



**Affordable Homeownership NOFA
Applicant Information Session
Webinar
December 17, 2015**

Agenda



- ▶ NOFA Description / Key Points
- ▶ Proposal Parameters
- ▶ Eligible Activities
- ▶ Affordable Homeownership Property Standards
- ▶ ATS--- Common Issues
- ▶ SharePoint Application Submittal
- ▶ ConApp / Homeownership Tabs
- ▶ Rating and Ranking
- ▶ Q and A

NOFA Key Points



- ▶ The purpose of the NOFA is to create homeownership opportunities for eligible households throughout the State
- ▶ Up to \$20 million in State bond funds (FLEX)
- ▶ DOH request not less than \$500K, no more than \$5MM
- ▶ Electronic submissions mandatory (DOH/CHFA SharePoint)
- ▶ Applications due Monday, February 29, 2016 at 4PM
- ▶ Homeownership programs are NOT eligible

Proposal Parameters

- ▶ 100% AMI Income Limits (FLEX)
 - ConApp webpage
- ▶ Maximum Purchase Price/ After Rehab Value Limits
 - ConApp webpage
- ▶ NOFA, Q and A, Rating and Ranking
 - ▶ Funding Opportunities/RFPs
- ▶ Affordable Homeownership Property Standards

Eligible Activities

- ▶ Assisted properties must be **NEW** owner-occupied comprised of 1 to 4 units (multiple buildings OK)
- ▶ New construction, rehab of uninhabitable homeownership units
- ▶ Projects: Site control, one development budget, shared sources/uses to be developed in a single phase
- ▶ Condominiums
 - If proposing to rehab/convert existing rental units into condos **CONTACT DOH ASAP**

- ▶ II. New Construction and Major Rehab
 - All applicable state and local codes, rehab standards and ordinances and zoning ordinances prior to occupancy
 - Housing must also meet Energy Star for Homes Certification with Energy Star Indoor Air Package

DOH Architectural & Technical Services (ATS) Review

Common Issues

CEPA (CT Environmental Policy Act)

TRIGGERS !!!

**150 + BDRMS
200+ PARKING
LOCATION**

**Takes into consideration impact of all phases
OPM WEBSITE**

SHPO

(State Historic Preservation Office)

TRIGGERS !!!

**Historic Building
Historic District
Tribal Artifact Areas**

DECD WEBSITE-Project Notification Review Form

DEEP Floodplain Management and Compliance

TRIGGERS !!!

**New/Exist Housing/Changes
in
100 or 500 year**

DEEP WEBSITE/ DOH ConApp Webpage

DEEP Floodplain Management and Compliance

- ▶ Application materials must clearly demonstrate location of the projection in relation to 100/500 yr
- ▶ If located in 100/500 year, include required documentation
 - Incorporates safe evacuation
 - does not involve the placement of utilities that will promote or encourage future development in floodplain
 - does not increase the potential to cause or pose a hazard to human life, health or property if it is destroyed or damaged due to flooding; or
 - does not involve the placement of fill within a watercourse or any water to create dry land to allow for the construction of a structure.

DEEP Floodplain Management and Compliance

Floodplain Management Certification

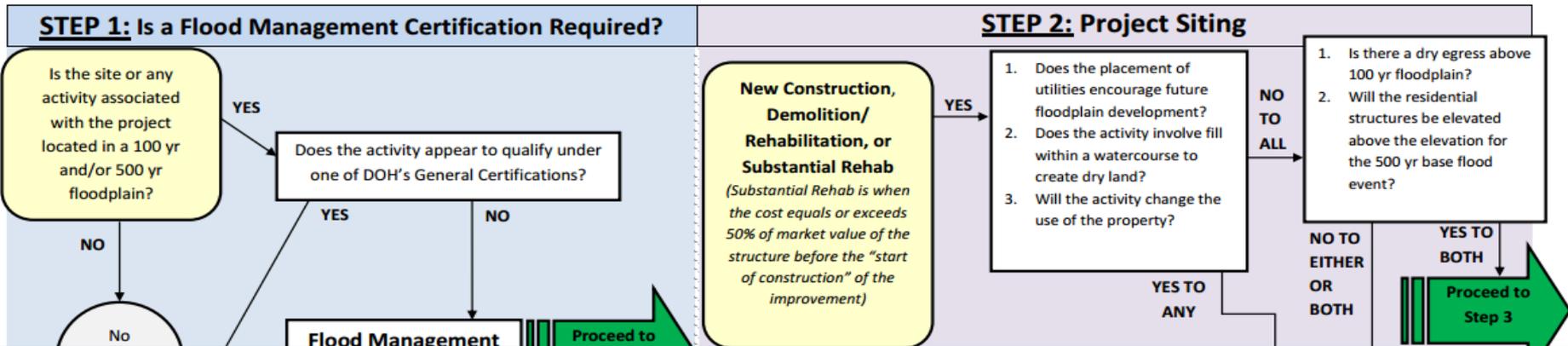
General Permit (DOH)

Certification

Exemption to the Statute



Flowchart for Flood Management Certification Process State Funded and Sponsored Housing Projects



Environmental Conditions



HAZMATS

Current Phase I ESA's (Threshold)
Phase II - if required
Inspections/Surveys
Remediation Action Plans
Costs!!!

Drawings and Specs

- ▶ HARD COPIES of architectural drawings and specs must be submitted must be delivered to DOH by the deadline
 - ▶ 40% drawings/specs are threshold
 - ▶ Any energy efficient measures should be included in drawings/specs and construction costs
- 

Procurement

- ▶ Contracts over \$100,000
 - Must be publicly advertised
 - Open/ competitive
- ▶ Contracts under \$100,000
 - Must have 3 quotes
 - Can be invitation to bid
 - Fax/email quotes ok
- ▶ Include these documents in Bid Packet (DOH ConApp Page)
 - Notification to Bidders
 - DOH Supplemental Conditions

Procurement– Pre–DOH Contract Closing Requirements

**18. Construction Procurement Documentation
(submit to DOH for review and comment PRIOR to
advertisement)**

- (a) Invitation to Bid/RFP/RFQ**
- (b) Instructions to Bidders**
- (c) Bid Advertisements**
- (d) Bid/Pricing Results**
- (e) Bid Bond or Letter of Credit**
- (f) Contractor Qualification Statement A305**
- (g) Notification to Bidders form (**)**
- (h) DOH Supplemental Conditions (**)**

**** Documents on DOH Website**

USING SHAREPOINT TO SUBMIT AN APPLICATION



Contents

- ▶ Requesting SharePoint website
- ▶ Logging into SharePoint
 - Sharing the application website with team
- ▶ Sections and uses of each application website
 - Program Description
 - Application Checklist/Task List
 - Consolidated Application Workbook
 - Uploading Attachments
 - Reference Library
 - Recycle Bin



Setting up SharePoint Application website

- ▶ The Applicant should send an email to applicationrequest@chfa.org providing:
 - Funding Round (ie: Affordable Homeownership NOFA)
 - Application Name
 - Company Name
 - Primary Contact Name
 - Primary Contact Email
 - Primary Contact Phone
- ▶ Each application will require a separate email to be sent
- ▶ Allow 2–3 business days for website to be created
- ▶ Receive email with access to the application specific website

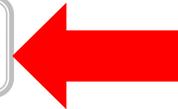
Setting up Microsoft Account

- ▶ Upon receipt of email invitation to SharePoint website, click link in email

Hello,

Here's the site that CHFA/DOH shared with you.

