

City of Greeley HOME Partnership Investment Program Application Package

Community Development Department
GREELEY URBAN RENEWAL AUTHORITY
1100 10th Street, Suite 201
Greeley, CO 80631
(970) 350-9380



Community Development
URBAN RENEWAL

Contact:

Carol Larsen
Community Development Coordinator
(970) 336-4166

Rebecca L. Safarik
Community Development Director
(970) 350-9785



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Overview of the HOME Program

Participating Jurisdiction

The City of Greeley has been designated as a Participating Jurisdiction (PJ) for the Home Investment Partnership Program (hereafter known as HOME) in accordance with Title 24 Code of Federal Regulations Part 92. The Greeley Urban Renewal Authority, acting as an agent for the City of Greeley, administers the HOME program.

The intent of HOME is:

- To expand the supply of decent, safe, sanitary, and affordable housing – primarily rental housing.
 - To strengthen the ability of state and local governments to provide housing.
 - To assure that federal housing services, financing, and other investments are provided to state and local governments in a coordinated, supportive fashion.
 - To expand the capacity of nonprofit community-based housing development organizations.
- HOME is designated as a partnership among the Federal government, state and local governments and those in the for-profit and nonprofit sectors who build, own, manage, finance and support low income housing initiatives. The partnership features of HOME include:
 - Matching Funds: Starting with the Fiscal Year 1993 appropriation, participating jurisdictions must add their own resources to the federal funds appropriated for HOME.
 - Non-profit Participation: HOME not only allows, but mandates, partnerships with non-profit developers, sponsors, and owners.
 - Federal Rules, but Local Design and Implementation: The HOME regulations provide the policy frame work for HOME, but state and local jurisdictions design programs within the boundaries of national policy to meet their needs.
 - Federal Money, but Local Monitoring: The federal government provides much of the money, but PJs must carefully monitor rents and occupancy to assure that the funds benefit low-income households.
 - Allocation of Funds
 - Formula: Overall, 40% of funds are allocated to states and 60% to local governments.
 - The City of Greeley is allocated approximately \$500,000 annually.
 - A minimum of 15% of the City's allocation must be reserved for Community Housing Development Organizations (CHDOs) – a type of nonprofit housing organization. •
 - Eligible Uses of HOME Funds
 - HOME funds can be used for moderate rehabilitation, substantial rehabilitation, reconstruction, new construction, tenant-based rental assistance, acquisition, and relocation.
 - Due to the lack of affordable rental housing in the community, multifamily new construction has been set as a high priority in using HOME funds.
 - Commitment

The definition of commitment has been expanded to include legally binding agreements with contractors, subrecipients, and CHDOs.

- Funds that are not committed to specific projects will not be subject to automatic recapture as long as they have been committed through agreements.
- However, once a commitment is made, construction must start within 12 months from the date of commitment.
- Where HOME funds are used for acquisition, the acquisition and transfer of title must occur within 6 months.
- Match Requirements
 - The HOME Program requires that federal HOME funds be matched with non-federal forms of assistance.
 - The match must be met within a fiscal year but doesn't need to be invested on a project-by-project basis.
 - All HOME activities require a flat 25% match.
 - Match obligations must be met with non-federal funds--cash, value of waived taxes, fees, value of the land offered at a reduced price, donated, provided at less than appraised value, cost of infrastructure, donated materials.

Overview of HOME Requirements

Specifically related to rental housing, generous HOME subsidies can stimulate production of affordable units and rehabilitation of existing housing.

- Important guidelines in using HOME funds for rental housing:
 - Rents are strictly controlled in HOME-assisted units.
 - A Lease is required.
 - Tenants that are HOME assisted must be low income or very low income.
 - Not all tenants must be HOME-assisted.
 - Rental requirements must be maintained and monitored for 5-20 years, depending upon the amount of HOME funds used.
 - Rent and income requirements must be enforced by deed restriction.
- Eligible Property Types
 - Properties may be privately or publicly owned. Owners may include PJs, PHAs, lenders, nonprofits, for-profits.
 - There are no limits on the number of units per project.
 - Both single room occupancy and group housing are eligible HOME rental projects.
 - Transitional Housing is also eligible for HOME funding for new construction or rehabilitation.
- HOME Assisted Units
 - Only units receiving HOME monies are considered "HOME Assisted Units".
 - The number of HOME assisted units in a project must be specified at the time of project commitment.
 - All properties must meet the Section 8 existing Housing Quality Standards.
- Initial "HOME Rents"
 - Every HOME-assisted unit is subject to rent control to ensure affordability of the unit.
 - Two HOME rents are established for the project.

