HOUSING OPTIONS GRANT PROGRAM (HOP-MF)*

April 5, 2023
HOP Overview

- HOP is funded by $100 M in American Rescue Plan Funds and was legislated by the General Assembly of PA
- Grants must be used to provide housing for households at or below 60% AMI
- At least 90% of units in each development must meet household income requirements
- Applicants for HOP may not have received or plan to apply for LIHTCs in calendar years 2018 – 2026 for that project. Additionally, applications for projects that are still in the LIHTC IRS Compliance Period (15 years) are not eligible.
- Affordability period must be 20 years but extended to 30 years for projects receiving over $5M
- Three Subprograms:
  - Emergency Grant Initiative
  - Preservation Initiative
  - New Construction Initiative and Construction Conversion Initiative
Emergency Grant Initiative

Provides funding for emergency repairs to existing deed-restricted affordable housing so that existing tenants are not displaced

• At least 90% of units must have existing tenants meeting the definition of Low-Income
• Must have existing affordability requirements through a federal or publicly subsidized program
• Properties must need critical repairs to pass code and provide safe and healthy living environment
• Maximum of $50K per unit or $1M per project, whichever is less
Preservation Initiative

Provide funding to rehabilitate properties on a non-emergency basis with the goals of creating/extend the affordability period and making sufficient repairs to the property to ensure the stability of the building through the affordability period

- At least 90% of units must have existing tenants meeting the definition of Low-Income
- Must agree to be occupied by low-income households upon lease-up/turnover
- Properties must need critical repairs to pass code and provide safe and healthy living environment
- Rehabilitation can be proposed to provide quality housing for tenants
- Maximum of $60K per unit or $5M per project, whichever is less
- Displacement is not allowed. Temporary relocation must be approved by PHFA
New Construction Initiative

Provides financing for the construction of affordable rental properties

- Maximum of $100K per unit or $7.5M per project, whichever is less
- Existing buildings that will be converted to affordable housing are eligible (ie., schools)
- Cannot fund demolition with HOP funds
- Project must be consistent with LIHTC design and construction standards, including ADA Standards.
Additional Information

- Application deadline is May 23, 2023 at 4:00 PM
- $100M available
- Owners are limited to receiving three awards or $10M, whichever is less
- Grants will be awarded no later than December 31st, 2024 and must be expended no later than December 31st, 2026

Keep in mind:
- Readiness to proceed and financial feasibility are key!
- The HOP funds should be distributed across the Commonwealth.
- The Agency will review MWBE participation and supportive service participation.
- Housing populations in need of affordable units is important.
Welcome to the Housing Options Grant Program Multi-family application page.

In accordance with Section 196-C of Act 54 of 2022, the General Assembly of Pennsylvania voted to establish the Housing Options Grant Program – Multi-Family (HOP-MF). The General Assembly of Pennsylvania agreed to transfer $100 Million of the United States Treasury American Rescue Plan Act (ARPA) funds to the Pennsylvania Housing Finance Agency (PHFA or Agency) to operate the HOP-MF.

HOP-MF funds shall be used to help continue affordable housing production in the Commonwealth of Pennsylvania. The HOP-MF program includes three subprograms:
1. HOP-MF Emergency Grant Initiative
2. HOP-MF Preservation Initiative
3. HOP-MF New Construction Initiative

Access the Housing Options Grant Program – Multi-family guidelines by clicking on this link.

The Housing Options Grant Program (HOP-MF) application will be open from March 29, 2023, through May 23, 2023 at 4 PM EST. For HOP-MF program questions, please contact hop-mf@phfa.org during the application process. For application website questions, please contact Jesse Murphy at (717) 780-4039 or jmurphy@phfa.org.

- All applicants must click and review the HOP-MF guideline link.
Log in to the site with your email and password.
• Please provide the official name of the project. The next button saves your responses.
Did your project receive a reservation of LIHTCS in 2018 – 2023?
Do you attend to apply for a reservation of LIHTCs prior to 2027?
Is the project still within the initial 15 year LIHTC IRS Compliance Period?

- If the answer is “yes” to any question, the project does not qualify for HOP-MF funding.
If there is a co-applicant on the project, please ensure to include the co-applicant’s information including financial statements.
All acknowledgements are required to continue!