Go To [Sample Test Inc - 2015 LIHTC](#)



This is a mandatory service communication.

This message was sent from an unmonitored e-mail address. Please do not reply to this message.

[Privacy](#) | [Legal](#)

Microsoft Office
One Microsoft Way
Redmond, WA
98052-6399 USA



- ▶ Only need to set up one Microsoft Account per email (can use same email address for multiple applications)

Setting up Microsoft Account cont'd

- ▶ You will be prompted to sign in or create a new account. A new account needs to be created for each email address being used (one email can be used for multiple applications)

Welcome to SharePoint Online

To accept your invitation, sign in with a Microsoft account or an account assigned to you by your organization.



Microsoft account

Sign in with the account you use for OneDrive, Xbox LIVE, Outlook.com, or other Microsoft services.



Organizational account

Sign in with the account provided by your work or school to use with Office 365 or other Microsoft services.

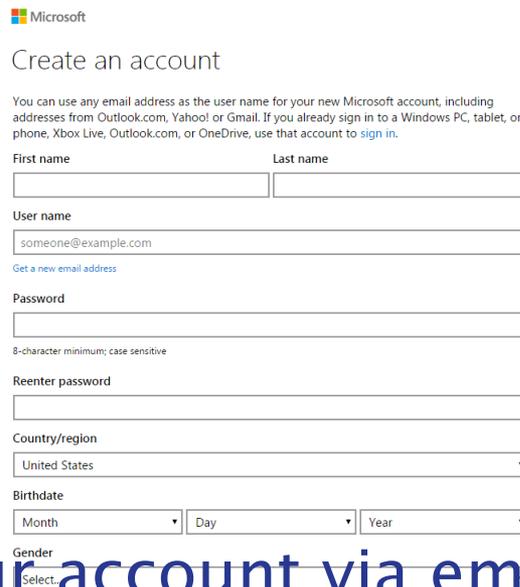
Don't have either account? [Create a Microsoft account, it's quick and easy!](#)



- ▶ Click “Create a Microsoft account”

Setting up Microsoft Account cont'd

- Fill in information using the same email address as SharePoint (for your User name/Microsoft Account Name)

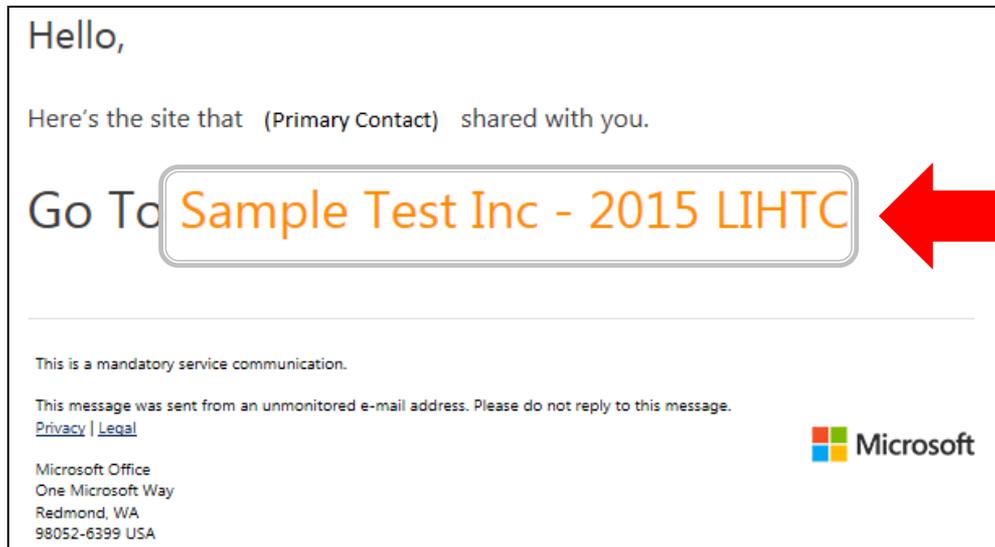


The screenshot shows the Microsoft account creation page. At the top left is the Microsoft logo. Below it is the heading "Create an account". A paragraph of text explains that any email address can be used for the account, including those from Outlook.com, Yahoo!, or Gmail, and that existing accounts on Windows PC, tablet, phone, Xbox Live, Outlook.com, or OneDrive can be used to sign in. The form fields are: "First name" and "Last name" (two separate text boxes), "User name" (a text box containing "someone@example.com" with a link "Get a new email address" below it), "Password" (a text box with a note "8-character minimum; case sensitive" below it), "Reenter password" (a text box), "Country/region" (a dropdown menu showing "United States"), "Birthdate" (three dropdown menus for "Month", "Day", and "Year"), and "Gender" (a dropdown menu showing "Select").

- Verify your account via email from Microsoft

Logging into SharePoint

- ▶ Open SharePoint invitation email (as shown earlier) and click on link provided



Logging into SharePoint cont'd

- ▶ Click on the Microsoft Account login link

Welcome to SharePoint Online

To accept your invitation, sign in with a Microsoft account or an account assigned to you by your organization.

 Microsoft account
Sign in with the account you use for OneDrive, Xbox LIVE, Outlook.com, or other Microsoft services.

