

City of Burlington / CDBG 2012 Application Form

Eligibility _____ National Objective _____ NRSA _____ Project # _____
 (Office Use) (Office Use)

Project Name: **Burlington Housing Initiatives Program**

Project Location/Address: **Citywide**

Organization: **Community & Economic Development Office (CEDO)**

Mailing Address: **149 Church Street, Room 32, Burlington, VT 05401**

Contact: **Brian Pine** *Title:* **Assistant Director** *Phone #:* **802-865-7232**

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I. CDBG Funding Request: **\$ 51,300**

II. Project Summary: Briefly describe the project or program to be funded with CDBG. (Please use a one or two sentence description – there is room in Section IV for more detail.)

The Housing Initiatives Program (HIP) refers to all of the housing programs administered by CEDO (HOME, CDBG, Housing Trust Fund, Burlington Lead Program (BLP), RePAIR). HIP provides grants, loans and technical assistance to preserve existing housing, produce new affordable housing, protect vulnerable residents and promote homeownership. CDBG specifically pays for access modifications, emergency repairs, free paint grants, emergency shelter and transitional housing improvements, rental housing rehab and support for program delivery.

III. Description of Organization: Describe the capacity of your organization to successfully carry out the program activities. What is your mission, and how do the proposed activities fit with your mission?

CEDO is a department of the City of Burlington but is funded almost exclusively through Federal and State grants, and through the Housing Trust Fund. We work with the community to: foster economic vitality; preserve and enhance neighborhoods, quality of life and the environment; and promote equity and opportunity for all residents of Burlington.

In support of its mission, CEDO works in partnership with citizens, the public and private sector, and other city departments to: strengthen the quality of life in Burlington's neighborhoods; preserve and develop decent, safe and affordable housing opportunities; maintain and improve the vitality of Downtown, the Pine Street area and neighborhood business districts; encourage a thriving small business sector; foster job growth and employment opportunities; increase civic engagement and citizen participation; support the delivery of human services; and revitalize Burlington's waterfront. HIP has operated successfully since 1983, administering a variety of housing programs and ordinances as well as coordinating the nonprofit housing delivery system. Affordable housing is one of CEDO's major missions, and this project is a critical piece of that mission.

IV. Project Description:

a. Describe the specific activities to be carried out by your project with CDBG dollars and the accomplishments you plan to achieve. Please distinguish the total number to be served from the number of Burlington clients to be served. Be specific about the tasks / work that CDBG will pay for. Use the table below, adding rows if necessary. You may add narrative below the table if needed for further description.

Specific Service / Activity:	CDBG will pay for:	Unduplicated Total # of Households / Persons to be Served in this Service / Activity:	Unduplicated Total # of Burlington Households / Persons to be Served:	Outcome(s) to be Achieved:
Affordable Housing- Pre-Construction / Rehab	Staff costs	432	412	Assist low-income people and affordable housing developers with technical assistance, federal compliance, design, and project management.
Affordable Housing- Construction / Rehab	Construction and staff costs	418	388	Funds projects for the following programs: Access Modification Program, Emergency Repair Program, Mobile Home Rehab Program, Free Exterior Paint Program, Owner Occupied Rehab Program, and Neighborhoods Grants Program.
Affordable Housing- Post-Construction / Rehab	Staff costs	243	243	Assist Housing Improvement Program recipients with ongoing compliance with CDBG and other federal requirements.

b. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) described above. All staff that appear in the salary/benefits line items in your budget (Section XV) must be described below.

