

PRE-APPLICATION
Jefferson County Community Development
2014 Community Development Block Grant (CDBG) Program

Overview

Jefferson County receives an annual funding allocation from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) Program. These funds are to be used to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low and moderate income (LMI) persons. Jefferson County has elected to target the 2014 CDBG funds to the development of decent, safe and affordable housing, and contribute to the development of sustainable communities by preserving existing housing stock or promoting affordable rental or homeownership opportunities for LMI families. Jefferson County is currently soliciting proposals from community- and faith-based organizations, non-profits, city departments, and citizens to apply for the 2014 CDBG funds.

Please review all the information provided in the Notice of Funding Availability (NOFA) to ensure full understanding of the application process and requirements of the CDBG program. The NOFA can be reviewed at <http://jeffco.us/commdev> or by contacting Community Development staff by phone at 303.271.8373 or by email at khyser@jeffco.us. Applicants are encouraged to submit the completed Pre-Application via email to khyser@jeffco.us. Or the Pre-Application can be mailed to Jefferson County Community Development, 100 Jefferson County Parkway, Suite 3530, Golden, CO 80419. Pre-Applications must be received by Tuesday, September 3, 2013 at 4:00 PM to be considered.

Pre-Application General Information

Agency Name: Brothers Redevelopment

Address: 2250 Eaton St, Gardel Level Suite B

City, State Zip: Denver, CO 80214

Name of Executive Director: Jeff Martinez

Name of Application Contact: Yvonne Duvall

Contact Title: Compliance and Evaluation Coordinator

Contact Phone: 303-202-6340

Contact Email: yvonne@brothersredevelopment.org

Activity/Program Name: Housing Counseling Staff Jeffco

Name of Activity/Program Manager (may be the same as the Executive Director and/or Application Contact): Shannon Peer

Amount Requested: \$50,000

Applicant Organization (please select one):

- Nonprofit
- Housing Authority
- Government Agency
- Quasi-Government
- For Profit

Pre-Application Questions

Provide a brief description of the purpose of your organization (Limit to 200 words or less).

Established in 1971, BRI’s mission is to provide safe, affordable, accessible housing and housing services for Colorado's low-income, elderly and disabled residents. Since the organization was established, the agency worked with countless supporters and tens of thousands of volunteers to serve nearly 90,000 households across Colorado.

Certified by the U. S. Department of Housing and Urban Development (HUD) as a comprehensive housing counseling agency, BRI works to promote, preserve and protect homeownership. Our programs include: First-time Homebuyer Counseling, Default Mortgage Counseling, and Reverse Mortgage Counseling.

BRI provides a variety of affordable housing options for nearly 600 low-income seniors and families at 13 properties located throughout the Denver metro area.

BRI has used its Home Maintenance and Repair Program to repair and refurbish the homes of tens of thousands of disabled and elderly homeowners throughout the Denver metro area. Through the effort, Brothers Redevelopment primarily coordinates repairs that improve in-home safety and mobility for clients--from the construction of wheelchair ramps to minor electrical and plumbing repairs.

The 35th anniversary Paint-A-Thon season is underway. Between March and September, Brothers Redevelopment works alongside event sponsors and volunteers to paint the homes of senior and disabled homeowners.

Provide a brief description of the housing-related activity for which funds are requested (Limit to 200 words or less). This request will pay for staffing. Certified by the U. S. Department of Housing and Urban Development (HUD) as a comprehensive housing counseling agency, BRI works to promote, preserve and protect homeownership in Jefferson County. Our programs include:

*First-time Homebuyer Counseling and Workshops explain the home buying process from start to finish. BRI provides first-time homebuyers with the information they need to purchase a home.

*Default Mortgage Counseling for homeowners who have fallen behind on their mortgages. BRI is a trusted and respected leader in foreclosure prevention. Our default mortgage counseling program provides homeowners with the tools they need to better understand their mortgage, to know which options are available to them once they’ve fallen behind in payments and to make the right decision about their situation and financial future.

