



Federal Home Loan Bank  
NEW YORK

# Affordable Housing Program

2020 Owner-Occupied  
Instruction Manual



# AFFORDABLE HOUSING PROGRAM

APPLICATION MANUAL  
FOR OWNER-OCCUPIED PROJECTS

All applications to the competitive 2020 AHP Offering  
Must be submitted to the  
Federal Home Loan Bank of New York's  
SFTP Portal no later than 5:00 PM on Friday, March 20th 2020

Additional inquiries should be directed to:

Phone: (212) 441-6850

[www.fhlbny.com](http://www.fhlbny.com)

E-mail: [ahp@fhlbny.com](mailto:ahp@fhlbny.com)



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# Instruction Manual

Important Guidelines to Submit a Competitive Application

# I. GENERAL INSTRUCTIONS

## 2020 Affordable Housing Program

Effective 2020, Members must prepare and submit an electronic version of the AHP Application and all related supporting documentation via the FHLB NY SFTP Portal no later than 5:00 PM on Friday March 20th, 2020.

1. Be sure that the sponsor certification is signed by a representative of the Sponsor, scanned as a PDF file and saved as Project Name\_Sponsor Certification.pdf.
2. Deeds, contracts of sale, leases, legal records, photographs, loan agreements, and other similar types of documentation must be scanned as PDF files and named in a manner that indicates both the project name and the type of supporting documentation, such as Project Name\_Deed.pdf.
3. See the Overview and Filing Structure section for a visual on the filing structure for an AHP application.
4. All files must be consolidated into one ZIP file before they can be uploaded to the Portal. Do not submit multiple files.
5. The Owner-Occupied Project Workbook should be saved as an Excel file and named "Owner-Occupied Project Workbook.xlsx". However, the Application form must be saved using the Excel

extension .xlsx.

### Note the following instructions for uploading to the SFTP Portal:

1. If you have not yet enrolled in the SFTP Portal, the member bank submitting the AHP application must contact FHLB NY for an AHP – SFTP Enrollment form and return it within 24 hours (see cover page for contact details).
2. Navigate to the SFTP Portal and login using the previously provided credentials.
3. Upload the documents by first clicking on the "File Upload" arrow button.
4. Select the desired ZIP file for upload.
5. Click "Open." Uploading process will begin.

The FHLB NY will be providing a list of the applications we have received by the application deadline to the Member's primary contact person after all applications have been submitted. Sponsors, developers and consultants may contact the Member at that time to verify that their application was received.

### Review the following prior to completing the AHP Application:

1. The "Application Package" materials are located



# I. GENERAL INSTRUCTIONS

on the Federal Home Loan Bank of New York's ("FHLBNY") website at the following link:

<https://www.fhlbny.com/community/housing-programs/ahp/ahp-application>

2. Only a stockholder institution ("Member") of the FHLBNY in good standing may submit an AHP application and request AHP subsidy on behalf of the Project Sponsor(s). A "Membership List" is available on the FHLBNY website at the following link: <https://www.fhlbny.com/members/membership-list/>
3. While a Member may defer completion of the AHP Application to other parties, the Member ultimately accepts full responsibility for its content and is bound by all information submitted in the AHP Application. Two representatives of the Member must sign the Member Certification.
4. The Sponsor Certification must also be signed by a signatory of the Sponsor.
5. Submit the application to the SFTP Portal only once.
6. Carefully review and follow this AHP Instruction Manual, the AHP 2020 Implementation Plan, and all instructions delineated in AHP Application Workbooks.
7. No fee is required in order to submit the AHP Application.
8. For further assistance, please call our department's general information number at (212) 441-6850 or transmit an e-mail inquiry to [ahp@fhlbny.com](mailto:ahp@fhlbny.com).
9. All AHP Applications will be scored on a competitive basis and the decisions of the FHLBNY are final.
10. The AHP Application form and accompanying documentation must be written in English or include English translations of any documents written in another language.
11. If a document is applicable to the Project, failure to submit appropriate documentation may result in loss of points. If a particular section is not applicable to the Project, simply insert a page or save a file which includes the statement "Not Applicable." Failure to submit a properly organized and completed AHP Application package may result in loss of points.



# II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

The AHP Application process incorporates the requirements of the regulation that governs the FHLBNY's administration of the AHP ("AHP Regulation"), as promulgated by the Federal Housing Finance Agency and published in the Code of Federal regulations at 12 CFR Part 1291. The AHP Application also incorporates the FHLBNY's current policies, procedures, and operating practices. Before completing the AHP Application, carefully review the following items which can be found on the AHP website:

1. AHP Regulation;
2. 2020 Implementation Plan
3. FHLBNY's AHP Project Financial Feasibility Analysis Guidelines outlined in the Implementation Plan;
4. Median income guidelines for the Census Tract or county in which the Project site(s) is(are) located as determined by the U.S. Department of Housing and Urban Development ("HUD") or as determined under 26 U.S.C. § 143(f) (Mortgage Revenue Bonds) and published by a State agency or instrumentality. For the U.S. Virgin Islands, owner-occupied projects must select the median family income for the area as published annually by HUD;
5. Tri-party Affordable Housing Program Direct Subsidy Agreement;
6. Appropriate long term retention documents which vary based on the Project's financing structure which are to be completed, executed and recorded upon the disbursement of subsidy

if the Project is selected for funding where a household receives AHP subsidy for purchase, in conjunction with rehabilitation or construction of an owner-occupied unit.

Before submitting the AHP Application, the Member is advised to review the completed contents of the AHP Application, all supplemental documentation, these instructions and guidelines, the federal AHP regulation, the AHP Implementation Plan, and all attachments thereto.

## 1. LOCATION

Provide the name of the Project or program for which AHP funds are requested. Specify the building, street address, city, county, state, zip code, and census tract, being consistent with data obtained from <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx> for all of the parcels that comprise the Project. For projects that contain multiple parcels, include the details for each parcel on the Owner-Occupied Projects Workbook. If additional space is needed, submit one supplemental sheet for each site as an addendum to the AHP Application form. Provide the Congressional District(s) and Congressional Representative(s) for the site(s) that will comprise the Project.

## 2. PROJECT DEVELOPMENT PARTICIPANTS

1. **MEMBER:** Provide the requested information for the Member's contact person. The contact person should be the one most familiar with the



## II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

AHP Application and need not be the same person who signs the AHP Application.

2. **Sponsor:** Provide the requested information for the Sponsor's contact person. The contact person should be the person most familiar with the AHP Application.
  - A. Review the instructions for the "Sponsorship by a Non-Profit or Government Entity" section of the AHP Application before designating the Sponsor, because the designation of the Sponsor may affect the AHP Application's score.
3. **CONSULTANT:** If a consultant assisted in the preparation of the AHP Application, provide the requested information for the consultant's contact person. The contact person should be the person most familiar with the AHP Application. If the Sponsor did not use a consultant, this section may be left blank. Note that AHP funds may not be used to pay the consultant fees associated with preparing the AHP Application.
4. **DEVELOPER:** If the Project's developer is a third party, provide the requested information for the Developer's contact person. The Developer's contact should be the person most familiar with the AHP Application. Please indicate on the form if the Sponsor will be servicing as the developer.

### 3. PROJECT TYPE

Check one or more boxes in the AHP Application Form to designate the project type. AHP funds may be used to either:

- A. Assist current homeowners in rehabilitating existing properties;
- B. Assist prospective home-buyers in purchase existing homes on the open market; or
- C. Partially finance the construction or rehabilitation of site-specific dwellings for resale to selected eligible purchasers.

Consider the project milestones that must be achieved to drawdown funds in the event the Project is funded to determine how to use AHP funds for the Project. These milestones are specified in The AHP 2020 Implementation Plan.

If you are assisting a purchaser to buy an existing home that will need rehabilitation work, it will be best to either use AHP to assist with the purchase and another source for the rehabilitation work OR use AHP to assist with the rehabilitation work after the home has been purchased using other sources for ease of project administration.

The AHP funding will in effect be used to reduce the purchaser's mortgage or provide down payment and closing cost assistance. Enrolling prospective purchasers in the Homebuyer Dream Program™ to obtain down payment and closing cost assistance may better meet the project's needs than having to compete for





# II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

AHP subsidy.

Answer "Yes" to the question that best describes the project and "No" to the other questions

## TOTAL NUMBER OF UNITS AND UNIT CLASSIFICATION:

Fill in the number of units of each category below and the narrative questions which follow. This information is requested for regulatory reporting purposes and will have no bearing on the Project's score or competitive performance, which must correspond to the figure provided in the Owner-Occupied Application Workbook.

1. Total Project Units - The total number of units in the project (including any units in two-to-four-family owner-occupied homes).
2. Total AHP-Assisted Units - The total number of units (excluding any Owner units in two-to-four-family owner-occupied homes).
3. Income of 30% or Less - The number of AHP-assisted units you anticipate will be for households earning 30% or less of the area median income (AMI) using the median income standard selected in the "Income Guidelines" section of the AHP Application. (Note this information is requested for reporting purposes and will not be used in scoring).
4. Elderly Units - The estimated number of units, if any, which are or will be occupied by elderly households.

5. First-time Home-buyer - The number of AHP-assisted units you anticipate will be for households who are first-time home-buyers.
6. Handicapped - The estimated number of units, if any, which are or will be occupied by handicapped households.
7. New Construction - The number of units, if any, to be constructed using AHP subsidy.
8. Rehabilitation - The number of units, if any, to be rehabilitated using AHP subsidy.
9. Rural - The number of units to be located in rural areas.

## 4. SUBSIDY REQUEST

The maximum subsidy limits for all AHP application submissions is no more than \$40,000 per AHP-targeted unit and no more than \$2.5 million per project. An AHP-targeted unit is one for which the income targeting is at or below 80% AMI. AHP funds may be provided in the form of a Direct Subsidy, which is a grant, or as a Subsidized Advance, which is a loan to the Member that enables the Member to provide a below-market rate loan to the Project. On the AHP Application Form in the section "Subsidy Request," complete Part 1 or Part 2 to indicate the subsidy type sought by the Sponsor. Refer to Section 16 ("Other FHLB Participation") of the application form to indicate whether or not AHP subsidy from another Federal Home Loan Bank is part of the Project's financial structure and/or if the Project has applied to another AHP program. This chart must be consistent with the information included in the



## II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

Owner-Occupied Project Workbook; consider the following when determining how to utilize AHP subsidy:

Please be advised of the following:

1. The total AHP subsidy requested per Project unit is a scoring category worth up to 10 points. Projects will be competitively scored based on the least average amount of AHP subsidy requested per unit
2. The calculation of the total AHP subsidy provided to the project will be based on the current subsidy request plus any prior AHP subsidy committed to the project.
3. The calculation of the total AHP subsidy provided to the project will be based on the current subsidy request plus any funds set aside under the FHLBNY's Homebuyer Dream Program™ for households who are purchasing units in this project.
4. Only the owner's unit in a two-to-four-family dwelling is counted as an AHP-assisted unit.
5. If a subsidized advance is requested, the net present value of the interest revenue foregone from making a subsidized advance at a rate below the Bank's cost of funds shall be determined as of the earlier of the date of disbursement of the subsidized advance or the date prior to disbursement on which the Bank first manages the funding to support the subsidized advance through its asset/liability management system, or otherwise.
6. If a Subsidized Advance is requested, contact the FHLBNY's Affordable Housing Department prior to submission of the AHP Application. Upon notification, the FHLBNY's AHP staff will calculate the present value of the AHP subsidy that is needed to support the interest rate of the requested subsidized advance. This AHP subsidy estimate is needed to properly assess whether or not the request conforms to the FHLBNY's maximum subsidy limits.
7. Although the FHLBNY will make every effort to consider the full amount of AHP subsidy requested, the actual interest rate on a subsidized advance (or the actual amount of Direct Subsidy that a project may qualify for) will ultimately be subject to verification and approval by the FHLBNY.
8. Prepare all financial documentation and the Owner-Occupied Project Workbook before completing this section of the form.
9. Any subsidy request that exceeds the FHLBNY's maximum AHP subsidy limits may cause the AHP Application to be eliminated from the competitive scoring process.

### 5. INCOME ELIGIBILITY GUIDELINES



# II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

Owner-occupied projects may choose either one of the median income standards specified in the "Income Eligibility Guidelines" section of the AHP Application. Before selecting a particular standard, be sure that the standard chosen is consistent with other funding sources. That standard must be used to set the occupancy goals listed in the "Targeting" section of the AHP Application and to determine income eligibility for all households provided with AHP assistance. The HUD income limits may be accessed at:

<http://www.huduser.org/DATASETS/il.html>. Consult your local state housing or bond issuance agency or instrumentality thereof for Mortgage Revenue Bonds (MRB) income limits if choosing those limits. For the U.S. Virgin Islands, owner-occupied projects must select the median family income for the area as published annually by HUD.

Owner-occupied projects that serve households that are eligible for assistance from a Tribally Designated Housing Entity or housing department may use the greater of the HUD or Native American Housing Assistance and Self Determination Act of 1996 ("NAHASDA") income guidelines. Please note that the occupancy targets identified at time of application to the AHP must coincide with targeting commitments made to other funding sources.

## 6. PROPOSED USE OF AHP SUBSIDY IN RELATION TO OTHER FUNDING SOURCES

AHP subsidy may only finance the acquisition, rehabilitation, and/or construction of residential units. AHP funds may only be used as specified below. Social services or non-housing related programs provided to Project residents must be financed by other sources. Other funding sources must also finance any scope of

any work related to non-residential areas within Project. Fill in the chart in Section 10 ("Proposed Use of AHP Subsidy" the Application Form to indicate how AHP subsidy and other funding sources will be allocated. This chart must be consistent with the information included in the Owner-occupied Application Workbook. Consider the following when determining how to utilize AHP subsidy:

1. **Purchase Price** - AHP subsidy may be used toward the contract sales price for properties purchased after the AHP Application date. The FHLBNY requests an "as-is" appraisal to verify a "reasonable" purchase price, unless the site(s) will be donated.
2. **Rehabilitation/Construction Costs** - AHP subsidy may be used to reimburse the Sponsor for reasonable hard costs (including contractor's overhead and profit) incurred to construct and/or rehabilitate residential units after the date of AHP Application.
3. **Mortgage Buydown** - AHP subsidy may be used as a "soft" second mortgage to reduce the principal amount of conventional financing for qualified income-eligible home-buyers.
4. **Down Payment Assistance** - AHP subsidy may be used to directly assist income-eligible households at time of closing in order to finance a down payment on the purchase of a home.
5. **Closing Cost Assistance** - AHP subsidy may be used to directly assist income-eligible households in order to finance closing costs



## II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

associated with the purchase of a home.

