



CITY OF RICHMOND

**Housing &
Community Development**

Affordable Housing Trust Fund GUIDELINES

Housing & Community Development

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<https://rva.gov/housing-and-community-development>

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Purpose

Per Richmond City Code Sec. 16-53:

The purpose of the [Affordable Housing Trust] fund shall be to aid in meeting the needs of low and moderate-income households in the City by providing loans and grants to for-profit and non-profit housing developers and organizations for the acquisition, capital and other related costs necessary for the creation [preservation and rehab] of affordable rental and owner-occupied housing in the City.

HCD includes rehab and preservation in our efforts to provide affordable housing.

Outcomes to date are as follow:

- 1st round of the new AHTF funding (FY2024): \$7M was awarded to eight projects to produce 822 units of affordable housing
- 2nd Round of AHTF funding (FY2025): \$5.9M was awarded to eight projects to produce 580 units of affordable housing; \$2.2M was used to fund HCD's *Healthy Homes* program

Minimum Program Requirements

The following are minimum requirements for all applicants.

- Agree to a minimum 15-year affordability period (Rental ONLY)
- Target low-income (0% - 80% AMI) and/or moderate-income households (81% - 120% AMI)
- Incorporate *Universal Design* principles (New Construction and Substantial Rehab)
- Promote energy efficiency
- Leverage funds from other sources
- Applicant **must** be a single-purpose entity (SPE)
- Site control **must** be in the name of the applicant entity. Future transfers to the owner and site control in the name of a closely related party are not sufficient. See *Definitions & Documentation Requirements* section at the end of this document.

Projects That Can Be Funded

HCD reserves the right to award funding at its discretion, based on funding availability and/or for housing projects that meet an immediate need, priority, or goal of the City.

Funding (Sec. 16.53) **must** be used for the following:

1. The construction and substantial rehab of affordable for sale or rental housing in mixed-income neighborhoods

2. The substantial rehab of owner-occupied homes or multifamily buildings in communities with higher-than-average City foreclosure rates or number of blighted properties
3. The adaptive reuse of buildings into affordable housing

Types of Funding

Funding will be in the form of short-term, below-market rate loans, sized according to risk and based on funds available. Loan products include:

1. **Gap Financing** – secondary loans to fill funding gaps between the primary loan amount and the available capital or equity from other sources (i.e., developer funds or tax credits); repaid upon permanent financing
2. **Bridge Financing** – senior, short-term, flexible financing to cover acquisition, rehab, or construction completion; repaid upon permanent financing
3. **Pre-development Costs Financing** – funds required to ready the project for construction including, but not limited to, architectural services, engineering services, attorneys' fees, appraisals and title reports; repaid upon permanent financing
4. **Strategic Initiatives Financing** – mission-aligned capital; does not include housing services

Project construction and improvements **must** be completed by a contractor, licensed to do business in the City of Richmond.

Applicants

The following organizations can apply:

- **Non-profit housing developers** – 501(c)(3) or 501(c)(4) organizations which primary purpose is to develop affordable housing
- **For-profit housing developers** – private companies which primary purpose is housing development
- **Community Housing Development Organizations (CHDOs)** – private, non-profit, community-based organizations experienced in housing development in the Richmond MSA
- **Community-Based Development Organizations (CBDOs)** - a local organization working to improve the physical, social, and economic conditions of a specific community, including developing affordable housing

Staff Consultations & Technical Assistance

Staff is available to discuss proposed projects, the application process, and program information by phone, via TEAMS (virtual) or in person. Email meeting requests to Jaynell.Pittman-Shaw@RVA.gov.

Language Assistance Information - Office of Multicultural Affairs (804) 646-0145.

Application Submission

Please read this document carefully before submitting the application. Also, check HCD's website regularly for updates, corrections, or posted questions and answers regarding these guidelines.

There are three applications as follow. Complete the appropriate application.

- Application - Rental Projects
- Application - Single-family Homeownership
- Application - Strategic Initiatives

The application and attachments **must** be submitted electronically. Applications that are deemed substantially incomplete will be rejected.

To complete your application:

- A. Access the Excel application from our web page at RVA.gov, <https://rva.gov/housing-and-community-development/affordable-housing-trust-fund>
- B. Complete all applicable sections of the Excel application.
- C. Compile all documents named below.

Documents must be submitted as individual files, numbered and labeled as follows. Specific documentation instructions can be found in the *Definitions & Documentation Requirements* section at the end of this document.