*Reverse Mortgage Counseling for seniors who wish to access the equity in their home while continuing to live there. Through the program, our housing counselors work with seniors to make an independent, informed decision about their pursuit of a reverse mortgage. Specifically, our counselors focus on helping seniors fully understand the benefits of obtaining a reverse mortgage while also understanding implications of obtaining a reverse mortgage.

If a project site is identified, please provide address:

Counselings will occur at our office (2250 Eaton St) and community resource fairs. Reverse Mortgage Counselors may travel to the homes of seniors if requested.

If the activity involves acquisition, rehabilitation or demolition is the property currently occupied?

No Yes

If so, is it occupied by tenants or the current owner of the property ?

Is the property single family or multi-family ?

Pre-Application Minimum Qualifications

Identify the national objective the proposed activity meets (please select one):

- Benefits Low/Moderate Income Persons or Households (please consult explanation in NOFA)
- Address Slum or Blighted Areas (area must meet HUD's definition of slum and blight)
- Address an Urgent Need (must present particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and demonstrate other financial resources are not available to meet such needs).

If qualifying for the LMI National Objective, identify the category that will be used to meet the objective:

- Low Mod Area Benefit - Activity must benefit all residents in a particular area, where at least 51 percent of the residents are LMI persons
- Low Mod Limited Clientele - 51 percent of the beneficiaries of an activity must be LMI persons.
- Low Mod Housing Activities - Activities that are undertaken for the purpose of providing or improving permanent residential structures which, upon completion, will be occupied by LMI households.

Identify the CDBG eligible activity that will be undertaken to achieve the program's goal (please select one):

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes
- Public Services (limited to 15% of Jefferson County's annual CDBG allocation)
- Activities relating to energy conservation and renewable energy resources; and

CDBG funds are restricted for use in unincorporated Jefferson County and/or in the cities of Golden, Edgewater, Wheat Ridge, Town of Mountain View, or Town of Lakeside; or for activities within the boundaries of local jurisdictions that serve residents from the previously identified geographic areas.

Please identify the geographic populations the activity will serve (select more than one if applicable).

- | | | | |
|---------------------------------|-------------------------------------|------------------------|-------------------------------------|
| Unincorporated Jefferson County | <input checked="" type="checkbox"/> | Town of Mountain View | <input checked="" type="checkbox"/> |
| Golden | <input checked="" type="checkbox"/> | Town of Lakeside | <input checked="" type="checkbox"/> |
| Edgewater | <input checked="" type="checkbox"/> | Other (please explain) | |
| Wheat Ridge | <input checked="" type="checkbox"/> | | |

The completed Pre-Application can be emailed to khyser@jeffco.us or mailed to Jefferson County Community Development, 100 Jefferson County Parkway, Suite 3530, Golden, CO 80419.

Pre-Applications must be received by Tuesday, September 3, 2013 by 4 p.m.

If you have any questions please contact Kristin Hyser, Community Development Specialist by email at khyser@jeffco.us or phone at 303/271-8373.

APPLICATION
Jefferson County Community Development
2014 Community Development Block Grant Program (CDBG)

Overview

Jefferson County receives an annual funding allocation from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) Program. These funds are to be used to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low and moderate income (LMI) persons. Jefferson County has elected to target the 2014 CDBG funds to the development of decent, safe and affordable housing and contribute to the development of sustainable communities by preserving existing housing stock or promoting affordable rental or homeownership opportunities for LMI families.

Jefferson County is currently soliciting proposals from community- and faith-based organizations, non-profits, city departments, and citizens to apply for the 2014 funds. Please review all the information provided in the Notice of Funding Availability to ensure full understanding of the application process and requirements of the funding program.

Application Instructions

The intention of this application is to build upon the Pre-Application previously submitted to and reviewed by Jefferson County Community Development. Please notify staff of any changes to the information submitted in the Pre-Application. If significant changes have been made, you may be asked to revise and resubmit the Pre-Application prior to continuing with the application process.

The complete application is due **Tuesday, October 1, 2013 at 4:00 p.m.** Applications must be received by this date and time to be considered.