6. **Interest Rate Write-Down** - AHP subsidy may be used to directly assist income-eligible households by providing funding to buy-down the lender's interest rate to reduce the purchaser's mortgage payment to the level affordable to the purchaser.
7. **Counseling Costs** – A maximum of \$500 in AHP subsidy per household may be used to defer the cost of providing home-buyer education and counseling costs to qualified households, only in cases where:
  - i. Such costs were incurred in connection with a qualified household who has attended and successfully completed a formal counseling program that the FHLBNY has approved and ultimately purchases an AHP-assisted unit;
  - ii. The cost of such counseling has not been covered by another funding source, including the Member; and
  - iii. The comprehensive amount of the AHP subsidy funded to each household, including any home-buyer counseling costs, must be reflected in the AHP retention agreements where a household receives AHP subsidy for purchase, in conjunction with rehabilitation or construction of an owner-occupied unit and enumerated

on the HUD-1 Settlement Statement or Closing Disclosure pursuant to the 2020 AHP Implementation Plan.

8. **Developer's Retention** - AHP subsidy may be used for an amount within the FHLBNY's AHP Project Financial Feasibility Analysis Guidelines for Projects involving the development of site-specific dwellings for resale to selected purchasers as well as for sponsors whose Project provides funds to current homeowners to rehabilitate existing properties.



## II. AFFORDABLE HOUSING PROGRAM REQUIREMENTS

Please note that AHP subsidy may not be used to refinance existing mortgages on owner-occupied properties.

### 7. Homebuyer Dream Program™ ("HDP") FUNDS

Indicate whether households to be assisted through the Project are

or will be enrolled in the FHLBNY's HDP and provide the requested information. The calculation of the total AHP subsidy provided to the Project will be based on the amount requested through the AHP Application plus any funds that the Sponsor anticipates households will obtain through the FHLBNY's HDP.



# III. MINIMUM PROJECT ELIGIBILITY THRESHOLD REQUIREMENTS

Projects must meet all of the eligibility requirements listed on the "Eligibility Requirements" Section of the AHP Application from as a prerequisite to scoring.

1. Project Type: The Project must involve the purchase, construction or rehabilitation of owner-occupied residential properties for households earning 80% or less of the AMI based on the income standard selected in the "Income Guidelines" section of the AHP Application. The FHLBNY will consider the "Project Type", "Subsidy Use" and "Targeting" sections of the AHP Application to assess whether the project meets this requirement. Project applications may include units allocated to households earning greater than 80% of AMI, however those units are not eligible for AHP subsidy.
2. Timing of Subsidy Use: The FHLBNY will review the Project schedule provided in the application form in order to assess whether or not the Project satisfies the requirement that the Sponsor or affiliate will take title to the proposed Project site(s) and begin to draw down AHP subsidy or use the AHP commitment to procure all other proposed financing sources within 12 months of approval.
3. Feasibility Requirements: The FHLBNY will evaluate the site control evidence, the "as-is" value, the Project Development Schedule, the status of necessary governmental approvals, the Project's hard costs and whether the Project's financial structure is reasonable to make a determination that the Project is feasible. Any variations from the FHLBNY's AHP Project Feasibility Analysis Guidelines as outlined in the AHP Implementation Plan must be adequately justified. Failure to furnish the FHLBNY with the appropriate supporting documentation as evidence that the Project is feasible may result in the elimination of the AHP Application from the competitive scoring process. (Projects that are designed to provide AHP assistance either to existing owner-occupants in order to rehabilitate their dwellings or to prospective home-buyers in order to purchase homes on the open real estate market satisfy these requirements de facto.)
4. Non-eligible Costs: The box must be checked as confirmation that the Member and Sponsor agree that AHP funds will not finance any of the ineligible costs specified on the AHP Application.
5. Refinancing: The box must be checked as confirmation that the Member and Sponsor agree that AHP funds will not be used to refinance any existing mortgages on owner-occupied properties.
6. Retention Requirements – The box must be checked as confirmation that the Member



# III. MINIMUM PROJECT ELIGIBILITY THRESHOLD REQUIREMENTS

and Sponsor agree to execute and record the appropriate AHP retention documents, if applicable. The long-term retention period for AHP-assisted projects where a household receives AHP subsidy for purchase, in conjunction with rehabilitation or construction of an owner-occupied unit is 5 years.

7. Sponsor Qualifications: The FHLBNY will assess the items submitted in the AHP application and supporting documentation to determine whether the Sponsor and/or a development team member meet the threshold requirements and is qualified and able to perform its responsibilities committed to in the AHP application. AHP will determine sponsor qualification based on a thorough review of the

sponsor and developments team's background and experience, body of existing affordable housing work, and current standing within the AHP program, if any.

8. Fair Housing: The FHLBNY will assess the items submitted in this section to determine whether the marketing and occupancy of the Project will satisfy all fair housing laws and regulations.
9. Maximum Subsidy Limits: Inclusive of all AHP Application submissions specifically related to the Project (or affiliated housing initiative), the Project cannot receive more than \$40,000 in AHP subsidy per unit and cannot request more than \$2.5 million in AHP subsidy available during a given competitive offering.



## IV. SCORING CRITERIA

AHP Applications that meet the Eligibility Requirements described above will advance to the scoring phase of the AHP competition. The FHLBNY will evaluate the information presented in the AHP Application form as well as the supplemental documentation submitted with the application package. The FHLBNY will objectively rate each Project based on its ability to satisfy each of the nine scoring categories that collectively total 100 points.

The score for each category is designated as either fixed or variable. A fixed criterion means that all projects meeting the criterion will be awarded the maximum number of points for that criterion. A variable criterion means that points awarded will vary depending on the extent to which the Project meets the criterion in comparison with the other projects applying in the funding round. The FHLBNY's Board of Directors will subsequently approve AHP Applications for subsidy in descending order, starting with the highest scoring AHP Application, until the total amount of AHP subsidy available for this funding period is exhausted.

To determine if scoring criterion are met, FHLBNY will evaluate supporting documentation furnished in the application package. The nine categories that comprise AHP competitive scoring criteria are as follows: (refer to the AHP 2020 Implementation Plan for full details and requirements):

1. Government-owned or other donated/conveyed properties (5 points – variable): The creation of housing using a significant proportion of units or land (minimum 20%) conveyed or donated by the federal government or other entities via arm's length and within 5 years of the application deadline.
2. Sponsorship by a non-profit organization or Government entity (7 points – variable): The extent to which a non-profit organization or Government entity participates in the creation of the project.
3. Income Targeting (20 points – variable): The extent to which a project creates housing for very low-, low- or moderate-income households.
4. Homeless Housing (5 points – variable): Projects reserving at least 20% of the units for homeless households.
5. Promotion of Empowerment (5 points – variable): To determine if this criterion is met, the FHLBNY will evaluate supporting documentation furnished in the application package.
6. Community Stability (8 total points – fixed)
  - A. Preservation of Housing Units (8 points): The project's ability to demonstrate it is completing substantial rehabilitation on dwellings that are owned and occupied by existing homeowners.





# IV. SCORING CRITERIA

- B. **Difficult Development Area (“DDA”) or Qualified Census Tract (“QCT”) (8 points):** Demonstrating a project was constructed or is located in a DDA or QCT.
7. **First District Priority (15 total points – variable)**
- A. **In-District projects (5 points – fixed):** Projects that are located in New York, New Jersey, Puerto Rico, and the U.S. Virgin Islands.
- B. **Economic Diversity (10 points – variable):** Projects that promote economically-diverse housing in the development scheme.
8. **Second District Priority (20 total points – variable)**
- A. **Project Readiness:** Approvals (5 points - fixed): Projects that have obtained and can demonstrate final site plan approval or evidence that the project may be developed as-of-right (i.e. the development complies with all applicable zoning regulations and does not require any discretionary action by the city’s planning commission or local municipality).
- B. **Project Readiness: Other Funding Commitment Procurements (5 points-fixed):** Projects that have procured or closed on at least 75% of a project’s proposed permanent funding sources (ineligible for projects where AHP is requested to provide 50% or more of financing).
- C. **Owner-Occupied Projects (5 points - fixed):** Projects in which 100% of the primary units in the project are owner occupied.
- D. **Small Projects (5 points - fixed):** Projects with 25 units or less.
- E. **Desirable Sites (5 points - variable):** Projects that demonstrate proximity to the following desirable sites:
- i. Proximity to public transit stop (2.5 points)
  - ii. Proximity to food retailer (2.5 points)
- F. **Supportive Housing (5 points – fixed):** Housing in which at least 20 percent of the units are reserved for occupancy by households with special needs as defined by the AHP Implementation Plan.
9. **AHP subsidy per unit (10 points – variable):** The project(s) that will use the least average amount of AHP subsidy per unit will be awarded the maximum point value for this category (AHP subsidy request is capped at \$40,000 per AHP-Targeted unit.) To determine the score for this criterion, the FHLBNY will use the data specified in the “Number of AHP-Targeted Units” and “Subsidy Request” sections of the AHP Application.



# V. MISCELLANEOUS

## 1. Employment:

In the "Employment" section on the final page of the AHP Application, list the type and number of permanent jobs to be created in the Project for anyone, not just Project residents. This section is for informational purposes only and does not affect the score of the AHP Application.

## 2. Refinancing:

If the proposed use of the requested AHP subsidy is to refinance the permanent debt for an existing project, the Sponsor must use the proceeds of the AHP subsidy to create new AHP-assisted units through acquisition, rehabilitation, or new construction. Similarly, if the proposed use of AHP subsidy is to refinance an existing mortgage to generate funds to create additional low and moderate-income units, provide a description of how refinancing proceeds will be used to purchase, rehabilitate or construct AHP-eligible units. The FHLBNY will assess information furnished in order to determine whether the Project meets the "Refinancing" eligibility requirement to purchase, rehabilitate or construct AHP-eligible units.

## 3. Interest in the Project:

In the "Member Interest" on the final page of the AHP Application, indicate whether or not the Member has any past or present financial or ownership interest in the Project, in accordance with the conditions set forth by AHP. Please indicate in your application materials whether the Member will be offering grants or in-kind services to the Project (excluding the AHP Subsidy). If the Member answers "yes" to the questions in this section, furnish the appropriate statement(s) or supporting documentation in or cross-reference the supporting documentation furnished in.

## 4. Hard Cost Details:

The Project Construction Form will be required to be completed and certified by an architect, engineer, or other qualified professional. This form must include costs associated with all residential and non-residential space for the subject property(ies).



# VI. CERTIFICATIONS

## 1. Sponsor's Certification and Signature:

The AHP Application must be signed by an authorized signatory of the Sponsor.

## 2. Member's Certification and Signature:

The AHP Application must be signed and dated by two authorized signatories of the Member institution brought on for the Application.

In accordance with the AHP Regulation, only an approved Member that has purchased capital stock in the FHLBNY may submit the AHP Application. Although a not-for-profit housing organization or a professional developer may complete substantial portions of the AHP Application, the Member is ultimately responsible for claims set forth in an AHP Application as well as related forms and related forms and supporting documentation.

## 3. Qualified Professional's Certification and Signature:

The Project Construction form must be signed and dated by a qualified professional.

## 4. Empowerment Certification:

The Sponsor and any third-party service provider contracted to operate Empowerment Activities as described in the AHP Application must sign and date the Agency or Sponsor Letter of Commitment.

## 5. Rehabilitation Certificate (if requesting points for Community Stability):

The Sponsor's architect, general contractor, engineer, or construction manager must sign the Rehabilitation Certificate as instructed in the Owner-Occupied Application Workbook.



# Eligibility Requirements

Overview and Filing Structure

Supporting documentation from each section is an integral part of determining the Project's eligibility for funding and point allocation in each competitive scoring category. The workbook tab for each respective scoring section contains concise instructions that pertain to the specific threshold or competitive scoring criterion.

Be sure to include all of the information requested in the AHP Application package as outlined the in Instruction Manual, along with appropriate forms and supplemental documentation in order to receive full credit. Failure to include supporting documentation may jeopardize the Project's score and, in some cases, result in the elimination of the AHP Application from the competitive review process.

# ELIGIBILITY REQUIREMENTS

Recommended Filing Structure. Follows the order of the AHP/APP-104

<p><b>1. Project Description</b></p> <p>Creating a folder and file explanations that are <u>applicable for responses that exceed character limit</u> in Workbook Application.</p>	<p><b>2. Sponsorship</b></p> <p>Create folder and file documentation applicable to the Project. View AHP/APP-104.</p> <p><u>Examples:</u></p> <ol style="list-style-type: none"> <li>1. 501(c)(3) Determination</li> <li>2. Articles of Incorporation</li> <li>3. By-Laws</li> </ol>	<p><b>3. Site Control</b></p> <p>Create folder and file documentation applicable to the Project. View AHP/APP-104.</p> <p><u>Examples:</u></p> <ol style="list-style-type: none"> <li>1. Deed or Lease Agreements</li> <li>2. Title over the Property</li> </ol>	<p><b>4. Value of Sites</b></p> <p>Create folder and file an Appraisal, only if one has been completed. See section in AHP/APP-104.</p> <p>File a completed Market Study. For Rehabilitation Projects, follow instructions in the Value of Site section.</p>
<p><b>5. Development Schedule</b></p> <p>Answers the questions accordingly in the AHP/APP-104</p> <p>Follow instructions found in the Development Schedule section in AHP/APP-104.</p>	<p><b>6. Member Interest</b></p> <p>Create folder and file a statement from the Member with letterhead, <u>only if they have a direct, past or present financial interest in the project.</u></p>	<p><b>7. Owner Occupied Project Workbook</b></p> <p>Create folder named OPW and file the AHP/APP-104 workbook in folder.</p>	<p><b>8. Financial Narrative</b></p> <p>Create folder and file documents that will reconcile feasibility issues and AHP requests. See section for more.</p> <p><u>Documentation Examples:</u></p> <ol style="list-style-type: none"> <li>1. Third Party Evidences</li> <li>2. Capitalized Reserves</li> <li>3. Operating Reserves</li> </ol>
<p><b>9. Construction Cost</b></p> <p>Create a folder and file documents that verifies the construction cost of the Project. <u>Documentation</u></p> <ol style="list-style-type: none"> <li>1. AIA G702 &amp; AIA G703</li> <li>2. <u>Projects with multiple contracts</u> include all costs in Project Construction Form and support with documentation.</li> </ol>	<p><b>Refinancing</b></p> <p>Creating a folder and filing documents is <u>not applicable</u> for this section.</p> <p>Follow instructions found in the Refinancing section in AHP/APP-104.</p>	<p><b>10. Fair Housing</b></p> <p>Submit responses to questions in Fair Housing section found in AHP/APP-104 Workbooks.</p> <p>Create Folder and file marketing materials for the Project, <u>only if materials have been created.</u></p>	



# Scoring Requirements

Overview and Filing Structure

# SCORING REQUIREMENTS

Recommended Filing Structure. Follows the order of the AHP/APP-104

## Donated Property

This Scoring Category will be confirmed with Acquisition documentation and govt. agreement from the 3. Site Control Folder.

If the site was purchased below FMV, the appraisal on file will be used.

## Non-Profit Sponsor

This Scoring Category will be confirmed with documentation found in the 2. Sponsorship Folder.

501(c)(3) or (4) Determination Letters are needed to receive points.

