

Project Narrative
Ebenezer Creek Crossing
Springfield, Effingham County

Ebenezer Creek Crossing is a proposed 48-unit development consisting of 8 one-bedroom units and 40 two-bedroom units in new construction, 6- and 8-plex single-story buildings on McCall Road in the City of Springfield. The development is intended as an age 55+ Housing for Older Persons (HFOP) community. Forty of the units will be restricted to a resident base for households at or below 50% and 60% of the AMI, with the remaining eight available at market rate.

This proposed development will meet the demand for affordable housing for Seniors, and will have many design features, services, and amenities for HFOP households. It will achieve a number of valuable goals and benefits for the community, and for potential residents, as demonstrated by the wait lists at comparable properties in the market area. Ebenezer Creek Crossing will be an EarthCraft Multifamily Community.

This proposed site is located close to historic downtown Springfield and is in close proximity to community amenities, including Harveys grocery, Baker Lake Park, and Effingham County Senior Recreation Center – ideal for the proposed tenant population.

Additionally, residents will have the option to attend monthly educational seminars and health screenings provided by the St. Joseph's/Candler mobile health unit for comprehensive screenings and results interpretation by a qualified health professional.

The development team will include MACO Properties, LLC as the managing general partner and MACO Development Company, LLC as the developer. Complementing MACO's experience will be Fairway Construction Company, Inc. as the general contractor, bringing 27 years of experience with over 130 affordable housing developments completed to-date; Fairway Management, Inc. as property management, with 170 communities with an overall portfolio occupancy of 97%; Affordable Equity Partners, Inc. as the syndicator, with over \$3 billion State and Federal tax credits syndicated; and Martin Riley Associates Architects as architect, with over 1,000 successful projects.

PART ONE - PROJECT INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Please note:

- Blue-shaded cells are unlocked for your use and **do not contain** references/formulas.
- Green-shaded cells are unlocked for your use and **do contain** references/formulas that can be overwritten.
- Yellow cells - DCA Use ONLY

DCA Use ONLY - Project Nbr:

2017-055

May Final Revision

I. DCA RESOURCES	LIHTC (auto-filled from later entries) \$ 694,172	DCA HOME (from Consent Form) \$ -
II. TYPE OF APPLICATION	Competitive Round -----> Pre-Application Number (if applicable) - use format 2017PA-###	2017PA-040
	Have any changes occurred in the project since pre-application?	No

Was this project previously submitted to the Ga Department of Community Affairs? No Yes

If Yes, please provide the information requested below for the previously submitted project:

Project Name previously used: _____ DCA Project Nbr previously assigned: _____

Has the Project Team changed? Yes No

If No, what was the DCA Qualification Determination for the Team in that review? _____

III. APPLICANT CONTACT FOR APPLICATION REVIEW

Name	Jason Maddox		Title	Manager
Address	111 North Main Street		Direct Line	(573) 448-3000
City	Clarkton		Fax	
State	MO	Zip+4	63837-9241	Cellular
Office Phone	(573) 448-3000	Ext.		E-mail
				jason@macocompanies.com

(Enter phone numbers without using hyphens, parentheses, etc - ex: 1234567890)

IV. PROJECT LOCATION

Project Name	Ebenezer Creek Crossing		Phased Project?	No
Site Street Address (if known)	McCall Road		DCA Project Nbr of previous phase:	
Nearest Physical Street Address *	419 McCall Road		Scattered Site?	No
Site Geo Coordinates (##.#####)	Latitude: 32.358581	Longitude: -81.310772	Acreage	16.7500
City	Springfield	9-digit Zip**	31329-4903	Census Tract Number
Site is predominantly located:	Within City Limits	County	Effingham	13103030203
In USDA Rural Area?	Yes	In DCA Rural County?	Yes	Overall: Rural
				QCT? No DDA? No
				HUD SA: MSA Savannah

* If street number unknown

Legislative Districts **

If on boundary, other district:

Congressional	State Senate	State House
12	4	159

** Must be verified by applicant using following websites:

Zip Codes <http://zip4.usps.com/zip4/welcome.jsp>

Legislative Districts: <http://volesmart.org/>

Political Jurisdiction

Name of Chief Elected Official	Barton A. Alderman		Title	Mayor
Address	P.O. Box 1		City	Springfield
Zip+4	31329-4903	Phone	(912) 754-6666	Email
				lrvineair@springfieldga.org

V. PROJECT DESCRIPTION

A. Type of Construction:

New Construction	48	Adaptive Reuse:	Non-historic	0	Historic	0
Substantial Rehabilitation	0	Historic Rehab				0
Acquisition/Rehabilitation	0	For Acquisition/Rehabilitation, date of original construction:				

PART ONE - PROJECT INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

B. Mixed Use

No

C. Unit Breakdown

	PBRA	
Number of Low Income Units	40	0
Number of 50% Units	13	0
Number of 60% Units	27	0
Number of Unrestricted (Market) Units	8	
Total Residential Units	48	
Common Space Units	0	
Total Units	48	

D. Unit Area

Total Low Income Residential Unit Square Footage	35,048
Total Unrestricted (Market) Residential Unit Square Footage	7,064
Total Residential Unit Square Footage	42,112
Total Common Space Unit Square Footage	0
Total Square Footage from Units	42,112

E. Buildings

Number of Residential Buildings	7
Number of Non-Residential Buildings	1
Total Number of Buildings	8

Total Common Area Square Footage from Nonresidential areas	1,800
Total Square Footage	43,912

F. Total Residential Parking Spaces

96

(If no local zoning requirement: DCA minimum 1.5 spaces per unit for family projects, 1 per unit for senior projects)

VI. TENANCY CHARACTERISTICS

A. Family or Senior (if Senior, specify Elderly or HFOP)

HFOP

If Other, specify:

If combining Other with Family or Sr, show # Units:	Family		Elderly	
	HFOP		Other	

B. Mobility Impaired

Nbr of Units Equipped:	3
Roll-In Showers	2

% of Total Units Required: 5%

C. Sight / Hearing Impaired

Nbr of Units Equipped:	1
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% of Units for the Mobility-Impaired Required: 40%

% of Total Units Required: 2%

VII. RENT AND INCOME ELECTIONS

A. Tax Credit Election

40% of Units at 60% of AMI

B. DCA HOME Projects Minimum Set-Aside Requirement (Rent & Income)

20% of HOME-Assisted Units at 50% of AMI

VIII. SET ASIDES

A. LIHTC:

Nonprofit	No
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B. HOME:

CHDO	No
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(must be pre-qualified by DCA as CHDO)

IX. COMPETITIVE POOL

Rural

X. TAX EXEMPT BOND FINANCED PROJECT

Issuer:					Inducement Date:		
Office Street Address					Applicable QAP:		
City		State		Zip+4		T-E Bond \$ Allocated:	
Contact Name		Title			E-mail		
10-Digit Office Phone		Direct line		Website			

PART ONE - PROJECT INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

XI. AWARD LIMITATIONS FOR CURRENT DCA COMPETITIVE ROUND

The following sections apply to all direct and indirect Owners, Developers and Consultants (Entity and Principal) :

A. Number of Applications Submitted:

B. Amount of Federal Tax Credits in All Applications:

C. Names of Projects in which an Owner, Developer and Consultant(s) and each of its principals has a direct or indirect Ownership interest:

Project Participant	Name of Project	Interest	Project Participant	Name of Project	Interest
Jason Maddox	The Overlook at Walkers Bend	Direct	7		
Jason Maddox	Ebenezer Creek Crossing	Direct	8		
3			9		
4			10		
5			11		
6			12		

D. Names of Projects in which the Owner, Developer and Consultant(s) and each of its principals is partnering with an inexperienced unrelated entity for purposes of meeting DCA Experience Requirements:

Project Participant	Name of Project	Project Participant	Name of Project
1		7	
2		8	
3		9	
4		10	
5		11	
6		12	

XII. PRESERVATION

A. Subsequent Allocation

Year of Original Allocation

Original GHFA/DCA Project Number

First Year of Credit Period

Expiring Tax Credit (15 Year)

Date all buildings will complete 15 yr Compliance pd

First Building ID Nbr in Project

Last Building ID Nbr in Project

B. Expiring Section 8

C. Expiring HUD

HUD funded affordable nonpublic housing project

HUD funded affordable public housing project

PART ONE - PROJECT INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

XIII. ADDITIONAL PROJECT INFORMATION

A. PHA Units

Is proposed project part of a local public housing replacement program?		No
Number of Public Housing Units reserved and rented to public housing tenants:		0%
Nbr of Units Reserved and Rented to:	PHA Tenants w/ PBRA:	0%
	Households on Waiting List:	0%
Local PHA	Contact	
Street Address	Direct line	
City	Zip+4	Cellular
Area Code / Phone	Email	

B. Existing properties: currently an Extension of Cancellation Option? If yes, expiration year: Nbr yrs to forgo cancellation option:

New properties: to exercise an Extension of Cancellation Option? Yes If yes, expiration year: Nbr yrs to forgo cancellation option:

C. Is there a Tenant Ownership Plan? No

D. Is the Project Currently Occupied? No

If Yes ----->:

Total Existing Units	
Number Occupied	
% Existing Occupied	

E. Waivers and/or Pre-Approvals - have the following waivers and/or pre-approvals been approved by DCA?

Amenities?	No	Qualification Determination?	Yes
Architectural Standards?	No	Payment and Performance Bond (HOME only)?	No
Sustainable Communities Site Analysis Packet or Feasibility study?	No	Other (specify):	No
HOME Consent?	No	State Basis Boost (extraordinary circumstances)	No
Operating Expense?	No	If Yes, new Limit is ----->:	
Credit Award Limitation (extraordinary circumstances)?	No	If Yes, new Limit is ----->:	

F. Projected Place-In-Service Date

Acquisition	
Rehab	
New Construction	June 1, 2019

XIV. APPLICANT COMMENTS AND CLARIFICATIONS

XV. DCA COMMENTS - DCA USE ONLY

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PART TWO - DEVELOPMENT TEAM INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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I. OWNERSHIP INFORMATION

A. OWNERSHIP ENTITY

Office Street Address
City
State
10-Digit Office Phone / Ext.
(Enter phone nbrs w/out using hyphens, parentheses, etc - ex: 1234567890)

Ebenezer Creek Crossing, LP				Name of Principal		Jason Maddox
111 North Main Street				Title of Principal		Manager
Clarkton		Fed Tax ID:		Direct line		(573) 448-3000
MO	Zip+4	63837-9241	Org Type:	For Profit	Cellular	
(573) 448-3000		E-mail		jason@macocompanies.com		

* Must be verified by applicant using following website:

<http://zip4.usps.com/zip4/welcome.jsp>

B. PROPOSED PARTNERSHIP INFORMATION

1. GENERAL PARTNER(S)

a. Managing Gen'l Partner

Office Street Address
City
State
10-Digit Office Phone / Ext.

MACO Properties, LLC				Name of Principal		Jason Maddox
111 North Main Street				Title of Principal		Manager
Clarkton		Website		Direct line		(573) 448-3000
MO	Zip+4	63837-9241	Cellular	(573) 448-8980		
(573) 448-3000		E-mail		jason@macocompanies.com		

b. Other General Partner

Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal		
				Title of Principal		
		Website		Direct line		
	Zip+4		Cellular			
		E-mail				

c. Other General Partner

Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal		
				Title of Principal		
		Website		Direct line		
	Zip+4		Cellular			
		E-mail				

2. LIMITED PARTNERS (PROPOSED OR ACTUAL)

a. Federal Limited Partner

Office Street Address
City
State
10-Digit Office Phone / Ext.

Affordable Equity Partners, Inc				Name of Principal		Brian Kimes
206 Peach Way				Title of Principal		Vice President
Columbia		Website		Direct line		(573) 443-2021
MO	Zip+4	65203-4905	Cellular	(573) 424-8811		
(573) 443-2021		E-mail		bkimes@aepartners.com		

b. State Limited Partner

Office Street Address
City
State
10-Digit Office Phone / Ext.

Affordable Equity Partners, Inc				Name of Principal		Brian Kimes
206 Peach Way				Title of Principal		Vice President
Columbia		Website		Direct line		(573) 443-2021
MO	Zip+4	65203-4905	Cellular	(573) 424-8811		
(573) 443-2021		E-mail		bkimes@aepartners.com		

3. NONPROFIT SPONSOR

Nonprofit Sponsor
Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal		
				Title of Principal		
		Website		Direct line		
	Zip+4		Cellular			
		E-mail				

PART TWO - DEVELOPMENT TEAM INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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II. DEVELOPER(S)

A. DEVELOPER

Office Street Address
City
State
10-Digit Office Phone / Ext.

MACO Development Company, LLC				Name of Principal	Jason Maddox
111 North Main Street				Title of Principal	Manager
Clarkton	Website	www.macocompanies.com		Direct line	(573) 448-3000
MO	Zip+4	63837-9241		Cellular	(573) 448-8980
(573) 448-3000	E-mail	jason@macocompanies.com			

B. CO-DEVELOPER 1

Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal	
				Title of Principal	
	Website			Direct line	
	Zip+4			Cellular	
	E-mail				

C. CO-DEVELOPER 2

Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal	
				Title of Principal	
	Website			Direct line	
	Zip+4			Cellular	
	E-mail				

D. DEVELOPMENT CONSULTANT

Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal	
				Title of Principal	
	Website			Direct line	
	Zip+4			Cellular	
	E-mail				

III. OTHER PROJECT TEAM MEMBERS

A. OWNERSHIP CONSULTANT

Office Street Address
City
State
10-Digit Office Phone / Ext.

				Name of Principal	
				Title of Principal	
	Website			Direct line	
	Zip+4			Cellular	
	E-mail				

B. GENERAL CONTRACTOR

Office Street Address
City
State
10-Digit Office Phone / Ext.

Fairway Construction Co., Inc				Name of Principal	Steven Hickey
206 Peach Way				Title of Principal	Director of Operations
Columbia	Website	www.fairwayconstruction.net		Direct line	(573) 443-2021
MO	Zip+4	65203-4905		Cellular	
(573) 443-2021	E-mail	shickey@fairwayconstruction.net			

C. MANAGEMENT COMPANY

Office Street Address
City
State
10-Digit Office Phone / Ext.

Fairway Management, Inc				Name of Principal	Ryan Stevens
3290 Northside Parkway, Suite 300				Title of Principal	Director of Operations
Atlanta	Website	www.fairwaymanagement.com		Direct line	(573) 443-2021
GA	Zip+4	30327-2216		Cellular	
(573) 443-2021	E-mail	rstevens@fairwaymanagement.com			

PART TWO - DEVELOPMENT TEAM INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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D. ATTORNEY	VanMatre, Harrison, Hollis, Taylor, and Elliott, P.C.			Name of Principal	Tom Harrison
Office Street Address	1103 East Broadway			Title of Principal	Partner
City	Columbia	Website	www.vanmatre.com	Direct line	(573) 874-7777
State	MO	Zip+4	65203-0000	Cellular	
10-Digit Office Phone / Ext.	(573) 874-7777	E-mail	Tom @vanmatre.com		

E. ACCOUNTANT	Baird, Kurtz and Dobson			Name of Principal	Derek Smith
Office Street Address	800 State Highway 248			Title of Principal	Partner
City	Branson	Website	www.bkd.com	Direct line	(417) 334-5165
State	MO	Zip+4	65616-4172	Cellular	
10-Digit Office Phone / Ext.	(417) 334-5165	E-mail	dereksmith@bkd.com		

F. ARCHITECT	Martin Riley Associates Architects, P.C.			Name of Principal	Mike Riley
Office Street Address	215 Church Street, Suite 200			Title of Principal	Vice President
City	Decatur	Website	www.martinriley.com	Direct line	(404) 373-2800
State	GA	Zip+4	30030-3330	Cellular	
10-Digit Office Phone / Ext.	(404) 373-2800	E-mail	mriley@martinriley.com		

IV. OTHER REQUIRED INFORMATION (Answer each of the questions below for each participant listed below.)

A. LAND SELLER (If applicable)	Alice Keller			Principal		10-Digit Phone / Ext.	
Office Street Address	P.O. Box 30697			City	Savannah		
State	GA	Zip+4	31410-0000	E-mail			

B. IDENTITY OF INTEREST

Is there an ID of interest between:	Yes/No	If Yes, explain relationship in boxes provided below, and use Comment box at bottom of this tab or attach additional pages as needed:
1. Developer and Contractor?	No	
2. Buyer and Seller of Land/Property?	No	
3. Owner and Contractor?	No	
4. Owner and Consultant?	No	
5. Syndicator and Developer?	No	
6. Syndicator and Contractor?	Yes	The General Contractor and Federal and State Limited Partners are related parties.
7. Developer and Consultant?	No	
8. Other	Yes	The Management Company and Federal and State Limited Partners are related parties.

