

2025

NOFA 2025 Guidelines



Photo by Brian Zehowski



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2025 NOFA Loan Program

Introduction

The Department of Community & Economic Development (DCED) Notice of Funding Availability (NOFA) loan program provides residential developers with various financing options for transformative housing projects that will make positive, visible impacts on our communities. Through NOFA, DCED intends to support projects that achieve *Plan Cincinnati's*¹ goals to provide a full spectrum of healthy housing options and to improve housing quality and affordability.

How Does NOFA Work?

NOFA is a public gap financing tool that leverages private financing to develop quality housing throughout Cincinnati. Through NOFA, DCED provides subordinate loans for up to 40% of total project costs. A sample project financing structure is listed below:

Source	Percent	Amount	Security
Bank/Private Loan	70%	\$ 700,000.00	1st Mortgage
NOFA Loan *	20%	\$ 200,000.00	2nd Mortgage
Developer Equity	10%	\$ 100,000.00	n/a
Totals	100%	\$ 1,000,000.00	

* NOFA loan cannot exceed 40% of total project cost

NOFA loans are awarded through a competitive application process, through which DCED staff will evaluate and recommend projects based on how well they meet the housing policy objectives of the City of Cincinnati (City). Scoring criteria are updated annually and can be viewed *in Exhibit F of these guidelines*. Project scores are intended to serve as a guide for staff and should not be considered the only determining factor for funding recommendations. Other funding considerations include but are not limited to:

- **Applicant's property ownership history** including any building, fire, health, or property related code violations. The City reserves the right to deny any applicant with past or present violations.
- **Applicant's NOFA project history**, including past NOFA project performance and capacity of applicants given existing pipeline of awarded NOFA projects.

Staff recommendations will be presented to the Director of DCED and the City Manager's Office for final determination of awards meeting the City's housing policy objectives. The City Manager's Office has the final say in funding recommendations.

¹ *Plan Cincinnati* is available at <https://www.cincinnati-oh.gov/planning/plan-cincinnati/>

2025 Schedule

DCED intends to follow the NOFA schedule outlined below but reserves the right to revise program dates, as necessary. **Due dates and times as published and as amended will be strictly enforced. Late submissions will not be accepted.**

Date*	NOFA Status
Friday, February 28 th	Guidelines and Application Release
12pm ET, Friday, March 28 th	Intent to Apply DEADLINE
12pm ET, Friday, May 2 nd	Application Submission DEADLINE
Friday, August 22 nd	Formal Awards Announced (tentative)

*Intent to Apply and Application Submission dates are subject to change; Identified pre-applicants will be notified accordingly.

Following formal awards, DCED will work with awarded applicants through final due diligence, contract drafting and execution, financial closing, pre-development activities, construction oversight, and project close-out. Awarded applicants are expected to move projects forward in a timely manner. Awarded applicants must be able to execute a funding agreement within six (6) months of the award date and commence construction within one (1) year of the award date. Funding will be rescinded if these timelines are not met. See Exhibit D for more information about Post-Award Procedures.

Who Is Eligible to Apply for NOFA Loans?

For-profit & non-profit corporations, community development corporations, community housing development organizations, community-based development organizations, public housing authorities, partnerships, and proprietorships are all welcome to apply for NOFA loans. Mixed-use, multi-family, or homeownership projects will be considered for NOFA loan awards. Projects that include both multi-family rental and single-family homeownership components will not be eligible and should be submitted as separate applications where the projects will be evaluated separately.

Projects that already have an active funding commitment from DCED via the 9% LIHTC, BGF or OLIHTC Support Request Application process or prior funding commitment from NOFA or other competitive DCED-Housing division funding solicitation will not be considered for additional funding through NOFA.

Threshold Criteria

To be considered for review, applicants must meet certain threshold requirements. Any project that does not meet all four threshold requirements listed below at time of Application Submission will not be considered for funding.

- Minimum of 4 Units – Project must include a minimum of four (4) residential dwelling units.

- Primary Funding Commitments – Applicant must demonstrate to DCED that a minimum of 60% of project financing has been secured from non-City resources. All commitments must be dated within six (6) months of the application submission deadline. Financial commitments must be evidenced by a conditional commitment letter, letter of interest (LOI), or term sheet indicating the loan or grant amount, loan term, and interest rate.
 - Minimum of 5% Owner Equity (*not applicable to Low Income Housing Tax Credit projects, non-profit organizations, or community development corporations*) – Applicant must demonstrate to DCED that a minimum of five percent (5%) of project financing has been committed from owner/developer equity. All commitments must be dated within six (6) months of the application submission deadline. Equity commitments must be evidenced by a conditional commitment letter, letter of intent, or term sheet on official letterhead and signed by an authorized representative for the applicant. Deferred developer fee can count towards the minimum 5% owner/developer equity, but it must be repayable within 15 years.
- Site Control – Applicant must have site control for the property associated with the project. Site control can be evidenced by an executed and recorded deed, purchase contract or option, holding contract, or other legally binding measure. Option agreements must include the time period within which the property will be transferred.

What Are Eligible Uses of NOFA Loans?

NOFA loan funds can be used for site acquisitions (arm's length transaction from a non-affiliate seller), hard costs associated with renovation and new construction of residential space, and infrastructure improvements associated with the project. NOFA loan funds cannot be used for pre-development, or soft costs associated with a project, or public improvement projects including the erection, construction, alteration, repair or improvement of any public structure, building, road, or public improvement of any kind. NOFA loans may come with additional requirements or restrictions around the use of funds, pre-development activities, and long-term monitoring and compliance. See the Funding Availability section for more information, though applicants are expected to conduct their own research into these requirements.

All loans awarded will be paid out on a pro-rata basis during construction except as otherwise authorized to meet the needs of certain tax credit programs or as approved by the City. Borrower's reimbursement requests should be submitted regularly but will be limited to once in any thirty (30) day period and should only cover one month of construction expenses at a time. The City will withhold a ten percent (10%) retainage to be released upon completion of construction as evidenced by Certificate of Occupancy or some other official documentation from the Department of Buildings and Inspections, submission of all final sworn affidavits and/or final unconditional lien waivers for the general contractor and all subcontractors, and satisfactory compliance with all other applicable City, State, and Federal requirements.

Homeownership

Projects that create and/or improve homeownership opportunities throughout the City are eligible for NOFA funds. Funding priority will be granted towards projects that create clustered or contiguous housing units that are for sale and marketed towards households earning 120% or less of the HUD-adjusted Area Median Household Income.

Rental

Projects that include the creation or renovation of affordable rental, mixed-income, and mixed-use projects, as well as permanent supportive housing projects throughout the City are eligible for NOFA funds. Funding priority will be granted to affordable and mixed-income rental projects that include units marketed towards low-income households earning 60% or less of the HUD-adjusted Area Median Household Income. Ineligible projects include student housing, group homes, shelters, transitional housing and dormitory-style facilities.

