



**Homes and
Community Renewal**

HCR Multifamily Finance 9% RFP Fall 2020

December 1, 2020

Agenda

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Agenda

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- HCR Office of Economic Opportunity and Partnership Development
 - M/WBE
 - SDVOB

What's New?

- New Design Waiver Process
- Fall 2020 applicants are highly encouraged to include access to broadband internet for all residents. Projects providing broadband internet connection in dwelling units and or in common areas will be given priority consideration in the scoring process.
- Fall 2020 projects will be subject to Benchmarking requirements:
<https://hcr.ny.gov/steps-hcr-benchmarking-program>
- Market study update: clarifications for projects which are being resubmitted from the Summer 2020 Round
- Fall 2020 projects are encourage to include measures that advance the Governor's Climate Leadership and Community Protection Act (CLCPA) goals. Applications which advance the CLCPA goals will be favorably reviewed.
- Applicants should review updates to the Fall 2020 term sheets

General Overview –

What is the HCR Multifamily Finance 9% RFP?

- Formerly known as Unified Funding, the HCR Multifamily Finance 9% RFP is a competitive process used to award 9% LIHTC and subsidy financing to sponsors proposing affordable and supportive multifamily housing projects that address a wide range of needs identified as part of the state's housing goals.
- The process of issuing an RFP twice per year, initiated in the Fall of 2019, is intended to be more accessible to sponsors, improve the quality of projects so they continue to align state housing goals, and streamline the review of applications for HCR staff.

Competitive Regions

- The regional competition is based on New York State's 10 Economic Development Regions



Program Funds Available

9% Low-Income Housing Credit (LIHTC)	\$22 million
NYS Low-Income Housing Tax Credit (SLIHC)	\$2 million
Low-Income Housing Trust Fund (HTF)	\$25 million
Rural and Urban Community Investment Fund (CIF)	\$3 million
Supportive Housing Opportunity Program (SHOP)	\$20 million
Public Housing Preservation Program (PHP)	\$3 million
Middle Income Housing Program (MIHP)	\$3.5 million

Program Funds Available

Housing Development Fund (HDF)	\$5 million
Federal Housing Trust Fund (FHTF)	\$2 million
Senior Housing Program (SENR)	\$5 million
All Affordable NYC (AANYC)	\$5 million

Funding Round Schedule

- November 17, 2020: Notices of Funding Availability and Notice of Credit Availability issued
- November 17, 2020: Request for Proposals issued
- December 1, 2020: Webinar
- December 1, 2020, 3 pm EST: Deadline to request TA session, Design Unit occupied rehabilitation package due, and/or credit fee deferral
- 30 calendar days prior to application deadline: Design Waivers due
- December 22, 2020, 3 pm EST: Register email/users for drop box
- January 13, 2021, 11:59 pm EST: Application Submission Deadline

Application/Reference Materials

- HCR Multifamily 9% RFP Financing Application
- HCR Multifamily 9% RFP Underwriting Application
- Technical Assistance Request Form
- RFP and Term Sheets
- 2020 HCR Design Guidelines (revised 11/5/2020)
- 2020 HCR Design Guidelines – Record of Revisions
- Energy Efficiency Green Building Visitability Accessibility Submission Requirements and Scoring
- Design Waiver Request Form
- 9% LIHTC Qualified Allocation Plan (effective November 2013)
- NYS SLIHC Regulation – 9 NYCRR Part 2040.14 (effective November 2013)
- Capital Programs Manual (CPM)
- 2019 New York State Annual Action Plan

Application/Reference Materials (con't)

- HCR 9% Multifamily Reference Materials
- HCR 9% Multifamily NOFA/NOCA
- State Historic Preservation Office Walkthrough Guidance and Contact List
- Federal HTF Rehab Standards
- Housing Opportunity Census Tracts
- Market Analyst Certification Form
- Pre-Qualified Market Analysts List
- Affirmative Fair Housing Marketing Plan Guidance
- HCR Multifamily Finance 9% Application Webinar
- HOME, FHTF and CDBG Antidisplacement and Relocation Assistance Plan
- HOME, FHTF and CDBG Relocation Appeal Process
- Aspera Dropbox Instructions