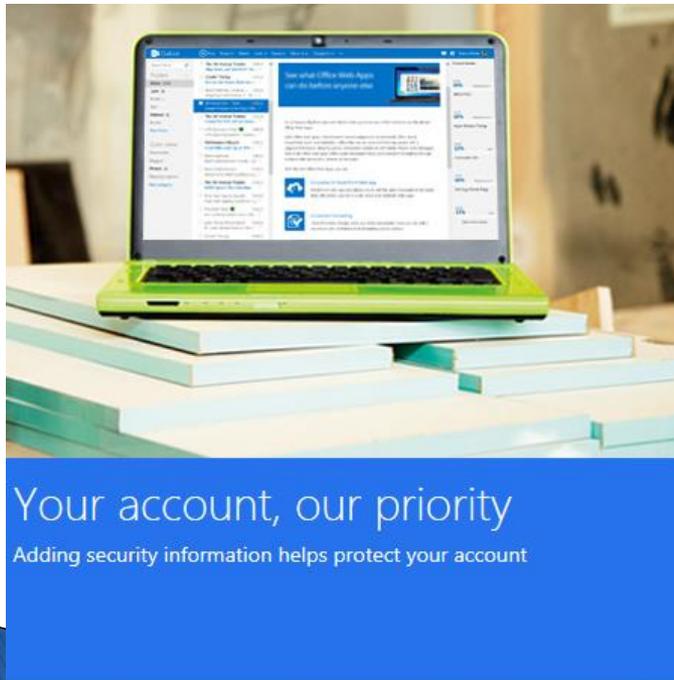
 Organizational account
Sign in with the account provided by your work or school to use with Office 365 or other Microsoft services.

Don't have either account? [Create a Microsoft account](#), it's quick and easy!

[Legal](#) | [Privacy](#)

Logging into SharePoint cont'd

- ▶ Log in using the email and password that had been set up for a Microsoft account



Sign in

Microsoft account [What's this?](#)

PrimaryContactEmail@gmail.com

••••••••

Keep me signed in

Sign in

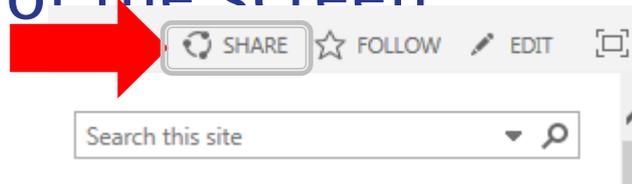
Can't access your account?

Sign in with a single-use code

Don't have a Microsoft account? [Sign up now](#)

Sharing Application Site

- ▶ Once logged into application website, share site with necessary team members
- ▶ On the application website click the “Share” button in the top right corner of the screen



- ▶ Type in emails of team members in pop-up to grant access to the application website

SharePoint Sections



- ▶ There are a number of different sections in SharePoint that can be used, such as:
 - Funding Round Overview/Program Description
 - Application Checklist/Task List
 - Consolidated Application Workbook
 - Exhibit Uploads

Funding Round Overview

- ▶ The top paragraph(s) on the site describe the program that this application pertains to.
- ▶ It provides some program background in addition to other useful information



Sample Test Inc - 2015 LIHTC

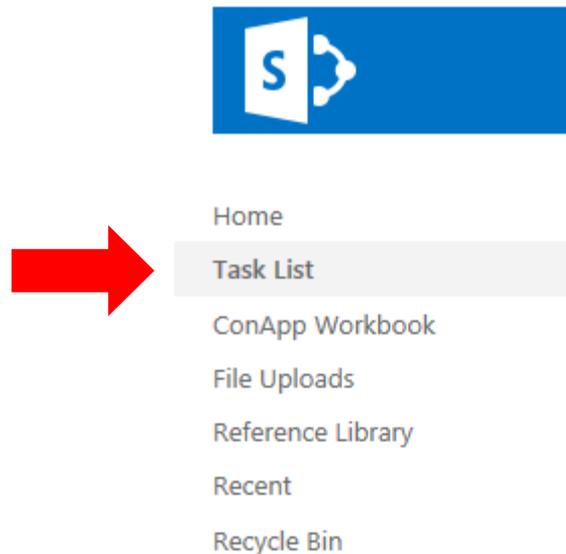
The 9% Low-Income Housing Tax Credit (LIHTC) Program is administered by the Connecticut Housing Finance Agency under Internal Revenue Code (26 U.S.C. § 42) as a tax incentive program to stimulate investment in affordable housing, rehabilitate, and/or build low- or mixed-income housing through the allocation of federal tax credits that may be used to offset the cost of affordable rental housing; however there is a limited pool of funds available with the program.

As such, each application will be rated and ranked based upon how well the project meets the priorities and selection criteria.

For additional information please use the documents available in the Reference Library as well as any that may be provided.

Application Checklist/Task List

- ▶ Can be accessed from the Home screen of SharePoint or by clicking the “Task List” item from the menu on the left.



Task List cont'd

- ▶ Review, add, edit, and check off tasks listed as necessary



Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. The timeline below shows important upcoming dates. E

IMPORTANT: To submit this application for review, check-off all items on the task list below. (Once submitted, you will not be able to make further changes to this applic

Task List

The interface shows a horizontal timeline at the top with markers for September 20, September 27, October 4, October 11, October 18, and October 25. A blue diamond marker is placed on the timeline at the 9/18 date, with a blue arrow pointing to a task entry: "Consolidated Application and QAP Overview Session 9/18". Below the timeline is a button with a plus sign and the text "new task or edit this list". Below the button is a table with columns for "Title", "Due Date", and "Assigned To". A red arrow points to the first checkbox in the table.

✓	☑	Title	Due Date	Assigned To
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Consolidated Application and QAP Overview Session ✳	... September 18	
<input type="checkbox"/>	<input type="checkbox"/>	(Optional) Set up Pre-Application Meeting with CHFA and DOH (if needed) ✳	...	
<input type="checkbox"/>	<input type="checkbox"/>	Share this site with your Development Team ✳	...	
<input type="checkbox"/>	<input type="checkbox"/>	Complete the Consolidated Application Workbook (see below) ✳	...	
<input type="checkbox"/>	<input type="checkbox"/>	Upload all appropriate documents/exhibits as noted in the Consolidated Application Workbook ✳	...	
<input type="checkbox"/>	<input type="checkbox"/>	Submission Deadline ✳	... November 9	

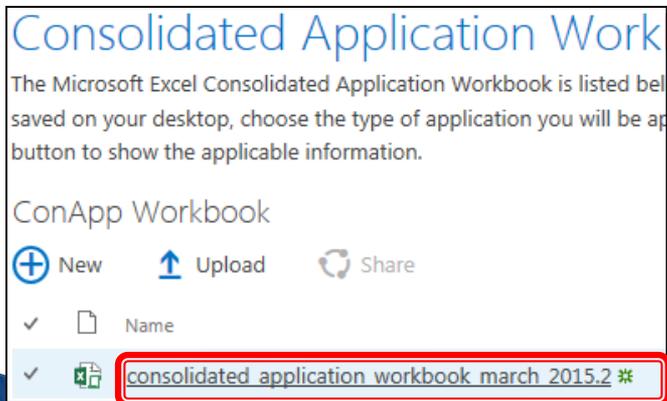
Task List cont'd

- ▶ Tasks can be added/edited by anyone with access to the site
- ▶ Tasks can be assigned to individual team members (who have been invited to work on SharePoint) with due dates to ensure everything gets done on time
- ▶ Once all items on the Task List are checked off the application will be submitted.
 - If all items are not checked off by the application cutoff day/time then the site will be locked at that time, even if the application has not been completed.



