

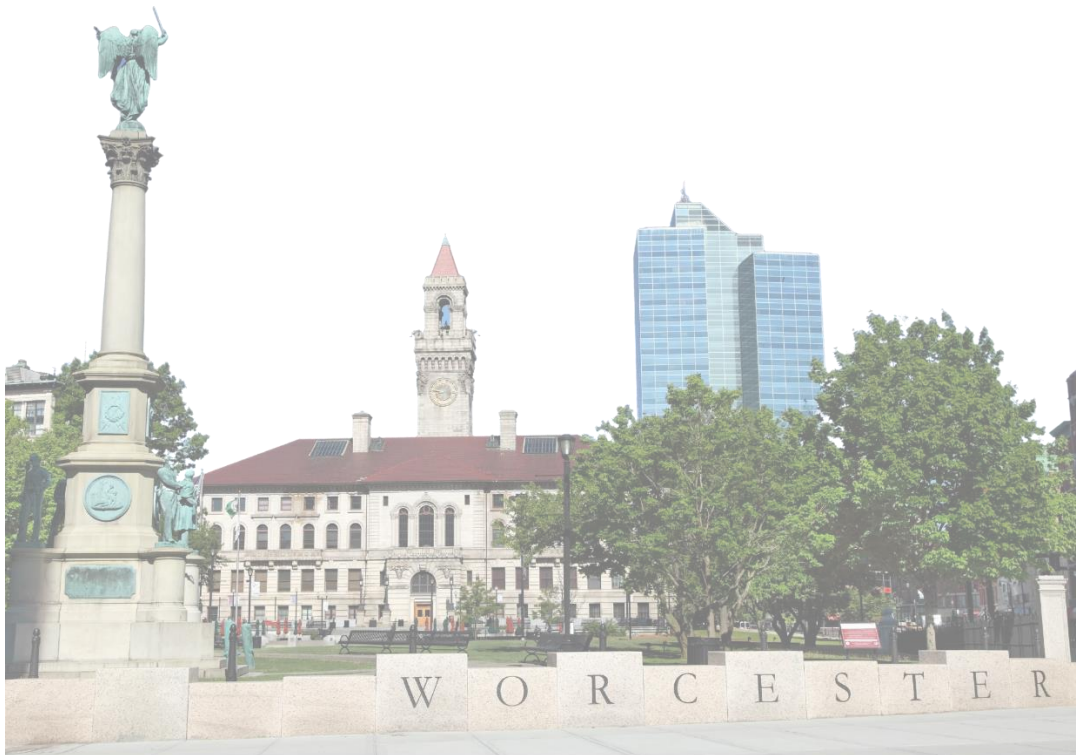


The City of  
**WORCESTER**

Executive Office of Economic Development  
Housing Development Division

**Affordable Housing Trust Fund**  
**Request for Development Proposal**

# Affordable Housing Trust Fund Development Request for Proposal



*Last updated October 18, 2023*

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*The City of Worcester encourages everyone to participate in this process. For additional information, please contact [development@worcesterma.gov](mailto:development@worcesterma.gov)*



**Part One**

**QUALIFYING ELIGIBLE BENEFICIARIES AND POPULATIONS**

All activities solicited through this RFP must serve qualifying households and populations as described by the SLFRF ARPA funds. The U.S. Treasury’s Final Rule recognizes certain populations have experienced disproportionate health or negative economic impacts during the pandemic. This rule also explains that low-income and underserved communities often have faced more severe health and economic outcomes, such as higher rates of COVID-19 infection, mortality and unemployment because of pre-existing disparities exacerbated by the impact of the pandemic. In addition, the Final Rule states that certain services provided in a Qualifying Census Tract (QCT), or services provided to individuals living in a QCT, are also presumed to be addressing disproportionate impacts. Furthermore, the guidance allows for the local grant recipients, such as the City of Worcester, to define disproportionately impacted classes, based on research related to documented impacts of the pandemic on certain population classes as well as pandemic related socioeconomic impacts or pre-existing socioeconomic conditions for said classes.

As part of this application process, **the City of Worcester will prioritize applications that create equitable outcomes by assisting disproportionately impacted communities.**

**LOW-INCOME QUALIFICATION**

For this purpose, the U.S. Treasury defines low-income as:

- income at or below 300 percent of the Federal Poverty Guidelines for the size of its household based on the most recently published poverty guidelines; or
- income at or below 65 percent of area median income for its county and size of household based on the most recently published data.

Applying the above criteria to current income data points for the City of Worcester, the table below enumerates the different categories by household size and income that would qualify as eligible to receive ARPA funding assistance:

ARPA 2023 INCOME LIMITS								
2023 Income Limit Category	Persons In Household							
	1	2	3	4	5	6	7	8
Annual Income - Moderate	\$50,310	\$59,160	\$74,580	\$90,000	\$105,420	\$120,840	\$136,260	\$151,680

Note: When applying these thresholds, recipients should generally use the income threshold for the size of the household to be served; however, recipients may use the income threshold for a default size of three if providing services that reach a general geographic area or if doing so would simplify administration of the program to be provided. The thresholds for a three-person household are marked with boxes in the above table.



Treasury guidance allows further administrative flexibility by considering recipients of the following income restricted public programs and services as either impacted or disproportionately impacted by the pandemic, and therefore populations and households receiving them are deemed eligible beneficiaries of ARPA assistance:

- Children’s Health Insurance Program (CHIP)
- Childcare Subsidies through the Child Care and Development Fund (CCDF) Program
- Medicaid
- National Housing Trust Fund (HTF), for affordable housing programs only
- Home Investment Partnerships Program (HOME), for affordable housing programs only
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs
- Medicare Part D Low-income Subsidies
- Supplemental Security Income (SSI)
- Head Start and/or Early Head Start
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Section 8 Vouchers
- Low-Income Home Energy Assistance Program (LIHEAP)
- Pell Grants

