## 

### **CITY OF GREAT FALLS**

**2015/2016**

**HOME INVESTMENT PARTNERSHIP**

**PROGRAM GRANT APPLICATION**



Project Title:

Name of Agency:

Address:

Phone:

Project Address:

Contact Person:

Title: Phone:

E-mail address:

DUNS#: SAM#:

Total Project Cost: Total Home Funds Requested

Zoning Status

Describe zoning status and identify any relevant zoning ordinances and restrictive covenants.

Project Description Narrative

Include in description: work to be performed, method of approach, number and type of units, specific project goals and anticipated outcomes. If project includes construction, construction plans and detailed construction work description must be attached to application.

**Prior HOME Grants Received**

Specify year, project, amount, and match provided.

|  |  |  |  |
| --- | --- | --- | --- |
| **YEAR** | **PROJECT** | **AMOUNT** | **MATCH** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

Project Need Narrative

Please address the following questions in this narrative:

1. Describe in detail the affordable housing need that your project will address. How did you identify and measure this need (market analysis, waiting list information, vacancy data, etc.)? Does your analysis clearly document an inadequate supply of affordable, decent, safe, and sanitary housing stock to serve low and moderate households (owners or renters)? Have you taken into account long-term population trends and demographic projections?
2. Did you adequately document that a reasonable number of persons have expressed a need for the project and have an interest in taking part in the housing assistance that would be provided by the project?
3. Does the proposed project address the existence of dilapidated housing or other structures and renewal needs within particular neighborhoods or areas within the community which discourage reinvestment?
4. Why have you chosen to address this particular affordable housing need? Describe the strategy developed to meet the identified need and explain how the project meets the need. Why do you believe the strategy chosen will be effective?
5. How will you measure your project’s effects? Does cost/benefit analysis indicate that the project is the best use of public funds?
6. Why does your agency require HOME funding to address this need? Have you thoroughly demonstrated that other private and local, State or federal public resources are not available at reasonable cost to address the identified need?
7. Have you documented serious efforts to accomplish the leveraging of non-HOME funds for the project? Are there any other resources available to help address the identified need?
8. Which of the Great Falls Consolidated Plan priorities and/or goals does this project address and how? (See page 18 of the application)

Project Beneficiaries

# OF UNITS WILL SERVE 0% - 30% OF AREA MEDIAN INCOME

# OF UNITS WILL SERVE 31% - 50% OF AREA MEDIAN INCOME

# OF UNITS WILL SERVE 51% - 60% OF AREA MEDIAN INCOME

# OF UNITS WILL SERVE 61% - 80% OF AREA MEDIAN INCOME

TOTAL NUMBER OF UNITS

**Project Strategy**

1. Has your organization developed a well-reasoned, cost-effective, appropriate, and achievable strategy that can be reasonably accomplished with available community resources, as well as any other necessary state and federal public housing resources?
2. Have you documented that the project is appropriate for the area housing market considering options of rehabilitation, new construction, or adaptation of vacant buildings to meet housing needs? Have you documented that the proposed number of project units is appropriate given a market analysis?
3. Is the project located in an area that provides project beneficiaries with access to essential community services such as schools, medical services, shopping, and transportation?
4. Does the proposal identify innovative strategies in the project’s planning and design? Innovative strategies may include: energy conservation measures, value engineering measures, the use of longer lasting materials, other cost effective measures, enhanced physical accessibility, land use, aesthetically pleasing and/or historically correct design elements, financing, partnerships or other approaches the applicant believes to be an innovative practice.

**Development Capacity**

1. Describe the purpose and mission of your agency. Include the length of time the agency has been in operation. Discuss the long-term stability of your agency and its demonstrated track record and experience in completing quality development and/or in management of low-income housing. Provide your agency’s 1-year and 5-year goals.

