

APPLICATION FOR  
**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ENTITLEMENT PROGRAM**  
— 2015 Program Year Funding—

ACTIVITY NAME: Rehabilitation of the Allen Drive Apartment Complex

APPLICANT: Saratoga Affordable Housing Group (SAHG)

MAILING ADDRESS: 1214 Saratoga Road  
Ballston Spa, NY Zip: 12020

PHONE: 518-453-0850 FAX: 518-453-0856 EMAIL: rocky@cdrpc.org

CONTACT PERSON: Rocco Ferraro TITLE: President

APPLICANT (*select 1*):  City Department  Private non-profit organization  Other  
Public Agency

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(List Dept) 26-1210093 (List Federal ID #) -----  
(Specify)

832926245  
(DUNS #)

NATIONAL OBJECTIVE (*select 1*):

"Benefit persons of Low/moderate income" "Address slum/blight Conditions" "Urgent CD

Need"

L/M Income Area Benefit "N/A" Slum/blighted Area "N/A" Urgent  
Need

- L/M Income Limited Clientele Activities  Slum/blighted Spot Basis  
 L/M Income Housing Activities "N/A" Urban Renewal Completion  
 L/M Income Job Creation/Retention

**REQUESTED ENTITLEMENT FUNDING:** \$ 96,200

Funding Leveraged from Other Sources: \$ 9,620

Total Activity Cost: \$ 105,820

Proposal Abstract – please provide a *brief* overview of your proposal including the number of persons that will be served with this grant in the space below:

To address the high priority of the CDBG to rehabilitate existing housing to: Improve code compliance, safety and energy efficiency of substandard housing and to accomplish more substantial and “whole-site” improvements, The Saratoga Affordable Housing Group (SAHG) is requesting \$ 96,200. These funds will be used to repair areas of the housing units that require immediate attention and areas that we anticipate from experience will need repair in the near future. These repairs and rehabilitation of the units will preserve 24 units of existing low to moderate income affordable housing units in the City of Saratoga Springs while creating a safe and healthy environment for those we serve.

Through these proposed activities we will be able to eliminate household displacement while preserving the City of Saratoga’s low to moderate income housing stock.

Major areas that we are requesting funding for are roof repair, repair of the exterior wall, and replacement of unit drainage lines. Other funding is being requested for replacement of carpet in several units and painting of units.

The requested funds will provide services 24 low to moderate income households for a total of 50 persons served.



\_\_\_\_\_  
(Authorized Signature)

\_\_\_\_\_  
Rocco Ferraro  
(Typed or Printed Name)

\_\_\_\_\_  
President

\_\_\_\_\_  
(Title)

\_\_\_\_\_  
1/29/15  
(Date)

Please respond in writing to each of the following (add additional pages as necessary):

## 1. ACTIVITY DESCRIPTION

Provide a detailed description of your proposed activity. In this description, provide responses to the following items:

A) Identify whether the activity is new, ongoing, or expanded from previous years.

**Removal of the brick on the outside wall-** This is a new activity. The brick is loose and pulling away from the exterior wall. The wall ties have become rusted and the wall behind the brick is rotting due to water seeping in between the brick and the wall. The moisture created increases the likelihood of mold and mildew. There is serious concern that the entire exterior wall could collapse. Another concern is since the brick is loose someone could get hurt by holding onto it or attempting to pull it off. We are requesting funds to remove the brick on 2 units, repair and vinyl side the exterior wall. The cost of this activity is \$35,000 and will benefit 8 households for a total of 17 persons.

**Roof Repair-** This is a new activity. When the roofs were installed, the weather barriers were not correctly installed. Each weather barrier has a plastic strip that should be removed upon installation. This will allow the barrier to adhere to the roof and prevent water from seeping under the shingles. This plastic was not removed causing water seeping into the units creating excessive moisture in the unit. This moisture creates a more favorable condition for mold and mildew to form in the units which we are beginning to see. In addition, water is seeping under the shingles, causing damage to the rafters. In order to correct the problem the shingles need to be removed, the plastic on the barrier removed and new shingles applied. The cost of this activity is \$5,000 per quad. This activity is needed in 3 quads for a total of \$15,000. Twelve households will be served for a total of 24 persons.

**Replacement of Drainage Lines-** This activity is expanded from previous years. The drainage lines crack under the flooring thus not draining properly and causing back up into the unit.

