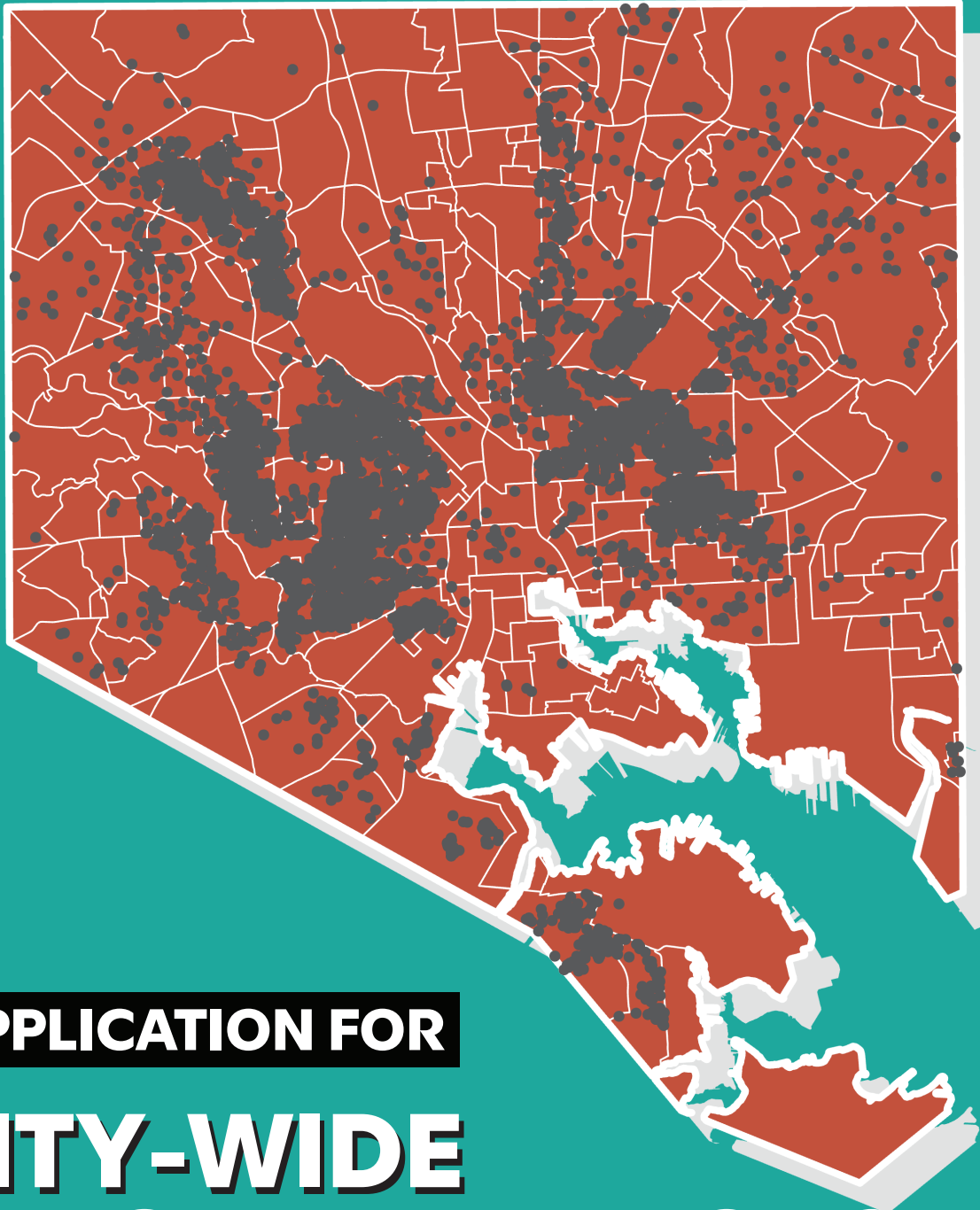




BALTIMORE CITY  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT



**APPLICATION FOR**

# **CITY-WIDE AFFORDABLE HOUSING TIF FUNDS**

**Issue Date: September 10, 2025**

**Applications Open: September 19, 2025**

**Submissions Due: October 3, 2025**

**CITY-WIDE AFFORDABLE HOUSING TIF  
NOTICE OF FUNDING OPPORTUNITY (NOFO)**

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## 1. SCHEDULE\*

NOFO Posted on DHCD' s Website for Review	9/10/2025
Online Application Opens	9/19/2025
Information Sessions	9/15/2025 1:00pm EST 9/16/2025 5:30pm EST
Deadline to Submit Written Questions	9/17/2025
Response to Written Questions Posted on DHCD Website	9/19/2025
<b>SUBMISSION DEADLINE</b>	<b>10/03/2025</b>
Threshold Review	10/17/2025
Award Recommendations to Commissioner <b>ESTIMATED</b>	10-29 through 10-31-2025
<b>AWARD NOTIFICATION</b>	<b>11-6 through 11-17-2025</b>

