



City of Milwaukee

200 E. Wells Street
Milwaukee, Wisconsin
53202

Meeting Minutes HOUSING TRUST FUND ADVISORY BOARD

ALD. MURPHY, CHAIR
Ms. Cathie Madden, Vice-Chair

Ald. Robert Bauman, James Hiller, Craig Kammholz, Kenneth Little, Jim Mathy, Joanne Passaro, Brian Peters, Kori Schneider Peragine, Michael Soika and Lanie Wasserman
Staff Assistant: Joanna Polanco, 286-2366, Fax: 286-3456, jpolan@milwaukee.gov
Legislative Liaison: Jeffrey Osterman, 286-2262, joster@milwaukee.gov

Thursday, October 14, 2010

11:00 AM

Room 301-B, City Hall

Meeting Call to Order at: 11:06 A.M.

1. Roll call

Also present"

Steve Mahan, Dept. of Administration

Tom Gartner, City Attorney's Office

Jeff Osterman, Legislative Reference Bureau

Present 8 - Soika, Kammholz, Madden, Peters, Wasserman, Passaro, Schneider Peragine and Bauman

Excused 2 - Mathy and Little

2. Review and approval of the September 9, 2010 meeting minutes

Mr. Soika moved approval of the September 9, 2010 minutes seconded by Ald. Bauman. There were no objections

3. Review and approval of the recommendations submitted by the Technical Review Subcommittee on the revisions to the application form and scoring sheet

Mr. Mahan presented to the committee the reviewed application for funding. Each page had comments that were discussed with the entire board:

COMMENT #1 (m1): proposed release date Monday, October 18th - 3 weeks before submittal

COMMENT #2 (m2): Need to evaluate whether we still need 15 copies; 1 for the City Attorney's office, 1 for the City Clerk, 1 for Office of Administration - Community Block Grant Office and 1 for each Technical Review Subcommittee member (9 copies).

COMMENT #3 (m3): Calculate appropriate amount

Mr. Mahan said made reference to the last bullet point under FUNDING

GUIDELINES "2% of available Housing Trust Fund dollars or \$100,000, which ever is less, must be used to fund accessibility improvement", he asked if this is something we are going to hold firm to. How much of the allocation has to go toward the accessible units.

Mr. Peters said that he does believe it has to be 100% accessible, but they have to improve accessibility, to at least, be visitable.

Mr. Mahan said that has been the standard.

Mr. Peters said that one of his goals with this number was so that some of the money would be made available for some kind of loan or available fund to make things accessible, particularly if they have a renter or home owner that, has not made available so far.

Mr. Mahan said that, that would be a definite need for discussion.

Ms. Wasserman said that although she is relatively new on the scoring system, they do get points for accessibility, if they were accessibility would that help the applicant receive more points toward the application. Increase the likelihood of getting funded as opposed to having in the funding guidelines.

Ald. Murphy and Mr. Mahan said that that system is in placed already.

Mr. Peters said that he would of liked for the Technical Subcommittee to have had more time to discuss this issue.

Ms. Madden asked Mr. Peters what is the issue if almost 75% are visible.

Mr. Peters said that the goal was to give the developer extra money to make things accessibility, to make that funding available to them. Kind of as an incentive to make things more accessible.

Mr. Soika moved to for the points on the applicaiton be increased and the language to read: (m3), to say "Fund accessibility or visitability improvement or modification with the goal that at least 2% of the Housing Trust Fund". seconded by Ms. Madden. There were no objections.

COMMENT (m4): One project funded fo far that was 100% funded MCC-NIP
Mr. Mahan said to remove the language: "The Housing Trust Funds may not be used as the primary source of funds for any projects."

Ald. Bauman moved to strike that sentence seconded by Mr. Kammholz. There were no objections.

COMMENT (m5): should this apply to modest projects as referenced below.

Under AFFORDABILITY REQUIREMENTS

2. Owner-Occupied Housing and Homeownership: The requirement to live in the home for at least 5 years will be enforced through a deed restriction or the other comparable security instrument approved by the Board.

Mr. Kammholz suggested to leave the language in with the exception by the CDGA office. If there were circumstance that we would be able to waive the fees. The recommendations would have to come from CDGA office.

Mr. Peters asked how much time and money goes into writing that kind of a lien.

Mr. Gartner said that if a grant is given to a community group, which goes out and does minimal work for those homeowners in order to memorialized that, it requires the homeowner to sign a mortgage or some other form of agreement to be reported. The real dilemma comes if there is fairly modest federal assistance provided to that homeowner and that person needs or wants to sell their home one or two years later, it really impairs the marketability of that unit because they can only sell it to another person that would fit the income criteria. It is important to have administrative flexibility to waive those fees.

COMMENT (m6): Most rental projects contain mostly 60% units and less 50% units this seems to conflict with low funding that has been done. 50% of the County Median Income.

Mr. Soika said that based on data we hear, Milwaukee ranks 4th highest city in poverty in the nation and the Housing Trust Fund was designed specifically to drive housing to the poor, for this reason Mr. Soika asked the 50% remains as is.

Ald. Murphy wants for the Technical Subcommittee make that decision than the overall board, on the application versus cutting off our choices.

