

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients.

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

NA

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All participants must be in good standing with MHDC. In addition to satisfactory previous performance, participants must be aware that:

All identities of interest between members of the development team must be documented to MHDC's satisfaction. This includes, but is not limited to, identities of interest between a property/land seller and purchaser and identities of interest between any two or more development team members such as developer, general partner(s), syndicator(s), investor(s), lender(s), architect(s), general contractor, sub-contractor(s), attorney(s), management agent, etc.

All participants must adhere to all federal, state, and local laws, as well as any and all applicable regulations, guidance, revenue rulings and the like as may be promulgated by the IRS, HUD, or any other federal or state agency. Participants are solely responsible for ensuring their own compliance with any such laws, regulations, and guidance, and are encouraged to seek the advice of their own legal counsel with respect to such compliance.

When available and feasible, best efforts must be employed to use local vendors, suppliers, contractors, and laborers.

MHDC has established an MBE/WBE Initiative (as detailed in the Developer's Guide) which encourages involvement of businesses certified as a Minority Business Enterprise (MBE) and/or Woman Business Enterprise (WBE) under a business certification program by a municipality, the state of Missouri, or other certifying agency, as deemed appropriate by MHDC in consultation with the State of Missouri Office of Equal Opportunity.

All participants must agree to abide by the MHDC Workforce Eligibility Policy, as the same may be amended from time-to-time.

Pursuant to the Fair Housing Act (42 U.S.C. 3601 et seq., and including any and all regulations and guidance promulgated by HUD thereunder), discrimination on the basis of race, color, national origin, sex, disability or familial status is strictly prohibited. In addition to prohibiting discrimination, the Fair Housing Act also imposes an obligation to affirmatively further the goals of the Fair Housing Act. MHDC is fully committed to affirmatively furthering fair housing by taking meaningful actions to promote fair housing choice, overcome patterns of segregation, and eliminate disparities in access to opportunity, and consequently, MHDC will consider the extent to which a certain development affirmatively furthers fair housing when deciding which developments should be recommended for funding.

In addition to the requirements set forth above, and also in addition to any other requirements set forth in federal, state, or local law, and notwithstanding the site and neighborhood standards cited below, the Commission requires occupancy of housing financed or assisted by MHDC be open to all persons, regardless of race, color, religion, national origin, ancestry, sex, age, disability, actual or perceived sexual orientation, gender identity, marital status, or familial status. Also, contractors and subcontractors engaged in the construction of such housing shall provide equal opportunity for employment without discrimination as to race, color, religion, national origin, ancestry, sex, age, disability, actual or perceived sexual orientation, gender identity, marital status, or familial status.

The applicant must provide evidence that the chief executive officer (or equivalent) of the local jurisdiction within which the development is located has been notified of the application submitted. Examples of executive officers or their equivalents can be found in MHDC's Developer's Guide.

Pursuant to MHDC's adopted Standards of Conduct, criteria has been established upon which individuals and/or entities may be suspended or debarred from future participation in MHDC sponsored programs (4 CSR 170 8.010-8.160, as may be amended from time-to-time).

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

An "Application" is defined as: (1) the MHDC Application - FIN-100 (Exhibit A), (2) one tabbed, three-ring binder with all required exhibits and original signatures, where required, (3) digital media with electronic exhibits, and (4) the appropriate application fee. The MHDC FIN-125 (Application Workbook)

(Exhibit B) will identify exhibits to be submitted in the three-ring binder and exhibits to be submitted digitally. Three-ring binder and digital media exhibit names must match the FIN-125 exhibit names. The Application Checklist and FIN-100 are attached as exhibits.

Applicants must request HTF as well as indicate whether they are seeking a 9% Tax Credit or a 4% Tax Credit (for Bond Developments). Although not required, it is highly recommended that Tax Credits be coupled with HTF requests due to the limited allocation of HTF funds. MHDC does not require nor accept separate proposals unless the applicant wishes to have a proposal considered for both 9% Credits and 4% Credits.

Each applicant is required to submit exhibits applicable to the type of development it is proposing. A completed and executed FIN-100 (Rental Housing Programs Application) with appropriate certifications and elections made, digital media, application fee, development narrative and questionnaire, site review information, applicant site control, market study, and financing commitments constitute the Primary Documentation. Secondary documentation includes local jurisdiction contact verification, statutorily required documentation, housing priority documentation (if applicable), zoning verification, architectural items, sustainable housing information, relocation data (if applicable), PHA approved utility allowances, developer and general partner information, and management company information.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

While the housing priorities may give a development extra consideration, the selection criteria below indicate what factors are used in making funding recommendations. All submitted applications which successfully make it to the competitive review stage will be evaluated by MHDC staff using the selection criteria described below.

- Project location;
- Housing needs characteristics;
- Project characteristics, including whether the project involves the use of existing housing as part of a community revitalization plan;
- Tenant populations with special housing needs or consisting of vulnerable persons;
- Sponsor characteristics;
- Tenant populations of individuals with children;
- Public housing waiting lists; and
- Energy efficiency and overall sustainability.

Where a development is located affects almost all of the other selection criteria. Important considerations for location include, but are not limited to:

- a. Proposals must not be located where the total of publicly subsidized housing units (as defined in the Market Study Guidelines) equal more than 20 percent of all units in the census tract where the development will be located.
 1. If the proposed development is located in the Kansas City or St. Louis Region, it shall not be located within a one (1) mile radius of any development that: (a) has been approved for State LIHTC, Federal LIHTC, HOME, or Fund Balance funding through MHDC within the previous two (2) fiscal-year funding cycles; and, (b) is less than 90 percent leased-up at the time of application submission.
 2. Exceptions to the previous two criteria may include, but are not limited to, applications proposing:
 - i. Mixed-income development;
 - ii. Development to replace existing public housing and/or subsidized housing;

- iii. Development where at least 25 percent of the units are set aside as Special Needs or Vulnerable Person housing units;
 - iv. Development that includes service enriched housing features;
 - v. Development that is part of a municipal redevelopment plan; or
 - vi. Senior housing development.
- b. Location in a qualified census tract only if the development will contribute to a concerted community revitalization plan that is in-place at the time of application;
 - c. Location in a community with demonstrated new employment opportunities and a proven need for workforce housing;
 - d. Infill of existing stable neighborhoods, including Brownfield redevelopment in stable neighborhoods; and
 - e. MHDC staff designated targeted areas.

Developments must address the affordable housing needs of the state, region, and locality where they will be located. Important considerations regarding market need include:

- a. Number and growth of the population and intended tenant population in the market area;
- b. Presence, condition, occupancy, and comparability of other affordable housing developments in the market area;
- c. Presence, condition, occupancy, and comparability of market rate housing in the market area;
- d. Capture rate for the proposed development; and
- e. Housing needs of the special needs or vulnerable persons population in the market area.

No application proposing the delivery of new units will be approved if it is deemed by MHDC to adversely impact any existing MHDC development(s), exist in a questionable market, or create excessive concentration of multifamily units.

A site for newly constructed housing must meet the following site and neighborhood standards, as cited from 24 CFR 983.57(e)(2)

MHDC will give preference among selected developments to:

- Those serving the lowest income tenants; and
- Those serving qualified tenants for the longest period of time.

All MHDC-financed developments receiving HTF funding are required to:

1. Comply with the MHDC Design/Construction Compliance Guidelines (MHDC Form 1200) (Exhibit C), as may be amended from time-to-time.
2. Comply with all applicable local, state and federal ordinances and laws including, but not limited to:
 - a. Local zoning ordinances.
 - b. The construction code utilized by the local government unit where the development is located. In the absence of locally adopted codes, the International Building Code (2012),

the International Plumbing Code (2012), the International Mechanical Code (2012), the National Electrical Code (2011), and/or the International Residential Code (2012) must be used.

- c. The Fair Housing Act of 1968, as amended. In addition, proposals receiving federal, state, county, or municipal funding may be required to comply with the Architectural Barriers Act of 1968, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act, all as amended.
 - d. If applicable, the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (“URA”) and/or Missouri Revised Statute 523.205.
 - e. If applicable, The Lead Paint Poisoning Prevention Act, HUD Guidelines for the Evaluation and Control of Lead Based Paint in Housing, and the MHDC Lead Based Paint Policy.
 - f. Improvement of property to mitigate the impact of potential disasters such as tornadoes.
3. All developments with twelve (12) or more units are required to have a minimum of 5 percent of the units (rounded up to the nearest whole number) designed in compliance with one of the nationally recognized standards for accessibility to wheelchair users and an additional 2 percent of the units (rounded up to the nearest whole number) usable by those with hearing or visual impairments.
 4. All new construction projects, regardless of number of units, shall be designed and constructed in accordance with the principles of universal design, as detailed in MHDC Form 1200, Design/Construction Compliance Guidelines. This requirement is in addition to the requirement for accessibility of persons with mobility, hearing and/or visual impairments as outlined in item #3 above.
 5. Provide facilities, amenities, and equipment appropriate for the population being served by the development.
 6. Be designed to meet the established construction budget and utilize construction materials that extend the longevity of the building including materials, products, and equipment which are more durable than standard construction materials. Products must clearly reflect upgrades from UPC construction grades and be economical to maintain.
 7. If the development involves new construction, utilize sustainable building techniques and materials to meet the current standards of one of the certification levels of the following green building rating systems: Enterprise Green Communities, any of the LEED rating systems, or the National Green Building Standard (ICC 700 or “NGBS”). In addition, to meet the sustainable housing requirement, the applicant must
 - a. Demonstrate at the time of application, Firm Submission (as defined in the Developer’s Guide), and construction completion that the development will meet or has met the design and construction requirements for any certification level offered by the three accepted rating systems. The development is not required to receive formal certification, but must be designed and built in such a manner that it could receive formal certification. Green building criteria utilized must be clearly documented for MHDC staff’s review and confirmation.

- b. Have at least one development team member who is an accredited green building professional with proven experience in sustainable design and/or construction. The team member must be a LEED AP®, LEED Green Associate™ or a Certified Green Professional™. If the development is not being formally certified, the development team member must document the pledged green building standards with pictures, provide a signed and scored scoring tool, and a brief narrative during the construction process.
8. Have contracts that are both reasonable and competitively priced for both hard and soft costs. Copies of the contracts must be provided to MHDC.
9. Adhere to the contractor fee limitations.
10. Commit to contract with Section 3 businesses as may be dictated by regulations tied to federal funding sources and as more thoroughly set out in the Developer's Guide. A Section 3 Plan (as defined in the Developer's Guide) signed by the owner/developer and the general contractor must be reviewed and approved by MHDC staff prior to Firm Commitment issuance.
11. MBE/WBE Participation Standard is set at a minimum of 10 percent for MBEs and 5 percent for WBEs for both hard and soft costs. This applies to developments with more than six (6) units. The Participation Standard may be satisfied by MBE/WBE businesses providing comparable-quality and competitively-priced services/materials in the following categories:
 - a. Hard costs for the actual physical cost of construction, which include, but are not limited to, general contracting, grading, excavation, concrete, paving, framing, electrical, carpentry, roofing, masonry, plumbing, painting, asbestos removal, trucking and landscaping.
 - b. Soft costs, which include, but are not limited to, planning, architectural, relocation, legal, accounting, environmental, engineering, surveying, consulting fees, title company, disbursing company, market study, appraisal and soils report.

The calculation of participation rates shall include all line items for which services or materials are provided to the development; provided however, that developer fees may be, but are not required to be, included in the calculation of participation rates. Development costs that do not include actual services or materials, such as public sector financing fees, reserves, land acquisition, building acquisition, construction interest, construction period taxes, tax credit allocation fees, tax credit monitoring fees, and bond issuance cost, shall not be included in the calculation. Calculations are based on work actually performed by the contractor. When the MBE/WBE is not performing the work but is the named contractor, credit will be given for twenty percent (20%) of the contract amount.

A utilization plan, committing in detail, how the applicant intends to meet the Participation Standard MUST be signed by the owner/developer(s) and included in the application. MBE/WBE entities providing soft cost services must be identified at the time of application. Evidence of MBE/WBE proposals and certifications for hard costs will be required as part of the Firm Submission requirements or no later than five (5) days prior to construction loan closing. In the event there is also an award of other

funds, there may be additional requirements that must be met to be in compliance with federal regulations.

12. All developments requesting and receiving approval for Low-Income Housing Tax Credits (LIHTC), fund balance loans, HOME funds, HTF, or Risk Share insurance are required to pass an environmental review as a condition of financing, and must also commit to identifying and satisfying any existing environmental conditions to the satisfaction of MHDC and/or HUD as detailed in the Developer's Guide and the MHDC Form 1400 (MHDC Environmental Review Guidelines).

Developments receiving HOME funds, HTF, or HUD/MHDC Risk Sharing Insurance must comply with all state and federal environmental rules and regulations, specifically including but not limited to, 24 CFR § 50.4, 24 CFR § 58.6, 24 CFR § 58.5 (also known as the "Statutory Checklist") and any additional rules, regulations, or procedures required by HUD or MHDC.

The Application Process - Competitive Review

Once an application has gone through the Initial Review, Primary Documentation Review, Secondary Documentation Review, Feasibility and Viability Underwriting Standards Review, and Site Review and is considered complete to MHDC staff's satisfaction, it will undergo a Competitive Review ("Competitive Review"). MHDC does not use a numerical scoring process in assessing application. Instead there is a committee approach that involves participation from any department that evaluates any area of the application. When narrowing the applications, factors such as geographic distributions, funding sources and priority factors are discussed. The Competitive Review uses the established Housing Priorities, selection criteria, and underwriting standards to determine recommendations for funding. All factors are considered and those applications deemed, at the sole discretion of MHDC, to best meet the goals of MHDC will be recommended to the Commission for formal approval. MHDC is dedicated to strengthening communities through the financing, development and preservation of affordable housing.

During the application review, the following MHDC staff, who are trained in their respective fields, will evaluate all HTF applications as "Excellent," "Good," "Average," "Below Average," "Poor," and in some circumstances, "Disqualified." The individual evaluation will apply only to the appropriate section and will be weighted as detailed below.

- The Underwriting Department reviews all aspects of the application with concentration on financial feasibility. Underwriting will also review the "Transit Oriented Development," "Redevelopment Plan," and "Opportunity Area" priorities. Underwriting and the priorities have a high significance when determining the final evaluation. If an applicant does not submit the required documentation or the development is not financially feasible, Underwriting can also disqualify a proposal.
- Special Needs, Vulnerable Persons, Services Enriched, Independence Enabling Housing Units, and Veteran's Housing reviews target population, services provided, Lead Referral Agency, service coordinator staffing and quality of overall plan. Staff determines the need for and reasonableness of the proposed services utilizing various data sets including U.S. Census Bureau,

Point-in-Time Counts and others. These four priorities are evaluated by the Community Initiatives Department and carry a high significance when determining the final evaluation.

- The Asset Management Department reviews the operating budget and rents comparing application budgets to MHDC's portfolio. Applications are compared to projects of similar size, population served and location. Asset Management carries a medium significance, but can disqualify a proposal.
- The Architectural Department reviews the hard construction budget, project design utilizing MHDC's Construction Guidelines and Rehabilitation Standards and the development team members related to the construction of the project. Applications are compared to projects of similar size, type and location in regards to costs per square foot, costs per unit, architectural fees per unit, etc. Architecture carries a medium significance, but can disqualify a proposal.
- The Environmental Department reviews the location of the proposed development with regard to noise level, flood plains and wetlands, etc. Funding type impacts evaluation; for example, noise level requirements with HOME and HTF Funds. The Environmental department's review has a low significance, but can disqualify a proposal.
- MHDC's in-house Market Analyst reviews the market study to determine the need for the development in the proposed location and rent reasonableness. This review carries a medium significance.
- Site Reviews are conducted on each proposed site. MHDC staff visit each site to evaluate ingress and egress, visibility for marketing purposes, proximity to amenities, site and neighborhood characteristics, etc. Site reviews carry a medium significance, but can disqualify a proposal.
- The Policy Department reviews community support/opposition letters received and any public comments. This carries a low significance, but can disqualify a proposal.
- The Mortgage Credit Department reviews the credit reports on each developer, partner and project guarantor in relation to the development team's ability to complete a project in a timely manner and ensure the financial stability of the development team. If financials are deficient the application will not be approved. The Mortgage Credit review carries a low significance, but can disqualify a proposal.
- The MBE/WBE Department reviews the application utilization plan; at a minimum developers must meet MHDC's stated minimum participation requirements. Past minority and women owned business utilization is evaluated. Proposals that choose to apply under the MBE/WBE priority will receive an evaluation that carries a high significance.

Once each department has reviewed their applicable sections of the proposal, each application will be given a final evaluation of "Excellent," "Good," "Average," "Below Average," "Poor," or "Disqualified." This cumulative evaluation will be based on the individual department evaluations and their assigned weight. Applications will then be ranked from "Excellent" at the top to "Poor" at the bottom. Applications that receive a "Disqualified" evaluation will not be ranked. Housing Trust Fund Applications will be recommended starting with the top ranked application until the statewide allocation has been expended, or until all viable applications have been considered.

- Geographic Diversity will be considered when compiling the final HTF ranking. For example, if three applications receive an “Excellent” cumulative evaluation, and two are in St. Louis and one is in Kansas City, a St. Louis application and a Kansas City application will be ranked one and two to ensure HTF funds are allocated throughout the state.
- Special Needs, Vulnerable Persons, Service Enriched, Independence Enabling Housing Units, and/or Veteran’s Housing proposals that earn an “Excellent” or “Good” evaluation in the corresponding priority and are also evaluated as “Good” or “Excellent” in cumulative evaluation will be given priority in ranking over non-Special Needs, non-Vulnerable Persons, and non-Service Enriched applications.

The Application Process – Application Approval

Commission Approval

Staff will provide the Commissioners with available application data, staff review comments, and public hearing results. Staff will submit a list of Applications recommended for approval to the Commissioners no later than seven days prior to the regularly scheduled Commission meeting at which approvals are scheduled to be made. Recommendations may include the revision of budgets, unit counts, rents, and tax credit and loan amounts as a result of the underwriting process.

At the approval meeting, the Commissioners have the right to inquire further about the Applications, to approve the list as recommended, or remove Applications from the list. Following the Commission’s approval of the final list of applications for LIHTCs, HOME Funds, HTF Funds and/or other MHDC-administered financing, staff will proceed with the Conditional Reservation process.

When the potential for a conflict of interest or the appearance of a conflict of interest exists, MHDC Commissioners and staff will identify such situations, disclose the potential conflict, and take whatever steps may be warranted by the situation, up to and including recusing themselves from decision-making or action pertaining to the situation.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Recommendations for geographic distribution are based on estimated population as reported by U.S. Census Bureau, poverty population, housing cost burden as reported by U.S. Census Bureau and Point-in-Time Count data as reported by each Missouri Continuum of Care. Due to the limited funding, MHDC will focus on projects with the most impact. This category has the least weight in the Selection Criteria. It will be considered if more than one application receives the same total evaluation. MHDC will rank applications to award funds throughout the state.

e. Describe the grantee’s required priority for funding based on the applicant’s ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

A development team's experience with affordable housing, MHDC, and the type of development being proposed is important. The following development team members will be evaluated: Developer(s), General Partner(s), Management Agent, Syndicator(s)/Investor(s), Contractor, Architect, Sustainable Design Team, Consultant(s), Lead Referral Agency (for special needs or vulnerable persons housing), and the service provider for service-enriched housing. Each of these members are evaluated by various members of MHDC staff. For example, the Contractor is reviewed by MHDC's architect, Mortgage Credit Department, and the MBE/WBE department. Each staff member reviews the team members for different reasons.

An applicant may become a recipient of HTF funding only if it is an organization, agency or other entity that will:

- a. Make acceptable assurances to MHDC that it has the capacity to comply with the requirements of the HTF program during the entire period that begins upon selection of the recipient to receive HTF funds, and ending upon the conclusion of all HTF-funded activities including the affordability period;
- b. Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;
- c. Demonstrate its familiarity with the requirements of other Federal, State, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and
- d. Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to own, construct, and manage and operate an affordable multifamily rental housing development.

MHDC will assess the applicant's experience, performance, financial strength and capacity to complete the proposed development in a timely and efficient manner. The proposed general partner, developer, and general contractor will be assessed for their capacity to successfully manage the pre-development, closing, construction, and lease-up of the proposed development in addition to previously approved developments currently in those stages of development.

Items considered will include, but are not limited to:

- i. Number of affordable developments completed;
- ii. Occupancy of developments owned and/or managed;
- iii. Number of developments in development stages;
- iv. Performance, quality, and condition of previously completed developments;
- v. Previous and outstanding compliance issues; and
- vi. Performance regarding MHDC deadlines for previous funding awards.

The number of affordable developments completed and the occupancy of developments owned and/or managed will be evaluated examining data presented by the developer on the FIN-105 (Experience Summary for Developer) which details previous affordable housing development by a developer and/or general partner. The number of developments in development stages will be evaluated examining data

present by the developer on the FIN-107 (Developer Qualifications) which details all current developments a developer has in construction that have not completed lease up. The performance, quality and condition of previously completed developments and the previous and outstanding compliance issues will be evaluated by MHDC asset management compliance inspection reports. The performance regarding MHDC deadlines for previous funding awards will be evaluated using asset management compliance reports, previous development monthly progress reports, waiver requests and MHDC's past interaction with the developer and/or general partner. MHDC will also examine all developer/general partner/guarantor/key principle financial reports. If all things are materially equal in two applications, the application with the strongest experience, performance, financial strength and capacity will receive consideration for funding over the lesser application.

Development team members not in good standing with MHDC will not be approved for funding.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

A development with a committed Project Based Rental Assistance is preferred over a proposal without.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The minimum period of affordability is 30 years.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Merits of the Project is a list of MHDC's development priorities for the HTF. This category, along with the Underwriting Department's evaluation, have the most weight when considering final rankings. Each priority is evaluated based on the quality of the required documentation and how the priority improves the proposal and community it is intended to serve.

