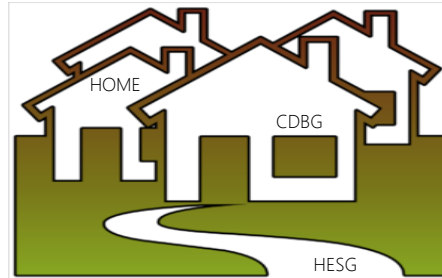


## CHARLESTON COUNTY &amp; CITY OF NORTH CHARLESTON



## PY 2018 – 2019 URBAN ENTITLEMENT

Pre-Application Workshop



## Training Highlights

- Welcome and Overview
- Review of Online Application and Scoring
- Environmental Review Requirements
- Review of Funding Sources
  - Hearth Emergency Solutions Grant (HESG)
  - Community Development Block Grant (CDBG)
  - Home Investment Partnerships Program (HOME)
  - Community Housing Development Organization (CHDO)
- Financial Requirements and Project Success
- Questions and Answer Forum

## **Welcome and Overview**

- The Consolidated Plan:
  - Dictates project priorities for the County for PY 2016-2020; and,
  - Is the guide by which point values are assigned for project scoring.
  - Priorities will be discussed in further detail by funding program (HESG, CDBG, HOME, CHDO)
- Purpose of funding
- Jurisdictions

## **Applications & Scoring**

## Online Application

There are two required parts per project application. Both must be received in order for the application to be eligible for review.

The two parts are as follows:

- 1) The online application and;
- 2) The mandatory forms and attachments submitted online.

Available here: <http://www.charlestoncounty.org/departments/community-development/PY18-RFA.php>

## Important Dates 2018 Urban Entitlement Funding

Last day for written questions: **Friday, January 12, 2018 at 5:00 p.m.**

TO: Carolyn Smalls  
Charleston County Community Development  
Phone: (843) 202-6966  
[casmalls@charlestoncounty.org](mailto:casmalls@charlestoncounty.org)

Applications due: **Friday, January 26, 2018 at 3:00 p.m.**

<http://www.charlestoncounty.org/departments/community-development/PY18-RFA.php>

*\*Late Applications will not be accepted\**

## General Terms & Conditions

- Addenda Process  
 Will be posted on the RFA website the week of January 15<sup>th</sup>, 2018:  
<http://www.charlestoncounty.org/departments/community-development/PY18-RFA.php>

## Scoring

- |   |                   |
|---|-------------------|
| 1. Alignment with Community Priorities  | maximum 20 points |
| 2. <b>Project Feasibility (updates for PY18)</b>  | maximum 15 points |
| 3. Capacity: (for NEW applicants/projects)  | maximum 40 points |
| Organization has previous experience in managing federally funded programs, has adequate staff, internal controls and systems, and ability to re-pay any disallowed costs, should such occur.   |                   |
| -----OR-----  |                   |
| 3. Performance: (for PREVIOUSLY-funded projects)  | maximum 40 points |
| Proposed project's sponsoring organization demonstrates a proven track record in completing similar projects successfully and within the funding period. Adherence to contracted reporting schedule, HUD required client income verification and property qualification will be measured. |                   |
| 4. <b>Community Support (updates for PY18)</b>  | maximum 15 points |
| 5. Application Submission   | maximum 10 points |

## Scoring

### 2. Project Feasibility (updates for PY18)

maximum 15 points

Proposed project is clearly described and includes the following information:

- Addresses all aspects of project;
- Outcomes are achievable;
- Provides a viable solution to a problem;
- Discusses past efforts to solve problem and develop plans for implementation;
- Alternatives considered and best solution being implemented;
- Cost estimates current, appear reasonable based on need, impact and benefit, all necessary costs included in budget;
- All project resources are available in a timely manner;
- Project is eligible and all qualifying households determined and committed;
- Ready to begin implementation within 90 days of contract execution; if unable to begin project implementation within 90 days of contract execution, reasonable explanation as to why;
- Provide a cost per unit.

