

Catalyst 4 Change LLC  
2901 International Ln  
Suite 100  
Madison, WI 53704

City of Madison  
Community Development Office  
215 Martin Luther King Jr. Blvd.  
Suite 300  
Madison, WI 53703

June 3, 2026

Dear John Vogt and Community Development Division,

Catalyst 4 Change is excited to apply for the 2026 Affordable Rental Housing Development: Non-Tax Credit RFP. We would be so grateful to continue our partnership with the City of Madison Community Development Division to create more affordable rental housing in our community.

With the funding awarded from this RFP, we would create four more affordable rental units: two efficiency units and two two-bedroom units for families. We plan to creatively utilize our 3507 Milwaukee Street lot and maximize the amount of affordable housing we can create on this large lot. All residents of this property will be offered supportive property management from Catalyst 4 Change and case management and transition support from our non-profit organization, Catalyst for Change Inc

Since we founded Catalyst for Change and its for-profit counterpart, our vision has been to eliminate homelessness and human suffering in our community. This is our way of creating systemic change by offering creative solutions to our affordable housing problem.

Thank you for this opportunity, and we are forever grateful for all of the support and encouragement we have received from the City of Madison Community Development Division. We would not be where we are today without people like you that believe in two guys and our crazy plans.

Sincerely,

*Catalyst 4 Change LLC*

# Application for 2026 Affordable Rental Housing Development: Non-Tax Credit Development (ARHD-NTC) RFP

This application form should be used for proposals to Affordable Rental Housing Development: Non-Tax Credit Development in the 2026 application cycle. See RFP for deadline and submission instructions.

## Key Information:

Lead Applicant/Developer:	Catalyst 4 Change LLC		
Name of Development:	Milwaukee Street Expansion		
Site Address:	3507 Milwaukee Street	Amount of Funds Requested:	\$1,025,000
Total Number of Units:	4	Number of Units 60% AMI or less:	4
Mailing Address:	2901 International Lane, Madison, WI 53704		
Telephone:	(608) 213-4959		
Admin Contact:	Sarah Fink	Email Address:	sfink@catalystforchangeinc.org
Lead Project Contact:	John Adams	Email Address:	jadams@catalystforchangeinc.org
Financial Contact:	John Adams	Email Address:	jadams@catalystforchangeinc.org
Website:	N/A		
Legal Status of Maj. Owner:	<input checked="" type="checkbox"/> For-profit <input type="checkbox"/> Non-profit <input type="checkbox"/> Housing Cooperative		
Federal EIN:	87-1290716	SAM/UEI #:*	HNVJENJFRNW3

\* If seeking federal funds

### **AFFIRMATIVE ACTION**

If funded, applicant hereby agrees to comply with the City of Madison Ordinance 39.02 and file an Individual Developer Affirmative Action Plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at <https://www.cityofmadison.com/civil-rights/contract-compliance/affirmative-action-plan/individual-developers>.

### **LOBBYING RESIGTRATION**

Notice regarding lobbying ordinance: If you are seeking approval of a development that has over 40,000 gross square feet of non-residential space, or a residential development of over 10 dwelling units, or if you are seeking assistance from the City with a value of over \$10,000 (this includes grants, loans, TIF, or similar assistance), then you likely are subject to Madison's lobbying ordinance, sec. 2.40, MGO. You are required to register and report your lobbying by registering with the City Clerk's at <https://www.cityofmadison.com/clerk/lobbyists/lobbyist-registration>. Please consult the City Clerk for more information. Failure to comply with the lobbying ordinance may result in fines of \$1,000 to \$5,000.

### **CITY OF MADISON CONTRACTS**

If funded, applicant agrees to comply with all applicable local, state and federal provisions. A sample contract that includes standard provisions may be obtained on the Community Development Division Funding Opportunities Website for this RFP. If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

### **SIGNATURE OF APPLICANT**

Enter Name: John Adams Date: 6/3/2026

By submitting this application, I affirm that the statements and representations are true to the best of my knowledge.

By entering your initials in this box  you are electronically signing your name as the submitter of the application and agree to the terms listed above.

## **Requirements Checklist**

Please attest that the following statements are true and that the RFP requirements will be met:

### **Geographic Eligibility**

- Project site meets the geographic eligibility requirements (see page 10 of RFP).
- Site control is secured or the site is owned or controlled by the City of Madison or Dane County.

### **Unit Mix & Affordability**

- At a minimum, the Project agrees to a Period of Affordability that is at least 40 years secured by a Land Use Restriction Agreement (LURA).
- Project will create affordable housing defined as units at or below 60% AMI.
- Project site is located within the City of Madison.
- Proposal will create or rehab a minimum of four new net units (less any existing units demolished).

### **Property Management**

- The Project will be continuously supported by property management sufficient to carry out responsibilities associated with managing tenant relations, handling property maintenance and repairs, collecting rent, screening tenants, and ensuring legal compliance.
- Property management staff have undergone training, including fair housing training.
- Property manager, or designated responsible point person, will be registered as an emergency contact with Building Inspection and will respond in a timely and sufficient manner to inquiries, concerns or complaints from tenants, neighboring properties and City of Madison law enforcement, legal counsel, building inspection and civil rights officials
- The Applicant is not the sole or part owner of any property which is subject of an unresolved dispute, legal complaint or enforcement action involving agencies of city government.
- Rent increases will be limited to 2% annually for lease renewals.
- Non-renewal of leases will only be issued in response to serious lease violations or a repeated pattern of minor violations and will contain written notification to the tenant with an opportunity to appeal.
- Project will utilize a Tenant Selection Plan (TSP) and Affirmative Marketing Plan (AMP) that is consistent with the City of Madison TSP/AMP Standards for all units in the development throughout the period of affordability.

### **Sustainability & Resilience (new construction only)**

- Project has enrolled in Focus on Energy's Income-Qualified Housing (IQH) Track (Energy Design Assistance) to obtain an analysis of the proposed project that will identify energy efficiency strategies and financial incentives.

### **Sustainability & Resilience (rehab proposals only)**

- Project has obtained an Energy Audit to identify energy efficiency strategies, financial incentives, and rebates.

**OR**

As a non-traditional multifamily building (cooperative or SROs), the Project has consulted with the City of Madison Office of Sustainability to explore the most appropriate building evaluation and energy efficiency prioritization options.