I have read and understand the HOP-MF guidelines for eligibility.
☑️ I Acknowledge

I acknowledge that I will provide any requested demographic data on current inequalities and their impact on this proposal, to help meet the goals of fair housing for all PA residents.
☑️ I Acknowledge

Prior to the disbursement of HOP-MF funds, the applicant will apply for an UEI number assigned by SAM.gov
☑️ I Acknowledge

Please acknowledge the applicant will agree to rent the units affordably for the time periods of at least 20 years with an extended period of 30 years for grant awards over $5,000,000.
☑️ I Acknowledge

• All acknowledgements must be checked to proceed.
Funding Questions

Test Project for Screen Shots

The Agency will award HOP-MF grants in three categories. Please check the below category that is most applicable to the proposed project. Proposals that address multiple categories should select the activity that will be impacted by most of the requested HOP-MF funds.

- **New Construction and/or Construction Conversion**
  (Note: Construction conversion is defined as rehabilitating a building into housing that was not previously housing, such as a school or hospital)

- **Project Rehabilitation and/or Preservation of Existing Affordable Housing**
  (Note: The existing housing should either be naturally occurring affordable housing and/or have income deed restrictions or contracts associated with the property.)

- **Emergency Repair**
  (Note: This program is limited to addressing emergency repairs. If the scope is larger than the emergency, then the applicant should apply for the Project Rehabilitation and/or Preservation Category.)

- One Grant program is allowed per application.
You must have at least a 25% match.
List the information for all sources providing construction or bridge loan financing for the project.
Include the financial institution and type of financing.
Exclude HOP-MF funding request.
List the information for all sources providing permanent loan financing for the project.
- Include the financial institution and type of financing.
- Some sources may be the same as in the construction financing section.
- Exclude HOP-MF funding request.

<table>
<thead>
<tr>
<th>Source Name</th>
<th>Amount of Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate and Term of Loan</td>
<td>Annual Debt Service</td>
</tr>
<tr>
<td>Contact Name</td>
<td>Contact Phone #</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Source Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate and Term of Loan</td>
<td>Annual Debt Service Payment</td>
</tr>
<tr>
<td>Contact Name</td>
<td>Contact Phone</td>
</tr>
</tbody>
</table>

Include all permanent financing sources excluding HOP-MF funds. If the development has more sources than this form allows, please add the additional sources on the required Excel Spreadsheet.
Please note, that the applicant must agree to provide matching funds (equity and/or grants) of at least 25% of the total development cost. If a 25% matching amount is not available from equity or grants, a loan recorded on the property will be allowed. If there is new amortizing debt needed for the development, it will be done through the Agency. Please contact Jordan Laird at jlaird@phfa.org for a term sheet.

Of the above listed sources, please identify those which are eligible matching sources in accordance with the HOP guidelines:

<table>
<thead>
<tr>
<th>Source Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

- List the information for all matching sources.
- There must be at least a 25% matching amount of the total requested HOP-MF.
- For new amortizing first mortgage debt, please contact PHFA.
Federal Subsidies

Is any portion of the development financed or to be financed with federal subsidies?

- YES  - NO

Check all that apply

- Rural Development Financing
- Community Development Block Grant (CDBG) Financing
- Home Investment Partnerships (HOME) Financing
- Special Purpose Grant / Other (specify)

How is the subsidy to be used?

- Loan below Applicable Federal Rate
- Loan at or above Applicable Federal Rate
- Operating subsidy
- Building Acquisition
- Land Acquisition
- Grant
- Other (specify)

Examples are: HOME, CDBG, Rural Development Financing, etc.

- Check all federal subsidies that will finance any portion of the project.
Existing Affordability Restrictions

Does the property have an existing Indenture of Restrictive Covenants (IRC) or Land Use Restrictive Agreement (LURA)?

- YES  - NO

If yes, when does the extended use period expire? (Please attach a copy)  
12/04/2028

Does the property have an existing Housing Assistance Project (HAP) Contract?

- YES  - NO

If yes, when does it expire? (Please attach a copy)  
12/04/2028

Are there any other covenants, declarations, contracts, etc., that restrict affordability?

- YES  - NO

If so, what type of document is it? (Please attach a copy)

Applicants are required to identify the number of housing units that will be both affordable and available to households at or below 60% AMI, using the Unit Configuration & Rental Income Projections worksheet from the supplemental Excel document. (Excel doc is required.)