1. Set-aside Preferences

The Set-aside Preferences consist of priorities for Special Needs and Vulnerable Persons and serve as incentives for developers to build housing that is safe, decent, affordable, and targeted to the most vulnerable individuals and families. This is accomplished by providing a home for individuals and families with special needs combined with social services to stabilize them once in place. MHDC will prioritize applications that meet this goal. Developments applying under the Set-aside Preferences must select either the Special Needs Priority or the Vulnerable Persons Priority, but not both.

a. Special Needs Priority

Developments providing housing opportunities for persons with special needs are strongly encouraged. Developments committing to a special needs set-aside of at least 10% of the total units, will receive a preference in funding (“Special Needs Priority”) as one of the Set-aside Preferences. For purposes of administering this program, a person with special needs is a person who is: (a) physically, emotionally or mentally impaired or is diagnosed with mental illness; or (b) developmentally disabled.

Developments funded under the Special Needs Priority cannot give preference to potential residents based upon having a particular disability or condition to the exclusion of persons with other disabilities or conditions. Applicants must submit documentation demonstrating they have obtained commitments from a Lead Referral Agency which will refer special needs households qualified to lease identified units and from local service agencies which will provide a network of services capable of assisting each type of special needs population defined above. For purposes of the Special Needs Priority, a “Lead Referral Agency” is a service provider agency that will provide tenants and services to the community through the later of (i) the completion of the Compliance Period, or (ii) the completion of the affordability period connected to any MHDC loan on the development. The Lead Referral Agency should demonstrate the ability to serve identified special needs populations. MHDC acknowledges that circumstances may require a change in the Lead Referral Agency during the life of the development, but the developer must contact MHDC’s Asset Management Department in the event a change is necessary.

Rents should be as affordable as possible to special needs households. Affordability can be accomplished through project-based or tenant-based subsidies. The Lead Referral Agency is responsible for coordinating tenant-based rental assistance with service providers or governmental agencies, whenever necessary and possible. In the absence of project-based or tenant-based assistance, the owner should consider other methods to ensure rents are affordable to special needs households. If proposed rents for special needs units are above 30% AMI rents, the applicant must provide evidence that special needs tenants will qualify at 30% of their income for the special needs unit proposed rents. In no circumstance should special needs tenants pay more than the greater of 30% AMI rents, or 30% of their income towards rents.

Developments wanting to be considered for the Special Needs Priority must fully complete the applicable sections of the application and provide the following supplemental documentation with their application. The referral process must include soliciting and accepting referrals from service agencies that serve all types of special needs populations. Applicants should also detail how the marketing will reach all special needs populations by including the following:

- i. A draft referral and support agreement with the Lead Referral Agency;
- ii. Special Needs Marketing Plan Exhibit; and
- iii. Rental assistance commitment letters (if applicable).

b. Vulnerable Persons Priority

It is the policy of MHDC, as the housing finance agency of the state of Missouri, to support housing for vulnerable persons. Developments committing to a set-aside of at least 10% of the total units for vulnerable persons, will receive a preference in funding (“Vulnerable Persons Priority”) as one of the Set-aside Preferences. For purposes of administering this program, a vulnerable person is a person who is: (a) homeless, including survivors of domestic violence and human or sex trafficking; or (b) a youth transitioning from foster care.

Applicants must submit documentation demonstrating they have obtained commitments from a Lead Referral Agency which will refer vulnerable persons qualified to lease identified units and from local service agencies which will provide a network of services capable of assisting each type of vulnerable person defined above. For purposes of the Vulnerable Persons Priority, a “Lead Referral Agency” is a service provider agency that will provide tenants and services to the community through the later of (i) the completion of the Compliance Period, or (ii) the completion of the affordability period connected to any MHDC loan on the development. The Lead Referral Agency should demonstrate the ability to serve identified vulnerable persons populations. MHDC acknowledges that circumstances may require a change in the Lead Referral Agency during the life of the development, but the developer must contact MHDC’s Asset Management Department in the event a change is necessary.

Rents should be as affordable as possible to vulnerable persons. Affordability can be accomplished through project-based or tenant-based subsidies. The Lead Referral Agency is responsible for coordinating tenant-based rental assistance with service providers or governmental agencies, whenever necessary and possible. In the absence of project-based or tenant-based assistance, the owner should consider other methods to ensure rents are affordable to vulnerable persons. If proposed rents for units identified for vulnerable persons are above 30% AMI rents, the applicant must provide evidence that vulnerable persons tenants will qualify at 30% of their income for the vulnerable persons unit proposed rents. In no circumstance should vulnerable persons tenants pay more than the greater of 30% AMI rents, or 30% of their income towards rents.

Developments wanting to be considered for the Vulnerable Persons Priority must fully complete the applicable sections of the application and provide the following supplemental documentation with their application. The referral process must include soliciting and accepting referrals from service agencies that serve all types of vulnerable persons. Applicants should also detail how the marketing will reach all vulnerable persons by including the following:

- i. A draft referral and support agreement with the Lead Referral Agency;
 - ii. Vulnerable Persons Marketing Plan Exhibit; and
 - iii. Rental assistance commitment letters (if applicable).
- c. Set-aside Preferences Housing Reserve Fund

All applications submitted under the Set-aside Preferences must include \$1,000 per set-aside unit as a payment to the Set-aside Preferences Housing Reserve Fund (formerly the Special Needs Housing Reserve Fund) which has been established by MHDC. Each development approved pursuant to the Set-Aside Preferences must contribute to this reserve. Such contribution must be made no later than

construction completion when other reserves are normally funded. These funds will be held by MHDC and used, as necessary, to temporarily assist developments funded under the Set-aside Preferences that have experienced unforeseen operational issues (for example, the loss of rental assistance). Deposits to the Set-aside Preferences Housing Reserve Fund are intended for use for all special needs developments, commencing with 2014 approvals, and all developments funded under the Set-aside Preferences commencing with 2018 approvals, and are intended to replace the need for each property to establish a separate reserve for unexpected costs specifically related to developments funded under the Set-aside Preferences or the former Special Needs Reserve. Guidelines for the application and use of reserve funds are posted on MHDC's website (Rental Production, General Forms and Other Resources).

2. Service Enriched Housing Priority

Service-Enriched Housing enhances the connection between affordable housing and supportive services. MHDC recognizes the advantages of supportive housing to individuals and communities. To encourage more comprehensive housing environments in all communities, applications offering significant services tailored to the tenant population will receive a preference in funding ("Service-Enriched Priority"). The desired outcomes of the Service Enriched priority are for tenants to stay housed, have social and community connections, improve their physical and mental health, increase their income and employment, and be satisfied with their quality of life.

Proposals offering significant services tailored to the tenant population will receive a preference in funding. Service enriched housing enhances the connection between affordable housing and supportive services. MHDC recognizes the advantages of supportive housing to individuals, communities and on public resources. To encourage more comprehensive housing environments for vulnerable populations, proposals offering significant services tailored to the tenant population will receive a preference in funding. Developments which offer substantial services and a greater number of services increase the competitiveness of their application. Proposed services should take into account the unique characteristics of residents and help them to identify, access, and manage available resources. Other benefits of a well-planned and properly funded program may include reduced resident turnover, improved property appearance, and greater cooperation between residents and management.

To be considered under the Service Enriched Priority, a development's services must target a specific population. Examples include, but are not limited to:

- a. Senior households;
- b. Individuals with children;
- c. Formerly homeless individuals and families;
- d. Individuals with physical and/or developmental disabilities;
- e. Individuals diagnosed with mental illness;
- f. Children of tenants; and
- g. Veterans

The applicant should demonstrate it has experience with the population in question. If the applicant does not have experience with the specified population, it should have a commitment(s) from a service provider(s) who does have the necessary experience. Although MHDC expects applicants that have elected the service-enriched priority to provide services for the full term of the MHDC imposed affordability period, MHDC will accept service provider commitments for renewable three year terms. Longer commitments will be viewed more favorably. MHDC acknowledges that circumstances may require a change in service provider during the life of the development. Services for family and senior development include, but are not limited to, the following examples:

Family properties:

- a. Regularly-held resident meetings;
- b. After-school programs for children;
- c. Financial literacy courses for adults;
- d. Parents as Teachers program offered through the local school district;
- e. Credit and/or budget counseling;
- f. Life skills and employment services;
- g. Nutrition and cooking classes;
- h. Domestic violence survivor support and counseling;
- i. Computer lab or computer check-out program;
- j. Food pantry;
- k. Daycare services;
- l. College preparation counseling;
- m. Clothes closet;
- n. Library;
- o. Back to school programs;
- p. Youth sports activities;
- q. Teen support groups;
- r. Good neighbor and tenant rights classes;
- s. Job training and job placement services; and
- t. Reentry programs for ex-offenders.

Senior Properties:

- a. Regularly-held resident meetings;
- b. Transportation to shopping and medical appointments;
- c. Nutrition and cooking classes;
- d. Enrichment classes such as seminars on health issues, prescription drugs, Medicare, internet;
- e. Coordination with agencies providing assistance with paying bills and balancing checkbooks;
- f. Periodic health screenings;
- g. Assistance preparing a Vial of Life;
- h. Exercise program such as the Arthritis Foundation Exercise Program;
- i. Monthly community activities (i.e., pot luck dinners, holiday events, bingo);

- j. Access to fitness equipment;
- k. Food pantry or access to a mobile food pantry if available;
- l. Housekeeping; and
- m. Computer lab or check-out program.

Developments wanting to be considered under the Service Enriched Priority must fully complete the applicable sections of the application and provide the following with their application:

- i. A detailed supportive services plan explaining the type of services to be provided, who will provide them, how they will be provided, and how they will be funded. The plan should include, but is not limited to, a description of how the development will meet the needs of the tenants, including access to supportive services, transportation, and proximity to community amenities. MHDC prefers the services be onsite or near the proposed development;
- ii. Letters of intent from service providers anticipated to participate in the development's services program; and
- iii. Service coordinator job description

3. Independence Enabling Housing Units

Independence Enabling Housing Units is an incentive for developers to build housing that is safe, decent, affordable, and targeted to the most vulnerable individuals and families. This is accomplished by providing a home for individuals and families with special needs combined with social services to stabilize them once in place. MHDC will prioritize applications that meet this goal.

MHDC seeks to fund a pilot program designed to promote independent living amongst our special needs population. Independence enabling housing units ("IEH units") that are developed to serve special needs individuals who wish to live independently but who may need additional assistance from a caregiver who resides in a unit that is associated with a specific IEH unit ("CL unit") are encouraged. These IEH and CL units should be designed in such a manner that the IEH and CL units are conveniently located to each other and are part of a larger development that is inclusive to all persons. The design of the units must satisfy the requirements of Universal Design and be accessible to all persons regardless of any particular type of disability or condition. The units must be distributed evenly within a given development and must maintain equivalent access to the amenities and services that the development may provide. For this pilot program, the minimum set-aside of units will be waived and a maximum set-aside of 30% established. Developers should engage a lead referral agency to assist with the design and management of these units.

4. Veteran's Housing

Veteran's Housing enhances the connection between affordable housing and supportive services. MHDC recognizes the advantages of supportive housing to individuals and communities. To encourage more comprehensive housing environments in all communities, applications offering significant services tailored to the tenant population will receive a preference in funding. The desired outcomes of the Veteran's Housing priority are for tenants to stay housed, have social and community connections,

improve their physical and mental health, increase their income and employment, and be satisfied with their quality of life.

Applicants developing Service-Enriched Housing targeting veterans are eligible for this priority. Developments must offer significant services tailored to the veteran tenant population. Provided services should enhance veteran tenant housing stability and independence.

At time of application, letter(s) of intent for service commitment(s) shall be in-place with a provider(s) who specialize in, or have substantial experience in, providing services to veteran populations. If the applicant does not engage with a third-party service provider, support must be provided in the application which demonstrates the substantial experience the applicant has with providing services to veteran populations.

Developments applying under the Veteran's Housing priority are subject to any and all requirements of the Service-Enriched priority in addition to any specific requirements that are set forth for the Veteran's Housing priority.

Developments wanting to be considered under the Veteran's Housing priority must fully complete the applicable sections of the application including, but not limited to, all sections required by the Service-Enriched priority.

In addition applicants must provide the following with their application:

- i. A detailed supportive services plan detailing: the type of services to be provided, who will provide them, how they will be provided, and how they will be funded. The plan should include, but is not limited to, a description of how the development will meet the needs of veteran tenants, including access to supportive services, transportation, and proximity to community amenities. MHDC prefers the services be onsite or near the proposed development;
- ii. Letters of intent from those service providers associated with the development's veterans programs; and
- iii. Service coordinator job description.

5. Minority-Owned Business Enterprise ("MBE")/Women-Owned Business Enterprises ("WBE") Priority

MBE/WBE priority encourages the involvement and participation of businesses that are certified through state or local jurisdictions' certification programs as Minority Business Enterprises (MBE) and Women Business Enterprises (WBE).

The purpose of the MBE/WBE priority is:

1. To facilitate, promote, and achieve equal opportunity to participate in affordable housing development activities;
2. To monitor and assess the utilization of MBE/WBEs in rental property development activities;
3. To monitor and assess compliance by Owners/Developers and Contractors on all MHDC Developments;
4. To identify MBE/WBEs and to promote awareness of MHDC Developments;
5. To provide assistance and training to MBE/WBEs;
6. To ensure non-discrimination in the awarding of loan funds and/or tax credits from MHDC;
7. To provide a narrowly tailored program in accordance with applicable law.

For developments with more than six units, a preference in funding will be given to an application that reflects:

- a. A MBE/WBE Developer, a Developer group that includes a MBE/WBE, and/or a Developer Mentor/Protégé relationship; or
- b. MBE/WBE participation percentages significantly greater than the MBE/WBE Participation Standard of 10 percent for MBE and 5 percent for WBE for both hard and soft costs (as further detailed in the Developer's Guide).

The Mentor/Protégé Relationship shall be designed to support, promote, and develop the knowledge, skill and ability of the MBE/WBE protégé in a manner intended to assist in the growth and development of the MBE/WBE as a developer.

Applicants seeking the MBE/WBE Priority pursuant to a) above must provide a comprehensive Utilization Plan (as defined in the Developer's Guide) signed by the owner/developer detailing the role of, and functions to be performed by, the MBE/WBE. The roles and functions of the MBE/WBE must be those typically performed by the owner/developer. Applicants must also submit proof of MBE/WBE certification with the application. Applicants seeking the MBE/WBE Priority pursuant to b) above must provide a comprehensive Utilization Plan signed by the owner/developer detailing how the applicant intends to significantly exceed the MBE/WBE Participation Standard.

Applicants seeking the MBE/WBE Priority must include a history of MBE/WBE participation with the application including details of projected participation rates and actual participation rates on a project by project basis.

6. Transit Oriented Development Priority

The Transit Oriented Development (TOD) priority should reflect a development whose goal is to have a mixture of urban forms and land uses that closely integrate efficient, low-impact, and people-oriented urban travel modes: walking, cycling, and transit.

The following criteria will be considered in the determination of a development's ability to meet the definition of a TOD:

- a. The development must be located within 1,750 feet of a transit stop.

- b. The development must include a mix of transportation choices, including biking and walking.
- c. Transit service at the stop must be frequent (every 15-30 minutes).
- d. The transit service must offer increased mobility choices and good transit connections.
- e. The master development plan must include a balanced mix of uses, providing residents the ability to live, work, and shop in the same neighborhood.
- f. The master development must include significant retail development.
- g. The master development must include a mix of housing choices (rental and for-sale, affordable and market-rate).

7. Redevelopment Plan Priority

Applications that are a part of a redevelopment plan which has been approved/adopted by a local government will receive a preference in funding. The application must include a letter from the local authorizing official that the proposed development is a part of the redevelopment plan, a complete copy of the approved redevelopment plan, as well as thorough narrative detailing how the proposed project fits into the plan. The narrative must demonstrate understanding of the goals and purposes of the approved/adopted redevelopment plan, detail what other activities and efforts are currently in-progress to accomplish some of the elements of the redevelopment plan, and how the proposed application shall fit into and accomplish goals of the redevelopment plan. MHDC shall review the local redevelopment plan and the accompanying project narrative for scope, thoroughness, clarity of purpose, and shall take into consideration the status and progress of other elements of the Redevelopment Plan as well. If the applicant demonstrates the project is a key part (though not the sole part or lead element) of an approved/adopted redevelopment plan, and that its role and mission fits with the clearly-defined purpose of the redevelopment plan, the application shall receive a preference for funding.

8. Opportunity Area Priority

MHDC encourages affordable housing developments in high-opportunity areas by targeting communities that meet the following criteria: access to high-performing school systems, transportation and employment; as well as located in a census tract with 15% or lower poverty rate. Family developments that meet these criteria will receive a preference in funding. Family developments proposed in opportunity areas are required to include an affirmative marketing plan that proactively reaches out to families currently living in census tracts where the poverty rate exceeds 40%. The plan must include a Special Marketing Reserve to assist in initial relocation expenses for families with children. Note that the minimum unit size for a family development in an opportunity area is two-bedroom. Developments that apply under this priority must also apply under the Service Enriched Priority. MHDC will, on a case by case basis with reasonable and well documented justification, allow flexibility for meeting all four criteria for qualification. The application's Market Study must explain in detail, both statistically and through evidence, how the project meets the criteria for qualification. Except in cases of well-documented justification, as previously stated, only projects that demonstrate through their Market Study that they meet the criteria shall be given the Opportunity Area Preference. Please refer to the Market Study Guidelines which specifies how data on each of these criteria is to be collected. Below are examples of services for this type of family development:

- a. Regularly-held resident meetings
- b. After-school programs for children
- c. Financial literacy courses for adults
- d. Credit and/or budget counseling
- e. Life skills and employment services
- f. Computer lab or computer check-out program
- g. Daycare services
- h. College preparation counseling
- i. Library
- j. Back to school programs
- k. Youth sports activities
- l. Teen support groups
- m. Good neighbor and tenant rights classes

Priority Evaluation

There are stated preferences and priorities in the HTF Allocation Plan. MHDC's staff reviews the quality of each application's priority documentation considering the application's ability to affirmatively further fair housing. Not every development applies for the same priorities or serves the same population, and as a result, a priority is given additional weight and consideration. Every application received identifying a priority is given additional weight and consideration.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

A preference in funding will be extended to applicants proposing developments utilizing contributions or financial support from Owners, General Partners or otherwise derived from non-federal sources. Items that result in the reduction of development costs, reduced tenant rents and reduce the need for federal subsidy or funding such as donated cash, donated real estate, donated or reduced cost materials, abatement of local taxes and waiver of fees will be viewed favorably. Leveraging from non-federal contributions help make an application more competitive. Leveraging will be evaluated during underwriting. The overall HTF subsidy per unit, development cost per unit, rent advantage compared to market and other affordable units, and rent paid by tenant will be compared to other HTF applications. This will affect ranking. The ability to reduce development costs and/or rents is more important than the type of leverage. However, similar proposals that show more leverage than others will be given preference.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes. HTF must be used for permanent housing. HTF eligible activities include using funding for the production of affordable rental housing through land acquisition and new construction of non-luxury housing with suitable amenities, including:

- a. Real property acquisition
- b. Site improvements
- c. Demolition
- d. Financing costs
- e. Relocation expenses
- f. Operating costs

Operating cost assistance and operating cost assistance reserves may be provided only to rental housing newly constructed with HTF funds and MHDC will award no more than one-third of the state's annual grant to be used as operating cost assistance or operating cost assistance reserves. Operating cost assistance and operating cost assistance reserves may be used for insurance, utilities, real property taxes, maintenance, and scheduled payments to a reserve for replacing major systems. The eligible amount of HTF funds per unit for operating cost assistance is determined based on the deficit remaining after the monthly rent payment for the HTF-assisted unit is applied to the HTF-assisted unit's share of the monthly operating cost.

Pursuant to §93.203(a) of the Interim Rule, HTF cannot be used for operating cost assistance reserves if HTF funds are used for the construction of public housing units. The public housing units constructed using HTF must receive Public Housing Operating Fund assistance under section 9 of the 1937 Act.

MHDC will only make an award of HTF funds for the purpose of acquisition when such funds are used to purchase real estate involving a particular identifiable housing development on which construction can be reasonably expected to start within 12 months of commitment of HTF funding.

HTF Funds may be used as:

1. Equity investments
2. Interest bearing loans or advances
3. Non-interest bearing loans or advances
4. Interest subsidies
5. Deferred payment loans
6. Grants

In housing developments with multiple funding sources, only the actual HTF eligible development costs of the assisted units may be charged to the HTF program. If assisted and non-assisted units are not comparable, actual costs may be determined based on a method of cost allocation; notwithstanding, HTF units must be built to the same quality and standard as non-HTF units. If assisted and non-assisted units are comparable in terms of size, features, and number of bedrooms, the actual cost of the HTF-assisted units can be determined by prorating the total HTF eligible development costs of the project so that the proportion of the total development costs charged to the HTF program does not exceed the proportion of the HTF-assisted units in the project.

After project completion, the number of units designated as HTF assisted may be reduced only in accordance with § 93.203, except that in a project consisting of all HTF-assisted units, one unit may be

converted to an onsite manager's unit if the grantee determines the conversion is reasonable and that, based on one fewer HTF assisted unit, the costs charged to the HTF program do not exceed the actual costs of the HTF-assisted units and do not exceed the subsidy limit established pursuant to § 93.300(a).

An HTF assisted project that is terminated before completion, either voluntarily or otherwise, constitutes an ineligible activity and HTF funding must be repaid.

Pursuant to § 91.220(5)(D) and § 93.301(b) of the Interim Rule, MHDC requires that all developments comply with development building standards.).

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes. Pursuant to §91.220(5)(B) of the Interim Rule, MHDC requires that applications contain a certification that housing units assisted with HTF will comply with HTF requirements. Further a description of the eligible activities that will be conducted with HTF funds must be contained with the application.

