

Notice of Funding Availability (NOFA)
Tompkins County, New York

Community Housing Development Fund

Round 26

**Applications accepted until
Friday, May 1, 2026**

I. Program Description

A. Purpose and Background

Tompkins County faces a growing deficit of housing of all types, with a particular need for new housing units for low- to moderate-income households. This deficit requires the development of a substantial number of new housing units and the rehabilitation and retention of units that might otherwise become unaffordable or uninhabitable.

In 2009, Tompkins County, Cornell University, and the City of Ithaca established the Community Housing Development Fund (CHDF), formerly known as the Housing Fund, to help communities, organizations, and housing developers throughout Tompkins County work towards this goal and to better respond to the diverse affordable housing needs of residents. In 2015, and again in 2021, the program was extended for an additional six years to continue supporting projects that encourage sustainable, affordable living – projects that consider and mitigate costs affecting the affordability of living in a housing unit, including the direct cost of the housing unit, as well as transportation and energy costs.

The program provides funding for rehabilitation and construction activity that creates new or substantially improves existing housing units affordable to low- and moderate-income households. The program also seeks to support the development of mixed-income projects with a diversity of income levels among residents. Since 2020, two other funding partners, the Towns of Dryden and Ithaca, have committed funding to the CHDF as associate members to support affordable housing options in their boundaries. The CHDF also receives periodic contributions through the Tompkins County Industrial Development Agency (TCIDA) Workforce Housing Policy, which requires market-rate housing developers receiving TCIDA incentives to contribute to the Fund in lieu of providing units affordable to low-moderate income households.

B. Eligible Uses of Funds

Funds can be used for the development or retention of affordable rental or for-sale projects located in Tompkins County. Projects can be mixed income or mixed-use, subject to affordability conditions further described below. Housing units restricted to students are not eligible for CHDF funding.

Eligible expenses include the purchase or underwriting of the direct cost of land or buildings, construction costs, rehabilitation costs, or any other development cost that will reduce the overall cost of the housing units developed or to maintain affordability in existing units, as long as the housing units remain permanently affordable. This may include expenses involved in the purchase of land such as closing costs, title search, appraisal, and survey of the land, as well as construction costs. An appraisal of the land needs to be completed and submitted with application for for-sale units.

C. Eligible Applicants

Applications may be submitted by any of the following entities:

- 1) 501(c)(3) not-for-profit organizations incorporated in New York State
- 2) Tompkins County municipalities, including the City of Ithaca, towns, and villages
- 3) Public Housing Authorities that serve Tompkins County
- 4) Private, for-profit developers

D. Award Process

Projects with units receiving a CHDF award must be completed and ready for occupancy within 32 months of award notification. To receive funds, awardees must comply with the CHDF award process, including required time limits and documentation, as follows:

- 1) The Program Oversight Committee (POC) makes funding recommendations, and Tompkins County sends notification of award decisions to applicants.
- 2) The applicant must provide State Environmental Quality Review Act (SEQRA) documentation no later than 10 months from notification and at least 2 months prior to grant agreement contracting. If the POC recommends use of County or TCIDA Workforce Housing Policy funds to support the project, County staff will contact applicants to identify required SEQRA documentation and timeline for submittal.
- 3) Awardee requests CHDF grant agreement contract (grant agreement must be executed within 12 months of CHDF award notification).
- 4) Awardee submits building permit to Tompkins County Department of Planning and Sustainability staff before requesting drawdown payment (must be completed no later than 18 months after award notification).
- 5) If required, County invoices partners for CHDF funding contributions and receives payments. Please note funding partners typically require board or legislative authorization to disburse funds, which may add a small delay to award disbursement after a drawdown request is made.
- 6) Tompkins County issues award via check or electronic funds transfer to applicant.
- 7) Awardee must complete units within 32 months of award notification and must notify County upon completion.

Successful applicants may be required to provide periodic and final project reports, verifications, and documentation during the development of the project and during the contracted period of project operation. Failure to comply with these requirements may result in the recapture of awarded funds.

The POC reviews award modification requests during regularly scheduled meetings during the calendar year. Award modifications are made at the discretion of the POC and must follow **Section VI** Guidelines for Award Modifications, below. Decision notifications are generally issued within 30 days from the date of the POC meeting.

