



FY27 HOME-ARP Application Release Meeting

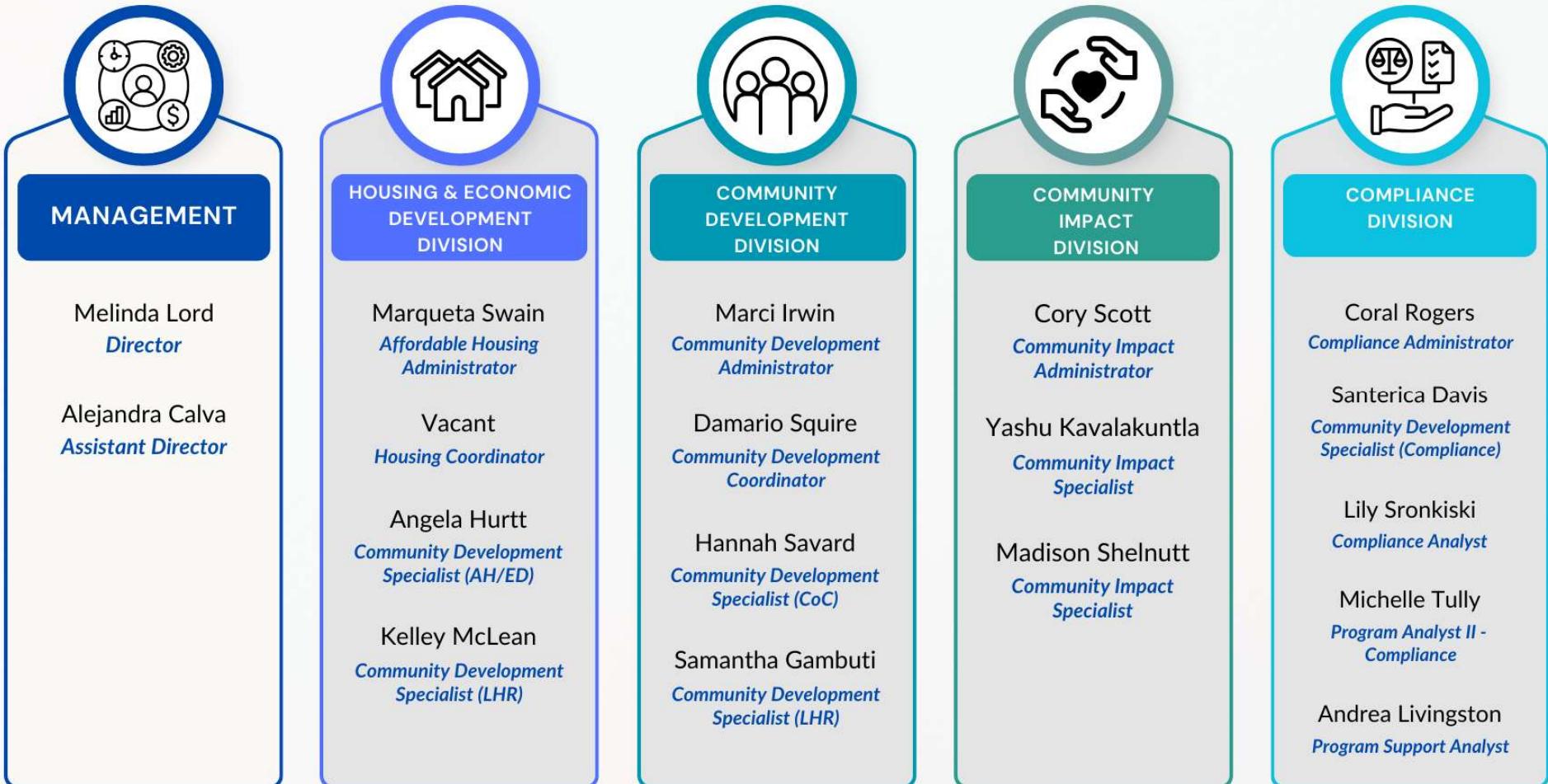
HOUSING AND COMMUNITY DEVELOPMENT
UNIFIED GOVERNMENT OF ATHENS-CLARKE COUNTY

September 5th, 2025

Agenda

1. Housing and Community Development
2. HOME-ARP Laws and Regulations
3. HOME-ARP Purpose and Qualifying Populations
4. HOME-ARP Allocation Plan & Eligible Activity Types
5. ZoomGrants HOME-ARP application submission process
6. HOME-ARP Application and Deadlines
7. Application Rating Criteria
8. HOME-ARP Decision-Making Schedule
9. Staff Contacts
10. Questions

Housing & Community Development Department Staff



HCD Mission Statement

The Housing and Community Development Department provides funding for the creation and rehabilitation of affordable housing, fosters and coordinates services for disadvantaged populations, and promotes economic mobility among residents of Athens-Clarke County.