6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. **Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

MHDC will use the same Cost Limits (Exhibit D) for the HTF that it uses for the Low Income Housing Tax Credit program; these published cost limits vary across the state based on hard and soft construction costs and the cost of labor. Since 2014, MHDC has conducted Cost Analysis Reports on all approved MHDC developments. Analysis from these reports indicate that developers and contractors are able to provide quality housing while staying under the cost limits. MHDC believes the published cost limits are such that developers are able to provide housing that will last the affordability period while still being an efficient and responsible use of resources. MHDC will use the Section 234-Condominium Housing basic mortgage

limits, for elevator-type projects, as adjusted. MHDC will use the 270% High Cost Percentage (HCP) factor for both Kansas City and St. Louis, and then group all Missouri counties into eight different “Key Localities,” which use either Kansas City or St. Louis as the base for cost comparison; a high cost percentage is calculated for each Key Locality by a multiplier (as determined by Marshall & Swift Multiplier) to adjust for costs in each locality relative to either Kansas City and St. Louis. MHDC uses these limits for the Tax Credit Program. Using this calculation method will allow the HTF to work seamlessly with other funding sources.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee’s description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

NA

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

NA

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter “N/A”.

The grantee has determined its own affordable homeownership limits using the methodology described in § 93.305(a)(2) and the limits are attached.

NA

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

The Set-aside Preferences consist of priorities for Special Needs and Vulnerable Persons and serve as incentives for developers to build housing that is safe, decent, affordable, and targeted to the most vulnerable individuals and families. This is accomplished by providing a home for individuals and families with special needs combined with social services to stabilize them once in place. MHDC will prioritize applications that meet this goal. Developments applying under the Set-aside Preferences must select either the Special Needs Priority or the Vulnerable Persons Priority, but not both.

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

NA

I. General Information

Exhibit A

Date: Current Funding Round: FY2018 Funding Round 1 MHDC Project Number:

Is this a competitive application under the NOFA?

This application will be used as: Is this a Milestone? No

Will this project utilize Tax Exempt Bond Financing?

Development Name:

Address:

City: MO Zip: County: Region: #N/A

Census Tract: Are you eligible for an increase in basis for up to 30%?

[Census Tract Lookup](#) Reason for Basis Boost?

Nearby Existing Address:

School District: 0 Is the site located within the city limits?

Elementary School: Middle School: High School:

Charter School: Is Charter School Free?

State of Missouri Senate District:

State of Missouri House District:

United States Congressional District:

Government Lookup

GPS co-ordinates Lookup

For ALL PROJECTS, provide GPS co-ordinates

Latitude

Longitude

MHDC must collect expected job creation information on proposed projects. In the space below, please estimate the number of construction jobs and non-construction jobs (property management jobs) that will be created if this project as proposed is funded. Estimate the number of construction jobs created based upon the assumption that 6 jobs are created for each \$1 million of construction activity (based upon the construction contract).

| | <u>Construction Jobs</u> | <u>Non-Construction Jobs</u> |
|----------------------------------|--------------------------|------------------------------|
| Part-time permanent jobs created | <input type="text"/> | <input type="text"/> |
| Full-time permanent jobs created | <input type="text"/> | <input type="text"/> |

Is the development part of an organized community development, neighborhood preservation or area revitalization plan?

If you answered "Yes" to the question above, what is the date of the adoption of the plan?

Type of development activities planned:

Is this a conversion proposal? Previous use: N/A

Type of planned occupancy:

Type of rental structure:

Requests for Federal Tax Credits

Federal Housing Tax Credit Request (Annual Amt):

(This Tax Credit request is for 9% credits.)

Requests for Missouri Housing Trust Fund

Missouri Housing Trust Fund

Please **DO NOT** use this form if you are **ONLY** applying for Missouri Housing Trust Funds.

Missouri Housing Trust Fund:

MISSOURI HOUSING DEVELOPMENT COMMISSION ENCOURAGES PROPOSALS FROM MINORITY-OWNED & WOMEN-OWNED BUSINESSES.

II. Developer Information

Will this development be developed by a Missouri individual, partnership or corporation?

Select

Entity Type

Select

(Previous participation / experience summary - required)

Developer Name:

Phone:

Address:

Fax:

City:

State:

Select

Zip Code +4:

Authorized Signatory:

Authorized Signatory Email:

Project Contact:

Project Contact Email:

Date of Formation:

MBE / WBE:

Select

Does the Developer or any principal of the Developer have any outstanding 8823s with any state housing finance agency, including MHDC?

Select

If so, please identify the state HFA(s) that issued the 8823's.

Has the Developer or any principal of the Developer ever had an 8823 filed by any state housing finance agency which resulted in action by the IRS?

Select

If so, identify the property, briefly describe the violation and the IRS action.

Has the Developer or any principal of the Developer been flagged by HUD for a violation or performance issue?

Select

If so, has the flag been resolved?

Select

If so, identify the property, briefly describe the flag, and explain how the flag was resolved, if applicable.

General Partner(s)/Member(s)

General Partner/Member Name

Phone Number

Email Address

III. Proposed Ownership Entity

Ownership Entity Name: _____
Ownership Entity Type: Phone: _____
Address: _____ Fax: _____
City: _____ State: Zip Code +4: _____
Date of Formation: _____

Managing General Partner/Member

MGP/Mem Name: _____ Phone: _____
Address: _____ Fax: _____
City: _____ State: Zip Code +4: _____
Email Address: _____ Percentage of ownership entity interest: _____
Authorized Signatory: _____ Authorized Signatory Email: _____
Project Contact: _____ Project Contact Email: _____
Project Guarantor: _____ Trust: Name of Trust: _____

Does the Managing General Partner/Member or any principal of the Managing General Partner/Member have any outstanding 8823s with any state housing finance agency, including MHDC?
If so, please identify the state HFA(s) that issued the 8823's. _____

Has the Managing General Partner/Member or any principal of the Managing General Partner/Member ever had an 8823 filed by any state housing finance agency which resulted in action by the IRS?
If so, identify the property, briefly describe the violation and the IRS action. _____

Has the Managing General Partner/Member or any principal of the Managing General Partner/Member been flagged by HUD for a violation or performance issue?
If so, has the flag been resolved?
If so, identify the property, briefly describe the flag, and explain how the flag was resolved, if applicable. _____

Key Principal(s)

Name: _____
Years of experience in affordable housing development: _____ Years of experience in housing development: _____
Percentage of MGP/Member ownership interest: _____
Name: _____
Years of experience in affordable housing development: _____ Years of experience in housing development: _____
Percentage of MGP/Member ownership interest: _____
Name: _____
Years of experience in affordable housing development: _____ Years of experience in housing development: _____
Percentage of MGP/Member ownership interest: _____
Name: _____
Years of experience in affordable housing development: _____ Years of experience in housing development: _____
Percentage of MGP/Member ownership interest: _____

Other General Partner/Member

IV. Development Team Information (Name, Address, Phone Number & E-Mail)

| | | |
|--|---|---|
| <p>a) Contractor:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>b) Property Manager:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>c) Consultant:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>d) Attorney:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>e) Accountant:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>f) Architect:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>g) Title Company:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>h) Surveyor:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>i) Physical Needs Firm:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>j) Environmental Firm:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>k) Market Study Firm:</p> <p>Street Address: _____</p> <p>City, State, Zip: _____</p> <p>Phone / Fax: _____</p> <p>Contact/Email: _____</p> <p>Contact _____ email address _____</p> | <p>MBE or WBE <input type="button" value="Select"/></p> | <p>Employees assigned to project <input type="text"/></p> |
| <p>Does the developer or owner hold a direct or indirect financial interest in any development team member listed above? <input type="button" value="Select"/></p> | | |

All identities of interest between the developer/sponsor, directly or indirectly, with any member(s) of the development team must be disclosed. If the developer has an identity of interest with anyone from the development team, please place a "X" in the box associated with that entity.

| | | | | |
|--|-------------------------------------|------------------------------------|---|--|
| <input type="checkbox"/> Contractor | <input type="checkbox"/> Attorney | <input type="checkbox"/> Architect | <input type="checkbox"/> Property Manager | <input type="checkbox"/> Physical Needs Firm |
| <input type="checkbox"/> Consultant | <input type="checkbox"/> Accountant | <input type="checkbox"/> Surveyor | <input type="checkbox"/> Title Company | <input type="checkbox"/> Environmental Firm |
| <input type="checkbox"/> Other (Explain) | <input type="text"/> | | | |

MHDC ENCOURAGES PARTICIPATION BY MINORITY-OWNED AND WOMEN-OWNED BUSINESSES AS PART OF THE DEVELOPMENT TEAM

V. Non-Profit Determination

Will a Non-Profit Organization be involved in the project?

Name:

Address:

City:

State:

Zip:

Phone:

Fax:

Email Address:

Executive Director:

Contact:

Title:

Non-Profit Status

IRC 501 (a)

IRC 501 (c) (3)

IRC 501 (c) (4)

IRC 905

Is "fostering low-income housing" listed among the purposes of the non-profit in its Articles of Incorporation?

List Article #

Non-Profit's Capacity in the Project

Developer

Management

Sponsor

General Partner

Contractor

Explain the role of the non-profit sponsor in the construction, ownership and management of the development.

CHDO Information (if applicable)

Is your Non-Profit organization a certified CHDO?

With MHDC?

Date of MHDC Designation:

With a local PJ?

Date of local PJ Designation:

Is your CHDO Recertification Packet attached to this application?

CHDO Set-Aside

For the project to qualify for **HOME Set-Aside**, the non-profit (CHDO) **MUST** have effective control during the affordability period. To have a controlling interest in the ownership entity, the non-profit organization must serve as the sole general partner, the managing general partner or the majority owner. They must materially participate in the development and operation of the project throughout its affordability period. Within the meaning of IRC Section 469 (h), "a non-profit shall be treated as materially participating in an activity **ONLY** if the non-profit is involved on a basis that is regular, continuous and substantial."

Are you requesting funds from the HOME/CHDO set-aside for this project?

With MHDC?

With a local PJ?

HOME/CHDO Operation Expense Grant Request

MHDC has the option to allocate Operating Expense Grants to designated CHDO organizations that are in the process of developing a CHDO eligible project during the current funding year. Operating Expense Grant funds can only be used for reasonable and necessary costs of the operation of the CHDO organization itself (not project costs).

HOME Operating Expense Program Request (Grant)

Low Income Housing Tax Credit Set-Aside

To qualify for the **LIHTC Set-Aside**, a non-profit applicant **MUST** own (directly or indirectly) an interest in the development and materially participate in the development process and operation of the development throughout the compliance period. Non-profit organizations affiliated with for-profit entities will also be reviewed for compliance with section 42(h)(5)(C)(II). MHDC requires the signature of the Non-Profit on all Tax Credit documents and agreements.

Are you requesting Low Income Housing Tax Credits from the non-profit set-aside for this project?

VI. Site Information

Will the project receive any form of tax abatement?

If the project will receive some form of tax abatement, please describe below the terms of the abatement.

| |
|--|
| |
| |
| |

Will there ever be additional phases to the development located on or adjacent to the site?

Acquisition of Existing Buildings

If this is/was a prior development, what is/was the property name:

How many buildings will be acquired for the development?

If the project contains multiple sites, are the sites contiguous?

Are all building currently under your control?

Buildings for this development have been, or will be, acquired from:

Buyer's Basis in buildings acquired for this development to be determined:

Are any of the existing buildings eligible for tax credits using one of the exceptions to the 10-Year Rule in IRC 42(d)(6)?

*** Please visit <http://itouchmap.com/latlong.html> if you need help determining the co-ordinates of your project.**

If yes, which exception are you claiming?

Building Information (Buildings Only, this is not for additional Sites)

Name of Building Address of Building

Site Information (Site Only, this is not for additional Buildings)

Site Identifier Seller Information

VII. Development Plan

Type of Project: If Rehabilitation, enter the current occupancy rate within the development.

Year(s) built:

Conversion: Previous Use:

Types of Buildings (place an "X" in all boxes that apply to the project, and complete the appropriate information)

| | | | | | |
|--------------------------|---------------------------------|--------------------------|---------------------|----------------------|---|
| <input type="checkbox"/> | Single Family Detached Units | <input type="checkbox"/> | Number of Buildings | | |
| <input type="checkbox"/> | Two Story Row (Townhouse) Units | <input type="checkbox"/> | Number of Buildings | | |
| <input type="checkbox"/> | Duplexes with Party Wall | <input type="checkbox"/> | Number of Buildings | | |
| <input type="checkbox"/> | Single Story Row Units | <input type="checkbox"/> | Number of Buildings | | |
| <input type="checkbox"/> | Walk Up Apartments | <input type="checkbox"/> | Number of Buildings | <input type="text"/> | Number of Stories |
| <input type="checkbox"/> | Elevator Building | <input type="checkbox"/> | Number of Buildings | <input type="text"/> | Number of Stories <input type="text"/> Number of Elevators <input type="text"/> |

Unit / Sq Ft Information:

| | | | | | |
|---|--------------------------------|------------------|--------------------------------|--|--------------------------------|
| # of Residential Buildings | <input type="text" value="0"/> | # of Rehab Units | <input type="text" value="0"/> | Low-Income residential units sq. ft. | <input type="text"/> |
| # of Non-Residential Buildings | <input type="text" value="0"/> | # of New Units | <input type="text" value="0"/> | Market residential units sq. ft. (over 60% AMGI) | <input type="text"/> |
| # of Mixed Use Buildings (Res/Commercial) | <input type="text" value="0"/> | # of Res Units | <input type="text" value="0"/> | Employee residential unit(s) sq.ft. | <input type="text"/> |
| # of Buildings (Total) | <input type="text" value="0"/> | | | Sub Total of All residential sq. ft. | <input type="text" value="0"/> |
| | | | | Common area sq. ft. (office, community room, hallways) | <input type="text"/> |
| | | | | Commercial sq. ft. (rentable: office space, garages, etc.) | <input type="text"/> |
| | | | | Square footage of all buildings | <input type="text" value="0"/> |

Handicapped Accessible Units

Studio 1 BR 2 BR 3 BR 4 BR Other Total Handicapped Accessible Units

Parking Information

Number of total on-site parking spaces

Monthly Utility Allowances

UTILITY ALLOWANCES FOR BOTH TENANT AND OWNER MUST BE COMPLETED BELOW

Complete the following table of allowances for utilities.

Attach PHA, HUD, RD or Sec. 8 Existing Housing allowances in Exhibit 19 (Required).

| Expense Item | Elec / Gas | To Be Paid By | 0-BR | 1-BR | 2-BR | 3-BR | 4-BR | 5-BR |
|---------------------------------------|---------------------------------------|-------------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Heating | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Cooking | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Hot Water | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Lighting | <input type="text" value="Electric"/> | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Air Conditioning | <input type="text" value="Select"/> | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Water | | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Sewer | | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Trash | | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other (Describe) | <input type="text"/> | <input type="text" value="Select"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| TOTALS: | | | <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text" value="0"/> | <input type="text" value="0"/> |
| Source of utility allowance data: | | <input type="text" value="Select"/> | <input type="text"/> | | | | | |
| | | | Name of PHA | | | | | |
| Effective date of source information: | | <input type="text"/> | | | | | | |
| | | (Date mm/dd/YYYY) | | | | | | |

The rent to be charged is one of the most important parts of the application because of the competitive process for selection of developments. The rent is also a critical factor in determining development feasibility and affordability.

In completing the rental information on this page, the sponsor should anticipate the rents that will be in effect as of the date the units will be completed and available for occupancy. Developments will be limited to the rents as approved by MHDC for a period of one year from the month the last building is placed in service. After this 1 year period, rent increases will be allowed only as approved by MHDC. The proposed rents **cannot** exceed the current (as of the date of this application) rents published by HUD.

The amount of rent to be charged is considered to be the total cash expected to be received from the tenants or any other source on behalf of the tenants.

0

| <i>Summary of Units (will populate from worksheet below)</i> | | | | |
|--|----------------------|------------------------|---------------|---|
| <u>Affordable</u> | | | <u>Market</u> | |
| Units | Rent Range | | Units | Rent Range |
| 0 BR | <input type="text"/> | - <input type="text"/> | 0 BR | <input type="text"/> - <input type="text"/> |
| 1 BR | <input type="text"/> | - <input type="text"/> | 1 BR | <input type="text"/> - <input type="text"/> |
| 2 BR | <input type="text"/> | - <input type="text"/> | 2 BR | <input type="text"/> - <input type="text"/> |
| 3 BR | <input type="text"/> | - <input type="text"/> | 3 BR | <input type="text"/> - <input type="text"/> |
| 4 BR | <input type="text"/> | - <input type="text"/> | 4 BR | <input type="text"/> - <input type="text"/> |
| 5 BR + | <input type="text"/> | - <input type="text"/> | 5 BR + | <input type="text"/> - <input type="text"/> |
| Total Monthly Gross Rent | | | \$0 | |

You have indicated within the 'Rental Unit Worksheet' below that there are 0 Affordable Units & 0 Market Units in the project, for a total of 0 units.

Rental Unit Worksheet

PLEASE LIST ONLY 1 UNIT PER LINE

(Unit List will grow as you add units)

| Unit # | Bldg # | Unit Type | Type of Assistance | Number Bedroom(s) | Number Bathroom(s) | Square Feet | Monthly Net Rent | Monthly Utility Allowance | Monthly Gross Rent | Additional Unit Information |
|--------|--------|-----------|--------------------|-------------------|--------------------|-------------|------------------|---------------------------|--------------------|-----------------------------|
| 1 | | Select | Select | | | | | | | |

VIII. Development Budget

| TOTAL DEVELOPMENT COSTS | | | | | |
|--|----------------------|-------------------------------|-------------------|-------------------|-----------------------------|
| Itemized Cost | Total Development \$ | 4% Acquisition Adjusted Basis | 4% Adjusted Basis | 9% Adjusted Basis | Fed Historic Adjusted Basis |
| 1) Site Work | \$0 | N/A | \$0 | \$0 | \$0 |
| 2) Off-Site Improvement | \$0 | N/A | N/A | N/A | \$0 |
| 3) Building Demolition | \$0 | N/A | N/A | N/A | \$0 |
| 4) Interior Demolition | \$0 | N/A | \$0 | \$0 | \$0 |
| 5) New Construction | \$0 | N/A | \$0 | \$0 | \$0 |
| 6) Rehabilitation | \$0 | N/A | \$0 | \$0 | \$0 |
| 7) Accessory Building | \$0 | N/A | \$0 | \$0 | \$0 |
| 8) Bonding | \$0 | N/A | \$0 | \$0 | \$0 |
| 9) Permits | \$0 | N/A | \$0 | \$0 | \$0 |
| 10) General Requirements | \$0 | N/A | \$0 | \$0 | \$0 |
| 11) Builder's Overhead | \$0 | N/A | \$0 | \$0 | \$0 |
| 12) Builder's Profit | \$0 | N/A | \$0 | \$0 | \$0 |
| 13) Total Construction Contract Cost (1-12) | \$0 | \$0 | \$0 | \$0 | \$0 |
| 14) Paid by owner-Construction Costs (Describe) | | | | | |
| 14a) | | N/A | | | |
| 14b) | | N/A | | | |
| 15) Total Construction Cost (13-14) | \$0 | \$0 | \$0 | \$0 | \$0 |
| 16) Architect & Engineering Fee-Design | | N/A | | | |
| 17) Architect Fee - Supervision | | N/A | | | |
| 18) Soils Report | | N/A | | | |
| 19) Survey | | N/A | | | |
| 20) Engineering | | N/A | | | |
| 21) Total for all Improvements (lines 15-20) | \$0 | \$0 | \$0 | \$0 | \$0 |
| 22) Construction Loan Interest | | N/A | | | |
| 23) Construction Period R.E.Taxes | | N/A | | | |
| 24) Construction Period Insurance | | N/A | | | |
| 25) MHDC Rental Production Application Fee | | N/A | N/A | N/A | N/A |
| 26) MHDC Construction Loan Fee | | N/A | | | |
| 27) Other Construction Loan Fee | | N/A | | | |
| 28) MHDC Construction Inspection Fee | | N/A | | | |
| 29) Other Construction Inspection Fee | | N/A | | | |
| 30) MHDC Permanent Financing Fee | | N/A | N/A | N/A | N/A |
| 31) Other Permanent Financing Fee | | N/A | N/A | N/A | N/A |
| 32) Environmental Study | | N/A | | | |
| 33) Market Study | | N/A | | | |
| 34) Appraisal | | N/A | | | |
| 35) Title Recording & Disbursing (Construction Loan) | | N/A | | | |
| 36) Title Recording & Disbursing (Permanent Loan) | | N/A | N/A | N/A | |
| 37) Legal (Construction) | | N/A | | | |
| 38) Legal (Permanent) | | N/A | N/A | N/A | |
| 39) Organization (Legal/Fees) | | N/A | N/A | N/A | |
| 40) Cost Certification | | N/A | | | |
| 41) Accountant's Fee | | N/A | | | |
| 42) Prepaid MIP (Risk Share only) | | N/A | N/A | N/A | |
| 43) Contingency | | N/A | | | |
| 44) Environmental Abatement | | N/A | | | |
| 45) Historic Credit Fees | | N/A | | | |
| 46) Relocation | | N/A | | | |
| 47) FF & E | | N/A | | | N/A |
| 48) Other:(Describe) | | N/A | | | |
| 49) Other:(Describe) | | N/A | | | |
| 50) Other:(Describe) | | N/A | | | |
| 51) Other:(Describe) | | N/A | | | |
| 52) Other:(Describe) | | N/A | | | |
| 53) Replacement Cost w/o Acq (lines 21-52) | \$0 | \$0 | \$0 | \$0 | \$0 |
| 54) Legal Acquisition & Recording | | | N/A | N/A | N/A |
| 55) Acquisition Cost of Buildings | | | N/A | N/A | N/A |
| 56) Other Acquisition Related Costs | | | N/A | N/A | N/A |
| 57) Land | | N/A | N/A | N/A | N/A |
| 58) Acquisition Cost (lines 54-57) | \$0 | \$0 | \$0 | \$0 | \$0 |
| 59) Total Replacement Cost (lines 53-57) | \$0 | \$0 | \$0 | \$0 | \$0 |
| 60) Consultant's Fee (Before Completion) | | | | | |
| 61) Consultant's Fee (At/After Completion) | | | | | |
| 62) Developer's Fee (Before Completion) | | | | | |
| 63) Developer's Fee (At/After Completion) | | | | | |
| 64) Tax Credit Allocation Fee (7%) | \$0 | N/A | N/A | N/A | N/A |
| 65) Tax Credit Monitoring Fee | \$0 | N/A | N/A | N/A | N/A |
| 66) AHAP Application & Reservation Fee | | N/A | N/A | N/A | N/A |
| 67) Other:(Describe) | | | | | |
| 68) Other:(Describe) | | | | | |
| 69) Other:(Describe) | | | | | |
| 70) Other:(Describe) | | | | | |
| 71) Other:(Describe) | | | | | |
| 72) Bond Related Costs (see Tab XII) | \$0 | N/A | | | |
| 73) Syndication Costs (see Tab IX) | \$0 | N/A | N/A | N/A | N/A |
| 74) Lease-up/Marketing (From FIN-117) | | N/A | N/A | N/A | N/A |
| 75) Operating Reserve (cash escrow) | | N/A | N/A | N/A | N/A |
| 76) Replacement Reserve (cash escrow) | \$0 | N/A | N/A | N/A | N/A |
| 77) Other Escrow(s): | | N/A | N/A | N/A | N/A |
| 78) Other Escrow(s): | | N/A | N/A | N/A | N/A |
| 79) Other Escrow(s): | | N/A | N/A | N/A | N/A |
| 80) Other Escrow(s): | | N/A | N/A | N/A | N/A |
| 81) Other Escrow(s): | | N/A | N/A | N/A | N/A |
| 82) Total Development Costs (lines 59-82) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Less federal grants which finance development costs | (N/A) | (N/A) | () | () | () |
| Less federal subsidies which finance development costs | (N/A) | (N/A) | () | () | () |
| Less Historic Tax Credit (Residential Portion Only) | () | () | () | () | () |
| Subtotal Eligible Basis | \$0 | \$0 | \$0 | \$0 | \$0 |
| QCT, DDA or State Designated Increase (30%) | N/A | \$0 | \$0 | \$0 | |
| Total Eligible Basis | \$0 | \$0 | \$0 | \$0 | |
| Multiplied by the Applicable Fraction | 100.00% | 100.00% | 100.00% | 100.00% | |
| Total Qualified Basis | \$0 | \$0 | \$0 | \$0 | |
| Multiplied by the Applicable Percentage | 3.16% | 3.16% | 9.00% | | |
| MAXIMUM ELIGIBLE TAX CREDIT AMOUNT | \$0 | \$0 | \$0 | \$0 | |
| TOTAL ELIGIBLE TAX CREDIT AMOUNT (ACQUISITION CREDITS + 4% CREDITS + 9% CREDITS) | \$0 | \$0 | \$0 | \$0 | |
| Eligible Federal Historic Tax Credits | | | | | |
| Eligible State Historic Tax Credits | | | | | |
| Residential Portion Fed Historic Credits | | | | | |

