

DRAFT FY2014 ACTION PLAN

APRIL 1, 2014

The City of Auburn is preparing to submit its 2014 Action Plan with request of funding to the U. S. Department of Housing and Urban Development. The Action Plan describes the one-year budget and proposed activities for the Community Development Block Grant, HOME Investment Partnerships Program, and other grant funds, activities that will carry out the goals and objectives of the Consolidated Plan.

This Draft 2014 Action Plan process provides for a 30-day comment period that begins April 1st and concludes on April 30th. All comments received by the public will be included in the package that is submitted to the City Council. Oral or written comments may be submitted to Reine Mynahan, Community Development, 60 Court Street, Suite 344, Auburn, ME 04210, tel. 333-6601 ext. 1330, e-mail rmynahan@auburnmaine.gov Comments may also be made during the public hearing held on April 7, 2014 during the City Council meeting. The meeting will be at 7 pm at Auburn Hall.

SCHEDULE FOR ADOPTION 2014 ACTION PLAN/BUDGET

30-day Comment Period	April 1 to April 30
Public Hearing	April 7
Adoption by City Council	May 5
Submission of 2014 Action Plan to HUD	May 14

2010-2014 CONSOLIDATED PLAN

In 2010 the City of Auburn adopted the 2010-2014 Consolidated Plan. The Consolidated Plan identifies many of the community's issues, establishes priorities, and describes how Community Development resources will address these needs. This Consolidated Plan sets forth goals, objectives, and performance benchmarks for measuring progress, and establishes a framework for assessing the tools Auburn will make available for revitalization. The goals, objectives, and strategies of the plan are as follows:

I. Goals for Auburn Community Development, 2010 to 2014

These are what the Auburn Community Development program intends to work towards in the five year Consolidated Plan period.

Goal 1: Quality affordable housing

Goal 2: Attractive neighborhoods

Goal 3: Economic opportunity

Goal 4: High quality of life for residents

II. Objectives for Auburn Community Development, 2010 to 2014

These are the measurable outcomes that the Community Development program will accomplish in the five year period.

Goal 1: Quality affordable housing

- a** 280 owner and rental units rehabilitated (120 units made lead safe)
- b** 80 owner and rental units weatherized
- c** 35 buyers assisted to purchase a home
- d** 40 new units of affordable family rental housing (HOME)
- e** 10 units of supportive rental housing for the homeless (HOME)
- f** 75 owners assisted to heat their homes
- g** 100 homeless or at-risk of homelessness assisted with security deposits (HOME)

Goal 2: Attractive neighborhoods

- a** 10,000 linear feet of improved streetscapes –
 - repaved sidewalks
 - landscaping
- b** 50 building exteriors improved
- c** 15 units of substandard housing demolished

Goal 3: Economic opportunity

- a** 10 businesses helped to improve their buildings, including exterior
- b** economic impact from Community Development activities quantified

Goal 4: High quality of life for residents

- a** residents assisted to access services that provide life and job skills training
 - 1,500 children, youth, and their families
 - 600 individuals
 - 400 homeless individuals
- b** 1 neighborhood community-building initiative supported.

III. Strategies for Auburn Community Development, 2010 to 2014

These are the ways that the Community Development program will accomplish its objectives.

Over a five year period, programs can come into existence and disappear. Thus, while the objectives above are constant, the ways to accomplish them are provisional, and may change from year to year.

The current strategies for accomplishing the objectives include:

- Low or no interest loans, often deferred for a period of time, and repaid into revolving loan funds, for the purposes of:
 - Assisting new owners to buy single family or multi-family homes;
 - Helping owners to rehabilitate and weatherize their homes;
 - Helping landlords to rehabilitate and weatherize buildings for low- and moderate-income tenants;
 - Assisting owners in target neighborhoods to improve the exterior of their homes;
 - Helping developers to build new affordable rental housing;
 - Providing security deposit help for homeless people;
 - Helping owners with heating bills; and
 - Helping small businesses improve their buildings.
- Neighborhood public improvements, such as:
 - Streetscape improvements, including repaved sidewalks and landscaping;
 - Pocket parks and playground equipment; and
 - Community building repairs.
- Staff counseling and advice to housing market participants:
 - Financial planning for homeowners;
 - Rehabilitation advice and construction monitoring;
 - Education for landlords and homeowners about lead hazards and testing; and
 - Relocation for residents displaced by Community Development activities.
- Grants for the purposes of:
 - Lead hazard removal from residential buildings and homes;
 - Start-up costs for low-income households;
 - Life and job skills training for residents; and
 - Neighborhood community-building initiatives.

