

Application Target Dates Board Meeting Dates

September 12, 2023	November 9, 2023
February 6, 2024	April 4, 2024
April 9, 2024	June 6, 2024

What Board Meeting is your project targeting? 6/6/2024

1. **PUBLIC HEARING:** Every applicant must hold a public hearing before the application can be submitted. Please see the Boards and Meetings VCDP website and be certain to get the public hearing notice published as required. Also if the application is a consortium one, keep in mind that more than one public hearing may be required. The public hearing notice form is part of the on-line application, so be sure to complete the form as one of the first steps in completing this application. For further information, contact your CD Specialist.
2. **MUNICIPAL PLAN:** All applicant communities, including consortium member communities, must have an adopted and still current (municipal plans expire 5 years after adoption) Municipal Plan under 24 V.S.A. Chapter 117, Subchapter 5. For further information, contact your CD Specialist.
3. **ENVIRONMENTAL REVIEW:** Every project is required to complete an Environmental Review. For further guidance on Environmental Review please refer to our Environmental Review Webpage or contact the Department's Environmental Officer.
4. **HISTORIC PRESERVATION:** Every project is subject to review under Section 106 of the National Historic Preservation Act, please complete the Section 106 Preliminary Review Form and submit it to the email listed on the form. The Department's Environmental Officer. can assist you with completing the form, and staff from the Division for Historic Preservation will assist you with the Section 106 Process.

NOTE: Any application that is not submitted to Agency in time to be reviewed by the June Community Development Board meeting will need to start a new application for the next fiscal year which starts July 1.

- ✓ I certify that I have read and understand this page, and if I am not an employee of the applicant municipality, I have made the applicant municipality aware of the requirements on this page.

VCDP Implementation Grant 2023
Organization: Town of Underhill
Program Area Selection

07110-IG-2023-Underhill-08

- ✓ Housing
- Economic Development
- Public Facilities
- Public Services

Executive Summary: Harvest Crossing Affordable Housing

Working Title for Project: Harvest Crossing
Affordable Housing

Applicant Municipality (or lead applicant if applying as a consortium): Town of Underhill

Is this project requesting Recovery Housing Program (RHP) funding?

Yes
Yes

Is this a consortium project?

Yes
 No

If Yes, please select the participating municipalities. *

Participating Municipalities:

Chief Executive Officer (of lead applicant if consortium application): Bradford Holden

Contact Person (of lead applicant if consortium Application): David Clift

Person who prepared this application: David Clift

Municipal DUNS#: 028795763

I **certify** the Municipalities UEI# above is current and valid, it blank please enter the Municipalities UEI# on the "Organizations" page.

Is the municipality up to date with submission of their Subrecipient Annual Report (SAR) for the past three years to the Department of Finance and Management? Yes No NA

Upload the most recent SAR submitted to Department of Finance and Management:

Is the Municipality up to date with submission of a Single Audit (SA) Report with State of Vermont Department of Finance and Management and the Federal Audit Clearinghouse for the past three years? If no SA was required for the last 3 years select NA. Yes No NA

If Yes, was there any findings or concerns? Yes No

Please List findings or concerns raised how they were resolved.

If No, please provide the status of the Single Audit:

Estimated Project Funding:

CDBG Request	\$0
Municipal Funds	\$0
All Other Funds	\$0
Total (Municipal & Other)	\$0
Total Project Funding	\$0

Executive Summary: Harvest Crossing Affordable Housing

Please select all that apply: *

Applicant intends to: keep subgrant : loan the CDBG Funds.

Enter legal name and complete address (city, state, zip) of Subgrantee.*

United Church of Underhill, 7 Park Str. P.O. Box 265 Underhill, Vermont 05489 N/A
UEI# MT49GAW5SZP7 Federal ID# 03-0266880

Enter legal name and complete address (city, state,zip) of Borrower*

Town of Underhill, 12 Pleasant Valley Road
P.O. Box 120
Underhill, Vermont 05489 N/A
UEI# JXNLMQ5KULV6 Federal ID# 03-6000718

Enter legal name and complete address (city, state, zip) of who will be doing grant administration for this project. If only the municipality will be the grant administrator select N/A. *

(General administration responsibilities include activities relating to setting up and maintaining financial management records, completing progress reports, ensuring that the terms and conditions grant are carried out, assisting with subrecipient monitoring, and for eligible costs of audit.)

United Church of Underhill,
Harvest Crossing Team
7 Park Str. P.O. Box 265 Underhill, Vermont 05489 N/A
UEI# MT49GAW5SZP7 Federal ID# 03-0266880

Enter legal name and complete address (city, state, zip) of who will be doing program management for this project. If only the municipality will be the program manager select N/A. *

(Program Management responsibilities include activities relating to securing release of funds under the environmental regulations, securing compliance with labor standards (including Davis-Bacon wage rates), permit assistance, procurement standards, contracts management, construction oversight and coordination, and legal services.)

United Church of Underhill,
Harvest Crossing Team
7 Park Str. P.O. Box 265 Underhill, Vermont 05489 N/A
UEI# MT49GAW5SZP7 Federal ID# 03-0266880

State Objective*

- ✓ Housing
- Economic Development
 - The loan will be to: For-Profit Borrower Non-Profit Borrower
- Public Facility
- Public Service

National Objective *

- ✓ LMI
- Slums & Blight
- Urgent Need

For Slums & Blight and Urgent Need Only - provide the following:

Slum and Blight Applications – Upload the pre-qualification request submitted to the Agency Urgent Need Applications – Upload the signed "Urgent Need Certification Form", found on the Agency's website [Forms and Sample Document Page](#).

For LMI Only

For specific information about National Objectives refer to the [VCDP Implementation Grant Application Instructions](#) and [Program Guide](#) or contact your CD Specialist. For Information on median income consult the [HUD Income Limits](#)

NOTE:

For housing projects count the number of households and persons as beneficiaries. For economic development, public facilities, and public services projects count the number of persons as beneficiaries. For any Counseling Advocacy Services (Including Housing Counseling) enter the number of persons served under Public Service. If unclear how to fill out beneficiary data, please contact your CD Specialist.

