

Bedford-Stuyvesant Community Wealth and Wellness RFP

Bedford-Stuyvesant, Brooklyn



Request for Proposals

Issue Date: November 20, 2020

Pre-Submission Conference: December 22, 2020

Submission Deadline: February 22, 2021

Table of Contents

I. INTRODUCTION.....	1
II. DEFINITIONS	3
III. SUBMISSION INSTRUCTIONS	6
IV. PROJECT OVERVIEW	7
A. SITE 1 – FULTON-HOWARD EAST: HOMEOWNERSHIP	7
1.PROJECT SNAPSHOT.....	7
2. PROJECT GOALS.....	9
3. SITE CONTEXT	10
4. NEIGHBORHOOD CONTEXT	11
B. SITE 2 – FULTON-SARATOGA: COMMUNITY WELLNESS AND HEALING	13
1. PROJECT SNAPSHOT	13
2. PROJECT GOALS	15
3. SITE CONTEXT.....	16
4. NEIGHBORHOOD CONTEXT	16
C. NEIGHBORHOOD DEMOGRAPHICS	17
V. SELECTION PROCESS	19
A. SUBMISSION	19
B. REVIEW CRITERIA.....	20
C. SELECTION	21
VI. SUBMISSION REQUIREMENTS AND COMPETITIVE PREFERENCES.....	22
A. DEVELOPMENT TEAM EXPERIENCE AND CAPACITY	22
B. FINANCING AND AFFORDABILITY.....	24
C. DEVELOPMENT PROGRAM AND COMMUNITY ECONOMIC DEVELOPMENT	26
D. DESIGN AND PERFORMANCE	27
VII. SUBMISSION CONTENT AND COMPLETENESS	29
VIII. DEVELOPER OBLIGATIONS	37
IX. CONDITIONS, TERMS, AND LIMITATIONS.....	44
X. CONFLICTS OF INTEREST	46
XI. APPENDICES.....	47

I. INTRODUCTION

Request for Proposals (RFP). The de Blasio administration's *Housing New York* plan and its update, *Housing New York 2.0*, represent a comprehensive set of policies and programs to address the city's affordable housing crisis and retain the diversity and vitality of its neighborhoods, through the creation and preservation of 300,000 affordable homes by 2026. In furtherance of the vision set forth in the Plan, the City of New York ("City"), through its Department of Housing Preservation and Development ("HPD"), is pleased to release this Request for Proposals (RFP) to develop two high-quality, sustainable affordable housing developments ("Projects") in Bedford-Stuyvesant, Brooklyn.



Both Sites are located in Brooklyn Community District 3:

"Site 1": *Fulton-Howard East*. This Development Site is located on Block 1549, Lots 4, 5, 6 and 7 and is owned by the City. Site 1 is located on the south side of Fulton Street between Howard and Saratoga Avenues.

"Site 2": *Fulton-Saratoga*. This Development Site is located on Block 1549, Lots 18-26 and 28-35 and is owned by the City. Site 2 is located on the south side of Fulton Street at Saratoga Avenue.

HPD is inviting all qualified developers ("Respondents") to submit complete responses ("Submissions") to this RFP for the development of the Project(s). Respondents may submit separate proposals for one or both Sites. There are no advantages or benefits to submitting proposals for both sites, and no disadvantages to submitting a proposal for only one site. The City will convey each of the Sites to the designated parties, subject to a Land Disposition Agreement.

This RFP is the first of multiple RFPs that will seek development proposals on a total of five City-owned sites in the neighborhood. The three remaining RFP sites are located: mid-block on Myrtle Avenue between Nostrand and Marcy Avenues (Block 1754, Lots 24-32), on Fulton Street just west of Howard Avenue (Block 1548, Lots 26-29 and 129), and at the southwestern corner of Fulton Street and Utica Avenue (Block 1702, portion of Lot 1).

Development Teams

Qualified Respondents may be for-profit, non-profit, or joint venture entities that demonstrate the experience and capacity to implement the Project in accordance with community development objectives and long-term equitable investments in neighborhoods.

HPD is committed to increasing opportunities for, and strengthening the capacity of M/WBE, non-profit and for-profit developers to participate in achieving the goals of *Housing New York* and the Bedford-Stuyvesant Housing Plan. HPD encourages responses from Minority and/or Women Owned Business Enterprises, as well as Community Housing Development Organizations, Community Development Corporations and Community Land Trusts that bring enhanced and tangible community development benefits to the proposed Project. Respondent teams must include an/WBE or Eligible Non-Profit (each as defined below) that holds at least 25% of the managing ownership interest in the Project, as further described in Section VI of this RFP. HPD encourages potential Respondents to assemble a complete, experienced, and competitive development team.

Bedford-Stuyvesant Housing Plan

The Bedford-Stuyvesant Housing Plan is the product of a collaborative planning process undertaken by the City and the community. The Plan is guided by the goals of enhancing resource delivery to homeowners and tenants; supporting owners in financial distress and under pressure to sell; promoting safe and healthy housing; reducing housing speculation and illegal activities; and creating new affordable rental and homeownership opportunities on underutilized land. In furtherance of the Bedford-Stuyvesant Housing Plan, the City is issuing this RFP to develop affordable housing on two City-owned sites: Fulton-Howard East (Site 1), and Fulton-Saratoga (Site 2). The Bedford-Stuyvesant Housing Plan seeks to create a unified vision for new affordable housing development in the neighborhood based on community needs and goals, while also advancing citywide efforts to expand and preserve affordable housing for all New Yorkers.

In support of the Housing Plan, and in consideration of public feedback collected during community workshops in 2019 and 2020, the vision for this RFP is to develop projects that will build Community Wealth and Wellness in Bedford-Stuyvesant. This vision is represented by the Site-specific goals provided in the Project Overview section which are meant to guide the design and programming of proposed projects.

COVID-19

Bedford-Stuyvesant was one of the many [New York City neighborhoods significantly impacted by the COVID-19 pandemic](#). Along with the greater public health and economic impacts of the virus, COVID-19 exacerbated underlying inequalities that are pervasive in historically disinvested neighborhoods and communities of color such as Bedford-Stuyvesant. Underlying issues include unequal access to quality healthcare, open space, healthy food options, and secure, affordable and healthy housing. This RFP strives to address these inequities by ensuring that the vision and goals for each project are responsive to the expressed community needs and intensified socioeconomic challenges that many face in the neighborhood.

Affirmatively Furthering Fair Housing

New York City is committed to affirmatively furthering fair housing, as directed by the federal Fair Housing Act. The City follows a balanced approach to advancing fair housing by making substantial housing, infrastructure, and service investments in neighborhoods, like the Bedford-Stuyvesant Housing Plan area, that were historically disadvantaged by discrimination, disinvestment, and exclusion, while also facilitating the construction and preservation of affordable housing opportunities in amenity-rich neighborhoods.

II. DEFINITIONS

Area Median Income (AMI)

The median income levels, as modified by household size, for the New York Metropolitan Statistical Area as determined from time to time by HUD. For 2020, 100% of the AMI is \$102,400 for a family of three and \$79,600 for an individual.

CEQR

City Environmental Quality Review

CDC

Community Development Corporation

CHDO

Community Housing Development Organization

City

The City of New York

CLT

Community Land Trust

DCP

The New York City Department of City Planning

DEP

The New York City Department of Environmental Protection

DOHMH

The New York City Department of Health and Mental Hygiene

Developer

The entity or entities selected by the City to commence negotiations regarding the development of the Site(s). The entity or entities will provide equity, secure financing, assemble a Development Team, design, develop, build, market, and manage the Project.

Development Team

The Developer and other entities that bring the necessary expertise and experience to develop and manage the Project, such as experts in affordable housing development and finance, marketing and property management (residential and commercial, if applicable), design and construction, and community development.

Eligible Non-Profit

A corporation formed under the New York Not-for-Profit Corporation Law that is not controlled by or under common control with one or more for-profit entities on the Development Team (or any owner, principal, employee, or affiliate of any such entity).

FAR

Floor Area Ratio

ESA

Environmental Site Assessments

EIS

Environmental Impact Statement

FMR

Fair Market Rent

HCR

The New York State Division of Housing and Community Renewal

HDC

The New York City Housing Development Corporation

HPD

The New York City Department of Housing Preservation and Development

HUD

The United States Department of Housing and Urban Development

LDA

Land Disposition Agreement

MIH

Mandatory Inclusionary Housing

M/WBE

An entity that has been certified as a Minority and/or Women-Owned Business Enterprise by a governmental or quasi-governmental entity acceptable to HPD. Approved certifying entities include SBS, Empire State Development, the State of New Jersey Department of the Treasury, the Port Authority of New York & New Jersey, or any other verifiable governmental or quasi-governmental certifying body.

Negotiation Letter

The written notification sent by HPD to the Developer selected under this Submission regarding the commencement of negotiations.

OER

The Mayor's Office of Environmental Remediation

OMB

Office of Management and Budget

Principal

An individual, partnership, limited liability company, corporation, or other not-for-profit or for-profit entity that will act as the general partner, officer, or managing member of the Respondent, or any entity, known limited partner, or other member that has at least a 10% ownership interest in the Respondent.

Project

The development proposed for the Site(s), as further described in this Request

Proposal

Used to describe the Project, or elements of the Project, proposed for the Site(s)

Request

Request for Proposals (RFP)

Respondent

An individual, partnership, limited liability company, corporation, joint venture, Community Land Trust, or other entity that offers a Submission in response to this Request

RFP

Request for Proposals

SBS

The New York City Department of Small Business Services

Site(s)

The property to be developed by a Developer selected under this Request

Submission

The proposed Project from the Development Team in response to this Request

Transit Zone

An area where special lower accessory parking requirements apply for various types of affordable housing including income-restricted housing units. These are generally areas of the city beyond the Manhattan Core within one-half mile of a subway station where auto ownership rates are among the lowest in the city.

Urban Development Action Area Project (UDAAP)

A State statute authorizing the City to convey City-owned property, make loans, and grant tax exemptions. Before the City can take such actions, the City Council must approve or waive designation of an Urban Development Action Area and approve an Urban Development Action Area Project. For a disposition of City-owned property or the grant of a tax exemption, additional approvals are required.

Uniform Land Use Review Procedure (ULURP)

The process, set forth in the City Charter, prescribing the City's land use review process, including public hearings and several levels of government approvals. Actions requiring ULURP include, among others, changes to the City Map, designation or change of zoning districts, Special Permits within the New York City Zoning Resolution requiring approval of the City Planning Commission (CPC), and disposition of City-owned property.

III. SUBMISSION INSTRUCTIONS

RFP Title

Bedford-Stuyvesant Community Wealth and Wellness RFP
(Please specify Site 1 or 2)

Package

One (1) PDF file containing all components of the Submission, with separate files or folders for each tab as well as the complete submission in one PDF file. All PDFs must be searchable.

The following information must be clearly printed on the front page of each submission:

- Project Title
- Respondent Name
- Project Site
- Submission Date

Note: Respondents submitting proposals for multiple sites must provide separate packages for each site.

Submission

Submissions must be submitted online. Submission instructions will be provided in an addendum that will be issued prior to the submission due date.

Due Date

February 22, 2021

4:00 p.m. (Late submissions will not be accepted)

Pre-Submission Conference

Date: **December 22, 2020**

Time: 2:00 p.m.

Location: Online

HPD strongly recommends that interested Respondents attend this online pre-submission conference, as this will be the only opportunity to ask questions and receive answers in person. To ensure attendance at the pre-submission conference, RSVP at the link available on [HPD's webpage](#) by December 10, 2020 at 4:00 p.m., and you will receive a link to the online conference the day of the event.

If you cannot participate in the online conference, responses to all inquiries will be collectively provided in an addendum to be posted on the webpage provided above. Any updates and/or additional communications regarding this RFP will also be posted on HPD's website.

Conference Access for People with Disabilities. Please send requests for accommodation to: BedStuyRFP@hpd.nyc.gov

Communications

All communications and inquiries regarding this RFP are to be directed in writing to HPD, and specifically to Natsumi Yokura at: BedStuyRFP@hpd.nyc.gov. All written questions must be submitted by January 22, 2021 at 4:00 p.m. to be included in the RFP addendum.

Lobbying and Advocacy

In order to preserve and maintain the integrity of the selection process, HPD will not consider or accept any advocacy or letters of support from any person or organization, including elected officials, attempting to influence the selection process.

IV. PROJECT OVERVIEW

The Sites present a unique opportunity to achieve the City's broader development goals and provide much-needed affordable housing, community amenities and services, and other improvements for the community through high-quality, mixed-use development. During the Bedford-Stuyvesant Housing Initiative several key priorities and goals emerged: (1) the importance of community wealth building and financial well-being, especially for particular groups historically excluded from participating fully and equally in the local economy; (2) meaningful opportunities for M/WBE and emerging firms as development team members; and (3) preservation and elevation of the neighborhood's social and cultural history and community-building through the celebration of diversity.

In addition to community wealth-building, Bedford-Stuyvesant residents who participated in visioning exercises for the Sites cited a lack of neighborhood amenities that support wellness, such as access to and education about healthy food, and activities and amenities that lead to healthy lifestyles. The absence of these amenities has roots in historic systemic racism and neighborhood disinvestment. In the present, the COVID-19 pandemic has served as a reminder of the disproportionate access to health and wellness-related services and amenities in our City. This RFP recognizes the potential for building design and programming to address these inequities with the help of community-based organizations and residents.

In support of these findings, this RFP aspires towards an overarching vision for building community wealth and wellness to ensure that new development in Bedford-Stuyvesant is consistent with community priorities, and promotes a strong future for the neighborhood.

A. SITE 1 – FULTON-HOWARD EAST: HOMEOWNERSHIP

Throughout the Bedford-Stuyvesant Housing Initiative, participants highlighted the neighborhood's history of providing homeownership opportunities for Black families who were excluded from the housing market in other areas. As a result of changes to the local real estate market, homeownership in this neighborhood is today largely out of reach for all but the wealthiest households, which in turn has accelerated demographic changes in the neighborhood. The Bedford-Stuyvesant Housing Plan acknowledges the importance of homeownership to the Bedford-Stuyvesant community by incorporating strategies that preserve and expand homeownership opportunities for moderate-income households.

1. Project Snapshot

Site Location	The Site is located on Fulton Street between Howard and Saratoga Avenues in Brooklyn Community District 3. The Site consists of Block 1549, Lots 4-7.
Site Description	The Site is comprised of four contiguous, City-owned vacant lots in the Southeastern portion of Bedford-Stuyvesant, Brooklyn. The Site extends approximately 80 feet on the south side of Fulton Street. The Site is vacant and is not currently in use.
Lot Size	Approximately 8,000 square feet.
Land Use / Zoning	The Site is located in a R7D residential district with a C2-4 commercial overlay. The Site is also located within an Inclusionary Housing designated area. No rezoning is anticipated.

Type of Development	Cooperative residential development affordable to moderate- and/or middle-income households, with the option to serve lower affordability tiers when appropriate to achieve a discount to market, and community facility and/or commercial space on the ground floor.
Disposition	The City will convey the Site subject to terms set forth in a Land Disposition Agreement (LDA).
Acquisition Price	Nominal (\$1.00 per lot)
Project Funding	Financial Proposals should assume subsidy dollars available through HPD's Open Door term sheet.
Governmental Approvals: ULURP and UDAAP	<p>The selected Project will require ULURP and City Council and Mayoral approvals. Anticipated land use actions requiring approval for development of the Site include disposition of City-owned property.</p> <p>In addition, the City Council must approve the project as a UDAAP project and must designate the land in the Project as a UDAAP area pursuant to Article XVI of the General Municipal Law.</p>

2. Project Goals

Development Team Experience and Capacity

- Procure a Development Team that brings the resources, understanding, and experience to implement the proposed Project.
- Procure a Development Team that incorporates a community development approach.

Financing and Affordability

- Ensure that 100% of the residential units are affordable.
- Compliance with the Open Door HPD Term Sheet.
- Establish a sound capital and operating budget that addresses the various elements of the development program.

Development Program and Community Development

- Create a development program with affordable homeownership opportunities, and community facility and/or commercial space on the ground floor.
- Implement a development program that clearly addresses the Site and neighborhood context.
- Implement a development program that is responsive to the goals and priorities outlined in the Bedford-Stuyvesant Housing Plan (Appendix B).

Design and Performance

- Design and develop a high-quality affordable homeownership building that is financially feasible.
- Design and develop a building that considers community goals and priorities outlined in the Bedford-Stuyvesant Housing Plan (Appendix B).

3. Site Context

Site 1 Location and Description

Site 1 is comprised of Block 1549, Lots 4-7, totaling approximately 8,000 square feet. The Site is located on the south side of Fulton Street between Howard and Saratoga Avenues, and is bounded by two- to three-story residential buildings. The Site is currently vacant.



Current Zoning

The Site is located in an R7D Residence District with a C2-4 commercial overlay. This zoning designation allows for medium-density buildings and requires commercial and/or community facility on the ground floor, as well as compliance with Quality Housing regulations. The Site is also located within an Inclusionary Housing designated area.

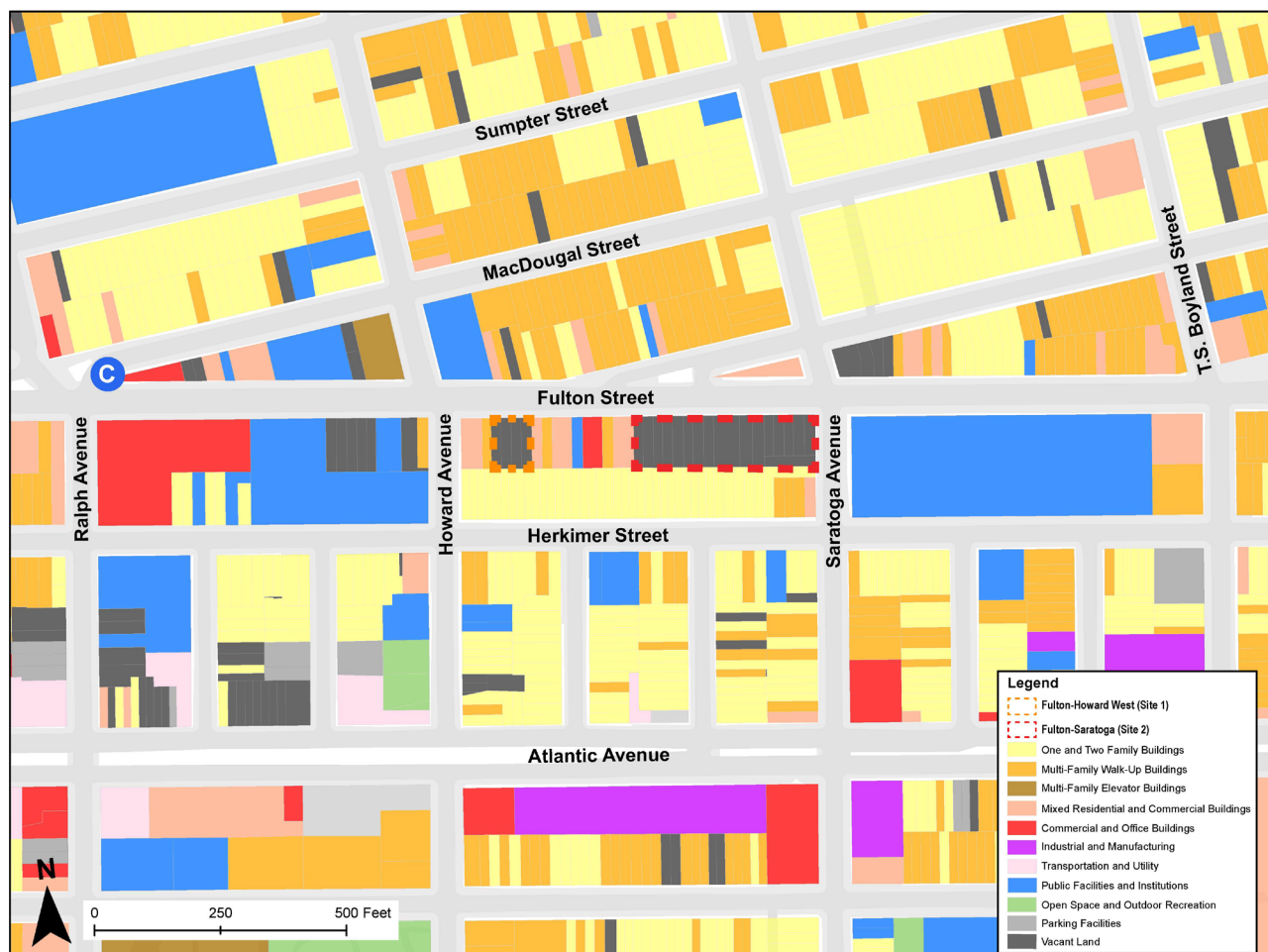
4. Neighborhood Context

Neighborhood Land Uses

Sites 1 and 2 are located in the Southeastern portion of the Bedford-Stuyvesant neighborhood in Brooklyn, and are surrounded by two- to three-story residential buildings, some of which include ground floor retail uses. There are also a number of houses of worship in the immediate vicinity of the Sites.

Retail and other services are located on the blocks farther east and west of the Sites on Fulton Street, while light industrial and automotive businesses can be found two blocks south along Atlantic Avenue.

Public institutions in the surrounding area include a United States Postal Service facility and a New York City Human Resources Administration Multi-Service Center, Public Schools 28 and 40, the Eagle Academy for Young Men, and the New York City Housing Authority's Brevoort Houses. Sites 1 and 2 are also proximate to several small parks, for example Weeksville, Fish, and Carver Playgrounds.



Neighborhood Access

The area is well served by public transportation. The C subway line is located one block away at Ralph Avenue, and the J subway line is located a 15-minute walk away on Broadway. North-South bus service is available via the B47 which operates on Ralph Avenue, and the B7 which operates on Saratoga Avenue. Crosstown service is available via the B25 along Fulton Street, and the B26 which connects Bushwick and Downtown Brooklyn along Halsey Street.



B. SITE 2 – FULTON-SARATOGA: COMMUNITY WELLNESS AND HEALING

Throughout the Bedford-Stuyvesant Housing Initiative, participants highlighted the important impact of the built environment on health. Resources such as safe housing, educational facilities, places to buy healthy food or to exercise, collectively known as the social determinants of health, affect a wide range of health risks and outcomes. In Bedford-Stuyvesant, a lack of resources stemming from a history of systemic racism has led residents to experience disproportionately negative health outcomes, like a rate of premature death that is nearly 70% higher than that of the city overall.[1] The COVID-19 pandemic has further exacerbated these conditions for Bedford-Stuyvesant residents, highlighting issues around food insecurity and lack of access to amenities and services that support health and wellness, particularly for seniors.

Neighborhoods can support healthy living and improved health outcomes by promoting physical activity and making healthy food and quality medical care accessible. Proposals for this Site are encouraged to incorporate a hub of uses and programming that brings residents together around community wellness and healing and addresses the social determinants of health. Bedford-Stuyvesant residents who participated in visioning exercises for this Site highlighted the importance of programming around health education, healthy food access, and holistic wellness and healing, carried out through partnerships with established, trusted local groups, faith based organizations, and community residents.

Submissions should also ensure that the building design addresses the social determinants of health by including opportunities for physical activity, safe access to open space, ample light and air, use of healthy building materials, as well as other design elements found in guidance materials cited in the RFP document.

1. Project Snapshot

Site Location	The Site is located on the Southwest corner of Fulton Street and Saratoga Avenue in Brooklyn Community District 3. The Site consists of Block 1549, Lots 18-26 and 28-35.
Site Description	The Site is comprised of seventeen contiguous, City-owned vacant lots in the Bedford-Stuyvesant neighborhood of Brooklyn. The Site extends approximately 360 feet along the south side of Fulton Street. The Site is vacant and is not currently in use.
Lot Size	Approximately 36,000 square feet.
Land Use / Zoning	The Site is located in a R7D residential district with a C2-4 commercial overlay. The Site is also within an Inclusionary Housing designated area. No rezoning is anticipated.
Type of Development	Two developments: One senior affordable housing development containing at least 80 units using the HPD SARA term sheet, and one mixed-use, multi-family development. Both developments must be mixed-use with community facility and/or commercial space on the ground floor, and both developments should be consistent with the theme of Community Wellness and Healing.
Disposition	The City will convey the Site subject to a remainder interest, so that title to the project will revert to the City upon the expiration of the regulatory period unless the parties mutually agree to an additional term of affordability. These terms will be set forth in a Land Disposition Agreement (LDA) and deed.
Acquisition Price	Nominal (\$1.00 per lot)

<p>Project Funding</p>	<p>Financial Proposals can assume subsidy dollars available through the SARA term sheet for the senior housing building.</p> <p>For the other building, financial proposals can assume subsidy dollars available through HPD and HDC term sheets.</p>
<p>Governmental Approvals: ULURP and UDAAP</p>	<p>The selected Project will require ULURP and City Council and Mayoral approvals. Anticipated land use actions requiring approval for development of the Site include disposition of City-owned property.</p> <p>In addition, the City Council must approve the project as a UDAAP project and must designate the land in the Project as a UDAAP area pursuant to Article XVI of the General Municipal Law.</p>

2. Project Goals

Development Team Experience and Capacity

- Procure a Development Team that brings the resources, understanding, and experience to implement the proposed Project.
- Procure a Development Team that incorporates a community development approach.

Financing and Affordability

- Ensure that 100% of the residential units are affordable.
- The Project must comply with HPD-HDC Term Sheets, and the senior housing portion of the Project specifically must comply with the HPD SARA Term Sheet.
- Establish a sound capital and operating budget that addresses the various elements of the development program.
- Maximize long-term affordability.

Development Program and Community Development

- Create a development program with affordable housing, and a community facility and/or commercial space on the ground floor.
- Implement a development program that clearly addresses the Site and neighborhood context
- Implement a development program that is responsive to the goals and priorities identified in the Bedford-Stuyvesant Housing Plan.
 - Proposals for this Site are encouraged to incorporate a hub of uses and programming that brings residents together around community wellness and healing, and address [the social determinants of health](#). Programming examples suggested by the community include, but are not limited to: a multi-purpose community center, affordable programming that promotes wellness, healing, and access to and education about fresh and healthy food. Please see Appendix B for more information.

Design and Performance

- Design and develop a high-quality affordable building that is financially feasible.
- Design and develop a building that addresses the social determinants of health including opportunities for physical activity, safe access to open space, ample light and air, use of healthy building materials.
- Design and develop a building that considers community goals and priorities outlined in the Bedford-Stuyvesant Housing Plan (Appendix B).

3. Site Context

Site 2 Location and Description

Site 2 is comprised of Block 1549, Lots 18-26, and 28-35, totaling approximately 36,000 square feet. The Site is located on the south side of Fulton Street at Saratoga Avenue, and is across the street from the Eagle Academy for Young Men II (formerly PS 271). The Site is currently vacant. The location of Site 2 can be found along with Site 1 in the map shown in the Site 1 section above.

Current Zoning

The Site is located in an R7D Residence District with a C2-4 commercial overlay. This zoning designation allows for medium-density buildings and requires commercial and/or community facility on the ground floor, and requires compliance with Quality Housing regulations. The Site is also located in an Inclusionary Housing designated area, and is eligible for additional floor area pursuant to Affordable Independent Residences for Seniors (AIRS) provisions of the Zoning Resolution.

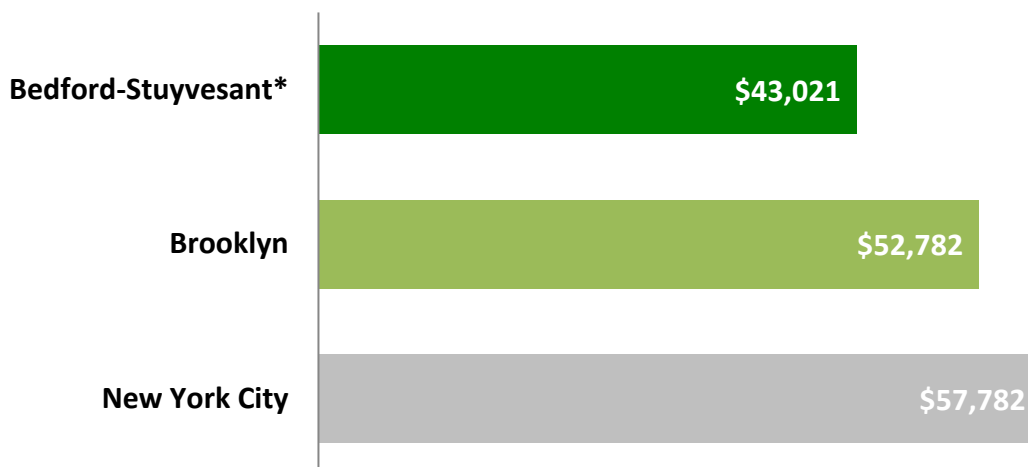
4. Neighborhood Context

For Site 2 Neighborhood Context, please see the Neighborhood Context subsection in the Site 1 section.

C. NEIGHBORHOOD DEMOGRAPHICS

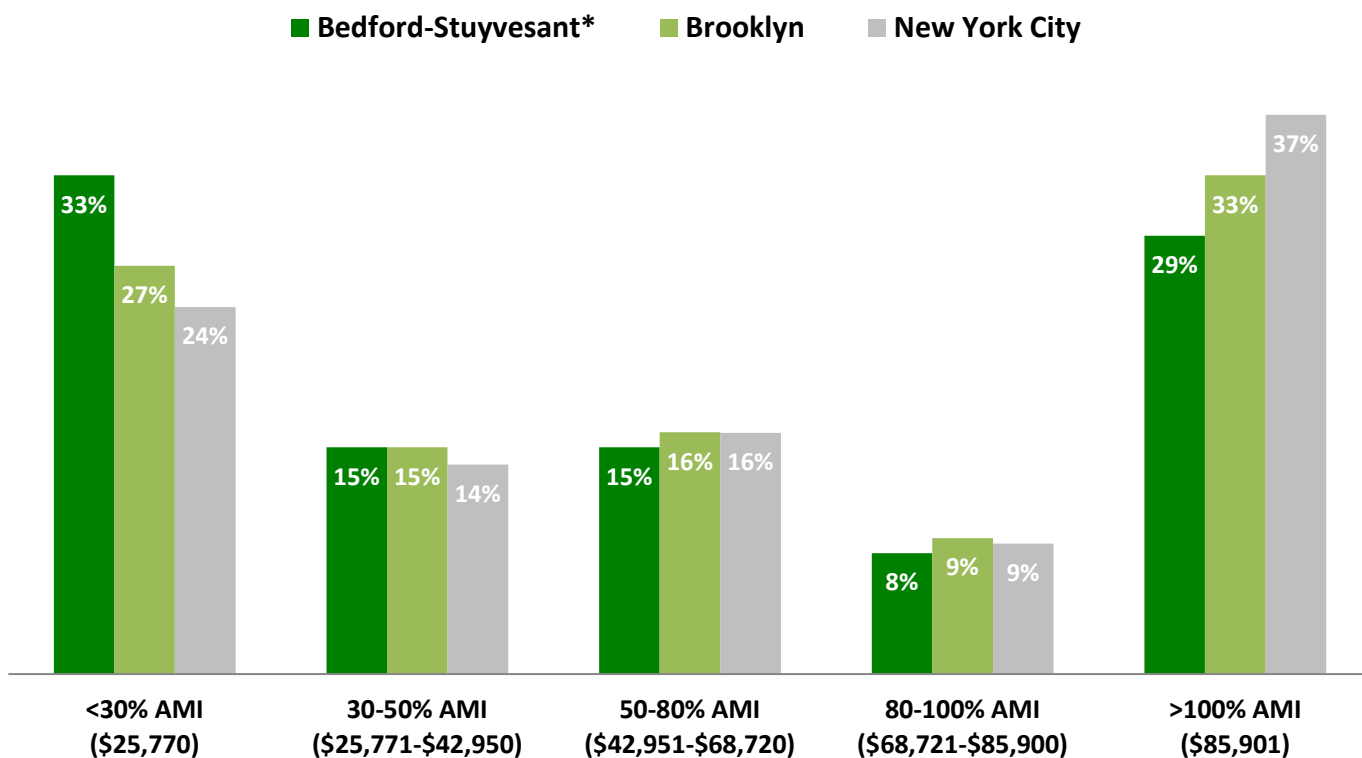
The neighborhood profile information below highlights the demographic, economic, social, and housing characteristics of the neighborhood in which the Sites are located. More detailed data can be found through the [DOHMH](#) and [DCP websites](#).

a. Median Household Income



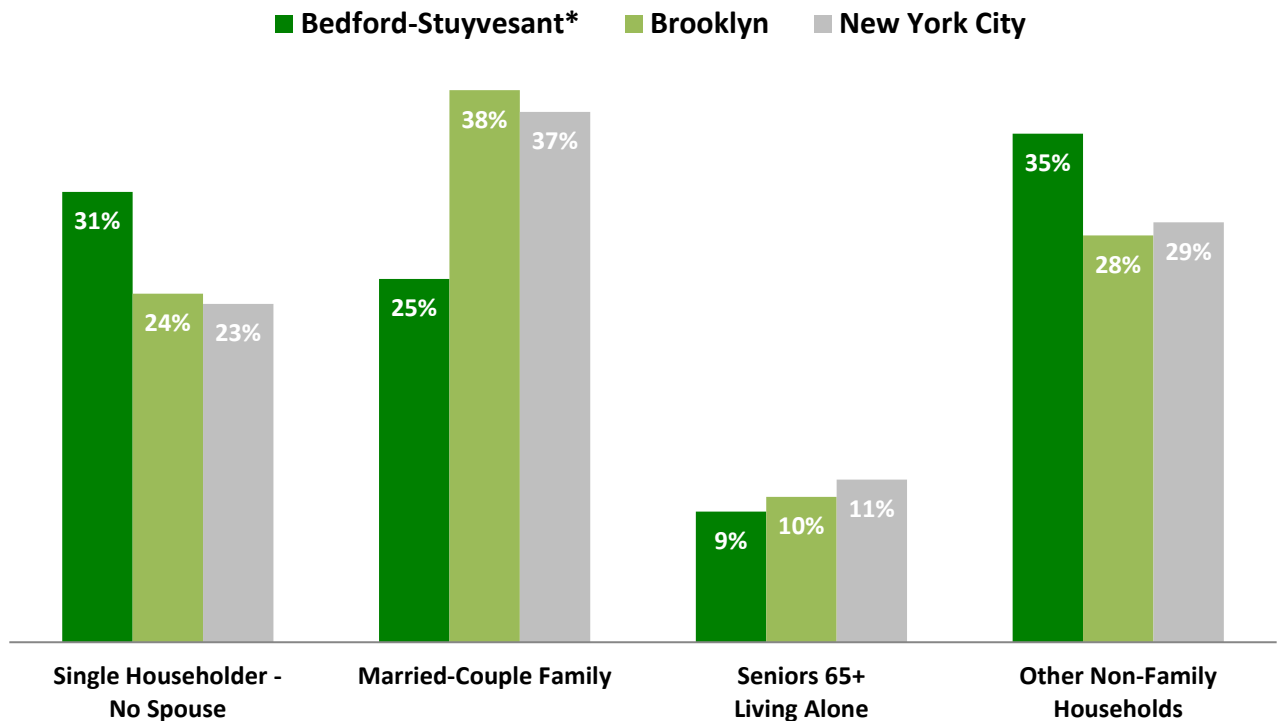
Source: ACS 2013-2017 5-Year Estimates
*Based on PUMA that approximates CD 03

b. Distribution of Households by Income Group



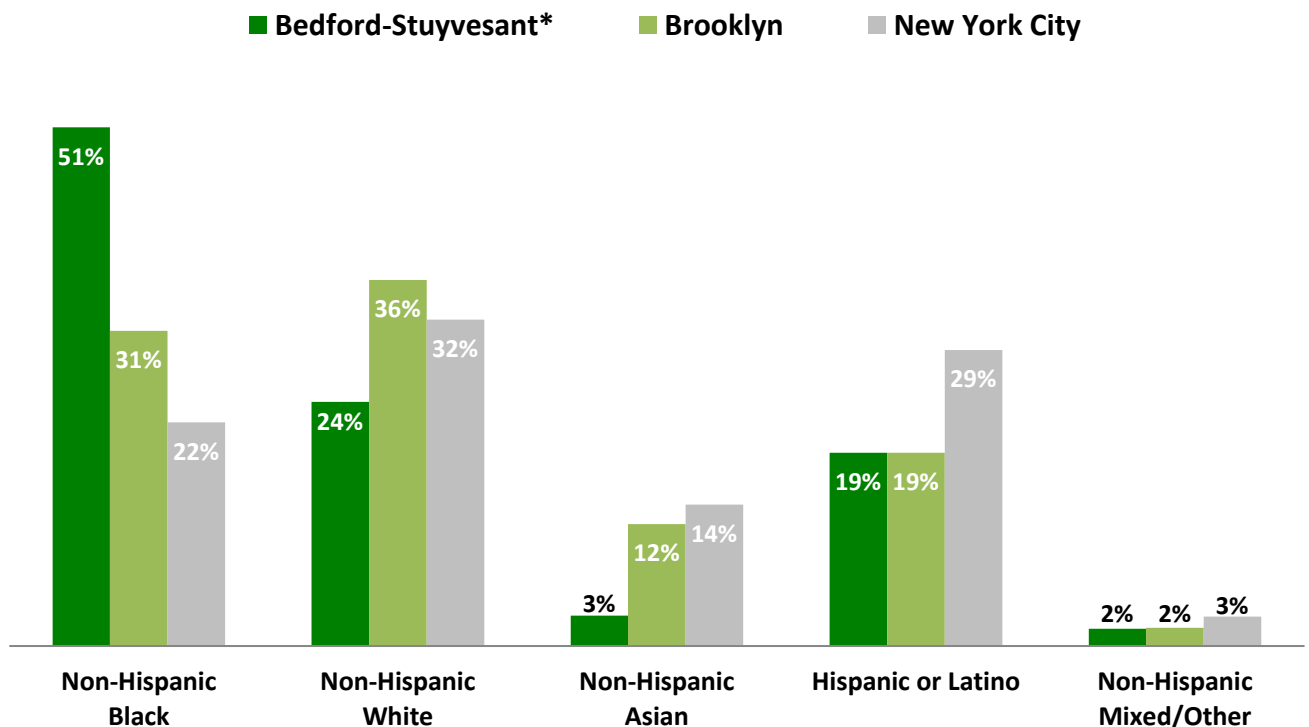
Source: ACS 2013-2017 5-Year Estimates
Income limits are for a three-person household (HUD 2017)
*Based on PUMA that approximates CD 03

c. *Household Types*



Approximate Total Households: 51,795
Source: ACS 2013-2017 5-Year Estimates
*Based on PUMA that approximates CD 03

d. *Racial/Ethnic Composition*



Approximate Total Number of Residents: 145,259
Source: ACS 2013-2017 5-Year Estimates
*Based on PUMA that approximates CD 03

V. SELECTION PROCESS

A. SUBMISSION

All Submissions must include the following contents to fully describe the Respondent's proposed Project(s). (See: Section VII. SUBMISSION CONTENT AND COMPLETENESS for more information).

