

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:	Acquisition Rehab for permanently affordable homes on the Northside		
Amount of Funds Requested:	\$360,000	Type of Project:	<input checked="" type="checkbox"/> Development <input type="checkbox"/> Housing Services
Name of Applicant:	Madison Area Community Land Trust		
Mailing Address:	2702 International Ln #200		
Telephone:	(608)285-2691	Fax:	
Project/Program Contact:	Olivia Williams	Email Address:	olivia@maclt.org
Financial Contact:	Olivia Williams	Email Address:	olivia@maclt.org
Website:	www.affordablehome.org		
Legal Status:	<input type="checkbox"/> For-profit <input checked="" type="checkbox"/> Non-profit <input type="checkbox"/> Non-profit (CHDO)		
Federal EIN:	39-1680095	DUNS #:	785543500
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 acquire and rehabilitate 4 homes on the Northside, in the Sherman Ave and Northport corridors. These homes will be added to our existing portfolio of 69 single-family homes (43 of which are clustered on the Northside already). The 4 new homes, like all of the affordable homes in our portfolio, will be kept permanently affordable by our resale restrictions (described in #5 below). These homes will therefore work to stabilize home values and ensure some continued affordability on the Northside, where increasing home values are anticipated. These homes will also offer an option for families who may otherwise only be able to afford to rent an opportunity to invest their equity into a home, build modest wealth, and find autonomy and stability in their new home, with the long-term support of MACLT. We expect to acquire funds to make sure that at least 2 of these new homes to have Energy Star appliances and other energy- and water- saving features incorporated, and all four homes will incorporate aspects of universal design principles and accessibility measures. Having these features available at an affordable rate for multiple generations of homeowners will be an asset to the Northside.

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.

From what we can tell from our applicant pool, there is significant demand for affordable homeownership opportunities in Madison, especially from single mothers, women of color, and families of color. We have more interested potential homebuyers than we have homes available and we believe the development proposed in this application will alleviate some of that need but not exceed demand.

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 \$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 25% of the appreciation in value PLUS 100% of the value of any approved capital improvement project the homeowner completes on the house. 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. The proposal to add more homes to our portfolio allows us to expand the supply of quality, affordable, energy-efficient, and accessible homeownership opportunities in Madison, which also allows us to increase our budget for long-term stewardship services.

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 has secured access to bridge loans to be able to buy each home with the subsidy retained in the land. Our development team's budgeting suggests that even with no additional grant sources, we should be able to rehab and sell the proposed homes. We believe that additional grants through MG&E, Focus on Energy, and AHP can be retained to add more energy efficiency and accessibility features to the homes. In year 1, the first house to be acquired for rehab may have less funding available for such features. By year 2, we expect to secure funding for these energy-efficient and accessibility rehab measures. In the past, we have been successful in securing and utilizing Focus on Energy and MG&E grants for our homes, and this year we were successful in applying for and receiving Affordable Housing Program (AHP) funds from the Federal Home Loan Bank of Chicago as a sponsor for the affordable rental housing cooperative, ReJenerate cooperative, which we will become a general partner co-owner for in the next 2 years.

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. Our development team all have experience with these funding sources as well. Greg Rosenberg used CDBG in developing Troy Gardens and Camino del Sol as former executive director of MACLT. We are also working with Jim Glueck, whose 48 years of architectural professional experience were primarily with affordable housing developments, including Troy Gardens, Camino del Sol, and rehab of a number of other MACLT homes. Our general contractor for the project 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. MACLT's executive director, Olivia Williams, also formerly served on a CDBG Citizen Advisory Committee in Davenport, IA.

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

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

The development team have extensive experience working together with MACLT on single-family home new construction and rehab on our portfolio of homes, as well as beyond it. Jim Glueck has been the lead architect on the majority of MACLT homes, including some of the acquisition-rehab homes, as well as the architect for larger projects like Linden CoHousing. Operation Fresh Start (OFS) has also partnered on new construction single-family homes for MACLT in the past. OFS has a 50-year history in construction training for youth, including building and rehabbing single-family homes for Urban League and independently. Greg Rosenberg is the co-director of the Center for Community Land Trust Innovation, serving the global CLT movement, as well as the former executive director of MACLT, and developer of Troy Gardens project, which received national awards from AARP and the Home Depot Foundation for innovative, barrier-free energy-efficient design. He also was the development consultant for Linden Cohousing, which utilized a variety of capital sources and set aside a percentage of condo units as permanently-affordable. David "Rosebud" Sparer has long provided legal counsel to MACLT on our projects, as well as many of the small affordable development projects in Madison over several decades, and he is renowned nationally for his legal understanding of alternative property ownership structures such as CLTs and cooperatives. MACLT Executive Director Olivia Williams has been stewarding MACLT homes throughout 2020 and has done extensive research on CLTs and attended several national conferences about technical components of CLTs, including a Stewardship class this year led by the Grounded Solutions Network.

