



The City of  
**WORCESTER**

Executive Office of Economic Development  
Neighborhood Development Division

American Rescue Plan Act (ARPA) Application  
**1<sup>st</sup> Time Homeownership Development**

# First Time Homeownership Development

## Request for Proposal



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*The City of Worcester encourages everyone to participate in this process. For additional information, please contact [development@worcesterma.gov](mailto:development@worcesterma.gov)*



## INTRODUCTION AND BACKGROUND

The City of Worcester received approximately \$146 million from the federal government, through the U.S Treasury, as a result of the American Rescue Plan Act (ARPA). This direct allocation is part of the Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program. The goal of the SLFRF program is to ensure that state, local and Tribal governments have the resources needed to fight the pandemic, strengthen and sustain economic recovery, maintain vital public services, and make investments that support long-term growth, opportunity, and equity. The funding is intended to address local needs within these four eligible categories:

- Replacing Lost Public Sector Revenue
- Addressing Public Health and Economic Impacts
- Providing Premium Pay to Essential Workers
- Improving Water, Sewer and Broadband Infrastructure

This Request for Proposal (RFP) is for activities and programs addressing community-based initiatives that address the eligible ARPA category of **“Addressing Public health and Economic Impacts.”**

### 1<sup>st</sup> Time Homeownership Development

The city’s current citywide owner-occupied homeownership rate is 41% of total units. However, homeownership rates vary dramatically by census tract from a high of 82% to a low of 2%. There are 16 census tracts that have less than a 30% homeownership rate. Most of these census tracts are in the city’s inner core neighborhoods, which contain most of the oldest housing stock as well as many of the lower income and Black, Indigenous, and People of Color (BIPOC) households. Developing new energy efficient homes in these census tracts will provide an opportunity for homeownership and wealth creation. The City has allocated a total of \$2,500,000 in ARPA funding toward the creation of 1<sup>st</sup>Time Homeownership Development. Additionally city owned land disposition in these census tracts will be prioritized to first time homeownership development. A total of \$100,000 per unit will be available to provide gap funding to enable affordable homeownership per HUD guidelines. Eligible applicants for home sale cannot exceed 80% area median income (AMI). As widely discussed, COVID-19 has increased building material costs to the point that the unit’s development cost is well over the affordable sales price. This funding will help bridge the gap between construction costs and affordability.

#### Eligible Census Tracts

Census Tract	Homeownership %
7304.01	23%
7324	22%
7330	22%
7319	21%
7326	20%
7312.04	20%



7313	16%
7315	16%
7312.03	14%
7327	13%
7318	13%
7325	11%
7317	10%
7314	10%
7316	9%
7320.01	2%

2019 American Community Survey data

## QUALIFYING ELIGIBLE BENEFICIARIES AND POPULATIONS

All activities solicited through this RFP must serve qualifying households and populations as described by the SLFRF ARPA funds. The U.S. Treasury’s Final Rule recognizes certain populations have experienced disproportionate health or negative economic impacts during the pandemic. This rule also explains that low-income and underserved communities often have faced more severe health and economic outcomes, such as higher rates of COVID-19 infection, mortality and unemployment because of pre-existing disparities exacerbated by the impact of the pandemic. In addition, the Final Rule states that certain services provided in a Qualifying Census Tract (QCT), or services provided to individuals living in a QCT, are also presumed to be addressing disproportionate impacts. Furthermore, the guidance allows for the local grant recipients, such as the City of Worcester, to define disproportionately impacted classes, based on research related to documented impacts of the pandemic on certain population classes as well as pandemic related socioeconomic impacts or pre-existing socioeconomic conditions for said classes.

As part of this application process, **the City of Worcester will prioritize applications that create equitable outcomes by assisting disproportionately impacted communities.**

**Part Two** of this application addresses grant reporting options and requirements for establishing eligibility of project, programs, and funding beneficiaries based on income and/or geography, but in general, the following pertain to guidance from the Final Rule.

### LOW-INCOME QUALIFICATION

For this purpose, the U.S. Treasury defines low-income as:

- income at or below 185 percent of the Federal Poverty Guidelines for the size of its household based on the most recently published poverty guidelines; or



- income at or below 40 percent of area median income for its county and size of household based on the most recently published data.

Applying the above criteria to current income data points for the City of Worcester, the table below enumerates the different categories by household size and income that would qualify as eligible to receive ARPA funding assistance:

**Low- and moderate-income thresholds for Worcester city (Worcester County), MA**

Size of household	Low income			Moderate income		
	40% AMI	185% FPG	Threshold	65% AMI	300% FPG	Threshold
1	27,680	25,142	27,680	44,980	40,770	44,980
2	31,640	33,874	33,874	51,415	54,930	54,930
3	35,600	42,606	42,606	57,850	69,090	69,090
4	39,520	51,338	51,338	64,220	83,250	83,250
5	42,720	60,070	60,070	69,420	97,410	97,410
6	45,880	68,802	68,802	74,555	111,570	111,570
7	49,040	77,534	77,534	79,690	125,730	125,730
8	52,200	86,266	86,266	84,825	139,890	139,890

Note: When applying these thresholds, recipients should generally use the income threshold for the size of the household to be served; however, recipients may use the income threshold for a default size of three if providing services that reach a general geographic area or if doing so would simplify administration of the program to be provided. The thresholds for a three-person household are marked with boxes in the above table.

Treasury guidance allows further administrative flexibility by considering recipients of the following income restricted public programs and services as either impacted or disproportionately impacted by the pandemic, and therefore populations and households receiving them are deemed eligible beneficiaries of ARPA assistance:

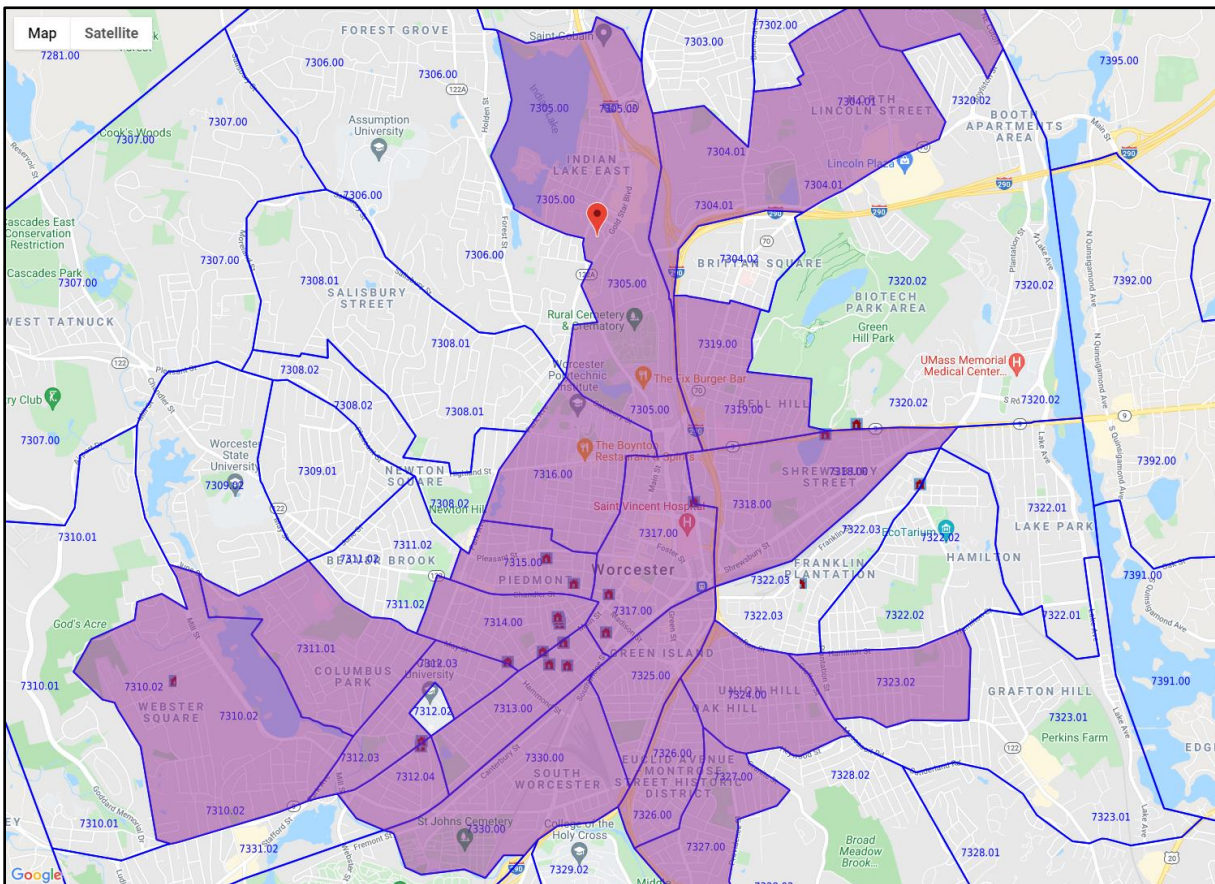
- Children’s Health Insurance Program (CHIP)
- Childcare Subsidies through the Child Care and Development Fund (CCDF) Program
- Medicaid
- National Housing Trust Fund (HTF), for affordable housing programs only
- Home Investment Partnerships Program (HOME), for affordable housing programs only
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Free and Reduced-Price Lunch (NSLP) and/or School Breakfast (SBP) programs
- Medicare Part D Low-income Subsidies
- Supplemental Security Income (SSI)
- Head Start and/or Early Head Start
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Section 8 Vouchers
- Low-Income Home Energy Assistance Program (LIHEAP)
- Pell Grants



## QUALIFYING CENSUS TRACTS (QCTs):

A Qualified Census Tract is defined as any census tract in which at least 50 percent of households have an income less than 60 percent of the Area Median Income (AMI), or which has a poverty rate of at least 25 percent.

The below map is a depiction of the QCTs in the City of Worcester and populations residing in these census tracts are presumed eligible beneficiaries of ARPA funded programs and services:



An interactive map can be accessed here: [https://www.huduser.gov/portal/sadda/sadda\\_qct.html](https://www.huduser.gov/portal/sadda/sadda_qct.html)

- To determine your census tract, once the map is opened:
  - In the search bar at the top of the page, enter “Worcester, MA”.
  - Below “Map Options” on the left side of the screen, select:
    - Color QCT Qualified Tracts (Zoom 7+)
    - Show Tracts Outline (Zoom 11+)
  - Zoom in to determine your appropriate Census Tract number (ex. 7325.00, 7317.00, etc.)



## DISPROPORTIONATELY IMPACTED CLASSES

The Department of Treasury's Final Rule provides additional local flexibility granted to the local recipients, such as the City of Worcester, to determine which general households or populations have been impacted and/or disproportionately impacted by the pandemic based on documented data or research. The local recipient may demonstrate that an individual household or business is within the class that experienced a negative economic impact, rather than requiring a recipient to demonstrate that each individual household or small business experienced a negative economic impact, because the impact was already identified for the class. The City of Worcester has therefore determined the following to be classes (cohorts of the overall city-wide population) that were disproportionately impacted in the City of Worcester based on the current and pre-existing socioeconomic conditions, as well as COVID pandemic specific public health impacts, and are therefore are presumed eligible beneficiaries \* :

### Hispanic and Latinx Population

The City's Hispanic and Latinx population was disproportionately impacted by the COVID-19 pandemic, and had exhibited a host of socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for Hispanic and Latinx, between March 11, 2020 through January 30, 2022, was two-thirds, or **66% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was well in excess of twice the rate, or **138% higher**, the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and less than half the level ( **-54.4%**) of the MHI for the City's White population. Prior to the pandemic, in 2019, the Hispanic and Latinx population had **48.3% higher** rate of unemployment than the similar unemployment rate for the City's White population. Following the onset of the pandemic, in 2021, the unemployment rate became almost twice that of the proportional rate for the City's White population, or **98% higher**, while also experiencing a more than doubling increase in proportional unemployment relative to the City as whole: moving from 19.4% to **42.3% higher** unemployment rate than the City as whole.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the Hispanic and Latinx population was **42.3% higher** than the comparable burden for the City of Worcester's white population. Similarly, the City's Hispanic and Latinx population had lower proportional rates of housing unit ownership and higher rental unit occupancy rates than the City population as a whole, as well as when compared to solely the White population. In 2020, the Hispanic and Latinx population had a **64.0% higher** proportional rental unit occupancy rate than the City's White population.

### Black and African-American Population



The City of Worcester's Black and African American population was disproportionately impacted by the COVID-19 pandemic, and had a host of socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for Blacks and African Americans, between March 11, 2020 (effectively near the onset of the pandemic) through January 30, 2022, was over a third, or **38% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was almost **40% higher** (39.3%) than the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and almost a third lower (-**38.6%**) than the MHI for the City's White population. Prior to the pandemic, in 2019, the Black and African American population had a **27.6% higher** rate of unemployment than the similar unemployment rate for the City's White population, and following the onset of the pandemic, in 2021, the unemployment rate became **78.4% higher** than that of the City's white population, while also experiencing a ten-fold increase in proportional unemployment relative to the City as whole: moving from 2.8% higher to **28.2%** higher unemployment rate than the City as whole.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the Black and African American population was **47.1% higher** than the comparable burden for the City of Worcester's white population. Similarly, the City's Black and African population had lower proportional rates of housing unit ownership and higher rental unit occupancy rates than the City population as a whole, as well as when compared to solely the White population. In 2020, the Black and African American population had a **48.8% higher** proportional rental unit occupancy rate than the City's White population.

