



Gwinnett County Affordable Housing Notice of Funding Availability

Gwinnett Housing and Community
Development Division

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Section 1 - Overview

1.1 Introduction

Gwinnett County announces a Notice of Funding Availability from the American Rescue Plan Act, State and Local Fiscal Recovery Funds, HOME Investment Partnerships Program, and Emergency Rental Assistance Program to facilitate the development of affordable housing units for households making at or below 65 percent of Area Median Income to help address the impacts from the COVID-19 pandemic. Gwinnett County is making up to \$18.0 million available to support and expand affordable housing development.

1.2 Background

ARPA was a \$1.9 trillion economic stimulus bill passed by Congress in March 2021. ARPA funds are focused on speeding up the country's recovery from the economic and health effects of the COVID-19 pandemic.

In response to concerns about the economic effects of the COVID-19 pandemic on renters and their landlords, Congress allocated \$21.6 billion to the ERA program as part of ARPA. This funding was allocated to states and local governments to provide rental assistance to eligible households. On July 27, 2022, the U.S. Department of Treasury published guidance on the use of ERA funds for eligible affordable rental housing and eviction prevention activities.

The SLFRF program, as part of ARPA, delivered \$350 billion to state, local, and tribal governments across the country to support their response to and recovery from the COVID-19 public health emergency. SLFRF funds provide substantial flexibility for each jurisdiction to meet local needs within the four separate eligible use categories: (1) Replacing lost public sector revenue; (2) public health and economics impacts; (3) premium pay for essential work; and (4) water, sewer, and broadband infrastructure. Affordable housing falls under public health and economics impacts.

The HOME-ARP program provided \$5 billion nationwide to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter to reduce homelessness and increase housing stability across the country.

The Housing and Community Development Division of the Department of Planning and Development will administer the funds described in this NOFA on behalf of Gwinnett County.

More information about ARPA funding, including policy guidance, applicable laws and regulations, frequently asked questions, and other useful information can be found online:

- U.S. Treasury ARPA
- SLFRF Resources
- ERA Resources
- HOME-ARP Resources

1.3 Funding and Project Dates

Funding	Estimated Amount
Estimated Total Funds Available	\$18,000,000.00
Award Maximum	N/A
Award Minimum	N/A

Funding will be allocated through a competitive review process, which is described in more detail in Section 3.1. Applicants may apply for funding in any amount (no minimum or maximum award limit) up to the total funding available. However, the award must be used to produce affordable units for households at or below 65% AMI and is subject to the County's underwriting process and funding availability.

After the review of the NOFA responses, Housing and Community Development staff will determine which proposals to recommend move forward to the underwriting process. The initial recommendation will not include award amounts and does not guarantee a funding award.

Final selections and amount of award are subject to the County's financial underwriting procedures and approval of the Gwinnett County Board of Commissioners. All awards will be made as grants.

Program Dates

This NOFA is intended to fund development projects that will be completed by or before December 2026. The affordability period for selected projects will be no less than 20 years from the project completion date. Funding will require recorded legal documents that will codify the affordability period. If selected, the applicant may only incur eligible expenditures after the agreement is fully executed.

1.4 Questions and Answers

Should applicants have questions about the application process, please contact Matthew Elder, Housing and Community Development Division Director at Matthew.Elder@GwinnettCounty.com or **678.518.6238**.

A pre-submittal conference will be held on Friday, September 15 at 1:00pm. The conference will take place at the Gwinnett Justice and Administration Center in Conference Room A, located at 75 Langley Drive in Lawrenceville.

To ensure the proper and fair evaluation of all applications, answers by County personnel will be limited to the technical information about forms and eligibility requirements and will not include advice on the scope of an individual applicant project or the content of their proposal. Frequently asked questions will be posted to the County's Housing and Community Development webpage.

Please note, once a NOFA is posted, contacting other County leadership or staff outside of this merit-based review process to discuss your application can be grounds for removal of the application from consideration for funding.

