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**CLEARFIELD COUNTY COMMISSIONERS ANNOUNCE
AVAILABILITY OF AFFORDABLE HOUSING TRUST FUNDS**

Clearfield County is now soliciting applications for affordable housing activities to be funded by the Clearfield County Affordable Housing Fund. Projects which increase the availability of quality affordable housing either through sales or rental to any county resident whose annual income is less than the median income of county will be considered.

Types of projects that would be considered for funding include owner occupied rehabilitation, rental rehabilitation, first time home buyers programs, housing counseling programs, emergency repair programs, elderly, special needs, & disabled housing, veterans housing, new home construction, land banks, transitional housing, homeless shelters, community stabilization programs, foreclosure prevention, emergency rental assistance, and bridge loans for rental housing development.

These funds can be used to match federal, state and/or local program funds for affordable housing initiatives in Clearfield County. Eligible applicants include municipal governments, housing and/or redevelopment authorities, or other related agencies, non-profits, and/or developers. Individuals are not eligible. Match is required.

Program guidelines and application are available upon request by contacting the Clearfield County Planning & Community Development Office (CCPCD), 212 E. Locust Street, Suite 128, Clearfield, PA 16830 or (814) 765-5149. All applications are due back to the CCPCD by December 1, 2011 by 4:00 PM.

CLEARFIELD COUNTY AFFORDABLE HOUSING TRUST FUND PROGRAM GUIDELINES

PROGRAM OVERVIEW

In 2009 the Clearfield County Board of Commissioners created the County's first Affordable Housing Trust Fund and established a Clearfield County Housing Taskforce. Both created with the intention of working together to address housing issues and needs within Clearfield County.

Members of this taskforce consist of, but are not limited to, housing and economic developers, human and housing service providers, financial institutions, realtors, consumers and special interest groups. This partnership will assist the county in identifying housing needs and priorities for use of the County's Affordable Housing Trust funds.

The Clearfield County Planning and Community Development Office will administer the Affordable Housing Trust fund program on behalf of the Board of Commissioners.

The Optional County Affordable Housing Act 137 of 1992 provides the authorization of counties to establish affordable housing trusts. The funds are collected as an increase to county recording fee for deeds & mortgages and are specifically dedicated for the sole purpose of supporting affordable housing efforts in the county. These funds can be used to match National Affordable Housing Act 1990 HOME program funds, assist or support housing efforts funding by the PA Housing Finance Agency as well other similar financing programs

ELIGIBLE APPLICANTS:

Local municipal governments, housing and/or redevelopment authorities, or other related agencies, community development corporations, community and/or faith based organizations, non-profit human services providers, for profit entities, and private employers.

ELIGIBLE USES:

County based projects, which increase the availability of quality affordable housing either through sales or rental to any county residents whose annual income that does not exceed 80% of the county's area's median income as established by HUD.

Examples include:

- Owner occupied rehabilitation
- Rental Rehabilitation
- First Time Home buyers programs (down payment and/or closing costs)
- Housing counseling programs
- Emergency Repair programs
- Elderly/ Special needs / Disabled Housing

- Veterans Housing
- New home construction
- Land Banks
- Transitional Housing
- Homeless Shelters
- Community Stabilization programs (demolishing, rehabilitation, construction)
- Foreclosure prevention
- Emergency Rental Assistance
- Bridge loans for rental housing development

PROGRAM REQUIREMENTS

- Projects must meet Act 137 requirements
- Applicants must demonstrate ability to successfully implement project
- Secured matching funds are required. Applicant must leverage other funds public or private. Affordable housing trust funds can not be used to supplant existing program funds. Trust funds must be used create new affordable housing opportunities.
- Applicant must be able to complete project within 12 months of the date funds were awarded
- For development programs applicant must demonstrate site control
- Grant recipients must demonstrate ability to ensure continuance of affordability for new construction or improvements made with these funds.

AVAILABLE FUNDS:

- Approximately \$ 50,000 is available in the 2012 funding round. There will be a cap of \$15,000 per project.

REVIEW & AWARD PROCESS

- Projects will be reviewed and ranked based on project meeting Act 137 requirements, amount of funding leverage, community impact, project outcomes (i.e. # of housing units created or rehabilitated), level of project support & collaboration, project timeliness, and applicant's level of related administrative experience.

CLEARFIELD COUNTY AFFORDABLE HOUSING TRUST FUND APPLICATION

- A. Applicant Information Experience and Qualifications** (Please provide organization name, address, phone number, and contact name. Include the applicant's mission statement and describe their experience and ability to administer housing related funds.)
- B. Project Need** (Describe the need for the project or service you will be providing and language as to how the application need addresses Clearfield County's Affordable Housing initiative)
- C. Project Narrative** (Describe in detail the program service or project of which you are applying for.)
- D. Identify goals objectives and project outcomes** (Ex.- # homes rehabilitated, units of housing created, # of down payment/ closing cost loans issued)
- E. Timeline & Work Plan** (Provide a twelve month timeline that includes a work plan, and responsible parties for completing tasks, and dates)
- F. Budget & Funding Leverage** (Provide a detailed budget breakdown of project items and/or services, identify all funding sources including amounts of leveraged funding. Attach supporting documentation of any match funding or leverage.)
- G. Identify project partners** (If applicable please provide organization names and qualifications of partnerships associated with your services or project)
- H. Site Control** (For development projects provide documentation of site control)
- I. Certification Letter** (Please provide a letter signed the chairperson, and sealed. The letter should include a summary of your application, and certify that your organization agrees to the information supplied and that the application being submitted is true and complete.

All completed applications must be returned to:
Clearfield County Planning & Community Development Office
212 E. Locust Street, Suite 128
Clearfield, PA 16830
by December 1, 2011 4:00PM