

## Housing Forward: CDD Financing for Housing Development and Housing Services Application

This application form should be used for projects seeking funding from City of Madison Request for Proposals #2020-8976; Housing Forward: CDD Financing for Housing Development and Housing Services. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on November 25, 2020**. Email to: [cddapplications@cityofmadison.com](mailto:cddapplications@cityofmadison.com)

### APPLICANT INFORMATION

Proposal Title:	Maintenance fund for permanently affordable homes in community land trust		
Amount of Funds Requested:	<u>\$108,000</u>	Type of Project:	<input type="checkbox"/> Development <input checked="" type="checkbox"/> Housing Services
Name of Applicant:	Madison Area Community Land Trust		
Mailing Address:	2702 International Ln #200		
Telephone:	<u>(608)285-2691</u>	Fax:	_____
Project/Program Contact:	<u>Olivia Williams</u>	Email Address:	<u>olivia@maclt.org</u>
Financial Contact:	<u>Olivia Williams</u>	Email Address:	<u>olivia@maclt.org</u>
Website:	<u>www.affordablehome.org</u>		
Legal Status:	<input type="checkbox"/> For-profit <input checked="" type="checkbox"/> Non-profit <input type="checkbox"/> Non-profit (CHDO)		
Federal EIN:	<u>39-1680095</u>	DUNS #:	<u>785543500</u>
Registered on SAM:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Community Housing Development Organization:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> CHDO Application Attached		

### AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with the City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at <http://www.cityofmadison.com/dcr/aaFormsID.cfm>.

### LOBBYING RESIGTRATION

Notice regarding lobbying ordinance: If you are seeking approval of a development that has over 40,000 gross square feet of non-residential space, or a residential development of over 10 dwelling units, or if you are seeking assistance from the City with a value of over \$10,000 (this includes grants, loans, TIF, or similar assistance), then you likely are subject to Madison's lobbying ordinance, sec. 2.40, MGO. You are required to register and report your lobbying. Please consult the City Clerk for more information. Failure to comply with the lobbying ordinance may result in fines of \$1,000 to \$5,000. You may register at <https://www.cityofmadison.com/clerk/lobbyists/lobbyist-registration>.

### CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, state and federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520.

If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

### SIGNATURE OF APPLICANT

Enter Name: Olivia Williams, Executive Director, MACLT

By submitting this application, I affirm that the statements and representations are true to the best of my knowledge.

By entering your initials in this box **ORW** you are electronically signing your name as the submitter of the application and agree to the terms listed above.

Date: 11/24/2020

## PROPOSAL OVERVIEW

1. Please provide a brief overview of the proposal. Describe the impact of the proposed development or program on the community as well as other key characteristics. *(Please limit response to 300 words including spaces).*

MACLT will house a fund to which our existing low income homeowners can apply for funding for maintenance projects on their homes. This internal RFP process will involve a point system to prioritize first-generation homeowners, seniors, those with accessibility needs, and those living in homes with integral maintenance needs. MACLT will administer the funds and support homeowners in accessing both the application as well as service providers, with the help of the MACLT Homeowner Committee.

Number of unduplicated households estimated to be served by this project: 4

## HOUSING FORWARD GOALS & OBJECTIVES

2. Please check which of the following goals outlined in the Request for Proposals are met with this proposal:

1. Preserve, improve and expand the supply of affordable housing for homeowners and renters.
2. Improve housing stability for homebuyers.

## AFFORDABLE HOUSING NEEDS

3. Describe your agency's knowledge of and experience in identifying affordable housing needs of the City of Madison.

Madison Area Community Land Trust (MACLT) has been developing, rehabbing, and stewarding properties in Madison since the 1990s and has been networked with the other organizations addressing affordable housing throughout our existence. Our executive director, Olivia Williams, is a regular attending of Affordable Housing Action Alliance meetings, 3rd Sector meetings, Homebuyer's Round Table meetings, and has a PhD in urban geography, wherein she learned how urban change patterns affect displacement. MACLT is building deep collaborative partnerships with other agencies addressing these needs as well, including the Northside Planning Council, where MACLT is co-chairing a Land Use Group to develop a rubric for desired development and neighborhood stabilization criteria on the Northside.

