The County of Fresno Affordable Housing Programs ("County") offers gap financing for the development and acquisition/rehabilitation of multifamily rental housing in Fresno County. All housing financed by the County carries affordability restrictions on some or all of the units and the following loan terms:

**Loan Terms and Conditions**

The following loan terms and conditions apply to loans from the County, regardless of the source of those funds.

**TCAC Funding Round Requirement**
- All applicants requesting County HOME funds under the May 2, 2018 NOFA must apply for the 2018 second round of 9% Tax Credits.

**TCAC Score**
- The applicant must submit their electronic TCAC application, which includes the projected TCAC score, as an attachment to the application for County HOME funds.

**Interest**
- An interest rate of 0% will be applied to County loans.

**Loan Terms**
- The loan is due 30 years from the date of the recordation of the Notice of Completion.

**Loan Documents**
- Copies of the County’s standard loan documents are available upon request.

**Affordability Period**
- The Affordability Period is 20 years and is enforced through a recorded regulatory agreement.

**Performance Bond**
- Performance bonds are required for every housing development project. In the event performance bonds are required by another party, the County shall be named on the policies as a co-obligee.

**Audited Financial Statements**
- All applications for County HOME funding must include three years audited financial statements. Applications that do not include the required audited financial statements will not be considered for funding and will be ineligible.
**Required Insurances**
- Partnership
- Property
- Commercial General Liability
- Automobile Liability
- Professional Liability (*including for all parties listed below*)
  - Architect:
  - Contractor:
  - Engineer:
- Worker’s Compensation
- Property Management company

**Legal Fees**
- Borrower is responsible to reimburse and pay to County, the County’s actual costs incurred in having legal counsel review all loan documents, security documents, and other documents related to the construction financing and permanent financing of the Project, up to a maximum of $15,000.

**Monitoring Fees**
- The County charges an annual monitoring fee. The Annual HOME Monitoring Fee shall be in an amount reflecting the County’s actual costs of monitoring, oversight and physical inspection of the Project, in an amount not to exceed $5,000 per annum. The fee increases up to 3% per year if the actual cost of monitoring increases. The monitoring fee is a required fee and must be paid annually (*a hard cost specified on the pro forma*). 

**Building Standards**
- Construction must adhere to Fresno County’s Rehabilitation Standards, (including the exclusion of materials deemed luxury) approved by the Board of Supervisors, and all applicable HOME regulations.
**FRESNO COUNTY AFFORDABLE HOUSING PROGRAMS**  
**DEVELOPER APPLICATION FOR USE OF HOME FUNDS**

Failure to provide all of the following materials may disqualify your submission. Please attach this checklist to your package for submission.

1. **LEGAL STATUS AND ORGANIZATIONAL STRUCTURE**
   - a. Certificate of good standing from State of California Secretary of State [ ] [ ] [ ] [ ]
   - b. Complete copies of Articles of Incorporation **AND** By-Laws [ ] [ ] [ ] [ ]
   - c. Certificate 501(c) (3) status from IRS, if applicable [ ] [ ] [ ] [ ]
   - d. List of names and description of experience and role of the governing board membership, including the term of service [ ] [ ] [ ] [ ]
   - e. A written statement of operating procedures demonstrating a formal process for input regarding proposed housing development, approved by the governing body. [ ] [ ] [ ] [ ]
   - f. Complete partnership agreement(s) or preliminary memorandum of understanding, if applicable, that includes name of all partnership(s) including mailing address and contact person. [ ] [ ] [ ] [ ]

2. **FINANCIAL**
   - a. Provide documentation supporting that organization conforms to the financial accountability standards of Attachment F of OMB Circular A-110, and Financial Accountability Standards of 24 CFR 84.21 “Standards for Financial Management Systems”. [ ] [ ] [ ] [ ]

   *Provide one of the following:*

   1. Notarized statement by the president or chief financial officer of the organization **OR,** [ ] [ ] [ ] [ ]
   2. Certification from a Certified Public Accountant **OR,** [ ] [ ] [ ] [ ]
   3. HUD approved audit summary [ ] [ ] [ ] [ ]