Section 2 – Program Details

2.1 Goal

The goal of this NOFA is to offer the County’s ERA2, SLFRF, and HOME-ARP funding to incentivize the creation of affordable housing units for households at or below the 65 percent Area Median Income level. This NOFA has an added focus on prioritizing equitable development.

A project may include units that are not at the 65 percent AMI level (other affordability level or market rate). However, available funding will be limited by the percentage of 65 percent AMI or lower units in the project or by evidence that the ARPA award is being used to support the cost of unit production at 65 percent AMI or lower within the project.

2.2 Eligible Projects and Activities

Projects must meet all the following criteria to be eligible to receive funding:

- Anticipated completion date no later than the end of 2026
- Affordable housing project located in Gwinnett County, Georgia
- Rental housing and/or Homeownership housing project
- Project creates new 65 percent or lower AMI units through one or more of the following activities:
 - Land/building acquisition
 - New construction
 - Rehabilitation of one or more existing buildings
 - Preservation of existing affordable housing units
 - Adaptive reuse of one or more nonresidential buildings
- Projects must develop a minimum of 10 housing units
- No less than 20 percent of the units in the project must be rent/price and income restricted to households earning at or below 65 percent of the Area Median Income
- Affordability term of at least 20 years on rent and income restricted units
- Land use restriction of at least 20 years on resale of income restricted units

2.3 Eligible Applicant Organizations

Applicant organizations must be registered to do business with the state of Georgia and have a federal tax identification number. Applicants may be any type of business including nonprofit organization, corporation, sole proprietorship, limited liability company, limited liability partnership, other partnership, or joint venture.

Although not required at the time of application, a Unique Entity Identifier number will be required if the applicant is selected. The County is not permitted to contract with any subrecipient through this program that does not hold a UEI. If applicants do not know, or have not yet secured a UEI, you may visit [SAM.gov](https://sam.gov) to follow instructions.

2.4 Eligible and Ineligible Expenses

Eligible expenses under this NOFA include capital costs to produce new housing units at or below 65 percent AMI which are incurred and paid before December 31, 2026, to include the following:

- Design
- Engineering
- Surveying
- Legal fees
- Acquisition costs
- Infrastructure improvements, including water, sewer, stormwater, and streets.
- Demolition
- Building construction
- Landscaping
- Project management

Ineligible expenses would include, but not be limited to, the following:

- Rental assistance
- Expenses that are not directly related to the funded project
- Taxes, except sales tax on goods and services
- Lobbying
- Costs associated with actions to oppose or support County projects or developments (e.g., issue-focused campaigns or actions)
- Engaging in fundraising activities, either directly or by supporting another individual's or entity's fundraising efforts
- Participating in legal action (including appeals) against the County, whether as a named party in the legal action or to assist or participate in another party's or parties' pursuit of legal action against the County
- Making payments of interest charges, fines, penalties, late fees, damages, and other settlements
- Making contributions or donations (e.g., charitable or political)
- Purchasing food, beverages and entertainment or tips provided in connection with any goods or services
- Marketing or purchasing promotional items, including gifts and souvenirs
- Compensating board members for their time or participation
- Paying for undefined line items, such as "miscellaneous" and "special projects" unless prior written approval is obtained by the County staff
- Staff time associated with ineligible activities is also not eligible for reimbursement
- Administrative and indirect costs that exceed 10% or an organization federally negotiated indirect rate

2.5 Subrecipient Management Responsibilities

Applicants that are awarded funds through this NOFA will be considered subrecipients. Should an applicant receive an award, a contract will be issued for signature by the applicant's Authorized Organization Representative. All applicants are expected to understand the terms and conditions for accepting a subaward with Gwinnett County

No work on subrecipient activities can begin until a fully executed subrecipient agreement is in place between the County and the subrecipient applicant that has been selected. Once the subrecipient agreement is signed, the subrecipient is expected to comply with all conditions of the subrecipient agreement.

