

**Department of Planning and Development
Division of Housing and Community Development**



Request for Proposals (RFP)

4% LIHTC Gap Financing

RFP Release Date: 7/22/2026

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REQUEST FOR PROPOSALS
4% LIHTC Gap Financing

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I. Introduction

The Division of Housing and Community Development (“DHCD”) is responsible for advancing the affordable housing strategy for the City of Philadelphia (the “City”) through the production and preservation of housing opportunities for low- and moderate-income households. In furtherance of this mission, DHCD is soliciting proposals from developers and development entities (each, an “Applicant”) to finance affordable housing development projects involving the new construction and rehabilitation of rental and special-needs housing serving low- and moderate-income households (each a “Project”).

The DHCD 4% LIHTC Request for Proposals (the “RFP”) is intended to provide gap financing for Projects utilizing tax-exempt bond financing in connection with 4% Low-Income Housing Tax Credits (“LIHTC”) and does not apply to Projects seeking 9% LIHTC allocations. DHCD reserves the right to amend, modify, or withdraw this RFP at any time.

Applications will be reviewed as they are received, and awards may be made on a rolling basis. Applications will be reviewed by a review committee that may include representatives from DHCD, the City’s Commerce Department, the Philadelphia Housing Development Corporation (“PHDC”), the City’s Office of Homeless Services (“OHS”), and the City’s Planning Commission. Applicants are encouraged to submit applications as early as possible, as funds may be awarded on an ongoing basis.

DHCD will determine the funding source(s) to be utilized for each Project during the underwriting process. Awarded Projects will receive funding from the City’s H.O.M.E. Bond funds, the City’s Housing Trust Fund, federal HOME Investment Partnerships Program funds, or other funding sources as applicable. Other terms and conditions than those listed below will apply to a project depending on the funding source(s) awarded.

II. Eligibility

Only Projects located in the City of Philadelphia that have formally submitted an Intent to Submit for 4% LIHTCs through the Pennsylvania Housing Finance Agency (“PHFA”) online submission system are eligible for funding under this RFP.

Responses to this RFP must be consistent with applications submitted to PHFA and must comply with PHFA’s 4% LIHTC requirements. DHCD reserves the right to withdraw or rescind any financing commitment if there are inconsistencies between the submissions made to DHCD and PHFA.

A. Eligible Applicants and Borrower Entities

The Applicant, the borrower entity, and any entity having an ownership interest in either, to the extent required by applicable law, must be authorized to conduct business in the Commonwealth of Pennsylvania and the City of Philadelphia. Evidence of such authorization shall include, at minimum, applicable formation and registration documents issued by the Pennsylvania Department of State, a

certificate of good standing dated no more than 90 days prior to the date of application, and a Commercial Activity License issued by the City of Philadelphia. All such authorization must be in effect as of the date of application and maintained throughout the term of the financing.

B. Eligibility Criteria

Eligibility Criteria have been established to ensure that Projects awarded under this RFP (i) align with the Selection Criteria for Rental and Special-Needs Projects in DHCD's current [Annual Action Plan](#) and (ii) are ready to proceed to financial closing within 12 months of receipt of an award from DHCD. Applicants should not respond to this RFP until they meet all the following Eligibility Criteria:

- **PHFA Intent to Submit:** Applicants must provide evidence of submission of a PHFA Intent to Submit for 4% LIHTC for the Project, as made evident by an email invoice from PHFA opening the application for submission. An Applicant's submission of an Intent to Submit will be confirmed with PHFA during the review process.
- **Evidence of Site Control:** Applicants must provide evidence of existing site control in the form of a deed or a viable path to site control in the form of a purchase and sale agreement, ground lease, or reservation letter for all parcels that comprise the project.
- **Unit Set-Aside Requirements:** Projects must meet the following set-aside requirements:
 - At least 10% of units must be accessible for persons with mobility impairments;
 - At least 4% of units must be accessible for persons with hearing and/or vision disabilities; and
 - At least 10% of units must be available for lease to and occupancy by persons referred by the City's Office of Homeless Services.
- **Visitability Requirements:** All new construction Projects must include the following visitability design features at a minimum:
 - At least one no-step entrance at either the front, side, rear, or through a garage entrance;
 - Door openings (including, without limitation, powder room and garage doors) that are at least 32 inches wide; and
 - Hallways and other room entrances that are at least 36 inches wide.

If a new construction Project cannot provide visitability for all units in the Project, the Applicant should include an explanation from the Project Architect detailing why 100% of the unit cannot be visitable.