5. New construction and rehabilitation projects with HOME funds must have a ratified sales contract within nine months of construction/rehab completion. If the project is non-compliant, the developer must either convert the project to a HOME rental unit or be responsible for repayment of all funds dispersed. Describe the experience and qualifications of the entity that will manage the property, including maintaining property standards and ongoing compliance if converted to rental.

MACLT has managed lease-to-purchase homes in our portfolio in the past, and our current Executive Director, Olivia Williams, was a rental property manager as staff at Madison Community Cooperative and oversaw compliance such as income reporting for property tax exemption filing, and became familiar with Wisconsin landlord-tenant law. Olivia also has spent decades assisting her family's small rental property business.

6. If contemplating a lease-purchase program, please describe the development team's experience with lease-purchase programs and describe how the development team will operate the program and waitlist. How will the agency help residents qualify and prepare for the responsibilities of homeownership who are on waitlist?

n/a

7. Please describe how your team will support prospective program participants and homebuyers to ensure their success as homeowners. Describe what programs and services, if any, will be made available to potential homebuyers. Describe financial literacy, credit builder programs or HUD-approved education counseling available to potential buyers pre and post purchase.

MACLT requires all homeowners attend a HUD-certified first-time homeowner's course. We partner with Neighborworks Black Hawk Region to offer access to free online first-time homebuyer courses to our applicants. We also require applicants to attend an orientation about our programming, where they meet our staff and our partnered realtor, Tiffany Malone, at Alvarado Group. Alvarado Group is developing resources for credit coaching as well as a fund for downpayment assistance that reaches those with debt and/or credit that may not qualify for downpayment assistance from the City of Madison. We also ask our applicants to work with a partnered lender to become pre-approved for a mortgage. All of our lenders are vetted to make sure they are knowledgeable of programs for low-income applicants. Summit Credit Union, in particular, offers one-on-one credit coaching services we can refer interested applicants to in preparation for buying a home.

SITE INFORMATION

8. Explain why this site was chosen and how it helps the City to expand affordable housing opportunities where most needed. Describe the neighborhood and surrounding community. If a site has not yet been identified, please explain where you will target your acquisition search and why?

The 4 homes to acquire for rehabilitation will be acquired and rehabbed along the Sherman Ave and/or Northport corridors. This area is likely to increase in value in the next 10 years, and MACLT has already invested in clusters of housing on the Northside at Camino del Sol and Troy Gardens. The area immediately surrounding those existing clusters has dramatically increased in value to the point that MACLT can no longer afford to acquire single-family homes directly south of Troy Gardens and adjacent to Camino del Sol. This pattern of increasing property values is likely to continue along Northport and Sherman Ave, where we find it vitally important to secure as much land off of the speculative market to be able to preserve affordability and the character of the area, which is diverse and includes many small businesses and neighborhood establishments. MACLT's long-term partnerships on the Northside, including with Rooted, Inc and with Northside Planning Council, make it a natural location to continue to expand our influence. Furthermore, any new MACLT residents on the northside will be closer to the clusters of homeowners at Troy Gardens and Camino del Sol, where social events and annual meetings for MACLT routinely occur. This way, MACLT residents at the new homes may form connections with existing homeowners and have an extended support system in their first attempts at homeownership, and others to talk to about MACLT policies as well. MACLT will also intentionally search for homes outside of the range of dangerous and/or disturbing decibal levels projected near Truax field.

9. Please identify the assessment of market conditions in the targeted area.

The Sherman Ave Corridor and Northport Corridor are still considerably more "affordable" than most of Madison and Dane County. While the median home price in Dane County is now over \$300,000, these Northside corridors average around \$200,000, and sometimes below, for a single-family house.

10. Enter the site address(es), if known, of the proposed housing and answer the questions listed below for each site.

	# of Units Prior to Purchase	# of Units Post-Project	# Units Occupied at Time of Purchase	# Biz or Residential Tenants to be Displaced	# of Units Accessible Current?	Number of Units Post-Project Accessible?	Appraised Value Current (Or Estimated)	Appraised Value After Project Completion (Or Estimated)	Purchase Price
Address:	Enter Address 1								
	n/a								
Address:	Enter Address 2								
	n/a								
Address:	Enter Address 3								
	n/a								

11. If site occupied by a tenant please describe the relocation requirements, relocation plan and relocation assistance that you will implement or have started to implement

n/a

COMMUNITY ENGAGEMENT PROCESSES

12. If the proposal targets a general area of the City, describe alderpersons response and how your agency intends to engage with the neighborhood. Include innovative strategies to engage Neighborhood Association to support future homeowners.

Alder Rebecca Kemble is very excited about the prospect of MACLT adding more houses to our existing Northside cohort. MACLT is scheduled to speak with Alder Syed Abbas in early December. Northside Planning Council (NPC) Director Abha Thakkar is very much in favor of the targeted map and dedicated to partnering with MACLT in connecting us to Northside neighborhood organizations and service providers to market homes to, and also in forming longer-term supportive functions of MACLT homeowners. In particular, the Brentwood neighborhood is a focus for NPC and Ald. Abbas as a neighborhood that needs more direct, dedicated support as well as stable housing options for low-income people. MACLT would like to work directly with NPC to support Brentwood where possible, and target homes in Brentwood if they are available at an allowable price.

