

## **Minot National Disaster Resilience Program Infill Mixed-Use Affordable Multi-Family Rental Housing Request for Proposal (RFP)**

The City of Minot is requesting proposals from for-profit entities for qualified affordable multi-family rental housing as part of a mixed-use project with at grade level devoted to commercial uses and rental housing starting at 2<sup>nd</sup> floor and above. Only the rental housing component is to be funded with CDBG-NDR funds. Proposal instructions are included in this RFP. The RFP, application and financial forms can be found on the city's website or from the City of Minot Disaster Recovery Office managed by CDM Smith, located at the Arrowhead Shopping Center, 1600 2<sup>nd</sup> Ave. SW, Suite 27, Minot, North Dakota.

**Deadline for submitting your proposal to this RFP is 4:00 p.m., on Friday May 10<sup>th</sup>, 2019.**

Proposals must be received in the City Clerk's Office at the Minot City Hall, 515 2<sup>nd</sup> Avenue SW, Minot, ND 58702. If the proposal is submitted by mail the address is Attn. Kelly Matalka P.O. Box 5006, Minot, ND 58702. Sealed bid packages will be accepted prior to this deadline. Packages received after the deadline will not be accepted.

**A pre-proposal meeting will be held on April 10<sup>th</sup> at 11:30 a.m. at the Minot City Council Chambers** located at Minot City Hall, 515 2<sup>nd</sup> Avenue SW, Minot, ND 58702. Information about this meeting will be available on the City of Minot website and through various media outlets. City and National Disaster Resilience (NDR) staff will be present at this meeting to answer questions about the RFP. **Proposers are not required to attend the pre-proposal meeting. If deemed necessary, additional pre-proposal meetings may be held with date, time, and location posted on the city website and notification provided to anyone who has requested a copy of the RFP.**

Once the RFP has been issued, all questions concerning this RFP, the application package, review process, or any other aspect of the RFP must be directed in writing to: John Zakian, NDR Program Director at [john.zakian@minotnd.org](mailto:john.zakian@minotnd.org). All questions regarding the RFP must be submitted within ten (10) days of the proposal deadline. Questions will be addressed weekly in writing and posted on the City's website so that all potential responders can review any questions that are submitted and the responses to those questions. All updates to the RFP will be posted on the City's website as well. Potential responders are responsible for checking the website to find updates to the RFP or any RFP questions and responses.

This project is funded through CDBG-NDR funds. The successful proposal or proposals will be required to comply with all applicable federal, state, and local regulations. The proposer must ensure that employees and applicants for employment are not discriminated against because of their race, color, religion, sex or national origin.

The City of Minot strongly encourages maximum participation in all bids by qualified Disadvantaged Business Enterprises (DBEs), Minority Business Enterprises (MBEs), and Women Business Enterprises (WBEs), small businesses, and by local construction and demolition companies, as prime contractors and as subcontractors.

## **City of Minot**

### **Infill Mixed-Use Affordable Multi-Family Rental Housing Request for Proposal (RFP)**

#### **Introduction**

The City of Minot was awarded \$74.3 Million from the National Disaster Resilience (NDR) Competition to fund projects outlined in the City's NDR application and Action Plan. The City's application was developed based upon local unmet recovery needs and a vision of a resilient Minot defined by residents in over seventy (70) public and stakeholder meetings held during the application process. The Minot NDR application, Action Plan, and a subsequent Housing Supply and Demand Analysis Update documented the need for long-term affordable multi-family rental housing for Minot's low and moderate-income (LMI) households.

#### **Project Purpose**

The City of Minot, in accordance with their NDR application, desires to expand the availability of quality affordable multifamily rental housing that will remain affordable for the long-term and support the city's community and economic resilience. The City's disaster recovery program and the NDR action plan also recognize the importance of a combination of sustainable resilient growth recovery from the disaster through both needed LMI oriented housing as well as commercial development to foster the community's social cohesion and economic vitality. The NDR Action Plan has documented the impact from the 2011 flood to challenging the underlying factors which contribute to the sustainability of growth that has been adversely affected by the disaster including a balance between residential and commercial presence to address a complete range of unmet needs within the community. This RFP seeks to advance investment to support the continued sustainable growth in the area through infill development.

In this RFP, funds from Minot's National Disaster Resilience (NDR) grant will be targeted to provide funding for up to 40 units of affordable multi-family rental housing through one or more applications which involved mixed use of a property that meets infill standards in Minot. Decision on units funded will be based on funds requested and viability of one or more project proposals plus assuring that sufficient funds remain for additional future RFPs. This LMI housing must remain affordable for a minimum term of twenty (20) years. Proposals will be accepted for eligible project activities or either construct new multifamily affordable rental units as part of a mixed-use development or rehabilitate existing multifamily rental housing units above grade level commercial uses in an existing multi-story structure to substantially improve the quality of the units and ensure the housing remains affordable long term (minimum of 20 years) for LMI residents.

The NDR funding is in the form of a zero-interest loan to assure compliance with the 20 year LMI requirement of the units funded by NDR. For the full affordability period of the project the loan will function as a zero interest, forgivable loan secured by a Deed of Trust or similar legal instrument and the responsible project owner(s) or assigns must meet all project performance requirements established in the project development agreement. However, if the responsible project owner or assigns does not meet project performance requirements (affordable rents, affordability period, acceptable maintenance and operation of the development, etc.) for the full affordability period, the NDR loan will become due and payable based on the terms established in the project development agreement. The Deed of Trust or similar legal instrument will only be applicable to the LMI housing portion of a property for which NDR funding is used.

The City of Minot is seeking competitive proposals from for-profit developers. The selected project(s) must demonstrate a capacity and commitment to affordable housing, meet all applicable NDR requirements and the City of Minot's objectives for long-term affordable multi-family rental housing. The projects must also demonstrate viable status as mixed use either through new construction demonstrating applicant has funds to carry out grade level commercial construction or for rehabilitation demonstrate that grade level space is occupied by commercial uses or, if vacant, is marketable for immediate occupancy for commercial uses. The NDR funds are subject to all applicable rules and regulations of the Department of Housing and Urban Development (HUD) Community Development Block Grant program and the applicable rules and regulations set forth in the National Disaster Resilience Competition Notice of Funding Availability FR-5800-N-29A2

Through this RFP, the City may select one or more projects to receive NDR funding. The Minot City Council will make the final project(s) selection. There is no obligation or requirement with this RFP to select any project if no applications meet required standards and thresholds.

NDR funding will be provided to a project or projects that meet the income and rent restrictions described in the Project Requirements section of this RFP. The City desires to optimize and leverage the NDR funding to achieve the greatest benefits for residents and the community. To allow for additional future investments in affordable housing the City will select projects based on the evaluation criteria included in this RFP. The selected project should:

- Be within the city limits of Minot and within a neighborhood where there exist available vacant or under utilized sites.
- Ensure at a minimum, that at least 51% of the units will be affordable to and leased to households with incomes at or below 80% of the Ward County Area Median Income (note: NDR funds can only be used for the LMI portion of the project).
- Ensure that the affordable housing is properly managed and maintained throughout the affordability period to provide quality affordable housing for LMI residents and remains

affordable for the longest period possible enforced through deed restrictions or similar instrument detailed in the project development agreement.

- Ensure that NDR funds are used only for project needs benefiting the LMI units and those needs must be fully documented.
- Grade level of structure houses or will house commercial uses with existing structures being in marketable condition if vacant for immediate commercial use occupancy.
- Meets all applicable HUD regulations and requirements in accordance with the City's NDR contract.

## Submission of Proposals:

**Developers must complete the Affordable Housing application.** You can secure a copy of the application on the City's website or by calling 701-837-5813. Proposed projects must meet the requirements of this RFP.