Funding Availability

DCED intends to make approximately \$3 million available to loan applicants for residential development, not including available TIF funding. This funding is an aggregate amount allocated to the NOFA from the five (5) funding sources: Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), HOME Investment Partnership American Rescue Plan (HOME-ARP), City capital, and Tax Increment Financing District resources (TIF). This funding amount is an approximation; true funding amount will be determined based on a number of factors including: receipt of applications for qualified projects by geography or income restriction, receipt of funds from HUD and City Council appropriation where required. As anticipated sources increase or decrease, availability of funds will be adjusted accordingly. **It is in the City's discretion to award all available funds, a portion of available funds, or no funds in the NOFA round.**

Community Development Block Grant (CDBG)

Loans will be considered for renovation projects with housing components that benefit low- to moderate-income households or reduce slum and blight in eligible neighborhoods. Approximately \$250,000 is available in CDBG funding. CDBG-assisted projects may be subject to additional requirements and regulations, including:

- At least 51% of units will be restricted to households earning 80% or less of the HUD-Adjusted Area Median Household Income (see Exhibit B).
 - Income eligibility will be verified using an income certification form at initial lease-up or sale.
- Rent for income-restricted units will be limited to no more than 30% of the household Area Median Income target (e.g., if unit will be restricted to a 60% AMI household, rent will be limited to 30% of the monthly income at 60% AMI) (see Exhibit B).
- [Build America, Buy America](#) provisions

- [Environmental Review](#) including an Environmental Site Assessment Phase I (and Phase II as necessary)
- [Lead-based paint](#) provisions (for structures built before 1978)
- Non-discrimination and equal access provisions, including but not limited to:
 - [Americans with Disabilities Act \(ADA\)](#)
 - Broadband Infrastructure provisions for projects with five (5) or more units
- Procurement requirements (see Exhibit C)
- [Uniform Administrative Requirements](#)
- [Uniform Relocation Assistance, Section 104\(d\), and related acts](#)

HOME Investment Partnership Program (HOME)

Loans will be considered for renovation and new construction projects that create affordable housing for low- to moderate-income households. Approximately \$1 million is available in HOME funding. HOME-assisted projects may be subject to additional requirements and regulations, including:

- Rental projects
 - HOME-assisted units will be restricted to households earning 60% or less of the HUD-Adjusted Area Median Household Income (see Exhibit B).
 - If the number of HOME-assisted units is five (5) or more, all HOME-assisted units will be restricted to households earning 50% or less of the HUD-Adjusted Area Median Household Income.
 - Income eligibility will be verified using the 24 CFR Part 5 method of determining income at initial lease up and every six (6) years for the period of affordability.
 - Rent (including tenant paid utilities, which will be calculated in an amount not to exceed that approved by the Ohio Housing Financing Authority using the current local housing authority utility allowance) for HOME-assisted units will be limited to the applicable High HOME or Low HOME rent limits as published by HUD (see Exhibit B).
- Homeownership projects
 - HOME-assisted units will be restricted to households earning 80% or less of the HUD-Adjusted Area Median Household Income (see Exhibit B).
 - Income eligibility will be verified using source documentation at initial sale and for each subsequent sale for the period of affordability.
 - Sales price for HOME-assisted units will be limited to 95% of the median purchase price for the area as published by HUD (see Exhibit B).
- Annual reporting and monitoring
- [Build America, Buy America](#) provisions
- [Federal Funding Accountability and Transparency Act \(FFATA\)](#).
- [Environmental review including an](#) Environmental Site Assessment Phase I (and Phase II as may be requested by the City)

- [Lead-based paint](#) provisions (for structures built before 1978)
- Non-discrimination and equal access provisions, including but not limited to:
 - [Americans with Disabilities Act \(ADA\)](#)
 - Broadband Infrastructure provisions for projects with five (5) or more units
 - [Violence Against Women Act \(VAWA\)](#)
- Procurement requirements (see Exhibit C)
- [Property Standards](#)
 - City of Cincinnati Multifamily Property Standards for New Construction and Rehabilitation (See Exhibit E)
 - Neighborhood Site Selection Certification Form
 - Applicants that will be considered for HOME funding will be required to complete a Site Selection Certification Form.
- [Uniform Administrative Requirements](#)
- [Uniform Relocation Assistance, Section 104\(d\), and related acts](#)

The City also receives HOME dollars to be directed towards eligible housing projects that are owned, developed, or sponsored by community housing development organizations (CHDOs). The requirements and regulations that apply to other HOME funded projects also apply to HOME CHDO projects. There are specific eligibility criteria to qualify as a CHDO and the City must certify CHDOs every year. For more information on CHDOs, please contact Joseph Malek, Neighborhoods Development Manager, at joseph.malek@cincinnati-oh.gov.

HOME American Rescue Plan (HOME-ARP)

Loans will be considered for renovation and new construction projects that provide homelessness assistance and supportive services. Approximately \$1 million is available in HOME-ARP funding. The City's use of HOME-ARP funds is designed to create affordable permanent supportive rental housing (PSH) that serves a qualifying population. Qualifying populations include:

- Those who are homeless as defined under 24 CFR Part 91.5
- Those at risk of homelessness
- Those who are fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
- Other populations where providing supportive services or assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability
- Veterans and families that include a veteran member that meet the criteria for one of the qualifying populations previously listed.

HOME-ARP assisted projects may be subject to additional requirements and regulations, including:

- [Build America, Buy America](#) provisions
- [Environmental review including an](#) Environmental Site Assessment Phase I (and Phase II as may be requested by the City)

- [Lead-based paint](#) provisions (for structures built before 1978)
- [Federal Funding Accountability and Transparency Act \(FFATA\)](#)
- Non-discrimination and equal access provisions, including but not limited to:
 - [Americans with Disabilities Act \(ADA\)](#)
 - Broadband Infrastructure provisions for projects with five (5) or more units
 - [Violence Against Women Act \(VAWA\)](#)
- Procurement requirements (see Exhibit C)
- [Property Standards](#)
- [Uniform Administrative Requirements](#)
- [Uniform Relocation Assistance, Section 104\(d\), and related acts](#)

City Capital (Capital)

Loans will be considered for projects that meet DCED’s strategic objectives and City housing policy goals, including affordable and mixed-income developments, and infrastructure improvements that may not qualify under the federal CDBG or HOME programs. Approximately \$750,000 is available in City capital funding. City capital-assisted projects may be subject to additional requirements and regulations, including:

- Rent for income-restricted units will be limited to 30% of the household Area Median Income target (e.g., if unit will be restricted to a 60% AMI household, rent will be limited to 30% of the monthly income at 60% AMI) (see Exhibit B).
- Environmental Site Assessment Phase I (and Phase II as may be requested by the City)
- [Lead-based paint](#) provisions (for structures built before 1978)
- Non-discrimination and equal access provisions, including but not limited to:
 - [Americans with Disabilities Act \(ADA\)](#)
- Procurement requirements (see Exhibit C)
- [Relocation](#) provisions

Tax Increment Financing District (TIF)

Loans will be considered for projects within eligible TIF Districts² that meet DCED’s strategic objectives and City housing policy goals, including affordable and mixed-income developments, and infrastructure improvements that may not qualify under the federal CDBG or HOME programs. This source is a supplemental source of funding for the NOFA program and will be recommended as a source for projects as DCED deems necessary. Availability of funding is dependent upon a TIF District’s fund balance and any outstanding commitments. TIF-assisted projects may be subject to additional requirements and regulations, including:

- Rent for income-restricted units will be limited to 30% of the household Area Median Income target (e.g., if unit will be restricted to a 60% AMI household, rent will be limited to 30% of the monthly income at 60% AMI) (see Exhibit B).

² More information on TIF Districts is available at <https://choosecincy.com/neighborhood-services/tif-districts/>

- [Community Engagement Meeting](#) (CEM) facilitated by the Department of City Planning and Engagement
- City Council approval
- Environmental Site Assessment Phase I (and Phase II as may be requested by the City)
- [Lead-based paint](#) provisions (for structures built before 1978)
- Non-discrimination and equal access provisions, including but not limited to:
 - [Americans with Disabilities Act \(ADA\)](#)
- Procurement requirements (see Exhibit C)
- [Relocation](#) provisions

Evaluation Criteria

NOFA loans are awarded through a competitive application process, through which DCED staff will evaluate and recommend projects based on how well they meet the City's housing policy objectives. DCED staff will underwrite the development team, property manager, sources and uses, and pro forma to confirm financial and regulatory compliance with available funding sources.

