



# HOME

# Guidelines

Supplemental information for completing the

**Clark County HOME**

**Investment Partnerships**

**Program Online Grant**

**Application**



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# Program Summary

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## RFA Description

### General Information

The purpose of the RFA is to solicit applications from the community to address and alleviate the identified needs of the 2015–2019 Clark County Consolidated Housing and Community Development Plan.

### Background

The Home Investment Partnerships Program (HOME) is funded by the U.S. Department of Housing and Urban Development (HUD) through an entitlement formula that provides funds to over 650 cities, counties and consortiums. The HOME Program, established under Title II (Home Investment Partnerships Act) of the National Affordable Housing Act, represents an affirmation of the federal government's commitment to providing decent, safe, and affordable housing for all Americans and to alleviating the problems of severe rent burdens, homelessness, and deteriorating housing. HOME assistance is targeted to ensure that the program serves the affordable housing needs of households who are low- and very low-income.

### Scope of Project

The Clark County HOME program provides funds for eligible construction, acquisition, and reconstruction of affordable housing projects. Homeownership, rental subsidies and Community Housing Development Organization (CHDO) operating funds are also eligible activities.

CHDO operating funds will only be awarded to CHDO's that apply for and receive HOME CHDO funds. Minimum CHDO project award is 15% of the entitlement amount and the maximum CHDO operating award is 5% of the entitlement amount. CHDO's may elect to use the operating funds towards project costs.

### Application Questions

Questions regarding this Request for Application must be directed in writing, via email, to the contact person. The deadline for submitting such questions is three business days prior to the due date for applications. Answers will be issued through ZoomGrants to all applicants no later than two business days prior to the application due date.

### Application Review and Selection

Pre-applications are mandatory and will be reviewed for project eligibility. An internal County review team will assess administrative capability which includes turnover in upper staff levels; weaknesses identified in prior onsite reviews; cash flow issues; and audit or financial statements and management letter, if applicable.

After passing the internal review, the Urban County Policy Board (UCPB) evaluates and recommends HOME eligible projects for potential funding. Clark County CDBG and HOME program staff serves as support to the UCPB. The final decision of the expenditure of HOME funds is vested with the Board of County Commissioners.

Projects that leverage other resources, demonstrate an attempt to obtain other funds or can show an ability to get under way in the timeliest manner will be given additional consideration.

# Requirements

## Place of Performance

Contract performance will take place in Clark County or within the city limits of Woodland. Projects located in the City of Vancouver must also be awarded funding by that jurisdiction to receive a Clark County award.

**City/County Joint Funding Table**

		Location	
		In Vancouver	In Clark County
Funding	City CDBG/HOME	Yes, City can fund	City may fund only if Clark County funds and there is some benefit to city residents.
	County CDBG/HOME	County may fund only if City of Vancouver funds and there is some benefit to county residents.	Yes, County can fund

County does not fund infrastructure projects in Vancouver.

## Period of Performance

A contract awarded as a result of this RFA is intended to be for 12 months to begin in August 2016 if all other funding is secured.

## Anti-Lobbying Certification

All bidders must complete and submit an Anti-Lobbying Certification. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## Employment Verification

“Effective November 1st, 2010, to be considered responsive to any formal Clark County Bid/RFA or Small Works Quote, all vendors must submit a recent copy of their E-Verify MOU or proof of pending enrollment. The awarded contractor shall be responsible to provide Clark County with the same E-Verify enrollment documentation for each sub-contractor (\$25,000 or more) within thirty days after the sub-contractor starts work. Contractors and sub-contractors shall provide a report(s) showing status of new employee’s hired after the date of the MOU. The status report shall be directed to the county department project manager at the end of the contract, or annually, whichever comes first. E-Verify information and enrollment is available at the Department of Homeland Security web page:

[www.dhs.gov/E-Verify](http://www.dhs.gov/E-Verify).

## Insurance Requirements

### A. Commercial General Liability Insurance

Prior to the signing of a contract, the contractor(s) selected must show evidence of a certificate of commercial liability for a minimum of \$1,000,000 combined single limit.

