



HOUSING DEVELOPMENT REQUEST FOR APPLICATIONS FOR FUNDING

for the
HOME Investment Partnership Program

July 1, 2023 – June 30, 2024

Deadline for Receipt of All Applications

Wednesday, March 3, 2023 5:00 PM

Community Development Division

City of Greenville

City Hall

206 S. Main Street

Greenville, SC

*Please leave physical copies in the designated box at the rear
access door of the building.



CITY OF GREENVILLE

HOUSING DEVELOPMENT REQUEST FOR APPLICATIONS

INTRODUCTION

The City of Greenville is accepting applications for the development and construction of affordable housing units located within the City.

The City of Greenville is committed to the redevelopment of its neighborhoods. Over the years, a number of neighborhoods have witnessed a decline in population and a deterioration of housing stock. In response, the City has adopted a neighborhood master planning approach for improving neighborhoods, along with an aggressive capital improvement program. The City's commitment encourages a "live-work" environment, supported by a mix of housing types reflecting a variety of income levels. The City's Community Development emphasis will remain on providing housing opportunities for low- to moderate-income families.

Residents, property owners, businesses and other stakeholders have come together in several neighborhoods to create and adopt Neighborhood Master Plans. The overarching goal of these plans is to create a vibrant neighborhood encompassing a variety of housing types and incomes, while remaining sensitive to the neighborhood's identity. The City's Community Development efforts in redevelopment will reclaim vacant parcels, recycle blighted structures and repair and/or develop infrastructure. In addition, Community Development's comprehensive neighborhood leadership, economic development, job training and housing counseling programs work in conjunction with redevelopment efforts to ensure residents play an active role in the revitalization of their neighborhood and are better positioned for home ownership.

The Greenville Housing Fund will provide below-market financing for projects funded by this application. While applicants are not required to use the Greenville Housing Fund, projects will be underwritten using the financing terms offered by the Greenville Housing Fund. More details are provided in Section III B of this application.

An organization applying for funding must be a public or private entity providing services within the City limits of Greenville, South Carolina.

**SELECTION CRITERIA
FOR HOUSING DEVELOPMENT APPLICATIONS**

The City of Greenville desires to allocate housing resources according to the priorities established in the City’s Community Development Consolidated Plan, Annual Action Plan and relevant Neighborhood Master Plans. The City further desires to fund applications that are well conceived, adequately financed and are able to be implemented within one (1) year of receiving funding. To this end, and to ensure a reasonable selection process, all applications will be evaluated according to a point ranking system.

To ensure a fair and accurate selection process, applications must provide all required information as described in the application form. Failure to provide the required information or failure to provide accurate information may result in the application being disqualified from consideration.

**Maximum
Points**

A. PROJECT SCOPE

NEW CONSTRUCTION AND REHABILITATION

30

1. Relationship to Strategic Plan Priority (Section II, part I.) - Maximum 10 points
Up to 10 points will be awarded based on the consistency of the application with the City’s adopted plans, including any relevant Neighborhood Master Plan.
2. Supports Neighborhood Revitalization (Section II, part I.)- Maximum 10 points
All projects requesting funding must provide a letter of neighborhood support. If the project is located in a City of Greenville Special Emphasis Neighborhood, a maximum of 10 points are available if the project meets the identified neighborhood’s revitalization objectives, documents that contact has been made with neighborhood representatives and provides a preference for selection of residents living in the neighborhood in which the housing is being developed.
Special Emphasis Neighborhoods:
 1. Arcadia Hills
 2. Brutontown
 3. Greater Pleasant Valley
 4. Greater Sullivan
 5. Green Avenue
 6. Greenline/Spartanburg
 7. Haynie-Sirrine
 8. Nicholtown
 9. Southernside
 10. Sterling
 11. Viola
 12. West End
 13. West Greenville
3. Redevelopment Site (Section III, part. A) – Maximum 10 points
Redevelopment is defined as “the development of vacant, abandoned, passed over or underutilized land within a built-up area of the City where infrastructure is already in place.”
Up to 10 points will be awarded to projects that fit in well with the overall character of the surrounding area in terms of land use compatibility, architecture and site design. Proposals that receive these points will clearly show that the development will be an enhancement to the neighborhood.

