

RAMP UP INDIANA 2016 PROGRAM POLICY

Overview

The purpose of the Ramp Up Indiana Program (“Ramp Up”) is to provide grants to selected applicants for the installation of ramps for low-income homeowner households with accessibility needs. Through this program, the Indiana Housing and Community Development Authority (“IHCD”) seeks to improve the accessibility of existing housing stock in Indiana, thus allowing individuals and families to age in place (i.e. remain in their homes and maintain independence). Preference is given to applicants that propose to serve households meeting the HUD definition of very low-income (at or below 50% of area median income) and/or extremely low-income (at or below 30% of area median income).

This program is designed to allocate a portion of IHCD’s remaining Community Development Block Grant Disaster (CDBG-D) funds reserved for owner-occupied rehabilitation activities to selected applicants that meet the requirements and goals of the program as defined within this policy. IHCD has set aside \$300,000 for Ramp Up, to be allocated on a non-competitive basis as described herein.

Only ramp installation activities will be funded through this program. Other proposed owner-occupied rehabilitation activities must compete in the traditional CDBG owner-occupied rehabilitation process. For more information, see [IHCD’s CDBG webpage](#). A full list of eligible activities under Ramp Up can be found in part 3.1 of this policy.

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PART ONE: Application Process

Applications are accepted as part of a non-competitive rolling funding round. The application submission and review process is described below.

1.1: Funding Round Timelines

IHCDA will begin accepting applications on May 1, 2016 and will continue accepting applications until such time that a notice is released announcing that the Ramp Up program has closed.

Note: This is an anticipated schedule and is subject to change. Any changes will be announced via an RED Notice to be posted on IHCDA's website. RED Notices can be accessed at <http://in.gov/myihcda/rednotices.htm>.

1.2: Application Webinar

An application webinar will be conducted on April 4th, 2016 at 2:00 P.M. Eastern. During the webinar, IHCDA staff will describe the requirements of the Ramp Up program including the application submission process and program requirements. Entities intending to apply are **encouraged** to attend.

Following the webinar, questions about the application process must be submitted in writing to Dani Miller, Real Estate Production Analyst, at dmiller@ihcda.in.gov. Answers to questions will be shared with all potential applicants via an FAQ document that will be updated with additional information and maintained online at www.in.gov/myihcda/rampupindiana.

1.3: Technical Assistance

The applicant may, but is not required to, schedule a technical assistance meeting with IHCDA to discuss both the proposed project and IHCDA's application process. Technical assistance may be required prior to application, at IHCDA's discretion, if the applicant does not have experience with IHCDA awards or if the applicant's past performance was poor.

1.4: Application Submission

The applicant must submit the following items to IHCDA's Real Estate Department Coordinator:

- Via IHCDA's electronic file transfer (FTP site):
 - One completed copy of the final application forms
 - All supporting documents required in the tabs. Please submit this information as separate, labeled PDF documents, each labeled to indicate the appropriate tab. The tab label directory is found in [Appendix A](#) the end of this policy. Do not send one PDF containing all of the supporting documentation.
 - Instructions on how to utilize the FTP site will be explained during the application webinar.
- Via hard copy mailed to IHCDA:
 - One completed copy of the final application forms with original signatures sent to:

Indiana Housing & Community Development Authority

ATTN: Real Estate Department Coordinator
RE: Ramp Up Application
30 S. Meridian Street, Suite 1000
Indianapolis, IN 46204

Applications will be date-stamped as received when the original hard copy is received by the IHCD Real Estate Department Coordinator. IHCD will send an e-mail confirmation to the applicant contact within one week of submission notifying the applicant of receipt by IHCD.

All applicants must retain a copy of the application package. Applicants that receive funding will be bound by the elections made therein.

1.5: Application Review

Applications are reviewed in a three-step process. For more information on Completeness and Threshold see Part 6 of this policy.

- Step One - Completeness IHCD reviews to determine if the applicant provided all required documents, signatures, and attachments.

- Step Two - Threshold IHCD reviews application and submitted documents to determine if the application meets the minimum threshold criteria for awards. Applicants will have the opportunity to clarify certain items and/or to provide feedback as to where supporting documentation might be located within the application file.

- Step Three - Scoring Applications that pass the completeness and threshold reviews will then be scored according to IHCD’s published scoring criteria. **Applications must receive a minimum score of 35 points (out of 55) to be considered for funding.**

 Since this is a non-competitive funding process, IHCD will allow the applicant to submit additional information during the application review process upon request.

1.6: Post-award Trainings

After an award has been made, IHCD staff will offer training to explain programmatic and regulatory requirements. Topics covered will include program compliance, funds management, required record keeping, and reporting to IHCD. Each recipient of Ramp Up funding must attend a one-on-one technical assistance meeting with IHCD to go over these compliance requirements. Compliance questions can be directed to Celia Ringle, Compliance Auditor, at CWangRingle@ihcd.IN.gov. Funds management questions can be directed to Becky Richardson, Funds Management and Reporting Specialist, at brichardson@ihcd.in.gov

1.7: IHEDA CDBG & HOME Program Manual

The IHEDA *CDBG & HOME Program Manual* outlines the requirements for administering IHEDA CDBG awards. A complete copy of the *CDBG & HOME Program Manual* is available online at [IHEDA's compliance webpage](#).

1.8: Application Forms and Policy Discrepancies

In the event of a conflict or inconsistency between the Application Policy, Application Forms and/or Appendices, the procedures described in this Application Policy will prevail.