TAB	CONTENTS	FORMS
Development Introduction		
A	Completeness Checklist and Respondent's Letter	A-1, A-2
B	Project Narrative / Development Summary	B
C	Trade Secrets (optional)	
Development Team Experience and Capacity		
D	Developer Respondent Description	D-1, D-2
E	Development Team Experience and Capacity	E-1, E-2, E-3
F	Development Schedule/ Phasing Plan	
Financing and Affordability		
G	Financing Submission	G
H	Financing Letters of Interest and Historical Financing Letters of Interest/Award Letters for competitive sources	
I	Assets Statements	I
Development Program and Community Development		
J	Development Program	
K	Community and Economic Development	
Design and Performance		
L	Design Narrative	
M	Architectural and Urban Design Plans	

- Tabs must be in the order specified above, and run down the right-hand side of the bound original and copy.
- Forms are available for download from the [HPD website](#).
- Forms E1-3 and G must also be submitted on a flash drive; additionally, Forms E1-2 and G must be in Excel format.
- All forms must comply with the format associated with said form.
- All architectural plans must be on paper no larger than 11" x 17," and must be legible.
- Plans and documents must be in formats and paper size that are simple to copy/reproduce.

Submission Modifications

Modifications received after the submission deadline will not be considered. If HPD determines, upon review of a Submission, that any items are missing and/or incomplete, HPD, by written notification given to the Respondent, may permit the Respondent to provide or clarify such items. Failure to provide complete information in a timely fashion could result in rejection of the Submission.

Addenda and Extensions

HPD may amend or withdraw this Request at any time. In order to be considered, Submissions must conform to any amendments that may be issued to this Request. Amendments may include, without limitation, any requirements and terms or conditions contained in this Request. HPD will advise each respondent of any clarifications or revisions.

If, in HPD's judgment, additional time is required for Respondents to prepare their Submissions, HPD may grant an extension of the deadline for submission, and such extension will then be granted to all Respondents.

References and Requests for Further Clarification

A Submission constitutes permission from the Respondent for HPD to make such inquiries concerning the Respondent as HPD deems necessary. HPD may communicate with any of the Respondents, but is not obligated to do so. HPD may discuss the Submissions of any Respondent concurrently or sequentially, as HPD may determine. No Respondent has any rights against HPD arising from any such invitation to a discussion, or from any negotiations that may arise pursuant to the discussions.

Respondents must comply with all requests for further clarification and, if requested by HPD, appear for presentations or discussions. If any Respondent fails to do so within the time period given (or within any time extension that HPD may grant), HPD may deem this as a failure and act of non-compliance with the Request, which will permit HPD to select another Respondent or to solicit new Submissions. In furtherance and not in limitation of the foregoing, before a final selection is made, a Respondent may be required to produce more detailed information concerning the professional background of those persons who own and manage such Respondent, a report on the financial background of such Respondent, and information concerning the nature and status of any past or pending threatened charges or actions (including lawsuits, criminal or disciplinary actions, administrative proceedings by any governmental or regulatory agency or bankruptcy action) against such Respondent or any of its partners, directors, officers, employees, shareholders, subsidiaries, or affiliates, as the case may be.

B. REVIEW CRITERIA

The Development Team(s) will be selected through an open, competitive, and transparent juried selection process consisting of two stages: 1) Threshold Review and 2) Competitive Review.

Threshold Review

HPD will review each Submission according to the threshold requirements ("Threshold Requirements"), which are listed below. **The Submission must contain each Tab with all requested Forms and supporting documents.** Submissions that are not complete or do not conform to the requirements of this Request will be eliminated from further consideration, unless HPD permits the Respondent to correct the omission or provide further information through a request for clarification.

Threshold Requirements
Completeness of Submission and Conformance with Requirements
Development Team Experience and Capacity
• No Adverse Findings
• Comparable Development Experience
• Comparable Management Experience
• Development Team
• Development Schedule / Phasing Plan
Financing and Affordability
• Feasibility of Submission
• Ability to Finance
Development Program and Community Development
• Development Program
• Community and Economic Development
Design and Performance
• Licensure

Competitive Review

Submissions that meet all Threshold Requirements will be comprehensively evaluated, and rated according to the competitive selection criteria ("Competitive Criteria") below. These criteria include both requirements and preferences. For example, a proposal will be scored on how strongly it meets the Submission requirements, but will also receive extra points for meeting preferences. Respondents may refer to Section VI. SUBMISSION REQUIREMENTS AND COMPETITIVE PREFERENCES and Section VII. SUBMISSION CONTENT AND COMPLETENESS, for specific guidance.

Site 1 – Fulton-Howard East

Competitive Criteria	Weight	
Development Team Experience and Capacity	25%	55%
Financing and Affordability	30%	
Development Program and Community Development	20%	45%
Design and Performance	25%	

Site 2 – Fulton-Saratoga

Competitive Criteria	Weight	
Development Team Experience and Capacity	25%	50%
Financing and Affordability	25%	
Development Program and Community Development	25%	50%
Design and Performance	25%	

HPD may request additional information, interviews, presentations, or site visits. The selected Respondent(s) will be chosen from among the highest rated Submissions. HPD may disapprove the inclusion of any member of a Respondent's Development Team and/or require the selected Respondent to substitute other individuals or firms.

C. SELECTION

Selection of one or more Developers under this Request means only that HPD will commence negotiations with such Respondent(s) regarding the Submission for the Sites.

Negotiation Letter

Upon such selection, HPD will send written notification ("Negotiation Letter" or "Letter") to the Developer regarding the commencement of negotiations. This Negotiation Letter will set forth certain information regarding the Project and procedures that will form the basis for such negotiation. Form A-2 is a Respondent's Letter that describes this process. Each Submission must include this letter signed on behalf of the Respondent by a Principal. HPD may terminate negotiations with or without cause after the issuance of such Negotiation Letter.

Disclosure

Each Developer who receives a Negotiation Letter from HPD must thereafter disclose all previous participation with City-assisted projects. Such Developer(s) and each of its Principals, and officers and related entities will be required to submit completed Disclosure Statements. HPD will provide copies of these forms upon request to any Respondent.

No Obligation

This Request does not represent any obligation or agreement whatsoever on the part of HPD. Any obligation or agreement on the part of HPD may only be incurred after HPD and the Developer enter into a written agreement approved as to form by the Corporation Counsel. HPD may use the Submissions pursuant to this Request as a basis for negotiation with Respondents as it deems appropriate. HPD may reject at any time any or all Submissions, amend or withdraw this Request in whole or in part, negotiate with one or more Respondents, and/or negotiate and dispose of the Site(s) on terms other than those set forth herein (including to parties other than those responding to this Request). HPD may also, at any time, waive compliance with, or change any of the terms and conditions of this Request, entertain modifications or additions to selected Submissions, or withdraw or add property from or to this Request.

VI. SUBMISSION REQUIREMENTS AND COMPETITIVE PREFERENCES

Submissions will be evaluated and scored based on a) responsiveness to all Threshold Requirements, b) the competitive quality, soundness, and strength of project characteristics that address all the requirements, including the Threshold Requirements, and c) whether the submission exceeds requirements by demonstrating a capacity to deliver on stated preferences that achieve broader public policy and community development objectives.

A. DEVELOPMENT TEAM EXPERIENCE AND CAPACITY

Threshold Requirements		TAB
No Adverse Findings	Submission may be rejected at any time during or after the evaluation process if there are any adverse findings, in HPD's sole discretion, regarding the Respondent, any entity or individual associated with the Respondent, or any property owned and/or managed by them. (HPD may ask for a request for clarification).	D
Comparable Development Experience	<p>Site 1: At least one Principal must have, as Principal, successfully completed new construction or substantial rehabilitation of at least one mixed-use project of at least ten (10) units within the past seven (7) years.</p> <p>Site 2: At least one Principal must have, as Principal, successfully completed new construction or substantial rehabilitation of at least one mixed-use project of at least sixty (60) residential units within the past seven (7) years.</p>	E
Comparable Management Experience	<p>Site 1: at least one Principal (of Respondent or the Respondent's Property Manager) must have experience managing at least twenty (20) residential units in New York City within the past seven (7) years. The Principal must have been the owner and manager, or the owner acting through a management entity, to fulfill this qualification.</p> <p>Site 2: at least one Principal (of Respondent or the Respondent's Property Manager) must have experience managing at least sixty (60) residential units in New York City within the past seven (7) years. The Principal must have been the owner and manager, or the owner acting through a management entity, to fulfill this qualification.</p>	E
Development Team	<p>The Development Team must submit an Affirmative Capacity Statement attesting to their ability to undertake this Project within the timeframes delineated.</p> <p>At a minimum, the Development Team responding to this Request must include: architect; construction manager; real estate and land-use attorney, environmental planner; and engineer.</p>	D, E

Participation of M/WBE or Eligible Non-Profit	<p>The Development Team must include an M/WBE or Eligible Non-Profit (each as defined below) that in either case will hold at least 25% of the managing ownership interest in the Project. The M/WBE or Eligible Non-Profit must receive a commensurate interest in the totality of the economic benefits of the Project (net of LIHTC limited partner interests, if any), including, but not limited to, all available cash flows, paid and deferred developer fees, and sale and refinancing proceeds. A fee-only arrangement for the M/WBE or Eligible Non-Profit will not satisfy this requirement.</p> <p>"M/WBE" means any entity that has been certified as an M/WBE by a governmental or quasi-governmental entity acceptable to HPD. Approved certifying entities include New York City Small Business Services, Empire State Development, the State of New Jersey Department of the Treasury, the Port Authority of New York and New Jersey, or any other verifiable governmental or quasi-governmental certifying body.</p> <p>"Eligible Non-Profit" means any corporation formed under the New York State Not-for-Profit Corporation Law that is not controlled by or under common control with one or more for-profit entities on the Development Team (or any owner, principal, employee, or affiliate of any such entity).</p>	D
Development Schedule/ Phasing Plan	<p>A detailed schedule with construction commencing at least 24-48 months from the issuance of the Negotiation Letter,¹ and other Project specific key benchmarks.</p> <p>A phasing plan, if applicable.</p>	F
Competitive Criteria		TAB
Developer	<p><i>Successful Experience</i></p> <ul style="list-style-type: none"> Developing mixed-use urban projects Developing multi-family urban projects using public and private financing sources. <p><i>Strong Capacity</i></p> <ul style="list-style-type: none"> Current capacity to undertake, effectively project manage, and complete all necessary activities and obligations associated with the proposed Project within the proposed schedule. Capacity will be determined by analysis of Respondent's current public and private development workload, other pending development obligations and financial guarantees. Strength of organizational, project management and governance structure for the Project. 	E
Property Manager	<ul style="list-style-type: none"> Experience managing mixed-use residential buildings with commercial and/or community facility uses in comparable markets. 	
Special Needs Housing Operator (Site 2 only)	<ul style="list-style-type: none"> Experience managing mixed-use residential buildings with commercial and/or community facility uses in comparable markets, if applicable. Experience operating low income senior, formerly homeless, and/or supportive housing, if applicable. Experience providing tenant social services and securing social service funding, if applicable 	E

¹ In light of the volume of HPD projects awaiting construction closing, as well as the financial impacts of COVID-19, the Developer should expect that construction will likely start after the date specified in its Development schedule, which must be at least 24-48 months from HPD's issuance of a Negotiation Letter to the Developer.

Consultant Team	<p><i>Design</i></p> <ul style="list-style-type: none"> • Experience designing and providing construction oversight on multi-family and mixed-use, high-performance, residential projects that were successfully completed within budget and on schedule. • Experience designing and providing construction oversight on projects that require a rail overbuild. <p><i>Planning and Zoning</i></p> <ul style="list-style-type: none"> • Experience in NYC zoning and environmental review and approval processes on comparable development Projects. <p><i>Environmental</i></p> <ul style="list-style-type: none"> • Experience in environmental engineering; and experience in sustainable design and development. • Experience in environmental review processes in New York City. <p><i>Construction Management</i></p> <ul style="list-style-type: none"> • Experience in construction and construction management of multi-family and mixed-use developments that were successfully completed within budget and on schedule. • Experience complying with labor and safety requirements for similar projects in New York City. <p><i>Marketing, Leasing/Sales</i></p> <ul style="list-style-type: none"> • Experience developing and implementing affirmative fair housing marketing plans. • Experience in leasing and/or sales with a comparable development program and market. <p><i>Legal</i></p> <ul style="list-style-type: none"> • Experience in affordable housing development and public/private development. • Experience in NYC land use and zoning. 	E
Preferences		TAB
Community Development	Respondents that have a successful track record of tangible investments in community and economic development.	B, E

B. FINANCING AND AFFORDABILITY

Threshold Requirements		TAB
Affordability	100% of the units must be affordable.	G
Feasibility of Submission	<p>The proposed Project must be in compliance with HPD-HDC Term Sheets, including requirements for units that serve very low and extremely low-income households. Market comparables must be provided for residential unit rents, rental fallback plans, unit sales prices, and any additional income from other sources.</p> <p>Site 1 Only: The proposed project must be in compliance with HPD's Open Door term sheet.</p>	G

	Site 2 Only: The senior housing building must be in compliance with HPD's SARA term sheet.	
Ability to Finance	Asset statements and letters of credit must demonstrate capacity to secure pre-development, construction and permanent financing, for the proposed Project.	H, I
Competitive Criteria		TAB
Financing Proposal	<p>Submissions shall include Financial Scenarios with sources and uses that support the proposed Project and affordability levels. The Financial Scenarios shall be in accordance with current industry underwriting standards. Proposed total development costs and operating budgets must be within current industry parameters.</p> <p>Financial Scenarios will be evaluated based on the feasibility of the underwriting, including, but not limited to, the reasonableness of estimated development and operating costs, proposed rents and other income, the feasibility and terms of the financing sources, and the ability to support operating expenses, capital costs, and debt service to complete and operate the housing portion of the proposed Project.</p> <p>If community facility or commercial spaces are included, they must generate enough rental income or the Development Team must provide equity to support all associated development costs, inclusive of hard and soft costs. Nonresidential income and equity assumptions must be described in detail and include information about funding sources and/or rental comparables.</p>	G
Rents and Market Comparables	<p>Rents and sale prices for residential units or other income sources must be deemed realistic and substantiated by market comparables.</p> <p>Homeownership units must show a minimum 10% discount to market.</p>	G
Financing Capacity	Financing capacity will be evaluated based on the strength of the Respondent's assets, bank, investor, or other lender references, and current and historical commitments that demonstrate the Respondent's ability to secure financing, meet lender's equity and other lending requirements, provide necessary guarantees, absorb cost overruns, and commence and complete construction of the proposed Project according to the proposed Development Schedule.	G
Preferences		TAB
Unit Types (Site 1 only)	Submissions that propose a mix of different unit types, including housing for a range of household sizes and types.	G, L, M

C. DEVELOPMENT PROGRAM AND COMMUNITY ECONOMIC DEVELOPMENT

Threshold Requirements		TAB
Development Program	<i>Affordability.</i> 100% of the total units must be affordable.	B, J
	<i>Unit Types and Sizes.</i> Submissions must have a distribution of unit types and sizes that complies with an HPD term sheet and guidelines. For Site 1 , units may be approximately 100 square feet larger than specified in the HPD Design Guidelines for Multifamily New Construction and Senior Housing .	B, J
	<i>Term of Restriction.</i> For Site 2 , Submissions must ensure that the affordable units remain in the rent stabilization system in perpetuity.	B, J
Plan for Internet Access	Developers shall ensure that all common areas and individual dwelling units are provided with access to the internet via open access infrastructure that is available to any interested internet service provider (ISP). Additionally, developers shall ensure fiber cable internet technology is installed to provide better internet access to individual units and common areas, regardless of whether the building can access a fiber network at the time of construction.	B, J
Community Economic Development	<i>Job Outreach Plan:</i> Proposals will be evaluated on the Development Team's track record, including local strategic partners identified for this project, on creating and implementing specific community job outreach efforts (job placement, retention and training). Proposals will also be evaluated based on the narrative of the outreach strategies that will be employed and a well-defined timeline. Please reference Appendix D for guidance.	K
Competitive Criteria		TAB
Residential	The proposed development program will be evaluated within the context of the City's commitment to affirmatively further fair housing. Given the history of discrimination, disinvestment, and exclusion that has shaped the area surrounding the Sites, the proposed development program will be evaluated as to whether it will improve access to opportunity for residents of the Projects and the surrounding community.	B, J
Commercial and/or Community Facility	Submissions must demonstrate that the uses contribute to the economic and social health of the neighborhood, address a neighborhood need, and enhance the current inventory of commercial or community uses in the neighborhood. They will be evaluated based on the soundness of tenancy, tenant mix, marketing, management, and lease terms to secure tenancy.	B, J, K
Development Program	Site 2: Proposals for this site are encouraged to incorporate a hub of uses and programming that brings residents together around community wellness and healing. Programming examples suggested by the community include, but are not limited to: a multi-purpose community center, programming that promotes wellness, and access to and education about fresh and healthy food. See Appendix B for more information.	B, J

Community and Economic Development	<i>Job Outreach Plan:</i> Proposals will be evaluated on the quality of the Job Outreach Plan, including but not limited to the Development Team's track record in hiring, strategic partnerships, range of outreach activities and plan for implementation.	K
Community Engagement	Submissions that have a community engagement plan that provides outreach strategies during applicable public approval processes and opportunities for meaningful community engagement in certain elements of the Project, including design and/or programming elements.	K
Preferences		TAB
Bedford-Stuyvesant Housing Plan	In addition to Site-specific requirements and criteria, submissions that include or build upon elements outlined in the Bedford-Stuyvesant Housing Plan (Appendix B).	B, J
Community Development	Submissions that include a plan for neighborhood investments and/or community programs or services.	J, K
Plan for Internet Access	Submissions that actively lower barriers to internet access for the building's residents. Such proposals should explain how residents of the building will be able to access internet through technologies <i>and/or</i> service contracts offered by the building to residents. Respondents should refer to the NYC Principles for Internet Service and Infrastructure outlined in the City's Internet Master Plan (see figure 4, page 3).	J

D. DESIGN AND PERFORMANCE

Threshold Requirements		TAB
Licensure	Architectural and Urban Design Plans prepared and signed by a registered architect or engineer that meet all submission requirements.	M
Competitive Criteria		TAB
Building Design	<p>Designs will be evaluated based on the following factors described further in <u>Zoning</u>, <u>Site Plan</u>, and <u>Building Design Guidelines</u> and <u>Site-Specific Design Guidelines</u> (Appendix A).</p> <ul style="list-style-type: none"> • Site Capacity and Program Evaluation: how well the Submission integrates the development program, building parameters, and how well the proposed plan overcomes the challenges posed by site conditions. • Building Design: <ul style="list-style-type: none"> ○ Building Envelope/Exterior: how well the Submission contributes to the built environment and serves the pedestrian experience. ○ Building Systems: how well the system provides environmental comfort, ease of management and operations, and a high level of durability. 	L, M

	<ul style="list-style-type: none"> • Design and Construction: building design is consistent with the Submission's proposed construction budget, schedule, and development program. • Design Value: exemplary design and construction methods that reduce or contain costs, create high-quality site and building designs, and achieve high development performance standards. • Design Excellence: Designs that propose exceptional elements or amenities in public spaces or residential areas, especially responses that include architectural/urban context. Submissions are advised to consult: <ul style="list-style-type: none"> • NYC Department of Design and Construction Resources • Designing New York: Quality Affordable Housing • Universal Design • Active Design: <ul style="list-style-type: none"> ▪ Supplement: Affordable Designs for Affordable Housing ▪ Supplement: Promoting Safety ▪ Supplement: Shaping the Sidewalk Experience • Designing for Health • Aging in Place 	
Site Planning and Urban Design	Designs, site planning, massings, building configuration, streetscape treatment, and relationship to surroundings will be evaluated based on the Project's contribution to the neighborhood.	L, M
Preferences		TAB
Excellence in Sustainability	<p>Submissions that exceed minimum Development Design and Performance Requirements in one or more of the following categories (in furtherance of City policy goals): reduce water and energy consumption, manage storm water and heat island impacts, increase safety, strengthen neighborhood residential and commercial corridors, and increase community health, accessibility, and well-being of residents. Respondents are encouraged to explore ways that the benefits of such measures can be captured in the development underwriting process to reduce subsidy ask and be of benefit to residents by lowering their utility costs. For senior housing developments, we encourage respondents to explore ways that the benefits of such measures can be captured in the development underwriting process to reduce subsidy ask and be of benefit to low-income senior residents by lowering their utility costs.</p> <p>Submissions seeking competitive preferences are advised to consult:</p> <ul style="list-style-type: none"> • NYC Department of Design and Construction Resources • Sustainable Urban Site Design • Green Building: <ul style="list-style-type: none"> ▪ Passive House Design ▪ LEED 	L
Bedford-Stuyvesant Housing Plan	Submissions that thoughtfully consider the goals and priorities of the Bedford-Stuyvesant Housing Plan (Appendix B).	L, M

VII. SUBMISSION CONTENT AND COMPLETENESS

Each Respondent must submit the forms and supporting documentation described below. Each copy of the Submission must be tabbed as indicated below, with tabs running down the right-hand side of the binder. Respondents submitting proposals for both sites should provide two independent and complete Submissions. Submissions that are incomplete or not in conformance with the requirements of this Request will be eliminated from further consideration.

Development Introduction

TAB A – Completeness Checklist and Respondent’s Letter

- ☐ **Form A-1: Completeness Checklist**
- ☐ **Form A-2: Respondent’s Letter**, printed on Respondent’s letterhead and signed by an authorized representative.

TAB B – Project Narrative / Development Summary

- ☐ **The Project Narrative** must introduce and provide an overview of the Submission, including the elements that distinguish the proposed Project, the qualifications of the Respondent and the Development Team.
- ☐ **Form B: The Project Summary** must provide a synopsis of the Submission’s major elements, including the development program, financing program, and architecture and urban design.

The Project Narrative and Project Summary must be concise and introduce all aspects of the Submission.

Tab C – Trade Secrets (optional)

Submissions and other materials submitted to HPD in response to this Request may be disclosed in accordance with the standards specified in the Freedom of Information Law, Article 6 of the Public Officers Law (FOIL). The entity submitting a Submission may provide in writing, at the time of submission, a detailed description of the specific information contained in its Submission which it has determined is a trade secret and which, if disclosed, would substantially harm such entity’s competitive position. This characterization shall not be determinative, but will be considered by HPD when evaluating the applicability of any exemptions in response to a FOIL request.

Development Team Experience and Capacity

TAB D – Developer Respondent Description

- ☐ **Form D-1: Development Team Information and Respondent Questionnaire**, signed by Principal (if joint venture, principal of each entity must sign).
- ☐ **Form D-2: Not-for-Profit Organization Form** (Non-profit corporation team members only).
- ☐ Organizational Structure. Chart or diagram of structure of partnership or joint venture, including percentages of ownership and investment, with a brief description of the type of entity or joint-venture and the roles and responsibilities of each party.
 - **M/WBE or Eligible Non-Profit Ownership Interest** – Respondents must submit a certificate from a principal or other authorized officer of the M/WBE or Eligible Non-Profit that is to participate in the ownership of the Project. This certificate must confirm that the M/WBE or Eligible Non-Profit, as the case may be, will hold at least 25% of the managing ownership interest in the Project and will be entitled to receive a commensurate interest in the totality of the economic benefits of the Project (net of LIHTC limited partner interests, if any), including, but not limited to, all available cash flows, paid and deferred developer fees, and sale and refinancing proceeds. The certificate must

also include a detailed explanation of the proposed ownership interest of the participating M/WBE or Eligible Non-Profit in the Project, including, but not limited to, its commensurate interest in the economic benefits of the Project.

- **Brief narrative** describing the roles of each entity of the Development Team during construction and throughout the life of the Project. Any Submissions from a CLT must provide an organizational model that meets the requirements of the RFP.

Optional:

- **Project Staffing and Governance Plan**, with a brief narrative of any project management methods or tools that will be used to ensure an effective and collaborative public/private partnership.
- **Organizational charts, schedules, and project budgets** demonstrating project management approach and capacity to manage complex development projects within a public/private partnership.

TAB E – Development Team Experience and Capacity

- **Form E-1. Residential Development Experience and Current Workload** (include on flash drive)
- **Site 2 only: Form E-2. Residential Management Experience and Current Workload** (include on flash drive)
- **Site 2 only: Form E-3. Management Questionnaire** (include on flash drive)
- **Brief narrative describing:**
 - Experience developing and managing high-quality mixed-use urban projects
 - Experience managing commercial and/or community facility spaces in mixed-use urban projects
 - Experience with community economic development, such as investments in community programs or services

Notes:

- A separate form must be provided for each Principal with residential management experience. Provide complete and accurate information about references.
- A separate form must be provided for a Principal or managing agent proposed to manage the Development.

□ **Other Members of Development Team**

Submit marketing materials, narrative statements, and/or portfolio list in graphic format that clearly describes relevant experience and work on similar projects completed within the last ten (10) years. Also, provide resumes highlighting experience of key principals and staff that will be working on the proposed Project.

- Architect and Engineer, other members of the Design Team, if applicable (e.g. artist, landscape architect, urban designer, etc.)
- Construction Manager
- Real Estate Attorney and Land-Use Attorney
- Environmental Planner and Environmental Engineer, if applicable
- Community Service or Program Provider, if applicable
- Marketing and Leasing/Sales Agent, if known

□ **Capacity**

Affirmative Capacity Statement regarding the Development Team's ability to develop, finance, construct, manage, and complete the Project within the proposed Schedule, including, but not limited to, the Developer Obligations, as well as the Terms, Conditions, and Limitations and Conflicts of Interest, included in this Request.

TAB F – Development Schedule / Phasing Plan

- **Development schedule and phasing plan** listing and scheduling industry standard activities, including, at a minimum:
 - Community engagement and outreach
 - Concept, Schematic, Design Development, Bidding and Construction documents
 - Governmental planning approvals and construction/building permits
 - Site due diligence and preparation
 - Bidding
 - Financing and financial closing/Site disposition
 - Construction commencement, completion, and close-out
 - Marketing and lease-up
 - Occupancy
 - Development Phasing Plan, if applicable

Note: Schedules are to assume the following key benchmarks:

- Predevelopment commencement within 30 days of the date of HPD issuance of the Negotiation Letter.
- Schematic Design phase and HPD approval of plans and drawings within 6 months of the Negotiation Letter.
- Construction commencement at least 24-48 months from the date of the Negotiation Letter.²

Financing and Affordability

TAB G – Financing Submission

- **Form G: Financing Scenario.** (Submit in in Excel format). If elements of the Project are separately financed, the Submission must provide separate financial scenarios for each portion. If Project elements are financially inter-related, a comprehensive Financing Scenario showing the financing for the whole Project, with each element delineated, may also be submitted.
 - For projects using the SARA term sheet, if the financing proposal includes tax exempt bonds and 4% LIHTC financing, up to \$75,000 per dwelling unit in capital subsidy will be available. If 9% tax credit financing is assumed, up to \$125,000 per dwelling unit in capital subsidy will be available.
- **For Site 2 only: Rents and AMIs.** Submissions must reflect the rent price affordability calculations (based on AMIs), and utility allowances described in the Form. In addition to the affordability requirements described throughout this Submission, any subsidy programs that are utilized will determine any additional affordability requirements, as applicable. For units supported by Project-Based Section 8 Vouchers (PBV), assume rental assistance at 100% of the 2021 FMR.
- **For Site 2 only: Minimum 15 percent homeless set-aside.** The non-Senior development must set aside at least 15 percent of the total number of dwelling units for homeless individuals and families. The Senior development must comply with the SARA termsheet requirement to set aside 30% of units for homeless households.
- **Superintendent's Unit.** Specific information about the superintendent's unit(s) shall be included, as applicable. If the superintendent unit is not located onsite, a letter explaining alternative provisions for onsite janitorial services that satisfy the Housing Maintenance Code must be included.

² In light of the volume of HPD projects awaiting construction closing, as well as the financial impacts of COVID-19, the Developer should expect that construction will likely start after the date specified in its Development schedule, which must be at least 24-48 months from HPD's issuance of a Negotiation Letter to the Developer.

- **Project Budgets.** Provide Hard Cost calculations (including, but not limited to estimated construction costs, overhead, profit, insurance, contingency) with cost/sf estimates for both gross and net square footage. Please identify the entity that provided hard cost estimations and provide qualifications of this entity, if not already included in other parts of this proposal. Provide Soft Cost calculations, including assumptions for all fees for professional services, financing, and other industry standard and HPD allowable costs. Provide a percentage of Total Development Cost (TDC) for each line item.

For Site 1 only, developers may assume subsidy from the [New York State Affordable Housing Corporation \(AHC\) Home Ownership Development Program](#) for the permanent loan.

- **Tax Exemption Programs.** Submissions must indicate which tax exemption program(s) the Project plans to utilize, if any.

For Site 1 only: the Developer should assume an Article XI tax exemption.

- **Financing Narrative.** The Financial Scenario must clearly explain the financing structure of the Project, and explicitly identify proposed subsidy/financing programs. If the financing scenario proposes competitive financing sources, the financing narrative should explain the feasibility of obtaining the proposed sources and/or describe the respondents' history of successfully applying for the proposed sources.
- **Competitive Funding Sources (if applicable).** Submissions that include competitive sources (including rental assistance for homeless, supportive, and/or senior housing components) may include competitive financing sources in their Primary Financing Scenarios. Any Proposal that includes funding or financing that is awarded on a separate competitive basis should submit historical letters of interest or award letters for similar projects financed within the past 7 years, if applicable.
- **Social Services for Tenants (as applicable).** Projects proposing social services for tenants should identify their proposed funding source, service provider and describe the services that will be offered to tenants. Service funding options include the Senior Affordable Rental Apartment Tenant Services RFP, the Provision of Congregate Supportive Housing RFP (also known as NYC 15/15) administered by the NYC Human Resources Administration and other service funding opportunities for which the project would be eligible. A social services budget should not be included in submissions.
- **Regulatory Term.** For **Site 2** only, units must remain under a regulatory agreement for the duration of the Project, but in no case less than thirty (30) years.

For **Site 1** only, the Developer should assume an Article XI tax exemption from real estate taxes for up to 40 years. The Developer should assume that the regulatory term will be co-terminous with the tax exemption.

TAB H – Financing Letters of Interest and Historical Financing Letters of Interest/Award Letters

- **Financing Letters of Interest**

- **Private Financing**

If private financing is proposed, a letter, or letters of interest, from a private lender or lenders must be included. Letters must be dated no earlier than two (2) months from the date of submission of the Developer's proposal. Applicants may use different private lenders for construction and permanent financing. The letters must be provided on the lender's letterhead, signed by a representative of the lender, and must state the amount and terms of the financing. The letter(s) must indicate a willingness to provide construction and permanent financing in amounts and with terms consistent with the proposal, and must include the following:

- **Construction Loan**
 - The amount of financing that the lender would consider based on the lender's preliminary determination of feasibility, based on expected development costs, operating income/expenses, and associated residential rent levels; and
 - The interest rate (fixed or variable), the equity requirement, applicable fees, and other terms under which the lender would provide construction financing.
 - **Permanent Loan**
 - The amount of financing that the lender would consider based on the lender's preliminary determination of feasibility, based on expected development costs, operating income/expenses, and associated residential rent levels; and
 - The interest rate (fixed or variable), the equity requirement, applicable fees, and other terms under which the lender would provide permanent financing; and
 - The maximum loan to value ratio and other underwriting criteria, including treatment of rental income, minimum maintenance and operating expenses, and debt service coverage requirements.
 - **LIHTC Syndication**
 - If LIHTC financing is proposed, a syndication letter of interest is required. If LIHTC financing is proposed, the experience of the development team with tax credits must be described in the financing narrative.
 - **Public Financing**
 - If HDC bond financing is proposed, a letter of interest from HDC is NOT required.
- **Historical Financing Letters of Interest/Award Letters** (for similar projects financed within the past 7 years, if applicable)
- **Competitive Sources**
 - Any Proposal that includes funding or financing that is awarded on a separate competitive basis should submit historical letters of interest or award letters for similar projects financed within the past 7 years, if applicable.

