



City of Madison

Community Development Division

Suite 300, 215 Martin Luther King, Jr. Blvd.
Madison, WI 53703-3348



REQUEST FOR PROPOSALS

RFP # 14052-2025

Affordable Rental Housing Development: Tax Credit Developments (AHF-TC)

Release Date: July XX, 2025

Due Date: 12:00 p.m.
Thursday, August 28, 2025

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RFP Summary

RFP NUMBER	RFP # 14052-2025
RFP TITLE	Affordable Rental Housing Development: Tax Credit Developments
DEADLINE FOR BID SUBMISSIONS	Proposals must be received by 12:00 P.M. CDT, August 28, 2025 Proposals received after the deadline will not be accepted.
SCOPE	<p>The City of Madison Community Development Division (CDD) is soliciting development financing proposals under the Affordable Housing Fund-Tax Credit (AHF-TC) Program. The intent of this solicitation is to increase the supply of income- and rent-restricted housing opportunities for lower-income (up to 60% of Area Median Income) households in Madison, with the expectation that funded developments will serve extremely-low income (30% AMI) households and targeted populations, in close partnership with service providers.</p> <p>Program funds are only available for projects that will utilize Low-Income Housing Tax Credits administered by the Wisconsin Housing and Economic Development Authority. This RFP provides gap financing to help cover the difference between total development costs and the amount that can be secured from other available sources.</p>
FUNDS AVAILABLE:	The CDD anticipates having at least \$10 million available from the City's Affordable Housing Fund (AHF) to allocate through this RFP.
APPLICATION FORM AND GUIDELINES	Community Development Division Funding Opportunities Website
E-MAIL PROPOSAL TO:	CDDapplications@cityofmadison.com All proposals must be submitted electronically via email in the Word and Excel Workbook documents provided. Please submit <u>one</u> combined PDF of the application materials, if possible. The subject line must read Affordable Rental Housing Development: Tax Credit Application .
DIRECT ALL INQUIRES TO:	Matt Frater, AICP , Community Development Specialist RFP Point of Contact mfrater@cityofmadison.com (E-mail preferred) (608) 266-4209

RFP CALENDAR

These dates represent the CDD's anticipated timeline for providing a commitment of financing to selected projects. Any revision to the due date for submission of proposals will be made by addendum. All other dates are for planning purposes and may be adjusted without notice.

Date	RFP Activity
July XX, 2025	RFP Released
July 24, 2025	RFP Application Workshop (Registration on RFP Website)
August 14, 2025	Deadline for Making Initial Staff Contact
August 28, 2025 12PM	DEADLINE FOR SUBMITTING PROPOSALS
August 28, 2025	Deadline to Contact Common Council Office to Schedule Neighborhood Meeting
September 18, 2025	– Deadline to meet with Development Assistance Team (DAT) – Deadline to hold Neighborhood Meeting
September 19, 2025	CDD sends requests for Supplemental Application information
September 26, 2025	Applicants to submit Supplemental Application
Week of Sept. 29, 2025	Applicant Presentations to Staff
October 9, 2025	Applicant Presentations to CDBG Committee (in person at Madison Municipal Building)
November 25, 2025	Staff funding recommendations submitted to Common Council
December 4, 2025	CDBG Committee reviews and acts on Staff funding recommendations
December 5, 2025	WHEDA Project Concept Submission
December 8, 2025	City Finance Committee considers funding recommendations
December 9, 2025	Common Council makes final funding decisions
December 2025	Deadline for Land Use Application for Projects Requiring a Zoning Map Amendment or Urban Design Commission Action
December 2025 - January 2026	– Commitment Letters (Notification of Award) sent – Term Sheet Development
January 2026	Deadline for Land Use Application for Projects not Requiring a Zoning Map Amendment
March 20, 2026	Full WHEDA Application Submission
Mid 2026 - Mid 2027	Anticipated contract effective date(s)/ Start of Construction

*[Development Review Schedule](#) Submittal Deadlines after December 31, 2025 are projected and subject to change.

Overview

I. Scope

The City of Madison Community Development Division (CDD) is soliciting development financing proposals for the Affordable Housing Fund-Tax Credit (AHF-TC) Program. The purpose of the AHF-TC Program is to assist in financing the production, preservation, and acquisition/rehabilitation of affordable rental housing for lower-income (up to 60% of Area Median Income) households in Madison, with the intent to increase supply of housing opportunities that serve extremely low-income households (at or under 30% AMI) and targeted populations, in close partnership with service provision.

Program funds are available only to projects that will utilize Low-Income Housing Tax Credits (LIHTCs) administered by the Wisconsin Housing and Economic Development Authority (WHEDA). This RFP provides gap financing to help cover the difference between total development costs and the amount that can be secured from other sources.

II. Policy Guidance

The AHF-TC RFP is primarily informed by the following City policy documents:

- [Consolidated Community and Neighborhood Development Plan 2025-2029](#)
- [Housing Forward](#)
- [Dane Forward: A Five-Year Plan to Prevent and End Homelessness](#)
- [Imagine Madison: The City of Madison Comprehensive Plan](#)
- [Adopted City of Madison Area Plans](#)
- [2024 Sustainability Plan](#)

III. Program Goals and Objectives

The CDD supports affordable housing production and preservation through this RFP that advance components of all four objectives outlined in the City's housing initiative - [Housing Forward](#):

1. Increase Housing Choice
2. Create Affordable Housing Throughout the City
3. Combat Displacement
4. Work to End Homelessness

The CDD utilizes the Affordable Housing Fund: Tax Credit RFP to support investments in these approaches by:

- Preserving existing income- and rent-restricted housing units, anywhere in the City
- Developing new affordable housing in parts of the City that currently have limited access to income- and rent-restricted housing, to facilitate geographic mobility for residents and increase overall choice
- Developing new affordable housing in parts of the City where naturally occurring affordable housing already exists, to improve housing stability and limit the involuntary displacement of existing residents, so long as those areas are very well served by higher-frequency public transit routes
- Dedicating housing units for households with homeless experience and who are referred from the community's Coordinated Entry (CE) system

This is a competitive application process. The CDD will recommend for funding development proposals that it determines address one or more of the above goals and are most responsive to the baseline requirements and preferences set forth in this RFP. Selected proposals will provide combinations of attributes that demonstrate the best value to the City in advancing goals contained within guiding policy documents. **Creative, unique proposals and partnerships are strongly encouraged.**

Detailed processes, contacts, and timelines to meet RFP requirements are provided as Attachment A. An application submission checklist is provided as Attachment F. The City expects proposals approved for funding by the Common Council to substantively incorporate all representations made in the application materials and presentations to staff and committee members into the final project design and programming, especially those responsive to the RFP preferences. Specific representations will be incorporated as requirements initially via the City's Term Sheet and ultimately via the City's Loan Agreement. Any material changes to the project design, programming, development team composition, or ownership structure will be subject to City approval and may subject the funding commitment to reduction and/or reconsideration by the City.

IV. Amount of Available Funding

The CDD anticipates having at least \$10 million available from the City's Affordable Housing Fund (AHF) for the 2025 AHF-TC RFP, however there is no obligation that all available funds be allocated.

In addition to funds available through the Affordable Housing Fund, the CDD may, in consultation with an applicant, draw on funds from other City-administered sources, such as HOME Investment Partnerships (HOME) funds, to support development proposals. Applicants offered federal funds must be able to meet all requirements that accompany such funds, as set forth in the Federal Funding Requirements and Resources Attachment F. There is not a separate application process for federal funds.

Developments proposed within the boundaries of Tax Increment Financing (TIF) Districts may qualify for assistance through that Program. The TIF resource is managed by the City's Economic Development Division (EDD), through a separate application process, described in Attachment A. The City will coordinate its response to proposals seeking, or eligible for assistance, under both this RFP and TIF.

Proposed developments are also eligible to receive exemptions from the City's Park Impact Fee for housing units that are income- and rent restricted, for a minimum of 30 years, for households earning not more than 60% of the AMI.

All offers of CDD-administered financial assistance through this RFP are contingent upon the authorization of funds in the City's 2026 Capital Budget and, in the case of HOME Funds, the City's receipt of funds from the Federal Government. Offers of financial assistance are also contingent upon the applicant's award of WHEDA Low-Income Housing Tax Credits, securing all other financing necessary to complete the project, and obtaining all necessary land use approvals to commence construction.

V. Financing Amount and Terms

Any potential offer or commitment of assistance under this RFP is gap financing, to help cover the difference between total development costs and the amount that can be secured from other sources. The consideration of City financial assistance comes with an expectation that developers pursue all other feasible sources. Previous awards have ranged from \$20,000 to \$60,000 “per affordable unit” (those at or below 60% AMI), however each offer is based on the unique needs and circumstances of individual proposals. Expenses associated with capitalizing service and/or operating reserves are eligible uses of funds under this RFP for projects claiming points in WHEDA’s Supportive Housing category to serve households with homeless experience.

The amount of any assistance offered, and its terms, will reflect the extent to which proposals are responsive to the preferences described in this RFP, beyond baseline requirements. Funds will be loaned directly to the project’s ownership entity. The City will secure its funding with promissory notes and a mortgage in the form of a non-recourse loan. Unless otherwise authorized by the City, an awarded entity must agree to record and reflect the City’s loan in the senior-most position (after the first mortgage), ahead of any other junior and soft debts that may be secured by the entity.

Long-Term Deferred Promissory Note (Note 1) Options:

1. **Option 1:** 40-Year Period of Affordability with Shared Appreciation
 - a. At least 50% of the funds offered to the project will be provided in the form of a 30-year loan, at 0% interest, payable upon sale, transfer, or change in use of the property. The Long-Term Deferred promissory note will require repayment of the greater of the CDD-administered funds invested in the project or an amount equal to the percentage of the restricted rent appraised value after construction (“Shared Appreciation”).
2. **Option 2:** Permanent Period of Affordability with Waiver of Shared Appreciation
 - a. Applicants agreeing to commit to permanent affordability on the subject property (rather than 40-years) receive the same 30-year, 0% interest terms described above but are relieved of the Shared Appreciation provision. The LURA on the affordable units shall remain in place **permanently** notwithstanding repayment of the loan.
3. **Note:** Non-profit applicants or applicants with a non-profit controlling member may receive a larger percentage of City financial assistance offered in the long-term deferred note, upon request.

Cash Flow Promissory Note (Note 2)

1. Up to 50% of the funds awarded will be provided in the form of a 16-year term loan, amortized over 30 years. A fixed interest rate will be set at 2.75% or the annual long-term Applicable Federal Rate, whichever is lower at time of financial closing. Annual payments will be due beginning on April 1st of the year following final disbursement of funds, contingent upon sufficient cash flow to support the project. In the event that the project does not generate cash flow sufficient to pay the annual payment, the outstanding balance will be due at the end of the 16-year term.

Requirements & Preferences

A. Eligible Applicants

Applicants to this RFP must plan to leverage Low-Income Housing Tax Credits administered through WHEDA. This RFP primarily seeks to entertain requests for assistance for developments not yet in receipt of a tax credit award, and for which applicants intend to apply during WHEDA's 2026 Programs. Only developments expected to be competitive (for federal/state credits) or meet threshold (for federal 4% credits) will be considered for this RFP. Any developer previously awarded funds through this RFP for a project that did not receive an award of LIHTCs, or failed to submit a 4% application for the project by the due date of this RFP, must submit a full and complete application in this AHF-TC RFP cycle.

Eligible applicants include those:

1. Seeking noncompetitive or competitive tax credits in WHEDA's Program
2. Already awarded Low-Income Housing Tax Credits for a project, so long as:
 - a. The proposed project is located in a Preferred TOD Area of AHF Target Area Map
 - b. The applicant provides verification of engagement with the Common Council member in whose district the project is proposed
 - c. The applicant hosted a public meeting with neighborhood prior to Project Concept Application (or 4%) Submission to WHEDA in cycle credits were awarded
 - d. The applicant follows pre- and post-application processes outlined in Attachment A
 - e. The applicant can demonstrate that the proposed project is exceedingly responsive to the preferences set forth in this RFP and/or provides significant added benefit to the neighborhood or city
3. For applications planning to leverage solely federal 4% credits, it is possible that the CDD may authorize reduction of the percentage in Unit Mix & Affordability Requirement 1, and Supportive Housing Requirement 1, dependent upon the strength of the proposal relative to other preferences and requirements of this RFP

B. Geographic Eligibility

Developments are eligible for financing under this RFP so long as their locations are consistent with the geographic priorities of the Affordable Housing Fund Target Area Map (Attachment B). The applicant must demonstrate site control at time of application, unless the site is owned or controlled by the City or County.

Type of Development	Allowable Location
New construction or redevelopment of existing properties into rental housing	Must be in Preferred TOD or Eligible Areas
Any new construction or redevelopment in which greater than 10% of the resulting housing units are designated to serve households with homeless experience	Must be in Preferred TOD area

Type of Development	Allowable Location
Projects designed to preserve existing income- and rent restricted rental housing without a new-construction component	May be citywide
Projects designed to preserve existing income- and rent restricted rental housing with a new-construction component	Must be in Preferred TOD or Eligible Areas
Projects involving acquisition/rehab of existing buildings	

- **Preferred TOD (Transit-Oriented Development) Areas** are located within ¼ mile of high-frequency transit service. Not all sites within Preferred TOD Areas are suitable for residential development. Preferred TOD sites receive the greatest possible location preference.
- **Eligible Areas** are located within ¼ mile of medium-frequency transit service. Not all sites within Eligible Areas are suitable for residential development. Location within an eligible area is a baseline requirement for new construction and acquisition/rehabilitation proposals.
- **Limited Eligibility Areas** are those in which development proposals are generally less desirable due to special circumstances (proximity to airport, interstate highway, high concentration of subsidized housing). Limited eligibility areas may be eligible for funding under certain conditions but will require significant coordination with the City's Planning and Building Inspection Divisions to, for example, ensure adequate site design and/or noise attenuation, or with CDD in the case of already high concentration of assisted housing. Sites in limited eligibility areas due to the existence of explosive hazards must remediate the hazard as a condition of redevelopment. Any project proposed in a Limited Eligibility Area must be reviewed by the City's Development Assistance Team (DAT) prior to the RFP application deadline.

C. Planning Principles & Plan Consistency

As there may be variation in Area and Neighborhood Plans and individual sites, respondents to this RFP will be expected to respond to concerns and recommendations from Planning Division and/or Zoning staff following pre-application/DAT meetings, with respect to issues pertaining to site design, layout, and other aspects of building design and siting. The timeliness and sufficiency of responses to these issues will be considered in evaluating proposals.

D. Unit Mix & Affordability

Requirements

1. At least 20% of the total proposed units must be income-and rent-restricted to households with incomes at or below 30% AMI
2. There must be a proportionate distribution of units of various bedroom sizes across the different unit income limits
3. The minimum period of affordability for units in assisted project is 40 years and will be secured by a Land Use Restriction Agreement (LURA)
4. Proposals that secure Project-Based Vouchers must place such vouchers on 50% or 60% AMI units, unless the vouchers are otherwise restricted by the issuing authority

Preferences

1. Proposals that commit to permanent affordability in lieu of the 40-year requirement
2. Proposals that obtain the maximum number of points available in the “Serves Lowest Income Families” section of WHEDA’s Multifamily Application
3. At least 40% of total units are income- and rent-restricted to households with incomes at or below 50% AMI
4. Proposals that model initial rents for 50% and 60% AMI units at the lowest feasible level, i.e., not more than 90% of the maximum allowable rent
5. Proposals that designate income- and rent-restricted units to serve households with incomes at or below 40% AMI

E. Property Management

Requirements

1. The developer/ownership entity will be held responsible to ensure that:
 - a. The property is continuously supported by professional property management with on-site presence sufficient to carry out responsibilities associated with managing tenant relations, handling property maintenance and repairs, collecting rent, screening tenants, and ensuring legal compliance
 - b. Property management staff has undergone training sanctioned by the City of Madison
 - c. The property manager responds in a timely and sufficient manner to inquiries, concerns or complaints from tenants, neighboring properties, and City of Madison law enforcement, legal counsel, building inspection and civil rights officials
 - d. No property within the City of Madison, for which it is sole or part owner, is the subject of an unresolved dispute, legal complaint or enforcement action involving agencies of city government.
2. Rent increases are limited to 2% annually for lease renewals
3. Non-renewals of leases may only be issued in response to serious lease violations or a repeated pattern of minor violations, and must contain written notification to the tenant with an opportunity for appeal
4. Developments must utilize a Tenant Selection Plan (TSP) and Affirmative Marketing Plan (AMP) consistent with the City of Madison TSP/AMP Standards for all units throughout the period of affordability

F. Supportive Housing

This RFP is intended, in part, to aid in furthering the City's goal set forth in the Housing Forward initiative to end homelessness. It does so by requiring that Integrated Supportive Housing be a component of assisted projects and by ensuring that households that have or are experiencing homelessness and that face common barriers to housing are given fair access to it.

Requirements

1. At least 20% of total units must be designated as Supportive Housing Units for targeted populations in need of support services
 - a. By the time of financial closing, the applicant must have a Memorandum of Understanding (MOU) with a provider which addresses specific plans for referral (how those units will be filled) and the provision of ongoing support services for supportive housing tenants.
2. Ongoing coordination between the Developer, Property Manager and Service Providers that includes
 - a. Development of a Supportive Services Plan to be submitted at time of application
 - b. A description of the arrangement to be used for initial and ongoing lease-up and referral systems to ensure that units are leased to target population throughout the period of affordability
 - c. Lease-up coordination meetings with Developer, Property Manager, and Service Provider at least 6 months prior to anticipated Certificate of Occupancy and as often as necessary during the period of affordability
 - d. Annual reporting of Supportive Housing Units filled via referral
 - (1) Should annual reporting demonstrate that an insufficient number of units set aside for households experiencing homelessness are occupied by the target population, developers or affiliate entities will not receive consideration for funding in subsequent RFP rounds unless the insufficiency is addressed

Preferences

1. Units are set aside units for households with homeless experience
 - a. Referrals for these units must come through the Coordinated Entry manager, either from a Rapid-Rehousing Program or Rapid-Rehousing-eligible households (unless otherwise directed by CDD) for the duration of the period of affordability. A list of potential homeless services partners is included in Attachment D
 - b. By the time of financial closing, the applicant must have a Memorandum of Understanding (MOU) with a service partner that describes a referral and ongoing support service framework for this tenant group
 - c. The proposal must include a scale and source of ongoing funding sufficient to provide support services through the period of affordability, e.g., through a percentage share of the developer fees, an above-the-line operating expense, capitalized support service reserve, etc.
2. A proposal that elects a hard set-aside for units reserved for households with homeless experience, such that these units will be held open indefinitely until filled via referral
3. A proposal that includes dedicated onsite space from which to provide supportive services

G. Sustainability & Resilience

Requirements

1. Applicants must apply to Focus on Energy Design Assistance
 - a. New Construction Proposals
 - (1) Must submit application to New Construction Energy Design Assistance Program
 - (2) Must select energy efficiency options that will yield at least 20% projected Energy Use Intensity (EUI) savings over baseline energy code
 - b. Rehabilitation Proposals
 - (1) Must submit application to Incentives for Property Owners Multifamily Program
 - (2) Must select energy efficiency options that yield maximum feasible EUI savings over baseline energy code
2. Proposal must include a minimum 30 kW photovoltaic array, unless the City agrees such an arrangement is physically infeasible
3. Proposal designed to minimize parking onsite as much as is feasible

Preferences

1. Proposal reflects full electrification of HVAC systems and appliances
2. Proposal claims points in WHEDA Multifamily Application for Advanced Certification
3. Proposal receives EPA Indoor airPLUS Certification
4. Proposal includes a photovoltaic array sized to offset 20% or more of total building annual load, or 70% of common area annual load
5. Proposal optimizes building design to accommodate maximized future photovoltaic capacity (e.g. solar ready for photovoltaic expansion)
6. Proposal includes additional energy efficiency, renewable energy, and/or decarbonization features that exceed minimum requirements, such as EV charger installation, etc.

H. Design & Accessibility

Requirements

1. Proposals must, to the greatest extent possible, incorporate WHEDA Universal Design components
 - a. At least 50% of total units must be designed to WHEDA Universal Design Requirements
 - (1) Where WHEDA requires less than 20% of units to meet a requirement, the CDD requirement will be twice the percentage of the WHEDA requirement
 - b. At least 50% of total units must be classified as Type A units, or Type B units convertible to Type A
 - c. All common spaces, offices, and areas accessible to tenants, including elevator accessible units, must be fully visitable
2. Proposals for family housing must include at least one onsite play space for children, either indoor or outdoor
3. Proposals must include at least one community room or large common space for use by tenants and generally accessible at no or nominal cost

Preferences

1. Proposal reflects unique and creative partnerships to utilize commercial spaces that benefit the surrounding neighborhood, e.g., for childcare, or as publicly-accessible community facilities
2. Proposal incorporates WHEDA's Universal Design components into as many units as is feasible
3. During the AHF-TC application process, the proposal identifies a specific partnership that will lease commercial space in the property, at low or no-cost, for a neighborhood-enhancing venture
4. Proposal includes the use of creative outdoor amenities as usable open space

I. Development Team & Financing**Requirements**

1. Applicants must submit realistic and feasible sources of funding
 - a. If the proposed development is eligible and competitive for other soft sources of funding, these sources should be listed in the application
 - b. Only one financial model/scenario may be submitted per site
2. Developers must defer the maximum feasible developer fee, unless a portion of the fee is proposed as a source of funding for Supportive Service Coordination
3. All co-developer team members are expected to play active roles in all aspects of the development process from project concept formation to participation in discussions with City staff around land use and design reviews, resident engagement efforts, meetings required as part of the AHF-TC RFP process, project and lease-up

Preferences

1. A proposal that provides for a minimum 24% stake in all aspects of the development for emerging developers and/or ACRE graduates
2. A proposal from a non-profit entity, currently providing services or development within the Madison community, that assumes the roles of both Developer and Owner, or a partnership arrangement in which the non-profit has a majority ownership interest in the property and a General Partner Purchase Option, Right of First Refusal, or controlling interest in the ownership entity

Scoring Criteria

The following presents the criteria used in scoring development proposals. While important, assigned scores serve primarily to determine relative strengths of proposals. Proposals that score favorably are recommended for further assessments leading to funding decisions.

Scoring Criteria	Points Available
Geographic Eligibility / Proposed Site <ul style="list-style-type: none"> Preferred TOD Area Suitability of site and connectivity to amenities 	10
Planning Principles & Consistency <ul style="list-style-type: none"> Responsiveness to Planning/Zoning comments received 	5
Unit Mix & Affordability <ul style="list-style-type: none"> Permanent Affordability Serves Lowest Income Families At least 40% of units at or below 50% AMI 50% and 60% rents modeled at lowest feasible level Includes 40% AMI units 	15
Property Management <ul style="list-style-type: none"> Completeness of plan to ensure quality property management Performance and experience with other properties developed by applicant 	15
Supportive Housing <ul style="list-style-type: none"> Units set-aside for households with homeless experience Hard-set aside for units serving households with homeless experience Dedicated space onsite for support services Amount of funding for support services/FTEs on site Quality of Supportive Service Plan Experience of Support Service Coordinator 	15
Sustainability & Resilience <ul style="list-style-type: none"> Full electrification Advanced Goal Commitment in WHEDA MFA EPA Indoor airPLUS certification Photovoltaic array sized to offset annual load Building design accommodates future solar capacity Additional efficiency, renewable, or decarbonization features 	10
Design & Accessibility <ul style="list-style-type: none"> Unique partnership(s) for commercial space(s) As many Universal Design units as is feasible Low/no-cost neighborhood-serving commercial pre-identified Creative outdoor/usable open space amenities 	10
Development Team & Financing / Financial Feasibility <ul style="list-style-type: none"> Experience in affordable development Emerging developers/ACRE graduate co-developers (min. 24% stake) Non-profit developer involvement 	10
Overall Responsiveness <ul style="list-style-type: none"> Overall creativity and responsiveness 	10

A staff review team formulates recommendations for financial assistance to selected projects, which are presented for review to the CDBG Committee. Following its review and any modifications it chooses to make, the Committee forwards the recommendations to the Finance Committee for review and to the Common Council for final action. The Common Council has final authority with respect to offers of financial assistance.