



# FAIR AND AFFORDABLE HOUSING DEVELOPMENT APPLICATION GUIDE



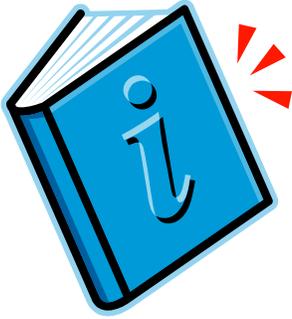


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## Introduction:



Westchester County Department of Planning (WCDP) provides resources to assist in the development of fair and affordable housing. It provides funds under three major housing programs:

- **New Homes Land Acquisition** program to provide funds for the purchase of property for housing development
- **Housing Implementation Fund** which provides funds to municipalities for infrastructure improvements related to the housing development
- **HOME** which provides construction funding for the housing development<sup>1</sup>

These housing programs are administered by WCDP's Housing Division. The Division actively facilitates and encourages the creation of a range of fair and affordable housing choices while working with municipalities, developers, nonprofit housing organizations and others available to individuals, families and senior citizens in Westchester County. It is anticipated that housing developed under this program will provide homes for people in the County, including seniors, young families, teachers, community volunteers, emergency and safety workers, and that the units constructed will be fair and affirmatively marketed. The programs may support new construction, substantial rehabilitation, or adaptive reuse of existing buildings. The homes to be developed may be single-family, townhomes or multi-family housing with tenure as ownership, cooperative, or rental. To ensure long-term affordability, properties purchased under the New Homes Land Acquisition fund program, may be transferred to the Westchester Housing Land Trust, Inc., as approved by the County Board of Legislators, which will then enter into a long term ground lease with the housing developer.

The Housing Division is responsible for accepting, reviewing and underwriting funding applications. Each application submitted is assigned a Project Manager who conducts the reviews and underwrites the application. Upon determining that a proposed housing development is feasible, the Project Manager makes funding recommendations and prepares required documents to the Planning Board, Board of Legislators, and the Board of Acquisition and Contracts in support of the development. Specific HOME funding awards are only subject to approvals by the Board of Acquisition and Contracts. Upon receiving the County approvals, WCDP prepares the funding contract, as approved by the County Attorney's Office.

The Division can provide guidance and technical assistance to developers proposing a housing development utilizing County funding. Housing development sponsors and developers are encouraged to contact WCDP early in the proposal planning process to assure that the proposal fits the funding guidelines and the Division receives information needed to facilitate a recommendation for funding. Applicants may apply for funding under one more County Development program, but funds will only be provided if a financing gap is established.

For more information, or to set up a pre-application meeting, contact:

**Deborah DeLong**  
**Director of Housing**  
**Westchester County Department of Planning**  
**148 Martine Avenue, Room 414**  
**White Plains, NY 10601**

**914-995-6494 (phone)**  
**914-995-9093 (fax)**  
[\*\*ddd2@westchestergov.com\*\*](mailto:ddd2@westchestergov.com)

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<sup>1</sup> These funds are only available in the 40 municipalities participating in the Westchester Urban County Consortium.

## New Homes Land Acquisition:

The New Homes Land Acquisition (NHLA) program was authorized by the Westchester County Board of Legislators to fund the acquisition of property to be used for fair and affordable housing development.

All of the property acquired under the program must be used 100% for affordable housing development. However, this requirement may be fulfilled in a mixed use and/or mixed income building through acquisition of the development rights on property for only the affordable housing portion of the property. The minimum number of affordable units in any mixed income development must total 40% or more of all the housing units developed. NHLA is available in all areas and communities in Westchester County.



The funding source for NHLA is Westchester County's General Obligation Bonds. The Board of Legislators appropriate NHLA funds annually, but must also approve specific legislation and a bond act for each project funded under the program. Their review and approval requires that each proposal submitted be clearly feasible and provide the housing needed in the community within which it is located. Before legislation is submitted to the Board of Legislators, the County Planning Board must also review and approve the application proposal. In order to gain these approvals, all of the applicable Housing Development Application Documents must be submitted for review to the assigned Project Manager. Upon receipt of these approvals, WCDP submits a contract resolution to the Board of Acquisition and Contracts identifying the terms of the contract. Approval by A&C is needed to proceed to contract.