Overview of Process

- Mandatory Pre-Application Technical Assistance
- State Housing Goal requirement for all projects
- Completeness, Threshold and Eligibility Review
- Scoring
- Funding Awards
- Waitlist

Submission Requirements

- Application (excel workbook)
- Underwriting model (excel workbook)
- Exhibits consist of fillable Excel Workbooks. In some cases, there are associated pdf uploads
- All Attachments consist of pdf uploads

Aspera Dropbox

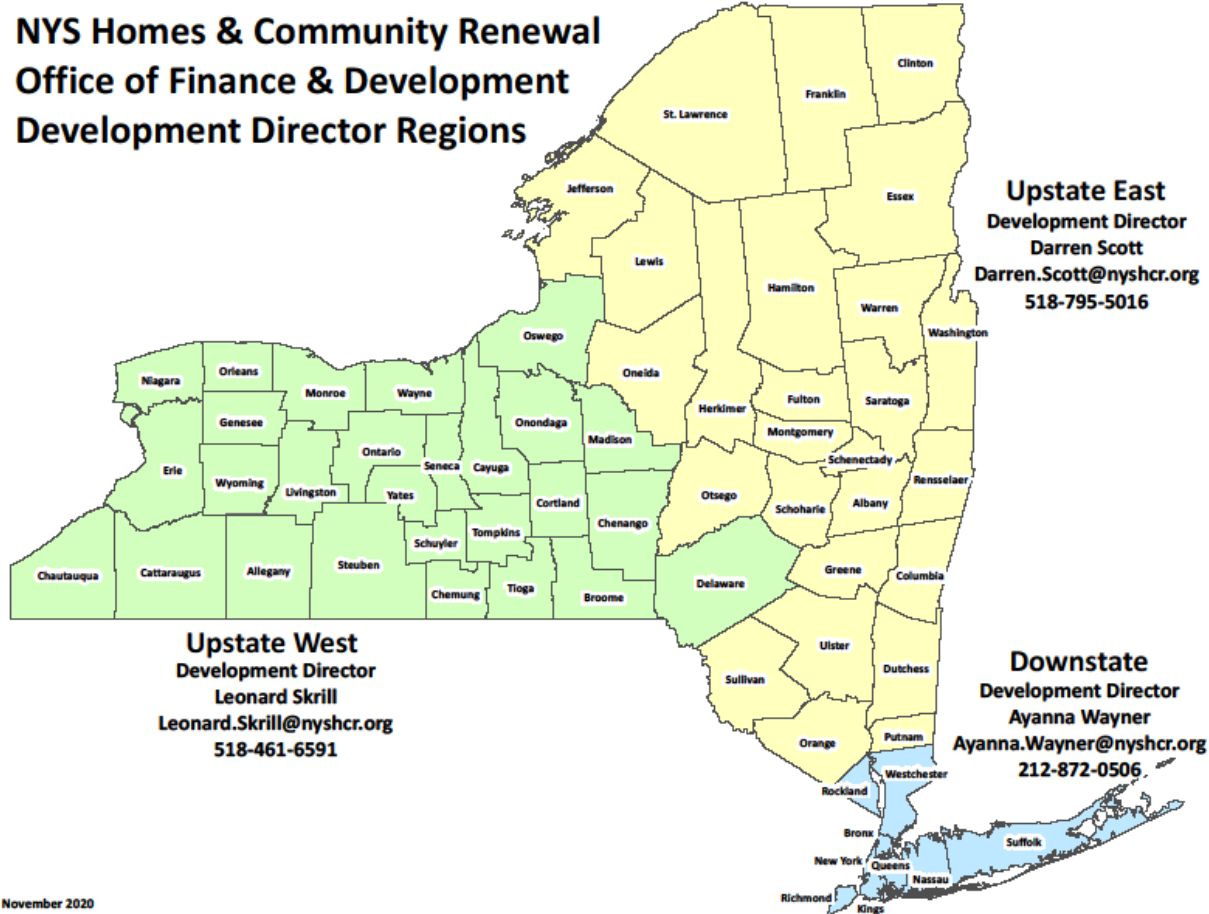
- **IMPORTANT: Applicants must register users/emails by December 22, 2020, 3 pm EST by sending an email to 9%RFP@nyshcr.org**
- HCR will send each user a “Dropbox Invitation” from “NYSMysend” with a unique URL that can not be shared
- Do NOT wait until the deadline to begin the upload process
- See the Aspera Dropbox Instructions at hcr.ny.gov/multifamily