### B. Automobile

If the Applicant or its employees use motor vehicles in conducting activities under this Contract, liability insurance covering bodily injury and property damage shall be provided by the Applicant through a commercial automobile insurance policy. The policy shall cover all owned and non-owned vehicles. Such insurance shall have minimum limits of \$500,000 per occurrence, combined single limit for bodily injury liability and property damage liability with a \$1,000,000 annual aggregate limit. If the Applicant does not use motor vehicles in conducting activities under this Contract, then written confirmation to that effect on Applicant letterhead shall be submitted by the Applicant.

### C. Professional Liability (aka Errors and Omissions)

The Applicant shall obtain, at Applicants expense, and keep in force during the term of this contract Professional Liability insurance policy to protect against legal liability arising out of contract activity. Such insurance shall provide a minimum of \$1,000,000 with a \$2,000,000 aggregate and a \$25,000 deductible. It should be an "Occurrence Form" policy. If the policy is "Claims Made", then Extended Reporting Period Coverage (Tail coverage) shall be purchased for three (3) years after the end of the contract.

### D. Proof of Insurance

Proof of Insurance shall be provided prior to the starting of the contract performance. Proof will be on an ACORD Certificate(s) of Liability Insurance, which the Applicant shall provide to Clark County. Each certificate will show the coverage, deductible and policy period. Policies shall be endorsed to state that coverage will not be suspended, voided, canceled or reduced without a 30 day written notice by mail. It is the Applicants responsibility to provide evidence of continuing coverage during the overlap periods of the policy and the contract.

All policies must have a Best's Rating of A-VII or better.

## Restrictions

Only projects approved through the mandatory pre-application process will be invited to complete the full application.

Only projects that meet the US Department of Housing and Urban Development's criteria for HOME funding will be awarded funds.

## Disclaimer

All applicants should read and understand the UCPB Guidelines located at [www.clark.wa.gov/cdbg/applications](http://www.clark.wa.gov/cdbg/applications).

All applicants must certify that their agency has never been debarred or suspended or otherwise excluded from or are ineligible for participation in Federal Assistance programs under Executive Order 12549, "Debarment and Suspension". Applicants must also certify that their agency will not contract with a subcontractor that is debarred or suspended.

All applicants must certify that, to the best of their knowledge, the information contained in their application is accurate and complete and that they have the legal authority to commit their agency to a contractual agreement. Applicants must also understand the final funding for any service is based upon funding levels and the approval of the Clark County Board of Councilors.

# Pre-Application

The pre-application is a mandatory section of the HOME application and is **due by October 30**. Once submitted, County staff will review for eligibility purposes. Applicants will then receive one of three responses by email: 1) approval of their pre-application; applicant is invited to continue to the main portion of the application. 2) request for more information; or 3) notice that the pre-application has been declined. Information regarding the reason for denial will be included.

## Application

Please read each question carefully as there is limited space to provide your answer. Answers to the questions should be easily identifiable. Avoid general information about your organization.

**Question 1:** Are you applying for a program or project? *No points assigned*

Indicate if your application is for a project or a program. Projects include construction, rehabilitation and/or acquisition of land or housing. Programs consist of home ownership or tenant-based rental assistance. Contact County staff if you are unsure which category to select. This must be identified correctly, because the remainder of the application questions will change depending on which type of application you are submitting.

**(Project) Question 2:** Enter the amount of HOME funds requested, rounded to the nearest hundred dollars.

The maximum request is \$250,000. *No points assigned*

Enter the total cost of your project broken down by amount requested from Clark County, from the City of Vancouver if this is a joint project, and from other resources. If this is a joint request with the City of Vancouver and the project is located within Vancouver's city limits, Clark County is only able to commit HOME funds if the City of Vancouver commits funding.

**(Program) Question 3:** Enter the amount of HOME funds requested, rounded to the nearest hundred dollars. The maximum request is \$250,000. *No points assigned*

Enter the total cost of your program broken down by amount requested from Clark County and from other resources.