**Eligible project costs include:** Costs of construction and rehabilitation of the LMI housing units; approved soft costs including reasonable and necessary costs incurred by the owner after project selection i.e. architectural, engineering, permits, eligible developer fees, legal fees, and closing costs. Rehabilitation activities include but not limited to structural, mechanical and electrical repairs, roof, windows, doors, required improvements to individual units, and work required based on the capital needs assessment (CAN) where the useful life is determined to be five years or less. Mitigation is required if units to be rehabilitated contain lead or asbestos. This will impact the cost of the project. Repairs such as painting of apartments, replacing floor coverings, and trim work are only eligible when they are part of the larger rehabilitation project.

**Ineligible Project Costs include:** Refinancing of property; developer fees in excess of those allowed under North Dakota Housing Finance Agency HIF rule for 2015-2017; code violations; pre-development costs; operating and management costs; costs associated with creating market rate housing and/or commercial spaces; and costs incurred prior to funding approval except as noted in the eligible costs section above.

The City of Minot NDR Infill Mixed-use Affordable Multi-Family Rental Housing RFP seeks proposals for projects that require funding to cover the difference between the total development/renovation cost and the amount of funding that the applicant secures from other sources (leverage). Total development cost for new construction can include developer sourced funding for commercial space. Other financial sources might include: Federal Home Loan Bank Board, North Dakota Housing Finance Agency, Community Development Block Grant funds from the state of North Dakota, developer debt and equity, and other private sources including foundations. Each applicant should evaluate various funding sources to determine the options that work best for their individual project. **NOTE: NDR funds may only**

**cover costs that only benefit LMI units. Example, if a proposal includes rebuilding an elevator in a building in which only 55% of the units are LMI then only 55% of the cost of rebuilding the elevator can come from NDR with remainder coming from other sources provided by the applicant.**

**Proposals must include the following required items:**

1. One-page cover letter containing a brief narrative description of the proposed project and amount of funds being requested, signed by the owner/applicant and dated.
2. A completed application form including required financial information. Please note financial information may be subject to open records legislation.
3. All requested supplemental information and exhibits with a cover page indicating each exhibit by number as described in the application form.
4. Provide a minimum of three (3) verifiable references that are familiar with the applicant's housing development experience.
5. A detailed description and scope of the project submitted in response to this RFP.
6. Number and types of units (i.e. total number of units, number of affordable units, number of units with number of bedrooms, number of accessible units, etc.).
7. Income levels to be served based on HUD's most current Income Limits for example, LMI, very low income, or extremely low income (specify the number of units at each income level). HUD's current income limits for Ward County can be found on the HUD website.
8. Why the NDR funds are requested and the impact of these funds to the overall project.
9. Detailed description of the uses of NDR funds in this project. The successful proposal or proposals involving rehabilitation will be required to submit a detailed CNA report on the building to be rehabilitated prepared by a qualified independent third party using a format acceptable to the City such as the US Dept. of Agriculture CNA format.
10. A detailed project cost estimate prepared by a qualified professional that includes all project costs, a detailed project budget, and verification of non-NDR funding commitments (to include contact information to verify funding commitments). **Non-NDR funding commitments must be specific dollar amounts, type of commitment, and any conditions or requirements that come with the commitment.** The successful proposer will be required to post a performance and payment bond for the project to the City of Minot.
11. Current vacancy rate in the building if it is to be rehabilitated and information addressing the demand for the affordable units improved by this rehabilitation.
12. Statement and details of any pending litigation against the property or project partners.
13. For rehabilitation proposals if any current tenants will be relocated as a result of the rehabilitation of the building, the proposal must provide details of any relocation of existing tenants. If the current tenants will be relocated on a temporary basis to vacant units within the building a temporary relocation plan that complies with HUD rules must be provided to the city and affected tenants. If any current tenants will be permanently

relocated a relocation plan that complies with HUD regulations must be provided. Any relocations of current tenants are subject to the HUD Uniform Relocation Act (URA) and will be monitored and must be documented according to HUD requirements. The costs associated with any relocation must be shown in the project budget.

14. Applicable environmental documentation will be required to meet HUD's environmental requirements such as Asbestos assessments, a Lead Based Paint assessment, or other analysis necessary to meet HUD regulations. If asbestos or lead based paint is present in the building remediation must be completed according to all applicable environmental regulations.

## Project Requirements

To be considered for NDR funding, the applicant must show that the proposed development will comply with all applicable HUD requirements and regulations. Applications that do not meet/adhere to the following requirements cannot be considered for NDR funding.

1. The project must be inside the City of Minot legal limits.
2. The applicant must submit a complete project application form and provide all requested supplement materials.
3. The City of Minot will verify that the development team members are not on the U.S. Department of Housing and Urban Development (HUD) "debarred" contractor's list.
4. The application must provide evidence of the project's readiness to proceed including: documentation of property ownership/control, proper zoning, environmental documents, evidence of non-NDR leverage, and evidence of construction and permanent financing. A detailed project milestone schedule must be submitted in the application.
5. NDR-funded projects must provide non-NDR financial resources that support the total project cost **especially covering common area work that benefits non-LMI units as well as LMI units.**
6. The application must include documentation stating the amount, terms, and conditions of all funding committed to the project. The applicant must provide the name, organization, address, telephone number, and email address for verification of funding commitments.
7. Prior to committing NDR funds the City's NDR program manager will conduct a subsidy layering analysis that forms a basis for the HUD required cost reasonableness analysis to ensure that the City does not invest more funding than necessary for the proposed affordable housing. The City may conduct additional analysis of proposed project costs, financial feasibility, and related project reviews to ensure the NDR funding is necessary and the project is feasibility
8. The project must create either new or quality rehabilitated rent restricted affordable housing units that will be affordable long-term for at a minimum of 20 years. (Rent restricted unit is defined as a housing unit that is subject to income, rent, and other

applicable restrictions enforced through the development agreement for the affordability period and annual audits to document the project's performance on these restrictions)

9. The project must comply with all applicable federal regulations depending upon the funding sources including but not limited to Fair Housing, Uniform Relocation Act (URA), Davis Bacon, Section 3, Lead Based Paint, Environmental Review requirements.
10. Displacement of tenants is discouraged and is prohibited unless the developer follows all applicable HUD and federal URA regulations and the cost of the relocation is fully captured in the total development costs.
11. At a minimum ten percent (10%) of the units must be accessible.
12. A minimum of fifty-one percent (51%) of the units must be affordable to low and moderate-income tenants and must remain affordable for a minimum of 20 years to meet long-term affordability requirements established for this application. NDR funds shall only be eligible for use of the units in the proposed project which are committed to meeting affordability standards for low- and moderate-income tenants. HUD defines affordable housing based on the household paying no more than thirty percent (30%) of household income for gross housing costs including utilities. Affordability for Long-term Affordable Multi-Family Rental Housing will be based on the most current area median income (AMI) for Ward County as established by HUD. Proposers are responsible for securing the most current household income limits for Ward County, ND which can be found on the HUD website.

The selected project or projects will be subject to an annual monitoring to determine project performance on affordability of rents, compliance with the affordability period, maintenance of the property, and other performance requirement established in the Development Agreement. The annual project monitoring will be based on the most current HUD data. An annual monitoring fee of \$1,000 upon closeout of the CDBG-NDR grant in 2022 will be assessed for monitoring during the entire remaining period of affordability. The fee will be payable every January commencing January 1, 2023.

13. The City of Minot will require the selected proposer to post a performance and payment bond for the project based on applicable HUD guidelines and guidance.
14. Projects must meet all applicable state and local codes, ordinances, and requirements including FHA minimum property standards and applicable HUD property standards.
15. Any conflict of interest requirements for the City of Minot, State of North Dakota, and the US Department of Housing and Urban Development must be adhered to.

