



**KANSAS
HOUSING**
RESOURCES CORPORATION

Kansas Moderate Income Housing (MIH)

Request for Proposal (RFP)

2023 Round 2

Deadline: 5:00 PM on Friday, June 2, 2023

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A. Background

Kansas Housing Resources Corporation (KHRC) is a public corporation that administers federal and state housing programs on behalf of the State of Kansas. KHRC programs address single and multifamily housing development, down payment assistance for first-time homebuyers, rental assistance, and housing with supportive services. A summary of KHRC programs can be found at www.kshousingcorp.org.

One such KHRC program is the Moderate Income Housing (MIH) Program funded through the State Housing Trust Fund (SHTF). The SHTF is a statutorily created fund with the stated purpose of supporting housing programs and services. While limited in resources, KHRC has historically utilized the SHTF to provide loans and grants for affordable housing development. This RFP will detail circumstances where applications for loans are required.

In response to the increased need for moderate income housing, approximately \$60 million has been provided to KHRC for the purpose of administering and supporting housing programs. KHRC intends to allocate these funds by conducting multiple application rounds throughout the year, including this current MIH RFP.

B. Administration

The primary contacts for the MIH Program are:

Barry McMurphy	Jason Fizell	Abigail Phillips
MIH Program Manager	Housing Development Liaison	HOME-ARP Manager and Housing Development Liaison
bmcmurphy@kshousingcorp.org	jfizell@kshousingcorp.org	aphillips@kshousingcorp.org
785-217-2024	785-940-4242	785-268-8135

General MIH questions should be directed to MIH@kshousingcorp.org.

C. RFP Overview

Recently, Kansas communities and employers have stressed a growing need for affordable moderate-income housing, defined for purposes of this Request for Proposal (RFP) as housing generally for households between 60 and 150 percent of HUD's FY2022 income ranges. Attachment A to this RFP details MIH income targeting based on the number of household members. Housing for moderate income households is vital for economic development, yet difficult to achieve given that most federal housing programs serve a lower income bracket, and market supply is limited due to high development costs, low appraisals, tight lending conditions, and lack of investor interest.

KHRC is seeking quality applications for moderate income housing developments that will provide the best investments of state resources across the state of Kansas. Awards will be given to competitive applicants based on a demonstrated and ongoing housing need, capacity to administer the proposed development, and a complete application.

Under this MIH RFP, KHRC expects to release approximately \$5 million for loans or grants to cities or counties for moderate income housing development in rural areas. Further definitions of these terms follow.

This RFP contains information on eligible applicants and activities, application procedures, award criteria, grant/loan structuring, and reporting and compliance monitoring requirements. A separate Frequently Asked Questions (FAQ) document, posted and updated on the MIH webpage, as needed, provides further guidance regarding these requirements, and is incorporated by this reference.

Applicants should be aware and understand that this MIH RFP and any awards are funded in whole or in part by State of Kansas funds provided through state legislation. In the event the State funds supporting this RFP or subsequent award become unavailable, are reduced, or rescinded, KHRC may terminate or amend this RFP and application without penalty and will not be obligated to pay the applicant from any other sources, including KHRC, SHTF, or State of Kansas monies.

Eligible Applicants

To be eligible to apply for MIH funding under this RFP, applicants must be either an eligible city or county. For the purposes of this RFP an eligible city is defined as any city incorporated in Kansas with a population under 60,000. An eligible county is defined as any county with a population of less than 60,000. A county with a population larger than 60,000 can apply on behalf of a city with a population less than 60,000.

Applicant cities and counties may partner or contract with outside entities or individuals, including but not limited to public housing authorities, nonprofits, community housing development organizations, developers, builders, and local employers. Notwithstanding the preceding sentence, the applicant cities and counties shall retain full responsibility for compliance with all RFP rules and requirements and may need to provide additional information to KHRC regarding any partnerships or contracts to ensure compliance with procurement requirements, as detailed below.

Eligible Activities

Under this MIH RFP, applicants may only use funds for:

- (1) actual housing development, including acquisition of real property, new construction, modular or manufactured housing, rehabilitation of existing vacant housing, and/or home buyer assistance of actual housing development; or

(2) infrastructure in combination with actual housing development. Infrastructure costs will be structured as a loan as detailed below, while the vertical construction costs may be structured as a grant.