Upon approval and submission of the Housing Development Contract Documents, WCDP prepares a Purchase Contract to be signed with the property seller and a Sales Contract that will transfer the property to the Developer for ONE-DOLLAR (\$1.00). The County, with the approval of the Board of Legislators, may also consider transferring the property Westchester Housing Land Trust, Inc., which will enter into a 99 year ground lease with the experienced and qualified sponsor or developer of the affordable housing. Both the Sale and Purchase Agreements will be in a form approved by the County Attorney's Office.



The Purchase Contract will be in an amount agreed to between the County and the property seller, but cannot exceed the appraised value of the property. The appraisal is conducted by the County, at the request and expense of the NHLA applicant or other party that expects to participate in the program. Before proceeding with an appraisal request, the applicant must also provide the Housing Division with a Phase I report; information on the existing zoning allowing the property to be used for the proposed housing development; and the requested sales price by the seller. Should

the Phase I report require that a Phase II or further research to be conducted the applicant must document its plan to continue the needed reviews and detail any required remediation of identified environmental hazards.

The Sales Contract will include all affordability, monitoring and operating requirements for the development, as well as the Restrictive Covenants that will be filed during the property transfer to the

developer, Land Trust under the ground lease with the housing developer. The housing units, once constructed, must be fair and affirmatively marketed assuring that all potential residents have an equal opportunity to rent or purchase the unit.

Closing on all contracts will occur on the same day and will be scheduled by the Project Manager with the County Attorney's Office. It is required that this closing occurs on the same day and not be earlier than one-week prior to the applicant's closing on all construction financing. Housing Developments must be completed within 18 months of the sale of the property to the applicant/developer unless the County grants an extension.

## **Housing Implementation Fund:**

The Housing Implementation Fund (HIF) program was authorized by the Westchester County Board of Legislators to fund needed infrastructure related to a fair and affordable housing development. The improvements must be publicly owned and may include such items as extending water mains and sewer lines, public sidewalks, parking, lighting, streetscape, etc. Municipal Governments are the only eligible applicants for HIF. The affordable housing sponsor/developer may assist the local government with the application related to the affordable housing.



All of the Improvements funded by the program must be related to only the fair and affordable housing development. However, this requirement may be fulfilled in a mixed use and/or mixed income building through prorating the improvement costs for only the affordable housing portion of the property. The minimum number of affordable units in any mixed income development must total 40% or more of all the housing units developed. HIF is available in all areas and communities in Westchester County. The number of units required to be affordable may be reduced only at the request of the participating municipality, and if that municipality has met its affordable housing goals as published by the Westchester County Housing Opportunities Commission

The funding source for HIF is Westchester County's General Obligation Bonds. The Board of Legislators appropriate HIF funds annually, but must also approve specific legislation and a bond act for each project funded under the program. Their review and approval requires that each proposal submitted be clearly feasible and provide the housing needed in the community within which it is located. Before legislation is submitted to the Board of Legislators, the County Planning Board must also review and approve the application proposal. In order to gain these approvals, all of the applicable Housing Development Application Documents must be submitted for review to the assigned Project Manager. Upon receipt of these approvals, WCDP submits a contract resolution to the Board of Acquisition and Contracts identifying the terms of the contract. Approval by A&C is needed to proceed to contract.



Upon approval and submission of the Housing Development Contract Documents, WCDP prepares a Inter-Municipal Agreement (IMA) to be signed with the municipality which will use the funds to bid and contract for the infrastructure work. In conjunction with the IMA, the municipality and the affordable housing sponsor/developer must enter into a Developer-Municipal Agreement (DMA) that provides for affordability, monitoring and operating requirements, as well as the Restrictive Covenants that must be filed on the Affordable Housing property. In some cases, the County will consider a three party agreement between the County, municipality and developer. These

agreements will be in a form approved by the County Attorney's Office. The housing units, once constructed, must be fair and affirmatively marketed assuring that all potential residents have an equal opportunity to rent or purchase the unit.

The IMA will be in an amount agreed to between the County and the municipality for the infrastructure work only. Should the cost for the work exceed the amount approved by the County, the sponsor/developer may fund the balance of the cost.