### **Required Financial Documentation**

Proposers are required to submit detailed financial statements, sources and uses statement for the project, a detailed project operating budget, a twenty (20) year pro forma for the project,



and an income and expense statement. Additional financial documentation may be required. Applicants will use a seven percent (7%) vacancy rate in financial documentation. In addition:

1. The applicant must demonstrate in their financial documentation that the project would not be financially feasible without the financial assistance from NDR. The application must provide information on the short- and long-term financial feasibility of the project.
2. Rehabilitation projects require a minimum NDR rehabilitation per unit of \$15,000 and may not exceed an NDR investment of \$65,000 per unit for eligible rehabilitation expenses. The proposed project rehabilitation must preserve and improve the quality of long-term affordable housing in Minot and meet local and state housing standards and codes.
3. New construction per unit cost must meet HUD standards of necessary and reasonable cost justification which will be guided by the city of Minot's underwriting guidelines. The guidelines are available on the city's website under CDBG-NDR.
4. A cost reasonableness review will be conducted to evaluate proposed development costs comparing application costs to similar developments, based on construction type.

### **Capital Needs Assessment for Proposals Involving Rehabilitation**

The selected proposal or proposals must submit a Capital Needs Assessment (CNA) prepared by a qualified independent third party using a CNA format that is acceptable to the City. The assessment will include an opinion on the proposed project budget for recommended improvements and identify critical building systems and/or components that have reached or exceeded their expected useful lives. The CNA must identify the remaining useful life of major systems.

If the remaining useful life is less than the affordability period, a replacement reserve as well as a replacement schedule is required to ensure the items can be adequately maintained and addressed throughout the affordability period. The final selection and commitment will not be made until the CNA is reviewed and it is determined that the project and project budget are consistent with the findings in the CNA. If the CNA does not support the project and project budget as submitted, the proposal will be rejected and other submitted applications will be considered.

### **Appraisal**

The successful proposal may be required to submit an appraisal of the building prepared by a qualified North Dakota appraiser that is licensed and meets the requirements established by the North Dakota Real Estate Appraiser Qualifications and Ethics Board. This will especially be likely if equity related to the site is offered as a contribution to overall leverage and financing of the project.

## Developer and Development Team Documentation

The knowledge and experience of those who will develop, own, and operate the long-term affordable housing funding is very important to the success of the project. The applicant must demonstrate the expertise, ability, and financial capacity, of their team to undertake and manage the project. The application must include information about the applicant's experience and capacity. This information will include:

Description of the applicant's expertise in developing/rehabilitating and operating housing developments; applicant's track record with similar projects; development teams housing and development experience; property management experience; commitment to affirmatively furthering fair housing, and compliance with HUD requirements.

**Developer Fee Policy** – Developer fees are capped at the same rate as those allowed by the North Dakota Housing Finance Agency.

**Evidence of Site Control** - The developer must provide evidence of site control as a condition of submitting the project proposal.

**Preliminary Plans** - If the proposer has preliminary conceptual plans this information should be submitted in the proposal. Any architectural and engineering costs incurred prior to the execution of the development agreement and environmental documents are not eligible costs.

## CDBG-NDR Resilience and Energy Efficiency Requirements

NDR projects must reflect the resilient features identified by the community during the NDR proposal meetings: walkability, accessible to services, design quality and construction, safe neighborhoods and play areas, environmental quality, well maintained, proximity to transit and community amenities, reflect smart growth principles, quality landscaping, and common open space.

The City of Minot selected the ENERGY STAR standards to meet the energy efficient requirements for NDR projects. The applicant will ensure that all construction meets the ENERGY STAR industry-recognized standard selected by the City of Minot

For rehabilitation applicants must follow the guidelines specified in the HUD CPD Green Building Retrofit Checklist, available on the CPD Disaster Recovery website ([portal.hud.gov/hudportal/documents/huddoc?id=drsi\\_retrofit.xls](http://portal.hud.gov/hudportal/documents/huddoc?id=drsi_retrofit.xls)). Applicants must apply these guidelines to the extent applicable to the rehabilitation work undertaken on this project including the use of mold resistant products when replacing surfaces such as drywall.

## Application Document

Five (5) hard copies of the proposal should be delivered unbound in an 8 ½” by 11” format each copy secured by a clip at the top in a sealed manila envelope with the words “**Minot NDR Infill Mixed Use Affordable Multifamily Housing RFP**” written in bold text on the outside of the envelope. Please use a labeled paper exhibit separator (i.e., colored paper with the name of each exhibit section typed in bold text on the paper, not a tab sheet) as the submittals will be scanned and copied for the review teams. An electronic copy of the proposal on a jump drive or similar must be included in the sealed package.

The project proposal must be delivered to: Kelly Matalka, in the City Clerk’s Office, Minot City Hall, 515 2nd Avenue SW, Minot, North Dakota, 58702; or submit by mail by the deadline to Attn. Kelly Matalka, City of Minot, P. O. Box 5006, Minot, ND 58702. **Project Proposals must be received in the office of the City Clerk at 515 2nd Avenue SW, Minot, ND by Friday May 10th, 2019 by 4:00 p.m.**

## Review Process

All proposals will be reviewed by the NDR Technical Review Committee. The Technical Review Committee will review the proposal based on the evaluation criteria in this RFP and provide a project selection recommendation to City Council. The Minot City Council will select the project(s) that will receive NDR funding in this RFP.

The City reserves the right to reject any and all proposals and to negotiate the terms of the contract including the award amount, with the selected developer prior to entering into a written agreement.

## Project Development Agreement

NDR funding will be subject to a Project Development Agreement. Funds will be disbursed only at the time all conditions of the award have been met by the applicant and upon execution of the Project Development Agreement. An environmental review will be completed by the City for any project that will receive federal NDR funds prior to the commitment of funds.

## Affordable Infill Mixed-Use Multi-Family Rental Housing Evaluation Criteria

Each proposal submitted in response to this Request for Proposal (RFP) will be evaluated based on the required information included in this proposal and the evaluation criteria that follows. Applicants must achieve a minimum score of 55 points to be considered for funding.

## Evaluation Criteria

Each proposal will be evaluated using the following evaluation criteria. Representations made by applicants for which points are given will be binding and will be monitored through the annual compliance review process throughout the affordability period. Complete proposals submitted to the City will be evaluated based on the following criteria:

1. Period of Affordability
  - 30 + years ..... 20 points
  - 20 – 29.9 years ..... 10 points
  - Less than 20 years..... 0 points
  
2. Number of affordable rent restricted, affordable units within the Development
  - 51% to 59% ..... 5 Points
  - 60% - 65%..... 10 Points
  - 66% - 80%..... 20 Points
  
3. Number of handicapped accessible units provided within the Development
  - 11% - 15%..... 10 points
  - 10%..... 5 points
  
4. Non-NDR Financial Resources - Direct financial resources from non-NDR or other city funds that will be invested in the project to cover eligible project costs (eligible project costs include those costs associated with the commercial mixed-use portion of the project). Example: Total documented eligible project cost is \$8 million, requested NDR funds \$1.5 M = 18.7% leverage earning 20 points.
 

NDR program funding divided by documented total project cost equals:

  - 25% or less ..... 25 points
  - 26% - 30%..... 20 points
  - 31% - 35%..... 15 points
  - 36% - 50%..... 10 points
  - 51% - 75% ..... 5 points
  
5. Proximity to Resilient Housing/Neighborhood Features
 

Proposed development is located within ½ mile of: full service grocery store, transit, medical facilities (pharmacy, hospital/clinic), walking/biking trail, and public park/recreation area.

  - Within proximity to transit or full-service grocery store ..... 2 points

- Within proximity to 2 resilient features ..... 2 points
- Within proximity to 3 resilient features ..... 4 points
- Within proximity to 4 resilient features ..... 6 points

### Development Team Experience

The knowledge and experience of those who will develop, own, and operate the long-term affordable housing is very important to the success of the project.