(3) Infrastructure, which will be structured as a loan as detailed below.

Certain infrastructure costs related to a Moderate Income Housing (MIH) construction project are ineligible for MIH grant funds and must be paid for with other resources, including an MIH loan subject to terms defined in this MIH RFP:

(1) Offsite Infrastructure: This includes but is not limited to any costs for off-site improvements, extension of streets, sidewalks, storm drainage systems, sewer and water lines or other utilities.

(2) Onsite Infrastructure: Certain general improvements to create a buildable or build-ready site for multiple residential buildings, including but not limited to on-site paving that does not serve one specific address (e.g., paving of a cul-de-sac, sidewalks or walking paths for common use or to access multiple units, shared parking lots etc.); general site clearing and grading to prepare the site for multiple buildings; and extension or installation of water and sewer lines or other utilities across the site to serve multiple dwelling units.

Eligible Building-Specific Site Costs: Onsite costs that are assigned to a specific residential building are eligible for MIH grant funds, in addition to vertical construction costs. These include costs generally accounted as site costs including paving that serves only one unit, meter and sewer tap fees for an individual unit or building, other underground utility costs from a main service to the unit or building; clearing, grading and pad elevation for a specific building.

Kansas Accessibility Standards K.S.A. Chapter 58, Article 14 and/or HUD Fair Housing Design Requirements also apply (see Attachment C).

This RFP has been structured to allow flexibility to applicants in developing proposed activities within the definitions laid out above. Applicants should apply for developments with ties to economic development that leverage funds from both private and public sources, preferably for MIH needs.

Grants will be limited to no more than \$650,000 per awardee. Requests for loans for infrastructure costs can be greater than \$650,000. Applicants must provide a proforma that supports the requested grant and/or loan. Applicants requesting funds for infrastructure must structure the request as a loan. The terms are detailed below:

Minimum Loan Amount: \$100,000

Interest Rate: [Applicable Federal Rate](#)

Term/Amortization Period: Up to 10 years

Collateral Requirements: Applicant must identify a funding stream as a repayment source, including, but not limited to RHIDs, NRPs, Local Bonding, Sales Tax, etc., and pledge the same to KHRC, and must identify other collateral the applicant proposes to pledge to secure the loan.

D. Application Process

The deadline to submit applications under this RFP is **5:00 PM on Friday, June 2, 2023**.

Please submit applications through the online platform Procorem. Information regarding applying through Procorem is located on KHRC's MIH webpage in the MIH FAQs as well as the "How to Apply" video. Any applicant intending to apply for MIH must submit a Notice of Application by **Friday, May 12, 2023**, to ensure Procorem access by the application deadline.

Applicants may only submit one MIH application per funding round. Each MIH application may only include one project. An application may be structured with a loan for infrastructure costs and grant funds. Applications that include more than one project will not be reviewed.

There are also guidelines for submitting multiple applications in the same funding round across multiple programs, including MIH-American Rescue Plan Act (MIH-ARPA), and Kansas Housing Investor Tax Credit (KHITC):

- A city or county can submit an MIH application for one project and an MIH-ARPA application for a different project.
- A city or county can apply for MIH and/or MIH-ARPA with an associated KHITC application.
- A builder or developer can submit a KHITC application without an associated MIH or MIH-ARPA application.

E. Current Funding Priorities

Housing needs in Kansas are great, and in an effort to be transparent, KHRC will list the ongoing and temporary funding priorities for each funding round. Below is a list of the funding priorities for this current round:

- An equitable distribution of funds throughout the state;
- Proposed housing projects in areas with a demonstrated and ongoing housing need;
- Proposed housing projects in areas that have difficulty filling employment positions due to a lack of housing stock;
- Proposed housing projects in communities with populations of approximately 10,000 or less; and

- Applications requesting loans for infrastructure costs that demonstrate repayment ability.

F. Application Required Documents

Each application requires a full submission of the required documents (see also Attachment D. Required Documents Checklist). KHRC will not reimburse for costs accrued prior to application approval. Each applicant will be responsible for any costs incurred in preparing an application, and all applications shall include the following:

Common Required Documents for MIH, MIH-ARPA and KHITC Applications:

1. Excel Application

2. Project Information

2.1. Narrative – the Narrative should address the following:

- 2.1.1. Description of the project
- 2.1.2. Administration of the project
- 2.1.3. Capacity of the applicant
- 2.1.4. Description of the collaboration with local/city/county housing community, including lenders, employers, economic development organizations, qualified investors, and other housing partners.

3. Project Plan

- 3.1. Timeline of project, including construction closing, construction period, and unit lease-up or sale
- 3.2. Description of the housing to be constructed with sketches and/or renderings
- 3.3. Ten-year operating proforma for rental projects.
- 3.4. Description of the project's intended market and anticipated pricing for the housing.

4. Source of Funds

- 4.1. Proof of funding source(s)
- 4.2. Investment and/or equity confirmation including the pay-in structure, fees, and investment requirements.

5. Housing Needs Analysis or Survey of the Community

- 5.1. Housing Needs Analysis or Survey. Examples include: Department of Commerce Housing Assessment Tool (HAT), third-party assessment, or RHID-required assessment.
- 5.2. Executive Summary connecting proposed qualified housing project and housing needs of the community.

6. Community Support

- 6.1. Resolution from Governing Body. If requesting a loan, the Resolution must acknowledge and authorize the loan request, including the pledge and assignment of a proposed funding stream (RHID, bond, taxes, etc.) and any other proposed collateral.

7. Accessibility Certification (KHRC form)

- 7.1. Comply with the Kansas Accessibility Standards identified in K.S.A. 58-1401, et seq., and/or HUD Fair Housing Design Requirements, as applicable.

8. RHID (If applicable)

Required Documents for MIH-specific Applications:

9. Development Team Information

- 9.1. Prospective grantees that have already selected a developer and/or general contractor are required to submit:

- 9.1.1. Detail about their proposed procurement processes and/or policies, or

- 9.1.2. A sole source/competition impractical request to KHRC for consideration and approval. This request should outline the rationale for working with a particular developer.

- 9.1.3. Resumes for each member of the development team.

- 9.2. Prospective grantees that have not already selected a developer and/or general contractor must provide:

- 9.2.1. Detail about their proposed procurement processes and/or policies.

- 9.2.2. Resumes for each potential member of the development team, if known.

10. Additional Development Information

- 10.1. Proof of site control

- 10.2. Proof of proper zoning or proper zoning application

- 10.3. Legal description of site

11. Leveraged Funds

- 11.1. Letters of Intent, Approval Confirmations, and/or supporting documentation

- 11.2. For Loan Requests - Proof of funding stream that will be pledged for loan repayment (RHID, etc.) and documentation regarding any other proposed collateral.

12. Job Creation and Economic Development

- 12.1. Narrative – the Narrative should address how development provides a solution to the housing needs of the region.

- 12.1.1. Unmet housing needs – demonstrated through low unemployment rate, difficulty filling employment positions, and commitment to growing housing stock.

- 12.1.2. Expanded housing needs – demonstrate the ability to attract new jobs and economic development through the housing development; demonstrate a direct correlation between the proposed wages of the new or expanding business and the affordability of the proposed housing.

- 12.1.3. What other housing activities are happening to meet these needs?

- 12.1.4. Supporting documentation

13. Energy Certification (KHRC Form)

- 13.1. All MIH awarded new construction projects must build to the list of minimum prescriptive energy requirements listed on the Energy Certification Form.
- 13.2. Rehabilitation or conversion of existing structures must meet these requirements to the greatest extent possible, including replacement of any components.

14. Proposed Loan Terms

- 14.1. Requested loan terms within the parameters set out in Section C.
- 14.2. Description of the funding source that will be pledged and assigned to repay the loan.
- 14.3. Description of other collateral that would be pledged to secure the requested loan.
 - 14.3.1. Include location of the collateral, approximate value of collateral, and list any other creditors with an interest in the collateral.
 - 14.3.2. If a third party is pledging collateral, provide written confirmation of the same from that party.

KHRC reserves the right to request additional information as it deems necessary to evaluate the applications.

G. Leveraged Funds

KHRC will consider leveraged funds when evaluating applications. For evaluation purposes, KHRC will review the requested amount of funding as a percentage of the development budget. Recognizing that calculating leveraged funds is complicated and nuanced, KHRC will consider sources such as in-kind labor and services, reduced fees and taxes, and city contributed work, but note that these sources will be considered outside the leveraged funds calculation.

H. RFP Award Process

Applications will be collected and evaluated by KHRC's Housing Development MIH team. Applications will be considered property of KHRC, are matters of public record, may be subject to the Kansas Open Records Act, and may be subject to public disclosure by KHRC after the announcement of awards.

The Kansas Moderate Income Housing RFP Evaluation Guidelines (Attachment B) will be used in the evaluation of the applications in KHRC's sole discretion.

KHRC may disqualify applications based on an applicant making misrepresentations or providing materially false information in an application.

The review team will make a recommendation for awards to KHRC's Loans and Grants Committee for approval. KHRC reserves the right to accept, reject, or request

modifications to any applications, and all decisions by the Loans and Grants Committee are final.

KHRC will notify applicants of the results of their applications by mid-August 2023.

Successful applicants will receive a conditional award or commitment letter specifying any additional requirements deemed necessary by KHRC prior to receiving funds and/or the execution of loan documents and the receipt of any funds. Additional requirements may include but are not limited to:

- Proof of site control
- Designs
- Phase I Environmental Report
- Updated financial commitments
- A site visit by KHRC staff

MIH recipients will be required to sign an agreement, along with other documents as requested by KHRC, prior to the distribution of any funds or beginning any work. MIH awards are subject to revocation prior to the agreement being signed. These agreements and documents will detail, among other things, the procedures and requirements for proceeding with the approved housing activity, requesting funds, and reporting the use of awarded funds. The agreement(s) will require that recipients use any income derived now or at a later time from their housing activity solely for housing purposes. KHRC may incorporate other terms and provisions in the agreement(s) in its sole discretion.

If the recipient receives the funds in the form of a loan, then prior to the distribution of any loan proceeds or the beginning of any work, the recipient must execute loan documents, including, as applicable, a promissory note, mortgage, loan agreement, security agreement, or other documents as required by KHRC. Loans are subject to revocation prior to the execution of any documents. The loan documents will detail, among other things, the procedures and requirements for proceeding with the approved development, requesting distribution of loan proceeds, compliance requirements, and events of default. KHRC may incorporate other terms and provisions into the applicable loan documents as necessary in its sole discretion.

Development completion is expected within 18 months of the award notification unless otherwise approved by KHRC in writing. Prior to making any changes in the approved eligible housing activities during the term of the grant agreement, awardees must request written approval from KHRC. All decisions are final and made in KHRC's sole discretion.

I. Reporting Requirements

Beginning with the first business day of the month following an award and/or loan being made to an applicant and continuing each month thereafter, the recipient shall submit, in writing, monthly status reports to KHRC until the

development is completed and all funds have been expended. The status report should detail the use of funds to date, along with a self-assessment comparing that use with the recipient's proposed use from its original application to KHRC. The status report shall include an evaluation of the housing activities to date as well as the status of construction and the nature and reasons for any changes in the activities. A monthly status report should be filed even if there has been no progress or activity from the previous month.

If a recipient uses funds for single family housing development or assistance, the applicant must implement a recorded recapture provision. The recapture provision shall require that if the homeowner sells the single-family house within a minimum of five years after the homeowner's initial occupancy, then the homeowner shall repay a prorated portion of the profit from that sale to the applicant.

If an applicant uses the funds for rental housing development, KHRC may require the applicant to record a Land Use Restriction Agreement for a period of five years in addition to the other agreements and/or loan documents required (as applicable).

When the development has been completed and all funds have been expended, recipients shall provide KHRC a final report packet including, but not limited to, proof of the required recorded documents, the accounting of funds, detail of the use of any income generated from the housing activities funded through grants within 60 days of development completion, and a summary of the continued economic development and job creation.

J. Fund Disbursement

Before funds will be disbursed by KHRC, applicants must submit a cover letter requesting the funds with proper supportive documentation, such as an invoice or contract. The funds will be distributed as a reimbursement so long as recipient is in compliance with the KHRC grant agreement and/or loan documents. Recipients can request up to 15 percent of the awarded grant funds upfront. Applicants must provide KHRC with the proper documentation throughout the project development as proof. KHRC may request additional documentation as KHRC deems necessary and may visit the development site to ensure work completion.

K. Disclosure of Relationship

Applicants must disclose any current or former KHRC employees acting as a consultant or interested party. KHRC employees cannot receive a financial gain from the funding of a project received through KHRC while employed at KHRC and for a period of two years after their employment ends.

L. Compliance Monitoring

KHRC will monitor a recipient's compliance with the applicable requirements of this RFP and any agreements or documents executed by the parties in connection with this RFP. All financial transactions of the cities or counties relevant to this RFP may be audited by KHRC, Legislative Post Audit and other agencies or agents of the State of Kansas. KHRC may withhold a portion of the grant until the project is completed.

Recipients approved for rental developments must submit tenant income information for five years. Recipients must submit the KHRC compliance form annually for the five-year compliance period, as well as any other documentation requested by KHRC.

Recipients approved for a homeownership project must submit homeowner income information upon sale, proof of the recorded five-year recapture provision, and any other documentation requested by KHRC. KHRC's expectation is that the homeownership costs are 30% or less of the household's income.

ATTACHMENT A:

RFP Income Target Guidelines

KANSAS HOUSING

Moderate Income Housing Income Range

HUD's FY 2022 Income Limits

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
150%	\$ 90,900	\$ 103,950	\$ 116,850	\$ 129,900	\$ 140,250	\$ 150,750	\$ 161,100	\$ 171,450
100%	\$ 60,600	\$ 69,300	\$ 77,900	\$ 86,600	\$ 93,500	\$ 100,500	\$ 107,400	\$ 114,300
60%	\$ 36,360	\$ 41,580	\$ 46,740	\$ 51,960	\$ 56,100	\$ 60,300	\$ 64,440	\$ 68,580

Based upon HUD's FY 2022 State Income Limits

**The Moderate Income Housing program is intended for households who do not qualify for other housing resources that are restricted to lower incomes. These funds are not intended to substitute housing resources specified for lower incomes. Therefore, if a community needs to develop housing for a population that includes households below 60% of AMI, KHRC has the right to make an exception on a circumstantial basis.*

ATTACHMENT B:

**KANSAS MODERATE INCOME HOUSING RFP
EVALUATION GUIDELINES**

KHRC and the Director of Housing will consider the following when evaluating applications for grant or loan funds under the Kansas Moderate Income Housing (MIH) RFP:

1. Overall Application

- a. Thoroughness of application – application completed in its entirety, questions thoroughly answered, supporting PDF documents submitted
- b. Timeliness of application submission and responses to requests for follow-up information
- c. Ability to meet minimum RFP requirements

2. Project Information

- a. Comprehensiveness of project description and organizational structure
- b. Ability to utilize Moderate Income Housing Program funds
- c. Housing development experience and qualifications
- d. For applicants who have an award history with KHRC, consideration will be given in part based on the applicant's history, experience, loan or grant administration activity and compliance with the relevant programs
- e. Readiness to proceed
- f. Previous responsiveness to requests for information
- g. Evidence of collaboration with community stakeholders

3. Project Plan

- a. Thoroughness and timeliness of project plan including the development timeline, completeness of sketches and renderings, and strength of the rental operating proforma, if applicable.
- b. Indication of target market and anticipated pricing for housing
- c. Prioritizes moderate income housing needs of community

4. Source of Funds

- a. Specifically identified sources and intended use of funds, including allocation of expenditures, and expected outcomes
- b. KHRC's analysis of efficiency and impact of funds on housing and economic development in community

5. Housing Needs Analysis or Survey of the Community

- a. Clear, quantifiable housing needs identified for the target community

6. Community Support

- a. Ability to demonstrate community support through the resolution from the governing body

7. Accessibility Certification

- a. Included, completed, and signed

8. RHID (If applicable)

- a. Ability to effectively and efficiently combine an RHID and an MIH award

9. Development Team Information

- a. Submission of full development team information, including procurement information and resumes

10. Additional Development Information

- a. Status of site control and zoning; complete legal description

11. Leveraged Funds

- a. Specifically identifies sources and values of leveraged funds
- b. Proportion of leveraged funds compared to requested MIH funds
- c. Requesting MIH funds as a loan or grant

12. Job Creation and Economic Development

- a. Urgency of housing need, specifically areas of significant economic development or show a difficulty filling employment positions due to a lack of housing stock
- b. Community's response to housing need to date
- c. Existing community resources available to address housing needs in the future

13. Energy Certification

- a. Included, complete, and signed

14. Loan Request

- a. Availability of proposed funding stream as a repayment source
- b. Value of other proposed collateral
- c. Experience with similar projects/ loans

ATTACHMENT C:

ACCESSIBILITY REQUIREMENTS

Introduction

Two statutory authorities related to accessibility apply to housing developed with these resources.

Fair Housing Act Design Requirements – Fair Housing Amendments Act of 1988

The accessibility requirements of the Fair Housing Act apply to “covered multifamily dwellings” in buildings of four or more units that are/were first occupied after March 13, 1991, regardless of the funding source. Ground floor units and units served by an elevator must be designed and constructed in accordance with the [Fair Housing Act Design Manual](#).

Kansas Accessibility Requirements at K.S.A 58 Article 14

The requirements of this Kansas statute apply to buildings of one, two or three units (single family, duplex, triplex) that are constructed with public financial assistance, including grant assistance from state funds, state tax credits, state loan guarantees or federal funds administered by a state agency.

Design and construction standards.

- (a) Dwelling shall be designed and constructed to have at least one accessible entrance on an accessible route. If the entrance is served by a ramp, the ramp shall have a maximum slope not to exceed a ratio of one inch rise to every 12 inch horizontal run and have a level landing at the top and bottom of each run.

Accessible entrance doors and doorways shall have a minimum clear opening of 32 inches. The accessible entrance may be any entrance at the front, side, back or garage of the dwelling that is served by an accessible route. The accessible route shall be no less than 36 inches wide with a slope not to exceed a ratio of one inch rise to every 20 inch horizontal run. If a patio door serves as an accessible entrance, a standard six-foot sliding patio door assembly shall be deemed to be sufficient to comply with the requirements of this subsection. The threshold of such doors shall not exceed 1/2 inch or, in the case of a sliding door, 3/4 inch.

- (b) All doorways located on the same floor on which the accessible entrance is located within the dwelling intended for user passage within the dwelling shall be sufficiently wide to allow passage by persons using wheelchairs. Except for doors serving closets having less than 15 square feet in area, all doors located on the same floor on which the accessible entrance is located which are intended for user passage shall provide a minimum 32-inch clear opening with the door open 90 degrees measured between the face of the door and the doorstop.

- (c) An accessible route located on the same floor on which the accessible entrance is located shall be designed and constructed in such a manner that a 36-inch wide route is provided with a slope not to exceed a ratio of one inch rise to every 20 inch horizontal run. Such route shall have ramped or beveled changes at door thresholds. Beveled edges of such thresholds shall not exceed 1/2 inch or, in the case of a sliding door, 3/4 inch.
- (d) In bathrooms located on the same floor on which the accessible entrance is located, the walls at the bathtub, shower and toilet shall be reinforced so that grab bars may be installed at a later date, if needed. Such reinforcement shall be sufficient enough to support a sheer force of 250 pounds.
- (e) Light switches, electrical outlets, thermostat controls and other controls located on the same floor on which the accessible entrance is located shall be placed so that a person using a wheelchair can access the controls using either a forward or sideward approach. Such controls shall be placed no less than 15 inches nor more than 48 inches from the floor in the case of a forward approach. Such controls shall be placed no less than nine inches nor more than 54 inches from the floor in the case of a sideward approach. If multiple controls serve the same elements, only one need be accessible.

Not applicable to certain dwellings. The provisions of this act shall not apply to any dwelling which is owner-occupied or which is under contract for occupation by the owner.

ATTACHMENT D:

Required Documents Checklist

KHRC has multiple resources available this funding round. Projects utilizing multiple resources will need to submit the appropriate required documentation as outlined below.

