

**2018-2019 LOW-INCOME HOUSING TAX CREDIT  
(LIHTC) PROGRAM**

**QUALIFIED ALLOCATION PLAN  
(QAP)  
AND PROCEDURES**

**OVERVIEW SESSION**

**SEPTEMBER 12, 2018**



# **QAP & PROCEDURES**

## **TERRY NASH, CHFA**



# Background

CHFA's Board of Directors Task Force met monthly December 2017-March 2018

Goals of these meetings to consider the:

- Requirements and regulations directing the QAP and the allocation of 9% LIHTCs;
- QAP's role in supporting the states affordable housing policy;
- Means by which the QAP is amended to reflect policy shifts and the effects of analyzing data



# Background

- **May 2018:** Public Hearing conducted as required prior to Governor's signature approving the QAP
- **June 2018:** Board approved QAP and LIHTC Procedures (no changes)
- **August 2018:** Governor approved the 2018 QAP



# Changes - Allocation and Threshold

Topics discussed that resulted in material changes include:

- Points assigned to allocation priorities
- Tie Breakers
- Competitive bidding and/or value engineering required when costs escalate
- Construction observation reports required



# Changes - Notices

Topics discussed that resulted in notices include:

- Alternative financing structures may be announced (i.e., hybrid development)
- 4% LIHTCs may be subject to competitive award through a Notice of Funding Availability (NOFA)



# Changes – Points Incentives

Topics discussed that resulted in changes to points incentives include:

- Peer review required for 90% drawings submission
- Points no longer awarded for homeownership opportunities or for Village Priority Areas
- Additional point for employment in a community in an area of opportunity

# Changes – Points Incentives

Topics discussed that resulted in changes to points incentives include:

- Cost effectiveness hard costs reduced points; also limited availability to those submitting 90% plans and specs
- Point added for cost effectiveness in Passive House design
- Point added for additional bonus for SSHP developments only

# Changes – Points Incentives

Topics discussed that resulted in changes to points incentives include:

- Point added for Production and Preservation of affordable housing
- Transit oriented development redefined



# Unchanged – Classifications

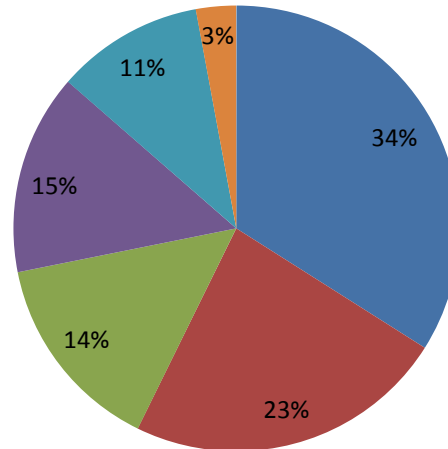
Two Classifications only: 50 / 50 split

- State and Federal Public Housing
- General Class

Credits are allocated subject to satisfying the non-profit set-aside requirement

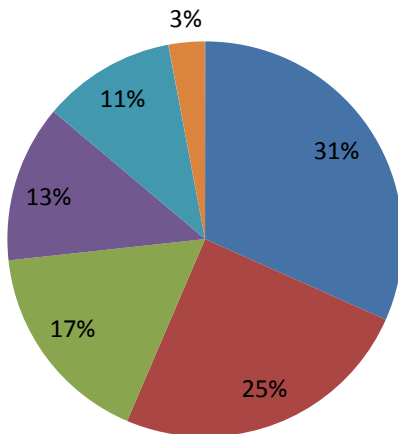
# Points Categories - Weight

## 2018 Category Weight



- Rental Affordability
- Financial Efficiency & Sustainability
- Local Impact
- Opportunity Characteristics
- Qualifications & Experience
- SSHP Developments - Additional Points

## 2017 Category Weight



# Points Category - Scoring

Total Points = 103

Priority	Points
Rental Affordability	35 points
Financial Efficiency & Sustainability	24 points
Local Impact	15 points
Opportunity Characteristics	15 points
Qualifications & Experience	11 points
SSHP Developments – Additional Points	3 points
Total	103 points



# Compliance Monitoring – New Requirements

Annual certifications are required to ensure that:

- items for which a development received points in the competitive scoring process that led to a LIHTC award are provided as promised
- the developer/owner has complied with all requirements of the Violence Against Women Act (VAWA)



# Procedures – New Requirements

- Provides notice that applications for the 4% tax credit and tax exempt bond financing may be subject to a Notice of Funding Availability;
- Revises waiver section to provide greater flexibility in determining extraordinary public benefit and to increase the credit limits, which were unchanged since 2010;
- Clarifies requirements to competitively bid for the General Contractor, and
- Includes requirement to provide construction observation reports.



