

Exhibit A
SFY 2011 CHDO Predevelopment Loan Program (CPLP)
Application Instructions

The purpose of the CPLP Application is to afford the DCA the opportunity to initially review the conceptual development and financial feasibility of the proposed project and to suggest alternatives that, if incorporated, would enhance the proposal's financial feasibility and long-term economic viability. The Application will form the basis on which a CPLP funding decision will be made. All requested forms and attachments must be submitted in the initial Application. Applicants should be aware, however, that acceptance and incorporation of DCA's suggestions does not constitute DCA's endorsement of the proposal or guarantee that the proposal will receive predevelopment or construction/permanent financing or a conditional commitment of funds from DCA's housing financing programs.

Applicants must submit their CHDO certification letter with the Application or submit a CHDO renewal or qualification application with the CPLP Application. The CPLP Application will not be processed until the CHDO designation has been confirmed.

The application form for the CHDO Predevelopment Loan Program is:

- If the CHDO plans to apply for construction financing under the HOME Rental Housing Loan Program of Georgia's QAP, the CHDO should use the OAH Core Application (Form 2010-100 or 2011-100 (if published)). CPLP applicants should use the instructions that come with the OAH Core Application to fill out the required information.
- If the CHDO plans to apply for financing under the Permanent Supportive Housing Program (PSHP), the CHDO should use the PSHP Core Application (Form 2011-300). However, only part of the form must be completed to apply for CPLP funds. CPLP applicants should use the instructions that come with the PSHP Core Application to fill out the required information.
- If the CHDO plans to apply for funding under Georgia Dream Single Family Development Program, the CHDO should use SFDP Form 2009-700 or 2011-700 (if published).

A CPLP application may be submitted at any time for CHDOs submitting a project under either of the HOME Rental Housing Loan Program of the QAP, the Permanent Supportive Housing Program or the Georgia Dream Single Family Development Program.

Since the CHDO Predevelopment Loan Program is for CHDOs that are investigating the feasibility of a project, DCA recognizes that not all the information needed for a complete funding application will be available at the time of the predevelopment application submission. The more information submitted on a project, the better DCA can assess the project's potential feasibility and, if applying to the HOME Rental Housing Loan Program, its ability to score competitively in an upcoming QAP funding round. Only projects that appear to be potentially feasible and that demonstrate a reasonable chance of success will be funded. CPLP Applications will be funded only at DCA's sole and absolute discretion.

Although, site control is not a requirement to participate in the CPLP, the applicant must have performed its due diligence to contact, inquire and obtain a proposed selling price from the owner of the parcel of land presented in the Application.

DCA recognizes that the financial information will be tentative and not as detailed as the form requires. Fill in those line items that are known and approximate the others. Prepare the financial documents in accordance with the underwriting assumptions found in the 2010 or 2011 (if published) Qualified Allocation Plan (QAP), the most recent GDSFDP program description, or the most recent PSHP program description, as applicable. A completed CPLP application also requires back-up documentation. Submit the CPLP Sources and Uses Budget Form (Exhibit B) and the documentation listed below:

For CHDOs applying for CPLP funds for use in applying to the HOME Rental Housing Loan program or the PSHP:

Tab # Description

- 1 **Project Narrative:** No more than 3 pages, the Sources and Uses of Funds (Exhibit B) form and the applicable Core Application form.
- 2 **Site Plans:** Submit a copy of the Fish and Wildlife Service National Wetlands Inventory (“NWI”) map and USGS topographic map for subject property to verify the existence or non-existence of wetlands on the project site. In no event will any project be accepted for funding or approved if it will disturb more than one-tenth of an acre of wetlands on the subject property (or on any adjacent property where disturbing wetlands is necessary to gain access to the subject property) without an appropriate permit. Include a location/vicinity map of the area showing the location of the site including neighborhood services and site characteristics. Color photographs of the property and adjacent surrounding properties and structures, with location map are required. Aerial photographs are desirable and should be submitted whenever they are available. (Black and white photographs are not acceptable).
- 3 **Environmental Questionnaire:** Submit the Environmental Questionnaire (Exhibit E) for each location proposed in the CPLP application.
- 4 **Site Zoning:** Although site zoning is not required for a CPLP application, document if the site is in conformance with current zoning requirements or the timetable for obtaining site zoning for the proposed project.
- 5 **Operating Utilities:** Submit copies of letters stating that the requested utilities are in place (electricity, gas, water, and sewer) to the proposed site. If they are not, submit a detailed explanation of the process to be undertaken to bring the utilities to the site and the timetable for accomplishing each step in the process.
- 6 **Development Team Histories (PSHP/HOME Rental Housing Loan Program):** Submit the Experience Summaries/IRS Form 8821 Attachments for each development

