



## **County of Bucks Department of Housing and Community Development (HCD) 2022 Housing Program Application Instructions (HOME & HTF)**

The Bucks County Department of Housing and Community Development (HCD) is the provider of funding for affordable housing programs in Bucks County. The funding is received through the U.S. Department of Housing and Urban Development (HUD) via the Home Investment Partnerships (HOME) Program and the County's Housing Trust Program (HTF).

HCD administers these resources to promote comprehensive, coordinated approaches to addressing housing needs throughout Bucks County, including rental housing development, housing revitalization, homeownership, homelessness assistance and supportive services. Bucks County has developed a Consolidated Plan describing an overall strategy for spending federal, state and local funds. Program Year 2022 is the third year of the County's Five Year Consolidated Plan. HCD will be guided by the Housing Goals, prioritized in its Five Year Consolidated Plan:

### **Goals:**

#### Housing:

Priority housing for Bucks County includes rental assistance, rental and owner-occupied rehab, and the production of new affordable housing units for both rental and home ownership. The high cost of housing in many areas throughout Bucks County makes obtaining and sustaining safe, affordable housing a challenge for low-income residents. By far, the most common housing problem experienced by low-income renters and owners is "housing cost burden" or housing costs that exceed 30% of the household income. Additionally, many housing units affordable to low income residents are aging and require rehabilitation to bring the units up to code and ensure the continued availability of housing that is safe and financially sustainable.

#### Improve the quality of existing housing in Bucks County

The County's goal is to provide an affordable housing stock that is decent, safe, sanitary and free of lead based paint hazards. This goal can be achieved by the acquisition and rehab of existing housing in Bucks County for the purposes of expanding the number of affordable housing units for rent or homeownership throughout the County.

#### New Construction

Promote the expansion of rental housing through the construction of additional units serving very low and low income persons. Expand the opportunities for families to become first time homebuyers through the construction of new housing in Bucks County.

#### Housing for special needs population

Support the development of rental housing for Bucks County's special needs population through the new construction or acquisition and rehab of rental units throughout the County.

#### Community Housing Development Organizations (CHDO)

Continue to set aside up to 15 percent of the HOME grant to support the capacity of CHDO organizations in Bucks County. Increase the number of CHDO organizations certified in the County.

#### Fair Housing

Continue to promote public education on the requirements and obligation of the Fair Housing Act.

Through this application process, HCD is requesting all applicants examine their approach in meeting the above goals. HCD encourages a comprehensive approach and will support activities that integrate all available resources.

NOTE: HCD has a primary goal to provide safe, affordable housing. All applications must be a HOME eligible activity to ensure the County will meet the HUD matching requirements of the HOME program. Applications which cannot demonstrate all these requirements, may not be considered for funding.

For additional information about the HOME Program requirements visit the HUD Exchange at:

<https://www.hudexchange.info/programs/home/>

# **PART I: Application Instructions**

## **Eligible Applicants**

Applications for funding may be submitted by:

- **Public agencies**
- **Non-profits**
- **For-profit housing organizations**

Projects located in areas of racial, ethnic or Low-Moderate Income (LMI) concentrations are not a high priority.

## **Review Process**

Staff will review each funding application as it relates to applicable federal regulations, HOME program eligibility and funding criteria. Applications will be evaluated based on the following criteria:

- **Application Completeness;**
- **Evidence of project ready to proceed;**
- **The project must be a HOME and HTF eligible activity;**
- **Rental projects that involve collaborations with advocacy organizations where there is a written affirmative marketing plan that describes outreach measures to members of the protected classes;**
- **Extent to which County and HUD goals and priorities are met;**
- **Agency capacity and experience;**
- **Leveraging and documentation of funds/other sources of funds/matching funds;**
- **Subsidy Layering Review;**
- **Past and current performance and amount of County funds received to date;**
- **New Construction - project schedule, site control, community support and zoning approvals;**
- **Activities that affirmatively further fair housing;**
- **Participation in County Housing planning;**
- **Housing project located near public transportation hubs;**
- **Housing project located near employment centers;**

All funding recipients will be required to execute a commitment letter or a loan agreement with Bucks County within six months of the program year start date which is July 1st, unless extenuating circumstances are documented. The letter or agreement will serve as a contract between the County and the applicant and will define the responsibilities of the respective parties. Please note the amount of funding approved will be secured by a recorded mortgage for a minimum of the period of affordability, required by the HOME Program.

