

Affordable Housing Program (AHP) 2024 General and Nevada Targeted Funds Reference Guide

All applications for the 2024 Affordable Housing Program General Fund and Nevada Targeted Fund must be submitted to the Federal Home Loan Bank of San Francisco, via the Bank's secure portal, by **Tuesday, March 5th, 2024, 5:00 pm Pacific Time**. To be eligible to submit an application, a secure portal [workspace](#) must be created for each project by **Tuesday, February 27th, 2024, 5:00 pm Pacific Time**.

Contact Information:
Community Investment Department
Phone: (415) 616-2542
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fhlsf.com

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Sample

AHP General and Nevada Targeted Funds Summary

Overview

The Affordable Housing Program (AHP) facilitates the development of affordable rental housing and homeownership opportunities for very low-, low-, and moderate-income households. Through a competitive award process in the AHP General and Nevada Targeted Funds (Fund or Funds), the Federal Home Loan Bank of San Francisco (Bank) provides grants or subsidized interest rates on advances to members to finance their affordable housing initiatives.

The AHP is administered in accordance with the Federal Home Loan Bank Act and the applicable regulations and policies of the Federal Housing Finance Agency. All AHP subsidies are governed by these laws and regulations, as amended from time to time. To review the AHP regulations and amendments, visit the [Code of Federal Regulations](#).

The Bank may withdraw its approval of any AHP application at any time and for any reason until the Bank has issued a written confirmation specifying the terms upon which the Bank will disburse the AHP subsidy award. Calculations in the application or exhibits to the application must be free of errors and consistent throughout. Applications with submission errors, omissions or inconsistencies that result in an incomplete analysis of the application may not be accepted. The Bank has ultimate discretion and authority as to the approval and rejection of all AHP subsidies. The interpretation and implementation of scoring criteria and financial standards shall be subject to the Bank's sole discretion.

Members and sponsors who receive AHP subsidies are required to submit periodic project reports to the Bank. In addition, each member that receives an AHP subsidy will be required to certify that the full amount of the subsidy has been passed on to the project and used in accordance with the terms of the AHP application, as approved by the Bank and applicable regulations. If a member or sponsor becomes aware that a subsidy is no longer being used as approved, the member and the sponsor must notify the Bank and must either cure the noncompliance, modify the project, or repay the amount of subsidy that is not used in compliance with the terms of the application.

Projects awarded subsidies must be completed, or have all homebuyer mortgages closed, and have all AHP subsidies disbursed prior to the four-year anniversary of the award; otherwise, the subsidy will be subject to cancellation. If, prior to four years from the award date, the Bank determines that a project has failed to make reasonable progress towards draw down of the subsidy and completion of all proposed units such that it is unlikely to complete the project within four years, the Bank may, in its discretion, cancel up to the entire amount of the AHP subsidy awarded to the project.

For each project that meets the minimum eligibility standards listed below, the Bank evaluates the application based on the extent to which the project meets the priorities and objectives of the AHP relative to the other applications submitted in the competition. The Bank scores and evaluates applications based on pre-established criteria, which are described in Attachment A, B, C and D of the Bank's [AHP Implementation Plan](#). The Bank ranks applications within each Fund based on these scoring processes and awards funds to the highest-ranking feasible projects until it has awarded all funds available, except for any amounts insufficient to fund the next highest scoring application. For the General Fund, projects with identical scores will be ranked in descending order based on scores received in the Project Readiness, In-District, Housing for Households Requiring Large Units, and Community Stability categories. For the Nevada Targeted Fund, projects with identical scores will be ranked in descending order based on scores received in the Project Readiness, Small Rental Projects, Housing for Homeless Households, and Community Stability categories.

General Fund and Nevada Targeted Fund Guidelines & Minimum Eligibility Requirements

1. The AHP subsidy shall be used exclusively for:

The purchase, construction, or rehabilitation of an **owner-occupied** project by, or for, very low-, low-, or moderate-income households. A household must have an income meeting the income targeting commitments in the approved AHP application at the time it is qualified by the sponsor for participation in the project, or for

The purchase, construction, or rehabilitation of a **rental** project, where at least 20 percent of the units in the project are occupied by, and affordable for, very low-income households. For new construction or unoccupied renovation of an existing building, a household must have an income meeting the income targeting commitments in the approved AHP application upon initial occupancy of the rental unit. For projects involving the purchase or rehabilitation of rental housing that is already occupied, households must be income-qualified upon initial occupancy after completion of acquisition or rehab for projects with an approved relocation plan or at the time the application for AHP subsidy is submitted to the Bank for approval for projects without an approved relocation plan.

2. The project must demonstrate developmental and operational feasibility, and need for subsidy, in accordance with the Bank's Feasibility Analysis Standards. In the Bank's [AHP Implementation Plan](#), see Attachment A, Exhibit 1 for Feasibility Analysis Standards for the General Fund and Attachment C, Exhibit 1 for the Nevada Targeted Fund.
3. The project's costs, taking into consideration the geographic location of the project, development conditions, and other non-financial household or project characteristics, must be reasonable, in accordance with the Bank's project cost guidelines, set forth in Attachment A, Exhibit 1 and Attachment C, Exhibit 1 of the Bank's Implementation Plan.
4. The rate of interest, points, fees, and any other charges for all loans that are made to the project shall not exceed a reasonable market rate of interest, points, fees, and other charges for loans of similar maturity, terms, and risk.
5. Some, or all, of the AHP subsidy must be likely to be drawn down by the project or used by the project to procure other financing commitments within 12 months of the date of award approval.
6. AHP subsidies may be used to pay for counseling costs only if such costs are incurred in connection with counseling of homebuyers who actually purchase an AHP-assisted unit, and if the cost of the counseling has not been covered by another funding source, including the member.
7. The project may use AHP subsidies to refinance an existing single-family or multifamily mortgage loan, provided that the refinancing produces equity proceeds and such equity proceeds up to the amount of the AHP subsidy in the project shall be used only for the purchase, construction, or rehabilitation of housing units meeting AHP eligibility requirements.
8. Each AHP-assisted unit in an **owner-occupied** project must be, or is committed to be, subject to a 5-year retention agreement described in the AHP Regulation.
9. Each AHP-assisted **rental** project must be, or is committed to be, subject to a 15-year retention agreement described in the AHP Regulation.
10. A project's sponsor must be qualified and able to perform its responsibilities as committed to in the AHP application by showing that it has sufficient capacity and staff experience to perform project roles and integral responsibilities through the entire AHP retention period. Sponsors must show they have been engaged in the ownership, management, or development of affordable housing for a 1-year minimum.

11. The project, as proposed, must comply with applicable federal and state laws on fair housing and housing accessibility, including, but not limited to, the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Architectural Barriers Act of 1969, and must demonstrate how the project will be affirmatively marketed.
12. The maximum subsidy per project is limited to \$2,000,000 in the General Fund and \$1,250,000 in the Nevada Targeted Fund.
13. There is no limit on the number of applications a member may submit, but collectively the total amount of subsidy requested by any member cannot exceed \$15 million in the General Fund and \$15 million in the Nevada Targeted Fund.
14. The project may not use AHP subsidy to pay for processing fees charged by members for providing AHP direct subsidies to a project, capitalized reserves such as operating, replacement, transition, or social service reserves, or for periodic deposits to reserve accounts, operating expenses, or supportive service expenses.
15. Completed projects, defined as projects that have received their final Certificate of Occupancy, Notice of Completion, and/or final building permit sign-off, may not apply for subsidy.
16. Multiple applications for AHP subsidy:
 - a) A project without an existing AHP award may apply to any FHLBank San Francisco AHP Fund and another FHLBank's AHP Fund. If the project demonstrates a need for both AHP awards, the project may keep both AHP awards. If the project demonstrates a need for only one AHP award but multiple awards are received, then the project must only accept one award.
 - b) An incomplete project with an existing FHLBank San Francisco AHP award that needs a larger AHP award must first withdraw its existing AHP award and repay any previously disbursed subsidy before submitting a new application for the larger award amount in a General Fund or Targeted Fund round.
 - c) A completed project with an existing AHP award still within the retention period, from FHLBank San Francisco or another FHLBank, may submit a new application in a General Fund or Targeted Fund round on condition that the existing subsidy is canceled and any previously disbursed subsidy is repaid.
 - d) Nevada-based projects may apply for AHP subsidies through both the General Fund and the Targeted Fund. Concurrent applications to both Funds must request the same amount of AHP subsidy. If a Nevada-based project scores high enough to be approved under both Funds, the application shall be approved under the Targeted Fund.
17. If the property owner, lessee, or sponsor acquires the project property from a party, affiliated in any way with the property owner, lessee, sponsor, or any other persons or entities involved in the project, in a non-arm's length transaction, the Bank will consider such acquisition to be a related party transaction. When evaluating related party transactions, the Bank may consider any net cash gain from the transaction as excess sources of funds, unless the gain is: 1) contributed to the project as owner equity, 2) provided to the project as carry-back financing, or 3) used to retire existing debt on the property.
18. In addition to the program guidelines and eligibility requirements listed above, projects applying to the Nevada Targeted Fund must be located in the state of Nevada.

19. A minimum of 20 percent of the units must be occupied by households at or below 50 percent of the applicable area median income (AMI).

More details on eligibility and program guidelines for the General Fund and Nevada Targeted Fund can be found in the Bank's [AHP Implementation Plan](#).

Sample

Please note the following changes to the [AHP Implementation Plan](#) and application materials.

AHP Eligibility Requirements and Application Approval

Maximum Per Project Subsidy Limit

The maximum subsidy a project may request has been revised from \$1 million to \$2 million in the General Fund and from \$1 million to \$1.25 million in the Nevada Targeted Fund.

Sponsor Eligibility

The sponsor experience eligibility requirement in the General Fund has been revised from three years to one year.

Multiple Applications for AHP Subsidy

Guidance for multiple applications in both the General Fund and Nevada Targeted Fund has been clarified as follows:

- A project may apply for and receive AHP awards from both the Bank and another FHLBank (as allowed by the other FHLBank's policies) provided that the project shows a need for both AHP awards. If only one award is needed, the project must only accept one award.
- An incomplete project with an existing AHP award from the Bank that seeks a larger AHP award must first withdraw its existing award and then reapply.
- A completed project with an existing AHP award that is still within the 15-year retention period from either the Bank or another FHLBank must also withdraw any existing awards before applying for a new AHP award.
- Concurrent applications to the Nevada Targeted Fund and General Fund must request the same amount of AHP subsidy in each Fund.

AHP Application Scoring Criteria – General Fund and Nevada Targeted Fund

Donated Property

Guidance has been revised as follows:

- Donation transaction consummation must occur within five years of the application deadline or start of construction, whichever is earlier.
- Appraisals must be prepared by an appraiser certified in the state where the project is located.
- For projects owned via a long-term lease that are seeking credit for donation at a nominal value, annual lease payments must sum to \$1,000 or less during the 15-year retention period to receive points.

Nonprofit Sponsorship

A new subcategory has been introduced to the Nonprofit Sponsorship scoring category that awards two points to emerging Minority-Owned Business Enterprise (MBE) and Women-Owned Business Enterprise (WBE) developers. Points will be awarded to projects that meet both of the following criteria:

1. The project sponsor is a MBE and/or WBE developer, defined as meeting at least two of the three following criteria:
 - The sponsor's CEO or Executive Director is a minority or a woman.
 - The sponsor's Board of Directors is greater than 50 percent composed of minorities or women.
 - The sponsor's senior management (as defined by the organization) is greater than 50 percent composed of minorities or women.

2. The project sponsor organization has fewer than 5 years of development experience and/or has developed fewer than 5 projects in the past 10 years.

The sponsor must certify they meet these criteria using the AHP Emerging MBE/WBE Developer form.

Guidance has also been added to clarify documentation requirements for nonprofit sponsor ownership interest and developer fee. If a project is in construction at the time of application and there is a Limited Partnership Agreement or other agreement with the project's investor (LPA) in place, the ownership interest and developer fee percentage must already be documented by the LPA, or by an agreement that is referenced within the LPA, to receive points.

Housing for Homeless Households

Guidance has been revised to clarify that the fifth definition of homeless outlined below does not apply to most projects as it must be documented with funding guidelines from a government agency that specifically serves this population.

5. An individual:
 - a. With a serious mental illness or emotional disorder;
 - b. Who would otherwise be considered at risk of homelessness as defined below; and
 - c. Who will reside, alone or with their family, in a unit that is funded by a government agency program that specifically defines and serves households meeting the conditions outlined in a and b above.

Subsidy Per Unit

The Subsidy Per Unit scoring category has decreased by two points, for a total of five points.

AHP Application Scoring Criteria – Nevada Targeted Fund

Project Readiness

A new subcategory has been introduced to the Project Readiness scoring category that awards two points to projects already in construction, as evidenced by a Notice to Proceed.

Housing for Homeless Households

The Housing for Homeless Households scoring category has decreased by one point, for a total of five points.

Small Rental Projects

The Small Rental Projects scoring category has been reduced by one point, for a total of six points.

AHP Application Financial Workbooks

The Bank revised the 2024 AHP Nevada Targeted Fund Rental Application Financial Workbook to include the following:

- The upper limit of the Operating Cost Per Unit Per Year benchmark for the Nevada Targeted Fund has increased from \$5,400 to \$6,000.

AHP Application Submission Instructions

To submit an application in the 2024 AHP General Fund or Nevada Targeted Fund, the AHP Application and all related documents must be successfully uploaded to the appropriate secure portal workspace by Tuesday, March 5th, 2024, 5:00 pm Pacific Time. Before documents can be uploaded to the secure portal, a [workspace](#) must be created for each project, and authorized workspace representatives must be identified and authenticated to gain access. Only authorized representatives of the member and sponsor identified on the AHP Secure Portal Workspace Set-up Request will be permitted to submit documents for a specific project. Co-developers and consultants are not permitted access to the secure portal workspace. The electronic submission of the AHP Application will serve as the official AHP Application submission. The Bank cannot accept AHP Applications via USPS, fax, courier, or email.

AHP Application Submission Process

1. Request a secure portal [workspace](#) for the AHP Application by completing and emailing the [AHP Secure Portal Workspace Set-up Request](#) to ahpportal@fhlbsf.com. Secure portal workspace requests must be received by **Tuesday, February 27th, 2024, 5:00 pm Pacific Time**.
2. Download the AHP Application Materials from the [Resources](#) section of the Bank's website and complete all required application documents, as shown on the following AHP Application Checklist.
3. Make sure all attachments are clearly referenced in the AHP Application.
4. Complete the Financial Workbook. Review the "Workbook Instructions and Notes" tab first to become familiar with important guidelines for each of the input tabs.
5. Upon completing the AHP Application and AHP Financial Workbook, use the AHP Application Comparison Worksheet in the Workbook to determine if the data entered in the completed Workbook matches the data entered in the completed AHP Application. If there are any inconsistencies, revise the AHP Application and the AHP Financial Workbook and re-run the AHP Application Comparison Worksheet.
6. Upon email confirmation of the creation of a secure portal workspace, upload all required AHP Application documents to the secure portal workspace, keeping in mind the following:
 - Upload AHP Application documents to the appropriate folder.
 - The AHP Application workbook must be uploaded as an .xlsx file and the financial workbook must be uploaded as an .xlsm file.
 - Upload supporting attachments as Adobe Acrobat PDFs.
 - Combine documents to be uploaded to each individual folder into a single file (e.g., all documents supporting responses in the Community Stability scoring category must be combined into one PDF document and uploaded to the Community Stability Features Documentation folder). Only one file is allowed in each individual folder in the secure portal workspace.
 - Do not include encrypted documents, they cannot be imported into our database.
 - Do not rename, move, or delete secure portal workspace folders.
 - Do not create new folders.
 - Do not restore files from the workspace recycle bin.
 - Upload only relevant documents. Do not upload blank ("not applicable") documents (e.g., if your project does not have donated or conveyed property, do not upload any documents to the "Donated or Conveyed Property Documentation" folder).
 - Note that re-uploading files into folders will overwrite previously uploaded files.
 - Exclude personal identifying information (PII), such as complete social security, driver's license, or financial account numbers, on any of the uploaded documents.
 - Ensure all documents uploaded for AHP Application submission are accurate, consistent, and final by the AHP Application deadline, **Tuesday, March 5th, 2024, 5:00 pm Pacific Time**. Only documents uploaded and submitted by the deadline will be considered.
7. During the review process, the Bank may contact member and sponsor representatives listed on the applications for additional information.

8. Identified representatives of the member and sponsor for each application will be notified of awards via email in late June 2024 and a list of all awards will be posted on the Bank's [website](#). At that time, the member and sponsor grant recipients will be instructed by the Bank to complete a Direct Subsidy Agreement.

Index of Secure Portal Workspace Contents

An AHP Application workspace should list the project's name at the top. The following folders should appear in your project's AHP Application workspace:

- **AHP Application**
(Upload Excel file: AHP 2024 General Fund Application or AHP 2024 Nevada Targeted Fund Application)
- **Benchmark Deviation Documentation**
- **Committed Financing Documentation**
- **Community Stability Features Documentation**
(Upload signed AHP Community Revitalization or Economic Development Plan Area PDF file for General Fund applications, if applicable)
- **Donated or Conveyed Property Documentation**
- **Financial Worksheets**
(Upload Excel file: AHP Rental Application Financial Workbook or AHP Owner-Occupied Application Financial Workbook)
- **Homeless Household Documentation**
- **HUD Income Limits**
- **Land Cost Validation**
- **Market Study** (Owner-Occupied AHP Applications only)
- **Native Housing Documentation**
- **Nonprofit Sponsorship Documentation**
(Upload signed AHP Emerging MBE/WBE Developer PDF file, if applicable)
- **Promotion of Empowerment Documentation** (General Fund Applications only)
- **Readiness to Begin Construction Documentation**
(Upload signed AHP Application Project Readiness Building Permit PDF file for General Fund applications, if applicable)
- **Rental Subsidy Documentation**
- **Rural Status Documentation**
- **Site Control Documentation**
- **Qualified Buyers Documentation** (Owner-Occupied AHP Applications only)
- **Supplementary Application Materials**
- **Tax Credit Limited Partnership Agreement**

**Do not upload documents to the secure portal workspace that are not applicable. For example, if an item such as Rural Status Documentation does not apply to your project, leave that folder empty.*

For more information, see [How to Upload AHP Documents](#). For questions about uploading documents to the secure portal workspace, email ahpportal@fhlbsf.com, or call (415) 616-2542.

AHP Application Software Requirements

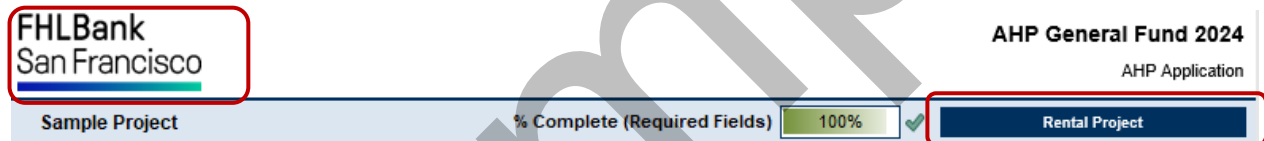
Applicants must use Microsoft Excel 2007 (or later) in order to open, complete, and save the AHP Application. **Note: The file must be uploaded to the secure portal workspace in .xlsx file format.**

Selecting the Project Type to Start the AHP Application

When you have downloaded the AHP Application for the appropriate Fund and are ready to begin, select the project type (Rental or Owner-Occupied), and click “Start Application” on the right side of the screen. Note that once you have clicked the “Start Application” button, you will be taken directly to the AHP Application for the selected project type. You will not be able to return to the landing screen to re-select a project type. If you have selected the wrong project type and you have already saved the document, you will need to download a new AHP Application and begin again.



Navigation

The AHP Application uses links to simplify navigation between various sections. Note that in this reference guide we use screenshots of the General Fund application, however the Nevada Targeted Fund application functions are identical. If you prefer not to scroll through the Application, use the links, generally displayed as **underlined and bolded blue text**, to “jump” to specific sections. You can return to the top of the AHP Application (table of contents) from anywhere in the AHP Application by either clicking the FHLBank San Francisco logo or “Back to Top” in the section headers:



Completing the AHP Application

After selecting the AHP Application type (Rental or Owner-Occupied) from the landing page, you can begin filling out the AHP Application. The AHP Application is divided into several sections. Within each section are two types of fields: input fields that can be populated as you progress through the AHP Application, and read-only fields that will display information, such as totals, subtotals, counts, and percentages, based on data you have entered in other fields. Read-only fields cannot be edited.

All fields requiring an input are denoted with a small, yellow exclamation point icon () to the right of the box. When a valid input has been entered, the exclamation point icon will automatically change to a green checkmark icon (). A field without an exclamation point icon is considered optional and does not need to be populated in order to complete the AHP Application. Note that a field’s required vs. not required status may change as the AHP Application is populated with information.

There are two types of fields: free-form fields where you type a value, and fields with drop-down menus that display a list of acceptable values to select. For example, most Yes/No questions are presented as a field with a dropdown menu:

| | | |
|--|-----|---|
| New construction | Yes | ✓ |
| Rehabilitation | Yes | ✓ |
| Acquisition | No | ✓ |
| Mixed-use (includes revenue-generating commercial space) | No | ✓ |

Data Validation & Warning Messages

The AHP Application is designed to provide instant feedback on the validity of data entered into each field. All input fields – required or optional – will display a green checkmark icon (✓) once a valid response has been entered:

City

San Francisco ✓

Conversely, a red x icon (✗) will be displayed for an invalid entry:

Email Address*

Jane.Doe@fakeemail ✗

Invalid Domain Name

In some cases, the validation error will be a result of entering the wrong type of data into a field. For example, if a field requires a numerical value and you enter a text value, the AHP Application will display an error message that asks you to either change the value or undo the entry.

In other cases, the validation error will be a result of entering invalid information based on other entries made in the AHP Application. For example, if you specify that there are 100 Total Project Units, but enter 100 income-restricted units and 1 non-income restricted unit (making the total project units 101), an error message will display:

| Total Number of Units in Project | | Units Restricted to 80% AMI or Below | | |
|--|--|--------------------------------------|-----------------|------------|
| 100 ✗ | Must Equal Sum of Income and Non-Income Restricted Units | Row | Number of Units | Target AMI |
| Units Not Restricted to 80% AMI or Below | | 1 | 60 ✓ | 50.00% ✓ |
| | | 2 | 40 ✓ | 60.00% ✓ |
| 1 ✓ | | 3 | | |
| | | 4 | | |

Note: If the AHP Application contains **any** validation errors, it will not be considered complete.

