

Unedited Live Transcription

Grant Funding Opportunity – HAC's Affordable Housing for Rural Veteran's Grant

Stephanie Nichols

The Housing Assistance Council is a national nonprofit that supports affordable housing efforts throughout rural America.

Since 1971, HAC is provided below market financing for affordable housing and community development, technical assistance and training research and information and policy formulation to enable solutions for rural communities.

Need funding assistance to support or help meet the affordable housing needs of veterans. Enroll places. Thank you for attending our Open forum to discuss HAC's current RFP for its affordable housing for Rural Veterans Initiative AHRV.

Today's discussion will include a high level overview of the RFP and a walk through a FAQ along with an opportunity to pose questions directly to program staff.

Don't forget that applications are due on January 21st, 2022, so get organized and come prepared with your probing questions in hand. Funding is limited and the application process is extremely competitive. Thank you to the Home Depot Foundation for sponsoring today's webinar and HAC's affordable housing for rural Veterans Grant program. Before we get started, I'm pleased to be able to introduce today's speakers shonterria Charleston, and in simultaneous shonterria overseas hex training and technical assistance.

This includes managing HAC special programs to include its rural Community Development initiative, RCDI affordable housing for Rural Veterans initiative, AHRV, the Native American and Alaskan Native Initiative, and broad oversight and coordination of its training activities to include the role housing conference.

Prior to this position, SHONTERRIA serves as HAC's, AHRV and RCDI program and training manager, providing program oversight of HAC's role Veterans Initiative. It's real community community development initiative, and training activities, as well as providing technical assistance on organizational capacity, building, nonprofit governance, management development, strategic planning and transformation related to array of programs including home, single, family, housing development, and HUD section. 202811 supportive housing programs.

Shonterria is a veteran of the United States Armed Forces Army active component. She holds a Masters degree from Central Michigan University, a bachelor's degree from Saint Louis Leo University is a Georgia Military College graduate alumna, a HUD home Program, Regulation certified, and is recognized as a HUD energy champion.

And so materials has over 28 years of service with HAC. He's experienced working with single family, multifamily farm, labor and subdivision developments.

He coordinates loan fund Information Services and products throughout the Southwest region.

And someone was assisted nonprofit organizations throughout the region to build organizational capacity and project development expertise in HUD, including home and USDA, World Development housing programs.

He also assists in the coordination of HAC's Colonia and loan fund initiatives and product specifically targeted to groups serving Colonia residents.

And someone has received home program certification regulations.

[Shonterria Charleston](#)

Alright, alright so good afternoon and happy Wednesday everyone.

Fine, thank you again for joining us for today's webinar. It is a grant funding opportunity for HAC's affordable housing for rural Veterans initiative. I am shonterria Charleston. As Stephanie mentioned, I am the Director of Technical Assistance and training here at the Housing Assistance Council and I am joined by in simultaneous senior housing specialist and HAC's AHRV program manager and together we will be walking you through today's presentation of the application and RFP guidelines. But before we get started.

I want to reiterate a few housekeeping items. For those of you that just joined in making sure that we all have the information. All participants are in listen only mode and that of course means that your line is muted, will be muted throughout the duration of today's webinar. However, we are very interested in your questions as well as the feedback and so to submit a question, please use the Q&A function that's located at the top right hand corner of your screen.

I mean, we will be answering as many questions as time permits at the end of the presentation. With that being said, today's webinar is being recorded and both the recording and presentation will be available on HAC's website www.ruralhome.org following the broadcast. So we are going to move right on into the agenda. It's a really brief agenda for you. Today will begin with some general information.

On the program, we're going to cover eligible uses application scoring UM submission and due dates, as well as tips for successful application submission. And then as I said, we're going to allow for some time

at the end for Q&A. So we've got a good chunk of time at the end of today's presentation for that. So let me find my cursor.

And will let me go ahead and.

Advance the slides and so we're gonna. We're going to go ahead and dive right in. So what is the affordable housing for Rural Veterans Initiative or what we affectionately refer to as AHRV?

And so AHRV is an initiative that supported and funded by our generous sponsored the Home Depot Foundation with the intent of supporting the development and modification and or repair of housing for veterans across rural America.

So you know if I say it, we're we're digging right in. We'll start by covering some some general information, and this is going to all be straightforward and quick before we turn it over to Anselmo whose gonna dig in deeply. And so I'll briefly touch on the program purposes, the types of activities and the maximum grant awards.

And so again, the purpose of HAC's AHRV program is to support and help to meet the needs the affordable housing needs of veterans in rural areas. And so there's a couple different types of projects that we're looking at, or the specific type of project. Really, what we're looking at, the.

The program is intended to support brick and mortar projects and so that those projects would be either providing temporary and or permanent housing for veterans. And again, this is going to depend on the needs of the local community. Typical projects also include home owner modification and or rehabilitation, new construction or modification and or rehabilitation to veteran homeless shelter or transitional.

Bilitis

so the maximum grant award and this is going to get pretty interesting, so pay close attention, but Anselmo is going to cover this again. We're going to try and you know, nail this a few times this afternoon. The typical in a keyword here is typical. The typical maximum grant award per nonprofit organization is \$30,000. However, depending on the severity of need or the criticality, if that's a word of of of the repairs or the work being done, we have some flexibility in terms of the maximum amounts.

So if the need is great or the project has a scarcity of resources, please submit the full request and we will review as necessary and so we have a little bit of leeway or a little bit of leverage to move around. The maximum grant awards.

There is no minimum on the amount and organization can receive a man. You can only as an organization submit 1 grant. However, funds can be used on scattered sites across an entire area depending on the location of the veteran housing units to be served.

Eligible uses.

So.

Alright, so.

The grant funds can be used for a variety of activities.

The program again is intended to be flexible to allow groups to respond to the specific needs of their communities. Uses range from general development to rehabilitation, and this might include homeowner repair, homeownership, multifamily rental development, and preservation and housing for homeless veterans.

