Community Development Online Application System (CDOL)

Urban Initiatives (UI) and Rural Area Revitalization Projects (RARP) Programs

Standalone Application

Special Note Regarding these Instructions:

Please be aware that these instructions are applicable only for applications requesting open-window, standalone UI or RARP funding.

UI/RARP Standalone Application Online Application Instructions

This document consists of the following sections:

A. General Instructions for submitting a UI or RARP project application using the Community Development Online (CDOL) System;

B. Instructions for beginning a CDOL UI/RARP project application;

C. UI/RARP CDOL Application Exhibit Instructions;

D. UI/RARP CDOL Application Exhibits;

E. UI/RARP Application Certification; and,

F. UI/RARP Attachment Instructions.

A. General Instructions for Submitting a UI or RARP Standalone Application using the Community Development Online (CDOL) System;

1. Online Application Submission

The submission of an application via CDOL consists of three steps:

1) Completing the online application exhibits;

2) Certifying and submitting the application exhibits; and,

3) Uploading, certifying and submitting all required application attachments.

When your application exhibits are complete and validated by the CDOL, the person who is authorized to electronically certify the application must log in to the CDOL and certify and submit the application exhibits. Once submitted, the CDOL will assign your application a SHARS ID number, which will be used to link the required attachments to your application. **The application is not complete until all required attachments are certified and submitted. The required attachments are listed in Section 8 below.**

Please carefully review the following steps which are necessary to complete and submit your application via the CDOL.

2. Registering Your Organization's Security Manager

Please review the following to make sure that your organization is prepared to use the CDOL, and that you have someone with the authority to certify the application set up as a registered CDOL user for your organization.

In order to use the CDOL, applicants must be registered in DHCR's Statewide Housing Activity Reporting System (SHARS), and have designated a Security Manager for their organization. The Security Manager will serve as the individual who authorizes and monitors access to the CDOL for the applicant's organization, including which people have the ability to update the organization's applications. Security Managers may go into the CDOL system, and add or remove users for their organization.

If you are a registered SHARS applicant, but you have not registered to use the CDOL, you may submit a **Security Manager Registration Form** to DHCR, which will allow you access to the CDOL. Complete and return the Security Manager Registration Form with an original authorized signature to the address specified on the form and you will be e-mailed a User ID and temporary password with which to access the CDOL.

If your organization has not previously applied to DHCR for funding, you must complete and submit an **Applicant Registration Form** so that you may be registered as a SHARS Applicant. The form contains a section where you may designate a Security Manager for your organization. DHCR staff will register your organization and Security Manager and you will be e-mailed a USER ID and password to access the CDOL.

Applicants who used the CDOL (formerly known as CDWAS) to apply for LPA funding in the past will still be registered, and may use the CDOL with the user ID and password previously assigned to them. If you have forgotten your password, you may go the CDOL and enter your USER ID and e-mail address and you will be e-mailed a new password. If you have changed your e-mail address since you first registered as a CDOL user, and you cannot remember your password, or if you have forgotten your USER ID, please either call the MSR Unit at (518) 486-5000, or e-mail us at: msr@dhcr.state.ny.us for assistance.

3. Registering your Organization's Electronic Signatory

All application exhibits and attachments submitted through the CDOL must be electronically certified by an authorized representative of the applicant's organization. The person who will certify the application must be set up in the CDOL as a user for your organization. The Security Manager may add the certifier by following these steps:

a. Log into the CDOL and click on the User Administration link at the top of the page. The organization name will be displayed with a list of CDOL users.

b. To add your organization's authorized signatory, click 'add new user', and enter their first and last name, and e-mail address.

c. Select their access level from the drop-down box. Applicant inquiry allows the user to view but not change the application. Applicant update allows the user to make changes to the application.

d. Click the box that reads 'Authorized to Sign Certification'.

e. Click the box next to the organization name. Then click 'Submit'.

f. The CDOL will generate an e-mail providing the user with their User ID and temporary password. When the application exhibits are complete, validated and ready to be submitted, the certifier must log-in to the CDOL, complete the certification, and submit the application exhibits. Required application attachments must also be certified prior to submission.

4. Completing and Validating the Application Exhibits

The UI/RARP application consists of six exhibits (and 17 attachments), which are listed in Section 8 below. After completing the exhibits, you must validate the application. Validation is essentially an editing process performed by the CDOL that notifies the user of incomplete, missing, or inconsistent data in the application. The application may not be submitted until all problems found during validation are corrected. To validate, return to the main menu, and click the 'Validate' link to the right of the Application name. Click 'Validate' again and the CDOL will check to ensure all required data is complete and consistent. If errors or inconsistencies are found, the CDOL will provide a list of the items that need to be completed or corrected before the Exhibits can be submitted. Once your application is successfully validated, it is recommended that you print and review the entire application before taking the next step, certifying and submitting the application exhibits. Once the application exhibits have been certified, they can no longer be changed.

5. Certifying and Submitting the Application Exhibits

When your application exhibits are complete and validated, and you are ready to submit them, your organization's authorized signatory must log into the CDOL to certify and submit the application Exhibits. To certify, click the 'Validate' link to the right of the application name. Click 'Certify'. The certifier should read the certification, enter their CDOL password and title, then click 'Submit'. The CDOL will display a message acknowledging successful submission of the exhibits, and providing you with the application's SHARS ID number, which will be used to identify your application. An e-mail message will also be delivered to you confirming successful submission of the application exhibits.

At this point, you may choose to continue with the uploading and submission of required application attachments, or you may log-in to the CDOL at a later time, and upload and submit your application attachments. **Remember that your application is not complete until all required application exhibits and attachments have been submitted.**

6. Uploading Required Attachments

When you are ready to upload attachments, click on the 'Attachments' link to the right of the application name (this link will not appear until the application exhibits have been submitted and a SHARS ID number has been assigned). The page will be redisplayed with a list of UI or RARP project application attachments. If you have completed the exhibits for multiple applications, be sure to select the correct application for which you want to upload attachments.

