

Before Starting the Project Application

To ensure that the Project Application is completed accurately, ALL project applicants should review the following information BEFORE beginning the application.

Things to Remember:

- Additional training resources can be found on the HUD.gov at https://www.hud.gov/program_offices/comm_planning/coc.
- Questions regarding the FY 2021 CoC Program Competition process must be submitted to CoCNOFO@hud.gov.
- Questions related to e-snaps functionality (e.g., password lockout, access to user's application account, updating Applicant Profile) must be submitted to e-snaps@hud.gov.
- Project applicants are required to have a Data Universal Numbering System (DUNS) number and an active registration in the Central Contractor Registration (CCR)/System for Award Management (SAM) in order to apply for funding under the Fiscal Year (FY) 2021 Continuum of Care (CoC) Program Competition. For more information see FY 2021 CoC Program Competition NOFO.
- To ensure that applications are considered for funding, applicants should read all sections of the FY 2021 CoC Program NOFO and the FY 2021 General Section NOFO.
- Detailed instructions can be found on the left menu within e-snaps. They contain more comprehensive instructions and so should be used in tandem with navigational guides, which are also found on the HUD Exchange.
- New projects may only be submitted as either Reallocated, Bonus Projects, Reallocated + Bonus or DV Bonus. These funding methods are determined in collaboration with local CoC and it is critical that applicants indicate the correct funding method. Project applicants must communicate with their CoC to make sure that the CoC submissions reflect the same funding method.
- Before completing the project application, all project applicants must complete or update (as applicable) the Project Applicant Profile in e-snaps, particularly the Authorized Representative and Alternate Representative forms as HUD uses this information to contact you if additional information is required (e.g., allowable technical deficiency).
- HUD reserves the right to reduce or reject any new project that fails to adhere to (24 CFR part 578 and application requirements set forth in FY 2021 CoC Program Competition NOFO.

1A. SF-424 Application Type

1. Type of Submission:

2. Type of Application: New Project Application

If Revision, select appropriate letter(s):

If "Other", specify:

3. Date Received: 10/18/2021

4. Applicant Identifier:

a. Federal Entity Identifier:

5. Federal Award Identifier:

6. Date Received by State:

7. State Application Identifier:

1B. SF-424 Legal Applicant

8. Applicant

a. Legal Name: Bucks County Housing Group, Inc.

b. Employer/Taxpayer Identification Number (EIN/TIN): 23-1878791

	c. Organizational DUNS:	131113870	PLUS 4:	
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d. Address

Street 1: 626 Jacksonville Road, Suite 140

Street 2:

City: Warminster

County: Bucks

State: Pennsylvania

Country: United States

Zip / Postal Code: 18974

e. Organizational Unit (optional)

Department Name:

Division Name:

f. Name and contact information of person to be contacted on matters involving this application

Prefix: Ms.

First Name: Laura

Middle Name:

Last Name: Ferreri

Suffix:

Title: Director of Social Services

Organizational Affiliation: Bucks County Housing Group, Inc.

Telephone Number: (215) 394-8259

Extension: 107
Fax Number: (267) 803-6973
Email: lferreri@bchg.org

1C. SF-424 Application Details

9. Type of Applicant: M. Nonprofit with 501C3 IRS Status

10. Name of Federal Agency: Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Title: CoC Program

CFDA Number: 14.267

12. Funding Opportunity Number: FR-6500-N-25

Title: Continuum of Care Homeless Assistance Competition

13. Competition Identification Number:

Title:

1D. SF-424 Congressional District(s)

14. Area(s) affected by the project (state(s) only): Pennsylvania
(for multiple selections hold CTRL key)

15. Descriptive Title of Applicant's Project: BCHG Rapid Rehousing

16. Congressional District(s):

16a. Applicant: PA-001

16b. Project: PA-001
(for multiple selections hold CTRL key)

17. Proposed Project

a. Start Date: 01/01/2022

b. End Date: 12/31/2022

18. Estimated Funding (\$)

a. Federal:

b. Applicant:

c. State:

d. Local:

e. Other:

f. Program Income:

g. Total:

1E. SF-424 Compliance

19. Is the Application Subject to Review By State Executive Order 12372 Process? b. Program is subject to E.O. 12372 but has not been selected by the State for review.

If "YES", enter the date this application was made available to the State for review:

20. Is the Applicant delinquent on any Federal debt? No

If "YES," provide an explanation:

1F. SF-424 Declaration

By signing and submitting this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete, and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

I AGREE:

21. Authorized Representative

Prefix: Mr.

First Name: Erik

Middle Name:

Last Name: Clare

Suffix:

Title: Executive Director

Telephone Number: (215) 394-8259
(Format: 123-456-7890)

Fax Number: (267) 803-6973
(Format: 123-456-7890)

Email: eclare@bchg.org

Signature of Authorized Representative: Considered signed upon submission in e-snaps.

Date Signed: 10/18/2021

1G. HUD 2880

Applicant/Recipient Disclosure/Update Report - form HUD-2880
U.S. Department of Housing and Urban Development
OMB Approval No. 2506-0214 (exp.02/28/2022)

Applicant/Recipient Information

1. Applicant/Recipient Name, Address, and Phone

Agency Legal Name: Bucks County Housing Group, Inc.

Prefix: Mr.

First Name: Erik

Middle Name:

Last Name: Clare

Suffix:

Title: Executive Director

Organizational Affiliation: Bucks County Housing Group, Inc.

Telephone Number: (215) 394-8259

Extension: 113

Email: eclare@bchg.org

City: Warminster

County: Bucks

State: Pennsylvania

Country: United States

Zip/Postal Code: 18974

2. Employer ID Number (EIN): 23-1878791

3. HUD Program: Continuum of Care Program

4. Amount of HUD Assistance Requested/Received

4a. Total Amount Requested for this project: \$109,365.00
(Requested amounts will be automatically entered within applications)

5. State the name and location (street address, City and State) of the project or activity.

Refer to project name, addresses and CoC Project Identifying Number (PIN) entered into the attached project application.

Part I Threshold Determinations

1. Are you applying for assistance for a specific project or activity? Yes
(For further information, see 24 CFR Sec. 4.3).

2. Have you received or do you expect to receive assistance within the jurisdiction of the Department (HUD), involving the project or activity in this application, in excess of \$200,000 during this fiscal year (Oct. 1 - Sep. 30)? No
For further information, see 24 CFR Sec. 4.9.

Certification

Warning: If you knowingly make a false statement on this form, you may be subject to civil or criminal penalties under Section 1001 of Title 18 of the United States Code. In addition, any person who knowingly and materially violates any required disclosures of information, including intentional nondisclosure, is subject to civil money penalty not to exceed \$10,000 for each violation.

I certify that the information provided on this form and in any accompanying documentation is true and accurate. I acknowledge that making, presenting, submitting, or causing to be submitted a false, fictitious, or fraudulent statement, representation, or certification may result in criminal, civil, and/or administrative sanctions, including fines, penalties, and imprisonment.

I AGREE:

Name / Title of Authorized Official: Erik Clare, Executive Director

Signature of Authorized Official: Considered signed upon submission in e-snaps.

Date Signed: 10/18/2021

1H. HUD 50070

HUD 50070 Certification for a Drug Free Workplace

Applicant Name: Bucks County Housing Group, Inc.

Program/Activity Receiving Federal Grant Funding: CoC Program

Acting on behalf of the above named Applicant as its Authorized Official, I make the following certifications and agreements to the Department of Housing and Urban Development (HUD) regarding the sites listed below:

I certify that the above named Applicant will or will continue to provide a drug-free workplace by:	
a. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the Applicant's workplace and specifying the actions that will be taken against employees for violation of such prohibition.	e. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph d.(2) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federalagency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
b. Establishing an on-going drug-free awareness program to inform employees --- (1) The dangers of drug abuse in the workplace (2) The Applicant's policy of maintaining a drug-free workplace; (3) Any available drug counseling, rehabilitation, and employee assistance programs; and (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.	f. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph d.(2), with respect to any employee who is so convicted --- (1) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or (2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
c. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph a.;	g. Making a good faith effort to continue to maintain a drugfree workplace through implementation of paragraphs a. thru f.
d. Notifying the employee in the statement required by paragraph a. that, as a condition of employment under the grant, the employee will --- (1) Abide by the terms of the statement; and (2) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;	

2. Sites for Work Performance.

The Applicant shall list (on separate pages) the site(s) for the performance of work done in connection with the HUD funding of the program/activity shown above: Place of Performance shall include the street address, city, county, State, and zip code. Identify each sheet with the Applicant name and address and the program/activity receiving grant funding.)
Workplaces, including addresses, entered in the attached project application.
Refer to addresses entered into the attached project application.

I certify that the information provided on this form and in any accompanying

X

documentation is true and accurate. I acknowledge that making, presenting, submitting, or causing to be submitted a false, fictitious, or fraudulent statement, representation, or certification may result in criminal, civil, and/or administrative sanctions, including fines, penalties, and imprisonment.



WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012; 31 U.S.C. §3729, 3802)

Authorized Representative

Prefix: Mr.

First Name: Erik

Middle Name

Last Name: Clare

Suffix:

Title: Executive Director

Telephone Number: (215) 394-8259
(Format: 123-456-7890)

Fax Number: (267) 803-6973
(Format: 123-456-7890)

Email: eclare@bchg.org

Signature of Authorized Representative: Considered signed upon submission in e-snaps.