**(Project) Question 4:** Please provide the location and brief summary of your project. Include a specific address if available. *No points assigned*

Provide a brief summary of your proposed project. Include the site location and address if available.

**(Program) Question 5:** Please provide the location and brief summary of your program. Include how this program will target residents of Clark County who live outside the city limits of Vancouver. *No points assigned*

Provide a brief summary of your proposed program. Include the service area and how the program will be targeted to Clark County residents.

**Question 6:** Need Statement: Describe why HOME funds are needed. Detail the issues and known special characteristics of tenants/participants that would be served. Include age, homelessness, special needs, mental health issues, substance use, HOPWA, etc. *20 points maximum - 20% of total*

Describe why HOME funds are critical for your proposed program/project. Include special characteristics of your target population.

**Question 7:** Solution Statement: Describe the program/project and how it will address the needs identified in the Needs Statement. Include a list of objective measurable outcomes and how your proposed solution is the most effective at achieving those outcomes. *15 points maximum - 15% of total*

- For Programs, describe in measurable, objective terms, the results you expect to achieve from this program. Your answer should include economic and social results.
- For Projects, provide a breakdown of unit mix and amenities. Also explain your efforts to determine if the market supports your project objectives. Provide documentation supporting your findings: i.e. market analysis, feasibility study. Also describe the existing housing near the proposed site. Include how competitive properties, income levels, or other factors such as housing trends or population affect the marketability.

**(Program) Question 8:** Solution Statement: How will HOME funds be used? Explain why these funds are critical. Describe the tasks and timeframe of the program. Complete timeline under Tables tab. *15 points maximum - 15% of total*

Provide a detailed work plan showing all activities and sub-activities of the projects and a completion date for each activity and sub-activity. List past, current, and future tasks necessary for timely completion and ongoing management. When preparing the work plan and schedule, please consider all other funding source requirements and state and local permitting.

**(Project) Question 9:** Solution Statement: How will HOME funds be used? Explain why these funds are critical. Describe the tasks and timeframe of the project. Complete timeline under Tables tab. *10 points maximum - 10% of total*

Provide a detailed work plan showing all activities and sub-activities of the projects (for example, financing, closing, and construction) and a completion date for each activity and sub-activity. List past, current, and future tasks necessary for timely completion and ongoing management. When preparing the work plan and schedule, please consider all other funding source requirements and state and local permitting.

**Question 10:** Associated Services: How is this program/project coordinated with other social services such as case management? Describe the role of other partners that will provide services to assist clients. Upload MOU and/or Tenant-Service Plan, if available. *10 points maximum - 10% of total*

Include the following information:

- Describe in detail the associated social services such as case management, employment services, or other services that will be provided or coordinated for special populations. Describe pre- and post-purchasing counseling for homebuyer programs.
- Please attach any contractual agreements that are currently in place or proposed for the provision of services and the source of funds.
- Describe any licensing requirements associated with the project. Give a timeline for obtaining licenses and/or permits.
- Explain how your program partners with community organizations to provide services to assist your clients. Include Tenant Service Plan, if available.

**(Project) Question 11:** Management Ability: Describe how this project will be completed and managed over the affordability period. List any projects that are currently underway or in development. *5 points maximum - 5% of total*

- Describe how your organization can carry out this project and its ability to manage the project over time.
- Identify other organizations involved in the management of this project.
- List any projects you may have in development, provide project status and completion date.

**(Program) Question 12:** Management Ability: Describe the management structure and staffing of your organization. Include how the specific program will be managed. Describe your experience running a similar program. *10 points maximum - 10% of total*

- Describe how your organization can carry out this program and its ability to manage it over time.
- Describe the management structure and staffing of your organization.

- List any similar programs you have developed in the last three years; provide program status.
- The points awarded are objective and based on the results of an internal county administrative review.

Scoring is as follows:

- 70-74% = 1 point
- 75-79% = 3 points
- 80-84% = 5 points
- 85-89% = 7 points
- 90-94% = 8 points
- 95-99% = 9 points
- 100% = 10 points

**Question 13:** Budget Summary. Discuss the other funding sources that will be used including the anticipated award date and any Terms and Conditions of the proposed funding. Include the source of matching funds.