PART TWO - DEVELOPMENT TEAM INFORMATION - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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V. OTHER REQUIRED INFORMATION - Continued (Answer each of the questions below for each participant listed below.)

C. ADDITIONAL INFORMATION

Participant	1. Has any person, principal, or agent for this entity ever been convicted of a felony (Yes or No)?		2. Is entity a MBE/WBE?	3. Org Type (FP,NP, CHDO)	4. Project Ownership Percentage	5. Does this entity or a member of this entity have a conflict of interest with any member, officer, or employee of an entity that partners or contracts with the Applicant? If yes, explain briefly in boxes below and use Comment box at the bottom of this tab or attach explanation.	
	<i>If yes, explain</i> briefly in boxes below and either use Comment box or attach explanation.	Yes/No				Yes/No	Brief Explanation
Managing Genrl Prtnr		No	No	For Profit	0.0100%	No	
Other Genrl Prtnr 1							
Other Genrl Prtnr 2							
Federal Ltd Partner		No	No	For Profit	98.9900%	No	
State Ltd Partner		No	No	For Profit	1.0000%	No	
NonProfit Sponsor							
Developer		No	No	For Profit		No	
Co-Developer 1							
Co-Developer 2							
Owner Consultant							
Developer Consultant							
Contractor		No	No	For Profit		No	
Managemen t Company		No	No	For Profit		No	
Total					100.0000%		

VI. APPLICANT COMMENTS AND CLARIFICATIONS

VI. DCA COMMENTS - DCA USE ONLY

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PART THREE - SOURCES OF FUNDS - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. GOVERNMENT FUNDING SOURCES (check all that apply)

Yes	Tax Credits			FHA Risk Share		Georgia TCAP *
	Historic Rehab Credits			FHA Insured Mortgage		USDA 515
	Tax Exempt Bonds: \$			Replacement Housing Funds	Yes	USDA 538
	Taxable Bonds			McKinney-Vento Homeless		USDA PBRA
	CDBG			FHLB / AHP *		Section 8 PBRA
	HUD 811 Rental Assistance Demonstration (RAD)			NAHASDA		Other PBRA - Source: Specify Other PBRA Source here
	DCA HOME * -- Amt \$			Neighborhood Stabilization Program *		National Housing Trust Fund
	Other HOME * -- Amt \$			HUD CHOICE Neighborhoods		Other Type of Funding - describe <i>type/program</i> here
	Other HOME - Source	Specify Other HOME Source here				Specify Administrator of Other Funding Type here

*This source may possibly trigger Uniform Relocation Act and/or HUD 104(d) reqmts. Check with source. For DCA HOME, refer to Relocation Manual. DCA HOME amount from DCA Consent Ltr.

II. CONSTRUCTION FINANCING

Financing Type	Name of Financing Entity	Amount	Effective Interest Rate	Term (In Months)
Mortgage A	USDA RD 538	900,000	5.000%	18
Mortgage B	Sterling Bank	5,420,751	5.500%	18
Mortgage C				
Federal Grant				
State, Local, or Private Grant				
Deferred Developer Fees				
Federal Housing Credit Equity	Affordable Equity Partners, Inc.	1,113,088		
State Housing Credit Equity	Affordable Equity Partners, Inc.	497,166		
Other Type (specify)	GP & LP Equity	110		
Other Type (specify)				
Other Type (specify)				
Total Construction Financing:		7,931,115		
Total Construction Period Costs from Development Budget:		7,931,115		
Surplus / (Shortage) of Construction funds to Construction costs:		0		

PART THREE - SOURCES OF FUNDS - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

III. PERMANENT FINANCING

Financing Type	Name of Financing Entity	Principal Amount	Effective Int Rate	Term (Years)	Amort. (Years)	Annual Debt Service in Year One	Loan Type
Mortgage A (Lien Position 1)	USDA RD 538	900,000	5.000%	25	40	52,077	Amortizing
Mortgage B (Lien Position 2)							
Mortgage C (Lien Position 3)							
Other:							
Foundation or charity funding*							
Deferred Devlpr Fee	1.79% MACO Development Company, LLC	19,644	0.000%	15			Cash Flow

Total Cash Flow for Years 1 - 15: 212,821
 DDF Percent of Cash Flow (Yrs 1-15) **9.230%** 9.230%
 Cash flow covers DDF P&I? **Yes**

Federal Grant							
State, Local, or Private Grant							
Federal Housing Credit Equity	Affordable Equity Partners, Inc	5,565,441					
State Housing Credit Equity	Affordable Equity Partners, Inc	2,485,830					
Historic Credit Equity							
Invstmt Earnings: T-E Bonds							
Invstmt Earnings: Taxable Bonds							
Income from Operations							
Other: GP & LP Equity		110					
Other:							
Other:							
Total Permanent Financing:		8,971,025					
Total Development Costs from Development Budget:		8,971,025					
Surplus/(Shortage) of Permanent funds to development costs:		0					

Equity Check	+ / -	TC Equity % of TDC
5,622,793	-57,352.20	62%
2,429,602	56,228.00	28%
		90%

*Foundation or charity funding to cover costs exceeding DCA cost limit (see Appendix I, Section II).

IV. APPLICANT COMMENTS AND CLARIFICATIONS

IV. DCA COMMENTS - DCA USE ONLY

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PART FOUR - USES OF FUNDS - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. DEVELOPMENT BUDGET

	TOTAL COST	New Construction Basis	Acquisition Basis	Rehabilitation Basis	Amortizable or Non-Depreciable Basis
PRE-DEVELOPMENT COSTS					
Property Appraisal	2,500	2,500			
Market Study	8,000	8,000			
Environmental Report(s)	4,350	4,350			
Soil Borings	7,250	7,250			
Boundary and Topographical Survey	15,000	15,000			
Zoning/Site Plan Fees					
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Subtotal	37,100	37,100	-	-	-
ACQUISITION					
Land	550,000				550,000
Site Demolition					
Acquisition Legal Fees (if existing structures)					
Existing Structures					
Subtotal	550,000		-		550,000
LAND IMPROVEMENTS					
Site Construction (On-site) Per acre: 70,090	1,174,000	1,115,300			58,700
Site Construction (Off-site)					
Subtotal	1,174,000	1,115,300	-	-	58,700
STRUCTURES					
Residential Structures - New Construction	3,414,061	3,414,061			
Residential Structures - Rehab					
Accessory Structures (ie. community bldg, maintenance bldg, etc.) - New Constr	318,459	318,459			
Accessory Structures (ie. community bldg, maintenance bldg, etc.) - Rehab					
Subtotal	3,732,520	3,732,520	-	-	-
CONTRACTOR SERVICES					
Builder Profit: DCA Limit 14.000%	6.000% 294,391	6.000% 294,391			
Builder Overhead	2.000% 98,130	2.000% 98,130			
General Requirements*	6.000% 294,391	6.000% 294,391			
*See QAP: General Requirements policy 14.000% 686,913					
Subtotal	686,912	686,912	-	-	-
OTHER CONSTRUCTION HARD COSTS (Non-GC work scope items done by Owner)					
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Total Construction Hard Costs	5,593,432.00				
Average TCHC:	116,529.83 per Res'l unit	116,529.83 per unit	127.38 per total sq ft		
	132.82 per Res'l unit SF	132.82 per unit sq ft			
CONSTRUCTION CONTINGENCY					
Construction Contingency	5.00%	279,671	279,671		

PART FOUR - USES OF FUNDS - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. DEVELOPMENT BUDGET *(cont'd)*

	TOTAL COST	New Construction Basis	Acquisition Basis	Rehabilitation Basis	Amortizable or Non-Depreciable Basis
CONSTRUCTION PERIOD FINANCING					
Bridge Loan Fee					
Bridge Loan Interest					
Construction Loan Fee	63,208	63,208			
Construction Loan Interest	245,313	224,413			20,900
Construction Legal Fees	10,000	10,000			
Construction Period Inspection Fees					
Construction Period Real Estate Tax	2,500	2,500			
Construction Insurance	12,500	12,500			
Title and Recording Fees	10,000	10,000			
Payment and Performance bonds					
Other: Letter of Credit	27,967	27,967			
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Subtotal	371,488	350,588	-	-	20,900
PROFESSIONAL SERVICES					
Architectural Fee - Design	100,000	100,000			
Architectural Fee - Supervision	24,800	24,800			
Green Building Consultant Fee Max: 20,000	14,000	14,000			
Green Building Program Certification Fee (LEED or Earthcraft)	10,000	10,000			
Accessibility Inspections and Plan Review	22,500	22,500			
Construction Materials Testing	25,000	25,000			
Engineering	60,000	60,000			
Real Estate Attorney	40,000	40,000			
Accounting	15,000	15,000			
As-Built Survey	10,000	10,000			
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Subtotal	321,300	321,300	-	-	-
LOCAL GOVERNMENT FEES <i>Avg per unit: 6,928</i>					
Building Permits	31,390	31,390			
Impact Fees					
Water Tap Fees <i>waived? No</i>	89,250	89,250			
Sewer Tap Fees <i>waived? No</i>	211,894	211,894			
Subtotal	332,534	332,534	-	-	-
PERMANENT FINANCING FEES					
Permanent Loan Fees	18,000				18,000
Permanent Loan Legal Fees	30,000				30,000
Title and Recording Fees	10,000				10,000
Bond Issuance Premium					
Cost of Issuance / Underwriter's Discount					
Other: << Enter description here; provide detail & justification in tab Part IV-b >>					
Subtotal	58,000				58,000

PART FOUR - USES OF FUNDS - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. DEVELOPMENT BUDGET *(cont'd)*

		TOTAL COST	New Construction Basis	Acquisition Basis	Rehabilitation Basis	Amortizable or Non-Depreciable Basis
		DCA-RELATED COSTS				
DCA HOME Loan Pre-Application Fee (\$1000 FP/JV, \$500 NP)		1,000				1,000
Tax Credit Application Fee (\$6500 ForProf/JntVent, \$5500 NonProf)		6,500				6,500
DCA Waiver and Pre-approval Fees		1,000				1,000
LIHTC Allocation Processing Fee	55,534	55,534				55,501
LIHTC Compliance Monitoring Fee	38,400	38,400				38,400
DCA HOME Front End Analysis Fee (when ID of Interest; \$3000)						
DCA Final Inspection Fee (Tax Credit only - no HOME; \$3000)		3,000				3,000
Other: << Enter description here; provide detail & justification in tab Part IV-b >>						
Other: << Enter description here; provide detail & justification in tab Part IV-b >>						
	Subtotal	105,434				105,401
		EQUITY COSTS				
Partnership Organization Fees		2,500				2,500
Tax Credit Legal Opinion						
Syndicator Legal Fees						
Other: << Enter description here; provide detail & justification in tab Part IV-b >>						
	Subtotal	2,500				2,500
		DEVELOPER'S FEE				
Developer's Overhead	58.561%	643,227	643,227			
Consultant's Fee	0.000%					
Guarantor Fees	0.000%					
Developer's Profit	41.439%	455,167	455,167			
	Subtotal	1,098,394	1,098,394	-	-	-
		START-UP AND RESERVES				
Marketing		15,000				15,000
Rent-Up Reserves	48,378	48,378				48,378
Operating Deficit Reserve:	122,794	122,794				122,794
Replacement Reserve						
Furniture, Fixtures and Equipment	Proposed Avg Per Unit: 729	35,000	35,000			
Other: << Enter description here; provide detail & justification in tab Part IV-b >>						
	Subtotal	221,172	35,000	-	-	186,172
		OTHER COSTS				
Relocation						
Other: << Enter description here; provide detail & justification in tab Part IV-b >>						
	Subtotal	-	-	-	-	-
TOTAL DEVELOPMENT COST (TDC)		8,971,025	7,989,319	-	-	981,673
Average TDC Per:	Unit:	186,896.35	Square Foot:	204.30		

PART FOUR - USES OF FUNDS - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

II. TAX CREDIT CALCULATION - BASIS METHOD

Subtractions From Eligible Basis

	New Construction Basis	4% Acquisition Basis	Rehabilitation Basis
Amount of federal grant(s) used to finance qualifying development costs			
Amount of nonqualified nonrecourse financing			
Costs of Nonqualifying units of higher quality			
Nonqualifying excess portion of higher quality units			
Historic Tax Credits (Residential Portion Only)			
Other <Enter detailed description here; use Comments section if needed>			
Total Subtractions From Basis:	0		0

Eligible Basis Calculation

Total Basis	7,989,319	0	0
Less Total Subtractions From Basis (see above)	0		0
Total Eligible Basis	7,989,319	0	0
Eligible Basis Adjustment (DDA/QCT Location or State Designated Boost)	116.00%		
Adjusted Eligible Basis	9,267,610	0	0
Multiply Adjusted Eligible Basis by Applicable Fraction	83.23%	83.23%	83.23%
Qualified Basis	7,713,032	0	0
Multiply Qualified Basis by Applicable Credit Percentage	9.00%		
Maximum Tax Credit Amount	694,173	0	0
Total Basis Method Tax Credit Calculation	694,173		

Type: State Boost

III. TAX CREDIT CALCULATION - GAP METHOD

Equity Gap Calculation

Project Cost Limit (PCL) - Explain in Comments if Applicant's PCL calculation > QAP PCL.

Total Development Cost (TDC, PCL, or TDC less Foundation Funding; explain in Comments if TDC > PCL)

Subtract Non-LIHTC (excluding deferred fee) Source of Funds

Equity Gap

Divide Equity Gap by 10

Annual Equity Required

Enter Final Federal and State Equity Factors (not including GP contribution)

Total Gap Method Tax Credit Calculation

TAX CREDIT PROJECT MAXIMUM - Lower of Basis Method, Gap Method or DCA Limit:

TAX CREDIT REQUEST - Cannot exceed Tax Credit Project Maximum, but may be lower:

IV. TAX CREDIT ALLOCATION - Lower of Tax Credit Request and Tax Credit Project Maximum

8,976,112	If TDC > QAP Total PCL, provide amount of funding from foundation or charitable organization to cover the cost exceeding the PCL:	If proposed project has Historic Designation, indicate below (Y/N):	
8,971,025			
900,110			
8,070,915	Funding Amount	0	Hist Desig
/ 10			
807,092	Federal	0.8100	State
1.1600	=		+ 0.3500
695,769			
694,173			
694,172			
694,172			

V. APPLICANT COMMENTS AND CLARIFICATIONS

VI. DCA COMMENTS - DCA USE ONLY

Please see Tab 1, Item Number 6 of the Application Binder for a SOV supporting the construction budget. Support documentation for the Local Government Fees is also included in Tab 1, Item Number 6.

The applicant thoroughly examined the site work cost through an opinion of probable cost from their engineer, which is how the budgeted site work was determined.

Included in the Accessibility Inspections and Plan Review line item is the third party front-end analysis of the construction costs, which is required based on the Identity of Interest between the General Contractor and the Federal and State Limited Partners.

The proposed project is eligible for up to a 30% State-Designated Basis Boost by meeting two (2) of the qualifying categories listed in the QAP. The development is a Multifamily Rural project without DCA HOME as a source. Please see Tab 00, Itm Nbr 05 indicating the proposed site's location is in an USDA rural eligible area. Additionally, the applicant is eligible for three (3) Stable Communities points. Please see Tab 30 of the Application for the FFIEC report, Census Tract Map, and the Public Health Map supporting the proposed project's eligibility.

PART FOUR (b) - OTHER COSTS - 2017-055 - Ebenezer Creek Crossing - Springfield - Effingham, County

DCA requires the Applicant provide a narrative for all "Other" development costs listed on Part IV-Uses of Funds. For any amounts shown below the Applicant needs to provide an explanation of the cost incurred by the development. The narrative should be a brief description for DCA intended to justify its inclusion as a valid development cost. Further, if the "Other" cost is included into eligible basis, a second narrative is required describing its justification into tax credit basis. Expand row size as needed to show text.