- **Design Standards:** Applicants must comply with the design standards in PHFA’s Qualified Allocation Plan that are applicable to 4% LIHTC allocations. Applicants are also strongly encouraged to utilize design approaches that achieve an appropriate balance between quality, durability, aesthetics, and cost efficiency. Projects that demonstrate “affordable luxury” while complementing and enhancing the surrounding neighborhood will be viewed favorably. Examples of favored design elements include but are not limited to high-quality fixtures and finishes, sustainable materials and building systems, inviting common areas that foster resident engagement and community building (i.e. lobbies, courtyards, fitness rooms, and community rooms), incorporation of public art, and features that encourage child learning and intergenerational engagement.
- **Development Budget Completeness and Financial Viability:** The development budget must accurately represent the total development cost of the Project, including, without limitation, construction costs, acquisition costs, soft costs, financing fees, reserves, and syndication fees. The development budget must also include accurate amounts for each financing source, each of which must be supported by documentation evidencing the availability or commitment of each financing source. Projects with uncommitted funds or significant financing gaps after the inclusion of a DHCD Award will not advance past the Eligibility Review.
- **Compliance with DHCD Subsidy Limits:** Applicants must comply with PHDC’s maximum allowable subsidy limits. Please note that these subsidy limits represent maximums, not guaranteed subsidy amounts. Final award amounts will be determined based on Project need and available funding.
 - 1-30 Units: Up to \$100,000 per unit
 - 31-60 Units: Up to \$3 million plus \$50,000 for each unit over 30, up to \$4.5 million
 - 60+ Units: Up to \$4.5 million

Priority will be given to rental and special-needs Projects that request less than the maximum subsidy limit by leveraging other financing sources. Developers are expected to seek competitive pricing, contain costs, maximize supportable debt, and pursue additional financing sources. Developers should not assume that the maximum subsidy will be awarded. DHCD reserves the right to reduce an award amount if it is determined during PHDC underwriting that the Project does not require the full amount of the original DHCD award.

- **Evidence of Rent and/or Operating Subsidy:** For Projects that include a rent and/or operating subsidy, Applicants must clearly identify the source of the subsidy and submit, as an attachment, a commitment letter or other documentation evidencing the availability or commitment of the subsidy.
- **Project Attachments:** Applicants must submit all attachments identified as required for “*all projects*,” together with all additional attachments required for the applicable Project.

Applications that do not meet all Eligibility Criteria will not pass the [Completeness Review](#) described below and will not be eligible for funding.

III. Submission Instructions

For each Project, a complete application must be submitted that utilizes the current application forms and the instructions therein and provides all requested supporting documentation. Applications submitted on incorrect or outdated forms will not be considered for funding. Application forms and full submission instructions are available on the PHDC [Funding Opportunities](#) webpage.

The sections that follow are intended to serve as best practices for completing the two Excel Workbook portions of the application. Each subsection is titled to correspond with the specific workbook tab it references. Sections A through E correspond to tabs in the “Workbook 1 – PHDC 2026 RFP – Project & Team Information” Excel workbook. Section F corresponds to tabs in the “Workbook 2 – PHDC 2026 RFP – Underwriting Template” Excel workbook. The Project Attachments described in Section G may be uploaded directly via the application portal.

A. Submission Checklist

All Applicants must complete the Submission Checklist included as the first tab of Workbook 1 by indicating whether each required application document and supporting item has been included with the submission.

B. Project Overview

Please input general project description information in this tab, including an overview of project classification details, unit size and income targeting, site location(s), anticipated development timeline, and basic tax credit details.

C. Project Narrative

Please follow these best practices for the Project Narrative tab of Workbook 1:

- **C-1. Project Summary:** Provide a summary of the project. Include the project name, developer, project location, number of units, number of accessible, special-needs, and visitable units, total project costs, amount of subsidy requested, and additional information such as amenities and additional features. Applicants are encouraged to use the following template to develop the project summary:

The [Project Name] is being developed by [Developer Name]. The property is located at [full address(s)] in the [neighborhood name] neighborhood. The total development cost is [\$XX,XXX,XXX], of which [\$XX,XXX,XXX] is requested from DHCD.

The [Project Name] involves the [new construction/preservation and rehabilitation] of a [number of stories]-story [elevator/walk-up] building totaling approximately [square footage] square feet. The Project will result in the [production/preservation] of [total number of units] rental units consisting of [unit mix by size].