## Targeting

This Scoring Category will be confirmed from the number of units proposed from the Application Form and Owner Occupied Project Workbook, which has to coincide with each other.

## Homeless Housing

Create Folder and file documents that is requested from the AHP/APP-104 on Homeless Housing Tab.

### Example

1. Third Party Referral
2. Sponsor's Mission Statement that supports the homeless

## Empowerment Activities

For this Scoring Category, create a folder drop in LOIs and any supporting documents that show relationship and ensures the Empowerment activity will take place with the project. Please see the appendix.

## Sponsor & Member Certification & Signatures

In this folder, AHP expects to put signed copies of the Sponsor and Member Certification agreement.

These agreements will be found at the end of the of the AHP/APP-104.

## Community Stability: Preservation, DDA, or QCT

For this category, AHP expects all requested documents from the Community Stability tabs (either A or B) found in AHP/APP-104 filed in this folder. Please see the appendix for details.

## First District Priority: Economic Diversity

For this category, AHP expects all requested documents from the 1st District Economic Diversity tab found in AHP/APP-104 filed in this folder.

Please see the appendix for details.

## Second District Priority: Approvals

Create Folder and file documents that is requested the AHP/APP-104.

### Example

1. Final Site Plan
2. "As of right" Letter signed by Qualified Architect.

## Second District Priority: Funding

All documents referencing funding will be filed in the Second District Priority: Funding Folder, which will correlate with the Sources and Uses Tab in the AHP/APP-104: Owner Project Workbook.

## Second District Priority: Desirable Sites

For this category, AHP expects all requested documents from Desirable Site tab found in AHP/APP-104 filed in this folder. Please see the appendix for details.

## Second District Priority: Supportive Housing

For this Scoring Category, create a folder drop in LOIs and any supporting documents that describes a relationship and ensures the Supportive Housing Component will be associated with the project. Please see the appendix for details.

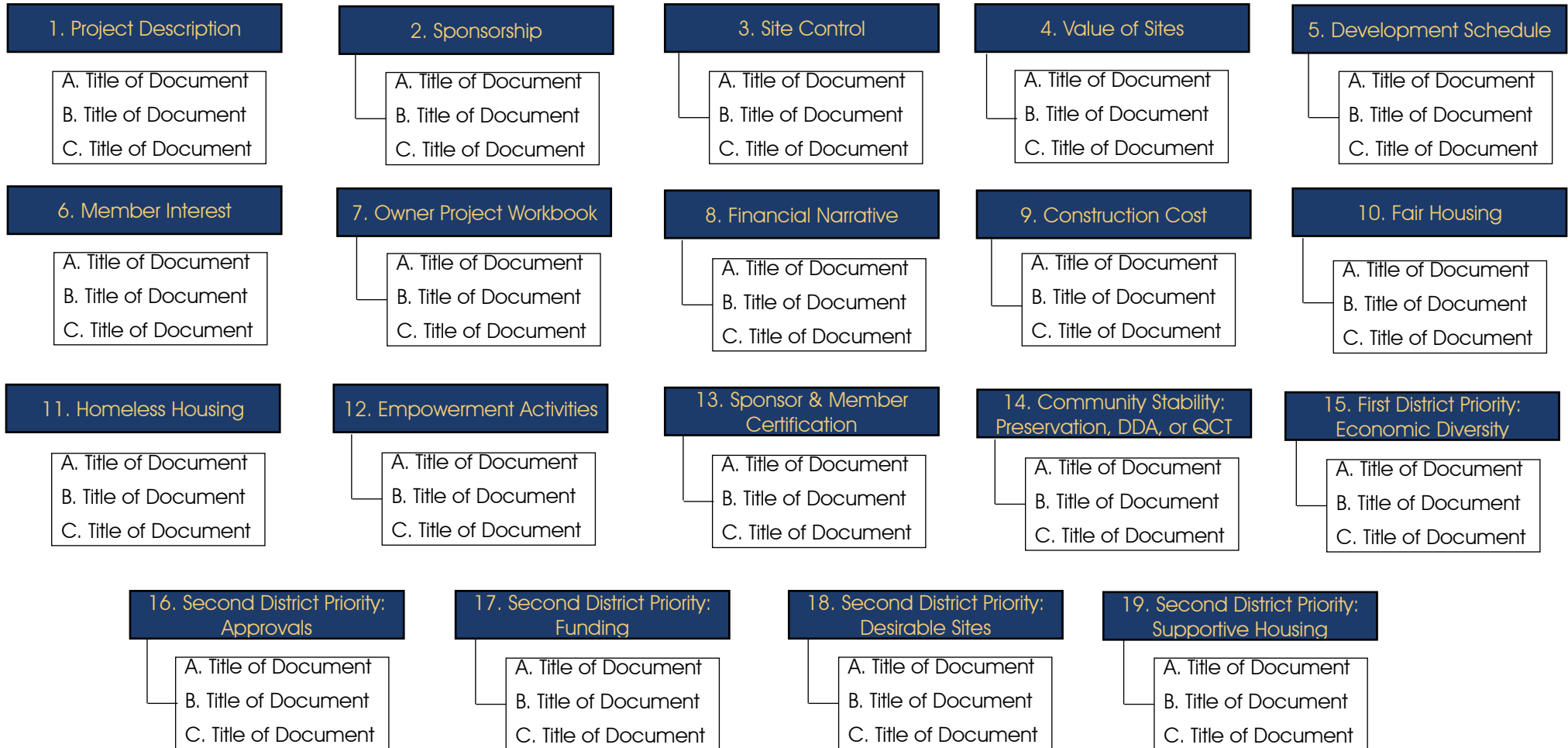


# Recommended Filing Structure



# RECOMMENDED FILING STRUCTURE

Recommended Filing Structure. Follows the order of the AHP/APP-104



# AHP Application Form (AHP/APP-001)

## Annotating Your Project's Location

Tips and Tricks on how to correctly annotate the location of Scattered Site Projects

# Projects with non-contiguous sites

Annotating the location of your Project can be self explanatory for when it involves one parcel; however, AHP discovered issues with previous applications where Applicants did not correctly input addresses and other necessary information in regards to location for "scattered site" projects. Below AHP provides tips on how to properly input the information regarding this type of Project.

## Project Location

**Project Location** Back to Top ^

Status: Not Started

**Project Name** *50 More Characters Allowed*

**Site or Building Street Address** **Additional Street Address**

1

**City** **State** **Zip Code** **Census Tract (xxxx.xx)**

2
  3
  4

**Congressional District Number** **County** **MSA**

**Federal Home Loan Bank of New York Member** Back to Top ^

Status: Not Started

**Member Name** **Telephone (Including Area Code)**

**Contact Person** **Title** **Fax Number (Including Area Code)**

**Address** **City** **State** **Zip Code**

**Email Address**

## Tips:

### 1. Site or Building Address:

If the project has multiple sites (and/or buildings), please indicate "scattered sites" in the Site or Building Street Address if the multiples sites are not anticipated to be combined into a single site upon completion of the project's proposed development.

### 2. City:

If the project has indicated "scattered sites", please identify the City where the majority of the AHP units are (or will be) located.

### 3. State:

In the unlikely event that the project is located in multiple states, please identify the State where the majority of the AHP units are (or will be) located.

### 4. Zip Code:

a. If the project has indicated "scattered sites", please identify

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This AHP Standard for Scattered Site Projects will be replicated in the Project Description Tab of the AHP/APP-104. Make sure the locations are properly annotated.

The location of the sites will be confirmed with documentation that will be requested in the Site Control tab (Example: Title or Municipal document)



# Projects with non-contiguous sites

Annotating the location of your Project can be self explanatory when it involves one parcel; however, AHP discovered issues with previous applications where Applicants did not correctly input addresses and other necessary information in regards to location for "scattered site" projects. Below AHP provides tips on how to properly input the information regarding this type of Project.

## Project Location

**Project Location** Back to Top ^

**Status:** Not Started

**Project Name** *50 More Characters Allowed*

**Site or Building Street Address** **Additional Street Address**

**City** **State** **Zip Code** **Census Tract (xxxx.xx)**

**Congressional District Number** **County** **MSA**

---

**Federal Home Loan Bank of New York Member** Back to Top ^

**Status:** Not Started

**Member Name** **Telephone (Including Area Code)**

**Contact Person** **Title** **Fax Number (Including Area Code)**

**Address** **City** **State** **Zip Code**

**Email Address**

## Tips:

- the Zip Code where the majority of the AHP units are (or will be) located.
- 5. Census Tract:**  
If the project has indicated "scattered sites", please identify the Census Tract where the majority of the AHP units are (or will be) located.
- 6. Congressional District Number:**  
If the project has indicated "scattered sites", please identify the Congressional District where the majority of the AHP units are (or will be) located.
- 7. County**
  - A. If the project has indicated "scattered sites", please identify the County where the majority of the AHP units are (or will be) located.
  - B. Please make sure that data placed in these fields match the information placed in the

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This AHP Standard for Scattered Site Projects will be replicated in the Project Description Tab. Make sure the locations are properly annotated.

The location of the sites will be confirmed with documentation that will be requested in the Site Control tab (Example: Title or Municipal document)



# Projects with non-contiguous sites

Annotating the location of your Project can be self explanatory when it involves one parcel; however, AHP discovered issues with previous applications where Applicants did not correctly input addresses and other necessary information in regards to location for "scattered site" projects. Below AHP provides tips on how to properly input the information regarding this type of Project.

## Project Location

Project Location
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**Status:** Not Started

**Project Name** 50 More Characters Allowed

**Site or Building Street Address**

**Additional Street Address**

**City**

**State**

**Zip Code**

**Census Tract (xxxx.xx)**

**Congressional District Number**

**County**

**MSA**

---

Federal Home Loan Bank of New York Member
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**Status:** Not Started

**Member Name** Telephone (Including Area Code)

**Contact Person**

**Title**

**Fax Number (Including Area Code)**

**Address**

**City**

**State**

**Zip Code**

**Email Address**

## Tips:

- Site info tab of the Owner-Occupied Project Workbook.
- 8. Metropolitan Statistical Area ("MSA")
  - If the project has indicated "scattered sites", please identify the MSA where the majority of the AHP units are (or will be) located.

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This AHP Standard for Scattered Site Projects will be replicated in the Project Description Tab of the AHP/APP-104. Make sure the locations are properly annotated.

The location of the sites will be confirmed with documentation that will be requested in the Site Control tab (Example: Title or Municipal document)



# AHP Application Form (AHP/APP-001)

Total Project Units and Unit Classification

Tips and Tricks on how to use Document: AHP/APP-001

# Unit Classification

Specifying units can vary by project and the complexity of the unit distribution, especially for economically-diverse housing and types of development. Below are tips that will clarify what AHP is looking for to gauge the correct number of units that will fall in line within our policy and your project.

## Total Project Units and Unit Classification

Total Project Units & Unit Classification
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**Status: Not Started**

Total Project Units <input style="width: 90%;" type="text"/>	AHP-Assisted Units* <input style="width: 90%;" type="text"/>	Rehabilitated Units <input style="width: 90%; border: 2px solid red;" type="text"/>	New Construction Units <input style="width: 90%; border: 2px solid red;" type="text"/>
Rural Units <input style="width: 90%;" type="text"/>	Elderly Units <input style="width: 90%;" type="text"/>	Handicapped Units <input style="width: 90%;" type="text"/>	Section 8 Units <input style="width: 90%;" type="text"/>
SRO Units <input style="width: 90%;" type="text"/>	Group Home Beds <input style="width: 90%;" type="text"/>	Income of 30% or Less <input style="width: 90%;" type="text"/>	

\* AHP-Assisted Units should include all residential units with the exception of any units that are or will be occupied by the project's superintendent(s).

Do any scattered site properties comprise of the project? .....	<input style="width: 100%;" type="text"/>
Is the primary sponsor planning to use Low Income Tax Credits? .....	<input style="width: 100%;" type="text"/>
➔ If yes, has the project received its Tax Credit Allocation? .....	<input style="width: 100%; background-color: #ccc;" type="text"/>
➔ If Yes, is the Member planning to purchase the Tax Credits? .....	<input style="width: 100%; background-color: #ccc;" type="text"/>
Will the project be located on Native Land? .....	<input style="width: 100%;" type="text"/>

## Tips:

1. If the project involves the new construction of a building (or buildings), please enter the number of units applicable to that designation into the "New Construction Units" field.
2. If the project involves both new construction and rehabilitation, please ensure that the number of units pertaining to each scope of work reconcile between the Total Project Units and Unit Classification portion of the Application Form and the Targeting tab of the Owner Project Workbook (OPW).

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Specifying the number of units that are "gut rehabilitation" as a New Construction will be used in the estimation of the Project's construction cost and how much it deviates from the bank feasibility thresholds limits.

The "Unit Classification" section in the Application Form is the precursor for what is in the Targeting tab of the Owner Project Workbook (OPW).

# Unit Classification

Specifying units can vary by project and the complexity of the unit distribution, especially for mix income housing and types of development. Below are tips that will clarify what AHP is looking for to gauge the correct number of units that will fall in line within our policy and your project.

## Total Project Units and Unit Classification

**Total Project Units & Unit Classification** Back to Top ^

Status: Not Started

Total Project Units	AHP-Assisted Units*	Rehabilitated Units	New Construction Units
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rural Units	Elderly Units	Handicapped Units	Section 8 Units
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
SRO Units	Group Home Beds	Income of 30% or Less	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

\* AHP-Assisted Units should include all residential units with the exception of any units that are or will be occupied by the project's superintendent(s).

Do any scattered site properties comprise of the project?

Is the primary sponsor planning to use Low Income Tax Credits?

➔ If yes, has the project received its Tax Credit Allocation?

➔ If Yes, is the Member planning to purchase the Tax Credits?

Will the project be located on Native Land?

## Tips:

3. Verify that all information input into the application matches information input into the OPW.

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Specifying the number of units that are "gut rehabilitation" as a New Construction will be used in the estimation of the Project's construction cost and how much it deviates from the bank feasibility thresholds limits.

The "Unit Classification" section in the Application Form is the precursor for what is in the Targeting Tab of the Owner Project Workbook (OPW).



# AHP Application Form (AHP/APP-001)

Minimum Project Eligibility Threshold Requirements

Tips and Tricks on how to use Document: AHP/APP-001

# Project Development Type

Before the Project can receive points, it must meet AHP Eligibility Requirements. This section provides a guide to properly answer questions that will be used to guide the AHP Analyst on the type of residential development it is. Any misinformation can prevent the Applicant from obtaining eligibility.

## Minimum Eligibility Threshold Requirements

- 1. Acquisition of Housing Units
- 2. Construction of Housing Units
- 3. Rehabilitation of Housing Units

## Tips:

The proposed use of AHP Subsidy for the project involves the acquisition, construction or rehabilitation of housing units.

1. If the project involves the “gut” rehabilitation of a building (or buildings), please choose “Yes” in the “Construction of Housing Units” field
  - A. Please ensure that the number of units pertaining to this scope of work reconciles between the Total Project Units and Unit Classification portion of the Application Form and the Targeting tab of the Owner Project Workbook.