**Project costs incurred will not be reimbursed prior to the execution of the agreement or before the Release of Funds is issued as required under the environmental review process.**

## **Common factors for approval**

Several factors are considered when considering the relative merits of applications. They include:

**Capacity** – addresses the extent to which the applicant has the organizational resources necessary to successfully implement the proposed activities in a timely manner. Such resources include a staff of sufficient size, possessing knowledge, and experience in the proposed activities. In cases where the applicant will utilize personnel *not* considered staff of the organization, the applicant may be asked to demonstrate timely and easy access to qualified experts and/or professionals. In cases where the applicant previously received funding, past experience will be evaluated in terms of the applicant's ability to achieve measurable progress in implementing its most recent grant awards.

**Needs/Extent of the Problem** – refers to the extent in which there is an urgent need for funding the proposed activities to address a documented need in the community. Applicants should focus on demonstrating the extent of the problem in the geographical area that will be targeted by the project or program. The need should be relevant to the intent of the proposed activities and documented using sound and reliable data wherever possible. Where firm statistical data is not available for the target area other means of documenting need are acceptable. Wherever possible, applicants are required to link the documentation of need to the needs and data identified in its current Consolidated Plan.

**Soundness of Approach** - addresses the quality and appropriateness of the applicant's proposed program. The exact criteria that will be considered in rating this factor will vary by program.

**Leveraging Resources** – refers to the ability of applicants to secure resources beyond those provided by the specific program from which the applicant is seeking funds. Resources leveraged may include funding or in-kind contributions, such as services or equipment. Partners providing the leveraged resources may include governmental entities, public, or private nonprofit organizations, for-profit private organizations, individuals, or other entities willing to partner with applicant. This factor focuses on resources to be allocated to the specific activities being proposed by the applicant. Therefore, applicants should give special consideration to creating partnerships that are appropriate for designing and implementing the proposed activities, rather than simply include as many organizations as possible.

**Comprehensiveness and Coordination** – addresses whether the strategy proposed by the applicant is comprehensive and coordinated with related activities in the community. The purpose of this factor is to ensure that, wherever possible, applicants do not operate programs in isolation. Instead link the project to related activities and organizations to improve the overall effectiveness of all efforts being undertaken in that community.

**Site Control, Budget, Project Schedule Approvals, Zoning Clearances and Community Support** - addresses the feasibility of the project and determines if the funding will be utilized within the project schedule. The HOME Investment Partnerships Program requires HCD to expend funds within a specific time schedule. Applicants should be clear in explaining when key milestones have been met.

Housing projects must meet certain criteria: income qualification, subsidy limits and rental limits. More comprehensive information may be required from applicants whose projects have been selected.

## **Application - Specific Instructions**

Complete all parts of the appropriate application by inserting text immediately following the question, using "N/A" whenever an item is not applicable to the project. To choose a check box, double click on the box to check.

Complete the appropriate Sources and Uses of Funds Excel Worksheet and include it as a separate file when emailing the application to HCD. If your organization uses a Project Budget with Sources and Uses of Funds similar to our Excel Worksheet, you may submit your worksheet as long as it is in Excel format. Attach additional documentation in PDF format.

LIHTC APPLICANTS - should submit their Project Budget with Sources and Uses of Funds that will be submitted in PHFA's LIHTC application.

CHDO APPLICANTS - must submit a separate application for each activity. Do not combine applications for operating funds with applications for construction financing. Do not submit applications that combine eligible activities.

Incomplete, insufficient, or missing information will cause applications to be eliminated from consideration. Only applications that are complete and submitted on or before the due date will be considered for funding.

**Completed applications must be submitted by email to [hcd@buckscounty.org](mailto:hcd@buckscounty.org) with a subject matter of HCD 2022 Housing Application.**

**Our department will confirm receipt of your application by email. If you do not receive a confirmation within 48 hours, please contact our office at the phone number below.**

Please direct all questions to Deborah Robison at 215-345-3841 or by email to [dmrobison@buckscounty.org](mailto:dmrobison@buckscounty.org).

Thank you.