HOME-ARP Laws and Regulations

Nationally, The American Rescue Plan (ARP) provided \$5 billion of supplemental HOME funds for assistance to homeless and other vulnerable populations, facilitating:

- Investment in permanent housing
- Upgrade available shelter
- Rental assistance and supportive services

Funds were appropriated under Title II of Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA) – HOME Program statute

Uniform Administrative Requirements Regulations

- Uniform Administrative Requirements, Cost principles, and Audit requirements for Federal Awards- 2 CFR 200

HOME-ARP Laws and Regulations

Notice CPD-21-10: Requirements for the Use of Funds in the HOME-ARP Program

This Notice establishes requirements for funds appropriated under Section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) (ARP) for HOME to provide homelessness assistance and supportive services.

Notice CPD-22-13: Revisions to HOME-ARP Allocation Plan Requirements and Final Submission Deadline for all HOME-ARP Allocation Plans

This Notice establishes revised HOME-ARP allocation plan requirements for funds appropriated under Section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) (“ARP”) for the HOME Program to provide homelessness assistance and supportive services. It provides revisions to [**Notice CPD-21-10: Requirements for the Use of Funds in HOME-ARP.**](#)



HOME-ARP Purpose

HOME-ARP is a one-time allocation to be used for strategic local investments in:

- Housing
- Homelessness assistance
- Supportive services implementation

Qualifying Populations (QP)

HOME-ARP funds must be used to primarily benefit individuals or families from the following

FOUR Qualifying Populations:

- Individuals experiencing sheltered or unsheltered homelessness
- Individuals at risk of homelessness
- Persons fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
- Others who are at great risk of housing instability who might benefit from supportive services to prevent homelessness

Veterans, and families that include a veteran family member, who meet one of the preceding criteria

QP1- HOMELESS

- **“Literally Homeless”** - An individual or family who lacks a fixed, regular, and adequate nighttime residence
- **“Imminent Risk of Homelessness”** – An individual or family who will imminently lose their primary nighttime residence
- **“Homeless under other Federal Statutes”** - Unaccompanied youth under 25 years of age or families with children and youth who do not otherwise qualify as homeless under this definition

QP2- AT RISK OF HOMELESSNESS

- **An individual or family who:**
 - (i) Has income below 30% of AMI, and
 - (ii) Lacks sufficient resources to prevent immediate homelessness (as described in QP1above), and
 - (iii) Meets other certain conditions
- **“Unaccompanied Children and Youth”** – A child or youth who does not qualify as “homeless” under this section but qualifies as homeless under another Federal statute
- **“Families with Children and Youth”** - An unaccompanied youth who does not qualify as homeless under the homeless definition but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) of that child or youth if living with them

QP3- FLEEING, ATTEMPTING TO FLEE DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT, STALKING, OR HUMAN TRAFFICKING

Includes cases where an individual or family reasonably believes that there is a threat of imminent harm due to dangerous or life-threatening conditions related to violence against them, including a child in the family, AND that violence has taken place within their primary nighttime residence OR has made them afraid to return or remain at that nighttime residence

QP4- OTHER POPULATIONS

- **“Other families requiring services or housing assistance to prevent homelessness”** – families who previously met criteria “homeless” as defined in 24 CFR 91.5 **and** received time-limited assistance to become housed **and** are now in need of additional housing assistance or supportive services to avoid becoming “homeless” (as defined in 24 CFR 91.5) again.
- **“Other populations with the greatest risk of housing instability”**
 - Household annual income is below 30% AMI **and** they are experiencing severe cost burden (i.e., paying more than 50% of monthly household income toward housing costs), **OR**
 - Household has an annual income that is less than or equal to 50% of the area median income **and** they meet certain conditions