*Minimum non-federal match requirement is 25% for all HOME activities. No points assigned*

For Programs:

- Complete the Program Budget under the Tables tab.
- Identify all funding sources.
- List and describe any management costs. Allocated costs are not eligible for HOME funding.

For Projects:

- Complete the Project Budget under the Tables tab. Upload the Development Budget template or a Housing Trust Fund Application budget under the Documents tab.
- Explain in detail the source and amount of your match. Identify if the match is a loan, grant, or from the sale of bonds. (The minimum non-federal match requirement is 25% for all HOME-eligible activities).
- Include a discussion of other funding sources being used in this project.
- Consider the following when creating your development and operating budget:
  - The developer fee is defined as a percentage of the total project. If the developer fee for your project is higher than in the table below, provide a rationale.
  - Ten percent of the award will be retained until project is complete and recipient has submitted:
    - documentation showing that assisted units meet applicable building codes or HQS;
    - an occupancy permit for the project;
    - verification that all federal labor standards have been met (if applicable); and
    - architect certification that a minimum number of completed units meet accessibility standards.

Developer Fee Limit	
Units	Percentage of Project Cost
1 -10	11%
11 or more	10%

Maximum HOME Expenditure	
Studio/Efficiency	\$149,415
1-bedroom	\$171,283
2-bedrooms	\$208,278
3-bedrooms	\$269,444
4-bedrooms	\$295,766
* Minimum expenditure is an average of \$1,000 per assisted unit	

**(Project) Question 14:** Target Population: Enter the total number of households to be served in each income range. *25 points maximum - 25% of total*

Scoring is as follows:

Income Range	Points Possible	Explanation
0–30%	10	1 point for each 3% of units in income range <i>(For example, if 9% of the project units are in the 0-30% income range, project would receive 3 points.)</i>
30–50%	10	1 point for each 3% of units in income range
50–60%	5	1 point for each 3% of units in income range
60-80%	0	0 points for units in the 60-80% income range
Over 80%	0	0 points for units above 80% income range
<b>TOTAL</b>	<b>25</b>	

**(Project) Question 15:** Target Population: Enter the total number of households to be served in each special needs population. *5 points maximum - 5% of total*

Scoring is as follows:

Special Needs population	Points Awarded	Explanation
Substance use, mentally ill, disabled, HOPWA, developmentally disabled, seniors (62+), or homeless.	3	5-9% of units in a housing project
	5	10%+ units in a housing project

**(Program) Question 16:** Target Population: Enter the total number of households to be served in each income range. *30 points maximum - 30% of total*

Scoring is as follows:

### Tenant-Based Rental Assistance Programs

Income Range	Explanation
0–30%	3 points for each 10% of households in income range
30–50%	1 point for each 10% of households in income range
50-60%	0 points for households in the 50-60% income range
60-80%	HOME funds cannot be used for households in the 60-80% income range for TBRA programs

### Homebuyer Assistance Programs

Income Range	Explanation
0–30%	Homebuyer Assistance is not recommended for households in this income range
30–60%	1 point for each 10% of households in income range
60–80%	3 point for each 10% of households in income range

**(Project) Question 17:** Enter the Census Tract of your project. Applications will receive up to 10 points based on the economic characteristics of the neighborhood. To locate the Census Tract, go to <http://gis.clark.wa.gov/maponline/>. 10 points maximum - 10% of total.

**ECONOMIC CHARACTERISTICS OF NEIGHBORHOOD**  
**2010 Census Data from US Department of Housing and Urban Development**  
 Census tracts not listed will receive a score of 0.