HAC's program places a special emphasis on projects that address housing for those veterans that are aging in place, and those veterans that are that are homeless. But I do. I do want to stress. One caveat is that while the program funding is really flexible, supporting project management or administrative activities.

They are ineligible costs unless the nonprofit is acting as the projects general contractor and then again, we'll be, you know, and someone will be covering a little bit more about this in his presentation.

Uhm, let's see. I think I've discovered talked about the range of uses the grant term.

So the you know, as the slide says, the typical grant term is one year until we are really looking for projects that will either be complete or substantially complete within 12 months from the date of funding. And so if you if you think about the the data funding, it's really going to be the date by which you execute the contract. You know there's going to be a small window from where grantees are notified that they have been awarded and then will generate the contract.

And then you know there's a small window for our finance department to figure out and get all the funding processed and out the door. But the 12 month clock starts at contract signing.

Let's talk a little bit about the units. So the units that are actually being built or preserved. You know, rehabbed or modified must be for low income veterans as defined by the Department of Veteran Affairs. They must be in rural areas and so the the term low income.

Is defined as income that does not exceed 80% of the median income for specific area, and so if you have projects that are going to be built in Bogalusa.

The UM Louisiana? Then you would use the am I for that area versus using it for say maybe a place Statesboro GA. It's not a it's not a national, am I that reusing reusing it specific to the place where the units will actually be developed, or rehab and modify?

So if you if we move to look at let's see, I'm getting ahead of myself there with the with the clicker. So if we want to talk a little bit of more about determining if a veteran meets the income qualifications guidelines, HAC allows nonprofits to use either the annual income as defined by 24 CFR 5.609, which is typically all income that's earned by members of that household.

On the specifics of which can be found in a link that we're going to include as part of the materials, will will make sure that Stephanie includes that links for you guys.

The other option outside of annual income is that you are allowed to use the adjusted gross income and that adjusted gross income is defined for purposes of reporting under IRS Form 1040 Series for individual federal annual income tax purposes, and so groups should really take a good look at which method works best for for their veterans that they're going to serve because which ever method.

A group chooses to utilize. It must be used as a standard across all the units and or veterans that are being assisted with the HRV funds if awarded.

Uhm, let's see. In addition to come.

For the purpose of HAC's AHRV program, UM let's let's talk a little bit about how we define a veteran. And so I I, I mentioned that a little bit earlier in terms of who qualifies as a veteran HAC defines of veteran.

As a person who served in the active military, naval, or air UM, and who was discharged or released under conditions other than dishonorable and that is actually the definition that's provided by the Department of Veteran Affairs. Also further authority for determining veteran status is provided in 38 USC 101 Section 2, where as a reservist or member of the National Guard.

Who was called to federal active duty or disabled from a disease or injury that incur door was aggravated in the line of duty or while in training status also qualifies as a veteran.

Uhm, so you know we can answer more questions about that in the Q&A portion, or if you wanted to reach out to us directly with the specific scenario in terms of determining veteran eligibility, we're happy to take those emails or those inquiries and get back to you.

A little bit about the the cost or how funds can be used. Funds must go to cost.

That are related specifically related to hard costs, and those are the the the development costs for development or rehab and or modification.

Uhm, some allowable expenses. UM, my might include construction costs. Or again, it says soft costs here on the screen, but the soft costs are really going to be those costs that the nonprofit incurs as a result of acting as the general contractor. And again, if we have questions on on the particular soft costs or whatnot, we can answer those questions.

At the end in the Q&A section, and then again, we can also take the inquiries via email after the call is ended so that we might jump on a quick call with you guys to discuss if you have specific questions relative to a specific scenario.

I I think I covered the ineligible activities before come again. While it's extremely flexible, the funding is extremely flexible. Project management or administrative activities. They're not. They're not eligible costs again unless acting as the the general contractor and one example of you know of administrative costs would just be a man.

You know you have your person that that process is the the time sheets for the team that is doing the rehab for your rehab team or whatnot. Those costs are ineligible. We typically don't see a lot of those requests come in, but want to make sure that you know it is understood that this is specifically a bricks and mortar program. I will at this point turn it over to Anselmo. Who's going to take you guys on a really deep dive of the remainder.

Information and then we'll come back at the end of the Q&A and will will get into some discussions.

Anselmo

[Anselmo Telles](#)

Thinking Terri really appreciate it up, yeah, so we really appreciate you all joining us today. It gives us an opportunity to kind of clarify things that we've seen in the past and so.

So the way we're going to process your application is we're going to score it.

And and and right off the top. Uh, what we're going to look for is is your application complete?

Right, if you checked off that you submitted your your exhibits, then and they're not present in the email then then your your application will be will be incomplete and and we will not be processing your application any further. You will not. You will not have passed threshold requirements and and and will not be able to go on to our underwriting process. So I wanted to cover a few of the things that we're going to be looking at.

So you'll know how we're going to be scoring your application, so we're going to be looking at organizational capacity, and I'll be covering each one of these in greater detail, but we're going to be looking at your organization, your, your staffing, your finances, your experience, and to determine if you're going to be successfully be able to complete your proposed project and remember Europe. You're proposing the project.

We're going to be looking. We're going to be looking at your proposed use of funds and, and I want to go into greater detail, so I'm just going to move on to the next one and I'll cover this in a little bit.

And I think really, really important is we're going to be looking at the need for funds.

We get so many scenarios we have organizations that have great capacity and some of them have very little capacity. And then we look at who they're wanting to serve and whether those veterans have limited income or or actually have repayment ability. In the case of maybe homeownership.

And so we'll be looking at the the critical need for funds.

And.

Then we'll also be looking at your project outcomes.

And.

Well, you propose in the beginning. You know how many veterans were served.

