



HOME Investment Partnerships Program

Notice of Funding Availability
& Application for Funds
Homebuyer Assistance Services

Issue Date: November 21, 2022

Deadline: 4:00 p.m. on December 23, 2022

Table of Contents

HOME Application and Award Parameters.....	2
Resources.....	4
Key Personnel.....	5
HOME Homebuyer Assistance Application.....	6
HOME Application Rating Sheet.....	15

HOME Application Process and Award Parameters

INTRODUCTION

The St. Louis County Office of Community Development (OCD), the lead agency for the St. Louis County HOME Consortium, administers the Home Investment Partnerships (HOME) Program for the Department of Housing and Urban Development (HUD). HUD allocates funds by formula among eligible State and local governments to strengthen public-private partnerships for the creation of affordable housing. Members of the consortium include the Counties of St. Louis, Jefferson, and St. Charles, and the Cities of Florissant and O'Fallon.

The St. Louis County HOME Consortium is soliciting competitive applications to award HOME grant funding to non-profit organizations to assist low and moderate-income families to overcome impediments to home ownership. The organizations should have the capacity to provide extensive counseling services to assist potential homebuyers to obtain mortgage loans and acquire qualified owner-occupied residences. In addition, the organizations will be expected to provide loans with HOME Investment Partnerships Program (HOME) funds provided by the St. Louis County Office of Community Development (OCD). Said funds are to be used to provide down payment and closing cost assistance to low and moderate-income homebuyers under the HOME Program.

This Notice of Funding Availability (NOFA) is intended to cover the 1st HOME Down Payment Assistance Program. Participation in all programs for all appropriate jurisdictions within the St. Louis County HOME Consortium is not required. Please identify all appropriate jurisdictions and programs within the St. Louis County HOME Consortium in which your organization is interested in providing services*. Members of the St. Louis County HOME Consortium reserve the right to reject any proposals submitted.

***Counseling services must be offered in the appropriate Member's county at least once per quarter as long as funds are available.**

FUNDING AVAILABILITY

- Total amount of funding to be awarded: The total funding amount varies each year. Awards will be made based on the materials submitted in response to this NOFA as well as pre-award interviews, if necessary. The Office of Community Development also reserves the right to make no awards under this notice.

ELIGIBLE APPLICANTS

- Qualified non-profit organizations who can provide the following services:
 - Budget and Credit Counseling Services
 - Homebuyer Loan Review
 - Pre- and Post-Purchase Counseling Services
 - Home Maintenance Education Services
 - Energy Saving Curriculum
 - Matching Grant Funds from the Federal Home Loan Bank and/or other Lenders
 - Administration of Down Payment and Closing Cost Assistance

HOME Application Process and Award Parameters

APPLICATION PROCESS

How to apply: The application can be found on pages 6-14. All attachments should be labeled. Use additional pages as necessary to fully describe your project. Submit one physical or e-mailed copy of all application documents to the attention of:

Karyn Robinson Taylor, Housing Program Manager
St. Louis County Office of Community Development
500 Northwest Plaza Drive, Ste 801, Saint Ann, MO 63074
E-mail: krobinson-taylor@stlouiscountymo.gov

Physical copies should be single-sided with no staples, report covers, or binding (paper clips or binder clips are acceptable). Applications are acceptable via e-mail.

Applicants are strongly encouraged to contact Karyn Robinson Taylor to verify receipt of all application materials. The Office of Community Development is not responsible for lost or incomplete applications.

Applications are due by 4:00 p.m. on Friday, December 23, 2022. Late applications or other unsolicited requests for funding will not be accepted outside of the open application period.