4. Please describe the anticipated demand for the proposed target populations intended to be served.

MACLT is aware that 27 out of our 59 permanently-affordable homes were developed 15-25 years ago by our agency and are in need of minor repair and appliance replacement. We are also aware that the first few scatter-site houses we acquired never had significant rehabilitation and are also in need of some work. We also know that we have a few residents who are struggling financially, some who are elderly, some who are disabled, and we would like to be able to support them in maintaining their homes, living comfortably and safely, and having housing security in these challenging times.

## AGENCY OVERVIEW

5. Describe the Agency's Mission Statement and explain how this project supports the Mission Statement.

The mission of MACLT is to provide a supply of high-quality, energy-efficient homes that are affordable to current and future generations of low-income homebuyers in the City of Madison and to steward the land and homes to keep them permanently affordable for future generations of homeowners. MACLT owns the land under the homes, and an eligible homebuyer buys the house and leases the land from MACLT at \$50-\$75/mo. The ground lease requires that homeowners sell the home at a limited-appreciation formula, so the most they can receive from a sale is their purchase price plus a modest return of market appreciation (25% of the increase in appraised value). MACLT is a long-term steward, meaning we are a resource for homeowners on maintenance issues, tree service questions, and a bridge to partnered lenders, realtors, accessibility services, or other social service agencies. Each home that we sell gets more and more affordable over time with each new sale, compared to houses around them, while homeowners are able to gain equity in their home and typically a noticeable return on their investment. Furthermore, CLT homeowners nationally have shown to be at a reduced risk of foreclosure (facing foreclosure only 1/10th the rate of the average homeowner). Therefore, CLTs work to serve more families, and sometimes entire communities, with fewer subsidies to give generations of homeowners access to stable, quality homes.

An important aspect of our program is to maintain the quality of homes in our portfolio. To this end, we have a capital improvement policy that allows homeowners to apply for approval to add 100% of the value of any large capital improvement to their sale price. This has incentivised maintenance for some homeowners, but there is still a need to aid homeowners in smaller maintenance needs and to encourage maintenance on homes. This proposal would offer help to those who may not have as much access to capital to maintain their homes, which also helps any future homeowner they may sell the home to.

6. Please describe the capacity of your agency to secure the total financing necessary to complete your proposed project, and past performance that will contribute to the success of the proposed program.

MACLT staff and volunteers on the Homeowner Committee will work to support the application process, disbursement of funds, and follow-up verification of work without any additional operations funds. Stewardship is a primary function of MACLT staff, board, and committees, and this program will be part of internal stewardship functions.

7. Please describe the agencies or development teams experience using federal HOME, CDBG or EECBG funds.

Our agency has previously worked with HOME and CDBG funds. MACLT's executive director, Olivia Williams, also formerly served on a CDBG Citizen Advisory Committee in Davenport, IA. One partner on maintenance projects will be Operation Fresh Start, whose primary work is on affordable housing as well, with decades of experience working with these programs, sometimes on their own housing projects, and sometimes for other agencies like Urban League or even MACLT in the past.

8. How does your agency reflect and engage the experiences of the target populations you serve or intend to serve, including black, indigenous, and other people of color, into your agency's operations and housing programs?

MACLT has been making a series of changes and developing partnerships to reflect the experiences of target populations. One aspect of our long-term structure is to keep 1/3 to 1/2 of the board as homeowners: 3 of our own homeowners serve on our 7-person board, reflecting the needs of low-income homebuyers. Two of our 7 board members are people of color (one of whom is indigenous), and our board and staff have worked hard in 2020 to make our policies and practices approachable, equitable, and accessible to black, indigenous, and other people of color. One way we have worked to engage the experiences and needs of target populations is to develop a close working relationship with realtor Tiffany Malone at The Alvarado Group, whose identity as a Black woman can make her more approachable than our current staff, and her knowledge as a realtor (especially a realtor who's passion is working with Section 8 recipients, single moms, and people of color) makes her a great resource for those who are interested in our program and/or working through the home-buying process. We are also working in partnership with the Northside Planning Council to develop more outreach strategies through agencies that serve target populations on the Northside, including bilingual households. In addition, we have worked to develop a partnership with Nehemiah to consider ways that their residents who have come out of incarceration and into stable jobs and may be ready for homeownership could channel to MACLT. We also offer to pay for translation services for our orientation sessions for any prospective homeowners who need it. Early in 2021, we expect to have Spanish and Hmong translations of materials about our programs and will begin more significant outreach to service organizations serving these populations as well.

9. Describe how your agency promotes and supports equity in internal policy and procedures and within the community and the greater Madison area.