1. Describe the capacity of your agency to undertake the proposed project. Describe any prior experiences in similar efforts. Identify the personnel who will be responsible for day-to-day project management and financial management. Describe their qualifications for the task. Will any contracted services be necessary to carry out the project?
2. Have you carefully considered all potential environmental, regulatory and technical issues which could impact the timely start-up and successful implementation of project activities?
3. Demonstrate your organization’s readiness to proceed with the project if awarded HOME funds, including the firm commitment of all non-HOME funds and resources. Applicants must show that the project will be completed within the contract period.
4. Provide evidence of firm site control and evidence that site is properly zoned.
5. Discuss construction plans and detailed work description for any project containing construction activity. **Submittal of 8 ½” x 11” floor plans and site plan of your construction project drawn to scale** is required with this application. ► Note: **Construction Project Checklist** on page **16** of this application must be completed for all construction projects**.**
6. Have you successfully fulfilled commitments from prior year HOME grant awards?

**Financial Management**

1. Document interim and permanent financing commitments to ensure the viability of the project. Letters of commitment should be attached.
2. Does your proposal demonstrate that the total project budget is adequate to complete the project as described and fulfill the stated need? Providing a line item budget narrative for the project is recommended.
3. Discuss how the HOME funding will provide gap financing only for your project.
4. Explain how HOME dollars are leveraged to the maximum extent possible.
5. Discuss the non-HOME sources of funds for your project. Include commitment letters from all non-HOME sources of funds.
6. Discuss how your Uses of Funds spreadsheet demonstrates you have made realistic cost assumptions and have considered all costs associated with the project.
7. Demonstrate that a minimum but appropriate amount of funds will be budgeted for soft costs (development fees, attorneys, consultants, architects, etc.).

#### Match Requirement

Explain how the required 25% match will be provided and describe the type of program eligible match that will be provided. In general, to be considered eligible match, a contribution must be made from non-federal sources. (See page 12 below). Contact staff with questions regarding eligible match.

**PROJECT IMPLEMENTATION SCHEDULE**

Anticipated Actual

Completion Completion

(month/year) (month/year)

Financing

Construction Loan Commitment Construction Loan Closing

Low Income Housing Tax Credits

Grant Commitments (list separately)

Permanent Loan Commitment

Permanent Loan Closing

Other

Other

Project Start-up

Site Acquisition

Zoning

Design Completion

Construction Bid Award

Marketing

Other

Other

Project Activities

Issue Notice to Proceed

Complete Construction

Marketing

Pre-qualification Activities

Homebuyer Workshops

Rehabilitation

Rent-up

Close-out

Other

Other

## FINANCIAL - SOURCES OF FUNDS

Please list sources of funding for the project. List both the funding source and the agency which administers the program.

Include financing, grants, donations, and equity. Attach letter(s) of commitment.

Identify each source as to TYPE by noting after name (L) for Loan, (G) for Grant, or (E) for Equity.

Identify each source by DESCRIPTION CODE using the codes from the list below.

Indicate in the STATUS column whether (P) Proposed, (R) Requested, or (A) Approved.

#### \*\*TOTAL SOURCES OF FUNDS MUST EQUAL TOTAL USES OF FUNDS

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| SOURCE | AMOUNT | TYPE | DESCRIPTION CODE | STATUS | RATE % | LOAN TERM (YRS) | AMORTIZATION PERIOD (YRS) | ANNUAL DEBT SERVICE | DATE REQUESTED | COMMITMENT DATE |
|  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |
| TOTAL SOURCES |  |  |  |  |  |  |  |  |  |  |