DEVELOPMENT COST SCHEDULE

Section Name

Section's Other Line Item

Description/Nature of Cost

Basis Justification

PRE-DEVELOPMENT COSTS

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost Total Basis

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost Total Basis

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost Total Basis

DEVELOPMENT COST SCHEDULE

Section Name

Section's Other Line Item

Description/Nature of Cost

Basis Justification

OTHER CONSTRUCTION HARD COSTS

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost

Total Basis

CONSTRUCTION PERIOD FINANCING

Letter of Credit

Letter of Credit fee for the USDA 538 loan

Total Cost

Total Basis

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost

Total Basis

PROFESSIONAL SERVICES

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost

Total Basis

DEVELOPMENT COST SCHEDULE

Section Name

Section's Other Line Item

Description/Nature of Cost

Basis Justification

PERMANENT FINANCING FEES

<< Enter description here; provide detail & justification in tab Part IV-b >>

[Empty description box for Permanent Financing Fees]

[Empty justification box for Permanent Financing Fees]

Total Cost

DCA-RELATED COSTS

<< Enter description here; provide detail & justification in tab Part IV-b >>

[Empty description box for DCA-Related Costs]

[Empty justification box for DCA-Related Costs]

Total Cost

<< Enter description here; provide detail & justification in tab Part IV-b >>

[Empty description box]

[Empty justification box]

Total Cost

EQUITY COSTS

<< Enter description here; provide detail & justification in tab Part IV-b >>

[Empty description box for Equity Costs]

[Empty justification box for Equity Costs]

Total Cost

DEVELOPMENT COST SCHEDULE

Section Name

Section's Other Line Item

Description/Nature of Cost

Basis Justification



DEVELOPMENT COST SCHEDULE

Section Name

Section's Other Line Item

Description/Nature of Cost

Basis Justification

START-UP AND RESERVES

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost Total Basis

OTHER COSTS

<< Enter description here; provide detail & justification in tab Part IV-b >>

Total Cost Total Basis

PART FIVE - UTILITY ALLOWANCES - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

DCA Utility Region for project: South

Note: Elderly allowances cannot be used except at properties that have 100% HUD PBRA and satisfy the DCA definition of "elderly"

I. UTILITY ALLOWANCE SCHEDULE #1

Source of Utility Allowances	Georgia DCA - Southern Region	
Date of Utility Allowances	January 1, 2017	Structure 1-Story

Utility	Fuel	Paid By (check one)		Tenant-Paid Utility Allowances by Unit Size (# Bdrms)					
		Tenant	Owner	Efficiency	1	2	3	4	
Heat	Electric Heat Pump	X			2	3			
Cooking	Electric	X			7	9			
Hot Water	Electric	X			14	18			
Air Conditioning	Electric	X			10	13			
Range/Microwave	Electric		X						
Refrigerator	Electric		X						
Other Electric	Electric	X			21	27			
Water & Sewer	Submetered*? <input type="checkbox"/> Yes	X			38	47			
Refuse Collection			X						
Total Utility Allowance by Unit Size					0	92	117	0	0

II. UTILITY ALLOWANCE SCHEDULE #2

Source of Utility Allowances		
Date of Utility Allowances		Structure

Utility	Fuel	Paid By (check one)		Tenant-Paid Utility Allowances by Unit Size (# Bdrms)					
		Tenant	Owner	Efficiency	1	2	3	4	
Heat	<<Select Fuel >>								
Cooking	<<Select Fuel >>								
Hot Water	<<Select Fuel >>								
Air Conditioning	Electric								
Range/Microwave	Electric								
Refrigerator	Electric								
Other Electric	Electric								
Water & Sewer	Submetered*? <input type="checkbox"/> <Select>								
Refuse Collection									
Total Utility Allowance by Unit Size					0	0	0	0	0

*New Construction units MUST be sub-metered.

APPLICANT COMMENTS AND CLARIFICATIONS

The Applicant has used the GA DCA Southern Region utility allowances for larger apartment buildings 5+ units.

DCA COMMENTS

Building Type: Detached / SemiDetached
(for **Cost Limit** purposes)

Row House

Walkup

Elevator

Historic

Historic

Historic

Historic

0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	8	40	0	0	0	48
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0
0	0	0	0	0	0	0

Unit Square Footage:

Low Income

Unrestricted
Total Residential
Common Space
Total

60% AMI
50% AMI
Total

0	3,820	19,800	0	0	23,620
0	1,528	9,900	0	0	11,428
0	5,348	29,700	0	0	35,048
0	764	6,300	0	0	7,064
0	6,112	36,000	0	0	42,112
0	0	0	0	0	0
0	6,112	36,000	0	0	42,112

III. ANCILLARY AND OTHER INCOME (annual amounts)

Ancillary Income

5,963

Laundry, vending, app fees, etc. **Actual pct of PGI:**

2.00%

Other Income (OI) by Year:

Included in Mgt Fee:

	1	2	3	4	5	6	7	8	9	10
Operating Subsidy										
Other:										
Total OI in Mgt Fee	-	-	-	-	-	-	-	-	-	-

NOT Included in Mgt Fee:

Property Tax Abatement										
Other:										
Total OI NOT in Mgt Fee	-	-	-	-	-	-	-	-	-	-

Included in Mgt Fee:

	11	12	13	14	15	16	17	18	19	20
Operating Subsidy										
Other:										
Total OI in Mgt Fee	-	-	-	-	-	-	-	-	-	-

NOT Included in Mgt Fee:

Property Tax Abatement										
Other:										
Total OI NOT in Mgt Fee	-	-	-	-	-	-	-	-	-	-

Included in Mgt Fee:

	21	22	23	24	25	26	27	28	29	30
Operating Subsidy										
Other:										
Total OI in Mgt Fee	-	-	-	-	-	-	-	-	-	-

NOT Included in Mgt Fee:

Property Tax Abatement										
Other:										
Total OI NOT in Mgt Fee	-	-	-	-	-	-	-	-	-	-

Included in Mgt Fee:

	31	32	33	34	35
Operating Subsidy					
Other:					
Total OI in Mgt Fee	-	-	-	-	-

NOT Included in Mgt Fee:

Property Tax Abatement					
Other:					
Total OI NOT in Mgt Fee	-	-	-	-	-

IV. ANNUAL OPERATING EXPENSE BUDGET

On-Site Staff Costs

Management Salaries & Benefits	40,880
Maintenance Salaries & Benefits	17,846
Support Services Salaries & Benefits	
Healthy Housing Initiative	5,544
Subtotal	64,270

On-Site Office Costs

Office Supplies & Postage	1,750
Telephone	4,500
Travel	
Leased Furniture / Equipment	
Activities Supplies / Overhead Cost	
Misc. Administrative	5,000
Subtotal	11,250

Maintenance Expenses

Contracted Repairs	
General Repairs	3,600
Grounds Maintenance	15,000
Extermination	5,500
Maintenance Supplies	900
Elevator Maintenance	
Redecorating	500
Other (describe here)	
Subtotal	25,500

On-Site Security

Contracted Guard	
Electronic Alarm System	600
Subtotal	600

Professional Services

Legal	500
Accounting	7,000
Advertising	250
Subtotal	7,750

Utilities (Avg\$/mth/unit)

Electricity	13	7,200
Natural Gas	0	
Water&Swr	17	10,000
Trash Collection		3,900
Cable TV/Internet		1,200
Subtotal		22,300

Taxes and Insurance

Real Estate Taxes (Gross)*	24,000
Insurance**	13,300
Personal Property Taxes	1,500
Subtotal	38,800

Management Fee:

	23,040
--	---------------

516.13 Average per unit per year
43.01 Average per unit per month

(Mgt Fee - see Pro Forma, Sect 1, Operating Assumptions)

TOTAL OPERATING EXPENSES **193,510**

Average per unit 4,031.46

Total OE Required **168,000**

Replacement Reserve (RR) **12,000**

Proposed average RR/unit amount:	250
----------------------------------	------------

Minimum Replacement Reserve Calculation

Unit Type	Units x RR Min	Total by Type
Multifamily		
Rehab	0 units x \$350 =	0
New Constr	48 units x \$250 =	12,000
SF or Duplex	0 units x \$420 =	0
Historic Rhb	0 units x \$420 =	0
Totals	48	12,000

TOTAL ANNUAL EXPENSES **205,510**

V. APPLICANT COMMENTS AND CLARIFICATIONS

Please see Tab 1, Item Number 7 in the Application for support documentation for budgeted real estate tax and insurance estimates.

Please see Tab 40 in the Application for the LOI and documentation regarding the Healthy Housing Initiative of Preventive Health Screening/Wellness Program for Residents at the proposed development. The applicant should meet the requirements of the Healthy Housing Initiative through their partnership with St. Joseph's/Candler Health System and their Wellpath Disease Management Services. The applicant has included a budget of \$5,544/year in their operating expense budget to provide a variety of on-site preventive health screenings and wellness services at the proposed project. These include detailed health risk assessments, biometric screening and onsite education monthly to the residents. The budgeted amount above represents the property covering the entire \$2.50 per person per month Wellpath access fee and \$33 of the \$43 person Diagnostic Lab testing service annually (\$2.50 * 12 * Total Nbr Bd rms + \$33 * Total Nbr Bd rms).

VI. DCA COMMENTS

PART SEVEN - OPERATING PRO FORMA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. OPERATING ASSUMPTIONS

Revenue Growth	2.00%
Expense Growth	3.00%
Reserves Growth	3.00%
Vacancy & Collection Loss	7.00%
Ancillary Income Limit	2.00%

Please Note: Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed.

Asset Management Fee Amount (include total charged by all lenders/investors)	5,000	Yr 1 Asset Mgt Fee Percentage of EGI:	-1.77%
Property Mgt Fee Growth Rate (choose one):		Yr 1 Prop Mgt Fee Percentage of EGI:	8.15%
Expense Growth Rate (3.00%)	Yes	--> If Yes, indicate Yr 1 Mgt Fee Amt:	23,040
Percent of Effective Gross Income		--> If Yes, indicate actual percentage:	

II. OPERATING PRO FORMA

Year	1	2	3	4	5	6	7	8	9	10
Revenues	298,164	304,127	310,210	316,414	322,742	329,197	335,781	342,497	349,347	356,334
Ancillary Income	5,963	6,083	6,204	6,328	6,455	6,584	6,716	6,850	6,987	7,127
Vacancy	(21,289)	(21,715)	(22,149)	(22,592)	(23,044)	(23,505)	(23,975)	(24,454)	(24,943)	(25,442)
Other Income (OI)	-	-	-	-	-	-	-	-	-	-
OI Not Subject to Mgt Fee	-	-	-	-	-	-	-	-	-	-
Expenses less Mgt Fee	(170,470)	(175,584)	(180,852)	(186,277)	(191,865)	(197,621)	(203,550)	(209,657)	(215,946)	(222,425)
Property Mgmt	(23,040)	(23,731)	(24,443)	(25,176)	(25,932)	(26,710)	(27,511)	(28,336)	(29,186)	(30,062)
Reserves	(12,000)	(12,360)	(12,731)	(13,113)	(13,506)	(13,911)	(14,329)	(14,758)	(15,201)	(15,657)
NOI	77,328	76,820	76,240	75,584	74,850	74,034	73,132	72,141	71,057	69,874
Mortgage A	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)
Mortgage B	-	-	-	-	-	-	-	-	-	-
Mortgage C	-	-	-	-	-	-	-	-	-	-
D/S Other Source, not DDF	-	-	-	-	-	-	-	-	-	-
DCA HOME Cash Resrv.										
Asset Mgmt	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
Cash Flow	20,251	19,743	19,162	18,507	17,773	16,956	16,055	15,064	13,979	12,797
DCR Mortgage A	1.48	1.48	1.46	1.45	1.44	1.42	1.40	1.39	1.36	1.34
DCR Mortgage B										
DCR Mortgage C										
DCR Other Source										
Total DCR	1.48	1.48	1.46	1.45	1.44	1.42	1.40	1.39	1.36	1.34
Oper Exp Coverage Ratio	1.38	1.36	1.35	1.34	1.32	1.31	1.30	1.29	1.27	1.26
Mortgage A Balance	892,758	885,146	877,144	868,733	859,892	850,598	840,829	830,560	819,766	808,419
Mortgage B Balance										
Mortgage C Balance										
Other Source Balance										

PART SEVEN - OPERATING PRO FORMA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. OPERATING ASSUMPTIONS

Revenue Growth	2.00%
Expense Growth	3.00%
Reserves Growth	3.00%
Vacancy & Collection Loss	7.00%
Ancillary Income Limit	2.00%

Please Note: Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed.

Asset Management Fee Amount (include total charged by all lenders/investors)	5,000	Yr 1 Asset Mgt Fee Percentage of EGI:	-1.77%
Property Mgt Fee Growth Rate (choose one):		Yr 1 Prop Mgt Fee Percentage of EGI:	8.15%
Expense Growth Rate (3.00%)	Yes	--> If Yes, indicate Yr 1 Mgt Fee Amt:	23,040
Percent of Effective Gross Income		--> If Yes, indicate actual percentage:	

II. OPERATING PRO FORMA

Year	11	12	13	14	15	16	17	18	19	20
Revenues	363,460	370,729	378,144	385,707	393,421	401,289	409,315	417,502	425,852	434,369
Ancillary Income	7,269	7,415	7,563	7,714	7,868	8,026	8,186	8,350	8,517	8,687
Vacancy	(25,951)	(26,470)	(26,999)	(27,539)	(28,090)	(28,652)	(29,225)	(29,810)	(30,406)	(31,014)
Other Income (OI)	-	-	-	-	-	-	-	-	-	-
OI Not Subject to Mgt Fee	-	-	-	-	-	-	-	-	-	-
Expenses less Mgt Fee	(229,097)	(235,970)	(243,049)	(250,341)	(257,851)	(265,587)	(273,554)	(281,761)	(290,214)	(298,920)
Property Mgmt	(30,964)	(31,893)	(32,850)	(33,835)	(34,850)	(35,896)	(36,972)	(38,082)	(39,224)	(40,401)
Reserves	(16,127)	(16,611)	(17,109)	(17,622)	(18,151)	(18,696)	(19,256)	(19,834)	(20,429)	(21,042)
NOI	68,590	67,200	65,699	64,083	62,347	60,485	58,494	56,365	54,096	51,679
Mortgage A	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)
Mortgage B	-	-	-	-	-	-	-	-	-	-
Mortgage C	-	-	-	-	-	-	-	-	-	-
D/S Other Source, not DDF	-	-	-	-	-	-	-	-	-	-
DCA HOME Cash Resrv.										
Asset Mgmt	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
Cash Flow	11,513	10,123	8,622	7,006	5,270	3,408	1,416	(712)	(2,981)	(5,398)
DCR Mortgage A	1.32	1.29	1.26	1.23	1.20	1.16	1.12	1.08	1.04	0.99
DCR Mortgage B										
DCR Mortgage C										
DCR Other Source										
Total DCR	1.32	1.29	1.26	1.23	1.20	1.16	1.12	1.08	1.04	0.99
Oper Exp Coverage Ratio	1.25	1.24	1.22	1.21	1.20	1.19	1.18	1.17	1.15	1.14
Mortgage A Balance	796,492	783,955	770,776	756,923	742,361	727,054	710,964	694,051	676,273	657,585
Mortgage B Balance										
Mortgage C Balance										
Other Source Balance										

PART SEVEN - OPERATING PRO FORMA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. OPERATING ASSUMPTIONS

Revenue Growth	2.00%
Expense Growth	3.00%
Reserves Growth	3.00%
Vacancy & Collection Loss	7.00%
Ancillary Income Limit	2.00%

Please Note: Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed.