Technical Assistance

- Mandatory Pre-Application Technical Assistance
- Request for TA must be made using the TA Request Form. Send completed TA Request Form to 9%RFP@nyshcr.org
- At least 5 business days before the scheduled TA session, applicants must submit:
 - Underwriting Model
 - B-2 Project Narrative
 - D-1 Preliminary Plans (including site plans, building plans and building elevations)
 - G-1 Physical Needs Assessment (for rehab projects only)
 - G-2 – G-8 Occupied Project Information (for occupied rehab projects only)
- See RFP for additional requirements for occupied rehabilitation projects

Development Director Regions

**NYS Homes & Community Renewal
Office of Finance & Development
Development Director Regions**



**Upstate East
Development Director
Darren Scott
Darren.Scott@nyshcr.org
518-795-5016**

**Upstate West
Development Director
Leonard Skrill
Leonard.Skrill@nyshcr.org
518-461-6591**

**Downstate
Development Director
Ayanna Wayner
Ayanna.Wayner@nyshcr.org
212-872-0506**

November 2020

State Housing Goals

Projects REQUIRED to meet one or more of the following Goals:

- Community Renewal and Revitalization Projects
- Integrated Supportive Housing Projects
- Public Housing Redevelopment Projects
- Housing Opportunity Projects
- Workforce Opportunity Projects
- Projects Advancing State Revitalization and Economic Development Initiatives
- Senior Housing Projects
- Preservation Projects

Program Information

9% Low-Income Housing Tax Credit Program (LIHTC)

- Will be utilizing existing QAP (effective date 11-20-2013)
hcr.ny.gov/system/files/documents/2019/03/lihc-qap-2013.pdf
- Must meet the meet the 2020 HCR Design Guidelines.
- For projects utilizing multiple sources of tax credit financing (e.g., LIHTC and SLIHC), investor letters must separately quantify the value of each tax credit resource. HCR requires that investors and syndicators assign an independent value to each type of credit reflecting the actual market value of the resource being proposed for purchase.
- May request MIHP in conjunction with 9% LIHTC as specified in the 9% LIHTC term sheet

Program Information

9% LIHTC Set-Aside

- **ESSHI and Supportive Housing Projects (up to \$4 million)**
 - **ESSHI Projects**
 - Must have received a Conditional Award Notification through the Empire State Supportive Housing Initiative, Inter-Agency Service and Operating Funding Opportunity RFP
 - At least 50% of units must serve persons with special needs
 - Must meet definition of supportive housing cited in Section 2040.2(u) of the 9% LIHTC QAP, provided however that applicants may satisfy the capital financing requirement of that definition by requesting SHOP funds pursuant to this RFP
 - **Supportive Housing Projects**
 - At least 50% of units must serve persons with special needs cited in Section 2040.2(q) of the 9% LIHTC QAP
 - Must meet definition of supportive housing cited in Section 2040.2(u) of the 9% LIHTC QAP
- **Housing Opportunity Projects (up to \$4 million)**
 - Family projects which must be located in a HOP Census Tract
 - Must have an average unit size of at least 2 bedrooms
 - 10% of units must be targeted to households at or below 30% AMI
- **NYCHA Seniors First (up to \$15 million multi-year)**
 - Must be targeted to 62+ seniors
 - Project must be 100% affordable
 - Restricted to Central Brooklyn with award of site control from NYCHA and HPD
- **Vital Brooklyn**

Program Information

NYS Low-Income Housing Tax Credit (SLIHC)

- May not be used to finance senior units serving households above 60% of AMI
- Must meet the 2020 HCR Design Guidelines.
- For projects utilizing multiple sources of tax credit financing (e.g., LIHTC and SLIHC), investor letters must separately quantify the value of each tax credit resource. HCR requires that investors and syndicators assign an independent value to each type of credit reflecting the actual market value of the resource being proposed for purchase.
- Per project maximum \$500,000
- SLIHC may not be used in projects with LIHTC Income Averaging Set-Aside
- Can be combined with MIHP for project units above 90% AMI up to 130% AMI as specified in the SLIHC term sheet