1. Development Team Experience in Affordable Multi-Family Rental Housing
  - No experience ..... 0 points
  - Experience with up to five (5) similar development projects..... 2 points
  - Experience with more than five (5) similar development projects ..... 4 points
2. Property Management Experience in Affordable Multi-Family Rental Housing
  - No experience managing income-restricted housing..... 0 points
  - Designated Property Management Entity has a documented track record of successful property management experience, has not managed an income-restricted property ..... 2 points
  - Designated Property Management Entity has a documented track record of success managing income-restricted properties, and has the capacity to take on management of the proposed project ..... 4 points

### Financial Strength

1. Sources and Uses of Funds
  - All sources and uses of funds are clearly indicated and provided sufficient evidence of funding availability and/or commitment are included ..... 10 points
  - All sources and uses of funds are clearly indicated, but evidence of funding availability or commitments are incomplete..... 0 points
2. Debt Coverage Ratio (DCR)

The debt coverage ratio is based on “hard debt” (debt services contractually obligated to be repaid). The net operating income over the debt service determines debt coverage ratio.

  - Project will be debt-free or DCR of 1.25 or greater ..... 20 points
  - DCR between 1.21 – 1.24..... 15 points
  - DCR between 1.15 - 1.20 ..... 10 points
  - DCR less than 1.15 ..... 0 points

The NDR funds are subject to all of the applicable rules and regulations of the Department of Housing and Urban Development Community Development Block Grant program and the applicable rules and regulations set forth in the National Disaster Resilience Competition Notice of Funding Availability FR-5800-N-29A2. The following list of regulations is provide to assist NDR project applicants, however applicants are responsible for ensuring they are familiar with all of the applicable rules and regulations in addition to those included here.

## HUD Statutory Requirements

All organizations submitting a response to this RFP should become familiar with the following statutes and rules and in signing their submission make a commitment to fully abide by such rules and requirements and that the proposal accounts for all costs related to such requirements. The applicable federal laws and regulations included, but are not limited to the following:

- 24 CFR 576.403 Shelter and Housing Standards
- National Environmental Policy Act of 1969, (42 USC 4321 et seq.), as amended, and the implementing regulations of HUD (24 CFR Part 58) and of the Council on Environmental Quality (40 CFR Parts 1500 - 1508) providing for establishment of national policy, goals, and procedures for protecting, restoring and enhancing environmental quality.
- National Historic Preservation Act of 1966, (16 USC 470 et seq.), as amended, requiring consideration of the effect of a project under this Program on any district, site, building, structure or object that is included in or eligible for inclusion in the National Register of Historic Places.
- Executive Order 11593, Protection and Enhancement of the Cultural Environment, May 13, 1971 (36 FR 8921 et seq.) requiring that federally funded projects under this Program contribute to the preservation and enhancement of sites, structures and objects of historical, architectural or archaeological significance.
- The Archaeological and Historical Data Preservation Act of 1974, amending the Reservoir Salvage Act of 1960 (16 USC 469 et seq.) providing for the preservation of historic and archaeological data that would be lost due to federally funded development and construction activities.
- Executive Order 11988, Floodplain Management, May 24, 1977 (42 FR 26951 et seq.) prohibits undertaking certain activities in flood plains unless it has been determined that there is no practical alternative, in which case notice of the action must be provided and the action must be designed or modified to minimize potential damage.
- Executive Order 11990, Protection of Wetlands, May 24, 1977 (42 FR 26961 et seq.) requiring review of all actions proposed to be located in or appreciably affecting a wetland. Undertaking or assisting new construction located in wetlands must be avoided unless it is determined that there is no practical alternative to such construction and that the proposed action includes all practical measures to minimize potential damage

- Davis-Bacon Fair Labor Standards Act, (40 USC 3141-3144, 3146, and 3147 ) requires that, on all contracts and subcontracts which exceed \$2,000 in value or that include eight (8) or more residential units for federally assisted construction, alteration or rehabilitation, laborers and mechanics employed by the CDBG Sub-recipient, general contractors or subcontractors shall be paid wages at rates not less than those prevailing on similar construction in the locality as determined by the Secretary of Labor. (This requirement applies to the rehabilitation of residential property only if eight (8) or more contiguous residential family units are involved.)
- Contract Work Hours and Safety Standards Act of 1962, (40 USC 3701-3708.) requires that mechanics and laborers employed on federally assisted contracts which exceed \$2,000 be paid wages of not less than one and one-half times their basic wage rates for all hours worked in excess of forty in a work week.
- Copeland "Anti-Kickback" Act of 1934, (40 USC 3145) prohibits and prescribes penalties for "kickbacks" of wages in federally financed or assisted construction activities.
- The Lead-based Paint Poisoning Prevention Act of 1971, (42 USC 4831), The Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35 and all other related federal regulations, prohibits the use of lead-based paint in residential structures constructed or rehabilitated with federal assistance; requires notification to purchasers and tenants of such housing of the hazards of lead-based paint and of the symptoms and treatment of lead-based paint poisoning; requiring inspection and testing of such housing and requires elimination of any lead-based paint hazards in such housing that is to be rehabilitated, modernized or improved under this Contract.
- Section 3 of the Housing and Community Development Act of 1968, and 24 CFR part 135 as amended, provides that, to the greatest extent feasible, opportunities for training, employment, and new contracting opportunities that arise through HUD-financed projects under this Program will be given to lower income persons who qualify as a Section 3 resident in the unit of the project area, and that contracts be awarded to businesses located in the project area owned, in substantial part, by Section 3 eligible residents of the project area or who have thirty percent (30%) or more of their full-time employees qualify as a Section 3 residents. The regulation applies to any HUD grant exceeding \$200,000 and any sub-recipient grant exceeding \$100,000. The CDBG Sub-recipient must provide Minot with verification of eligibility for Section 3 status for their agency and their subcontractors.
- Section 109 of the Housing and Community Development Act of 1974, (42USC 5309) as amended, provides that no person shall be excluded from participation (including employment), denied program benefits or subjected to discrimination on the basis of race, color, national origin or gender under any program or activity funded in whole or in part under Title I (Community Development) of the Act.
- Title VI of the Civil Rights Act of 1964, (Pub. L. 88-352; 42 USC 2000 (d)) prohibits discrimination on the basis of race, color, religion or religious affiliation, or national origin in any program or activity receiving federal financial assistance.
- The Fair Housing Act, (42 USC 3601-20) as amended, prohibits housing discrimination on the basis of race, color, religion, gender, national origin, handicap, and familial status.

- Executive Order 11063, (1962) as amended by Executive Order 12259, requires equal opportunity in housing by prohibiting discrimination on the basis of race, color, religion, gender or national origin in the sale or rental of housing built with federal assistance.
- Executive Order 12372, Special Contract Condition Water or Sewer Facilities. Funds may not be obligated or expended for the planning or construction of water or sewer facilities until receipt or written notification from HUD of the release of funds on completion of the review procedures required under Executive Order (E.O.) 12372, Intergovernmental Review of Federal Programs, and HUD's implementing regulations at 24 CFR Part 52. Minot shall also complete the review procedures required under E.O. 12372 and 24 CFR Part 52 and receive written notification from HUD of the release of funds before obligating or expending any funds.
- Section 504 of the Rehabilitation Act of 1973, (29 USC 794) as amended provides that no otherwise qualified individual shall, solely by reason of a disability, be excluded from participation (including employment), denied program benefits, or subjected to discrimination under any program or activity receiving federal funds.
- Drug Free Workplace. The CDBG Sub-recipient shall comply with the Drug Free Workplace Act of 1988, as amended, and any regulations promulgated thereunder.
- Bonding and Insurance. At a minimum Sub-recipient shall comply with 2 CFR 200.325 and 200.310
- Procurement. The Sub-recipient shall procure all materials, property, or services in accordance with the requirements of 2 CFR 200.317-.326.
- Accounting Standards. The Sub-recipient must comply with 2 CFR 200.302 and adhere to the accounting principles and procedures required therein, utilize adequate internal controls, and maintain necessary source documentation for all cost incurred.
- Cost Principles. The Sub-recipient shall administer its program in conformance with 2 CFR Subpart E Cost Principles. These principles shall be applied for all costs incurred whether charged on a direct or indirect basis
- Solid Waste Disposal Act. A non-Federal entity that is a state agency or agency of a political subdivision of a state and its contractors must comply with section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act.
- Byrd Anti-Lobbying Amendment (31 U.S.C. 1352). A proposer must certify that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier must also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the non-Federal award.