\*Dates are estimates and subject to change at the discretion of the Housing Commissioner

Interested applicants are strongly encouraged to attend the Information Sessions scheduled on September 15 and September 16 by registering here using the following [LINK](#):

If you are unable to attend an Information Session, you can submit written questions to [AHTIF@baltimorecity.gov](mailto:AHTIF@baltimorecity.gov). The deadline to submit written questions is September 17.

## 2. SUMMARY OF THE NOFO AND APPLICATION PROCESS

- The City currently estimates that between \$15-18 million could be available to support the redevelopment of vacant residential buildings for affordable homeownership and rental that are in the City-Wide Affordable Housing TIF District (the “TIF District”).
- Funds will be available after the City sells the TIF Bonds, expected to be in December AND grantees have executed a Grant Agreement with the City.
- An estimated \$3 million is expected to be allocated to funding applications submitted by legacy residents, residents living in the TIF District, and small and emerging developers for privately owned properties.
- TIF funds are provided as grants and can only be spent on hard construction costs as described in this NOFO.
- **TIF funds are paid on a reimbursement basis. You must have a source of funds to pay for costs and then be reimbursed.**
- This is a three-step application process that includes Threshold Review, Review and Approval of the Project Budget, and executing a Grant Agreement with the City. Threshold Review determines if an application includes all the information and attachments required to determine if a grant can be awarded. After the execution of the Grant Agreement, recipients will be responsible for construction, occupancy, and disbursement of funds and certain ongoing reporting requirements.

- All applications must be submitted using the online application process as described in Section 7 of this NOFO.
- Funding requests that are part of a LDA or the Developer Registry will be evaluated based on meeting Threshold Requirements and will not be scored, as these projects/applicants were previously approved through a competitive process. Applications requesting funds for privately owned properties will be evaluated for Threshold Requirements and will be scored. Applications submitted by Legacy Residents living within the TIF District will be evaluated for Threshold Requirements and will not be subject to scoring.
- Projects awarded TIF Funds will be expected to complete their projects and obtain a Use and Occupancy Permit within 12 months of executing a Grant Agreement with the City.

### 3. INTRODUCTION

The TIF District was established in 2024 by Ordinance 24-443 of the Mayor and City Council of Baltimore (the City) to assist in redeveloping vacant properties for homeownership or rental to be occupied by households earning no more than 115% (or approximately \$149,845 for a household of four as determined by HUD) of the area median income adjusted for family size (the “AMI”). The establishment of the TIF District allows the City to issue “TIF Bonds” and use the proceeds to fund certain hard construction costs to redevelop vacant properties that are located in the City-Wide Affordable Housing TIF District (the “TIF District”). A searchable database of the list of properties can be found here: [Baltimore Affordable Housing TIF](#). To be included in the TIF District and awarded TIF Funds, properties must have been issued a Vacant Building Notice (VBN) by the City. Additional information about the TIF financing can be found here: [Affordable Housing TIF | Baltimore City Department of Housing & Community Development](#).

The goals of the City-Wide Affordable Housing TIF program are to:

- Foster equitable neighborhood development
- Reduce the appraisal gap (when the appraised value is less than the sales price)
- Expand resources for community development
- Provide opportunities for small, emerging, women and minority-owned businesses
- Support sustainable and healthy communities
- Support Violence Reduction Initiatives
- Grow the City’s population
- Increase the City’s tax base

This is the first in a series of NOFO’s that will make TIF Funds available for the redevelopment of vacant properties located in the TIF District.