The Project will serve [target population]. Amenities include [description of site amenities, e.g. on-site management, laundry, community room, parking, bike storage]. The site is [description of neighborhood amenities, e.g. proximate to public transportation, parks, schools, services].

Units will be available to tenants with a household income at or below [description of income limits, e.g., 60% of Area Median Income]. The Project [will / will not] receive an operating or rental subsidy. [If yes specify type, e.g. Project-Based Vouchers from the Philadelphia Housing Authority].

- **C-2. Project Description:** Project descriptions should follow the format of the descriptions included in [Exhibit A: Project Description Guidelines](#). Provide a description of the physical aspects of the Project and the scope of work for the Project. Describe Project design elements, including any plans to incorporate green or sustainable design elements sufficient to secure a third-party green building certification.

For rehabilitation or preservation Projects, Applicants must clearly describe the scope of improvements to existing units and common areas, including, without limitation, any upgrades to building systems, unit interiors, accessibility, and overall quality of living conditions. For Mixed-Use projects, Applicants must describe the commercial portion of the Project.

For mixed-use Projects, plans for the commercial portion should be included in this description. Project descriptions should follow the format of the descriptions included in [Exhibit A: Project Description Guidelines](#). Refer to Exhibit A for examples of the level of detail expected regarding scope, population served, unit mix, affordability, supportive services, and any commercial or mixed-use components.

- **C-3. Population Summary:** Provide a general overview of the proposed population the Project will serve. If applicable, indicate whether the Project will serve one or more of the preference populations listed below and describe how the developer will reach the applicable population:
 - **Large Family Households:** Projects where at least 50% of units will serve large families (three or more bedrooms).

- **Senior Households (Age 62+) Requiring Service-Enriched Housing:** Projects that will serve seniors and will provide a range of services and access to amenities to promote independent living.
 - **Extremely Low-Income Households (≤30% AMI):** Projects where at least 50% of units will serve households earning 30% AMI or less. Note that if the Project proposes to serve extremely low-income households, the developer must describe how these households will afford tax credit rents and describe any rental assistance that will be provided.
 - **Homeless and Special-Needs Individuals:** Projects that provide permanent supportive housing for households that meet HUD’s definition of homeless. For Projects that will serve vulnerable populations, teams with demonstrated experience offering targeted supportive services will be ranked higher. See DHCD’s current [Annual Action Plan](#) for the Special-Needs Definitions (navigate the *Selection Criteria for Rental and Special-Needs Projects* section within the Appendix)
 - **Returning Citizens:** Projects where at least 50% of units are set aside for individuals who were previously incarcerated.
 - **Veterans:** Projects where at least 50% of units are set aside for individuals who serve in the active military, naval, or air service, and were discharged or released under conditions other than dishonorable, and their families.
- **C-4. Services Description (If Applicable):** Provide a brief description of the services that will be offered to residents and the associated funding sources for the services. If these services are targeted to serve population groups meeting a preference population as defined above, Applicants should explain how these services will meet the needs of the specified group.
 - **C-5. Site Information:** Include a description of all neighborhood amenities within a walkable distance from the Project. “Amenities” may include but are not limited to grocery stores, public parks, schools, community center spaces, and public transit stations. Applicants should also describe how the Project fits within the neighborhood, including its consistency with existing property uses and compatibility with local design elements. A map illustrating all proximate neighborhood amenities is optional but strongly encouraged. Maps should be included as an additional page within the single file uploaded under Project Attachment “G-6: Preliminary Project Site Plan”.
 - **C-6. “But-For” Analysis:** Clearly justify the funding request by explaining why the Project would not be feasible without the requested support, including 1) existing funding gaps and constraints, 2) the need for funding in exactly the amount requested, and 3) the project's path to closing if the requested funding is approved. If the Project will extend long-term affordability and reduce the risk of conversion to market-rate housing, Applicants must describe how this will be achieved.

- **C-7. Site Control & Zoning:** Include a description of the current zoning, current use, occupancy status, and site control status both at the time of application and anticipated at the time of loan closing. Note that if a variance is required for the Project to proceed, the Applicant is required to include a Zoning Decision from the ZBA as an accompanying document to the application. Projects that require a variance but that do not include ZBA documentation will be considered incomplete and will be deemed ineligible for funding.
- **C-8. Community Engagement:** Include a summary of 1) the community meeting held within a year of application, 2) whether there is community support for the Project, and 3) any specific feedback provided during the meeting. For preservation Projects where a community meeting was not held, Applicants must describe any efforts undertaken to engage current residents proximate to the Project site, along with any feedback received through those efforts. Additionally, for preservation Projects, Applicants must describe the relocation plan, including how relocation expenses will be funded.