General Location	Census Tract	Percent Low-Mod	Points	General Location	Census Tract	Percent Low-Mod	Points
Amboy/Yacolt	401.01	30%	<b>5 Points</b>	Ridgefield	403.02	23%	<b>10 Points</b>
La Center	402.01	35%		Dollar Corner	404.03	25%	
Lewisville	402.03	27%		Hockinson	404.08	21%	
Salmon Creek	404.12	28%		Mount Vista	404.09	10%	
Battle Ground	404.13	36%		Battle Ground	404.16	19%	
Venersborg	405.04	37%		Hockinson	405.05	24%	
Washougal	405.08	27%		Hockinson	406.03	22%	
East County	405.11	37%		Camas	406.05	25%	
Mill Plain	406.04	32%		Grass Valley	406.08	13%	
Five Corners	407.03	38%		Camas	406.09	9%	
Lewisville	407.10	29%		Camas	406.10	14%	
Battle Ground	407.11	34%		Orchards	407.09	21%	
Battle Ground	407.12	31%		Barberton	408.05	21%	
Salmon Creek	408.03	36%		Mount Vista	409.05	22%	
Five Corners	408.06	28%		Felida	409.07	18%	
Hazel Dell	408.10	37%		Lake Shore	409.08	14%	
Salmon Creek	409.04	39%		Whipple Creek	409.09	21%	
Vancouver	410.03	29%		Whipple Creek	409.10	21%	
Lake Shore	410.08	27%		Mill Plain	413.21	19%	
Bagley Downs	411.11	39%		Camas	413.25	20%	
Ellsworth Springs	412.01	37%		Fisher - Mill Plain	413.27	20%	
Marrion	412.06	36%		Vancouver	413.28	23%	
Riverridge	413.09	34%		Grass Valley	413.29	17%	
Fisher's Landing	413.10	27%					
Vancouver	413.19	27%					
Parkside	413.32	39%					
Burnt Bridge Creek	413.33	34%					
Camas	414.00	36%					
Hudson Bay	428.00	39%					
Hudson Bay	429.00	36%					

**(Project) Question 18:** If acquisition/relocation anticipated, indicate number of households/businesses to be displaced. Estimate should be based on number of households/businesses currently occupying property. Displacement strongly discouraged. Enter 0 if not applicable. Subtract 5 points for each household; 10 points for each business displaced. Up to 30 points may be deducted.

If acquisition or rehabilitation of property occupied by residential or business tenants is anticipated, indicate number of households or businesses to be displaced. The estimate of displacement should be based upon the number of tenant households occupying facility at the time of this application. Displacement or relocation is strongly discouraged. Where displacement is unavoidable, relocation assistance shall be provided consistent with the Uniform Relocation Act (URA) or Section 104(d) One-for-One Replacement and will add to the cost of the project. If displacement and/or relocation occur, the Clark County HOME Program may manage the displacement and relocation, charging the project for all costs.

**(Project) Question 19:** Project Development Information: Check all that apply. For those that are checked, upload supporting documents as evidence. No points assigned

Indicate if your project meets any of the specifications listed. Provide documentation to support your findings.

**(Project) Question 20:** Universal Design: If multi-family development, describe how the project incorporates sustainable building principles and universal design. Specifically address Evergreen Sustainable Development Criteria at [www.clark.wa.gov/cdbg/applications](http://www.clark.wa.gov/cdbg/applications) No points assigned.

If your project is a multi-family development, describe how the project incorporates sustainable building principles and universal design. Specifically, address how the proposed project will meet the criteria established by the Washington State Department of Commerce's Evergreen Sustainable Development Criteria and unique or special features not found in similar projects. Additional information can be found at:

<http://www.commerce.wa.gov/Programs/housing/TrustFund/Pages/EvergreenSustainableDevelopment.aspx> and [www.adaptenv.org](http://www.adaptenv.org).

**Question 21:** Project applicants must complete and upload the following:

- 20 Year Operating Proforma
- Rent Worksheet
- Financial Checklist

No points assigned

If any of the documents are not included with your application, your application will be considered incomplete. Templates can be found online at <http://www.clark.wa.gov/cdbg/applications.html> or in ZoomGrants under the Documents tab.

# Tables

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## Timeline

All applicants must complete the Timeline located under the Tables tab in ZoomGrants. List past, current, and future tasks necessary for timely completion and ongoing management.

## Budget

All applicants must complete either the Program or Project Budget table located under the Tables tab in ZoomGrants. Enter all funds needed for the project/program and specify if funds are Committed, Conditional or Proposed.