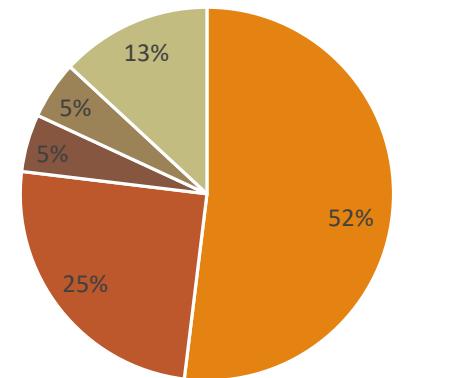
HOME-ARP Funding Allocation Plan

- September 2021 - ACCGov awarded \$ 2,502,632 (revised award 7/2024)
- ACCGov was required to develop an Allocation Plan for HUD's approval
 - While developing the HOME-ARP Allocation Plan, ACCGov consulted with 45 stakeholders and service providers currently supporting the qualifying populations, and with 211 residents of Athens-Clarke County (ACC) who might benefit from programs funded by HOME-ARP.
 - HOME-ARP Allocation was approved by ACCGov Mayor & Commission in March 2023, and HUD approved in April 2023

HOME-ARP Funding Allocation Plan

HOME-ARP Funding	
<i>Development of Affordable Rental Housing</i>	\$1,300,000
<i>Supportive Services</i>	\$625,000
<i>Non-Profit Operating*</i>	\$125,000
<i>Non-Profit HOME-ARP Capacity Building*</i>	\$125,000

Allocation



- Rental Development
- Supportive Services
- Operating*
- Capacity Building*
- Administration & Planning

Who Can Apply for HOME-ARP Funds?

Those that qualify for **HOME-ARP** funds include the following:

- **Nonprofits** with a **501(c)(3)** status for at least **(1) full year**.
- **Nonprofits** with a **501(c)(3)** status for at least **(2) full years** of operating **experience under another nonprofit entity** that meets all of the criteria.
- **For-Profit entity** proposing to use funds for an eligible activity.
- Community Housing Development Organizations (**CHDO**)
- Must be currently in compliance with any active contracts administered by HCD (e.g., CDBG, ARPA, HOME, CPP, etc.) with no open monitoring findings.
- Minimum of 3 years of experience administering programs similar to those proposed in the application

Preference will be given to applicants applying for Rental Development funding who can demonstrate (or have demonstrated) the capacity to successfully manage and complete **HOME-assisted housing developments**.

*Each entity **MAY NOT** submit more than **two HOME-ARP applications** during this cycle.*

Eligible HOME-ARP Activities

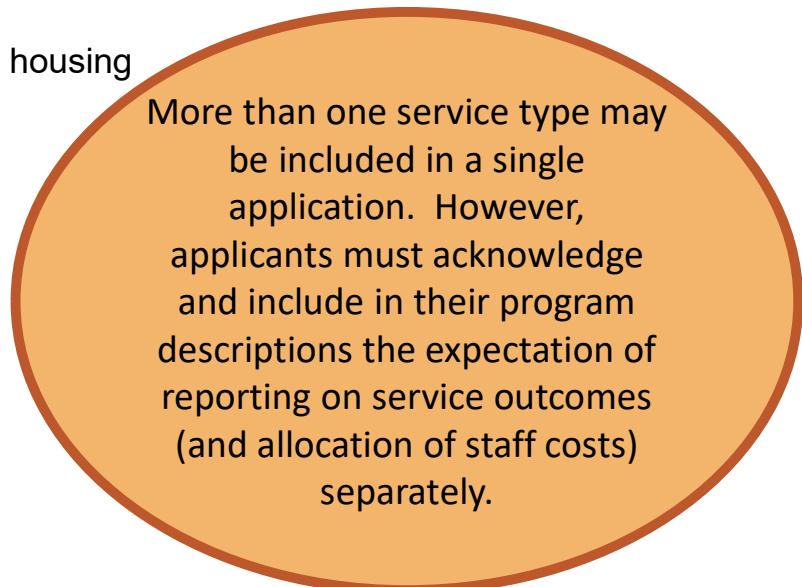
✓ **Rental Affordable Housing Proposal – Single Family or Multi-Family**
(minimum request \$625,000)

1. New construction of affordable rental housing for the HOME-ARP qualifying populations.
2. Moderate to major rehabilitation to preserve affordable rental housing for qualifying populations.
3. Acquisition of vacant land or demolition may be undertaken only with respect to a HOME-ARP project for which construction is expected to start within 12 months of commitment.

