

HOME INVESTMENT PARTNERSHIPS PROGRAM

Notice of Funding Availability (NOFA)

Baltimore City Department of Housing & Community Development (DHCD)

November 2025

Program Overview

Through this Notice of Funding Availability (“NOFA”), the Baltimore City Department of Housing and Community Development (“DHCD”) is announcing the availability of up to \$4,500,000 in HOME Investment Partnerships Program (“HOME”) funds. These funds are made available to support the new construction and rehabilitation of affordable rental housing projects serving low-income households in Baltimore City. A maximum of \$1,000,000 per project may be requested. This NOFA includes a set-aside of up to \$975,000 for certified Community Housing Development Organizations (CHDOs)

The HOME Program provides rental and homeownership opportunities to low- and very low-income persons and families (as defined in the HOME Program regulations at 24 CFR Part 92) by increasing the supply of decent, safe, and sanitary affordable housing. While the HOME Program allows a range of eligible uses, Baltimore City’s HOME funds are primarily used to provide gap financing for affordable rental housing projects, consistent with the uses outlined in the City’s Annual Action Plan. These funds are typically structured as long-term subordinate debt for projects that also receive Low-Income Housing Tax Credits (LIHTC).

This NOFA seeks to make funds available that support DHCD’s community development goals and strategies outlined in its Framework for Community Development, which can be found at: <https://dhcd.baltimorecity.gov/m/community-development-framework>, and to integrate affordable units as part of broader mixed-income housing strategies. The 2025 Area Median Income can be found at: <https://www.hudexchange.info/programs/home/home-income-limits/>

The following requests will be considered during this funding round:

- Projects seeking 4 and 9% Low Income Housing Tax Credits
- Projects that are four or fewer stories
- Fully compliant with the Uniform Federal Accessibility Standards (“UFAS”)

To be considered for an award of funds, applicants must meet all Threshold Requirements as specified in this NOFA. Project scoring will be based on a comprehensive review of the project’s sources and uses of funds, a determination that all project costs and the requested HOME subsidy are reasonable, an analysis of current market demand in the project’s target area, and an evaluation of the developer’s or rental project owner’s experience and financial capacity. In addition, consideration will be given to the strength of firm, written financial commitments secured for the proposed project. Applications will be reviewed by an interagency panel comprised of City representatives. Recommendations for awards will be provided to the Housing Commissioner who, at their discretion, makes the final decision.

Further information and guidance regarding eligible applicants, application requirements and

scoring are included in these guidelines. Prospective applicants are encouraged to read this document thoroughly, attend the information session and to submit questions.

Disclaimers

DHCD, in its sole discretion, reserves the right to modify the above dates.

All documents submitted as part of this application are considered public records and will be made available to the public upon request, with the exception of personal financial statements, private corporate financial statements, and other confidential commercial information. DHCD reserves the right to post summary information about all submissions, including those awarded financial or programmatic support.

Eligible Applicants

Eligible applicants include nonprofit and for-profit developers, CHDOs, and joint ventures that are legally registered and in good standing with the State of Maryland. Applicants must demonstrate development experience, financial capacity, and compliance with federal and local regulations under 24 CFR Part 92. CHDOs must be certified by DHCD prior to applying.

Funding Limits

Applicants may request up to \$1,000,000 per project. No project may receive more than one HOME award in a funding round. Awards will be structured as loans, either forgivable or repayable, based on underwriting and long-term affordability. All awards are contingent on availability of federal funds and approval by the Board of Estimates.

Eligible Uses of Funds

HOME funds may be used for:

- Acquisition of non-City property,
- hard construction costs,
- site improvements,
- architecture and engineering,
- environmental assessments,
- soft costs, and financing fees directly related to the project.

Ineligible Uses of Funds

Funds may not be used for:

- Acquisition of City-owned properties
- Repayment of existing debt

- Relocation expenses
- General operating costs
- Commercial-only projects
- Costs associated with preparing NOFA submissions.

Application Deadline And Requirements

The Schedule for the 2025 NOFA is:

- Post NOFA on web-November 21, 2025
- Pre-Proposal Conference-December 11, 2025
- Application Submission deadline-January 9, 2026
- Application Review-January 20,2026-March 17·2026
- Applicants notified of decisions-Week of April 13th

Applications must be submitted electronically through Neighborly Software. Applicants must fully complete and submit one (1) application thru the [Neighborly Portal](#) . Questions regarding the NOFA can be submitted by email to DHCD.HOMENOFA@baltimorecity.gov through December 12, 2025.