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These Eligibility Requirements are more robust once the applicant uses the AHP/APP-104, which will be used for AHP’s scoring and financial analyses. For instance, AHP has a Project Description section that requests the Applicant to provide a description of their project.

Eligibility Requirements will consist of 11 categories that can be found on page 19 in this Instruction Manual and are mandates established by the FHFA and US Congress, in order to assure Applicants accurately represent themselves and their projects and comply with fair housing laws.



# AHP Application Form (AHP/APP-001)

Scoring Criteria

Tips and Tricks on how to maximize your Score

# Scoring Criteria

The Scoring Criteria Section on the Application Form is where the Applicant must assure answers to questions in this section are accurate and can be supported by evidence. The evidence that AHP requests will be described in the AHP/APP-104 in their particular sections specified in the Scoring Categories Tab, which will be found in the AHP/APP-104. There will also be a step by step guide for some.

## Donated Properties

Scoring Criteria Back to Top ^

Status: Not Started

1

**1 - Donated or Conveyed Properties**

5 Points - Variable

In order to be eligible for points, at least 20% of the AHP-Assisted Units must meet the Donated Properties criteria.

Type of Entity	Name of Entity(ies) donating or conveying property(ies) or unit(s)	Number of Units	% of AHP-Assisted
U.S. Dept. of Housing & Urban Development			
Other U.S. Government Entity			
State	2		
County			
Local			
Other			
<b>Totals:</b>		<b>0</b>	<b>0.00%</b>

What is the total acquisition or annual lease cost for the site(s)?

What is the total fair market value (FMV) of the acquired site(s)?

## Tips:

- Donated property will include the creation of housing using at least 20% of units or land:
  - Conveyed at any price by the Federal government or any agency within 5 years
  - Donated for a nominal price (\$1,000 or less) or a price significantly lower than market value. Please see 2020 AHP Implementation Plan.
- Please note that, for purposes of the AHP's analysis, Housing Authorities are not considered "U.S. Dept. of Housing and Urban Development."
  - If the project was purchased from (or leased from) a Housing Authority in accordance with the criteria expounded upon in the 2020 AHP Implementation Plan, please provide the appropriate number of AHP units in the corresponding field.

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Recommendation: Please review the 2020 AHP Implementation Plan to determine the scoring structure that each category has. If the project is not ready or competitive for this year's Application Round, the Project can reapply next year.

The AHP Scoring Category Criterion is the mechanism that drives whether projects will be fully reviewed or not. Therefore, obtaining the highest score with the evidence that AHP requests to support your Application will set the project on a path to be very competitive.



# Scoring Criteria

The Scoring Criteria Section on the Application Form is where the Applicant must assure answers to questions in this section is accurate and can be supported by evidence. The evidence that AHP requests will be described in the AHP/APP-104 in the their particular sections specified in the Scoring Categories Tab, which will be found in the AHP/APP-104. There will also be a step by step guide for certain sections.

## Sponsorship by a Non-Profit or Government Entity

1

### 2 - Sponsorship by a Non-Profit or Government Entity

7 Points - Fixed

In order to be eligible for points, the sponsor must be a not-for-profit organization or government entity.

Type of entity for the Primary Sponsor  ✓

Select the following roles which the Primary Sponsor will play (at least one role below must be selected):

Current Owner of the Project Site(s)	Yes	A
Developer	Yes	✓
Contractor	No	✓
Rehabilitation Specialist	No	✓
Manager	No	✓
Planner	No	✓
Screening/Qualifying Purchasers	Yes	✓
Arranging/Providing Financing	No	✓
Homebuyer Counseling	No	✓
Marketing	No	✓

## Tips:

### 1) Sponsor Role

- A. If "Owner" is chosen, please provide documentation to show the following:
  - i. The Sponsor directly owns or will own the property(-ies) that comprise the project.
  - OR
  - ii. The Sponsor owns or will own the property(-ies) that comprise the project through a subsidiary, which itself is directly owned (or will be owned) by the Sponsor.

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Recommendation: Please review the 2020 AHP Implementation Plan to determine the scoring structure that each category has. If the project may not be ready or competitive for this year Application Round, but with enough perseverance, the Project can compete in the next year in application funding.

The AHP Scoring Category Criterion is the mechanism that drives whether projects will be fully reviewed or not. Therefore, obtaining the highest score with the evidence that AHP requests to support your Application will set the project on a path to be very competitive.



# Scoring Criteria

The Scoring Criteria Section on the Application Form is where the Applicant must assure answers to questions in this section is accurate and can be supported by evidence. The evidence that AHP requests will be described in the AHP/APP-104 in the their particular sections specified in the Scoring Categories Tab, which will be found in the AHP/APP-104. There will also be a step by step guide for some.

## Targeting

### 3 - Targeting

20 Points - Variable

Income Category	Number of Units	% of AHP-Assisted
Very Low Income (≤ 50% of AMI)		
Low Income (> 50% and ≤ 60% of AMI)		
Moderate Income (> 60% and ≤ 80% AMI)		
High Income (> 80% of AMI)	B	
<b>Totals:</b>	<b>0</b>	<b>0.00%</b>

Note: The occupancy targets identified in this AHP Application must coincide with targeting commitments made to other funding sources.

AHP-Targeted Units (units targeting ≤ 80% of AMI)

0

## Tips:

- Please ensure that the targeting mix indicated on the Application Form reconciles with the Targeting Tab of the Owner-occupied Project Workbook (OPW)
  - Furthermore, confirm that the Subsidy Request, Total Units and AHP-Assisted units, indicated on the Application form reconcile to the data input on the Owner occupied Project Workbook.
  - An Application may include units allocated to households earning greater than 80% of AMI; however, those units are not eligible for AHP subsidy

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Recommendation: Please review the 2020 AHP Implementation Plan to determine the scoring structure that each category has. If the project may not be ready or competitive for this year Application Round, but with enough perseverance, the Project can compete in the next year in application funding.

The AHP Scoring Category Criterion is the mechanism that drives whether projects will be fully reviewed or not. Therefore, obtaining the highest score with the evidence that AHP requests to support your Application will set the project on a path to be very competitive.



# Scoring Criteria

The Scoring Criteria Section on the Application Form is where the Applicant must assure answers to questions in this section is accurate and can be supported by evidence. The evidence that AHP requests will be described in the AHP/APP-104 in the their particular sections specified in the Scoring Categories Tab, which will be found in the AHP/APP-104. There will also be a step by step guide for some.

## First District Priority

### 7 - First District Priority

15 Points - Variable

#### A - In-District Projects

5 Points - Fixed

The Project is located in New York, New Jersey, Puerto Rico, or the U.S. Virgin Islands  No

#### B - Economic Diversity

10 Points - Variable

Projects that incorporate mixed-income housing in the development scheme will receive points under the Economic Diversity category. To receive points in this technique, one of the following (a or b) must be met:

1

a) If the project has at least 20% of the units targeted to households > 60% AMI and the building is located in a low or moderate income neighborhood, enter the appropriate project details for the Economic Diversity criteria below:

1. Percentage of Units > 60% AMI

2. Is the Project located in a Tract Income Level that is designated as either 'Low' or 'Moderate'?  A

OR

1

b) If at least 75% of the Very Low Income Units in the project are located in a census tract(s) with a median family income that is equal to or greater than 100 percent of the regional median family income, enter the appropriate project details for the Economic Diversity criteria below:

1. Percentage of Very Low Income Units located in the census tract  B  82%

2. Tract Median Family Income %   120%

**Recommendation:** Please review the 2020 AHP Implementation Plan to determine the scoring structure that each category has. If the project may not be ready or competitive for this year Application Round, but with enough perseverance, the Project can compete in the next year in application funding.

## Tips:

### 1. Economic Diversity:

- A. A owner occupied project must have at least 20 percent or more units that are targeted to households with income greater than 60 percent of the AMI and must be located in a low or moderate income neighborhood

OR

- B. An owner occupied project must have at least 75% of the very low income units in the project located in a census tract with a median family income that is equal to or greater than 100 percent of the regional median family income.

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 Empowerments  
 DDA & QCT  
 Economic Diversity

The AHP Scoring Category Criterion is the mechanism that drives whether projects will be fully reviewed or not. Therefore, obtaining the highest score with the evidence that AHP requests to support your Application will set the project on a path to be very competitive.



# Scoring Criteria

The Scoring Criteria Section on the Application Form is where the Applicant must assure answers to questions in this section is accurate and can be supported by evidence. The evidence that AHP requests will be described in the AHP/APP-104 in the their particular sections specified in the Scoring Categories Tab, which will be found in the AHP/APP-104. There will also be a step by step guide for some.

## Second District Priority

**8 - Second District Priority** **25 Points - Variable**

In order to be eligible for points, AHP funds cannot exceed 50% of the total project funding.

**A - Project Readiness** **10 Points - Variable**

Which approval has been obtained for the project site(s)? ..... **1**

Other Financing – Has the project secured 75% of proposed permanent funding sources? ..... **2**

**B - Owner Occupied Projects** **5 Points - Fixed**

Owner Occupied Project .....

**C - Small Projects** **5 Points - Fixed**

Small Project .....

**D - Supportive Housing** **5 Points - Variable**

## Tips:

### 1) Approvals:

- A. Please note that, even if the project has obtained a building permit (or permits, if applicable) prior to the 2020 Application Round date, the Application Package still needs to include documentation to evidence the project’s receipt of final site plan approval (or to demonstrate the project’s “as-of-right” status)

### 2) Other Funding Commitment Procurements:

- A. Please refer to the 2020 AHP Implementation Plan with respect to this scoring sub-category
  - i. Please perform the calculation outlined in the Implementation Plan.

## Navigator

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Recommendation: Please review the AHP Implementation to determine the scoring structure that each category has. If the project may not be ready or competitive for this year Application Round, but with enough perseverance, the Project can compete in the next year in application funding.

The AHP Scoring Category Criterion is the mechanism that drives whether projects will be fully reviewed or not. Therefore, obtaining the highest score with the evidence that AHP requests to support your Application will set the project on a path to be very competitive.





# Scoring Criteria

The Scoring Criteria Section on the Application Form is where the Applicant must assure answers to questions in this section is accurate and can be supported by evidence. The evidence that AHP requests will be described in the AHP/APP-104 in the their particular sections specified in the Scoring Categories Tab, which will be found in the AHP/APP-104. There will also be a step by step guide for some.

## Second District Priority

**8 - Second District Priority** **25 Points - Variable**

In order to be eligible for points, AHP funds cannot exceed 50% of the total project funding.

**A - Project Readiness** **10 Points - Variable**

Which approval has been obtained for the project site(s)?

Other Financing – Has the project secured 75% of proposed permanent funding sources?

**B - Owner Occupied Projects** **5 Points - Fixed**

Owner Occupied Project  No

**C - Small Projects** **5 Points - Fixed**

Small Project  TBD

**D - Supportive Housing** **5 Points - Variable**

## Tips:

- ii. Please select Yes or No. The Applicant cannot enter a percentage result.

## Navigator

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Recommendation: Please review the AHP Implementation to determine the scoring structure that each category has. If the project may not be ready or competitive for this year Application Round, but with enough perseverance, the Project can compete in the next year in application funding.

The AHP Scoring Category Criterion is the mechanism that drives whether projects will be fully reviewed or not. Therefore, obtaining the highest score with the evidence that AHP requests to support your Application will set the project on a path to be very competitive.



# Owner Project Workbook (OPW)

“Site Info Tab”

Tips and Tricks on how to use the OPW found in Document: [AHP/APP-104](#)

## Please remember:

1. Please be aware that users should input information into cells shaded yellow.
2. Cells shaded in orange usually contain formulas that assist you in providing consistent information throughout the workbook.
3. Also, there are comments throughout the workbook. A cell that contains a comment has a red flag in the top right-hand corner.

# Site Info Tab

In the Owner Project Work, which will be found by pressing the top navy blue button in the AHP/APP-104 document, the Site Information Tab will be a direct reflection of the information placed in both Application Form and the evidence requested from the Site Control, First District Priority, and Homeless Housing Tab.

## 1. Navigating the Site Info Tab

**INSTRUCTIONS**

Provide the State, County, and City that encompass the majority of the project units:

State:

County or Equivalent:

City:

Provide project location information in the below grid:

Street Address(es)	City	State	County	Zip Code + Four	Congressional District	Block /Lot(s)	# of Tax Lots	# of Existing Bldgs	# of AHP-assisted units	Super's Unit

Zip Code + Four	Congressional District	Block /Lot(s)	# of Tax Lots	# of Existing Bldgs	# of AHP-assisted units	Super's Unit	DDA or QCT	Homeless Units	Supportive Housing Units	Donated	Acquisition Price	Site Value

## Tips:

- A. Number of Existing Buildings: This column should have non-zero values only if the project involves the rehabilitation of an existing building (or buildings).
- B. All information regarding the project's site within the Site info tab should reconcile with the Project Location information placed on the Application form.
- C. Note that the State, County, and City information entered into the top portion of the worksheet should reflect data based on the location of the majority of the Project's units.
- D. For each specific site, provide the street address and corresponding information, such as the Block and Lot or the Acquisition Price. Please be sure to complete this worksheet in its entirety for all sites associated with the Project.

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# Site Info Tab

In the Owner Project Workbook, which will be found by pressing the top navy blue button in the AHP/APP-104 document, the Site Information Tab will be a direct reflection of the information placed in both Application Form and the evidence requested from the Site Control, First District Priority, and Homeless Housing Tab.

## Navigating the Site Info Tab (cont.)

Site Information

Project Name:

Units:

Zip Code + Four	Congressional District	Block /Lot(s)	# of Tax Lots	# of Existing Bldgs	# of AHP-assisted units	Super's Unit	DDA or QCT	Homeless Units	Supportive Housing Units	Donated	Acquisition Price	Site Value
					0	0						\$0
							-10	0	0%	0%	0%	\$0

### Tips:

2. DDA or QCT (Community Stability tab)
  - A. The value of “QCT” or “DDA” should be selected only if the project is requesting points in the Community Stability sub-category for new construction projects.
  
3. Homeless Units (Homeless Housing tab)
  - A. This column should have non-zero values only if the project is requesting points in the Homeless Housing category.
  
4. Supportive Housing (2nd District Priority: Supportive Housing)
  - A. If the project is serving a population with Supportive Services that aligns to AHP’s 2020 Implementation Plan, the number of units per building must be annotated and must reconcile both with the Supportive Services Agreement

### Navigator

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In the Owner Project Workbook, which will be found by pressing the top navy blue button in the AHP/ APP-104 document, the Site Information Tab will be a direct reflection of the information placed in both Application Form and the evidence requested in the Site Control, First District Priority, and Homeless Housing Tabs.