PART TWO: Eligible Applicants

2.1: Eligible Organizations

Eligible applicants are non-profit 501(c)(3) or 501(c)(4) organizations that can demonstrate an established organizational mission or focus related to serving the housing needs of persons with disabilities.

The maximum request amount per application is **\$25,000**.

An organization may only have one active Ramp Up grant at a time. Once the program is completed and the grant successfully closed, the organization may then apply for a second award if Ramp Up funding is still available at that time.

2.2 Religious and Faith-Based Organizations

- i. Religious/faith-based organization eligibility: Organizations that are religious or faith-based are eligible, on the same basis as any other organization, to participate in the OOR program. Neither the Federal Government nor a State or local government receiving funds under the OOR program shall discriminate against an organization on the basis of the organization's religious character or affiliation. Recipients and subrecipients of program funds shall not, in providing program assistance, discriminate against a program participant or prospective program participant on the basis of religion or religious belief.
- ii. Beneficiaries. In providing services supported in whole or in part with federal financial assistance, and in their outreach activities related to such services, program participants shall not discriminate against current or prospective program beneficiaries on the basis of religion, a religious belief, a refusal to hold a religious belief, or a refusal to attend or participate in a religious practice.
- iii. Separation of explicitly religious activities. Recipients and subrecipients of OOR program funds that engage in explicitly religious activities, including activities that involve overt religious content such as worship, religious instruction, or proselytization, must perform such activities and offer such services outside of programs that are supported with federal financial assistance separately, in time or location, from the programs or services funded under this part, and participation in any such explicitly religious activities must be voluntary for the program beneficiaries of the HUD-funded programs or services.
- iv. Religious identity. A faith-based organization that is a recipient or sub-recipient of OOR program funds is eligible to use such funds as provided under the regulations of this part without impairing its independence, autonomy, expression of religious beliefs, or religious character. Such organization will retain its independence from Federal, State, and local government, and may continue to carry out its mission, including the definition, development, practice, and expression of its religious beliefs, provided that it does not use direct program funds to support or engage in any explicitly religious activities, including activities that involve overt religious content, such as worship, religious instruction, or proselytization, or any manner prohibited by law. Among other things, faith-based organizations may use space in their facilities to provide program-funded



services, without removing or altering religious art, icons, scriptures, or other religious symbols. In addition, an OOR program-funded religious organization retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents.

- v. Alternative provider. If a program participant or prospective program participant of the OOR program supported by HUD objects to the religious character of an organization that provides services under the program, that organization shall, within a reasonably prompt time after the objection, undertake reasonable efforts to identify and refer the program participant to an alternative provider to which the prospective program participant has no objection. Except for services provided by telephone, the Internet, or similar means, the referral must be to an alternate provider in reasonable geographic proximity to the organization making the referral. In making the referral, the organization shall comply with applicable privacy laws and regulations. Recipients and subrecipients shall document any objections from program participants and prospective program participants and any efforts to refer such participants to alternative providers in accordance with the requirements of §92.508(a)(2)(xiii). Recipients shall ensure that all sub-recipient agreements make organizations receiving program funds aware of these requirements.
- vi. Structures. Program funds may not be used for the acquisition, construction, or rehabilitation of structures to the extent that those structures are used for explicitly religious activities. Program funds may be used for the acquisition, construction, or rehabilitation of structures only to the extent that those structures are used for conducting eligible activities under this part. When a structure is used for both eligible and explicitly religious activities, program funds may not exceed the cost of those portions of the acquisition, new construction, or rehabilitation that are attributable to eligible activities in accordance with the cost accounting requirements applicable to the OOR program. Sanctuaries, chapels, or other rooms that a OOR program-funded religious congregation uses as its principal place of worship, however, are ineligible for OOR program-funded improvements. Disposition of real property after the term of the grant, or any change in the use of the property during the term of the grant, is subject to government wide regulations governing real property disposition (see 2 CFR 200.311).
- vii. Supplemental funds. If a State or local government voluntarily contributes its own funds to supplement federally funded activities, the State or local government has the option to segregate the federal funds or commingle them. However, if the funds are commingled, this section applies to all of the commingled funds.

2.3: CDBG-D Eligibility by County

Awards made under Ramp Up will be funded through a portion of IHCD's remaining allocation of CDBG Disaster (CDBG-D) funding. Projects located within the following counties are **ineligible** to apply for CDBG-D funding, including the Ramp Up program;

Blackford	Clinton	Delaware	Howard	Lagrange
Miami	Steuben	Tipton	Warren	Wells

***Note: Applicants proposing work in entitlement communities that are not eligible for CDBG funding are eligible to apply for CDBG-D funding, and thus eligible for Ramp Up.**

2.4: Ineligible Applicants

IHCDA **does not** fund:

- Requests from individuals, political, social, or fraternal organizations;
- Endowments, special events, arts, or international projects;
- Scholarships requested by individuals;
- Institutions that discriminate on the basis of race, color, national origin, sex, religion, familial status, disability, sexual orientation, marital status, or gender identity in policy or in practice;
- Projects in furtherance of sectarian religious activities, impermissible lobbying, legislative or political activities; or
- Medical research or medical profit-making enterprises.

IHCDA reserves the right to disqualify any application from an applicant, sub-recipient, administrator, preparer, or related party with a history of disregarding policies, procedures, or staff directives associated with administering any program through IHCDA. This also applies to programs administered by any other State, Federal, or affordable housing entity, including but not limited to the Indiana Office of Community and Rural Affairs (“OCRA”), the U.S. Department of Housing and Urban Development (“HUD”), the U.S. Department of Agriculture - Rural Development (“USDA RD”), or the Federal Home Loan Bank (“FHLB”).