PRE-PROPOSAL CONFERENCE

DHCD will hold a **pre-proposal conference on December 11, 2025, from 5 pm to 6:30 pm EST**. The meeting can be accessed using the link below or the call-in number provided below.

https://teams.microsoft.com/l/meetup-join/19%3ameeting_MWM5MDRkMzgtNjFjOC00Nzg5LTk2ZGUtODI2MWVmYjg0YmZi%40thread.v2/0?context=%7b%22id%22%3a%22312cb126-c6ae-4fc2-800d-318e679ce6c7%22%2c%22oid%22%3a%2296fe22df-59fb-44ff-8c64-18b191ff2762%22%7d

The purpose of the pre-proposal conference is to present an overview of the NOFA process and requirements for working with funding sources and to answer questions. Please be advised that questions must be limited to the NOFA requirements.

DISCLAIMERS

DHCD, in its sole discretion, reserves the right to suspend, amend, or modify the provisions of this NOFA, to waive any or all of the requirements or limitations herein, to reject all proposals, to negotiate modifications of proposals, or to award less than the full amount of the funding available, all in its sole discretion.

Threshold Review

Threshold review includes organizational, financial and compliance-related documentation and is used to determine whether an application is eligible for review. Examples of threshold requirements in this NOFA include but are not limited to:

- City visitability

- Federal Section 3 rules (Regulations available at 24 CFR 135)
- Minority and Women Owned Business Participation. Article 5, Subtitle 28, of the Baltimore City Code in connection with minority and women owned business opportunities
- Local Hiring Requirements. Article 5 Subtitle 27 of the Baltimore City Code
- Local Hiring Plan Projects seeking HOME funds must develop and include hiring plans that include the provision of jobs for Baltimore and community residents in excess of any federal, state, local, or Housing Authority requirements.
- DHCD Completed application via neighborly
- Authorization to Submit signed by a member of the lead applicant who is authorized to negotiate with the City and to sign a Funding Agreement (within neighborly)
- Certification of Compliance
- Owned Property Disclosure
- Financial and organizational disclosures

Threshold Criteria

1. Evidence of Site Control and Development Approvals

Applicants must be able to demonstrate at the time of application to the City that they have a reasonable expectation of obtaining site control by the submission date of the current State LIHTC deadline. The deadline for site control is the State application deadline. Evidence must be in the form of a copy of the deed to the property, a copy of the sales contract, an executed land disposition agreement or in the case of land being sold by Baltimore City, a letter of intent to purchase the property from DHCD. Other evidence may be accepted at the sole discretion of DHCD.

At the time of application to the City, applicants must also be able to show what development approvals are needed for the project (i.e. zoning, site plan review committee approval, BMZA, City Council legislation: Conditional Use, PUDs, Street and Alley Closings, etc.) and demonstrate that they have had a pre-development meeting with the Department of Planning and begun to gain the necessary approvals. Evidence of the predevelopment meeting must include the following: A copy of the Planning Department Pre-Development meeting request form, copy of the sign-in sheet and meeting minutes. The meeting must occur at least two (2) weeks prior to submittal of this application. In addition, evidence can be, but is not limited to, a copy of a filed BMZA application, SPRC approval, or zoning

Certification letter from the City of Baltimore Zoning Administrator (for by right projects only). In the case of required legislation or public hearings, applicants must be able to demonstrate a reasonable expected timeline for bill introduction and/or hearing schedule. Evidence submitted must exemplify and support the type of approvals needed for the project. Other evidence may be accepted at the sole discretion of DHCD.

2. Policy Objectives.

The Project must be located in a Community of Opportunity as defined by the 2025

Maryland State Qualified Allocation Plan ("QAP")

OR

The Project must be located in a designated Opportunity Zone as defined by the 202s QAP

OR

The project must be located in any of the following: Sustainable Communities; Empowerment Zones; Federal or Maryland Enterprise Zones; Main Street/Maple Street Maryland communities

OR

The Project must be located in a census tract that meets Neighborhood and Site Selection Standards (referenced above in Item 3 of Underwriting Guidelines) in one of the Following Impact Investment Areas:

- Park Heights Impact Investment Area
- East Impact Investment Area – (Johnston Square, Broadway East, East Broadway Midway & Coldstream Homestead Montebello)
- Southwest Impact Investment Area
- West Impact Investment Area (Penn North, Druid Heights, Upton)

3. Community Consultation.

The community has been presented with plans for the project and has been consulted with at one or more community meetings regarding the project within the last nine months.