- If present, the Project will replace all knob and tube wiring.
- If present, the Project will replace all wood, propane, or oil heating systems with high-efficiency gas or electric heating systems.
- Project will replace all non-LED lightbulbs with LED bulbs.

### **Design & Accessibility**

- The Project will meet all applicable City of Madison minimum housing standards and building codes.
- (new construction only) The Project will ensure that all common spaces, offices, and areas accessible to tenants, including first floor units and elevator accessible units, are fully visitable.

- (new construction and serves families) The Project will include at least one on-site play space for children, either indoor or outdoor, unless deemed infeasible due to site constraints.

**Development Team & Financing**

- The Project proposes to use realistic and feasible sources of funding in its financial model.
- The Project capital budget and scope of work is based on sound cost projections.
- The Project's operating budget includes a complete list of reasonable expenses, including property management and adequate cash flow over the period of affordability.
- The Applicant's team members will play active roles in all aspects of the development process.

## **Preferences Summary**

Mark a summary selection of the RFP preferences you are committing to as part of this application, above and beyond baseline RFP requirements. You will have the opportunity to further describe your commitments in subsequent application questions.

### **Geographic Preferences**

- Proposal is located within Preferred TOD area.
- Proposal has excellent proximity to amenities such as employment, grocery stores, health facilities, schools, childcare facilities, and parks.

### **Unit Mix & Affordability**

- Project is electing permanent affordability.

### **Property Management**

- Property management has experience working in the Madison affordable housing market.
- Property management has experience engaging with community organizations that provide outreach and services to households facing barriers to housing and are at least likely to apply.

### **Sustainability & Resilience**

- (new construction) Project will select energy efficiency options that will yield at least 20% projected Energy Use Intensity (EUI) savings over baseline energy code.
- Will use ENERGY STAR certified appliances, equipment, and materials.
- HVAC system and appliances will be fully electric.
- Proposal includes photovoltaic array
- Proposal optimizes building design to accommodate maximized future photovoltaic capacity (e.g. solar ready for photovoltaic expansion)
- Proposal includes additional energy efficiency, renewable energy, and/or decarbonization features that exceed minimum requirements, such as EV charger installation, etc.

### **Sustainability & Resilience – Rehab Only**

- Project will insulate and air seal attic at R-49
- Project will achieve an air infiltration (ACH50) rate of 3.
- Project will insulate wall cavity at R-20.
- Project will install or replace fans with a minimum of 50 CFM in bathrooms and 300 CFM in kitchens.
- Project will install ducted air source heat pumps.
- Project will obtain a more in-depth energy assessment, such as an ASHRAE Level 2 Analysis.

### **Design & Accessibility**

- Proposal incorporates universal design guidelines to the greatest extent possible.
- Proposal exceeds minimum code requirements of a percentage of units classified as Type A units, or Type B units convertible to Type A.
- (rehab only) The Project will make all common spaces, offices, and areas accessible to tenants, including first floor units and/or elevator accessible units, will be fully visitable.
- (rehab only & serves families) The Proposal will add on-site play space for children, either indoor or outdoor.

### **Development Team & Financing**

- Proposal provides minimum 24% stake in all aspects of the development for emerging developers and/or ACRE graduates
- Proposal is from a non-profit entity, currently providing services or development within the Madison community

## Overview

1. Describe the following aspects of the proposed development:

Type of Construction:  New Construction  Rehab  
Type of Project:  Family  Senior  
 Rental Cooperative

Are you proposing to acquire property?

Yes  No

Total number of units: 4

Total number of affordable units (≤60% AMI): 4 Percentage of units that are affordable (≤60% AMI): 100

Total amount of AHF requested per affordable unit: 200,000

2. Period of Affordability Commitment:

Permanent Affordability (electing waiver of shared appreciation in long-term deferred note)  
 40 years – Baseline requirement

3. Provide a brief overview of the intent of your proposal. Why are you proposing this specific development? What aspects of your proposal do you consider to be unique and creative components that advance goals of the City's guiding policy documents (pg. 6 of RFP)?

With the funding provided from this RFP, Catalyst 4 Change LLC will build a two-story three stall garage Additional Dwelling Unit (ADU) with two efficiency units above the three stall garage. On the same lot we will build a two-story duplex, with a two-bedroom unit on each story. We are proposing this development to creatively utilize the space on our lot. With this development we will create four affordable rental units for individuals and families. Our proposal is unique and creative, because it will create an opportunity for low income and previously homeless individuals and families to live in a vibrant community setting. The area we are proposing this development in is a Low Residential zoned area, meaning that the area has mostly single-family or two-unit homes. The area is income restricted to those who can afford homes, and there is a lack of income- and rent-restricted housing the area. This housing will provide an opportunity for individuals and families to have greater housing choice and be a part of a long standing East side community. We work with many individuals and families who have previously been homelessness, and this housing will provide an opportunity at safe, stable housing for several individuals and families. It will reduce the amount of people experiencing homelessness in our community, and it will increase affordable housing in our community. We will provide all interested tenants with support and case management services through Catalyst for Change Inc. From our experience, people experiencing homelessness are most successful in their housing when they move into small scattered site properties. Because this is small property, we will can better support our tenants and ensure that this rental property does not have frequent police calls or cause a disturbance to the neighborhood. We give everyone an opportunity, and we will work with every tenant so they can be successful.

4. Describe how this development fills gaps or addresses barriers that are otherwise not being addressed:

This property development will fill provide four affordable units to low income and/or previously homeless individuals and families. Madison currently lacks sufficient affordable housing to meet the demands of our community. New housing developments are going up all over the city, but they are inaccessible to many residents of Madison due to their high rent costs. Due to Madison's inaffordable housing options, many individuals and families experiencing homelessness struggle to obtain affordable housing. Additionally, we have very low barriers when it comes to tenant selection. We give many tenants a chance that have been denied from other properties, and we are willing to work with them to support them in growing and being successful in their housing.

5. Describe the potential financial risks associated with this development, and how you plan to proactively address those risks:

Due to the low purchase price of the property and our previous partnership with the City of Madison Community Development Division, we owe a very affordable amount for the property mortgage. Therefore, if we are able to partner with the City to further develop this property then we would have very low financial risks. Because there are so few financial risks and we would build this property with the funding provided from CDD, then our expenses would remain very low so we can keep our rent affordable for our tenants.