Internally, MACLT has taken initiative to use an anti-racist lens to evaluate and re-write some of our internal policies and practices this year. The aforementioned partnership with The Alvarado Group is the largest shift, but we have also developed a new system of inviting interested potential homebuyers to orientations with our staff and Tiffany Malone to ask questions of us as a first step, and then we encourage applicants to work with one of our dedicated loan officers (who are all familiar with down-payment assistance programs and credit-coaching) to see if they are eligible for a mortgage pre-approval. We have a number of applicants who have taken these steps and are ready to buy a house when we have resales or new acquisitions. We have a new policy for how to select a buyer based on equity (including prioritizing those who are first-generation homebuyers, the lowest income of eligible applicants, or those with risk of displacement) as well as their fit for the house in question (its size and accessibility features). We have also begun working with translators to translate orientations live and written materials.

In the wider community, MACLT has been building relationships and partnerships with groups such as The Northside Planning Council, Homebuyers Round Table, Dignity at Work Coalition, Nehemiah, and other affordable housing practitioners and advocates in order to build connections to support the equity of this work broadly, even beyond our own program. We are excited to be co-chairing the Land Use working group of the Northside Planning Council to develop an anti-racist and pro-active systems approach to planning and development on the Northside.

10. List Percent of Staff Turnover in 2019: 0%

11. Divide the number of resignations or terminations in calendar year 2019 by total number of budgeted positions. Do not include seasonal positions. Explain if you had 20% or more turnover rate. Discuss any other noteworthy staff retention issues or policies in place to reduce staff turnover.

In 2019, staffing at MACLT was covered by staff employed by Common Wealth Development. In effect, MACLT had no direct staff in 2019, and there was no known turnover in staff working on MACLT at CWD in 2019. In 2020, after separating from Common Wealth Development, we hired an executive director, our first employee in about 10 years. With these changes, MACLT is cultivating autonomy in the ED role with board support and direct staff-board communication on a weekly basis. This arrangement has allowed for swift development of new direction, policies, and trust among MACLT's leadership to support growth of the agency which also benefits the professional development of our staff.

12. Indicate by number the following characteristics for your agency's current staff and Board of Directors.

DESCRIPTOR	STAFF	BOARD
<b>GENDER</b>		
Female	1	4
Male		3
Unknown/Other		
<b>TOTAL GENDER</b>	1	7
<b>AGE</b>		
Less than 18 yrs old		
18-59 Yrs	1	6
60 and older		1
<b>TOTAL AGE</b>	1	7
<b>RACE*</b>		
White/Caucasian	1	5
Black/African American		
Asian		
American Indian/Alaskan Native		1
Native Hawaiian/Other Pacific Islander		
<b>MULTI-RACIAL:</b>		
Black/AA & White/Caucasian		1
Asian & White/Caucasian		

Am Indian/Alaskan Native & White/Caucasian		
Am Indian/Alaskan Native & Black/AA		
Balance/Other		
<b>TOTAL RACE</b>	1	7
<b>ETHNICITY</b>		
Hispanic or Latino		
Not Hispanic or Latino	1	7
<b>TOTAL ETHNICITY</b>	1	7
<b>PERSONS WITH DISABILITIES</b>	0	0

\*These categories are identified in U.S. Department of Housing and Urban Development (HUD) Standards.

13. The following attachments are included with this application:

- Housing Development – Owner-Occupied (Complete Attachment A and Budget Workbook)
- Housing Development – Rental (Complete Attachment B and Budget Workbook)
- Housing Services (Complete Attachment C and Budget Workbook)
- Homebuyer Education (Complete Attachment D and Budget Workbook)

Note: Proposals for housing services should only complete Worksheets 1-3 (Agency Overview, Capital, and Expenses) in the Budget Workbook. Proposals for housing development should complete Worksheets 1-4 (Agency Overview, Capital, and Expenses, Proforma). Proposals for homebuyer education services should only complete Worksheets 1 and 5 (Agency Overview and Homebuyer Education Budget).