Additionally, any entity currently on IHCDA’s suspension or debarment list is ineligible to submit an application. IHCDA’s Suspension and Debarment Policy can be found in Chapter 17 of the [CDBG & HOME Program Manual](#).



PART THREE: Eligible Activities

3.1: Eligible Activities

This program is intended solely for the installation of ramps for low-income homeowner households to improve the accessibility of the home and allow the household beneficiaries to age in place. The ramp may serve any entrance into the home. Only one ramp will be installed per home.

Only ramp installation activities will be funded through this program. Other proposed owner-occupied rehabilitation activities must compete in the traditional CDBG owner-occupied rehabilitation process. For more information, see [IHCD's CDBG webpage](#).

The following activities can be funded through this program:

- Construction/installation of a wooden ramp;
- Purchase and installation of a pre-built ramp (e.g. aluminum or steel ramps);
- *If needed, widening of the exterior door that will be served by the ramp in order to provide at least 32 inches of clear passage for accessibility in accordance with the code requirements referenced below;
- *If needed, installation of a rubber or aluminum doorway threshold ramp with beveled or flat edges to reduce the maximum threshold height and allow access through the door. ¾ inch is the maximum threshold height for exterior sliding doors and ½ inch is the maximum threshold height for all other doors. Applicant may install doorway threshold ramps to bring the threshold into compliance with these maximum heights; and
- *If needed, installation of a levered door handle on the exterior door served by the ramp.

*Modifications can only be made if the home is being assisted with a ramp.

All ramps must be installed in a manner that complies with the code requirements found in [ICC/ANSI A117.1-2003 "Accessible and Usable Buildings and Facilities"](#). All requirements contained therein (slope, surface, etc.) will be inspected for compliance by IHCD's inspector.

3.2: Ineligible Activities

The following housing rehabilitation activities are ineligible activities under Ramp Up:

- Owner-occupied rehabilitation work not related to ramp installation for accessibility;
- Accessibility work on the interior of the home. Only the installation of ramps, and if needed additional related work as defined in Part 3.1 above, are eligible activities under this program; or
- Rehabilitation work on rental units.

3.3: Eligible Beneficiaries

To be eligible under Ramp Up, the homeowner beneficiary household must be certified as having an income at or below 80% of area median income (AMI) using IHCD's published CDBG income limits. Total household income must be verified in accordance with IHCD's income certification policies as described in Chapter 8 of the [CDBG & HOME Program Manual](#).

A household that has already received assistance through IHCD's CDBG Owner Occupied Repair program is not an eligible beneficiary under Ramp Up if the home is still in its CDBG affordability period.





3.4: Eligible Homes / Eligible Forms of Homeownership

To be eligible for assistance under Ramp Up Indiana, the homeowner beneficiary must be low-income and occupy the property as its principal residence. A household owns a property if that household:

- Has fee simple title to the property; or
- Maintains a 99-year leasehold interest in the property; or
- Owns a condominium; or
- Owns or has a membership in a cooperative or mutual housing project that constitutes homeownership under state law; or
- If held in a life estate, the person who has the life estate has the right to live in the housing for the remainder of his or her life and does not pay rent.

*Ownership **does not** include life estates (unless meeting the criteria listed above) or land contracts/contracts for deeds.

Manufactured homes are eligible if they meet IHCD's Manufactured Housing Policy as summarized below:

- A single dwelling unit designed and built in a factory, installed as a permanent residence, which bears a seal certifying that it was built in compliance with the Federal Manufactured Housing Construction and Safety Standards law and which also complies with the following specifications:
 - Shall have been constructed after January 1, 1981, and must exceed nine hundred fifty (950) square feet of occupied space per I.C. 36-7-4-1106 (d);
 - Is attached to a permanent foundation of masonry construction and has a permanent perimeter enclosure constructed in accordance with the One and Two Family Dwelling Code;
 - Has wheels, axles and towing chassis removed;
 - Has a pitched roof;
 - Consists of two (2) or more sections which, when joined, have a minimum dimension of 20' X 47.5' enclosing occupied space; and
 - Is located on land held by the beneficiary in fee-simple title or 99-year leasehold and is the principal residence of the beneficiary.
- All other manufactured or mobile homes that do not meet the aforementioned criteria are ineligible to receive rehabilitation assistance funded by IHCD.

IHCD funds cannot be used for the acquisition, rehabilitation, refinancing, or new construction of a development if any part of the development or its land is located within the boundaries of a one hundred (100) year floodplain. A flood determination must be provided for each parcel associated with the project.

IHCD may consider waivers of this policy for rehabilitation where the structure is not included in a floodplain and is not at threat of being impacted, but in which a portion of the land is included in a floodplain. A waiver request and supporting documentation must be submitted to IHCD. Decisions will be made at IHCD's discretion.



PART FOUR: Program Compliance

4.1: Program Requirements / Award Manual

The proposed project must follow these minimum requirements, and all other programmatic requirements as laid forth in IHCD's [CDBG & HOME Program Manual](#), to be eligible for funding. References to the appropriate chapter of the manual are included below with each requirement.