Error Indicators in the Application Table of Contents

If an AHP Application contains any field-level errors, the Application Table of Contents can be useful in pinpointing exactly where the errors are by displaying an overall status of “Data Error(s)” in the Progress box next to a section name. For example, if there are field-level data validation errors in the Project Location and Member Information sections, the Application Table of Contents will indicate those error conditions:

| Application Table of Contents | |
|--|-----------------|
| 1. General Information | Progress |
| a. Project Location | Data Error(s) ✘ |
| b. Member Information | Data Error(s) ✘ |
| c. Sponsor Information | Not Started |

Application Progress

As data is entered into the AHP Application, progress is automatically tracked and refreshed in real-time. Progress is tracked and displayed at both the overall AHP Application level **and** the Application section level. At the overall level, an AHP Application will be considered complete once **all** required fields have been populated with valid data and no fields, whether required or optional, have data validation errors.

Note: Only AHP Applications that are 100 percent complete should be uploaded to the AHP secure portal workspace.

FHLBank San Francisco

AHP General Fund 2024
AHP Application

Sample Project % Complete (Required Fields) 100% ✓ Rental Project

Saving the AHP Application

As with any Microsoft document, the AHP Application can be saved at any time by simply pressing the Save button in Excel or by pressing the Office Buttons (top-left corner of your Excel window) and clicking “Save.” **All AHP Applications must be saved in .xlsx format and uploaded as Excel files to the AHP secure portal workspace.**

Contact the Community Investment Department at ahpportal@fhlbsf.com, or (415) 616-2542 with questions, or visit the [Affordable Housing Program](#) section of the Bank’s website.

AHP Application Checklist

Use this checklist to ensure the AHP Application package uploaded to the Bank's secure portal workspace is complete. Incomplete packages may be subject to disqualification.

| |
|--|
| <input type="checkbox"/> AHP Secure Portal Workspace Set-Up Request (submit by Tuesday, February 27th, 2024) |
| <input type="checkbox"/> AHP Application |
| Rental AHP Financial Workbook |
| <input type="checkbox"/> Targeting |
| <input type="checkbox"/> Sources & Uses of Funds |
| <input type="checkbox"/> Sources of Funds Summary |
| <input type="checkbox"/> 15-Year Operating Pro Forma |
| <input type="checkbox"/> 15-Year Commercial Operating Pro Forma (if applicable) |
| <input type="checkbox"/> Workbook Comments |
| <input type="checkbox"/> Empowerment Budget (General Fund only) |
| <input type="checkbox"/> Benchmarks |
| <input type="checkbox"/> Targeting Self-Score |
| <input type="checkbox"/> AHP Application Comparison |
| Owner-Occupied AHP Financial Workbook |
| <input type="checkbox"/> Targeting & Financing Sources |
| <input type="checkbox"/> Sources of Funds Summary |
| <input type="checkbox"/> Development Budget |
| <input type="checkbox"/> Discounted Financing (if applicable) |
| <input type="checkbox"/> Empowerment Budget (General Fund only) |
| <input type="checkbox"/> Benchmarks |
| <input type="checkbox"/> AHP Application Comparison |
| Supporting Attachments |
| <input type="checkbox"/> Benchmark Deviation Documentation |
| <input type="checkbox"/> Committed Financing Documentation |
| <input type="checkbox"/> Community Stability Features Documentation (Attachment: Community Revitalization or Economic Development Plan Area for General Fund, if applicable) |
| <input type="checkbox"/> Donated or Conveyed Property Documentation |
| <input type="checkbox"/> Homeless Households Documentation |
| <input type="checkbox"/> HUD Income Limits |
| <input type="checkbox"/> Land Cost Validation |
| <input type="checkbox"/> Market Study (For Owner-Occupied New Construction Projects only) |
| <input type="checkbox"/> Native Housing Documentation |
| <input type="checkbox"/> Nonprofit Sponsorship Documentation (Attachment: Emerging MBE/WBE Developer, if applicable) |
| <input type="checkbox"/> Promotion of Empowerment Services/Programs Documentation (General Fund only) |
| <input type="checkbox"/> Qualified Homebuyers Documentation (for Owner-Occupied projects only, see Application Project Readiness section, "Identified Homebuyers") |
| <input type="checkbox"/> Rental Subsidy Documentation |

Supporting Attachments continued

- Readiness to Begin Construction Documentation (Attachment: AHP Application Project Readiness - Building Permit Readiness or Issuance for General Fund, if applicable, or copy of Notice to Proceed for Nevada Targeted Fund, if applicable)
- Rural Status Documentation
- Site Control Documentation (for projects with related party property acquisitions, provide an appraisal for the property) **Note: For full site control scoring credit, one of the following documents is required: final settlement statement, executed lease agreement, policy of title insurance, executed disposition and development agreement, or title report.*
- Supplementary Application Materials (include any necessary supporting documentation not already captured in the items above)
- Tax Credit Limited Partnership Agreement

Sample

Interest Rate Assumptions Guidelines

Interest Rate Assumptions Guidelines

The following Guidelines are to be used to determine interest rates on permanent loans from a conventional financing source when a quote or loan commitment has not yet been received. If there is a quote or commitment, the rate should be within the range listed in these Guidelines, or an explanation should be provided in the financial workbook. To ensure consistent scoring standards and enhance fairness in the scoring process, the Bank will score and evaluate all AHP projects based on selected interest rates and guidelines. The Bank also considers a project's debt service payments and resulting cash flow when it analyzes a project's need for AHP subsidy. Interest rates on permanent loans directly impact a project's debt service and resulting cash flow; thus, it is important for sponsors and members to use realistic interest rate assumptions for the project's conventional financing.

Changes to interest rates will be taken into account by the Bank when it evaluates the actual amount of AHP subsidy needed by a project at the time the sponsor requests disbursement of the AHP funds or at the time of project initial monitoring. For example, if interest rates have declined since the award was granted, the project may need less subsidy at the time of disbursement because additional cash flow is available for debt service. In that case, the Bank will review current operating pro formas, development budgets, and other relevant information to determine how much, if any, of the subsidy is still needed and will adjust the award accordingly.

For 2024, rates as of December 31st, 2023 should be used in the calculation of a project's annual debt service and need for AHP subsidy if you do not have a permanent loan commitment. Please base your rate assumptions on the guidelines and rate tables on the following page or include documentation supporting the lender's interest rate in Committed Financing Documentation if a commitment is in place.

Guidelines

1. If the institution providing the loan has determined an interest rate at the time of Application, that rate may be used, regardless of current rates. Please document the interest rate and include in the Committed Financing Documentation.
2. All indexed rates are based on rates as of December 31st, 2023.
3. If the Application states that the loan to the borrower will be based on the Bank's Community Investment Program (CIP) rate plus a spread, please use the CIP rate for the applicable term plus the spread when calculating the project's debt service. (Refer to the CIP rate table on the following page.)
4. If the Application states that the loan to the borrower will price off another index that is published and obtainable for the selected date, please use that index as published for December 31st, 2023. **Please document the source of the rate quote and attach a copy of that document to the Application** (e.g., a page from Telerate, Bloomberg, Reuters, or *The Wall Street Journal*).
5. If the Application states that the loan to the borrower will price off the institution's own market rate, to be determined on an unspecified date in the future, on or near the loan's funding date, the rate used for purposes of scoring the application must fall within the range of CIP plus 150 basis points to CIP plus 250 basis points. (Refer to the CIP rate table on the following page.)
6. In cases where major sources of conventional financing are provided by lenders other than the member submitting the application, please follow the same guidelines for rate assumptions.
7. If the loan's maturity is nonstandard, impute a rate from the surrounding terms. For example, if the term is 17.5 years, then the rate assumed must be halfway between 15 and 20 years.
8. If the project proposes the sale of mortgages in the secondary market, and the subsidy is the difference between the market price of the mortgage and the discounted price, please use mortgage price indications as of December 31st, 2023. **Please document the source of the price quote and include a copy of that document in Committed Financing Documentation.**
9. No rates shall exceed current market rates.

If you have any questions about these guidelines, please call the Community Investment Department at (415) 616-2542 prior to the application deadline of **Tuesday, March 5th, 2024**.

The following rates are as of December 31st, 2023.

| Federal Home Loan Bank of San Francisco | | | | |
|---|----------|--------------------|--------------------|--------------------|
| Rates as of 12/31/23 | CIP Rate | CIP Rate + 150 bps | CIP Rate + 200 bps | CIP Rate + 250 bps |
| 1 month | 5.54 | 7.04 | 7.54 | 8.04 |
| 2 months | 5.54 | 7.04 | 7.54 | 8.04 |
| 3 months | 5.54 | 7.04 | 7.54 | 8.04 |
| 4 months | 5.50 | 7.00 | 7.50 | 8.00 |
| 5 months | 5.42 | 6.92 | 7.42 | 7.92 |
| 6 months | 5.35 | 6.85 | 7.35 | 7.85 |
| 1 year | 4.96 | 6.46 | 6.96 | 7.46 |
| 2 years | 4.39 | 5.89 | 6.39 | 6.89 |
| 3 years | 4.18 | 5.68 | 6.18 | 6.68 |
| 4 years | 4.10 | 5.60 | 6.10 | 6.60 |
| 5 years | 4.00 | 5.50 | 6.00 | 6.50 |
| 6 years | 4.16 | 5.66 | 6.16 | 6.66 |
| 7 years | 4.23 | 5.73 | 6.23 | 6.73 |
| 8 years | 4.32 | 5.82 | 6.32 | 6.82 |
| 9 years | 4.34 | 5.84 | 6.34 | 6.84 |
| 10 years | 4.38 | 5.88 | 6.38 | 6.88 |
| 15 years | 4.75 | 6.25 | 6.75 | 7.25 |
| 20 years | 4.93 | 6.43 | 6.93 | 7.43 |
| 30 years | 5.02 | 6.52 | 7.02 | 7.52 |

| Selected Market Rates as of December 31, 2023 (Sources: Wall Street Journal, Federal Reserve Bank) | |
|---|------|
| Index | Rate |
| Prime Rate | 8.50 |
| Fed Funds | 5.25 |
| Secured Overnight Financing Rate | 5.38 |
| U.S. Treasury Bill – 1 month | 5.33 |
| U.S. Treasury Bill – 3 month | 5.20 |
| U.S. Treasury Bill – 6 month | 5.05 |
| U.S. Constant Maturity Treasury – 5 year | 3.84 |
| U.S. Constant Maturity Treasury – 10 year | 3.88 |
| U.S. Constant Maturity Treasury – 30 year | 4.03 |
| Freddie Mac weekly average for 30-year fixed mortgages | 6.61 |

Owner-Occupied Projects Market Study Guidelines

Owner-occupied new construction projects (excluding self-help construction) are required to submit a market study or analysis to demonstrate the project's feasibility as required in the "Market Feasibility" field in the Project Type and Characteristics section, of the AHP Application.

To meet the minimum requirements, the market study or analysis must have been completed or updated within 12 months of AHP Application submission, and it should:

- **Identify the primary and, if applicable, secondary market areas.**

Provide a description of the boundaries for the primary market area (PMA) and the rationale for the PMA boundaries. The PMA must be the smallest geographic area from which the project will draw the majority of buyers. If there is compelling evidence to support that potential buyers will come from outside the primary market area, a secondary market area (SMA) may be included. If an SMA is included, describe the boundaries for the SMA and provide the rationale for the SMA boundaries.

- **Describe neighborhood conditions.**

Provide a description of neighborhood conditions, including land-uses and, for single-site projects, the use and status of adjacent properties. Include photos of the site, taken from the project site and of adjacent properties to the north, south, east, and west.

- **Provide a summary of the demographic and economic conditions (current conditions, trends and projections) for the PMA and, if applicable, the SMA.**

Include information on the number of households, household size, housing tenure, and income level by tenure; the area's economic and employment trends, including major employers in the immediate area, their status in terms of growth and stability, and approximate number of employees earning income within the income band of affordability.

- **Provide a summary of housing supply for the PMA and, if applicable, the SMA.**

Include information on the number of units targeting the same population that are currently under construction or planned concurrently with the proposed project, including square footage and number of bedrooms and amenities; recent market activity and trends, including sales volume, sales prices and length of time on market for comparable units; age and condition of comparable units, if available; if the project is for first-time homebuyers, the number of comparable rental units, based on bedroom size, monthly rents for comparable rental units, and vacancy rates for comparable rental units.

- **Provide a summary of the project demand for the PMA and, if applicable, the SMA.**

Include sources of demand for new units (renters entering the homeownership market or household growth resulting from natural growth and/or in-migration); the number of households (and renter households if first-time homebuyer) by household size with incomes sufficient to afford the average monthly mortgage payment for proposed units and less than the target AMI indicated on the Owner-Occupied Project Benchmarks worksheet.

- **Provide a copy of the Marketing Plan.**

Describe how the units will be marketed.

- **Describe other factors that may influence the project's success.**

Include the availability of homebuyer education and counseling services, the availability of lenders to provide financing, and the strength of real estate agents to market units.

- **Provide a summary and a conclusion.**

Include the strengths and weakness of the proposed project; whether demographic and economic conditions point toward a growing or weakening demand for the proposed units; expected absorption period or marketing timeframe, stated as the number of months that it will take to sell all proposed units; and sources of data and information.

AHP General Fund 2024

I'd like to fill out an AHP General Fund Application for an

- Rental Project
- Owner-Occupied Project**

[Start Owner-Occupied Project Application](#)

The application, including all supporting documents, must be electronically submitted via the Federal Home Loan Bank of San Francisco's secure portal, no later than 5:00 pm Pacific Time, Tuesday, March 5, 2024. To be eligible to submit an application, a secure portal workspace must be created for each project by Tuesday, February 27, 2024, 5:00 pm Pacific Time.

For detailed information on application eligibility requirements and scoring category criteria, refer to the current Implementation Plan available on fhlsf.com.

% Complete (Required Fields)

N/A

Rental Project

Field Symbol Legend:

Required



Valid Entry



Invalid Entry



No Entry Required

Application Table of Contents

| 1. General Information | Progress | 2. Scoring | Progress |
|-------------------------------------|-------------|--|-------------|
| a. Project Location | Not Started | a. Targeting | Not Started |
| b. Member Information | Not Started | b. Donated or Conveyed Property | Not Started |
| c. Sponsor Information | Not Started | c. Nonprofit Sponsorship | Not Started |
| d. Subsidy Request | Not Started | d. Homeless Housing | Not Started |
| e. Webinars & Technical Assistance | Not Started | e. Special Needs | Not Started |
| f. Project Type and Characteristics | Not Started | f. Large Units | Not Started |
| > Project Description | | g. Rural | Not Started |
| g. Timing and Use of Funds | Not Started | h. Promotion of Empowerment | Not Started |
| h. Member Involvement | Not Started | i. Community Stability | Not Started |
| i. Project Sponsor Profile | Not Started | j. Project Readiness | Not Started |
| j. Development Partner(s) | Optional | k. In-District Projects | Not Started |
| | | l. Native Housing | Not Started |
| | | m. Subsidy per Unit | Not Started |
| | | n. Score Summary (Estimated Final Score: 0.00) | |

Project Location

Status: Not Started

Name of Project*

Address

City

State

ZIP Code

Census Tract (xxxx.xx)

County

Assessor's Parcel Number (for each project parcel, if available)

* Information provided must match information supplied by the applicant on the Workspace Set-up Form

Member Information

Status: Not Started

Member Name*

Member Contact Name*

Title

Address

City

State

ZIP Code

Email Address*

Telephone (Including Area Code)

* Information provided must match information supplied by the applicant on the Workspace Set-up Form

Sponsor Information

Status: Not Started

Sponsor Name*

Sponsor Contact Name*

Title

Address

City

State

ZIP Code

Email Address*

Telephone (Including Area Code)

* Information provided must match information supplied by the applicant on the Workspace Set-up Form. The sponsor must be the parent organization and not an affiliate organization.

Subsidy Request

Status: Not Started

Direct Subsidy Requested

Direct Subsidy Amount (Maximum: \$2,000,000)

Subsidy amount must match the subsidy listed on the financial worksheets.

Prior Subsidy Award

| Prior Award Amount | Project Name | Project Number |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Enter zero if no prior award. A project without an existing AHP award may apply to any FHLBank San Francisco AHP Fund and another FHLBank's AHP Fund. If the project demonstrates a need for both AHP awards, the project may keep both AHP awards. If the project demonstrates a need for only one AHP award but multiple awards are received, then the project must only accept one award.

An incomplete project with an existing FHLBank San Francisco AHP award that needs a larger AHP award must first withdraw its existing AHP award and repay any previously disbursed subsidy before submitting a new application for the larger award amount in a General Fund or Targeted Fund round.

A completed project with an existing AHP award still within the retention period, from FHLBank San Francisco or another FHLBank, may submit a new application in a General Fund or Targeted Fund round on condition that the existing subsidy is canceled and any previously disbursed subsidy is repaid.

Subsidized Advance Requested

| Advance Amount | Term of Advance | Rate Requested |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

All approved requests for subsidized advances will be considered advance commitments and will be subject to the terms and conditions, including applicable cancellation and prepayment fees, of the Advances and Security Agreement between the member institution and the FHLBank San Francisco. The repayment and amortization terms of the subsidized advance must match those of the member institution's loan to the project.

Concurrent Submissions to Other FHLBanks

If this project is concurrently applying for AHP Subsidy at another FHLBank, which FHLBank:

- | | | | | |
|-------------------------------------|---------------------------------------|-----------------------------------|-------------------------------------|---------------------------------|
| <input type="checkbox"/> Atlanta | <input type="checkbox"/> Boston | <input type="checkbox"/> Chicago | <input type="checkbox"/> Cincinnati | <input type="checkbox"/> Dallas |
| <input type="checkbox"/> Des Moines | <input type="checkbox"/> Indianapolis | <input type="checkbox"/> New York | <input type="checkbox"/> Pittsburgh | <input type="checkbox"/> Topeka |

| | |
|--|--|
| Project Name(s) of concurrent application(s) <input type="text"/> | Subsidy Amount Requested <input type="text"/> |
|--|--|

Members and sponsors of projects with existing AHP awards from FHLBanks other than San Francisco, may not submit new applications for AHP subsidy on behalf of these projects unless the existing subsidies are canceled and any previously disbursed subsidies are repaid.

Has the project sponsor (or representative) attended an AHP Application Webinar for the current competition? ⓘ

Would the project sponsor (or representative) consider attending an AHP Application Webinar in the future? ⓘ

Has an application for this project been unsuccessfully submitted in a previous AHP competition? ⓘ

➔ **If yes**, project name of previous submission

➔ **If yes**, application round or date of previous submission

Has the project sponsor (or representative) received technical assistance from the Federal Home Loan Bank of San Francisco to re-apply for AHP subsidy in the current competition? ⓘ



Project Type

Single-family or multifamily

Scattered site

➔ If yes, will ALL units be located in AZ, CA, or NV?

➔ If yes, describe the scattered site 1000 character(s) remaining

New construction

Rehabilitation

Acquisition

Mixed-use (includes commercial space)

Commercial Space (in mixed-use projects)

| Number of Commercial Units | Commercial Space Sq. Ft. | % of Project that is Commercial Space |
|----------------------------|--------------------------|---------------------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Indicate whether the space is revenue-generating and describe its proposed use: 1000 character(s) remaining

Job Creation (non-construction)

Will the project directly create permanent non-construction jobs?

➔ If yes, how many full time jobs?

Other FHLBank San Francisco Programs

Is the project using financing through the FHLBank San Francisco Access to Housing and Economic Assistance for Development (AHEAD) Program? ⓘ

Is the project using financing through the FHLBank San Francisco Advances for Community Enterprise (ACE) discounted credit program? ⓘ

Is the project using financing through the FHLBank San Francisco Community Investment Program (CIP) discounted credit program? ⓘ

Is the project using financing through the FHLBank San Francisco Quality Jobs Fund? ⓘ

Is the project also applying for financing through the AHP Targeted Fund? ⓘ

➔ **If yes to any of the questions above**, please specify the program and provide details, such as award number or name, advance or letter of credit number, etc. 1000 character(s) remaining

Unique Financing Structures

A project may consist of one or more structures as long as all of the residential units in the structure(s) are included in the total project units. Units may not be distributed within one or more structures and be designated as separate projects. The Bank, in its sole discretion, may make an exception to this definition for a state tax credit agency "hybrid" project, or similar scenario, where certain residential units within a structure(s) are identified by a separate legal description and financed and operated independently.

Is this project considered part of a tax credit "hybrid" project where 4% and 9% credits are being used on the same project? Note that 4% and 9% portions of a hybrid project must submit separate applications.

Do the residential units in this project make up less than the total number of units within one or multiple structures? For example, this application covers the renovation or new construction of 30 units, but there are 70 total units in the building.

If yes to either question above:

Is the submitted project defined by a separate legal description? For example, the 30 units have a separate legal description from the remaining 40 units.

Is the submitted project financed and operated independently from the remaining residential units in the structure? For example, the 30 units have a separate development and operating budget from the remaining 40 units.



Will the submitted project start and finish construction at the same time as the remaining units in the shared structure(s)? For example, the 30 and 40 units are legally separate and financed independently, but 70 units will be constructed at the same time.

Describe the project's financing, operations, and ownership structure as well as the legal separation of the residential units in this application from any remaining residential units within the same structure(s).

1000 character(s) remaining

If you are unsure about how to answer the questions above, refer to the definition of a project on page 4 of our [Implementation Plan](#) and contact the Community Investment Department at (415) 616-2542 with additional questions.

Supplemental Information

- Is the project located on a military base? 
- Is the project located on Native American Land or Hawaiian Home Lands? 
- Is the project using financing through HUD Section 202 (Supportive Housing for the Elderly Program) as a permanent source of funds?
- Is the project using financing through HUD Section 811 (Supportive Housing for Persons with Disabilities Program) as a permanent source of funds?
- Is the project using financing through any HUD mortgage insurance program such as 221(d)(4) and 223(f)?
- Is the project using financing through USDA Section 514 (Farm Labor Housing) as a permanent source of funds?
- Is the project using financing through USDA Section 515 (Rural Rental Housing Loans) as a permanent source of funds?

