

Subject: New submission from Community Development Combined
Date: Thursday, January 4, 2024 at 4:51:16 PM Eastern Standard Time
From: jnytko@govsol.org
To: jnytko@govsol.org

General Information
Date of application: 01/04/2024
Organization name: Affordable Housing Partnership of the Capital Region Inc.
Organization TIN or EIN: 14-1724900
If available, provide your Unique Entity Identifier (UEI): CJB8TN9HJ6Y6
Organization physical address: 255 Orange St. Albany, NY 12210 United States Map It
Is the mailing address different from the physical address? No
Contact Information
Primary contact name: Susan Cotner
Primary contact title: Executive Director
Primary contact phone: 518-275-4805
Primary contact email: scotner@ahphome.org
What is the preferred method of contact? Email
Website (if available): https://ahphome.org
Organization Info and Structure:
Is the organization a nonprofit? Yes

If nonprofit, please attach to this application proof of your organization's Tax-Exempt Status

- [AHP-IRS-Determination-Ltr-Apr-1994.pdf](#)

Date of establishment:

05/19/1989

Give a brief description of your organization. Please include information on the organization's activities or mission statement (150 words or less):

The Affordable Housing Partnership of the Capital Region promotes successful, sustainable homeownership and affordable rental housing to strengthen neighborhoods and the financial stability of residents through advisement, financial resources, community organizing, and collaboration.

AHP assists households with the purchase of their first home through individual pre-purchase housing counseling and group education programs as well as connection to down payment resources. AHP provides mortgage default counseling and connects families to legal and financial resources to help them keep their home. AHP also helps households gain access to energy efficiency and home repair programs to help keep homeownership affordable. AHP works to strengthen low-income neighborhoods through organizing and technical assistance.

Provide the total number of full-time employees (if applicable):

10

Provide the total number of part-time employees (if applicable):

0

Provide the total number of volunteers (if applicable):

2

What is the organization's current annual budget?

\$782,500

Have you or the organization ever received any form of COVID-19 relief funds or loans specific to the negative impacts of the Pandemic?

Yes

If you selected "Yes" above, please specify type and amount.

Yes, AHP received a PPP loan of \$67,600 that became a grant. AHP is in contract with the City of Albany to implement an ARPA-funded program to assist low-income first-time buyers become better prepared for homeownership through a matched savings program that includes financial coaching. AHP has also served as a subrecipient of CDBG CARES Act funds from the Town of Colonie to administer a Covid-19 Mortgage Relief Program.

Did your organization lose revenue as a result of the COVID-19 Pandemic? If yes, provide the amount of lost revenue (2020-2022)

\$67,600 pre-purchase and rental management programs

Project Proposal

Applicants may choose to apply for up to 2 program areas. Please select the primary program area for which you would like to apply.

Affordable Housing/ Housing Support

What amount of funding is being requested (Must be at least \$100,000 and should not exceed program area totals)?

\$500,000

Is this a new project or expansion of an existing initiative, please describe.

This is an expansion and extension of home repair programs offered by AHP and ACRHA. AHP just completed a 60-

unit NYS AHC home repair grant program. ACRHA is currently managing their Emergency Home Repair Program (EHRP) and will be able to assist additional households with more funding. Traditionally the EHRP has been funded from bank donations, but has seen a significant decrease in funding since COVID. Albany County ARPA funds will enable extension and expansion of these programs.

Please provide an executive summary of the proposed program or project for which you are requesting funds. Include a description of the target population, as well as the goals and objectives of your proposed project (500 words or less).

Affordable Housing Partnership in collaboration with Albany County Rural Housing Alliance, Inc. proposes a home repair program to be implemented throughout the County. Home repair projects were negatively impacted by COVID, with higher costs of building materials and supplies and deferred maintenance due to loss of household income. This was compounded by a heightened recognition of the need for quality housing when households are asked to shelter in place. AHP and ACRHA propose to assist low-income households (both owner occupied and rental housing) with needed home repairs to meet building codes and improve energy efficiency. The program will feature a healthy housing focus. A key program partner is Cornell Cooperative Extension – Albany County and their Healthy Home Program.

Expected types of repairs include addressing water leaks that cause mold, energy efficiency measures to improve comfort and reduce utility bills and other necessary health and safety measures to improve the livability of their home. The program may complete routine maintenance on roofs, electrical and plumbing systems to address potential issues before they escalate. Appliances or mechanical systems may be upgraded to meet current safety and efficiency standards. Each homeowner will attend a mandatory Homeowner Housing Counseling session to review budgeting for repairs and the importance of reviewing yearly maintenance tasks that will significantly contribute to a safer, more sustainable, and comfortable living environment for occupants. AHP and ACRHA request \$500,000 and intend to assist at least 50 households over the next 3-year period.