team member. If the CHDO does not meet DCA threshold experience requirements described in the 2010 or 2011 (if published) QAP (see Appendix I, Threshold Criteria Section 18) or the PSHP program description, as applicable, a Consultant/Partner Contract **must** be included which conforms to the requirements set forth in Section M of the QAP Application Manual, Consultant /Partnership Training Agreement Guide (for both proposed PSHP and HOME Rental Housing Loan applications). Refer to the CPLP Program Description for additional explanation.

7 **Relocation and Displacement:** All HOME projects are subject to the Uniform Relocation Act (URA) and Section 104d of the Community Development Act of 1974. These Laws require that any tenant who is a legal resident of the project at the time of Application and who must move, either permanently or temporarily, from his or her dwelling unit as a direct result of rehabilitation, demolition or acquisition of a HOME assisted project, is entitled to relocation assistance. Relocation assistance includes:

- Written Notices of the right to remain or the need to relocate;
- Advisory services which include notices, information booklets, explanation of assistance, referrals to social services, counseling, and advice under the Fair Housing Act;
- Payment for the cost of temporary relocation;
- Reimbursement of moving and related expenses; and
- Replacement Housing Assistance (42 months if tenant's income is 80 percent of area Median Income (AMI) and 60 months if tenant's income is less than 80 percent of AMI).

Any project using HOME funds is subject to the Uniform Relocation Act. Relocation and Displacement costs must be paid from sources other than the HOME loan. If there is the slightest of possibility of relocating tenants, contact DCA's Housing Finance Division and refer to the 2009 or 2010 (if published) Low Income Housing Tax Credits and QAP Application Manual, Relocation & Displacement Manual.

8 **Experienced Partner/Consultant Certification:** Developments sponsored by Inexperienced CHDOs with an experienced partner or consultant must have each experienced partner or consultant certify in writing on the partner/consultant letterhead that the experienced partner/consultant has reviewed the CPLP application, the required documentation, proforma and financial structure, and that the proposed project meets the current guidelines of the applicable DCA program.

9 **PSHP:** Complete Service Delivery Budget Form.

For CHDOs applying for CPLP funds for use in applying to the Georgia Dream Single Family Development Program:

Tab # Description

1 **Project Narrative:** No more than 3 pages, the Sources and Uses of Funds (Exhibit B) and the applicable Core Application form. Applicant should include the completed