## DESCRIPTION CODES

1. AHP Subsidized Financing

2. Other Loans (Conventional)

3. Low-Income Housing Tax Credit

4. Other Subsidies

5. Equity/Deferred Fees

6. Housing Agency Bond

7. State & Local Grants

8. Foundations

9. Other Grants

10. Other HUD

11. Other Loans (subsidized)

12. USDA Rural Development

13. CDBG

## FINANCIAL – USES OF FUNDS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | SOURCE | SOURCE | SOURCE | SOURCE | SOURCE | SOURCE | TOTAL PROJECT BUDGET |
| LAND/BUILDING ACQUISITION |  |  |  |  |  |  |  |
| Land |  |  |  |  |  |  |  |
| Existing Structure |  |  |  |  |  |  |  |
| Demolition |  |  |  |  |  |  |  |
| Homebuyer’s Assistance |  |  |  |  |  |  |  |
| TOTAL LAND & BUILDING COSTS |  |  |  |  |  |  |  |
| SITE WORK |  |  |  |  |  |  |  |
| Site Work |  |  |  |  |  |  |  |
| Environmental |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL SITE WORK |  |  |  |  |  |  |  |
| CONSTRUCTION & REHAB |  |  |  |  |  |  |  |
| New Building |  |  |  |  |  |  |  |
| Rehabilitation |  |  |  |  |  |  |  |
| General Requirements |  |  |  |  |  |  |  |
| Contractor Overhead & Profit |  |  |  |  |  |  |  |
| Construction Contingency |  |  |  |  |  |  |  |
| Community Revitalization |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL CONSTRUCTION & REHAB COSTS |  |  |  |  |  |  |  |
| SUBTOTAL |  |  |  |  |  |  |  |

## FINANCIAL – USES OF FUNDS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | SOURCE | SOURCE | SOURCE | SOURCE | SOURCE | SOURCE | TOTAL PROJECT BUDGET |
| PROFESSIONAL WORK & FEES |  |  |  |  |  |  |  |
| Architect Design |  |  |  |  |  |  |  |
| Architect Supervision |  |  |  |  |  |  |  |
| Real Estate |  |  |  |  |  |  |  |
| Engineer/Surveyor |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL PROF. WORK & FEES |  |  |  |  |  |  |  |
| CONSTRUCTION/INTERIM FEES |  |  |  |  |  |  |  |
| Hazard & Liability Insurance |  |  |  |  |  |  |  |
| Credit Report |  |  |  |  |  |  |  |
| Construction Interest |  |  |  |  |  |  |  |
| Inspection Fees |  |  |  |  |  |  |  |
| Title & Recording |  |  |  |  |  |  |  |
| Taxes |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL CONSTRUCTION/INTERIM FEES |  |  |  |  |  |  |  |
| PERMANENT FINANCING FEES |  |  |  |  |  |  |  |
| Credit Report |  |  |  |  |  |  |  |
| Discount Points |  |  |  |  |  |  |  |
| Origination Fees |  |  |  |  |  |  |  |
| Title & Recording |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL PERMANENT FINANCING FEES |  |  |  |  |  |  |  |
| SUBTOTAL |  |  |  |  |  |  |  |

## FINANCIAL – USES OF FUNDS

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | SOURCE | SOURCE | SOURCE | SOURCE | SOURCE | SOURCE | TOTAL PROJECT BUDGET |
| SOFT COSTS |  |  |  |  |  |  |  |
| Feasibility Appraisal |  |  |  |  |  |  |  |
| Market Study |  |  |  |  |  |  |  |
| Environmental Study |  |  |  |  |  |  |  |
| Tax Credit Fees |  |  |  |  |  |  |  |
| Cost Certification |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL SOFT COSTS |  |  |  |  |  |  |  |
| DEVELOPER’S FEES |  |  |  |  |  |  |  |
| Developer’s Overhead |  |  |  |  |  |  |  |
| Developer’s Fees |  |  |  |  |  |  |  |
| Consultant Fee |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL DEVELOPER’S FEES |  |  |  |  |  |  |  |
| PROJECT RESERVES |  |  |  |  |  |  |  |
| Rent-Up Reserve |  |  |  |  |  |  |  |
| Operating Reserve |  |  |  |  |  |  |  |
| Replacement Reserve |  |  |  |  |  |  |  |
| Escrow |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |
| TOTAL PROJECT RESERVES |  |  |  |  |  |  |  |
| SUBTOTAL |  |  |  |  |  |  |  |
| GRAND TOTAL PROJECT COSTS |  |  |  |  |  |  |  |

**\*\*TOTAL USES OF FUNDS MUST EQUAL TOTAL SOURCES OF FUNDS**

HOME PROGRAM POLICIES AND REQUIREMENTS

**CITY HOME PROGRAM POLICIES**

Applicants should request only the level of funding necessary to carry out their project. Grant requests must be sufficient either by themselves, or in combination with other proposed funding sources, to complete the proposed activities within the contract period.