Conditions of award: All awards are contingent upon the execution of a subrecipient agreement between the Office of Community Development and the organization receiving funds. Awards are also contingent upon receipt of the following required documents:

- Narrative data on applicant and program
- Homebuyer Education Course and one-on-one counseling curriculum and all handouts or materials provided to applicants
- Full description of Pre and Post Closing Services
- Articles of Incorporation and By-laws
- IRS Tax Exemption Determination Letter
- List of Board of Directors
- Board of Directors' authorization to request funds
- Board of Directors' designation of authorized official
- Resume of program administrator
- Resume of fiscal officer
- Financial statements, including cash flow statement and most recent audit
- Copy of HUD approval and secondary financial certification
- DUNS and UEI number for the organization and CCR

Estimated application and award timeline:

Item	Date
Notice of Funding Availability and Application published	Monday, November 21, 2022
Application deadline	Friday, December 23, 2022
All applicants notified of award status	Tuesday, January 31, 2023*
Pre-2023 funds become available	Upon execution of agreement
2023 funds become available	Expected in Fall of 2023

*Subject to change

Resources

St. Louis County Consolidated Plan:

<https://stlouiscountymo.gov/st-louis-county-departments/human-services/community-development/>

St. Louis County Strategic Plan:

<https://stlouiscountymo.gov/st-louis-county-government/county-executive/strategic-plan/>

HUD Income Limits:

<https://www.huduser.gov/portal/datasets/il.html>

Housing Strategic Plan

<https://stlouiscountymo.gov/st-louis-county-departments/human-services/county-homeless-programs/housing-resource-commission/2021-housing-strategic-plan/>

Key Personnel

County Executive	Dr. Sam Page
Director of Human Services	Howard Hayes
Community Development Director	Amy Ellis
Housing Program Manager	Karyn Robinson Taylor (314) 615-4555 Krobinson-taylor@stlouiscountymo.gov
Senior Community Development Loan Specialist	Alex Durdello (314) 615-8236 ADurdello@stlouiscountymo.gov
Construction Supervisor	Josh Kraus (314) 615-8414 JKraus@stlouiscountymo.gov
Office Services Specialist	Michele Consolino (314) 615-2986 MConsolino@stlouiscountymo.gov
Address	500 Northwest Plaza Drive, Ste. 801 Saint Ann, Missouri 63074
Phone	(314) 615-2986 Voice (314) 615-8674 Fax (314) 615-5889 TTY
Web	http://www.stlouiscountymo.gov

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

I. GENERAL INFORMATION

Agency Name: _____

Address: _____

Contact Name: _____ Email: _____

Phone Number: _____ Fax Number: _____

DUNS #: _____ CCR#: _____

Jurisdictions and Programs to be served (check all that apply):

- St. Louis County – 1st HOME Down Payment Assistance Program
- St. Louis County – NSP Down Payment Assistance Program
- City of Florissant – 1st HOME Down Payment Assistance Program
- Jefferson County – 1st HOME Down Payment Assistance Program
- St. Charles County – 1st HOME Down Payment Assistance Program
- City of O’Fallon – 1st HOME Down Payment Assistance Program

II. NARRATIVE

A. Program Summary

Describe the proposed program. Addressing the details below:

1. Describe the target population to be served;
2. The work to be performed, including the activities to be undertaken or the services to be provided,
3. Method of approach and implementation schedule;
4. Agency’s ability to provide both pre- and post-purchase counseling, including foreclosure prevention. Provide a full description of all services and copies of materials.
5. Provide a projection of how many households will be served by the program in the calendar year and how many of those will be low- to moderate-income.
6. Describe how outreach to public housing tenants and occupants of mobile homes will be addressed.

Provide Homebuyer Education Course and one-on-one counseling curriculum and all handouts or materials provided to applicants.

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

B. **Organizational Background**

Include the length of time the agency has been in operation in the St. Louis Metropolitan area, the date of incorporation, the purpose of the agency and the type of corporation. Describe the type of services provided, the agency's capabilities, the number and characteristic of clients served and license to operate (if any).

C. **Personnel**

Briefly describe the staff positions and qualifications of those individuals who will carry out the program. Does the organization have a personnel policy manual with an affirmative action plan and grievance procedure? Describe the agency's policy for hiring Section 3 employees, regulations set forth in 24 CFR 135. Provide copies of all policies.

D. **Financial**

Describe the organization's fiscal management system, including financial reporting, record keeping, accounting systems, payment procedures and audit requirements. Does the organization have funds available of a minimum of **\$50,000** for the purposes of initially funding the down payments until reimbursement by the County can occur? What is the manner of funds? (i.e., cash on hand, line of credit) Provide documentation.