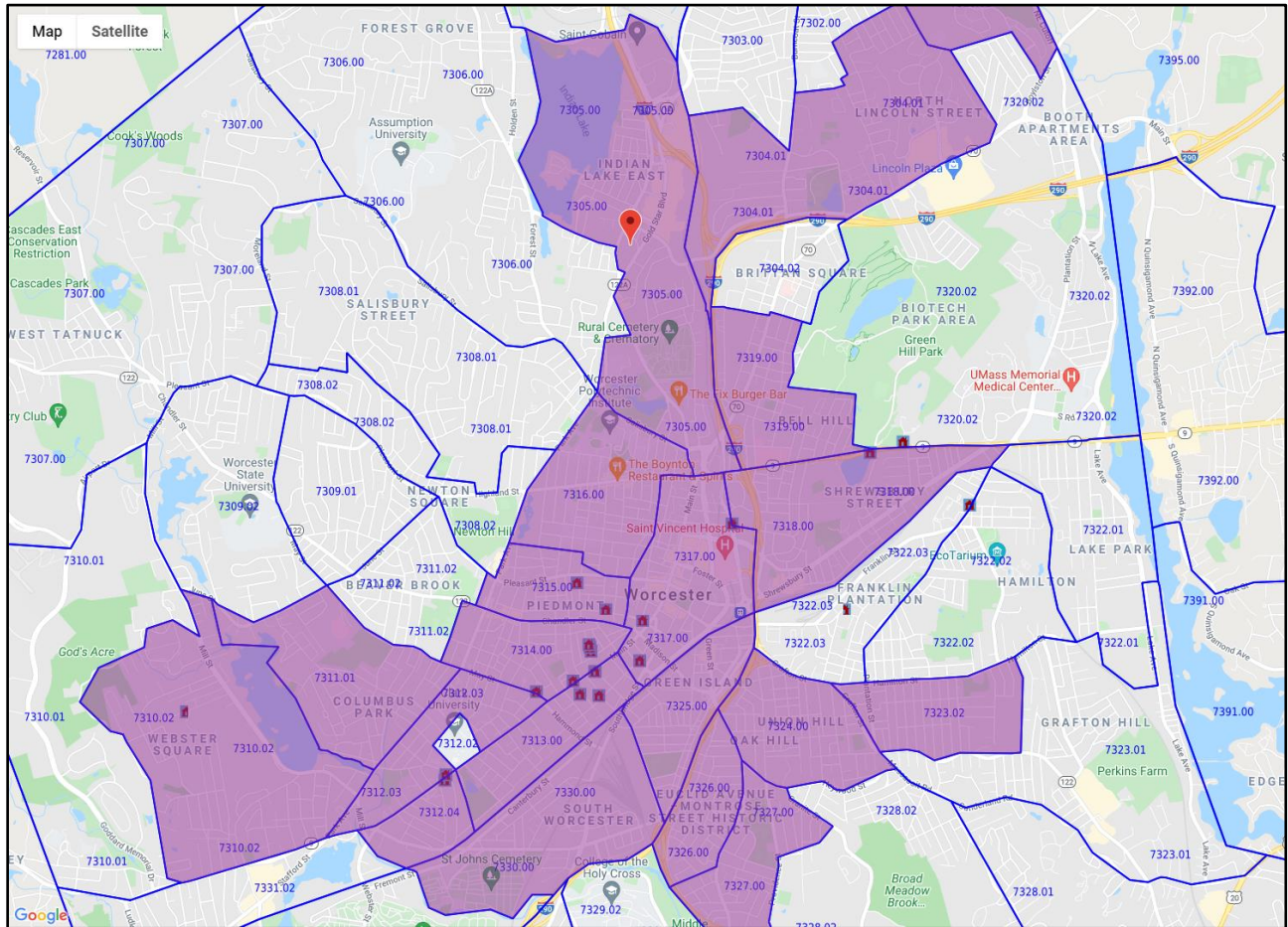
### **QUALIFYING CENSUS TRACTS (QCTs):**

A Qualified Census Tract is defined as any census tract in which at least 50 percent of households have an income less than 60 percent of the Area Median Income (AMI), or which has a poverty rate of at least 25 percent.

The below map is a depiction of the QCTs in the City of Worcester and populations residing in these census tracts are presumed eligible beneficiaries of ARPA funded programs and services:



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**An interactive map can be accessed here:**

**[https://www.huduser.gov/portal/sadda/sadda\\_qct.html](https://www.huduser.gov/portal/sadda/sadda_qct.html)**

- To determine your census tract, once the map is opened:
  - In the search bar at the top of the page, enter “Worcester, MA”.
  - Below “Map Options” on the left side of the screen, select:
    - Color QCT Qualified Tracts (Zoom 7+)
    - Show Tracts Outline (Zoom 11+)
  - Zoom in to determine your appropriate Census Tract number (ex. 7325.00, 7317.00, etc.)





## DISPROPORTIONATELY IMPACTED CLASSES

The Department of Treasury's Final Rule provides additional local flexibility granted to the local recipients, such as the City of Worcester, to determine which general households or populations have been impacted and/or disproportionately impacted by the pandemic based on documented data or research. The local recipient may demonstrate that an individual household or business is within the class that experienced a negative economic impact, rather than requiring a recipient to demonstrate that each individual household or small business experienced a negative economic impact, because the impact was already identified for the class. The City of Worcester has therefore determined the following to be classes (cohorts of the overall city-wide population) that were disproportionately impacted in the City of Worcester based on the current and pre-existing socioeconomic conditions, as well as COVID pandemic specific public health impacts, and are therefore are presumed eligible beneficiaries \* :

### Hispanic and Latinx Population

The City's Hispanic and Latinx population was disproportionately impacted by the COVID-19 pandemic, and had exhibited a host of socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for Hispanic and Latinx, between March 11, 2020 through January 30, 2022, was two-thirds, or **66% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was well in excess of twice the rate, or **138% higher**, the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and less than half the level ( **-54.4%**) of the MHI for the City's White population. Prior to the pandemic, in 2019, the Hispanic and Latinx population had **48.3% higher** rate of unemployment than the similar unemployment rate for the City's White population. Following the onset of the pandemic, in 2021, the unemployment rate became almost twice that of the proportional rate for the City's White population, or **98% higher**, while also experiencing a more than doubling increase in proportional unemployment relative to the City as whole: moving from 19.4% to **42.3%** higher unemployment rate than the City as whole.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the Hispanic and Latinx population was **42.3% higher** than the comparable burden for the City of Worcester's white population. Similarly, the City's Hispanic and Latinx population had lower proportional rates of housing unit ownership and higher rental unit occupancy rates than the City population as a whole, as well as when compared to solely the White population. In 2020, the Hispanic and Latinx population had a **64.0% higher** proportional rental unit occupancy rate than the City's White population.



### Black and African American Population

The City of Worcester's Black and African American population was disproportionately impacted by the COVID-19 pandemic, and had a host of socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for Blacks and African Americans, between March 11, 2020 (effectively near the onset of the pandemic) through January 30, 2022, was over a third, or **38% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was almost **40% higher** (39.3%) than the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and almost a third lower ( **-38.6%**) than the MHI for the City's White population. Prior to the pandemic, in 2019, the Black and African American population had a **27.6% higher** rate of unemployment than the similar unemployment rate for the City's White population, and following the onset of the pandemic, in 2021, the unemployment rate became **78.4% higher** than that of the City's white population, while also experiencing a ten-fold increase in proportional unemployment relative to the City as whole: moving from 2.8% higher to **28.2%** higher unemployment rate than the City as whole.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the Black and African American population was **47.1% higher** than the comparable burden for the City of Worcester's white population. Similarly, the City's Black and African population had lower proportional rates of housing unit ownership and higher rental unit occupancy rates than the City population as a whole, as well as when compared to solely the White population. In 2020, the Black and African American population had a **48.8% higher** proportional rental unit occupancy rate than the City's White population.

### American Indian/Alaska Native Population

The City of Worcester's American Indian/Alaska Native population was also disproportionately impacted by the COVID-19 pandemic, and also was beset by socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for the American Indian/Alaska Native population, between March 11, 2020 through January 30, 2022, was over a third, or **38% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was almost twice the rate, or **193.4% higher**, than the proportional rate of hospitalizations for the City's White population.



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In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and more than **-43.8%** lower than the MHI for the City's White population. Prior to the pandemic, in 2019, the American Indian/Alaska Native population had an almost **37.9% higher** rate of unemployment than the similar unemployment rate for the City's White population, and following the onset of the pandemic, in 2021, the unemployment rate became **58.8% higher** than that of the City's White population.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the American Indian/Alaska Native population was **67.8% higher** than the comparable burden for the City of Worcester's White population. Similarly, the City's American Indian/Alaska Native population had lower proportional rates of housing unit ownership than the City population as a whole, as well as when compared to solely the White population. In 2020, the American Indian/Alaska Native population had a **72.6% higher** proportional rental unit occupancy rate than the City's White population, implying a lower homeownership rate amongst the American Indian/Alaska Native population.

