

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

APPLICANT INFORMATION

| | | | |
|---|---|------------------|---|
| Proposal Title: | <u>Movin' Out Inc. Mortgage Reduction Assistance and Housing Counseling</u> | | |
| Amount of Funds Requested: | <u>\$755,750.00</u> | Type of Project: | <input type="checkbox"/> Development <input checked="" type="checkbox"/> Housing Services |
| Name of Applicant: | <u>Movin' Out, Inc.</u> | | |
| Mailing Address: | <u>902 Royster Oaks Drive, Ste. 105, Madison, WI 53714</u> | | |
| Telephone: | <u>608-251-4446</u> | Fax: | <u>608-819-0623</u> |
| Project/Program Contact: | <u>Paula Tiffany</u> | Email Address: | <u>pt@movin-out.org</u> |
| Financial Contact: | <u>Paula Tiffany</u> | Email Address: | <u>pt@movin-out.org</u> |
| Website: | <u>www.movin-out.org</u> | | |
| Legal Status: | <input type="checkbox"/> For-profit <input type="checkbox"/> Non-profit <input checked="" type="checkbox"/> Non-profit (CHDO) | | |
| Federal EIN: | <u>391833482</u> | DUNS #: | <u>019470348</u> |
| Registered on SAM: | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Community Housing Development Organization: | <input checked="" type="checkbox"/> Yes <input 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: Kathryne Auerback

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 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).*

Fifteen first time homebuyer households will each use up to \$40,000 of CDBG/HOME funds for assistance with the acquisition of their first home. By providing a deferred loan, the first mortgage financing is reduced, making the monthly payments affordable to low-income households. The loan is repaid when the buyer no longer occupies the home and the money is then available to other low-income buyers to continue to support Madison affordable housing, in perpetuity. The homes purchased are modest and the housing counseling process assures the homes meet the needs of the household to assure safety, affordability, compatibility with service needs, and stability for the long term. Movin' Out will target ten families who have a family member with a permanent disability.

Movin' Out is also proposing funding for additional housing counseling services and down payment assistance funds to supplement the Building Resilience Through Homeownership for Black Families in Madison through the U.S. Conference of Mayors CommunityWINS Grant Program. This program will address one objective of the City of Madison's Housing Forward policy to double the rate of homeownership among Madison's Black households. This program will provide individualized long-term housing counseling with savings tools in the form of Individual Development Accounts (IDA). With these requested funds, five families who participate in this program will also receive down payment assistance funds of up to \$40,000.

Additionally, Movin' Out is applying for \$50,000 to increase access to high quality financial education and housing counseling. With this funding Movin' Out will design and administer an accessible, online home buyer education program for first time buyers available to City of Madison residents, with the possibility of replication for other Wisconsin communities in the future.

Number of unduplicated households estimated to be served by this project: 15

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.

Movin' Out is celebrating our 25th year of creating healthier, more resilient neighborhoods with high-quality, affordable, community-integrated homes for people with disabilities. We have helped more than 1,700 families to purchase and maintain their own homes; 180 of those families are City of Madison residents. Movin' Out has also helped create nearly 1,100 units of safe, affordable rental housing, about a quarter of which are supportive units for people with disabilities. Movin' Out's HUD-certified housing counselors have more than 35 combined years of experience providing comprehensive, individualized housing counseling.

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

Movin' Out has an excellent track record of expending our down payments assistance funds from the City of Madison. Given that Madison has one of the highest median housing costs in the state, while people with disabilities and families of color, on average, have a lower household income than the general population, affordable housing remains a critical need. Even with the current challenges of limited affordable housing stock availability and Covid-19, we have had a successful year with our homeownership program. The demand for HUD-certified home buyer education programs is high as first mortgage loan products require their buyers to complete a HUD-certified housing counseling program.

AGENCY OVERVIEW

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

Movin' Out, Inc. partners with people with disabilities, their families, and their allies, to create and sustain community-integrated, safe, affordable homes. Our target population is people with disabilities of low income. The program addresses barriers that accompany both issues. For people with disabilities, comprehensive, individualized housing counseling accompanies down payment assistance to assure that the home will include any necessary modifications for the present or the future. The income barrier is addressed by providing enough of a deferred payment loan to allow the first mortgage payments to be manageable for the household, thus creating a long-term, sustainable housing situation. Our mission is a social justice mission and our core values are about civil rights. Our strategic plan recognizes racial and economic disparities as major challenges faced by our target population. Additional funding to supplement the CommunityWINS Grant Program will help address racial disparities.

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.