- 1 - Excel application
- 2 - Project Design
- 3 - Financial Analysis
- 4 - Development Schedule
- 5 - Appraisal with Market Study (New Construction ONLY)
- 6 - Financing Commitments
- 7 - By-right Zoning/Planning Approval for Special Use Permit (SUP)
- 8 - Location Maps
- 9 - Permanent Supportive Housing documentation, if applicable
- 10 - Green Building Certification or RVAgreen 2050 info, if applicable
- 11 - Org Chart and Development Team Resumes
- 12 - Non-Profit documentation, if applicable
- 13 - Three most recent years of developer/owner's financial statements (balance sheet, income statement & statement of cash flows)
- 14 - Three most recent years of developer/owner's tax returns (signed)
- 15 - Virginia SCC Certificate of Incorporation

HCD reserves the right to request additional information or clarification of information/documents submitted by the applicant.

After you have gathered all requested documentation:

- A. Request a 'submission link' by emailing Jaynell.Pittman-Shaw@rva.gov.
- B. Upload the Excel application and project documents (individual files, numbered) to the provided link.
- C. Notify HCD contact that the application has been uploaded.

Application Review Timeline

The following timeline is estimated and dependent on promptly receiving information/documents from applicant.

Activity	Schedule Date
Threshold Review	Up to 2 weeks
Underwriting	Up to 4 weeks
Award	Up to 1 week after Underwriting
Closing	4 weeks+

Application Review Process

1. Threshold Review

Applications are reviewed for completeness and compliance with the minimum eligibility requirements outlined in these program guidelines. This includes confirming that the proposed project meets program qualifications, the Excel application is filled out in its entirety, and all required documentation has been submitted. If deficiencies are identified during the threshold review, the applicant will receive a written notice from HCD, allowing the applicant 7 calendar days from the date of notification to cure the deficiency. Failure to cure in the allowed timeframe will result in the application being deemed ineligible for further consideration.

2. Scoring and Ranking

After meeting threshold, applications are scored on project readiness, community amenities, income targeting, target population, sustainability, and developer experience and capacity. Projects are ranked according to total score, with higher-scoring applications receiving funding priority. While strong scores increase the likelihood of funding, scoring alone does not guarantee funding. Awards also consider the availability of funds and project impact.

Scoring is competitive and comparative, meaning applications are evaluated not only on their individual merits but also as compared to other similar applications reviewed by HCD.

Waitlist

HCD will maintain an active list of eligible projects and funding reservations. Projects will be added to the list according to score as they complete the Threshold Review. If underwriting for a higher scoring application is completed ahead of the next application on the waitlist, HCD will advance the higher scoring project.

If the award request of the next eligible project on the waitlist exceeds available funding, HCD may offer partial funding to the next eligible project or award the next project on the list whose request does not exceed available funding.

The waitlist will be active until all funds are committed.

3. Underwriting

Underwriting will assess the financial feasibility of the project, project readiness, and program compliance. The following documents will be requested for underwriting:

- 13 - Capital Needs Assessment (Rehabs only)
- 14 - Relocation Plan & Budget, if applicable
- 15 - Financing Commitments
- 16 - Rental and/or Operating Subsidies
- 17 - City of Richmond Business License

NOTE: Each document must be an individual file/folder, numbered and labeled as above.

Underwriting is not complete until:

- All documentation requested by HCD has been submitted; and
- The applicant has secured enforceable commitments for all other funding sources

It is the responsibility of the applicant to submit outstanding documentation to HCD in a timely manner. Not doing so will delay processing of your application.

'On Hold' Status

At its sole discretion, HCD may place a project *on hold*, including after financing is committed, if:

- It is determined that any principal or any related entity is involved in litigation with the City of Richmond, owes taxes to the City of Richmond or has an open code violation
- It appears that construction will be delayed more than 90 days beyond the agreed upon start date
- Another city-funded project by the same developer is stalled or underperforming

HCD is **not** obligated to reserve or preserve funds for projects *on hold*.

Projects *on hold* are **not** eligible for funding unless and until all identified issues are resolved.

When a project is placed *on hold*, HCD may fund the next eligible project on the wait list.