- Immigration and Security Form (Exhibit F) for the Applicant.
- 2 **Site Plans:** Submit a copy of the Fish and Wildlife Service National Wetlands Inventory (“NWI”) map and USGS topographic map for subject property to verify the existence or non-existence of wetlands on the project site. In no event will any project be accepted for funding or approved if it will disturb more than one-tenth of an acre of wetlands on the subject property (or on any adjacent property where disturbing wetlands is necessary to gain access to the subject property) without an appropriate permit. Include a location/vicinity map of the area showing the location of the site including neighborhood services and site characteristics. Color photographs of the property and adjacent surrounding properties and structures, with location map are required. Aerial photographs are desirable and should be submitted whenever they are available. (Black and white photographs are not acceptable).
 - 3 **Environmental Questionnaire:** Submit the Environmental Questionnaire (Exhibit E) for each location proposed in the CPLP application.
 - 4 **Site Zoning:** Although site zoning is not required for a CPLP application, document if the site is in conformance with current zoning requirements or the timetable for obtaining site zoning for the proposed project.
 - 5 **Operating Utilities:** Submit copies of letters stating that the requested utilities are in place (electricity, gas, water, and sewer) to the proposed site. If they are not, submit a detailed explanation of the process to be undertaken to bring the utilities to the site and the timetable for accomplishing each step in the process.
 - 6 **Relocation and Displacement:** All HOME projects are subject to the Uniform Relocation Act (URA) and Section 104d of the Community Development Act of 1974. These Laws require that any tenant who is a legal resident of the project at the time of Application and who must move, either permanently or temporarily, from his or her dwelling unit as a direct result of rehabilitation, demolition or acquisition of a HOME assisted project, is entitled to relocation assistance, including:
 - Written Notices of the right to remain or the need to relocate;
 - Advisory services which include notices, information booklets, explanation of assistance, referrals to social services, counseling, and advice under the Fair Housing Act;
 - Payment for the cost of temporary relocation;
 - Reimbursement of moving and related expenses; and
 - Replacement Housing Assistance (42 months if tenant’s income is 80 percent of area Median Income (AMI) and 60 months if tenant’s income is less than 80 percent of AMI).

Any project using HOME funds is subject to the Uniform Relocation Act. Relocation and Displacement costs must be paid from sources other than the HOME loan. If there is the slightest of possibilities of relocating tenants, contact DCA and refer to the SFY 2010 Georgia Dream Single Family Development Program Manual, Section Q, Uniform Relocation Act Guide.

Exhibit B
SFY 2011 CHDO Predevelopment Loan Program (CPLP)

Sources and Uses of Funds

Sources	<u>Amount</u>		
CPLP	\$		
Other:	\$		
_____	\$		
_____	\$		
Total Sources	\$		

Uses	CPLP	Other	Total
Application Costs For Non-DCA Resources	\$	\$	\$
Market Study	\$	\$	\$
Rent Comparable Study	\$	\$	\$
Physical Needs Assessment	\$	\$	\$
Architect/Design Preliminary Work	\$	\$	\$
Property Survey	\$	\$	\$
Title Clearance Expenses	\$	\$	\$
Site Control Expenses	\$	\$	\$
Consulting Fees	\$	\$	\$
Engineering Fees	\$	\$	\$
Legal Fees	\$	\$	\$
Soils Report	\$	\$	\$
Property Appraisal (<i>GDSFDP and Rehabilitation Projects Only</i>)	\$	\$	\$
Environmental Reports	\$	\$	\$
Total Uses	\$	\$	\$

Exhibit C
SFY 2011 CHDO Predevelopment Loan Program (CPLP)
Disbursement Procedures and Documentation Requirements

- 1 **Pre-approval/Approval Process:** The CPLP functions on a pre-approval (prior-notification) basis. The CHDO submits a funding proposal in accordance to the CPLP Application Instruction (Exhibit A). DCA will review the proposal for experience, cost reasonableness, and compliance with DCA guidelines. If the proposal is approved, DCA will issue an approval letter authorizing the CHDO to take the first step in the predevelopment process (e.g. soils report). The following applications must comply with the pre-approval process: Inexperienced CHDOs seeking funds under the HOME Rental Housing Loan Program or the PSHP and all CHDOs seeking funds under the GDSFDP.

Experienced CHDOs seeking HOME funds under the HOME Rental Housing Loan program of Georgia's QAP or under the PSHP may contract these activities directly without DCA prior approval. However, the CHDO must comply with DCA standards displayed in the QAP or the PSHP Program Description and associated manuals.

DCA will not commit to fund any activity that has not passed an initial Environmental Threshold Review. DCA will not fund any activity that does not comply with DCA standards displayed in the QAP, GDSFDP, or the PSHP, as applicable, or any costs beyond what is agreed to in Exhibit B (Sources and Uses of Funds).