Click on the 'add' link to the right of the attachment that you want to upload. The page will be redisplayed with the option to 'select a file'. Click the 'browse' button to locate up to three files on your computer. To add the files, double click on them. When you have selected the file(s), click 'Upload'. The CDOL will return a message informing you as to the successful upload of the files. You may add additional files, by clicking the 'add' link to the right of the attachment name. You may upload multiple files for each attachment, and each file name uploaded will be listed below the attachment. Please limit the uploaded files to contain documents specifically requested in the Attachment Instructions. Whenever possible, combine multiple files into one.

Once uploaded, the Attachment Upload page will display two new buttons to the right of the attachment file name – 'view' and 'delete'. The view function allows you to view and print the file so that you can verify that it is complete and satisfactory. The delete function allows you to delete the file prior to submission.

You must select the 'omit' button for all attachments which you will not be submitting. This is required as an acknowledgement that you are intentionally omitting the attachment(s).

All required attachments must be uploaded before the group can be submitted.

7. **Certifying and Submitting Application Attachments**

When all required application attachments have been uploaded, the organization's authorized signatory should log-in and click 'Submit' on the Attachment Upload page. The CDOL will display a 'Certification' which must be completed in order to complete the submission. Once the attachments have been submitted, the application is complete and may not be changed.

8. **Required Exhibits and Attachments**

9.

UI/RARP Application Exhibits & Application Certification
The UI/RARP Application Consists of six Exhibits and an Electronic Certification:
Exhibit 1 – Application Summary (Required)
Exhibit 2 – Proposal Summary (Required)
Exhibit 3 – Development Budget/Funding Sources (Required)
Exhibit 4 – Unit Rents/Maintenance Fees & Affordability (Required unless application is for a non-residential project)
Exhibit 5 – Project Operating Budget (Required)
Exhibit 6 – Site & Building Information (Required)
Electronic Application Certification (Required)

After completing, certifying and submitting your application, you must upload all required application attachments, as set forth below. Please Note:

UI/RARP Project Application Attachments
Attachments which are required for all non-seed money applications are marked as such below. Please refer to the application attachment instructions in Section F of this document to determine which other attachments you may be required to submit.
A. Project Readiness Attachments
Attachment A1 – Evidence of Site Control (Required]
Attachment A2 – Zoning Compliance (Required)
Attachment A3 – Public Approvals (Required if any referenced public approvals are necessary)
Attachment A4 – State Historic Preservation Office Submissions
Attachment A5 – State Environmental Quality Review (SEQR) Submissions
Attachment A6 – Environmental Approvals (Required if any referenced environmental approvals are necessary)
B. Project Design/Construction & Site Suitability Attachments
Attachment B1 – Outline Specifications (Required)
Attachment B2 – Construction Cost Estimate (Required)
Attachment B3 – Preliminary Plans (Required)
Attachment B4 – Site Photographs (Required)
Attachment B5 – Map of Primary Service Area (Required)
C. Market Demand Attachment
C – Market Demand (Required)
D. Project Underwriting Attachments
D1 – Operating Budget Documentation (Required)
D2 – Funding Commitments (Required for any application that requires funding from non-DHCR/HTFC sources)
D3 – Home Ownership Analysis
E. Miscellaneous Attachment
E – Existing Occupant Info./Relocation Plan (Required if application proposes an occupied project)

B. Instructions for Beginning a New UI or RARP Project Application

1. Verifying your Organization Information Before Beginning a New Application

Before you begin a new application using the Community Development Online (CDOL) system, you should verify and edit or update your organization information if necessary. To do so, log-in, and from the CDOL Main Menu, select the 'view' button to the right of the organization's name under the heading 'Organization'. A pop-up window will appear with the organization information DHCR has on file. If any of the information displayed is incorrect or needs updating, close the pop-up window, and select the 'edit' button to the right of the organization name.

You may update your organization information in CDOL at any time, but you may not change the organization information on your application once it has been submitted.

Verify and if necessary, edit the following fields in this section:

A. General Applicant Information

- if applicable, the applicant's Department of State (DOS) Charities Registration Number.
- the month and day of the applicant's fiscal year end date (for example: 12/31).

B. Type of Applicant

Verify and edit this section as necessary:

C. Phone and Internet Data

If necessary, edit the applicant's telephone and fax numbers, e-mail address and URL.

D. Mailing Address(es)

If necessary, edit the applicant's primary mailing address in D1. If the mailing address for correspondence related to this application is other than your primary address, add the address in Section D2. You will be able to select the address to which you would like correspondence mailed once you begin the application.

E. Primary Contact

If necessary, edit the name, title, phone number, extension, and e-mail address of the person who is the primary contact for the organization. This person must have the authority to legally represent the applicant.

F. Other Principals

If necessary, edit or add principal organizations or employees of the applicant organization; for example, the Executive Director, CEO, Board President, or general partner.

2. Beginning a New Application

After verifying and editing your organization information, you are ready to begin a new application. Return to the menu and click 'select' to the right of the organization name. A new screen will display.

Under the ‘Applications’ heading, to the right of the text ‘Start a New Application’, enter a unique name for the project, then select ‘Capital Project’ from the ‘Application Type’ drop-down menu, and click ‘Submit’, a drop-down menu asking “Is this application an open window UI/RARP application” will open select “Yes” then select “UI or RARP”. A table of contents will be displayed with a list of all UI/RARP project Application Exhibits broken down by individual screens within CDOL. To work on an Exhibit screen, click ‘edit’ to the right of the screen name.

Instructions for completing each screen follow.

C. UI or RARP Project CDOL Application Exhibit

Instructions Exhibit 1 – Application Summary

A. Applicant Information

If you have already verified your organization information as suggested above, you need only complete a few fields on this screen.

5b. If the applicant is a charitable or non-profit organization, select the applicant's IRS tax-exempt category. If you select ‘other’, specify the type in the space provided.

5c. If the applicant is a charitable or non-profit organization, indicate whether or not all required periodic or annual written reports have been filed in a timely manner.

5e. If the applicant is a Minority- and/or Women-Owned Business Enterprise (M/WBE) which has been certified by the NYS Department of Economic Development's Division of Minority and Women's Business Development, select the applicable type of M/WBE. Select Not Applicable if not a M/WBE. For RARP Projects requesting over $100,000 (in construction costs only), indicate whether or not the applicant is a Minority and/or Women Owned Business Enterprise which has been certified by the NYS Department of Economic Development’s Division of Minority and Women’s Business Development.

