# HOUSING TAX CREDIT CONTRIBUTION (HTCC) PROGRAM OVERVIEW
# DECEMBER 6, 2018

# 2019 HTCC Program Overview Agenda

- Program Objectives

- Application Process & Timeline

- SharePoint

- Consolidated Application

- Compliance

- Project Closeout

- Questions and Answers

# HTCC PROGRAM OBJECTIVES

CHFA administers the HTCC Program, which was established by statute to assist nonprofit entities creating Housing Programs:

- Affordable Housing Development including Supportive Housing
- Workforce Housing
- Affordable Housing Revolving Loan Funds

# Eligible Applicants

An applicant must be:

- a Nonprofit Corporation or a Community Development Financial Institution (CDFI);

- in compliance with the requirements of the HTCC Program for any prior awards;

- in compliance with any applicable CHFA Board policy statements; and

- able to undertake the project for which it has applied in a timely fashion if awarded tax credits.

# Eligible Applicants

**IMPORTANT** –

- If you have funding from another state agency (i.e. DMHAS, DOH, etc.) you MUST reach out to that agency to inform them of your intent to apply for HTCCs and obtain approval if necessary
  - These approvals must be in place before applying for HTCCs
- If you have a prior funding commitment from CHFA, you MUST also reach out and obtain approval to apply for HTCCs, per CHFA Guidelines
  - These approvals must be in place before applying for HTCCs
- Group Home sponsors may need to contact their primary funder based on a consideration of existing terms prior to requesting additional funds.

# Eligible Uses of HTCC Program Funds:

- Rehabilitation or new construction of rental or homeownership housing

- Capitalizing a Revolving Loan Fund that lends money to families purchasing affordable homes

- Capitalizing a Workforce Housing Loan Fund that lends money to families purchasing a home in the municipality in which they work

# Additional Eligible Use of HTCC Program Funds:

- HTCC Funds may be used for pre-development activities, such as:
  - Plans & Specs to 90% completion
  - Environmental studies, reports and remediation
  - Feasibility studies
  - Appraisals and market studies

# Pre-development Criteria

- Applicants seeking pre-development funding must be eligible for financing from CHFA or DOH <u>and</u> must provide housing for families earning at or below 60% AMI

- Applicants for Revolving Loan Funds (Affordable Housing or Workforce Housing) may not apply for pre-development funding

# Application Evaluation

Applications timely received are reviewed, rated and ranked based on the following criteria:

- o Project Feasibility and Readiness to Proceed;

- o Affordability;

- o Applicant Capacity/Goals Accomplished;

- o Livability Initiatives; and

- o Compliance

# Application Evaluation

- The HTCC review may include input and review from CHFA's Technical Services staff if any of the applications warrant it.

- This may include applications submitting detailed project budgets with proposed construction costs, permitting issues and/or any Technical Services related questions or concerns on applications with prior DOH/CHFA funding.

- Some applications such as pre-development funding applications (and others), may not require or necessitate any Technical Services input, but this is an option provided what the reviewers find during the application reviews.

# HTCC PROGRAM POLICIES, PROCEDURES AND GUIDELINES

# CHFA Procedures

- HTCC Program Procedures are unchanged from the last revision of early 2015

- HTCC Program Procedures may be found at [...Connecticut Housing Finance Authority Procedures](...) Section V. TAX CREDIT PROGRAMS

# Applicable Policies

CHFA [Board Policy Statements](#) apply to the HTCC Program, and include:

- Program Eligibility Requirements: Delinquent or Non-Performing Applicants - Policy Statement

- Multifamily Rental Housing Development Costs - Policy Statement

- Any other policies as may be applicable

# HTCC 2019 Round Updates

The following have been updated in preparation for the 2019 HTCC round:

- o Guidelines

- o New version of Consolidated Application was released since the 2018 HTCC round with no significant changes made.

Income limits are online for 2018.

# Guideline Updates

- HTCC funds may not be used for unforeseen costs arising from errors and omissions in the plans and specs or errors by the General Contractor or design/construction team.

- HTCC applicants must submit documentation to close out their HTCC award even if they have achieved final closing with CHFA for other funding.

# Guideline Updates

- Clarified language in regards to projects that have already received funding commitments from CHFA and/or DOH and may consider HTCC funding in the following situation:
  - The use of HTCC funds would reduce the prior commitment of scarce CHFA or DOH funding to any housing program or development. The use of HTCC will not be considered as a substitute source for 1) a pledge of Developer Cash Equity or 2) a Deferred Developer Fee.