IX. Tax Credit Addendum

Partnership Name: _____ MHDC Project Number: _____ 0
 Developer's (Sponsor) Name: _____

General Information

Application Type:
 Type of LIHTC Requested:
 Subsidy Choices for TC Requested:

Is this request for a tax-exempt bond financed development that is requesting approval of an amount of tax credit outside of the state tax credit authority?

Select one of the following set-aside options:

Land Use Restrictions are in place for a minimum of 30 years. After the initial 15-year Compliance Period, unless extended by an Additional Compliance Period, as designated below, a request with all required documentation may be submitted to MHDC to present a qualified contract. MHDC has 1 year to present the qualified contract. If MHDC is unable to present a qualified contract, the LURA is released. If the owner designates an Additional Compliance Period that is less than fifteen (15) taxable years, the Owner shall continue to comply with the occupancy requirements at all times during the remaining term of the Extended Use Period. The Extended Use Period begins on the first day of the compliance period and ends fifteen years after the close of the initial Compliance Period, unless the Additional Compliance Period is greater than fifteen years. All single family home developments and developments receiving historic credits are required to waive the right to opt out at the end of the 15 year Compliance Period.

Does the owner choose the right to opt-out at the end of the 15 year "Compliance Period"?

If "No", the owner chooses to extend the "Compliance Period" by _____ years beyond the 15 year "Compliance Period." This is called the "Additional Compliance Period."

Total Eligible Tax Credit Amount: _____ \$0
 Federal Credits Requested from MHDC: _____ \$0

Syndication Information

Is the federal or state LIHTC investor's percent of ownership is less than 99.98%? (If yes, please explain the reason below)

Low Income Housing Tax Credits

| | | | | | | | |
|---|----------------------|---|----------------|---|----------------------|---|----------------|
| | Annual Credit Amount | X | Price In Cents | X | Ownership Percentage | = | Total Proceeds |
| Expected net proceeds from Federal Housing Tax Credits: | _____ | X | _____ | X | _____ | = | _____ |

Historic Tax Credits

Are you using a master lease structure?

| | | | | | | | |
|--|----------------------|---|----------------|---|----------------------|---|----------------|
| | Annual Credit Amount | X | Price In Cents | X | Ownership Percentage | = | Total Proceeds |
| Expected net proceeds from Federal Historic Rehab Tax Credits: | _____ | X | _____ | X | _____ | = | _____ |
| Expected net proceeds from State Historic Rehab Tax Credits: | _____ | X | _____ | X | _____ | = | _____ |

| Syndication Cost Paid by Development | |
|--------------------------------------|--------|
| Description | Amount |
| 1.) _____ | _____ |
| 2.) _____ | _____ |
| 3.) _____ | _____ |
| 4.) _____ | _____ |
| Total Syndication Costs | _____ |

Note: Investor due diligence, fund bridge loan fees and interest are not allowable development costs.

Syndicator Information

LIHTC Federal Syndicator:
 Name of Fund: _____
 Name of Syndicator: _____
 Address: _____
 City: _____ State: Zip: _____
 Phone: _____ Fax: _____ Email: _____
 Contact: _____

Historic Federal Syndicator:
 Name of Fund: _____
 Name of Syndicator: _____
 Address: _____
 City: _____ State: Zip: _____
 Phone: _____ Fax: _____ Email: _____
 Contact: _____

Historic State Syndicator:
 Name of Fund: _____
 Name of Syndicator: _____
 Address: _____
 City: _____ State: Zip: _____
 Phone: _____ Fax: _____ Email: _____
 Contact: _____

Gross Rent Floor Election

In accordance with Revenue Procedure 94-57, the Internal Revenue Service (IRS) will treat the gross rent floor in I.R.C. 42(g)(2)(A) as taking effect on the date the commission initially allocates tax credits to the development by carryover or determination letter (42m letter). However, the IRS will treat the gross rent floor as taking effect on the building's place-in-service date **IF** the owner designates the placed-in-service date instead and **so informs the commission in writing prior to the placed-in-service date of the first building in the development.** For a definition of placed-in-service, please review IRS Notice 88-116.

The undersigned owner(s) hereby make the following election with respect to the Gross Rent Floor Effective Date for each building in the development designated below:

* If the proposed development is tax-exempt bond financed (as defined by the IRC), the IRS will treat the Gross Rent Floor as taking effect on the date the Commission initially issues a determination letter unless the owner designates that the place-in-service date should be used.

X. Annual Operating Expense Budget

It is important to fully complete the payroll information. This information will be used to populate all payroll fields within the Operating Budget.

| <u>Employee Type</u> | | <u>Hourly/Salary Employee Information</u> | | | | | | <u>Contract Information</u> | <u>Total Payroll Information</u> |
|----------------------|------------------------|---|------------------------|---------------------------------|---------------------|------------------------------|-----------------------------|---------------------------------|---|
| Type Of Employee(s) | | # Emp | Full Part Time | Number of Hours Worked per Week | Average Hourly Wage | Benefits & Taxes as % of Pay | Total Yearly Pay w/Benefits | Total Yearly Amount of Contract | Total Yearly Payroll Hourly/Salary + Contract |
| Example | Hourly/Contract | 2 | Full & Part | 40 | \$10.25 | 10.00% | \$23,452 | \$5,000 | \$28,452 |
| Property Manager | Select | | Select | | \$0.00 | 0.00% | | | |
| Office | Select | | Select | | \$0.00 | 0.00% | | | |
| Leasing | Select | | Select | | \$0.00 | 0.00% | | | |
| Maintenance | Select | | Select | | \$0.00 | 0.00% | | | |
| Janitorial/Cleaning | Select | | Select | | \$0.00 | 0.00% | | | |
| Grounds | Select | | Select | | \$0.00 | 0.00% | | | |
| Security | Select | | Select | | \$0.00 | 0.00% | | | |

Administrative

| | | | | | | | |
|--|-------|-----|--|---|-------|-----|------------|
| Audit Expenses (Accounting) | #6350 | | | Advertising & Marketing | #6210 | | |
| Legal Expenses (Project) | #6340 | | | Leased Furniture | #6340 | | |
| Management Fees | #6320 | \$0 | | Property Manager and Leasing Salaries | #6330 | \$0 | |
| Fee per Unit | | | | Administrative Rent Free Unit | #6331 | | |
| Office Salaries | #6310 | \$0 | | Office Expenses, Supplies & Postage | #6311 | | |
| Office or Model Apartment Rent | #6312 | | | Telephone | #6360 | | |
| Bad Debts | #6370 | | | Conventions & Meetings | #6203 | | |
| Management Consultants | #6204 | | | Miscellaneous Administrative Expenses (Explain Below) | #6390 | | |
| Other Renting Expenses (Explain Below) | #6250 | | | | | | |
| Total Administrative Expenses | | | | | | | \$0 |

Utilities

| | | | | | | | |
|---------------------------------|-------|--|--|------------------------------|-------|--|------------|
| Electricity | #6450 | | | Water | #6451 | | |
| Sewer | #6453 | | | Gas | #6452 | | |
| | | | | Cable T.V. / Internet Access | #6454 | | |
| Total Utilities Expenses | | | | | | | \$0 |

Operating & Maintenance (O & M)

| | | | | | | | |
|---|-------|-----|--|---|-------|-----|------------|
| Elevator Maintenance | #6520 | | | O & M Rent Free Unit | #6521 | | |
| Exterminating | #6515 | | | Pool (Supplies, Maintenance, Contracts) | #6520 | | |
| Salaries - Less Contracts (Maintenance/Janitorial/Grounds) | #6510 | \$0 | | Vacant Unit Prep (Carpets, Painting, etc.) | #6580 | | |
| Tools & Equipment | #6571 | | | Security Rent Free Unit | #6531 | | |
| Snow Removal (Supplies, Contracts) | #6548 | | | Heating/Cooling repair Contracts | #6546 | | |
| Garbage and Trash | #6525 | | | O & M Supplies (not listed in other O & M line items) | #6515 | | |
| Security Salaries and Contracts | #6530 | \$0 | | O & M Contracts | #6520 | \$0 | |
| Miscellaneous Operating & Maintenance Expense (Explain Below) | #6590 | | | Grounds | \$0 | | |
| | | | | Janitorial/Cleaning | \$0 | | |
| | | | | Decorating | | | |
| | | | | Repairs (not including Heating/Cooling) | | | |
| Total Maintenance Expenses | | | | | | | \$0 |

Fixed

| | | | | | | | |
|--------------------------------|-------|--|--|--|-------|--|------------|
| Real Estate Taxes | #6710 | | | Other Tax Assessments (describe below) | #6790 | | |
| Property & Liability Insurance | #6720 | | | MIP Insurance | #6850 | | |
| Fidelity Bond | #6721 | | | Health Insurance | #6723 | | |
| Other (Explain Below) | | | | Workers Comp | #6722 | | |
| | | | | | | | |
| Total Fixed Expenses | | | | | | | \$0 |

Total Number of Units Planned

0

Total Annual Operating Expenses

Per Unit
#DIV/0!

Total
\$0

Annual Replacement Reserve Contribution

(\$300 PUPA)

\$0

Total Annual Operating Expenses & Reserve Payments

#DIV/0!

\$0

XI. Proposed Sources of Funds

Construction Financing / Bridge Loans / Equity proceeds during construction (DO NOT include deferred developer's fee)

| Lender / Source | Amount | Interest Rate | Term (Months) |
|--|------------|---------------|---------------|
| MHDC | | | |
| Enter Non MHDC Construction Funding Below: | | | |
| Tax Credit Equity Paid During Construction | | N/A | N/A |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL | \$0 | | |

Permanent Financing (Select order of lien position)

| Lender/Source | Position | Amount | Interest Rate | Amort. Period (Months) | Loan Term (Months) | Debt Type | Annual Debt Service |
|---------------|----------|--------|---------------|------------------------|--------------------|-----------|---------------------|
| MHDC Select | Select | | | | | N/A | \$0.00 |
| MHDC Select | Select | | | | | N/A | \$0.00 |
| MHDC Select | Select | | | | | N/A | \$0.00 |
| MHDC Select | Select | | | | | N/A | \$0.00 |
| | Select | | | | | N/A | \$0.00 |
| | Select | | | | | N/A | \$0.00 |
| | Select | | | | | N/A | \$0.00 |
| | Select | | | | | N/A | \$0.00 |
| | Select | | | | | N/A | \$0.00 |

Missouri Housing Trust Fund

Please **DO NOT** use this form if you are **ONLY** applying for Missouri Housing Trust Funds.

| | | | | | |
|-----------------------------|-----|-------|-------|-------|--------|
| Missouri Housing Trust Fund | \$0 | Grant | Grant | Grant | \$0.00 |
|-----------------------------|-----|-------|-------|-------|--------|

Sources Recap

| Source | Amount |
|--------------------------------------|------------|
| Permanent Financing Proceeds | \$0 |
| Federal LIHTC Equity Proceeds | \$0 |
| Federal Historic TC Equity Proceeds | \$0 |
| State Historic TC Equity Proceeds | \$0 |
| Missouri Housing Trust Fund Proceeds | \$0 |
| General Partner Equity | \$0 |
| Deferred Developer's Fee | \$0 |
| Total Sources: | \$0 |

XII. Tax-Exempt Bond Financing

Will this project be financed with tax-exempt bonds?

Select one of the following set-aside options:

Will you be using Draw-Down bonds?

| Type of Bonds | Amount | Interest Rate | Term (Months) | <u>Costs of Issuance Paid by Borrower</u> | |
|--|----------------------|----------------------|----------------------|---|----------------------|
| Series A Tax Exempt Bonds | <input type="text"/> | <input type="text"/> | <input type="text"/> | Due Diligence Fee | <input type="text"/> |
| Series B Tax Exempt Bonds | <input type="text"/> | <input type="text"/> | <input type="text"/> | Lender Legal | <input type="text"/> |
| Taxable Bond Issuance | <input type="text"/> | <input type="text"/> | <input type="text"/> | Loan Origination | <input type="text"/> |
| Total TE Bond Issuance | <u>\$0</u> | | | Loan Commitment Fee | <input type="text"/> |
| Project Replacement Costs plus Developer Fee | | | <u>\$0</u> | Lender Inspection | <input type="text"/> |
| % of Projects Costs financed with TE Bond Proceeds | | | <u>0.00%</u> | Issuer Fee | <input type="text"/> |
| | | | | Issuer Counsel | <input type="text"/> |
| | | | | Bond Counsel | <input type="text"/> |
| | | | | Co-Bond Counsel | <input type="text"/> |
| | | | | Trustee Fee | <input type="text"/> |
| | | | | Trustee Counsel | <input type="text"/> |
| | | | | Borrower Counsel (Bond Portion) | <input type="text"/> |
| | | | | Financial Advisor/consultant Fee | <input type="text"/> |
| | | | | Underwriter's Fee | <input type="text"/> |
| | | | | Transaction Expenses | <input type="text"/> |
| | | | | Other Bond Related Expenses | <input type="text"/> |
| | | | | Total Bond Expenses | <u>\$0</u> |

Who will issue the bonds? Name:
 Address:
 City: State: Zip:
 Phone: Fax: Email:
 Contact:

Are you requesting Risk Share?

Has the issuer applied to DED for Private Activity Bond Allocation?

Has the tax-exempt bond authority been allocated by the Missouri Department of Economic Development?

Will the tax-exempt bonds be credit enhanced?

How will the bonds be credit-enhanced?

Who will credit enhance the bonds? Name:
 Address:
 City: State: Zip:
 Phone: Fax: Email:
 Contact:

What is the name of the bond underwriter? Name:
 Address:
 City: State: Zip:
 Phone: Fax: Email:
 Contact:

What is the name of the bond counsel? Name:
 Address:
 City: State: Zip:
 Phone: Fax: Email:
 Contact:

XIII. Existing or Expected Subsidies or Regulatory Requirements

Does your development plan include acquisition of units with existing subsidies or regulatory requirements?

Will the existing subsidies restrict the tax credits to the 4% credit?

Is the development in a QCT? If yes, will the subsidy affect the QCT boost?

Please describe the existing subsidy or regulatory requirement below.

HUD Program
 Program Description

R.D. Program
 Program Description

AHAP Program
 Program Description

Other Program
 Program Description

Project Based Rental Assistance Information

Do you expect to receive or are you currently receiving any rental subsidies for this development?

If you expect to receive or are receiving rental subsidies for this project, please indicated with an "X" the type of subsidy expected:

| | |
|---|--|
| <input type="checkbox"/> Section 8 Project Based Vouchers | <input type="checkbox"/> RD Rental Assistance |
| Voucher Provider: <input type="text"/> | <input type="checkbox"/> 236 Decoupling (Attach copy of 236 contract showing remaining term) |
| <input type="checkbox"/> Section 8 Project Based Assistance | <input type="checkbox"/> Other: <input type="text"/> |
| Contract Expiration Date: <input type="text"/> | Subsidy Provider: <input type="text"/> |
| Renewal Option: <input type="text"/> | |
| Date of Last Renewal: <input type="text"/> | |
| Date of RCS: <input type="text"/> | |
| # of units expected to receive assistance: <input type="text"/> | |

| Rents for existing units receiving rental assistance: | | Minimum Amount | Maximum Amount |
|---|----------------------|----------------------|----------------------|
| 0 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 1 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 2 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |

| Proposed rents for units that will receive rental assistance: | | Minimum Amount | Maximum Amount |
|---|----------------------|----------------------|----------------------|
| 0 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 1 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 2 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 3 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| 4 Bdrm | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Does your development plan seek to preserve federally-assisted low-income housing which would otherwise convert to market rate?

Does your development plan seek to convert assisted low-income housing to market rate?

Describe any other subsidy or assistance:

Does your development have any Land Use Restriction Agreements (LURA) or Use Agreement currently placed upon it?

If "Yes", please describe:

XIV. Relocation Information

(This section applies to all Rehab projects.)

Relocation is the moving of residential or commercial tenants from their original leased space.

Will your development plans require any tenants to move temporarily?

Will your development plans require any tenants to move permanently?

Will your development plans require any tenants to move off site?

Has a General Information Notice (GIN) been sent to the tenants?
(applicable to HOME-financed developments only)

After rehabilitation will rents be increased above what they currently are?

If you answered yes to any of the above questions, you must also submit a relocation plan. Developments utilizing HOME funds or other federal sources must follow URA guidelines. Developments utilizing other types of financing must provide relocation assistance for any residential or commercial occupant permanently displaced according to the guidelines of Missouri's statute 523.205.

Was the Universal Relocation Act (URA) used to formulate the relocation plan?

Will you contract with a consultant to provide relocation assistance to the tenants?

If yes, please identify the consultant and indicate whether there is an identity of interest with any member of the development team.

Is there an identity of interest between the developer and the relocation company?

If yes, please identify the relocation company and describe the developer and the relocation company are related.

Please describe your methodology behind relocation costs listed in the Development Budget, tab IX.

For all rehab projects, you must include in this application the most current rent roll for the project detailing family name, unit address, number in household, rental assistance (if any), and gross annual income.

If the project will be using HOME funds or if any occupant is being permanently displaced, please provide MHDC with a copy of the General Information Notice that was sent to the tenants.

You must have written proof that each tenant did receive the notice.

If the project will be using HOME funds, you must include as exhibit 16 a signed "Acceptance of MHDC Relocation Policy" found at the web-s

Please visit [_MHDC Relocation Guidelines](#)

for a full description of MHDC's relocation guidelines, forms and a checklist of documentation needed throughout the life of the application process.

XV. Housing Priorities

Non-Profit Involvement Priority

1. Do you wish to be considered under the Non-Profit Priority as described in the QAP?
 Yes No
2. Will the organization "materially participate" in the development as defined in Section 469(h) of the Internal Revenue Code?
 Yes No

Service-Enriched Housing Priority

1. Do you wish to be considered under the Service-Enriched Housing Priority as described in the QAP?
 Yes No
2. What population will be served?
3. Who will provide services to the identified population?
4. Please explain their experience with the identified population:

Veterans Housing Priority

(You must also select and complete the Service-Enriched Housing Priority Section Above)

1. Do you wish to be considered under the Veteran Housing Priority as described in the QAP and Developer's Guide?
 Yes No

Special Needs / Vulnerable Population Priority (Set-aside Preference)

1. Do you wish to be considered under the Special Needs / Vulnerable Population Priority as described in the QAP?
 Yes No
Which Population will you be supporting through the Set-Aside?
 Special Needs Vulnerable Population
How many Set-aside Units will the development contain?
How many Non-Set-aside Units will the development contain?
Percent of Set-aside Units is equal to: N/A
2. Do you wish to be considered under the Independence Enabling Housing (IEH) Units Priority as described in the QAP and Developer's Guide?
 Yes No
(You must also select and complete the Special Needs Priority section above)
How many Companion Units will the development contain?
How many IEH Units will the development contain?

Preservation Priority

1. Do you wish to be considered under the Preservation Priority as described in the QAP?
 Yes No
2. How does your development qualify for the Preservation Priority?