## **Location / Geographic Eligibility**

6. Address of Proposed Site: **3507 Milwaukee Street, Madison, WI 53714**

7. In which areas on the Affordable Housing Targeted Area Map is the site located? Select all that apply.

- Preferred TOD Area  
 Eligible Core Transit Area  
 Preservation & Rehab Area  
 Limited Eligibility Area

8. Neighborhood the site is located in: Eastmorland Neighborhood

9. Date Site Control Secured: August 2024

10. Explain why this site was chosen. How does it align with the Program Goals and Objectives (pg. 6 of RFP), and how will it benefit residents living in this location?

The site was chosen because we currently own the site and have another affordable housing structure on the property. This property would allow people with lower incomes to move into an area surrounded that is usually income restricted and made up of mostly by owner occupied homes. This will give our tenants the feeling of being part of a community and neighborhood. This will foster good habits as tenants and teach our tenants how to be good community members. This property would create more affordable housing throughout the city. Additionally, this property is located close to many amenities and services so our tenants will not need to rely on vehicles for transportation. This site is close to the East Transfer point and residents will be able to get many different places in a short amount of time from this site. There are many resources in this community. Additionally, this site is located on Madison's vibrant East side. This property is in walking distance to Olbrich Park and Olbrich Botanical Gardens. It is in walking distance of Lake Monona. It is near the cultural hub of Willy Street. This site is located in the excellent and welcoming community of Madison's Eastmorland Neighborhood.

11. If the site is in a Limited Eligibility Area, describe how the relevant concerns will be addressed:

N/A

12. Identify the distance from the proposed site to the nearest of the following amenities. Use MMSD’s [Find My School](#) as the closest school is not always assigned.

Type of Amenity	Name of Facility	Distance from Site (in miles)
Full Service Grocery Store	Woodman's Food Market	.5 miles
Public Elementary School	Schenk Elementary School	.6 miles
Public Middle School	Whitehorse Middle School	.6 miles
Public High School	La Follette High School	3.2 miles
Full Service Medical Clinic or Hospital	UW Health Union Corners Clinic Urgent Care Clinic	1.3 miles
Public Library	Madison Public Library - Hawthorne	1.3 miles
Public Park with playground equipment or athletic facilities, or hiking/biking trail	Olbrich Park	.8 miles
Job-Training Facility, Community College, or Continuing Education Programs	Dane County Job Center	2.6 miles
Childcare	Little Sprouts Family Daycare	.6 miles

### **Planning Principles & Plan Consistency**

13. Current zoning of the site: TR-C4 - Traditional Residential - Consistent 4  
Generalized Future Land Use designation of the site: Low Residential, mostly single-family and two-unit homes.
14. Will the proposed development need a Zoning Map Amendment and/or a Conditional Use Permit?  
 Zoning Map Amendment     Conditional Use Permit     To be determined     Not Applicable
15. Describe the proposed project’s consistency with the land use recommendations and goals and objectives of relevant Plans, including the Imagine Madison, Area Plans, the Generalized Future Land Use Map, and any other relevant Planning documents:

The proposed project is consistent with the future land use recommendations. The development address is categorized as a Low Residential generalized future land use area. Our proposed development fits within the Low Residential designation, because there would not be more than 15 dwelling units per acre. The area is categorized as mostly single-family and two-unit homes. We would be building two, two unit homes on the property which fits within the developments surroundings and future land use plans, yet also increases access to affordable housing in an area that is usually limited to residents that are able to afford homeownership.

16. Briefly detail staff comments during your pre-application meeting with City of Madison Planning and Zoning staff and at Development Assistance Team. How have you adjusted or refined your proposal in response? If Development Assistance Team is not required, please enter “N/A.”

During our City of Madison Planning and Zoning meeting, we received very helpful feedback that was incorporated into our proposal. The Development Assistance Team (DAT) informed us that our original proposal of creating four efficiency units would require changing the zoning of our proposal site. They suggested building units with more bedrooms. They suggesting splitting the lot into two lots so that the zoning of the development would not have to change. Their suggestions were very helpful and fully incorporated into this proposal.

17. Enter the site address(es) of the proposed development and complete rows for each site:

	# of Units Prior to Purchase	# of Units Post-Project	# Units Occupied at Time of Purchase	# Business or Residential Tenants to be Displaced	Current # of Units Accessible	Number of Accessible Units Post-Project	Current Appraised Value (Or Estimated)	Appraised Value After Project Completion (Or Estimated)	Purchase Price
Address:	3507 Milwaukee Street, Madison, WI 53714								
	6	10	0	0	1	2	\$367,900	\$1,000,000	\$325,000
Address:	Enter Address 2								
Address:	Enter Address 3								

For units currently occupied and identified as potentially displaced above, describe the relocation requirements, plan, and assistance that will be implemented:

None of the units are currently occupied.

18. Describe the existing use of the site and identify if a Phase I Environmental Site Assessment has been completed. Identify any environmental remediation activities planned, completed, or underway, and/or any existing conditions of environmental significance:

The site is currently a three story house that is being rehabilitated to have one two-bedroom unit and four single room occupancy units, and a two-story additional dwelling unit separate from the house that is a three stall garage with a two-bedroom unit on the second floor of the garage. We have not completed a Phase I Environmental Site Assessment yet, but will if the proposed project is approved.

## Unit Mix & Affordability

19. Provide the following information for your proposal. If this is a scattered site or phased proposal, list each address or phase in its own table by attaching additional pages.

ADDRESS #1:		3507 Milwaukee Street, Madison, WI 53714					Projected Monthly Unit Rents, Including Utilities				
		# of Bedrooms					Utilities included: <input checked="" type="checkbox"/> Water/Sewer <input checked="" type="checkbox"/> Electric <input checked="" type="checkbox"/> Gas <input checked="" type="checkbox"/> Free Internet In-Unit <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other: _____				
% of Area Median Income (AMI)	Total # of units						# of Studios	# of 1 BRs	# of 2 BRs	# of 3 BRs	# of 4+ BRs
							\$ Rent Studios	\$ Rent 1 BRs	\$ Rent 2 BRs	\$ Rent 3 BRs	\$ Rent 4 BRs
≤30%	0	0	0	0	0	0	1268	1482	1694	2236	2509
40%	0	0	0	0	0	0					
50%	0	0	0	0	0	0					
60%	4	2	0	2	0	0					
<b>Affordable Sub-total</b>	<b>4</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>					
80%	0	0	0	0	0	0					
<b>Market*</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					
<b>Total Units</b>	<b>8</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	Notes/Utility Allowance Assumptions: Utilities Allowance Used: <input type="checkbox"/> CDA <input checked="" type="checkbox"/> DCHA				

\*40% = 31-40% AMI; 50% = 41-50% AMI; 60% = 51-60% AMI; 80% = 61-80% AMI; Market = >81% AMI.