	Housing (households)	Housing (persons)	Econ. Devel. (persons)	Public Facility (persons)	Public Service (persons)	Total
Number of beneficiaries less than 30% of median income	0	0				0
Number of beneficiaries between 30% and 50% of median income	0	0				0
Number of beneficiaries between 50% and 80% of median income	8	26				34
Sub-total of LMI beneficiaries	8	26	0	0	0	34
Number of beneficiaries over 80% of median income	0	0				0
Total beneficiaries	8	26	0	0	0	34
Percentage of LMI beneficiaries	100%	100	0%	0%	0%	100%

Basis of LMI determination *

- L/M Area Benefit
- Income Certification Survey

Area-Wide Communities and Census Tract greater than 51% LMI, Contact CD Specialist

- ✓ L/M Limited Clientele
 - Income Certification Survey
 - Presumed LMI

- ✓ Pre-Qualified LMI Through Other Program
 - Other-Contact CD Specialist

L/M Housing

Income Certification Survey

L/M Jobs

Income Certification Survey

Grantee Roles and Capacity

ROLE/TASK TO BE PERFORMED	NAME OF RESPONSIBLE PERSON	TITLE OF RESPONSIBLE PERSON	Do you anticipate this service being paid for with VCDP funds ?
1. Project Application Management/Preparer	David Clift	United Church of Underhill, Project Manager	Yes ✓ No Unsure N/A
2. Environmental Review Preparer	JEREMY P. ROBERTS, P.G.	KAS Environmental Science and Engineering	Yes No Unsure ✓
3. Architect	TBD	TBD	N/A Yes ✓ No Unsure
4. Engineer	George N. McCain Jr., P.E.	McCain Consulting, Inc, owner	N/A ✓ Yes No Unsure

Grantee Roles and Capacity

5. Project Manager (Contact for project progress during implementation, start to finish)	David Clift	United Church of Underhill, Project Manager	e N/A Yes ✓ No Unsur
a. Preparation of Progress Reports	David Clift	United Church of Underhill, Project Manager	e N/A Yes ✓ No Unsur
b. Review/submission of Progress Reports	Brad Holden	Town Administrator, Town of Underhill Vermont	e N/A Yes No ✓ Unsur
6. Historic Preservation Consultant(s)	Brant W. Venables, Ph.D..	Hartgen Archeological Associates, Inc	e N/A Yes No Unsur
7. Financial Management at the Municipal Level			e ✓ N/A
a. Reviews/approves invoices	Jennifer Silpe-Katz	Finance Officer, Town of Underhill	Yes ✓ No Unsur
b. Submits requisitions for disbursement of grant funds	Jennifer Silpe-Katz	Finance Officer, Town of Underhill	e N/A Yes ✓ No Unsur
c. Approves payments	Underhill Select Board	Town of Underhill	e N/A Yes ✓ No Unsur
d. Prepares checks for payment of	Jennifer Silpe-Katz	Finance Officer, Town of	e N/A Yes ✓

Grantee Roles and Capacity

invoices		Underhill	No Unsure N/A
e. Signs checks	Sherry Morin	Treasurer, Town of Underhill	Yes ✓ No Unsure N/A
f. Maintains and controls accounting records, including ledgers	Jennifer Silpe-Katz	Finance Officer, Town of Underhill	Yes ✓ No Unsure N/A
g. Reconciliation of bank statements	Jennifer Silpe-Katz	Finance Officer, Town of Underhill	Yes ✓ No Unsure N/A
h. Preparation/submission of Subrecipient Annual Report/Single Audit	Jennifer Silpe-Katz	Finance Officer, Town of Underhill	Yes ✓ No Unsure N/A
i. Reports financial status of grant to Municipal Governing Body	Jennifer Silpe-Katz	Finance Officer, Town of Underhill	Yes ✓ No Unsure N/A
8. Financial Person at the Subrecipient/Borrower Level	Allen Simard	United Church of Underhill, Trustee	Yes ✓ No Unsure N/A
9. Compliance Management			
a. Preparation of Request for Proposals/Qualifications for construction	Allen Simard	United Church of Underhill, Trustee	Yes ✓ No Unsure N/A
b. Responsible for oversight of bid	Allen Simard	United Church of Underhill,	Yes ✓

Grantee Roles and Capacity

solicitation/procurement of contractors		Trustee	No Unsure N/A
c. Review/execution of contracts for construction	Allen Simard	United Church of Underhill, Trustee	Yes ✓ No Unsure N/A
d. Review/submission of certified payrolls (only applies to projects that are subject to Davis Bacon)	Allen Simard	United Church of Underhill, Trustee	Yes ✓ No Unsure N/A
e. Clerk of the Works	Allen Simard	United Church of Underhill, Trustee	Yes ✓ No Unsure N/A
f. Inspection of work prior to release of payment	Dan Manz	United Church of Underhill, Project Manager	Yes ✓ No Unsure N/A
Other	Dan Manz	United Church of Underhill, Project Manager	Yes ✓ No Unsure N/A
For Economic Development Projects, if project is not an Economic Development project, select N/A:	N/A		
ROLE/TASK TO BE PERFORMED	NAME OF RESPONSIBLE PERSON	TITLE OF RESPONSIBLE PERSON	
1. Responsible for Job Creation/Retention Requirements	Dan Manz	United Church of Underhill, Project Manager	

Grantee Roles and Capacity

For Scattered Sites Projects, if project is not a Scattered Sites project, select N/A:

N/A

ROLE/TASK TO BE PERFORMED

NAME OF RESPONSIBLE PERSON

TITLE OF RESPONSIBLE PERSON

1. Outreach/Marketing

Sandy Wilmot

United Church of Underhill,
Outreach manager

2. Intake/Application review

Allen Simard

United Church of Underhill,
Trustee

3. Verification of application information/Underwriter

Allen Simard

United Church of Underhill,
Trustee

4. Housing rehab inspections

n/a

n/a

5. Tier II Environmental Reviews

n/a

n/a

6. Manager of Escrow Accounts

Allen Simard

United Church of Underhill,
Trustee

7. Loan Servicer

Allen Simard

United Church of Underhill,
Trustee

8. Delinquent Accounts Collector

Allen Simard

United Church of Underhill,
Trustee

Provide a description of the project. Be sure to include the following:

a) Provide a detailed project description.