Mr. Peters commented that as he was reading the language, it does not seem to encourage mixed income housing, so maybe change it to say at this percent of units, have serve 50% in order to give the developer more flexibility.

Mr. Soika moved to leave the language of 50% of the County Median Income as part of the application. seconded by Mr. Peters. Motion failed by the following vote: 3 ayes, 6 noes. Therefore, the 50% income will still have to be review by the Technical Subcommittee in order to determine what should this percentage should be change to.

COMMENT (m7): These terms are defined at the end of the application. Minority, Women, Disadvantaged, Emerging

COMMENT (m8): Added website to give clarity to the expectations.

Mr. Kammholz brought attention to page #7 of the application to make sure the date was accurate. Completed applications and required attachments must be received at the Community Development Grant Administration office no later than 4:00 p.m. on Friday, November 12, 2010. No extensions will be granted. Submit the original and fifteen (15) copies to: Mr. Steve L. Mahan, Director Community Development Grants Administration 200 East Wells Street, Room 606 Milwaukee WI 53202

COMMENT (m9): Proposed amount in each category based on calculations.

COMMENT (m10): Total amount available not including 2011

Mr. Kammholz said that the benchmark have to be put in based on funding.

Mr. Mahan asked Mr. Kammholz due to the timing of this application, are we looking at the 2011 proposed number or the 2010 number.

Mr. Kammholz said that it may be a bit presumptuous to established a total dollar amount of funding prior to the budget adoption.

COMMENT (m11): new question - generally had to go back and ask for this information. Helps determine feasibility of project.

page 14 of the application, question #3 b. If yes, has the project secured an equity

investor and at what price.

On page 19 of the application, question 7 b. Will this project proactively facilitate the movement of persons from institutions into the community? If so, how?

COMMENT (m12): Not sure how this question defers from the above questions.

Mr. Peters said that two years ago he noticed the applicants were saying that this room would be available for people and that is not what I wanted to see. I wanted to ask to see what are they doing proactively, I did not intend for both questions to be on the application. so, Mr. Peters will be satisfied with question 7b.

Ald. Murphy suggested to change the question to read, please describe how this project will facilitate the movement of persons from institutions into the community.

Mr. Peters said that he would really like to see the word "proactively" stayed in there.

Ald. Murphy said okay, please describe how this project will proactively facilitate the movement.

In this section please describe all the methods the project will utilize to employ and contract with local residents and business:

COMMENT (m13): New statement. Reorganized question in this section

COMMENT (m14): added "method of recruitment"

Mr. Mahan said that these question have only been restructured to describe ALL methods the project will utilize for recruitment.

COMMENT (m15): Added question to include and encourage the use or creation of training programs. Need to consider how we reflect this in the scoring criteria.

Page 20 of the application, question #9

Will this project provide training opportunities or utilize local training programs to enhance employment opportunities to local residents.

Page 20 of the application, question #10

Will this project give priority to Certified (City, County or State)

Emerging/Disadvantaged/Women/Minority/or Section 3 business enterprise contractors)

COMMENT (m16): Added "Certified" to give clarity of what the HTF is looking for.

Additionally, named the different types of programs offered by City, County, and State,. Briefly describe them in the last section of application.

Ms. Schneider-Peragine asked if the application could include, from the Fair Housing perspective, if a project is contributing to a community intergration or its segregation. The Housing Trust Fund would not want projects that would contribute for segregation. Is there a way to address that.

Mr. Kammholz said that the scoring sheet does include community intergration. This has always been a moving target in terms of definition. It is considered and scored in the application.

Ald. Bauman moved approval of the changes recommended by the Technical Review Subcommittee, seconded by Mr. Kammholz. There were no objections.

Present 9 - Soika, Kammholz, Madden, Peters, Wasserman, Passaro, Mathy, Schneider Peragine and Little

4. Discussion relating to the process and timeline for next round of Housing Trust Fund awards

Mr. Kammholz moved approval of the timeline as outline by the HTF, seconded by Ms. Madden. There were no objections.

5. Status report on awarded projects

Mr. Mahan explained that there was a total of 408 units. 335 units were visitable and 207 were supportive housing units. The average cost per unit remains the same \$7,368; the total HTF award remains \$3,006,145, leverage dollars also remains the same \$62,216,641.

Mr. Mahan said that he will be resubmitting the final document to the board.

Ald. Murphy asked Mr. Mahan to do a press release to inform the community about the progress and success of the Housing Trust Fund Advisory Board.

Meeting adjourned at 12:02 noon

Joanna Polanco

Staff Assistant

REVISED 9/28/10



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

**APPLICATION RELEASE DATE
OCTOBER 18, 2010**



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

PROPOSAL CHECKLIST - YEAR 2010

Completed applications and all required attachments must be physically received and time-stamped (postmark not acceptable) at the Community Development Grants Administration office **no later than 4:00 p.m. on Friday, November 5, 2010.** No extensions will be granted.

Comment [m1]: Proposed release date Monday, October 18th - 3 weeks before submittal

Submit the original and fifteen (15) copies to:

Comment [m2]: Need to evaluate whether we still need 15 copies

Mr. Steven L. Mahan, Director
Community Development Grants Administration
200 East Wells Street, Room 606
Milwaukee, Wisconsin 53202

Faxed or electronic applications will **not** be accepted. All proposals received after the closing date noted above will be returned to the applicant without review.