## Property Management

20. Describe how property management will be administered at the property. How it will be ensured that all federal, state and local laws, including but not limited to the Fair Housing Act, will be applied. If using a property management company, describe the entity's experience with the unique needs of the Madison affordable housing market.

Catalyst 4 Change will be the property managers of the property. We have taken trainings with the Tenant Resource Center to ensure that all local laws, including the Fair Housing Act, will be applied. Sarah Fink, our employee, formerly worked at the Tenant Resource Center as a Housing Counselor and ensures that all tenant/landlord laws are followed. Catalyst 4 Change has several years experience providing affordable housing to Madison residents, specifically formerly homeless individuals, through our rooming housing and also from working with many landlord and property management companies to house formerly homeless individuals.

21. Describe the affirmative marketing strategy to engage target populations. Have you engaged with community organizations that provide services to historically peripheralized households in development of this proposal?

Catalyst 4 Change's Affirmative Marketing Plan will prioritize marketing this residence to under-represented populations, specifically Asian and Latinx individuals and families. We will market to this population specifically by promoting this housing opportunity in different languages including Spanish and Hmong. We will promote this housing opportunity in spaces where Asian and Latinx populations are more likely to visit such as Centro Hispano, Freedom Inc., and Latinx and Hmong businesses and churches in our community. Our marketing materials like flyers and website advertisements will be inclusive, diverse, and culturally sensitive. When selecting tenants, we will prioritize Latinx and Asian applicants.

## Sustainability & Resilience

22. Briefly describe in what ways the project will incorporate sustainability, energy efficiency, decarbonization/electrification, and/or green building design:

Catalyst 4 Change LLC will work with Focus on Energy to incorporate sustainability, energy efficiency, decarbonization/electrification, and green building design into this development. We are committed to creating housing that is sustainable to both our tenants and the environments.

23. If applicable, describe below any renewable energy systems to be included in the development:

We are going to work with Focus On Energy for this development and incorporate as many renewable energy systems as possible.

24. Size of solar array commitment (in Kw), if applicable: **N/A**

25. Indicate sustainable design features and equipment included in the proposed development that will help to reduce fossil fuel consumption, achieve decarbonization, and improve air quality:

Sustainability Design Features & Equipment	YES	Comments
a. Air-source or ground source heat pumps	<input type="checkbox"/>	
b. Full electrification of all appliances and HVAC systems	<input checked="" type="checkbox"/>	
c. Electric or heat-pump water heaters	<input checked="" type="checkbox"/>	
d. Electric stoves	<input checked="" type="checkbox"/>	
e. Installed EV charging station(s)	<input type="checkbox"/>	
f. Battery storage	<input type="checkbox"/>	
g. Solar ready for future photovoltaic installation	<input type="checkbox"/>	
h. Other:	<input type="checkbox"/>	
i. Other:	<input type="checkbox"/>	

26. Parking:

Total number of parking stalls:	6
i. Underground/Wrapped/Podium stalls	0
ii. Surface stalls	3 surface stalls, 3 garage stalls
Parking ratio	1:1
Monthly parking cost	0
Will parking cost vary by AMI level	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

## Rehabilitation Proposals

The following questions are for rehabilitation proposals only. Please enter "N/A" if this is not a rehabilitation proposal.

26. For rehab proposals, which of the following have been completed to determine the scope of work for this property so that it will meet the RFP requirements upon completion (including minimum housing code, rehabilitation standards, lead based paint & asbestos abatement, etc.)? Note: All outstanding Building Code violations on file with the City Building Inspection Unit must be incorporated into the preliminary scope of work attached and submitted with this application.

- Self-performed Minimum Housing Code Inspection
- General Contractor Cost Estimation
- Property Purchase Inspection
- Capital Needs Assessment

27. For rehab proposals, please describe the extent of the scope of work (e.g., minor, moderate, major/gut rehab). If proposal includes rehabilitation of occupied properties will be phased over more than a year, please describe the phasing plan.

N/A

28. For rehab proposals with potential existence of Lead Based Paint, was the property constructed before 1978? If so, will you assume Lead Based Paint or obtain a Lead Based Paint Risk Assessment?

N/A

29. For rehab proposals with potential existence of Asbestos, will rehab activities disturb any asbestos containing materials? If so, have you obtained an Asbestos Pre-Renovation Risk Assessment?

N/A

## **Design & Accessibility**

30. If applicable, describe interior common area amenities that will be available to tenants and guests (e.g., community room(s), lounges, play spaces, exercise room, business center, etc.):

N/A

31. If applicable, describe exterior amenities that will be available to tenants and guests (e.g., community gardens, patio, green space, etc.):

There will be a patio, community garden, and playset for children on the property.

32. If applicable, to what extent will the project incorporate universal design guidelines and accessibility features? (E.g., % of units, common spaces, etc.)

We intend to implement Universal Design guidelines and accessibility features into all common spaces. We will ensure that first floor units are fully accessible. We will practice creating spaces that can be accessed, used, and understood by all regardless of age, size, ability, or disability.

26. Describe the development team's approach to inclusion of art and/or other cultural infrastructure in this development:

We are very interested in including art and cultural infrastructure in this development. Our common areas will be decorated with cultural art. We are very supportive in our spaces reflecting the culture of our residents.

## **Development Team & Financing**

27. Briefly describe your experience developing multifamily housing for low-income households. Include your experience obtaining and implementing any other federal, state, municipal, and private financing sources

Catalyst 4 Change currently owns and manages three rooming housing in Madison, Wisconsin for formerly homeless individuals. We are currently working on rehabilitating a property with the assistance of a Non-Tax Credit Affordable Rental Housing Development contract with the City of Madison. If awarded this funding, this would be our second time developing multifamily housing with City financing sources. We accept Section 8 vouchers in all of our housing.