TAB I – Assets Statements

- **Assets Statement and References**
- Each Principal of the Respondent must submit audited or reviewed financial statements detailing the Principal's financial status in the two most recent years preceding the Submission Due Date for this Request. Publicly-owned companies must submit the latest annual report and Form 10K, as well as any Form 10Q submitted after such Form 10K. As an alternative, the Assets Statement in Form K may be used. Provide sufficient information necessary to evaluate the Respondent's current financial commitments and track record to meet the financial obligations of the proposed Project.
 - Provide references only of banks, investors, or other lenders that have financed previous and similar development projects.

Development Program and Community Development

TAB J – Development Program

- **Development Program.** Narrative describing a comprehensive perspective of the various components of the development program, including residential, commercial/community facility, open space, and other land uses for the Site.
- **Plan for Internet Access–** Brief narrative describing the plan for internet infrastructure and resident connectivity in the new building. The strategy should focus on the NYC Principles for Internet Service and Infrastructure outlined in the [City's Internet Master Plan](#) (see Figure 4 on

page 3). Respondents should outline upfront and/or ongoing costs associated with the proposed strategy.

TAB K– Community and Economic Development

- **Brief narrative** describing community engagement and outreach plan.
 - Outreach strategies during applicable public approval process and construction period
 - Meaningful opportunities for input, feedback, or participation in certain elements (design and programming) of the Project after Developer selection.
- **Form J: Job Outreach Plan** discussing strategy, recruitment approach and an outreach timeline for identifying candidates for open positions prior to and during construction. If the team includes a workforce development strategic partner, describe the tasks they are expected to perform. The plan should also discuss the team's previous experience working with community partners on prior projects. Please refer to Appendix D for guidance.

Design and Performance

TAB L – Design Narrative

- **Design narrative** that provides a clear and comprehensive description of the preliminary design and succinctly articulates the design approach to achieving the Project vision and goals. Narrative must cite all elements submitted in Tab M: Architectural and Urban Design Plans, as described below:
 - **Area Plan and Photos.** How the design concept was informed by neighborhood physical, cultural, historical and/or socio-economic characteristics, as well as the Site conditions.
 - **Zoning Analysis and Building Code.** How the proposed Project complies with, or requires a variance from, applicable zoning and other legal requirements, as well as any known environmental concerns and how the Respondent intends to address them.
 - **Site Capacity and Program Evaluation.** How the planning and design approach address the existing buildings and any significant Site features, and the capacity (opportunities and challenges) of the Site to incorporate the various components of the development program.
 - **Site Plan and Urban Design.** How the Site plan and urban design approach creates safe and active urban residential environments, connects the Site to the surrounding neighborhood, enhances the public and pedestrian realm, and fosters sustainable development.
 - **Building Design and Performance.** Highlight major and/or unique design approaches to the building envelope and façade, floor plans and unit layouts, building systems, construction type, and sustainable development. Sustainability strategies should take into account the capital and operating cost of implementing such measures versus their relative benefit both qualitatively and financially.
 - **Design and Construction.** Identify proposed construction type and any cost containment concepts to achieve quality design within proposed budget and schedule parameters, and consistent with the development program.
 - **Design Excellence.** Narrative describes other design features proposed for the Project, such as Active Design, Universal Design, and/or arts to be incorporated Project.

TAB M – Architectural and Urban Design Plans

☐ **Area Plan and Photos**

- **Photos:** Images of the Development Site and its relation to surrounding buildings, streets, sidewalks, and open spaces, at least 3" x 5" in size. Photos must be keyed on the area plan outlined below. The photos must be clear enough to be reproducible. Submissions must include photos of other neighborhood and community characteristics and conditions that informed the designs.
- **Neighborhood Area Plan:** A neighborhood context plan(s) indicating circulation patterns, significant land uses, transportation networks, landmarks, and other neighborhood infrastructure and community amenities.

☐ **Zoning Analysis and Building Code**

- **Zoning Analysis** that includes a zoning map for the Development Site, and a detailed zoning computation with an analysis that demonstrates compliance with the existing or assumed zoning. The analysis must cite pertinent sections of the zoning resolution and must be prepared and signed by a licensed architect or engineer. The analysis must include, at a minimum, the assumed zoning and uses; and the proposed and allowable/required (1) unit density; (2) FAR and ZFA (total and by use); (3) lot coverage; (4) height and setbacks; (5) streetwall requirements; (6) yard requirements; and (7) vehicle and bicycle parking, etc. Any zoning modifications must be indicated, and a zoning compliant alternative must be provided.
- **Building Code Summary** indicating occupancy group and capacity, construction classification, fire resistance ratings, fire division diagrams, egress/access requirements, and occupant load. The summary must cite pertinent sections of the New York City Building Code, the Housing Maintenance Code, and the New York State Multiple Dwelling Law.
- **Square Footage Analysis Chart(s)** with detailed breakdown of residential, community facility, parking, open space, and other components of the development program. The chart must include gross square footage, deductions and zoning square footage (floor area) by building and floor.

☐ **Site Plan and Urban Design**

- **Site Plan(s)** indicating the: context of the development within nearest street intersection(s); tax lots and zoning lot boundaries and restrictions; buildings with setbacks and height elevations; site access points; adjacent structures and any encroachments; street widths as well as roads and sidewalks; exterior parking; driveways; elevation grades; basic landscaping; easements and encroachments as well as other relevant zoning and site conditions and features.
- **Circulation and Open Space Plan** with walkways, sidewalks, garage and parking areas, curb cuts, fencing and gates, building entrance/egress points, streetscape improvements, site landscaping including planting locations and hard/soft surfaces, and lighting.

☐ **Building Design**

- **Floor Plans** representing all floors of the proposed development (cellar/basement, ground floor, typical floor, upper floors, as applicable, and roof plan, etc.) with clear labeling of all community and common spaces, including dimensions and area.
- **Typical Dwelling Unit Plans:** Typical unit floor plans that provide residential unit uses and separation of spaces, circulation and entrance/exit, key dimensions and square footage, access to light and air, and any unique features and amenities.
- **Elevation Drawings:** Elevations clearly indicating proposed fenestration and materials, ceiling heights, floor elevations, and total building height.
- **Building Section Drawings:** Building section indicating building to grade relationship and floor-to-floor and floor-to-ceiling height; and, key wall, floor, and roof section indicating envelope materials, fenestration, and approach to sustainable development.

- **Illustrative Drawings:** Conceptual diagram and/or sketch illustrating the intent and approach to the design and development of the Development Site. Simple visualization to communicate design aesthetic, scale and relationship of the Project components, and a general sense of space from the pedestrian perspective/experience. (Physical models will not be accepted. Photo-realistic renderings or other expensive drawings are not required or encouraged.)

Submission completeness requirements:

- Plans and drawings are to be at a concept design level typically included as part of the preliminary Schematic Design phase for architectural services.
- Preliminary plans and drawings must provide a clear understanding and comprehensive illustration of the design approach.
- All plans must be prepared and signed by a Registered Architect or Professional Engineer.
- All plans must be dimensioned and with a north arrow.
- Elevation Drawings, Section Drawings, and Floor Plans must be dimensioned at the same scale.
- All plans and drawings must include the name of the Project, Respondent, Architect and/or Engineer, and date.
- All materials must be on paper size of 11" by 17", or smaller, and must be easily reproducible.

VIII. DEVELOPER OBLIGATIONS

A. Development Team and Project Management

The Developer will be responsible for assembling a Development Team with the necessary expertise, experience, and capacity to develop and manage the proposed Project, such as expertise in affordable housing development and finance, marketing and property management (residential and commercial, if applicable), design and construction, social service provision, and community development.

At or prior to closing, HPD will require satisfactory evidence that the appropriate organizational documents of the owners of the Project evidence the ownership interest of the M/WBE or Eligible Non-Profit consistent with the requirements of this RFP and the Respondent's proposal. Such evidence will include, but not be limited to, representations by the Project's owners and an opinion of counsel or other knowledgeable professional. The HPD regulatory agreement for the Project will require the owner to maintain the required ownership interest of the M/WBE or Eligible Non-Profit during the term of Project financing provided by HPD, except as may be approved in writing by HPD in the case of foreclosure, misconduct, certain voluntary sales, or other circumstances.

The Developer is responsible for a professional and disciplined project management approach to the public/private partnership in connection with this Submission with the objective of ensuring transparent information, project governance, smooth negotiations and communications, as well as risk management and quality control.

The Developer is responsible for arranging timely commencement and completion of the Project, and will be held accountable for the schedules outlined in the Submission and agreed upon with HPD. The Developer will be required to submit ongoing status reports regarding Project development, financing, budget, schedule, marketing, leasing, and management.

The Development Team is responsible for activities typically associated with development, including, but not limited to, the design, finance, construction, marketing and leasing (and/or selling), and management of the completed residential units and commercial spaces, if applicable.

B. Community Outreach

The Developer will lead all community outreach activities and participate in required public forums, hearings, and briefings with the Community Board, elected officials, City agencies, and other organizations, as determined necessary by HPD, and will provide the necessary documentation and presentations for said meetings and forums.

C. Design and Construction

The Developer is responsible for obtaining all necessary governmental permits for the construction of the Project. The Developer must submit to HPD a full set of Schematic Design documents that include any modifications to the original concept/preliminary drawings and plans included in this Submission, as agreed upon by HPD and the selected Respondent, for HPD review and approval, within six (6) months of selection. Prior to disposition, the Developer must submit a complete set of Design Development documents and specifications to HPD for review and approval. The Developer is responsible for submitting final Construction Documents to HPD, which must conform to previous review comments and approvals made by HPD. In light of the volume of HPD projects awaiting construction closing, as well as the financial impacts of COVID-19, the Developer should expect that construction will likely start after the date specified in its Development schedule, which must be at least 24-48 months from HPD's issuance of a Negotiation Letter to the Developer.

At a minimum, the Developer is responsible for meeting the most current applicable design and construction regulations and guidelines listed below:

- [HPD Design Guidelines for Multifamily New Construction and Senior Housing](#)
 - For **Site 1** only, please note that homeownership unit sizes may be up to 100 square feet larger than indicated in the HPD Design Guidelines for Multifamily New Construction and Senior Housing.
- [HPD Design Guidelines for Supportive Housing](#), if applicable
- [HPD Building and Site Performance Guidelines](#): Enterprise Green Communities Criteria Certification Overlay for NYC HPD Projects.

Submissions must comply with all current regulations, codes, and ordinances, including, but not limited to:

- [Zoning Resolution](#)
- [New York City Construction Codes](#)
- [Multiple Dwelling Law](#)
- [Fair Housing Act](#)
- [Section 504 of the Rehabilitation Act of 1973 and Accessibility Requirements \(applies even if Project does not receive federal funds, and includes architectural, as well as marketing standards\)](#)
- [Americans with Disabilities Act](#) (as applicable)
- Guidelines for Approvals of Projects within Influence of Existing NYC Transit Structures, as applicable (See Appendix C)

D. Environmental Review

The Developer will be responsible for preparing and submitting an Environmental Assessment Statement (EAS) in accordance with the guidelines contained in the latest edition of City Environmental Quality Review (CEQR) Technical Manual, including an EAS form, graphics and technical assessments and appendices, as necessary. It is anticipated that HPD will serve as the lead agency for the CEQR review and will oversee the preparation of all CEQR documentation; however, the Developer will be responsible for retaining a reputable environmental consultant, preparing and submitting all CEQR documents, and funding the cost of the studies and analysis required for completion of CEQR. The CEQR assessment will consider the discretionary approvals described below. The Developer will be solely responsible for any mitigation measures identified as a result of the CEQR review.

In addition, the Developer will be responsible for preparing an EIS, if necessary, and associated environmental studies which could include, but are not limited to Phase I and Phase II Environmental Site Assessments (ESA), Phase IA archaeological assessments and noise/acoustical studies. The Developer will be responsible for implementing any remedial measures identified in connection with the redevelopment of the Site as determined by HPD. HPD does not make any representation or warranty whatsoever regarding the condition of the property or the suitability of the property for the uses contemplated by this Request. The Developer will be solely responsible for providing engineering and institutional controls to allow for the reuse of the Site.

The Developer will be responsible for procuring a Phase I ESA for the property to be reviewed by HPD's Environmental Planning Unit. If applicable, the Developer will be responsible for preparing and implementing a Phase II Subsurface Investigation work plan and, in the event contamination is present, a remediation plan. The Phase II work plan, Phase II results, and any required remediation plan would be subject to review and approval by HPD's Environmental Planning Unit as well as either DEP or OER. No such investigation or remediation plan development may proceed without the oversight of these City agencies.

Please note that Sites 1 and 2 have [E-Designations](#), which is a New York City zoning map designation that indicates the presence of an environmental requirement pertaining to potential Hazardous Materials Contamination, Window/Wall Noise Attenuation, or Air Quality impacts on a particular tax lot. The Developer will be responsible for working with OER to satisfy the E-Designation requirements.

E. Public Land Use, Zoning and Approvals

HPD will be the applicant for the ULURP applications for the Sites, with assistance from the Developer in preparing the supporting documentation for the application, if needed. The Project will also require City Council and Mayoral approvals. Anticipated actions requiring approval under ULURP or UDAAP for development of the Site include approval of the disposition. The Developer may be required to alter the designs or program before and during the ULURP process to comply with any request for modifications.

F. Financing and Tax Exemptions

The Developer is responsible for applying to, and meeting the requirements of, any applicable tax benefit program. HPD makes no representations or warranties as to the continued availability of these benefits or as to the Project's eligibility to receive these benefits. The Development Site will be subject to New York City real property taxes and charges. However, the tax exemptions described below may be available for eligible projects. Specific benefits may vary depending on characteristics of the Project. For details of each program, the Developer is responsible for researching the relevant statute and rules.

- The [Article XI tax exemption](#) provides a complete or partial tax exemption from New York City real property taxes on non-commercial space for up to 40 years for the new construction or rehabilitation of affordable housing carried out by a Housing Development Fund Company (HDFC). An HDFC is a corporation formed under Article XI of the Private Housing Finance Law to develop and operate low-income housing. The formation of each HDFC which is a sponsor of an HPD project is individually approved by HPD. This tax exemption is subject to City Council approval, and as of April 2020, New York City Office of Management and Budget (OMB) approval.
- The [420-c tax exemption](#) provides an exemption from New York City real property taxes on non-commercial space for up to sixty (60) years for housing financed or previously financed in part with Federal Low Income Housing Tax Credits. In order to be eligible for this tax exemption, at least 70% of the units must be subject to the income and occupancy requirements of Internal Revenue Code Section 42. Projects must be owned or leased for at least thirty (30) years by a corporation, partnership, or limited liability company, of which at least fifty percent (50%) of the controlling interest is held by a charitable organization with 501(c)(3) or (4) tax exempt status whose purposes include the provision of low income housing, or a wholly-owned and wholly-controlled subsidiary of such a charitable organization. HPD must approve the regulatory agreement that imposes tax credit restrictions on the project's dwelling units and may also require a payment in lieu of taxes (PILOT).
- The [Urban Development Action Area Project \("UDAAP"\)](#) tax exemption is subject to approval by the City Council. The City Council may grant an exemption from the New York City real property taxes on the buildings/improvements for up to twenty (20) years. If the Council grants the full 20-year exemption, the improvements on the Site(s) would be fully exempt from the New York City real property taxes on the buildings/improvements for the first ten (10) years with a gradual phase-in of full taxes over the remaining ten (10) years (10% per year). The full amount of the New York City real property taxes on the land must be paid each year. Other governmental approvals are required before the City is able to use the UDAAP.

Transfer Taxes and Disposition Price

The Developer is responsible for paying all transfer taxes associated with the conveyance of the Site(s) to the Developer, including any transfer taxes associated with the conveyance of the condominium units and all transfer and recording taxes associated with financing of the construction and the Project, generally.

The Developer will pay, upon conveyance, a nominal disposition price, anticipated to be \$1.00 per lot at HPD's sole discretion, and will deliver an enforcement note and mortgage for the difference between the purchase price and the appraised value of the Site, which may accrue interest at the AFR and may be payable at maturity.

HPD – HDC Term Sheets

Developer Submissions must comply with all terms of the selected HPD term sheet.

Developer Submissions that assume HDC bond financing (and subsidy financing, if applicable) must comply with all terms of the selected HDC Term Sheet.

Project-Based Rental Assistance

Development teams that propose the use of project-based rental assistance in accordance with HPD-HDC term sheets will be expected to apply to [HPD's Project-Based Voucher \(PBV\) Request for Proposals](#), the [NYC 15/15 Rental Assistance Program](#), or other project-based rental assistance competitions. HPD will accept applications to its PBV RFP on a rolling basis and awards will be made four times per year at intervals that will be announced at a later date.

Subordinated Debt

Developer Submissions should calculate subordinated debt at the amount equal to the sum of:

1. The difference between the cash portion of the purchase price paid at closing and the appraised value of the Site, based on an independent appraisal acceptable to HPD; plus
2. The aggregate amount of any City, State, or Federal construction subsidies for the construction of the units less the amount required to be repaid from proceeds from the sale of the units, if applicable; plus
3. Any additional value as reflected by the difference between the homeownership sales prices and the as-built market value of the Site and improvements, if applicable.

Resale, Refinancing, and Recapture Restrictions

- The HPD enforcement mortgage is subject to repayment from refinancing and resale profits, and may be non-evaporating.

Incentive Programs

The Developer is responsible for pursuing and securing other subsidies related to the Development Program that may be available:

Sustainability

- [NYSERDA's New Construction programs for Residential and Multifamily](#):
- [NYSERDA's NY-Sun program](#)
- [Solar tax credits](#)

Brownfield Redevelopment

- [New York City Office of Environmental Remediation](#) provides subsidy and technical assistance for City-supported affordable and supportive housing developments.

Commercial and Retail Incentives

- New York City Economic Development Corporation (NYCEDC)'s [guide to financing and incentives](#)
- [Food Retail Expansion to Support Health \(FRESH\) Program](#): promotes the establishment and retention of neighborhood grocery stores in underserved communities by providing zoning and financial incentives to eligible grocery store operators and developers.
- [NYCEDC Capital Access Loan Guaranty Program](#): Provides up to a 40 percent guarantee on loans for qualified NYC micro (fewer than 20 employees) and small (21-100) businesses experiencing difficulty in accessing loans.

G. Disposition and Disposition Price

The Developer will be responsible for executing and complying with all Site Disposition requirements. Disposition of the Site to the Developer will be subject to the following:

- Receipt of all public approvals required for disposition of the Site and development of the proposed Project on such Site, including without limitation, approval by the Mayor.
- Execution and delivery of the documents necessary to complete the disposition process within a time period specified by HPD. These documents include, but are not limited to, an LDA and regulatory agreement, as required.
- The Site will be conveyed in accordance with the terms of the LDA to be entered into between the Developer and HPD and will be conveyed in “as-is” condition, including without limitation, all environmental conditions and hazards. The LDA will contain covenants running with the land that require the Developer to develop the Site in accordance with plans and specifications determined and approved by HPD.
- **For Site 2 only:** The City will convey the Sites subject to a remainder interest, so that title to the Sites will revert to the City upon expiration of the regulatory period unless the parties mutually agree to an additional term of affordability.
- The simultaneous closing of a bona fide construction loan required to finance the full development of the Site(s).

H. Construction

The Developer is responsible for overseeing the design, bidding, and construction process generally described below:

Bidding and Contracting. The Developer is responsible for managing all phases of the design process to ensure the implementation of integrated design strategies to achieve high performing buildings and sites. The Developer is responsible for ensuring competitive construction pricing and delivery to make certain that the building is deliverable according to the Project budget and schedule, which must be consistent with HPD-HDC Term Sheets.

The Developer is responsible for procuring and managing the construction of the Project, and ensuring smooth negotiations and contracting with any sub-contractors for the construction and operations of the completed Project.

Completion and Close-out. The Developer is responsible for implementing all professional industry standard practices in construction monitoring, construction completion, compiling all warranties and guarantees, any applicable commissioning, and transferring the completed building to property management and maintenance personnel, and coordination with HPD marketing departments as units are completed and ready for leasing or sales.

I. Marketing and Leasing

The Developer is solely responsible for marketing and leasing of the residential units. In carrying out these functions, the Developer must comply with HPD and HDC’s marketing requirements, which are designed to ensure that the availability of the units is disseminated as widely and fairly as possible. The Developer must ensure compliance with tenant/household preferences included in HPD and HDC’s marketing requirements. The rents of the units projected in the Submissions are to be determined by the Developer in accordance with HPD, as stated in applicable term sheets or otherwise. The marketing of the units will be monitored by HPD staff to ensure compliance with these requirements. The [HPD-HDC Marketing Handbook](#) will be incorporated by reference into the regulatory agreement that the Developer will execute.

The Developer is responsible for ensuring that all respondents, regardless of preference, must meet the income, employment, and other eligibility criteria set for each property for which it is applying.

J. Operating Rents – Rent Stabilization

For **Site 2** only: The Developer is responsible for ensuring that initial rents will be established in accordance with the regulatory agreement consistent with any income requirements outlined in this Request and/or the subsequent Submission or other financing conditions and terms. Upon initial occupancy, all residential apartment units must be registered with HCR under rent stabilization at rents specified in the regulatory agreement. Residential apartments must remain in the system in perpetuity.

K. Resale Restrictions

For **Site 1** only: As per the Open Door term sheet, if a unit purchaser sells or refinances during the regulatory period, the purchaser may realize up to 2% appreciation (compounding) on the original purchase price per year of owner's occupancy. Upon resale, the purchaser will also be required to sell to a household making no more than the project's income cap.

L. Property Management and Maintenance

The Developer is responsible for providing professional property management services, and having all standard asset management systems in-place to qualify income levels pursuant to funding requirements, as well as to submit property management data and operating budgets to HPD. The Developer is responsible for professional maintenance services, as well as supporting or facilitating resident programming and community rules that promote health, safety, and quality of life at the Project.

For **Site 1** only, in addition to property management requirements, all HPD-sponsored cooperative units will be required to have a monitor in place.

M. HireNYC

The Developer, General Contractor, and certain Subcontractors will be required to participate in *HireNYC*, a workforce development program which connects the City's real estate development projects to the City's workforce development services. Development partners will be required to enroll with Workforce1 through an on-line system hosted by SBS, to share job openings in entry-and mid-level construction positions with Workforce 1, and to interview the qualified candidates that Workforce 1 refers for those openings. Respondents will be required to regularly report on their outreach activities per HireNYC Program requirements. For more information about *HireNYC*, see [HPD](#) and [SBS](#) websites.

N. High Road Retail

The Developer is responsible for ensuring compliance with the NYC High Road Retail (Executive Order No. 19) for mixed-use projects receiving more than \$1M in "Financial Assistance" from the City that: (1) are larger than 100K square feet or, in the case of a residential project, contain more than 100 residential units and (2) contain a retail or food service establishment occupying over 15K square feet. (See Executive Order 19 for the requirements that will apply to recipients of "Financial Assistance" and "Covered Employers" as defined therein.) The requirements shall apply for the longer of the term of the "Financial Assistance" or ten years from the later of the date of the commencement of the project or the date the Project commences operations.

O. M/WBE Build-Up Program

The Developer is responsible for complying with the [M/WBE Build Up Program](#), which is a component of HPD's Building Opportunity Initiative. Currently, the program requires developers/borrowers to spend at least [a quarter of HPD-supported](#) costs on certified M/WBEs over the course of design and construction of an HPD-subsidized project. A minimum of 25% will be required for each project subject to the program. Developers may adopt a goal higher than the minimum. Please note that the required participation of an M/WBE or Eligible Non-Profit in the ownership of the Project, as described in Section VI above, is in addition to and not in lieu of compliance with the M/WBE Build-Up Program.

P. Job Outreach Plan

The Developer will be required to submit a Job Outreach Plan. Prior to HPD's construction loan closing, a developer and or borrower requesting city subsidies must use HPD's approved form to submit information on their job outreach plans related to employment opportunities generated on the proposed project. The Job Outreach Plan should at a minimum engage and inform communities, within a three-mile radius of the project, about job opportunities on or related to the project. A quarterly report must be submitted identifying the number and types of positions filled, and outreach strategies employed.

Q. Fair Housing Requirements

The Developer must comply with all applicable Federal, State, and local laws, orders, and regulations prohibiting housing discrimination.

R. Warranty Coverage

If the residential apartments in the Project are sold by Developer as cooperative apartments or individual residential condominium units, Developer will be responsible for ensuring that these residential apartments are sold with a warranty that is the same as the housing merchant implied warranty described in Section 777(a) of the New York State General Business Law. The warranty must be applied to all residential apartments, regardless of the number of stories of the building in which they are located, and may not be limited, modified, or excluded by the methods provided for in Section 777(b).

S. Section 3 Clause

The Developer is responsible for complying with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and the implementing regulations at 24 CFR part 135, if applicable, which includes, but is not limited to, providing: (i) to the greatest extent feasible, opportunities for training and employment arising in connection with the planning and carrying out of the project must be given to "Section 3 Residents" as such term is defined in 24 CFR 135.5; and (ii) to the greatest extent feasible, contracts for work to be performed in connection with any such project must be awarded to "Section 3 Business Concerns" as such term is defined in 24 CFR part 135.5.

T. Davis-Bacon

The Developer must comply with Davis-Bacon and the Contract Work Hours and Safety Standards Acts, if applicable, which, currently includes Projects that contain twelve (12) or more units assisted with Federal HOME funds or Projects that contain nine (9) or more units funded with Project Based Vouchers.

U. Equal Opportunity

The Developer will be required, along with partners, or authorized representatives of the Developer, to attend a class administered by HPD outlining the requirements of Executive Order No. 50, and to submit Equal Opportunity forms provided by HPD verifying their compliance with the provisions of the Executive Order.

IX. CONDITIONS, TERMS, AND LIMITATIONS

This Request is subject to the specific conditions, terms, and limitations stated below:

All determinations of HPD regarding this Request are at the sole discretion of HPD.

The Site(s) is to be disposed of in its “as is” condition. The City, its officials, agents and employees make no representation whatsoever as to the physical condition of the Site(s) or its suitability for any specific use.

The Site(s) shall be subject to New York City real property taxes and charges. Tax benefits may be available under 421-a, Article XI, 420-c, UDAAP, or other tax exemption programs.

The proposed Project(s) must conform to, and be subject to, the provisions of the Zoning Resolution, Building Code, and all other applicable laws, regulations, and ordinances of all Federal, State, and City authorities having jurisdiction, as the same may be amended from time to time.

Valid permits and approvals, as required by City, State, and Federal agencies, must be obtained by the Developer prior to commencing work.

The commencement of negotiations with a Developer will depend on satisfaction of the additional documentation and review requirements described in this Request, and will be subject to the subsequent approval of the Mayor.

The City will convey the Site(s) pursuant and subject to the provisions of the LDA, including the remainder interest described in this Request. HPD will recommend to the Mayor the disposition price as stated. Where required, all documentation, including but not limited to the deed and LDA, must be in form and substance satisfactory to the Mayor and Corporation Counsel. The conveyance will be subject to satisfaction of the applicable provisions of the City Charter and Article 16 of the General Municipal Law.

No transaction will be consummated if any Principal of any selected Developer is in arrears, or in default upon any debt, lease, contract, or obligation to the City, including without limitation, real estate taxes and any other municipal liens or charges. The City may refuse to review any Submission by any such Respondent.

The Developer and any contractor it retains must pass a City background check before closing.

No commission for brokerage or any other fee or compensation will be due or payable by the City, and the Submission to this Request will constitute the Respondent's undertaking to indemnify and hold the City harmless from and against any such claim for any such fee or compensation based upon, arising out of, or in connection with any action taken by the Respondent, the selection of the Respondent's submission and invitation to the Respondent to respond to this Request, the conditional designation of a Developer pursuant to this Request, or the sale of the Site(s).

The City is not obligated to pay, nor shall in fact pay, any costs or losses incurred by any Respondent at any time, including the cost of responding to the Request.

This Request and subsequent Submission do not represent any obligation or agreement whatsoever on the part of the City. Any obligation or agreement on the part of the City may only be incurred after the City executes a written agreement approved as to form by the Corporation Counsel. The City is under no legal obligation to convey the Site(s) through a competitive process. The City may use the Submissions pursuant to this Request as a basis for negotiation with Respondents as the City deems appropriate. HPD may reject at any time any or all Submissions, amend or withdraw this Request in whole or in part, negotiate with one or more Respondents, and/or negotiate and dispose of the Site(s) on terms other than those set forth herein (including to parties other than those responding to this Request). HPD may also, at any time, waive compliance with or change any of the terms and conditions of this Request, entertain modifications or additions to selected Submissions, or withdraw the Site(s) or portions of the Site(s) from or add individual parcels to this Request.

Selection of a Respondent's Submission will not create any rights on the Respondent's part, including, without limitation, rights of enforcement, equity or reimbursement, until after the approvals of the City Council, Mayor, and Corporation Counsel, and until the deed, LDA, and all related documents are fully executed and approved. After execution, the terms of the deed and LDA shall govern the relationship between the City and the Developer. In the event of any variance between the terms of this Request and the deed or the LDA, the terms of the deed and/or the LDA will govern.

All determinations as to the completeness or compliance of any Submissions, or as to the eligibility or qualification of any Respondent, will be within the sole discretion of the City.

This Request and any agreement resulting there from are subject to all applicable laws, rules, and regulations promulgated by any Federal, State, or municipal authority having jurisdiction over the subject matter thereof, as the same may be amended from time to time.

X. CONFLICTS OF INTEREST

Current and former employees of the City of New York may respond to this Request only in accordance with Chapter 68 of the New York City Charter governing ethics and conflicts of interest affecting City personnel. Section 2604(c)(7) of the City Charter contains specific prohibitions that exclude enumerated groups of employees from participating in the sales process. In addition, current HPD employees may not respond to this Request.

Persons in the employ of the City considering a Submission are advised that opinions regarding the propriety of their purchase of City-owned property may be requested from the New York City Conflicts of Interest Board. This body is empowered, under Section 2602 of the City Charter, to issue advisory opinions on conflict of interest questions and other matters of ethical considerations. It is not necessary, however, that such an opinion be obtained prior to responding to this Request.

Former employees of the City of New York are also advised that the City Charter imposes certain restrictions on post-employment and business relationships with the City. Such individuals are advised to consult the specific provisions on this issue contained in the City Charter.

XI. APPENDICES

- A. Zoning, Site Plan, and Building Design Guidelines
- B. Bedford-Stuyvesant Housing Plan
- C. Guidelines for Approvals of Projects within Influence of Existing NYC Transit Structures
- D. Job Outreach Plan
- E. Submission Forms - Forms are available for download on the website in Word and Excel formats as part of this Submission. The lettering of Forms corresponds to the Submission Tabs. Please note that not all Tabs require a form.

Form A-1:	Completeness Checklist
Form A-2:	Respondent's Letter
Form B:	Proposal Summary
Form D-1:	Development Team Information and Respondent Questionnaire
Form D-2:	Not-for-Profit Organization Form
Form E-1:	Residential Development Experience and Current Workload
Form E-2:	Residential Management Experience and Current Workload
Form E-3:	Management Questionnaire
Form G:	Financing Scenario Templates for Non-Open Door Projects and Open Door Projects
Form I:	Asset Statements

Appendix A:
Zoning, Site Plan, and Building Design Guidelines

APPENDIX A: Zoning, Site Plan, and Building Design Guidelines

General Design Guidelines

SITE PLAN and URBAN DESIGN

Respondents must develop a thoughtful site plan that connects the Site with the surrounding neighborhood. Designs will be evaluated on the approach to creating contextual architecture and urban designs that enhance existing neighborhood commercial corridors and/or residential areas, and create safe, high-quality, residential environments.

BUILDING DESIGN

Envelope/ Exterior:

- Architectural designs will be evaluated on façade, fenestration, setbacks, heights, massing, materials, projections and articulations (e.g. entrance and egress), scale and other architectural elements that build upon, mend, or strengthen existing neighborhood quality and character.
- Conceptual Building Elevations.
 - Building materials will be evaluated on the aesthetic quality, as well as durability.
 - Roof lines, floor lines, and top of parapets will be evaluated on their contextual relationship with adjacent buildings and surrounding neighborhood.
- New construction must be integrated with the neighborhood context. The design of the buildings must provide for variety and visual interest, and maintain a coherent quality for the multiple buildings on the block.
- Bulkheads must be located and designed to reduce their impact on the surrounding context.

Street/Ground Level Façades:

The lower portions of the façade must enhance the pedestrian experience. The first one to two floors, or “lower base,” of the building must address the pedestrian scale by activating pedestrian uses.

- The base of the building must address the pedestrian scale by defining a clear street wall with active uses, multiple pedestrian entrances, transparency, and/or other material articulation and depth to activate the abutting sidewalks and enhance the pedestrian experience. Large areas of blank wall are to be avoided.

Plans/ Interior:

- Typical Unit Floor Plans
 - Efficiency and quality of typical unit floor plan.
 - Quality of resident experience – views, circulation, storage, efficiencies, convenience.
- Common Space
 - Location and quality of the proposed community facility and/or commercial space.
 - Connection to, as well as quality and environmental comfort of, shared amenities, including lobby, community space, mailroom, outdoor areas, etc.
 - Circulation effectiveness for controlled access (private and public), including security, visibility, etc.
 - Circulation quality of experience, and efficiency and accessibility of circulation patterns.
 - Quality of resident and visitor of experience – accessibility, clear egress/ingress and circulation.

Systems:

- Structural system. Structural systems are appropriate for Site and building design, durable, easy to maintain, and efficient.
- Mechanical, Electrical, and Plumbing (MEP) systems. MEP systems are durable, easy to maintain, and efficient.
- Sustainability. Building systems maximize the use of durable passive systems to achieve energy and water efficiencies that reduce consumption and operating costs.

Design and Construction

- Building design maximizes construction efficiencies (type, cost, time) while achieving high-quality design.

Appendix B:
Bedford-Stuyvesant Housing Plan

The Bedford- Stuyvesant

Housing Plan



Department of
Housing Preservation
& Development

***Building on 50 Years
of Community Power***

Letter from the Commissioner





Dear Bedford-Stuyvesant Communities,

Often recognized as the birthplace of the community development movement, Bedford-Stuyvesant has a storied history marked by residents working together across diverse backgrounds to persevere amidst forces of racism and economic instability. Since the 1960s, community activists and neighborhood organizations have forged partnerships with business and government to test new models of community development that play a stabilizing role in the neighborhood to this day.

The Bedford-Stuyvesant Housing Initiative builds on that history of collaborative neighborhood planning. The guidance and experience of everyday residents and community leaders was key to ensuring that this plan embodied the goals, values, and priorities of Bed-Stuy communities. The year-long planning process brought together five government agencies, more than 20 community-based organizations, and nearly 300 residents to identify housing priorities, set goals, and form strategies to achieve them.