## Scoring

### 4. Community Support (updates for PY18)

maximum 15 points

Only agencies that provide both written justification (in the online application) and letters of support (submitted electronically in required attachments) will receive the full 15 possible points during the application evaluation

## **Environmental Review and Assessment**

### **Environmental Review Requirements and HUD Clearance**

**Objective:** Identify potential environmental impacts

**Goals of Environmental Review:**

- Ensure that concerns are identified and addressed before the project begins
- Promote the health and safety of residents, communities
- Protect land, air, and water

## Environmental Review

An Environmental Review (ER) package must be completed and submitted to County staff should an agency be awarded funding for any of the below project types:

- New housing construction
- Housing rehabilitation (vacant units to sell or rent)
- Conversion of uses
- Construction of public facilities
- Infrastructure (includes sidewalks, water lines, and sewer lines)
- Acquisition/Demolition/Disposition

County assists with the completion of the ERs for these projects:

- Emergency Repairs
- Owner-occupied rehabilitation

**\*\*\*Projects cannot proceed until they receive environmental clearance\*\*\***

## ER Considerations For the Project

### **Project Delay:**

- Completing the ER: Agency or Consultant?
- ER costs eligible for reimbursement after clearance
- ER clearance last for a period of five years
- An Environmental Review (ER) delays project start-up
- ER must be approved by HUD via Charleston County
- Clearance process can take from 60 – 120 days or more

For more information and to see if your agency has the capacity to conduct an ER, please visit the HUD Exchange website:

<https://www.hudexchange.info/programs/environmental-review/>



## **HEARTH Emergency Solutions Grant HESG**

### **HESG**

**Objective:** Provide programs and services for homeless individuals and families.

- To help individuals or families living in shelters or in places not meant for human habitation move as quickly as possible into permanent housing and achieve stability in that housing.



## PY 2018 HESG Priority Projects

- **Rapid Re-Housing**
- **Shelter Operations**
- **New Outreach Activities**
  - Unsheltered individuals and families
  - Essential Services: Engagement, case management, emergency health/mental health services and transportation

## HESG Project Scoring

Eligible Activity	Point Value for Scoring
Rapid Re-Housing (Must literally be homeless)	20
Shelter Operations	15
Street Outreach	5
Homeless Prevention (will not be funded)	0

## HESG: Key Points to Remember

- **Population Served:** Sheltered and non-sheltered homeless individuals and families
- **Match:** 100% non-federal match (please list source of match on the bottom of the budget form)
- **Endorsement from Lowcountry Homeless Coalition**  
(local Continuum of Care)

## Lowcountry Homeless Coalition

### About:

The Lowcountry Homeless Coalition is comprised of organizations providing services to people who are homeless, have recently been homeless, or are at risk for being homeless. The organization is funded and sanctioned by HUD.

### Mission Statement:

The Coalition plans, develops, and implements comprehensive and coordinated strategies to address homelessness.

## Lowcountry Homeless Coalition

- Endorsement Letter (contact [ngochoett@lhc-sc.org](mailto:ngochoett@lhc-sc.org) by 12:00 p.m., **Wednesday, January 10, 2018**)

In order for an agency to receive funding through the HESG process, that agency's HESG application for funds must be endorsed by the Lowcountry Homeless Coalition.

- Homeless Management Information System (HMIS) Standards of Participation:

- Maintain data quality
- Timeliness
- Accuracy
- Completeness
- Participate in monthly data quality reporting
- Protect security and privacy of data

### HESG PROGRAM/PROJECT BUDGET

Organization Name:	Date:			
Budget Item	HESG Request	100% Match	Other Resources	Total Project
<b>STREET OUTREACH</b>				
<i>(Engagement, case management, emergency health services, emergency mental health services, transportation, and services to special populations)</i>				
a.				
b.				
c.				
<b>TOTAL STREET OUTREACH</b>				
<b>EMERGENCY SHELTER</b>				
<i>(Essential services, renovations*, shelter operations)</i>				
a.				
b.				
c.				
<b>TOTAL EMERGENCY SHELTER</b>				
<b>RAPID RE-HOUSING</b>				
<i>(Housing relocation and stabilization services, and short- and medium-term rental assistance for those who meet HUD's definition of homeless)</i>				
a.				
b.				
c.				
<b>TOTAL RAPID RE-HOUSING</b>				
<b>HOMELESSNESS PREVENTION</b>				
<i>(Housing relocation and stabilization services, and short- and medium-term rental assistance for those who meet HUD's definition of "at-risk" of homelessness and income guidelines)</i>				
a.				
b.				
c.				
<b>TOTAL HOMELESSNESS PREVENTION</b>				
<b>HESG GRAND TOTAL</b>				
<small>* Potential EA</small>				
<b>Please note source of match:</b>				



## **Community Development Block Grant (CDBG)**

### **CDBG**

**Objective:** Development of viable urban communities by:

- Providing decent, safe and sanitary housing;
- Providing a suitable living environment; and,
- Expanding economic opportunities, principally for persons of low and moderate income.