   - b. balance sheets for previous 12 month period [ ] [ ] [ ] [ ]
   - c. current year adopted budget [ ] [ ] [ ] [ ]
   - d. bank statements for previous 3 month period [ ] [ ] [ ] [ ]
   - e. audited tax returns or financial statements for last 3 years for: applicant and **parent organization,** if applicable [ ] [ ] [ ] [ ]
   - f. current year real estate operating schedule for entire portfolio [ ] [ ] [ ] [ ]
   - g. list indicating property description, property location and condition for each property in portfolio [ ] [ ] [ ] [ ]
   - h. letter of support from lender which provides history of relationship: years working together, past loan amounts made to developer, developer payback rating/credit score and whether or not lender will continue to lend to developer in the future. [ ] [ ] [ ] [ ]
i. Provide organization’s written Financial Management policies and procedures for:

**Internal Controls**

1. Organizational chart which demonstrates responsibility of personnel involved in financial transactions.
2. Written definition and delineation of duties among key personnel involved in financial transactions.
3. Written procedures for receipt of funds and disbursements.
4. Written procedures for applying federal Uniform Administrative Requirements relating to cost principles, standards for financial management systems and audits (i.e. OMB Circulars, 24 CFR 84.21)

**Reporting**

1. Written procedures for financial reporting to board members

**Cash Flow**

1. Written procedures for maintaining controls over expenditures
2. Provide documents which evidence organization’s current cash position

**Management**

1. Written procedures for how the Agency is managed and administered
2. Written process for evaluating the Agency’s Management procedures.
3. Written procedures for how the project will be managed and administered
4. Written process for monitoring project progress

**Financial Stability**

1. Fundraising program for both capital and operational needs for both the Agency and the proposed project

j. Copy of the organization’s insurance coverage, County of Fresno requires:

1. General Liability $1,000,000 per occurrence and an annual aggregate of $2,000,000.
2. Automobile Liability – comprehensive liability insurance with limits for bodily injury of not less than $250,000 per person, $500,000 per accident and for property damages of not less than $50,000, or such coverage with a combined single limit of $500,000. Coverage should include owned and non-owned vehicles used in connection with agreement.
3. Professional Liability – If contractor employs licensed professional staff, (e.g., Ph.D., R.N., L.C.S.W., M.F.C.C.) in providing services, Professional Liability Insurance with limits of not less than $1,000,000 per occurrence, $3,000,000 annual aggregate.

4. Fire Insurance/Builder’s Risk Insurance – The contractor shall secure “All Risk” type Builder’s Risk Insurance for work to be performed pursuant to the agreement. The policy shall cover not less than losses due to fire, explosion, vehicle damage, theft, flood, earthquake and civil commotion with no coinsurance penalty provision.

5. Worker’s Compensation – A policy of Worker’s Compensation insurance as may be required by the California Labor Code.

6. Organization’s Board of Liability Insurance and coverage amount.

3. EXPERIENCE

k. Provide documentation which details the experience of each staff member and contractor scheduled to work on the proposed project. Submit the following:

1. Organizational Chart of applicant organization to demonstrate capacity and experience.
2. Staff Capacity Questionnaire (attached) for each staff member and contractor scheduled to work on proposed project.
3. Resumes and/or statements that detail the experience of each staff member and contractor scheduled to work on proposed project. Resumes and/or statements must detail previous work experience relevant to their role in applicant’s proposed project,
4. Contract(s) with consulting firms or individuals who have been contracted by applicant to train organization staff with the delivery of applicant’s proposed project.

l. Provide documentation confirming that applicant has at least one year of experience in serving Fresno County.

1. A written statement and supporting documents that demonstrates at least one year of experience in serving Fresno County, OR
2. For newly created organizations formed by local churches, service, or community organizations: Provide a statement and supporting documents that demonstrate its parent organization has at least one year of experience in serving Fresno County.
m. Provide Reference Letters from local governing bodies (Cities or Counties) regarding applicant’s service, dedication, capacity and experience.

n. Provide a copy of the organization’s plan or strategic plan: A plan that the agency has produced and has been approved by the agency’s Board that specifies an action plan for the agency that includes housing as one of its goals.