Subrecipient Payments

All proceeds of the award shall be used to pay eligible acquisition costs and development costs incurred. The subrecipient will request a disbursement of funds in accordance with the process and schedule established in the subrecipient agreement.

Subrecipient Award Monitoring

It is the policy of Gwinnett County to monitor progress on all subawards by requiring subrecipients to submit progress reports until all funds of the subaward have been expended and all the terms in the subrecipient agreement have been met. Payments to subrecipients for costs incurred will not be made until verification of timely and accurate progress reports are submitted and approved.

Subrecipients will be required to submit a progress report at least quarterly that will include at minimum: status of development project and progress toward completion, spending update, scheduling and timeline updates, and changes to project team or scope of work.

Audit Requirements

All organizations expending more than \$750,000 in federal funds must also comply with the Single Audit Requirements defined in Uniform Guidance as required by subpart F. All subaward recipients that meet this threshold will be required to submit to the County for review a copy of their audit each year of the contract performance period.

Compliance Monitoring

The County will conduct inspections of developments in its grant portfolio during the period of affordability. Failure to adhere to the required compliance monitoring could result in penalties and the County demanding full repayment of the grant amount. While the subrecipient agreement will indicate specific requirements, the compliance monitoring review will include, but not be limited to, the following:

- Verification of compliance with the subrecipient conditions;
- Physical inspection of the property secured by the loan/grant (including photographs);
- Evaluation of tenants' files to ensure compliance.
 - The review will include income verification, leases, rents, units, etc.; and
- Review of borrower's audited financial statements and the financial performance of the project.
- Annual physical inspections for older properties.

To verify compliance with property standards and the information submitted on tenants' incomes, rents, and other rental requirements during the project's period of affordability, the County will conduct onsite inspections based on the number of funded units on a no less than bi-annual basis.

The Developer shall maintain the following records:

- Documentation to backup rent and utility allowance calculations.

- Tenant files that include documentation necessary to demonstrate that an income-eligible tenant properly occupies each County funded unit.
- Documentation that includes the tenant's Proposal, initial income verification documents, subsequent income recertification documents, and the tenant's lease.

Section 3 – Review and Selection Process

3.1 Review and Decision Process

Funding will be allocated through a competitive review process and include a review by a committee using the Scoring Criteria provided in Appendix A. The committee will be comprised of County staff with housing, finance, planning, and development experience. The committee will evaluate eligible and complete applications received by the deadline.

After the review of the NOFA responses, the committee will determine which proposals to recommend move forward to the underwriting process. The initial recommendation will not include award amounts and does not guarantee a funding award. Final selections and amount of award are subject to County financial underwriting procedures and approval of the Gwinnett County Board of Commissioners.

The County reserves the right to request additional information from applicants being evaluated to help clarify or validate information submitted in an application.

3.2 Financial and Management Review

It is the County's policy that the subaward review process include an evaluation of the financial and business management of the subrecipient applicant organization. This includes a review of financial audits, if applicable, and the organization's prior history of management on contracts with the County. This review will determine a risk assessment decision that will be used to guide monitoring and reporting requirements on a subrecipient agreement.

A high-risk rating will not necessarily result in the declining of a subaward. However, the County reserves the right to decline awarding funds to organizations who:

- Have not maintained filings and licensing required to comply with local, state, and national business laws, ordinances, and regulations;
- Are on the federal or state list of suspended/disbarred vendors;
- Have significant financial management concerns or lack of internal controls; or
- Have a prior history of nonperformance on other contracts held with the County

3.3 Sustainability Considerations

Gwinnett County will provide preference for projects that promote and implement leading environmental sustainability principles and practices. Bonus points will be awarded for projects built and certified by LEED, EarthCraft, Green Globes Certification, or other green certification standards.

