2013 FUNDING ROUND
SELF-HELP HOMEOWNERSHIP OPPORTUNITY PROGRAM (SHOP)

PROGRAM DESCRIPTION AND APPLICATION INSTRUCTIONS

Housing Assistance Council
1025 Vermont Avenue, NW, Suite 606, Washington, DC 20005
Phone: (202) 842-8600 Fax: (202) 347-3441
www.ruralhome.org

HAC is an equal opportunity lender.
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I. GENERAL INFORMATION

On January 23, 2013, the Notice of Funding Availability for the FY 2013 Self-Help Homeownership Opportunity Program ("SHOP NOFA") [FR-5700-N-11] was released; however, the available amount of SHOP funds is subject to enactment of the final HUD appropriations bill for FY 2013. Because FY 2013 funds have not been appropriated for this program, the availability of any such funding is contingent upon future Congressional action. If the program is not funded, the NOFA will be withdrawn. (See Appendix I)

The Housing Assistance Council ("HAC") intends to apply for funds from the U.S. Department of Housing and Urban Development ("HUD") to provide awards to developers of self-help housing according to Section 11 of the Housing Opportunity Program Extension Act of 1996 (42 U.S.C. 12805 note) (the "Extension Act") and the SHOP NOFA.

HAC, in anticipation of an award, is issuing this request for applications to provide local self-help housing organizations ("you" or "applicant") ample time for development. In order to distinguish the current SHOP funding round from previous rounds, this funding round shall be referred to as "SHOP 2013."

The SHOP program Catalog of Federal Domestic Assistance (CDFA) number is 14.247.

The application deadline date is Tuesday, April 2, 2013 by 4:00 p.m. Eastern time.

II. PROGRAM DESCRIPTION

SHOP funds are awarded to national and regional non-profit organizations and consortia to facilitate and encourage innovative homeownership opportunities on a national, geographically diverse basis through the provision of self-help homeownership housing programs. SHOP funds must be used for land acquisition, infrastructure improvements, and for reasonable and necessary planning, administration and management costs. The construction or rehabilitation costs of each SHOP unit must be funded with other leveraged public and private funds. The average SHOP expenditure for the combined costs of land and infrastructure must not exceed $15,000 per SHOP unit. Eligible low-income homebuyers must contribute a significant amount of sweat equity towards the development of the SHOP units. Donated volunteer labor is also required. Assisted units must be decent, safe, and sanitary non-luxury dwellings that comply with local building and safety codes and standards, and with the SHOP requirements. The SHOP units must be sold to the homebuyers at prices below the prevailing market price. The homebuyer's sweat equity contribution must not be mortgaged or otherwise restricted upon future sale of the SHOP unit. SHOP grantees may award SHOP funds to affiliates to carry out the grantee's SHOP program.

III. PROGRAM CHANGES/UPDATES

The primary SHOP updates this year include (new items are noted with a ★):

A. Recoverable Grant. Under HAC's SHOP program, you may retain up to 90 percent of the award as a recoverable grant.

B. Administrative Costs. Under HAC's SHOP program, funding is not provided to cover administrative costs incurred in connection with the applicant's self-help program.

C. Expenditure Date. Acquisition or infrastructure improvements you undertake on or after January 23, 2013, the publication date of the SHOP NOFA, are eligible costs; however, you must obtain written authorization from HAC prior to the incurrence of the expenditure.
If you do not receive a HAC SHOP award, you will not be reimbursed for expenditures incurred. (See Application Forms Package, Form 13.)

D. **Homebuyer Guidance.** All SHOP homebuyers must be provided guidance on the proper use and maintenance of the energy-saving features, appliances and products, and water conservation products that have been installed in their homes.

**IV. THRESHOLD REQUIREMENTS**

An applicant must meet all SHOP NOFA and General Section NOFA threshold requirements (the “Threshold Requirements”) in order to apply for SHOP funds. Please carefully read Appendix I and N the specific details. You must complete and include the Threshold Questionnaire (Form 2) as part of your application submission.

**V. PROGRAM-SPECIFIC REQUIREMENTS**

Eligible applicants that meet all Threshold Requirements must comply with all of the following SHOP program-specific requirements. You must complete and include the SHOP Program and Threshold Requirements Questionnaire (Form 3) as part of your application submission. Please carefully read the SHOP NOFA (Appendix I) for the specific details of each requirement (pages 7–11; 42-44).