4. Award (Formal Commitment of Funds)

After the project is deemed eligible for an award and the underwriting criteria is met, HCD will issue a formal commitment for funds. **Awards will be adjusted or recalled (and the applicant will be required to repay the HCD determined amount) if significant changes to the project occur post award, including a reduction in the number of units, a change in the affordability percentage of the project, and not providing final documentation for items for which the application received points (i.e., green building or other sustainability certification).**

5. Closing

Before funds are paid by HCD, the applicant must finalize all legal documents with HCD/the City Attorney.

6. Project Construction

After Closing, the project must begin construction in accordance with the approved schedule, scope of work and plans. HCD will monitor progress through site visits, status reports, and draw requests to ensure timely delivery and compliance with loan agreements.

7. Program Compliance

The compliance period begins with construction completion and extends through the 15-year AHTF affordability period. In addition to requirements set forth in the Loan Agreement, AHTF fund recipients **must** provide the following reports to HCD.

A. Quarterly Reports from Sub-recipients

During the construction period, AHTF fund recipients are required to submit quarterly reports to HCD to note the progress of project construction. Reports are due no later than the 15th of the month following the quarter reported.

B. Final Report

After construction is completed, AHTF fund recipients must provide a *Final Report*. The *Final Report* includes:

- A financial statement reflecting all expenditures of Loan funds by the Borrower
- A permanent Certificate of Occupancy or Certificate of Substantial Completion from the project's architect or contractor.
- A narrative report describing the Project and a description and explanation of how the use of the Loan funds contributed to the goals of the Project.
- Anecdotal evidence, stories, or testimony pertaining to the Project (if available)
- Project photographs (up to 5)

C. Annual Affordability Certification

AHTF fund recipients must provide annual certifications of compliance with all applicable affordability requirements in a form acceptable to HCD. Certifications are due by January 15.

Evaluation Criteria

Threshold is determined using the following categories:

	Rental	Homeownership
Project Readiness	60 pts	60 pts
Planning Approval	30	30
Funding Commitments	30	30
Proximity to Community Amenities	40 pts	40 pts
Proximity to Public Transit	20	20
Proximity to Grocery or Drug Store	20	20
Target Population and Sustainability	70 pts	70 pts
Income Targeting	25	35
Permanent Supportive Housing	20	N/A
Housing for Special Needs Populations	10	N/A
Sustainability Features	15	35
ROFR and Developer Experience	30 pts	30 pts
Non-profit ROFR	10	N/A
Developer Experience (≥ 4 residential projects completed)	20	20
Total Possible Points	200	190
Threshold (minimum points required)	130	130

I. Project Readiness

A. Planning Approval

At the time of application, projects must have planning approvals in place or have submitted their project application for planning approval. Include the approval letter, *Conditions of Approval*, and any extensions to planning approvals received for the project.

If a request for *Planning Approval* has been submitted, but not approved, include evidence of submission.

- 30 points - project sites with discretionary land use approvals. Building permits are not necessary to score points.
- 6 points – request for planning approval submitted

B. Funding Commitments

The degree to which outside funding has been committed

A Letter of Interest (LOI) is **not** considered an enforceable commitment. Funding commitments must:

1. Be in writing, stating the essential terms of financing
2. Be subject only to conditions within the control of the applicant, but for obtaining other sources such as HCD financing; and

3. Be executed by an authorized officer of the grantor, lender (other than a mortgage broker), or other agency providing the commitment or award.

If land or buildings will be donated, the value of the donation should (a) be documented as a funding commitment; (b) be included as a source of funds; (c) and be included as an acquisition cost in the *Budget* section of the HCD Excel application.

- Up to 5 points will be awarded for each commitment of long-term operating subsidy (e.g. Project-Based Section 8 vouchers) AND
- Points will be given based on non-City financing currently committed to the project, as follows:

Committed Financial Resources as a % of TDCs	Points
10%	3
20%	6
30%	9
40%	12
50%	15
60%	18
70%	21
80%	24
90%	27
100%	30

II. Proximity to Community Amenities

Provide location maps indicating the project's location in proximity to the following:

A. Proximity to Public Transportation

- 15 points - within 1/4 mile of a High Frequency Transit stop
- 15 points – within 1 mile of a Richmond Bus Rapid Transit (BRT) stop
- 7.5 points - within 1/2 mile of a High Frequency Transit stop

B. Proximity to Full-Service Grocery or Pharmacy

- 15 points - within 1/4 mile of a full-service grocery store
- 10 points - within 1/2 mile of a full-service grocery store
- 5 points - within 1 mile of a full-service grocery store
- 10 points - within 1/4 mile of a pharmacy
- 5 points - within 1/2 mile of a pharmacy
- 3 points - within 1 mile of a pharmacy

Provide a description of the store and/or pharmacy with the required elements.

