



**Virginia Housing Trust Funds
Competitive Loan Pool
Application Instructions**

July 1, 2015 to June 30, 2016

Applications Due Date: September 3, 2015

PLEASE DIRECT ANY PROGRAM/ APPLICATION QUESTIONS TO:
CHRIS THOMPSON AT (804) 371-7031 (chris.thompson@dhcd.virginia.gov)

PLEASE DIRECT ANY CAMS QUESTIONS TO:
CAMS HELP DESK AT (CamsHelp@dhcd.virginia.gov)

Application Submission

Housing Trust Fund (HTF) Competitive Loan Pool applications must be submitted through DHCD's [Centralized Application and Management System](#) (CAMS). Applicants should carefully follow all instructions for submission. Applications submitted with incorrect or missing information will be reviewed "as is."

An applicant organization must have a registered CAMS organizational profile in order to apply for HTF funding. Once an organization has an approved profile, individual users may be given access to CAMS by the organization's profile manager.

Applicants may submit applications at any time prior to the deadline. DHCD will only review new applications submitted prior to the established deadline.

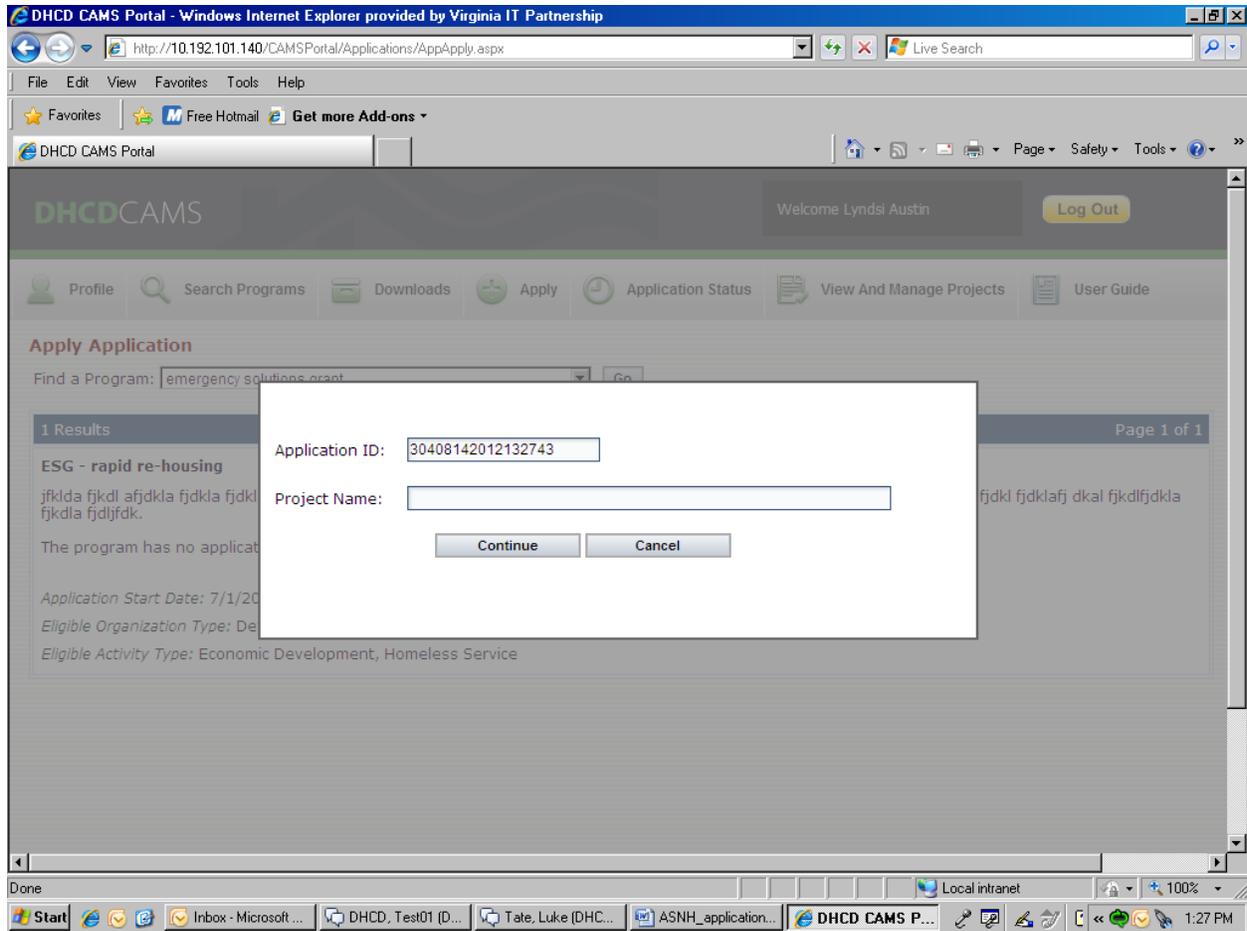
CAMS will send the applicant an email notification when an application has been submitted and received.

