



Housing Innovation Pilot Program Request for Proposals

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MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
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Request for Proposals Notice

Housing Innovation Pilot Program

The Department of Housing and Community Development (“DHCD” or “the Department”) seeks proposals from qualified applicants to receive an allocation of its Housing Innovation Fund (the “Fund”) through the Housing Innovation Pilot Program (“HIPP”). The statutory authority and requirements for the program are codified in §4-512 and §§4-3001 – 4-3005 of the Housing and Community Development Article. The purpose of this program is to provide low- or no-interest loans to local housing authorities or to county governments partnering with housing developers. In addition, the Fund may be used for projects where a county, in conjunction with a local housing authority or a housing developer, acquires existing private-sector housing to create opportunities for public housing authorities and county governments to increase the volume of housing production and reward counties pursuing innovative solutions to the problem of housing scarcity. Funds will be awarded on a competitive basis to sponsors of eligible housing projects. Awards will be based on criteria to be developed by the Department.

All program information, including the scoring criteria and other information regarding the application process is available in the [Multifamily Library](#) on the DHCD website.

There will be a [virtual information session](#) for questions about the program on March 11, 2026 at 12pm.

All applications for the Housing Innovation Pilot Program are due no later than **12 p.m. on May 18, 2026**.

If you have questions, please contact Robyne Chaconas at dhcd.cda@maryland.gov; Maryland Department of Housing and Community Development, Multifamily Housing Programs, 7800 Harkins Road, Lanham, Maryland 20706; 301.429.7759 or 1.800.543.4505.



Program Description

Housing Innovation Pilot Program

Overview

DHCD requests local housing authorities or county governments partnering with housing developers to apply for the Housing Innovation Pilot Program (“Proposals”). DHCD will select the most qualified of those Proposals based on the scoring criteria outlined below.

Proposals from interested parties are due into DHCD by **Monday, May 18th at 12:00 p.m.** At all times, Proposals are subject to the requirements of §4-512 and §§4-3001 – 4-3005 of the Housing and Community Development Article.

Budget and Award Requirements

\$5 million FY 26 funds

\$2.5 million maximum award per project

Maximum of one (1) award selection per jurisdiction

Submission Process

All projects competing for HIPP funding must submit a full Application Submission Package prior to the application deadline. No project information will be accepted after the application deadline date.

Form of Submission

One complete electronic application, including attachments and exhibits, along with an application fee must be submitted. Each section, attachment, and exhibit must be clearly tabbed so that a reviewer may easily find the necessary materials. Application forms should not be retyped, changed, or modified in any manner. All information on the application form must be completed or indicated that it is not applicable and all required exhibits must be included. The files should not be scanned versions of printed materials. Electronic signatures are accepted in the Application Submission Package. Applications must be submitted via Procorem WorkCenter. Use the [Electronic Submission Package Request Form](#) in the Multifamily Library to request an electronic application folder. DHCD reserves the right to require printed copies of the application upon request.

Application Fee

The application fee for HIPP is \$2,500. Loans will follow DHCD’s [Multifamily Fee Schedule](#).



The application fee must be sent directly to: Community Development Administration, Maryland Department of Housing and Community Development, Post Office Box 2524, Landover Hills, MD 20784. A copy of the check, payable to the “Community Development Administration,” should be included with the application submission.

Due Date

Proposals must be received by DHCD no later than **12:00 p.m. on May 18, 2026**. Proposals will be date-stamped to verify receipt by the submission deadline. Applications must be submitted via Procorem WorkCenter. To request an application WorkCenter, complete the [Electronic Submission Package Request Form](#) on the DHCD website.

Applicants may submit requests for waivers of Project Threshold Criteria or Competitive Criteria. Requests for waivers should be submitted through the [Waiver Request Form](#) on the DHCD website according to the procedures outlined in Section 5.0 of the Guide (Waivers) at least fifteen (15) days prior to the application deadline.

The Application, including the scoring criteria and other information regarding the application process, is available in the [Multifamily Library](#) on the DHCD website.

Selection Process

DHCD will employ the following process to determine which Proposal will be selected.

- DHCD staff will review each Proposal to ensure that it is complete. Incomplete submissions will be returned and will not be processed further by DHCD. Complete Proposals will be submitted for scoring.
- A scoring committee convened by DHCD will score all complete Proposals. DHCD may invite other State and local government agencies to participate in the review process.
- All Proposals will be ranked according to their score. The highest-scored Proposal will be recommended and submitted to the CDA Director for approval. Upon approval of the CDA Director, the recommendation will be submitted to the Secretary for final approval and allocation.
- DHCD may only select one project per jurisdiction. Any jurisdiction with two competing applications will be ranked within their jurisdiction for the number of elements and total points achieved, with number of units being the tiebreaker.