Extended Compliance Period Priority

1. Do you wish to waive the right to opt out of the LIHTC LURA at the end of the Compliance Period and maintain the development as affordable housing for a minimum of thirty (30) years ("Extended Use Priority")?

Yes No

MBE/WBE Preference Priority

1. Do you wish to be considered under the MBE/WBE Preference Priority?

Yes No

Answer yes to one or more of the items below that represent which Preference(s) you are applying for:

MBE/WBE participation that exceeds significantly participation goals of 10% for MBE and 5% for WBE for both hard and soft costs.

A MBE/WBE Developer, a Developer group that includes a MBE/WBE and/or a Developer Mentor/Protégé relationship.

50% AMI Priority

1. Do you wish to be considered under the 50% AMI Priority as described in the QAP?

Yes No

How many 50% or less AMI Units will the development contain?

How many non-50% or less AMI Units will the development contain?

Percent of 50% or less AMI Units is equal to: N/A

Workforce Priority

1. Do you wish to be considered under the Workforce Priority as described in the QAP?

Yes No

How many Workforce Units will the development contain?

How many non-Workforce Units will the development contain?

Percent of Workforce Units is equal to: N/A

Opportunity Area

1. Do you wish to be considered under the MHDC defined area of High Opportunity as described in the QAP?

Yes No

2. How does your development qualify for the High Opportunity Priority?

Redevelopment Plan

1. Do you wish to be considered under the Redevelopment Plan priority as described in the QAP and Developer's Guide? (The development must be part of a redevelopment plan that has been approved/adopted by the local government)

Yes No

XVa. Set-Aside Preference

Identified Population

What is the Identified Population? (Select all that apply)

- Developmentally Disabled Homeless, including survivors of domestic violence and sex trafficking
 Mentally Ill Physically, Emotionally or Mentally Impaired Youth aging out of foster care

Property Type: **Select** Total Number of Units: **0** Set Aside Units: **0** IEH Units: **0**

Provide local data to support the need for services (i.e. Point-in-Time Count numbers, Veterans, disabled numbers high)

Is this development a later phase or rehabilitation of an existing site?

Lead Referral Agency

1. Lead Referral Agency (LRA):

Primary Contact: Phone:

Email Address:

2. Approximately what percentage of clients currently serviced by the LRA are:
(When added together, the following percentages may not equal 100%)

- Chronically homeless Disabled Elderly Ex-offenders
 Homeless Severely mentally ill Substance abuse
 Unaccompanied minors Veterans Youth aging out of foster care
 Survivors of domestic violence, stalking, or sex trafficking

3. How many years has the LRA worked with the target population?

4. List the mission of the LRA:

What are the proposed positive impacts for residents related to the following Special Needs features:

(Check all that apply and describe the action steps and how you will know the actions are successful)

- Housing Stability
- Increased Income and/or Employment
- Physical and/or Mental Health
- Quality of Life
- Social and Community Connections

5. Is the agency an LRA on other MHDC approved set-aside preference (Formally Special Needs Housing) developments?

6. Has the LRA been funded with federal and/or state housing funds?

7. Has rental assistance been secured in the form of a written commitment for set-aside units?

8. Demonstrate the LRA's ability to collaborate with other community providers:

Services Provided:

1. What services will be offered to set-aside tenants?

Type: **Housing Stability**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Increased Income and/or Employment**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Physical and/or Mental Health**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Quality of Life**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Social and Community Connections**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

2. How will the residents of set aside units be informed of the services at entry to development?

3. How will the residents of set aside units be informed of the services throughout their residency?

4. How will the residents of set aside units access services?

5. Will there be a service coordinator office on-site?

6. Will the service coordinator work on more than one set-aside preference site?

7. Where will the services be provided?

- 8. Are fees charged to residents for any services provided?
- 9. Are services including case management required for tenant to maintain housing?
- 10. Does LRA use a housing first model in referring residents for set aside units?
- 11. Does LRA work with the local Coordinated Entry System to prioritize referrals for set aside units?

XVb. Service Enriched / Veterans Housing Priority

Identified Population

What is the identified population? (Select all that apply)

Children of tenants
 Elderly households
 Formerly homeless individuals and families
 Individuals with physical and/or developmental disabilities
 Individuals diagnosed with mental illness
 Individuals with children
 Other: _____

Property Type: **Select** Total Number of Units: **0**

Provide local data to support the need for services (i.e. Point-in-Time Count numbers, Veterans, disabled numbers high)

Is this development a later phase or rehabilitation of an existing site?

Services Provided:

1. What services will be offered to Residents? (Please give us at least one per category)

Type: **Housing Stability**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Increased Income and/or Employment**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Physical and/or Mental Health**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Quality of Life**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Type: **Social and Community Connections**

| Service | Frequency | Details | Service Provider |
|---------|-----------|---------|------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

2. How will the residents be informed of the services at entry to development?
3. How will the residents be informed of the services throughout their residency?
4. Will services be offered on-site?
5. Are fees charged to residents for any services provided?
6. Are services including case management required for tenant to maintain housing?

Service Coordinator:

1. Will a Service Coordinator office be on-site?
2. Will the Service Coordinator work on more than one service enriched site?
3. How will the Service Coordinator salary be paid?
4. Will the Property Manager act as Service Coordinator in addition to managing the property?
5. Will the Service Coordinator be hired by property management?
6. Will the service coordinator be an employee of a community service provider?

7. Approximately what percentage of clients are served by the Primary Provider:
 (When added together, the following percentages may not equal 100%)

- | | | | | | | | |
|----------------------|--|----------------------|-----------------------|----------------------|--------------------------------|----------------------|--------------|
| <input type="text"/> | Chronically homeless | <input type="text"/> | Disabled | <input type="text"/> | Elderly | <input type="text"/> | Ex-offenders |
| <input type="text"/> | Homeless | <input type="text"/> | Severely mentally ill | <input type="text"/> | Substance abuse | | |
| <input type="text"/> | Unaccompanied minors | <input type="text"/> | Veterans | <input type="text"/> | Youth aging out of foster care | | |
| <input type="text"/> | Survivors of domestic violence, stalking, or sex trafficking | | | | | | |

How many years has the primary service provider worked with the target population?

List the mission statement of the primary service provider:

What are the proposed positive impacts for residents related to the following Service Enriched features?
 (Check all that apply and describe the action steps and how you will know the actions are successful)

- | | | |
|--------------------------|------------------------------------|--|
| <input type="checkbox"/> | Housing Stability | <input style="width: 350px; height: 15px;" type="text"/> |
| <input type="checkbox"/> | Increased Income and/or Employment | <input style="width: 350px; height: 15px;" type="text"/> |
| <input type="checkbox"/> | Physical and/or Mental Health | <input style="width: 350px; height: 15px;" type="text"/> |
| <input type="checkbox"/> | Quality of Life | <input style="width: 350px; height: 15px;" type="text"/> |
| <input type="checkbox"/> | Social and Community Connections | <input style="width: 350px; height: 15px;" type="text"/> |

8. Is the primary service provider a primary provider on any other MHDC approved service enriched development?
9. Describe how the Primary Service Provider or Service Coordinator will collaborate with other community providers:

XVI. Local Government Information

It is VERY important than MHDC receives the correct data concerning Elected Officials. Please confirm your elected officials by visiting the web site at the right.

Government Lookup

Mayor/Chief Elected Official: _____ Title: _____
Mailing Address: _____
City: _____, MO Zip Code + 4: _____
Telephone: _____ Congressional District # _____ 0

Senator: _____ State Senate District # _____ 0
Mailing Address: Missouri State Capitol Rm. # _____
City: Jefferson City, MO Zip Code + 4: _____ 65102-0000
Telephone: _____

Representative: _____ State House District # _____ 0
Mailing Address: Missouri State Capitol Rm. # _____
City: Jefferson City, MO Zip Code + 4: _____ 65102-0000
Telephone: _____

Executive Director of Local Housing Authority: _____
Mailing Address: _____
City: _____, MO Zip Code + 4: _____
Telephone: _____
E-Mail: _____

Superintendent of Schools: _____
Name of School District: Select School District No. # _____ 0
Mailing Address: _____
City: _____, MO Zip Code + 4: _____
Telephone: _____

Councilman/Alderman _____ Title: _____
Mailing Address: _____
City: _____, MO Zip Code + 4: _____
Telephone: _____

Councilman/Alderman _____ Title: _____
Mailing Address: _____
City: _____, MO Zip Code + 4: _____
Telephone: _____

XVII. Development Schedule

For each activity in the chart below, enter the month and year that the activity was accomplished, or for future events, the month and year when that activity is expected to be accomplished. If an activity does not apply to your development, leave it blank.

| | |
|--|---------------|
| <i><u>Construction Loan Closing</u></i> | _____ / _____ |
| <i><u>Construction Commencement</u></i> | _____ / _____ |
| <i><u>Placed in Service</u></i> | _____ / _____ |
| <i><u>Lease-Up Start (Marketing)</u></i> | _____ / _____ |
| <i><u>Permanent Loan Closing</u></i> | _____ / _____ |
| <i><u>Full Lease-Up</u></i> | _____ / _____ |

Other Income

Will the Project have non-rental Income?

| | Quantity | Unit | Amount per Month | Estimated Occupancy | Non-rent Income | Total Estimated Monthly Gross at 100% Occupancy | Total Estimated Annual Gross at 100% Occupancy |
|--|-------------------------------|-------------------------------------|---|---|-----------------|---|--|
| Income Type: <input type="text" value="Select"/> | <input type="text" value=""/> | <input type="text" value="Select"/> | @ <input type="text" value=""/> per month | <input type="text" value=""/> % Occupancy | \$ - | \$ - | \$ - |
| Income Type: <input type="text" value="Select"/> | <input type="text" value=""/> | <input type="text" value="Select"/> | @ <input type="text" value=""/> per month | <input type="text" value=""/> % Occupancy | \$ - | \$ - | \$ - |
| Income Type: <input type="text" value="Select"/> | <input type="text" value=""/> | <input type="text" value="Select"/> | @ <input type="text" value=""/> per month | <input type="text" value=""/> % Occupancy | \$ - | \$ - | \$ - |
| Income Type: <input type="text" value="Select"/> | <input type="text" value=""/> | <input type="text" value="Select"/> | @ <input type="text" value=""/> per month | <input type="text" value=""/> % Occupancy | \$ - | \$ - | \$ - |
| Income Type: <input type="text" value="Select"/> | <input type="text" value=""/> | <input type="text" value="Select"/> | @ <input type="text" value=""/> per month | <input type="text" value=""/> % Occupancy | \$ - | \$ - | \$ - |
| Income Type: <input type="text" value="Select"/> | <input type="text" value=""/> | <input type="text" value="Select"/> | @ <input type="text" value=""/> per month | <input type="text" value=""/> % Occupancy | \$ - | \$ - | \$ - |
| Total Estimated non-rental Income | | | | | \$ - | \$ - | \$ - |

XIX. MHDC Form #2013

Estimate of Replacement Costs

| | |
|---|------------|
| 1) Site Work | \$0 |
| 2) Off-Site Improvement | \$0 |
| 3) Building Demolition | \$0 |
| 4) Interior Demolition | \$0 |
| 5) New Construction | \$0 |
| 6) Rehabilitation | \$0 |
| 7) Accessory Building | \$0 |
| 8) Bonding | \$0 |
| 9) Permits | \$0 |
| 10) General Requirements | \$0 |
| 11) Builder's Overhead | \$0 |
| 12) Builder's Profit | \$0 |
| 13) Total Construction Costs (lines 1-12) | \$0 |
| 14) Paid by owner - Construction Costs | |
| 14a) _____ | \$0 |
| 14b) _____ | \$0 |
| 15) Total Construction Costs (lines 13-14) | \$0 |
| 16) Architect's & Engineering Fee (Design) | \$0 |
| 17) Architect's Fee (Supervision) | \$0 |
| 18) Soil Report | \$0 |
| 19) Survey | \$0 |
| 20) Engineering | \$0 |
| 21) Total For All Improvements (lines 15-20) | \$0 |
| 22) Construction Loan Interest | \$0 |
| 23) Construction Period R. E. Taxes | \$0 |
| 24) Construction Period Insurance | \$0 |
| 25) MHDC Rental Production Application Fee | \$0 |
| 26) MHDC Construction Loan Fee | \$0 |
| 27) Other Construction Loan Fee | \$0 |
| 28) MHDC Construction Inspection Fee | \$0 |
| 29) Other Construction Inspection Fee | \$0 |
| 30) MHDC Permanent Financing Fee | \$0 |
| 31) Other Permanent Financing Fee | \$0 |
| 32) Environmental Study | \$0 |
| 33) Market Study | \$0 |
| 34) Appraisal | \$0 |
| 35) Title, Recording & Disbursing (Construction Loan) | \$0 |
| 36) Title, Recording & Disbursing (Permanent Loan) | \$0 |
| 37) Legal Costs (Construction) | \$0 |
| 38) Legal Costs (Permanent) | \$0 |
| 39) Organization (Legal/Fees) | \$0 |
| 40) Cost Certification | \$0 |
| 41) Accountant's Fee | \$0 |
| 42) Prepaid MIP (Risk Share only) | \$0 |
| 43) Contingency | \$0 |
| 44) Environmental Abatement | \$0 |
| 45) Historic Credit Fees | \$0 |
| 46) Relocation | \$0 |
| 47) FF & E | \$0 |
| 48) Other: (Describe) _____ | \$0 |
| 49) Other: (Describe) _____ | \$0 |
| 50) Other: (Describe) _____ | \$0 |
| 51) Other: (Describe) _____ | \$0 |
| 52) Other: (Describe) _____ | \$0 |
| 53) Replacement Cost w/o Acq (lines 21-52) | \$0 |
| 54) Legal Acquisition & Recording | \$0 |
| 55) Acquisition Cost of Buildings | \$0 |
| 56) Other Acquisition Related Costs | \$0 |
| 57) Land | \$0 |
| 58) Total Acquisition Cost (lines 54-57) | \$0 |
| 59) Total Replacement Cost (lines 53-57) | \$0 |
| 60) Consultant's Fee (Before Completion) | \$0 |
| 61) Consultant's Fee (At/After Completion) | \$0 |
| 62) Developer's Fee (Before Completion) | \$0 |
| 63) Developer's Fee (At/After Completion) | \$0 |
| 64) Tax Credit Allocation Fee (7%) | \$0 |
| 65) Tax Credit Monitoring Fee | \$0 |
| 66) AHAP Application & Reservation Fee | \$0 |
| 67) Other:(Describe) _____ | \$0 |
| 68) Other:(Describe) _____ | \$0 |
| 69) Other:(Describe) _____ | \$0 |
| 70) Other:(Describe) _____ | \$0 |
| 71) Other:(Describe) _____ | \$0 |
| 72) Bond Related Costs (see Tab XIII) | \$0 |
| 73) Syndication Costs (see Tab X) | \$0 |
| 74) Lease-up/Marketing (from FIN-117, cash reserve) | \$0 |
| 75) Operating Reserve (cash escrow) | \$0 |
| 76) Replacement Reserve (cash escrow) | \$0 |
| 77) Other Escrow(s): _____ | \$0 |
| 78) Other Escrow(s): _____ | \$0 |
| 79) Other Escrow(s): _____ | \$0 |
| 80) Other Escrow(s): _____ | \$0 |
| 81) Other Escrow(s): _____ | \$0 |
| 82) Total Development Cost (lines 59-81) | \$0 |

Estimate of Annual Expenses

| | | |
|---|---------------|------------|
| 1) Conventions & Meetings | #6203 | \$0 |
| 2) Management Consultants | #6204 | \$0 |
| 3) Advertising & Marketing | #6210 | \$0 |
| 4) Other Renting Expenses | #6250 | \$0 |
| 5) Office Salaries | #6310 | \$0 |
| 6) Office Expenses, Supplies & Postage | #6311 | \$0 |
| 7) Office or Model Apt. Rent | #6312 | \$0 |
| 8) Leased Furniture | #6313 | \$0 |
| 9) Management Fees | #6320 | \$0 |
| 10) Manager or Superintendent Salaries | #6330 | \$0 |
| 11) Administrative Rent Free Unit | #6331 | \$0 |
| 12) Legal Expenses (Project) | #6340 | \$0 |
| 13) Audit Expenses (Accounting) | #6350 | \$0 |
| 14) Telephone | #6360 | \$0 |
| 15) Bad Debts | #6370 | \$0 |
| 16) Misc. Administrative Expenses | #6390 | \$0 |
| 17) Total Administrative Expenses | #6263T | \$0 |
| 18) Electricity | #6450 | \$0 |
| 19) Water | #6451 | \$0 |
| 20) Gas | #6452 | \$0 |
| 21) Sewer | #6453 | \$0 |
| 21) Cable T.V. / Internet Access | #6454 | \$0 |
| 22) Total Utilities Expenses | #6400T | \$0 |
| 23) O & M Payroll | #6510 | \$0 |
| 24) O & M Supplies | #6515 | \$0 |
| 25) O & M Contracts | #6520 | \$0 |
| 26) O & M Rent Free Unit | #6521 | \$0 |
| 27) Garbage & Trash | #6525 | \$0 |
| 28) Security Payroll / Contract | #6530 | \$0 |
| 29) Security Rent Free Unit | #6531 | \$0 |
| 30) Heating & Cooling Repair Contract | #6546 | \$0 |
| 31) Snow Removal (Supplies & Contracts) | #6548 | \$0 |
| 32) O & M Tools & Equipment | #6571 | \$0 |
| 33) Pool (Supplies, Maintenance & Contracts) | #6520 | \$0 |
| 34) Exterminating | #6515 | \$0 |
| 35) Elevator Maintenance | #6520 | \$0 |
| 36) Vacant Unit Prep (Carpets, Painting, Etc.) | #6580 | \$0 |
| 37) Misc. Operating & Maintenance Exp. | #6590 | \$0 |
| 38) Total Operating & Maint Expenses | #6500T | \$0 |
| 39) Real Estate Taxes | #6710 | \$0 |
| 40) Property & Liability Insurance | #6720 | \$0 |
| 41) Health Insurance | #6723 | \$0 |
| 42) Workers Comp | #6722 | \$0 |
| 43) MIP Insurance | #6850 | \$0 |
| 44) Fidelity Bond | #6721 | \$0 |
| 45) Other Tax Assessments | | \$0 |
| 46) Other: (Describe) _____ | | \$0 |
| 47) Total Fixed Expenses | | \$0 |
| 48) Replacement Reserves | | \$0 |
| 49) Total Expenses | | \$0 |
| 50) No. of Units | | 0 |
| 51) Expenses per Unit | | \$0 |

Annual Income Computations

| | |
|--|-------------|
| 1) Estimated Project Gross Income | \$0 |
| 2) Occupancy (93% family or 95% elderly) | 0% |
| 3) Effective Gross Income (line 1 X line 2) | \$0 |
| 4) Total Project Expenses | \$0 |
| 5) Net Income to Project (line 3 - line 4) | \$0 |
| 6) MHDC Debt Service | \$0 |
| 7) Other Hard Debt Service | \$0 |
| 8) Total Hard Debt Service | \$0 |
| 9) Cash Flow (line 5 - line 8) | \$0 |
| 10) Debt Service Coverage (hard debt) | 0.00 |
| (No Hard Debt) | |

XIX. MHDC Form #2013

| <u>Debt Service Information</u> | | | | | | | | |
|---------------------------------|--------|----------------|---------------|----------------------|---------------------|--------------|----------------|-----------------------|
| Lien Position | Source | Amount of Loan | Interest Rate | Amort Period (Years) | Term Period (Years) | Annual P & I | Soft/Hard Debt | % Dist From Cash Flow |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | | N/A |
| | | | | | | | N/A | N/A |

| <u>Tax Credit Proceeds</u> | | | | | | |
|-------------------------------------|----------------------|-------|---------|---------|----------------|-----|
| | Annual Credit Amount | Years | Price | Owner % | Total Proceeds | |
| Proceeds from Federal T.C. | \$0 | X 10 | X 0.000 | X 0.00% | = | \$0 |
| Proceeds from Historic Federal T.C. | \$0 | X 1 | X 0.000 | X 0.00% | = | \$0 |
| Proceeds from Historic State T.C. | \$0 | X 1 | X 0.000 | X 0.00% | = | \$0 |

| <u>Total Sources ("X" Indicates if MHDC HOME Funds are used)</u> | | | <u>Construction Period Funding Gap</u> | |
|--|--------------------------|-----|--|-------|
| 1. | <input type="checkbox"/> | \$0 | 1. Costs (Line 82) | + \$0 |
| 2. | <input type="checkbox"/> | \$0 | 2. MHDC Construction Loan Proceeds | - \$0 |
| 3. | <input type="checkbox"/> | \$0 | 3. Other Construction Loan Proceeds | - \$0 |
| 4. | <input type="checkbox"/> | \$0 | 4. Tax Credit Equity Paid During Construction | - \$0 |
| 5. | <input type="checkbox"/> | \$0 | 5. Dev Fee Paid After Construction Complete | - \$0 |
| 6. | <input type="checkbox"/> | \$0 | 6. Consultant Fee Paid After Construction Complete | - \$0 |
| 7. | <input type="checkbox"/> | \$0 | 7. Operating Reserve (escrow) | - \$0 |
| 8. | <input type="checkbox"/> | \$0 | 8. Replacement Reserve (escrow) | - \$0 |
| 9. | <input type="checkbox"/> | \$0 | 9. Other (describe): | - |
| 10. | <input type="checkbox"/> | \$0 | 10. Total Construction Period Funding Gap | = \$0 |
| 11. Total LIHTC Equity | | \$0 | | |
| 12. Total Historic T.C. Equity | | \$0 | | |
| 14. Trust Fund | | \$0 | | |
| 15. General Partner Equity | | \$0 | | |
| 16. Deferred Developer's Fee | | \$0 | | |
| 17. Total Sources | | \$0 | | |

MHDC Comments:

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The undersigned applicant(s) hereby each certify that, to the best of my/our knowledge, all of the information in this application and all supporting documentation is correct, complete and accurate. I/We further recognize and accept the obligation to notify MHDC immediately if I/we become aware of any subsequent events or information which would change any statements or representations previously submitted to MHDC.