- ~ High HOME Rents: ALL of HOME-assisted rental units must have rents not higher than the lesser of the Section 8 Fair Market Rents or rents which are 30% of adjusted income for households at 65% of median income, minus tenant paid utilities.
- ~ Low HOME Rents: At least 20% of the HOME-assisted units must have rents which are equal to or less than 30% of annual incomes for households at 50% of median income, minus tenant-paid utilities.
- o Maximum allowable HOME rents must be reduced if the tenant pays for utilities.
- o HUD publishes annually the HOME Rent Limits. These limits are available upon request from the GURA Office.

For more specific guidelines, contact the Greeley Urban Renewal Authority office.

HOME Application

Applications will be accepted on a continuous basis throughout the program year. If the application is received before the first of the month, it will be reviewed by staff and scheduled for consideration at a regularly scheduled meeting of the Greeley Urban Renewal Authority. The Authority meets the second Wednesday of each month. If the application is incomplete, or additional information is required, consideration by the Board will be delayed until all information is received.

If the project involves acquisition or rehabilitation, the owner(s) and tenants (if applicable) **must be notified** of your intentions prior to submission of this application. Documentation of your notice must be provided with this application.

- **All applicants** – complete Part 1, Part 4, and Part 5
 - o **Applicants for home ownership projects** – also complete Part 2
 - o **Applicants for rental projects** – also complete Part 3

An electronic submission of application is preferred. Please submit completed application to:

carol.larsen@greeleygov.com

Or if email is not available to the applicant, to the address noted on the front of this application.

HOME Application

Greeley Urban Renewal Authority

PY 2009

GRAY SHADED AREAS ARE FOR STAFF USE ONLY

Date Received:

PART 1

GENERAL INFORMATION			
Applicant (Name & Address):			
Federal Tax ID No.:			
Executive Director or President:		Phone No.:	
		Fax No.:	
Application Contact Person & Contact Address:	Title:	Phone No.:	
	Email:	Fax No.:	
TYPE OF ORGANIZATION			
Check One:			
<input type="checkbox"/> Non-profit (501c3)		<input type="checkbox"/> Public Housing Authority	
<input type="checkbox"/> For-profit		<input type="checkbox"/> Other (please specify):	
<input type="checkbox"/> CHDO (Community Housing Development Org.)**			
**Submit current certification.			
For non-profit involvement:			
<ul style="list-style-type: none"> ▪ Articles of Incorporation and IRS documentation status must be submitted with the application. ▪ The non-profit organization involved in the development is: 			
<input type="checkbox"/> The owner		<input type="checkbox"/> The developer	<input type="checkbox"/> Other
OWNER/APPLICANT EXPERIENCE & MANAGEMENT CAPACITY			
Principal(s) Involved (e.g. general partners, controlling shareholders, etc.)			
Name(s)	Phone No.	Type of Ownership	% Ownership

Address the following (as Attachment A) with regard to agency background: Years in operation, purpose of organization, types of services provided, agency's capabilities, experience with Federal Programs, number/characteristics of clients served, license to operate. Address the following with regard to personnel: Staff positions & qualifications, your policy/procedures manual. Also indicate if agency has: liability insurance, pays payroll taxes & worker's compensation, has fidelity bond coverage.

PROJECT PROFILE

Project name:

Project location:

Street address: City: State: Zip:

Legal address (attach if lengthy):

Site acres:

Application type (check **all** that apply):

- Homeownership
 - Single-family Duplex Townhome Condo
- Multi-family rental
 - Less than 5 units 5 or more units
- New construction Infrastructure improvements Conversion
- Acquisition Substantial rehabilitation Site development

Will other federal subsidies be used in this project? Yes No

Describe:

Total number of housing units proposed:

Site control status (check one):

- Owned Leased Lease term:
- Option to purchase Expiration date: Name of seller:
- Under contract Expiration date: Name of seller:
- No site control

As Attachment B, provide a comprehensive narrative of the project to be produced. Give building types, number of units, number of bedrooms and size. If appropriate, provide a description of common spaces (community rooms, day care facilities, etc.). Address target population (income levels), rent levels, and sales prices (if applicable). What are the long-term outcomes, goals, or objectives this project/program is designed to meet? Please include working drawings, site plans, and your construction cost estimates based upon your working drawings, if applicable. (If requesting funds for an assisted living facility or group home, also include a services plan.)