All work in CAMS should be frequently saved. Please note that Chrome is the recommended browser.

Project Information

The applicant must login to CAMS and select the Housing Trust Fund Competitive Loan Pool program and apply. When the applicant clicks on [Apply](#) the system will ask for a [Project Name](#). Please be careful to enter a project name that will help DHCD identify your project. The name of the development or the street where the project is located would be appropriate project names. Once the applicant hits [Continue](#) the project name cannot be edited. At this point CAMS will give the application a system-generated [Application ID](#) number.

**Housing Trust Fund Competitive Loan Pool Application Instructions
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Select Continue and CAMS will take the applicant to the Project Information tab. On the project information tab the Organization Name will be pre-populated based on the organization's profile. Please note, any errors or needed updates to the organizational profile must be made by the individual who is set up as a profile manager for your organization.

On the project information tab the applicant must enter the Project Primary Contact information. This is the name of the individual DHCD should contact with questions about the project and their contact information.

Place of Primary Performance is where that project will be located and the Primary Service Area is the locality (ies) (one or more) that the project is intended to target.

Please note that at this point the page will display a 'Print' option at the top right-hand corner. The 'Print' function will produce a PDF that can be printed or saved. This will have any information that you have entered and saved in the application.

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Tip: To print an application that will display all the questions simply go into the "Narrative Information" tab and enter NA into each text box. This will allow you to have a copy of the application including all the narrative questions to work from outside of CAMS.

DHCD CAMS Welcome Lyndsi Austin [Log Out](#)

Profile Search Programs Downloads Apply Application Status View And Manage Projects User Guide

Application Submission [Print](#)

Application ID: 34305292012094938 Project Name: HPP Test kld 5/29 Program Name: HPP
Application Start Date: 05/01/2012 Application End Date: 07/31/2012

Project Information **Project Budget** **Narrative Information** **Attachments** **Additional Information**

Project Information You must click the "Save" button below to save the info you enter in the page!

Organization Name*:

Project Primary Contact ?

First Name*: Last Name*:
Title*: Email*:
Work Phone*: - -

Place of Primary Performance ?

Address*: Zip Code*: - [Whats my +4?](#)
City/County*:

Primary Service Area* ?

Please select ALL localities that will be in your project's primary service area. Only one County, City or Town must be selected to save this page. Select the Add/Edit link to make changes. Selections will display below the County, City and Town sections. When selecting a County, it is not necessary to also select a Town that lies within that county. Consult the application information for this program for additional information.

County: [Add/Edit County](#) No County Selected. City: [Add/Edit City](#) No City Selected. Town: [Add/Edit Town](#) No Town Selected.

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Project Budget

The next tab Project Budget requires some basic budget information. Please note for the Competitive Loan Pool program this information corresponds to the requested amount and project type. Please enter the amount of requested HTF Competitive Loan Pool funds in the DHCD Request box and the remaining development costs (your project leverage resources) in the Other Funding text box. The applicant will be required to submit a full development budget (underwriting template) as an attachment to the application.

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The screenshot shows the 'Application Setup' page for the Housing Trust Fund (HTF) 2015-2017. A modal window titled 'Cost/Activity Category' is open, displaying a table with the following data:

Cost/Activity Category	DHCD Request	Other Funding	Total
<input type="checkbox"/> Rental New Construction	\$0.00	\$0.00	\$0.00
Rental New Construction	\$ 0.00	\$ 0.00	\$0.00
<input type="checkbox"/> Rental Rehabilitation	\$0.00	\$0.00	\$0.00
Rental Rehabilitation	\$ 0.00	\$ 0.00	\$0.00
<input type="checkbox"/> Homebuyer	\$0.00	\$0.00	\$0.00
Rehabilitation	\$ 0.00	\$ 0.00	\$0.00
<input type="checkbox"/> Down Payment and Closing Costs Assistance	\$0.00	\$0.00	\$0.00
Down Payment and Closing Costs Assistance	\$ 0.00	\$ 0.00	\$0.00
TOTAL	\$0.00	\$0.00	\$0.00

Narrative Information

The applicant will then go to the narrative questions. Please note there are size limits to the text boxes. DHCD suggests that applicants work in Word and copy and paste into the CAMS text boxes. Word allows an applicant to spell check and check the size of the text prior to copying and saving in the text box. Once the narrative information is complete applicants should print the questions by clicking the Print tab at the top of the page and review them for completeness and accuracy. The applicant is able to edit this information up until the time the application is submitted for review.