Projects applying for NOFA loans will be reviewed by DCED staff and given a project score. Project scores are intended to serve as a guide for DCED staff and should not be considered the only determining factor for funding recommendations. Project scores are based on the criteria outlined below with more details included in Exhibit F:

- I. **Readiness to Proceed and Feasibility (40 core points + 5 bonus points)**
 - ***Leverage (5 points):*** Does the project maximize non-City sources of funding?
 - ***Development Cost Analysis (5 points):*** Does the project have reasonable estimates for project costs?
 - ***Outside Funding Commitments (10 points):*** Has the project secured all other sources of necessary financing? Are ALL commitments, not just those representing 60% of project financing, dated within the past 6 months?
 - ***RENTAL – Debt Coverage Ratio (DCR) Analysis (10 points):*** is the minimum DCR required by the senior loan met for a 20-year period?
 - ***HOMEOWNERSHIP – Projected Profit or Loss (10 points):*** Is the project expected to make a profit?
 - a. For-profit developers will be analyzed on expected profit made at final sale of home(s).
 - b. Non-profit developers will be analyzed on percentage of developer fee in comparison to total project cost.
 - ***Developer Experience (10 points):*** Does the developer include proof of recent and successful experience in projects that are similar in type, scale, and complexity to the proposed project? Does the developer have adequate capacity? Does the developer have previous experience with utilizing federal funds or City capital funding?

- **BONUS - Creative Approach to Financing (5 points):** Does the project utilize multiple forms of federal and/or state tax credits, grants from outside sources, or other non-traditional funding source?

II. Alignment with City Goals (30 core points + 15 bonus points)

- **Transit Oriented Development (10 points):** Is the project site located within a walkable half mile of a 24-hour Cincinnati Metro Bus Route, as listed in Exhibit A?
- **Activity Center (10 points):** Is the project site located within a Connected Communities corridor (as identified by zoning codes MH, B, T, or P)?
- **New Units (5 points):** Does the project produce new units through new construction on land that has been vacant for 3 years or with rehabilitation of a building that has been vacant for 3 years? Does the project produce new units through rehabilitation of a building with 5 or fewer years of a required affordability period remaining? Is the project converting a non-residential building to residential use?
- **Broadband Access (5 points):** Does the project commit to providing appropriate broadband infrastructure as defined in 24 CFR Part 5.100?
- **BONUS – Clustered/Contiguous Parcels (5 points):** Does the project have a visible impact on the neighborhood by creating tightly clustered and/or contiguous units? Only applicable to multi-parcel projects.
- **BONUS – Mixed Income (5 points):** Does the project unit mix include 10%-40% of market rate units?
- **RENTAL BONUS – Mixed-Use Development (5 points):** Does the project have at least one commercial space?
- **HOMEOWNERSHIP BONUS – Grocery Access (5 points):** Is the project site located within a walkable half mile or mile of a full-service grocery store and/or pharmacy? A full-service grocery store is defined as having fresh produce and meat options (non-bulk groceries).

III. Project Characteristics (30 core points + 5 bonus points)

- **Affordability Targets (20 points):** Does the project create affordable rental units targeting 30%-80% of the area median income or affordable homeownership units targeting 60%-120% of the area median income?
- **Amenities (5 points):** To what degree does the project include amenities such as laundry hookups, appliances, storage, common areas, recreation space, etc.?
- **Family Units (5 points):** Does the project create family units, defined as 25% of rental units being 2+ bedrooms and 25% of homeownership units being 3+ bedrooms?
- **Bonus – Energy Efficiency (5 points):** Does the project achieve any environmental sustainability certifications?

IV. Penalty for Nonperformance (-10 points)

The City may deduct points from an Application submitted by or in conjunction with a Qualified Entity if that Qualified Entity has certain unresolved or adverse conditions regarding prior projects or existing properties under the Qualified Entity's control within 36 months

preceding the NOFA Application (“**Penalty Conditions**”). The City may deduct 10 points from an Application submitted by a Qualified Entity with any Penalty Condition, except where the Penalty Condition has been sufficiently addressed and/or resolved as either may be determined by, or to the satisfaction of, the City as of the date of application. Penalty Conditions may include, without limitation, the following:

1. Failure to maintain currently owned and managed properties within Cincinnati as evidenced by current open code violations at the properties.
2. Failure to comply with prevailing wage/Davis-Bacon, living wage, or other City contracting and employment programs.
3. Unresolved defaults under any City agreement or project with City funding.
4. Any project awarded City NOFA funding that is not under contract within 1 year of the award date.

DCED reserves the right to accept or reject any or all proposals submitted, in whole or in part. DCED also reserves the right to reject proposals from applicants who are not in good standing with financial obligations to the City, existing project compliance, or poor property management including public nuisance cases. Further, this request for proposals does not commit the City to award a contract or pay any costs associated with the preparation of proposals. DCED also reserves the right to rescind awards for projects that do not meet the funding agreement execution deadline or other requirements outlined in Exhibit D.

Application and Submission Requirements

There are two (2) submission deadlines: (i) Intent to Apply Deadline; and (ii) Full Application Submission Deadline. Application submission deadlines may be subject to change, as necessary. Identified pre-applicants will be notified accordingly. **Applicants that do not submit an *Intent to Apply form* by the deadline are not eligible to apply. Applications that are submitted without a corresponding *Intent to Apply form* will not be accepted.**

	Intent to Apply Submission	Application Submission
2025 NOFA	12pm ET, Friday, March 28 th	12pm ET, Friday, May 2 nd

The *Intent to Apply form* and 2025 NOFA Application can be found at [ChooseCincy.com](https://www.choosecincy.com). The *Intent to Apply form* must be submitted using the published Microsoft Forms link. Please note the application requires, at a minimum, Microsoft Excel 2003. If this is an issue for the applicant, please contact DCED.