The City Commission will allocate only the amount of HOME funds that it determines to be necessary for the financial feasibility of the project and its viability as a qualified affordable housing project throughout the period of affordability.

Funds expended prior to grant award will not be considered for reimbursement.

The minimum amount of HOME funds invested in any project is $1,000 per each HOME-assisted unit in the project.

The City Commission will give preference to those applications that show a greater degree of readiness to proceed with the development.

Project funds must be committed within 24 months of funding availability.

**HOME ALLOCATION**

The total allocation for the City of Great Falls HOME activities for the federal Fiscal Year 2014 is unknown at this time. Of this amount, approximately 10% will be set aside for program administration and for activities to promote fair housing and at least 15% must be set aside for use by Community Housing Development Organizations (CHDO).

**HISTORIC PRESERVATION**

Changes to a structure built prior to 1965 require review and compliance with historic preservation rules.

**ASBESTOS**

HUD abatement and disposal requirements apply to rehabilitation, repair or improvements that involve asbestos. Contractors certified to work with asbestos are required.

**LEAD-BASED PAINT**

HUD lead-based paint requirements apply to purchase, rehabilitation, repair or improvements to housing structures built prior to 1978. Contractors certified to work with lead-based paint are required.

**CONSTRUCTION CONTRACTS**

The City of Great Falls requires licensed contractors to complete any plumbing, electrical and mechanical work. All contractors and subcontractors are required to have a City Business License or Safety Certificate and proof of Workers Compensation.

All contracts for HOME funded housing projects having 12 or more units totaling over $2,000 require adherence to Davis-Bacon Act.

The formal bidding process is required for all construction contracts over $80,000.

Affirmative steps must be taken to assure that minority and women-owned businesses are used, when possible, as sources of supplies, equipment, construction and services. Grantees need to comply with Section 3 reporting requirements and should be pro-active in utilizing firms with a majority of Section 3 employees.

**MATCH**

HOME Program participants must make contributions to qualified housing in an amount equal to at least 25% of HOME project funds allocated for housing projects. These contributions are referred to as match. To be considered eligible match, a contribution must be made from non-federal sources and must be made to housing that is assisted with HOME funds. Matching contributions may be in the form of one or more of the following:

* Cash contributions from non-federal sources and permanently contributed to the HOME project. This contribution cannot be made by the owner/developer.
* Below-market interest rate loan from private lending institution
* The value of state or local taxes, fees that are waived, foregone, or deferred
* The value of donated land or other real property
* The cost of on-site and off-site infrastructure directly required for affordable housing assisted with HOME funds, not paid with federal resources
* Proceeds from multi-family and single family affordable housing project bond financing validly issued by a state or local government and repayable with revenues from the affordable housing project
* Donated site preparation and construction materials not acquired with federal resources and any donated or voluntary labor in connection with site preparation
* Value of donated or voluntary labor or professional services for site preparation, rehabilitation and/or construction of affordable housing
* Value of sweat equity for a homeownership project
* Direct cost of supportive services for families residing in HOME assisted units
* Direct cost of homebuyer counseling services to families that acquire properties with HOME funds

**PROJECT ELIGIBILITY**

Eligibility Requirements:

Grantees currently administering a HOME project are eligible to reapply for an additional HOME grant if:

* The grantee is in compliance with the project implementation schedule;
* There are no unresolved audit, monitoring, or performance findings for any previous HOME grant awards to the applicant;
* **All grantee projects over two years old are completed prior to applying for additional funds.**

Eligible Activities:

At the discretion of the City of Great Falls and where allowable under federal law, activities and their corresponding costs allowed under HOME may include:

* Homebuyer Assistance

Costs related to assisting qualified homebuyers in purchasing a home, including those related to down payment and closing cost assistance are eligible.