Consolidated Application Workbook

- ▶ There are multiple ways to submit the Microsoft Excel Consolidated Application Workbook
- ▶ It can be found from the Home screen or by clicking the “ConApp Workbook” item from the menu on the left



- Home
- Task List
- ConApp Workbook
- File Uploads
- Reference Library
- Recent
- Recycle Bin



Ways to submit the Consolidated Application

1. Using the excel file built into SharePoint
2. Downloading the file from SharePoint and uploading a completed version
3. Downloading the file from the CHFA or DOH websites and uploading a completed version to SharePoint



Using the ConApp from SharePoint

- ▶ To avoid errors from multiple users trying to update the same file at the same time, you are able to “Check Out” the Consolidated Application Excel workbook
- ▶ When you “Check Out” the workbook, you prevent other team members from being able to access the file until you are finished and “Check In”
- ▶ Remember to “Check In” after you are done to avoid confusion by limiting team members’ access



Using the ConApp from SharePoint cont'd

- ▶ To “Check Out” the Consolidated Application, click the additional options button next to the file



3. Consolidated Application Workbook

The Microsoft Excel Consolidated Application Workbook is listed below. Click the v the appropriate buttons on the Exhibit Checklist form. Be sure to click the "Core It upload your latest changes here. (For help on how to complete this workbook, click

ConApp Workbook

⊕ New ⬆ Upload ♻ Share

✓	📄	Name	Modified	Mo
	📄	Consolidated Application Workbook 2015.3	6 days ago	☐

Drag files here to upload

Using the ConApp from SharePoint cont'd

- ▶ Then click the next additional options button in the next window



3. Consolidated Application Workbook

The Microsoft Excel Consolidated Application Workbook is listed below. Click the appropriate buttons on the Exhibit Checklist form. Be sure to click the "Show All" button to view all items. Upload your latest changes here. (For help on how to complete this form, click the "Help" button.)

ConApp Workbook

New Upload Share

✓		Name	
✓		Consolidated Application Workbook 2015.3	

Drag files here to upload

= Not applicable
N = Non-Threshold Item - if applicable
T = Threshold Item - if applicable

THIS FORM MUST BE SUBMITTED WITH INITIAL APPLICATION

Show All

Exhibit Checklist

Changed by you on 9/3/2015 7:33 AM

Shared with lots of people

<https://chfadoh.sharepoint.com/conapp/design/lihtc/funding>

EDIT SHARE FOLLOW

Using the ConApp from SharePoint cont'd



- ▶ Followed by the “Advanced” option, and then finally, “Check Out”

3. Consolidated Application Workbook

The Microsoft Excel Consolidated Application Workbook is listed below. Click on the appropriate buttons on the Exhibit Checklist form. Be sure to click on the appropriate buttons to upload your latest changes here. (For help on how to complete this form, click on the link below.)

ConApp Workbook

New Upload Share

✓	Name
✓	Consolidated Application Workbook 2015.3

Drag files here to upload

[Redacted] = Not applicable
N = Non-Threshold Item - if applicable
T = Threshold Item - if applicable

THIS FORM MUST BE SUBMITTED WITH INITIAL APPLICATION

Show All

Exhibit Checklist

Changed by you on 9/3/2015 7:33 AM

Shared with lots of people

<https://chfadoh.sharepoint.com/conapp/design/lihtc/funding>

EDIT SHARE FOLLOW

- Open in Excel
- Open in Excel Online
- Download
- Share
- Rename
- Delete
- Copy
- Version History
- Properties
- Advanced

- Shared With
- Compliance Details
- Check Out
- Follow
- Workflows

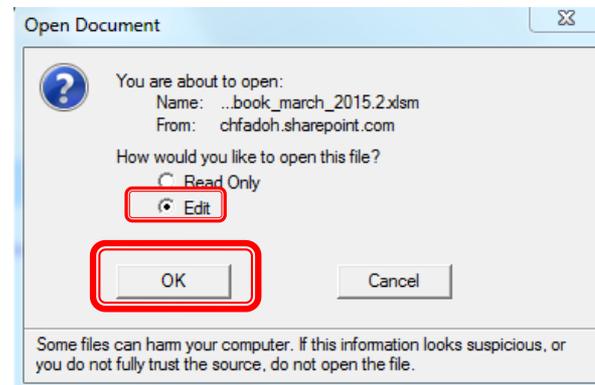
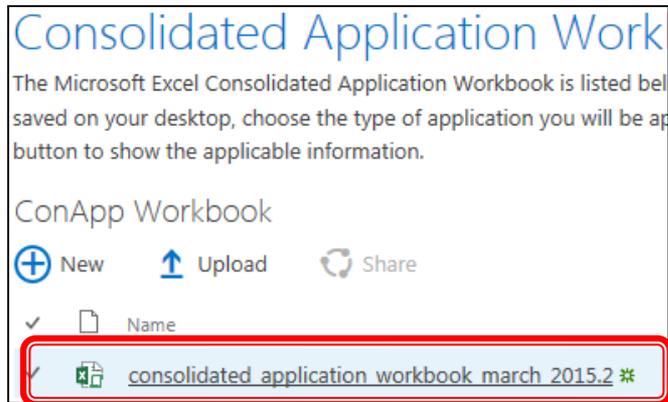
4. Exhibit Uploads

Click the link below to open the Exhibit Upload Document Library. The Exhibit Uploads Document Library

[Go to the Exhibit Uploads Document Library](#)

Using the ConApp from SharePoint cont'd

- ▶ To open the workbook, click the excel file for the Consolidated Application
- ▶ Click the Edit button to modify the



Using the ConApp from SharePoint cont'd

- ▶ Click your email and enter your password when prompted
- ▶ Make any changes necessary to excel document
- ▶ Save the ConApp (not “Save As”) and the changes made will be saved to the SharePoint site