Date Signed: 10/18/2021

CERTIFICATION REGARDING LOBBYING

Certification for Contracts, Grants, Loans, and Cooperative Agreements

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure of Lobbying Activities," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Statement for Loan Guarantees and Loan Insurance

The undersigned states, to the best of his or her knowledge and belief, that:

If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, "Disclosure of Lobbying Activities," in accordance with its instructions. Submission of this statement is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file

the required statement shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate:

X

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Applicant's Organization: Bucks County Housing Group, Inc.

Name / Title of Authorized Official: Erik Clare, Executive Director

Signature of Authorized Official: Considered signed upon submission in e-snaps.

Date Signed: 10/18/2021

1J. SF-LLL

DISCLOSURE OF LOBBYING ACTIVITIES
Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352.
Approved by OMB0348-0046

HUD requires a new SF-LLL submitted with each annual CoC competition and completing this screen fulfills this requirement.

Answer "Yes" if your organization is engaged in lobbying associated with the CoC Program and answer the questions as they appear next on this screen. The requirement related to lobbying as explained in the SF-LLL instructions states: "The filing of a form is required for each payment or agreement to make payment to any lobbying entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action."

Answer "No" if your organization is NOT engaged in lobbying.

Does the recipient or subrecipient of this CoC grant participate in federal lobbying activities (lobbying a federal administration or congress) in connection with the CoC Program? No

Legal Name: Bucks County Housing Group, Inc.
Street 1: 626 Jacksonville Road, Suite 140
Street 2:
City: Warminster
County: Bucks
State: Pennsylvania
Country: United States
Zip / Postal Code: 18974

11. Information requested through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the tier above when this transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

I certify that this information is true and complete.

X

Authorized Representative

Prefix: Mr.
First Name: Erik
Middle Name:
Last Name: Clare
Suffix:
Title: Executive Director
Telephone Number: (215) 394-8259
(Format: 123-456-7890)
Fax Number: (267) 803-6973
(Format: 123-456-7890)
Email: eclare@bchg.org
Signature of Authorized Representative: Considered signed upon submission in e-snaps.
Date Signed: 10/18/2021

IK. SF-424B

(SF-424B) ASSURANCES - NON-CONSTRUCTION PROGRAMS

OMB Number: 4040-0007
Expiration Date: 02/28/2022

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

- | | |
|----|---|
| 1. | Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application. |
| 2. | Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives. |
| 3. | Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain. |
| 4. | Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency. |
| 5. | Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F). |
| 6. | Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism, (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application. |
| 7. | Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases. |

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|-----|--|
| 8. | Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds. |
| 9. | Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements. |
| 10. | Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more. |
| 11. | Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205). |
| 12. | Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system. |
| 13. | Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.). |
| 14. | Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance. |
| 15. | Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance. |
| 16. | Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures. |
| 17. | Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations." |
| 18. | Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program. |
| 19. | Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award. |

As the duly authorized representative of the applicant, I certify:

Authorized Representative for: Bucks County Housing Group, Inc.

Prefix: Mr.

First Name: Erik

Middle Name:

Last Name: Clare

Suffix:

Title: Executive Director

Signature of Authorized Certifying Official: Considered signed upon submission in e-snaps.

Date Signed: 10/18/2021

1L. SF-424D

Are you requesting CoC Program funds for construction costs in this application? No

No SF-424D is required. Select "Save and Next" to move to the next screen.

2A. Project Subrecipients

This form lists the subrecipient organization(s) for the project. To add a subrecipient, select the  icon. To view or update subrecipient information already listed, select the view  option.

Total Expected Sub-Awards:

Organization	Type	Sub-Award Amount
This list contains no items		

2B. Experience of Applicant, Subrecipient(s), and Other Partners

1. Describe your organization’s (and subrecipient(s) if applicable) experience in effectively utilizing federal funds and performing the activities proposed in the application.

Bucks County Housing Group (BCHG) receives funds from the Department of Housing and Urban Development for our transitional housing programs. These programs successfully move families who are experiencing a housing crisis into our facilities, where they work with case managers to devise and carry out a plan to redevelop self-sufficiency and obtain housing of their own. To go further in depth on our experience as it pertains to this proposal, BCHG has a forty one year track record for providing similar services to those experiencing a housing crisis. In terms of the Housing First approach, we have experience following a Housing First model in our current Rapid Rehousing program and our former Housing First program that is ending due to funding difficulties experienced by the organization that funded our program. Our case management staff are each certified, or in the process of getting certified, in providing trauma-informed care. We utilize HMIS to track program outcomes, and will continue to do so for this program. BCHG currently has Supportive Housing Programs (SHP), Bridge and HOME Transitional Housing Programs and a Rapid Rehousing program. These programs exhibit BCHG’s expertise and experience administering Housing Programs. The project will expand our Rapid Rehousing capacity and serves as a vital intervention, informed by a Housing First approach that is a critical part of our COC’s effective homeless crisis response system. Rapid Rehousing rapidly connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services.

2. Describe your organization’s (and subrecipient(s) if applicable) experience in leveraging Federal, State, local and private sector funds.

BCHG receives a large portion of its regular funding from federal, state, and county sources: these include funds from the Department of Housing and Urban Development, funds from the Pennsylvania Housing Finance Association, and funds from the County for our Comprehensive Housing Counseling Program. We also receive federal foods and food donations from the private sector for our Community Food Pantries. We also receive grants from foundations and monetary donations, which are either restricted to a specific program or unrestricted. Each of our programs are run effectively and successfully, leveraging the funding as it is received, in order to provide for low-to-moderate income individuals and families in our County.

3. Describe your organization’s (and subrecipient(s) if applicable) financial

management structure.

The BCHG Board of Directors oversees and evaluates the Executive Director. The Executive Director reports directly to the Board of Directors to provide program details, fiscal details, strategic planning, human resources, development details, and other oversight. They are responsible for all operational aspects of BCHG. The Management Team directly reports to the Executive Director and includes the Director of Social Services, Case Manager Supervisor, Development and Marketing Manager, Rental and Maintenance Manager, Community Food Pantry Manager, Housing Counseling Program Manager, and Controller. The Director of Social Services oversees the Community Builder and Case Manager Supervisor. The Case Manager Supervisor oversees the Lead Case Manager position and six other case managers. The Lead Case Manager is the bridge between management and staff in the social service department. They provide guidance and help ensure best practices are being utilized. The Rental and Maintenance Manager oversees the Maintenance Manager and another maintenance worker. The Community Food Pantry Coordinator oversees two pantry staff and two hundred monthly volunteers. The Controller oversees one part time and one full time accounting staff. Successful internal coordination is evidenced by our continually positive program outcomes. Successful external coordination is clear according to our high level of community partnerships, donations, and volunteer activity. The presence of an adequate financial accounting system is evidenced by our up-to-date Audit and 990.

4. Are there any unresolved HUD monitoring or OIG audit findings for any HUD grants (including ESG) under your organization? No

3A. Project Detail

1. CoC Number and Name: PA-511 - Bristol, Bensalem/Bucks County CoC

2. CoC Collaborative Applicant Name: County of Bucks

3. Project Name: BCHG Rapid Rehousing

4. Project Status: Standard

5. Component Type: PH

5a. Select the type of PH project: RRH

6. Is your organization, or subrecipient, a victim service provider defined in 24 CFR 578.3? No

7. Is this new project application requesting to transition from eligible renewal project(s) that was awarded to the same recipient and fully eliminated through reallocation in this CoC Program Competition? (Attachment Requirement) No

8. Will funds requested in this new project application replace state or local government funds (24 CFR 578.87(a))? No

3B. Project Description

1. Provide a description that addresses the entire scope of the proposed project.

The BCHG Rapid Rehousing program is an intervention, informed by a Housing First approach that is a critical part of the COC's effective homeless crisis response system. The program rapidly connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that includes the use of time-limited financial assistance and targeted supportive services including case management. Families and individuals can be enrolled in this program. Referrals to the program come from the Housing Link. The program is scattered site; clients are required to find an apartment in the community. The lease and utilities are in the client's name; BCHG pays a portion of the rent based on the client's income. Clients are responsible for their own utilities. Apartments are not furnished, though clients are assisted by case managers in finding and obtaining furniture and home goods. Short term rental assistance is provided for up to 3 months of rent. Medium term rental assistance is for more than 3 months, but not more than 24 months. Case management intensity is based on the client's need.

The goal of the program is focused on housing, including financial assistance to help pay for housing and services designed to help people find and/or keep housing. The intent of the assistance is to rapidly transitional program participants to stability, either through their own means or with additional supports. Case managers and clients then meet to develop short-term goals to help achieve that plan and learn basic life skills. Goals can include increasing income (through obtaining disability benefits, enrolling in a certificate program, etc.), saving money, and creating and maintaining a budget. Clients are connected to resources such as mental health services or substance abuse treatment as needed.

The grant funds will be used to pay for rents, security deposits, utilities and case management. Proposed program outcomes include the following: (1) 80% of program participants will live in permanent housing by the end of the program year, and (2) 80% of participants will maintain or increase their total income, through either increased earned income or increased nonemployment income. We will aim to keep the percentage of participants who return to homelessness within 12 months of program exit at a maximum of 5%. Our grant application will increase the level of shelter, housing, and supportive services offered in the county. This achieves the stated mission of the Continuum of Care of Bucks County by utilizing a Housing First approach to rapidly help people find and/or keep their housing.

2. For each primary project location, or structure, enter the number of days from the execution of the grant agreement that each of the following milestones will occur if this project is selected for conditional award.