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*\*Note: Terminology referencing race and ethnicity is that utilized by the US Census and other data sources, and as required by the federal Office of Management and Budget.*

## RFP APPLICANT REGISTRATION REQUIREMENTS

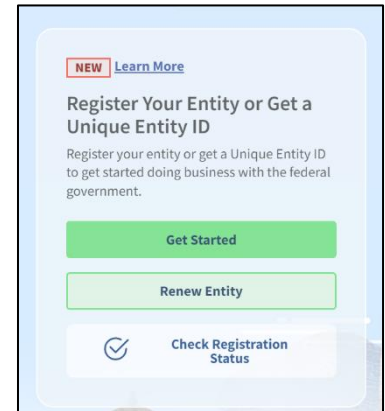
All entity recipients of federal funds must be in conformance with the rules and regulations codified in 2 CFR 200. As stipulated by 2 CFR 200.332 (a) (i) and (ii), sub-recipient organizations (i.e. sub-grantee non-profits, businesses, contractors, etc.) that receive funding through this program will need to have a Unique Entity Identifier (UEI) and be registered with that identifier in the federal System for Award Management (SAM.gov). **Section A in Part Two** of this application requires the applicant entity to provide its UEI and well as the name associated with said UEI. The process of registering in SAM.gov can take multiple weeks depending on system volume, so applicants are encouraged to start this process now if you do not have an active registration. A registration primer is shown below.



### VENDOR AND SAM.GOV REGISTRATION

In order to begin registration, please visit [SAM.gov | Home](https://sam.gov). Once there, on the right-hand side, you will see a window for registering your entity or to get a Unique Entity Identifier (UEI Number).

Once you click on the 'Get Started' tab, the website will walk you through the steps for completing the process. As mentioned above, it may take multiple weeks for the system to register your entity so it is advised to start this process as soon as possible.



### **POST-AWARD GRANT ADMINISTRATION AND REPORTING REQUIREMENTS**

The City of Worcester, and by default any RFP applicants who are ultimately awarded ARPA funds through this RFP process, will be required to adhere to all requirements for federal funding and federal grant awards as expressed in the ARPA Final Rule, as well as based on the full cluster of all applicable federal grant regulations, primarily including, but not limited to, 2 CFR 200, and any other local or state requirements that may pertain to the specific project or program funded through this RFP application.

**Part Two** of the application contains more detailed information as it pertains to potential applicable requirements and regulations based on the nature of the proposed project/activity to be supported by ARPA funds.

Below are expected minimum thresholds that will apply to the majority of ARPA federal grants sub-awards provided by the City of Worcester to any sub-recipients.

### GRANT AGREEMENTS

All RFP applicants that are ultimately chosen to receive ARPA funding awards through this RFP must enter into a grant agreement/contract with the City of Worcester for use of said funds. The grant agreement will contain requirements and expectations around grant draws, reporting, and all federal and state regulations, citations, and provisions for grant compliance. The City will participate in the State of Massachusetts OneStop closing process for projects that seek other state and federal funding sources. If this path is chosen, funding will be in the form of a deferred note and mortgage.

### SCHEDULE FOR USE OF FUNDING

The City of Worcester must have all ARPA related funds **obligated by December 31, 2024**, and fully **expended by December 31, 2026**. Any applicants awarded funds through this RFP process will be subject to specific grant fund disbursement and project/program completion dates. Information regarding ARPA project milestone scheduling and





grant disbursement and draw scheduling and requirements are further addressed in **Part Two** of the application process, with specific timeframes to be memorialized in any grant agreement/contract for ARPA funds executed between the sub-recipient and the City of Worcester.

## **REPORTING REQUIREMENTS**

As a City of under 250,000 in population that has received more than \$10 million in ARPA related funding, the Final Rule for SLRF ARPA related funding requires that the City of Worcester report on ARPA expenditures by providing quarterly project and expenditure reports beginning on January 31, 2022, with quarterly reports due within 30 days after each quarter.

All applicants that are awarded ARPA funding through the City of Worcester will be required to submit necessary reports on activities, programs, and services by including accomplishment data as necessary and as needed to, at minimum, assist in the City's above obligations in reporting grant expenditures and outcomes to the federal government as described above.

See **Part Two** of the application for more specific reporting required of the funding category, with any and all reporting requirements to ultimately be made clear and memorialized in any executed of a City of Worcester contract for use of said ARPA funds that may stem from this RFP process.

## **RFP EVALUATION AND SELECTION PROCESS**

All RFP applications will be evaluated on their merits and the program eligibility of the proposals by the City administration. The City's Affordable Housing Trust Fund Board of Trustees will then select awardees based upon the strength of the project using a set scoring rubric (minimum score threshold is 67%). The Affordable Housing Trust Fund Board of Trustees consists of nine (9) Trustees appointed by the City Manager. Prior to appointment, Trustees were selected through an extensive application and interview process that included a review panel comprised of administrative staff from departments affiliated with the specific funding categories and two (2) members of the community based logistics committee of the Worcester Together Fund. Scoring emphasis and priorities will be tailored for each programmatic area/application as described above.

## **ADDITIONAL ARPA PROGRAM INFORMATION AND GUIDANCE**

For additional information regarding definitions, eligibility considerations, and more, applicants are encouraged to consult the U.S. Treasury's Final Rule or Overview, which are available at the City of Worcester's website at the below link under "Resources": <http://www.worcesterma.gov/arpa>.



## KEY DISCLOSURES AND NOTICES

- Full RFP proposal documents (**Part Two, AHTF Underwriting Application Forms, and Other Required Attachments**) must be submitted by the deadline established in **Part Two** of the application.
- The RFP documents contained herein do not commit City of Worcester make an award, execute a contract, or pay for costs incurred in the preparation of said RFP, or to procure or contract for a program or service in connection therewith. The City of Worcester reserves the right to accept or reject any or all proposals received through this RFP or cancel in part or in its entirety this Request for Proposals.
- Contracted awards are subject to receipt and availability by the City of Worcester of sufficient and unencumbered SLFRF funds from the U.S. Department of Treasury. If the City of Worcester's overall allocation from the Treasury Department is reduced, or prior committed to eligible, prioritized local uses as determined by the City's administration, the City may reduce or amend any sub-recipient awards made as needed.
- The City may seek to obtain further information from any and all respondents and potentially waive any defects to form or content of RFP or any responses by the applicant organization(s); applicants may be required to make one or more presentations before administrative staff or an advisory committee, and/or asked to participate in interviews.
- The City of Worcester, and thus any sub-recipients awarded ARPA funding through an executed contract as a result of a program, project or service stemming from this RFP process, are generally subject to the requirements of the Code of Federal Regulations, Chapter 2 Part 200 (2 CFR Part 200), except when certain exemptions are enumerated in the U.S. Treasury's Final Rule.
  - Pursuant to 2 CFR 200.205, all RFP applicants may be subject to **pre-award risk assessment** as part of the City of Worcester's overall decision making process related to making sub-awards stemming from this RFP process. The risk assessment may involve, at a minimum, evaluating risks posed by RFP applicants related to the following parameters: financial stability, quality of management systems, ability to meet the management standards, and history of past grant performance, to include the applicant's record in managing prior Federal awards.
  - Pursuant to 2 CFR 180, prior to making any awards and contracts for ARPA funded programs or services, the City of Worcester will conduct **suspension and debarment check** to ensure any sub-awards and contracts are not executed parties that have been debarred, suspended or otherwise excluded from or ineligible for participation in Federal programs or activities.
- RFP applicants must abide by the City of Worcester's Conflict of Interest policy. Items of concern would include staff members serving on the Board of Directors, staff members' families serving on the Board of Directors, and other matters that may give the appearance of a conflict of interest.