Please note that the CAMS text box in this section will only accommodate text responses. Graphic, tables, charts **should not** be pasted into the narrative section; instead, include the information in a separate attachment. The applicant may use the CAMS attachment section to provide any additional information not accommodated in the narrative text boxes.



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-Provide supportive housing options for persons with disabilities
-Assure integrated community housing for persons with disabilities that aid the state's response to the Department of Justice Settlement
-Other - Clearly state the housing policy this project will impact

This response should explain how the proposed project will address one of the identified state priority housing policies. Direct impact on a priority housing policy is a key factor in the evaluation.

Local Priorities. Describe how this project fits in with local and regional priorities, including how this project was identified, how it aligns with local comprehensive plans, and how the project is supported by the community.
Describe and document the local housing need, demand and target population that this project will address.

This response should provide specific information on the housing needs, demand and target population that this project will address. The response should describe the type of need that will be met and quantify the level of need. The targeted population should be clearly described and their need for this type of housing should be quantified. Cite marketing studies and other documentation if available. Please attach a copy of any demand studies, marketing plans, and other relevant documentation demonstrating the need and demand associated with this project. For homeownership projects, be sure to include documentation demonstrating a pool of qualified and interested homebuyers. A list of pre-qualified candidates is recommended.

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Project Costs. Describe how project costs were determined—entity that derived costs, when, methodology. What assurances can be made to ensure the project is sized and scaled appropriately? Has any value-engineering been completed to explore cost savings?
Please list each entity involved in the project and describe the role they will play in project implementation and the experience they have in performing that role in other projects.

Each entity involved in the project should be listed along with the role they will have in the proposed project, such as owner, developer, property manager, service provider etc. Outline the experience each entity has in carrying out such a role in other projects. Rental projects are expected to function over 20 years and the involved entities must have the capacity to fulfill their responsibilities for this timeframe.

Project Information Project Budget **Narrative Information** Attachments Additional Information

Please answer following questions:

Provide a summary of the project, including location, intended beneficiaries and outcomes, and why this project is a priority for the community. Include characteristics that are important to understand the proposed project, such as physical features, land use patterns, demographics, proposed activities including those that will be funded with other resources, but that are integrally related to the Trust Fund activities. Delineate which activities are proposed for Trust Fund funding and which activities will be funded with other resources.

Which of the state housing priorities will this project impact? Describe how the proposed project activities will impact this housing policy. Quantify where possible.

State housing priorities include:
-Reduce the cost of homeownership
-Reduce the costs of rental housing targeted at very low-income households
-Expand permanent housing for households experiencing homelessness
-Provide supportive housing options for persons with disabilities
-Assure integrated community housing for persons with disabilities that aid the state's response to the Department of Justice Settlement
-Other - Clearly state the housing policy this project will impact

This response should explain how the proposed project will address one of the identified state priority housing policies. Direct impact on a priority housing policy is a key factor in the evaluation.

Next Preview Save

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Specific narrative questions and instructions are as follows:

1. Provide a summary of the project, including location, intended beneficiaries and outcomes, and why this project is a priority for the community. Include characteristics that are important to understand the proposed project, such as physical features, land use patterns, demographics, and proposed activities including those that will be funded with other resources, but that are integrally related to the Trust Fund activities. Delineate which activities are proposed for Trust Fund funding and which activities will be funded with other resources.
2. Which of the state housing priorities will this project impact? Describe how the proposed project activities will impact this housing policy. Quantify where possible.

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- Reduce the cost of homeownership
- Reduce the costs of rental housing targeted at very low-income households
- Expand permanent housing for households experiencing homelessness
- Provide supportive housing options for persons with disabilities
- Assure integrated community housing for persons with disabilities that aid the state's response to the Department of Justice Settlement
- Other – Clearly state the housing policy this project will impact

This response should explain how the proposed project will address one of the identified state priority housing policies. Direct impact on a priority housing policy is a key factor in the evaluation.