# Income Limit Updates

- CHFA establishes maximum household income limits that should be noted by applicants for Revolving Loan Funds and Workforce Housing

- Income limits apply to borrowers of funds from Revolving Loan Funds or Workforce Housing providers

- Income and sales price limits may be adjusted annually

# APPLICATION PROCESS AND FUNDING TIMELINE

# Process and Timeline

- Applicants must use version 2018.3 of the CHFA-DOH Consolidated Application (which is available through the required SharePoint application site)

- Complete applications must be submitted through SharePoint no later than February 15, 2019 by 4:00 p.m.

- Deficiency Letters will not be sent.

- Applications missing "T" or Threshold items from the Exhibit Checklist will not be given further consideration.

# Process and Timeline

- Applications scored against the program criteria

- Top scoring Housing Programs will be recommended for reservations until the pool of $10,000,000 is exhausted

- Announcements made in May 2019

- Approved applicants will have 60 days to provide executed Business Firm commitments

# Process and Timeline

- The Business Firm makes the HTCC payment or "contribution" to the award recipient for its Housing Program

- The award recipient provides evidence in the form of a notarized statement with a copy of the check

- CHFA issues a tax credit voucher to the Business Firm

# Process and Timeline

- Any uncommitted funds become available to the highest ranked applicants who are able to secure Business Firm commitments

- Business Firm commitments for these uncommitted funds will be due 30 days from notification of funds availability

# 2019 Calendar

**February**

o Applications due February 15, 2019 by 4:00 PM

**May**

o Announcement posted on CHFA's website on or around May 2019 of eligible Housing Programs to which Business Firms contribute

**July**

o Contributing Business Firm applications are due at CHFA offices in Rocky Hill, CT by July 2019

o Uncommitted funds become available to the highest ranked applicants who are able to secure Business Firm commitments

**August**

o Applications for contributing Business Firms for uncommitted funds are due at the CHFA offices in Rocky Hill, CT by August 2019

# SHAREPOINT

# *What is SharePoint?*

- SharePoint is used as a means to submit a Consolidated Application to CHFA and DOH

- It is a Microsoft-based product that will create a website for each application submitted, and then allow direct download of information for the recipient

# *What does SharePoint offer?*

- Application Checklist/Task list

- Built in Consolidated Application workbook

- Reference Library
  - This section includes templates and fillable forms to be used in conjunction with submission of the application.

- Application specific website that can be shared with unlimited users allowing multiple team members to upload files as needed

# *How to get access to SharePoint*

- The Applicant should send an email to [applicationrequest@chfa.org](mailto:applicationrequest@chfa.org) providing:
  - Funding Round (e.g. HTCC, 9% LIHTC, CHAMP, SSHP, etc.)
  - Application Name
  - Company Name
  - Primary Contact Name
  - Primary Contact Phone
  - Primary Contact Email
- Each application request will require a separate email to be sent
- All requests to set up a SharePoint application site must be submitted by 4:00 PM on Friday, February 8, 2019 to allow time to create the application websites
- Receive email with access to the application specific website
- A Microsoft Account will have to be created for each email address used in SharePoint

# *SharePoint – Task List*

- Shows list of tasks associated with the application

- The list can be edited by team members as needed

- Tasks can be assigned to specific team members and be given due dates

- Provides a timeline of activity prior to application submission date

- **Once all items are checked off, the application website will lock and your application will be submitted.**

# *SharePoint – Task List*

## 2. Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. New tasks can be created and a
with. The timeline below shows important upcoming dates. Below are tasks to be completed. (For help on how to use this checklist, click here.)

**IMPORTANT**: To submit this application for review, check-off all items on the task list below. (Once submitted, you will not be able to make further

