

CDBG – APPLICATION WORKSHOP

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Community & Economic
Development Office
December 15, 2021



Brief Introductions

- Organization name
- Is this your first year applying for CDBG funding?
- In two or three sentences, tell us about the project that your organization is seeking funding for (optional)

Eligibility

- Should your organization apply for CDBG funding?

Breakdown of the 2022 CDBG Application

Who Decides?

- A brief overview of the Advisory Board process

ELIGIBILITY REQUIREMENTS

APPLICATIONS MUST MEET ONE NATIONAL OBJECTIVE:

National Objectives

Benefits low and moderate income persons by:

-serving an eligible geographic area

OR

-a direct benefit to low and moderate income persons

E.g. services, housing, or jobs

Aids in the prevention or elimination of slums and blight**

Community Development urgent needs – Immediate threat to health and safety**

**Contact CEDO prior to completing application if your project falls under this National Objective

ELIGIBILITY REQUIREMENTS

APPLICATIONS MUST BE FOR AN ELIGIBLE ACTIVITY:

- Purchase, sale, lease or other disposition of real property.
- Clearance, demolition and removal of buildings.
- Rehabilitation of publicly or privately-owned residential property; commercial/industrial property (but if privately-owned, only for exterior improvements and correction of code violations); and nonresidential buildings and improvements owned by a nonprofit. **
- Relocation assistance to businesses, individuals, families, and non-profit organizations displaced by CDBG activities, and loss of rental income incurred in connection with the temporary relocation of displaced individuals and families.
- Code enforcement.
- Homeownership assistance

ELIGIBILITY REQUIREMENTS

APPLICATIONS MUST BE FOR AN ELIGIBLE ACTIVITY:

- Interim assistance either to alleviate an emergency condition or to cover limited, immediately needed improvements to a deteriorating area as a prelude to permanent improvements.
- Purchase, construction, reconstruction, rehabilitation or installation of public facilities and improvements. **
- Public services, limited this year to Early Childhood Education, Childcare and Youth, Housing and Homelessness, Health, and Economic Opportunity. **
- Special economic development activities **
- Microenterprise assistance in the form of loans, grants, technical assistance and general business support services.
- Grants or loans to any qualified Community-Based Development Organization (CBDO) to carry out a neighborhood revitalization, community economic development, or energy conservation project

*** Additional information on this eligible activity can be found in the NOFA*

2022 CDBG Application

DEMONSTRATED NEED:

(MAXIMUM COMBINED POINTS: “15”)

- Has articulated a rationale for the project related to the project's purpose(s). The applicant should explain how the project will address the stated CDBG national objectives.
- ▶ Has determined the demand for the project. This should include local, unbiased data to demonstrate the need.
- ▶ Rationale for project + CDBG objectives + unbiased local data that shows need = 15 points

ARTICULATED CDBG GOALS & OBJECTIVES

The Women's Small Business Program (WSBP) contributes to national CDBG objectives and Burlington's CDBG strategy by expanding economic opportunities and reducing economic barriers through access to resources and providing technical assistance programming that benefits primarily low- to moderate-income individuals. The strategy employed by WSBP is a qualified activity of CDBG's National Objectives and reflected as a priority in Objective EO-1.1 of Burlington's Consolidated Plan: encouraging economic self-sufficiency through local ownership. When Burlington provides supportive entrepreneur education opportunities to women, it narrows the gender gap in self-employment and receives significant returns. Research the world over shows that women reinvest 90% of their earning back into the community and that 8 in 10 female graduates of entrepreneur education programs reinvest knowledge and support back into programs through mentoring. Burlington thus invests in programs

Uses Local Data

According to Emergency Shelter Grants Program's Vermont Statewide Report, December 2016, 4,143 persons were sheltered between July 2015 – June 2016, and the length of stay in a shelter rose to 39 days.

Evidence of Need

	Burlington	U.S. Avg
Housing built prior to 1939	42.5%	12.9%
Housing built prior to 1979	79.9%	43.3%
% of Hhlds receiving Food Stamps	17%	13%
Owners spending more than 30% of household income on housing (SMOCAPI)	34.8%	34.2%
Renters spending more than 30% of income on housing	60.8%	52.3%
Med gross rent as % of household income	34.4%	31.3%

PROGRAM/PROJECT DESIGN: MAXIMUM POINTS: “10”