Funding for the Community Development Program is primarily from two sources, Community Development Block Grant and HOME Investment Partnerships Program funds. These grants are entitlement grants—the City receives these each year. The grants are based on the Federal Fiscal Year (FFY). These grants are supported with other grants that are available from time to time. The following is a summary of resources for the period July 1, 2014 to June 30, 2015.

FY2014 COMMUNITY DEVELOPMENT RESOURCES

Community Development Block Grant Funds: The proposed budget for FY2014 is \$1,346,171 from the following sources of Community Development funds:

New Community Development Grant	\$530,912
Anticipated Program Income	299,000
Carry Over Funds	439,963
Reprogrammed Funds	76,296

Auburn HOME Funds: The proposed budget for FFY2014 is \$509,800 from the following sources of HOME funds:

New HOME Grant	\$189,365
Anticipated Program Income	56,300
Carry Over & Reprogrammed Funds	264,135

Lewiston HOME Funds: The proposed budget for FFY2014 is **\$295,149** from the following of HOME funds: *

New HOME Grant	\$164,205
Anticipated Program Income	9,684
Carry Over Funds	121,230

TOTAL AUBURN **\$1,855,971**

TOTAL LEWISTON **\$**

AUBURN COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

**Source of Funds: U. S. Department of Housing and Urban Development
70% of expenditures must benefit low-income households**

MAXIMUM LOW-INCOME LIMITS BY FAMILY SIZE

<u>Family Size</u>	<u>80% of Median</u>
1	31,450
2	35,950
3	40,450
4	44,900
5	48,500
6	52,100
7	55,700
8	59,300

Program Objective: Development of Viable Urban Communities

Provide decent housing, a suitable living environment, and expand economic opportunities

Eligible Activities

Acquisition	Demolition
Relocation	Public Improvements
Rehabilitation—commercial or residential	Public Services
Home Ownership Assistance	Lead Based Paint Reduction
Economic Development	Fair Housing Activities
Planning	Program Administration

COMMUNITY DEVELOPMENT BLOCK GRANT FY2014 BUDGET

PLANNING AND ADMINISTRATION	
PROGRAM ADMINISTRATION	113,200
HOUSING ADMINISTRATION	70,000
CONSOLIDATED PLAN	23,000
COMMUNITY GARDENS PLANNING	5,000
AT-RISK YOUTH STUDY	20,000
ECONOMIC DEVELOPMENT	
SMALL BUSINESS LOANS, COMMERCIAL REHAB, CURB APPEAL PROGRAMS *	231,000
AFFORDABLE HOUSING	
REHABILITATION LOAN PROGRAM	230,000
LEAD TESTING/CLEARANCE/TRAINING	5,000
COMMUNITY CONCEPTS INC./WEATHERIZATION	41,500
CODE ENFORCEMENT	80,000
PUBLIC IMPROVEMENTS	
MUNICIPAL BEACH IMPROVEMENTS	53,787
EDWARD LITTLE PARK SCULPTURE GARDEN *	15,500
SHOE-MAKER ALLEY PEDESTRIAN IMPROVEMENTS *	15,500
NEW AUBURN RIVER TRAIL *	222,000
WI-FI IN TARGET AREAS	25,500
WALTON SCHOL OUTDOOR LEARNING CENTER *	9,650
ACQUISITION/DEMOLITION	
ACQUISITION AND DEMOLITION OF DETERIORATED BUILDINGS	70,034
PUBLIC SERVICES	
ANDROSCOGGIN HEAD START/FAMILY ADVOCACY	8,500
AUBURN RECREATION DEPARTMENT/RECREATION SCHOLARSHIPS	25,500
LITERACY VOLUNTEERS OF ANDROSCOGGIN COUNTY/ADULT LITERACY	9,000
SAFE VOICES/SOCIAL SERVICES	6,000
HEATING ASSISTANCE LOANS	24,500
TEDFORD HOUSING	4,500
GOOD NEIGHBOR START-UP	4,500
CATHOLIC CHARITIES/SEARCH	3,000
SENIORS PLUS/MEALS ON WHEELS	4,500
FAIR HOUSING ACTIVITIES	5,000
PAL/YOUTH DIVERSION PROGRAM	20,500
TOTAL BUDGET	1,346,171

FY 2014 COMMUNITY DEVELOPMENT BUDGET DESCRIPTIONS

ECONOMIC OPPORTUNITY

1. Economic Development Programs

Proposed Budget: \$231,000

Program Description: To provide a source of low-interest financing to encourage commercial development.