4.2: CDBG Program Requirements Apply

Recipients must comply with all regulatory requirements of the CDBG program as listed in 24 CFR Part 570 as well as IHCD's programmatic requirements as defined within the [CDBG & HOME Program Manual](#). This includes, but is not limited to:

- **Policy Requirements, Chapter 1:**
 - Recipient must hold a minimum of two (2) public hearings, each at a different stage of the process, for the purpose of obtaining citizens' input and responding to proposals and questions. The first public hearing must be held prior to submission of an application to IHCD. The second public hearing must be completed prior to close-out of the award. Submit proof that first public hearing has been conducted in Tab F. (IHCD [CDBG & HOME Program Manual](#), Policy Requirements Chapter 1-F)
 - The match/leverage requirement for both the CDBG and CDBG-D programs is 10% of the total amount of CDBG or CDBG-D funds drawn minus administration costs. (IHCD [CDBG & HOME Program Manual](#), Policy Requirements Chapter 1)
- **Lead Based Paint, Chapter 2:**
 - Each recipient of a CDBG award is subject to the HUD requirements of addressing lead-based paint hazards pursuant to 24 CFR Part 35. If a risk assessment is required, then all lead-based paint issues must be addressed.
- **Uniform Relocation Act, Chapter 4:**
 - Each recipient of a CDBG award is subject to the requirements of the Uniform Relocation Act. See the IHCD's [CDBG & HOME Program Manual](#) Chapter 4 on URA for guidance on the regulatory requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended, the Federal regulations at [49 CFR Part 24](#), and the requirements of [Section 104\(d\) of Title I of the Housing and Community Development Act of 1974, as amended](#).
- **Section 3, Chapter 7:**
 - Any recipient receiving an aggregate amount of \$200,000 or more from one (1) or more of the HUD CPD programs (i.e. CDBG, HOME, NSP, HOPWA, ESG, etc.) in a program year must comply with the Section 3 requirements. Section 3 provides preference to low- and very-low-income residents of the local community (regardless of race or gender) and the businesses that substantially employ these persons, for new employment, training, and contracting opportunities resulting from HUD-funded projects.
- **Procurement Procedures, Chapter 11:**
 - Award recipients will be required to provide proof of adequate builder's risk insurance, property insurance, and/or contractor liability insurance during construction.
 - The recipient must follow competitive procurement procedures when procuring all materials, supplies, equipment, and construction or professional services related to the

CDBG award. Due to the nature of this program and the size of grants to be awarded, IHCDCA anticipates most recipients will use the Small Purchases Procedures or the Micro-purchase procedure outlined in 2 CFR Part 200.320 for the direct purchase of materials and the installation of the ramp.

- **Environmental Review, Chapter 11:**
 - All applicants are required to complete the environmental review record (ERR) and submit it, in hardcopy, with their application as an application threshold item. The resulting IHCDCA Release of Funds is required before fully executed award documents are released and before proceeding with the project.
- **Construction Standards (Construction Standards and Physical Inspections, Chapter 14):**
 - All IHCDCA-assisted units must be inspected by the IHCDCA inspector after the work has been complete. If there are findings on the completed work, the applicant must correct any findings, and have the work inspected by a licensed, IHCDCA approved, third-party building inspector. Documentation of the corrected action will then be reviewed by IHCDCA before the paying of any claim for work. (IHCDCA [CDBG & HOME Program Manual](#), Construction Standards & Physical Inspections Chapter 14)
- **CDBG-D Specific Requirements for Duplication of Benefits**
 - Each homeowner beneficiary assisted with CDBG-D funds must execute a Duplication of Benefits Affidavit (“Affidavit”). A copy of this affidavit must be attached to the applicant’s award agreement with IHCDCA as Appendix A. This Affidavit must be maintained in the applicant’s client files.

4.3: Eligible Beneficiaries

- The homeowner beneficiary must be income eligible. See part 3.3 above and IHCDCA *CDBG & HOME Program Manual*, Income Verification Chapter 8.
- Income verification is valid for a period of six months. If more than six months pass between income verification and contract execution, a new income verification must be completed.
- The homeowner beneficiary must own the property, must occupy the property as a principal residence, and the property must not be located in a 100 year floodplain. See part 3.4 above and IHCDCA *CDBG & HOME Program Manual*, Policy Requirements Chapter 1.
- Each homeowner beneficiary assisted with CDBG-D funds must execute a Duplication of Benefits Affidavit (“Affidavit”) a copy of which will be attached to the applicant’s award agreement with IHCDCA as Appendix A. This Affidavit must be maintained in the applicant’s client files. (IHCDCA *CDBG & HOME Program Manual*, Policy Requirements Chapter 1-M)

4.4: Nondiscrimination Requirements

- The recipient must follow the non-discrimination requirements of the Fair Housing Act and may not discriminate in the selection of program participants on the basis of race, color, national origin, sex, religion, familial status, or disability.
- The recipient must follow the non-discrimination requirements of HUD’s rule entitled “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity” and may not discriminate in the selection of program participants on the basis of sexual orientation, gender identity, or marital status.
- The recipient must follow the non-discrimination requirements of the Violence Against Women Reauthorization Act of 2013 (“VAWA”) and may not discriminate in the selection of program

participants on the basis of an individual being a victim of domestic violence, stalking, sexual assault, or dating violence.