Project Milestones	Days from Execution of Grant Agreement	Days from Execution of Grant Agreement	Days from Execution of Grant Agreement	Days from Execution of Grant Agreement
--------------------	--	--	--	--

	A	B	C	D
Begin hiring staff or expending funds	60			
Begin program participant enrollment	60			
Program participants occupy leased or rental assistance units or structure(s), or supportive services begin	100			
Leased or rental assistance units or structure, and supportive services near 100% capacity	120			
Closing on purchase of land, structure(s), or execution of structure lease				
Start rehabilitation				
Complete rehabilitation				
Start new construction				
Complete new construction				

3. Check the appropriate box(s) if this project will have a specific subpopulation focus.

(Select ALL that apply)

N/A - Project Serves All Subpopulations	<input type="checkbox"/>	Domestic Violence	<input type="checkbox"/>
Veterans	<input type="checkbox"/>	Substance Abuse	<input type="checkbox"/>
Youth (under 25)	<input type="checkbox"/>	Mental Illness	<input type="checkbox"/>
Families	<input type="checkbox"/>	HIV/AIDS	<input type="checkbox"/>
		Chronic Homeless	<input type="checkbox"/>
		Other (Click 'Save' to update)	<input type="checkbox"/>

4. Will your project participate in the CoC's Coordinated Entry (CE) process or recipient organization is a victim service provider, as defined in 24 CFR 578.3 and uses an alternate CE process that meets HUD's minimum requirements? Yes

5. Housing First

5a. Will the project quickly move participants into permanent housing? Yes

5b. Will the project enroll program participants who have the following barriers? Select all that apply.

Having too little or little income	<input checked="" type="checkbox"/>
Active or history of substance use	<input checked="" type="checkbox"/>

Having a criminal record with exceptions for state-mandated restrictions	<input checked="" type="checkbox"/>
History of victimization (e.g. domestic violence, sexual assault, childhood abuse)	<input checked="" type="checkbox"/>
None of the above	<input type="checkbox"/>

5c. Will the project prevent program participant termination for the following reasons? Select all that apply.

Failure to participate in supportive services	<input checked="" type="checkbox"/>
Failure to make progress on a service plan	<input checked="" type="checkbox"/>
Loss of income or failure to improve income	<input checked="" type="checkbox"/>
Any other activity not covered in a lease agreement typically found for unassisted persons in the project's geographic area	<input checked="" type="checkbox"/>
None of the above	<input type="checkbox"/>

5d. Will the project follow a "Housing First" approach? Yes
(Click 'Save' to update)

6 Will program participants be required to live in a specific structure, unit, or locality at any time while in the program? No

7. Will more than 16 persons live in a single structure? No

3C. Project Expansion Information

1. Is this a “Project Expansion” of an eligible renewal project? No

4A. Supportive Services for Participants

1. Describe how program participants will be assisted to obtain and remain in permanent housing.

The project will have a dedicated, full-time case manager, who will work with program participants to develop a plan that puts them on the path to permanent housing. We will seek to empower individuals through comprehensive services such as education, job development, life skills, money management and appropriate referrals.

2. Describe the specific plan to coordinate and integrate with other mainstream health, social services, and employment programs for which program participants may be eligible.

The Rapid Rehousing case manager will conduct continuous assessment of client need and resources to help clients work towards the goal of permanent housing. In addition to our case management services, the client will be connected with community resources they will be able to access once they have exited the program, which increases likelihood of maintaining permanent housing. For clients with mental health issues, BCHG will be coordinating with area ACT teams to connect clients with low barrier mental health treatment. We will also coordinate with the Mobile Psych Rehab team that will be able to assist clients with basic life skills as a way to supplement case management services. BCHG has a relationship with local hospitals and outpatient health clinics, which clients can access for services. Clients will be referred to a SOAR case manager to determine if they are eligible to apply for SSI/SSDI. Clients will also be assisted with connecting with appropriate employment services, ranging from assistance with resumes to skill building, depending on level of need. To maintain a high level of safety for our clients, we will leverage our coordination with Mobile Psych Rehab, ACT teams, and community mental health programs to provide on-going assessment and address any safety issues.

3. For all supportive services available to program participants, indicate who will provide them and how often they will be provided.

Click 'Save' to update.

Supportive Services	Provider	Frequency
Assessment of Service Needs	Applicant	Semi-annually
Assistance with Moving Costs	Applicant	As needed
Case Management	Applicant	Bi-weekly
Child Care	Partner	As needed
Education Services	Partner	As needed

Employment Assistance and Job Training
Food
Housing Search and Counseling Services
Legal Services
Life Skills Training
Mental Health Services
Outpatient Health Services
Outreach Services
Substance Abuse Treatment Services
Transportation
Utility Deposits

Partner	As needed
Applicant	As needed
Applicant	As needed
Partner	As needed
Applicant	Bi-weekly
Partner	As needed
Partner	As needed
Partner	As needed
Partner	As needed
Applicant	As needed
Applicant	As needed

Identify whether the project will include the following activities:



4. Transportation assistance to clients to attend mainstream benefit appointments, employment training, or jobs? Yes

5. Annual follow-ups with program participants to ensure mainstream benefits are received and renewed? Yes

6. Will program participants have access to SSI/SSDI technical assistance provided by this project the applicant, a subrecipient, or partner agency? Yes

6a. Has the staff person providing the technical assistance completed SOAR training in the past 24 months. Yes

4B. Housing Type and Location

The following list summarizes each housing site in the project. To add a housing site to the list, select the  icon. To view or update a housing site already listed, select the  icon.

Total Units: 6

Total Beds: 10

Housing Type	Housing Type (JOINT)	Units	Beds	Dedicated CH Beds
Scattered-site apartments (...)	---	6	10	

4B. Housing Type and Location Detail

1. Housing Type: Scattered-site apartments (including efficiencies)

2. Indicate the maximum number of units and beds available for program participants at the selected housing site.

2a. Units: 6

2b. Beds: 10

3. Address

Project applicants must enter an address for all proposed and existing properties. If the location is not yet known, enter the expected location of the housing units. For Scattered-site and Single-family home housing, or for projects that have units at multiple locations, project applicants should enter the address where the majority of beds will be located or where the majority of beds are located as of the application submission. Where the project uses tenant-based rental assistance in the RRH portion, or if the address for scattered-site or single-family homes housing cannot be identified at the time of application, enter the address for the project's administration office. Projects serving victims of domestic violence, including human trafficking, must use a PO Box or other anonymous address to ensure the safety of participants.

Street 1: 626 Jacksonville Road

Street 2: Suite 140

City: Warminster

State: Pennsylvania

ZIP Code: 18974

***4. Select the geographic area(s) associated with the address. For new projects, select the area(s) expected to be covered.
(for multiple selections hold CTRL key)**

429017 Bucks County

5A. Project Participants - Households

Households Table

	Households with at Least One Adult and One Child	Adult Households without Children	Households with Only Children	Total
Number of Households	2	4		6
Characteristics	Persons in Households with at Least One Adult and One Child	Adult Persons in Households without Children	Persons in Households with Only Children	Total
Persons over age 24	4	4		8
Persons ages 18-24				0
Accompanied Children under age 18	2			2
Unaccompanied Children under age 18				0
Total Persons	6	4	0	10

Click Save to automatically calculate totals

5B. Project Participants - Subpopulations

Persons in Households with at Least One Adult and One Child

Characteristics	CH (Not Veterans)	CH Veterans	Veterans (Not CH)	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	DV	Physical Disability	Developmental Disability	Persons Not Represented by a Listed Subpopulation
Persons over age 24	4									
Persons ages 18-24										
Children under age 18	2									
Total Persons	6	0	0	0	0	0	0	0	0	0

Click Save to automatically calculate totals

Persons in Households without Children

Characteristics	CH (Not Veterans)	CH Veterans	Veterans- (Not CH)	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	DV	Physical Disability	Developmental Disability	Persons Not Represented by a Listed Subpopulation
Persons over age 24	4									
Persons ages 18-24										
Total Persons	4	0	0	0	0	0	0	0	0	0

Click Save to automatically calculate totals

Persons in Households with Only Children

Characteristics	CH (Not Veterans)	CH Veterans	Veterans (Not CH)	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	DV	Physical Disability	Developmental Disability	Persons Not Represented by a Listed Subpopulation
Accompanied Children under age 18										
Unaccompanied Children under age 18										
Total Persons	0				0	0	0	0	0	0

6A. Funding Request

1. Will it be feasible for the project to be under grant agreement by September 15, 2023? Yes

1a. DV Bonus Only: This project can realistically be under grant agreement by September 15, 2022.

2. What type of CoC funding is this project applying for in this CoC Program Competition? CoC Bonus

3. Does this project propose to allocate funds according to an indirect cost rate? No

4. Select a grant term: 1 Year

*** 5. Select the costs for which funding is requested:**



Rental Assistance

Supportive Services

HMIS

6. If conditionally awarded, is this project requesting an initial grant term greater than 12 months? (13 to 18 months) No

6E. Rental Assistance Budget

The following list summarizes the rental assistance funding request for the total term of the project. To add information to the list, select the  icon. To view or update information already listed, select the  icon.

Total Request for Grant Term:			\$80,160
Total Units:			6
Type of Rental Assistance	FMR Area	Total Units Requested	Total Request
TRA	DE - Philadelphia-Camden-Wilmington, ...	6	\$80,160

Rental Assistance Budget Detail

Instructions:

Type of Rental Assistance: Select the applicable type of rental assistance from the dropdown menu. Options include tenant-based (TRA), sponsor-based (SRA), and project-based assistance (PRA). Each type has unique requirements and applicants should refer to the 24 CFR 578.51 before making a selection.