Eligible HOME-ARP Activities

✓ Supportive Services – (minimum request \$200,000)

- Services listed under the McKinney-Vento Homeless Assistance Act (42 U.S.C. §11360(29))
 - Costs of child care;
 - Costs of improving knowledge and basic educational skills;
 - Costs of establishing and/or operating employment assistance and job training programs;
 - Costs of providing meals or groceries;
 - Costs of assisting eligible program participants to locate, obtain and retain housing
 - Costs of certain legal services
 - Costs of teaching critical life management skills
 - Financial assistance costs, including:
 - Rental application fees
 - Security deposits
 - Utility deposits
 - Payment of rental arrears
- Homelessness prevention services
- Housing counseling



More than one service type may be included in a single application. However, applicants must acknowledge and include in their program descriptions the expectation of reporting on service outcomes (and allocation of staff costs) separately.

Eligible HOME-ARP Activities

✓ Non-Profit HOME-ARP Operating – (awarded applicants only)

- Operating Expense Assistance: Operating expenses are defined as reasonable and necessary costs of operating the nonprofit organization. These costs include employee salaries, wages and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment, materials, and supplies.

HOME-ARP funds used for operating expenses must be used for the “**general operating costs**” of the nonprofit organization. These operating costs must not have a particular final cost objective, such as a project or activity, or must not be directly assignable to a HOME-ARP activity or project.

✓ Non-Profit HOME-ARP Capacity Building – (awarded applicants only)

- Capacity Building Assistance: Capacity building expenses are defined as reasonable and necessary general operating costs that will result in expansion or improvement of an organization’s ability to successfully carry out eligible HOME-ARP activities. Eligible costs include salaries for new hires, including wages and other employee compensation and benefits; costs related to employee training or other staff development that enhances an employee’s skill set and expertise; equipment (e.g., computer software or programs that improve organizational processes), upgrades to materials and equipment, and supplies; and contracts for technical assistance or for consultants with expertise related to the HOME-ARP qualifying populations.

Eligible HOME-ARP Activities

Limitations on HOME-ARP Operating & Capacity Building Assistance

HOME regulations limit the amount of operating expense assistance that an organization can receive annually. ARP extends this limitation to the capacity-building assistance paid with HOME-ARP funds.

In any fiscal year, operating assistance provided to a nonprofit organization **may not exceed** the greater of 50 percent of the general operating expenses of the organization, as described above, for that fiscal year or \$50,000.

In any fiscal year, capacity building assistance provided to a nonprofit organization **may not exceed** the greater of 50 percent of the general operating expenses of the organization, as described above, or \$50,000.

If an organization receives **both** operating assistance and capacity building assistance in any fiscal year, **the aggregate total amount of assistance it may receive is the greater of 50 percent of the organization's total operating expenses for that fiscal year or \$75,000.**

HOME-ARP Ineligible Expenses or Activities

- Any activity or expense stemming from a project not located within the geographical boundaries of Athens-Clarke County, GA.
- Private individuals are not eligible to apply for HOME-ARP funds.
- Individual homeowners and landlords are not eligible to apply for HOME-ARP funds.
- HOME-ARP Funds may not be used for development, operations or modernization of public housing financed under the 1937 ACT (Public Housing Capital and Operating Funds).
- May not be used on luxury items or off-site infrastructure.



Threshold Requirements

- If your program does not primarily benefit at least one of the defined **Qualifying Populations**, it is not eligible for HOME-ARP funding.
- If your application is missing any of the required information or attachments, your program is not eligible for HOME-ARP funding.
- If your application is submitted after the deadline on **Monday, October 6th, 2025**, your program is not eligible for HOME-ARP funding.
- Applications **must** be submitted through **ZoomGrants**.

Threshold Requirements (cont.)

While HOME-ARP does not require matching funds, applicants proposing a project must provide sufficient non-HOME ARP funding to ensure the project is financially viable and sustainable. Proof of a permanent executed commitment of funds can be provided by other federal and/or private funds. This must be submitted with the proposal.

