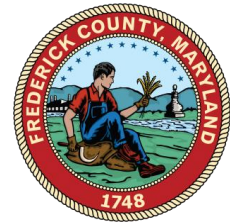


**Frederick County Department of  
Housing and Community Development**

401 Sagner Avenue  
Frederick, MD 21701

[www.FrederickCountyMD.gov/housing](http://www.FrederickCountyMD.gov/housing)



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**FREDERICK COUNTY HOUSING INITIATIVE FUND  
DEFERRED LOAN PROGRAM APPLICATION  
FISCAL YEARS 2017-2018**

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*Applications are accepted based on funding availability. **Please Note:** Deferred Loan Applications may be subject to repayment terms patterned after the Maryland Department of Housing – Community Development Administration Rental Housing Works Loan Requirements for Standard Surplus Cash Repayment Terms and/or Contingent Interest Surplus Cash Repayment Terms. For further information, contact Milton Bailey at the information below.*

Submit application to:

Frederick County Department of Housing and Community Development

401 Sagner Avenue

Frederick, Maryland 21701

ATTN: Milton Bailey, Director

[MBailey@FrederickCountyMD.gov](mailto:MBailey@FrederickCountyMD.gov)

301-600-3530

[www.FrederickCountyMD.gov](http://www.FrederickCountyMD.gov)

**APPLICATION INSTRUCTIONS**

- Review the DLP Program Description and Associated Scoring Matrix for detailed program information and project priority areas.
- The application must be filled out completely in accordance with the application instructions and all attachments must be current. Label all attachments as they appear on the application checklist (i.e.; A.1, A.2, etc.).
- Supply an accurate, up to date timeline from project beginning to end.
- Complete the Project Budget making sure to total across and down, and checking accuracy of totals. Write the budget narrative to back up the Project Budget in the same order as the budget line items.
- Complete the Leveraging Table (B-3). Do not check that funds are “committed” unless a commitment letter is attached. If no commitment letter, explain and/or provide other documentation such as a copy of the application for state or federal funding.
- If you are or will apply for state funding, please provide a copy of your 202 submission application.
- Provide copies of all commitment letters from financial, philanthropic or funder institutions.
- Provide evidence of commitment for long-term use of affordable housing. For example, deed restriction or covenants that will be part of public funding.
- Provide documentation of compliance with county, municipality, land use, zoning and adequate public facilities ordinance requirements, as applicable.
- If project is in a Municipality, a support letter for the project from the host jurisdiction’s highest elected official must be submitted before the project will be advanced for consideration.
- Digital pictures or site plans are required with each application. Upon completion, digital pictures of completed project are required.

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**DEFERRED LOAN PROGRAM**  
**APPLICATION FOR FISCAL YEARS 2017-2018**

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**APPLICANT INFORMATION:**

1. Applicant Name:
2. Address:
3. Executive Director:
4. Contact Name:
5. Contact Phone and Fax:
6. Contact Email:
7. Organization Type:
  - Non Profit or not for profit
  - Government Agency
  - Public Housing Authority
  - Profit motivated entity actively involved in development of affordable housing

**PROJECT OVERVIEW:**

8. Project Name:
9. Project Address or Location:
10. Project Type:  New Construction  Acquisition  Rehabilitation  Preservation
11. Type of Completed Project:  Rental  Homeownership
12. Total number of units in the project:
  - Affordable Units:
  - Market Rate Units:
13. Clients Served (check all that apply):
  - Below 30% AMI  Below 50% AMI  Below 60% AMI  Persons w/Disabilities  Persons 55+  Veterans
14. Brief Project Summary:
15. Value of Deferred Loan Program (DLP) funding requested; Proposed Terms of PILOT requested; and Aggregate Value of Impact Fee waivers sought, if applicable:
  - DLP:
  - PILOT:

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**DEFERRED LOAN PROGRAM  
APPLICATION FOR FISCAL YEARS 2017-2018**

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Impact Fee Waivers:

**A. PROJECT DESCRIPTION**

1. Project narrative – Fully describe your project. **(Attachment A.1.)** Include a detailed description of the following:
  - a. How project will serve eligible households
  - b. Public benefits and resident support structures (Include full tenant service plan)
  - c. Provide evidence that project meets one of more of the program objectives per the DLP Program Description
  - d. Provide a description of building characteristics including LEED Certification and the number of accessible units (504)
  - e. Describe how the project exhibits innovation in design, community impact, resident engagement and/or construction methods
  
2. Current status of project:      Site owned?  Yes    No
  - a. If yes, date of acquisition.
  - b. If no, anticipated settlement date.
 Attach site control document. **(Attachment A.2.)**
  - c. If new construction, has construction begun?  Yes    No    N/A  
 For a new construction project attach a copy of the site plan and/or architectural drawings. For a rehabilitation project attach before photographs. **(Attachment A.3.)**
  - d. Provide documentation of compliance with county, municipality, land use, zoning and adequate public facilities ordinance requirements, as applicable. **(Attachment A.4.)**
  