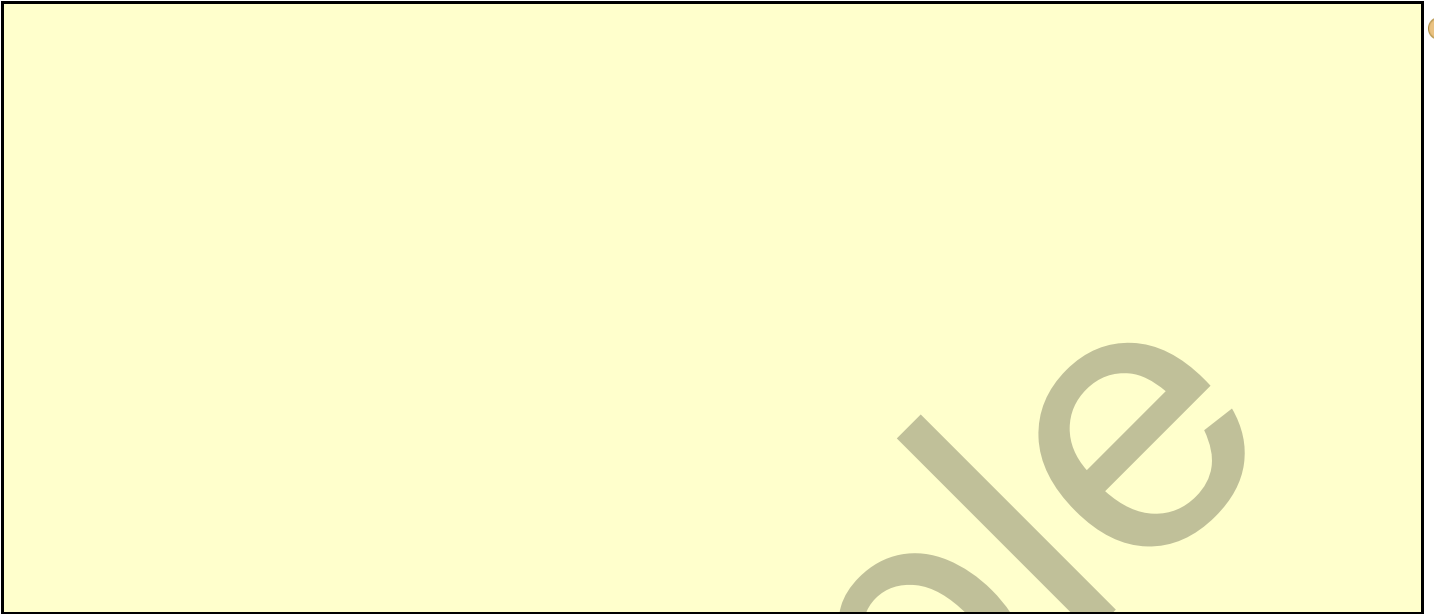
➔ **If yes**, specify the HUD and/or USDA program(s):

1000 character(s) remaining

Project Description

Provide a concise description of the project. Describe how the project meets a local community need, how the need for the project was determined, and any special project features.

3000 character(s) remaining

!

Market Feasibility

Describe the project's feasibility, including local market conditions that would justify the project.

2000 character(s) remaining

!

Fair Housing

Explain how the project affirmatively promotes fair housing and complies with fair housing laws and regulations. If available, submit affirmative marketing materials with the application.

2000 character(s) remaining

Timing and Use of Funds

Status: Not Started




| | | |
|--|----------------------|---|
| During which phase of the project will the subsidy be disbursed? | <input type="text"/> | ! |
| When will the project begin construction or issue mortgages? | <input type="text"/> | ! |
| Will the project utilize the AHP funds within 12 months of approval? | <input type="text"/> | ! |

Utilization includes disbursement of funds or using the commitment of AHP to secure other financing sources.

| | | |
|--|----------------------|---|
| Estimated or actual construction/rehabilitation start date | <input type="text"/> | ! |
| Estimated construction/rehabilitation completion date | <input type="text"/> | ! |


Will the AHP funds:

| | |
|--|----------------------|
| Pay project's closing costs in acquisition of rental property? | <input type="text"/> |
| Refinance a mortgage in conjunction with the purchase, construction, or rehabilitation of the project? | <input type="text"/> |
| Pay down the principal on any mortgage? | <input type="text"/> |


- Will the member sell real estate that it owns (REO) to the project? 
- Does the member hold a lien or mortgage on property that is being sold to the project? 
- Will the member sell services to the project? 


➔ If yes is the answer to any of the three questions above, describe the terms of the transactions. 1000 character(s) remaining

The purchase price of property or services, as reflected in the project's development budget, sold to the project by a member providing AHP subsidy to the project, or, in the case of property, upon which such member holds a mortgage or lien, may not exceed the market value of such property or services as of the date the purchase price was agreed upon. In the case of real estate owned property sold to a project by a member providing AHP subsidy to the project, or property sold to the project upon which the member holds a mortgage or lien, the market value of such property is deemed to be the "as-is" or "as-rehabilitated" value of the property, whichever is appropriate. That value shall be reflected in an independent appraisal of the property performed by a state certified or licensed appraiser, as defined in 12 CFR 564.2(j) and (k), within 6 months prior to the date the Bank disburses AHP subsidy to the project.

- Excluding the pass-through of AHP subsidy, will the member provide any type of financing? 
- ➔ If yes, is the financing a bridge loan?
- ➔ If yes, is the financing a construction loan?
- ➔ If yes, is the financing a permanent loan?

Excluding the pass-through of AHP subsidy, will the FHLBank San Francisco provide an advance in connection with this subsidy request? 

Excluding the pass-through of AHP subsidy, will the member provide reduced closing costs? 

Will the member provide in-kind contributions or services? 

Does the member intend to purchase tax credits in connection with the project?

➔ If yes, explain how this qualifies as an arms-length transaction: 1000 character(s) remaining

Sponsor Name

Sponsor Organization Type and Tax Status

Sponsor Covered Misconduct and Eligibility Certification

Sponsor certifies that their organization has not engaged in, and is not engaging in, covered misconduct as defined in Federal Housing Finance Agency's Suspended Counterparty Program regulation ([12 CFR part 1227: Section 1227.2 - Definitions](#))

➔ **By selecting Yes**, Sponsor certifies the above statement

Sponsor certifies that it is qualified and able to perform its responsibilities as committed to in the application for AHP subsidy funding the project, including the following qualifications criteria:

- 1. Has been engaged in the ownership, management, or development of affordable housing for a minimum of one year.
- 2. Has sufficient capacity and staff experience to perform project roles and integral responsibilities.
- 3. Has an ownership interest in the project (including any leasehold, partnership, or controlling interest) through the entire AHP 15-year retention period.
- 4. Is integrally involved in project responsibilities such as project planning, project development, construction, property management, and securing development financing or other funding commitments.

Notwithstanding the criteria above, the Bank will determine, in its sole discretion, whether an entity is qualified to be a project Sponsor taking into account the qualifications of the Sponsor's development partners.

➔ **By selecting Yes**, Sponsor certifies the above statements

Sponsor's Financial Interest in the Project (Qualified rental project sponsorship must entail an ownership or controlling interest, including any partnership interest.)

1500 character(s) remaining

Sponsor's Role and Responsibilities in the Project (If primary sponsor is a nonprofit, description must show that the nonprofit assumes integral responsibilities such as project planning and design, project development, construction, property management and securing development financing or other funding commitments).

2000 character(s) remaining

Most Recent Development Experience

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
| | | | | | | |
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Concurrently Planned/Developed Projects

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Other Relevant Experience (affordable housing development, property management, and/or real estate sales, if applicable)

1500 character(s) remaining

Sample

Development Partner #1

Organization's Name (If no development partner, leave blank.)

Contact Name

Title

Address

City

State

ZIP Code

Email Address

Telephone (Including Area Code)

Organization Type and Tax Status

Financial Interest in the Project and Relationship to Sponsor

1500 character(s) remaining

Roles and Responsibilities in the Project

2000 character(s) remaining

Most Recent Development Experience

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Sample

Concurrently Planned/Developed Projects

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Other Relevant Experience (affordable housing development, property management, and/or real estate sales, if applicable)

1500 character(s) remaining

Development Partner #2

Organization's Name (If no development partner, leave blank.)

Contact Name

Title

Address

City

State

ZIP Code

Email Address

Telephone (Including Area Code)

Organization Type and Tax Status

Financial Interest in the Project and Relationship to Sponsor

1500 character(s) remaining

Roles and Responsibilities in the Project

2000 character(s) remaining

Most Recent Development Experience

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Sample

Concurrently Planned/Developed Projects

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Other Relevant Experience (affordable housing development, property management, and/or real estate sales, if applicable)

1500 character(s) remaining

Estimated Score: 0

Unit income targeting information provided in this section must match the unit income targeting information on the financial worksheets.

Total Number of Units in Project

Units Not Restricted to 80% AMI or Below

Income-Restricted Units

Total Manager Unit(s)

Units Restricted to 80% AMI or Below

| Row | Number of Units | Target AMI |
|-----|-----------------|------------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |

Note: At least 20% of units must be targeted to 50% AMI or below.

For occupied rental projects, households are subject to income qualification to meet the AHP targeting commitments at one of two points in time:

- Upon initial occupancy after completion of acquisition or rehabilitation for projects with an approved relocation plan, or
- At application for projects without an approved relocation plan.

This means that grandfathering-in households who were income-qualified at a move-in date prior to the AHP application is not allowed. For households whose incomes have increased during their tenure at the project, and now exceed the unit's original targeting designation, targeting commitments in the AHP application should reflect current household income. For example, the targeting for a unit where the household was income-qualified for a 50% AMI unit at move-in in 2015 who is now earning 80% AMI should be set at 80% AMI, not 50% AMI.

Estimated Score: 0

Indicate the number of donated units in the project and the source of the donation. Donated units are created as a result of the conveyance of units or land for a nominal price by the federal government or any agency or instrumentality thereof, or by any other unrelated party. Land leases may qualify for points in this category if the lease extends at least as long as the applicable AHP retention period and if the total cost of the lease payments during the retention period is nominal. A nominal price is defined as \$1,000 or less, and may be accompanied by modest expenses related to the conveyance of property for use by the project. Properties acquired from a federal agency or instrumentality at any price may receive 1 point. Properties acquired at an amount significantly below fair market value may receive up to 4 points.

Transaction consummation may occur prior to or after the application deadline. For properties that were donated or conveyed at a nominal or below market price prior to application, transaction consummation must have occurred within five years of the application deadline or start of construction, whichever is earlier. If the donation has not yet occurred by the application deadline, documentation of the price and other terms of the future donation must be legally binding. Consummated donation or conveyance at a nominal or below market price must ultimately be documented to maintain points.

Points will not be awarded if supporting documentation is not submitted with the application. No points will be awarded if less than 20% of project units or land associated with the project is: a) donated, b) conveyed for an amount significantly below fair market value, or c) acquired from the federal government or any agency or instrumentality thereof. Non-arm's length transactions, as determined at the sole discretion of the Bank, would be ineligible for points.

Donation of Property

How many units in the project will be donated or conveyed to the project at no cost or for a nominal price of \$1,000..... or less? [Input box]

Source of Donation/Conveyance

[Input box for Source of Donation/Conveyance]

Acquisition Price

[Input box for Acquisition Price]

Term of Lease (Enter "n/a" if no lease and \$0 in annual lease payment.)

[Input box for Term of Lease]

Annual Lease Payment

[Input box for Annual Lease Payment]

Acquisition of Property from a Federal Agency

How many units will be acquired from an agency or instrumentality of the Federal government? [Input box]

Source of Acquisition/Federal Agency

[Input box for Source of Acquisition/Federal Agency]

Acquisition Price

[Input box for Acquisition Price]

Term of Lease (Enter "n/a" if no lease and \$0 in annual lease payment.)

[Input box for Term of Lease]

Annual Lease Payment

[Input box for Annual Lease Payment]

Acquisition of Property Below Fair Market Value (FMV)

How many units will be acquired at an amount significantly below fair market value?

| | | |
|-----------------------|-----------------------------|--------------------------|
| Source of Acquisition | Acquisition Agreement Date | Appraisal Valuation Date |
| | | |
| Acquisition Price | Appraised Fair Market Value | FMV % |
| | | |

The property's FMV must be established by an appraisal from a federal, state, or local agency, or by an appraisal prepared by an appraiser certified in the state where the project is located. Appraisal valuation date must be within six months of either the acquisition agreement date or ultimate acquisition date. To qualify for points, the total sales price must be 20% or less of the property's fair market value. For ground leases, the annual ground lease payment, including any required residual receipts, must be 20% or less of the property's fair market value ground lease.

Indicate the type of entity donating or conveying the property:

| | |
|---------------------------------------|--------------------------|
| Government Properties - HUD | <input type="checkbox"/> |
| Government Properties - Other Federal | <input type="checkbox"/> |
| Government Properties - State | <input type="checkbox"/> |
| Non-Government Source | <input type="checkbox"/> |
| Government Properties - Other | <input type="checkbox"/> |
| Government Properties - Local | <input type="checkbox"/> |

Sample

Estimated Score: 0

Qualified sponsorship must entail an ownership interest in a project through the entire AHP 15-year retention period as well as a sponsor meeting the eligibility criteria certified under Project Sponsor Profile. A copy of the sponsor's 501(c)(3) designation or other evidence of tax-exempt status must be submitted with the application. Articles of Incorporation and/or Corporate Bylaws are not acceptable evidence of tax-exempt status. The sponsor must be the parent organization and not an affiliate organization; however, the sponsor may demonstrate its ownership interest in the project through a wholly controlled affiliate. Affiliate organizations that do not generally qualify for project sponsorship include: the development affiliate of a nonprofit or housing authority, the project LP, a CHDO affiliated with the parent organization, an LLC affiliated with the parent organization.

If the project involves additional development partners or owners that are for-profit entities, the nonprofit sponsor or government entity sponsor must be able to certify that, taking into account without limitation, all agreements, side letters, and ancillary arrangements with a for-profit entity, it is: 1) not controlled or owned by any for-profit entity; and 2) not created or managed by any for-profit entity.

Points will be awarded based on the actual ownership interest and developer fee percentage in place on the AHP application deadline. Points will not be awarded for commitments that are made contingent on receipt of AHP funding that will be documented by future agreements or amendments to the Limited Partnership Agreement or other agreement with the project's investor (LPA). For projects not yet in construction at the time of application, ownership interest and developer fee percentage must ultimately be documented by the LPA, or by an agreement that is referenced within the LPA, to maintain points. If the project is in construction at the time of application and there is an LPA in place, the ownership interest and developer fee percentage must already be documented by the LPA, or by an agreement that is referenced within the LPA, to receive points.

All information provided in this section must be consistent with the information provided under Sponsor Information and Project Sponsor Profile

Sponsor Classification

Type of Sponsor Organization

[Redacted text box]



If this is a nonprofit organization, submit supporting 501(c)(3) documentation with the application.

Are the following two statements true?

[Redacted text box]



- 1) The project sponsor is not controlled or owned by any for-profit entity.
2) The project sponsor was not created by a for-profit entity or managed by a for-profit entity.

A nonprofit Sponsor must demonstrate that it meets these threshold requirements to the satisfaction of the Bank, at its sole discretion.

Project Ownership Interest

For rental projects where a limited partnership owns or will own the project, and the general partner interest in the limited partnership is held all or in part by a qualified nonprofit or government entity sponsor, points are awarded based on the sponsor's percentage share of ownership of the general partnership. Submit an organizational chart of the rental project's ownership structure with the application.

If the project is not financed by Low Income Housing Tax Credits (LIHTCs), what is the ownership interest of the nonprofit sponsor in the project? Or, in a LIHTC project, what is the ownership interest in the general partner (GP) by the nonprofit sponsor(s)? If there is more than one nonprofit entity with an ownership interest, select the combined ownership interest of all nonprofits.

[Redacted text box]

Is the project, or will it be, owned by a limited partnership?

| Limited Partnership Ownership Interest Distribution | |
|---|---------------------|
| Limited Partner (%) | General Partner (%) |
| | |

| Controlling Interest Distribution of General Partner(s) | | |
|---|------|------------------------|
| General Partner Name(s) | Type | Ownership Interest (%) |
| | | |
| | | |
| | | |
| Totals | | |

Developer Fee

Developer Fee Distribution ⓘ

The primary nonprofit project sponsor must receive at least 25% of any and all developer fee distributions, including future investor payouts and/or cashflow. For projects not yet in construction at the time of application, developer fee must ultimately be documented by the LPA or by an agreement that is reference within the LPA, to maintain points. If the project is in construction at the time of application and there is an LPA in place, the developer fee percentage must already be documented by the LPA, or by an agreement that is referenced within the LPA, to receive points.

Emerging Minority-Owned Business Enterprise or Women-Owned Business Enterprise Developer

Points will be awarded to nonprofit Sponsors that are emerging MBE/WBE developers when at least 5 points have been received in the preceding two subcategories. The Sponsor must self-certify they are a MBE/WBE developer, defined as meeting two of the three following criteria:

- The Sponsor’s CEO or Executive Director is a minority or a woman.
- The Sponsor’s Board of Directors is greater than 50% composed of minorities or women.
- The Sponsor’s senior management (as defined by the organization) is greater than 50% composed of minorities or women.

The Sponsor must also self-certify they are emerging, defined as having fewer than 5 years of development experience and/or having developed fewer than 5 projects in the past 10 years.

The signed AHP Emerging MBE/WBE Developer Form must be submitted with the application to receive points.

Is the Sponsor organization an emerging MBE/WBE developer? ⓘ

Estimated Score: 0

Indicate the number of units **reserved** for homeless households. Homeless housing includes transitional housing for homeless households that require a minimum of six months occupancy, or permanent owner-occupied or rental housing that reserve at least 20% of the units for homeless households. Overnight shelters and shelter units are excluded from receiving points in this category. **Points will not be awarded if: 1) less than 20% of the total project units are reserved for homeless households, 2) reserved units are for those considered “at-risk” of homelessness, 3) length of residency is less than 6 months, or 4) transitional housing units do not meet the Bank’s definition of transitional housing below. Projects that receive points in Housing for Special Needs Populations are not eligible to receive points in this category.**

The Bank fully defines “homeless households” in its Implementation Plan, which should be reviewed prior to requesting homeless housing points. Homeless household means:

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
 - a. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation, including a car, park, abandoned building, bus or train station, airport, or camping ground;
 - b. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations); or
 - c. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;
2. An individual or family who will imminently lose their primary nighttime residence within 14 days and who has not identified, and lacks the resources or support needed to identify, other permanent housing.
3. Unaccompanied youth under 25 years of age, or families with children, who are defined as homeless under other federal statutes, have not recently been permanently housed, and have experienced, and can be expected to continue to experience, persistent instability.
4. Any individual or family who is fleeing or is attempting to flee domestic violence or other dangerous condition, has no other residence, and lacks the resources or support needed to obtain other permanent housing.
5. An individual with a serious mental illness or emotional disorder who would otherwise be considered at risk of homelessness as defined below and who will reside, alone or with their family, in a unit that is funded by a government agency program that specifically defines and serves this type of household. Note: This definition does not apply to most projects as it must be documented with funding guidelines from a government agency program that specifically serves this population.

The Bank considers a household to be “at-risk” of homelessness, and ineligible for points, if they are living in overcrowded conditions, living in the home of another individual because of economic hardship, living in a hotel or motel not paid for by charitable funds, or otherwise living in housing that has characteristics associated with instability.

At the time of initial monitoring, the Bank will require documentation confirming that the specified units have been reserved for homeless households meeting the Bank’s definition of a homeless household. This documentation must include: 1) evidence that the households were referred to the project by an established organization or agency that has been providing services to the homeless for at least three years (homeless services provider), and 2) certification from the homeless services provider that the person or household referred meets the definition of homeless households stated above. For transitional housing where the Sponsor is also the homeless services provider, documentation may include an intake form, signed by both the head of household and the Sponsor, which verifies that the household met the Bank’s definition of homeless household at move-in.

In order to receive points for projects with units reserved for homeless households that are shown in the application pro forma to generate rents set at the maximum for incomes greater than 30% of the area median, but which also have no dedicated source of rental subsidy, the Bank will require that the applicant: 1) explain how the project will be able to absorb the potential cash flow deficit caused by the homeless units during the retention period, and 2) submit documentation from a homeless service provider that sufficient households exist in the target market area that are able to pay the scheduled rent for the units reserved for homeless households.

Number of Units Reserved for Homeless

Units must be held vacant until occupied by a homeless household. For transitional housing, enter the number of projected households as the number of units.

Describe the homeless program, including outreach activities, referral agencies used, and intake processes. Homeless units must reflect appropriate income targets and rent levels.

2000 character(s) remaining

Sample

Does the number of units reserved for homeless households above include transitional housing?

➔ **If so**, do the transitional units meet the Bank's definition of transitional housing as outlined in the following statements?

Transitional housing means:

1. Housing for homeless households, as defined above, where the intention is for households to stay for at least six months; and
2. If the project is currently operational, most households do stay for at least six months or move into permanent housing; and
3. Households do not need to pack up their belongings and vacate the premises during the day; and
4. Supportive services, programs, or other efforts are available to help households transition out of homelessness.

For statistical purposes only, is this project also serving special needs households?

Housing for Special Needs Populations (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

In order to qualify for points, the units must be held vacant unless a household with that special need occupies the unit. A unit may not be counted in more than one special needs category. **Points will not be awarded if less than 20% of the total project units are reserved for special needs households. Projects that receive points in Housing for Homeless Households are not eligible to receive points in this category.**

| Special Needs Category | Number of Units |
|---|----------------------|
| Seniors | <input type="text"/> |
| Mental or Physical Disability | <input type="text"/> |
| AIDS or HIV-Positive | <input type="text"/> |
| Recovery From Physical Abuse | <input type="text"/> |
| Recovery From Substance Abuse | <input type="text"/> |
| Total Units Reserved for Special Needs | |

For statistical purposes only, is this project also serving homeless households?

Housing for Households Requiring Large Units (Maximum Points: 3)

Status: Not Started

Estimated Score: 0

Projects will be awarded 3 points for the creation of housing in which at least 20% of the total project units (restricted and non-restricted units) have three or more bedrooms. Points will not be awarded if less than 20% of the total project units have three or more bedrooms.

