

2018 to 2021 NOSA Response Form for Section 538 Guaranteed Rural Rental Housing Program (GRRHP)

Instructions

Applicants may submit this *NOSA Response Form* electronically by accessing the website: <http://www.rd.usda.gov/programs-services/multi-family-housing-loan-guarantees>. Then click on the Forms & Resources tab to access the link to this **NOSA Response Form**. **Please note:** electronic submittals are not on a secured web site. If you do not wish to submit the form electronically by clicking on the **Send Form** button, you may still fill out the form, print it and submit it with your application package to the State Office. All NOSA responses will be scored using the priority scoring criteria on this form. The closing date for this NOSA is **December 31, 2021**.

Supporting documentation required with your application may be sent via email to a special address that you will receive upon receipt of your electronic form. If using this option, please enter the Submission Email Address on the form below (l.g). Under item **XVIII. Documents Submitted**, check all supporting documents that you are submitting and indicate whether you are submitting each item to the State Office or via email.

I. Lender/Applicant Information

Total Score:

a. Lender's Name:

b. Lender's Mailing Address:

Address, Line 1:

Address, Line 2:

City:

State:

Zip:

c. Name of Lender's Contact Person:

d. Contact Person's Telephone Number:

e. Contact Person's Fax Number:

f. Contact Person's Email Address:

g. Submission Email Address:

Specify the Sender's email address that will be used to email all supporting documents. When you submit this form electronically, you will receive an email address for submitting all documents checked under item XVII. Documents Submitted.

II. Borrower Information

a. Borrower's Name:

b. Tax Classification: For Profit Not for Profit

c. Borrower's DUNs Number:

d. Borrower's Ethnicity: Non-Hispanic or Non-Latino Hispanic or Latino

e. Organization Type:

- | | |
|---------------------------------------|----------------------|
| General or Limited Partnership | Public Agency |
| For Profit Corporation | Indian Tribe |
| Non-Profit Corporation | Trust |
| Limited Liability Corporation | Individual |
| Other Specify: | |

f. Is this a Faith-based organization? Yes No

g. Borrower's Address:

Address, Line 1:

Address, Line 2:

City:

State:

Zip:

County:

Congressional District:

h. Name of Borrower's Contact Person:

i. Contact Person's Telephone Number:

j. Contact Person's Fax Number:

k. Contact Person's Email Address:

The following supporting documents are required for submission, unless otherwise noted. Check the documents you are submitting under item *XVII. Documents Submitted*:

l. Equal Opportunity Survey (optional)

m. Principal or Key Members of Borrower Organization

n. Borrower Information and Statement of Housing Development Experience

III. Project Information

a. Project Name:

b. Project Type:

Family

Senior (all residents 55 years or older)

Mixed

c. Project Address:

Address, Line 1:

Address, Line 2:

City:

State:

Zip:

County:

Congressional District:

d. Construction Type:

New Construction

Acquisition with Rehabilitation

e. Supporting documents required:

Property Description and Proposed Development Schedule

IV. Project Cost and Rent

- a. Total Project Development Cost:
- b. Total Number of Units:
- c. Total Number of 3-5 bedroom units:
- d. Ratio of 3-5 bedroom units to total units:
- e. Cost per Unit (Total Development Cost ÷ Total Units):
- f. Proposed Rent Structure

<u>Unit Type</u>	<u>Monthly Rent</u>
------------------	---------------------

- g. **Median Income for Community** (from the most recent census data published by the United States Department of Housing and Urban Development (HUD)):

V. Project Site Information

Supporting documents required:

- a. Evidence of Site Control
- b. Description of any Environmental Issues:

VI. Project Funding

- a. Section 538 Guaranteed Loan Amount:
- b. Section 515 Direct Loan Amount:
- c. Section 515 Funding Type:

None	Rehab/Revitalize	Transfer with Rehab/Revitalize	Other
------	------------------	--------------------------------	-------

- d. Borrower's Proposed Equity

<u>Source</u>	<u>Amount</u>
---------------	---------------

Total Equity:

- e. Low Income Housing Tax Credits (LIHTC)

Have tax credits been awarded? Yes No

If not, when do you anticipate an award will be made (announced) (mm/dd/yyyy)?

What is the [estimated] value of the tax credits?

Include one of the following supporting documents:

- If awarded, a copy of the award or evidence of award
- If not awarded, letters of application and commitment, if available

f. Other Sources of Funds

List all Loan funding sources other than tax credits:

Source	Amount	Rate	Term
--------	--------	------	------

Total:

List all Grant funding sources other than tax credits:

Source	Amount
--------	--------

Total:

g. Loan to Total Development Cost (Guaranteed Loan ÷ Total Project Development Cost):

h. Debt Coverage Ratio (Net operating income divided by debt service payments):

Note: Debt Coverage Ratio must be at least 1.15 or greater to qualify for this program.

i. Percentage of Guarantee requested:

j. Provide Collateral for Guarantee as a supporting document

k. Type of Guarantee being requested?