II. Funding Amounts

A. Rental Projects

Overall Project Funding Cap: A rental housing project may apply for a maximum of \$300,000.

Rental Units¹ for Households Earning 80% AMI or Below: Within the overall project funding cap, a maximum of \$30,000 per unit may be awarded for rental units whose average rents are affordable to households earning 80% or less of AMI.

Rental Units for Households Earning 81-100% AMI: Within the overall project funding cap, a maximum of \$20,000 per unit may be awarded rental units whose average rents are affordable to

¹ Non-traditional housing proposals (e.g., supportive housing group homes, single room occupancy residences, etc.) may consider two bedrooms to equal one unit if the unit does not provide a private bathroom and kitchen. For questions about project design, please contact the Tompkins County Department of Planning & Sustainability at 607-274-5560 or PlanningDeptHousing@tompkins-co.org.

households earning 81 to 100% of AMI. Please note that if the average AMI exceeds 80% for a project, a per-unit breakdown by AMI will be necessary in the application due to restrictions on some CHDF funding sources.

B. Owner-Occupied Projects

Overall Project Funding Cap: For-sale project awards are typically capped at \$400,000, though award requests exceeding this amount may be considered, subject to available funding, with a documented financial need demonstrating why other sources and developer fees are insufficient.

For-Sale Units for Households Earning 80% AMI or Below: Within the overall project funding cap, a maximum of \$80,000 may be awarded per affordable unit for newly constructed or rehabilitated owner-occupied housing. Awarded units must be part of a Community Housing Trust or Community Land Trust ensuring permanent affordability for households earning 80% AMI or below.

C. Low-Income Housing Tax Credit (LIHTC) Rental Projects

Rental Projects Pursuing 9% LIHTC Funding: A project pursuing 9% LIHTC funding may apply for up to \$100,000. In projects with higher than typical costs, this cap may be exceeded up to a maximum award of \$300,000 for projects within a Tompkins County Development Focus Area with a documented financial need demonstrating why other sources and developer fees are insufficient.

Rental Projects Pursuing 4% LIHTC Funding: A project pursuing 4% LIHTC funding will be reviewed based on funding needed to meet the New York State Homes and Community Renewal (HCR) term sheet only after the developer has participated in a technical assistance meeting with HCR staff. Projects pursuing 4% LIHTC funding are not subject to a project funding cap.

SUMMARY: Applicants are encouraged to carefully reflect on their project funding needs. As demand for available resources exceeds the funding available to this program, the maximum award amounts may not be possible. Please note that when funding is limited, projects that reach lower income levels may be prioritized. The following table is a summary of funding amounts.

Project Type	Maximum Per Unit Award	Maximum Total Award
Rental Units Average AMI 80% or less*	\$30,000	\$300,000
Rental Units Average AMI 81-100%*	\$20,000	\$300,000
Rental Units Pursuing 9% LIHTC**	\$30,000	\$100,000
Rental Units Pursuing 4% LIHTC	Dependent on HCR Term Sheet	
For Sale Units Average AMI 80% or less	\$80,000	\$400,000

* Please see section III.B. for additional information on affordability requirements based on additional funding regulatory requirements.