The United Church of Underhill (UCU) is collaborating with the Town of Underhill on an affordable housing project on an 8.6 acre parcel of property purchased by UCU in 2023. The parcel is a meadow located in the village center with public water, electricity, natural gas, telephone and cable/internet access points adjacent to this parcel. Support from the Vermont Community Development Program (VCDP) Planning Grant allowed this project to complete many fundamental assessments needed prior to putting shovels in the ground: an environmental review by the State, a wetland delineation, engineering for a site design, Sketch Plan and Preliminary Development Review Board hearings, and several public hearings.

Early in this project UCU began partnership with Green Mountain Habitat for Humanity (Habitat), who have vast experience in developing affordable housing for working families. They bring many important elements to the project:

1. Expertise in this type of development in similar settings;
2. A system to keep property and homes perpetually affordable;
3. Income parameters established for homeowner eligibility for purchasing and maintaining the homes;
4. Sensitivity for the design and architecture of homes they build, which allows for a desirable fit with the surrounding neighborhood as well as attention to energy efficiency details; and
5. A building model that calls for community volunteers to work with the future families in the actual construction of homes, establishing an early connection between families and neighbors.

The UCU will support site permitting and site infrastructure, then pass the improved housing lots on to Habitat to construct homes, work with the new families, and conduct all the real estate exchanges that allow perpetual affordability. The current plan is to construct affordable homes for 8 families: 6 of the structures would be single family units and 1 would be a duplex. Homes will be clustered allowing shared open space. The Church will retain 1-2 acres of the property, depending on the final site design, for orchards, community gardens, recreation and to host a fall community event called Harvest Market.

The land purchase was completed using Housing and Urban Development (HUD) funds, which require that the lots are not sold until the homes are built. Therefore, the UCU is financing as much of the infrastructure costs as possible so that the final constructions will be affordable for the families.

On February 22, 2024 representatives from the UCU met with the Underhill Select board to present an overview of the project and ask for their cooperation in applying for this grant. The Select board voted in favor of supporting this Implementation Grant application and filling the role as the fiscal agent if funding is awarded.

If awarded, this Implementation Grant will provide funding to support construction of the site infrastructure; engineering and architectural fees; State and Town permits and public hearings supporting the site design; and other reports and documents deemed important to prepare the site for Habitat to begin housing construction.

b) Provide the address or location of the project. Be sure to include street address, city and zip+4.

The parcel lies between 2 roads addressed as 16 Harvest Run, Underhill, Vermont, 05489 and at 422 VT Rte 15 Underhill, Vermont, 05489

c) The service area for this project if it serves beyond the municipality applying. (If not applicable

enter N/A)

N/A

d) Attach a location map and site plans.

https://egrants.vermont.gov/_Upload/292899_8118972-42034-HarvestXingSketchPlanApp-updated20231024.pdf

N/A

e) For construction/rehabilitation projects, attach floor plans of the proposed building(s).

✓ N/A

f) You may also submit photographs.

https://egrants.vermont.gov/_Upload/292899_8118976-Sitepictures.pdf

N/A

g) Is any part of the project located in a flood plain?

Yes

✓ No

If only part of the project is located in a flood plain, please clarify what part is in the flood plain.

h) Is the project located in a designated downtown or designated village center as determined by the Downtown Development Board?

Yes

✓ No

If no, is it located in a downtown?

✓ Yes

No

If only part of the project is located in a designated downtown, designated village center or simply in the downtown, please clarify what part.

i) If your project is a housing project and you have completed a Common Housing Application for VHCB or VHFA please attach your Common Housing Application.

Note: If you feel you have fully addressed any of the VCDP application questions in your Common Housing Application, please cite where (page & question number) in the Common Application the answer can be found for each question.

✓ N/A

j) Please provide the Environmental Review Identifier Number and status of the Environmental Review for this project. Please Note: Completion of the Environmental Review is not required before submitting an application, but it is critical that you have a handle on what environmental review components may impact your project's timeline/budget in order to properly represent the budget and timeline in the project's application .

ENV-2022-Underhill-042

The Environmental Review process has been completed and signed off by Grace Vinson , State of Vermont Environmental

Officer

k) Is your project requesting over \$2,000 in CDBG funds for new construction or rehabilitation activities?

Yes

No

NA

l) Does this project anticipate having more than \$200,000 in HUD Funding in it (CDBG, HOME, ESG, EDI, Lead Hazard Control Grants etc.) for activities such as the construction or rehabilitation of housing (including reduction of lead-based paint hazards), or other public construction such as street repair, sewage line repair or installation, updates to building facades, etc.?

Yes

No

NA

m) Does your project have the potential to displace any people or business(es) temporarily or permanently?

Yes

No

If yes, have you distributed General Information Notices (GIN) to those people or business(es) impacted.

Yes

No

Please explain the displacement involved and when notices were or will be sent.

n) Does the project involve infrastructure construction that will include the purchase of steel and iron and include \$250,000 or more in federal funds?

Yes

No

If yes, the Build America Buy America Act (BABA) will apply.

Covered infrastructure includes buildings and real property, including housing, utilities, wastewater and water systems, electrical transmission facilities, broadband and transportation.

For more information go to https://www.hud.gov/program_offices/general_counsel/BABA.

Project Budget: Housing: IG-New Construction

Activity	IG-New Construction
CDBG Amount Requested	\$500,000
Activity Total	\$1,198,456

If you are uploading your Activity Details and Basis for Estimates, put See Attached in the textbox and upload your document.