#### American Indian and Native American Population

The City of Worcester's American Indian population was also disproportionately impacted by the COVID-19 pandemic, and also was beset by socioeconomic challenges and conditions prior to the pandemic that appear to have been further exacerbated following the pandemic onset.

University of Massachusetts Memorial Healthcare data shows City of Worcester COVID positivity rates for American Indian and Native Alaskans, between March 11, 2020 through January 30, 2022, was over a third, or **38% higher**, than the proportional impact within the City's White population. Similarly, the COVID positive hospital admission rate was almost twice the rate, or **193.4% higher**, than the proportional rate of hospitalizations for the City's White population.

In 2020, the Median Household Income (for 2 or more related persons) was noticeably lower than the comparable city-wide Median Household Income (MHI) and more than **-43.8%** lower than the MHI for the City's White population. Prior to the pandemic, in 2019, the American Indian population had an almost **37.9% higher** rate of unemployment than the



similar unemployment rate for the City’s White population, and following the onset of the pandemic, in 2021, the unemployment rate became **58.8% higher** than that of the City’s White population.

Comprehensive Housing Affordability Strategy (CHAS) data used by the U.S. Department of Housing and Urban Development (HUD) for 2018 indicates that the Housing Cost Burden (% of households spending over 30% of income on housing) for the American Indian population was **67.8% higher** than the comparable burden for the City of Worcester’s white population. Similarly, the City’s American Indian population had lower proportional rates of housing unit ownership and higher rental unit occupancy rates than the City population as a whole, as well as when compared to solely the White population. In 2020, the American Indian population had a **72.6% higher** proportional rental unit occupancy rate than the City’s White population.

*\* Note: Determinations for all disproportionately impacted classes, listed above, are based on data from the following sources: U.S. Decennial Census, 2020 U.S. Census American Community Survey (ACS), 2018 U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy, 2019, 2020, and 2021 U.S. Bureau of Labor Statistics, and UMass Memorial Healthcare statistics collected for all of the City of Worcester’s COVID positivity and hospitalizations.*

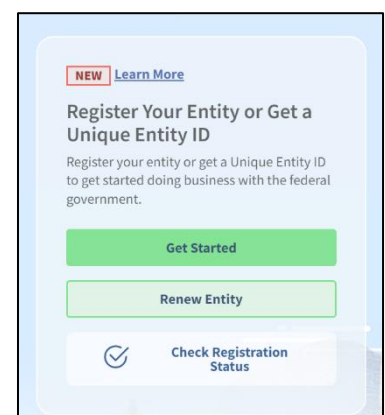
## RFP APPLICANT REGISTRATION REQUIREMENTS

All entity recipients of federal funds must be in conformance with the rules and regulations codified in 2 CFR 200. As stipulated by 2 CFR 200.332 (a) (i) and (ii), sub-recipient organizations (i.e. sub-grantee non-profits, businesses, contractors, etc.) that receive funding through this program will need to have a Unique Entity Identifier (UEI) and be registered with that identifier in the federal System for Award Management (SAM.gov). **Part One** of this application requires the applicant entity to provide its UEI and well as the name associated with said UEI. The process of registering in SAM.gov can take multiple weeks depending on system volume, so applicants are encouraged to start this process now if you do not have an active registration. A registration primer is shown below.

## VENDOR AND SAM.GOV REGISTRATION

In order to begin registration, please visit [SAM.gov | Home](https://sam.gov). Once there, on the right-hand side, you will see a window for registering your entity or to get a Unique Entity Identifier (UEI Number).

Once you click on the ‘Get Started’ tab, the website will walk you through the steps for completing the process. As mentioned above, it may take multiple weeks for the system to register your entity so it is advised to start this process as soon as possible.







## POST-AWARD GRANT ADMINISTRATION AND REPORTING REQUIREMENTS

The City of Worcester, and by default any RFP applicants who are ultimately awarded ARPA funds through this RFP process, will be required to adhere to all requirements for federal funding and federal grant awards as expressed in the ARPA Final Rule, as well as based on the full cluster of all applicable federal grant regulations, primarily including, but not limited to, 2 CFR 200, and any other local or state requirements that may pertain to the specific project or program funded through this RFP application.

**Part Two** of the application contains more detailed information as it pertains to potential applicable requirements and regulations based on the nature of the proposed project/activity to be supported by ARPA funds.

Below are expected minimum thresholds that will apply to the majority of ARPA federal grants sub-awards provided by the City of Worcester to any sub-recipients.

### GRANT AGREEMENTS

All RFP applicants that are ultimately chosen to receive ARPA funding awards through this RFP must enter into a grant agreement/contract with the City of Worcester for use of said funds. The grant agreement will contain requirements and expectations around grant draws, reporting, and all federal and state regulations, citations, and provisions for grant compliance

### SCHEDULE FOR USE OF FUNDING

The City of Worcester must have all ARPA related funds **obligated by December 31, 2024**, and fully **expended by December 31, 2026**. Any applicants awarded funds through this RFP process will be subject to specific grant fund disbursement and project/program completion dates. Information regarding ARPA project milestone scheduling and grant disbursement and draw scheduling and requirements are further addressed in **Part Two** of the application process, with specific timeframes to be memorialized in any grant agreement/contract for ARPA funds executed between the sub-recipient and the City of Worcester.

### REPORTING REQUIREMENTS

As a City of under 250,000 in population that has received more than \$10 million in ARPA related funding, the Final Rule for SLRF ARPA related funding requires that the City of Worcester report on ARPA expenditures by providing quarterly project and expenditure reports beginning on January 31, 2022, with quarterly reports due within 30 days after each quarter.

All applicants that are awarded ARPA funding through the City of Worcester will be required to submit necessary reports on activities, programs, and services by including accomplishment data as necessary and as needed to, at minimum, assist in the City's above obligations in reporting grant expenditures and outcomes to the federal government as described above.



See **Part Two** of the application for more specific reporting required of the funding category, with any and all reporting requirements to ultimately be made clear and memorialized in any executed of a City of Worcester contract for use of said ARPA funds that may stem from this RFP process.