Specific Service / Activity	Position/Title	Work Related to CDBG-Funded Activity	# of Hours per Week spent on this Specific Service / Activity	% of Hours per Week spent on this Specific Service / Activity to be paid with CDBG
Affordable Housing— Pre- Construction/Rehab	Program Manager Executive Secretary Asst. Dir. for Housing	Technical assistance; federal compliance; design; project management; financial management; customer service;	10	50%
			10	50%
			2	100%
			8	2 ½ %
Affordable Housing— Construction/Rehab	Program Manager Financial Assistant Asst. Dir. of Finance Executive Secretary Asst. Dir. for Housing	Technical assistance; federal compliance; design; project management; financial management; customer service;	21	50%
			10	50%
			1	100%
			4	100%
			2	100%
Affordable Housing— Post- Construction/Rehab	Program Manager Financial Assistant Asst. Dir. of Finance Executive Secretary Asst. Dir. for Housing	Refinancing and technical assistance; federal compliance; financial management; customer service;	5	50%
			20	50%
			1	100%
			1	100%
			1	5%
			4	0%

V. Beneficiary Information

a. For each service / activity you identified in Section IV, please project how the Burlington residents will break out into the following income categories.

Service / Activity:	Unduplicated Total # of Burlington Households / Persons to be Served:	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Affordable Housing— Pre-Construction/Rehab	412	124	206	43	39
Affordable Housing— Construction/Rehab	388	190	194	4	0
Affordable Housing— Post-Construction/Rehab	243	173	70	0	0

b. Please provide a single unduplicated total beneficiary count below:

Unduplicated Total # of Burlington Households / Persons to be Served:	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
1,043	487	470	47	39

c. How will/do you document beneficiary income levels?

HIP staff ensures that its program beneficiaries are low or moderate-income in two ways. First, with rental rehab programs, HIP staff confirms that tenants living in the units have Section 8 vouchers and, thus, meet low-income thresholds. In other HIP programs, tenants and owners must show low or moderate-income level before loans and/or grants are awarded through tax returns or other third party documentation.

VI. Problem Statement

a. What particular problem or need will this project address?

We are addressing the need for safe, decent, affordable and accessible housing. The opening line of the 2008 Consolidated Plan states that, "Affordable housing continues to be the city's highest overall priority under this Consolidated Plan." The Con Plan further states, "Affordable housing is a balance to economic development. In boom times, affordable housing ensures that there is housing for workers and that rising prices do not displace residents. In a troubled economy, affordable housing development is an economic engine and its subsidies ensure that low-income residents are not made homeless. Finally, the use of affordable housing to redevelop distressed neighborhoods prevents the loss of value of the surrounding properties and encourages long-term investment by other property owners."

Despite prolonged softening of the owner-occupied housing market, the regional housing market still poses significant problems for low-income renters, as determined by several recent studies:

- Urban rental vacancy rate (Burlington and Winooski) reported in December 2011 Allen & Brooks Report is 1.2% - a balanced rental market has a 5% vacancy rate.
- 47% of renters and 38% of owners with mortgages pay more than 30% of income for housing costs. This ranks Vermont as the 17th worst state in the nation for cost burdened renters and owners.
- Average rent for 2-bedroom units with tenant paying utilities is \$1,003, over \$300 more than the average wage earner can afford.
- 2011 apartment rent inflation was 3.3% - higher than the rate of consumer price inflation despite a prolonged recession.
- VT has the 7th oldest housing stock in the United States, and Burlington is second only to Winooski with the highest percentage of pre-1950 housing in the County; maintenance and heating costs along with lead paint hazards are comparatively high.
- BHA's Section 8 waiting list currently has over 2100 households, double the number several years ago. The length of wait is now 5-7 years!
- Escalating rental prices, combined with increased costs of utilities and lower incomes puts additional pressure on many of Burlington's lower-income households.

This project addresses the following need to:

1. Create opportunities for low-income individuals to access affordable housing: More than 75% of the Old North End (ONE) residents are renters. Over half of those households are living in housing that is not affordable (i.e. they are paying over 30% of their income for rent plus utilities). HIP funded rehab and new housing units serve households earning less than 80% of Area Median Income (AMI), with many below 50% AMI.
2. Provide flexible financing opportunities for low-income residents to live in safe, decent, and affordable homes: HIP operates a revolving loan fund which offers 0% interest deferred loans for down payment assistance, sliding scale loans (0-3%) for homeowner rehab, and low interest loans for landlords to improve their properties. CEDO provides owners with free technical assistance, design services and project management services for construction and rehab projects.
3. Stabilize low-income areas via down-payment assistance and flexible rehab loans for owner-occupied properties: Approximately 70% of the target housing stock is over 65 years old, and only 20% of these houses are owner-occupied. In order to correct the physical deterioration of our aging housing and to support homeownership, we must continue to offer low interest loans and grants. The down payment assistance and rehab loan programs allow the next generation of residents to own and revitalize older homes.
4. Preserve subsidized rental housing and assist tenants displaced when preservation efforts are unsuccessful: In Burlington alone, there are nearly 300 subsidized apartments at risk of being converted to market rate housing in 2011-2012. HIP staff is assisting both the potential buyers of at-risk rental housing and the tenants who face displacement if purchase negotiations are unsuccessful.
5. Improve the condition of rental housing by offering landlords technical advice and favorable financing: We have focused on serving a wide base of rental property owners with financial and technical assistance including: providing low-interest financing for apartment rehab, lead hazard reduction, helping landlords assess rehab projects, developing schematic drawings and scopes of work, coordinating with contractors, navigating the permit process, and clarifying Life Safety and Minimum Housing code issues. This access to property owners allows us to act as an important conduit to other outside funding and technical advice which otherwise would not be readily available, including: insulation and building envelope improvements, heating system upgrades, Brownfield redevelopment, and historic rehab tax credits.
6. Strengthen the local economy with housing investment: The housing market collapse is pulling down the entire United States economy, creating a credit freeze and putting jobs at risk. One of the most effective economic development tools for local communities is to direct investment into the housing market. As stated earlier in this section, "Affordable housing is a balance to economic development." Housing is critical to ensuring a strong local economy.

b. How was this need identified?

The need for improving our housing stock and increasing the number of affordable units was among the key reasons that a Blue Ribbon Commission recommended the creation of CEDO in 1983. Over time, HIP has evolved to meet the changing needs of the community, (e.g. a focus on homeownership and lead hazard reduction). Housing remains a top priority in the United Way "Community Impact". Fully 43% of the funds allocated by United Way to "Basic Needs" for 2010 were devoted to housing. Affordable housing continues to be the city's highest overall priority in the City's 2008-2013 Consolidated Plan for Housing & Community Development.

c. Why is this a funding priority for Burlington?

Funding for this project is essential because it offers low and very low-income households an opportunity to have safe, decent, accessible and affordable housing. Access to HIP's grants and below-market rate loans and flexible terms -- as opposed to high-interest rates for traditional home improvement loans -- allows homeowners to avoid the financial hardship that often comes hand in hand with housing maintenance. HIP funds are critical for low-income homeowners to retain their homes, and to keep our housing safe, accessible and affordable. HIP is the primary vehicle for Burlington to produce new affordable housing, preserve existing housing, protect vulnerable residents and promote homeownership. For very low-income homeowners, HIP is sometimes the final strand in the safety net that keeps people in their homes.

There are several reasons why CDBG funding is now even more critical to the success of HIP than it has been in previous years. First, consecutive funding cuts in the CDBG process have severely curtailed our ability to fund shelter projects, free paint and emergency repairs with CDBG funds. Second, funding for the HOME Program has been cut by 29% over last year. Lastly, because most of the HIP customers are unable to afford regular payments, we offer deferred loans, decreasing the annual program income that comes back to HIP. If CDBG funding is not awarded at the requested amount, fewer low-income households will get help with meet their pressing housing needs.

VII. Program Goals: How will this project reduce the number of people living in poverty? Will it help people move out of poverty? Prevent people from entering poverty? Address basic needs of people living in poverty?

The program helps existing low-income homeowners make repairs that allow them to improve and retain their housing, and helps low-income families buy and repair their first home. Homeownership is the single best way for low and moderate-income households to build family wealth, maintain economic independence and move out of poverty. Providing below-market rate loans for homeownership and rehab allows families to spend their money on other essential needs like food, health care, prescription drugs, childcare, education, transportation, and other life necessities. The overall impact of our program extends far beyond the house to improve the overall health and stability of low-income households and neighborhoods. With affordable and stable housing costs, people in poverty are better able to achieve their self-sufficiency goals while improving their credit ratings and enjoying a decent standard of living.