PROJECT COMPONENTS

Check all that apply (City code may dictate which must be included in the development):

- | | | |
|---|---|---|
| <input type="checkbox"/> Elevators | <input type="checkbox"/> Units for disabled persons | <input type="checkbox"/> Commercial or industrial areas |
| <input type="checkbox"/> Playground area | <input type="checkbox"/> Common space | <input type="checkbox"/> Community building |
| <input type="checkbox"/> Laundry facilities | <input type="checkbox"/> Parking | <input type="checkbox"/> Garages |
| <input type="checkbox"/> Park | <input type="checkbox"/> Open space | |

PROJECT READINESS

Zoning status for project site (attach documentation):

Present zoning:

- Zoning appropriate Needs zoning

Has project been reviewed by the Development Review Team? Yes No

Anticipated start date:

Anticipated completion date:

On Attachment C, briefly outline the proposed timetable for the commitment and expenditure of the funding being requested (Include project factors such as rezoning, the construction schedule, and/or applications for other funding.)

FUNDING SUMMARY

Amount of funding requested: Total project budget:

Request is % of total project budget.

Type of request: Check any that apply. Board will determine best source of funds for this application

- | | | |
|-------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> HOME funds | <input type="checkbox"/> CHDO funds | <input type="checkbox"/> Combination HOME/CHDO |
| <input type="checkbox"/> Loan | <input type="checkbox"/> Grant | <input type="checkbox"/> Combination |

Provide a description of how the requested funds will be utilized. Be specific.

If a loan or combination loan/grant is being applied for, on Attachment D, submit proposed loan terms. For example, does this application propose:

- Payment of principal and interest
- Payment of principal, but no interest
- Payment of principal with a balloon payment
- Loan due on sale
- Length (in years) of loan proposed

List below all HOME or CDBG funds received during the LAST THREE YEARS, and the status of that funding:

Year	Project Name	Fund Type	Funds Awarded	Funds Expended

On Attachment E, discuss what financial commitment(s) are in place from other funding sources, and what is the level of commitment? What would the result be if HOME funds were not awarded? Provide letters of commitment for each source of funding.

MATCH

The HOME Program requires for a match in an amount equal to no less than 25% of the total HOME funds put into a project. Match is a permanent contribution to affordable housing, and is not leveraging. It must be a local, non-federal contribution. Note below what will be this projects “match” – type and amount.

Type of Match

Amount of Match

- 1.
- 2.
- 3.

On Attachment F, provide any additional information needed with regard to match that you feel will benefit your application.

ENVIRONMENTAL AND HISTORIC ISSUES

When using federal funds, environmental reviews are required. If any potential environmental issues can be mitigated at the application stage, it can minimize added time and cost to the project.

Will the proposed project in a flood hazard area? Yes No

Will the proposed project be near a geological hazard area, or affect historical, archeological, or cultural resources?
 Yes No

Will the proposed project be located within 1,000 feet of a major highway, 3,000 feet of a railroad, 15 miles of a commercial airport, or near military airfields or some other major noise source? Yes No

Will the proposed project be located in a City, State, or Federal historic district? Is the building potentially eligible for historic status? Yes No

For housing rehabilitation requests:

Has there been an evaluation of asbestos hazards? Yes No

Was the building constructed prior to 1978? Yes No

Will the building be occupied exclusively by elderly residents? Yes No

If the building to be rehabilitated was built before 1978 and is not for the exclusive use of elderly residents, a lead-based paint risk assessment must be completed. If lead-based paint is present, a control or abatement plan must be developed and implemented if the presence of lead is found. If applicable, please provide construction estimates which clearly show any lead hazard evaluation and reduction costs (including costs associated with site preparation, occupant protection, relocation, interim controls, abatement, clearance, and waste handling resulting from lead-based paint hazard reduction. For example, if windows are to be replaced and contain lead-based paint, this cost would be part of the lead hazard reduction costs and should be noted.)