An application may receive points for both grocery store and drug store proximity; however, a maximum of 15 points will be awarded.

III. Target Population and Sustainability

A. Income Targeting

Rental = 25 points, Homeownership = 35 points

Rental Projects: Points are awarded to rental projects wherein at least 20% of the units are available to households earning $\leq 80\%$ AML.

- 4 points - each full five percent of units with restricted rents at or below the 30% HUD rent limit (adjusted for unit size), including with Project-Based Section 8 (PBVs) or other rental subsidy contracts
NOTE: Public Housing (ACC) units and Rental Assistance Demonstration (RAD) program units are counted as 30% AML units.
- 2 points - each full five percent of units with restricted rents between 31% and $\leq 50\%$ HUD rent limit, adjusted for unit size.
- 1 point - each full five percent of units with restricted rents between 60% and 80% of the HUD rent limit, adjusted for unit size.

Homeownership Projects: Points are awarded to homeownership projects wherein at least 25% of the units are available to households earning $\leq 80\%$ AML. Applicants must contractually commit to sales prices to the buyer that will result in the PITI used to earn points in this section. Provide a sample *Buyer Contract*.

- 7 points - each full 20% of units with restricted rents $\leq 80\%$ of the HUD rent limit
- 2 points - each full 20% of units with restricted rents $\leq 120\%$ of the HUD rent limit

B. Permanent Supportive Housing

Rental Projects ONLY

- 5 points - projects with a letter of support from the local Continuum of Care
- 5 points - projects with signed contracts or MOUs with appropriate service providers. If the owner is providing direct services, a commitment letter or a board resolution will satisfy this requirement.
- 10 points - projects with a commitment of project-based vouchers

C. Housing for Special Needs Populations

Rental Projects ONLY

- 1 point for each 10% of the affordable units set aside for residents with special needs, up to a maximum of 10 points.

Providing accessible units alone is **not** sufficient to score points.

Projects with unit set-asides **must** submit the following:

1. Narrative describing the population to be served, how many units will be set aside for the population, and how residents will be selected for the property
2. Supportive Services Plan appropriate for the population to be served
3. Contract(s) or MOU(s) with service provider(s) describing services to be provided. If the owner is providing direct services, a commitment letter or a board resolution will satisfy this requirement.

D. Sustainability Features

Rental = 5 points, Homeownership = 6 points

Projects that certify use of Energy Star appliances in 100% of its units. Provide a certification letter attesting to providing Energy Star appliances in 100% of the project's units.

Rental = 15 points, Homeownership = 35 points

Projects that demonstrate proof of compliance with an accepted green energy building program, such as EarthCraft Multifamily and LEED, will receive full points for this category. Evidence of compliance includes, but is not limited to:

- ✓ pre-building approval by the rating agency
- ✓ a completed certification checklist from the designated agency
- ✓ scoring spreadsheet provided by the rating agency

Final program certification documentation must be submitted to HCD at construction completion.

Rental = 10 points, Homeownership = 12.5 points

RVAgreen 2050 includes an objective to, "Implement measures to reduce the energy burden of Richmond's most vulnerable communities and improve residential resilience to climate change." (Section **BE-2.1: Residential Energy Burden**) - see the *Richmond Sustainable Design Standards Manual*.

To qualify for points, provide a detailed narrative explaining how the applicant's project furthers the objectives of RVAgreen 2050. The following list of items, which is not exclusive, contribute to meeting this objective:

- On-site renewable energy
 - ✓ Solar panels
 - ✓ Wind turbines
 - ✓ Geothermal systems can provide sources.
- Natural ventilation
- Air Treatment (Filtration)
- Daylighting and Controls
- Low-flow toilets, faucets, and shower heads
- Hot water recirculation systems
- Water Metering
- Water Capture and Reuse, such as rainwater harvesting (for non-potable uses like irrigation and toilet flushing)
- Acoustics - designing the building to minimize noise

IV. Developer Experience and Non-profit ROFR

A. Developer Experience

The applicant must have completed and have in good standing more than one affordable or mixed-income housing project within the past 5 years. If the applicant is a joint venture, the highest individual score will be used provided the party has at least a 25% interest in the project.