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- Any SLFRF funds awarded through this RFP process may not be used to fund inherently religious activities such as worship, religious instruction, or proselytization.
- False statement or misrepresentations in RFP documents, or subsequent award contract documents, may automatically disqualify applicants and/or result in immediate repayment of federal funds to the City of Worcester.
- Upon submittal to the City of Worcester, all RFP documents become Public Record and property of the City of Worcester.



## Part Two

### I. OVERVIEW OF FUNDING

The pandemic highlighted the challenge of housing quality and instability and the community input relative to Housing as a critical, urgent need was abundantly clear. As a result, a total of \$28,000,000 in ARPA funding was allocated to housing. Of this amount, \$15,000,000 was specifically allocated to the Worcester Affordable Housing Trust Fund.

The Affordable Housing Trust Fund is made up of an independent board of 9 Trustees who are responsible for allocating and administering funding provided to affordable housing projects. Proposed projects must show strong support for the mission of the Affordable Housing Trust Fund.

This RFP is open on a rolling basis until all funding available has been committed.

### Worcester Affordable Housing Trust Fund Mission Statement

*To provide for the creation and preservation of affordable homeownership and rental housing that meets the needs of low- and moderate-income residents.*

### A. General Requirements

#### Available Funding

Maximum Grant Available - \$150,000 per unit developed for each unit. Grant will provide up to 25% of total development cost, or up to \$150,000 per unit, whichever is less.

Bonus Funding - Bonus funding awarded to a project will not be factored into the maximum grant available for said project (i.e., the percentage of total development cost calculation). Bonus funding up to \$25,000 per eligible unit for units restricted to 30% or less of area median income. Bonus funding for ADA units over the minimum required 10% threshold as follows:

- Substantial Rehabilitation – 1 - 4 units
  - Up to \$50,000 of bonus funding per ADA accessible unit exceeding the 10% minimum.



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- Substantial Rehabilitation – 5 or more units
  - Up to \$35,000 of bonus funding per ADA accessible unit exceeding the 10% minimum that is located on the ground level floor.
  - Up to \$50,000 of bonus funding per ADA accessible unit exceeding the 10% minimum that is located on an upper floor (above the ground level floor).
  
- New Construction – Fewer than 12 units
  - Up to \$25,000 of bonus funding per ADA accessible unit exceeding the 10% minimum that is located on the ground level floor.
  - Up to \$50,000 of bonus funding per ADA accessible unit exceeding the 10% minimum that is located on an upper floor (above the ground level floor).
  
- New Construction – 12 or more units
  - Up to \$25,000 of bonus funding per ADA accessible unit exceeding the 10% minimum.

Use of Grant Funds -

Funding must be used for direct hard or soft costs related to project. All funding is on a reimbursement basis. Funding may not be used for items prior to funding commitment.

Maximum Sales Price -

(1<sup>st</sup> time homeowner units only) Not to exceed Worcester Median Sales price at time of conditional commitment. Property must appraise for no less than the sale price.

**Affordability Restriction**

All projects will be subject to a 30-year affordable housing restriction being placed upon the property.

**Project Requirements**

Eligible Property -

An eligible project must be a property developed through either new construction or substantial rehabilitation for the purpose of creating new affordable rental or homeownership housing units. New affordable housing units include housing units constructed where none had existed previously; vacant, abandoned, or fire-damaged residential units to be returned to residential use; non-residential or non-residentially zoned property converted to residential use; and rental or ownership housing where the number of affordable units is increased.





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Developer must have site control prior to conditional commitment of funding being issued.

Project must be consistent with the City of Worcester's Green Worcester Plan sustainable development principles.

Project must be consistent with the City of Worcester's Age Friendly principles.

A minimum of ten (10) % of project units (no less than one unit) and 100% of the common areas must be fully wheelchair accessible as defined by the Uniform Federal Accessibility Standards.

**Developer Requirements**

Developer must provide evidence of track record of successful completion of similar size projects.

Developer must provide evidence of financial capacity to complete project.

Development team must provide evidence of capability in administering ARPA regulatory requirements including but not limited to: 1. Fair housing; 2. Owner selection process; 3. Uniform Relocation Assistance and Real Property Acquisition Act (URA); 4. Contracting with small and minority businesses, women's business enterprises, and labor surplus area firms (2 CFR §200.321); and 5. [Section 3](#).

**Rental Requirements**

Developer must agree to submit an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP) that meets the standards set forth by the Executive Office of Housing and Livable Communities (EOHLC), as may be amended from time to time, before the marketing and application process commences. See *Section B. Fair Housing and Equal Opportunity* for additional information.

Units funded utilizing AHTF funds must be leased to tenants meeting AMI 60% Income limits as provided by HUD if outside a Qualified Census Tract. Units within Qualified Census Tracts must be no more than 80% AMI.

Rent must meet the published HUD Fair Market Rent subtracting any utility allowance for utilities paid by tenant using utility allowance standards published by HUD for the Metropolitan Worcester Area.

All units must meet habitability standards as set forth in the Massachusetts Sanitary and Building codes.



All units funded utilizing AHTF funds will be subject to annual monitoring for compliance.

### **1<sup>st</sup> Time Homebuyer Requirements**

Buyer must meet HUD's definition of a first-time homebuyer. This definition includes an individual who has not had ownership in a principal residence during the 3-year period ending on the date of purchase (closing date) of the property.

Must provide evidence of successfully passing HUD approved homeownership course no more than 1 year prior to closing of property.

Property must remain purchaser's primary residence for a period of no less than 10 years.

Applicants' household income may not exceed the HUD "moderate" (80%) income limit for Worcester, MA HUD Metro FMR Area. Applicants must certify and provide acceptable documentation that their gross household incomes do not exceed the income limits. The income limits in place at the time of application submittal will apply when determining applicant's eligibility.

## **B. Federal Requirements**

### **Environmental Review Requirements**

All funded projects will require that the City of Worcester complete an Environmental Review to ensure compliance with the Massachusetts Historic Commission Office and local Historic Preservation Ordinances and other environmental regulations.

### **Lead-Based Paint**

All residential rehabilitation and construction activities must comply with 24 CFR Part 35 and Section 401(b) of the Lead-Based Paint Poisoning Prevention Act. All projects involving substantial rehabilitation on structures originally built before 1978 must receive Massachusetts Letters of Deleading Compliance at project completion.

### **Radon**

The City of Worcester is located in Zone 1 of the U.S. EPA map of Radon zones. All residential units developed utilizing Worcester Affordable Housing Trust Funding must contain at least a passive subsurface radon system and be tested prior to occupancy and have results showing less the U.S. EPA Action level of 4pCi/L.

### **Handicapped Accessibility**

Most housing properties fall under several different laws. Federal programs and the age of the property determine which laws apply.



