

HOME AFFORDABLE HOUSING PROGRAM

APPLICATION

City of Lancaster
120 North Duke Street
Lancaster, PA 17602

Phone: (717) 291-4759

THE CITY OF LANCASTER

Affordable Housing Program Application

INSTRUCTIONS

In order for the City of Lancaster to consider a multi-family rental housing project for funding, the developer must complete the attached application form and include all the required support documentation listed below. Incomplete applications will not be reviewed by the City.

REQUIRED DOCUMENTATION

The following documentation must be submitted with your loan application:

1. Evidence of Site Control

An Agreement of Sale, Deed, Option or other formal interest in land, including a legal description must be provided. If an Agreement of Sale, Option, etc. is provided as evidence of site control, evidence of ownership (in the form of a deed or other formal instrument) must also be provided to verify that the party conveying the land has the authority to do so. Evidence of organizational documents to support the ownership entity for site control must also be submitted.

2. Scope of Work

A description of the nature and scope of the proposed construction or renovation, including a preliminary construction cost estimate, must be submitted with this application.

3. Schematic Plans

- Site Plan, including location of utilities
- Ground/Entrance Floor Plan(s)
- Typical Floor Plans

4. Location Map, Photographs

The Location Map must identify the site and show the surrounding neighborhood. Indicate the location of existing employment centers, community facilities, educational facilities, recreation facilities, public transportation routes, etc.

Submit photographs of the subject site from a minimum of four perspectives (north, south, east and west). If there are existing buildings on the site, include photographs of the primary facades of these buildings. All photographs must be labeled.

5. Zoning/Municipal Regulations

Submit a letter from the City zoning official indicating the present zoning of the site

and its applicable uses, even if the current zoning is not the proper zoning classification. If a zoning variance or exception is required, the zoning officer must delineate the procedure and time schedule for obtaining the variance or exception. Identify and submit any additional municipal regulations affecting the use and development of the site.

6. Housing Experience of Development Team

Previous experience in housing development must be identified. List the previous housing development experience of the principals of the organization that comprise the Development Team. For each project include the name, number of units, type of financing and whether subsidized or unsubsidized. (If the Development Team has no previous experience, please indicate.) The involvement of minorities and/or females on the Development Team is strongly encouraged.

For projects of 12 or more units, a Management Agent Questionnaire is also required. If the general contractor has been selected, projects of 11 units or less must submit a contractor's resume; projects of 12 or more units must provide a Contractor's Qualification Statement, AIA Document A-305.

7. Utilities

Submit letters from the sewer and water authorities and electric and gas companies indicating that the proposed project can be accommodated within the current capacity of systems, availability of service and location of existing sewer, water, electric and gas lines. Utility letters must include the current rate structure.

8. Support Services

Project developers are encouraged to provide supportive services for their tenants. Provide a narrative defining the services to be provided to tenants. In addition to highlighting services, identify how, where and by whom these services will be delivered and funded.

9. Organizational Documents

Submit copies of the following documents, if available:

Partnership Organizational Documents

- Limited Partnership Agreement
- Certificate of Limited Partnership (recorded with the Secretary of State)

OR

Corporate Organizational Documents

- Bylaws
- Articles of Incorporation
- 501(c)(3) determination, if applicable

10. Tenant Relocation Notices

If your project is currently occupied, you must provide each current occupant (individual or business) of the proposed project with an advisory notice prior to submission of your application to the City of Lancaster. Sample advisory notices are attached to this application package. One notice must be provided to tenants who will not be displaced. The other advisory notice is to be provided to tenants who will be displaced. The sample notices should be revised and adapted to conform to your particular project. The sample notices are to be adapted and used for residential tenants, businesses, nonprofit organizations and farms that occupy the property you plan to develop.

Retain copies of all notices in your files with documentation confirming the manner in which the notices were delivered (e.g., personally served or certified mail, return receipt requested) and the date of delivery. With your application, you must submit a copy of any letters sent and documentation confirming the manner in which the notices were delivered and the date of delivery to the tenant(s). If funding is approved for your project, additional notices may be necessary to comply with applicable displacement and relocation requirements. You will be informed of additional notification responsibilities as the processing of your application progresses.

11. Other Funding Sources

Provide documentation evidencing interest or commitment from other funding sources (including terms and conditions). A letter of interest from potential equity investors for the purchase of Federal Low Income Housing Tax Credits must also be submitted, if applicable.