Movin' Out currently has leveraged funding from numerous sources throughout Wisconsin. Funds for down payment assistance from the Affordable Home Program from the Federal Home Loan Bank of Chicago are available statewide, as well as funds from the State of Wisconsin Housing Cost Reduction Initiative. We also receive funding from Dane County for mortgage reduction assistance. In order for people to sustain their living situations, Movin' Out has rehab/accessibility funding from the Federal Home Loan Bank of Chicago AHP and Dane County minor home repair funds. Movin' Out receives housing counseling funds from HUD. All of these funding sources have been consistent for the past 10-20 years.

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

Our HUD-certified housing counselors have many years of experience working with HOME and CDBG funding. For the past 20 years, working with the City of Madison and Dane County CDBG programs, staff are knowledgeable about each program's policies and procedures.

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?

Movin' Out's Bylaws require that at least one third of our Board of Directors represent low-income communities and people with disabilities. In addition, we have been intentional over the last 2.5 years about increasing the racial diversity of our Board of Directors and our team. Our Board of 14 now includes 3 people of color, 5 clients, 5 representatives of low-income communities, and 7 representatives of people with disabilities. Our team of 11 now includes 3 people of color, and 1 person with a disability. For the next position we are filling by the end of November, all three finalists are people of color.

In addition to the diverse perspectives of our Board and team members, we proactively seek out people with disabilities and people of color as consultants for our operations and housing programs. For example, we hired a client who is a person with disabilities and who has engineering/design expertise to consult with us on accessibility features of a new multifamily apartment project. We also hired a client who is a person of color and a person with disabilities to consult with us on a graphic design project. See our following response that details our recent engagement with EQT by Design for additional information.

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

BIPOC and Black people in particular are disproportionately impacted by disability. Last summer, Movin' Out's Board of Directors approved an acknowledgement that our mission is a social justice mission, our core values are about civil rights, and that our strategic plan recognizes racial and economic disparities as major challenges faced by our target population, and calls for setting targets for triple bottom line impacts (social, ecological, and economic).

Additionally, they approved action steps including anti-racism and equity training for our team and members of our Board of Directors, as well as a major initiative to review our operations and programs through a racial equity lens to ensure we are maximizing opportunities to advance racial equity through our work. We recently engaged EQT by Design, a Black-owned and staffed consultancy, to guide us through this initiative, which includes intensive training for team members to achieve a shared understanding of racial equity and social justice concepts, as well as a strategic planning process to redesign our operations and program delivery to ensure alignment with and advancement of racial equity through our work.

In the community, Movin' Out's strategic plan includes supporting and collaborating with organizations that are owned/operated by BIPOC. For example, we are working with Black-led, mission-aligned nonprofit community organizations on the possibility of leasing or selling commercial space in our mixed-use affordable housing developments where cooperative programming could benefit both our residents and their clients. We proactively seek opportunities to engage BIPOC-owned/operated vendors.

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.

Movin' Out has historically low staff turnover. All staff participate in the development and continuous review of our Culture and Group Agreements, a plan of what we want our workplace culture to be and how we will work together to achieve that. Movin' Out provides generous benefits, including considerable paid time off, health insurance, and 401k contributions for eligible employees.

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

| DESCRIPTOR | STAFF | BOARD |
|--|-------|-------|
| GENDER | | |
| Female | 8 | 9 |
| Male | 3 | 4 |
| Unknown/Other | 0 | 0 |
| TOTAL GENDER | 11 | 13 |
| AGE | | |
| Less than 18 yrs old | 0 | 0 |
| 18-59 Yrs | 7 | 9 |
| 60 and older | 4 | 4 |
| TOTAL AGE | 11 | 13 |
| RACE* | | |
| White/Caucasian | 8 | 10 |
| Black/African American | 3 | 3 |
| Asian | 0 | 0 |
| American Indian/Alaskan Native | 0 | 0 |
| Native Hawaiian/Other Pacific Islander | 0 | 0 |
| MULTI-RACIAL: | | |
| Black/AA & White/Caucasian | 0 | 0 |
| Asian & White/Caucasian | 0 | 0 |

| | | |
|--|----|----|
| Am Indian/Alaskan Native & White/Caucasian | 0 | 0 |
| Am Indian/Alaskan Native & Black/AA | 0 | 0 |
| Balance/Other | | |
| TOTAL RACE | 11 | 13 |
| | | |
| ETHNICITY | | |
| Hispanic or Latino | 0 | 0 |
| Not Hispanic or Latino | 0 | 0 |
| TOTAL ETHNICITY | 0 | 0 |
| | | |
| PERSONS WITH DISABILITIES | 1 | 7 |

*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: 15

Estimated number affordable of units (<80% CMI): 15

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

Average amount of CDD funds requested per unit: \$40,000 (subsidy)

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.