Closing on the IMA may occur on the same day or may occur after the housing sponsor/developer has closed on all of the Affordable Housing construction financing. The DMA must be fully executed and the Restrictive Covenants filed on the affordable housing property prior to the execution of the IMA.

## **HOME Program:**



The HOME program was established in 1990 under Title II of the National Affordable Housing Act. In 1992, Westchester County became an eligible Participating Jurisdiction through the already established Westchester Urban County Consortium consisting of 40 local municipalities listed below. HOME funds may be used for the construction of affordable housing located in any of the municipalities.

All of the funds provided under the program must be used for fair and affordable housing development and may be in the form of a grant, loan or deferred loan. HOME funded units may be located in a mixed use and/or mixed income building, but the funds may only pay for costs associated with the affordable housing. County HOME funding is available only in the 40 municipalities participating in Westchester Urban County Consortium. Westchester County's larger cities may have their own allocation of HOME funds.

The funding source for HOME is the US Department of Housing and Urban Development. The funds are allocated to Westchester County annually on a formula basis. The Board of Legislators approve acceptance of these funds as they are allocated. Project specific applications submitted to WCDP are reviewed and underwritten by the Project Manager. All of the applicable Housing Development Application Documents must be submitted for review to the assigned Project Manager. Their review and approval requires that each proposal submitted be clearly feasible and provide the housing needed in the community within which it is located. Upon making this determination, the Project Manager submits a contract resolution to the Board of Acquisition and Contracts identifying the terms of the contract. Approval by A&C is needed to proceed to contract.

With the submission and approval of the required contract documents, WCDP prepares a HOME Agreement to be signed with the qualified sponsor or developer of the affordable housing. This agreement will be in a form approved by the County Attorney's Office. The HOME Agreement will include all affordability, monitoring and operating requirements for the development, as well as the Restrictive Covenants that will be filed during the property transfer to the housing developer. The housing units, once constructed, must be fair and affirmatively marketed assuring that all potential residents have an equal opportunity to rent or purchase the unit.



Closing on the HOME Agreement may occur on the same day, or not be earlier than one-week prior to the applicant’s closing on all construction financing. The housing development must be completed within 18 months of the date of the contract unless the County grants an extension.

**WESTCHESTER URBAN COUNTY CONSORTIUM  
(Municipalities Eligible for HOME Funds)**

Ardsley	Irvington	North Castle	Port Chester
Bedford	Larchmont	North Salem	Pound Ridge
Briarcliff Manor	Lewisboro	Sleepy Hollow	Rye Brook
Bronxville	Mamaroneck Town	Ossining Town	Rye City
Buchanan	Mamaroneck Village	Ossining Village	Rye Town
Cortlandt	Mount Kisco	Peekskill Pelham	Scarsdale
Croton-on-Hudson	New Castle	Village	Somers
Dobbs Ferry	Greenburgh	Pelham Town	Tarrytown
Eastchester	Harrison	Pelham Manor	Tuckahoe
Elmsford	Hastings-on-Hudson	Pleasantville	Yorktown

**Westchester Housing Land Trust, Inc.:**



The Westchester Housing Land Trust, Inc. (WHLT), which was incorporated in April 2007, was created to preserve housing affordability in the long term, as well as to assist in monitoring units created including compliance with fair and affordable housing requirements. WHLT may own land upon which affordable housing may be constructed through the provision of long term ground leases for up to 99 years at a time.

**Fair and Affordable Housing Application Requirements:**

**1. Income Guidelines**

The fair and affordable housing developed with Westchester County housing program funds must be made available to households earning less than 80% of Westchester County Area Median Income (AMI) for Homeownership, and less than 60% AMI for Rental apartments. In Rental developments of 5 or more units 20% of all of the units must be made available to households earning less than 50% AMI.



The Income Guidelines are published annually by the US Department of Housing and Urban Development (HUD). HUD establishes the AMI for each metropolitan statistical area. The base AMI is reflective of income for an average family of 4 persons, as highlighted in **red** in the below chart. HUD then applies a percentage change based upon the number of persons in other household size. The below scale provides the range of percentages applied by HUD:

# Person	1	2	3	<b>4</b>	5	6	7	8
% Adjustment	70%	80%	90%	<b>100%</b>	108%	116%	124%	132%

For a copy of the current guidelines, go to our website: <http://www.westchestergov.com/housing.htm> and click on **HUD INCOME LIMITS**. The PDF file linked to that page, **Westchester County Area Median Income (AMI) Sales & Rent Limits**, provide the Income, Sales and Rent Limits guidelines, including how to calculate the affordable rent or sales price.