## Eligibility Certification

1. Household Income Eligibility Certification
2. Property Eligibility/Ownership Certification, must be able to demonstrate/document ownership interest
3. Occupancy or principal/primary residence Certification

What are the eligibility documentation requirements of your proposed project?

Do you have staff capacity adequate to satisfy the project's ongoing eligibility documentation requirements?

## PY 2018 CDBG Priority Projects

- **Infrastructure** – Provide access to water/sewer services or an upgrade to a household's well and/or septic system in LMI neighborhoods
- **Emergency Repair\*\*** (County: not to exceed \$12,000 per unit; City: not to exceed \$12,000 per unit)  
*Lifetime limit – home is not eligible to receive additional County funded CDBG Emergency Repair assistance in subsequent years*

\*\*Please see full RFA for a list of eligible emergency rehabilitation projects.

## Emergency Repairs

Prior to initiating any emergency repair activities, the subrecipient must submit the scope/write-up of proposed repair work to the Charleston County Community Development for review. CD will determine if the works meets the **Maintenance** or **Rehabilitation** Criteria, **work should not proceed without this review.**

Construction oversight of projects is required to ensure:

- Adherence to procurement standards
- Compliance and implementation of Federal requirements (LBP Hazards, Section 3), state and local building code requirements
- Acceptable standards and quality of workmanship

Repair	Description	Requires Environmental Review*
Roof Repair/ Replacement	The repair should address faulty roofs which are causing damage to the interior of the house. Ceilings damaged by faulty roof should be repaired.	Roof Replacement
Plumbing – Repair of Unsafe Plumbing Systems	Repairs needed to ensure that home has one functioning bathroom. All plumbing must be connected to public sewer, or other approved septic systems.	Installation of new plumbing system
Floors/Walls	Repair or replace floors or walls that expose occupants to the elements or pose a hazard to occupants of the house.	Installation of new wood floor, new drywall or paneling, new acoustical ceiling, installation of dropped ceilings
Electrical Updates	Exposed electrical wiring (verified by electrical inspector) and wiring which poses a fire and/or safety hazard.	Major rewiring of building, installation of new electrical service, replacing or moving electrical panels
HVAC	HVAC Units that are in non-working order can be replaced.	Installation of new furnace or heat distribution system Installation of central air conditioning
Gas Leak	Must be verified by South Carolina Electric and Gas Company.	
Water Heaters	Replacement of inoperable and/or unsafe hot water heaters.	
Porch Floors and Rails	Structurally unsound porches and/or steps, which may collapse.	Rebuilding stairs or constructing new stairs
Water	Repair of broken water line if providing only water source to home.	New water or sewer connection
Handicap-Accessibility Improvements	Install ramps for handicapped persons. Floors should be accessible for aggress and ingress throughout the house. Protective railings for interior stairs.	Installation of new access ramp
Weatherization	Repairs aimed at improving the energy efficiency of homes through replacing/repairing ductwork, adding insulation, new windows, and doors; and, improving a home's ability to withstand elements, including insulation and weather-stripping.	Replacement of windows and exterior doors Adding storm windows or storm doors

## CDBG Program Scoring

Eligible Activity	Point Value for Scoring
Infrastructure – <b>Water/Sewer</b> (ER)	20
Rehabilitation & Preservation – <b>Emergency Rehabilitation</b> <i>(County: \$12,000 cap per unit; City: \$12,000 cap per unit)**</i>	20
Public Services*	5
Infrastructure – <b>Sidewalks</b> (ER)	0
Special Economic Development	0
Demolition and Clearance (ER potential)	0
Historic Preservation (ER potential)	0

\*Includes Fair Housing activities

\*\*Please see full RFA for a list of eligible emergency rehabilitation projects.