* Homeowner Rehabilitation

Costs related to the rehabilitation of owner-occupied housing are eligible. Costs to make essential improvements including repair or replacement of major housing systems in danger of failure, energy improvements, abatement of lead based paint hazards, and modifications necessary to permit use by people with disabilities are eligible. Construction plans and detailed construction work description are required to be attached to application.

* Rental Rehabilitation

Costs to meet applicable rehabilitation standards in effect at the time a building permit is issued are eligible. Costs to make essential improvements including repair or replace of major housing systems in danger of failing, energy-related repairs or improvements, modifications necessary to permit use by people with disabilities, and the abatement of lead-based paint hazards are eligible. The application must describe in detail the level of rehabilitation and the cost necessary for the exterior and interior by unit, if applicable. If the description is not definitive, the application may be rejected.

Costs for acquisition of affordable projects in need of rehabilitation and requiring financial assistance to maintain the affordability of the project are eligible. Costs to acquire and convert a non-residential structure to residential housing are eligible. Conversion of an existing non-residential structure to affordable housing is considered rehabilitation, unless the conversion entails adding one or more units beyond the existing walls, in which case the project is then considered new construction.

A market analysis must be provided to determine that the project is financially feasible, and is located in a market with substantiated need. Construction plans and detailed construction work description are required to be attached to application.

* New Construction

Costs to acquire the land and meet the new construction standards in effect at the time a building permit is issued are eligible.

Acquisition of vacant land will be undertaken only in conjunction with a specific housing project intended to provide affordable housing under this program and for which construction funds have been committed prior to the commitment of HOME funds to the acquisition. New construction must begin within 12 months of acquisition. Construction plans and detailed construction work description are required to be attached to application.

Ineligible Activities

* Non-federal matching contributions required under any other federal program
* Assistance to a project previously assisted with HOME funds during an existing affordability period
* Operating subsidies
* Project reserve account
* Assistance to ineligible properties such as commercial properties, temporary shelters, emergency shelters and student housing
* Emergency repair program costs

PROJECT PERIOD OF AFFORDABILITY

Period of affordability refers to the length of time HOME assisted units must remain affordable. Deed restrictions or covenants running with the land or other approved mechanisms will ensure the period of affordability, depending on the amount of HOME dollars invested per unit in the project. After the required affordability period, the property may be sold without HOME restrictions. The table below outlines the affordability periods.

|  |  |  |
| --- | --- | --- |
| **ACTIVITY** | **HOME INVESTMENT** | **YEARS OF AFFORDABILITY** |
| Homebuyer Activities | < $15,000  $15,000 - $40,000  $40,000 or more | 5 Years  10 Years  15 Years |
| Rehabilitation or Acquisition of Existing Housing | < $15,000  $15,000 - $40,000  $40,000 or more | 5 Years  10 Years  15 Years |
| Refinance of Rehabilitation Project | Any $ amount | 15 Years |
| New Construction or Acquisition of New Housing | Any $ amount | 20 Years |

RENTAL HOUSING PROGRAMS

Every HOME funded rental housing project must comply with requirements that ensure that the housing is occupied by low or very low-income families, and that rents remain affordable throughout the period of affordability. Refer to HOME Program regulations for specific requirements for occupancy and rent limits.

HOMEOWNERSHIP PROGRAMS

Every HOME funded homeownership program is subject to requirements that involve property standards and resale options. Refer to HOME Program regulations for specific requirements.

PROPOSAL FORMAT

Please submit the **original and 10 copies** of the HOME project proposal. Please paper clip to bind the proposal. **Do not staple or submit your proposal in folders or binders**. If you think support letters or other non-required documents are necessary, please include them as an attachment.