Just at the end of the process, New York City entered a period of profound change. Bedford-Stuyvesant in many ways had not yet recovered from the 2008 financial crisis when New York City was plunged into the unprecedented COVID-19 global public health and economic crisis. These interlocking circumstances call for ever greater attention to the importance of secure, healthy housing. Tenants and small homeowners face exacerbated economic uncertainty, deepening the need for strategies designed to protect both.

In the coming years, a new Bedford-Stuyvesant Homeowner Help Desk will enhance resource delivery and support owners who are struggling to keep up and under pressure to sell. The New York City Housing Authority will make major investments in housing quality improvements. New development on City-owned land will create new affordable housing designed to meet community goals recognizing difference, health and healing, youth activity, affordable homeownership, arts and culture, and equitable economic development.

There are years of work yet ahead to realize a Bedford-Stuyvesant where the residents feel confident that those who built this neighborhood can continue to stay and prosper. This initiative marks the City's commitment to this vision and recognizes the work of New Yorkers coming together to ensure that they not only withstand the impacts of future crises of economic insecurity, but, in Bedford-Stuyvesant fashion, emerge stronger than before.

Sincerely,

A handwritten signature in black ink, appearing to read "Louise Carroll".

Louise Carroll
Commissioner, New York City Department of Housing Preservation and Development

Acknowledgments

The Bedford-Stuyvesant Housing Plan is the product of the hard work and input of numerous community organizations, elected officials, community leaders, and residents who contributed their time, energy, and knowledge of Bedford-Stuyvesant, to help shape this plan and the strategies within. Below we acknowledge the many partners that made this plan possible:

Municipal

Brooklyn Borough President Eric Adams
 Brooklyn Community Board 3
 Council Member Alicka Ampry-Samuel
 Council Member Laurie A. Cumbo
 Council Member Robert E. Cornegy Jr.
 Council Member Stephen T. Levin
 Mayor's Office of Special Enforcement
 Mayor's Center for Faith and Community Partnerships
 New York City Department of City Planning
 New York City Department of Finance
 New York City Economic Development Corporation
 New York City Housing Authority
 New York City Human Resources Administration

Community

Bedford-Stuyvesant Restoration Corporation
 Bedford-Stuyvesant Community Legal Services
 Black Veterans for Social Justice
 Bridge Street Development Corporation
 Brooklyn Legal Services Corp A
 Brooklyn Movement Center
 Brooklyn Neighborhood Services
 Brownstoners of Bedford-Stuyvesant
 CAMBA
 Center for NYC Neighborhoods
 Communities Resist
 Grow Brooklyn
 Habitat for Humanity
 Housing and Family Services of Greater New York
 Housing Court Answers
 IMPACCT
 MHANY
 Neighbors Together
 Ocean Hill/Brownsville Coalition of Young Professionals (OHBCYP or OCYP)
 RiseBoro Community Partnership
 St. John's Bread of Life
 St. Mark's Holy Church
 St. Nick's Alliance
 The Campaign Against Hunger
 The Legal Aid Society
 The Pentecostal House of Prayer / The Alliance
 Urban Homesteading Assistance Board (UHAB)

Contents

Introduction	4
Planning Process	6
What Is Affordable Housing?	8
A History of Housing and Development in Bedford-Stuyvesant	12
Existing Conditions	18
Goals and Strategies	30
Goal 1: Support tenants and owners struggling to keep up and under pressure to sell	32
Goal 2: Reduce housing speculation and illegal housing-related activities	36
Goal 3: Promote safe and healthy housing	40
Goal 4: Enhance resource delivery to homeowners and tenants	44
Goal 5: Create new rental and home- ownership opportunities on vacant land	48
Implementation	56
Conclusion	62
Appendix	64

Introduction

The New York City Department of Housing Preservation and Development (HPD) launched the Bedford-Stuyvesant Housing Initiative to evaluate and improve upon the City's affordable housing investments in Bedford-Stuyvesant and coordinate the work of housing-related agencies in the neighborhood. HPD seeks to ensure that City programs and investments are working towards common objectives developed alongside residents.

In Bedford-Stuyvesant – and across the city – many New Yorkers, including low-income families, homeless households, and first-time homebuyers, are in need of stable, affordable housing. Using City-owned land to increase the supply of affordable apartments for a range of incomes and household types in mixed-use buildings is a critical strategy for promoting a sustainable neighborhood and city.



Approximately one third of buildings receiving government agreements).³

Since 2003, HPD has approximately 4,850 homes in the neighborhood. Part of this initiative use a place-based understanding of HPD's role in this strategy.

HPD sought input from neighborhood residents and community-based organizations (CBOs) on how its programs could better support homeowners, protect tenants, and stabilize a rapidly changing neighborhood. Working together, HPD CBO partners developed a set of neighborhood goals and strategies over the course of the initiative which are laid out in this plan.

The City launched the Bedford-Stuyvesant Housing Initiative in March 2019 to address the specific challenges in Bedford-Stuyvesant stemming from the city's housing crisis. As a joint effort between City agencies, community members, elected officials, and local organizations, the Initiative explored how existing and new programs could better support homeowners, protect tenants, and stabilize a rapidly changing neighborhood. Working together, HPD and CBO partners developed a set of neighborhood goals and strategies over the course of the initiative which are laid out in this plan.

The Initiative followed HPD's Neighborhood Planning Playbook, a four-phase planning process that gathers community input through a series of public workshops and community events over the course of a year. Throughout the engagement process, HPD coordinated with the Bedford-Stuyvesant Community

Partners Roundtable, which was made up of representatives from local organizations, to identify issues and ensure a broad, inclusive, and transparent process.

At the heart of this planning process was a string of City-owned, vacant lots along Fulton Street at the eastern end of Bed-Stuy and across from Marcy Houses. This land was acquired by the City in the 1960s during the era of urban renewal, and community leaders have proposed a number of different affordable housing development plans on this land over decades. The Initiative was designed to make their vision a reality, while also focusing on a broad range of housing challenges that face Bed-Stuy's residents.

HPD developed the Initiative concurrent with Where We Live NYC, the City's plan to better understand the impacts of segregation and discrimination and develop new fair housing policies that break down barriers to opportunity and build more just and inclusive neighborhoods. The Bedford-Stuyvesant Housing Initiative shares many of Where We Live NYC's goals to advance fair housing through new programs, stronger advocacy, and more coordinated action.



Public Workshop 1: Kickoff and Housing Resource Fair

Planning Process

LEARN

January-April 2019

In the Learn phase, HPD and its community partners worked together to identify and analyze trends affecting the neighborhood, to understand challenges and opportunities, and to develop a shared, community-driven vision and set of goals.

March 21, 2019

Roundtable for Community Partner Organizations

April 30, 2019

Public Workshop 1: Kickoff and Housing Resource Fair

April 30, 2019

Homeowner Listening Session



CREATE

May-October 2019

In the Create phase, HPD hosted a public visioning workshop to create goals for the development of vacant City-owned land. Community partners were convened over a series of roundtable meetings to generate solutions and strategies for addressing Bedford-Stuyvesant's most pressing challenges facing homeowner and tenants.

May 14, 2019

Roundtable for Community Partner Organizations

June 5 & 6, 2019

Preservation Stakeholder Meetings

June 26, 2019

Public Workshop 2: Visioning for the Redevelopment of Vacant City-Owned Land

August 10, 2019

Homeowner and Property Owner Clinic



20+

community
partner organizations

17

community
workshops and
meetings



FINALIZE

September 2019-September 2020

In the Finalize phase, HPD and its partner agencies developed, vetted, and finalized the strategies that would become the Bedford-Stuyvesant Housing Initiative. A draft set of strategies was presented to the public at a workshop in January 2020.

September 16, 2019
Roundtable for Community
Partner Organizations

September 24 & 26, 2019
Preservation Stakeholder Meeting

December 17, 2019
Roundtable for Community
Partner Organizations

January 15, 2020
Public Workshop 3: Confirm and Prioritize

IMPLEMENT

2020 and Ongoing

HPD, partner agencies, and CBOs will begin the work of implementing the plan. In the coming years, the Initiative will coordinate these groups to ensure that City programs and investments are working towards common objectives for the neighborhood, and that new housing, and commercial and community facilities developed on public land respond to both local culture and identity and city-wide needs.

See appendix for full list of activities.



200+
community
workshop
participants



10
government
partners

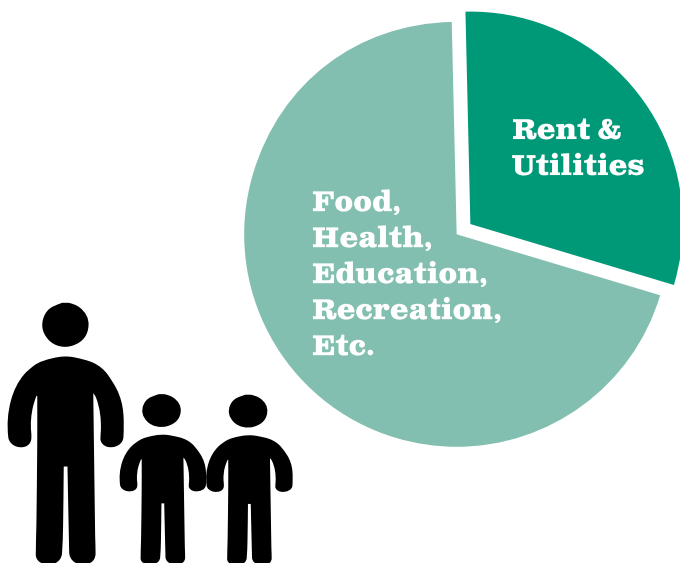
What Is Affordable Housing?

Affordable Housing Overview

HPD promotes the quality and affordability of the city's housing and the strength of its many neighborhoods.

HPD is responsible for carrying out Housing New York, Mayor Bill de Blasio's plan to build or preserve 300,000 affordable homes by 2026.

Housing is considered affordable when a household spends no more than one-third of their income before taxes on housing costs.



Types of Affordable Housing

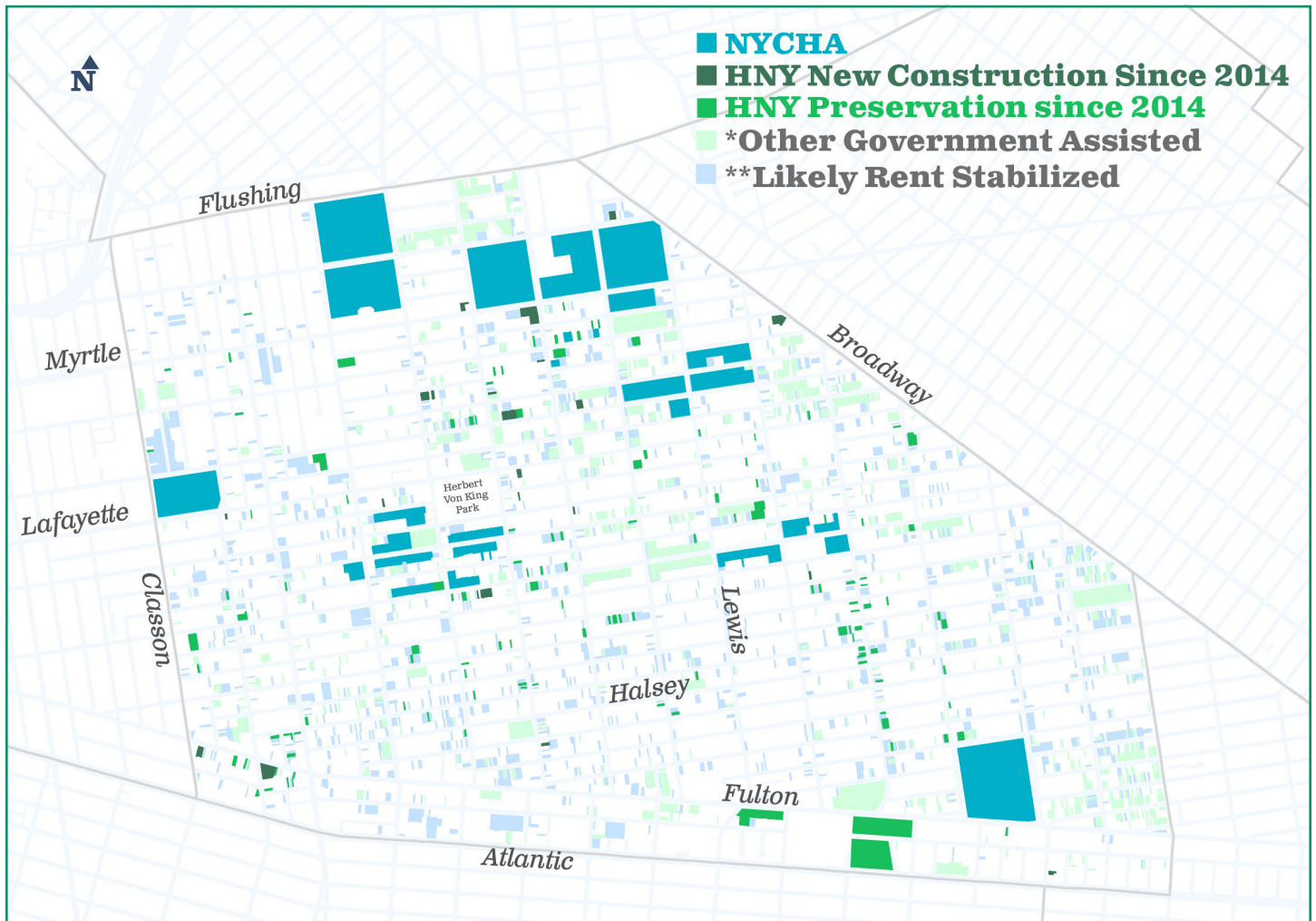
Public Housing: Publicly-owned and operated housing, managed by the New York City Housing Authority (NYCHA).

Government-Assisted: Privately-owned housing that received public subsidy in exchange for a regulatory agreement to provide income-restricted housing with affordable rents (housing financed by HPD fits in this category).

Rent-Stabilized: Privately-owned housing, often built before 1974, that has limits on rent increases under the New York State Rent Stabilization Law.

Unregulated/Private Market: Privately-owned housing that may be affordable to some families, depending on the market, but not subject to any regulation. Tenants who receive vouchers (Section 8, LINC, etc.) can access these apartments and contribute a portion of their rent according to their income.






Affordable Housing Assets



*Other Government Assisted refers to properties that have received low-income housing tax credits, were built through the state Mitchell-Lama program, or were created through City-funded affordable housing programs that predate the Housing New York plan. Affordability terms and restrictions differ across these programs, and some properties may no longer have affordability protections.

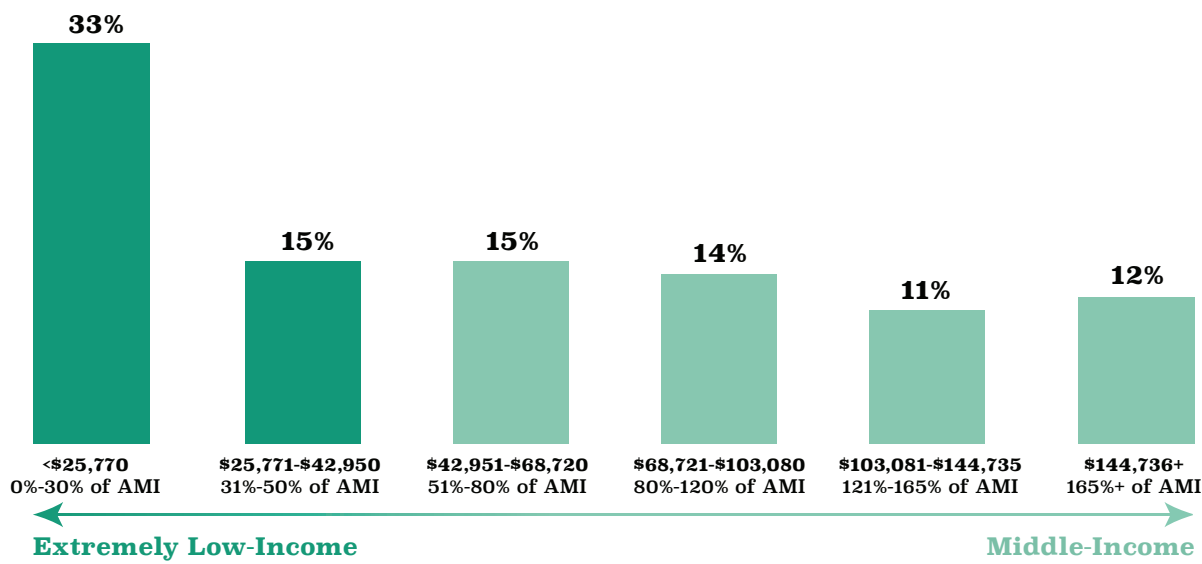
Eligibility for Affordable Housing Financed by HPD

HPD finances the preservation and new construction of affordable housing for a range of household incomes, from extremely low to middle incomes, as well as seniors, formerly homeless, and households with special needs. To determine eligibility, households are grouped into categories based on their total income and household size relative to the Area Median Income (AMI). These categories indicate the maximum household incomes that are eligible, taking into account household size.

Example Households					
Annual Income	Social Security	\$22,410	\$34,160	\$48,060	\$64,020
Category	Senior	30% of AMI	40% of AMI	50% of AMI	60% of AMI
Apartment Size	Studio	1BR	2BR	2BR	3BR
Sample Rent	30% of income	\$481	\$828	\$1,069	\$1,504

Household Incomes of Bed-Stuy Residents

Households in Brooklyn Community Board 3 earn a range of incomes. Almost half of all households earn extremely low- to very low-incomes (0-50% of AMI, or less than \$48,050 per year for a family of three).



Source: ACS 2010-2015 5-Year Estimates. Income ranges shown for each AMI are for a household of three, based on HUD 2017 income limits. Refer to HUD for other family sizes.

Recent Affordable Housing Investments in Bed-Stuy

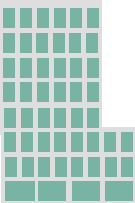
Since 2014, HPD has financed the construction and preservation of 3,134 homes in Brooklyn Community District 3. Of those, 53% serve households earning less than \$72,800 for a family of three.

Income Category	New Construction	Preservation
Extremely Low-Income	110	156
Very Low-Income	47	652
Low-Income	345	1,325
Moderate Income	102	126
Middle Income	213	32
Other	2	24

Source: HPD Office of Policy and Strategy, June 2020.

Hypothetical HPD-Financed New Construction in Bed-Stuy

New affordable housing can meet a wide range of community needs. See pages XX for more details on upcoming affordable housing investments in the neighborhood. The hypothetical building below shows a new building that could be constructed using HPD's Extremely Low- and Low-Income Affordability (ELLA) Program.

Building: 100 units	Number of Homes	AMI level	Income limits	Sample 2BR Rent
	15	Homeless families, referred by DHS		
	10	30% of AMI	\$28,830	\$588
	10	40% of AMI	\$38,440	\$828
	25	50% of AMI	\$48,050	\$1,069
	25	60% of AMI	\$57,660	\$1,309
	25	80% of AMI	\$76,880	\$1,789

Income limits shown are for each AMI for a household of three, based on HUD 2020 income limits. Sample rents only, actual rents will vary by project. Formerly homeless families pay shelter allowance. Bedroom sizes and income brackets will be distributed throughout the building.

How to Apply

When ready, new apartments go through a lottery process. Applications can be submitted online or via paper. Visit nyc.gov/housingconnect for more information about open affordable housing lotteries and see if you qualify. Get help preparing and applying for an affordable unit from a Housing Ambassador--a community based organization or service provider trained by HPD.

A History of Housing and Development in Bedford-Stuyvesant

Bedford-Stuyvesant (“Bed-Stuy”), home to one of the largest concentrations of Black residents in the United States is a beacon of Black culture. Its history is emblematic of the ways in which Black communities across the United States have been scarred by cycles of real estate investment, capital flight, disinvestment, and revitalization. These cycles have led to many of the challenges seen in Bed-Stuy today: rapid demographic changes, real estate speculation and fraud, and rising housing costs. The Bedford-Stuyvesant Housing Initiative seeks to better understand and contextualize Bed-Stuy’s history in order to inform and evaluate present-day issues and assets.

The Making of Black Bedford-Stuyvesant

New York City, including Bed-Stuy, is also known as Lenapehoking, or “land of the Lenape,” who are the native inhabitants of this area. After the violent removal of the Lenape, settlers established the rural farming community of Bedford in the early 1600’s, followed by Stuyvesant Heights in 1663. These remained rural outposts until the second half of the 19th century. After New York State abolished slavery in 1827, Dutch farmers sold land to free Blacks, leading to the establishment of two free Black settlements which flourished in the mid-1800’s. The settlements—Weeksville and Carsville—were situated adjacent to one another, just south of Bedford and Stuyvesant Heights, in an area bounded approximately by present-day Atlantic Avenue, Ralph Avenue, Eastern Parkway, and Albany Avenue. As this area of Brooklyn became a destination for Black people escaping racial violence, it expanded throughout the 19th century into one of the largest communities of

free Blacks in the United States and served as an important site of Black political thought and action.



Weeksville

Just north of Weeksville and Carsville, Anglo European immigrants developed Bedford and Stuyvesant Heights into an elite white middle-class community replete with the brownstone architecture the neighborhood is known for today. In the 1930s, several factors converged to dramatically shift the character of the neighborhood. Working class Jewish and Italian immigrants coming across the newly opened Williamsburg Bridge began to fill the homes of families who left during the hardships of World War I (1914-1918), and the Great Depression (1929-1933). The Great Migration (1916-1970) brought many Black residents to the borough from the American South, Harlem, and the Caribbean. Black New Yorkers were also increasingly drawn by the extension of the A train and war time employment at the Brooklyn Navy Yard.

Uneven Development in the Suburbs and Cities

At the same time Black people were setting roots in Bed-Stuy, the federal government created the Home Owners' Loan Corporation (HOLC) in 1933. In the late 1930s, in an attempt to revive a collapsed housing market, HOLC developed a set of maps, often known as redlining maps, used to classify neighborhoods based on their perceived risk of lending, and formally discouraged lenders from investing in places of interracial mingling. Bed-Stuy, and most of Brooklyn, received the lowest rating, effectively creating a zone of disinvestment that gave Bed-Stuy its reputation as a segregated “ghetto.” Redlining by lenders meant that residents—both Black and White—could not acquire traditional loans to buy or improve homes. Real estate agents and speculators used the practice of “blockbusting” to urge White homeowners remaining in urban areas to leave the city, convincing them that their Black neighbors would lower property values. While Black households were denied mortgages at most banks, real estate speculators were able to secure loans and professional blockbusters were able to sell flipped homes to Black homebuyers at highly inflated prices.

Faced with a housing shortage during the Great Depression, the federal government also began funding the construction of public housing for lower-and-middle-class households. Many public housing developments across the country, including in New York City, were segregated by race and often replaced integrated communities with segregated ones. The New York City Housing Authority (NYCHA) developed several public housing complexes in Bed-Stuy and neighboring communities, initially intended to serve working class

residents in the neighborhood. In 1941, NYCHA built the Kingsborough Houses in Crown Heights, which added about 1,100 units to the housing supply. NYCHA built 4,000 additional apartments in the Bed-Stuy area between 1949 and 1957, with the development of the Albany, Brevoort, and Marcy Houses.



Sumner Houses, constructed 1958.

The Wagner Administration, through urban renewal, uprooted many low-income Black people from Harlem, who eventually relocated to public housing in Bed-Stuy. The influx of those moving from Harlem combined with continued migration from the South, doubled Brooklyn's Black population between 1930 and 1960. Starting in the 1950s, government disinvestment and post-war employment cuts led to the rapid decline of conditions in the neighborhood. Bed-Stuy had no public hospital and many Black physicians could not access private hospitals in surrounding areas of Brooklyn. Garbage collection was infrequent, creating unsanitary conditions within the community. The shift from an industrial production-based economy to a service economy, accelerated by the outsourcing of jobs to suburban and rural areas and abroad, increased urban unemployment. Hospitals, schools, and libraries decayed, and the City deferred their rehabilitation.

Disinvestment and Community Organizing

Post-war Bed-Stuy was marked by pioneering ideas in urban revitalization and community organizing. In 1964, The Central Brooklyn Coordinating Council (CBCC) brought together more than one hundred civic clubs, churches, block associations, and civil-rights groups to raise awareness among political leaders about the neighborhood's deteriorating circumstances. The CBCC decided to commission Pratt Institute's Planning Department to make a six-month community assessment. The study found that Bed-Stuy "was in a point of decay," with 29% of its buildings in seriously poor condition. The report recommended that the City invest in antipoverty and other social welfare and educational programs to preserve the community.

While the common narrative around Bed-Stuy focused on its litter-filled streets, vacant stores, and deteriorating buildings, community activists wanted political leaders to see Bed-Stuy's striving and multinational middle-class, who had restored the beautiful brownstones, planted trees, and organized block associations, in spite of the rapid disappearance of private capital and other factors, such as deindustrialization and austerity measures.

In February 1966, local antipoverty activists and residents Elsie Richardson and Donald Benjamin, led Senator Robert Kennedy around Bed-Stuy to show him some of the problems that plagued the neighborhood. After the tour, Kennedy met with community activists who expressed how Bed-Stuy received almost no money for social programs. The tour struck a chord with Senator Kennedy, who decided to pilot a new community economic development



Elise Richardson, Bed-Stuy resident and antipoverty activist

strategy in the neighborhood. Kennedy envisioned Bed-Stuy as the proving ground for public-private investment in community-led programs that would transform the country's "ghettos." Shortly after, the Bedford-Stuyvesant Restoration Corporation (BSRC) was established to help rehabilitate Bed-Stuy through housing repair, arts and architectural planning, personal mortgage financing, and other financial services.

BSRC was the first iteration of Senator Kennedy's Community Development Corporation (CDC) initiative. The CDC program was intended to boost the Black middle class through the physical and economic rehabilitation of Black "ghetto" communities. However, antipoverty and rehabilitation efforts were slow or nonexistent, as the country was engaged in the Vietnam War, and the federal government did not reallocate new money for social welfare programs.



Senator Robert F. Kennedy

Senator Kennedy believed that the crisis in the cities could not be solved with government funding alone, and asked businesses and industries to “become generator[s] of social change and improvement in the nation’s slums.” New legislation accompanied the CDC program, overhauling the tax code to include tax incentives and low-cost loans that made this new type of urban renewal feasible and attractive to the private market.

Local community groups developed a vision of Bed-Stuy rooted in a thriving middle class. In 1978, BSRC founded a civic organization called Brownstoners of Bedford-Stuyvesant, with the goal of strengthening Bed-Stuy’s middle-class and homeowners. Members exchanged knowledge about home renovations, refinancing, and community events. Brownstoners promoted brownstone living as the way for the community to thrive—Brownstoner members sat on PTA boards, organized block associations, ran voter-registration drives, and funded scholarships for graduating seniors at Boys and Girls High School on Fulton Street. The Brownstoners’ vision of Bed-Stuy

was one where Black people could grow their families and preserve their culture, history, and legacy. These values laid the foundation for the development of a strong network of non-profit and civic organizations in Bed-Stuy that supported this shared vision for the community, which would prove important in the difficult years to come.

A City in Fiscal Crisis

In February 1975, New York City entered a major fiscal crisis, in which it faced the possibility of bankruptcy. In response to this crisis, the New York State Legislature established the Emergency Financial Control Board (EFCB), which replaced the City’s Budget Bureau and had the power to review and deny all contracts with the City, essentially putting all City financial decisions under the State’s control. In order to balance New York City’s budget, the EFCB cut social service spending, including state-mandated welfare expenditures and pension payments, and raised taxes. Other social services cut or closed by the EFCB included: nutrition and consumer education courses, schools, hospital facilities, branch libraries, day-care centers, senior centers, and fire departments.

The fiscal crisis also impacted the housing market, and without the ability to maintain or profit from their buildings, many private owners abandoned their properties. Between 1970 and 1983, New York City lost more than 310,000 units of low-income housing through abandonment and demolition. Abandonment of property by landlords led to fires, drug houses, and crime, as well as lost tax revenue and further declining property values. In 1976, the City began foreclosing on buildings that were at least one year behind on property taxes in an

effort to discourage landlords from abandoning their properties. Properties acquired through this process almost tripled between 1976 to 1978. The City developed programs, such as the Tenant Interim Lease Program in 1978, to give tenants who lived in the now City-owned buildings the opportunity to form tenant-owned cooperatives. Other programs that the City invested in to address property abandonment included sweat equity programs, gut rehabilitation of vacant buildings, and the new construction of one-to-three-family homes. In Harlem, the South Bronx, and Central Brooklyn, including Bed-Stuy, the City built approximately 8,000 new units, gut-rehabilitated 14,000 units, and provided moderate rehabilitation for more than 15,000 units.



Crisis to Present Day

One of the causes of the 2008 housing crisis was predatory banks' excessive marketing of exploitative loans in Black communities, which were already experiencing high poverty and unemployment rates and stagnant property values. Banks, conducting this discriminatory practice since the late 1990s, targeted borrowers with a higher risk of default and charged them high interest payments, making repayment arduous and nearly guaranteeing default in the end. When the economy collapsed, Black households lost their homes to foreclosure. Lenders failed to maintain the foreclosed properties, creating abandoned and dilapidated homes known to drive down neighboring property values. Other homeowners defaulted on their mortgages or were defrauded out of their homes through deed scams. Private investment firms began purchasing homes and thousands of low- and middle-income residents were priced out. Tenants in rent-regulated buildings were harassed or evicted by their landlords, who wanted to remove their tenants for higher-income households. In Bed-Stuy, between 2005 and 2011, owners of residential properties of all types received 5,092 notices of foreclosure, or 15 percent of foreclosure notices in all of Brooklyn.

Narratives tying Bed-Stuy and Blackness to danger, crime, drugs, and the ghetto subsided following the 2008 financial recession. White middle class professionals who disproportionately benefited from economic growth in the 1990s and from the dominance of the service-based economy from 1970s onward were afforded the opportunity to rent and buy in Bedford-Stuyvesant when Manhattan, Downtown Brooklyn, and Park Slope housing prices had become too high. By 2015,

Bed-Stuy was flush with investment—brownstones sold for \$2 million and three-bedroom rentals in Stuyvesant Heights were listed for \$4,500 a month. However, longtime community members were losing wealth.

Today the intense flow of capital into Bed-Stuy threatens to displace its long-time Black tenants and homeowners. Whether that flow will continue in light of the almost instant economic downturn during the COVID-19 pandemic remains to be seen. Massive loss of income affecting everyone threatens to exacerbate the financial and housing insecurity of Bed-Stuy households. However, Bed-Stuy's long history of community activism and resilience and strong network of active community-based organizations, service providers, block associations, and churches are already working together to support Bed-Stuy residents weathering the storm and looking to stay.

Existing Conditions

This section provides an overview of the key social and economic issues and areas for improvement, as identified by Bedford-Stuyvesant residents, CBOs, and community leaders. These conditions are organized around the goals of the Bedford-Stuyvesant Housing Initiative.



Bedford-Stuyvesant has a thriving network of community organizations, block associations, and religious institutions. The historic housing stock is cherished by all, yet costly to maintain. Long-time homeowners are struggling to keep

up with home maintenance and tenants are struggling to keep up with rising rents. Employment and housing insecurity are projected to worsen in the wake of the COVID-19 economic crisis.



Many Bedford-Stuyvesant households are under-resourced. Homeowners and tenants are struggling.

Bedford-Stuyvesant is a resilient community that has thrived in the face of hardship for many years, and yet work remains to correct the economic and social disparities resulting from centuries of discrimination. Real wages have dropped while housing has become more expensive. Today, roughly half of Bed-Stuy households are low-income.

Owners have reported difficulty in affording maintenance costs, finding reliable contractors, and complying with historic district requirements. When already rent-burdened tenants experience hardship and are unable to pay rent, landlord-homeowners also suffer financial distress, exacerbating their existing challenges. This plan takes a two-pronged approach of supporting both owners and tenants in hopes of stabilizing and supporting both.

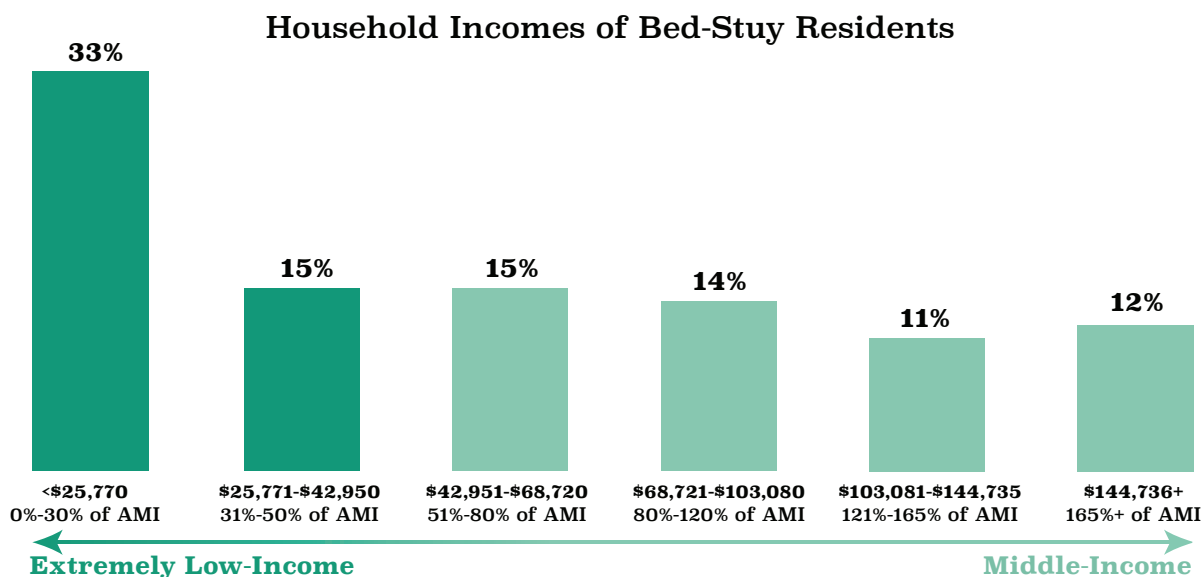
In order to stay in their neighborhood, many residents have to pay a large percentage of their income on rent. Some residents have lost the ability to pay rent altogether due to COVID-19. After the 2008 economic crisis, many never recovered their employment. Barring significant federal assistance, re-employment for Bedford-Stuyvesant residents will lag for many years.

Bedford-Stuyvesant has a network of active CBOs and elected officials dedicated to serving residents. The neighborhood also benefits from a network of churches, barber shops, salons, local businesses, block associations, and other trusted local sources of information.

Household Income

Half of all households earn extremely low- or very low-incomes (0-50% of Area Median Income (AMI), or less than \$48,050 per year for a family of three).

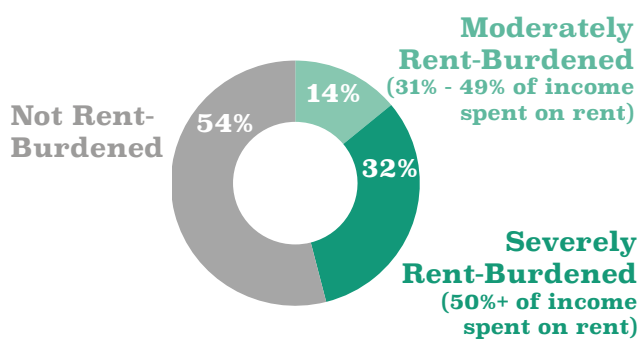
Source: New York City Housing and Vacancy Survey (NYCHVS), 2017 (excludes public housing tenants and voucher holders).