- Every recipient must demonstrate that it will complete an action to affirmatively further fair housing during the time frame of an award. (*IHCDA CDBG & HOME Program Manual, Fair Housing and Civil Rights Chapter 5*)
- Persons who, as a result of national origin, do not speak English as their primary language and who have limited ability to speak, read, write, or understand English (“limited English proficient persons” or “LEP”) may be entitled to language assistance under Title VI in order to receive a particular service, benefit, or encounter. In accordance with Title VI of the Civil Rights Act of 1964 (Title VI) and its implementing regulations, the recipient must agree to take reasonable steps to ensure meaningful access to activities funded by federal funds by LEP persons. Any of the following actions could constitute “reasonable steps”, depending on the circumstances: acquiring translators to translate vital documents, advertisements, or notices, acquiring interpreters for face to face interviews with LEP persons, placing advertisements and notices in newspapers that serve LEP persons, partnering with other organizations that serve LEP populations to provide interpretation, translation, or dissemination of information regarding the project, hiring bilingual employees or volunteers for outreach and intake activities, contracting with a telephone line interpreter service, etc.

4.5: Affordability Period Waived

Due to the nature of this program and the limited amount of funds that will be invested in any one home, IHCDA is waiving its traditional CDBG Affordability Period requirements for homes assisted through Ramp Up. Households assisted through this program will not be subject to an Affordability Period and will not have a Lien and Restrictive Covenant recorded against the property.

PART FIVE: Subsidy Limitations & Activity Costs

5.1: Subsidy Limitations

The maximum request amount per application is **\$25,000**.

Ramp Up funds may not exceed \$2,500 per home. If an individual home needs Ramp Up eligible work (as defined in Part 3.1 of this policy) exceeding \$2,500, the Applicant must contact IHCD to discuss the particular circumstances and to request a waiver of this policy.

CDBG-D funds budgeted for program delivery, award administration, and environmental review cannot exceed twenty percent (20%) of the award. For example, if an applicant received a \$25,000 grant, a maximum of \$5,000 can be used for program delivery, award administration, and environmental review.

5.2: Eligible Activity Costs

The bolded items listed below are included in the application budget. If you have a question about which line item an expense goes under, contact IHCD.

RETAINAGE POLICY - IHCD will hold the final \$500 of an award until the completion reports, leverage documentation, and closeout documentation is received and approved and the final monitoring and final inspection have been completed with any associated findings and/or concerns resolved. The retainage will be held from administration, program delivery, or environmental review.

REHABILITATION – Eligible costs include:

- Hard costs associated ramp installation:
 - Construction/installation of a wooden ramp;
 - Purchase and installation of a pre-built ramp (e.g. aluminum or steel ramps);
 - If needed, widening of the exterior door that will be served by the ramp to provide at least 32" of clear passage for accessibility;
 - If needed, installation of a rubber or aluminum doorway threshold ramp with beveled or flat edges to reduce the maximum threshold height and allow access through the door. ¾ inch is the maximum threshold height for exterior sliding doors and ½ inch is the maximum threshold height for all other doors. Applicant may install doorway threshold ramps to bring the threshold *into compliance with these maximum heights; and
 - If needed, installation of a levered door handle on the exterior door served by the ramp.

- Lead-based paint interim controls and abatement costs.

PROGRAM DELIVERY - Program delivery costs are those costs that can be directly tracked by address. They include soft costs and client-related costs that are reasonable and necessary for the implementation and completion of the proposed activity. This line item along with administration and environmental review cannot exceed twenty percent (20%) of the CDBG-D request. Recipients are allowed to draw down this line item as costs are incurred.

Eligible costs include:

- Engineering/Architectural Plans
- Client in-take / Income verification

- Plans, specifications, work write-ups
- Title Searches
- Impact fees
- Inspections
- Cost estimates
- Building permits
- Travel to and from the site
- Legal and accounting fees

LEAD HAZARD TESTING – Costs associated with lead hazard testing includes Risk Assessment, Clearance Test, etc. The limits for this line item are \$1000.00 per unit.

ADMINISTRATION - The administration line item includes those costs directly related to administering the IHCD award and complying with the regulations associated with these funds. This line item along with program delivery and environmental review cannot exceed twenty percent (20%) of the CDBG-D request. Recipients are allowed to draw down this line item as costs are incurred. Costs associated with preparing an application for funding through IHCD are not eligible for reimbursement through a CDBG award.

Eligible costs include:

- Postage
- Office materials and supplies
- Photocopying
- Office rent and utilities
- Travel related to the housing activity
- Communication costs
- Lead based paint training
- Staff time or professional services related to reporting, compliance, monitoring, or financial management
- Training related to the housing activity

ENVIRONMENTAL REVIEW – This line item includes expenses associated with the Environmental Review Release of Funds process. This does not refer to a Phase I Environmental Assessment (Phase I Environmental Assessment should be included in the Program Delivery line item). Those expenses should be included in the Program Delivery line item. This line item along with program delivery and administration cannot exceed twenty percent (20%) of the CDBG-D request. Eligible costs for this line item include professional services, publication costs, photocopying, and postage. For further information regarding this activity, please read the Environmental Review Guide found in Chapter 11 of the IHCD *CDBG & HOME Program Manual*.

5.3: Ineligible Activity Costs

The following are ineligible activity costs, and will not be reimbursed by IHCD:

- Commercial development costs –CDBG-D awards cannot be used to underwrite any portion of commercial development costs.
- Replacement Reserves – Funds used to initially capitalize a reserve fund used for major capital repairs to a permanent supportive or rental housing facility. These funds cannot be applied to a CDBG-D award. These funds can be capitalized either through operating cash flow or through the development budget on the Uses of Funds exhibit.
- Operating Reserves – Funds used to initially capitalize a reserve fund that covers operating expenses when there are rental income shortfalls over the life of a permanent supportive or

rental development. This line item must be included on the Uses of Funds exhibit. These funds cannot be applied to a CDBG-D award.