3. Local Priorities. Describe how this project fits in with local and regional priorities, including how this project was identified, how it aligns with local comprehensive plans, and how the project is supported by the community.
4. Describe and document the local housing need, demand, and target population that this project will address.

This response should provide specific information on the housing needs, demand, and target population that this project will address. The response should describe the type of need that will be met and quantify the level of need. The targeted population should be clearly described and their need for this type of housing should be quantified. Cite marketing studies and other documentation if available. Please attach a copy of any demand studies, marketing plans, and other relevant documentation demonstrating the need and demand associated with this project. For homeownership projects, be sure to include documentation demonstrating a pool of qualified and interested homebuyers. A list of pre-qualified candidates is recommended.

5. Explain how the target population will be able to afford the proposed housing.

This response should provide information on how the target population will be able to afford the proposed housing for the length of the affordability period (20 years for rental housing). Information on rents, target population income, rental assistance and other affordability factors should be included. For homeownership projects document assistance to be provided which will enable prospective homebuyers to become homeowners, including the type of pre- and post-counseling which will be made available and who will provide this training.

6. Housing Trust Fund Need. Specifically describe why the Housing Trust Fund resources are necessary. Include the impact of HTF resources on the affordability. Describe alternative sources of funding that were investigated and why HTF resources are the most appropriate for this project.

7. Describe the plan for long-term compliance. This should include how the project will meet affordability requirements including income and rent limits and be financially sustainable throughout the entire affordability period. For homebuyer projects, this should include monitoring for compliance with the primary residency requirement.
8. Describe the access to services and community amenities that will be available to residents of the proposed housing.

This response should clearly describe services that will be provided or available to the target population. Housing targeted to special needs populations is expected to include options for appropriate services and these must be described. Also describe access to community amenities such as shopping, health facilities, employment, public transportation, and so forth. If specific services or resources will be made available, describe how those will be provided, the intended outcome, the entity responsible for delivery and the sustainability of services.

9. Describe any features that will provide improved access and enhancements for the prospective residents.

This response should describe any features such as accessibility, energy efficiency, on-site resources or programs that will be available to residents.

10. Describe the project's readiness to proceed. Issues such as acquisition, zoning, environmental clearance, lead paint, asbestos, relocation of existing tenants, other funding commitments and so forth should be discussed. All factors related to the project's start-up (all activities to date) should be described, to include:

- Property status (option in place, acquired)
- Partner agreements
- Completion of engineering and architectural reports and cost estimates
- Regulatory issues
- Development of Operations, Staffing and Management plans
- Leverage status. In cases where there are additional funding sources required, documentation noting the status of the funding (applied for, awarded, under contract, for example) must be included

Information in this response should be consistent with the Timeline attachment. Funding offers premised on described readiness to proceed may be withdrawn if project timing does not proceed as anticipated.

11. Describe any barriers or obstacles that may delay the project.
12. Outline the steps necessary to fully implement the proposed project activities.

Actions needed to begin implementation and fully carry-out the proposed activities should be clearly identified. All steps needed to successfully complete the project should be described. This response should be consistent with the Timeline included in the Attachments.

13. Project Costs. Describe how project costs were determined—entity that derived costs, when, methodology. What assurances can be made to ensure the project is sized and scaled appropriately? Has any value-engineering been completed to explore cost savings?

14. Please list each entity involved in the project and describe the role they will play in project implementation and the experience they have in performing that role in other projects.

Each entity involved in the project should be listed along with the role they will have in the proposed project, such as owner, developer, property manager, service provider, etc. Outline the experience each entity has in carrying out such a role in other projects. Rental projects are expected to function over 20 years and the involved entities must have the capacity to fulfill their responsibilities for this timeframe.

Attachments

There are a number of attachments required for the Competitive Loan Pool application. Some of these attachments require the use of a DHCD-provided template. The Underwriting Template and the project timeline are examples where the applicant will be required to download templates, complete, and upload the completed templates. All attachments are listed on the attachment tab. The attachments with required templates have a link next to the name of the attachment and instructions to download.

Some attachments do not require DHCD templates. Property Status documentation and other funding source documentation are examples of attachments where the applicant will not be required to download and complete a DHCD template. In these cases the applicant would simply upload an electronic version of the document under the appropriate attachment.

Please see the [CAMS User Guide](#) for more detailed instructions (file types and size limits).