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

E. **Insurance/Bond/Worker's Compensation**

Does the organization have liability insurance? Please name the amount of insurance and the agency. State whether the organization pays all payroll taxes and worker's compensation as required by Federal and State law. State whether the organization has fidelity bond coverage for principal staff who handle the organization's accounts, in what amount, and with what insuring agency. Provide documentation.

F. **Counseling Component**

Please describe the pre-purchase counseling services to prospective homebuyers that the organization will provide. Does the organization provide budget and credit counseling? If so, please describe. Does the organization accompany the homebuyer to the closing acting as their advocate?

G. **Mortgage Readiness of Borrower**

Explain in detail how your organization determines when a homebuyer has reached mortgage readiness. Do staff members review credit reports for all clients? Do staff members review all mortgage documents prior to closing? Would the homebuyer be able to qualify for a conforming "A" paper (FHA or better) loan? If not, what steps are in place to ensure the homebuyer's success?

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

H. Home Maintenance Education

Does the organization provide training on basic home maintenance to homebuyers? If so, please describe and provide materials for a typical session. Does the agency have a facility and resources to provide hands-on training?

I. Inspection Services

Does the organization coordinate the inspection of the property prior to closing? If so, which inspection provider do you use? Who pays for the inspection? Does a staff member accompany the homebuyer to the property during the inspection? How are any deficiencies noted on the inspection report corrected?

J. Post Purchase Counseling

Please fully describe the post-purchase counseling services provided by the organization. Does the organization continue a relationship with the homebuyer after purchase? If so, how long? Does the organization provide delinquency counseling if the homeowner falls behind on their mortgage payments? Does the organization continue to provide minor home repair, basic maintenance, and landscaping information to the homeowner after the purchase? Attach materials.

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

III. ST. LOUIS COUNTY PRIORITIES

In the table below, please check all priorities that apply to the proposal:

St. Louis County Strategic Plan Priorities	
Health and Safety For Everyone	
<i>Goal 1: Eliminate COVID-19</i>	
<input type="checkbox"/>	Limit the pandemic's spread
<input type="checkbox"/>	Make distribution of the vaccine as equitable as federal and state regulations allow
<input type="checkbox"/>	Continue alleviating the impact of the humanitarian and economic crises created by the pandemic
<input type="checkbox"/>	Prepare for future pandemics
<i>Goal 2: Curb the Opioid Epidemic</i>	
<input type="checkbox"/>	Build a more robust public-private coalition
<input type="checkbox"/>	Increase investments in Narcan and Medically Assisted Treatment (MAT)
<input type="checkbox"/>	Expand law enforcement assisted diversion
<i>Goal 3: Reduce Health Disparities</i>	
<input type="checkbox"/>	Intentionally address the social and structural determinants of health
<input type="checkbox"/>	Increase access to care
<input type="checkbox"/>	Expand participatory budgeting
<i>Goal 4: Reform Policing</i>	
<input type="checkbox"/>	Implement the Expert Report
<input type="checkbox"/>	Engage the community in police reform
<i>Goal 5: Reform the Criminal Justice System</i>	
<input type="checkbox"/>	Right-size the jail population
<input type="checkbox"/>	Improve Justice Services
<input type="checkbox"/>	Expand rehabilitative services
Opportunity For Everyone	
<i>Goal 1: Provide access to family-sustaining jobs</i>	
<input type="checkbox"/>	Create and retain good jobs
<input type="checkbox"/>	Promote entrepreneurship and innovation
<input type="checkbox"/>	Invest in workforce development
<input type="checkbox"/>	Ensure fair opportunities for minority-owned businesses to succeed
<i>Goal 2: Promote inclusive development throughout the community</i>	
<input type="checkbox"/>	Invest in historically disinvested areas of North County
<input type="checkbox"/>	Strategically develop South County
<input type="checkbox"/>	Strengthen the Central Corridor
<i>Goal 3: Improve quality of life</i>	
<input type="checkbox"/>	Enhance existing parks and increase greenspace
<input type="checkbox"/>	Increase access to quality affordable housing
<input type="checkbox"/>	Capitalize on new federal infrastructure investments
<input type="checkbox"/>	Support regional sustainability efforts
<i>Goal 4: Rebuild pride and optimism</i>	
<input type="checkbox"/>	Partner with business community to promote the region and its residents