## 2. Affordability Requirements



Affordability is defined as a household paying no more than 30% of their income towards their housing costs. Housing Costs for Homeowners include the Sum of: Principal and Interest on the Mortgage loan; Property Taxes; Hazard Insurance; and any common charges, HOA fees, or maintenance fees charged. Housing Costs for Renters include the Sum of: Net Rent and all Tenant Paid Utilities.

County funded fair and affordable housing must remain affordable for a minimum term of 50 years.

Underwriting for Homeownership development is based upon the projected mortgage for which a family between 70% and 80% of median income would qualify, plus the other housing costs listed above. The purchase price is set to be affordable to families at 70% of median income.

For rental housing developments, Westchester County has adopted the HUD HOME program guidelines for rent limits. These guidelines are published annually and have two levels of rents to address the affordability levels of households earning 60% and 50% AMI: the “**High**” HOME rent and “**Low**” HOME rent. These levels are established to include all housing costs associated with renting the apartment. If the tenants will be paying any utilities, then an amount to cover that cost will be deducted from the High or Low HOME rent to establish a Net Rent.

The HUD High and Low rents are included with the Income Sales and Rent Limit Guidelines, described below along with projected utility costs that based upon HUD approved Utility Allowance schedule for the County, which includes values for a range of utility costs, building types and bedroom sizes.

Affordability calculations, HUD Rent Limits and Utility Allowance Schedule are included in the [Westchester County Area Median Income \(AMI\) Sales & Rent Limits](#) guide that can be found at <http://www.westchestergov.com/housing.htm> and clicking on **HUD INCOME LIMITS**.



## 3. Housing Opportunity Commission

The Housing Opportunity Commission (HOC) was established under Westchester County Local Law No. 7-1994 for the purpose of enlisting local government and civic support for the implementation of the County adopted housing goal of creating 5,000 units of new fair and affordable housing units by the year 2000. the HOC outlined their goals in the 1993 Affordable Housing Allocation Plan. HOC’s mission was renewed by the County Board of Legislators as a result of a new Housing needs study conducted in 2004 that identified an updated goal of over 10,000 units to be created between the years 2005 and 2015. To implement the new goal, HOC updated the Affordable Housing Allocation Plan and issued it in 2005.

The Affordable Housing Allocation Plan identifies the local municipal responsibility to meet the identified goal.

The HOC defines affordable housing as housing costs that do not exceed 30% of income for a household whose income is at 80% of median income.

For a copy of the current Needs Study and Allocation Plan, go to [http://www.westchestergov.com/housing\\_opportunitycommission.htm](http://www.westchestergov.com/housing_opportunitycommission.htm).

#### 4. State Environmental Quality Review Act (SEQRA) and National Environmental Policy Act (NEPA) Reviews

All housing developments are subject to the SEQRA review process. In general, the municipality within which the proposed development is located establishes that it is the Lead Agency in making a SEQRA assessment and conducts a coordinated review with all involved agencies and interested parties. Applicants for County housing programs should contact the municipality to initiate the review process.



Applicants proposing to use County NHLA or HIF funding in support of their housing must also identify the Westchester County Board of Legislators as an involved party and the County Planning Department an interested party in its submissions to the Lead Agency for the SEQRA review. WCDP will then participate in the coordinated review process.

Applicants proposing to use County HOME funding will also be subject to the NEPA review process. WCDP Environmental Staff conduct this review based on the documentation submitted with the Housing Application for funding.



#### 5. Local Approvals

Local land use approvals must be in place allowing for the housing to be constructed prior to any full commitment of County funding under any of its housing programs, including zoning, subdivision and site approvals.

Fair and affordable housing applications may be submitted prior to securing any needed local approval or variances for review, but the application will not be considered complete until all approvals are in place allowing for the development of the proposed housing.