6. If you have multiple mailing addresses on file, select the address to which correspondence related to this application should be mailed.

8. Complete this section for the individual who will be the primary contact person for correspondence related to this application. If this person is not authorized to sign documents on behalf of the applicant, complete Section 9.

9. If applicable (see Section 8), provide the requested information for an employee or officer of the applicant who is authorized to sign documents on behalf of the applicant.

B. General Project Information

1a. Indicate whether or not **this project** has previously received any capital funding from DHCR/HTFC, including seed money.

1b. If you answer yes to Question 1a, enter the DHCR-issued SHARS ID number assigned to the project. If you do not know the project’s SHARS ID number, call your regional office for assistance.

2. The project name that was entered on the main menu when you began the new application will be displayed. You may change it here if you wish.

3. Select the name of the county in which the project is to be located from the drop-down list.

4. Select the municipality in which the project is to be located from the drop-down list. Be sure to select the correct municipality when there are both a town and village with the same name.

5. Enter the requested information for the chief elected official of the municipality in which the project is to be located.

C. Program Funding

1. If applying for Urban Initiatives program funds enter the amount requested. ($100,000 maximum)

2. If applying for Rural Area Revitalization Projects program funds enter the amount requested. ($200,000 maximum)

D. Project Political Districts

Locate and click on the name(s) of the Assembly member who represents the locality in which the project will be located. Click on the top arrow to move the name into the box on the right. (You may remove a name by clicking on the bottom arrow). Repeat this as necessary for each Assembly, Senate and Congressional Representative who serves the project municipality.

E. Tenure & Construction Type

1a. Residential Tenure Type of Project. Select the applicable residential tenure type for this project. If the project is non-residential only, select 'not applicable'.

1b. Indicate whether or not the project will include a community room or separate community building that is for the exclusive use of the tenants, and is therefore, considered residential space.

2a. Indicate whether or not the project involves residential construction only. If you check no, complete 2b.

2b. Non-Residential Construction Types

Check **each** type of non-residential construction included in the project.

1. Commercial: If the project includes commercial space, select box 1.

2. Civic: If the project includes civic space, select box 2. Civic space includes non-residential, non-commercial space used for activities engaged in by the local community for conducting municipal affairs or for general public use. **A community room or separate community building that is for the exclusive use of the tenants should be included as part of the residential budget**

F. Units Assisted

1. Total Units in Project - All Sources

Complete this section by entering the total units of each type which will exist upon completion of the project, including those units which will not be financed by DHCR/HTFC programs.

After you complete and save this information, the data will be redisplayed with two grids at the bottom: 1. Total Units in Project – All Sources, and the following grid:

2. Units in Project - by Permanent Funding Source

Grid 2 will show the UI or RARP program from which you have requested funding in Exhibit 1. To add a non-DHCR/HTFC permanent funding source to the grid, return to the top of the page, enter the funding source name and the number of units of each type which will be assisted by that source, and save the page. Repeat this for each non-DHCR/HTFC funding source, and for each DHCR/HTFC funding source that is not requested on the application, that you will list as a permanent funding source in the Development Budget (Exhibit 3). After adding all other permanent funding sources, you will add DHCR/HTFC program units as follows:

Click the 'edit' button to the right of the UI or RARP program name in Grid 2. When you click 'edit', the program name will be displayed in the 'DHCR Source Name' box. Complete the unit information for that source and save.

G. Income Targets

Please Note: If this project is funded by UI or RARP, the income target groups that you enter in this section will be used as the basis for the project's Regulatory Agreement and will establish the maximum income levels for occupants of the completed project.

1. Indicate whether or not the proposed project will include a **non-rent bearing** unit for a resident manager/superintendent.

2. Income Targets

In the 'Units – All Sources' column, list the total number of units in the project, including those not being funded by UI or RARP, which are targeted to each income-range category. In the 'Units - DHCR/HTFC' column, list only those units that are to be funded by UI or RARP. If the project will include a **rent-bearing** unit for a resident manager/superintendent, include that unit in the appropriate income-category range. If the project contains a non-rent-bearing unit for an employee, enter the unit on the line: 'non- rent-bearing unit for resident manager/superintendent.

H. Project Occupants

Section H1 is used to record the project units that will be occupied by any of the special needs population household categories listed below. Section H2 is used to record those project units which will be occupied by households that are not included in any of the special population categories listed in H1, including non-frail elderly households.

The total units entered for H1 and H2 in the column entitled 'Units – All Sources' must equal the total number of residential units (excluding community room units) entered in section F1 of this exhibit. The total units entered for H1 and H2 in the column entitled 'Units – DHCR/HTFC' must equal the greatest number of residential DHCR/HTFC Program units(excluding community room units) entered in section F2 of this exhibit.

1. Persons with Special Needs

Special Population Categories

Persons/Families in Long-Term Recovery from Alcohol Abuse
Persons who are Frail Elderly*
Families who are Homeless
Persons who are Homeless

Persons with Mentally Retardation / Developmental Disabilities
Persons with AIDS/H IV-Related Illness
Persons w/ Physical Disabilities
Persons w/ Psychiatric Disabilities/Traumatic Brain Injury
Persons/Families in Long-Term Recovery from Substance Abuse
Persons who are Victims of Domestic Violence

*** DHCR/HTFC encourages the targeting of units for occupancy by persons who are frail elderly only in those projects where all occupants are elderly.**

H2 - Other Households

In the column entitled 'Units – All Sources', enter the total number of units in the project that will be occupied by non-frail elderly households and/or by households without special needs. In the column entitled 'Units – DHCR/HTFC', enter the total number of **DHCR/HTFC**-assisted units for each applicable category.

All units must be identified. If all or any of the units in the project will not be targeted for occupancy by a special population or non-frail elderly household, you must identify these units in Section H2 as households without special needs.

3. Elderly Population Targeted

If applicable, select the age structure of the targeted elderly project occupants. If no elderly tenants are targeted, select 'Not Applicable'.

- Aged 55 or older (At least 80% of the units will be occupied by at least one person aged 55 or older).

- Aged 62 or older (All units will be occupied by persons aged 62 or older).

- Aged 62 or older and/or physically or mentally handicapped persons of any age, and project is to be jointly financed by the US Department of Agriculture Rural Housing Services and HTFC.