# Opportunity Characteristics

Intended to encourage the development of housing in areas with:

- Comparatively lower poverty rates
- Community employment opportunities
- Access to community colleges
- Better school systems



# Opportunity Characteristics

- Locational [Guidemap](#) provided for Applicant's convenience



# LIHTC PROGRAM GUIDANCE

## MAJ KABIR, CHFA



# CHFA Taxable Bond Financing

- CHFA is offering taxable bond financing for use with the upcoming 9% LIHTC Round
- CHFA will use its standard two note construction to permanent financing structure and underwriting standards
- Applications will be accepted via e-mail with reduced documentation
- Terms and a list of required documents may be found on the [CHFA website](#)



# CHFA Taxable Bond Financing



- Applicants are encouraged to explore all financing options
- Multiple letters of financing interest will be accepted for review
- The use of CHFA financing will not affect the review or scoring of a 9% LIHTC application
- Applications are due no later than 4:00 PM on September 26, 2018



# Relevant Resources

- [2018 LIHTC Glossary of Terms](#)
- [2018 LIHTC Guideline](#)
- [2018 Multifamily Rental Housing Program Guideline - Underwriting Standards](#)
- [2018 Opportunity Characteristics Guideline](#)
- [2018 Supportive Housing Guideline](#)
- [LIHTC Procedures \(Pages 86 to 91\)](#)



# Process

- Applications, architectural drawings, and specifications for the upcoming 9% LIHTC round are due no later than 4:00 pm on October 31, 2018
- One hard copy of plans and specs must be submitted by the deadline to CHFA at 999 West Street in Rocky Hill
- If DOH funding is requested, submit one hard copy plans and specs to DOH by the application deadline as well



# Process

- Threshold items must be submitted for an application to be considered

***Caution:*** There is no deficiency period and applications must be complete

- CHFA reserves the right to request clarification on underwriting submissions
- CHFA will not seek clarification on points related submissions
- Award announcements anticipated at the March 2019 CHFA Board meeting



# Application Fees

## Financing (Taxable Bonds):

- For-profit applicants: \$2,500
- Not-for profit applicants: \$1,250

Non-refundable fee to be paid at submission of a CHFA financing application.

## LIHTC:

- For-profit applicants: \$1,000
- For-profit applicants (less than 20-units): \$500
- Not-for profit applicants: \$250

Non-refundable fee to be paid at submission of 9% LIHTC application

[\*See Multifamily Underwriting Standards Summary\*](#)



# LIHTC PROGRAM GUIDANCE

## DEBBIE ALTER, CHFA



# Underwriting Standards

- 1.15 Debt Service Coverage Ratio
- Developer Allowance/Fee Up to 15% of Total Construction and Soft Costs in accordance with the sliding scale
- Trending: 2% Income  
3% Expenses
- Applicants should refer to the CHFA Per Unit Operating Expense Range Guidelines

**NOTE:** The Operating Expense Range amounts are for the current year and must be trended 3% each year to the proforma stabilized year

[See Multifamily Underwriting Standards Summary](#)



# Helpful Hints – Underwriting

- Credible financing plan required
  - Firm commitments from funding sources
  - Two (2) letters of interest from separate tax credit syndicators are required
  - The information on Ex. 6.5 Sources of Funds must agree with the commitment letters and/or letters of interest
- Change in Administration in 2019
  - Will not affect the number of 9% LIHTCs available
  - May have an affect on the availability of other State funding resources

# Helpful Hints – Underwriting

- Capacity of Development Team Members; see [Glossary](#)
- The following development team members must complete the Development Team Member Current and Recent Assignments form that is available on the [CHFA website](#) (ConApp page under CHFA Policy Guidance)
  - Applicant
  - General Partner
  - Developer
  - Co-sponsor
  - Architect
  - Development Consultant
  - Property Manager
  - Supportive Service Provider





Name:

Entity (Legal) Name:

**Entity Role:**

Entity Role (Specify):

**Address:**

Weber:

Principal(s):

**Contact Person:**

Email Address:

Telephone Number:

Fax Number:

[illegible]

As current funding requests through CTR NSERC are approved, we will be able to complete all projects in a timely manner. Please expect.

Were any projects completed in the past three years encountered significant delays or required extra time/resources? Please explain:

There are no projects currently underway or completed in the last three years required significant data collection requiring no additional totaling / persons required.



# Alternative Financing Structures

- CHFA reserves the right to consider alternative financing structures that reduce the volume of 9% LIHTCs.
- One option is a hybrid structure which utilizes both 9% LIHTCs and 4% LIHTCs with TEB financing.
- Acceptance of an alternative financing structure is at CHFA's sole discretion.
- Applicants contemplating this structure may submit ***with their full 9% LIHTC application*** a separate scenario for a hybrid structure for review by CHFA.



# Alternative Financing Structures

- In determining if an Alternative Financing Structure is acceptable, CHFA will consider such things as:
  - Development Team experience with the proposed alternative structure
  - Simultaneous financing for each building/phase/condominium unit
  - Development team capacity and ability to adhere to strict timelines
  - Demonstration of cost savings, increased unit production and a reduction in the amount of scarce resources
- If an alternative financing structure is accepted, CHFA will score the submission based solely on the 9% LIHTC portion of the development.