#### 6. Site Control & Appraisal



All applicants for housing programs will also need to document that they have site control sufficient to pursue the proposed housing. Site control may be in a form of executed deed; a contract of sale; option to purchase; a local Land Disposition Agreement; or a letter from a public agency or other entity agreeing to convey the property, including the terms and conditions of such a transfer. In the case where the applicant intends to apply for NHLA any site control documentation should indicate that the site control is assignable to the County, and that the local government of the municipality within which the property is located will waive their right of first refusal to purchase the land for \$1 as parkland.

Fair and affordable housing development sites to be purchased under the NHLA program must be appraised to establish their value. The appraisal is conducted by the County, at the request and expense of the NHLA applicant or other party that expects to participate in the program. Before proceeding with an appraisal request, the applicant must also provide the Housing Division with a Phase I report, information on the existing zoning allowing the property to be used for the proposed housing development, and the requested sales price by the seller. Should the Phase I report require that a Phase II or further research to be conducted the applicant must document its plan to continue the needed reviews and detail any required remediation of identified environmental hazards.

The actual purchase price provided under the NHLA program may be less than, but may not be more than the appraised value of the property.

## 7. Environmental Site Assessment (Phase I & II)

A Phase I Environmental Site Assessment is required for all applications for funding. The Phase I determines the likely presence on the site of hazardous materials, soil or water contamination, underground storage tanks, PCBs, asbestos and lead-based paint. Suspected hazards must be verified as present or not by follow-up testing and analysis.



If hazards are identified, a Phase II may be required to conduct additional review and follow-up. The site assessment is undertaken to identify the character and extent of suspected contamination. Phase II site assessments involve the collection of samples for analysis and often require several rounds of testing before they are complete.

## 8. Other Project Funding Commitments

The application must include documentation of funding from all other sources. Documentation may include letters of commitment, funding agreements and other documents demonstrating that the funds are available and will be committed to the housing development.

Documentation must be provided for each source listed in the “Sources and Uses” provided within the application.

## 9. Eligible Applicants

Eligible applicants may include any entity that is legally authorized to do business in New York State, including partnerships, corporations, housing fund companies, limited liability companies, nonprofit housing organizations, etc.

Eligible applicants must also demonstrate their capacity to develop the housing, including financial resources, previous experience and current ability to carry the project from concept through to completion.



## 10. Affirmative Fair Marketing and Occupant Selection

The applicant is responsible for development of an Affirmative Fair Housing Marketing Plan as part of a management or operating plan. The Marketing Plan is to promote fair housing by ensuring outreach to all potentially eligible households, especially those least likely to apply for assistance and must comply with all federal, state, and local fair housing laws, rules, guidelines, regulations, etc., including but not limited to the Fair Housing Act 42 USC 360.



The affirmative marketing components of the Marketing Plan should consist of actions that provide information and otherwise attract eligible persons to the project without regard to race, color, national origin, sex, religion, familial status (persons with children under 18 years of age, including pregnant women), or disability.

The applicant must also provide written selection policies identifying how the tenants or homebuyers will be selected to rent or purchase their unit. The selection policies should comply with all applicable federal, state and local laws, rules, regulations etc. Included should be a clear statement of the income eligibility criteria for occupancy of the Units; a description of how income eligibility will be

determined; the selection of tenants or buyers from a maintained, written waiting list in chronological order of their application or as in some cases initial occupancy will be determined by lottery; the procedure for selection must be in writing; and provide for prompt written notification to any rejected applicant and state the grounds for the rejection

### 11. Occupancy Standards

A family selected to purchase or rent a Unit may include an individual with or without children. Such a family is defined as a group of people related by blood, marriage, adoption or affinity that lives together in a stable family relationship. This definition should be used when determining the occupants of a Unit.

The County has adopted the below occupancy standards based on Unit size.

<u>Number of Bedrooms</u>	<u>Minimum Number of Persons Per Household</u>	<u>Maximum Number Persons Per Household</u>
0 BR	1	1
1BR	1	3
2BR	2	5
3BR	3	7

These standards must be used to determine the family size for each unit based on the number of bedrooms. If the family receives a Section 8 subsidy, a more restrictive standard based on that program will be applied. These standards are also subject to local occupancy and building codes.