Metropolitan or non-metropolitan fair market rent area: This is a required field. Select the FY 2016 FMR area in which the project is located. The list is sorted by state abbreviation. The selected FMR area will be used to populate the rents in the chart below.

Size of Units: These options are system generated. Unit size is defined by the number of distinct bedrooms and not by the number of distinct beds.

of units: This is a required field. For each unit size, enter the number of units for which funding is being requested.

FMR: These fields are populated with the FY 2016 FMR amounts based on the FMR area selected by the applicant. The FMRs are available online at <http://www.huduser.org/portal/datasets/fmr.html>.

12 Months: These fields are populated with the value 12 to calculate the annual rent request.

Total Request: This column populates with the total calculated amount from each row based on the number of units multiplied by the corresponding FMR and by 12 months.

Total Units and Annual Assistance Requested: The fields in this row are automatically calculated based on the total number of units and the sum of the total requests per unit size per year.

Grant Term: This field is populated based on the grant term selected on Screen "6A. Funding Request" and will be read only.

Total Request for Grant Term: This field is automatically calculated based on the total annual assistance requested multiplied by the grant term.

All total fields will be calculated once the required field has been completed and saved.

Additional Resources can be found at the HUD Exchange:
<https://www.hudexchange.info/e-snaps/guides/coc-program-competition-resources>

Type of Rental Assistance: TRA

Metropolitan or non-metropolitan fair market rent area: DE - Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA (1000399999)

Size of Units	# of Units (Applicant)		FMR Area (Applicant)		12 Months		Total Request (Applicant)
SRO		x	\$675	x	12	=	\$0
0 Bedroom		x	\$900	x	12	=	\$0
1 Bedroom	4	x	\$1,040	x	12	=	\$49,920

2 Bedrooms	2	x	\$1,260	x	12	=	\$30,240
3 Bedrooms		x	\$1,567	x	12	=	\$0
4 Bedrooms		x	\$1,796	x	12	=	\$0
5 Bedrooms		x	\$2,065	x	12	=	\$0
6 Bedrooms		x	\$2,335	x	12	=	\$0
7 Bedrooms		x	\$2,604	x	12	=	\$0
8 Bedrooms		x	\$2,874	x	12	=	\$0
9 Bedrooms		x	\$3,143	x	12	=	\$0
Total Units and Annual Assistance Requested	6						\$80,160
Grant Term							1 Year
Total Request for Grant Term							\$80,160

Click the 'Save' button to automatically calculate totals.

6F. Supportive Services Budget

A quantity AND description must be entered for each requested cost.

Eligible Costs	Quantity AND Description (max 400 characters)	Annual Assistance Requested
1. Assessment of Service Needs		
2. Assistance with Moving Costs	Moving assistance for clients	\$2,405
3. Case Management	Provision of services to meet individualized needs. On-going assessment of ct need and progress, referral to and coordination with outside services, creation and implementation of long term housing plan. Mtgs held bi-weekly, more as needed. One p/t CM position including salary and benefits	\$23,300
4. Child Care		
5. Education Services		
6. Employment Assistance		
7. Food		
8. Housing/Counseling Services		
9. Legal Services		
10. Life Skills		
11. Mental Health Services		
12. Outpatient Health Services		
13. Outreach Services		
14. Substance Abuse Treatment Services		
15. Transportation	Help with transportation for clients to receive services	\$500
16. Utility Deposits	Utility assistance for clients	\$3,000
17. Operating Costs		
Total Annual Assistance Requested		\$29,205
Grant Term		1 Year
Total Request for Grant Term		\$29,205

Click the 'Save' button to automatically calculate totals.

6I. Sources of Match

The following list summarizes the funds that will be used as Match for this project. To add a Match source to the list, select the icon. To view or update a Match source already listed, select the icon.

Summary for Match

Total Amount of Cash Commitments:	\$205,205
Total Amount of In-Kind Commitments:	\$0
Total Amount of All Commitments:	\$205,205

1. Will this project generate program income described in 24 CFR 578.97 to use as Match for this project? No

Type	Source	Name of Source	Amount of Commitments
Cash	Government	Bucks County Chil...	\$205,205

Sources of Match Detail

1. Type of Match commitment: Cash

2. Source: Government

3. Name of Source: Bucks County Children & Youth - Bridge Housing
(Be as specific as possible and include the office or grant program as applicable)

4. Amount of Written Commitment: \$205,205

6J. Summary Budget

The following information summarizes the funding request for the total term of the project. However, administrative costs can be entered in 8. Admin field below.

Eligible Costs	Annual Assistance Requested (Applicant)	Grant Term (Applicant)	Total Assistance Requested for Grant Term (Applicant)
1a. Acquisition			\$0
1b. Rehabilitation			\$0
1c. New Construction			\$0
2a. Leased Units	\$0	1 Year	\$0
2b. Leased Structures	\$0	1 Year	\$0
3. Rental Assistance	\$80,160	1 Year	\$80,160
4. Supportive Services	\$29,205	1 Year	\$29,205
5. Operating	\$0	1 Year	\$0
6. HMIS	\$0	1 Year	\$0
7. Sub-total Costs Requested			\$109,365
8. Admin (Up to 10%)			
9. Total Assistance Plus Admin Requested			\$109,365
10. Cash Match			\$205,205
11. In-Kind Match			\$0
12. Total Match			\$205,205
13. Total Budget			\$314,570

Click the 'Save' button to automatically calculate totals.

7A. Attachment(s)

Document Type	Required?	Document Description	Date Attached
1) Subrecipient Nonprofit Documentation	No		
2) Other Attachment(s)	No	501c3	10/12/2021
3) Other Attachment(s)	No	Most recent BCHG ...	10/12/2021

Attachment Details

Document Description:

Attachment Details

Document Description: 501c3

Attachment Details

Document Description: Most recent BCHG audit

7D. Certification

A. For all projects: Fair Housing and Equal Opportunity

It will comply with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and regulations pursuant thereto (Title 24 CFR part I), which state that no person in the United States shall, on the ground of race, color or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives Federal financial assistance, and will immediately take any measures necessary to effectuate this agreement. With reference to the real property and structure(s) thereon which are provided or improved with the aid of Federal financial assistance extended to the applicant, this assurance shall obligate the applicant, or in the case of any transfer, transferee, for the period during which the real property and structure(s) are used for a purpose for which the Federal financial assistance is extended or for another purpose involving the provision of similar services or benefits.

It will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and with implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status or national origin.

It will comply with Executive Order 11063 on Equal Opportunity in Housing and with implementing regulations at 24 CFR Part 107 which prohibit discrimination because of race, color, creed, sex or national origin in housing and related facilities provided with Federal financial assistance.

It will comply with Executive Order 11246 and all regulations pursuant thereto (41 CFR Chapter 60-1), which state that no person shall be discriminated against on the basis of race, color, religion, sex or national origin in all phases of employment during the performance of Federal contracts and shall take affirmative action to ensure equal employment opportunity. The applicant will incorporate, or cause to be incorporated, into any contract for construction work as defined in Section 130.5 of HUD regulations the equal opportunity clause required by Section 130.15(b) of the HUD regulations.

It will comply with Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701(u)), and regulations pursuant thereto (24 CFR Part 135), which require that to the greatest extent feasible opportunities for training and employment be given to lower-income residents of the project and contracts for work in connection with the project be awarded in substantial part to persons residing in the area of the project.

It will comply with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and with implementing regulations at 24 CFR Part 8, which prohibit discrimination based on disability in Federally-assisted and conducted programs and activities.

It will comply with the Age Discrimination Act of 1975 (42 U.S.C. 6101-07), as amended, and implementing regulations at 24 CFR Part 146, which prohibit discrimination because of age in projects and activities receiving Federal financial assistance.

It will comply with Executive Orders 11625, 12432, and 12138, which state that program participants shall take affirmative action to encourage participation by businesses owned and operated by members of minority groups and women.

If persons of any particular race, color, religion, sex, age, national origin, familial status, or disability who may qualify for assistance are unlikely to be reached, it will establish additional procedures to ensure that interested persons can obtain information concerning the assistance.

It will comply with the reasonable modification and accommodation requirements and, as appropriate, the accessibility requirements of the Fair Housing Act and section 504 of the Rehabilitation Act of 1973, as amended.

Additional for Rental Assistance Projects:

If applicant has established a preference for targeted populations of disabled persons pursuant to 24 CFR part 578 or 24 CFR 582.330(a), it will comply with this section's nondiscrimination requirements within the designated population.

B. For non-Rental Assistance Projects Only.

15-Year Operation Rule.

Applicants receiving assistance for acquisition, rehabilitation or new construction: The project will be operated for no less than 15 years from the date of initial occupancy or the date of initial service provision for the purpose specified in the application.

1-Year Operation Rule.

Applicants receiving assistance for supportive services, leasing, or operating costs but not receiving assistance for acquisition, rehabilitation, or new construction: The project will be operated for the purpose specified in the application for any year for which such assistance is provide

Where the applicant is unable to certify to any of the statements in this certification, such applicant shall provide an explanation.

Name of Authorized Certifying Official: Erik Clare

Date: 10/18/2021

Title: Executive Director

Applicant Organization: Bucks County Housing Group, Inc.

PHA Number (For PHA Applicants Only):

I certify that I have been duly authorized by the applicant to submit this Applicant Certification and to ensure compliance. I am aware that any false, fictitious, or fraudulent

X

statements or claims may subject me to criminal, civil, or administrative penalties . (U.S. Code, Title 218, Section 1001).