## Navigating the Site Info Tab (cont.)

**6**

Donated	Acquisition Price	Site Value	Non-Arm's Length Transaction or Arm's Length Transaction

## Tips:

### 6. Arm's Length Transaction

- A. If the project has an acquisition cost outlined in the Development Budget, please indicate if the transaction was/is/ will be an "arm's length" or "non arm's length" for each parcel and/or building.
- B. If the transaction is "arm's length", please provide a separate narrative in the Site Control folder of the application that demonstrates the parties are not related.

## Navigator

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# Site Info Tab

In the Owner Project Workbook, which will be found by pressing the top navy blue button in the AHP/APP-104 document, the Site Information Tab will be a direct reflection of the information placed in both Application Form and the evidence requested in the Site Control, First District Priority, and Homeless Housing Tabs.

## Navigating the Site Info Tab (cont.)

Donated	Acquisition Price	Site Value	Non-Arm's Length Transaction or Arm's Length Transaction

## Tips:

- If the transaction is "non arm's length", the Development Budget should show that any funds generated from the sale remain in the project to:
- 1. refinance or pay-off any existing debt,
  - 2. provide a seller's loan
  - 3. pay for reasonable and customary development costs.
- C. Please be advised that the Bank, in its sole discretion, will determine what acquisition costs and fees are acceptable and whether or not the project qualifies to receive an AHP subsidy award.

## Navigator

Application Form <ul style="list-style-type: none"> <li>Scattered Site Projects</li> <li>Unit Classification</li> <li>Eligibility Threshold</li> <li>Scoring Criteria</li> </ul>
AHP/APP-104: OPW <ul style="list-style-type: none"> <li>Site Info                     <ul style="list-style-type: none"> <li>Development Budget</li> <li>Source of Funds</li> <li>Debt Service</li> <li>Owner Plan (RP)</li> <li>Pro Forma</li> <li>Results Tab</li> </ul> </li> <li>Project Construction                     <ul style="list-style-type: none"> <li>Project Summary Form</li> </ul> </li> </ul>
Appendix: Guides <ul style="list-style-type: none"> <li>Donated Properties</li> <li>Site Control</li> <li>Supportive Housing</li> <li>Desirable Sites</li> <li>Empowerments</li> <li>DDA &amp; QCT</li> <li>Economic Diversity</li> </ul>



# Owner Project Workbook (OPW)

## “Development Budget”

Tips and Tricks on how to use the OPW found in Document: AHP/APP-104

### Please remember:

1. Please be aware that users should input information into cells shaded yellow.
2. Cells shaded in orange usually contain formulas that assist you in providing consistent information throughout the workbook.
3. Also, there are comments throughout the workbook. A cell that contains a comment has a red flag in the top right-hand corner.



# Development Budget Tab

The structure of the AHP Development Budget Model was designed to align with line items that are expended during the time of construction. AHP also requires documentation for Hard Costs, any working capital and project reserves to ensure the project can mitigate risk that may occur during a time of construction.

## Development Budget Line Items

## Tips:

## Navigator

AHP/APP-104: Owner Project Workbook

### Development Budget

For Projects that involve Rehabilitation of Existing Owner-Occupied homes and New Construction or Substantial Rehabilitation of homes intended for re-sale to income-eligible households.

INSTRUCTIONS		Project Name: _____		
	AHP	Other Sources	Total	
<b>Acquisition</b>				
	\$0	\$0	\$0	
	\$0	\$0	\$0	
<b>1</b>	<b>TOTAL ACQUISITION</b>	\$0	\$0	\$0
<b>Soft Costs</b>				
		\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	
		\$0	\$0	
		\$0	\$0	
		\$0	\$0	
		\$0	\$0	
		\$0	\$0	
	\$0	\$0	\$0	
<b>2</b>	<b>TOTAL SOFT COSTS</b>	\$0	\$0	\$0
<b>Construction /</b>				
<b>3</b>	<b>TOTAL CONSTRUCTION</b>	\$0	\$0	\$0
		\$0	\$0	
		\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	
	\$0	\$0	\$0	

### 1. Acquisition Price (Site Control tab; Settlement/Closing statement)

The acquisition price on the OPW should match the amount listed on the sales contract and settlement statement.

### 2. Soft Costs

A. If you have soft costs that are not captured by one of our line items, put the sum of those costs on the "Other" soft costs line-item. Additional information will be requested on the Supplement tab.

### 3. Total Construction:

The total construction cost must also be substantiated by third-party cost documentation.

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# Supplement Tab

The structure of the AHP Development Budget Model was designed to align with line items that are expended during the time of construction. AHP also requires documentation for Hard Costs, any working capital and project reserves to ensure the project can mitigate risk that may occur during a time of construction. The Supplement Tab was created to place any line item that do not align as an alternative.

## “Other” Soft Cost Line Items

AHP/APP-104: Owner Project Workbook Development Budget Supplement

For Projects that involve **Rehabilitation of Existing Owner-Occupied homes and New Construction or Substantial Rehabilitation** of homes intended for **re-sale to income-eligible households**.

[Open Scoring Section](#)

[Open Project Construction Form](#)

1 "Other" Soft Cost(s)

	Description	Amount	Explanation
1		\$0	
2		\$0	
3		\$0	
4		\$0	
5		\$0	
6		\$0	
		\$0.00	
		\$0.00	

2

Contractor's Profit	
Contractor's Overhead	
General Requirements	
Other	

Profit Overhead and General Requirements	\$0
--	-----

Commercial Construction Costs	\$0
-------------------------------	-----

## Tips:

1. If an amount was entered on the “Other” soft costs line-item, provide a breakdown of that expense along with a corresponding description and any applicable explanations.
2. Provide the breakdown of Profit, Overhead, and General Requirements identified on the construction cost documentation and any cost towards commercial spaces, which will be identified included in the scope of the Project.

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# Owner Project Workbook (OPW)

## “Sources of Funds”

Tips and Tricks on how to use the OPW found in Document: AHP/APP-104

### Please remember:

1. Please be aware that users should input information into cells shaded yellow.
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3. Also, there are comments throughout the workbook. A cell that contains a comment has a red flag in the top right-hand corner.



# Source of Funds

The Source of Funds Tab is designed to reflect the gap in financing that AHP Funding will cover. All financing source will be supported by documentation that reflects financing commitment or intent that describe interest rates, terms, amortization periods, allocation of equity or granting monetary awards. The tab attempts to determine when cash flows will directed to Construction and Permanent Financing.

## Construction and Permanent Sources of Funds

**Source of Funds**

Project Name: \_\_\_\_\_

		Section 1A: Status of Permanent Fund			
Program or Funder Name	Construction Amount	Permanent Amount	Committed Amount	Status	
Bank of America 30-Year 4.25% Home Loan	\$235,500	\$235,500	\$235,500	Note Mortgage	
			\$0	Commitment Letter	
			\$0	Grant Agreement	
			\$0	LPI/Operating Agreement	
			\$0	Note Mortgage	
			\$0	Pending	
			\$0	Other	
			\$0	Resolution	
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
	\$235,500	\$235,500	\$235,500		
	\$0.00	\$0.00	0%		
	\$235,500	\$235,500	\$235,500	\$235,500	

## Tips:

- Indicate "Commitment Letter" only for firm commitment letters.
- Firm commitment letters should be executed by all of the appropriate parties of said letter
- As alluded to in the Uncommitted Funds section, documentation containing language that constitutes anything less than a firm commitment from the funding source(s) may cause the funding source to be changed to Pending during the review process.

## Navigator

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**Vital Note:**  
Sources of Funds must be equal to Uses of the Funds.

# Source of Funds

The Source of Funds Tab is designed to reflect the gap in financing that AHP Funding will cover. All financing source will be supported by documentation that reflects financing commitment or intent that describe interest rates, terms, amortization periods, allocation of equity or granting monetary awards. The tab attempts to determine when cash flows will directed to Construction and Permanent Financing.

## Construction and Permanent Sources of Funds

## Tips:

## Navigator

**Source of Funds**

Project Name: \_\_\_\_\_

				Section 1A: Status of Permanent Fund	
Program or Funder Name	Construction Amount	Permanent Amount	Committed Amount	Status	
Bank of America 30-Year 4.25% Home Loan	\$235,500	\$235,500	\$235,500	Note Mortgage	
			\$0	Commitment Letter	
			\$0	Grant Agreement	
			\$0	LP/Operating Agreement	
			\$0	Note Mortgage	
			\$0	Pending	
			\$0	Other	
			\$0	Resolution	
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
	\$235,500	\$235,500	\$235,500		
	\$0.00	\$0.00	0%		
	\$235,500	\$235,500	\$235,500	\$235,500	\$235,500

- B. **"Grant Agreement"**: Please indicate "Grant Agreement" only if the Agreement(s) provided in the Application Package has been executed by all of the appropriate parties of said agreement.
- C. **"Note & Mortgage"**: Please indicate "Note & Mortgage" only if the permanent portion of the debt financing has been closed prior to the Application Date, and the Application Package has the corresponding loan documentation to evidence.

**Note:** If only the construction portion of the debt financing has been closed prior to the Application Date, the Application Package may include loan documentation to evidence the construction amount; nevertheless, a firm commitment letter will be required to evidence.

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**Vital Note:**  
Sources of Funds must be equal to Uses of the Funds.



# Source of Funds

The Source of Funds Tab is designed to reflect the gap in financing that AHP Funding will cover. All financing source will be supported by documentation that reflects financing commitment or intent that describe interest rates, terms, amortization periods, allocation of equity or granting monetary awards. The tab attempts to determine when cash flows will be directed to Construction and Permanent Financing.

## Construction and Permanent Sources of Funds

## Tips:

## Navigator

**Source of Funds**

Project Name: \_\_\_\_\_

		Section 1A: <i>Status of Permanent Fund</i>			
Program or Funder Name	Construction Amount	Permanent Amount	Committed Amount	Status	
Bank of America 30-Year 4.25% Home Loan	\$235,500	\$235,500	\$235,500	Note Mortgage	
			\$0	Commitment Letter	
			\$0	Grant Agreement	
			\$0	LPI/Operating Agreement	
			\$0	Note Mortgage	
			\$0	Pending	
			\$0	Other	
			\$0	Resolution	
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
			\$0		
	\$235,500	\$235,500	\$235,500		
	\$0.00	\$0.00	0%		
	\$235,500	\$235,500	\$235,500	\$235,500	

D. **Resolution**: Please use the "Resolution" status only for financing being provided by a municipal source(s).

Even if the documentation provided uses the term "Resolution", the status "Grant Agreement" should be utilized if the funding source is not a municipality (or an instrumentality of said municipality).

E. **Other**: Please use the "Other" status for items related to sources of funding that can reasonably be assumed to be committed to the project without official documentation (such as: deferred developer fee).

If the Sponsor and/or Developer is committing equity funds to the project, please provide official correspondence attesting to the commitment; the status "Commitment Letter" should be used in this instance.

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**Vital Note:** Sources of Funds must be equal to Uses of the Funds.

# Source of Funds

The Source of Funds Tab is designed to reflect the gap in financing that AHP Funding will cover. All financing sources will be supported by documentation that reflects financing commitment or intent that describe interest rates, terms, amortization periods, allocation of equity or granting monetary awards. The tab attempts to determine when cash flows will be directed to Construction and Permanent Financing.

## Construction and Permanent Sources of Funds

**Source of Funds**

Project Name: \_\_\_\_\_

**Section 1A: Status of Permanent Fund**

Program or Funder Name	Construction Amount	Permanent Amount	Committed Amount	Status
Bank of America 30-Year 4.25% Home Loan	\$235,500	\$235,500	\$235,500	Note Mortgage
			\$0	Commitment Letter
			\$0	Grant Agreement
			\$0	LPI/Operating Agreement
			\$0	Note Mortgage
			\$0	Pending
			\$0	Other
			\$0	Resolution
			\$0	
			\$0	
			\$0	
			\$0	
			\$0	
			\$0	
			\$0	
			\$0	
	\$235,500	\$235,500	\$235,500	
	\$0.00	\$0.00	0%	
	\$235,500	\$235,500	\$235,500	\$235,500

## Tips:

AHP Analysis Guidance Please consider that the AHP's analysis is dependent upon the documentation provided in the Application Package to evidence all "Committed" funding sources.

If the documentation indicates committed funds greater than what is indicated in the Source of Funds tab, please be prepared to explain why the total amount of the funds indicated in the documentation provided will either not be utilized by the project or be made available to the project.

If the documentation indicates committed funds less than what is indicated in the Source of Funds tabs, the committed amount may be adjusted to reconcile with the documentation provided.

## Navigator

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**Vital Note:** Sources of Funds must be equal to Uses of the Funds.





# Owner Project Workbook (OPW)

“Market”

Tips and Tricks on how to use the OPW found in Document: AHP/APP-104

## Please remember:

1. Please be aware that users should input information into cells shaded yellow.
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3. Also, there are comments throughout the workbook. A cell that contains a comment has a red flag in the top right-hand corner.

# Market

In this section of the OPW, the Sponsor will provide AHP with the anticipated sales or appraised sale prices of the homes and potential moderate- to low-income household's cash inflows and outflows. Information placed in the yellows will provide AHP Analysts market valuations of properties and potential household Front and Back end Debt-to-Income ratios.

## Determining Sales Price and Targeting

## Tips:

## Navigator

Please inform AHP during Technical Training if one (or more) targeting band are associated with different anticipated sales prices.