The first series of TIF Bonds is estimated to provide \$15-\$18 million in proceeds available for grant awards. Funds are being made available to support mixed-income and affordable homeownership and rental outcomes for households earning up to 115% of the area median income (AMI) as determined by the U.S. Department of Housing and Urban Development (HUD). Additional information on income limits and maximum affordable rents can be found here: [NOFO Income Limits 09-01-2025.xlsx](#) and [NOFO Rent Limits 09-01-2025.xlsx](#). An estimated \$3 million of the TIF Bonds is expected to be allocated to funding the redevelopment of privately owned properties in the TIF District that are owned or are being purchased by legacy and current TIF District residents, and small and emerging developers. DHCD

anticipates that the remaining funds will be allocated to support the redevelopment of properties that are part of a City Land Disposition Agreement or included in DHCD’s Developer Registry. The allocation of TIF Bond proceeds and final grant award amounts are subject to the Housing Commissioner’s sole discretion.

All grantees will be required to execute a Grant Agreement with DHCD and meet the terms of that Agreement in order to receive funds. TIF funds can only be spent on hard construction costs as described in this NOFO for work that does not begin until a Grant Agreement is executed with the City.

**TIF Funds are provided on a reimbursement basis, and applicants will be responsible for demonstrating they have a source of funds to pay for costs that will be reimbursed by TIF Funds.** To be reimbursed, a requisition will be required as described in Section 9 of this NOFO. The requisition process will require inspection and approval by a third-party inspector, review by the City, and review and approval of the Verification Agent.

#### 4. ELIGIBLE APPLICANTS AND PROGRAMS FUNDED WITH TIF FUNDS

TIF Funds will be used to support the following programs, uses, and applicants:

PROGRAM	ELIGIBLE APPLICANTS	ELIGIBLE PROPERTIES (must be located in the City-Wide Affordable Housing TIF District)
City Award of Properties/Executed Land Disposition Agreement (LDA)	<p>Organizations/entities that have received an award letter from DHCD to redevelop specific properties</p> <p>Have an executed LDA that is in good standing with the department</p> <p>Can execute an LDA within 45 days of receiving an award letter and close on the City-owned properties within 120 days from executing an LDA.</p>	<p>Properties included in the award letter and/or amended into an LDA</p> <p>Properties included on the State’s FY26 BVRI List.</p>
Developer Registry	Applicants who have been selected to participate in DHCD’s Developer Registry	<p>City owned properties in an Impact Investment Area (IIA)</p> <p>Site control of private properties that are in the TIF District. This can include properties with an Open Permit</p> <p>Properties included on The State’s BVRI FY26 Award List</p>
General Interest	For profit and not for profit affordable housing developers	Privately owned properties or properties with site control that are in the TIF District.

	<p>Organizations that partner with a developer</p> <p>Individuals who currently own or are purchasing a property that is included in the TIF District</p> <p>Small and emerging developers</p> <p>Entities/Individuals who are interested in rehabbing vacant properties</p> <p>Individuals who live in the TIF District and are interested in rehabbing an eligible vacant property for their occupancy, family member, or as rental to generate income</p>	<p>This can include properties in the TIF District with an Open Permit</p>
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Qualified applicants may apply for one or all of the programs described above. There is no maximum on the amount of TIF Funds that can be requested or the number of properties, for which funds can be requested, however applicants must be able to demonstrate that:

- TIF Funds are necessary to fill an appraisal gap, and to provide or preserve affordability,
- applicants have other sources of financing to complete their proposed project
- applicants can complete their projects and
- obtain a Use and Occupancy Permit within 12 months of executing a Grant Agreement, and all other criteria described in this NOFO can be met.

A request for TIF Funds is not a guarantee that an award of funds will be made. DHCD reserves the right to modify the final award amount.

Applicants, particularly those who are new to development (i.e., who have three or fewer years of experience or who have successfully completed the redevelopment of five or fewer vacant residential buildings), are strongly encouraged to partner with experienced developers to successfully complete their projects. In the event an application is submitted as a partnership, DHCD will require an executed memorandum of understanding or partnership agreement between all partners prior to executing a Grant Agreement with the City.

**5. ELIGIBLE USES OF TIF FUNDS**

TIF Funds can only finance hard costs of construction that are capital expenditures (e.g., capitalized into the costs of the project) for work that has not begun.

DHCD is recommending that TIF Funds be used for the following hard construction costs that are part of a substantial renovation and can potentially be approved and reimbursed through a minimal number of reimbursement requests: excavation, demolition grading, or similar site improvements in preparation of construction or rehabilitation of the vacant unit, building structure or shell, foundations / framing / floor and roof structure / roof cover / ceiling, building service equipment, including the electrical, plumbing,

heating, ventilation and air-conditioning systems, alarm systems, elevators, fire protection systems, computer and network cabling, and telecommunications cabling.