I Development Team Members

This Section must be completed for the project's developer, owner and architect. Additionally, if you have identified a management agent, general contractor, housing consultant or syndicator, complete this Section for them as well. If there are team members who will perform duties not listed (e.g. Green Design Expert) click 'other' and provide a short description of their activities.

1. Enter the name of the development team member's employer.

2. Enter the team member's first name, last name, title, e-mail address, and phone and fax numbers.

3. Next, click each applicable role that the team member will assume in the project's development. Click 'submit' and the page will be redisplayed as a grid. Click the 'add' button to add another team member.

J Disclosure of Identities of Interest

If any of the project principals have an identity of interest, this must be disclosed here. The screen will display the names of team members entered on the previous screen. If the team member has an identity of interest, click 'include' next to their name, and disclose and describe any identities of interest between the members of the development team and the seller of the property on which the project will be developed. This disclosure must include any financial, familial or business ownership relationship between the applicant or any general partner and any participant in the project's development. This includes, but is not limited to, existence of a reimbursement arrangement or exchange of funds; common financial interests; common officers, directors or stockholders; or family relationship between officers, directors, or stockholders. If there is an identity of interest for a project principal who was not listed on the previous screen, click 'add' and enter the required information.

1. **Exhibit 2 - Community Impact/Revitalization**

A. Proposal Summary

Briefly (2 pages or less) describe the Project. Provide a summary of the project following the outline below.

- The location of the project (street, municipality, county, zip code);

- The positive and negative aspects of the location relative to the target population and market;

- Describe how the proposed project may be part of a comprehensive community revitalization strategy.

- The proposed unit/occupant mix, including any mixed use or mixed income aspects as appropriate even if you are not requesting funds for these portions of the project in this application.

- The public purpose(s) served, and the project beneficiaries.

- If your proposal does not include construction or rehabilitation of residential units you must explain how the UI/RARP expenditure will improve or will support efforts to improve the quality of residential housing in the market area or neighborhood or will support community revitalization efforts which include the improvement of housing;

- Describe the proposed improvements to the property and/or building, any special design features including accessible and adaptable units, features which promote efficiency in operating and management costs including energy efficiency improvements, solutions to mixed uses and shared spaces for mixed use/mixed income projects, and issues related to interim and permanent re-location for occupied projects;

- How development cost risks will be minimized, how any operating expense issues will be addressed and, the source and duration of any tax relief or rental assistance that is anticipated or committed;

- The Development Team member(s) including applicant, consultant, contractor, architect or construction analyst and management agent.

- A timetable with expected completion dates for all project milestones including: site ownership, SHPO determination, environmental approvals, zoning approvals, construction start, construction completion, project rent-up, close-out documents.

- Describe the process for construction inspections and corresponding drawdown of funds, roles, responsibilities of construction lender etc.

Provide any information on the following aspects of your project which you believe cannot be adequately explained in your response to exhibit questions or other required attachments:

- Site control or property rights and any possible effect on DHCR/HTFC's regulatory interest.

- Timing or sequence through which the funding required to complete the project will be made available, clarification of construction and/or permanent financing sources and uses.

- Any project management requirements or special matters of operational control.

Exhibit 3 – Development Budgets/Funding Sources

A. Construction Cost Basis

1. Indicate whether or not the total construction cost is based upon a guaranteed price contract.

2. Select the wage rate that the total construction cost is based on. Projects with 9 or more units utilizing project-based vouchers, or HOME-assisted projects with 12 or more units must choose the appropriate Davis-Bacon wage rate.

B. Funding Sources

On this page, you will add each source of construction and permanent financing for each of the project construction type(s) indicated in Exhibit 1, Section E of this Application (residential, commercial or civic). As you add a source and update the page, the source will be added to the appropriate funding source grid at the bottom of the page. Construction sources must be equal to permanent sources, and both construction and permanent sources must be equal to the Total Project Cost (line 54) for all sources. If the project involves more than one type of construction, the CDOL will produce a Summary Budget for the project upon completion of all individual budgets.

1. Under the section of the page labeled Source, select the financing type from the drop-down list (either permanent or construction);

2. Select the funding source name from the drop down list. Sources are listed according to source category (DHCR/HTFC, Federal Government, Local Government, Non-DHCR State Government, and Private). Each non-DHCR category has one or more "generic" source (federal program, local government, state program, private source, non-profit lender, etc.) If the specific program or funding source is not listed, use the generic source that best describes the source, and specify the program or source name in the space provided.

PLEASE NOTE:

- If you are receiving HOME funds from a Participating Jurisdiction, please use HUD - HOME Participating Jurisdiction as the source code rather than County Government. Specify the PJ name in the space provided.

- If your project financing includes funds from a DHCR/HTFC program which is not requested on the application (ROA), for example, previously awarded funds, please use the source 'Non-ROA DHCR/HTFC Program'.

3. Under the section of the page labeled 'Amount of Funds' are listed the three eligible types of construction. Enter the amount of funds that the source will provide for the appropriate type of construction. If the source's financing and assistance types are the same, you may enter both at once.

Otherwise, you will need to enter the source's contributions separately.

4. Select one of the following Assistance Types for the source from the drop-down menu:

- Loan

- Grant

- Other - this is used to record financing types which are not loans or grants. For example, equity realized from the syndication of tax credits, owner equity, equity from historic tax credits, deferred developer fees, deferred capitalized reserves/working capital, or down payments from owners of condominium/cooperative units.

5. If applicable, enter the source's financing term through cost certification, and indicate whether the term is in years or months. Select 'N/A' if not applicable.

6. If applicable, enter the applicable interest rate.

7. Interim Interest: For each construction loan, enter the anticipated total interim interest. The CDOL will edit the development budget to ensure that the total interim interest for all construction loans will be accounted for on line 16 of the development budget.

8. Lien Position: Enter the proposed lien position for the funding source in the event of a default on a mortgage and note. Select 'N/A' if not applicable.

9. Regulatory Term: If applicable, enter the number of years for the source's regulatory term.

C. Development Budget

If you have only one type of construction, when you arrive at this screen, a list of permanent funding sources added on the previous screen will be displayed. If you have multiple construction types, when you arrive at this screen, a drop-down menu will be available for you to choose the type of development budget you want to work on. Select the budget type, and a list of permanent funding sources added for this type of construction will be displayed.

