

Proposed Changes to the Multifamily Financing Program Guide 3/9/2026

The Department's Proposed Changes to the Qualified Allocation Plan -2nd Draft

Existing Section	Existing Language	Proposed Language	Action	Description
E.3 State 30% Basis Boost	"All family projects located within Communities of Opportunity and projects located in an ENOUGH Act census tract that request competitive tax credits qualify for the State 30% Basis Boost without prior CDA approval..."	"All family projects located within Communities of Opportunity and projects located in an ENOUGH Act or Just Community census tract that request competitive tax credits qualify for the State 30% Basis Boost without prior CDA approval..."	Language added.	Added additional eligibility criteria for the State 30% Basis Boost.
F.3 Permanent Supportive Housing Set-Aside	"...2. 50% of the total units must be identified as PSH...LIHTC from the PSH Set-Aside will be awarded to the two (2) projects that meet the minimum criteria above and receive the highest cumulative scores as established in Chapter 4 of the Multifamily Rental Financing Program Guide..."	<p>"...2. Between 30-50% of the total units must be identified as PSH Units...Permanent Supportive Housing Set-Aside Scoring:</p> <p>All applications for the PSH Set-Aside that meet the minimum criteria above will be reviewed and assigned a PSH Score as follows (256 maximum points):</p> <ul style="list-style-type: none"> • Guide Section 4.1 – Capacity of Development Team (74 maximum points) • Guide Section 4.2 – Community Context (16 maximum points) • Guide Section 4.3 – Transit Oriented Development (8 maximum points) • Guide Section 4.4 – Public Purpose (55 maximum points) • Guide Section 4.5 – Leveraging and Cost Effectiveness (25 maximum points) 	Language updated.	Updated scoring criteria for PSH Set-Aside.

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		<ul style="list-style-type: none"> • Guide Section 4.6 – Development Quality Standards (33 maximum points) • Guide Section 4.7 – Housing Starts Now (10 maximum points) • PSH Set-Aside Units (35 maximum points) <table border="1" data-bbox="1403 472 1822 1200"> <thead> <tr> <th data-bbox="1403 472 1593 542">Points</th> <th data-bbox="1593 472 1822 542"># of Units</th> </tr> </thead> <tbody> <tr> <td data-bbox="1403 542 1593 612">0</td> <td data-bbox="1593 542 1822 612">< 20</td> </tr> <tr> <td data-bbox="1403 612 1593 682">5</td> <td data-bbox="1593 612 1822 682">20 – 30</td> </tr> <tr> <td data-bbox="1403 682 1593 751">10</td> <td data-bbox="1593 682 1822 751">30 – 40</td> </tr> <tr> <td data-bbox="1403 751 1593 821">15</td> <td data-bbox="1593 751 1822 821">> 40</td> </tr> <tr> <th data-bbox="1403 821 1593 891">Points</th> <th data-bbox="1593 821 1822 891">% of Units</th> </tr> <tr> <td data-bbox="1403 891 1593 961">5</td> <td data-bbox="1593 891 1822 961">30 – 35</td> </tr> <tr> <td data-bbox="1403 961 1593 1031">10</td> <td data-bbox="1593 961 1822 1031">34 – 40</td> </tr> <tr> <td data-bbox="1403 1031 1593 1101">15</td> <td data-bbox="1593 1031 1822 1101">40 – 45</td> </tr> <tr> <td data-bbox="1403 1101 1593 1170">20</td> <td data-bbox="1593 1101 1822 1170">45 – 50</td> </tr> </tbody> </table> <p data-bbox="1217 1224 2005 1300">LIHTC from the PSH Set-Aside will be awarded to the two (2) projects that receive the highest cumulative PSH scores...”</p>	Points	# of Units	0	< 20	5	20 – 30	10	30 – 40	15	> 40	Points	% of Units	5	30 – 35	10	34 – 40	15	40 – 45	20	45 – 50		
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The Department’s Proposed Changes to the Multifamily Rental Financing Program Guide -2nd Draft

