
FY 2021 RFA Q & As

Is the request to support a joint application from a non-profit and a social enterprise organization together or is the request to support a non-profit or a social enterprise organization project?

The Request for Applications is open to support a non-profit or a social enterprise. A non-profit can partner with a social enterprise; however, the social enterprise needs to meet the requirements listed in the RFA.

Are any 3rd party reports due w app (I won't have time prior to 3/5 to order them)

Not requiring specifically 3rd party due diligence reports. Need to describe in the best terms possible about the project.

How robust scope of work would be needed, if any (again, short on time!)

If you want to be competitive need to provide as much detail as possible regarding the specific program. Need to be able to describe the programs how they are going to specifically benefit the incomes targeted.

Does pairing w new FHA debt meet "leverage". The 4% pipeline is pretty full!

Does HUD debt count as match requirement? If it's a MF new construction or rehab effort, there is a considerable amount of equity that needs to be provided in the deal beyond the funding that we can provide. Debt does count as a match. If it's not sourced from us it's a match.

Other than the 12 page pdf, is there an excel or other application to work on?

No, there is not an excel or another application.

Is there a max award?

No Maximum funding request.

For the Competitive RFA, what is the maximum funding per applicant?

No Maximum funding request.

Would it be possible for us to apply for funding for more than one apartment complex/location? If so, would it all go under one application?

They would require separate applications.

The apartment complexes that we're looking to include in our application are already under construction with existing contracts that haven't been paid yet. Could the grant funds cover existing capital improvement contracts that include adding central a/c, new windows/doors, plumbing and infrastructure?

If the project met the criteria requirements in the RFA, then you could apply. However, it may not score competitively since the project is underway and is likely funded.

For clarification, on the minority and women applicant preference either the board or leadership staff must be BOTH a majority of minority AND women in order to receive this preference correct?

A majority make up of either or both women/minorities.

Lastly, should we provide a breakdown of our intended use of funds?

To be competitive, you should adequately describe how funds will be used to meet the outcomes. I would imagine a specific detailed budget list would assist in this description.

Follow-up question Does the leadership staff of the proposed project needs to be majority make up of either or both women/minorities?

A majority make up of either or both women/minorities.

The AMI in Bexar County is \$72K, so if your income targeting goal is 50% of AMI then that's \$36K, and if you want households not to be burdened above 30% of gross income that would be \$10,800, and if you divide that by 12 months that is \$900, so are you saying that rent for a multifamily unit has to be under \$900 per month?

We will look to rent restrictions in-line with TDHCA/HUD requirements for 50% AMI units by Household size. For 2020, these are capped at: AMFI %

Number of Bedrooms

	0	1	2	3	4	5
20	\$252	\$270	\$324	\$374	\$389	\$461
30	\$378	\$405	\$486	\$561	\$627	\$691
40	\$504	\$ 540	\$648	\$749	\$ 836	\$922
50	\$630	\$ 675	\$ 810	\$936	\$1,045	\$1,152

When reviewing the scoring map for MF developments, it would benefit us to have a site location with a lower score since the calculation takes the score and subtracts it from 12, then multiplied by 2. For example, if the census tract has a score of 2 $((12-2)*2) = 20$ vs. a census tract with a score of 7 $((12-7)*2) = 10$. It would make sense to not further concentrate vulnerable populations and I assume that is the intent. Am I understanding this correctly?

Yes, your understanding is correct. For MF developments you would earn more points to have a site location with a lower Census Tract Score.

I am writing with one of the questions I had yesterday regarding the Census Tract in which the Roseville Apartments, 4139 E Houston Street, San Antonio, Texas 78220 is located. I cannot tell from the map if we are in 1309, 1310 or on the border of both of them. Any guidance you can provide would be appreciated.

This property is located in 1309. This has a combined equity score of 10 according to City's Equity Matrix.