Completed applications can be sent by email or mail or hand delivered. Emailed applications can be sent to khyser@jeffco.us. Emailed applications will only be considered received if an email receipt is received from Jefferson County Community Development staff following submission. Applications can also be mailed or hand delivered to:

Jefferson County Community Development (Attn: Kristin Hyser)
100 Jefferson County Parkway, Ste. 3530
Golden, CO 80419

A complete *email* application must include a signed application including the budget and all attachments (most recent audit letter/summary, 501(c)(3) letter, letters of support).

A complete *mailed or hand delivered* application must only include one single-sided, signed application including the budget plus a CD or flash drive containing the application, budget and all attachments (most recent audit letter/summary, 501(c)(3) letter, letters of support). **Please do not submit hard copies of the attachments.**

Incomplete applications will not be considered. Missing or incomplete information will result in a forfeiture of application. Do not include any information beyond what is requested in the application. If submitting a hard copy of the application, do not place the application in binders or folders. Do not staple applications.

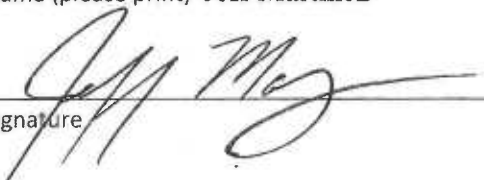
Signature and Certification

I certify that all information provided in this grant application is true and complete. I understand that any false information or omission may disqualify my organization from further consideration for grant funding. I authorize the investigation of any or all statements contained in this application and any other information pertinent to this application and my organization and its employees, officers and board members.

I have read, understand, and by my signature, agree with the above statements and authorize the investigation of my organization as set forth above.

Name (please print) Jeff Martinez

Title President



Date 9/27/13

Signature

Date

Application General Information

Agency Name: Brothers Redevelopment, Inc

Agency DUNS Number: 078354792

Name of Application Contact: Yvonne Duvall

Application Contact Title: Program Compliance and Evaluation Coordinator

Application Contact Phone: 303-202-6340 ext 4228

Application Contact Email: yvonne@brothersredevelopment.org

Project/Program Name: Housing Counseling

Are there any significant changes in the information included in the Pre-Application previously submitted to Jefferson County Community Development? Yes No. If yes, please contact staff to determine if the Pre-Application needs to be revised and resubmitted.

Organizational Capacity (limit all answers to 100 words or less)

Please describe the experience of existing staff that will work directly with the proposed activity. If staff will be hired to manage the proposed activity, please describe the desired skill set and the organization's plan to hire and train the new position.

The Housing Counseling Department, directed by Shannon Peer, houses ten full time and part-time housing counselors, including three Colorado Foreclosure Hotline Call Center Representatives. All BRI counselors are trained and experienced in educating clients in areas of homeownership, foreclosure prevention, and reverse mortgages. Counselors are required to take continuing education related to federal and state programs as well as finance, and other legal coursework. Counseling is available in Spanish or English, one-on one or in group settings. Our counselors assess client's needs, present reasonable options, review budgets, resolve needs and set assist clients in setting personal goals. Marketing and outreach is conducted and outcomes are tracked.

Please describe the organization's experience administering the proposed activity. If this is a new activity, please describe the organization's ability to successfully administer the activity. BRI has been certified by the U. S. Department of Housing and Urban Development (HUD) as a comprehensive housing counseling agency since 1981. BRI works to promote, preserve and protect homeownership. Brothers continues to be a leader within the housing counseling industry by providing direct counseling services and offering technical assistance to other housing counseling agencies. BRI is sought after by media, legislature, and other housing industry professionals for advice and direction regarding current housing issues.

Please describe the organization's experience administering/managing grant funds. Include discussion regarding previous funds received from Jefferson County as well as other funders. Brothers receives funds from partnering agencies, local governments, foundations, and private donors, and has done so for many years. BRI is subject to strict accounting standards, and our organizational expenditures and revenue are tracked accordingly. BRI is experienced using Jefferson County CDBG funding to meet the needs of the community and understands the regulatory requirements of doing so. Brothers understands the importance of being a good partner, Brothers provides government funded services in Arapahoe County, Denver County, Jefferson County, Arvada, Brighton, Thornton, Westminster, and Sheridan.