Fifteen first time homebuyer households will use up to \$40,000 of CDBG/HOME funds for assistance with the acquisition of their first home. By providing a deferred loan, the first mortgage financing is reduced making the monthly payments affordable to a low-income household. The loan is repaid when the buyer no longer occupies the home and the money is then available to other low-income buyers to continue to support Madison affordable housing, in perpetuity. The homes purchased are modest and the housing counseling process assures the homes meet the needs of the household to assure safety, affordability, compatibility with service needs and stability for the long term. Movin' Out will target ten families who have a family member with a permanent disability.

Movin' Out is also proposing funding for additional housing counseling services and down payment assistance funds for the Building Resilience Through Homeownership for Black Families in Madison through the U.S. Conference of Mayors CommunityWINS Grant Program. This program will address one objective of the City of Madison's Housing Forward policy to double the rate of homeownership among Madison's Black households. This program will provide individualized long-term housing counseling with savings tools in the form of Individual Development Accounts (IDA). Five families who participate in this program will also receive Movin' Out's down payment assistance funds of up to \$40,000.

In years past, Movin' Out received deeper subsidies from the City of Madison and/or was allowed to layer that assistance with the Home Buy American Dream program. Due to higher purchase prices and the pressure on the market, coupled with Movin Out families whose income has remained stagnant we feel that subsidy amounts need to be increased. Almost all families that we work with using City of Madison funds require additional layering of subsidy to complete the transaction.

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

While Movin Out programs will be available to all qualified individuals in the City of Madison, additional outreach will be directed to the City of Madison's affordable housing targeted areas.

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.

All fifteen households will be first-time homeowners and be below 80% county median income. Preference will be given to households who have a family member with a disability and families of color participating in the U.S. Conference of Mayors CommunityWINS Grant Program. Income barriers are addressed by providing enough of a deferred payment loan to allow the first mortgage payments to be manageable for the household thus creating a long term, sustainable housing situation. Pre and post purchase individualized housing counseling will be provided.

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

Our affirmative marketing strategy will build on the strong relationships we already have with other housing agencies in Dane County, such as Project HOME, Habitat for Humanity, Southwest Wisconsin Realtor's

Association, Wisconsin Partnership for Housing Development, Operation Fresh Start and various city, county and state housing programs. Movin' Out is an active member in the Homebuyers Round Table of Dane County, where it collaborates with professionals interested in affordable housing programs. Pre Covid-19, Movin' Out conducted first-time homebuyer education workshops where we provided information on available resources for our buyers. Movin' Out participates in annual trainings for mortgage lenders and realtors serving Dane county. Housing counselors provide daily information and referral services to individuals as well as organizations looking for information on housing counseling and other housing resources. Movin' Out works in partnership with the UW Dane County Financial Education Center in the area of financial education for Dane County residents. Presentations are made to numerous neighborhood and community organizations to inform them on services provided by Movin' Out. Special outreach will be given to organizations supporting families of color such as Madison Urban League and Centro Hispano. Access to culturally-sensitive marketing materials available in English, Spanish and Hmong will be developed. Movin Out provides information to local agencies who provide services to people with developmental, physical and persistent mental health issues. Word of mouth continues to be one of the primary ways Movin Out receives referrals. We consider this a strong testament to the positive relationships that we have with our past buyers and housing professionals that we work with.

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.

Since the beginning of 2004, Movin' Out has helped 180 households purchase their first home. All of these households had family member with a permanent disability. In the past five years, 34% of families that used our funds were households of color. Our success rate at using the funds that have been awarded is high. Only one slot was returned in 2019, basically due to issues with Covid-19.

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.

Our HUD certified housing counselors tailor their home buyer education to each family as needed. Staff are able to take the potential homebuyers from the beginning of the housing process to the end. Post purchase housing counseling is also available to families.

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?

Movin Out has developed strong partnerships in the Madison community through its housing counselling, down payment assistance, home repair and rental programs. Mortgage lenders and realtors are positive about their experiences working with Movin Out and their buyers. Counselors take the team approach when working with families. Lenders and realtors know that they can depend on Movin Out staff to assist families through the often-complicated path of homeownership.

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.

