Notice of Funding Availability (NOFA)

Ulster County, New York

Ulster County

Housing Action Fund

Round 3

Applications open on September 17, 2026

Applications accepted until December 11, 2026 at 3:00 PM EST

I. Program Description

A. **Purpose and Background**

Ulster County faces a growing deficit of housing of all types, with a particular need for new housing units for low- to moderate-income households [i.e., earning up to 80% of Ulster County Area Median Income (AMI) with a priority for households earning 60% AMI or less]. 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 2023, the Ulster County Legislature established the Ulster County Housing Action Fund (HAF) to help communities, organizations, and housing developers throughout Ulster County respond to the county's diverse affordable housing needs. The goal of the HAF is to support equitable and sustainable community development by providing incentives for the construction, development, revitalization, and preservation of affordable, workforce, and supportive housing. The HAF will prioritize supporting housing projects that serve the county's most vulnerable populations, including unhoused individuals and families, populations with special needs, and households making up to 80% of AMI. The performance and achievements of the HAF will be measured by the number and type of affordable and workforce housing projects successfully developed through support from the HAF.

B. **Notice of Funding Availability**

This Notice of Funding Availability (NOFA) is seeking proposals for a range of housing projects that will result in the development or rehabilitation of housing units that are affordable to Ulster County residents over the long term. Round 3 NOFA includes the following categories:

- Rental, Homeownership, and Emergency/Supportive Housing Projects
- Ulster County Workforce Housing Projects

The specific types of projects eligible for funding for the Round 3 NOFA are listed in Section II and III. It is intended that the HAF NOFA process will occur on an annual basis. The total funding amount allocated for Round 3 is **$2,000,000.**

C. **Application Deadline**

Paper applications must be postmarked by December 11th, 2026, or hand delivered to the address below 3:00 pm on December 11th, 2026. Applications can also be submitted online here **https://ulstercountyny.gov/housing-action-fund**

Questions on the application are due by November 20, 2026, after which time no further questions will be answered. For all questions, please email can be addressed to **HAF@ulstercountyny.gov.** All questions and corresponding answers will be published approximately one week after questions from applicants are due.

Emailed applications will not be accepted. Applications can also be submitted online here:

Ulster County Planning Department
244 Fair Street
P.O. Box 1800
Kingston, NY 12402
ATTENTION HOUSING ACTION FUND

D. **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) Public Housing Authorities that serve Ulster County
3) Private housing developers
4) Project teams consisting of the above-mentioned entities

E. **Award Process**
To receive funds, awardees must comply with the HAF award process, including required time limits and documentation, as follows:

1) Award notification to successful applicants.
2) If a project requires State Environmental Quality Review (SEQR), the awardee provides documentation to the County at least two months prior to grant agreement contracting and no later than ten months from award notification.
3) The awardee requests a HAF grant agreement contract (the grant agreement must be executed within 12 months of award notification).
4) The awardee submits the building permit for the project to Ulster County Planning Department staff.
5) The awardee requests a drawdown payment (must be completed within six months of grant agreement execution and no later than 24 months after award notification).
6) Ulster County issues funds to the grantee.
7) Ulster County staff requests a brief progress report from applicants on the project every three months.
8) The Awardee must complete the project within 24 months from the date funds are disbursed and must notify the County upon completion and when units are available for rent or sale.

The HAF Housing Policy and Oversight Committee (HPOC) will review award modification requests two times per year and in compliance with Section VI: Guidelines for Award Modifications. Award modifications are reviewed by the HPOC, with final discretion given to the County Legislature. Deadlines for consideration of extensions each year are the first Monday in December and the first Monday in May. Decisions are generally made within 60 days.

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, at the discretion of the HPOC, and to be determined and communicated to the awardee at the time of the award. Failure to comply with these requirements may result in the recapture of awarded funds.

II. Category 1: Eligible Projects and Funding Amounts

The following housing project types are eligible for funding:

A. **Affordable Rental Projects**
The HAF will provide funding to support the development or rehabilitation of affordable rental projects. For the rehabilitation of existing units, funding is restricted for projects that are repairing units that do not have a certificate of occupancy due to major disrepair (i.e., foreclosed properties, condemned properties). Provided below are the criteria for affordable rental projects:

- Creation of new housing units for Households Earning 60% AMI or Below: Within the overall project funding cap, a maximum of $70,000 may be awarded per affordable unit for newly constructed or rehabilitated rental housing units. A project may apply for a maximum of $700,000 to construct new housing units or to rehabilitate existing rental housing units in this category. Minimum project size is four (4) units.

- Creation of new housing units for Households Earning 61% to 80% AMI: Within the overall project funding cap, a maximum of $40,000 may be awarded per affordable unit for newly constructed or rehabilitated rental housing units. A project may apply for a maximum of $400,000 to construct new housing units or to rehabilitate existing rental housing units in this category. Minimum project size is four (4) units.
- Applications seeking assistance for a mixed-income project are eligible for funding for the affordable housing units, provided on a per-unit basis (subject to project caps), regardless of how many market-rate units are part of the overall project.

B. **Homeownership (For-Sale) Projects**

The HAF will provide funding to support the development of for-sale projects. Provided below are the criteria for for-sale projects:

- Units for Households Earning 80% AMI or Below: Within the overall project funding cap, a maximum of $70,000 may be awarded per affordable unit for newly constructed or rehabilitated for-sale housing. A project may apply for a maximum of $700,000 to construct new housing units or to rehabilitate existing for-sale housing units in this category. Minimum project size is four (4) units.

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

The HAF will provide funding to support projects that are seeking Low-Income Housing Tax Credits (LIHTC). Rental projects pursuing 9% LIHTC funding may apply for funding up to $300,000. In rare instances, the fund could exceed this cap if project metrics dictate such a need. Projects pursuing 4% LIHTC funding are not subject to this overall project funding cap. Projects 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.

D. **Preservation of Existing Affordable Housing for Housing Co-Ops and Community Land Trusts**

The HAF will provide funding for applicants who propose to purchase multi-family rental properties that are currently serving tenants earning up to 60% of AMI. These projects would also be required to keep the property affordable for a minimum of 50 years through the establishment of a housing cooperative or placement of the property in a Community Land Trust. For this project type, applicants would have to demonstrate the current tenants are paying affordable rents (i.e., 30% of monthly income at the 60% AMI level) or that rents will be lowered to those standards as part of the project. The minimum project size is two (2) units for projects being placed into a community land trust. The minimum project size is ten (10) units for projects planning to establish a housing cooperative. A project may apply for a maximum of $600,000 with a cap of $60,000 per unit for this project category. Requested funding for this project type can be used for down payment assistance for the sale of buildings. Projects applying for this funding would have to demonstrate that the property does not have any code violations or major structural issues or there is a plan and secured funding in place to make repairs and fix code violations.

E. **Supportive Housing Projects**

The HAF will provide funding for supportive housing proposals (e.g., supportive housing group homes, single-room occupancy residences). Non-traditional housing proposals may consider two bedrooms to equal one unit if the unit does not provide a private bathroom and kitchen. A project may apply for a maximum of $1,000,000 with a cap of $70,000 per unit for supportive housing proposals. The minimum project size is eight (8) units. All units applying for this project type would need to serve households at or below 50% AMI or below.

F. **Housing-Related Infrastructure Funding**

The HAF will provide funding for public infrastructure that would directly support the development of affordable and workforce housing. The amount of eligible infrastructure funds should be prorated based on the percentage of affordable units in the development. Municipalities will be prioritized in receiving infrastructure funds. A project may apply for a maximum of $400,000 for housing-related infrastructure proposals. The minimum project size is eight (8) units. Provided below are the criteria for funding for housing-related infrastructure projects:

- Affordable Rental Projects: All units must be affordable to households with incomes at or below 60% of AMI.
- For-Sale Projects: Ownership purchase prices must be affordable to households with incomes at or below 80% AMI.

Infrastructure eligible for funding is limited to major systems needed for the operation and function of the project. Eligible items include:

- Geothermal heating/cooling,
- On-site solar,
- Battery storage and back-up systems,
- EV charging,
- Public sidewalks,
- Sewer and water-related infrastructure and tie-ins,
- Utility installation costs, and
- engineering costs specifically related to the infrastructure improvements.

Funding by Project Type Summary Table

Included below is a summary table of the project types and funding maximums proposed for the HAF.

Project Type	Maximum Per Unit Award	Maximum Total Project Award
Rental Units up to 60% AMI	$70,000	$700,000
Rental Units up to 80% AMI	$40,000	$400,000
For-Sale Units up to 80% AMI	$70,000	$700,000
Rental Units Pursuing 9% LIHTC	$50,000	$300,000
Rental Units Pursuing 4% LIHTC	See LIHTC Section	
Preservation of Existing Affordable Housing for Housing Co-Ops and Community Land Trusts	$60,000	$600,000
Supportive Housing Projects	$70,000	$1,000,000
Housing-Related Infrastructure Projects	N/A	$400,000
Farmworker & Agricultural Workforce Housing (up to 80% AMI)	$40,000–$70,000	$700,000
Artist Housing (up to 80% AMI)	$70,000	$700,000
Trades & Workforce Housing (up to 80% AMI)	$40,000–$70,000	$700,000
Essential Workforce Housing (up to 80% AMI)	$40,000–$70,000	$700,000
Healthcare and Home Health Aide Projects (up to 80% AMI)	$40,000–$70,000	$700,000

III. Category 2: Ulster County Workforce Housing Projects

In addition to the general project categories described above, the HAF sets aside dedicated funding to house segments of Ulster County’s workforce that are essential to the county’s economy and quality of life but often face particular barriers to finding affordable housing near where they work. Like all HAF-funded housing, each of the housing types listed below must be open and available to all eligible applicants and remain in full compliance with the federal Fair Housing Act and the New York State Human Rights Law. Any preference for the types of household listed below must not be used, directly or indirectly, to exclude or discourage applicants on the basis of race, color, religion, sex, national origin, disability, familial status, age, marital status, sexual orientation, gender identity or expression, military status, or lawful source of income. Owners/agents must affirmatively market these units to the general public consistent with Section VII of the Affordability Monitoring Guidelines and may not require current or former employment in a qualifying occupation, or veteran status, as a condition of eligibility – it may be used only as a scored or ranked preference among otherwise-eligible applicants.

The following project types are eligible for funding under this workforce housing theme:

A. **Farmworker and Agricultural Workforce Housing Projects**

The HAF will provide funding to support the development, rehabilitation, or preservation of housing for farmworkers and other agricultural workforce populations, including seasonal and migrant farmworkers, new and beginning farmers, young farmers, and food processing and agribusiness employees whose work is tied to Ulster County’s agricultural economy. Eligible applicants include farm operators, agricultural cooperatives, food processing employers, and non-profit or for-profit developers partnering with agricultural producers. Housing may be sited on or off the farm operation, provided it primarily serves the eligible workforce population. All units must serve households earning at or below 80% AMI, with priority given to housing serving households at or below 60% AMI and to housing that brings existing farmworker housing into compliance with the New York State Sanitary Code (Part 15) or the New York State Uniform Fire Prevention and

Building Code. Within the overall project funding cap, a maximum of $70,000 may be awarded per unit for housing serving households at or below 60% AMI, and a maximum of $40,000 per unit for housing serving households between 61% and 80% AMI. A project may apply for a maximum of $700,000 in this category. The minimum project size is eight (8) units, in recognition of the smaller scale of housing typically provided by individual farm operations.

Example Project: The Chester Agricultural Center's farmworker housing project in the Hudson Valley received $1 million in federal Community Project Funding to construct new farmworker housing (https://patryan.house.gov/media/press-releases/congressman-pat-ryan-delivers-key-hudson-valley-priorities-lower-housing-costs). Applicants may also pursue New York State's Farmworker Housing Program, a zero-interest revolving loan of up to $200,000 per farm administered by HCR and Farm Credit East (https://hcr.ny.gov/farmworker-housing-program-fwh), and USDA Rural Development's Section 514/516 Farm Labor Housing loans and grants (https://www.rd.usda.gov/programs-services/multifamily-housing-programs/farm-labor-housing-direct-loans-grants). Growing Homes, a Hudson Valley farmworker housing initiative housed at Glynwood, is also a helpful regional resource (https://www.hvfarmerhousing.org/).

B. **Essential Workforce Housing Projects**
The HAF will provide funding to support the development or rehabilitation of affordable housing that serves Ulster County's essential workforce and veteran populations, including emergency service personnel (e.g., police, fire, and emergency medical services), public school teachers and school district staff, civil service and other municipal, county, or state government employees. This category is intended as a catch-all for eligible workforce households whose occupation or service does not fall within another HAF project category. Projects may establish a preference for households that include a member of one or more of these groups, applied as a priority within the applicant pool rather than as a restriction on who may apply. All units must serve households earning at or below 80% AMI, with priority given to households at or below 60% AMI. Within the overall project funding cap, a maximum of $70,000 may be awarded per affordable unit for households at or below 60% AMI, and a maximum of $40,000 per unit for households between 61% and 80% AMI. A project may apply for a maximum of $700,000 in this category. Minimum project size is eight (8) units.

Example Project: RUPCO's Cold Spring Apartments in the Village of Tannersville created 55 affordable homes with a workforce and senior housing focus, supported by New York State Homes and Community Renewal (https://rupco.org/rupco-secures-funding-for-workforce-and-senior-housing-in-the-village-of-tannersville/). Applicants may also look to New York State's Accelerate Workforce Housing initiative, which targets teachers, nonprofit workers, and other working families priced out of the market (https://www.governor.ny.gov/news/governor-hochul-announces-new-initiative-accelerate-workforce-housing-north-country).

C. **Artist Housing Projects**
The HAF will provide funding to support the development or adaptive reuse of affordable live/work housing for working artists, modeled on RUPCO's Lace Mill project in Kingston. Eligible projects provide affordable rental or homeownership units with a preference for households in which a working artist (including, but not limited to, visual artists, writers, musicians, performers, designers, and craft-based artisans) derives a significant share of household income from artistic work, together with shared community space such as galleries, studios, or maker space. Priority will be given to projects that adaptively reuse historic, industrial, or otherwise underutilized buildings. All units must serve households earning at or below 60% AMI. Within the overall project funding cap, a maximum

of $70,000 may be awarded per affordable unit for newly constructed or rehabilitated artist housing units. A project may apply for a maximum of $700,000 in this category. The minimum project size is eight (8) units.

Example Project: RUPCO's The Lace Mill in Kingston converted a 1903 mill building into 55 units of affordable live/work housing with a preference for working artists, along with shared galleries and studio space (https://rupco.org/property/the-lace-mill/).

D. **Apprenticeship and Trades Workforce Housing Projects**
The HAF will provide funding to support the development or rehabilitation of affordable housing that serves workers employed in the skilled trades (e.g., construction, electrical, plumbing, HVAC, and other building trades) as well as individuals pursuing entry into the trades, including participants in registered apprenticeship or pre-apprenticeship programs and students enrolled in trade or vocational training programs. Projects may establish an occupational preference for households that include a tradesworker or a person actively pursuing trades training or apprenticeship, applied as a priority within the applicant pool rather than as a restriction on who may apply. All units must serve households earning at or below 80% AMI, with priority given to households at or below 60% AMI. Within the overall project funding cap, a maximum of $70,000 may be awarded per affordable unit for households at or below 60% AMI, and a maximum of $40,000 per unit for households between 61% and 80% AMI. A project may apply for a maximum of $700,000 in this category. Minimum project size is eight (8) units.

Example Project: In New York City, the Building and Construction Trades Council of Greater New York partnered with Cirrus to pool union pension funds and finance workforce housing affordable to union tradesworkers at 80–140% AMI (https://www.nyc.gov/mayors-office/news/2024/03/mayor-adams-building-construction-trades-council-greater-new-york-cirrus-announce). Applicants may also connect with regional pre-apprenticeship pipelines, such as those coordinated through the Building & Construction Trades Council, to align housing preferences with local workforce training programs (https://www.nycbuildingtrades.org/).

E. **Healthcare and Home Healthcare Worker Housing Projects**
The HAF will provide funding to support the development or rehabilitation of affordable housing that serves Ulster County's healthcare and home health care workforce, including registered nurses (RNs), licensed practical nurses (LPNs), certified nursing assistants (CNAs), home health aides (HHAs) and personal care aides (PCAs), direct support professionals, hospice and long-term care staff, and other direct patient care workers employed by hospitals, nursing homes, home care agencies, and other licensed health care facilities in the County. Projects may establish an occupational preference for households that include a healthcare or home health care worker, applied as a priority within the applicant pool rather than as a restriction on who may apply. All units must serve households earning at or below 80% AMI, with priority given to households at or below 60% AMI. Within the overall project funding cap, a maximum of $70,000 may be awarded per affordable unit for households at or below 60% AMI, and a maximum of $40,000 per unit for households between 61% and 80% AMI. A project may apply for a maximum of $700,000 in this category. Minimum project size is eight (8) units.

Example Project: UCHealth's purchase of Creek's End, a 42-unit apartment complex in Steamboat Springs, Colorado reserved for healthcare workers at Yampa Valley Medical Center, is a leading national model for hospital-sponsored workforce housing (https://nurse.org/news/uc-health-invests-housing-for-nurses-and-employees/).

IV. Minimum Eligibility Requirements

A. **Location.** The project must be located in Ulster County.

B. **Sustainability.**

1) **Projects that include 4 or less units**

New Construction and Rehabilitation of Existing Buildings
All new construction projects and redevelopment of existing buildings must be designed and constructed to meet the New York State Homes and Community Renewal (HCR) 2023 Homeownership Design Standards developed as part of the Affordable Homeownership Opportunity Program. For projects including **4 or less units**, the architect/developer will need to sign an attestation form confirming they are adhering to the 2023 Homeownership Standards but will not be required to receive third-party verification as specified in the standards.

2) **Projects that include between 5 and 10 units**

New Construction and Rehabilitation of Existing Buildings
All new construction projects and redevelopment of existing buildings must be designed and constructed to meet the New York State Homes and Community Renewal (HCR) 2023 Homeownership Design Standards developed as part of the Affordable Homeownership Opportunity Program.

3) **Projects that include 11 or more units**

New Construction
All new construction projects must be designed and constructed to meet the New York State Homes and Community Renewal (HCR) 2023 Sustainability Guidelines: New Construction. Projects must meet the Baseline Requirements at a minimum and are encouraged to apply the Stretch Goals for all three sections of the Sustainability Guidelines:

- Section 1: Core Sustainability Requirements
- Section 2: Building Performance Requirements
- Section 3: Additional Sustainability Requirements

Rehabilitation of Existing Building
All projects involving the rehabilitation of existing buildings must be designed and constructed to meet the New York State Homes and Community Renewal (HCR) 2023 Sustainability Guidelines: Existing Buildings. Projects must meet the Baseline Requirements at a minimum and are encouraged to apply the Stretch Goals for all three sections of the Sustainability Guidelines:

- Section 1: Core Sustainability Requirements
- Section 2: Building Performance Requirements
- Section 3: Additional Sustainability Requirements

C. Long-Term Affordability.

For rent and for-sale units developed as part of the project must remain affordable for a minimum of 50 years to households making up to 80% of Ulster County Area Median Income. Applicant must be able to ensure that housing units are permanently affordable, meaning the units are maintained and monitored as affordable units and that **the affordability requirement is tied to the property in case of a sale.**

To be considered affordable, rent and utilities in an apartment or the monthly combined mortgage payment and other housing expenses for a homeowner should not exceed 30% of a household's monthly income.

Income limits are based on annually updated limits set by the US HUD for Ulster County. (https://www.huduser.gov/portal/datasets/il.html).

As of the time of this grant cycle, limits are as follows:

HUD FY2026 Income Limits for Ulster County

Household Size	Income Limit (60% AMI)	Income Limit (80% AMI)
1	$50,320	$65,700
2	$57,519	$75,100
3	$64,719	$84,500
4	$71,880	$93,850
5	$77,663	$101,400

Applicants seeking HAF 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.

While housing units funded through the HAF are required to remain affordable for a minimum of 50 years, projects that propose to create permanently affordable housing through the **community land trust model** or another equivalent mechanism will be prioritized and given extra points in the scoring process. See below for more information on the community land trust model. See Section X for the Scoring Rubric.

What is a Community Land Trust?

Community land trusts (CLTs) are nonprofit organizations governed by a board of CLT residents, community residents, and public representatives that provide lasting community assets and shared equity homeownership opportunities for families and communities.

A typical community land trust for affordable housing works like this:

- A family or individual purchases a house that sits on land owned by the community land trust.
- The purchase price is more affordable because the homeowner is only buying the house, not the land.
- The homeowners lease the land from the community land trust in a long-term (often 99-year), renewable lease.
- The homeowners agree to sell the home at a restricted price to keep it affordable for the

next owners in perpetuity, but they may be able to realize appreciation from improvements they make while they live in the house.

Community Land Trust Resources

- Local Housing Solutions: Community Land Trusts
- Grounded Solutions: Community Land Trusts

Ulster County Community Land Trusts

- TapRoot Community Land Trust
- Eastern Catskill Community Land Trust

Applicants whose projects are not held by a community land trust or subject to long-term affordability regulatory agreements (e.g., LIHTC projects) must provide a legal instrument to ensure that affordability is maintained and monitored for a minimum of 50 years and that the affordability requirement is tied to the property in case of a sale.

D. Affordability Monitoring Guidelines
As part of receiving funds from the HAF, awardees must agree to adhere to requirements set forth in the Ulster County HAF Affordability Monitoring Guidelines. As part of the Affordability Monitoring Guidelines, all applicants, as part of their application, must demonstrate that they have the capability to (1) verify the incomes of potential tenants or homebuyers and (2) monitor the rental or sales price of the affordable unit(s) to ensure that housing expenses (rent and utilities in apartments and mortgage payments and other housing costs) do not exceed the housing cost limits of this program.

E. Site Control. For applicants proposing to receive funding for the construction of new housing units or the rehabilitation of existing units, applicants must have site control in the form of a title, an option to purchase, a long-term lease, or other forms acceptable to the HAF.

F. Inclusionary Zoning. Some Ulster County municipalities have adopted inclusionary zoning laws that require projects over a certain size (e.g., 20 units or more) to build a certain percentage of units (e.g., 10-20%) as affordable (income-restricted) units at various income levels. Because these requirements are mandated by law, the HAF cannot be used to develop affordable units already required by law by a municipality. A development that includes additional affordable units above what is required can apply for funds to be used for those additional affordable units.

G. County Funded Projects: The intent of the HAF is to catalyze the development of new affordable housing projects. Applicants who have previously been funded or promised funds by the county through other allocations are not eligible for additional funding through this NOFA process.

H. Experience. For applicants proposing the development or rehabilitation of rental or for-sale units, the 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. If an applicant does not have experience in residential real estate development/construction, we strongly encourage applicants to partner with an affordable housing developer. **Applicants lacking experience in successfully complying with federal, state, or local grant programs that are focused on subsidizing housing construction, rehabilitation, or**

redevelopment projects are discouraged from responding to this NOFA as a solo applicant and suggest partnering with organizations with affordable housing 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, applicants must have the experience and capacity to market affordable units and qualify homebuyers for affordable home purchases.
- For rental housing projects, applicants 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 experiencing homelessness, 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 that 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.

V. Application Process

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

1) Notice of Funding Availability (NOFA) - posted at: **https://ulstercountyny.gov/housing-action-fund**and distributed to an email list of interested parties by the Ulster County Planning Department. If you have questions about the NOFA, please contact **HAF@ulstercountyny.gov**

Application Submission and Deadline - Paper applications must be postmarked by December 11th, 2026, or hand delivered to the address below 3:00 pm on December 11th, 2026. Applications digital can also be submitted online by the submission deadline here: **https://ulstercountyny.gov/housing-action-fund**. Documents pertaining to the program and templates required for this application are found on the website link above.

Applications in response to this NOFA may be submitted at any time from September 17, 2026 until 3:00 pm EST on December 11th, 2026.

2) Review Process - Applications will be scored by the Housing Policy and Oversight Committee (HPOC) using the evaluation criteria outlined in Section V. Applications will be recommended for funding by the HPOC to the Ulster County Executive and Ulster County Legislature based on scoring

and qualitative assessments. The HPOC may request an interview and/or clarifying information from applicants. The HPOC will be responsible for making funding award recommendations, which will be forwarded to the Ulster County Executive and Ulster County Legislature for final approval. Top scoring by the HPOC is not a guarantee of recommendation for funding or of approval by the Ulster County Executive and Ulster County Legislature.

Funding recommendations from the HPOC will occur by or before March 2027.

3) **Final Approval** - All funding awards must be approved by the Ulster County Legislature prior to disbursement. **Announcement of a recommendation of award from the HPOC is not a guarantee of funding.**
4) **Contract** - Following final approval, successful applicants will be required to execute a funding award contract within one year of award notification and ensure adequate ongoing asset management for a contracted period of project operation.
5) **Fund Criteria Verification –** Before funds are dispersed, project applicants will be asked to submit design document to the Ulster County Planning Department to ensure that project designs have been finalized in accordance with the various criteria listed above as part of the NOFA process (e.g., sustainability guidelines, affordability criteria).
6) **Disbursement** – From the date of contract execution, recipients will have six months to draw down grant funds by submitting building permits to the Ulster County Planning Department for verification. After receipt of building permits from the award recipient, funds will be processed for disbursement to the recipient. Recipients have 24 months to complete units from the date funds are disbursed.
7) **Reporting** - 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. During the development phase of the project, successful applicants will be required to submit periodic progress reports and meet agreed-upon development timelines. Failure to comply with these requirements may result in the recapture of awarded funds.

VI. Evaluation Criteria

Applications for the HAF that satisfy the eligibility requirements will be evaluated and scored against the evaluation criteria below. Applicants can receive a total of 60 points.

1. **Applicant Experience and Project Readiness (Maximum 15 Points)**
   - Success and impact of applicant's prior affordable housing projects completed by the applicant.
   - Scale, scope, and complexity of applicant's previous projects.
   - Applicant's ability to navigate and obtain necessary approvals in complex regulatory environments.
   - Depth of project planning and organizational readiness for seamless execution of the project.
   - Other identified and secured funding sources to be used to develop the project.
2. **Affordability and Cost Effectiveness (Maximum 15 Points)**
   - Provision of a mix of unit sizes and types to accommodate diverse household sizes and income levels.
   - Proposed construction methods and design for cost-effectiveness without compromising quality or innovative approaches to reduce construction costs.
   - Proposed construction methods and design to ensure low operating costs, such as for utilities and maintenance
   - Plans to place the project in a community land trust to ensure affordability for 99 years or longer **(10 points).**
3. **Social Equity and Community Engagement (Maximum 10 Points)**

- Consideration of social equity factors, such as equitable distribution of affordable housing across communities, promoting diversity and inclusion, and addressing historic disparities.
- Demonstrated efforts to engage and involve the local community in the planning, design, and operation phases of the affordable housing project.
- Design is sensitive to local vernacular and of appropriate density for its context.
- Creation of community spaces, gathering areas, and facilities that promote social interaction and community building.
- Integration of programs, services, and partnerships that address the needs of the local community, such as job training, education, health services, or cultural amenities.
- Design considerations for accessibility, including universal design principles, to ensure housing units are accessible to people of all ages and abilities.
- Partnership with a non-profit partner or non-profit funding partner as part of the project team **(5 points).**

4. **Site Selection (Maximum 10 Points)**
   - Proximity to public transportation, amenities, and services to promote walkability and reduce reliance on private vehicles.
   - Access to parks, green spaces, and recreational facilities to promote health and well-being.
   - Consideration of environmental factors such as flood zones or erosion risks to ensure safe and resilient site selection.
   - Integration with existing neighborhood and community context to foster social cohesion and inclusivity.
5. **Innovation and Demonstration of Best Practices (Maximum 10 Points)**
   - Incorporation of innovative and cutting-edge sustainable planning and design practices that go beyond standard industry practices.
   - Demonstrate commitment to sustainable practices through green building certifications, including LEED Gold Certification and above, high scoring with Enterprise Green Communities certifications, or Passive House (PHI or Phius), ILFI Red List Free
   - Integration of strategies that address climate change impacts, such as extreme weather events or urban heat island effect.
   - Utilization of technology, research, and data-driven approaches to inform decision-making and optimize sustainable outcomes.

Although the NOFA asks applicants for as much detail as possible, the HAF program recognizes that, depending upon the project's current stage in the development process, Applicants are encouraged to provide as much detail as possible regarding aspects of the project that have been firmly established as well as 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, by use of wording such as "will provide" where there is a high degree of certainty and "intend to provide" where there is not.

VII. Guidelines for Award Modification

The HAF program accommodates requests to revise the timing of awards based on unanticipated changes to project schedules and costs. Deadlines for submitting requests for award modification are the the first Monday in May (May 3, 2027) and first Monday in December (December 4, 2027) and each year.

A. <u>Award Time Extension Requests</u>: Applicants must draw down funds within 18 months of award notification. Prior to drawing down funds, the applicant must execute a grant agreement and provide a building permit for the project. An awardee may request one extension of up to 12 months for drawing down funds. These requests may be made by letter or email, explaining why the extension is needed and the amount of time requested. The extension may be granted at the discretion of the HPOC.

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

- The awardee applied for but failed to secure additional, non-HAF funding identified in the awardee's HAF application and plans to apply in the next available round of the same funding opportunity or plans to apply for an alternative funding opportunity within the timeframe of the award extension.
- The awardee encountered delays due to unanticipated property conditions despite due diligence performed by the awardee.
- The awardee encountered unanticipated delays in municipal and other required permitting or other delays identified by the awardee and deemed justifiable by the HPOC.

Required materials submission for award extension request:

- Write a letter summarizing the project and stating the requested term of extension and rationale for the extension request.
- Supporting documentation demonstrating the need for an award extension.

B. Award Funding Increase Requests: An awardee may apply for an award funding increase up to the funding caps established in the NOFA for the HAF funding round to which the applicant originally applied. If a subsequent round offers higher funding caps, the awardee must submit a new application to that round to secure a new award at the higher funding caps.

An awardee may apply for an award funding increase up to one time for the same project. To be considered for an award increase, the applicant must demonstrate:

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

Required materials submission for award extension request:

- Write a letter summarizing the project and stating the requested award increase amount and rationale for the request.
- Project budget showing original and revised budget.
- Supporting documentation demonstrating the need for an award increase.

C. Award Modification Approval Process: Award time extension and increase requests will be presented to the ORC, which will provide a recommendation to approve or deny the request. Award funding increase requests require authorization by the Ulster County Legislature and/or other funding partners.

D. Notification of Award Modification Decision: Ulster County will send a letter notifying the awardee of the ORC's decision and, if a contract has been executed, will revise the executed contract.

VIII. General Funding Resources

HAF funding is often most effective when layered with other federal, state, and regional funding sources. Applicants, particularly for the workforce housing categories described above, are encouraged to explore the following programs as potential co-funding or matching sources. Inclusion here is informational only and does not guarantee eligibility, funding availability, or compatibility with HAF requirements; applicants should confirm current program terms directly with each administering agency.

A. **State Resources**

- **NYS Homes and Community Renewal (HCR) Multifamily Programs** – Low-Income Housing Tax Credits (9% and 4%), HOME, and Housing Trust Fund subsidy loans for new construction, rehabilitation, and adaptive reuse (https://hcr.ny.gov/multifamily).
- **NYS Affordable Housing Corporation (AHC)** – Grants up to $75,000 per unit for homeownership development, rehabilitation, and home repair, made to nonprofit and government grantees (https://hcr.ny.gov/affordable-housing-corporation).
- **NYS Farmworker Housing Program** – Zero-interest revolving loans up to $200,000 per year for farmworker housing, administered by HCR and Farm Credit East (https://hcr.ny.gov/farmworker-housing-program-fwh).
- **NYS Vacant Rental Improvement Program** – Grants up to $50,000 per unit to rehabilitate vacant or uninhabitable apartments for households up to 80% AMI, administered through HCR's Housing Trust Fund Corporation. RUPCO serves as the Local Program Administrator for this program.
- **NYSERDA** – Incentives and technical assistance for meeting the energy-efficiency and green building requirements referenced in Section III.B of this NOFA (https://www.nyserda.ny.gov/).

B. **Federal Resources**

- **USDA Rural Development Section 514/516 Farm Labor Housing** – Loans and grants for new construction or rehabilitation of farmworker housing (https://www.rd.usda.gov/programs-services/multifamily-housing-programs/farm-labor-housing-direct-loans-grants).
- **Federal Low-Income Housing Tax Credit (LIHTC)** – Administered in New York through HCR; see the LIHTC section of this NOFA for HAF-specific guidance.
- **Federal and NYS Historic Tax Credits** – For adaptive reuse of historic or industrial buildings, as used in RUPCO's Lace Mill project (https://rupco.org/property/the-lace-mill/).

C. **Regional and Philanthropic Resources**

- **LISC New York** – Housing Stabilization Fund and Housing Acceleration Fund provide grants and predevelopment/gap financing for affordable housing across New York State (https://www.lisc.org/our-initiatives/affordable-housing/housing-stabilization-fund/).
- Hudson Valley Alliance for Housing and Conservation – a coalition of Hudson Valley nonprofit housing and land trust organizations coordinating funding and project pipelines (https://rpa.org/hudson-valley-affordable-housing-conservation-strategy).
- Growing Homes (Glynwood) – Hudson Valley farmworker and farmer housing initiative and funding convener (https://www.hvfarmerhousing.org/).

IX. New Developer Checklist

The following checklist is intended to help first-time or newer applicants – including small nonprofits, farm operators, employers, and community groups new to affordable housing development – prepare a complete and competitive HAF application. This checklist is a general guide only and does not replace the full requirements described elsewhere in this NOFA.

☐ Confirm your organization type is eligible (see Eligible Applicants, above) and, if not yet incorporated, begin the process of establishing a 501(c)(3), LLC, or other qualifying entity.

- ☐ Identify a specific project category from this NOFA (Section II or Section III) and confirm your project meets that category's AMI, unit count, and funding cap requirements.
- ☐ Establish site control (ownership, option, or purchase contract) for the proposed project site.
- ☐ Identify other funding sources you plan to pursue (see General Funding Resources, above) and outline a preliminary capital stack/sources-and-uses budget.
- ☐ Confirm zoning and land use compatibility with your local municipality; if inclusionary zoning applies, understand how it interacts with your HAF request
- ☐ Assemble a project team, including an architect/designer familiar with the applicable HCR sustainability or design standards referenced in Section III.B of this NOFA.
- ☐ If your project involves new construction or substantial rehabilitation, determine whether State Environmental Quality Review (SEQR) applies and begin that process early.
- ☐ Draft a preliminary project timeline consistent with the HAF Award Process milestones (see Award Process, above), including building permit and drawdown deadlines.
- ☐ If your project includes an occupancy preference (e.g., for farmworkers, artists, tradesworkers, essential workforce/veterans, or employer-affiliated households), review the Fair Housing requirements in the applicable subsection and plan your affirmative marketing approach.
- ☐ Reach out to a regional technical assistance provider (see Hudson Valley Resources, below) before submitting – many offer free or low-cost help with application preparation, especially for first-time applicants.
- ☐ Register for the HAF informational webinar and submit any questions before the questions deadline (see Application Deadline, above).
- ☐ Assemble required attachments (attestation forms, budget, site control documentation, organizational documents) well ahead of the submission deadline.