B. SITING & DESIGN (Section III, Part A.)

In order to receive points in this section, adequate design information must be submitted with the application, such as a scaled site plan, and building elevation and floor plan drawings, to document the design characteristics of the proposed development.

20

New Construction & Adaptive Reuse Projects:

1. Project Site – Maximum 10 points

Up to 10 points will be awarded based on the appropriateness of the site for the proposed development, taking into consideration such siting issues as appropriate zoning, availability of services, and compatibility with adjacent land uses. At least 5 points will be awarded to sites that serve areas of the City that are under-served by the type of housing proposed. Factors that may reduce the number of points awarded in this criterion include: locations adjacent to sites with environmental or other problems; areas subject to flooding; close proximity to potential odors or pollution from industrial uses; and sites with steep slopes or other unsuitable conditions.

2. Design Quality - Maximum 10 points

Up to 10 points will be awarded to projects that are well planned and designed. Characteristics of good site design include attractive entryways, connected streets (no cul-de-sacs), consistent building setbacks, sidewalks, accessible open space, park areas and drought resistant landscaping using native plants. In single family developments, good site design will include driveways that allow for the off-street parking of at least 2 vehicles. Examples of quality building design features include front porches, well detailed trim work, front gables and dormers, spacious room layouts, kitchens with an abundance of countertop working space and cabinets, and storage space other than bedroom closets, compatibility with surrounding area and surrounding structures and consistency with Neighborhood Design Guidelines, if applicable.

Rehabilitation Projects

Up to 20 points will be given to projects that improve the safety and well-being of owner-occupants. Rehabilitation projects that are located within residential neighborhoods and have multiple substandard conditions will receive priority consideration.

C. **LEVERAGE** (Section III, part B)

20

1. Leverage of Non-City Funds - Maximum 20 points

City of Greenville funds are expected to be used as gap financing to cover development costs that cannot reasonably be obtained from other sources. Points will be awarded based on the percentage of non-city funds identified in the sources and uses of funds statement contained in the application. Non-City funds will include all other non-City funding sources, including private equity investment, private loans, value of land and land improvements if pre-purchased by the developer, and other governmental loans and grants.

The points scale is as follows:

Percentage of Total Project Funding Requested from City	Points Awarded
10% or less	20
11% to 25%	15
26% to 50%	10
51% to 75%	5
76% to 100%	0

D. **STRENGTH OF APPLICATION/APPLICANT**

1. Clarity of Proposal - Maximum 5 points

30

Proposals will be evaluated on whether all information requested in the application is included, whether the community needs being addressed and objectives of the proposal are clearly stated, and whether the roles and responsibilities of all partners in the proposal are clear and documented.

2. Likelihood of Success - Maximum 6 points

Based on the quality of the pre-development and preparation work which has gone into the proposal, points will be awarded based on the likelihood that the applicant can deliver the expected results within the timeframe proposed. The maximum 6 points would be awarded to projects that are clearly ready to proceed. These projects would have documented site control, zoning approvals, construction plans and bids, financial commitments, partnership agreements, and project timelines with realistic benchmark dates for completion. Up to 3 points would be awarded to projects that are missing one or two of the above elements but are

otherwise ready to proceed and have documented how they intend to obtain the missing elements. Up to 1 point could be awarded to projects that are still in the concept stage and are missing many of the critical elements stated above.

3. Project Financial Feasibility - Maximum 5 points

Up to 5 points will be awarded to projects that have provided a Sources of Funds statement with clear documentation of the availability of all non-City funds and a uses of funds statement which is clear and includes all expected costs, including contingencies, to complete the project. For those projects with operating pro forma, a five-year operating pro forma should be included in the proposal along with additional information about any anticipated rental subsidies and operating reserve funds.

4. Funding Need - Maximum 5 points

5 points will be awarded to projects that have researched and approached all possible funding sources in advance of seeking City funds and demonstrate that without funding, they would produce significantly fewer units. Fewer points will be awarded to projects that have not approached or received funding commitments from other likely funding sources.

5. Track Record of Applicant - Maximum 5 points

Applicants should possess the level of experience necessary to undertake the project being proposed. Consideration will be given to proposals that link applicants with less experience with partners with more substantial experience if adequate documentation is provided describing the roles, responsibilities and contractual agreements between the partners. 5 points will be awarded to applicants/partnerships with extensive and successful experience implementing projects similar in scope and scale to the proposed development. 3 points will be awarded to applicants/partnerships with some experience with similar or somewhat different types of development. 1 point will be awarded to applicants/partnerships that have little or no experience with the type of project being proposed.

