Your IHDA SFR Team

Robin Bacon  
312-836-5331  
Rbacon@IHDA.ORG

Carmen Williams  
312-836-5349  
Cwilliams@IHDA.ORG

Monica Enriquez  
312-836-7431  
Menriquez@IHDA.ORG

Point of Contact

TFSFRINFO@IHDA.ORG
Program Summary and Background

• IHDA is a designated administrator of the Affordable Housing Trust Funds pursuant to the Illinois Affordable Housing Act [310 ILCS 65]

• SFR provides grants to units of local governments and nonprofit organizations who will assist low-income and very low-income homeowners with repairs to their homes to remove health and safety hazards by providing funds to replace costly maintenance items.

• Applicants must be outside of the HUD Participating Jurisdictions. Therefore, this excludes the following geographic areas: Aurora, Chicago, Decatur, Evanston, Peoria, Rockford, Springfield, McHenry County; and the Consortia of Cook County, DuPage County, Kane County, Lake County, Madison County, St. Clair County, Urbana and Will County.
Program Allocation

• Round 2 of the Single Family Rehab Program provides $6,000,000 from the Trust Fund Program for a two-year program with grantees to be recommended after a Competitive Request for Applications.

• **Round 2 Includes a special Roof Only Option**
Eligible Units

Funds can be used towards rehabilitation of owner-occupied single family homes.

**Commercial properties are not eligible under this Program**
**Mixed-use properties are not eligible under this Program**
**More than 1 unit is not eligible under this Program**
**Properties must be real property in the state of Illinois**

Households must be at or below 80% AMI

Participant households may be eligible for rehabilitation up to $45,000/home
Or
Participants may be eligible for roof only repairs if additional work is not required
Program Criteria

- Households needing major rehabilitation of their homes could have up to $45,000 with a 5-year lien, forgiven at 1/60th a month.

- Households needing only roof repairs or replacement could receive up to $16,500 with a 3-year lien, forgiven at 1/36th a month.

- Eligible costs include gutters, rafters, soffits, fascia, and downspouts.

- Homeowner income must not exceed 80% AMI.

- Must meet all state, federal and local laws, as applicable.
Benefits of the Roof Only Option (SFR-R)

• The most critical and most expensive repair a homeowner faces is often repair or replacement of a roof.
• Fixing a roof safeguards the structural integrity and safety of the home against further disintegration, which is more costly in the long-run.
• A dilapidated roof will likely result in loss of insurability, putting the homeowner’s stability and ability to remain in their home at risk.
• A newly roofed home performs better, is more energy efficient and more cost effective.
• Grantees have requested this option as a way to best serve the needs of their communities.
Scoring Process

Applications will be ranked against other applications to determine points to be awarded in the following categories:

- **Organization and Applicant Capacity**  Maximum: 20 points
- **Team Capacity and Experience**  Maximum: 30 points
- **Program Impact**  Maximum: 10 points
- **Program Need and Demand**  Maximum: 10 points
- **Budget and Cost Reasonableness**  Maximum: 10 points
- **Readiness to Proceed**  Maximum: 20 points
SCORING CATEGORY 1: ORGANIZATION AND APPLICANT CAPACITY (MAX 20 POINTS)

Questions 9 - 10:

• Provide your most recent audit and address deficiencies
• What has your organization achieved in your community?
• What has your organization achieved in providing affordable housing?
SCORING CATEGORY 1: ORGANIZATION AND APPLICANT CAPACITY (CONT.)

Questions 11-13:

• Have you had staff turnover?
• Provide specific details of your past housing programs (5 years)
Questions 14 - 19:

- Address the experience and capacity of all categories listed
- Provide licenses, specific skills, resume, if applicable,
- Add additional attachments, if needed.
SCORING CATEGORY 2: TEAM CAPACITY AND EXPERIENCE (CONT.)

- Program Manager
- Grant Manager
- Intake Specialist
- Rehab Specialist
- Property/Construction Inspector
- Environmental Specialist

Note: Individual may wear more than one hat, but you must address each category separately.
Scoring Category 3: Impact (10 Points)

- Provide community impact, reference data, housing studies, foreclosures
- Provide copy of ConPlan Certificate, if applicable
- Provide strategic plans, if available
- Be specific; be compelling
- “Tell your story”
SCORING CATEGORY 4: NEED AND DEMAND (10 POINTS)
QUESTIONS 21 -22

• Somewhat similar to Category 3; however, please focus on need.