- Applicants must provide documentation of existing affordability contracts associated with project (Preservation & Emergency applicants).
If the project has an existing rental assistance contract, please provide the annual assistance received.

Also, acknowledge these funds on the required HOP-MF Excel Spreadsheet.
Listed are emergency repairs the HOP-MF grant will fund. Other items listed will be considered on a case by case basis.
PRESERVATION REPAIRS

Please check which critical repairs are needed to pass code and provide a safe and healthy living environment for the tenants. Please note at least one critical capital repair that is required.

- Roof Replacement
- Mold and/or asbestos remediation
- Lead-based paint removal
- HVAC repair/replacement
- Plumbing repair/replacement
- Electrical repair/replacement
- Window replacement
- Elevator repair / replacement
- Other
  - Brick pointing and shingles replacement

Please check if other rehabilitation is also proposed:

- Interior repairs
- New appliances and cabinets
- Carpentry
- Drywall
- Painting
- Common Area Repairs
- Façade Repairs
- Basement Repairs

- Listed are preservation repairs the HOP-MF grant will fund.
- A Project Capital Needs Assessment (PCNA) is required.
- Other items listed will be considered on a case by case basis.
PHFA will not award funding for projects that will permanently displace residents.
Project Readiness

Has a contractor been identified?
- YES
- NO

Is the project in compliance with existing zoning requirements of the municipality?
- YES
- NO

Has the applicant filed for building permits?
- YES
- NO

If awarded a HOP-MF grant, will the applicant be ready to close within two months?
- YES
- NO

- These are architectural questions.
This slide is about consultants and what their role is.
These questions are about defaulting on prior PHFA obligations, bankruptcies, foreclosures, etc.
APPLICANT’S PREVIOUS PROJECTS

Please list all developments where the applicant has received an award of LIHTCs from PHFA that are not yet placed in Service and an explanation of why they are not yet placed in service. State N/A if not applicable.

List LIHTC projects that are not yet placed in service.

Please list all developments that PHFA monitors that are in default or not in compliance. State N/A if not applicable.

List all developments that PHFA monitors.

Please list at least three completed and successful housing projects done by the applicant. Describe the address/location and the funding sources. State N/A if not applicable.

List three completed housing developments done by applicant.

- Provide the information for previous projects completed by the applicant. State “N/A” if not applicable.
Please provide a description of the project. For example the resident population, supportive service provided and location of the development.
Does the property have an address?

- YES
- NO

Please indicate the full primary property addresses requesting HOP-MF funding. If there are more than one address, applicant is required to submit the Building Addresses worksheet, provided in the Excel document.

<table>
<thead>
<tr>
<th>Property/Development Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street Address Line 2, including Census Tract No., and Census Block #</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Municipality</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PA</td>
<td></td>
</tr>
</tbody>
</table>

Please list **all** counties the project locations reside. Press Ctrl+Click or Ctrl+Shift to multi-select counties.

- Adams County
- Allegheny County
- Armstrong County
- Beaver County
- Bedford County
- Berks County

- Please only provide the main address of the project.
- Additional addresses should be listed on the accompanied HOP-MF Excel Spreadsheet.
The PA Legislators representing the development's location can be located at the PA General Assembly website.
### Buildings and Units Information

**Test Project for Screen Shots**

**Number of affordable units (at or below 60% AMI)**

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Number of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>SRO Units / Bathrooms</td>
<td>Units / Bathrooms</td>
</tr>
<tr>
<td>One Bedroom Units</td>
<td></td>
</tr>
<tr>
<td>Two Bedroom Units</td>
<td></td>
</tr>
<tr>
<td>Three Bedroom Units</td>
<td></td>
</tr>
<tr>
<td>Four Bedroom Units</td>
<td></td>
</tr>
<tr>
<td>Efficiency Units</td>
<td></td>
</tr>
<tr>
<td>Accessible Units</td>
<td></td>
</tr>
</tbody>
</table>

There is also an area for Market Rate Units.
<table>
<thead>
<tr>
<th>Building Type</th>
<th>Occupancy Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>TownHouse</td>
<td>General</td>
</tr>
<tr>
<td>Walkup Apartments</td>
<td>Elderly, age 55 and older</td>
</tr>
<tr>
<td>Low-Rise (2 or 3 stories with one or more elevators)</td>
<td>Elderly, age 62 and older</td>
</tr>
<tr>
<td>Mid-Rise (4 to 6 stories with one or more elevators)</td>
<td>Homeless</td>
</tr>
<tr>
<td>High-Rise (7 or more stories with one or more elevators)</td>
<td>Section 811 Eligible Units</td>
</tr>
<tr>
<td>Single Family Homes</td>
<td>Veterans</td>
</tr>
<tr>
<td>Other</td>
<td>Other</td>
</tr>
</tbody>
</table>