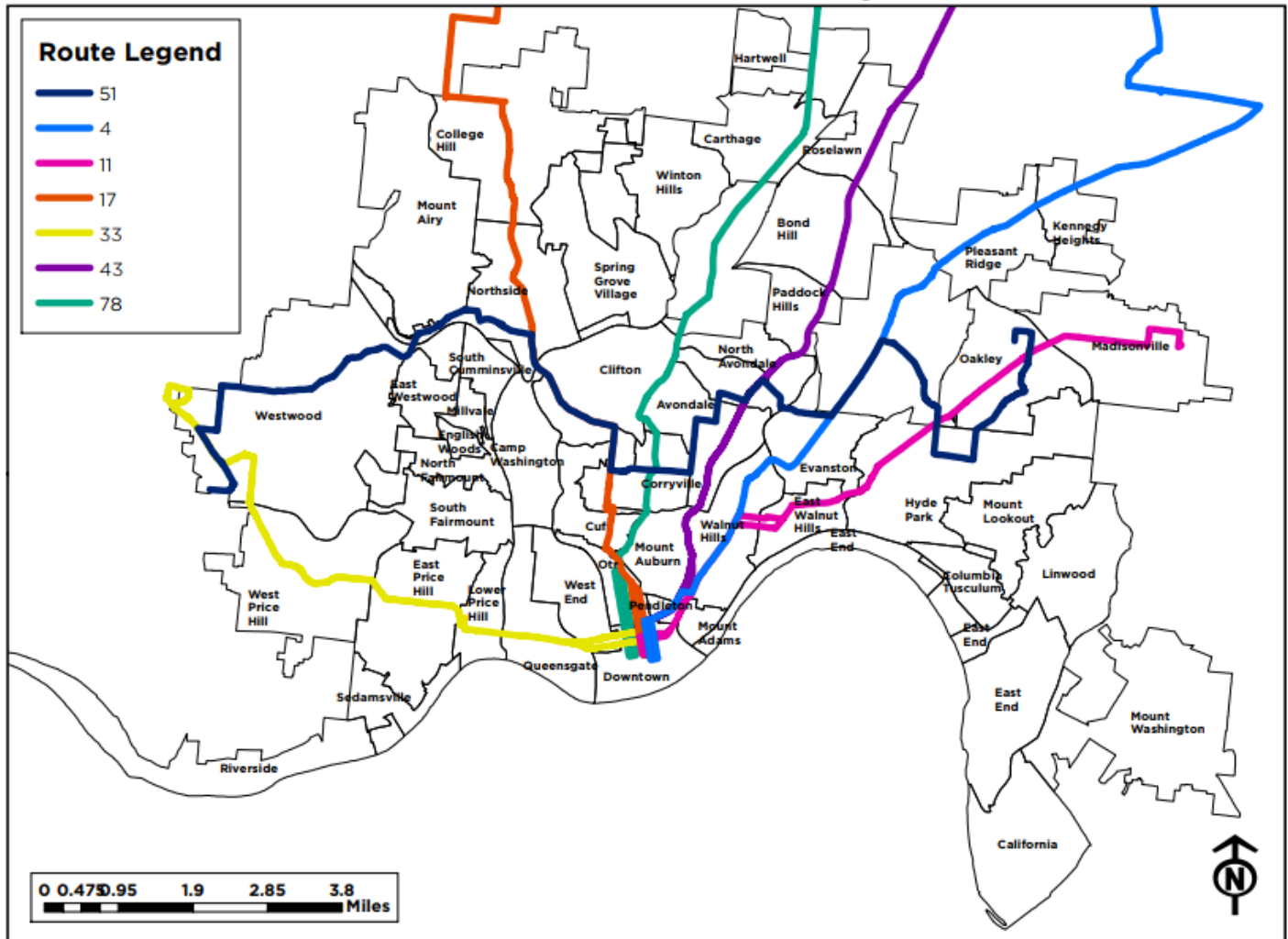
All application submissions must be delivered via email to CommunityDevelopment@cincinnati-oh.gov³ with the subject line: “Attention: 2025 NOFA Application – Project Name” by 12pm (noon) on the assigned deadline. Please send all documents in a zip (compressed format). A complete application includes the following:

³ Please note this email address may change.

- The *Intent to Apply* form.
- The *2025 NOFA Application*.
- A pdf copy of the signed *Summary & Certification* page from the *2025 NOFA Application*.
- All necessary attachments outlined in Exhibit G

Please remember the application submission deadline is Friday, May 2nd at 12pm (noon) ET. Late submissions will not be accepted.

Exhibit A: Cincinnati Metro 24-hour Bus Routes



- [Route 4 Kenwood – Blue Ash](#)
- [Route 11 Madison Road – Oakley/Erie Ave – Hyde Park](#)
- [Route 17 Hamilton Ave – Mt. Healthy/Seven Hills](#)
- [Route 33 Western Hills – Glenway](#)
- [Route 43 Reading Road – Evendale/Sharonville](#)
- [Route 51 Hyde Park – Uptown – Glenway Crossing Crosstown](#)
- [Route 78 Springdale – Vine/Lincoln Heights](#)

Exhibit B: Income, Rent, and Sales Price Limits

Income Limits (effective June 1, 2024)						
# of Household Members	1	2	3	4	5	6
AMI						
30%	\$22,050	\$25,200	\$28,350	\$31,450	\$34,000	\$36,500
50%	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800
60%	\$44,040	\$50,340	\$56,640	\$62,880	\$67,920	\$72,960
80%	\$58,700	\$67,100	\$75,500	\$83,850	\$90,600	\$97,300
100%	\$73,400	\$83,900	\$94,400	\$104,800	\$113,200	\$121,600
120%	\$88,050	\$100,600	\$113,200	\$125,750	\$135,800	\$145,900

HOME Rent Limits (effective June 1, 2024)						
# of Bedrooms	Efficiency	1	2	3	4	5
# of Household Members	1	1.5	3	4.5	6	7.5
Low HOME	\$810	\$919	\$1,180	\$1,362	\$1,520	\$1,677
High HOME	\$810	\$919	\$1,195	\$1,588	\$1,766	\$2,031

CDBG/Capital/TIF Rent Limits (effective June 1, 2024)						
# of Bedrooms	Efficiency	1	2	3	4	5
# of Household Members	1	1.5	3	4.5	6	7.5
AMI						
30%	\$551	\$590	\$708	\$818	\$912	\$1,006
50%	\$917	\$983	\$1,180	\$1,362	\$1,520	\$1,677
60%	\$1,101	\$1,179	\$1,416	\$1,635	\$1,824	\$2,013
80%	\$1,467	\$1,572	\$1,887	\$2,180	\$2,432	\$2,683
100%	\$1,835	\$1,966	\$2,360	\$2,725	\$3,040	\$3,355
120%	\$2,201	\$2,358	\$2,830	\$3,269	\$3,647	\$4,024

HOME Sales Price Limits (effective September 1, 2024)				
EXISTING HOMES				
# of Units	1-unit	2-unit	3-unit	4-unit
	\$228,000	\$292,000	\$353,000	\$438,000
NEW HOMES				
	\$345,000	\$442,000	\$535,000	\$662,000

Exhibit C: Procurement Handbook for Developers & Subrecipients

If awarded a NOFA loan, projects may be subject to the following City of Cincinnati procurement requirements:

- Meet & Confer
- Selection of Subcontractors
- Debarred Contractor Search
- S/M/WBE Goals
- Section 3
- Prevailing Wage
- Wage Enforcement
- Living Wage
- Equal Employment Opportunity (EEO)
- Preconstruction Meeting

For more information on any of these requirements, applicants should consult the City's [Procurement Handbook for Developers & Subrecipients](#).⁴

⁴ Actual URL for Procurement Handbook is https://www.choosecincy.com/files/ugd/f6446b_57651e72a5ae45bcad97e49f7eb02988.pdf

Exhibit D: Post-Award Procedures

1. **Submission of Required Documents** – The following need to be submitted by the applicant following the award of funds in a form acceptable to the City.
 - a. Scope of Work and Budget with sources and uses of funds including proposed use of City funds
 - b. Proposed project timeline with commencement and completion dates
 - c. Evidence of secured private financing & final terms & amounts of all sources & lien order (if applicable)
 - d. Legal descriptions for all property included in project
 - e. All applicants that are conditionally awarded federal funds are subject to the environmental review requirements set forth in 24 CFR Part 58. Applicants awarded federal funds will be required to submit (if not already submitted): [Part 2 of the City’s “HUD Environmental Review Questionnaire”](#) and the attachments required with submission of the form.
 - f. Upon request, any documents relevant to DCED’s ability to ensure the project remains viable to proceed
2. **Evidence of Continued Progress** – As part of the City’s effort to ensure that viable projects are provided the resources to proceed and resources are not held back for projects that are no longer viable, DCED expects continued progress in producing required documents and responding to DCED staff on project details to ensure that DCED has the information necessary to have contracts drafted, mutually negotiated and executed so the project proceeds in a timely manner. DCED may set specific timelines for delivery of documents or information regarding the project that must be met by the awardee, or the award of funds may be withdrawn. If the awardee fails to respond to requests by DCED or fails to meet established deadlines for delivery set by DCED, DCED may rescind the funding award for failure to demonstrate the project remains viable to proceed.
3. **Alterations to Awarded Projects** – Following awards, projects may need to seek minimal alterations to their original proposals due to unforeseen circumstances. Substantial alterations are not permitted and are the basis for rescinding an award. **Please note that any post award change to a project that results in a reduction of points and impacts the competitive balance may result in a rescission of the award. All proposed changes must be evaluated and approved by DCED staff prior to implementing the change.**
 - a. Minimal Alterations – Alterations not otherwise defined as Substantial below.
 - b. Substantial Alterations – These types of alterations are not permitted and may be a basis for rescinding the funding award. If the project cannot proceed without a substantial alteration, the DCED may proceed with rescinding the funding award and the applicant can reapply with the substantially altered project in the next funding cycle.
 - i. Changes to the project budget which would increase the amount of City funds requested. This includes requests from other City-funded

initiatives/programs that were not disclosed at the time of original application.