**CDBG PROJECT BUDGET SUMMARY**

Organization Name:	(County)		Date:	Other Sources	Total Project
Budget Item	CDBG Request	(North Charleston) CDBG Request			
<b>PERSONNEL</b>					
<small>Salaries Positions—please list titles below</small>					
a.					-
b.					-
c.					-
<small>Fringe Benefits Total</small>					-
<b>TOTAL PERSONNEL</b>	-	-	-	-	-
<b>OPERATING COSTS</b>					
<small>Supplies</small>					-
<small>Equipment</small>					-
<small>Mileage</small>					-
<small>Rent (must submit rationale of usage)</small>					-
<small>Other—please list items</small>					-
a.					-
b.					-
c.					-
d.					-
<b>TOTAL OPERATING COSTS</b>	-	-	-	-	-
<b>CONTRACT SERVICES</b>					
<small>List each intended type of contracted service:</small>					
a.					-
b.					-
c.					-
d.					-
<b>TOTAL CONTRACT SERVICES</b>	-	-	-	-	-
<b>BUDGET TOTAL</b>					
	-	-	-	-	-

\* Please note that the inclusion of this budget item does not constitute approval. Additionally, please refer to Section 4 "Required Procurement Standards for Awardees" in the application instructions; HUD Procurement Guidelines can be found by visiting [www.hud.gov](http://www.hud.gov).

## Budget: Costs

- Cost per Unit

Only the monies listed in the “your request” column of the budget will be used to calculate cost per unit. Maintain rationale for proposed budget – if awarded we will require detailed rationale.

Verify the reliability and accuracy of the method used to project your outcomes and the costs associated with providing the service, the outcomes should be realistic, ideally based upon historical performance.

- Project Soft Costs

Only project costs will be reimbursed (no administrative costs); however, project management costs are classified as project soft costs and can be reimbursed.

Match not required for CDBG but should show your investment to ensure success

## Outcomes and Reporting Requirements

- Unduplicated Counts

The count relates to individuals or unit, not number of services or service occurrence/frequency - one person receiving multiple services = 1 outcome

- Service Area Boundaries

Charleston County (*outside the City of Charleston*) and City of North Charleston

- Must have system and capacity to track and report outcomes.
- Reporting progress towards outcomes and reporting expenditures are contract requirements (reporting frequency is driven by past performance, financial risk)





**Home Investment Partnerships Program  
Community Housing Development Organization  
(HOME/CHDO)**

**HOME/CHDO**

**Objective:** Create affordable housing for low-income households by:

- Strengthening the ability of state and local governments to provide housing and leverage private-sector participation

## **PY 2018 HOME Priority Projects\*\***

- Housing Rehabilitation (ER) bringing the unit up to code and homebuyer/occupancy activities and/or training
- Housing Construction (ER) and homebuyer/occupancy activities and training

*\*\*Regardless of whether project is for housing rehabilitation or housing construction, the subrecipient must perform some level of homebuyer/home occupancy activity and/or training for the HOME-assisted unit. Additionally, training as a project in total is not eligible—must be tied to HOME-assisted unit.*

## **PY 2018 CHDO Priority Projects\*\***

- Acquisition and/or rehabilitation of vacant units for sale or rental
- New Construction of rental housing or homebuyer property

*\*\*Regardless of whether project is for housing rehabilitation or housing construction, the subrecipient must perform some level of homebuyer/home occupancy activity and/or training for the HOME-assisted unit. Additionally, training as a project in total is not eligible—must be tied to HOME-assisted unit.*

## Property Standards

- New Construction
  - Current code
  - Accessibility
  - Disaster Mitigation
- Rehabilitation
  - Code(entire house)
  - Health and safety
  - Major systems must be replaced if they have a useful life of less than 5 years. 24 CFR 92.251(2)(b)(ii)

## Outreach-Selection of Homeowners/Buyers

- City of North Charleston Will provide properties for Owner Occupied Rehab(\*OOR) and conduct title searches to ensure homeownership.
- For all other projects, agency must have an outreach process that provides for fair distribution of funds.

*\*OOR is not an eligible activity for CHDO*

## Eligibility Certification

1. Household Income Eligibility Certification
2. Property Eligibility/Ownership Certification, must have deed and be able to all an enforceable lien to be filed with the RMC
3. Occupancy or principal/primary residence Certification

What are the eligibility documentation requirements of your proposed project?

Do you have staff capacity adequate to satisfy the project's eligibility documentation requirements?

## Outcomes

- Unduplicated Counts  
The count relates to individuals or unit, not number of services or service occurrence/frequency
- Service Area Boundaries  
Charleston County (*outside the City of Charleston*)
- Must have system and capacity to track and report outcomes.