**PLEASE ATTACH THE FOLLOWING ADDITIONAL INFORMATION AND CHECK THE BOX WHEN ATTACHED:**

- A completed Application Budget Workbook, showing the City’s proposed financial contribution and all other proposed financing.
- A current list of Board of Directors, with home addresses included for each board member.
- For development proposals, a detailed map of the site and a second map using the AHF Affordable Housing Targeted Area Map showing the site in the context of the City.
- For development proposals, a Capital Needs Assessment report of the subject property, if the proposal is for a rehabilitation project and if the report is available at the time of application.
- For development proposals, a recent market study or analysis, if available at the time of application.
- For applicants seeking EECBG funds, an energy audit, prepared by a certified Focus on Energy auditor, if available at the time of application.
- For rental development proposals with more than one owner, a Project Organizational Chart, including ownership interest percentages.

NOTE: If an appraisal, market study, or capital needs assessment is not available at the time of application, and the proposal is funded through this RFP process, these items must be submitted to the City prior to receiving a loan agreement.

**ATTACHMENT C – Housing Services**

Funds will be applied to:

Down Payment/Closing Cost Assistance

**Rehabilitation Services for Owner Occupied Dwellings**

Estimated total number of units to be served: 30

Estimated number affordable of units (<80% CMI): 30

Estimated number affordable of units (<50% CMI): 5

Average amount of CDD funds requested per unit: \$3600

**Program Design**

1. Please describe in detail what services your agency intends to offer to participants if this proposal is funded. Include how you have calculated the average amount of CDD funds per unit.

MACLT offers long-term stewardship to our homeowners, including support for access to home maintenance services. If awarded Rehab Services funding, we will create an RFP process for our existing MACLT homeowners to apply for maintenance funding for small maintenance projects if their income is still below 80% CMI. As part of our application system for the funds, MACLT will prioritize the homes in our portfolio with known maintenance needs and the lowest-income residents, seniors, as well as those with accessibility needs. MACLT will also provide a list of service providers locally to affordably conduct maintenance projects and host some of our own information sessions about home maintenance. Our partnership with Operation Fresh Start can be utilized by homeowners for external home work (not inside the house), and we can connect homeowners with other affordable maintenance providers like Project Home.

In preparation for the RFP process, MACLT will make outreach to our members, especially the hardest-to-reach members, our priority. This process is described in detail in our Affirmative Marketing Strategy. MACLT staff and our volunteer Homeowner committee will work to support the homeowners who need help accessing service providers, by supplying resource lists for affordable supply outlets and service providers, as well as making phone calls and appointments for estimates and work.

MACLT staff will require documentation of completed jobs and receipts of costs to ensure funding is spent on the maintenance project in question. This application is for \$3,600 for 30 homes, as this is the need we see among our residents and homes. Of our 69 units, about 30 have maintenance needs such as: kitchen floor replacement, hot water heater replacement, or other minor repairs. It is important for our program that homes remain in good repair for their resale, and we want to be able to help our homeowners access these services. For larger projects like roofs or window replacement, MACLT will aid homeowners in applying for CDD home maintenance loans.

2. Please identify the geographic area(s) and/or target neighborhoods this program intends to serve.

This program would serve MACLT residents. MACLT properties are clustered in the North side of Madison. We developed housing in Camino del Sol and Anniversary Court Condo Association that need minor repairs. We also have some scatter-site homes across the city, some of which need repairs. MACLT developed homes at Anniversary Court and Camino del Sol in the late 1990s and early 2000s which now have routine maintenance needs like the replacement of A/C units, furnaces, and kitchen floors. Some additional scatter-site houses we have acquired or developed are also experiencing maintenance needs, and at times our homeowners have struggled to afford the costs of maintenance or access affordable maintenance services.

3. Please describe the target population intended to be served, including any preference that will be given to a specific population. Explain how this proposal will address, reduce, and/or eliminate barriers to housing or affordability concerns in housing experienced by the proposed target population.

For our internal RFP, MACLT would create an application system offering points that prioritize populations that have historically faced barriers to housing stability as well as the homes that need repairs that affect the health and safety of the occupant. This point system would prioritize seniors, residents with accessibility needs, residents of the lowest income brackets, and first-generation homeowners. Points will also be given regarding house age and how essential or integral the maintenance need is for the house, as well as ADA-compliant alterations and energy efficiency.

Having direct access to these maintenance funds will allow our residents to continue to enjoy housing stability at a higher quality and support for improving their housing situation. Many homeowners who come from a family of homeowners (and therefore may be second-, third- or multi-generational homeowners) not only have access to more funding for downpayments and maintenance needs in their pursuits to own a home, but they also have access to knowledge about home maintenance projects and services. At MACLT, part of our role is providing post-home-buying stewardship services, which entails being a resource for maintenance information. With funds to offer our homeowners, we could more directly support their initiatives to improve their houses and offer informational support and connection along the way. In effect, MACLT can use this program to further close the knowledge gap that first-generation homeowners face, in addition to the resource gap.