PLEASE BE CERTAIN TO

- Complete and submit *1 original and 15 unbound copies* of all documents:
- Attach all required supporting documentation as requested in the application.
- If you are applying for more than one activity, you must submit a separate application with all required documentation.
- Follow the prescribed format for Application preparation closely. Present information in the order indicated.
- If you replicate this application, it must be consistent in all aspects with the original Housing Trust Fund Application
- Do not submit materials other than those specifically requested. Letters of Support and Appendices submitted under separate cover will be discarded.

If your Application is funded, some additional documentation will be required prior to executing a contract between the City of Milwaukee and your organization.



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

BACKGROUND:

The City of Milwaukee Housing Trust Fund was created by the Common Council on September 9, 2006 for the purpose of improving housing conditions for low-income persons in the City and to provide support for non-profit and for-profit developers and governmental entities in the acquisition, construction, rehabilitation and accessibility modification of affordable housing for low-income households in Milwaukee. The Housing Trust Fund was also created to fund services that assist low-income households in obtaining and maintaining affordable housing.

A diverse 13-member advisory board, serving staggered, 2-year terms, provides oversight of the Housing Trust Fund, as well as final funding recommendations to the City of Milwaukee Common Council. The Community Development Grants Administration (CDGA) Division of the City's Department of Administration administers the Housing Trust Fund.

The Housing Trust Fund Board is responsible for evaluating requests for funding from the Housing Trust Fund after those requests have been submitted to and reviewed by CDGA. In making funding-allocation decisions, the Board will also consider a report on Milwaukee's housing needs that is prepared annually by the Department of City Development.

FUNDING GUIDELINES

- A **minimum** of 25% of Housing Trust Fund dollars must be used to develop housing and provide services for people who are homeless.
- A **minimum** of 35% must be used to develop or rehabilitate rental housing.
- A **minimum** of 25% must be used to create and maintain home ownership opportunities.
- The remainder of the Fund (15% or less) is available for "flexible" use to respond to any other housing needs identified by the advisory board, subject to the requirements of the Housing Trust Fund.
- In any of these categories, Housing Trust Fund dollars may be used to fund accessibility or visitability improvements or modifications. However, at least 2% of available Housing Trust Fund dollars or \$100,000, whichever is less, must be used to fund accessibility improvements or modifications in any of the 3 funding categories (homeless, rental and home ownership) annually.

Comment [m3]: Calculate appropriate amount

***HOUSING TRUST FUND ACTIVITIES MUST OCCUR IN
THE CITY OF MILWAUKEE***

***REQUESTS FOR PROJECTS OR ACTIVITIES OUTSIDE OF THE CITY OF
MILWAUKEE WILL BE REJECTED***



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

Trust Fund dollars must always be used to leverage and complement other sources of financing and to close funding gaps. **Housing Trust Funds may not be used as the primary source of funds for any project.**

Comment [m4]: One project funded so far that was 100% funded MCC-NIP

ELIGIBLE APPLICANTS

1. A nonprofit organization organized under Chapter 181 of the Wisconsin Statutes, qualified as a Section 501(c)(3) organization, at the time of grant application submission.
2. A for-profit organization organized and licensed to do business in the State of Wisconsin at the time of grant application submission.

Individuals may not apply for direct assistance from the Housing Trust Fund.

AFFORDABILITY REQUIREMENTS

1. **Rental Housing:** Rental Housing funded with Housing Trust Fund dollars shall remain affordable for a minimum of 30 years, with a review of the affordability requirement at 15 years. The advisory board shall have discretion to remove a particular housing development from the Housing Trust Fund program at the time of the 15-year review.
2. **Owner-Occupied Housing and Homeownership:** Housing Trust Fund dollars used for the acquisition, new construction or rehabilitation of an owner-occupied dwelling, will be forgiven if the owner lives in the home for at least 5 years. The requirement to live in the home for at least 5 years will be enforced through a deed restriction or other comparable security instrument approved by the Board. If the owner sells the home before the end of the 5-year period, the owner will be required to reimburse the Housing Trust Fund the entire loan amount unless the property is sold to another income-eligible household.

Comment [m5]: Should this apply to modest projects as referenced below.

Housing Trust Fund dollars are available for home-buying counseling. Homebuyer counseling agencies must demonstrate that they serve low- and moderate-income clients. In addition, any organization that receives Housing Trust Fund money for this purpose must demonstrate that it has the ability to assist disabled individuals (e.g., the location is accessible and the organization offers translation services, materials in Braille, etc.).

3. **Housing and Services for the Homeless:** All Housing developed for the Homeless must remain as homeless housing for a minimum of 50 years.

NOTES:

- Projects not meeting the minimum affordability requirements are ineligible.
- Additional points will be assigned, on a sliding scale, for projects that exceed the minimum period of affordability.



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

INCOME ELIGIBILITY

1. **Owner-Occupied Housing:** Financial assistance from the Housing Trust Fund for the acquisition, new construction or rehabilitation of owner-occupied housing is limited to households with incomes at or below 100% of the County Median Income, where "income" is calculated using the Census Bureau Long Form method.