Construction, Renovation, and Ongoing Monitoring

Projects will be required to adhere and certify to DHCD Multifamily Policies regarding construction standards, individual unit health and safety requirements, and agree to ongoing compliance, asset management, and inspections. Please see applicable requirements and certifications in the Housing Innovation Pilot Program Application and Awardee Submission Packages Kit.



Housing Registry

Applicants will be required to provide all information required by DHCD and Emphasys to list affordable rental units on [DHCD's Housing Registry Website](#).

Fair Housing and Equal Opportunity

The Applicant shall comply with applicable Federal and State laws, executive orders, and regulations pertaining to fair housing and equal housing opportunity, including without limitation, Title VI of the Civil Rights Act of 1964, as amended (42 USC § 2000d et seq., 24 CFR Part 1), The Fair Housing Act, as amended (42 USC § 3601 et seq., 24 CFR Part 100-115), Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259), Age Discrimination Act of 1975, as amended (42 USC § 6101 et seq., 24 CFR Part 146). Applicants are cautioned to be aware of the potential applicability of provisions of the Americans with Disabilities Act, federal Fair Housing legislation, and Section 504 of the Rehabilitation Act of 1973 to any housing proposed for funding. Procedures for the selection of residents, conditions of residency, and rules regarding termination may fall within the scope of this legislation. Providers must make reasonable accommodations of rules, policies, and procedures and may be required to allow reasonable structural modifications of buildings to be made, if necessary, to allow an individual with disabilities equal access to housing.

DHCD Non-Discrimination Notice

DHCD does not discriminate based on race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, familial status in the admission or access to or treatment or employment in its program's activities. DHCD will provide appropriate communication auxiliary aids and services upon sufficient notice. DHCD will also provide this document in alternative formats upon sufficient notice. DHCD has designated the following person responsible for coordinating compliance with applicable Federal and State nondiscrimination requirements and addressing grievances:

Allegra Hollins, Fair Practices, allegra.hollins@maryland.gov.

Right to Cancel

DHCD reserves the right to reject or cease processing any Proposal for the Housing Innovation Pilot Program.

Submission Requirements

Completed Application Submission Kit, including CDA Form 202 Worksheet.

Additional Terms and Conditions



- DHCD expressly reserves the right to modify or withdraw this Request for Proposals at any time, whether before or after any responses have been submitted or received.
- DHCD reserves the right to adjust the timetable for this Request for Proposals as deemed necessary.
- DHCD reserves the right to reject any or all respondents and not award a contract pursuant to this Request for Proposals or to terminate the Request for Proposals process at any time if deemed to be in its best interest.
- If the respondent selected does not enter the required contract described in this Proposal, DHCD reserves the right to reject the respondent and offer the award to another respondent.
- In no event will any obligations of any kind be enforceable against DHCD unless and until a written contract is entered.
- DHCD reserves the right to waive informalities and minor irregularities in Proposals received.
- DHCD reserves the right to reject and not consider any or all respondents who do not meet this Proposal's requirements, including but not limited to incomplete responses and/or responses offering alternate or non-requested services.
- Each respondent agrees to bear all costs and expenses of its response. There will be no reimbursement for any costs and expenses relating to preparing responses submitted or for any costs or expenses incurred during any negotiations.
- If the applicant seeks LIHTC in addition to HIPP funds, the HIPP award will be conditional upon the project meeting all threshold requirements established in the Multifamily Rental Financing Program Guide, which is available on the DHCD website.



Program Overview

Housing Innovation Pilot Program

DEVELOPMENT TEAM TERMS

As used within this RFP, the term “sponsor” refers to a public housing authority or county government. Sponsors must have an ownership interest in the project’s ownership entity, as demonstrated by an organizational chart and/or partnership agreement.

The “Development Team” refers inclusively to the Developer and the team of professionals under contract with the Developer to assist with the overall development of a project. The “Primary Development Team” consists of the Developer and the project’s general contractor, architect, and property manager.

ELIGIBILITY

To be eligible for a Housing Innovation Fund allocation from DHCD, the following criteria must be met:

1. Eligible entity:
 - Sponsors must be
 - public housing authorities; or
 - county governments partnering with a housing developer
 - Or, the sponsor must be a county, in conjunction with a PHA or developer, to acquire existing housing,
2. Proposed projects must be in Maryland, provide mixed-income, cross-subsidized housing in which:
 1. At least 20% of the units are set aside for households with a gross annual income of not more than 50% of the area median income for a household of a like size; or
 2. At least 40% of the units are set aside for households with a gross annual income of not more than 60% of the area median income for a household of like size.