Existing Section	Existing Language	Proposed Language	Action	Description
3.1.1 Previous Project Performance	<p>“...Consistently failed to provide documentation required by DHCD in connection with other loan applications or the management and operation of other existing projects;</p> <p>Been involuntarily removed as a general partner or managing member from any affordable housing project whether or not financed or subsidized by the programs of DHCD...”</p>	<p>“...Consistently failed to provide documentation required by DHCD in connection with other loan applications;</p> <p>Been involuntarily removed as a general partner or managing member or other controlling ownership entity in a developer, owner, or management company for any affordable housing project whether or not financed or subsidized by the programs of DHCD...”</p>	Language updated	Updated to prior performance criteria.
3.7 RHFP and RHW Loan Requirements	<p>“This section sets forth the terms applicable to RHFP and RHW loans. A sponsor of a project that has been awarded RHFP or RHW funds may generally choose the repayment option set forth in the CDA Rental Housing Programs Loan Term Summary on the DHCD website. Sponsors must select a repayment option at application.”</p>	<p>“This section sets forth the terms applicable to RHFP and RHW loans. A sponsor of a project that has been awarded RHFP or RHW funds may generally choose the repayment option set forth in Sections 3.7.2, 3.7.3, 3.7.4, 3.7.5, or 3.7.6, unless the underwriting for the project indicates that the project can bear a must-pay loan as described in Section 3.7.7. Sponsors must select a repayment option at application...”</p>	Language updated	Updated to reflect that the loan repayment summaries have been returned to the Guide.
3.7.1 General Terms	<p>“...DHCD will announce the maximum award limits for each competitive funding round through Multifamily Notice and post on DHCDs website when the application deadline is announced. Maximum award</p>	<p>“...DHCD will announce the maximum award limits for RFHP and PRHP for each competitive funding round through Multifamily Notice and post on DHCDs website when the application deadline is announced...”</p>	Language updated.	Updated to clarify limits to DHCD-administered gap financing for the Competitive Round.

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	limits apply to all DHCD-administered gap financing”			
3.7.2 Standard Surplus Cash Repayment Terms	N/A	“The summary below reflect DHCD’s traditional surplus cash repayment terms for RHFP and RHW loans in conjunction with LIHTC. A form of the Note used in connection with this form of loan is available in the Multifamily Library on the DHCD website...”	Language added.	Language returned to the Guide.
3.7.3 DHCD Flex Rate Loan Summary	N/A	“Below is a summary of DHCD’s flexible-rate loans with below-market interest rates and terms for RHFP and RHW in conjunction with LIHTC, which provide a lower overall blended rate, unrestricted cash flow, while helping preserve long-term affordability with more sustainable financing...”	Language added.	Summary of new loan product added to the Guide
3.7.4 Contingent Interest Surplus Cash Repayment Terms	N/A	“Below are alternative repayment terms that DHCD has approved where DHCD agrees to limit the amount of interest that would otherwise accrue on a traditional surplus cash loan. A form of the Note used in connection with this form of loan is available in the Multifamily Library on the DHCD website...”	Language added.	Summary returned to the Guide.
3.7.5 DHCD Minimum Required Payment Loan Summary	N/A	“Below is a summary of DHCD's minimum payment terms, which include a partial debt service payment and a deferral of a portion of the principal, while improving overall cash flow...”	Language added.	Summary of new loan product added to the Guide

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3.7.6 Amortizing Loans	N/A	“In some cases, a project’s anticipated cash flow and debt service are such that it is reasonable to expect the borrower to make regular monthly payments of principal and interest on the RHFP or RHW loan. The general requirements set forth in Section 3.7.1 would also be applicable to such loans...”	Language removed.	Summary returned to the Guide.
3.8 LIHTC Award Limits	“The maximum amount of a competitive LIHTC reservation or allocation competing in the general pool 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 to any single project...”	“The maximum amount of a competitive LIHTC reservation or allocation competing in the general pool will be limited to no more than \$30,000 per LIHTC income restricted unit up to \$1.5 million or \$28,000 per LIHTC income restricted unit up to \$2 million to any single project...”	Language updated.	Updated language to clarify LIHTC limits.
3.9.8.3 Professional Fees	“...For projects with competitive RHFP funds and LIHTC, the Developer’s Fee may not exceed \$2.5 million. Developers may request a waiver to earn up to \$3 million for projects of eighty (80) units or more...”	“...For projects with competitive RHFP funds and LIHTC, the Developer’s Fee may not exceed \$2.5 million. Developers may request a waiver to earn up to \$3 million for projects of seventy-five (75) units or more...”	Language updated.	Updated for waiver of Developer Fee limit.
3.9.9 Phased and “Twinning” Projects	“...“Twinning” projects are defined as one (1) 9% LIHTC project and one (1) MBP/4% LIHTC project on the same common plan of development or larger development located on the same, contiguous, or proximate sites. Other structures will not be accepted...”	“...“Twinning” projects are defined as one (1) 9% LIHTC project and one (1) MBP/4% LIHTC project on the same common plan of development or larger development located on the same, contiguous, or proximate sites. Other structures will not be accepted. DHCD will determine whether an assemblage of sites is “proximate” based on whether they can be developed in a single construction	Language updated.	Updated to clarify “Twinning” requirements.