Goal: 8 businesses

SMALL BUSINESS LOAN PROGRAM

Objective: To create new employment opportunities for low- and moderate-income households.

Program Highlights:

- Loans approved by Community Development Loan Committee
- Company with 5 or fewer employees,
- Business start-ups or existing businesses
- \$15,000 maximum
- Interest rate prime plus ½%
- Term up to 10 years
- Minimum 1 full-time equivalent job available to or taken by low-income persons or owner is low income

COMMERCIAL REHABILITATION LOAN PROGRAM

Objective: To create or retain jobs and eliminate blighting influences.

Program Highlights:

- Loans approved by Community Development Loan Committee
- Business renovations
- Property located in Union Street, Downtown, or New Auburn Target Areas
- \$50,000 maximum
- Match 33% of project cost
- Interest rate prime plus ½%
- Term up to 25 years
- Meets a national objective
 - Low-Mod Objective -- minimum 1 full-time equivalent job available to or taken by low-income persons for every \$25,000 of public assistance
 - Blight Objective -- limited to exterior improvements and correction of code violations.

CURB APPEAL PROGRAM

- Target areas only
 - Grants and loans, up to \$10,000 each matched by a minimum of the amount of the grant
 - Competitive process/applicant must provide a proposal to be evaluated by a committee
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QUALITY AFFORDABLE HOUSING

2. Rehabilitation Loan Program

Proposed Budget: \$230,000

Program Description: Provide a source of low-interest financing to eliminate substandard housing, upgrade properties to meet Auburn's Housing Standards, to increase curb appeal, provide for healthy homes, and to eliminate lead hazards.

Goal: Health & safety or emergency repairs 20 units/ \$167,500; lead match 25 @ \$2,500

The Rehabilitation Program helps to maintain and upgrade the quality of housing, particularly in targeted areas, and assists low-income property owners and investors to address their housing problems. The program also helps to increase or stabilize the tax base, provides an economic stimulus for contractors and suppliers, eliminates lead hazards, and prevents properties from becoming blighting influences in the more densely populated neighborhoods.

Program Highlights:

All loans approved by Community Development Loan Committee

SPOT REHAB LOAN PROGRAM (HEALTHY HOMES)

- Target areas and city-wide
- No match required
- Income below 65% of area median income
 - \$18,000 maximum loan
 - Loan payments are deferred to a future time
 - Interest rate 0%
- Income above 65% of area median income
 - \$18,000 maximum loan
 - Term up to 15 years
 - Interest based on income
 - 0-80% median income 0%
 - 80-100% median income 2%
 - 100-120% median income 4%
 - 120-above 6%
- Investor-owner/all incomes
 - Target area only
 - \$18,000 maximum

- Interest rate 6%
- Eligibility based on severity of building's condition and building cash flow
- Term up to 15 years
- Sewer Connection Assessment Grants
 - One-half of the assessment fee
 - Income below 80% median income

RESIDENTIAL REHABILITATION LOAN PROGRAM

Target areas only

- Owner-occupied, investor owned, and non-profits
- \$25,000 for the first unit, \$20,000 for each additional unit
- Property must meet housing standards
- Interest rate 2%
- Term up to 25 years
- Leverages 25% private funds

Low Income/target areas and city-wide

- Owner-occupied
- Income is under 80% of median income
- Maximum \$25,000 for the first unit, \$20,000 for each additional unit
- Interest rate 0%
- Term up to 25 years
- Buildings outside target area must have 51% low-income occupancy
- No match required

CURB APPEAL PROGRAM

- Target areas only
- Grants and loans, up to \$10,000 each matched by a minimum of the amount of the grant
- Competitive process/applicant must provide a proposal to be evaluated by a committee

3. Lead Testing and Clearance

Proposed Budget: \$5,000

Project Description: Cover the cost of performing lead clearances for rehabilitation projects.