- ii. Changes to the project sources of funds, whereby entity would be unable to secure sources within the required timeline. This includes loss of committed funding or failure to secure anticipated funding within the required timeline.
- iii. Removal of property from the project that was listed in the proposal that results in a decrease in the number of units initially proposed.
- iv. Change in status of site control, whereby the applicant loses site control of property required to undertake the project and would be unable to secure site control within the required timeline.
- v. Changes to the project scope that produces a new end result that was not presented in the original request. This includes changing the entire property involved in the proposal as well as the scope of the project.

Exhibit E: Multifamily Property Standards for New Construction and Rehabilitation

Purpose: pursuant to 24 CFR Part 92.251 the City shall establish property standards for use of HOME Investment partnership funding

Applicability: federal HOME Investment Partnership provided by the Department of Community & Economic Development through its Notice of Funding Availability (NOFA) and other similar programs

Introduction

This document consists of housing rehabilitation and new construction standards for all projects funded and administered through the Department of Community and Economic Development.

Section 1 – New Construction

State and local codes, ordinances, and zoning requirements:

- A. [The Residential Code of Ohio 2019](#) – For one-, two- and three-family dwellings including their accessory structures and up to three attached townhouses less than four stories in height
- B. [The Ohio Mechanical Code 2017](#) – Applies to all commercial heating, ventilation, air conditioning, refrigeration, incineration, air pollution control and similar work not governed by the Residential Code of Ohio.
- C. [The Ohio Plumbing Code 2017](#) – This code applies to all plumbing work.
- D. [The Cincinnati Building Code \(CBC\)](#) – This Code is a collection of 19 local regulations, laws and ordinances that supplements the Residential Code of Ohio, the Ohio Building Code, the Ohio Mechanical Code, and the Ohio Plumbing Code. It also includes local regulations regarding:
 - a. Construction in the flood plain ([Chapter 1109](#))
 - b. Excavation and fill requirements ([Chapter 1113](#))
 - c. One-, Two-, and Three Family Dwellings ([Chapter 1115](#))
 - d. Elevators & Escalators and related regulations ([Chapter 1107](#))
 - e. Historic Rehabilitation Standards ([Chapter 1121](#))
- E. [The Cincinnati Zoning Code](#) – The Cincinnati Zoning Code regulates the use and development of land and is designed to protect property values by preventing the location of incompatible uses in close proximity to one another. This Code is generally arranged in a sequence of more restrictive Zoning districts to less restrictive zoning districts.
- F. HUD requirements.
 - I. [National Standards for HUD Housing](#) – the project must meet the requirements of 24 CFR § 5.703 for:
 - i. Inside Areas 24 CFR 5.703 (b)
 - ii. Outside Areas 24 CFR 5.703 (c)
 - iii. Dwelling Units 24 CFR 5.703 (d)
 - iv. Health and Safety Concerns 24 CFR 5.703 (e)
 - II. [Accessibility](#) – As applicable, in accordance with Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act. - §92.251(a)(1)

- III. Disaster mitigation – In accordance with State and local requirements or as established by HUD, where they are needed to mitigate the risk of potential disasters.
- IV. Construction Documents – City must review and approve written cost estimates, construction contracts and construction documents.
- V. Progress Inspections – City will conduct construction progress and final inspections to ensure that work is done in accordance with the applicable codes, the construction contract, and construction documents.
 - i. Preconstruction Meeting – Meeting to discuss construction requirements prior to commencement.
 - ii. Notice to proceed – The City will issue a Notice to Proceed once any pre-commencement requirements of the contract have been met.
 - iii. Inspections – The City is required to conduct: (1) an initial property inspection to determine deficiencies that must be addressed, (2) progress inspections to monitor construction progress, and (3) a final inspection to ensure that work is done in accordance with the project’s approved work write-up or plans.
 - iv. Contract Close-out
- VI. Broadband infrastructure.
 - i. For new commitments made after January 19, 2017 for a new construction housing project of a building with more than 4 rental units, the construction must include installation of broadband infrastructure, as this term is defined in 24 CFR 5.100, except where the City makes one of the two exclusions
 - 1. The location of the new construction makes installation of broadband infrastructure infeasible; or
 - 2. The cost of installing the infrastructure would result in a fundamental alteration in its program or activity or in an undue financial burden.

Section 2 – Rehabilitation Standards

- A. Health and safety – the rehabilitation standard must specify the life-threatening deficiencies that must be addressed immediately if a housing unit is occupied.
 - a. The Cincinnati Housing Code regulates the use and maintenance of existing residential buildings, portions thereof or premises used or intended to be used for human habitation. All provisions of the Housing Code are retroactive and apply to all existing dwellings. The purpose of this Code section is to establish minimum housing standards necessary for the preservation of the public safety, health and general welfare in all existing residential buildings, rooming houses, hotels and motels, except to the extent that it may be in conflict with the laws of this State or with the lawful regulations of any State Board Agency.
- B. Major systems
 - a. The State and local building codes and ordinances adopted by the City of Cincinnati and required for HOME Rehabilitation projects (inclusive of Major Systems) are as follows:


- i. [The Residential Code of Ohio 2019](#) – This code has been adopted by the City of Cincinnati for one-, two- and three-family dwellings including their accessory structures and up to three attached townhouses less than four stories in height
 - ii. [The Ohio Building Code 2017](#) – This code applies to construction and/or alterations of non-residential buildings and residences not governed by the Residential Code of Ohio.
 - iii. [The Ohio Mechanical Code 2017](#) – This code applies to all commercial heating, ventilation, air conditioning, refrigeration, incineration, air pollution control and similar work not governed by the Residential Code of Ohio.
 - iv. [The Ohio Plumbing Code 2017](#) – This code applies to all plumbing work.
 - v. [The Cincinnati Building Code \(CBC\)](#) – This Code is a collection of 19 local regulations, laws and ordinances that supplements the Residential Code of Ohio, the Ohio Building Code, the Ohio Mechanical Code, and the Ohio Plumbing Code. It also includes local regulations regarding:
 - 1. Construction in the flood plain ([Chapter 1109](#))
 - 2. Excavation and fill requirements ([Chapter 1113](#))
 - 3. One-, Two-, and Three Family Dwellings ([Chapter 1115](#))
 - 4. Elevators & Escalators and related regulations ([Chapter 1107](#))
 - 5. Historic Rehabilitation Standards ([Chapter 1121](#))
 - b. For rental housing – Developer must provide an estimate of the remaining useful life of major system (i.e. structural support, roofing, cladding, weatherproofing, plumbing, electrical, ventilation, and air conditioning.) The Department also requires a Capital Needs Assessment for all rehabilitation projects of currently occupied housing of more than 26 or more units.
- C. [National Standards for HUD Housing](#) – the project must meet the requirements of 24 CFR § 5.703 for:
- a. Inside Areas 24 CFR 5.703 (b)
 - b. Outside Areas 24 CFR 5.703 (c)
 - c. Dwelling Units 24 CFR 5.703 (d)
 - d. Health and Safety Concerns 24 CFR 5.703 (e)
- D. [Lead-based paint](#) – in accordance with 24 CFR Part 35
- E. [Accessibility](#) – The housing must meet the accessibility requirements of [24 CFR Part 8](#), which implements Section 504 of the [Rehabilitation Act of 1973 \(29 U.S.C. 794\)](#), and Titles II and III of the Americans with Disabilities Act ([42 U.S.C. 12131–12189](#)) implemented at [28 CFR Parts 35 and 36](#), as applicable. Covered multifamily dwellings, as defined at [24 CFR 100.201](#), must also meet the design and construction requirements at [24 CFR 100.205](#), which implements the [Fair Housing Act \(42 U.S.C. 3601–3619\)](#).
- F. [Disaster mitigation](#) – In accordance with State and local requirements or as established by HUD, where they are needed to mitigate the risk of potential disasters.