# Helpful Hints - Points

- Supportive service budgets must include evidence of funding source; funding source must be sustainable for 15 years
- Evidence of funding for a Resident Service Coordinator and signed Acknowledgement of Guidelines for Resident Service Coordinators required to claim point (Exhibit 13.1.1g)
- Non-Debt Commitments should be firm and quantifiable over 20 years
  - Tax Abatements or PILOTs must be already approved by the municipality at time of application submission
  - Value of Land contribution requires an appraisal no older than 12 months from the application due date



# Helpful Hints – Points

- Evidence of material participation by the co-sponsor(s) will be required for experience points items; see [Glossary](#)
- Developer resources; see [Glossary](#)
  - Must be a permanent financing source
  - Cash equity requires third-party verification
  - Land contribution or sale requires an appraisal dated within 12 months of application submission
    - CHFA may adjust the land value for any negative conditions





# DEPARTMENT OF HOUSING

## STEVE DILELLA



# Coordinated Access Network



## CAN Geography and Statewide CAN Contacts

### Central CAN

Berlin, Bristol, New Britain, Plainville, Southington

### Fairfield County CAN

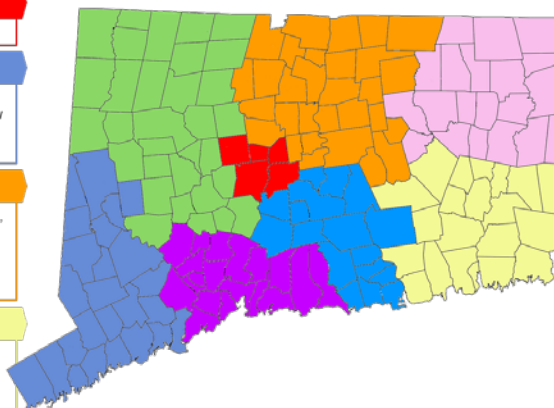
Bethel, Bridgeport, Bridgewater, Brookfield, Cos Cob, Danbury, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, New Fairfield, New Milford, Newtown, Norwalk, Redding, Ridgefield, Roxbury, Sherman, Stamford, Stratford, Trumbull, Weston, Westport, Wilton

### Greater Hartford CAN

Andover, Avon, Bloomfield, Bolton, Canton, East Granby, East Hartford, East Windsor, Ellington, Enfield, Farmington, Glastonbury, Granby, Hartford, Hebron, Manchester, Marlborough, Newington, Rockville, Rocky Hill, Simsbury, Somers, South Windsor, Stafford, Suffield, Tolland, Vernon, West Hartford, Wethersfield, Windsor, Windsor Locks

### Southeast CAN

Bozrah, Colchester, East Lyme, Franklin, Griswold, Groton, Lebanon, Ledyard, Lisbon, Lyme, Montville, Mystic, New London, North Stonington, Norwich, Old Lyme, Preston, Salem, Sprague, Stonington, Voluntown, Waterford



### Greater New Haven CAN

Ansonia, Beacon Falls, Bethany, Branford, Derby, East Haven, Guilford, Hamden, Madison, Millford, New Haven, North Branford, North Haven, Orange, Oxford, Seymour, Shelton, West Haven, Woodbridge

### Middlesex Meriden Wallingford CAN

Chester, Clinton, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Haddam, Killingworth, Meriden, Middlefield, Middletown, Old Saybrook, Portland, Wallingford, Westbrook

### Northeast CAN

Ashford, Brooklyn, Canterbury, Chaplin, Columbia, Coventry, Danielson, Eastford, Hampton, Killingly, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Willimantic, Willington, Windham, Woodstock

### Waterbury/Litchfield County CAN

Barkhamsted, Bethlehem, Burlington, Canaan, Cheshire, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Middlebury, Morris, Naugatuck, New Hartford, Norfolk, North Canaan, Plymouth, Prospect, Salisbury, Sharon, Southbury, Thomaston, Torrington, Warren, Washington, Waterbury, Watertown, Winchester, Winsted, Wolcott, Woodbury

For questions about these CANs, contact  
**Kara Capobianco LCSW**  
[kara.capobianco@ct.gov](mailto:kara.capobianco@ct.gov) (860) 371-4282

For data inquiries about any CAN, contact  
**Beau Anderson MPA**  
[beau.anderson@ct.gov](mailto:beau.anderson@ct.gov) (860) 416-0552

For questions about these CANs, contact  
**Leigh Shields-Church LCSW**  
[leigh.shields-church@ct.gov](mailto:leigh.shields-church@ct.gov) (860) 371-9579

# Filling Homeless Special Population Units

The selection process has changed now that Coordinated Access has been implemented.

