

Jacob R. Day, Secretary
Julia Glanz, Deputy Secretary

dhcd.maryland.gov



2026 Qualified Allocation Plan Listening Sessions

February 3rd, 4th, and 5th, 2026

Great Places **WIN**



Listening Sessions – Goals and Process

- **Seeking input and engagement in the process of revising the Qualified Allocation Plan and Multifamily Rental Financing Program Guide** – ensure that the Department provides ample opportunity for interested parties to have their say and inform DHCD of key issues that should be considered during the revision process.
- **The Department’s Goal:** adopt a revised QAP and Guide that achieves a balance of many competing priorities and benefits from the collective expertise and experience of interested parties.

Proposed Changes Highlights

Application Process

- All applications must be submitted via Procorem
- Documents must be uploaded individually in the corresponding folder and be clearly named. Large PDFs containing multiple documents will not be accepted
- Competitive applications that do not meet these requirements will not be processed

Application Process, continued

- Non-competitive applications that are incomplete or do not meet the Threshold Criteria will be notified via Procorem and have thirty (30) calendar days to address the issues. A thirty (30) day extension may be granted by DHCD
- Applications that fail to meet the required deadline will be withdrawn
- Withdrawn applications that can demonstrate that they have addressed all outstanding threshold issues may request a reinstatement within sixty (60) calendar days of the official withdrawal notification

RHFP and RHW Loan Requirements

- RHW limited to \$2.5 million for up to fifty (50) units
 - An additional \$50K can be requested for each additional unit over fifty (50), up to the maximum of \$3.5 million
 - Projects utilizing the density bonus under the Housing Expansion and Affordability Act of 2024 or projects leveraging critical and time-sensitive funding from the federal or local government may exceed the \$3.5 million limit, as determined by the Director of CDA
- Competitive Round maximum award limits will be announced via Multifamily Notice when the Round application deadline is announced
- Maximum award limits apply to all DHCD-administered gap financing
- Loan Terms have been moved to the [CDA Rental Housing Loan Term Summary](#) on the DHCD website

LIHTC Award Limits

- Competitive Projects will be limited to no more than \$30,000 per LIHTC income restricted unit up to \$1.5 million or \$25,000 per LIHTC income restricted unit up to \$2 million

Professional Fees

- The Developer's Fee may not exceed \$2.5 million for competitive projects.
- Developer's may request a waiver to earn up to \$3 million for projects of eighty (80) units or more

Criteria Applicable to All Projects – Site Location

- Projects located in FEMA Flood Zone C must submit a waiver request accompanied by documentation provided by the project's engineer outlining the project's risk of flooding.
- Projects located in Zone X must submit a waiver request accompanied by a flood mitigation plan or documentation provided by the project's engineer outlining the project's risk of flooding.
- Projects located within a 100-year floodplain must provide a flood mitigation plan
- Projects outside of the 100-year floodplain but within the 500-year floodplain must provide either a flood mitigation plan or documentation provided by the project's engineer outlining the project's risk of flooding

Capacity of Development Team

Nonprofits, Public Housing Authorities, and Local Small Businesses

- Local Small Business criteria:
 - Headquartered in Maryland with fewer than 500 employees;
 - Fits the Small Business Administration's definition of a small business; and
 - Has a community focus (locally-owned, invested, controlled, serving a specific area) with measurable economic impacts that enhances stability while creating jobs and opportunities for community residents

Mixed Income Housing

- DHCD will award up to ten (10) points based on the number of Market Rate units as a percentage of the number of affordable units
- $(\# \text{ of Market Rate Units} \div \# \text{ of Affordable Units}) \times 10 \text{ points} = \text{Points Awarded}$

Lovable Places

- Two (2) points for projects that include at least three (3) of the following community spaces that are available to all residents for year-round usage:
 - Spacious and welcoming lobby; fitness center, outdoor social area, community garden, or designated teleworking space
- Four (4) points for projects that include a LIHTC-eligible community support facility under §42(d)(5)(C) that supports either:
 - A child care services regulated by the Maryland State Department of Education (MSDE), Division of Early Childhood, Office of Child Care (OCC);
 - The development of a public a library; or
 - The development, stabilization, and expansion of retail space that provides fresh food in areas where residents have limited or no access to nutritious food options.

Housing Starts Now

- Points for “fully entitled” or “preliminary site plan approved” projects with milestones and projected closing dates within one (1) year of the award date
- Schedule must reflect the project’s readiness to use the current calendar-year LIHTC and the current fiscal-year RHFP or RHW
- Awarded applicants who do not meet the designated timelines without an approved extension for DHCD will have funds rescinded
- All competitive applications must achieve at least two (2) points within this Section to pass the threshold review
 - CDA may allow waivers of this requirement as part of pre-round communication

Anticipated Schedule

- Comments on the 1st Draft due Monday, February 16th
- Applications Due:
 - Late Spring/Early Summer 2026
 - Late Summer/Early Fall 2026

Input and Discussion

Any further comments can be sent to dhcd.qap@maryland.gov

Questions about a specific project?

Schedule a pre-application meeting using the [Meeting Request Form](#) on the DHCD website