General Decision Number: ND190002 01/04/2019 ND2

Superseded General Decision Number: ND20180010

State: North Dakota

Construction Type: Residential

County: Ward County in North Dakota.

RESIDENTIAL CONSTRUCTION PROJECTS (consisting of single family homes and apartments up to and including 4 stories)

Note: Under Executive Order (EO) 13658, an hourly minimum wage of \$10.60 for calendar year 2019 applies to all contracts subject to the Davis-Bacon Act for which the contract is awarded (and any solicitation was issued) on or after January 1, 2015. If this contract is covered by the EO, the contractor must pay all workers in any classification listed on this wage determination at least \$10.60 per hour (or the applicable wage rate listed on this wage determination, if it is higher) for all hours spent performing on the contract in calendar year 2019. If this contract is covered by the EO and a classification considered necessary for performance of work on the contract does not appear on this wage determination, the contractor must pay workers in that classification at least the wage rate determined through the conformance process set forth in 29 CFR 5.5(a)(1)(ii) (or the EO minimum wage rate, if it is higher than the conformed wage rate). The EO minimum wage rate will be adjusted annually. Please note that this EO applies to the above-mentioned types of contracts entered into by the federal government that are subject to the Davis-Bacon Act itself, but it does not apply to contracts subject only to the Davis-Bacon Related Acts, including those set forth at 29 CFR 5.1(a)(2)-(60). Additional information on contractor requirements and worker protections under the EO is available at [www.dol.gov/whd/govcontracts](http://www.dol.gov/whd/govcontracts).

Modification Number	Publication Date
0	01/04/2019

\* SFND0669-001 04/01/2017

	Rates	Fringes
SPRINKLER FITTER.....	\$ 32.87	16.99

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SHEE0010-038 06/17/2013

	Rates	Fringes
Sheet Metal Worker		
SHEET METAL WORKER(setting		
HVAC unit).....	\$ 27.29	9.03

-----  
SUND2000-012 02/10/2000

	Rates	Fringes
CARPENTER		
CARPENTERS (including the		

installation of concrete forms, drywall hanging and cabinets, but excluding the installation of gypcrete flooring and soft and flooring).....\$ 12.46

ELECTRICIAN

ELECTRICIANS (including low voltage wiring for telephones).....\$ 12.00 3.26

FLOOR LAYER: Carpet.....\$ 12.53

Laborers:

Common.....\$ 10.79
Landscape Worker.....\$ 7.25

PAINTER

PAINTERS (including Drywall finishing and paper hanging).....\$ 10.36

PLUMBER

PLUMBERS (including HVAC piping).....\$ 13.30

Power equipment operators:

Loader.....\$ 12.33 2.05

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WELDERS - Receive rate prescribed for craft performing operation to which welding is incidental.

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Note: Executive Order (EO) 13706, Establishing Paid Sick Leave for Federal Contractors applies to all contracts subject to the Davis-Bacon Act for which the contract is awarded (and any solicitation was issued) on or after January 1, 2017. If this contract is covered by the EO, the contractor must provide employees with 1 hour of paid sick leave for every 30 hours they work, up to 56 hours of paid sick leave each year. Employees must be permitted to use paid sick leave for their own illness, injury or other health-related needs, including preventive care; to assist a family member (or person who is like family to the employee) who is ill, injured, or has other health-related needs, including preventive care; or for reasons resulting from, or to assist a family member (or person who is like family to the employee) who is a victim of, domestic violence, sexual assault, or stalking. Additional information on contractor requirements and worker protections under the EO is available at www.dol.gov/whd/govcontracts.

Unlisted classifications needed for work not included within the scope of the classifications listed may be added after award only as provided in the labor standards contract clauses (29CFR 5.5 (a) (1) (ii)).

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The body of each wage determination lists the classification and wage rates that have been found to be prevailing for the cited type(s) of construction in the area covered by the wage

determination. The classifications are listed in alphabetical order of "identifiers" that indicate whether the particular rate is a union rate (current union negotiated rate for local), a survey rate (weighted average rate) or a union average rate (weighted union average rate).

#### Union Rate Identifiers

A four letter classification abbreviation identifier enclosed in dotted lines beginning with characters other than "SU" or "UAVG" denotes that the union classification and rate were prevailing for that classification in the survey. Example: PLUM0198-005 07/01/2014. PLUM is an abbreviation identifier of the union which prevailed in the survey for this classification, which in this example would be Plumbers. 0198 indicates the local union number or district council number where applicable, i.e., Plumbers Local 0198. The next number, 005 in the example, is an internal number used in processing the wage determination. 07/01/2014 is the effective date of the most current negotiated rate, which in this example is July 1, 2014.

Union prevailing wage rates are updated to reflect all rate changes in the collective bargaining agreement (CBA) governing this classification and rate.

#### Survey Rate Identifiers

Classifications listed under the "SU" identifier indicate that no one rate prevailed for this classification in the survey and the published rate is derived by computing a weighted average rate based on all the rates reported in the survey for that classification. As this weighted average rate includes all rates reported in the survey, it may include both union and non-union rates. Example: SULA2012-007 5/13/2014. SU indicates the rates are survey rates based on a weighted average calculation of rates and are not majority rates. LA indicates the State of Louisiana. 2012 is the year of survey on which these classifications and rates are based. The next number, 007 in the example, is an internal number used in producing the wage determination. 5/13/2014 indicates the survey completion date for the classifications and rates under that identifier.

Survey wage rates are not updated and remain in effect until a new survey is conducted.

#### Union Average Rate Identifiers

Classification(s) listed under the UAVG identifier indicate that no single majority rate prevailed for those classifications; however, 100% of the data reported for the classifications was union data. EXAMPLE: UAVG-OH-0010 08/29/2014. UAVG indicates that the rate is a weighted union average rate. OH indicates the state. The next number, 0010 in the example, is an internal number used in producing the wage determination. 08/29/2014 indicates the survey completion date for the classifications and rates under that identifier.

A UAVG rate will be updated once a year, usually in January of each year, to reflect a weighted average of the current negotiated/CBA rate of the union locals from which the rate is based.

## WAGE DETERMINATION APPEALS PROCESS

1.) Has there been an initial decision in the matter? This can be:

- \* an existing published wage determination
- \* a survey underlying a wage determination
- \* a Wage and Hour Division letter setting forth a position on a wage determination matter
- \* a conformance (additional classification and rate) ruling

On survey related matters, initial contact, including requests for summaries of surveys, should be with the Wage and Hour Regional Office for the area in which the survey was conducted because those Regional Offices have responsibility for the Davis-Bacon survey program. If the response from this initial contact is not satisfactory, then the process described in 2.) and 3.) should be followed.

With regard to any other matter not yet ripe for the formal process described here, initial contact should be with the Branch of Construction Wage Determinations. Write to:

Branch of Construction Wage Determinations  
Wage and Hour Division  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

2.) If the answer to the question in 1.) is yes, then an interested party (those affected by the action) can request review and reconsideration from the Wage and Hour Administrator (See 29 CFR Part 1.8 and 29 CFR Part 7). Write to:

Wage and Hour Administrator  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

The request should be accompanied by a full statement of the interested party's position and by any information (wage payment data, project description, area practice material, etc.) that the requestor considers relevant to the issue.