Hard construction costs such as interior and exterior finishes, floor coverings, stationary equipment and other building fixed equipment may be subject to additional reviews to determine eligibility. In the event a cost is determined to be ineligible and cannot be reimbursed, the applicant will be responsible for identifying and providing proof of an alternative fund source to cover these costs.

## **6. CITY COMPLIANCE REQUIREMENTS**

### Minority and Women-Owned Business Participation Requirements

Funds provided through this NOFO are not subject to Minority and Women-Owned Business Participation Requirements.

### Insurance Requirements

Prior to executing a Grant Agreement with the City, grantees will be required to provide a Certificate of Insurance that applies to the contractors undertaking all work. The requirements below apply to the general contractor (the "Subgrantee and the Subgrantee's Contractor") that will be undertaking the work. Property owners will be required to carry liability insurance at a limit of not less than \$1 million. DHCD will work with owners that are unable to obtain insurance to meet this requirement.

The Subgrantee or if applicable Subgrantee's Contractor shall procure and maintain during the life of this Agreement the following insurance coverages:

1. Commercial General Liability Insurance at limits of not less than One Million Dollars (\$1,000,000) per occurrence for claims arising out of bodily injuries or death, and property damages. Policies with aggregate limits, a minimum limit of Three Million Dollars (\$3,000,000) is required. Such insurance shall include contractual liability insurance.
2. Business Automobile Liability at limits of not less than One Million Dollars (\$1,000,000) per occurrence for claims arising out of bodily injuries of death, and property damages. The insurance shall apply to any owned, non-owned, leased or hired automobiles used in the performance of this Agreement.
3. Worker's Compensation coverage as required by the State of Maryland, as well as any similar coverage required for this work by applicable Federal or "Other States" State Law.
4. Errors and Omissions Insurance at a limit of not less, than One Million Dollars (\$1,000,000.00) and name the City as an additional insured, in the event that services delivered pursuant to this Agreement, either directly or indirectly involve or require professional services. Applicable during the design stage. "Professional Services" for the purpose of this Agreement shall mean any services provided by a licensed professional.
5. "All Risk Builders' Risk," during construction/renovation to include insurance including theft, vandalism windstorm and hail, flood and quake at a limit of not less than 100% of the full complete value of structure'(s)/work associated with this project. This insurance shall protect the City, as its interest may appear in the work, and shall insure against the perils of fire and extended coverage, theft, vandalism and malicious mischief. All Risk insurance may not contain exclusions relating to floods, earthquakes, mysterious disappearance, hail and terrorism. If the Property Insurance contains a co-insurance provision, the Subgrantee shall be responsible for

the amount of insurance satisfying the co-insurance amount so as to make the co-insurance clause inoperable. If not covered otherwise, the Subgrantee shall have and maintain during the life of this Agreement similar Property Insurance on portions of the work stored off the site or in transit when such portions of the work are to be included in any payment.

6. The City, its elected/appointed officials, employees, departments, and agents shall be covered, by endorsement, as additional insureds with respect to liability arising out of activities performed by or on behalf of the Subgrantee in connection with this Agreement.
7. The Subgrantee's insurance shall apply separately to each insured against whom claim is made and/or lawsuit is brought, except with respect to the limits of the insurer's liability.
8. Insurance is to be placed within insurers with a Best's rating of no less than A:VII, or, if not rated with Best's, with minimum surpluses the equivalent of Best's surplus size VII and must be licensed/approved to do business in the State of Maryland.
9. Coverage shall not be suspended, voided, canceled, reduced in coverage or in limits, except by the reduction of the applicable aggregate limit by claims paid, until after forty-five (45) days prior written notice has been given to the City. There will be an exception for non-payment of premium, which is ten (10) days' notice of cancellation.
10. Failure to obtain insurance coverage as required shall constitute an immediate breach of this Agreement.