Number of units with three or more bedrooms

Housing in Rural Areas (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

Points will not be awarded if: 1) less than 20% of the total project units and 2) the governmental entity designating the project as rural is not provided. Submit supporting documentation from the governmental entity with the application.

Number of Rural Units

Federal or State Government Entity Designating the Area(s) Rural

Promotion of Empowerment (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

Points will be awarded to projects in which the housing is provided in combination with a program or programs offering economically empowering services and opportunities for all residents, such as workforce development readiness, financial literacy education, health care, on-site child daycare services, after-school care, out-of-school services or if a bonafide service coordinator/social worker will be available to residents.

Only services or programs that promote economic empowerment of residents qualify under this scoring criterion. Services or programs must be of a regular, ongoing nature and provided to all residents free of charge, except for daycare services. Services or programs must be provided on-site except that projects may use off-site services if they have a written agreement with the service provider enabling the project's residents to use the services or program free of charge. Referral services will not be eligible for points.

To receive points for a "sponsor provided" service, the plan describing the service or program must be submitted with the application. The plan must have been completed within six months prior to the application submission deadline date.

To receive points for a service or program provided by an organization other than the sponsor, an executed Memorandum of Understanding (MOU), service contract, or letter of commitment for the service must be completed by the provider of the service or program, and submitted with the application. The MOU, service contract, or letter of commitment must have been executed within six months prior to the application submission deadline date.

If supporting documentation is not submitted for a particular service or program selected, points will not be given for that activity. Documentation must include the following information: (1) service provider name; (2) service or program description; (3) scope of service or program; (4) service provider commitment to project; and (5) any costs to residents. Additionally, to receive points, you must complete the Promotion of Empowerment Budget in the Application Financial Workbook, showing annual projected expenses and sources of funding for the service(s).

Services must be available to all residents to receive points. If the service is available to the community at large, the documentation must indicate specific accommodations, special access, or preferences secured for residents.

Indicate which services and programs will be provided to financially empower residents. Each empowerment feature listed below is worth five points; however, no more than 5 points will be awarded in this category. No partial points will be given. To receive 5 points, the project sponsor must commit to providing at least one of the five empowering services or programs.

Project Services or Programs

1. Training and Education



Services should include employment/workforce development readiness services or programs; vocational training; employment/career counseling and job placement; adult-accredited education programs that include English as a second language, GED, and computer classes; or a life skills education program or financial literacy education program. Frequency of service requirements is bi-monthly (once every two months) or equivalent.

2. Health Care Services or Programs, Including Mental and Behavioral Health Services



Services should include healthcare management programs that support residents' ability to find or sustain employment or be self-sufficient. These may include provision of medical, dental, mental health services, and behavioral health services such as psychiatric, marriage, and family counseling and addictions treatment.

3. On-site Child Daycare Services or Programs



Physical space for the service must be provided. Service must be from a licensed childcare provider for 20 hours or more per week, Monday-Friday. Program should provide daycare for children up to 6 years of age. The Program is distinct from an after-school or out-of-school program as described below.

4. After-school Care or Out-of-school Services or Programs



Service should be provided for 15 hours or more per week. The service may be or may serve as a substitute for childcare, enabling the youth's parents or guardians to find or sustain employment. The program increases a youth's potential for personal and financial success by providing strong, supportive role modeling, supporting constructive behaviors, and contributing to a youth's development and interest in education. Program is for school-age children ranging in age from 5 to 17 years old. The program is distinct from on-site child daycare program as described above.

5. Bona Fide Service Coordinator/Social Worker Available



Documentation supporting the experience and the duties of a service coordinator (not the on-site manager, for example) must be included in the application.

Estimated Score: 0

Points will be awarded to projects based on the extent to which they promote community stability, such as by revitalizing neighborhoods by optimizing project site use, preserving affordable housing, being an integral part of a community revitalization or economic development strategy approved by a unit of the state, local, or federal government, promoting transit-oriented development and providing access to community amenities, incorporating the use of sustainable building techniques or standards, increasing homeownership opportunities and economic integration, and not displacing low- or moderate-income households, or if such displacement will occur, assuring that such households will be assisted to minimize the impact of such displacement.

Supporting documentation must be submitted for a particular stabilizing feature to receive points for that project feature.

1. Revitalizing Neighborhoods by Optimizing Project Site Use, or Preserving Affordable Housing

Maximum Points: 3

| | |
|---|--|
| <p>Select <u>one</u> of the following five options, as applicable to the project:</p> | |
| <input type="radio"/> | <p>Development on an Infill Site</p> <p>Development of housing on vacant and undeveloped parcels in dense areas, especially in urban and inner-suburban neighborhoods. The development takes advantage of existing infrastructure and promotes compact development that allows undeveloped land to remain open and green. For a site to be considered infill development, it must be at least 50% undeveloped (i.e. without existing structures), and at least 50% of its perimeter must adjoin parcels that are already developed with existing urban uses (i.e., any residential, commercial, industrial, public institutional, transit or transportation passenger facility, or retail use, or any combination of those uses).</p> <p>Documentation requirement: A recent aerial photo of the site showing the outline of the entire site.</p> |
| <input type="radio"/> | <p>Adaptive Reuse of Non-residential Buildings or Structures</p> <p>The conversion to residential use of non-residential buildings or structures such as, but not limited to, warehouses, schools, hotels, and hospitals.</p> <p>Documentation requirement: A photo of the existing property and other third party documentation validating the previous use. Documentation should clearly show the extent to which the project involves adaptive reuse.</p> |
| <input type="radio"/> | <p>Demolition of Vacant, Abandoned, or Substandard Buildings</p> <p>Demolition must either be undertaken by the Sponsor and demolition costs included in the development budget, or be undertaken by or at the direction of a public agency involved in the project for the express purpose of enabling the project's development. If demolition is undertaken by an entity that is not the project Sponsor, demolition must have occurred within five years of the application deadline.</p> <p>Documentation requirement: For projects involving demolition, dated photos of the site clearly showing the vacant, abandoned, or substandard condition of the structures to be demolished or documentation from a government entity validating the status of the property as vacant, abandoned, or substandard. Demolition undertaken by the Sponsor must have corresponding demolition costs shown in the development budget. For demolition undertaken by an entity that is not the project Sponsor, documentation must clearly show that the demolition was undertaken to enable the project's development and was completed within five years of the application deadline. Documentation can include land conveyance agreements or development agreements that clearly outline the demolition, demolition contracts, or any combination of documentation that supports the above requirements.</p> |
| <input type="radio"/> | <p>Substantial Rehabilitation of Vacant, Abandoned, or Substandard Buildings, which includes the preservation of affordable housing</p> <p>Documentation requirement: A project capital needs assessment prepared by a third party verifying that rehabilitation will extend the life of the property by at least 15 years.</p> |
| <input type="radio"/> | <p>Not Applicable</p> |

2. Community Revitalization or Economic Development Strategy

Maximum Points: 2

Select one of the following two options, as applicable to the project:

Project is located within a Community Revitalization or Economic Development Plan Area

Project will be awarded points for being integral to a community revitalization or economic development strategy approved by a unit of the state, local, or federal government or instrumentality thereof, such as, without limitation, the following:

- o Priority Development Areas
- o Redevelopment Areas
- o Federal Place-Based Initiative Areas

To qualify for points, the community revitalization or economic development strategy must be memorialized by a Plan that meets the following criteria:

- o As of the application deadline, a government entity has formally adopted a Plan to revitalize a defined geographic area containing the proposed site. A standard Housing Element or General Plan is ineligible unless it contains a specific revitalization area where the site will be located.
- o Completing the project proposed in the application would contribute to one or more of the Plan's stated goals.
- o A government entity has made or is committed to making specific investments in non-housing infrastructure, amenities, or services beyond developing the proposed project.
- o By being located within the boundaries of the Plan, the project benefits from clear incentives such as a streamlined entitlements process, additional funding, or relaxed design requirements.

Documentation requirement: The Bank's Community Revitalization or Economic Development Plan Area form must be signed by an appropriate planning official and confirm that the Plan meets the criteria above.

Not Applicable

3. Proximity to Transit and Amenities

Maximum Points: 4

Number of transit lines located within a 1/3 mile radius of the project

Project must be located within a 1/3 mile radius of a transit station, rail station, commuter rail station, bus station, or public bus. One-half point will be awarded for each line or route available, up to a maximum of 2 points.

To receive points, the transit line must be in place at the time of application. Distances must be measured using a standardized radius from the development site to the target transit line stop. Points will not be given if the radius line crosses a significant physical barrier or barriers. Such barriers include highways, railroad tracks, regional parks, golf courses, or any other feature that significantly disrupts the pedestrian walking pattern between the development site and the transit line stop. The radius line may be struck from the corner of the development site nearest the target transit line, to the nearest corner of the target transit line stop. However, a radius line shall not be struck from the end of an entry drive or on-site access road that extends from the central portion of the site itself by 250 feet or more. Rather, the line shall be struck from the nearest corner of the site's central portion.

Documentation requirement: A printout from the websites of Google, Mapquest, or Walkscore clearly showing the number of transit lines and the project's distance relative to those transit lines. The map must be legible and have a clear scale and legend. Route maps from the transit agency showing the destination(s) of transit lines are also required. Applications with non-contiguous scattered-site addresses will need to include multiple maps showing the distance from each property address to each relevant transit line. The Bank reserves sole discretion in determining the relevancy of the transit services and the suitability of the documentation in awarding points for this element.

List Name of Transit Lines (required to obtain points):

1000 character(s) remaining

Number of amenities located within a 1/3 mile radius of the project

.....

Project must be located within 1/3 mile radius of amenities appropriate and accessible to the project's population. One-half point will be awarded for each of the following eight items, up to a maximum of 2 points:

- o public park, recreational facility, or community center
- o public library
- o a grocery store of 5,000 gross interior square feet or more
- o health care facility or medical clinic
- o full banking services (check cashing or stand-alone ATM do not qualify)
- o public school (K-12), community college, or university
- o police or fire station, or post office
- o retail (i.e., clothing store, department store, hardware store, or pharmacy)

To receive points, the amenity must be in place at the time of application. Distances must be measured using a standardized radius from the development site to the target amenity. Points will not be given if the radius line crosses a significant physical barrier or barriers. Such barriers include highways, railroad tracks, regional parks, golf courses, or any other feature that significantly disrupts the pedestrian walking pattern between the development site and the amenity. The radius line may be struck from the corner of the development site nearest the target amenity, to the nearest corner of the target amenity site. However, a radius line shall not be struck from the end of an entry drive or on-site access road that extends from the central portion of the site itself by 250 feet or more. Rather, the line shall be struck from the nearest corner of the site's central portion. Where an amenity such as a grocery store resides within a larger shopping complex or commercial strip, the radius line must be measured to the amenity exterior wall, rather than the site boundary. The resulting distance shall be reduced in such instances by 250 feet to account for close-in parking.

Documentation requirement: Printout from the website of Google, Mapquest, or Walkscore clearly showing the project's distance relative to amenity. The map must be legible and have a clear scale and legend. Applications with non-contiguous scattered-site addresses will need to include multiple maps showing the distance from each property address to each relevant amenity. The Bank reserves sole discretion in determining the relevancy of the amenities and the suitability of the documentation in awarding points for this element.

List Name of Amenities (required to obtain points):

1000 character(s) remaining

Sample

| | |
|---|--|
| <p>Select <u>one</u> of the following five options, as applicable to the project:</p> | |
| <input type="radio"/> | <p>LEED Certified, GreenPoint Certified, Silver State Sustainable Home Tier 1, or National Green Building Standard Bronze. The rehabilitation of existing buildings may also be awarded points for a 20% improvement over the project’s pre-rehabilitation rating under the Home Energy Rating System (HERS).</p> |
| <p>Documentation requirement: Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater must be provided upon project completion.</p> | |
| <input type="radio"/> | <p>LEED Silver, GreenPoint Silver, Silver State Sustainable Home Tier 2, Enterprise Green Communities, or National Green Building Standard Silver. The rehabilitation of existing buildings may also be awarded points for a 25% improvement over the project’s pre-rehabilitation HERS rating.</p> |
| <p>Documentation requirement: Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater must be provided upon project completion.</p> | |
| <input type="radio"/> | <p>LEED Gold or Higher, GreenPoint Gold or higher, Silver State Sustainable Home Tier 3, or National Green Building Standard Gold or higher. The rehabilitation of existing buildings may also be awarded points for a 30% improvement over the project’s pre-rehabilitation HERS rating.</p> |
| <p>Documentation requirement: Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater must be provided upon project completion.</p> | |
| <p><input type="radio"/> LEED-certified with net-zero certification or Enterprise Green Communities 2020 Plus certification</p> | |
| <p>A maximum of 4 points will be awarded for LEED- or Enterprise-certified projects receiving a net-zero certification for demonstrating any or one of the following: net-zero carbon emissions, net-zero energy use, net-zero water use or net-zero waste.</p> | |
| <p>Documentation requirement: Documentation from the US Green Building Council or Enterprise must be provided upon project completion.</p> | |
| <input type="radio"/> | <p>Not Applicable</p> |

Describe Certification Program (required to obtain points):

1000 character(s) remaining

5. Homeownership and Economic Integration

Maximum Points: 2

Select one or both of the following two options, as applicable to the project:

Creation of Affordable Homeownership Opportunities

Project must increase affordable homeownership opportunities in the targeted area. Rental projects with homeownership conversion plans qualify for points in this category.

Documentation Requirements: Rental projects must submit homeownership conversion plan, such as a lease-to-own plan. Conversion plans must be legally enforceable for each resident.

Location in High Resource Areas or Upper-Income Census Tracts

All project units, including scattered site projects, must be located in a census tract(s), or census block group, designated as high or highest resource areas on the most current Opportunity Map, or equivalent area designated by a state or state Qualified Allocation Plan (QAP). If the state or QAP has no officially designated Opportunity Maps or other maps with designated high or highest resource areas, the project must be located in an upper-income census tract(s).

Documentation requirement: California projects must provide printout(s) of the state's [Opportunity Map](#)*. Non-California projects must provide printout(s) of the project census tract(s) from the [website](#) of the Federal Financial Institution Examination Council (FFIEC) showing the project's location in an upper-income census tract.

* An applicant may choose to utilize the census tract(s), or census block group, resource designation from the high or highest resource maps in effect when the initial site control was obtained up to seven calendar years prior to the application.

6. Preventing or Minimizing Household Displacement

Maximum Points: 1

Select one of the following three options, as applicable to the project:

No Household Displacement (Project site is vacant and unoccupied)

Provide an explanation of the project's situation if it is a vacant site or unoccupied existing building 1000 character(s) remaining

Project Site Is Occupied and an Acceptable Relocation Plan is in Place

Documentation requirement: For an occupied existing building, including projects involving temporary on-site relocation, provide an acceptable relocation plan along with appropriate expenses allocated for relocation assistance in the development budget. The Bank will find acceptable, at its discretion, one of the following:

Any plan that is approved by federal, state, or local government funder(s) involved in the financing of the project; or

A relocation plan containing the following:

- o Resident notification strategy for informing tenants of their relocation with appropriate lead time commensurate with the extent of the renovations and required relocation stay;
- o Accommodation (monetary, labor assistance, or other) measures to be implemented. Monetary accommodation should consider reimbursement for extraordinary expenses such as movers, food, utilities, advisory or support services, storage of personal belongings, transportation, and security;
- o Temporary relocation planning such as moving within the property to a different unit (either permanently or temporarily), storing of personal property on-site, moving to a hotel for a designated period of time, or other alternatives;
- o Permanent relocation planning in the case of an occupant requesting such accommodation;
- o A relocation budget categorizing the relocation costs and an anticipated average cost per household.

Displacement with No Mitigation

Estimated Score: 0

Points will be awarded to projects based on the extent to which, at the time of application, they have documented that they have met certain development benchmarks, including site control and entitlements, and other benchmarks as may be applicable to the project. Completed projects, defined as projects that have received their Final Certificates of Occupancy, Notices of Completion, or final building permits, are not eligible to apply for AHP subsidy.

Site Control

Submit documentation for each parcel, with street addresses corresponding to assessor parcel numbers, if the project involves multiple sites. Points will not be awarded without supporting documents.

A. Units Under Full Site Control

Units Under Full Site Control

[Empty input field]



Supporting Document(s) Submitted*

[Empty input field]

* Only the listed documents that have a street address or Assessor's Parcel Number that match the project's property address will qualify for points.

Current Owner or Lessee

[Empty input field]

Name of Seller or Lessor

[Empty input field]

Acquisition or Lease Date

[Empty input field]

Purchase or Annual Lease Price \$

[Empty input field]

Is the seller or lessor affiliated in any way with the owner or lessee or any other persons or entities involved in this project?

[Empty input field]

➔ If yes, describe the relationship. If the project is not financed with LIHTCs, also provide an appraisal for the property.

1000 character(s) remaining

[Large empty text area]

Has the subject property been operated as affordable housing?

[Empty input field]

➔ If yes, indicate date that property was placed in service as affordable housing and the organization operating the project as affordable housing.

1000 character(s) remaining

[Large empty text area]

B. Units Under Partial Site Control

Units Under Partial Site Control



Supporting Document(s) Submitted*

* Only the listed documents that have a street address or Assessor's Parcel Number that match the project's property address will qualify for points.

Proposed Owner or Lessee

Name of Seller or Lessor

Proposed Acquisition or Lease Date

Proposed Purchase or Annual Lease Price \$

Is the seller or lessor affiliated in any way with the proposed owner or lessee or any other persons or entities involved in this project?

➔ **If yes**, describe the relationship. If the project is not financed with LIHTCs, also provide an appraisal for the property:

1000 character(s) remaining

Has the subject property been operated as affordable housing?

➔ **If yes**, indicate date that property was placed in service as affordable housing and the organization operating the project as affordable housing.

1000 character(s) remaining

Building Permit Readiness Issuance

Number of units for which a building permit has been issued or is ready to be issued

Most recent date of permit issuance (if multiple building sites, submit list specifying properties and.....
respective dates)

Number of units for which a building permit-ready letter has been issued

Most recent date of permit-ready letter (if multiple building sites, submit list specifying properties.....
and respective dates)

Submit the Project Readiness form signed by the local building permit agency as evidence of readiness to begin construction for all units. The Project Readiness form must be re-issued/re-executed with each new round. A proxy letter from tribal entities may be substituted for projects on Native American tribal lands. Points will not be awarded without documentation. Submit documents for each parcel. Credit cannot be awarded for building permit or permit readiness if full site control is not documented.

In-District Projects (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

All units are located in the Bank's district comprised of Arizona, California, and Nevada ⓘ

Native Housing (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

Points will be awarded to projects where all units meet one or more of the following eligibility criteria. Indicate which eligibility criteria will be met by the project below. **Supporting documentation must be submitted with the application to receive points.**

1. Tribal Project Owner ⓘ

Project owner is a Tribal Government, an agency of a Tribal Government, a Tribally Designated Housing Entity for the purposes of the Native American Housing Assistance and Self-Determination Act (NAHASDA), or an entity incorporated under or otherwise created in accordance with Tribal law.

A Tribal Government includes a Federally Recognized Tribe or an Alaska Village or Regional Corporation. Federally Recognized Tribe means American Indian and Alaska Native entities legally recognized by the United States Federal government and eligible to receive services from the United States Bureau of Indian Affairs. Alaska Village or Regional Corporation means Alaska Native entities established under the Alaska Native Claims Settlement Act of 1971 (ANSCA) and eligible to receive services from the United States Bureau of Indian Affairs. These entities may also be known as an Alaska Native Corporation or ANSCA Corporation.

Documentation of the project owner's Tribal status must be provided to receive points. Ownership information must be consistent with what is shown in the nonprofit sponsorship and project readiness categories, as applicable.

Project owner type

2. Tribal Funding

Project includes Tribal Funding in its sources of funding, such as, but not limited to, Indian CDBG, Indian CSBG, Indian Health Service funds, and NAHASDA funding. The amount of tribal funding included in the sources of funds must be an amount equal to or greater than the lesser of five percent (5%) of the rental project's total development costs or \$100,000.

Documentation must show that that the Tribal Funding is secured at the time of application and the funding threshold above is met.

Describe the Tribal Funding source

1000 character(s) remaining

Total Tribal funding

Total development cost

Percentage of Tribal funding

| |
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3. Hawaiian Home Lands

All project units are located in a Hawaiian Home Lands housing area in which the Department of Hawaiian Home Lands is authorized to provide assistance for affordable housing under NAHASDA.

Documentation of the project's location within a Hawaiian Home Lands housing area must be provided in order to receive points.

Subsidy per Unit (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

For reference only. Responses entered in the Subsidy Requested and Targeting to Lower-Income Households.