## RFP EVALUATION AND SELECTION PROCESS

All RFP applications will be evaluated on their merits and the program eligibility of the proposals by the City administration using set scoring rubrics.

The City's Affordable Housing Trust Fund Board of Trustees will be notified on a quarterly basis of awardees based upon the strength of the project. The Affordable Housing Trust Fund Board of Trustees consist of five (9) Trustees appointed by the City Manager. Prior to appointment, Trustees were selected through an extensive application and interview process that included a review panel comprised of administrative staff from departments affiliated with the specific funding categories and two (2) members of the community based logistics committee of the Worcester Together Fund. Scoring emphasis and priorities will be tailored for each programmatic area/application as described above.

## ADDITIONAL ARPA PROGRAM INFORMATION AND GUIDANCE

For additional information regarding definitions, eligibility considerations, and more, applicants are encouraged to consult the U.S. Treasury's Final Rule or Overview, which are available at the City of Worcester's website at the below link under "Resources": <http://www.worcesterma.gov/arpa>.

## KEY DISCLOSURES AND NOTICES

- The RFP documents contained herein do not commit City of Worcester make an award, execute a contract, or pay for costs incurred in the preparation of said RFP, or to procure or contract for a program or service in connection therewith. The City of Worcester reserves the right to accept or reject any or all proposals received through this RFP, or cancel in part or in its entirety this Request for Proposals.
- Contracted awards are subject to receipt and availability by the City of Worcester of sufficient and unencumbered SLFRF funds from the U.S. Department of Treasury. If the City of Worcester's overall allocation from the Treasury Department is reduced, or prior committed to eligible, prioritized local uses as determined by the City's administration, the City may reduce or amend any sub-recipient awards made as needed.
- The City may seek to obtain further information from any and all respondents and potentially waive any defects to form or content of RFP or any responses by the applicant organization(s); applicants may be required to make



one or more presentations before administrative staff or an advisory committee, and/or asked to participate in interviews.

- The City of Worcester, and thus any sub-recipients awarded ARPA funding through an executed contract as a result of a program, project or service stemming from this RFP process, are generally subject to the requirements of the Code of Federal Regulations, Chapter 2 Part 200 (2 CFR Part 200), except when certain exemptions are enumerated in the U.S. Treasury's Final Rule.
  - Pursuant to 2 CFR 200.205, all RFP applicants may be subject to **pre-award risk assessment** as part of the City of Worcester's overall decision making process related to making sub-awards stemming from this RFP process. The risk assessment may involve, at a minimum, evaluating risks posed by RFP applicants related to the following parameters: financial stability, quality of management systems, ability to meet the management standards, and history of past grant performance, to include the applicant's record in managing prior Federal awards.
  - Pursuant to 2 CFR 180, prior to making any awards and contracts for ARPA funded programs or services, the City of Worcester will conduct **suspension and debarment check** to ensure any sub-awards and contracts are not executed parties that have been debarred, suspended or otherwise excluded from or ineligible for participation in Federal programs or activities.
- RFP applicants must abide by the City of Worcester's Conflict of Interest policy. Items of concern would include staff members serving on the Board of Directors, staff members' families serving on the Board of Directors, and other matters that may give the appearance of a conflict of interest.
- Any SLFRF funds awarded through this RFP process may not be used to fund inherently religious activities such as worship, religious instruction, or proselytization.
- False statement or misrepresentations in RFP documents, or subsequent award contract documents, may automatically disqualify applicants and/or result in immediate repayment of federal funds to the City of Worcester.
- Upon submittal to the City of Worcester, all RFP documents become Public Record and property of the City of Worcester.



# First Time Homeownership Development

## Part Two



## Overview of Funding

The pandemic highlighted the challenge of housing quality and instability and the community input relative to Housing as a critical, urgent need was abundantly clear. As a result, a total of \$28,000,000 in ARPA funding was allocated to housing. Of this amount, \$2,500,000 was specifically allocated to first time homeownership development.

The city’s current citywide owner-occupied homeownership rate is 41% of total units. However, homeownership rates vary dramatically by census tract from a high of 82% to a low of 2%. There are 16 Census tracts that have less than a 30% homeownership rate. Most of these census tracts are in the city’s inner core neighborhoods, which contain most of the oldest housing stock as well as many of our lower income and Black, Indigenous, and People of Color (BIPOC) households. Developing new energy efficient homes in these census tracts will provide an opportunity for homeownership and wealth creation.

## General Requirements

### Available Funding

Maximum grant available-	\$100,000 per unit developed for eligible 1 <sup>st</sup> time homebuyer unit. Grant will provide up to 25% of total development cost or, up to \$100,000 per unit, whichever is less.
Use of Grant Funds-	Funding must be used for direct hard or soft costs related to project. All funding is on a reimbursement basis.
Maximum Sales Price-	Not to exceed of Worcester’s Median Sales price minus ARPA funding provided at time of conditional commitment. Property must appraise for sale price.

### Project Requirements

Eligible Property-	Property must be a 1-4 unit property developed through either new construction or substantial rehabilitation.  Property must be located in one of the 16 census tracts that contain less than a 30% rate of homeownership (see list below)
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Census Tract	Homeownership %
7304.01	23%
7324	22%
7330	22%
7319	21%



7326	20%
7312.04	20%
7313	16%
7315	16%
7312.03	14%
7327	13%
7318	13%
7325	11%
7317	10%
7314	10%
7316	9%
7320.01	2%

2019 American Community Survey data

Developer must have site control prior to conditional commitment of funding being issued.

All product and labor warranties must transfer to buyer upon sale from developer.

Project must be consistent with the City of Worcester’s Green Worcester Plan sustainable development principles.

**Developer Requirements**

Developer must provide evidence of track record of successful completion of similar size projects.

Developer must provide evidence of financial capacity to complete project

Development team must provide evidence of capability in administering ARPA regulatory requirements including but not limited to: 1. Fair Housing 2. Owner selection process 3. Section 3.

**1<sup>st</sup> Time Homebuyer Requirements**

Buyer must meet HUD’s definition of a first time homebuyer. This definition includes an individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase (closing date) of the property.

Must provide evidence of successfully passing HUD approved homeownership course no more than 1 year prior to closing of subject property.



Property must remain purchaser's primary residence for a period of no less than 10 years.

Applicants' household income may not exceed the HUD "low" (80%) income limit for Worcester, MA HUD Metro FMR Area. Applicants must certify and provide acceptable documentation that their gross household incomes do not exceed the income limits. The income limits in place at the time of application submittal will apply when determining applicant's eligibility.