**CITY OF LANCASTER
AFFORDABLE HOUSING PROGRAM
APPLICATION**

(Please Type)

Date of Application _____
 Project Name _____
 Project Address _____

A. APPLICANT INFORMATION

Applicant Name _____
 Contact Person _____
 Telephone # _____ Fax # _____
 E-Mail Address _____
 Address _____

Property Ownership (check all categories that are applicable)

<input type="checkbox"/>	General Partnership	<input type="checkbox"/>	Agreement of Sale
<input type="checkbox"/>	Limited Partnership	<input type="checkbox"/>	Woman Business Enterprise
<input type="checkbox"/>	Individual	<input type="checkbox"/>	Minority Business Enterprise
<input type="checkbox"/>	Corporation	<input type="checkbox"/>	Other - Describe
<input type="checkbox"/>	Non-Profit Organization	_____	
<input type="checkbox"/>	501(c)(3) approved	<input type="checkbox"/>	501(c)(4) approved
		<input type="checkbox"/>	CHDO

List names and titles of partners, officers, board of directors, etc.

Legal Status of Ownership Entity

<input type="checkbox"/>	Organization currently exists	Estimated date of filing	_____
<input type="checkbox"/>	Organization to be formed		

B. DEVELOPMENT TEAM

Applicant (Firm) _____
(Contact Person) _____
(Address) _____
(Phone) _____ (Fax) _____ (E-Mail) _____

WBE Certified

MBE Certified

Owner (Firm) _____
(Contact Person) _____
(Address) _____
(Phone) _____ (Fax) _____ (E-Mail) _____

WBE Certified

MBE Certified

Attorney (Firm) _____
(Contact Person) _____
(Address) _____
(Phone) _____ (Fax) _____ (E-Mail) _____

WBE Certified

MBE Certified

Contractor (Firm) _____
(Contact Person) _____
(Address) _____
(Phone) _____ (Fax) _____ (E-Mail) _____

WBE Certified

MBE Certified

Architect (Firm) _____
(Contact Person) _____
(Address) _____
(Phone) _____ (Fax) _____ (E-Mail) _____

WBE Certified

MBE Certified

Mgt. Agent (Firm) _____
(Contact Person) _____
(Address) _____
(Phone) _____ (Fax) _____ (E-Mail) _____

WBE Certified

MBE Certified

C. DEVELOPMENT DESCRIPTION

1. Physical Characteristics of Development

Construction Type

<input type="checkbox"/>	New Construction	Date Building Constructed _____	
<input type="checkbox"/>	Rehabilitation	<input type="checkbox"/>	Moderate Rehab
		<input type="checkbox"/>	Substantial Rehab
		<input type="checkbox"/>	Historic Rehab
<input type="checkbox"/>	Conversion	Previous Use _____	

Building Type

<input type="checkbox"/>	Townhouse	<input type="checkbox"/>	Mid-Rise (up to 4 stories)
<input type="checkbox"/>	Walk-Up (garden style)	<input type="checkbox"/>	High Rise (over 4 stories)
<input type="checkbox"/>	Other	_____	

2. Occupancy

Existing Occupancy of Building(s)

Is the building currently occupied? YES NO
 (If YES, submit evidence that the required notices have been received by the tenants.)

If NO, has the building been occupied within the last 12 months? YES NO

Does the development of the Project require the displacement and/or relocation of any families or businesses? YES NO

Proposed Occupancy of the Building(s)

<input type="checkbox"/>	General Occupancy Housing (Families)	
<input type="checkbox"/>	Elderly Housing	<input type="checkbox"/> 55 and Older <input type="checkbox"/> 62 and older
<input type="checkbox"/>	Other Housing	Describe Use _____

<input type="checkbox"/>	Commercial	Describe Use _____

3. Project Size

of Buildings # of Stories Total # of Units

Are the buildings contiguous? YES NO
 If NO, are the buildings within a four (4) block radius? YES NO

Gross building area (include basement area only if improved) _____ square feet
 Gross residential and residential related areas _____ square feet
 Gross commercial and commercial related areas _____ square feet

Total land area _____ acres

Total number of parking spaces _____ required by zoning _____ to be provided

Other areas (describe) _____

4. Utilities Available at the Site

<input type="checkbox"/>	Public Water	Provider: _____
<input type="checkbox"/>	Public Sewer	Provider: _____
<input type="checkbox"/>	Natural Gas	Provider: _____
<input type="checkbox"/>	Electric	Provider: _____

5. Building Description

	Existing	Proposed
Structural System	_____	_____
Exterior Finish	_____	_____
Type of Heating System	_____	_____
Number of Elevators	_____	_____