Number of income restricted units in the project

AHP subsidy requested

AHP subsidy requested per unit

Score Summary

Estimated scores are provided as reference only. The final application score shall be determined upon review by the Bank. The interpretation and implementation of scoring criteria shall be subject to the Bank's sole discretion.

| Category | Maximum Points | Estimated Score |
|---|----------------|-----------------|
| Targeting to Lower-Income Households | 20 | 0.00 |
| Use of Donated or Conveyed Government-owned or Other Properties | 5 | 0.00 |
| Sponsorship by a Not-For-Profit Organization or Government Entity | 9 | 0.00 |
| Housing for Homeless Households | 6 | 0.00 |
| Housing for Special Needs Populations | 5 | 0.00 |
| Housing for Households Requiring Large Units | 3 | 0.00 |
| Housing in Rural Areas | 5 | 0.00 |
| Promotion of Empowerment | 5 | 0.00 |
| Community Stability, Including Affordable Housing Preservation | 14 | 0.00 |
| Project Readiness | 7 | 0.00 |
| In-District Projects | 5 | 0.00 |
| Native Housing | 5 | 0.00 |
| Subsidy per Unit | 5 | 0.00 |
| Estimated Final Score: | | 0.00 |

% Complete (Required Fields)

Owner-Occupied Project

Field Symbol Legend:

Required ⓘ

Valid Entry ✓

Invalid Entry ✗

No Entry Required

Application Table of Contents

| 1. General Information | Progress | 2. Scoring | Progress |
|-------------------------------------|-------------|--|-------------|
| a. Project Location | Not Started | a. Targeting | Not Started |
| b. Member Information | Not Started | b. Donated or Conveyed Property | Not Started |
| c. Sponsor Information | Not Started | c. Nonprofit Sponsorship | Not Started |
| d. Subsidy Request | Not Started | d. Home Purchase | Not Started |
| e. Webinars & Technical Assistance | Not Started | e. Homeless Housing | Not Started |
| f. Project Type and Characteristics | Not Started | f. Special Needs | Not Started |
| > Project Description | | g. Large Units | Not Started |
| g. Timing and Use of Funds | Not Started | h. Rural | Not Started |
| h. Member Involvement | Not Started | i. Promotion of Empowerment | Not Started |
| i. Project Sponsor Profile | Not Started | j. Community Stability | Not Started |
| j. Development Partner(s) | Optional ✓ | k. Project Readiness | Not Started |
| | | l. In-District Projects | Not Started |
| | | m. Native Housing | Not Started |
| | | n. Subsidy per Unit | Not Started |
| | | o. Score Summary (Estimated Final Score: 0.00) | |

Project Location

Status: Not Started

Name of Project*

 ⓘ

Address

 ⓘ

City

 ⓘ

State

 ⓘ

ZIP Code

 ⓘ

Census Tract (xxxx.xx)

 ⓘ

County

 ⓘ

Assessor's Parcel Number (for each project parcel, if available)

* Information provided must match information supplied by the applicant on the Workspace Set-up Form

Member Information

Status: Not Started

Member Name*

Member Contact Name*

Title

Address

City

State

ZIP Code

Email Address*

Telephone (Including Area Code)

* Information provided must match information supplied by the applicant on the Workspace Set-up Form

Sponsor Information

Status: Not Started

Sponsor Name*

Sponsor Contact Name*

Title

Address

City

State

ZIP Code

Email Address*

Telephone (Including Area Code)

* Information provided must match information supplied by the applicant on the Workspace Set-up Form. The sponsor must be the parent organization and not an affiliate organization.

Subsidy Request

Status: Not Started

Direct Subsidy Requested

Direct Subsidy Amount (Maximum: \$2,000,000)

Subsidy amount must match the subsidy listed on the financial worksheets.

Prior Subsidy Award

| Prior Award Amount | Project Name | Project Number |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Enter zero if no prior award. A project without an existing AHP award may apply to any FHLBank San Francisco AHP Fund and another FHLBank's AHP Fund. If the project demonstrates a need for both AHP awards, the project may keep both AHP awards. If the project demonstrates a need for only one AHP award but multiple awards are received, then the project must only accept one award.

An incomplete project with an existing FHLBank San Francisco AHP award that needs a larger AHP award must first withdraw its existing AHP award and repay any previously disbursed subsidy before submitting a new application for the larger award amount in a General Fund or Targeted Fund round.

A completed project with an existing AHP award still within the retention period, from FHLBank San Francisco or another FHLBank, may submit a new application in a General Fund or Targeted Fund round on condition that the existing subsidy is canceled and any previously disbursed subsidy is repaid.

Subsidized Advance Requested

| Advance Amount | Term of Advance | Rate Requested |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

All approved requests for subsidized advances will be considered advance commitments and will be subject to the terms and conditions, including applicable cancellation and prepayment fees, of the Advances and Security Agreement between the member institution and the FHLBank San Francisco. The repayment and amortization terms of the subsidized advance must match those of the member institution's loan to the project.

Concurrent Submissions to Other FHLBanks

If this project is concurrently applying for AHP Subsidy at another FHLBank, which FHLBank:

- Atlanta
 Boston
 Chicago
 Cincinnati
 Dallas
 Des Moines
 Indianapolis
 New York
 Pittsburgh
 Topeka

| Project Name(s) of concurrent application(s) | Subsidy Amount Requested |
|--|--------------------------|
| <input type="text"/> | <input type="text"/> |

Members and sponsors of projects with existing AHP awards from FHLBanks other than San Francisco, may not submit new applications for AHP subsidy on behalf of these projects unless the existing subsidies are canceled and any previously disbursed subsidies are repaid.

Application Webinars and Technical Assistance

Status: Not Started

Has the project sponsor (or representative) attended an AHP Application Webinar for the current competition?

Would the project sponsor (or representative) consider attending an AHP Application Webinar in the future?

Has an application for this project been unsuccessfully submitted in a previous AHP competition?

➔ **If yes**, project name of previous submission

➔ **If yes**, application round or date of previous submission

Has the project sponsor (or representative) received technical assistance from the Federal Home Loan Bank of San Francisco to re-apply for AHP subsidy in the current competition?

Sample

Project Type

| | | |
|---|--------------------------|---|
| Single-family or multifamily | <input type="checkbox"/> | ! |
| Self-help housing | <input type="checkbox"/> | ! |
| Scattered site | <input type="checkbox"/> | ! |
| ➔ If yes, will ALL units be located in AZ, CA, or NV? | <input type="checkbox"/> | |

➔ If yes, Describe the scattered site 1000 character(s) remaining

| | | |
|------------------------|--------------------------|---|
| New construction | <input type="checkbox"/> | ! |
| Rehabilitation | <input type="checkbox"/> | ! |
| Acquisition | <input type="checkbox"/> | ! |

Job Creation (non-construction)

| | | |
|---|--------------------------|---|
| Will the project directly create permanent non-construction jobs? | <input type="checkbox"/> | ! |
| ➔ If yes, how many full time jobs? | <input type="checkbox"/> | |

Sample

Other FHLBank San Francisco Programs

Is the project using financing through the FHLBank San Francisco Access to Housing and Economic Assistance for Development (AHEAD) Program? ⓘ

Is the project using financing through the FHLBank San Francisco Advances for Community Enterprise (ACE) discounted credit program? ⓘ

Is the project using financing through the FHLBank San Francisco Community Investment Program (CIP) discounted credit program? ⓘ

Is the project using financing through the FHLBank San Francisco Quality Jobs Fund? ⓘ

Is the project also applying for financing through the AHP Targeted Fund? ⓘ

➔ **If yes to any of the questions above**, please specify the program and provide details, such as award number or name, advance or letter of credit number, etc. 1000 character(s) remaining

Supplemental Information

Is the project located on a military base? ⓘ

Is the project located on Native American Land or Hawaiian Home Lands? ⓘ

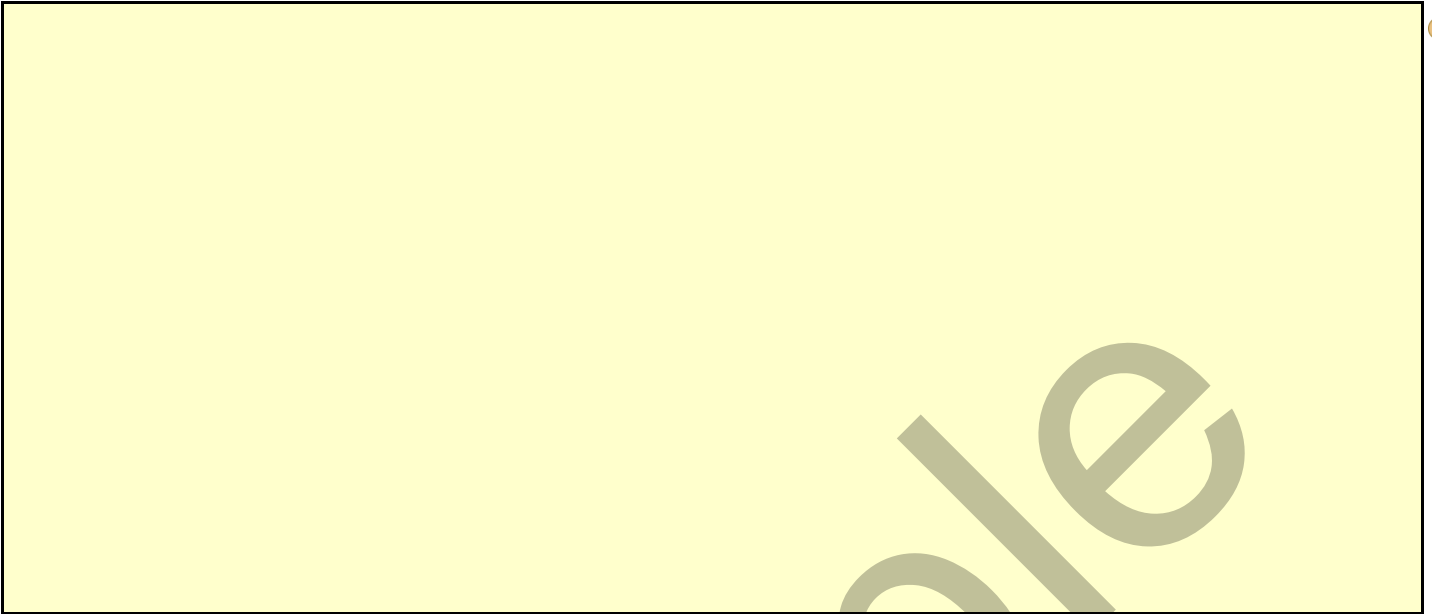
Is the project using financing through a USDA program? ⓘ

➔ **If yes**, specify which USDA program: 1000 character(s) remaining

Project Description

Provide a concise description of the project. Describe how the project meets a local community need, how the need for the project was determined, and any special project features.

3000 character(s) remaining

!

Market Feasibility

Describe the project's feasibility, including local market conditions that would justify the project. Owner-occupied new construction projects (excluding self-help construction) are also required to submit the project's market study or market analysis.

2000 character(s) remaining

!

Projects may submit a third-party market study, a third-party market analysis, or a sponsor-prepared market analysis. All market studies and analyses must have been completed or updated within twelve months of application submission. The market study or analysis must be comprehensive and include: a description of the primary and, if applicable, secondary market area and the rationale for market area boundaries; a description of neighborhood conditions, including land uses and, for single-site projects, the use and status of adjacent properties; demographic and economic conditions; a discussion and analysis of housing supply, including recent sales data and concurrently planned comparable projects; a discussion and analysis of housing demand, including the number of households by household size with incomes sufficient to afford the average monthly mortgage payment for proposed units and also with incomes less than the target AMI indicated on the Owner-Occupied Project Benchmarks worksheet; the availability of housing counseling and education services and local lending institutions; the projected absorption rates of the constructed units; how the project sponsor plans to market the units; and a summary of project strengths and weaknesses. For more information, please see "AHP Owner-Occupied Project Market Study Guidelines."

Fair Housing

Explain how the project affirmatively promotes fair housing and complies with fair housing laws and regulations. If available, submit affirmative marketing materials with the application. 2000 character(s) remaining

Timing and Use of Funds

Status: Not Started




| | | |
|--|---|---|
| During which phase of the project will the subsidy be disbursed? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| When will the project begin construction or issue mortgages? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| Will the project utilize the AHP funds within 12 months of approval? | <div style="border: 1px solid black; width: 100px; height: 20px; background-color: #ffffcc;"></div> | ! |

Utilization includes disbursement of funds or using the commitment of AHP to secure other financing sources.

| | | |
|--|---|---|
| Estimated or actual construction/rehabilitation start date | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| Estimated construction/rehabilitation completion date | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |


Will the AHP funds:

| | | |
|--|---|---|
| Write down the interest rate on a home mortgage? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| Pay homebuyer closing costs? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| Pay homebuyer counseling costs? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| Fund a loan pool? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |
| Capitalize a revolving loan fund? | <div style="border: 1px solid black; height: 20px; background-color: #ffffcc;"></div> | ! |

- Will the member sell real estate that it owns (REO) to the project? 
- Does the member hold a lien or mortgage on property that is being sold to the project? 
- Will the member sell services to the project? 


➔ If yes is the answer to any of the three questions above, describe the terms of the transactions. 1000 character(s) remaining

The purchase price of property or services, as reflected in the project's development budget, sold to the project by a member providing AHP subsidy to the project, or, in the case of property, upon which such member holds a mortgage or lien, may not exceed the market value of such property or services as of the date the purchase price was agreed upon. In the case of real estate owned property sold to a project by a member providing AHP subsidy to the project, or property sold to the project upon which the member holds a mortgage or lien, the market value of such property is deemed to be the "as-is" or "as-rehabilitated" value of the property, whichever is appropriate. That value shall be reflected in an independent appraisal of the property performed by a state certified or licensed appraiser, as defined in 12 CFR 564.2(j) and (k), within 6 months prior to the date the Bank disburses AHP subsidy to the project.

- Excluding the pass-through of AHP subsidy, will the member provide any type of financing? 
- ➔ If yes, is the financing a bridge loan?
- ➔ If yes, is the financing a construction loan?
- ➔ If yes, is the financing a home mortgage?

Excluding the pass-through of AHP subsidy, will the FHLBank San Francisco provide an advance in connection with this subsidy request? 

Excluding the pass-through of AHP subsidy, will the member provide reduced closing costs? 

Will the member provide in-kind contributions or services? 

Sponsor Name

Sponsor Organization Type and Tax Status

Sponsor Covered Misconduct and Eligibility Certification

Sponsor certifies that their organization has not engaged in, and is not engaging in, covered misconduct as defined in Federal Housing Finance Agency's Suspended Counterparty Program regulation ([12 CFR part 1227: Section 1227.2 - Definitions](#))

➔ **By selecting Yes**, Sponsor certifies the above statement

Sponsor certifies that it is qualified and able to perform its responsibilities as committed to in the application for AHP subsidy funding the project, including the following qualifications criteria:

- 1. Has been engaged in the ownership, management, or development of affordable housing for a minimum of one year.
- 2. Has sufficient capacity and staff experience to perform project roles and integral responsibilities.
- 3. Is integrally involved in the project such as by exercising control over planning, development, or management of the project, or by qualifying borrowers and providing or arranging financing for owners of the units.

Notwithstanding the criteria above, the Bank will determine, in its sole discretion, whether an entity is qualified to be a project Sponsor taking into account the qualifications of the Sponsor's development partners.

➔ **By selecting Yes**, Sponsor certifies the above statements

Sponsor's Role and Responsibilities in the Project (if primary sponsor is a nonprofit, description must show that the nonprofit assumes integral responsibilities such as exercising control over planning, development, or management of the project, or by qualifying borrowers and providing or arranging financing for owners of the units).

2000 character(s) remaining

Most Recent Development Experience

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Sample

Concurrently Planned/Developed Projects

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Other Relevant Experience (affordable housing development, property management, and/or real estate sales, if applicable)

1500 character(s) remaining

Sample

Development Partner #1

Organization's Name (If no development partner, leave blank.)

Contact Name

Title

Address

City

State

ZIP Code

Email Address

Telephone (Including Area Code)

Organization Type and Tax Status

Roles and Responsibilities in the Project

2000 character(s) remaining

Most Recent Development Experience

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Sample

Concurrently Planned/Developed Projects

| Project Name | Year Completed | Address | Project Type | # of Units | Population Served | Financing Sources |
|--------------|----------------|---------|--------------|------------|-------------------|-------------------|
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Other Relevant Experience (affordable housing development, property management, and/or real estate sales, if applicable)

1500 character(s) remaining

Estimated Score: 0

Unit income targeting information provided in this section must match the unit income targeting information on the financial worksheets.

Total Number of Units in Project



Units Restricted to 80% AMI or Below

| Row | Number of Units | Target AMI |
|-----|-----------------|------------|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |
| 11 | | |
| 12 | | |

Use of Donated or Conveyed Government-owned or Other Properties (Maximum Points: 5)

Estimated Score: 0

Indicate the number of donated units in the project and the source of the donation. Donated units are created as a result of the conveyance of units or land for a nominal price by the federal government or any agency or instrumentality thereof, or by any other unrelated party. Land leases may qualify for points in this category if the lease extends at least as long as the applicable AHP retention period and if the total cost of the lease payments during the retention period is nominal. A nominal price is defined as \$1,000 or less, and may be accompanied by modest expenses related to the conveyance of property for use by the project. Properties acquired from a federal agency or instrumentality at any price may receive 1 point. Properties acquired at an amount significantly below fair market value may receive up to 4 points.

Transaction consummation may occur prior to or after the application deadline. For properties that were donated or conveyed at a nominal or below market price prior to application, transaction consummation must have occurred within five years of the application deadline or start of construction, whichever is earlier. If the donation has not yet occurred by the application deadline, documentation of the price and other terms of the future donation must be legally binding. Consummated donation or conveyance at a nominal or below market price must ultimately be documented to maintain points.

Points will not be awarded if supporting documentation is not submitted with the application. No points will be awarded if **less than 20%** of project units or land associated with the project is: a) donated, b) conveyed for an amount significantly below fair market value, or c) acquired from the federal government or any agency or instrumentality thereof. Non-arm's length transactions, as determined at the sole discretion of the Bank, would be ineligible for points.

Donation of Property

How many units in the project will be donated or conveyed to the project at no cost or for a nominal price of \$1,000..... ⓘ
or less?

Source of Donation/Conveyance

Acquisition Price

Term of Lease (Enter "n/a" if no lease and \$0 in annual lease payment.)

Annual Lease Payment

Acquisition of Property from a Federal Agency

How many units will be acquired from an agency or instrumentality of the Federal government? ⓘ

Source of Acquisition/Federal Agency

Acquisition Price

Term of Lease (Enter "n/a" if no lease and \$0 in annual lease payment.)

Annual Lease Payment

Acquisition of Property Below Fair Market Value (FMV)

How many units will be acquired at an amount significantly below fair market value? ⓘ

Source of Acquisition

Acquisition Agreement Date

Appraisal Valuation Date

Acquisition Price

Appraised Fair Market Value

FMV %

The property's FMV must be established by an appraisal from a federal, state, or local agency, or by an appraisal prepared by an appraiser certified in the state where the project is located. Appraisal valuation date must be within six months of either the acquisition agreement date or ultimate acquisition date. To qualify for points, the total sales price must be 20% or less of the property's fair market value. For ground leases, the annual ground lease payment, including any required residual receipts, must be 20% or less of the property's fair market value ground lease.

Indicate the type of entity donating or conveying the property:

Government Properties - HUD
Government Properties - Other Federal
Government Properties - State
Non-Government Source
Government Properties - Other
Government Properties - Local

| |
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Sponsorship by a Not-For-Profit Organization or Government Entity (Maximum Points: 9)

Status: Not Started

Estimated Score: 0

Projects will be awarded points based on the extent to which the qualified nonprofit or government entity is integrally involved in the aspects of the project identified below, as determined by the Bank. **A copy of the sponsor's 501(c)(3) designation or other evidence of tax-exempt status must be submitted with the application.** Articles of Incorporation and/or Corporate Bylaws are not acceptable evidence of tax-exempt status. **The sponsor must be the parent organization and not an affiliate organization; however, the sponsor may demonstrate its ownership interest in the project through a wholly controlled affiliate. Affiliate organizations that do not generally qualify for project sponsorship include: the development affiliate of a nonprofit or housing authority, the project LP, a CHDO affiliated with the parent organization, an LLC affiliated with the parent organization.**

If the project involves additional development partners or owners that are for-profit entities, the nonprofit sponsor or government entity sponsor must be able to certify that, taking into account without limitation, all agreements, side letters, and ancillary arrangements with a for-profit entity, it is: 1) not controlled or owned by any for-profit entity; and 2) not created or managed by any for-profit entity.

All information provided in this section must be consistent with the information provided under Sponsor Information and the Project Sponsor Profile.

Sponsor Classification

Type of Sponsor Organization



If this is a nonprofit organization, submit supporting 501(c)(3) documentation with the application.

Are the following two statements true?



- 1) The project sponsor is not controlled or owned by any for-profit entity.
- 2) The project sponsor was not created by a for-profit entity or managed by a for-profit entity.

A nonprofit Sponsor must demonstrate that it meets these threshold requirements to the satisfaction of the Bank, at its sole discretion.

Nonprofit Sponsor Involvement

To qualify as a nonprofit sponsor of an owner-occupied project, an entity must be integrally involved by exercising control over the planning, development, or management of the project, or by qualifying borrowers and providing or arranging financing for the owners of the units.

Is the nonprofit sponsor integrally involved in:

| | | |
|---|--------------------------|---|
| Project Planning and Design? | <input type="checkbox"/> | ! |
| Project Development? | <input type="checkbox"/> | ! |
| Project Financing? | <input type="checkbox"/> | ! |
| Construction? | <input type="checkbox"/> | ! |
| Management of Self-help Households? | <input type="checkbox"/> | ! |
| Pre-purchase Counseling? | <input type="checkbox"/> | ! |
| Post-purchase Counseling? | <input type="checkbox"/> | ! |
| Qualification of Homebuyers? | <input type="checkbox"/> | ! |

Developer Fee

| | | |
|----------------------------------|--------------------------|---|
| Developer Fee Distribution | <input type="checkbox"/> | ! |
|----------------------------------|--------------------------|---|

The primary nonprofit project sponsor must receive at least 25% of any and all developer fee distributions.

Emerging Minority-Owned Business Enterprise or Women-Owned Business Enterprise Developer

Points will be awarded to nonprofit Sponsors that are emerging MBE/WBE developers when at least 5 points have been received in the preceding two subcategories. The Sponsor must self-certify they are a MBE/WBE developer, defined as meeting two of the three following criteria:

- The Sponsor’s CEO or Executive Director is a minority or a woman.
- The Sponsor’s Board of Directors is greater than 50% composed of minorities or women.
- The Sponsor’s senior management (as defined by the organization) is greater than 50% composed of minorities or women.

The Sponsor must also self-certify they are emerging, defined as having fewer than 5 years of development experience and/or having developed fewer than 5 projects in the past 10 years.

The signed AHP Emerging MBE/WBE Developer Form must be submitted with the application to receive points.

| | | |
|--|--------------------------|---|
| Is the Sponsor organization an emerging MBE/WBE developer? | <input type="checkbox"/> | ! |
|--|--------------------------|---|

Estimated Score: 0

Points will not be awarded if less than 20% of the total project units are reserved for first-time homebuyers. First-time homebuyers must meet one of the following requirements to qualify:

- a. The potential homebuyer or spouse has had no ownership in a principal residence for a three-year period ending on the purchase date of the property. If either qualifies under one of these requirements, both are considered First-Time Homebuyers.
- b. The potential homebuyer is a single parent who has only owned a home with a former spouse while they were married.
- c. The potential homebuyer is a displaced homemaker who has only owned a home with a spouse.
- d. The potential homebuyer is an individual who has only owned a principal residence not permanently affixed to a permanent foundation, according to applicable regulations.
- e. The potential homebuyer is an individual who has only owned a property that was not in compliance with state or local building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

Number of Units Reserved for First-Time Homebuyers

.....