• Be specific to households in your community.

• Supply waiting lists, if available.

• Provide community input, evidence of public hearings, letters of support for this application
SCORING CATEGORY 5: BUDGET AND COST REASONABLENESS (10 POINTS)
QUESTIONS 23 - 26

• Complete a reasonable budget for both SFR and SFR-R.

• Include third-party vendor and in-house expected costs.

• How will you budget your administrative fee?

• How will you insure a rehabilitation costs are competitive and reasonable? Hint: Provide a sample of your computerized cost estimating system and describe your bidding procedure.

• What is your process for procuring third-party vendors and assuring their costs are reasonable?
**SCORING CATEGORY 5: BUDGET AND COST REASONABLENESS (CONT.)**

Question 23

### Proposed Program Financing Plan for SFR-R:

1. Complete the chart for the average cost per home for the following:
   - a. Rehabilitation
   - b. Lead-based paint
   - c. Construction contingency
   - d. Construction Total (a + b + c)
   - e. Title search
   - f. Third-party Inspection Fees
   - g. Recording Fees
   - h. Lead wipes and lab fees
   - i. Relocation
   - j. Terminate inspection/treatment
   - k. Other
   - l. Soft Cost Total (a + f + g + h + i + j + k)
   - m. Project Delivery per home (max 15% of hard and soft costs)
   - n. Total Cost per Home *(i + j + k + l + m)*
   - o. Projected number of homes
   - p. Total cost rehabilitation *(n + o)*
   - q. Administrative Fee *(5%)*

2. If other Sources are listed in the chart above, describe and attach evidence of commitment:

*Total cost per home may not exceed $45,000.*

*Total cost per home may not exceed $16,500.*
SCORING CATEGORY 5: BUDGET AND COST REASONABLENESS (CONT.)

Questions 24 – 26: Cost Reasonableness

24. Provide a detailed administrative budget for the program. Show all costs associated with implementing this program. IHDA will provide up to 5% of the grant amount for your administrative costs. Disbursement will be based on actual expenditures of funds for project costs. Please provide your cost allocation plan for indirect costs.

25. Please describe the specific steps the applicant takes to ensure that rehabilitation costs are competitive and reasonable.

26. Please describe the specific steps the applicant takes to ensure that third party vendor costs are reasonable.

How are you using your admin?

Explain cost estimating and bidding procedures

How are you determining reasonable third party vendor costs?
**SCORING CATEGORY 6: READINESS TO PROCEED (20 POINTS)**

Questions 27-31

- Complete a *Participant Selection Plan* and submit with your application.
- Complete all questions in the Readiness to Proceed Section with details and evidence of all procedures asked for.
- Readiness to Proceed includes processes for the following:
  - Intake and Selection of participants
  - Selection and prequalification of certified lead contractors and subcontractors
  - Selection and prequalification of contractors, including roofing contractors
  - Outreach and inclusion of MBE/WBE contractors
  - Construction management procedures (including lead procedures, and monitoring and inspecting work)
  - Disbursement of funds on a reimbursement basis

*This section will likely require additional attachments in order to answer fully.*
**APPLICATION REQUIREMENTS**

- Completed Application
- Most recent independent financial audit
- Local elected officials information
- Revitalization plan(s), if applicable
- Any other appropriate document to support your proposal

*Name each exhibit as stated in the application, and electronically submit all documents as PDFs contained within a zipped file(s)*

*(email attachments cannot exceed 35 MB)*

*(Important Note: no .exe or similar extensions on any files or subfiles)*

*Applications are due no later than Wednesday, October 24 by 3:00pm*
VISIT AND USE OUR WEBSITE

http://www.ihda.org/my-community/revitalization-programs/
A HEALTHY HOUSING MARKET

is essential to the overall economic prosperity of Illinois. IHDA is an economic engine, providing liquidity to Illinoisans to fuel the home buying process.
IHDA WEBSITE

IHDA's website contains additional guides, FAQs, and presentations for your reference.