Asset Management Fee Amount (include total charged by all lenders/investors)	5,000	Yr 1 Asset Mgt Fee Percentage of EGI:	-1.77%
Property Mgt Fee Growth Rate (choose one):		Yr 1 Prop Mgt Fee Percentage of EGI:	8.15%
Expense Growth Rate (3.00%)	Yes	--> If Yes, indicate Yr 1 Mgt Fee Amt:	23,040
Percent of Effective Gross Income		--> If Yes, indicate actual percentage:	

II. OPERATING PRO FORMA

Year	21	22	23	24	25	26	27	28	29	30
Revenues	443,056	451,917	460,955	470,175	479,578	489,170	498,953	508,932	519,111	529,493
Ancillary Income	8,861	9,038	9,219	9,403	9,592	9,783	9,979	10,179	10,382	10,590
Vacancy	(31,634)	(32,267)	(32,912)	(33,570)	(34,242)	(34,927)	(35,625)	(36,338)	(37,065)	(37,806)
Other Income (OI)	-	-	-	-	-	-	-	-	-	-
OI Not Subject to Mgt Fee	-	-	-	-	-	-	-	-	-	-
Expenses less Mgt Fee	(307,888)	(317,124)	(326,638)	(336,437)	(346,530)	(356,926)	(367,634)	(378,663)	(390,023)	(401,724)
Property Mgmt	(41,613)	(42,861)	(44,147)	(45,471)	(46,836)	(48,241)	(49,688)	(51,178)	(52,714)	(54,295)
Reserves	(21,673)	(22,324)	(22,993)	(23,683)	(24,394)	(25,125)	(25,879)	(26,655)	(27,455)	(28,279)
NOI	49,109	46,380	43,484	40,416	37,168	33,734	30,106	26,276	22,236	17,980
Mortgage A	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)
Mortgage B	-	-	-	-	-	-	-	-	-	-
Mortgage C	-	-	-	-	-	-	-	-	-	-
D/S Other Source, not DDF	-	-	-	-	-	-	-	-	-	-
DCA HOME Cash Resrv.										
Asset Mgmt	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
Cash Flow	(7,968)	(10,698)	(13,593)	(16,661)	(19,909)	(23,344)	(26,972)	(30,801)	(34,841)	(39,098)
DCR Mortgage A	0.94	0.89	0.83	0.78	0.71	0.65	0.58	0.50	0.43	0.35
DCR Mortgage B										
DCR Mortgage C										
DCR Other Source										
Total DCR	0.94	0.89	0.83	0.78	0.71	0.65	0.58	0.50	0.43	0.35
Oper Exp Coverage Ratio	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06	1.05	1.04
Mortgage A Balance	637,941	617,292	595,586	572,770	548,787	523,576	497,076	469,220	439,939	409,159
Mortgage B Balance										
Mortgage C Balance										
Other Source Balance										

PART SEVEN - OPERATING PRO FORMA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. OPERATING ASSUMPTIONS

Revenue Growth	2.00%
Expense Growth	3.00%
Reserves Growth	3.00%
Vacancy & Collection Loss	7.00%
Ancillary Income Limit	2.00%

Please Note: Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed.

Asset Management Fee Amount (include total charged by all lenders/investors)	5,000	Yr 1 Asset Mgt Fee Percentage of EGI:	-1.77%
Property Mgt Fee Growth Rate (choose one):		Yr 1 Prop Mgt Fee Percentage of EGI:	8.15%
Expense Growth Rate (3.00%)	Yes	--> If Yes, indicate Yr 1 Mgt Fee Amt:	23,040
Percent of Effective Gross Income		--> If Yes, indicate actual percentage:	

II. OPERATING PRO FORMA

Year	31	32	33	34	35
Revenues	540,083	550,884	561,902	573,140	584,603
Ancillary Income	10,802	11,018	11,238	11,463	11,692
Vacancy	(38,562)	(39,333)	(40,120)	(40,922)	(41,741)
Other Income (OI)	-	-	-	-	-
OI Not Subject to Mgt Fee	-	-	-	-	-
Expenses less Mgt Fee	(413,775)	(426,189)	(438,974)	(452,144)	(465,708)
Property Mgmt	(55,924)	(57,602)	(59,330)	(61,110)	(62,943)
Reserves	(29,127)	(30,001)	(30,901)	(31,828)	(32,783)
NOI	13,496	8,777	3,815	(1,401)	(6,879)
Mortgage A	(52,077)	(52,077)	(52,077)	(52,077)	(52,077)
Mortgage B	-	-	-	-	-
Mortgage C	-	-	-	-	-
D/S Other Source, not DDF	-	-	-	-	-
DCA HOME Cash Resrv.					
Asset Mgmt	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)
Cash Flow	(43,581)	(48,300)	(53,262)	(58,478)	(63,957)
DCR Mortgage A	0.26	0.17	0.07	(0.03)	(0.13)
DCR Mortgage B					
DCR Mortgage C					
DCR Other Source					
Total DCR	0.26	0.17	0.07	(0.03)	(0.13)
Oper Exp Coverage Ratio	1.03	1.02	1.01	1.00	0.99
Mortgage A Balance	376,805	342,796	307,047	269,468	229,967
Mortgage B Balance					
Mortgage C Balance					
Other Source Balance					

PART SEVEN - OPERATING PRO FORMA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

I. OPERATING ASSUMPTIONS

Revenue Growth	2.00%
Expense Growth	3.00%
Reserves Growth	3.00%
Vacancy & Collection Loss	<input type="text" value="7.00%"/>
Ancillary Income Limit	2.00%

Please Note: Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed.

Asset Management Fee Amount (include total charged by all lenders/investors)	<input type="text" value="5,000"/>	Yr 1 Asset Mgt Fee Percentage of EGI:	<input type="text" value="-1.77%"/>
Property Mgt Fee Growth Rate (choose one):		Yr 1 Prop Mgt Fee Percentage of EGI:	<input type="text" value="8.15%"/>
Expense Growth Rate (3.00%)	<input type="text" value="Yes"/>	--> If Yes, indicate Yr 1 Mgt Fee Amt:	<input type="text" value="23,040"/>
Percent of Effective Gross Income	<input type="text"/>	--> If Yes, indicate actual percentage:	<input type="text"/>

II. OPERATING PRO FORMA

III. Applicant Comments & Clarifications

IV. DCA Comments

APPLICANTS: Explain any any debt service payment amounts that deviate from the amount shown in Permanent Sources (Part III)

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PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

DCA's Overall Comments / Approval Conditions:

1.)
2.)
3.)
4.)
5.)
6.)
7.)
8.)
9.)
10.)
11.)
12.)
13.)
14.)
15.)
16.)
17.)
18.)
19.)
20.)

1 PROJECT FEASIBILITY, VIABILITY ANALYSIS, AND CONFORMANCE WITH PLAN

Pass?

Threshold Justification per Applicant

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response DCA USE

FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

2 COST LIMITS

NOTE: Unit counts are linked to Rent Chart in Part VI Revenues & Expenses Tab. Cost Limit Per Unit totals by unit type are auto-calculated.

New Construction and Acquisition/Rehabilitation

Historic Rehab or Transit-Oriented Devlpmt qualifying for Historic Preservation or TOD pt(s)

Unit Type	Nbr Units	Unit Cost Limit total by Unit Type		Nbr Units	Unit Cost Limit total by Unit Type	
Detached/Semi-Detached						
Efficiency	0	0	128,669 x 0 units = 0	0	141,535 x 0 units = 0	0
1 BR	1	0	168,462 x 0 units = 0	0	185,308 x 0 units = 0	0
2 BR	2	0	204,394 x 0 units = 0	0	224,833 x 0 units = 0	0
3 BR	3	0	250,016 x 0 units = 0	0	275,017 x 0 units = 0	0
4 BR	4	0	294,230 x 0 units = 0	0	323,653 x 0 units = 0	0
<i>Subtotal</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Row House						
Efficiency	0	0	120,734 x 0 units = 0	0	132,807 x 0 units = 0	0
1 BR	1	8	158,379 x 8 units = 1,267,032	0	174,216 x 0 units = 0	0
2 BR	2	40	192,727 x 40 units = 7,709,080	0	211,999 x 0 units = 0	0
3 BR	3	0	237,087 x 0 units = 0	0	260,795 x 0 units = 0	0
4 BR	4	0	281,584 x 0 units = 0	0	309,742 x 0 units = 0	0
<i>Subtotal</i>	<i>48</i>	<i>48</i>	<i>8,976,112</i>	<i>0</i>	<i>0</i>	<i>0</i>
Walkup						
Efficiency	0	0	100,204 x 0 units = 0	0	110,224 x 0 units = 0	0
1 BR	1	0	138,379 x 0 units = 0	0	152,216 x 0 units = 0	0
2 BR	2	0	175,464 x 0 units = 0	0	193,010 x 0 units = 0	0
3 BR	3	0	229,044 x 0 units = 0	0	251,948 x 0 units = 0	0
4 BR	4	0	285,392 x 0 units = 0	0	313,931 x 0 units = 0	0
<i>Subtotal</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Elevator						
Efficiency	0	0	104,177 x 0 units = 0	0	114,594 x 0 units = 0	0
1 BR	1	0	145,848 x 0 units = 0	0	160,432 x 0 units = 0	0
2 BR	2	0	187,519 x 0 units = 0	0	206,270 x 0 units = 0	0
3 BR	3	0	250,025 x 0 units = 0	0	275,027 x 0 units = 0	0
4 BR	4	0	312,532 x 0 units = 0	0	343,785 x 0 units = 0	0
<i>Subtotal</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Total Per Construction Type	48	48	8,976,112	0	0	0

Threshold Justification per Applicant

DCA's Comments:

The Total Project cost is below the Cost Limit threshold.

3 TENANCY CHARACTERISTICS

This project is designated as:

HFOP

Pass?

Threshold Justification per Applicant

DCA's Comments:

The project is designated for seniors 55+.

4 REQUIRED SERVICES

Pass?

A. Applicant certifies that they will designate the specific services and meet the additional policies related to services.

Does Applicant agree?

Agree

B. Specify at least 2 basic ongoing services from at least 2 categories below for Family projects, or at least 4 basic ongoing services from at least 3 categories below for Senior projects:

- 1) Social & recreational programs planned & overseen by project mgr Specify:
- 2) On-site enrichment classes Specify:
- 3) On-site health classes Specify:
- 4) Other services approved by DCA Specify:

Holiday & semi monthly birthday parties, pot luck dinners

Computer training

Aerobics classes

C. For applications for rehabilitation of existing congregate supportive housing developments:

Name of behavioral health agency, continuum of care or service provider for which MOU is included

C.

Threshold Justification per Applicant

DCA's Comments:

Pass?

Is this Criterion met? **Yes**

MSA for Cost Limit purposes:

Savannah

Tot Development Costs:

8,971,025

Cost Waiver Amount:

Historic Preservation Pts

0

Community Transp Opt Pts

2

Project Cost Limit (PCL)

8,976,112

Note: if a PUCL Waiver has been approved by DCA, that amount would supercede the amounts shown at left.

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

The Applicant agrees to designate the specific services and meet the additional policies related to services.

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response DCA USE

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

5 MARKET FEASIBILITY

- A. Provide the name of the market study analyst used by applicant:
- B. Project absorption period to reach stabilized occupancy
- C. Overall Market Occupancy Rate
- D. Overall capture rate for tax credit units
- E. List DCA tax credit projects in close proximity to properties funded in 2014 or 2015. Include DCA project number and project name in each case.

A.	Novogradac & Company, LLP	
B.	15 to 20 units per month (Two to Three months)	
C.	91.40%	
D.	26.70%	

Project Nbr	Project Name
1	
2	

Project Nbr	Project Name
3	
4	

Project Nbr	Project Name
5	
6	

- F. Does the unit mix/rents and amenities included in the application match those provided in the market study?

F.	Yes	
----	------------	--

Threshold Justification per Applicant

The LIHTC comparables are experiencing a vacancy rate of 0%. Additionally, all of the LIHTC properties maintain extensive waiting lists at this time. The average occupancy rate based on all available competitive conventional and LIHTC properties in the PMA have a combined average occupancy of 98.8%. The overall capture rate of the development is 17.9%. There has been no properties allocated in the proposed project's PMA since 2012. Goshen Crossing II was awarded tax credits in 2012 and completed construction in 2014. The development currently maintains a waiting list estimated to be up to six months in length. Please see Tab 5 for the market study.

DCA's Comments:

6 APPRAISALS

- A. Is there is an identity of interest between the buyer and seller of the project?
- B. Is an appraisal included in this application submission?
If an appraisal is included, indicate Appraiser's Name and answer the following questions:
 - 1) Does it provide a land value?
 - 2) Does it provide a value for the improvements?
 - 3) Does the appraisal conform to USPAP standards?
 - 4) For LIHTC projects involving DCA HOME funds, does the total hard cost of the project exceed 90% of the as completed unencumbered appraised value of the property?
- C. If an identity of interest exists between the buyer and seller, did the seller purchase this property within the past three (3) years?
- D. Has the property been:
 - 1) Rezoned?
 - 2) Subdivided?
 - 3) Modified?

Appraiser's Name:		
A.	No	
B.	No	
1)		
2)		
3)		
4)		
C.		
D.		
1)	Yes	
2)	No	
3)	No	

Threshold Justification per Applicant

The proposed site has been rezoned "R-3" Multi-Family Residential District.

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

7 ENVIRONMENTAL REQUIREMENTS

Pass?

A. Name of Company that prepared the Phase I Assessment in accordance with ASTM 1527-13:

A. **Geotechnical & Enviromental Consultants, Inc**

B. Is a Phase II Environmental Report included?

B. **No**

C. Was a Noise Assessment performed?

C. **Yes**

- 1) If "Yes", name of company that prepared the noise assessment?
- 2) If "Yes", provide the maximum noise level on site in decibels over the 10 year projection:
- 3) If "Yes", what are the contributing factors in decreasing order of magnitude?

1) **Geotechnical & Enviromental Consultants, Inc**
2) **<65**

Road, Aircraft, Rail

D. Is the subject property located in a:

D.

- 1) Brownfield?
- 2) 100 year flood plain / floodway?
If "Yes":
a) Percentage of site that is within a floodplain:
b) Will any development occur in the floodplain?
c) Is documentation provided as per Threshold criteria?

1) **No**
2) **No**
a)
b)
c)
3) **Yes**

- 3) Wetlands?
If "Yes":
a) Enter the percentage of the site that is a wetlands:
b) Will any development occur in the wetlands?
c) Is documentation provided as per Threshold criteria?

a) **11.128%**
b) **No**
c) **Yes**

4) State Waters/Streams/Buffers and Setbacks area?

4) **Yes**

E. Has the Environmental Professional identified any of the following on the subject property:

- 1) Lead-based paint? **No**
- 2) Noise? **No**
- 3) Water leaks? **No**
- 4) Lead in water? **No**
- 5) Endangered species? **No**
- 6) Historic designation? **No**
- 7) Vapor intrusion? **No**
- 8) Asbestos-containing materials? **No**

- 9) Mold? **No**
- 10) PCB's? **No**
- 11) Radon? **No**

12) Other (e.g., Native American burial grounds, etc.) - describe in box below:

--	--

F. Is all additional environmental documentation required for a HOME application included, such as:

- 1) Eight-Step Process for Wetlands and/or Floodplains required and included?
- 2) Has Applicant/PE completed the HOME and HUD Environmental Questionnaire?
- 3) Owner agrees that they must refrain from undertaking any activities that could have an adverse effect on the subject property?

1)
2)
3)
G.

G. If HUD approval has been previously granted, has the HUD Form 4128 been included?

Projects involving HOME funds must also meet the following Site and Neighborhood Standards:

H. The Census Tract for the property is characterized as [Choose either *Minority concentration* (50% or more minority), *Racially mixed* (25% - 49% minority), or *Non-minority* (less than 25% minority)]:

H. **<<Select>>** **<<Select>>**

I. List all contiguous Census Tracts:

I.

--

J. Is Contract Addendum included in Application?

J.

--

Threshold Justification per Applicant

Please see Tab 7 for the environmental report.

DCA's Comments:

--

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

8 SITE CONTROL

- A. Is site control provided through **November 30, 2017?** Expiration Date:
- B. Form of site control:
- C. Name of Entity with site control:
- D. Is there any Identity of Interest between the entity with site control and the applicant?

Pass?	
A. Yes	
B. <<Select>>	
C.	
D. No	

Threshold Justification per Applicant

Please see Tab 8 for Site Control documentation.

DCA's Comments:

9 SITE ACCESS

- A. Does this site provide a specified entrance that is legally accessible by paved roads and are the appropriate drawings, surveys, photographs and other documentation reflecting such paved roads included in the electronic application binder?
- B. If access roads are not in place, does the application contain documentation evidencing local government approval to pave the road, a commitment for funding, and the timetable for completion of such paved roads?
- C. If the road is going to be paved by the applicant, are these costs documented in the submitted electronic application binder and reflected in the development budget provided in the core application?
- D. If use of private drive proposed, is site control of private drive documented by proof of ownership or by a properly executed easement on private drive, and are the plans for paving private drive, including associated development costs, adequately addressed in Application?

Pass?	
A. Yes	
B.	
C.	
D.	

Threshold Justification per Applicant

The site is accessible vis McCall Road which is a legally accessible paved road and the site entrance is labeled on the site development plan include in the application binder in Tab 15.

DCA's Comments:

10 SITE ZONING

- A. Is Zoning in place at the time of this application submission?
- B. Does zoning of the development site conform to the site development plan?
- C. Is the zoning confirmed, in writing, by the authorized Local Government official?
 - If "Yes":
 - 1) Is this written confirmation included in the Application?
 - 2) Does the letter include the zoning *and* land use classification of the property?
 - 3) Is the letter accompanied by a clear explanation of the requirements (include a copy of the applicable sections of the zoning ordinance highlighted for the stated classification)?
 - 4) Is the letter accompanied by all conditions of these zoning and land use classifications?
 - 5) If project is requesting HOME or HUD funds, does Local Government official also comment on whether project will include development of prime or unique farmland?
- D. Is documentation provided (on the Architectural Site Conceptual Development Plan either graphically or in written form) that demonstrates that the site layout conforms to any moratoriums, density, setbacks or other requirements?
- E. Are all issues and questions surrounding the zoning and land use classification clearly defined prior to this application submission?

