



**Maryland  
Department of  
Housing and  
Community  
Development**

*Community Development  
Administration*

*Housing Development  
Programs*

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*Deputy Secretary*

# APPLICATION SUBMISSION PACKAGE

## *Multifamily Rental Financing*

*Revised February 2011*



*The Maryland Department of Housing and  
Community Development pledges to foster the  
letter and spirit of the law for achieving equal  
housing opportunity in Maryland.*

# ***INSTRUCTIONS***

## **INTRODUCTION**

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The Maryland Department of Housing and Community Development (the “Department”) administers financing programs for the construction, acquisition and rehabilitation of multifamily rental housing. The multifamily rental housing financing programs available through the Department include the following:

- Multifamily Bond Program (MBP)
- Rental Housing Fund (RHF)
- Federal Low Income Housing Tax Credit Program (Tax Credits)
- Maryland Housing Rehabilitation Program – Multifamily (MHRP-MF)
- Partnership Rental Housing Program (PRHP)
- Office and Commercial Space Conversion Program (OCSC)

The Multifamily Bond Program (MBP) provides financing through the issuance of tax-exempt and taxable bonds by the Community Development Administration (CDA).

The Rental Housing Fund (RHF) includes all of the following state funded loan programs: Rental Housing Production Program (RHPP), Elderly Rental Housing Program (ERHP), and the federal HOME Investment Program (HOME). Staff will review each application to determine the appropriate funding program(s) within the Rental Housing Fund for the project. The Department has complete discretion to determine which program will fund an RHF award.

Federal Low Income Housing Tax Credits (Tax Credits) include those allocated from the State’s tax credit ceiling based on population (9% Credits) and credits that are not allocated from the State’s tax credit ceiling and available automatically upon the issuance of tax-exempt bonds (4% Credits).

The Maryland Housing Rehabilitation Program – Multifamily (MHRP-MF) provides financing for acquisition/rehabilitation projects, and is generally available only in conjunction with MBP financing and 4% Credits.

The Partnership Rental Housing Program (PRHP) provides financing to projects which involve local governments in an ownership role. In some situations, PRHP financing is available to projects which are owned solely by non-governmental entities and which will provide units restricted for occupancy to individuals with disabilities.

The Office and Commercial Space Conversion Program (OCSC) provides financing to projects which involve the conversion of older office and commercial space into new, market rate, rental housing. At the present time, OCSC is inactive and closed to new applications. Please contact Multifamily Housing at 410-514-7446 with any questions regarding the current status of OCSC.

## SUBMISSION REQUIREMENTS

All requests for funding must use this application form and are subject to the Department's underwriting and construction reviews. The table below summarizes the documentation requirements, fee, and deadline for applications based on the Departmental financing request.

Requested DHCD Financing	Application Requirements				
	Part I: Application Form	Part II: Mandatory Exhibits	Part III: Scoring Exhibits	Application Fee	Due Date
<i>Competitive Financing</i>					
RHF Only	Required	Required	Required	\$1,500	Applications must be submitted during scheduled Competitive Funding Rounds. See website for deadline notices.
RHF and 9% Credits	Required	Required	Required	\$1,500	
RHF and MBP	Required	Required	Required	\$1,500	
PRHP and 9% Credits	Required	Required	Required	\$1,500	
9% Credits Only	Required	Required	Required	\$1,500	
<i>Non-Competitive Financing</i>					
MBP Only	Required	Required	Optional	\$1,500	Applications will be accepted at any time.
MBP and 4% Credits	Required	Required	Optional	\$1,500	
MBP, 4% Credits and MHRP-MF	Required	Required	Optional	\$1,500	
MBP, 4% Credits and PRHP	Required	Required	Optional	\$1,500	
4% Credits Only (Locally-Issued Bonds)	Required	Required	Optional	\$1,500	
PRHP Only	Required	Required	Not Required	None	

**Note Regarding Competitive Funding Rounds:** Applications through Competitive Funding Rounds must be received no later than the prescribed date and time. No project information will be accepted after the application deadline date. The State will provide receipts to applicants as applications are submitted. In case of a dispute, the receipt will serve as evidence of proper submission. Applicants may use standard or express mail services. However, the State is not responsible for mail delivery and will consequently not accept applications received after the due date.

**Form of Submissions.** Two copies of the complete application, including attachments and exhibits, and an application fee (if applicable) must be submitted. Each copy of the complete application should be prepared using separate three-ring notebook binders. Each section, attachment and exhibit must be clearly tabbed so that a reviewer may easily find the necessary materials. Application forms should not be retyped, changed or modified in any manner. All information on the application form must be completed or indicated that it is not applicable and all required exhibits must be included.

In addition to submitting hard copies of the application as described above, all applicants must also complete and submit an on-line application using the DHCD Portal at the Department's website: [www.mdhousing.org](http://www.mdhousing.org). To receive an account name and password for accessing the DHCD Portal, e-mail your request to [rentalhousing@mdhousing.org](mailto:rentalhousing@mdhousing.org).

**Application Fee.** The application fee (if applicable) must be sent directly to: DHCD Central Cashier, Post Office Box 500, Crownsville, MD 21032-2023. A copy of the check, payable to the "Community Development Administration," should be included with the application submission.

**Notice.** Applicants should carefully review the specific instructions for each individual exhibit in tandem with the current version of the Plan for the Allocation of Low Income Housing Tax Credits in Maryland dated January 24, 2011 (the “Plan”) and, in particular, Appendix A of the Plan, the Multifamily Rental Financing Program Guide (the “Guide”). Copies of the Plan as well as the Guide may be obtained from Housing Development Programs by calling (410) 514-7446 or from the Department’s website at:  
<http://www.dhcd.state.md.us/Website/programs/rhf/rhf.aspx>

## ***APPLICATION SUBMISSION CHECKLIST***

### **PART I: APPLICATION FORM AND CERTIFICATIONS**

- Application Form - CDA Form 202**
- Certifications**

### **PART II: MANDATORY EXHIBITS**

- Exhibit A: Project Information**  
Includes: 1) Local Support and Contribution; 2) Market Analysis; 3) Other Project Financing; and 4) Public and Assisted Housing Waiting Lists
- Exhibit B: Site Information**  
Includes: 1) Site Map and Photographs; 2) Priority Funding Area Designation; 3) Environmental Checklist; 4) Zoning; and 5) Site Control
- Exhibit C: Development Team Information**  
Includes:
  - Exhibit C.1: Development Team Experience – Developer
  - Exhibit C.2: Development Team Experience – General Contractor
  - Exhibit C.3: Development Team Experience – Architect
  - Exhibit C.4: Development Team Experience – Management Agent
  - Exhibit C.5: Contract Affidavits
- Exhibit D: Financial Statements of Owners and Guarantors**
- Exhibit E: Construction Information**  
Includes: 1) Cost Estimates; 2) Building Evaluation Report; 3) Schematic Documents 4) Base Level Energy Standards Certification; and 5) Base Level Green Standards Certification 6) Energy Improvement Report
- Exhibit F: Certifications and Waivers**  
Includes: 1) Threshold Owner/Sponsor Certifications; and 2) Waiver Requests  
Certifications: Utility Availability; Relocation Plans; Preference for Individuals with Disabilities; Internet Access; Tenant Services