6. Creditworthiness of Applicant - Maximum 4 points

The creditworthiness of the applicant and their eligibility to obtain the necessary financing for the project will be determined based on the applicant's most recent audited financial statements that are to be submitted with the application. 4 points will be awarded to applicants that have audited financial statements free and clear of qualifications and findings that would indicate unacceptable financial practices and that document sufficient financial stability to undertake the planned project. Fewer points will be awarded to applicants that have documented qualifications or findings in their audited financial statements or that do not have sufficient financial stability to undertake the planned project.

E. **COMPLIANCE WITH THE CITY'S MINORITY- AND WOMEN-OWNED BUSINESS GOAL** 5
Additional consideration will be given to proposals that demonstrate compliance with the City's Minority and Women-Owned Business goal. Credit is only given if the company submitting the proposal is a Minority- or Woman-Owned Business.

Total Available Points 105

**APPLICATION FOR FUNDING FOR HOUSING
DEVELOPMENT
July 1, 2023 - June 30, 2024
COVER SHEET**



PROPOSED PROJECT NAME:			
APPLICANT:			
ADDRESS:			
CITY:	STATE:	ZIP:	
CONTACT PERSON/TITLE:			
E-MAIL ADDRESS:			
FEDERAL TAX ID#:			
ENTITY TO OWN THE PROJECT:			
DUNS #:			

CERTIFYING REPRESENTATIVE

To the best of my knowledge and belief, information in this application is true and correct and the governing body of this organization has duly authorized this document. I am authorized to negotiate and sign legal contracts for the organization.

NAME:	TITLE:
<i>(Please Print)</i>	
SIGNATURE:	DATE:

PROGRAM OR FUNDING? REQUIREMENTS

Applications are being accepted for funding for the Rehabilitation and/or Construction of residential units which provide housing opportunities for low- to moderate-income persons.

All activities must be consistent with both the City of Greenville Neighborhood Master Plans, Annual Action Plan and the 2020-2025 Community Development Consolidated Plan.

All funding will be for activities within Greenville City limits.

Executive Summary - In the space below, please provide a brief, concise summary of the proposed project, including the site(s), partnerships, funding requested, resulting beneficiaries, resulting structures, etc.

Neighborhood(s) in which the resulting unit(s) will be located:

Type, Number and Price of resulting Affordable units

(check type, fill in amount for each): ___ Rental # ___ Rent/month \$ _____
___ Home Ownership # ___ Price range \$ _____

Total Cost of Proposed Project: \$ _____ Amount Requested from City: \$ _____

I. APPLICANT/OWNER INFORMATION

A. Type of Organization

For-Profit organization

Nonprofit organization

All applicants will be required to submit a Certificate of Insurance as *Exhibit 1* in order to receive funding. Insurance requirements and a sample Certificate of Insurance can be found in *Appendix A*.

Additionally, if applicant is a nonprofit organization, attach as *Exhibit 1* a copy of each of the following:

- Articles of Incorporation*
- Bylaws*
- IRS 501(c)(3) determination letter*
- Current list of all members of the board of directors, including name, address, and beginning and ending dates of term

*** If a currently-funded partner with City, only submit if information has changed.**

B. Administrative Restrictions

Has the Applicant organization or partner/member received an unsatisfactory rating on a publicly-funded project or been debarred for any period of time?

Yes No

Has the Applicant organization or partner/member been involved in any lawsuits?

Yes No

Are there any outstanding judgments against the Applicant organization or partner/member?

Yes No

Has the Applicant organization or partner/member been involved in mortgage default within the last 5 years on any federally or state funded project?

Yes No

If any of the above responses was "Yes," provide a short explanation (attach additional sheets if necessary):

C. Audit/Creditworthiness of Applicant

Attach as *Exhibit 2*, the Applicant's two most recent annual **audited** financial statements (or certified statement of Revenues and Expenses, or Partners/Members statements if there are no audits available for the Applicant organization). Nonprofits, also must attach proof of approval

of financial statements from the organization's board of directors. **(If the organization is a current, contracted partner with City, do not submit.)**

D. Experience/Track Record of Applicant

Attach as *Exhibit 3*, a description of the Applicant's or partner/member's housing development experience within the last five (5) years. For each previous project include the name of the project, status of project, number of units, type of financing, and indicate whether financed with any public funds.