**NOTE:** The Agency or its parent organization must be able to demonstrate one year prior experience of serving Fresno County (from the date the organization submits an application) in order to be considered for County of Fresno HOME funds. In the statement, the organization must describe its or its parent organization’s history of serving the community by describing activities which it or its parent organization provided, such as developing new housing, rehabilitating existing stock, and managing housing stock, or delivering non-housing services that have had lasting benefits for the community, such as counseling, food relief, or childcare facilities. The statement must be signed by the president/chairman of the organization.

4. **ADDITIONAL CHDO REQUIREMENTS**
   (Required for those Applicants seeking CHDO Designation)
   a. Statement from applicant stating their organization’s Procurement Requirements. If applicant is a government agency, see exhibit “A” for HUD procurement requirements.
   b. Conflict of Interest Policy – see exhibit “B” for additional information.
   c. Definitions of “Paid Staff” and “Contracted Staff” – see exhibit “C”
EXHIBIT “A”
OVERVIEW OF HUD’S PROCUREMENT REQUIREMENTS

When a government agency elects to hire a contractor, whether to administer a program, complete a task or do construction, those contractors must be procured competitively. The government agency should adopt procurement policies that describe how it will procure supplies, materials, services, and equipment. The policy should assure that all purchases are handled fairly and in a manner that encourages full and open competition.

The "essence of good procurement" can be summarized as follows:

- Identify and clearly specify standards for the goods or services the grantee or Sub recipient wants to obtain
- Seek competitive offers to obtain the best possible quality at the best possible price
- Use a written agreement that clearly states the responsibilities of each party - Keep good records
- Have a quality assurance system that helps the grantee or sub recipient get what it pays for.

There are four methods of procurement that are identified in the federal regulations: small purchase procedures; sealed bids; competitive proposals; and non-competitive proposals.

**Small Purchase Procedures**

The small purchase procedures allow recipients to acquire goods and services totaling no more than $100,000, without publishing a formal request for proposals or invitation for bids. This method of procurement is typically used to purchase commodities such as equipment or other materials. In the event that a grantee is purchasing materials that will exceed $100,000, they must use the sealed bid process.

The small purchases method can also be used to acquire eligible types of services, such as professional consulting, environmental review, or planning. This method cannot be used if the services contract will exceed $100,000 in value. If the services contract will exceed $100,000, the grantee must issue a request for proposal (RFP) under the competitive proposals approach (see below).

In general, the small purchases procedures also should not be used to acquire construction contractors. It is recommended that these acquisitions occur under the sealed bid approach outlined below.

Under the small purchases method, grantees send a request for quotes to potential vendors with a detailed description of the goods or services needed. In return, they receive competitive written quotations from an adequate number of qualified sources.

Each quote should include pricing information that allows the grantee to compare costs across bidders and ensure cost reasonableness.

Documentation of the quotes shall be maintained in the grantee's files.

The award should be made to the lowest responsive and responsible source.
Sealed Bids (Formal Advertising)

Sealed bids (Formal Advertising) should be used for all construction contracts or for goods costing more than $100,000.

Competitive sealed bidding requires publicly solicited sealed bids and a firm-fixed-price lump sum or unit price contract is awarded to the responsible bidder whose bid, conforming with all the material terms and conditions of the invitation for bids, is lowest in price.

In order for formal advertising to be feasible, the following minimum conditions must be present:

- A complete, adequate and realistic specification or purchase description is available.
- Two or more responsible suppliers are willing and able to compete effectively for a grantee's business.
- The procurement lends itself to a firm fixed-price contract, and the selection of the successful bidder can appropriately be made principally on the basis of price.

When the competitive sealed bid (formal advertising) process is used, the following requirements apply:

Publication Period: The invitation for bids must be publicly advertised and bids solicited from an adequate number of suppliers. The publication should be published at least once in a newspaper of general circulation, providing sufficient time prior to bid opening. If the publication period is not of sufficient time to attract adequate competition, the bid may have to be re-advertised.