Activity Details and Basis for Estimates*

This is a Draft of the expected expenses for the United Church of Underhill/Harvest Crossing team and Green Mountain Habitat For Humanity budgets. It is expected that these expenses will change as the project goes through the Underhill DRB review and actual costs are provided by construction companies through the bidding process. Our Engineer is preparing a more definitive engineering plan which will give us better information for soliciting bids.

To offset project costs, United Church of Underhill, Harvest Crossing Committee is requesting \$500,000.00 Grant from VCDP. Other sources of revenue are outlined below and assigned associated costs in the attached spreadsheet budget. The Harvest Crossing team's goal is to utilize all funding so no funding remains at the end of the project.

United Church of Underhill, Harvest Crossing team thanks the review committee for this opportunity.

https://egrants.vermont.gov/_Upload/292900_8120123-HarvestCrossing_preliminarybudget2024_VCDPImplementationGrant-2.xlsx

Instructions: For the Other Resources entries below, please select the appropriate resource, the resource type and enter the amount. If you select "Other" as the Resource, enter a brief description in the "Other Description" column. If you have supporting documentation for the Resource and can upload an electronic version, use the Browse button and upload the document. The Other Resources Total and the Activity Total will be calculated when you Save this page.

Other Resources	Type	Amount	Other Description	Funding Source	Status	Upload	Alread Upload
(ARPA) - American Rescue Plan Act	Grant	\$100,000	ARPA funds- Town of Underhill	State/Local	In-Hand	https://egrants.vermont.gov/_Upload/292900_8120003-ARPA_Award_package_2023-06-27.pdf	
(HUD) - HUD	Grant	\$50,000	through Bernie Sanders' office	Federal	Committed	https://egrants.vermont.gov/_Upload/292900_8120004-GrantAgreementB-22-CP-VT-0913-4.pdf	
(CC) - Capital Campaign	Cash-In-Kind	\$98,456	MISC donations	Private	In-Hand	https://egrants.vermont.gov/_Upload/292900_8120005-PrivateDonations.pdf	
(VCLF) - Vermont Community Loan Fund	Equity	\$340,000	Equity Line of Credit	Private	Committed	https://egrants.vermont.gov/_Upload/292900_8120006-VCLFsignedloandocs23Aug2023.pdf	
(CC) - Capital Campaign	Loan	\$110,000	Zero interest loans	Private	In-Hand	https://egrants.vermont.gov/_Upload/292900_8120007-PrivateLoans.pdf	

VCDP Implementation Grant 2023

Organization: Town of Underhill

07110-IG-2023-Underhill-08

Project Budget: Housing: IG-New Construction

Total	\$698,456

Project need is well-documented (e.g. studies, updated data, etc).

1. Describe the need for this project.*

The Town of Underhill identified the need for increased housing stock, especially affordable homes in the 2021 Town Plan. Since then, the need has become critical. Due to the pandemic, there has been an influx of transplants from affluent areas outside the state moving to Underhill and Jericho, causing inflated prices of existing housing stock. The median income for Vermont is \$63,477 and for Chittenden County is \$76,316. In 2023, the median single family home price in Chittenden County was \$385,000. Underhill homes typically sell for \$441,860, a 9.7% increase from 2022. Affordability is out of the question for most residents. Even a house at \$350,000 would require an income of about \$115,000, a down payment of around \$17,500, and cash at closing of \$29,000. But there are few homes on the market, especially affordable homes.

There are many reports providing support for housing needs, especially affordable housing:

from the Vermont Housing Authority -

<https://www.vhfa.org/news/blog/vermont-home-prices-continue-increasing-first-half-2023>

VT Digger reports:

<https://vtdigger.org/2023/02/16/a-vermont-perfect-storm-statewide-data-shows-record-spike-in-housing-prices/>

https://egrants.vermont.gov/_Upload/292932_8119588-HarvestCrossing-TownofUnderhillhousingstatistiscsprojectneed.pdf

2. Describe the manner in which the need was determined (cite relevant data and attach any studies or information to support this need).*

Not only did the leaders of the Town of Underhill identify a need as described in #1, but the State of Vermont has supplied multiple pieces of statistics in support of the need.

The Vermont Legislative Joint fiscal Office reports on the need for Affordable Housing:

https://ljfo.vermont.gov/assets/Publications/Issue-Briefs/3191854ff6/Housing_Issue_Brief-v2.pdf

The State of Vermont Housing Needs Assessment:

https://outside.vermont.gov/agency/ACCD/ACCD_Web_Docs/Housing/Housing-Needs-Assessment/VT-HNA-FEB-20.pdf

There is not a more appropriate solution than the one presented.

3. a. Describe why this is the best approach to meet the need described in #1 above, and how your proposal will meet this need. *

We believe our proposed project is the best approach for adding affordable homes that is consistent with the characteristics of the existing neighborhood housing, which are single family homes.

b. Identify other approaches that were considered and explain why they were not pursued.*

No other location was identified since this property was for sale and available for the Church to

purchase. While more housing units might have been possible on the property, there were limitations due to wetland area constraints. Also, while we might have pursued duplex and triplex units, or apartment complex, single family homes are more in keeping with the character of the village, and Habitat for Humanity has found the best outcome for families with the single family occupancy options.

These are the reasons:

- This Property was offered for sale to us from the owner at a reasonable price
- There are very low environmental impacts as the land is a relatively flat open field, so do not need to cut down trees or do much excavating.
- The location has easy access to Vermont Route 15
- It is an ideal location as it is close to the Jericho Underhill Fire Department for fire protection, walking distance to the Underhill Post Office, 2 grocery stores, a bank, the Middle School, several churches, and a bus line to Burlington.
- The Town of Underhill elected officials are supportive of this location
- The property is located in a down town center designated area

4. If your project involves workforce education and training, describe the extent to which other state and/or federal training funds are being utilized. If project is ineligible for such funds, please explain and provide documentation. If not applicable select N/A.*

✓ N/A

All appropriate funding sources have been sought.