Navigate to the following website:

→ https://www.IHDA.org
→ My Community
→ Revitalization and Repair Programs
→ Single Family Rehabilitation (SFR)
IHDA WEBSITE

REVITALIZATION AND REPAIR PROGRAMS

SINGLE FAMILY REHABILITATION (SFR)

- Find application
- Access program documents and Guidance

Abandoned Property Program (APP) and Blight Reduction Program (BRP)
Land Bank Capacity Program (LBCP) and Technical Assistance Network (TA Network)
Home Accessibility Program (HAP)

Single Family Rehabilitation (SFR)

Funded by the Illinois Affordable Housing Trust Fund, SFR provides funding to units of local government and non-profit organizations throughout the State to help homeowners make necessary repairs to their homes. SFR applicants must be outside of the U.S. Department and Housing and Urban Development HOME Participating Jurisdictions. Therefore, this excludes the following geographic areas: Aurora, Chicago, Decatur, Evanston, Peoria, Rockford, Springfield, McHenry County, and the Consortium of Cook County, DuPage County, Kane County, Lake County, Madison County, St. Clair County, Urbana, and Will County.

Applications are now available for Single Family Rehabilitation (SFR) Program – Round 2 and Single Family Rehabilitation with Roof Only Option (SFR-R) funding and due no later than Wednesday, October 24 by 3:00 p.m. Please note that applicants in the aforementioned HUD HOME Participating Jurisdictions are not eligible to apply. More information on the program, application process, and eligibility requirements can be found by visiting the SFR FAQ or by participating in the Application Tutorial Webinar. Registration details for the webinar are listed below.

Single Family Rehabilitation Program: Round 2 Application Tutorial Webinar

Date: Tuesday, October 9, 2018
Time: 1:00 p.m.
Event Number: 803 267 808
Audio Conference Number: (240) 454-0679

Link to Webinar: https://illinois2.webex.com/illinois2/onstage/g.php?MTId=5e5e4c91d3b06559715dA456bb5250d27

IHDA does not directly fund homeowners. If you are a homeowner looking for rehabilitation funds, CLICK HERE for a listing of funded organizations that you may contact. You may also contact a housing counselor to help you understand what options are available to you.

For questions or comments about the current SFR or SFR-R grant application or for more information about the program overall, please contact our Community Affairs Department at TFSFRinfo@ihda.org.
• Find application
• Access program documents and Guidance

-Single Family Rehabilitation Documents-

Single Family Rehabilitation (SFR) Program - Round 2/Single Family Rehabilitation with Roof Only Options (SFR-R) Application
Single Family Rehabilitation with Roof Only Options (SFR-R) Term Sheet
Program Rules
Single Family Rehabilitation (SFR) and Home Accessibility Program (HAP) Forms and Policy Updates Webinar Recording
Single Family Rehabilitation (SFR) and Home Accessibility Program (HAP) Forms and Policy Updates Webinar Slides
Webinar Recording 3/23/2018
Webinar Slides 3/23/2018
SFR Frequently Asked Questions
2018 Income Limits
Participant Selection Plan (PSP)
IHDA Property Standards
Income Calculator
SFR Program Manual
SFR MITAS Reservation Manual and Document Uploading Guide
Appendix A-Guidance & Samples
Appendix B-Checklists
Appendix C-Application Info & Forms
Appendix D-Environmental & SHPO
Appendix E-Accessibility Documents
Appendix F-Contractor Forms
Appendix G-Summary & Payout Forms
Appendix H-MITAS Forms
Fillable Note and Mortgage
IHDA WEBSITE

- Review Updated FAQ’s
HINTS

• Be thorough. Every point counts.
• Tell your story completely
• Add attachments as needed. Make sure submission is complete
• Review available resources
OTHER RESOURCES

• SFR Operations Manual--rehabilitation requirements for the construction component of SFR (coming soon)

• IHDA Property Standards are available on the Revitalization and Repair Programs section, under My Community of IHDA webpage, https://www.ihda.org/my-community/revitalization-programs/ along with other SFR forms

• Remember Prevailing Wage does not apply for this Trust Fund program
QUESTIONS?
Trust Fund Single Family Rehabilitation Program (SFR)

Applications are due no later than Wednesday, October 24 by 3:00pm