Projects Completed	Points
2 projects	5
3 projects	10
4 projects	15
5 projects	16
6 projects	17
7 projects	18
8 projects	19
9 projects	20

B. Non-profit Right of First Refusal (ROFR)

10 points are awarded if the project is not directly related to the redevelopment of a *Big Six* public housing site and the non-profit is allowed a right of first refusal (ROFR) to purchase it at the end of the LIHTC compliance period or upon the sale of the property (non-LIHTC projects).

To receive points, provide:

1. An executed Right of First Refusal Agreement
2. A description of the non-profit's participation in the applicant project
3. IRS Form 990 - most recently filed - financial activity must be commensurate with the role of the organization in the applicant project. Non-profits not required to file form 990 must explain why a 990 filing is not required.

Definitions & Documentation Requirements

documentation requirements in 'blue'

Adaptive Reuse - changing the previous use of a structure (i.e., warehouse, school, church, etc.) into housing. For development purposes, this is 'new construction'.

Affiliate - an individual, corporation, partnership, joint venture, limited liability company, trust, estate, association, cooperative or other entity that directly, or indirectly through one or more intermediaries, has control of, is controlled by, or is under common control with any other person. All entities that share a principal are Affiliates.

Affordability Period - the period that units must remain affordable

Applicant – single-purpose entity (SPE) applying for an AHTF award. Submit SCC Certification from the Virginia SCC as proof that the applicant/ownership entity is admitted to record in and is authorized to transact business in Virginia. To receive funding, the ownership entity must also be registered to do business with the City of Richmond (Virginia).

Appraisal - required for new construction projects. Appraisals should be no older than 12 months.

Area Median Income (AMI) - AMI is the midpoint of a specific area's income distribution, calculated annually by HUD. Click [here](#) for 2025 Adjusted Home Income Limits.

Control (including the terms "Controlling" and "Controlled by" and/or "under common Control with") - the power, ability, or authority, acting alone or in concern with others, directly or indirectly, to manage, direct, superintend, restrict, regulate, govern, administer, or oversee

Developer/Owner – initiates, finances, and manages a project from concept to completion, taking on the financial risk and bearing responsibility for land acquisition, zoning, and overall project strategy; earns a developer fee

Developer Experience – provide:

1. Organizational chart depicting the ownership structure, including each principal of the Owner. Non-profits and PHAs are only required to list the name of the executive director or CEO
2. Partnership Agreement or Operating Agreement
3. Resumes for the following development team members:
 - Principals of the ownership entity
 - Syndicator/Investor
 - Architect(s)/Engineer(s)
 - General Contractor
 - Property Management Agent

Financial Analysis – Rental – provide:

Development costs must be for all units, including market-rate units.

- Sources & Uses of Funds - must show equity, debt, and requested gap funding from the City
- Development Budget
- Number of Units, Unit Size and Affordability
- 15 -year Cash Flow
- 15-year Operating Pro forma, including replacement reserves

Financial Analysis – Homeownership – provide:

Development costs must be for all units, including market-rate units.

1. Sources & Uses of Funds- must show equity, debt, and requested gap funding from the City
2. Development Budget
3. Sales Schedule
4. Number of Units, Unit Size and Affordability - a matrix showing the house type, house size, # bedrooms

Full-Service Grocery Store - a large retail establishment that offers a wide variety of food and household products, including fresh produce, meats, dairy, and packaged goods, along with various service departments like a deli, bakery, or pharmacy.

General Contractor – manages and executes the project's on-site construction, coordinating subcontractors, materials, and the construction schedule.

High Frequency Transit is accessible public transportation where the frequency of departures and arrivals is no more than every 30 minutes.

Identity of Interest - any relationship based on family ties or financial interests between or among two or more entities involved in a project-related transaction which reasonably could give rise to a presumption that the entities may not operate at arms-length. An identity of interest relationship will be deemed to exist if any of the following apply:

1. An entity, or any owner of any direct or indirect ownership interest in such entity, or any family member of any such owner is also an owner, through a direct or indirect ownership interest, or an officer, director, stockholder, partner, trustee, manager, or member of the counterparty/other entity; or
2. Any officer, director, stockholder, partner, trustee, manager, member, principal staff, contract employee or consultant of an entity, or any family member of thereof, is an owner, through any direct or indirect ownership

interest, or an officer, director, stockholder, partner, trustee, manager or member of the counterparty/other entity. For purposes of this definition, “family member” means the spouse, parents or stepparents, children or stepchildren, grandparents or step-grandparents, grandchildren or step-grandchildren, aunts, uncles, parents-in-law, and siblings-in-law (or their children or stepchildren). It also includes any other similar relationship established by operation of law, including but not limited to guardianship, adoption, foster parents, etc.