13. Amid the environment created by the COVID-19 pandemic, how will you engage and communicate with potential clients differently than in years past?

We continually steward the re-sales of houses in our portfolio, which must sell to a low-income person through a limited-equity resale formula which maintains the home's affordability over generations of homeowners. New homes added to our portfolio will feed into our existing programming for onboarding new homeowners. Since the pandemic began, MACLT has begun hosting monthly orientation sessions for prospective homeowners on Zoom, and speaking on the phone for one-on-one questions and answers with potential clients. When necessary or requested, MACLT staff have met with homeowners in person, taking necessary safety precautions. So far, there has been no problem with this approach that we are aware of. Indeed, in many ways it has made our programming more accessible to those with busy schedules to not have to attend an in-person orientation or first-time homebuyer HUD-certified class.

14. Please describe how you will coordinate your project with other community groups or agencies?

MACLT has many existing partners who will continue to work with us on this project. Operation Fresh Start will be our general contractor partner on the development side. We coordinate with Alvarado Group to bring in first-time homebuyers to our program and make sure they clearly understand the homebuying process, we work with Neighborworks Black Hawk Region to offer free first-time homebuyer courses to our prospective homebuyers, we partner with lenders who are highly-aware of needs of low-income, low-credit clients, and we are increasingly partnered with the Northside Planning Council (NPC). NPC has agreed to affirmatively market homes on the northside to their lists and through their allied social service agencies working in the area. We will also continue to consult with NPC on the locations of these homes.

TARGETED POPULATION AND AFFIRMATIVE MARKETING

15. Describe your targeted population in terms of preferences to a specific population (e.g. individuals with disability, first generational homebuyers) or any other unique characteristics. Include information on why you have selected the targeted population.

These homes will be targeted to families with individuals with disabilities and first generation homebuyers who are 50-80% CMI. This summer, MACLT developed a point system for determining a top buyer from our pool of eligible applicants, and these target populations are prioritized in that point system. We want our homes to offer stable homeownership opportunities to those who have not had access to housing stability including opportunities to build their equity in a mortgage, those who need multiple bedrooms to support a family, and low-income people who need special accessibility features. We also want our homes to be stable places to live for those who wish to age in place and/or become caregivers of family members with accessibility needs. Our program is designed to offer first-time homebuyers an opportunity to build wealth in their first home and to give that opportunity to the next homebuyer of the house after them, and therefore is well-suited to first-generation homebuyers. We also know that building accessibility measures into homes can be financially challenging to those who need it, and we have a commitment to making our homes fit for all types of people, including those with different abilities.

16. Describe your affirmative marketing strategy and any other strategies to engage your intended population. How will this project address barriers to housing experienced by your target population?

MACLT has done significant work in 2020 to build interest in our program in Madison and to give more opportunities to prospective homeowners to learn about us in orientation sessions. We will continue to offer regular orientation sessions where our staff and partnered realtor, Tiffany Malone, can offer any guidance on the homebuying process. We will continue to prioritize our target population in our selection criteria for homes that become available, and we will additionally partner with Northside Planning Council to directly market these 4 new accessible northside homes to northside agencies and community groups. We will additionally plan strategic outreach meetings with organizations serving populations with accessibility needs (see Affirmative Marketing Plan for details), and advertise with explicit details about the types of accessibility features in each house (which may vary based on our budget). We will also make sure our program materials are published in English, Spanish, and Hmong.

17. How will you affirmatively market to populations that will be identified as least likely to purchase a home? Please reference successful past practices, relationships with agencies and/or marketing materials used.

MACLT has been working to build relationships and expand access to our programming this year and will continue to expand our outreach efforts in a number of ways. In 2020, we revitalized our web presence as a first step and established partnerships with mission-aligned agencies offering homebuyer education and other services. Once emerging partnership MACLT has been developing is with Nehemiah, an organization offering rental services to previously-incarcerated people, who can reach capacity to afford a mortgage and may wish to move into MACLT housing. Building on the outreach we have done in 2020, our next major goal is to translate information about our program into Hmong and Spanish and offering live translation of orientation as needed (we are already in communication with Interpreters Coop about providing this service). Once we have these materials, we will ask Centro Hispano, Voces de la Frontera, and Freedom, Inc if there are ways to spread the word through their agencies. Furthermore, we work closely with our partnered realtor, Tiffany Malone, to bring clients to us who have been on Section 8 rental vouchers and/or are women of color and other clients in need of affordable, secure housing options. Northside Planning Council is another close partner who agreed to publicize developments on the Northside when they come up for sale through their area-specific partners providing social services, in order to make these homes available to low-income people who already live on the Northside.

PROPOSAL TIMELINE

18. Please list the estimated/target completion dates associated with the following activities/benchmarks to illustrate the timeline of how your proposal will be implemented.