Program Information

Low-Income Housing Trust Fund (HTF)

- Must benefit households \leq 90% of AMI outside of NYC (in NYC \leq 80% of AMI)
- HTF may not be used to finance senior units serving households $>$ 60% AMI
- Can be combined with MIHP for project units above 90% AMI up to 130% AMI (outside NYC) or above 80% AMI up to 130% AMI (in NYC) as specified in the HTF term sheet
- Cannot be combined with SENR, PHP or SHOP
- Must meet the 2020 HCR Design Guidelines
- Applicants requesting HTF must ensure use of the correct program name in the Financing Application and the Underwriting Application

Program Information

Supportive Housing Opportunity Program (SHOP)

- Minimum of 30% of project units for supportive housing. For projects involving the relocation of existing supportive units funded by state rental and operating subsidies, the existing supportive housing units will be considered as “new” supportive housing units for the purposes of calculating the total number of supportive units in the proposed project.
- Requires award of service and operating funds
- Projects serving ID/DD populations must include either an ESSHI conditional award letter which does not require OPWDD capital OR a current letter of support from OPWDD, issued following the release date of this RFP
- Cannot be used with SENR, HTF or PHP funds
- PBVs can be accessed to fund non-ESSH units in an ESSHI project. In New York City, PBVs can be accessed for both ESSHI and non-ESSH units. The ESSHI service and operating award may not be used for rent subsidies, but only for services on ESSHI units with PBVs.

Program Information

Supportive Housing Opportunity Program (SHOP)

- May request MIHP in conjunction with SHOP as specified in the SHOP term sheet
- ESSHI Supportive unit rents must be underwritten to at least 50% AMI (may be higher based on operating needs of project)
- At least 50% of the units in the project must be affordable to households earning no more than 60% of AMI or 80% AMI if income averaging is being used
- Must meet the 2020 HCR Design Guidelines

Program Information

Public Housing Preservation Program (PHP)

- Rehab and/or demolition and replacement through new construction of site-specific multifamily rental housing owned by federal PHA's
- Cannot be combined with SENR, HTF, SHOP or MIHP
- Requires CHAP letter or other written permission from HUD
- Can request PBVs if not in RAD1 program
- Must meet the 2020 HCR Design Guidelines

Program Information

Rural and Urban Community Investment Fund (CIF)

Non-residential only:

- Available for new construction, adaptive reuse, or rehabilitation of a retail, commercial, or community facility component of an HCR-regulated affordable housing development that
 - Clearly serves the critical unmet needs of the tenants in the affordable housing development; or
 - Clearly advances a Regional Economic Development Council or Downtown Revitalization Initiative approved strategic investment plan.

- In order to be deemed a component of an HCR-regulated affordable housing development, it must be part of, or in close proximity to the affordable housing development

Program Information

Federal Housing Trust Fund (FHTF)

- May be used for new construction, adaptive reuse or preservation
- Financing for 30% AMI units within a mixed income project
- Must meet the 2020 HCR Design Guidelines
- See FHTF term sheet for additional environmental review and prohibitions
- See Reference Materials and Related Resources for subsidy limits, rent limits and rehab standards
- Applicants requesting FHTF must ensure use of the correct program name in the Financing Application and the Underwriting Application

Program Information

Senior Housing Program (SENR)

- Seniors aged 62+
- Must include healthy aging programming and design features to allow seniors to age in place in Attachment B-2 Project Narrative
- Up to 60% AMI or 80% AMI if utilizing LIHTC Income Averaging Set-Aside
- Must meet 2020 HCR Design Guidelines
- Cannot be combined with HTF, PHP, SHOP or MIHP

Program Information

All Affordable New York City Program (AANYC)

- No separate term sheet
- Applicants cannot request AANYC
- HCR will swap in AANYC at Agency's discretion for those projects which meet the following criteria:
 - Located in NYC
 - Units up to 60% AMI
- Funds will be swapped in at the same per unit limits as the subsidy source requested

Program Information

Housing Development Fund Program (HDF)

- Subject to appropriation, HDF Program loan funds may be requested as low-interest construction financing to eligible not-for-profit applicants proposing 9% LIHTC, SLIHC, SENR, HTF, SHOP, PHP, CIF or MIHP (proportional acquisition, hard costs and soft costs) as permanent financing.
- HDF may not be used to finance senior units serving households above 60% AMI
- Applicants considering HDF to bridge an HTF permanent loan should discuss with HCR staff prior to application submission.
- HDF loans may involve additional processing time due to additional state agency approvals, including the Office of the State Comptroller.