The maximum income for homeowners seeking financial assistance for rehabilitation projects is limited to 65% of County Median Income for substantial work (e.g., work valued at more than \$5,000) and 100% of County Median Income for more modest projects (e.g., work valued at \$5,000 or less). Income limits are based on the CMI and are subject to change annually.

2. **Rental Housing and Housing for the Homeless:** Financial assistance from the Housing Trust Fund for rental housing and projects for the homeless (acquisition, new construction or rehabilitation) is limited to projects that serve households/individuals at or below 50% of the County Median Income.

Comment [m6]: Most rental projects contain mostly 60% units and less 50% units this seems to conflict with how funding has been done

APPLICATION SCORING

The advisory board will give weighted consideration to applications that will:

- Leverage other funds (private and/or public).
- Serve the lowest-income segment of the population.
- Exceed the term of affordability beyond the minimum required by the Housing Trust Fund.
- Use workers from the neighborhood and/or give priority to M/W/D/E/Section 3 business enterprise contractors.
- Encourage more neighborhood diversity and increase housing choices within the neighborhood.
- Use green building principles.
- Coordinate with and enhance the work of other entities in the neighborhood, such as employers, business improvement districts, schools, job training agencies or social service agencies.
- Facilitate the movement of persons from institutions into the community.
- Use contractors who pay family-supporting wages.

Comment [m7]: These terms are defined at the end of the application. Minority, Women, Disadvantaged, Emerging



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

ACCESIBILTY REQUIREMENTS

1. **Multi Family PROJECTS (Three or more units)**

All new construction or substantial rehabilitation projects receiving Housing Trust Funding must comply with the following standards:

- Section 504 of the Rehabilitation Act of 1973 - <http://www.epa.gov/civilrights/sec504.htm>.
- Fair Housing Act as amended - <http://www.hud.gov/offices/fheo/disabilities/fhefhag.cfm>.
- Americans with Disabilities Act (with respect to marketing-office and common areas) - <http://www.ada.gov/stdspdf.htm>.
- Wisconsin Open Housing Act - http://dwd.wisconsin.gov/er/discrimination_civil_rights/publication_erd_11057_p.htm.
- Architectural Barriers Act - <http://www.access-board.gov/about/laws/aba.htm>.

Comment [m8]: Added websites to give clarity to the expectations.

Additionally, these projects must meet at least one of the following design principles:

1. Aging in place
2. Universal design
3. Any other accessible and/or adaptable design criteria approved by the Housing Trust Fund Advisory Board.

2. **HOMEOWNERSHIP PROJECTS (New housing units in one- to three-unit structures)**

Each ground-floor unit shall be constructed to the following "visitability" standards):

1. One zero-step entrance to the dwelling unit that will permit a visitor using a wheelchair to enter the main-level floor of the dwelling unit through a doorway entrance that has a minimum 32" clear passage opening.
2. Usable path of travel throughout the interior main-level floor of the dwelling unit that is no narrower than 36" at any point except for interior doorway openings with a minimum 32" clear passage opening.
3. Powder room (half bath) on the main-level floor that has:
 - i. A doorway entrance with a minimum 32" clear passage opening;
 - ii. Sufficient space to close the entrance door while the room is occupied;
 - iii. A minimum 30" by 48" floor space clearance; 4) reinforced walls for future installation of grab bars to provide access to the toilet if necessary.

3. Any of these standards (except standards imposed by federal or state law) may be waived or reduced by the Housing Trust Fund's advisory board, upon consultation with appropriate City staff, if project site conditions are unsuitable, but any such waiver does not exempt the project from all other applicable requirements regarding accessibility and visitability.



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

INSTRUCTIONS FOR COMPLETING THE APPLICATION

Submission of an application does not guarantee funding. For all projects financed by the Housing Trust Fund, Trust Fund dollars must be used to leverage and complement other sources of financing and to close funding gaps. *Housing Trust fund dollars may not be used as the sole source of funding.*

Completed applications and required attachments must be received at the Community Development Grants Administration office no later than 4:00 p.m. on Friday, November 5, 2010. No extensions will be granted. Submit the original and fifteen (15) copies to:

Mr. Steven L. Mahan, Director
Community Development Grants Administration
200 East Wells Street, Room 606
Milwaukee, Wisconsin 53202

Questions may be directed to Mario Higgins of Community Development Grants Administration at Mario.Higgins@milwaukee.gov. Your application should be submitted on or before the above indicated date and time be sure to include all items indicated below:

1. A fully completed application. If a question does not apply, indicate this on the application.
2. Project or Business plan
3. Project cost analysis including acquisition, construction, rehabilitation, renovation and other applicable costs,
4. Source of funding. Provide copies of any financial commitments obtained for acquisition, construction and permanent loans.
5. A minimum 5-year projected pro-forma for all rental projects (Not required for Homeownership Category)
6. An affordability analysis indicating the income level household that can afford the proposed housing at current interest rates or rent levels.
7. Applicants should include audited financial statements for three years, if in existence for less than three years, all statements received to date (balance sheets, cash flow statements, and profit and loss statements). For special limited purpose corporations, the supporting organization's statements.
8. Tax returns for three years (Individual 1040, Corporate 1120, Form 990, and Partnership 1065).
9. Site photos showing front and rear of building (if applicable). If vacant land, pictures from the north, south, east and west.
10. Market analysis for projects containing twelve or more residential units.
11. Resumes and qualifications of the development team.
12. Post rehabilitation or new construction appraisal