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

Good Government For Everyone	
<i>Goal 1: Transform the constituent experience</i>	
<input type="checkbox"/>	Make services more convenient for residents
<input type="checkbox"/>	Increase online access to services
<input type="checkbox"/>	Take County services to residents
<i>Goal 2: Improve effectiveness of County services</i>	
<input type="checkbox"/>	Improve quality of service delivery
<input type="checkbox"/>	Make data-driven decisions
<input type="checkbox"/>	Recruit and retain top talent
<i>Goal 3: Ensure services are efficient and responsible</i>	
<input type="checkbox"/>	Eliminate inefficiencies by implementing a shared services model
<input type="checkbox"/>	Optimize use of County assets
<input type="checkbox"/>	Share data with residents

In the table below, please check the one priority that best fits the proposal:

St. Louis County 2021-2025 Consolidated Plan Priorities	
<input type="checkbox"/>	Assist in the creation and preservation of decent affordable housing opportunities for low income and special needs households
<input type="checkbox"/>	Support activities to end homelessness
<input type="checkbox"/>	Support activities that provide community services to low-income and special needs households
<input type="checkbox"/>	Support activities that strengthen neighborhoods, and establish and maintain suitable living environments with economic opportunities for low- and moderate-income residents
<input type="checkbox"/>	Promote fair housing choice
<input type="checkbox"/>	Help agencies build capacity to become more effective in carrying out housing and community development activities

In the table below, please check all priorities that apply to the proposal:

St. Louis County Affordable Housing & Homeless Services Priorities	
<input type="checkbox"/>	Improve housing stability by promoting programs that help people maintain their existing homes.
<input type="checkbox"/>	Preserve the long-term affordability and physical condition of existing housing stock.
<input type="checkbox"/>	Increase the inventory of affordable and accessible rental units.

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

IV. ADDITIONAL REQUIRED ATTACHMENTS CHECKLIST

PLEASE ENSURE ALL ATTACHMENTS REQUESTED IN THE NARRATIVE PROGRAM SUMMARY ARE SUBMITTED WITH APPLICATION.

Articles of Incorporation

Articles of Incorporation are the documents recognized by the State as formally establishing a private corporation, business, or agency.

Non-Profit Determination

Non-profit organizations must submit an IRS tax-exemption determination letter from the IRS.

List of the Board of Directors

A list of the current local board of directors or other governing body of the agency must be submitted. The list must include the name, telephone number, address, occupation, or affiliation of each member and must identify the principal officers of the **governing** body.

Authorization to Request Funds

Documentation must be submitted as to the governing body's authorization to submit the funding request, i.e., a copy of the minutes of the meeting in which the governing body's resolution, motion or other official action is recorded.

Authorized Official

Documentation must be submitted as to the governing body's action authorizing the representative of the agency to negotiate for and contractually bind the agency, i.e., a signed letter from the Chairperson of the governing body providing the name, title, address and telephone number of each authorized individual.

Resume of Chief Program Administrator

Resume of Chief Fiscal Officer

Financial Statement, including cash flow statements and most recent audit

List any supplemental funding sources. Does the organization receive matching funds from the Federal Home Loan Bank Board? Does the organization receive any other state or local funds? Do participating lenders have matching grant sources for homebuyers? Does the organization receive funds from any other lenders? If so, please list and explain all matching funding sources.

Copy of HUD certification as approved housing counseling agency

Is the organization a HUD-certified secondary financing agency? Provide documentation.

Copy of HUD certification for all housing counselors

Is the housing counseling provided by a HUD-certified housing counselor(s)? Provide documentation.