HIP also benefits low-income tenants living in substandard conditions by offering landlords technical assistance and favorable rehab loans combined with federally funded lead paint and weatherization programs. Consequently, tenants are assured safe and decent housing, as well as lower utility bills and rent stabilization, which help them afford the other essential needs mentioned above.

The development and rehab of affordable housing generates and retains jobs for local contractors and provides job training opportunities for people living in poverty. In the current economic climate, creating and retaining livable wage jobs is especially important. Construction industry experts estimate that for every \$1 million spent on construction, 42 jobs are created. Since HIP will leverage another \$29 million this coming year (about half of which is spent on construction), about 609 living wage jobs will be created or retained by the dollars leveraged by CDBG investment in HIP.

a. Are you targeting any specific disadvantaged population/group of people? If so, who are they? (i.e., people with disabilities, minorities, women with children living in poverty, people with limited English proficiency, at-risk youth, etc.)

HIP targets people with disabilities, low and very low-income tenants and homeowners, families with children under age 6 (for lead paint hazard reduction) and people experiencing homelessness. The waiting period for low-income disabled residents to receive funding for home access modifications from the VT Center for Independent Living is 2 years. This CDBG application includes funds for HIP's Access Modification Grant Program. We are making a concerted effort to reach the growing refugee population with all of our programs, with special emphasis on reducing lead-based paint hazards in the homes of refugee families with young children.

VIII. Equal Opportunity/Accessibility:

a. How do you make sure your programs are accessible to all and culturally appropriate?

HIP strives to reach all eligible households in Burlington through a variety of outreach methods. CEDO's offices are accessible. Program information is available on the website (and in hard copy) in French, Vietnamese and Serbo Croatian. Materials will be translated to Nepali to reach the growing Bhutanese community. We arrange for interpretation services with advance notice, and promote that service on our outreach materials. We include an Equal Opportunity statement in our outreach materials.

b. Describe the diversity status of (i) your staff for this program and (ii) your Board. How does that compare with the diversity status of the clients of the program / project you're requesting funding for?

CEDO's current staff is approximately 10% non-white. Our gender balance leans more toward women, and we span a wide range of ages. We are diverse in terms of religion, sexual orientation, gender identification, familial status and socio-economic backgrounds. We do not have a board of directors.

c. Describe the diversity / cultural competency trainings that your staff and Board have participated in during the last year.

During the last year, individual CEDO staff members have participated in a cross-departmental Courageous Conversations About Race reading group, in divisional diversity readings and conversations, and in cultural competency trainings offered through the We All Belong program. This year, CEDO has a Cultural Competency Team (with nine staff members) participating in the We All Belong program cultural competency trainings and peer group sessions. With a facilitator, all of CEDO will be participating in three retreat sessions this spring focused on internal organizational relationships and understanding how cultural competency relates to our work.

IX. Impact and Evaluation:

a. How do you define success? How do you measure it? How many of your beneficiaries achieve it?

HIP is successful when more low-income Burlington residents have homes that are safe, affordable, accessible and energy efficient. Fewer residents will live in unsafe or substandard housing, fewer residents will be paying more than 30% of their income for housing and more residents will enjoy the security of tenure traditionally afforded only to homeowners. HIP defines success in many ways: number of housing units created, preserved, rehabilitated, made accessible and made lead-safe; number of homeowners created or retained.

Progress is measured using several tools. All recipients of HIP funds are required to follow federal income and rent restrictions for tenants during the affordability period (determined by amount of loan). HIP staff monitors income and rent compliance, and units are inspected for compliance with federal and local housing quality standards every one to three years. Another measurement of the programs' effectiveness is comparing the number of households assisted against our benchmark. The HOME Program and the Burlington Lead Program are reviewed quarterly for program benchmarks. HIP has received high ratings during this period.