Pass?	
A. Yes	
B. Yes	
C. Yes	
1) Yes	
2) Yes	
3) Yes	
4) Yes	
5)	
D. Yes	
E. Yes	

Threshold Justification per Applicant

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

11 OPERATING UTILITIES

A. Check applicable utilities and enter provider name:

1) Gas

2) Electric

Georgia Power Company

Threshold Justification per Applicant

Pass?

1)

2)

No

Yes

Please see Tab 11 of the application for letter from utility company confirming utilities are available at the site.

DCA's Comments:

12 PUBLIC WATER/SANITARY SEWER/STORM SEWER

A. 1) Is there a Waiver Approval Letter From DCA included in this application for this criterion as it pertains to single-family detached Rural projects?

2) If Yes, is the waiver request accompanied by an engineering report confirming the availability of water and the percolation of the soil?

B. Check all that are available to the site and enter provider name:

1) Public water

2) Public sewer

City of Springfield
City of Springfield

Threshold Justification per Applicant

Pass?

A1)

2)

B1)

2)

No

Yes

Yes

Yes

Please see Tab12 of the application for letter from water & sewer authority confirming water/sewer services are available at the site.

DCA's Comments:

13 REQUIRED AMENITIES

Is there a Pre-Approval Form from DCA included in this application for this criterion?

A. Applicant agrees to provide following required Standard Site Amenities in conformance with DCA Amenities Guidebook (select one in each category):

1) Community area (select either community room or community building):

2) Exterior gathering area (if "Other", explain in box provided at right):

3) On site laundry type:

A1) Building

A2) Covered Porch If "Other", explain here

A3) On-site laundry

B. Applicant agrees to provide the following required Additional Site Amenities to conform with the DCA Amenities Guidebook.

The nbr of additional amenities required depends on the total unit count: **1-125 units = 2 amenities, 126+ units = 4 amenities**

Additional Amenities (describe in space provided below) Guidebook Met? DCA Pre-approved?

1) Equipped Computer Center

2) Furnished Exercise Facility

Additional Amenities (describe below) Guidebook Met? DCA Pre-approve

3)

4)

C. Applicant agrees to provide the following required Unit Amenities:

1) HVAC systems

2) Energy Star refrigerators

3) Energy Star dishwashers (not required in senior USDA or HUD properties)

4) Stoves

5) Microwave ovens

6) a. Powder-based stovetop fire suppression canisters installed above the range cook top, OR

b. Electronically controlled solid cover plates over stove top burners

D. If proposing a Senior project or Special Needs project, Applicant agrees to provide the following additional required Amenities:

1) Elevators are installed for access to all units above the ground floor.

2) Buildings more than two story construction have interior furnished gathering areas in several locations in the lobbies and/or corridors

3) a. 100% of the units are accessible and adaptable, as defined by the Fair Housing Amendments Act of 1988

b. If No, was a DCA Architectural Standards waiver granted?

Pass?

A.

B.

C.

1)

2)

3)

4)

5)

6a)

6b)

D.

1)

2)

3a)

3b)

Agree

Agree

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Agree

Yes

Yes

Yes

Yes

The proposed development is a Senior project and will contain only single-story buildings.

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

14 REHABILITATION STANDARDS (REHABILITATION PROJECTS ONLY)

- A. Type of rehab (choose one):
- B. Date of Physical Needs Assessment (PNA):
Name of consultant preparing PNA:
Is 20-year replacement reserve study included?
- C. Performance Rpt indicates energy audit completed by qualified BPI Building Analyst?
Name of qualified BPI Building Analyst or equivalent professional:
- D. DCA's Rehabilitation Work Scope form is completed, included in PNA tab, and clearly indicates percentages of each item to be either "demoed" or replaced
DCA Rehabilitation Work Scope form referenced above clearly addresses:
 1. All immediate needs identified in the PNA.
 2. All application threshold and scoring requirements
 3. All applicable architectural and accessibility standards.
 4. All remediation issues identified in the Phase I Environmental Site Assessment.
- E. Applicant understands that in addition to proposed work scope, the project must meet state and local building codes, DCA architectural requirements as set forth in the QAP and Manuals, and health and safety codes and requirements. **Applicant agrees?**

A.	<<Select>>	<<Select>>	Pass?	
B.				
C.				
D.				
1)				
2)				
3)				
4)				
E.				

Threshold Justification per Applicant

DCA's Comments:

15 SITE INFORMATION AND CONCEPTUAL SITE DEVELOPMENT PLAN

- A. Is Conceptual Site Development Plan included in application and has it been prepared in accordance with all instructions set forth in the DCA Architectural Manual?
Are all interior and exterior site related amenities required and selected in this application indicated on the Conceptual Site Development Plan?
- B. Location/Vicinity map delineates location point of proposed property (site geo coordinates) & shows entire municipality area (city limits, etc.)?
- C. Ground level color photos of proposed property & adjacent surrounding properties & structures are included, numbered, dated & have brief descriptions?
Site Map delineates the approximate location point of each photo?
- D. Aerial color photos are current, have high enough resolution to clearly identify existing property & adjacent land uses, and delineate property boundaries?

	Pass?	
A.	Yes	
B.	Yes	
C.	Yes	
D.	Yes	

Threshold Justification per Applicant

Please see Tab 15 for the site development plan and appropriate maps and photos.

DCA's Comments:

16 BUILDING SUSTAINABILITY

- A. Applicant agrees that this proposed property must achieve a minimum standard for energy efficiency and sustainable building practices upon construction completion as set forth in the QAP and DCA Architectural Manual?
- B. Applicant agrees that the final construction documents must clearly indicate all components of the building envelope and all materials and equipment that meet the requirements set forth in the QAP and DCA Architectural Manual?

	Pass?	
A.	Agree	
B.	Agree	

Threshold Justification per Applicant

The Applicant agrees the property will achieve the minimum standard energy efficiency and sustainable building practices upon construction completion set forth in the Architectural Manual.

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

17 ACCESSIBILITY STANDARDS

- A. 1) Upon completion, will this project comply with all applicable Federal and State accessibility laws including but not limited to: The Fair Housing Amendments Act of 1988, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, Georgia Fair Housing Law and Georgia Access Law as set forth in the 2015 Accessibility Manual? (When two or more accessibility standards apply, the applicant is required to follow and apply both standards so that a maximum accessibility is obtained.)
- 2) Owner understands that **DCA requires the Section 504** accessibility requirements to be incorporated into the design and construction of **ALL** new construction and/or rehabilitation projects selected under the 2017 Qualified Allocation Plan, regardless of whether or not the project will receive federal debt financing assistance (e.g., HOME). This constitutes a **higher standard of accessibility** than what may be required under federal laws. This means that all projects, including those financed with tax exempt bonds which receive an allocation of **4% tax credits** and **9% tax credits**-only projects, must incorporate at a minimum the requirements of the **Uniform Federal Accessibility Standards** into the design and construction of the project.
- 3) Owner claims that property is eligible for any of the stated statutory exemptions for any applicable federal, state, and local accessibility law? If so, support the claim with a legal opinion placed where indicted in Tabs Checklist.
- 4) Does this project comply with applicable DCA accessibility requirements detailed in the 2016 Architectural and Accessibility Manuals?
- B. 1) a. Will at least **5%** of the total units (but no less than one unit) be equipped for the mobility disabled, including wheelchair restricted residents?

	Nbr of Units Equipped:	Minimum Required:	
		Nbr of Units	Percentage
1) a. Mobility Impaired	3	3	5%
b. Roll-in showers will be incorporated into 40% of the mobility equipped units (but no fewer than one unit)?	2	2	40%
2) Will least an additional 2% of the total units (but no less than one unit) be equipped for hearing and sight-impaired residents?	1	1	2%
- 2) Sight / Hearing Impaired
- C. Applicant will retain a DCA qualified consultant to monitor the project for accessibility compliance who will not be a member of the proposed Project Team nor have an Identify of Interest with any member of the proposed Project Team
 The DCA qualified consultant will perform the following: Name of Accessibility Consultant **Zeffert & Associates**
 - 1) A pre-construction plan and specification review to determine that the proposed property will meet all required accessibility requirements. The Consultant report must be included with the Step 2 construction documents submitted to DCA. At a minimum, the report will include the initial comments from the consultant, all documents related to resolution of identified accessibility issues and a certification from the consultant that the plans appear to meet all accessibility requirements.
 - 2) At least two training sessions for General Contractor and Subcontractors regarding accessibility requirements. One training must be on site.
 - 3) An inspection of the construction site after framing is completed to determine that the property is following the approved plans and specifications as to accessibility. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved.
 - 4) A final inspection of the property after completion of construction to determine that the property has been constructed in accordance with all accessibility requirements. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved prior to submission of the project cost certification.

Pass?			
A1).	Yes		
2)	Yes		
3)	No		
4)	Yes		
B1)a.	Yes		
b.	Yes		
2)	Yes		
C.	Yes		
C1).	Yes		
2).	Yes		
3).	Yes		
4).	Yes		

Threshold Justification per Applicant

Applicant agrees that the project will comply with all Federal and State accessibility laws.

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

18 ARCHITECTURAL DESIGN & QUALITY STANDARDS

Is there a Waiver Approval Letter From DCA included in this application for this criterion?

Does this application meet the Architectural Standards contained in the Application Manual for quality and longevity?

A. Constructed and Rehabilitation Construction Hard Costs - are the following minimum review standards for rehabilitation projects met or exceeded by this project?

Rehabilitation projects will be considered for funding only if the per unit rehabilitation hard costs exceed \$25,000. The costs of furniture, fixtures, construction or rehabilitation of community buildings and common area amenities are not included in these amounts.

B. Standard Design Options for All Projects

1) Exterior Wall Finishes (select one)

Exterior wall faces will have an excess of 40% brick or stone on each total wall surface

2) Major Bldg Component Materials & Upgrades (select one)

Fiber cement siding or other 30 year warranty product installed on all exterior wall surfaces not already required to be brick

C. Additional Design Options - not listed above, proposed by Applicant prior to Application Submittal in accordance with Exhibit A DCA Pre-application and Pre-Award Deadlines and Fee Schedule, and subsequently approved by DCA.

1)
2)

Pass?

No	
Yes	
A.	
B.	
1) Yes	
2) Yes	
C.	
1)	
2)	

Threshold Justification per Applicant

The Applicant has not requested any waiver for this application. Applicant agrees to meet the Architectural Standards contained in the Application Manual for quality and longevity.

DCA's Comments:

19 QUALIFICATIONS FOR PROJECT TEAM (PERFORMANCE)

A. Did the Certifying Entity meet the experience requirement in 2016?

B. Is there a pre-application Qualification of Project Team Determination from DCA included in this application for this criterion?

C. Has there been any change in the Project Team since the initial pre-application submission?

D. Did the project team request a waiver or waiver renewal of a Significant Adverse Event at pre-application?

E. DCA's pre-application Qualification of Project's Team Determination indicated a status of (select one):

F. DCA Final Determination

Threshold Justification per Applicant

Pass?

A.	Yes	
B.	Yes	
C.	No	
D.	No	
E.	Certifying GP/Developer	
F.	<< Select Designation >>	

Please see Tab 19 for the Qualification Determination

DCA's Comments:

20 COMPLIANCE HISTORY SUMMARY

A. Was a pre-application submitted for this Determination at the Pre-Application Stage?

B. If "Yes", has there been any change in the status of any project included in the CHS form?

C. Has the Certifying Entity and all other project team members completed all required documents as listed in QAP Threshold Section XIX Qualifications for Project Participants?

Threshold Justification per Applicant

Pass?

A.	Yes	
B.	No	
C.	Yes	

The Performance Workbook was submitted at pre-application. Please see Tab 19 of the Application for the Qualification Determination.

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

21 ELIGIBILITY FOR CREDIT UNDER THE NON-PROFIT SET-ASIDE

- A. Name of Qualified non-profit: A.
- B. Non-profit's Website: B.
- C. Is the organization a qualified non-profit, defined as a 501(c)(3) or 501(c)(4) organization, which is not affiliated with or controlled by a for-profit organization and has included the fostering of low income housing as one of its tax-exempt purposes? C.
- D. Will the qualified non-profit materially participate in the development and operation of the project as described in IRC Section 469(h) throughout the compliance period? D.
- E. Does the qualified non-profit own at least 51% of the GP's interest in the project and is the managing general partner of the ownership entity? E.
- F. Is this entity a corporation with 100 percent of the stock of such corporation held by one or more qualified non-profit organizations at all times during the period such corporation is in existence? F.
- G. All Applicants: Does the non-profit receive a percentage of the developer fee greater than or equal to its percentage of its ownership interest?
 1) CHDOS Only: If the nonprofit entity is also a CHDO, is it a DCA-certified CHDO which must own 100% of the General Partnership entity? G.
- H. Is a copy of the GP joint venture agreement or GP operating agreement that provides the non-profit's GP interest and the Developer Fee amount included in the application? H.
- I. Is a an opinion of a third party attorney who specializes in tax law on the non-profit's current federal tax exempt qualification status included in the Application? If such an opinion has been previously obtained, this requirement may be satisfied by submitting the opinion with documentation demonstrating that the non-profit's bylaws have not changed since the legal opinion was issued. I.

Pass?

Threshold Justification per Applicant

N/A

DCA's Comments:

22 ELIGIBILITY FOR HOME LOANS UNDER THE CHDO SET-ASIDE

- A. Name of CHDO: Name of CHDO Managing GP:
- B. Is a copy of the CHDO pre-qualification letter from DCA included in the Application? B.
- C. Is the CHDO either the sole general partner of the ownership entity or the managing member of the LLC general partner of the ownership entity (the CHDO must also exercise effective control of the project)? C.
- D. CHDO has been granted a DCA HOME consent? DCA HOME Consent amount:

Pass?

Threshold Justification per Applicant

N/A

DCA's Comments:

23 REQUIRED LEGAL OPINIONS

State legal opinions included in application using boxes provided.

- A. Credit Eligibility for Acquisition
- B. Credit Eligibility for Assisted Living Facility
- C. Non-profit Federal Tax Exempt Qualification Status
- D. Scattered Site Developments [as defined in Section 42(g)(7) of the Code and this QAP]
- E. Other (If Yes, then also describe): E.

Pass?

Threshold Justification per Applicant

DCA's Comments:

PART EIGHT - THRESHOLD CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

Applicant Response **DCA USE**

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

FINAL THRESHOLD DETERMINATION (DCA Use Only)

24 RELOCATION AND DISPLACEMENT OF TENANTS

- A. Does the Applicant anticipate displacing or relocating any tenants?
- B. 1) Are any of the other sources (not DCA HOME) considered to be Federal Funding?
If Yes, applicant will need to check with the source of these funds to determine if this project will trigger the Uniform Relocation Act or 104(d).
2) If tenants will be displaced, has Applicant received DCA written approval and placed a copy where indicated in the Tabs Checklist?
3) Will any funding source used trigger the Uniform Relocation Act or HUD 104 (d) requirements?
- C. Is sufficient comparable replacement housing identified in the relocation plan according to DCA relocation requirements?
- D. Provide summary data collected from DCA Relocation Displacement Spreadsheet:

1) Number of Over Income Tenants			4) Number of Down units		
2) Number of Rent Burdened Tenants			5) Number of Displaced Tenants		
3) Number of Vacancies					
- E. Indicate Proposed Advisory Services to be used (see Relocation Manual for further explanation):

1) Individual interviews			3) Written Notifications		
2) Meetings			4) Other - describe in box provided:		

Pass?	
A.	No
B1)	
2)	
3)	
C.	

Threshold Justification per Applicant

The project is new construction and project site is currently vacant land.