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Required application attachments include the following:

Application Attachments	
<i>Name of Attachment</i>	<i>Requirement</i>
<u>Underwriting Template*</u>	DHCD template; required for all projects
<u>Property Status and Location Documentation</u>	Applicant documentation to include map/directions; legal description; topography; utility documentation; and documentation that the project is a part of a larger revitalization project (if applicable) –required for all projects
<u>Market /Demand Study or Needs Analysis</u>	Applicant document. Required.
<u>Other Funding Documentation</u>	Applicant documentation to include funding commitments; documentation of rent assistance or service agreements or any other key partnership related to the project –required for all projects
<u>Applicant Financials</u>	All projects–current and prior year organizational budgets to include revenue sources and expenses
<u>Timeline*</u>	Required for all projects.
<u>Partner Commitment Documentation</u>	Applicant documentation to include letters from service providers and other partners that will be responsible for aspects of the project. Required for all projects targeted to populations with service needs.
<u>Project Plans</u>	Site plans, floor plans, renderings, architectural drawings.
<u>Optional Attachments</u>	Applicant additional attachments

*DHCD provided template

In some cases CAMS will provide for only one attachment, such as Other Funding Documentation. This will require that the applicant save multiple sources of documentation as one document/file to upload.

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VIRGINIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Partners for Better Communities

Project Management
Admin Management
Glossary

Programs | Applications | Attachment Templates

Lyndsi Austin

Application Setup

Select a Program: and Subprogram:

Project and Budget Info | Narrative Information | **Attachments**

Enter Required

Title 1:

Title 2:

Title 3:

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Title 7:

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Title 9:

Title 10:

Title 11:

Title 12:

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Title 14:

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Title 17:

Title 18:

Title 19:

Title 20:

Project Information | Project Budget | Narrative Information | **Attachments** | Additional Information

According to the program requirement, you must submit/upload following required documents:

Underwriting Template (required)
(to get the template file by clicking [HERE](#))

Property Status and Location Documentation (required)

Marketing/Demand Study or Needs Analysis

Other Funding Documentation

Applicant Financials (required)

Timeline (required)
(to get the template file by clicking [HERE](#))

Partner Commitment Documentation

Additional Attachments

Upload Attachments Instruction:

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Additional Information

The Additional Information tab allows the applicant to provide additional information not previously requested in the other sections of the application.

The screenshot displays the 'Application Submission' page in a web browser. The browser's address bar shows the URL: <http://10.192.101.140/CAMSPortal/Applications/Application.aspx?App=356>. The page title is 'DHCD CAMS Portal'. The navigation menu includes 'Profile', 'Search Programs', 'Downloads', 'Apply', 'Application Status', 'View And Manage Projects', and 'User Guide'. The main content area is titled 'Application Submission' and includes a 'Print' icon. Application details are listed: Application ID: 8805152012161518, Project Name: Test Budget webform kld 5/15/12, Program Name: Urgent Need, Application Start Date: 12/01/2011, and Application End Date: 10/31/2012. Below this is a tabbed interface with 'Additional Information' selected. The selected tab contains the instruction: 'Enter optional comments regarding your application in the space below: You must click the "Save" button below to save the info you enter in the page!'. A large, empty text area is provided for comments, and a 'Save' button is located at the bottom of this area. At the bottom of the page, there are links for 'Contact Us', 'FAQ', and 'DHCD Site', along with the copyright notice 'Copyright ©2012 DHCD'. The browser's status bar at the bottom shows 'Done' and 'Local intranet'.

Application Status

Applicants may allow multiple users to edit and review application materials. Please note that applicants are fully responsible for controlling security access to CAMS when the application is submitted to DHCD.

Once the applicant begins work on the application CAMS will save the application as Incomplete. The applicant may return repeatedly to CAMS to work on this application. Please be sure all work on the application is saved in CAMS. The application will remain as an incomplete application until the applicant chooses to submit the application. Once the application is submitted the status will change from Incomplete to Pending.

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DHCD Review Process

Applicants with unresolved findings from previous DHCD monitoring, audit findings or other compliance issues will not be eligible for a funding commitment.

DHCD conducts panel reviews of all applications submitted by eligible applicants through CAMS.

Applications that score below 60 points out of a possible 100 will not be considered for funding. Scoring criteria are as follows:

Alignment with state housing policy priorities	15.0
Leveraging	10.0
Affordability	13
Financial sustainability	10.0
Impact on local housing needs	12.0
Feasibility	10.0
Readiness	12.0
Access and /or Coordination to community services	8.0
Capacity	10.0
Total	100.0

Applications selected for funding receive a conditional funding offer. This offer is contingent upon the applicant providing any additional information or documentation. Program agreements and loan commitments will not be issued until all contingencies are met.