The City of Milwaukee reserves the right to request additional information as deemed necessary by the Housing Trust Fund Advisory Board



CITY OF MILWAUKEE HOUSING TRUST FUND

APPLICATION FOR FUNDING 2010

NOTICES

The City of Milwaukee reserves the right to reject any or all proposals. Contract awards based on submitted proposals shall further be subject to actual availability of sufficient Housing Trust Funds. Should the availability of Housing Trust Funds be reduced, the City of Milwaukee Common Council can modify and reduce the award. In the event of such a modification or reduction, the recipient shall be notified in advance of the pending Common Council meeting where such action shall take place.

All materials submitted shall become public records retained by the City of Milwaukee, with the following exceptions: late and/or incomplete applications or requests for funding for projects that are not a part of this solicitation, will be returned to the applicant without further review, and materials not requested as part of the application packet will be discarded.

If Applicant makes a false statement or misrepresentation in this Application to obtain Housing Trust Funds and funds are awarded, the funds and contract will be in default and the City may declare all of any part of the funds paid out immediately due and repayable to the City and the contract voided.

FUNDING DECISION

The actual decision to award funds is considered first by the City of Milwaukee Housing Trust Fund Advisory Board and forwarded to the Common Council for final review and approval. Funding recommendations by CDGA staff are advisory to the Housing Trust Fund Board. Applicants that are not recommended for funding will be notified by mail within 30 days of Common Council action.

In addition, the Housing Trust Fund Board may designate an agency to act as a subrecipient in any manner it deems appropriate to carry out an eligible activity, per the Housing Trust Fund regulations.

ALL AWARDS ARE SUBJECT TO NEGOTIATION OF FINAL TERMS.



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

Organization Name: _____

Organization Address: _____ City _____ Zip _____

Contact Person: _____ Title _____

Telephone Number: _____ Fax: _____

E-Mail: _____ FEIN _____

Indicate the amount requested in the appropriate category below. ***Please submit a separate application for each category being requested.***

Activity	2009 Funds Available	Amount Requested
Homelessness	\$173,464	
- Rehabilitation of Existing Facility		\$
- New Construction of Facility		\$
- Provide Supportive Services		
Rental Housing	\$242,850	
- Rehabilitation of Existing Structure		\$
- New Construction		\$
Home Ownership	\$173,464	
- Rehabilitation of Existing Structure(s)		\$
- New Construction		\$
- Owner-Occupied Rehabilitation		\$
- Homebuyer Counseling Services		
- Post-Purchase Counseling Services		
Other Needs as Identified	\$104,077	
TOTAL	\$693,855	\$
Indicate the percentage and amount of HTF funds requested that will be used to fund accessibility improvements or modifications. →		____ % \$ _____

Comment [m9]: Proposed amount in each category based on calculation.

Comment [m10]: Total amount available not including 2011.

Proposals must be authorized and signed by the Chief Executive Officer -AND- an official of the Board of Directors.

Signature: _____
Printed Name: _____

Date: _____
Title: _____

Signature: _____

Date: _____



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

Printed Name: _____ Title: _____

PART I: PROJECT DESCRIPTION

1. **Describe the Project:** Briefly identify the project location and the specific activity to be completed.

a. **If project involves construction or rehabilitation, please attach photos of the site and sketches or drawings of the proposed project.**

- Photos and/or sketches are attached
 Project does not involve construction or rehabilitation

b. **If the project involves the provision of services, briefly describe the specific services to be provided. Also, describe the partners and specific funding source(s) for the services to be provided.**

Project does not involve the provision of supportive services

2. **Households/Clients Served:** Briefly describe the specific population to be served, including target income level and special needs populations, as applicable.

3. **Indicate the unduplicated number of units/household to be served**



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

*DO NOT WRITE BELOW
For City of Milwaukee HTF Use Only*

Reviewer's Comments:

Score:

DRAFT



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

PART II: PROJECT TIMELINE

1. Complete a timeline for the project, indicating critical events, such as construction start/finish dates, lease up/sales, etc.

MONTH	EVENT(S)

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Reviewer's Comments:

Score:



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

PART III: PROJECT SITE CONTROL, ZONING, & ENVIRONMENTAL ISSUES

1. Site Control is in the form of:

- Deed
- Purchase Agreement
- Option (Expiration Date _____)
- Other _____

a. Please Attach Written Documentation of Site Control

2. Site is currently zoned: _____

a. Please Attach Written Verification of Zoning Designation

3. Is the zoning appropriate for your project?

- Yes
- No

If no, is rezoning currently in process and when is it anticipated that this issue will be resolved?

Date _____

4. Describe what, if any, Environmental Assessment activities have been conducted.

a. Please attach a copy of any environmental findings/reports received.