Every year the HIP staff is required to submit an Annual Performance Report to HUD measuring our progress meeting the housing goals outlined in the City's Consolidated Plan. Last year alone, HIP assisted over **872** households (see figures in section IX) and demonstrated success in meeting some of our housing goals (see below). BLP solicits customer feedback on every project where lead hazard reduction is performed via a written evaluation for both property owners and tenants. The feedback has been overwhelmingly positive and has resulted in several modifications to BLP.

b. If this is an existing project:

1. What were your projected accomplishments for your most recent completed funding period or fiscal year? Please see below for the period from July 1, 2010 through June 30, 2011.

CDBG funded	Projected	Actual	HOME/LEAD/HTF/ SPEC. PURP. funded	Projected	Actual
Accessibility Grants (households)	24	18	Down payment assistance for home/duplex buyers (persons)	28	29
Emergency Loans (households)	16	10	Homeowner Rehab (# of units)	7	9
Paint Grants (# of units)	20	13	Housing rehab & new construction (# of units)*	749	687
Assistance for special need housing (# of persons served)	25	28	Lead-Based Paint Hazard Reduction (# of units)	70	72
Rehab assistance for landlords/investment properties (households)	10	15	Private Sector/Inclusionary Units (# of units)	10	0
Information and referral to landlords and tenants re: rights and responsibilities (# of persons)	17	20			

THESE NUMBERS INCLUDE TECHNICAL ASSISTANCE

*EVERY UNIT THAT RECEIVES FUNDING AND STAFF TIME FOR ONE OR MORE FISCAL YEARS IS COUNTED IN EACH YEAR.

	Projected	Actual
Total number of units served	976	872

2. What were your actual accomplishments for that period? If you did not meet projections, please explain (i) why and (ii) how you will overcome that issue in the future.

For actual accomplishments, please see above.

The number of households served is very substantial, and this year HIP projections exceeded accomplishments by 11%. Most HIP programs exceeded expectations, and there are 2 reasons for those that did not. First, HIP received less than the requested amount in CDBG funds in FY10. Our projected numbers assumed that HIP would receive sufficient funding to run our special needs housing grant program. Second, the larger non-profit developed housing rehab and new construction projects required HIP funds which we had projected could be used for homeowner rehab and downpayment assistance.

X. Community Participation & Partners

a. How is the community involved in decision-making, identifying the program need/design and/or evaluation?

HIP has evolved over the last 26 years through the continuing involvement of citizens and the nonprofit housing sector. In 1994, planning for the Enterprise Community involved a substantial public process and a detailed review of the housing needs of the City. The 2008 Consolidated Plan and the annual Grantee Performance Report offer the opportunity for the community and program participants to evaluate both the performance of the program and its future direction.

HIP staff convenes monthly meetings with the leaders of the nonprofit housing developers and advocates: Champlain Housing Trust, Burlington Housing Authority, Cathedral Square Corporation, Vermont Tenants Inc., Housing Vermont, and the Committee on Temporary Shelter. These are the City's key housing partners, and their ideas and involvement are essential to our success.

b. Who do you mainly work with (i.e., what partners) to get the outcomes you want for your clients?

To leverage resources and avoid duplication of effort, HIP works closely with the Burlington Housing Authority, the Code Enforcement Office, private rental property owners, Champlain Housing Trust, private lenders, Green Mountain Habitat for Humanity, Opportunities Credit Union, Champlain Valley Weatherization, Vermont Center for Independent Living, among others.

XI. Sustainability

a. How will this project have a long-term benefit to the City of Burlington?

All HIP projects are designed to have long-term benefit. A small CDBG-funded project might focus on the replacement of an entire failed system in a building--a long-term improvement rather than a quick-fix repair. Larger projects, funded with HOME and Lead funds, often take some of the worst buildings in the City and do complete renovations. For example, redevelopment of vacant and blighted buildings such as the one at 219 Elmwood Avenue would not be feasible without the investment of HIP funds and staff time. With HIP support, Green Mountain Habitat was able to demolish this dilapidated building and create a new energy efficient home for a very low-income family. These improvements will last several generations, and the nonprofit developments remain affordable in perpetuity. Most HIP funded projects increase the value of the subject property – that is permanent growth in the tax base that benefits our community for the long-term. New housing development and rehab assisted by HIP during the program year that ended in June 2010 increased property tax revenue to the City that will grow with the tax rate and with increasing property values.