Source: ACS 2010-2015 5-Year Estimates. Income ranges shown are for a household of three, based on HUD 2017 income limits.

Rent Burden

45.5% of renter households are considered rent-burdened, spending more than 30% of their annual income on housing-related expenses.



Source: New York City Housing and Vacancy Survey (NYCHVS), 2017 (excludes public housing tenants and voucher holders).

Homeownership

Bedford-Stuyvesant is home to many aging homeowners. Council District 36, which covers large portions of Bed-Stuy and Crown Heights, was designated as a “Naturally Occurring Retirement Community,” or NORC, by the Department for the Aging in 2019.

Homeowners are often described as “house rich, cash poor.”*

*Being house-rich and cash-poor means you have more equity (the market value of your house minus the balance owed on the your mortgage) locked into the value of your home than you have in liquid assets (cash or investments that have the capacity to be easily converted to cash).

Tenant Population

80% of households are renters, a higher proportion than the city overall.

Source: NYCHVS, 2017.

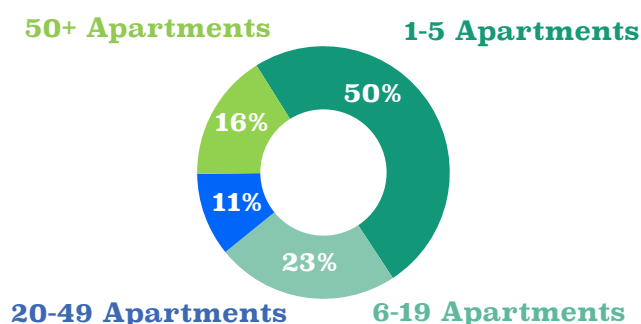
CBOs report that too few owners practice estate planning, leaving their heirs vulnerable to loss of property and intergenerational wealth.

Building Type by Number of Apartments

Half of homes are in buildings with 5 apartments or fewer, which are typically not subject to rent regulation.*

Brooklyn Community Board 3 ranks as the second highest neighborhood in price appreciation of repeat sales of the same property.

Source: HPD Office of Policy and Strategy, 2018.



*Out of 51,000 occupied homes. Source: NYCHVS, 2017.

Bed-Stuy has a strong housing market, where predatory behavior is driving rapid demographic change.

Bed-Stuy experienced some of the highest rates of foreclosure following the sub-prime mortgage crisis of 2008. Investors, both small and large, recognized the growing opportunity to create wealth from the neighborhood's housing stock and began aggressively rehabilitating aging homes purchased during the wave of foreclosures. Many of the newly renovated homes are unaffordable to long-standing, lower-income residents of color. The renovation boom has created space for an influx of wealthier, whiter residents. In due course, rents have risen and dining and leisure establishments that cater to this new clientele have set up shop.

The effects of the 2008 crisis persist. Lenders continue to offer sub-prime loans

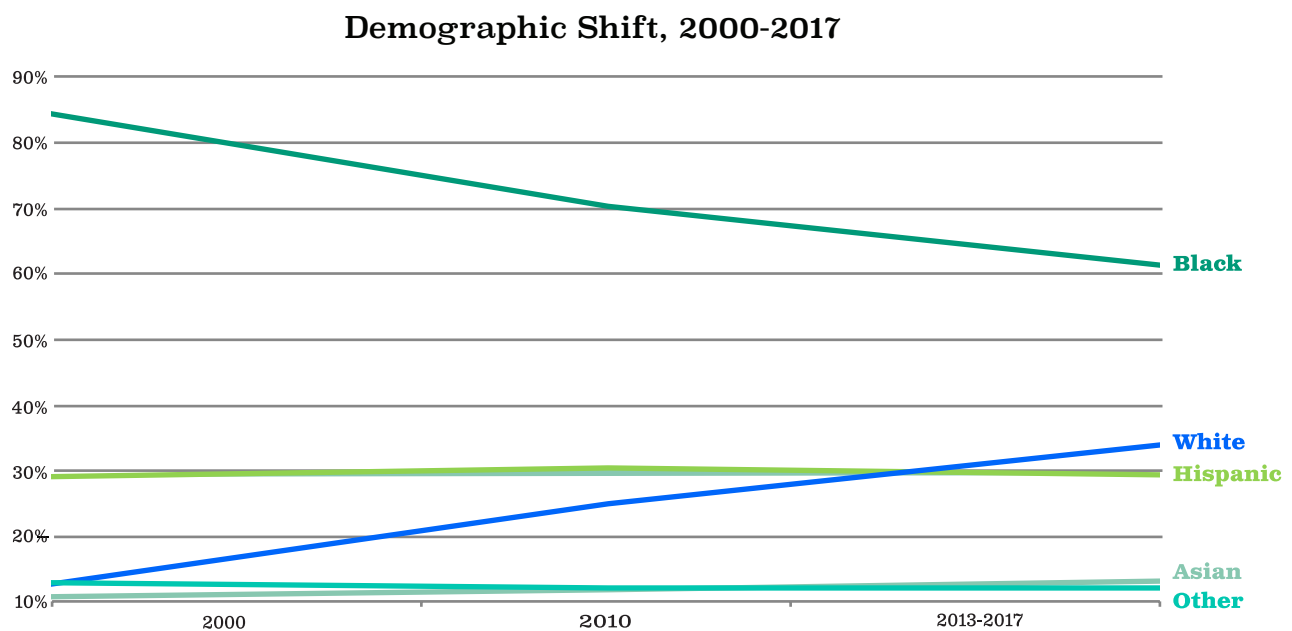
to Black homebuyers, putting them at greater risk of losing their homes in foreclosure.

Professional owners in Bed-Stuy are taking advantage of the opportunity to earn more money in the short-term rental market than the long-term market, leading to an increase in conversions of apartments or entire buildings into Airbnbs. This takes apartments off the normal rental market, thereby reducing supply and driving up rents in other buildings.

Many senior homeowners, who despite tough odds were able to purchase homes in the past, are now being aggressively solicited to sell, and targeted for deed scams. Often lacking an estate plan, many have succumbed to such scams in recent years.

Demographic Shift

Between 2000 and 2017 the Black share of the total population has decreased by 27 percentage points and the white of the population has increased by roughly the same amount.



Source: US Census 2000 and 2010; ACS 2013-2017. Based on Census Tracts Approximating Bed-Stuy. Overall Population Increased by 20%.

Foreclosure

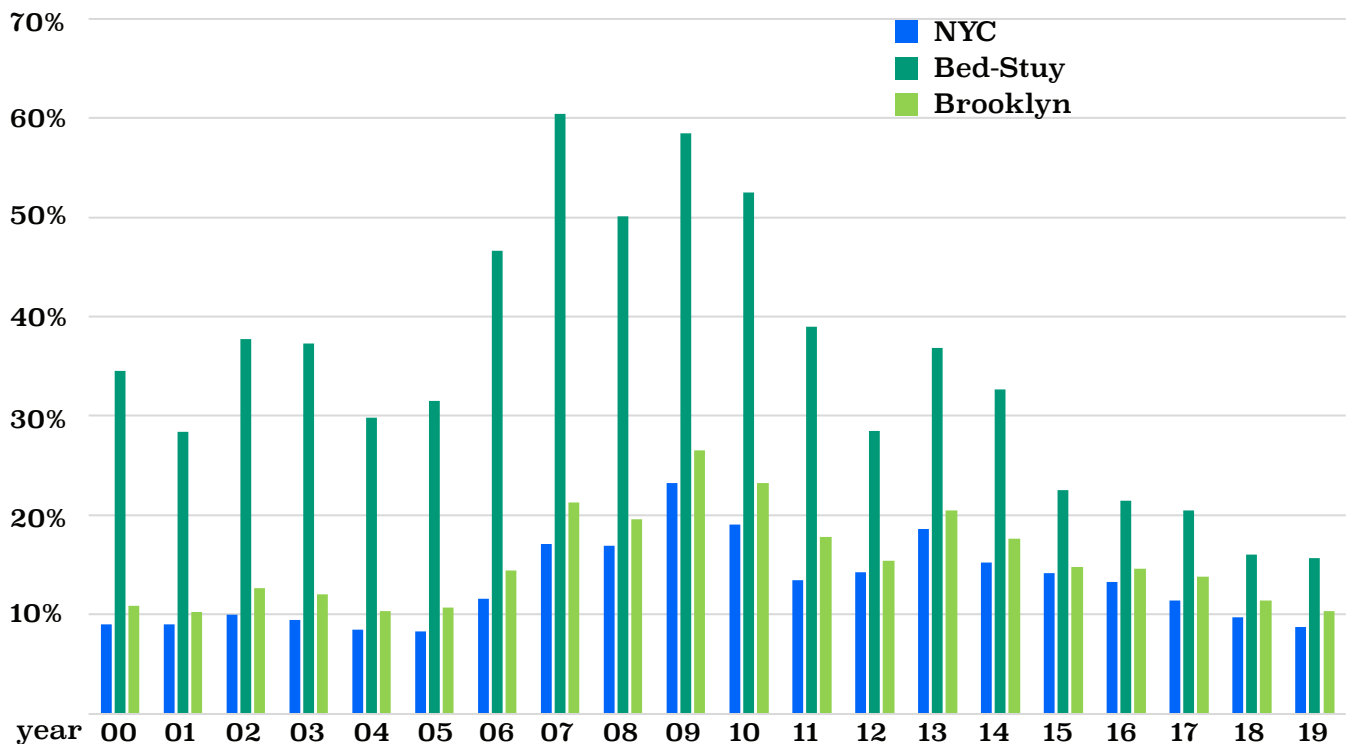
Bed-Stuy ranks within the top ten for city council districts with the most complaints of deed theft across NYC.

Source: NYC Department of Finance (DOF).

Rates of foreclosure in Bedford-Stuyvesant were more than double those of Brooklyn and the city during the subprime mortgage crisis.

Sources: Federal Reserve Data and NYU Furman Center's CoreData.nyc.

Notice of Foreclosure Rate (per 1,000 1-4 family and condo units)



Sources: Public Data Corporation, New York City Department of Finance Final Tax Roll File, NYU Furman Center.

Many Bed-Stuy buildings are aging and deteriorating, and their tenants lack protections.

Bed-Stuy is known for its brownstones built nearly two centuries ago. Individual owners of small buildings reported difficulty affording repairs and maintaining these homes to historic standards. Many homes are now owned by investors employing management companies of varying quality. Many NYCHA developments were introduced in the

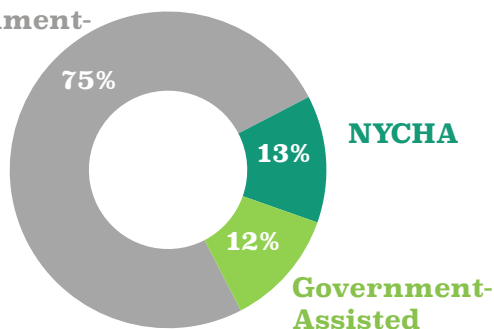
neighborhood over half a century ago and have since suffered from federal underfunding leading to deferred maintenance. Both types of housing are significant assets when afforded adequate care. In either case, tenants' quality of life, health, and security are subject to the management standards and acumen of building owners.

Residential Units by Type

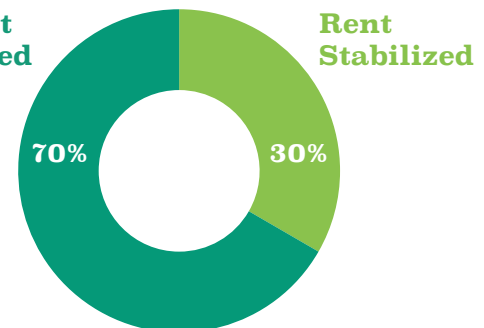
25% of homes are in buildings that are government-assisted and therefore subject to rent regulations. This number includes NYCHA homes which make up 13% of homes in the neighborhood.

65% of homes are in buildings built before 1947. HPD Office of Policy and Strategy 2018; includes NYCHA properties as of 12/2016.

Not Government-Assisted



Not Rent Stabilized



Maintenance Deficiencies

Approximately 23% of apartments have three or more maintenance deficiencies.*

*Maintenance deficiencies include insufficient heating in winter, heating breakdowns, cracks or holes, rodents, peeling paint, broken plaster, toilet breakdowns, water leaks, and mold. Poor housing conditions are associated with a wide range of health conditions, including respiratory infections, asthma, lead poisoning, injuries, and mental health issues. Source: NYCHVS, 2017.

NYCHA

Quality, clean, and well-maintained housing is a cornerstone of mental and physical health. Preserving and strengthening public housing is an important part of improving housing conditions and maintaining the quality and affordability of Bed-Stuy.

NYCHA homes have higher rates of maintenance deficiencies compared to privately maintained housing, specifically the prevalence of pests and mold. Studies show that these living conditions lead to higher rates of common respiratory illnesses like asthma. To better understand NYCHA's new waste management plan see page 61 in the Appendix.

Recent Healthy Housing Investments

With federal, city, and state funding, NYCHA has completed more than \$109 million in total capital investments at thirteen developments in the study area over the last five years. Projects include:

- new interior and exterior compactors
- heating system upgrades
- roof replacements
- facade restoration and brick repairs
- playground improvements
- accessible ramps
- appliance installation

In Progress Healthy Housing Investments

Approximately \$17.3 million are committed to projects in progress at seven Bed-Stuy developments. Project types include:

- heating controls
- lighting measures
- interior compactors
- facade repairs
- replacement of domestic water
- fire lines
- basketball court renovation

Future Healthy Housing Investments

More than \$110 million is committed to projects currently in the design or procurement phases, including those that are a part of the Mayor's Action Plan on Roofs.

City agencies and CBOs experience challenges with delivering resources and information.

Community members report that they are inundated with information, including solicitations from the real estate industry. This froth of information makes it difficult to weed out helpful resources sent by government or CBOs from fraudulent information.

A refrain throughout the initiative from community-based organizations was that despite their efforts to design and promote

programs that respond to community needs, many residents still fall through the cracks. CBOs assert that more innovative and far-reaching outreach is necessary to proactively connect more residents to the widest range of existing housing resources. Social distancing requirements and general information fatigue in the face of emergency conditions only accentuate the need for such innovation.

Outreach Challenges

CBOs have stated that while they provide a variety of resources and services to homeowners, the homeowners often approach providers too late.

Immediately available emergency funds for struggling homeowners are limited.

Owners expressed confusion over their maintenance responsibilities versus those of the City. Owners who fail to take appropriate action may face accumulating fines.

HPD provides low- to no-interest, forgivable financing resources, but owners are hesitant to take on debt.

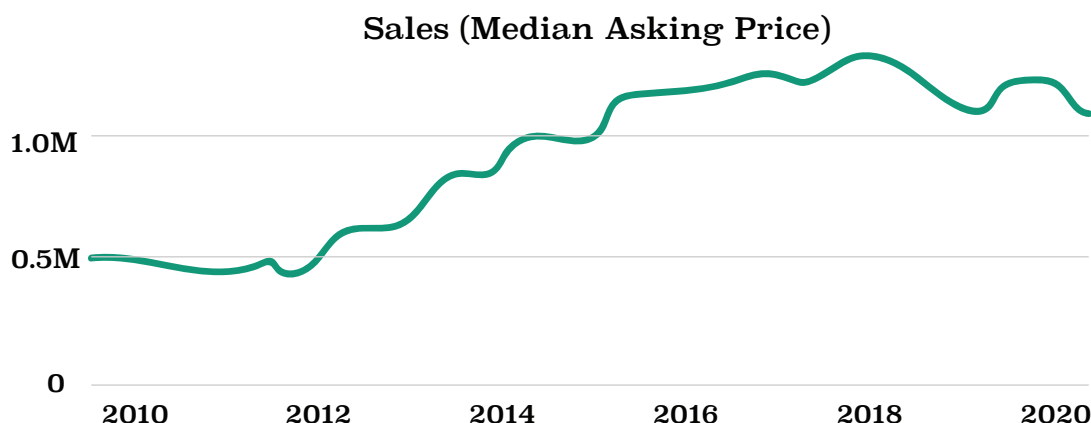
Bed-Stuy has had limited affordable housing construction relative to market rate construction.

While New York has experienced historically low levels of new residential construction over the past two decades, there has been a surge of new construction activity in Bed-Stuy over the last ten years. However, residents have expressed that the current boom does not

serve them and that new affordable housing is an important need. This perception is matched by data which show that a lower percentage of new homes in Bed-Stuy are regulated affordable housing compared to Brooklyn and the city overall.

Homeownership Opportunities

Market rate homeownership opportunities are not affordable to most Bed-Stuy residents. As of April 2020 the median asking price for a two-bedroom condo in Bed-Stuy is \$1.1 million. A family of two would need to make more than \$150,000 a year and have more than \$100,000 in savings to afford a home in this range.*



*Assuming a \$220,000 down payment, a 3.5% interest rate, and 15% additional costs for maintenance, utilities, and taxes. Source: Streeteasy.com.

Affordable Housing Development

Low-density zoning and high land costs make financing affordable housing difficult in Bedford-Stuyvesant.

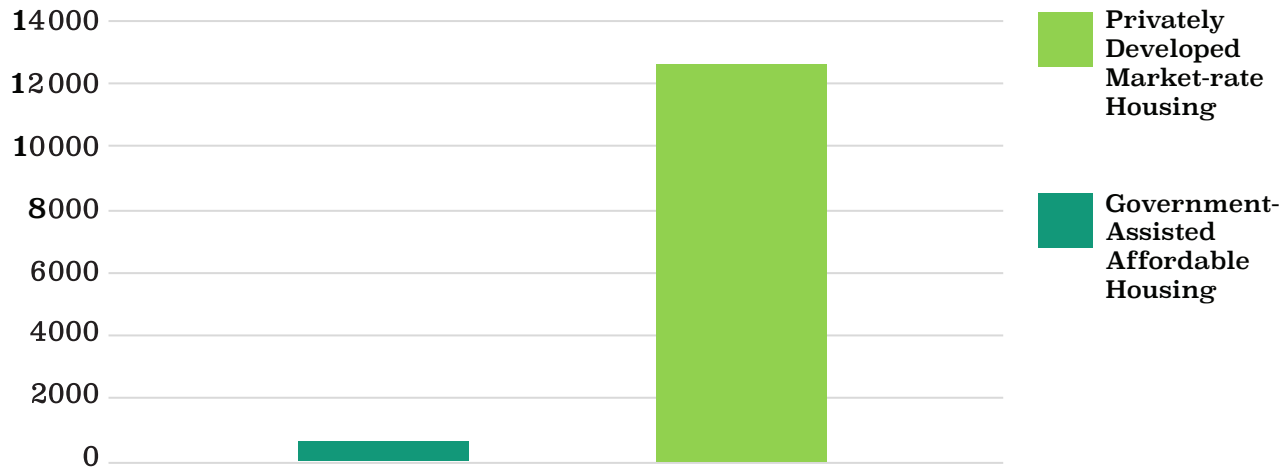
HPD is in the process of financing 825 new affordable apartments including 130 homeownership opportunities.

Since 2014, HPD has financed 790 new affordable homes in Brooklyn Community Board 3, 63% of which are for extremely low- to low-income households. Most of these units are still under construction.

Since 2014, HPD has preserved 2,300 affordable homes in Bed-Stuy, 92% of which house extremely low- to low-income households.*

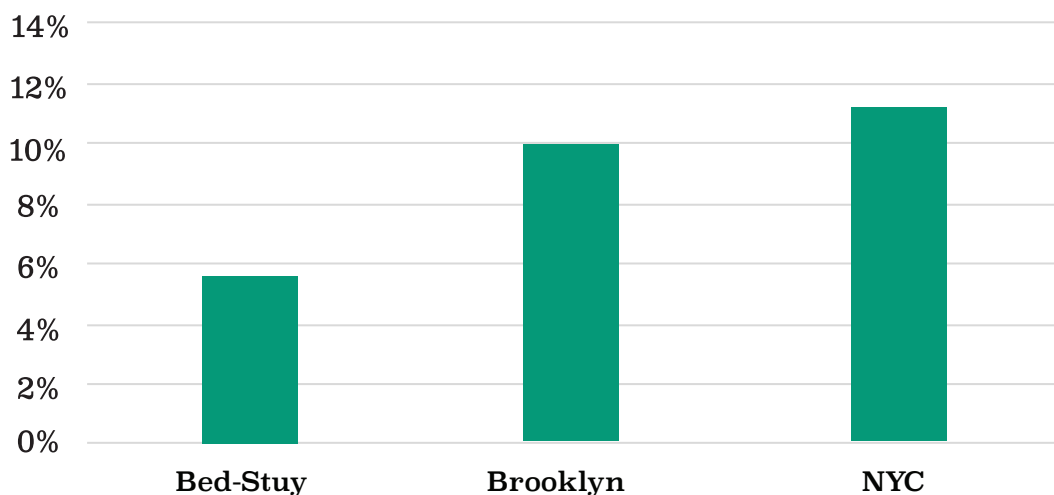
*See the “Newly Constructed Affordable Housing in Bed-Stuy” chart on page 11 for more information.

New Housing in Bed-Stuy, 2014-2019



Source: Department of City Planning. *This analysis counts new building permits issued by the NYC Department of Buildings between January 2014 and April 2020. The dataset includes some but not all affordable housing built using the state 421A tax abatement program.

New Affordable Housing Completed as a Percentage of Overall New Housing, 2014-2019



Source: *This analysis counts certificates of occupancy issued by the NYC Department of Buildings between January 2014 and April 2020. The dataset includes some but not all affordable housing built using the state 421A tax abatement program.

Goals and Strategies



Goal 1

Support tenants and owners struggling to keep up and under pressure to sell.

Goal 2

Reduce housing speculation and illegal housing-related activities.

Goal 3

Promote safe and healthy housing.

Goal 4

Enhance resource delivery to homeowners and tenants.

Goal 5

Create new affordable rental and homeownership opportunities on vacant land.

Goal 1

Support tenants and owners struggling to keep up and under pressure to sell.

HPD will continue to partner with other city agencies and CBOs to support Bed-Stuy residents by connecting tenants to support services and homeowners to capacity building services that will aid them in growing their wealth.

Strategy 1.1

Create a Bed-Stuy Homeowner Help Desk to provide outreach about existing resources and centralized case management across local organizations.

HPD and the Center for New York City Neighborhoods are proposing to launch a Bed-Stuy Homeowner Help Desk to proactively engage struggling homeowners with critical housing counseling, financial counseling, and legal services, including scam prevention and financial assistance. Through partnerships with local CBOs, the Help Desk will implement a targeted outreach plan, which will include a series of “pop-up” events in the community where homeowners can receive advice, assistance, and referrals for a variety of homeowner issues.

Strategy 1.2

Explore creating an Owner Resource Center to help owners of multifamily rental buildings and HDFC cooperatives navigate governmental agencies and programs, improve operations and physical conditions, and access financial assistance.

Community partners in Bedford-Stuyvesant have highlighted the need for early intervention to stabilize buildings with signs of crisis. Partners also stressed the need for community-based navigators who understand multiple agencies' processes and can provide targeted guidance, legal services, and training to owners. HPD is advocating for funding to create a new Owner Resource Center that would:

Assist owners in navigating the various governmental agencies and programs that impact building owners, including, but not limited to, removing code violations, entering into municipal payment plans, complying with local laws, and accessing HPD financial assistance.

Provide direct technical assistance to help owners assess building conditions and building management practices to develop and implement stabilization plans; train on best management practices; and apply for short- and long-term public and private financial assistance to address operational and renovation needs.

Strategy 1.3

Enroll Bed-Stuy homeowners in programs that help reduce the costs of homeownership.

Several existing programs help homeowners reduce their tax and utility burden, but some eligible owners are not yet enrolled or may need assistance in recertifying. HPD will work with the Department of Finance (DOF) and CBOs to enroll more homeowners in DOF and Department of Environmental Protection (DEP) payment plans to manage tax and water bill payments and prevent homeowners from accumulating arrears. HPD and its partners will also work with homeowners to increase enrollment in tax benefit programs such as New York State School Tax Relief (STAR), Disabled Homeowners Exemption (DHE), Senior Citizen Homeowners Exemption (SCHE), and Co-op/Condo Abatements. HPD will coordinate outreach with the Homeowner Help Desk.

Emergency Financial Assistance

Eligible homeowners, including co-op and condo owners who have mortgage and/or property tax arrears that put their property at risk of foreclosure, should reach out to the Human Resources Administration (HRA) to apply for one-time, short-term emergency assistance. Bed-Stuy homeowners may visit the DeKalb Job Center at 275 Bergen Street, or call 718-636-2495.

Strategy 1.4

Explore ways to expand emergency financial assistance to prevent foreclosure.

For the last several years, the State-administered emergency Mortgage Assistance Program (MAP) has been vital in aiding homeowners to stay in their homes and communities by allowing them to catch up on missed mortgage payments and stabilize their payment schedules. This program was funded by a court settlement against banks practicing predatory behavior and has since run out. HPD will work with the Homeowner Help Desk and local partners to continue to advocate for new funding for this critical program.

Strategy 1.5

Assist owners on Tax Lien Sale to stabilize their properties.

Bed-Stuy is among the neighborhoods in Brooklyn with the highest number of properties included in the tax lien sale. When an owner fails to pay their property taxes, water bills, or other municipal charges, these unpaid charges become tax liens, or debts, recorded against the property. In the annual tax lien sale, the City sells its right to collect this debt to a debt collector for a fraction of the lien's value. The servicer may either pursue collection, including entering into a payment plan with the owner, or foreclose upon the property if the owner is unable to pay. Before selling the tax lien, DOF will make multiple attempts to collect the debt, enroll the owner in a payment plan, and/or apply for any eligible property tax exemptions or credits that can result in removing the property from the tax lien sale.

In summer of 2020, HPD worked with DOF and CNYCN to reach out to property owners in Bedford-Stuyvesant whose properties appeared on the 2020 Tax Lien Sale list to alert them about options for having their lien removed from the sale and to help them understand other homeowner relief options.

The Third-Party Transfer (TPT) Working Group

The Third-Party Transfer (TPT) program was created in 1996 as a tax enforcement program, but also provides the City the opportunity through *in-rem* tax foreclosure to rehabilitate the worst buildings, stabilize their finances, and guarantee long-term viability and affordability for tenants along with rent stabilization protections. In 2019 and into 2020, HPD co-hosted a TPT Working Group with City Council comprised of tenant advocates, HDFC shareholders, community-based housing organizations, legal service providers, and elected officials to recommend program modifications that would address key concerns identified by stakeholders and ensure the program effectively targets the most distressed tax delinquent properties.



Strategy 1.6 Continue monitoring and enforcing the maintenance of zombie homes and explore acquisition strategies.

HPD's Zombie Homes Initiative tracks "zombie" homes – vacant, physically distressed, one- to four-family homes with delinquent mortgages – and enforces the New York State Abandoned Property Neighborhood Relief Act of 2016, which requires mortgagees to secure and maintain the zombie homes in their portfolios. HPD will continue its ongoing tracking and enforcement work and will expand the Initiative to explore potential strategies for acquisition and rehabilitation of distressed and abandoned small homes.

You can help with zombie homes:

- If a vacant property presents an immediate danger or you suspect any illegal activity, **please call 911**.
- If the building appears unsecured or structurally unsound, please report it to **311 for a DOB inspection**.
- If there is a public health risk (rodents, illegal dumping, standing water that breeds mosquitoes), please report it to **311 for a lot clean-up**.



Goal 2

Reduce housing speculation and illegal housing-related activities.

Bed-Stuy has seen high levels of investor activity, including speculation and illegal activities, that have led to increased property values and rents, and rapid turnover of residents. Homeowners have reported repeat harassment and solicitation from prospective buyers and investors to sell their homes, often at prices below their true market values. Bed-Stuy has also been a hot-spot for illegal Airbnb activity, where entire residential apartments, and sometimes apartment buildings, operate as commercial hotels, taking away potential rental homes from the market. The market environment has also fostered a spate of deed theft targeting seniors, which is exacerbated by a lack of estate planning.

Strategy 2.1

Connect more homeowners to estate planning and financial counseling services.

Fewer than one-half of all Americans, and fewer than 25% of Black Americans, have an estate plan, leaving homeowners at risk of not being able to transfer their largest asset—their home—to the next generation. This problem is particularly acute in neighborhoods like Bed-Stuy, a majority-Black neighborhood with higher than average rates of homeownership. During the Bedford-Stuyvesant Housing Initiative community engagement process, CBOs confirmed a pressing need for estate planning services to protect Black homeowners and their beneficiaries from losing their valuable asset. Heirs that lack access to wills of decedent homeowners and who may be struggling to administer their remaining estate are ineligible to enter DOF tax payment plans and are susceptible to potential foreclosure and associated burdens of the slow and costly Surrogate Court process.

HPD will work in partnership with CBOs and elected officials to increase public awareness of, and access to, estate planning through a series of estate planning workshops, broader financial and legal counseling, and will-writing services in Bedford-Stuyvesant. Estate planning resources will be included in the scope of the Homeowner Help Desk.

Strategy 2.2

Increase outreach and education about the deed theft crisis.

The New York State Attorney General's Office reported receiving more deed theft complaints from Brooklyn than all other boroughs combined. Between July 2014 and March 2019, the Sheriff's Office, which is part of the Department of Finance, received a total of 2,709 deed fraud complaints, 1,278 of which were in Brooklyn (47%), and 338 of which were in Bed-Stuy (12%), making Council District 36 the top district for deed fraud complaints citywide. This can be explained in part by the strong housing market in this neighborhood coupled with a significant number of vulnerable homeowners who lack information about their rights or access to legal resources.

DOF will partner with elected officials and CBOs to prevent deed scams through increased outreach and education efforts, including HPD-led events, throughout the remainder of the Bedford-Stuyvesant Housing Initiative to educate homeowners about the value of their home, thereby making them less susceptible to scams. The Sheriff's Office will continue to investigate instances of deed scams and help owners regain rightful ownership of their stolen properties.

Preventing Fraud

In addition to increased public awareness and investigations, DOF is also implementing other activities to reduce the risk of fraud, such as advocating for increased proper licensing and training for public notaries, tracking IP addresses, implementing an ACRIS notification system for owners when there are recordings to their properties, and more. DOF continues to advocate for other legislative changes to prevent fraud and return stolen properties to their rightful owners.

Homeowners who believe they may have been a victim of deed fraud should call the State's Foreclosure Relief Hotline at 1-800-342-3736, email taxcop@finance.nyc.gov, and/or visit the Department of Financial Service's website for more information or to file a complaint.

Strategy 2.3

Engage lenders, bank regulators, and advocates to improve lending practices and disincentivize speculative lending.

Lenders who finance the purchase of multi-family properties in New York City often have a significant, indirect impact on the lives of tenants. Lenders have historically employed poor or lax lending practices in communities like Bed-Stuy, in some cases leading to overleveraged properties. In these instances, landlords may harass, evict, and raise rent on tenants in an effort to meet the debt burden caused by bad loans. This can lead to displaced tenants and may exacerbate both physical and financial distress. HPD aims to better understand the role that lenders and bank regulators play in financing buildings, regulating mortgages, and responding to distress and displacement, and to work with them and advocates on strategies to disincentivize speculative lending and address distress.

Strategy 2.4

Support the community in advocating at the State level for a cease-and-desist zone in Bed-Stuy.

Homeowners in Bed-Stuy report constant harassment and solicitation to sell their homes, as well as efforts to dupe them into housing scams. Community advocates and elected officials are working to designate Bed-Stuy as a “cease-and-desist zone,” governed by the New York Department of State. The establishment of a cease-and-desist zone would allow residents within the zone to place their addresses on a “Do Not Solicit” list, which would prohibit real estate agents and brokers from contacting them. Agents or brokers found to be violating this prohibition would be subject to fines and the potential loss of their real estate licenses. Should the zone be implemented, HPD will support local organizations in conducting education and outreach to homeowners on the benefits of the program and how to enroll.

Strategy 2.5

Enhance education for homeowners and strategic enforcement against illegal short-term rentals in Bed-Stuy.

Participants in the Bedford-Stuyvesant Housing Initiative have noted an increase in the conversion of apartments, and sometimes entire buildings, into Airbnb rentals, a trend that takes apartments off the market while also affecting neighborhood livability. Over 900 apartments in Bedford-Stuyvesant have been converted to illegal short-term rentals (this is second only to Greenpoint/Williamsburg among Brooklyn neighborhoods). The Mayor's Office of Special Enforcement (OSE) conducts public education, data research, and enforcement action to ensure owners, property managers, and tenants comply with City and State regulations for short-term rentals designed to keep housing available and affordable for New Yorkers. HPD and OSE will partner with CBOs in Bed-Stuy to disseminate information on what the law prohibits and allows and to identify properties and units that appear to be used for commercialized, illegal, short-term rental activity, as opposed to infrequent use of an owner-occupied unit. If you are experiencing issues with an Airbnb in your building or have questions about the legality of your own Airbnb listing see the Appendix on page 62.

Goal 3

Promote safe and healthy housing.

As buildings age, maintenance and repair needs grow. Nearly two-thirds of all homes in Bed-Stuy are more than 70 years old. Almost one in every four apartments in Bed-Stuy has three or more maintenance deficiencies, such as insufficient heating, cracks or holes, pests, or water leaks. Housing quality is a social determinant of health, and poor housing quality can lead to underlying conditions such as asthma and psychological stress, both of which jeopardized Bed-Stuy and other communities of color during the COVID-19 pandemic. In this plan, HPD and NYCHA seek to implement service improvements, and provide new financing resources, technical assistance, and enforcement tools to improve management and housing quality for both homeowners and tenants.

Strategy 3.1

Comprehensively renovate approximately 700 NYCHA apartments and improve building systems in Bed-Stuy.

Approximately 700 units across four developments in Bed-Stuy (Armstrong I and II and Marcy Ave-Green Ave Sites A and B) will undergo repairs starting in 2020 through NYCHA's Permanent Affordability Commitment Together/Rental Assistance Demonstration program, or PACT-RAD. Under PACT-RAD, NYCHA will convert those developments to Section 8 project-based vouchers, enabling them to generate funds for critical capital repairs while continuing to ensure permanent affordability and public housing tenant protections. Each of the developments will benefit from extensive rehabilitation, streamlined property management, and customized on-site social services. Renovations include new kitchens, bathrooms, and flooring, as well as improvements to common areas, playgrounds, basketball courts, and landscaping. Building facade upgrades and new lighting will improve the quality of life for residents within and around the developments. The proposed scope of work also includes systems improvements such as new energy-efficient boilers, electrical and mechanical upgrades, and new security systems with secure access controls. Bed-Stuy Restoration Corporation will provide enhanced social services and be part of the leasehold ownership of the properties, ensuring a sustained commitment to the residents.

Permanent Affordability Commitment Together (PACT) - Rental Assistance Demonstration (RAD)

PACT-RAD is a United States Department of Housing and Urban Development (HUD) tool to preserve public housing and address capital needs (also called deferred maintenance). Under PACT-RAD, public housing authorities like NYCHA convert the funding source that supports a development from the public housing subsidy (Section 9) to the Section 8 voucher program. This conversion puts the development on a more solid financial footing since Congress typically funds Section 8 at a higher percentage of need than Section 9. Furthermore, switching to Section 8 allows NYCHA to finance major critical repairs with non-governmental funds. In New York City, PACT-RAD is a collaboration between NYCHA, NYCHA residents, development partners, and community and housing advocates.