** Please see section II.C. for additional information on LIHTC project maximum total award caps.

III. Minimum Eligibility Requirements

- A. Location. Projects must be located in Tompkins County.
- B. Affordability. Projects must include units of affordable housing for low- to moderate-income households. In an effort to more closely align this program with other significant funding sources for affordable housing, affordability requirements are further broken down as follows:
 - a. *NYS Small Building Participation Loan Program (SBPLP)*: CHDF awards to projects proposing to develop rental units using the SBPLP program shall use the SBPLP regulatory requirements for rents and income qualifications, with the provision that the rent plan must reflect a regulatory rent average affordable to households earning 80% AMI or below for the 30 year affordability period.
 - b. *4% and 9% Low-Income Housing Tax Credits (LIHTC)*: CHDF awards to projects proposing to develop rental units using the LIHTC program shall use the LIHTC regulatory requirements for rents and income qualifications.
 - c. *Rental projects without SBPLP or LIHTC regulatory requirements*: Household incomes for funded units must average to 80% AMI or less. Units may serve incomes up to 100% AMI, but must be balanced by units serving tiers below 80% AMI (example: a 4 unit building with 2 units serving 80%, 1 unit serving 100%, and one unit serving 60% AMI would average to 80% AMI for the project), and renters must be income qualified to ensure rent is affordable to the specific household for the required 30-year affordability period. For-profit developers must, at the time of application, have a monitoring agreement with a qualified non-profit organization or government agency to conduct income qualification for affordable units.
 - d. *Affordable Homeownership Opportunity Program (AHOP)*: CHDF awards to projects proposing to develop for-sale units using the AHOP program shall use the AHOP regulatory requirements for rents and income qualifications for projects targeting affordability up to 80% AMI. For-sale single-family units must be placed into a Housing Trust or Land Trust that ensures permanent affordability.
 - e. *For-sale projects without AHOP regulatory requirements*: Sales prices must average to be affordable to households earning 80% AMI or less, and buyers must be income qualified to ensure purchase price is affordable to the specific household. For-sale single-family units must be placed into a Housing Trust or Land Trust that ensures permanent affordability. For-profit developers must, at the time of application, have a monitoring agreement with a qualified non-profit organization or government agency to conduct income qualification for affordable units.

Income limits are based on annually updated limits set by the U.S. Department of Housing and Urban Development (HUD) for Ithaca, NY MSA which covers the entirety of Tompkins County (<https://www.huduser.gov/portal/datasets/il.html>). As of the time of this grant cycle, limits are as follows (with 2026 updates anticipated by HUD in Spring 2026):

HUD FY2025 Income Limits for Tompkins County

Household Size	Income Limit (80% AMI)	Income Limit (100% AMI)	Income Limit (120% AMI)
1	67,400	84,250	101,100
2	77,000	96,250	115,500
3	86,650	108,313	129,975
4	96,250	120,313	144,375

To be considered affordable, the monthly rent and utilities in an apartment or the monthly combined mortgage payment (including interest and insurance) and utilities for a homeowner should not exceed 35% of a household's monthly income.

Applicants seeking CHDF funding for projects requiring public or private operating subsidies or rental assistance must identify the level of operating subsidy or rental assistance required, plans for securing the required subsidy or rental assistance, and any documentation of awarded public subsidy or rental assistance.

Special Provision for Sustainable, Affordable Living Project

Consideration may be given to funding projects proposing housing expenses up to 40% of a household's monthly income, only if the project is deemed a *Sustainable, Affordable Living Project*. Such projects significantly mitigate household transportation and energy expenses, two major costs affecting housing affordability in addition to rent and mortgage payments. To acquire funding at these higher percent of income rates, proposals must exceed the standards set in the selection criteria and provide a comprehensive vision for developing sustainable, affordable living. These characteristics and criteria are described in the Smart Growth and Nodal Development Characteristics document in the application portal.

- C. Permanent Affordability. Applicants must be able to ensure that housing units are permanently affordable, meaning the units are maintained and monitored as affordable units for a minimum of 30 years and that the affordability requirement is tied to the property in case of a sale within the affordability timeframe.

Permanent affordability is retained by such measures as: income qualifying prospective buyers or renters; limiting the sale price or rent of units; and separating the ownership of the land from the ownership of the housing unit, whereby only the housing unit is purchased by the homebuyer, and by restricting the amount of equity that a homeowner can take from the housing unit upon sale (as in a Community Housing Trust or Land Trust model).

All applicants must demonstrate their ability to (1) verify the incomes of potential tenants or homebuyers and (2) monitor rental or sales prices of the affordable unit(s) to ensure that housing expenses [rent and utilities in rental units and mortgage payments (including interest and insurance) and utilities in for-sale units] do not exceed the housing cost limits of this program.

Applicants whose rental projects are not subject to long-term affordability regulatory agreements (e.g., LIHTC projects, SBPLP projects) must provide a legal instrument to ensure that

affordability is maintained and monitored for a minimum of 30 years and that the affordability requirement is tied to the property in case of a sale.