DO NOT WRITE BELOW
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Reviewer's Comments:

Score:

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**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

PART IV: PROJECT FINANCING

1. Please Attach the Following Items

- Sources and Uses of all funds
- Development Budget
- Project 5-Year Pro-Forma (Not required for Homeownership projects)
- Cash Flow Statement

2. Please describe the specific use of Housing Trust Fund dollars (i.e.:

3. If the project utilizes Tax Credits, have the Tax Credits been awarded?

___ Yes ___ No

a. If yes, attach notice of Tax Credit award.

b. If yes, has the project secured an equity investor and at what price

___ Yes ___ No Price of Credits - ___ cents.

Comment [m11]: New question – generally had to go back and ask for this information. Helps determine feasibility of project.

4. Has the project secured a firm commitment from a construction lender?

___ Yes ___ No

5. Has the project received a conditional commitment from a construction lender?

___ Yes ___ No



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

6. Provide the following information and attach written verification of any commitments received. If you do not have any commitments, provide the name of the lender you are working with.

Lender Name _____ Phone number _____

Contact Person _____

Address _____

Commitment Amount \$ _____ Rate/Term _____

7. Identify the total amount of other funds (private and/or public) in the project that would be leveraged by the Housing Trust Fund dollars?

Funding Source	Amount Leveraged
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL FUNDS LEVERAGED	\$

<i>DO NOT WRITE BELOW</i> <i>For City of Milwaukee HTF Use Only</i>	
Reviewer's Comments:	Score:



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

PART V: CAPACITY AND EXPERTISE

1. **Has your agency previously undertaken this type of project before?**

___ Yes ___ No

a. **If yes, identify the three most recent projects completed:**

2. **Identify the staff responsible to complete the project and indicate any experience specifically related to this project**

4. **Briefly summarize the project management plan. Identify the staff or agency responsible for ongoing project management and any experience specifically related to this project. (Does not apply to Homeownership Programs)**

Attach copy of Management Plan.



**CITY OF MILWAUKEE
HOUSING TRUST FUND**

APPLICATION FOR FUNDING 2010

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Reviewer's Comments:	Score:
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PART VI: FURTHERANCE OF HOUSING TRUST FUND GOALS

1. Describe the accessibility *improvements or modifications that are in excess* of what are required by the Fair Housing Act and Section 504, please provide an *estimated cost*.

2. Explain how this project serves the lowest-income segment of the population:

3. Does the project affordability period exceed the minimum period required by the Housing Trust Fund (please refer to page 3)?

Yes No

Affordability Period Required by HTF: _____ (years)

Affordability Period Proposed for Project: _____ (years)



CITY OF MILWAUKEE HOUSING TRUST FUND

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4. Does this project increase the diversity of housing types in the neighborhood?

Responses to this question should describe how the proposed project will provide a new type of housing choice in the neighborhood in which it is situated.

___ Yes ___ No

a. If yes, please describe:

5. Will this project utilize green building principles?

___ Yes ___ No

a. If yes, please describe:

6. Will this project coordinate with and enhance the work of other entities in the neighborhood, such as employers, business improvement districts, schools, job training agencies or social service agencies?

(e.g. Example #1 Developers may have an MOU with a job training agency, agreeing to help train and/or employ the agency's clients – either in the construction of the project or in the ongoing management and operations of the project.

Example #2 Developers may have sited their project in a specific location as a result of discussions with neighborhood employers that have identified the lack of suitable affordable housing for their employees as a concern.)

___ Yes ___ No

a. If yes, please describe:



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7. Will this project facilitate the movement of persons from institutions into the community?

___ Yes ___ No

a. If yes, please describe:

b. Will this project proactively facilitate the movement of persons from institutions into the community? If so, how?"

Comment [m12]: Not sure how this question defers form the above question.

In this section please describe all the methods the project will utilize to employ and contract with local residents and businesses:

Comment [m13]: New Statement. Reorganized question in this section

8. Will this project utilize workers from the neighborhood?

___ Yes ___ No

a. If yes, please describe method of recruitment:

Comment [m14]: Added "method of recruitment"



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9. Will this project provide training opportunities or utilize local training programs to enhance employment opportunities to local residents?

___ Yes ___ No

a. If yes, please describe:

Comment [m15]: Added question to include and encourage the use or creation of training programs. Need to consider how we reflect this in the scoring criteria.

10. Will this project give priority to Certified (City, County, or State) Emerging/Disadvantaged/Women/Minority/or Section 3 business enterprise contractors?

___ Yes ___ No

a. If yes, please describe:

Comment [m16]: Added "Certified" to give clarity of what the HTF is looking for. Additionally, named the different types of programs offered by City, County, and State. Briefly describe them in the last section of application.

11. Will the project use contractors who pay family-supporting wages for all workers on the project (family supporting wages are defined as \$8.80 per hour)?