In regards "Funding Requirements." Is this where we define the type of funding we're requesting? i.e., forgivable loan, term of loan

Yes, that is correct Funding Requirements is where you define the type of funding you are requesting. I.e. forgivable loan, term of loan

How often will SAHT release RFPs?

Request for Applications are solely based on availability of funds in the Housing Trust or Foundation. There is no additional NOFA currently scheduled.

Can the Director's Challenge support planning?

Yes, the Director's challenge can support direct planning costs in support of new specific programs or new initiatives.

In lieu of cash, can continued support services, such as child care provided to residents of the building and the community, count as in-kind repayment to SAHT?

No, this section of scoring is in reference to the repayment of funds, so the Housing Trust can continue to fund other housing activities. Support services to residents impacted by your program may count as a form of match.

Will you be awarding one applicant? Or do you have a number that you will be awarding?

Not the intention to award one applicant. Would like to see a number of opportunities to make a bigger impact.

For the MF new construction, do the residents have to show ability to pay? Or can they live there without paying for a time period? Free housing for a period of time is that a possibility?

If that is possible financially, yes? How would free housing for 1 year for 30 people how would that impact? Would be under the 30% AMI

Page 5: “All eligible applicants ... shall not be delinquent in the payment of taxes to the City of San Antonio.” We have applied for property tax exemption for our site of housing development but the process is still ongoing. We expect approval, but in the meantime, we may be considered delinquent on taxes to Bexar Appraisal District, even though they have advised us to hold off paying until the decision is made. Would this situation disqualify us? Or, is this considered a separate issue than taxes owed to the City?

This would not disqualify you. You have been advised by Bexar Appraisal District to hold off payment until your tax exemption can be considered.

Page 6, Term of Affordability: “...applicants shall identify the proposed legal mechanism to ensuring the affordability period.” Could you please clarify what is meant by “legal mechanism?” Or, could you provide an example?

Examples of typical legal mechanisms that ensures long term affordability are things like deed restrictions or restrictive covenants with language ensuring length/period of affordability.

Page 10, Affordability Provisions: In the Competitive RFA column, “permanent” does not have points next to it. Could you please clarify what this means? In other words, if housing units will be permanently affordable, does it not receive points for this section? How does this impact the application’s strength?

Competitive RFA does not have extra points for permanent affordability. This would be scored as 15+ years. Only the Executive Director Challenge offers extra points for permanent affordability.

Under Funding and Forms of Assistance, does the repayment have to be in full? Could there be a partial repayment?

Yes, absolutely, anytime we can get repayment and recycle funds even if partially that is fine.

Ineligible Costs: How broad is "equipment" defined? Is a refrigerator or stove equipment? What about new electrical panels?

Anything that is permanent to the household is okay. HVAC, heaters, AC units permanent fixed to the property. Need to have a way to track that inventory. Equipment and furnishings have to be permanent and necessary item for the unit. Part of a broader renovation or rehab would be something that can be considered. Make that case to stabilize a home.

Is there a deadline by which the grant funds must be used?

We will negotiate in the contract when the appropriate deadline when these dollars will be used.

Is there a projected start / end date for the program?

No, but that would be a consideration when looking at the deals. If you are not going to be able to start deploying the capital soon that is something that would be taken into consideration. For example, if it's a 4% project and looking for gap financing but you do not have a bond reservation yet. That project is not likely to happen until next year.

Do we need to provide a itemized breakdown of how we intend to use the funds?

Yes, need to provide an itemized breakdown of how you intend to use the funds.

When will decision be made?

Evaluation period will begin in month of March. Depends on the volume to review and adequately score all the applications. Then the Funding Round Committee will need to evaluate. Depends on whether or not need to do interviews. Decision to award at the earliest would be late March and the latest at the end of April.

Can prevention assistance program apply for these funds?

As long as there is a tie and can explain tie to keeping these individuals housed. Yes, you can absolutely apply for these funds.

501 c 4 entity is that a social enterprise?