This problem has been repaired to date in 4 units as they have cracked. Based on our experience and the advice of the contractor the drainage lines will need to be replaced in the rest of the 20 units over time. The cost per unit to tear up the flooring, replace the line, install new flooring and carpet/tile is \$5,500 per unit. We are requesting funds for 6 units for a total of \$33,000. This will benefit 6 households totaling 13 persons.

**Carpet Replacement-** This activity is expanded from previous years. 11 units are still in need of new carpeting that has never been replaced since they were built. Many of these units have torn carpeting which is a safety issue, several are worn and several are not able to be cleaned again. Each unit cost to replace the carpet is \$2,000 for a total of \$22,000. This will benefit 11 households for a total of 20 persons served.

**Painting-** This activity is expanded from previous years. 17 units are in need of painting as they have not been painted since they were built. 4 units need to be re-painted that have shown traces of mold. To paint each unit is \$800 for a total of \$16,800. This will benefit 21 households for a total of 38 persons served.

B) Describe the community need that your activity is intended to address and how your activity will address that need. Provide evidence that this need is currently not being addressed through existing programs or activities.

Affordable housing continues to be a great need in the City of Saratoga Springs. These activities will address that need by preserving 24 units of affordable housing for low to moderate income individuals and families. In addition, the quality of life will be improved for the tenants of Allen Drive.

Preserving affordable housing is an obvious first step in meeting the city's rental supply needs. Our intent is to "preserve" these units so that we can avoid household displacement for low to moderate income tenants.

This is existing housing, owned by SAHG. There are no other programs, activities or funding addressing these activities.

- C) Identify who will benefit from the proposed activity. If the activity is designed to benefit:
- C-1) individual persons of low- to moderate-income, describe the process you will use to identify these persons and determine their income eligibility and the number of persons you expect to serve.
  - C-2) the inhabitants of a predominantly low-moderate income area, identify the Census Block Group in which the activity is located.
  - C-3) designed to benefit a low-moderate income "limited clientele", identify the "limited clientele" group.

Individual persons and families of low to moderate income will benefit from the proposed activities. The targeted population is identified by referrals to the apartments. These referrals are made to SAHG from the Saratoga Housing Authority, who manages the Section 8 voucher program for the City of Saratoga, Homeless Shelters, the EOC, Saratoga RPC as the manager of the Section 8 Voucher Program for Saratoga County, other providers and through individual application. A Memorandum of Understanding is maintained with all referring agencies. For the purposes of this application 24 households for a total of 50 persons will be served.

Income eligibility is determined by using the HUD calculation worksheet. Proof of income is required for all prospective tenants to calculate their eligibility and rent amount. As tenant's income changes, eligibility is re-determined.

- D) Identify your performance goals and the types of indicators you will use to document activity accomplishments and success. **(Examples should include: # of persons with new/improved access to services, # of affordable houses rehabilitated, etc.)**

Goal: To provide safe, decent affordable housing to low to moderate income households in the city of Saratoga Springs.

We will accomplish this by preserving through rehabilitation 24 units for a total of 50 persons served at the Allen Drive Apartments.

Accomplishments and success will be documented from the beginning and through every phase of each activity until completion.

The Housing Director will submit a schedule of activities each week to Cheryl Hage-Perez, Executive Director of the management company. She will report progress to SAHG on a monthly basis. The Finance Director will submit a financial accounting of each activity monthly to the SAHG Board of Directors.

Activity accomplishments and success will also be determined by the number current households that will not be displaced due to the rehabilitations of these units.

- E) Provide an activity timeframe/schedule (include start, completion dates, and other significant performance stages).

We have secured bids for the proposed activities. If funding is awarded we plan to start activities in August 2015. The activities that are a priority such as the roof repair to eliminate mold and mildew and the removal of the brick wall will be completed first. We anticipate these activities to be completed by the end of November 2015.

Carpet replacement for the units that need replacement due to poor condition will begin August 2015 and is expected to be completed by the end of October 2015.

The painting of units will be over the course of the grant term. We will be painting units that have not been painted for at least 5 years and to paint units as tenants move out to prepare for a new tenant. All painting activity will be completed by the end of the grant term.

Repair of the drain lines will occur throughout the term of the grant as needed.

- F) Identify whether the activity requires additional local, state or federal approval (license, permit, design/historic/environmental review, etc.). For construction/site development projects, provide evidence of site control.

