**NYS HOME Local Program Administrative Plan Questions**

**Homebuyer Down Payment Assistance With or Without Housing Rehabilitation**

**Instructions:** All applicants must respond to the questions in Section I for down payment/closing cost assistance only. Applicants proposing to include housing rehabilitation must also respond to the questions in Section II. Applicants proposing to include rental units must respond to Section III. Note: Awards to include rental units will be limited. Owners of units and applicants must be able to understand and comply with complex and specific rental requirements for the POA.

Applicants are strongly encouraged to read the NYS HOME Local Admin Plan for Homebuyer Down Payment Assistance (<https://hcr.ny.gov/nys-home-program>) prior to answering these questions.

* Please provide clear, concise, detailed responses. All responses must be typed in 12-point Arial font with normal page margins.
* Question number one (Q1) is the same for all activities and is designed to create one page summary of the proposed program. This description will also assist in the preparation of the Tier 1 Environmental Review should the application be awarded.
* Applicants may provide up to a 1-page response for Q1 and Q3. For all other questions, each response may be no longer than ½ page.
* All answers should evidence the applicant’s understanding of HOME requirements.

Q1. Please respond in the order of the questions, as applicable:

1. HOME eligible activity to be performed (Homebuyer Down Payment Assistance *only* or Homebuyer Assistance with Housing Rehabilitation and indicate if the activity will include rental units.)
2. Total number of units to be assisted
3. Location of proposed program area. Describe proposed sites, if have not yet been selected.
4. What specific assistance will be provided to the low-income home buyer? (What will the HOME funds specifically cover in detail?)
5. Does your program have partners? If yes, who?
6. What other funding sources are included?
7. Will the program serve a special needs population?
8. What is already in place to begin the program?
9. Will the program include substantial or moderate housing rehabilitation?
10. Will the program include new construction or conversion?
11. Will there be ground disturbance/tree cutting/site work included in the scope of work?
12. What is the expected timeline for purchases and rehabilitation or construction (if applicable)?
13. Will there be an increase in density?
14. Are the proposed HOME assisted units currently occupied or vacant?
15. What else should be known that makes this program unique or assists with describing the need and/or capacity to serve the community?

**Section I**

**Homebuyer Down Payment Assistance (all)**

1. Describe the priority household type(s), including special needs or other target populations and the target area to be served.
2. Provide a detailed description and document the market need for the homebuyer assistance program being proposed using current local data sources for the service area.
3. Complete the following 8 quarter plan for unit production. This will become part of the contract if awarded. Awardees must adhere to this schedule which will be reviewed during contract monitoring. Unrealistic schedules will not be considered.

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| --- | --- | --- | --- | --- |
| ***Period*** | ***Estimate # of units under purchase contract*** | ***Estimate # of units closed/title transferred*** | ***Estimate # of units completed in IDIS (See Administrative Plan for Completion requirements.)*** | ***Estimate total amount of HOME funds expended*** |
| *Quarter 1* |  |  |  |  |
| *Quarter 2* |  |  |  |  |
| *Quarter 3* |  |  |  |  |
| *Quarter 4* |  |  |  |  |
| *Quarter 5* |  |  |  |  |
| *Quarter 6* |  |  |  |  |
| *Quarter 7* |  |  |  |  |
| *Quarter 8* |  |  |  |  |
| *TOTALS* |  |  |  |  |

1. Describe who will complete the Tier 2 Environmental Review and the process that will be followed.
2. What is the expected amount of down payment assistance per unit and how was this estimate determined?
3. Will the applicant pay for Administrative costs and/or Project Delivery from HOME funds? If no, how will these expenses be covered? If yes, how were these costs determined?
4. Describe the terms and conditions of the HTFC note and mortgage, where it will be incorporated the program materials and how the applicant will ensure the homebuyer understands the terms and conditions.
5. Describe when the required written agreement between the homebuyer and

applicant committing funds to the project will be signed. Will the applicant use

the HTFC template, their own written agreement, or a combination of both?

1. Does the applicant have a current waiting list of prospective homebuyers that have been qualified as “ready to proceed” to purchase a home? If yes, how many and how were they qualified? What makes them qualified buyers?
2. Describe how the underwriting and subsidy layering assessment will be conducted and what documentation will be used to determine this assessment. How will the amount of assistance be “right sized” on an individual case-by-case basis?
3. What HUD certified counseling agency will perform pre-purchase homebuyer counseling and how the costs will be paid?
4. What method of income determination will be used and why? How will income determinations be conducted? Will the applicant use the CPD calculator?
5. How will the program provide code compliance prior to purchase? If down payment only with no funds for home repairs, does the applicant expect to have difficulty meeting code at the time of purchase?
6. Describe the Lead Based Paint requirements for this activity (down payment only). Have you identified qualified persons to procure? If yes, who?
7. Describe what professionals will be procured for proposed program-wide activities or if they will be done by in house staff. (For example, will a construction professional be procured or does the applicant have staff to prepare work writes ups and in house cost estimates? Same for Lead Based Paint, Environmental Review, and other required professionals.) If outside contractors or consultants will be/have been procured, explain the process/how.
8. Describe the method that will be used to determine the maximum sales price (purchase price or after rehab value).
9. Has the applicant received a HOME award(s) within the past 3 years? If yes, please list the SHARS ID(s).
10. Was more than 25% of any award listed above deobligated? If yes, please explain why funds were not expended within the 2-year contract term, how much was deobligated, and what actions were taken to address the issue. Please explain why this is no longer a concern and how the applicant can successfully administer a new HOME contract if awarded.
11. Were any of the awards listed above granted an extension? If yes, please explain the circumstances surrounding the request.

**Section II**

**Homebuyer Down Payment Assistance with Housing Rehabilitation**

1. Describe the typical amount of HOME funds to be invested per unit for housing rehabilitation.
2. Describe how the applicant will determine the order of priority for housing rehabilitation and if energy efficiency and/or weatherization measures will be incorporated into the scope of work.
3. Describe how the scope of work and in-house cost estimate will be prepared.
4. Describe the timing of site visits/progress and final inspections and how each visit will be documented.
5. Describe the method that will be used to determine the after-rehab value.
6. Describe how LBP risk assessment and LBP clearance will be conducted.
7. Describe how the applicant will procure contractors for each individual project.
8. Describe the process to ensure the home will be rehabilitated within 6 months of purchase and meet NYS and or Local Code requirements.

**Section III**

**Homebuyer Down Payment Assistance with Rental Units**

*\*\***Awards to include rental units will be limited. Owners of units and applicants must be able to understand and comply with complex and specific rental requirements for the POA.*

1. Describe how cost allocation will be implemented if needed and when.
2. Describe initial requirements for the following and how ongoing period of affordability requirements will be monitored for rentals. What will be reviewed and when?
   1. Leases
   2. Rents
   3. Tenant income initial certification and recertification
   4. Inspections
3. Describe how the applicant will determine that the owner can sustain the ownership and operation of the property, including the rental unit(s).