PREFERENCES AND SCORING

1. Project Readiness (6 Points)
2. Location of project (4 Points)
3. Statutory Preferences (16 points)
4. Innovation (10 points)
5. Affordability (12 points)
6. Developer/Owner/Partner Capacity (12 points)

PROJECT TYPE



Certain sections of the application have different requirements, dependent on the type of project:

1. New construction
2. Acquisition and substantial renovation of Multifamily properties; or
3. Acquisition of Multifamily properties without major renovation.

Detailed loan terms will be provided at a later date, but will fall into one of two categories:

1. Short term, three to five years
 - Low-interest loan, around 3% interest rate
2. Longer term, seven to ten years
 - Low-interest loan, around 5.5% interest rate



Scoring Criteria

Housing Innovation Pilot Program

1. Project Readiness (up to 6 points)

- Project meets one of the following:
 - Housing ready for occupancy now (if acquisition only) (6 points) OR
 - Project is fully zoned and the preliminary site plan is approved or is fully entitled, with milestones and projected closing dates within one (1) year of award selection date (if acq/rehab or new construction) (4 points) OR
 - Project is fully zoned, with milestones and projected closing dates within two (2) years of award selection date (if acq/rehab or new construction) (2 points)

2. Location (up to 6 points, 2 points each)

- Project is located:
 - within $\frac{3}{4}$ of a mile from rail station
 - within an ENOUGH ACT approved award location and/or Just Community designation
 - within Community of Opportunity

3. Preferences (16 points)

- Project meets the following criteria:
 - Project does not use low-income housing tax credit (LIHTC) equity or tax-exempt volume cap;
 - Specified affordable set-asides remains restricted at elected levels for at least 99 years;
 - Project remains in public ownership; **and**
 - Project includes a commitment to prevailing wage requirements.

4. Innovation (up to 10 points)

Projects will be scored based on the number of total units and pursuit of innovative solutions to addressing housing scarcity. Project narratives must describe how the project will increase the volume of housing production or preserve existing affordable units through the utilization of innovative solutions.

5. Affordability (up to 12 points)

1. Number of affordable units

- The minimum threshold for eligibility is to set aside:
 - At least 20% of the units are set aside for households with a gross annual income of not more than 50% of the area median income for a household of a like size; or



- At least 40% of the units are set aside for households with a gross annual income of not more than 60% of the area median income for a household of like size.
 - Additional points will be awarded for exceeding this requirement as follows:
 - 10% over the required affordability (2 points)
 - 15% over the required affordability (4 points)
 - 20% or more above the required affordability (6 points)
2. Length of time of affordability
- Projects will receive points based on the number of years of affordability.
 - 15 years (2 points)
 - 30 years (4 points)
 - 40+ years (6 points)

6. Developer/Owner/Partner Capacity (up to 12 points)

Projects will score for development team capacity based on two scenarios:

1. New construction or Substantial Renovation **OR**
2. Acquisition of existing property with no substantial renovation

1. New Construction or Substantial Renovation: Development Team Criteria

Criteria	Developer	General Contractor	Property Manager	Architect
The entity has a consistent and successful track record during the past five (5) years with projects that are similar to the proposed project and has shown the ability to remedy problems.	4 Points	4 Points	4 Points	4 Points
The entity has an overall successful track record during the past five years (5) but may not have sufficient experience, may not have always promptly addressed problems, or may not have sufficient experience with similar projects.	3 Points	3 Points	3 Points	3 Points
The entity has an inconsistent track record during the past five years (5), may not have sufficient experience, may not have promptly addressed some problems, or may not have sufficient experience with similar projects.	2 Points	2 Points	2 Points	2 Points



Criteria	Developer	General Contractor	Property Manager	Architect
The entity has limited or no experience, has a record of problems that were not promptly addressed, or has limited or no experience with similar projects.	1 Point	1 Point	1 Point	1 Point

2. Acquisition of Existing Property with No Substantial Renovation: Development Team Criteria

Criteria	Sponsor	Property Manager
The entity has a consistent and successful track record during the past five (5) years with projects that are similar to the proposed project and has shown the ability to remedy problems.	8 Points	8 Points
The entity has an overall successful track record during the past five years (5) but may not have sufficient experience, may not have always promptly addressed problems, or may not have sufficient experience with similar projects.	6 Points	6 Points
The entity has an inconsistent track record during the past five years (5), may not have sufficient experience, may not have promptly addressed some problems, or may not have sufficient experience with similar projects.	4 Points	4 Points
The entity has limited or no experience, has a record of problems that were not promptly addressed, or has limited or no experience with similar projects.	1 Point	1 Point

Documents to be provided:

- A. Housing Innovation Pilot Program Application Submission Package
- B. Application Fee