A. **Eligible Activities.** You will use SHOP-eligible expenses (land acquisition and infrastructure improvements) in connection with developing new decent, safe, and sanitary, non-luxury dwellings. (HAC’s FY 2013 SHOP program does not provide administrative funding for approved affiliates.)

B. **Property Standards.** The SHOP statute requires that funds be used for quality “decent, safe, and sanitary non-luxury dwellings” that “comply with local building safety codes and standards.” You must ensure that all SHOP units that are developed by you and your affiliates comply with state and local codes, ordinances, and zoning requirements, and with the SHOP requirements (including requirements for accessibility, energy-efficiency and water conservation).

C. **Energy-Efficiency.** Your SHOP units in newly constructed buildings or gut-rehabilitated buildings will be certified as meeting the guidelines for either ENERGY STAR New Homes or ENERGY STAR Multi-family High Rise (MFHR), as determined by the U.S. Environmental Protection Agency and the U.S. Department of Energy.

D. **Water Conservation.** You must incorporate specific water-conservation measures in the construction and/or rehabilitation of your SHOP units.

E. **Minimum Sweat Equity Contribution.** Eligible homebuyers will contribute a minimum number of sweat equity hours (100 hours for more than one individual and 50 hours for one individual) towards the construction or rehabilitation of the homebuyer’s SHOP unit and/or the homes of other homebuyers participating in the self-help homeownership housing program administered by your organization.

F. **Value of Sweat Equity Contribution.** Eligible homebuyers will receive the full value of the homebuyer’s sweat equity contribution towards the purchase of the homebuyer’s SHOP unit. For example, the unit’s sale price may be reduced by the value of the sweat equity contribution, or the value of the sweat equity contribution may be treated as a credit towards the
unit’s contract sale price. The homebuyer’s sweat equity contribution will not be mortgaged or otherwise restricted upon future sale of the SHOP unit.

G. **Homebuyer Financial Contribution.** Eligible homebuyers will not be required to make any financial contributions towards the purchase of a SHOP unit, other than cash contributed for downpayment and reasonable and customary closing costs.

H. **Sales Price.** All SHOP units will be: (a) made available at prices below the prevailing market prices; and (b) sold below the appraised value of the property.

I. **Mortgage and Other Loans.** You will provide each homebuyer, at or before closing, unit-specific information on the cost and carrying charges for the homebuyer’s SHOP unit, similar to information required on the HUD-1 “Settlement Charges.” (The homebuyer’s sweat equity contribution will not be mortgaged or otherwise restricted upon future sale of the SHOP unit.)

J. **Volunteer Labor.** Your self-help homeownership housing program will involve community participation in which volunteers assist in the construction or rehabilitation of dwellings.

K. **Leveraged Resources.** You will obtain commitments of resources (or have the capacity to obtain commitments) necessary to develop the number of SHOP units that you propose.

L. **Affirmatively Furthering Fair Housing.** You must affirmatively further fair housing by promoting fair housing rights and fair housing choice in housing programs funded by your SHOP award. *(See page 23)*

M. **Accessibility for Qualified Individuals with Disabilities.** You must comply with Section 504 of the Rehabilitation Act of 1973 and HUD’s implementing regulations at 24 CFR Part 8 concerning accessibility for qualified individuals with disabilities.

N. **Economic Opportunities for Low- and Very Low-Income Persons (Section 3).** You must comply with Section 3 of the Housing and Urban Development Act of 1968 (Section 3), 12 U.S.C. 1701u (Economic Opportunities for Low- and Very Low-Income Persons in Connection with Assisted Projects), and the HUD regulations at 24 CFR part 135, including the reporting requirement of Subpart E. *(See Appendix B.)*

O. **Real Property Acquisition and Relocation.** SHOP projects are subject to the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 as amended (Uniform Act or URA) (42 U.S.C. 4601) and the government-wide implementing regulation issued by the U.S. Department of Transportation at 49 CFR Part 24.

P. **Environmental Review.** You must comply with the SHOP environmental review requirements. This complex process can take several months to complete. Applicants are strongly encouraged to begin environmental reviews prior to SHOP award decisions. SHOP funds cannot be disbursed until HAC has received the appropriate HUD environmental review approval. *(See Appendix C, C1, C2.)*

Q. **Occupational Safety and Health.** You must conduct work under the SHOP 2013
award in accordance with the Occupational Safety and Health Administration regulations (e.g., 29 CFR 1926.62) for employees of you and your affiliates.