## Unique HOME/CHDO Regulations

The following must be submitted prior to contract issuance:

- \*Project Underwriting Information
- Established capacity
- \*Market study analysis

\*Does not apply to OOR

## HOME Project Scoring

Eligible Activity	Point Value for Scoring
Housing Construction (ER) and Homebuyer/Occupancy Activities and Training**	20
Housing and Rental Rehabilitation (up to code)	10
Other eligible HOME projects**	0

\*\* The subrecipient must perform some level of homebuyer/home occupancy activity and/or training for the HOME-assisted unit. Additionally, training as a project in total is not eligible—must be tied to HOME-assisted unit.

## CHDO Project Scoring

Eligible Activity	Point Value for Scoring
New Construction of rental housing or homebuyer property **	20
Acquisition and/or rehabilitation of vacant units for sale or rental **	10
Other eligible CHDO projects**	0

*\*\* Regardless of whether project is for housing rehabilitation or housing construction, the subrecipient must perform some level of homebuyer/home occupancy activity and/or training for the HOME-assisted unit. Additionally, training as a project in total is not eligible—must be tied to HOME-assisted unit.*

*Ineligible CHDO set-aside activities include: tenant-based rental assistance; homeowner rehabilitation; and brokering or other real estate transaction*

### HOME PROJECT/PROGRAM BUDGET

Organization Name: _____				Date: _____	
Budget Item	(County) HOME Request	(County)Match* (≥25%)	(North Charleston) HOME Request	Other Resources	Total Project
<b>PROJECT MANAGEMENT</b>					
Wages/Salaries—please list titles below					
a.					
b.					
Fringe Benefits Total					
Supplies/Materials					
a.					
b.					
c.					
Equipment					
a.					
b.					
Other—please list items					
a.					
b.					
<b>TOTAL PROJECT MANAGEMENT</b>					
<b>LAND ACQUISITION</b>					
<b>TOTAL LAND ACQUISITION</b>					
<b>DESIGN</b>					
<b>TOTAL DESIGN</b>					
<b>RENOVATION/CONSTRUCTION</b>					
<small>(Electrical, plumbing, heating, rehab fees, construction staff, framing, permit, etc.)</small>					
a.					
b.					
c.					
<b>TOTAL RENOVATION/CONSTRUCTION</b>					
<b>BUDGET TOTAL</b>					

**\*Charleston County Applicants ONLY** - Must be project-related cash or in-kind. Administrative in-kind is not considered match

## **Budget: Costs**

- Cost per Unit

Only the monies listed in the “your request” column of the budget will be used to calculate cost per unit.

Verify the reliability and accuracy of the method used to project your outcomes and the costs associated with providing the service

- Project Soft Costs

Only project costs will be reimbursed (no administrative costs); however, project management costs are classified as project soft costs and can be reimbursed.



**Community Housing Development  
Organization (CHDO only)**

## Unique CHDO Requirements/ Regulations

An entity must first be certified as CHDO. Items to be reviewed include some of the following:

- Legal status
- Organizational structure
- Capacity and experience
- Board composition
- Role of entity (must act as the owner, developer, or sponsor of the project)
- Documentation of project underwriting, developer capacity and market study analysis for project

CHDO PROJECT/PROGRAM BUDGET					
Organization Name: _____				Date: _____	
Budget Item	(County) CHDO Request	(County) Match* (≥25%)	(North Charleston) CHDO Request	Other Resources	Total Project
<b>Acquisition Cost</b>					
Land					
Existing Structure					
Other:					
<b>Site Work</b>					
Site Work (not included in construction contract costs)					
Other:					
<b>Construction/Rehabilitation</b>					
(construction contract costs)					
Site Work					
New Building					
Rehabilitation					
<b>Architectural and Engineering Costs</b>					
Architect Fee - Design					
Architect Fee - Supervision					
Consultant or Processing Agent					
Engineering Fees					
Other:					
<b>Other Owner Costs</b>					
Appraisal					
Building Permits					
Tap Fees					
Soil Borings/Environmental Survey					
Real Estate Attorney					
Construction Loan Legal					
Title and Recording					
Other:					
<b>Interim Costs</b>					
Construction Insurance					
Construction Interest					
Construction Loan Origination Fee					
<b>Permanent Financing Fees and Expenses</b>					
Credit Report					
Permanent Loan Origination Fee					
Title and Recording					
Counsel's Fee					
<b>Project Administration and Development Fees (12-15% of total request)</b>					
Development Fees					
<b>TOTAL</b>					
Please note source of match:					