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		<p>period and would constitute a single site except for street or other public divisions. If awarded 9% LIHTC, the application for the 4% project must be received within ninety (90) days of receiving the 9% reservation letter. Both the 9% and 4% components must reach initial closing within ninety (90) days of each other.</p>		
3.11.2 Utility Availability	<p>“Evidence that public water, sewer, electric, gas, telephone, internet, and cable services are at project sites or will be available during the construction or rehabilitation period must be provided. Acceptable evidence of utility availability may include a letter from the Development Team’s civil engineer, the utility company providing the service, a responsible local official, or, for existing buildings, copies of recent utility bills. Alternatively, the applicant may provide a certification in the form provided in the Application Submission Package.”</p>	<p>“Evidence that public water, sewer, electric, gas, telephone, internet, and cable services are at project sites or will be available during the construction or rehabilitation period must be provided. Acceptable evidence of utility availability may include a letter from the Development Team’s civil engineer, a will-serve letter from the utility company providing the service, a responsible local official, or, for existing buildings, copies of recent utility bills.”</p>	Language updated.	Updated requirements for documenting utility availability.
3.12.1 Market Analysis	N/A	<p>“...For projects providing a community service facility (as defined in Section 4.6.4), determine that the services provided would be appropriate and helpful to individuals in the area of the project whose income is sixty (60) percent or less of area median income.”</p>	Language added.	Added requirements for projects providing a community service facility under Section 4.6.4.

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3.13.1 Criteria Applicable to All Projects	“...2. Accessibility...Provide a certification that the project, if funded, will employ a third party building accessibility consultant to work with the Development Team to ensure accessibility compliance as listed above....”	“...2. Accessibility...Provide a certification that the project, if funded, will employ a building accessibility consultant to work with the Development Team to ensure accessibility compliance as listed above....”	Language removed.	Updated language to remove requirement for a third-party building accessibility consultant.
3.13.1 Criteria Applicable to All Projects	“...23. Location – New Construction projects are not to be located in FEMA Flood Zone Areas. Any project located in Zone C may submit a waiver request, which must be accompanied by documentation provided by the project’s engineer outlining the project’s risk of flooding. Any project located in Zone X may submit a waiver request, which must be accompanied by a flood mitigation plan or documentation provided by the project’s engineer outlining the project’s risk of flooding. For projects within a 100-year floodplain, a flood mitigation plan must be provided. For projects outside of the 100-year floodplain but within the 500-year floodplain, either a flood mitigation plan or documentation provided by the project’s engineer outlining the project’s risk of flooding must be included.”	<p>“...23. Location – New Construction projects are generally not to be located in FEMA Flood Zone Areas. Any project located in Zone C or Zone X (unshaded) does not need waiver request, but must include documentation provided by the project’s engineer outlining the project’s risk of flooding in their application. Any project located in Zone X (shaded), within a 100-year floodplain, or a 500-year floodplain must submit a waiver request with the following documentation:</p> <ul style="list-style-type: none"> a. Projects in Zone X (shaded) - either a flood mitigation plan or documentation provided by the project’s engineer outlining the project’s risk of flooding. b. Projects within a 100-year floodplain - a flood mitigation plan must be provided. c. Projects outside of the 100-year floodplain but within the 500-year floodplain - either a flood mitigation plan or documentation provided by the project’s engineer outlining the project’s risk of flooding must be included.” 	Language updated.	Clarified waiver requirements for this section.