Has a risk assessment or evaluation been done for lead-based paint hazards?

Yes No No risk assessment is needed.

When using federal funds, Section 504 of the Code of Federal Regulations requires that in projects of 5 or more new rental units, 5% of all units must be accessible to persons with disabilities according to the Uniform Federal Accessibility Standards. There are similar requirements for projects that make substantial alterations. The remainder must meet the accessibility requirements of the Federal and State Fair Housing Act, which requires that all units in elevator buildings and ground units in other buildings be accessible. Will any units be accessible to persons with disabilities? Yes No

Who is the current owner of record?

In what year were any existing structures built?

What is the current use of the building?

PART 2 – HOMEOWNERSHIP PROGRAMS

Number of units in the entire development at completion:	
Number of units to be assisted with the funds requested:	Percentage of total:
Note number of units targeted to each of the following income levels: Low-income (51% - 80% AMI): Very low-income (< or = to 50% AMI):	
Will any of the units be targeted to the disabled community? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how many? If no, provide a brief explanation of why not:	
Will homebuyer counseling be a part of the requirements to enter the program? <input type="checkbox"/> Yes <input type="checkbox"/> No Provide a brief explanation of the program, or why counseling is not required:	
Is energy efficiency a priority for these units? <input type="checkbox"/> Yes <input type="checkbox"/> No Provide a brief explanation of the measures being taken to ensure energy efficiency, or why measures are not being taken:	
What method will be used to verify income? <input type="checkbox"/> Section 8 Program definition for annual (gross) income. <input type="checkbox"/> IRS definition of adjusted gross income as defined for reporting on IRS Form 1040. <input type="checkbox"/> Definition of annual income as defined by the US Census long form.	
All HOME beneficiaries must be low-income (income does not exceed 80% AMI), and occupy the property as their primary residence. On Attachment G, provide your policy for verifying income, the source documents used, and how you will ensure continued owner-occupancy.	
The HOME program sets affordability periods that relate to the resale of the property. The periods are based on the amount of HOME funds provided for the property –	
<u>HOME Funds Provided</u>	<u>Affordability Period</u>
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years
How do you intend to guarantee affordability? (Must be consistent throughout this project.) <input type="checkbox"/> Resale option – The new purchaser will be required to be low-income (verifiable) and occupy the residence as their primary residence. <input type="checkbox"/> Recapture – The HOME funds will be recaptured at time of sale and the home can be sold to any willing buyer. Repayment of the direct HOME subsidy the buyer received when originally purchasing the home will be repaid to GURA.	
On Attachment H, discuss your policy to enforce affordability. This includes liens, deed restrictions, covenants, etc. that will be in place to ensure units remain affordable or that direct HOME subsidies are recaptures.	

PART 3 – RENTAL PROPERTIES - PROJECT OPERATING BUDGET

INCOME					EXPENSES	
	# of Units	Sq. Ft.	Monthly Rent	Total Rent	Administrative Expenses	
0 Bdrm					Management Fee	
0 Bdrm					On-site Personnel Payroll	
1 Bdrm					Health Ins. & Benefits	
1 Bdrm					Legal and Accounting	
1 Bdrm					Advertising	
2 Bdrm					Office Supplies	
2 Bdrm					Audit	
2 Bdrm					Other	
3 Bdrm					Total Administrative Expense	
3 Bdrm					Operating Expenses	
3 Bdrm					Utilities (Owner paid)	
4 Bdrm					Trash Removal	
4 Bdrm					Fire & Liability Insurance	
Total Rental Income					Other	
Parking Income					Total Operating Expenses	
Laundry Income					Maintenance	
Other Income:					Maintenance	
Other Income:					Repairs	
Other Income:					Grounds keeping (include snow removal)	
Total Income					Other	
Vacancy Rate:	%	Less Vacancy			Total Maintenance	
Annual Effective Gross Income					Real Estate Taxes	
ANNUAL DEBT SERVICE					Operating Reserve	
1st Mortgage					Replacement Reserve	
2nd Mortgage					TOTAL ANNUAL EXPENSES	
Other Debt Service (specify)					P.U.P.A. Expenses (Per Unit Per Annum)	
Total Annual Debt Service					NET OPERATING INCOME	

