Affordable Housing and Community Development
Request for Proposals (RFP)

Funding Sources
The Community Development Block Grant (CDBG) program provides funding to address local housing and community development needs. The City of Columbia uses CDBG funding primarily to rehabilitate and upgrade substandard housing, improve public facilities and infrastructure in low-income neighborhoods, and improve community facilities owned by non-profit organizations serving low-income households and individuals. Funds must be used to benefit low- and moderate-income households. The HOME program provides financing for the rehabilitation or new construction of owner and rental housing, homeownership assistance, or tenant-based rental assistance. This application can be used to request funding for any eligible activity.

Each activity to be carried out with CDBG or HOME funds must meet eligibility criteria established by the Department of Housing and Urban Development. The City reserves the right to determine the best funding source for each application. All applications considered complete will be considered for funding provided the application addresses preliminary priority needs to be identified within the City's 2020-2024 Consolidated Plan. Priority needs and goals for activities to be funded can be found within the 2020-2024 Consolidated Plan located on the City’s website: https://www.como.gov/community-development/neighborhoods/housingprogramsdivision/2020-2024-consolidated-plan/

Funding Categories and Award
The City of Columbia provides funds to eligible CDBG and HOME activities including: community facilities, public services, economic development, housing, and public improvements. The Housing and Community Development Commission (HCDC) determines annual funding award recommendations for City Council. HCDC funding recommendations are determined according to alignment with 5-year Consolidated Plan Goals, competitive rating criteria, annual survey results and previous funds allocated to goals within the 2020-2024 Consolidated Plan.

CDBG Funding Categories

*Affordable Housing Category:* Includes projects to acquire, construct and improve housing units for lower income City residents. Examples of projects may include the rehabilitation of private and public residential properties, home repairs, land acquisition, demolition and hazardous materials removal.

*Economic Development* activities include job training and small business technical assistance and support.

*Neighborhood Revitalization and Stabilization* include projects to acquire, build and improve sidewalk and storm water infrastructure that benefit lower income areas of the City; or that eliminate a spot case of slums and blight. Projects shall be publicly owned. Examples of projects may include parks, toxic waste cleanups, sanitary and storm sewers, streets and street accessories, bridges, sidewalks, street lighting, waterlines and railroad crossings. Code enforcement is also an eligible activity.

*Community Facilities* are projects to acquire, build, establish and improve community facilities that benefit lower income city residents or that eliminate a spot case of slums or blight. Facilities shall be non-residential, open to the general public and may be publicly or privately owned.

*Public Services activities such as vocational training, housing counseling and small business technical assistance must benefit lower income City residents. Public Services shall be complimentary to any existing city-funded Division of Human Services activities.*
HOME Funding Categories

HOME funding can be used for eligible activities for housing development organizations that have as one of their purposes the construction of affordable housing as indicated in their Articles of Incorporation or Bylaws. Projects submitted must be found to be a priority consistent with priorities identified through the formulation of the City’s Consolidated Plan. The HCDC will determine if the application is consistent with needs identified during the formulation of the City’s 2020 – 2024 Consolidated Plan. The applicant’s narrative should specifically identify the priority needs addressed and the market conditions which exist that suggest a need for the project proposed.

Construction or Rehabilitation of Affordable Housing for Owner Occupants includes: lot acquisition, new construction, site preparation, rehabilitation or any other activities necessary to provide affordable housing, including soft costs, housing inspections, etc. General administrative costs are not an eligible activity; however, an organization can include a developer fee, not to exceed 10% of the sale price of the housing, as part of the project cost. The developer fee must come from proceeds of a home sale and cannot be provided directly through the use of HOME funds. Housing can be vacant or occupied before rehabilitation. Housing produced must meet required property standards, including compliance with City building and occupancy codes upon completion of construction; therefore, a minor home repair program that does not completely rehabilitate a dwelling would not be an eligible activity under this category. All newly constructed housing must be certified to meet current IECC energy efficiency requirements. Housing infrastructure on public property is not eligible for HOME funding. The minimum per unit project cost is $1,000. Income requirements are the same as those provided for the CDBG program.