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3.13.1 Criteria Applicable to All Projects	“...25. HVAC...Projects that certify at the time of application to achieve Department of Energy (DOE) Zero Energy Ready Home (ZERH) or comparable DHCD-approved energy savings certification or rating designation in Section 4.6.2 may request a waiver of the Energy Star HVAC requirements...”	N/A	Language updated.	Removed reference to Department of Energy (DOE) Zero Energy Ready Home Certification.
3.13.1 Criteria Applicable to All Projects	“...27. Lighting – Install only High Efficiency (minimum of 100 lumens/watt and 85 CRI) LED lighting fixtures or LED lamps when lighting is replaced or installed. For any exterior or commercial lighting, select and install fixtures and lamps approved by the Design Lights Consortium (DLC) or that have a UL rating. ”	“...27. Lighting – Install only High Efficiency (minimum of 75 lumens/watt and 85 CRI) LED lighting fixtures or LED lamps when lighting is replaced or installed. For any exterior or commercial lighting, select and install fixtures and lamps approved by the Design Lights Consortium (DLC) or that have a UL rating. ”	Language updated.	Clarified lighting requirements.
3.13.2 Additional Criteria Applicable Only to New Construction, Gut Rehabilitation, and Adaptive Re-use	“4. Except for gut rehabilitation projects, paving at the dumpster pad, the access drive to the dumpster, and any turns or return path of the garbage truck route must equal local requirements for standard duty residential roadway or provide specifications which indicate a stone base of eight (8) inches or greater with the combination thickness of the asphalt base and top coat being at least five (5) inches.	“4. Except for gut rehabilitation projects, paving at the dumpster pad, the access drive to the dumpster, and any turns or return path of the garbage truck route must equal local requirements for standard duty residential roadway or provide specifications which indicate a stone base of eight (8) inches or greater with the combination thickness of the asphalt base and top coat being at least five (5) inches. ...6. Gut rehabilitation and adaptive re-use projects must submit a building evaluation report performed by an engineer or other qualified professional that is not part of the primary	Language updated.	Updated requirements for dumpster pads and building evaluation reports.

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	<p>The dumpster pad must be steel reinforced concrete of at least six (6) inches thickness...6. Gut rehabilitation and adaptive re-use projects must submit a building evaluation report performed by a third party engineer or other qualified professional that is not part of the primary development team and, at a minimum, analyzes the foundation and structure of the project...7. The Climate Solutions Now Act of 2022 required the Maryland Department of the Environment to develop Building Energy Performance Standards (BEPS) that achieve a 20% reduction in new direct greenhouse gas (GHG) emissions by January 1, 2030, as compared with 2025 levels for average buildings of similar construction and net-zero direct GHG emissions by January 1, 2040. In preparation of the final BEPS regulations, the following will be required for all new construction, gut rehabilitation, and adaptive re-use projects..."</p>	<p>development team and, at a minimum, analyzes the foundation and structure of the project...7. The Climate Solutions Now Act of 2022 required the Maryland Department of the Environment to develop Building Energy Performance Standards (BEPS) that achieve a 20% reduction in new direct greenhouse gas (GHG) emissions by January 1, 2030, as compared with 2025 levels for average buildings of similar construction and net-zero direct GHG emissions by January 1, 2040. In order to comply with BEPS regulations, the following will be required for all new construction, gut rehabilitation, and adaptive re-use projects..."</p>		

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3.13.3 Additional Criteria Applicable Only to Substantial Renovation	N/A	“...Projects that meet the definition of a covered building under BEPS regulations are strongly encouraged to factor BEPS requirements into their project design to avoid future compliance concerns. DHCD may be able to contribute funding for BEPS-compliant upgrades, based on funding availability at the time of the project’s kick-off meeting...”	Language added.	Added suggestions for BEPS compliance.
3.14 Additional Criteria Applicable to Only to the Competitive Funding Round	<p>“All competitive applications must achieve at least two (2) points within Section 4.7 Housing Starts Now.</p> <p>CDA may allow waivers of this requirement for future competitive rounds as part of pre-round communication.”</p>	<p>“All competitive applications competing in the general pool must achieve at least two (2) points within Section 4.7 Housing Starts Now.</p> <p>CDA may allow waivers of this requirement for future competitive rounds as part of pre-round communication.”</p>	Language added.	Added requirements for competitive applications.
4. Competitive Scoring Criteria	“Multifamily Bond Program and Rental Housing Works Terms and Conditions...Projects seeking FHA Risk Sharing Insurance for MBP financing must meet all Threshold Criteria and over the last five (5) years have completed projects with at least 51% ownership in the project...”	“Multifamily Bond Program and Rental Housing Works Terms and Conditions...Projects seeking FHA Risk Sharing Insurance for MBP financing must meet all Threshold Criteria and must include a General Partner who, over the last five (5) years, has completed projects with at least 51% ownership in the General Partnership interest of the project...”	Language updated.	Clarified requirements for FHA Risk Sharing.