- Required Field for All Application Types
### BUILDING TYPES

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of VisitAbility Units</td>
<td></td>
</tr>
<tr>
<td>Total Number of Fully Accessible Units</td>
<td></td>
</tr>
<tr>
<td>Number of Hearing/Vision impaired Units</td>
<td></td>
</tr>
<tr>
<td>Number of buildings with residential Units</td>
<td></td>
</tr>
<tr>
<td>Is the demolition of any building(s) planned?</td>
<td></td>
</tr>
<tr>
<td>Number of Stories</td>
<td></td>
</tr>
<tr>
<td>Number of Elevators</td>
<td></td>
</tr>
<tr>
<td>Number of on-site Parking Spaces</td>
<td></td>
</tr>
<tr>
<td>Anticipated Construction Period in months</td>
<td></td>
</tr>
</tbody>
</table>

- Required Field for All Application Types
### Building Description

<table>
<thead>
<tr>
<th></th>
<th>EXISTING</th>
<th>PROPOSED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Structural System</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exterior Finish</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type of Heating System</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type of A/C System</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type of Elevators</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic Hot Water System</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Are there any environmental hazards that exist on the property, for example, hazardous waste, toxic waste, lead based paint or is the property located in a flood plain?

- [ ] YES
- [ ] NO

- Required Field for All Application Types
Site Control

Test Project for Screen Shots

Does the applicant currently own the proposed site(s)?

- YES  
- NO

If yes, please attach copy of the deed(s). If no, please attach a copy of the sales agreement, lease agreement and/or option agreement, with an expiration date that is NOT before March 31, 2024.

Please note that the lesser of 20% of the appraised value or 20% of the HOP grant (if awarded) can be used to pay for acquisition.

Is the project inside a Participating Jurisdiction?

- YES  
- NO

Current Owner

Type Of Site Control (i.e. Deed, Sales Agreement, Ground Lease, etc.)
Project Readiness is Key!

• In this section of the application, there are a series of questions which will help the Agency determine if the Project is ready to proceed quickly. Examples are:
  • Is Zoning in place?
  • Is Site Control in place?
  • Are drawings complete?
  • Has a contractor been selected? Did you receive a construction bid?
  • Has a property management company been selected?
  • Do you have building permits?
Wage Determination

Test Project for Screen Shots

In accordance with the guidelines, the HOP grant will trigger state Prevailing Wages unless another federal program triggers Davis Bacon.

Does the property trigger Davis Bacon Wages?

- YES
- NO

If no, please check the following box, to acknowledge that if awarded a HOP grant, state prevailing wages apply:

- Acknowledged

- Required Field for All Application Types – THE HOP GRANT WILL TRIGGER STATE PREVAILING WAGE UNLESS ANOTHER FEDERAL SOURCE TRIGGERS DAVIS BACON.
Walkability And Zoning

Test Project for Screen Shots

Walkability
Are you within one mile of major employers, supermarkets, or schools (Areas of Opportunities)?

- [ ] YES
- [ ] NO

If yes, please describe. Include the walkability score as found on www.walkscore.com

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Zoning
The property’s zoning classification

---

Is the site properly zoned for the multifamily development?

- [ ] YES
- [ ] NO
Impact on Inequalities and Disparities

Test Project for Screen Shots

Preference will be given to applicants who agree to provide housing to at least one or more of the following populations: (Check all that apply)

- [ ] Homeless or at-risk populations
- [ ] People with Hearing, Vision, or Physical challenges
- [ ] People with serious and persistent mental illness
- [ ] Extremely low-income households (at least 20% of the units will house households under 30% AMI)

Please describe any impact the project may have on historically marginalized populations it serves.


Will the development provide supportive services?

- [ ] YES  
- [ ] NO
SUPPORTIVE SERVICES

Will the development provide supportive services?

- [ ] YES
- [ ] NO

If yes, please provide the name of the organization.