Activity/Benchmark	Estimated Month/Year of Completion
Acquisition/Real Estate Closing	07/2022
Rehab or New Construction Bid Publishing	07/2022
New Construction/Rehab Start	08/2022
Begin Sales/Marketing	09/2022
New Construction/Rehab Completion	05/2023
Complete Sales	06/2023
Request Final Draw of CDD Funds	02/2023

ENERGY EFFICIENCY, RENEWABLE ENERGY & SUSTAINABLE DESIGN

19. What is your organization’s track record of developing projects that incorporate extraordinary sustainable, energy efficient, and/or green building design techniques? Please describe how this proposed development will contribute to the City’s goal of 100% renewable energy and zero-net carbon emissions (originally adopted March 21, 2017). For more information, see [100% Renewable Madison Report](#).

MACLT has a commitment to keeping our homes affordable long-term, and therefore we must commit to energy efficiency, sustainable design, and high-quality construction for the generations of homeowners who will own these homes 50+ years from now, after several resales of the homes. MACLT developed Troy Gardens as well as 2 houses on Hoboken Road as energy-efficient and long-lasting designs. Troy Gardens homes have Wisconsin Green Built and Energy Star certifications, are solar thermal ready, have low-flow faucets, Energy Star appliances, and some units have additional features. The proposed development will utilize additional grants to invest in rehabilitation options that improve energy efficiency through insulation and Energy Star appliances. We also see rehabilitation generally as a greener option than new construction, which is why this project focuses on preserving homes on the Northside and making sure they are high quality and affordable for the next several generations of homebuyers.

20. If this is a new construction proposal, please attach a copy of the confirmation page demonstrating that your organization has submitted an [Initial Application](#) for Focus on Energy’s Energy Design Assistance program. Identify any third party certification, such as LEED®, WELL, Passive House or similar, that will be sought.

n/a. The Focus on Energy application currently available online is for 2020 projects only.

21. Describe this development's proposed strategies to reduce reliance on municipal water sources (i.e. water efficiency). Will the development incorporate systems to recapture and/or reuse water generated on-site?

Where the budget sources allow, we will engage in green building and landscaping practices, such as water efficient appliances and plumbing, rain water catchment and grey water reuse, or rain gardens for drainage. We will apply for grants (eg., from MG&E and Affordable Housing Program of the Fed Home Loan Bank of Chicago) to cover such costs in 2021. We will likely not have funds for the first house for this purpose. If funding becomes available for the 2nd, 3rd, and 4th homes rehabilitated in this project, we will prioritize green rehab such as water efficiency.

22. For proposals that include rehabilitation, have you completed a capital needs assessment for this property? If so, summarize the scope and cost; attach a copy of the capital needs assessment, if available.

n/a

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
A. PERSONNEL			
Salary (including benefits)	-	-	36,000
Taxes	-	-	7,452
Subtotal A	-	-	43,452
B. OPERATING			
All "Operating" Costs	7,571	10,263	16,500
Subtotal B	7,571	10,263	16,500
C. SPACE			
Rent/Utilities/Maintenance	-	550	550
Mortgage/Depreciation/Taxes	-	-	-
Subtotal C	-	550	550
D. SPECIAL COSTS			
Subcontracts			
Deposits to Reserves			
Debt Service (Excl Mortgage)			
Other: (Specify)			
Contracted staff/operations	44,604	36,400	
Subtotal D	44,604	36,400	-
Total Operating Expenses:	52,175	47,213	60,502
REVENUE			
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
Total Income	54,186	52,248	64,195
Net Income	2,010	5,036	3,693

APPLICANT & PROJECT NAME:

Madison Area Community Land Trust Acquisition-Rehab

2. CAPITAL BUDGET

Enter ALL proposed project funding sources.

FUNDING SOURCES

Source	Amount	Non-Amortizing (Y/N)	Rate (%)	Term (Years)	Amort. Period (Years)	Annual Debt Service
Permanent Loan-Lender Name:						
Subordinate Loan-Lender Name:						
Subordinate Loan-Lender Name:						
Tax Exempt Loan-Bond Issuer:						
AHP Loan						
City-AHF Loan	\$ 360,000					\$0
City-HOME Loan						
City-CDBG Loan						
City-TIF Loan						
Other-Specify Lender/Grantor:						
Focus on Energy	\$ 4,000					
Other-Specify Lender/Grantor:						
MG&E	\$ 7,000					
Other-Specify Lender/Grantor:						
AHP grant	\$ 40,000					
Historic Tax Credit Equity						
Deferred Developer Fees						
Owner Investment						
Other-Specify:						
Sale proceeds	\$ 680,000					
Total Sources	\$ 1,091,000					

Construction Financing			
Source of Funds	Amount	Rate	Term (Months)
Construction Loan-Lender Name:			
Bridge Loan-Lender Name:			
Monona State Bank	\$ 780,000	4.25%	12
Historic Tax Credit Equity:			
Total	\$ 780,000		

Estimated pricing on sale of Federal Tax Credits:
(if applicable)

Estimated pricing on sale of State Tax Credits:
(if applicable)

Remarks Concerning Project Funding Sources:

Will apply for funding from AHP, MG&E, Focus on Energy in 2021. Grant sources are not yet secured. Monona State Bank agreed to offer 6-12 month interest-only loans up to \$195,000 on a case-per-case basis for each house. Other funding sources are estimated here for 4 houses.