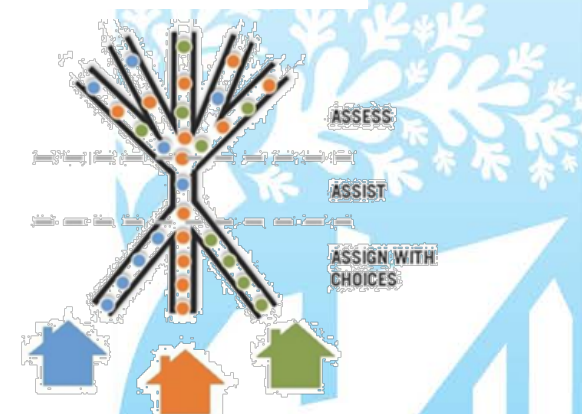
## Process Before Coordinated Access Networks

- First-come, first-served waitlist
- Lottery-based waitlists
- Eligibility based on self-report of homelessness
- Eligibility not verified prior to being added onto the waitlist
- Households may be on waitlist for years



## Process With Coordinated Access Networks

- No waitlist maintained for Homeless Special Populations
- Vacancies are reported to CAN by the property manager
- CAN will use BNL to identify most vulnerable household that meets eligibility requirements
  - Service provider will assist client through lease up



# TECHNICAL SERVICES GUIDANCE

## SEEMA MALANI, CHFA



# Updates to QAP– Technical Services

## Cumulative Rating & Ranking Points for Financial Efficiency & Sustainability



Characteristic	Points
Cost Effectiveness, Hard Cost (CHFA Cost Analysis Deviation +/- 0% to < 5% or 5% to 10%)	1 or 3
≥90% Plans & Specifications	3
Sustainable Design: Passive House Design	3
Sustainable Design: Cost Effectiveness. 1 point will be awarded to the top two projects that qualify for the Passive House Design points and that have the lowest per unit construction costs <b>for Passive House</b>	1
Sustainable Design: High-Performance Building Design for Minor/Moderate/Substantial Rehabs (Energy Reduction ≥ 33%) or Gut Rehabs/New Construction (HERS ≤ 52/Cost Savings ≥ 23% Over ASHRAE 90.1-2007 Standards)	2
Sustainable Design: Renewable Energy System (PV Providing ≥ 33% of Site Lighting Energy or ENERGY STAR-qualified Central Geothermal System)	1
<b>Total Possible Points</b>	<b>11 or 13</b>



# Updates to QAP– Technical Services

## a. Cost Effectiveness, Hard Costs

Points will be awarded for square foot costs that fall within an acceptable range as evaluated according to the Standards for applications that include plans and specifications submitted at a level of 90% complete or better. Points may be awarded based upon deviation from the Authority's anticipated construction square foot cost.

% Deviation	Points
Between +/-5%	6 3
Between >5% and 10% or between <-5% and -10	3 1

<b>TOTAL FOR ALL DIVISIONS (2-16):</b>					<b>\$0.00</b>
<b>% of Total</b>					
#DIV/0!	GENERAL REQUIREMENTS (Div. 01 from above) (Max Allowable 6%)	9%		0	\$0.00
#DIV/0!	BUILDERS OVERHEAD (Max Allowable 2%)	7%			\$0.00
#DIV/0!	BUILDERS PROFIT-GMP FEES (Max allowable 6%)				\$0.00
	<b>SUBTOTAL:</b>				<b>\$0.00</b>
Misc. Items:	BUILDING PERMIT				\$0.00
	BOND PREMIUM				\$0.00
	Other Fees				\$0.00
<b>GRAND TOTAL OF ALL COSTS:</b>					<b>\$0.00</b>

# Extraordinary Costs

The list below contains the “extraordinary” costs CHFA recognizes most often when analyzing hard costs.

<b>Environmental Site Clean-Up :</b> (soils, water, vapor, UST removal, lead in soil)
<b>Environmental Building Remediation :</b> (Hazardous material abatement - Lead based paint, Lead in water, Asbestos, PCBs, Radon, Mold)
<b>Site:</b> Ledge removal/blasting, extensive infrastructure work, etc
<b>Cost for Site Work exceeding 20%</b>
<b>Demolition</b>
<b>Masonry</b>
<b>Metals</b> Non-structural, decorative
<b>Siding Upgrades</b>
<b>Special Construction</b>
<b>Elevators</b>
<b>Energy Items:</b> Passive House/High Performance Building Envelope/Solar/Geo-thermal
<b>Prevailing Wages/ Davis Bacon</b>
<b>Other: Specify- Historic</b>
<b>Other: Specify</b>

Provide detailed backup information to CHFA for costs to be considered and recognized as extraordinary. Also, please remember that the ConApp now requires all hard costs to be detailed on a line item basis using material costs per unit and the corresponding quantity take-offs for each of the materials noted in the Exploded Trade Payment Breakdown.



# Lessons Learned – Technical Services

- Scope of work described in narrative should match information on drawings/specs/construction costs
- Exploded Trade Breakdown and Project Cost Summary- Provide Units (LF, SF, Each, etc., as applicable), Unit Cost, and associated Quantities
- Provide clear breakdown of extraordinary costs above and beyond baseline costs and an evidence to support a rationale for the consideration as extraordinary cost.
- Include Prevailing Wages or Federal Davis Bacon if applicable and DOL wage rate sheets
- General Requirements 6% max, OH 2% max & Profit- GMP Fees 6% max
- Construction contingency typically 10%

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# Lessons Learned – Technical Services

- Architectural drawings/specifications should be labeled with the correct development name and address per the application
- No points awarded for 40% drawings/specs; only 90% and above are awarded points
- Any energy efficient measures should be included in drawings/specs and construction costs with appropriate documentation from the engineer
- Energy efficiency-related QA/QC costs should be included in the development budget
- Provide complete project data on the drawing set including Number of Buildings, Building Gross Area, Total Number & Types of Units, Unit Net Area, Total Living Unit Area, Total Common Area & Total Commercial Area