3.) If the decision of the Administrator is not favorable, an interested party may appeal directly to the Administrative Review Board (formerly the Wage Appeals Board). Write to:

Administrative Review Board  
U.S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, DC 20210

4.) All decisions by the Administrative Review Board are final.

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END OF GENERAL DECISION



# FY 2018 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

## FY 2018 Income Limits Summary

**Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.**

FY 2018 Income Limit Area	Median Family Income  <input type="button" value="Explanation"/>	FY 2018 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Ward County, ND</b>	\$87,100	Very Low (50%) Income Limits (\$)  <input type="button" value="Explanation"/>	30,500	34,850	39,200	<b>43,550</b>	47,050	50,550	54,050	57,500
		Extremely Low Income Limits (\$)*  <input type="button" value="Explanation"/>	18,350	20,950	23,550	<b>26,150</b>	29,420	33,740	38,060	42,380
		Low (80%) Income Limits (\$)	48,800	55,800	62,750	<b>69,700</b>	75,300	80,900	86,450	92,050

Explanation

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2018 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2018 [Fair Market Rent documentation system](#).

For last year's Median Family Income and Income Limits, please see here:

[FY2017 Median Family Income and Income Limits for Ward County, ND](#)

Select a different county or county equivalent in North Dakota:

- Stark County
- Steele County
- Stutsman County
- Towner County
- Traill County
- Walsh County

Select county or county equivalent

Select any FY2018 HUD Metropolitan FMR Area's Income Limits:

Abilene, TX MSA

Select HMFA Income Limits Area

Or press below to start over and select a different state:

Select a new state

Update URL For bookmarking or E-Mailing

Prepared by the [Economic and Market Analysis Division](#), HUD.



## Funding Application for Affordable Housing Development Minot National Disaster Resilience Program

*If additional space is needed to fully address the questions or requested information below, please attach an additional page to the application with the referenced question number at the top of the attachment.*

APPLICANT DESCRIPTION	
Full Legal Name of Applicant Organization:	_____
Applying as:	<input type="checkbox"/> Non-Profit Agency <span style="margin-left: 200px;"><input type="checkbox"/> For-Profit Organization</span>
Applicant Street Address:	_____
City/State/Zip:	_____
Designated Contact Person:	_____
Title:	_____
Address:	_____
Telephone Numbers:	
	Office _____ Fax _____ Mobile _____
Email:	_____
Number of years in applicant organization has been in operation:	_____
Total number of units owned/managed by applicant organization:	_____
Number of Applicant Organization Employees:	_____
Applicant Organization's Tax Exempt Status and ID number(s):	
Federal Tax Exempt Status and ID number	_____
State Tax Exempt Status and ID number	_____

**1. Please provide the following information for the organization that will carry out the project**

Organization Name: \_\_\_\_\_

Incorporation date (*month and year*): \_\_\_\_\_

Years of housing development experience (*in years*): \_\_\_\_\_

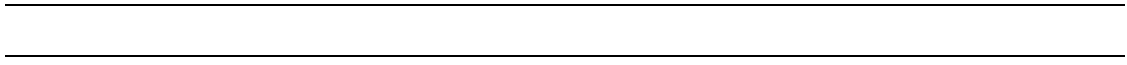
Number of staff employed (*full time equivalents*): \_\_\_\_\_

**2. Description of housing and project related experience**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_





**3. Provide a list of project team members (architects, engineers, developer, contractor, management agent, etc.)**

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**4. Provide names and experience of senior management, board members, and project partners of Applicant Organization with roles and titles**

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**5. Provide names and current contact information for three references such as bankers, other state housing agencies, local housing agencies, or other applicable entities that can provide information about applicant and their experience with similar development projects. Clearly mark and attach reference information to application.**

**REQUIRED INFORMATION**

Applicant Company or Organization \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_  
*(Authorized Representative)*

Printed Name \_\_\_\_\_ Title \_\_\_\_\_

I attest that all information provided in this application (and related exhibits and attachments) is true and accurate to the best of my knowledge and that I am duly authorized to sign this application. Further by my signature, I acknowledge that any materially false, fraudulent or misleading statement in this application or the concealment of any material fact related to this application may subject me to appropriate penalties under federal or state law.

I certify to follow the Byrd Anti-Lobbying Amendment (31 U.S.C. 1352), that it will not and has not used Federal appropriated funds to pay any person or organization for influencing or attempting to influence an officer or employee of any agency, a member of Congress, officer or employee of Congress, or an employee of a member of Congress in connection with obtaining any Federal contract, grant or any other award covered by 31 U.S.C. 1352. Each tier must also disclose any lobbying with non-Federal funds that takes place in connection with obtaining any Federal award. Such disclosures are forwarded from tier to tier up to the non-Federal award.

**Important Note: The information in this application is subject to an open records request. To the extent allowed by law, the confidentiality of this information will be protected.**

DISCLOSURE OF POTENTIAL CONFLICTS OF INTEREST	
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<b>6.</b>	<b>Are any Board Members or employees of the agency/organization, which will carry out this project, or members of their immediate families, or their business associates:</b>
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- a. Employees of or closely related top employees of the City of Minot:  Yes  No
- b. Members of or closely related to Members of Minot City Council:  Yes  No
- c. Beneficiaries of the program for which funds are requested, either as clients or as paid providers of goods or services:  Yes  No

If you answered YES to any question, please attach an explanation to the application. The existence of a potential conflict of interest does not necessarily make the project ineligible for funding, but the existence of an undisclosed conflict may result in the termination of any funding awarded. The disclosure statement must be signed and dated.

ADDITIONAL DOCUMENTS TO ATTACH TO APPLICATION	
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<b>10.</b>	<b>Please check the boxes below to indicate the attachments submitted with this application.</b>
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- Project location map
- Evidence of Site Control
- Zoning of the Site
- Architectural Plans and Site Plans (*Plans may be preliminary at this time; however, final plans must be submitted prior to closing*)
- Appraisal
- Environmental Reports (*Additional environmental reports may be required to meet HUD regulations*)
- Operating Budget, 20-Year Pro Forma, Sources and Uses Statement, Square Footage Detail (*note the required financial information mirrors the NDHFA financial documentation*) . Applicant should prepare current financial information and attach to this application.
- Project Development Timetable showing key project milestones, anticipated construction start date, construction completion, closing and disbursement of permanent financing, placed in service, occupancy of all units.