___ Yes ___ No

a. If yes, please describe:



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*DO NOT WRITE BELOW
For City of Milwaukee HTF Use Only*

Reviewer's Comments:

Score:

DATA



CITY OF MILWAUKEE HOUSING TRUST FUND

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PART VI: DEFINITION OF TERMS:

- **County Median Income (CMI)** – Median income of Milwaukee, Waukesha, Ozaukee, and Washington Counties as determined by Department of Housing and Urban Development.
- **Emerging Business Enterprise** – business that is certified by the City of Milwaukee's Emerging Business Enterprise Program. It is small business concern that is owned, operated and controlled by one or more individuals who are at a disadvantage (i.e. educationally, employment, socially, in respect to business location, and business training). The individuals must have day-to-day operational and managerial control and interest in capital, financial risks and earnings commensurate with the percentage of their ownership.
- **Disadvantage Business Enterprise** – a business that is certified by Milwaukee County Community Business Development Partners and (1) That is organized as a for-profit business, that at least 51% owned and controlled by a socially and economically disadvantaged individual(s) (2) Is a U.S. citizen or lawfully admitted permanent resident of the U.S. (3) That meets the Small Business Administration's (SBA's) size standard and does not exceed \$20.41 million in gross annual receipts.
- **Minority Owned Business Enterprise** – a business that is certified by the State of Wisconsin Department of Commerce and (1) Member of an ethnic minority group: Native American, Black, Hispanic, Asian Indian, Asian Pacific, Aleut, Eskimo, or Native Hawaiian. (WisDOT does not recognize women as minorities. Therefore, women-owned businesses are not eligible for minority certification); (2) Be at least 51% owned, controlled and actively managed by minority group members; (3) Serve a "useful business function" and have customers other than the state of Wisconsin; and (4) Must be at least one (1) year old under current ownership.
- **Section 3 Business** – (1) a business that is at least 51 percent or more owned by low-income (below 80% CMI) resident of the City of Milwaukee, or (2) Whose permanent, full-time employees include persons, at least 30 percent of whom are currently Section 3 residents, or within three years of the date of first employment with the business concern were Section 3 residents, or (3) That provides evidence of a commitment to subcontract in excess of 25 percent of the dollar award of all subcontracts to be awarded to a Section 3 business concern. Businesses can be certified by the City of Milwaukee Community Development Grants Administration.
- **Section 3 Resident** - Public housing residents and low and very-low income persons who live in the City of Milwaukee.
- **Women Owned Business Enterprise** – a business that is certified by the State of Wisconsin Department of Commerce. It is organized as a for-profit business, it is at least 51% owned, controlled, and actively managed by one or more women who are either U.S. citizens or lawfully admitted to the United States for permanent residence.

ATTACHMENT C

**CITY OF MILWAUKEE HOUSING TRUST FUND
Scoring Point System - Draft Recommendation**

	<i>Max 115 Pt Scale(a)</i>	
	Point Range	Max Points
Leveraged Dollars		15
HTF dollars are less than 3% of total project cost	15	
HTF dollars account for 3 - 5% of total project cost	12	
HTF dollars account for 6 - 10% of total project cost	9	
HTF dollars account for 11 - 15% of total project cost	6	
HTF dollars are more than 15% of total project cost	3	
Income Targets - Please Use Attached Chart		15
# of units with residents up to 50% of income target	15	
# of units with residents between 51% and 70% of income target	12	
# of units with residents between 71% and 75% of income target	9	
# of units with residents between 76% and 85% of income target	6	
# of units with residents between 86% to 100% of income target	3	
Affordability Period		5
Meets HTF Affordability Period	1	
Exceeds HTF Affordability Period by 25%	2	
Exceeds HTF Affordability Period by 50%	5	
Exceeds HTF Affordability Period by 75%	8	
Exceeds HTF Affordability Period by 100% or more	10	
Employment and Contracting for City of Milwaukee residents and businesses		15
Creation of training program to provide better employment opportunities		
Use of existing training programs that provide employment opportunities		
Use of Residential Preference Program or Section 3 requirements		
Did agency describe an effective method of recruitment for local residents?		
Use of Certified M/W/D/E/Section 3 Businesses greater than 18% participation		
Did agency describe an effective method of recruitment for local businesses?		
All workers paid a Family Supporting Wage at a minimum of \$\$\$\$\$\$		
Neighborhood Diversity		5
Project Increases diversity of housing types in the neighborhood		
Green Building Principles		5
Project Utilizes Green building Principles		
Coordination with Community Institutions		5
Project is Coordinated with Community Institutions		
Community Integration		5
Move persons from institutions to community		
Experience		10
Agency experience with same type/similar project	2	
Staff experience with same type/similar project	4	
Management Agency Experience	4	
Accessibility improvements or modifications		5
Meets Minimum Standards	1	
Exceeds Minimum Standards	5	
Service Partners (b)		5
Provision of services on site w/out use of HTF \$		
Construction Financing		5
Construction Loan is Firmly Committed	5	
Construction Loan is Conditionally Committed	2	
Construction Loan is not Identified	0	
Proposal Meets Community Needs (Subjective)		15
TBD by Reviewer	0-15	
Total Points		115

NOTE: All proposals must receive at least fifty (50) points for further consideration

- (a) 115 point maximum applies to projects requiring on-site services such as Shelter + Care. Maximum points available for all other projects is 110.
- (b) Only applies to projects requiring on-site services such as Shelter + Care