Proposals for owner-occupied units must provide for the proposed units to be placed in a Housing Trust or Land Trust that ensures permanent affordability in future sales of units.

- D. Site Control. Applicant must have site control in the form of title, an option to purchase, a long-term lease, or other forms acceptable to the POC.
- E. Experience. Applicant must have a demonstrated track record in residential real estate development/construction (multi-unit experience where applicable) and/or affordable housing development and/or management. **Applicants who lack experience successfully complying with federal, state, or local grant programs subsidizing housing construction, rehabilitation, or redevelopment projects are discouraged from responding to this NOFA without partnering with an organization that brings this experience.**

Applicants must meet the following threshold eligibility requirements:

- Applicant must have a separate legal entity status (e.g., corporation, partnership, limited liability company, charitable organization, etc.) from an individual person.
- Applicant must have residential real estate development/construction experience commensurate with the scale and complexity of the proposed project.
- For homeownership projects, applicant must have experience and capacity to market affordable units, to qualify homebuyers for affordable home purchase, and to operate or partner with the community housing trust or land trust which will maintain ownership of the land and ensure future sales are made to eligible buyers and affordable prices for their incomes.
- For rental housing projects, applicant must have the experience and staff capacity to oversee the marketing, qualification of tenants, management, and ownership of an affordable rental project.
- If an applicant does not have the required experience and capacity with affordable development, they must enter into a joint venture agreement or similar agreement with a partner with the requisite experience at the time of application. This agreement must establish the roles and responsibilities of each entity in the partnership. The executed agreement must be included in the application.

Proposals including supportive housing units (e.g., units for individuals who are homeless, have mental health diagnoses, have developmental disabilities, are recovering from substance abuse, are re-entering the community from jail or prison, etc.) must demonstrate that the applicant or applicant's project partner(s) has experience providing supportive services for the residents. Applicants should also provide a description of services which the applicant or project partner(s) will provide to tenants. Applicants should also provide letters of support from partnered case management or service agencies. In addition, applicants must describe plans to identify suitable tenants for the project. For projects serving homeless households, applicants are encouraged to contact the [Tompkins County Human Services Coalition](#) and make use of the Coordinated Entry System.

- F. Community Plans. Project must demonstrate alignment with the goals of the Tompkins County Comprehensive Plan ([Comprehensive Plan | Tompkins County](#)) including smart growth/nodal development goals as described in the [Development Focus Areas Strategy](#), and the adopted comprehensive plan of the host municipality (if applicable).
- G. Energy Recommendations for New Construction: Project must demonstrate consideration of higher energy efficiency standards and incorporation of renewable energy systems as detailed in the Tompkins County Energy Recommendations for New Construction or comply with local energy codes if they are more stringent. Tompkins County Energy Recommendations for New Construction (2018) can be found in the application portal. Multifamily rental projects with five or more units may be eligible for assistance in considering energy options in their design through the Tompkins County Business Energy Advisors (BEA) Program. More information about this program can be found in the grant application portal and at <http://tompkinscountyny.gov/bea>.
- H. Housing Strategy. Project must demonstrate alignment with the Tompkins County Housing Strategy ([Tompkins County Housing Strategy](#)).

IV. Application Process

Funds will be awarded to applicants on a competitive basis. The application process is as follows:

1) **Notice of Funding Availability (NOFA)**: – The NOFA will be posted on the Tompkins County Department of Planning and Sustainability’s website at <https://www.tompkinscountyny.gov/All-Departments/Planning-and-Sustainability/Housing> and distributed via email to a list of interested parties. For inquiries regarding the NOFA, please contact PlanningDeptHousing@tompkins-co.org or 607-274-5560.

2) **Application Submission and Deadline**: All applications, including attachments, must be submitted through the Common Grant Application portal. Program documents and necessary application templates are found in the Common Grant Application portal. Please use the following link to sign up for an account and start an application:
<https://www.commongrantapplication.com/register.php?refOrgId=70636&refProgId=686&refProgType=grantsNew>.

An introductory video about how to use the application portal can be found here:
<https://www.youtube.com/watch?v=xD85LuIZjRM>

Applications in response to this NOFA may be submitted at any time before Friday, May 1, 2026.