All rehabilitation projects must now comply with strict lead requirements to reduce the hazards caused by lead-based paint. A rehabilitated property that is improved with federal funds must be documented through a clearance test as lead safe. This budget pays for a contractor to take samples and have the sample analyzed by a certified lab.

4. Community Concepts, Inc. Weatherization

Request: \$41,500

Proposed Budget: \$41,500

Description: Funds will be used to weatherize homes and pay for program salaries.

Goal: 10 homes

This weatherization program is comprehensive and includes wall and ceiling insulation, windows, doors, etc. An assessment is done to determine payback and only improvements which have a reasonable payback are done. This program leverages an amount that is greater than 100% of our funds through a Department of Energy grant that would not come to our community without this funding at a match.

5. Code Enforcement

Proposed Budget: \$80,000

Project Description: Salary costs for two Code Enforcement Officers of the City of Auburn.

Goal: 100 units of violations corrected

Code enforcement efforts will be directed in three target areas, Downtown, New Auburn and Union Street. The focus of the code enforcement effort is to control vacant and dangerous buildings as well as nuisance complaints.

ATTRACTIVE NEIGHBORHOODS

6. Municipal Beach Improvements

Proposed Budget: \$53,787

Project Description: Increase utilization of the municipal beach area with improvements and amenities.

A planning study is underway for this area that will shed light on the direction for this project.

7. New Auburn River Trail

Proposed Budget: \$222,000

Project Description: Consulting services and acquisition/demolition of 14 Second Street.

The project involves property acquisition and demolition to make way for an expansion to Little Andy Park into a trail along the Androscoggin River. Two property acquisitions/demolitions were accomplished in FY2013. In FY2014 the City will seek to

acquire and demolish a third property, 14 Second Street, to create an area for parking. A neighborhood group is currently assisting with a traffic plan that may have an impact on the park. Once the traffic plan is finalized, we will begin the planning services to design the park.

8. Shoe-maker Alley Improvements

Proposed Budget: \$15,500

Project Description: Improvements to alley of Main Street buildings leading to Festival Plaza and crosswalk. This project will enhance pedestrian connectivity and safety for pedestrian-vehicular cross movements behind Auburn Hall, improve lighting and directional/interpretive signage, and handicap accessibility.

9. Edward Little Park

Proposed Budget: \$15,500

Project Description: Construction of improvements to establish a sculpture garden including the Edward Little statue.

To engage in a broad-based public engagement community development process to design, plan, construct and interpret the new Auburn Urban Sculpture Garden at Edward Little Park for the purpose of advancing place-based and heritage asset-based urban neighborhood revitalization. The project involves the proposed return of the world-class 1877 bronze statue of Edward Little by famed sculptor Franklin Simmons to its original location in the heart of Auburn's urban core neighborhood, which will serve as the cultural focal point of a new Urban Sculpture Garden. New works by local and regional sculptors will be thoughtfully introduced to the Urban Sculpture Garden through time and generations, and thereby the rising generations of Auburn's urban core community will have enhanced opportunity and ease of access to be inspired and educationally enriched by world-class art, science, architecture, and local heritage in the context of a healthy public space within their own proud urban neighborhood.

10. Wi-Fi in Downtown Target Areas

Proposed Budget: \$25,500

Description: The City would install satellite and receivers that will provide free Wi-Fi Internet service in the Downtown, New Auburn and Union Street Target Areas.

11. Walton School Outdoor Learning Center

Proposed Budget: 9,650

Project Description: Green space that would serve as an outdoor learning and recreation site for students, area families and the neighborhood.

The project will encourage cooperative play and physical activity. Children will be exposed to nature and will learn social skills. The design will be centered around a river theme in connection to the Androscoggin River. A wooden bridge will cross over a river bed of pebbles that travel the length of one side of the playground leading to “islands” of activities. There will be “rainbow rapids” chalkboards, a “reading island” for quiet activities, balance beam, stepping stones, blocks and stumps to promote motor skills. There will be blocks and stumps to promote gross motor skills. The centerpiece will be a wooden boat-shaped structure for children to climb on and engage in dramatic play.

12. Demolition of Public Property

Proposed Budget: \$70,034

Project Description: Demolition of deteriorated vacant structures

Goal: 1-2 buildings

The City has many abandoned properties that could be considered for acquisition and demolition. The Community Development Director will work closely with the Planning Department to target the properties with the most serious health and safety concerns. The majority of this budget would be spent on demolition with a smaller amount towards acquisition.