4. Please describe your agency's affirmative marketing strategy, including what strategies it will include to engage the target population.

Our target population is current MACLT residents, but especially those who are elderly, first-generation homeowners, disabled, and very low income. MACLT will give multiple kinds of notice to homeowners about this opportunity, including:

- Multiple emails to our resident listserv
- Physical mailers
- Phonecalls to participants we know to be elderly, disabled, people of color, very low income, and/or living in the homes we know need maintenance.
- In-person visits (with appropriate safety precautions) to those we do not reach on the phone

Our internal application system for the funds will be offered via Google Forms, but we will make sure all homeowners know that staff are available by phone to type up an application for the applicant. Translation services are also available where needed.

Having this internal process will allow us to offer this opportunity even to those who may not have computer access or proficiency. The Homeowner Committee of MACLT has also offered to provide assistance to staff to support homeowners in making phonecalls to Project Home or other maintenance service providers if needed, as well as to host Zoom information sessions for homeowners on maintenance tips.

5. If this proposal is for a program already operated by your organization, please explain the outcomes of the program to date, including success rates, number of persons from the target population who have closed on their homes, etc.

This proposal would add to our existing program, where we own the land under 69 houses and enforce long-term affordability requirements. On average, MACLT homeowners save \$53,000 on their house, and over 1/3 of our permanently affordable homes have been re-sold, multiplying their impact beyond the initial homeowner. At least 27 of the households in MACLT homes have a female head of household, and about one-third of our homes are inhabited by people of color. At the time of purchase, 59 out of our 69 homes were sold to families with a household income below 80% CMI, and the average household income served in the last 8 years by our affordable home sales has been 65% CMI. As permanently affordable homes, it is imperative that these homes stay maintained for quality over time, and this program will help us continue to serve our low-income homeowners as well as future generations of low-income homeowners who may inhabit their homes.

6. Explain how your organization will support participants, especially those who have historically experienced difficulty navigating other systems in the past, to increase the likelihood that the client will close on their first home or the homeowner will be able to engage a contractor to complete rehabilitation work.

MACLT will prioritize the accessibility of these funds for our homeowners with a few specific approaches:

- (1) Aiding our residents in applying through our internal RFP process, described above.
- (2) MACLT has a list of affordable maintenance providers, which we are continuing to build. This list will be sent to all applicants.
- (3) MACLT's Homeowner Committee will host a series of recorded Zoom webinars for homeowners about this funding opportunity as well as maintenance tips and tricks for finding affordable options (by utilizing resources such as Habitat ReStore, Freecycle, Craigslist, the Time Bank, and Project Home).
- (4) Where appropriate (ie. For outdoor maintenance needs), MACLT will connect homeowners to Operation Fresh Start, with whom we have a partnership already.

(5) Volunteers on the Homeowner Committee of MACLT along with staff will work to aid those who need it in making appointments with contractors and service providers, and/or guiding them in the steps.

7. Describe how your agency is part of the larger system of services and/or housing resources. How will your agency partner with other organizations (e.g. financial institutions, community partners, etc.) and systems to support your agency's project participants?

MACLT has numerous partners in supporting our homeowners. We will utilize existing partnerships and build new ones as needed to support this maintenance fund program. One partnership we currently have is with Operation Fresh Start, who agreed to do any outdoor maintenance projects at an affordable rate to homeowners who would like their services. We additionally have partnered lenders at Summit Credit Union, Old National Bank, and Monona Bank, who understand our program and can work with homeowners to refinance to pull out additional funds for maintenance projects from their home equity for projects exceeding \$3600. MACLT will additionally reach out to Project Home about potential ways to partner on providing services and/or education around maintenance to our homeowners.

8. Who will be responsible for monitoring compliance with federal regulations? Please describe the experience of the individual(s) including trainings and/or certifications that the individual(s)/agency has completed and/or attained.

Olivia Williams, Executive Director of MACLT, will monitor compliance. Olivia verifies incomes for applicants based on HUD requirements and can complete any additional trainings needed for compliance. MACLT has sample program applications from periods of time in which we had to comply with CDD underwriting guidelines.

**PROPOSAL TIMELINE**

Describe activities/benchmarks by month/year to illustrate how your project will be implemented.