Uh, did you serve minority population? Did you serve women headed households? We're going to be looking at those demographics. Did you serve handicapped disabled?

So.

Organizational capacity.

Again, we're looking at at minimum levels of capacity and and you will demonstrate that through your financial statements.

Through your administrative.

Funding support

uh, if you have, uh, policies, rehab policies and and then the oversight and composition of your board.

And so.

When we when we look at your financial statements you know will it'll tell us a lot so so if we ask you to submit unaudited financial statement and and and organizational budget and we have the time period will be looking at those to see. Do you have the administrative capacity to complete the project? Remember, Terri said this is pretty much a bricks and mortar.

Uh, and so and so at administrative costs as minimum as possible will be approved and and and less working in the capacity of a contractor, so.

Will we will be analyzing all those documents to determine is your project goal realistic? Based on your organizational capacity and time constraints? And I want to add that in previous rounds.

Uh, COVID, COVID and the pandemic have affected everybody and so it affected materials. It affected the ability for crews to get on site it affected it affected so many aspects of development. So when you propose your project for this 2020 round.

A lot of those factors are known, so we just ask that you take those into consideration when determining the scope of your project and and and the time that's going to be required. Remember you you must complete the project within 12 months of signing into grant agreement.

And and again, like we'll be looking at staffing and. And we're also going to be looking at. Do you have strategic partners?

Uh, do you have access to volunteer workforce? Are you working with local veterans groups?

Uh, to identify veterans in need of of repairs. So we'll be looking at all of that. And then, of course, your mission and your housing development experience in the application, we ask you to provide information on on your housing experience, how many units have you developed? How many have you developed in the last year? How many have you developed in the last five years, and how many are related to the veterans and how long have you been serving rural veterans?

And then and then we have, uh, the proposed use of funds and the need for funds. As I mentioned earlier, these are going to be really, really important in in how we score your application. So we want you to clearly outline.

Your project.

Uh, to be funded. We want you to give us a description and in and illustrate how the proposed activity will help.

Uh, the organization increased veterans housing development.

Uh, and lead to more sustainable rural veterans housing programs, but more importantly, how are you impacting the lives of veterans?

You know, are you providing them a warm and dry space where they didn't have it before? Are you providing them access ability where they didn't have it before? So how did you impact? Did you increase their usable income by providing an HV AC unit for instance, and other utility bills are lower? So we'll be looking at the kinds of impact that you're proposing.

So that now proposed use of funds.

As Terry said, support brick and mortar.

And and that serve low income elderly or disabled veterans.

OK, and I underline these annoying, underlined, more than once critical home repair and rehab needs? UM, we're really. We're really focusing on these types of repairs.

And I'll explain a little bit more of that in a little bit.

But, and we want to support homeless veterans as well, and and how veterans become homeowners and secure, affordable rental housing.

Homeownership is a little bit uh, when we look at scoring homeownership proposals.

We look at the veterans being served. If you're doing homeownership, that probably says that the veteran has some level of of repayment ability.

And the and the and and when we funded homeownership projects, it's usually because we've had a multiple of of of funding sources.

That either provide the housing unit when it's complete at no cost to the veteran, or very little cost to the veteran when we're looking at.

Uh, offsetting costs and reducing the cost of mortgages. Then we have to take into consideration the rates and the terms, and it gets a little bit more complicated, because at the end of the day the impact maybe that we're saving \$27.00 a month versus being able to provide a home at no cost with other funding, perhaps at no cost to a better and so so the homeownership proposals we we really look at those and we really dig down into rates and terms. And what's the affordability impact?

Two to the homeowner homeowner.

Uh.

Project budget

in the proposal in that in the application we we ask you for organizational budget, right? But we also ask you for a project budget and when you have your when you write up your narrative on what part what you propose to do your project budget should reflect that. You'd be surprised how many times we don't find a connection between what the what the, what the applicant is telling us is the proposed budget and then and then the development budget. It doesn't doesn't really reflect that or doesn't give us enough information or breakdown.

To to say, well, they said they were going to do this, but the budget doesn't reflect that, so be sure that that those two.

Uh, we support each other.

So.

And then how your and then how you are.

Uh, proposing to do the development, are you?

Taking applications, are you doing write ups? And then are you going out and getting contractors to do the work or do you have an in house?

Crew.

That can do the work and then you act in the capacity of a general contractor in that in that case you're gonna. We're gonna, we're gonna look at you. And when you get estimates from contractors, of course they're going to have labor and materials. We don't expect anything different if you're working in the capacity of a general contractor, but they must be reasonable and and, and we're going to ask you to

you for you, for you to document, or at least tell us how you do that, how you're going to do that? Are you going to do the write ups?

Are you are you gonna do estimates? Do you have contractors that you normally work with? So anything that will help us understand what your proposal or what you're proposing will be very, very helpful.

And then like I said, the project narrative.

Uh, should be complete correspond to everything in the application.

And like I talked about before, you know what is the impact of your program in assisting first the veteran and then the community, and then the program and and sustainability and economic security for the veteran.

OK, before I go into the due dates I I had made some side notes so that I really wanted to cover and that is.

As Terry said, you know the program emphasis.

Who's critical repairs and I wanted to give you some examples of that.

Uh, because we get questions. Is this acceptable in some well? Can we do this and I just wanted to give you some examples up front. For instance, critical repairs would be something like a DA, modifications, accessibility, addressing, health and safety issues.

Uh, providing a weather tight environment? Uh, maybe replacing the septic system?

Uh, any kind of weatherization that reduces reduces heating and cooling impact on on the families budget roofs, of course.

So like I said, a DA ramps up and and.

Please if you have any questions about you know, would this be eligible under the program?

Send us an email. Will be happy to respond to you and or or give you a call and say this is normally not what we do. Or yes, this is this is this is acceptable.

When we look at.

Being flexible in the program and how we score things we we want to look at.