R. **Lead Safe Requirements.** You must comply with the Lead Based Paint Poisoning Prevention Act (42 USC 4821-4846, the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 USC 4851-4856, and relevant subparts of the implementing regulations at 24 CFR Part 35, such as subparts A,B,J,K and R.

S. **Indoor Air Quality.** You are encouraged to comply with the Environmental Protection Agency’s (EPA) Indoor airPLUS specifications so that your SHOP units provide improved indoor air quality.

T. **Standards of Financial Control.** You must comply with the requirements of 24 CFR 84.21 “Standards for Financial Management Systems.”

**VI. ELIGIBILITY INFORMATION**

**A. Eligible Applicants**

1. Limited to public or private nonprofit organizations under federal or state law with experience in providing self-help housing homeownership opportunities.

2. Must have a Dun and Bradstreet Data Universal Numbering System (DUNS) number. *(See page 6 of Appendix I)*

3. Must have an “Active” registration in CCR/SAM (Central Contractor Registration). Transitioned into System for Award Management “SAM” at www.SAM.gov *(See page 6 of Appendix I)*.

4. Apply with only one national or regional nonprofit or consortium SHOP NOFA applicant. Organizations that apply with more than one applicant may be disqualified for funding from any applicant that receives a grant. All HAC applicants are required to certify that they will not seek SHOP 2013 funding from another SHOP NOFA applicant. Successful HAC SHOP applicants will be referred to as “HAC SHOP affiliates.”

5. Must complete the Threshold Requirements Questionnaire (Form 2) and the SHOP Program and Threshold Requirements Questionnaire (Form 3) and include as part of your application submission. *(See SHOP NOFA Appendix N.)*

**B. Eligible Activities.** SHOP funds are to be used exclusively for land acquisition and infrastructure improvements associated with self-help housing for low-income households, as defined by HUD (below 80% of the area-wide median income as established by HUD; see Appendix K for Definition of Annual Income). Eligible uses of SHOP funds incurred on or after **January 23, 2013**, the publication date of the SHOP NOFA, are:

1. **Land Acquisition.** The acquisition of land (including financing and reasonable and customary closing costs) for the purpose of developing or rehabilitating SHOP units. Nongrant funds may be used to acquire land before completion of an environmental review and HUD’s approval of a request for release of funds and environmental certification. However, such costs incurred are at
the risk of the applicant and reimbursement will depend on the results of the environmental review and award of SHOP funds. (See Appendix A)

2. **Infrastructure Improvements.** The installation, extension, construction, rehabilitation, or other improvements of utilities and other infrastructure (including the removal of environmental hazards) in support of the development or rehabilitation of SHOP units. Infrastructure costs must not be incurred before the required environmental review process has been successfully completed. (See Appendix A and C)

3. **Administrative costs.** Under HAC’s program, funds are not provided to cover administrative costs incurred in connection with your self-help program. However, HAC will pay for costs associated with the closing of your SHOP award (e.g., settlement or closing fee, abstract of title search, title examination, document preparation (promissory note, deed of trust, mortgages), attorney fees, title insurance premium, recording fees, city/county/state tax stamps, escrow services, courier costs, notary fees).

C. **Eligible Homebuyers.** The population that the applicant proposes to serve must be eligible for SHOP assistance. Eligible homebuyers are low-income individuals and families whose incomes do not exceed 80% of the median income for the area, as established by HUD. To determine whether a homebuyer is income eligible under SHOP, HAC shall use the definition of “annual income” as defined by the U.S. Department of Agriculture Rural Development (7CFR Part 3550). See Appendix K

D. **Ineligible Costs.** Examples of ineligible costs include:

1. Cost incurred before **January 23, 2013**, the publication date of the SHOP NOFA and incurred without written authorization from HAC.

2. Construction, rehabilitation, or improvement of any dwelling unit.

3. Land acquisition for land banking purposes (i.e., holding land for an indefinite period).

4. Acquisition of land that is owned by you, or in which you have an interest.


6. Acquisition costs of land that does not comply with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA).

7. Interest on loans used to pay for infrastructure costs.

8. Homebuyer pre- and post-purchase counseling costs.

**VII. AUTHORIZATION TO INCUR COSTS**

On February 12, 2013, HAC sent out an informational email regarding its SHOP 2013 funding proposal to HUD. This email also asked organizations who intended to apply for SHOP funds to complete and submit Form 13, “Authorization to Incure SHOP 2013 Eligible Expenses”. Without this form, if awarded SHOP 2013 funds, any costs incurred before the execution date of HAC’s SHOP grant agreement with HUD are not eligible for reimbursement.
VIII. UNIT PRODUCTION TIMELINE

HAC’s SHOP application is due to HUD on or before April 24, 2013. It is uncertain as to when HUD will make funding announcements. HAC has no control over HUD’s review process, time schedule, or establishment of a SHOP grantees Line of Credit Control System (LOCCS) account. If HAC’s application is successful, funding announcements will likely be made sometime by October 2013.