## **7. HOW TO APPLY FOR TIF FUNDS**

Applications for TIF Funds must be submitted using the online application form (available beginning Sept. 19). Applicants must complete all information and exhibits included in this NOFO to be considered for an award of funds. Incomplete applications will not be evaluated for an award of funds. Applications that are not submitted online will not be considered for an award of funds. **ALL SUBMISSIONS ARE DUE NO LATER THAN OCTOBER 3.**

Interested applicants are strongly encouraged one or both of the following Information Sessions to learn more about the application process and funding requirements: September 15 at 1:00pm EST and September 16 at 5:30pm EST. Both information sessions will be held on Zoom and registration is required using this [LINK](#):

The application process will consist of the following:

1. Threshold Review and Scoring: An internal administrative and financial review will be conducted by DHCD staff to ensure all application requirements have been met. Threshold Review focuses on verifying eligibility, confirming that the application is complete, and checking for any discrepancies or missing information. Applications with 3 or fewer Threshold Review inaccuracies will be given an opportunity to cure application. **ALL SUBMISSIONS MUST MEET THRESHOLD REVIEW TO BE CONSIDERED FOR AN AWARD OF FUNDS.**

Applications that are determined to have met Threshold Criteria will be scored based on the following:

- o Financing and Ability to Spend TIF Funds. Is sufficient financing committed or available to complete the Project if TIF funds are awarded.

40 points maximum (LDA & Developer Registry applications only): Scoring will be based on executed Letters of Commitment, award letters, and/or evidence of personal funds. Grant Agreements and Loan Agreements must be executed, and funds available by the time a Grant Agreement with the City is executed. Applicants using personal funds will be required to provide evidence of availability of funds at least 30 days before a Grant Agreement with the City is executed. Budgets must clearly demonstrate that TIF funds will only be spent on eligible expenses, that applicants have sufficient financing to cover TIF costs, and that funds will be spent and can be reimbursed in accordance with Federal Tax Code requirements.

- Scheduling. Does the project schedule clearly indicate key benchmarks such as land and financial closings, execution of a Grant Agreement with the City, anticipated building permit approval, construction start date, issuance of a Use and Occupancy Permit, and occupancy. Is the schedule realistic so that construction can be completed and a Use and Occupancy permit can be issued no later than 12 months from the date a Grant Agreement with the City is executed.

25 points maximum (LDA & Developer Registry applications only). Scoring will be based on feasibility of completing a project within 12 months of Executing a Grant Agreement. Applicants are available to undertake the project, site control is achievable, and the project can be completed, and a Use and Occupancy Permit can be obtained withing 12 months:

- Applicant Capacity. Based on the project descriptions provided, applicants must be able to demonstrate they have the expertise, staff, partners, consultants, and contractors to complete their proposed projects and obtain a Use and Occupancy permit within 12 months of executing a Grant Agreement.

25 points maximum (LDA & Developer Registry applications only). Scoring will be based either on prior experience and/or readiness to proceed, complete team, and the team members' experience in renovating City single family residential properties.

- Site Control. Applicants requesting funds for privately owned properties must be able to provide proof of ownership or a Purchase Agreement that clearly identifies a closing date. If the Purchase Agreement includes conditions that are contingent on closing, or if the closing date has been extended, the application must include an explanation for why closing has been extended and the status of any contingency items.

10 points maximum (LDA & Developer Registry applications only). Scoring will be based on a demonstrated ability to have title to a property no later than 30 days from executing a Grant Agreement with the City.

2. Conditional Award Letters. Applicants who are recommended for an award of TIF Funds will receive a Conditional Award Letter. The Letter will request detailed project budgets required for review by the City's Bond Counsel and TIF Verification Agent prior to executing a Grant Agreement, as well as executed construction contracts and other financial information to confirm the TIF Funds are needed to bridge an "appraisal gap" or to promote affordability.

3. Execution of Grant Agreement. Following review and approval of the above and any other information DHCD requests, the City and the awardee will execute a Grant Agreement. This will be a form agreement whose form will have been previously approved by the Board of Estimates and therefore will not be subject to revisions.
4. Project Implementation and Disbursement of Funds. Grantees will implement their projects and provide quarterly progress reports to ensure that the project can be completed within the 12-month term of the Grant and that TIF Funds will be disbursed prior to the end of the term.

**Threshold Review**

This NOFO includes two types of Threshold Requirements: information that must be included as part of the application submission to be considered for an award and information that must be reviewed and approved by DHCD prior to executing a Grant Agreement.

The table below shows Threshold Requirements that are due, 1.) at the time of submission; and 2.) prior to executing a Grant Agreement with DHCD.

Missing or incomplete Threshold Information could result in your application not being considered for an award of funds or having an award revoked.