Supportive Services Agency

Contact

Address Line 1

Address Line 2

Municipality

State

Zip Code

Supportive Agency Phone Number

Email

Please describe the supportive services provided:
Minority/Women Business Enterprise (M/WBE)
Test Project for Screen Shots

M/WBE developers and/or non-profits with more than 50% of its members as minority or women, or applications that demonstrate the use of M/WBE contracts for the proposed scope of work, will be prioritized.

PLEASE NOTE: If the applicant checks yes and a HOP grant is awarded, the grant will be awarded contingent upon demonstrating compliance with this requirement.

Is the owner / applicant a nonprofit and/or Community Housing Development Organization (CHDO) with more than 50% of its members as minority or women? If yes, please provide a certification from the Secretary of the non-profit board that includes the total number of board members; and a list of the members who are minorities or women and the term of their membership.

- YES
- NO

Is the owner / applicant an M/WBE? If yes, attach a copy of the M/WBE certification(s) below.

- YES
- NO

Does the owner intend to subcontract with qualified M/WBE contractors/subcontractors? If yes, attach a copy of the M/WBE certification(s) for each M/WBE contractor/subcontractor below.

- YES
- NO

PA HOUSING FINANCE AGENCY
LIST OF ATTACHMENTS

- Excel Document: HOP-MF Supplementary Application Documents
- Audited Financial Statements of the Project requesting HOP funding (Preservation)
- Audited Financial Statements of a comparable project (New Construction, if applicable) OPTIONAL
- Evidence of Site Control: Deed, Ground Lease or Sales Agreement (All Programs)
- Relocation Plan (if applicable) (Preservation and Emergency) OPTIONAL
- Matching Funding Source Documentation (All Programs)
- Project Needs Assessment (Preservation/Rehabilitation projects only)
- Construction Bid 1 with Contract Draft (Preservation and Emergency)
- Construction Bid 2 with Contract Draft (Preservation and Emergency)
- Draft Construction Contracts (all program, if available) OPTIONAL
- Scope of Work (All Programs)
- Proof of Zoning (All Programs)
- Site Plans and/or Schematics (Preservation and New Construction)
- Proof of Insurance: Liability, Property, Builder’s Risk (All Programs)
- Proof of Housing Assistance Payments (if applicable – All Programs) OPTIONAL
- Letter from the Local Housing Authority or Continuum of Cares (if applicable) OPTIONAL
- MBE/WBE Documentation (if applicable) OPTIONAL

- A maximum of 50 MB can be uploaded for each application.
CONSTRUCTION/ARCHITECTURAL REQUIREMENTS

- These are the construction/architectural requirements.

<table>
<thead>
<tr>
<th>Unit Sizes-Square Feet</th>
<th>Flats</th>
<th>Multi-Floor Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>SRO</td>
<td>90 to 200</td>
<td></td>
</tr>
<tr>
<td>Efficiency</td>
<td>400 to 600</td>
<td></td>
</tr>
<tr>
<td>1 Bedroom</td>
<td>550 to 850</td>
<td>650 to 950</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>700 to 1,100</td>
<td>850 to 1,300</td>
</tr>
<tr>
<td>3 Bedroom</td>
<td>950 to 1,350</td>
<td>1,000 to 1,550</td>
</tr>
<tr>
<td>4 Bedroom</td>
<td>1,100 to 1,550</td>
<td>1,200 to 1,750</td>
</tr>
<tr>
<td>5 Bedroom</td>
<td>1,300 to 1,750</td>
<td>1,400 to 2,000</td>
</tr>
</tbody>
</table>

Minimum Room Size Requirements

- Living Room: 150 SF (least dimension 11’-0"
- Living Room/Dining Room Combination: 200 SF min. (least dimension 11’-0"

Dining Room:
- All dining areas should accommodate the following:
  - 1 BR Units – Table w/ 2 chairs
  - 2 BR Units – Table w/4 chairs
  - 3 BR Units – Table w/6 chairs
  - 4 or more BR Units – Table w/8 chairs

Bedrooms:
- Primary bedroom – 120 SF (least dimension 10’-0"
- Additional bedroom(s) – 90 SF (least dimension 9’-0"

Efficiency Unit - Living Room/Sleeping Combination:
- Living/Sleeping – 200 SF min. (least dimension 11’-0"