Activity/Benchmark	Estimated Month/Year of Completion
Funds received	04/2021
Development of RFP for maintenance funds	05/2021
Outreach to homeowners regarding RFP (mail, phone, email, door-knocking)	05/2021
Opening of application acceptance	06/2021
Disbursement of maintenance funds (as needed until exhausted)	04/2023



APPLICANT & PROJECT NAME: **Madison Area Community Land Trust**

1. AGENCY OVERVIEW

This chart describes your agency's total budget for 3 separate years. Where possible, use audited figures for 2019 Actual.

Account Description	2019 Actual	2020 Budget	2021 Proposed
<b>A. PERSONNEL</b>			
Salary (including benefits)	-	-	36,000
Taxes	-	-	7,452
<b>Subtotal A</b>	-	-	<b>43,452</b>
<b>B. OPERATING</b>			
All "Operating" Costs	7,571	10,263	16,500
<b>Subtotal B</b>	<b>7,571</b>	<b>10,263</b>	<b>16,500</b>
<b>C. SPACE</b>			
Rent/Utilities/Maintenance	-	550	550
Mortgage/Depreciation/Taxes	-	-	-
<b>Subtotal C</b>	-	<b>550</b>	<b>550</b>
<b>D. SPECIAL COSTS</b>			
Subcontracts			
Deposits to Reserves			
Debt Service (Excl Mortgage)			
Other: (Specify)			
Contracted staff/operations	44,604	36,400	
<b>Subtotal D</b>	<b>44,604</b>	<b>36,400</b>	-
<b>Total Operating Expenses:</b>	<b>52,175</b>	<b>47,213</b>	<b>60,502</b>
<b>REVENUE</b>			
Direct Public Grants			
Direct Public Support			
Indirect Public Support			9,000
Miscellaneous Revenue	5,075	4,000	6,000
Restricted Funds Released			
Program Income	49,110	48,248	49,195
<b>Total Income</b>	<b>54,186</b>	<b>52,248</b>	<b>64,195</b>
<b>Net Income</b>	<b>2,010</b>	<b>5,036</b>	<b>3,693</b>

APPLICANT & PROJECT NAME:

**Madison Area Community Land Trust: Maintenance Fund**

6. HOUSING SERVICES BUDGET

Please use the below budget to outline all funds contemplated to be used to fund the program, and how funds will be used

Program Funding Sources

Funding Source	Amount	One-Time or Ongoing?
<b>Public Funds</b>		
CDD Housing Forward	\$108,000	one time
<b>Private/Non-Profit Grant Funds</b>		
<b>Other Funds from Agency Budget</b>		
Groundlease Fees	\$48,250	ongoing
Community Shares	\$5,500	ongoing
<b>Other Funds (Specify Source)</b>		
<b>Total Funding Sources:</b>	<b>\$161,750</b>	

Program Expenses

Cost Category	CDD Funds	Other Funds	Total Cost
<b>Personnel Costs:</b>			
Salary	\$7,000	\$34,320	\$41,320
Benefits		\$1,800	\$1,800
Taxes	\$634	\$3,106	\$3,740
Other:			\$0
<b>Operating Costs:</b>			
Office Supplies/Postage	\$200	\$200	\$400
Telephone/Internet			\$0
Rent		\$550	\$550
Utilities (if not included in Rent)			\$0
Professional Fees			\$0
Contract Services			\$0
Insurance		\$5,500	\$5,500
Audit		\$7,000	\$7,000
Program Supplies and Tools	\$166		\$166
Staff Training		\$500	\$500
Automobile Costs/Travel			\$0
Other:			\$0
Other:			\$0

<b>Capital Costs:</b>			
Loans to Homebuyers			\$0
Rehabilitation Labor Costs	\$40,000		\$40,000
Rehabilitation Materials/Repair Costs	\$60,000		\$60,000
Other:			\$0
<b>Total Costs:</b>	<b>\$108,000</b>	<b>\$52,976</b>	<b>\$160,976</b>



## **Affirmative Marketing Plan: Home Maintenance Fund**

**OBJECTIVE:** Ensure that all MACLT are able to access funds for home maintenance assistance and complete a project, and that funds are distributed equitably

**LEAST LIKELY TO APPLY:** MACLT homeowners who are elderly, those who are not regularly in touch with MACLT, those who have had challenges navigating systems in the past.