- G. Capital Needs Assessments – for multifamily rental housing with 26 or more units to ensure that the City determines all work that will be performed and identifies and addresses long-term physical needs of the project.
- a. The capital needs assessment must address the following points as applicable:
 - i. Determine the remaining useful life of all Major Systems for the housing.
 - ii. Recommend the establishment of a replacement reserve if the remaining useful life is less than 10 years or the term of HOME affordability (whichever is greater).
 - iii. For Homeownership projects, an evaluation by a registered engineer or architect must affirm that the major systems have a remaining useful life for a minimum of 5 years or the major systems will be rehabilitated or replaced as part of the rehabilitation work.
 - iv. If the remaining useful life is less than the affordability period, the City must require replacement reserve deposits to ensure that the project’s major systems and physical needs can be adequately maintained and addressed throughout the affordability period.
 - v. For homeownership housing – The city must require that upon project completion, major systems must have a useful life of at least five years.
- H. Inspections – City will conduct construction progress and final inspections to ensure that work is done in accordance with the applicable codes, the construction contract, and construction documents.
- a. Preconstruction Meeting – Meeting to discuss construction requirements prior to commencement.
 - b. Notice to proceed – The City will issue a Notice to Proceed once any pre-commencement requirements of the contract have been met.
 - c. Inspections – The City is required to conduct: (1) an initial property inspection to determine deficiencies that must be addressed, (2) progress inspections to monitor construction progress, and (3) a final inspection to ensure that work is done in accordance with the project’s approved work write-up or plans.
 - d. Contract Close-out
- I. Broadband infrastructure.
- a. For new commitments made after January 19, 2017 for a new construction housing project of a building with more than 4 rental units, the construction must include installation of broadband infrastructure, as this term is defined in 24 CFR 5.100, except where the City makes one of the two exclusions
 - i. The location of the new construction makes installation of broadband infrastructure infeasible; or
 - ii. The cost of installing the infrastructure would result in a fundamental alteration in its program or activity or in an undue financial burden.

Section 3 – Monitoring and Ongoing Property Condition Standards

- A. Ongoing property standards – The City has established property standards for rental housing that will apply throughout the affordability period. At a minimum these standards must ensure that the housing is maintained as decent, safe, and sanitary housing in good repair.
 - a. The Cincinnati Housing Code regulates the use and maintenance of existing residential buildings, portions thereof or premises used or intended to be used for human habitation. All provisions of the Housing Code are retroactive and apply to all existing dwellings. The purpose of this Code section is to establish minimum housing standards necessary for the preservation of the public safety, health and general welfare in all existing residential buildings, rooming houses, hotels and motels, except to the extent that it may be in conflict with the laws of this State or with the lawful regulations of any State Board Agency.
- B. Inspection procedures – The City has established written inspection standards that include detailed inspection checklists, a description of how and by whom inspections will be carried out, and procedures for training and certifying inspectors.
 - a. The City must conduct periodic property inspections in accordance with §92.504(d). The inspection procedures must state how frequently each property will be inspected, which is no less than once every three years during the affordability period for HOME-assisted rental projects.


Exhibit F: Scoring Criteria Rental Project Scorecard

 <p>city of CINCINNATI COMMUNITY & ECONOMIC DEVELOPMENT</p>	<p>2025 NOFA <i>Rental Scoring Criteria</i></p>											
Project Name: _____												
Threshold Requirements												
Minimum Unit Count	<input type="text"/>											
Primary Funding Commitments	<input type="text"/>											
Minimum 5% Owner Equity	<input type="text"/>											
Site Control	<input type="text"/>											
<p>Scorecard Key: Categories Highlighted in Green are Core Points Categories Highlighted in Blue are Bonus Points</p>												
Readiness to Proceed and Feasibility												
40 points												
	Score Detail Max Score											
Leverage of NOFA Funds												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">0-10% of TPC</td> <td style="width: 10%; text-align: center;">5</td> <td rowspan="5" style="width: 10%; text-align: center; vertical-align: middle;">5</td> </tr> <tr> <td>10% of TPC</td> <td style="text-align: center;">4</td> </tr> <tr> <td>20% of TPC</td> <td style="text-align: center;">3</td> </tr> <tr> <td>30% of TPC</td> <td style="text-align: center;">2</td> </tr> <tr> <td>40% of TPC</td> <td style="text-align: center;">1</td> </tr> </table>	0-10% of TPC	5	5	10% of TPC	4	20% of TPC	3	30% of TPC	2	40% of TPC	1
0-10% of TPC	5	5										
10% of TPC	4											
20% of TPC	3											
30% of TPC	2											
40% of TPC	1											
Development Cost Analysis												
<p><i>This category will be peer-scored by DCED Staff members based on the following criteria:</i></p> <ul style="list-style-type: none"> Are the development and construction costs well researched and detailed? Have the plans and specifications been finalized? Has the applicant provided a third-party cost estimate report? 		5										
Outside Funding Commitments												
<p><i>All funding commitments must be dated within 6 months of application date. Outdated, pending, or anticipated commitments will not be counted for points in this section</i></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">100% Committed</td> <td style="width: 10%; text-align: center;">10</td> <td rowspan="5" style="width: 10%; text-align: center; vertical-align: middle;">10</td> </tr> <tr> <td>90% Committed</td> <td style="text-align: center;">8</td> </tr> <tr> <td>80% Committed</td> <td style="text-align: center;">6</td> </tr> <tr> <td>70% Committed</td> <td style="text-align: center;">4</td> </tr> <tr> <td>60% Committed</td> <td style="text-align: center;">2</td> </tr> </table>	100% Committed	10	10	90% Committed	8	80% Committed	6	70% Committed	4	60% Committed	2
100% Committed	10	10										
90% Committed	8											
80% Committed	6											
70% Committed	4											
60% Committed	2											
Debt Coverage Ratio												
<p><i>Debt Coverage Ratio should meet minimum specified value on primary loan for 20 years to receive the full 10 points.</i></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">minimum DCR met for years 1-4</td> <td style="width: 10%; text-align: center;">2</td> <td rowspan="5" style="width: 10%; text-align: center; vertical-align: middle;">10</td> </tr> <tr> <td>minimum DCR met for years 5-8</td> <td style="text-align: center;">2</td> </tr> <tr> <td>minimum DCR met for years 9-12</td> <td style="text-align: center;">2</td> </tr> <tr> <td>minimum DCR met for years 13-16</td> <td style="text-align: center;">2</td> </tr> <tr> <td>minimum DCR met for years 17-20</td> <td style="text-align: center;">2</td> </tr> </table>	minimum DCR met for years 1-4	2	10	minimum DCR met for years 5-8	2	minimum DCR met for years 9-12	2	minimum DCR met for years 13-16	2	minimum DCR met for years 17-20	2
minimum DCR met for years 1-4	2	10										
minimum DCR met for years 5-8	2											
minimum DCR met for years 9-12	2											
minimum DCR met for years 13-16	2											
minimum DCR met for years 17-20	2											
Developer Experience												
<p><i>This category will be peer-scored by DCED Staff members based on the following criteria:</i></p> <ul style="list-style-type: none"> Recent and successful experience in projects that are similar in type, scale, and complexity to the proposed project. Adequate staffing and financial capacity of development team based on current development projects. Experience with HOME, CDBG, and/or City of Cincinnati capital funding for housing projects. 		10										
Bonus Categories												
Creative Approach to Financing												
<p>Example Categories: AHTF, Federal Historic Tax Credits, State Historic Tax Credits, 9% LIHTC, 4% LIHTC, 4% LIHTC w/ BGF, 4% LIHTC w/ OLIHTC, FHLB, Green Bank, etc. * Other categories can be awarded points at discretion of DCED.</p>		5										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Three Categories Used</td> <td style="width: 10%; text-align: center;">5</td> <td rowspan="3" style="width: 10%; text-align: center; vertical-align: middle;">5</td> </tr> <tr> <td>Two Categories Used</td> <td style="text-align: center;">3</td> </tr> <tr> <td>One Category Used</td> <td style="text-align: center;">1</td> </tr> </table>	Three Categories Used	5	5	Two Categories Used	3	One Category Used	1				
Three Categories Used	5	5										
Two Categories Used	3											
One Category Used	1											
Total Possible 'Readiness to Proceed and Feasibility' Core Points:		40										
Total Possible 'Readiness to Proceed and Feasibility' Bonus Points		5										