The tentative construction and completion schedule for the SHOP 2013 funding round will be as follows:

- September 30, 2016 – 4 or less units
- September 30, 2017 – 5 or more units

The schedule may be modified based on the notification of an award and establishment of a LOCCS account.

IX. AWARD LIMITS AND RESTRICTIONS

The average SHOP expenditure for the combined costs of land acquisition and infrastructure improvements may not exceed $15,000 per dwelling unit.

HAC will not set a cap on the maximum amount of SHOP funds you can apply for to support eligible land acquisition and infrastructure improvement costs. However, HAC may impose caps on the total amount of SHOP funds awarded to any one affiliate as a result of the amount of funds received from HUD. Unfortunately, this decision cannot be made until HAC receives notification of a funding award from HUD. You are encouraged to apply for all funds that will be used to complete and occupy the self-help housing units within the prescribed unit production timeline noted under Section VIII.

SHOP 2013 funding will be restricted to one project, excluding scattered sites which can be in multiple locations. Applicants planning to request SHOP 2013 funds for scattered site projects (consisting of distinct lots located at least 2,000 feet apart) need only submit one application. Multiple projects will not be funded under SHOP 2013.

If your project needs additional gap financing, HAC has other Loan Funds (see Appendix J) available to cover pre-development, acquisition, site development, and construction financing; however, these funds are restricted to projects located in rural areas. You may use this application to request other HAC Loan Funds.

X. REGIONAL FUNDING LEVELS

HAC will award SHOP funds in a manner that achieves geographic diversity and represents a broad range of development experience and production capacity. To address these differences, funds will be awarded within each of HAC’s five technical assistance regions through a competitive process.

**NORTHEAST**
CT, DE, KY, ME, MD, MA, NH, NJ, NY, PA, RI, VT, VA, WV

**SOUTHEAST**
AL, AR, FL, GA, LA, MS, NC, SC, TN

**MIDWEST**
IL, IN, IA, KS, MI, MN, MO, NE, ND, OH, OK, SD, WI

**SOUTHWEST**
AZ, CO, NM, TX, UT, WY

**WEST**
AK, CA, HI, ID, MT, NV, OR, WA
XI. RATES, TERMS, RECOVERABLE PORTION, AND REPORTING

Assistance provided under HAC’s SHOP program will be in the form of an interest-free loan, with a recoverable grant portion, due and payable to when developed lots are sold to eligible homebuyers or by the loan maturity date, whichever occurs first. All SHOP loans must be adequately secured (i.e., real estate).

HAC will formally convert, up to 90 percent of the SHOP loan, to a recoverable grant if the affiliate: (1) completes the required SHOP units by the construction and completion deadline; (2) remits the required 10 percent repayment; and (3) satisfies other terms and conditions outlined in the affiliate agreement.

If units are not completed by the deadline, the SHOP loan will be converted to an interest-bearing loan at HAC’s prevailing interest rate. Interest shall be assessed on uncompleted units.

The recoverable grant portion may be passed on as subsidies to the families (e.g., grants, loans), or may be used by your organization to capitalize an internal revolving development loan fund. Affiliates will execute a certification regarding the use of recoverable grant portion at the initial SHOP loan closing.

Submission of quarterly status reports is required for all SHOP awards. If awarded SHOP 2013 funds, HAC will be required to submit reports to HUD on a quarterly basis that include, but not limited to, environmental review status, stages of project development, sweat equity hours, sales price and appraised value of the completed unit, ethnic/racial data of homebuyers, Energy Star certifications, etc. Failure to submit quarterly status reports may negatively affect your award (e.g., delay award closing, halt disbursement of funds).

XII. APPLICATION AND SUBMISSION REQUIREMENTS

Applications are due to HAC’s national office no later than Tuesday, April 2, 2013 BY 4:00 P.M. Eastern Time. Applications postmarked by April 2, 2013 and received after that date will not be accepted and returned.

Mail one copy of your completed application to:

Housing Assistance Council
Attention: SHOP 2013 Funding Round
1025 Vermont Avenue, NW, Suite 606
Washington, DC 20005

Due to the volume of attachments, electronic or facsimile application submissions will not be accepted.