DCA's Comments:

25 AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)

If selected, does the Applicant agree to prepare and submit an AFFH Marketing plan that:

- A. Incorporates outreach efforts to each service provider, homeless shelter or local disability advocacy organization in the county in which the project is located?
- B. Has a strategy that affirmatively markets to persons with disabilities and the homeless?
- C. Has a strategy that establishes and maintains relationships between the management agent and community service providers?
- D. Includes a referral and screening process that will be used to refer tenants to the projects, the screening criteria that will be used, and makes reasonable accommodations to facilitate the admittance of persons with disabilities or the homeless into the project?
- E. Includes marketing of properties to underserved populations 2-4 months prior to occupancy?
- F. Includes making applications for affordable units available to public locations including at least one that has night hours?
- G. Includes outreach to Limited English Proficiency groups for languages identified as being prevalent in the surrounding market area?
- H. If selected, does the Applicant agree to provide reasonable accommodation for these tenants in the Property Management's tenant application? Leasing criteria must clearly facilitate admission and inclusion of targeted population tenants and must not violate federal or state fair housing laws.

Pass?	
A.	Agree
B.	Agree
C.	Agree
D.	Agree
E.	Agree
F.	Agree
G.	Agree
H.	Agree

Threshold Justification per Applicant

The Applicant agrees to prepare and submit an AFFH Marketing plan if the project is selected for funding.

DCA's Comments:

26 OPTIMAL UTILIZATION OF RESOURCES

Threshold Justification per Applicant

The application for Ebenezer Creek Crossing optimizes the use of DCA resources in an area where they are sorely needed. Based on the market analysis, there is a demand for affordable housing in Springfield, GA, which is evidenced by waiting lists and low vacancy at the LIHTC comparable properties. The applicant believes that the proposed project is feasible as proposed. Ebenezer Creek Crossing will fill a void in the market for age-restricted housing and will perform well.

DCA's Comments:

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

REMINDER: Applicants must include comments in sections where points are claimed.

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Failure to do so will result in a one (1) point "Application Completeness" deduction.

Score Value	Self Score	DCA Score
92	62	20
10	10	10
A.	0	0
B.	0	0

TOTALS:

1. APPLICATION COMPLETENESS

(Applicants start with 10 pts. Any points entered will be subtracted from score value)

A. Missing or Incomplete Documents

Number: 0

For each missing or incomplete document, one (1) point will be deducted

Organization

Number: 0

One (1) pt deducted if not organized as set out in the Tab checklist and the Application Instructions

B. Financial and Other Adjustments

Number: 0

2-4 adjustments/revisions = one (1) pt deduction total; *then* (1) pt deducted for each add'l adjustment.

DCA's Comments:

Enter "1" for each item listed below.

	Nbr		Nbr		Nbr
A. Missing or Illegible or Inaccurate Documents or Application Not Organized Correctly	0	INCOMPLETE Documents:	0	B. Financial adjustments/revisions:	0
1		1	n/a	1	n/a
2		2		2	
3		3	included in 2	3	included in 2
4		4		4	included in 2
5		5	included in 4	5	
6		6		6	
7		7	included in 6	7	
8		8		8	
9		9	included in 8	9	
10		10		10	
11		11	included in 10	11	
12		12		12	

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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TOTALS:	Score Value	Self Score	DCA Score
	92	62	20
	3	2	0

2. DEEPER TARGETING / RENT / INCOME RESTRICTIONS

Choose A or B.

A. Deeper Targeting through Rent Restrictions

Applicant agrees to set income limits at 50% AMI and gross rents at or below 30% of the 50% income limit for at least:

- 1. **15%** of total residential units
- or 2. **20%** of total residential units

Total Residential Units: **48**

Per Applicant	Per DCA
Nbr of Restricted Residential Units:	
10	
10	

Actual Percent of Residential Units:

Per Applicant	Per DCA
20.83%	0.00%
20.83%	0.00%

A.	2	0
1.	0	0
2.	2	0
B.	0	0
1.	0	0
2.	0	0

B. Deeper Targeting through New PBRA Contracts

- 1. **15%** (at least) of residential units to have PBRA for 10+ yrs:
- 2. Application receives at least **3** points under Section VII. Stable Communities. Points awarded in Sect VII:

Nbr of PBRA Residential Units:

0.00%	0.00%
3	0

DCA's Comments:

3. DESIRABLE AND UNDESIRABLE CHARACTERISTICS

See QAP Scoring for requirements.

Is the completed and executed DCA Desirable/Undesirable Certification form included in the appropriate application tab, in both the original Excel version and signed PDF?

A. Desirable Activities

(1 or 2 pts each - see QAP)

B. Bonus Desirable

(1 pt - see QAP)

C. Undesirable/Inefficient Site Activities/Characteristics

(1 pt subtracted each)

Complete this section using results from completed current DCA Desirable/Undesirable Certification form. Submit this completed form in both Excel and signed PDF, where indicated in Tabs Checklist..

Scoring Justification per Applicant

13	0
Yes	
12	
1	
various	

Please see Tab 27 of the Application for the Complete Desirable/Undesirable Certification form. The proposed project is within 2.0 miles of a Hospital, Grocery Store, Community Center, Public Park, Public Library, Medical Care Provider, Day Car Service, Police Station, Restaurant, Federally Insured Banking Institution, Church, Post Office and Pharmacy to qualify for twelve (12) Desirable Activity points. Additionally, the proposed site is within 1.0 miles of the Hospital, Medical Care Provider and the Public Park, which earns the additional one (1) Bonus Desirable point. There are no Undesirables.

DCA's Comments:

4. COMMUNITY TRANSPORTATION OPTIONS

See scoring criteria for further requirements and information

Evaluation Criteria

Competitive Pool chosen: **Rural**

- 1. All community transportation services are accessible to tenants by Paved Pedestrian Walkways.
- 2. DCA has measured all required distances between a pedestrian site entrance and the transit stop along Paved Pedestrian Walkways.
- 3. Each residential building is accessible to the pedestrian site entrance via an on-site Paved Pedestrian Walkway.
- 4. Paved Pedestrian Walkway is in existence by Application Submission. If not, but is immediately adjacent to Applicant site, Applicant has submitted documents showing a construction timeline, commitment of funds, and approval from ownership entity of the land on which the Walkway will be built.
- 5. The Applicant has clearly marked the routes being used to claim points on the site map submitted for this section.
- 6. Transportation service is being publicized to the general public.

2	0
Applicant Agrees?	DCA Agrees?
Yes	
Yes	
N/a	
N/a	
Yes	

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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Score Value	Self Score	DCA Score
TOTALS:	92	62 20

Flexible Pool

Choose A or B.

A. Transit-Oriented Development

Choose either option 1 or 2 under A.

1. Site is **owned** by local transit agency & is strategically targeted by agency to create housing with **on site or adjacent** access to public transportation

OR 2. Site is **within one (1) mile*** of a transit hub

3. Applicant in A1 or A2 above serves Family tenancy.

B. Access to Public Transportation

Choose only one option in B.

1. Site is **within 1/4 mile*** of an established public transportation stop

OR 2. Site is **within 1/2 mile*** of an established public transportation stop

OR 3. Site is **within one (1) mile*** of an established public transportation stop

Rural Pool

4. **Publicly operated/sponsored and established transit service** (including on-call service onsite or fixed-route service within 1/2 mile of site entrance*)

*As measured from an entrance to the site that is accessible to pedestrians and connected by sidewalks or established pedestrian walkways to the transportation hub/stop.

Scoring Justification per Applicant

Please see Tab 28 of the Application for documentation of the transit service. Coastal Regional Coaches offers public transit services that are available to anyone, for any purpose, and to any destination in the coastal region. Fares are very affordable and the service operates Monday through Friday from 7:00 A.M. until 5:00 P.M.

DCA's Comments:

For ALL options under this scoring criterion, regardless of Competitive Pool chosen , provide the information below for the transit agency/service:	
Coastal Regional Coaches	1-866-543-6744
www.crc.ga.gov/publications/trans/coaches%20Brochure.pdf	
www.coastalregionalcoaches.com/CRC/Coastal_Region_Map.html	

6	A.	0	0
5	1.		
4	2.		
1	3.		
3	B.	0	0
3	1.		
2	2.		
1	3.		
2	4.	2	

5. BROWNFIELD

(With EPA/EPD Documentation)

See scoring criteria for further requirements and information

2		
----------	--	--

A. Environmental regulatory agency which has designated site as a Brownfield and determined cleanup guidelines:

B. Source of opinion ltr stating that property appears to meet requirements for issuance of EPD No Further Action or Limitation of Liability ltr

C. Has the estimated cost of the Environmental Engineer monitoring been included in the development budget?

Yes/No	Yes/No

DCA's Comments:

6. SUSTAINABLE DEVELOPMENTS

Choose only one. See scoring criteria for further requirements.

Competitive Pool chosen:

Earth Craft House Multifamily

Rural

3	2	0
----------	----------	----------

DCA's Green Building for Affordable Housing Training Course - Participation Certificate obtained?

Date of Course	3/3/17	Jason Maddox	MACO Development Company, LLC
Date of Course			

Yes	
------------	--

An active current version of draft scoring worksheet for development, illustrating compliance w/ minimum score required under program selected, is included in application?

Yes	
------------	--

For Rehab developments - required Energy Audit Report submitted per current QAP?

Date of Audit		Date of Report	
---------------	--	----------------	--

--	--

A. Sustainable Communities Certification

Project seeks to obtain a sustainable community certification from the program chosen above?

2	A.	Yes/No	Yes/No

1. EarthCraft Communities

Date that EarthCraft Communities Memorandum of Participation was executed for the development where the project is located:

2. Leadership in Energy and Environmental Design for Neighborhood Development (LEED-ND v4)

a) Date of project's Feasibility Study prepared by a nonrelated third party LEED AP:

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

REMINDER: Applicants must include comments in sections where points are claimed.

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Score Value	Self Score	DCA Score
TOTALS:	92	62 20

b) Name of nonrelated third party LEED AP that prepared Feasibility Study:

Commitments for Building Certification:

- | | | | |
|---|----|--------|--------|
| 1. Project will comply with the program version in effect at the time that the drawings are prepared for permit review? | 1. | Yes/No | Yes/No |
| 2. Project will meet program threshold requirements for Building Sustainability? | 2. | Yes | |
| 3. Owner will engage in tenant and building manager education in compliance with the point requirements of the respective programs? | 3. | Yes | |

B. Sustainable Building Certification Project commits to obtaining a sustainable building certification from the program chosen above? 1 B.

C. Exceptional Sustainable Building Certification 3 C. Yes/No Yes/No

- | | | | |
|--|----|-----|--|
| 1. Project commits to obtaining a sustainable building certificate from certifying body demonstrating that project achieved highest level of certification chosen above? | 1. | N/a | |
|--|----|-----|--|

D. High Performance Building Design The proposed building design demonstrates: 1 D.

- | | | | |
|---|----|---|---|
| 1. A worst case HERS Index that is at least 15% lower than the ENERGY STAR Target Index? | 1. | 1 | 0 |
| 2. A 10% improvement over the baseline building performance rating? The energy savings will be established following the Performance Rating Method outlined in ASHRAE 90.1-2010 Appendix G with additional guidance from the ENERGY STAR Multifamily High-Rise Simulation Guidelines. | 2. | | |
| 3. For minor, moderate, or substantial rehabilitations, a projected reduction in energy consumption ≥ 30%, documented by a RESNET-approved HERS Rating software or ENERGY STAR compliant whole building energy model? Baseline performance should be modeled using existing conditions. | 3. | | |

Scoring Justification per Applicant

Please see Tab 29 of the Application for the required documentation for Sustainable Developments, which includes the Earth Craft House Multifamily Certification for the Sustainable Building Certification point. Additionally, the energy model of the Ebenezer Creek Crossing project shows that the proposed preliminary design demonstrates a worst case HERS Index that is at least 15% lower than the ENERGY STAR Target Index, which qualifies them for an additional High Performance Building Design point.

DCA's Comments:

(Empty comment box)

7. STABLE COMMUNITIES (Must use data from the most current FFIEC census report, published as of January 1, 2016) **7** **3 0**

A Census Tract Demographics **3** **2**

& Competitive Pool chosen: **Rural** Yes/No Yes/No

B. 1. Project is located in a census tract that meets the following demographics according to the most recent FFIEC Census Report (www.ffiec.gov/Census/): **Yes**

2. Less than **15%** below Poverty level (see Income) Actual Percent **6.61%**

3. Designated Middle or Upper Income level (see Demographics) Designation: **Middle**

4. (Flexible Pool) Project is **NOT** located in a census tract that meets the above demographics according to the most recent FFIEC Census Report **N/a**

(www.ffiec.gov/Census/), but **IS** located within 1/4 mile of such a census tract. (Applicant answer to Question 1 above cannot be "Yes".)

C. Georgia Department of Public Health Stable Communities Per Applicant Per DCA **2** **1 0**

Sub-cluster in which project is located, according to the most recent GDPH data hosted on the DCA "Multi-Family Affordable Housing Properties" map: **C2** **<Select>**

D. Mixed-Income Developments in Stable Communities Market units: **8** Total Units: **48** Mkt Pct of Total: **16.67%** **2** **0 0**

DCA's Comments:

(Empty comment box)

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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Score Value	Self Score	DCA Score
TOTALS:	92	62
	10	20
	0	0

8. TRANSFORMATIONAL COMMUNITIES (choose A or B)

Is this application eligible for two or more points under 2017 Scoring Section 7 Stable Communities, regardless of whether the points are requested?
 If applying for sub-section A, is the completed and executed DCA Neighborhood Redevelopment Certification included in the appropriate tab of the application?
 If applying for sub-section B, is the completed and executed DCA Community Transformation Plan Certificate included in the appropriate tab of the application?

Eligibility - The Plan (if Transformation Plan builds on existing Revitalization Plan meeting DCA standards, fill out both Revitalization Plan and Transformation Plan columns):

	Revitalization Plan		Transformation Plan	
	Yes/No	Yes/No	Yes/No	Yes/No
a) Clearly delineates targeted area that includes proposed project site, but does not encompass entire surrounding city / municipality / county?				
b) Includes public input and engagement <u>during the planning stages</u> ?				
c) Calls for the rehabilitation or production of affordable rental housing as a policy goal for the community?				
d) Designates implementation measures along w/specific time frames for achievement of policies & housing activities? The specific time frames and implementation measures are current and ongoing?				
e) Discusses resources that will be utilized to implement the plan?				
f) Is included <i>in full</i> in the appropriate tab of the application binder?				

Website address (URL) of Revitalization Plan:

Website address (URL) of Transformation Plan:

--	--

A. Community Revitalization

- i.) Plan details specific work efforts directly affecting project site?
- ii.) Revitalization Plan has been officially adopted (and if necessary, renewed) by the Local Govt?
- iii.) Public input and engagement during the planning stages:

Date Plan originally adopted by Local Govt:
 Time (#yrs, #mths) from Plan Adoption to Application Submission Date:
 Date(s) Plan reauthorized/renewed by *Local Government*, if applicable:

i.)	Enter page nbr(s) here
ii.)	

2 A.

--	--

 Yes/No Yes/No

i.)		
ii.)		

- a) Date(s) of Public Notice to surrounding community:
Publication Name(s)
- b) Type of event:
Date(s) of event(s):
- c) Letters of Support from local non-government entities. Type:
Entity Name:

a)		
b)	<<Select Event 1 type>>	<<Select Event 2 type>>
c)	<<Select Entity 1 type>>	<<Select Entity 2 type>>

- 1. **Community Revitalization Plan** - Application proposes to develop housing that contributes to a written Community Revitalization Plan for the specific community in which the property will be located.
- 2. **Qualified Census Tract and Community Revitalization Plan** - Application proposes to develop housing that is in a Qualified Census Tract and that contributes to a written Community Revitalization Plan for the specific community in which the property will be located.
 Project is in a QCT? **No** Census Tract Number: **13103030203**

1.		
2.		

Eligible Basis Adjustment: **State Boost**

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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	Score Value	Self Score	DCA Score
TOTALS:	92	62	20

OR

B. Community Transformation Plan

Does the Applicant reference an existing Community Revitalization Plan meeting DCA standards?

1. Community-Based Team

Community-Based Developer (CBD)

Select at least two out of the three options (i, ii and iii) in "a" below, or "b".

CBD 1

Entity Name			Website		
Contact Name		Direct Line		Email	
				Yes/No	Yes/No

a) i. CBD has successfully partnered with at least two (2) established community-based organizations (CBOs) that serve the area around the development (proposed or existing elsewhere) in the last two years and can document that these partnerships have measurably improved community or resident outcomes. 1 ▶

CBO 1 Name			Purpose:			Letter of Support included?
Community/neighborhd where partnership occurred			Website			
Contact Name		Direct Line		Email		
CBO 2 Name			Purpose:			Letter of Support included?
Community/neighborhd where partnership occurred			Website			
Contact Name		Direct Line		Email		

ii. In the last three years, the CBD has participated or led philanthropic activities benefitting either 1) the Defined Neighborhood or 2) a targeted area surrounding their development in another Georgia community. Use comment box or attach separate explanation page in corresponding tab of Application Binder. ii.

iii. The CBD has been selected as a result of a community-driven initiative by the Local Government in a Request for Proposal or similar public bid process. iii.

or b) The Project Team received a HOME consent for the proposed property and was designated as a CHDO. b)

Community Quarterback (CQB)

See QAP for requirements.