## Lessons Learned – Technical Services

- Environmental abatement costs noted in reports should be included on the appropriate Environmental line item on PCS and ETPB
- If Phase I ESA recommends additional testing, this testing should be done, additional report included in application submission and all remediation costs included
- Radon testing is needed for existing buildings; for new construction, a radon mitigation system should be included in drawings/specs and construction costs



**SUSTAINABLE DESIGN &  
PASSIVE HOUSE, and  
CONSTRUCTION QA/QC  
CHARLES EMERSON, CHFA**



# Passive House Design

## “Pre-certification-Ready” Submissions

- A Passive House Institute (PHI)- or Passive House Institute of the United States (PHIUS)-compliant pre-certification modeling analysis/output report prepared by Certified Passive House Consultant
- $\geq 40\%$  drawings/specs with detailed wall sections reflecting the proposed scope of Passive House design measures used in the modeling analysis/output report
- A plan for the ongoing services by the CPHC Consultant, and for third-party verification of all PHIUS+ requirements during construction, provided by PHIUS+ certified raters during construction. **Soft costs must be identified in the development budget.**



# Passive House Design

## “Pre-certification-Ready” Submissions

- A breakdown of clearly-identified extraordinary construction costs related to Passive House, High-Performance Building design and/or Renewable Energy Systems carried in the PCS and ETPB. **Adjustments will be made for extraordinary construction costs in the hard cost analysis.**
- Color-printed plan and wall section details, with continuous red-lined air barriers and blue-lined water barriers, and isotherm/infrared plan and wall section details at key intersections of slabs, walls and roofs and façade projections **are strongly recommended.**



# Lessons Learned - Passive House

- Letter from CPHC provided, but no PHI or PHIUS model provided
- Passive House measures outlined in energy model/report not reflected in the drawings or specifications
- Breakdown of extraordinary construction costs clearly related to Passive House measures not provided
- Breakdown of soft costs carried in the development budget for ongoing services of the CPHC of Record, and/or for third-party PHIUS+ verification by PHIUS+ certified raters not provided



# 2018 CHFA Guidelines

## QA/QC Requirements at Cost Certification



Low-rise (1- to 3-story) minor, moderate and substantial rehabilitations:

- Confirmation from a HERS Rater, on company letterhead, that the building components included in the scope of retrofit energy conservation measures outlined in the Energy Conservation Plan submitted with the application have been visually inspected and installed according to RESNET Standards



# 2018 CHFA Guidelines

## QA/QC Requirements at Cost Certification



Low-rise (1- to 3- story) new and gut-rehabilitation construction projects:

- ENERGY STAR v. 3.1 Certificates for each dwelling unit
  - *and/or* -
- Final as-built HERS Rating Certificates (HERCs) for each dwelling unit (if the project is submitted to the EPA for certification)



# 2018 CHFA Guidelines

## QA/QC Requirements at Cost Certification



High-rise ( $\geq 6$ -story) new and gut-rehabilitation construction buildings:

- Confirmation from the certified energy consultant, on company letterhead, that the building components included in the scope of energy conservation measures outlined in the Energy Conservation Plan submitted with the application have been installed, visually inspected, tested and verified according to ENERGY STAR MFHR program and As-Built Submittal Validation package forms and other document requirements
- Final as-built energy model comparison to ASHRAE 90.1-2010 (or ASHRAE 90.1-2007) Standards



# 2018 CHFA Guidelines

## QA/QC Requirements at Cost Certification



### Passive House:

- Finalized energy model, CDs, system/equipment data sheets/performance specs and acceptance for pre-certification by PHI or PHIUS
- As-Built inspection, testing and verification documents from the Construction Supervisor and PHIUS+ Rater/Verifier, and final as-built energy model based on those documents





# DEPARTMENT OF HOUSING

## NICK LUNDGREN



# DOH Gap Funding



- Soft commitments up to approx. \$50M
- Approx. \$41M total funding, incl. \$6M for SSHP projects
- DOH soft commitments issued in accordance with DOH Selection Criteria (on DOH website)
- DOH review concurrent with CHFA application review
- Funding subject to appropriations; SBC

# DOH Gap Funding: Soft Commitment Threshold

## Minimum Criteria:

- Demonstrated Marketability
- Appropriate Location
- No Feasibility Issues



# DOH Gap Funding Priorities

- Four Cascading Tiers
- Tier 1
  - High Opportunity or Local Revitalization Plan
  - \$6M max and 33% or less of TDC
- Lower Tiers based on funding requested and % of TDC
  - Subsidy less than \$4 - \$6M
  - Subsidy less than 30% -33% of TDC



# Important Notes

- No RAPs are available for the 2018 9% LIHTC Round
- DOH financing remains subject to further underwriting to minimize development costs and DOH subsidy (see Selection Criteria for more detail)



Any project that receives bonus points for the homeless population **MUST** take referrals from the Coordinated Access Network