Strategy 3.2

Make healthy housing improvements in ten NYCHA Bed-Stuy developments through lead, pest, and mold remediation.

NYCHA residents experience health disparities as a result of poor housing conditions. NYCHA's Five Year Plan prioritizes capital investments from federal, state and city government to preserve NYCHA's housing stock. NYCHA is committed to advancing in-progress and planned projects tied to four key areas of improvement (heat, elevators, mold, and pests) defined in a recent agreement with HUD. Twelve developments in the neighborhood currently have planned projects, valued at over \$198 million. These projects include boiler and elevator replacements, as well as grounds improvements, accessibility upgrades, fire alarm system replacements, brickwork, and community center upgrades. To reduce pests and waste and improve the quality of life for public housing residents, NYCHA is upgrading the agency's waste management infrastructure, as outlined in NYCHA's 2019 Waste Management Plan. NYCHA has already invested \$6,944,412.11 in various projects that are either completed, in progress, or queued for work in Brooklyn Community Board 3. These investments will improve convenience of trash disposal for residents and enhance operations for staff with improved equipment. Details for all waste management projects for developments in Brooklyn Community Board 3 are included in the Appendix on page 61.

Strategy 3.3

Offer low-interest loans to support home repairs and improvements, including accessibility modifications.

HPD recently launched HomeFix, a program that provides access to affordable low- or no-interest and potentially forgivable loans for home repairs to eligible owners of one- to four-family homes in New York City. An eligible scope of work could include repairs to the roof, heating system, hot water heater, electrical system, plumbing system, sidewalks/paving; accessibility measures to help seniors; energy efficiency upgrades, and more. HomeFix pairs financial assistance with intensive, individualized services provided by CBOs, including housing counseling, to connect homeowners to resources to achieve long-term stability.

HomeFix

To be eligible for HomeFix, a homeowner must:

- 1) Own a one- to four-family home in any of the five boroughs in New York City
- 2) Occupy the home as their primary residence (primary residence is defined as residing in the home at least 270 days per year)
- 3) Have a household income that is no more than 165% Area Median Income (AMI) or \$168,960 for a family of three in 2020.

To learn more visit nyc.gov/homefix.

Strategy 3.4

Proactively identify and survey buildings with signs of physical distress to improve housing quality for tenants and support owners to make repairs.

HPD's Office of Enforcement and Neighborhood Services will target large, multifamily buildings in Bed-Stuy for inspection to assess deferred maintenance and other housing-related issues. Depending on the findings, HPD will take appropriate action to improve conditions for tenants, which may include further inspections, litigation, loan program enrollment, or referrals to legal services.

Goal 4

Enhance resource delivery to homeowners and tenants.

The deluge of mailings, calls, door-knocks, and other aggressive solicitations that residents in Bed-Stuy receive on a daily basis make it challenging for local non-profits and City agencies to reach homeowners with the help they need. Over the course of the Bedford-Stuyvesant Housing Initiative, homeowners expressed confusion about which property maintenance responsibilities were theirs and which responsibilities fell to the City. They were also frustrated when this lack of clarity led to violations and fines. Similarly, many tenants are either unaware of their rights or lack access to help navigating those rights. HPD seeks to enhance service delivery to both homeowners and tenants by better centralizing information on rights and resources and by working closely on outreach and education with homeowner and tenant associations, local businesses, and Bed-Stuy's strong network of local organizations, many of whom are already contracted by the City to provide these services.

Strategy 4.1

Create and distribute a Bed-Stuy Homeowners' Manual to provide information on homeowner responsibilities and how to access resources.

HPD is producing a Bed-Stuy Homeowners' Manual which aims to clarify homeowners' obligations and list the many public and non-profit resources available to help them maintain the physical and financial health of their homes. Owning a property involves a host of complex and sometimes confusing obligations to the public, to tenants, and to the heirs of the owner's estate. For example, homeowners are responsible for fixing their sidewalk, but the Parks Department is responsible for trimming their sidewalk trees. Without proper estate planning, a home may go abandoned at the end of an owner's life, resulting in the loss of intergenerational wealth and blighting the street as a building deteriorates. HPD will work with the Homeowner Help Desk, Community Board 3, and other local organizations to ensure that homeowners in need receive a copy of the manual.

Strategy 4.2

Host Tenant Resource Clinics to provide individualized assistance for tenants to learn about their rights and access resources.

While there are extensive protections and resources available for tenants, these can sometimes be difficult to navigate, especially when a tenant may be struggling to keep up. HPD will pilot a new model of Tenant Clinics, modeled after its monthly Property Owner Clinics, to provide an opportunity for tenants to learn about their rights and resources and consult one-on-one with representatives of City and State agencies, legal service providers, tenant organizers, and other service providers.

Strategy 4.3

Proactively educate tenants on their rights under the Housing Stability and Tenant Protection Act of 2019, and available eviction prevention resources during the COVID-19 crisis.

Tenants' rights have expanded since the passage of the Housing Stability and Tenant Protection Act in June 2019, but many tenants are unaware of their rights or do not know where to go for information. The Mayor's Office to Protect Tenants (MOPT) created a guide on the new protections for all tenants and tenants who are rent-regulated, available at nyc.gov/tenantprotection. The Mayor's Public Engagement Unit (PEU), together with HRA's Office of Civil Justice, will expand upon existing tenant outreach efforts in both rent regulated and non-rent-regulated buildings in the Bed-Stuy area (zip codes: 11221, 11216, 11233 and 11206), by reaching out to tenants to inform them of their rights and connect them to existing services and resources. PEU maintains active partnerships with City and State elected officials in the Bed-Stuy area, strengthening their ability to reach and assist more tenants, particularly while in-person outreach is largely suspended due to the COVID-19 crisis.

Strategy 4.3 (continued)

In August 2020, MOPT and PEU launched the NYC Tenant Resource Portal to help residential renters access free resources from the City to help prevent evictions and keep tenants stably housed. The portal features an eviction prevention tool to help renters navigate free public and private resources that can stabilize their housing situations. The portal complements the Tenant Helpline which was launched in April 2020 in response to tenants who were struggling during the COVID-19 pandemic and is available to all NYC tenants, regardless of income, immigration status, or zip code. The Helpline connects tenants with Tenant Support Specialists and legal services providers for information, advice, and possible case management or legal representation. Specialists can also screen tenants for the Landlord-Tenant Mediation Project, a service which helps tenants and landlords create an agreement outside Housing Court to resolve issues including unpaid rent, lease concerns, or moveouts. These resources will be promoted during the Tenant Resource Clinics as well as during MOPT's and PEU's other regular outreach or presentations to tenants.

Tenant Resource Portal

MOPT launched the Tenant Resource Portal with PEU and the Department of Information Technology and Telecommunications (DoITT) to help residential renters access free resources from the City to help prevent evictions and keep tenants stably housed. The portal features an eviction prevention tool to help renters navigate free public and private resources that can stabilize their housing situations.

To access the portal, visit nyc.gov/tenantresourceportal.

The City's Tenant Helpline

The City's Tenant Helpline connects tenants with Tenant Support Specialists and legal services providers for information, advice, and possible case management or legal representation. Available to all NYC tenants, regardless of income, immigration status, or zip code. Call **311** and say "Tenant Helpline" to be connected. The Helpline is language accessible. Tenants can speak with **311** Call Center Representatives and Helpline staff in their primary language.

Strategy 4.4

Recruit more Housing Ambassadors in Bed-Stuy to help residents apply for affordable housing.

Many applicants to HPD's affordable housing lottery, NYC Housing Connect, require assistance in understanding how the affordable housing lottery works, what it means to be eligible, and how to complete the application in the most accurate way possible. Through the Housing Ambassadors Program, CBOs that are funded and trained by HPD offer New Yorkers specialized assistance in entering the housing lottery, including the recently improved version of NYC Housing Connect, which was released in July 2020. HPD currently partners with six Housing Ambassadors in the Bed-Stuy area and, as part of the Initiative, plans to recruit additional faith- or mission-based organizations.

Bed-Stuy-Area Housing Ambassadors (as of October 2020)

For information about the following Housing Ambassadors, including services provided, visiting hours, languages spoken, visit nyc.gov/housing-ambassadors.

Bedford Stuyvesant Restoration Corporation

1368 Fulton St., Brooklyn, NY 11216
718-636-6984

Bridge Street Development Corporation

460 Nostrand Ave., Brooklyn, NY 11216
718-636-7596

CAMBA HomeBase

1958 Fulton St., Brooklyn, NY 11233
718-622-7323

Churches United for Fair Housing (CUFFH) - St. Martin of Tours

1288 Hancock St., Brooklyn, NY 11221
718-360-2906

Family Services Network of NY New Beginning Housing Program

1420 Bushwick Ave., Brooklyn, NY 11207
347-770-9911

IMPACCT Brooklyn

1224 Bedford Ave., Brooklyn, NY 11216

Goal 5

Create new affordable rental and home-ownership opportunities on City-owned land.

As discussed earlier in this plan, many homeowners lost their homes in the 2008 crisis, and the new homes that have sprung up in the wake of the crisis are not affordable to would-be owners and renters that have historically called this neighborhood home. In addition to strategies for preserving existing affordable housing in the neighborhood, HPD is implementing a set of strategies to create new affordable homes, both rental and ownership opportunities, on underutilized, City-owned land in the neighborhood.

Strategy 5.1

Develop affordable housing on vacant City-owned land through the Bed-Stuy Requests for Proposals (RFPs).

For decades a string of City-owned land has lain vacant along Fulton Street at the eastern end of Bed-Stuy and across from Marcy Houses. This land, totaling five sites, was acquired by the City in the 1960's during the era of urban renewal. Community leaders have advocated for a number of different affordable housing development plans on this land over the years. The Bedford-Stuyvesant Housing Initiative was designed to make their vision a reality.

HPD spent a year coordinating with community organizations and residents to capture the community's vision to develop affordable homes integrated with neighborhood amenities across these five sites. In March 2020, the COVID-19 pandemic and economic crisis struck New York City, necessitating a reallocation of City funding to address the emergency and account for loss in revenue.

At the time of the release of this plan, HPD will release a Request for Proposals (RFP) for two out of five sites entitled the Community Wealth and Wellness RFP. The remaining three sites will be developed at a future date.

Bed-Stuy RFPs Goals

Through the Bedford-Stuyvesant Housing Initiative planning process, community members expressed a desire for the RFP to:

- **Enhance affordability** for a range of households in need
- **Expand community wealth-building and financial well-being** for residents historically excluded from the economy
- **Foster meaningful opportunities** for emerging developers and minority- and women-owned business enterprises (M/WBEs)
- **Elevate and preserve the neighborhood's social and cultural history** and create social cohesion through the celebration of diversity

Community feedback analysis of existing and planned affordable housing, community facilities, and retail have informed the site goals listed on pages 50 and 51, which developers are strongly encouraged to incorporate in their proposals:

Affordability: Residents expressed a very strong neighborhood-wide interest in affordable rentals for seniors and extremely low- to low-income households, including formerly homeless, per the survey analysis. Workshop participants and community-based organizations additionally stressed the importance of affordable homeownership opportunities.

Ground Floor: Strong interest in financial institutions/banks and workforce development, in pursuit of intergenerational wealth building. Healthy food retail, and health and wellness were also strong themes among ground floor uses.

Programming: Dedicated spaces for youth recreation, arts and culture, and equitable economic development including small business incubation.

Design: Broad interest in sustainability, senior-friendly spaces, spaces that bring people together, enhancements to street safety and pedestrian experience.

Strategy 5.1 (continued)

RFP Process

An RFP is a competitive review process in which HPD asks developers to submit project proposals that respond to a set of City and community defined goals and guidelines. Teams of nonprofit and for-profit developers are eligible to apply and seek City financing for their proposals. HPD works together with the selected development teams to ensure that projects are designed and built in keeping with the agency's standards for quality construction and environmental sustainability.



Community Engagement

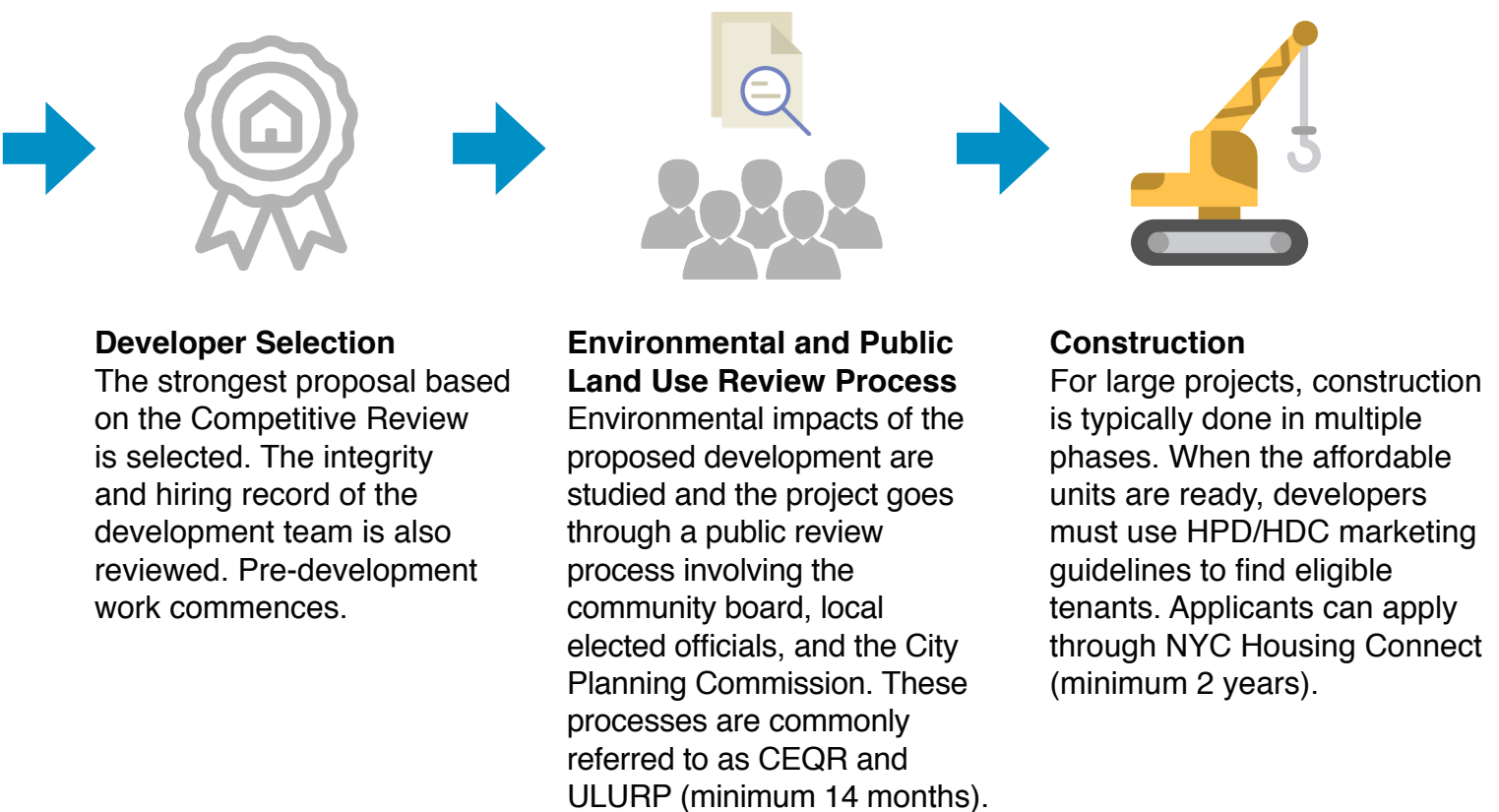
HPD gathers community input and priorities to inform the development of the RFP. In Bed-Stuy this feedback was gathered throughout the Bed-Stuy Housing Initiative.

RFP Release

A pre-submission conference is held by HPD. Development teams prepare their proposals and submit them before the deadline. RFPs will be released in parts (3-4 months to prepare submissions).

Competitive Review Process

Proposals are evaluated on several criteria, including but not limited to: response to community visions, affordability levels, financial feasibility, quality of design and creativity, development team experience and capacity, and local hiring plan (minimum 4 months).



Strategy 5.1 (continued)

Community Wealth and Wellness RFP

Residents provided site-specific feedback. This input, as well as analysis of existing and upcoming affordable housing, community facilities, and retail in the neighborhood, has informed the following site goals:

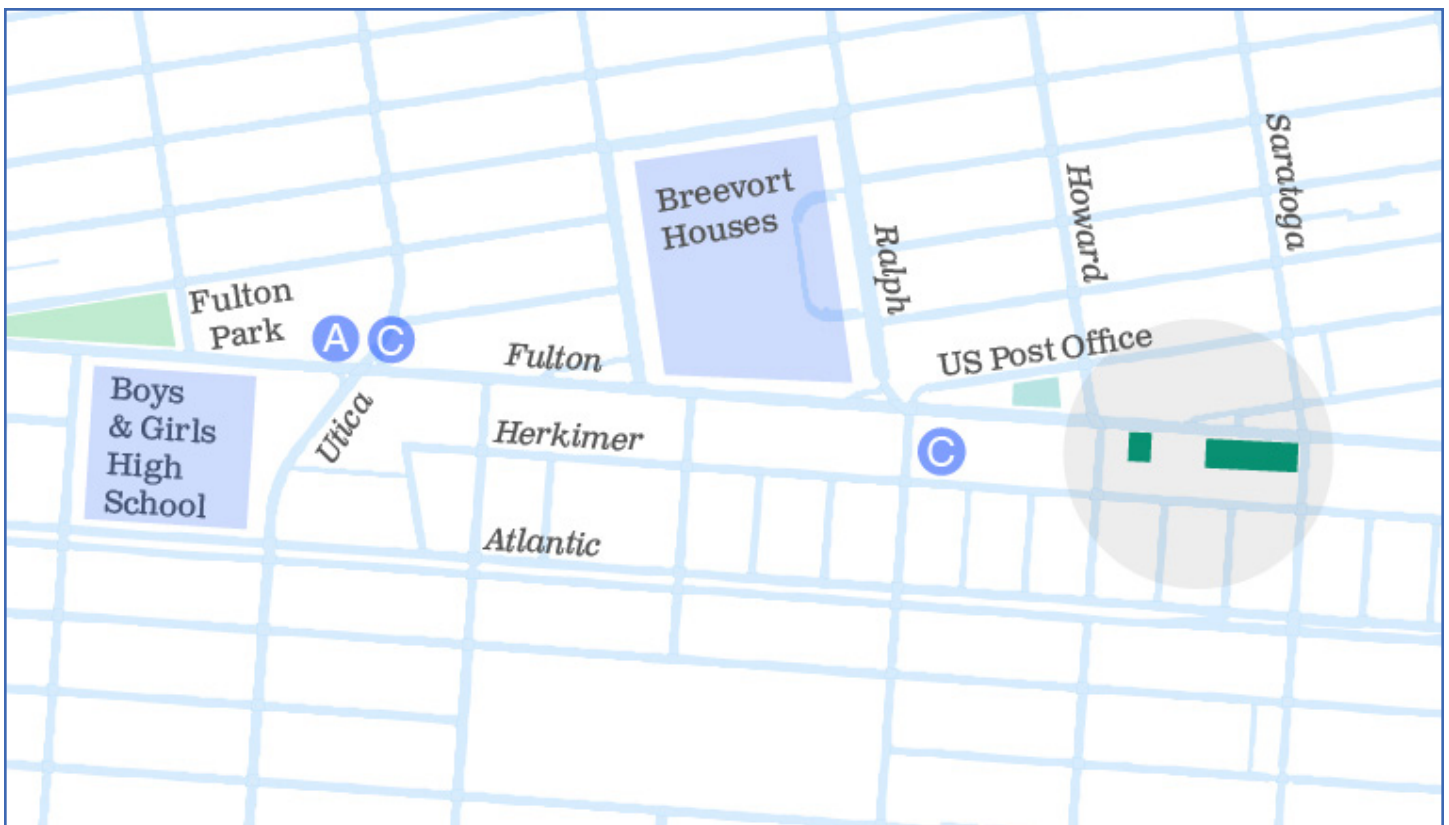
Fulton-Howard East: Homeownership

Proposals for this site should incorporate homeownership opportunities for moderate-income, first-time homebuyers and consider ground-floor programming that supports the overall goals of the initiative.

Fulton-Saratoga: Community Wellness and Healing

Proposals for this site should incorporate uses and programming that bring residents together around community wellness, healing, and food sovereignty and security. This site will include between 220 and 240 affordable apartments with a requirement that between 80 – 100 will be affordable senior apartments. Community recommendations include:

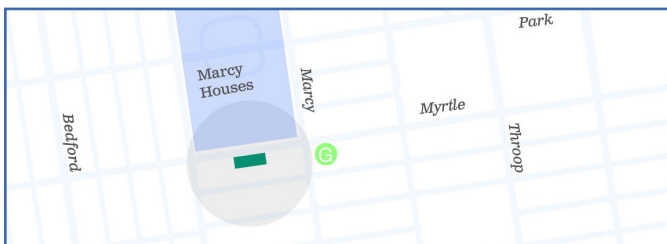
- Fresh and healthy food access and education
- All-purpose community center
- Fitness classes
- Healthy living skills classes
- Affordable healing services



Future RFPs

The City will issue an RFP for the following sites at a future date. The community vision for their use has been captured below:

Myrtle-Marcy: Space for Diverse Communities



Proposals for this site are encouraged to employ creative strategies for creating a setting where different social and cultural communities and practices are accommodated and reflected. Proposals are encouraged to incorporate strategies that promote the celebration of difference through:

- Dedicated artistic and cultural spaces or partnerships and/or arts programming
- Publicly accessible spaces
- Community facility programming
- Retail programming
- Public art and design of the building
- Range of household sizes and types
- Other components of the development

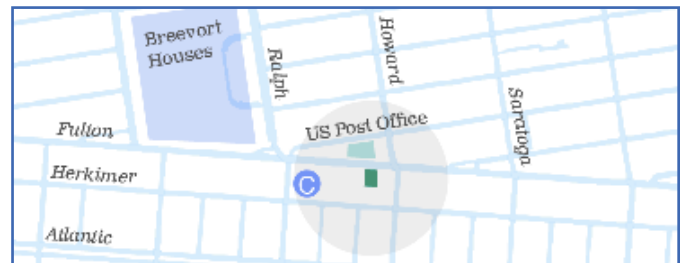
Fulton-Utica: Youth Activities



Proposals for this site are encouraged to incorporate community facility uses and programming that promote youth enrichment

activities and recreation, indoor and/or outdoor; think carefully about the intersection of Fulton St. and Utica Ave. and incorporate design strategies that can improve the pedestrian experience and promote safety and security, including consideration of MTA subway entrances, crossings, and surrounding paths and nodes; consider critical amenities that have historically lacked in the area, such as financial institutions, Black-owned sit-down restaurants, or others; and incorporate affordable housing for extremely low-income to moderate-income households, including formerly homeless, to promote access to opportunity across the city and the region.

Fulton-Howard West: Equitable Economic Development and Arts and Culture



HPD owns a site next to the Bed-Stuy Multi-Service Center, which is owned by the Human Resources Administration (HRA). HPD and HRA are exploring how best to maximize affordable housing and community amenities by developing these sites together, which could create two to three times the amount of affordable homes. The Bed-Stuy Multi-Service Center is currently home to several organizations serving the community. Any new development would seek to preserve and enhance the existing level of services. Residents see the redevelopment of the site as a major opportunity to promote equitable economic development, including affordable commercial rents; and above all, to bring cultural programming for youth especially in the performing arts.

Strategy 5.2

Explore improvements to the exterior of vacant publicly-owned land before affordable housing construction begins.

Developing affordable housing on publicly-owned land is a long process. HPD will work with local cultural and service organizations to explore opportunities to fundraise for improvements of the exterior of select Bed-Stuy RFP sites in the years leading up to construction.

Strategy 5.3

Prioritize the construction of affordable rentals for populations most in need.

In addition to the projected apartments included in the Bed-Stuy RFP, HPD already has 825 affordable homes in its current development pipeline for Bed-Stuy. HPD is actively working with developers to finance and build these projects in the near future. These will be apartments for seniors, formerly homeless households, and extremely low- to moderate-income households. Many of these sites will be developed on vacant and underutilized City-owned land, while others are sites that were brought to HPD for financing by mission-driven developers. HPD, NYCHA, and HCR continue to work with the development teams to ensure financially sustainable, deeply affordable, and quality new homes. See the Affordable Housing Pipeline Map (below) for details.

Strategy 5.4

Use small public sites to create new homeownership opportunities for first-time buyers.

Of the 825 multifamily affordable homes, approximately 150 apartments will be new affordable homeownership opportunities. Apartments will be affordable to households making between \$81,920 - \$122,880 for a family of three. The income range varies by family size.

HomeFirst Down Payment Assistance

Low- and moderate-income, first-time buyers can access down-payment support through HPD's HomeFirst Down Payment Assistance Program, which provides up to \$40,000 to eligible buyers towards down payment or closing costs. HPD also partners with community-based organizations to provide homebuyer education and counseling.

For more information, visit nyc.gov/homefirst.

Strategy 5.5

Conduct targeted outreach to Bed-Stuy mission-driven developers, faith-based groups, and other property owners with underbuilt properties to develop affordable housing.

HPD works with mission-driven developers and faith-based groups to finance the construction of new affordable housing on their private underutilized land. HPD will conduct targeted outreach to faith-based groups and other owners in Bed-Stuy who hold parking lots, vacant land, or small buildings on land that could be redeveloped to meet the needs of the owners while increasing the availability of affordable housing. HPD will work with partners, including elected officials, the Mayor's Center for Faith and Community Partnership, Brooklyn Community Board 3, and mission-driven developers to host a gathering for faith-based groups to clarify the process and resources for developing affordable housing, and to connect property owners with HPD's Pre-Qualified List (PQL) of Owner's Representatives to provide technical assistance.

Implementation

As the goals and strategies outlined in this plan are implemented over the coming years, the City is committed to full transparency and accountability. A project tracker is included in the following pages, which outlines all the actions in this plan, including details on the responsible agency, status, and next steps for each action.



HATTIE
CARTHAN
COMMUNITY
GARDEN

718 Harry Ave.

MISSION To provide a safe, healthy, and sustainable space for the community to grow food and connect with nature.	VISION A thriving, self-sufficient community garden that provides fresh, healthy food and a space for community connection.
GOALS • Provide fresh, healthy food to the community. • Provide a space for community connection and education. • Provide a safe, healthy, and sustainable space for the community to grow food and connect with nature.	VALUES • Sustainability • Community • Health • Education • Safety
OPERATING HOURS The garden is open to the public from 10:00 AM to 4:00 PM, Monday through Friday. The garden is closed on weekends and holidays.	CONTACT Hattie Carthan Community Garden 718 Harry Ave. Baltimore, MD 21201 Phone: (410) 552-1234 Email: hattiecarthan@cityofbaltimore.gov

CLOSED
The garden is closed to the public for safety reasons. Please do not enter the garden area.

CERRADO
El jardín está cerrado al público por razones de seguridad. Por favor, no ingrese al área del jardín.

HPD and its partners are committed to regular communication and updates on these projects. To help in these efforts, the organizations that have guided the planning process will continue in an ongoing advisory role, as members of the Bedford-Stuyvesant Housing Initiative Community Partners.

The Bedford-Stuyvesant Housing Initiative Community Partners meetings will be open to the public and will occur at least once a year for the next two years, with the first official meeting taking place in the spring of 2021. Community Partners meetings will be an opportunity for the City to report on progress and for CBOs to inform the public and the community board about the work they are undertaking to advance the Bedford-Stuyvesant Housing Initiative. In addition, HPD and its partner agencies will report on their activities to the relevant committees of the Community Board.

While the strategies outlined in this plan can be understood as commitments from City agencies, this is a living document. The City will update the community on accomplishments and challenges along the way. The release of the plan is a major milestone in what should be an ongoing conversation: as the work unfolds and stronger partnerships evolve, we may find better ways to accomplish these goals, and we may have to adjust our approach. To this end, HPD and the City are committed to doing the hard work of collaboration, listening, and stepping back as needed.

Implementation Matrix

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
Goal 1 Support tenants and owners struggling to keep up and under pressure to sell.						
1.1	Create a Bed-Stuy Homeowner Help Desk to provide outreach about existing resources and centralized case management across local organizations.	HPD	CNYCN	18 months	In planning stage	Launch in early 2021 upon potential funding from Enterprise ADLN Grant
1.2	Explore creating an Owner Resource Center to help owners of multi-family rental buildings and HDFC cooperatives navigate governmental agencies and programs, improve operations and physical conditions, and access financial assistance.	HPD		TBD	In planning stage	Identify funding
1.3	Enroll Bed-Stuy homeowners in programs that help reduce the costs of homeownership.	HPD	DEP, DOF	Ongoing	Ongoing	Homeowner Resource Event January 2021
1.4	Explore ways to expand emergency financial assistance to prevent foreclosure.	HPD		TBD	In planning stage	Identify funding
1.5	Assist owners on Tax Lien Sale to stabilize their properties.	HPD	DOF, CNYCN	Ongoing	Ongoing	Develop 2021 Outreach Plan
1.6	Continue monitoring and enforcing the maintenance of zombie homes and explore acquisition strategies.	HPD	DOB, DSNY, State Dept. of Financial Services, LISC	1-5 years	In progress	Explore zombie homes acquisition strategies

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
Goal 2 Reduce housing speculation and illegal housing related activities.						
2.1	Connect more home-owners to estate planning and financial counseling services.	HPD	CNYCN, Local CBOs	18 months	In planning stage	Launch Home-owner Help Desk early 2021 (see 1.1)
2.2	Increase outreach and education about the deed theft crisis.	HPD	CNYCN, DOF Sher-rifs Office, NY AG	18 months	In planning stage	Launch Home-owner Help Desk early 2021 (see 1.1)
2.3	Engage lenders, bank regulators, and advocates to improve lending practices and disincentivize speculative lending.	HPD			Ongoing	Develop out-reach strategies and messaging
2.4	Support the community in advocating at the State level for a cease-and-desist zone in Bed-Stuy.	HPD		TBD	TBD	Coordinate with Community Partners spring 2021
2.5	Enhance education for homeowners and strategic enforcement against illegal short-term rentals in Bed-Stuy.	OSA		Ongoing	Ongoing	Homeowner Resource Event January 2021

Goal 3 Promote safe and healthy housing.

3.1	Comprehensively renovate approximately 700 NYCHA apartments and improve building systems in Bed-Stuy.	NYCHA			In progress	In progress
3.2	Make healthy housing improvements in ten NYCHA Bed-Stuy developments through lead, pest, and mold remediation.	NYCHA			In progress	In progress

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
3.3	Offer low-interest loans to support home repairs and improvements, including accessibility modifications.	HPD		Ongoing	Ongoing	Ongoing
3.4	Proactively identify and survey buildings with signs of physical distress to improve housing quality for tenants and support owners to make repairs.	HPD		<1 year	In planning stage	Survey buildings in spring 2021

Goal 4 Enhance resource delivery to homeowners and tenants.

4.1	Create and distribute a Bed-Stuy Homeowners' Manual to provide information on homeowner responsibilities and how to access resources.	HPD	CNYCN	<1 year	In progress	Release Homeowners' Manual
4.2	Host Tenant Resource Clinics to provide individualized assistance for tenants to learn about their rights and access resources.	HPD	Local CBOs, MOPT, PEU	<1 year	In planning stage	Host in-person Tenant Clinics when CDC guidelines allow
4.3	Proactively educate tenants on their rights under the Housing Stability and Tenant Protection Act of 2019, and available eviction prevention resources during the COVID-19 crisis.	PEU	HRA, HPD, MOPT	Ongoing	Ongoing	Tenant Resource Event January 2021
4.4	Recruit more Housing Ambassadors in Bed-Stuy to help residents apply for affordable housing.	HPD		<1 year	In planning stage	Outreach in early 2021

#	Strategy	Lead Agency	Partner(s)	Timeline	Status	Next Steps
Goal 5 Create new affordable rental and homeownership opportunities on underutilized land.						
5.1	Develop affordable housing on vacant City-owned land through the Bed-Stuy Requests for Proposals (RFPs).	HPD		5-10 years	In progress	Release RFP
5.2	Explore improvements to vacant publicly-owned land in interim period before affordable housing construction begins.	HPD		TBD	In planning stage	TBD
5.3	Prioritize the construction of affordable rentals for populations most in need.	HPD		Ongoing	Ongoing	
5.4	Use small public sites to create new homeownership opportunities for first-time buyers.	HPD		Ongoing	Ongoing	
5.5	Conduct targeted outreach to Bed-Stuy mission driven developers, faithbased groups, and other property owners with underbuilt properties to develop affordable housing.	HPD	Local CBOs, Center for Faith and Community Partnerships	<1 year	In planning stage	Info session in 2021

Conclusion



The theft of indigenous land, redlining and inequitable development, and decades of community-led activism have shaped Bed-Stuy. More recently the increasing strength of Bed-Stuy's housing market has led to many of the challenges that residents face today, including high rents, increasing property taxes, and speculation. The Bedford-Stuyvesant Housing Initiative attempts to grapple with and respond to Bed-Stuy's complex history through strategies to reduce housing speculation and illegal housing-related activities; promote safe and healthy housing; support tenants and owners struggling to keep up and under pressure to sell; enhance resource delivery to homeowners and tenants; and create new affordable rental and homeownership opportunities on vacant land.

However, given the history of racism and unequal investment in New York City, we acknowledge that the Bedford-Stuyvesant Housing Initiative on its own cannot adequately address the root causes of the challenges that impact Bed-Stuy residents' health, wealth, and housing stability. The COVID-19 pandemic revealed the compounding impacts of racial, economic, and spatial inequality, and how such factors shape our cities. The inequitable distribution of public goods such as education, open space, and safe housing fundamentally shape people's experiences of poverty, access to wealth, and long-term health.

Through the Bed-Stuy planning process, long-term residents made clear they want to preserve and build the intergenerational wealth historically denied to Black people through structural racism and planned disinvestment. Residents also seek to stop real estate speculation, preserve Bed-Stuy's culture, and keep people in their homes. As highlighted in the introduction, homeownership has either been hard to come by, or fraught with pitfalls and has ultimately not created wealth for Black households in the same ways that it has for White households. It is important that Black homeowners can stay in the homes that they have worked hard to obtain, despite discriminatory barriers. Balancing how to pursue the preservation and creation of affordability and the growth of intergenerational wealth, particularly for Black households, remains an open question that deserves continued conversation and focused attention from the City and its many partners in the years to come.

Appendix



NYCHA's Waste Management Plan

To reduce pests and waste and improve the quality of life for public housing residents, NYCHA is upgrading the agency's waste management infrastructure, as outlined in NYCHA's 2019 Waste Management Plan. NYCHA has already invested \$6,944,412.11 in various projects that are either completed, in progress, or queued for work in BK03. These investments will improve convenience of trash disposal for residents and enhance operations for staff with improved equipment. Details for all waste management projects for developments in BK03 are included in the table below.

Completed

Between 2019 and early 2020, NYCHA completed eleven waste management projects at six developments. The projects completed at the developments are:

Enlarged hopper doors:

- Roosevelt I
- Stuyvesant Gardens II
- Sumner

Interior compactor installation:

- Roosevelt I
- Roosevelt II
- Sumner
- Tompkins

Exterior compactor installation:

- Marcy
- Roosevelt I
- Sumner
- Tompkins

In Progress/Queued

Currently, there are two interior compactor projects in progress and four projects queued for construction at three developments. The projects queued for 2020 are scheduled to get enlarged hopper door projects and interior compactors replaced. The enlarged hopper doors will allow residents to more easily dispose of larger trash bags, and the interior compactor replacements will update equipment that has outlasted its useful life.