Paula Tiffany, Sr. Housing Counselor, will take the lead for monitoring compliance with federal regulations. Paula has been with Movin' Out for 20 years and during that time has worked with HOME and CDBG funding. Paula is a HUD certified housing counselor, adopter of the National Industry Standards for homeownership and is certified as a Housing Quality Standards inspector. She also takes the lead in compliance for the HUD housing counseling program.

PROPOSAL TIMELINE

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

| Activity/Benchmark | Estimated Month/Year of Completion |
|---------------------------------------|---|
| One new household closed | First quarter 2021 |
| Additional four new households closed | Second quarter 2021 |
| Additional five new households closed | Third quarter 2021 |
| Last five households closed | Fourth quarter 2021 |
| | |
| | |
| | |
| | |
| | |

APPLICANT & PROJECT NAME: **Movin' Out, Inc. Mortgage Reduction Assistance and Housing Counseling**

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 |
|----------------------------------|------------------|------------------|------------------|
| A. PERSONNEL | | | |
| Salary (including benefits) | 709,188 | 831,071 | 966,859 |
| Taxes | 46,905 | 56,565 | 64,879 |
| Subtotal A | 756,093 | 887,636 | 1,031,738 |
| | | | |
| B. OPERATING | | | |
| All "Operating" Costs | 1,476,435 | 524,799 | 490,008 |
| Subtotal B | 1,476,435 | 524,799 | 490,008 |
| | | | |
| C. SPACE | | | |
| Rent/Utilities/Maintenance | 44,801 | 46,600 | 45,637 |
| Mortgage/Depreciation/Taxes | 114,565 | 114,252 | 114,252 |
| Subtotal C | 159,366 | 160,852 | 159,889 |
| | | | |
| D. SPECIAL COSTS | | | |
| Subcontracts | | | |
| Deposits to Reserves | | | |
| Debt Service (Excl Mortgage) | | | |
| Other: (Specify) | | | |
| Subtotal D | - | - | - |
| | | | |
| Total Operating Expenses: | 2,391,894 | 1,573,287 | 1,681,635 |
| | | | |
| REVENUE | | | |
| Direct Public Grants | 1,281,091 | 180,000 | |
| Direct Public Support | 802,892 | 99,800 | 194,100 |
| Indirect Public Support | | | |
| Miscellaneous Revenue | 14,357 | 12,000 | 1,800 |
| Restricted Funds Released | | | |
| Program Income | 1,185,115 | 1,299,371 | 1,695,767 |
| Total Income | 3,283,455 | 1,591,171 | 1,891,667 |
| | | | |
| Net Income | 891,561 | 17,884 | 210,032 |

APPLICANT & PROJECT NAME:

Movin' Out, Inc. Mortgage Reduction Assistance and Housing Counseling

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? |
|---------------------------------------|------------------|----------------------|
| Public Funds | | |
| | | |
| CDD Funds | \$705,750 | |
| HCRI | \$150,000 | |
| | | |
| Private/Non-Profit Grant Funds | | |
| AHP | \$58,776 | |
| Donations | \$26,438 | |
| | | |
| Other Funds from Agency Budget | | |
| | | |
| | | |
| | | |
| Other Funds (Specify Source) | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Total Funding Sources: | \$940,964 | |

Program Expenses

| Cost Category | CDD Funds | Other Funds | Total Cost |
|-------------------------------------|-----------|-------------|------------|
| Personnel Costs: | | | |
| Salary | \$78,450 | \$26,124 | \$104,574 |
| Benefits | \$14,121 | \$4,702 | \$18,823 |
| Taxes | \$6,001 | \$1,998 | \$7,999 |
| Other: | | | \$0 |
| Operating Costs: | | | |
| Office Supplies/Postage | | | \$0 |
| Telephone/Internet | | | \$0 |
| Rent | | | \$0 |
| Utilities (if not included in Rent) | | | \$0 |
| Professional Fees | \$3,178 | \$1,058 | \$4,236 |
| Contract Services | | | \$0 |
| Insurance | \$1,000 | \$333 | \$1,333 |
| Audit | \$2,000 | \$666 | \$2,666 |
| Program Supplies and Tools | \$1,000 | \$333 | \$1,333 |
| Staff Training | | | \$0 |
| Automobile Costs/Travel | | | \$0 |
| Other: | | | \$0 |
| Other: | | | \$0 |

| | | | |
|---------------------------------------|------------------|------------------|------------------|
| Capital Costs: | | | |
| Loans to Homebuyers | \$600,000 | \$200,000 | \$800,000 |
| Rehabilitation Labor Costs | | | \$0 |
| Rehabilitation Materials/Repair Costs | | | \$0 |
| Other: | | | \$0 |
| Total Costs: | \$705,750 | \$235,214 | \$940,964 |