# JULIE CARMELICH

## DEPARTMENT OF ECONOMIC & COMMUNITY DEVELOPMENT



**Connecticut**  
*still revolutionary*

Department of Economic and  
Community Development

State Historic Preservation Office



- Applicants should contact the SHPO immediately if an application for State Historic Rehabilitation Tax Credit Program is contemplated as a component of a proposed development submitting in the 2018 9% LIHTC round
- An approved Part I must be submitted with the ConApp for the 2018 9% LIHTC round
- Do not wait until the last minute



# Where the Historic Rehabilitation Tax Credits Stand Today

- Over \$22 million in state tax credits has been reserved for FY 2019
- The SHPO will likely reserve the entire \$31.7 million allocation in the next two months
- The Federal Historic Tax Credit Program survived the recent tax reform and the NPS continues to accept applications



# Going Forward

- The SHPO will continue to accept applications on a rolling basis, **including the Part 3: Preliminary Certification and Request for Reservation of Tax Credit Application**
- If the Part 3 application is approved, a commitment for a FY 2020 reservation will be provided; the Certificate will not be issued until the start of the next fiscal year
- The SHPO will only commit tax credits one year in advance of the current fiscal year



# Contact Information

Julie Carmelich, Historian

Email: [julie.carmelich@ct.gov](mailto:julie.carmelich@ct.gov)

Phone: 860.500.2362

Address: 450 Columbus Boulevard, Suite 5  
Hartford, CT 06103



# SHAREPOINT

## CHRISTOPHER POLEK, CHFA



## ***Features in SharePoint***

- Application Checklist/Task list
- Built in Consolidated Application workbook
- Reference Library
  - This section includes templates and fillable forms to be used in conjunction with submission of the application
- Application specific website that can be shared with unlimited users allowing multiple team members to upload files as needed



# ***How to get access to SharePoint***

- The Applicant should send an email to [applicationrequest@chfa.org](mailto:applicationrequest@chfa.org) providing:
  - Funding Round (e.g. 9% LIHTC, CHAMP, SSHP, etc.)
  - Application Name (Project Name)
  - Company Name (Applicant)
  - Primary Contact Name
  - Primary Contact Email
  - Primary Contact Phone
- Each application request will require a separate email to be sent
- Allow 2-3 business days for website to be created
- Receive email with access to the application specific website
- A Microsoft Account will have to be created for each email address used in SharePoint

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## ***SharePoint – Task List***

- Shows list of tasks associated with the application
- Tasks can be assigned to specific team members and be given due dates
- Provides a timeline of activity prior to application submission date
- **Once all items are checked off, the application website will lock and your application will be submitted**



# SharePoint – Task List

## 2. Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. New tasks can be created and assigned to with. The timeline below shows important upcoming dates. Below are tasks to be completed. (For help on how to use this checklist, [click here.](#))

**IMPORTANT:** To submit this application for review, check-off all items on the task list below. (Once submitted, you will not be able to make further changes.)

### Task List

	November 2017	January 2018	March 2018	May 2018
Consolidated Application and QAP Overview Session 9/7 - 9/12				

[+ new task](#) or [edit this list](#)

✓	<input checked="" type="checkbox"/>	Title	Due Date	Assigned To
	<input type="checkbox"/>	Ensure that you meet the technological prerequisites (Section 1. above)	...	
	<input type="checkbox"/>	Consolidated Application and QAP Overview Session	... September 12	
	<input type="checkbox"/>	(Optional) Set up Pre-Application Meeting with CHFA and DOH (if needed)	...	
	<input type="checkbox"/>	Share this site with your Development Team	...	
	<input type="checkbox"/>	Upload all appropriate documents/exhibits as noted in the Consolidated Application Workbook	...	
	<input type="checkbox"/>	Complete the Consolidated Application Workbook (see below)	... October 31	
	<input type="checkbox"/>	Ready for Review (Check when ready to submit application)	... October 31	

September 12, 2018



## ***Consolidated Application Workbook***

- Built into SharePoint
- Can be edited and saved directly to site allowing team members to work on the same file, most updated version
- Can be downloaded to individual PC's to be edited and uploaded when complete (prior to submission deadline)
- Can be downloaded from CHFA and DOH websites, then uploaded to SharePoint when complete (prior to submission deadline)
  - **The version submitted must be the same as what is available to download from the SharePoint application site (Home page and Reference Library)**



# Consolidated Application Workbook

## 3. Consolidated Application Workbook

The Microsoft Excel Consolidated Application Workbook is listed below. Click the workbook to open it in Excel on your computer pressing the appropriate buttons on the Exhibit Checklist form. Be sure to click the "Core Items" button first, then the appropriate automatically upload your latest changes here. (For help on how to complete this workbook, [click here.](#))

### ConApp Workbook

New

Upload

Sync

Share

More

✓	<div>  Name </div>	Modified	Modified By	Version
	<div> Consolidated Application Workbook 2018.3 </div>	<div> ... About a minute ago </div>	<div> <input type="checkbox"/> Christopher Polek </div>	<div> 1.0 </div>

Drag files here to upload



## ***File Uploads***

- Section of website specifically for file uploads
- Can upload multiple files at once, and place them into section folders
- “Drag and Drop” available for convenience
- Uploaded items can be removed if done incorrectly, or can be replaced




















# File Uploads

## File Uploads ⓘ

Upload exhibits to this application by dragging files onto the upload area, below or by clicking the "Upload" link. Organiz

 New
  Upload
  Sync
  Share
  More

Folders All Documents Flat ...