Impact (limit all answers to 100 words or less)

Does the proposed activity serve individuals or households ?

Please complete the following table regarding the number of unduplicated individuals/households served.

How many unduplicated individuals/households served?	Total Served	Urban County Residents* Served	Amount of funds per person served with CDBG funds (CDBG \$/# served)
Organization-wide	3,034	185	
Proposed Activity**	75	75	280.67

*Urban County residents include individuals/households residing in unincorporated Jefferson County, and the municipalities of Golden, Edgewater, Wheat Ridge, Mountain View and Lakeside.

**If the proposed activity does not serve individuals/households in a manner that can be enumerated (i.e. public facilities and improvements, acquisition of real property), please explain): N/A

Please describe the vulnerable populations served by the proposed activities. Vulnerable populations include low and moderate income persons (LMI) or persons presumed to be LMI including abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, persons living with AIDS and migrant farm workers, veterans.

Brothers serves primarily low and moderate income persons, demographics include seniors, minorites, veteran, disabled, and lep persons.

As stated in the 2010-2014 Consolidated Plan, the greatest percentage of housing needs in Jefferson County appear to be those of large families who earn less than 30% of the median family income. Both renters and owners in this income range are experiencing these issues. 93.3% of all home owners with large families in Jefferson County are paying over 30% of their income towards their mortgage, and 88.5% are paying over 50%. The majority of housing problems reported are cost burden issues with some reported overcrowding. The majority of housing issues are found in the populations with very low to low-incomes, across all categories. The highest priority housing needs identified are those of the very low-income large related families, both renters and owners. Large low-income related families have also been prioritized as high. The other high priority need identified is the very low to low-income renter population. All other housing needs are also considered significant, however, and are marked as medium priorities. Jefferson County Community Development believes housing needs of the targeted population should be a focus over the next five years.

Please describe the direct benefit of the CDBG funds to the individual/household being served. Homeowners and buyers will receive unbiased education that will allow them to make informed decisions. Counseling is available in Spanish and English.

First-time Homebuyer Counseling and Workshops explain the home buying process from start to finish. Brothers Redevelopment provides first-time homebuyers with the information they need to purchase a home. Through workshops and one-on-one counseling, our staff acquaints the first-time homebuyer with the home buying process. From finding a lender to understanding interest rates, from signing a contract to maintaining their investment once they've purchased the home, homebuyers will walk away confident in their decision to purchase a home.

Default Mortgage Counseling for homeowners who have fallen behind on their mortgages. Brothers Redevelopment is a trusted and respected leader in foreclosure prevention. The organization has helped many homeowners avoid foreclosure and stay in their homes. Offered free of charge, our default mortgage counseling program provides homeowners with the tools they need to better understand their mortgage, to know which options are available to them once they've fallen behind in payments and to make the right decision about their situation and financial future.

Reverse Mortgage Counseling for seniors who wish to access the equity in their home while continuing to live there. Through the program, our housing counselors work with seniors to make an independent, informed decision about their pursuit of a reverse mortgage. Specifically, our counselors focus on helping seniors fully understand the benefits of obtaining a reverse mortgage while also understanding implications of obtaining a reverse mortgage.

Please describe the indirect benefit to the broader Jefferson County community. The grant will pay for staff costs associated with direct counseling and outreach efforts. These efforts increase the number of responsible homeowners in your community by increasing homeowner retention.

Readiness to Proceed (limit all answers to 100 words or less)

As stated in the Notice of Funding Availability, CDBG funds must be expended within 18 months of being awarded. Please describe the current status of the proposed activity and the organization's ability to meet this schedule requirement. In your response please consider the timing of project milestones (i.e. site control, securing additional funds, permitting processes, hiring of additional staff, etc.). This project will be a continuation of the 2013 Project. Counseling resources are in place and can be made available upon notice.