### **PART III: OPTIONAL SCORING DOCUMENTATION**

*The following Exhibits are required only for applications seeking points as outlined in the Multifamily Rental Financing Program Guide. Applications for Multifamily Bond Program (MBP) financing must score at least 185 points, so some documentation may need to be submitted.*

- Exhibit G: Minority- and/or Women-Owned Business Enterprise**
- Exhibit H: Nonprofit or Public Housing Authority Participation and Community-Based Involvement**
- Exhibit I: Qualified Census Tracts, Difficult Development Areas, Rehabilitation and Community Revitalization Plan**
- Exhibit J: Housing in BRAC Impacted Counties and Communities with Indicators Above Statewide Averages**
- Exhibit K: Tenant Service Plan**
- Exhibit L: Housing for Individuals with Disabilities at or below 50% AMI**
- Exhibit M: Long-term Subsidies**

## ***APPLICATION FORM***

### **ATTACHMENTS**

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- Application Form - CDA Form 202

A Multifamily Rental Financing Application – CDA Form 202 – must be submitted which reflects all aspects of the project, including estimated development and operating budgets and pro forma.

In addition all applicants must also complete and submit an on-line application using the DHCD Portal at the Department's website: [www.mdhousing.org](http://www.mdhousing.org). To receive an account name and password for accessing the DHCD Portal, e-mail your request to [rentalhousing@mdhousing.org](mailto:rentalhousing@mdhousing.org).

- Certifications - A copy of the Certifications may be downloaded from the DHCD website at: <http://www.dhcd.state.md.us/Website/Programs/rhf/application.aspx> and must be executed and included with the application.

## ***EXHIBIT A: PROJECT INFORMATION***

### Local Support and Contribution

Applications must include either a final resolution or letter of support from the highest elected official of the local jurisdiction. A letter of support should indicate the signing official's favorable support of the project and the intent to submit the project for a local resolution. Please refer to pages 11-12, Section 3.3 of the Guide for more information.

If required, evidence of a local contribution must also be provided. Please refer to pages 11-12 Section 3.3 of the Guide for more information

### Market Analysis

Applications must include a market study, which must be prepared by a market analyst acceptable to the Department and unaffiliated with the members of the development team. The market analyst must have experience with affordable multifamily rental housing. The market study should be detailed, provide a logical basis for all conclusions, clearly indicate a need for the housing, demonstrate that the project would be competitive in the local market and demonstrate that the project will not compete adversely with other projects the Department has financed or insured. Please contact the Department if assistance is needed in identifying other projects financed by the Department. Please refer to pages 37-38, Section 4.3.1 of the Guide for more information.

Projects seeking points for Communities with Indicators above Statewide Averages as described on Pages 38-39 Section 4.3.2 of the Guide should include the required documentation as part of this Exhibit.

### Other Project Financing

Letters of intent to provide financing must be furnished for all construction and permanent funding sources (loans, grants and equity) identified in the application. At a minimum, letters of intent must be specific to the project and detailed concerning terms and conditions. Refer to page 16, Section 3.7.1 of the Guide for more information regarding this requirement.

### Public and Assisted Housing Waiting Lists

All projects must establish a priority for households on waiting lists for public housing or other federally or State assisted low-income housing. To document this priority, a letter from the applicant to the local agency overseeing the project must be included in this exhibit. The letter must clearly indicate that a preference will be given to households on the waiting list. In addition, evidence must be provided that the entity maintaining the waiting list is willing to refer tenants to the project. Please refer to page 15, Section 3.6.5 of the Guide for more information.



## ATTACHMENTS

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- Local Support and Contribution – Provide a resolution of Local Government Approval (model form provided) or Letter of Support as evidence of Local Support. Provide evidence of Local Contribution, if required.
- Market Analysis -- Guidelines for preparing the market study are attached.
- Other Project Financing -- Letters of Intent or Commitment Letters for Other Loans, Equity and Grants.
- Letter to Local Agency Establishing Public and Assisted Housing Waiting List Priority.
- Letter from Local Agency Agreeing to Refer Tenants.

## ***FORM OF RESOLUTION***

Resolution of [Name of Local Governing Body] approving the development of housing in [Location], Maryland to be financed either directly by the Department of Housing and Community Development (the "Department") of the State of Maryland or through the Department's Community Development Administration (the "Administration").

WHEREAS, [Name of Local Governing Body] recognizes that there is a significant need for decent, safe and sanitary housing in [Name of Local Subdivision] for families of low or limited incomes; and,

WHEREAS, [Name of Borrower], a [Name of State Where Organized] [Type of Entity, e.g., corporation, limited partnership, limited liability corporation] proposes to develop and operate a rental housing development comprised of approximately [Number of Units] units, known as [Name of Project] and located at [Address of Project] (the "Project"), all or a portion of which will assist families of low or limited income as required by applicable law or regulations; and,

WHEREAS, the Department, either directly or through the Administration, may provide some or all of the financing for the Project (the "Project Financing") in order to assist in making it financially feasible; and

WHEREAS, the applicable law, regulations and Departmental requirements necessitate approval of the Project and the Project Financing by [Name of Local Governing Body] and, where appropriate, by the chief elected executive official of the local subdivision;

NOW, THEREFORE BE IT RESOLVED THAT [Name of Local Governing Body] hereby endorses the Project upon the proposed site; and, HEREBY approves the Project Financing in the form of a loan in the approximate amount of \$[Loan Amount]; and

BE IT FURTHER RESOLVED THAT, the [Chief Executive or Mayor] be, and is hereby requested to endorse this Resolution, thereby indicating [his or her] approval thereof; and,

BE IT FURTHER RESOLVED THAT copies of this Resolution be sent to the Secretary of Housing and Community Development of the State of Maryland.

BE IT FURTHER RESOLVED THAT copies of this Resolution be sent to [Name of County Executive or Mayor] the [County Executive or Mayor] of [Name of City or County], Maryland.

READ AND PASSED THIS [Day] day of [Month], [Year].

BY ORDER: [Order], I hereby certify that Resolution Number [Number of Resolution] is true and correct and duly adopted by the [Name of Local Governing Body] of [Name of City or County].

ATTEST/WITNES

[NAME OF LOCAL GOVERNING BODY]

[Signature of Witness] \_\_\_\_\_  
[Name of Witness]

[Signature of Official] \_\_\_\_\_  
[Name of Official]  
[Title of Official]

## ***GUIDELINES FOR PREPARING MARKET STUDIES***

Market studies provide data on other multifamily rental housing in the market area and are used to evaluate the risk associated with lease-up and operation of the project. The market study must have been prepared within the previous twelve (12) months by an independent market analyst acceptable to the Department. The analyst should prepare the study based on a site visit to the community in which the project is located and other available information. The market study should be detailed, provide a logical basis for all conclusions, clearly indicate a need for the housing, demonstrate that the project will be competitive in the local market and demonstrate that the project will not compete adversely with other projects the Department has financed or insured. Market studies must provide the following minimum information.