- 2 **Predevelopment activities include:**
- Market Study
 - Rent Comparable Study
 - Engineering Fees
 - Legal Fees
 - Title Clearance Expenses
 - Site Control Expenses (Note: DCA generally will not allow more than \$5,000 total, per project toward a site purchase option).
 - Consultant Fees
 - Architectural Fees
 - Physical Needs Assessment
 - Property Survey
 - Soils Report
 - Engineer's Report
 - Environmental Reports
 - Consulting Fees
 - Property Appraisals (for SFDP and/or Rehabilitation Projects Only)
 - Costs of Preliminary Financial Applications for non-DCA Resources

- 3 **Disbursement of Funds:** Program funds will be disbursed for approved activities listed in the CPLP Source and Uses of Funds (Exhibit B). No other activity or change of activities will be funded without written approval from DCA. The Borrower must submit a funding disbursement request which includes the following documentation:
- Invoices, receipts, purchase orders and/or contracts pertaining to the specific request for disbursement.
 - Copy of the CPLP Sources and Uses of Funds (Exhibit B).
 - Completed Disbursement Request Form (Exhibit D).
 - Completed Immigration and Security Form (Exhibit F) at time of draw for for the work completed by each consultant.
 - Completed MBE/WBE Data Collection Form (Exhibit G) at time of final draw.
 - If a request for disbursement includes expenses associated with a contractual agreement between the CHDO and a contractor and/or consultant, DCA will only approve the Disbursement Request when the contract is completed and the activity is accepted by the CHDO.

DCA will review the report/product for completeness and compliance with DCA guidelines and the Agreement. If the report is approved by DCA and the CHDO, DCA will wire funds into the CHDO's account.

Exhibit D
SFY 2011 CHDO Predevelopment Loan Program
Disbursement Request Form

Date: _____ Request Number: _____

Project Name: _____

Project City or County: _____

Lender: Georgia Housing and Finance Authority
60 Executive Park South, NE
Atlanta, GA 30329-2231

Borrower: _____

Mailing Address: _____

This Request covers the period from _____ to _____.

In accordance with the CHDO Predevelopment Loan Documents in the amount of \$ _____, dated _____, 20__ between the Borrower and the Lender, Borrower requests that \$ _____ be drawn and the proceeds paid by check made jointly payable to the Borrower and the Contractors whose invoices are attached.

This is to certify that all items have been paid for which previous requests were submitted and payments received, that the labor and materials for which this draw will pay and for which previous draws have been paid were for approved expenses for the development of the Project, that all representations and warranties under the CHDO Predevelopment Loan Documents are true and correct, and that no default exists thereunder.

By: _____

Print Name: _____

Title: _____

Sworn to and subscribed before me this _____ day of _____, 20__

NOTARY PUBLIC: _____

My Commission Expires: _____

Exhibit E
Georgia Department of Community Affairs
SFY 2011 CHDO Predevelopment Loan Program
Environmental Questionnaire

A separate checklist must be completed for each development site and submitted in the Application.

Type of Activity: _____New Construction _____Reconstruction _____Rehabilitation

Project Name _____
 Project Address _____

Part I: Historic Preservation (Complete only if existing building is on site)

1. What year was the property originally constructed? _____
2. What source data was used to determine year of construction?

_____ Tax Record _____ Appraisal _____ Builder's Deed
 _____ Historic Survey _____ Sanborn Fire Insurance Map
 _____ Data _____

3. Is unit feasible for rehabilitation? _____Yes _____ No

4. If the property is 50 years or older, which of the following apply?
 - Categorically Exempt _____
 - Historic Preservation Professional made one of the following determinations:

_____ Not Historic (contributing or individual) _____ No Affect
 _____ No Adverse Affect _____ Adverse Affect

5. If Adverse Affect is selected above, has local Historic Preservation Professional approved the Standard Mitigation Process? _____Yes _____ No (If yes, submit copy of Standard Mitigation Process approval)

Part II: Other Environmental Factors

If Yes is answered, use additional pages to explain any mitigation to be taken.