### **MARKETING STRATEGIES:**

- Design RFP internal to MACLT with a point system prioritizing:
  - Lowest income homeowners
  - Those with disabilities who need more accessible features
  - First-generation homeowners
  - Those in homes with more extensive maintenance needs
  - Maintenance needs that are integral to the house or for household safety (eg. heat in winter)
- Send information on program to email listserv
- Create and send physical fliers to all homeowners in MACLT
- Make phonecalls to homeowners with known maintenance needs, those known to be elderly, those known to have accessibility needs, and those known to be struggling financially
- Where previous steps have failed, make in-person visits to homes with known maintenance needs (with safety precautions taken)
- Aid homeowners who need it in filling out application for maintenance funding
- Build out the list of maintenance service providers and provide it to all applicants
- Utilize volunteers on Homeowner Committee to aid homeowners who need it in making phonecalls to schedule contractors or other maintenance services

**MARKETING START DATE:** May 2021

**STAFF EXPERIENCE:** Dr. Olivia Williams, MACLT's Executive Director, has been in the field of housing and particularly CLTs for six years, and has regularly attended and presented at national conferences of the Grounded Solutions Network about CLT practice in those years. Most recently, in 2020 she attended a multi-part training series on CLT Stewardship hosted by the Grounded Solutions Network.

A hard copy of this plan and all of MACLT's policies can be obtained by writing [Olivia@MACLT.org](mailto:Olivia@MACLT.org).



## JULY 2020 BOARD OF DIRECTORS

Robert Paolino  
825 Troy Dr.  
Madison, WI 53704  
[Brewwisconsin@yahoo.ca](mailto:Brewwisconsin@yahoo.ca)  
(MACLT homeowner)  
Secretary, term began Jan 2020

Beth Welch  
552 Troy Drive  
Madison, WI 53704  
608-698-3211  
[bethshohamwelch@gmail.com](mailto:bethshohamwelch@gmail.com)  
Vice President, term began Jan 2020

Ethan Schwenker  
221 Buckingham Lane  
Madison, WI 53714  
414-331-1105  
[Ethan.schwenker@quarles.com](mailto:Ethan.schwenker@quarles.com)

Zoe Sullivan  
5106 Card Avenue  
McFarland, WI 53558  
917-608-2674  
[zoesull@gmail.com](mailto:zoesull@gmail.com)

Shaya Schreiber  
4261 Beverly Rd.  
Madison, WI 53711  
[Shaya\\_03@yahoo.com](mailto:Shaya_03@yahoo.com)  
(MACLT homeowner)  
Treasurer, term began Jan 2020

Jeremy J. Wodajo  
1130 Ireland Drive  
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608-283-2609  
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President, term began Jan 2020

## ADDENDUM #1 TO HOUSING FORWARD RFP APPLICATION

The Housing Forward Request for Proposals offers up to \$6.85 million in funds from local and federal funding sources. Each of these funding sources carries with them various requirements and restrictions. Please select which funds your organization would be willing to accept, if awarded funds through this RFP:

**City Levy/Affordable Housing Funds**

**HOME**

**CDBG**

**EECBG**

Please note that Housing Services proposals are not eligible to receive EECBG funds. CDD will make the final determination of the appropriate mix of financial sources to awarded proposals, based on the preferences identified above by applicants.

**ATTACHMENT D**

**DESIGNATION OF CONFIDENTIAL AND PROPRIETARY INFORMATION**

Proposers are hereby notified that all information submitted in response to this RFP may be made available for public inspection according to public records laws of the State of Wisconsin or other applicable public record laws. Therefore, proposers are encouraged to refrain from submitting information that cannot be open for public inspection. However, if proposers must include information deemed confidential and proprietary by the proposer, proposer must comply with these instructions:

- Requests for confidentiality must be submitted prior to the proposal submission date to the City of Madison Purchasing Office.
- Requests for confidentiality must use this designated form. Failure to include this form in the bid/proposal response may mean that all information provided as part of the bid/proposal response will be open to examination and copying. The City considers other markings of confidential in the bid/proposal document to be insufficient.
- Any information to be considered confidential or proprietary must be separated and packaged from the rest of the proposal. Co-mingling of confidential/proprietary and other information is not acceptable.

Prices always become public information when bids/proposals are opened or when negotiations have been completed and the contract has been awarded. Other information usually cannot be kept confidential unless it involves a trade secret as defined in §.134.90(1)(c), Wis. Stats. Any information that will be included in any resulting contract cannot be considered confidential. A proposal, in its entirety, will not be considered confidential and/or proprietary.