Closets and Storage
- Pantry storage must be provided and must be concealed (2 linear feet minimum x 18” minimum depth closet or an 18” minimum width pantry cabinet is acceptable)
- Linen storage must be provided and must be concealed (2 linear feet minimum x 18” minimum depth closet, separate from a bedroom or coat closet, or an 18” minimum width linen cabinet is acceptable)
- An entry closet must be provided (2 linear feet minimum x 24” minimum depth)
- All units must have a minimum of 3’ of miscellaneous storage space
- A minimum of 5’ of linear feet of full height hanging space must be provided in each primary bedroom within a unit
- A minimum of 5’ of linear feet of full height hanging space must be provided in each additional bedroom within a unit

Air Conditioning
- In New Construction/Construction Conversion developments, the provision of air conditioning is required. Preservation developments should strive to provide air conditioning.

Accessibility
- Design and Construction should conform to the Fair Housing Amendments Act of 1988, the Pennsylvania Uniform Construction Code and Section 504 of the Rehabilitation Act of 1973, as amended.
- The site, building(s) and dwelling units must conform to the Uniform Federal Accessibility Standards (UFAS), the ANSI A117.1-2009 (or edition currently adopted by PA UCC), and/or the 2010 ADA Standards for Accessibility Design, as applicable.
- For developments with federal funding and subject to the Uniform Federal Accessibility Standards (UFAS), note that MDU allows conformance with the 2010 ADA in lieu of UFAS, with a few limitations.
- The Owner and Architect of the development shall be responsible for the design of the development to meet all applicable accessibility requirements.

Visibility
- The following dwelling unit types shall meet the Visibility requirements: 100% of newly constructed townhouses and units in elevator buildings & all ground floor units in walk-up apartment buildings. Construction Conversion developments should strive for 100% compliance, but at least 33% shall meet the Visibility requirements. To meet visibility design features, the building and units must have at least one zero-step entrance with a 36-inch wide door, all doorways and passages on the entry level floor should have a width of 36 inches; there should be a clear pathway to the bathroom or powder room, such bathroom or powder room should include a minimum 24-inch grab bar beside the toilet on a reinforced wall, which can also serve as a towel bar, and there should be a clear pathway to the living room and dining area of the unit. The visible powder room or bathroom must provide maneuverability clearance in accordance with the Fair Housing Act Design Manual.
- Preservation developments are encouraged to provide visible units where feasible.

Radon
- For New Construction projects, radon resistant construction techniques shall be incorporated. This requires the installation of a "passive" sub-slab depressurization system, vented through the roof. When the building is complete, radon tests must be conducted prior to occupancy.
- For Construction Conversion/Preservation projects, all existing buildings must be tested for radon. If tests indicate radon levels exceeding the EPA recommended “Action Level” of 4 pCi/L, a radon reduction method must be incorporated.

Environmental hazards (LEP, Lead in Water, Asbestos)
- Each site is required to undergo an Environmental Site Assessment to determine if the site is negatively impacted by environmental factors. Preservation and rehabilitation developments shall test for asbestos containing materials; lead-based paint, radon, and lead in drinking water. A summary of findings, conclusions, and any recommendations must be provided.
EXCEL SPREADSHEET - BUILDING ADDRESSES

This is where you put the building addresses.

- List the building addresses of all the units receiving HOP-MF funding.
To maintain affordability, rent increases require PHFA approval with a max of up to 5%.

This is where you put rents for existing units in the preservation and emergency categories.
EXCEL SPREADSHEET

Note: This form is required for All HOP-MF Grant applicants.

Fill yellow cells only. To enter sequentially, tab or click through form.

In the chart below, please reflect the **proposed** unit information for the development in the chart below.

<table>
<thead>
<tr>
<th>No. of Bdrms</th>
<th>No. of Units</th>
<th>Average Square Feet (1)</th>
<th>Tenant Paid Rent</th>
<th>Utility Allowance (2)</th>
<th>Total Tenant Expense</th>
<th>Rental Assistance Payment &amp; Source (3)</th>
<th>Total Housing Expense (4)</th>
<th>Targeted Income Level (5)</th>
<th>Targeted Rent Level (6)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SRO</td>
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<tr>
<td>Manager</td>
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<td>0</td>
<td>0</td>
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</tr>
</tbody>
</table>

Total Units: 0

This is where you put proposed rents for all three categories.

- **Field for All Application Types**
List of Attachments - Excel Spreadsheet

This is where you put utilities.