CQB 1

i. CQB is a local community-based organization or public entity and has a demonstrated record of serving the Defined Neighborhood, *as delineated by the Community Transformation Plan*, to increase residents' access to local resources such as employment, education, transportation, and health? Enter page nbr(s) here

ii. Letter from CQB confirming their partnership with Project Team to serve as CQB is included in electronic application binder where indicated by Tabs Checklist?

iii. CQB Name			Website		
Contact Name		Direct Line		Email	

2. Quality Transformation Plan

Transformation Team has completed Community Engagement and Outreach prior to Application Submission?

4

2.

a) *Public and Private Engagement*

Tenancy:

HFOP

Family Applicants must engage at least **two** different Transformation Partner types, while Senior Applicants must engage at least **one**. Applicant agrees?

i. Transformation Partner 1	<Select Transformation Partner type>		Date of Public Meeting 1 between Partners		
Org Name			Date(s) of publication of meeting notice		
Website			Publication(s)		
Contact Name		Direct Line		Social Media	
Email				Mtg Locatn	
Role			Which Partners were present at Public Mtg 1 between Partners?		

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Score Value	Self Score	DCA Score
TOTALS: 92	62	20

ii. Transformation Partner 2 <input type="text" value="<Select Transformation Prtrn type>"/>		If "Other" Type, specify below:	Date of Public Meeting 2 (optional) between Partnrs <input type="text"/>	Which Partners were present at Public Mtg 2 between Partners?
Org Name	<input type="text"/>		Date(s) of publication of meeting notice <input type="text"/>	
Website	<input type="text"/>		Publication(s) <input type="text"/>	
Contact Name	<input type="text" value="Direct Line"/>		Social Media <input type="text"/>	
Email	<input type="text"/>		Mtg Locatn <input type="text"/>	
Role	<input type="text"/>			
b) <i>Citizen Outreach</i> Choose either "i" or "ii" below for (b).				Yes/No Yes/No
i. Survey Copy of blank survey and itemized summary of results included in corresponding tab in application binder?				i. <input type="text"/> <input type="text"/>
or Nbr of Respondents				
ii. Public Meetings				ii. <input type="text"/> <input type="text"/>
Meeting 1 Date	<input type="text"/>	Dates: Mtg 2 <input type="text"/>	Mtg Notice Publication <input type="text"/>	
Date(s) of publication of Meeting 1 notice	<input type="text"/>	Public Mtg 2 reqmt met by req'd public mtg between Transformatn Partners? <input type="text"/>		
Publication(s)	<input type="text"/>	Publication(s)	<input type="text"/>	
Social Media	<input type="text"/>	Social Media	<input type="text"/>	
Meeting Location	<input type="text"/>	Mtg Locatn	<input type="text"/>	
Copy(-ies) of published notices provided in application binder?	<input type="text"/>	Copy(-ies) of published notices provided in application binder?	<input type="text"/>	
c) Please prioritize in the summary bullet-point format below the top 5 challenges preventing this community from accessing local resources (according to feedback from the low income population to be served), along with the corresponding goals and solutions for the Transformation Team and Partners to address:				
i. Local Population Challenge 1				
Goal for increasing residents' access				
Solution and Who Implements				
Goal for catalyzing neighborhood's access				
Solution and Who Implements				
ii. Local Population Challenge 2				
Goal for increasing residents' access				
Solution and Who Implements				
Goal for catalyzing neighborhood's access				
Solution and Who Implements				
iii. Local Population Challenge 3				
Goal for increasing residents' access				
Solution and Who Implements				
Goal for catalyzing neighborhood's access				
Solution and Who Implements				
iv. Local Population Challenge 4				
Goal for increasing residents' access				
Solution and Who Implements				
Goal for catalyzing neighborhood's access				
Solution and Who Implements				
v. Local Population Challenge 5				
Goal for increasing residents' access				
Solution and Who Implements				
Goal for catalyzing neighborhood's access				

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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Score Value	Self Score	DCA Score
TOTALS: 92	62	20

Solution and Who Implements

--

C. Community Investment

1. Community Improvement Fund

Amount / Balance

HFOP

4		
1	1.	

Source		Bank Name	
Contact	Direct Line	Account Name	
Email		Bank Website	
Bank Contact	Direct Line	Contact Email	

Applicants: Please use "Pt IX B-Community Improvmt Narr" tab provided.

Description of Use of Funds

Narrative of how the secured funds support the Community Revitalization Plan or Community Transformation Plan.

2. Long-term Ground Lease

1	2.	

- a) Projects receives a long-term ground lease (no less than 45-year) for nominal consideration and no other land costs for the entire property?
- b) No funds other than what is disclosed in the Application have been or will be paid for the lease either directly or indirectly?

3. Third-Party Capital Investment

Competitive Pool chosen: **Rural**

2	3.	

Unrelated Third-Party Name		Improvement Completion Date
Unrelated Third-Party Type	<Select unrelated 3rd party type>	
Is 3rd party investment community-wide in scope or was improvement completed more than 3 yrs prior to Application Submission?		
Distance from proposed project site in miles, rounded up to the next tenth of a mile		miles

Description of Investment or Funding Mechanism

Description of Investment's Furtherance of Plan

Description of how the investment will serve the tenant base for the proposed development

Full Cost of Improvement as a Percent of TDC:	0.0000%	0.0000%	Total Development Costs (TDC):	8,971,025
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PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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Score Value	Self Score	DCA Score
TOTALS:	92	20
	62	20
D.		
1.		
2.		

D. Community Designations

(Choose only one.)

1. HUD Choice Neighborhood Implementation (CNI) Grant
2. Purpose Built Communities

Scoring Justification per Applicant

DCA's Comments:

9. PHASED DEVELOPMENTS / PREVIOUS PROJECTS

(choose A or B)

Competitive Pool chosen:

Rural

4

4	0
---	---

A. Phased Developments

Phased Development?

No

0

3

A.		
1.		

1. Application is in the Flexible Pool and the proposed project is part of a Phased Development in which one or more phases received an allocation of 9% tax credits within the past five (5) funding rounds (only the second and third phase of a project may receive these points) and at least one phase has commenced construction per that allocation by the 2017 Application Submission deadline?

If Yes, indicate DCA Project Nbr and Project Name of the first phase:

Number:

Name

If current application is for third phase, indicate for second phase:

Number:

Name

2. Was the community originally designed as one development with different phases?
3. Are any other phases for this project also submitted during the current funding round?
4. Was site control over the entire site (including all phases) in place when the initial phase was closed?

2.		
3.		
4.		

B. Previous Projects (Flexible Pool)

(choose 1 or 2)

3

B.	0	0
----	---	---

The proposed development site is not within a 1-mile radius of a Georgia Housing Credit development that has received an award in the last

1. **Five (5)** DCA funding cycles
- OR 2. **Four (4)** DCA funding cycles

3
2

1.		
2.		

C. Previous Projects (Rural Pool)

(choose 1 or 3)

4

C.	4	0
----	---	---

The proposed development site is within a Local Government boundary which has not received an award of 9% Credits:

1. Within the last **Five (5)** DCA funding cycles
2. Since the 2000 DCA Housing Credit Competitive Round
- OR 3. Within the last **Four (4)** DCA funding cycles

(additional point)

3
1
2

1.	3	
2.	1	
3.		

Scoring Justification per Applicant

The proposed site is within the Local Government boundary of the City of Springfield, which has not received an award of 9% Credits w/in the last five (5) DCA funding cycles. In addition, the City of Springfield has never received a LIHTC award.

DCA's Comments:

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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Score Value	Self Score	DCA Score
TOTALS:	62	20
2	2	0
	Yes/No	Yes/No

10. MARKET CHARACTERISTICS

For DCA determination:

- A.** Are more than two DCA funded projects in the primary market area which have physical occupancy rates of less than 90 percent and which compete for the same tenant base as the proposed project?
- B.** Has there been a significant change in economic conditions in the proposed market which could detrimentally affect the long term viability of the proposed project and the proposed tenant population?
- C.** Does the proposed market area appear to be overestimated, creating the likelihood that the demand for the project is weaker than projected?
- D.** Is the capture rate of a specific bedroom type and market segment over 55%?

	A.	No	
	B.	No	
	C.	No	
	D.	No	

Scoring Justification per Applicant

Please see Tab 5 for the Market Study. All the LIHTC properties in the PMA have an occupancy rate of 100%. No changes in the proposed market could detrimentally affect the long term viability of the project or the proposed tenant population. The proposed market area is not overestimated. The PMA was carefully defined based on interviews with the local housing authority and property managers at comparable properties.

DCA's Comments:

11. EXTENDED AFFORDABILITY COMMITMENT

(choose only one)

A. Waiver of Qualified Contract Right

Applicant agrees to forego cancellation option for at least 5 yrs after close of Compliance period?

B. Tenant Ownership

Applicant commits to a plan for tenant ownership at end of compliance period (only applies to single family units).

DCA's Comments:

		1	0
	A.	1	
		Yes	
	B.		

12. EXCEPTIONAL NON-PROFIT

0

Nonprofit Setaside selection from Project Information tab:

No

Is the applicant claiming these points for this project?

Is this is the only application from this non-profit requesting these points in this funding round?

Is the NonProfit Assessment form and the required documentation included in the appropriate tab of the application?

DCA's Comments:

13. RURAL PRIORITY

Competitive Pool: **Rural**

Urban or Rural: **Rural**

		2	
		2	

Each Applicant will be limited to claiming these points for one Rural project in which they have a direct or indirect interest and which involves **80** or fewer units. Failure by the Applicant to designate these points to only one qualified project will result in no points being awarded.

Unit Total	48
------------	-----------

MGP	MACO Properties, LLC	0.0100%	Jason Maddox	NPSponsr	0	0.0000%	0
OGP1	0	0.0000%	0	Developer	MACO Development Company, LLC	0.0000%	Jason Maddox
OGP2	0	0.0000%	0	Co-Developer 1	0	0.0000%	0
OwnCons	0	0.0000%	0	Co-Developer 2	0	0.0000%	0
Fed LP	Affordable Equity Partners, Inc	98.9900%	Brian Kimes	Developmt Consult	0	0.0000%	0
State LP	Affordable Equity Partners, Inc	1.0000%	Brian Kimes				

Scoring Justification per Applicant

DCA's Comments:

See Tab 0, Item Number 5 for documentation from USDA confirming the project is located in a rural area. The project is completely New Construction and is comprised of 48 total units.

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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TOTALS:	Score Value	Self Score	DCA Score
	92	62	20

14. DCA COMMUNITY INITIATIVES

A. Georgia Initiative for Community Housing (GICH)

Letter from an eligible Georgia Initiative for Community Housing team that clearly:

1. Identifies the project as located within their GICH community: < Select applicable GICH >
2. Is indicative of the community's affordable housing goals
3. Identifies that the project meets one of the objectives of the GICH Plan
4. Is executed by the GICH community's primary or secondary contact on record w/ University of Georgia Housing and Demographic Research Center as of 5/1/17?
5. Has not received a tax credit award in the last three years

NOTE: If more than one letter is issued by a GICH community, no project in that community shall be awarded this point.

B. Designated Military Zones

<http://www.dca.state.ga.us/economic/DevelopmentTools/programs/militaryZones.asp>

Project site is located within the census tract of a DCA-designated Military Zone (MZ).

City: **Springfield** County: **Effingham** QCT? **No** Census Tract #: **13103030203**

Scoring Justification per Applicant

DCA's Comments:

	Score Value	Self Score	DCA Score
	2	0	0
	1		
A.	Yes/No	Yes/No	
1.			
2.			
3.			
4.			
5.			
B.			

15. LEVERAGING OF PUBLIC RESOURCES

Competitive Pool chosen: **Rural**

4

	Score Value	Self Score	DCA Score
	4	4	0
		Yes/No	Yes/No
a)	Yes		
b)	Yes		
c)	Yes		
d)	Yes		
e)	N/a		
f)	Yes		

Indicate that the following criteria are met:

- a) Funding or assistance provided below is binding and unconditional except as set forth in this section.
- b) Resources will be utilized if the project is selected for funding by DCA.
- c) Loans are for both construction and permanent financing phases.
- d) Loans are for a minimum period of ten years and reflect interest rates at or below AFR, with the exception that HUD 221(d)4 loans and USDA 538 loans must reflect interest rates at or below Bank prime loan, as posted on the Federal Reserve H. 15 Report on April 20, 2017, plus 100 basis points.
- e) Fannie Mae and Freddie Mac ensured loans are not used as consideration for points in this section. HUD 221(d)4 loans eligible for points.
- f) If 538 loans are being considered for points in this section, the funds will be obligated by USDA by September 30, 2017.

1. Qualifying Sources - New loans or new grants from the following sources:

- a) Federal Home Loan Bank Affordable Housing Program (AHP)
- b) Replacement Housing Factor Funds or other HUD PHI fund
- c) HOME Funds
- d) Beltline Grant/Loan
- e) Historic tax credit proceeds
- f) Community Development Block Grant (CDBG) program funds
- g) National Housing Trust Fund
- h) Georgia TCAP acquisition loans passed through a Qualified CDFI revolving loan fund
- i) Foundation grants, or loans based from grant proceeds per QAP
- j) Federal Government grant funds or loans

	<i>Amount</i>
a)	
b)	
c)	
d)	
e)	
f)	
g)	
h)	
i)	
j)	900,000
900,000	

	<i>Amount</i>
a)	
b)	
c)	
d)	
e)	
f)	
g)	
h)	
i)	
j)	
0	

Total Qualifying Sources (TQS):

2. Point Scale

Total Development Costs (TDC):

Scoring Justification per Applicant

TQS as a Percent of TDC:

8,971,025
10.0323%

0.0000%

Please see Tab 36 of the Application for the appropriate documentation regarding the USDA-RD 538 loan, which includes the lender commitment letter. The applicant completed and submitted the NOSA application prior to the deadline suggested by DCA. The NOSA Selection letter will be submitted to DCA no later than July 7, 2017. The USDA 538 loan amount is \$900,000 and exceeds 10% of TDC.

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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	Score Value	Self Score	DCA Score
TOTALS:	92	62	20

DCA's Comments:

16. INNOVATIVE PROJECT CONCEPT

Is the applicant claiming these points?

Selection Criteria

1. Presentation of the project concept narrative in the Application.
2. Uniqueness of innovation.
3. Demonstrated replicability of the innovation.
4. Leveraged operating funding
5. Measureable benefit to tenants
6. Collaborative solutions proposed and evidence of subject matter experts' direct involvement in the strategic concept development.

Ranking Pts	Value	Range	Ranking Pts
1.		0 - 10	
2.		0 - 10	
3.		0 - 5	
4.		0 - 5	
5.		0 - 5	
6.		0 - 5	
Total:		0 - 40	0

DCA's Comments:

17. INTEGRATED SUPPORTIVE HOUSING

A. Integrated Supportive Housing/ Section 811 RA

1. Applicant agrees to accept Section 811 PBRA or other DCA-offered RA for up to 10% of the units for the purpose of providing Integrated Supportive Housing (ISH) opportunities to Persons w/ Disabilities (PWD), and is prepared to accept the full utilization by DCA of 10% of the units?
2. Applicant understands the requirements of HUD's Section 811 Project Rental Assistance (PRA) program, including the 30-year use restriction for all PRA units?
3. At least 10% of the total low-income units in the proposed Application will be one bedroom units?
4. Applicant is willing to accept Assistance affordable to 50% AMI tenants?

10% of Total Units (max):
Total Low Income Units
Min 1 BR LI Units required
1 BR LI Units Proposed

5
40
4
7

3		2	0
2	A.	2	0
1.		Agree	
2.		Yes	
3.		Yes	
4.		Yes	

B. Target Population Preference

1. Applicant has a commitment of HUD Section 8 project-based rental assistance from a Public Housing Authority which has elected to offer a tenant selection preference in their Voucher programs for persons with specific disabilities identified in the Settlement Agreement (#1:10-CV-249-CAP)?