### Task List

| 12 AM | 6 AM | 12 PM | 6 PM | 12 AM | 6 A |

Ready for Review (Check
when ready to submit
application)
2/15
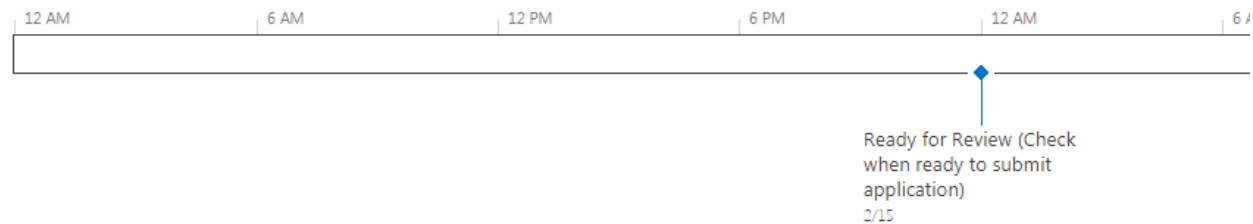
⊕ **new task** or edit this list

| ✓ | ☑ | Title | | Due Date | A |
|---|---|---|---|---|---|
| | ☐ | HTCC Overview Session | ••• | December 6 | |
| | ☐ | Ensure that you meet the technological prerequisites (Section 1. above) | ••• | | |
| | ☐ | Share this site with your Development Team | ••• | | |
| | ☐ | Upload all appropriate documents/exhibits as noted in the Consolidated Application Workbook | ••• | | |
| | ☐ | Complete the Consolidated Application Workbook (see below) | ••• | February 15, 2019 | |
| | ☐ | Ready for Review (Check when ready to submit application) | ••• | February 15, 2019 | |

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# *Consolidated Application Workbook*

- Built into SharePoint

- Can be edited and saved directly to site allowing team members to work on the same file, most updated version

- Can be downloaded to individual PC's to be edited and uploaded when complete (prior to submission deadline)

- Can be downloaded from CHFA and DOH websites, then uploaded to SharePoint when complete (prior to submission deadline)
  - **The version submitted must be the same as what is available to download from the SharePoint application site (Home page and Reference Library)**

# *Consolidated Application Workbook*

## 3. Consolidated Application Workbook

The Microsoft Excel Consolidated Application Workbook is listed below. Click the workbook to open it in Excel or pressing the appropriate buttons on the Exhibit Checklist form. Be sure to click the "Core Items" button first, then automatically upload your latest changes here. (For help on how to complete this workbook, click here.)

### ConApp Workbook

⊕ New     ⬆ Upload     🔄 Sync     🔗 Share     More ⌄

| ✓ | 🗋 | Name | | Modified | Modified By | Version |
|---|---|---|---|---|---|---|
| | 📗 | Consolidated Application Workbook 2018.3 | ... | November 6 | ☐ Christopher Polek | 1.0 |

# *File Uploads*

- Section of website specifically for file uploads

- Can upload multiple files at once, and place them into section folders

- "Drag and Drop" available for convenience

- Uploaded items can be removed (to a Recycle Bin) if done incorrectly, or can be replaced

# *File Uploads*

## File Uploads ⓘ

Upload exhibits to this application by dragging files onto the upload area, below or by clicking the "Upload" link. Organiz

⊕ New    ↑ Upload    ⟳ Sync    ♺ Share    More ⌄

**Folders**    All Documents    Flat    ···    [ Find a file 🔍 ]

| ✓ | 🗋 | Name | | Item Child Count | M |
|---|---|---|---|---|---|
| | 📁 | SECTION I - APPLICANT & CO-SPONSOR | ··· | 0 | Ju |
| | 📁 | SECTION II - REGULATORY COMPLIANCE | ··· | 0 | Ju |
| | 📁 | SECTION III - DEVELOPMENT TEAM | ··· | 0 | Ju |
| | 📁 | SECTION IV - DEVELOPMENT | ··· | 0 | Ju |
| | 📁 | SECTION V - RENTAL DEVELOPMENTS (NA for Homeownership Projects) | ··· | 0 | Ju |
| | 📁 | SECTION VI - FINANCING | ··· | 0 | Ju |
| | 📁 | SECTION VII - HOMEOWNERSHIP DEVELOPMENTS (NA for Rental Properties) | ··· | 0 | Ju |
| | 📁 | SECTION VIII - DOH FEDERAL PROGRAMS | ··· | 0 | Ju |
| | 📁 | SECTION IX - AFFIRMATIVE ACTION FAIR HOUSING & EQUAL OPPORTUNITY | ··· | 0 | Ju |
| | 📁 | SECTION X - CERTIFICATIONS (Signed documents should be included in Tab B) | ··· | 0 | Ju |
| | 📁 | SECTION XI - OTHER | ··· | 0 | Ju |
| | 📁 | SECTION XII - HTCC APPLICATION EXHIBITS | ··· | 0 | Ju |
| | 📁 | SECTION XIII - POINTS CALCULATION WORKSHEETS | ··· | 0 | S |
| | 📁 | SECTION XIV - POINTS DOCUMENTATION | ··· | 0 | Ju |
| | 📁 | SECTION XV - MISCELLANEOUS EXHIBITS | ··· | 0 | Ju |
| | 📁 | SECTION XX - CLARIFICATIONS | ··· | 0 | Ju |