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- Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) protects race, religion, sex and national origin
- The Fair Housing Amendments Act of 1998 (Amendments Act - FHAA) added disability and familial status
- The Americans with Disabilities act (ADA) of 1990 addresses public accommodations (rental offices and common areas are considered public accommodations)
- Section 504 of the Rehabilitation Act of 1973 (Section 504) applies to those receiving federal assistance

### Fair Housing and Equal Opportunity

Discrimination based on race, color, national origin, religion, sex or age is prohibited. In addition, all housing for inclusion on the Massachusetts' Subsidized Housing Inventory (SHI) is required to have an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP). The Developer and/or the entity with which the developer has contracted to carry out any or all of the tasks associated with an AFHMP is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential tenants. The Developer is responsible for affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described in the state's Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines ("AFHMP Guidelines"). The Developer may contract for such services provided that any such contractor must be experienced and qualified under the EOHLC's standards. The AFHMP must be approved by the City of Worcester and EOHLC before the marketing and application process commences.

### The AFHMP must be consistent with the EOHLC's Affirmative Fair Housing Marketing and Resident Selection Plan Guidelines ("AFHMP Guidelines"):

- <https://www.mass.gov/files/documents/2016/07/oj/afhmp.pdf> (May 2013); and
- <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> (section III of the Comprehensive Permit Guidelines).

### Stated Goals in Regard to Furthering Fair Housing

From the City's Consolidated Plan, the following are the stated goals to overcome impediments to Fair Housing:

#### Rental Occupancy Practices

Increased coordination among those City officials working in housing policy and development and those working on human rights and disability issues. Continued and renewed efforts to build partnerships and increase communications and connections among City policy makers, advocates and community groups will help to further the success of these initiatives.



## **Affordable Housing Distribution**

Promote mixed-income housing and mixed-income neighborhoods, including encouraging market-rate development in low-income areas and creating and preserving affordable housing units in areas of the city where they are currently scarce – particularly where strong neighborhood amenities are available such as schools, parks and shopping.

## **Housing Cost Burdens**

Continue to support the capacity of affordable housing developers who can bring in federal resources or creatively leverage other resources to increase the regional supply of affordable housing.

In an ongoing effort to reduce zoning barriers that may inhibit affordable housing development, the City of Worcester's Adaptive Reuse Overlay District encourages the reuse of underutilized buildings and land throughout the city. The city's four recently adopted Parking Overlay Districts also encourage the rehabilitation of buildings in some of the city's most vibrant and historically rich neighborhoods by removing off-street parking requirements, thereby decreasing demand for surface parking and removing a regulatory barrier for the redevelopment of these buildings into a variety of uses (e.g., housing, restaurant, retail).

## **D. Goals for the Distribution of the Affordable Housing Trust Funds**

The goal for the distribution of AHTF funds is to promote and finance the development of affordable rental and first-time homeownership housing consistent with the City of Worcester's Affordable Housing Trust Fund and Analysis of Impediments to Fair Housing. The City of Worcester seeks development projects with a high standard of quality, design, and livability. Developments should promote efficient use of land, locations proximate to shopping, workplaces, medical and community facilities.

## **II. SCOPE OF SERVICES**

### **A. General Specifications**

All applications submitted for this funding must meet the following selection criteria to be considered further in the review process.

#### **Eligible Projects**

- 1) Projects must create rental or first-time homebuyer housing units that promote economic diversity in the neighborhood in which the development is located. New construction, conversion of non-residential



property to housing, and substantial rehabilitation of existing rental units that create affordable units are eligible.

- 2) Rental projects located outside of a qualified census tract must provide rental units to households earning up to 60% of area median income as calculated by HUD. Rental projects located within qualified census tracts may provide rental units to households earning up to 80% of area median income as calculated by HUD. Additional consideration will be given for projects that contain units at 30% AMI affordability.
- 3) Homeownership projects must provide a unit to an eligible First-Time Homebuyer.
- 4) Single Room Occupancy (SRO) and other supportive housing projects are not eligible under this application.

## **B. Site Information and Criteria**

- 1) Site Control: Land or buildings proposed as part of a project under this application must have site control at the time the application is submitted in the form of title, purchase and sale agreement, option, long-term lease for a minimum of 99 years, or other acceptable method.
- 2) Local Approvals: Local land use approval is not required prior to submittal of the application. The applicant must submit an analysis of the project in relation to local land use regulations and site feasibility.

## **C. Financial Feasibility**

- 1) Financial applications must be developed in accordance with the underwriting guidelines of the primary funding source, including adequate cash flow and debt coverage ratio.
- 2) Affordable Housing Trust Funds must not account for more than 25% of the total development cost.
- 3) Use of ARPA Funds: Initial AHTF funding is provided through the American Rescue Plan Act. All projects will be reviewed for the proposed use of ARPA funds compared to other resources. Applicants must describe the proposed mortgage and security position for the City of Worcester's ARPA funding.

## **D. Market Demand**

Applicants must provide an analysis and discussion of market demand justifying the need for the proposed project.

## **E. Applicant Capacity**

All applicants must demonstrate capacity to develop, own and manage the proposed project. All applications must provide evidence (e.g., resumes and portfolio) of a development team with the capacity to successfully complete the project including:





- 1) Key staff members assigned to the project with the abilities and experience to successfully complete the project within the proposed timeframe.
- 2) An architect, general contractor and professionals on the team with the experience and capacity to complete the project.
- 3) A management team with qualified personnel and the capacity and experience to develop, qualify eligible applicants and transfer ownership to qualified owners.
- 5) A portfolio of current affordable housing projects that are financially sound and meeting their established goals.

## **F. Term of Affordability**

All AHTF-supported units must have a minimum term of affordability of thirty (30) years secured by an affordable housing restriction and mortgage.

## **G. Design Compatibility**

Projects must be designed to contribute to the character of their neighborhood and adhere to the following general guidelines.

Project designs should:

- 1) Establish a building form, scale, massing and rhythm appropriate for the surrounding neighborhood.
- 2) Provide a quality design that, where possible, reinforces the public realm of open space, sidewalks and streets through appropriately scaled entries that orient to the street instead of interior blocks or parking lots, and incorporate porches, fenestration, landscaping, and architectural details.
- 3) Meet the accessibility requirements of the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973. Provide for universal accessibility to the extent possible.
- 4) Provide visual and acoustical privacy between units while maximizing natural light and ventilation within units.

**Note: All respondents should investigate legal and zoning requirements for proposed projects prior to submission of application.**



## H. Timeframe

The applicant must describe projected dates by which commitments will be obtained; the closing will take place, construction start-up, substantial completion, final completion and occupancy. Timeframes must be realistic and achievable. All funded projects must be able to start construction within 12 months of notice to proceed. Projects must be started by December 31, 2024, and completed with occupancy by September 30, 2026.

## III. APPLICATION REQUIREMENTS

Complete responses to this application, should include one (1) original printed version of the application with original signatures **plus** one (1) full electronic version, submitted via file share service or email. Printed version must be signed by an officer or employee having authority to bind the organization. Applications must be submitted electronically and in paper form to:

City of Worcester: Executive Office of Economic Development  
Housing Development Division  
Attention: Jeanette Tozer, Affordable Housing Trust Fund Manager  
455 Main Street, Room 404  
Worcester, MA 01608  
[tozerj@worcesterma.gov](mailto:tozerj@worcesterma.gov)

## Evaluation and Selection Process and Timeframe

Applications will be initially reviewed by an evaluation team that will include City of Worcester staff. The following process will be used:

- 1) All applications will be reviewed for completeness. Only complete applications will be reviewed under the scoring factors in order to recommend the most qualified applications based on the information submitted. The application review team may confer with the applicants and/or third parties to clarify or verify information and request additional information.
- 2) Applicants will be kept informed throughout the review process, specifically in regard to recommendations and funding levels.
- 3) The evaluation and review process should be substantially complete within 60 days of receipt of complete application. Applicants will be notified of their application status as soon as possible.