4. Financial Feasibility

The Developer must demonstrate that the project is financially feasible in current market conditions. Please submit evidence of financing such as letters of intent or commitment letters for all sources, except for any required State funding.

5. Bailey UFAS Units

Projects that are not age-restricted to residents who are 62 years of age or older must set aside: UFAS Units broken out as follows: (1) 5% of the total units (rounding up to the nearest whole number) to meet the Federal minimum requirements of UFAS And (2), an additional 5% of the units (rounding up to the nearest whole number) to meet Bailey UFAS requirements. Details of the Bailey UFAS Units are set forth below.

The UFAS unit set-aside does not apply to projects that are more than four (4) stories high or are age-restricted to residents who are 62 years of age or older.

Example: A proposed three-story project that is not age restricted to residents who are 62 years of age or older consists of 70 units. A total of eight (8) units will be required to be UFAS compliant. Five (5) percent of the total 70-unit project, which is four (4) units, must meet the minimum Federal requirements and another five percent (5%) must be reserved to meet the required additional Bailey UFAS Units (**again rounding up is required for EACH 5% calculation**).

Bailey UFAS Requirements.

Federal law requires that at least five percent (5%) of all units in the project must fully comply with the Uniform Federal Accessibility Standards (UFAS) requirements for persons with mobility impairments and at least two percent (2%) of all of the units must fully comply with the UFAS requirements for persons with hearing or vision impairments (§8.22 of Section 504 of the Rehabilitation Act of 1973). All projects must comply with construction requirements of both the Fair Housing Act and the Americans with Disabilities Act (ADA), as applicable.

For projects that are not age restricted to residents who are 62 years of age or older, an additional five percent (5%) of the total units are required to be Bailey UFAS Units as defined in the Available Funding Section above. These units must meet the requirements of and be managed as Long Term Affordable Units. The Admissions and Leasing Criteria for Long Term Affordable Units are attached as Exhibit C.

The Bailey UFAS requirement does not apply to projects that are age restricted to residents who are 62 years of age or older.

All UFAS Units should be integrated throughout the project and should not be concentrated in any particular building or area. All units must be certified as compliant with UFAS requirements by an architect acceptable to the Department of Justice at the Developer's expense.

After approval of this application and any State funding, applicants must also apply for Project Based Housing Choice Voucher Rental Subsidy for the Bailey UFAS Units. That application is found on the HABC website in the Project Based Voucher section. It is the intention to provide Project Based Housing Choice Vouchers for applicants that seek them in conjunction with Bailey UFAS Units. Please note that rules regarding maximum rents for projects that benefit from both LIHTC and Project Based Housing Choice Voucher Rental Subsidy have been recently modified. Applicants should consult program professionals regarding allowable rent levels.

Applicants must include all items on the threshold checklist or the application will be determined to be ineligible for review. DHCD will notify applicants electronically whether their application has met threshold review and will post an updated summary on its website.

Underwriting and Compliance Requirements

DHCD will conduct underwriting to assess project feasibility, costs, leverage, and compliance with affordability standards. Projects must meet HUD Neighborhood and Site Selection Standards (24 CFR §92.202 (A)(B) and be completed within 18 months of award. Minimum affordability is 20 years for rental projects. These standards are required under federal regulations and limit the areas in which HOME funds can be placed:

1. Projects requesting HOME funds that involve the creation of new rental housing and that are in census tracts with poverty rates above 20% or with minority concentration rates more than the City's average will need to demonstrate mitigating circumstances to meet these requirements. Applicants should consult Department staff prior to submitting any such applications. See Exhibit A for data on Poverty Rates by Census Tract.
2. DHCD shall make the final determination that the site meets HOME requirements.
3. The HOME program requires DHCD to assess the market strength of the project. As a result, all successful applicants for HOME funds will be required to submit a market study as part of the underwriting process. The market study must indicate to DHCD's satisfaction in its sole discretion that:
 - a. There is a convincing need for the proposed type, income mix, bedroom mix, and number of housing units in the project;
 - b. The developer will be able to lease-up any planned rental units within the time periods and at the rents projected in the project pro forma;
 - c. The proposed development will not adversely impact other affordable housing; and
 - d. If a project identifies a preference for a specific tenant population it must do so in compliance with all applicable Fair Housing laws and regulations and such a preference must be identified as a need in the Baltimore City Consolidated Plan.
4. The project must meet the following requirements in order to receive Project Based Housing Choice Voucher Subsidies:
 - a. Bailey UFAS Units must:
 - i. Contain three (3) bedrooms.
 - ii. Be in a building with four (4) or fewer stories.
 - iii. Draw residents from HABC's Public Housing waiting list or the Reasonable Accommodation Transfer List.
 - iv. Be leased to households that participate in the Housing Choice Voucher or Public Housing programs. No minimum income shall be required to participate in these housing programs.
 - v. Remain affordable as Bailey UFAS Units for a minimum of 40 years.
 - vi. Provide any and all rights, privileges and benefits that are provided to HABC's public housing residents or applicants. These rights, privileges and benefits affect admission and leasing provisions. Please see Exhibit C for detailed and important information. The information in Exhibit C may be subject to change.
 - vii. Be available upon initial occupancy to clients from HABC's Public Housing waiting list or the Reasonable Accommodation Transfer List who need the features of the UFAS Unit. The waiting list is prioritized under HABC rules and developers should not expect to be able to house existing clients, returning residents (in the event of displacement) or other residents.
 - viii. Be in non-age-restricted buildings.

- ix. Use HABC's Long Term Affordable criteria in Exhibit C.

Federal and Local Compliance Requirements

All applicants must comply with HOME regulations (24 CFR Part 92), Section 3, the Uniform Relocation Act, MBE/WBE participation, Local Hiring requirements, Davis Bacon, Prevailing Wage, UFAS and ADA accessibility, and 24 CFR Part 58 Environmental Review.

Minority Business Enterprise/Women's Business Enterprise

All submissions must include a signed commitment to comply with the City of Baltimore's Minority-Owned Business Enterprise (MBE) and Women-Owned Business Enterprise (WBE) requirements, as outlined in Article 5, Subtitle 28 of the Baltimore City Code (the "City Code"). In identifying available City-certified MBEs and WBEs, applicants are encouraged to use the MBE/WBE Directory provided by the Small Minority Business Administration Division (SMBAD) at (410) 396-4355.

All DHCD capital projects are subject to participation goals of 27% of the total project budget for Baltimore City-certified Minority-Owned contractors and 10% for Baltimore City-certified Women-Owned contractors. Subcontractors being utilized to meet these participation goals are required to register with the Small Business Administration Division (SMBAD) through the City of Baltimore's Supplier Registration Portal at <https://cityservices.baltimorecity.gov/smbd>.

A Minority Business Enterprise (MBE) is defined as a business that is at least 51% owned and controlled by one or more minority individuals who are U.S. citizens or lawful permanent residents. A Women's Business Enterprise (WBE) is defined as a business that is at least 51% owned and controlled by one or more women who are U.S. citizens or lawful permanent residents.

All MBE/WBE participation and payment reporting must be submitted through the City of Baltimore's B2GNow Compliance Reporting System at <https://baltimorecity.b2gnow.com>. Contractors and subcontractors are required to register and maintain current information within B2GNow for the duration of the project. Failure to comply with these provisions may result in remedies up to and including the withholding of payments, termination of the agreement, or disqualification from future City funding opportunities.

Local Hiring Plan

All submissions must include a Local Hiring Plan that details how residents who live in the community where the proposed project is being built will have access to jobs and how individuals with barriers to employment, including citizens returning from incarceration, will be recruited, provided training and other efforts towards affirmatively hiring. Applicants seeking hiring-related bonus points should document how they will meet work hours related to construction and new hires from apprenticeship programs.

Prevailing Wage Requirements

Projects receiving federal assistance may be subject to the **Davis-Bacon and Related Acts (DBRA)**. For federally funded or assisted construction projects exceeding \$2,000, all laborers and mechanics must be paid wages at rates not less than those determined by the U.S. Department

of Labor as prevailing for similar construction in the locality. Contractors and subcontractors are required to submit weekly certified payrolls and maintain payroll records for a minimum of three (3) years. Failure to comply may result in withheld payments, restitution of underpaid wages, contract termination, or debarment. Current Davis-Bacon wage determinations are available at <https://sam.gov/content/wage-determinations>.