Alignment with City Goals				
30 points				
			Score Detail Max Score	
Transit Oriented Development				
Project is w/in 1/2 mile of a 24-hour Cincinnati Metro Bus Route			10	
Activity Center				
Project is w/in Connected Community Corridor (MH,B,T,or P code)			10	
New Units				
<i>"New units" are defined as:</i> <ul style="list-style-type: none"> New construction on land that has been vacant for 3 or more years Rehabilitation of a building that has been vacant for 3 or more years Conversion of non-residential property to residential units Rehabilitation of a building with 5 or less years of a required affordability period remaining 			5	
Broadband Access				
Full points will be awarded if developer commits to providing appropriate "broadband infrastructure" as defined in 24 CFR 5.100			5	
Bonus Categories				
Clustered/Contiguous Parcels				
<i>*multi-site projects only</i>				
	All parcels within 1/4 mile	5	5	
	All parcels within 1/2 mile	3		
Mixed-Use Development				
Project has at least one (1) commercial space			5	
Mixed Income Project				
10%-40% of units are market rate with the remaining units being affordable to 80% AMI or below			5	
Total Possible 'Alignment with City Goals' Core Points:			30	
Total Possible 'Alignment with City Goals' Bonus Points:			15	
Project Characteristics				
30 points				
			Score Detail Max Score	
Affordability Targets				
<i>Percent of Affordable Units at 30%-60% AMI</i>				
	70%+	14	20	
	60%	12		
	50%	10		
	40%	8		
	30%	6		
	20%	4		
	10%	2		
<i>Percent of Affordable Units @ 61%-80% AMI</i>				
	70%+	14		
	60%	12		
	50%	10		
	40%	8		
	30%	6		
	20%	4		
	10%	2		
Amenities				
	Laundry	1	5	
	Storage	1		
	Common Area	1		
	Library	1		
	Game Room	1		
	Workout Equipment Provided	1		
	Recreation Space	1		
	Garden	1		
	On-Site Social Services	1		
<i>*other categories can be awarded points at the discretion of DCED</i>				
Family Units				
25% of units are 2+ Bedrooms			5	
Bonus Categories				
Energy Efficiency				
	LEED Gold, LEED Platinum, Passive Housing, Living Building Challenge Petal, Living Building Challenge Living, EGC Certification Plus, NGBS Gold, or NGBS Emerald	5	5	
	LEED Certified, LEED Silver, BREEAM ENERGY STAR, HERS, EGC Certification, Zero Carbon, Zero Energy, CORE Green Building, NGBS Bronze, or NGBS Silver	3		
Total Possible 'Project Characteristics' Core Points:			30	
Total Possible 'Project Characteristics' Bonus Points:			5	
Core Point Penalty for Nonperforming Previously Funded NOFA Projects				
<p>The City may deduct points from an Application submitted by or in conjunction with a Qualified Entity if that Qualified Entity has certain unresolved or adverse conditions regarding prior projects or existing properties under the Qualified Entity's control within 36 months preceding the NOFA Application ("Penalty Conditions"). The City may deduct 10 points from an Application submitted by a Qualified Entity with any Penalty Condition, except where the Penalty Condition has been sufficiently addressed and/or resolved as either may be determined by, or to the satisfaction of, the City as of the date of application. Penalty Conditions may include, without limitation, the following:</p> <ul style="list-style-type: none"> Failure to maintain currently owned and managed properties within Cincinnati as evidenced by current open code violations at the properties. Failure to comply with prevailing wage/Davis-Bacon, living wage, or other City contracting and employment programs. Unresolved defaults under any City agreement or project with City funding. Any project awarded NOFA funding that is not under contract within 1 year of award date 			-10	
Total Core Points:			/100	
Total Bonus Points:			/25	
Scoring Threshold Requirement	Applications must score at least 60 Core Points to be recommended for funding. Meeting the minimum score does not guarantee a NOFA award			

{00415074-3}

Homeownership Project Scorecard

 <p>city of CINCINNATI COMMUNITY & ECONOMIC DEVELOPMENT</p>	<p>2025 NOFA <i>Homeowner Scoring Criteria</i></p>
Project Name: _____	
Threshold Requirements	
Minimum Unit Count	_____
Primary Funding Commitments	_____
Minimum 5% Owner Equity	_____
Site Control	_____
<p>Scorecard Key: Categories Highlighted in Green are Core Points Categories Highlighted in Blue are Bonus Points</p>	
Readiness to Proceed and Feasibility	
40 points	
Score Detail Max Score	
Leverage of NOFA Funds	
0-10% of TPC	5
10% of TPC	4
20% of TPC	3
30% of TPC	2
40% of TPC	1
5	
Development Cost Analysis	
<i>This category will be peer-scored by DCED Staff members based on the following criteria:</i> <ul style="list-style-type: none"> Are the development and construction costs well researched and detailed? Have the plans and specifications been finalized? Has the applicant provided a third-party cost estimate report? 	
5	
Outside Funding Commitments	
<i>All funding commitments must be dated within 6 months of application date. Outdated, pending, or anticipated commitments will not be counted for points in this section</i>	100% Committed 10 90% Committed 8 80% Committed 6 70% Committed 4 60% Committed 2
10	
Projected Profit or Loss - For-Profit Developers Only	
11-15% Profit	10
1-5% Profit	5
0% Profit	0
10	
Developer Fee - Non-Profit Developers Only	
11-15% of TPC	10
1-5% of TPC	5
0% of TPC	0
10	
Developer Experience	
<i>This category will be peer-scored by DCED staff members based on the following criteria:</i> <ul style="list-style-type: none"> Recent and successful experience in projects that are similar in type, scale, and complexity to the proposed project. Adequate staffing and financial capacity of development team based on current development projects. Experience with HOME, CDBG, and/or City of Cincinnati capital funding for housing projects. 	
10	
Bonus Categories	
Creative Approach to Financing	
Example Categories: FHLB, Green Bank, Pace, Single Family Tax Credits. * Other categories can be awarded points at discretion of DCED.	
Two Categories Used	5
One Category Used	3
5	
Total Possible 'Readiness to Proceed and Feasibility' Core Points: 40	
Total Possible 'Readiness to Proceed and Feasibility' Bonus Points 4	