Permanent Only (Option 1)

Construction and Permanent (Option 2)

Continuous (Option 3)

l. Loan Term (minimum 25-year term; maximum 40-year term including construction period; may amortize up to 40 years; balloon mortgages permitted after the 25th year):

VII. Other Background Information

a. The project is located in one of the following areas:

In a Colonia

On Tribal Lands

In a place identified in the State's Consolidated Plan

In a high-need community for multi-family housing based on the State's Needs Assessment

None of the above

b. Is the property located in a Federally Declared Disaster Area? Yes No

If "Yes," provide the Presidential Declaration as a supporting document.

c. What is the population of the county, city or town where the project is or will be located?

Name of County, City or Town:

Population:

VIII. Priority 1

Projects located in eligible rural communities with the lowest population will receive the highest points.

What is the population of the county, city or town where the project is located or will be located upon construction?

0 to 5,000 people (30 points)

5,001 to 10,000 people (15 points)

10,001 to 15,000 people (10 points)

15,001 to 20,000 people (5 points)

20,001 to 35,000 people (0 points)

Points:

IX. Priority 2

The neediest communities, as determined by the median income from the most recent census data published by the United States Department of Housing and Urban Development (HUD) will receive points. The Agency will allocate points to projects located in communities having the lowest median income.

What is the median income of the community where the project is located?

Less than \$45,000 (20 points)

\$45,000 to less than \$55,000 (15 points)

\$55,000 to less than \$65,000 (10 points)

\$65,000 to less than \$75,000 (5 points)

\$75,000 or more (0 points)

Points:

X. Priority 3

Points will be awarded to projects that demonstrate partnering and leveraging in order to develop the maximum number of units and promote partnerships with State and local communities.

What is the loan to total development cost ratio (percentage %)? Check one:

- Less than 25% (60 points)**
- 25% to less than 50% (30 points)**
- 50% to less than 70% (10 points)**
- 70% or more (0 points)**

Points:

XI. Priority 4

Responses that include equity from low income housing tax credits will receive an additional 50 points. You must have a commitment in place in order to receive points.

This project will include equity from low income housing tax credits. (50 points)

- Yes (50 points)**
- No (0 points)**

Points:

XII. Priority 5

Points will be awarded to projects with the highest ratio of 3-5 bedroom units to total units.

What is the ratio of 3-5 bedroom units to total units?

- More than 50% (10 points)**
- 21% to 50% (5 points)**
- Less than 21%, but more than 0% (1 point)**
- Not applicable (0 points)**

Points:

XIII. Priority 6

Responses for the revitalization, repair, and transfer (as stipulated in 7 CFR 3560.406) of existing direct section 515 and Section 514/516 FLH and properties involved in the Agency's MPR program (transfer costs, including equity payments, are subject to Agency approval and must be an eligible use of loan proceeds listed in 7 CFR 3565.205) will receive an additional 10 points. No points will be awarded for transfers that include equity payments.

This project includes the revitalization, repair and transfer of existing direct Section 515 or Section 514/516 FLH properties AND did not receive any equity payments as part of a transfer (10 points)

This project is part of the Agency's MPR program AND did not receive any equity payments as part of a transfer (10 points)

Not applicable (0 points)

Points:

XV. Priority 7B – Energy Management

Projects that will be managed by a certified green property management company will receive 5 points. Applicants must provide proof of certification in one of the programs listed below.

This project will be managed by a green property management company that is certified by one of the following programs:

National Apartment Association, Credential for Green Property Management (CGPM)
<http://www.naahq.org/Education/DesignationPrograms/Other/Pages/default.aspx>

(5 points)

OR

National Affordable Housing Management Association (NAHMA), Credential for Green Property Management (CGPM), www.nahma.org/content/greencred.html (5 points)

OR

U.S. Green Building Council (USGBC), Green Building Certificate Institute (GBCI) LEED AP (any discipline) or LEED Green Associate, www.gbci.org (5 points)

OR

None of the above (0 points)

Points:

XVI. Priority 7C – Energy Generation

Responses for new construction or purchase and rehabilitation of non-program multi-family projects which participate in the Energy Star for Homes V3 Program, Green Communities, LEED for Homes, of Home Innovation's National Green Building Standard are eligible to earn additional points for installation of on-site renewable energy sources. In order to receive **more than one point** for this energy generation section, an accurate energy analysis prepared by an engineer will need to be submitted with the response. Energy analysis of preliminary building plans using industry-recognized simulation software must document the projected total energy consumption of the building, the portion of building consumption which will be satisfied through on-site generation, and the building's Home Energy Rating System (HERS) score.