Describe the qualifications of partners in the development process. All roles and responsibilities in the development process should be outlined and assigned to qualified development team members.

Attach a list of all individuals associated with the Applicant or the ownership entity that have a reportable financial interest in the project. Detail the type of participation in the project, and percentage and dollar amount of financial interest in the project.

If applicable, describe the supportive services experience of the service provider. Please include the number of individuals currently receiving project-base supportive services from the Applicant.

E. Minority and Women-Owned Business Enterprise

Please indicate if the applicant is considered a Minority or Women-Owned Business using the definitions offered through the City's Minority/Woman-Owned Business Enterprise Program:

The term minority, as used in this document, means any group of individuals that are recognized, by state or federal law, as being socially-disadvantaged or economically-disadvantaged group. A minority/woman owned business enterprise means any business concern which:

- The business is at least 51% owned by one or more women or minority citizens.
- The corporation is owned by minority or women citizens who hold at least 51% of all classes of voting stock of the corporation.
- The partnership is owned by minority or women citizens who hold at least 51% of the partnership interests. Such individuals must be involved in the daily management and operations of the business concerned.

Applicant is a Minority-Owned Business Enterprise. Yes No
Applicant is a Women-Owned Business Enterprise. Yes No

II. PROJECT INFORMATION

For each project for which funds are being requested, submit one completed copy of Part II.

Amount of City Funds Requested: \$ _____ For New Construction

\$ _____ For Rehabilitation

Tax Map Number(s) of Project Site(s): _____

A. **Type of Project** Please choose the category that best describes the proposed project:

_____ Mixed-Income Homeownership (at least 70% LMI)

_____ Affordable Homeownership for LMI

_____ Mixed-Income Rentals (70% LMI)

_____ Affordable Rentals for LMI

See **Appendix B** for HOME rent limits.

*While mixed-income projects will be considered, only affordable units will be funded.

B. **Target Population** For Housing with Supportive Services Projects: Use the space below to identify the type(s) of population(s) that will be residents of the project (e.g. homeless families with children, physically disabled children, mentally ill adults, persons with HIV/AIDS, persons with large families, etc). If relevant, please identify number or percentage of units reserved for certain populations.

C. **Income Targets**

_____ # of units affordable to households earning less than 30% of Area Median Income (AMI)

_____ # of units affordable to households earning 31-50% of Area Median Income

_____ # of units affordable to households earning 51-80% of Area Median Income

_____ # of units affordable to households earning in excess of 80% of Area Median Income

_____ Total # of units in proposed project

See **Appendix B** for a list of Area Median Incomes.

*While mixed-income projects will be considered, only affordable units will be funded.

E. **Affordability**

Covenants restricting occupancy to households earning less than 80% of Area Median Income for a term of 50 years will be placed on all housing units receiving funding under this application. All units will additionally be protected following HOME Investment Partnership guidelines,

regardless of funding source. Attach as *Exhibit 4*, a description of any additional proposed affordability protections.

F. Housing Units

Describe the housing unit configuration of the proposed project:

Number of Bedrooms	(a) No. of Units	(b) Square Feet per Unit	(c) No. of Bathrooms (note if shared)	(d) -Ownership- Purchase Price	(e) -Rental- Total Monthly Rent	(f) -Rental- Monthly Rent to be paid by resident	(g) -Rental- Monthly Rent Subsidy	(h) -Rental- Utilities*
Efficiency				\$	\$	\$	\$	\$
1 BR								
2 BR								
3 BR								
4 BR								
Total Units								

*If project is using Utility Allowances different from those calculated by the Greenville Housing Authority (Form HUD-52667), they must be documented by a similar project.

Utilities Configuration-Complete the appropriate utility allowance calculations using the forms at the links below. One form per unit, however units with exact bedroom, bathroom and utility type can be on one form.

Single-Family Units- https://www.tgha.net/plugins/show_image.php?id=2882

Multi-Family Units- https://www.tgha.net/plugins/show_image.php?id=2881

I. Support for Neighborhood Objectives

In *Exhibit 5*, please document your project’s conformance with the objectives in relevant published Neighborhood plan(s), Master Plan or other relevant planning documents. Include documented support from the respective neighborhood association(s) in the form of proof of meetings and presentations to neighborhood association members and official letters of support from representative neighborhood associations.