3) **Review Process**: Applications will be scored by the Application Review Committee (ARC) appointed by the POC using the evaluation criteria outlined in Section V. The ARC will recommend applications for funding to the POC based on scoring and qualitative assessments. The POC may request an interview and/or clarifying information from the applicant. The POC will be responsible for making funding award recommendations, which will be forwarded to the appropriate funding entity for final approval. Top scoring by the ARC does not guarantee recommendation by the POC or approval by the funding entity.

4) **Final Approval:** All funding awards require approval by the funding entity prior to disbursement. Because the funding entity must approve the funding prior to disbursement, the announcement of a recommendation of award from the POC is not a guarantee of funding. Approval from the funding entities will be confirmed before a contract between the awardee and the County is executed.

V. Evaluation Criteria

Eligible applications for the Community Housing Development Fund will be evaluated and scored based on the following criteria:

1. Applicant Experience with Projects of Similar Scale
2. Project Design
3. Affordability
4. Project Readiness
5. Personnel Capacity to Execute Full Project Scope
6. Financial Feasibility
7. Sustainable Development
8. Smart Growth
9. Property Tax Impacts

Although the NOFA and the application ask applicants for as much detail as possible, the CHDF program recognizes that, depending upon the project's current stage in the development process, the applicant may have a limited amount of firm information on some aspects of the project at the time of application. Applicants are encouraged to supply as much detail as possible regarding the project's firmly established aspects and the current intent regarding aspects of the project that are not as well defined. When providing this information, the level of certainty should be indicated – for example, use “will provide” where there is a high degree of certainty and “intend to provide” where there is not.

VI. Guidelines for Award Modification

The CHDF program accommodates requests to revise the timing of awards based on unanticipated changes to project schedules and costs. The POC will consider award modification requests during regularly scheduled meetings.

- A. Award Time Extension Requests: Awardees may request one timeline extension of up to 12 months for drawing down funds. These requests may be made by letter or email, explaining the reason for the extension and the amount of time requested. The extension may be granted at the discretion of the POC. Projects relying on a 9% LIHTC award will need to reapply for CHDF in subsequent rounds if unsuccessful in the specific 9% LIHTC funding round proposed in their CHDF application.

To be considered for an award extension, awardees must provide documentation that:

- They applied for but failed to secure additional, non-LIHTC funding identified in their original CHDF application and plan to seek alternative funding within the timeframe of the award extension.
- They encountered delays due to unanticipated property conditions, despite performing due diligence.
- They experienced unanticipated delays in obtaining municipal or other required permits, or faced other delays deemed justifiable by the POC.

Required materials submission for award extension requests:

- Letter summarizing the project, specifying the requested term of extension and providing a rationale for the extension.
- Supporting documentation demonstrating the need for an award extension.

B. Award Funding Increase Requests: Awardees may seek an increase in award funding *up to the funding caps established in the NOFA for the CHDF funding round to which they originally applied*. If a subsequent round offers higher funding caps, awardees seeking that higher funding cap would need to submit a new application for that round to secure a new award at the increased funding caps. An award from a previous round does not guarantee an award in subsequent rounds.

Awardees may apply for an award funding increase once for the same project. To be considered for an award increase, applicants must demonstrate:

- Unanticipated and significant rise in project costs due to market conditions.
- Unanticipated property conditions, despite due diligence performed by awardee.
- Significant changes to project plans, such as increasing the number of units, expanding the number of bedrooms to meet selected household needs, or complying with local zoning or planning board decisions.

Required materials submission for award funding increase requests:

- Letter summarizing the project, specifying the requested award increase amount and providing a rationale for the request.
- Project budget showing both the original and revised budgets.
- Supporting documentation demonstrating the need for an award increase.

C. Award Modification Approval Process: Requests for award time extensions and award funding increases will be presented to the POC, which will then provide recommendations for approval or denial. Award funding increase requests require authorization by the Tompkins County Legislature and/or other funding partners.

D. Notification of Award Modification Decision: Tompkins County will send a letter notifying the awardee of the POC's decision. If a contract has been executed prior to the modification request, the County will revise it accordingly.