We anticipate a building permit will be required for the removal of the brick walls and installation of the siding. Cheryl Hage-Perez and Rocco Ferraro will ensure all permits and/or licenses will be obtained.

## **2. ORGANIZATIONAL CAPACITY**

- A) Provide an overview of your organization including length of time in existence. List current officers and board members and identify any prior funding by the City of Saratoga Springs (year, activity, and amount).

The Saratoga Affordable Housing Group (SAHG) was founded in 2007 for the sole mission "To provide quality, innovative housing for families in need; to promote self-sufficiency and economic independence; and to build a thriving community within the City of Saratoga Springs".

In order to attain this mission SAHG purchased the property known as the Allen Drive Apartments. Since 2007, SAHG has provided safe, secure affordable housing for low to moderate income individuals and families.

The Allen Drive Apartments consists of 24 (2) bedroom units, 9 (3) bedroom units, 6 (1) Bedroom units and a single family home for a total of 40 units.

Members of the Board of Directors include:

Rocco Ferraro, President is the Executive Director of the Capital District Regional Planning Commission.  
Sister Charla Commins, Vice President is the Executive Director of Catholic Charities  
Steven Sullivan, a local business owner and strong advocate for those in need.  
Bill Stanley, Secretary, Retired and Vice President of the NAACP and tenant representative  
Scott Peterson, a Local Attorney  
Lucille Lucas, Vice President Adirondack Trust  
Bob Reed, Safeguard Account Representative Tenant representative  
Richard Ferguson, Treasurer, Senior Vice President at Saratoga National Bank

The SAHG takes pride in the housing that it provides for low to moderate income individuals and families. With the financial support of the City of Saratoga through the CDBG, a safe, stable, and sanitary home has been able to be maintained for the persons that we serve. This assistance from the City of Saratoga includes:

\$100,000 in 2010 for new windows for 4 of the buildings.

\$99,239 in 2011 for the installation of a parking lot and sidewalks.

\$43,464 in 2013 for new carpeting and siding for 2 of the buildings.

\$28,196 in 2014 for the installation of gutters and to repair the drainage system in several units.

- B) Describe your organization's experience in successfully conducting this type of activity. Identify any skills, current services, or special accomplishments that demonstrate your capacity for success.

The SAHG has contracted with Saratoga Rural Preservation Co (Saratoga RPC) to function as the Property Manager for the Allen Drive Apartments. Saratoga RPC has 34 years of experience in providing housing and housing support for individuals in Saratoga County.

Saratoga RPC has successfully undertaken substantial rehabilitation projects as well as new construction projects. These projects have been completed and are currently in operation. These projects include:

- A 12 unit Apartment complex, located in Wilton for veterans.
- A two family home for Veterans in Ballston Spa
- A 15 bed transitional home for male veterans located in Ballston Spa
- An 11 Bed transitional home for female veterans located in Ballston Spa

In addition Saratoga RPC is the administrator of the Saratoga County and the town of Wilton's Section 8 Program. They also administer the Department of Health Nursing Home Diversion Program, the HOME grant to replace unsafe mobile homes in Saratoga County, and the Saratoga and Warren Washington Counties HOME Access programs.

Saratoga RPC has maintained these units and works with multiple funding sources to meet the needs of each program. They are adept at identifying problem areas, determining solutions to each issue and through the bidding process, identifying a local contractor to correct the problem.

As the recipient of State and federal funding, Saratoga RPC is subject to annual monitoring visits by each funding source. These monitoring visits have always resulted in a positive report.

- C) Identify the person(s) responsible for program and financial management of the activity. Identify all other persons involved in this activity noting whether these positions are current or new, pending this award. For construction/site development projects, identify the development team including proposed contractors, subcontractors, and project manager.

As President of the SAHG, Rocco Ferraro along with Cheryl Hage-Perez, Executive Director of Saratoga County RPC will be responsible for oversight of program and financial management of all activities. Marta Portier is the Finance Director of Saratoga County RPC. She will manage the finances, and prepare vouchers with back up documentation to submit to the City of Saratoga. Robin Deierlein is the Housing Director for Saratoga County RPC. She will schedule and monitor progress of each activity

A full report will be presented by Saratoga RPC to the full SAHG Board of Directors on a monthly basis.

D) Identify any other agencies/partners involved in this activity and define their roles and responsibilities.

There are no other partners involved in these activities.