5. Describe the effort to obtain other funding and, why particular funding sources were considered but not pursued.*

Funding sources that conflict with Green Mountain Habitat for Humanity funding sources have not been pursued. Since GMHfH is a partner in this affordable Housing initiative, we do not want to compete for the same funds.

6. Explain the level of municipal government support.*

The Town of Underhill Select Board, Town Administrator and Town Finance representative have all supported this effort through sponsoring the VCDP Planning Grant and now the VCDP Implementation Grant. The Select Board has sponsored several hearings and are on record voted support for this project

Underhill Town ARPA Committee also has supported this project by granting us \$100,000.00 of ARPA funding.

How well the project meets a Consolidated Plan goal.

For specific information about the Consolidated Plan refer to the VCDP Application Instructions and Program Guide or contact your CD Specialist.

7. Describe how the project meets the goals of the Consolidated Plan and identify the strategies that will be employed to meet those goals. *

The HUD Consolidated Plan developed by the State of Vermont determined 4 high priority goals: 1. Safe, Decent, Accessible, and Inclusive Affordable Housing; 2. Individuals and Families Experiencing Homeless; 3. Economic Opportunity; and 4. Strong Communities. The plan establishes 4 strategies to address the housing and community development priorities: 1. Increase the supply and quality of affordable housing; 2. Decrease the number of people experiencing homelessness; 3. Create and retain jobs; and 4. Strengthen communities and improve the quality of life of Vermonters. For Chittenden County, the target number of new affordable homes is currently 510.

The Harvest Crossing proposal addresses each of these high priority goals by building perpetually affordable homes, in the village center of a rural town, and identifying low and middle income working families to purchase these homes. Affordable homes, where the family pays no more than 30% of their income, improves the likelihood that these adults and children will not experience homelessness. Further, Habitat has a long history of improving economic opportunities for families through home ownership and building of equity in a home they own. Habitat also uses community volunteers to work side by side with new families in building the homes, strengthening the connections between people in the community. New families bring new employees for businesses, new students for schools, and a better quality of life for 8 families. For this small town, 8 new homes is significant, and 8 new affordable homes will help diversify the community while contributing to the State goal of increasing affordable housing.

Is the project consistent with the local Municipal Plan?

8. Please provide a letter from the Municipality that tells us how this project is consistent with the Municipal Plan.*

Is the project consistent with the Regional Plan?

9. Upload a certification from the Regional Planning Commission that the project is consistent with the Regional Plan. Provide clarification if needed. *

10. If this project is being carried out on behalf of the municipalities within your county or region, the application must include documentation of regional support. Please describe the regional support. If not applicable select N/A.*

✓ N/A

11. Is this project on the Regional Development Corporation priority list?*

✓

Degree of health/safety risks to beneficiaries

12. If applicable, describe how this project directly addresses a health or safety issue for the intended beneficiaries. If not applicable select N/A.*

The stress that parents experience due to living in poor conditions can translate into emotional and behavioral problems in their children. Children whose families are forced to move frequently in search of better, more affordable living situations often struggle.

Studies indicate that ...

- Poor housing is associated with depression, anxiety and aggression from elementary school through young adulthood.
- Rentals are more likely to have asthma triggers and children in rentals are more likely to develop asthma
- Switching schools is associated with lower reading achievement
- Living in poor quality housing and disadvantaged neighborhoods is associated with lower kindergarten readiness.
- Children living in crowded households are less likely to graduate from high school
- Children's housing stability can shape their future economic well-being.

Surveys of families with safe, stable and affordable housing show fewer health problems, improved school performance, less psychological stress and more self-assured parents.

N/A

Timing Pressures

13. Please describe, if applicable, any particular issues that make funding of this project time sensitive. If not applicable select N/A.*

✓ N/A

Project Outcomes

14. These numbers will automatically populate from the data entered in the National and State Objectives section.

Number of beneficiaries less than 30% of median income 0

Number of beneficiaries between 30% and 50% of median income 0

Number of beneficiaries between 50% and 80% of median income 28

Sub-total of LMI beneficiaries 28

Number of beneficiaries over 80% of median income 0

Total beneficiaries 28

NOTE: If your project is funded there will be additional outcome information required.

15. Explain how benefit numbers were determined/projected? (Must be filled out if LMI was selected as a National Objective)*

Green Mountain Habitat for Humanity used their current model for determining the benefit numbers. They expect that beneficiaries will continue to follow the current trends.

The longevity of the benefit.

16. Describe how long the project and benefit can be sustained and provide the basis for this determination.
 *

The project benefits will continue into perpetuity. Green Mountain Habitat for Humanity will be managing the sale of the homes. Their model requires the new owners to sell the homes back to GMHfH through their shared equity home ownership with the Champlain Housing Trust. All new owners must agree to this approach. More information at <https://www.getahome.org/homes/>

17. Please provide the plan to establish capital and operating reserves, and also address the ability to meet all loan payments. If there is no need to have a capital or operating reserve, please explain. If there will be no loans, please note this.*

The United Church of Underhill has qualified for an equity line of credit with the Vermont Community Loan Fund for up to \$340,000. This will be used to manage cash flow between cash on hand and grant funds being called in. Once a loan is executed, VCLF will require interest only payments until funds are acquired through fundraising events. Current cash reserves will be maintained so as to be able to offset the payments of the loan.

https://egrants.vermont.gov/_Upload/292943_8119592-VCLFsignedloandocs23Aug2023.pdf
 N/A

Level of beneficiary involvement in the development of the project, as appropriate

18. Describe how persons of low- and moderate- income were involved in the development of this project. How have they shown support?*

To date we have gotten statements of support from persons of low and moderate income . But at this time

no one has been part of the initiative.