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AHP/APP-104: Owner Project Workbook

Market  
For ALL Owner-Occupied Project Types

**INSTRUCTIONS**

Owner-Occupied Very Low Income (≤ 50%)		
For Purchase Transactions Only		
<b>Section 1: Expected Purchase Details</b>		
Purchaser's Contract Sales Price		
Closing Costs		
<b>TOTAL</b>	\$0.00	
<b>For Purchase, Construction or Rehabilitation Transactions</b>		
<b>Section 1A: Expected Financing Details</b>		
Select Funding Source Type	Program or Funder Name	Amount
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
<b>TOTAL</b>		\$0.00

Owner-Occupied Low Income (> 50% and ≤ 60%)		
For Purchase Transactions Only		
<b>Section 1: Expected Purchase Details</b>		
Purchaser's Contract Sales Price	\$0	
Closing Costs	\$0	
<b>TOTAL</b>	\$0.00	
<b>For Purchase, Construction or Rehabilitation Transactions</b>		
<b>Section 1A: Expected Financing Details</b>		
Select Funding Source Type	Program or Funder Name	Amount
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
<b>TOTAL</b>		\$0.00

Owner-Occupied Moderate Income (> 60% and ≤ 80%)		
For Purchase Transactions Only		
<b>Section 1: Expected Purchase Details</b>		
Purchaser's Contract Sales Price	\$0	
Closing Costs	\$0	
<b>TOTAL</b>	\$0.00	
<b>For Purchase, Construction or Rehabilitation Transactions</b>		
<b>Section 1A: Expected Financing Details</b>		
Select Funding Source Type	Program or Funder Name	Amount
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
		\$0
<b>TOTAL</b>		\$0.00

Owner-Occupied Very Low Income (≤ 50%)		
Income Guideline:		
Section 2: Typical Household Income & Expense Statement		
Total Annual Household Income		Total Monthly Household Expense
Earned Income	\$0	P&I Payments \$0
Self-Employment	\$0	Property Taxes \$0
Rental Income	\$0	Hazard Insurance \$0
Child Support	\$0	PMI \$0
Alimony	\$0	Flood Insurance \$0
Other Income	\$0	Other Debt Service \$0
Other Income	\$0	Other Debt Service \$0
<b>Total Annual</b>	\$0	
<b>Total Monthly</b>	\$0.00	<b>Total Monthly</b> \$0.00

Owner-Occupied Low Income (> 50% and ≤ 60%)		
Income Guideline:		
Section 2: Typical Household Income & Expense Statement		
Total Annual Household Income		Total Monthly Household Expense
Earned Income	\$0	P&I Payments \$0
Self-Employment	\$0	Property Taxes \$0
Rental Income	\$0	Hazard Insurance \$0
Child Support	\$0	PMI \$0
Alimony	\$0	Flood Insurance \$0
Other Income	\$0	Other Debt Service \$0
Other Income	\$0	Other Debt Service \$0
<b>Total Annual</b>	\$0	
<b>Total Monthly</b>	\$0.00	<b>Total Monthly</b> \$0.00

Owner-Occupied Moderate Income (> 60% and ≤ 80%)		
Income Guideline:		
Section 2: Typical Household Income & Expense Statement		
Total Annual Household Income		Total Monthly Household Expense
Earned Income	\$0	P&I Payments \$0
Self-Employment	\$0	Property Taxes \$0
Rental Income	\$0	Hazard Insurance \$0
Child Support	\$0	PMI \$0
Alimony	\$0	Flood Insurance \$0
Other Income	\$0	Other Debt Service \$0
Other Income	\$0	Other Debt Service \$0
<b>Total Annual</b>	\$0	
<b>Total Monthly</b>	\$0.00	<b>Total Monthly</b> \$0.00



# Owner Project Workbook (OPW)

“Targeting”

Tips and Tricks on how to use the OPW found in Document: AHP/APP-104

## Please remember:

1. Please be aware that users should input information into cells shaded yellow.
2. Cells shaded in orange usually contain formulas that assist you in providing consistent information throughout the workbook.
3. Also, there are comments throughout the workbook. A cell that contains a comment has a red flag in the top right-hand corner.

# Targeting

The Targeting Tab is the section where the Applicant inserts the HUD County Income Limits or MRB Income Limits in the AMI chart and then place the number of bedrooms for units that will be designated for 50% AMI or less, greater than 50% AMI, less than or equal to 60% AMI, greater than 60% AMI, and less than or equal to 80% AMI.

## Explanations

AHP/APP-104: Owner Project Workbook

Targeting

For ALL Owner-Occupied Projects Types

INSTRUCTIONS	Household Size	1	2	3	4	5	6	7	8
HUD Income Limits	50% AMI								
MRB Income Limits	60% AMI	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	80% AMI								

Units	0BR	1BR	2BR	3BR	4BR	5BR
Household Size	1	1.5	3	4.5	6	7.5
50% AMI	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
60% AMI	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
80% AMI	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Targeted AMI	Number of Units	Building Type	Unit Type	Project Type	AMI adjusted for Family Size	Explanations

Units:		AHP-assisted Units		AHP Assisted-units		Community Building	
AHP Assisted-units:	0	≤50%	0	0BR/SRO	0	0	0
Community Building:	0	>50% and ≤60%	0	1BR	0	0	0

## Tips:

Please identify the anticipated sales price associated with the targeted AMI, Building Type and Number of Bedrooms. \* Please note that income averaging is not allowed. Applications may include units allocated to households earning greater than 80% of AMI; however, those units are not eligible for AHP subsidy.

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# Owner Project Workbook (OPW)

“Results: Financial Feasibility”

Tips and Tricks on how to use the OPW found in Document: AHP/APP-104

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# Results Tab

After completing the Development Budget, Targeting, and Market Analysis, the Results Tab calculates how the Project fares within AHP's operational and market feasibility thresholds.

## Determining the Project's Financial Feasibility

INSTRUCTIONS		Result	Maximum	Minimum	OK?
<b>Contingency Analysis</b>					
1	If the project is a rehabilitation project, is the hard cost contingency within the standard?	NA	15.00%	-	NA
2	If the project is a new construction project, is the hard cost contingency within the standard?	NA	10.00%	-	NA
3	Is the soft cost contingency within the standard?	NA	5.00%	-	NA
4	or is the rehabilitation project's combined soft and hard cost contingency both within the standard?	NA	15.00%	5.00%	NA
5	or is the new construction project's combined soft and hard cost contingency both within the standard?	NA	10.00%	5.00%	NA
<b>Development Budget Analysis</b>					
6	Is the developer's fee (including any additional fees for housing consultants) within the standard?	0.00%	15.00%	5.00%	Explain
7	Is the Architecture Fee within the standard?	0.00%	7.00%	2.50%	Explain
8	Is the Profit, Overhead & General Requirement cost within the standard?	0.00%	16.00%	9.00%	Explain
9	Is the "hard" project development cost per unit within the Bank's limits?	-	-	-	1 Explain
10	For Purchase Transactions, are the expected sales from all units equal to the Proceeds from Sale of Units?	-	-	-	Yes
11	Are the Total Project Costs equal to the Total Permanent Sources?	NA	\$0.00	-	NA
12	Are the "soft" project costs within the Bank's limits?	0.00%	10.00%	-	Yes
<b>Financial Measurement Analysis</b>					
13	Is the Acquisition Price equal to or less than the Expected Appraised Value?	\$0.00	\$0.00	-	Yes
<b>Unit Breakdown Analysis</b>					
<u>DEVELOPMENT COSTS</u>		<u>UNIT COSTS</u>	<u>TOTAL PROJECT COST</u>		
14	Total Acquisition	NA	\$0.00		
	Total Soft Costs	NA	\$0.00		
	Total Construction / Rehabilitation	NA	\$0.00		
	Total Contingencies	NA	\$0.00		
	Total Developer's Fee	NA	\$0.00		
	<b>Total Project Costs</b>	\$0.00	<b>\$0.00</b>		
<u>DEVELOPMENT FINANCING</u>		<u>UNIT FINANCING</u>	<u>TOTAL PROJECT FINANCING</u>		
15	0	NA	\$0.00		
	0	NA	\$0.00		
	0	NA	\$0.00		

## Tips:

1. If any of the results indicate "Explain", then provide us with the proper explanation and supporting documentation in the Financial Narrative section of your application package.
2. If results appear incorrect, revisit the corresponding worksheets and re-examine your data input. If you believe a problem still exists, then please contact us.

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# Project Construction Workbook

Tips and Tricks on how to use the Project Construction Workbook found within the AHP/APP-104

# Project Construction Workbook

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## Project Summary Tab

### 1 Building Information

Building Type <span style="border: 1px solid red; border-radius: 50%; padding: 2px;">i</span>																																																																																							
Total Units	Average Gross Cond. Floor Area per Unit: _____ sq. ft.																																																																																						
Non-Residential Space	Non-Residential % Gross Cond: _____																																																																																						
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## Tips:

### 1. Building Information Section

A. Please ensure the following:

- i. The building type should reconcile to one of the building types indicated in the Project Description tab of the Owner Project Workbook.
- ii. If you have more than one "building type", please have completed multiple project construction forms, up to the number of building types indicated in the aforementioned Project Description tab.
- iii. If you have more than one zip code, please have completed multiple project construction forms, up to the number of zip codes indicated in the aforementioned Project Description tab.

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## Project Summary Tab

### Building Information

Building Type																																																																																					
Total Units	Average Gross Cond. Floor Area per Unit: _____ sq. ft.																																																																																				
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## Tips:

### 2. Commercial Space:

- A. Please use this field to indicate all non-residential square footage (including recreation space, community space, income-producing units, etc.).
- B. Please use this field only if the project's hard development costs (new construction and/or rehabilitation) include non-residential areas.

If the above is not applicable, please do not use this field

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## Project Summary Tab

Project Name:  Submission Date:

**Scope of Work**

**New Construction**

Land condition prior to construction:  [Select](#)

**Rehabilitation or Adaptive Reuse**

[Select](#)

Gross Floor Area Rehabbed:  Sq.Ft. =  % of Gross Conditioned Sq.Ft.

Rehab Selection:  [Select](#)

Rehab Definition:

## Tips:

### 3. Rehabilitation or Adaptive Reuse

Prior to selecting from the drop-down menu, please review the definitions provided in the "Rehab Definition" field, which will change to coincide to a change in the "Rehab Selection" field if another rehab "type" is selected.

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## Project Summary Tab

Project Name:  Submission Date:

**Quality of Vertical and Site Improvements**

Based on completion of the subject project's plans and specifications, I would describe the subject project's overall quality to be the selection below in comparison with other comparable property-types in the subject project's geographic area, and based on the definition below.

Quality Selection:

Quality Definition:

Required Explanation for Quality Selection:

## Tips:

### 4. Quality of Vertical and Site Improvements

Please note that the Quality Selection pertains to the proposed hard development work for which the project is seeking AHP funds (not the quality of the project prior to commencement of the proposed work).

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## Project Summary Tab

Project Name:	<input type="text"/>	Submission Date:	<input type="text"/>
<b>Special Development Conditions</b>			
<i>If the answer is "Yes" or "To be determined," provide further explanation in the box below the question.</i>			
Does the development budget include off-site expenses (e.g., site improvements and infrastructure required to service the project but outside of the property lines)?	<input type="button" value="Select"/>		
Enter Text Here			
Estimate of associated costs:	<input type="text"/>	\$	
Are there any special construction techniques that will impact this project's costs (e.g., green building design and materials)?	<input type="button" value="Select"/>		
Enter Text Here			
Estimate of associated costs:	<input type="text"/>	\$	
Are there any unique site cleanup or unique development issues that will impact the project's costs (e.g., environ., topo, geotech., demolition, shared facilities)?	<input type="button" value="Select"/>		
Enter Text Here			
Estimate of associated costs:	<input type="text"/>	\$	
Are there any other extraordinary expenses that will impact the project's costs?	<input type="button" value="Select"/>		
Enter Text Here			
Estimated costs associated with this technique:	<input type="text"/>	\$	
Is the project affected by the Davis Bacon Act/prevaling wages?	<input type="button" value="Select"/>		
Enter Text Here			
Estimated <u>percentage</u> of the Total Hard Cost plus Hard Cost Contingency:	<input type="text"/>	%	

## Tips:

### 5. Special Development Conditions

- A. Please note that this section should be used to identify special hard development costs that have been identified (or are anticipated to be identified) in the project's construction contract.
- B. Special development costs, for which have been accounted in the project's "soft costs" portion of the development budget, do not need to be identified in this section.

One example of a "soft cost" that does not need to be accounted for on the Special Development Conditions Section is Environmental Testing.

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# Appendix

Detailed Assessment of Completing Specific Administrative Actions

# Donated Properties

## DONATED OR CONVEYED PROPERTIES

Please identify, using the Yes/No dropdown box, if each Street Address/Tax Parcel identified in the matrix below was conveyed by the Federal government or any agency or instrumentality thereof.

Street Address(es)	City	# of Tax Lots	# of AHP-assisted	Date of Donation/Conveyance	Conveyed by Federal Gov't/Entity?	Acquisition Price	Site Value	Arm's Length or Non-Arm's Length Transaction	Meets Donated Criteria
<input type="text" value="A"/>	<input type="text" value="A"/>	<input type="text" value="A"/>	<input type="text" value="A"/>	<input type="text" value="B"/>	<input type="text" value="C"/>	<input type="text" value="A"/>	<input type="text" value="A"/>	<input type="text" value="A"/>	<input type="text" value="No"/>
									<input type="text" value="No"/>
						<input type="text" value="D"/>	<input type="text" value="D"/>		<input type="text" value="No"/>
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									<input type="text" value="No"/>
Totals:		<input type="text"/>	<input type="text"/>						<input type="text" value="No"/>

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- Application Form
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  - Development Budget
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# Donated Properties

## Navigator

A. The data in the white cells automatically populates from the Site Info tab of the Owner Project Workbook.

B. Please provide the date of Donation/Conveyance, as evidenced in the Site Control documentation provided in the Application Package, for each street address/Tax Parcel identified in the matrix on the previous page.

C. Please identify, using the Yes/No dropdown box, if each Street Address/Tax Parcel identified in the matrix shown on the previous page, was conveyed by the Federal government or any agency or instrumentality thereof.

D. An appraisal should be provided for each Street Address/Tax Parcel acquired at a price greater than \$1,000.

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# Supportive Housing

## Requirements to Obtain Approval with Documentation

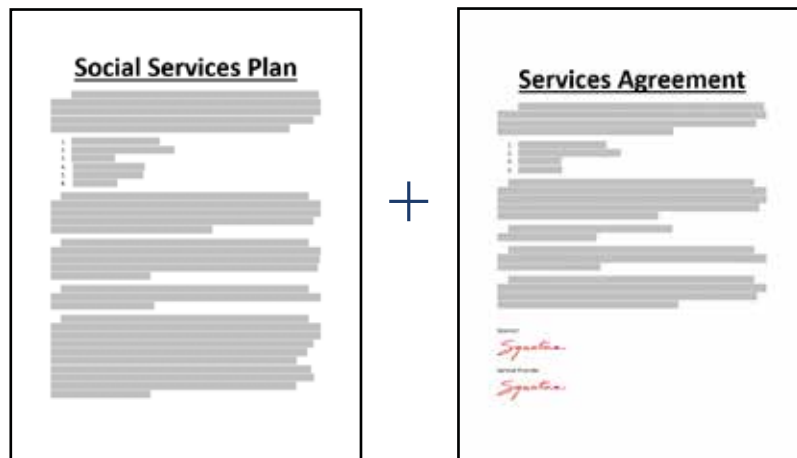
A supportive housing project must have:

1. A social services plan that addresses the needs of the identified special needs population  
**AND**
2. A fully executed agreement with a social service provider.

Both the plan and the executed agreement should outline:

1. The number of units to be reserved for supportive housing, and
2. How the supportive services will be implemented.

Units should not be double-counted if that unit qualifies under more than one special need category.



Five (5) points will be awarded for the financing of housing in which at least 20 percent of the units are reserved for occupancy by households with special needs.