Organization is a non-profit organization fall under category of other non-profit organizations.

For a project that is already under construction with existing contracts that have not been paid, is this project eligible to apply?

If this project has already closed financing and under construction, the project already has the financing structure in place and is applying for supplemental funding it may not be a competitive application. It would still be technically eligible. Would have to see how funds would be used and the funds would affect the affordability of the project.

What is the maximum amount per application?

There is no maximum amount. There are two minimum amounts. For the Executive Director's challenge \$300,000 set aside. Technically can request up to \$2.7 million.

Income targeting. The 50-80% can you get to that with income averaging? Or does it have to be every unit served needs to be under those thresholds.

If you have a project that is income averaging, you should apply a dollar amount to each unit. Would have to show how these funds would be used towards the 50-80% Ami units. For example, If you have \$1 million dollar for this project, asking for \$200,000 you apply \$20,000 for each unit that will benefit individuals within the 50-80% AMI thresholds.

Under program goals, can project fall under two program objectives or just one?

Absolutely, can fall under multiple program objectives. Must meet at least one program objective.

Looking at year 15 LITHC property that needs renovation dollars, that LURA may require some units at 60 AMI does that eliminate this project from this RFA?

These dollars need to benefit individuals at 50% AMI . There are some MF new construction that do income averaging in that case if you can show that the funds are going to provide those lower income units below 50% that is something that can be considered. In general if project is straight 60% AMI no would not be eligible.

Would Tenant Advocacy for the purpose of preventing displacing be applicable for this RFA under the Protection of Residents goal?

Yes, because the goal is to ensure that that person is not displaced and does not lead to homelessness. To ensure that a household is stable to aid in representation or advocacy that is a program that is applicable.

Does other sources of debt count as a match?

Would rather see another source of equity than debt. Technically no 100% paying for specific item so yes it would count as a match.

What type of requirements come with these government funding?

These are not government fund. These are not HUD or CDBG funds These are dollars sourced from the SAHT Foundation and Housing Trust fund. These dollars are flexible. So Davis Bacon would not apply for new construction

When would the funding need to be used by?

In the application need to state the time frame in deploying these dollars

When is the RFA application due date?

March 17th

In addition to application would there be a chance for in person Q & A?

It is possible to call back applicants to interview for additional information if necessary.

Among the proof of capacity is a board resolution needed?

Not necessary for the application. By the time for negotiate and final approval would need to see board resolution. We understand you would need to get board approval to move forward with the award.

What are you looking for in the conflict of interest and acknowledgement of requirements?

Provide an affidavit that there is not any conflict of interest. Acknowledgement of Insurance requirements. It would be a requirement that you have the proper insurance before we execute agreement.

The Roseville Trust board is all women. We do not have a staff. We do employ a management company that manages the apartment.

Persons who are in the leadership position. Who are the leaders in the organization.

Under Income Targeting, there are no points allowed for new family construction for 80% AMI?

An amendment will be released for SF new construction.

Regarding match, owner occupied repair program and wanted to use Housing Trust funds for repairs and supportive services for housing stability and have funding from CoSA would that be considered a match?

If the funds go towards the unit, yes can be considered as a match.

Could we use service dollars as a match? The persons that do not have financial resources such as Medicaid, that is a cost to the center. If they do have Medicaid, the center is able to bill Medicaid for those services. The question is could service dollars be considered a match. These are direct services being provided.

It would depend on how you describe that match. If it is an administrative cost that is built in not sure it would be considered a match. Would need to provide more detailed description to determine. Providing supportive services meets criteria. Is this an administrative cost or direct services being provided? If direct services, need to provide proof and explanation.

Is there an award ceiling PER program goal (Preserve Low Income Housing; Protect Residents; Create New Housing)? If yes, how much. If no, how will the funds be allocated for award?

No, there is no award ceiling per program goal. However, we hope to support multiple opportunities with these funds.