1. **Executive Summary of Salient Facts and Conclusions.** Provide an executive summary of the supply and demand analysis, including penetration and absorption rates, and conclusions concerning the existing market and market opportunities for the proposed project.
2. **Statement of the Competence of the Market Analyst.** Provide information on the experience and qualifications of the market analyst.
  - a) Address the experience of the market analyst in preparing market studies and feasibility studies particularly for multifamily rental housing developments.
  - b) Include a resume with business references.
3. **Project Description.** Describe the characteristics of the proposed project and site.
  - a) Describe the site including its size, shape, topography, vegetation and possible adverse environmental conditions.
  - b) Describe the building(s) including the number of buildings, number of total units and units per building, floors per building and per unit, type of heating and cooling system and type of framing and exterior finishes.
  - c) Include information on the proposed rents, projected vacancy rates and operating expenses.
4. **Market Area Definition.** Provide a general description (other than a radius) of the market area in which the project is located.
  - a) Define the geographic boundaries from which prospective tenants are expected to be drawn.
  - b) Provide a description of the market area including types of housing available, commercial or industrial development, access to transportation, access to and availability of services (such as, schools, places of worship, grocery stores, financial institutions, libraries and community centers) and crime statistics
  - c) Include a map that clearly identifies the market area, location of the project, other multifamily rental housing projects in the vicinity (both market rate and subsidized), other multifamily rental housing projects in the vicinity that have been financed by the Department and nearby services such as schools, places of worship, grocery stores, pharmacies and community centers.
5. **Supply Analysis.** Provide information on other multifamily rental housing in the market area and any additional multifamily rental housing proposed to be developed in the market area within the next year, including all housing financed or to be financed by the Department.

- a) Identify all current multifamily rental housing projects in the market area, including name of project, name of owner or manager and project address. Of particular importance, include a discussion of CDA portfolio properties in the market area and impact of new multifamily development on these properties.
  - b) Identify any new multifamily rental housing projects under construction or proposed for construction in the market area within the next year, including name of project, name of developer and project address.
  - c) For each project identified, provide comparative data on each project, including number of units, types and sizes of units, unit and project amenities, rent levels, rent per square foot or rent per bedroom, rental concessions, utility costs paid by tenants, vacancy rates, turnover rates and waiting list composition.
  - d) Provide comparative operating expense data or, at least, cost data from other sources such as IREM.
  - e) If the proposed project includes commercial facilities, identify other commercial facilities in the market area, and provide the rent per square foot by type of commercial use, vacancy rates, concessions and demand trends.
- 6. Demand Analysis.** Provide an analysis of the households in the market area that are income eligible and can afford to pay the rent at no more than 30% of imputed area median income and the sizes and types of household in the market area.
- a) Include economic data and demographic data on households within the market area that are income eligible and can afford to pay the rent, including the number of households, income levels, and renters versus owners, household sizes and household composition.
  - b) Project any future changes in the housing population within the market area.
  - c) Provide evidence that clearly supports the income targeting proposed by the project.
- 7. Analysis of Supply and Demand.** Provide a thorough analysis of existing and projected housing needs, rent levels, vacancy rates and the estimated absorption rate of the proposed multifamily rental housing. Penetration or capture rates for the proposed project including rates at housing costs (rent plus utility allowance, if any) not exceeding 30% of imputed gross median income for the targeted income levels must be provided. In addition, an impact analysis of the proposed project on other housing (assisted or otherwise) within the market area (see 4. above) also must be included.

## ***EXHIBIT B: SITE INFORMATION***

### Site Map and Photographs

Include a site map clearly showing area amenities (such as schools, parks, shopping and public transportation); and photographs of the site, any existing buildings, and the adjacent properties. Each picture should contain a description of the location of the photographed site relative to the subject site and a description of the surrounding property's use.

### Priority Funding Area Designation

All projects involving new construction must be located in a Priority Funding Area (PFA). Rehabilitation projects are not subject to this requirement. Please refer to page 13-14, Section 3.5.1 of the Guide for more information. If you are uncertain if your project is located in a Priority Funding Area, please contact the Department for assistance before submitting an application for financing.

### Environmental Checklist

Each project must comply with applicable requirements of local, state and federal environmental laws and regulations. An initial due diligence evaluation of the site for environmental issues is required. This evaluation includes a review of foundation conditions, man-made hazards, storm water runoff, underground storage tanks, and potential for lead-based paint, radon gas, mold, PCB's or asbestos in existing buildings. You may use the attached Environmental Due Diligence Checklist for the preliminary evaluation of the site. If a U.S. Department of Housing and Urban Development environmental clearance has already been performed, you may submit it with the application instead of the Environmental Due Diligence Checklist.

### Zoning

Properties must be properly zoned for their intended use. A letter from the local zoning office indicating that the project is properly zoned for its intended use should be included in this exhibit. If a zoning change, variance or exception is required, sponsors must provide documentation illustrating the local planning and zoning process and identifying a local governmental contact person familiar with the project and responsible for the approval process. Sponsors must also provide a detailed schedule for obtaining the required approvals.

### Site Control

Applicants must have obtained sufficient site control to allow projects to move forward within normal processing timeframes if they receive a reservation of funds. Generally, site control should be for at least 360 days from the application deadline date (including extension options). Please refer to Page 12, Section 3.4.1 of the Guide for more information.

## ATTACHMENTS

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### Site Map and Photographs

- Site Map;
- Photographs of Project Site and Surroundings

### Priority Funding Area

- Local Government Certification
- Maryland Office of Planning Confirmation, if necessary
- Not Applicable. The project is a rehabilitation project and is not subject to this requirement.

### Environmental Checklist

- Environmental Due Diligence Checklist -- Form provided.

### Zoning

- Evidence of Zoning with Local Contact Information;
- Description of Change, Variance or Exception; and
- Detailed Schedule for Obtaining Required Approvals.

### Site Control

- Evidence of Site Control -- should include a detailed list of all addresses in the project. If the project is located on a scattered site the address list should be broken down by parcel.
- Proposal for Identifying Sites (only for projects that involve the purchase of completed residential units constructed under a density bonus, affordable zone or other comparable program).

## ***ENVIRONMENTAL DUE DILIGENCE CHECKLIST***

Project: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Investigator: \_\_\_\_\_

Percentage of Living Units Reviewed: \_\_\_\_\_ %  
 Percentage of Site Actually Walked And Observed: \_\_\_\_\_ %

<b>Environmental Risks</b>	<b>Observed</b>	<b>Possible</b>	<b>Not Observed</b>
Asbestos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asbestos Containing Materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lead Paint	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Underground Storage Tanks, Lines and Vents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Above Ground Chemical Storage or Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Visible Soil Discoloration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buried Waste	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PCB Transformers or Light Ballast	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Surface Water Discharge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sensitive Adjacent Properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Potential Contaminated Adjacent Properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air Emissions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wetland Areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer Failure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On-lot Septic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Water Supply	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Surface Impoundment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Excessive Noise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foul Odors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
French Drain or Disposal Pit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Unsafe Material Management Practices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pipe Leaks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mold	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Radon Gas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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<b>Geologic Features</b>	<b>Observed</b>	<b>Not Observed</b>
Streams	<input type="checkbox"/>	<input type="checkbox"/>
Lakes	<input type="checkbox"/>	<input type="checkbox"/>
Ponds	<input type="checkbox"/>	<input type="checkbox"/>
Sink Holes	<input type="checkbox"/>	<input type="checkbox"/>
Rock Outcrops	<input type="checkbox"/>	<input type="checkbox"/>
Springs	<input type="checkbox"/>	<input type="checkbox"/>
Steep Slopes	<input type="checkbox"/>	<input type="checkbox"/>
Poor Drainage	<input type="checkbox"/>	<input type="checkbox"/>



## ***EXHIBIT C.1: DEVELOPMENT TEAM INFORMATION DEVELOPER***

Staff will evaluate the members of the Development Team based on their record of accomplishment with projects that are similar to the proposed project. In this exhibit, documentation should be submitted for the Developer, including co-developers and development consultants.