APPLICANT:

Madison Area Community Land Trust

3. PROJECT EXPENSES

Enter the proposed project expenses

Acquisition Costs	Amount
Land	\$240,000
Existing Buildings/Improvements	\$560,000
Other (List)	
	\$0

Construction:	
Construction/Rehab Costs	\$177,400
Construction Profit	\$20,000
Construction Overhead	\$0
General Requirements	\$0
Construction Supervision	\$0
FF&E/Personal Property	\$0
Demolition	\$0
Site Work	\$6,800
Landscaping	\$4,800
Letter of Credit/P&P Bond	\$0
Construction Contingency	\$0
Other (List)	
	\$0

<--- If applicable, please list the costs attributable to "above and beyond" green building/Net Zero construction components included in the Construction Costs line item:

- energy-efficient windows (2 houses)
- energy-efficient appliances (2 houses)

Total Cost: **\$17,400**

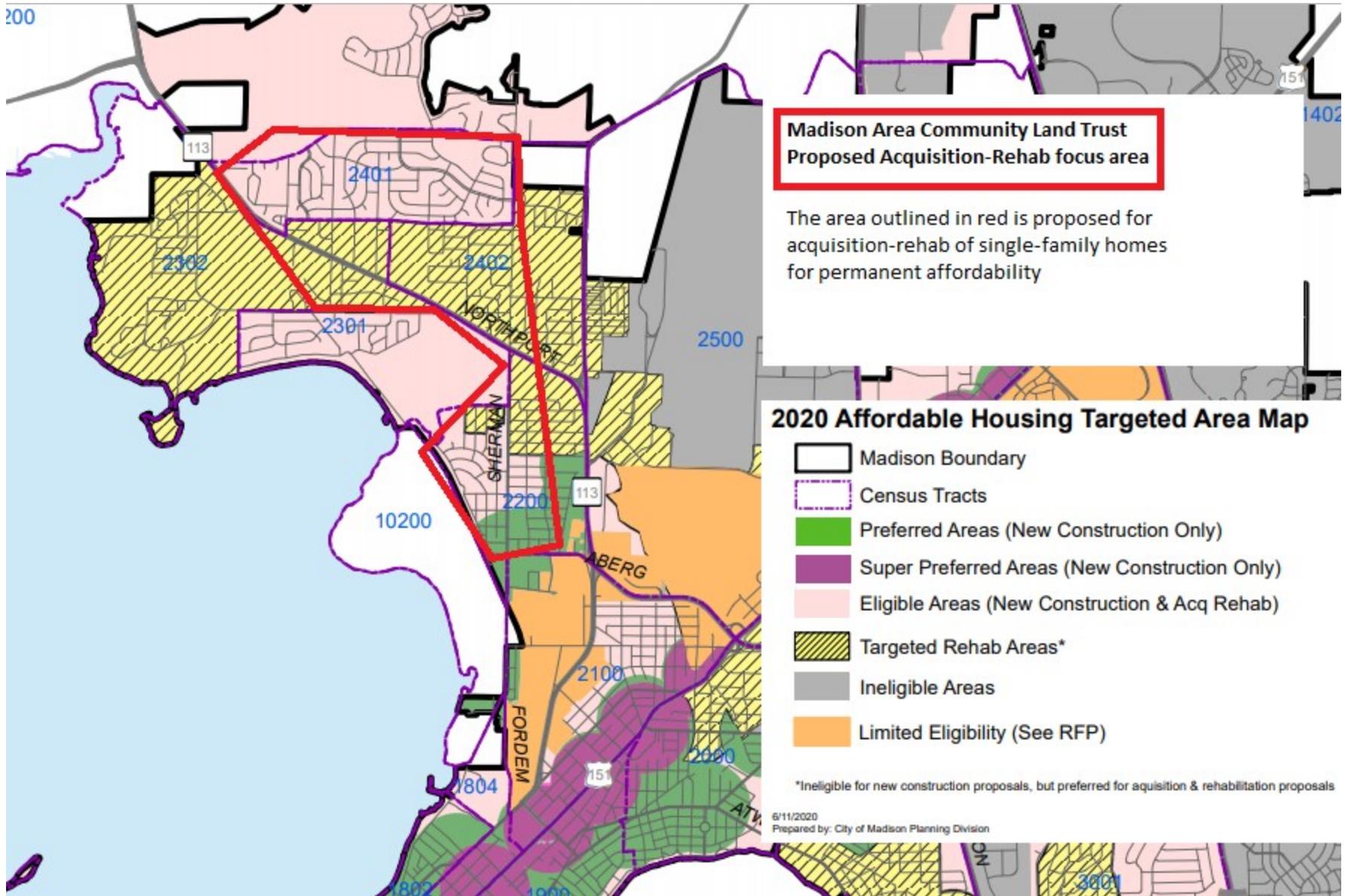
Architectural & Engineering	
Architect - Design	\$0
Architect - Supervision	\$0
Engineering	\$0
Other (List)	
	\$0

