



Affordable Housing TIF Awardee Orientation

July 29, 2026

ORIENTATION AGENDA

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 - Components of a Grant Agreement
 - Required Documents
 - Proof of Site Control
 - Insurance Requirements
- Reporting
- Extensions, Budget Modifications, and Amendments
- Disbursement Terms
- Grant Invoicing Procedures
 - MuniCap
- Third Party Inspections
- Questions



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Introduction

THE AFFORDABLE HOUSING TIF TEAM

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Path to Executed Grant Agreement

COMPONENTS OF A GRANT AGREEMENT

- Establishes Grant Terms
 - 12 Months
 - Amounts and Disbursement Details
 - Program Requirements and Reporting
- Documents included with agreement:
 - Award Letter
 - Budget
 - Scope of Work
 - Declaration of Restrictive Covenants
 - Grant Invoicing Procedures
 - Occupancy and Income Certification
 - Reporting Form



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Required Documents

REQUIRED GRANT DOCUMENTS

ALL DOCUMENTS should be submitted via Neighborly ASAP.

- ☐ **Updated TIF Budget**
 - Ensure the budget reflects your actual TIF Award, not what you applied for as it may be different.
 - Confirm TIF Award amount and the eligible costs it will cover **per property**
 - Separate line item for Mechanical, Electrical, and Plumbing
- ☐ **Updated Scope of Work and Construction Schedule**
 - Can be one combined document or separate
 - Should reflect 12 Month Term
 - On organizational letterhead
- ☐ **Site Control Documents**
 - Must be signed and dated by all relevant parties
 - Must have site control for ALL INDIVIDUAL PROPERTIES listed on the official budget and scope
 - If doing a homeowner repair/subrecipient structure, provide a template of the MOU/Contract/Application used to secure site control when accepted
- ☐ **MOUs and Contracts *as applicable***
 - Must be signed and dated by all relevant parties
 - Dependent upon your project, see Grant Manager with questions
- ☐ **Sources of Funding**

PROOF OF SITE CONTROL

- **City Owned Properties**
 - MUST TAKE TITLE before grant funds can be requested for reimbursement
 - **City dollars cannot be used on City Owned properties**
 - Leases, LDAs etc. are *not sufficient*
- **Non-City Owned Properties**
 - City dollars CAN be used on Non-City Owned properties including acquisition
 - Proof of ownership, LDA, MOUs, etc.

INSURANCE REQUIREMENTS:

Grantee must have the following:

- **Commercial General Liability Insurance** for claims arising out of bodily injuries or death, and property damages. (\$1M/\$3M aggregate)
- **Business Automobile Liability** for all claims arising out of bodily injuries or death and property damages. (\$1M)
- **Worker's Compensation** coverage as required by the State of Maryland
- **Errors and Omissions Insurance** in the event that services delivered pursuant to this Agreement, either directly or indirectly involve or require professional services; (\$1M if professional services are involved)
- **All Risk Builders Risk Insurance** for all claims arising out of bodily injuries or death and property damages. (100% of the project value)



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Reporting

REPORTING REQUIREMENTS –

All reporting will be made via the [Neighborly Participant Portal](#)

- **Progress Reports:**
 - Grantee shall submit a **Progress Report every quarter** following the execution date of the Agreement.
 - Each report shall be submitted for each Program Property no later than the 15th day following each calendar quarter. Reports will include:
 - Accomplishments –Each reported accomplishment will be backed up by a brief narrative.
 - Overall Project Status, Challenges, and Risks
 - Financial Reporting and documentation
 - **Failure to submit Progress Reports in a timely fashion may result in withholding payment.**
- Grantee must submit quarterly reports for each property for **5 years** after final reimbursement (or until the Grant Recipient has conveyed ownership of all Program Properties to unrelated Third-Parties).
- **Audits:** Grantee must maintain all project records for **7 years** after funds are expended and make them available to the City for audit at any time.



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Extensions, Budget Modifications, & Amendments

EXTENSIONS, MODIFICATIONS AND AMENDMENTS

Grantees may request ONE of the following during the term of their agreement:

- 1) One-year extension to their agreement
- 2) Budget Modification to their agreement re-allocating up to 25% of the total Awarded Funds
- 3) Permission to submit additional Program Grant Requisitions

All Modifications must have written approval from the Director of Grants Administration. Please contact your Grant Manager to pursue a Modification.