The documentation required with this exhibit should address the experience and qualifications of the development entity. This should contain information on experience with other projects of similar type, scale and complexity and in a similar capacity. For scattered site projects, submit evidence of prior experience completing similar scattered site rental projects.

On an individual basis, development team members may keep previous forms on file with the Department so that only updates are required with each application. In addition, development team members should carefully review the Previous Project Performance Threshold Criteria on pages 9-10, Section 3.2 of the Guide and the Development Team Evaluation Criteria on pages 26-28, Section 4.1 of the Guide for more information regarding the Department's review of development team members.

### **ATTACHMENTS**

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#### **Developer Information**

- Form 203—Developer's Qualifications and Current Workload. A copy of Form 203 may be downloaded from the DHCD website at:  
<http://www.dhcd.state.md.us/Website/programs/rhf/application.aspx>.
- For FHA insured projects, Form HUD 2530 – Previous Participation Certification.
- References.
- Firm Resume.
- Examples of previous scattered site experience (if applicable).

## ***EXHIBIT C.2: DEVELOPMENT TEAM INFORMATION GENERAL CONTRACTOR***

Staff will evaluate the members of the Development Team based on their record of accomplishment with projects that are similar to the proposed project. In this exhibit, documentation should be submitted for the General Contractor.

The documentation required with this exhibit should address the experience and qualifications of the general contractor. This should contain information on experience with other projects of similar type, scale and complexity and in a similar capacity. For scattered site projects, submit evidence of prior experience completing similar scattered site rental projects.

On an individual basis, development team members may keep previous forms on file with the Department so that only updates are required with each application. In addition, development team members should carefully review the Previous Project Performance Threshold Criteria on pages 9-10, Section 3.2 of the Guide and the Development Team Evaluation Criteria on pages 26-28, Section 4.1 of the Guide for more information regarding the Department's review of development team members.

### **ATTACHMENTS**

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#### **General Contractor Information**

- AIA Document A305—Contractor's Qualification Statement.
- Supplement to the AIA Document A305—Contractor's Qualification Statement. A copy of this document may be downloaded from the DHCD website at:  
<http://www.dhcd.state.md.us/Website/programs/rhf/application.aspx>.
- For FHA insured projects, Form HUD 2530 – Previous Participation Certification.
- Firm Resume.
- Examples of previous scattered site experience (if applicable).

## ***EXHIBIT C.3: DEVELOPMENT TEAM INFORMATION ARCHITECT***

Staff will evaluate the members of the Development Team based on their record of accomplishment with projects that are similar to the proposed project. In this exhibit, documentation should be submitted for the Architect.

The documentation required with this exhibit should address the experience and qualifications of the architect. This should contain information on experience with other projects of similar type, scale and complexity and in a similar capacity. For scattered site projects, submit evidence of prior experience completing similar scattered site rental projects.

On an individual basis, development team members may keep previous forms on file with the Department so that only updates are required with each application. In addition, development team members should carefully review the Previous Project Performance Threshold Criteria on pages 9-10, Section 3.2 of the Guide and the Development Team Evaluation Criteria on pages 26-28, Section 4.1 of the Guide for more information regarding the Department's review of development team members.

### **ATTACHMENTS**

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#### **Architect Information**

- AIA Document B431—Architect's Qualification Statement.
- Firm Resume.
- Examples of previous scattered site experience (if applicable).

## **EXHIBIT C.4: DEVELOPMENT TEAM INFORMATION MANAGEMENT AGENT**

Staff will evaluate the members of the Development Team based on their record of accomplishment with projects that are similar to the proposed project. In this exhibit, documentation should be submitted for the Management Agent.

The documentation required with this exhibit should address the experience and qualifications of the management agent. This should contain information on experience with other projects of similar type, scale and complexity and in a similar capacity. For scattered site projects, submit evidence of prior experience completing similar scattered site rental projects.

On an individual basis, development team members may keep previous forms on file with the Department so that only updates are required with each application. In addition, development team members should carefully review the Previous Project Performance Threshold Criteria on pages 9-10, Section 3.2 of the Guide and the Development Team Evaluation Criteria on pages 26-28, Section 4.1 of the Guide for more information regarding the Department's review of development team members.

### **ATTACHMENTS**

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#### **Management Agent Information**

- Form 209 – Management Agent's Qualifications and Apartment Management Experience (see <http://www.dhcd.state.md.us/Website/programs/rhf/application.aspx> for a copy of this form).
- For FHA insured projects, Form HUD 2530 – Previous Participation Certification.
- Firm Resume.
- References.
- Examples of previous scattered site experience (if applicable)

**EXHIBIT C.5: DEVELOPMENT TEAM INFORMATION  
CONTRACT AFFIDAVITS**

Members of the development team must not have a limited denial of participation from the U. S. Department of Housing and Urban Development (HUD) or be debarred, suspended or voluntarily excluded from participation in any federal or state program. All members of the development team (including owners with any interest except for limited partnerships, developers, general contractors, architects and management agents) must certify on the required form that, among other things, they are not debarred from doing business with the State of Maryland. Failure to disclose required information on the application may subject the applicant to penalties under Maryland law.

**ATTACHMENTS**

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**Contract Affidavits (copy of form attached)**

- Owner(s), including any interest except limited partnerships
- Developer
- General Contractor
- Architect
- Management Agent

## ***FORM OF CONTRACT AFFIDAVIT***

### **AUTHORIZED REPRESENTATIVE**

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I HEREBY AFFIRM THAT I am the [Title of Representative] and the duty authorized representative of [Borrower/Grantee] and that I possess the legal authority to make this Affidavit on behalf of myself and the business for which I am acting.

### **CERTIFICATION OF CORPORATION REGISTRATION AND TAX PAYMENT**

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I FURTHER AFFIRM THAT the business named above is a [Domestic or Foreign] corporation registered in accordance with the Corporations and Associations Article, Annotated Code of Maryland, and that it is in good standing and has filed all of its annual reports, together with filing fees, with the Maryland State Department of Assessments and Taxation, and that the name and address of its resident agent filed with the State Department of Assessments and Taxation is:

[Name of Business]  
[Address of Business]  
[if not a corporation, state so]

I FURTHER AFFIRM THAT except as validly contested, the business has paid, or has arranged for payment of, all taxes due the State of Maryland and has filed all required returns and reports with the Comptroller of the Treasury, the State Department of Assessments and Taxation, and the Department of Housing and Community Development (DHCD), as applicable, and will have paid all withholding taxes due to the State of Maryland prior to final settlement.