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

V. CERTIFICATION

The Undersigned applicant(s) hereby each certify that, to the best of my/our knowledge, all of the information in this application and all supporting documentation is correct, complete and accurate. I/We further certify that:

1. The costs listed above are based upon firm bids or estimates and are reasonable and sufficient to complete the proposed development project.
2. The costs listed above include only those costs that are reasonable and directly necessary to the construction and financing of the project.
3. The developer understands that OCD makes no representations or warranties regarding the financial feasibility of the development and that any and all OCD financing of the development is solely based on representations made by the developer. I therefore agree to hold harmless and indemnify OCD and the individual directors, employees, members, officers, and agents of OCD in the event that the developer or anyone acting on the developer's behalf, at the developer's request or by and through the developer incurs any loss in conjunction with the development.
4. The developer will provide any funds necessary to complete the development of the project over and above those shown in the Sources of Funds form as available to complete the project and it has such funds available to pay such costs.
5. The developer agrees not to take its profit from the project assistance applied for in this application.
6. But for the project assistance being applied for in this application, this project would not be developed.
7. I understand and agree that my application for financing, all attachments thereto, and all correspondence relating to my application are subject to a disclosure request and I expressly consent to such disclosure. I further understand that any and all correspondence to me from OCD or other OCD-generated documents relating to my application are subject to a request for disclosure and I expressly consent to such disclosure. I agree to hold harmless OCD and the individual directors, employees, members, officers, and agents of OCD against all losses, costs, damages, expenses, and liability of whatsoever nature or kind (including, but not limited to, attorney's fees, litigation, and court costs) directly or indirectly resulting from or arising out of the release of all information pertaining to my application pursuant to a disclosure request.
8. The information presented should not be construed as a complete list of the regulations and requirements governing OCD financing through the For-Sale Housing Production Program. Upon filing an application, you acknowledge that you assume all risks of change in OCD's rules and regulations or policies concerning this program, together with any adverse effects upon you therefrom and any resulting costs thereof.

HOME Homebuyer Assistance Services Application

St. Louis County HOME Consortium

9. I understand that any misrepresentations in this application or supporting documentation may result in a withdrawal of OCD financing and my (and related parties) being barred from future program participation.

10. All Federal, State and local subsidies have been disclosed and revealed.

11. All information provided in the application and all documents submitted are true, correct, and complete, to the best of my knowledge.

SIGNATURES

The developer further recognizes and accepts its obligation to notify OCD immediately if it becomes aware of any subsequent events or information which would change any statements or representations previously submitted to OCD.

WARNING: The funds which are the subject of this application are administered by the U.S. Department of Housing and Urban Development. Section 1012 of Title 18 of the United States Code provides, "Whoever, with the intent to defraud... makes any false statement to or for such department... shall be fined not more than \$1,000 or imprisoned not more than one year, or both."

APPLICANT(S)

Printed Name

Signature

Date

HOME Application Rating Sheet

Threshold Criteria: If the answer to any of these questions is “No,” the proposal cannot be awarded funds

Organization is eligible to apply for HOME funds under this notice	Yes	No
Proposal serves St. Louis County HOME Consortium residents	Yes	No
Proposal meets at least one Consolidated Plan priority	Yes	No
Proposal meets at least one Strategic Plan priority	Yes	No
Proposal meets at least one Affordable Housing and Homeless Services priority	Yes	No

Evaluation Criteria: Rate each criterion on the scale indicated, with the highest score being the most positive

Capacity 50 Points	The ability of the organization to procure clients from the target market and provide the education and services necessary to assist them in successfully obtaining an affordable home mortgage loan. <u>Factors:</u> outreach mechanisms, staffing, technology <i>Please Note: Agencies currently out of compliance with any OCD contracts are ineligible to apply for the administration of these funds.</i>	_____ (1 – 50)
Experience 40 Points	The background of the organization and the homebuyer counseling/mortgage lending experience of key staff who will carry out the program. Organization’s experience successfully carrying out similar programs. <u>Factors:</u> output (in numbers), financial strength	_____ (1 – 40)
Cost 10 Points	Administrative costs the organization incurs to provide quality services to the target market. <u>Factors:</u> cost effectiveness, other income sources	_____ (1 – 10)

Total Score _____ / 100 = _____ %

FINAL FUNDING DECISIONS ARE WITHIN THE SOLE AND COMPLETE DISCRETION OF ST. LOUIS COUNTY AND MAY NOT BE REFLECTIVE OF SCORES.