6. Equipment to be Provided

Range	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Laundry Facilities		
Refrigerator	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Common Area	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Garbage Disposal	<input type="checkbox"/> YES	<input type="checkbox"/> NO	In Each Unit	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Air Conditioning	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Hook-Ups	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Other (describe)	<input type="checkbox"/> YES	<input type="checkbox"/> NO			

7. Project Utilities

<u>Utility/Service</u>	<u>Included in Rent?</u>		<u>Type of Service/Utility Provider</u>		
Heat	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
Hot Water	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
Cooking Fuel	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
General Electric	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
Water	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
Sewer	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
Trash Removal	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____
Other	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO	_____

8. List community facilities and amenities planned for the development. Attach separate sheet if needed.

9. Site Information

Zoning

What is the current zoning classification of the site?

Is multi-family housing a permitted use?

YES NO

Historic Districts

Is the site located within a Local Historic District?

YES NO

Is the site located within a Federal Historic District?

YES NO

Land Use What are the immediate adjacent land uses?

North of Site

South of Site

East of Site

West of Site

Existing Buildings

Are there any existing buildings on the site?

YES NO

Will any buildings or portions of buildings be demolished?

YES NO

Is there any historical significance to the site or any buildings?

YES NO

(If YES, do you plan to seek Historic Tax Credits?)

YES NO

Unusual Site Features

<input type="checkbox"/>	Fill	<input type="checkbox"/>	High Tension Wires	<input type="checkbox"/>	Railroad Tracks
<input type="checkbox"/>	Rock Formations	<input type="checkbox"/>	Excessive Grade		(within 1000 ft)
<input type="checkbox"/>	Drainage Ways	<input type="checkbox"/>	On-site Stream	<input type="checkbox"/>	Unstable Soil
<input type="checkbox"/>	High Water Table	<input type="checkbox"/>	On-site Wetlands	<input type="checkbox"/>	Highway (within 1000')
<input type="checkbox"/>	Other	_____			

Environmental Hazards

Do any environmental hazards exist in the building, at the site, or in the vicinity of the site?

YES NO

<input type="checkbox"/>	Hazardous Wastes	describe:	_____
<input type="checkbox"/>	Toxic Substances	describe:	_____
<input type="checkbox"/>	Radon Gas	describe:	_____
<input type="checkbox"/>	Asbestos Containing Materials	describe:	_____
<input type="checkbox"/>	Lead Based Paint	describe:	_____
<input type="checkbox"/>	Airport Run-way Clear Zone	describe:	_____
<input type="checkbox"/>	Other	describe:	_____

Flood Hazards (check the appropriate statement and attach a copy of the Flood Insurance Map)

<input type="checkbox"/>	The proposed site is not located within a 100 year flood plain.
<input type="checkbox"/>	The proposed site is located within a 100 year flood plain.
<input type="checkbox"/>	The proposed site has not been inundated during any flood or high water in the last 50 yrs.
<input type="checkbox"/>	The proposed site has been subject to flood or high water in the last 50 yrs.
<input type="checkbox"/>	The proposed site is subject to water run-off from adjacent properties.

E. DEVELOPMENT BUDGET

1 CONSTRUCTION COSTS

a	General Requirements	_____	
b	Site Work	_____	
c	Off-Site Improvements	_____	
d	Structure	_____	
			Sub-Total _____
e	Builder's Overhead	_____	
f	Builder's Profit	_____	
g	Bond Premium	_____	
h	Construction Contingency	_____	
i	Other	_____	
			Sub-Total _____

2 FEES

a	Architectural Design	_____	
b	Architectural Supervision	_____	
c	Engineering	_____	
d	Legal	_____	
e	Other	_____	
			Sub-Total _____

3 MISCELLANEOUS DEVELOPMENT CHARGES

a	Property Appraisal	_____	
b	Market Study	_____	
c	Environmental Audit	_____	
d	Loan Application Fees	_____	
e	Loan Closing Fees	_____	
f	Tax Credit Application Fees	_____	
g	Tax Credit Reservation Fees	_____	
h	Cost Certification	_____	
i	Rent-up Expenses	_____	
j	Furnishings	_____	
k	Other	_____	
			Sub-Total _____

4 CONSTRUCTION AND FINANCING CHARGES

a	Construction Loan Interest	_____	
b	Construction Loan Application Fee	_____	
c	Construction Loan Origination Fee	_____	
d	Taxes during Construction	_____	
e	Insurance during Construction	_____	
f	Title and Recording Fees	_____	
g	Other	_____	
			Sub-Total _____