## Federal Requirements

### Environmental Review Requirements

All funded projects will require that the City of Worcester complete an Environmental Review to ensure compliance with the Massachusetts Historic Commission Office and local Historic Preservation Ordinances and other environmental regulations.

### Lead-Based Paint

All residential rehabilitation and construction activities must comply with 24 CFR Part 35 and Section 401(b) of the Lead-Based Paint Poisoning Prevention Act. All projects involving substantial rehabilitation on structures originally built before 1978 must receive Massachusetts Letters of Deleading Compliance at project completion.

### Radon

The City of Worcester is located in Zone 1 of the U.S. EPA map of Radon zones. All residential units developed utilizing Worcester Affordable Housing Trust Funding must contain at least a passive subsurface radon system and be tested prior to occupancy and have results showing less the U.S. EPA Action level of 4pCi/L.

### Handicapped Accessibility

Most housing properties fall under several different laws. Federal programs and the age of the property determine which laws apply.

- Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) protects race, religion, sex and national origin
- The Fair Housing Amendments Act of 1998 (Amendments Act - FHAA) added disability and familial status
- The Americans with Disabilities act (ADA) of 1990 addresses public accommodations (rental offices and common areas are considered public accommodations)
- Section 504 of the Rehabilitation Act of 1973 (Section 504) applies to those receiving federal assistance



## Fair Housing and Equal Opportunity

Discrimination based on race, color, national origin, religion, sex or age is prohibited. Also as a reference please review the DHCD Affirmative Fair Housing Marketing Plan Guidelines.

As a reference on local outreach please see guideline below:

- All available federally funded units will be advertised in the Worcester Telegram.
- Property owners will also be encouraged to post listings for any available units with the local Community Development Corporations of the surrounding neighborhood.
- The City of Worcester's will also require that property owners market available units to low-income residence through the Worcester Housing Authority, RCAP Solutions and other agencies providing homeowner education. The WHA has an established "A Better Life Program" which provides a pathway to self-sufficiency including purchase of housing. RCAP Solutions homeowner education provides education and resources to help lower income first time homebuyers purchase homes.

## Stated Goals in Regards to Furthering Fair Housing

From the City's Consolidated Plan, the following are the stated goals to overcome impediments to Fair Housing:

### Homeownership Practices

Increase coordination among those City officials working in housing policy and development and those working on human rights and disability issues. Continued and renewed efforts to build partnerships and increase communications and connections among City policy makers, advocates and community groups will help to further the success of these initiatives.

### ARPA Housing Cost Burdens

Continue to support the capacity of affordable housing developers who can bring in federal resources or creatively leverage other resources to increase the regional supply of affordable housing.

In an ongoing effort to reduce zoning barriers that may inhibit affordable housing development, the City of Worcester's Adaptive Reuse Overlay District encourages the reuse of underutilized buildings and land throughout the city. The city's four recently adopted Parking Overlay Districts also encourage the rehabilitation of buildings in some of the city's most vibrant and historically rich neighborhoods by removing off-street parking requirements, thereby decreasing demand for surface parking and removing a regulatory barrier for the redevelopment of these buildings into a variety of uses (e.g., housing, restaurant, retail).





## D. Goals for the Distribution of ARPA 1<sup>st</sup> Time Homeownership Development Funds

The goal for the distribution of ARPA 1<sup>st</sup> Time Homebuyer Development funds is to promote and finance the development of affordable 1<sup>st</sup> time homeownership housing consistent with the City of Worcester's Consolidated Plan and Analysis of Impediments to Fair Housing in the 16 Census tracts with less than 30% homeownership. The City of Worcester seeks development projects with a high standard of quality, design, and livability. Projects should not require a contract or conditional zone (although other rezoning consistent with the City's Consolidated Plan may be considered). Developments should promote efficient use of land, locations proximate to shopping, work places and health and community facilities.

## II. SCOPE OF SERVICES

### A. General Specifications

All applications submitted for this funding must meet the following selection criteria to be considered further in the review process.

#### Eligible Projects

- 1) Projects must create owner occupied housing units which promote economic diversity in the neighborhood in which the development is located. New construction, conversion of non-residential property to housing and rehabilitation of existing rental units into homeownership opportunities that creates affordable units are eligible.
- 2) All projects must provide owner occupied ownership opportunities to households earning up to 80% of area median income and meet the income and rent restrictions of the ARPA Program.
- 3) Projects must be located in one of the 16 census tracts that have less than a 30% homeownership rate.
- 4) Funds limited to small neighborhood scale projects of less than 4 total units.

### B. Site Information and Criteria

- 1) Site Control: Land or buildings proposed as part of a project under this application must have site control at the time the application is submitted in the form of title, purchase and sale agreement, option, long-term lease for a minimum of 99 years, or other acceptable method.
- 2) Local Approvals: Local land use approval is not required prior to submittal of the application. The applicant must submit an analysis of the project in relation to local land use regulations and site feasibility.



3) Applications must not require a contract or conditional zone (although other rezoning consistent with the City's Consolidated Plan may be considered).

### **C. Financial Feasibility**

1) Financial applications must be developed in accordance with the underwriting guidelines of the primary funding source, including adequate cash flow and debt coverage ratio.

2) Use of ARPA Funds: All projects will be reviewed for the proposed use of ARPA funds compared to other resources. Applicants must describe the proposed mortgage and security position for the City of Worcester's ARPA funding.

### **D. Market Demand**

Applicants must provide an analysis and discussion of market demand justifying the need for the proposed project.

### **E. Applicant Capacity**

All applicants must demonstrate capacity to develop, own, manage and resell the proposed project. All applications must provide evidence of a development team with the capacity to successfully complete the project including;

1) Key staff members assigned to the project with the abilities and experience to successfully complete the project within the proposed timeframe.

2) An architect, general contractor and professionals on the team with the experience and capacity to complete the project.

3) A management team with qualified personnel and the capacity and experience to develop, qualify eligible applicants and transfer ownership to qualified owners.

5) A portfolio of current affordable housing projects that are financially sound and meeting their established goals.

### **F. Term of Affordability**

All projects must have a minimum owner occupied period minimum term of five (5) years, secured by an affordable housing restriction and mortgage.



## G. Design Compatibility

Projects must be designed to contribute to the character of their neighborhood and adhere to the following general guidelines.

Project designs should:

- 1) Establish a building form, scale, massing and rhythm appropriate for the surrounding neighborhood.
- 2) Provide a quality design that, where possible, reinforces the public realm of open space, sidewalks and streets through appropriately scaled entries that orient to the street instead of interior blocks or parking lots, and incorporate porches, fenestration, landscaping, and architectural details.
- 3) Meet the accessibility requirements of the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973. Provide for universal accessibility to the extent possible. Additional consideration will be given to units proposing universal design elements and/or meeting ADA homeownership standards.
- 4) Provide visual and acoustical privacy between units while maximizing natural light and ventilation within units.