Click here to save to SharePoint



Using the ConApp from SharePoint cont'd

- ▶ After making any necessary changes to the Consolidated Application you can close the Excel workbook
- ▶ Upon closing the workbook, you will be prompted and given an option to “Check In” the Excel workbook, making it available for other users
- ▶ If you do not check the workbook back in, the rest of your team will not have access to the Excel workbook, until you do check it in
- ▶ You can manually check the Excel workbook back in



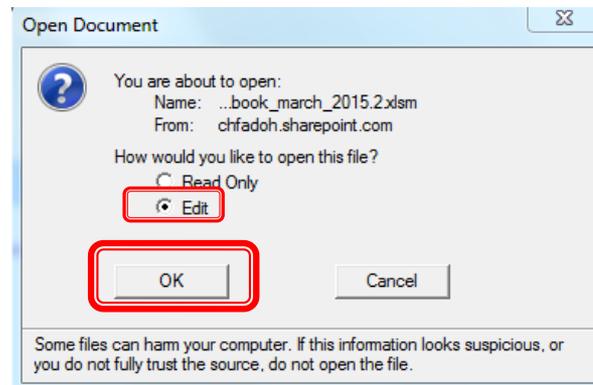
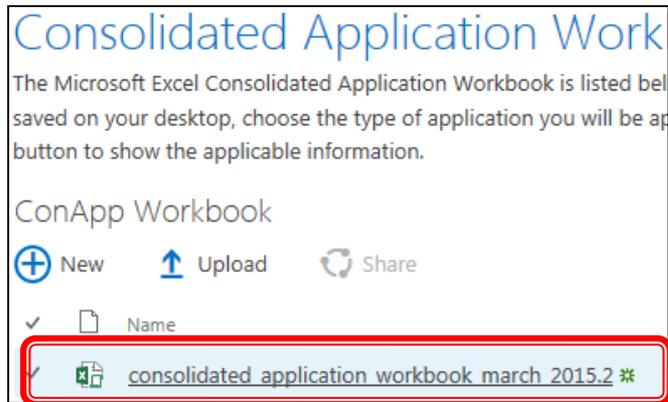
Using the ConApp from SharePoint cont'd

- ▶ Benefits of saving the changes directly to SharePoint site:
 - Multiple people can work off of latest version
 - No issues with having to upload the excel ConApp
 - Will have correct version of the ConApp available (built into SharePoint website)
- ▶ This is the recommended way to submit the excel Consolidated Application



Downloading the ConApp from SharePoint

- ▶ Click the excel file for the Consolidated Application
- ▶ Click the Edit button to open the file



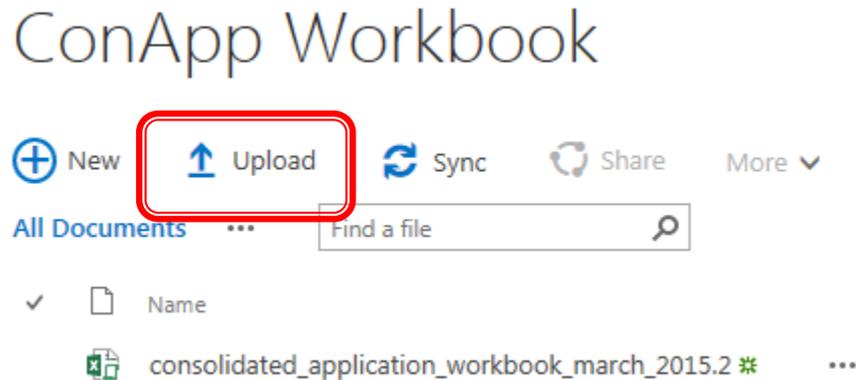
Downloading the ConApp from SharePoint cont'd

- ▶ Click your email and enter your password when prompted
- ▶ Save the file to your computer
 - To do this click the “Save As” button
- ▶ Make changes to the ConApp workbook
 - Being sure to use the buttons found on the Exhibit Checklist (click “Core Items” first, then funding source button)
- ▶ Upload to SharePoint site prior to application submission deadline



Uploading the ConApp to SharePoint

- ▶ Click the “Upload” button in the ConApp section of SharePoint



- ▶ Click "Browse" to find the file
- ▶ Select the Consolidated Application file that you wish to upload from your computer
- ▶ Add comments if desired and click “Ok”

Using the Uploaded ConApp

- ▶ Last version uploaded to site will be used during application review
- ▶ Should be same version of Consolidated Application as available through SharePoint
- ▶ Do this only if unable to save directly to SharePoint



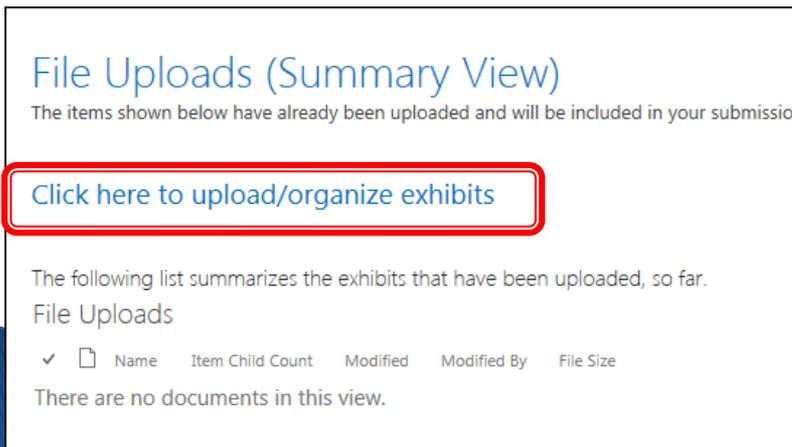
Downloading from CHFA and/or DOH Websites

- ▶ The Consolidated Application workbook can be found on both the CHFA and DOH websites
 - www.chfa.org
 - www.ct.gov/doh
- ▶ This version of the application can be downloaded to a computer to be completed
- ▶ The completed application will then need to be uploaded to SharePoint using the same method shown on the previous slides



Uploading Attachments (Exhibits)

- ▶ Attachments (required throughout Consolidated Application workbook) can be uploaded to the File Uploads section of SharePoint
- ▶ This section is found on the Home screen or by clicking the “File Uploads” item from the menu on the left



- Home
- Task List
- ConApp Workbook
- File Uploads**
- Reference Library
- Recent
- Recycle Bin



File Upload Section

- ▶ This section is where attachments are uploaded as required by the Consolidated Application



File Uploads ⓘ

Upload exhibits to this application by dragging files onto the upload area, below