Please explain why this program or project is needed within the County.

Both AHP and ACRHA receive calls every day from low-income households seeking assistance with home repairs. Given housing shortages, everyone benefits from preserving Albany County's older housing stock. Older, poorly maintained homes may be a source of problems detrimental to health, such as mold, pests, etc. which contribute to chronic diseases such as asthma. Matching funds are available from NYSERDA to assist low-income households with energy efficiency measures, but first, the poor condition of housing must be addressed to enable energy projects to proceed. There is currently no funding available in the County for landlords of 1-4 unit affordable rental units, many of whom were negatively impacted with loss of rental income during Covid. Preserving this aging but affordable rental housing stock helps address our current housing crisis. Helping low-income households maintain their homes ensures quality housing, the ability to age in place, and a stronger tax base.

All funded activities must meet the objective of responding to the public health and negative economic impact of the pandemic. Please describe how your proposal will help address this objective and assist with recovery (250 words or less).

During the pandemic, low-income homeowners struggled to maintain their homes on fixed or reduced incomes due to COVID. Many landlords saw a loss in rental income during the pandemic as tenants struggled to keep jobs and stay current with rent. Repairs have been deferred while mortgage payments, taxes and insurance were prioritized. Low-income households need COVID relief funds to address housing repairs that were deferred during the crisis.

If an award is made, describe how Albany County stakeholders will benefit. Where possible, please use measurable outcomes to quantify impact.

Better quality housing will improve a sense of well-being and improve health outcomes. Addressing issues such as mold will help reduce asthma triggers in the home – the prevention and management of asthma has historically been a component of the County's Community Health Improvement Plan. Energy efficiency work will result in lower utility bills and enhance financial stability of low-income residents. Albany County taxpayers will benefit from a stabilized property tax base due to higher quality housing that will reverse neighborhood decline. We anticipate assisting 50 households with better living conditions, preserving affordable housing in the County.

Please describe your organization's ability to implement the project you propose including organizational structure, staff members involved, a summary of similar initiatives you have undertaken and the date they were completed:

Both ACRHA and AHP have had years of experience in implementing home repair programs. Funding sources have included federal funds such as HOME as well as New York State Affordable Housing Corporation funds. AHP just completed a 60-unit NYS AHC home repair grant program. ACRHA is currently managing their Emergency Home Repair Program (EHRP) and is seeking additional funds.

AHP and ACRHA propose to partner with Cornell Cooperative Extension’s Healthy Homes program for referrals. The Healthy Homes program looks for asthma triggers in the home as well as trip and fall hazards, and we successfully partnered in 2021 to implement a Green & Healthy Homes Initiative. Both AHP and ACRHA have experienced contract management staff as well as intake staff to work with applicants. AHP uses TAP Inc and others to complete work scopes and monitor construction. ACRHA uses Flatley Read for similar services. Other contract staff is available as needed for inspection services.

How will you track performance goals and define success? Include at least two key performance indicators and expected annual outcomes/impact?

Success will be measured by the number of completed home repair projects which address health and safety issues in the homes of low-income households. AHP and ACRHA expect to assist a total of 50 households, at a minimum. A second measure of success will be the number of energy efficiency projects, including the amount of leveraged funding, that will help communities achieve sustainability goals. AHP and ACRHA anticipate a total of 25 households will have projects partially funded by NYSEKDA, leveraging at least \$100,000 in state funding.

Project start date:

03/15/2024

Project End date:

12/31/2025

Please provide key project milestones inclusive of the anticipated timelines and descriptions

Milestone	Anticipated Timeline	Task Description
Sign contract	March 2024	Sign Contract
Program development	March-April 2024	Finalize Program guidelines, marketing plan
Market Program	March 2024-September 2026	Connect with outreach partners
Complete Home Repairs	May 2024-October 2026	Take applications, complete inspections, bid repair work, complete repairs
Project Reporting	June 2024-December 2026	Reporting as required by Albany County ARPA program

At the top of this page is a downloadable project budget. Please download the budget form and upload it here.

- [AHP-ACRHA-ARPA-budget.pdf](#)

If you are funding a multi-year initiative, please provide a breakdown of funding level per year below:

2024	2025	2026
100,000	200,000	200,000

Use this space to provide a narrative supporting and clarify anything from the proposed project budget above. In addition, if “Other Funds” or “Other Uses” are included above, please specify the source(s) below.

This is a joint application with Albany County Rural Housing Alliance. Administration, consultant, and construction expenses will be incurred by both organizations. Matching funds are proposed to come from NYSEKDA’s EmPower+ program.