Select the 'add' button to the right of the source you wish you to work on. The source will then be highlighted in yellow, and a list of development costs associated with a typical project will be displayed. For each applicable line item, enter the amount of funds to be contributed by the highlighted source. To change any of the figures added for a source, select the 'edit' button to the right of the source name – this appears after a source has been added. Totals will be calculated by CDOL.

The CDOL will produce a summary development budget for projects with multiple construction types.

To view the development budget(s) with all sources, select the 'Print' function at the top of the page.

Line Items: Where line items are self-explanatory, instructions are not included. Where clarification is helpful, instructions are provided below.

A. Acquisition (lines 1 – 3):

1. Land: the acquisition cost of the land **only.**

2. Structures: the acquisition cost of any buildings on the land.

3. Total Acquisition: This will be calculated by the CDOL.

B. Soft Costs (lines 4 – 24):

See Section 5.00 of the CPM (Development Requirements) before completing this section for definitions and information regarding allowable fees and interim costs to be charged for DHCR/HTFC construction loans to private developers on tax credit projects. If applicable, remember to pro-rate soft costs attributable to non-residential space in the project.

4. Appraisals: See Section 5:03.03 of the CPM.

5. Housing Consultant: This may be up to one percent of Line 43 (Total Development Cost), not to exceed $20,000.

9. Architecture/Engineering Fees: General guidelines for this line item are as follows: Up to 15% of total construction costs (TCC) (line 40) will be allowed for small-scale, highly complex, historic preservation projects, while larger, new construction projects are generally limited to 5% of TCC.

10. Construction Manager Fees: This may be up to 5% of TCC (line 40). This fee may only be attributed to projects without a general contractor. If you enter an amount in this line item, you may not also enter amounts in Builder's Overhead (line 38) or Builder's Profit (line 39). See the CPM (Section 5.05) and the Design Handbook for more.

11. Legal Fees: Generally limited to one percent of the TDC, depending on the attorney's specific responsibilities.

12. Non-Profit Developer's Allowance (NPDA): This may be paid only when the developer is a non profit organization, and the project will be owned and operated on a non-profit basis. Developers of seed money projects cannot claim the NPDA. (See Section 5.05 (vii) of the CPM for more on the NPDA).

16. Interim Interest: The CDOL will edit the total of this line item to ensure that it is equal to the total interim interest for all construction loans entered in Section B of this Exhibit.

22. Other DHCR/HTFC Fees:

- Applicants requesting DHCR/HTFC construction financing should refer to Section 5.12 of the CPM for guidance on construction financing fees.

23. Other Soft Costs: If you enter an amount for other soft costs in this line, such as costs for preparing a Phase I Environmental Site Assessment or other environmental study, specify the cost(s) in the space(s) provided. Click the 'add' button to add more lines if necessary.

24. Total Soft Costs: This line will be calculated by the CDOL.

C. Construction Costs (lines 25 – 43):

Enter the projected cost for each applicable construction line item. "Lump sum" totals are not allowed. Items such as off-site work, demolition, builder's profit, overhead, general requirements, etc. must be specified. Appliances, if part of the construction contract, should be included in the line item of the space in which they will be installed - for example, the cost of stoves for individual residential units would be placed in line 31 - Residential.

25. Site Work: the cost of site preparation.

26. Off-Site Work: DHCR/HTFC Programs will only fund off-site costs directly associated with the project. Contact your regional office in advance of application submission if you have questions regarding this line item.

27. Demolition: Only demolition that takes place on the project site is an eligible cost.

28. Environmental Remediation: Include asbestos removal and lead-based paint hazard control in this line.

29. Other Construction Costs: Specify any costs entered on this line item in the space(s) provided. Click the ‘add’ button if more lines are required.

30. Subtotal – Site Preparation: CDOL will calculate this line.

31 – 33. Residential, Civic Space or Commercial Construction: Only one of these lines will be open for data entry, depending on which budget you are completing.

35. Performance Bond Premium: Generally between one and two percent of Line 36 (Subtotal Contractor’s Costs).

36. Subtotal Contractor’s Costs will be calculated by the CDOL.

37. General Requirements: A maximum of six percent of line 36.

38. Builder’s Overhead: A maximum of four percent of line 36.

39. Builder’s Profit: A maximum of ten percent of Line 36

40. Total Construction Costs: CDOL will calculate this line.

41. Project Contingency: The amount to be set-aside for all construction-related costs and estimates that represent an amount which is five percent (for new construction projects), or ten percent (for rehab or small projects) of the sum of lines 24 (Total Soft Costs) and 36 (Subtotal Contractor’s Costs).

43. Total Development Cost (TDC). This line will be calculated by CDOL.

D. <u>Working Capital (lines 44 – 48):</u>

Enter all operating costs from the time of substantial completion through the first six months of project operation, including, but not limited to: real property taxes, insurance, utility fees, management fees, advertising and marketing.

44. Initial Operating Deficit: Enter the estimated shortfall between operating expenses and operating income from the time of initial rent-up through full rent-up for a period not to exceed 18 months. Expenses should include all applicable debt service.

45. Supplemental Management Fee and Marketing: Enter the costs for management and marketing fees from initial rent-up through full rent-up for a period not to exceed 18 months.

46. Purchase of Maintenance and Other Equipment: Enter any estimated amounts necessary to purchase needed and appropriate maintenance and other equipment. Provide an itemized list in the space(s) provided. Click the ‘add’ button if more lines are needed.

47. Other Working Capital: specify costs in the space provided. Click the ‘add’ button if more lines are needed.

48. Total Working Capital: This line will be calculated by the CDOL.

E. Project Reserves: (lines 49 through 53):

50. Capitalization of Replacement Reserve: A replacement reserve is used to replace major items and systems over the life expectancy of the building, including but not limited to: flooring, appliances, plumbing fixtures, heating equipment, roof systems, windows, doors, cabinetry and site apparatus. Applicants may request HTF funds to capitalize, or partially capitalize a replacement reserve only if it is not economically feasible for the project to support the "standard" annual contribution to the replacement reserve from operating income.