✓		Name	Item	Child Count	IV
		SECTION I - APPLICANT & CO-SPONSOR	...	0	Jt
		SECTION II - REGULATORY COMPLIANCE	...	0	Jt
		SECTION III - DEVELOPMENT TEAM	...	0	Jt
		SECTION IV - DEVELOPMENT	...	0	Jt
		SECTION V - RENTAL DEVELOPMENTS (NA for Homeownership Projects)	...	0	Jt
		SECTION VI - FINANCING	...	0	Jt
		SECTION VII - HOMEOWNERSHIP DEVELOPMENTS (NA for Rental Properties)	...	0	Jt
		SECTION VIII - DOH FEDERAL PROGRAMS	...	0	Jt
		SECTION IX - AFFIRMATIVE ACTION FAIR HOUSING & EQUAL OPPORTUNITY	...	0	Jt
		SECTION X - CERTIFICATIONS (Signed documents should be included in Tab B)	...	0	Jt
		SECTION XI - OTHER	...	0	Jt
		SECTION XII - HTCC APPLICATION EXHIBITS	...	0	Jt
		SECTION XIII - POINTS CALCULATION WORKSHEETS	...	0	S
		SECTION XIV - POINTS DOCUMENTATION	...	0	Jt
		SECTION XV - MISCELLANEOUS EXHIBITS	...	0	Jt
		SECTION XX - CLARIFICATIONS	...	0	Jt

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## *Sharing the Site*

- SharePoint allows site sharing, which means once the site is created, and one team member is able to log in, they can then share the site with anyone else
- This allows multiple users to:
  - Assign and complete tasks
  - Update one Consolidated Application workbook
  - Upload files as necessary



# *Help Section*

- There is a Help section available to walk users through the steps to use each section of the SharePoint website
- Accessed through the menu in the upper left section of the Home screen, or by clicking help links in each section description



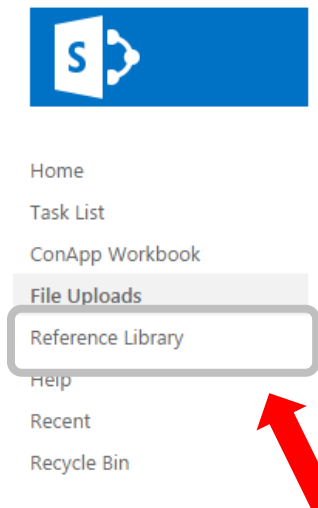
Home  
Task List  
ConApp Workbook  
File Uploads  
Reference Library  
Help  
Recent  
Recycle Bin

## 2. Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. New tasks can be created and with. The timeline below shows important upcoming dates. Below are tasks to be completed. (For help on how to use this checklist, click here.)

# Reference Library

- This section includes a downloadable version of the Consolidated Application, as well as several templates and forms that are to be completed and submitted with each application (as applicable)









## Reference Library

### Overview

Completing this application may require input from various reference materials located on the CHFA and DOH websites.

### CHFA Reference Materials:

 Consolidated Application Workbook 2016.3.xlsm

-  4.3.a - Project Narrative.pdf
-  4.3.b - Homeownership Development Projects Narrative.pdf
-  4.3.c - Market Assessment.pdf
-  4.3.d - Program Narrative.pdf
-  4.11 - Program Guideform - Relocation Assistance Plan.pdf
-  8.1.a - NEPA Statutory Checklist.pdf
-  8.1.b - NEPA Environmental Assessment Checklist.pdf
-  9.1.a - Fair Housing Impacts.pdf
-  10.1 - Certifications.pdf
-  10.3 - Affirmative Action Policy Statement.pdf
-  10.4 - Fair Housing Policy Statement.pdf
-  10.5 - Certification to Affirmatively Further Fair Housing.pdf
-  10.6 - HTCC Certification.pdf
-  12.6 - Building Schedule.pdf

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## ***Submitting the Application***

- It is recommended to upload documents as they are completed to avoid any potential submission errors due to attempts to upload to the site at the cutoff time
- CHFA will not review any uploads to the SharePoint site until after the application submission date/time
- Nothing submitted via email will be considered as part of the application unless requested specifically by CHFA or DOH
- **To submit your application and lock your website, mark all the items in the Task List section as complete.**