J. Environmental

Check any of the boxes that describe the site:

- Historic/archaeological significance
- In flood plain
- Adjacent to major highway/roadway
- Has hazardous waste
- Impact Wetlands
- Has asbestos
- Has lead-based paint
- Near railroad/airport
- Impact Local Wildlife

Attach a copy of a Phase I or Phase II Environmental Assessment if one has been completed on the site.

K. Site Control and Value

Check the box that best describes the form of site control held at the time of application. Include a copy of the appropriate document as *Exhibit 6*.

- Deed or other proof of ownership Long-term lease
 Executed Option to Purchase Other _____

If funding is being requested for acquisition of property, a copy of an appraisal of the land for new development or land and building(s) is required (include in Exhibit 6). The Community Development Division strongly recommends that the Applicant obtain an appraisal prior to securing site control in order to ensure a fair price.

L. Relocation

If the proposed project requires permanent or temporary relocation of individuals, households or businesses currently occupying the site, attach a relocation plan as *Exhibit 7*. It must contain the information listed on the following page.

- The total number of units and the number of occupied units. Indicate whether the occupied units are owner- or renter-occupied units. Also describe nonresidential units in need of relocation.
- The number of occupants to be permanently relocated, the number to be temporarily relocated, the number that will remain and the plan for relocating all affected occupants.
- The estimated cost of any planned relocation as well as the source of relocation funding and the agency or organization overseeing the relocation process.
- An explanation of any residential or nonresidential relocations from the site in the past year.

Note: Compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 is required of all relocation activity funded with Community Development Block Grant and HOME funds.

If the project does not require relocation, no attachment is necessary.

M. Supportive Services Plan (For Housing with Supportive Services ONLY):

Note: Funding is only available for the rehabilitation and construction of housing. Do not attach agency materials. Provide the requested information using at most two pages.

Attach as *Exhibit 8*, a copy of the proposed project's supportive services plan.

III. PROJECT SITING AND DESIGN AND DEVELOPMENT COSTS

A. Design

As *Exhibit 9*, attach the information requested in this section for each building constructed or acquired using City funding.

1. Provide a copy of preliminary site plans, building elevations, floor plans, preliminary write-ups, specifications or photos of project (include address for subject photos). If the project is approved, final site plans, elevations, floor plans, work write-ups and specifications, as well as detailed cost information, will be required.

(Note: If the Applicant has *extensive* site, building and floor plans, please provide basic, summarized plans, in order to reduce the amount of paper submitted.)

Proposals which involve adaptive re-use of a structure for residential use should include a scope of planned renovation work, including major systems being replaced and major alterations in building design.

Renovation proposals of residential structures should include a hazard inspection, structural inspection and a termite report. The hazard inspection should include, at a minimum, the identification of lead-based paint and asbestos in the building with a plan and budget for remediation. A physical needs assessment (PNA) should also be submitted to summarize the existing condition of all major systems in the building as well as fixtures, appliances, cabinetry, floor coverings, and paint. Recommendations on replacement and repair should be provided.

2. Provide a description of your procurement process for the architect, contractor, construction manager, etc. for the construction of this project. Include qualification requirements.

All projects funded through this application process must comply with the City of Greenville's Procurement Policy.

The contractor(s) used in the project must be a Qualified Residential Builder or General Contractor with a City of Greenville business license.

3. Development timetable for the project.
4. A description of how the project will promote energy efficiency, incorporate innovative construction methods or technologies that increase the structure's durability, security, and/or promote efficient construction above Code requirements.

All residential development rehabilitation and new construction projects are required to comply with Energy Star Requirements. At a minimum, new construction must include the following Energy Star products:

- Energy Star qualified windows;

- Five or more Energy Star qualified light fixtures, appliances, ceiling fans equipped with lighting fixtures and/or ventilation fans; and
- A minimum of 20% of all screw-in bulb sockets in the home should be fitted with Energy Star qualified compact fluorescent lamps (CFLs).

For more information, please visit the Energy Star website at www.energystar.gov.

5. Landscape Requirements. A description of how the development will comply with minimum landscape requirements should be included. Examples of elevations with landscape plans and approved plant materials are found in **Appendix C**.