**Note: All respondents should investigate legal and zoning requirements for proposed projects prior to submission of application.**



## H. Timeframe

The applicant must describe projected dates by which commitments will be obtained; the closing will take place, construction start-up, substantial completion, final completion and occupancy. Timeframes must be realistic and achievable. All funded projects must be able to start construction within 12 months of notice of award. Projects must be complete and sold to an eligible 1<sup>st</sup> time homebuyer prior to June 30, 2026.

## III. APPLICATION REQUIREMENTS

Complete responses to this application, should include two (2) original printed version of the application with original signatures **plus** one (1) full electronic version, submitted via email, USB drive or CD. Printed version must be signed by an officer or employee having authority to bind the organization. Applications must be submitted electronically and in paper form to:

City of Worcester: Executive Office of Economic Development  
Housing Development Division  
Attention: Mr. James Brooks, Housing Development Director  
455 Main Street, Room 405  
Worcester, MA 01608  
[brooks@worcesterma.gov](mailto:brooks@worcesterma.gov)  
508-799-1400

## Evaluation and Selection Process and Timeframe

Applications will be reviewed by an evaluation team that will include City of Worcester staff. The following process will be used:

- 1) All applications will be reviewed for completeness. Only complete applications will be reviewed under the scoring factors in order to recommend the most qualified applications based on the information submitted. The application review team may confer with the applicants and/or third parties to clarify or verify information and request additional information.
- 2) Recommendations, along with all applications and scoring information, will be forwarded to the Chief Development Officer and City Manager for review and approval.



- 3) Applicants will be kept informed throughout the review process, specifically in regard to recommendations and funding levels.
- 4) The evaluation and review process should be substantially complete within 30 days of receipt of complete application. Applicants will be notified of their application status as soon as possible.
- 5) Based on City Manager's approval, successful applicants will receive a letter of conditional commitment.

**Note: If at the nine month timeframe all requested documentation and/or commitments have not been secured, the commitment will be released.**

## IV. Instructions and Other Information

The City of Worcester reserves the right, at its sole discretion, to award all, a portion, or none of the available funding from this application, as well as reject any and all applications for city funding, based on the quality and merits of the applications received, or when it is determined to be in the public interest to do so. Furthermore, the City of Worcester may extend deadlines and timeframes, as needed within programmatic limits.

Compliance with Federal Law: The selected applicant will be required to certify that the development and management of the proposed housing will be in compliance with all applicable laws, executive orders, OMB Circulars and federal regulations, including but not limited to: Fair Housing Act, Equal Opportunity and Non-discrimination, National Environmental Policy Act (NEPA), the Uniform Relocation Assistance and Real Property Acquisition Policies Act, the Davis-Bacon Act, the Lead-Based Paint Poisoning Prevention Act, Flood Disaster Protection Act, Conflict of Interest, Contractor Debarment and Cost Principles.

## V. Equal Employment Opportunities

Vendor shall comply fully with the Nondiscrimination and Equal Opportunity Provisions of the Workforce Investment Act of 1998, as amended (WIA, 29 CFR part 37); the Nontraditional Employment for Women Act of 1991; title VI of the Civil Rights Act of 1964, as amended; section 504 of the Rehabilitation Act of 1973, as amended; the Age Discrimination Act of 1975, as amended; title IX of the Education Amendments of 1972, as amended; and with all applicable requirements imposed by or pursuant to regulations implementing those laws, including but not limited to 29 CFR part 37.



## VI. Reservation of Rights

The City of Worcester reserve the right, at its sole discretion, to award all, a portion, or none of the available funding from this application, as well as reject any and all applications based on the quality and merits of the applications received, or when it is determined to be in the public interest to do so. Furthermore, the City of Worcester may extend deadlines and timeframes, as needed.

The City of Worcester reserves the right to substantiate any proposers' qualifications, capability to perform, availability, past performance records and to verify that the applicant is current in its financial obligations to the City of Worcester.

All materials and equipment used as well as all methods of installation shall comply at a minimum with any and all Federal, OSHA, State and/or local codes, including applicable municipal ordinances and regulations.

The successful applicant shall agree to defend, indemnify and save the City of Worcester harmless from all losses, costs or damages caused by its acts or those of its agents, and, before signing the contract, will produce evidence satisfactory to the City of Worcester's Legal Counsel.

Pursuant to City of Worcester procurement policy and ordinance, the City of Worcester is unable to contract with businesses or individuals who are delinquent in their financial obligations to the City of Worcester. These obligations may include but are not limited to real estate and personal property taxes and sewer user fees. Applicants who are delinquent in their financial obligations to the City of Worcester must do one of the following: bring the obligation current, negotiate a payment plan with the City of Worcester's Treasury office, or agree to an offset which shall be established by the contract which shall be issued to the successful applicant.

The City of Worcester, Massachusetts, reserves the right to waive any informalities in applications, to accept any application or portion thereof, and, to reject any and all applications, should it be in the best in the best interest of the City of Worcester to do so.

It is the custom of the City of Worcester, Massachusetts to pay its bills 30 days following the receipt of correct invoices for all items covered by the approved application.



## VII. Appendices

Exhibit City of Worcester Executive Office of Economic Development – Rehabilitation Standards

Exhibit City of Worcester Underwriting Application Forms (sources and uses, development proforma)



**AMERICAN RESCUE PLAN ACT (ARPA) GENERAL APPLICATION INFORMATION – PAGE 1**

**A. APPLICANT INFORMATION**

<b>Applicant Legal Name (Individual or Organization):</b>	
<b>Applicant UEI:</b>	
<b>Applicant UEI Affiliated Name (if different from Legal Name):</b>	
<b>Applicant Primary Address:</b>	
<b>Applicant Primary Point of Contact Name:</b>	
<b>Applicant Primary Point of Contact Email Address:</b>	
<b>Applicant Primary Contact Phone Number:</b>	
<b>Does the applicant utilize a Fiscal Agent? If yes, please list the Fiscal Agent and contact information.</b>	





**AMERICAN RESCUE PLAN ACT (ARPA) GENERAL APPLICATION INFORMATION – PAGE 2**

What is the amount City of Worcester SLRF ARPA funds you are requesting through this application?

\$

Is the proposed ARPA-funded program or service located in, or does it benefit individuals in, a Qualified Census Tract? If so, please explain.

Does the proposed ARPA-funded activity assist communities or classes impacted or disproportionately impacted by the pandemic as described in this Part One application? Please briefly explain.