Once an applicant has been approved for a Green Mountain Habitat for Humanity home at Harvest Crossing, they will be required to do the following: A single head of household must complete 200 hours of sweat equity, with at least 75 of those hours helping to build their home or the homes of others. Two heads of household must complete 400 hours of sweat equity with at least 150 hours at the home build site.

How well the project indirectly impacts the community and/or additional LMI people.

19. Describe the indirect impact to the community and other LMI beneficiaries that may be indirectly served by the project.*

Habitat homes, like any new home construction, frequently can increase the values of the existing stock of homes and property. These homes are not given away, but are sold at cost to qualified households. The market or appraised value of these homes, just like any new home, is based on comparable new homes in the area.

The new families will add vitality to the area by having children in the school district, patronizing the local grocery stores, bus line, bank, post office and church, which are all within walking distances from the new homes.

20. Describe the organization's plans and tools to achieve and/or maintain the State's goal of making available at least 15% of the units in your portfolio to those who are homeless.*

✓ N/A

Readiness to start within six months of the award.

21. Are there any deed restrictions on the use of the property or impediments to clear title?*
- No. The United Church of Underhill currently owns this property. There are no deed restrictions, mortgages or other barrier to use of the land.
22. If the project depends upon easements or rights-of-ways, please submit documentation that these have been secured or will be secured within six months. If not applicable select N/A.*
- ✓ N/A
23. If control of the site involves voter approval, please explain how and when you expect to obtain that approval? If not applicable select N/A.*
- ✓ N/A
24. Please identify the federal, state and local permits which will be required for your project and when you expect such permits to be issued. Attach a completed Project Permit Navigator Result form from the Department of Environmental Conservation (DEC) by using their Permit Navigator tool on DEC's website <https://permitnavigator.my.vermont.gov/s/>. If not applicable select N/A.*
- See attached Project Permit Navigator Result.
https://egrants.vermont.gov/_Upload/292944_8119623-ProjectNavigatorresultsforHarvestCrossing.pdf
N/A
25. Please identify the status of commitments from each of the other funding sources; please explain when commitments are expected from each funding source. If not applicable select N/A.*
- All other grant, ARPA and loan funding sources are in hand or immediately available to us. Green Mountain Habitat for Humanity has committed to covering the construction costs of the homes which will likely total over \$1,000,000. That money will be raised through mortgages from the sale of the homes over the next few years. Additional fundraising will continue within the United Church of Underhill to keep the cost of the homes as low as possible to the purchaser families.
- N/A

Benefit/Timeframe Feasibility

For specific information about Benefit or Timeframe refer to the [VCDP Application Instructions](#) and [Program Guide](#).

26. If there is need for a marketing plan to advise potential users of the services that would be provided through the grant, provide a summary and attach a copy of this plan. If not applicable select N/A.*
- ✓ N/A
27. (a) Provide a project time line. Include dates for the Environmental Release, permits in hand, 100% funding commitments, design completion, construction completion, etc. as well as for procurement steps including hiring, execution of contracts, drawing VCDP funds, achieving benefit, and any other key dates

for actions to carry out this project. *

See attached

https://egrants.vermont.gov/_Upload/292944_8119644-HarvestCrossingprojecttimeline.pdf

(b) How was this time table determined?*

One member of the Harvest Crossing planning team has done a private development project in adjacent Jericho. The Harvest Crossing planning team also includes an engineer and persons with prior project management experience. GMHfH has done many affordable home construction projects throughout the area. We are supported in this effort by George McCain of McCain Engineering in Waterbury . All of the expertise of this group has been combined to assist in projecting the timetable for this project.

28. What experience has the project developers had that is similar to this project?*

One member of the Harvest Crossing planning team has done a private development project in adjacent Jericho. The Harvest Crossing planning team also includes an engineer and persons with prior project management experience. GMHfH has done many affordable home construction projects throughout the area. We are supported in this effort by George McCain of McCain Engineering in Waterbury .

Cost estimates are reasonably supported

29. Attach the following financial documents:

(a) Financial Statements (Balance Sheet and Operating Income/Expenses) for most recent 3 years. If audits exist, submit them. If no audits, submit federal tax returns. *

✓ N/A

(b) Operating pro forma projected at least five years (three years for economic development projects) beyond the grant completion date. For housing projects with debt as part of financing package be sure the pro forma is projected for at least the term of the loan(s). *

✓ N/A

(c) Submit supporting documentation and/or assumptions to support the costs shown on the Application Budget Forms. If supporting documentation was uploaded to the budget forms, select N/A.*

✓ N/A

(d) Submit supporting documentation and assumptions to support the operating pro-forma.*

✓ N/A

30. Despite best efforts and built in contingencies, cost overruns sometimes occur. Please explain how cost overruns will be covered. *

A 10% cost overrun figure has been built into the project budget.

Sustainability/Energy Efficiency

31. What sustainable practices and energy efficiency measures are being incorporated in your project? Will these measures result in the project achieving any green building designations or energy efficiency certifications (such as LEED or Green Communities Standards).*

Green Mountain Habitat for Humanity is committed to building very high quality energy efficient homes which carry long term benefits to the homeowners in terms of annual energy costs. They are able to do this in part through the use of volunteers who construct the houses and are able to spend more time on insulating and sealing against air infiltration than commercial builders are able to do. The homes have high quality windows and doors. They use energy efficient appliances and heat pumps.

32. If your project involves site acquisition include all appraisals completed within the last six months that pertain to the property.*

✓ N/A

✓ N/A

If your project involves assistance to a for-profit or non-profit entity creating or retaining jobs, this form must be completed. If not applicable, select N/A above. If you are not certain this applies to your project please contact your Community Development Specialist.

For detailed information consult the [Business Analysis Instructions](#)

Exhibit 1 - Summary Page * Provide the name of the business, address, phone contact information, Federal ID number (Tax Identification Number - TIN) and Unique Entity Identifier (UEI) number. Summarize the overall project, total project costs, and sources of project funding. Give an overview of the available collateral in addition to project assets. To acquire a Unique Entity Identifier (UEI) number go online at [Sam.gov](#).