- ▶ Has articulated the program activities clearly
- ▶ Has explained how strategies result in positive outcomes
- ▶ Has explained connection to City's Anti-Poverty Strategy (2018 Consolidated Plan pg.144)
- ▶ If project is in response to Covid-19, please articulate that here even if not seeking Covid funds
- ▶ Has used community or participant input in program design
- ▶ Explained activities + positive outcomes + Anti-Poverty Strategy + community/participant input = 10 points

CEDO



Give us a short summary (2 sentences) that describe the program/project

- Please keep this a brief/high level summary. This section is often referenced throughout the year and in the contracts.
- Respond to this like you would a mission statement for the project/program

Anti-Poverty

According to CEDO's Consolidated Plan, "As the state's largest city, Burlington must continue to be an economic engine...to support low-income residents in business ownership through entrepreneurial training" (CP, Executive Summary, 4). The WSBP Equity Project will contribute to the city's anti-poverty strategy by training and empowering entrepreneurial women from extremely low to moderate income means to establish, grow, and expand small businesses. WSBP is a local "entrepreneurial anchor" and "critical pathway out of poverty." A CDBG investment will support CEDO in achieving the 2018-2022 Consolidated Plan to "address community development needs in the area of... establishment, stabilization and expansion of small businesses". It addresses Goal #8, supporting microenterprises "with a focus on special populations of women..." and "increase[es] employment/economic opportunities"(SP 116) through supporting micro-enterprises (EO 1.1). The project helps people retain and create jobs (EO1.2) and contributes to "Reducing Barriers to Economic Opportunities" (CP Priority Need8).

Community/ Participant Involvement

All Pathways Vermont programming is client-driven, meaning service recipient feedback is an important part of quality improvement activities and program planning. Since its inception, the Housing First Program has had a Tenant Advisory Board to facilitate regular client feedback on program performance and potential changes. In December 2014 this Board transitioned to a Standing Committee composed of service recipients and Pathways board members which formalizes client feedback to the organization's board of directors and primary funding source.

- Intended outcomes respond to identified problems, needs, and community demand as determined by the applicant.
- Project Goals, Objectives and Activities are achievable, measurable, time-limited, and clearly stated.
- Project Goals, Objectives and Activities evidence the project's value and facilitate the applicant's organizational goals and objectives from Section 5
- How are beneficiaries better off
- Outcomes respond to problem/need + outcomes 'smart' + show value and match organization goals = 15

PROPOSED OUTCOMES
MAXIMUM POINTS "15"

Measurable Goals

Our goal is to serve 45 families with the CDBG. Twenty-five families will receive system navigation assistance and legal education services. Twenty families will receive full, intensive case management to meet their identified needs. We anticipate serving approximately 100 children through our interactions with their parents. We expect a minimum of 30 of our families to be Burlington residents. We ask: Is anyone better off? We measure this by: % of children who do not have a petition for abuse and neglect filed in family court, % of infants or young children who were removed where the removal was planned, informed and voluntary, % of infants not removed from their mother in excess of 3 days.

How are beneficiaries better off?

- a) They will not have to pay tax preparation fees which average \$176 for a non-itemized federal and state tax return,⁹ money that can help pay for things like gas, groceries, and other bills;
- b) Most of the people who participate in the VITA program qualify for tax credits and/or refunds. By filing electronically, the VITA program can help them get their refunds faster;
- c) By meeting with a VITA tax preparer who knows the tax laws and rules they will get the maximum refund available to them and will avoid the possibility of late filing fees;
- d) They will have access to other supportive services like 3SquaresVT, and CVOEO's Growing Money program that teaches people how to save, pay off debt, and about credit and credit scores.

IMPACT AND EVALUATION: MAXIMUM POINTS: “15”

- Provides a clear plan to measure outcomes.
- Demonstrates plan and capacity to collect data.
- Demonstrates previous success in reaching targeted outcomes
- Explains benefit + achieved outcomes + beneficial outcomes for participants = 15



How is SUCCESS measured?



Our goals are to help save people money on tax preparation, complete accurate and timely tax returns, and connect them with services that can provide additional support.