D. Development Team

All applications must include an overview of the development team’s housing development capacity and experience in the Development Team tab. Where applicable, the Applicant must identify the entity or individual serving as architect, general contractor/builder, management agent, development consultant, and attorney. The Applicant must then provide details on each development team members’ development experience, specifying which existing projects have been completed and which are in progress.

E. Disclosures

Applicants must provide information regarding actual or potential conflicts of interest, code or regulatory violations, loan defaults, bankruptcies, and other matters relevant to the Applicant’s integrity and capacity. The review committee will review these disclosures as part of its assessment of the development team’s qualifications, compliance history, and ability to successfully undertake the proposed project.

F. Underwriting

The following sections correspond to tabs in the “Workbook 2 – PHDC 2026 RFP – Underwriting Template.” document. Each tab must be completed fully and accurately:

- **F-1: Budget Summary:** Include details for every construction and permanent source that will finance the Project, including an accurate amount for each source and a source name as applicable (e.g. “PHFA 1st Mortgage” in the “Senior Construction Loan” cell or “FHLB Pittsburgh” in the “Other Grants / Incentives” cell). Project overview information and number of visitable units proposed should also be entered at the top of the Budget Summary tab.

- **F-2: Development Budget:** Include a complete and accurate representation of the costs associated with the Project. Note that costs exceeding DHCD standards will be flagged on this tab as exceeding allowable limits.
- **F-3: Sources by Use:** Include the specific costs to be funded by each source. The total amount allocated within each source column must equal the total amount of that source.
- **F-4: Units & Income:** Include the total number of proposed units by income tier, as well as the number of units within each tier set aside for persons with mobility impairments, persons with hearing and/or vision impairment vision, and homeless persons referred by the City. Rental income should be entered on this tab by breaking out the total rental assistance amount, the tenant payment, and the utility allowance for the given unit. Projects with commercial space should also enter the projected commercial rental income on this tab.
- **F-5: Interest:** Include the loan amount, interest rate (base rate and servicing if applicable), and term for all interest-bearing sources so that paid and accrued interest may be calculated for construction sources and annual debt service may be included for permanent sources. Applicants should also enter whether permanent sources are committed, and the date committed or anticipated on this tab.
- **F-6: Operating Proforma:** Include a complete and accurate representation of the operating expenses associated with the Project, including supportive services expenses and investor services fees if applicable. Applicants should also enter their year-over-year trending assumptions on this tab.

G. Project Attachments

All Applicants must submit documents listed as “Required” in the Workbook 1 Submission Checklist (Tab A). Depending on the Project’s scope and classification, additional documentation may be required. The following guidelines outline the document type and applicability by project or preference category:

- **G-1: Evidence of Site Control:** Include evidence of site control in the form of a deed, purchase and sale agreement, ground lease, or a reservation letter for all parcels.
- **G-2: Zoning Board of Adjustment Letter:** Applications for Projects that are not permitted by right under current zoning must include a letter from the Zoning Board of Adjustment confirming that the Project has been granted a variance. If the Zoning Board of Adjustment has not yet granted a variance for the Project, include a plan and timeline detailing how the variance will be secured.
- **G-3: Proof of Community Meeting:** New Construction and Unoccupied Rehabilitation Projects must include proof that the Applicant held a publicly accessible community meeting with group(s) representing the neighborhood within one year of application submission. Proof must

include the meeting date, a sign-in sheet, and a summary of any comments received from the community. If a virtual meeting was held, proof should include evidence of the meeting invitation, a list of attendees, and any comments. Applicants that also demonstrate local support for the Project will be viewed favorably during the review process.