HIGH QUALITY OF LIFE

13. Androscoggin Head Start and Child Care

Proposed Budget: \$8,500

Project Description: Funds would provide social services for families enrolled in head start at Webster School.

Goal: 26 households

Services are available to economically disadvantaged children whose parents are working or in job training. These services assist families in meeting their basic needs, provide parent training, provide information and referrals, develop a strategy to maintain or attain economic independence, and provide crisis intervention. These services facilitate families’ efforts to maintain or obtain financial independence from assistance and increase their quality of life.

14. Auburn Recreation Department

Proposed Budget: \$25,500

Project Description: Funds will be used to provide scholarships to extremely-low and very-low income households who participate in Auburn's recreation programs.

Goal: 125 children

The Recreation Department initiated registration fees to supplement the cost of programming. They maintain a policy that allows any child to participate regardless of their family's economic status. They have received an increasing number of requests for scholarship assistance. Scholarships will be limited to pre-school children through secondary school level whose household income is less than 40% of Area Median Income.

15. Literacy Volunteers of America/Androscoggin

Proposed Budget: \$9,000

Project Description: Funds will be used to help recruit, train and support volunteers to provide tutoring to illiterate adults and families.

Goal: 100 individuals

The Adult Literacy Program provides one-on-one tutoring for reading, writing, and basic math for adults and families in Androscoggin County who are at the lowest two literacy levels. They also offer one-on-one tutoring for English speakers of other languages. The focus is to help adults with low literacy skills and immigrants gain critical reading, writing, and math skills that apply to employability.

16. Safe Voices

Proposed Budget: \$6,000

Project Description: Funds will be used to pay for a portion of salaries for shelter workers in order to maintain current level of staffing.

Goal: 8 Auburn residents

The shelter serves women and children who are victims of domestic violence. The 17-bed shelter is open 24 hours, 365 days each year with 2 day staff and one evening staff. Their clients are usually forced to leave behind most of their possessions and many lose their jobs when they come to the shelter. Staff provides technical assistance and emotional support that allows women and children who become homeless to begin again. They also develop safety plans and extend case management services, advocacy, parenting support, housing assistance, job search assistance and referrals to other service providers. The shelter expects to provide services to 8 woman and children from Auburn.

17. Heating Assistance Loans

Proposed Budget: \$24,500

Description: To provide an additional resource to assist low-income homeowners to pay for heating fuel.

Goal: 25 households

Loans of \$750 and \$1,000 will be offered to low-income homeowners to supplement their personal resources to heat their homes. Funds must be used within a three-month period in a heating season and may be used to pay for oil, natural gas, propane, wood, pellets, or electric heat.

18. Tedford Housing

Proposed Budget: \$4,500

Description: Funds will be used to pay for residential attendant services for a supportive housing project in Auburn.

Goal: 6 individuals

Tedford Housing operates a permanent supportive housing for formerly homeless single adults. Services will help these individuals to improve quality of life and remain living independently.

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19. Good Neighbor Start-up

Proposed Budget: \$4,500

Description: To provide grants to assist low-income homebuyers with housing start-up costs.

Goal: 4 homebuyers

The Good Neighbor Program offers \$1,000 or \$500 grants to low-income households who are purchasing a home. The grant may be used to purchase a stove or refrigerator, lawnmower, minor home improvements such as painting, moving costs, and utility connections.

20. Catholic Charities/Search

Proposed Budget: \$3,000

Description: Funds will be used to assist elderly clients and those with disabilities with support services to help them remain independent.

Goal: 45 Auburn residents

This program is administered through volunteers and helps clients to remain independent and reduce isolation. Volunteers make telephone reassurance calls, home visits, and assist with home and yard chores, provide transportation to appointments, help with

paperwork, socialization, and referrals to other programs.

21. Seniors Plus

Proposed Budget: \$4,500

Description: To provide nutritious meals to homebound older adults and adults with disabilities helping them to remain in their own homes as long as possible.

Goal: 60 Auburn residents

The program provides 6,646 meals to Auburn residents. The number of adults in need of this service is growing.

22. Fair Housing

Proposed Budget: \$5,000

Description: Implementation of the Fair Housing strategies identified in the Analysis of Impediments to Fair Housing Choice report.