Interim/Construction Costs	
Builder's Risk/Property Insurance	\$2,000
Construction Loan Interest	\$17,550
Construction Loan Origination Fee	\$0
Real Estate Taxes	\$0
Park Impact Fees	\$0
Other Impact Fees	\$0
Other (List)	
	\$0

Financing Fees	
Cost of Bond Issuance	\$0
Permanent Loan Origination Fee	\$0
Credit Enhancement	\$0
Other Permanent Loan Fees	\$0

Soft Costs	
Appraisal	\$1,600
Market Study	\$0

Environmental Reports	\$0
Survey	\$0
Permits	\$8,000
Lease-Up Period Marketing	\$0
Accounting/Cost Certification	\$0
Title Insurance and Recording	\$4,800
Relocation	\$0
FF&E	\$0
Capital Needs Assessment (if rehab)	\$0
Legal	\$4,000
Other (List)	
Utilities	\$5,760
Fees:	
Bridge Loan Fees	\$8,000
Organizational Fees	\$0
Syndication Fees	\$0
Total Development Fee	\$18,000
Developer Overhead	\$0
Other Consultant Fees	\$0
Other (List)	
Realtor (flat fee through partnership)	\$12,000
Reserves Funded from Capital:	
Lease-Up Reserve	\$0
Operating Reserve	\$0
Replacement Reserve	\$0
Capital Needs Reserve	\$0
Debt Service Reserve	\$0
Escrows	\$0
Other: (List)	
	\$0
TOTAL COSTS:	\$1,090,710



**Madison Area Community Land Trust
Proposed Acquisition-Rehab focus area**

The area outlined in red is proposed for acquisition-rehab of single-family homes for permanent affordability

2020 Affordable Housing Targeted Area Map

-  Madison Boundary
-  Census Tracts
-  Preferred Areas (New Construction Only)
-  Super Preferred Areas (New Construction Only)
-  Eligible Areas (New Construction & Acq Rehab)
-  Targeted Rehab Areas*
-  Ineligible Areas
-  Limited Eligibility (See RFP)

*Ineligible for new construction proposals, but preferred for acquisition & rehabilitation proposals



Affirmative Marketing Plan: Proposed Acquisition-Rehab on Northside

OBJECTIVE: Ensure that Northside residents of the target population (people of color, those with accessibility needs, first-generation homebuyers), and ESPECIALLY those least likely to apply, who are likely to be eligible to buy an MACLT home, apply for MACLT's program and are prioritized in selection.

LEAST LIKELY TO APPLY: Those who speak a language other than English, who may not know they are eligible to buy a house, and/or who have an accessibility need and may not know where to look for housing.

MARKETING STRATEGIES:

- Prepare translations of program information in Spanish and Hmong
- Feature the program on the MACLT's homepage at www.affordablehome.org
- Radio/WORT FM appearance. MACLT staff interview on "A Public Affair".
- Advertise in Northside News
- Work with Northside Planning Council to publicize program to service providers on the Northside with Hmong and Spanish translations
- Strategic outreach meetings with housing staff of agencies who work with disabled (Access to Independence, Developmental Disability Coalition, ADRC, Supportive Home Care service providers (Dream Weavers, Options in Community Living, REM))
- Publicize to Kennedy, Vera Court, Packers, and Northport community centers
- Post to MACLT Facebook page and share to Northside Neighborhood Associations' Facebook pages
- Post on Next Door groups for neighborhood associations
- Increase the frequency of Facebook postings about MACLT's current homeownership opportunities, and increase the number of "Likes" on MACLT's Facebook page by asking MACLT Board members and homeowners to "Like" the MACLT page and share our posts.
- In postings and communications about accessible dwellings, specify the features available and types of accessibility measures taken, with photos
- Continue practice of monthly orientation sessions for prospective homeowners
- Continue utilizing 2020 Selection Criteria policy for determining top buyer (including giving points for first-generation homebuyers, accessibility needs that match features of house, household size that matches house, first-time homebuyers, risk of displacement, lowest income of eligible pool)
- Continue partnership with Alvarado Group

MARKETING START DATE: August 2021

EXPECTED DATE OF INITIAL OCCUPANCY: November 2021

FUTURE AND CONTINUED MARKETING: MACLT will maintain connections on the Northside and connections with disability service providers for homes that come up for resale either on the Northside or those with accessibility features.

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. She has also served a national board for affordable cooperative housing development for the last 2 years (NASCO Development Services). 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 MACLT's selection criteria for homeowners can be obtained by writing Olivia@MACLT.org.