**THRESHOLD INFORMATION REQUIRED WITH YOUR SUBMISSION**

	<b>Non-Profit</b>	<b>For Profit</b>	<b>Individuals</b>
Complete application submitted through the online form	X	X	X
Authorization to Submit	X	X	X
Signed Certifications	X	X	X
Certificate of Good Standing	X	X	NA
Owned Property Disclosure	X	X	X
Letters of Intent, Commitment Letters, Award Letters, Executed Grant Agreements, Approved Loan Agreements	X	X	X
IRS Determination Lette	X		
Organization By-Laws	X		
Board of Directors roster with list of titles and affiliations	X		
Corporate Resolution Authorizing Submission of Application	X		

<b>THRESHOLD REQUIREMENTS PRIOR TO EXECUTING GRANT AGREEMENT</b>			
Certificate of Insurance	X	X	X
Approved Development Budgets, Construction Contracts and Schedules	X	X	X
Most Recent 990 (please provide an explanation if not for 2024)	X		
Most recent budget for applicants with annual budgets of \$200,000 or less		X	
Most recent financial statement prepared by certified accounting firm for applicants with annual budgets of more than \$200,000 but less than \$500,000		X	
Most recent audited financial statement for applicants with annual budgets of \$500,000 or more		X	
Final executed loan and other financing agreements	X	X	X
Executed Partnership Agreements/MOU or MOA (if applicable)			
<b>CITY DUE DILIGENCE</b>			
Confirmation properties are located in the TIF District	X	X	X
Confirmation of liens, judgements, bankruptcies	X	X	X
Background check	X	X	X
Confirmation no un-permitted work is underway	X	X	X
Appraisal Gap/Funds needed to promote affordability	X	X	X
Work can be financed and completed within 12 months of executing a grant agreement	X	X	X

## Project Information

All applications must include:

Applicant Information. Briefly describe your company/organization/Individual mission and recent development projects (maximum 500 words).

Project Description. Clearly describe the project for which funds are being requested. Include details such as neighborhood(s) the properties are in, intended outcome (homeownership or rental), community or neighborhood involvement, how your project will support community plans, and how the project will meet the program goals. If you are requesting funds for a homeownership project, describe how you will market and sell your property. The Project Description can have a maximum of 500 words that provide DHCD with a clear understanding of where, what, how, and when you are going to use TIF Funds. As part of the Project Description, all applicants must complete the Property Information form (maximum 500 words).

Development Team. List all members of your development team- the individuals and companies that will help you complete your redevelopment project within 12 months of executing a Grant Agreement with DHCD - the role they will play, and briefly describe their experience, including any prior projects you have worked on and the outcomes of these projects. If you have not selected all your team members, please indicate when and how they will be selected. If available, please upload resumes and/or company descriptions. Grantees will need to provide executed construction contracts and licenses prior to executing a Grant Agreement. Failure to use licensed contractors and subcontractors could result in losing your award.

Applicants who are submitting as part of a partnership or with a Fiscal Agent should include copies of a partnership agreement or MOU or MOA as part of their application. If an agreement has not been executed but is available in draft form, please include the draft. If there are no agreements, please describe the terms that would be included in an agreement.

Project Financing. Provide a brief narrative describing your project's total costs, financing, appraisal gap, affordability, and why TIF Funds are needed to complete your project. If your financing is not committed please describe your plan for obtaining the funds necessary to complete the project. Complete the Development Budget and Sources and Uses. Applications submitted for rental projects should include the rental information and operating pro forma. Applications submitted for homeownership projects should include the pricing information that is included as part of the Development Budget (maximum 500 words).

Project Schedule. Provide a schedule that includes key benchmarks such as financial closings, zoning approvals, infrastructure requirements, executing construction and other contracts, building permit application and completion date for work completed using TIF Funds, obtaining a Use and Occupancy Permit, leasing for rental properties, and sales for homeownership. The applicant will also be asked to provide information on the Third-Party Inspector they will be using (maximum 125 words).

## **8. REVIEW, APPROVAL AND AWARD OF TIF FUNDS**

A committee comprised of DHCD and other City agency staff members will review all submissions to confirm that the applications meet Threshold Requirements. Applications that do not meet Threshold Requirements will not be eligible for an award.

The review committee will provide their recommendations for awards to the Deputy Commissioner for Development and the Housing Commissioner. The Housing Commissioner will make final award determinations, which may include modifying the amount of funds requested.

All applicants will be notified via email of the awards decision.