⊕ New ↑ Upload ↻ Sync 🔄 Share More ▾

Folders All Documents Flat ... 🔍

- ✓ 📁 Title
 - 📁 SECTION I - APPLICANT & CO-SPONSOR
 - 📁 SECTION II - REGULATORY COMPLIANCE
 - 📁 SECTION III - DEVELOPMENT TEAM
 - 📁 SECTION IV - DEVELOPMENT
 - 📁 SECTION V - RENTAL DEVELOPMENTS (NA for Homeownership Projects)
 - 📁 SECTION VI - FINANCING

File Upload Section cont'd

- ▶ To upload attachments, click the “Upload” button
- ▶ Then select the file you want to upload



File Uploads ⓘ

Upload exhibits to this application by dragging files onto the

A screenshot of a web application's file upload interface. At the top, there are four buttons: "New" (with a plus icon), "Upload" (with an upward arrow icon and highlighted by a red box), "Sync" (with a circular refresh icon), and "Share" (with a share icon). Below these buttons, there are "Folders" and a search box labeled "Find a file". The "Folders" section shows a list of folders: "SECTION I - APPLICANT & CO-SPONSOR", "SECTION II - REGULATORY COMPLIANCE", "SECTION III - DEVELOPMENT TEAM", and "SECTION IV - DEVELOPMENT".

Upload exhibits to this application by dragging files onto the

⊕ New **↑ Upload** ↻ Sync 🔄 Share

Folders All Documents Flat ... Find a file

✓ Title

- SECTION I - APPLICANT & CO-SPONSOR
- SECTION II - REGULATORY COMPLIANCE
- SECTION III - DEVELOPMENT TEAM
- SECTION IV - DEVELOPMENT

File Upload Section cont'd

- ▶ This area contains a folder for each section of the Consolidated Application, one extra folder for miscellaneous items, and a folder for Deficiency Response uploads (16 folders in total)
- ▶ Each item that needs to have an attachment (per the Consolidated Application workbook and/or Deficiency Letter) should be uploaded into the respective section folder and labeled as the specific exhibit number



File Upload Section cont'd

- ▶ Select the folder you wish to upload an exhibit into



File Uploads

Upload exhibits to this application by dragging files onto the upload area, below or by clicking

A screenshot of a file upload interface. At the top, there are buttons for "New", "Upload", "Sync", "Share", and "More". Below these are "Folders" and "All Documents" tabs, a "Flat" view option, and a search box labeled "Find a file". A list of folders is shown below, with "SECTION III - DEVELOPMENT TEAM" highlighted by a red box and a red arrow pointing to it from a text box on the right.

✓ Name

- SECTION I - APPLICANT & CO-SPONSOR
- SECTION II - REGULATORY COMPLIANCE
- SECTION III - DEVELOPMENT TEAM**

If an attachment for exhibit 3.1.a – Qualified Development Team is needed, click here

File Upload Section cont'd

- ▶ How to label uploaded items
 - Example - attachment for exhibit 3.1.a

Attachment
uploaded
into Section
III folder



File Uploads ▶ SECTION III - I

Upload exhibits to this application by dragging files onto the upload area, t



✓	📄	Title	Name
		Exhibit 3.1.a	Qualified Development Team Info #

Attachment
name starts
with "Exhibit
#"

Attachment
name ends
with
description

File Upload Section cont'd

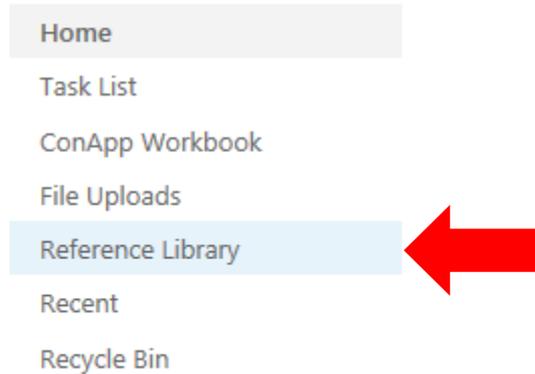
- ▶ All items that get uploaded can be viewed at any time
- ▶ If something is uploaded by mistake it can be deleted by right clicking the item, and selecting “Delete”
 - It will then be moved to a Recycle Bin in SharePoint
- ▶ Avoid naming multiple items as the same thing, or with the same Exhibit #
- ▶ Please make sure all attachments are uploaded to the correct section folder



- ▶ SECTION I - APPLICANT & CO-SPONSOR
- ▶ SECTION II - REGULATORY COMPLIANCE
- ▶ SECTION III - DEVELOPMENT TEAM

Reference Library

- ▶ Can be accessed by clicking “Reference Library” on the menu on the left side of the screen



Reference Library cont'd

- ▶ You will then be shown links to reference information on both the CHFA and DOH websites



Reference Library

Overview

Completing this application may require input from various reference materials

CHFA Reference Materials:

[The CHFA Reference Library](#)

DOH Reference Materials:

[The DOH Reference Library](#)

Recycle Bin

- ▶ Can be accessed by clicking “Recycle Bin” on the menu on the left side of the screen



Home

Task List

ConApp Workbook

File Uploads

Reference Library

Recent

Recycle Bin



Recycle Bin cont'd

- ▶ Similar to Microsoft Windows, any file that gets deleted goes to a Recycle Bin
- ▶ If a file gets deleted by mistake, it can be restored by checking the item, and clicking “Restore Selection”



Sample Test Inc - 2015 LIHTC ▶ Recycle Bin

 Restore Selection

 Delete Selection

Type Name

Original Location

 Exhibit 3.1.a - Qualified Development Team Info.jpg

/conapp/2015/LIHTC/test321/File Uploads/SECTION III - DEVELOPMENT TEAM

Submit Application

- ▶ Click “Ready for Review” in the application checklist, OR
- ▶ If a file gets deleted by mistake, it can be restored by checking the item, and clicking “Restore Selection”

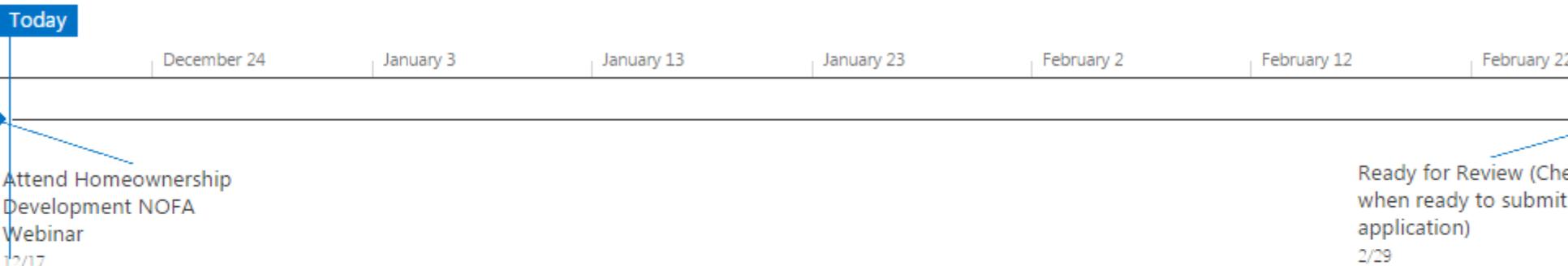


2. Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. New tasks can be created and assigned to individual team members that this application site has been shared with. The timeline below shows important upcoming dates. Below are tasks to be completed. (For help on how to use this checklist, [click here](#).)