Movin' Out Board of Directors

| First Name | Last Name | Home Address | City | State | County | ZIP Code |
|------------|---------------|------------------------------|---------------|-------|-----------|----------|
| Jake | Johnson | 2617 Targhee St | Fitchburg | WI | WI | 53711 |
| Peter | Wilson, Ph.D. | 709 Pleasant Valley Parkway, | Wauanke e | WI | Dane | 53597 |
| Abigail | Tessmann | 14 coronado ct | madison | WI | Wisconsin | 53705 |
| Sariah | Daine | 902 Royster Oaks Dr #113 | Madison | WI | Dane | 53714 |
| Valerie | Brown | 617 E. Dayton St. Unit A | Madison | WI | WI | 53703 |
| Cheryl | Schiltz | 4426 White Aspen Road | Madison | WI | Dane | 53704 |
| Georgia | Allen | 6734 Park Ridge Drive | Madison | WI | Dane | 53719 |
| Jean | MacCubbin | 14 Pin Oak Trl | Madison | WI | WI | 53717 |
| Sinikka | Santala | 16 south yellowstone dr | madison | WI | dane | 53705 |
| David | Scribbins | 34227 Randolph st | Muscoda | WI | Richland | 53573 |
| Lisa | Barwinski | W272N4358 Yench Road | Pewaukee | WI | Waukesha | 53072 |
| Marvin | Bynum | 140 E. Green Tree Road | Fox Point | WI | Milwaukee | 53217 |
| Nicole | Robbins | 7680 N 44th St | Brown Deer | WI | WI | 53223 |
| Russ | Endres | 4801 Tradewinds Parkway | Madison | WI | WI | 53718 |

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.

Movin' Out, Inc.

Movin' Out Inc. Mortgage Reduction Assistance

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. Please cc: 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 significant decrease in operating costs and public grant support/revenue from 2019 to 2020.

Our organization pursues continuous improvement in operating efficiency. For budget purposes, we do not include flow-through dollars or direct client subsidies (e.g. for down payment assistance) which come in and out for specific programs like AHP, HCRI, HOME, and CBDG. We focus on the core operating expenses like personnel, rent, supplies, etc.

2. When will Movin' Out be notified if it has been awarded the \$200,000 from the US Conference of Mayors?

The announcement is expected later in January.

3. Please explain why Movin' Out will give preference to families that have also been awarded down payment assistance through the US Conference of Mayors award, and not increasing the overall number of participants receiving financial assistance.

Funds from the US Conference of Mayors will support pilot program design to provide individualized long-term housing counseling with savings tools in the form of individual Development Accounts (IDA). The IDA's will be used for post purchase homeowner needs (not for down payment assistance).

Program Targeting and Affirmative Marketing

1. Are marketing materials available in Spanish?

In the past, Movin' Out has had information available in Spanish. During the first quarter of 2021, Movin Out will update information in Spanish for all homeowner programs.

2. What is the timeline for creating materials in Hmong?

The first quarter of 2021.

3. Why will MOI not begin sales or marketing activities until December 2021?

Movin' Out markets its homeownership program throughout the year.

4. Please explain how MOI will target marketing to Affordable Housing Target Areas, as noted in the application.

In addition to collaborating with other agencies, Movin' Out will do outreach to neighborhood centers, churches, and schools in the target areas.

Target Population

1. Explain in more detail your outreach to underrepresented groups.

Movin' Out has forged strong relationships with local agencies who provide services to people with developmental, physical, and persistent mental health issues. Movin' Out works in partnership with the UW Dane County Financial Education Center in the area of financial education. Many referrals are made between the two agencies. Presentations are made to neighborhood and community organizations providing information on Movin' Out programs. Special outreach will be made to organizations supporting BIPOC such as Madison Urban League and Centro Hispano. Access to culturally sensitive marketing materials available in English, Spanish and Hmong will be updated and/or developed.

Program Evaluation

1. How does MOI address long-term planning of maintenance needs and continue to support homebuyers post-purchase?

Pre-purchase counseling to budget for and anticipate maintenance needs is a critical aspect of the services we provide and will continue. Additionally, Movin' Out has a home repair and accessibility assistance program that is available to many of our first-time buyers. We also make referrals to local home repair programs such as Project HOME, City of Madison rehab programs, and various energy assistance programs. If funding is received, we hope to incorporate IDA's to help homeowners receiving funding through the US Conference of Mayors CommunityWINS.