Sample

Estimated Score: 0

Indicate the number of units reserved for homeless households. Homeless housing includes permanent owner-occupied housing that reserves at least 20% of the units for homeless households. Points will not be awarded if: 1) less than 20% of the total project units are reserved for homeless households or 2) reserved units are for those considered "at-risk" of homelessness. Projects that receive points in Housing for Special Needs Populations are not eligible to receive points in this category.

The Bank fully defines "homeless households" in its Implementation Plan, which should be reviewed prior to requesting homeless housing points. Homeless household means:

1. An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
 - a. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation, including a car, park, abandoned building, bus or train station, airport, or camping ground;
 - b. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations); or
 - c. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;
2. An individual or family who will imminently lose their primary nighttime residence within 14 days and who has not identified, and lacks the resources or support needed to identify, other permanent housing.
3. Unaccompanied youth under 25 years of age, or families with children, who are defined as homeless under other federal statutes, have not recently been permanently housed, and have experienced, and can be expected to continue to experience, persistent instability.
4. Any individual or family who is fleeing or is attempting to flee domestic violence or other dangerous condition, has no other residence, and lacks the resources or support needed to obtain other permanent housing.
5. An individual with a serious mental illness or emotional disorder who would otherwise be considered at risk of homelessness as defined below and who will reside, alone or with their family, in a unit that is funded by a government agency program that specifically defines and serves this type of household. Note: This definition does not apply to most projects as it must be documented with funding guidelines from a government agency program that specifically serves this population.

The Bank considers a household to be "at-risk" of homelessness, and ineligible for points, if they are living in overcrowded conditions, living in the home of another individual because of economic hardship, living in a hotel or motel not paid for by charitable funds, or otherwise living in housing that has characteristics associated with instability.

At the time of initial monitoring, the Bank will require documentation confirming that the specified units have been reserved for homeless households meeting the Bank's definition of a homeless household. This documentation must include: 1) evidence that the households were referred to the project by an established organization or agency that has been providing services to the homeless for at least three years (homeless services provider), and 2) certification from the homeless services provider that the person or household referred meets the definition of homeless households stated above. For transitional housing where the Sponsor is also the homeless services provider, documentation may include an intake form, signed by both the head of household and the Sponsor, which verifies that the household met the Bank's definition of homeless household at move-in.

In order to receive points for projects with units reserved for homeless households that are shown in the application pro forma to generate rents set at the maximum for incomes greater than 30% of the area median, but which also have no dedicated source of rental subsidy, the Bank will require that the applicant: 1) explain how the project will be able to absorb the potential cash flow deficit caused by the homeless units during the retention period, and 2) submit documentation from a homeless service provider that sufficient households exist in the target market area that are able to pay the scheduled rent for the units reserved for homeless households.

Number of Units Reserved for Homeless

Yellow box with a warning icon (exclamation mark in a triangle).

Describe the homeless program, including outreach activities, referral agencies used, and intake processes. Homeless units must reflect appropriate income targets.

2000 character(s) remaining

For statistical purposes only, is this project also serving special needs households?

Housing for Special Needs Populations (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

In order to qualify for points, the units must be held vacant unless a household with that special need occupies the unit. A unit may not be counted in more than one special needs category. **Points will not be awarded if less than 20% of the total project units are reserved for special needs households. Projects that receive points in Housing for Homeless Households are not eligible to receive points in this category.**

| Special Needs Category | Number of Units |
|---|---|
| Seniors | <input style="width: 100%; height: 20px;" type="text"/> |
| Mental or Physical Disability | <input style="width: 100%; height: 20px;" type="text"/> |
| AIDS or HIV-Positive | <input style="width: 100%; height: 20px;" type="text"/> |
| Recovery From Physical Abuse | <input style="width: 100%; height: 20px;" type="text"/> |
| Recovery From Substance Abuse | <input style="width: 100%; height: 20px;" type="text"/> |
| Total Units Reserved for Special Needs | <input style="width: 100%; height: 20px;" type="text"/> |

For statistical purposes only, is this project also serving homeless households?

Housing for Households Requiring Large Units (Maximum Points: 3)

Status: Not Started

Estimated Score: 0

Projects will be awarded 3 points for the creation of housing in which at least 20% of the total project units (restricted and non-restricted units) have three or more bedrooms. Points will not be awarded if less than 20% of the total project units have three or more bedrooms.

Number of units with three or more bedrooms

Sample

Housing in Rural Areas (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

Points will not be awarded if: 1) less than 20% of the total project units and 2) the governmental entity designating the project as rural is not provided. Submit supporting documentation from the governmental entity with the application.

Number of Rural Units

Federal or State Government Entity Designating the Area(s) Rural

Promotion of Empowerment (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

Points will be awarded to projects in which the housing is provided in combination with a program or programs offering economically empowering services and opportunities for all homebuyers, such as workforce development readiness, pre-and post-homeownership counseling, sweat equity contribution, health care, on-site child daycare services, after-school care, out-of-school services or if a bonafide service coordinator/social worker will be available to homebuyers.

Only services or programs that promote economic empowerment of homebuyers qualify under this scoring criterion. Services or programs must be of a regular, ongoing nature and provided to all homebuyers free of charge, except for daycare services. Services or programs must be providing on-site except that projects may use off-site services provided that they have a written agreement with the service provider enabling the project's homebuyers to use the services or program free of charge. Referral services will not be eligible for points.

To receive points for a "sponsor provided" service, the plan describing the service or program must be submitted with the application. The plan must have been completed within six months prior to the application submission deadline date.

To receive points for a service or program provided by an organization other than the sponsor, an executed Memorandum of Understanding (MOU), service contract, or letter of commitment for the service must be completed by the provider of the service or program, and submitted with the application. The MOU, service contract, or letter of commitment must have been executed within six months prior to the application submission deadline date.

If supporting documentation is not submitted for a particular service or program selected, points will not be given for that activity. Documentation must include the following information: (1) service provider name; (2) service or program description; (3) scope of service or program; (4) service provider commitment to project; and (5) any costs to homebuyers. Additionally, to receive points, you must complete the Promotion of Empowerment Budget in the Application Financial Workbook, showing annual projected expenses and sources of funding for the service(s).

Services must be available to all homebuyers to receive points. If the service is available to the community at large, the documentation must indicate specific accommodations, special access, or preferences secured for homebuyers.

Indicate which services and programs will be provided to financially empower homebuyers. Each empowerment feature listed below is worth five points; however, no more than 5 points will be awarded in this category. No partial points will be given. To receive 5 points, the project sponsor must commit to providing at least one of the seven empowering services or programs.

Project Services or Programs

1. Training and Education

Services should include employment/workforce development readiness services or programs; vocational training; employment/career counseling and job placement; or adult-accredited education programs that include English as a second language, GED, and computer classes. Frequency of service requirements is bi-monthly (once every two months) or equivalent.

2. Pre-and Post-purchase Homeownership Counseling

Pre-purchase counseling services should include core curriculum such as credit counseling, budgeting, money management, and predatory lending awareness and prevention counseling. Post-purchase counseling services should include core curriculum such as budgeting, maintaining good credit, calculating and understanding home equity, retirement savings, and foreclosure prevention. Pre-and post-purchase counseling should include workshops such as home maintenance, repair, and improvements.

3. Sweat Equity Contribution/Self-help

Contributions should consist of a minimum of 250 hours of activities required of the homebuyers or their families directly related to the construction of the home.

4. Health Care Services or Programs, Including Mental and Behavioral Health Services

Services should include healthcare management programs that support residents' ability to find or sustain employment or be self-sufficient. These may include provision of medical, dental, mental health services, and behavioral health services such as psychiatric, marriage, and family counseling and addictions treatment.

5. On-site Child Daycare Services or Programs

Physical space for the service must be provided. Service must be from a licensed childcare provider for 20 hours or more per week, Monday-Friday. Program should provide daycare for children up to 6 years of age. The Program is distinct from an after-school or out-of-school program as described below.

6. After-school Care or Out-of-school Services or Programs

Service should be provided for 15 hours or more per week. The service may be or may serve as a substitute for childcare, enabling the youth's parents or guardians to find or sustain employment. The program increases a youth's potential for personal and financial success by providing strong, supportive role modeling, supporting constructive behaviors, and contributing to a youth's development and interest in education. Program is for school-age children ranging in age from 5 to 17 years old. The program is distinct from on-site child daycare program as described above.

7. Bona Fide Service Coordinator/Social Worker Available

Documentation supporting the experience and the duties of a service coordinator (not the on-site manager, for example) must be included in the application.

Estimated Score: 0

Points will be awarded to projects based on the extent to which they promote community stability, such as by revitalizing neighborhoods by optimizing project site use, preserving affordable housing, being an integral part of a community revitalization or economic development strategy approved by a unit of the state, local, or federal government, promoting transit-oriented development and providing access to community amenities, incorporating the use of sustainable building techniques or standards, increasing homeownership opportunities and economic integration, and not displacing low- or moderate-income households, or if such displacement will occur, assuring that such households will be assisted to minimize the impact of such displacement.

Supporting documentation must be submitted for a particular stabilizing feature to receive points for that project feature.

1. Revitalizing Neighborhoods by Optimizing Project Site Use, or Preserving Affordable Housing

Maximum Points: 3

| | |
|---|--|
| <p>Select <u>one</u> of the following five options, as applicable to the project:</p> | |
| <input type="radio"/> | <p>Development on an Infill Site</p> <p>Development of housing on vacant and undeveloped parcels in dense areas, especially in urban and inner-suburban neighborhoods. The development takes advantage of existing infrastructure and promotes compact development that allows undeveloped land to remain open and green. For a site to be considered infill development, it must be at least 50% undeveloped (i.e. without existing structures), and at least 50% of its perimeter must adjoin parcels that are already developed with existing urban uses (i.e., any residential, commercial, industrial, public institutional, transit or transportation passenger facility, or retail use, or any combination of those uses).</p> <p>Documentation requirement: A recent aerial photo of the site showing the outline of the entire site.</p> |
| <input type="radio"/> | <p>Adaptive Reuse of Non-residential Buildings or Structures</p> <p>The conversion to residential use of non-residential buildings or structures such as, but not limited to, warehouses, schools, hotels, and hospitals.</p> <p>Documentation requirement: A photo of the existing property and other third party documentation validating the previous use. Documentation should clearly show the extent to which the project involves adaptive reuse.</p> |
| <input type="radio"/> | <p>Demolition of Vacant, Abandoned, or Substandard Buildings</p> <p>Demolition must either be undertaken by the Sponsor and demolition costs included in the development budget, or be undertaken by or at the direction of a public agency involved in the project for the express purpose of enabling the project's development. If demolition is undertaken by an entity that is not the project Sponsor, demolition must have occurred within five years of the application deadline.</p> <p>Documentation requirement: For projects involving demolition, dated photos of the site clearly showing the vacant, abandoned, or substandard condition of the structures to be demolished or documentation from a government entity validating the status of the property as vacant, abandoned, or substandard. Demolition undertaken by the Sponsor must have corresponding demolition costs shown in the development budget. For demolition undertaken by an entity that is not the project Sponsor, documentation must clearly show that the demolition was undertaken to enable the project's development and was completed within five years of the application deadline. Documentation can include land conveyance agreements or development agreements that clearly outline the demolition, demolition contracts, or any combination of documentation that supports the above requirements.</p> |
| <input type="radio"/> | <p>Substantial Rehabilitation of Vacant, Abandoned, or Substandard Buildings, which includes the preservation of affordable housing</p> <p>Documentation requirement: A project capital needs assessment prepared by a third party verifying that rehabilitation will extend the life of the property by at least 15 years.</p> |
| <input type="radio"/> | <p>Not Applicable</p> |

2. Community Revitalization or Economic Development Strategy

Maximum Points: 2

Select one of the following two options, as applicable to the project:

Project is located within a Community Revitalization or Economic Development Plan Area

Project will be awarded points for being integral to a community revitalization or economic development strategy approved by a unit of the state, local, or federal government or instrumentality thereof, such as, without limitation, the following:

- o Priority Development Areas
- o Redevelopment Areas
- o Federal Place-Based Initiative Areas

To qualify for points, the community revitalization or economic development strategy must be memorialized by a Plan that meets the following criteria:

- o As of the application deadline, a government entity has formally adopted a Plan to revitalize a defined geographic area containing the proposed site. A standard Housing Element or General Plan is ineligible unless it contains a specific revitalization area where the site will be located.
- o Completing the project proposed in the application would contribute to one or more of the Plan's stated goals.
- o A government entity has made or is committed to making specific investments in non-housing infrastructure, amenities, or services beyond developing the proposed project.
- o By being located within the boundaries of the Plan, the project benefits from clear incentives such as a streamlined entitlements process, additional funding, or relaxed design requirements.

Documentation requirement: The Bank's Community Revitalization or Economic Development Plan Area form must be signed by an appropriate planning official and confirm that the Plan meets the criteria above.

Not Applicable

3. Proximity to Transit and Amenities

Maximum Points: 4

Number of transit lines located within a 1/3 mile radius of the project

Project must be located within a 1/3 mile radius of a transit station, rail station, commuter rail station, bus station, or public bus. One-half point will be awarded for each line or route available, up to a maximum of 2 points.

To receive points, the transit line must be in place at the time of application. Distances must be measured using a standardized radius from the development site to the target transit line stop. Points will not be given if the radius line crosses a significant physical barrier or barriers. Such barriers include highways, railroad tracks, regional parks, golf courses, or any other feature that significantly disrupts the pedestrian walking pattern between the development site and the transit line stop. The radius line may be struck from the corner of the development site nearest the target transit line, to the nearest corner of the target transit line stop. However, a radius line shall not be struck from the end of an entry drive or on-site access road that extends from the central portion of the site itself by 250 feet or more. Rather, the line shall be struck from the nearest corner of the site's central portion.

Documentation requirement: A printout from the websites of Google, Mapquest, or Walkscore clearly showing the number of transit lines and the project's distance relative to those transit lines. The map must be legible and have a clear scale and legend. Route maps from the transit agency showing the destination(s) of transit lines are also required. Applications with non-contiguous scattered-site addresses will need to include multiple maps showing the distance from each property address to each relevant transit line. The Bank reserves sole discretion in determining the relevancy of the transit services and the suitability of the documentation in awarding points for this element.

List Name of Transit Lines (required to obtain points):

1000 character(s) remaining

Number of amenities located within a 1/3 mile radius of the project

.....

Project must be located within 1/3 mile radius of amenities appropriate and accessible to the project's population. One-half point will be awarded for each of the following eight items, up to a maximum of 2 points:

- o public park, recreational facility, or community center
- o public library
- o a grocery store of 5,000 gross interior square feet or more
- o health care facility or medical clinic
- o full banking services (check cashing or stand-alone ATM do not qualify)
- o public school (K-12), community college, or university
- o police or fire station, or post office
- o retail (i.e., clothing store, department store, hardware store, or pharmacy)

To receive points, the amenity must be in place at the time of application. Distances must be measured using a standardized radius from the development site to the target amenity. Points will not be given if the radius line crosses a significant physical barrier or barriers. Such barriers include highways, railroad tracks, regional parks, golf courses, or any other feature that significantly disrupts the pedestrian walking pattern between the development site and the amenity. The radius line may be struck from the corner of the development site nearest the target amenity, to the nearest corner of the target amenity site. However, a radius line shall not be struck from the end of an entry drive or on-site access road that extends from the central portion of the site itself by 250 feet or more. Rather, the line shall be struck from the nearest corner of the site's central portion. Where an amenity such as a grocery store resides within a larger shopping complex or commercial strip, the radius line must be measured to the amenity exterior wall, rather than the site boundary. The resulting distance shall be reduced in such instances by 250 feet to account for close-in parking.

Documentation requirement: Printout from the website of Google, Mapquest, or Walkscore clearly showing the project's distance relative to amenity. The map must be legible and have a clear scale and legend. Applications with non-contiguous scattered-site addresses will need to include multiple maps showing the distance from each property address to each relevant amenity. The Bank reserves sole discretion in determining the relevancy of the amenities and the suitability of the documentation in awarding points for this element.

List Name of Amenities (required to obtain points):

1000 character(s) remaining

Sample

| | |
|---|---|
| <p>Select <u>one</u> of the following five options, as applicable to the project:</p> | |
| <input type="radio"/> | <p>LEED Certified, GreenPoint Certified, Silver State Sustainable Home Tier 1, or National Green Building Standard Bronze. The rehabilitation of existing buildings may also be awarded points for a 20% improvement over the project’s pre-rehabilitation rating under the Home Energy Rating System (HERS).</p> <p>Documentation requirement: Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater must be provided upon project completion.</p> |
| <input type="radio"/> | <p>LEED Silver, GreenPoint Silver, Silver State Sustainable Home Tier 2, Enterprise Green Communities, or National Green Building Standard Silver. The rehabilitation of existing buildings may also be awarded points for a 25% improvement over the project’s pre-rehabilitation HERS rating.</p> <p>Documentation requirement: Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater must be provided upon project completion.</p> |
| <input type="radio"/> | <p>LEED Gold or Higher, GreenPoint Gold or higher, Silver State Sustainable Home Tier 3, or National Green Building Standard Gold or higher. The rehabilitation of existing buildings may also be awarded points for a 30% improvement over the project’s pre-rehabilitation HERS rating.</p> <p>Documentation requirement: Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater must be provided upon project completion.</p> |
| <input type="radio"/> | <p>LEED-certified with net-zero certification or Enterprise Green Communities 2020 Plus certification</p> <p>A maximum of 4 points will be awarded for LEED- or Enterprise-certified projects receiving a net-zero certification for demonstrating any or one of the following: net-zero carbon emissions, net-zero energy use, net-zero water use or net-zero waste.</p> <p>Documentation requirement: Documentation from the US Green Building Council or Enterprise must be provided upon project completion.</p> |
| <input type="radio"/> | <p>Not Applicable</p> |

Describe Certification Program (required to obtain points):

1000 character(s) remaining

5. Homeownership and Economic Integration

Maximum Points: 2

| | |
|--|--|
| Select <u>one or both</u> of the following two options, as applicable to the project: | |
| <input type="checkbox"/> | Creation of Affordable Homeownership Opportunities |
| <p>Project must increase affordable homeownership opportunities in the targeted area.</p> <p>Documentation Requirements: None.</p> | |
| <input type="checkbox"/> | Location in High Resource Areas or Upper-Income Census Tracts |
| <p>All project units, including scattered site projects, must be located in a census tract(s), or census block group, designated as high or highest resource areas on the most current Opportunity Map, or equivalent area designated by a state or state Qualified Allocation Plan (QAP). If the state or QAP has no officially designated Opportunity Maps or other maps with designated high or highest resource areas, the project must be located in an upper-income census tract(s).</p> <p>Documentation requirement: California projects must provide printout(s) of the state's Opportunity Map*. Non-California projects must provide printout(s) of the project census tract(s) from the website of the Federal Financial Institution Examination Council (FFIEC) showing the project's location in an upper-income census tract.</p> <p>* An applicant may choose to utilize the census tract(s), or census block group, resource designation from the high or highest resource maps in effect when the initial site control was obtained up to seven calendar years prior to the application.</p> | |

6. Preventing or Minimizing Household Displacement

Maximum Points: 1

| | |
|---|---|
| Select <u>one</u> of the following three options, as applicable to the project: | |
| <input type="radio"/> | No Household Displacement (Project site is vacant and unoccupied) |
| <p>Provide an explanation of the project's situation if it is a vacant site or unoccupied existing building <i>1000 character(s) remaining</i></p> | |
| <input type="radio"/> | Project Site Is Occupied and an Acceptable Relocation Plan is in Place |
| <p>Documentation requirement: For an occupied existing building, including projects involving temporary on-site relocation, provide an acceptable relocation plan along with appropriate expenses allocated for relocation assistance in the development budget. The Bank will find acceptable, at its discretion, one of the following:</p> <p>Any plan that is approved by federal, state, or local government funder(s) involved in the financing of the project; or</p> <p>A relocation plan containing the following:</p> <ul style="list-style-type: none"> o Resident notification strategy for informing tenants of their relocation with appropriate lead time commensurate with the extent of the renovations and required relocation stay; o Accommodation (monetary, labor assistance, or other) measures to be implemented. Monetary accommodation should consider reimbursement for extraordinary expenses such as movers, food, utilities, advisory or support services, storage of personal belongings, transportation, and security; o Temporary relocation planning such as moving within the property to a different unit (either permanently or temporarily), storing of personal property on-site, moving to a hotel for a designated period of time, or other alternatives; o Permanent relocation planning in the case of an occupant requesting such accommodation; o A relocation budget categorizing the relocation costs and an anticipated average cost per household. | |
| <input type="radio"/> | Displacement with No Mitigation |

Estimated Score: 0

Points will be awarded to projects based on the extent to which, at the time of application, they have documented that they have met certain development benchmarks, including site control and entitlements, and other benchmarks as may be applicable to the project.

Is this project a downpayment assistance program for purchase of existing homes?

Site Control

Submit documentation for each parcel, with street addresses corresponding to assessor parcel numbers, if the project involves multiple sites. Points will not be awarded without supporting documents.

A. Units Under Full Site Control

Units Under Full Site Control

Supporting Document(s) Submitted*

* Only the listed documents that have a street address or Assessor's Parcel Number that match the project's property address will qualify for points.

Current Owner or Lessee

Name of Seller or Lessor

Acquisition or Lease Date

Purchase or Annual Lease Price \$

Is the seller or lessor affiliated in any way with the owner or lessee or any other persons or entities involved in this project?

➔ If yes, describe the relationship. Please provide an appraisal for the property.

1000 character(s) remaining

B. Units Under Partial Site Control

Units Under Partial Site Control



Supporting Document(s) Submitted*

* Only the listed documents that have a street address or Assessor's Parcel Number that match the project's property address will qualify for points.

Proposed Owner or Lessee

Name of Seller or Lessor

Proposed Acquisition or Lease Date

Proposed Purchase or Annual Lease Price \$

Is the seller or lessor affiliated in any way with the proposed owner or lessee or any other persons or entities involved in this project?

➔ **If yes**, describe the relationship. Submit an appraisal for the property.