# CONSOLIDATED APPLICATION CHANGES



# Changes made to Consolidated Application

- 3.3 – Resident Service Coordinator
  - Additional language for RSC information
- 4.2 – Additional fields for scope of work
- 4.8.e – Additional questions related to energy benchmarking
- 4.9.c/4.9.e – Exploded Trade Payment Breakdown/Project Cost Summary
  - Split Builder's Overhead & Profit per revised CHFA MF Rental Hsg. Procedures
  - Removed "Other Fees"
- 4.9.d – Prevailing Wages
  - Additional language requiring breakdown of cost info
- 5.1 – Rental Income Calc. – modified to allow for income averaging
- 5.2.b – Line by Line Explanation of Expenses
  - Additional language to expand upon requirements
- 5.3 – Cash Flow
  - Allowed applicants to change additional rates, trends, amounts.
- 6.3.a – Development Budget
  - Split Builder's Overhead & Profit per revised CHFA MF Rental Hsg. Procedures
  - Additional language requesting breakdown of soft cost estimates
- 10.1 – Certifications
  - Additional certifications/clarifications





# CT Resources Supporting Sustainable Design

Passive House Design

High Performance Building Design

Renewable Energy Systems



# Sustainable Design Definitions



**Passive House Design** – a concept based on systematically reducing the factors that normally cause a building to need a heating or cooling system, creating extraordinarily low-energy buildings that optimize both first cost, and operational costs (goals: 80-90% reduction in heating demand, a 60-70% reduction in overall energy requirements)

## **High-Performance Building Design –**

Minor, Moderate or Substantial Rehab: Projected reduction in energy consumption  $\geq 33\%$

Gut Rehabs/New Construction – HERS Index  $\leq 52$  or projected energy cost savings  $\geq 23\%$  over current ASHRAE Standards

**Renewable Energy Systems** – Provide a roof-top, building- or landscape-integrated Photovoltaic (PV) system providing  $\geq 33\%$  of site lighting energy requirements, or ENERGY STAR-qualified central geothermal HVAC system

# Information Resources



## Local Professional Associations:

- CT Passive House Association (<https://ctpassivehouse.org/>)
- CT Green Building Council (<https://ctgbc.org/>)
- CT AIA – Committee on the Environment (<https://aiact.org/committees/>)
- Multifamily Peer-to-Peer Network (meets monthly in New Haven, third Friday 10 am – 1 pm (contact Jude Carroll [Jude@ct-housing.org](mailto:Jude@ct-housing.org)))
- Northeast Sustainable Energy Association (<http://nesea.org/>)

## Go-To Information Resources:

- Passive House Institute US: (<http://www.phius.org/home-page>)
- Passive House Institute (PHI) (<https://passivehouse.com/>)
- Enterprise Green Communities: ([www.enterprisecommunity.org/solutions-and-innovation/tools#green](http://www.enterprisecommunity.org/solutions-and-innovation/tools#green))
- Better Buildings Challenge (<https://betterbuildingsolutioncenter.energy.gov/challenge>)

# Energy Specific Funding



## UTILITY INCENTIVES

- Available for new construction & rehabilitation

[www.energizect.com/your-home/solutions-list/Multifamily](http://www.energizect.com/your-home/solutions-list/Multifamily)

Eversource: [enoch.lenge@eversource.com](mailto:enoch.lenge@eversource.com)

United Illuminating: [maritza.estremera@uinet.com](mailto:maritza.estremera@uinet.com) or [john.sigona@uinet.com](mailto:john.sigona@uinet.com)

## CT GREEN ENERGY FINANCING PROGRAMS

- Loans for: pre-development, term, health & safety, solar

[www.ctgreenbank.com/multifamily](http://www.ctgreenbank.com/multifamily)

[https://www.energizect.com/sites/default/files/\[W0126\]-Multifamily-Financing-Matrix-2018-07.pdf](https://www.energizect.com/sites/default/files/[W0126]-Multifamily-Financing-Matrix-2018-07.pdf)

John.DAgostino@ctgreenbank.com

## OTHER CONCESSIONARY FINANCING FOR GREEN BUILDING

HUD/FHA Insured Financing: ([https://www.hud.gov/sites/documents/AUG25\\_WEBNGRN\\_MIP\\_SLDSDIST.ppt](https://www.hud.gov/sites/documents/AUG25_WEBNGRN_MIP_SLDSDIST.ppt))

Fannie Mae Green Financing: (<https://www.fanniemae.com/multifamily/green-initiative#>)

Freddie Mac Green Advantage: (<https://mf.freddiemac.com/product/green-advantage.html>)

# ***Questions and Answers***

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# Contact Information



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Maj Kabir	<a href="mailto:maj.kabir@chfa.org">maj.kabir@chfa.org</a>	LIHTC Program and Financing
Terry Nash	<a href="mailto:terry.nash@chfa.org">terry.nash@chfa.org</a>	QAP, Procedures and Guidelines, Supportive Housing
Seema Malani	<a href="mailto:seema.malani@chfa.org">seema.malani@chfa.org</a>	Technical Services Requirements
Chuck Emerson	<a href="mailto:charles.emerson@chfa.org">charles.emerson@chfa.org</a>	Sustainable Design / Passive House
Jon Cabral	<a href="mailto:jonathan.cabral@chfa.org">jonathan.cabral@chfa.org</a>	Opportunity Characteristics
<i><u>DOH Funding:</u></i>		
Nick Lundgren	<a href="mailto:nick.lundgren@ct.gov">nick.lundgren@ct.gov</a>	