B. Finances

In *Exhibit 10*, provide the following:

- Housing Application Rental Pro-Forma or Housing Application Homeownership Pro-Forma;
- All sources that have been contacted for funding and the results of those requests; and
- Any letters of commitment for project development funding, including construction financing.

2. *Exhibit 11: (LIHTC/Bond projects only)*

For Projects which have submitted a preliminary application to the SCSHFDA LIHTC/Bond financing programs, please submit a copy of the Tier One application form (without the attachments).

IV. RESERVATION OF RIGHTS

The City of Greenville reserves and may exercise the following rights and options with respect to this selection process:

- to request that one or more of the applicants provide additional material, clarification, confirmation or modification of any information in the submission;
- to supplement, amend, substitute or otherwise modify this application at any time prior to selection of one or more applicant for negotiation, and to cancel this application with or without issuing another application;
- to request that one or more of the applicants supplement proposals based on the review of all proposals;
- to negotiate with one or more of the applicants concerning any aspect of the application;
- to terminate any negotiations at any time;
- to accept or reject at any time prior to the execution of the written agreement, all submissions and/or to withdraw the application without notice;
- to expressly waive any defect or technicality in any application;
- to solicit new applications;
- to rescind a selection prior to execution of the written agreement if the City determines in its sole discretion that the application does not conform to the specifications of this application; and,
- to rescind a selection prior to execution of the written agreement if the City determines that the specifications contained in this application are not in conformity with law or that the process in selection of the applicants was not in conformity with law or with the City.

By submitting an application in response to this Request for Applications, the Applicant affirmatively indicates its acceptance of the terms and conditions of this application. The Applicant further affirms its willingness to enter into a written agreement with the City in order to further identify the roles and responsibilities of each party.

APPLICATION DEADLINE ***FRIDAY, MARCH 3, 2023 - 5:00 PM***

Please submit one original, paper- or binder-clipped application. Do not staple or bind.

ALL REQUESTED FINANCIAL DOCUMENTATION MUST BE INCLUDED IN YOUR EXHIBITS.

- Exhibits must be included as separate items in numerical order.
- Answer all questions in spaces provided unless exhibits are allowed. For assistance or for questions regarding requested documents, please contact:

Monique Mattison at (864) 467-4574 (e-mail: mmattison@greenvillesc.gov).

APPENDIX A

Insurance Requirements and Sample Certificate of Insurance

Developer shall procure and maintain insurance against any and all claims for injuries to persons, including death, or damages to property which may in any way arise from, or in connection with, the performance of the work hereunder by Developer, its agents, contractors, representatives or employees. Such insurance shall be in the following minimum amounts:

Minimum Coverages and Limits:

- | | | |
|----|------------------------------------|-------------------------------|
| a. | Commercial General Liability | \$1,000,000 per occurrence |
| b. | Comprehensive Automobile Liability | \$1,000,000 per occurrence |
| c. | Workers' Compensation | Statutory Limits |
| d. | Employers Liability | \$500,000/\$500,000/\$500,000 |

Certificates showing proof of such insurance shall be submitted to City at e-mail inscerts@greenvillesc.gov prior to commencement of services under this Agreement. Further, it shall be an affirmative obligation upon Developer to advise City, by e-mail to inscerts@greenvillesc.gov, within two days of the cancellation or substantive change of any insurance policy set out herein, and failure to do so shall be construed to be a breach of this Agreement.

The General Liability policy is to contain or be endorsed to name City, its officers, officials and employees as additional insureds as respects the liability arising out of the activities performed under this Contract. Such coverage shall be primary to the extent of Developer's negligent acts or omissions or willful misconduct, and shall apply separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the insurer's liability.

Developer shall maintain Workers' Compensation Insurance for all of Developer's employees who are in any way connected with the performance under this Contract. Such insurance shall comply with all applicable state laws and provide a waiver of subrogation against the City, its officers, officials, agents and employees, unless otherwise approved by City.

Insurance shall be placed with insurers with a current A.M. Best's rating of not less than A:VII and licensed to do business in the state of South Carolina, unless otherwise approved by City; and Contractor shall not self-insure in satisfaction of any insurance requirement set out herein without the express, written consent of City.

Developer shall be fully and solely liable for any costs or expenses arising as a result of a coverage deductible, co-insurance penalty, or self-insured retention, including any loss not covered because of the operation of such deductible, co-insurance penalty or self-insured retention.