Projects with an energy analysis of the preliminary or rehabilitation building plans that propose a 10 percent to 100 percent energy generation commitment (where generation is considered to be the total amount of energy needed to be generated on-site to make the building a net-zero consumer of energy) will be awarded points as follows:

0 to 9 percent commitment to energy generation (0 points)

10 to 29 percent commitment to energy generation (1 point)

30 to 49 percent commitment to energy generation (2 points)

50 to 69 percent commitment to energy generation (3 points)

70 to 89 percent commitment to energy generation (4 points)

90 percent or more commitment to energy generation (5 points)

Points:

XVII. Priority 8

An additional 10 points will be awarded to projects located in a Promise Zone and/or persistent poverty county. A county is considered persistently poor if 20 percent or more of its population was living in poverty over the last 30 years as measured by the 1990, 2000 and 2010 decennial censuses and 2007-2011 American Community Survey 5-year estimates as determined by the Agency. <http://www.rd.usda.gov/about-rd/initiatives/promise-zones>

This project is located in a Promise Zone and/or Persistent Poverty County (10 points):

Yes **No**

Points:

Name of Promise Zone:

And/Or

Name of Persistent Poverty County:

XVIII. Documents Submitted

Below, please check all documents that you will be submitting to substantiate your responses on this Form. Hard copy submissions should be mailed to the State Office with your application package. If you check the email option, you will be notified of the email address to use upon electronic receipt of this form. Points will be assigned for the items that you checked based on a review of the supporting documents.

Below are some ground rules for documents submitted via email, so that they may be correctly identified upon receipt:

1. In the Email Subject line include the **Project Name** and **State**
2. For each document submitted, include the **Project Name, Project State, Form Reference** and **Item name** shown below, as in "*Il j. Equal Opportunity Survey for Hopewell Apartments, WI.*"
3. You may submit each document listed below as a separate file or combine several documents into one large file – so long as all documents in the file pertain to the **same project**. Remember to identify each document with its Form Reference.
4. When sending attachments via email, you may bump up against the limit on the size of an attachment or the total number of attachments that you can include in one email. If the submission is not successful, you may need to limit the size or number of files sent in one email. You may use multiple emails to submit all of your documents.

Reference in Form	Item	Submission Mode		
II. Borrower Information		Via Email	State Office	N/A
j.	Equal Opportunity Survey (optional)			
k.	Principal or Key Members of Borrower Organization			
l.	Borrower Information and Statement of Housing Development Experience			
III. Project Information		Via Email	State Office	N/A
e.	Property Description and Proposed Development Schedule			
V. Project Site Information		Via Email	State Office	N/A
a.	Evidence of Site Control			
b.	Description of any Environmental Issues			
VI. Project Funding		Via Email	State Office	N/A
c.	If Tax Credits have been awarded, a copy of the award or evidence of award, OR			
c.	If Tax Credits have not yet been awarded, letters of application and commitment			
h.	Collateral for Guarantee requested			
VII. Other Background Information		Via Email	State Office	N/A
b.	Presidential Declaration document if property is located in a Federally declared disaster area			
VIII. to XIV. Priority 1 through 6		Via Email	State Office	N/A
VIII.	Priority 1: Population Size			
Reference in Form	Item	Submission Mode		
IX.	Priority 2: Median Income			
X.	Priority 3: Loan to Total Development Cost Ratio			
XI.	Priority 4: Equity from low income housing tax credits			
XII.	Priority 5: Ratio of 3-5 bedroom units to total units			

Reference in Form	Item	Submission Mode		
XIII.	Priority 6: Revitalization, repair and transfer of existing 515 properties or MPR properties -- with no equity payments			
XIV. Priority 7A: Energy-Efficient Program		Via Email	State Office	N/A
	Energy Star for Homes checklist and signed affidavit			
	Green Communities by the Enterprise Community Partners checklist and signed affidavit			
	LEED for Homes Program checklist and signed affidavit			
	Home Innovation's National Green Building Standard checklist and signed affidavit			
	State or local green building program checklist and signed affidavit			
XV. Priority 7B: Credentials for Green Property Management		Via Email	State Office	N/A
	National Apartment Association, Credential for Green Property Management			
OR	National Affordable Housing Management Association, Credential for Green Property Management			
OR	U.S. Green Building Council, Green Building Certification Institute LEED AP (any discipline) or LEED Green Associate			
XVI. Priority 7C: Energy Generation		Via Email	State Office	N/A
	An energy analysis of the preliminary or rehabilitation building plans.			

XIX. Scoring

PLEASE NOTE: The scoring below is based on the responses that you have provided on this form and may not accord with the final score that the Agency assigns upon evaluating the supporting documentation that you submit. Your score may change from what you see here if the supporting documentation is incomplete or missing.

Priority	Description	Points Earned
1.	Population Size (30, 15, 10, 5)	
2.	Median Income (20, 15, 10, 5)	
3.	Loan to Total Development Cost ratio (60, 30, 10)	

Priority	Description	Points Earned
4.	Equity from Low Income Housing Tax Credits (50)	
5.	Ratio of 3-5 bedroom units to total units (10, 5, 1)	
6.	Revitalization, repair and transfer of existing Section 515 properties, Section 514/516 FLH properties or MPR properties -- with no equity payments for transfers (10)	
7A.	Participation in energy-efficient programs (25 or less)	
7B.	Credential for Green Property Management (5)	
7C.	Energy Generation (1, 2, 3, 4, 5)	
8.	In a Promise Zone or Persistent Poverty County (10)	
	Total Score:	