Name of Public Housing Authority providing PBRA:

PBRA Expiration:

2. Applicant agrees to implement a minimum of 15% of the total units targeting the Settlement population?

Nbr of Settlement units:

0	0.0%
---	------

3	B.	0	0
1.			
2.			

Scoring Justification per Applicant

The applicant agrees to accept Section 811 project based rental assistance or other DCA offered rental assistance for up to 10% of the units for the purpose of providing integrated housing opportunities to Persons with Disabilities. More than 10% of the total low-income units are one-bedroom units. The applicant is also willing to accept rents affordable to 50% AMI tenants.

DCA's Comments:

18. HISTORIC PRESERVATION

(choose A or B)

The property is: <<Select applicable status>>

Historic Credit Equity:

0

A. Historic and Adaptive Reuse

The proposed development includes historic tax credit proceeds and is an adaptive reuse of a certified historic structure.

Historic adaptive reuse units:

0

Total Units

48

% of Total

0.00%

<< Enter here Applicant's Narrative of how building will be reused >>

B. Historic

Nbr Historic units:

0

1	B.		
---	----	--	--

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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	Score Value	Self Score	DCA Score
TOTALS:	92	62	20
Total Units	48		
% of Total	0.00%		

The property is a certified historic structure per QAP or is deemed historic via a Georgia DNR-HPD approved NPS Part 1- Evaluation of Significance to have a preliminary determination of listing on the National Register

DCA's Comments:

19. HEALTHY HOUSING INITIATIVES (choose A or B or C) 3 3 0

Pre-requisites:

1. In Application submitted, Applicant used the following needs data to more efficiently target the proposed initiative for a proposed property:
 - a) A local Community Health Needs Assessment (CHNA)
 - b) The "County Health Rankings & Reports" website: <http://www.countyhealthrankings.org/health-gaps/georgia>
 - c) The Center for Disease Control and Prevention – Community Health Status Indicators (CHSI) website
2. The Applicant identified target healthy initiatives to local community needs?
3. Explain the need for the targeted health initiative proposed in this section.

Agree or Y/N Agree or Y/N

Agree	
N/a	
Yes	
Yes	
Agree	

The Healthy Housing Initiative of Preventive Health Screening/Wellness Program for Residents at Ebenezer Creek Crossing addresses the needs of Effingham County residents. Identified risks include: adult obesity, primary care access, uninsured, adult diabetes, adult obesity, adult overall health status, cancer, cost barrier to care, older adult preventable hospitalizations, primary care provider access, uninsured. These risks can all be addressed with regular health screenings and personal health knowledge and understanding. The detailed health risk assessment, including biometric screenings and diagnostic screenings proposed by St. Joseph's/Candler Health System, Inc. will address these risk factors determined by "Community Health Rankings & Reports" and the Center of Disease Control and Prevention - Community Health Status Indicators (CHSI).

The proposed Health Initiative targets the proposed Ebenezer Creek Crossing by bringing a mobile health unit on site to provide residents with access to health screenings that may otherwise be unavailable due to access to providers, access to transportation, cost, and convenience. St. Joseph's/Candler Health System, Inc. proposes screenings available on a monthly basis as well as using the results to provided targeted and detailed education to reduce risks and improve health and lifestyle.

A. Preventive Health Screening/Wellness Program for Residents 3 3 0

1. a) Applicants agrees to provide on-site preventive health screenings and or Wellness Services at the proposed project?
- b) The services will be provided at least monthly and be offered at minimal or no cost to the residents?
- c) The preventive health initiative includes wellness and preventive health care education and information for the residents?

Agree	
Yes	
Yes	

Description of Service (Enter "N/a" if necessary)	Occurrence	Cost to Resident
a) Health Risk Assessment	Monthly Membership	0
b) Screenings that include biometric data (height, weight, body mass index, waist/hip measurements)	Monthly Membership	0
c) Onsite Educ.: Planning, implementing and evaluating methods to reduce risks. Focused group lectures. Care Management w/ Navigator	Monthly Membership	0
d) Diagnostic Labs (Fingerstick with immediate resulting) Fasting total cholesterol and HDL Blood sugar or Hemoglobin A1c	Offered Monthly (Test per year)	10

B. Healthy Eating Initiative 2 0 0

Applicant agrees to provide a Healthy Eating Initiative, as defined in the QAP, at the proposed project?

1. The community garden and edible landscape will:
 - a) Emphasize the importance of local, seasonal, and healthy food?
 - b) Have a minimum planting area of at least 400 square feet?
 - c) Provide a water source nearby for watering the garden?
 - d) Be surrounded on all sides with fence of weatherproof construction?
 - e) Meet the additional criteria outlined in DCA's Architectural Manual – Amenities Guidebook?
2. The monthly healthy eating programs will be provided free of charge to the residents and will feature related events?

0	
0	
a)	
b)	
c)	
d)	
e)	
2.	

Description of Monthly Healthy Eating Programs

Description of Related Event

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

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Score Value	Self Score	DCA Score
TOTALS:	92	62 20

a)		
b)		
c)		
d)		

C. Healthy Activity Initiative

Applicant agrees to provide a Healthy Activity Initiative, as defined in the QAP, at the proposed project?

<< If Agree, enter type of Healthy Activity Initiative here >>

2	0	0
---	---	---

1. The dedicated multi-purpose walking trail that is ½ mile or longer that promotes walking, jogging, or biking will:

- a) Be well illuminated?
- b) Contain an asphalt or concrete surface?
- c) Include benches or sitting areas throughout course of trail?
- d) Provide distance signage?
- e) Provide 1 piece of fitness equipment per every 1/8 mile of trail?

a)	
b)	
c)	
d)	
e)	

- f) Provide trash receptacles?
- g) Meet the additional criteria outlined in DCA's Architectural Manual – Amenities Guidebook?

f)	
g)	

Length of Trail miles

2. The monthly educational information will be provided free of charge to the residents on related events?

2.	
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Scoring Justification per Applicant

Please see Tab 41 in the Application for the LOI and documentation regarding the Healthy Housing Initiative of Preventive Health Screening/Wellness Program for Residents at the proposed development. The applicant should meet the requirements of the Healthy Housing Initiative through their partnership with St. Joseph's/Candler Health System and their Wellpath Disease Management Services. The applicant has budgeted to provide these services at minimal or no cost to the residents. The Wellpath services offers mobile screenings units and health risk assessments that are conducted by qualified, experienced staff. Through the use of the health risk assessment data and the screenings, the program provides outcome reporting and onsite education that includes preventive health care education and information for the residents. Overall, the partnership between St. Joseph's/Candler and the proposed development will service the identified risks above through their utilization of a detailed health risk assessment tool, biometric screenings and diagnostic labs to manage and improve the health of the residents.

DCA's Comments:

20. QUALITY EDUCATION AREAS

Application develops a property located in the attendance zone of one or more high-performing schools as determined by the state CCRPI?

3	2	0
	Yes	

NOTE: 2013-2016 CCRPI Data Must Be Used

District / School System - from state CCRPI website:
 Tenancy
 If Charter school used, does it have a designated (not district wide) attendance zone that includes the property site?

Effingham County - 651
 HFOP

N/a	
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School Level	School Name (from state CCRPI website)	Grades Served	Charter School?	CCRPI Scores from School Years Ending In:				Average CCRPI Score	CCRPI > State Average?
				2013	2014	2015	2016		
a) Primary/Elementary	Springfield Elementary School - 0103	PK - 05	No	93.30	83.90	72.40		83.20	Yes
b) Middle/Junior High	Effingham County Middle School - 0290	06 - 08	No	81.00	80.70	69.90		77.20	Yes
c) High	Effingham County High School - 0390	09 - 12	No	70.70	80.60	84.90		78.73	Yes
d) Primary/Elementary	Springfield Elementary School - 0103	PK - 05	No						
e) Middle/Junior High	Effingham County Middle School - 0290	06 - 08	No						
f) High	Effingham County High School - 0390	09 - 12	No						

Scoring Justification per Applicant

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

REMINDER: Applicants must include comments in sections where points are claimed.

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Failure to do so will result in a one (1) point "Application Completeness" deduction.

	Score Value	Self Score	DCA Score
TOTALS:	92	62	20

The proposed project is a planned Senior development where all K-12 schools for which the property is in the attendance zone have CCRPI scores above average when averaging 2013-2015 data for each year. Please see Tab 42 of the application for documentation of the sites location in the schools listed above and their qualifying scores with an above average CCRPI.

DCA's Comments:

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

REMINDER: Applicants must include comments in sections where points are claimed.

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Failure to do so will result in a one (1) point "Application Completeness" deduction.

Score Value	Self Score	DCA Score
92	62	20
2	0	0

TOTALS:

21. WORKFORCE HOUSING NEED (choose A or B) (Must use 2014 data from "OnTheMap" tool, but 2015 data may be used if available)

A. Minimum jobs threshold met and 60% of workers within a 2-mile radius travel over 10 miles to their place of work

OR B. Exceed the minimum jobs threshold by 50%

2
2

Jobs Threshold	City of Atlanta	Atlanta Metro (Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry and Rockdale counties)	Other MSA	Rural Area
Minimum	20,000	15,000	6,000	3,000
Project Site				
Min Exceeded by:	0.00%	0.00%	0.00%	0.00%

Applicable Minimum Jobs Threshold (from chart above) -- Nbr of Jobs:

Total Nbr of Jobs w/in the 2-mile radius:

Nbr of Jobs in 2-mile radius w/ workers who travel > 10 miles to work:

Percentage of Jobs w/in the 2-mile radius w/ workers travelling over 10 miles to work:

	Per Applicant	Per DCA
	0.00%	0.00%

Project City	Springfield
Project County	Effingham
HUD SA	Savannah
MSA / Non-MSA	MSA
Urban or Rural	Rural

Scoring Justification per Applicant

DCA's Comments:

22. COMPLIANCE / PERFORMANCE

10

10	10

Base Score

Deductions

Additions

Scoring Justification per Applicant

The Performance Workbook was submitted at pre-application. Please see Tab 19 for the Qualification Determination letter stating that the Project Team is Qualified - Complete as presented to compete in the 2017 round.

DCA's Comments:

TOTAL POSSIBLE SCORE

92

62	20
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EXCEPTIONAL NONPROFIT POINTS

0

INNOVATIVE PROJECT CONCEPT POINTS

0

NET POSSIBLE SCORE WITHOUT DCA EXTRA POINTS

20

PART NINE - SCORING CRITERIA - 2017-055 Ebenezer Creek Crossing, Springfield, Effingham County

REMINDER: Applicants must include comments in sections where points are claimed.

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Failure to do so will result in a one (1) point "Application Completeness" deduction.

Score Value	Self Score	DCA Score
TOTALS: 92	62	20

DCA has included the following area for Applicants to make comments in any section they claimed points but were not provided with comment section. Include the section/(s) you are referring to within this area along with any applicable comments.

11. EXTENDED AFFORDABILITY COMMITMENT: Applicant agrees to forgo the cancellation option for at least five years after the close of the compliance period.

Scoring Section 8.C.1 - Transformational Communities: Community Improvement Fund Narrative

Ebenezer Creek Crossing
Springfield, Effingham County

<< Enter paragraph(s) here. Press and hold Alt-Enter to start new paragraphs. >>

Scoring Section 8.C.1 - Transformational Communities: Community Improvement Fund Narrative

Ebenezer Creek Crossing
Springfield, Effingham County

Scoring Section 14 - DCA Community Initiatives: GICH Project Narrative

Ebenezer Creek Crossing
Springfield, Effingham County

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Scoring Section 16 - Innovative Project Concept Narrative

Ebenezer Creek Crossing
Springfield, Effingham County

<< Enter paragraph(s) here. Press and hold Alt-Enter to start new paragraphs. >>

Georgia Department of Community Affairs
Housing Finance and Development Division
60 Executive Park South, NE.
Atlanta, Georgia 30329-2231

Re: Application for Low-Income Housing Tax Credit and/or HOME Funding

To DCA:

This Application is submitted in accordance with the 2017 Qualified Allocation Plan and the Housing Finance and Development Division Manuals. In submitting this Application for funding consideration, the undersigned applicant hereby certifies:

- 1) I understand that, in the event an allocation (or an allowance) for LIHTCs was obtained with false information supplied to the Georgia Department of Community Affairs ("DCA"), DCA will recapture the LIHTCs or request that the IRS deny tax credits to the Applicant entity. Also, a supplier, including the developer or owner, who knowingly provides false information will be barred by DCA from program participation for a period of five (5) years from the date the false information was discovered, in accordance with a Memorandum of Understanding between the Internal Revenue Service and the Georgia Housing and Finance Authority.
- 2) I am responsible for ensuring the project consists or will consist of a qualified low-income building (or buildings) as defined in the Internal Revenue Code section 42(c)(2) and will satisfy all applicable requirements of State and Federal tax law in the acquisition, development and operation of the project to receive State and federal housing tax credits.
- 3) I am responsible for all calculations and figures relating to the determination of the eligible basis of the building(s). I understand and agree the amount of the credit is allocated by reference to the figures that I submit as to eligible and qualified basis. I understand that the actual amount of credit allocated may vary somewhat from the amount initially reserved or committed due to (a) the determination by the Georgia Department of Community Affairs ("DCA") as to the amount of credit necessary for the financial feasibility of the project and its viability as a qualified low-income housing project; (b) revisions in the calculations of eligible and qualified basis as finally determined; (c) fluctuations in the prevailing credit percentage; and (d) availability of the credit.
- 4) I understand and agree that DCA makes no representations or warranties regarding the financial feasibility of the project, the amount of credit, or the appropriateness of the allocation of the credit and makes no independent investigation as to the eligible and qualified basis and that any and all credit awards and credit amounts are solely based on representations made by me. I therefore agree to hold harmless and indemnify DCA and the individual directors, employees, members, officers, and agents of DCA in the event that I or anyone acting on my behalf, at my request or by and through me incurs any loss, injury, or damages in conjunction with the project including those that may result from any inquiries or gathering of information by DCA concerning the proposed project team or Application, diminution of the credit, loss of the credit, recapture of part or all of the credit, failure to allocate the credit requested in my Application or, the failure of DCA, in whole or in part, to grant my Application.
- 5) I understand and agree that neither DCA nor any of its individual directors, employees, members, officers, or agents assume any responsibility or make any representations or warranties with respect to: (i) the amount or availability of credit for the project; or (ii) the financial feasibility of the project.

- 6) I understand and agree that my Application for a low-income housing credit and/or HOME loan, all attachments thereto, amendments, and all correspondence relating to my Application in particular or the credit in general are subject to a request disclosure under the Georgia Open Records Act and I expressly consent to such disclosure. I further understand and agree that any and all correspondence to me from DCA, other DCA-generated documents, or documents to or from a third party in the possession of DCA relating to my Application are subject to a request for disclosure under the Georgia Open Records Act and I expressly consent to such disclosure. I agree to hold harmless DCA and the individual directors, employees, members, officers, and agents of DCA against all losses, costs, damages, expenses, and liability of whatsoever nature or kind (including, but not limited to, attorneys' fees, litigation, and court costs) directly or indirectly resulting from or arising out of the release of all information pertaining to my Application pursuant to a request under the Georgia Open Records Act or resulting from or arising out of the release.
- 7) I understand and agree to authorize DCA access to information relevant to DCA's Application review. I understand that DCA may request an IRS Form 8821 for any Project Participant through final allocation of credits and/or disbursement of funds. Project Participants will complete Form 8821 upon DCA's request.
- 8) I understand that any misrepresentations, which includes fraudulent, negligent, and/or innocent, in this Application or supporting documentation may result in a withdrawal of tax credits and/or HOME loan by DCA, my (and related parties) being barred from future program participation, and notification of the Internal Revenue Service and/or HUD.
- 9) I certify that all sources of funds, including but not limited to Federal, State and local funding sources, have been disclosed and revealed.

In addition, Applicant understands:

- The above certifications are of a continuing nature and apply at all stages of the Application process: initial application, commitment, carryover allocation, and final allocation/funding.
- DCA must be notified of any subsequent events or information, which would change any statements or representations in the attached Application or amendments thereto;
- DCA reserves the right to verify all information or documents used in processing the Application, including requiring credit checks on all parties involved in the transaction. Applicant hereby authorizes the financing bank, accountant, mortgage lender, creditors, other state housing agencies and others sources identified in the Application to release information to DCA or its designee in order to verify the accuracy of information in the Application and amendments thereto.

Applicant agrees and understands that it may be charged for all fees and costs incurred by DCA in the inspection of funded properties during and after construction and in the enforcement of DCA regulations and policies.

Under penalty of perjury, to the best of my knowledge, I certify that all of the information in the attached Application, including all supporting documentation, is correct, complete and accurate.

APPLICANT/OWNER

Printed Name

Title

Signature

Date

[SEAL]