1000 character(s) remaining

Building Permit Readiness Issuance

Number of units for which a building permit has been issued or is ready to be issued

Most recent date of permit issuance (if multiple building sites, submit list specifying properties and.....
respective dates)

Number of units for which a building permit-ready letter has been issued

Most recent date of permit-ready letter (if multiple building sites, submit list specifying properties.....
and respective dates)

Submit the Project Readiness form signed by the local building permit agency as evidence of readiness to begin construction for all units. The Project Readiness form must be re-issued/re-executed with each new round. A proxy letter from tribal entities may be substituted for projects on Native American tribal lands. Points will not be awarded without documentation. Submit documents for each parcel. Credit cannot be awarded for building permit or permit readiness if full site control is not documented.

Identified Homebuyers

Number of homebuyers identified as potential purchasers of the owner-occupied units

If homebuyers have been identified, submit a list of identified qualified homebuyers, including name, current address, family size, and household income. **Points will not be awarded for homebuyers whose incomes exceed the income targets or do not qualify for mortgage amounts necessary to purchase homes for this project as specified in Owner-Occupied Projects: Targeting & Financial Sources Worksheet.**

In-District Projects (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

All units are located in the Bank's district comprised of Arizona, California, and Nevada

Native Housing (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

Points will be awarded to projects where all units meet one or more of the following eligibility criteria. Indicate which eligibility criteria will be met by the project below. **Supporting documentation must be submitted with the application to receive points.**

1. Tribal Project Owner

Project owner is a Tribal Government, an agency of a Tribal Government, a Tribally Designated Housing Entity for the purposes of the Native American Housing Assistance and Self-Determination Act (NAHASDA), or an entity incorporated under or otherwise created in accordance with Tribal law.

A Tribal Government includes a Federally Recognized Tribe or an Alaska Village or Regional Corporation. Federally Recognized Tribe means American Indian and Alaska Native entities legally recognized by the United States Federal government and eligible to receive services from the United States Bureau of Indian Affairs. Alaska Village or Regional Corporation means Alaska Native entities established under the Alaska Native Claims Settlement Act of 1971 (ANSCA) and eligible to receive services from the United States Bureau of Indian Affairs. These entities may also be known as an Alaska Native Corporation or ANSCA Corporation.

Documentation of the project owner's Tribal status must be provided to receive points. Ownership information must be consistent with what is shown in the nonprofit sponsorship and project readiness categories, as applicable.

Project owner type

2. Tribal Funding

Project includes Tribal Funding in its sources of funding, such as, but not limited to, Indian CDBG, Indian CSBG, Indian Health Service funds, and NAHASDA funding. The amount of tribal funding included in the sources of funds must be at least \$5,000 per owner-occupied unit (i.e., \$5,000 x total number of units).

Documentation must show that that the Tribal Funding is secured at the time of application and the funding threshold above is met.

Describe the Tribal Funding source

1000 character(s) remaining

Total Tribal funding

Total number of units

Tribal funding per unit

| |
|--|
| |
| |
| |

3. Hawaiian Home Lands

All project units are located in a Hawaiian Home Lands housing area in which the Department of Hawaiian Home Lands is authorized to provide assistance for affordable housing under NAHASDA.

Documentation of the project's location within a Hawaiian Home Lands housing area must be provided in order to receive points.

Subsidy per Unit (Maximum Points: 5)

Status: Not Started

Estimated Score: 0

For reference only. Responses entered in the Subsidy Requested and Targeting to Lower-Income Households.

Number of income restricted units in the project

AHP subsidy requested

AHP subsidy requested per unit

Score Summary

Estimated scores are provided as reference only. The final application score shall be determined upon review by the Bank. The interpretation and implementation of scoring criteria shall be subject to the Bank's sole discretion.

| Category | Maximum Points | Estimated Score |
|---|----------------|-----------------|
| Targeting to Lower-Income Households | 20 | 0.00 |
| Use of Donated or Conveyed Government-owned or Other Properties | 5 | 0.00 |
| Sponsorship by a Not-For-Profit Organization or Government Entity | 9 | 0.00 |
| Home Purchase by Low- or Moderate-Income Household | 6 | 0.00 |
| Housing for Homeless Households | 6 | 0.00 |
| Housing for Special Needs Populations | 5 | 0.00 |
| Housing for Households Requiring Large Units | 3 | 0.00 |
| Housing in Rural Areas | 5 | 0.00 |
| Promotion of Empowerment | 5 | 0.00 |
| Community Stability, Including Affordable Housing Preservation | 14 | 0.00 |
| Project Readiness | 7 | 0.00 |
| In-District Projects | 5 | 0.00 |
| Native Housing | 5 | 0.00 |
| Subsidy per Unit | 5 | 0.00 |
| Estimated Final Score: | | 0.00 |

General Instructions and Notes

1. All shaded cells are protected and cannot be altered.
2. Complete all worksheets sequentially.
3. Information provided in the application must be consistent across all submitted materials. Applications with submission errors, omissions, or inconsistencies that result in an incomplete analysis of the application may not be accepted, at the Bank's discretion.
4. This workbook can be used for both AHP General Fund and AHP Nevada Targeted Fund owner-occupied applications.

Targeting & Financing Sources Worksheet

1. Enter the current 50% (very-low) AMI, adjusted for family size, based on the HUD income limit guidelines.
2. Enter the targeted AMI for each unit type, (i.e. 50%, 60% etc.)
3. If sponsor is providing discounted financing, (i.e. zero % mortgages), select "Y" in the box and complete the Discounted Financing worksheet.
4. If project is a self-help project financed by the USDA RD 502 program, select "Y" in the box.
5. Payments must be calculated and entered manually for any additional payments for second or third mortgages under "Other Payments."
6. Enter the terms, rates, payment terms, and status of funding commitment for each funding source for homebuyer purchases.
7. Provide documentation for approved sources of financing.
8. To ensure consistent and reasonable rate assumptions, interest rates and spreads should be set in accordance with the Interest Rate Assumptions Guidelines.
9. If applicable, select which units are reserved for Homeless, Special Needs-Seniors, or Special Needs-Others. Number of units reserved must be consistent with the Homeless or Special Needs scoring categories to receive scoring credit. Credit is given for only one of these categories, not both.

Sources of Funds Summary Worksheet

1. The worksheet collects data required by the Federal Housing Finance Agency. Select which sources are applicable to your project.
2. Include only permanent financing sources; exclude construction and bridge financing.
3. For HUD, USDA, and VA financing, select "Other Federal Housing Programs."
4. If a source does not fall clearly within the listed categories, select "Other."

Development Budget Worksheet

1. If AHP funds will be used as downpayment assistance for the purchase of existing homes with no rehabilitation, enter the acquisition prices in the development budget under "Purchase of Existing Homes." The targeting worksheet must also reflect the same estimate of the sales prices of the homes to be purchased by eligible homebuyers.
2. Enter the project's residential square footage.
3. Select the building type, "Condos," "Single Family Homes," or "Townhomes."
4. If sources do not equal uses, enter an explanation at the bottom of the worksheet.
5. If sponsor is providing discounted financing, complete the Discounted Financing worksheet.
6. Do not include non-cash "costs," e.g. volunteer labor, pro-bono services, or expenses to be reimbursed.
7. Construction management (sponsor managed and project specific) line item should not include other overhead costs (unrelated to construction). Include other overhead costs in developer fee. Documentation to support this line item will be required if the project is approved.
8. If a lot is sold by the sponsor to the homebuyer for a sales price that exceeds the cash cost to purchase and develop the lot, the difference between the sales price and the cash cost is considered developer fee.
9. Include site improvements under the "On-site Improvements" and "Off-site Improvements," not under "Land Costs" line items.
10. Ensure purchase price/acquisition cost is consistent with readiness and donation sections in the AHP Application and that documentation is provided.
11. "Closing costs" are those to be paid by the developer, not the homebuyer.

Discounted Financing Worksheet

1. Complete the Discounted Financing worksheet only for projects which provide discounted financing for homebuyers.
2. "Total Adjusted Sources of Financing" must equal "Total Uses."

Promotion of Empowerment Budget Worksheet

1. This worksheet ties to the scoring of promotion of empowerment for AHP General Fund applications only. No empowerment points will be awarded if this is not filled out. AHP Nevada Targeted Fund applications do not need to fill out this worksheet.
2. Include the source(s) of revenue that will be used to pay for promotion of empowerment services described in the application.
3. Include all expenses related to these services.
4. Total revenue minus total expenses should equal zero.

Benchmarks Worksheet

1. Provide detailed explanations and supporting documentation for all benchmark deviations (e.g. requirements of other funding sources). Except for interest rate assumptions, benchmark deviations are indicated by "No" under the column "Within Benchmarks?". Deviation explanations must be quantifiable in relation to the amount the benchmark is exceeded. Supporting documentation from a third party is required for the Construction Cost per Square Foot benchmark deviation, and is preferred for all other benchmark deviations.

Targeting Score Worksheet

1. Informational only, no input necessary.

AHP Application Comparison Worksheet

1. After completing all other worksheets, press the "Run Comparison Now" button. A new window will open on your screen. Find the project's AHP Application, select that file, and press "Open." (Make sure macros are enabled in the AHP Financial workbook).
2. If there are any "No's" in the "Match" column, review and edit the responses on the AHP Application and AHP Financial Workbook to ensure consistent data between the two documents.

Note: Attach copy of page from HUD statistics showing AMIs for this PMSA/MSA

| | | | |
|---------------------|--|-----------------|--------------------|
| Project Name | | | |
| PMSA | | | |
| Zip Code | | | |
| | HUD - 2024 Income Limits (if unavailable, use 2023) | | |
| | 50% AMI | 100% AMI | Family Size |
| | | | 1 person |
| | | | 2 people |
| | | | 3 people |
| | | | 4 people |
| | | | 5 people |
| | | | 6 people |
| | | | 7 people |
| | | | 8 people |

| | | | | |
|------------------------------|------------------------------|-----|-----|-----|
| AHP Subsidy Requested | | | | |
| | Per unit | | | |
| | Financing Sources | | | |
| | (1) | (2) | (3) | (4) |
| | First Mortgage Amount | | | |
| Term (yrs) | | | | |
| Rate | | | | |
| Payment Terms | | | | |
| Committed? | y | | | |

| | |
|--|-----------------|
| Actual AMI Ratios | Proposed |
| Units with AMI ratio of 65% or less | 0 |
| Units with AMI ratio over 65% and up to 70% | 0 |
| Units with AMI ratio over 70% and up to 75% | 0 |
| Units with AMI ratio over 75% and up to 80% | 0 |
| Total Units: | 0 |
| Sweat equity hours per home | |
| Is sponsor providing discounted financing? | |
| Is USDA RD 502 financing for self-help homes? | |
| Total Project Funds Committed | \$ - |

| No. of Units Proposed | Bed-rooms | Assumed Family Size | Target Family Income | Target AMI Ratio | Homeless/Special Needs | AHP Subsidy | Borrower Deposit | (1) | (2) | (3) | (4) | Purchase Price** | 1st mtg. P & I Calc. | Other Pymts | Tax and Ins. | Home-owners Dues | Total Housing Expense | Hsg. Exp./Income | |
|-----------------------|-----------|---------------------|--------------------------------|------------------|------------------------|-------------|------------------|-----------------------|-----|-----|-----|------------------|----------------------|-------------|--------------|------------------|-----------------------|------------------|--|
| | | | | | | | | First Mortgage Amount | | | | | | | | | | | |
| | | | \$ | % | | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | % | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | 0 | | | | | | | | | | | | | | | | |
| | | | Total Sources x Units = | | | | | | | | | | | | | | | | |

Adjusted Sources of Funds (if sponsor provides below market-rate financing)

* Amount of AHP subsidy to be used for downpayment assistance only.
** Home purchase price must equal contract sales price as indicated on final settlement statement.

| | |
|----|-------------------------------------|
| 0 | Units with AMI ratio of 50% or less |
| 0 | Total Homeless Units |
| 0 | Total Special Needs Units |
| No | Units with 3 or more bedrooms |

Sponsor Discounted Financing (if applicable)

| | |
|---|-------|
| Net Present Value Mortgage Calculation (Sponsor's cash contribution) | |
| Market Rate (Assigned by FHLB SF) | 8.50% |
| Note/Mortgage Amount | |
| Mortgage Term (months) | |
| Sponsor's Discounted Rate | |
| Mortgage P&I Payment (discounted) | |
| Net Present Value of Below Market Rate Mortgage | |
| Adjustment for NPV of Below Market Rate Mortgage | \$ - |

| | |
|---------------------|--|
| Project Name | |
|---------------------|--|

Please provide the required information below.

| Project Financing Sources* | |
|----------------------------|---|
| Select "Yes" or "No" | Does the project intend to utilize funding from the following: |
| | HOME |
| | Community Development Block Grant (CDBG) |
| | Federal Housing Administration (FHA) insured |
| | Low Income Housing Tax Credits (LIHTC) |
| | Other Federal Housing Programs (excluding those listed above) |
| | Tax-exempt Multifamily Housing Bond |
| | State Funds (excluding Federal Government program funds) |
| | Local Government Funds (excluding Federal Government program funds) |
| | Non-Government Donated Funds (charitable funds) |
| | Member Permanent Loans |
| | Other |

* List only permanent financing sources.

| Project Name | Number of Homes | |
|---|-----------------|-----------------|
| Building Type | | |
| | | |
| | Total | Per Home |
| Average Square Footage | | |
| Acquisition Costs | | |
| Land Cost (cash cost of vacant, unimproved land only) | | - |
| Purchase of Existing Homes | | - |
| Liens and Taxes | | - |
| Demolition | | - |
| Other | | - |
| Other | | - |
| Subtotal Acquisition Costs | - | - |
| Development Costs | | |
| Holding Period Interest | | - |
| Local Permits/Fees | | - |
| Architecture/Engineering | | - |
| Survey | | - |
| Construction Bond Premium | | - |
| Rehabilitation Construction - Labor and Materials | | - |
| New Construction - Labor and Materials | | - |
| Hard Cost Contingency | | - |
| On-site Improvements | | - |
| Off-site Improvements | | - |
| Construction Loan Fee | | - |
| Construction Loan Interest | | - |
| Real Estate Taxes | | - |
| Appraisal | | - |
| Legal | | - |
| Construction Management (sponsor managed and project specific) | | - |
| Construction Management (out-sourced and paid to a third party) | | - |
| Environmental | | - |
| Closing Costs (charged to builder/developer) | | - |
| Other | | - |
| Other | | - |
| Other | | - |
| Other | | - |
| Developer Fee | | - |
| Subtotal Development Costs | - | - |
| Total Uses of Funds | - | - |
| Total Sources: Targeting & Financing Worksheet | | |
| | | |
| Difference Between Sources and Uses (Should = 0) | - | |

Please provide an explanation below if sources do not equal uses. Projects with sponsor-provided discounted financing should use the Discounted Financing Worksheet. This section can also be used to provide additional comments, details, or clarifications on any item in this workbook.

This Worksheet is to be completed by sponsors providing discounted financing to homebuyers as indicated on the Targeting & Financing Sources Worksheet.

| | |
|---------------------|--|
| Project Name | |
|---------------------|--|

| | |
|---|-----------|
| Is Sponsor Providing Discounted Financing? | No |
|---|-----------|

Sponsor's Discounted Financing

| | |
|---|--|
| Market Rate (Assigned by FHLBSF) | |
| Note/Mortgage Amount (Provided by Sponsor As Cash Contribution) | |
| Mortgage Term (months) | |
| Sponsor's Discounted Rate | |
| Mortgage P&I Payment (discounted) | |
| Net Present Value of Below Market Rate Mortgage | |
| Adjustment for NPV of Below Market Rate Mortgage | |

| | |
|--|--|
| Adjusted Sources of Funds (Including Sources from Targeting & Financing Worksheet) | |
|--|--|

| | |
|--|--|
| Total Uses of Funds (From Development Budget Worksheet) | |
|--|--|

| | |
|--|--|
| Difference Between Adjusted Sources of Funds and Total Uses | |
|--|--|

If sources are less than uses, indicate how deficit will be covered:

| | | |
|--|--|--|
| Other Cash Source | | |
| Other Cash Source | | |
| Other Cash Source | | |
| Total Adjusted Sources of Funds | | |

| | |
|---|--|
| Total Adjusted Sources less Total Uses (must = zero) | |
|---|--|

Additional Explanations if Needed

| | | | |
|---------------------|--|--------------------|--|
| Project Name | | Total Units | |
|---------------------|--|--------------------|--|

This worksheet is only applicable to the AHP General Fund. AHP Nevada Targeted Fund applications do not need to complete this worksheet.

| Source of Revenue | Amount | Notes |
|----------------------|--------|-------|
| | | |
| | | |
| | | |
| | | |
| | | |
| Total Revenue | - | |

| Expenses | | |
|---|---|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Total Expenses | - | |
| Total Revenue minus Total Expenses | - | |



Project Name

| Criterion | Per Schedules | Feasibility Benchmark | Oversubsidization Benchmark | Within Benchmarks? | Provide detailed explanations and supporting documentation for all benchmark deviations. Deviation explanations must be quantifiable in relation to the amount the benchmark is exceeded. Third party supporting documentation is preferred. |
|---|---------------|--|--|--------------------|--|
| Building type | | To ensure consistent and reasonable cost assumptions, the per square foot construction cost should not be greater than the gross residential square footage cost estimates included in the application package and on the next tab. | | | |
| For reference: Total construction hard costs | \$0 | | | | |
| Construction costs per square foot (excluding land costs and soft costs) | \$0.00 | N/A | | No | |
| Total developer fee | \$0 | \$0 | Not greater than 15% of total residential development costs (excluding developer fee and all capitalized reserves) | Yes | |
| Total developer fee as percentage of total development cost | 0.00% | | | | |
| Term of 1st mortgage (years) | 0 | Not less than 15 years | | No | |
| Interest rate assumptions | 0.00% | Must be consistent with single-family mortgage rates in effect at the time the mortgage is funded. To ensure consistent and reasonable rate assumptions, interest rates and spreads should be set in accordance with the Interest Rate Assumptions Guidelines. | | | |
| Number of units for which housing payment (including principal, interest, taxes, insurance, and homeowners' dues payment) as percentage of gross income is greater than 35% | 0 | 35% | N/A | Yes | |

**2024 Gross Residential Square Footage Cost Estimates
Construction Costs by ZIP Code and City**

(Source: RSMeans, The Gordian Group, Bank Portfolio)

Note: Use cost estimates by ZIP code and city.

| First Three Digits of ZIP Code | State | City | Apartments | Condos | Single-Family Homes |
|--------------------------------|-------|--------------|------------|----------|---------------------|
| 009 | PR | SAN JUAN | \$330.33 | \$341.88 | \$217.96 |
| 010 | MA | SPRINGFIELD | \$368.13 | \$381.01 | \$242.90 |
| 011 | MA | SPRINGFIELD | \$368.13 | \$381.01 | \$242.90 |
| 012 | MA | PITTSFIELD | \$360.76 | \$373.37 | \$238.04 |
| 013 | MA | GREENFIELD | \$360.46 | \$373.07 | \$237.84 |
| 014 | MA | FITCHBURG | \$364.97 | \$377.74 | \$240.82 |
| 015 | MA | WORCESTER | \$378.46 | \$391.69 | \$249.72 |
| 016 | MA | WORCESTER | \$378.46 | \$391.69 | \$249.72 |
| 017 | MA | FRAMINGHAM | \$374.53 | \$387.63 | \$247.13 |
| 018 | MA | LOWELL | \$390.16 | \$403.80 | \$257.44 |
| 019 | MA | LAWRENCE | \$394.25 | \$408.04 | \$260.14 |
| 020 | MA | BOSTON | \$406.45 | \$420.67 | \$268.19 |
| 021 | MA | BOSTON | \$406.45 | \$420.67 | \$268.19 |
| 022 | MA | BOSTON | \$406.45 | \$420.67 | \$268.19 |
| 023 | MA | BROCKTON | \$379.42 | \$392.69 | \$250.35 |
| 024 | MA | BOSTON | \$406.45 | \$420.67 | \$268.19 |
| 025 | MA | BUZZARDS BAY | \$358.64 | \$371.18 | \$236.64 |
| 026 | MA | HYANNIS | \$369.12 | \$382.03 | \$243.56 |
| 027 | MA | NEW BEDFORD | \$374.24 | \$387.33 | \$246.93 |
| 028 | RI | NEWPORT | \$368.09 | \$380.96 | \$242.87 |
| 029 | RI | PROVIDENCE | \$380.79 | \$394.10 | \$251.25 |
| 030 | NH | NASHUA | \$353.23 | \$365.58 | \$233.07 |
| 031 | NH | MANCHESTER | \$357.26 | \$369.75 | \$235.73 |
| 032 | NH | CONCORD | \$355.44 | \$367.87 | \$234.53 |
| 033 | NH | CONCORD | \$355.44 | \$367.87 | \$234.53 |
| 034 | NH | KEENE | \$327.84 | \$339.30 | \$216.31 |
| 035 | NH | LITTLETON | \$318.21 | \$329.33 | \$209.96 |
| 036 | NH | CHARLESTON | \$327.03 | \$338.46 | \$215.78 |
| 037 | NH | CLAREMONT | \$325.73 | \$337.12 | \$214.93 |
| 038 | NH | PORTSMOUTH | \$341.31 | \$353.24 | \$225.20 |
| 039 | ME | KITTERY | \$325.34 | \$336.71 | \$214.67 |
| 040 | ME | PORTLAND | \$346.98 | \$359.12 | \$228.95 |
| 041 | ME | PORTLAND | \$346.98 | \$359.12 | \$228.95 |
| 042 | ME | LEWISTON | \$336.56 | \$348.33 | \$222.07 |
| 043 | ME | AUGUSTA | \$341.10 | \$353.02 | \$225.06 |
| 044 | ME | BANGOR | \$331.76 | \$343.36 | \$218.91 |
| 045 | ME | BATH | \$326.07 | \$337.47 | \$215.15 |
| 046 | ME | MACHIAS | \$324.48 | \$335.82 | \$214.10 |
| 047 | ME | HOULTON | \$324.93 | \$336.29 | \$214.39 |
| 048 | ME | ROCKLAND | \$322.83 | \$334.12 | \$213.01 |