X. Hudson Valley Housing and Related Resources

The following regional organizations provide technical assistance, project partnership opportunities, or additional funding relevant to Ulster County housing developers. Their inclusion here is informational and does not constitute an endorsement or requirement to work with any particular organization.

Housing Developers & Direct Service

- **RUPCO (Rural Ulster Preservation Company)** – Kingston-based nonprofit housing developer and a resource for technical assistance, historic preservation expertise, and workforce/artist/senior housing models (https://rupco.org/).
- **Hudson River Housing** – Poughkeepsie-based nonprofit affordable housing developer serving Dutchess County and the wider Hudson Valley (https://www.hudsonriverhousing.org/).
- **Habitat for Humanity of Ulster County** – Local affiliate developing affordable homeownership opportunities and providing home repair assistance (https://habitatulster.org/).
- **Kingston Housing Authority** – Administers affordable low- to moderate-income housing programs, including Section 8, for Kingston residents (https://kingstonhousingauthority.org/).

Financing & CDFIs

- **Leviticus Fund** – Regional nonprofit loan fund (CDFI) providing flexible, low-cost financing and technical assistance to nonprofit developers of affordable and supportive housing; an active lender in the Hudson Valley, including prior Kingston projects (https://leviticusfund.org/).
- **Community Capital New York** – Provides predevelopment, feasibility, and bridge loans to nonprofit affordable housing developers across the Hudson Valley (https://communitycapitalny.org/).
- **PathStone Corporation** – Regional nonprofit community development and housing finance organization with a focus on farmworker and rural housing (https://www.pathstone.org/).
- **NYS Homes and Community Renewal (HCR) – Affordable Housing Corporation (AHC)** – Grant program supporting construction, acquisition/rehabilitation, or improvement of owner-occupied 1–4 family dwellings; Region 8 covers Ulster County (https://hcr.ny.gov/affordable-housing-corporation-0).
- **USDA Rural Development (Sections 514/516)** – Federal loan and grant programs supporting farm labor housing development and preservation (https://www.rd.usda.gov/programs-services/multi-family-housing-programs).
- **Community Preservation Corporation (CPC)** – Nonprofit multifamily mortgage lender and CDFI (founded 1974) providing construction, acquisition, and permanent financing for affordable and workforce housing across New York State, including recent projects in Poughkeepsie; also offers technical expertise on government programs, tax benefits, and rent subsidies (https://communityp.com/).

Regional Policy, Research & Convening

- **Hudson Valley Pattern for Progress** – Regional research, policy, and convening organization that hosts an annual Housing Conference and publishes Hudson Valley housing data (https://www.pattern-for-progress.org/).
- **Hudson Valley Alliance for Housing and Conservation** – Coalition of Hudson Valley affordable housing and land conservation organizations, convened in partnership with Regional Plan Association (https://rpa.org/hudson-valley-affordable-housing-conservation-strategy).

Farmworker & Agricultural Housing

- **Growing Homes (Glynwood)** – Hudson Valley initiative focused specifically on farmer and farmworker housing access (https://www.hvfarmerhousing.org/).
- **Cornell Cooperative Extension Ulster County** – Agricultural workforce development resources, including farmworker housing guidance (https://agworkforce.cals.cornell.edu/).

Land Conservation Trusts

- **Ulster County Land Trusts Network** – Directory of the seven land trusts/conservancies operating across Ulster County, several of which partner on adaptive reuse and conservation-linked housing projects (https://ulstercountylandtrusts.org/).
- **Scenic Hudson Land Trust** – Hudson Valley land conservation organization and active member of the Hudson Valley Alliance for Housing and Conservation (https://www.scenichudson.org/).

- **Woodstock Land Conservancy** – Local land trust serving the Woodstock/Ulster County area, relevant to adaptive reuse and conservation-adjacent housing sites (https://woodstocklandconservancy.org/).

Community/Housing Land Trusts (CLTs)

- **TapRoot Community Land Trust** – Kingston-area CLT that spun off from Kingston Land Trust's "Land for Homes" initiative in partnership with RUPCO; provides permanently affordable, shared-equity homeownership in and around Kingston (https://kingstonlandtrust.org/land-for-homes).
- **Trillium Community Land Trust** – Newly incorporated Columbia County CLT (grew out of an informal working group; currently building its first board and pipeline), fiscally supported by Columbia Land Conservancy — a useful peer example of a CLT at the earliest stage of formation (https://www.trilliumclt.org/).
- **Grounded Solutions Network** – National CLT/shared-equity homeownership network; useful technical-assistance and model-documentation resource for counties standing up or supporting local CLTs, not a Hudson Valley-specific org (https://groundedsolutions.org/).