Is there a maximum amount that can be awarded per applicant?

There is no maximum per applicant. Keep in mind \$300,000 is allocated for the Director's Challenge so \$2.7 million is available for the Competitive RFA. However, we hope to support multiple opportunities with these funds

Will there be partial awards? For example, if an application request is \$500,000 will the SAHT provide an opportunity to ask the organization to revise its request for a lower amount?

The board may award less than the requested amount. However consideration will be made for projects/programs that can move forward based on the award.

Funding-There are 15 points allocated to paying back funds and matching. Would SAHT reconsider these in the scoring? Given the impact of the pandemic and Texas recent storm disaster, nonprofit organizations serving low-income populations are facing greater needs while our supporters have less to give. Repaying a loan is an option that had more appeal prior to these two catastrophic events. Same with matching funds. We believe we may be able to do one or both of these, but ask if SAHT would reconsider making 15% of the application scoring based on categories that are out of our control at this time. (a. Regarding Funding & Forms of Assistant-10 points; b. Regarding Matching Funds-5)

The RFA scoring criteria has been approved by our board prior to releasing the application. We do not anticipate further changes to the scoring matrix.

Of SA Housing Trusts identified three programmatic goals (Preserve Low Income Housing; Protect Residents; Create New Housing), is there a priority ranking of the three program goals? If yes, what is the order of priority? If not, how will the responses be ranked across the three goals?

The SAHT has not identified a priority to the three program goals. Applicant must meet at least one of these programmatic goals to be considered. Applicant will be scored based on the Evaluation Criteria listed in the RFA.

Based on the scoring guidance, which is a 100 point scale, 20 points are for Program Goals & Vulnerable and Underserved Impacts is there an advantage if an applicant addresses more than one program goal?

The scoring in this section is subject to the evaluators review of the applicants submitted information. There is not a specific sub-scoring criteria that specifically defines how the 20 points will be scored. It will be up to the applicant to showcase how the program or project being delivered will use our funds to address goals and outcomes needed in our community.

Page 8, Matching Funds Requirement: In addition to detailing sources and uses already confirmed, would it be beneficial to separately list funding sources that are in progress (e.g. almost guaranteed but not quite yet formalized/awarded) and additional grants/funding we are pursuing this Spring?

Matching funds should be described in detail. All funding necessary to complete your program or project should be identified including the funding type, source, and whether they are committed funds or uncommitted funds. Committed funds should have a funding letter or other form of documentation committing the dollars to the specific project or program. If the funds are self-sourced, there should be a board resolution authorizing the funds. Funds that have been expended are considered committed funds if the expenditure is directly related to delivering the specific program or project in the application.

Page 10, Minority & Women Board and Leadership: Are you asking if 51% of the individuals identify as both minority AND women, or at least 51% identify as either minority AND/OR women?

At least 51% must identify as either minority and/or women.

Page 11, Application and Submittal Requirements: For “Acknowledgements of Requirements,” should we briefly address each section of the application to confirm that we meet all requirements? For example, yes we are a 501c3, no we are not delinquent on City taxes, etc.

Providing documentation as to your 501(c)3 status and an affidavit affirming you are not delinquent on city taxes or other such property tax documentation would suffice.

Would letters of support from our partners and community leaders be beneficial? We would list these in the application and include the letters as a separate attachment.

Letters of support from community leaders and neighborhood organizations relating to your project or program would be beneficial, especially since projects or programs will likely have a neighborhood impacts.

Regarding the Sources and Uses Statement: We will include our pro forma at the very least, but how much detail would you like? For example, would you like us to include our more-detailed budget, and/or a narrative to accompany the pro forma? In other words, we can send you the pro forma, the detailed budget, an accompanying narrative for sources and uses, or any combination of these. Or, something else if you prefer.

Applicants should provide sufficient financial detail to show how your project will achieve the intended outcomes as well as identify how the project will be sustainable, affordable, and financially feasible.