Any organization, participating developer, general partner, or managing member that submits an application that demonstrates the following outstanding noncompliance issues will be automatically disqualified:

- Unaddressed non-compliance violations with HUD
- Not in good standing with other HCD-administered programs or with other Athens-Clarke County Departments
- Barred from participation in other federal programs (CDBG, CoC, ESG, etc.)

Threshold Requirements (cont.)

HCD will not accept applications proposing a development that will be subdivided into two or more developments or multiple phases of the same development during the same funding cycle.

All HOME-ARP funded activities must comply with the Environmental Review process. Environmental Review requirements must be satisfied before HOME funds are committed and expended.

HOME-ARP applications requesting costs for rental construction or rental rehabilitation to support new HOME-ARP unit construction must include construction plans and site plans to comply with the Environmental Review process.

All HOME-ARP applications that include real estate should include an appraisal by a licensed real estate appraiser. The appraisal should be no more than twelve months old. Any exceptions must be approved by HCD.

Applicants must provide a Relocation/Displacement Plan (if applicable).

Development costs must be HOME-ARP eligible, reasonable, and necessary.

All applications must detail the developer's experience and financial capacity to undertake the project.

All HOME-ARP funded programs must follow affirmative marketing procedures.

Pro Forma Requirements

All Rental Development applicants must submit a well-documented pro forma supporting the financing and ongoing maintenance of the project. As applicable, the following information should be included:

- All sources of secured financing and a description of the financing
- Documentation of all eligible costs or projected expenses
- Total project budget
- Affordability periods
- Number of HOME-ARP assisted units to be developed
- Sources and uses funds statement

ZoomGrants FY27 HOME-ARP Application

All FY27 HOME applicants MUST start their application process by going to the following link.

https://www.zoomgrants.com/zgf/ACC_HOME-ARP

ZoomGrants Collaborators

- When creating the application, please ensure the individual will be able to retain access to the account. We recommend using a general email account for the creation of the application (i.e. info@accgov.com).
 - The email that is used to create the account is considered the “application owner.”
 - The application “owner” must be the one to submit the application. Collaborators will not be able to submit.
- If the individual who created the account departs from the agency, a new application “owner” would need to be re-assigned. (Please contact HCD if this becomes a concern)
- The application “owner” can assign collaborators to assist with working on the application.
- If your application is chosen for funding – whoever is completing the reporting for the funding will need to be added as a collaborator.

Application Tips

- Include leveraging funds in all HOME-ARP project applications
- Complete separate applications in ZoomGrants for each HOME-ARP proposed project
- **All applicants MUST register and submit the Notice of Intent in ZoomGrants.**
- Don't wait too late to begin the application process! Technical difficulties with ZoomGrants submission can likely be avoided with timely completion and submission attempts.
- **Please allow a minimum of 1 week to complete the application. This does not include time to submit the application and update the required attachments.**
- **Note that EVERY application question must have an answer.**
- Review HOME-ARP Instructions before completing the HOME application. Please reference it, or ask HCD staff for guidance to ensure your proposal meets the necessary criteria.
- Review the HOME-ARP application checklist to ensure all documents are completed and submitted with the application.
- Only submit up to **TWO** FY27 HOME-ARP Applications.

HOME-ARP Application Key Components

- Applicant /Project Management/ Development Team
- Site Control
- Project Summary
- Project Description & Activities
- Housing types
- Project Narrative and Needs
- Eligible Beneficiaries
- Organization and Staff Ability
- Financial Ability
- Proposed Project Budget
- Other Funding Sources
- Preliminary Designs
- Project Schedule of Completion
- Conflict of Interest Provisions
- Proposed HOME-ARP Match
- HOME-ARP Application Checklist

FY27 HOME-ARP Application for Funding

Athens-Clarke County
HOME Investment Partnerships American Recovery Plan Program,
(HOME-ARP)

July 1, 2026 – September 30, 2030

Grant funding is distributed on a reimbursable basis.
Final funding decisions are made by the Mayor and Commission.