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



JULY 2020 BOARD OF DIRECTORS

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

Beth Welch
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bethshohamwelch@gmail.com
Vice President, term began Jan 2020

Ethan Schwenker
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Zoe Sullivan
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Shaya Schreiber
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Shaya_03@yahoo.com
(MACLT homeowner)
Treasurer, term began Jan 2020

Jeremy J. Wodajo
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Jeremy.wodajo@quarles.com

Karen von Huene
1010 Wimbledon Way
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608-320-0421
vonhuene@gmail.com
President, term began Jan 2020

Madison Area Community Land Trust

Acquisition Rehab for Permanently Affordable Homes on the Northside

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:

Energy Efficiency

1. Please describe why you are not contemplating energy efficient strategies for the initial homes.

The suggestion to not promise energy efficient rehabilitation for the first year came from MACLT's development team due to the costs of energy efficient rehab, the need for additional grant money to achieve a significant level of energy efficiency, and staff capacity. The thought is that the AHP grant, if secured for the single-family homes, would be disbursed in 2022 and could be used for more significant energy efficient rehab materials on the remaining homes. MACLT will still work to secure MG&E and Focus on Energy funding if possible in 2021 for minor green rehab such as energy efficient appliances, but the development team suggested focusing more on green rehab the second year as it will take time to secure the funding.

Sustainable Building Design Elements

1. Please describe the Sustainable Building Design Elements and strategies that will be incorporated into the proposed project.

Since this is an acquisition-rehab project, we see the reuse of existing buildings as a sustainability feature in itself. Where funding allows, and based on the pre-existing features of a given house, we will incorporate energy efficient appliances, insulation, and windows and water-efficient appliances. These elements and features will be determined by the development team on a per-unit basis based on costs and the particular qualities of each home.

Affirmative Marketing

1. Describe the affirmative marketing efforts that the Northside Planning Council will undertake to ensure that historically underrepresented groups are aware of this opportunity.

MACLT has a close partnership with NPC. NPC's executive director, Abha Thakkar, has just joined MACLT's board as of Jan 2021 and is dedicated to helping this project reach the target populations. NPC publishes the Northside News and would publish advertisements for these homes in multiple languages. NPC would also distribute door hangers at rental complexes, broadcast a notice about the homes through their text broadcasting service for those in the free meal delivery program, post to their social media pages, offer a slot for MACLT to present to their biweekly partners' meeting and send information to their partners' listserv (roughly 50-60 service providers servicing the Northside), and send information about the homes to their former Neighborhood Navigators.

2. Please describe the affirmative marketing strategy that will attract MACLT's target populations of people with disabilities and formerly incarcerated individuals.

MACLT will schedule one-on-one meetings with housing staff of agencies who work with the previously incarcerated (Nehemiah and Madison Area Urban Ministry) and the differently-abled (Access to Independence, Developmental Disability Coalition, ADRC, Supportive Home Care service providers (Dream Weavers, Options in Community Living, REM)) to inform them of the opportunity so they can tell eligible clients. Furthermore, MACLT will post digital and physical fliers advertising the homes on listservs and in community institutions on the Northside which will specify both that we do not require criminal background checks and also give clearly written descriptions (with illustrations) of the types of accessibility features of the homes available.

Social and Racial Equity

1. Research has shown standard Affirmative Marketing practices appear to be ineffective in reaching prospective homebuyers from communities of color. Please elaborate on the approach that your organization will use beyond standard practices to affirmatively market and provide outreach to prospective Black, Asian, and/or Latinx homebuyers.

MACLT will schedule one-on-one meetings with service providers on the Northside to encourage them to tell their clients about this opportunity. Social workers on MACLT's board have noted that communication through such networks can be important as service providers already have established trust with clients. Additionally, our partnered realty agency, Alvarado Group, continually brings us applicants of color on a rolling basis as they work directly on outreach to these clients. We will continue this partnership and offer translations of our materials in Hmong and Spanish to Alvarado Group in addition to the service providers working with these populations on the Northside.

2. Please expand on why your organization believes that there is a higher demand for affordable homeownership opportunities among single women and women of color.

In the last 3 years, 4 out of the last 7 homes that MACLT has sold have been to women of color who are female heads of household. Many of our applicants currently in our

queue fit this demographic and we are aware of structural inequalities that make accessing financing and homeowner preparedness resources just out of reach for people of color.

Financing

1. Please elaborate how MACLT would proceed with the project as proposed if it were not awarded funds from the City of Madison. How much would the other grant sources referenced in question 6 of the Agency Overview be able to cover acquisition and rehabilitation costs?

MACLT is beginning discussions with AHP staff at the Federal Home Loan Bank of Chicago to apply for funding in 2021 (to be disbursed in 2022) for this project, but this program gives preference to projects that have other major sources of funding for affordable homeownership projects. Seeing no other local or regional sources of funding available within the City of Madison, MACLT would likely not be able to do this project as described unless more homes become available that individuals donate or offer at bargain sale. If City of Madison funding is not awarded, we would consider exploring New Market Tax Credits as an option like Urban League has pursued, but we are most likely to focus more of our efforts in greater Dane County outside of Madison. The City of Madison's support is pivotal to the success of this project.