Clear Definition: The invitation for bids, including specifications and pertinent attachments, must clearly define the items or services needed in order for bidders to properly respond to the invitation.

Public Opening: All bids must be opened publicly at the time and place stated in the invitation for bids. The public is allowed at that time to review the bids.

Selection and Contracting: A firm-fixed-price contract award must be made by written notice to the responsible bidder whose bid, conforming to the invitation for bids, is lowest. Where specified in the bidding documents, factors such as discounts, transportation costs and life cycle costs must be considered in determining which bid is lowest.

Rejection of all Bids: All bids may be rejected when sound documented reasons exist. Such documentation shall be made a part of the files.

Competitive Proposals

Competitive proposals are used to purchase professional services where the total cost will exceed $100,000. Under this procurement method, the grantee must publish a written request for submissions and then review these submissions based on established selection criteria.

The grantee must solicit proposals from an adequate number of qualified sources.

Under this approach, there are two possible methods of soliciting proposals.

A request for proposals asks that offerers submit both qualifications and cost information.

A request for qualifications can be used for purchasing architecture and engineering services. It only asks for information on the offerer's expertise/experience and not on cost, subject to a negotiation of fair and
reasonable compensation. When acquiring any service that is not architecture or engineering, the full RFP process must be used.

When acquiring architectural or engineering services, either a RFP or a RFQ (request for qualifications) may be used. Note that if an architectural or an engineering firm is being hired to provide a non-architectural/engineering service that service must be procured using either the small purchases process or a RFP. For example, some engineering firms also provide construction and grants management services. In that situation, a RFQ cannot be used and either the small purchases (if it is less than $100,000) or a RFP must be used.

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Clear Definition: The RFP/RFQ must identify the general scope of work and all significant factors of evaluation, including price where appropriate, and their relative importance.

Technical Evaluation: The grantee must provide a mechanism for technical evaluation of the proposals received, determinations of responsible offerer and the selection for contract award.

Award: Award may be made to the responsible offerer whose proposal will be most advantageous to the procuring party, price and other factors considered. Unsuccessful offerers should be notified promptly. The contract can be either a fixed price or a cost reimbursement type.

**Non-competitive Proposals**

Non-competitive procurement may be used only when the award of a contract is infeasible under small purchase procedures, sealed bids, or competitive proposals and one of the following circumstances applies:

Where the item is available only from a single source;

Where a public emergency or urgent situation is such that the urgency will not permit a delay beyond the time needed to employ one or the other procurement methods; or

Where after solicitation of a number of sources, competition is determined inadequate.
EXHIBIT “B”

HOME CONFLICT OF INTEREST POLICY FOR CHDOS

The organization must develop and maintain a written code of standards that helps to prevent conflicts of interest in procurement that adheres to HUD’s HOME Regulations. The organization must also adhere to the Political Reform Act, Government Code Section 81000 et seq. and adopt and promulgate a conflict of interest code, per the State of California. This written code of conduct must apply to all employees, officers, agents of the grantee, members of their immediate family, and partners.

No employee, agency, agent, consultant, elected official, or appointed official of the "CHDO" may obtain a financial interest or unit benefits from a HOME-assisted activity, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter. This prohibition includes the following:

• Any interest in any contract, subcontract or agreement with respect to a HOME assisted project or program administered by the CHDO, or the proceeds there under; or

• Any unit benefits or financial assistance associated with HOME projects or programs administered by the CHDO, including:
  □ Occupancy of a rental housing unit in a HOME-assisted rental project;
  □ Receipt of HOME tenant-based rental assistance;
  □ Purchase or occupancy of a homebuyer unit in a HOME-assisted project;
  □ Receipt of HOME homebuyer acquisition assistance; and/or
  □ Receipt of HOME owner-occupied rehabilitation assistance.

This prohibition does not apply to an employee or agent of the CHDO who occupies a HOME-assisted unit as the on-site project manager or maintenance worker.

In addition, no member of Congress of the United States, official or employee of HUD, or official or employee of the state or local HOME Participating Jurisdiction shall be permitted to receive or share any financial or unit benefits arising from the HOME assisted project or program.