- | | Yes | No |
|---|-------|-------|
| 1. Floodplain Management | | |
| a. Is the site located within the 100-Year Flood Plain?
Reference: Executive Order 11988 – Floodplain Management and Water Resources Council Guidelines. | _____ | _____ |

2. Does the project have the potential to affect or be affected by:
- a. Wetlands Protection _____
Reference: Executive Order 11990. Protection of Wetlands.
 - b. Coastal Areas Protection and Management _____
References: (1) Coastal Zone Management Act of 1972 as Amended (16 U.S.C. 1451-1464)
(2) Coastal Barrier Resources Act of 1982 (16 U.S.C. 3501+).
(3) Coastal Barrier Improvement Act of 1990 (16 U.S.C. 3501).
 - c. Runway Clear Zones and Accident Potential Zones _____
Reference: 24 CFR Part 51
 - d. Endangered Species _____
Reference: Endangered Species Act of 1973 as Amended (16 U.S.C. 1531-1543).
 - e. Solid Waste Management _____
Reference: Solid Waste Disposal Act as Amended by the Resource Conservation and Recovery Act of 1976 (42 U.S.C. 6901-6987) and U.S. Environmental Protection Agency (EPA) Implementing Regulations 40 CFR Parts 240-265).
 - f. Farmland Protection _____
Reference: (1) Farmland Protection Policy Act of 1981 (7 U.S.C. 4201+), particularly sections 1540(b) and 1541 (7 U.S.C. 4201(b) and 4202)
(2) Farmland Protection Policy (Department of Agriculture – 7 CFR part 658).
 - g. Sole Source Aquifers _____
Reference: (1) Safe Drinking Water Act of 1974 (42 U.S.C. 201, 300(f) et seq., and 21 U.S.C. 349) as amended; particularly section 1424(e) (42 U.S.C. 300h03(e))
(2) Sole Source Aquifers (EPA – 40 CFR part 149).
 - h. Wild and Scenic Rivers _____
Reference: The Wild & Scenic Rivers Act of 1968 (16 U.S.C. 1271 et seq.) as amended, particularly section 7(b) and (c) (16 U.S.C. 1278(b) and (c)).

- i Air Quality. _____
 Reference: (1) The Clean Air Act (42 U.S.C. 7401 et. seq.) as amended; particularly section 176(c) and (d) (42 U.S.C. 7506 (c) and (d))
 (2) Determining Conformity of Federal Actions to State or Federal Implementation Plans (EPA – 40 CFR parts 6, 51, and 93).

 - j HUD Environmental Standards _____
 Reference: Applicable criteria and standards specified in HUD environmental regulations (24 CFR part 51) (other than the runway clear zone and clear zone notification requirement in 24 CFR 51.303(a)(3)) and HUD Notice 79-33, Policy Guidance to address the Problems Posed by Toxic Chemicals and Radioactive Materials, September 10, 1979).

 - k Environmental Justice. _____
 Reference: Executive Order 12898 – Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations, February 11, 1994 (59 CFR 7629), 3 CFR, 1994 Comp. P. 859.
3. Noise _____
 Reference: HUD Regulations (24 CFR Part 51. Subpart B)
- a. Is the site within 1,000 feet of a major road, highway, or freeway? _____
 - b. Is the project within 3,000 feet of a railroad? _____
 - c. Is the project within 15 miles of a military airfield? _____
 - d. Is the project within 5 miles of a civil airport? _____
4. Thermal and Explosive Hazards _____
 Reference: 24 CFR § 51.200
- a. Is the site in an area where fuels, hazardous gases or flammable chemicals are stored? _____

Form prepared on behalf of Applicant by:

FOR DCA USE ONLY

Approved By:

Print Name

Signature

Title

Date

Exhibit F
CHDO Operating Assistance Program (COAP)
Immigration and Security Form
SFY 2011

- A. In order to insure compliance with the Immigration Reform and Control Act of 1986 (IRCA), D.L. 99-603 and the Georgia Security and Immigration Compliance Act OCGA 13-10-90 et.seq., Contractor must initial one of the section below:

_____ Contractor has 100 or more employees and Contractor warrants that Contractor has complied with the Immigration Reform and Control Act of 1986 (IRCA), DL. 99-603 and the Georgia Security and Immigration Compliance Act by registering at www.vis-dhs.com/EmployerRegistration and verifying information of all new employees; and by executing any affidavits required by the rules and regulations issued by the Georgia Department of Labor set forth at Rule 300-10-1-.01 et.seq.