- 4) Recommendations, along with all applications and initial scoring information, will be presented to the Affordable Housing Trust Fund Board of Trustees for funding consideration.
- 5) Based on AHTF approval, successful applicants will receive a letter of conditional commitment for funding.

**Note: If at the six-month timeframe all requested documentation and/or commitments have not been secured, the commitment will be released.**

## **IV. Instructions and Other Information**

The City of Worcester reserves the right, at its sole discretion, to award all, a portion, or none of the available funding from this application, as well as reject any and all applications for city funding, based on the quality and merits of the applications received, or when it is determined to be in the public interest to do so. Furthermore, the City of Worcester may extend deadlines and timeframes, as needed within programmatic limits.

Compliance with Federal Law: The selected applicant will be required to certify that the development and management of the proposed housing will be in compliance with all applicable laws, executive orders, OMB Circulars and federal regulations, including but not limited to: Fair Housing Act, Equal Opportunity and Non-discrimination, National Environmental Policy Act (NEPA), the Uniform Relocation Assistance and Real Property Acquisition Policies Act, the Davis-Bacon Act, the Lead-Based Paint Poisoning Prevention Act, Flood Disaster Protection Act, Conflict of Interest, Contractor Debarment and Cost Principles.

## **V. Equal Employment Opportunities**

Vendor shall comply fully with the Nondiscrimination and Equal Opportunity Provisions of the Workforce Investment Act of 1998, as amended (WIA, 29 CFR part 37); the Nontraditional Employment for Women Act of 1991; title VI of the Civil Rights Act of 1964, as amended; section 504 of the Rehabilitation Act of 1973, as amended; the Age Discrimination Act of 1975, as amended; title IX of the Education Amendments of 1972, as amended; and with all applicable requirements imposed by or pursuant to regulations implementing those laws, including but not limited to 29 CFR part 37.

## **VI. Reservation of Rights**

The City of Worcester reserve the right, at its sole discretion, to award all, a portion, or none of the available funding from this application, as well as reject any and all applications based on the quality and merits of the applications received, or when it is determined to be in the public interest to do so. Furthermore, the City of Worcester may extend deadlines and timeframes, as needed.



The City of Worcester reserves the right to substantiate any proposers' qualifications, capability to perform, availability, past performance records and to verify that the applicant is current in its financial obligations to the City of Worcester.

All materials and equipment used as well as all methods of installation shall comply at a minimum with any and all Federal, OSHA, State and/or local codes, including applicable municipal ordinances and regulations.

The successful applicant shall agree to defend, indemnify and save the City of Worcester harmless from all losses, costs or damages caused by its acts or those of its agents, and, before signing the contract, will produce evidence satisfactory to the City of Worcester's Legal Counsel.

Pursuant to City of Worcester procurement policy and ordinance, the City of Worcester is unable to contract with businesses or individuals who are delinquent in their financial obligations to the City of Worcester. These obligations may include but are not limited to real estate and personal property taxes and sewer user fees. Applicants who are delinquent in their financial obligations to the City of Worcester must do one of the following: bring the obligation current, negotiate a payment plan with the City of Worcester's Treasury office, or agree to an offset which shall be established by the contract which shall be issued to the successful applicant.

The City of Worcester, Massachusetts, reserves the right to waive any informalities in applications, to accept any application or portion thereof, and, to reject any and all applications, should it be in the best in the best interest of the City of Worcester to do so.

It is the custom of the City of Worcester, Massachusetts to pay its bills 30 days following the receipt of correct invoices for all items covered by the approved application.

## **VII. Appendices**

City of Worcester Underwriting Application Forms (sources and uses, development budget, operating pro forma) - There are several tabs in the excel document to complete. Please visit the following webpage to download the current version of the Underwriting Application Forms: <http://www.worcesterma.gov/housing-neighborhood-development/affordable-housing-trust-fund>.



**AFFORDABLE HOUSING TRUST FUND GENERAL APPLICATION INFORMATION – PAGE 1**

**A. APPLICANT INFORMATION**

<b>Applicant Legal Name (Individual or Organization):</b>	Click or tap here to enter text.
<b>Applicant UEI:</b>	Click or tap here to enter text.
<b>Applicant UEI Affiliated Name (if different from Legal Name):</b>	Click or tap here to enter text.
<b>Applicant Primary Address:</b>	Click or tap here to enter text.
<b>Applicant Primary Point of Contact Name:</b>	Click or tap here to enter text.
<b>Applicant Primary Point of Contact Email Address:</b>	Click or tap here to enter text.
<b>Applicant Primary Contact Phone Number:</b>	Click or tap here to enter text.





## **B. PROJECT SPECIFIC QUESTIONS**

**How will the property title be held? (Choose One)**

- Individual Name
- Limited Liability Corporation
- Corporation
- B Corporation
- Trust

**If a property to be held as a LLC/Corporation, has the entity been formed yet? If yes, please provide Secretary of State Information.**

Click or tap here to enter text.

**What is the amount of City of Worcester Affordable Housing Trust funds you are requesting through this application?**

\$ Click or tap here to enter text.

**Is the proposed AHTF-funded program located in, or does it benefit individuals in, a Qualified Census Tract? If so, please explain.**

Click or tap here to enter text.

**Does the proposed AHTF-funded project assist communities or classes impacted or disproportionately impacted by the pandemic as described in this Part One application? Please briefly explain.**

Click or tap here to enter text.



**Please Provide a Brief Written Summary of the Proposed Project** (*minimum of 100 words – maximum of 450 words*). Some important items you may choose to address:

- Description of applicant/developer
- Description of the housing project being proposed (rental or homeownership; number of affordable/market-rate units including square footages and amenities; income level(s); etc.)
- Special features (sustainability and energy conservation, historic preservation, etc.)
- Estimated timeframe for completion of project

Click or tap here to enter text.



**Affordable Housing Trust Fund  
Request for Development Proposal**

**Application for Funding**

**Section I - Entity Information (All applicants complete Section I through Section XII)**

<b>Organization/Entity Name:</b> Click or tap here to enter text.		<b>Employer Federal I.D. Number:</b> Click or tap here to enter text.			
<b>Website:</b> Click or tap here to enter text.		<b>UEI Number:</b> Click or tap here to enter text.			
<b>Mailing Address:</b> Click or tap here to enter text.		<b>City:</b> Click or tap here to enter text.	<b>State:</b> Click or tap here to enter text.	<b>Zip:</b> Click or tap here to enter text.	
<b>Telephone No.:</b> Click or tap here to enter text.	<b>Email.:</b> Click or tap here to enter text.	<b>Type of Entity (v Check those that apply)</b>			
		<b>501 (c)(3)</b> <input type="checkbox"/>	<b>Gov't / Public</b> <input type="checkbox"/>	<b>For Profit</b> <input type="checkbox"/>	<b>Faith Based</b> <input type="checkbox"/>
				<b>CHDO</b> <input type="checkbox"/>	
<b>Has the applicant utilized federal funding in the past?</b>			<input type="checkbox"/> Yes <input type="checkbox"/> No		

Authorized Signatory		Project Administrator	Finance Officer
<b>Name:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
<b>Title:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
<b>Address:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
<b>Phone:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
<b>Fax:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
<b>E-Mail:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

**Section II - Project Information**

<b>Name of Project:</b>	Click or tap here to enter text.	
<b>Project Address:</b>	Click or tap here to enter text.	<b>Census Tract(s):</b> Click or tap here to enter text.