51. Reserve for Adapting Units: DHCR/HTFC will recognize the capitalization of up to $4,000 per unit to be set aside to cover the post-construction cost to fully adapt an accessible residential unit to meet the specific needs of a prospective handicapped household. See Section 5.05 of the CPM for further information.

52. Enter the amount of capitalized reserves other than those in lines 50 – 51 above.

53. Total Project Reserves: this line will be calculated by the CDOL.

54. Total Project Costs: This line will be calculated by the CDOL.

Exhibit 4 – Rents/Maintenance Fees & Affordability

This Exhibit must be completed for all projects which include residential units. All residential units in the project must be recorded on this Exhibit, including those which are being financed by sources other than UI or RARP, and units set aside for occupancy by a building superintendent/resident manager. This Exhibit will be used to rate the affordability of the proposed project. It is not used to set income served limits for the regulatory period.

The tables that you will be required to complete in this Exhibit are dependent on the type of project residential tenure you selected in Exhibit 1, Section E of this Application, and on whether or not you expect the project to receive rental subsidies, as indicated in Question A1 below. Tables will be populated by CDOL based upon the data you enter for each unit size/monthly housing cost mix in the project. Specifically:

- If the project includes rental units with rental subsidies, Tables A1 and A2 will be populated; or
- If the project includes rental units without subsidies, Tables A3 and A4 will be populated.

A. Tenant Affordability Plan: This section applies to rental units only.

1. Indicate whether or not you anticipate that any of the units in the project will receive a rental subsidy.

2. If you answered yes to the preceding question, enter the total number of units expected to receive each type of subsidy listed in a through d. If the rental subsidy source is not listed in a through d, enter the number of units to receive rental subsidies from another source in e. 'Other Subsidy Source', and specify the subsidy source in the space provided. The total number of units that you enter for this question must match the total units specified to receive a rental subsidy in Table A1 below.

3. Non-Rent Bearing Unit for Occupancy by Building Superintendent/Resident Manager.

Indicate whether or not the project includes a non rent-bearing unit to be occupied by a building superintendent/resident manager. If you answer yes, enter the anticipated number of occupants in the unit, and the total monthly utility cost to be paid by the building super/resident manager. The CDOL will calculate 3d.

4. Indicate whether or not the comparable rents that you will reference in the following section (A1 and A3) include each of the utilities listed.

A1 through A4 - Monthly Housing Cost for Rental Units

This section requires you to enter information for each unit size/monthly basic rent/rental subsidy combination in the project. If there are multiple monthly basic rents anticipated for units of the same size, you must record them separately. If there are units of the same (unit) size, some of which will receive rental subsidies and some which will not, you must also record them separately. After saving the information for each unit size/rent category, the units will be displayed in the appropriate grids at the bottom of the page:

Table A1 (Monthly Housing Cost for Rental Units with Subsidies) and Table A2 (Affordability for Rental Units with Subsidies) will display units with rental subsidies; and,

Table A3 (Monthly Housing Cost for Rental Units without Subsidies) and Table A4 (Affordability for Rental Units without Subsidies) will display units without rental subsidies.

If you indicated in question 3 of this Exhibit that the project includes a non-rent bearing unit for a building superintendent/resident manager, do not include that unit in this section.

Enter the following data for each unit size/rent combination:

Rental Subsidy: Indicate whether or not these units will receive a rental subsidy. If you choose 'yes' for this field, these units will be displayed in Tables A1 and A2 below. If you choose 'no' for this field, these units will be displayed in Tables A3 and A4 below.

Unit Size: Select the number of bedrooms in the units.

Number of Units: Enter the number of units of this size with the same monthly basic rent and rental subsidy status.

Comparable Market Rent: Enter the median contract rent paid in the primary market area for a comparable unit. (Evidence of comparable rents must be included in the Market Study).

Monthly Basic Rent: Enter the applicable shelter rent allowance or proposed basic rent or carrying charge for the units in this category.

Tenant-Paid Utilities: Enter the anticipated cost of utilities to be paid directly by the tenants in this unit category.

Area Median Income: Enter the appropriate area median income for the proposed unit size. Refer to the "Median Income Adjusted by Bedroom Count" in the Reference Materials for more information.

Percentage of Area Median Income (AMI) that Unit will be Targeted to: Enter the percentage of AMI of the households that you will be targeting for occupancy of the units. The data entered in this field must be consistent with the data entered in Exhibit 1, Section I, 2 (Income Targets), and will be used as the basis for the project's Regulatory Agreement should the project be selected for funding.

After you have entered and saved the data for a unit size/rent/subsidy combination, it will be displayed in the appropriate Tables below, and the CDOL will perform some calculations based on the data entered.

In addition to the data entered above, the following columns will be displayed and/or calculated by CDOL:

Tables A1 and A3 (Monthly Housing Cost):

No. of Occupants Per Unit: CDOL will update this column based on two (2) persons per bedroom.

Total Monthly Housing Cost: This will be calculated by the CDOL by adding together the Monthly Basic Rent and the Tenant Paid Utilities.

Tables A3 and A4 (Affordability):

Total Annual Cost: This will be calculated by the CDOL by multiplying the Total Monthly Housing Cost by 12 for each of the unit size/monthly cost categories displayed in Table A3. This field is not applicable to Table A2 (units with rental subsidies).

Minimum Annual Income Needed to Afford Unit: This field will be calculated by the CDOL for Table A3 by dividing Total Annual Cost by **.30.** This field is not applicable to Table A2 (units with rental subsidies).

Percentage of Area Median Income that Unit is Affordable to: This field will be calculated by the CDOL for each unit category in Table A3 by dividing the Annual Income Needed to Afford Unit by the Area Median Income (AMI). The result will be the income group that the unit is affordable to. For Table A2 (units with rental subsidies), the CDOL will display 30% of AMI.

Exhibit 5 – Operating Budget

If the project involves both residential and non-residential units, you must complete two budgets – one for the residential and one for the non-residential units. The CDOL will produce a summary Exhibit 5 for the project.

A1 – Total Effective Income:

This Table calculates the project's income and vacancy arrears to produce total effective income. Section A is for the residential portion of the project and Section B is for the non- residential portion of the project.

A. Effective Residential Income

If the project does not involve residential space, this section will be blocked.