_____ Contractor has 99 or fewer employees and Contractor warrants that the Contractor will register will register at www.vis-dhs.com/EmployerRegistration to verify information of all new employees in order to comply with the Immigration Reform and Control Act of 1986 (IRCA), DL. 99-603 and the Georgia Security and Immigration Compliance Act; and by executing any affidavits required by the rules and regulations issued by the Georgia Department of Labor set forth at Rule 300-10-1-.01 et.seq.

- B. Contractor warrants that Contractor has included a similar provision in all written agreements with any subcontractors engaged to perform services under this Contract.

_____ Signature	_____ Title
Firm Name:	_____
Street/Mailing Address:	_____
City:	_____
State, Zip Code:	_____
Telephone Number:	_____
Email Address:	_____

Exhibit G

CHDO Predevelopment Loan Program (CPLP) Minority Business Enterprise/Woman Business Enterprise Data Collection Form SFY 2011

To comply with HOME Program data reporting requirements, DCA requires that a CPLP recipient complete the attached form providing information on the minority business enterprise (MBE) or woman business enterprise (WBE) status of each contractor and subcontractor. A minority/woman business enterprise is one in which fifty-one percent or more of the ownership is by minorities/women. Completion of this form is required as a condition of the final draw under the loan.

Please report on each contractor and subcontractor involved in your project. Organize your report to list the Primary Contractor information first, followed by the subcontractor information. **Make photocopies of this form if more space is necessary.**

A. Project Information

Please enter all of the project-specific information on the spaces provided. They are as follows:

- Project Name
- Owner Name
- Name of Contact Person
- Development Location (include city and county)
- Phone Number (including area code)
- Date of Submission (the date you submit the form to DCA)

B. Primary Contractor/Subcontractor Information

Every project should have a prime contractor identified if any funds are used through this program to hire a contractor. If the owner is serving as the prime (as with a pre-development loan project), then please provide the owner's information accordingly. For each contractor and subcontractor that worked on the project, regardless of MBE/WBE status, enter the following information on the space provided:

- Name
- General Contractor ID Number/Subcontractor ID Number (mandatory information – this is generally a Tax ID Number or a Social Security Number)
- Mailing Address
- City
- State
- Zip Code
- Contract Amount (***Please note: The contract amount for the primary contractor should not include any money paid out to subcontractors, but only what was kept by the primary contractor as fees and/or payments.***)
- MBE/WBE? (do not leave blank, columns must have a “y” or “n”)
- Race or Ethnicity Code (do not leave blank, refer to codes at the bottom of the form)
- Trade Code (do not leave blank, refer to codes at the bottom of the form).



Georgia Department of Community Affairs
Office of Special Housing Initiatives
 CHDO Pre Development Loan Program
 Minority Business Enterprise/Women Business Enterprise Data Collection Form

Project Information

Project Name: _____
 Owner Name: _____
 Contact Name: _____

Development Location: _____
 Phone Number: _____
 Date of Submission: _____

Primary Contractor Information	General Contractor ID #	Address	City	State	Zip	Contract Amount	Ethr	
							MBE (y/n)	WBE (y/n)
Subtotal								

Sub Contractor Information	Subcontractor ID #	Address	City	State	Zip	Contract Amount	Ethr	
							MBE (y/n)	WBE (y/n)
Subtotal (subcontractors)								

(1) Ethnicity Codes:

- 1 - White (non-Hispanic)
- 2 - Black (non-Hispanic)
- 3 - Native Americans
- 4 - Hispanic Americans
- 5 - Asian/Pacific Islanders
- 6 - Hasidic Jews

(2) Trade Codes:

- 1 - New Construction
- 2 - Substantial Rehab
- 3 - Repair
- 4 - Service
- 5 - Project Management
- 6 - Professional
- 7 - Tenant Services
- 8 - Education / Training
- 9 - Architectural / Engineering / Appraisal