### **AFFIRMATION REGARDING BRIBERY CONVICTIONS**

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I FURTHER AFFIRM THAT neither I, nor to the best of my knowledge, information, and belief, the above business, (as defined in §16-101(b) of the State Finance and Procurement Article of the Annotated Code of Maryland or any of its officers, directors, partners, members or any of its employees directly involved in obtaining or performing contracts with the public bodies (as defined in §16-101(f) of the State Finance and Procurement Article of the Annotated Code of Maryland) has been convicted of, or has had probation imposed pursuant to § §6-221 and 6-222 of the Criminal Procedure Article of the Annotated Code of Maryland, as may be amended from time to time, or has had probation before judgment pursuant to Criminal Procedure Article §6-220, Annotated Code of Maryland, as may be amended from time to time, or has pleaded nolo contendere to a charge of bribery, attempted bribery, or conspiracy to bribe in violation of Maryland law, or of the law of any other state or federal law, except as follows [indicate the reason(s) why the affirmation cannot be given and list any conviction, plea, or imposition of probation before judgment with the date, court, official or administrative body, the sentence or disposition, the name(s) of person(s) involved, and their current positions and responsibilities with the business].

## **AFFIRMATION REGARDING OTHER CONVICTIONS**

---

I FURTHER AFFIRM THAT neither I, nor to the best of my knowledge, information, and belief, the above business, or any of its officers, directors, partners, members or any of its employees directly involved in obtaining or performing contracts with public bodies, has:

**Insert N/A if none applicable**

(a) been convicted under the state or federal statute of a criminal offense incident to obtaining, attempting to obtain, or performing a public or private contract, fraud, embezzlement, theft, forgery, falsification or destruction of records, or receiving stolen property (b) been convicted of any criminal violation of a state or federal antitrust statute; (c) been convicted under the provisions of Title 18 of the United States Code for violation of the Racketeer Influenced and Corrupt Organization Act, 18 U.S.C. §§1961, *et seq.*, or the Mail Fraud Act, 18 U.S.C. §§1341, *et seq.*, for acts arising out of the submission of bids or proposals for a public or private contract (d) been convicted of a violation of the State Minority Business Enterprise Law, §14-308 of the State Finance and Procurement Article of the Annotated Code of Maryland; (e) been convicted of conspiracy to commit any act or omission that would constitute grounds for conviction or liability under any law or statute described in subsection (a), (b), (c), or (d) above; (f) been found civilly liable under a state or federal antitrust statute for acts or omissions in connection with the submission of bids or proposals for a public or private contract; or (g) admitted in writing or under oath, during the course of an official investigation or other proceeding, acts or omissions that would constitute grounds for conviction or liability under any law or statute described above, except as follows [indicate reason(s) why the affirmations cannot be given, and list any conviction, plea, or imposition of probation before judgment with the date, court, official or administrative body, the sentence or disposition, the name(s) of the person(s) involved and their current positions and responsibilities with the business, and the status of any debarment].

## **AFFIRMATION REGARDING DEBARMENT**

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I FURTHER AFFIRM THAT neither I, nor to the best of my knowledge, information, and belief, the above business, or any of its officers, directors, partners, or any of its employees directly involved in obtaining or performing contracts with public bodies, has ever been suspended or debarred (including being issued a limited denial of participation) by any public entity, except as follows [list each debarment or suspension providing the dates of the suspension or debarment, the name of the public entity and the status of the proceedings, the name(s) of the person(s) involved and their current positions and responsibilities with the business, the grounds for the debarment or suspension, and the details of each person's involvement in any activity that formed the grounds for the debarment or suspension].

## **AFFIRMATION REGARDING DEBARMENT OF RELATED ENTITIES**

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I FURTHER AFFIRM THAT (a) the business was not established and it does not operate in a manner designed to evade the application of or defeat the purpose of debarment pursuant to §§16-101, *et seq.*, of the State Finance and Procurement Article of the Annotated Code of Maryland; and (b) the business is not a successor, assignee, subsidiary, or affiliate of a suspended or debarred business, except as follows [indicate the reason(s) why the affirmations cannot be given without qualification].

**SUBCONTRACT AFFIRMATION**

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I FURTHER AFFIRM THAT neither I, nor to the best of my knowledge, information, and belief, the above business, has knowingly entered into a contract with a public body under which a person debarred or suspended under Title 16 of the State Finance and Procurement Article of the Annotated Code of Maryland will provide, directly or indirectly, supplies, services, architectural services, construction related services, leases of real property, or construction.

**NO PRIOR DEFAULT AFFIRMATION**

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I FURTHER AFFIRM THAT the above business has not defaulted on a prior loan from DHCD, that the above business is not in default under any current loan or grant agreement with DHCD, and that there is no event which, but for the passage of time and giving of notice, would become an event of default under any grant or loan agreement with DHCD.

**ACKNOWLEDGMENT**

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I ACKNOWLEDGE THAT this Affidavit is to be furnished to the Department of Housing and Community Development and may be distributed to units of (a) the State of Maryland; (b) counties or other subdivisions of the State of Maryland; (c) other states; and (d) the federal government. I further acknowledge that this Affidavit is subject to applicable laws of the United States and the State of Maryland, both criminal and civil, and that nothing in this Affidavit or any agreement resulting from the submission of this proposal shall be construed to supersede, amend, modify, or waive, on behalf of the State of Maryland, or any unit of the State of Maryland having jurisdiction, the exercise of any statutory right or remedy conferred by the Constitution and the laws of Maryland with respect to any misrepresentation made or any violation of the obligations, terms and covenants undertaken by the above business with respect to (a) this Affidavit, (b) the contract, and (c) other Affidavits comprising part of the contract.

I DO SOLEMNLY DECLARE AND AFFIRM UNDER THE PENALTIES OF PERJURY THAT THE CONTENTS OF THIS AFFIDAVIT ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION, AND BELIEF.

WITNESS

[NAME OF BUSINESS]

[Signature of Witness]  
[Name of Witness] (date)

[Signature of Representative]  
[Name of Representative] (date)  
[Title of Representative]



## ***EXHIBIT D: FINANCIAL STATEMENTS OF OWNERS AND GUARANTORS***

Financial statements for the three fiscal years prior to the application and interim financial statements through the previous quarter are required for the owner (including any ownership interest other than limited partnerships), the principals of the ownership entity, and the proposed guarantor (if different). Each financial statement must identify all contingent liabilities including guarantees on other developments in process, income taxes estimated or accrued, and operating deficits.

If the most recent fiscal year ends within 3 months of or after the submission period, the applicant shall submit financial statements for the three prior fiscal years plus interim financial statements through the previous quarter of the most recent fiscal year that have been certified. Financial statements must meet the Department's standards as follows:

- For corporations or other business entities, financial statements must be audited by an independent certified public accountant (CPA) and clearly indicate the net worth and working capital of each entity;
- For individuals acting as guarantors, financial statements at a minimum must be compiled by an independent CPA and clearly indicate the net worth and working capital and all contingent liabilities, including liability for estimated or accrued income or other taxes, for each person; and
- Compiled individual statements must also be prepared in accord with Generally Accepted Accounting Principles (GAAP) and signed and certified by the individual(s) using the following text:

*“Subject to the penalties prescribed under Article 83B of the Annotated Code of Maryland, I (we) hereby certify that these financial statements are true and correct to the best of my (our) knowledge and belief.”*

Upon written request and at the Department's sole discretion, the requirement for audited statements may be waived if applicants have an acceptable borrowing history as evidenced by past performance with the Department or other lenders. In this event, certified compiled or reviewed financial statements that have been prepared by an independent CPA may be accepted at the sole discretion of Housing Development Programs. However, the certified compilations or reviews must still be prepared in accord with GAAP and the other requirements for financial statements described above. See Exhibit F for more information on waivers of application requirements.