### 12. Non-Discrimination

The applicant must affirm that neither it nor any contractor, subcontractor, employee or any other person acting on its behalf shall discriminate against or intimidate any employee or other individual, including, but not limited to, any resident or potential resident of the Units, on the basis of race, creed, religion, color, gender, age, national origin, ethnicity, alienage or citizenship status, disability, marital status, sexual orientation, or familial status, as those terms may be defined in Chapter 700 of the Laws of Westchester County.



The County maintains a zero tolerance policy prohibiting all forms of harassment or discrimination.

### 13. Homebuyer Education and Counseling

All applications with a homeownership component must include an agreement with a housing counseling agency, approved by Westchester County.



The counseling agency responsibilities are to include marketing of the homes, including affirmative fair marketing of the development; Homebuyer selection pursuant to the project’s approved marketing plan; Homebuyer income eligibility and certification that the homebuyer household is eligible and qualified; and Homebuyer counseling and education in preparation for homeownership and mortgage readiness.

## 14. Property Management Qualifications

Applicants proposing to manage the housing or to hire a property management agent will need to have minimum qualifications if they are to be involved in the housing development. These qualifications include having three years of property management experience in the affordable housing field; and the Manager/Agent has conducted income eligibility of prospective tenants. If requested, the County will assist in identifying a qualified property management agency as requested by the applicant.

## 15. Monitoring and Reporting

The County will have ongoing responsibility to monitor and report on the affordable housing units developed under all of its programs. This monitoring includes annual reports, verification of primary residency by both homeowners and tenants, verification of household income, unit inspections, etc.

Monitoring may be conducted through annual reports by owners or managers as well as on site visits and unit inspections.



## **Fair and Affordable Housing Development Application Documents:**

Below is a list of document that are needed to evaluate any request for funding. These documents are similar to documents needed by other financing entities. If other applications are being prepared to submit to other funders, those documents may also be provided to the County for review rather than preparing a separate application just to the County. The other funders may include the Westchester County Industrial Development Agency (IDA), or a local IDA; New York State Housing Finance Agency, Affordable Housing Corporation or Division of Housing and Community Renewal; Federal Home Loan Bank; Private Banks or Lenders; Foundations and/or others providing loans, grants or other assistance to develop a fair and affordable housing development. Please note that some of the below listed documents include items unique to Westchester County and its programs. These will be needed in addition to documents prepared for other funding.

Westchester County has prepared and posted on its website several excel workbooks which may aid in preparing an initial feasibility analysis and in making an application to the County. These workbooks may be found at: [http://www.westchestergov.com/housing\\_developmentworkbooks.htm](http://www.westchestergov.com/housing_developmentworkbooks.htm).

### 1. **Applicant/Sponsor Information:**

- a. Name of Applicant/Sponsor
- b. Contact Information (Name/Title/Organization/Address/Phone/E-Mail)
- c. Organizational/Staff Affordable Housing Development Experience
- d. Organizational/Staff Capacity to Develop Housing Project (Financial, etc.)
- e. Financial Statements – Most recent audited statements & current YTD statement
- f. List of Principals and Percent of Controlling Interest
- g. Community Housing Development Organization documents, if applicable

### 2. **Other Housing Development Partners/Developers:**

- a. Provide information listed above for other participants in the development

**3. Housing Development Ownership Structure:**

(if eventual owner is not Applicant/Sponsor)

- a. Legal Name of Ownership Entity
- b. Contact Information (Name/Title/Organization/Address/Phone/E-Mail)
- c. Organizational/Staff Housing Development and Management Experience (May be same as sponsoring organization)
- d. List of Principals and Percent of Controlling Interest

**4. Development Team:**

(Provide the below for all Team members – Architectural, Engineering, Financing, Legal, Property Management, Marketing/Sales, Consulting, and others participating in the development or operation of the project)

- a. Name of Provider
- b. Contact Information (Name/Title/Organization/Address/Phone/E-Mail)
- c. Previous Affordable Housing Development Experience