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# *Sharing the Site*

- SharePoint allows site sharing, which means once the site is created, and one team member is able to log in, they can then share the site with anyone else

- This allows multiple users to:
  - Assign and complete tasks
  - Update one Consolidated Application workbook
  - Upload files as necessary

# *Help Section*

- There is a Help section available to walk users through the steps to use each section of the SharePoint website

- Accessed through the menu in the upper left section of the Home screen, or by clicking help links in each section description

Home

Task List

ConApp Workbook

File Uploads

Reference Library

Help

Recent

Recycle Bin

## 2. Application Checklist

Use this checklist to keep your team focused on the upcoming tasks related to completing this funding application. New tasks can be created and with. The timeline below shows important upcoming dates. Below are tasks to be completed. (For help on how to use this checklist, click here.)

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# *Submitting the Application*

- Applications for HTCCs are due by February 15, 2019 no later than 4:00 p.m.
    - SharePoint will be locked for further editing after this time, and any items that are not completely uploaded by then will be considered deficient

- It is recommended to upload documents as they are completed to avoid any potential submission errors due to attempts to upload to the site at the cutoff time

- If you can view the uploaded file from the SharePoint site it has been successfully uploaded and will be considered part of your application

# *Submitting the Application*

- CHFA will not review any uploads to the SharePoint site until after the application submission date/time

- Nothing submitted via email will be considered as part of the application, unless requested specifically by CHFA or DOH

- **To submit your application and lock your website, mark all the items in the Task List section as complete.**

# *Reference Library*

- This section includes a downloadable version of the Consolidated Application, as well as several templates and forms that are to be completed and submitted with each application (as applicable)

## Reference Library

### Overview
Completing this application may require input from various reference materials located on the CHFA and DOH websites.

### CHFA Reference Materials:
- Consolidated Application Workbook 2016.3.xlsm

- 4.3.a - Project Narrative.pdf
- 4.3.b - Homeownership Development Projects Narrative.pdf
- 4.3.c - Market Assessment.pdf
- 4.3.d - Program Narrative.pdf
- 4.11 - Program Guideform - Relocation Assistance Plan.pdf
- 8.1.a - NEPA Statutory Checklist.pdf
- 8.1.b - NEPA Environmental Assessment Checklist.pdf
- 9.1.a - Fair Housing Impacts.pdf
- 10.1 - Certifications.pdf
- 10.3 - Affirmative Action Policy Statement.pdf
- 10.4 - Fair Housing Policy Statement.pdf
- 10.5 - Certification to Affirmatively Further Fair Housing.pdf
- 10.6 - HTCC Certification.pdf
- 12.6 - Building Schedule.pdf

Home

Task List

ConApp Workbook

**File Uploads**

Reference Library

Help

Recent

Recycle Bin

# CONSOLIDATED APPLICATION

# *Consolidated Application*

- Large Excel workbook designed to be used for numerous funding rounds

- Includes templates for required forms, and instructions

- Shows Threshold Requirements for each type of application (Exhibit Checklist)

- Has links throughout for ease of navigation and reference

- Includes buttons on the Exhibit Checklist to show only necessary items based on the funding round

# *Consolidated Application cont'd*

Protect All (CHFA/DOH USE ONLY)

*THIS FORM MUST BE SUBMITTED WITH INITIAL APPLICATION & ALL RESUBMISSIONS*

Show A

| Exhibit Number | Core Items | CHFA/ DOH use only | CHFA Funding | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Show All | | Financing | Supportive Housing | LIHTC | HTCC | | | Sp Prog |
| | | | | | | Workforce Housing | Revolving Loan Fund | Housing Development | |
| A | Completed Exhibit Checklist **(Form Provided)** | | T | T | T | T | T | T | T |
| B | Cover Sheet (Form Provided) | | T | T | T | T | T | T | T |
| C | Summary Sheet (Form Provided) | | | | | | | (Self-Generating) | |
| D | Application (Form Provided) | | T | T | T | T | T | T | T |
| | **SECTION I. APPLICANT and CO-SPONSOR** | | | | | | | | |
| 1.1 | Applicant Info | | T | T | T | T | T | T | T |
| 1.2 | Applicant Type | | T | T | T | T | T | T | T |
| 1.3 | Co-Sponsor Info | | T | T | T | T | T | T | |
| 1.4 | Co-Sponsor Type | | T | T | T | T | T | T | |
| 1.5 | Organizational Documents | | T | T | T | T | T | T | |
| 1.6 | Financial Statements | | N | N | | | | | |
| | **SECTION II. REGULATORY COMPLIANCE** | | | | | | | | |
| 2.1 | Previous Financial Involvement | | T | T | T | | | | |
| 2.2 | Organizational History and Experience | | | | | | | | |