Outcome	Type of Data	Method	Data Collected From	When
600 Burlington households will be served (approx. 800 individuals)	Demographic	CVOEO Intake form	Participants	Time of service
100% of participants will save money by not paying tax preparation fees	Amount of money saved by participants	Extrapolation	National Society of Tax Accountants report on the average cost of basic tax preparation in Vermont	End of program
90% of participants will receive a tax refund	<ul style="list-style-type: none"> - # households served - # households that receive credits - Type of credit received - Amount received per household - # refunds received - Accuracy rate for VITA tax preparers 	IRS screening tool (form 13164-c)	Participants IRS end-of-program report	Time of service End of program
10% of eligible participants will apply for supportive services.	Income eligibility forms with an emphasis on 3SquaresVT and interviews	CCA intake forms	VITA participants who are referred to other services	Time of service and post-program

EXPERIENCE/ORGANIZATIONAL CAPACITY: MAXIMUM POINTS: “20”

- ▶ Demonstrates capability, experience, and knowledge (i.e. managerial and technical) to implement the project.
- ▶ Proposed project matches mission of organization.
- ▶ Demonstrates commitment to address racial equity, inclusion, and belonging internally
- ▶ Internal cultural competency
- ▶ Demonstrates success from past performance with grant funding. (CEDO will submit an internal score if applicable)
- ▶ Agency capacity + matches mission + culturally competent + successful with grants + CEDO recommended score = 20

Mission

The Y's mission is to build a strong community by involving youth, adults, and families in programs and activities that develop spirit, mind and body. For 150 years, we have strengthened our community by nurturing the potential of kids, promoting healthy living, and fostering a sense of social responsibility.

Experience and Quality

CVOEO's administrative staff has decades of experience successfully implementing large grants and major funding and is skilled at monitoring program funding. Kathryn Baudreau, the Director of Financial Futures (FFP), which includes MBDP, has 15 years of experience serving underserved populations and developing new programming. Simeon Geigel has been a business counselor at CVOEO for 21 years. John Gergely has been with CVOEO for four years and is an experienced small business owner and retired career professional at an international Fortune 500 business firm. Asma Abunaib, Ph.D., is the FENAP Project Manager and has 10 years of experience coordinating humanitarian efforts with NGOs at refugee camps, on microenterprise projects, and with adult education. Rachel Goldstein is the Administrative Coordinator for FFP. She has ten years of experience in direct service and administration with the Peace Corps and AmeriCorps. CVOEO has been supporting LMI community members since 1965, and has had a MBDP since 1988.

Internal Cultural Competency

The majority of staff members have attended Cultural and Linguistic Competency training with Mercedes Avilia offered through Vermont Health Improvement Project, BCS staff participate in monthly conversations using the Courageous Conversations framework led by BCS's Program Director. BCS also participated in a Language Access PLC hosted by Building Bright Futures.

PROPOSED LOW & MODERATE INCOME BENEFICIARIES: “10”

- ▶ Describes low and moderate income target population (use your best estimate)
- ▶ Indicate if reporting on Persons OR Households served
- ▶ Report on Burlington residents only
- ▶ Will serve between 51-100% low/moderate population
 - ▶ Use HUD 2021 Income Limits on CEDO webpage to determine this population
- ▶ 51-100% low/mod + intake process = 10

Estimate of Beneficiaries to be served. Indicate if being measured by “Persons” or “Households” here.

2. a. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period. Use the Income Table at <https://www.burlingtonvt.gov/CEDO/2021-HUD-Income-Limits>

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income (30% median)	# Very Low-Income (50% median)	# Low-Income (80% median)	# Above Income Limits (above 80% median)
Business Development Tech. Asst.	80 persons	30	25	25	0

b. All CDBG grantees serving limited clientele will be required to use CEDO’s *CDBG Beneficiary Self-Certification* form to collect beneficiary data including race, ethnicity, annual income, and family size. Is your organization willing and prepared to add this documentation to the intake process for your CDBG funded program by July 1, 2022? X Yes NO Not Serving Limited Clientele

COMMITMENT TO EQUITY, INCLUSION AND BELONGING

MAXIMUM POINTS: “15”

- ▶ Demonstrates programs are accessible and inclusive
- ▶ Describes the steps taken to ensure the project/program address racially equity
- ▶ Details the project/program’s target population, citing (if relevant) specific age, gender, income, community/location, race or ethnicity, or other characteristic of the people this program is intended to serve and how the program is culturally appropriate for the target population
- ▶ Addresses how the program will select and reach the target population

Target Population and Accessibility

The program will serve 125 LMI and very low income refugee new arrivals, refugee families residing in Burlington and surrounding communities within Chittenden County from July 2021 to June 2022. Of the total client number receiving HOP services, approximately 90% are very low income and at or below the poverty level. 49% of the clients we serve are female and 51% are male. 71% are Black, 27% are Asian, 1% are Latino, and 1% are White. Our clients are primarily from Afghanistan, Bhutan, Burma, the Democratic Republic of Congo, Ethiopia, Iraq, Somalia, Sudan, and Syria. USCRI also sees diversity within the family size of its clients, ranging from single individuals to families of eight to ten individuals. Greater than 57% of the families we serve through housing case management are larger, multigenerational families of five or more, and 9% are children/minors. With household income already at or below the federal poverty line, these trends put additional budgetary strain on household providers and increase the need for safe and affordable housing able to accommodate large, multigenerational families.