On an individual basis, applicants may keep previous financial statements on file with the Department so that only updates and current year financial statements are required with each application. Credit references from at least three previous lenders must also be provided.

### **ATTACHMENTS**

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- Financial Statement (prepared by independent CPA).
- Credit References.

## ***EXHIBIT E: CONSTRUCTION INFORMATION***

### Cost Estimates

A breakdown of the construction or rehabilitation costs shown in the application's development budget must be provided on the Department's Form 212—Summary Cost Estimate. Form 215 is not required at this stage. The cost estimates must be prepared and signed by the architect or general contractor for the project. The construction or rehabilitation costs must be within a reasonable range for the scope of work proposed. If the proposed costs exceed the Department's standards and the application requests funding in excess of the Rental Housing Fund and Low Income Housing Tax Credit limits, up to 5 points may be deducted from scoring unless a construction cost waiver is approved (include under Exhibit F: Certifications and Waiver Requests). Please refer to Page 43, Section 4.5 of the Guide for more information on construction cost limitations.

### Building Evaluation Report

For projects that involve the rehabilitation of existing buildings, applicants must provide a preliminary engineering assessment of the buildings. In rehabilitating properties, developers may encounter unforeseen issues that can delay, increase the cost of, or even halt rehabilitation. To avoid this, the Department requires that an engineer or other qualified professional complete an assessment of the property.

### Schematic Documents

The attached guidelines outline the preliminary development documents that should be submitted with the application. The documents indicated in this section are considered minimum requirements and should be amended to meet the specific project requirements. Items that generally apply only to renovation projects are indicated.

### Energy Improvement Report

An Energy Improvement Report is required for rehabilitation projects as detailed in Section 3.7.4.2 of the Guide.

*Applications should include the documentation and certifications discussed in Section 4.6. and Exhibit 4A-C of the Guide as part of this Exhibit.*

## ATTACHMENTS

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- Form 212—Summary Cost Estimate (form available through DHCD’s website at <http://www.dhcd.state.md.us/Website/programs/rhf/application.aspx>)
- Building Evaluation Report (guidelines provided).
- Schematic Documents (guidelines provided)
- Energy Improvement Report (required for rehabilitation projects. See Section 3.7.4.2 of the Guide)
- Base Level Energy Standards Certification (use form in Exhibit 4B of the Guide)
- Base Level Green Standards Certification. (use form in Exhibit 4C of the Guide)
- Construction costs waiver request, if applicable (see Exhibit F for more guidance)

## ***BUILDING EVALUATION REPORT GUIDELINES***

### **PRELIMINARY SCOPE OF WORK**

Include a written scope of work delineating, in a narrative broken down in the 16 CSI construction divisions:

- The existing conditions and systems;
- Proposed work to the above elements;
- New Systems and structures and how they will be integrated into the existing work; and
- Other information as may be required to describe adequately the project.

### **PROJECT WALK THROUGH**

Include the results of a survey of a minimum of 15% of the units including:

- Photographs of the building exterior and interior in sufficient detail and quantity to fully describe the existing conditions;
- Label all photographs with a description of existing conditions and how these are anticipated to be modified by the work;
- Include a key plan indicating location of each photograph; and
- A listing of the units reviewed and significant findings coordinated with the written scope of work above.

# ***SCHEMATIC DOCUMENTS***

## **DRAWING REQUIREMENTS**

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All of the following documents must reflect the general intent of the project and generally delineate the proposed project scope.

### **1. Civil Engineering Documents**

- a) Proposed Site Plan including the following:
  - All existing structures and location of all proposed structures
  - Basic storm water considerations
  - Existing and proposed roads and parking elements
  - Approximate location of all existing utilities
- b) Information Concerning the Proposed Site Specific to the project, disabled accessibility features, retaining walls, etc.
- c) Engineering drawings to be minimum, 1 inch equals 50 feet, with larger scale preferred if drawing sheets can be formatted to accommodate larger proportions.

### **2. Architectural Documents**

- a) Title Sheet
  - Project Information including Project name and address
  - The names, addresses and telephone numbers of the Owner and all Consultants
  - The date
  - The submissions level
  - List of Drawings
  - Project Area Breakdown
  - Unit Mix and Square Footages
  - Vicinity Map
- b) Schematic Demolition Floor Plans for Each Building Level (1/8" scale min)\*
- c) Schematic Preliminary Floor Plans for Each Building Level (1/8" scale min)
- d) Schematic Demolition Plans of Individual Units (1/4" scale min)\*
- e) Schematic Individual Unit Plans (1/4" scale min)
- f) Schematic Exterior Building Elevations (1/8" scale min)
  - Provide elevations of all major exterior wall areas
  - Provide schematic key plan indicating elevation locations
  - Include Demolition information as required.\*

### **3. Structural Documents**

- a) Information concerning the proposed Structural Systems and Information on Unusual Conditions, as required
- b) Information on the existing structural systems and the effect that the project will have on these\*

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\* Generally applies only to renovation projects.

#### **4. Plumbing Documents**

- a) Information concerning the proposed Plumbing Systems and Information on Unusual Conditions, as required
- b) Information on the existing plumbing systems and the effect that the project will have on these\*

#### **5. HVAC**

- a) Information concerning the proposed HVAC Systems and Information on Unusual Conditions, as required
- b) Information on the existing HVAC systems and the effect that the project will have on these\*

#### **6. Electrical**

- a) Information concerning the proposed Electrical Systems and Information on Unusual Conditions, as required
- b) Information on the existing electrical systems and the effect that the project will have on these\*

### **SPECIFICATION REQUIREMENTS**

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#### **7. Outline Specifications**

- a) The Application Outline Specification shall include all sections of the 16 Division CSI format applicable to project
- b) The specification need not be in a complete CSI/MasterSpec format
  - The section numbering and naming shall comply with the CSI 16 Division format
  - Parts I- “General” may be omitted
  - Part II- “Products” shall list all products anticipated for use in that section
  - Part III- “Execution” may be omitted
- c) The Specification cover shall include the following:
  - The names, addresses and telephone numbers of the Owner and all Consultants
  - The project name and address
  - The date
  - The submissions level
- d) A complete table of contents shall be included at the front of the Specification
- e) Division I
  - Include General Conditions and other project requirements, including those of the lender
  - Include Specific Renovation/Demolition related sections as required\*
- f) Division II—where Division II is prepared by an separate Owner-retained Consultant, bind these Sections into the single Project Specification
- g) Divisions II through XVI
  - Include sections for all proposed elements
  - Include Specific Renovation/Demolition related sections as required\*

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\* Generally applies only to renovation projects.