RENTAL PROPERTIES - continued

Number of units in the entire development at completion:	
Number of units to be assisted with the funds requested:	Percentage of total:
Note number of units targeted to each of the following income levels:	
Low-income (51% - 80% AMI):	Percentage of total:
Very low-income (< or = to 50% AMI):	Percentage of total:
HUD has specific guidelines for the number of assisted units. If the above numbers do not comply with HOME regulations, you will be required to adjust them.	
How will you ensure that the required number of units remain affordable to the appropriate targeted incomes?	
<input type="checkbox"/> Specific HOME-assisted units will be designated (fixed) and will not change.	
<input type="checkbox"/> Affordable units will float , but the number of HOME-assisted units will always remain constant.	
For more information on affordable unit requirements, please contact GURA.	
Will any of the units be targeted to the disabled community? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, how many?	
If no, provide a brief explanation of why not:	
Is energy efficiency a priority for these units? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Provide a brief explanation of the measures being taken to ensure energy efficiency, or why measures are not being taken:	
What method will be used to verify income?	
<input type="checkbox"/> Section 8 Program definition for annual (gross) income.	
<input type="checkbox"/> IRS definition of adjusted gross income as defined for reporting on IRS Form 1040.	
<input type="checkbox"/> Definition of annual income as defined by the US Census long form.	
All HOME beneficiaries must be low-income (income does not exceed 80% AMI), and occupy the property as their primary residence. On Attachment G, provide your policy for verifying income, the source documents used, and how you will ensure continued owner-occupancy.	
<p>Note: The number of HOME-assisted units in a given project must be specified by project commitment. HOME rules create a floor for the number of HOME-assisted units a project must have, based on the proportional share of total eligible costs to be paid with HOME funds.</p> <p>The project must meet initial rent requirements and are subject to annual review by GURA. HUD established two constraints on occupancy:</p> <ul style="list-style-type: none"> ▪ 90% of the total households in HOME-assisted must have incomes that do not exceed 60% of the AMI. The balance of units must be rented to households with incomes that do not exceed 80% of AMI. (Across all HOME-assisted units, not just this project's units.) ▪ In projects with 5 or more HOME-assisted units, at least 20% of the HOME-assisted units must be occupied by households who have annual incomes that are 50% or less of AMI. (These very-low-income tenants must occupy units at or below the Low HOME Rent level.) <p>On Attachment H, discuss the policy you will have to ensure that the above rental affordability requirements are met.</p> <p>Please contact GURA to discuss rent rates in more detail.</p>	

PART 4 - SOURCES AND USES OF FUNDS

Project Activities	Total Project Cost	City Funds Requested	<u>Other Funding Amount</u>	<u>Other Funding Source</u>
A. Acquisition Costs				
1. Land				
2. Existing Structures				
3. Appraisals				
4. Soils Tests				
5. Environmental Assessments and Abatements				
6. Surveys				
7. Other				
SUBTOTAL OF A.				
B. Construction Costs				
1. Building Permit Fees				
2. Tap Fees				
3. Off-Site Infrastructure				
4. On-Site Infrastructure				
5. Construction				
6. Landscaping				
7. Contingency				
8. Other				
SUBTOTAL OF B.				
C. Design Fees				
1. Architect Fee				
2. Engineering Fee				
3. Other				
SUBTOTAL OF C.				
D. Interim Costs				
1. Construction Insurance				
2. Construction Loan Origin. Fee				
3. Construction Interest				
4. Consultants				
5. Taxes during Construction				
6. Other				
SUBTOTAL OF D.				