**Affordable Housing Trust Fund  
Request for Development Proposal**

**Section III - Project Funding**

**Section IV – Project Type**

Section III - Project Funding		Section IV – Project Type	
<b>REQUESTED THIS APPLICATION</b>	\$ Click or tap here to enter text.	<b>Project Type</b>	<b>PROJECT LOCATION IS:</b> (check those that apply)
<b>OTHER FEDERAL</b>	\$ Click or tap here to enter text.	<input type="checkbox"/> Acquisition <input type="checkbox"/> Rehabilitation Only <input type="checkbox"/> Acquisition & Rehabilitation <input type="checkbox"/> New Construction <input type="checkbox"/> Other	Listed in National Register of Historic Places <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>OTHER CITY FUNDS</b>	\$ Click or tap here to enter text.		Listed in a Local Register of Historic Places <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>STATE FUNDS</b>	\$ Click or tap here to enter text.		Within a Federal Historic District <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>PRIVATE FUNDS</b>	\$ Click or tap here to enter text.		In a Qualified Census Tract <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>OTHER</b>	\$ Click or tap here to enter text.		If the project involves new construction, is it located in a Priority Funding Area? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>TOTAL</b>	\$ Click or tap here to enter text.	Is the property in the process of rezoning? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Will the program generate program income?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>If so, indicate the projected program income to be received.</b> \$ _____		<b>Population to be served:</b> <input type="checkbox"/> 1 <sup>st</sup> Time Homeownership <input type="checkbox"/> Low-Mod Rental Housing	Is the property zoned for intended use? <input type="checkbox"/> Yes <input type="checkbox"/> No  <b>*Please include a map showing a project location</b>



**Section V – Required Documents Checklist**

Description	YES	NO	N/A	COMMENTS
1. Completed Application & Signed Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
2. Articles of Incorporation and Bylaws	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
3. State and Federal Tax Exemption Determination Letters (If applicable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
4. Federal Employment Identification Numbers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
5. Form W-9 ( <a href="#">click to access form on the IRS website</a> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
6. List of Board of Directors, their Titles and Contact Information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
7. Board of Director’s Designation of Authorized Official	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
8. Most Recent Organization Chart	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
9. Financial Statement and Most Recent Audit Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
10. Sources of Funds - should be documented by commitment letters outlining all terms and conditions for loans, grants, tax credits, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
11. List of Collaborative Partners and their role	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
12. 504 Self Evaluation Plan (Americans with Disabilities Act) for Agencies with 15 Employees or More	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
13. Employee Handbook	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
14. Grievance Procedure/Policy (Clients)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
15. Market Feasibility Study or documentation of market demand / needs assessment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
16. Evidence of Site Control	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
17. Relocation Plan (if necessary)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
18. Underwriting Application Forms ( <a href="#">Excel forms</a> )	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.





**Affordable Housing Trust Fund  
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19. Statement regarding how this project will address one or more of the stated goals of Worcester in regards to furthering Fair Housing. (See Part Two, Section I.C. Stated Goals in Regard to Furthering Fair Housing.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
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**\*\* ALL REQUIRED DOCUMENTS ARE REQUIRED TO BE WITH YOUR APPLICATION.**

**Section VI – State Funding Status**

Description	YES	NO	N/A	COMMENTS
1. Are you planning to apply for State Funds for this project?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Click or tap here to enter text.
2. If so, what date are you planning to apply?	Click or tap here to enter text.			
3. If you have already applied to the State, how many times have you applied for this project to the State?	Click or tap here to enter text.			



**Section VII – Applicant’s Alignment with City Priorities**

The City of Worcester has established priority areas to continue the development of a viable and productive city. These priority areas address a variety of themes that affect the overall Worcester community and will go a long way towards shaping the future of Worcester.

**Please use the table below to identify how your organization’s program aligns with one or more of the city’s priorities:**

<b>AHTF Priority</b>	<b>Description of Alignment</b>
<p><b><u>Development of new affordable housing</u></b></p> <p>Development of new affordable housing is one of the many needs identified through the Consolidated Plan public input process. The purpose of developing new affordable housing is to create housing for people that might not otherwise be able to afford it.</p>	Click or tap here to enter text.
<p><b><u>Development of new mixed-income housing</u></b></p> <p>Development of new mixed-income housing is one of the needs identified in the Con Plan. The purpose of developing new mixed-income housing is to allow affordable housing that isn't concentrated in certain geographic areas in the City.</p>	Click or tap here to enter text.
<p><b><u>Rehabilitation of existing housing stock</u></b></p> <p>Due to the age of the housing stock this is a large need for the City. The purpose of rehabilitating the existing housing stock is to eliminate code violations, which will allow the units to meet minimum HQS (Housing Quality Standards) and return units to productive use.</p>	Click or tap here to enter text.
<p><b><u>Development of units for first time homebuyers</u></b></p> <p>The purpose of providing assistance to first time homebuyers is to allow homeownership to become more affordable and to allow homeownership in areas where it couldn't occur without assistance.</p>	Click or tap here to enter text.



**Section VIII - Entity Narrative & Project Description**

**1. Project Description.** Please provide a brief project description of the proposed project.

Click or tap here to enter text.

**2. Project Need / Impact.** Describe the need for the proposed housing project in the area. Include current information detailing existing housing and economic conditions. Summarize or cite evidence from public sources to document the need.

Click or tap here to enter text.

**3. Community Involvement and Support.** Explain how long and in what manner your organization has served the community in which the project will be located. Describe any support the proposed project has received from local government officials, neighborhood groups or community associations, public agencies, and potential project residents and project neighbors. Attach copies of any evidence of such support (for example, letters of support).

Click or tap here to enter text.



**4. Ability and Experience.**

- A. Describe the objective, management structure and staffing of your organization. Explain your organization's experience and ability to implement, administer and manage affordable housing projects. Describe your ability and plan to satisfy all long-term monitoring and reporting requirements required by the City, State, and Federal regulations.

Click or tap here to enter text.



B. Provide a list of properties that you currently operate. Include information such as address, type of project, number of units, and length of years in operation.

Click or tap here to enter text.

C. Describe the applicant staff levels and expertise specific to the implementation of this activity including their experience financing, developing, and managing affordable housing projects. A portfolio of similar projects may be attached to the application.

Click or tap here to enter text.

**5. Justifying AHTF Program Funds.** Why is Affordable Housing Trust Fund assistance necessary for this project? What other sources of funding have been identified for the project?

Click or tap here to enter text.



**6. Green Worcester & Age Friendly Worcester Plan-** Describe how your project aligns with the [Green Worcester Plan](#) and [Age Friendly Worcester](#) objectives.

Click or tap here to enter text.

**7. Fiscal Management.** Describe the Entity's fiscal management structure.

Click or tap here to enter text.

**8. Identifying On-Going or Multi-Phased Activity.** Is the project for which funds are being requested an on-going or multi-phased activity?