The undersigned applicant(s) hereby certify that the foregoing figures and the statements contained herein, submitted to obtain a capital advance or mortgage loan under the State Housing Act of Missouri, Chapter 215 R.S.Mo. 1994, are true and correct to the best of my/our knowledge and belief. I/We further state that I/we have applied for a mortgage loan and/or tax credits and have provided the above information, and certified that it is true, and have fully authorized MHDC to verify said information through credit reports, deposit verifications, reference checks and through any other means they determine necessary.

The applicant(s) hereby certify that should I/we receive HOME funds as any part of my/our funding award, I/we agree to comply with 24 CFR 135 ("Section 3"), and agree to give, to the greatest extent feasible and consistent with existing Federal, State and local laws and regulations, job training, employment, contracting and other economic opportunities to Section 3 residents and Section 3 business concerns. The applicant(s) further certify that if MHDC approves and executes a conditional reservation for HOME funds for this application, I/we will submit a Section 3 plan to demonstrate the ability and willingness to train and employ Section 3 residents and contract with Section 3 business concerns to the greatest extent feasible for economic opportunities that may be generated in connection with the HOME-assisted project.

The undersigned applicant(s) hereby certify that housing assisted with National Housing Trust Fund ("NHTF") funds will comply with NHTF requirements in accordance with 24 CFR parts 91 and 93 (the "Interim Rule") and also as set forth in the MHDC NHTF Allocation Plan, as either or both may be amended from time to time.

The undersigned applicant(s) hereby each certify that I/we have read and agree to abide by the MHDC "Standards of Conduct" which requires that, if an Interested Party (as such term is defined in the Standards of Conduct) which has submitted a proposal, application, bid or response to a solicitation, request, notice or invitation to do so, for a competitive matter pending before the Commission desires to communicate with a commissioner or employee after the published response deadline for the purpose of lobbying the Interested Party's proposal, application, bid or response, the Interested Party (including anyone acting at its direction or on its behalf) may do so only by complying with the disclosure policy set forth in the Standards of Conduct

The policy set forth in the Standards of Conduct stipulates that the Interested Party must file a written notice of the communication within 24 hours of the time the communication with the commissioner or employee occurred. The written notice must include a written description of any oral communication from the Interested Party to the commissioner or employee, and the written notice will include copies of any written or recorded materials provided to the commissioner or employee. The Interested Party understands that, within 24 hours of MHDC's receipt of the filing the written notice of communication from the Interested Party, MHDC will deliver, either in person, by facsimile, or electronic mail or through overnight courier, a copy of the notice (including any attachments) to each and every other party whose proposal, application, bid or response competes with the Interested Party's proposal, application, bid or response. Failure to file the notice with MHDC shall result in the disqualification of the Interested Party's proposal, application, bid or response.

Furthermore, the period consisting of seven days prior to a scheduled Commission decision on a competitive matter shall be deemed the "Quiet Period." During this Quiet Period, interested parties shall refrain from initiating contact with commissioners to lobby their proposal, application, bid or response. Failure to honor the Quiet Period shall result in the disqualification of the Interested Party's proposal, application, bid or response."

The undersigned applicant(s) hereby authorize MHDC to verify information through credit reports, deposit verifications, reference checks and any other means they may determine necessary.

THIS SPACE IS INTENTIONALLY BLANK

The undersigned applicant(s) are responsible for ensuring that the development consists or will consist of a qualified low-income building (or buildings) as defined in the Internal Revenue Code section 42(c)(2) and will satisfy all applicable requirements of the federal tax law in the acquisition, rehabilitation, or construction and operation of the development to receive the housing tax credit.

The undersigned applicant(s) are responsible for all calculations and figures relating to the determination of the eligible basis of the building(s). I/we understand and agree that the amount of the tax credit is allocated by reference to the figures that I/we submit as to eligible and qualified basis. I/we understand that the actual amount of tax credit may vary somewhat from the amount initially reserved or committed due to (a) the determination by the Missouri Housing Development Commission (MHDC) as to the amount of tax credit necessary for the financial feasibility of the development and its viability as a qualified low-income housing development; (b) revisions in the calculations of eligible and qualified basis as finally determined; and (c) fluctuations in the prevailing tax credit percentage.

The undersigned applicant(s) understand and agree that MHDC makes no representations or warranties regarding the financial feasibility of the development and makes no independent investigation as to the eligible and qualified basis and that any and all tax credit awards and tax credit amounts are solely based on representations made by me/us. I/we therefore agree to hold harmless and indemnify MHDC and the individual directors, employees, members, officers and agents of MHDC in the event that I/we, or anyone acting on my/our behalf at my/our request, or by and through me/us incurs any loss in conjunction with the development, diminution of the tax credit, loss of the tax credit, recapture of part or all of the tax credit or failure to allocate the tax credit requested in my/our application.

The undersigned applicant(s) understand and agree that my/our application for a housing tax credit, all attachments hereto, and all correspondence relating to my/our application in particular, or the tax credit in general, are subject to a disclosure request and I/we expressly consent to such disclosure. I/we further understand and agree that any and all correspondence to me/us from MHDC or other MHDC-generated documents relating to my/our application are subject to a request for disclosure and I/we expressly consent to such disclosure. I/we agree to hold harmless MHDC and the individual directors, employees, members, officers and agents of MHDC against all losses, costs, damages, expenses and liability of whatsoever nature or kind (including, but not limited to, attorneys' fees, litigation and court costs) directly resulting from or arising out of the release of all information pertaining to my/our application pursuant to a disclosure request.

The undersigned applicant(s) understand that any misrepresentations in this application or supporting documentation may result in a withdrawal of tax credits by MHDC, my (and related parties) being barred from future program participation and notification to the Internal Revenue Service.

The undersigned applicant(s) certify that all Federal, State, and local subsidies have been disclosed and revealed.

The undersigned applicant(s) hereby certify that the foregoing figures and the statements contained herein, submitted to obtain tax credit allocations pursuant to the I.R.S., section 42 and the State Housing Act of Missouri, Chapter 215 R.S. Mo. 1994, are true and correct to the best of my/our knowledge and belief. I/We further state in that I/We have applied for tax credits and have provided the above information, and certified that it is true, and have fully authorized MHDC to verify said information through credit reports, deposit verifications, reference checks, and through any other means MHDC determines necessary.

You have requested the following funding from MHDC

| | | | |
|--|-----------------|------------------------------|-----------------|
| MHDC Rental Housing Production Funds: | _____ \$0 _____ | Federal Housing Tax Credits: | _____ \$0 _____ |
| HOME/CHDO Operating Expense Program Request: | _____ \$0 _____ | | |
| Missouri Housing Trust Fund: | _____ \$0 _____ | | |

Signatures

| | | | |
|--------------------------|----------------------|-----------------------------------|-------------------|
| _____ | _____ | _____ | _____ |
| Development Firm Name | Authorized Signature | Printed Name & Title of Signatory | Date (mm/dd/yyyy) |
| _____ | _____ | _____ | _____ |
| Managing General Partner | Authorized Signature | Printed Name & Title of Signatory | Date (mm/dd/yyyy) |
| _____ | _____ | _____ | _____ |
| Other General Partner | Authorized Signature | Printed Name & Title of Signatory | Date (mm/dd/yyyy) |

0

0

15 Year Cash-Flow Analysis (Income 2% Annual Increase - Expenses 3% Annual Increase - Replacement Reserves 3% Annual Increase)

| | Yr 1 | Yr 2 | Yr 3 | Yr 4 | Yr 5 | Yr 6 | Yr 7 | Yr 8 | Yr 9 | Yr 10 | Yr 11 | Yr 12 | Yr 13 | Yr 14 | Yr 15 |
|-----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Total Potential Rent Income | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Other Income | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Gross Potential Income | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Vacancy Allowance | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Effective Income | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Operating Expenses | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Replacement Reserves | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Net Operating Income | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Less Debt Service | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| EIOE | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Cash Flow | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Uses of Cash Flow

| Description | Yr 1 | Yr 2 | Yr 3 | Yr 4 | Yr 5 | Yr 6 | Yr 7 | Yr 8 | Yr 9 | Yr 10 | Yr 11 | Yr 12 | Yr 13 | Yr 14 | Yr 15 |
|-------------------------|------|------|------|------|------|------|------|------|------|-------|-------|-------|-------|-------|-------|
| 1. | | | | | | | | | | | | | | | |
| 2. | | | | | | | | | | | | | | | |
| 3. | | | | | | | | | | | | | | | |
| 4. | | | | | | | | | | | | | | | |
| 5. | | | | | | | | | | | | | | | |
| Distributable Cash Flow | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Deferred Dev Fee: \$0

FIN-125 APPLICATION CHECKLIST - FY 2018

| | | | |
|--|--|--------------------------|--|
| 15. Sustainable Housing Items (Note: new construction only) a. Green Building and Techniques Description b. Sustainability Team Resume c. Sustainability Team Member Role Description d. Pre-Development, Development and Operations Plans i. Sustainability Pre-Development Plan ii. Sustainability Development Plan iii. Sustainability Operation Plan iv. Energy Audit (Note: Rehab & Conversion only) | | | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| 16. MBE/WBE Participation Initiative (for project with greater than 6 units) | | | <input type="checkbox"/> |
| 17. Relocation (Note: properties with existing tenants) and Existing Multi-Family Operation Data a. Tenant List and Income b. Relocation Plan c. Draft General Information Notice (GIN) d. Acceptance of MHDC Relocation Policy e. Property Audited Financials (last 3 years - not needed if included from section 12d) | | | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| 18. Homeownership Plan | | | <input type="checkbox"/> |
| 19. Utility Allowance Letter | | | <input type="checkbox"/> |
| 20. Developer and General Partner Information a. Experience Summary for Developer FIN-105 b. Developer Qualification FIN-107 c. Developer Financial Statement d. Experience Summary for Key Principals of proposed GP | | <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| 21. Management Agency Certification | | | <input type="checkbox"/> |
| 22. MHDC Waiver Request | | | <input type="checkbox"/> |

MISSOURI HOUSING DEVELOPMENT COMMISSION

**DESIGN/CONSTRUCTION COMPLIANCE
GUIDELINES**

MHDC Form 1200
Effective August 1, 2009
Amended June 29, 2015



920 Main, Suite 1400
Kansas City, Missouri 64105

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INTRODUCTION. The primary objectives of this document are to set forth guidelines and standards for the design and construction of Missouri Housing Development Commission (MHDC) supported multifamily developments, to aid in the determination of acceptability of proposed multifamily projects and to aid the Architects, Owners and Contractors in preparing complete submissions that will allow smoother commitment processing and construction disbursement processing. **The guidelines stated herein are in effect for all developments approved in future application rounds beginning with the 2010 Notice of Funding Availability competitive round. This document may, at the discretion of MHDC, be revised at any time to reflect changes in the industry, federal or state regulations, or MHDC requirements. Revisions will be posted to the MHDC web site and incorporated into this document (see Exhibit “H”).**

It is the responsibility of the Owners and their agents to provide MHDC with the appropriate documentation to insure smooth and timely processing of architectural exhibits for firm commitment, loan closings and final project acceptance.

On rare occasion, it may become necessary to request a variance from the guidelines set forth in this document for a particular development. All variances must be requested prior to the issuance of the firm commitment, and approved in writing using the form of waiver shown in Exhibit “G.”

This document may not include all laws governing the construction of housing. It is the responsibility of the members of the development team to ensure all laws, rules and regulations are followed in the construction of this development. Any express or implied approval by MHDC of plans, specifications, scopes of work, or construction completion or any other document is solely a representation that MHDC confirms that for the purpose of MHDC’s internal review process the document(s) or activity provided for review meets the guidelines described herein. Any such approval by MHDC shall not be construed as a representation of any kind whatsoever that any or all law(s), rule(s), regulation(s), ordinance(s), policies and/or code requirements of any federal, state, and local jurisdiction have been satisfied.

SECTION I: DEFINITIONS.

- A. Architect. The professional architect or engineer, licensed in the State of Missouri, providing design and construction administration services to the owner required by the Standard Form of Agreement Between Owner and Architect for a Federally Funded or Federally Insured Project, AIA Document B108-2009 and the MHDC rider, Amendment to AIA Document B108. Construction administration includes all architectural services required after the start of construction through the latent defects inspection.
- B. Conditional Reservation. This is the first stage of MHDC approval of the Owner’s application for funds.

- C. Construction Closing. The loan closing for construction/permanent loans prior to the start of construction.
- D. Conversion. The point at which, after all of MHDC's requirements have been met, the final draw has been submitted to the title company for final disbursement, and the MHDC construction/permanent loan is ready to convert from construction to permanent status. This was previously referred to as the "Final Closing."
- E. Energy Star. ENERGY STAR is a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy intended to generate energy savings and protect the environment through energy efficient products and practices.
- F. Fair Housing Act Design Requirements. Generally means that an adult in a wheelchair can maneuver through the public and common spaces, get into certain units, maneuver through the unit and has limited access to fixtures and appliances. To be considered compliant for MHDC-funded developments the design must meet the requirements of the Fair Housing Act Design Manual (see the Fair Housing Act at 42 U.S.C. 3601-19, implementing regulations at 24CFR Part 100 and the regulations at 24CFR Part 107 (Equal Opportunity in Housing)).
- G. Firm Commitment. This is the second stage of MHDC approval of the Owner's application for funds.
- H. Manufactured Components. Generally refers to prefabricated framing and structural components such as trusses and panelized systems which are assembled in a factory setting and transported to the development site for installation.
- I. Manufactured Housing. Generally refers to housing assembled in a factory setting and transported to the development site for installation. Examples include system built housing, modular homes and mobile homes.
- J. Section 3. Section 3 of the Housing Urban Development Act of 1968, as amended (12 U.S.C. 1701u).
- K. Substantial Completion. Indicates the work performed under the construction contract has been reviewed and found, to the architect's best knowledge, information and belief to be substantially complete. Substantial completion is the stage in the progress of work when the work or designated portion is sufficiently complete in accordance with the contract documents so that the owner can occupy or utilize the work for its intended use.
- L. Universal Design. Generally means that people with varying abilities and sizes can maneuver into and through the space and use the fixtures and appliances with minor modifications. The seven principles of Universal Design include 1) Equitable Use, 2) Flexibility in Use (easy to adapt), 3) Simple and Intuitive Use, 4) Perceptible Information, 5) Tolerance for Error, 6) Low Physical Effort and 7) Size and Space for

Approach and Use. There are no published rules or standards for achieving compliance with Universal Design and there is no right or wrong answer; it is a matter of realizing these principles through thoughtful design and attention to detail.

SECTION II: GENERAL DEVELOPMENT ACCEPTABILITY

A. General Requirements:

The proposed development must be designed and constructed to:

1. Comply with applicable local, state and federal ordinances and laws.
2. Provide facilities, equipment and amenities appropriate for use by the intended occupants.
3. Meet the needs of the affordable rental market and the neighborhood in which it is located.
4. Meet the established construction budget.
5. Be economical to maintain.

B. Code and Zoning Requirements:

1. Developments must comply with all construction codes and ordinances as adopted by the governmental authority in which the project is located. In the absence of locally adopted codes, the latest available edition of the International Building Code (2012), the International Plumbing Code, the International Mechanical Code, the NFPA 70: National Electrical Code (2014) the International Residential Code, and/or the 2012 International Energy Conservation Code as published by the International Code Council (ICC).
2. Developments must meet all local zoning ordinances.
3. All doors exiting to the outside from single family houses, duplexes, and single story row style residential units are considered by MHDC to be egress doors. Egress doors shall be subject to the limitations of the 2012 International Residential Code with no exceptions.

C. Accessibility Requirements:

All developments must be designed and constructed or rehabilitated to meet the requirements of the following:

1. Uniform Federal Accessibility Standards of April 1, 1988 (24 CFR Part 8).
2. Fair Housing Act (42 U.S.C. 3601-19) and implementing regulations at 24 CFR Part 100.
3. Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and implementing regulations at 24 CFR Part 8.
4. Architectural Barriers Act of 1968, as amended (42 U.S.C. § 4151 et seq.).
5. Americans with Disabilities Act (28 CFR Part 36).
6. Universal Design:

For all new construction single family, duplex units, multi-plex units, and all new construction senior housing, regardless of the number of units in the development, be designed utilizing the principles of Universal Design. Required elements are attached hereto as Exhibit "D." This requirement is in addition to the requirement for accessibility for persons with mobility, hearing, and or visual impairments.

7. At a minimum, provide the following:
 - (a) New construction of five or more units:

A minimum of one unit, to equal no less than 5% of the total units, accessible to physically handicapped persons and wheelchair users, with an additional 2% of the units usable by those with hearing or visual impairments. Common areas must be accessible.
 - (b) Substantial rehabilitation in properties with 15 or more units:

A minimum of one unit, to equal no less than 5% of the total units, accessible to physically handicapped persons and wheelchair users, with an additional 2% of the units usable by those with hearing or visual impairments. Common areas must be accessible.
 - (c) Other alterations:

A minimum of one unit, to equal no less than 5% of the total units, accessible to physically handicapped persons and wheelchair users to the extent feasible. Common areas must be accessible to the extent feasible.
 - (d) Accessible routes from the entrance to the property to common areas and accessible units.
8. The accessibility requirements and standards listed above require a 'portion' of Kitchen counters and upper cabinets to be accessible to physically disabled persons in a wheelchair. Thus, similar to Universal Design, there are no right or wrong answers. MHDC requires that all of the required accessible units have Kitchens with a minimum of 50% of the countertops and upper cabinets meet wheelchair accessibility standards.

D. Site and Environmental Considerations

1. No part of any residential structure may be located within 30 feet of the outer boundary of a high-pressure gas or liquid petroleum transportation pipeline easement.
2. No part of any residential structure may be located within 100 feet (horizontal) of any high voltage transmission lines or their supports.
3. All lead contaminated assemblies shall be abated. For the control of lead hazards see MHDC's Environmental Review Guidelines Form 1400.
4. All asbestos laden materials shall be abated. For the control of asbestos laden materials, see MHDC's Environmental Review Guidelines Form 1400.
5. All occupied facilities shall be free of radon above accepted EPA levels. For the control of radon hazards, please see MHDC's Environmental Review Guidelines Form 1400.

E. General Design Requirements

1. New construction developments and renovated properties that are replacing appliances and components must install Energy Star appliances, including Energy Star-rated refrigerators, dishwashers, washers, dryers, furnaces, air conditioning units, and windows. The use of Energy Star-rated water heaters and insulation values is highly recommended.
2. All developments which utilize natural gas must be equipped with a hardwired combination smoke and carbon monoxide detector. If this is not feasible, a written request for a waiver of this requirement must be reviewed and approved.

3. Natural gas leak detectors must be installed in all developments which utilize natural gas.
 4. In the St. Louis and Kansas City metropolitan areas, include the use of cages to surround and secure air conditioning units is required. The Owner may petition MHDC for variance.
 5. Property (Monument) Sign(s), if included in the project, should include the following minimum information:
 - (a) The property name.
 - (b) On-site office number and/or manager's emergency contact number as well as the local TDD/TTY number.
 - (c) Fair Housing Logo.
 - (d) Handicap Logo (if applicable).
- F. Manufactured Housing: Refer to Section III.B.

SECTION III: REQUIRED DESIGN AND CONSTRUCTION SERVICES

- A. General. The services of a professional Architect, licensed to practice in the State of Missouri, are required on all projects.
 1. Developments utilizing off-the-shelf plans must employ an Architect to take possession of the plans. Failure to engage an Architect acceptable to MHDC shall be the basis for rejection of the application.
 2. The principal or an authorized licensed architect representing the Architectural firm is required to stamp the Construction Documents. Construction Documents include construction drawings, construction specifications, change orders illustrations or directives, ASI illustrations or directives, DSI illustrations or directives.
 3. The principal or an authorized licensed architect representing the Architectural firm shall sign off on monthly and final inspection reports, change orders, draw requests, and any other applicable documentation before its submission to MHDC. MHDC may request a resolution setting forth the names of the Architect's authorized representatives, along with their resumes, for the file.
- B. Manufactured Housing.
 1. All Manufactured Housing must be designed by a professional architect or engineer registered in the state of Missouri. All Construction Documents illustrating or describing any or all components must be sealed, signed and dated by an Architect.
 2. All Manufactured Housing and Manufactured Components must comply with locally-adopted building and zoning codes and seismic requirements.
 3. Manufactured Housing must be constructed on a permanent foundation.
 4. All Manufactured Housing and Manufactured Components with concealed spaces must be inspected during fabrication and assembly at the plant by a third-party inspector registered in the State of Missouri and performing services under contract with the Owner. The inspecting party shall file inspection reports with the Owner and MHDC.
 5. The project architect is advised to contact the City to determine whether the City will require its representative to perform an inspection at the plant.