Explain why ARPA funds are needed to complete the proposed program/project. Would the proposal be possible without ARPA assistance? Describe how your proposal would be impacted if you are awarded a smaller grant than requested?

Low-income households have limited access to resources to improve their housing, and demand for assistance

always exceeds supply. People living in the worst quality housing are often low-income tenants with limited housing options and no control over their housing conditions. Funds for rental rehabilitation are not available at the state level and City of Albany funds are fully obligated. If a smaller grant was awarded, AHP and ACRHA would complete fewer units and assist fewer families.

ARPA funds must be expended by December 31, 2026. Please describe how your project will be sustained if it will continue beyond this date.

AHP and ACRHA are confident the ARPA funds will be fully expended by December 31, 2026. Both organizations continue to explore new sources of housing assistance and advocate for increased resources from local and state sources.

List any project partners/subrecipients:

AHP and ACRHA intend to partner with Cornell Cooperative Extension Albany County's Healthy Homes program that will provide education and resources to improve housing conditions. The Healthy Homes program will also provide referrals for home repairs using the Green and Healthy Homes Initiative model.

Please list any matching funds:

Match funds will come from NYSERDA's EmPower+ program to assist with energy efficiency and heating system improvements. For very low income households (HEAP eligible) EmPower+ offers \$10,000 per project. More moderate income households (between 60-80% of AMI) receive up to \$5000 per project. When available, lead abatement funds may be leveraged.

Tax Information or Additional Information

Please upload Federal tax returns for tax year 2019

- [AHP-990-April-2019.pdf](#)

Please upload Federal tax returns for tax year 2020

- [AHP-990-April-2020.pdf](#)

Please upload Federal tax returns for tax year 2021

- [AHP-990-April-2021.pdf](#)

Please upload Federal tax returns for tax year 2022

- [AHP-990-April-2022.pdf](#)

Please upload IRS Form W-9

- [AHP-Form-W-9-AHP-signed-11.23.pdf](#)

(OPTIONAL) please feel free to upload anything which you feel would strengthen your application.

- [AHP-ACRHA-ARPA-information.pdf](#)

Risk Assessment:

Has the organization adopted and/or implemented policies relating to: records retention, conflict of interest, code of ethics, and/or nondiscrimination policies

Yes

If you selected "Yes" above, please specify:

AHP has adopted policies for all four items listed

Is the organization properly insured?

Yes

If you selected "Yes" above, please specify the types of insurance held and the limits:

General Liability: \$1,000,000; Umbrella: \$1,000,000; NYS Disability; Workers Comp; Crime policy: \$105,000

Does the organization have a financial management system?

Yes

If you selected "Yes" above, please specify:

AHP uses an independent bookkeeper and completes an annual financial audit by CPAs MMB & Co. Checks over \$2500 require a second signature from a board member. AHP uses the QuickBooks accounting system that allows for easy reporting of program expenses.

Has there been any change in your organization's key staffing positions in the last 2 years?

No

Has the organization previously done work for the Federal government (i.e. Is the entity experienced in managing Federal funds)?

Yes

If you selected "Yes" above, please specify:

AHP currently manages City of Albany ARPA funds; has previously managed HOME program funds (through NYS Homes and Community Renewal) and has received HUD Housing Counseling funds through intermediary New York Mortgage Coalition.

Certifications

Acknowledgment 1

I Have Read and Understand the U.S. Treasury's Compliance and Reporting Guidance for State and Local Fiscal Recovery Funds (see below link)
U.S. Treasury's Compliance and Reporting Guidance for State and Local Fiscal Recovery Funds:
<https://home.treasury.gov/system/files/136/SLFRF-Compliance-and-Reporting-Guidance.pdf>

Acknowledgment 2

Should the County Allocate ARPA Funds, I am Able to and Pledge to Adhere to ALL Compliance and Reporting Requirements of the U.S. Treasury as it relates to any State and Local Fiscal Recovery Funds

Acknowledgment 3

I Understand the County Will Contact me if/when Additional Information is Needed and that Information will be Promptly Provided to the County to Support Reporting Requirements

Acknowledgment 4

If for Any Reason I am Unable to Comply with the U.S. Treasury's Compliance and Reporting Requirements I will Immediately Notify the County in writing by email or letter

Acknowledgment 5

All Information Submitted in this Application is True & Accurate

Electronic Signature Agreement

I agree
By checking the "I agree" box, you agree and acknowledge that 1) your application will not be signed in the sense of a traditional paper document, 2) by signing in this alternate manner, you authorize your electronic signature to be valid and binding upon you to the same force and effect as a handwritten signature, and 3) you may still be required to provide a traditional signature at a later date.

Type name

Susan Cotner