- **G-4: Project Floor Plans:** All applications must include a set of preliminary floor plans for each floor of every proposed project site. For scattered-site Projects, floor plans should be compiled into a single document.
- **G-5: Project Elevations:** All applications must include a set of preliminary elevations of all building façades that clearly depict exterior design, materials, and massing of the project.
- **G-6: Preliminary Project Site Plan:** New Construction applications must include a preliminary site plan for the proposed development. This plan must incorporate, at a minimum, the proposed structure's footprint and other planned site work, along with existing boundary lines, structures, and easements. Applications seeking preference based on project proximity to neighborhood amenities should include an amenity map as an additional page within the single file upload. A map illustrating all proximate neighborhood amenities is optional but strongly encouraged. Maps should be included as an additional page within the single file uploaded under Project Attachment "G-6: Preliminary Project Site Plan".
- **G-7: Phase 1 Environmental Site Assessment:** Applications involving New Construction and/or the rehabilitation of properties that were previously used for commercial or industrial purposes must include a Phase 1 Environmental Site Assessment, completed by a third-party Certified Environmental Professional.
- **G-8: Capital Needs Assessment:** All occupied Preservation applications must submit a Capital Needs Assessment.
- **G-9: PHFA Intent to Submit:** All applications must provide evidence that an Intent to Submit was successfully submitted through PHFA's Online Submission Website as made evident by an email invoice from PHFA opening the application for submission. An Applicant's submission of an Intent to Submit will be confirmed with PHFA during the review process.
- **G-10: Loan Commitment Letter(s):** Projects that indicate a commitment of permanent, construction, or bridge loan financing in their budget summary must provide a letter of intent from the applicable financial institution.
- **G-11: Equity Investor Letter of Intent:** All applications must include a letter of intent from an equity investor committing syndication proceeds from expected 4% LIHTCs, along with the equity to be raised.

- **G-12: Grant Commitment Letter(s)**: Applications that indicate a commitment of grant funding or similar soft loan financing must include either a grant agreement, award letter, or commitment letter from the applicable funding institution.
- **G-13: Rental Assistance Commitment**: Applications that indicate project-based rental assistance such as project-based vouchers or internal rent subsidies in the operating proforma must include documentation to verify this commitment, regardless of the source of assistance.
- **G-14: Organizational Chart**: All applications must include an organizational chart for their proposed development team identifying the ownership structure of the borrower entity.
- **G-15: Evidence of Authorization to Conduct Business in the Commonwealth of Pennsylvania**: All applications must include documentation demonstrating that the borrower entity is authorized to conduct business in the Commonwealth of Pennsylvania. Applicable documents include a certificate of registration, certificate of authority, or other evidence of good standing.
- **G-16: Evidence of Authorization to Conduct Business in the City of Philadelphia**: All applications must include documentation demonstrating that the borrower entity is authorized to conduct business in the City of Philadelphia. Applicable documents include an active Commercial Activity License or an active Philadelphia Tax Identification Number.

Applications must be submitted online by selecting the Online Submission button located under the RFP for Affordable Rental and Special-Needs Housing Development on the Funding Opportunities webpage of PHDC's website.

IV. Review Process

A. Completeness Review

Applications will first undergo a Completeness Review to confirm that all sections of the application are complete and all required attachments are included. Completeness Reviews will be completed within one month of receipt of a given application.

Applications that are deemed incomplete will not advance to the next stage of review. Applicants will be notified that the application was deemed incomplete and will be asked to either provide the missing documentation or resubmit a revised application at a later date.

An application will be deemed complete if it meets all Eligibility Criteria listed above and includes all required sections and attachments listed in the Submission Checklist. Applications that are deemed complete will not receive a notification that they have advanced to the Award Determination Review.

B. Award Determination Review

Applications that pass the Completeness Review will proceed to the Award Determination Review. The purpose of this review is to ensure that City funds are used efficiently and limited to the amount necessary to close the financing gap.

DHCD and PHDC may consider the following factors as part of the Award Determination Review:

- **Affordability Levels:** Reviewers will evaluate the affordability levels of the Project and may prioritize Projects offering deeper levels of affordability.
- **Populations Served and Project Attributes:** Reviewers will consider the population(s) served by the Project and evaluate how the Project location, proximity to amenities, and supportive services offered support that population. Projects located in a High Opportunity Area or a Place-Based Strategy area may be prioritized. Use this [interactive map](#) to determine whether or not the project is in a High Opportunity Area or a Place-Based Strategy area.
- **Private Debt Capacity:** Reviewers will evaluate the Project's ability to support permanent debt based on debt service coverage ratios, stabilized cash flow projections, operating expense assumptions, replacement reserve requirements, interest rate assumptions, lender commitments, and preliminary underwriting prepared for PHFA. DHCD will adjust the DHCD award amount if it determines that either additional debt can be reasonably supported or if development budget line items are unreasonable or incorrect.
- **Green Building Measures:** Reviewers may consider the extent to which the Project incorporates energy-efficient design, electrification, or other sustainability features that reduce long-term operating costs and improve resident health outcomes. Because such features may increase upfront development costs, DHCD may consider these costs when determining the DHCD award amount.
- **Project Risk:** Reviewers may consider market conditions, construction and financing risks, development team capacity, the relocation plan, and other factors affecting the likelihood of successful project completion and long-term affordability.