## ***EXHIBIT F: CERTIFICATIONS AND WAIVER REQUESTS***

### Owner/Sponsor Certifications

To address additional Project Threshold Criteria outlined in Section 3.0 of the Multifamily Rental Financing Program Guide, the Sponsor/Owner Certification included in this exhibit must be completed:

**Utility Availability:** Sponsors need not submit letters from utility companies verifying that services are available. Sponsors should execute the Sponsor Certification agreeing to comply with the Department's requirements.

**Relocation Plan:** Sponsor need not submit a relocation plan to the Department at the time of application. Sponsors should execute the Sponsor Certification agreeing to comply with the Department's requirements.

**Preference for Individuals with Disabilities:** Sponsors must certify that they will meet the Department's threshold requirements for providing a preference for individuals with disabilities in the marketing of UFAS units.

**Tenant Services:** Sponsors must certify that they will provide appropriate services throughout the compliance period or loan term, as applicable.

**Internet Access:** Sponsors must certify that they will be providing internet access either in the community room or to each unit.

### Waiver Requests

Applicants may submit requests for waivers of Project Threshold Criteria as outlined in Section 3.0 of the Guide. Requests for waivers should be submitted according to the procedures outlined in Section 5.0 of the Guide (Waivers).

### **ATTACHMENTS**

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- Threshold Owner/Sponsor Certifications
- Waiver Requests (if applicable)

**THRESHOLD CERTIFICATIONS**  
**Maryland Department of Housing & Community Development**  
**Owner/Sponsor Certifications**

(File under Exhibit F)

**Instructions:** Check box next to each item. The designated/authorized representative must execute this certification form.

Project Name: \_\_\_\_\_

- Utility Availability**  
As required by Section 3.4.2 of the Multifamily Rental Financing Program Guide (posted on the DHCD website), I hereby certify that the referenced project meets the threshold requirements established in the Guide for utility availability.
  
- Preference for Individuals with Disabilities**  
As stated in Section 3.6.2 of the Multifamily Rental Financing Program Guide (posted on the DHCD website), I hereby certify that the referenced project meets the threshold requirements established in the Guide for preference for individuals with disabilities.
  
- Relocation and Displacement**  
As stated in Section 3.6.3 of the Multifamily Rental Financing Program Guide (posted on the DHCD website), I hereby certify that the referenced project meets the threshold requirements established in the Guide for relocation and displacement.
  
- Tenant Services**  
As stated in Section 3.7.5 of the Multifamily Rental Financing Program Guide (posted on the DHCD website), I hereby certify that the referenced project meets the threshold requirements established in the Guide for tenant services.
  
- Internet Access**  
As stated in Section 3.7.6 of the Multifamily Rental Financing Program Guide (posted on the DHCD website), I hereby certify that the referenced project meets the threshold requirements established in the Guide for internet access.

Acknowledged and accepted by the OWNER/SPONSOR:

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name and Title: \_\_\_\_\_

Company Name: \_\_\_\_\_



## **OPTIONAL SCORING EXHIBIT**

### ***EXHIBIT G: MINORITY- AND/OR WOMEN-OWNED BUSINESS ENTERPRISE***

Preference in scoring is given to projects that involve a minority- or women-owned business enterprise certified by either the Maryland Department of Transportation (MDOT) or through a comparable certification program operated by a local Maryland government or instrumentality thereof.

The Department will consider the extent to which the project includes specific and significant involvement by the certified entity and the capacity of that entity to carry out its role. For applicants seeking points under the selection criterion, a description of the entity's role in the development or operation of the project is necessary along with a resume that addresses the experience and qualifications of the entity. This should contain information on the entity's experience in other projects of similar type, scale and complexity and in a similar capacity. The application must include letters of intent from the organization that document the specific services or products to be provided to the project and the amount of compensation for those proposed services or products.

In addition, in order to verify the entity's status, minority- or women-owned business enterprises must submit a copy of their current MDOT or local government certification. Only a current copy of the certification will be accepted as evidence of certification. Pending applications for certification, expired certifications or certifications from non-Maryland jurisdictions are not acceptable as documentation for this requirement. Please refer to page 31, Section 4.1.5 of the Guide for more information on eligible entities.

#### **ATTACHMENTS**

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- Description of Entity's Role;
- Resume;
- Letters of Intent from the certified entity; and
- Current Maryland or local Minority- or Women-Owned Business Enterprises Certification.

## OPTIONAL SCORING EXHIBIT

### ***EXHIBIT H: NONPROFIT OR PUBLIC HOUSING AUTHORITY PARTICIPATION***

Preference is given to projects in which the development team includes one of the following entities:

- Nonprofit organization that is tax-exempt under Section 501(c)(3) or 501(c)(4) of the Internal Revenue Code and not affiliated with or controlled by a for-profit entity; or
- Public Housing Authority (PHA).

A description of the entity's role in the development or operation of the project is necessary along with a resume that addresses the experience and qualifications of the entity. This should contain information on the entity's experience in other projects of similar type, scale and complexity and in a similar capacity. The application must include letters of intent from the organization that document the specific services or products to be provided to the project.

Nonprofit entities must submit articles of incorporation, bylaws, a copy of the IRS notice confirming that it is a qualified 501(c)(3) or 501(c)(4) nonprofit organization, and a list of its board of directors. An attorney's opinion letter that the non-profit is a Qualified Nonprofit within the meaning of Section 42(h) (5) (B) and (C) of the Internal Revenue Code is required only if the qualified non-profit is to receive maximum points for a controlling interest in the borrowing entity. PHA's must submit a certificate of approval and/or a certificate of organization from the Maryland Secretary of State's Office.

Please refer to pages 30-31, Section 4.1.4 of the Guide for more information.

#### **ATTACHMENTS**

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- Description of Entity's Role;
- Resume; and
- Letters of Intent.

#### **Nonprofit Entities**

- Articles of Incorporation;
- Bylaws;
- IRS notice confirming 501(c)(3) or 501(c)(4) Exempt Organization status;
- List of Board of Directors; and
- If the qualified non-profit will have a controlling ownership interest in the project and is a Qualified non-profit per §42(h) (5) (B) and (C) of the IRC, Attorney's Opinion Letter.

#### **Public Housing Authorities**

- Maryland Secretary of State's Certificate of Approval, if applicable; and
- Maryland Secretary of State's Certificate of Organization.

## OPTIONAL SCORING EXHIBIT

### ***EXHIBIT I: QUALIFIED CENSUS TRACTS, DIFFICULT DEVELOPMENT AREAS, REHABILITATION AND COMMUNITY REVITALIZATION PLAN***

Projects are eligible to receive points under this category if they meet one of the criteria discussed in this section. For new construction, the project must contribute to a community revitalization plan AND be located in a Qualified Census Tract (QCT) or Difficult Development Area (DDA). A list of QCTs and DDAs can be found on the HUD website at:

<http://www.huduser.org/datasets/qct.html>.

For rehabilitation, the project must contribute to a community revitalization plan, but location in a QCT or DDA is not required for scoring.

Please refer to pages 32-33, Section 4.2.1 for more information.