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Infill and Redevelopment Pool Terms and Conditions	“Applicants applying for the Infill and Redevelopment Pool, established in Section F.2 of the QAP, must meet all Threshold Criteria in Chapter 3. Such projects are not required to compete with the general pool and must achieve a minimum total score of one hundred fifty (150) points, including at least ten (10) points within the Developer Financial Capacity category outlines in Section 4.1.3.”	“Applicants applying for the Infill and Redevelopment Pool, established in Section F.2 of the QAP, must meet all Threshold Criteria in Chapter 3. Such projects are not required to compete with the general pool and must achieve a minimum total score of one hundred forty-five (145) points, including at least ten (10) points within the Developer Financial Capacity category outlines in Section 4.1.3.”	Language updated	Updated threshold requirements for the Infill and Redevelopment Pool.
4.1.1 Development Team Experience	“...In the case of a joint venture, points will be awarded based on the capacity and experience of the controlling member of the joint venture...”	“...The “Developer” capacity and experience will be based on the non-profit or for profit entity listed as the Developer. In the case of a joint venture, “Developer” points will be awarded based on the capacity and experience of the controlling member entity of the joint venture. Years of experience will be evaluated for the Developer entity , not the principals, owners, partners, or members...”	Language updated.	Clarified requirements for joint ventures.
4.1.2 Deductions from Team Experience Score	<p>“...Compliance Issues:</p> <p>Consistent failure to promptly resolve compliance matters as evidenced by outstanding IRS Form 8823 or other compliance enforcement action by DHCD, including, but not limited to, the following:</p> <ul style="list-style-type: none"> ● Failure to maintain income targeting as required under any MBP, RHFP, RHW, LIHTC, or other DHCD funding agreements; 	<p>“...Construction Management Issues:</p> <ul style="list-style-type: none"> ● Failure to pay the general contractor (in accordance with the construction contract) for work-in-place; ● Failure to make a good faith effort to meet Fair Practices goals established for previous projects; ● Inability to resolve construction related issues, which result in an unreasonable delay of project completion; ● Construction cost increases after closing that are not approved by DHCD; or 	Language updated	Reformatted and updated criteria for team experience deductions.

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	<ul style="list-style-type: none"> ● Failure to maintain adequate documentation of tenant eligibility or qualified basis; ● Failure to timely recertify tenant incomes or continued occupancy by unqualified households; or ● Failure to promptly resolve compliance matters arising from commitments in prior applications that led to the award of points under a prior QAP, Guide, or funding round, including, but not limited to, failures to: <ul style="list-style-type: none"> ○ Provide promised tenant services; ○ Maintain promised preferences within the set-aside of units or criteria for persons with disabilities or special needs populations; ○ Obtain non-State leveraged funding as committed in a prior application; or ○ Deliver promised development features, amenities, or as-built specifications without prior approval of DHCD. <p>Asset Management Issues:</p> <ul style="list-style-type: none"> ● Untimely submission of required DHCD asset management documents (including, 	<ul style="list-style-type: none"> ● Failure to deliver promised development features, amenities, or as-built specifications without prior approval of DHCD. <p>Compliance and Asset Management Issues:</p> <p>Consistent and flagrant failures to undertake or promptly resolve compliance or asset management matters as evidenced by outstanding IRS Form 8823, negative inspection or audit rankings, or other compliance enforcement action by DHCD, including, but not limited to, the following:</p> <ul style="list-style-type: none"> ● Failure to maintain income targeting as required by agreements with DHCD; ● Failure to maintain adequate documentation of tenant eligibility or qualified basis; ● Failure to timely recertify tenant incomes or continued occupancy by unqualified households; or ● Failure to promptly resolve compliance matters arising from commitments in prior applications that led to the award of points under a prior QAP, Guide, or funding round, including, but not limited to, failures to: <ul style="list-style-type: none"> ○ Provide promised tenant services; ○ Maintain promised preferences within the set-aside of units or criteria for persons with disabilities or special needs populations; ○ Obtain non-State leveraged funding as committed in a prior application; or 		