Underwriting

- The Fall 2020 RFP Underwriting application model is available on the HCR website.
- **Applications submitted on incorrect or outdated forms will not be considered for funding.**
- UW model has only minor revisions since last version to make it more user friendly, address minor formula issues, and update for the 2020 HUD AMIs.
- Be consistent with program requests on the Financing Application and Underwriting Application. The amount of the program request must be the same in both the Financing Application and the Underwriting Application, as well as which programs are being requested.

Underwriting

Setting Rents for Fall 2020 projects

- Rent affordability automatically calculates off the 2020 AMIs in the UW model
- Rent levels should be set at the **lesser of the 2019 AMIs or 2020 AMIs** for the project county

Examples:

NYC projects - 2020 AMIs increased, set rents based on 2019 AMIs.
Syracuse projects – 2020 AMIs decreased, set rents based on 2020 AMIs

Underwriting

Market Studies

Refer to Section 5.0 of the Capitals Program Manual for specific market study and market analysis submission requirements

LIHTC and/or SLIHC Projects in NYC

- May submit a market analysis in lieu of a professional market study

LIHTC and/or SLIHC Projects outside of NYC

- Must submit a professional market study prepared by a firm on the HCR Pre-Qualified market Analysts list

Underwriting Market Studies

Resubmissions of Summer 2020 Applications Only

- If no changes have been made to the number of units, unit configuration, rent structure, and income targets, applicants may submit a letter from the market analyst certifying that the findings of the previous market study remain valid, in lieu of submitting a new study.
- If a resubmission of a Summer 2020 application has changes to rents, income targets, number of units, and/or unit sizes, the analyst must provide an updated capture rate analysis reflecting the changes, along with a certification that all other information provided in the prior study remains valid.

Underwriting Reserves

Capitalized Reserve Contributions- **Operating Reserve**

Projects with LIHTC and/or SLIHC

- \geq 60 units: three months of operating expenses and debt service
- $<$ 60 units: six months of operating expenses and debt service

Projects with subsidy only

- No requirement to capitalize an operating reserve; may be considered if there are eligible project sources to cover the cost

Underwriting Reserves

Capitalized Reserve Contributions - **Replacement Reserve**

- initial capitalization equal to \$1,000 per unit is required for all preservation rehabilitation projects including LIHTC and/or SLIHC as a financing source.
- no initial capitalization required for all other projects financed with LIHTC/SLIHC, or, for projects which do not include LIHTC/SLIHC as sources.

Underwriting Reserves

Annual Reserve Contributions - **Operating Reserve**

Projects with LIHTC and/or SLIHC

- No annual operating reserve contribution is required

Projects with subsidy only

- 3% of gross rents annually required in any year that the reserve balance is less than 50% of gross rent
- Contributions should be trended to increase by 2% annually in the operating pro forma

Underwriting Reserves

Annual Reserve Contributions - **Replacement Reserve**

Projects with LIHTC and/or SLIHC

- \$250 per unit for all new construction projects
- \$300 per unit for all rehab projects
- Contributions must be trended to increase 3% annually in operating pro forma

Projects with subsidy only

- .5% of construction costs capped at \$800 per unit for family projects, and \$400 per unit for senior projects.
- Trended to increase 3% annually

Underwriting

HCR Financing Terms

HCR Financing

- Available as permanent financing only in this RFP, with exception of HDF which is only available as construction period financing
- 30 year term loan minimum, up to 50 year maximum
- .5% interest only, hard-pay debt, with the exception of Federal Housing Trust Fund Program loans which will be 0% interest
- HCR debt must be budgeted “above-the-line” in the operating proforma
- Payable ahead of all subordinate debt, including deferred developer fee loans