**AMERICAN RESCUE PLAN ACT (ARPA) GENERAL APPLICATION INFORMATION – PAGE 3**

**Please Provide a Brief Written Summary of the Proposed Program** (*minimum of 100 words – maximum of 450 words*). Some important items you may choose to address:

- Description of organization/applicant
- Need or purpose for the program/service being proposed
- Description of primary clientele or beneficiary(ies) of the proposed project
- Primary expected benefits or outcomes of the program/service
- Estimated timeframe for completion of program or service



**Fiscal Year 2022-2023**  
**Application for Funding**

**Section I - Entity Information (All applicants complete Section I through Section IV)**

<b>Organization/Entity Name:</b>				<b>Employer Federal I.D. Number:</b>		
<b>Website:</b>				<b>UEI Number:</b>		
<b>Mailing Address:</b>			<b>City:</b>	<b>State:</b>	<b>Zip:</b>	
<b>Telephone No.:</b>	<b>Email.:</b>	<b>Type of Entity (✓ Check those that apply)</b>				
		501 (c)(3) <input type="checkbox"/>	Gov't / Public <input type="checkbox"/>	For Profit <input type="checkbox"/>	Faith Based <input type="checkbox"/>	CHDO <input type="checkbox"/>
<b>Has the applicant utilized federal funding in the past?</b>				<input type="checkbox"/> Yes <input type="checkbox"/> No		

<b>Authorized Signatory</b>		<b>Project Administrator</b>	<b>Finance Officer</b>
<b>Name:</b>			
<b>Title:</b>			
<b>Address:</b>			
<b>Phone:</b>			
<b>Fax:</b>			
<b>E-Mail:</b>			

**Section II - Project Information**

<b>Name of Project:</b>		
<b>Location of Project:</b>		<b>Census Tract(s):</b>



<b>Number of units to be developed</b>		
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**Section III - Project Funding**

**Section IV – PROJECT TYPE**

REQUESTED THIS APPLICATION	\$	Project Type	PROJECT LOCATION IS: (check those that apply)
<b>OTHER FEDERAL</b>	\$	<input type="checkbox"/> Acquisition <input type="checkbox"/> Rehabilitation Only	Listed in National Register of Historic Places <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>OTHER CITY FUNDS</b>	\$	<input type="checkbox"/> Acquisition & Rehabilitation	Listed in a Local Register of Historic Places <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>STATE FUNDS</b>	\$	<input type="checkbox"/> New Construction	Within a Federal Historic District <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>PRIVATE FUNDS</b>	\$	<input type="checkbox"/> Other	In a census tract of less than 30% homeownership <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>OTHER</b>	\$	If the project involves new construction, is it located in a Priority Funding Area? <input type="checkbox"/> Yes <input type="checkbox"/> No	In a difficult to develop area <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>TOTAL</b>	\$		
<b>Will the program generate program income?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No			Is the property in the process of rezoning? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If so, indicate the projected program income to be received.</b> \$ _____		<b>Population to be served:</b> <input type="checkbox"/> ARPA Qualified Census Tract <input type="checkbox"/> Low-Mod Households <input type="checkbox"/> Elderly	Is the property zoned for intended use? <input type="checkbox"/> Yes <input type="checkbox"/> No



Special Needs

Other

**\*Please include a map showing a project location**

**Section V – Required Documents Checklist**

Description	YES	NO	N/A	COMMENTS
1. Application Completed & Signed Certification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Articles of Incorporation and Bylaws	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. State and Federal Tax Exemption Determination Letters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Federal Employment Identification Numbers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. DUNS (Dun and Bradstreet (D&B)) 9-Digit Number & Certification: Data Universal Numbering System	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. List of Board of Directors, their Titles and Contact Information	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Board of Director’s Designation of Authorized Official	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Most Recent Organization Chart	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Resume of Chief Fiscal Officer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Financial Statement and Most Recent Audit Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
11. Matching Funds Commitments Documentation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
12. List of Collaborative Partners and their role	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
13. 504 Self Evaluation Plan (Americans with Disabilities Act) Agencies with 15 Employees or More	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
14. Employee Handbook	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
15. Grievance Procedure/Policy (Clients)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
16. Market Feasibility Study or documentation of market demand	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



17. Evidence of Site Control	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
18. Relocation Plan (if necessary)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
19. Underwriting Application Forms (excel worksheet)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
20. Located in Qualified census tract that contains less than 30% homeownership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**\*\* ALL REQUIRED DOCUMENTS ARE REQUIRED TO BE WITH YOUR APPLICATION.**

**SECTION VI – State Funding Status**

Description	YES	NO	N/A	COMMENTS
1. Are you planning to apply for State Funds for this project?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. If so what date are you planning to apply?				
3. If you have already applied to the State, how many times have you applied for this project to the State?				



**Section VII - Entity Narrative & Project Description**

<p><b>1. Project Description.</b> Please provide a brief project description of the proposed Project.</p>
<p><b>2. Project Need/ Impact.</b> (Describe the need for the proposed housing project in the area. Include current information detailing existing housing and economic conditions. Summarize or cite evidence from public sources to document the need.)</p>
<p><b>3. 1<sup>st</sup> Time Homeownership Buyer Qualification Method.</b> (Describe the how the development project will assist 1<sup>st</sup> time homebuyers? Which methods of outreach will be used to qualify potential homebuyers? Will a lottery or other methods be utilized to choose from qualified homebuyers?)</p>
<p><b>4. Community Involvement and Impact.</b> (Explain how long and in what manner your organization has served the community in which the project will be located. Describe any support the proposed project has received from local government officials, neighborhood groups or community associations, public agencies, and potential project residents and project neighbors. Attach copies of any evidence of such support.)</p>



**5. Ability and Experience.**

A. Describe the objective, management structure and staffing of your organization. Explain your organization's experience and ability to implement, administer and manage affordable housing projects. Describe your ability and plan to satisfy all long-term monitoring and reporting requirements required by HUD, City and Federal Regulations.

B. Provide a list of past development projects that show experience developing similar size projects

C. Describe the applicant staff levels and expertise specific to the implementation of this project including their experience working with the targeted population.

**6. Accomplishments.** Summarize accomplishments over the past 5 years.





**7. Fiscal Management.** Describe the Entity's fiscal management structure.

**8. Identifying On-Going or Multi-Phased Activity.** Is the project for which funds are being requested an on-going or multi-phased activity?