If a project is **not subject to Davis-Bacon**, the **City's Prevailing Wage Law** will apply to construction contracts exceeding \$5,000, as outlined in Article 5, Subtitle 25 of the City Code. Contractors must post the applicable wage rates, maintain payroll records for three (3) years, and submit payrolls to DHCD and the City's Wage Commission as per the code provision. Late submissions are subject to a fine of \$10 per day per Section 25-9 of Article 5, Subtitle 25 of the City's Code. 2021 Prevailing Wage rates can be found at: <https://civilrights.baltimorecity.gov/sites/default/files/2020%20APPROVED%20PREVAILING%20WAGE%20RATES.pdf>

Note: When Davis-Bacon requirements apply, the City's Prevailing Wage Law will **not** apply.

Build America, Buy America (BABA) Act Requirements

All projects receiving federal assistance are subject to the **Build America, Buy America Act (BABA)**, as implemented under **2 CFR Part 184**. The Act requires that all iron, steel, manufactured products, and construction materials used in federally funded infrastructure projects be produced in the United States. Developers and contractors must ensure that all materials comply with domestic content requirements and maintain sufficient documentation to demonstrate compliance. Waivers may only be granted by the federal agency providing the assistance and must meet the criteria established under federal guidance. DHCD reserves the right to request documentation and verification of compliance at any stage of project review or implementation.

Note: Projects funded solely with **local funds** are **not subject to BABA requirements**; however, if a project receives **any federal assistance**, these requirements will apply in full.

Green Building and Sustainable Requirements

Applicants are required to comply with the City's Green Construction Law. See Part XI of the Baltimore City Building, Fire and Related Codes. Only 1 and 2 family dwellings and certain multi-family projects are exempt from the Green Construction Law. All multi-family dwellings must complete a Green Construction Statement of Compliance to determine whether the Green Construction Law is applicable to the project. Applicants may contact DHCD's Code Enforcement Department at 410-396-4140 or by email at DHCD_Permits@baltimorecity.gov for additional information regarding the City's Green Construction Requirements.

Demolition

Any demolition that is a part of the housing project must comply with federal, state, and local demolition laws, regulations and applicable industry standards governing public health and safety in demolition.

Affordability Requirements

HOME-assisted units must remain affordable for not less than 20 years and be rented to households earning 60% AMI or below. HOME-ARP units must comply with HUD's qualifying population and long-term affordability requirements.

Monitoring and Reporting

Awardees must submit quarterly construction progress reports and annual compliance reports during the affordability period. DHCD reserves the right to conduct site inspections and audits to ensure compliance.

Administrative Information

Applications and guidelines are available through DHCD's website and Neighborly portal. Revisions will be posted online. All awards are subject to final underwriting and approval by the Housing Commissioner and the Board of Estimates. Applicants are responsible for all submission costs. DHCD will comply with the Maryland Public Information Act regarding confidentiality of submissions.

Obtaining the Application and Guidelines

The application and guidelines are available on DHCD's website at:
<https://dhcd.baltimorecity.gov/nd/home-investment-partnerships-program>

Revisions and Addenda

Should it become necessary to revise any part of this application and/ or guidelines or provide additional information necessary to adequately interpret the provisions and requirements, shall be posted on DHCD's website. Revisions and Addenda will not be provided on an individual basis, therefore all interested applicants are encouraged to review the website periodically.

Award Amounts

Final awards are determined by the Housing Commissioner. DHCD reserves the right to make an award of funds in an amount other than what is requested in the NOFA. All awards are subject to final underwriting by DHCD and approval by the City's Board of Estimates.

Incurring Expenses

Neither the City of Baltimore nor DHCD will be responsible for any cost incurred by any applicant in preparing and submitting an application in response to this NOFA.

Compliance with Law

By submitting an application, applicants agree that they will comply with all Federal, State and City laws, rules, and regulations and ordinances applicable to its activities and obligations under this program.

Public Information Act Notice

DHCD commits to handling all information regarding financial assets 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 why such material should not be disclosed by DHCD under the Maryland Public Information Act SS 1-601 et seq. of the State Government Article, Annotated Code of Maryland upon request by the public.

Contact Information

Questions may be submitted to: DHCD.HOMENOFA@baltimorecity.gov. For updates and additional guidance, visit <https://dhcd.baltimorecity.gov>.