Future Work

In addition to the work that is completed and underway, NYCHA submitted requests for funding totaling more than \$23 million between 2020 and 2027 to invest in waste management upgrades at developments across Bed-Stuy. These improvements will continue the pipeline of work replacing old interior compactors, providing for more convenient trash disposal, and re-designing how waste is handled and moved throughout the development. The re-designs will improve staff's handling of waste and be built with residents' experience of waste and its visibility at the forefront.

PACT-RAD

In 2019, the following developments began the transition to PACT-RAD management and have no recently completed, in progress, nor queued projects:

- Armstrong I
- Armstrong II
- Marcy Avenue-Greene Avenue Site A
- Marcy Avenue-Greene Avenue Site B

How to Deal with an Illegal Airbnb

For Hosts

Are you violating short-term rental restrictions and in jeopardy of receiving a fine or legal action from your landlord? Read the following restrictions, outlined in the New York State Multiple Dwelling Law, the New York City Administrative Code, and the New York City Zoning Resolution to find out.

Did you know: You cannot rent out an entire apartment or home to visitors for less than 30 days, even if you own or live in the building. You must be present during your guests' stay if it is for less than 30 days. You may have up to two paying guests staying in your household for fewer than 30 days only if every guest has free and unobstructed access to every room and exit within the apartment.

Internal doors cannot have key locks that allow guests to leave and lock their room behind them. Internal doors with such key locks create barriers to escaping in an emergency and may result in the issuance of a temporary vacate order.

Under the New York City Administrative Code, property owners are responsible for ensuring their properties are maintained in a safe and code-compliant manner at all times. Property owners can and will be issued a violation for any illegal short-term rentals at their property -- even if it is conducted by tenants.

New York State law also prohibits the advertising of an apartment in a Class A multiple dwelling (generally a building with three or more permanent residential units) for rent for any period less than 30 days. Fines for doing so range from \$1,000 to \$7,500 and will be issued to the person who is responsible for the advertisement.

For Neighbors

Are you concerned that apartments in your building or the homes on your block are being used as illegal short-term rentals or that these rentals are disrupting the safety and peace of your building or neighborhood? Signs of illegal short-term rentals vary according to the unique characteristics of each neighborhood and building. Other than the presence of online advertisements, the surest indication of illegal short-term rentals is often based on your common sense, and your observations of telltale signs such as:

1. A string of different people arriving to an apartment or home with luggage, only to leave a few days later.
2. Frequent visitors with luggage attempting to get into a building by using buzzer systems, consulting phones, and reviewing printed-out instructions.
3. Key lockboxes on the outside of a building and/or electronic keypad systems installed on doors and doorknobs.
4. Visitors congregating in hallways, lobbies, stairways and elevators, talking about their stays and consulting phones, maps or printed-out instructions, or mentioning online rental booking websites by name.

While any one of these signs may by itself indicate illegal short-term renting, being aware of the signs and reporting them to 311 can help us enforce the law and ensure the livability of your community.

There are several ways to report suspected illegal short-term rentals in your building or neighborhood. You can call 311 and follow the prompts or submit a complaint online. As you will see, this form provides space for you to describe what you are noticing in detail, including the websites for any online advertisements. Please be prepared to provide the specific address of the suspected illegal short-term rental, including the apartment number, and the websites for any online advertisements. You can report anonymously if you choose. Your complaint will be investigated by the Office of Special Enforcement, and you will be able to track the status of the complaint through both the 311 website and the Department of Buildings' Building Information System. Submit a complaint online at **portal.311.nyc.gov**.

References

- Arsen, D. (1992). Property Tax Assessment Rates and Residential Abandonment. *American Journal of Economics and Sociology*, 51(3).
- Botein, H. (2013). From Redlining to Subprime Lending: How Neighborhood Narratives Mask Financial Distress in Bedford-Stuyvesant, Brooklyn, *Housing Policy Debate*, 23:4, 714-737, DOI: 10.1080/10511482.2013.818052.
- Davis, T. (2013). *Black Power in Action: The Bedford-Stuyvesant Restoration Corporation, Robert F. Kennedy, and the Politics of the Urban Crisis*.
- Dinapoli, Thomas P. (2011). Foreclosures in New York City, Office of the New York State Comptroller, <https://www.osc.state.ny.us/osdc/rpt13-2011.pdf>
- Ghertner, D. A., McFann, H., & Goldstein, D. M. (2020). *Futureproof: Security Aesthetics and the Management of Life*. Durham: Duke University Press.
- Harris, J. (1977). New York City and the Economic Crisis. *The Journal of Sociology and Social Welfare*. 4:8, Article 17.
- Marcuse, P. (1985). Gentrification, Abandonment, and Displacement: Causes, and Policy Responses in New York City. *Journal of Urban and Contemporary Literature*, 28.
- Ment, David and Donovan, Mary (1980). *The People of Brooklyn; A History of Two Neighborhoods*, Brooklyn Educational Cultural Alliance, New York.
- Newfield, Jack (1969). *Robert Kennedy: A Memoir* (reprint ed.). New York: Penguin Group. pp. 87-109. ISBN 0-452-26064-7.
- Obermeyer, Brice (2009). "Removal and the Cherokee-Delaware Agreement," in *Delaware Tribe in a Cherokee Nation*, University of Nebraska Press, pp. 37048, 52-28.
- Purnell, B. (2013). *Unmaking the Ghetto: Community Development in Bedford-Stuyvesant During the Civil Rights and Black Power Movements*. Retrieved from <https://www.bowdoin.edu/africana-studies/pdf/purnell.pdf>.
- Rolnik, R. (2019). *Urban Warfare: Housing Under the Empire of Finance*. London; New York: Verso.
- Rothstein, R. (2018). *The Color of Law: a Forgotten History of How Our Government Segregated America*. New York: Liveright Publishing Corporation, a division of W.W. Norton & Company.
- Scherer, A. (1995). Is There Life After Abandonment—The Key Role of New York City's in Rem Housing in Establishing an Entitlement to Decent, Affordable Housing. *New York University Review of Law & Social Change*, 13(4). Retrieved from https://digitalcommons.nyls.edu/cgi/viewcontent.cgi?article=1785&context=fac_articles_chapters.
- Schwartz, A. (1999). *New York City and Subsidized Housing: Impacts and Lessons of the City's \$5 Billion Capital Budget Housing Plan*. Fannie Mae Foundation. *Housing Policy Debate*, 10(4).
- Spellen, Suzanne (2016). *The Inspiring Story of Weeksville, One of America's First Free Black Communities*. Retrieved from <https://www.brownstoner.com/history/weeksville-brooklyn-history-heritage-center/>.
- Woodsworth, M. (2016). *Battle for Bed-Stuy: the Long War on Poverty in New York City*. Cambridge, MA: Harvard University Press.

Glossary

Blockbusting – The practice by banks and other lenders of persuading white owners to sell their property cheaply because of fear of non-white people moving into the neighborhood, and thus profiting by reselling at a higher price.

Foreclosure – The legal process in which a lender attempts to recover the balance of a home loan from a borrower who has stopped making payments to the lender by forcing the sale of the home.

Real estate speculation – When someone buys property with the hopes of reselling it at a higher price in the near future.

Redlining – The discriminatory practice by federal government agencies, local governments, and the private sector of denying financial services, most notably home loans, to residents of certain neighborhoods based on the racial characteristics of the community.

Agencies / Partners

CNYCN – Center for New York City Neighborhoods

DEP – New York City Department of Environmental Protection

DOB – New York City Department of Buildings

DOF – New York City Department of Finance

DSNY – New York City Department of Sanitation

HRA – New York City Human Resources Administration

HPD – New York City Department of Housing Preservation and Development

LISC – Local Initiatives Support Corporation

MOPT – New York City Mayor’s Office to Protect Tenants

NY AG – New York Attorney General’s Office

NYCHA – New York City Housing Authority

OSE – New York City Mayor’s Office of Special Enforcement

PEU – New York City Mayor’s Public Engagement Unit

Appendix C:

**Guidelines for Approvals of Projects within
Influence of Existing NYC Transit Structure**

**GUIDELINES FOR APPROVAL OF
PROJECTS WITHIN THE INFLUENCE OF EXISTING NYC TRANSIT STRUCTURES**

1. The Applicant should search for NYC Transit as-built structure and utility drawings adjacent to the proposed project site and submit the following:
2. A complete set of architectural and structural drawings and two sets of structural and foundation drawings of ground floor and floors below. The drawings should show key plan, north direction, lot (property) lines, street names, ventilation gratings and station entrances, existing NYC Transit structures on plan and sections and NYC Transit reference drawing numbers.
3. A column schedule showing foundation loads, shear walls and/or wind bracings showing horizontal and vertical loads due to wind and seismic loadings.
4. Foundation plan(s) showing:
 - a) **For Spread Footings:** sizes, layout (horizontal & vertical) and design pressures.
 - b) **For Pile Foundation:** type, size, length and capacity of piles, spacings, pile cap details, casing and pile tip elevations, etc.
 - c) Location of existing NYC Transit structure relative to foundation(s) in plans and sections. Clearly indicate the influence line.
5. Boring data, including location and depth of each boring and method of drilling.
6. Working drawings for excavation support system, showing:
 - a) Vertical and horizontal layout of excavation support system, including all sheeting, walers, rakers, bracing, etc.
 - b) Footblock supports of rakers.
 - c) Individual sizes and spacing of structural members, connection and splice details.
 - d) Underpinning piers and excavation procedures.
7. Construction procedures for pile foundation and procedures for the installation of steel sheet piling and its support system, including dewatering operations and removal of temporary supports.
8. Excavation support system and structural calculations as required.
9. Architectural details of first or ground floor to determine building's relationship to existing entrances, vent structures, etc.
10. Sidewalk reconstruction drawings as soon as building plans have been approved.
11. Site safety plan showing construction fence installation, ramp, truck route, crane location, etc. and NYC Transit facilities including high roof area to restrict the loading.
12. NYC Transit General Notes, as applicable and NYC Transit Insurance Clauses shown on the drawing.

13. For demolition see NYCT Guidelines.

14. An approval fee of \$250.00 is required payable by check or money order **only**, made out to 'New York City Transit.'

In addition, a survey must be provided which precisely locates the NYC Transit structure in relation to the building structure. It may also be necessary to provide, based on the above survey and in conjunction with a detailed survey of the subway interior and framing, details showing the relationship of the subway framing to the building foundations; in order to determine the best footing shape(s).

Further, if building lies on Special Land Use District where NYC Transit requires an easement, easement volume details with its technical description and supporting documents are required for NYC Transit approval.

NEW YORK CITY TRANSIT
GENERAL NOTES

NOTE: The appropriate notes are to be made part of the Project's Contract Drawings.

1. The NYC Transit (NYCT) reserves the right to place inspectors, flagmen or other personnel in the subway structures during construction of the project linked by a telephone system, if deemed necessary, to observe the effects of the construction on the transit facilities. NYCT further reserves the right to place such personnel whenever, in its opinion, the project conditions warrant such placement, regardless of distance. The cost of such personnel, telephone installation and any re-routes, diversions of service, work trains, etc., made necessary by the project, must be borne by the project or the responsible New York City/State Agency.
2. All rock excavation adjacent to the transit structure is to be channel drilled two feet below subgrade.
3. If top of rock is found below subway structure, the subway structure must be underpinned in accordance with drawings to be submitted to NYCT for approval.
4. If rock is soft or seamy, lateral supports must be provided below the subway structure in accordance with drawings to be submitted to NYCT for approval.
5. Blasting will be permitted only with light charges subject to the approval of NYCT's Engineer and in accordance with the regulations of the Fire Department. The Contractor shall provide a detailed monitoring plan, providing for measurements of both particle velocity and displacements at critical locations of the NYCT structure. The monitoring plan shall include threshold and upset levels of both particle velocity and settlement together with an action plan for their implementation. The contractor shall secure an approved seismologist to install and operate suitable velocity gauges to continuously monitor particle velocity and an independent licensed surveyor to monitor displacements. The presence of a qualified technician from monitoring company is necessary to provide the vibration reading upon request of NYCT Engineer. The threshold maximum particle velocity above ambient caused by the blasting will be 0.5 inch per second. Values exceeding this level will be reviewed and evaluated by NYCT's Engineer. In no case will particle velocities exceed the upset level of 2.0 inches per second.
6. Before placing concrete, the subgrade of the foundations in the vicinity of the subway structure is to be inspected and approved by NYCT's Engineer.
7. If any portion of the subway structure or finish is damaged, it shall be repaired or replaced with the same materials in place, subject to the approval of NYCT's Engineer and at the expense of the project.
8. Excavation embankments are to be shored and braced. Drawings indicating a suggested method of construction are to be submitted to NYCT for approval in conjunction with the project's contract drawings. In case of excavation undermining the subway structure, underpinning may be required. Drawings for underpinning are to be submitted to NYCT for approval.

9. Temporary shoring may be placed in direct contact with NYCT structures only if the NYCT structure is shown to be able to support all anticipated loads that can be transferred through the temporary structures without damaging the existing structure. At the completion of the project, these temporary shoring and bracing systems are to be removed or cut-off as approved by NYCT.
10. When piles are to be driven or drilled adjacent to the subway structure, boring data, pile layouts, specifications and installation procedures are to be submitted to NYCT for approval. Velocity meters are to be installed in the subway tunnel at critical locations to monitor induced vibrations. Induced displacements along the tunnel structure and track invert are to be monitored during driving or drilling. The threshold maximum particle velocity above ambient caused by the driving or drilling will be 0.5 inch per second. Values exceeding this level will be reviewed and evaluated by NYCT's Engineer. In no case will particle velocities exceed the upset level of 2.0 inches per second.
11. No piles are permitted to be installed by any method within three feet of subway structure, measured from the edge of the pile or casing to the wall. Closed-end piles will not be permitted to be driven within ten feet of the subway structure.
12. All piles are to be placed within a preaugered cased hole to the influence line. The casing shall be cleaned without disturbing the soil outside the casing and the pile to be placed within the casing for installation. The piles may then be driven beyond the influence line within the casing.
13. The influence line shall start at the bottom of the subway structure and extend from 1H:1V to 2H:1V slope depending on the soil properties and ground water table. For piles installed within ten feet of the subway structure, the casing shall be extended up to the bottom of the subway structure.
14. All piles are to be driven or drilled a minimum of ten feet below the intersection of the pile centerline and the influence line of the subway structure.
15. The use of "down-the-hole -hammers" for installation of piles through overburden and fill will be permitted only to remove boulders. It will not be permitted as a matter of course to advance the hole. Their use to construct rock sockets will not be allowed within 5 feet of the NYCT structure. The use of machine utilizing air for soil removal will not be allowed.
16. Vibratory hammers will not be permitted within 75 feet of subway structures. Hoe rams will not be permitted within 25 feet of subway structures.
17. Dynamic compaction methods using dropped heavy weights cannot be conducted within 1000 feet of any NYCT structure unless it is shown that induced settlements and vibrations will not damage these structures. A suitable monitoring plan including settlement and vibration measurements must be approved by NYCT's Engineer for all such operations within these distances.

18. There shall be no machine excavation within 3 feet of NYCT structures, power duct lines, or any other facilities until they have been carefully exposed by hand excavation.
19. All dewatering operations conducted within 500 feet of the NYCT structure must be performed in accordance with drawings and procedures submitted to NYCT for approval. The distance from the structure to the dewatering operation can be reduced provided that soil conditions at the site indicate that the radius of influence of the dewatering is less than 500 feet. For dewatering within the radius of influence, the dewatering program must be shown to have negligible influence on settlements of the NYCT structure.
20. Subway entrances (ventilators, etc.) are to be underpinned or shored and braced if directed by NYCT's Engineer.
21. NYCT, at its discretion, reserves the right to require the project to close or maintain and protect existing subway entrances, ventilators, etc. adjacent to the project during construction. Such construction may include underpinning, shoring, bracing and erection of suitable barricades and/or canopies and shields. Such protection shall be in accordance with drawings submitted to NYCT for approval.
22. If shields are to be installed to protect NYCT facilities and/or the public, plans showing the location, type and method of attachment to the transit structure must be submitted to NYCT for approval.
23. All lumber and plywood used for protection of subway facilities must be fire retardant.
24. Subway emergency exits must be kept clear at all times.
25. In excavating over or near the subway roof, special care shall be exercised so that the thin concrete protection of the subway waterproofing is not damaged.
26. Burning of, welding to or drilling through existing steel structures will not be permitted except as shown on drawings approved by NYCT.
27. Horizontal and vertical control survey data of the existing NYCT structure is to be taken by a Licensed Land Surveyor to monitor any movements that occur during construction and to show that the induced movements are within allowables noted below. If any movements exceed allowables, remediation as approved by NYCT shall be performed.

Structure	Notify NYCT Engineer	Stop Work
Elevated	1/8 inch	¼ inch
Subway	¼ inch	½ inch

28. Bus routes affected by the project will or may require bus diversions. These arrangements shall be made through:

Ms. Sarah Wyss
Senior Director, Operations Planning
 New York City Transit
 2 Broadway, Room A17.82
 New York, New York 10004

When impacting any bus stop, Special Operations must be notified two weeks in advance.

29. Duct lines must be maintained and protected during construction. Any interference with duct lines should be reported to NYCT inspector. When a duct line containing cables is to be removed, or when masonry adjacent thereto is to be removed, penetrated, or drilled, the work shall be done with hand labor entirely, using hammer and chisel. Jackhammers, bull points or other power equipment shall not be used.
30. Where manholes are encountered:
 - a) They shall be protected and raised or lowered as required, to match the new street grade.
 - b) If manhole covers are raised or lowered, protect cables in manhole by wood sheeting of 2" nominal thickness.
 - c) Prior to the start of construction operations affecting manholes and duct lines, seven days notice must be given to Mr. Pierre Syldor, Sr. Director, Civil/Structural Engineering, Dept. of Subways, at 718/694-1465.
31. Construction work done near vent gratings and hatches shall be as follows:
 - a) Unless approved by the NYCT's Engineer, all vent gratings and hatches should remain outside the construction site, separated by a construction fence. Protective shields must be provided over vent gratings as required by NYCT's Engineer.
 - b) No building material, vehicles or construction equipment is to be stored or run over vent, gratings, hatches or emergency exits.
 - c) Details of sidewalk reconstruction around vent gratings, hatches and emergency exits are to be submitted to NYCT for approval.
32. Tractors, cranes, excavators, etc. used in the vicinity of the elevated structures shall be isolated from the ground. Since the elevated structure is used as a negative return path, with a consequent potential between it and the ground, any contact between the structure and grounded equipment could result in burning of the steel.
33. Temporary construction sheds, barricades or plywood partitions must be a minimum of 5'-0" from edge of finished platform. All barricades must be submitted to the Office of Station Programs for review and approval.
34. Station Areas or Stairway/Closings: The general requirements for Station Areas or Stairway/Closings are as follows:
 - a) Only one stairway at each station will be permitted to be closed at the same time. Approvals for closing any stairway must be obtained from the Division of Station Programs at least three weeks in advance.
 - b) Ms. Susannah Harrington, Director, Office of Station Programs; Telephone 718/694-4891 of the Division of Stations must be notified three weeks prior to the actual closing and reopening of the entrance.
 - c) Signage must be supplied and posted at least two weeks in advance, advising the public of the proposed subway stair closing. However, if it is an entire entrance closing, signage must be posted two weeks in advance.
 - d) The street entrance stairway should not be closed unless manpower and materials are available to commence work on dates permitted.

- e) Once the closing is effected, construction signs must be placed at appropriate locations on the barricades at the street and mezzanine levels, stating the contractor's name, 24 hour emergency telephone number, contract number, the duration of the closing, direction to an alternate entrance/exit, and an apology for the inconvenience to our customers.
 - f) Existing station signage must be adjusted to reflect any changes in access/egress.
 - g) Barricades are to be painted Federal Blue and be made of fire rated material. Barricades must be kept graffiti free at all times. The contractor must maintain the barricaded area clean of all debris.
 - h) All materials are to be properly stored and secured away from customer traffic.
 - i) The Contractor must remove all waste material and barricades from all station areas when construction is completed.
 - j) Inspection of the area under construction by authorized Station Department employees shall not be inhibited.
 - k) If streetlights on the sidewalks are affected, temporary lights shall be provided.
35. If new concrete construction is joined to existing concrete, dowels and keyways are to be used in accordance with NYCT Standards.
36. If the project involves construction or alteration of a subway facility on private property, the property owners will be required to enter into an agreement with NYCT pertaining to all work affecting the transit facilities and clearly defining limits and responsibility for maintenance and liability.
37. Wherever a new sidewalk is being placed adjacent to NYCT structures the following will be required:
- a) The top of the new sidewalk shall be flush with the subway vent gratings, hatches and emergency exits.
 - b) The slope of the new sidewalk shall be such that the drainage be away from these structures.
 - c) A 1/2" premolded filler shall be installed between the new sidewalk and NYCT structure.
 - d) Where sidewalk elevations are being changed details of proposed work around NYCT structures are to be submitted for approval.
38. Before entering NYCT property, Contractor or Subcontractor's personnel shall have attended NYCT Track Safety Training and expect to follow NYCT rules and regulations as per training and Engineer instructions
39. Before the start of any work, the Contractor shall make an examination, in the presence of NYCT's Engineer, of the interior and exterior of NYCT subway or other structure adjacent to the proposed work. The person or persons authorized by the Contractor to make these examinations shall be approved by the Engineer. The Contractor shall take all photographs as may be necessary or ordered to indicate the existing condition of NYCT structure. One copy of each photograph, eight inches by ten inches in size, and the negative is to be submitted to Mr. Pierre Syldor, Sr. Director, Civil/Structural Engineering, Dept. of Subways, 130 Livingston Street, Room 8032F, Brooklyn, New York 11201, Telephone 718/694-1465 before the start of construction.
40. All architectural details (service booths, railings, doors, etc.) are to conform to the latest NYCT Standards. These standards are available at NYCT.
41. Standard NYCT Insurance Clauses are to be made part of the Project's Contract Drawings. Proof that the necessary insurance is in effect will be required before work can commence.

42. At the close of any project involving construction or alterations to transit facilities, one set of vellums or mylars, five sets of 35mm microfilm, and electronic copies complying to microstation.dgn format of "approved as-builts" must be provided to NYCT for its records. For details of specific requirements contact NYCT Outside Projects.
43. At least three weeks prior to the start of construction operations, **notification must be given** to Mr. Pierre Syldor, Sr. Director, Civil/Structural Engineering, Dept. of Subways. The contractor to provide temporary quarters near the job site for NYCT inspectors containing a desk and telephone.

Appendix D:
Job Outreach Plan

Job Outreach Plan

Overview

The Job Outreach Plan (“Plan”) is intended to provide communities in which an affordable housing project is located with information and opportunities to apply for open positions that may be available on the project.

Any project that the New York City Department of Housing Preservation and Development (HPD) contributes \$2 million dollars or more towards the creation or preservation of affordable housing will be required to submit a Job Outreach Plan.

Prior to HPD’s construction loan closing, a developer and or borrower requesting city subsidies must use HPD’s approved form to submit information on their job outreach plans related to employment opportunities generated on the proposed project. The Job Outreach Plan should at a minimum engage and inform communities, within a three-mile radius of the project, about job opportunities on or related to the project. The Job Outreach plan is to be implemented during the construction phase of the project.

A quarterly report must be submitted identifying the number and types of positions filled, and outreach strategies employed.

If a project is also subject to HIRENYC requirements, continued participation in such program is also required.

Instructions

Project

Please provide details of the project. The HPD Development Project Manager can provide the project name and ID, if necessary.

Developer/Borrower

Please provide the name of the borrower legal entity that will receive financing and/or land. Along with the borrower legal entity (i.e. single purpose entity created for the project), please provide details about one entity (e.g. developer) that will act as the primary contact during the construction phase of the project. This entity and its primary contact person will be responsible for ensuring the submission of quarterly reports.

Plan

Please indicate the date of submission. If you have submitted a plan previously and are amending a previous plan, please check the amended form box.

(1) Identify the number and types of positions

Enter the number and type of positions to be filled (Construction and/or Non-Construction jobs). Identify or describe the strategies that will be employed to fill the positions and list or describe your anticipated hiring timeframe.

(2) Check the box if there is no anticipated hiring during the life of the project, skip the remaining questions then complete the Affirmation section.

(3) Outreach strategy, recruitment approach with timeline

List or describe your outreach strategy, recruitment approach and your outreach timeline to identify and recruit candidates for open positions: Describe all your anticipated outreach efforts prior to and during construction on the project.

(4) Workforce Development Strategic Partner

If you will be working with a workforce development strategic partner provide its name and address, and describe the task(s) that they are expected to perform. Also, list the anticipated start and end date its involvement.

The development team may choose to utilize a workforce development strategic partner(s) for this particular project to assist in recruiting candidates, providing employee support, and job training and placement support. Possible strategic partners could include but are not limited to non-profits, government entities, schools, churches, block associations.

(5) Affirmation and Submission

The person authorized to submit this plan should submit a signed job outreach plan prior to closing to the HPD Project Manager. Developers/Borrowers may: 1) sign using an electronic signature and email this document; 2) print, sign, scan, and email this document; or 3) print, sign, and mail this document.

Appendix E:

Submission Forms

Form A: Completeness Checklist and Applicant's Letter

A1 – Completeness Checklist (Tab A)

Before completing the following forms, please see instructions in **Section IX (Submission Requirements)**.

Tab	Form	✓
A	Completeness Checklist and Applicant's Letter	
	1. Completeness Checklist (Form A-1)	
	2. Respondent's Letter (Form A-2)	
B	Project Narrative/Development Summary	
	1. Project Narrative (<i>provided by Applicant</i>)	
	2. Proposal Summary (Form B)	
C	Trade Secrets (<i>optional</i>)	
D	Developer Respondent Description	
	1. Development Team Information and Applicant Questionnaire (Form D-1)	
	2. Not-For-Profit Organization Form (Form D-2)	
	3. Additional information on Project Staffing and Project Management (<i>optional</i>)	
E	Development Team Experience and Capacity	
	1. Residential Development Experience and Current Workload (Form E-1)	
	2. Residential Management Experience and Current Workload (Form E-2)	
	3. Management Questionnaire (Form E-3)	
	4. Additional Evidence of Experience and Qualifications (<i>provided by Applicant</i>)	
	5. Affirmative Capacity Statement (<i>provided by Applicant</i>)	
F	Development Schedule/Phasing Plan (<i>provided by Applicant</i>)	
G	Financing Proposal	
	1. Financing Proposal (Form G)	
	2. Financing Narrative (<i>provided by Applicant</i>)	
H	Financing Letters of Interest and Historical Financing Letters of Interest/Award Letters (<i>provided by Applicant</i>)	
I	Assets Statements (Form I)	
J	Development Program (<i>provided by Applicant</i>)	
K	Community and Economic Development (<i>provided by Applicant</i>)	
L	Design Narrative (<i>provided by Applicant</i>)	
M	Architectural and Urban Design Drawings (<i>provided by Applicant</i>)	

**Bedford-Stuyvesant Community Wealth and Wellness RFP
Form A2 – Applicant’s Letter**

NYC Department of Housing Preservation and Development
Office of Neighborhood Strategies
Division of Planning and Predevelopment, Predevelopment Unit
100 Gold Street, Room 9X
New York, NY 10038
Attention: Natsumi Yokura

Re: Proposal in Response to the Bedford-Stuyvesant Community Wealth and Wellness RFP

Dear Ms. Yokura:

This letter is being submitted in connection with my proposal (“Proposal”) submitted in response to the Request for Proposals (“RFP”) issued by the Department of Housing Preservation and Development (“HPD”) of the City of New York (“City”) for the Bedford-Stuyvesant Community Wealth and Wellness RFP.

I have received, read, and understand the provisions of the RFP. I understand that selection of an Applicant (“Applicant”) under the RFP for disposition of the Development Site(s) and the development of the Project described in the RFP (“Project”) will mean only that HPD will commence negotiations with such Developer regarding the development of the Development Site(s).

I recognize that any negotiations with HPD will be subject to the following terms and conditions:

1. The commencement of negotiations will not represent any obligation or agreement on the part of the City, which may only be incurred or entered into by a written agreement which has been (i) approved as to form by the City’s Law Department, (ii) approved by the Mayor after a hearing on due notice; and (iii) duly executed by the Applicant and the City. The Negotiation Letter will only indicate HPD’s intention to commence negotiations, which may ultimately lead to the execution of such an agreement.
2. The Applicant will not have permission to enter upon the Development Site(s), which permission will only be granted, if at all, in the form of a license agreement duly executed by the Applicant and the City. The execution of any such license agreement, if it occurs, will only indicate that the City has granted permission for the Applicant to enter onto the Development Site(s) for the limited purposes stated in the scope of work set forth therein, and will not indicate that the City reached any other agreement with the Applicant regarding the Development Site(s) or the Project.
3. The following requirements will have to be satisfied prior to the disposition of the Development Site(s):

The disposition of the Development Site(s) and tax exemptions to be granted, if any, must be reviewed and approved in accordance with all applicable HPD and City policies, which include, but are not limited to, the following:

- a. The Applicant, any other potential grantee of the Development Site(s), and their respective Principals must successfully undergo a background check concerning their suitability to do business with the City.
 - b. The Development Site(s) will not be sold to any person or entity which, or to any entity with a Principal who: (i) has not fulfilled development responsibilities undertaken in connection with the City or other governmental entities, (ii) is in default on any obligations to the City, (iii) is a former owner of the Development Site, or (iv) has lost real property to the City in tax or lien enforcement proceedings.
 - c. The price and other terms for the disposition of the Development Site(s) and the tax exemption(s) to be provided, if any, will be consistent with applicable City policies.
 - d. The grantee must execute legal documents in form and substance acceptable to HPD and in form approved by the City's Law Department.
4. During negotiations, the Applicant must diligently, competently, and expeditiously comply with all requirements communicated to the Applicant by HPD.
 5. The design of the Project must comply with any applicable HPD development requirements and guidelines.
 6. Either HPD or the Applicant may terminate negotiations at any time with or without cause. Negotiations may be terminated if Applicant does not commence construction within eighteen (18) months from the date of the Negotiation Letter.
 7. If negotiations are terminated by either HPD or the Applicant, whether with or without cause, or if negotiations terminate automatically, then neither the City nor the Applicant will have any rights against or liabilities to the other.
 8. The City is not obligated to pay, nor will it in fact pay, any costs or losses incurred by the Applicant at any time, including, but not limited to, the cost of: (i) any prior actions by the Applicant in order to respond to any selection process, or (ii) any future actions by the Applicant in connection with the negotiations, including, but not limited to, actions to comply with requirements of HPD, the City, or any applicable laws.

Very truly yours,

Signature

Title

Applicant

Form B – Proposal Summary

*The summary below **MUST** be consistent with the rest of the Proposal (e.g. Financing Proposal and Design Narrative).

Unit Summary

Building Name/Description	Rental Units	Homeownership Units	Super Units	Total Units	Gross Square Feet
				0	
Total					
% of Total Project				-	-

Affordability Summary

Building Name/Description	%AMI	%AMI	%AMI	%AMI	%AMI
Total Units					
% of Total Project					

Type of Housing	Y/N if included in proposal	Units
Supportive Housing Units*		
Senior Units (62+)*		
Homeless Units*		
Other *		

*These populations may overlap

Unit Count by Type

Building Name/Description	Studio	1BR	2BR	3BR/4BR
Total Units				
% of Total Project				

Average Unit Size (SF)

Building Name/Description	Studio	1BR	2BR	3BR/4BR

Development Program (residential, commercial, community facility, etc.)

Building Name/Description	
Use	Gross Square Feet
Residential Units	
Accessory Social and Welfare Facilities, amenities, etc (Total and each space listed separately)	
Circulation and mechanical areas	
Commercial (Rentable and/or condominium)	
Community Facility (Rentable and/or condominium)	
Open Space	
Parking (if applicable)	
Other	
Total Gross Square Feet	

*add additional tables if more than one building/phase

Rental Assistance and Services Funding (if applicable)

Building Name/Description	Rental Assistance (Number of units and type of rental assistance)	Services Contracts (Number of units and source of contract)

Architectural Summary

[illegible]

Form D: Development Team Information and Applicant Questionnaire

D1 – Development Team Information (Tab D)

All applicants shall complete pages 1 - 3 of this form. Applicants that include a not-for-profit entity as principal of the developer or part of the Development Team shall also complete pages 4 -6.

Name of Applicant: _____

Name of Contact Person: _____ E-mail: _____

Mailing Address: _____

Telephone No: _____ Alternate Phone: _____

COMPOSITION OF APPLICANT ENTITY:

1. Type of organization (i.e. partnership, corporation, limited liability company, joint venture): _____

2. Provide the following information about all principals of the applicant. For corporations, provide the names of the officers and any shareholders owning 10% or more; for partnerships, provide the names of all general partners. For joint ventures, provide the information separately for each entity that comprises the joint venture. Also, state the role(s) that each principal would play in the development of the sites, using the categories specified below.

NAME OF ENTITY # 1: _____ **Percent Interest in Proposed Project:** _____

☐ M/WBE (attach certification)

☐ Non-Profit

PRINCIPALS: Name/Position/Title	Home Address	Role*	% Interest in Entity

NAME OF ENTITY # 2: _____ **Percent Interest in Proposed Project:** _____

☐ M/WBE (attach certification)

☐ Non-Profit

PRINCIPALS: Name/Position/Title	Home Address	Role*	% Interest in Entity

* Role Categories: GP = General/Managing Partner; GC = General Contractor; F = Provides financing, inactive; A = Architect; L = Legal Services; MA = Managing Agent; O = Other (specify)

Use additional sheets as necessary.

3. Provide the names, addresses, e-mail addresses, and telephone of members of the development team to the extent that these have been decided; if unknown, enter "N/A".

DEVELOPMENT TEAM:

<u>Architect:</u>	<u>Marketing Agent:</u>
<u>General Contractor:</u>	<u>Managing Agent:</u>
<u>Legal Counsel:</u>	<u>Social Service Provider:</u>
<u>Other:</u>	<u>Other:</u>

Is there an identity of interest between any principals of the developer and any other entities that make up the development team? Yes [] No []

If yes, please explain.

4. Has any principal identified above, or any organization in which the principal is or was a general partner, corporate officer, or owned more than 10% of the shares of the corporation, been the subject of any of the following:

- (1) Conviction of, or charges currently pending for, arson, fraud, bribery, or grand larceny any felony or crime of dishonesty?
Yes [] No []
- (2) Noncompliance with fair housing or anti-discrimination laws, any applicable codes or ordinances, labor laws, or construction laws?
Yes [] No []
- (3) Had an ownership or management interest in real property that was the subject of a tax lien sale, was or is the subject of tax, mortgage, or lien foreclosure or enforcement proceedings, or is currently in tax or mortgage arrears?
Yes [] No []
- (4) Had an ownership or management interest in a property with respect to which HPD commenced an action in the Housing Part of the Civil Court, or with respect to which an administrator was appointed pursuant to Article 7-A of the Real Property Actions and Proceedings Law?
Yes [] No []
- (5) Denial of a certification of no harassment or any administrative or judicial finding of harassment?
Yes [] No []
- (6) Default or poor performance rating under any agreement with, or suspension or debarment by, any governmental entity?
Yes [] No []
- (7) In the last seven years, filed a bankruptcy petition or been the subject of involuntary bankruptcy proceedings?
Yes [] No []
- (8) In the last five years, failed to file any required tax returns, or failed to pay any applicable Federal, State of New York, or City taxes or other charges?
Yes [] No []
- (9) Had any negative findings from the City's Department of Investigation?
Yes [] No []

If the answer to any question is yes, provide the following information about each instance: name of principal(s); name(s) of organization(s) or corporation(s); principal's status in the organization or corporation (e.g. officer), the date of the action, and current status and disposition.