Following the Award Determination Review, DHCD may decide not to award the Project or may offer an award amount that differs from the amount requested by the Applicant. Applicants may be required to revise sources and uses, financing assumptions, and development budgets as a condition of receiving an DHCD award.

V. Additional Information

Questions and comments about the RFP may be directed to DHCDRFPInquiry@phila.gov at any time. Answers to all questions will be posted periodically on the PHDC [Funding Opportunities](#) webpage.

Questions and comments may also be addressed during briefing sessions, which will be held periodically at 1234 Market Street, 17th Floor Boardroom, Philadelphia, PA 19107. Details about these sessions will be communicated on the PHDC [Funding Opportunities](#) webpage as well as via email to those signed up to receive updates on RFPs. To sign up for email updates visit the PHDC [Stay Informed](#) webpage, enter your information, and subscribe to the “Competitive Sales, RFPs, and RFQs” list. Applicants are strongly encouraged to attend a briefing session.

Applications may be reviewed by DHCD at such times and in such order as DHCD determines in its sole discretion. DHCD and the City assume no liability for costs incurred in the preparation or submission of applications. DHCD and the City reserve the right to accept or reject applications, or to seek additional information from any Applicant; is under no obligation to award all available funds through this RFP; and reserves the right to reallocate funds between funding categories. DHCD also reserves the right to amend, modify, or withdraw this RFP at any time.

In addition to funding awarded through DHCD, the Commerce Department has set aside funding for the commercial and/or retail portions of mixed-use projects located on or near a commercial corridor. The Commerce Department will evaluate these portions of all mixed-use projects to determine additional funding eligibility. To be eligible for funding, applications should describe the proposed commercial tenant(s) that will occupy the space in section C-2 (Project Description) of the application.

Appendix A: Funding Source Requirements

DHCD reserves the right to fund Projects awarded under this RFP using any available funding source it determines is eligible to fund the Project. DHCD and PHDC will determine the funding during the PHDC underwriting process. Funding source determinations may not be finalized until loan closing. Developers must adhere to the requirements of the funding source assigned, as dictated by the loan documents. Other terms and conditions than those listed below will apply to a Project depending on the funding source(s) awarded.

General Requirements for all Funding Sources

- Projects are subject to [PHDC's Cost Containment Policy](#), which requires projects exceeding the construction cost threshold to go through a competitive bidding process before selecting a General Contractor.
- Financing is typically structured as a 0% interest loan with a 42-year term and an affordability period of up to 42 years or until the loan is repaid in full. Funding sources may dictate different loan terms.
- Funds are disbursed for hard costs only, as evidenced by an AIA form showing work completed. 10% retainage will be withheld from payments for work completed and will not be released until construction is complete and all requirements have been met, as determined by PHDC and the City of Philadelphia.
- The applicable prevailing wage requirement will be determined by PHDC during underwriting based on the funding source and the scope of work.
- Additional requirements can be found in the Rental Selection Criteria within DHCD's current [Annual Action Plan](#).
- Projects selected under this RFP will be subject to fees charged by PHDC, which are expected to include, without limitation, an origination fee, legal/closing fee, construction administration fee, and (for federal HOME-assisted projects) a HOME compliance monitoring fee. Projects will also be responsible for PHDC's outside counsel fees if PHDC determines that outside counsel is necessary or advisable to represent PHDC in connection with any project. **PHDC IS IN THE PROCESS OF FINALIZING A FEE SCHEDULE. PHDC WILL PROVIDE APPLICANTS WITH THE FEE SCHEDULE FOLLOWING PROJECT SELECTION FOR BUDGETING PURPOSES, AND FINAL FEE AMOUNTS WILL BE SET FORTH IN LOAN CLOSING DOCUMENTS. PHDC RESERVES THE RIGHT TO REVISE THE FEE SCHEDULE PRIOR TO CLOSING.**

Examples of Funding-Source-Specific Compliance Requirements:

- National Environmental Policy Act (EPA)
- Build American Buy American (BABA)
- HUD Section 3
- Uniform Relocation Act (URA)