28. Identify all key roles in your project development team, including any co-developers, property management agent, architect, general contractor, legal counsel, and any other key consultants as applicable, if known.

Contact Person	Company/Organization	Role in Development	E-mail	Phone
John Adams	Catalyst 4 Change LLC	Developer	jadams@catalystforchangeinc.org	(608) 213-4959
Michael Moody	Catalyst 4 Change LLC	Developer	mmoody@catalystforchangeinc.org	(608) 217-8178

Sarah Fink	Catalyst 4 Change LLC	Grant Manager	sfink@catalystforchangeinc.org	(920) 784-7259
Joe Klein	Klein Law Office	Lawyer	kleinlaw@tds.net	(608) 204-7411
Carlos Aranda	Capital Custom Contractors	Contractor and Architect	Capitalcustomcontractors@gmail.com	(608) 471-0494

29. For the following development team roles, please identify the number and/or percentage of women and persons of color employed by that company or organization as well as the total employees for each firm.

Company	Role in Development	BIPOC		Women		Total Employees
		#	%	#	%	
Catalyst 4 Change LLC	Developer	1	33	1	33	3
N/A	Co-Developer					
N/A	Co-Developer					
Capital Custom Contractors	General Contractor	20	100	1	5	20
Catalyst 4 Change LLC	Property Manager	1	33	1	33	3
Capital Custom Contractors	Architect*	20	100	1	5	20

\*if applicable

30. Describe the project's organizational ownership structure.

The project will be owned and operated by Catalyst 4 Change LLC. Catalyst 4 Change is founded and owned by John Adams and Michael Moody. John and Michael will provide all property management services and much of the property maintenance.

31. Does this proposal have a non-profit lead applicant or codeveloper?

Yes  No

If yes, describe the purpose and mission of the organization as it relates to this proposal:

The project does not have a non-profit lead applicant or codeveloper, however, John Adams and Michael Moody co-founded and operate Catalyst for Change Inc, which is a non-profit organization with the mission to impact the community by offering quality compassionate services that promote the upliftment and humanity of the most vulnerable members of society. Catalyst for Change's vision is to eliminate human suffering.

32. Is this proposal led or co-led by an emerging developer and/or ACRE grad as a development partner, codeveloper, employee, or internship opportunity?

Yes  No

If yes, describe the role in the development, such as if they will have a controlling interest, Right of First Refusal, or General Partner Purchase Option. Describe briefly the compensation structure, including percentage of the developer fee allocated. Describe the involvement in long-term ownership:

N/A

33. Describe the development team’s experience in engaging with Black, Indigenous, Latinx, and/or other historically peripheralized (historically least likely to apply) populations in informing development proposals:

Catalyst 4 Change co-founders have extensive experience serving Black, Indigenous, and other people of color. We currently own and operate three rooming houses in the City of Madison, and provide property management for two other properties. At these properties we support BIPOC and undocumented tenants and ensure that they are successful in their housing. We work closely with our tenants to assist them in obtaining the services they need to be successful such as employment, mental health treatment, case management, access to mainstream resources such as FoodShare are health insurance, and more. We practice trauma-informed care and harm reduction methods. We are culturally aware and responsive to the needs of our tenants. Catalyst 4 Change was co-founded by a Black man who has experienced poverty and homelessness during his youth. Our team is very empathetic and compassionate to the needs of BIPOC in our community. Additionally, Catalyst for Change Inc. will be providing supportive services to the residents in this rental property, and they also have extensive experience engaging with BIPOC. Catalyst for Change Inc. provides outreach and case management services to individuals and families experiencing homelessness in our community. They meet people where they are at in the community and connect them with the services and resources they need to obtain housing and be successful. Catalyst for Change works to lessen the racial disparities of people experiencing homelessness in our community. They work with BIPOC, people with undocumented immigration status, single parent households, and more. Catalyst for Change's staff is representative of the people they serve. Their team is made up of 35% people of color, people who have immigrated, people who have experienced poverty and homelessness and more. Their teams is excellent at serving BIPOC, because many of them have similar experiences or they have empathy and compassion for the experiences of others.

34. Indicate acceptance of the standard loan terms for this proposal as described in Section 2 of the RFP.

Yes, I confirm

35. Applicants requesting alternative loan terms and/or wishing to provide additional information regarding financing structure, detail below (including description and justification of the request):

N/A

36. For each development partner with any ownership interest in any project currently underway or completed, list the following information and provide a current status for the team member and/or any related entity, as applicable:

1. List any foreclosure, default, or bankruptcy within the past ten years.
2. List any litigation completed, pending, or underway in relation to any financing or construction project within the past five years.
3. List any Chronic Nuisance Abatement or Nuisance Case notifications issued by Madison Police Department and/or Building Inspection in the past five years
4. List any unresolved Building Inspection citations resulting in a Municipal Court Complaint in the past five years
5. List any litigation in the past five years with the City of Madison, including but not limited to Federal, State, or Municipal Court proceedings
6. List any litigation in the past five years in the State of Wisconsin, including but not limited to Federal, State, or Municipal Court proceedings

Catalyst 4 Change LLC is not partnering with any other developers for this project. Catalyst 4 Change LLC is owned and operated by John Adams and Michael Moody. John and Michael do not have any foreclosures, defaults, or bankruptcies within the past ten years. John and Michael do not have any litigation completed, pending, or underway in relation to financing or construction project within the past five years. John and Michael do not have any Chronic Nuisance Abatement or Nuisance Case notifications issued by Madison Police Department or Building Inspection within the last five years. We do not have any unresolved building inspection citations resulting in a Municipal Court Complaint in the past five years. We do not have any litigation in the past five years with the City of Madison, including but not limited to Federal, State, or Municipal Court proceedings. List any litigation in the past five years in the State of Wisconsin, including but not limited to Federal, State, or Municipal Court proceedings.

## Timeline

37. List the estimated/target completion dates, or actual completion dates where applicable, associated with the following activities. Reference Attachment A of the RFP for deadlines by which these activities must be completed. \*N/A if proposed project is rehab not requiring land use approval.