### **3. ACTIVITY BUDGET – (ATTACHMENTS 1, 2)**

- A) Include attached budgets (Attachments 1, 2) as appropriate. Depending on the activity, the applicant may need to submit one or both of the attached budget forms. More detailed budgets may be attached (and are recommended) in support of the proposal. If an architect, engineer, or other personnel have conducted a cost analysis, attach a copy noting the author and date of analysis.
- PROGRAM OPERATING BUDGET (Attachment 1) – for all proposals including public service projects and construction/site development projects
  - CONSTRUCTION/SITE DEVELOPMENT BUDGET (Attachment 2) – for construction/site development projects
- B) Identify the amount and sources of leveraged funding for this activity. Include the status of these funds (i.e. cash on hand, grants received, planned fund-raising, etc.). Attach copies of funding commitment letters or other evidence of funding support.

### **4. MONITORING OF FEDERAL FINANCIAL ASSISTANCE TO SUBRECIPIENTS – (ATTACHMENT 3)**

The City of Saratoga Springs is responsible for ensuring that subrecipients expend awards in accordance with applicable laws, regulations, and provisions of contracts and grant.

- A) In accordance with OMB Circular A-133, please complete Attachment 3 and include it with your application.
- B) During your last fiscal year, if your organization expended more than \$500,000 in total federal financial awards (including CDBG and all other federal assistance), please include a copy of your latest Single Audit Report with this application.

(ATTACHMENT 2)

## CONSTRUCTION / SITE DEVELOPMENT BUDGET

(Entitlement Grant + Leveraged Funds = Total Activity Cost)

	ENTITLEMENT GRANT	Leveraged Funds*	Total Activity Cost	*Source of leveraged Funds and In-Kind Services
<b>PRECONSTRUCTION</b>				
Legal				
Engineering				
Architectural/Design				
Fees and Permits				
<i>Subtotal</i>				

<b>DEVELOPMENT</b>				
Relocation				
Site Preparation				
Construction - materials	43,600	4,360	47960	Rental Income
Construction - labor	52,600	5,260	57860	Rental Income
Construction Financing				
Other - (explain)				
<i>Subtotal</i>	96,200	9,620	105,820	

<b>TOTAL COST</b>	96,200	9,620	105,820	
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(ATTACHMENT 3)  
**OFFICE OF MANAGEMENT AND BUDGET (OMB) CIRCULAR A-133**  
**MONITORING OF FEDERAL FINANCIAL ASSISTANCE TO SUBRECIPIENTS**

ORGANIZATION: SARATOGA AFFORDABLE HOUSING GROUP

MAILING ADDRESS: 1214 SARATOGA ROAD BALLSTON SPA, NY 12020

FEDERAL ID #: 26-1210093 PHONE: 518-885-0091 FAX: 518-885-0998

DUNS #: 832926245

1. Please identify your fiscal year (mth/yr to mth/yr): July 1 to June 30,

2. Please identify below the funding received during your last fiscal year:

3. Community Development Block Grant Entitlement Funding (CDBG):

CDBG Activity Name: Rehabilitation of the Allen Drive Apartments

CDBG Funding Program Year: 2014 CDBG Funding Amount: \$29,558

4. Other Federal Financial Awards (cash & non-cash):

GIVE NAME & CATALOG OF FEDERAL FINANCIAL ASSISTANCE (CFDA) #	AMOUNT OF AWARDS
N/A	

5. During your last fiscal year, has your organization expended more than \$500,000 in total federal financial awards (incl. CDBG & all other federal assistance)? YES \*  NO

\* If "yes", include a copy of your latest Single Audit Report with this completed and signed form as part of your application. If you answered "no", please complete, sign and return this form.

6. Are you aware of any financial audit violations, findings or questioned costs relating to any activity funded with federal financial assistance? YES \*  NO

\* If "yes", please describe: N/A

Other Saratoga County Awards (cash & non-cash):

IDENTIFY PROGRAM NAME & YEAR OF AWARD	IDENTIFY AMOUNT OF CO. AWARDS
<u>CDBG 2014</u>	<u>\$28,196</u>
<u>CDBG 2013</u>	<u>\$43,464</u>
<u>CDBG 2011</u>	<u>\$99,239</u>
<u>CDBG2010</u>	<u>\$100,000</u>

  
 \_\_\_\_\_  
 Authorized Signature

1/29/15  
 \_\_\_\_\_  
 Date