2. Please explain the small discrepancy between the project expenses and the amount of funds proposed in the Capital worksheet.

Human error, please add \$290 to the Construction/Rehab Costs expense line.

3. What sources of applicant equity are assumed – deferred development fees? All other sources appear to be unsecured grants.

Yes, 5% or more of the overall Housing Forward funds will be deferred developer fees invested in the project. It was unclear where to signify this in the budget sheet.

Timeline

1. What assurances has Operation Fresh Start provided regarding its ability to complete proposed rehabilitation work within the timeline contemplated in the application and clarified below in question 3 of this section?

The timeline was conceived based directly upon guidance from Brian McMahon at Operation Fresh Start. They are finishing a project with Urban League this summer and do not have plans for the Grad Crew after that. They assured us the Grad Crew could begin working on one MACLT home at a time this Summer and continue working with us until all 4 houses are completed. Grad Crew works faster than their other crews, which is why MACLT is choosing to work with Grad Crew.

2. Please clarify the overall project timeline. The Affirmative Marketing Plan lists activities to take place during 2021, including initial occupancy by that November, but Question 18 places these activities in 2022-23. Provide a more detailed timeline of acquisition, rehabilitation, and sale of each house.

If funding is secured and if MACLT is able to buy a home on the Northside in a timely manner given the difficulty of the homebuying market currently, we will buy the first home in the summer of 2021, Operation Fresh Start will begin construction by August 2021, and initial occupancy could be as early as November 2021. Each house will follow one-by-one after until the dates of completion mentioned in Attachment A are reached. An example of this timeline is below:

House 1

Negotiation of Offer to Purchase: June 2021
Closing & Construction begin: August 2021
Rehab completion: October 2021
Sale to homebuyer: November 2021

House 2

Negotiation of Offer to Purchase: December 2021
Closing & Construction begin: February 2022
Rehab completion: April 2022
Sale to homebuyer: May 2022

House 3

Negotiation of Offer to Purchase: June 2022
Closing & Construction begin: August 2022
Rehab completion: October 2022
Sale to homebuyer: November 2022

House 4

Negotiation of Offer to Purchase: January 2023
Closing & Construction begin: March 2023
Rehab completion: May 2023
Sale to homebuyer: June 2023

3. Please expand on the strategies MACLT will use to continue building organizational capacity.

MACLT spent the year of 2020 getting back on our feet: becoming an independent organization, hiring an ED, and re-creating systems for all of our operations. We exceeded our own expectations in stabilizing and pursuing new development. As a partner and sponsor for ReJenerate Housing Cooperative's AHP funds, we may be able

to bring in enough funding in 2021 to hire a part-time staff person this Spring. We are still in negotiations for the division of labor and funds for this project, so our total 2021 organizational budget is unknown at this time.

Even if we will not have the funds for an additional staff person this year, we completed so many important organizational tasks in 2020 that we can work more efficiently on operations and time is freed up to work on grant-writing and strategic planning. As soon as it is safe, MACLT will engage in an in-person strategic planning process (which had originally been planned for 2020) engaging the board, residents, and other stakeholders, about the direction we want to go to achieve greater stability and expansion. As a member of the national CLT network (Grounded Solutions Network) we have access to expertise from other CLTs to explore different options. Some options we are considering at this time include: (1) expanding development of bigger projects to bring developer fees, (2) applying for grants to pay for staff that offer community education programming who can also use some of their staff time to focus on fundraising and grant-writing, (3) exploring other income-generating programming (some CLTs have a construction business, have affordable rental properties to generate rent, or other income-generating activities to pay for their CLT program).

Supportive Housing Units/Supportive Housing Partnerships

1. Please expand on MACLT's partnership with Nehemiah. What programming is being contemplated to help formerly incarcerated individuals get access to homeownership opportunities?

Olivia Williams and Anthony Cooper have met a few times to discuss ways to partner. In our last discussion, Anthony discussed how some of Nehemiah's clients have enough income and stability to be able to buy a home but have been denied mortgages. MACLT does not do criminal background checks like Urban League does for our homes so we are a natural partner for Nehemiah to bring people into homeownership. Anthony asked Olivia to discuss with lenders how they work with previously incarcerated individuals, and Olivia talked with each of our 5 partnered lenders specifically about ways they work with previously incarcerated individuals to confirm work history and other issues that can come up for this population when securing home financing (though explicit discrimination is illegal). MACLT and Nehemiah do not at this time have a formal partnership but MACLT could offer a direct pipeline for Nehemiah's renters who have stabilized their income into affordable homeownership through our existing buyer queue because of our partnership with lenders concerned with providing mortgages to previously incarcerated individuals as well as our applicant point system that prioritizes first-generation homebuyers and those of the lowest income.