Other information cannot be kept confidential unless it is a trade secret. Trade secret is defined in §. 134.90(1)(c), Wis. Stats. as follows: "Trade secret" means information, including a formula, pattern, compilation, program, device, method, technique or process to which all of the following apply:

1. The information derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use.
2. The information is the subject of efforts to maintain its secrecy that are reasonable under the circumstances.


In the event the designation of confidentiality of this information is challenged, the undersigned hereby agrees to provide legal counsel or other necessary assistance to defend the designation of confidentiality and agrees to hold the City of Madison harmless for any costs or damages arising out of the City's agreeing to withhold the materials.

The attached material submitted in response to Bid/Proposal # \_\_\_\_\_ includes proprietary and confidential information which qualifies as a trade secret, as provided in §s.19.36(5), Wis. Stats., or is otherwise material that can be kept confidential under the Wisconsin Open Records Law. As such, we ask that certain pages, as indicated below, of this bid/proposal response be treated as confidential material and not be released:

Section	Page No.	Topic	Specific law that supports confidentiality of information

Company Name MACLT

Enter Name: OLIVIA WILLIAMS

By entering your initials in the  You are electronically signing your name and agreeing to the terms above.

Date: 11/25/2020

## **Madison Area Community Land Trust**

### **Maintenance Fund for Permanently Affordable Homes in Community Land Trust**

**Response Submission Due Date: January 6, 2021 NOON**

#### **Instructions to Applicants:**

Please respond *briefly and succinctly* to the questions below in-line, unless otherwise specified (e.g. additional documentation requested). Maximum 1/3 a page per question. Please use this Word document to record your answers and return this completed document to [cddapplications@cityofmadison.com](mailto:cddapplications@cityofmadison.com). Please cc: [etabakin@cityofmadison.com](mailto:etabakin@cityofmadison.com). We ask that you refrain from submitting additional documentation not specifically requested at this time or using alternative formats.

#### **Questions:**

##### **Financing**

1. Please explain the small discrepancy between the proposed project sources and expenses (the figures do not equal each other).

My mistake, please add \$774 to the Professional Fees expense line.

2. Will homeowners be expect to repay funds received from MACLT under the maintenance fund?

No, MACLT will be delivering these funds as direct grants to help pay for maintenance projects.

##### **Program Targeting and Affirmative Marketing**

1. How will MACLT assist homeowners who have no computer or who lack the ability to access MACLT recorded Zoom webinars on funding opportunities and maintenance tips for finding affordable options?

When MACLT is doing outreach to homeowners regarding these maintenance funds, we will also ask homeowners about Zoom accessibility for them and make other arrangements if they are interested but unable to view Zoom based on their needs. For example, we could buy a tablet and wi-fi hot spot for residents to check out for such sessions and review/practice how to log into Zoom with them beforehand. If they would prefer, we could record the session and mail them a DVD if they have access to a DVD player, or if they feel it is safe to meet in person we could arrange to meet in person to review what is discussed in the webinar.

2. Will applications for funds through this program be accepted once per year or on a rolling basis?

The funds will be accepted on a rolling basis.



## **Program Evaluation**

1. Please explain how improvements made through this program may affect shared equity for homeowners.

These funds will not be eligible for our Qualified Capital Improvement (QCI). For context, we offer an incentive for homeowners to complete capital improvements on their home. If approved by MACLT, QCI projects are appraised at sale separately from the home so that homeowners can receive 100% of the value of the QCI at resale while the rest of the house is calculated so the seller receives 25% of the increase in appraised value from the time they bought the house. Projects that receive these maintenance funds will not be eligible for a QCI unless the project is large and the homeowner invests their own funds (in excess of the \$3600 grant cap) in the project and applies for a QCI. In this case, the final sale price will include the value of the QCI *minus* the \$3600. In other words, the value of the improvement that is paid for by the grant stays with the land trust and the next buyer.

## **Staff**

1. Please expand on the executive director's hands-on knowledge of CDBG/HOME rules, reporting, eligible projects, and monitoring income compliance of applicants.

This will be the Executive Director's first time with hands on experience with CDBG and HOME. She was trained in calculating income eligibility based on HUD standards. Several members of the board as well as the rest of the development team have decades of direct experience with CDBG reporting and compliance.