All applications must be submitted in one 2-inch, 3-ring binder with divider tabs corresponding to the SHOP 2013 “Application Submission Checklist” to aid in review of the application. The application narrative may not exceed 25 single-spaced typed pages, with no less than an 11 pt. font size. There is no page limitation on the required and optional information submitted with the application. Due to the competitive nature of HAC’s SHOP round, failure to submit a completed application, with required documentation as noted on the “Application Submission Checklist,” will result in an automatic rejection of your application.

XIII. TIPS FOR SUCCESSFUL APPLICATIONS

HAC will attempt to make SHOP funds accessible to new and emerging self-help housing organizations. However, due to the HUD-mandated production timeline of the SHOP program, HAC will only approve projects in which the applicant demonstrates its ability to complete the units within the prescribed construction and completion schedule.
Applicants with “ready-to-go” projects will be more competitive. Successful applicants may demonstrate this in the following ways:

- Established administrative funding sources (e.g., approved USDA RD Section 523 grant, developer’s fees, HOME/CHDO proceeds) for the proposed project;
- Organization or project staff experienced in the development and management of self-help programs;
- Construction and permanent financing identified, with a written expression of interest and/or firm commitments;
- Identified site(s) with site control;
- Established waiting lists of pre-qualified homebuyers with permanent financing for the first building group; and
- Existing SHOP affiliates should be current with quarterly reporting requirements (i.e., status reports) and on track with unit production in previous SHOP rounds.
- Initial SHOP expenditure and draw request will be within six months after your award notification.

XIV. UNDERWRITING CRITERIA

Applications will be evaluated and ranked competitively on five criteria. HAC anticipates a limited amount of funds, if awarded, for its SHOP 2013 program. As part of the underwriting process, HAC will closely review and consider the following:

- Existing SHOP affiliates: Past performance on previous SHOP awards (e.g., unit production, status for outstanding loans, units completed by required deadline, expenditure timeline, quarterly report submission)
- New applicants: Performance on self-help unit delivery
- All applicants:
  - Adequacy of administrative funding sources for proposed and existing SHOP-assisted projects
  - Cost effectiveness and affordability of project
  - Anticipated project timeline

The application narrative section is organized in a manner that will assist your organization to clearly respond to each question under the evaluation criteria. If a question does not apply, please respond with an “N/A.”

There are other required documents and forms related to each part of the narrative that must be completed and submitted with your application. Please review the “Application Submission Checklist,” which is included in the forms for downloading. (See Section XVII)

Your application must receive a minimum of 70 points in order to be considered for SHOP funding.

CRITERIA 1: Organizational Capability and Experience (20 points)

An applicant’s capacity to carry out the proposed self-help project is assessed, as evidenced by the organization’s self-help experience, development team capacity, and experience with key financial partners, third party referrals, and performance on previous HAC awards, if applicable.

CRITERIA 2: Financial Capability and Experience (20 points)

HAC will assess the adequacy and diversity of administrative funding sources, the strength of the organization’s liquidity, debt position, unrestricted net assets, and financial control procedures and compliance with 24 CFR 84.21, “Standards of Financial Management Systems.” HAC will analyze and review the applicant’s past three year audits, interim financial statements,
internal control and compliance issues, financial
trends, and other pertinent financial information.

CRITERIA 3: Quality of Program Design (50 points)

Applications will be analyzed to determine the
feasibility of the proposed project and assess the
applicant’s plan to develop the project, with
special emphasis on lot status, affordability, unit
sustainability (green building practices, healthy
HOME design), cost effectiveness, of project, unit
production timeline, market need and demand,
and HAC’s takeout and security.

CRITERIA 4: Leveraging of Public and Private
Resources (10 points)

Applicants will be assessed on the amount and
diversity of other funds leveraged with SHOP
funding, including public and private sector
support for the proposed project.

CRITERIA 5: BONUS POINTS (6 Bonus Points)

An applicant may receive bonus point for the
projects that are located and/or serve:

- **Underserved Areas:** (2 points). HAC-
designated underserved areas: Colonias,
Mississippi Delta, Indian Country, or
Appalachia.

- **Underserved Populations:** (2 points).
HAC-designated underserved
populations such as racial/ethnic
minorities or farm workers as evidenced
in the applicant’s waiting list
information.