What is the need for the funds and we're gonna we're gonna look at those critical types of repairs and and and see? OK, those those would qualify as as critical needs you. How do you plan to use the funds? What is the availability of other funds alright? 'cause sometimes, although HAC doesn't require a match for AHRV, some folks say, hey, we've got state money. We've got home money. We got Chicago money.

We've got other sources of money that and we're going to be combining resources. When you do that in your budget, please show that. Please show which which which funds for what purposes.

And then I also wanted to say that sometimes I've seen, and we've seen in our review after the fact.

Where you have additional funding sources that.

That the critical repairs were done with other funds and then we see we see things like, you know, uh, painting.

Or or or other non critical.

Uh, types of of of items that are included in the in the AHRV funds. So when you're looking at that, please address all the critical needs as much as possible with the AHRV funds.

And then if there's other things like.

Literally, we've seen this paint to storage shed. Some you know or provide repairs to a garage. Do that with other funds and and and and and then. So that's kind of what we're looking at in terms of critical repairs. If you're looking at.

I just think about heated space, living space and improving improving those areas.

So.

OK.

Uhm?

I wanted to talk a little bit more about administrative costs and acting in the capacity of a contractor. When you act in the capacity of a contractor, we want you to be able to cover materials your internal cruise pay for, subcontract labor and materials.

Uh, in those soft costs might be permits, inspections, fees, maybe even some equipment rental. Maybe in the installation of septic system you need to. You need to rent a backhoe or a trenching equipment so.

So those are the kinds of things that that we're kind of B looking at.

Then I I we we didn't put it in the in the in the presentation today, but but in our application we provide on page 5A link to the USDA website so that so that so that you can identify.

A property.

To, uh, of a veteran, and you can input that address in that link and and it will pull it will it will pull up a rural certification. In other words, it says this property is located in a rural area, and that's the whole emphasis of the program. Affordable housing for rural veterans. So if you have properties identified.

Please provide them up front.

Uh, if you are operating in a rural, normally your service area is rural.

Then tell us the county and you know and and then that that that veterans will be identified within a certain or that or that you have a waiting list.

Of of families ready to go so.

Alright, I wanted to get that in there 'cause I felt it was important to kind of provide that information up front.

0

Or accepting the application. We have the word and the PDF version up on our on our website.

And so at the end of the day, if you can provide all the documentation in a PDF format.

Uh.

At or or even if you can't, please try to submit it in one email.

I realize sometimes.

The size of the document may not make that possible, but when you submit it, if that's the case, then submit it the email and please sure you label it one of two and two of two so that we can track that and no.

That they're related, and that there's that there's two parts to that application.

Like I said before, in Terri said before incomplete applications we will not will not meet threshold requirement.

So please be sure that it's complete.

Deadline is January 21st.

Uhm, we've I broke it down here we we want to be sure there's no misunderstanding about what time to submit, right? Depending on your time zone.

Uh.

And if you need more information, we have our website information there.

So now tips for completing the application so Terri, feel free to.

You know, had any more comments, but and again, I and we did this intentionally incomplete applications will not be reviewed.

Right, uh and and we're not going to be able to submit updates after the due date.

The application is available in the word format.

Uh and PDF and all all all additional kind of exhibits that you want to submit. If you can do me a PDF, that would be great.

OK, this may sound really.

You know, complete and answer the section. You'll be surprised how many applications we see that don't have any information in some of the in some of the sections, or they don't elaborate enough.

So so so just please just be sure that that every section is complete and that and that there's an answer in there.

Shonterria Charleston

And symbol, if I could really quick while you are preparing for the next bullet. Want to remind folks that the way to submit your questions to receive on the spot answers today is to use the Q&A feature that's at the top of the screen. Just click on it and I think that it's the the second icon next to the two. The two heads up there, or are the one on the opposite side of the raise hand feature there. If you would just please, go ahead and start entering your questions into that field.

Anselmo Telles

Yeah.

Shonterria Charleston

We will start pulling those up for immediate response. Thank you.

Stephanie Nichols

It's the chat bubble with a question mark.

Anselmo Telles

Thank you Terry.

Shonterria Charleston

Yeah.

Stephanie Nichols

Sorry.

Anselmo Telles

Yeah.

OK, so.

If.

If in your application.

You checked those items that were required exhibits?

Please be sure that the grant writer and whoever is putting together the proposal.

Includes all of those exhibits in your final submittal.

We've had instances where that item was checked, but it was not included as part of the submittal.

So so just be sure that the folks are are coordinating and that you know everything that's checked is included in that submittal email.

And and we've had applications that were submitted without a signature.

So please be sure that the authorized representative.

Uh, and sometimes 'cause we have a lot of grant writers that that are submitting on behalf of the organizations we want to be sure that we get the signatures from the Executive director or whoever would be the authorized representative.

And then of course.

The AHRV program is for nonprofits, and so we want the IRS determination letter as a 501C3A501C4 or designation and an certificates of good standing.

Oh

your current your current and again these are part of your required exhibits, so we wanted to bring him up again and remind you of your current operating budget. YTD actuals, at least through July 30th of 2021.

Your most recent Ted, your most recent audited financial statements.

Well, we've had. We've had applicants submit both their audited financial statement and there 990. That's great.

Uh, if you don't have your audited financial statement.

Uh, and and your operating budget is less than 750,000.

Then please submit your 990.

Your IRS 990, but in any case, if you could submit both, that would be great too.

And then the list of board members we like to see. We like to see who's on your board when we, when we think about nonprofits that we want to know. Are you broad, based, uh, you know what? What does your board look like? What is the diversity composition? Uh, what? What backgrounds do they have? Do you have? Do you have teachers? Do you have folks that represent? Do you have veterans right or or veterans organizations? Though that's not required, but we want to know a little bit more about.

How your organization, a board board is, is comprised.

And then again, your proposed program and your project budget.