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# *Using The Consolidated Application*

- Start on the Exhibit Checklist, by clicking the "Core Items" button, then clicking the appropriate funding round buttons

- This will hide any items not needed for that specific round

- If a mistake is made, or additional exhibits are needed, click "Show All"
  - Information will not be lost, just hidden until "Show All" button is selected

- Fill out blank fields, checkboxes, drop downs on the Application worksheet

# Using the Consolidated Application cont'd

= Not applicable
N = Non-Threshold Item - if applicable, required prior to approval. If available, include with application.
T = Threshold Item - if applicable, required at application submission

Protect All (CHFA/DOH USE ONLY)

*THIS FORM MUST BE SUBMITTED WITH INITIAL APPLICATION & ALL RESUBMISSIONS*

Show All

| Exhibit Number | Core Items | CHFA/ DOH use only | Financing | Supportive Housing | LIHTC | HTCC | | | Sp Prog |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Workforce Housing | Revolving Loan Fund | Housing Development | |
| A | Completed Exhibit Checklist **(Form Provided)** | | T | T | T | T | T | T | T |
| B | Cover Sheet (Form Provided) | | T | T | T | T | T | T | T |
| C | Summary Sheet (Form Provided) | | | | | (Self-Generating) | | | |
| D | Application (Form Provided) | | T | T | T | T | T | T | T |
| | **SECTION I. APPLICANT and CO-SPONSOR** | | | | | | | | |
| 1.1 | Applicant Info | | T | T | T | T | T | T | T |
| 1.2 | Applicant Type | | T | T | T | T | T | T | T |
| 1.3 | Co-Sponsor Info | | T | T | T | T | T | T | |
| 1.4 | Co-Sponsor Type | | T | T | T | T | T | T | |
| 1.5 | Organizational Documents | | T | T | T | T | T | T | |
| 1.6 | Financial Statements | | N | N | | | | | |
| | **SECTION II. REGULATORY COMPLIANCE** | | | | | | | | |
| 2.1 | Previous Financial Involvement | | T | T | T | | | | |
| 2.2 | Organizational History and Experience | | | | | | | | |

CHFA Funding

# *Consolidated Application cont'd*

## 4.1   Development Information

Development Name _____

Development Type [ dropdown: Family / Elderly / Supportive Housing ]

Development Address

City

Metropolitan Area

**Drop Downs**

**Data Tables**

| DEVELOPMENT NAME | 0 | | |
|---|---|---|---|
| **PITAL, GRANTS, Etc.** | **Construction Sources** | **Permanent Sources** | **Grant [Y] or [N]** |
| DOH / HUD HOME Funds | | | |
| DOH Affordable Housing Program - FLEX | | | |
| DOH Housing Trust Fund | | | |
| DOH / HUD CDBG Small Cities Funds | | | |
| DOH Other [ Specify ] | | | |
| Other Public Funds [ Specify ] | | | |
| Federal LIHTC Net Proceeds | | 0 | N/A |
| Federal Historic Tax Credit Net Proceeds | | | N/A |
| State Historic Tax Credit Net Proceeds | | | N/A |
| CT HTCC Tax Credit Proceeds | | | N/A |
| Developer / Investor Cash Equity | | | N/A |
| Homeownership Sales Proceeds | | | |
| Energy Rebates | | | |
| Existing Property Reserves | | | |
| Other [ Specify ] | | | |
| Other [ Specify ] | | | |
| **Sub-Total** | **$0** | **$0** | |

## 1.1   Applicant (Owner/Mortgagor)

Applicant Name _____

Applicant Address _____

City _____

Contact Name _____

Phone _____

Email _____

Website _____

If awarded funds pursuant to this application, will the applicant or co-sponsor be-formed and anticipated name and date formed.