Underwriting - Technical Assistance

- Refer to the Underwriting Model Worksheets and Section 5 of the **Capital Programs Manual** for specific project underwriting criteria.
- Underwriting technical assistance prior to application submission is available on a limited basis where warranted, e.g., new applicants, complex financing proposals, etc.
- Use the Fall 2020 9% UW Application Excel workbook when submitting exhibits for Underwriting Technical Assistance
- Follow the Technical Assistance procedures outlined in the RFP

Design Unit – Design Requirements

- 2020 HCR Design Guidelines – required for all projects funded under this RFP.
- Small updates to the July 2020 publication; Record of Revisions along with updated 2020 HCR Design Guidelines have been posted at:
<https://hcr.ny.gov/fall-2020-multifamily-finance-9-rfp-information>

Design Unit – Design Waivers

- Design Waiver Request Form – Waiver requests from the design criteria of the 2020 HCR Design Guidelines should be submitted on this form.
- This form is available online in the RFP Reference Materials and can be submitted to:

Downstate Projects – Ralf Torke;
ralf.torke@nyshcr.org

Upstate Projects – Kristy Whitcher;
kristy.whitcher@nyshcr.org

Design Unit – Submissions for Design Review

- Exhibit D-3: Outline Specifications
 - Superior PEX Installation per HCR Design Guidelines
- Exhibit D-7: Updated definitions
 - Visitability

Design Unit – Preservation Projects

- Preapplication site visits for Moderate Rehabilitation Preservation Projects will be conducted via remote procedures
- See the “HCR Remote Site Visit Memo” at:
<https://hcr.ny.gov/fall-2020-multifamily-finance-9-rfp-information>

Design Unit – Energy Efficiency

- Energy Efficiency Strategies - Reminder
 - EPA ENERGY STAR Multifamily New Construction Program
 - Currently available
 - Date to utilize old programs extended to 07/2021
 - NYSERDA New Construction – Housing Program
 - Effective date: TBD
 - Project may be permitted to utilize the new program under an equivalent Tier based on guidance from NYSERDA

Design Unit – Optional Green Building Programs

- 2020 Enterprise Green Communities
 - 2015 Criteria expired in October 2020

- 2020 Enterprise Green Communities Plus
 - Added as option for 5 points

- Climate Leadership & Community Protection Act
 - Projects are encouraged to include green and energy efficiency measures that advance the CLCPA goals. Applications which advance these goals will be favorably reviewed.

Environmental Site Suitability

Site Suitability Threshold Item (Under Programming)

- **Site Contamination:** Application must identify, characterize, and resolve site contamination concerns. If the Phase I ESA identifies issues of concern and those concerns have not been fully characterized and/or a remedial plan has not been developed, the application must include at least a narrative explanation and budget lines to resolve. If a portion of contingency would be used to address potential contamination, state directly in explanation. Application Attachment E-3.
- **Surrounding uses:** Identify nearby facilities and infrastructure that may be incompatible with the development of affordable housing and/or have the potential to adversely affect the health and well-being of the current or future tenants and provide a mitigation plan. Application Attachment E-6.
 - Suggestion for applicants – copy Attachment E-6 Instructions and respond to each information request (a.i.-v, b.i-ii, & c).

Affirmative Fair Housing Marketing & FEHO

- HCR's Fair and Equitable Housing Office (FEHO) ensures that the agency and our awardees comply with the Fair Housing Act ("FHA"), the New York State Human Rights Law ("NYSHRL"), and any applicable local fair housing laws, policies and procedures.
- No Rubber Stamp! FEHO attorneys review each Plan for compliance with HCR Guidelines and Fair Housing Laws.
- Questions re. Marketing Plans and Fair Housing?
 - <https://hcr.ny.gov/marketing-plans-policies>
 - feho@nyshcr.org



Affirmative Fair Housing Marketing & FEHO

- Each development must create and execute:
 1. FEHO Short Form submitted prior to closing – includes any occupancy preferences and fair housing claims/litigation
 - ALL occupancy preferences must be approved by FEHO, even those projects which received QAP scoring points for:
 - Marketing Plan/Public Assistance (includes preference for persons of public housing waiting)
 - Persons with Special Needs
 - FEHO review also includes any local and workforce preferences
 2. FEHO Long Form Affirmative Fair Housing Marketing Plan (“AFHMP”) submitted prior to the commencement of marketing
 - Submit completed AFHMP form 240 days (8 months) before occupancy.
 - **Marketing & application period must be 60 days after FEHO approval.**