Appendix B: Interactive Map Instructions

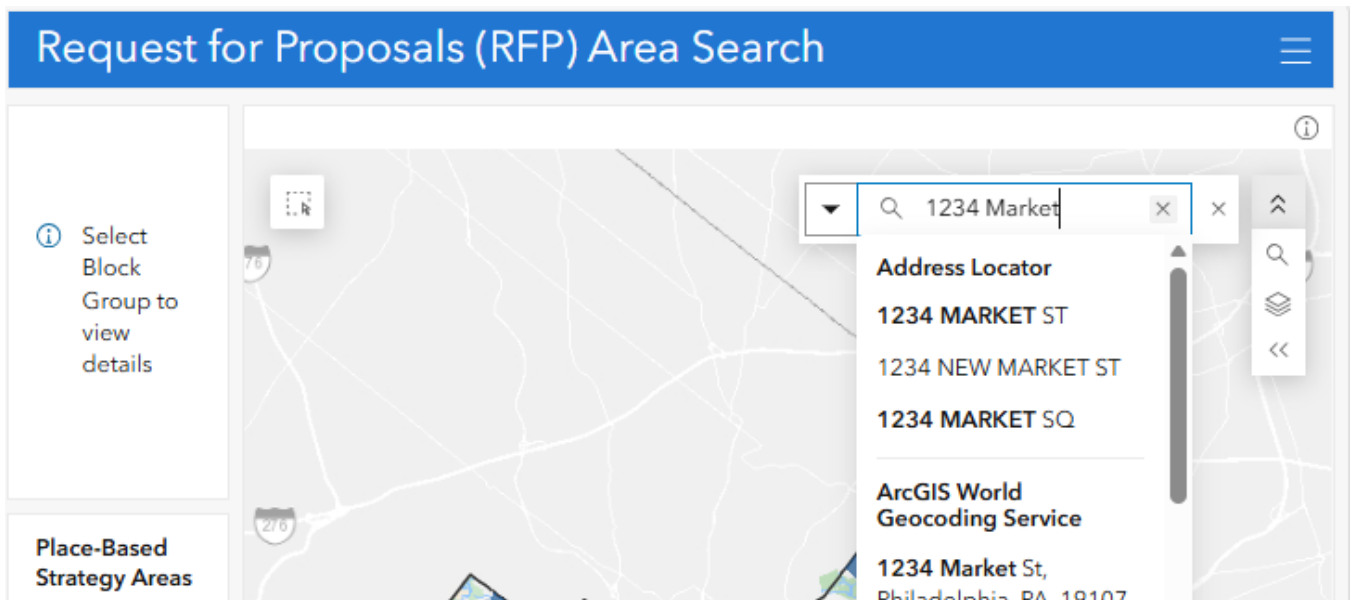
DHCD has developed an Interactive Map that allows Applicants to search by Project address to determine whether the Project is located in a Place-Based Strategy Area or a High Opportunity Area.

Access the Interactive Map using this link - [Interactive Map](#)

1. Find the Search Tool in the top right of the Page



2. Type the Project Address in the Search Tool



3. Hit Enter

The Map will zoom into the Block Group that contains the Project address. Use the color key on the left to determine if the Project Location is in a Place-Based Strategy Area or a High Opportunity Area.