Yes       No

**9. Units of Measure.** Depending on the nature of your program, please indicate the number of units that will be developed by the project:

Set-Aside Income Category (Please indicate the number & percentage of units set aside for each income category in the table below)	No. of Units	% of Total	Total
<b>Description:</b>			
Number of ARPA assisted units occupied by households at 61-80% of median income	0	0	0
Number of market rate units occupied by households over 80% of median income	0	0	0
Number of ADA qualified units	0	0	0
<b>TOTAL:</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Accessibility Requirements.**

A minimum of five (5) % of project units (**no less than one unit**) and 100% of the common areas must be fully wheelchair accessible as defined by the Uniform Federal Accessibility Standards. Describe the number of units to be set-aside to meet the accessibility requirements and any features of the project that will promote accessibility for people with physical disabilities, such as ramps, doorways, hallways, bathrooms, elevators, hardware fixtures, signage in Braille, TTD's or TTY's or audio/visual emergency systems.



**10. Collaboration.** Will the Entity collaborate with others to provide services? If so, provide evidence by attaching proof of commitments for the project as indicated in item 12 of the completion checklist.

Yes       No

**11. Completion.** ARPA projects must be completed within two years of commitment. Any project that is not completed timely will be terminated and developer will be required to repay ARPA funds drawn. Will the Entity complete this project within four years of commitment?

Yes       No

**12. Occupation of Completed ARPA-assisted units.** ARPA-assisted rental units must be owned occupied by income-eligible households within 6 months of project completion; if not, developer must repay ARPA funds for the ineligible units Will the Entity have ARPA-assisted rental units occupied by income-eligible households within 6 months of project completion?

Yes       No



13. Project Outcome Objective – (choose all that apply)								
Accessible Units	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Affordable Units	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
Green Worcester Plan Compliance	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Age Friendly Worcester	Yes <input type="checkbox"/>	No <input type="checkbox"/>			
14. In the table below, provide an estimated FY 2016 project schedule indicating significant milestones (e.g., planning, budgeting, advertising, inspections, bidding, hiring, service delivery, discrete units of work or project phases completed, etc.) and an anticipated completion deadline for each.								
Projected FY 2022 Project Timeline								
Milestones						Completion Deadline		

**Section X – ARPA 1<sup>st</sup> Time Homebuyer Budget - PLEASE SEE UNDERWRITING APPLICATION FORMS.XLSX ATTACHMENT**



**Section XI - ARPA Budget Description**

<b>1. Calculate the following Total and ARPA costs per household served.</b>		
Total Development Costs / (divided by) Unduplicated Household Served:	\$	0.00
ARPA Grant Request / (divided by) Unduplicated Household Served:	\$	0.00
<b>2. Provide a description of the matching funds commitment your Entity will be using for the program.</b>		
<b>3. Why are project costs reasonable and justifiable?</b>		



**Section XII - ARPA Match Funding Information**

(COMPLETE MATCH SECTION FOR ALL ARPA PROGRAMS YOUR ENTITY IS APPLYING)

**Match Description.** For each source of funding match must be listed below. Total ARPA funding must not exceed 25% of the total development cost.

Match Funding Source		Amount	
1		\$	
2		\$	
3		\$	
4		\$	
5		\$	
6		\$	
<b>Total</b>		\$	<b>0.00</b>

If matching funds will be provided through in-kind services, please describe the source and amounts of proposed in-kind matching funds below:

Description and value of Donated Building

	\$	0.00
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Description and value of any Lease on Building

	\$	0.00
--	----	------

Total ARPA Funding Match Amount

\$	
----	--



SECTION XIII - STATEMENT OF APPLICANT

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The undersigned acknowledges the following:

1. That, to the best of its knowledge and belief, all information provided is accurate, true and correct and all estimates are reasonable.
2. That this request may be forwarded for consideration under other budget processes if it is determined that alternative sources may be appropriate.
3. That no revised proposals/applications may be made in connection with this application once the deadline for applications has passed.
4. That the City of Worcester may request or require changes in the information submitted, and may substitute its own figures which it deems reasonable for any or all figures provided. That the applicant will participate, if necessary in a required interview for project assessment and cooperatively assist in the review process.
5. **That, if the project is recommended and approved by City Manager, the City reserves the right to reduce and/or cancel the allocation if federal entitlements are cancelled, reduced, or rescinded.**
6. The City of Worcester reserves the right not to fund any submittals received.
7. By submission of this application, the organization agrees to abide by the federal regulations applicable to this program.
8. That, if the project is funded, the organization agrees to abide by the city's locally established policies and guidelines
9. That past program and financial performance will be considered in reviewing this application.
10. That services are to be provided at minimal cost to citizens during the grant period. All program income (i.e., fees, repayments, foreclosures, etc.) must be remitted to the City.
11. That, if the project is funded, the City or a designated Entity may conduct an accounting system inspection to review internal controls, including procurement and uniform administrative procedures, prior to issuance of payments for projected expenditures.
12. **That, if the project is funded, the City will perform an environmental review prior to the obligation of funds.**
13. That, if the project is funded, a written agreement that includes a statement of work, records retention and reporting, program income procedures, local and federal requirements, circumstances that would trigger grant suspensions and terminations, and reversions of assets would be required between the organization and the city.
14. That a project's funding does not guarantee its continuation in subsequent action plans.
15. That proof of insurance (general comprehensive public liability insurance with a company licensed to do business in Massachusetts, and in the aggregate naming the City of Worcester, its employees and agents as additional insures) will be submitted to the city prior to receiving funds.
16. That proof of Fidelity Bonding, in an amount to be determined by the City of Worcester, with a company licensed to do business in Massachusetts will be submitted to the city prior to receiving funds.
17. Provide written signatory authority from the organization's governing body indicating who can execute contracts and amendments on its behalf.
18. Agrees to abide by the City of Worcester's Conflict of Interest policy. Items of concern would include staff members serving on the Board of Directors, staff members' families serving on the Board of Directors, and other matters that may give the appearance of a conflict of interest.
19. Agrees to comply with the following: Fair Housing Act, Section 504 of the Rehabilitation Act of 1973 and Title II of the Americans with Disabilities Act of 1990.



**PENALTY FOR FALSE OR FRAUDULENT STATEMENT**

U.S. Code Title 18, Section 1001, provides that a fine of up to \$10,000 or imprisonment for a period not to exceed five years, or both, shall be the penalty for willful misrepresentation and the making of false, fictitious statements, knowing same to be false.

**Certification:** To the best of my knowledge and belief, the data in this application are true and correct. This document has been duly authorized by the governing body of the applicant. The applicant will comply with ARPA and federal and state regulations if assistance is approved.

\_\_\_\_\_  
Signature of Authorized Official/Title

\_\_\_\_\_  
Date