Mandatory Notice of Intent to Apply

If you are considering submitting a HOME application for funding, please complete the HOME-ARP Notice of Intent (NOI) to Apply. **You must register in ZoomGrants before completing the NOI.**

The **HOME Notice of Intent to Apply** form is required and due in ZoomGrants no later than September 12, 2025.

Completing the Intent to Apply assists HCD in coordinating HOME-ARP technical assistance with applicants. The dedicated HOME-ARP T.A. period ends September 26, 2025.

HCD cannot guarantee staff availability after that date.

Required Certifications

- Conflict of Interest
- Good Standing with Athens-Clarke County Government
- Drug Free Workplace
- Anti-Lobbying
- Section 3 Contractors
- Minority Business Enterprises (MBE)
- Women Business Enterprises (WBE)
- Davis Bacon Requirements



***This is not a complete list. Please see the application for more details.*

Required Attachments

- Programmatic Risk Assessment
- Community Impact Assessment
- Outcomes: Proposed Affordable Housing HOME-ARP assisted units and number of beneficiaries
- MOUs/MOAs or Letters of Support
- IRS Form 990
- Federal Tax Exemption Determination Letter
- Budget Document (include separate budgets for each project)
- Audited Financial Statement or Most Recent Financial Audit

Project Narrative

Use data to support the need for your proposed project!

- There is great need for services in Athens-Clarke County; unfortunately, HOME-ARP funding is limited. It's important to bolster your application with facts that support local needs (look at our many strategic plans and local assessments (ACC Affordable Housing Investment Strategy, Strategic Plan to Prevent and Reduce Homelessness, GICH Reports, for example)—Housing Inventory Stock, Barriers, Housing Prices/Rents and Housing Trends.

Clearly describe how your project will serve at least one or more of the HUD-defined Qualifying Populations.

Address all parts of the Project Narrative application question; after reading your application, HCD staff want to understand how your project will be carried out from start to finish.

- Specific project details, all funding sources, start date, end date, target population, number of units, how many individuals will be served, etc.
- Don't approach the application as if information about your agency is already known. Many reviewers may know very little about you or your program, so it's important you tell your story!

Organizational Ability and Project Management

Focus on your organization's experience managing federal, state, or local grant funds. Managing a federally-funded program requires significant time for administrative, financial, and reporting activities. We want to know you have the ability to manage these funds successfully.

If your agency currently provides a housing program for a specific service, but your application is proposing a new project or request to expand an existing project, please explain how your organization plans to carry out that proposed activity (i.e. project development, new construction, other funding sources, housing experience).

Describe your organization/staff's ability to carry out your proposed program.

Budgets

- The budget is a good place to start when writing your HOME-ARP application for funding.
- Applicant is responsible for providing a detailed budget that includes a sources and uses statement specific to the proposed HOME-ARP project. The detailed budget should include all eligible project activity costs.
- If your budget includes ineligible line items, your HOME-ARP application may be disqualified. Cash payments in the form of stipends are not eligible line items.
- If you elect to include HOME-ARP Capacity Building or Operating Costs in your budget, be sure to note the programmatic limitation on amounts allowed, and provide information to support your request for such funding.
- Budgets and performance measures must be appropriate and realistic.

**Contact HCD Community Development staff for technical assistance
regarding your proposed HOME-ARP project budget.**

Other Application Requirements

Programmatic Risk Assessment Attachment

To comply with federal risk assessment requirements of 2 CFR Part 200.332, HCD must review the programmatic risks posed by all applicant agencies requesting HOME-ARP funding.

Community Impact Assessment Attachment

Community Impact is an intentional approach to recognize projects that respond to community needs, give communities a voice in shaping the future of their neighborhoods, provide community benefit, and contribute to the well-being of residents and the local economy surrounding the development.

HOME-ARP Application Rating Criteria

100 Points Total

Project Narrative	10 Points
Project Need	15 Points
Organization Capacity	25 Points
Project/Program Management	15 Points
Financial Feasibility	20 Points
Project Budget	15 Points

Important Things To Consider When Applying for HOME Funding

Minimum Insurance requirements for HOME-ARP contracting

- Fidelity Bond or Commercial Crime Insurance Coverage
- Workers Compensation Coverage/Employers Liability coverage
- General Liability Coverage
- Excess/Umbrella Coverage
- Auto Coverage

Ability to complete activities through the reimbursement process

- FY27 HOME-ARP awarded projects will not receive up-front funding. HOME-ARP Fund payments are on a reimbursable basis upon receipt of a reimbursement request to HCD. Recipients are required to submit reimbursement requests on a monthly basis for eligible expenditures with supporting documentation and payments made during that period.
- Recipients are required to submit reimbursement requests via [ZoomGrants \(ZG\)](#) on a monthly basis for eligible expenditures with supporting documentation and payments made during that period.