**PROJECT INFORMATION**

Name of Proposed Development: \_\_\_\_\_

Address of Proposed Development: \_\_\_\_\_

Proposed use of NDR Funds: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Current Zoning of the Property: \_\_\_\_\_ Tax Parcel ID Number(s): \_\_\_\_\_

Total Acreage: \_\_\_\_\_ No. of Parcels in Development: \_\_\_\_\_

Total acreage required for this project: \_\_\_\_\_

**11. Please describe the anticipated use for any site acreage that is not included in the development of this project.**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**12. Please describe the adjoining land uses to the development site.**

\_\_\_\_\_  
\_\_\_\_\_

**13. Is a recent survey of the property available?**  Yes  No

*If Yes, please attached a copy of the survey; if No, please indicate when a survey will be provided.*

**14. Proposed Project beneficiaries:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**15. Development Type:**

*(Rental Rehabilitation, Rental New Construction, Rental Acquisition, Rental Acquisition/Rehab, Etc.)*

Total number of Units \_\_\_\_\_ Number of Units that will Serve LMI households \_\_\_\_\_

Total Project Cost \_\_\_\_\_ NDR Funding Request \_\_\_\_\_

**Please check the appropriate box for each question.**

**16. Do you have site control?** *(submit evidence with application)*  Yes  No

**17. Is there any litigation pending against your organization or project?**  Yes  No  
*(If yes, describe in an attachment to the application)*

**18. Does the property require any rezoning to accommodate the proposed use?**  Yes  No

**19. Are adequate utilities available at the site to accommodate the proposed development?**  Yes  No

**20. Will this housing be kept affordable for tenants with incomes at or below 80% of the area median income for at least 30 years ?**  Yes  No

*If no, please provide information regarding the affordability period that is proposed and provide information regarding the required affordability period for other funding/financing sources for this project*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**21. This housing, after rehab, will comply with all applicable City and HUD minimum housing standards. Please describe the general maintenance program that will ensure the property is maintained to provide quality affordable housing.**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**OCCUPANCY AND RENT**

22. Current occupancy of the project \_\_\_\_\_

23. Current rents (with and without tenant paid utilities) \_\_\_\_\_

24. The proposed number of units by number of bedrooms \_\_\_\_\_

25. Indicate total number of units and percentage of LMI units in the development \_\_\_\_\_

26. Proposed rents for each unit by number of bedrooms:

Size	Proposed Rent
Studio	
1-Bedroom	
2-Bedroom	
3-Bedroom	
4-Bedroom	

**PROPOSED TENANT INCOME LEVELS**

27. Please complete the following tables to the best of your ability.

Show actual or estimate number of units (indicate actual or estimate) for the development occupants/beneficiaries, not percentages.

Income Group	Number of Units
30% of less of area median income (AMI)	
31% - 50% of AMI	
51% - 60% of AMI	
61% - 80% of AMI	
>80% of AMI	
<b>TOTAL</b>	

28. Describe your management plan for the project:

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**PROJECT FINANCING AND LEVERAGE**

**29. Attach evidence of project leverage in support of project costs.**

Include evidence that funding/financing for the project has been committed or secured. Applicant must demonstrate capacity to fund/finance, develop, and manage this project in the information that follows.

**30. Please describe the project financing and leverage for this project:**

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**31. Explain why NDR funds are needed for this project:**

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**32. Please complete the attached financial forms including:**

- a. Complete Operating Budget
- b. 20-Year Pro Forma
- c. Detailed sources and uses development budget
- d. Project square footage detail and attach to this application







## OPERATING BUDGET

PROJECT NAME: \_\_\_\_\_ PROJECT ADDRESS: \_\_\_\_\_

DATE: \_\_\_\_\_

### OPERATING EXPENSES

#### **Administrative Expenses**

Accounting/Audit	\$ _____
Advertising	\$ _____
Computer/Equipment	\$ _____
Legal	\$ _____
Management Fee	\$ _____
Management Services, Payroll Taxes, Benefits	\$ _____
Office Supplies/Postage	\$ _____
Telecommunications	\$ _____
Other Admin Expenses	\$ _____
<b>Subtotal - Administrative Expenses</b>	<b>\$ -</b>

#### **Utility Expenses**

Electrical	\$ _____
Natural Gas	\$ _____
Fuel Oil	\$ _____
Water and Sewer	\$ _____
Garbage Collection	\$ _____
Other Utility Expenses	\$ _____
<b>Subtotal Utility Expenses</b>	<b>\$ -</b>

#### **Maintenance Expenses**

Maintenance Salaries, Payroll Taxes, Benefits	\$ _____
Maintenance Supplies	\$ _____
Painting, Cleaning (unit turn-over)	\$ _____
Repairs	\$ _____
Grounds and Snow Removal	\$ _____
Service Contracts	\$ _____
Extermination Contract	\$ _____
Other Operating and Maintenance Expenses	\$ _____
<b>Subtotal Operating and Maintenance Expenses</b>	<b>\$ -</b>

#### **Fixed Expenses**

Real Estate Taxes	\$ _____
PILOT	\$ _____
Special Assessments	\$ _____
Property Hazard and Liability Insurance	\$ _____
Rent-Free Unit (on-site Mgr)	\$ _____
Fees	\$ _____
Other Fixed Expenses	\$ _____
<b>Subtotal Fixed Expenses</b>	<b>\$ -</b>

#### **Reserve Account Contributions**

Replacement Reserves	Per Unit= \$ _____	\$ -
Other		\$ _____

**TOTAL ANNUAL OPERATING EXPENSES** \$ -

**NET OPERATING INCOME** \$ -

## Utility Allowances (UA's)

As of Date:

Project Name: Infil Mixed Use Affordable Housing Rental Home

Address:

### Enter ALL Utility Allowances (only tenant-paid will be summed)

	Fuel Type	Paid By	Efficiency	1 BR	2 BR	3 BR	4 BR
Heating							
Cooking							
Hot Water							
Lighting							
Air Conditioning							
Water/ Sewer							
Trash							
Other							
<b>Tenant UA</b>							

#### Current Maximun Fair Market Rents

	Efficiency	1 BR	2 BR	3 BR	4 BR
FMR					

#### Maximum Tenant Paid Net Rents

	Efficiency	1 BR	2 BR	3 BR	4 BR
FMR					

#### PBV Monthly Payment Standard

	Efficiency	1 BR	2 BR	3 BR	4 BR

## PROJECT PRO FORMA

PROJECT NAME: \_\_\_\_\_

PROJECT ADDRESS: \_\_\_\_\_

DATE: \_\_\_\_\_

INCOME:	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Effective Gross Income</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>EXPENSES:</b>										
Administrative	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Operating & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Taxes & Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reserve Account Contribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Subtotal Expenses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>NET OPERATING INCOME</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 1 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 2 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 3 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 4 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 5 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL DEBT SERVICE</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Debt Coverage Ratio</b>										
Cashflow after Debt Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Operating Exp Cushion										

## PROJECT PRO FORMA

PROJECT NAME: \_\_\_\_\_

PROJECT ADDRESS: \_\_\_\_\_

DATE: \_\_\_\_\_

INCOME:	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
<b>Effective Gross Income</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>EXPENSES:</b>										
Administrative	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utility	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Operating & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Taxes & Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reserve Account Contribution	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Subtotal Expenses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>NET OPERATING INCOME</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 1 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 2 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 3 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 4 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Debt Source 5 : _____	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL DEBT SERVICE</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Debt Coverage Ratio</b>										
Cashflow after Debt Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Operating Exp Cushion	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

## SOURCES AND USES STATEMENT

PROJECT NAME: \_\_\_\_\_  
 DATE: \_\_\_\_\_

PROJECT ADDRESS: \_\_\_\_\_

**USES**

**Acquisition and Construction**

	<u>Budget</u>	<u>Explanation</u>
Acquisition	\$ _____	_____
Demolition	\$ _____	_____
Environmental Remediation	\$ _____	_____
On-Site Improvements	\$ _____	_____
Off-Site Improvements	\$ _____	_____
Landscaping and Signage	\$ _____	_____
Exterior Rehabilitation	\$ _____	_____
Interior Rehabilitation	\$ _____	_____
Contractor Profit, O/H & General Requirements	\$ _____	_____
Fixtures, Furniture, Equipment	\$ _____	_____
Construction Utilities	\$ _____	_____
Hazard & Liability Insurance	\$ _____	_____
Inspection Fees	\$ _____	_____
Construction Contingency Reserve Capitalization	\$ _____	_____
Building Fees, Permitting Fees	\$ _____	_____
Payment/Performance Bond	\$ _____	_____
Other Acquisition and Construction Costs	\$ _____	_____
Other Acquisition and Construction Costs	\$ _____	_____
<b>Subtotal Acquisition and Construction</b>	<b>\$ 0</b>	