3.4 Selection Criteria

A standardized scoring system will be used to determine the extent to which the applicant meets the selection criteria. The review committee will be reviewing each applicant on a 100-point scale. A summary of the criteria and weight on which applications will be judged is provided below. Full scoring criteria information is provided in Appendix B.

Scoring Criteria (Summary)	Maximum Points
Average Affordability Set-Aside	15
Fiscal Feasibility	15
ARPA Subsidy per Affordable Unit	15
Proximity to Community Assets	10
Project Readiness to Initiate	10
Project Serves People with Higher Barriers to Housing Stability	10
Compatibility with Gwinnett County's Unified Plan	5
Project Team Experience	5
Project Addresses an Identified Housing Need	5
Project Includes Meaningful Community Engagement	5
Project Promotes Community Connections	5
Total Points Possible	100
Bonus Point: More than 25% of total units are affordable housing	1
Bonus Point: More than 50% of total units are affordable housing	1
Bonus Point: At least 15% of affordable units are set-aside for 50% AMI	1
Bonus Points: At least 10% of Affordable Units are Set-Aside for 30% AMI	2
Bonus Points: Project will be Built to Green Certification Standards	5
Grand Total Points Possible	110

Section 4 – Application Instructions

4.1 Submission Instructions

Submissions will be received by the Gwinnett County Housing and Community Development Division located at 446 West Crogan Street, Suite 420 in Lawrenceville until 4:00pm on Monday, October 30, 2023. Any submission received after 4:00pm will not be accepted. Submissions should be marked with the NOFA Title and name of entity. One unbound original and two copies should be submitted.

The application has multiple sections and forms. Each section and form must be fully addressed and submitted for the application to be considered complete. An Applicant Checklist has been provided as supplemental materials to help applicants ensure all materials are included in their submission.

Incomplete applications may be rejected and not evaluated. Applications should include all required application materials, including required attachments. The County reserves the right to reject any application that does not meet these requirements.

The submission of false, inaccurate, or misleading information may be grounds for disqualification from an award, as well as subject the applicant to further legal action if deemed necessary. All costs incurred in responding to this NOFA will be borne by the applicant. Prior to the County entering into any agreements resulting from this solicitation with selected applicants, the County reserves the right to cancel the Request for Proposals in its entirety. The County is not obligated to enter into any agreements pursuant to this Request for Proposals.

4.2 Application Public Information

All applications materials submitted in response to this NOFA are private or nonpublic until the applications are opened. Once the applications are opened, the name of each applicant and the amount of funding requested is public. All other data in an application is private or nonpublic data until completion of the evaluation process, which is when the County has completed negotiating the subrecipient agreement with the selected applicant(s).

After the County has completed the evaluation process, all remaining data in the applications is public except for trade secret data.

If an applicant submits any information in an application that it believes to be trade secret information, the applicant must clearly mark all trade secret materials in its application at the time it is submitted and include legal proof of the trade secret designation for each item. The County will not consider the budgets that applicants submit to be proprietary or trade secret materials.

Section 5 – Required Application Materials

**See the Applicant Checklist which has been provided as supplemental materials to help applicants ensure all materials are included in their submission.*

5.1 Narrative Response

Applicants should provide written responses to each of the required questions.

1. Describe how your project location and/or design has the potential to increase economic opportunities for residents based on its proximity to existing community assets.
2. Will your project be willing to serve people with higher barriers to housing stability? If so, please provide details regarding how your project will address that.
3. Describe how the project team is designed to be reflective of and responsive to those most impacted by the project and least represented in public process.
4. Describe any community engagement process planned or done to date. Include dates of events, organizations involved, techniques used to include community in the process, and how the process is tailored to the specific demographics of the surrounding community and/or the specific demographics of the community that the project is intending to serve.
5. How does your project address a housing need that was identified in the Gwinnett County Comprehensive Housing Study? Explain how the need was determined and how the project will address it.

6. Does your project promote community connections and relationships through its design and consider the unique characteristics of the current or future residents and neighbors? If yes, please describe how.