**5. Housing Development Site and Location Information:**

- a. Name(s) of Property Owner(s) and Contact Information
- b. Requested Purchase Amount
- c. Property Street Address
- d. Municipality
- e. Indicate New Construction or Acquisition/Rehabilitation
  - i. If A/R note if building is vacant or if fully or partially occupied
  - ii. If Occupied, describe relocation plan (HUD Uniform Relocation Act may apply)
- f. Map of Immediate Vicinity
- g. Area Map showing proximity and distances to transportation, shopping and services
- h. Tax Map ID – Section, Block and Lot for each parcel in the development site
- i. Property Condition (Improvements, Former Uses, etc.)
- j. Phase I (and II) Report clearing the site, or documenting remediation needed
- k. Photos of Site
- l. Wetland/Buffer delineation (certified soil scientist)

**6. Housing Development Proposal:**

- a. Proposed Type of Development (New Construction, Rehabilitation, etc.)
- b. Property Tenure (Homeownership, Rental or Both)
- c. Target Population (Family, Elderly or Both)
- d. Total Number of Units and Unit Sizes (Bedroom Size and Sq. Ft.)
- e. Total Number of Affordable Units and Unit Sizes (Bedroom Size and Sq. Ft.)
- f. Number of Units Handicapped Accessible (Section 504 of the Rehabilitation Act of 1973)
- g. Number of Units Available to Special Populations (First-Time-Homebuyers, Households living in Public or Assisted Housing, Households receiving Section 8, or Other Special Needs population)
- h. Proposed Sale Prices or Rents for each unit size<sup>2</sup>
- i. Income group(s) targeted

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<sup>2</sup> The Affordable Units must be priced to be affordable to households earning at or below 80% of Westchester County's Area Median Income (AMI), as published by HUD; or leased at a rent that is affordable to households earning at or below 60% with 20% of the rental units available to households with incomes at or below 50% of AMI. In underwriting the feasibility of the project, the County will ensure that the sales price or rents are affordable to a range of households, and will not approve projects with prices or rents at the maximum limit.

- j. Other Housing Costs:
  - i. Proposed HOA/Maintenance Fees for Ownership Units; or
  - ii. Tenant Paid Utilities for Rental Units
- k. Commercial Space and Size and Configuration proposed (if any)
- l. Site Plan & Building Schematics
- m. Other Development specific details

**7. Development Information:**

- a. Local Approvals Needed & Approvals in Place (Subdivision, Zoning, etc.)
- b. Status of SEQRA<sup>3</sup>
- c. Cultural Assessment Form (SHPO Review)
- d. Identify design, construction techniques or proposed equipment/appliances that are considered green, energy efficient or smart technology (i.e, Energy Star standards)
- e. Development Budget (Include specifics known: Site work, construction, soft costs, etc.)
- f. Total Development Cost
- g. Rental or Condominium Housing Operating proforma – 1<sup>st</sup> year and typical year
- h. Amount Requested from County:
  - i. New Homes Land Acquisition (amount seller is requesting)
  - ii. Housing Implementation Fund<sup>4</sup>
  - iii. HOME<sup>5</sup>
- i. Municipal Resolution requesting HIF funding and amount of funds requested
- j. Sponsor/Applicant Agreement to cover the cost of County appraisal of property if NHLA is proposed funding
- k. A Municipal Resolution waiving any rights to the property under acquisition of the property under NHLA is recommended, but not required.
- l. Units to be funded with County Funding (including size, tenure, etc.)
- m. Project Financing:
  - i. List all Sources and Uses of Funds
  - ii. Status of other funding
  - iii. Letters of Commitment from other sources
- n. Project Development Timetable

**8. Market/Management Information:**

- a. Market Study or Needs Assessment
- b. Management Plan
- c. Marketing Plan (Including Affirmative Fair Marketing)
- d. Tenant or Buyer Selection Plan
- e. Name of County Approved Housing Counseling Agency

Sample forms and online workbooks may be found at:

[http://www.westchestergov.com/housing\\_developmentworkbooks.htm](http://www.westchestergov.com/housing_developmentworkbooks.htm).

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<sup>3</sup> Lead Agency Referral must include the Westchester Board of Legislators as an involved agency, and the Westchester Department of Planning as a interested agency.

<sup>4</sup> Only Municipalities may apply for HIF funds in support of an Affordable Housing development

<sup>5</sup> Available only in consortium areas (specifically not in areas receiving a allocation of HOME funds directly from HUD: Mount Vernon, New Rochelle, White Plains and Yonkers)