Staff members utilize interpretation and translation services and adapt services, educational materials, and other information to meet the needs of specific populations. USCRI Vermont also conducts periodic client surveys and focus groups to assess evolving client needs, receive feedback regarding services, and to ensure inclusion, equity, and accessibility of programs.

- ▶ Budget narrative describes how CDBG money will be used.
- ▶ Budget reflects an understanding of the required costs to implement and maintain the project.
- ▶ Documents a reasonable % of CDBG funding vs total project cost.
- ▶ Documents a reasonable cost per beneficiary.
- ▶ Documents ability to secure/leverage other sources of funding.
- ▶ Demonstrates use of community resources.
- ▶ Demonstrates the financial ability to fund the project until reimbursement.
- ▶ Demonstrates a response to times of diminished resources.
- ▶ Does not have a more appropriate source of funding.
- ▶ Currently has or willing to implement a CFR 200 appropriate timekeeping system
- ▶ Reasonable budget for project + use of CDBG funds + leverage + cost per beneficiary + recordkeeping = 20

BUDGET/FINANCIAL
FEASIBILITY: MAXIMUM
POINTS: "20"

3. Program/Project Budget

Line Item	CDBG Funds	Other	Total
HOP/Housing Case Manager salary	\$14,000	\$26,000	\$40,000
Interpreters	\$3,640	\$0.00	\$3,640
Fringe Benefits	\$4,162	\$7,127	\$11,289
Travel	\$754	\$500	\$1,254
Printing	\$319	\$592	\$911
Supplies and Materials	\$628	\$1,166	\$1,794
Other	\$3,770	\$7,003	\$10,773
Indirect	\$2,727	\$17,132	\$19,859
	\$30,000	\$59,520	\$89,520

CDBG Budget



Community Resources

LECP is fortunate to benefit from volunteers including music and art teachers, reading assistance and Kindergarten skills instruction in the preschool, help in the kitchen, foster grandparents from the United Way and general volunteers who come to provide support to teachers and extra hands to hold infants or play with children. The program also receives donations of supplies (toys, art supplies, clothing, books) from community members. There are no current plans to actively use CDBG funding to leverage additional resources but demonstrating a diversity of funding sources is always beneficial when requesting funds from private foundations and state sources.

COLLABORATION/EFFICIENCY

MAXIMUM POINTS: “12”

- ▶ Gives specific examples of collaborative efforts with other programs and/or agencies to achieve outcomes
- ▶ Demonstrates efforts at becoming more efficient in achieving outcomes
- ▶ Program is not duplicative in the community
- ▶ Demonstrates collaboration + efficiency + unduplicated = 12

Efficiency

Our administrative staff has worked to improve our processes across all program areas. This includes implementing online application forms with improved tracking methods, streamlining our financial assistance processes, and helping families to stay current with paperwork to receive state subsidy. This year, we are implementing a Y Information & Interest Form to gather information and feedback from Y members.



Hiring a construction management firm rather than a general contractor will help this project be more efficient. With a construction management company we will have access to quick, accurate cost estimates broken down by each component of the work we are considering to help make cost effective choices.

Collaboration

We collaborate with community social service agencies and businesses. For example, VT 211 schedules tax appointments, follows up with clients to remind them of their appointments, and provides basic eligibility screening. Champlain College provides training space, computers, and student volunteers. To maximize our work and help people work toward financial independence, we partner with and refer to other programs within CVOEO (Growing Money and Financial Empowerment for New Americans). In addition, we refer to the 3SquaresVT program and refer people as necessary and/or desired to housing and food programs.

Non- Duplicative

AARP offers free tax preparation assistance specifically targeting low income seniors, and the United Way offers free tax preparation via mobile sites targeting staff of local businesses. We work in collaboration with these efforts, to try and reach as many within the low income community as possible. Opportunities Credit Union and Champlain Housing Trust offer some of the same services GM does, but these services are limited to individuals and households that are using their services, such as applying for housing or applying for credit. The GM program, however, serves anybody who needs the service, whether they're in a borrowing track, or not.