NON-PROFIT AGENCIES

Attach **one** copy of the articles of incorporation, tax exemption document(s), by-laws, list of board of directors, and any other pertinent information regarding your agency or facility.

AGENCY FINANCIAL REPORTS

Attach **one** copy of the agency's current financial statement, budget report and most recent audit. Information provided must include all current bank balances.

PROPOSAL DEADLINE

All complete applications for 2014/2015 HOME Grant funding must be submitted to the City of Great Falls Planning and Community Development Department, Civic Center, Room 112, **no later than 5:00 p.m. on Wednesday, January 7, 2014.** Proposals that are mailed must arrive before the deadline and should be mailed to P.O. Box 5021, Great Falls, MT 59403-5021. **Only those proposals that arrive prior to the deadline will be considered for funding**.

**Reminders**

Staff will be available to conduct a pre-deadline review of application materials until Friday, December 19, 2014, at the Planning and Community Development Department, Civic Center. All applicants who wish to have their applications reviewed for compliance with program requirements may bring materials to the Planning and Community Development Office, Civic Center, Room 112.

Planning documents including the Great Falls HUD Consolidated Plan, the Great Falls Growth Policy, and pertinent HOME regulations are available at the Planning and Community Development Department, Civic Center, Room 112.

The application is available on the City’s website at: <http://www.greatfallsmt.net/planning/cdbg-home-application-forms>

The Consolidated Plan is available at: <http://www.greatfallsmt.net/planning/consolidated-plan-annual-action-plan>

The Growth Policy is available at:

<http://www.greatfallsmt.net/planning/growth-policy-update-process>

Staff is available to meet with prospective applicants and to answer questions regarding the HOME program, project eligibility, or the application process from 8:30 a.m. to 5 p.m., Monday through Friday, at the City Planning and Community Development Department, #2 Park Drive S., or call Jolene Wetterau at 455-8407, or e-mail [jwetterau@greatfallsmt.net](mailto:jwetterau@greatfallsmt.net).

APPLICATION ATTACHMENTS

**Construction Project Checklist - (Complete only if project involves construction)**

Check all that apply from the list below. If the answer to any question is “yes,” the applicant must describe the situation and how the issue will be addressed. Identify sources of information including studies, plans, documents or the persons, organizations or agencies contacted that were consulted to assess potential impact and how it will be addressed. **Will this project involve:**

Yes No **a** **change in the use of the building?** A zone change may be required.

Yes No **non-residential** **buildings?** Commercial building alterations require plans and written specifications signed and stamped by a certified architect or engineer. **►Submittal of an 8 ½” x 11” floor plan of your construction project drawn to scale** is required with this application.

Yes No **a** **housing project?** Housing projects require clear, concise, accurate work specifications written by a construction professional. **►Submittal of an 8 ½” x 11” floor plan or site plan of your construction project drawn to scale** is required with this application

Yes No **historic preservation?** Any changes made to a structure built prior to 1965 require review and compliance with historic preservation rules.

Yes No **asbestos?** HUD abatement and disposal requirements apply to rehabilitation, repair or improvements that involve asbestos. Contractors certified to work with asbestos are required. **A preliminary asbestos inspection may be advisable so any necessary mitigation cost can be included in the project budget.**

Yes No **lead-based paint?** HUD lead-based paint requirements apply to purchase, rehabilitation, repair, or improvements to housing structures built prior to 1978. Contractors certified to work with lead-based paint are required. **A preliminary lead based paint inspection may be advisable so any necessary mitigation cost can be included in the project budget.**

Yes No **plumbing, electrical, or mechanical work?** Licensed contractors are required to complete these classifications of work.

Yes No **contractors and subcontractors?** A Safety Inspection Certificate is requiredfor this work.

Yes No **a** **construction budget over $2,000?** The Davis-Bacon Act and affiliate Acts will apply. **A copy of applicable wage rates are available from the Planning and Community Development Office so accurate wage estimates can be included in the proposed project budget.**

Yes No **a** **construction budget over $50,000?** A formal bidding process will be required.