Complete the Identity of Interest (IOI) matrix in the Excel application.

Project Design – provide:

1. @ application - a minimum of 50% Architectural Plans. Submit only the following elements of architectural plans:
 - Site plan with building footprints for all buildings
 - Homeownership projects must show the individual home lots
 - Building floor plans for all multifamily residential and community buildings
 - Unit plans
 - Floor plans
 - Building elevations
 - Renderings (if available)
2. @ underwriting - 80% architectural plans
3. Prior to funding - full permit set of architectural plans

Owner - the Person(s) who owns a project or who expects to acquire control of a project under a purchase contract or ground lease

Project Team all persons who have a role in the construction, rehab or management of the proposed project

Public Park - land owned or managed by the city or other locality, whether located inside or outside the city limits, that is planned, developed or used for active or passive recreational use by the public.

Relocation Plan and Budget (Rehab and RRHA only) – provide:

1. A HUD-approved relocation plan will satisfy this requirement for RRHA redevelopment projects.
2. All relocation plans must provide reasonable notice to affected tenants.
3. If the project calls for the permanent relocation of tenants (whether subject to URA requirements), the Relocation plan must:
 - compensate the affected tenants (follow URA requirements);
 - cover all reasonable out of pocket costs; and

- meet all applicable federal, state, or local laws relating to displacement of tenants.

On-site Relocation - provide a chart or simple narrative describing how residents will be relocated

Off-Site Relocation - provide a narrative Relocation Plan

Single Purpose Entity - A single purpose entity (SPE) is a legal entity, like an LLC or corporation (via Virginia SCC), created to isolate a specific asset or transaction from a parent company's broader operations, thereby limiting financial and legal risks to only that project.

Site Control

Provide the most current real estate tax assessment. In addition:

1. The applicant must demonstrate that it has control of the site and that it will maintain site control until the land is acquired through one of the following:
 - Grant Deed evidencing fee title ownership
 - Purchase agreement, including evidence that the agreement be of a term sufficient to hold the property until the anticipated date of purchase
 - Option to purchase or lease, including evidence that options are renewable until the start of construction
 - Long-term lease agreement
 - Executed land sales contract or other enforceable agreement for acquisition
2. Site control must be in the name of the applicant entity. Future transfers to the owner and site control in the name of a closely related party are not sufficient.
3. Site control documentation must reference all parcels in the development.

Special Needs Populations

- Households in which there is at least one individual with alcohol and/or drug addictions
- Persons with disabilities
- Young adults aging out of foster care
- Persons protected by the Violence Against Women Act Protections (domestic violence, dating violence, sexual assault, and stalking)
- Persons with HIV/AIDS
- Homeless persons
- Veterans
- Wounded warriors (as defined by the Caring for Wounded Warriors Act of 2008)

- Persons recently released from incarceration

Substantial Rehab – includes the replacement of two or more of the following major building components. Costs **must** be supported with a 3rd party Capital Needs Assessment (CNA).

Structural Components

- Foundation - the base of the building, transferring the structure's load to the ground
- Floors - contribute to the overall structure's rigidity
- Walls - enclose the building, provide support (can be load-bearing or non-load bearing)
- Columns - vertical structural elements that support beams and transfer loads to the foundation
- Beams - horizontal structural elements that support floors and walls and transfer loads to columns or other supports
- Roof - the top enclosure of the building, protecting it from the elements
- Plinth - the area between the foundation and the ground floor level, often acting as a base for walls
- Lintels - horizontal structural members above openings (doors, windows) that support the load above
- Sills - horizontal members at the base of a window opening

Non-Structural Components

- Doors and Windows - provide access and ventilation, respectively
- Finishes - include plaster, paint, flooring, and other materials that contribute to the building's appearance and protect the structure
- Stairs - connect different levels of the building
- Partitions - walls within a building that divide spaces
- Building Services - include plumbing, electrical, and HVAC systems

Universal Design - Universal design is the design of products and environments for use by everyone, regardless of age, ability, or situation, without the need for adaptation or specialized design. Universal design examples include, but are not limited to curb cuts, zero-step entrances, lever door handles, automatic doors, and multi-sensory alarms.