Activity/Benchmark	Estimated Date of Completion
Draft Site Plan Ready to Submit to Dev. Assistance Team (DAT)*	Immediately
1 <sup>st</sup> Development Assistance Team Meeting*	Immediately
1 <sup>st</sup> Neighborhood Meeting*	Immediately
Submission of Land Use Application*	N/A
Plan Commission Consideration*	N/A
Urban Design Commission Consideration, if applicable*	N/A
Complete Debt Financing	July 2026
Acquisition/Real Estate Closing	N/A
Rehab or New Construction Bid Publishing	August 2026
New Construction/Rehab Start	August 2026
Begin Lease-Up/Marketing	January 2027
New Construction/Rehab Completion/ Certificates(s) of Occupancy Obtained	August 2027
Complete Substantial Lease-Up	August 2027
Request Final AHF Draw	January 2027

## References

38. Please list at least three municipal/financing references who can speak to work on similar developments completed by your team:

Name	Relationship	Email Address	Phone
Julie Spears	Community Development Specialist, C4C Supporter	jspears@cityofmadison.com	(608) 267-1983
Chelsea Volden-Stammen	Housing Rehabilitation Specialist, C4C Supporter	cvolden-stammen@cityofmadison.com	(608) 266-4719
Tara Grays	Vice President of Business Relationships, C4C Banker	tgrays@lakeridge.bank	(608) 826-3526

**APPLICANT & PROJECT NAME:**

**Milwaukee St. Expansion**

**2. CAPITAL BUDGET**

Enter ALL proposed project funding sources.

**FUNDING SOURCES**

Source	Amount	Non-Amortizing (Y/N)	Rate (%)	Term (Years)	Amort. Period (Years)	Annual Debt Service	Financing Approval Antcipated (Mo/Yr)
Permanent Loan-Lender Name:							
Subordinate Loan-Lender Name:							
Subordinate Loan-Lender Name:							
Tax Exempt Loan-Bond Issuer:							
FHLB-AHP Loan							
City Loan Request (AHF/HOME)	\$ 1,005,000						
City-Loan HOME-ARP (Develoipment Funds)							
City-Loan Request (TIF)							
Other-Specify Lender/Grantor:							
Other-Specify Lender/Grantor:							
Other-Specify Lender/Grantor:							
Historic Tax Credit Equity							
Deferred Developer Fees							
Owner Investment	\$ 75,000						
Other-Specify:							
FocusOn Energy	\$ 25,000						
<b>Total Sources</b>	<b>\$ 1,105,000</b>						

<b>Construction Financing</b>			
Source of Funds	Amount	Rate	Term (Months)
Construction Loan-Lender Name:			
Lake Ridge Bank			

Bridge Loan-Lender Name:			
Historic Tax Credit Equity:			
<b>Total</b>	<b>\$</b>	<b>-</b>	

Remarks Concerning Project Funding Sources:

APPLICANT:

Milwaukee St. Expansion

3. PROJECT EXPENSES

Enter the proposed project expenses

Acquisition Costs

Amount

Land	\$0
Existing Buildings/Improvements	\$0
Other (List)	
	\$0

Construction:

Construction/Rehab Costs	\$1,005,000
Construction Profit	\$0
Construction Overhead	\$0
General Requirements	\$0
Construction Supervision	\$0
FF&E/Personal Property	\$0
Demolition	\$0
Site Work	\$0
Landscaping	\$0
Letter of Credit/P&P Bond	\$0
Construction Contingency	\$50,000
Other (List)	
	\$0

<--- If applicable, please list the costs attributable to "above and beyond" green building/Net Zero construction components included in the Construction Costs line item:


Total Cost:

\$0
-----

Architectural & Engineering

Architect - Design	\$5,000
Architect - Supervision	\$2,500
Engineering	\$2,500
Other (List)	
	\$0

Interim/Construction Costs

Builder's Risk/Property Insurance	\$3,000
Construction Loan Interest	\$0
Construction Loan Origination Fee	\$3,000
Real Estate Taxes	\$5,000
Park Impact Fees	\$0
Other Impact Fees	\$0

Other (List)	
	\$0
<b>Financing Fees</b>	
Cost of Bond Issuance	\$0
Permanent Loan Origination Fee	\$0
Credit Enhancement	\$0
Other Permanent Loan Fees	\$0
<b>Soft Costs</b>	
Appraisal	\$1,000
Market Study	\$0
Environmental Reports	\$0
Survey	\$2,000
Permits	\$1,500
Lease-Up Period Marketing	\$500
Accounting/Cost Certification	\$0
Title Insurance and Recording	\$1,000
Relocation	\$0
FF&E	\$0
Capital Needs Assessment (if rehab)	\$0
Legal	\$0
Other (List)	
	\$0
<b>Fees:</b>	
Bridge Loan Fees	\$0
Organizational Fees	\$0
Syndication Fees	\$0
Total Development Fee	\$100,500
Developer Overhead	\$0
Other Consultant Fees	\$0
Other (List)	
	\$0
<b>Reserves Funded from Capital:</b>	
Lease-Up Reserve	\$0
Operating Reserve	\$0
Replacement Reserve	\$0
Capital Needs Reserve	\$0
Debt Service Reserve	\$18,600

Escrows	\$0
<b>Other: (List)</b>	
	\$0
<b>TOTAL COSTS:</b>	<b>\$1,201,100</b>

APPLICANT: Milwaukee St. Expansion

APPLICANT:

4. PROJECT PROFORMA

Enter total Revenue and Expense information for the proposed project for a 30 year period.

Table with 30 columns (Year 1-30) and rows for Gross Income, Less Vacancy/Bad Debt, Income from Non-Residential Use, Total Revenue, Expenses (Office, Real Estate, Advertising, Payroll, Insurance, Mtc, Utilities, Property Mgmt, Operating Reserve, Replacement Reserve, Support Services, Other), Total Operating Expenses, Net Operating Income, Debt Service (First Mortgage, Second Mortgage, Other), Total Debt Service, Total Annual Cash Expenses, Total Net Operating Income, Debt Service Reserve, Deferred Developer Fee, Cash Flow, AHF City Interest Loan.

\*Including commercial tenants, laundry facilities, vending machines, parking spaces, storage spaces or application fees.

Table with 2 columns (DCR Hard Debt, DCR Total Debt) and 30 rows (Year 1-30).

Table with 2 columns (Assumptions, Vacancy Rate, Annual Increase Income, Annual Increase Expenses, Other) and 5 rows.