Please describe any problems/barriers the organization has encountered in executing the proposed activity or any the organization anticipates encountering in the future. How will these problems/barriers be addressed? BRI does not anticipate major challenges.

Funds and Leveraged Funds (limit all answers to 100 words or less)

Complete the attached budget.

Please describe the organization's ability to financially support/contribute to the proposed activity. Brothers fundraises to raise funds needed to run this program. CDBG pays for partial salaries. Fundraising efforts pay for salaries, fringe benefits, rent, utilities, audit, payroll services, utilities, phones, internet, training, dues, taxes, licenses, and other costs.

If the full requested amount is not awarded, how much would the organization accept and still be able to implement the proposed activity? Brothers will accept and use any funds available for this program. The number of counselings completed is directly correlated with the amount of funding received. This means funding at a lower level will result in fewer counselings taking place.

If one source of funding is lost to support the proposed activity, does the agency have a contingency plan in place for this proposed activity? Yes No. Please explain). Brothers leverages funds from various sources and will continue fundraising efforts.

Please list funding (excluding CDBG and/or HOME funds) your organization has received from Jefferson County over the past two years. N/A

Please list any CDBG and/or HOME funds your organization has received from Jefferson County over the past 10 years. 2013- Help for Homes \$50,000

Housing Counseling--2013--\$20,000
2011--\$22,700
2010--\$20,000
2009--\$30,000
2007--\$28,000

2003--\$9,101

Attachments (Submit electronic versions of these documents by email or on a CD or flash drive.)

1. Activity Budget using attached format
2. Organization's most recent audit letter/summary
3. Copy of IRS 501(c)(3) Determination Letter (if applicable)
4. Three letters of support or partnership

The application is due *Tuesday, October 1, 2013 by 4 p.m.*

Complete applications can be provided by email to khyser@jeffco.us. Emailed applications will only be considered received if an email receipt is received from Jefferson County Community Development staff following submission. Applications can also be mailed or hand delivered to:

Jefferson County Community Development (Attn: Kristin Hyser)
100 Jefferson County Parkway, Ste. 3530
Golden, CO 80419

If you have any questions please contact Kristin Hyser, Community Development Specialist by email at khyser@jeffco.us or phone at 303/271-8373.

2014 CDBG Application Budget

Applicant: Brothers Redevelopment

Proposed Activity: Housing Counseling

Please complete the following budget demonstrating the proposed use of CDBG funds as well as additional funds committed to or to be committed to the activity. Jefferson County Community Development elects to only consider awarding administrative funds to direct project delivery costs. This is limited to wages and/or transportation of staff members providing direct project/service delivery. Reimbursement of staff benefits and/or general administrative and overhead costs (e.g. office supplies, computers, office equipment) is not allowable.

Community Development Block Grant Funds BUDGET	
<i>List budget items and amounts to be paid for with the awarded CDBG funds.</i>	
Budget Item	CDBG Amount
Personel (Limited to wages of staff performing direct project delivery.)	
Housing Counselor's wages	\$ 20,000.00
TOTAL Personel	\$ 20,000.00
Travel (Limted to mileage of direct project delivery staff.)	
TOTAL Travel	\$ -
Project/Operating Costs	
Materials-Educational Material cost \$10 per packet	\$ 750.00
Advertising	\$ 300.00
	\$ -
TOTAL Project	\$ 1,050.00
TOTAL CDBG BUDGET	\$ 21,050.00

Total Activity Funding Sources		
<i>Provide overview of all funds dedicated to the proposed activity.</i>		
Type of Funds	Amount	
CDBG Funds		\$ 21,050.00
Other Federal Funds		\$ -
Other Public Funds (State/Local/Tax Exempt Bonds)		\$ -
Private Funds		\$ 5,277.87
Other		\$ -
TOTAL ACTIVITY/PROJECT FUNDS		\$ 26,327.87
	CDBG/HOME SHARE	80% \$ 21,050.00
	OTHER FUNDS SHARE	20% \$ 5,277.87