And that's separate from your operating budget.

We don't have many, uh, multifamily proposals, but if you if your project doesn't involve, we want some assurances in terms of occupancy, and then you're going to be making those units available to two veterans.

I I might say here we we have had we have funded transitional housing.

But for veterans in those in those cases we had multiple funding sources.

Uh, and and and AHRV funds were used to to finance a particular part of that development.

One of the things that that we always have to consider is when you have larger multifamily developments. Are the projects going to be complete in the 12 month period?

That we're asking projects to be completed complete.

Sometimes we will get, oh, I forgot to submit this and.

And we don't mind doing that from time to time, but but once we started getting 40 and 50 applicants, it's hard to keep track. So we're going to ask you if if you find out that that you, you, you didn't submit something in your application, please let us know, but resubmit the entire application with the revision and we're happy to substitute out.

Your proposal, rather than go in and try to amend it.

And here's just some some.

Some demographic information. Some of the questions on the application, or you know what geographic regions do you serve? And so this is just kind of giving you an idea of of what we look at in terms of the Northeast to southwest, what we consider Midwest, the Southwest, and the West.

And then our high need areas and these are HAC determined high needs areas. You know Appalachia, Indian country, Mississippi Delta, the southwest border, colonia or not applicable but but but please answer and and circle one of those.

Or all those that apply? I'm sorry.

Right and then so and then underserved populations would be African American farmworkers, Hispanic, Latino, Native American. And then we we want to know if you have a Home Depot connection and this is fine too. But if you have had funding from the Home Depot or the Home Depot Foundation, please let us know what that was, what that relationship was, and what what project was.

Alright.

It's time for Q&A.

[Shonterria Charleston](#)

Alright, alright good job Anselmo. We've got a few questions here that I've already published to the, UM, the Q&A. I'm I'm. I'm just going to read them off Anselmo and then if you'll respond, and if there's anything additional to add, I'll do so, but I'm just gonna read them off here so that everybody can hear it. If those folks for those folks that are not able to see the the pain, could you please review who are eligible applicants?

[Anselmo Telles](#)

OK, well are eligible applicants will be.

A 501 C 3501 C Fours tribal housing entities we we have had inquiries from limited partnerships and for for profit organizations.

Those are normally those are not going to be eligible entities, however.

It doesn't mean that a limited profit or a for profit organization cannot partner with a nonprofit organization, maybe to provide services, or to provide products.

So, but basically we're looking at nonprofit 501C3 is 501 C, fours and tribal housing entities.

[Shonterria Charleston](#)

Alright, UM, can you elaborate on the income requirements for potential clients annual income? Are you looking at gross only? Am I could be a very different number depending on which method do you prefer, Anselmo? Do you? Do you mind if I start out on this and then you can sort of round it out?

[Anselmo Telles](#)

No, not at all. Yeah, we've we've. We've had that. We've this has come up many times. Yeah, absolutely yeah.

[Shonterria Charleston](#)

Alright.

Alright alright, perfect thank you so much for the question Tammy UM, we as in Sam will just say we do. We have had a lot of discussion on the topic. It's really not based on the which method HAC prefers. It's going to be based on your organization and how how the veterans that are coming into your

organization for assistance. What method best works for them? However, we would caution you that if you are going to do more than more than one unit.

You sort of look at it. You look at it holistically to figure out which method is going to work best across the the Group of veterans that you're going to serve annual income. Again, you know we we are using the annual income as defined by 24 CFR, and that really is income that's earned by all members of the household. We are strictly sticking to the definition that's used under 24 CFR 5.609.

And then you also to have the adjusted gross income, which tends to in the from what we've seen from a lot of the of our previous grantees, the adjusted gross income tends to work a little bit better for veterans, in that it it. It sort of takes into the takes into account the way that some veterans receive disability compensation and the sort, but this may or may not answer your question. But again, as as we've said earlier in the presentation.

If you want to follow up with an email on a specific scenario 'cause it might be something very specific to your situation, we can respond to that, and if there's a need to kind of, you know, even if after that email, once we read it will will give you a quick call and and sort of, you know, go through and figure out how we can best at buys you, but you want to make sure that you do that in advance of the due date, because once the applications are submitted as an SAML said earlier, there is no opportunity for revisions after the due date is past.

And Femelle, did you wanna respond to that as well or or add anything to that?

[Anselmo Telles](#)

No no no no thank you Terri. UM, we've we've really seen this situation come up when, when, when folks tell us that the disabled veteran is receiving disability and and they don't claim it on their income tax. And but yet if you go the 80% of median income, you might want to include that. So depending on the situation, you may want in that particular case, you may want to use attempt 40 route.

So but please let us know where we like. Terri says will be happy to to advise you up front.

[Shonterria Charleston](#)

Alright, thank you. Uhm, there's a question, yes.

[Stephanie Nichols](#)

It's.

Terri.

If I can really quickly do a housekeeping, we can see all the questions they're coming in. Terri is publishing them as she's getting ready to respond to them. So if you don't see your question yet, it's in the queue and Terry's taking a look at it and just remind everybody that if you hit that little icon with the chat bubble and the question mark, that'll go to Terry and Terry will do a kind of a review and and publish.

Shonterria Charleston

Alright, thanks Stephanie, I appreciate that I'm Stephanie so good. So I think it this is Catherine. If I'm not correct. If I'm not mistaken dumb. Do you have to have a predetermined home address to apply or can we designate a larger areas such as a county where we will identify potential veteran I? I immediately have a response to that, but Anselmo is leading the the responses today, so Anselmo, if you want to go ahead and take that one.

Anselmo Telles

I know absolutely, but please chime in.

No, uh.

You don't have to. You don't have to, uh, have identified the the the veteran properties at the time of application. But we do want information about your service area and historically who you observed and and and if your service area is is has always been rural, and that's historically what you've served. So the the families that you identify are going to come from those rural communities. Then you may want to tell us we have where we have.