Exceptions to these provisions must be requested in writing to the Participating Jurisdiction prior to the implementation of any HOME-assisted activity, and include evidence that the policies and procedures adopted for the activity will ensure fair treatment of all parties, and that the covered persons referenced in this policy will have no inside information or undue influence regarding the award of contracts or benefits of the HOME assistance.
Definition of eligible paid staff

- Full-time or part-time employment evidenced by payroll report or W2 or contracted staff employment evidenced by 1099 who:
  a. Are responsible for general day-to-day duties for the organization for an indeterminate time period.
  b. Have the authority to act on behalf of the organization for general day-to-day decisions (e.g. approve contracts, payments, change orders).
  c. Oversees the development team

Not eligible as staff

- Volunteers and board members
- Consultants or contracted staff whose:
  a. Contractual arrangement is activity or project specific
  b. Contractual arrangement is time limited
  c. Discrete tasks are not related to general operations
  d. Has limited or no authority to act on behalf of organization

Definition of Shared staff

- Parent or subsidiary relationship
  a. Organization subsidiary serves as development entity for multi-service parent
  b. National non-profit or local affiliate (e.g. Habitat)
  c. “Public entity” parent (e.g. PHA)

Inter-agency agreement requirements for Shared staff must specify:

- Staff assigned to project/activity and describe individual previous experience pertaining to proposed project/activity
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A non-profit organization created or sponsored by a for-profit entity that seeks designation as CHDO:

- Officers or employees of the for-profit entity are prohibited from serving as officers or employees of the CHDO
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OVERVIEW OF HUD’S PROCUREMENT REQUIREMENTS

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  - Occupancy of a rental housing unit in a HOME-assisted rental project;
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  - Receipt of HOME homebuyer acquisition assistance; and/or
  - Receipt of HOME owner-occupied rehabilitation assistance.

This prohibition does not apply to an employee or agent of the CHDO who occupies a HOME-assisted unit as the on-site project manager or maintenance worker.

In addition, no member of Congress of the United States, official or employee of HUD, or official or employee of the state or local HOME Participating Jurisdiction shall be permitted to receive or share any financial or unit benefits arising from the HOME assisted project or program.

Exceptions to these provisions must be requested in writing to the Participating Jurisdiction prior to the implementation of any HOME-assisted activity, and include evidence that the policies and procedures adopted for the activity will ensure fair treatment of all parties, and that the covered persons referenced in this policy will have no inside information or undue influence regarding the award of contracts or benefits of the HOME assistance.
EXHIBIT “C”

Definitions – CHDO Staff Eligibility

Definition of eligible paid staff

- Full-time or part-time employment evidenced by payroll report or W2 or contracted staff employment evidenced by 1099 who:
  - Are responsible for general day-to-day duties for the organization for an indeterminate time period.
  - Have the authority to act on behalf of the organization for general day-to-day decisions (e.g. approve contracts, payments, change orders).
  - Oversees the development team

Not eligible as staff

- Volunteers and board members
- Consultants or contracted staff whose:
  - Contractual arrangement is activity or project specific
  - Contractual arrangement is time limited
  - Discrete tasks are not related to general operations
  - Has limited or no authority to act on behalf of organization

Definition of Shared staff

- Parent or subsidiary relationship
  - Organization subsidiary serves as development entity for multi-service parent
  - National non-profit or local affiliate (e.g. Habitat)
  - "Public entity" parent (e.g. PHA)

Inter-agency agreement requirements for Shared staff must specify:

- Staff assigned to project/activity and describe individual previous experience pertaining to proposed project/activity
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A non-profit organization created or sponsored by a for-profit entity that seeks designation as CHDO:

- Officers or employees of the for-profit entity are prohibited from serving as officers or employees of the CHDO
- The non-profit organization is prohibited from using office space of the for-profit entity
FRESNO COUNTY AFFORDABLE HOUSING PROGRAMS
DEVELOPMENT PROJECT APPLICATION FOR USE OF HOME FUNDS

Failure to provide all of the following materials may disqualify your submission. Please attach this checklist to your package for submission.