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	<p>but not limited to, annual audits, operating statements, and budgets);</p> <ul style="list-style-type: none"> ● Properties with annual physical inspection or management performance evaluations with ratings of “Below Average” or “Unsatisfactory”; ● Consistent history or pattern of failing REAC scores after the HUD inspection and cure period; ● Failure to maintain a current management agreement on file with DHCD; ● Failure to comply with an approved AFHMP; or ● Late payments of any type including cash flow billings. <p>Construction Management Issues:</p> <ul style="list-style-type: none"> ● Failure to pay the general contractor (in accordance with the construction contract) for work-in-place; ● Failure to make a good faith effort to meet Fair Practices goals established for previous projects; ● Inability to resolve construction related issues, which result in an unreasonable delay of project completion; or ● Construction cost increases after closing that are not approved by DHCD. 	<ul style="list-style-type: none"> ● Untimely submission of required DHCD asset management documents (including, but not limited to, annual audits, operating statements, and budgets); ● Properties with repeat annual physical inspection or compliance audit with ratings of “Below Average” or “Unsatisfactory”; ● Failing REAC scores after the HUD inspection and cure period; <p>Failure to adequately address and cure findings made during physical inspections and compliance audits within resolution deadlines;</p> <ul style="list-style-type: none"> ● Failure to maintain a current management agreement on file with DHCD; ● Failure to comply with an approved AFHMP; or ● Late payments of any type including cash flow payments. 		

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4.1.4 Nonprofits, Public Housing Authorities, and Minority/Disadvantaged Business Enterprises	<p>“...To Qualify for participation as a Local Small Business, the applicable entity must be headquartered in Maryland with fewer than 500 employees, that 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....”</p>	<p>“...To Qualify for participation as a Local Small Business, the applicable entity must certify that they are headquartered in Maryland with fewer than 500 employees, fit the Small Business Administration’s definition of a small business, and demonstrate a community focus (locally-owned, invested, controlled, serving a specific area)...”</p>	Language updated.	Updated scoring criteria for Local Small Businesses.
4.4.5 Policy Incentives	<p>“...5. Two (2) points will be awarded to projects being developed under a joint development effort with MDOT for state-owned or WMATA for Metro-owned land adjacent to transit. Points will only be awarded to projects that provide evidence of a MDOT or WMATA master development agreement and development plan. Note: All policy incentive points will be awarded based on the final scores, excluding points in Section 4.4.6 and Section 4.8.”</p>	<p>“...5. Two (2) points will be awarded to projects being developed under a joint development effort with MDOT for state-owned or WMATA for Metro-owned land adjacent to transit. Points will only be awarded to projects that provide evidence of a MDOT or WMATA master development agreement and development plan or equivalent documentation acceptable to CDA. 6.Two (2) points will be awarded to projects with 75+ units, including twinned projects that meet DHCD's Housing Starts Now under Section 4.7 Note: All policy incentive points will be awarded based on the final scores, excluding points in Section 4.4.6 and Section 4.8.”</p>	Language updated.	Updated incentive requirements for MDOT/WMATA joint developments and added requirements for projects with 75 units or more.