#### **ATTACHMENTS**

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##### **New Construction Projects:**

- Community Revitalization Plan;
- Current letter from the local planning department or zoning board;
- Evidence of project location within a QCT/DDA

##### **Rehabilitation Projects:**

- Community Revitalization Plan
- Current letter from the local planning department or zoning board;

## **OPTIONAL SCORING EXHIBIT**

### ***EXHIBIT J: HOUSING IN BRAC IMPACTED COUNTIES AND HOUSING IN COUNTIES WITH INDICATORS ABOVE STATEWIDE AVERAGES***

Projects are eligible to receive points under this category if they meet the criteria discussed in this section.

Points will be awarded to projects that are in the nine BRAC (Base Realignment and Closure) impacted areas (Baltimore City and Cecil, Harford, Baltimore, Howard, Frederick, Montgomery, Anne Arundel and Prince George's counties). Projects providing housing in these jurisdictions may earn points as follows:

- 10 points for family projects
- 5 points for elderly projects, but only if a local letter of support includes a statement by the highest local elected official stating that the proposed project will result in increased availability of affordable housing opportunities for the workforce in the jurisdiction.

A project designed for family housing may also seek consideration under this selection criterion provide the project is located in school or election districts or census tracts with certain key demographic indicators at rates higher than statewide averages. To be considered the stability of the community must be demonstrated by a majority of the type of above-average demographic indicators described as evidenced by the market study prepared in accordance with the requirements of Section 4.3.1, Market Study. The demographic data must be the most current available at the school district, election district or census tract level, as applicable. For additional information, please refer to page 38-39, Section 4.3.2 of the Guide.

Projects seeking points for Communities with Indicators above Statewide Averages as described on Page 38-39 Section 4.3.2 of the Guide should include the required documentation as part of this Exhibit as well as in the Market Study included in Exhibit A.

#### **ATTACHMENTS**

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##### **Housing in BRAC Impacted Counties:**

- Elderly Project letter of support (if applicable)

##### **Housing in Communities with Indicators Above Statewide Averages:**

- Market Study excerpt

## **OPTIONAL SCORING EXHIBIT**

### ***EXHIBIT K: TENANT SERVICES***

Please check the box which applies for the above-referenced Project:

- Up to 3 points may be awarded to projects that rely on passive community links for services rather than active service provision on-site or with community service providers. To receive these points, the application must include a narrative describing the services available in the community that will address the threshold service requirements for the property and how they will notify residents on a regular basis of the availability of these services. Project owners do not need to pay for the services to receive these 3 points.
  
- Up to 10 additional points may be awarded to projects that augment passive community links for services by identifying a tenant service provider for services on-site or in the community. To receive these additional points, the application must include a narrative describing the services to be provided, how they will solicit and utilize resident input concerning the type and range of services provided and how they will fund the services over the life of the project. Projects that have on-site services must be designed to include the necessary physical space for the services. Projects must document active linkages for services provided off-site through a Memorandum of Understanding or other executed agreement with a community service provider. To earn maximum points, the project must be able to demonstrate sustainable funding for tenant services through funded service escrows, grants or other non-project sources.

Please refer to pages 36-.37, Section 4.2.5 of the Guide for more information.

#### **ATTACHMENTS**

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- Internet Access Certification Form
- Narrative Description of Tenant Services:
  - Passive Community Links for Services
  - Active Community Links for Services
- Memorandum of Understanding or other Executed Agreement with Community Service Providers
- Evidence of Sustainable Funding for Tenant Services

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**Maryland Department of Housing & Community Development  
Internet Access Certification Form**

(File under Exhibit K)

Project Name: \_\_\_\_\_

The Maryland Department of Housing & Community Development (DHCD) provides for competitive incentives to projects providing high-speed internet service. Please refer to Page 37, Section 4.2.5 of the Multifamily Rental Financing Program Guide for more information.

Please check the box or boxes which apply for the above-referenced Project:

High-speed wiring to each dwelling unit in the project

Includes a program that provides subsidized high-speed internet service and training as an integral part of the tenant service plan

Acknowledged and accepted by the OWNER/SPONSOR:

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name and Title: \_\_\_\_\_

Company Name: \_\_\_\_\_

## OPTIONAL SCORING EXHIBIT

### ***EXHIBIT L: HOUSING FOR INDIVIDUALS WITH DISABILITIES AT OR BELOW 50% AMI***

Projects that provide integrated independent housing opportunities for individuals with disabilities, particularly those living on Supplemental Security Income (SSI) or Supplemental Security Disability Income (SSDI), may be awarded points in this category. Transitional housing or other facilities with limits on the term of occupancy or leases by tenants are not eligible to receive points under this category. Properties developed pursuant to a common development plan along with the applicant's property but that are not subject to the Department's RHF, Tax Credit or MBP use or occupancy restrictions also are not eligible to be scored under this category.

To receive points, an application should include a letter from or a memorandum of understanding or other agreement with an entity that will assist the applicant in marketing the units to individuals with disabilities. The sponsor also must include with the application a marketing plan for meeting its targeting commitments.

Sponsors should contact the Maryland Department of Disabilities (MDOD), the Mental Hygiene Administration (MHA), the Developmental Disabilities Administration (DDA), the Centers for Independent Living (CIL), and the Maryland Developmental Disabilities Council (MDDC) for more information about serving individuals with disabilities seeking affordable rental housing. Please refer to pages 35-36, Section 4.2.3 of the Guide for more information.

#### **ATTACHMENTS**

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- Letters of Intent from Service Agencies;
- Applicant Marketing Plan to Set Aside Units for Individuals with Disabilities; and
- Owner/Sponsor Certification of Accessibility

**Maryland Department of Housing & Community Development**  
**OWNER/SPONSOR CERTIFICATION OF ACCESSIBILITY**

(File under Exhibit L)

Project Name: \_\_\_\_\_

The Maryland Department of Housing & Community Development (DHCD) provides for additional competitive incentives to projects providing units for individuals with disabilities. As the Owner/Developer I hereby certify that the referenced project will provide [\_\_\_\_] units for individuals with disabilities according to the requirements of Section 4.2.3 of the Multifamily Rental Financing Program Guide.

Acknowledged and accepted by the OWNER/SPONSOR:

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name and Title: \_\_\_\_\_

Company Name: \_\_\_\_\_



## **OPTIONAL SCORING EXHIBIT**

### ***EXHIBIT M: LONG-TERM SUBSIDIES***

Points are awarded to projects that use long-term operating or rent subsidies derived from non-project resources. The subsidies must reduce project operating expenses or reduce the rent burden for low-income tenants. Project-based rent subsidies, payment in lieu of taxes or other operating or social service subsidies are encouraged. Documentation should indicate the source of the subsidy, the number of units affected, the total amount of subsidy and the terms of the subsidy.

For projects expected to be operating under Payment in Lieu of Taxes (PILOT) agreements, an estimate of the property tax savings afforded by the PILOT should be provided by the local jurisdiction or applicant.

For HOME participating jurisdictions, maximum points may be awarded for projects with a subsidy of a minimum of \$400 per unit per year for a minimum of 10 years. For HOME non-participating jurisdictions, maximum points will be awarded to projects with a subsidy of a minimum of \$200 per unit per year for a minimum of 10 years.

#### **ATTACHMENTS**

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- Documentation of Long-term Operating or Rent Subsidies including, for PILOT's, savings estimates.