- Developer's Fee –CDBG-D funds cannot be used to pay developer's fees.
- Costs associated with preparing an application for funding through IHEDA.
- Purchase or installation of luxury items, such as swimming pools or hot tubs.
- Purchase or installation of equipment, furnishings, tools, or other personal property that is not an integral structural feature, such as window air conditioner units or washers and dryers.
- Purchase or installation of stoves, refrigerators, built-in dishwashers, garbage disposals, and permanently installed individual unit air conditioners.
- Providing tenant based rental assistance.
- Mortgage default/delinquency correction or avoidance.
- Loan guarantees.
- Annual contributions for operation of public housing.
- Costs associated with any financial audit of the recipient.

PART SIX: Completeness & Threshold Criteria

To be considered for funding, an applicant must meet all of the criteria listed below.

6.1: Completeness

All documentation must be turned in in the appropriate format.

- The applicant must provide all documentation as instructed in this policy as well as required documentation listed in the Application Form.
- The applicant must provide all documentation in the required format (i.e. uploaded electronic copies, hardcopies, correct use of forms, required signatures, etc.)
- If IHCDCA requests additional information from the applicant, all requests are due on or before the date provided by IHCDCA staff.

6.2: Threshold

The application must meet each of the applicable threshold criteria outlined below.

IHCDCA will release correction/clarification letters after threshold review to allow applicants the opportunity to clarify certain items or to provide feedback as to where supporting documentation might be located within the application file.

Completeness	Location
<p><u>Application and Supporting Documents</u></p> <ul style="list-style-type: none"> • Submit the Ramp Up Application and supporting documents via the IHCDCA FTP Site and mail one complete original copy of the signed application to IHCDCA. Do not submit paper copies of supporting documents. 	
Threshold Items	Location
<p><u>SAM Registration</u></p> <ul style="list-style-type: none"> • Submit a copy of the applicant’s System of Award Management (SAM) registration. https://www.sam.gov/portal/SAM/#1 	Tab A, SAM Registration
<p><u>Grievance Procedures</u></p> <ul style="list-style-type: none"> • Submit applicant’s Grievance Procedures. Grievance Procedures must address (1) how grievances will be submitted, (2) who will review them, (3) timeframe for the review, and (4) the appeal process. 	Tab B, Grievance Procedures
<p><u>Area Median Income Level Served</u></p> <ul style="list-style-type: none"> • Affirm in application that all assisted units will serve households with income at or below 80% area median income for development’s county according to the current Federal Program Income Limits. 	Application
<p><u>Grant Letters of Commitment (if applicable)</u></p> <ul style="list-style-type: none"> • Submit signed letter of commitment for grant(s) with funding terms and amounts. 	Tab C, Letters of Commitment

<p><u>Cash Donations Letters of Commitment (if applicable)</u></p> <ul style="list-style-type: none"> • Submit signed letters of commitment for private or public cash donations. 	<p>Tab C, Letters of Commitment</p>
<p><u>In-Kind Donations – Labor or Professional Services (if applicable)</u></p> <ul style="list-style-type: none"> • Submit commitment letter from donor(s) specifying number of hours they intend to donate and their professional service pay rate.. 	<p>Tab C, Letters of Commitment</p>
<p><u>In-Kind Donations – Sweat Equity (if applicable)</u></p> <ul style="list-style-type: none"> • Submit a copy of sweat equity policy. 	<p>Tab C, Letters of Commitment</p>
<p><u>In-Kind Donations – Donated Material and Equipment (if applicable)</u></p> <ul style="list-style-type: none"> • Submit commitment letter from donor(s) specifying either the total value of the donated materials or the rental equipment rate and number of hours the equipment will be donated. 	<p>Tab C, Letters of Commitment</p>
<p><u>In-Kind Donations – Other Government Fees (if applicable)</u></p> <ul style="list-style-type: none"> • Submit commitment letter from local unit of government with value of donation. 	<p>Tab C, Letters of Commitment</p>
<p><u>Banked Match Letter of Commitment (if applicable)</u></p> <ul style="list-style-type: none"> • Submit commitment letter signed by non-profit Board President. 	<p>Tab C, Letters of Commitment</p>
<p><u>Shared Match Signed Agreement (if applicable)</u></p> <ul style="list-style-type: none"> • Submit commitment letter from the recipient who is donating the match, which specifies shared match amount. 	<p>Tab C, Letters of Commitment</p>
<p><u>Not-for-Profit Documentation</u></p> <ul style="list-style-type: none"> • Submit an IRS determination letter for 501(c)3 or 501(c)4 status. • Provide a copy of the Certificate of Existence from the Indiana Secretary of State to provide proof that the organization is in good standing. The Certificate of Existence or organization by-laws must state that serving persons with disabilities is a part of the organization’s purpose. • Provide a copy of the organization’s by-laws. The Certificate of Existence or organization by-laws must state that serving persons with disabilities is a part of the organization’s purpose. • Provide a copy of notification letter sent to local unit of government. • Provide proof of delivery of local government notification letter, either an email read receipt or a mail delivery receipt. 	<p>Tab D, Not-for-Profit</p>
<p><u>Administrator Documentation (if applicable)</u></p> <p>If the applicant has hired an administrator to administer the award, please provide documentation that demonstrates that the administrator has been properly procured using the Competitive Negotiation (RFP) Procedure.</p> <ul style="list-style-type: none"> • Submit a copy of the Request for Proposals (RFP). • Submit the published advertisement that was put in a general circulation newspaper for the RFP. • Submit a copy of the signed contract between applicant and administrator. 	<p>Tab E, Administrator</p>
<p><u>Duplication of Benefits</u></p> <ul style="list-style-type: none"> • Affirm in application that applicant understands that if the applicant 	<p>Application</p>