1. Total Residential Monthly Income/Maintenance Fees: The CDOL will calculate the project's total residential monthly income, by multiplying the total number of units for each unit size/monthly cost category in Exhibit 4 Tables A1 and A3 by the basic rents for those units, and adding the results.

2. Annual Gross Residential Income: The CDOL will calculate this by multiplying line 1 (Total Monthly Income/Maintenance Fees) by 12.

3. Estimated Percentage of Vacancy & Arrears: Enter the estimated percentage of vacancy and arrears for the residential portion of the project in the space provided. The CDOL will then multiply Line 2 (Annual Gross Residential Income) by this percentage to arrive at the total annual income expected to be lost from residential vacancies and arrears.

4. Net Residential Income: The CDOL will calculate this by subtracting Line 3a (Total Residential Vacancy and Arrears) from Line 2 (Annual Gross Residential Income).

5a. Ancillary Income - Laundry: If applicable, enter the anticipated income from residential laundry facilities.

5b. Ancillary Income – Parking: If applicable, enter the anticipated income from residential parking facilities.

5c. Ancillary Income – Other: If applicable, enter the anticipated income from other residential sources, for example, dedicated project operating subsidies from public agencies or fully capitalized operating reserves. Do not include interest from operating or replacement reserves. Specify the source(s) of any “Other” Ancillary Income in the space provided.

6 Total Ancillary Residential Income: The CDOL will calculate this by adding together lines 5a, 5b and 5c.

7. Total Effective Residential Income: The CDOL will calculate this by adding together lines 4 and 6. This figure will be transferred to line 1 (Total Effective Income) of the residential operating budget.

B. Effective Non-Residential Income

If the project does not involve non-residential space, this section will be blocked.

8 Gross Commercial/Civic Income: Enter the estimated amount of revenue to be generated from commercial and/or civic rents.

9. Commercial/Civic Vacancy and Arrears: Enter the estimated percentage of vacancy and arrears for the commercial/civic portion of the project. The CDOL will multiply Line 8 (Gross Commercial/Civic Income) by this percentage to arrive at the total annual income expected to be lost from commercial or civic vacancies and arrears.

10. Net Commercial/Civic Income: The CDOL will calculate this by subtracting line 9a (Total Commercial/Civic Vacancy and Arrears) from line 8. This figure will be transferred to line 1 Total Effective Income for the non-residential portion of this project.

10a. Indicate whether or not income for this portion of the project will be guaranteed through a master lease and/or developer guarantee.

11. Total Effective Income: This line will be blocked to CDOL Users. The CDOL will calculate this when it produces a Summary Table 1 for projects with both residential and non-residential space by adding together lines 7 & 10.

A2 – Basis for Projection of Operating Budget:

This section serves two purposes:

1. Data entered here will enable the CDOL to do many of the calculations required in A3 of this Exhibit – Operating Budget; and,

2. It provides a rationale for operating expenses during the project’s regulatory period.

If the project involves both residential and non-residential space, click on the 'add' button for the type of budget you wish to update. If the project only includes one type of construction, only one budget type will be displayed. Click the 'add' button to the right to update. When you click 'add', the page will redisplay with the first year's total effective income shown under the year one cost, as well as a list of typical operating expenses.

Beginning with Total Effective Income (line 1), click the 'edit' button for each applicable line item listed. Clicking 'edit' will result in the screen being redisplayed with fields to provide line item details:

A. Income/Expense: Displays the name of the line item that you are working on (Income for Total Effective Income (line 1); Expense for all other line items).

B. Year 1 Income/Cost: If you are working on Total Effective Income (line 1), the applicable amount derived from Section A1 of this Exhibit will be displayed (line 7, or line 10). For all other line items (costs), enter the anticipated first year's operating cost for the expense listed in A. Year one should represent the first complete year of occupancy.

C. Type & % Increase/Decrease: From the drop-down list, select one of the following three expense types for each line item:

Fixed: The cost (or income) will remain constant from year to year. The CDOL will update the operating budget for these line items, based on the amount entered in B – Year 1 Cost (or Income).

Variable: These costs (or income) are expected to either rise or fall from one year to the next. If you select this type, **the CDOL will default to a 3% increase**, which you may adjust as necessary. The CDOL will update the operating budget for these line items.

Other: These costs (or income) cannot be termed either fixed or variable. For these line items, you must manually complete the operating budget Exhibit 5, A3) for years 1 through 15.

D. Rationale for Estimates: Provide the rationale for the estimated expense (or income). For example: "$80 a unit," or, "$3/square foot."

E. Source: Enter the source of the rationale, for example, "based on actuals from similar project, Hampshire Senior Housing," or "quote from insurance broker – Smith Insurance".

Please note the following regarding certain line items:

1. Total Effective Income: CDOL will update the total effective income for the first year based on either line 7 or line 10 from Section A1 of this Exhibit. Complete this line for the following years.

38 – 39. Reserves: Refer to the CPM, Section 5.06 before completing these lines.

42. Debt Service: The CDOL will produce a line for each permanent loan entered in Exhibit 3, displaying the funding source name, loan amount, interest rate and term from the information provided in Exhibit 3. Provide the expense information for each loan.

A3 – Operating Budget

For each line item in A2 (Basis for Projection of Operating Budget) that was specified as "Fixed" or "Variable with a Percentage Rate", the CDOL will calculate project operating costs for the first 15 years of project operation. Complete the 15-year cost projections for any costs that you specified as type "Other" in Section A2 of this Exhibit by clicking the 'edit' button to the right of the line item and completing the 15-year projection.

Lines 10, 24, 30, 37, 40, 41, 43 and 44 will be calculated by the CDOL.

Exhibit 6 – Site and Building Information

General Instructions: Please read the following before completing this Exhibit.

1. Section A must be completed for **each site** in the project.

2. Section B must be completed for **each building which will exist upon completion** of the project.

A. Site Information

Complete this section for each site in the project.