Relationships with the local veterans organizations and we go to them for referrals or we have a waiting list.

Or we have veterans that need the assistance.

Uh, now we've only identified half of them, but we will identify the other half.

Uh, you know, once we know if if we were successful in in in our grant application, so Terri, anything else.

Shonterria Charleston

I actually wanna issue a very helpful tip here that Catherine you might find helpful and other folks on the call might find helpful as well. When you think about you know submission or think about the information that you submit as part of your application. Just remember that this is going to be a super competitive process and so quite naturally if this is a 12 month program and we're looking for nonprofits that are going to have things complete or substantially complete within those 12 months.

We're really gonna be looking for lack of a better term and this is not applicable in this case. Or it might be those projects that are really shovel ready and and so I would say think about you know the competitiveness of the program if you are at all able to identify some, you know potential.

Uhm, potential participants for your program? I would do that. You will meet the eligibility criteria if you submit that wide area you know designation, but I will. I will. I will reiterate and I cannot stress enough. It is a truly truly competitive process and so hopefully that might be a useful tip for you.

Anselmo Telles

No thank you, Terri. No, that was a really good tip, absolutely.

Shonterria Charleston

Uhm, let's see. There is a question here. UM, alright. I am going to publish that question. I hope it comes over. OK so hard costs and salmo hard costs. Equal material and labor and soft costs equals right up and estimates and fees and equipment rental. Warm is our own GC. Can we charge the cost of processing applications to qualify a veteran?

Or AHRV.

Anselmo Telles

Yes, yes.

Uh, remember, yes you you're acting in the capacity of a contractor, but yet you're still in your still the nonprofit. So in that particular case that would be soft costs and we like it would it would we would look at the reasonableness of that?

OK, so, uh.

I don't know how else to maybe elaborate more, but but everything that that was mentioned in the question, those are eligible and in that particular case.

Yeah, we want we we we, we understand that that going out, doing inspections, doing the write ups that that's an important part of the process.

Shonterria Charleston

Alright, we do have a few folks, four with their hand raise. We are going to answer these all these other like I think there's three questions in the cube and then we're going to move to the folks that have their hands raised up. Let's see, the next question is along the same lines and demo are required. Fees such as permit fees, eligible expenses in cases when the nonprofit is not the general contractor.

Anselmo Telles

Yeah, I would say yes because again, it's it's. It's all part of. It's a necessary part of the process and and you got to get the permits. You're not gonna. I mean, you gotta have the permits and and in some cases even pay for inspections. So yes, absolutely.

Shonterria Charleston

Alright, UM, let's see.

Let me get this question here. UM, published UM Carol, UM, let me get Carol published first, and then so Carol's question is, is the \$30,000 per agency or per county?

Anselmo Telles

No, the \$30,000 is for the project and and and the applicant will determine the scope of that project.

And and and I think economies of scale will come into play.

One organization may propose to do.

10 units

at \$3000 average, and then we're going to look at that, or some, or some organization may propose to do.

I'm sorry, did I say 10/10 at three or some may propose 3 units at \$10,000 assistance to each eligible veteran. So we're going to be looking at the total project.

Total of of 30,000 plus or minus depending on the critical need. You know we want again to emphasize that.

We want to have as much flexibility.

And and so we will be looking at the proposals and and and we and we will. We may elect to award less than the requested amount.

And in some cases we may actually maybe award a little bit more depending on the critical need for fonts.

The repayment ability of the veteran. We take all those things into consideration.

OK, but it's a it's not pre county and it's not in it's not pour it and basically it's not really.

Well, it is for organization, but it's basically to address what the proposed project is.

[Shonterria Charleston](#)

Alright.

[Anselmo Telles](#)

Hope that answers the question.

[Shonterria Charleston](#)

Yep.

If if not Carol, please come, please you know, please send us an email and follow up with us. If that does not answer the question we are, you know, readily standing by to be responsive to your questions.

Uhm, there's another question that's an from Sarah. Are there restrictions on construction projects? Can funds be used to build a tiny home on a trailer for homeless veterans? Some grants restrict tiny homes and or mobile units.

Uhm?

I, I'm I'll I'll, I'll pull, I'll I'll push to Anselmo but I do want to come respond here and say it is really going to be on a case by case basis depending upon what that that particular project looks like. But I'll I'll, I'll push over to Anselmo now so that he can. He can respond.

[Anselmo Telles](#)

OK, now thank you Terry. So uhm we have had we've had have had.

A few instances where we've approved funds for a tiny home, but it was a pilot there was. It was a pilot.

Uh, and and we we needed to have a lot of information about that tiny home.

The tiny home was not going to be mobile. There was going to be on a permanent permanent foundation and so and so I would say again, this is a very very.

Competitive process we have had a number of interesting concepts come to us.

Uh, including.

Like like modular additions to a unit.

In that case, you know we were looking at something that would might be permanently permanently affixed to an existing structure to provide greater accessibility.

Uh modifications ADA modifications.

Uh, so like Terri said, we really would have to know more information about how you propose to use this tiny home and what meat. What need you are meeting and what the existing housing conditions are that make this a viable kind of alternative.

So.

Anything else Terri?

[Shonterria Charleston](#)

Alright thanks, no thank you Anselmo up Next up we will question from Kelly and she says we serve multiple counties through our reservation program. Could we apply for more than \$30,000 a month? It was stated that 30,000 was the Max. I like that question. Go ahead and SAML.

[Anselmo Telles](#)

OK.

I love it. I like the question go ahead and so I love that I love that so uhm, you know this is interesting. And like Terri said at the top of the presentation today.

Uh, you know, we want to be as flexible as possible and so we recognize that sometimes.

You know?

If we had additional funds, you know what could we do with them? So we want to always be asking that question and and if we see a proposal that says, you know we have we serve multiple counties.