<p>is awarded CDBG-D funding (disaster funding) each homeowner will be required to disclose and sign the “Duplication of Benefits Affidavit.</p>	
<p><u>Public Hearing</u> Two public hearings are required for CDBG-D funding. One public hearing MUST occur prior to application submittal. Please provide the following:</p> <ul style="list-style-type: none"> • Provide the original tear sheet or original publisher’s affidavit of legal notice that includes the date of the public hearing and the date of notice publication. Under Indiana Code (I.C. 5-3-1-2 (B)) there must be a minimum of one legal notice at least 10 calendar days prior to the public hearing. • Submit a copy of the sign-in sheet. • Submit a copy of the minutes of the public hearing, which must include the date and time of the meeting, the name and title of the person running the meeting anyone who presented at the meeting, and all content posed to the public. • Describe methods used to solicit participation of low and moderate-income persons. • Describe any comments/complaints received and responses to the comments/complaints. 	<p>Tab F, Public Hearing</p>
<p><u>HUD or Rural Development Funding (if applicable)</u> If the proposed development has received funding directly from HUD or Rural Development in the past, the applicant must send a notification letter to the appropriate HUD or Rural Development office notifying them that an application is being submitted to IHEDA for federal funding.</p> <ul style="list-style-type: none"> • Provide a copy of notification letter sent to HUD or Rural Development. • Provide proof of delivery of notification letter, either an email read receipt or a mail delivery receipt. 	<p>Tab G, HUD & RD</p>
<p><u>Environmental Review Record</u></p> <ul style="list-style-type: none"> • Submit Environmental Review Forms (Exhibits A, B, E, F, the Findings page, and the Signatures page). <p>Once awarded, Exhibit G will then need to be submitted for each address. Please keep in mind that once awarded, all historic reviews (a part of the ERR) must be sent to the State Historic and Preservation Office (SHPO) for approval, which adds 30 days to the approval process for Release of Funds. For more detailed instructions and the ERR forms, please refer to the exhibits for Chapter 11 of the IHEDA CDBG & HOME Program Manual 3rd Edition, available here: http://www.in.gov/myiheda/2490.htm</p>	<p>Tab H, Environmental Review</p>
<p><u>Floodplain Determination Map</u> Acquisition, rehabilitation, refinancing, or new construction of any part of a project, or its land, located within the boundaries of a 100 year floodplain is not eligible for CDBG-D funding. A FEMA FIRM Flood Map must be</p>	<p>Tab H, Environmental Review</p>

<p>submitted for each parcel associated with the project.</p> <ul style="list-style-type: none"> Please submit FEMA FIRM Flood Map(s), which shows if the addresses in the development are or are not within the 100-year floodplain. Maps may be downloaded from the FEMA website here: https://msc.fema.gov/portal. Applicant must indicate on the FIRM Flood Map(s) the locations of addresses included within the development. 	
<p><u><i>Affirmatively Furthering Fair Housing</i></u> All CDBG-D award recipients must take action to affirmatively further fair housing in the jurisdiction it is serving.</p> <ul style="list-style-type: none"> Select which furthering fair housing activity or activities you will be conducting. 	Application
<p><u><i>Ramp Maintenance Brochure</i></u> Applicant must create a brochure to be handed out to all beneficiaries with tips on how to maintain the ramp. All beneficiaries must sign a receipt acknowledging that they were given the brochure. During final monitoring, IHEDA will ask to see a signed receipt from each beneficiary.</p> <ul style="list-style-type: none"> Submit copy of the ramp maintenance brochure. 	Tab I, Brochure & Warranty
<p><u><i>Ramp Warranty</i></u> All ramps must have a minimum one year warranty. During final monitoring, IHEDA will ask to see a warranty for all ramps installed.</p> <ul style="list-style-type: none"> Submit a sample copy of ramp warranty. 	Tab I, Brochure & Warranty

PART SEVEN: Scoring

If an application meets all applicable completion and threshold requirements, then it will be evaluated and scored based on the categories below:

Scoring Category	Points Possible
Income Targeting	20
Client Intake	10
Applicant Capacity	15
Financing	10
Total Possible Points	55

Applications must receive a minimum score of 35 points (out of 55) to be considered for funding.

Since this is a non-competitive funding process, IHCDCA will allow the applicant to submit additional information during the application review process upon request.

7.1: Income Targeting **Category Maximum Points Possible: 20**

If the applicant commits to serving beneficiaries with incomes lower than required by the CDBG-D program (80% AMI) points will be awarded in accordance with the following chart. Percentages are of the area median income (AMI) for the county in which the project is to be located. Income limits are released annually by HUD and published by IHCDCA via RED Notices. Awarded recipients will be held to the unit commitment in their award agreement. Changes to the AMI levels will require prior IHCDCA approval. Rent and Income Limits may be found in Appendix C of the *Federal Programs Ongoing Rental Compliance Manual* located online at <http://www.in.gov/myihcda/2490.htm>.

Constituency Served	Points
At least 25% of beneficiaries served are very low-income (at or below 50% AMI)	10
At least 25% of beneficiaries served are extremely low-income (at or below 30% AMI)	10

7.2: Client Intake **Category Maximum Points Possible: 10**

Points will be awarded to applicants that have already begun the client intake process, according to the chart below. Client intake means that potential clients have already been identified and income verified.

