

Questions and Responses from Housing Fund Information Meeting: November 20, 2009

Q: Is the Housing Needs Assessment available online?

A: Yes, it can be found at:

<http://www.tompkins-co.org/planning/HNA/countywidehousingneedsassessment.htm>.

Q: Is there a preferred breakdown for rental versus homeownership?

A: No, all projects will be viewed using the criteria outlined in the Notice of Funding Availability. It is the same level of funding for both rental and homeownership. There are many criteria included in the NOFA with the understanding that projects will be stronger on some criteria over others.

Q: Will there be any monitoring of units developed through the Community Housing Trust Program to maintain permanent affordability?

A: This is a program element that the Housing Fund does not have authority over. You can not over-improve a property so that it becomes unaffordable.

Q: Is the criteria regarding 30% of the monthly income for households under 80% of median income a firm number?

A: Yes and the income guidelines are outlined in the NOFA which are based on household size.

Q: What expenses are included in the 30% of monthly income?

A: For homeownership, 30 % includes utilities, property taxes, insurance, principal on the mortgage and interest. For rental, 30% includes utilities and rent.

Q: Are there restrictions in participating in other programs for the same project such as SONYMA?

A: No, the intent of the Housing Fund is to encourage leveraging of other funds.

Q: There is a strong focus on workforce housing. Will there be a preference to local developers and/or contractors?

A: This is not part of the program at this point. However, we are open to feedback because this is our first funding round.

Q: The 30% ratio is typical for rental units but not for homeownership. Has this distinction been made in the NOFA?

A: Other partnerships may be involved so that the 30% ratio is met. There is an expectation that applicants will put together funding packages and use the Housing Trust funds to leverage additional funds.

Q: If your project is working with Section 8 Voucher program, would that be a hindrance?

A: If unit is tied to a Section 8 Voucher there needs to be documentation that the unit will remain affordable over an extended period of time.

Q: Is there a minimum and/or maximum number of grantees that will be awarded or a set dollar amount per grantee?

A: We are keeping it flexible at this time because we don't know how many will apply.

Q: Is there a deadline for permanent financing?

A: 36 months from the disbursement of funds.

Q: Will the Housing Fund have a preference to the geographic location of the projects?

A: The Housing Fund is not specific to the City of Ithaca. There are criteria outlined in the NOFA for preferences regarding locations close to transit and community services.

Q: The Housing Fund identifies long term affordability specifics for the Community Housing Trust Program but not for the Community Housing Affordability Program. Are there specifics for long term affordability for the Community Housing Affordability Program?

A: For both programs you'll receive points for the length of time of affordability. The longer the applicant proposes affordability the more favorable the project will be.

Q: There are several green building certification programs available. Is there a preference to LEED or would other programs be considered?

A: LEED certification is only one of the points available. We are unable to say how the Application Review Committee will score a project but other certifications will be looked at.

Q: Is the NOFA for all three funding sources, i.e. Cornell University, City of Ithaca and Tompkins County?

A: Yes, there is only one NOFA for the funding however the funding process for each of the funding sources is different.

Q: Is the Community Housing Trust Program for homeownership only?

A: Yes.

Q: In a mixed use scenario how is the funding allocated?

A: The funding received from the Housing Fund is allocated based on the affordable units but we understand the applicant may not be able to separate the funding out in terms of project implementation.

Q: If there is commercial space does it have to be affordable?

A: No, mixed income and mixed use are encouraged but not a requirement.

Q: Can you have individually owned units attached to rental units?

A: Yes, and we would encourage this and appreciate the creativity.

Q: Will applications for the Community Housing Affordability Program and the Community Housing Trust Program be competing against each other?

A: The applications will be rated at the same time. The funding for both programs comes from the same pot of money.

Q: Are there wage rate requirements?

A: No.

Q: Where are the County funds coming from?

A: The County funds are CDBG Program Income funds.

Q: What are the expectations for the Community Housing Trust Program?

A: Ithaca Neighborhood Housing Services (INHS) has been a leader with the Housing Trust Model. There may be opportunities to partner with them. It may be difficult to do individually. The Housing Trust Model is in its infancy here in Tompkins County so we are trying to stimulate its development. Applicants can use other mechanisms if it meets the criteria of permanent affordability. The goal of the program is to stimulate interest and creativity.

Q: Will unexpended funds roll over to the following year?

A: Yes.

Q: What is the second funding round timeline?

A: Similar timeline to this initial funding round. We are looking at summer 2010 but no date has been set.

Q: What support is there for changing zoning for a project to support more density?

A: It has to happen within the municipality. The project should be in harmony with local municipal guidelines. Better Housing for Tompkins County (BHTC) has hosted multiple educational efforts. The County Comprehensive Plan also outlines guidelines supportive of increased density.

Q: If an applicant is interested in dialogue with those interested in affordable housing, how would one go about that?

A: Fostering collaboration can be beneficial on affordable housing projects. If people are interested in collaborating, please check your name on the sign-in sheet.

Q: Are there guidelines for the breakdown of income categories?

A: The Housing Needs Assessment breaks down the general income categories.

Q: Will a project receive funding from one funding entity?

A: Projects may be recommended to be funded by one or multiple entities.

Q: If one project is controversial, will it hold up the entire process?

A: Each proposal goes through its own process.

Q: The County Health Department requirements provide a hindrance to development at 7 units per acre density. They require a minimum half acre lot.

A: The Housing Fund places a strong emphasis on developing where there is existing water and sewer service. As a reminder, there are points based on each criterion.

Q: Are there points based on the level of income?

A: Yes, the greatest need receives the greatest points.

Q: Is there the possibility of additional funds available?

A: In the future we hope our success will spur other sources of funding to be drawn to the program.

Q: If you're building a project in phases, how would the project be reviewed?

A: Each phase would be treated as a separate proposal.

Q: Are there any subsidies available for mortgage assistance?

A: No, the Housing Fund doesn't provide funding for mortgage assistance.

Q: If you encumber funds with the Community Housing Trust Program on a particular piece of land how does the funding entity ensure that the parcel is placed in a housing trust?

A: The applicant needs to identify the housing trust type arrangement they will be using in their application. The grant agreement will include provisions to assure compliance with that commitment.

Q: If all projects are located in the County but outside the City, is there a possibility that the City will not expend its funds during that particular funding round?

A: It is possible. However, we hope for a diversity of projects and expect that we will be able to match funding sources with appropriate projects.

Q: Is there a specific number of households that should be assisted with this program, i.e. are there a minimum number of units that need to be proposed for a project?

A: No, not at this time.

The following questions were submitted prior to the November 30 deadline for submission of questions to be answered along with the questions asked at the public meeting.

Q: If an applicant wishes to be considered for a variable size of grant, for example, between 2 and 5 units, is there a recommended way to explain this in the application?

A: It would be appropriate to explain this in the Application Cover Page one-paragraph summary description of the proposed project (as described on page 6 of the NOFA).

Q: In the "income guidelines" table on p. 4 of the NOFA, are these numbers 80% of the Area Median Income for each class, or 100% of the AMI? Looking at the Housing Needs Assessment, it is not clear how to relate this because they have numbers from 2004 (not 2009) and split out student and non-student households but not household size. Meanwhile, the HUD AMI for Tompkins County comes up as \$71,300.

A: The Income Guidelines included in the NOFA are the HUD 80% of Median Family Income figures.

Q: Is there an opportunity to comment on the content of the NOFA?

A: If you have comments regarding the NOFA, please provide them in written form to the Tompkins County Planning Department. Your comments will be shared with the Program Oversight Committee when they meet in February 2010.