Developer shall cause each of its contractor's performing services hereunder, if any, to purchase and maintain insurance of the type specified herein, unless Developer's insurance provides coverage on behalf of each contractor.

ACORD®		CERTIFICATE OF INSURANCE			ISSUE DATE (MM/DD/YY):	
PRODUCER			THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.			
			COMPANIES AFFORDING COVERAGE			
INSURED			COMPANY A			
			COMPANY B			
			COMPANY C			
			COMPANY D			
COVERAGES						
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.						
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
	<input type="checkbox"/> GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR <input type="checkbox"/> OWNER'S & CONTRACTOR'S PROT.				GENERAL AGGREGATE \$ PRODUCTS-COMP/OP AGG \$ PERSONAL & ADV. INJURY \$ EACH OCCURRENCE \$ FIRE DAMAGE (any one fire) \$ MED. EXPENSE (any one person) \$	
	<input type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT \$ BODILY INJURY (per person) \$ BODILY INJURY (per accident) \$ PHYSICAL DAMAGE \$	
	<input type="checkbox"/> GARAGE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EACH ACCIDENT \$ AGGREGATE \$ EACH OCCURRENCE \$ AGGREGATE \$	
	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY THE PROPRIETOR/ PARTNERS/EXECUTIVE <input type="checkbox"/> INCL OFFICERS ARE: <input type="checkbox"/> EXCL				STATUTORY LIMITS EACH ACCIDENT \$ DISEASE-POLICY LIMIT \$ DISEASE-EACH EMPLOYEE \$	
	<input type="checkbox"/> OTHER Camper Accident				\$4,000 per camper	
DESCRIPTION OF OPERATIONS/ LOCATIONS/ VEHICLES/ SPECIAL ITEMS						
CERTIFICATE HOLDER			CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, IT'S AGENTS OR REPRESENTATIVES.			
			AUTHORIZED REPRESENTATIVE			
ACORD 25-8 (3/93) ©ACORD CORPORATION 1993						

APPENDIX B

2022 Income Limits								
% of Area Median Income	Household Size							
	1	2	3	4	5	6	7	8
30%*	\$17,892	\$20,448	\$23,004	\$25,560	\$27,605	\$29,650	\$31,694	\$33,739
50%*	\$29,820	\$34,080	\$38,340	\$42,600	\$46,008	\$49,416	\$52,824	\$56,232
60%	\$35,784	\$40,896	\$46,008	\$51,120	\$55,210	\$59,299	\$63,389	\$67,478
80%*	\$47,712	\$54,528	\$61,344	\$68,160	\$73,613	\$79,066	\$84,518	\$89,971
90%**	\$53,676	\$61,344	\$69,012	\$76,680	\$82,814	\$88,949	\$95,083	\$101,218
100%**	\$59,640	\$68,160	\$76,680	\$85,200	\$92,016	\$98,832	\$105,648	\$112,464
120%**	\$71,568	\$81,792	\$92,016	\$102,240	\$110,419	\$118,598	\$126,778	\$134,957
* HUD published income limit								

**Calculated based on the HUD Median Income, which is assigned to a family of four at 100% AMI. The 1-person family income limit is 70% of the 4-person income limit. The 2-person family income limit is 80% of the 4-person income limit, the 3-person family income limit is 90% of the 4-person income limit, the 5-person income limit is 108% of the 4-person income limit, the 6-person family income limit is 116% of the 4-person income limit, the 7-person family income limit is 124% of the 4-person income limit, and the 8-person family income limit is 132% of the 4-person income limit.

2022 HOME Rent Limits

Final FY 2022 Fair Market Rents By Unit Bedrooms					
	<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
Low HOME Rent Limit	\$746	\$799	\$958	\$1,108	\$1,236
High HOME Rent Limit	\$783	\$871	\$992	\$1,294	\$1,550