Affirmative Fair Housing Marketing & FEHO

- Special Areas of Interest in FEHO Review
 - Outreach and Marketing – Plan must demonstrate meaningful plan to reach those Least Likely to Apply in the area.
 - Occupancy preferences – FEHO conducts an individualized analysis of each preference requested. You must provide demographics and supporting documentation to ensure the preference is not disparately impacting protected groups.
 - VAWA – Cannot deny or terminate a tenant based on adverse factors (like poor credit or rental history) directly related to the VAWA-covered crime
 - Justice Involvement Assessment Policy – Very limited automatic bar based on criminal background. Housing provider must conduct individualized assessment in order to deny. Must use HCR worksheet.
 - Credit Policy – No automatic bar based on credit. Housing provider must conduct individualized assessment and allow evidence of 12 months on-time rent payment instead of pulling credit report. Must use HCR worksheet.

Fair and Equitable Housing Office

NYS Section 3

- Recipients of HUD funding (CDBG, HOME, Federal HTF and Section 8 PBVs) **in excess of \$200K** must comply with Section 3 of the Federal Housing and Community Development Act of 1968, which requires “to the greatest extent feasible” that employment, training and contracting opportunities be given to low-income people in the area of the project and those companies that are hired or owned by them.
- Your contractors and subcontractors that receive a contract in excess of **\$100k** are also required to comply with Section 3. *You are responsible for reporting their Section 3 compliance metrics.*
- Bi-annual reporting cycle – Report on whether you and your subs have met their Section 3 goals or provide justification and documentation for why not.
- Questions? Need technical assistance? feho@nyshcr.org
 - <https://hcr.ny.gov/section-3-compliance>

Fair and Equitable Housing Office

NYS Section 3

What are Section 3 Minimum Goals?

- At least **30%** of all **NEW** employees hired should be Section 3 residents (local Public Housing Authority and Section 8 residents count as Section 3 residents);

- **AND** -

- At least **10%** of the total dollar amount of all Section 3 covered contracts for housing rehabilitation, construction, and other public construction should be granted to eligible Section 3 businesses ;

- **AND** -

- At least **3%** of the total dollar amount of non-construction (e.g., professional services) contracts should be granted to eligible Section 3 businesses

M/WBE Participation

- Article 15A of the Executive Law promotes economic opportunities and equality of employment for minority group members and women in State (M/WBE) contracting activities.
- All state funded programs are subject to this law and must comply with HCR's M/WBE participation requirements.
- HCR fully supports these efforts and its Office of Equal Opportunity and Partnership Development (OEOPD) is charged with analyzing agency expenditures, creating procurement strategies, tracking, monitoring and reporting progress as well as identify obstacles to help reach and/or exceed the 30 percent utilization rate.
- Preference in awards given to applications which include NYS-certified M/WBE as part of development team.
- Award decisions include consideration of applicant's past and current performance, including M/WBE performance

Service-Disabled Veteran Owned Business Act

- The Service-Disabled Veteran Owned Business (SDVOB) program was signed into law by Governor Cuomo on May 12, 2014. The law allows eligible Veteran business owners to get certified as a New York State Service-Disabled Veteran-Owned Business (SDVOB). OGS is the state agency responsible for administration of the program.
- All state funded programs are subject to this law and must comply with all HCR (SDVOB) participation requirements.
- HCR's OEOPD is charged with monitoring compliance for its SDVOB program.
- HCRs state wide requirement for the SDVOB program is 6%.
- Please direct all questions to: econ.opportunity@nyshcr.org

Labor Standards

Davis-Bacon/Prevailing Wages

- OEOPD is also charged with monitoring and compliance of all labor standards issues.
- Please direct all questions to:
LaborStandardsCompliance@nyshcr.org

Final Thoughts

- Questions may be asked ONLY through email submission to 9%RFP@nyshcr.org. Questions and Answers will be posted and updated periodically. Please check the website daily.
- Don't wait until the last minute to begin the application
- Continue to check www.hcr.ny.gov/multifamily
- Any updates to documents will be posted in the Record of Revisions.
- Good luck!

Questions & Answers

9%RFP@nyshcr.org

www.hcr.ny.gov