IMPORTANT: To submit this application for review, check-off all items on the task list below. (Once submitted, you will not be able to make further changes to this application.)

Task List



+ new task or edit this list

✓	<input checked="" type="checkbox"/>	Title	Due Date	Assigned To
	<input type="checkbox"/>	Attend Homeownership Development NOFA Webinar	... Today	
	<input type="checkbox"/>	(Optional) Set up Pre-Application Meeting with DOH (if needed)	...	
	<input type="checkbox"/>	Share this site with your Development Team	...	
	<input type="checkbox"/>	Upload all appropriate documents/exhibits as noted in the Consolidated Application Workbook	...	
	<input type="checkbox"/>	Submit hard copies of architectural drawings and project manuals to DOH	... February 29, 2016	
	<input type="checkbox"/>	Complete the Consolidated Application Workbook (see below)	... February 29, 2016	
	<input type="checkbox"/>	Ready for Review (Check when ready to submit application)	... February 29, 2016	

ConApp



ALL applications must utilize the DOH/ CHFA Consolidated Application (ConApp)

<http://www.ct.gov/doh/cwp/view.asp?a=4513&q=530660&PM=1>



CONNECTICUT DEPARTMENT OF HOUSING

[Printable Version](#)

DOH/CHFA Consolidated Application for Financial Assistance

[Consolidated Application](#)

[2014 LIHTC Financing DAS Web Application Instructions](#)

[2014 General Web Application Instructions](#)

[August 2014 Consolidated Application PowerPoint Training Presentation](#)

Attachments and Resource Documents for the Consolidated Application

ConApp

Exhibit Checklist Tab



- Click “Core Items” first to display applicant requirements for ALL DOH applications.





SUBMISSION DATE

DEVELOPMENT NAME

= Not applicable
 N = Non-Threshold Item - if applicable, required prior to approval. If
 T = Threshold Item - if applicable, required at application submission

THIS FORM MUST BE SUBMITTED WITH INITIAL APPLICATION & ALL RESUBMISSIONS

Show All

Exhibit Number	Core Items	C u
A	Completed Exhibit Checklist (Form Provided)	
B	Notifications	
C	Summary Sheet (Form Provided)	

ConApp

Exhibit Checklist Tab



- ▶ Second, select “DOH Funding”
 - DOH SMALL Projects=fewer than 10 homeownership units
 - DOH LARGE Projects=more than 10 homeownership units

		SUBMISSION DATE <input type="text"/>		Version 2015 Submission Date: January 13, 2015				
DEVELOPMENT NAME <input type="text" value="0"/>								
= Not applicable N = Non-Threshold Item - if applicable, required prior to approval. T = Threshold Item - if applicable, required at application submiss								
SUBMITTED WITH INITIAL APPLICATION & ALL RESUBMISSIONS		Show All						
Show All		DOH Funding						
Core Items			Special Programs	DOH Large Project	DOH Fed HOME/CDBG	DOH Pre Dev	DOH Small Projects	DOH Programs
Housing Development								
Exhibit Checklist (Form Provided)		T	T	T	T	T	T	T
		T	T	T	T	T	T	T
(Form Provided)		T	T	T	T	T	T	T
(Form Provided)		T	T	T	T	T	T	T
(Form Provided)		T	T	T	T	T	T	T

Development Type

Development Address

[Yellow highlighted dropdown menu]

- Family
- Elderly
- Supportive Housing

[Yellow highlighted dropdown menu]

- Yes
- No

Boxes highlighted in yellow have drop-down choices

Briefly describe the need for the request:

[Text input field]

4.1.d Conservation and Development Policy. Please select the policy that your proposed development fulfills:

[Yellow highlighted dropdown menu]

- a. Enhance housing mobility and choice across income levels and promote vibrant mixed-income neighborhoods.
- b. Support adaptive reuse of historic and other existing structures for use as residential housing
- c. Develop housing urban communities to people most likely attracted to working and/or living in urban environments.
- d. Support local efforts to develop appropriate urban infill housing and neighborhood amenities.
- e. Promote housing and/or affordable housing as part of a mixed used and transit-oriented developments within walking distance of public transport
- f. Increase housing density in village centers.
- g. Access to parks and recreational opportunities, including trails, greenways.

[Conservation and Development Policies Plan Map Link](#)

ConApp

Section VII. Homeownership Developments

- ▶ Projects are required to complete all items in Section VII.

77		SECTION VII. HOMEOWNERSHIP DEVELOPMENTS (N/A for Rental Properties)
78	7.1	Homeownership Unit Descriptions (Form Provided)
79	7.2	Homeownership Sales Proceeds (Form Provided)
80	7.3.a	Developer/Homebuyer Subsidy Determination Worksheet (Form Provided)
81	7.3.b	Development Cash Flow Analysis for Single Family Housing (Form Provided)
82	7.3.c	Explanation of Resale / Recapture
83	7.3.d	Homebuyer Training Plan
84	7.4	Documentation of Property Taxes and Insurance

ConApp

Exhibit 7.2– Homeownership Sales Proceeds (PROJECTS)

- ▶ Preliminary homebuyer underwriting
- ▶ Identify the resources that the homebuyer needs to purchase the home
 - Estimated cash downpayment
 - Identify other downpayment assistance
 - Size of first mortgage and the interest rate
- ▶ Incorporates rental income for 2–4 unit properties

ConApp

Exhibit 7.2– Homeownership Sales Proceeds

- ▶ Since individual homebuyers may not be identified, it is based on research conducted by the applicant (mortgages, interest rates, other resources to assist with purchase)
- ▶ DOH evaluates this to ensure that applicant can realistically sell the units based on the incomes of targeted households as well as the proposed purchase prices (Is it feasible?)