Uh, it you know the drive time back and forth.

Uh, is is yeah significant. It adds more costs. Maybe the rural Ness or the rural nature.

Of the of the project site, the ability to get subcontractors, materials, whatever the situation is.

Uh, in that particular case, I would say, you know, let us know and give us an opportunity to say maybe we can fund more than 30 for this proposal. But you know, we're kind of looking at 30 as the average, but we we wanna give ourselves flexibility and we want we want to give you the opportunity to maybe say you know if we had if we had another 3000 if we had another 5000 whatever that.

Amount might be.

We might be able to do this or even extend our services to here, so let us know what that additional money would do so that you can so that we will have some idea of of of of of what the critical need or what the use of funds is.

[Shonterria Charleston](#)

Alright, thanks Anselmo. We are two minutes away from the top of the hour. We've got one. One more question that's in the Q&A and then we've got a couple of hands raised and Sam, oh, so we want to kind of maybe make sure that we can at least give an opportunity for those folks that have their hand raised, at least for half of them to maybe ask their question. So let's. Let's first address Becky question here, and Becky wants to know are critical home repairs on mobile homes eligible owned by veterans?

[Anselmo Telles](#)

Sure.

Sure.

OK UM.

I think I think in this particular case.

We

is the is the mobile home on a permanent foundation right? Is it on property owned by the veteran?

Uh, you need to let us know the situation so that we can make some determination. Is it, uh, least lot situation.

Uh, what's what's the term of the lease?

Uh, we don't want a situation where.

The lot price goes up and then and then and then the mobile home has to be moved because can't afford the site anymore so but but what? We mobile homes are not are not ineligible, they are eligible but we want to see him on a fixed foundation and or at least placed on a on a permanent foundation with fonts and then also we want to know whether that lot is owned by the better end or not or at least what the situation might be.

[Shonterria Charleston](#)

Alright, alright thank you for that and so Stephanie, it looks like first up we have Agatha Davidson who has her hand raised, and if we are OK to give Agatha microphone access Agatha, are you there?

[Stephanie Nichols](#)

She she's already life.

[Agatha Davidson \(Guest\)](#)

Right?

Yes, I am. Thank you. The Q&A didn't pop up for me for some reason.

Uh, my my question is if funds are eligible for widows of veterans.

[Shonterria Charleston](#)

That question Agatha has come up at least 10 times in the last year, and so I'm unfortunately because it is a program intended for veterans. A widow does not qualify under the definition of what a veteran. The definition of veteran that we're using for the purposes of this program, but Agatha if you would please follow up with Anselmo and I offline with an email we want to reach out to you, to to just give you a bit more information.

If that's possible.

[Agatha Davidson \(Guest\)](#)

Great, thank you so much.

Shonterria Charleston

Alright, thank you Agatha, we appreciate the question. Wendy Knox is up next.

Wendy Knox (Guest)

Hi, I'm in the same boat. I couldn't get the chat to come up. UM, what if we have already broken ground already started a project of we're specifically doing a veterans build homes and we're just looking for some additional funding for the for this project. Is that something that would qualify?

Shonterria Charleston

Yes, absolutely.

Anselmo Telles

No, totally, I agree.

Shonterria Charleston

And then I was gonna say Anselmo wants to say something.

Yeah I can. I can I can hear it.

Anselmo Telles

Oh no, no. Absolutely it's like, Oh yeah, that's a total yes, again, what we're looking at is, will the project be complete in a 12 month period and then let us know what other funding you have in place and what this gap is going to do in terms of maybe completing the project?

Absolutely, and then. What is the affordability impact on the better and?

Wendy Knox (Guest)

Great.

Anselmo Telles

Right, so yeah, those would all be great, yeah?

Wendy Knox (Guest)

Alright, thank you.

Shonterria Charleston

Alright, thank you Wendy. UM Next up, Diane. We're a little bit over the hour but I want to try and get to as many questions as we can. We're going to stop at 3:05, but Diane if you're ready and then Rebecca is followed by Robert.

Diane.

Diane Myers (Guest)

Can you hear me?

Shonterria Charleston

Yes, there's a slight echo, but we can hear you.

Diane Myers (Guest)

Or what to do?

Shonterria Charleston

Alright, one moment, Diane, we're trying to get you unmuted again.

Stephanie Nichols

Uhm, Dan, can you hit the undo button on your screen if there's a little echo?

Diane Myers (Guest)

Hey.

I have

can you hear me?

Stephanie Nichols

Yes.

Diane Myers (Guest)

Yep.

Shonterria Charleston

Yep.

Diane Myers (Guest)

Uhm?

Is this reimburses reimbursement?

Shonterria Charleston

That that's a great question, Diane. UM, typically we do two UM, two disbursements on the program. It is 80% up front at contract signing and then the remaining 20% is done on a reimbursement basis. Once the project is complete and all of the reporting and final documentation has been submitted that verifies all of the expenses and so forth.

Diane Myers (Guest)

Thank you.

Shonterria Charleston

And Sam, oh, did I get that right?

Anselmo Telles

No, absolutely. And I just wanna just maybe just give a quick example and that is if a if a grantee receives an award of \$30,000, we will disperse \$24,000 up front.

And then and then so that enables the organization to use those monies. But then they must submit receipts for \$30,000 in services, repairs, etc.

So then that way we will say total repairs, \$30,000 initial disbursement, \$24,000 reimbursed this organization. The balance of \$6000 due to them.

Shonterria Charleston

Alright, perfect up Nexus Rebecca from out at Clint Powell. Hi Rebecca.

Rebecca Dillow, Clinch-Powell (Guest)

Hi everyone, sorry about that. I didn't have the chat box either but thank you for this opportunity. So we we vote we do both repair but we also do housing counseling that could possibly help the homeless and low income vets become homeowners or get them into rental with this. With these funds cover if that's all we did. If we didn't do any type of rehab but only focused our energy on helping folks get into housing would that be eligible?