1. **EXECUTIVE SUMMARY TO INCLUDE:**
   - A. Overview of the project – total units in the project and number of units to be funded with HOME funds.
   - B. TCAC Tie Breaker Score.
   - C. Amount of loan requested.
   - D. Source of payment income and collateral for the loan.
   - E. Possible risks associated with the project.
   - F. Outline risk mitigation that will be employed.

2. **COMMITMENT LETTER FROM AN EQUITY SOURCE STATING:**
   - A. Amount of equity investment expected.
   - B. How equity will be provided.
   - C. Conditions equity investor requires prior to disbursing equity funds.

3. **LIST OF DEVELOPMENT TEAM:**
   - A. List of all members of the development team, including funders and title company, include the following:
     - Names
     - Address (including email)
     - Phone number
     - Short biographical sketch of the organization (for development team)

4. **LOCAL PUBLIC SUPPORT:**
   - A. Evidence of local public support, for this specific development, to include specific letters of support from:
     - Local jurisdiction/government, i.e. mayor, county executive – required.
     - If available, State and U.S Congressional Legislative Representatives.
5. **EVIDENCE OF SITE CONTROL IN THE FORM OF:**
   - A. Deed
   - B. Sales Contract
   - C. Option Agreement
   - D. Long Term Lease Agreement
   - E. Copy of Appraisal
   - F. Title Report

6. **BUILDING AND SITE INFORMATION:**
   - A. Environmental study of the subject property
   - B. Site Plan
   - C. Amenities of the complex, number of units and affordability period
   - D. Building elevations for each building type
   - E. Floor plan for each unit type
   - F. Number of units to be funded with HOME, type of units (size) and what income level will you serve with every unit
   - G. Brief book of building specifications
   - H. Rents to be charged for all units
   - I. Site Neighborhood Standards Review *Sample Word doc attached*

7. **MARKET STUDY TO INCLUDE:**
   - A. Copy of any market study conducted
   - B. If no market study conducted, provide an executive summary from developer summarizing market study, assumptions and conclusions, including absorption rate
   - C. Copy of Affirmative Marketing Procedures

8. **MANAGEMENT PLAN LOCATION MAP TO INCLUDE:**
   - A. Site in relationship to the City or County and its amenities
   - B. Area map
   - C. Neighborhood map
   - D. Site map
   - E. Description of managing firm and their experience
9. ZONING CONFIRMATION:
   A. Letter from the zoning authority stating the present zoning for the subject property.
   B. If proper zoning for the intended use is not in place describe the political process necessary to obtain the proper zoning and the estimated time-line.
   C. Will-serve letter from utility company confirming utilities will be provided to the project (water, sewer, garbage, and electricity).

10. PROJECT DEVELOPMENT COST:
   A. Completion of Development Project Excel workbook. (Provide hard copy and electronic copy)
   B. Construction period cash flow, if application is for construction financing.

11. FINANCING STRUCTURE:
   A. Narrative explanation of the financing and how it is to be structured.
   B. A list of all funders, loan amounts and lien positions.
   C. Proof of funding commitments.
   D. Copy of loan documents from other funders/lenders, including subordination documents, if applicable.

12. SCHEDULE OF PROJECT DEVELOPMENT:
   A. This exhibit should show a project time-line benchmarking important milestones in the development process.

13. TCAC APPLICATION:
   A. A copy of the most recent TCAC application including all application attachments.
Fresno County Community Development
Application for HOME funding

Name and Address of Applicant Organization:

_________________________________________________  
_________________________________________________  
_________________________________________________

Organization Director

Name:____________________________________________ Signature:____________________________

Title: _____________________ Phone:_______________ Email:________________________

Contact Person (if different): __________________________

Phone: _____________________ Email: __________________________

Name of Project: __________________________

Location or Address:____________________________

Is Project located in a Fresno County unincorporated area? Yes □ No □

Brief description: __________________________________________

_________________________________________________  
_________________________________________________  
_________________________________________________

Is applicant organization a faith-based agency? Yes □ No □

Please complete questions for ALL projects:

1. Funding Sources: Amount:

_________________________________________ $_____________________

_________________________________________ $_____________________

_________________________________________ $_____________________

_________________________________________ $_____________________

Fresno County HOME funds requested $_____________________

Estimated total Project cost: $_____________________

1
2. Anticipated cost per housing unit or per client: $_______________________
3. TCAC Tie Breaker Score: ____________________________
4. Number of affordable units in project: ____________________________
5. Number of HOME-assisted units: ____________________________
6. Anticipated low & very low income beneficiaries: ____________________________
7. Anticipated date of project completion: ____________________________
8. Anticipated date of occupancy: ____________________________
9. Source of required 25% matching funds: ____________________________
10. Date Match Funds available: ____________________________

1. PROJECT DESCRIPTION:
   a. Provide a description of your specific project. This description should clearly state what the project intends to provide or accomplish, and which specific activities HOME funds will be used for.

   b. Please specify the number and type of units, and expected income of clients.

   c. Indicate how your project will address the HOME criteria. Also briefly explain how your project is consistent with the County’s Consolidated Plan.*

2. AGENCY DESCRIPTION:

   Please give a brief general description of your agency’s experience in providing direct housing opportunities for low income persons.
3. **PROJECT PURPOSE AND OBJECTIVES:**

Identify the specific County needs that the proposed project is designed to meet (disabled housing, domestic violence, farmworker housing, etc.). Specify measurable objectives the project intends to accomplish, and identify desired outcomes and benefits of the project.

4. **AUDIT INFORMATION:**

Please provide the date of the most recent audit of your organization. Please describe any findings or concerns which may have been identified in the audit and/or any accompanying management letter. Also, describe all actions taken to correct these problems.

5. **LAYERING:**

Please provide an explanation as to why the specific amounts of HOME funds requested are necessary to implement the project and cannot be substituted with other non-federal sources, such as private bank loans, foundations, etc.

*Copies of the Consolidated Plan are available at the Community Development office and our website: [http://www.co.fresno.ca.us/departmentpage.aspx?id=5044](http://www.co.fresno.ca.us/departmentpage.aspx?id=5044)*
Certifications and Acknowledgements

CERTIFICATION: Borrower(s) certify that the information provided in the application is true and correct as of the date set forth opposite Borrower(s) signature(s) on this application and acknowledge Borrower(s) understanding that any intentional or negligent misrepresentation of the information contained in this application may result in civil liability and/or criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et. seq. and liability for monetary damage to the County and any other person who may suffer any loss due to reliance upon any misrepresentation which Borrower(s) have made on this application.

_________________________  ___________________________  
Representative Signature                  Date

_________________________  ___________________________  
Representative Signature                  Date

ACKNOWLEDGEMENT: I hereby acknowledge receipt of the Fresno County Affordable Housing Development Loan Terms. I certify that I reviewed and agree to these Loan Terms.

_________________________  ___________________________  
Representative Signature                  Date

_________________________  ___________________________  
Representative Signature                  Date

ACKNOWLEDGEMENT: I hereby acknowledge receipt of the Fresno County Affordable Housing Development Loan Documents. I certify that I reviewed these Loan Documents. I understand that the County Loan Documents are “as is”. I agree to all terms within the Loan Documents.

_________________________  ___________________________  
Representative Signature                  Date

_________________________  ___________________________  
Representative Signature                  Date
MLK Brickstone Apartments Phase I

(1) *The site must be adequate in size, exposure and contour to accommodate the number and type of units proposed; adequate utilities and streets must be available to service the site.*

The site is adequate in size, exposure and contour to accommodate the number and type of units proposed, has adequate utilities and streets are available. It is in conformance with the zoning classification as well as the grading requirements of the city.

(2) *The site and neighborhood must be suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, Title VIII of the Civil Right Act of 1968, E.O. 11063, and HUD regulations.*

The site should further the applicable provisions of the Civil Rights Act. An affirmative marketing plan is required by the PJ for the HOME dollars. One house was removed for the project, but it is being moved to the Sherman Hill Neighborhood for rehabilitation. The house had four units but three of the four were vacant. The fourth was occupied by the owner of the house who is a partner in the project.