[Return to Application](#)

[Return to Exhibit Checklist](#)

Exhibit 7.2 - HOMEOWNERSHIP SALES PROCEEDS



Version 2015

Submission Date:
January 13, 2015

DEVELOPMENT NAME APPLICANT

SALES PROCEEDS

HUD Metropolitan Area		HUD AMI Year	2014
Sales Proceeds from Land		HUD Area Median Income	
Number of Single Family Houses	0	Sales Proceeds - Single Family Houses	\$0
Number of Multifamily Houses	0	Sales Proceeds - Multifamily Houses	\$0
Number of Rental Units in Multifamily Houses	0	Total Sales Proceeds (Land and Building)	\$0

INGLEFAMILY HOMEOWNERSHIP UNITS

	EXPECTED YEAR OF SALE	TARGET HOMEOWNER AMI %	NUMBER OF HOUSES	NUMBER OF BEDROOMS	PROPOSED SALE PRICE OF UNIT	CHFA SALES PRICE LIMIT	DOH/HOME SALES PRICE LIMIT
1							
2							
3							
4							
5							

	ESTIMATED CASH DOWN-PAYMENT AMOUNT	ESTIMATED DOWNPAYMENT ASSISTANCE LOAN AMOUNT	DOWNPAYMENT ASSISTANCE LOAN INTEREST RATE	ESTIMATED FIRST MORTGAGE LOAN AMOUNT	FIRST MORTGAGE LOAN INTEREST RATE	MONTHLY MORTGAGE AMOUNT	ESTIMATED TAXES, INSURANCE AND/OR CONDO FEES	PROPOSED MONTHLY COST (trended to Expected Year of Sale)*	PROPOSED MONTHLY COST AS PERCENT OF INCOME
1						\$0		\$0	#DIV/0!
2						\$0		\$0	#DIV/0!
3						\$0		\$0	#DIV/0!

ConApp

Exhibit 7.2– Homeownership Sales Proceeds

- ▶ CHFA has a number of mortgage products that may assist low–income households purchase a home
- ▶ Work directly with CHFA participating lenders to obtain CHFA products
- ▶ In homeownership development, mortgages are often used to “take–out” or repay construction loans

ConApp

Exhibit 7.3.a– Homeownership Subsidy Worksheet

- ▶ Developer’s Subsidy: the difference between the cost to develop housing and the fair market value.

Total Development Cost of Unit
<u>-Fair Market Value</u>
Developer’s Subsidy

- ▶ Homebuyer’s Subsidy: any investment that enables the buyer to purchase the unit (ex: dpa, closing costs)

Fair Market Value
<u>-DPA, closing cost asst</u>
Homebuyer’s Subsidy

ConApp

Exhibit 7.3.a – Homeownership Subsidy Worksheet

Developer Subsidy \$20,000	\$280,000	Total Development Cost of Unit
	\$260,000	Fair Market Value
Homebuyer Subsidy \$10,000	\$260,000	Sales Price
	\$10,000	Principal Buydown and/or downpayment assistance



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Exhibit 7.3.a - HOMEOWNERSHIP SUBSIDY WORKSHEET



Version 2014

Submission Date:
September 18, 2014

[Return to Exhibit Checklist](#)

DEVELOPMENT NAME

APPLICANT

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Determining Per Unit - Developer's Subsidy						
Total Development Cost	\$280,000	\$280,000				
Fair Market Value	\$260,000	\$260,000				
Developer's Subsidy (Per Unit)	\$20,000	\$20,000	\$0	\$0	\$0	\$0
Determining Project - Developer's Subsidy						
Developer's Subsidy (Per Unit)	\$20,000	\$20,000	\$0	\$0	\$0	\$0
Number of DOH Units	1	3				
Developer's Subsidy (Per Model)	\$20,000	\$60,000	\$0	\$0	\$0	\$0
Total Developer's Subsidy						\$80,000
Determining Per Unit - Homebuyer's Subsidy						
Fair Market Value (Sales Price) (Per Unit)	\$260,000	\$260,000	\$0	\$0	\$0	\$0
Affordable Price (Per Unit)*	\$250,000	\$250,000				
Homebuyer's Subsidy (Per Unit)	\$10,000	\$10,000	\$0	\$0	\$0	\$0
Number of DOH Units	1	3				
Homebuyer's Subsidy (Per Model)	\$10,000	\$30,000	\$0	\$0	\$0	\$0
Total Homebuyer's Subsidy						\$40,000
Total Developer's Subsidy						\$80,000
Total Homebuyer's Subsidy						\$40,000
Total DOH Subsidy to Project						\$120,000

*Estimate only. The actual amount is based on the income of the family buying the unit.

Resale/ Recapture

Exhibit 7.3.C –Application Tab



- ▶ Applicant must submit explanation of terms and provisions
- ▶ Homeowner required to occupy the property
- ▶ Resale
 - Ensures units remain affordable over time
 - Unit must be sold to an eligible homeowner during period of affordability
- ▶ Recapture
 - Applicant can recover a portion of direct homebuyer subsidy.
 - Homeowner is at liberty to sell to any buyer, at any price the market can bear

Resale



- ▶ Pick ONE or the Other (resale or recapture)
- ▶ Subsequent sales price must be affordable
- ▶ Original homebuyer must receive fair return on their investment (downpayment, principal payments, capital improvements financed by homeowner)
- ▶ If there is no direct homebuyer subsidy (development subsidy only) use resale
- ▶ Secure interest with a deed restriction, covenant running with land.

Recapture



- ▶ Pick ONE or the Other (resale or recapture)
- ▶ Only secure the amount of direct homebuyer subsidy (not any portion of the development subsidy)
- ▶ Use a Note and Deed to secure your interest
- ▶ At time of sale/transfer, restrict repayment to an amount that is available from the net proceeds of the sale



Affordable Homeownership

Rating and Ranking

Rating and Ranking



- ▶ Leverage DOH funds with other sources

- ▶ Commitments for financing
 - Firm commitments or detailed soft commitments

- ▶ Sustainable development
 - Any energy efficient measures should be included in drawings/specs and construction costs
 - Outreach to utilities for incentives/rebates available

Rating and Ranking



- ▶ 4.3.d Long-term oversight
 - ▶ Be sure to discuss who/how loans will be serviced
 - ▶ Compliance monitoring
- ▶ 7.3.d Homebuyer Training Program
 - Homebuyer Counseling/ Training
 - Landlord Education
 - www.CHFA.org lists HUD approved counseling agencies

Questions and Answers



- ▶ Questions and answers to be posted on DOH Funding Opportunities webpage.

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