5.2 Required Attachments

All applicants are required to submit the following forms and attachments:

- A. **Organization Information Sheet:** This Organization Information Sheet is provided as supplemental materials and must be completed by all applicants. The information requested from applicants is needed to validate eligibility. Accuracy is critical as the information in this form will be used for contracting with the County should your application be selected for funding. Instructions are included on the form.
- B. **Project Information Form:** The Project Information Form is provided in the supplemental materials. This form addresses key project information and must be completed by all applicants.
- C. **Financial Questionnaire Form:** Every applicant must complete a financial questionnaire, using the form provided in the supplemental materials. This form will help the County to complete a management and financial risk assessment for an applicant. Please note, a high-risk rating will not necessarily result in the declining of a subaward, and instead will inform monitoring activities within a subsequent subrecipient agreement if your organization's application is approved for subaward.
- D. **Tax Identification Letter:** Provide proof of your organization's federal tax status by providing a copy of your Employee ID Number letter. For nonprofit entities, this is generally called the 501(c)(3) Letter. For organizations without a tax identification number, provide a copy of your fiscal agent's letter of commitment to serve as a fiscal sponsor for this application.
- E. **Financial Statements:** Provide a copy of current year and the previous two years financial statements, most recent independent audit, auditor's management letter, most recent Form 990, and complete disclosure of any outstanding judgements or pending litigation.
- F. **Conflict of Interest Form:** All applicants must submit a copy of a signed Conflict of Interest Form at the time of application. The form is provided in supplemental materials. This form must be signed by the highest-ranking officer in the organization, generally the Chief Executive Officer or the Executive Director.
- G. **Project Financing:** Applicants must submit the following items for project financing review:
 - Proposed Sources and Uses
 - Proposed Project Budget (including relocation, if applicable)
 - Proposed Project 20 Year proforma with assumptions, rents, percent of annual change in income and expenses
 - Estimated cost per eligible unit and costs per square foot
 - Detail any developer fees
- H. **Project Schedule:** Provide a project schedule for the proposed development, including the timing of any phases and key milestones and activities.
- I. **Terms and Conditions of Sources of Funds:** Provide description of any known terms and conditions for your identified sources of funds.
- J. **Financial Analysis/Underwriting Narrative:** Describe with supportive documentation and assumptions, your analysis substantiating the feasibility and long-term financial viability of the project.

- K. **Development and Financing Team:** Name and provide resumes/pertinent background experience of the development team involved in the proposal. The development team may include developer, architect, general contractor, service providers, community partners, financing, and legal consultants, etc.

5.3 Additional Attachments

Although not required, the following additional materials may be submitted. The County highly encourages submission of these items as they could affect final scoring:

- A. Description of Developer's Track Record with Similar Developments
- B. Property Management experience with similar developments
- C. Minimum of three references
- D. Photographs of the site and building (if applicable)
- E. Scope of Work
- F. Site Plan
- G. Architectural Drawings (if applicable)
- H. Sworn Construction Cost Statement
- I. Bids and Specifications
- J. Commitment Letters from Lenders and/or Investors
- K. Evidence of Site Control
- L. Evidence of Compliance with Local Planning and Zoning Requirements
- M. Description of Environmentally Significant Condition(s)
- N. Description of Historically Significant Site Condition(s)
- O. Relocation Plan (if applicable)
- P. Site Appraisal of Land and/or Existing/Proposed Buildings

Appendix A – Affordability Limits

Current Income, Rent, and Homeownership Limits for Gwinnett County are:

Income Limits

Household Size	65% AMI	50% AMI	30% AMI
1	\$39,260	\$33,750	\$20,250
2	\$44,850	\$38,600	\$23,160
3	\$50,440	\$43,400	\$26,040
4	\$56,030	\$48,200	\$28,920
5	\$60,515	\$52,100	\$31,260
6	\$65,000	\$55,950	\$33,570
7	\$69,485	\$59,800	\$35,880
8	\$73,970	\$63,650	\$38,190