N/A

Exhibit 2 & 3 - Names of Principals and Resumes * Provide the names of the principals, contact information, and percent of ownership. Provide the name of the primary contact for DHCD.

N/A

Exhibit 4 - Business History * Provide a narrative of business or corporate history.

N/A

Exhibit 5 - Project Description. * Provide a full narrative description of what is to be purchased or built with funds awarded through CDBG. Include: a legal description of the land and building(s), type of machinery, equipment, and working capital to be used. Upload various appraisals, purchase and sales agreements (must be an option agreement if the project does not have Environmental Release), leases, quotes, invoices, or other project supporting documentation.

N/A

Exhibit 6 - Business Plan. * Provide a standard business plan which includes, but is not limited to: the business market area, competition analysis, customers, competitive edge, marketing plan, production plan, key personnel, management structure, expertise, labor pool, and suppliers.

N/A

Exhibit 7 - Financial Plan. * Provide three years of historical financial statements and current year-to-date financial statements including profit and loss statements, balance sheets, and sources and uses of funds. Provide three years of historical financial statements current year-to-date financial statements of parent company, subsidiary, or affiliate business financial statements if applicable. Provide a month-to-month projected financial statements for three years going forward with year-end totals and all related assumptions. Provide a schedule of current and future debt with interest rates and maturities. Supply a list of collateral items. Provide current personal financial statements for all owners with 20% of more ownership.

N/A

Exhibit 8 - Project Timetable. * Provide the timetable for the project through the completion of the project and benefit.

N/A

Exhibit 9 - Compensation Scale. * Provide gross payroll for each of the last three years, current number of hourly and salaried employees, and hourly and salary range/rate. Please note any change in the number of employees along with an explanation.

N/A

Exhibit 10 - Benefits to Local Area. * Provide the amount of local property tax and Vermont income tax paid prior to the project and expected upon project completion. Provide the number and type of local suppliers, contractors and others who the project and business will work with. List any other expected local benefits as a result of the project.

N/A

Exhibit 11 - Current Loan Information. * Provide contact information for all existing and future creditors and lenders. Include the contact person and description of the financing for reference.

N/A

Exhibit 12 - Letter of Good Standing. * Provide a Certificate of Good Standing from the Vermont Secretary of State.

N/A

Exhibit 13 - Letter of Certification. * Provide a certification of good standing with all local, state, and federal taxes due. Get a letter from the Vermont Department of Taxes for state taxes. The CEO or CFO of the business can certify all local and federal taxes are current.

N/A

Exhibit 14 - Disclosure of Bankruptcy. * Provide the details of any bankruptcy and/or criminal charges, any pending litigation or criminal convictions to date against the company, officers, or principal owners.

N/A

Exhibit 15 - Lender Commitments. * Provide all letters of commitments. Include copies of any corporate resolutions to borrow.

N/A

Exhibit 16 - Certificate of Authority to do Business in VT. * If the business to be assisted is an out of state business provide a Certificate of Authority to do business in the State of Vermont from the Vermont Secretary of State.

N/A

Exhibit 17 - Proposed Loan Terms. * Provide all the terms of the proposed debt, including conditions to be met, interest rates, collateral, and maturities.

N/A

Exhibit 18 - Third Party Business Analysis. * If available, provide any third party lender analysis of the proposed project. N/A

Employment Plan

✓ N/A

Employer

Grantee

Employment Category	Description/Qualifications	Job Title	Wage/Salary Range From - To	# FTE Jobs to be Created Retained	Present # FTE Employees
Managerial					
Professional					
Technical					
Sales					
Clerical					
Craftsman (Skilled)					
Operatives (semi-skilled)					
Laborers (unskilled)					
Service Workers/Others					
TOTALS				0	0

If any part time jobs will be created or retained please provide the following information for each part time person. If there is more than one part time job with the same title, provide the average number of hours worked in a week for each.

Information to provide: The Employment Category or Job Title with the average number of hours worked in a week .

N/A

Community Town of Underhill

1. **Does your community have a valid Municipal Development Plan in Accordance with 24 V.S.A. Chapter 117?***

✓ Yes

No

Date adopted

Date expired 1/1/1905

2. **Please select the appropriate Resolution for VCDP Grant Application Authority from below and have the Legislative body execute the resolution and upload.**

For Non-Municipal Resolutions have the Board of Directors execute the resolution and upload. The appropriate Resolution for VCDP Grant Application Authority has been executed and uploaded or mailed to DHCD.

Resolution Uploaded:*

3. **Does your community currently regulate development within the floodplain? ***

Yes

No

Uploaded copy of your Flood Hazard Area Regulations.

4. **Has a current designee from the municipality attended a Fair Housing Training by DHCD or a training approved by DHCD within the past three years? * If Yes, please verify information has been entered on the "Municipal Policies, Plans and Insurance" page. If no, please see upcoming trainings on our Departments website at: <http://accd.vermont.gov/housing/events>**

Yes

No

Please have your municipal zoning administrator complete and sign the Municipal Fair Housing Certification form below and upload.

For publication on or before 3/12/2024
Tear Sheet Requested.

Notice of Public Hearing

The Town of Underhill is/are considering making application to the State of Vermont for a VCDP Implementation Grant 2023 under the Vermont Community Development Program. A public hearing will be held at 06.00 pm on 3/28/2024 at 12 Pleasant Valley Road Underhill, VT 05489 to obtain the views of citizens on community development, to furnish information concerning the amount of funds available and the range of community development activities that may be undertaken under this program, the impact to any historic and archaeological resources that may be affected by the proposed project, and to give affected citizens the opportunity to examine the proposed statement of projected use of these funds.

The proposal is to apply for \$500,000 in CDBG funds which will be used to accomplish the following activities: Implementation Grant for Harvest Crossing Project. Build a road and establish the infrastructure to create a group of affordable homes; any remaining funds will be applied to the home construction.