Yes       No

**9. Units.** Depending on the nature of your program, please indicate the number of units that will be developed by the project:

Set-Aside Income Category (Please indicate the number & percentage of units set aside for each income category in the table below) <b>Description:</b>	No. of Units	% of Total	Total
Number of AHTF assisted units occupied by households at 61-80% of median income	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Number of AHTF-assisted units occupied by households at 31-60% of median income	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Number of AHTF-assisted units occupied by households at 30% and below of median income	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Number of AHTF assisted units occupied by individuals who are homeless	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
<b>TOTAL:</b>	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.





**Affordable Housing Trust Fund  
Request for Development Proposal**

**10. Accessibility Requirements.**

A minimum of ten (10) % of project units **(no less than one unit)** and 100% of the common areas must be fully wheelchair accessible as defined by the Uniform Federal Accessibility Standards. Describe the number of units to be set-aside to meet the accessibility requirements and any features of the project that will promote accessibility for people with physical disabilities, such as ramps, doorways, hallways, bathrooms, elevators, hardware fixtures, signage in Braille, TTD's or TTY's or audio/visual emergency systems.

**The Worcester Affordable Housing Trust Fund requires a minimum of 10% of total project units meet ADA accessibility requirements. Additional consideration will be given to projects that incorporate universal design practices throughout the project. How will the project address this requirement?**

Click or tap here to enter text.

**11. Collaboration.** Will the Entity collaborate with others to provide tenant services? If so, provide evidence by attaching proof of commitments for the project as indicated in item 12 of the completion checklist.

Yes       No

**12. Completion.** Projects must be completed within three years of commitment or by September 2026, whichever is sooner. Any project that is not completed in a timely manner will be terminated and Applicant will be required to repay AHTF funds drawn. Will the Entity complete this project within three years of commitment or by September 2026, whichever is sooner?

Yes       No



**Affordable Housing Trust Fund  
Request for Development Proposal**

**13. Occupation of Completed AHTF-assisted units.** ARPA-assisted units must be occupied by income-eligible households within 6 months of project completion; if not, developers must repay AHTF funds for the vacant units. Will the Entity have AHTF-assisted units occupied by income-eligible households within six (6) months of project completion?

Yes       No

**14. Program Outcome Objective – (choose all that apply)**

<b>Accessible Units</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	<b>Affordable Units</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
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**15. In the table below, provide an estimated project schedule indicating significant milestones (e.g., planning, budgeting, advertising, inspections, bidding, hiring, service delivery, discrete units of work or project phases completed, etc.) and an anticipated completion deadline for each.**

**Anticipated Project Timeline**

<b>Milestones</b>	<b>Completion Deadline</b>
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
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Click or tap here to enter text.	Click or tap here to enter text.
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Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.



**Section IX - AHTF Budget - \*\*\*Please use the AHTF Underwriting Application Forms.xlsx Attachment\*\*\***

**Section X - AHTF Budget Description**

<b>1. Calculate the following Total and AHTF costs per household served.</b>		
Total Development Costs / (divided by) Unduplicated Households Served (# of housing units):	\$	Click or tap here to enter text.
AHTF Grant Request / (divided by) Unduplicated Households Served: (# of housing units):	\$	Click or tap here to enter text.
<b>2. Provide a description of the funding sources your Entity will be using for the project.</b>		
Click or tap here to enter text.		
<b>3. Why are project costs reasonable and justifiable?</b>		
Click or tap here to enter text.		



**Section XI – Applicant Sustainability**

Through the use of ARPA funding, the City seeks to ensure that diverse needs are being met on a citywide basis. Realizing that limited funding exists to meet the demand for organizational support, it is important to the City that as many organizations and their clients benefit from the funding. Under the leadership of its City Manager, Worcester is turning a critical eye to sustainability. The City wants to be reasonably certain that future ARPA grant dollars will only fund a project or program for a short time, while providing long-term benefits. Therefore, the City is requesting the applicant’s plans for carrying the project into the future.

**1. Please use the space below to briefly describe your organization’s longer-term sustainability of the project. Be sure to address such strategies as property management, tenant services, unit turnover and replacement reserves.**

Click or tap here to enter text.

**2. Will your Entity still implement this project should AHTF funds not be awarded? If yes, how will the implementation be achieved?**

Yes

No

Click or tap here to enter text.

**\*\*\* Do Not Exceed Space Allocated for Each Question. \*\*\***



**SECTION XII - STATEMENT OF APPLICANT**

---

The undersigned acknowledges the following:

1. That, to the best of its knowledge and belief, all information provided is accurate, true and correct and all estimates are reasonable.
2. That this request may be forwarded for consideration under other budget processes if it is determined that alternative sources may be appropriate.
3. That no revised proposals/applications may be made in connection with this application once the deadline for applications has passed.
4. That the City of Worcester may request or require changes in the information submitted and may substitute its own figures which it deems reasonable for any or all figures provided. That the applicant will participate, if necessary, in a required interview for project assessment and cooperatively assist in the review process.
5. **That, if the project is recommended and approved by Affordable Housing Trust Fund, the City reserves the right to reduce and/or cancel the allocation if federal entitlements are cancelled, reduced, or rescinded.**
6. The City of Worcester reserves the right not to fund any submittals received.
7. By submission of this application, the organization agrees to abide by the federal regulations applicable to this program.
8. That, if the project is funded, the organization agrees to abide by the city's locally established policies and guidelines
9. That past program and financial performance will be considered in reviewing this application.
10. That services are to be provided at minimal cost to citizens during the grant period. All program income (i.e., fees, repayments, foreclosures, etc.) must be remitted to the City.
11. That, if the project is funded, the City or a designated Entity may conduct an accounting system inspection to review internal controls, including procurement and uniform administrative procedures, prior to issuance of payments for projected expenditures.
12. **That, if the project is funded, the City will perform an environmental review prior to the obligation of funds.**
13. That, if the project is funded, a written agreement that includes a statement of work, records retention and reporting, program income procedures, local and federal requirements, circumstances that would trigger grant suspensions and terminations, and reversions of assets would be required between the organization and the city.
14. That a project's funding does not guarantee its continuation in subsequent action plans.
15. That proof of insurance (general comprehensive public liability insurance with a company licensed to do business in Massachusetts, and in the aggregate naming the City of Worcester, its employees and agents as additional insures) will be submitted to the city prior to receiving funds.
16. That proof of Fidelity Bonding, in an amount to be determined by the City of Worcester, with a company licensed to do business in Massachusetts will be submitted to the city prior to receiving funds.
17. Provide written signatory authority from the organization's governing body indicating who can execute contracts and amendments on its behalf.
18. Agrees to abide by the City of Worcester's Conflict of Interest policy. Items of concern would include staff members serving on the Board of Directors, staff members' families serving on the Board of Directors, and other matters that may give the appearance of a conflict of interest.
19. Agrees to comply with the following: Fair Housing Act, Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990.



**PENALTY FOR FALSE OR FRAUDULENT STATEMENT**

U.S. Code Title 18, Section 1001, provides that a fine of up to \$10,000 or imprisonment for a period not to exceed five years, or both, shall be the penalty for willful misrepresentation and the making of false, fictitious statements, knowing same to be false.

**Certification:** To the best of my knowledge and belief, the data in this application are true and correct. This document has been duly authorized by the governing body of the applicant. The applicant will comply with ARPA and federal and state regulations if assistance is approved.

\_\_\_\_\_  
Signature of Authorized Official/Title

\_\_\_\_\_  
Date