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4.6.2 Energy Efficiency	<p>“Energy Efficiency (8 maximum points)...Six (6) points will be awarded in this category for projects that certify at the time of application to achieve Department of Energy (DOE) Efficient New Homes or comparable DHCD-approved energy savings certification or rating designation ...An additional two (2) points will be awarded for any project utilizing alternative energy (solar, geothermal, etc.) to reduce utility consumption of: water heating; heating and cooling, or electric usage for common areas or tenant units.</p> <p>Alternatively, an applicant can receive up to eight (8) points in this category based on the following:</p> <p>Six (6) points will be awarded to rehabilitation projects if the project sponsor commits to incorporate into the scope of work all energy conservation measures (ECM) that result in an overall energy savings of 30% or greater over pre-retrofit levels...</p> <p>Four (4) points will be awarded to a rehabilitation project that does not receive the six (6) points above if the project sponsor commits to incorporate into the scope of work all ECMs that result in an overall energy</p>	<p>“Energy Efficiency (6 maximum points)...Four (4) points will be awarded to rehabilitation projects if the project sponsor commits to incorporate into the scope of work all energy conservation measures (ECM) that result in an overall energy savings of 30% or greater over pre-retrofit levels...</p> <p>Two (2) points will be awarded to a rehabilitation project that does not receive the four (4) points above if the project sponsor commits to incorporate into the scope of work all ECMs that result in an overall energy savings of 20% or greater over pre-retrofit levels”</p>	Language updated.	Updated energy efficiency scoring.

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	savings of 20% or greater over pre-retrofit levels”			
4.6.4 Lovable Places	<p>“...Project includes a LIHTC-eligible community support facility under §42(d)(5)(C)that supports either:</p> <ol style="list-style-type: none"> a. Child care services regulated by the Maryland State Department of Education (MSDE), Division of Early Childhood, Office of Child Care (OCC); b. The development of a public library; or c. 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...” 	<p>“Project includes a LIHTC-eligible community support facility under §42(d)(5)(C)that supports either:</p> <ol style="list-style-type: none"> a. Child care services regulated by the Maryland State Department of Education (MSDE), Division of Early Childhood, Office of Child Care (OCC); b. The development of a public library in partnership with one of Maryland’s City or County Public Library systems or operated by a library system funded by the Maryland State Library Agency; or c. The development, stabilization, and expansion of retail space that provides fresh food...” 	Language updated.	Updated lovable places language to clarify requirements.
4.7 Housing Starts Now	<p>“In response to the severe housing shortage in Maryland, DHCD is incentivizing project readiness to boost the housing supply and ensure quicker access to high-quality safe, sustainable, and affordable housing for Maryland residents.</p> <ul style="list-style-type: none"> • Ten (10) points for new construction “fully entitled” projects of 120 units 	<p>“In response to the severe housing shortage in Maryland, DHCD is incentivizing project readiness to boost the housing supply and ensure quicker access to high-quality safe, sustainable, and affordable housing for Maryland residents. To be eligible for points under this section, the project(s) must include milestones and projected closing dates within one (1) year of the award date. Awarded applicants who</p>	Language updated.	Clarified scoring requirements for project readiness.