## Navigator

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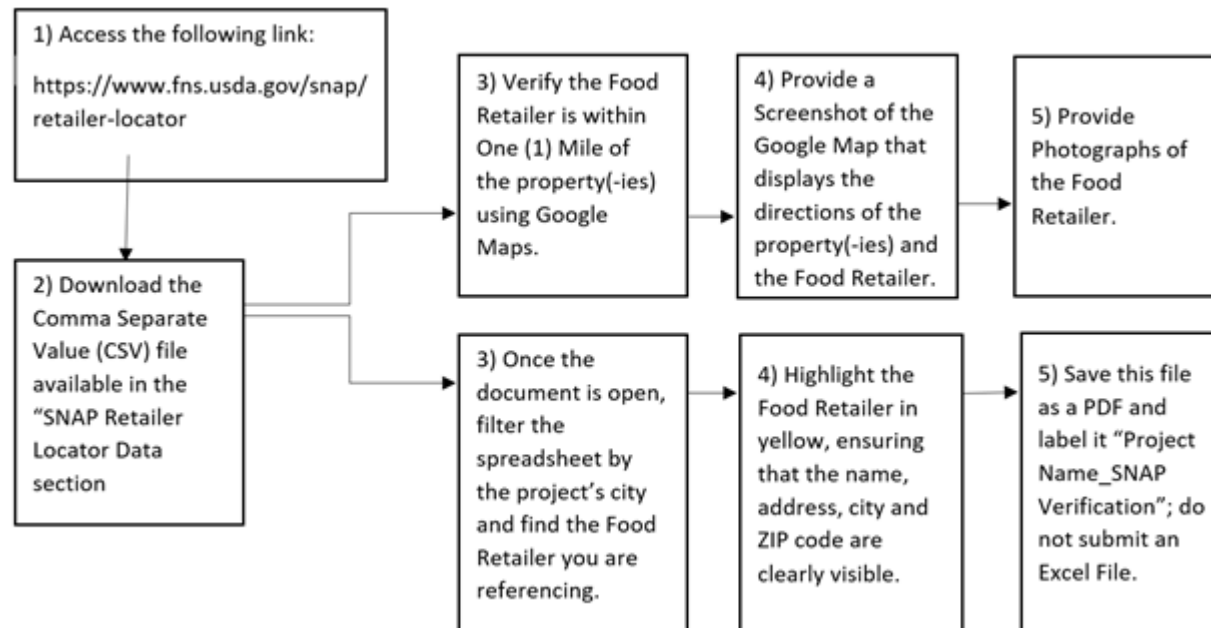
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# Desirable Sites

## Approval Process for Food Retailer



## Navigator

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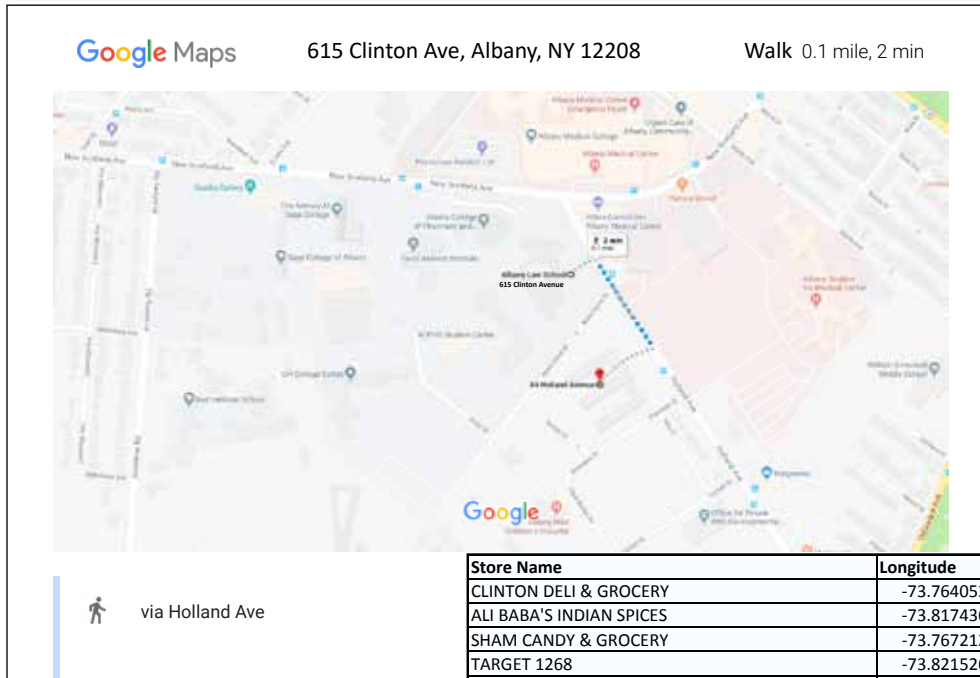
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# Desirable Sites

## Example for Option A and B

## Navigator



1. Google Maps Directions that provides AHP on the distance between Project Site and Certified Food Retailer.

\*Replicate this process for Option B.

2. Snap shot of finished Excel File from fns.usda.gov as a PDF

3. Don't forget about photographs of the site and its surrounding areas.

Store Name	Longitude	Latitude	Address	City	State	Zip
CLINTON DELI & GROCERY	-73.764053	42.662434	413 Clinton Ave	Albany	NY	12206
ALI BABA'S INDIAN SPICES	-73.817436	42.702614	10 Fuller Rd	Albany	NY	12205
SHAM CANDY & GROCERY	-73.767212	42.660233	123 Central Ave	Albany	NY	12206
TARGET 1268	-73.821526	42.707657	1440 Central Ave	Albany	NY	12205
N ALLEN NEWS DAILY	-73.786285	42.671867	159 N Allen St	Albany	NY	12206
K&S DELI GROCERY	-73.769562	42.639221	190 2nd Ave	Albany	NY	12202
HALAL MARKET	-73.771523	42.663864	264 Central Ave	Albany	NY	12206
One Star Market	-73.755096	42.657204	153 Clinton Ave	Albany	NY	12210
Dollar Tree 1414	-73.791641	42.681599	911 Central Ave	Albany	NY	12206
NKN Trading Inc/DBA Lucky Time	-73.776016	42.639141	299 2nd Ave	Albany	NY	12209
BJ's Wholesale Club 7	-73.821526	42.707657	1440 Central Ave	Albany	NY	12205
SUNNY MART	-73.778641	42.642273	334 Delaware Ave	Albany	NY	12209
Family Dollar 2048	-73.777985	42.669537	484 Central Ave	Albany	NY	12206
Family Dollar 3696	-73.732002	42.682072	100 Broadway	Albany	NY	12204
Family Dollar 5656	-73.758942	42.66346	201 Henry Johnson Blvd	Albany	NY	12210
Stewarts Shop 140	-73.819534	42.701344	35 Fuller Rd	Albany	NY	12205
Stewarts Shop 402	-73.840691	42.724464	1710 Central Ave	Albany	NY	12205
<b>IBB Food Mart Inc</b>	<b>-73.771339</b>	<b>42.666634</b>	<b>615 Clinton Ave</b>	<b>Albany</b>	<b>NY</b>	<b>12206</b>
Walgreens 09154	-73.849533	42.732178	1850 Central Ave	Albany	NY	12205
Walgreens 09071	-73.772247	42.649076	41 Holland Ave	Albany	NY	12202

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# Desirable Sites

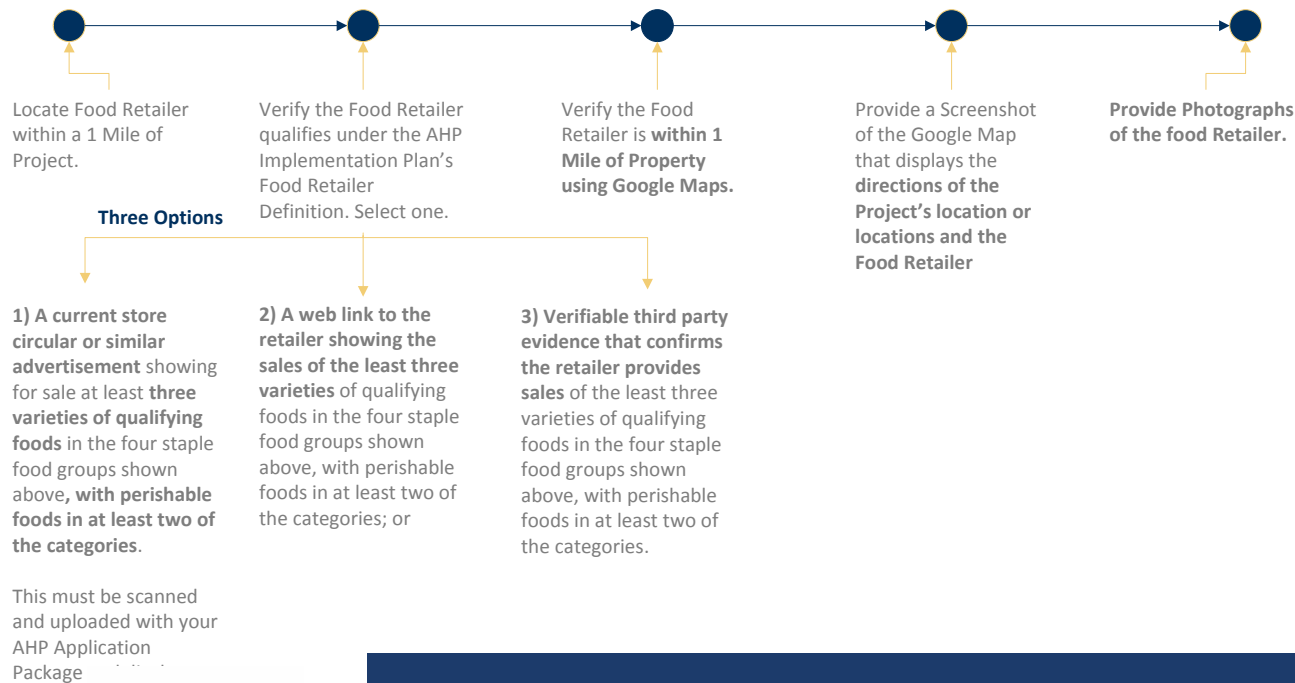
## Approval Process for Food Retailer

### Option B: Non-SNAP Certified Retailer

**Note:** Retailer must offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of the following four staple food groups, with perishable foods in at least two of the categories:

- o Meat, poultry or fish
- o Bread or cereal
- o Vegetables or fruits
- o Dairy products

**Important:** If choosing Option B, refer to the AHP Implementation Plan for the definition of a grocery store. Failure to fulfill all requirements may result in forfeiture of points.



## Navigator

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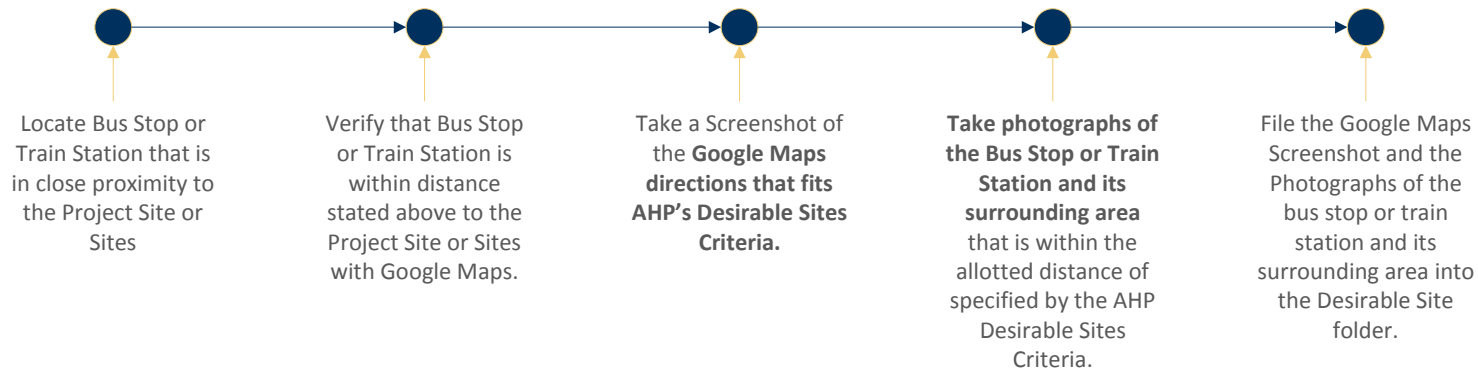
# Desirable Sites

## Approval Process for Project Proximity to Train stations or Bus Stops

## Navigator

The project site must be within, ½ mile from a train station, or ¼ mile from a bus stop to receive points in this category.

Refer to the **2020** AHP Implementation Plan for further instructions related to this scoring category. Failure to fulfill all requirements may result in forfeiture of points.



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# Desirable Sites

## Example of Documenting Proximity to Train Station or Bus Stop

## Navigator

12/19/2017 Albany Law School to 84 Holland Ave, Albany, NY 12208 - Google Maps

Google Maps Albany Law School to 84 Holland Ave, Albany, NY 12208 Walk 0.1 mile, 2 min

Map data ©2017 Google

via Holland Ave

Mostly flat

1. The Snap shot on the left gives AHP the necessary indication that project is within 1/4 of a mile from a bus stop.
2. The snap shot below is a picture of the bus stop that was taken on Google Maps. This photo or an actual photograph will suffice for approval.

84 Holland Ave  
Stop ID: 10817  
Bus Station

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# Empowerments

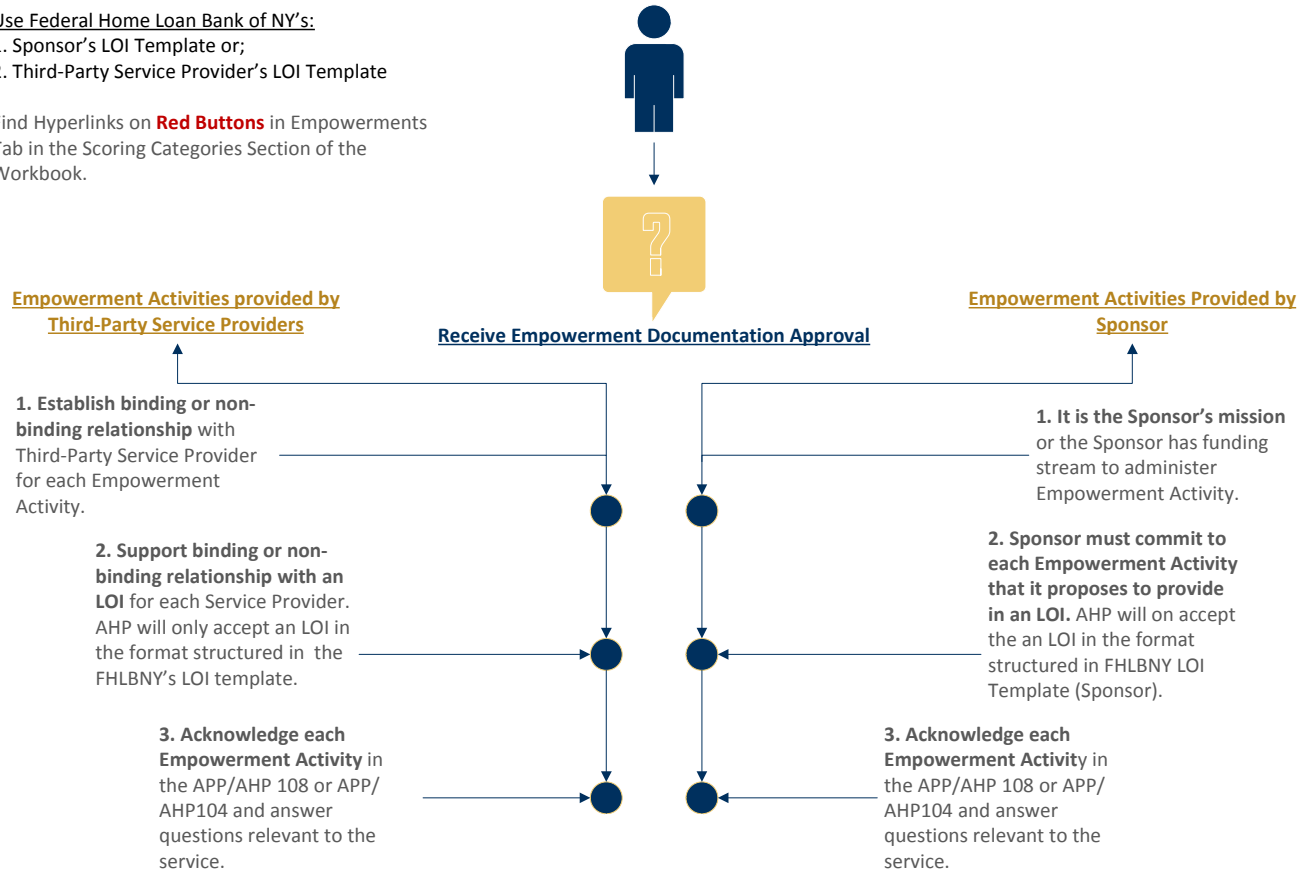
## Documentation Guide

## Navigator

Use Federal Home Loan Bank of NY's:

1. Sponsor's LOI Template or;
2. Third-Party Service Provider's LOI Template

Find Hyperlinks on **Red Buttons** in Empowerments Tab in the Scoring Categories Section of the Workbook.