CERTIFICATION

[This certification must be signed by one of the principals listed above; if the applicant is a joint venture, it must be signed by a principal of each entity that comprises the joint venture.]

I certify that the information set forth in this application and all attachments and supporting documentation is true and correct. I understand that the City of New York will rely on the information in or attached to this document and that this document is submitted to induce the City of New York to select this proposal for development of a site.

I understand that this statement is part of a continuing application and that until such time that the subject project is finally and unconditionally approved by the City of New York, I will report any changes in or additions to the information herein, and will furnish such further documentation or information as may be requested by the City of New York or any agency thereof.

I understand that if I receive preliminary designation to develop this site, I must submit all additional disclosure forms required.

Name of Organization

Signature

Date

Print or Type Name and Title

Name of Organization

Signature

Date

Print or Type Name and Title

D2 – Not-For-Profit Organization: Applicant Description

Name of
Organization: _____
Office _____
Address: _____

City: _____ State: _____ ZIP Code _____

Executive Director: _____

Contact Person: _____ Title: _____

Phone No. _____ FAX No. _____

ROLE OF ORGANIZATION IN THE PROJECT: Describe the role that the not-for-profit organization will play, such as developer, marketing agent, etc.

Date Established: _____	Date Incorporated: _____
----------------------------	-----------------------------

CERTIFICATION: I CERTIFY THAT THE INFORMATION SET FORTH IN THIS DISCLOSURE STATEMENT AND ITS ATTACHMENTS IS TRUE AND CORRECT.

Signature of Officer

Print Name and Title

Date

Use additional sheets as necessary.

D2 – Not-For-Profit Organization: Directors, Officers, and Key Staff

Name of Organization: _____

Name and Home Address	Position and/or Office in Organization	Date of Initial Appointment	Current Occupation and Name of Employer

Use additional sheets as necessary

D2 – Not-For-Profit Organization: Major Sources of Funding

Name of Organization: _____

Provide the following information regarding your major sources of funding during the two years preceding the deadline for submission of proposals under this RFP.

Funding Source (Agency, Department, etc.)	Name of Program	Contact Person Name and Phone Number	Purposes of Funding	Dates of Funding	Funding Amount

Use additional sheets as necessary

Site: _____ **Developer:** _____

[illegible]

(g) **MANAGEMENT:** Indicate if you manage the project directly or use a property manager. Provide the name of the property manager used, if any. Indicate N/A if you no longer own the project.

Bedford-Stuyvesant Community Wealth and Wellness RFP
Form E2 – Residential Management Experience and Current Workload

Name of Applicant: _____

Entity Whose Experience is Described Listed Below: _____

List below all properties managed currently or within the seven (7) year period preceding the deadline for submission of proposals in response to this RFP. Use additional pages as needed.

Property Address: Building Number, Street City, State, Zip	Housing Type (i.e. 1 - 4 family homes; multifamily rental; coop; condominium, shelter)	Number of DU's/ shelter beds	Dates of Management		Section 8? (Y/N)	LIHTC? (Y/N)	Public Hsg Units (Y/N)	Owner ("Self", or provide name and phone number):
			From	To				

E3 – Management Questionnaire

1. Across your portfolio, what is the typical ratio of property managers to number of units? Describe if staffing plans differ based on the funding source (e.g. LIHTC or HOME).
2. Describe the management and maintenance staffing plan envisioned for this project. If you have one, please submit a sample or project-specific Management Plan.
3. What property management certifications and licenses are held by your staff? (For example: RAM or IREM certification, tax credit certification, commercial real estate broker's license, etc.)
4. Please describe any LIHTC and/or HOME compliance coursework management staff has completed.
5. Has any property managed by the manager or owned by the owner ever had a recapture of LIHTC? If so, please explain in detail. Please include instances where you may have purchased or taken over management of a property with open compliance issues.
6. Have IRS Forms 8823s been issued for your properties, reporting noncompliance that was uncorrected at the time of issuance? If so, how many have been issued? Please include instances where you may have purchased or taken over management of a property with open compliance issues.
7. Do any properties managed by the manager or owned by an affiliate of the owner have open HOME compliance issues? If so, please explain in detail. Please include instances where you may have purchased or taken over management of a property with open compliance issues.
8. Do any properties managed by the manager or owned by an affiliate of the owner have open Class C NYC Housing Maintenance Code violations or open NYC DOB violations? If so, please explain in detail. Please include instances where you may have purchased or taken over management of a property with open violations.
9. Has the management company or any of its principals been disbarred by HUD or any other government agencies?
10. What is the vacancy rate across your portfolio as of the date of this submission? Please explain.
11. What are delinquent rents as a percentage of total rent roll across your portfolio of owned/managed properties? Please submit data showing arrears at 30, 60, and 90+ days arrearages.
12. Please submit a sample Monthly Management Report from the last year for an affordable housing property of your choosing.

Bedford-Stuyvesant Community Wealth and Wellness RFP
Form G: Financing Submission Template - Open Door Projects

Instructions

Please complete this pro forma for your project. Fill in the cells shaded blue. Keep cells linked and maintain calculations. If you modify given assumptions, please clearly note the changes.

Applicants should provide separate pro formas for each component of a project that will be separately financed.

Applicants must provide these forms in Excel file format on a thumb drive in addition to the hard copies submitted in the binder.

Project Name

Developer

Address

BBL

Units:

50

PROJECT OVERVIEW

% of Total GSF	Total GSF	Use Type	
43.75%	23	Residential	0 efficiency level
18.75%	10	Commerical	
18.75%	10	Community	
18.75%	10	Parking	# parking spaces
100%	53	Total Project GSF	

Unit Type	Total Units	% of Total Units	Rooms per DU	Total Rooms
0BR	0	0%	2	-
1BR	0	0%	3	-
2BR	0	0%	4	-
3BR	0	0%	5	-
4BR	0	0%	6	-
Super Unit		0%		-
Total	-			-

		Household Income Limit (AMI)		
Unit Type	Total Units	90% AMI	110% AMI	130% AMI
Studio	-	0	0	0
1BR	-	0	0	0
2BR	-	0	0	0
3BR	-	0	0	0
4BR	-	0	0	0
Total	-	-	-	-

AHC Funding			
Subsidy per Unit Total	AMI Limit	# of DU	Total Subsidy
\$40,000	90%	0	\$0
\$32,500	110%	0	\$0
\$25,000	130%	0	\$0
Total			0

S+U

Project Name

Developer

Address

BBL

0

-

-

-

Units:

50

SOURCES AND USES

Construction Sources		Per DU	% of Total
Construction Loan	1,000,000	20,000	310%
NYC HPD Open Door	15,000,000	300,000	4652%
NYS Affordable Housing Corporation (AHC)	-	-	0%
Developer Equity	29,442	589	9%
Deferred Developer Fee	28,040	561	9%
Deferred Reserves	-	-	0%
Gap (Surplus)	(15,735,022)	(314,700)	(49)
TOTAL SOURCES	322,460	6,449	100%

Permament Sources		Per DU	% of Total
NYC HPD Open Door	15,000,000	300,000	4652%
NYS Affordable Housing Corporation (AHC)	-	-	0%
Sales Proceeds	-	-	0%
Gap (Surplus)	-14677540	-293550.8	-45.51739751
TOTAL SOURCES	322,460	6,449	100%

Uses		Per DU	% of Total
Acquisition	-	-	0%
Hard Costs	-	-	0%
Soft Costs	294,420	5,888	91%
Developer Fee	28,040	561	9%
TOTAL USES	322,460	6,449	100%

Dev Budget

Project Name

Developer0

Address

BBL

Units:50

DEVELOPMENT BUDGET

USES	Total	Per DU	PSF	Notes
Acquisition				
Purchase Price		-	-	
Total Acquisition Costs	-	-	-	
Hard Costs				
Demolition		-	-	
Contractor Price				
Residential		-	-	
Commercial		-	-	
Community Space		-	-	
Parking		-	-	
Hard Cost Contingency	-	-	-	5% x hard costs
Total Hard Costs	-	-	-	
Soft Costs				
Professional Fees				
Accounting		-	-	
Appraisal		-	-	
Borrower's Legal		-	-	
Borrower's Engineer/Architect		-	-	#DIV/0! HPD preference: <5.5% of hard costs
Bank's Engineer - Plan and Cost Review		-	-	
Bank's Engineer - Inspections		-	-	per visit
Bank's Legal (Construction Loan)		-	-	
Controlled Inspections		-	-	#DIV/0! of hard costs
Environmental Phase I & Phase II		-	-	
Environmental CEQR		-	-	
Green Consultant and EGC Fee		-	-	
Geotechnical		-	-	
Permits/Expeditor		-	-	
Surveys		-	-	
Subtotal	-	-	-	
Closing & Other Fees				
Bank Commitment Fee	-	-	-	of loan amount
EO 50 Fee	\$1,400	28	26.25	
HDFC Fee	-	-	-	per du
Signs		-	-	\$100 per site
Title Insurance	144,000	2,880	2,700.00	0.90% x loan amounts
Subtotal	145,400	2,908	2,726.25	
Carrying Costs				
AG Offering Plan	-	-	-	0.6% of Sales
Construction Loan Interest	-	-	-	
Homeownership Counseling/Training	-	-	-	per du
Insurance (Liability, Builder's Risk)		-	-	
Legal (unit closings)	75,000	1,500	1,406.25	\$1,500 per du
Legal (offering plan)		-	-	
Marketing	-	-	-	per du
NYS Transfer Tax (End Loans)	60,000.000	1,200	1,125.00	0.4% of Contract Price (including subsidy)
Property taxes		-	-	
Security		-	-	
Utilities		-	-	
Subtotal	135,000	2,700	2,531.25	
Reserves				
Capitalized Operating Reserve		-	-	
Capitalized Replacement Reserve	-	-	-	per du
Subtotal	-	-	-	
Soft Cost Contingency	14,020	280	262.88	5% of soft costs
Total Soft Costs	294,420	5,888	5,520.38	
Developer Fee	28,040	561	525.75	10% of subtotals
Total Development Cost	322,460	6,449	6,046.13	

Project Name

Developer

Address

BBL

-

0

-

-

Units:

50

Construction Loan Interest

Term	Months
Construction	
Marketing	
Total term	0

Interest Rates	
Construction Loan	
HPD Loan	0.25%

Interest Calculation						
	Amount	% Outstanding	Term (years)	Rate	Interest	
Construction Loan	\$ 1,000,000		0	0.00%	\$	-
	\$ 1,000,000	100%	0	0.00%	\$	-
HPD Loan	\$ 15,000,000	100%	0	0.25%	\$	-
Total Construction Interest						\$ -

Commercial and Ancillary Income	# of spaces	Monthly Rent	Annual Income
Parking - All Grade	0	\$0.00	\$0
	Total of	Annual rent/af	Annual Income
Commercial	10	\$0.00	\$0
Community Facility	10	\$0.00	\$0

End Loan Assumptions	
Interest Rate	5.00%
Amortization (Yrs)	30
Total Downpayment	5.00%

HH Size	HH Factor	
0BR	0.6	68,220
1BR	0.75	85,275
2BR	0.9	102,330
3BR	1.04	118,248
4BR	1.16	131,892

100% AMI (2020)	\$ 113,700
Buyer Income	33%

Select Utility Allowance city (No Electric Stove) Allowance

	Electricity (No Electric Stove) Allowance	Electricity (With Electric Stove) Allowance	Gas Allowance	Electricity (No Electric Stove) + Gas Allowance	Electricity (With Electric Stove) + Gas Allowance
0BR	\$52	\$70	\$19	\$76	\$89
1BR	\$59	\$75	\$20	\$95	\$109
2BR	\$66	\$79	\$20	\$100	\$119
3BR	\$72	\$99	\$22	\$109	\$122
4BR	\$80	\$106	\$24	\$104	\$120

Unit	BR Size	Sales Price	Supportable Mortgage	Net SF	Annual CAM	Annual Utility Payments	Annual Mortgage Payments	Total Annual Housing Costs	Buyer's Required Income	AMI	PSF	Market PSF	Discount to Market (PSF)	Market Sales Price	Discount to Market (Sales Price)
1			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
2			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
3			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
4			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
5			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
6			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
7			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
8			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
9			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
10			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
11			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
12			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
13			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
14			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
15			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
16			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
17			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
18			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
19			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
20			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
21			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
22			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
23			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
24			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
25			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
26			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
27			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
28			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
29			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
30			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
31			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
32			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
33			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
34			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
35			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
36			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
37			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
38			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
39			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
40			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
41			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
42			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
43			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
44			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
45			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
46			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
47			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
48			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
49			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
50			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
51			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
52			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
53			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
54			\$0		\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
55			\$0	3	\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	0	\$0			
56			\$0	4	\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	0	\$0			
57			\$0	7	\$0	\$N/A	\$0	\$N/A	\$N/A	\$N/A	\$0	\$0			
		0									\$0	\$0			

Project Sellout

Project Name	-	Units	50
Developer	0	Rooms	0
Address	-	Buildings	
BBL	-	Elevators	

[illegible]

[illegible]

Bedford-Stuyvesant Community Wealth and Wellness RFP
Form G: Financing Submission Template - Non-Open Door Projects

Instructions

Please complete this pro forma for the rental component of your project. Fill in the cells shaded blue. Keep cells linked and maintain calculations. If you modify given assumptions, please clearly note the changes.

Applicants should provide separate pro formas for each component of a project that will be separately financed.

Applicants must provide these forms in Excel file format on a thumb drive in addition to the hard copies submitted in the binder.

Project Name:

Site:

Units:

-

SOURCES AND USES

Construction Sources			per DU	% of total
First Mortgage (Lender:)	#DIV/0!		#DIV/0!	#DIV/0!
Second Mortgage (Lender:)		\$0	#DIV/0!	#DIV/0!
Third Mortgage (Lender:)		\$0	#DIV/0!	#DIV/0!
Fourth Mortgage (Lender:)		\$0	#DIV/0!	#DIV/0!
LIHTC Equity		\$0	#DIV/0!	#DIV/0!
Deferred Developer's Fee		\$0	#DIV/0!	#DIV/0!
Developer Equity	#DIV/0!		#DIV/0!	#DIV/0!
Other source (Specify:)		\$0	#DIV/0!	#DIV/0!
Gap/(Surplus)		\$0	#DIV/0!	#DIV/0!
TOTAL SOURCES	#DIV/0!		#DIV/0!	#DIV/0!

Permanent Sources				
First Mortgage (Lender:)	#DIV/0!		#DIV/0!	#DIV/0!
Second Mortgage (Lender:)		\$0	#DIV/0!	#DIV/0!
Third Mortgage (Lender:)		\$0	#DIV/0!	#DIV/0!
Fourth Mortgage (Lender:)		\$0	#DIV/0!	#DIV/0!
Other source (Specify:)		\$0	#DIV/0!	#DIV/0!
LIHTC Equity		\$0	#DIV/0!	#DIV/0!
Deferred Developer's Fee	#DIV/0!		#DIV/0!	#DIV/0!
Developer Equity		\$0	#DIV/0!	#DIV/0!
Other source (Specify:)		\$0	#DIV/0!	#DIV/0!
Gap/(Surplus)		\$0	#DIV/0!	#DIV/0!
TOTAL SOURCES	#DIV/0!		#DIV/0!	#DIV/0!

Uses				
Acquisition Cost		\$0	#DIV/0!	#DIV/0!
Construction Cost		\$0	#DIV/0!	#DIV/0!
Soft Cost	#DIV/0!		#DIV/0!	#DIV/0!
Developer's Fee		\$0	#DIV/0!	#DIV/0!
TOTAL USES	#DIV/0!		#DIV/0!	#DIV/0!

Project Name:

Site:

Units:

0

DEVELOPMENT BUDGET

		Developer Costs	
Acquisition Cost		-	
Construction Cost			
Contractor Price			
Residential	#DIV/0! /du		#DIV/0! psf
Accessory Tenant Common Areas			#DIV/0! psf
Commercial Space			#DIV/0! psf
Community Space			#DIV/0! psf
Parking			#DIV/0! psf
Contingency		-	
Total Hard Cost	#DIV/0! /du	-	#DIV/0! average per sf
Soft Cost			
Borrower's Legal			
Borrower's Engineer/Architect Fees			
Accounting & Cost Certification			
Housing/Development Consultant			
Bank's Engineer			
Bank Legal			
Permits and expediting			
Environmental Phase I & II			
CEQR			
Borings			
Survey			
Geotechnical			
Title Insurance			
Appraisal			
Other (Specify: _____)			
Subtotal		\$0	
Financing Fees (Please maintain links to original calculations and note any changes)			
Upfront L/C Fee	of LOC amt	#DIV/0!	
Annual L/C Fee	of LOC amt	#DIV/0!	
HDC Fee (if applicable)	of HDC cons 1st	#DIV/0!	
NY State Bond Issuance Charge	of HDC cons 1st	#DIV/0!	
Costs of Issuance	of HDC cons 1st	#DIV/0!	
HPD Fee (if applicable)			
Interest Rate Cap (estimate)			
Tax Exemption/Abatement Fees & Consultant			
LIHTC Application Fee			
Non Profit Sponsor			
Other (Specify: _____)			
Subtotal		#DIV/0!	
Carrying Costs			
Construction Interest		#DIV/0!	(change link if assuming variable rate)
Negative Arbitrage		#DIV/0!	
Mortgage Recoring Tax			
Water/Sewer & Real Estate Taxes			
Utilities			
Insurance			
Construction Monitor			
Marketing			
Security			
Other (Specify: _____)			
Subtotal		#DIV/0!	
Reserves and Contingency			
Social Service Reserve			
Capitalized Operating Reserve	/unit	-	
Additional Operating Reserve (if applicable)			
Soft Cost Contingency			
Subtotal		-	#DIV/0! of soft costs
Total Soft Costs		#DIV/0!	
Developer's Fee			#DIV/0! of TDC less Dev Fee
Total Development Cost:		#DIV/0!	

Construction Sources

First Mortgage (Lender: _____)	#DIV/0!	#DIV/0!
Second Mortgage (Lender: _____)	-	#DIV/0!
Third Mortgage (Lender: _____)	-	#DIV/0!
Fourth Mortgage (Lender: _____)	-	#DIV/0!
LIHTC Equity		#DIV/0!
Deferred Developer's Fee		#DIV/0!
Developer Equity		#DIV/0!
Other source (Specify: _____)		#DIV/0!
Gap/(Surplus)	#DIV/0!	#DIV/0!
Total	#DIV/0!	#DIV/0!

Permanent Sources

First Mortgage (Lender: _____)	#DIV/0!	#DIV/0!
Second Mortgage (Lender: _____)	-	#DIV/0!
Third Mortgage (Lender: _____)	-	#DIV/0!
Fourth Mortgage (Lender: _____)	-	#DIV/0!
LIHTC Equity		#DIV/0!
Deferred Developer's Fee	#DIV/0!	#DIV/0!
Developer Equity		#DIV/0!
Other source (Specify: _____)		#DIV/0!
Gap/(Surplus)	#DIV/0!	#DIV/0!
Total	#DIV/0!	#DIV/0!

Project Name:

Site:

Units: 0

CONSTRUCTION INTEREST

Bond Amount

		% of bond
Long Term Amount	#DIV/0!	#DIV/0!
Short Term Amount	#DIV/0!	#DIV/0!
Total Bond Amount	#DIV/0!	

Term

	Months	Years
Construction term		0.00
Rent-up & conversion term		0.00
Total term	0	0.00

Fixed Rates

Long Term	
Short Term	
2nd Construction	
3rd Construction	
4th Construction	

Variable Rate

SIFMA	0.00%
+ ___ bps cushion	0.00%
Variable Rate	0.00%

Interest Calculations

Fixed Rate	Amount	% Outstanding	Term (years)	Interest Rate	Interest
1st - Short Term	#DIV/0!	50%	0.0	0.00%	#DIV/0!
	#DIV/0!	100%	0.0	0.00%	#DIV/0!
1st - Long Term	#DIV/0!	50%	0.0	0.00%	#DIV/0!
	#DIV/0!	100%	0.0	0.00%	#DIV/0!
2nd Construction	\$0	100%	0.0	0.00%	\$0.00
3rd Construction	\$0	100%	0.0	0.00%	\$0.00
4th Construction	\$0	100%	0.0	0.00%	\$0.00
Total Fixed Rate Cons. Interest					#DIV/0!

Variable Rate	Amount	% Outstanding	Term (years)	Interest Rate	Interest
HDC 1st	#DIV/0!	50%	0.0	0.00%	#DIV/0!
	#DIV/0!	100%	0.0	0.00%	#DIV/0!
HDC 2nd	\$0	100%	0.0	0.00%	\$0.00
	\$0	100%	0.0	0.00%	\$0.00
Total Variable Rate Cons. Interest					#DIV/0!

NEGATIVE ARBITRAGE

(for fixed-rate deals only)

Investment Rate

	Short Term	Long Term
Rate	0.00%	0.00%
Short Term Amount	#DIV/0!	#DIV/0!
% Outstanding	50%	50%
Investment Spread	0.00%	0.00%
Construction Term (years)	0.00	0.00
	#DIV/0!	#DIV/0!

Negative Arbitrage #DIV/0!

LETTER OF CREDIT AMOUNT

Bond Amount		#DIV/0!
Days Interest		#DIV/0!
LC Amount		#DIV/0!

Units: 0

UNIT DISTRIBUTION			Average Net SF
	# of Units	# of Rms/ DU	per Unit
Studio	0	2	
1 Bedroom	0	3	
2 Bedroom	0	4	
3 Bedroom	0	5	
Subtotal	0	0	
Super's Unit			
Total	0	0	0
			Net Residential Square Feet
			Average Net SF per DU
			#DIV/0!

RESIDENTIAL INCOME										Electricity (No Electric Stove) Allowance		Electricity (WITH Electric Stove) Allowance		Gas Allowance	
2020 HUD Income Limits		113,700	Family of Four						2 rooms	studio	64	73	22		
		1,951	2 BR FMR						3 rooms	1 BR	72	83	25		
									4 rooms	2 BR	93	109	28		
									5 rooms	3 BR	115	136	31		
Select Utility Allowance		Electricity (WITH Electric Stove) Allowance													
Note: For market rate units, please hard code rents															
Our Space		HUD IL		0		Our Space With Shelter Rents									
Unit size	HH size	HH factor		HH income	max gross monthly rent	utility allowance	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	-	0	-73	215								
1 BR	1.5		0.75	-	0	-83	283								
2 BR	3		0.90	-	0	-109	425								
3 BR	4.5		1.04	-	0	-136	512								
27%		HUD IL		30,699				0							
Unit size	HH size	HH factor		HH income	max gross monthly rent	utility allowance	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	18,419	461	-73	388								
1 BR	1.5		0.75	23,024	575	-83	492								
2 BR	3		0.90	27,629	691	-109	582								
3 BR	4.5		1.04	31,927	798	-136	662								
37%		HUD IL		42,069				0							
Unit size	HH size	HH factor		HH income	max gross monthly rent	rent less electricity	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	25,241	632	-73	558								
1 BR	1.5		0.75	31,552	789	-83	706								
2 BR	3		0.90	37,862	947	-109	838								
3 BR	4.5		1.04	43,752	1,093	-136	957								
47%		HUD IL		53,439				0							
Unit size	HH size	HH factor		HH income	max gross monthly rent	rent less electricity	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	32,063	802	-73	729								
1 BR	1.5		0.75	40,079	1,002	-83	919								
2 BR	3		0.90	48,095	1,203	-109	1,094								
3 BR	4.5		1.04	55,577	1,389	-136	1,253								
57%		HUD IL		64,809				0							
Unit size	HH size	HH factor		HH income	max gross monthly rent	rent less electricity	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	38,885	973	-73	900								
1 BR	1.5		0.75	48,607	1,215	-83	1,132								
2 BR	3		0.90	56,328	1,459	-109	1,350								
3 BR	4.5		1.04	67,401	1,685	-136	1,549								
80%		HUD IL		90,960				0							
Unit size	HH size	HH factor		HH income	max gross monthly rent	rent less electricity	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	54,576	1,368	-73	1,293								
1 BR	1.5		0.75	68,220	1,706	-83	1,623								
2 BR	3		0.90	81,864	2,048	-109	1,939								
3 BR	4.5		1.04	94,598	2,365	-136	2,229								
100%		HUD IL		113,700				0							
Unit size	HH size	HH factor		HH income	max gross monthly rent	rent less electricity	max net monthly rent	Number of units		Annual Rent					
studio	1		0.60	68,220	1,707	-73	1,634								
1 BR	1.5		0.75	85,275	2,132	-83	2,049								
2 BR	3		0.90	102,330	2,560	-109	2,451								
3 BR	4.5		1.04	118,248	2,956	-136	2,820								
Market Rate															
Unit size							Monthly Rent	Number of units		Annual Rent					
studio															
1 BR															
2 BR															
3 BR															
Total units								0							
Total Annual Rental Income upon occupancy															
TOTAL ANNUAL PROJECT INCOME															

Project Name:

Site:

Units: 0

MAINTENANCE & OPERATING EXPENSES

0	Units
0	Rooms

Expenses		per rm/du	
Supplies/Cleaning/Exterminating	\$ -		per room
Heating	\$ -		per room
Gas & Electricity	\$ -		per room
Cooking Gas	\$ -		unit
Repairs/Replacement	\$ -		per unit
Legal	\$ -		per unit
Accounting	\$ -		per project
Painting	\$ -		per room
Superintendent & Maintenance Staff Salaries	\$0	#DIV/0!	per unit
Number of:			
F/T super(s)		\$0	annual + fringe
porters		\$0	annual + fringe
Elevator Maintenance & Repairs		\$ -	per elevator
Management Fee		\$ -	of ERI
Water & Sewer		\$ -	per room
Fire and Liability Insurance		\$ -	per unit
Other Expenses(Specify:_____)		\$ -	per unit
Other Expenses(Specify:_____)		\$ -	per unit
Replacement Reserve		\$ -	per unit
Social Service Reserve		\$ -	per unit
M & O Before Taxes and Debt Service	\$ -		Total
		#DIV/0!	per room
		#DIV/0!	per unit
Real estate taxes			
TOTAL ANNUAL PROJECT EXPENSES	\$0		
	#DIV/0!		per unit
	#DIV/0!		per room

Project Name:
Site:

Units: 0

MORTGAGE SIZING

Income			
Residential Income			\$0
Less Residential Vacancies			\$0
Net Residential Income			\$0
Parking Income			\$0
Commercial Income			\$0
Community Space Income			\$0
Ancillary/Laundry			\$0
Less Parking Vacancies			\$0
Less Commercial Vac			\$0
Less Community Space Income			\$0
Less Ancillary/Laundry Vac			\$0
Net Comm & Ancillary Income			\$0
Net Income			\$0
Expenses			
Maintenance/Operating	#DIV/0!	per unit	\$0
Real estate taxes	#DIV/0!	per unit	\$0
Replacement Reserve	#DIV/0!	per unit	\$0
Total Expenses	#DIV/0!	per unit	\$0
NET OPERATING INCOME			
			\$0
Net Available @1.05 Income to Expense			\$0
<u>Combined DSCR</u>			
Net Available for Debt Service @			#DIV/0!
Income to Expense			#DIV/0!
<u>1st Mort DSCR</u>			
Net Available for Debt Service @			#DIV/0!
Income to Expense			#DIV/0!

Determination of Maximum Insurable Mortgage
based on net available for debt service and land taxes

Variable Interest Rates		Fixed Interest Rates	
Base Rate		Base Underwriting Rate	TAX EXEMPT
Underwriting Cushion		Servicing Fee	
LC Fees		MIP	
Trustee		Sum of above rates	0.00%
Remarketing			
Servicing	0.00%		

Total Supportable First Mortgage		Enter 1st Mortgage Amount from Cell H30 here
Second Mortgage	\$	-
Third Mortgage	\$	-
Fourth Mortgage	\$	-
Total Combined Debt	\$	-

		1st Loan Reduction	2nd Loan Constant	3rd Loan Constant	4th Loan Constant	
		1st Loan	2nd Loan	3rd Loan	4th Loan	Total
		#DIV/0!	\$	-	\$0	\$0
		Rate	0.00%			
		Term				
Yrs 1 - 30	Amt Amortized	#DIV/0!	\$0	\$0	\$0	\$0
	Balance		\$0	\$0	\$0	\$0
	Balloon %	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Debt Service	#DIV/0!	-	-	-	#DIV/0!
	Debt Coverage	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Assumed Subsidies		
2nd Loan	Source:	/du
3rd Loan	Source:	/du
4th Loan	Source:	

Units: 0

Units: 0

Project Name:
Site:

	Increases	Year 16	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
EFFECTIVE INCOMES																
Residential Income	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Parking Income	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Commercial Income	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Community Space Income	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ancillary Income	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EXPENSES																
M&O Expenses	3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Management Fee	2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Building Reserve	3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NOI		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt Service		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Net Cash Flow		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Net Cash Flow in 15 years																

Project Name:

Site:

Units: -

TAX CREDIT ANALYSIS*

*This is an estimate; for actual raise and calculation, defer to LIHTC Investor

	Eligible Cost (Y/N)	Total Cost	Eligible Amount
Acquisition Cost	N	-	
Construction Cost			
Contractor Price			
Residential	Y	-	
Commercial Space	N	-	
Community Space	Y	-	
Parking	N	-	
Contingency	Y	-	
Total Hard Cost		-	-
Soft Cost			
Borrower's Legal	Y	-	
Borrower's Engineer/Architect Fees	Y	-	
Accounting & Cost Certification	Y	-	
Housing/Development Consultant	Y	-	
Bank's Engineer	Y	-	
Bank Legal	Y	-	
Permits and expediting	Y	-	
Environmental Phase I & II	Y	-	
CEQR	Y	-	
Borings	Y	-	
Survey	Y	-	
Geotechnical	Y	-	
Title Insurance	Y	-	
Appraisal	N	-	
Subtotal		-	-
Financing Fees (Please maintain links to original calculations and note any changes)			
Upfront L/C Fee	Y	#DIV/0!	
Annual L/C Fee	Y	#DIV/0!	
HDC Fee (if applicable)	N	#DIV/0!	
Costs of Issuance	N	#DIV/0!	
HPD Fee (if applicable)	N	-	
Interest Rate Cap (estimate)	N	-	
Tax Exemption/Abatement Fees & Consultant	Y	-	
LIHTC Application Fee	N	-	
Non Profit Sponsor	Y	-	
Subtotal		#DIV/0!	-
Carrying Costs			
Construction Interest	Y	#DIV/0!	
Negative Arbitrage	N	#DIV/0!	
Mortgage Recoring Tax	N	-	
Water/Sewer & Real Estate Taxes	Y	-	
Utilities	Y	-	
Insurance	Y	-	
Construction Monitor	Y	-	
Marketing	N	-	
Security	Y	-	
Subtotal		#DIV/0!	-
Reserves and Contingency			
Social Service Reserve	N	-	
Capitalized Operating Reserve	N	-	
Additional Operating Reserve (if applicable)	N	-	
Soft Cost Contingency	Y	-	
Subtotal		-	-
Total Soft Costs		#DIV/0!	-
Developer's Fee	Y	-	
Total Development Cost:		#DIV/0!	-

Number of TC Units	
% TC Units	#DIV/0!
% Non Residential Costs	#DIV/0!
Aplicable Fraction	#DIV/0!
Construction Bonds	#DIV/0!

Eligible Basis		-
Eligible Basis per TC Unit		#DIV/0!
Eligible Basis with Boost		-
Annual Credit @		-
Amount Raised per Credit @		-
Amount Raised Total		-

Project Name:
Site:

Units: 0

TRADE ITEM		\$ AMOUNT
1	Demolition	
2	Environmental Remediation	
3	Railroad trench deck (Site B only)	
4	Landscaping / Site Work	
5	Concrete	
6a	Masonry, pointing, waterproofing, steam cleaning	
6b	Carpentry, rough	
7	Carpentry, finished	
8	Metals, structural steel	
9	Roofing	
10	Insulation	
11	Doors, frames, hardware	
12	Windows and glazing	
13	Entrance doors	
14	Drywall and plastering	
15	Ceramic tile	
16	Finish flooring	
17a	Painting	
17b	Kitchen cabinets	
18	Appliances, medicine cabinet	
19	Heating and ventilation	
20	Plumbing	
21	Electrical	
22	Other:_____	
23	Other:_____	
24	Other:_____	
25	SUBTOTAL	\$0
26	General Conditions	
27	Overhead	
28	Profit	
29	GRAND TOTAL	\$0

Project Name:

Units:

0

Site:

These calculations must match the architectural plans included in the proposal.

TOTAL BUILT FLOOR AREA (Gross Square Feet):

Total building stories	
Total Parking Spaces	
Parking Type (i.e.- surface, covered, garage)	
1. Residential Space	0
2. Unfinished Basement	
3. Cellar	
4. Attics	
5. Mechanical / Utility Areas	
6. Garages	
7. Commercial Space	0
8. Community Space	0
9. Parking	
10. Other	
11. Subtotal Gross Square Feet	0

Form I: Assets Statement

I- Assets Statement (Tab I)

[Assets Statement must describe financial status within the last twelve months and must be dated and signed.]

Principal or Individual whose assets are described below:

1. Personal Information

Name:

Business Name:

Business Phone:

Residence Address:

City:

State:

Zip Code:

Business Address:

City:

State:

Zip Code:

Position (Title):

Years of Service:

Salary:

Bonus/Commission:

Other Income:

Source of Other Income:

Are you a defendant in any lawsuits or legal action that may impact your financial standing?

If so, please describe:

Do you have any contingent liabilities?

If so, please describe:

2. Statement of Financial Condition

Assets	Dollars (omit cents)	Liabilities	Dollars (omit cents)
Cash On Hand and in Banks		Notes Payable to Banks <i>Secured</i>	
Notes Receivable		Notes Payable to Banks <i>Unsecured</i>	
Mortgages Owned		Notes Payable to Others <i>Secured</i>	
		Notes Payable to Others <i>Unsecured</i>	
Marketable Securities Owned See Schedule A		Debt Balances in Margin	
Real Estate Owned		Accounts with Brokers	
		Mortgages on Real Estate	
Cash Value of Life Insurance		Loans Against Life Insurance	
Other Assets* (Itemize)		Other Liabilities (Itemize)	
Total Assets		Total Liabilities	
		Net Worth	

* Any interest in a closely held business must be documented by providing a current balance sheet for that business and stating the percent of interest held by the applicant.

Schedule A: Marketable Securities Owned

List separately and check (X) next to those pledged as collateral.

Marketable Securities Owned	Dollars (Omit Cents)	Collateral?

3. Signature Page

You, the undersigned hereby represent the above to be a true and accurate Statement signed as of the date herein.

Name of Principal: _____

Signature of Individual: _____

Print Name and Title of Individual: _____

Date: _____