1. Site Basics

a. Indicate whether or not the site is vacant land.

b1. If you answered no to 1a, enter the number of buildings on the site.

b2. If applicable, enter the number of non-accessory buildings on the site which will be demolished.

c. Tax Parcel Data for Vacant Land or Land which will be Vacant After Demolition: If the site is vacant land or it will be vacant land after demolition of existing buildings, provide the site's tax parcel(s) in the space provided. For sites located in one of the five boroughs of New York City, enter the Block, Lot and Easement Code (B/L/E) assigned by the City. For other locations in New York State, enter the Section, Block and Lot Number(s) (S/B/L) for the site assigned by the County.

d. Site Address: Enter the street address, municipality and zip code for the site.

2. Site Area and Zoning

a. Enter the total site area and indicate whether the area is in acres or square feet.

b. Enter the current zoning classification.

c. Enter the minimum site area for proposed project to meet local zoning regulations, and indicate whether the area is in acres or square feet.

3. Special Site Locations/Designations

Select each box corresponding to a correct statement about the site. Select 'i. Not Applicable', if none of the statements apply.

NOTE: If the 'flood plain' box is not checked, the applicant is representing that it can demonstrate through the submission of maps or other documents that the site for the proposed project is not in a flood plain.

4. Site Utilities

Complete the Table for each utility listed.

Source: Choose either public, commercial or private.

On- or Off-Site: Choose either on-site or off-site.

Distance from Site: If applicable, enter the utility's distance from the site in feet.

5. Unusual Site Features

Select each unusual site feature present on the site. If no unusual features are present, select 'j. Not Applicable.'

6. Existing Structures/ Facilities/ Parking

a. Describe any accessory structures on the site, including their size. If there are none, select 'N/A.

b. Describe any recreational facilities on the site. If there are none, select 'N/A.' (Family projects must have adequate space to accommodate an on-site play area).

c. Site Parking: Select each applicable statement. Enter the number of spaces and the total parking square footage, if applicable.

7. Site Suitability

a. Indicate whether or not the area is free of hazardous materials, and is not in proximity to incompatible adjacent uses, or facilities which may present problems with noise or aesthetics, such as an airport, railroad tracks, or a landfill.

b. If you answer no to 7a, provide a description of the hazardous materials, and/or incompatible uses or facilities in the space provided.

c. Indicate whether or not the site is directly accessible from a public road.

8. Proximity of Support Services

a. Indicate whether the site is in an urban or non-urban area. (See the CPM Glossary for the definition of 'urban').

b. Select the primary project occupants. If you choose other, specify the type of occupants.

c. Distance to Support Service: For each service listed, select the option which best describes its proximity to the site.

Upon completing this page, the page will redisplay with the site numbered and listed at the top. If you have more than one site, complete the page again for the additional sites.

A1. Buildings to be Demolished

This section is applicable only if you indicated in the previous section that there were non-accessory buildings on the site(s) that were to be demolished.

1. Click on the 'add' button to the right of the applicable site.

2. Current Tenure: Select the applicable tenure type of the building: residential, non-residential, or mixed residential/ non-residential.

3. Enter the number of occupied residential and/or non-residential units in the building.

4. Repeat for each building to be demolished.

B1. Building Characteristics

Select the site you want to work on from the drop-down list. Complete this section for each building **which will exist upon project completion.**

1. Type of Activity Proposed

Select the type of activity proposed for the building.

2. Existing Building Characteristics

Complete this **ONLY** if the activity proposed is rehabilitation or acquisition of an existing building.

a. Enter the street address, including municipality and zip code.

b. Enter the year that the building was constructed.

c. Enter the tax parcels for the building (NYC – block/lot/easement; elsewhere in NYS, S/B/L)

d. Select the option which describes building's most recent use. If you select 'Other', specify the use in the space provided.

e. Enter the number of current residential units.

f. Enter the number of current non-residential units.

3. Occupied Units

a. Indicate whether any of the units in the building are occupied.

b. Enter the number of occupied residential units, if applicable.

c. Enter the number of occupied non-residential units, if applicable.

d. Indicate whether relocation of residential and/or non-residential tenants will be required, and enter the number of tenants of each type who must be relocated.

4. Building Use Upon Completion

Complete this Section to describe the building **upon completion.**

a. Building Use: Select each applicable box which describes how the building will be used upon completion. If choices 1 – 4 do not describe the use, select 'other', and describe the proposed use.

b. Residential Tenure Type: Select the option which describes the building's residential tenure type upon completion. If choices 1 – 4 do not describe the use, select 'Other', and describe the proposed tenure type.

c. 5. Building Units Assisted by HTFC/DHCR

1. Indicate the number and sq. footage of all residential units, community room units (considered to be part of the residential space), and non-residential units (commercial, civic and community service facility) in the building.
2. Repeat, but only for those units which will be funded by DHCR/HTFC.

6. Building Details

a. Enter the number of floors which will exist upon completion of the building.

b. Select the building's structure type upon completion. If 'Other' is selected, describe the type in the space provided.

7. Items in Rent/Carrying Charge

a. Equipment: Select each item which is included in the rent or carrying charge. If there is an item not listed, select 'Other' and specify the item.

b. Services: Select all services which will be included in the rent or carrying charge. If applicable, specify the type of heat and hot water to be provided. If there is an item not listed, select 'Other' and specify the item.

c. Parking: If parking is to be included in the rent or carrying charge, select the applicable type(s). If 'Other' is selected, describe in the space provided.

8. Tenant-Paid Utilities

Select each item that will **not** be included in the rent or carrying charge. If 'Other' is selected, describe in the space provided.

B2. Building Space Breakdown

Select the site and the building that you wish to work on

A. Dwelling Units:

Click the 'add new dwelling unit' button. If the project includes units with the same number of bedrooms but varying square footages, be sure to enter each of those sized units separately. Select the unit size (number of bedrooms) from the drop-down menu, and enter the square footage of these units, and the number of units at this size, and with the same square footage. Repeat this step for all residential units in the building. As you update each building, the CDOL will calculate the total square footage for each unit size/square footage combination, as well as the total square footage of all residential units in the building.

B. Common Area Space Breakdown

Click on the 'edit' button to the right of each category of common space that will be included in the building. Enter the total square footage for that space. CDOL will calculate the total common area space.

C. Non-Residential Space Breakdown

Click on the 'edit' button to the right of each category of non-residential space that will be included in the building. Enter the total square footage for that space. CDOL will calculate the total non- residential space.

As sections are completed, the CDOL will display a running total of the total gross floor area for the building.