Alignment with City Goals			
30 points			
			Score Detail Max Score
Transit Oriented Development			
Project is w/in 1/2 mile of a 24-hour Cincinnati Metro Bus Route			10
Activity Center			
Project is w/in Connected Community Corridor (MH,B,T,or P code)			10
New Units			
<i>"New units" are defined as:</i> <ul style="list-style-type: none"> • New construction on land that has been vacant for 3 or more years • Rehabilitation of a building that has been vacant for 3 or more years • Conversion of non-residential property to residential units • Rehabilitation of a building with 5 or less years of a required affordability period remaining (must be evidenced by restrictive covenant) 			5
Broadband Access			
Full points will be awarded if developer commits to providing appropriate "broadband infrastructure" as defined in 24 CFR 5.100			5
Bonus Categories			
Clustered/Contiguous Parcels			
<i>*multi-site projects only</i>	All parcels within 1/4 mile	5	5
	All parcels within 1/2 mile	3	
Grocery/Pharmacy Access			
	Project within 1/2 mile of a full-service grocery store and/or pharmacy	5	5
	Project within 1 mile of a full-service grocery store and/or pharmacy	3	
Mixed Income Project			
10%-40% of units are market rate with the remaining units being affordable to 120% AMI or below			5
Total Possible 'Alignment with City Goals' Core Points:			30
Total Possible 'Alignment with City Goals' Bonus Points:			15
Project Characteristics			
30 points			
			Score Detail Max Score
Affordability Targets			
<i>Percent of Affordable Units at 60%-80% AMI</i>			
	70%+	14	20
	60%	12	
	50%	10	
	40%	8	
	30%	6	
	20%	4	
	10%	2	
<i>Percent of Affordable Units @ 81%-120% AMI</i>			
	70%+	14	20
	60%	12	
	50%	10	
	40%	8	
	30%	6	
	20%	4	
	10%	2	
Amenities			
	Washer	1	5
	Dryer	1	
	Microwave	1	
	Oven & Range	1	
	Fridge	1	
	Off-Street Parking	1	
	Developer commits to provide 1-year warranty to future buyer	1	
<i>*other categories can be awarded points at the discretion of DCED</i>			
Family Units			
25% of units are 3+ Bedrooms			5
Bonus Categories			
Energy Efficiency			
	LEED Gold, LEED Platinum, Passive Housing, Living Building Challenge Petal, Living Building Challenge Living, EGC Certification Plus, NGBS Gold, or NGBS Emerald	5	5
	LEED Certified, LEED Silver, BREEAM, ENERGY STAR, HERS, EGC Certification, Zero Carbon, Zero Energy, CORE Green Building, NGBS Bronze, or NGBS Silver	3	
Total Possible 'Project Characteristics' Core Points:			30
Total Possible 'Project Characteristics' Bonus Points:			5
Penalty for Nonperforming Previously Funded Projects			
The City may deduct points from an Application submitted by or in conjunction with a Qualified Entity if that Qualified Entity has certain unresolved or adverse conditions regarding prior projects or existing properties under the Qualified Entity's control within 36 months preceding the NOFA Application ("Penalty Conditions"). The City may deduct 10 points from an Application submitted by a Qualified Entity with any Penalty Condition, except where the Penalty Condition has been sufficiently addressed and/or resolved as either may be determined by, or to the satisfaction of, the City as of the date of application. Penalty Conditions may include, without limitation, the following: <ul style="list-style-type: none"> • Failure to maintain currently owned and managed properties within Cincinnati as evidenced by current open code violations at the properties. • Failure to comply with prevailing wage/Davis-Bacon, living wage, or other City contracting and employment programs. • Unresolved defaults under any City agreement or project with City funding. • Any project awarded NOFA funding that is not under contract within 1 year of award date 			-10
Total Core Points:			/100
Total Bonus Points:			/25
Scoring Threshold Requirement		Applications must score at least 60 Core Points to be recommended for funding. Meeting the minimum score does not guarantee a NOFA award	

{00415074-3}

EXHIBIT G: Required Attachments

<input type="checkbox"/>	Attachment I - Detailed Project Narrative that comprehensively describes location(s), number of bedrooms per unit, parking, energy conservation, quality of building materials, air circulation (HVAC, ceiling fans), and laundry facilities for residential units. If the project is a rehabilitation, describe how you will address environmental issues such as lead paint and asbestos. Please include photographs of site.
<input type="checkbox"/>	Attachment II - Entity Information including Articles of Incorporation or equivalent; principal information including names, roles, partnership status, interest percentage and contact information; and details on key project team members include resumes or bios and contact information.
<input type="checkbox"/>	Attachment III - List of Current & Completed Development Projects within the last five (5) years including: photos, addresses, new construction or rehabilitation, number of units, rental or homeownership, year completed, construction budgets and sources of funds used.
<input type="checkbox"/>	Attachment IV - Primary Financing Commitments that demonstrate the applicant has secured a minimum of 60% of project financing from non-City resources, including at least 5% in Developer Equity. Proposed financing must be supported by Letters of Commitment from lending institutions, equity partners and other investors. At a minimum, letters must include the loan amount, rate and term. <i>All commitments must be dated within 6 months of application date.</i>
<input type="checkbox"/>	Attachment V - Evidence of Site Control in the form of a deed, purchase contract, holding contract, or other legally binding measure for all properties included in this NOFA application.
<input type="checkbox"/>	Attachment VI - Evidence of Project Feasibility such as an As-Built Appraisal or Market Study. Documentation submitted must be project specific, dated within six (6) months of application submission, and should justify the project's projected price points and/or rents.
<input type="checkbox"/>	Attachment VII - Project Plans & Specs including copies of any contractors or architects cost estimates or bids, architectural drawings, site plans, elevations and other specifications. All cost estimates should assume Prevailing Wage.
<input type="checkbox"/>	Attachment VIII - Community Engagement Narrative that comprehensively describes overall plan and strategy used to inform, converse with, and solicit feedback from the applicable Community Council or Neighborhood Association (as officially recognized by the City of Cincinnati).
<input type="checkbox"/>	Attachment IX - Capital Needs Assessment (as applicable) must be submitted at the time of application for all rehabilitation projects. Assessment should be performed by a licensed professional that has no financial interest in ownership of the development. The assessment should include recurring probable expenditures for significant systems and components impacting use and tenancy, which are not considered operation or maintenance expenses, to determine the appropriate replacement reserve deposits on a per unit per year basis.
<input type="checkbox"/>	Attachment X - Cost Certification and/or third-party cost estimates (as applicable) must be submitted at the time of application for all new construction projects. If third-party estimates are not available, explain your methodology for arriving at your project budget. Please include A) Purchase agreements for any acquisitions B) Contractor Estimates or bids for new construction C) Architectural Contract
<input type="checkbox"/>	Attachment XI - Environmental Review Questionnaire for Federally Funded Projects - Part 1 of 2