Applicants who receive an Award Letter must indicate that they will accept the TIF Funds by signing and returning the letter within five (5) calendar days of receipt. Grantees will be required to execute a Grant Agreement with the City no more than 30 days after receiving their Award Letter. The Grant Agreement is a form agreement that will have been approved by the City's Board of Estimates as a form agreement and cannot be revised. Grantees must expend their TIF Funds and obtain a Use and Occupancy Permit no later than 12 months from executing their Grant Agreement.

## **9. DISBURSEMENT OF TIF FUNDS**

TIF Funds will be provided on a reimbursement basis subject to certification by a Third-Party Inspector and the City's Verification Agent, and approval by the City.

The Third-Party Inspector will conduct site visits following the completion of work and prior to submitting a requisition for TIF Funds (each, a "Reimbursement Request"). The Third-Party Inspector will be responsible for inspecting, reviewing and approving all work associated with the Project, including certifying that the grant-funded improvements have been appropriately constructed and completed, any required governmental approvals (such as inspections) have been completed, the work has been completed according to any applicable plans and specifications, permits, and other requirements and standards, and the costs that are included in the Reimbursement Request are the actual costs of the work being funded.

Applicants can use Third Party inspectors required by another lender or one of their choosing but will be required to execute a separate contract that will be reviewed and approved by the City and its Bond Counsel.

Applicants that do not have a Third-Party Inspector, DHCD expects to be able to provide an inspector at no cost to the Project.

Each Reimbursement Request must include the following:

- DHCD Request for Reimbursement Form (DRAFT and subject to change)
- Grant Requisition Form (DRAFT and subject to change)
- AIA Contractor Application for Payment Form or comparable
- Copies of approved invoices or draw requests
- Proof of Payment
- Copies of final construction budgets
- City compliance requirements

Complete requests for payment certified by the Third-Party Inspector will be verified for eligibility by the City's Verification Agent and then processed for payment. All payments will be made by the City's Bond Trustee.

AMOUNT REQUESTED	BENCHMARK
90%	Completion of improvements and certification from Third Party Inspector
5%	Use and Occupancy Permit
5%	Sales and/or occupancy of rental unit(s) and proof of income

Grantees have the option of submitting requests for reimbursement as follows:

- One request following the completion of the project provided the funded work has been approved and inspected by a Third-Party inspector
- Two requests until 90% of the grant award is reached

## 10. REPORTING REQUIREMENTS

All grantees will be required to submit quarterly progress reports detailing progress on their project and TIF expenditures. Progress reports will be required to include photographic documentation of progress.

## 11. CITY ADMINISTRATIVE RIGHTS

**Issue Date.** The Issue Date of this NOFO is September 10, 2025

**Submission Deadline.** All submissions are due by October 3, 2025. Applications must be submitted electronically to the following address: DROP IN. Hard copy submissions will not be accepted..

**Obtaining the Guidelines and Application.** This NOFO can be obtained free of charge electronically on DHCD's website at [Baltimore City Department of Housing & Community Development](https://www.baltimorecity.gov/departments/housing-and-community-development)

**Obtaining the NOFO in Another Language.** Please contact Scott Davis at [ScottC.Davis@baltimorecity.gov](mailto:ScottC.Davis@baltimorecity.gov) if you need this NOFO and application in another language.

**Limited hard copies will be available free of charge on the 10<sup>th</sup> floor of 417 East Fayette Street during normal business hours.** Hard copies must be picked up in person; final submissions will only be accepted online.

**Award Amounts.** Final award amounts are determined by the Housing Commissioner in her sole discretion. DHCD reserves the right to make an award of funds in an amount other than what was requested in the NOFO.

**Amendments and Changes to the NOFO.** DHCD reserves the right to modify any requirements included in this NOFO and the application including extending or cancelling the submission deadline.

**Incurring Expenses.** Any expenses incurred as part of the preparation of the NOFO will be the sole responsibility of the applicant.

**Compliance with Law.** By submitting an application, applicants agree that they will comply with all Federal, State, and City laws, rules, regulations and ordinances applicable to the activities and requirements of this NOFO.

**Public Information Act Notice.** DHCD commits to handling all financial information required as part of the submission requirements in strictest confidence. Applicants should give specific attention to identifying any portions of their application that they deem to be confidential, proprietary, or trade secrets and provide justification as to why such material should not be disclosed under the Maryland Public Information Act – Title 4 of the General Provisions Article, Annotated Code of Maryland – upon request by the public.