Source: https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_SC_2021.pdf

APPENDIX C

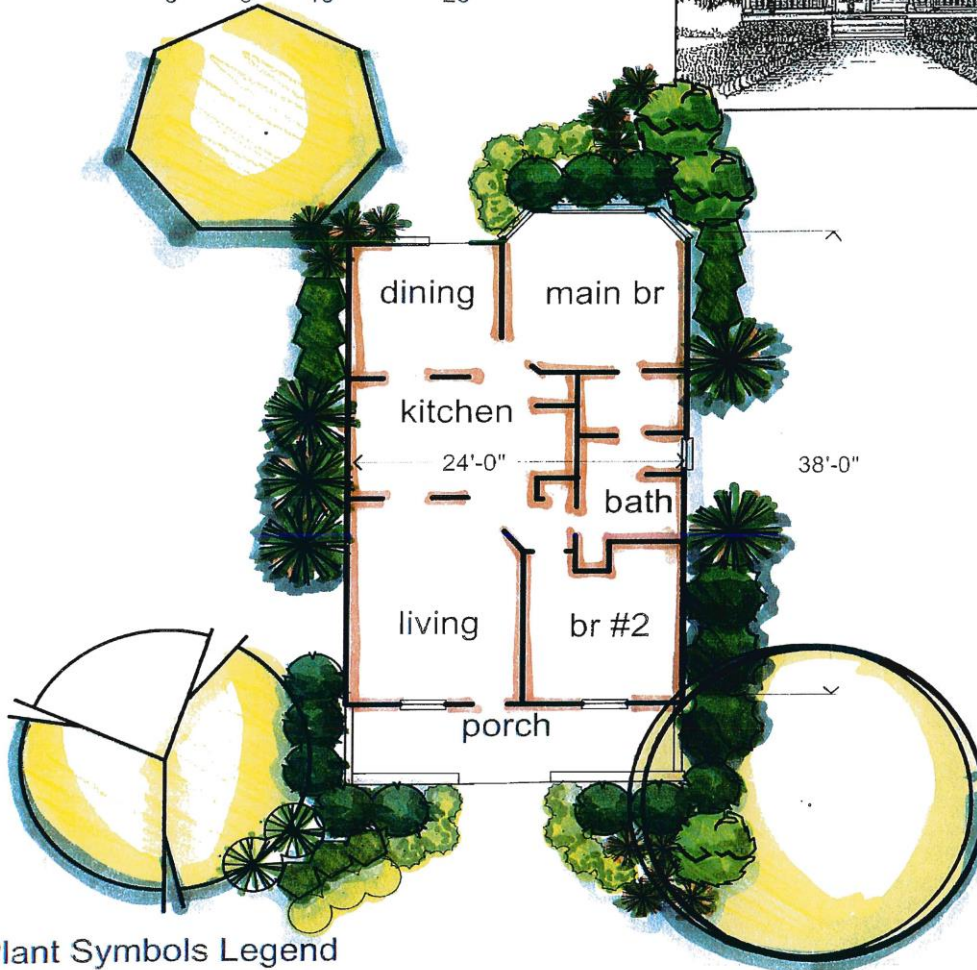
Landscape Guideline Examples

Green Avenue House Plan #1

892 Heated Sq. Ft.

Scale 1" = 10'

0 5 10 20



Plant Symbols Legend



Large Shade Tree



Medium Tree (15-25')



Medium Tree (15-25')



6' Evergreen Shrub



6' Evergreen Shrub



4' Evergreen Shrub



4' Evergr. or Decid. Shrub



6' Deciduous Shrub



4' Evergreen Shrub



3' Perennial



3' Grass



3' Grass or Perennial

APPLICATION CHECKLIST

Cover Sheet

Executive Summary

I. APPLICANT/OWNER INFORMATION

A. Type of Organization

Exhibit 1 Documents

B. Administrative Restrictions

C. Audit

Exhibit 2 Documents

D. Experience

Exhibit 3 Description

E. Minority and Women-Owned Business Enterprise

II. PROJECT INFORMATION

Amount requested, type of project and years needed, address of project site

A. Address of Project Site

B. Type of Project

C. Target Population

D. Income Targets

E. Affordability

Exhibit 4 Description

F. Housing Units Chart

G. Utilities Configuration

H. Systems

I. Support for Neighborhood Objectives

Exhibit 5 Documents

J. Environmental

K. Site Control and Value

Exhibit 6 Document

L. Relocation

Exhibit 7 Description (if applicable)

M. Supportive Services Plan (For Housing with Supportive Services Only)

Exhibit 8 Description

III. PROJECT DEVELOPMENT COSTS

A. Design

Exhibit 9 Documents

B. Finances

Exhibit 10 Documents

Exhibit 11 Document