- **Preferred Sustainable Communities:**
(2 points). Working in one or more
communities that have received
Preferred Sustainability Status under
HUD’s Sustainable Communities
Regional Planning Grant Program

and/or HUD funded Challenge Grant
Program. Applicant should complete and
submit form HUD-2995, “Certification of
Consistency with Sustainable
Communities Planning and
Implementation” (See page 38 of the
SHOP NOFA.)

XV. APPLICATION TECHNICAL DEFICIENCIES

Applications for SHOP 2013 funding are subject
to approval, deferral, or rejection in accordance
with HAC’s established procedures and the
selection criteria outlined in Section XIV.

An assigned underwriter will contact each
applicant during the course of the underwriting
process and may request additional information
as needed to clarify items in the application
and/or correct technical deficiencies. Examples of
curable (correctible) technical deficiencies
include inconsistencies in the funding request and
project development budget, outdated
organizational financial statements, or a failure to
submit the proper certifications. In each case, HAC
will notify the applicant, in writing, by describing
the clarification or technical deficiency, via mail or
e-mail. Clarifications or corrections to technical
deficiencies must be submitted within seven (7)
business days of receipt of the HAC notification.
Failure by the applicant to respond by the
specified time may impact the application.

XVI. HAC TECHNICAL SUPPORT

If you are new to HAC’s SHOP program and are
interested in applying or uncertain that your
organization and/or proposed project meet the
basic SHOP 2013 eligibility criteria, contact Frank
J. Martinez, Senior Loan Officer,
(frank@ruralhome.org) or Dierdra Pressley, Loan
Officer, (dierdra@ruralhome.org) at (202) 842-
8600.

Staff is available to address questions on the
completion of your HAC SHOP 2013 application.
Please contact Tanisha Jacob (ext. 128), Loan
Fund Assistant, at HAC’s national office at (202) 842-8600.

HAC will host a webinar on its FY 2013 SHOP program, application, and underwriting process; this training is tentatively scheduled for **Wednesday, March 13, 2013**. All potential applicants on HAC’s current FY 2013 SHOP mailing list will be contacted and provided call-in information. Information will also be posted on HAC’s website at [www.ruralhome.org](http://www.ruralhome.org).

**XVII. REQUIRED APPLICATION DOCUMENTS, FORMS, AND REFERENCE MATERIALS**

In addition to the narrative portion of the application, all applicants must complete and submit the below listed documents and forms.

Failure to complete and submit required documents may result in the rejection of your application. All application forms and reference materials are available for download on HAC’s website at [www.ruralhome.org](http://www.ruralhome.org).

**Application Forms Package**

- FORM 1: Application Submission Checklist
- FORM 2: Threshold Requirements Questionnaire
- FORM 3: SHOP Program and Threshold Requirements Questionnaire
- FORM 4: Organization Information
- FORM 5: SHOP 2013 Application Narrative
- FORM 6: Project Development Budget, Sources and Uses of Funds
- FORM 7: SHOP Properties Overview
- FORM 8A: Self-Help Homeownership Program Summary
- FORM 8B: Typical SHOP Unit Table
- FORM 9: Certification of Consistency with Sustainable Communities Planning and Implementation (form HUD-2995)
- FORM 10: Application Assurances and Certifications
- FORM 11: Corporate Borrowing Resolution
- FORM 12: Disclosure of Lobbying Activities (SL-LL)
- FORM 13: Authorization to Incur SHOP 2013 Eligible Expenses
- FORM 14: HAC SHOP 2013 Participation Letter

**Reference Materials**

- APPENDIX A: SHOP Eligible and Ineligible Expenses
- APPENDIX B: Section 3 Compliance Plan
- APPENDIX C: HAC Environmental Review Process Guide
- APPENDIX C1: HUD Notice CPD 01-09
- APPENDIX C2: HUD Notice CPD 98-10
- APPENDIX D: Allowable Sweat Equity Tasks
- APPENDIX E: Definitions: Accessible, Adaptable, and Universal Design
- APPENDIX F: Construction Guidelines for Visitable Homes
- APPENDIX G: Overview of the Uniform Act of 1970
- APPENDIX H: Guideform Notice – Disclosure to Seller with Voluntary, Arms Length Purchase Offer
- APPENDIX I: HUD SHOP FY 2013 NOFA
- APPENDIX J: HAC Loan Products
- APPENDIX K: Definition of Annual Income
- APPENDIX L: Green Building Techniques
- APPENDIX M: Increasing Energy Efficiency
- APPENDIX N: HUD’s FY 2013 NOFA For Discretionary Programs – Policy Requirements and General Section