3. Project timeline - Provide a realistic timeline to reach completion. List activities involved in developing and implementing the proposed project (for example, site acquisition, construction schedule (if applicable), obtaining permits, supervision of rehab or construction, acquisition of materials, the qualifying of eligible applicants, the sale of developed lots, etc.). Include any anticipated barriers or horizon issues that could affect the project. Submit a table or spreadsheet. **(Attachment A.5.)**
  
4. Evidence of commitment for long term use as affordable housing per DLP Program Description (minimum of 30 years); for example, deed restriction, covenants. **(Attachment A.6.)**

**B. PROJECT BUDGET.**

1. Budget Summary

ITEMS	DLP	Other Sources (see #3 below)	Total Project Budget
Land Costs			
Permits and Fees			
Construction			
Architect/Design			
Engineering			
Legal			
Materials & Supplies			
Equipment			

**DEFERRED LOAN PROGRAM  
APPLICATION FOR FISCAL YEARS 2017-2018**

Other			
TOTAL			

- Budget narrative – Write the budget justification in the same order as the line items. Explain fully where you got the figures for the budget summary (above). **(Attachment B.1.)**
- Leveraging- The project must leverage per DLP Program Description from funding and in-kind sources, for example, donated labor or material. Provide commitment letters for funding and fair market value commitment of in-kind sources. For uncommitted funding provide the application for other funding source (i.e. state, federal, or foundation grant/loan) or in-kind source. **(Attachment B.2.)**

#	Other Sources	Amount	Committed?	If no, anticipated date of award
a			<input type="checkbox"/> Yes <input type="checkbox"/> No	
b			<input type="checkbox"/> Yes <input type="checkbox"/> No	
c			<input type="checkbox"/> Yes <input type="checkbox"/> No	
d			<input type="checkbox"/> Yes <input type="checkbox"/> No	
e			<input type="checkbox"/> Yes <input type="checkbox"/> No	
f			<input type="checkbox"/> Yes <input type="checkbox"/> No	
g			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Attach additional sheet if necessary.

Calculate the ratio of leveraged funds to DLP request: \_\_\_\_\_

Calculate the per affordable unit DLP investment requested: \_\_\_\_\_

**C. ORGANIZATIONAL DOCUMENTS**

- Indicate applicant entity's legal status.
  - Corporation  Limited Liability Company
  - Limited Partnership
  - Other \_\_\_\_\_
- Provide organizational documents:
  - Bylaws  Articles of Incorporation
  - Articles of Organization
  - Other \_\_\_\_\_
- Provide evidence of experience with similar projects, including either:
  - Evidence of 3+ existing developments and at least \$500,000 in liquid assets; or
  - Evidence of 1 development with the same or more units as the proposed project; or
  - A narrative description of relevant experience and ability to undertake to proposed project

**D. AUTHORIZATION/RELEASE/CERTIFICATIONS**

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**DEFERRED LOAN PROGRAM**  
**APPLICATION FOR FISCAL YEARS 2017-2018**

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To the best of my knowledge and belief, all information and data in this application and attachments are true and correct. No material has been omitted, including financial information. If funded, I certify that the applicant is willing and able to adhere to policies and procedures specified by DHCD. Further, I understand that this is not an agreement for grant funding and cannot encumber funds until DHCD issues a commitment letter and/or the individual authorized to execute agreements on behalf of the applicant has signed the agreement.

I authorize DHCD to request information from entities identified in this application and attachments, and I authorize those entities to provide information to DHCD to facilitate verification of information related to this application. I am aware that any misrepresentation will result in the forfeiture of my right to be eligible for the DLP and possible legal action.

Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State Government Article, Sections 10-611 et. seq. of the Annotated Code of Maryland. This information will be disclosed to appropriate staff of DHCD, and participating mortgage lenders (if applicable), for purposes directly connected with administration of the loan and the loan program. Such information is not routinely shared with state, federal or local government agencies, but would be made available to the extent consistent with the Maryland Public Information Act. You have the right to inspect, amend or correct personal records in accordance with the Maryland Public Information Act.

**Certifications**

1. This is to certify that the project will serve households earning 60% or less of the HUD Area Median Income.
2. This is to certify that the project will comply with County, municipality, land use, zoning, and Adequate Public Facilities Ordinance requirements (as applicable).

3. This project is a portion of a larger undertaking:  Yes  No

This is to certify that if this project is a portion of a larger undertaking, the applicant will provide project residents equal access to all amenities and common areas within the larger undertaking. In addition, units in the project must have amenities that are comparable to those in the unit(s) available in the rest of the undertaking.

4. \_\_\_\_\_ Initial if your organizational documents (see Section C.) are on record from a previous round and no changes have been made.

\_\_\_\_\_  
Authorized Signature (sign in blue ink)

\_\_\_\_\_  
Witness/Attest

\_\_\_\_\_  
Type Authorized Signature

\_\_\_\_\_  
Type Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date