\*Please list all fees (per unit per month) and non-residential income:

Empty rectangular box for listing fees and non-residential income.

3. PROJECT PROFORMA (cont.)

Enter total Revenue and Expense information for the proposed project for a 30 year period.

Table with 30 columns (Year 17-30) and rows for Gross Income, Less Vacancy/Bad Debt, Income from Non-Residential Use, Total Revenue, Expenses (Office, Real Estate, Advertising, Payroll, Insurance, Mtc, Utilities, Property Mgmt, Operating Reserve, Replacement Reserve, Support Services, Other), Total Operating Expenses, Net Operating Income, Debt Service (First Mortgage, Second Mortgage, Other), Total Debt Service, Total Annual Cash Expenses, Total Net Operating Income, Debt Service Reserve, Deferred Developer Fee, Cash Flow, AHF City Interest Loan.

\*Including laundry facilities, vending machines, parking spaces, storage spaces or application fees.

Table with 2 columns (DCR Hard Debt, DCR Total Debt) and 30 rows (Year 17-30).

Table with 2 columns (Assumptions, Vacancy Rate, Annual Increase Income, Annual Increase Expenses, Other) and 5 rows.



Sarah Fink <sfink@catalystforchangeinc.org>

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## Milwaukee Street Expansion

1 message

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**Sarah Fink** <sfink@catalystforchangeinc.org>

Wed, Jun 3, 2026 at 12:39 PM

To: newconstruction@focusonenergy.com

Cc: John Adams <jadams@catalystforchangeinc.org>, Michael Moody <mmoody@catalystforchangeinc.org>

Hello!

Catalyst 4 Change LLC is currently enrolled in Focus on Energy's Income-Qualified Housing (IQH) Track. However, we are planning on expanding our project on Milwaukee Street. We are hoping to enroll our new development proposal in Focus On Energy's Income Qualified Housing Track as well.

Please let us know next steps!

Thank you!

John, Michael, and Sarah

--

**Sarah Fink, LCSW** (she/her)

**CCS Mental Health Professional**

*Catalyst For Change Inc.*

2901 International Lane, Suite 100

Madison, WI 53704

(920) 784-7259 | [sfink@catalystforchangeinc.org](mailto:sfink@catalystforchangeinc.org)



[Catalystforchangeinc.org](http://Catalystforchangeinc.org)

# Tenant Selection Plan

Catalyst 4 Change uses the following criteria and standards in the selection and evaluation of our applicants for residency. It is important that you read this information to decide whether our apartment community is right for you before you complete an application. We encourage you to ask any questions about our tenant selection plan and our application process.

Catalyst 4 Change is an equal opportunity housing provider and will not discriminate because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. Catalyst 4 Change rental policy complies with all applicable federal, state, and local statutes/ ordinances with respect to fair housing and discrimination.

Anyone who feels they have been discriminated against may file a complaint of housing discrimination with the U.S. Department of Housing and Urban Development, Assistant Secretary for Fair Housing and Equal Opportunity by calling 1-800-669-9777.

Catalyst 4 Change guards the privacy of individuals according to the Federal Privacy Act of 1974 and ensures the protection of such individuals' records that we maintain. Catalyst 4 Change shall not disclose any personal information contained in its records to any person or agency unless the individual about whom such information is requested gives written consent to such disclosure (as permitted in the Authorization for Release of Information Form in the rental application). This privacy in no way limits our ability to collect needed information to determine eligibility or evaluate an applicant's suitability for tenancy.

## **The Application Process**

- All applicants listed on the application must meet the HUD-established income limits for total household income for eligibility and admission.
- Applicants who meet the income criteria have the opportunity to apply for residency.
- Housing choice vouchers and tenant-based rental assistance are accepted.
- Pursuant to HUD, the Department of Housing and Urban Development, (Section 4350.3, CHG-24) and the Fair Housing Amendment Act of 1988 of the Federal Register (Section 100.202, Vol. 54, No. 13) regulations, Catalyst 4 Change may consider extenuating circumstances in evaluating information obtained during the screening process to assist in determining the suitability of an applicant for tenancy. Regulations do not require that a "dwelling be made available to an individual whose tenancy would interfere with other residents' enjoyment of the property; would constitute a direct threat to the health or safety of other individuals; would result in substantial physical damage to the property of others; or would adversely affect the financial stability of the property".
- The applicant must answer all questions on the residency application. Applications will not be considered unless they are fully completed with instructions followed. The information in this application will be used to determine eligibility for an apartment. This information will be verified. Any false, misleading, or incomplete information may result in a determination of ineligibility. The applicant is

responsible for notifying Catalyst 4 Change in writing immediately regarding any changes of information reported in the application, particularly regarding income.

- Applications will be considered for those applicants who decline to disclose their Social Security number on applications when such disclosure is not compelled by state or federal law.
- An applicant cannot move in until Catalyst 4 Change has provided written notification of approval, and a lease is signed and in effect. If the application is approved with residency following, only those persons listed in this application will occupy the apartment, and the resident/s will maintain no other place of residency.
- Catalyst 4 Change will complete landlord, personal, and criminal background references during the application process. Catalyst 4 Change can deny admission using verified information on past behavior and/or conduct to document that applicant's ability, either alone or with assistance, to comply with the lease and other rules governing residency.
- Catalyst 4 Change will investigate applicant's credit and financial responsibility, rental and evictions history, and the statements made in this application, and to obtain a consumer credit report on the applicant from a consumer reporting agency that compiles and maintains files of consumers of a nationwide basis.

### **Waiting List**

- Catalyst 4 Change provides eligible applicants to complete a waiting list application if a vacancy does not exist. The waiting list is managed by and retained at the property.
- Applicants are placed on the waiting list according to the date that their paperwork, plus proof of age, is received by management. The paperwork is date and time stamped immediately upon its receipt.
- The waiting list identifies who is next to be contacted for a vacant apartment when an opening occurs.
- If there is no waiting list at the time of a vacancy, Catalyst 4 Change will select the next applicant on a first-come, first-served basis who meets the eligibility criteria.

### **Income Criteria**

- Catalyst 4 Change Management Services requires all applicants to meet our minimum income of 2 times the monthly rent.
- Applicants whose income is less than 2 times the monthly rent will be denied with no option to move forward unless additional income can be provided, the Applicant can provide documentation showing additional assets that could cover up to 2 years of rent, have a housing choice voucher, or the applicant

can demonstrate that they have paid an approximately similar rent to income ratio or rental amount from prior landlord.