Active SAM Status Requirement. I certify that our organization has an active System for Award Management (SAM) registration as required by 2 CFR 200.300(b) at the time of project application submission to HUD and will ensure this SAM registration will be renewed annually to meet this requirement.

8B. Submission Summary

Applicant must click the submit button once all forms have a status of Complete.

Page	Last Updated
1A. SF-424 Application Type	No Input Required
New Project Application FY2021	Page 48 10/19/2021

1B. SF-424 Legal Applicant	No Input Required
1C. SF-424 Application Details	No Input Required
1D. SF-424 Congressional District(s)	10/12/2021
1E. SF-424 Compliance	10/12/2021
1F. SF-424 Declaration	10/12/2021
1G. HUD 2880	10/12/2021
1H. HUD 50070	10/12/2021
1I. Cert. Lobbying	10/12/2021
1J. SF-LLL	10/12/2021
IK. SF-424B	10/12/2021
1L. SF-424D	10/12/2021
2A. Subrecipients	No Input Required
2B. Experience	10/12/2021
3A. Project Detail	10/18/2021
3B. Description	10/18/2021
3C. Expansion	10/12/2021
4A. Services	10/18/2021
4B. Housing Type	10/18/2021
5A. Households	10/12/2021
5B. Subpopulations	No Input Required
6A. Funding Request	10/12/2021
6E. Rental Assistance	10/12/2021
6F. Supp Srvcs Budget	10/12/2021
6I. Match	10/18/2021
6J. Summary Budget	No Input Required
7A. Attachment(s)	10/12/2021
7D. Certification	10/12/2021



Department of the Treasury
Internal Revenue Service

P.O. Box 2508
Cincinnati OH 45201

In reply refer to: 0752257825
Aug. 27, 2019 LTR 4168C 0
23-1878791 000000 00

00026164

BODC: TE

BUCKS COUNTY HOUSING GROUP INC
626 JACKSONVILLE RD STE 140
WARMINSTER PA 18974



003839

Employer ID number: 23-1878791
Form 990 required: yes

Dear Taxpayer:

We're responding to your request dated Aug. 16, 2019, about your tax-exempt status.

We issued you a determination letter in August 1972, recognizing you as tax-exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also show you're not a private foundation as defined under IRC Section 509(a) because you're described in IRC Section 509(a)(2).

Donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106, and 2522.

In the heading of this letter, we indicated whether you must file an annual information return. If you're required to file a return, you must file one of the following by the 15th day of the 5th month after the end of your annual accounting period:

- Form 990, Return of Organization Exempt From Income Tax
- Form 990EZ, Short Form Return of Organization Exempt From Income Tax
- Form 990-N, Electronic Notice (e-Postcard) for Tax-Exempt Organizations Not Required to File Form 990 or Form 990-EZ
- Form 990-PF, Return of Private Foundation or Section 4947(a)(1) Trust Treated as Private Foundation

According to IRC Section 6033(j), if you don't file a required annual information return or notice for 3 consecutive years, we'll revoke your tax-exempt status on the due date of the 3rd required return or notice.

You can get IRS forms or publications you need from our website at www.irs.gov/forms-pubs or by calling 800-TAX-FORM (800-829-3676).

If you have questions, call 877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific

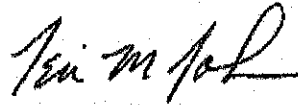
0752257825
Aug. 27, 2019 LTR 4168C 0
23-1878791 000000 00
00026165

BUCKS COUNTY HOUSING GROUP INC
626 JACKSONVILLE RD STE 140
WARMINSTER PA 18974

time).

Thank you for your cooperation.

Sincerely yours,



Teri M. Johnson
Operations Manager, AM Ops. 3

BUCKS COUNTY HOUSING GROUP, INC.

FINANCIAL STATEMENTS

JUNE 30, 2020

BUCKS COUNTY HOUSING GROUP, INC.

JUNE 30, 2020

C O N T E N T S

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Independent Auditor's Report	1-2
Financial Statements:	
Statement of Financial Position	3
Statement of Activities	4
Statement of Cash Flows	5
Statement of Functional Expenses	6
Notes to Financial Statements	7-21

O'Hara, Ward & Associates
Certified Public Accountants
1036 Mill Creek Drive
Feasterville, PA 19053
TEL (215) 322-5558
FAX (215) 322-5624

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Bucks County Housing Group, Inc.
Warminster, Pennsylvania

Report on the Financial Statements

We have audited the accompanying financial statements of Bucks County Housing Group, Inc., which comprise the statement of financial position as of June 30, 2020, and the related statement of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Organization's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Bucks County Housing Group, Inc. as of June 30, 2020, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

O'Hara, Ward & Associates
Feasterville, PA

May 12, 2021

BUCKS COUNTY HOUSING GROUP, INC.
STATEMENT OF FINANCIAL POSITION
JUNE 30, 2020

ASSETS

Current Assets

Cash.....	\$ 935,828
Restricted Cash for Tenant and Client Deposits.....	56,764
Contracts Receivable.....	222,543
Accounts Receivable, Tenant Rent, Net.....	8,108
Accounts Receivable, Other.....	23,622
Prepaid Expenses.....	149,380
Mortgage Escrow Deposits.....	49,500
Total Current Assets.....	<u>1,445,745</u>

Noncurrent Assets

Reserve for Replacements.....	149,009
Other Deposits.....	6,000
Due from Affiliate.....	35,359
Property and Equipment, Net.....	1,312,012
Total Noncurrent Assets.....	<u>1,502,380</u>

TOTAL ASSETS..... **\$ 2,948,125**

LIABILITIES AND NET ASSETS

Current Liabilities

Current Portion of Long-Term Debt.....	\$ 23,700
Accounts Payable.....	39,566
Accrued Expenses.....	141,781
CARES PPP Loan.....	205,865
Tenant and Client Deposits.....	56,760
Deferred Revenue.....	6,836
Total Current Liabilities.....	<u>474,508</u>

Long-Term Liabilities

Long-Term Debt, Net of Current Portion.....	2,139,165
Accrued Interest Payable.....	288,667
Total Long-Term Liabilities.....	<u>2,427,832</u>

Total Liabilities..... **2,902,340**

Net Assets

Net Assets Without Donor Restrictions.....	(117,881)
Net Assets With Donor Restrictions.....	163,666
	<u>45,785</u>

TOTAL LIABILITIES AND NET ASSETS..... **\$ 2,948,125**

The accompanying notes are an integral part of these financial statements.

BUCKS COUNTY HOUSING GROUP, INC.
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED JUNE 30, 2020

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
<u>Support and Revenues</u>			
Government Grants and Contracts.....	\$ 1,145,849	\$ -	\$ 1,145,849
Grants and Contributions.....	889,925	163,666	1,053,591
Rent.....	683,408	-	683,408
Interest and Dividends.....	2,784	-	2,784
Management Fees.....	13,436	-	13,436
Other.....	20,857	-	20,857
Net Assets Released from Restrictions.....	<u>61,948</u>	<u>(61,948)</u>	<u>-</u>
Total Support and Revenues.....	<u>2,818,207</u>	<u>101,718</u>	<u>2,919,925</u>
<u>Expenses</u>			
Program Services.....	2,333,586	-	2,333,586
General and Administrative.....	278,940	-	278,940
Fundraising.....	<u>96,043</u>	<u>-</u>	<u>96,043</u>
Total Expenses.....	<u>2,708,569</u>	<u>-</u>	<u>2,708,569</u>
Change in Net Assets.....	109,638	101,718	211,356
Net Assets (Deficit), Beginning of Year.....	<u>(227,519)</u>	<u>61,948</u>	<u>(165,571)</u>
Net Assets (Deficit), End of Year.....	<u>\$ (117,881)</u>	<u>\$ 163,666</u>	<u>\$ 45,785</u>

The accompanying notes are an integral part of these financial statements.

**BUCKS COUNTY HOUSING GROUP, INC.
STATEMENTS OF FUNCTIONAL EXPENSES
FOR THE YEAR ENDED JUNE 30, 2020**

	Program Services	Management and General	Fundraising	Total
<u>Personnel</u>				
Salaries.....	\$ 687,683	\$ 159,553	\$ 56,845	\$ 904,081
Payroll Taxes.....	56,624	7,033	4,368	68,025
Employee Benefits.....	<u>89,202</u>	<u>17,546</u>	<u>3,041</u>	<u>109,789</u>
Total Personnel.....	<u>833,509</u>	<u>184,132</u>	<u>64,254</u>	<u>1,081,895</u>
<u>Operating Expenses</u>				
Occupancy.....	766,983	8,331	8,278	783,592
Cleaning and Maintenance.....	168,108	-	-	168,108
Depreciation.....	151,586	3,820	-	155,406
Insurance.....	76,180	7,948	-	84,128
Professional Fees.....	-	61,300	11,700	73,000
Office Supplies.....	55,543	9,642	-	65,185
Client Assistance.....	55,015	-	-	55,015
Bridge Housing.....	46,839	-	-	46,839
Bad Debts.....	43,852	-	-	43,852
Interest Expense.....	41,097	-	-	41,097
Trash/Snow Removal.....	40,641	-	-	40,641
Food Pantry.....	25,999	-	-	25,999
Travel.....	19,032	1,788	966	21,786
Computer Software and Supplies.....	9,202	1,979	-	11,181
Fundraising.....	<u>-</u>	<u>-</u>	<u>10,845</u>	<u>10,845</u>
Total Operating Expenses.....	<u>1,500,077</u>	<u>94,808</u>	<u>31,789</u>	<u>1,626,674</u>
Total Expenses.....	<u>\$ 2,333,586</u>	<u>\$ 278,940</u>	<u>\$ 96,043</u>	<u>\$ 2,708,569</u>

The accompanying notes are an integral part of these financial statements.