Construction or Rehabilitation of Affordable Rental Housing: Eligible Costs are similar to those listed for owner occupied housing. Additional requirements limit tenant incomes to 60% of the median income; limit rents to fair market rents or HOME published rents, whichever is less; and require units to meet the City’s Property Maintenance Code during a period of affordability. For newly constructed rental units the period of affordability is 20 years; while for rehabilitated units, the period would range from five to 15 years, depending upon the amount of HOME funding invested in the property. During the period of affordability, affordability restrictions cannot be subordinated to other financing.

Methods to Prove Beneficiary Eligibility (Application Form)

In accordance with the criteria below, applicants will be required to choose the method of meeting the national objective of benefiting low to moderate income persons or households. Income determinations are based on persons benefiting rather than households.

Proof of income – Proof of income is required for all project beneficiaries who benefit directly from the activity. This would include all cases where a check is written directly to the project beneficiary. Proof of income generally involves an application signed by the beneficiary and supporting income verification from a third party that is supplied by the beneficiary or the employer of the beneficiary.

Survey of beneficiaries – A survey of beneficiaries is allowed where the project occurs at a community facility or is a service that is available to an identified group of persons. Copies of survey forms that can be used will be provided to applicants awarded grant funds. All persons that use the facility or service must be surveyed.

Exclusive use beneficiaries – For certain groups of limited clientele, homeless, abused children, elderly, battered spouses, severely disabled, illiterate adults, persons living with AIDS, and migrant farm workers; who exclusively use the facility or service, there is no requirement to document low to moderate income benefit other than to document that no other persons other than the identified groups use the facility. For example, an emergency homeless shelter would meet this criterion.
**Census data** – For projects that benefit persons indirectly that live in a lower income Census Block Group, or can otherwise be proven, using Census data, to benefit 51% low to moderate income persons within a geographical area; the applicant should contact the Housing Programs Division to determine the eligibility of the project area using Census data.

**Required Responses**

**Organizational Profile**

1. Organization Name (legal entity to enter into contract with City):

2. DBA:

3. Federal EIN Number:

4. DUNS Number:

5. Organization Type: Drop down (Tax-exempt/not for profit, for-profit, Governmental, Other

6. Address: Street Address, City, State, zip

7. Organizational Phone Number:

8. Website:

9. Email:

10. Head of Organization:

11. Head of Organization Title:

12. Organizational Mission Statement:

13. Brief Description of Organizational Goals: 600 character limit

14. Document Upload:
   - Articles of Incorporation
   - By-laws
   - Strategic Plan
   - Organizational chart
   - IRS Tax Exempt Status Determination Letter
   - Financial Statement
   - IRS 990 or 990 EZ
   - Financial Policies and Procedures
   - MO Secretary of State-Registered

15. Briefly describe the geographic service area: 600 character limit

16. Briefly describe the populations served by your organization: 600 character limit

17. Organizational Governing Board:
   - Length of Term:
- Member(s): Name, Board Position (Member, President, VP, Secretary, Treasurer), Address, Term begin date, term end date.

18. Certifications: (check boxes)

- Agrees to comply with all the applicable provisions of: the Fair Labor Standards Act, as amended; the Employment Practices Act, as amended; the Civil Rights Act of 1964, as amended; the Rehabilitation Act of 1973, as amended; the Age Discrimination Act of 1990, as amended; the Omnibus Reconciliation Act of 1981, as amended; the American with Disabilities Act of 1990, as amended; and all other applicable Federal and State laws which prohibit discrimination in employment and the delivery of services including the discrimination in employment and the delivery of services on the basis of race (racism), color, national origin, ancestry, sex, religion, disability, age (employment), and familial status (housing).

- Prohibits discrimination and the delivery of services on the basis of marital status, gender identity, and sexual orientation.

- Has administrative and program facilities that are accessible to persons with disabilities per the Americans with Disabilities Act of 1990.
  - If no, upload ADA Plan for accommodation.