(3) *The site must not be located in an area of minority concentration, except as permitted .... And must not be located in a racially mixed area if the project will cause a significant increase in the proportion of minority to non-minority residents in the area:*

The project is located in Census Tract 26 which is an area of minority concentration in Des Moines. (See Attached Maps) The area is actually one of the most diverse in Des Moines with larger numbers of African Americans, Asians and persons of Hispanic ethnicity than many other census tracts. The affirmative marketing plan will reach out to minority and non minority households continuing the rich diversity and racial integration of the neighborhood. No increase of any ethnic or minority group will be increased because of the project.

Other low income housing tax credit projects assisted with HOME funds have been built in recent years in Census Tract 51(downtown), on the south side and on the west side which are not areas of minority concentration.

(4) *The site must promote greater choice of housing opportunities and avoid undue concentration of assisted persons in areas containing a high proportion of assisted persons.*

Census tract 26 is a low moderate area of Des Moines. In fact over 70% of the neighborhood meets the HUD Area Benefit Criteria with persons below 80% of
the median income. The area also has some of the poorest housing conditions in the city. The creation of new, high quality rental units, rather than converted houses that do not meet the zoning ordinance or provide decent living spaces will enhance the neighborhood. The site plan for the development will provide adequate parking, windows, and connections to the neighborhood further enhancing the neighborhood and keeping eyes on the street.

(5) The neighborhood must not be one which is seriously detrimental to family life or in which substandard dwellings or other undesirable conditions predominate unless there is actively in progress a concerted program to remedy the undesirable conditions.

There are no seriously detrimental conditions within the neighborhood.

(6) The housing must be accessible to social, recreational, education, commercial, and health facilities and services and other municipal facilities and services that are at least equivalent to those typically found in neighborhoods consisting largely of unassisted standard housing of similar market rents.

The housing is well connected by sidewalk to the neighborhood and Goode Park. The Gateway Market is within one mile of the development and Edmunds Elementary School is within a quarter of a mile. The development will serve as a “book-end” to St. John’s Basilica and is also near many other churches.

(7) Travel time and cost via public transportation or private automobile, from the neighborhood to places of employment providing a range of jobs for lower-income workers, must not be excessive.

The development is near the downtown which has a variety of job and is accessible by walking, public transportation or private automobile.
Staff Capacity Questionnaire

Please attach a resume for each staff member that will be utilized in the delivery of this project. Attach resume to completed questionnaire and submit with development application.

Staff member name: _____________________________________________________________

Job Title:  ________________________________________________________________

Role in project: _____________________________________________________________

Years of Experience: _______  Years with the Agency: ________

Staff Member Summary of Relevant Experience

☐ Homeownership development

Describe previous roles relating to homeownership development. Indicate daily assignments, tasks, responsibilities and authority levels.

Ex.: Program Tech for ABC Housing Co; intake application, qualify applicant eligibility, prepare ads for marketing, maintain homebuyer/unit data for annual reporting requirement.

☐ Rental Development

Describe previous roles relating to rental development. Indicate daily assignments, tasks, responsibilities and authority levels.
Describe previous roles relating to other real estate development and management experience. Indicate daily assignments, tasks, responsibilities and authority levels.

☐ Rehabilitation & other housing program administration

Describe previous roles relating to rehabilitation and other housing program administration experience. Indicate daily assignments, tasks, responsibilities and authority levels.

☐ Other relevant experience

Describe previous roles relating to other relevant experience. Indicate daily assignments, tasks, responsibilities and authority levels.
# COMPLETE FORM IF APPLYING FOR CHDO DESIGNATION

## Community Housing Development Organization (CHDO) Recertification

### Name and Board Position

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* Minimum can be met by:
1. Resident of low-income neighborhoods
2. Resident who is low-income
3. Elected representatives of low-income neighborhood organizations
   Does not include anyone that is a public official

For further clarification, see 24 CFR 92.2; CHDO Definition numbers five and eight.

I, the undersigned, do hereby certify that the information above is current and accurate as of the date shown below.

---

**Executive Director (name – please print)**

**Signature**

**Date**