**BUCKS COUNTY HOUSING GROUP, INC.
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED JUNE 30, 2020**

Cash Flows From Operating Activities:	
Change in Net Assets.....	\$ 211,356
Adjustments to Reconcile Decrease in Net Assets to Net Cash From Operating Activities:	
Depreciation and Amortization.....	156,747
(Increase) Decrease in Operating Assets:	
Contracts Receivables.....	16,610
Accounts Receivables, Tenant Rent.....	28,702
Accounts Receivables, Other.....	(2,801)
Prepaid Expenses.....	(15,441)
Due from Affiliate.....	(27,146)
Increase (Decrease) in Operating Liabilities:	
Accounts Payable.....	17,716
Accrued Expenses.....	14,177
Tenant and Client Deposits.....	5,113
Deferred Revenue.....	6,836
Accrued Interest Payable.....	<u>16,769</u>
Net Cash From Operating Activities.....	<u>428,638</u>
Cash Flows From Investing Activities:	
Purchases of Property and Equipment.....	<u>(172,432)</u>
Net Cash From Investing Activities.....	<u>(172,432)</u>
Cash Flows From Financing Activities:	
Proceeds from CARES PPP Loan.....	205,865
Principal Repayments of Long Term Debt.....	<u>(22,805)</u>
Net Cash From Financing Activities.....	<u>183,060</u>
Change in Cash and Cash Equivalents.....	439,266
Cash and Cash Equivalents, Beginning of Year.....	<u>751,835</u>
Cash and Cash Equivalents, End of Year.....	<u>\$ 1,191,101</u>
Supplemental Disclosures:	
Cash Paid During the Year for Interest.....	<u>\$ 22,987</u>

The accompanying notes are an integral part of these financial statements.

**BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Organization and Operations

Nature of activities: Bucks County Housing Group, Inc. (the Agency) is a non-profit organization formed to provide emergency shelter and other social services, as well as housing and mortgage counseling, to people with low to moderate income and people in crisis in Bucks County, Pennsylvania (PA). The Agency owns and operates the Robert Morris Apartments (the Project), a 39-unit apartment project located in Morrisville, PA, and the Bristol Apartments, a 24-unit apartment project in Bristol, PA. The Project is subject to certain restrictions and reporting requirements under terms of an agreement with the Pennsylvania Housing Finance Agency (PHFA). The Agency 's activities are funded primarily by government grants and contracts, foundation grants, and tenant rent.

The Agency 's major programs are as follows:

Supportive Housing Program

Our Supportive Housing Program (SHP) is a transitional shelter program where we seek to empower individuals through comprehensive services such as education, job development, life skills, money management and appropriate referrals. The program serves families consisting of at least one adult and one child less than eighteen years of age. The family must also be able to document that they are homeless or imminently at risk of homelessness (according to the HUD definitions) and Bucks County residents. Families can stay up to one year in SHP. Referrals to the program are received through the Bucks County Housing Link.

The Supportive Housing Program consists of 22 fully furnished units scattered throughout the Bucks County area. The units are located in Quakertown (6 units), Doylestown (6 units), Morrisville (6 units) and Penndel (4 units) and are staffed with a full time, on-site case manager. Case managers work with each family from the time of move-in to establish a permanent housing plan. Case managers and clients then meet once a week (at minimum) to develop short-term goals to help achieve that plan. Goals usually include increasing income (through obtaining disability benefits, enrolling in a certificate program, etc.), saving money and creating and maintaining a budget. Clients are connected to resources such as mental health services or substance abuse treatment as needed.

Bridge Housing & Home Transitional Programs

Both Bridge Housing and HOME Transitional Housing programs provide subsidized rental assistance and social services to homeless families who include at least one child under the age of 18. Both programs provide housing in scattered site rental properties. The Bridge Housing Program can accommodate approximately 12 families at a time. The HOME Transition Housing Program can accommodate approximately 12 families at a time. Rental subsidy and social services are provided for up to one year in the Bridge Program and up to two years in the HOME Program. Families may choose to maintain those apartments independently when they complete the program.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

The Bucks County Children and Youth Social Services Agency administer the Bridge Housing Program. Bucks County Children and Youth Social Services Agency administer the HOME Transitional Housing Program in cooperation with the Bucks County Office of Business & Community Development. Direct services for both programs are provided by Children and Youth and by the Bucks County Housing Group.

Application to both programs is made through the Bucks County Children and Youth Social Services Agency. To qualify for application a family (at least one adult and one minor child) must be homeless and lack the resources and support networks through which they might obtain housing. The family must have a clear and definite plan for self-sufficiency and must participate in educational vocational training to obtain that goal. Within the past fiscal year, Children and Youth have used Bridge and/or HOME as a housing option for families facing placement of their children due to housing instability. Families are referred internally from Children and Youth staff, and by shelters and other social services agencies. The referent should know the family well enough to write a recommendation and be able to present their case to the Selection Committee. A Bucks County Children and Youth Social Services Agency worker will interview the applicant/applicants and may follow up with verification of information. The Bridge & Transitional Review Committee then reviews assessments on a monthly basis. Referrals are accepted at any time. Applicants are reviewed as the assessments are completed and presented to the committee.

Families who are accepted into either program will be assigned both a Bucks County Children and Youth Social Services Agency worker and a Bucks County Housing Group worker. Participants in these programs are expected to meet with both workers on a regular basis and to cooperate with services, including budgeting with weekly reviews, counseling and referrals regarding parenting. Participants are expected to remain in educational/vocational training programs while in the Housing Program. Although Bridge Housing is a one-year program and HOME Transitional Housing is a two-year program, these lengths of time represent the maximum time for these programs. Once training has been completed and employment obtained, the family is considered to have obtained self-sufficiency and to have completed the program.

Housing First Program

The Housing First Program is a scattered site housing program funded through St. Mary's. Bucks County Housing Group is the subcontracted agency that operates the program. Our goal is to provide short-term rental assistance and case management services to move people quickly out of homelessness/housing instability and into a position for them to be self-sufficient and remain housed. Case management services include, but are not limited to, budgeting/money management, connection to mental health or substance abuse services and basic life skills training. Each family is provided individualized services to enhance their strengths and support them to meet their goals.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Family Permanent Supportive Housing Program

The Family Permanent Supportive Housing Program is a housing program funded through St. Mary's. Bucks County Housing Group is the subcontracted agency that operates the program. The FPSH is a scattered site model supportive several families with case management and rental assistance. The program provides intensive case management for a period of up to 4 years, helping families move into a position for them to be self-sufficient and remain housed. Case management services include, but are not limited to, budgeting/money management, connection to mental health or substance abuse services and basic life skills training. Each family is provided individualized services to enhance their strengths and support them to meet their goals.

Community Food Pantries

BCHG operates two community food pantries which are overseen by a full-time Food Pantry Coordinator. Grant funds and individual donations help pay for the operating expenses of the two pantries. The two pantries are located in Penndel and Doylestown. The Community Food Pantries served over 48,000 individuals over the past year. the Food Pantry Coordinator oversees all of the ordering, stocking, patron services and works to ensure that there are enough (trained) volunteers at each site during hours that the pantries are open. Volunteers are also needed when the pantry is not open to the public in order to restock shelves, check expiration dates on food and weigh donated food items.

Low/moderate income community members from throughout Bucks County benefit by patronizing one of the pantries on a weekly basis to supplement their food supplies. We request that patrons limit their visits to once per week so that we can serve the maximum number of unduplicated households. Most of our pantry clients are on fixed incomes (as in the case of seniors/disabled individuals – 10% of our patrons are seniors) or are members of the “working poor” who find that in spite of full-time work, they do not make enough money to make ends meet.

Housing Counseling Services
Pre-purchase/Pre-Closing

All clients are directed to attend a free orientation webinar where they learn about the agency, our funding sources, what to expect from housing counseling, what to bring to their housing counseling appointment, the steps in the purchase process, the importance of a home inspection, 10 questions to ask a home inspector whom they are considering hiring, and the criteria for participation in the Bucks County First Time Homebuyer Program. Clients who do not have access to a computer and/or printer are provided with a telephone call in number and copies of the slide presentation and all other materials are mailed to their home. Participants who choose to continue, are directed to complete an application, including a budget form, which is submitted to the agency and reviewed prior to scheduling an appointment with a counselor.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

During the appointment (which can take up to 4 hours), the counselor verifies budget information and discusses ways to improve budgeting and saving skills while creating an affordable budget with the client, collects financial documents and transaction documents if the client is under contract to purchase, provides referrals as needed, develops a financial analysis for the client including credit scores, current and proposed debt ratios, and eligibility for various types of loans (including FHA) and home-buyer assistance programs, creates an action plan including steps both the client and counselor will take, and estimated timeframes to complete action plan items.

Follow-up communication is completed to ensure that the client is making progress toward his or her housing goal, to modify or terminate housing counseling, and to learn and report outcomes. Client follow-up is conducted by a qualified housing counselor who makes reasonable efforts to contact a verbal follow-up within the first 60 days of no client contact. If unsuccessful, after two attempts to conduct a verbal follow-up session, a letter or email is sent to inform the client that their file will be closed. Client file will be terminated when the issue is resolved, the goal is met, or the client is unresponsive.