SOURCES AND USES OF FUNDS - continued

Project Activities	Total Project Cost	City Funds Requested	Other Funding Amount	Other Funding Source
E. Perm. Financing Fees/Deposits				
1. Loan Fees & Expenses				
2. Attorney Fees				
3. LIHTC Fees				
4. Developer's Fee				
5. Operating Reserve				
6. Replacement Reserve				
7. Other				
SUBTOTAL OF E.				
F. Tenant Relocation				
1. Temporary Relocation				
2. Permanent Relocation				
G. Project Management				
1. Marketing				
2. Project Management				
3. Consultants				
4. Other				
SUBTOTAL OF F and G.				
SUBTOTAL (A-G)				
H. Homebuyers Assistance				
1. Down Payment Assistance				
2. Closing Costs				
3. Interest Rate Buydown				
4. Case Management				
5. Other				
I. General Administration				
1. Salaries/Benefits				
2. Operating/Supplies				
3. Travel				
4. Audit				
SUB TOTAL (H- I)				
GRAND TOTAL (A - I)				

PART 5 – ATTACHMENTS TO APPLICATION

ATTACHMENT A – APPLICANT INFORMATION

Address the following with regard to agency background:

Years in operation, purpose of organization, types of services provided, agency's capabilities, experience with Federal Programs, number/characteristics of clients served, license to operate. Address the following with regard to personnel: Staff positions & qualifications, your policy/procedures manual. Also indicate if agency has: liability insurance, pays payroll taxes & worker's compensation, has fidelity bond coverage.

ATTACHMENT B – SPECIFIC PROJECT INFORMATION

Provide a comprehensive narrative of the project to be produced.

Give building types, number of units, number of bedrooms and size. If appropriate, provide a description of common spaces (community rooms, day care facilities, etc.). Address target population (income levels), rent levels, and sales prices (if applicable). What are the long-term outcomes, goals, or objectives this project/program is designed to meet? Please include working drawings, site plans, and your construction cost estimates based upon your working drawings, if applicable. (If requesting funds for an assisted living facility or group home, also include a services plan.)

ATTACHMENT D – TYPE OF ASSISTANCE REQUESTED

If a loan or combination loan/grant is being applied for, submit proposed loan terms.

For example, does this application propose:

- Payment of principal and interest
- Payment of principal, but no interest
- Payment of principal with a balloon payment
- Loan due on sale
- Length (in years) of loan proposed

ATTACHMENT E – FINANCIAL COMMITMENT

Discuss other financial commitment(s).

For each commitment, provide the following information:

- The source of funding.
- The amount of funding and the percentage of the total project.
- Will the funding be a loan, grant, equity, combo?
- What are the terms? The interest rate?
- What is the status of the funding?

Also discuss what funds you anticipate applying for should HOME funds be granted, but not named above. What will happen if HOME funds are NOT to awarded?

Letters of commitment should be provided for each source of funding.

ATTACHMENT F - MATCH

Provide any additional information needed with regard to match that you feel will benefit your application.

Match can include any of the following:

- Cash or cash equivalents from a non-federal source.
- Value of waived taxes, fees, or charges associated with HOME projects.
- Value of donated land or real property.
- Cost of infrastructure improvements associated with HOME projects.
- A percentage of the proceeds of single- or multi-family housing bonds issued by state, state instrumentality or local government.
- Value of donated materials, equipment, labor, and professional services.
- Sweat equity.
- Direct cost of supportive services to residents of HOME projects.
- Direct cost of homebuyer counseling to families purchasing homes with HOME assistance.

Please call GURA for more detailed descriptions of each match category, if desired.

Match counted for other Federal programs cannot be counted as HOME match.

ATTACHMENT G – INCOME VERIFICATIONS

All HOME beneficiaries must be low-income (income does not exceed 80% AMI, and occupy the property as their primary residence.

Provide your policy for verifying income, the source documents used, and how you will ensure continued owner-occupancy.

ATTACHMENT H – AFFORDABILITY – HOMEOWNERSHIP

Discuss your policy to enforce affordability with regard to ownership units.

This includes

- Liens
- Deed restrictions
- Covenants, etc. that will be in place to ensure units remain affordable or that direct HOME subsidies are recaptured.

ATTACHMENT H – AFFORDABILITY – RENTAL

Discuss your policy to enforce affordability with regard to rental units.

This includes

- Fixed units, or
- Floating units.
- Covenants, etc. that will be in place to ensure units remain affordable by the HOME regulations.

ATTACHMENT I – MARKETING

Describe your plan for advertising and promoting the project.

Included should be how you will address the following:

- Comply with Fair Housing law.
- Reach special populations, including minorities, elderly, disabled, etc.

Please provide any additional information with regard to the applicant or project that you feel would be beneficial to the committee reviewing this application.