Shonterria Charleston

And said well, I'll let you answer. I don't want to do just, uh, a quick and dirty on it, but I'll I'll, I'll ask you to respond to that Anselmo.

Anselmo Telles

Sure, sure.

Although we understand I mean the importance of counseling and and preparing folks for for for home ownership opportunities. The AHRV grant is more focused on the the bricks and mortar. The construction side of it.

Uh, and so and so I would say strictly counseling would would probably be a no.

Uh, maybe some minimal council lane in the in the process of of qualifying.

A borrower UM?

But but then again, that's a that's kind of. We would have to know more about exactly, you know. And and then it would probably have to be a very minimal amount 'cause it basically is.

Uhm, focused on hard cost development.

Rebecca Dillow, Clinch-Powell (Guest)

Gotcha, OK, thank you.

Anselmo Telles

Yeah but but but but counseling by itself is not eligible.

Rebecca Dillow, Clinch-Powell (Guest)

Thank you.

Anselmo Telles

OK.

Shonterria Charleston

Alright, thank you so much for that question and Rebecca. Next up we have Robert and then we do have one more question in the Q&A. So Robert are you, are you there?

Robert Beggs (Guest)

Yes, and I'm unmuted. Can you hear me?

Shonterria Charleston

Yes, we can hear you. Thank you.

Robert Beggs (Guest)

Super, I'm a veteran and I wanna thank you for this program. My question is what is the definition of rural and how do I know if the veterans I serve fall in a community or an area that's considered rural?

Shonterria Charleston

Thank you for that question and some oh, I will ask you to 'cause I think you covered that in the presentation. So if you could just.

Anselmo Telles

Yeah.

I did and I yeah, and I'm happy to cover it because it's so important and we will accept the definition of rural as determined by the Department of of of of the USDA Department of Rural Development and in our application I think on page 5 in the required exhibits we have a link.

And Terrie and I we made sure this link works. We have a link there that will take you to the USDA website and and and and then you will. You will enter the property address.

And then and then it will generate a rural certification sheet if the if the project is in a rural area or or tell you that it's ineligible. And so when you're considering.

Uh, the properties to be served that is going to be a very, very useful link. And then once you get that print out, please include it with your application. If you already know the address of those of those veterans that you plan to serve.

And if if if, if you haven't identified one, but but you already know the county, maybe you can enter a county kind of address and it may generate a map that shows that the whole county is rural. So whatever will work there. But we accept the rural definition as determined by the USDA Department of Agriculture Rural Development.

Robert Beggs (Guest)

Got it, thank you.

Shonterria Charleston

Alright, thank you so much and we've got a question from from Karen. She wants to know what is the total amount of funds available and so. Karin, to answer that question, we don't have the total amount defined because what we are planning for this round, it's going to depend upon the demand for the program. And so if you have a project that falls within the parameters of what you've heard today and that that matches up with the application, we want to encourage you to submit to submit those.

Projects we also want to remind you that we do have a little bit of flexibility around the maximum amounts stated, and so if you have a project that it's eat exceeds that maximum amount, we do encourage you to also submit those proposals as well. So Karen, I hope that answers the question. If not,

again please follow up with Anselmo and IV email and if we need to jump on a quick call to discuss specifics. We are more than happy to do that and then we have a final question today.

Uh, we've gone over the time and so we appreciate you guys for hanging in there with us. A final question from Sarah, who says that they provide free programs and services to veterans to include tiny home retreats and transitional housing. However, they define veterans differently than hack. Will our incoming veterans need to fall under hacks? Definition of the of a veteran and so Anselmo, do you wanna address that? Or or should I go ahead or you let me know?

[Anselmo Telles](#)

I'm interested in your thoughts. Two Terri. So that's both answer that let's both answer that.

[Shonterria Charleston](#)

Alright, alright I'll go first.

Come HAC is actually utilizing the US Department of Veterans Affairs definition of veterans, and so any individual to be served under the program would need to meet those specific qualifications as the Department of Veteran Affairs defines, and there are some some additional stipulations around that active service components such as those reservists or National Guard members who are called up to federal service and then injured or have a.

Uh, injury, aggravated. While in the line of service or training, but largely we used the Department of Veterans Affairs definition of veterans and that is a that we strictly go by that definition.

And Samuel.

[Anselmo Telles](#)

I have nothing to add. Yeah, that was that was good.

[Shonterria Charleston](#)

Alright, I I think those are all the questions all the hand raise is that IC, Stephanie, our grand wizard behind the scene. Am I missing anything?

[Stephanie Nichols](#)

I have posted a link to the PowerPoint which is currently on HAC's website. It's the same page where you registered for the event. I also in a chat posted a link to the evaluation form. We would very much appreciate your you responding to the evaluation. It's super short. We've shortened the form up the last several months. You'll also get it via email.

[Shonterria Charleston](#)

Alright, alright with that said, we want to thank you all for joining us for today's webinar. Don't forget the applications are due on the 21st of this month at 4:00 PM Eastern Time and if you have questions that we that we need to answer before that, please reach out to us via email before the application due date. Once the application due date has passed, we will not be able to accept revisions to applications and SAML. Did you have anything else?

To add before we close out.

Anselmo Telles

Now I just want to thank everybody for joining us today and giving us an opportunity to kind of get ahead of some of the questions and and hopefully make it an easier process.

Out there.

Shonterria Charleston

Alright alright, perfect last words we want to thank our generous sponsor, the Home Depot Foundation, who has been really critical and a tremendous partner in HAC's ability of being able to serve veterans across rural America. And so. With that said, thank you against the Home Depot Foundation. Thanks again to each of you for the work that you're doing with rural veterans and we look forward to seeing all of your good work in the form of proposals and so we'll see you next time. Thank you very much.