We favor long-term residents/owners in our loan and grant programs. Because some borrowers make monthly payments based on their income, funds recycle back into the program for future applicants. With the exception of forgivable portions of loans for lead hazard reduction projects, all loans are repayable if the homeowner moves or sells the property.

b. If the projects ends, will that benefit continue?

Making homes safe, affordable and accessible will continue to provide long-term benefits. Rental housing projects must have budgets that operate soundly for at least twenty years. Homeowners, once over the initial financial hurdle of purchase, are typically able to cover the costs of their homes over the long term. Rent and income caps on multi-family projects ensure that there will be an adequate supply of affordable units for low-income residents. This project aims to stabilize property values as well as expand the city's tax base, both of which add to the economic vitality of the community. If the programs funded with CDBG dollars end, the number of Burlington residents with worst-case housing needs will grow.

Most of HIP's assistance is in the form of deferred loans for residents who just cannot afford to make repairs or periodic loan payments. CEDO thus relies on continued CDBG funding in order to continue helping low-income residents maintain and remain in their properties.

c. If CDBG funding ends, will the project be sustainable (i.e., able to continue)?

With continued CDBG funding reductions at the federal level and decreased awards from the annual review process, CEDO has reduced the HIP grant request by 43% (or \$39,000) compared with last year! HIP has already been forced to reduce staff and eliminate key programs. Any further CDBG reduction would cause CEDO to limit the housing efforts to HOME-funded nonprofit sponsored projects and lead hazard reduction.

XII. Consistency

What Consolidated Plan objective does this project support?

- Need #1: Produce new affordable rental housing units.
- Need #2: Promote affordable homeownership with new affordable units and homebuyer assistance.
- Need #3: Preserve and upgrade existing stock of affordable housing through rehab.
- Need #4: Protect the vulnerable by reducing lead based paint hazards and special needs housing.

a. What other City plans, if any, does this project support or complement?

In addition to housing being the top priority in Burlington’s 2008 Consolidated Plan, the City’s Municipal Development Plan states that the City will: “...develop additional housing opportunities, preserve and upgrade the existing housing stock to ensure that residents do not live in substandard conditions, and increase the rate of homeownership within low and moderate-income neighborhoods...”

XIII. Readiness to Proceed

- a. Is the project ready to begin July 1, 2012 and be completed by June 30, 2013?** Yes.
- b. If not, what are the expected start and completion dates?** Not Applicable.
- c. Are there any other conditions (i.e., obtaining permits, the availability of other funding, etc.) that may affect your ability to begin or complete this project?** No.

XIV. Financial Narrative

a. Why should CDBG resources, as opposed to other sources of funding, be used for this project?

Fully funding this application will prevent further erosion of the City’s housing programs. CDBG funds are the only source for this project because other funds are not eligible for the activities for which we are seeking CDBG funds. When a low-income tenant or homeowner needs assistance with their housing, HIP staff frequently rely on CDBG to fill the gaps that cannot be covered by other sources of funds; as long as the beneficiary is income eligible, CDBG rules allow broad flexibility. HIP has been a mainstay of Burlington’s CDBG program since the City began receiving CDBG funds directly in the early 1980’s – without CDBG funding, we will be unable to make homes accessible to people with disabilities, constrained in our ability to rehab older housing, and unable to tailor our assistance to meet the unique needs of each situation.

b. Describe your use of community resources. For example, will your project be matched or leveraged with other funding sources or resources (such as volunteers) that don’t appear in the budget summary below?