# Documents

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Please review carefully. Several documents are marked required for all applicants and you will not be able to submit your application until all required documents are uploaded. Please note, there are several documents that are not marked “required” for all applicants, but are still required depending on the application type. For example, all Project applications are required to submit a 20-Year Operating Performa, but Program applicants are not. This document is not marked required for all applicants, but is required in order for a Project application to be considered complete.

# Follow Up

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This tab in ZoomGrants will only appear if County staff has additional questions regarding your application after it has been submitted. The contact person will receive an email from [Notices@ZoomGrants.com](mailto:Notices@ZoomGrants.com) that an activity has been requested of the applicant with a brief description of the request and due date. Use the Activity Log to notify County staff once the follow up question(s) has been answered.

# Additional Information

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## Conditions of Commitment

### For Projects:

Agencies whose projects are funded with housing funds are required to sign an agreement enforcing the HOME affordability regulations and policies. Included in the agreement will be the loan conditions, which can be up to 50 years. This condition will be secured by a deed of trust and promissory note that will run with the land. Interest rates range from 0-3% amortized up to 50 years.

Applicants may suggest possible loan terms for their projects. The County will offer the final loan terms based on all available information in the application and possibly outside consultants. The philosophy of the UCPB is to recycle or revolve the housing funds.

<b>HOME Funding</b>	<b>Minimum period of affordability in years*</b>
Rehabilitation or acquisition of existing housing per unit amount of housing funds: Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000 or rehabilitation involving refinancing	15
New construction or acquisition of newly constructed rental housing	20

\*The local affordability period could be extended past the minimum number of years.

Clark County reserves the right to withdraw funding of a project prior to the signing of the Agreement or Contract if there are material changes in the financial condition of the applicant or project. Applicant is required to report any changes to the project from the time of admission of the proposal until the execution of the final agreement or contract.

### For Programs:

Agencies whose programs are funded with HOME funds are required to sign an agreement enforcing the HOME regulations and policies.

The County reserves the right to withdraw funding of a program prior to the signing of the Agreement or Contract if there are material changes in the financial condition of the applicant or program. Applicant is required to report any changes to the program from the time of submission of the proposal until the execution of the final agreement or contract.

## 2015 HUD Income Limits for Clark County

### Annual Income by Household Size

Percent of Median Income	Number in Household							
	1	2	3	4	5	6	7	8
<b>80% of Median</b> Low Income	\$41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
<b>60% of Median</b>	31,040	35,470	39,900	44,340	47,887	51,434	54,981	58,528
<b>50% of Median</b> Very Low Income	25,750	29,400	33,100	36,750	39,700	42,650	45,600	48,550
<b>30% of Median</b>	15,450	17,650	20,090	24,250	28,410	32,570	36,730	40,890

Portland-Vancouver-Hillsboro, OR-WA MSA Median Family Income: \$73,900

Source: U.S. Department of Housing and Urban Development, effective March 9, 2015, for CDBG funds and June 1, 2015, for HOME funds.

## 2015 HUD HOME Program Rent Limits for Clark County

Rent (Monthly)	Number of Bedrooms						
	Studio	1	2	3	4	5	6
<b>80% Fair Market Rent</b> for TBRA Program Purposes Only	\$546	634	755	1,113	1,338	1,538	1,739
<b>Fair Market Rent (FMR)</b>	682	793	944	1,391	1,672	1,923	2,174
<b>High HOME Rent</b>	682	793	944	1,208	1,328	1,447	1,565
<b>Low HOME Rent</b>	643	689	827	955	1,066	1,176	1,286

Source: U.S. Department of Housing and Urban Development, effective June 1, 2015

#### HOME Rents:

\*Rent for one to four HOME-assisted units is the lesser of the Fair Market Rent or High HOME Rent.

\*Renting five or more HOME-assisted units: 20% of the assisted units' rent cannot exceed the Low HOME Rent, and 80% cannot exceed the lesser of the Fair Market Rent or High HOME Rent.

\*Rents include utilities. Rents must be reduced for tenant-paid utilities.