Rent Limits

Number of Bedrooms	65% AMI	50% AMI	35% AMI
Efficiency	\$1,078	\$843	\$506
1 Bedroom	\$1,156	\$904	\$542
2 Bedrooms	\$1,388	\$1,085	\$651
3 Bedrooms	\$1,595	\$1,253	\$752
4 Bedrooms	\$1,760	\$1,398	\$839
5 Bedrooms	\$1,923	\$1,543	\$925

Homeownership Sales Price Limit

	Existing Unit	New Construction
Maximum Sales Price Limit	\$323,000	\$346,000

Appendix B – Eligibility and Scoring Criteria

Scoring Criteria	Points	Evaluation Consideration
Affordability		
Average Affordability or Set-Aside Units	15	<p>Average Income Affordability of Set-Aside Units</p> <ul style="list-style-type: none"> • 65% AMI (5 points) • 50% AMI (10 points) • 30% AMI (15 points)
Finance		
Financial Feasibility	15	<p>Higher scoring projects will demonstrate a high degree of financial feasibility. Considerations include:</p> <ul style="list-style-type: none"> • Documentation of appropriate funding sources including commitment levels, conditions, and timelines. • The project timeline and budget reflect the likelihood of meeting ARPA timing and spending requirements.
Per Unit ARPA Subsidy	15	<p>Higher scoring projects will have lower per-unit ARPA subsidy in comparison to other projects in the application pool.</p>
Project Timelines		
Project Readiness	10	<p>Higher scoring projects will demonstrate more project readiness by identifying if:</p> <ul style="list-style-type: none"> • Project is fully financed • Project is appropriately zoned • Project plans have been submitted for permitting • Timeline from current state to completion
Housing Support and Access		
Proximity to Community Assets	10	<p>Projects will demonstrate how the location or design has the potential to increase access and economic opportunity for residents. Considerations include but are not limited to:</p> <ul style="list-style-type: none"> • Grocery Store • School Quality • Emergency Services • Walking Trails, Bike Paths, and Public Transit • Parks • Libraries
Project Serves People with Higher Barriers to Housing Stability	10	<p>Points will be awarded to projects that serve people with higher barriers to housing stability. Points will be awarded on a sliding scale with higher scoring projects demonstrating a greater extent of service to households facing housing instability. Considerations include but are not limited to:</p>

		<ul style="list-style-type: none"> • Housing opportunities for people experiencing homelessness or precariously housed. • Project will work with non-profit partners that provide third party rental assistance to assist residents. • Project will accept Housing Choice Vouchers through the Georgia Department of Community Affairs. • Project includes tenant selection plan demonstrating low-barrier tenant screening criteria. • Project provides for lowered financial qualifications for units reserved for households at or below 65% AMI.
Further Equitable Outcomes in Housing		
Project Team	5	The project team, including partners, is designed to be reflective of and responsive to the community the project is intending to serve. The project team has experience working effectively with those historically impacted by racial or other inequities, or who are traditionally under-represented in the community or region.
Compatibility with Gwinnett County Unified Plan	5	Does the project conform to the current Unified Plan Character Area and development goals?
Project Addresses Identified Housing Need	5	The project addresses a housing need that was identified by or with those most impacted by inequities. The project is responsive to the findings and recommendations in the engagement report produced by Gwinnett County: Comprehensive Housing Study
Project Includes Meaningful Community Engagement	5	Project demonstrates meaningful engagement, including stakeholders that represent the demographics of the local community, centering those underrepresented and most impacted by inequities. The project provides opportunities for engagement to influence the project and inform project decisions.
Project Creates Community Connections	5	Project promotes community connections and relationships through design, programming, and/or services that consider the unique characteristics of the current or future residents and neighbors, centering on those most impacted by inequities.
Total Possible Points	100	