Please check appropriate Applicant type:

☐ Housing Authority          ☑ For-Profit Entity
☐ Partnership*                ☑ Limited Liability Company
☐ Other

If "Other" _____

**Checkboxes**

# *Using The Consolidated Application*

- Complete other required worksheets to be included with submission

- Print and sign any applicable signature documents.

  – Scan and upload signature documents with application submission via SharePoint

- Version # 2018.3 must be used for submission

- If something needs to be modified, a request to unlock specific sections can be made, but must include an explanation

# *Contact Information*

Christopher Polek

[Christopher.polek@chfa.org](mailto:Christopher.polek@chfa.org)

(860) 571-4363

999 West Street

Rocky Hill, CT 06067

# COMPLIANCE

# HTCC Compliance

- Program compliance begins after credits are awarded

- Compliance consists primarily of Quarterly Reports but may also include periodic site visits and inspections of sponsor records

- Quarterly Reports are due no later than the 15th of January, April, July, and October of each year for three years or until the project has closed out

# HTCC Compliance

- Quarterly Reports *must be submitted via email* to [HTCCQuarterlyReport@CHFA.org](mailto:HTCCQuarterlyReport@CHFA.org)

- The reports document the progress of the Housing Program and the amount of funds spent to date each quarter

- If there are material changes being contemplated to your Housing Program, please contact CHFA immediately to obtain CHFA's consent

# HTCC Compliance

- Failure to submit [Quarterly Reports](#) and/or respond to findings of non-compliance will have a negative impact on all future applications by the sponsor or any affiliated entities

- Applicants who fail to timely provide four (4) quarterly reports or those with Housing Programs in material non-compliance may be ineligible to apply for funds and will be classified as programmatic noncompliant

# HTCC Compliance

- Applicants are advised to familiarize themselves with CHFA's Policies, Procedures and Guidelines so that they are aware of the penalties for noncompliance

# HTCC Closeout

- Upon project completion, each applicant is required to complete a project closeout form

- Applicants should additionally provide:
  - Certificates of Occupancy
  - Original, notarized CHFA Certificate(s) of Completion
  - Summary of expenditures
  - Evidence of non-profit continued compliance

# HTCC Closeout

- Failure to submit final completion documents within three (3) years and ninety (90) days from the date of the reservation letter will result in the ineligibility of the applicant in the HTCC Program for a period of two (2) consecutive funding rounds.

# 2019 HTCC Program Overview

# Top 10 Tips!

10. Cultivate potential relationships: the pool of investors is not deep.

9. Don't wait until the last minute to submit your application – give yourself time to address questions or issues with your submission.

8. Follow the Exhibit checklist and read the application to clearly understand what is required - If there is a "T" on the checklist, it is a threshold requirement.

7.    If you are an applicant checking "Yes" that there is an identity of interest between development team members, you must submit certification explaining the relationship.

6.    Total expected sources should not include the current HTCC request. There is a separate line for prior round HTCCs.

5. Issues arise when applicants alter, edit, or delete parts of the Consolidated Application, including formulas, which causes errors because many of the worksheets are linked and are threshold exhibits.

4. Avoid having conflicting information, like the unit mix on the application tab vs. rental income sheet – double check your application before submission.

3. Applicants submitting an application that is missing threshold item(s), no matter how minor they may seem may not move forward in the round due to missing threshold items.

2.  Applicants should read the Guidelines and ensure they meet application requirements. This includes getting DOH and/or CHFA approval to apply if you have prior DOH and/or CHFA funding!

1.  Remember there is NO DEFICIENCY PERIOD – double check and triple check your application submission to make sure all required items are included.

# Tips for Applicants *Previously Funded*

- Maintain program compliance and eligibility to apply.
  - Applicants should note the quarterly inbox email is [HTCCQuarterlyReport@chfa.org](mailto:HTCCQuarterlyReport@chfa.org). The first report is due on April 15th the year after the award is made.
- If an applicant needs to make changes to their housing program after they have been awarded, they should submit their request in writing prior to closeout.
- Be sure to close the project upon completion.

# Contacts

HTCC application or compliance questions:

**Seth St.Jean**          **seth.st.jean@chfa.org**

**Kim Black**             **kim.black@chfa.org**

**Cyndi Guest**          **cyndi.guest@chfa.org**

ConApp or SharePoint questions:

**Chris Polek**          **christopher.polek@chfa.org**

# QUESTIONS & ANSWERS