% of Assisted Units	Points
25 - 50% of the homes identified	5
51 - 75% of the homes identified	7.5
76 - 100% of the homes identified	10

In order to receive points in this category, the applicant must submit Form B: Client Intake List in **Tab J: Client Intake**

7.3: Applicant Capacity **Category Maximum Points Possible: 15**

This category evaluates the applicant’s ability to successfully carry out the proposed project based on certifications and/or experience. The points can be achieved through the following sub-categories: Certifications (5 points) and Experience (10 points)

- 1) *Certifications* *Maximum Number of Points: 5*
 Points will be awarded if the applicant (or administrator if applicable) has completed any of the following certifications. Two and a half (2.5) points will be awarded per certification listed below, up to five (5) points total. Attach copies of the certification completion in **Tab K: Certifications and Experience**.

Certification	Sponsoring Organization	Points
Certified Aging-in-Place Specialist	National Association of Home Builders (NAHB)	2.5
Home Sweet Home: Modifications for Aging in Place	University of Indianapolis/IHCDA	2.5
CDBG Grant Administration Certification	Office of Community and Rural Affairs, State of Indiana	2.5
CDBG Certification	IHCDA	2.5

- 2) *Experience* *Maximum Number of Points: 10*
 Five (5) points will be awarded if the applicant (or administrator if applicable) has experience in administering an IHCDA CDBG owner-occupied rehabilitation award in the past five (5) years. In order to qualify for points, the award must be closed out. Please list the award number(s) in the application forms.

Five (5) points will be awarded if the applicant (or administrator if applicable) has successfully completed a ramp initiative that created at least ten (10) ramps using non-IHCDA funding within the past five (5) years. A narrative must be included in **Tab K: Certifications & Experience** that outlines the following information:

- Summary of program design;
- Number of households served by the program;
- Target area served by the program; and
- Funding source used for the program

7.4: Financing **Category Maximum Points Possible: 10**

This category evaluates the applicant’s ability to use the Ramp Up grant to attract additional funding resources for the activity, thus ideally serving more clients.

1) *Leveraging of Other Sources**Maximum Number of Points: 10*

Points will be awarded to applicants whose proposed project has received a firm commitment to leverage other funding sources, if that commitment results in a total leveraging greater than IHCDAs required 10%.

A “firm commitment” means that the funding does not require any further approvals. However, the commitment may be contingent upon receipt of the IHCDAs Ramp Up Indiana grant.

“Other funding sources” include (but are not limited to) private funding, funds from a local community foundation, donations, Federal Home Loan Bank funding, etc.

- Banked match is excluded from this category.

Points will be awarded based on the amount of Other Funding Sources Leveraged/Total Project Costs as described below:

Total Leveraging	Point(s)
10.01% to 11%	1
11.01% to 12%	2
12.01% to 13%	4
13.01% to 14%	6
14.01% to 15%	8
Greater than 15%	10

In order to qualify for points in this category the applicant must submit in **Tab C: Letters of Commitment** a letter from the appropriate authorized official approving the funds. The letter must include (a) a description of the type of approved funding for the proposed project and (b) the amount of funding.

PART EIGHT: Glossary

Below are definitions for commonly used terminology found throughout the application policy and forms.

Administrator: A procured entity that will assist in carrying out the program.

Aging in Place: Making a living environment safe and adaptable so that everyone can remain independent and continue to thrive in their homes and community even as circumstances change.

AMI: Area Median Income (see Median Income defined below)

Beneficiary: The household that received homeowner repair work as a result of the grant.

CDBG: The Community Development Block Grant (CDBG) program is a federally funded program that provides states and communities with resources to address a wide range of unique community development needs. CDBG is governed by 24 CFR 570.

Extremely Low-Income: A household that is at or below 30% of Area Median Income.

IHCDA: The Indiana Housing and Community Development Authority

Income Limits: Maximum incomes as published by HUD for projects giving the maximum Income Limits per unit for beneficiary (30%, 40%, 50%, 60% and 80% of median) units.

Leverage: Ten percent (10%) minimum contribution to the Community Development Block Grant program. Refer to the IHCDA *CDBG and HOME Program Manual* for a list of eligible and ineligible sources of leverage. The leverage requirement is based on a percentage of the award amount less administration and environmental review costs.

Median Income: A determination made through statistical methods establishing a middle point for determining Income Limits. Median is the amount that divides the distribution into two equal groups, one group having income above the median and one group having income below the median.

Narrative: A written description by the applicant that describes the application question and generally supports the need of the project.

OOR: Owner-Occupied Rehabilitation

Project: The activity proposed in the application.

Ramp Up Indiana: A program created by IHCDA to use a portion of its CDBG-D owner-occupied rehabilitation funding to fund the installation of ramps for low-income households with accessibility needs.

Very Low-Income: A household that is at or below 50% of Area Median Income.

Appendix A: Tab Directory

Ramp Up Indiana Application Tab Label Directory
Tab A: SAM Registration
Tab B: Grievance Procedures
Tab C: Letters of Commitment
Tab D: Not-for-Profit
Tab E: Administrator
Tab F: Public Hearing
Tab G: HUD & RD
Tab H: Environmental Review
Tab I: Brochure & Warranty
Tab J: Client Intake
Tab K: Certifications & Experience

**When uploading supporting documentation to the FTP site, please name tabs as seen above and place correct documentation (as described throughout the Application Policy) in each tab.*