SUSTAINABILITY:

MAXIMUM POINTS: “8”

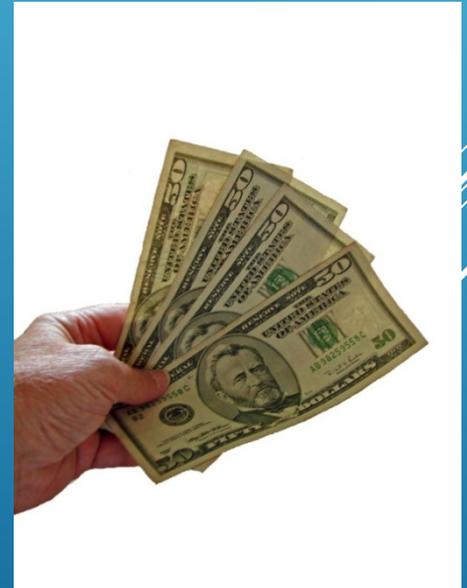
- Demonstrates long-term community value to the City of Burlington.
- Demonstrates ability to continue project beyond this round of CDBG funding.
- Is sustainable over time and/or will have sustainable results.
- Can the project be scaled down to match funding
- Long term benefit to City + continued benefit + project sustainable past funding + flexible project scaling = 8

Long term benefit to City

This project will have positive long-term benefits to the City of Burlington by reducing the negative impact of the high school dropout rate; resulting in low-income youth becoming successful workers at local businesses; and increasing the level of community service through the direct involvement of the YouthBuild crews, creating a culture of responsibility, service, and caring. There is no plan for the project to end, but if it did, the benefits are long-lasting both in terms of increased community engagements and environmental benefits that will last for the lifetime of the housing our students have improved.

If CDBG funding ends

There is a long tradition of evidence-based practices securing state funding only after they have been proven effective through initial support in the private sector. The RIPP project began as a demonstration project and the CDBG funding will allow RIPP to continue to demonstrate the effectiveness and cost-savings of our program. Our intention is to continue to approach agency stakeholders within the Health and Human Services domains to seek state funding for our prevention services.



OVERALL IMPRESSION

MAXIMUM POINTS: “10”

- ▶ Demonstrates a well written, thorough and thoughtful application; all questions are addressed.
- ▶ Agency provides a necessary program/project to City and recipients; impact is critical to the City.



FINAL THOUGHTS ON THE APPLICATION

- ▶ Write as if the reader has no knowledge of your program
- ▶ Connect your application to CDBG national objectives and Con Plan goals
- ▶ Adhere to deadline and NOFA instructions



CDBG Advisory Board

The keystone to the annual allocation of CDBG funds in the City of Burlington is the Citizen Advisory Board, which makes funding recommendations to the Mayor and the City Council. This citizen allocation process has been in place since the 1980s; the Citizen Advisory Board reviews all funding proposals that were not initiated by CEDO.

Half of the members of the Citizen Advisory Board are elected by the Neighborhood Planning Assemblies, three members are appointed by the Mayor, one member represents Burlington youth, and the remaining members represent other stakeholders such as the State of Vermont. Members for the 2022 Board will meet during January, February, and March to review the 2022 applications. A Public Hearing before City Council will be held in Spring 2022, to finalize the allocation of CDBG funds.

Burlington's use of a Citizen Advisory Board to make recommendations on the best use of the city's annual federal CDBG appropriation has received national recognition, including a local Best Practice award from the U.S. Department of Housing & Urban Development. The Board makes difficult but community-based decisions about addressing a broad spectrum of poverty-related needs with finite resources.

CDBG 2022 Timeline

- Application Deadline January 10, 2022 at 4 p.m.
- CEDO reviews applications for eligibility January 10 – February
- Advisory Board meets and makes Recommendations February – Late March
- Notice of funding recommendations goes out to applicants Early April 2022
- Mayoral review/City Council approval Late April 2022
- Final submission to HUD May 2022
- 2022 Grant Year begins July 1, 2022

Questions?

We will get to as many questions as possible with the time allotted. If we run out of time or if you would like to follow up with us outside this workshop please contact Christine at ccurtis@burlingtonvt.gov or **802-735-7002**

Katie Kinstedt

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Resources

Examples of Successful Applications:

- <https://www.burlingtonvt.gov/CEDO/CDBG-Current-Applications>

Five Year Consolidated Plan and HUD Census Tract Data

- <https://www.burlingtonvt.gov/CEDO/CDBG-Overview>

Current HUD Income Limits

- <https://www.burlingtonvt.gov/CEDO/2021-HUD-Income-Limits>

Federal Regulations for Eligible Activities

- <https://www.ecfr.gov/cgi-bin/textidx?c=ecfr&rgn=div5&view=text&node=24:3.1.1.3.4&idno=24#sp24.3.570.c>