Proposal Summary

1. Provide a summary describing the proposed project: 500 word limit.

2. Select the production goal(s) within the 2020-2024 Consolidated Plan that this project will fulfill:
   - Rehab and Repair of Homes
   - Direct Homebuyer Assistance
   - Direct Housing Counseling and Education
   - New Home Construction
   - Production of Rental Units
   - Tenant Based Rental Assistance
   - Vocational Training
   - Technical Assistance to Businesses
   - Sidewalk Construction
   - Storm Water Improvements
   - Acquisition and Demolition of Dilapidated Structures
   - Code Enforcement
   - Public Facilities and Improvements
   - Homeless Facility Improvements

3. Project Service Area: Will this project service individuals and households within the City of Columbia?

4. Number Served: How many individuals or households will this project benefit? What is the target population? Please provide data to support. (500 word limit)

5. Outcomes: Identify the specific, measurable and desired outcomes for this project. (500 word limit)

6. Outcome Data: What data will be collected to evaluate the outcomes for this project? (300 word limit)

7. Does the organization have control of the site(s) for the project? Yes, No

8. Is the proposed project compliant with existing zoning and land use ordinances? Yes, No.

9. Describe actions to rezone the property to allow for desired use. (400 character limit)

10. Neighborhood Consultation: Describe how the neighborhood been consulted regarding this project. (500 Word Limit)
11. The proposed program administrator to ensure compliance with HUD and City regulations and source of funding for this position. (400 character limit)

12. What is the prior experience of the organization's personnel with this type of project? Include the following: 1) Credentials, including resumes and licenses necessary to accomplish the job. 2) Number of years of experience with this type of project; 3) List of representative projects completed in the past. (600 character limit)

13. For construction projects, the designated person or firm designing and inspecting construction projects. (400 character limit)

14. Upload documents
   - Project timeline.
   - Site map/diagram.
   - Site pictures.
   - Letters of commitment.
   - Project personnel resumes.
   - Required Form X and Market Study for Owner Occupied Construction
   - Required documents for HOME Rental Projects

15. Provide a brief summary on previous City funding received, any funding remaining, and the measurable results from previous City funding. (500 word limit)
### CDBC and HOME Project Budget

<table>
<thead>
<tr>
<th>Activities</th>
<th>Funding Sources</th>
<th>CDBG Funding</th>
<th>HOME Funding</th>
<th>Cash Applicant is Providing</th>
<th>In-Kind Services</th>
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<td>Inspection (project, housing, lead, asbestos...)</td>
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<td>Developer Fee for Housing Development (HOME only, limited to 10% of total development cost)</td>
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## CDBG and HOME HCDC Rating Sheet

**AGENCY NAME:** _____________________________  **PROJECT NAME:** _______________

**RATERS LAST NAME:** _______________

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<th><strong>RATING SCALE</strong></th>
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### Organization and Management
Clear agency mission, goals, and values that align with the proposed project.

2 x (1 2 3)

### Financial Management
Proper fiscal procedures; efficient use of resources; the pursuit, availability, and use of alternative funding; long term financial stability.

2 x (1 2 3)

### Project Timeline
Project timeline is reasonable and proposal demonstrates the ability of the organization to expend CDBG/HOME funds in a timely manner.

2 x (1 2 3)

### Community Need
Project serves an important unmet priority need consistent with the Consolidated Plan and identified with verifiable data.

3 x (1 2 3)

### Quality of Outcomes
Outcomes are desirable, achievable, and clearly defined.

3 x (1 2 3)

### Number of Persons Served and Value
Number of persons to be served and value of impact with CDBG/HOME dollars spent.

1 2 3

### Personnel and Staff Expertise
Personnel and staffing demonstrated ability to successfully implement the project.

1 2 3

### Project Location
Location of activity is accessible to the community, blends with the local neighborhood, and does not adversely impact the area.

1 2 3

### Past Performance
Demonstrated experience and success in grant and project management.

1 2 3

**TOTAL SCORE____________ OUT OF 48**
In addition to HCDC rating criteria, projects consisting of new construction or comprehensive rehabilitation of rental or owner-occupied housing will also include a staff summary of the following items included with the proposal:

1. Project underwriting and subsidy layering review
2. Affordability
3. Energy efficiency enhancements
4. Storm water enhancements
5. Universal design
6. Proximity to employment
7. Proximity to public transit
8. Proximity to neighborhood amenities

This staff report will be provided to the HCDC at the beginning of the proposal hearing for local organizations.