DRAFT

Timeline for 2011 HTF Funding Allocations

Thursday, October 14, 2010	Release DRAFT- 2011 HTF Application for discussion and approval by Housing Trust Fund Advisory Board put on website; mailings
Week of October 18, 2010	Application available for pick-up from CDGA office, put on website; mailings sent. Can publish if necessary.
Tentative date of October 27th or 28th	Application Review and Technical Assistance meeting.
Friday, November 12, 2010	Applications due back to CDGA by 4:00 pm
Friday, November 19, 2010	Applications available for pick-up by Technical Review Committee
Week of December 13, 2010	Technical Review Committee finalizes recommendation for funding
Thursday, January , 2010	HTFAB adoption of 2011 funding recommendations
January 2010	Common Council adoption of 2011 Housing Trust Funding recommendations

HOUSING TRUST FUND AWARDS BY ORGANIZATION

Organization Name	Housing Trust Fund Award	Proposed Leverage	Funding Category	Project Description	Number of Housing Units
Approved by Common Council 02/05/08 Heartland Housing/Guest House	125,000	4,510,927	Rental	Rehabilitation of apartments	24
Mercy Housing Lakefront	750,000	9,808,340	Homelessness	Permanent supportive living facility for homeless	80
Milwaukee Christian Center	68,000	398,994	Homeownership	New Construction housing for homebuyers	2
St. Catherine's Residence, Inc.	264,000	5,293,028	Rental	Construction of new rental for women	42
United Methodist Children's Services	200,000	6,279,862	Rental	Expansion of UMCS headquarters to include low-income housing	24
	1,407,000	26,291,151		Total Units	172
	Total Awards 3,006,145	62,216,641			408

Unallocated Amount	143,855	Average HTF Cost per unit	\$7,368
Returned by Heartland Housing	150,000	Total HTF Awards	\$3,006,145
2010 Budget Allocation	400,000	Total Proposed Leverage	\$62,216,641
Available to allocate	693,855	Number of Visitable Units	335
Housing Trust Funds Total	<u>3,700,000</u>		

HOUSING TRUST FUND AWARDS BY ORGANIZATION

<u>Organization Name</u>	<u>Housing Trust Fund Award</u>	<u>Proposed Leverage</u>	<u>Funding Category</u>	<u>Project Description</u>	<u>Number of Housing Units</u>
<u>Approved by Common Council 03/02/10</u>					
<u>Resolution #</u>					
Center for Veterans Issues, Ltd.	168,395	11,194,253	Rental	Veterans Manor 35th @ Wisconsin Av	52
Layton Blvd. West Neighbors	20,000	155,000	Homeownership	LBWN Turnkey Renovations	1
Northcott Neighborhood House, Inc.	105,000	1,378,970	Homeownership	Accessible Housing 26th @ Cherry St.	3
Our Space, Inc.	375,000	6,879,224	Rental	Empowerment Village (1527 W. National Ave.)	35
	<u>668,395</u>	<u>19,607,447</u>			<u>91</u>
<u>Approved by Common Council 02/10/09</u>					
<u>Resolution #081375</u>					
Bishop's Creek	250,000	9,363,509	Rental	Bishop's Creek Family Housing (4763 North 32nd Street)	55
Dominican Center for Women, Inc.	147,000	75,000	Homeownership	Owner-Occupied rehabilitation	12
Layton Blvd. West Neighbors	14,000	250,000	Homeownership	LBWN Turnkey Renovations	1
Milwaukee Christian Center	126,000	0	Homeownership	Neighborhood Improvement Project (multiple locations)	5
Milwaukee Community Service Corp.	33,750	200,000	Homeownership	Energy Improvement - Homebuyer	2
Milwaukee Habitat for Humanity	100,000	100,000	Homeownership	Rehabilitation - Homebuyer	10
MLK Economic Dev. Corp.	100,000	5,665,917	Rental	King Drive Commons III (2735 MLK Dr.)	24
Rebuilding Together Greater Milwaukee	75,000	200,000	Homeownership	Owner-Occupied rehabilitation	20
United Community Center	75,000	463,617	Homelessness	AODA (6TH AND Scott Streets)	16
	<u>920,750</u>	<u>16,318,043</u>			<u>145</u>
<u>Approved by Common Council 09/16/08</u>					
LISC					
(File #080645)					
	10,000			Joint Study with Public Policy Forum "A Sustainable Approach to Creating and Administering Low-Income and Special Needs Housing in Milwaukee County"	



Milwaukee Housing Trust Fund...

A Bright Light in Tough Times

After two years of operation – the Milwaukee Housing Trust Fund has exceeded all expectations

Housing Trust Fund (HTF)	Result from HTF Investment
Total City of Milwaukee dollars invested in the Housing Trust Fund (2008 – 2010)	\$3 Million
Total additional housing development dollars Leveraged by HTF	\$62 Million
HTF Dollar Leverage Ratio	For every \$1.00 of HTF funds another \$21 was generated from loans, grants and equity dollars
Number of New Affordable Housing Units	322
Additional Economic Benefit from Development of new Affordable Housing	<p>According to a formula created by the National Association of Home Builders – this level of funding for new affordable housing would likely generate</p> <ul style="list-style-type: none"> • Hundreds of new Jobs • Millions of new dollars flowing into the local economy

Housing Trust Fund total allocation, leverage match and units built data was provided in a HTF report created September 2010 by the City of Milwaukee Community Development Grants Administration.

For more information contact Mike Soika - YMCA Urban Campus (414) 274-9622