**Professional Fees**

Architectural Fees - Design	\$ _____	_____
Construction Inspection	\$ _____	_____
Engineering & Survey Costs	\$ _____	_____
Testing and Geotech	\$ _____	_____
Accounting Fees	\$ _____	_____
Attorney Fees	\$ _____	_____
Capital Needs Assessment	\$ _____	_____
Real Property Appraisal	\$ _____	_____
Market Study	\$ _____	_____
Environmental Assessment	\$ _____	_____
Other Professional Fees	\$ _____	_____
Other Professional Fees	\$ _____	_____
<b>Subtotal Professional Fees</b>	<b>\$ 0</b>	

## SOURCES AND USES STATEMENT

PROJECT NAME: \_\_\_\_\_  
 DATE: \_\_\_\_\_

PROJECT ADDRESS: \_\_\_\_\_

**Financing Costs**

Construction Loan Origination Fee	\$ _____	_____
Construction Loan Closing Fee	\$ _____	_____
Construction Loan Interest	\$ _____	_____
Bridge Loan Origination Fee	\$ _____	_____
Bridge Loan Closing Costs	\$ _____	_____
Bridge Loan Interest	\$ _____	_____
Permanent Loan Origination Fee	\$ _____	_____
Permanent Loan Closing Costs	\$ _____	_____
Interim Real Estate Taxes? Specials	\$ _____	_____
Other Financing Costs	\$ _____	_____
Other Financing Costs	\$ _____	_____
Other Financing Costs	\$ _____	_____
HIF Origination Fee	\$ _____	_____
<b>Subtotal Financing Costs</b>	<b>\$ 0</b> _____	

## SOURCES AND USES STATEMENT

PROJECT NAME: \_\_\_\_\_  
 DATE: \_\_\_\_\_

PROJECT ADDRESS: \_\_\_\_\_

**Developer Fees**

Develop Fee During Construction/Completion	\$ _____	_____
Deferred Developer Fees	\$ _____	_____
Consultant Fees	\$ _____	_____
Other Developer Fees	\$ _____	_____
Other Developer Fees	\$ _____	_____

**Subtotal Developer Fees** \$ 0 \_\_\_\_\_

**Reserve Capitalization**

Rent-up Reserve Account Capitalization	\$ _____	_____
Operating & Maintenance Reserve Account	\$ _____	_____
Replacement Reserve Account	\$ _____	_____
Escrow Account Capitalization	\$ _____	_____
Other Reserve Accounts	\$ _____	_____
Other Reserve Accounts	\$ _____	_____

**Subtotal Reserve Capitalization** \$ 0 \_\_\_\_\_

**TOTAL DEVELOPMENT USES (COSTS)** \$ \_\_\_\_\_ -

**SOURCES:**

<b>Debt:</b>	<u>Permanent</u>	<u>Construction</u>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
<b>Subtotal Debt:</b>	\$ 0 _____	\$ 0 _____

<b>Equity:</b>	<u>Permanent</u>	<u>Construction</u>
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

## SOURCES AND USES STATEMENT

PROJECT NAME: _____ DATE: _____	PROJECT ADDRESS: _____
<b>Subtotal Equity:</b>	\$ 0                      \$ 0
<b>TOTAL DEVELOPMENT SOURCES</b>	\$ _____ -
<b>GAP/EXCESS SOURCES</b>	\$ _____ -



**Residential (including associated common space)**

**Commercial**

**Total Project**

Costs

Per Unit

Costs

Costs

Acquisition					
Land Acquisition	0.00%	\$	-	\$	-
Building Acquisition	0.00%	\$	-	\$	-
Demolition	0.00%	\$	-	\$	-
<b>Subtotal - Acquisition:</b>	<b>0.00%</b>	<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

Site Work					
On-Site Improvements		\$	-	\$	-
Off-Site Improvements		\$	-	\$	-
Environmental Remediation		\$	-	\$	-
<b>Subtotal - Site Work:</b>		<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

Rehabilitation and New Construction					
Construction of New Structures		\$	-	\$	-
Rehabilitation of Existing Structures		\$	-	\$	-
Accessory Structures		\$	-	\$	-
Contractor Profit	0.00%	\$	-	\$	-
Contractor Overhead	0.00%	\$	-	\$	-
Contractor General Requirements	0.00%	\$	-	\$	-
<b>Total Contractor P, OH, &amp; GR:</b>	<b>0.00%</b>				
Permits and Impact Fees		\$	-	\$	-
Fixtures, Furniture and Equipment		\$	-	\$	-
Relocation Expense		\$	-	\$	-
Construction Contingency Reserve Capitalization		\$	-	\$	-
		\$	-	\$	-
		\$	-	\$	-
		\$	-	\$	-
<b>Subtotal - Rehabilitation and New Construction:</b>		<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

Professional Fees					
Architect - Design		\$	-	\$	-
Architect - Supervision		\$	-	\$	-
Legal - Real Estate		\$	-	\$	-
Engineering		\$	-	\$	-
Surveying		\$	-	\$	-
		\$	-	\$	-
		\$	-	\$	-
		\$	-	\$	-
<b>Subtotal - Professional Fees:</b>		<b>\$</b>	<b>-</b>	<b>\$</b>	<b>-</b>

Construction Interim Costs					
Construction Hazard and Liability Insurance		\$	-	\$	-

Payment and Performance Bond		\$	-	\$	-	\$	-
Credit Report		\$	-	\$	-	\$	-
Construction Loan Interest		\$	-	\$	-	\$	-
Construction Loan Origination Points		\$	-	\$	-	\$	-
Credit Enhancement		\$	-	\$	-	\$	-
Inspection Fees		\$	-	\$	-	\$	-
Title and Recording		\$	-	\$	-	\$	-
Legal		\$	-	\$	-	\$	-
Interim Property Taxes		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
<b>Subtotal - Construction Interim Costs:</b>		\$	-	\$	-	\$	-

Permanent Financing Costs							
Bond Premium		\$	-	\$	-	\$	-
Credit Report		\$	-	\$	-	\$	-
Discount Points		\$	-	\$	-	\$	-
Permanent Loan Origination Fees		\$	-	\$	-	\$	-
Credit Enhancement		\$	-	\$	-	\$	-
Title and Recording		\$	-	\$	-	\$	-
Legal		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
<b>Subtotal - Financing Costs:</b>		\$	-	\$	-	\$	-

Soft Costs							
Appraisal		\$	-	\$	-	\$	-
Market Study		\$	-	\$	-	\$	-
Environmental Study		\$	-	\$	-	\$	-
Tax Credit Fees		\$	-	\$	-	\$	-
Marketing Expense		\$	-	\$	-	\$	-
Cost Certification		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
		\$	-	\$	-	\$	-
<b>Subtotal - Soft Costs:</b>		\$	-	\$	-	\$	-

Developer Fees								
Developer Fees - During / At Completion	0.00%	\$	-	\$	-	\$	-	
Developer Fees - Deferred	0.00%	\$	-	\$	-	\$	-	
Consultant Fees	0.00%	\$	-	\$	-	\$	-	
	0.00%	\$	-	\$	-	\$	-	
<b>Subtotal - Developer Fees:</b>		0.00%	\$	-	\$	-	\$	-

**Reserves Capitalization**

Rent-Up Reserve Account Capitalization	\$ -		\$ -	\$ -
Operating & Maintenance Reserve Account Capitalization	\$ -		\$ -	\$ -
Replacement Reserve Account Capitalization	\$ -		\$ -	\$ -
Escrow Account Capitalization	\$ -		\$ -	\$ -
	\$ -		\$ -	\$ -
	\$ -		\$ -	\$ -
<b>Subtotal - Reserves Capitalization:</b>	<b>\$ -</b>		<b>\$ -</b>	<b>\$ -</b>
<b>Total Development Uses (Costs)</b>	<b>\$ -</b>		<b>\$ -</b>	<b>\$ -</b>