The Cities of Auburn and Lewiston will be undertaking fair housing activities to raise awareness of Fair Housing Laws. Based on the Analysis of Impediments to Fair Housing Choice Report completed in 2013 the Cities have identified the following activities to be undertaken on an annual basis: 1) a series of landlord and tenant workshops, this year's topic will focus on disability rights & policies; 2) school outreach - poster contest for 8th graders with winners being selected for a fair housing calendar; 3) distribution of basic information on tenant housing rights; 4) identify obstacles to Sharia lending and inform New Mainers of housing opportunities. All activities will be done in collaboration with the Cities of Auburn and Lewiston's Community Development Departments and the Auburn and Lewiston Housing Authorities.

23. Police Activities League

Proposed Budget: \$20,500

Description: Youth diversion program to improve the lives of youth.

Goal: 725 youth

The program is a collaborative approach between the schools and Police to strengthening families. The project will require that schools and families work as a team to increase the number of children who stay at home instead of being referred to foster care. The Community Resource Officer, along with the PAL Coordinator and a caseworker, will work with students who have been suspended from school, are on probation, and those who are at risk to drop out or who have dropped out. The PAL Center will provide space for students to serve their suspensions and receive academic assistance. The project will benefit both schools and law enforcement personnel. The program will provide service for 725 suspension occurrences. The funding will cover the cost of funding a PAL

coordinator who will oversee the diversion component and the after-school function as well as funding for an activities person to assist with the teen drop-in-center.

ADMINISTRATION

24. Community Agricultural Urban Gardens

Proposed Budget: \$5,000

Description: Funds will be used to evaluate the possibility of establishing community gardens in Auburn's target area neighborhoods.

The Community Development Department will consult with St. Mary's Nutrition Center to plan, design and conduct outreach to establish community gardens. Services will include establishing viability of sites, soil testing, materials assessment, and design.

25. At-risk Youth Study

Proposed Budget: \$20,000

26. Consolidated Plan

Proposed Budget: \$23,000

Project Description: Consulting services to conduct research and study of local conditions, facilitate meetings, and produce a 5-year Consolidated Plan.

HOME INVESTMENT PARTNERSHIPS PROGRAM

Source of Funds: U. S. Department of Housing and Urban Development

Objective: Housing

- Expand supply of decent, safe, sanitary and affordable housing
- Strengthen public-private partnerships
- Development of rental housing

Eligible Activities

- Rehabilitation
- Rental housing
- Homebuyer assistance
- Tenant-based rental assistance

100% of these funds must be spent on housing activities that benefit low-income households

FY2014 AUBURN BUDGET DESCRIPTIONS

1. Homebuyer Assistance

Proposed Budget: \$80,000

Project Description: Funds will be used to provide a 2 to 1 grant for down payment assistance and an interest-free amortized loan to make housing affordable for income eligible applicants.

Goal: 4 households

2. Acquisition/Rehabilitation/Homeownership

Proposed Budget: \$115,000

Project Description: Funds will be used to acquire and rehabilitate a single family home in one of the target areas. After the rehabilitation is completed, the building will be sold to an income qualified family.

Goal: 1 home

3. Homeowner Rehabilitation

Proposed Budget: \$226,645

Project Description: Funds will be used to provide interest-free amortized loans for housing improvements of owner-occupied income-eligible households.

Goal: 15 households

3. Tenant Based Rental Assistance/Security Deposit Program

Proposed Budget: \$15,655

Project Description: Funds will be used to provide interest -free loans to pay the security deposit for income eligible households who are homeless or at risk of homeless.

Goal: 20 households

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FY2014 LEWISTON BUDGET DESCRIPTIONS

1. Homebuyer Assistance

Proposed Budget: \$64,715

Project Description: Funds will be used to provide a 2 to 1 grant for down payment assistance and an interest-free amortized loan to make housing affordable for income eligible applicants.

Goal: 4 households

2. Homeowner Rehabilitation

Proposed Budget: \$43,457

Project Description: Funds will be used to provide interest-free amortized loans for housing improvements of owner-occupied income-eligible households.

Goal: 15 households

3. Tenant Based Rental Assistance/Security Deposit Program

Proposed Budget: \$8,002

Project Description: Funds will be used to provide interest -free loans to pay the security deposit for income eligible households who are homeless or at risk of homeless.

Goal: 20 households

4. Rental Development

Proposed Budget: \$349,784

Project Description: Funds will be used to provide deferred loans for development of affordable rental housing.