Insurance Coverage Requirements

Fidelity Bond or Commercial Crime Insurance Coverage including:

- Amount of coverage equal to or greater than HOME-ARP award
- Coverage extends for entire fiscal year and/contract term
- ACC Government listed as additional insured or loss payee
- Endorsement pages
- 30 day notice to ACC HCD of cancellation
- A statement from the agency CEO or Board President/Chair confirming that all employees handling HOME funds disbursed under this contract are covered by fidelity or commercial crime insurance.
- Listed insurer shall have an AM Best rating of “A” or higher.

Insurance Coverage Requirements (cont.)

Evidence of Workers Compensation Coverage from your agency's insurance company:

Workers' Compensation/ Employers Liability Coverage – Statutory/ \$1,000,000.00 bodily injury by accident/disease each accident and each employee

Coverage shall also include a waiver of subrogation endorsement. If your agency is exempt from this coverage by Georgia state law, a letter of explanation may be submitted on the company's letterhead and signed by the CEO, or Board Chair/President of the Board.

State of Georgia requires any business that regularly employs three or more people to have workers' compensation insurance.

Listed insurer shall have an AM Best rating of "A" or higher.

Insurance Coverage Requirements (cont.)

Evidence of General Liability coverage of a minimum \$1,000,000 per occurrence and \$1,000,000 per aggregate.

Coverage shall list the **Unified Government of Athens-Clarke County** as the additional insured and include a waiver of subrogation endorsement.

Endorsement Page

Listed insurer shall have an AM Best rating of “A” or higher.

Evidence of Excess/Umbrella coverage of a minimum \$1,000,000 per occurrence and \$1,000,000 per aggregate

Insurance Coverage Requirements (cont.)

Evidence of Auto coverage (CSL) of a minimum \$1,000,000 per occurrence and \$1,000,000 per aggregate.

Coverage shall list the Unified Government of Athens-Clarke County as the additional insured and include a waiver of subrogation endorsement.

Listed insurer shall have an AM Best rating of “A” or higher.

Note: For agencies that do own autos, coverage is extended through general liability

Insurance Coverage Enhancements (depending on project scope)

Other possible insurance requirements

- Increased Limits
- Builders Risk Policy
- Environmental Coverage
- Medical Malpractice Policy
- Sexual Abuse/Molestation Coverage
- Professional Policy

FY27 HOME-ARP Schedule

September 5, 2025	HOME-ARP Application release meeting held online via Webex. A recording of the meeting will be linked to the HCD website at www.acgov.com/hcd
September 12, 2025	Mandatory HOME-ARP Notice of Intent to Apply for Funding due to HCD Department
September 26, 2025	End date for application comprehensive technical assistance
October 6, 2025	Deadline for submission of HOME-ARP Application on Zoom Grants Applications submitted after 11:59PM (midnight) on this date will not be eligible.
October 2025 – February 2026	Staff review of submitted applications and assess funding recommendations.
March 10, 2026	Mayor and Commission Work Session for HCD presentation of HOME-ARP funding recommendations
April 21, 2026	Mayor and Commissioners Agenda Setting Session for HOME-ARP Application funding recommendations approval
May 5, 2026	Mayor and Commissioners Voting Session for HOME-ARP Application funding approval
May 6-8, 2026	HCD notification to agencies of funding approval or non-award status

FY27 HOME-ARP Technical Assistance

HOME-ARP Technical Assistance period is between **September 5-26, 2025**.
Please do NOT hesitate to contact us with questions.

For assistance call HCD staff at (706) 613-3155

Community Development Division

- **Marci Irwin**, *Community Development Administrator*
- **Damario Squire**, *Community Development Coordinator*
- **Hannah Savard**, *Community Development Specialist / CoC*
- **Samantha Gambuti**, *Community Development Specialist*

Questions?