- The Local Public Housing Authority published utility allowance may be used.
LIST OF ATTACHMENTS- EXCEL SPREADSHEET

- Operating Budget for the Project

### Operating Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Annual</th>
<th>Per Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Gross Rental Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Commercial Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Other Rental Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Total Rental Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Residential Vacancy</td>
<td>5.0%</td>
<td></td>
</tr>
<tr>
<td>6. Commercial Vacancy</td>
<td>10.0%</td>
<td></td>
</tr>
<tr>
<td>7. Total Vacancy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. NET RENTAL INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Service Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. INCOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Advertising &amp; Marketing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Office &amp; Telephone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Management Fee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Legal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Audit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Mine. Administrative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. TOTAL ADMINISTRATIVE</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Additional Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Annual</th>
<th>Per Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>18. Fuel Oil</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Electricity</td>
<td></td>
<td></td>
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<tr>
<td>20. Water</td>
<td></td>
<td></td>
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<tr>
<td>21. Gas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Sewer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. TOTAL PROPERTY PAID UTILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24. Janitor/Maintenance Supplies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25. Operating/Maintenance Contracts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>26. Publish Removal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>27. Security Payroll Contract</td>
<td></td>
<td></td>
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<tr>
<td>28. Repairs Material</td>
<td></td>
<td></td>
</tr>
<tr>
<td>29. Elevator Maintenance</td>
<td></td>
<td></td>
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<tr>
<td>30. HVAC Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>31. Grounds Maintenance/Snow Removal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>32. Painting &amp; Decorating</td>
<td></td>
<td></td>
</tr>
<tr>
<td>33. Vehicle Operations &amp; Repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>34. Misc. Operating &amp; Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35. TOTAL OPER. &amp; MAINT. EXPENSE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36. Office Salaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>37. Manager Salaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>38. Employee Rent Free Unit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>39. Janitor/Maintenance Salaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40. Employer Payroll Tax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>41. Worker’s Compensation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>42. Employee Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>43. TOTAL PAYROLL EXPENSES</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Add operating expenses

---

[PHFA PA Housing Finance Agency](www.phfa.org)
Operating Budget: What the Agency will Focus on During Review of Financial Feasibility?

• The operating budget needs to show that the project will cashflow in the next 15 years.
• Primary loan illustrates that it can meet lender’s debt service requirements.
• Controllable costs (admin expenses minus the management fee, plus payroll expenses and operating and maintenance expenses) must be reasonable for the area – the Agency will review.
• Real estate taxes need to be in line with what we expect for that municipality.
• Management fee should be between 5% and 10%.
### EXCEL SPREADSHEET CONSTRUCTION BUDGET

#### Field for All Application Types

This is the capital budget.
Capital Budget: What the Agency will Focus on During Review of Financial Feasibility

• The capital budget should show that Sources equal Uses and that the sources are secured.

• Construction costs should be based on a cost estimate (the further along architectural drawings are, the more accurate the cost estimate).

• Hard (construction) costs and soft costs should be in line with comparable deals and within industry standards.

• Developer’s overhead (administrative fee) should not exceed $300,000 or 5% whichever is less.

• Construction and permanent financing should equal.

• A fully funded budget is key!
### EXCEL SPREADSHEET - DEVELOPMENT SOURCES

**Pennsylvania Housing Finance Agency (2023 HOP-MF Application)**

**Development Name:** (Name of Project or Development Applying for Funding entered on Web Application)

**Development Sources**

Note: This form is required for all HOP-MF Grant applicants, if the number of sources exceeds the fields available in the web application.

**Construction Financing, Bridge Loans, etc.**

<table>
<thead>
<tr>
<th>Source Name</th>
<th>Amount</th>
<th>Rate</th>
<th>Term</th>
<th>Contact Name</th>
<th>Contact Phone</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

**Permanent Financing**

1. Source Name: | Amount: | Rate: | Term: | Contact Name: | Contact Phone: |
2. Source Name: | Amount: | Rate: | Term: | Contact Name: | Contact Phone: |
3. Source Name: | Amount: | Rate: | Term: | Contact Name: | Contact Phone: |
4. Source Name: | Amount: | Rate: | Term: | Contact Name: | Contact Phone: |
5. Source Name: | Amount: | Rate: | Term: | Contact Name: | Contact Phone: |
6. Source Name: | Amount: | Rate: | Term: | Contact Name: | Contact Phone: |

*Permanent Financing Sources continued on next page*

**This is where you add construction & permanent financing sources.**
EXCEL SPREADSHEET - CYBER SECURITY CERTIFICATION

Pennsylvania Housing Finance Agency (2023 HOP-MF Application)

Note: This form is required for all HOP-MF Grant applicants.