6. MHDC requires factory specifications and warranties for review prior to the commencement of construction.
- C. Off the Shelf Designs.
1. If the Owner chooses to use off-the-shelf design plans which are purchased from a third party (such as a book of house plans), the Owner must present to MHDC a copy of the invoice and the terms of the purchase.
 2. The design plan must be submitted to the Architect of record for review and approval. This shall also include any changes to the off-the-shelf design plans which were requested by the Owner and approved by the third party. The terms of the purchase shall give an Architect rights to (a) make minor modifications and/or define in further detail all portions of the off-the-shelf design plans as may be necessary for the site where the improvements are to be constructed; (b) take possession, sign, seal and date the off-the-shelf design plans.
 3. The terms of the purchase shall include whether or not there is a right to reproduce the off-the-shelf design plans for future use, including the right of the Owner to vary from the original plan.
- D. Sustainable Housing. If an Owner commits in the application process to the design or the design and certification of a property under the sustainable housing provisions of the Qualified Allocation Plan, the development must be designed, constructed, and verified to the level committed by the Owner. MHDC staff and its representatives will confirm the fulfillment of the sustainable housing commitment at plan review, during construction, and upon completion of construction through site visits and the review of supporting documentation. If a development is not achieving green certification, MHDC must receive a letter from a certified green professional certifying, the development has met the green standards committed to in the application and the MHDC firm commitment.
- E. Owner-Architect Agreement. Owner-Architect Agreement. Architectural services shall be contracted using AIA Document B108-2009, Standard Form of Agreement between Owner and Architect for a Federally Funded or Federally Insured Project. The MHDC rider, Amendment to AIA Document B108-2009, shall be signed and attached to the Agreement. See attached Exhibit "A."
1. The scope of services shall provide all architectural, structural, mechanical, electrical, civil, landscape and other consulting services necessary to clearly identify the requirements for construction of the project.
 2. The scope of services must include adequate provisions for the administration of the construction contract.
 3. The scope of services shall designate the responsibility for the services to be provided whether by the architect, owner or others.
 4. Modifications may be made to the Owner-Architect Agreement by striking out inapplicable provisions and inserting additional provisions in Article 12. Changes shall not delete any service, either by the Architect or Owner, necessary to the project.
 5. Required services may not be sublet or delegated to anyone not acceptable to MHDC.

6. No modification of the MHDC rider is permitted with the exception of Item 14. Latent Defect Inspections are not required on Tax Exempt Bond deals. As a result Item 14 on Exhibit 'A' shall be stricken out and initialed by both Owner and Architect.
- F. Basis of Compensation. The fee shall be a fixed fee for the services provided by the Architect as stated in the Agreement. The amount of compensation for design services and for construction phase services shall be separately identified and is subject to MHDC approval. The Construction Phase services should reflect an amount sufficient to compensate the Architect for required construction supervision services. MHDC reserves the right to adjust the fee structure based upon the amount of inspections deemed necessary in its sole discretion

SECTION IV: APPLICATION PACKAGE

- A. General. The MHDC staff will review the Owner, General Contractor, Environmental Professional and the architectural exhibits included in the Owner's funding application for general site-related issues, rehabilitation issues, qualifications and cost verification.
- B. Submittals. The following exhibits shall be included in the Owner's application for funding:
1. Owner's responsibilities.
 - (a) All identity of interests between Architect, Owner/Developer, Contractor, Subcontractors and Suppliers must be disclosed.
 - (b) Physical Needs Assessment for rehabilitation projects prepared by or in concert with a licensed architect or engineer. See MHDC Form 1201 for MHDC Physical Needs Assessment Standards.
 - (c) For historic buildings proposing a fully gutted rehabilitation, a letter from a structural engineer or equally qualified professional that certifies the building has been inspected and is structurally sound for the intended use.
 - (d) Site Evaluation (MHDC Form 1302) and all substantiating information/maps, including pertinent zoning information for the site and the surrounding area.
 2. Architect's responsibilities.
 - (a) City/Locality Map.
 - (b) Site Plan.
 - (c) Photographs of existing buildings if the project involves rehabilitation.
 - (d) Preliminary architectural drawings, including building and unit plans. Exterior and interior building finishes notations are required.
 3. General Contractor's Responsibilities. There are no responsibilities in connection with the submission of the application package.

SECTION V: FIRM COMMITMENT PACKAGE

- A. The MHDC staff will review the construction documents and cost exhibits submitted as part of the Owner's Firm Commitment package. Also, please refer to Exhibit "E".
1. The MHDC architectural staff shall review the firm commitment submission documents and prepare comments for the MHDC underwriting staff. A copy of

these comments will be forwarded to the Architect for review and response.

2. The Architect must provide MHDC with a written response to the architectural staff's comments on the construction documents submitted for firm commitment. This response should itemize how each of the MHDC architectural staff's comments or questions will be addressed. If modifications are to be made to the construction documents as part of the response, these should be made in the form of addenda. Once MHDC has approved the architectural exhibits and the construction documents, including any addenda or revisions made prior to the construction loan closing, no changes or variances will be allowed unless written approval is given by MHDC.

B. MHDC requires that the following exhibits be included in the firm commitment package:

1. Owner's responsibilities.

- (a) AIA Document B108-2009, Standard Form of Agreement between Owner and Architect for a Federally Funded or Federally Insured Project. If this agreement does not include all required architectural and engineering disciplines, include copies of all consulting contracts.
- (b) Amendment to AIA Document B108-2009 (MHDC Rider). See attached Exhibit "A." By checking the appropriate box on Item 8, the rider indicates whether the Architect shall inspect construction improvements once or twice monthly. MHDC shall have the right in its sole discretion to require inspections by the Architect more than once a month as it deems necessary.
- (c) Contractor's/Mortgagor's Cost Breakdown, MHDC Form FIN 115. See General Contractor's responsibilities.
- (d) An updated Physical Needs Assessment current within six months of firm submission for rehabilitation of existing multifamily developments. For buildings being converted from other uses to multifamily, provide a detailed scope of work for the building structure and any components that will not be replaced during construction.
- (e) Geotechnical Engineering Report.
 - (i) Identify and describe soils by the nomenclature of the Unified Soils Classification System.
 - (ii) Borings must be in, or adjacent to, the proposed foundation area. At least one boring must be made for every 2500 sq. ft. of foundation area. For buildings supported on pilings, one boring must be made for every 1600 sq. ft. of foundation area. Borings must be at least to the bottom of the proposed footings and deep enough to locate bearing strata, which will support the proposed structure. When rock is encountered, the depth of drilling into the rock shall be sufficient to establish rock quality regarding voids, fissures and strength.
 - (iii) Should the development be comprised of single family dwellings or duplexes that contain less than 2500 sq. ft. of foundation area per structure, the required soil boring requirements will be evaluated by MHDC on a case by case basis.
 - (iv) Requirements for soil borings on scattered site developments shall be evaluated by MHDC on a case by case basis.
 - (v) When ground water conditions influence the building design,

observation of ground water levels must be recorded at the time of the boring and at least 48 hours later.

- (vi) For future phases, if a basic site plan has been prepared that identifies potential footprints of buildings; one boring must be completed within the footprint of each building. If a basic site plan has not been prepared, the developer may use its best efforts to identify potential building areas, with no less than one boring per a five-acre area.
 - (vii) Identify whether the geological conditions of the development site are such that radon may exceed acceptable levels in completed buildings.
 - (viii) A copy of the Geotechnical Engineering Report must be bound into the specifications.
 - (f) For new construction developments, the Owner must certify that it has consulted with the Architect and General Contractor to conform to the International Residential Code Section R318-Protection Against Subterranean Termites. Documentation of the measures taken must be incorporated into the construction documents and must be part of the scope of work.
 - (g) For developments with existing buildings, regardless of the construction materials, a termite inspection report must be provided by a licensed Pest Control Company. If termite infestation is found in the report, the scope of work must include what steps will be taken to eliminate the problem. The scope of work must be updated during construction if additional damage is found.
 - (g) All environmental review items as outlined in the Environmental Review Guidelines Form 1400.
2. Architect's responsibilities.
- (a) Two complete sets of Construction Documents adequate to describe the proposed site development; architectural, structural, mechanical and electrical components of the project in sufficient detail to verify compliance with local zoning and building requirements and with all federal regulations. See Exhibit "E."
 - (b) Off the Shelf Design plans.
 - (i) If the Owner chooses to use off-the-shelf design plans which are purchased from a third party (such as a book of house plans), the Owner must present to MHDC a copy of the invoice and the terms of the purchase.
 - (ii) The design plan must be submitted by the Architect of record for review and approval. The Architect of record shall sign, seal and date the off-the-shelf design plans with revisions, edits, additions.
 - (c) An index of drawings on 8½" x11" paper, which includes the drawing number, drawing title and date of latest revision. Include on the list the project manual or specifications with its date, and any addenda with their issuance dates. When MHDC is the construction lender, this list must be updated prior to the construction loan closing as the index must be

included as exhibit “B” in the Capital Advance Construction Contract. Please provide an additional copy of the drawing list(s) directly to the MHDC Legal Department.

- (d) A revision to the Development Characteristics Worksheet, providing an update to any changes in amenities provided as of the submission of the Firm Commitment Package.
3. General Contractor’s responsibilities.
- (a) Contractor’s/Mortgagor’s Cost Breakdown, MHDC Form FIN 115, fully completed with labor costs and material costs separately itemized and the work description clarifying each line item. This form is available on the MHDC web site.
 - (b) When subcontractor work and material suppliers work exceeds \$10,000.00, their actual bids must be attached. These bids must be itemized clearly enough to verify costs.
 - (c) Please note the following documents which must be bound within the bid documents:
 - (i) HOME-financed developments with 12 or more HOME-assisted units must include the current edition of the “General Conditions of the Contract for Construction” (AIA Document A201) as amended, the “Federal Labor Standards Provisions” (form HUD-4010).
 - (ii) Developments receiving Risk Share insurance must include the current edition of the “General Conditions of the Contract for Construction” (AIA Document A201) as amended, and “Supplementary Conditions of the Contract for Construction” (Form HUD-2554).
 - (iii) For developments receiving both HOME funds and Risk Share insurance, only form HUD-2554 is required.
 - (d) A list of all major subcontractors by work category on form MHDC 2502 Master Subcontractor List. This list must be updated at closing and throughout construction.
 - (e) For developments receiving HOME funding or Risk Share insurance, submit a Section 3 Plan for the construction of the development as outlined in the “Section 3 Compliance Guide.
 - (f) Contractor’s Qualification Statement, AIA Form A305.

SECTION VI: CLOSING

A. Owner’s responsibilities.

Regardless of funding type all projects are required to comply with Davis-Bacon prevailing wage rate requirements, verify that the wage determination provided by MHDC has been updated within 10 days of the construction loan closing. It is the Owner’s responsibility to request this update from MHDC at the appropriate time. Note: this wage determination must come from MHDC and be bound into the specifications/project manual. Copies of the wage determination obtained from websites are not acceptable.

- B. Architect's responsibilities.
1. Provide three (3) complete sets of plans and specifications/project manuals signed and sealed for construction loan closings. Tax Credit only deals require two (2) sets at construction loan closing.
 2. MHDC requires plans and specifications to be sealed and signed by the Architect of record with date. The first sheet of each set must be 'wet' sealed, signed and dated using blue ink. Subsequent sheets may be scanned copies of the signed, sealed, and dated drawings. The specification/project manual booklets must have a place at the front for 'wet' seals, also signed and dated by the Architect of record using blue ink.
 1. Changes in the Construction Documents made after firm commitment must be submitted to MHDC in the form of addenda or revisions for review prior to initial construction loan closing. Revision dates should be clearly marked on all documents. Revisions should be clearly marked on drawing sheets using standard "revision cloud" or other means acceptable to MHDC.
 2. Provide a copy of the updated drawing index (refer to Section V; paragraph B 2(c), when MHDC is the construction lender.
- C. General Contractor's responsibilities.
1. Submit an updated FIN-115 showing the final construction budget for the development as of the closing date, executed by the General Contractor and the Owner.
 2. Provide copies of all building permits issued by the appropriate authority. In the event the development is located in an area where building permits are not issued, provide MHDC with evidence that local officials have approved the construction of the development.
 3. Submit an updated list of major subcontractors for each work category on the Master Subcontractor List form MHDC 2502.
 4. Schedule a preconstruction conference for a time after the closing of the construction loan at a location acceptable to MHDC. No construction activity may commence prior to the preconstruction conference. Attendees must include: the General Contractor (and/or prime subcontractor), MHDC representatives (schedule through the Architecture Department), the project superintendent, the Architect and an Owner's representative. MHDC will require additional participants, such as major subcontractors and the payroll clerk. On all projects utilizing HOME funds or Risk Share insurance, failure to schedule this preconstruction meeting, or failure to include the specified representatives in this meeting, may be grounds to rejecting a disbursement request.
 5. Provide a copy of the construction progress schedule to MHDC's third party inspector.
 6. A schedule of progress meetings and payment application inspections must be provided at the preconstruction conference. It is required on projects with MHDC construction loans that monthly progress meetings be coordinated with MHDC's third party inspector to insure timely payment application processing.
 7. Be advised that if Section 3 applies to the development, a subcontractor may be required to provide MHDC with a Section 3 Plan, depending upon the amount of the contract award.

SECTION VII: CONSTRUCTION RESPONSIBILITIES

(MHDC Construction/Permanent Loans and Permanent-only Loans)

- A. Owner's responsibilities.
1. Provide the MHDC architectural staff with the following:
Development team contact list with addresses, including e-mail addresses, and phone numbers of Architect, General Contractor's project manager and/or superintendent, Owner's representative, and others as required. Update list as required throughout construction.
 2. Provide MHDC with a copy of the executed construction contract prior to the preconstruction conference, if MHDC is not the construction lender.
 3. If construction is being staged, then a turnover schedule must be provided and updated monthly.
 4. Copies of drawings and specifications for any off-site improvements relating to the development, if not previously provided to MHDC.
 5. Provide a copy of the Application and Certification for Payment (on AIA Document G702 with continuation sheet G703) along with all other draw request forms and required back-up documentation. See the Construction Disbursement Guide, MHDC 2400 for instructions.
 6. All deviations from the approved construction documents must be recorded and approved in writing by MHDC.
 7. MHDC shall have the right in its sole discretion to require inspections by the Architect of record more than once a month as it deems necessary.
 8. The Owner, General Contractor and all Subcontractors must comply with federal, state and local laws concerning hiring practices and labor standards.
 9. Owners, General Contractors, and subcontractors (with contracts of \$100,000 or greater) must comply with Section 3 requirements as applicable.
- B. Architect's responsibilities.
1. Copies of all field inspection reports prepared by the Architect of record. These reports should include the time and date of inspection, weather information and approximate percentage of project completion.
 2. Copies of drawings and specifications for any off-site improvements relating to the project, if not previously provided to MHDC.
 3. Copies of all Architect's Supplemental Instructions and Change Orders (on AIA Document G701) and all other deletions, additions and modifications (including material and equipment substitution) in whatever form these changes are executed.
 4. During the construction phase, the Architect of record shall make site visits to inspect all work and materials at a minimum of once monthly and execute a Field Report for each site visit. Copies of all Field Reports are to be submitted to the Owner and MHDC's architectural staff on a monthly basis. Owners are encouraged to consider the benefits of frequent oversight provided by the Architect, especially for complex scopes of work. The Architect shall also perform footing/foundation inspections and a complete open wall inspection of each building prior to installation of gypsum board. The frequency of inspection

shall be agreed upon by the Architect and the Owner with the execution of the MHDC rider, Amendment to the AIA B108-2009.

- C. General Contractor's responsibilities.
1. The schedule of progress meetings and payment application inspections must be updated throughout construction. It is required on projects with MHDC construction loans that monthly progress meetings be coordinated with MHDC's architectural staff or third party representative to insure timely payment application processing.
 2. Update the Master Subcontractor List form MHDC 2502 monthly throughout construction.
 3. Be advised that if Section 3 applies to the development, a subcontractor may be required to provide MHDC with a Section 3 Plan, depending upon the amount of the contract award.
 4. Copies of any progress meeting minutes.
 5. If requested, copies of any approved shop drawing submittals, data sheets, test results or certifications.
 6. Produce the Application and Certification for Payment (on AIA Document G702 with continuation sheet G703). Note that the originals of AIA Documents G701, G702 and G703 should be submitted to MHDC's Construction Disbursement Department for Construction/Permanent Loans processing. See the Construction Disbursement Guide, MHDC 2400 for instructions.
 7. Be prepared at all times to give the MHDC architectural staff or third-party representative the right of reasonable access to the construction site and the right to inspect all work performed and materials furnished for the project.
 8. Notify MHDC architectural staff or its third-party representative at the time each building is ready for an open-wall inspection, framing is complete and electrical wiring, plumbing lines and ductwork is installed.
 9. The Owner, General Contractor and all subcontractors must comply with federal, state and local laws concerning hiring practices and labor standards.

SECTION VIII: CONSTRUCTION COMPLETION

- A. Owner's responsibilities.
1. Notify the MHDC architectural staff in writing when construction has reached 90% completion and submit copies of certificates of substantial completion executed as of that point in time (see VIII.B.1(b)).
 2. Assure that any environmental abatement or other mitigating requirements noted in the environmental review are accomplished to the satisfaction of MHDC. See MHDC's Environmental Guidelines Form 1400 for more details.
- B. Architect's responsibilities.
1. Provide MHDC with the following:
 - (a) Punch list and final inspection report in format similar to the Sample Punch List. See attached Exhibit "B."
 - (b) A fully executed AIA Document G704-2000 Certificate of Substantial Completion ("G704") and Occupancy Permit for each building/floor/unit. More than one address may be listed on a G704.

- (c) A final G704 that declares the entire project as being complete.
 - 2. All architectural field reports shall be delivered to MHDC prior to the final payment for construction is issued.
- C. General Contractor's responsibilities.
- 1. Coordinate occupancy and punch list inspections of all units/buildings with the MHDC architectural staff. Obtain from the Architect a G704 for each building/floor inspected, along with a single, final G704 that references the entire project as being complete. All G704 reports are subject to MHDC approval. All punch list items must be completed prior to occupancy.
 - 2. Contractor shall fully inspect the completed construction, formulate a punch list of incomplete items and make corrections, alterations and additions to address all punch list items prior to requesting the Architect's and MHDC's final inspection.
 - 3. Final Inspection. Schedule a final inspection with the MHDC third party inspector. This inspection may be scheduled concurrent with the Architect's punch list inspection(s) provided that inspection occurs when the work is complete.
 - 4. Submit to MHDC a copy of the Final Punch list with all work signed off by the General Contractor and Architect.
 - 5. Submit to MHDC a complete list of all changes made to the approved construction documents in the form of Change Order logs, ASI logs and/or meeting note logs (if changes were made via meeting notes).

SECTION IX: CONVERSION OF CONSTRUCTION/PERMANENT LOANS AND CLOSING OF PERMANENT-ONLY LOANS

- A. Owner's responsibilities.
- 1. Provide MHDC with a copy of the certificate of occupancy or final inspection report [from the governmental unit having jurisdiction] from the General Contractor. In the event the development is located in an area where building permits and subsequent certificates of occupancy are not issued, obtain and provide MHDC with an acknowledgement of the completed construction from the county assessor.
 - 2. Provide MHDC with the Final Architect's Certification, executed by the Architect of Record. See attached Exhibit "C."
 - 3. Provide MHDC with a list of final "incomplete items" and their approximate value. MHDC reserves the right to approve or deny any incomplete items and an escrow to provide payment for its completion. If MHDC approves incomplete items, the final inspection will establish the amount to be withheld from the final construction draw, which will be held in an escrow account.
 - 4. Attend the latent defect inspection to be held about nine months after Substantial Completion with the MHDC staff inspector, Architect, General Contractor, and property manager. See IX.C.2 and Exhibit "F," Latent Defect Inspection.
 - 5. Assure all latent defect citations are corrected to the satisfaction of MHDC.
 - 6. Provide requested documentation to confirm completion of lead-based paint or asbestos abatement, provide operating and maintenance plans, or file required records in order to satisfy mitigating items from the environmental review. See

MHDC's Environmental Review Guidelines Form 1400 for further details.

7. Provide MHDC with a termite inspection letter (report) from a licensed pest control company regarding termite treatment during construction and/or inspection for termite infestation. This report shall indicate the warranty period and is required for all building types.
 8. Provide MHDC with copies of certification from green program selected and declared to be certified in the application and the MHDC firm commitment. For developments not being certified, MHDC must receive a letter from a certified green professional certifying the development has complied with the green standards selected.
- B. Architect's responsibilities.
1. Participate in the latent defect inspection with the MHDC staff inspector, Owner, General Contractor, and property manager. See Exhibit "F," Latent Defect Inspection.
 2. Execute a copy of The Final Architect's Certification confirming the development has been constructed according to the approved plans and specifications. See Exhibit "C."
- C. General Contractor's responsibilities.
1. Obtain Certificates of Occupancy for every building permit issued.
 2. Latent Defects Escrow. A latent defects escrow in an amount equal to 2.5% of the construction contract amount must be established by the Contractor at final closing. The escrow will be held for 15 months from the date of substantial completion, as established by the MHDC-approved G-704 for the entire project. The escrow, less any amount necessary to correct deficiencies not paid by the warranty or General Contractor, will be released only after an inspection and approval by the Owner, the Architect and MHDC. An MHDC compliance officer shall schedule this inspection, and attendance by the Owner, Contractor, and the Architect will be required. See Exhibit "F," Latent Defect Inspection.

EXHIBIT "A"

AMENDMENT TO AIA DOCUMENT B 108-2009 Standard Form of Agreement Between Owner and Architect for Design Services

The Provisions of this Amendment supersede and void all inconsistent provisions of the Agreement.

1. The Owner and the Architect represent that they are familiar with the MHDC requirements, including all standards as set forth in publications given to them by MHDC for this Project and will perform all services in accordance with the applicable requirements of MHDC.
2. The Owner and the Architect recognize the interest of MHDC in the Project and any action or determination by either the Owner or the Architect is subject to acceptance or rejection by MHDC.
3. The portion of the Architect's services and responsibilities and the Owner's responsibilities shall not be sublet or delegated to anyone not acceptable to MHDC.
4. The Owner agrees to follow MHDC requirements regarding the use of off-the-shelf design plans and provide MHDC a copy of the invoice and the terms of the purchase which demonstrate whether the Owner has a right to reproduce the off-the-shelf design plans for future use, whether the Owner has a right to vary from the original plan, and whether the Architect of record has been given the right to (a) make minor modifications and /or define in further detail all portions of the off-the-shelf design plans as may be necessary for the site where the improvements are to be constructed; (b) take possession, sign, seal and date the off-the-shelf design plans.
5. The Architect will advise MHDC as well as the Owner of any omissions, substitutions, defects and deficiencies observed in the Work of the Contractor while Architect is on site per Section 8 of this agreement.
6. An Architect licensed in the State of Missouri shall stamp all drawings, specifications, "ASIs", "DSIs", and change orders.
7. The Architect shall sign off on monthly inspection reports and the final inspection report before its submission to MHDC and shall issue Certificates of Payment and Certificates of Substantial Completion. These certificates shall be in the form prescribed by MHDC.
8. The Architect of record shall make a minimum of (*check one*) one visit, two visits to the project per month throughout the construction period. MHDC in its sole discretion has the right to request additional inspections by the Architect as it deems necessary. Copies of the inspection reports shall be provided to MHDC by the Architect.
9. The Architect of record shall perform a footing/foundation inspection at the first available building and subsequent footing/foundation inspections as available at regularly scheduled field visits. Architect shall also conduct an open wall inspection of each building prior to installation of sheet rock (drywall). Copies of these inspection reports shall be provided to MHDC by the Architect.
10. The Architect will furnish copies of all field orders and field reports to MHDC in addition to the Owner.
11. The agreement shall not be terminated without five days prior written Notice to MHDC.