Yes No **contingencies?** Are there any contingencies or conditions to be met prior to implementation of the project, including requirements for City and State permits.

**Application Checklist**

|  |  |
| --- | --- |
|  | Complete application - Pages 1 - 8 (10 copies) |
|  | Evidence of funding commitments (10 copies) |
|  | If a construction project, plans and detailed work description (10 copies) |
|  | List of current board members and key agency staff (1 copy) |
|  | Current organization by-laws & articles of incorporation (1 copy) |
|  | Evidence of tax-exempt status (1 copy) |
|  | Your agency’s current budget (1 copy), most recent audit ( 1 copy) & most recent financial statement (10 copies) |

## 

## 2014 Income Limits Summary

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **FY 2014 Income Limit Area** | **Median Income**  Top of Form  Bottom of Form | **FY 2014 Income Limit Category** | **Persons in Family** | | | | | | | |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** |
| **Great Falls, MT MSA** | $56,200 | **Very Low (50%) Income Limits ($)**  Top of Form  Bottom of Form | 20,350 | 23,250 | 26,150 | **29,050** | 31,400 | 33,700 | 36,050 | 38,350 |
| **Extremely Low (30%) Income Limits ($)\***  Top of Form  Bottom of Form | 12,250 | 15,730 | 19,790 | **23,850** | 27,910 | 31,970 | 36,030 | 38,350\* |
| **Low (80%) Income Limits ($)**  Top of Form  Bottom of Form | 32,550 | 37,200 | 41,850 | **46,500** | 50,250 | 53,950 | 57,700 | 61,400 |

NOTE: **Great Falls, MT MSA** contains Cascade County, MT. Data provided by [www.huduser.org](http://www.huduser.org)

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services (HHS)](http://aspe.hhs.gov/poverty/14poverty.cfm), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low (30%) income limits may equal the very low (50%) income limits.

**City of Great Falls 2010-2015 Consolidated Plan Priorities**

The following priorities are listed in order of HUD matrix codes. All priorities were established based on high needs and none are higher than another.

* Provide public facility and infrastructure assistance including American with Disabilities Act (ADA) handicap accessibility and energy efficiency improvements to provide a suitable living environment **(03)**
* Provide assistance for transitional housing with supportive services benefiting homeless or special needs persons **(03 A-D)**
  + 03A Seniors
  + 03B Handicapped
  + 03C Homeless
  + 03D Youth
* Provide support to public service agencies operating programs that benefit low income persons **(05)**
* Provide direct first-time homebuyer assistance for low to moderate income families **(13)**
* Provide construction and rehabilitation assistance for very low to moderate income homeowners and landlords with very low to moderate income renters to upgrade the city housing stock to provide and sustain safe, affordable housing **(12**- new construction or **14**- rehabilitation**)**
* Provide decent affordable housing opportunities for very low and low income renters, particularly the elderly and/or disabled **(12**- new construction or **14**- rehabilitation**)**
* Provide funding to projects which will create decent paying jobs with benefits for persons from low to moderate income households **(18)**

**CITY OF GREAT FALLS CITY COMMISSION GOALS**

A five-year strategic plan has been developed which coordinates the needs of the community and available resources to meet the following basic goals set forth in the statutes of the grant programs:

\* provide decent housing

\* provide a suitable living environment

\* expand economic opportunity principally for low and moderate-income people

Goals developed in coordination with the city commission and the Planning and Community Development Department:

\* provide a diverse supply of safe and affordable housing

\* reduce the number of people who are homeless or at risk of becoming homeless

\* improve the infrastructure in low-income areas

\* remove or prevent slum and blight

\* strengthen and diversify our economy to provide job opportunities for low to moderate-income people

\* develop a visually appealing and culturally rich community

\* strengthen and develop new partnerships between local government and local community service agencies to make better use of public resources in providing services