Veterans' Housing Assistance Program

County Housing Group's (BCHG) Bucks County Veterans Housing Assistance Program provides one-time grants of up to \$500 to any active duty or honorably discharged serviceperson who is a resident of Bucks County and who is experiencing a housing crisis. Recipients are referred by social service agencies, houses of worship, veterans organization, etc. and may receive one grant, one time. Funds go directly to the recipients, each of whom is referred and each of whom needs assistance with individualized issues. This program has previously paid for bunk beds for a veteran's children, partial rent for an active duty serviceperson during the federal sequester and work clothing for a veteran seeking employment as a floor refinisher just to name a few.

Accounting Standards Codification (ASC)

The Agency's accounting policies, which are detailed below are in accordance with the Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC).

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Financial Statement Presentation

The financial statements of the Agency have been prepared on the accrual basis of accounting. The Agency reports information regarding its financial position and activities according to two classes of net assets: net assets without donor restriction and net assets with donor restriction.

Net Assets Without Donor Restriction - Net assets that are not subject to or are no longer subject to donor-imposed stipulations.

Net Assets With Donor Restriction - Net assets whose use is limited by donor-imposed time and/or purpose restrictions.

Revenue Recognition

Rental income is accrued at gross potential rental income. Vacancies are shown as a reduction from gross rental income. Rental revenue is recognized ratably over the terms of the leases.

Accounts Receivable and Allowance for Doubtful Accounts

Accounts receivables are recorded at the un-discounted amounts of earned rental income. The Agency performs a periodic review of accounts receivable to verify collectability. When receivables are deemed to be potentially uncollectible they are charged off as bad debt expense and an allowance for the doubtful accounts is established. When management determines that collection will not be pursued further, both the receivable and the corresponding allowance for doubtful accounts are removed from the books. The allowance for doubtful accounts was \$15,227 for the year ended June 30, 2020.

Contributions

Contributions received are recorded as net assets without donor restrictions or net assets with donor restrictions, depending on the existence and/or nature of any donor restrictions.

Contributions are reported as increases in net assets without donor restriction unless use of the related assets is limited by donor-imposed restrictions. Expenses are reported as decreases in net assets without donor restriction. Gains and losses on investments and other assets or liabilities are reported as increases or decreases in net assets without donor restrictions unless their use is restricted by explicit donor stipulation or by law. Expirations of donor restrictions on the net assets (i.e., the donor-stipulated purpose has been fulfilled and/or the stipulated time period has elapsed) are reported as reclassifications between the applicable classes of net assets. The Agency has adopted a policy to classify donor restricted contributions as without donor restrictions to the extent that donor restrictions were met in the year the contribution was received.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Contributions (Continued)

Conditional promises to give, which depend on the occurrence of a specified future and uncertain event to bind the promises, are only recorded when the conditions on which they depend are substantially met.

Promises to Give

Unconditional promises to give are reported at the amounts management expects to collect on balances at year end. Management closely monitors outstanding balances and records an allowance for all balances that are not considered collectible. No allowance was required at June 30, 2020.

Government Grants and Contracts

The Agency records advances under grants and contracts with state and local government agencies as refundable advances until the related costs are incurred or services performed, at which time they are recognized as revenue.

Donated Services

The Agency pays for most services requiring specific expertise. However, many individuals volunteer their time and perform a variety of tasks that assist the Agency with specific programs and office administration. The value of these donated services is not reflected in the accompanying financial statements since the volunteers' time does not meet the criteria for recognition under ASC 958.

Cash Equivalents

For the statement of cash flows, all unrestricted investment instruments with original maturities of three months or less are cash equivalents. The Agency has no cash equivalents at June 30, 2020.

The following table provides a reconciliation of cash and restricted cash reported within the statement of financial position that sum to the total in the statement of cash flows as of June 30, 2020:

Cash in Bank	\$ 935,828
Tenant Security Deposits	56,764
Escrow Deposits	49,500
Replacement Reserves	<u>149,009</u>
Total Cash and Restricted Cash	<u>\$ 1,191,101</u>

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Deferred Loan Fees

Deferred loan fees are amortized over the lives of the related loans.

Contributed Property and Equipment

Contributed property and equipment is recorded at fair value at the date of the donation. If the donor stipulates how long the asset must be used, the contributions are recorded as restricted support. In the absence of such stipulations, contributions of property and equipment are recorded as unrestricted support.

Property, Equipment and Depreciation

Property and equipment are initially recorded at cost for purchased items, or if donated, at the approximate fair value at the date of donation. Depreciation of property and equipment is provided using the straight-line method over the estimated useful lives of the respective assets, as follows:

	<u>Years</u>
Buildings	25-30
Building Improvements	5-30
Land Improvements	5-10
Leasehold Improvements	3-10
Office Equipment	5-10
Furnishings	5

Property and equipment is tested for impairment whenever events or changes in circumstances indicate that its carrying amount may not be recoverable.

Allocation of Functional Expenses

The costs of providing various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain costs have been allocated among the program and supporting services benefited.

Income Taxes

The Agency is generally exempt from federal income taxes under the provisions of Internal Revenue Code Section 501(c)(3). In addition, the Agency qualifies for charitable contribution deductions and has been classified as an organization that is not a private foundation by the Internal Revenue Service. Income which is not related to exempt purposes, less applicable deductions, is subject to federal and state corporate income taxes. The Agency had no unrelated business income for the year ended June 30, 2020.

**BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020**

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Subsequent Events

In preparing the accompanying financial statements, the Agency has evaluated events and transactions for potential recognition or disclosure through May 12, 2021, the date the financial statements were available to be issued.

NOTE 2. CONCENTRATION OF CREDIT RISK AND CONTRACTOR CONCENTRATIONS

The Agency maintains cash balances at two financial institutions which, at various times during the year, exceeded the threshold for insurance coverage provided by the Federal Deposit Insurance Corporation (FDIC). The Agency mitigates their risk relative to cash by maintaining relationships with what management believes to be high credit quality financial institutions.

During 2020, the Agency received approximately 39% of its total unrestricted revenues and support from government grants and contracts. Any significant reduction in the level of support could have an effect on the Agency's programs.

NOTE 3. RESTRICTED DEPOSITS AND RESERVE FOR REPLACEMENTS

Pursuant to the mortgage agreement with PHFA, certain sums of monies are required to be placed on restricted deposit. Withdrawal and use of the replacement reserve for the purposes such as Project maintenance or betterments is subject to PHFA approval. Restricted deposits and reserve for replacements are comprised of the following as of June 30, 2020:

Mortgage Escrow Deposits:	
Property Insurance Escrow.....	\$ 8,652
Real Estate Tax Escrow.....	<u>40,848</u>
	49,500
Reserve for Replacements.....	<u>149,009</u>
	<u>\$ 198,509</u>

The Project is also required by PHFA to make monthly deposits to certain of the above reserves. As of June 30, 2020, such monthly deposits were \$3,895, \$4,538, and \$4,174 to the insurance escrow, tax escrow, and the replacement reserve, respectively. The amounts are subject to revision.

**BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020**

NOTE 4. PROPERTY AND EQUIPMENT

Property and equipment are comprised of the following as of June 30, 2020:

Land and Land Improvements.....	\$ 485,611
Buildings.....	1,540,438
Building Improvements.....	3,560,687
Furnishings.....	241,045
Office Equipment.....	142,896
Leasehold Improvements.....	<u>301,480</u>
	6,272,157
Less: Accumulated Depreciation.....	<u>4,960,145</u>
	<u>\$ 1,312,012</u>

Depreciation expense for the year ended June 30, 2020 was \$155,406. Certain property and equipment have been acquired with funds provided by Bucks County. Such property and equipment are considered owned by the Agency and are used for general operations in support of its programs.

Most of the Agency's property and equipment is rented to others, as detailed in Note 10.

NOTE 5. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets at June 30, 2020 consist of the following:

Purpose Restricted:	
Shelter and Food.....	\$ 116,197
Housing Counseling.....	43,969
Veterans.....	<u>3,500</u>
	<u>\$ 163,666</u>

Net assets were released from restrictions by satisfying purpose restrictions during the year ended June 30, 2020 as follows:

Shelter and Food.....	\$ 24,600
Housing Counseling.....	10,000
Veterans.....	3,000
Homeless Services.....	<u>24,348</u>
	<u>\$ 61,948</u>

**BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020**

NOTE 6. LONG-TERM DEBT

Long-term debt consists of the following at June 30, 2020:

Note payable, bank, payable in monthly installments of \$1,736, including interest at 4.75%, due May 2034; collateralized by Bristol Apartments.....	\$ 211,761
Note payable, Pennsylvania Housing Finance Agency, due on December 1, 2044. Commencing January 1, 2005, interest accrues at 1% per year. Payments of principal and interest are deferred until 2044 unless there is a surplus of revenue over expenses defined, generated by the Project. Collateralized by real estate; subject to compliance with certain conditions as defined.....	1,676,924
Note payable, Bucks County Office of Community Development; 0% interest, principal shall become payable upon the transfer of ownership of the property; collateralized by real estate. Subordinated to PHFA note payable above.....	130,000
Note payable, bank, payable in monthly installments of \$587, including interest at 4.75%, due July 2032; collateralized by Bristol Apartments.....	64,833
Note payable, bank, payable in monthly installments of \$1,098, including interest at 4.875%, maturing November 2027; collateralized by property in Doylestown, PA.....	<u>81,103</u>
	2,164,621
Less: Unamortized Debt Issuance Costs.....	<u>1,756</u>
Long-Term Debt, Less Unamortized Debt Issuance Costs.....	2,162,865
Less: Current Portion of Long-Term Debt.....	<u>23,700</u>
Total Long-Term Debt.....	<u><u>\$ 2,139,165</u></u>

The Agency presents debt issuance costs as a reduction of the carrying amount of the debt rather than as an asset. Amortization of the debt issuance costs is reported as a component of interest expense in the statement of activities and amounted to \$1,341 for the year ended June 30, 2020. Total interest expense was \$41,097 for the year ended June 30, 2020.

**BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020**

NOTE 6. LONG-TERM DEBT (Cont'd)

The aggregate scheduled maturities of long-term debt for the five years, subsequent to June 30, 2020 and thereafter, are as follows:

2021.....	\$ 23,700
2022.....	25,066
2023.....	26,415
2024.....	27,838
2025.....	29,337
Thereafter.....	<u>2,032,265</u>
Total Long-Term Debt.....	<u>\$ 2,164,621</u>

Accrued interest expense on notes payable totaled \$288,667 as of June 30, 2020.

NOTE 7. TAX-DEFERRED ANNUITY PLAN

The Agency has a discretionary non-contributory, tax-deferred annuity plan qualified under Section 403(b) of the Internal Revenue Code. The Plan covers full time employees of the Agency who have completed one year of service. Employees may make contributions to the Plan up to the maximum amount allowed by the Internal Revenue Code. The Agency made no plan contributions for the year ended June 30, 2020.

NOTE 8. GOVERNMENT GRANTS AND CONTRACTS

Revenue from government grants and contracts for the year ended June 30, 2020 consist of the following:

County of Bucks:	
Children and Youth:	
Shelter.....	\$ 681,871
Bridge Housing.....	290,635
Transitional Housing.....	35,267
Office of Human Services:	
Housing Counseling/Case Management.....	50,000
Housing Counseling.....	6,000
Office of Community and Business Development:	
Pre-Mortgage and Rental Counseling.....	49,056
Pennsylvania Housing Finance Agency:	
Comprehensive Housing Counseling Initiative.....	<u>33,020</u>
	<u>\$ 1,145,849</u>

**BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020**

NOTE 9. PROGRAM SERVICES

Program services for the year ended June 30, 2020 consist of the following:

Housing Assistance and Support Services:	
Shelter and Food.....	\$ 1,089,537
Bridge Housing.....	260,803
Home Stabilization.....	56,277
Permanent Supportive Housing Services.....	98,381
Veterans Assistance.....	5,300
Rental Housing:	
Apartments and Duplexes.....	717,440
Comprehensive Housing Counseling:	
Pre-Mortgage and Rental Counseling.....	<u>105,848</u>
	<u>\$ 2,333,586</u>

NOTE 10. LEASING ARRANGEMENTS

The Agency owns the Bristol Apartments and the Robert Morris Apartments. The Agency leases these units generally to people with low to moderate incomes and the apartments are available to people with HUD Section 8 rent subsidies. Leasing arrangements are made under noncancelable operating leases of one year or less. Rental income earned during the year ended June 30, 2020 was \$683,408 .

An analysis of the Agency's property and equipment held for these operating leases at June 30, 2020 is as follows:

Land and Land Improvements.....	\$ 449,434
Buildings.....	1,359,833
Building Improvements.....	3,046,635
Furniture and Fixtures.....	197,782
Office Equipment.....	<u>13,436</u>
	5,067,120
Less Accumulated Depreciation.....	<u>4,033,237</u>
	<u>\$ 1,033,883</u>

**BUCKS COUNTY HOUSING GROUP, INC.
 NOTES TO FINANCIAL STATEMENTS
 YEAR ENDED JUNE 30, 2020**

NOTE 11. UNEMPLOYMENT CLAIMS

The Agency is self-insured for unemployment claims through a trust. The Agency's payments to the trust are reflected as expenses in the Statement of Activities. The trust has policies detailing minimum and maximum levels for member reserves. Amounts in excess of reserves are transferred to an excess surplus account. Once transferred, these amounts can be requested as a payout. At June 30, 2020, the Agency has a receivable from the trust of \$23,622, which represents the balance in its excess surplus account.

NOTE 12. RELATED PARTY TRANSACTIONS

Fountainville Project, Inc. (FPI) and the Agency have mutual Board members. However, the Boards are not required to have the same members.

During 2003, FPI entered into a management agreement with the Agency. During fiscal 2015, the agreement requires FPI to pay the Agency 10% of its rental revenue for the performance of various management services. During the year ended June 30, 2020, FPI incurred management fees to the Agency of \$13,436 .

The amounts due from FPI of \$35,359 are included in due from affiliate on the statements of financial position at June 30, 2020, respectively, are non-interest bearing, unsecured and due on demand.

NOTE 13. LIQUIDITY

The Agency monitors its liquidity so that it is able to meet its operating needs and other contractual commitments while maximizing the investment of its excess operating cash. The Agency has the following financial assets that could readily be made available within one year of the balance sheet to fund expenses without limitations:

Cash.....	\$	935,828
Contracts Receivable.....		222,543
Accounts Receivable, Tenant Rent, Net.....		8,108
Accounts Receivable, Other.....		<u>23,622</u>
		<u>\$ 1,190,101</u>

In addition to financial assets available to meet general expenditures over the year, the Agency operates with a balanced budget and anticipates covering its general expenditures by collecting sufficient program fees and other revenues as needed.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 14. COMMITMENTS

The Agency leases certain office equipment and facilities under noncancelable operating leases. The minimum future lease payments under noncancelable operating leases having a remaining term in excess of one year as of June 30, 2020 are:

Years ending June 30:	
2021.....	\$ 45,965
2022.....	9,965
2023.....	<u>830</u>
	<u>\$ 56,760</u>

The total rental expense for the year ending June 30, 2020 was \$45,965.

NOTE 15. ADOPTION OF ACCOUNTING PRONOUNCEMENT

In May 2014, the Financial Accounting Standards Board issued Accounting Standards Update No. 2014-09, Revenue from Contracts with Customers (ASC 606) and all related amendments. ASC 606 supersedes most existing revenue recognition guidance. ASC provides a principles-based framework for recognizing revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration the entity expects in exchange for the goods or services provided. It also requires enhanced disclosures to enable users of financial statements to understand the nature, amount, timing, and uncertainty of revenue and cash flows arising from contracts with customers. The Agency adopted ASC 606 and all related amendments using the modified retrospective transition method. The Agency concluded that the adoption of the new standard did not require an adjustment to the opening net asset balances. In November 2016, the Financial Accounting Standards Board (FASB) published Accounting Standards Update (ASU) No. 2016-18, which changes the presentation and disclosure of cash, cash equivalents and restricted cash or restricted equivalents (Cash) in the statement of cash flows. The standard requires that change in all cash when reconciling the beginning and ending cash balances shown on the statement of cash flows. The standard does not change the definitions of restricted cash or restricted cash equivalents.

NOTE 16. FORGIVABLE LOANS UNDER THE SBA PAYCHECK PROTECTION PROGRAM

In response to the coronavirus (COVID-19) outbreak in 2020, the U.S. Federal Government enacted the Coronavirus Aid, Relief, and Economic Security Act (CARES) that, among other economic stimulus measures, established the Paycheck Protection Program (PPP) to provide small business loans. In May 2020, the Agency obtained a PPP loan in the amount of \$205,865, which is included in the Agency's current liabilities as of June 30, 2020. The Agency believes it expended all of the proceeds from the loan for qualifying expenses and thus expects to receive approval of its application for the loan to be forgiven at some point in the future, at which time the Agency will recognize a gain on extinguishment of debt. If the loan is not forgiven it will bear interest at 1% and be payable over a 2-year period.

BUCKS COUNTY HOUSING GROUP, INC.
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED JUNE 30, 2020

NOTE 17. RECENTLY ISSUED ACCOUNTING PRONOUNCEMENTS

In February 2016, the FASB issued ASU 2016-02, *Leases (Topic 842)* which supersedes FASB ASC Topic 840, *Leases (Topic 840)* and provides principles for the recognition, measurement, presentation and disclosure of leases for both lessees and lessors. The new standard requires lessees to apply a dual approach, classifying leases as either finance or operating leases based on the principle of whether or not the lease is effectively a financed purchase by the lessee. A lessee is also required to record a right-of-use asset and a lease liability for all leases with a term of greater than twelve months regardless of classification. Leases with a term of twelve months or less will be accounted for similar to existing guidance for operating leases. Lessor accounting is mostly unchanged from the current model but updated to align with certain changes to the lessee accounting model and the new revenue recognition standard. The ASU is effective for annual reporting periods beginning after December 15, 2021, with early adoption permitted. The impact of adopting this ASU on the Agency's financial statements for subsequent periods has not yet been determined.

NOTE 18. SUBSEQUENT EVENT – CORONAVIRUS PANDEMIC

In December 2019, an outbreak of a novel strain of coronavirus (COVID-19) originated in Wuhan, China and has since spread to other countries, including the U.S. On March 11, 2020, the World Health Organization characterized COVID-19 as a pandemic. In addition, multiple jurisdictions in the U.S. have declared a state of emergency. It is anticipated that these impacts will continue for some time. There has been no immediate impact to the Agency's operations. Future potential impacts may include disruptions or restrictions on our employees' ability to work or the tenants' ability to pay the required monthly rent. Operating functions that may be changed include intake, recertifications and maintenance. Changes to the operating environment may increase operating costs. Additional impacts may include the ability of tenants to continue making rental payments as a result of job loss or other pandemic related issues. The majority of the tenants receive some form of rental assistance. Therefore, the potential for significant collection losses could be mitigated. The future effects of these issues are unknown.