## HOME/CHDO: Key Points to Remember

- CHDO Certification Application
- Match: 25% non-federal match (County only)
- \*Market Study Analysis
- \*Project Underwriting Documentation
- Site Location Map include TMS/map (if location known)
- Environmental review and clearance

*\*Does not apply to OOR*

## HOME: Key Points to Remember

- Match: 25% non-federal match (County only)
- Market Study Analysis and Project Underwriting Documentation
- Site Location Map include TMS/map (if location known)
- Environmental Review and Clearance capability

## Defining Project Success

## Financial Requirements

- Must have adequate financial policies and systems in place
- Must be prepared to comply with applicable procurement and contracting of services
- Must have all basic internal controls in place
  - Organizational chart
  - Written definition of duties of key employees
  - Formal system of authorization and supervision
  - Separation of duties
  - Staff qualifications
  - Control over access to assets, blank forms, and confidential documents
  - Comparison of financial records to actual assets and liabilities

## Financial Requirements

1. Must have systems in place for record keeping, record retention, and protecting personally identifiable information.
2. Must have appropriate level of financial review for size of agency (audit, single audit, CPA-reviewed financial statement)

## Regulations

- CDBG Regulations 24 CFR Part 570
- HOME Regulations 24 CFR Part 92
- HESG Regulations 24 CFR Part 576
- Uniform Administrative Guidance- 2 CFR Part 200 (required for all programs)
- For Infrastructure projects, Davis Bacon regulations apply. 40 USC 3141 / 29 CFR Parts 1, 3, 5, 6 & 7
- For HOME and CDBG Construction projects, Section 3 requirements need to be included in all bid documents and subsequent contract: subrecipients **must** reach out to Section 3 contractors for bids
- Lead based paint regulation 24 CFR 35 Subparts B through R

*Note: Subrecipients are required to comply with all Federal and County rules and regulations.*

## **Are You Ready? Can You Be Ready?**

### **Staff Capacity:**

- Eligibility
- Homeownership
  - Access to a realtor, loans, home ownership classes
- Reporting: Financial and programmatic
- Program specific: Construction

## **Are You Ready? Can You Be Ready?**

- Expenses are on a reimbursement basis. Organizations must have funds to pay for costs upfront.
- **Systems:**
  - Procurement (will vary depending on type of project)
  - Financial policies and procedures
  - Tracking outcomes
  - Financing plan to operate program

## Project Cancellation Policy

- Timeliness of Expenditures
- Submitting Progress Reports
- Other Issues Related to Contract Management

## Questions And Answers



## Helpful Information for Applicants

### HUD Income Limits Effective FY 2017

<b>Family Size</b>	<b>Extremely Low Income (30%)</b>	<b>Very Low Income (50%)</b>	<b>Low Income (80%)</b>
1 PERSON	\$14,500	\$24,100	\$38,550
2 PERSONS	\$16,550	\$27,550	\$44,050
3 PERSONS	\$20,420	\$31,000	\$49,550
4 PERSONS	\$24,600	\$34,400	\$55,050
5 PERSONS	\$28,780	\$37,200	\$59,500
6 PERSONS	\$32,960	\$39,950	\$63,900
7 PERSONS	\$37,140	\$42,700	\$68,300
8 + PERSONS	\$41,320	\$45,450	\$72,700

## HUD Regulations (www.hud.gov)

The following websites provide an overview of the laws, regulations and other policy information that governs the HUD program.

The HUD Exchange:

<https://www.hudexchange.info/>

CDBG Laws and Regulations

<https://www.hudexchange.info/programs/cdbg/cdbg-laws-and-regulations/>

HESG Laws and Regulations

<https://www.hudexchange.info/programs/esg/esg-law-regulations-and-notice/>

HOME Laws and Regulations

<https://www.hudexchange.info/programs/home/>

## Local Statistics

For local statistics related to your target population and your program/project to help with your statement of need, the following websites are helpful:

**[www.census.gov](http://www.census.gov)**

**[www.realtytrac.com](http://www.realtytrac.com)**

**[www.city-data.com](http://www.city-data.com)**

**[www.fedstats.gov](http://www.fedstats.gov)**

**[www.usa.gov](http://www.usa.gov)**

**[www.homefacts.com](http://www.homefacts.com)**

You can also use search engines such as [www.google.com](http://www.google.com), [www.bing.com](http://www.bing.com) and [www.ask.com](http://www.ask.com) to find other statistics and information.