Copies of the proposed application are available at 12 Pleasant Valley Road Underhill, VT 05489 and may be viewed during the hours of Monday Thru Friday 8am to 5pm. Should you require any special accommodations, please contact Brad Holden at 802-899-4434 to ensure appropriate accommodations are made. For the hearing impaired please call (TTY) #1-800-253-0191.

Legislative Body for the Town of Underhill
Copy submitted by: Brad Holden
Phone: 802-899-4434

Send tear sheet to: Send tear sheet to: Brad Holden, bholden@underhillvt.gov

Certification of Program Income/Unrestricted Revenue Available

Does the municipality currently have a revolving loan fund funded by previous CDBG or HUD-directed grants?*

- Yes
- No

Does the sub-grantee currently have a revolving loan fund funded by previous CDBG or HUD-directed grants? IF yes, click ADD button and complete a form for the sub-grantee's revolving loan fund.*

- Yes
- No

Note: If no to both questions, then completing remainder of the form is not required.

***Please note that communities with inactive (as defined by Agency Procedures) CDBG/HUD funded RLF's, must commit at least 20% of the RLF balance on hand when applying for any CDBG Grants. Committed funds may be in the form of a loan or grant to the project. For Planning Grants only, communities with inactive revolving loan funds will be required to commit 20% of the loan funds on hand or \$6,000 (10% of the maximum \$60,000 PG,) whichever is less.**

Municipality

Reporting Date

Check appropriate box

- Applicant
- Lead Applicant (consortium)
- Participating Applicant (consortium)
- NCDO/RLF Name :

Income/Revenue Generated From CDBG or HUD Funded Grants

Schedule 1 Establishment of the Current Cash Balance

	Third Previous Fiscal Year	Second Previous Fiscal Year	First Previous Fiscal Year	Current Fiscal Year
Opening balance			\$0	\$0
Plus total receipts during fiscal year				\$0
Less total outlay during fiscal year				
Ending balance	\$0	\$0	\$0	
Current balance as of				\$0

Schedule 2 Establishment of the amount of Current Cash Balance that is Obligated (A legally committed liability to a third party through a purchase order, executed contract or a loan commitment letter; but not funds reserved or designated for a specific purpose)

Explanation of Obligation

Amount Obligated

Certification of Program Income/Unrestricted Revenue Available

Determination of what should be considered for use in this application

Current balance from Schedule 1	\$0
Less total of all Obligation from Schedule 2	\$0
Equals the amount potentially available	\$0
Amount of this that is committed to the proposed project	

Describe how the funds were used during the past three years. Give the purpose including verification of eligible activity and amounts for each loan or grant.

Describe the process used to "Obligate" in Schedule 1 from the amounts listed in Schedule 2. Include a copy of loan policies that govern the expenditure of revolving loan funds.

Explain what loan payments are expected during the term of the proposed project(s), whether there will be balloon payments or other receipts of funds.

Indicate whether or not there has been any consideration given to selling the loan portfolio on the secondary market. If so, when would that happen?

Provide an explanation of any portion of the amount potentially available that is not being committed to the proposed project(s).

VCDP Implementation Grant 2023
Organization: Town of Underhill
Application Attachments

07110-IG-2023-Underhill-08

Local Bond Support*	✓ N/A
Public Service documentation*	✓ N/A
One for One Replacement Plan*	✓ N/A
Market Study* https://egrants.vermont.gov/_Upload/293083_8119238-MarketStudy_exemption.pdf	✓ N/A
Option Agreement/Other evidence of site control* https://egrants.vermont.gov/_Upload/293083_8119240-transactiondocuments20Jul2023.pdf	N/A
Proposed/Executed Lease*	✓ N/A

Document Name
Corporate Resolution for signatures
https://egrants.vermont.gov/_Upload/293083_8119231-UCU_Corp_Res_2023-06-27-1.pdf

Document Name

Document Name

Document Name

Document Name

✓ N/A

The project will serve, choose all that apply:

- Project Serves Men Only
- Project Serves Women Only
- Project Serves Men and Women
- Project Serves Women Only, with Children
- Project Serves Men Only with Children
- Project Serves Women or Men with Children

1. Please provide the nearest service HUB for the project location.*

2. Please provide locations of existing recovery residences and number of beds in the community and/or county. If recovery residences exist please describe how the area is underserved.*

3. Please provide details and policies for the safe, healthy and sober living environment.*

4. Describe the holistic, wrap around recovery services and provide how those services will be paid.*

5. Describe the community support for recovery housing. Please provide evidence of outreach and the resulting level of support by abutting and surrounding homeowners, and the municipality.*

6. Describe coordination efforts with state, local and regional service providers. *

7. Please provide how the data collection to meet Outcome Measures below will be managed.*

Outcome Measures

**Proposed
#'s
to be
served**

Number of Transitional Housing Units Created
Number of Transitional Housing Units Rehabilitated
Number of Beds Existing
Number of Beds Created
Number of individuals assisted with transitional housing.
Number of individuals assisted with transitional housing able to transition to permanent housing.
Number of individuals with children assisted with transitional housing.
Number of individuals with children assisted with transitional housing able to transition to permanent housing.

8. Is or will the project be certified by Vermont Alliance for Recovery Residences (VTARR)? Please upload certification documentation. (Preliminary)*

9. Does the project meet Agency of Human Services (AHS) recovery programs standards? If yes, please provide letter support from AHS for this project.*

10. Please provide staffing details that may include trained recovery housing staff, peer to peer support etc.*

Model Documents and Policy and Procedures

Owners and operators of projects assisted will need to develop and provide model documents for their marketing materials, financial management process for operations, recovery services provided and recovery plans. Also, policies and procedures for medication treatment, fair housing, financial management, residential agreements, resident's household responsibilities, drug screening, relapse plans, confidentiality laws, and staffing/leadership plans should be developed and provided to residents. House rules are typically established by the residents, once established a copy should be provided to each resident.

Document Name: