HLC Housing OneStop

Sponsor User Guide

Sponsor Admin & Sponsor Standard User

Executive Office of Housing & Livable Communities
Commonwealth of Massachusetts

June 2026

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MODULE 1 – USER REGISTRATION AND LOGIN

1. Introduction

This user guide is intended exclusively for Sponsor organizations using the **EOHLC Housing OneStop** portal. Separate user guides exist for **Quasi-Governmental** and Consultant users, whose workflows, permissions, and system access differ from those described here.

Throughout this guide, all instructions, screenshots, and role references apply to Sponsor Admins and Sponsor Standard Users only. This module covers everything a new sponsor user needs to know to register for and log in to the portal.

The **Housing OneStop** portal is built on the Salesforce platform and serves as the central system through which sponsor organizations apply for and manage housing development funding from **EOHLC**.

Key Facts

- Access is managed through **MyMassGov**, the Commonwealth's secure single sign-on (SSO) identity platform.
- All users must create and verify a **MyMassGov Business Account** before using the portal.
- Registration is a one-time activity divided into two phases.
- **Phase A** — create a **MyMassGov Business Account**, verify email, set a password, and configure **MFA**.
- **Phase B** — complete the **Housing OneStop** portal four-step registration (personal details, org type, org affiliation, and role).
- Users who already hold a valid **MyMassGov Business Account** can skip **Phase A** and proceed directly to Section 4: Logging In.

1.1 Understanding User Roles and the Approval Workflow

The portal uses a two-tier approval model. The role you select at registration determines how your access request is reviewed.

Role	Description
Sponsor Admin	First person from an organization to register. Carries full administrative privileges: manage users, submit applications, oversee all project records. Registration reviewed and **approved** directly by **EOHLC**.
Sponsor Standard User	Every subsequent user from the same organization. Can create, view, and edit applications they are assigned to — no **user management** privileges. Registration is reviewed and **approved** by the organization's existing **Sponsor Admin**.

Important: If you are the first person from your organization to register in **Housing OneStop**, you must select **Sponsor Admin** — even if you do not intend to perform admin duties long-term. Every organization requires at least one **approved Sponsor Admin** before any Sponsor Standard Users can be registered, because Standard **User registration** requests are reviewed and **approved** by the **Sponsor Admin**, not by **EOHLC**. If someone from your organization has already registered and been **approved** as a **Sponsor Admin**, select **Sponsor Standard User** instead. Your request will then be routed to your organization's **Sponsor Admin** for approval.

1.2 Sponsor Standard User — Capabilities and Access

Sponsor Standard Users share most of the same capabilities as a Sponsor Admin within the portal. The key differences are limited to user management and organization administration — Standard Users cannot approve or manage other users, and their project access is scoped to records they are explicitly assigned to. The following describes what Standard Users can and cannot do.

What Sponsor Standard Users Can Do

- **Start a new Pre-Application independently** — Standard Users can create Pre-Applications from scratch from any Active Funding Round, without needing assignment or approval from a Sponsor Admin.
- **Edit Pre-Applications and Full Applications assigned to them** — Standard Users can view, edit, resume, clone, submit, and generate PDFs for any Pre-Application or Full Application that a Sponsor Admin has explicitly assigned them to.
- **Manage documents** — view, upload, download, delete, categorize, preview documents, and add notes on their assigned projects.
- **Create and manage requisitions** — create, edit, delete, and view requisitions on projects they are assigned to.
- **View and manage closing activities** — view, download, edit, and upload the financing summary, and request closing initiation on assigned projects.
- **View funding rounds, funding sources, and contacts** — read-only access to Funding Rounds and Funding Sources; can create, view, and edit contacts.

What Sponsor Standard Users Cannot Do

- **Access User Management** — Standard Users cannot view the User Management tab, approve or reject incoming registration requests, assign or remove users from projects, or activate/deactivate other users.
- **Access projects not assigned to them** — Standard Users can only access Pre-Applications and Full Applications they created themselves or that a Sponsor Admin has explicitly assigned them to. They cannot view or edit other projects in the organization.
- **Edit the organization profile** — Standard Users can view the organization's details but cannot edit them. Only Sponsor Admins can update the organization's name, address, Tax ID, or other registered information.
- **Delete Pre-Applications or Full Applications** — neither Sponsor Admins nor Standard Users can delete Pre-Applications or Full Applications in the portal. Standard Users can edit and submit but not permanently remove them.

1.3 Role Permission Matrix

The table below summarises all portal actions available to Sponsor users. ✓ = permitted for that role. A blank cell means the action is not applicable or not available to that role.

Action	Sponsor Admin	Sponsor Standard User
Funding Rounds		
View Funding Round	✓	✓

Funding Sources		
View Funding Sources	✓	✓
Projects		
Add Project	✓	✓
View Project	✓	✓ (assigned only)
Edit Project	✓	✓ (assigned only)
Request Project Closing Initiation	✓	✓
Documents		
View / Upload / Download / Delete / Categorize / Preview Documents, Add Notes	✓	✓
User Registration		
Create / Edit / View User Registration, Edit User Profile	✓	✓
Approve/Reject User Registration	✓	
User Management (Admin only)		
View Users in the Organization	✓	
Approve/Reject Standard User Registration	✓	
Assign / Remove User to/from Project	✓	
Activate / Deactivate User in the Organization	✓	
Pre-Applications		
Create / Edit / View / Clone / Resume / Submit / Generate PDF	✓	✓
Delete Pre-Application		
Full Applications		
Create / Edit / View / Clone / Resume / Submit / Generate PDF	✓	✓
Delete Full Application		
Organization		
View / Search Organization	✓	✓
Create / Edit Organization	✓	
Contacts		
Create / View / Edit Contacts	✓	✓
Requisitions		
View / Create / Edit / Delete Requisitions	✓	✓
Closing		
View / Download / Edit / Upload Financing Summary	✓	✓
Request Closing Initiation	✓	✓

2. Phase A – Creating Your MyMassGov Business Account

MyMassGov is the Commonwealth of Massachusetts secure authentication platform. It manages your identity, verifies your credentials, and enforces **Multi-Factor Authentication** to protect access to government systems.

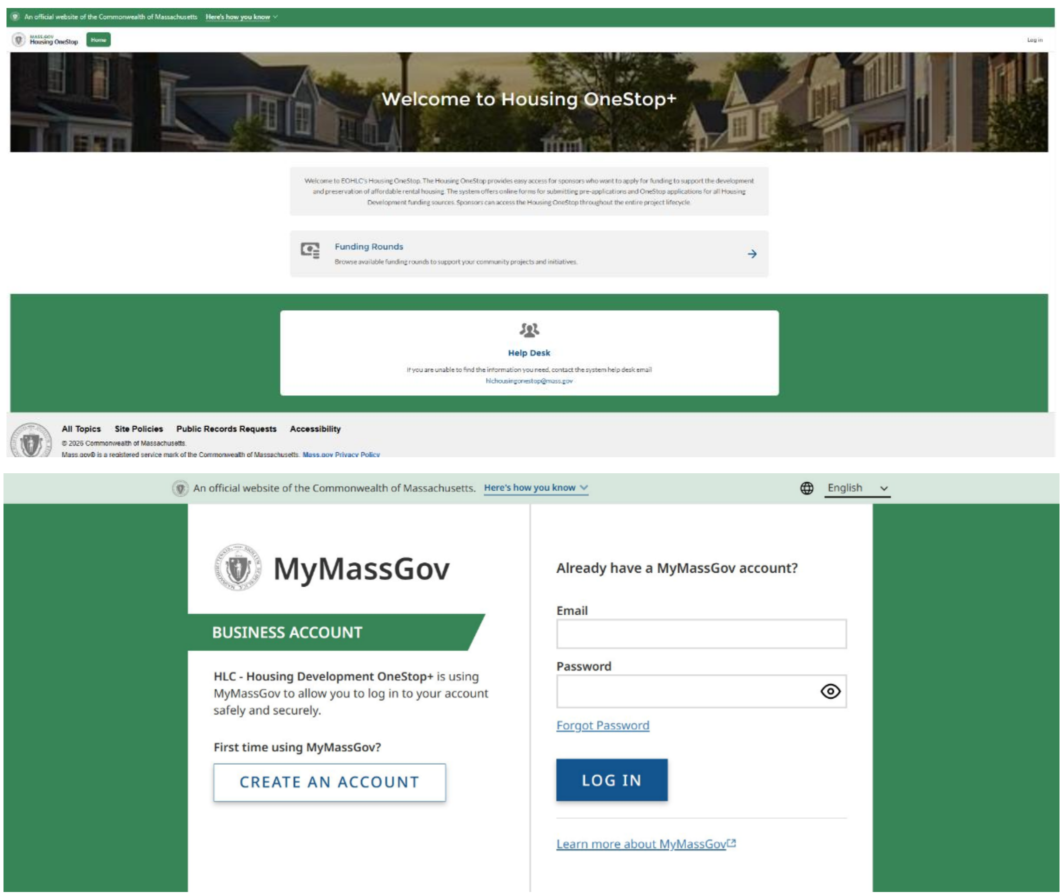
> **Note:** If you already have a **MyMassGov Business Account**, skip this phase entirely and proceed to Section 4: Logging In.

2.1 Navigating to the Login Page

The **MyMassGov** login page appears automatically when you click the Log In link on the **Housing OneStop home** page. It is divided into two panels — left for new users, right for returning users.

Steps

1. Open a supported browser (Google Chrome, Microsoft Edge, Firefox, or Safari) and navigate to the **Housing OneStop** portal URL provided by **EOHLC**.
2. Click the Log In link at the top-right corner of the portal **home** page. You will be redirected to the **MyMassGov** login page.
3. Click the **CREATE AN ACCOUNT** button in the left panel to begin registration.

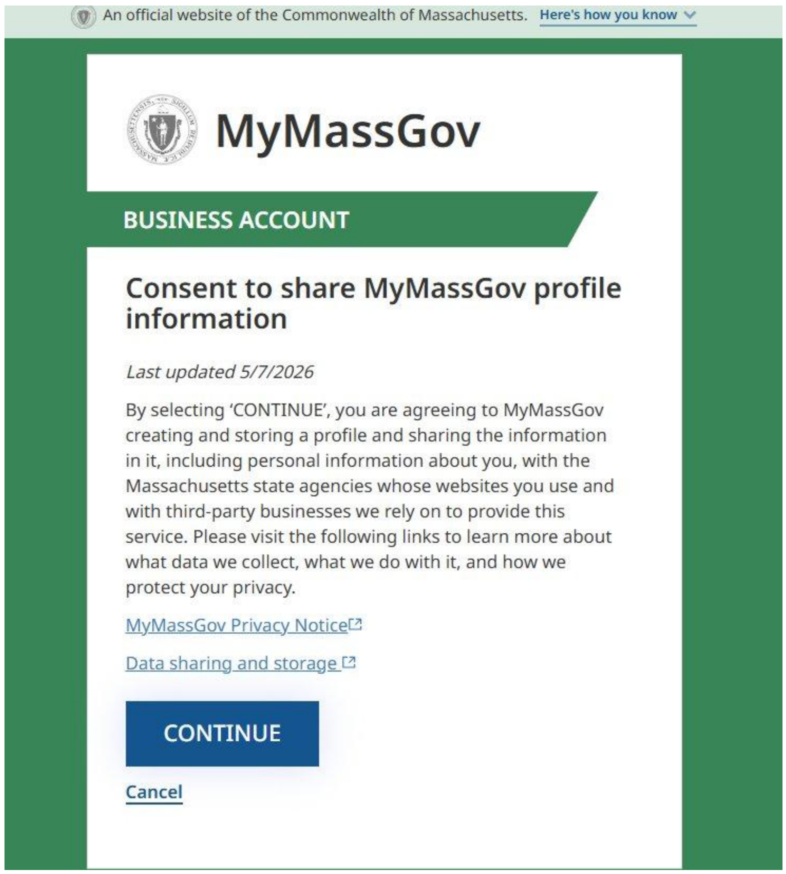


2.2 Consenting to Share Profile Information

After clicking **Create an Account**, **MyMassGov** displays a consent screen. You must accept this consent to proceed — it is a one-time, required step for all new account holders.

Steps

1. Read the consent notice in full. It explains what information is collected, how it is stored, and with whom it may be shared.
2. Optionally, click the **MyMassGov** Privacy Notice link or the Data sharing and storage link for full details.
3. Click CONTINUE to proceed. Click Cancel if you do not wish to continue.



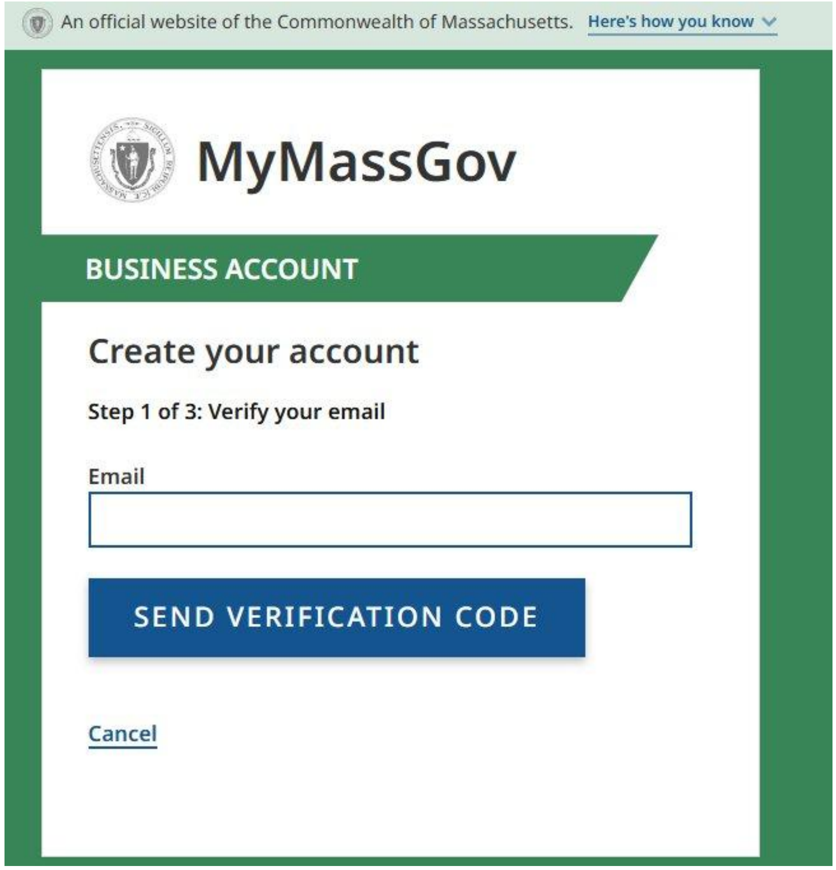
2.3 Verifying Your Email Address (Step 1 of 3)

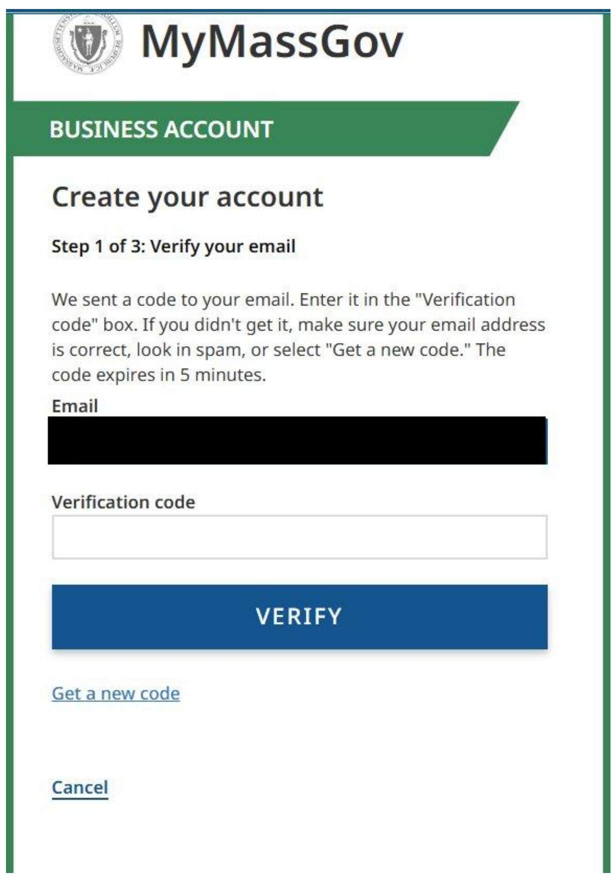
The first of three account creation steps requires you to verify your email address. **MyMassGov** sends a one-time six-digit verification code to confirm you own the address.

Important: The verification code expires in five minutes. Do not close the browser tab while waiting for the email.

Steps

1. Enter the email address you want to use for your **MyMassGov** login in the Email field. This address will also serve as your username.
2. Check your inbox for a six-digit verification code from **MyMassGov**. If not received, check your spam or junk folder.
3. Enter the six-digit code in the Verification code field.
4. Click VERIFY to confirm your email. If the code has expired or was not received, click Get a new code to request a fresh one.


An official website of the Commonwealth of Massachusetts.
Here's how you know
MyMassGov
BUSINESS ACCOUNT
Create your account
Step 1 of 3: Verify your email
Email
SEND VERIFICATION CODE
Cancel


MyMassGov
BUSINESS ACCOUNT
Create your account
Step 1 of 3: Verify your email
We sent a code to your email. Enter it in the "Verification code" box. If you didn't get it, make sure your email address is correct, look in spam, or select "Get a new code." The code expires in 5 minutes.
Email
[redacted]
Verification code
VERIFY
Get a new code
Cancel

2.4 Adding Your Account Details (Step 2 of 3)

Once your email is verified, provide your name. The Email field is pre-filled and read-only at this stage.

Steps

1. Enter your first name in the First Name field and your last name in the Last Name field (both required).
2. Click CONTINUE to proceed to password setup.

2.5 Setting Up Your Password (Step 3 of 3)

Set a secure password that complies with **MyMassGov**'s complexity requirements.

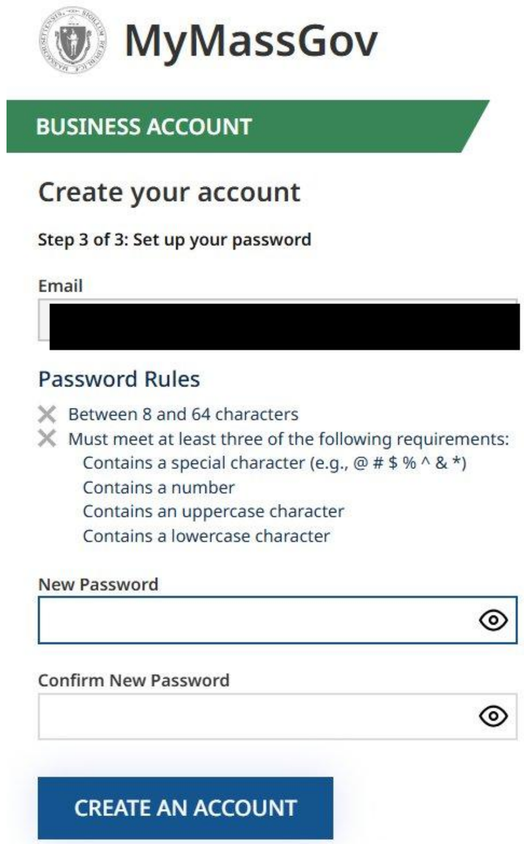
Password Requirements

- Between 8 and 64 characters in length.
- Must satisfy at least three of the following four conditions:
    - Contains a special character (e.g. @, #, $, %, ^, &, *)
    - Contains at least one number
    - Contains at least one uppercase letter
    - Contains at least one lowercase letter

Steps

1. Review the password rules displayed on the screen.
2. Enter your chosen password in the New Password field. Click the eye icon to reveal characters as you type.
3. Re-enter the same password in the Confirm New Password field.
4. Click **CREATE AN ACCOUNT**. **MyMassGov** will validate the password and, if compliant, create your account and proceed to **MFA** setup.

Tip: Store your password securely using a trusted password manager. Avoid reusing passwords across multiple platforms.



2.6 Setting Up Multi-Factor Authentication

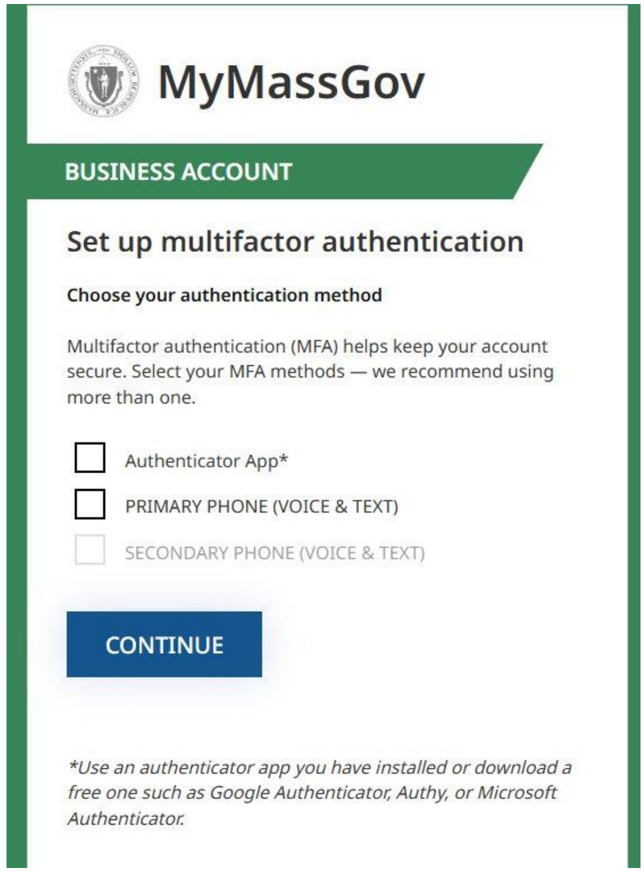
Multi-Factor Authentication (**MFA**) is required for all MyMassGov Business Accounts. During setup you choose one or more verification methods. Configuring at least two methods is strongly recommended so you have a backup option.

Available MFA Methods

- **Authenticator App** — uses a mobile app such as Microsoft Authenticator to generate a time-based six-digit code. Most secure option; does not depend on phone signal or SMS delivery.
- **Primary Phone** (Voice and Text) — a one-time code sent via SMS or automated voice call to your registered **primary phone** number.
- **Secondary Phone** (Voice and Text) — an optional backup phone number. This option becomes available only after **Primary Phone** is selected.

Steps

1. On the Choose your authentication method screen, check the box next to each **MFA** method you want to enable. Selecting more than one is recommended.
2. Click CONTINUE. If you selected a phone-based method, proceed to Section 2.7 to link your phone number.



2.7 Linking Your Phone Number for MFA

If you selected **Primary Phone** or **Secondary Phone** as an **MFA** method, you will be prompted to link a phone number to your account. This number will be used to deliver verification codes on every subsequent login.

Steps

1. On the Link your phone number screen, confirm the Country Code is correct. For US numbers, the default United States (+1) is correct.
2. Enter your phone number in the Phone number field.
3. Select your preferred delivery method — Text Me (SMS) or Call Me (automated voice call).
4. Click **SEND VERIFICATION CODE**. A six-digit code will be sent to your phone immediately.
5. Enter the code in the Enter code field.
6. Click VERIFY. Once verified, your phone number is linked and **MFA** setup is complete.

> **Note:** If you do not receive the code within a few minutes, click Get a new code. Verify that your phone can receive SMS messages or calls and that the number including area code was entered correctly.

Once **MFA** is configured, your **MyMassGov Business Account** is fully created. The system will automatically redirect you to the **Housing OneStop** portal to complete **Phase B**.

3. Phase B – Completing the Housing OneStop Portal Registration

After your **MyMassGov Business Account** is created and **MFA** is configured, you will be automatically redirected to the **Housing OneStop** portal. A four-step wizard links your **MyMassGov** account to your organization and assigns you the appropriate access role.

- A progress indicator at the top of each screen shows your current step: Account → Org Type → Organization → Preview.
- All four steps must be **completed** before your registration can be **submitted**.

3.1 Step 1 of 4 – Creating Your Portal Account

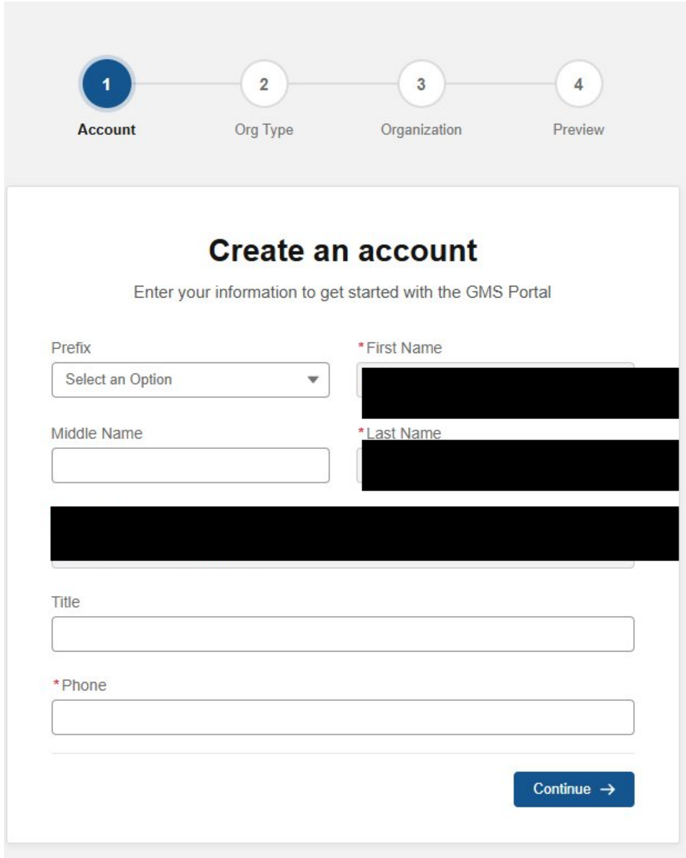
This step collects your personal contact information for your portal user profile. Fields marked with an asterisk are mandatory.

Fields to Complete

- Prefix — optional; select a title from the dropdown (e.g. Mr., Ms., Dr.).
- First Name and Last Name — both required.
- Middle Name — optional.
- Job Title — required; enter your current position or role.
- Phone Number — required; enter your direct contact number.
- Email Address — pre-filled from your **MyMassGov** account; read-only and cannot be changed here.

Steps

1. Complete all required fields on the Account screen.
2. Click Next to advance to Step 2.



3.2 Step 2 of 4 – Selecting Your Organization Type

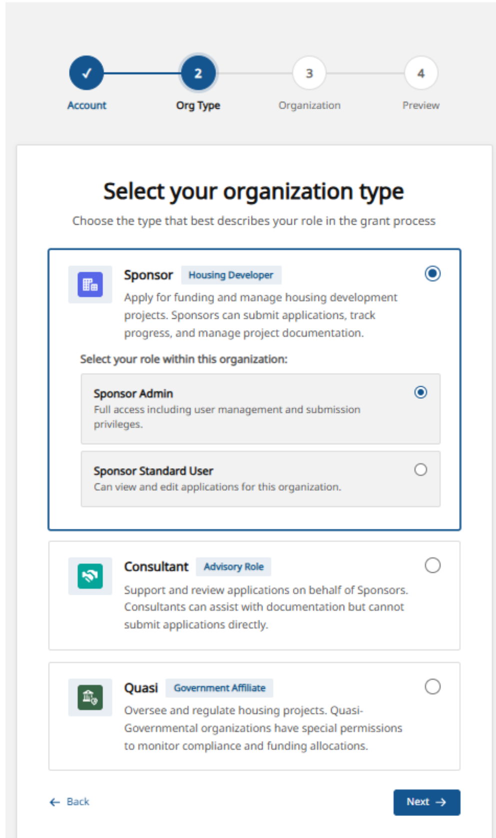
Select the type of organization you belong to. This selection determines which organizations are available to you in Step 3.

Available Organization Types

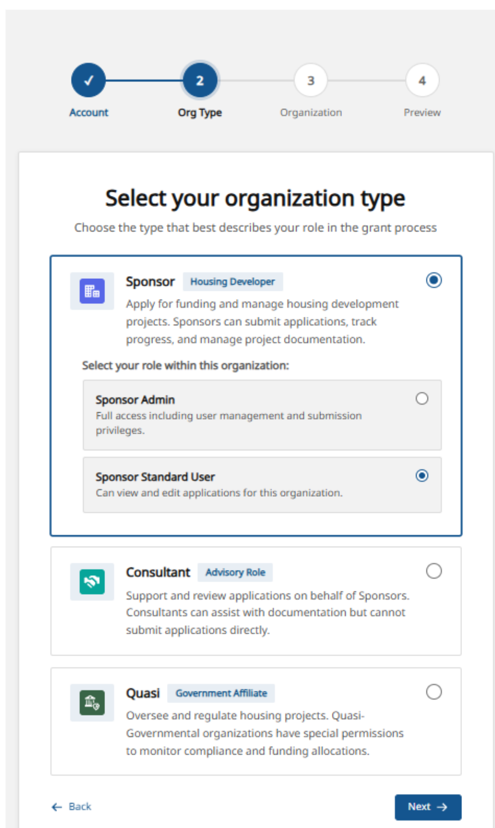
- Sponsor — a developer, non-profit, or housing authority submitting applications for housing development funding.
- **Quasi-Governmental** — a public agency or quasi-public body acting in a funding or review role.
- Consultant — a third-party advisor, architect, or specialist engaged to support a sponsor's application.

Steps

1. Select **Sponsor** as your organization type. This guide applies to Sponsor users only, so always choose Sponsor here.
2. Under **Select your role within this organization**, choose your role. You must select either **Sponsor Admin** or **Sponsor Standard User** before you can continue.
3. Click Next to advance to Step 3.



Selecting the Sponsor Admin role.



Selecting the Sponsor Standard User role.

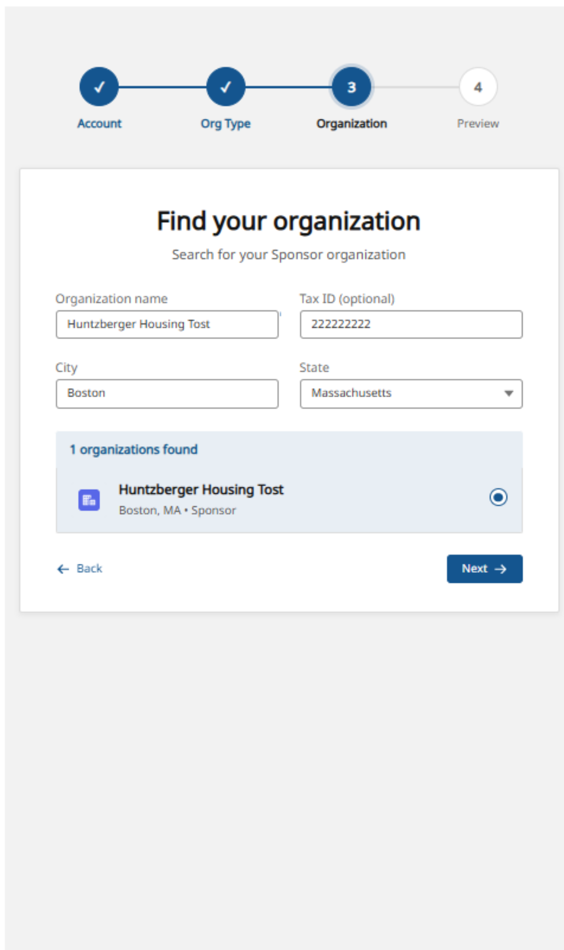
3.3 Step 3 of 4 – Finding or Requesting Your Organization

Link your portal account to your organization. You can either search for an existing organization already registered in the system or request a new one to be created.

Option A – Searching for an Existing Organization

1. Enter your organization's name in the search field. The system will return matching records from the portal's database.
2. Click on the correct result to select your organization.
3. Select your role within the organization — **Sponsor Admin** or **Sponsor Standard User**.
4. Click Next to proceed to Step 4.

Note: Sponsor Standard Users typically use this option. They search for and select their organization, which has already been registered by a Sponsor Admin. (Sponsor Admins registering a new organization should use Option B below.)

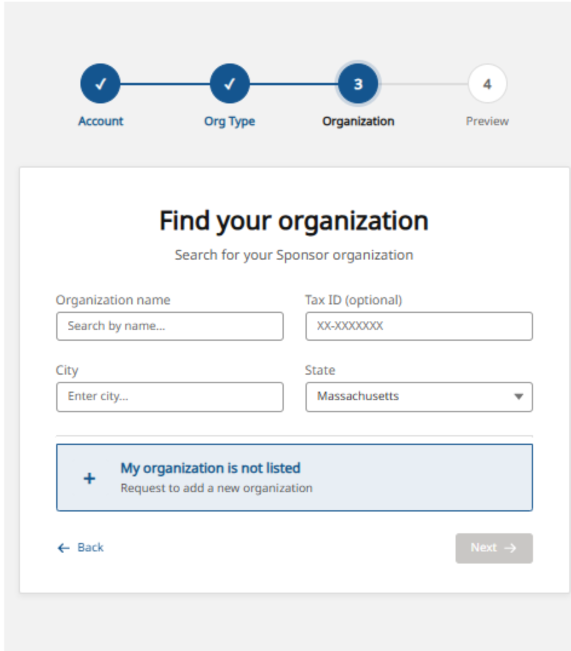


Searching for and selecting an existing organization.

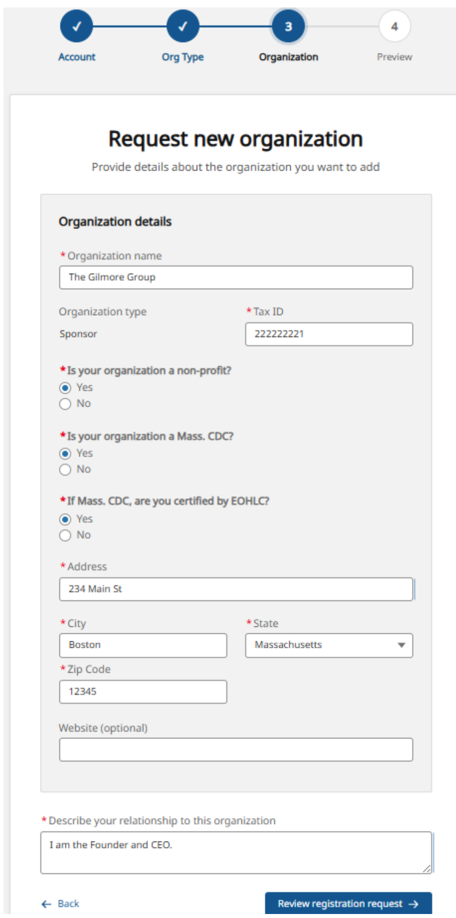
Option B – Requesting a New Organization

1. If your organization is not found in the search results, click Request New Organization.
2. Complete the organization details form, including the organization name, address, Tax ID, and organization type.
3. Select your role within the new organization — since you are the first registrant, select **Sponsor Admin**.

4. Click Next. Your request will be **submitted** to **EOHLC** for verification when you submit the registration in Step 4.



If your organization is not listed, select "My organization is not listed" to request a new one.



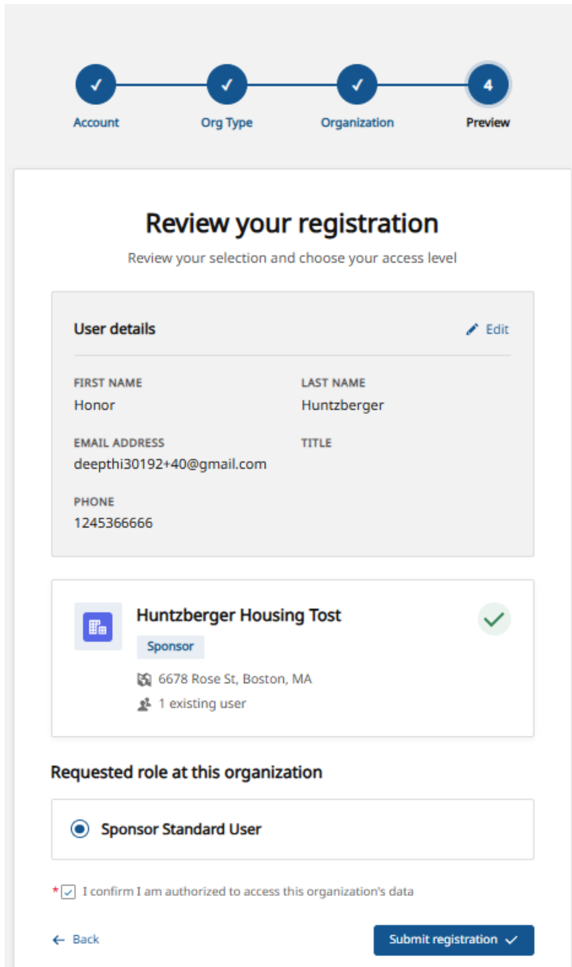
Completing the Request New Organization form (Sponsor Admin).

3.4 Step 4 of 4 – Reviewing and Submitting Your Registration

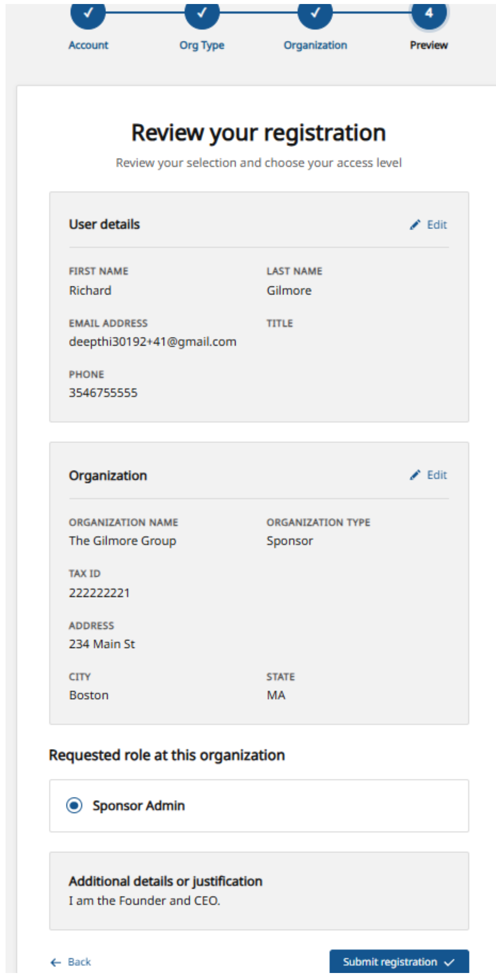
The Preview screen displays a summary of all information entered across the previous three steps.

Steps

1. Review all details carefully, including your name, contact information, organization type, organization name, and selected role.
2. If any details are incorrect, click Previous to return to the relevant step and make corrections.
3. Once all details are confirmed as accurate, click Submit to submit your registration request.



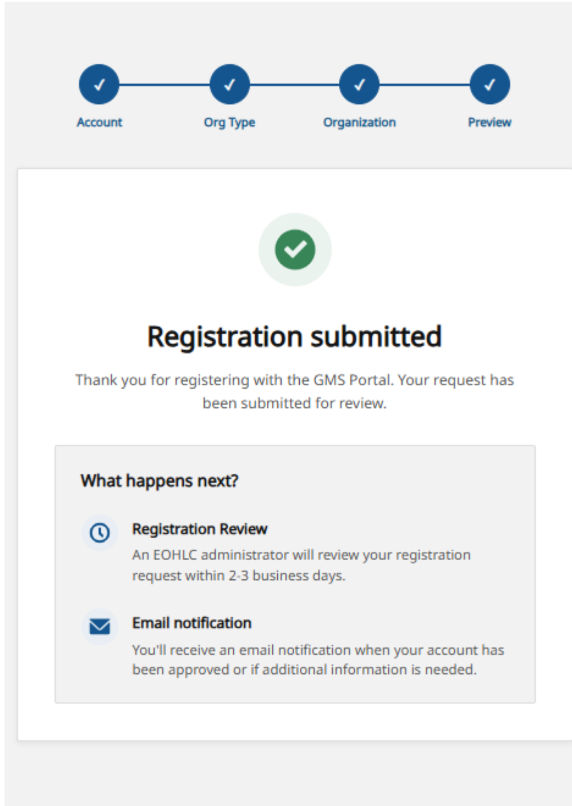
Reviewing the registration summary before submitting (Sponsor Standard User shown).



The same summary for a Sponsor Admin requesting a new organization.

3.5 What Happens After Submission

Once you submit, a confirmation screen verifies that your registration request has been received and outlines what to expect next.

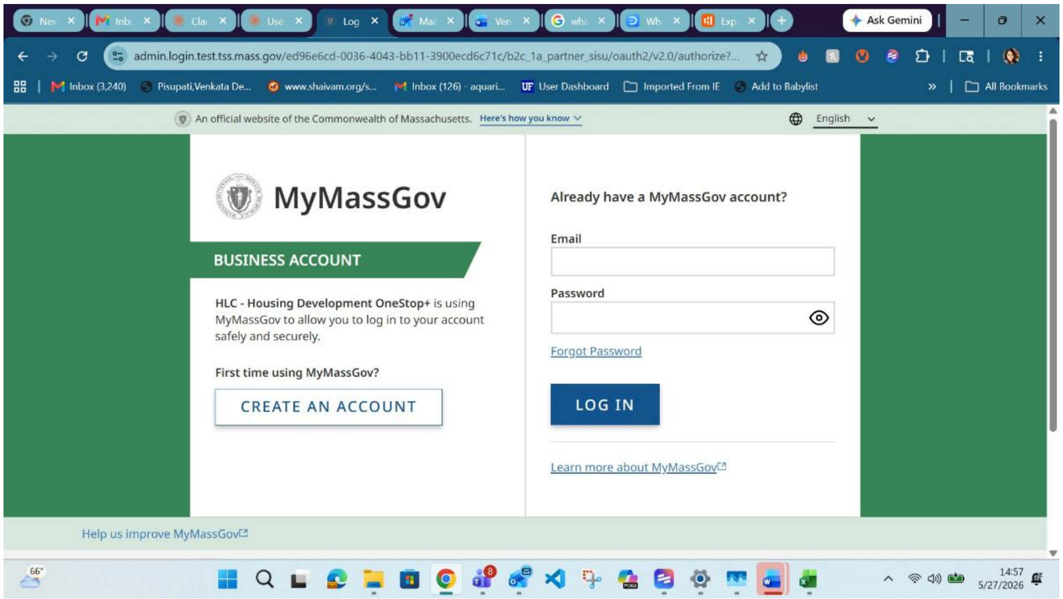


Confirmation that the registration request was submitted for review.

After submitting, the outcome depends on your selected role:

Your Role	Who Reviews
Sponsor Admin	**EOHLC**
Sponsor Standard User	Your organization's **Sponsor Admin**

Note: If no **Sponsor Admin** has yet been **approved** for your organization, your **Sponsor Standard User** request will remain pending until an admin is in place.


An official website of the Commonwealth of Massachusetts. Here's how you know
English
MyMassGov
BUSINESS ACCOUNT
HLC - Housing Development OneStop+ is using MyMassGov to allow you to log in to your account safely and securely.
First time using MyMassGov?
CREATE AN ACCOUNT
Already have a MyMassGov account?
Email
Password
Forgot Password
LOG IN
Learn more about MyMassGov
Help us improve MyMassGov

4. Logging In to Housing OneStop

Once your registration has been **approved**, you can log in to the portal at any time. The login process uses your **MyMassGov** credentials and requires **Multi-Factor Authentication** on each login.

4.1 Navigating to the Portal and Initiating Login

Steps

1. Open a supported browser and navigate to the **Housing OneStop** portal URL provided by **EOHLC**.
2. On the portal **home** page, click the Log In link at the top-right corner of the screen. You will be redirected to the **MyMassGov** login page.

4.2 Entering Your MyMassGov Credentials

Steps

1. On the **MyMassGov** login screen, enter your email address in the Email field. This is the email address you registered with.
2. Enter your password in the Password field.
3. Click Log In to proceed to **MFA** verification.

> **Tip:** If you have forgotten your password, click the Forgot Password link on the **MyMassGov** login page to initiate a password reset.

4.3 Completing Multi-Factor Authentication

After entering your credentials, **MyMassGov** will prompt you to verify your identity using your configured **MFA** method.

Steps — Authenticator App

1. Open your **authenticator app** (e.g. Microsoft Authenticator) on your mobile device.
2. Enter the current six-digit code displayed in the app into the verification field on the **MyMassGov** screen.
3. Click VERIFY to complete authentication.

Steps — Phone (SMS or Voice Call)

1. A six-digit code will be sent to your registered phone number via SMS or voice call, depending on your preference.
2. Enter the code in the verification field on screen.
3. Click VERIFY to complete authentication.

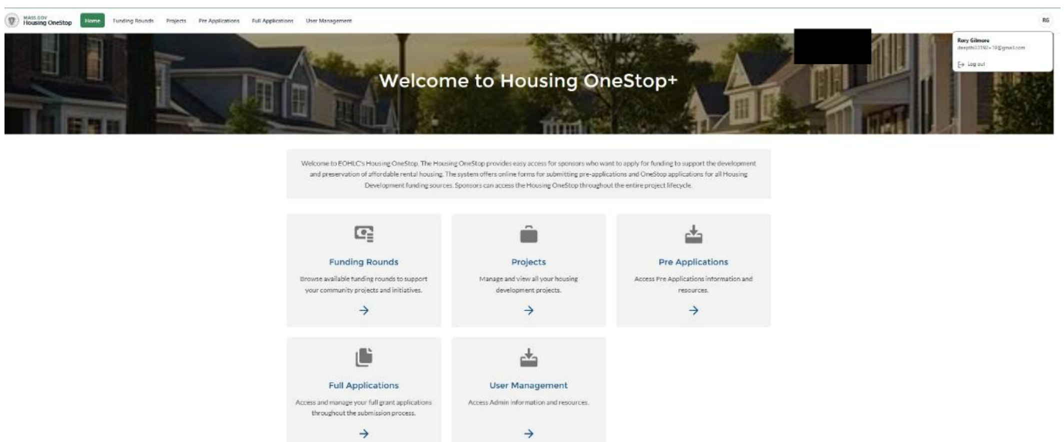
4.4 Accessing the Portal Dashboard

After successful authentication, you will be redirected to the **Housing OneStop** portal dashboard.

Dashboard Features

- Navigation Menu — top navigation bar provides access to all portal modules: **Home**, **Funding Rounds**, **Projects**, **Pre Applications**, **Full Applications**, and **User Management** (Sponsor Admins only).

- Tile-Based Quick Access — the dashboard displays five tiles that mirror the top navigation bar, each linking directly to the corresponding portal module:
  - **Funding Rounds** — browse available **funding rounds** to support your community **projects** and initiatives.
  - **Projects** — manage and view all your housing development **projects**.
  - **Pre Applications** — access **Pre-Application** information and resources.
  - **Full Applications** — access and manage your full grant applications throughout the submission process.
  - **User Management** — access admin information and resources (Sponsor Admins only).
- User Menu — at the far right of the top navigation bar, the logged-in user's initials are displayed. Clicking the initials opens a dropdown showing the user's full name and email address, along with a Log out button. Use this to log out of the portal at the end of a session.
- Help Desk Information — contact details and links for **EOHLC** technical support are displayed on the dashboard.



5. Quick Reference

5.1 Registration Process Summary

Phase A — MyMassGov Account

- Navigate to **Housing OneStop** and click Log In.
- Click **CREATE AN ACCOUNT** and consent to data sharing.
- Verify your email address with the six-digit code.
- Enter your first and last name.
- Set a compliant password and click **CREATE AN ACCOUNT**.
- Select and configure **MFA** methods (at least two recommended).
- Link your phone number if using phone-based **MFA**.

Phase B — Portal Registration

- Enter personal contact details.
- Select your organization type.
- Search for and select your organization, or request a new one.
- Review your registration summary and click Submit.

5.2 Login Process Summary

- Navigate to **Housing OneStop** and click Log In.
- Enter your **MyMassGov** email and password.
- Complete **MFA** using your **authenticator app** or phone.
- Access the portal dashboard.

5.3 Help and Support

If you encounter issues during registration or login, the following support options are available:

- **EOHLC** Help Desk — contact details are displayed on the portal dashboard. The Help Desk can assist with portal access issues, registration questions, and guidance on next steps after a **denied** registration.
- **MyMassGov** Support — for issues related to your **MyMassGov** account, password reset, or **MFA**, use the support resources available on the **MyMassGov** platform.

MODULE 2 – USER REGISTRATION APPROVAL

6. User Registration Approval

The **User Management** tab is accessible from the top navigation bar and is visible only to Sponsor Admins. It is organized into three sub-tabs, each serving a distinct function: **User Registration**, **User Management**, and **Organization Management**.

6.1 Navigating to the User Management Tab

Steps

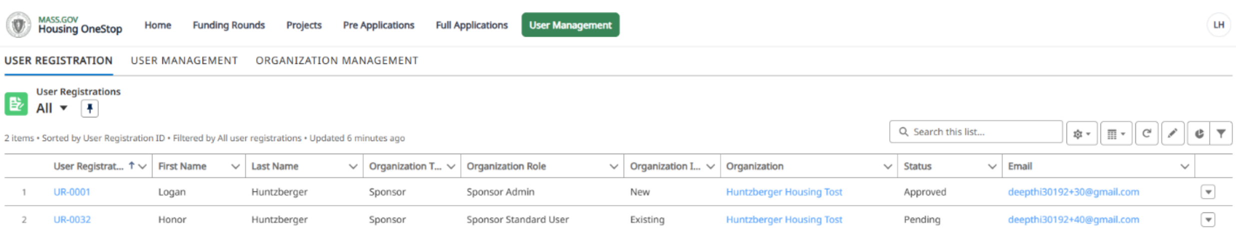
1. Log in to the **Housing OneStop** portal.
2. Click **User Management** in the top navigation bar. The tab expands to reveal three sub-tabs: **User Registration**, **User Management**, and **Organization Management**.

6.2 User Registration Sub-Tab

This sub-tab is used by Sponsor Admins to review and act on incoming **Sponsor Standard User** registration requests. Each row in the list represents an individual user's registration request.

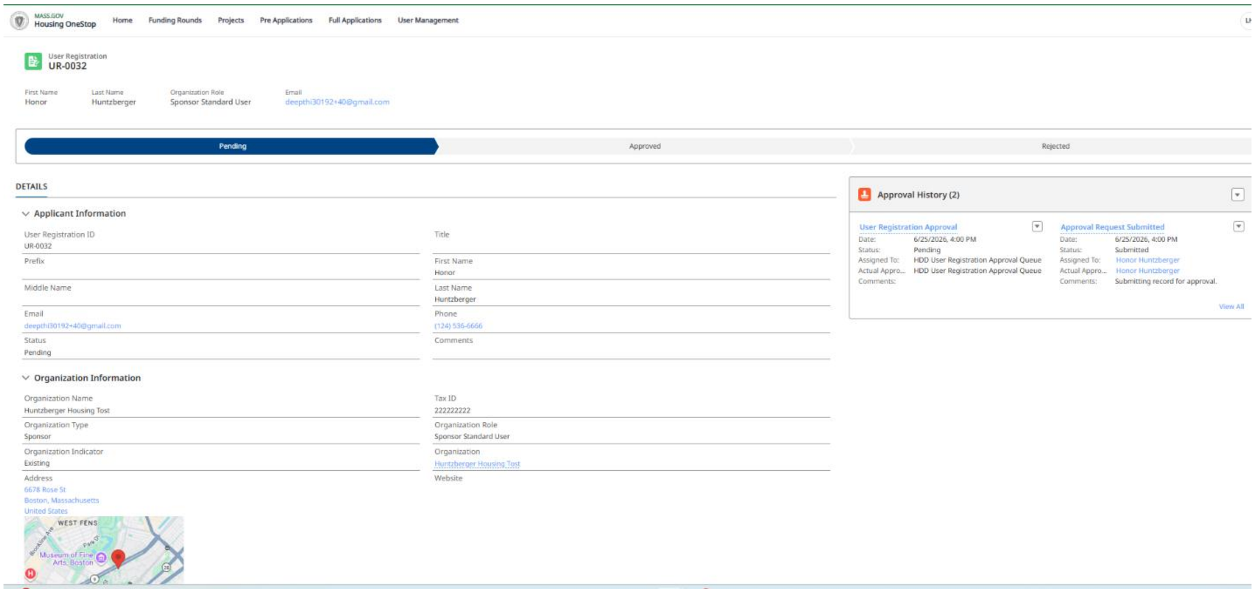
Steps to Review a Registration Request

1. Click the **User Registration** sub-tab within the **User Management** tab to display the list of pending registration requests.



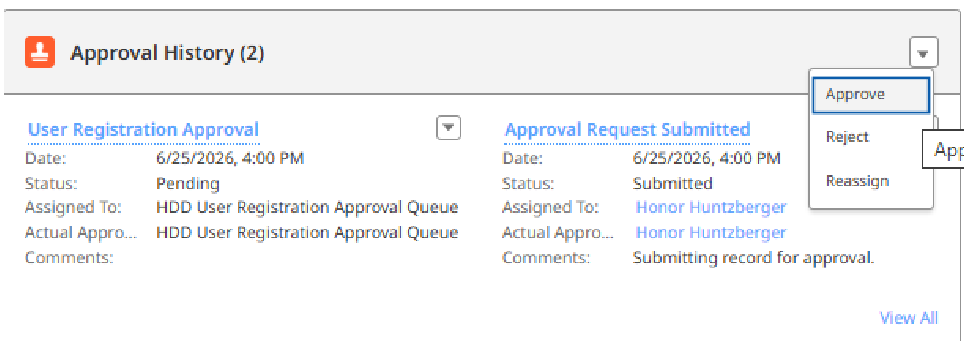
The User Registration sub-tab listing registration requests and their status.

2. Click the **User Registration** ID in the first column of the relevant row to open the full registration record. The record displays the applicant's information, organization details, approval status, and the approval history log.



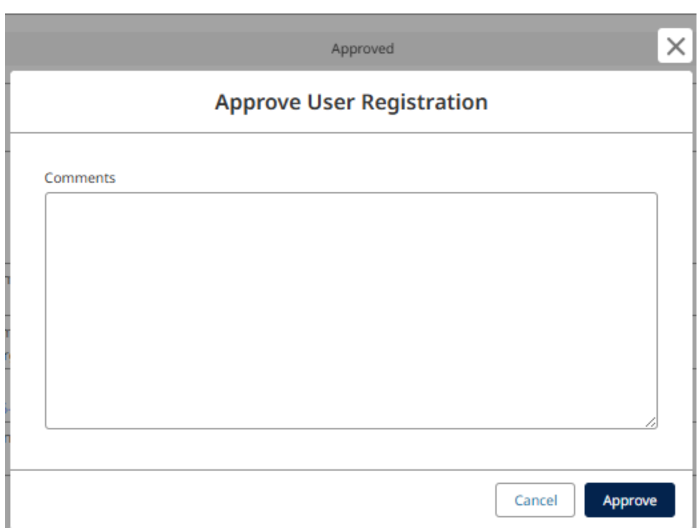
Opening a registration record to review the applicant and organization details.

3. Review the request carefully, including the applicant's name, email address, organization role, and any justification provided.
4. Click the caret icon (chevron arrow) at the far right of the registration record. A dropdown will appear with options to Approve or Deny the request.

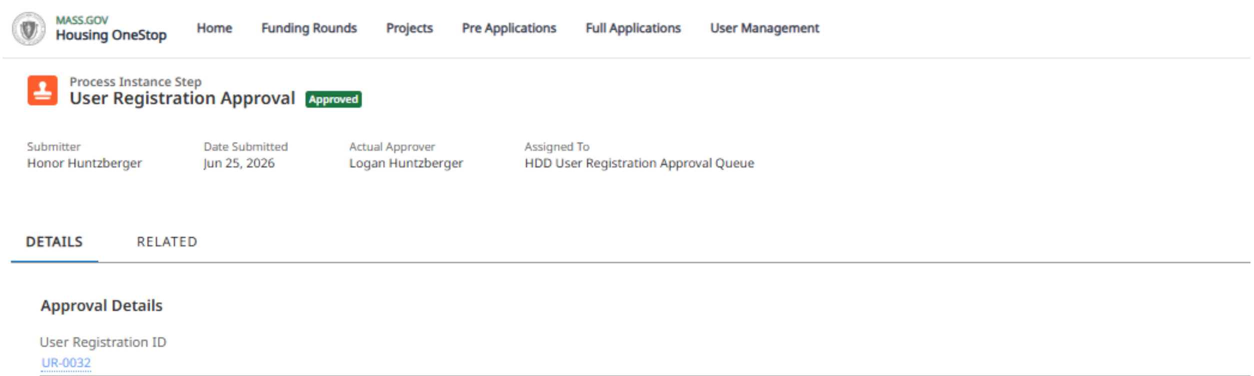


The caret menu in Approval History offers Approve, Reject, and Reassign.

5. Select the appropriate action. The system will automatically send an email notification to the applicant with the outcome.



Confirming the approval — add optional comments, then click Approve.



The approved registration step, showing the approver and submission details.

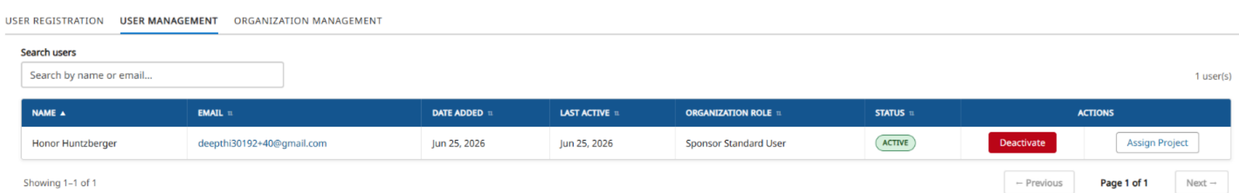
Outcomes

- **Approved** — the applicant can immediately log in and access the portal.
- **Denied** — the applicant receives a notification and may contact the **Sponsor Admin** or the **EOHLC** Help Desk for further guidance.

Note: Only Sponsor Admins have access to the **User Registration** sub-tab. If no **Sponsor Admin** has yet been **approved** for an organization, incoming **Sponsor Standard User** requests will remain in a pending state until an admin is in place.

6.3 User Management Sub-Tab

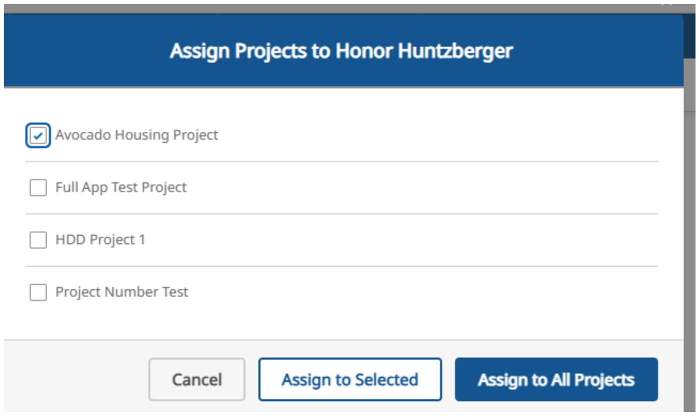
The **User Management** sub-tab lists the users that belong to your own organization — your **Sponsor Standard Users**. Each row shows the user's name, email, date added, last active date, organization role, and status. From the **Actions** column, a Sponsor Admin can assign a user to projects or deactivate their access to the portal.



The User Management sub-tab lists your organization's Sponsor Standard Users with Deactivate and Assign Project actions.

Assigning a User to Projects

- In the **Actions** column for the user, click **Assign Project**.
- In the **Assign Projects** dialog, check one or more projects and click **Assign to Selected**, or click **Assign to All Projects** to grant access to every project.
- The user immediately gains access to the selected project(s) in the portal.



The Assign Projects dialog — select specific projects or assign the user to all projects.

Deactivating a User

- To revoke a user's access, click **Deactivate** in the **Actions** column for that user.
- A deactivated user can no longer log in to the portal or access the organization's projects.
- The user's **Status** in the list updates to reflect that they are no longer active.

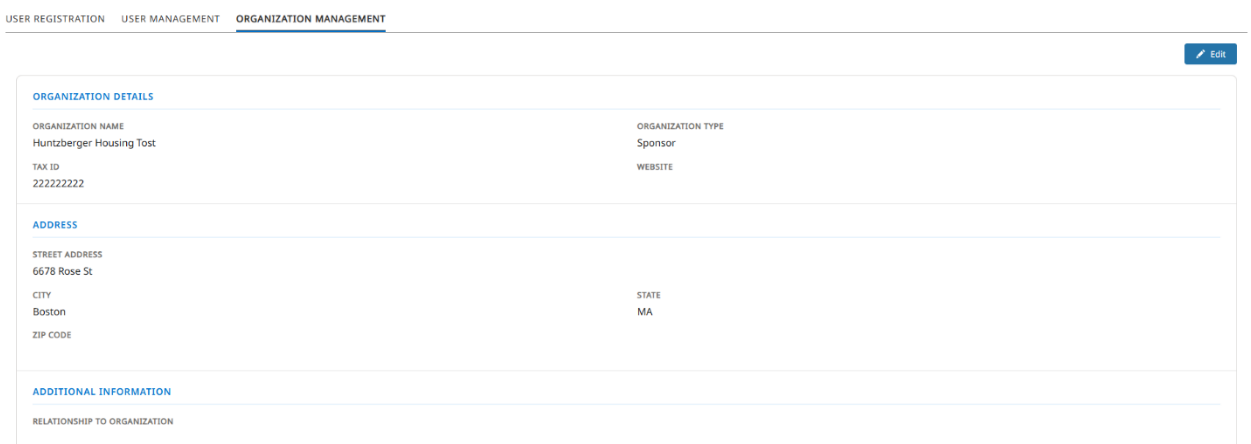
> **Note:** If no Sponsor Standard Users have registered for your organization yet, this sub-tab will display a message indicating that no users were found.

6.4 Organization Management Sub-Tab

The **Organization Management** sub-tab displays the full details of the sponsor organization as registered in the system, including the organization name, type, Tax ID, and address.

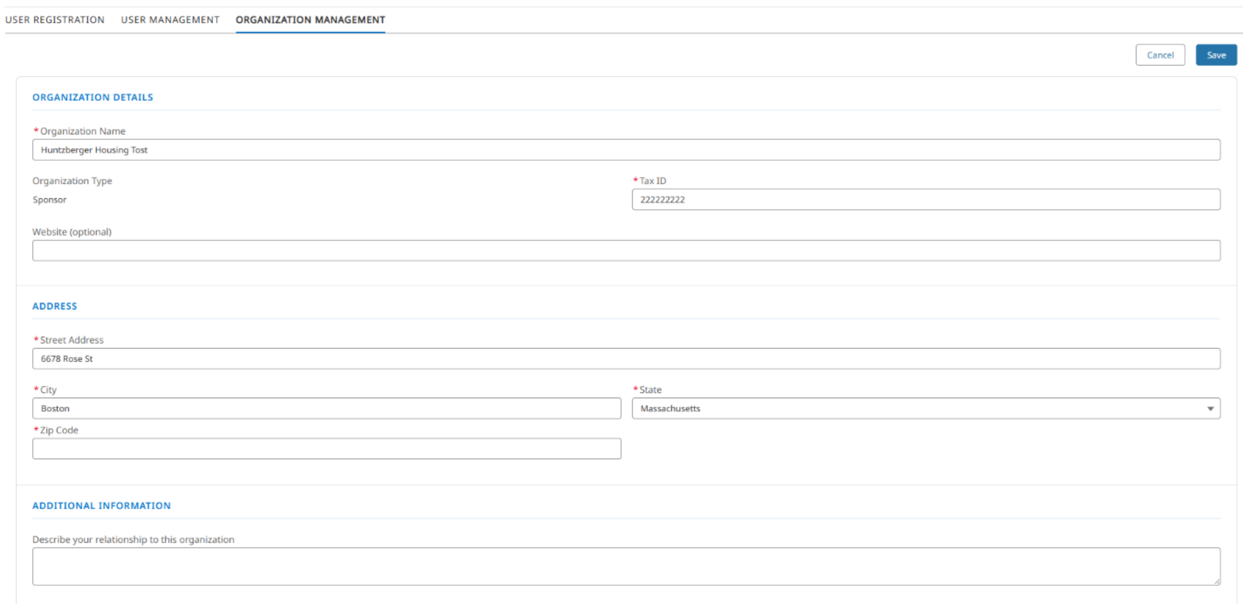
Steps to Update Organization Details

1. Click the **Organization Management** sub-tab within **User Management** to view the organization record.



The Organization Management sub-tab showing the organization's details, with an Edit button.

2. Review the displayed details to confirm they are accurate and up to date.
3. If any information needs to be corrected, click the Edit button at the top right of the screen to update the organization's record.



Editing the organization's details, then clicking Save.

Tip: Keeping organization details current is important — this information appears on grant applications and official correspondence **submitted** through the portal.

MODULE 2B – SPONSOR STANDARD USER: REGISTRATION, LOGIN, AND PORTAL ACCESS

6b. Sponsor Standard User — Registration, Login, and Portal Access

This section covers the registration and portal experience specific to Sponsor Standard Users. The registration process follows the same **Phase A** (**MyMassGov** account creation) described in Module 1, but diverges at the organization type and role selection steps. Once **approved**, the **Sponsor Standard User** has a similar portal experience to the **Sponsor Admin** but with important differences in access permissions and project visibility.

6b.1 Registration — Phase B (Portal Steps)

After completing **Phase A** (**MyMassGov** account creation and **MFA** setup), the **Sponsor Standard User** completes the four-step portal registration. Steps 1 and 2 are identical to the **Sponsor Admin** registration — entering personal details and selecting Sponsor as the organization type. Steps 3 and 4 differ as described below.

Step 2 of 4 — Selecting Organization Type

On the Select your organization type screen, three options are presented: Sponsor (Housing Developer), Consultant (Advisory Role), and Quasi (Government Affiliate). Select Sponsor and then choose the role within the organization.

- **Sponsor Admin** — full access including **user management** and submission privileges. Select this only if you are the first person from your organization to register.
- **Sponsor Standard User** — can view and edit applications for this organization. Select this if a **Sponsor Admin** already exists for your organization.

Step 3 of 4 — Finding Your Organization

After selecting **Sponsor Standard User**, the Find your organization screen appears. Search for your existing organization using the organization name, Tax ID, city, and state fields.

1. Enter your organization name in the Organization name field. You can also optionally enter the Tax ID, city, and state to narrow results.
2. Matching organizations will appear in the results list below the search fields, showing the organization name, location, and type.
3. Click the radio button next to the correct organization to select it. The Next button becomes **active** once a selection is made.
4. Click Next to advance to the Preview step.

> **Tip:** If your organization does not appear in the search results, contact your **Sponsor Admin** or the **EOHLC** Help Desk. Sponsor Standard Users cannot request a new organization — only Sponsor Admins can initiate a new organization record.

Step 4 of 4 — Reviewing and Submitting Registration

The Review your registration screen displays a summary of all information entered, including your user details, the selected organization, and your requested role.

1. Review your user details (First Name, Last Name, Email Address, Title, Phone). Click Edit next to User details if any corrections are needed.
2. Confirm the selected organization is correct, including the address and number of existing users shown.
3. Confirm the Requested role at this organization shows **Sponsor Standard User**.

4. Check the box confirming: I confirm I am authorized to access this organization's data.
5. Click Submit registration to submit the request.

After Submission

Upon submission, the Registration **submitted** confirmation screen is displayed, showing two next steps:

- Registration Review — a **Sponsor Admin** will review the registration request. The screen indicates a review timeline of 2–3 business days.
- Email notification — the **Sponsor Standard User** will receive an email notification when the account has been **approved** or if additional information is needed.

> **Note:** Unlike the **Sponsor Admin** registration (which is reviewed by **EOHLC**), the **Sponsor Standard User** registration is reviewed and actioned by the organization's existing **Sponsor Admin**. The **Sponsor Admin** can approve or deny the request from the **User Registration** sub-tab in the **User Management** tab. The **Sponsor Standard User** receives an email notification in both cases.

6b.2 Logging In

Once the **Sponsor Admin** has **approved** the registration, the **Sponsor Standard User** can log in to the portal immediately using the standard login route described in Section 4 — navigating to **Housing OneStop**, clicking Log In, entering **MyMassGov** credentials, and completing **MFA**.

6b.3 Portal Access and Navigation

The **Sponsor Standard User** portal experience is very similar to the **Sponsor Admin** experience, with one key difference: the **User Management** tab is not visible to Sponsor Standard Users. The navigation bar shows: **Home**, **Funding Rounds**, **Projects**, **Pre Applications**, and **Full Applications**.

- The **Sponsor Standard User** can create Pre-Applications and **Full Applications**, manage their own **projects**, and submit applications.
- The **Sponsor Standard User** cannot manage other users, approve or deny registrations, or access organization settings.

6b.4 Project Visibility and Access Rules

An important business rule governs which **projects** a **Sponsor Standard User** can see and work on. Project visibility differs significantly between Sponsor Admins and Sponsor Standard Users.

Sponsor Admin — Project Visibility

- Can see all **projects** created within the organization — both **projects** they created themselves and **projects** created by any other user in the organization.
- Has full access to all Pre-Applications and **Full Applications** associated with any project in the organization.

Sponsor Standard User — Project Visibility

- Can only see **projects** they created themselves.
- Can also see **projects** they have been explicitly assigned to by the **Sponsor Admin** via the User Access tab on the project record (see Section 12.6).

- **Projects** created by the **Sponsor Admin** or by other users in the organization are not automatically visible to a **Sponsor Standard User** — they must be explicitly granted access by the **Sponsor Admin**.
- A **Sponsor Standard User** can create their own project independently and the **Sponsor Admin** will be able to see and access that project.

Important: Project access for Sponsor Standard Users is not inherited from organizational membership — it must be explicitly granted per project. A **Sponsor Admin** assigns a **Sponsor Standard User** to a project in exactly the same way a consultant is assigned — by searching for the user in the User Access tab of the project record and clicking Assign Selected Users.

MODULE 3 – FUNDING ROUNDS

7. Funding Rounds

Funding Rounds are the primary entry point for sponsors seeking housing development funding through **EOHLC**. A **Funding Round** represents an open call for applications under one or more housing programs and defines the submission period.

Key Points

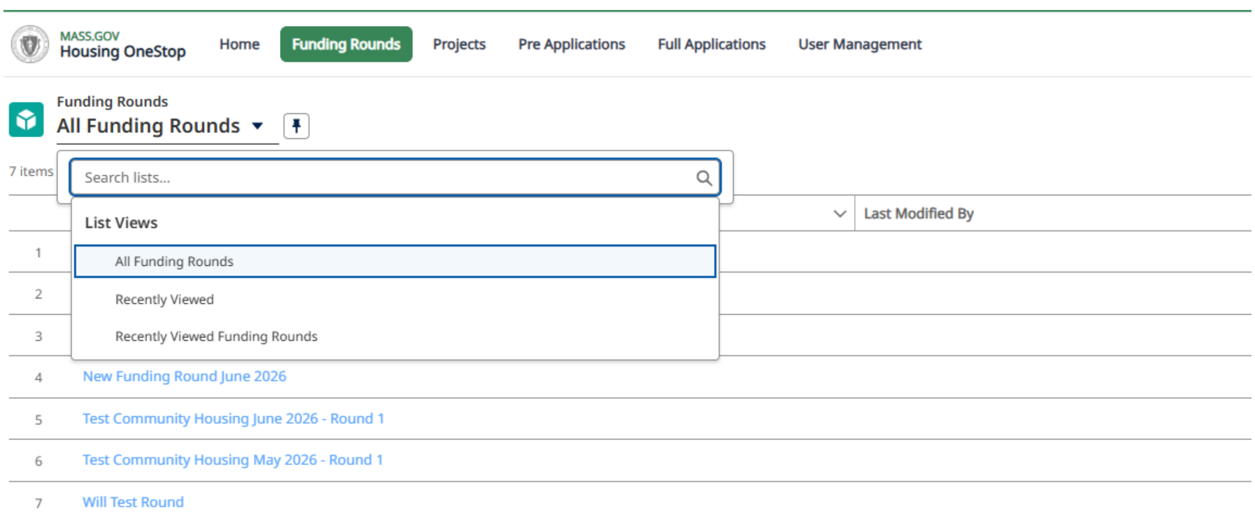
- Each **Funding Round** has a defined start date, end date, and status.
- Sponsors can only submit applications against **Funding Rounds** with an **Active** status.
- Once a **Funding Round** closes or is **cancelled**, no new applications can be **submitted** against it.
- A single **Funding Round** can accept multiple applications, provided each pertains to a different project.
- A single sponsor may submit multiple applications within the same round, as long as each is for a distinct project.

7.1 Viewing Available Funding Rounds

The **Funding Rounds** tab is accessible from the top navigation bar and is available to all logged-in sponsor users.

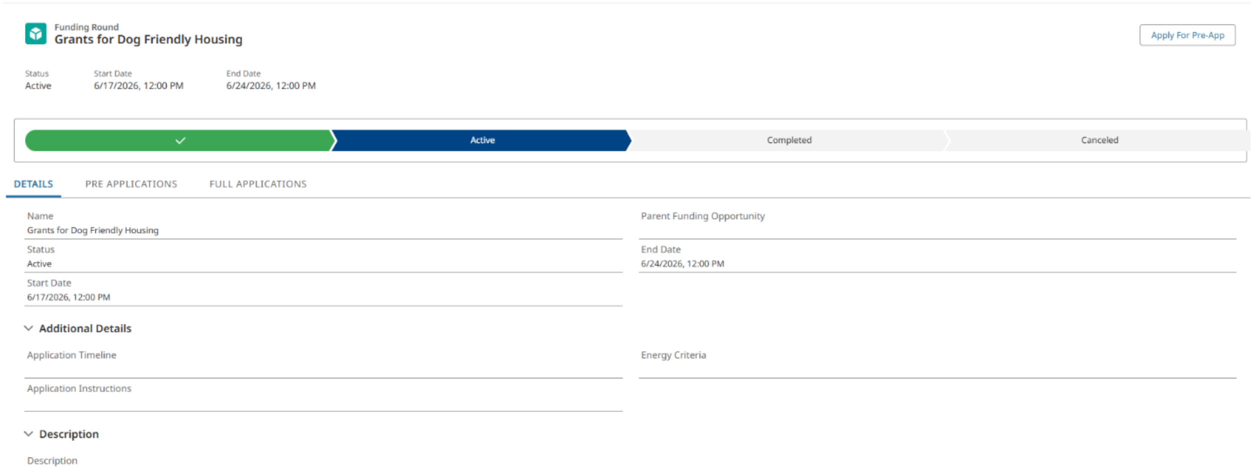
Steps

1. Click **Funding Rounds** in the top navigation bar. The **Funding Rounds** list page will load, showing all available rounds with their names and last-modified dates.



The Funding Rounds list page, with the list-view selector for filtering the rounds shown.

2. Click the name of the **Funding Round** you want to apply for. The detail page opens, showing the round's name, status, start date, end date, energy criteria, application timeline, application instructions, and a description.



A Funding Round detail page, with the status bar, round details, and the Apply For Pre-App button.

3. Review the round details carefully. In particular, check the Energy Criteria field — it lists eligible project types such as Enterprise Green Community Standards, Passive House, and Specialized Housing. Ensure your project falls within the eligible criteria before proceeding.

Funding Round Detail Page — Additional Tabs

- **Pre Applications** tab — displays any Pre-Applications your organization has already **submitted** against this round.
- **Full Applications** tab — displays any **Full Applications** your organization has already **submitted** against this round.

7.2 Creating a Pre-Application within a Funding Round

Once you have identified an **Active Funding Round** matching your project's eligibility, you can begin a **Pre-Application** directly from the **Funding Round** detail page.

About the Pre-Application Form

- The form is divided into multiple sections displayed as steps in the right-hand progress panel: General Information, Parcel Selection, Project Characteristics, Funding Sources, and Project Entitlement. If CBH or FCF is selected as a funding source, two more steps (CBH and FCF) are added automatically.
- The form saves automatically as you advance through it.
- You can save your progress at any time as a draft by clicking **Save Draft**. To save a draft you must at minimum provide a **Project Name** and a **Point of Contact**.

Steps

1. From the **Funding Round** detail page, click the **Apply for Pre App** button at the upper right corner. This button is only available when the **Funding Round** status is **Active**.
2. On the **Pre-Application** Form, complete the General Information section (Step 1 of 7). Begin by entering a unique **project name** in the **Project Name** field.
3. Select the **point of contact** from the Who is the **point of contact** for this Sponsor field. This is required before the form can be saved as a draft.
4. Use the Search Sponsors field to identify any co-sponsor organizations. In the Who are the other project partners table, enter the name and role of each partner (Co-Sponsor, Architect, Practise ID, Management Agent, Consultant).
5. In the Enter any prior development experience field, provide a brief description of relevant housing development **projects** previously undertaken or funded by **EOHLC**.

6. In the Document Uploads section, attach any relevant supporting documents. This section may be left empty and returned to before final submission.
7. Click **Save Draft** to preserve your progress and return later, or click Next to advance to the next section.

Important: The **project name** must be unique across the entire **Housing OneStop** system — across all organizations including sponsors, **quasi-governmental** bodies, and consultants. If a name has already been used, the system will display an error and prompt you to choose a different one.

MODULE 4 – PRE-APPLICATIONS

8. Pre-Applications

A **Pre-Application** is the first formal step in the grant application process. It is initiated from an **Active Funding Round** and, upon creation, establishes a new project record within the system.

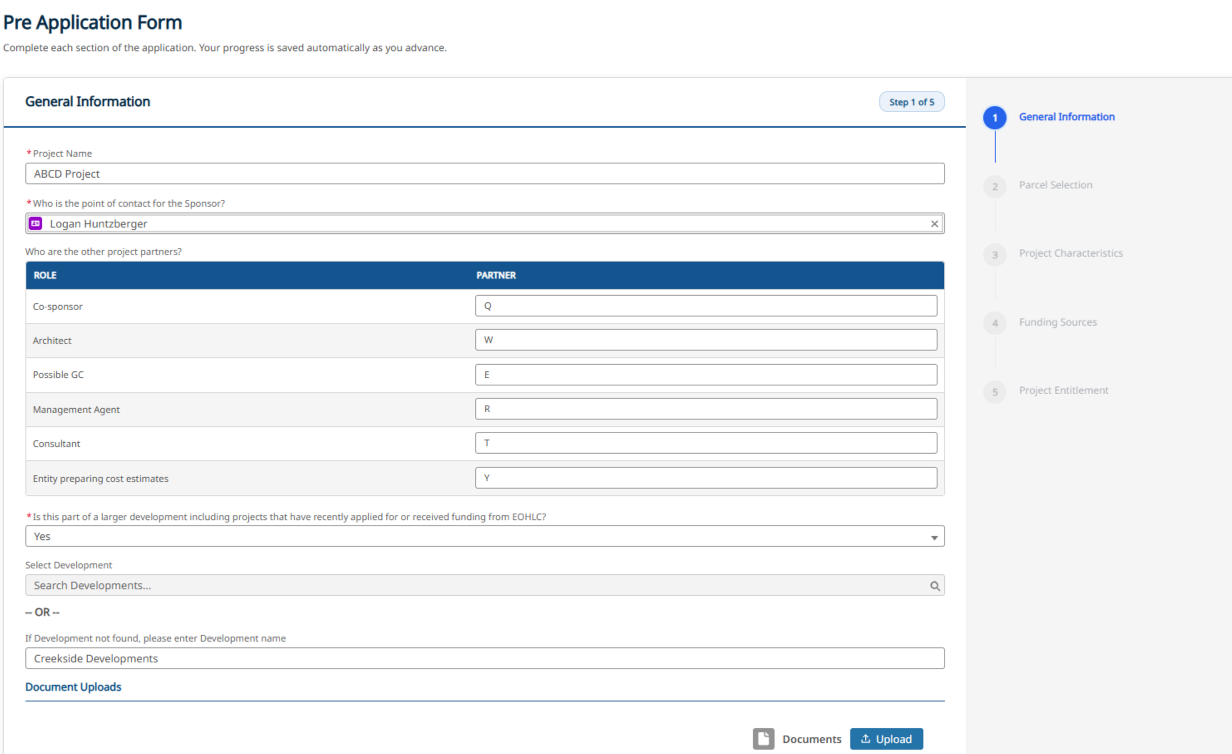
Key Points

- A project in **Housing OneStop** is a comprehensive record that brings together the **Pre-Application**, any subsequent **Full Application**, attached documents, requisitions, and all other materials for a single housing development initiative.
- The **Pre-Application** form is divided into five core sections: General Information, Parcel Selection, Project Characteristics, Funding Sources, and Project Entitlement.
- If **CBH** or **FCF** is selected as a funding source, two additional sections are added automatically and must be **completed** before submission.
- The form saves automatically as each section is **completed**. A draft can be saved at any time via the **Save Draft** button, provided the **Project Name** and **Point of Contact** fields are **completed**.

> **Note:** The Submit button is always **active** and can be clicked at any time. When clicked, the system validates the form. If required fields are missing, those fields are highlighted in red and the message 'Please fill all required fields' is displayed. The **Pre-Application** is only **submitted** to **EOHLC** once all required fields pass validation.

8.1 General Information

The first section of the **Pre-Application** form captures the foundational project details. It is the only section that must be **completed** before a draft can be saved.



General Information (Step 1) — project name, point of contact, project partners, and document uploads.

Project Name

- Required field. Must be unique across the entire **Housing OneStop** system.
- The uniqueness requirement applies globally — no two **projects** across any organization may share the same name.
- If a name already in use is entered, the system displays an error and prompts for a different name.
- Choose a name that is specific and descriptive enough to clearly identify the development.

Point of Contact

- Required field. Must be **completed** before the form can be saved as a draft.
- Select the primary contact person from the list of registered users associated with the sponsor organization.

Co-Sponsors and Project Partners

- Use the Search Sponsors field to search for and add co-sponsor organizations already registered in the system.
- The project partners table captures roles: Co-Sponsor, Architect, Practice ID, Management Agent, and Consultant.
- Enter the corresponding partner name next to each applicable role.

Part of a Larger Development

- Indicate whether the project is part of a larger development.
- If Yes, an additional option appears allowing you to search for an existing development in the system or create a new development record.

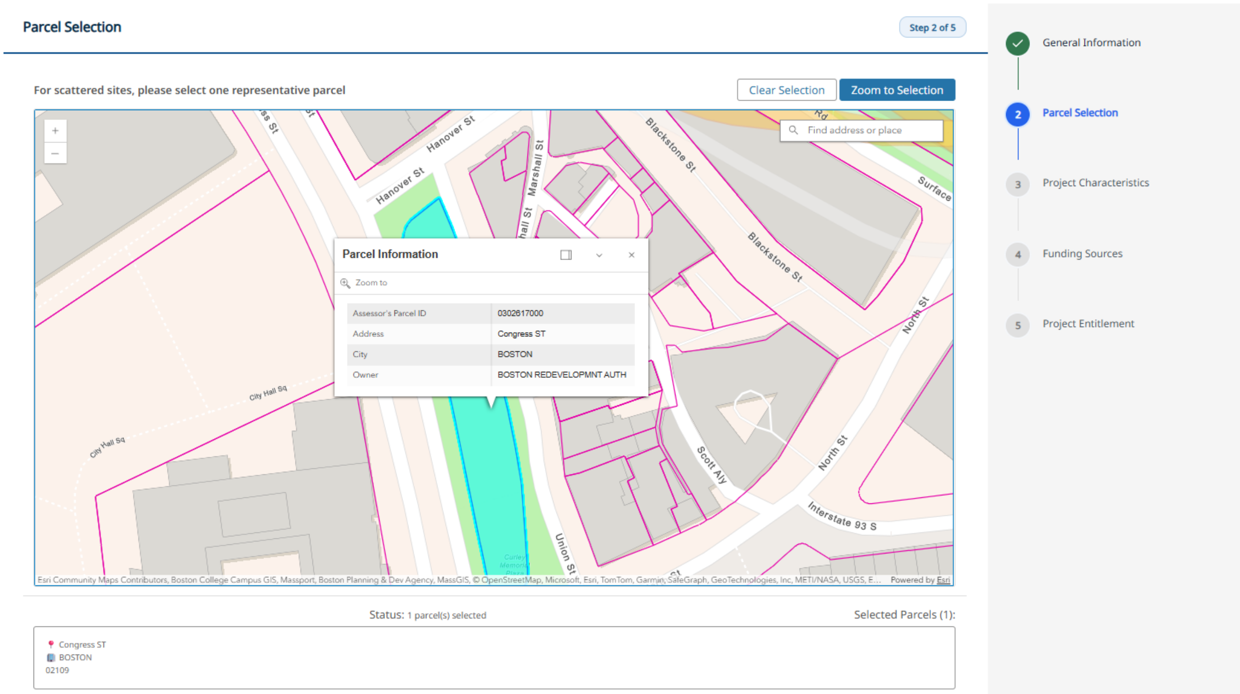
Document Uploads

- Documents are organized by categories and subcategories specific to the **Pre-Application**.
- Click the Upload button to browse and attach files from your device.
- This section may be left empty and returned to at any point before submission.

> **Tip:** At minimum, complete the **Project Name** and **Point of Contact** fields before clicking **Save Draft** — these are the only two fields required to save a draft and return to the form later.

8.2 Parcel Selection

This section presents an interactive map interface to identify and select the parcel or parcels of land associated with the project site.



Parcel Selection (Step 2) — click a parcel on the map to view its details and add it to the selection.

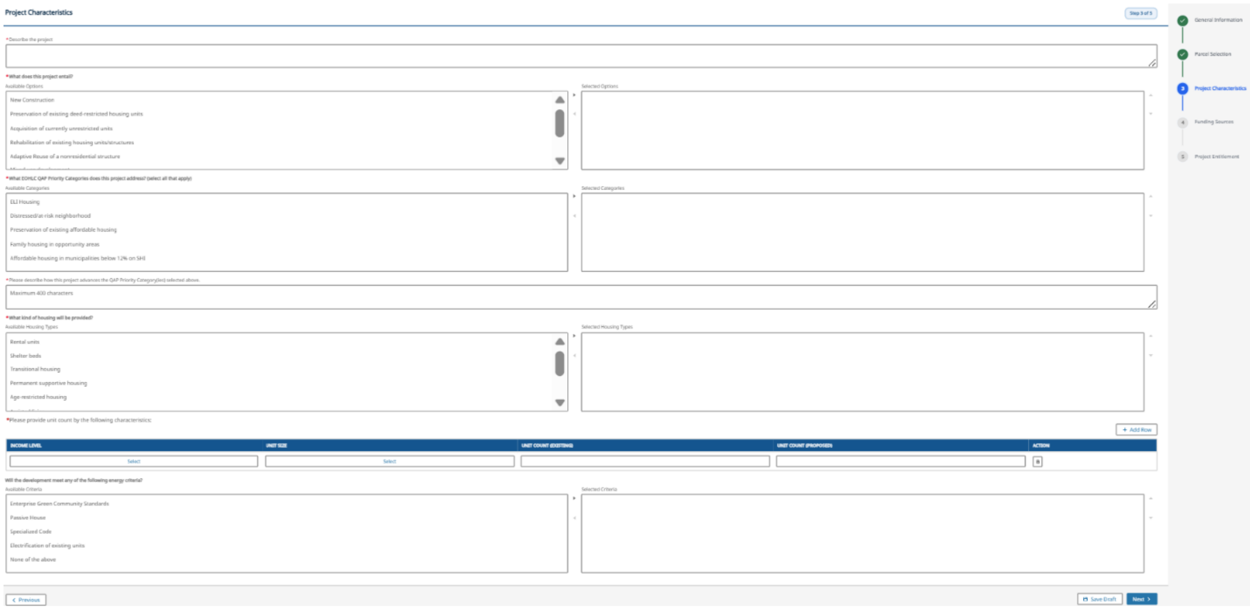
Steps

1. To select a parcel, click directly on it on the map. The parcel will become highlighted and its details — including parcel ID and address — will appear in a summary panel below the map.
2. To search for a specific address, use the search bar within the map interface. Enter the address and the map will navigate to the corresponding location.
3. To deselect a parcel selected in error, click on it again. It will be removed from the list below the map.
4. Once the correct parcel is confirmed in the panel below the map, click Next to proceed to Project Characteristics.

> **Note:** Only one parcel may be selected per **Pre-Application**. Parcel selection is important as the selected site information feeds into subsequent sections of the application.

8.3 Project Characteristics

This section captures detailed information about the nature and composition of the proposed housing development.



Project Characteristics (Step 3) — project scope, QAP priorities, housing types, unit counts, and energy criteria.

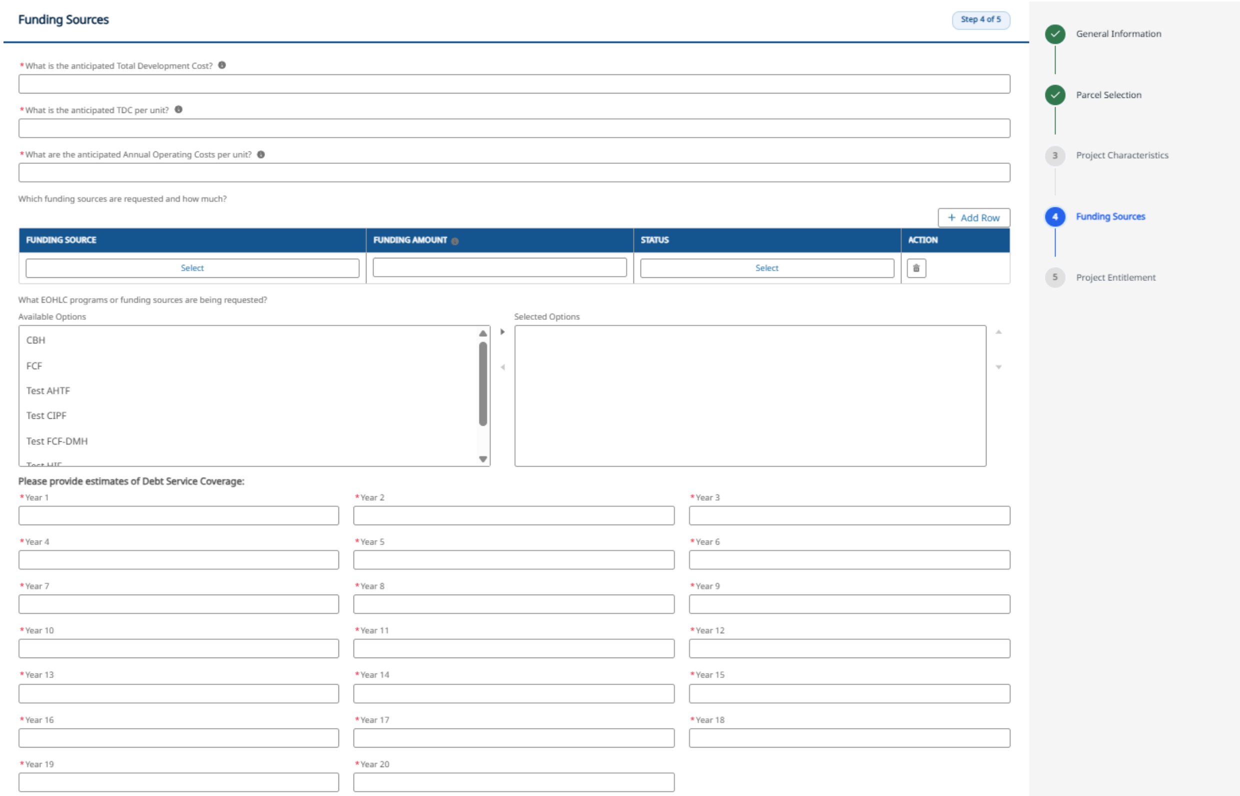
Fields to Complete

- Project type — select all applicable options: Preservation of existing affordable housing units, **New Construction** of rental housing units, Rehabilitation of existing housing, or other listed categories.
- Tenant population — select all applicable populations to be served: elderly residents, homeless individuals or families, persons with disabilities, veterans, and others.
- Accessibility features — select all applicable accessibility characteristics: fully accessible, adaptable, or hearing/vision impaired accessible units.
- Unit mix table — enter the number of units by bedroom size, unit count, rent structure, and anticipated unit count by program type.
- On-site amenities and services — select all applicable options: on-site management, supportive services, community space, and others.

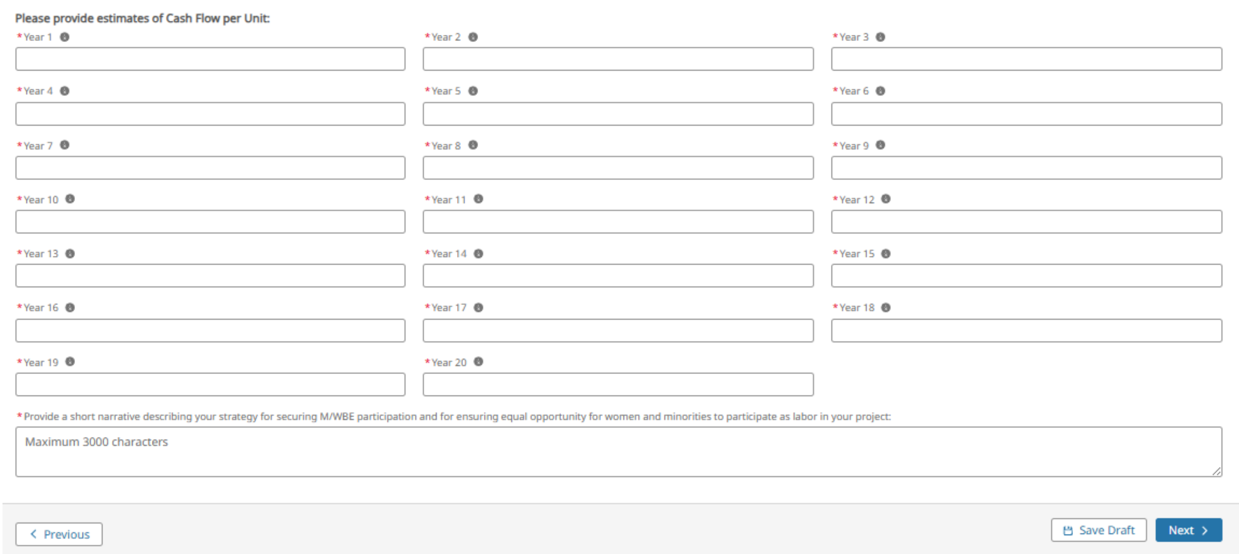
> **Note:** All required fields marked with an asterisk in this section must be **completed** before the application can be **submitted**.

8.4 Funding Sources

This section asks you to identify all anticipated sources of financing for the proposed project. **EOHLC** uses this information to determine which additional sections of the **Pre-Application** are required.



Funding Sources (Step 4) — development costs, funding sources, requested EOHLC programs, and debt service coverage.



Lower in the same section — cash flow per unit estimates and the M/WBE participation narrative.

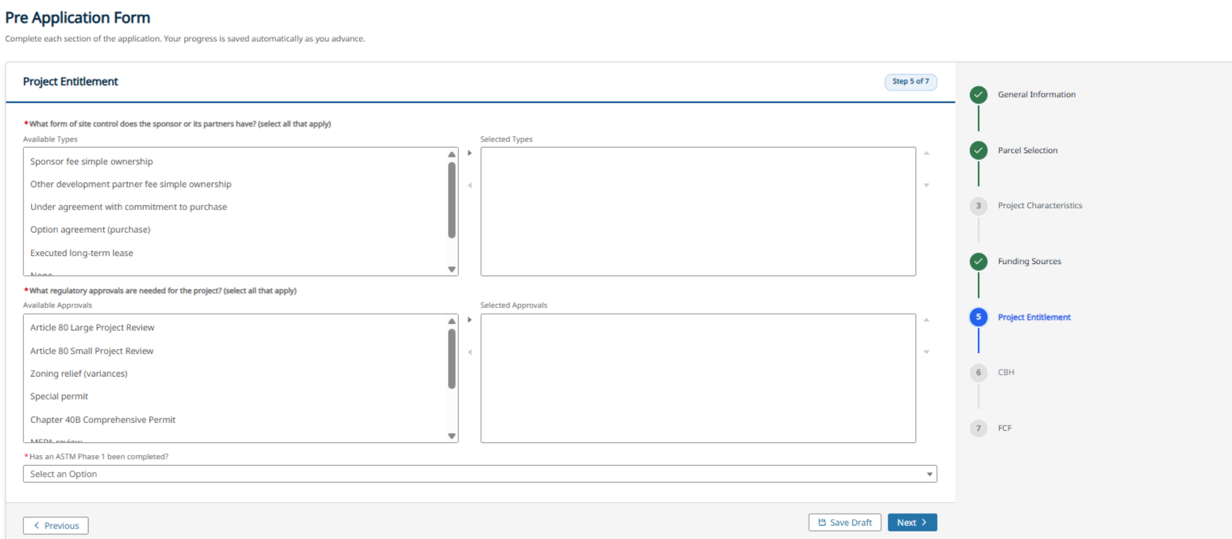
Fields to Complete

- Funding sources table — add each source of funding with the funding source name, anticipated amount, and funding status. Add as many rows as needed to capture all sources — both **EOHLC** sources and external sources such as federal tax credits, local government contributions, or private financing.
- Additional financial detail — provide information about financing commitments already in place, the anticipated construction timeline, and key financial assumptions underpinning the proposed budget.

Important: If you select **CBH** (**Community-Based Housing**) or **FCF** (**Facilities Consolidation Financing**) as a funding source, two additional sections will be automatically added to the **Pre-Application** navigation panel. These sections must be **completed** before the application can be **submitted**.

8.5 Project Entitlement

This section captures information about the legal and regulatory approvals that are required or have already been obtained for the proposed development site.



Project Entitlement (Step 5) — site control, regulatory approvals, and environmental assessment status. Note the CBH and FCF steps added to the panel.

Fields to Complete

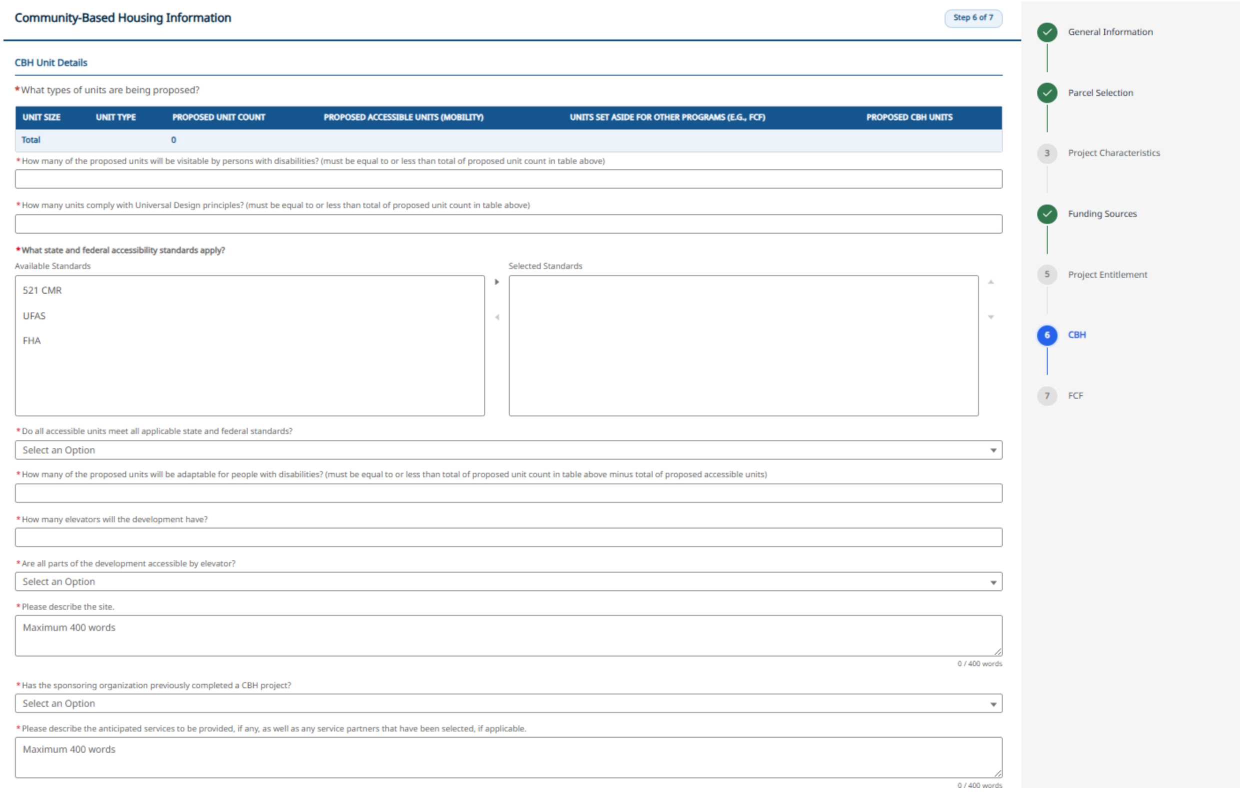
- Site control — select all applicable forms of site control: fee simple ownership, other development partner has fee simple ownership, under agreement with commitment to purchase, option agreement or purchase, or executed long-term lease.
- Regulatory approvals — select all applicable approvals and indicate whether they have been obtained or are still pending: Article 80 Large Project Review, Article 80 Small Project Review, Zoning relief or variances, Special permit, and Chapter 40B Comprehensive Permit.
- OTIS Phase 1 assessment — select the appropriate response from the dropdown regarding whether an environmental site assessment has been **completed** for the project site.

8.6 Conditional Sections – CBH and FCF

Two additional sections are added automatically to the **Pre-Application** progress panel when the corresponding funding source is selected in the Funding Sources section. Both must be **completed** in full before the **Pre-Application** can be **submitted**.

CBH – Community-Based Housing Information

Appears when **Community-Based Housing** is selected as a funding source. Captures detailed unit-level information specific to the **CBH** program.

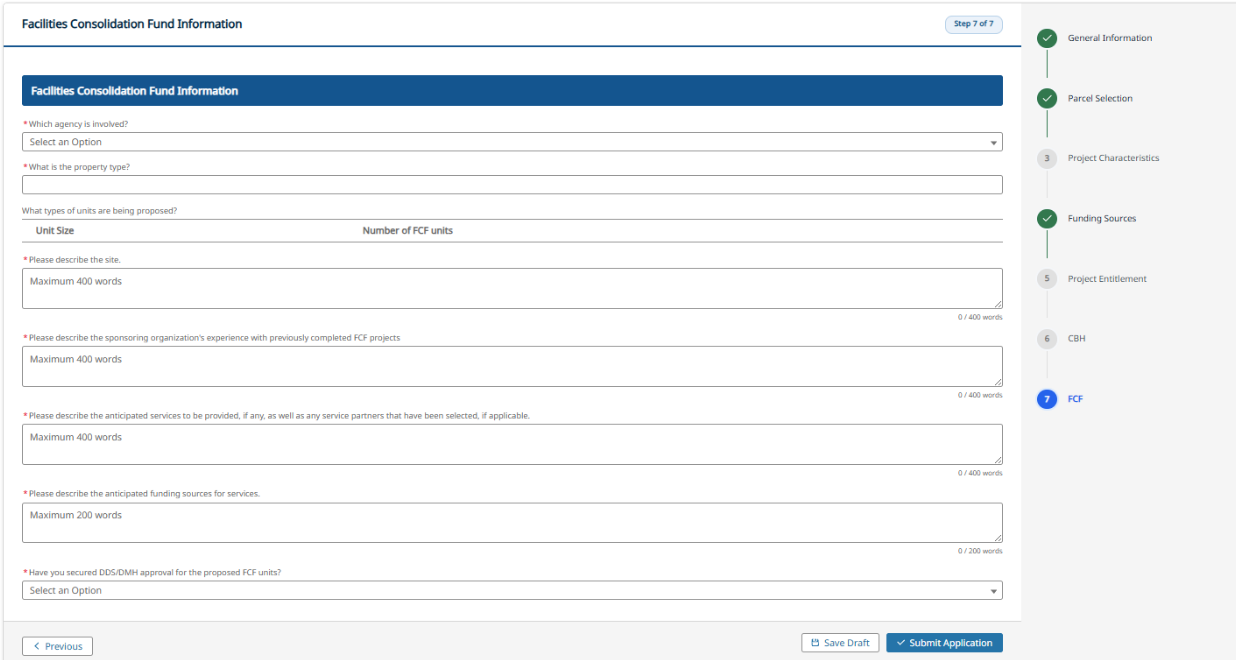


The CBH step (Step 6) — unit details, accessibility standards, and site information.

- Unit details table — complete unit size, unit type, proposed unit count, proposed accessible unit count (broken down by mobility and sensory accessibility), units set aside for other programs, and proposed **CBH** units.
- Visitability — enter how many proposed units will be visitable by persons with disabilities.
- Universal Design — enter how many units will comply with Universal Design principles.
- Accessibility standards — select all applicable standards: 521 CMR, UFAS, and FHA.
- Confirm whether all accessible units meet applicable state and federal standards.
- Enter the number of proposed units that will be adaptable for people with disabilities.
- Enter the number of elevators the development will have, and confirm whether all parts of the development are accessible to elevators.

FCF – Facilities Consolidation Financing Information

Appears when **Facilities Consolidation Financing** is selected as a funding source. Captures program-specific information for **FCF**-funded **projects**. Complete all relevant fields within this section as tailored to the **FCF** program requirements.



The FCF step (Step 7) — agency, property type, unit details, and service descriptions, ending with Submit Application.

8.7 Submitting the Pre-Application

Before submitting, review each section of the form using the right-hand progress panel to confirm all information is accurate and complete.

Pre-Submission Checklist

- All required fields in every section are **completed**.
- All required documents have been uploaded in the Document Uploads area.
- If **CBH** or **FCF** was selected as a funding source, the corresponding conditional sections have been fully **completed**.

Steps

1. Navigate through the progress panel on the right-hand side to review each section. Confirm all required fields are complete and all information is accurate.
2. Ensure all required documents have been uploaded in the General Information and any other section requiring document uploads.
3. If **CBH** or **FCF** was selected, confirm those conditional sections are fully **completed**.
4. Click the Submit button at the bottom right of the form. The system will validate the form and, if all required fields are present, will submit the **Pre-Application** to **EOHLC** for review.
5. Upon successful submission, the **Pre-Application** status will update and a confirmation will be displayed.

Important: **EOHLC** will reach out to the sponsor user directly and personally to communicate the outcome of the review. Notification is not sent automatically through the portal or by email.

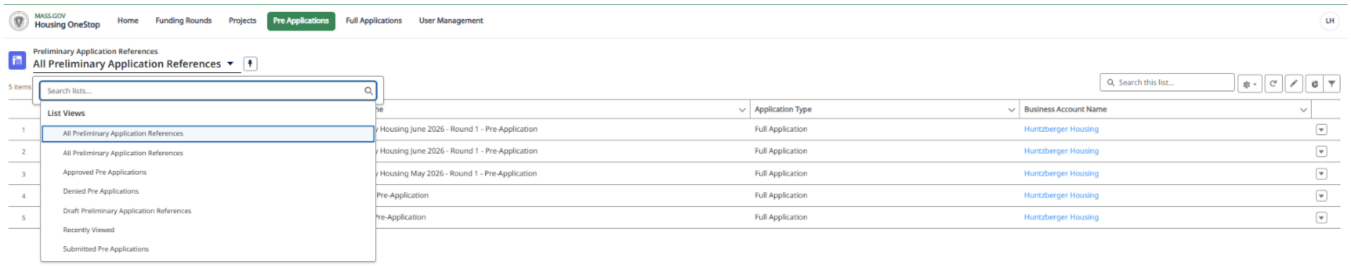
Note: If required fields are missing when Submit is clicked, the system will highlight them in red and display the error 'Please fill all required fields.' Use the progress panel to return to each highlighted section, complete the missing fields, then click Submit again.

8.8 Viewing Submitted Pre-Applications

Once a **Pre-Application** has been created — whether saved as a draft or fully **submitted** — you can return to it at any time through the **Pre Applications** tab in the top navigation bar.

Pre-Applications List View Page

The list view is the landing page for the **Pre Applications** tab. It displays **Pre-Application** records in a tabular format, with columns for the **Preliminary Application Reference** (PAR) number, associated **Funding Round**, Application Type, and Business Account Name.



Available List Views

- All Preliminary Application References — every **Pre-Application** associated with your organization, regardless of status.
- **Approved Pre Applications** — Pre-Applications reviewed and **approved** by **EOHLC**.
- **Denied Pre Applications** — Pre-Applications reviewed and **denied** by **EOHLC**. Eligible for cloning (see Section 8.9).
- Draft Preliminary Application References — Pre-Applications saved as drafts but not yet **submitted**.
- **In Progress Pre Applications** — Pre-Applications currently **in progress**, not yet **submitted**. Eligible to be resumed (see Section 8.9).
- Recently Viewed — the most recently accessed **Pre-Application** records. This is the default view when the tab is first opened.
- **Submitted Pre Applications** — Pre-Applications **submitted** to **EOHLC** and awaiting or undergoing review.

Switching List Views

5. Click the down-arrow next to the current list view name at the top of the page.
6. A dropdown will list all available views. Click the desired view to load it.
7. Use the Search this list field on the right to locate a specific **Pre-Application** within the current view.

> **Tip:** Click the pin icon next to any list view in the selector dropdown to pin it as your default view. This is useful for users who frequently work with a specific subset of records, such as **In Progress Pre Applications**.

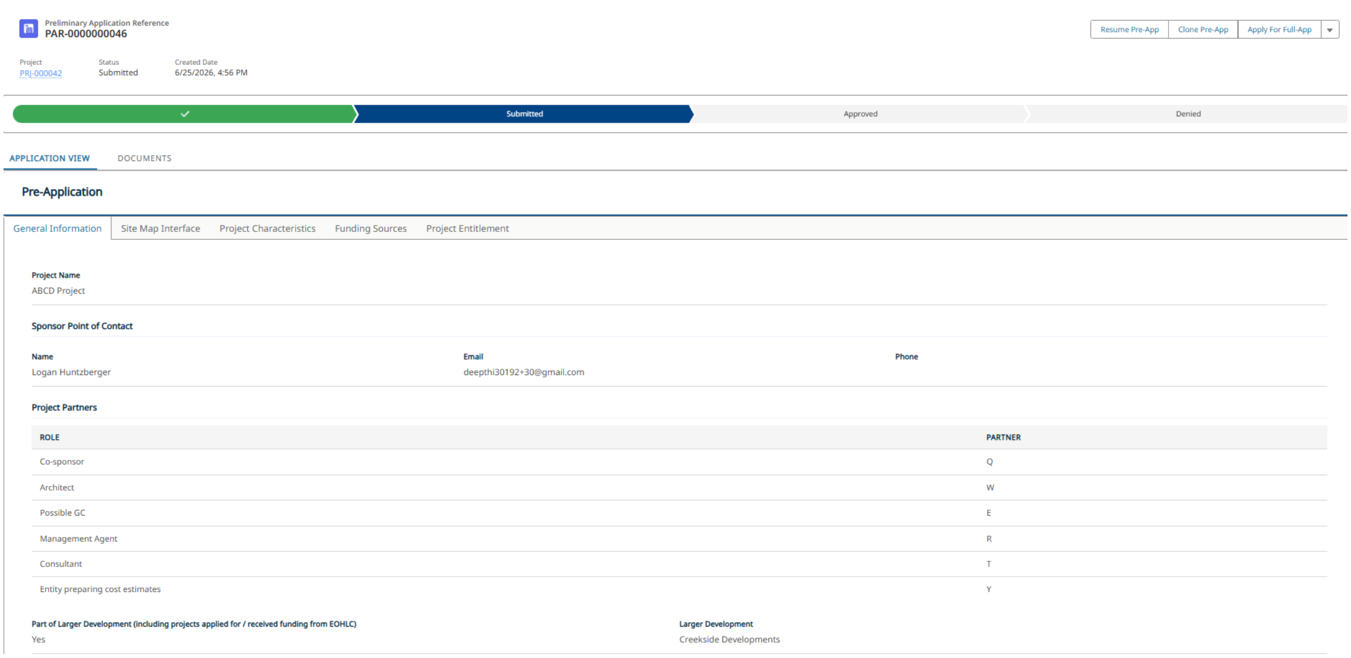
Pre-Application Summary Page

Clicking on a **Preliminary Application Reference** (PAR) number from any list view opens the **Pre-Application** summary page — the central workspace for an individual **Pre-Application**.

Summary Page Areas

- Header — displays the PAR number (e.g. PAR-0000000071), the linked project record number (clickable), the current Status, and the Created Date.
- Action Buttons — **Resume Pre-App**, **Clone Pre-App**, and **Apply For Full-App** are always visible. Each functions only when the **Pre-Application** is in a specific status (see Section 8.9).
- Status Bar — a horizontal progress indicator showing the current stage of the review lifecycle: **In Progress**, **Submitted**, **Approved**, or **Denied**.
- Application View tab — selected by default. Displays the full content of the **Pre-Application** form.
- Documents tab — provides access to all documents uploaded against this **Pre-Application**, organized by category.
- Section Sub-Tabs — within the Application View tab, each form section is presented as a sub-tab: General Information, Site Map Interface, Project Characteristics, Funding Sources, and Project Entitlement. **CBH** Information and **FCF** Information sub-tabs appear if those funding sources were selected.

> **Note:** The **Pre-Application** summary page is read-only for Pre-Applications that have been **submitted**, **approved**, or **denied**. For **denied** Pre-Applications, use **Clone Pre-App** (Section 8.9) to create an editable copy.



8.9 After Submission – Resuming, Cloning, and the Full Application

Three action buttons are available on the **Pre-Application** summary page: **Resume Pre-App**, **Clone Pre-App**, and **Apply For Full-App**. All three are always visible, but each functions only when the **Pre-Application** is in the appropriate status. Clicking a button when the status does not match produces an explanatory error dialog.

Resuming an In-Progress Pre-Application

If a **Pre-Application** was saved as a draft and not yet **submitted**, use **Resume Pre-App** to reopen it and continue.

6. Navigate to the **Pre Applications** tab and select the **In Progress Pre Applications** list view, or open the relevant **Pre-Application** directly.

7. Click the **Preliminary Application Reference** (PAR) number to open the summary page.
8. Click **Resume Pre-App**. A confirmation dialog will appear. The **Pre-Application** form will reopen with all previously entered information preserved.

Important: Resume Pre-App is available only for Pre-Applications in an **In Progress** status. For any other status (**Submitted**, **Approved**, or **Denied**), the system will display the error: 'Only pre-applications with **In Progress** status can be resumed. Current status: [current status].'

Cloning a Denied Pre-Application

If a **Pre-Application** is **denied**, **Clone Pre-App** duplicates it into a new record with all previously entered information preserved. The sponsor can then edit the clone to address the reasons for denial and resubmit.

9. Navigate to the **Pre Applications** tab and locate the **denied Pre-Application**. Click its reference number to open the record.
10. Click **Clone Pre-App** in the action bar at the top right.
11. A confirmation dialog will appear. Confirm the action. The system generates a duplicate **Pre-Application** with all field values pre-populated.
12. Open the cloned **Pre-Application** and review each section. Make the necessary changes to address the issues identified by **EOHLC** during review.
13. Once updated, click Submit to resubmit the **Pre-Application** for a fresh **EOHLC** review.

Important: Clone Pre-App is available only for Pre-Applications in a **Denied** status. For any other status, the system will display the error: 'This Pre Application cannot be cloned because it has not been **Denied**. Only **Denied Pre Applications** are eligible for cloning.'

Note: Cloning creates a new **Pre-Application** record but does not automatically reuse the original project record. Review the General Information section of the clone carefully, including the **Project Name**. The uniqueness requirement described in Section 8.1 still applies.

Starting the Full Application

- The **Apply For Full-App** button is available once the **Pre-Application** has been **submitted**.
- There is no requirement to wait for the **Pre-Application** outcome before starting the **Full Application**.
- However, the **Full Application** cannot be **submitted** to **EOHLC** until the corresponding **Pre-Application** has been formally **approved**.
- Until approval, the **Full Application** can be created, populated, and saved as a draft — but the Submit action will remain unavailable.
- The **Full Application** process is described in detail in Module 5.

MODULE 5 – FULL APPLICATIONS

9. Full Applications

The **Full Application** is the substantive heart of the grant application process. Where the **Pre-Application** captures only high-level information for an initial eligibility screen, the **Full Application** records the complete detail of the proposed housing development.

What the Full Application Covers

- Development team composition
- Parcel selection and parcel-level details
- Preservation considerations
- All sources and uses of funds
- Pro forma
- Permitting and entitlement status
- Due diligence
- Tax credit basis
- Green checklist
- Overrides to calculated fields
- Full set of supporting documents

Key Points

- A **Full Application** is always tied to a single project and to that project's underlying **Pre-Application**.
- Information captured at the **Pre-Application** stage is migrated forward wherever applicable — sponsors are not required to re-enter the same data.
- The form saves automatically as the user progresses, and a draft can be returned to at any time.

9.1 Starting a Full Application

A **Full Application** is initiated from the **Pre-Application** summary page of a **submitted Pre-Application**. Only one **active Full Application** can exist for any given project — clicking **Apply For Full-App** when one already exists opens the existing record.

Steps

1. Navigate to the **Pre Applications** tab and open the relevant **Pre-Application** by clicking its PAR number. Confirm the **Pre-Application** status is **Submitted** — the **Apply For Full-App** button will not create a **Full Application** from an **In Progress Pre-Application**.
2. Click the **Apply For Full-App** button in the action bar at the top right of the **Pre-Application** summary page.
3. A confirmation dialog will appear with the heading Apply for **Full Application**. Confirm the action. The system will generate a new **Full Application** record linked to the current project and migrate eligible data from the **Pre-Application**.
4. The **Full Application** Form will open on the General Information section — Step 1 of 14 in the right-hand progress panel.

Important: Only one **active Full Application** is permitted per project. If one already exists, the system will display the error: 'An **active Full Application** already exists for this project. Please resume the existing application.' Open the existing **Full Application** from the **Full Applications** tab to continue.

Full Application — 14 Sections

- Step 1 — General Information
- Step 2 — Development Team
- Step 3 — Parcel Selection
- Step 4 — Parcel Details
- Step 5 — Preservation
- Step 6 — Sources
- Step 7 — Uses of Funds
- Step 8 — Pro Forma
- Step 9 — Permitting and Entitlement
- Step 10 — Due Diligence
- Step 11 — Tax Credit Basis
- Step 12 — Green Checklist
- Step 13 — Override Calculated Fields
- Step 14 — Document Upload

Navigating the Full Application — Dynamic Sections

All 14 sections of the **Full Application** are dynamic and can be **completed** in any order. The right-hand progress panel acts as a full navigation menu — clicking any section name at any time opens that section immediately, regardless of what has been filled in elsewhere.

- **Save Draft** — saves the form in its current state with no validation triggered. The form can be saved at any point, even if sections are incomplete or empty.
- Next — advances to the following section and triggers validation only for the current page. Any fields left incomplete on that page will be highlighted before proceeding.
- Progress panel navigation — clicking any section in the right-hand panel navigates directly to it without triggering any validation. Incomplete sections are not flagged during navigation.

Tip: This is particularly useful for Consultants assigned by a **Sponsor Admin**. A consultant can open the **Full Application**, navigate directly to the section or sections they are responsible for, complete their portion, and save — without needing to fill out or even visit any other section of the form.

9.2 General Information (Step 1 of 14)

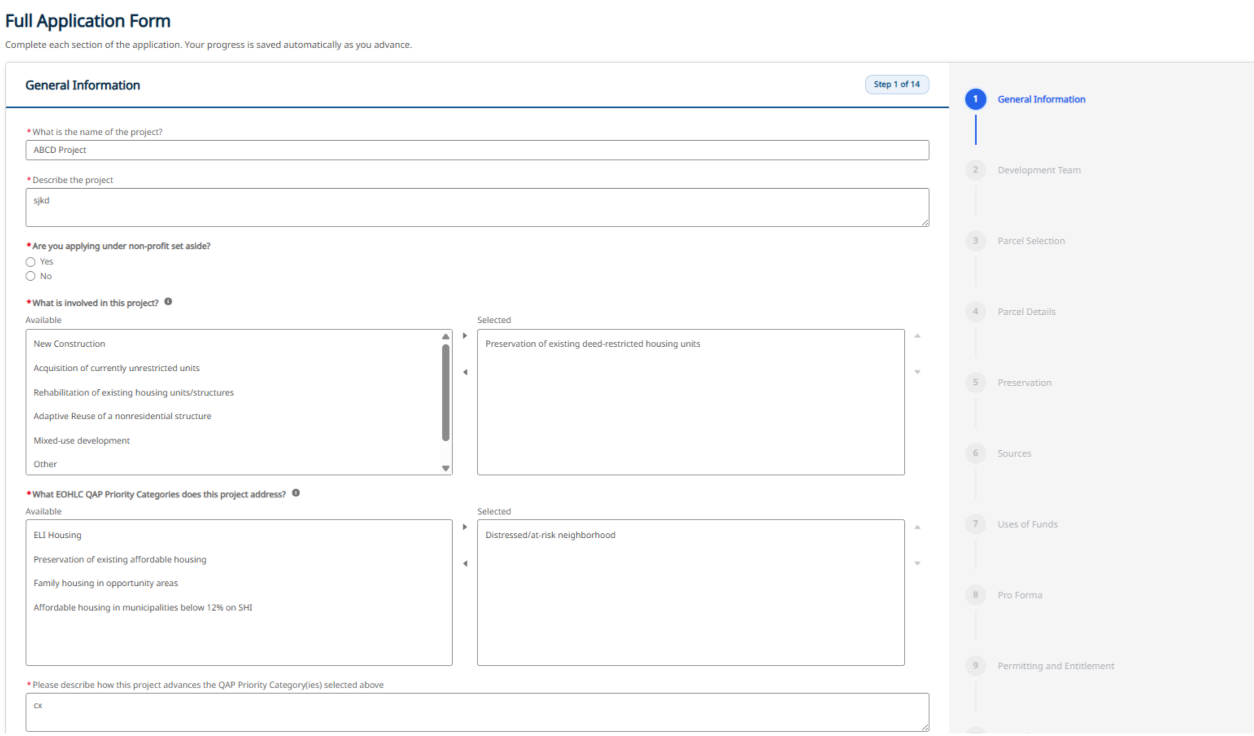
Many fields in this section are pre-populated from the corresponding **Pre-Application**. Review pre-populated values for accuracy and complete the additional fields required by the **Full Application**.

This section covers the following fields and sub-sections:

- **Project Name** and Project Description — confirm the pre-populated **project name** and provide a narrative description of the proposed development.
- Non-Profit Set-Aside — indicate whether the project is being **submitted** under the non-profit set-aside allocation in the **QAP**.
- Project Scope — use the dual-list picker to select all applicable scope categories (e.g. **New Construction**, Preservation, Rehabilitation) and describe any additional scope in the free-text field.
- **QAP** Priority Categories — select all applicable priority categories from the **QAP** and provide a narrative explaining how the project advances each selected category.

- Part of a Larger Development — indicate whether the project is linked to a broader development and, if so, search for or name the existing Development record.
- Risk Factor and Tier Matrix — for preservation **projects**, select the appropriate tier (1, 2, or 3) for each risk factor using the **QAP** priority matrix as a guide.
- Project Unit Matrix — add a row for each unit type and enter the unit composition, income levels, rental assistance, rent and income data, and associated funding sources. Running totals update automatically.
- Special Populations — identify the housing types and priority populations served, with existing and proposed unit counts for each.
- Rehabilitation Scope — if applicable, describe the scope of rehabilitation work including major systems, deficiencies to be addressed, and accessibility adaptations.
- Anticipated Closing Date and Development Schedule — enter the expected financing close date and the estimated timeline in months for each project milestone through to Permanent Loan Closing.
- **Point of Contact** — provide the name, title, email, and phone number of the primary contact for this **Full Application**.
- Document Uploads — attach any supporting documents relevant to this section. Each subsequent section also has its own Document Uploads area; a consolidated view is available at Step 14.

1. Review and complete all fields in the General Information section.
2. Attach any relevant supporting documents in the Document Uploads area at the bottom of the section.
3. Click **Save Draft** to preserve progress, or Next to advance to Step 2 — Development Team.



9.2a Crosswalk — Bulk Data Entry via Excel Template

The crosswalk is a time-saving feature available on every page of the **Full Application**. It allows sponsors to populate data across the **Full Application** in bulk by downloading an Excel template, filling it out offline, and uploading the **completed** file. Values entered in the crosswalk are automatically mapped to the corresponding fields throughout the form.

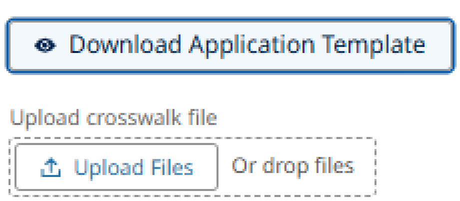
The Download Application Template button and the Upload crosswalk file area are located at the top right of the **Full Application** Form, above the progress panel, and are accessible from any section of the form at any time.

How to Use the Crosswalk

1. Click Download Application Template at the top right of the **Full Application** Form to download the Excel crosswalk template to your device.
2. Open the template. It contains two sheets: Crosswalk-Operating Budget and Crosswalk-Devt Budget. Each sheet lists all applicable fields by name, with a Value column for data entry and a Type column indicating the expected format (e.g. $ or %).
3. Fill in the Value column for all applicable fields across both sheets. Fields correspond directly to questions and line items in the **Full Application**.
4. Save the **completed** Excel file.
5. Return to the **Full Application** Form in the portal and click Upload Files in the Upload crosswalk file area at the top right, or drag and drop the file into the upload zone.
6. The system will process the file and populate the mapped fields across the **Full Application** automatically. Review the affected sections to confirm values have been applied correctly.

Tip: The crosswalk is particularly useful for sponsors or consultants who have existing budget and operating data in spreadsheet format. Completing the crosswalk before manually entering data in the form can significantly reduce data entry time, especially for the Uses of Funds and Pro Forma sections which contain a large number of line items.

Note: Not all fields in the **Full Application** are covered by the crosswalk. Fields not included in the template must be entered directly in the form. After uploading a crosswalk file, always navigate through the relevant sections to verify that values have populated as expected.



9.3 Development Team (Step 2 of 14)

This section captures the members of the development team associated with the project. Team members can be existing contacts already registered in the system, or new members created directly from within this section.

This section covers the following:

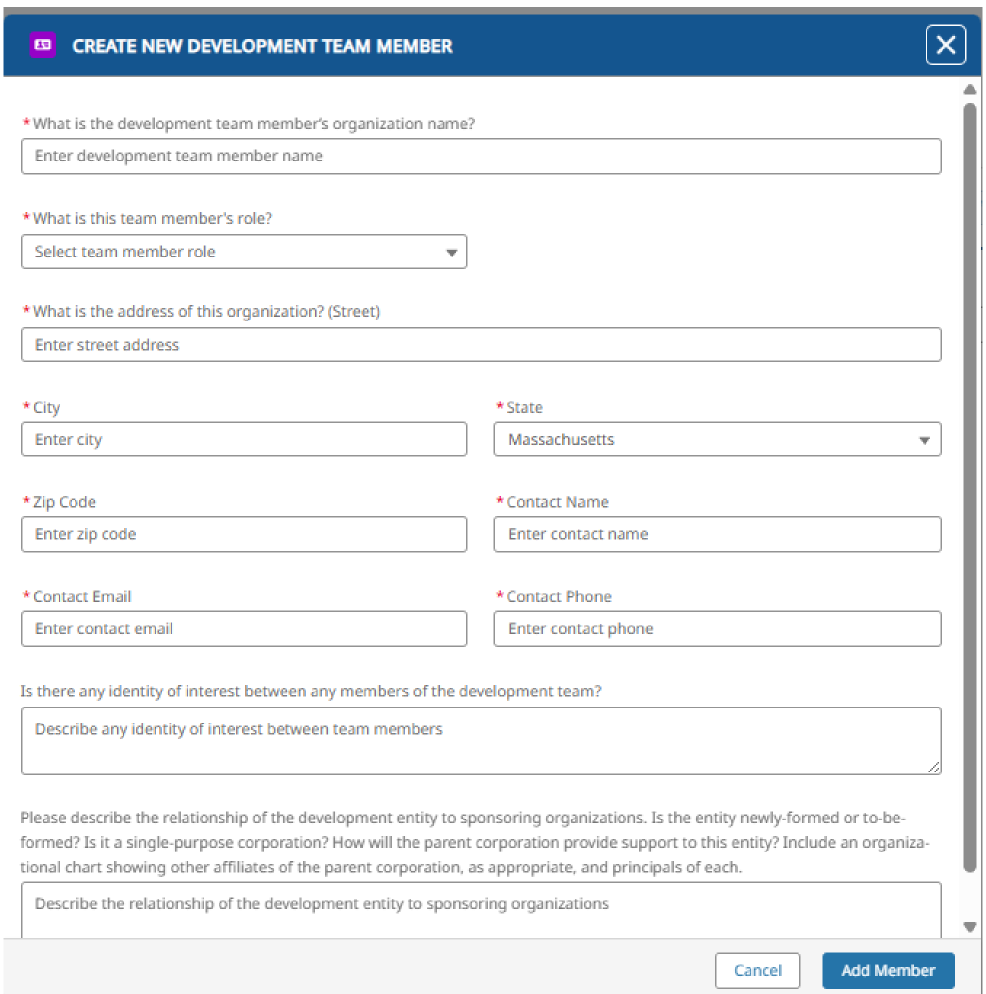
- Development Team Member search — type at least two characters to search for an existing member already in the system. Matching records will appear as suggestions.
- Create New Development Team Member — if the member is not found in the system, select this option to open the Create New Development Team Member modal. The modal captures the member's name, role, organization address, contact details, any identity of interest between

development team members, and a description of the relationship between the development entity and the sponsoring organization.

- Team member role — select the appropriate role for each member from the dropdown (e.g. Developer, General Contractor, Management Agent, Architect, Attorney, and others as listed).
- Multiple members — repeat the process to add all relevant team members to the application. Each added member appears in the Development Team list on this section.

Note: The Create New Development Team Member modal also prompts for a description of the development entity's relationship to the sponsoring organization — including whether it is newly-formed or to-be-formed, whether it is a single-purpose corporation, and how the parent corporation provides support. An organizational chart showing affiliates and principals may be referenced here.

1. Search for an existing team member by typing their name in the search field. Select the correct record if it appears.
2. If the member is not in the system, click Create New Development Team Member and complete all required fields in the modal, then click Add Member.
3. Repeat for each member of the development team.
4. Click **Save Draft** to preserve progress, or Next to advance to Step 3 — Parcel Selection.



9.4 Parcel Selection (Step 3 of 14)

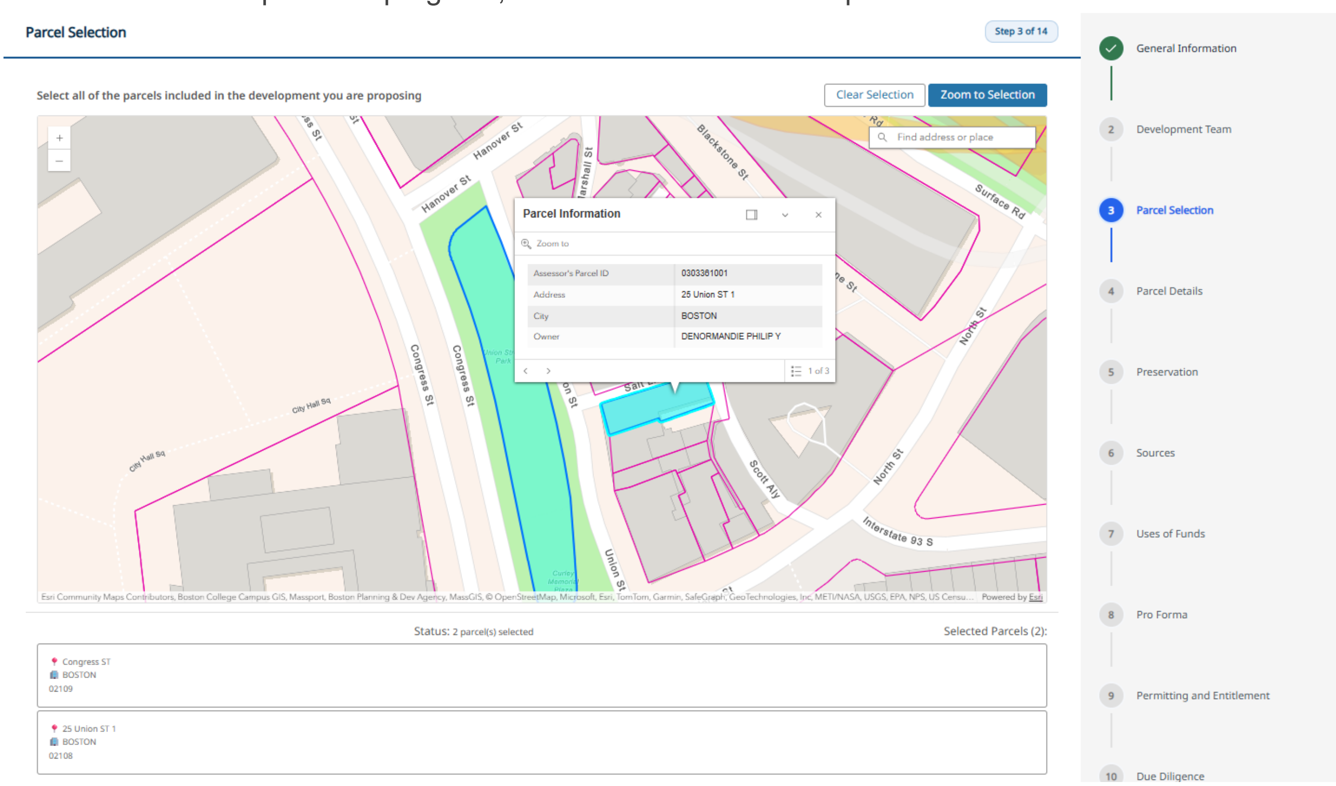
This section uses an interactive map interface to identify and select the parcels of land associated with the proposed development. Unlike the **Pre-Application**, which allows only a single parcel, the **Full Application** supports selection of multiple parcels to reflect the full extent of the development site.

This section covers the following:

- Interactive map — displays individual parcels as selectable units. Click any parcel to select it; it will become highlighted. Click it again to deselect.
- Address search — use the search bar within the map to enter an address. The map navigates to that location, allowing the relevant parcel to be identified and selected.
- Multiple parcel selection — all selected parcels are listed below the map, each showing the street address and zip code. The status bar above the list displays the total number of parcels currently selected.
- Clear Selection — removes all currently selected parcels at once.
- Zoom to Selection — recentres and zooms the map to fit all currently selected parcels within view.

Tip: Use the address search to quickly locate a specific site, then click the surrounding parcels as needed to capture the full development footprint. Review the list below the map to confirm all intended parcels are included before advancing.

1. Use the address search bar to navigate to the project site, or pan and zoom the map manually.
2. Click each parcel that forms part of the development to select it. Selected parcels are highlighted on the map and listed below it.
3. To remove a parcel, click it again on the map to deselect it, or use Clear Selection to start over.
4. Confirm the full list of selected parcels displayed below the map is correct.
5. Click **Save Draft** to preserve progress, or Next to advance to Step 4 — Parcel Details.



9.5 Parcel Details (Step 4 of 14)

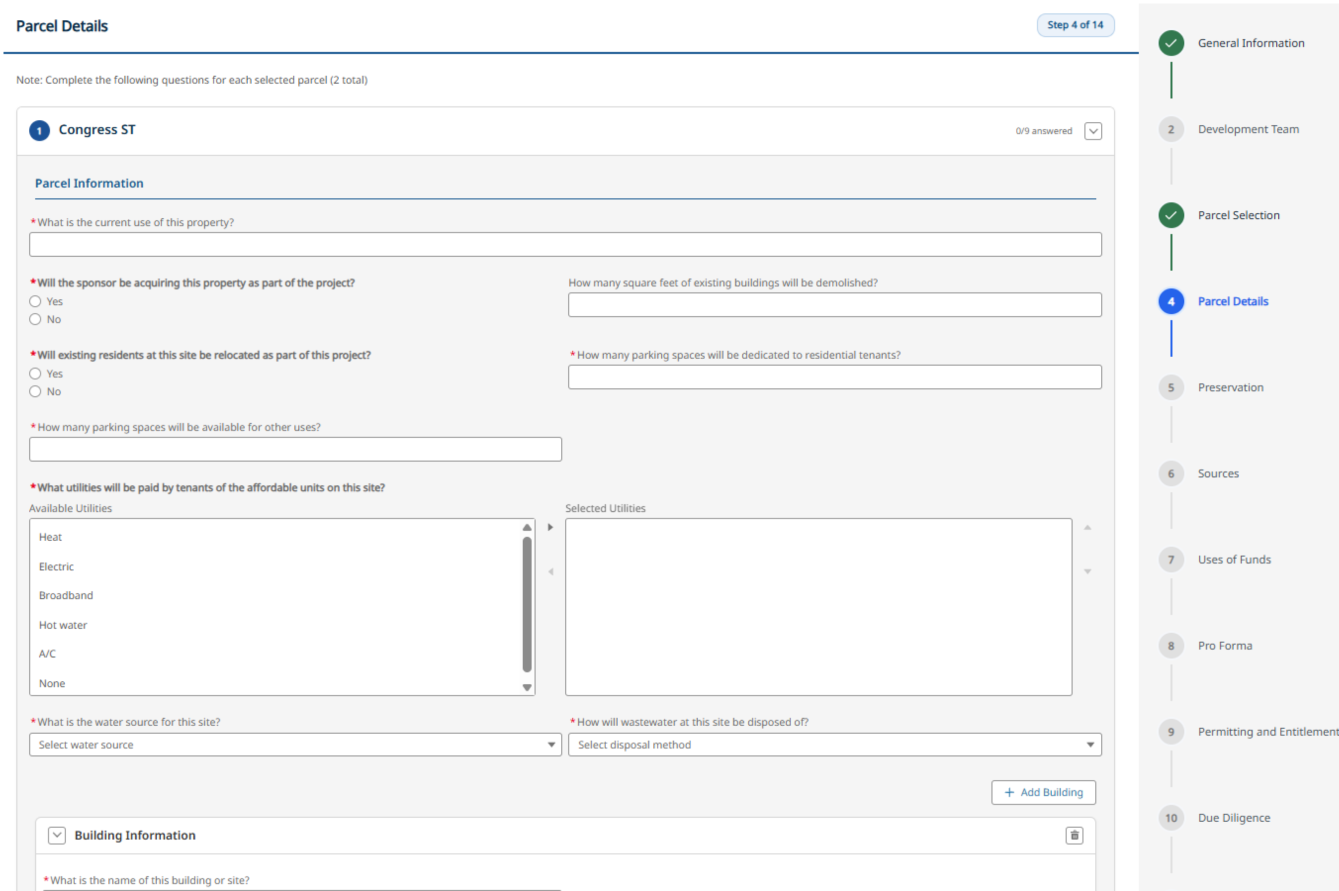
This section collects detailed information for each parcel selected in Step 3. The questions are repeated for every selected parcel, and a progress indicator on each parcel panel shows how many of the required questions have been answered. Each parcel also includes a Building Information sub-section where the sponsor adds one or more buildings associated with that parcel.

This section covers the following:

- Parcel Information — for each parcel, provide the current use of the property, whether the sponsor will be acquiring it as part of the project, the square footage of any existing buildings to be demolished, whether existing residents will be relocated, and the number of parking spaces dedicated to residential tenants and available for other uses.
- Utilities — use the dual-list picker to select all utilities that will be paid by tenants of the affordable units on this site (Heat, Electric, Broadband, Hot water, A/C, and others). Also select the water source and wastewater disposal method from the respective dropdowns.
- Building Information — click Add Building to add one or more buildings to the parcel. For each building, provide the building or site name, what is being done to the building (Rehab of existing units, Major renovation/expansion/adaptive reuse, or **New construction**), the applicable edition of the State Building Code, the fire code type, and the number of elevators.
- Building Matrix — for each building, enter existing and proposed values across a set of unit count and space allocation rows, including: Total housing units, LIHTC units (excluding rent-free managers units), Rent-free managers units, Residential gross square footage, LIHTC square footage, Commercial gross square footage, Occupied commercial sq ft, Residential and commercial net rentable square footage, Square footage of rent-free managers units, Heating type, and Anticipated PIS date.
- Unit Matrix — for each building, define the unit types by clicking Add Unit Type and entering the bedroom count, accessibility type, bathroom count, average square footage, and existing and proposed unit counts for each unit type.

> **Note:** The parcel panel header displays the parcel address and a progress counter (e.g. 0/9 answered) that updates as required fields are **completed**. All parcels selected in Step 3 must be fully **completed** before the application can be **submitted**.

1. Work through each parcel panel in turn. Complete all Parcel Information fields and select the applicable utilities, water source, and wastewater disposal method.
2. Click Add Building to add each building on the parcel. Complete the Building Information fields for each building.
3. In the Building Matrix, enter existing and proposed values for all applicable rows.
4. In the Unit Matrix, click Add Unit Type and define each unit type with bedroom count, accessibility, bathroom count, average square footage, and unit counts.
5. Repeat for all remaining parcels. Confirm each parcel's progress counter is fully answered before advancing.
6. Click **Save Draft** to preserve progress, or Next to advance to Step 5 — Preservation.



9.6 Preservation (Step 5 of 14)

This section captures the existing financial performance of the property and establishes a baseline comparison between the current state and what would occur if the proposed transaction does not proceed. It is structured around two parallel scenarios: before this transaction and if this transaction does not occur. All financial figures are entered for both scenarios side by side, allowing **EOHLC** to evaluate the impact of the proposed development.

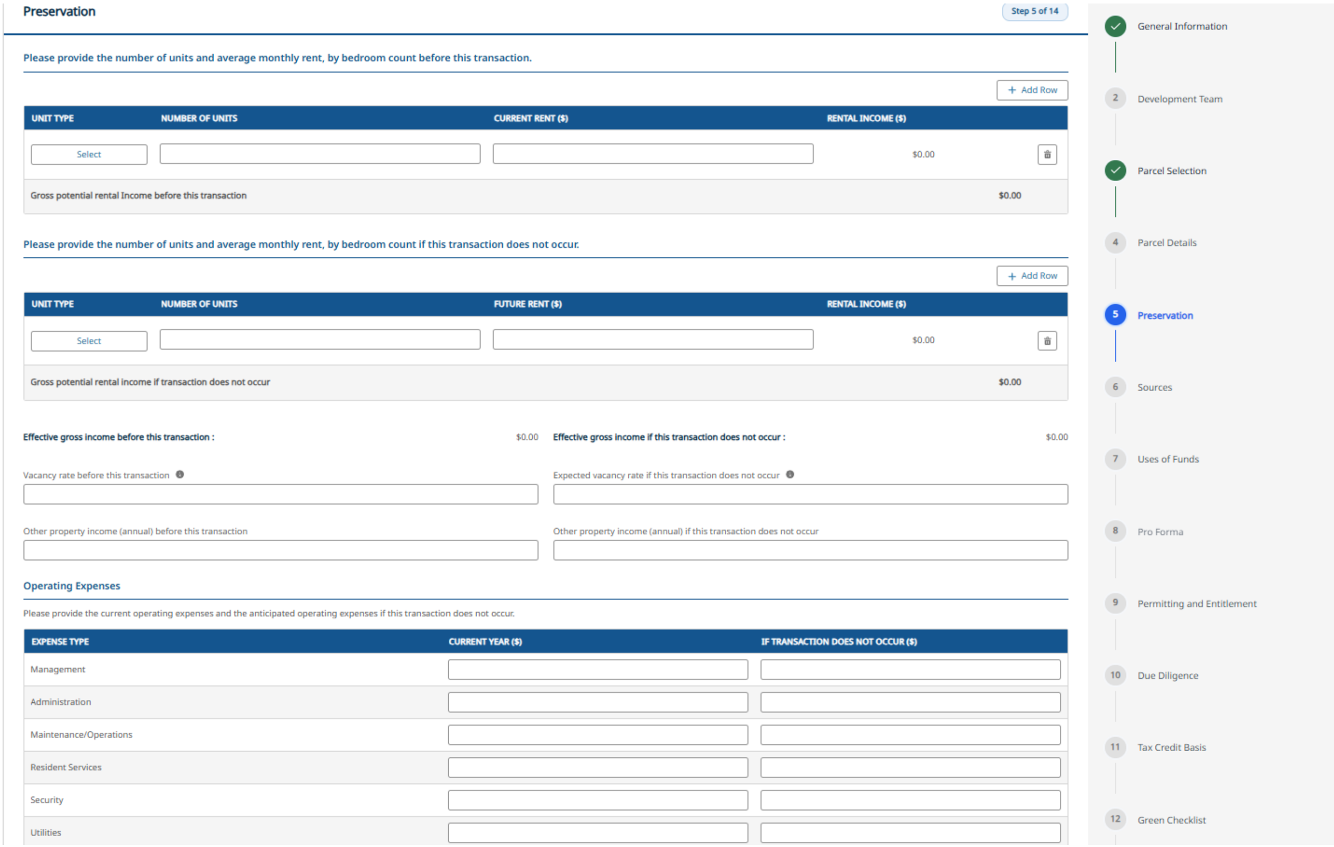
This section covers the following:

- Rental income before this transaction — add one row per unit type using **Add Row**, entering the unit type, number of units, and current rent. Rental income per row and gross potential rental income are calculated automatically.

- Rental income if this transaction does not occur — add one row per unit type entering the unit type, number of units, and future rent. Gross potential rental income for this scenario is calculated automatically.
- Effective gross income — calculated automatically for both scenarios based on the rental income and vacancy rate entries below.
- Vacancy rate — enter the vacancy rate before this transaction and the expected vacancy rate if this transaction does not occur.
- Other property income — enter any other annual property income for both scenarios.
- Operating Expenses — enter current year and projected expenses across all pre-defined expense type rows: Management, Administration, Maintenance/Operations, Resident Services, Security, Utilities, Replacement Reserve, Operating Reserve, Real Estate, and Insurance. Total Expenses, Total Expenses before this transaction, and Net Operating Income are calculated automatically for both scenarios.
- Anticipated changes narrative — describe any significant anticipated changes in operating expenses if this transaction does not occur.
- Proposed transaction description — provide a narrative describing the proposed transaction.

Note: All calculated fields — including Rental Income totals, Effective Gross Income, Total Expenses, and Net Operating Income — update automatically as data is entered. These figures feed into downstream sections of the **Full Application**.

1. Complete the rental income table for the current state (before this transaction) by adding a row for each unit type.
2. Complete the rental income table for the alternative scenario (if this transaction does not occur) in the same way.
3. Enter the vacancy rate and other annual property income for both scenarios.
4. Enter current year and projected operating expenses across all expense type rows in the Operating Expenses table.
5. Provide a narrative for any anticipated changes in operating expenses and a description of the proposed transaction.
6. Click **Save Draft** to preserve progress, or Next to advance to Step 6 — Sources.



9.7 Sources (Step 6 of 14)

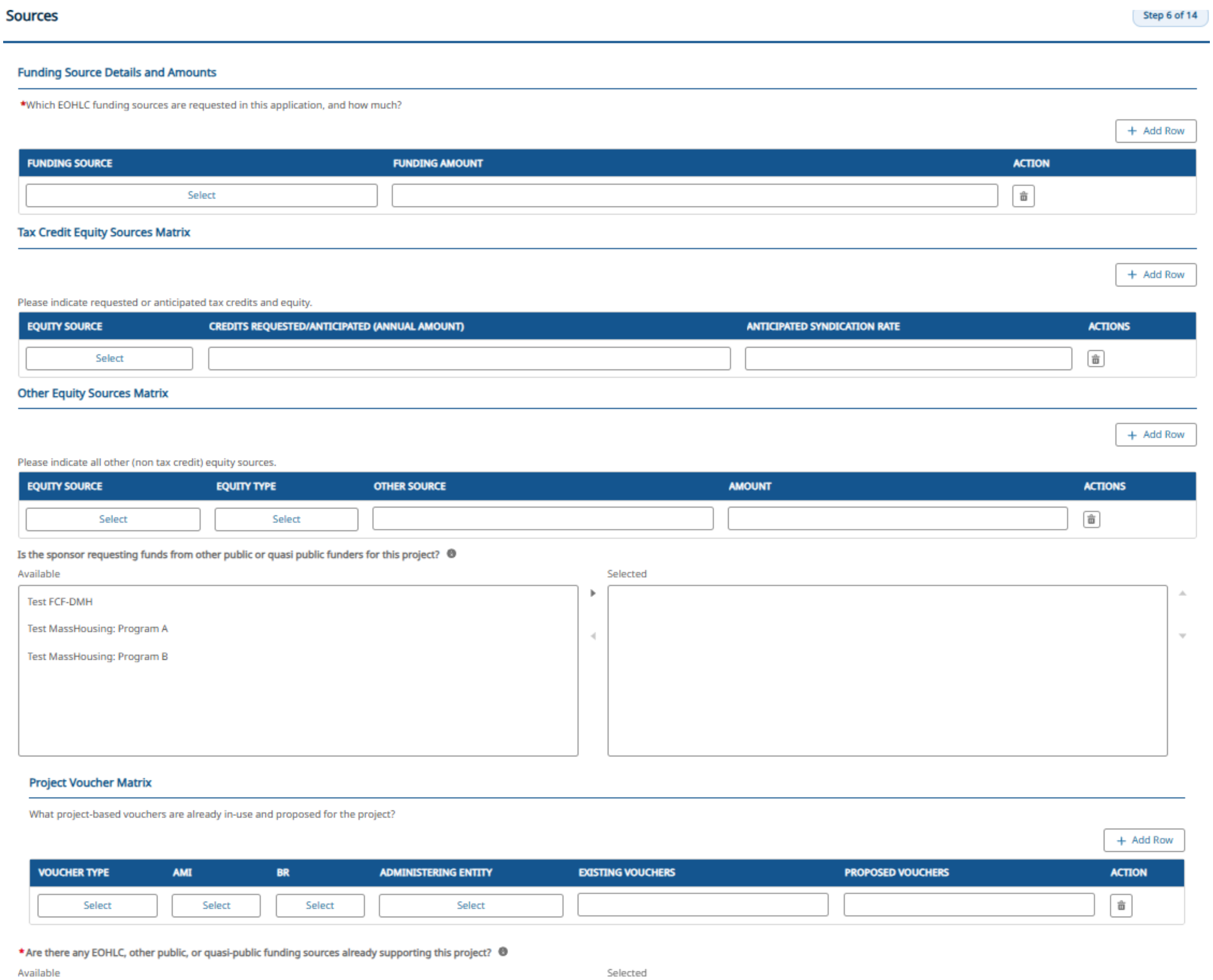
This section captures the complete financing picture for the proposed development, covering all **EOHLC** funding requests, equity sources, vouchers, existing public funding, debt obligations, and historic tax credit information. A Sources Calculations summary at the bottom of the section automatically aggregates all entered figures into key financing totals.

This section covers the following:

- Funding Source Details and Amounts — add one row per **EOHLC** funding source being requested, selecting the funding source and entering the requested amount. Multiple rows can be added to capture all requested **EOHLC** sources.
- Tax Credit Equity Sources Matrix — add one row per equity source, selecting the equity source, entering the annual credits requested or anticipated, and the anticipated syndication rate.
- Other Equity Sources Matrix — add one row per non-tax-credit equity source, selecting the equity source, equity type, other source name if applicable, and the amount.
- Other public or quasi-public funders — use the dual-list picker to indicate whether the sponsor is requesting funds from other public or quasi-public funders. Available options include **FCF**, MassDevelopment: Official Action Status, MassHousing: Program A, and MassHousing: Program B.
- Project Voucher Matrix — add one row per voucher type, entering the voucher type, AMI level, bedroom count, administering entity, and existing and proposed voucher counts.
- Existing **EOHLC** or public funding sources — use the dual-list picker to identify any **EOHLC**, other public, or quasi-public funding sources already supporting the project (e.g. CIPF, **FCF**-DMH, HLC Subsidy, **HOME**, **HOME**-ARP, and others as listed).

- Old Debt Information — indicate whether the project is still carrying debt from prior EOHLC/DHCD funding requests.
- Other Subordinate Debt — indicate whether there is other subordinate debt on the project.
- Permanent Debt Information — add one row per permanent debt source, entering the source name, amount, rate, term in years, amortization period, MIP percentage, and whether payment is deferred.
- Finance Information — add one row per financing item, entering the finance type, source, amount, rate, term in months, and repaid at details.
- State and federal historic tax credits — enter the amount of State historic tax credit the project is eligible for and the amount already awarded. Use the dual-list picker to indicate which federal historic tax credit approvals have been received (Part 1 and/or Part 2), and enter the submission dates for each part to the US Department of the Interior.
- Sources Calculations — a read-only summary automatically calculated from all entries above, displaying Total Private Equity, Total Public Equity, Total **EOHLC** Funding Request, Total Subordinate Other Debt, Total Subordinate Debt, Total Permanent Senior Debt, Total Permanent Sources, Sum of Old DHCD Debt, and Closing to PIS estimated date.

1. Complete the Funding Source Details and Amounts table with all requested **EOHLC** funding sources.
2. Add all equity sources to the Tax Credit Equity Sources Matrix and the Other Equity Sources Matrix as applicable.
3. Select any other public or quasi-public funders being approached, and identify any existing public funding sources already supporting the project.
4. Complete the Project Voucher Matrix if project-based vouchers are in use or proposed.
5. Indicate whether old debt or other subordinate debt applies, and complete the Permanent Debt Information and Finance Information tables.
6. Enter state and federal historic tax credit details if applicable.
7. Review the Sources Calculations summary at the bottom to confirm the totals are as expected.
8. Click **Save Draft** to preserve progress, or Next to advance to Step 7 — Uses of Funds.



9.8 Uses of Funds (Step 7 of 14)

This section captures the complete development budget for the proposed project through a single Development Budget Table. The table contains pre-defined line items grouped into cost categories — no rows need to be added or removed. For each line item, the sponsor enters the residential amount, the percentage of costs not in depreciable basis, and the acquisition credit basis. All other columns are calculated automatically.

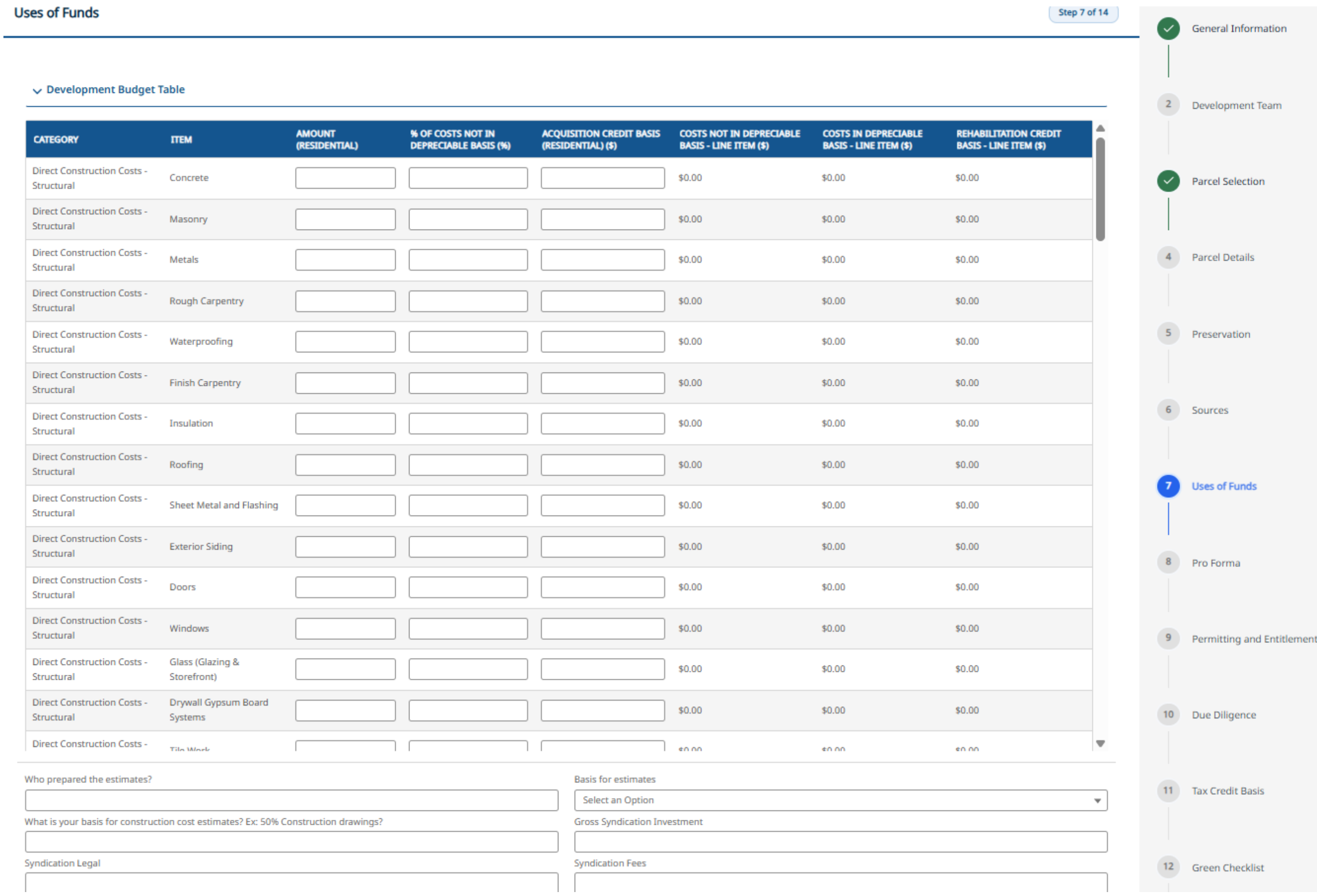
This section covers the following:

- Development Budget Table — a comprehensive pre-defined table covering all cost categories and line items. The editable columns for each row are Amount (Residential), % of Costs Not in Depreciable Basis (%), and Acquisition Credit Basis (Residential). The remaining columns — Costs Not in Depreciable Basis, Costs in Depreciable Basis, and Rehabilitation Credit Basis — are calculated automatically.
- Direct Construction Costs – Structural — includes line items for all structural building components such as Concrete, Masonry, Metals, Rough and Finish Carpentry, Waterproofing, Roofing, Sheet Metal, Exterior Siding, Doors, Windows, Glazing, Drywall, Tile, Acoustical, Flooring, Paint, Specialties, Cabinets, Appliances, Blinds, Special Construction, Elevator or Conveying System, Plumbing and Hot Water, Heat and Ventilation, Air Conditioning, Fire Protection, Electrical, Maintenance Building, Community Center Building, and Other/misc.

- Direct Construction Costs – Site Work — includes Earth Work, Site Utilities, Roads and Walks, Site Improvement, Geotechnical Conditions, Landscaping, Environmental Remediation, Demolition, and Unusual Site Conditions.
- Direct Construction Costs – General — includes General Conditions, Payment and Performance Bond, and Building Permits.
- Direct Construction Costs – Overhead and Profit — includes Builder's Overhead and Builder's Profit/Fee.
- Acquisition — includes Acquisition: Land and Acquisition: Building.
- Construction Contingency — a single contingency line item.
- General Development Costs — includes Architecture and Engineering, Survey and Permits, Clerk of the Works, Environmental Engineer, FF&E, Bond Premium, Legal, Title and Recording, Accounting and Cost Certification, Marketing and Rent Up, Real Estate Taxes, Insurance, Relocation, Appraisal, Security, Construction Loan Interest, Predevelopment Loan Interest and Fees, Inspecting Engineer, Mortgage Insurance Premium, Credit Enhancement Fees, Letter of Credit Fees, On-Budget Syndication Costs, Development Consultant, Soft Contingency, and multiple rows for Other Consulting Fees and Other Non-Consulting Fees (each with a free-text description field).
- Reserves, Overhead, Fee — includes Developer Overhead and Developer Fee.
- Syndication fields — below the budget table, enter who prepared the estimates, the basis for estimates, the basis for construction cost estimates, Gross Syndication Investment, Syndication Legal, Syndication Fees, Syndication Consultants, Bridge Financing Costs, Investor Servicing (capitalized), and Other Syndication Expenses. Total Off-Budget Syndication Costs and Net Syndication Investment are calculated automatically.
- Capitalized Reserves — add one row per reserve type, entering the reserve type, residential amount, reserve entity, reserve admin, reserve use, and reserve release condition.
- TDC fields — enter TDC Affordable Units, TDC Net Affordable Units, TDC Market Units, and TDC Net Market Units.
- Calculations on Development Budget — a read-only summary table calculated automatically from all budget entries, displaying subtotals by category, Total Development Cost, Total Net Development Cost, Total Direct Construction Budget, key per-unit and per-square-foot metrics, LIHTC basis figures, eligible development costs, IRS maximum annual tax credit amounts, and federal tax credit cap checks.

Note: All calculated fields throughout this section update automatically as amounts are entered. The Calculations on Development Budget summary at the bottom provides a complete aggregated view of the budget and should be reviewed before advancing to confirm the figures are consistent with the project's financing structure.

1. Work through the Development Budget Table row by row, entering the residential amount and depreciable basis percentage for each applicable line item. Leave inapplicable rows at zero.
2. Complete the syndication fields below the budget table if tax credit syndication is part of the project financing.
3. Add capitalized reserve rows as applicable using **Add Row**.
4. Enter the TDC unit figures.
5. Review the Calculations on Development Budget summary to confirm all totals and derived figures are as expected.
6. Click **Save Draft** to preserve progress, or Next to advance to Step 8 — Pro Forma.



9.9 Pro Forma (Step 8 of 14)

This section builds the project's operating financial model. It is structured in three parts: Year 1 operating inputs, trending assumptions for Years 2 through 20, and a fully calculated 21-year operating proforma. All proforma figures are derived automatically from the inputs entered in this section and the unit data entered in earlier sections.

This section covers the following:

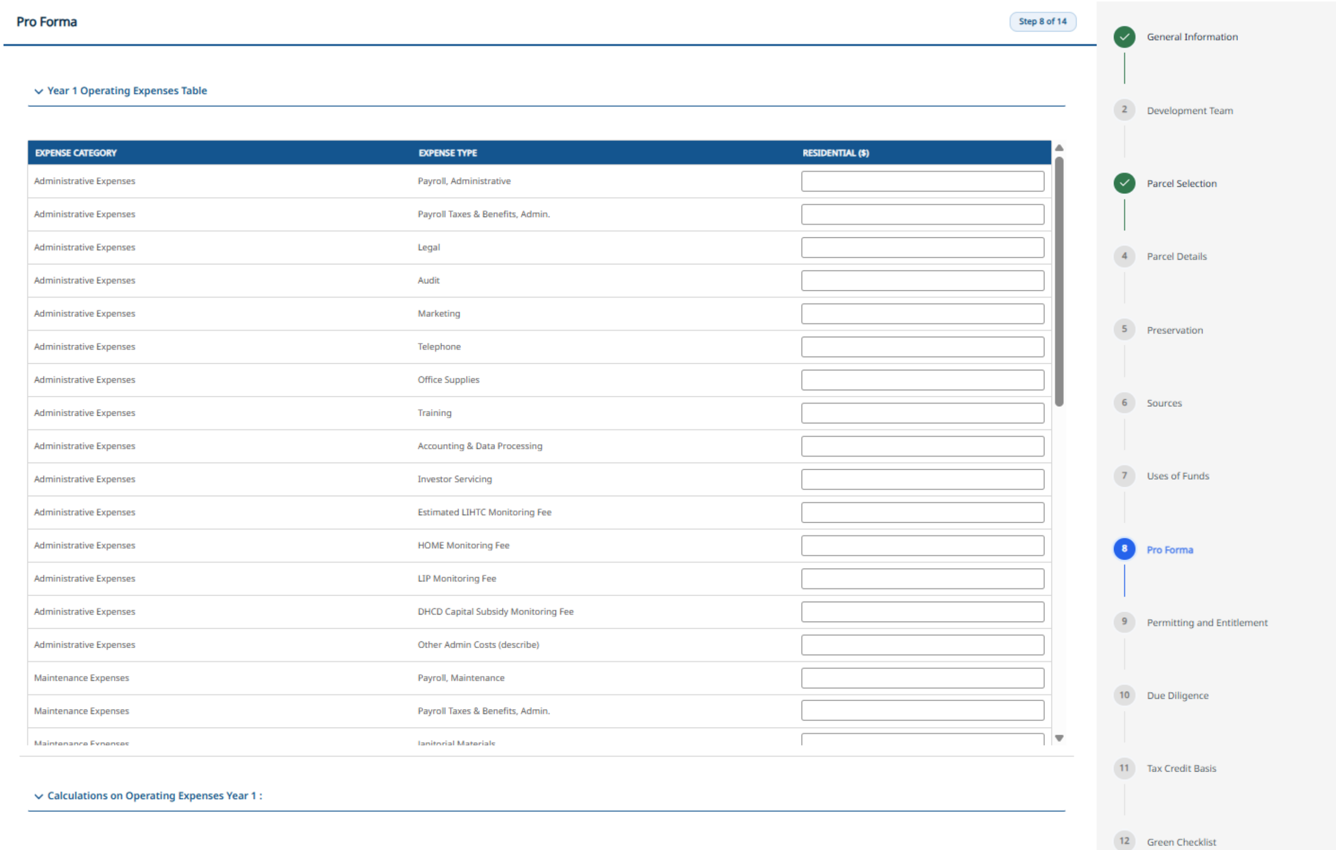
- Year 1 Operating Expenses Table — a pre-defined table of operating expense line items grouped into categories: Administrative Expenses (Payroll Administrative, Payroll Taxes and Benefits, Legal, Audit, Marketing, Telephone, Office Supplies, Training, Accounting and Data Processing, Investor Servicing, Estimated LIHTC Monitoring Fee, **HOME** Monitoring Fee, and others), Maintenance Expenses, Utilities Expenses, Taxes and Insurance, and Other Expenses (Resident Services, Security, Replacement Reserve, Operating Reserve, Other Operating Expense). Enter the residential dollar amount for each applicable line item.
- Calculations on Operating Expenses Year 1 — a read-only summary calculated automatically, showing totals by category (Administrative, Maintenance, Utilities, Taxes and Insurance, Other Operating) and a grand total for Operating Expenses, Residential Operating Expenses per unit, Total Commercial operating expenses per square foot, Operating Expenses total, and Total Debt Service (Annual).
- Additional Year 1 income inputs — enter Commercial rent (average per square foot, monthly), Commercial vacancy assumption, Commercial parking spaces, Commercial parking rates (average per stall, monthly), Residential parking spots subject to monthly fee, Residential parking rates (average per stall, monthly), Resident services income (monthly), Contract income from

shelter or group **home** (monthly), Laundry and vending income (monthly), Other income (Annual), and Management fee percentage (Residential).

- Rental Income Trending — enter annual percentage change assumptions for Years 2 through 5 and Years 6 to 20 for each income type: residential unit types, Commercial Space, Laundry, Resident Services, Contract Income from Shelter or Group **Home**, and All Other Income.
- Operating Expense Trending — enter annual percentage change assumptions for Years 2 through 5 and Years 6 to 20 for each expense category: Water and Sewer, Electricity, Real Estate Taxes, All Other Operating, Replacement Reserve, and Insurance.
- 21-Year Operating Proforma — a fully calculated read-only proforma presented in four collapsible panels: Years 1–5, Years 6–10, Years 11–15, and Years 16–21. Each panel shows Income by unit type, Expenses by category (split into Residential and Commercial columns), and Financial Metrics per year: Total Debt Service (Annual), Net Operating Income, Debt Service Coverage, Cash Flow, and Cash Flow per Unit.
- Operating Subsidy Draws — add one or more subsidy rows using Add Subsidy. For each row, enter the Operating Reserves amount for each of the 21 years. The Total column calculates automatically.
- Closing fields — enter Annual Operating Income (Year 1), Annual Residential Operating Income, Annual Commercial Operating Income, the date and source of the Utility Allowance Schedule, Rentable Commercial Square footage (total), Minimum debt service coverage, Who is requiring minimum debt service coverage, and whether the project is subject to HUD Subsidy Layering Requirements.

Note: The 21-Year Operating Proforma is entirely calculated — no direct data entry is required within the proforma panels themselves. All figures flow from the Year 1 inputs and trending assumptions entered above. Review the proforma panels after completing the inputs to confirm the financial projections are consistent with the project's financing structure.

1. Complete the Year 1 Operating Expenses Table, entering residential dollar amounts for all applicable expense line items.
2. Enter all Year 1 income inputs including commercial rent, parking, resident services, and other ancillary income fields.
3. Complete the Rental Income Trending and Operating Expense Trending tables with annual percentage change assumptions for Years 2–5 and Years 6–20.
4. Review the 21-Year Operating Proforma panels to confirm the projected income, expenses, and financial metrics are as expected.
5. Add any Operating Subsidy Draws rows as applicable.
6. Complete the closing fields including utility allowance details, debt service coverage, and HUD Subsidy Layering Requirements.
7. Click **Save Draft** to preserve progress, or Next to advance to Step 9 — Permitting and Entitlement.



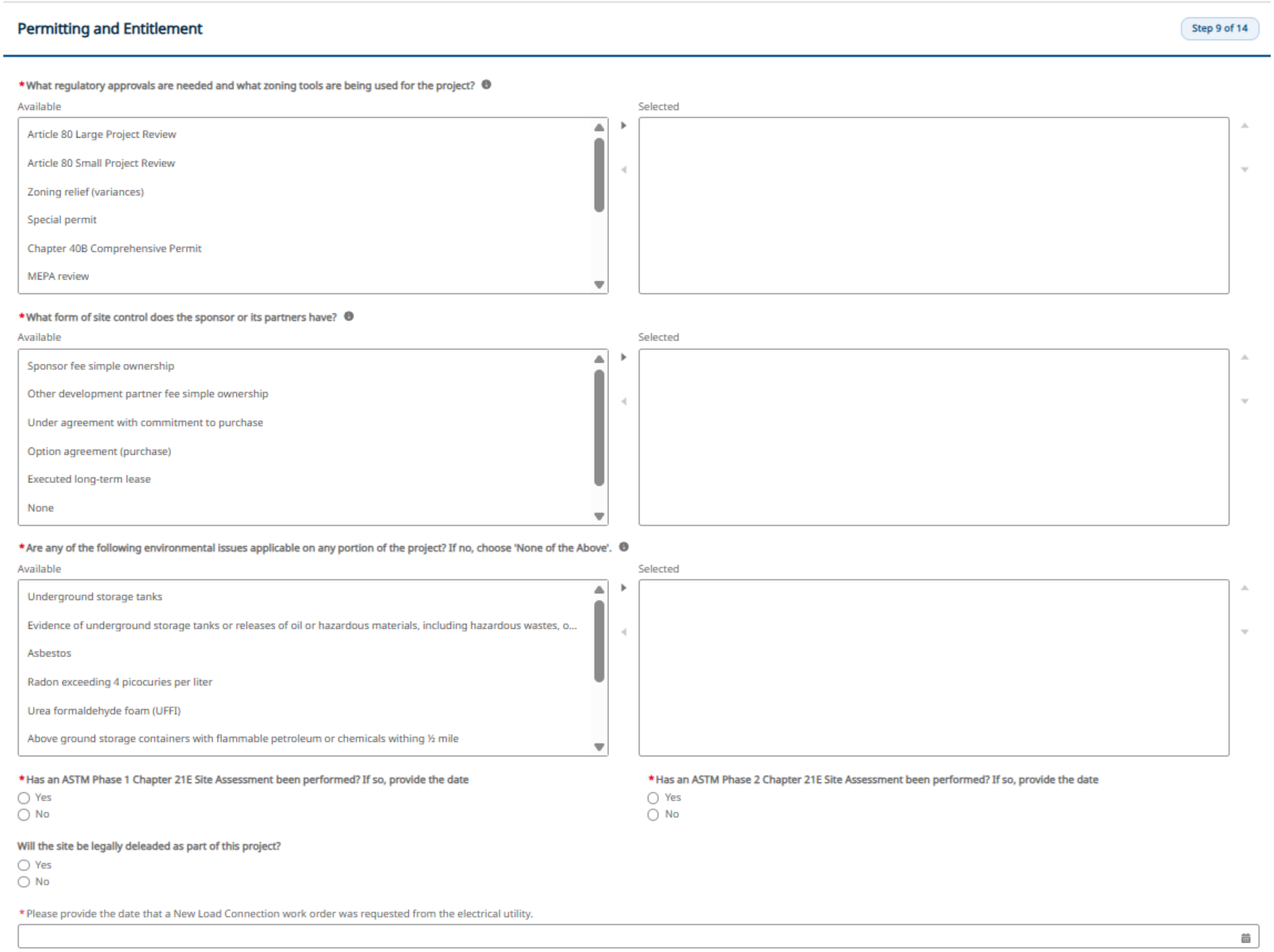
9.10 Permitting and Entitlement (Step 9 of 14)

This section captures the regulatory approvals, site control status, and environmental conditions applicable to the proposed development. All three multi-select fields are required.

This section covers the following:

- Regulatory approvals and zoning tools — select all applicable approvals needed or being used for the project, including: Article 80 Large Project Review, Article 80 Small Project Review, Zoning relief (variances), Special permit, Chapter 40B Comprehensive Permit, MEPA review, and others as listed.
- Site control — select all forms of site control the sponsor or its partners currently hold over the project site: Sponsor fee simple ownership, Other development partner fee simple ownership, Under agreement with commitment to purchase, Option agreement (purchase), Executed long-term lease, or None.
- Environmental issues — select all environmental issues applicable to any portion of the project site. If none apply, select None of the Above. Available options include Underground storage tanks, Evidence of underground storage tanks or releases of oil or hazardous material, Asbestos, Radon exceeding 4 picocuries per liter, Urea formaldehyde foam (UFFI), Above ground storage containers with flammable petroleum, and others as listed.
- ASTM Phase 1 Chapter 21E Site Assessment — indicate whether a Phase 1 assessment has been performed and, if so, provide the date.
- ASTM Phase 2 Chapter 21E Site Assessment — indicate whether a Phase 2 assessment has been performed and, if so, provide the date.
- Legal deleading — indicate whether the site will be legally deleaded as part of this project.
- New Load Connection work order — enter the date that a New Load Connection work order was requested from the electrical utility.

1. Use each dual-list picker to select all applicable regulatory approvals, site control types, and environmental issues.
2. Complete the ASTM Phase 1 and Phase 2 fields, providing dates if assessments have been performed.
3. Indicate whether the site will be legally deleaded and enter the New Load Connection work order date.
4. Click **Save Draft** to preserve progress, or Next to advance to Step 10 — Due Diligence.



9.11 Due Diligence (Step 10 of 14)

This section captures key risk and compliance disclosures about the project and the parties involved. Each question is a Yes/No selection, and answering Yes to any question reveals a required narrative field for further explanation.

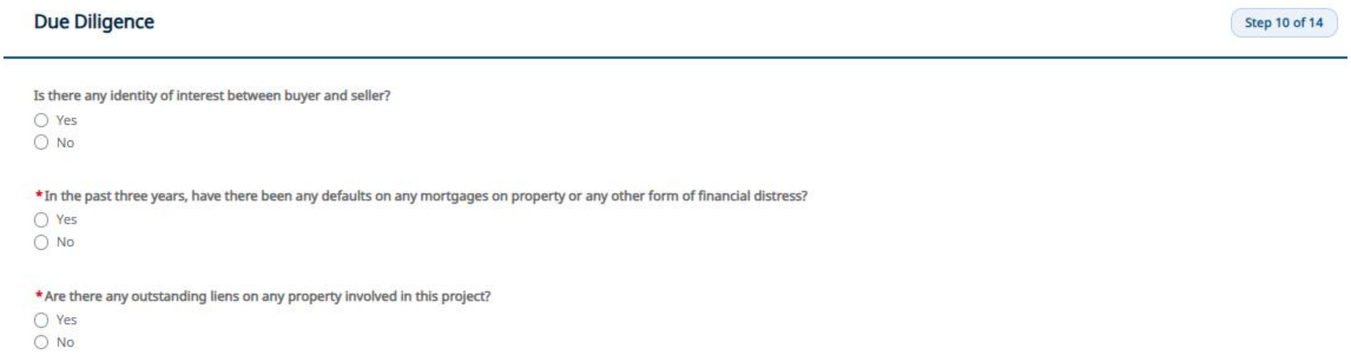
This section covers the following:

- Identity of interest between buyer and seller — indicate whether any identity of interest exists, and if so, provide an explanation.
- Defaults or financial distress — indicate whether there have been any defaults on mortgages on the property or any other form of financial distress in the past three years, and if so, describe them.

- Outstanding liens — indicate whether there are any outstanding liens on any property involved in the project, and if so, describe them.

Note: Each Yes/No question conditionally reveals a required narrative field when Yes is selected. These narrative fields must be **completed** before the section can pass validation on submission.

1. Answer each Yes/No question. For any question answered Yes, complete the narrative field that appears below it.
2. Click **Save Draft** to preserve progress, or Next to advance to Step 11 — Tax Credit Basis.



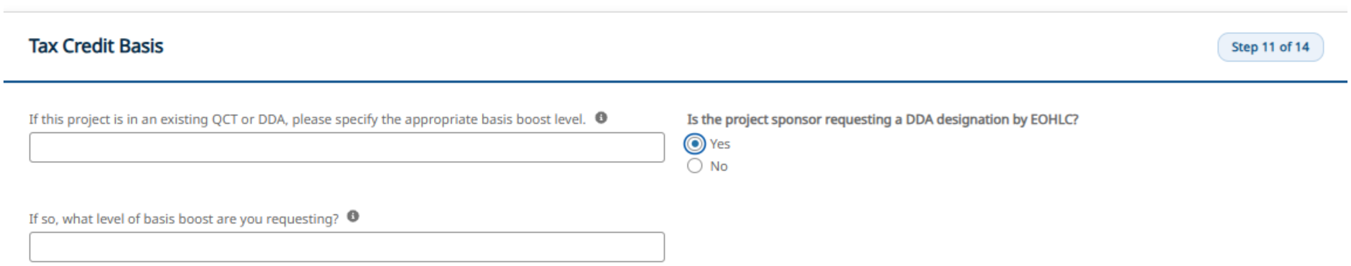
9.12 Tax Credit Basis (Step 11 of 14)

This section captures information related to the project's tax credit basis boost eligibility. It is a short section with three fields, all relating to Qualified Census Tract (QCT) or Difficult Development Area (DDA) status and any associated DHCD designation request.

This section covers the following:

- QCT or DDA basis boost level — if the project is located in an existing QCT or DDA, specify the appropriate basis boost level in the free-text field.
- DDA designation by DHCD — indicate whether the project sponsor is requesting a DDA designation by DHCD (Yes or No).
- Basis boost level requested — if a DDA designation is being requested, enter the level of basis boost being requested.

1. If the project is in a QCT or DDA, enter the applicable basis boost level.
2. Indicate whether a DDA designation by DHCD is being requested and, if so, enter the requested basis boost level.
3. Click **Save Draft** to preserve progress, or Next to advance to Step 12 — Green Checklist.



9.13 Green Checklist (Step 12 of 14)

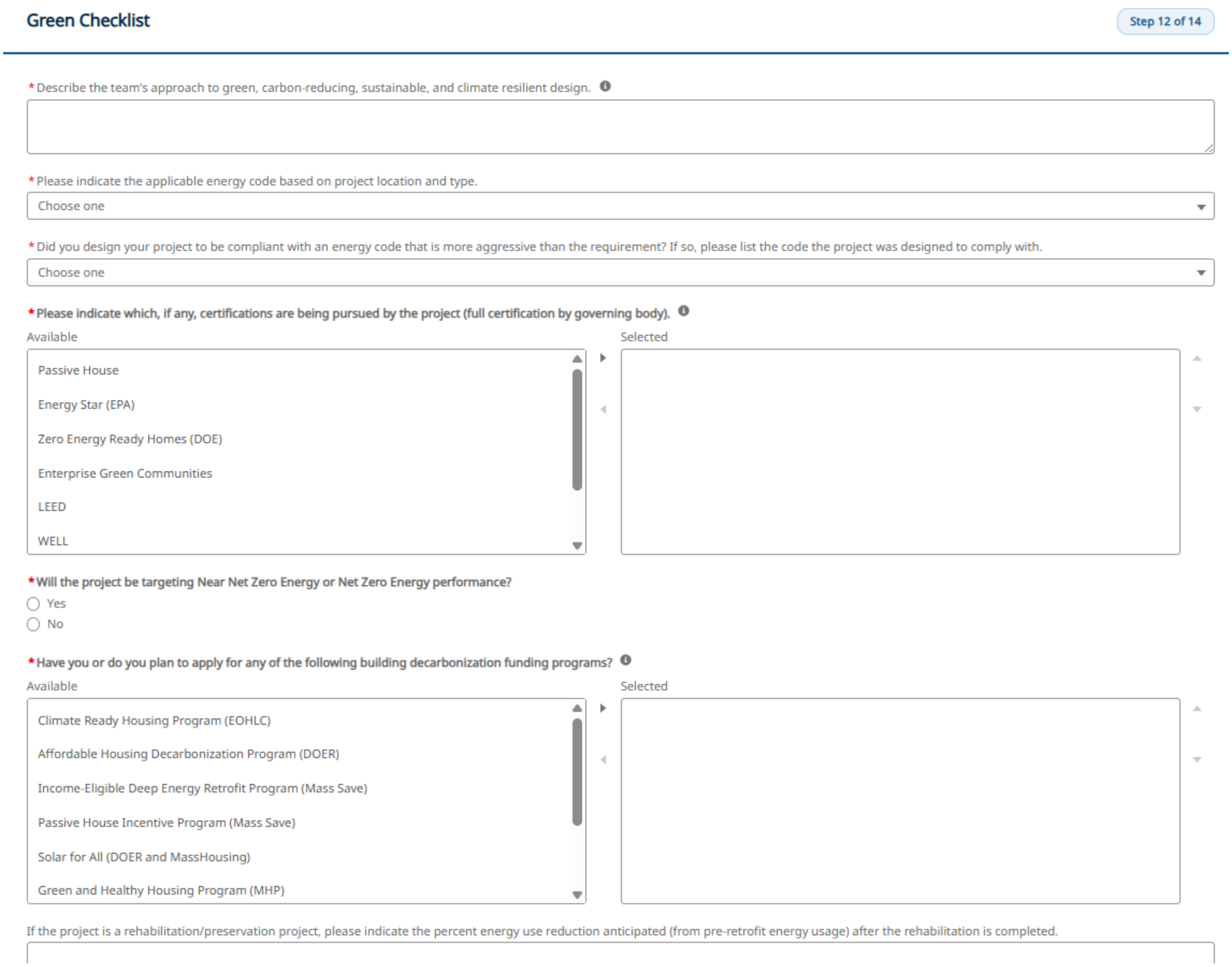
This section captures the project's approach to sustainability, energy performance, and climate resilience. It covers the design philosophy, applicable energy codes, green certifications, decarbonization funding programs, energy use intensity, mechanical systems, and supporting documents.

This section covers the following:

- Green design narrative — describe the team's approach to green, carbon-reducing, sustainable, and climate resilient design.
- Applicable energy code — select the energy code applicable to the project based on its location and type.
- More aggressive energy code compliance — indicate whether the project was designed to comply with an energy code more stringent than required, and if so, specify which code.
- Green certifications — use the dual-list picker to select all certifications being pursued by the project (full certification by governing body). Available options include Passive House, Energy Star (EPA), Zero Energy Ready Homes (DOE), Enterprise Green Communities, LEED, WELL, and others as listed.
- Near Net Zero or Net Zero Energy — indicate whether the project will be targeting Near Net Zero Energy or Net Zero Energy performance.
- Building decarbonization funding programs — select all programs the sponsor has applied for or plans to apply for, including: Climate Ready Housing Program (**EOHLC**), Affordable Housing Decarbonization Program (DOER), Income-Eligible Deep Energy Retrofit Program (Mass Save), Passive House Incentive Program (Mass Save), Solar for All (DOER and MassHousing), Green and Healthy Housing Program (MHP), and others as listed.
- Energy use reduction (rehabilitation/preservation **projects**) — enter the anticipated percent energy use reduction from pre-retrofit energy usage after rehabilitation is **completed**.
- Energy Use Intensity (EUI) — enter the expected post-construction or post-renovation site EUI in kBtu/sf(10), both with and without on-site energy generation. Select the source used for the estimate (e.g. ERI/HERS model).
- Heating energy source — select all energy sources being used for heating (Electric, Natural Gas, Propane, Fuel Oil, Other).
- Centralized air conditioning — indicate whether the building includes centralized air conditioning and select the type (electric-powered cooling, other type, or No).
- Domestic hot water energy source — select all energy sources being used for domestic hot water (Electric, Natural Gas, Propane, Fuel Oil, Other).
- Cooking energy source — select all energy sources being used for cooking (Electric or Natural Gas).
- Renewable and high-performance mechanical systems — select all renewable and high-performance systems included in the project design, including Photovoltaics, Solar Thermal, Ground Source Heat Pump/Geothermal Battery Storage, Energy or Heat Recovery Ventilation (ERV/HRV), High Performance Heat Pump (Heating), High Performance Heat Pump (DHW), and others as listed.
- Document Uploads — attach any supporting green design documents relevant to this section using the Upload button.

1. Complete the green design narrative and select the applicable energy code and any more aggressive code the project is designed to meet.
2. Select all green certifications being pursued and indicate whether Near Net Zero or Net Zero Energy performance is targeted.
3. Select all applicable building decarbonization funding programs.

4. Enter the EUI figures and select the estimation source. For rehabilitation **projects**, also enter the anticipated energy use reduction percentage.
5. Complete all energy source selections for heating, cooling, domestic hot water, and cooking.
6. Select all renewable and high-performance mechanical systems included in the design.
7. Attach any relevant supporting documents in the Document Uploads area.
8. Click **Save Draft** to preserve progress, or Next to advance to Step 13 — Override Calculated Fields.



9.14 Override Calculated Fields (Step 13 of 14)

This section consolidates all system-calculated values from across the **Full Application** into a single review screen. It gives the sponsor an opportunity to review every calculated figure before submission and, where necessary, replace a calculated value with a manually entered amount along with a justification.

The overridable fields are organized into five groups:

- Operating Expense Category — includes Management Fee (Residential or Commercial) and LIHTC Monitoring Fee (Residential).
- Tax Credit Basis — includes Sum of Tax Credit units.
- Income Section — includes Annual Operating Income.
- Debt Service — includes Permanent Debt Payment, by Source.

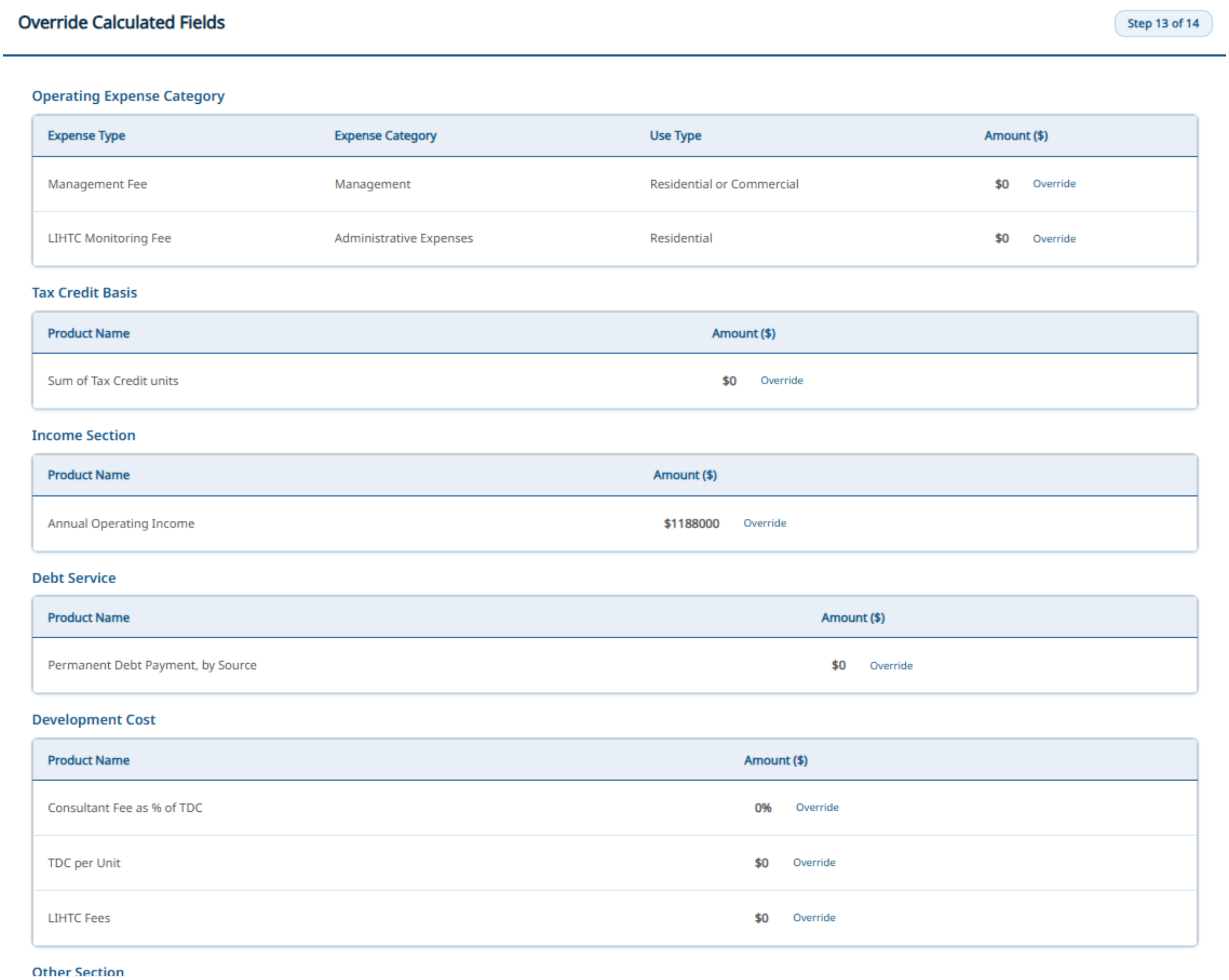
- Development Cost — includes Consultant Fee as % of TDC, TDC per Unit, and LIHTC Fees.
- Other Section — includes Maximum Developer Fee Per **QAP**, Maximum Cash-Payable Developer Fee, IRS Maximum Annual LIH Tax Credit Amount (Acquisition), IRS Maximum Annual LIH Tax Credit Amount (Rehabilitation), Maximum Annual Federal Tax Credit per project limit for 9% LIHTC **projects**, Maximum Annual Federal Tax Credit amount based on per LIHTC Unit limit for 9% LIHTC **projects**, Federal LIHTC Tax credit syndication yield, and State LIHTC Tax credit syndication yield.

Each row displays the field name, the current system-calculated amount, and an Override link. Overrides can be made at any point before the application is **submitted** and can be revised as needed.

How to Override a Calculated Field

1. Review the calculated values displayed across all groups. If a value needs to be adjusted, click the Override link next to that field.
2. An override panel expands below the row. Enter the new amount in the Override Amount field and provide a justification in the Reason field.
3. Click Save Override to apply the change. The row will update to reflect the overridden value. Click Cancel to discard.
4. Repeat for any other fields that require an override.
5. Click **Save Draft** to preserve progress, or Next to advance to Step 14 — Document Upload.

Tip: Overrides are not permanent until the application is **submitted**. You can return to this section at any time before submission to adjust or remove an override if the underlying data in an earlier section changes.



Override Calculated Fields

Step 13 of 14

Operating Expense Category

Expense Type	Expense Category	Use Type	Amount ($)
Management Fee	Management	Residential or Commercial	$0 Override
LIHTC Monitoring Fee	Administrative Expenses	Residential	$0 Override

Tax Credit Basis

Product Name	Amount ($)
Sum of Tax Credit units	$0 Override

Income Section

Product Name	Amount ($)
Annual Operating Income	$1188000 Override

Debt Service

Product Name	Amount ($)
Permanent Debt Payment, by Source	$0 Override

Development Cost

Product Name	Amount ($)
Consultant Fee as % of TDC	0% Override
TDC per Unit	$0 Override
LIHTC Fees	$0 Override

Other Section

9.15 Document Upload (Step 14 of 14)

This is the final section of the **Full Application** and serves as the consolidated document management area for the entire application. All documents uploaded within individual sections throughout the form are accessible here, and additional documents can be uploaded directly from this section. Once all required fields across the application have been **completed**, the sponsor submits the **Full Application** from this section.

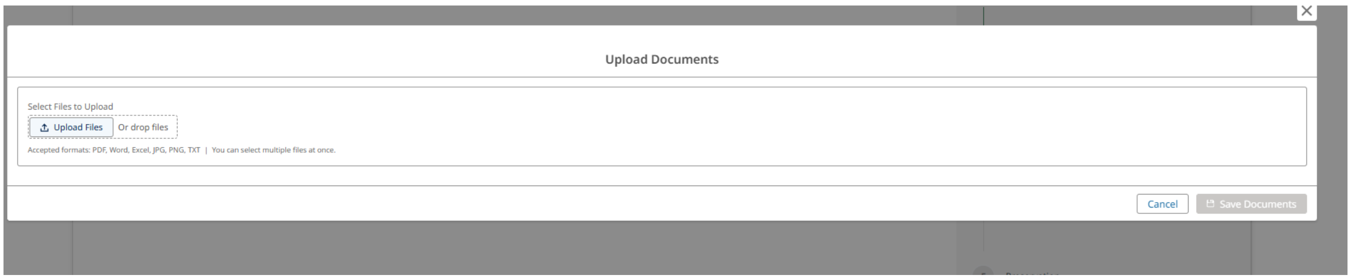
This section covers the following:

- Document upload — click the Upload button to open the Upload Documents modal. Select one or more files from your device (accepted formats: PDF, Word, Excel, JPG, PNG, TXT) or drag and drop files into the upload area. Multiple files can be selected at once.
- Configure Document Details — for each uploaded file, select a Category, Subcategory, and Type to classify the document correctly. An optional note field is also available for each file. Available categories include General Project Info, Drawing and Specifications, Environmental, Legal, Monitoring/Compliance, Pre-App, and others. Subcategories and types are dependent on the category selected and include options such as Site Information, Market Information, Supportive Services or Resources, Tax Credit Certifications, Funding Commitments, Development Team, Management Documents, and others. The Type field provides further classification within the selected subcategory — for example, within Funding Commitments the available types include Tax-Exempt Bond Financing or Official, Local Funding Commitments, Construction Financing,

Permanent Financing, Other Funding Commitments, MRC DDS or DMH Certification Letter, and Rental Subsidies.

- Save Documents — after configuring the category, subcategory, and type for each file, click Save Documents to attach them to the application.
- Documents list — all documents attached to the **Full Application** are listed on this page, organized by category. Documents uploaded within individual sections earlier in the form also appear here.

Note: Document uploads are not mandatory. The sponsor may upload as many or as few documents as they choose. Required document categories are flagged as a courtesy, but the absence of uploaded documents does not prevent submission.

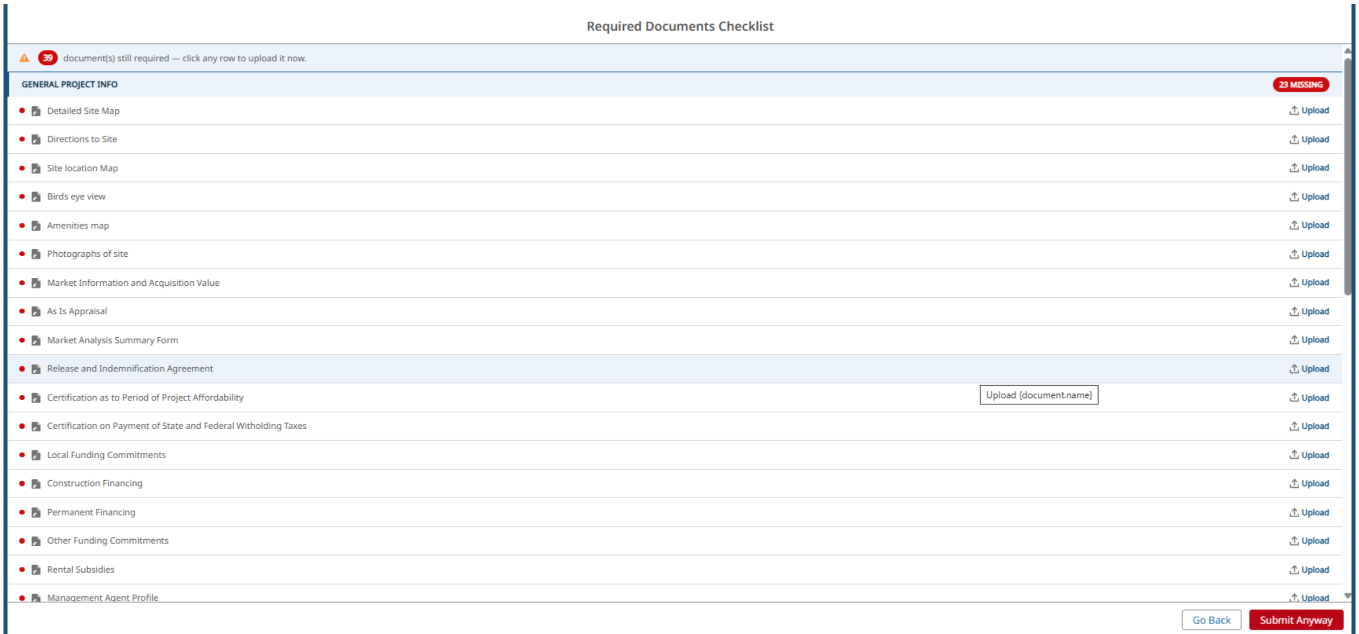


Submitting the Full Application

Once the sponsor is satisfied that all sections are complete and all desired documents have been uploaded, the **Full Application** can be **submitted** to **EOHLC** for review.

1. Review all sections of the **Full Application** using the right-hand progress panel to confirm all required fields are **completed**.
2. Upload any remaining supporting documents in this section or in the relevant section-level Document Uploads areas.
3. Click Submit to submit the **Full Application**. The system will validate all required fields across the entire form.
4. If any required fields are missing, the system displays a Required Documents Checklist modal listing all outstanding items grouped by category. Each item has an Upload link allowing the sponsor to attach the document directly from the modal. The sponsor can either complete the outstanding items or click Submit Anyway to proceed with submission regardless.
5. Upon successful submission, the **Full Application** status updates to **Submitted** and **EOHLC** is notified for review.

Important: The Required Documents Checklist modal that appears on submission is a courtesy reminder only. Document uploads cannot be mandated — the sponsor may click Submit Anyway at any time to proceed with submission even if documents are outstanding. Submission is blocked only by missing required field data, not by missing documents.



MODULE 6 – FULL APPLICATION STATUSES

10. Full Application Statuses

Once a **Full Application** has been **submitted**, it moves through a defined lifecycle of statuses. Each status reflects where the application sits in the **EOHLC** review and funding process. The current status is always displayed in the Application Status field on the **Full Application** record and is reflected in the status bar across the top of the page.

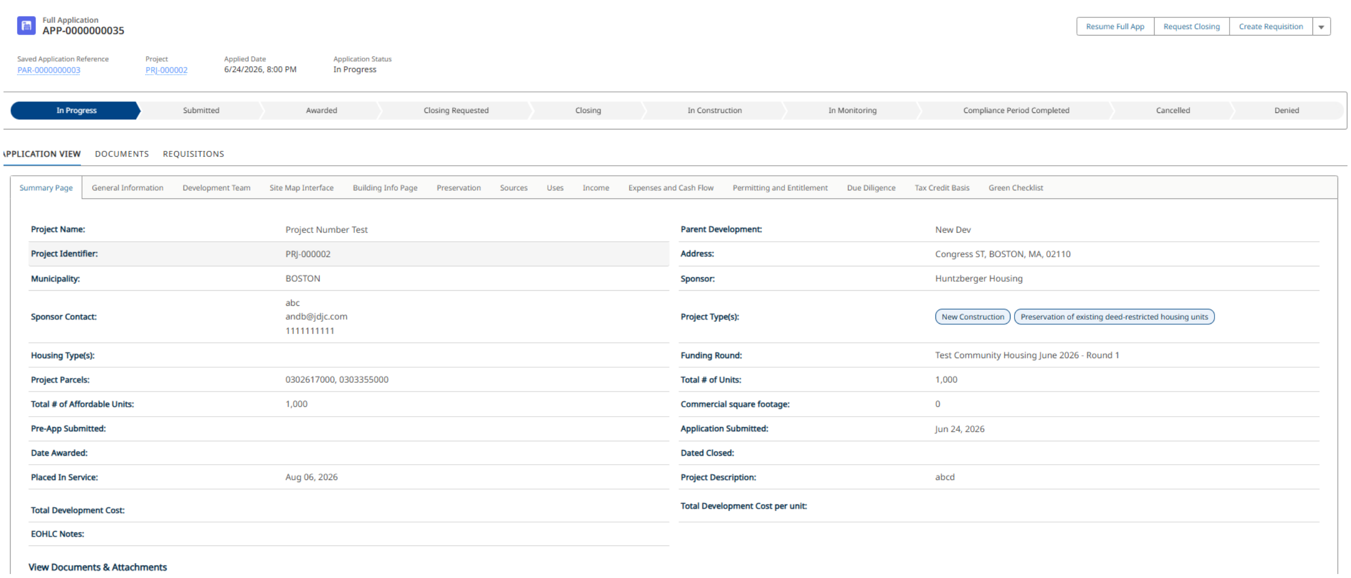
The status bar displays all possible statuses in sequence: **In Progress**, **Submitted**, Awarded, Closing Requested, Closing, In Construction, In Monitoring, Compliance Period **Completed**, **Cancelled**, and **Denied**. The current **active** status is highlighted.

> **Note:** Email notifications are not sent automatically for **Full Application** status changes, including approval (Awarded) and denial. **EOHLC** communicates outcomes directly and personally with the sponsor.

10.1 Status Descriptions

- **In Progress** — the **Full Application** has been created and saved as a draft but has not yet been **submitted** to **EOHLC**. The form is fully editable.
- **Submitted** — the sponsor has **submitted** the **Full Application** to **EOHLC** for review. The application is read-only and cannot be edited while in this status. **EOHLC** and **Quasi-Governmental** reviewers can access the application for review.
- Awarded — **EOHLC** has **approved** the **Full Application**. The sponsor is notified directly. Once Awarded, the sponsor can request closing.
- Closing Requested — the sponsor has **submitted** a Request Closing action from the **Full Application** record. **EOHLC** can now view and act on the closing request.
- Closing — **EOHLC** has moved the application to Closing status. The **Full Application** is open for editing again during this stage, up until the application moves to In Construction.
- In Construction — **EOHLC** has moved the application to In Construction. The sponsor can now create and submit Requisitions against this application.

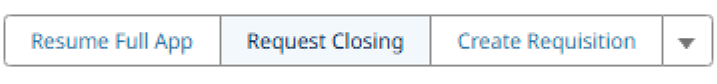
- In Monitoring — the project has moved into the monitoring phase following construction completion.
- Compliance Period **Completed** — the project has **completed** its compliance period.
- **Cancelled** — the application has been **cancelled**.
- **Denied** — **EOHLC** has **denied** the **Full Application**. The sponsor is notified directly.



10.2 Requesting Closing

Once a **Full Application** has been Awarded, the sponsor can formally request closing from the **Full Application** record. This action is available through the dropdown next to the Generate PDF button at the top right of the **Full Application** page.

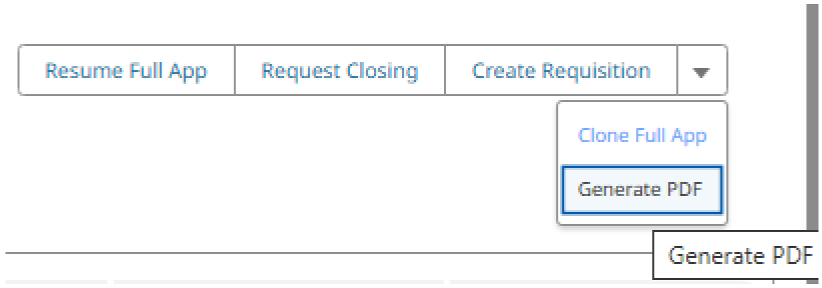
1. Open the **Full Application** record from the **Full Applications** tab or from the linked project record.
2. Click the dropdown arrow next to the Generate PDF button at the top right of the page.
3. Select Request Closing from the dropdown. A confirmation dialog will appear asking: Are you sure you want to request Closing for this application?
4. Click Confirm to submit the closing request. The application status will update to Closing Requested.



Important: Request Closing is only available when the **Full Application** status is Awarded. If the application is in any other status, the system will display the error: 'Closing can only be requested when the application status is Awarded.'

10.3 Generate PDF

The Generate PDF button is available on the **Full Application** record at any status. Clicking it generates a PDF export of the **Full Application**, capturing all sections and entered data at the time of generation. This can be used to share a snapshot of the application or retain a copy for records.



MODULE 7 – REQUISITIONS

11. Requisitions

Requisitions are the mechanism through which sponsor organizations submit draw requests for costs incurred during the development of a housing project. A requisition functions similarly to an invoice — it captures all eligible costs the sponsor has incurred for goods and services including direct construction costs, architect fees, attorney fees, and other development expenses. Each requisition is reviewed and **approved** by **EOHLC** before the next one can be **submitted**.

Key Points

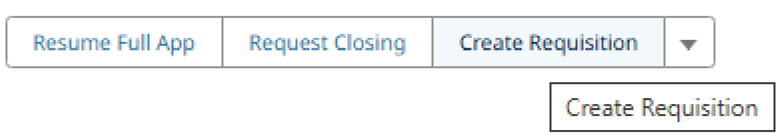
- A new requisition can only be started once the previous requisition has been **approved** by EOHLC. Requisitions must be processed sequentially — there can be no outstanding unapproved requisition when a new one is created.
- If a requisition is **denied**, users have the option to **edit** the same requisition — making any necessary corrections — and **resubmit** it for approval. A new requisition is not required in this case.

Important: Requisitions can only be created when the **Full Application** status is In Construction. If the application is in any other status, clicking Create Requisition will display the error: 'Requisitions can only be created when the application status is In Construction.'

11.1 Creating a Requisition

The Create Requisition option is accessible from the dropdown next to the Generate PDF button on the **Full Application** record. The **Full Application** can be accessed from either the **Full Applications** tab or from the linked project record in the **Projects** tab.

1. Open the **Full Application** record. Confirm the Application Status is In Construction.
2. Click the dropdown arrow next to the Generate PDF button at the top right of the page.
3. Select Create Requisition. The requisition screen will open. Each requisition is automatically assigned a sequential number — the first requisition is numbered 1, and each subsequent one increments by 1.



11.2 Adding Line Items

Once the requisition is created, the line items screen opens. This is where the sponsor enters each individual cost being claimed in this draw. Click Add Line Item to add a new row to the line items table.

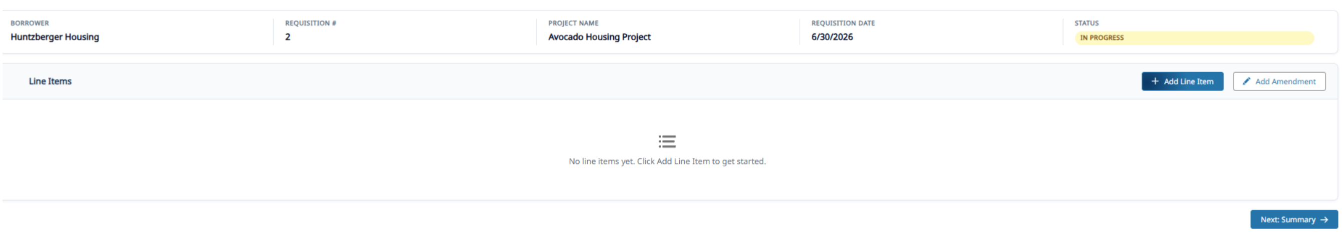
Line Item Fields

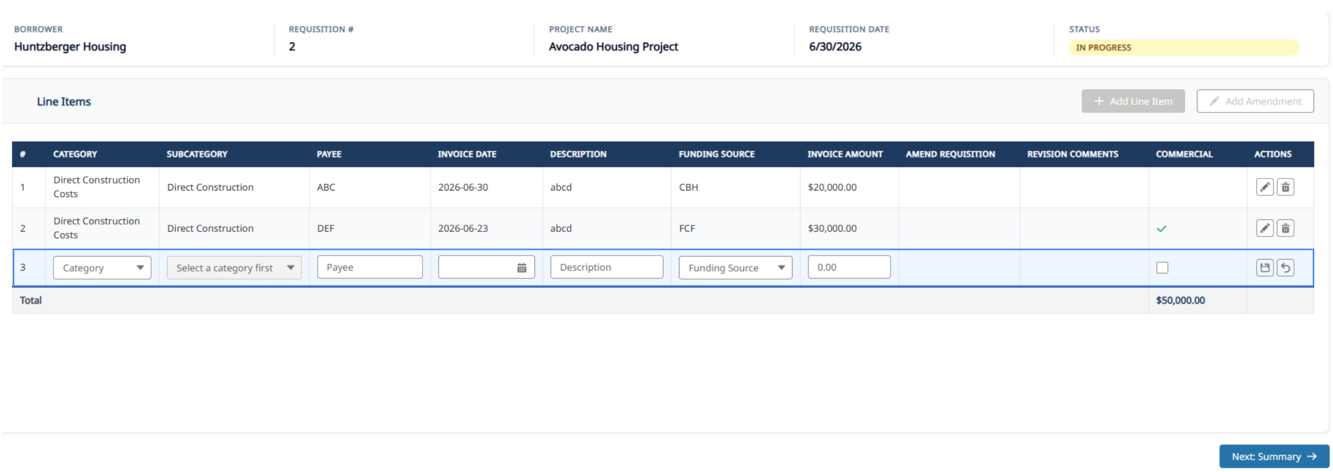
- Category — select the cost category from the dropdown. Available categories are: Direct Construction Costs, Acquisition, Construction Contingency, General Development Costs, and Reserves, Overhead, Fee.
- Subcategory — select the subcategory applicable to the selected category. Subcategory options are dependent on the category chosen (e.g. Direct Construction Costs has the subcategory Direct Construction).

- Payee — enter the name of the payee (vendor, contractor, professional, or other party) being paid for this cost.
- Invoice Date — enter or select the date of the invoice using the calendar picker.
- Description — enter a brief description of the goods or services covered by this line item.
- Funding Source — select the funding source to be drawn against for this line item. Available sources include 4% Federal LIHTC, 9% Federal LIHTC, AHTF, **CBH**, CIPF, **EOHLC** Subsidy, Federal Historic Tax Credit, and others as listed.
- Invoice Amount — enter the dollar amount of the invoice for this line item.
- Commercial — check this box if the line item relates to commercial space costs.
- Actions — use the save icon to save the row, or the discard icon to remove it and start over.

The Total row at the bottom of the line items table updates automatically as rows are added or edited. Multiple line items can be added to a single requisition. Previously saved line items can be edited using the edit icon in the Actions column, or deleted using the delete icon.

Tip: Complete all line items for this draw before advancing to the summary. Once the requisition is **submitted** it can no longer be edited — amendments to **approved** requisitions must be made through a new requisition using the Add Amendment option (see Section 11.6).





11.3 Requisition Summary and Submission

Once all line items have been added, click Next: Summary to advance to the Requisition Summary page. The summary provides a full financial overview of the requisition before submission.

Summary Page Contents

- Final Requisition checkbox — if this is the last requisition for the project, check the Final Requisition box. This will prompt the user to enter the Actual Placed in Service Date.
- Residential Budget Summary — a read-only table displaying the budget position for residential costs across all cost categories (Direct Construction Costs, Acquisition, Construction Contingency, General Development Costs, Reserves Overhead Fee). Columns show: Original

Budget, Current **Approved** Budget, Proposed Budget Changes (editable), Proposed Revised Budget, Previous Requisitions, This Requisition, Total Request to Date, % Drawn to Date, and Balance to Complete.

- Commercial Budget Summary — the same structure as the Residential Budget Summary, but for commercial costs.
- By Funding Source — a summary table showing the budget position broken down by each funding source, displaying Original Budget, Previous Requisitions, This Requisition, Total Drawn to Date, % Drawn, and Balance Remaining.
- Document Uploads — attach any supporting documents for this requisition (invoices, receipts, contracts, etc.) using the Upload button.
- Proposed Budget Changes — the Proposed Budget Changes column in both budget summary tables is editable. Sponsors can enter proposed changes to the **approved** budget here if the requisition includes costs that differ from the original **approved** budget amounts.

← Back to Line Items **Requisition Summary** ➤ Submit Requisition

BORROWER	REQUISITION #	PROJECT NAME	REQUISITION DATE
Huntzberger Housing	2	Avocado Housing Project	6/30/2026

☐ Final Requisition Check this box if this is the last requisition for the project. You will be prompted to enter the Actual Placed in Service Date.

Residential Budget Summary

COST	ORIGINAL BUDGET	CURRENT APPROVED BUDGET	PROPOSED BUDGET CHANGES	PROPOSED REVISED BUDGET	PREVIOUS REQUISITIONS	THIS REQUISITION	TOTAL REQUEST TO DATE	% DRAWN TO DATE	BALANCE TO COMPLETE
DIRECT CONSTRUCTION COSTS									
SUBTOTAL	$0.00	$0.00	$30,000.00	$30,000.00	$2,000,000.00	$20,000.00	$2,020,000.00	0.00%	-$1,990,000.00
ACQUISITION									
SUBTOTAL	$0.00	$0.00	$30,000.00	$30,000.00	$0.00	$40,000.00	$40,000.00	0.00%	-$10,000.00
CONSTRUCTION CONTINGENCY									
SUBTOTAL	$0.00	$0.00	$30,000.00	$30,000.00	$0.00	$0.00	$0.00	0.00%	$30,000.00
GENERAL DEVELOPMENT COSTS									
SUBTOTAL	$0.00	$0.00	$40,000.00	$40,000.00	$500,000.00	$0.00	$500,000.00	0.00%	-$460,000.00
RESERVES, OVERHEAD, FEE									
SUBTOTAL	$0.00	$0.00	$40,000.00	$40,000.00	$0.00	$0.00	$0.00	0.00%	$40,000.00
TOTAL	**$0.00**	**$0.00**	**$170,000.00**	**$170,000.00**	**$2,500,000.00**	**$60,000.00**	**$2,560,000.00**	**0.00%**	**-$2,390,000.00**

COST	ORIGINAL BUDGET	CURRENT APPROVED BUDGET	PROPOSED BUDGET CHANGES	PROPOSED REVISED BUDGET	PREVIOUS REQUISITIONS	THIS REQUISITION	TOTAL REQUEST TO DATE	% DRAWN TO DATE	BALANCE TO COMPLETE
DIRECT CONSTRUCTION COSTS									
SUBTOTAL	$0.00	$0.00	$50,000.00	$50,000.00	$0.00	$30,000.00	$30,000.00	0.00%	$20,000.00
ACQUISITION									
SUBTOTAL	$0.00	$0.00	$30,000.00	$30,000.00	$0.00	$0.00	$0.00	0.00%	$30,000.00
CONSTRUCTION CONTINGENCY									
SUBTOTAL	$0.00	$0.00	$50,000.00	$50,000.00	$0.00	$0.00	$0.00	0.00%	$50,000.00
GENERAL DEVELOPMENT COSTS									
SUBTOTAL	$0.00	$0.00	$40,000.00	$40,000.00	$0.00	$0.00	$0.00	0.00%	$40,000.00
RESERVES, OVERHEAD, FEE									
SUBTOTAL	$0.00	$0.00	$60,000.00	$60,000.00	$0.00	$0.00	$0.00	0.00%	$60,000.00
TOTAL	**$0.00**	**$0.00**	**$230,000.00**	**$230,000.00**	**$0.00**	**$30,000.00**	**$30,000.00**	**0.00%**	**$200,000.00**

By Funding Source

FUNDING SOURCE	ORIGINAL BUDGET	PREVIOUS REQUISITIONS	THIS REQUISITION	TOTAL DRAWN TO DATE	% DRAWN	BALANCE REMAINING
CBH	$5,000,000.00	$1,000,000.00	$20,000.00	$1,020,000.00	20.40%	$3,980,000.00
FCF	$10,000,000.00	$1,000,000.00	$30,000.00	$1,030,000.00	10.30%	$8,970,000.00
Test 4% Federal LIHTC	—	$0.00	$40,000.00	$40,000.00	—	—
Test 9% Federal LIHTC	—	$500,000.00	$0.00	$500,000.00	—	—
TOTAL	**—**	**$2,500,000.00**	**$90,000.00**	**$2,590,000.00**	**—**	**—**

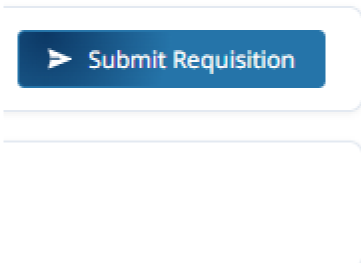
Document Uploads

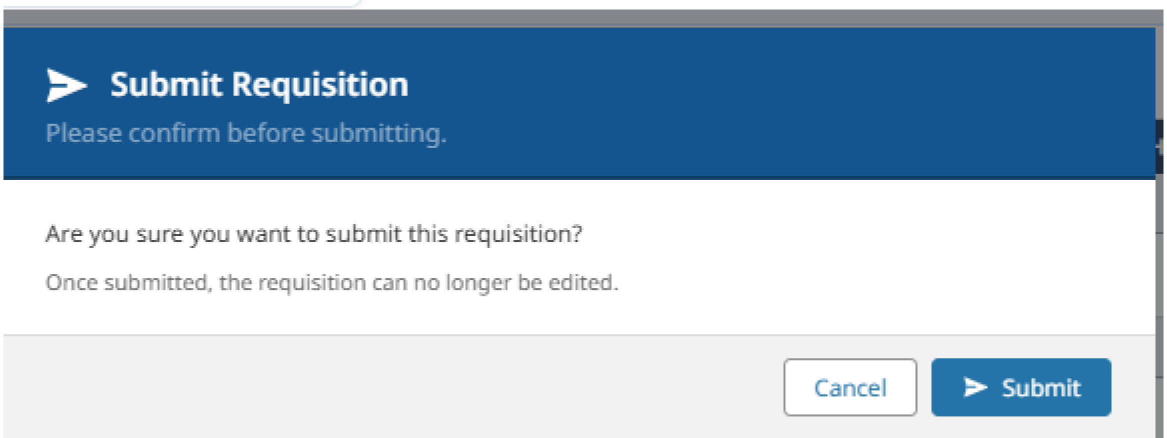
Documents Upload

No documents uploaded

Click the "Upload" button to add your first document.

Submitting the Requisition

1. Review the Residential Budget Summary, Commercial Budget Summary, and By Funding Source tables to confirm all figures are as expected.
2. Enter any proposed budget changes in the Proposed Budget Changes column if applicable.
3. Upload any supporting documents in the Document Uploads area.
4. If this is the final draw for the project, check the Final Requisition checkbox.
5. Click Submit Requisition. A confirmation dialog will appear: 'Are you sure you want to submit this requisition? Once **submitted**, the requisition can no longer be edited.'
6. Click Submit to confirm. The requisition status will update to **Submitted** and **EOHLC** will be notified for review.
7. To make further adjustments before submitting, click Back to Line Items to return to the line items screen.
8. 



Important: Once a requisition is **submitted** it is locked and cannot be edited. A new requisition cannot be created until the current **submitted** requisition has been either **Approved** or **Denied** by **EOHLC**. If a new requisition is attempted while one is pending review, the system will display the error: 'A requisition is currently pending review. It must be **Approved** before a new one can be created.'

11.4 Viewing Requisitions

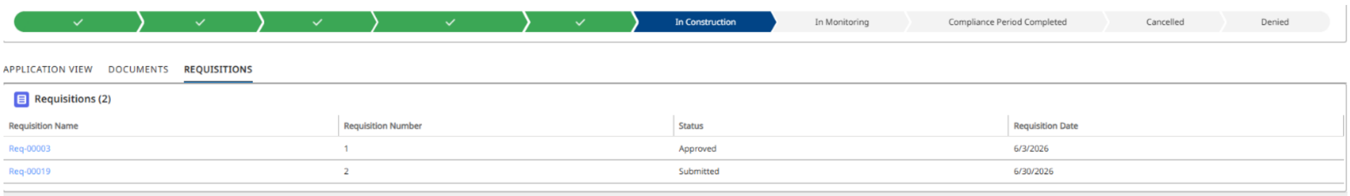
All requisitions associated with a **Full Application** are accessible from the Requisitions tab on the **Full Application** record, located next to the Documents tab. The Requisitions tab displays a list of all requisitions created against the application, showing the Requisition Name, Requisition Number, Status, and Requisition Date.

Requisition Statuses

- **In Progress** — the requisition has been created and line items are being added but it has not yet been **submitted**.
- **Submitted** — the requisition has been **submitted** to **EOHLC** and is pending review.

- **Approved** — **EOHLC** has **approved** the requisition. A new requisition can now be created.
- **Denied** — **EOHLC** has **denied** the requisition.

Clicking a Requisition Name opens the individual requisition record, which has three tabs: Details, Summary, and Documents. The Summary tab shows the full budget summary view as described in Section 11.3.

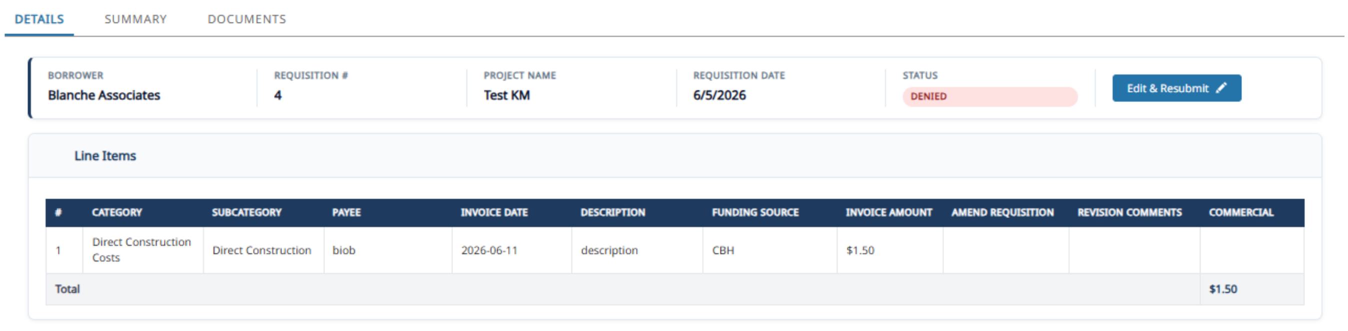


11.5 Resubmitting a Denied Requisition

If a submitted requisition is **denied** a sponsor needs to edit and resubmit the requisition in accordance with EOHLC's reason for denial. This is done through the Edit & Resubmit button when viewing a Denied requisition.

Steps to Edit & Resubmit a Requisition

1. View the denied requisition as described in Section 11.4.
2. In the details tab, click the **Edit & Resubmit** button.
3. As needed, edit and complete the line item(s) as described Section 11.2.
4. Proceed to the summary and submit as described in Section 11.3.