12. The Owner and the Architect shall recognize as a valid reason for termination, any request by MHDC for termination because of inadequate performance, undue delay or representation which may make the further services of the Architect unacceptable to MHDC.

13. If the Project for which the drawings or specifications prepared by the Architect has not been completed and there is a default or foreclosure, MHDC may use the drawings or specifications to complete construction of the Project without additional cost.

14. The Architect, Contractor, Owner and MHDC shall participate in a post construction punchlist inspection (Latent Defects Inspection) no sooner than nine (9) months after the date of Substantial Completion, nor later than eleven (11) months. The Architect shall issue a list of construction contract punchlist defect items arising out of this inspection which shall be acknowledged by the Owner, Contractor and MHDC.

(Seal)
Attest:

OWNER:

_____ By: _____

(Seal)
Attest:

ARCHITECT:

_____ By: _____

EXHIBIT "B"

**SAMPLE
PUNCH LIST**

AAA Architects
1111 South First Street
First City, Missouri
Phone 816-555- 1111 Fax 816-555-1112

Inspection Report for First City Apartments
2222 South Second Street
First City, Missouri

Date of Inspection

Note: The following are to be completed or corrected by the Contractor prior to final acceptance of the Project. The Contractor shall return a copy of this list to the Architect (*or Engineer*) after each item has been addressed, properly dated and initialed by the person responsible for corrective action.

| DESCRIPTION | CONTRACTOR ADDRESSED <i>(initial & date)</i> | ARCHITECT ACCEPTED <i>(initial & date)</i> |
|---|--|--|
| Site | | |
| 1. Curb cuts not installed | _____ | _____ |
| 2. Lawn not seeded | _____ | _____ |
| Building #1 | | |
| 1. Install screens | _____ | _____ |
| 2. Termites have eaten hole in living room floor. Repair and apply termite treatment. | _____ | _____ |

*This format is recommended in terms of the layout. Other information may be added per design firm's policy if desired. The basic information, however; the work descriptions, the Contractor's initialed response for **each** item and the Architect's (or Engineer's) acceptance of **each** item is required.*

EXHIBIT "C"

FINAL ARCHITECT'S CERTIFICATION

Development Name:
MHDC No.

TO: MISSOURI HOUSING DEVELOPMENT COMMISSION

In order to induce the **MISSOURI HOUSING DEVELOPMENT COMMISSION** ("MHDC") to advance the final installment of permanent loan proceeds in the amount of \$ _____ for the development of _____, located in _____, **Missouri** ("Development"), and with the intent that MHDC rely upon the statements set forth herein as a basis for so doing, the undersigned hereby certifies as follows:

The above referenced Development has been built in accordance with the Plans and Specifications, which were prepared by _____, a Missouri _____ and incorporated as part of the Construction Contract. Any changes made to the approved Contract Documents during construction have been documented after review and approval by the undersigned and MHDC.

All defined terms of this document bear the same meaning as in the Construction Contract executed in conjunction with the Development.

ARCHITECT:

By: _____
Name: _____
Title: _____

Date: _____

EXHIBIT “D”

MHDC UNIVERSAL DESIGN

MHDC requirements for Universal Design on New Construction in affordable housing developments:

1. Equitable Use:

- a. Minimum 36” door with a “no-step” entry, at accessible entries.
- b. Provide 60” rotation maneuvering space on exterior and interior latch side of accessible entries, with 18” minimum front approach clearance at latch side.
- c. Flat landing surfaces leading to doorways and at both sides of all accessible entry doorways.
- d. No thresholds and/or change of walking surface greater than ½” rise. Sliding glass doors may require a threshold rise each side to accommodate the threshold height limit.
- e. Continuous accessible path, minimum 42” width (excepting FHA’s steep site rule), from parking and the public access to the unit, maximum 1:20 slope; 1:12 slope may be considered where space or conditions mitigate. On multiple story buildings with no elevator, upper floors may waive this item and Universal Design measures that can be easily retrofitted at a later date, including items 2 (a), 6 (a), and 7 (g).
- f. Patio or Deck landing at same level as interior floor at accessible entry doors.
- g. Mailboxes to be at an accessible location on the accessible route.
- h. Lever action door hardware.

2. Flexibility in Use:

- a. 24” Blocking or plywood substrate in bathrooms for future grab bars where needed, horizontal and vertical at all toilets, showers, and tubs. Around toilets, substrate up to 42” Above Finish Floor (AFF) (or blocking centered at 30” AFF). In shower and tub areas, substrate up to 60” AFF (or blocking centered at 42”); tubs may have shower fixture with integral grab bars.
- b. All electrical devices and environmental controls to be mounted between 15” and 48” AFF.
- c. On Townhouse developments provide a bedroom and a fully accessible bathroom on the main level of the unit as well as laundry if included. This requirement item is only required at accessible units. Stairways on all Townhouse units, regardless of accessibility, are required to be a minimum of 42” in width.

3. Simple and Intuitive:

- a. Lever action or grip friendly plumbing fixtures, trim, controls, door, and cabinet hardware.
- b. Buttons on control panels that can be distinguished by touch.
- c. Front mounted controls on appliances, 15”-48” AFF.
- d. Thermostat controls that are user friendly to adjust by feel and read easily.

4. Perceptible Information:

- a. Signage with color contrasting print in addition to generally recognized icons.
- b. Create color or texture contrast between light switches/wall outlets and surrounding surfaces as well as contrasting colors between countertops and flooring and walls.
- c. Color contrast or texture change between wet rooms (bath, laundry, kitchen) and adjoining spaces.
- d. Contrasting lit doorbell or internal light when a doorbell is installed.
- e. Minimum 4" high house numbers posted in contrasting colors.
- f. Contrasting colors between wiring devices [receptacles and light switches] and surrounding surfaces
- g. Contrasting colors between steps and landing or living space.
- h. Contrasting colors between different floor coverings.
- i. Contrasting colors between plumbing fixtures and flooring/countertops.

5. Tolerance for Error:

- a. Slip-resistant surfaces, especially in bathrooms, kitchens and entry areas. High gloss surfaces, 'smooth' ceramic floor tile, or similar flooring is not acceptable.
- b. Provide for ease of maintenance of all flooring. Deep pile carpets, highly textured masonry, or similar floor finishes are not acceptable.
- c. Ventilation to meet current ASHRAE 62.2 standard where applicable. Operable ventilation for bathrooms and kitchens highly recommended.
- d. Light switches with large flat pads.

6. Low Physical Effort:

- a. Provide minimum of one low threshold shower on primary level; tubs are acceptable with backing installed for wall mount or overhead lift. On Townhouse developments this item is only required at accessible units.
- b. One operable window in each bedroom and living room, with 36" maximum sill heights; 44" in garden level (partial below grade) is acceptable.
- c. Self-closing fire rated doors must be on lowest setting while complying with the enforced building code.
- d. No interior ramps.

7. Size and space for approach and use:

- a. 36 inch minimum width doors.
- b. 60 inch clear turning space provided in at least one bathroom and in the kitchen; 60" T-turns acceptable where conditions warrant.
- c. 42 inch wide residential unit and common hallways
- d. Provide for parallel or front approach to all sinks and appliances.
- e. 20% of storage space within 15-48" reach AFF.
- f. Bottom of bathroom mirror within 40" AFF.
- g. Allow knee clearance below one lavatory and below a 30-32" height kitchen workstation which may be a pull-out accessory.

- h. Toilet set at a minimum of 18" off one sidewall from toilet center in a space that is at least 48" wide on accessible units only.
- i. Shower controls on nearest wall to opening at 15"-48" AFF, controls setback not to exceed 15".

EXHIBIT “E”

CONTRACT [FOR CONSTRUCTION] DOCUMENTS

- I. Construction Documents must include the following:
- A. Specifications or Project Manual:
1. A current edition of AIA Document A201, General Conditions of the Contract for Construction. An original of this document must be bound into the set of construction documents submitted to MHDC. It may not be included by reference only. This document may not be modified.
 2. Additions to the General Conditions may be made in the form of Supplementary General Conditions. Other project requirements should be included in the Division 1 General Requirements section of the technical specifications.
 3. HOME-financed developments with 12 or more HOME-assisted units must include the current edition of the “General Conditions of the Contract for Construction” (AIA Document A201) as amended, the “Federal Labor Standards Provisions” (form HUD-4010), and a current wage determination as provided by MHDC. Note that the wage determination must be verified and updated within 10 days of the construction loan closing and provided as an addendum to the specifications manual.
 4. Developments receiving Risk Share insurance must include the current edition of the “General Conditions of the Contract for Construction” (AIA Document A201) as amended, the “Supplementary Conditions of the Contract for Construction” (form HUD-2554), and a current wage determination as provided by MHDC. Note that the wage determination must be verified and updated within 10 days of the construction loan closing and provided as an addendum to the specifications manual.
 5. Specifications to clarify construction administration requirements.
 6. Technical specifications as required to clarify materials and methods of construction.
 7. Geotechnical Engineering Report (bound into the specifications or project manual).
 8. Provide ‘Protection against Subterranean Termites’ section in specification/project manual.
- B. Drawings, illustrations, plans.
1. A cover sheet with the following information:
 - (a) Project name, location and MHDC project number.
 - (b) Names and addresses of the Architect, the professional providing construction administration if not the same, the Owner, the General Contractor, and MHDC.
 - (c) Spaces for the signature of each of the entities listed above. See ‘Exhibit I’ for example signature block for items (b) and (c).
 - (d) A tabulation of the living units by unit type, number of each type in each building, number of non-rental living units and totals.

- Include a tabulation of all accessible, adaptable, universally designed or Fair Housing compliant units.
- (e) Square footage of each unit type, each building, and all non-residential spaces included in the project.
 - (f) Location map.
 - (g) Number of covered, uncovered and accessible parking spaces.
 - (h) Description of building codes enforced by the local governing body and/or used in the project design.
 - (i) Accessibility standards used in the project design with all exceptions to compliance identified.
 - (j) Description of universal design principals as listed in Exhibit "D" that has been incorporated into the project design.
2. Site plan, grading, drainage and site MEP plan(s) and details. Identify on the site plan all accessible parking spaces, the accessible route(s) through the development and note all accessible, adaptable and Fair Housing compliant units.
 3. Landscape plan. If a landscape allowance is used, submit a preliminary plan showing general plant types, quantities and locations. Submit the final landscape drawing during construction, identifying quantities, plant types, seed and sod areas and other landscape information.
 4. Dimensioned floor plans of sufficient detail to review individual unit and building layouts.
 5. Exterior building elevations indicating all exterior materials and heights.
 6. Structural plans and details including all required connection details.
 7. Wall sections and construction details, including stair details. Note all fire resistive assemblies by detail and design assembly number such as IBC, UL or USG design number. Indicate how penetrations through all fire resistive construction is to be protected and specify materials used.
 8. Drawings detailing how accessibility requirements for residential units and common spaces are being met. Include site impracticality calculations for reductions to complete Fair Housing compliance.
 9. Schedules as required to indicate door and window sizes and door, window and finish materials.
 10. Mechanical, electrical line voltage, communication/control low voltage, and plumbing plans, details, and specifications for all mechanical equipment. If any or all of these systems are proposed and accepted as a "design/build" portion of the work, the Owner shall insure that the design portion of the work and its full documentation, sealed by a registered engineer, be located at the work site prior to any work being performed.
 11. Sustainability.
 - (a) Information necessary to demonstrate compliance with the 2012 International Energy Conservation Code (IECC) as published by the ICC. MHDC may request additional information, such as calculations, performance criteria and data sheets as backup to the IECC compliance.
 - (b) Information necessary to demonstrate compliance with the energy

- conservation or green building program selected and declared in the application package.
- (c) Full documentation that the energy conservation program selected and declared in the application package was implemented, along with a copy of certifications, if applicable.
12. Electrical plans and schedules, as required.
 13. Fire alarm and sprinkler systems, if included in the project, may be in the form of specifications only for firm commitment submittal. Shop drawings, including complete system layouts, for these systems must be submitted during construction.
 14. Property (Monument) Sign(s), if included in the project, should include the following minimum information:
 - (a) The property name.
 - (b) On-site office number and/or manager's emergency contact number as well as the local TDD/TTY number.
 - (c) Fair Housing Logo.
 - (d) Handicap Logo (if applicable).

EXHIBIT "F"

LATENT DEFECT INSPECTION

The latent defect escrow will be released only after an inspection and approval by the Owner, the Architect, and MHDC.

- A. Participation. A representative of the Owner, Property Manager, the General Contractor, the Architect and MHDC shall inspect the property as a single group after the eighth month and before the thirteenth month of the date of the development-wide G704.
- B. This G704 must state or will imply the date of the commencement of the 12-month warranty period, which will establish the approximate date of the latent defect inspection nine months afterwards.
- C. All citations and deficiencies discovered at the latent defect inspection must be corrected prior to the release of the latent defect escrow. In the event this cannot be accomplished by the Owner by the date of expiration of the latent defect escrow, MHDC may, in its sole discretion, choose to extend the expiration date or use the latent defect escrow to correct the deficiencies.
- D. The Owner shall be responsible for the correction of all latent defect citations and deficiencies regardless of the occupancy of a unit prior to the issuance of the final G704 for the entire project.
- E. The Owner shall submit to MHDC a copy of the latent defect inspection list with all work signed off by the General Contractor and Owner or Property Manager. MHDC reserves the right to conduct additional latent defect inspections if deficiencies are not corrected to its satisfaction.

EXHIBIT "G"

**FORM OF REQUEST FOR VARIANCE/WAIVER OF A
REQUIREMENT SET FORTH IN THE
DESIGN/CONSTRUCTION COMPLIANCE GUIDELINES**

Development Name:
Development Number:
Ownership Entity ("Owner"):
Architect:
General Contractor:

Variance/Waiver Request:

Justification for Request:

Requested this ___ day of _____.

OWNER

(Printed Name)
(Title)

ARCHITECT

(Printed Name)
(Title)

GENERAL CONTRACTOR

(Printed Name)
(Title)

The request has been: Accepted Denied

Comment:

Reviewed on this ____ day of _____.

**MISSOURI HOUSING DEVELOPMENT
COMMISSION**

Name: _____

Title: _____

Name: _____

Title: _____

EXHIBIT “H”

**REVISIONS TO THE AUGUST 1, 2009
DESIGN/CONSTRUCTION COMPLIANCE GUIDELINES
 (“COMPLIANCE GUIDELINES”)**

Any revision to the Compliance Guidelines subsequent to August 1, 2009 will be set forth in this Exhibit “H,” and is incorporated into and made a part of the Design/Construction Compliance Guidelines. Each revision will have a date which it goes into effect and will specify the category of developments to which it applies.

| <i>Notice Date/ Effective Date</i> | <i>Revision/ Affected Developments</i> |
|--|--|
|--|--|

| | |
|----------|--|
| 3/2/2012 | Developments approved for funding in 2012. |
|----------|--|

All reference to AIA Document B181 Standard Form of Agreement Between Owner and Architect For Housing Services indicated in the Design/Construction Guidelines shall be changed to read **AIA Document B108 Standard Form of Agreement Between Owner and Architect for a Federally Funded or Federally Insured Projects.**

| | |
|------------|--|
| 03/02/2015 | Developments approved for funding in 2015. |
|------------|--|

Performed miscellaneous updates and clarifications throughout Guidelines. Addition of ‘Exhibit I’; Signature Block Example.

| | |
|----------|--|
| 06/29/15 | Developments approved for funding in 2016. |
|----------|--|

Updated Exhibit “D” MHDC Universal Design.

EXHIBIT "I"

Signature Block Example

| SIGNATURE BLOCK | |
|---|---------------|
| _____ ARCHITECT: (Name) ADDRESS | _____ DATE |
| _____ OWNER: (Name) ADDRESS | _____ DATE |
| _____ GENERAL CONTRACTOR: (Name) ADDRESS | _____ DATE |
| _____ BONDING COMPANY: (Name, only if applicable) ADDRESS | _____ DATE |
| _____ MISSOURI HOUSING DEVELOPMENT COMMISSION 920 Main, Suite 1400 Kansas City, MO 64105 | _____ DATE |

Exhibit D

MAXIMUM DEVELOPMENT COST PER UNIT- Missouri FY2018 Program Year

| County | Type | Bedrooms | | | | |
|-------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>Adair</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Andrew</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Atchison</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Audrain</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Barry</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Barton</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Bates</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Benton</u> | Non- Elevator | \$139,995 | \$161,416 | \$194,672 | \$249,188 | \$277,604 |
| | Elevator | \$147,324 | \$168,887 | \$205,364 | \$265,678 | \$291,629 |
| <u>Bollinger</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Boone</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Buchanan</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Butler</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Caldwell</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Callaway</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Camden</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |

| County | Type | Bedrooms | | | | |
|------------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>Cape Girardeau</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Carroll</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Carter</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Cass</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Cedar</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Chariton</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Christian</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Clark</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Clay</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Clinton</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Cole</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Cooper</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Crawford</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Dade</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Dallas</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Daviess</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |

| County | Type | Bedrooms | | | | |
|-------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>DeKalb</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Dent</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Douglas</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Dunklin</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Franklin</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Gasconade</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Gentry</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Greene</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Grundy</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Harrison</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Henry</u> | Non- Elevator | \$139,995 | \$161,416 | \$194,672 | \$249,188 | \$277,604 |
| | Elevator | \$147,324 | \$168,887 | \$205,364 | \$265,678 | \$291,629 |
| <u>Hickory</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Holt</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Howard</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Howell</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Iron</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |

| County | Type | Bedrooms | | | | |
|--------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>Jackson</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Jasper</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Jefferson</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Johnson</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Knox</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Laclede</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Lafayette</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Lawrence</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Lewis</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Lincoln</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Linn</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Livingston</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Macon</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Madison</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Maries</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Marion</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |

| County | Type | Bedrooms | | | | |
|---------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>McDonald</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Mercer</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Miller</u> | Non- Elevator | \$139,995 | \$161,416 | \$194,672 | \$249,188 | \$277,604 |
| | Elevator | \$147,324 | \$168,887 | \$205,364 | \$265,678 | \$291,629 |
| <u>Mississippi</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Moniteau</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Monroe</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Montgomery</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Morgan</u> | Non- Elevator | \$139,995 | \$161,416 | \$194,672 | \$249,188 | \$277,604 |
| | Elevator | \$147,324 | \$168,887 | \$205,364 | \$265,678 | \$291,629 |
| <u>New Madrid</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Newton</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Nodaway</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Oregon</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Osage</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Ozark</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Pemiscot</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Perry</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |

| County | Type | Bedrooms | | | | |
|------------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>Pettis</u> | Non- Elevator | \$139,995 | \$161,416 | \$194,672 | \$249,188 | \$277,604 |
| | Elevator | \$147,324 | \$168,887 | \$205,364 | \$265,678 | \$291,629 |
| <u>Phelps</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Pike</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Platte</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Polk</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Pulaski</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Putnam</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Ralls</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Randolph</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Ray</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Reynolds</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Ripley</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>St. Charles</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>St. Clair</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Ste. Genevieve</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>St. Francois</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |

| County | Type | Bedrooms | | | | |
|--------------------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>St. Louis City</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>St. Louis County</u> | Non- Elevator | \$153,995 | \$177,557 | \$214,140 | \$274,107 | \$305,365 |
| | Elevator | \$162,057 | \$185,776 | \$225,901 | \$292,245 | \$320,792 |
| <u>Saline</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Schuyler</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Scotland</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Scott</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Shannon</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Shleby</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Stoddard</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Stone</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Sullivan</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Taney</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Texas</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Vernon</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |
| <u>Warren</u> | Non- Elevator | \$144,195 | \$166,258 | \$200,513 | \$256,664 | \$285,932 |
| | Elevator | \$151,744 | \$173,954 | \$211,525 | \$273,648 | \$300,378 |
| <u>Washington</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |
| <u>Wayne</u> | Non- Elevator | \$128,795 | \$148,503 | \$179,099 | \$229,253 | \$255,396 |

| County | Type | Bedrooms | | | | |
|--------|----------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| | Elevator | \$135,538 | \$155,376 | \$188,935 | \$244,423 | \$268,299 |

| County | Type | Bedrooms | | | | |
|-----------------------|---------------|-----------|-----------|-----------|-----------|-----------|
| | | 0 | 1 | 2 | 3 | 4+ |
| <u>Webster</u> | Non- Elevator | \$141,395 | \$163,030 | \$196,619 | \$251,680 | \$280,380 |
| | Elevator | \$148,798 | \$170,576 | \$207,418 | \$268,334 | \$294,546 |
| <u>Worth</u> | Non- Elevator | \$146,995 | \$169,487 | \$204,406 | \$261,647 | \$291,484 |
| | Elevator | \$154,690 | \$177,332 | \$215,633 | \$278,961 | \$306,211 |
| <u>Wright</u> | Non- Elevator | \$125,996 | \$145,274 | \$175,205 | \$224,269 | \$249,844 |
| | Elevator | \$132,592 | \$151,999 | \$184,828 | \$239,110 | \$262,467 |