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Disbursement Terms

DISBURSEMENT TERMS

- ***Reimbursements***
 - Awarded funds must be spent, and a Use & Occupancy permit obtained, within a **12-month period** from the date of executing a Grant Agreement.
 - **Before receiving any funds, you must provide deeds, contractor agreements, a construction/draw schedule, proof of insurance, proof of other financing, and a completed Program Grant Requisition. You must also sign and record a Declaration of Restrictive Covenants against each property.**
 - Initial reimbursement can be made up to ninety percent (90%) of the Grant Funds.
 - Must meet Conditions Precedent to receive Second Reimbursement.
 - Second reimbursement (5%) received upon submission of Certificate of Occupancy for the applicable property (pro rata portion of such five percent (5%) if multiple properties).
 - The final installment of grant funds to be paid will consist of five percent (5%). Grantee must meet all Conditions Precedent to receive Final Reimbursement.

DISBURSEMENT TERMS

- ***Reimbursements***
 - Completed units must be sold or rented to Affordable Households — sold to occupants whose income does not exceed 115% of area median income — and must remain so for **5 years** after a certificate of occupancy is issued.



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Grant Invoicing Procedures

Grant Agreement Requirements - Section E2

All items from Section E2 (i) to (v) of your grant agreement must be submitted to the City prior to or concurrent with the Initial Program Grant Requisition (E.2. (vi)) submission.



Grant Agreement Requirements - Section E2

1. Grant Recipient's deed of title
2. Construction schedule
3. Certificate of Insurance meeting City's stated requirements
4. Proof of sufficient financing
5. Grant Recipient's Contractor's Performance & Payment Bonds (if applicable)
6. Declaration of Restrictive Covenants executed and recorded in City's land records

Third-party Inspector Requirements

Third-party inspector will need to **inspect** the property and **review** Payment Requests to **approve and sign** certificate.

Executed Certificate and Approval of Third-Party Inspector is required prior to reimbursement.

This Certificate can be found in Attachment 1 of Exhibit C of the Grant Agreement.

Requisition Training Session: August 20th at 1pm

A longer, more in-depth webinar—along with a recording—will be available so you can fully understand effective requisitions processes and procedures, ensuring everyone is paid promptly and accurately!

**Please mark your
calendars
for August 20th at 1pm !**

RSVP here:





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Third Party Inspections

INSPECTION REQUIREMENTS

Initial Inspection

THIRD PARTY INSPECTION REQUIREMENTS

- Review the project, scope of work, construction contract and budget, construction schedule, and plans and permits if available. Focus on budget items that will be reimbursed by the TIF.
- Establish your process for inspections
- Confirm if work being paid with TIF funds has occurred and determine if work can be reviewed, approved and certified as part of the initial visit or if a separate construction inspection date needs to be established.
- Describe process for requesting construction inspections

INSPECTION REQUIREMENTS

Construction Inspection

- Construction inspections are only for items funded with the TIF.
- Inspections can include multiple items and should be coordinated and scheduled after the city has completed its inspection. The purpose of the TIF inspection is to certify that work was done correctly based on the construction contract and scope of work and budget.
- TIF Inspections should be limited to the initial inspection OR the rough in inspection with the following exceptions:
 - Foundations: excavation, concrete, final
 - Demolition: inspections will be determined by classification (1, 2, or 3)
 - Building structure or shell: will depend on work. E.g. pointing bricks – final inspection, siding are 2 inspections
 - Fire inspection will depend on single or multi-family with more than 4 units

INSPECTION REQUIREMENTS

Construction Inspection

The following information should be available as part of the construction review:

- Executed construction contract and scope of work
- Permits and inspection approvals
- Completed Request for Payment of the Requisition for Payment Form
- AIA Form or comparable – if used
- Change Orders
- Invoices
- Proof of Payment.

In addition to the above, reports should include photographs, including City inspection approval stickers or comparable, a description of the work provided and findings



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THANKS!



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