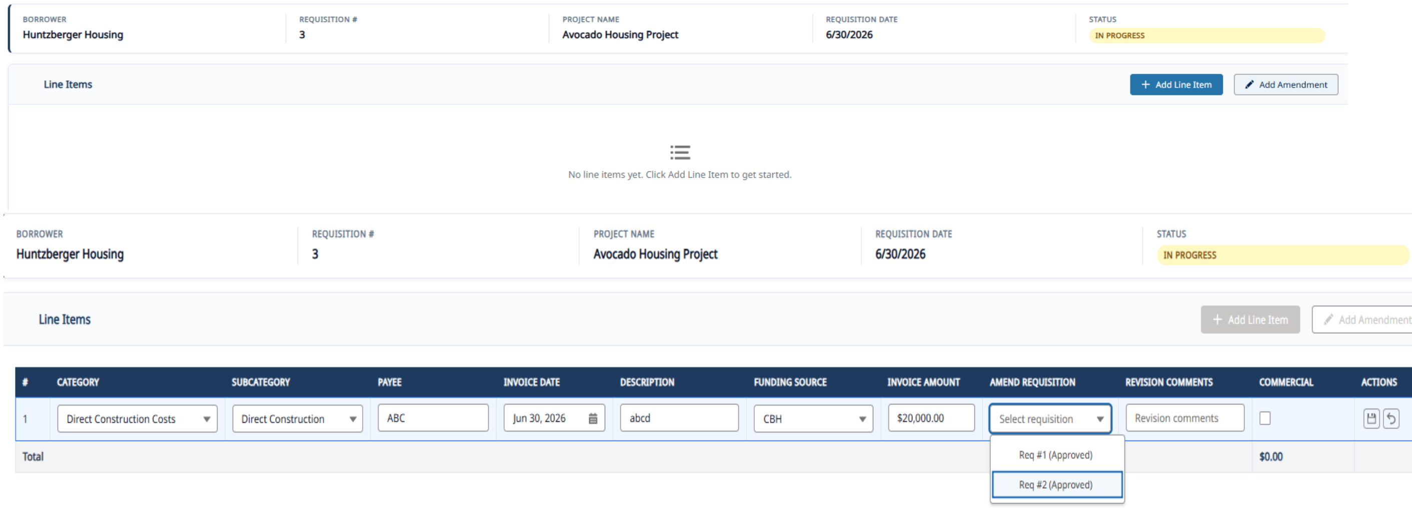


11.6 Amending a Requisition

If a sponsor needs to amend a line item from a previously **approved** requisition, this is done through the Add Amendment option when creating a new requisition — not by editing the original. The Add Amendment button is available on the line items screen of a new requisition.

Steps to Add an Amendment

5. Create a new requisition as described in Section 11.1.
6. On the line items screen, click Add Amendment (next to the Add Line Item button).
7. A new amendment row is added to the table. In the Amend Requisition column, select the previously **approved** requisition you wish to amend from the dropdown. All **approved** requisitions for the project are listed (e.g. Req #1 (**Approved**), Req #2 (**Approved**)).
8. Enter any relevant details in the Revision Comments column to explain the nature of the amendment.
9. Complete the remaining line item fields (Category, Subcategory, Payee, Invoice Date, Description, Funding Source, Invoice Amount) as required.
10. Proceed to the summary and submit as described in Section 11.3.



Note: Amendments reference previously **approved** requisitions and allow sponsors to revise costs already claimed. The Revision Comments field should clearly describe what is being amended and why.

Adding vs. Deducting Costs in an Amendment

- To add a new cost not included in a prior requisition — enter a positive invoice amount. This value will be added to the running totals in the Budget Summary.
- To deduct or reduce a cost from a previously **approved** requisition — enter a negative invoice amount (e.g. -$5,000.00). This value will be subtracted from the corresponding line in the Budget Summary, reducing the total drawn to date for that category and funding source.

Tip: Use negative values when correcting an overbilled amount from a prior requisition or reversing a cost that is no longer applicable. The Budget Summary on the Requisition Summary page will reflect the net effect of the amendment immediately.

11.7 Final Requisition and Placed in Service Date

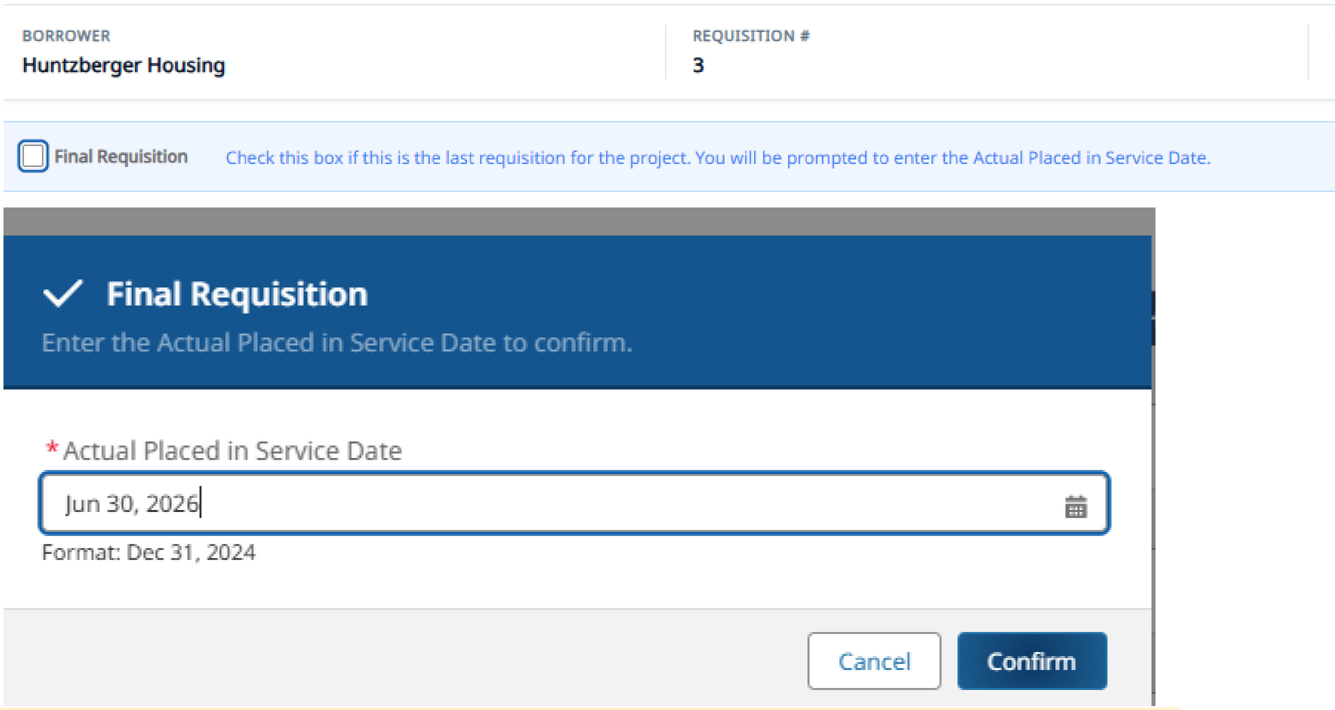
When submitting the last draw for a project, the sponsor must check the Final Requisition checkbox on the Requisition Summary page before submitting. This action triggers a modal prompting the sponsor to enter the Actual Placed in Service Date.

Why This Date Matters

- The Actual Placed in Service Date is a required milestone that signals the project has been formally placed in service.
- **EOHLC** can only move the **Full Application** from In Construction to In Monitoring on their internal Salesforce side once this date has been provided and the final requisition has been **submitted** and **approved**.
- Without this date, the project lifecycle cannot advance to the In Monitoring phase.

Steps

1. On the Requisition Summary page, check the Final Requisition checkbox. A modal will appear with the heading Final Requisition.
2. Enter the Actual Placed in Service Date using the calendar picker (format: e.g. Dec 31, 2024).
3. Click outside the calendar or confirm the date to close the modal. The date is now attached to the requisition.
4. Proceed to review the budget summary and submit the requisition as normal.



Important: The Actual Placed in Service Date can only be entered at the time the Final Requisition checkbox is checked. Ensure the date is accurate before submitting, as the requisition cannot be edited once **submitted**.

MODULE 8 – PROJECTS

12. Projects

The **Projects** tab in the top navigation bar provides a consolidated view of all **projects** associated with the sponsor organization. A project record is created automatically when a **Pre-Application** is first **submitted** and serves as the central record that links together all activity for a single housing development — including its Pre-Applications, **Full Applications**, and assigned users.

12.1 Viewing the Projects List

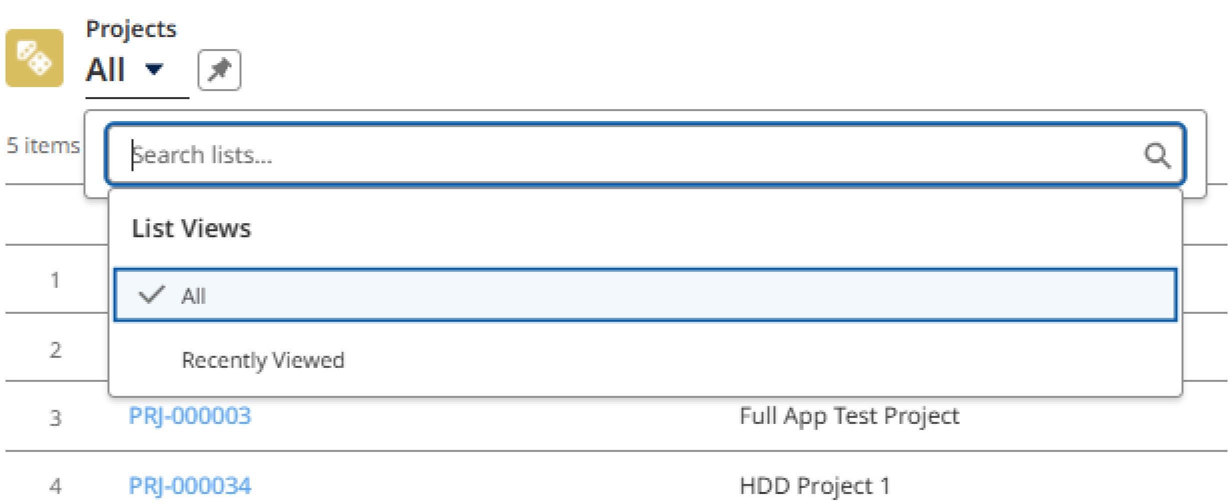
Clicking **Projects** in the top navigation bar opens the **Projects** list view. By default the page opens to the Recently Viewed list, but the sponsor can switch to any available list view using the selector at the top left of the page.

Available List Views

- Recently Viewed — the most recently accessed project records for the current user. This is the default view.
- All — displays every project associated with the sponsor organization, regardless of status, sorted by Project ID.

List View Columns

- Project ID — the unique system-generated identifier for the project (e.g. PRJ-000086). Click the Project ID to open the project record.
- **Project Name** — the name assigned to the project at the **Pre-Application** stage.
- Status — the current lifecycle status of the project (e.g. **Pre-Application** Created, **Pre-Application Submitted**, **Pre-Application Approved**, **Full Application** Created, In Construction, In Monitoring, Compliance Period **Completed**, **Cancelled**).
- Sponsor Organization — the name of the sponsor organization associated with the project.
- Created Date — the date the project record was created.



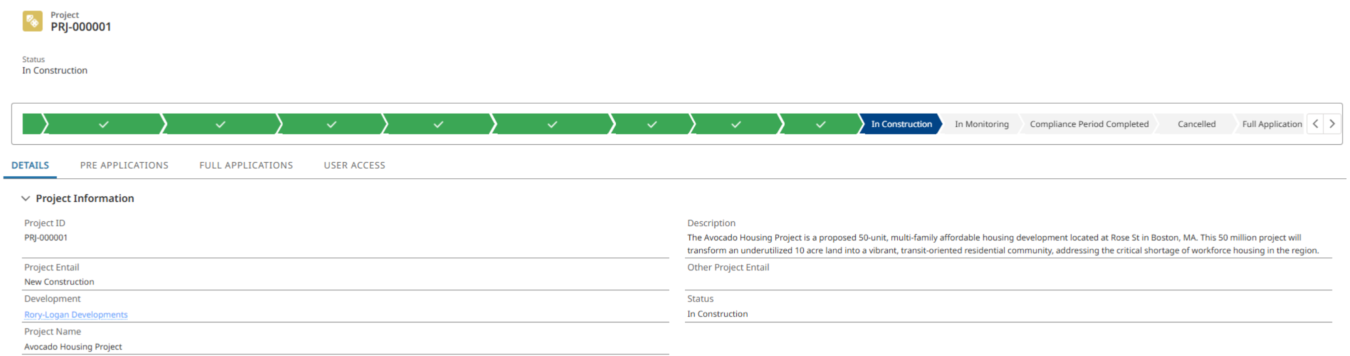
Tip: Use the Search this list field at the top right of the list to locate a specific project by name or ID. The list view selector dropdown also has a pin icon next to each view — click it to set a view as your default each time the **Projects** tab is opened.

12.2 Project Record — Overview

Clicking a Project ID opens the individual project record. The project record is the central hub for all activity related to a single development. It is organized into four tabs: Details, **Pre Applications**, **Full Applications**, and User Access.

Project Header

- Project ID — the unique identifier for the project (e.g. PRJ-000086).
- Status — the current status displayed below the project ID.
- Lifecycle Status Bar — a horizontal progress bar across the top of the record shows the project's position in the full lifecycle: from the early stages through **Pre-Application**, **Full Application**, In Construction, In Monitoring, Compliance Period **Completed**, and **Cancelled**. **Completed** stages are shown with a green checkmark. The current **active** stage is highlighted.

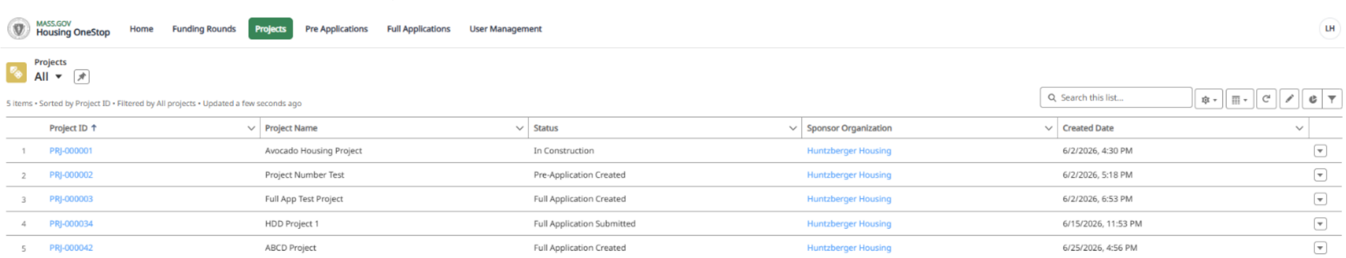


12.3 Details Tab

The Details tab displays the core project information captured during the **Pre-Application** and carried forward throughout the project lifecycle.

Project Information Fields

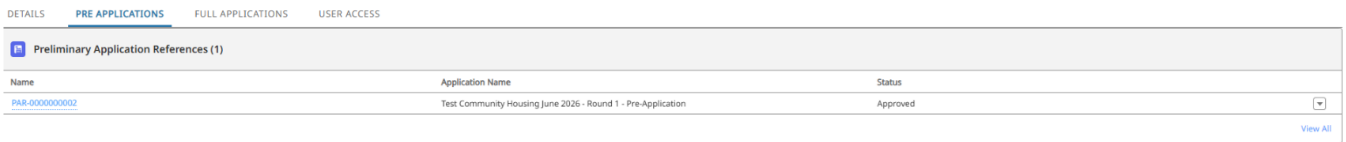
- Project ID — the system-generated project identifier.
- **Project Name** — the name of the development as entered in the **Pre-Application**.
- Project Entail — the scope categories selected for the project (e.g. **New Construction**, Rehabilitation of existing housing units/structures, Adaptive Reuse of a nonresidential structure).
- Development — if the project is linked to a larger development, the development name is displayed here as a clickable link.
- Description — the project narrative entered in the **Full Application** General Information section.
- Status — the current project status.



12.4 Pre Applications Tab

The **Pre Applications** tab displays all Pre-Applications associated with the project. Each row shows the PAR number, the application name (typically the **Funding Round** name), and the current status of the **Pre-Application**.

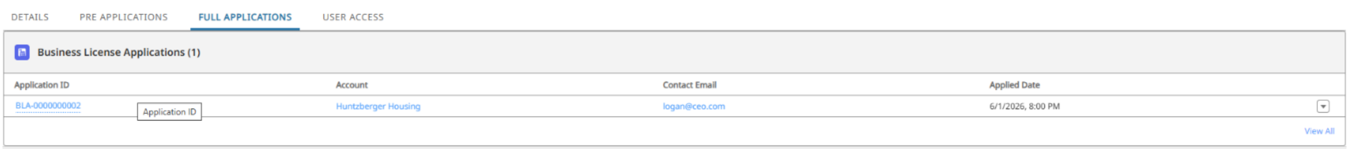
- Click the PAR number to open the individual **Pre-Application** summary page, where the full form content, status, and action buttons (**Resume Pre-App**, **Clone Pre-App**, **Apply For Full-App**) are accessible.
- A project may have more than one **Pre-Application** record if a **denied Pre-Application** was cloned and resubmitted.
- Click View All to see the complete list if more than a few records are displayed.



12.5 Full Applications Tab

The **Full Applications** tab displays all **Full Applications** associated with the project. Each row shows the Application ID, the account name, the contact email, and the applied date.

- Click the Application ID to open the individual **Full Application** record, where all 14 sections of the form are accessible along with the current status and submission history.
- Only one **active Full Application** can exist per project at any time.
- Click View All to see the complete list if more than one record is displayed.



12.6 User Access Tab

The User Access tab allows the **Sponsor Admin** to assign other registered portal users to the project. Assigned users gain access to the project's **Pre-Applications** and **Full Applications** based on their role. This tab is used to bring in Consultants who have been registered in the system.

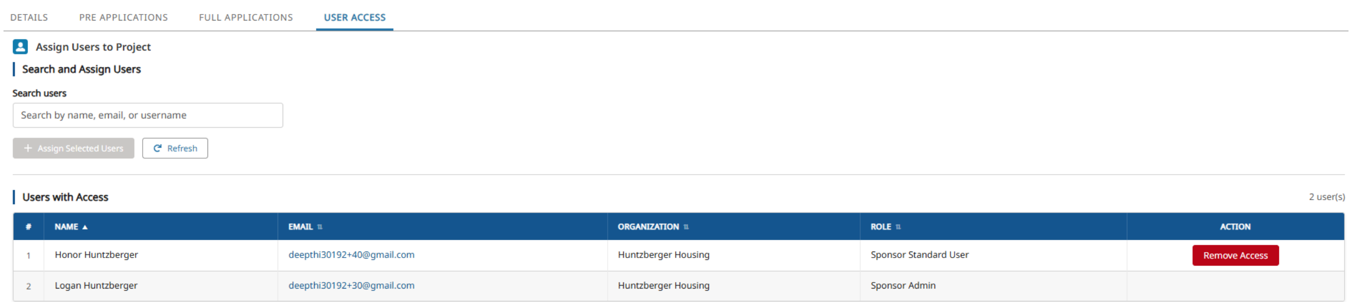
Important:

Sponsor Standard Users are only assigned from the User Management tab. The Project User Access tab can only be used to remove access for any assigned standard user.

Both **Consultant Admins** and **Consultant Standard Users** are assigned by Sponsor Admins.

Assigning Users

1. Click the User Access tab on the project record.
2. In the Search Users field under Search and Assign Users, type the name of the user you want to assign. Search results will appear below showing matching users with their email address, organization, and role.
3. Check the box next to the user or users you want to assign.
4. Click Assign Selected Users to grant them access to the project.
5. The Users with Access section at the bottom of the tab updates to reflect all users currently assigned to the project.



Note: Users must already be registered and **approved** in the **Housing OneStop** portal before they can be assigned to a project. Consultants assigned by a **Sponsor Admin** through this tab receive edit-level access to the project's Pre-Applications and **Full Applications**, allowing them to contribute to the form directly. Consultants assigned by **EOHLC** have read-only access.

SPONSOR STANDARD USER GUIDE

13. Sponsor Standard User — Quick Reference Guide

This section is a dedicated reference for **Sponsor Standard Users**. It maps out every task you need to complete — from first login through managing projects — and points you to the relevant section of this guide. It also clearly identifies the functions that are reserved for Sponsor Admins and are not accessible to Standard Users.

13.1 Getting Started — Account and Registration

Before you can use the portal you need a MyMassGov Business Account and a completed portal registration. If your organization already has a Sponsor Admin registered, you can skip straight to Phase B.

Task	Section	Page
Create a MyMassGov Business Account, verify email, set password, configure MFA	2 (Phase A)	10
Complete portal registration — select Sponsor Standard User role and join your organization	3 (Phase B), 6b.1	16, 32
Wait for your Sponsor Admin to approve your registration request	3.5, 6b.1	22, 32

13.2 Logging In

Task	Section	Page
Navigate to the portal login page and sign in with MyMassGov credentials	4.1, 4.2, 6b.2	25, 33
Complete Multi-Factor Authentication (MFA) at each login	4.3	25
Access the portal dashboard and navigate using the top menu	4.4, 6b.3	25, 33

13.3 Funding Rounds

Task	Section	Page
Browse available Funding Rounds and view round details	7.1	35
Start a new Pre-Application from an Active Funding Round	7.2	36

13.4 Pre-Applications

Task	Section	Page
Complete General Information (project name, point of contact, partners)	8.1	38
Select a parcel on the map	8.2	39
Complete Project Characteristics, Funding Sources, and Project Entitlement	8.3 – 8.5	40 – 43
Complete CBH / FCF sections if those funding sources are selected	8.6	43
Submit the Pre-Application, or save as a draft to return later	8.7 – 8.9	45 – 47

13.5 Full Applications

Task	Section	Page
Start a Full Application from an approved Pre-Application	9.1	49
Complete all 14 steps of the Full Application form	9.2 – 9.15	50 – 69
Understand Full Application statuses and request closing	10	71

13.6 Requisitions

Task	Section	Page
Create a new requisition and add line items	11.1 – 11.2	74
Review summary and submit requisition	11.3	75
Edit and resubmit a denied requisition	11 (Key Points)	74
Submit a final requisition and enter the Placed in Service date	11.6	79

13.7 Projects

Task	Section	Page
View assigned projects and the project record overview	12.1 – 12.2	81
Review project details, linked Pre-Apps, Full Apps, and documents	12.3 – 12.5	82 – 83

13.8 Understanding Your Access as a Sponsor Standard User

The following functions are **reserved for Sponsor Admins only**. Standard Users will not see these options in the portal.

- **Approving or rejecting user registration requests** — When a new Sponsor Standard User submits a registration request to join your organization, only a Sponsor Admin can review, approve, or reject it. Standard Users have no access to the User Registration sub-tab within User Management and will not see incoming requests. If a request is approved, the user gains portal access; if denied, they receive a notification and may be directed to contact the Admin.
- **Managing users in the organization** — The User Management sub-tab is only visible to Sponsor Admins. This is where Admins view all active users in the organization, assign them to specific projects, remove them from projects, and activate or deactivate their access to the portal. Standard Users cannot perform any of these actions and will not see the User Management tab in their navigation.
- **Editing the organization profile** — Standard Users can view the Organization Management sub-tab to see the organization's registered name, type, Tax ID, address, and additional information, but the **Edit** button is not available to them. Only a Sponsor Admin can update the organization's details. This matters because the organization's registered information appears on all grant applications and official EOHLC correspondence, so it must be kept accurate by the Admin.
- **Deleting Pre-Applications or Full Applications** — Standard Users can create, edit, resume, clone, and submit Pre-Applications and Full Applications, but they cannot permanently delete

them. Deletion is not available to Sponsor Standard Users or Sponsor Admins in the portal — neither role can permanently delete an application.

- **Viewing the User Access tab on a project record** — Within each project record, the **User Access** tab shows which users have been granted access to that project and allows Admins to manage those assignments. Standard Users do not see this tab. If a Standard User needs access to a project, they must ask a Sponsor Admin to assign them.
- **Accessing projects not assigned to them** — Standard Users can only see and work on Pre-Applications and Full Applications that they created themselves or that a Sponsor Admin has explicitly assigned them to. Projects created by other members of the organization are not visible to them. A Sponsor Admin can see all projects belonging to the organization regardless of who created them. If a Standard User cannot locate a project they expect to have access to, they should contact their Sponsor Admin to be assigned.

GLOSSARY

Glossary of Terms

This glossary defines key terms and acronyms used throughout this guide.

Amendment

A change made to a submitted requisition after it has been approved. Amendments allow sponsors to add previously unclaimed costs or deduct costs from prior requisitions. Amendments are submitted through the Add Amendment option in Section 11.5 and are subject to EOHLC review.

ASTM Phase 1 (Environmental Site Assessment)

A standard environmental site assessment conducted according to ASTM International protocols (Chapter 21E in Massachusetts). The Pre-Application asks whether a Phase 1 assessment has been completed for the project site. It evaluates potential environmental contamination and is typically required before financing is committed.

CBH – Community-Based Housing

An EOHLC funding program that supports the development of accessible housing for people with disabilities. When CBH is selected as a funding source in the Pre-Application, a dedicated CBH section (Step 6) is added to the form capturing unit-level accessibility details, standards compliance, and service information.

DDA – Difficult Development Area

A geographic area designated by HUD where construction, land, and utility costs are high relative to area median income. Projects located in a DDA may be eligible for an increase in the eligible basis used to calculate Low-Income Housing Tax Credits (LIHTC), subject to DHCD approval.

DHCD – Department of Housing and Community Development

The Massachusetts state agency responsible for administering housing programs, including the Low-Income Housing Tax Credit (LIHTC) program and Community Development Block Grants. Referenced in the Pre-Application in the context of old debt, DDA designation requests, and QCT determinations.

EOHLC – Executive Office of Housing and Livable Communities

The Commonwealth of Massachusetts executive office responsible for housing policy and the administration of housing development programs. EOHLC owns and operates the Housing OneStop GMS portal and reviews, approves, or denies all registrations, Pre-Applications, Full Applications, and Requisitions submitted through the system.

EUI – Energy Use Intensity

A measure of a building's energy consumption per square foot per year (kBtu/sf/yr). Sponsors enter expected post-construction or post-renovation site EUI figures in the Full Application. For rehabilitation projects, the pre-renovation EUI is also required.

FCF – Facilities Consolidation Fund

An EOHLC funding program that supports the development of housing for individuals with disabilities transitioning from institutional settings. When FCF is selected as a funding source in the Pre-Application, a dedicated FCF section (Step 7) is added to the form capturing agency involvement, property type, unit details, and service descriptions. DDS/DMH approval is required for proposed FCF units.

Full Application

The detailed application submitted by a Sponsor after a Pre-Application has been invited to proceed. The Full Application captures comprehensive financial, legal, and project information and is reviewed by EOHLC for funding commitment. It is accessed from the project record and must reach an In Construction status before Requisitions can be created.

Funding Round

An open call for Pre-Applications published by EOHLC under one or more housing programs. Each Funding Round has a defined name, status (Active, Completed, or Cancelled), start date, and end date. Sponsors can only submit Pre-Applications against Funding Rounds with an Active status. A single Funding Round can accept multiple applications, each for a different project.

GMS – Grants Management System

The grants management platform operated by EOHLC, accessed through the Housing OneStop portal. The GMS manages the full lifecycle of housing development funding — from Funding Rounds and Pre-Applications through Full Applications, project construction, and Requisitions.

Housing OneStop

The EOHLC web portal through which all external users access the Grants Management System. Users log in via MyMassGov credentials, and all application, project, and requisition activity takes place within the portal. Access is role-based and managed through the User Management and Organization Management features.

In Construction

A Full Application status indicating that EOHLC has moved the project into the active construction phase and funding has been committed. This is the only status under which Requisitions can be created. If a Full Application is in any other status, the Create Requisition option will display an error.

LIHTC – Low-Income Housing Tax Credit

A federal tax incentive program administered in Massachusetts by DHCD that encourages private investment in affordable rental housing. LIHTC unit counts, square footage allocations, eligible basis figures, and IRS-calculated maximum annual tax credit amounts are captured in the Full Application.

MFA – Multi-Factor Authentication

A security requirement for all MyMassGov Business Accounts. After setting a password, users must configure a second verification method — such as an authenticator app, SMS code, or phone call — before they can access the Housing OneStop portal. MFA must be set up during initial account creation and applies to every subsequent login.

MyMassGov

The Commonwealth of Massachusetts secure single sign-on (SSO) and identity management platform. All users must create a MyMassGov Business Account and configure Multi-Factor Authentication (MFA) before accessing the Housing OneStop portal. Users who already have a valid MyMassGov Business Account can skip Phase A of the registration process.

M/WBE – Minority/Women-Owned Business Enterprise

A business that is majority-owned and controlled by one or more minority or women individuals. In the Funding Sources section of the Pre-Application, sponsors are required to provide a short narrative describing their strategy for securing M/WBE participation and ensuring equal opportunity for women and minorities to participate as labor on the project.

Organization Management

A sub-tab within the User Management section of the portal that displays the sponsor organization's registered details, including name, organization type, Tax ID, and address. Sponsor Admins can edit this information using the Edit button. Keeping these details current is important as they appear on grant applications and official correspondence.

PAR – Preliminary Application Reference

The unique system-assigned identifier for each Pre-Application (e.g. PAR-0000000071). The PAR number is used to track and reference the Pre-Application across all list views and summary pages in the portal. Clicking a PAR number in a list view opens the Pre-Application summary page.

Placed in Service Date

The date on which a housing development is completed and ready for occupancy. This date is entered by the sponsor when submitting the Final Requisition. It is a critical milestone for LIHTC compliance and is recorded in the project record upon submission of the last draw request.

Pre-Application

The first formal step in the EOHLC grant application process. Initiated directly from an Active Funding Round, the Pre-Application collects foundational project information across up to seven sections (General Information, Parcel Selection, Project Characteristics, Funding Sources, Project Entitlement, and conditionally CBH and FCF). Upon creation, it establishes a new project record in the system and is assigned a unique PAR number.

QAP – Qualified Allocation Plan

The annual plan published by DHCD that governs how Low-Income Housing Tax Credits (LIHTC) are allocated in Massachusetts. It establishes selection criteria, scoring priorities, and program requirements. Sponsors identify applicable QAP Priority Categories in the Project Characteristics section of the Pre-Application and provide a narrative explaining how their project advances those categories.

QCT – Qualified Census Tract

A census tract designated by HUD in which 50% or more of households have incomes below 60% of the area median gross income, or which has a poverty rate of 25% or more. Projects in a QCT may be eligible for an increase in LIHTC eligible basis. Sponsors indicate QCT status and associated basis boost levels in the Full Application.

Requisition

A draw request submitted by a Sponsor to claim reimbursement for eligible costs incurred during the construction phase of a housing project. Each requisition is assigned a sequential number, reviewed and approved by EOHLC, and must be fully approved before a new requisition can be created. If a requisition is denied, the sponsor may edit and resubmit the same requisition rather than creating a new one.

Sponsor

The organization type in Housing OneStop for developers, non-profits, and housing authorities that apply for EOHLC housing development funding. Sponsors submit Pre-Applications and Full Applications, manage projects, and submit Requisitions. This guide is written for Sponsor users only.

Sponsor Admin

A role within a Sponsor organization that has full access to the portal, including user management and submission privileges. A Sponsor Admin is the first user to register a new organization in the system. They can approve or deny incoming Sponsor Standard User registration requests, assign users to projects, deactivate users, and manage the organization's profile. Each organization must have at least one approved Sponsor Admin before Standard User requests can be processed.

Sponsor Standard User

A role within a Sponsor organization with view and edit access to the organization's applications. Unlike a Sponsor Admin, a Standard User cannot manage other users or the organization profile. They register by searching for and joining an existing organization that has already been registered by a Sponsor Admin, and their registration must be approved by the organization's Sponsor Admin before they can access the portal.

TDC – Total Development Cost

The total anticipated cost of developing the housing project, including construction, acquisition, soft costs, and financing. Sponsors enter TDC figures in the Funding Sources section of the Pre-Application (anticipated total TDC and TDC per unit), and more detailed TDC breakdowns (by affordable units, market units, and net affordable units) in the Full Application.

User Management

A top navigation tab visible only to Sponsor Admins. It contains three sub-tabs: User Registration (to review and approve incoming registration requests), User Management (to view, assign projects to, or deactivate Sponsor Standard Users within the organization), and Organization Management (to view and edit the organization's registered details).

User Registration

The four-step portal wizard that links a user's MyMassGov account to their organization and role in Housing OneStop. The steps are: Account (pre-filled from MyMassGov), Org Type (select Sponsor and a sub-role), Organization (search for or request an organization), and Preview (review and submit). Registration requests for Sponsor Standard Users are reviewed by the organization's Sponsor Admin; Sponsor Admin registrations for new organizations are reviewed by EOHLC.