5	PERMANENT FINANCING CHARGES		
a	Permanent Loan Application Fee	_____	
b	Permanent Loan Origination Fee	_____	
c	Other _____	_____	
			Sub-Total
6	LAND AND BUILDING PURCHASE		
a	Acquisition of Land	_____	
b	Acquisition of Existing Structures	_____	
c	Acquisition Legal Fees	_____	
d	Closing Costs	_____	
e	Other _____	_____	
			Sub-Total
7	REPLACEMENT COST		
8	DEVELOPMENT RESERVES		
a	Operating Reserve	_____	
b	Insurance and Taxes Escrow	_____	
c	Supportive Services	_____	
d	Other _____	_____	
			Sub-Total
9	DEVELOPERS FEE AND OVERHEAD		
10	SYNDICATION FEES AND EXPENSES		
a	Organizational Fees	_____	
b	Bridge Loan Interest During Construction	_____	
c	Bridge Loan Interest After Construction	_____	
d	Bridge Loan Fees and Expenses	_____	
e	Legal Fees	_____	
f	Accounting Fees	_____	
g	Other _____	_____	
			Sub-Total
11	OTHER		
a	Tax Credit Compliance Monitoring Fees	_____	
b	Other _____	_____	
c	Other _____	_____	
			Sub-Total
12	TOTAL PROJECT COST		

G. OPERATING BUDGET

	First Full Year of Occupancy	Narrative to Support Projections
1	Gross Rental Income	
2	Apartment Vacancy	
3	Gross Commercial Income	
4	Commercial Vacancy	
5	Laundry/Vending Income	
6	Miscellaneous Income	
7	TOTAL REVENUE	0
8	Marketing	
9	Management Fee	
10	Legal	
11	Accounting	
12	Telephone	
13	Miscellaneous Admin	
14	Other	
15	TOTAL ADMINISTRATIVE EXPENSES	0
16	Fuel Oil	
17	Electric	
18	Natural Gas	
19	Water	
20	Sewer	
21	Other	
22	TOTAL UTILITIES	0
23	Extermination	
24	Rubbish and Trash Removal	
25	Grounds and Building Maint	
26	Repairs	
27	Elevator Maint	
28	HVAC Maint	
29	Painting and Decorating	
30	Misc Operating and Maint	
31	TOTAL OPERATING AND MAINTENANCE	0

	First Full Year of Occupancy	Narrative to Support Projections
32	Manager Salaries	
33	Janitor Salaries	
34	Maintenance Salaries	
35	Office Salaries	
36	Payroll Taxes	
37	Employee Benefits	
38	Other	
39	TOTAL PAYROLL EXPENSES	0
40	Real Estate Taxes	
41	Misc Taxes and Permits	
42	Property & Liability Insurance	
43	Miscellaneous Insurance	
44	Other	
45	TOTAL TAXES AND INSURANCE	0
46	Supportive Services Expense	
47	Other	
48	TOTAL SUPPORTIVE SERVICES EXPENSES	0
49	Replacement Reserve	
50	Capital Improvements	
51	Other	
52	Other	
53	TOTAL RESERVES AND CAPITAL EXPENSES	0
54	TOTAL OPERATING DISBURSEMENTS	0
55	NET OPERATING INCOME	0
56	Primary Debt Service	
57	Service Fee	
58	TOTAL PRIMARY DEBT SERVICE	0
59	INITIAL CASH FLOW	0
60	DEBT SERVICE COVERAGE	

H. CERTIFICATIONS

THE APPLICANT CERTIFIES THAT:

1. It has not required any tenant (either commercial or residential) to move without just cause during the twelve (12) months immediately prior to the date of this application; and
2. It will comply with all relocation requirements of the City of Lancaster and will, as necessary, reimburse a relocated tenant for the cost of such relocation; and
3. To the extent there are vacant units in properties rehabilitated with funding from the City of Lancaster, those units will be marketed in an affirmative manner to attract tenants, regardless of sex, of all minority and majority groups; and
4. The data and exhibits contained in this application are true, correct and complete; and that
5. Neither the applicant nor any partner/associate has within the last ten (10) years a) declared bankruptcy, b) had a property foreclosed upon, c) given title or deed in lieu of foreclosure, or d) had foreclosure proceedings initiated.

The applicant, for himself/herself, and for all members of the development team and those associated therewith, consents to the verification of the information contained in this application and the attachments hereto by the City of Lancaster, or its assignee. The applicant further consents to any and all credit investigations that the City deems appropriate.

Signature of Applicant or Authorized Representative

Date

Typed Name and Title