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	<p>or more (including twinned projects) with milestones and projected closing dates within one (1) year of the award date. The 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 don't meet the designated timelines without an approved extension from DHCD will have funds rescinded.</p> <ul style="list-style-type: none"> • Eight (8) points for new construction "fully entitled" projects of 75 units or more with milestones and projected closing dates within one (1) year of the award date. The 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 don't meet the designated timelines without an approved extension from DHCD will have funds rescinded. • Six (6) points for new construction "fully entitled" projects under 75 unit, with milestones and projected 	<p>don't meet the designated timelines without an approved extension from DHCD will have funds rescinded.</p> <table border="1" data-bbox="1217 337 1870 1146"> <thead> <tr> <th data-bbox="1217 337 1330 407">Points</th> <th data-bbox="1330 337 1507 407">Readiness</th> <th data-bbox="1507 337 1870 407">Construction Type</th> </tr> </thead> <tbody> <tr> <td data-bbox="1217 407 1330 553">10</td> <td data-bbox="1330 407 1507 553">Full site plan approval</td> <td data-bbox="1507 407 1870 553">New Construction/ Adaptive Reuse</td> </tr> <tr> <td data-bbox="1217 553 1330 699">6</td> <td data-bbox="1330 553 1507 699">Preliminary site plan approval</td> <td data-bbox="1507 553 1870 699">New Construction/ Adaptive Reuse</td> </tr> <tr> <td data-bbox="1217 699 1330 886">4</td> <td data-bbox="1330 699 1507 886">Zoned for the intended use</td> <td data-bbox="1507 699 1870 886">New Construction/ Adaptive Reuse</td> </tr> <tr> <td data-bbox="1217 886 1330 1146">2</td> <td data-bbox="1330 886 1507 1146">Zoned for the intended use</td> <td data-bbox="1507 886 1870 1146">Acquisition/Rehabilitation (unrestricted or maturing LIHTC asset placed in service a minimum of 25-years from the date of application)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Acceptable evidence of full site plan approval includes an official letter from the local planning department or equivalent agency, a stamped and recorded site plan, a final plat map filed with the municipality, or equivalent documentation acceptable to CDA. 	Points	Readiness	Construction Type	10	Full site plan approval	New Construction/ Adaptive Reuse	6	Preliminary site plan approval	New Construction/ Adaptive Reuse	4	Zoned for the intended use	New Construction/ Adaptive Reuse	2	Zoned for the intended use	Acquisition/Rehabilitation (unrestricted or maturing LIHTC asset placed in service a minimum of 25-years from the date of application)		
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Existing Section	Existing Language	Proposed Language	Action	Description
	<p>closing dates within one (1) year of the award date. The 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 don't meet the designated timelines without an approved extension from DHCD will have funds rescinded.</p> <ul style="list-style-type: none"> • Four (4) points for “fully entitled” Acquisition/Rehabilitation projects of 120 units or more (including twinned projects) without current LIHTC restrictions. Additionally, the project(s) must include milestones and projected closing dates within one (1) year of the award date. The 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 don't meet the designated timelines without an approved extension from DHCD will have funds rescinded. 	<ul style="list-style-type: none"> • Acceptable evidence of preliminary site plan approval includes written resolutions, letters, or similar documentation from the local planning department or equivalent agency confirming preliminary site plan approval, including any marked-up drawings showing the required revisions, or equivalent documentation verifying the design is under review and conditionally accepted, pending final details (utilities, stormwater management, etc.). • Acceptable evidence to verify the project is zoned for the intended use may include a zoning verification letter from the local planning department or equivalent agency, letters of zoning compliance, conditional use permits, or similar evidence. 		

Existing Section	Existing Language	Proposed Language	Action	Description
	<p>Two (2) points for “fully entitled” Acquisition/Rehabilitation projects of 75 units or more, without current LIHTC restrictions. Additionally, the project(s) must include milestones and projected closing dates within one (1) year of the award date. The 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 don't meet the designated timelines without an approved extension from DHCD will have funds rescinded”</p>			
4.8 State Bonus Points	N/A	<p>“...Promotes the development of projects in ENOUGH Act or Just Communities census tracts...”</p>	Language added.	Added bonus point eligibility requirements.
5.1 Waivers – General	<p>“...All waiver requests must be submitted using the Waiver Request Form on the DHCD website. DHCD requires applicants seeking a waiver of the Threshold or Competitive Scoring Criteria in this Guide to submit such requests through the Waiver Request Form, at least thirty (30) calendar days in advance of the round deadline. DHCD will provide a decision within fifteen (15) calendar days of receipt of the waiver request...”</p>	<p>“...All waiver requests must be submitted using the Waiver Request Form on the DHCD website. In addition to providing a rationale for the waiver request, applicants should include any relevant documentation that will assist DHCD in making a determination. DHCD will provide a decision within fifteen (15) calendar days of the receipt of the waiver request.</p> <p>DHCD requires competitive funding round applicants seeking a waiver of the Threshold or Competitive Scoring Criteria in this Guide to submit such requests through the Waiver Request Form, at least thirty (30) calendar days in advance of the round deadline...”</p>	Language updated.	Clarified requirements for waiver requests.

Existing Section	Existing Language	Proposed Language	Action	Description
6.1.5 Viability/Commitment (V/C) Review	“After the kick- off meeting, Sponsors will have no more than one hundred and twenty (120) days to submit the combined viability/commitment package...”	“After the kick- off meeting, Sponsors will have no more than one hundred and fifty (150) days to submit the combined viability/commitment package...”	Language updated.	Updated timeline for submissions.
6.1.6 Initial Closing; Eligible Costs; and First Draw Requisition	“...Initial draw requests must be submitted to DHCD at least fifteen (15) business days prior to initial closing...”	“...Initial draw requests must be submitted to DHCD at least thirty (30) business days prior to initial closing. Upon approval of the initial draw and no less than ten (10) business days before closing, the project budget will be finalized and DHCD will allow no further changes to the closing budget...”	Language updated.	Updated to reflect new timelines.