Click each of the boxes below.

The Agency has requested certain certifications from the Applicant in connection with threshold requirements regarding Cyber Security measures.

Applicants must demonstrate the use of affirmative cyber security measures as a central element in their regular business procedures and practices. All applicants must certify to the Agency the presence of ongoing cybersecurity practices which include, at a minimum, the following core principles: 1) multifactor authentication procedures; 2) password policies;

To affirm the commitment of the Applicant(s) to this requirement, please complete this Certification as directed below.

- Multifactor Authentication Procedures - The applicant will ensure the use of software and related procedures to protect and secure corporate resources using multifactor authentication procedures.

- Password Policies - The applicant will ensure the use of procedures requiring the use of complex passwords with regular updates protocols.

- System Security Software - The applicant will ensure the installation and use of reputable system security software (i.e., Sophos, McAfee, Norton, Kapersky, etc.) on all laptops, desktops and servers used for corporate purposes whether corporate or personally owned. All mobile devices should be controlled via a central policy that requires a PIN or password at the very

REMINDER: The Attestation and Signature provided on the HOP-MF application is applicable to this supplementary document as well. False statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904, relating to unsworn falsification to authorities.

This is where you certify to cyber-security protocol.

- Required Field for All Application Types
EXCEL SPREADSHEET- M/WBE WORKSHEET

Pennsylvania Housing Finance Agency (2023 Hop-MF Application)

Name of Development: (Name of Project or Development Applying for Funding* entered on Web-Application)

Minority Business Enterprise (MBE) & Women Business Enterprise (WBE)

Note: This form is required for all Hop-MF Grant applicants requesting prioritization for participation of minority-owned and/or women-owned businesses.

To enter sequentially, tab or click through the document.

If requesting prioritization for a project that intends to subcontract with minority-owned or women-owned businesses, please provide the following information regarding each of the qualified MBE and/or WBE businesses, along with the corresponding certifications from the certifying body:

PLEASE NOTE: If the applicant indicates on the Hop-MF application that the owner intends to subcontract with qualified MBE and/or WBE contractors/subcontractors, the grant will be awarded contingent upon demonstration of compliance with the requirement.

<table>
<thead>
<tr>
<th>Name of Contractor/Subcontractor Providing Service</th>
<th>MBE or WBE</th>
<th>Name of Certifying Body</th>
<th>Service to be Provided</th>
<th>Contract Amount</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

This is where you add M/WBE Contractors / Subcontractors

Total MBE/WBE contracts (A): $               
Total Development Costs (B): $               
Percentage of MBE/WBE contracts (A-B): #DIV/0!

Reminder: The Attestation and Signature provided on the Hop-MF application is applicable to this supplementary document as well. False statements made on this form are punishable under Section 19.6 of Title 26, U. S. C., and Section 4034 of Title 41, U. S. C., and state law.

Optional Field for All Application Types
ATTESTATION AND SIGNATURE

Anticipated Percentage of Subcontractors

Attestation and Signature

By checking this box, the applicant acknowledges and certifies the following:

If awarded, tenants will be required to self-certify their income and owner will submit a HOP annual report to PHFA by January 1st of each year.

Applicant has read and understands the HOP-MF Construction/Architectural Design Requirements.

Applicant has read and understands the program guidelines and covenants the application complies with, and the project will comply with, all program guidelines.

All representations and documentation provided by the applicant in connection with this application are, to the best of the applicant’s knowledge, information, and belief, true, correct, and complete.

Applicant understands the single digital signature applies to the application and all attachments.

Applicant acknowledges and understands that providing a written false statement which it does not believe to be true to PHFA is a misdemeanor of the third degree and is punishable as perjury under Pennsylvania Title 18, Section 4904, relating to unsworn falsification to authorities, and that in addition to any other penalty that may be imposed, a person convicted under this section shall be sentenced to pay a fine of at least $1,000.

- All applicants must acknowledge they have read the attestation
QUESTIONS

Please put questions in the chat.

You can email questions to HOP-MF@phfa.org