### **Occupancy Criteria**

- Two-Bedroom apartment = 4 maximum persons/

### **Credit Score**

- A credit check will be conducted on all applicants. Catalyst 4 Change Management Services will obtain written consent from all adult members of the household prior to conducting the credit check.
- All medical and educational accounts will be removed from the reports when calculating a credit score.
- Those with credit scores between 555 and 1000 will be approved.
- For those with credit scores less than 555, Catalyst 4 Change allows for a preapproved co-signer. Preapproved co-signers are required to sign the Co-Signer Authorization for Release of Credit History Information form which will allow Catalyst 4 Change to conduct a credit check. Preapproved co-signers are required to have a credit score of 555 or higher and proof of monthly income three times the monthly rent amount; this will not factor in the cosigners mortgage/rent amount. If the pre-approved co-signer is approved, Catalyst 4 Change will continue to process the application. If the applicant is approved the co-signer must accompany the applicant to the lease signing and is required to sign as guarantor on the lease agreement.
- If an applicant is unable to obtain a preapproved co-signer, the applicant will have the option to pay three months of rent in advance. The payment will be in the form of a cashier's check or money order due at the time of the lease signing and will be applied to the last four months of the lease. This payment must be for four entire months; no partial payments will be accepted.
- Applicants will not be denied on the following:
  - Credit score alone.
  - Insufficient credit history unless the applicant withholds credit history information in bad faith that may otherwise result in a denial.
  - If the applicant has a cosigner, and/or is enrolled in or has documentation of completing a credit repair program, and/or is enrolled in housing program providing supportive services.
  - If the credit report has been formally disputed, has been formally disputed, is in repayment, or is substantially unrelated to prior housing obligations.
  - If an applicant who owes money to a prior landlord for rent or damages, or to a utility company, provided that the applicant entered into a payment arrangement with the creditor and is current on the repayment arrangement.
  - For applicants who are denied, Catalyst 4 Change will provide them with a copy of the credit adverse action report that will allow them to request a copy of their credit report for up to 60 days at no charge.

### **Landlord or Housing History**

- Applicants will be asked to provide a minimum of 2 years' rental history. Catalyst 4 Change Management Services will conduct a landlord verification for every applicant.
- Applicants will be denied for the following.
- Any applicant owing a current or previous landlord money for rent or damages will be denied residency.
- Any applicant with an eviction filing resulting in a judgement within the last 2 years will be denied residency
- Applicants will not be denied for the following.
- If the eviction filing was dismissed or if it resulted in a judgement in favor of the applicant.
- If the eviction filing was settled with no judgement or writ of recovery (e.g. stipulated dismissal).
- Applicant will not be denied based on insufficient rental history unless management has definite record the applicant withheld information in bad faith.

### **Criminal Conviction Record Criteria**

Catalyst 4 Change Management Services requires a background check to be conducted on all adult household members as a part of the residential screening process. Written consent must be obtained from all adult members of the household prior to conducting checks.

#### **Grounds for denial based on background check include:**

- Felony Convictions - Any applicant convicted for a felony that has a substantial relation to tenancy within 5 years from the date of conviction will be denied residency.
- Misdemeanor Convictions - Conviction of a misdemeanor will not be reason for denial of residency unless the misdemeanor offense has a substantial relation to tenancy, and the date of conviction is within 2 years of the date of application.
- Applicants in developments receiving federal assistance will be denied for those that engaged in criminal activities required by Federal regulations.
- Any applicant currently registered as a sex offender will be denied residency

#### **Applicants will not be denied on the following:**

- A conviction, determination, or adjudication in the juvenile justice system.
- A conviction of a crime that is no longer illegal in the State of Wisconsin or the City of Madison, regardless of time elapsed from the date of conviction.

- An arrest that has not resulted in conviction
- Participation in diversion or deferral of judgement programs, including stays of adjudication and continuances for dismissal without prosecution.
- Any offense for which the date of conviction is more than 10 years from the date of application, the maximum lookback.
- Based on a conviction which has been vacated or expunged, or for which the applicant received a stay of imposition and sentencing and complied with the terms of the stay.

### **Domestic Violence**

- Catalyst 4 Change complies with the Violence Against Women Act (VAWA) and will not deny an applicant who has been a victim of domestic violence, sexual assault, dating violence, or stalking. This protection covers all sexual orientations and gender identities.
- Applicants protected by VAWA will not be denied due to poor credit history resulting from the perpetrator using the victim's name to open accounts, loans, utilities, etc. and failing in the ability to pay medical bills resulting from the abuse or forcing the victim to work without pay.
- Applicants protected by VAWA will not be denied due to poor rental history attributable to the perpetrator's action such as property damage, noise complaints, missed or late rent/utility payments, or drug related activity.
- Applicants protected by VAWA will not be denied due to criminal grounds due to the perpetrator forcing the victim to engage in criminal behavior such as sex work, drug use or sale, or crimes committed by the victim to defend themselves or a third party from abuse.

### **Security Deposit**

- Security deposit will be equal to 1 month's rent as a standard, or 1 month's rent for conditionally approve applicants.
- The standard deposit of 1 month's rent will be used for applicants receiving guaranteed payments through rent subsidy.
- No holding fee will be required to apply for a unit.
- The standard deposit will be paid in full at lease signing. Installment payment plan is available for those renting an unit set aside for 60% AMI, have case management or rental subsidy The installment plan for the security deposit requires ½ of the deposit will be required at lease signing, with the remaining deposit in payments of ¼ of the remaining deposit added to monthly tenant payments until such time that the security deposit balance has reached the full, contracted amount.

### **Notice of Denial and Appeal Process**

Any applicant denied residency will be notified by following the process outlined below.

- Notice of adverse action sent to applicant in writing with an explanation with the Tenant Selection plan criteria the applicant failed to meet.
- Applicant must file an appeal or grievance in writing within 7 calendar days after receipt of adverse action.
- All appeals must include at least two letters of advocacy on the agency's letterhead.
- Catalyst 4 Change Management Services reviews the appeal or grievance and meets/speaks with the applicant within 7 calendar days and provides the applicant a final decision.