Appendix C: Place-Based Strategy Areas¹

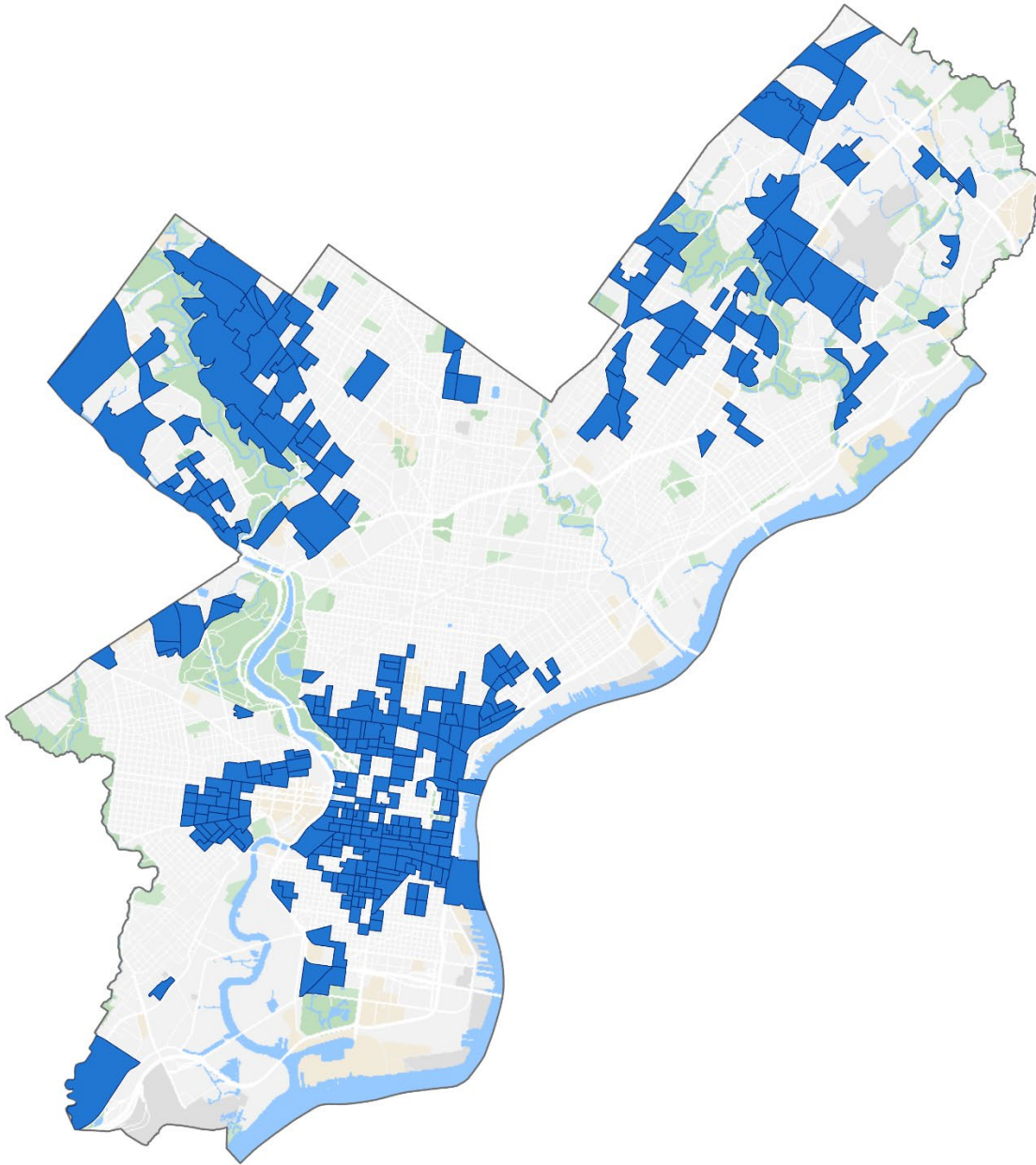
Interactive Map - [Link](#)



¹ Confirmed current as of 7/14/2026

Appendix D: High Opportunity Areas (HOAs)²

Interactive Map - [Link](#)



² Updated on 7/14/2026

Block Group ID

421010010011	421010010021	421010010022	421010010024
421010001014	421010001015	421010001021	421010001023
421010001024	421010001025	421010109002	421010109003
421010110003	421010011011	421010011012	421010011013
421010011014	421010011021	421010011022	421010011023
421010119004	421010119005	421010120001	421010012011
421010012012	421010012013	421010012014	421010012031
421010012032	421010012041	421010012042	421010012043
421010121001	421010122042	421010122043	421010125024
421010125025	421010013011	421010013012	421010013021
421010013022	421010013023	421010013024	421010131001
421010132003	421010133001	421010133002	421010133003
421010134011	421010134012	421010134021	421010134022
421010134023	421010135001	421010135002	421010135003
421010136011	421010136012	421010136021	421010136022
421010136023	421010136024	421010137012	421010137021
421010137022	421010137024	421010139002	421010139003
421010140001	421010140003	421010014001	421010014002
421010014003	421010141001	421010141002	421010142011
421010142012	421010142021	421010143002	421010144001
421010144002	421010144003	421010144004	421010145001
421010147002	421010149006	421010015001	421010015002
421010153001	421010153002	421010153003	421010153004
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421010158005	421010158006	421010016001	421010016002
421010160021	421010160023	421010160024	421010160025
421010161001	421010161002	421010161004	421010166002
421010017001	421010017002	421010018001	421010180011
421010180012	421010018002	421010019001	421010019003
421010020002	421010002002	421010002003	421010206001
421010207013	421010208001	421010209002	421010209003
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