HIP makes extensive use of resources from throughout the community and beyond. A typical project may involve: Mortgage financing from a local lender, Vermont Housing Finance Agency or the Federal Home Loan Bank; Low Income Housing Tax Credit equity; grants and/or loans from Champlain Valley Weatherization Program, Vermont Housing & Conservation Board, the Burlington Lead Program, Vermont Gas, Burlington Electric, Vermont Center for Independent Living; homeowner savings and “sweat equity” labor. Under BHA’s Section 8 Homeownership Program, very-low income renters can convert their rental assistance into ongoing mortgage assistance for 10 or more years. Together with nonprofit housing agencies, we estimate that over \$34 million will be leveraged during the next program year. **For every CDBG dollar invested in HIP, another 410 dollars are leveraged from other sources.**

HIP has relationships with other agencies that maximize the amount of assistance to property owners and leverage CDBG and HOME funds even further than in the past. Some HIP projects will be completed with the assistance of YouthBuild, Habitat for Humanity and Rebuilding Together at a significant savings to the homeowner and leveraging significant donated materials and labor.

c. Has your organization had any significant changes in funding levels over the last year? If so, please describe.

There has been a steady decline in award amounts from our Federal and State funders. Declining revenue will seriously impact our ability to provide services.

d. What percent of Agency funds are used for administration vs. program costs?

The percentage of agency funds used for general administration is 7.59%. Of this request, 100% of funds will be spent on direct program costs.

XV. Budget

a. Summary

	Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$ 82,220	\$ 51,300*	\$ 812,155	\$ 628,388
State	\$ 0	\$ 0	\$ 711,601	\$ 629,101
Federal	\$ 1,476,889 ¹	\$ 1,417,593 ¹	\$ 2,668,559	\$ 2,092,593
Program Income	\$ 12,000	\$ 12,000	\$ 64,000	\$ 57,000
Other	\$ 242,083 ²	\$ 242,000 ²	\$ 990,852	\$ 934,900
Total	\$ 1,813,192	\$ 1,710,893**	\$ 5,247,167	\$ 4,341,982

¹ HOME, HOPWA, and HUD Lead Paint grants as well as Section 108 loan
² Burlington Housing Trust Fund and non-federal Lead Paint funds

b. Proposed Project Budget Sources

CDBG	\$ 51,300*
Other Federal – please specify funder and program (i.e., HUD – Emergency Shelter Grant, etc.)	
HUD - HOME Investment Partnership Act	\$ 337,593
HUD – Office of Healthy Homes and Lead Hazard Reduction	\$ 825,000
HUD – Special Purpose Grant (HOP-Duplex Program)	\$ 30,000
HUD – Rehabilitation Program Assisting Investment Rentals (Section 108)	\$ 150,000
Carry Over	\$ 75,000
Housing Trust Fund	\$ 190,000
Program Income - CDBG & HOME	\$ 12,000
Lead Hazard Reduction Program - Other	\$ 40,000
TOTAL	\$ 1,710,893**

c. Proposed Budget Uses: Please be sure that all funding uses (including staff) that appear in Section IV also appear here.

<u>Line Item</u>	<u>CDBG</u>	<u>Other</u>	<u>Total</u>
Access Modification grants		\$25,000	\$25,000
Emergency Repair loans		\$22,518	\$22,518
Free Paint grants		\$5,000	\$5,000
Special homeless projects / seed grants		\$20,000	\$20,000
Lead Hazard Reduction (HUD Lead grant)		\$484,292	\$484,292
Private landlord rehab loans (Section 108)		\$150,000	\$150,000
Nonprofit rehab/development (HOME & HTF)		\$240,713	\$240,713
Downpayment assistance (HOME, EDI, ADDI)		\$30,000	\$30,000
Homeowner rehab loans (HOME)		\$80,000	\$80,000
Organizational capacity grants (HOME & HTF)		\$90,000	\$90,000
Program support (fiscal and customer service)	\$8,900	\$49,720	\$58,620
Rehab / Down payment assistance program mgmt.	\$14,500	\$58,472	\$72,972
Lead Hazard Reduction program management		\$340,708	\$340,708
Small grants program management	\$14,500	\$2,370	\$16,870
Fringe Benefits	\$13,400	\$53,300	\$66,700
Training		\$6,000	\$6,000
Equipment		\$1,500	\$1,500
TOTAL	\$51,300*	\$1,659,593	\$1,710,893**

***Must match your CDBG request amount on Page 1.**

**** Must match in all three boxes on Pages 7 and 8.**