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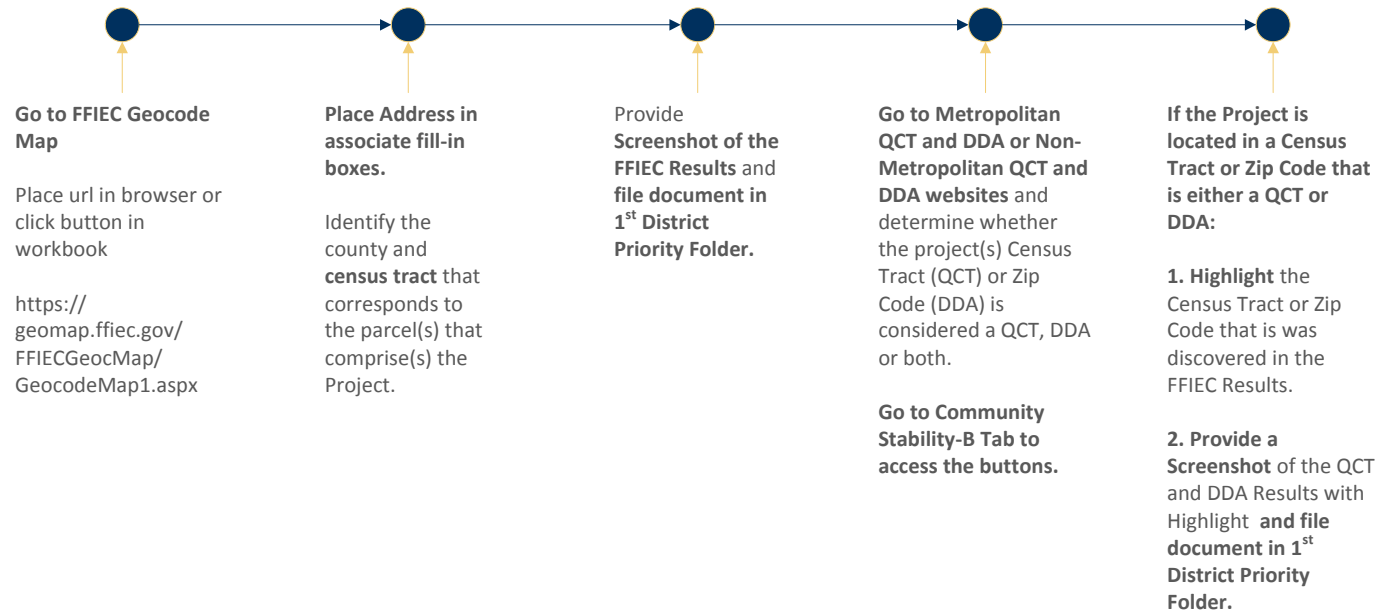
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# Community Stability - B

## DDA & QCT Documentation Guide

## Navigator



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# DDA & QCT

## Examples of DDA & QCT Documentation

## Navigator

**2017 IRS SECTION 42(d)(5)(B) METROPOLITAN DIFFICULT DEVELOPMENT AREAS (OMB Metropolitan Area Definitions, February 28, 2013 [MSA] and derived FY2016 HUD Metro SAFMR Area Definitions [H**  
 Effective Date January 1, 2017  
 \* Only part of the ZCTA is located in the listed metropolitan area is a DDA.

State	Metropolitan Area	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	ZCTA	
Alabama	Birmingham-Hoover, AL HMFA	35080	35147	35173								
	Chilton County, AL HMFA	35040	36792*									
	Columbus, GA-AL MSA	36856										
	Daphne-Fairhope-Foley, AL MSA	36527	36555	36561								
	Gadsden, AL MSA	35907										
	Huntsville, AL MSA	35808										
	Mobile, AL MSA	36505	36528	36572	36695							
	Montgomery, AL MSA	36112	36113	36115								
	Tuscaloosa, AL HMFA	35111	35406	35463	35475							
	Walker County, AL HMFA	35579										
Alaska	Anchorage, AK HMFA	99505	99506	99577								
	Fairbanks, AK MSA	99702	99703									
Arizona	Flagstaff, AZ MSA	85931	86001	86004	86015	86017	86018	86020	86024	86036	86054	
	Lake Havasu City-Kingman, AZ MSA	86021	86022*	86406	86426	86440						
	Phoenix-Mesa-Scottsdale, AZ MSA	85024	85028	85043	85045	85048	85050	85054	85083	85085	85086	
		85138	85140	85142	85143	85145	85209	85212	85215	85234	85248	
		85264	85255	85258	85260	85262	85266	85268	85284	85286	85295	
		85298	85310	85331	85338	85339	85340	85353	85354	85355	85374	
		85383	85387	85388	85392	85395	85396	85668*				
	Prescott, AZ MSA	86315	86325	86327	86334	86336*	86351					
	Sierra Vista-Douglas, AZ MSA	85613	85615	85650								
	Tucson, AZ MSA	85611	85622	85629	85641	85645	85658*	85708	85735	85736	85737	
		85742	85743	85747	85748	85749	85750	85755	85756	85757		
	Yuma, AZ MSA	85333	85365	85367								
	Arkansas	Fort Smith, AR-OK HMFA	72916									
		Hot Springs, AR MSA	71909									
California	Bakersfield, CA MSA	93222	93311	93312	93313	93314						
	Chico, CA MSA	95954										
	El Centro, CA MSA	92249	92251									
	Fresno, CA MSA	93611	93619*	93664	93711	93720	93722	93730				
	Los Angeles-Long Beach-Glendale, CA HMFA	90011										
		90051										

1. DDA Documentation:  
 This snap shot depicts MSA and the ZIP Code that project is located in, indicating that the project is indeed in a Difficult Development Area.

2. QCT Documentation:  
 This snap shot depicts County and the Census Tract that project is located in, indicating that the project is in a Qualified Census Tract.

**2017 IRS SECTION 42(d)(5)(B) METROPOLITAN QUALIFIED CENSUS TRACTS**  
 (2010 Census and 2008-2012, 2009-2013 and 2010-2014 American Community Survey (ACS) Data; OMB Metropolitan Area Definitions, February 28, 2013)

METROPOLITAN AREA: Abilene, TX MSA	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT	TRACT
COUNTY OR COUNTY EQUIVALENT										
Taylor County	101.00	102.00	103.00	104.00	108.00	109.00	110.00	117.00	119.00	131.00
METROPOLITAN AREA: Aguadilla-Isabela-San Sebastian, PR MSA										
COUNTY OR COUNTY EQUIVALENT										
Aguada Municipio	4303.00									
Aguadilla Municipio	4006.00	4008.00	4009.00	4010.00	4011.00	4013.01				
Isabela Municipio	4102.00	4106.00	4107.02							
Lares Municipio	9577.00	9578.00	9583.00							
San Sebastián Municipio	92.00	993.00								
Utua Municipio	9574.00	9575.00								
METROPOLITAN AREA: Akron, OH MSA										
COUNTY OR COUNTY EQUIVALENT										
Portage County	6009.01	6010.00	6012.00	6014.00	6015.01	6015.02	6015.03	6031.00	6032.00	6033.00
Summit County	5011.00	5017.00	5018.00	5019.00	5021.01	5022.00	5025.00	5031.00	5032.00	5033.00
	5038.00	5041.00	5042.00	5044.00	5045.00	5046.00	5052.00	5053.00	5054.00	5056.00
	5065.00	5066.00	5067.00	5068.00	5074.00	5075.00	5083.01	5083.99	5086.00	5088.00
	5101.00	5103.01	5301.05							
METROPOLITAN AREA: Albany, GA MSA										
COUNTY OR COUNTY EQUIVALENT										
Dougherty County	1.00	2.00	8.00	9.00	10.00	14.03	15.00	106.01	107.00	114.00
METROPOLITAN AREA: Albany, OR MSA										
COUNTY OR COUNTY EQUIVALENT										

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# 1st District Priority: Economic Diversity

## Economic Diversity Documentation Guide

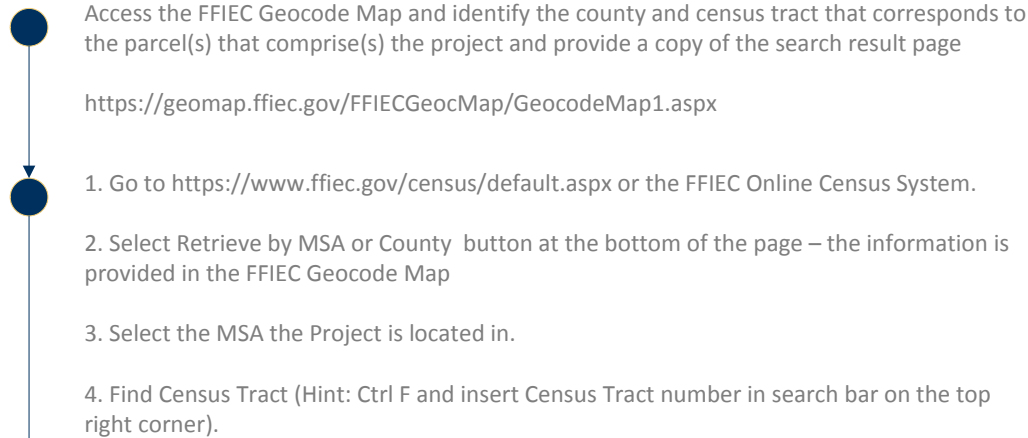
## Navigator

### Option 1

Does the Project have at least 20% or more AHP-assisted units targeting households that are greater than 60% of AMI and is located in a low or moderate income neighborhood?

### Option 2

Does the Project have at least 75% or more AHP-assisted units targeting households that are less than 50% of AMI and is located in a neighborhood that is or greater 100% AMI ?



### Option 1

- Third Column to the Right will indicate whether Project is located in a Low or Moderate Income Level Census Tract.
- Will Project have at least 20% or more AHP-assisted unit targeting households of 60% or greater?
- If so, submit a screenshot of the table as a pdf and file in the 1<sup>st</sup> District Priority Folder

### Option 2

- Fifth Column to the Right will indicate the Median Family Income %.
- Will Project have at least 75% or more AHP-assisted unit targeting households of 50% or below?
- If so, submit a screenshot of the table as a pdf and file in the 1<sup>st</sup> District Priority Folder

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# 1st District Priority: Economic Diversity

## Examples of Documentation

## Navigator

1/23/2018 <https://geomap.ffiec.gov/FFIECGeocMap/CensDemoMapPrn.aspx>

FFIEC Geocoding/Mapping System -- 2017

Matched Address: 480 NEWTON DR, ROCHESTER, NY 14618  
MSA: 40380 - ROCHESTER, NY || State: 36 - NEW YORK || County: 055 - MONROE COUNTY || Tract Code: 0117.03

Selected Tract  
MSA: || State: || County: || Tract Code:

**FFIEC FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL**  
*Promoting uniformity and consistency in the supervision of financial institutions*

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FFIEC Census Reports

[Restart Search](#) [Report Help](#) [Census Info Sheet](#) [Census Windows Application](#)

**2017 FFIEC Census Report - Summary Census Demographic Information**

State: 36 - NEW YORK (NY)

County: 055 - MONROE COUNTY

Records 101 through 193 of 193

Data Report Links  
[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

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**\* Will automatically be included in the 2018 Distressed or Underserved Tract List**

Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2017 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2017 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4 Family Units
0115.01	Upper	No	148.73	\$68,500	\$101,880	\$100,781	6804	12.62	859	2006	2483
0115.03	Upper	No	155.11	\$68,500	\$106,250	\$105,101	5703	5.12	292	1990	2153
0115.04	Upper	No	158.19	\$68,500	\$108,360	\$107,188	6295	14.88	937	2229	2323
0115.05	Upper	No	149.20	\$68,500	\$102,202	\$101,098	6138	5.16	317	1846	1939
0116.01	Upper	No	139.77	\$68,500	\$95,742	\$94,707	6316	11.38	719	1927	2215
0116.03	Moderate	No	66.04	\$68,500	\$45,237	\$44,750	1172	17.75	208	451	727
0116.04	Upper	No	132.94	\$68,500	\$91,064	\$90,078	2482	2.86	71	907	977
0116.05	Upper	No	128.21	\$68,500	\$87,824	\$86,875	2074	14.61	303	587	772
0117.03	Upper	No	168.59	\$68,500	\$115,484	\$114,235	8713	10.01	872	2531	2739
0117.05	Upper	No	120.87	\$68,500	\$82,796	\$81,898	5101	5.12	261	1847	2243
0117.06	Upper	No	176.56	\$68,500	\$120,944	\$119,638	4720	9.11	430	1398	1622
0117.07	Upper	No	143.63	\$68,500	\$98,387	\$97,321	7203	4.68	337	1974	2416
0117.08	Upper	No	225.61	\$68,500	\$161,303	\$159,643	2446	11.73	401	1184	1323

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- Once address(es) is(are) placed into the FFIEC Geocoding Mapping System, the information needed to access FFIEC Census Report is located at the bottom of the map. Save as PDF and highlight the information
- Make sure to save the map document and the Census Report after Census Tract, State and County District indicators match. Don't forget to highlight it.





Federal Home Loan Bank  
NEW YORK