| | | | | | |
|-----|----|------------------|----------|----------|----------|
| 049 | ME | WATERVILLE | \$325.58 | \$336.96 | \$214.83 |
| 050 | VT | WHITE RIVER JCT. | \$327.69 | \$339.14 | \$216.22 |
| 051 | VT | BELLOWS FALLS | \$344.79 | \$356.85 | \$227.50 |
| 052 | VT | BENNINGTON | \$336.44 | \$348.20 | \$221.99 |
| 053 | VT | BRATTLEBORO | \$346.84 | \$358.97 | \$228.85 |
| 054 | VT | BURLINGTON | \$341.68 | \$353.63 | \$225.45 |
| 056 | VT | MONTPELIER | \$344.71 | \$356.76 | \$227.45 |
| 057 | VT | RUTLAND | \$332.92 | \$344.56 | \$219.67 |
| 058 | VT | ST. JOHNSBURY | \$327.58 | \$339.04 | \$216.15 |
| 059 | VT | GUILDHALL | \$324.73 | \$336.08 | \$214.26 |
| 060 | CT | NEW BRITAIN | \$383.93 | \$397.35 | \$253.32 |
| 061 | CT | HARTFORD | \$389.91 | \$403.55 | \$257.28 |
| 062 | CT | WILLIMANTIC | \$382.16 | \$395.52 | \$252.16 |
| 063 | CT | NEW LONDON | \$371.96 | \$384.97 | \$245.43 |
| 064 | CT | MERIDEN | \$376.40 | \$389.56 | \$248.36 |
| 065 | CT | NEW HAVEN | \$384.85 | \$398.31 | \$253.94 |
| 066 | CT | BRIDGEPORT | \$385.10 | \$398.57 | \$254.10 |
| 067 | CT | WATERBURY | \$384.34 | \$397.78 | \$253.60 |
| 068 | CT | NORWALK | \$383.95 | \$397.37 | \$253.34 |
| 069 | CT | STAMFORD | \$385.05 | \$398.52 | \$254.07 |
| 070 | NJ | NEWARK | \$414.76 | \$429.26 | \$273.67 |
| 071 | NJ | NEWARK | \$414.76 | \$429.26 | \$273.67 |
| 072 | NJ | ELIZABETH | \$405.70 | \$419.88 | \$267.69 |
| 073 | NJ | JERSEY CITY | \$405.08 | \$419.24 | \$267.28 |
| 074 | NJ | PATERSON | \$407.47 | \$421.71 | \$268.86 |
| 075 | NJ | PATERSON | \$407.47 | \$421.71 | \$268.86 |
| 076 | NJ | HACKENSACK | \$402.78 | \$416.86 | \$265.76 |
| 077 | NJ | LONG BRANCH | \$399.35 | \$413.31 | \$263.50 |
| 078 | NJ | DOVER | \$403.69 | \$417.80 | \$266.36 |
| 079 | NJ | SUMMIT | \$403.38 | \$417.49 | \$266.16 |
| 080 | NJ | VINELAND | \$400.40 | \$414.40 | \$264.20 |
| 081 | NJ | CAMDEN | \$405.90 | \$420.10 | \$267.83 |
| 082 | NJ | ATLANTIC CITY | \$401.29 | \$415.32 | \$264.78 |
| 083 | NJ | VINELAND | \$394.12 | \$407.90 | \$260.05 |
| 084 | NJ | ATLANTIC CITY | \$401.29 | \$415.32 | \$264.78 |
| 085 | NJ | TRENTON | \$409.19 | \$423.50 | \$270.00 |
| 086 | NJ | TRENTON | \$409.19 | \$423.50 | \$270.00 |
| 087 | NJ | POINT PLEASANT | \$404.64 | \$418.79 | \$266.99 |
| 088 | NJ | NEW BRUNSWICK | \$409.79 | \$424.12 | \$270.39 |
| 089 | NJ | NEW BRUNSWICK | \$409.79 | \$424.12 | \$270.39 |
| 100 | NY | NEW YORK | \$458.25 | \$474.27 | \$302.36 |
| 101 | NY | NEW YORK | \$458.25 | \$474.27 | \$302.36 |
| 102 | NY | NEW YORK | \$458.25 | \$474.27 | \$302.36 |
| 103 | NY | STATEN ISLAND | \$446.06 | \$461.66 | \$294.32 |
| 104 | NY | BRONX | \$443.34 | \$458.85 | \$292.53 |
| 105 | NY | MOUNT VERNON | \$419.00 | \$433.65 | \$276.47 |
| 106 | NY | WHITE PLAINS | \$411.84 | \$426.24 | \$271.74 |
| 107 | NY | YONKERS | \$422.63 | \$437.40 | \$278.86 |
| 108 | NY | NEW ROCHELLE | \$420.09 | \$434.77 | \$277.18 |
| 109 | NY | SUFFERN | \$401.49 | \$415.53 | \$264.91 |
| 110 | NY | QUEENS | \$460.78 | \$476.89 | \$304.03 |
| 111 | NY | LONG ISLAND CITY | \$463.69 | \$479.90 | \$305.96 |
| 112 | NY | BROOKLYN | \$465.14 | \$481.40 | \$306.91 |
| 113 | NY | FLUSHING | \$462.00 | \$478.15 | \$304.84 |
| 114 | NY | JAMAICA | \$458.66 | \$474.70 | \$302.64 |

| | | | | | |
|-----|----|---------------|----------|----------|----------|
| 115 | NY | HICKSVILLE | \$437.85 | \$453.16 | \$288.91 |
| 116 | NY | FAR ROCKAWAY | \$461.95 | \$478.10 | \$304.80 |
| 117 | NY | HICKSVILLE | \$405.63 | \$419.82 | \$267.65 |
| 118 | NY | HICKSVILLE | \$405.63 | \$419.82 | \$267.65 |
| 119 | NY | RIVERHEAD | \$439.75 | \$455.12 | \$290.16 |
| 120 | NY | ALBANY | \$376.43 | \$389.60 | \$248.38 |
| 121 | NY | ALBANY | \$376.43 | \$389.60 | \$248.38 |
| 122 | NY | ALBANY | \$376.43 | \$389.60 | \$248.38 |
| 123 | NY | SCHENECTADY | \$373.32 | \$386.37 | \$246.32 |
| 124 | NY | KINGSTON | \$415.13 | \$429.65 | \$273.91 |
| 125 | NY | POUGHKEEPSIE | \$419.37 | \$434.03 | \$276.71 |
| 126 | NY | POUGHKEEPSIE | \$419.37 | \$434.03 | \$276.71 |
| 127 | NY | MONTICELLO | \$416.13 | \$430.68 | \$274.57 |
| 128 | NY | GLENS FALLS | \$355.79 | \$368.23 | \$234.76 |
| 129 | NY | PLATTSBURGH | \$357.96 | \$370.48 | \$236.19 |
| 130 | NY | SYRACUSE | \$361.24 | \$373.87 | \$238.35 |
| 131 | NY | SYRACUSE | \$361.24 | \$373.87 | \$238.35 |
| 132 | NY | SYRACUSE | \$361.24 | \$373.87 | \$238.35 |
| 133 | NY | UTICA | \$357.93 | \$370.45 | \$236.17 |
| 134 | NY | UTICA | \$357.93 | \$370.45 | \$236.17 |
| 135 | NY | UTICA | \$357.93 | \$370.45 | \$236.17 |
| 136 | NY | WATERTOWN | \$356.77 | \$369.24 | \$235.41 |
| 137 | NY | BINGHAMTON | \$358.27 | \$370.80 | \$236.40 |
| 138 | NY | BINGHAMTON | \$358.27 | \$370.80 | \$236.40 |
| 139 | NY | BINGHAMTON | \$358.27 | \$370.80 | \$236.40 |
| 140 | NY | BUFFALO | \$376.97 | \$390.15 | \$248.73 |
| 141 | NY | BUFFALO | \$376.97 | \$390.15 | \$248.73 |
| 142 | NY | BUFFALO | \$376.97 | \$390.15 | \$248.73 |
| 143 | NY | NIAGARA FALLS | \$369.13 | \$382.04 | \$243.56 |
| 144 | NY | ROCHESTER | \$366.33 | \$379.14 | \$241.71 |
| 145 | NY | ROCHESTER | \$366.33 | \$379.14 | \$241.71 |
| 146 | NY | ROCHESTER | \$366.33 | \$379.14 | \$241.71 |
| 147 | NY | JAMESTOWN | \$350.34 | \$362.59 | \$231.17 |
| 148 | NY | ELMIRA | \$354.24 | \$366.63 | \$233.74 |
| 149 | NY | ELMIRA | \$354.24 | \$366.63 | \$233.74 |
| 150 | PA | PITTSBURGH | \$370.03 | \$382.96 | \$244.15 |
| 151 | PA | PITTSBURGH | \$370.03 | \$382.96 | \$244.15 |
| 152 | PA | PITTSBURGH | \$370.03 | \$382.96 | \$244.15 |
| 153 | PA | WASHINGTON | \$352.64 | \$364.97 | \$232.68 |
| 154 | PA | UNIONTOWN | \$350.54 | \$362.80 | \$231.30 |
| 155 | PA | BEDFORD | \$336.63 | \$348.40 | \$222.12 |
| 156 | PA | GREENSBURG | \$347.48 | \$359.63 | \$229.28 |
| 157 | PA | INDIANA | \$347.52 | \$359.67 | \$229.30 |
| 158 | PA | DUBOIS | \$343.42 | \$355.43 | \$226.60 |
| 159 | PA | JOHNSTOWN | \$352.60 | \$364.93 | \$232.66 |
| 160 | PA | BUTLER | \$333.32 | \$344.98 | \$219.93 |
| 161 | PA | NEW CASTLE | \$337.33 | \$349.12 | \$222.58 |
| 162 | PA | KITTANNING | \$335.98 | \$347.73 | \$221.69 |
| 163 | PA | OIL CITY | \$325.60 | \$336.98 | \$214.84 |
| 164 | PA | ERIE | \$344.20 | \$356.23 | \$227.11 |
| 165 | PA | ERIE | \$344.20 | \$356.23 | \$227.11 |
| 166 | PA | ALTOONA | \$344.02 | \$356.05 | \$227.00 |
| 167 | PA | BRADFORD | \$335.34 | \$347.06 | \$221.27 |
| 168 | PA | STATE COLLEGE | \$347.30 | \$359.44 | \$229.16 |
| 169 | PA | WELLSBORO | \$327.02 | \$338.46 | \$215.78 |

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|-----|----|----------------|----------|----------|----------|
| 170 | PA | HARRISBURG | \$357.57 | \$370.08 | \$235.94 |
| 171 | PA | HARRISBURG | \$357.57 | \$370.08 | \$235.94 |
| 172 | PA | CHAMBERSBURG | \$344.97 | \$357.03 | \$227.62 |
| 173 | PA | YORK | \$343.62 | \$355.63 | \$226.73 |
| 174 | PA | YORK | \$343.62 | \$355.63 | \$226.73 |
| 175 | PA | LANCASTER | \$340.88 | \$352.80 | \$224.92 |
| 176 | PA | LANCASTER | \$340.88 | \$352.80 | \$224.92 |
| 177 | PA | WILLIAMSPORT | \$330.56 | \$342.11 | \$218.11 |
| 178 | PA | SUNBURY | \$324.69 | \$336.04 | \$214.24 |
| 179 | PA | POTTSVILLE | \$327.91 | \$339.37 | \$216.36 |
| 180 | PA | LEHIGH VALLEY | \$348.08 | \$360.25 | \$229.67 |
| 181 | PA | ALLENTOWN | \$359.37 | \$371.94 | \$237.12 |
| 182 | PA | HAZLETON | \$328.49 | \$339.98 | \$216.75 |
| 183 | PA | STROUDSBURG | \$338.62 | \$350.46 | \$223.43 |
| 184 | PA | SCRANTON | \$349.90 | \$362.14 | \$230.87 |
| 185 | PA | SCRANTON | \$349.90 | \$362.14 | \$230.87 |
| 186 | PA | WILKES-BARRE | \$337.98 | \$349.80 | \$223.01 |
| 187 | PA | WILKES-BARRE | \$337.98 | \$349.80 | \$223.01 |
| 188 | PA | MONTROSE | \$329.28 | \$340.79 | \$217.27 |
| 189 | PA | DOYLESTOWN | \$365.01 | \$377.78 | \$240.85 |
| 190 | PA | PHILADELPHIA | \$413.71 | \$428.17 | \$272.98 |
| 191 | PA | PHILADELPHIA | \$413.71 | \$428.17 | \$272.98 |
| 193 | PA | WESTCHESTER | \$371.76 | \$384.76 | \$245.30 |
| 194 | PA | NORRISTOWN | \$372.57 | \$385.60 | \$245.83 |
| 195 | PA | READING | \$355.17 | \$367.59 | \$234.35 |
| 196 | PA | READING | \$355.17 | \$367.59 | \$234.35 |
| 197 | DE | NEWARK | \$375.33 | \$388.45 | \$247.65 |
| 198 | DE | WILMINGTON | \$377.33 | \$390.52 | \$248.97 |
| 199 | DE | DOVER | \$380.59 | \$393.89 | \$251.12 |
| 200 | DC | WASHINGTON | \$351.22 | \$363.50 | \$231.74 |
| 201 | DC | WASHINGTON | \$351.22 | \$363.50 | \$231.74 |
| 202 | DC | WASHINGTON | \$351.22 | \$363.50 | \$231.74 |
| 203 | DC | WASHINGTON | \$351.22 | \$363.50 | \$231.74 |
| 204 | DC | WASHINGTON | \$351.22 | \$363.50 | \$231.74 |
| 205 | DC | WASHINGTON | \$351.22 | \$363.50 | \$231.74 |
| 206 | MD | WALDORF | \$327.29 | \$338.74 | \$215.96 |
| 207 | MD | COLLEGE PARK | \$327.98 | \$339.45 | \$216.41 |
| 208 | MD | COLLEGE PARK | \$327.98 | \$339.45 | \$216.41 |
| 209 | MD | SILVER SPRING | \$325.50 | \$336.88 | \$214.77 |
| 210 | MD | BALTIMORE | \$347.60 | \$359.75 | \$229.35 |
| 211 | MD | BALTIMORE | \$347.60 | \$359.75 | \$229.35 |
| 212 | MD | BALTIMORE | \$347.60 | \$359.75 | \$229.35 |
| 214 | MD | ANNAPOLIS | \$342.97 | \$354.96 | \$226.30 |
| 215 | MD | CUMBERLAND | \$332.31 | \$343.93 | \$219.26 |
| 216 | MD | EASTON | \$314.03 | \$325.01 | \$207.20 |
| 217 | MD | HAGERSTOWN | \$339.91 | \$351.79 | \$224.28 |
| 218 | MD | SALISBURY | \$305.18 | \$315.85 | \$201.37 |
| 219 | MD | ELKTON | \$323.08 | \$334.38 | \$213.18 |
| 220 | VA | FAIRFAX | \$333.79 | \$345.46 | \$220.25 |
| 221 | VA | FAIRFAX | \$333.79 | \$345.46 | \$220.25 |
| 222 | VA | ARLINGTON | \$338.63 | \$350.47 | \$223.43 |
| 223 | VA | ALEXANDRIA | \$340.49 | \$352.39 | \$224.66 |
| 224 | VA | FREDERICKSBURG | \$322.74 | \$334.02 | \$212.95 |
| 225 | VA | FREDERICKSBURG | \$322.74 | \$334.02 | \$212.95 |
| 226 | VA | WINCHESTER | \$318.64 | \$329.78 | \$210.25 |

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|-----|----|-----------------|----------|----------|----------|
| 227 | VA | CULPEPER | \$325.85 | \$337.24 | \$215.00 |
| 228 | VA | HARRISONBURG | \$322.45 | \$333.72 | \$212.76 |
| 229 | VA | CHARLOTTESVILLE | \$318.42 | \$329.55 | \$210.10 |
| 230 | VA | RICHMOND | \$322.01 | \$333.27 | \$212.47 |
| 231 | VA | RICHMOND | \$322.01 | \$333.27 | \$212.47 |
| 232 | VA | RICHMOND | \$322.01 | \$333.27 | \$212.47 |
| 233 | VA | NORFOLK | \$320.09 | \$331.28 | \$211.20 |
| 234 | VA | NORFOLK | \$320.09 | \$331.28 | \$211.20 |
| 235 | VA | NORFOLK | \$320.09 | \$331.28 | \$211.20 |
| 236 | VA | NEWPORT NEWS | \$315.90 | \$326.95 | \$208.44 |
| 237 | VA | PORTSMOUTH | \$309.77 | \$320.60 | \$204.39 |
| 238 | VA | PETERSBURG | \$317.10 | \$328.19 | \$209.23 |
| 239 | VA | FARMVILLE | \$303.20 | \$313.80 | \$200.06 |
| 240 | VA | ROANOKE | \$322.07 | \$333.33 | \$212.51 |
| 241 | VA | ROANOKE | \$322.07 | \$333.33 | \$212.51 |
| 242 | VA | BRISTOL | \$304.64 | \$315.29 | \$201.01 |
| 243 | VA | PULASKI | \$307.41 | \$318.16 | \$202.84 |
| 244 | VA | STAUNTON | \$308.39 | \$319.17 | \$203.48 |
| 245 | VA | LYNCHBURG | \$318.40 | \$329.53 | \$210.09 |
| 246 | VA | GRUNDY | \$301.10 | \$311.63 | \$198.67 |
| 247 | WV | BLUEFIELD | \$333.96 | \$345.63 | \$220.35 |
| 248 | WV | BLUEFIELD | \$333.96 | \$345.63 | \$220.35 |
| 249 | WV | LEWISBURG | \$341.20 | \$353.13 | \$225.13 |
| 250 | WV | CHARLESTON | \$343.92 | \$355.94 | \$226.93 |
| 251 | WV | CHARLESTON | \$343.92 | \$355.94 | \$226.93 |
| 252 | WV | CHARLESTON | \$343.92 | \$355.94 | \$226.93 |
| 253 | WV | CHARLESTON | \$343.92 | \$355.94 | \$226.93 |
| 254 | WV | MARTINSBURG | \$322.66 | \$333.94 | \$212.90 |
| 255 | WV | HUNTINGTON | \$344.79 | \$356.85 | \$227.50 |
| 256 | WV | HUNTINGTON | \$344.79 | \$356.85 | \$227.50 |
| 257 | WV | HUNTINGTON | \$344.79 | \$356.85 | \$227.50 |
| 258 | WV | BECKLEY | \$334.85 | \$346.55 | \$220.94 |
| 259 | WV | BECKLEY | \$334.85 | \$346.55 | \$220.94 |
| 260 | WV | WHEELING | \$346.54 | \$358.66 | \$228.66 |
| 261 | WV | PARKERSBURG | \$341.47 | \$353.40 | \$225.31 |
| 262 | WV | BUCKHANNON | \$341.41 | \$353.35 | \$225.27 |
| 263 | WV | CLARKSBURG | \$343.46 | \$355.46 | \$226.62 |
| 264 | WV | CLARKSBURG | \$343.46 | \$355.46 | \$226.62 |
| 265 | WV | MORGANTOWN | \$344.24 | \$356.28 | \$227.14 |
| 266 | WV | GASSAWAY | \$337.15 | \$348.94 | \$222.46 |
| 267 | WV | ROMNEY | \$338.70 | \$350.54 | \$223.48 |
| 268 | WV | PETERSBURG | \$338.16 | \$349.98 | \$223.12 |
| 270 | NC | GREENSBORO | \$306.80 | \$317.52 | \$202.43 |
| 271 | NC | WINSTON-SALEM | \$306.37 | \$317.08 | \$202.15 |
| 272 | NC | GREENSBORO | \$306.80 | \$317.52 | \$202.43 |
| 273 | NC | GREENSBORO | \$306.80 | \$317.52 | \$202.43 |
| 274 | NC | GREENSBORO | \$306.80 | \$317.52 | \$202.43 |
| 275 | NC | RALEIGH | \$304.94 | \$315.60 | \$201.21 |
| 276 | NC | RALEIGH | \$304.94 | \$315.60 | \$201.21 |
| 277 | NC | DURHAM | \$310.75 | \$321.62 | \$205.04 |
| 278 | NC | ROCKY MOUNT | \$298.30 | \$308.73 | \$196.82 |
| 279 | NC | ELIZABETH CITY | \$301.36 | \$311.90 | \$198.85 |
| 280 | NC | GASTONIA | \$310.56 | \$321.42 | \$204.92 |
| 281 | NC | CHARLOTTE | \$317.25 | \$328.34 | \$209.33 |
| 282 | NC | CHARLOTTE | \$317.25 | \$328.34 | \$209.33 |

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|-----|----|-----------------|----------|----------|----------|
| 283 | NC | FAYETTEVILLE | \$312.96 | \$323.90 | \$206.50 |
| 284 | NC | WILMINGTON | \$300.00 | \$310.49 | \$197.95 |
| 285 | NC | KINSTON | \$295.85 | \$306.19 | \$195.21 |
| 286 | NC | HICKORY | \$304.15 | \$314.79 | \$200.69 |
| 287 | NC | ASHEVILLE | \$302.76 | \$313.35 | \$199.77 |
| 288 | NC | ASHEVILLE | \$302.76 | \$313.35 | \$199.77 |
| 289 | NC | MURPHY | \$295.23 | \$305.56 | \$194.80 |
| 290 | SC | COLUMBIA | \$318.95 | \$330.10 | \$210.45 |
| 291 | SC | COLUMBIA | \$318.95 | \$330.10 | \$210.45 |
| 292 | SC | COLUMBIA | \$318.95 | \$330.10 | \$210.45 |
| 293 | SC | SPARTANBURG | \$317.57 | \$328.67 | \$209.54 |
| 294 | SC | CHARLESTON | \$320.70 | \$331.91 | \$211.61 |
| 295 | SC | FLORENCE | \$312.70 | \$323.63 | \$206.33 |
| 296 | SC | GREENVILLE | \$317.83 | \$328.94 | \$209.71 |
| 297 | SC | ROCK HILL | \$307.53 | \$318.28 | \$202.92 |
| 298 | SC | AIKEN | \$305.23 | \$315.91 | \$201.40 |
| 299 | SC | BEAUFORT | \$307.89 | \$318.65 | \$203.15 |
| 300 | GA | ATLANTA | \$326.53 | \$337.95 | \$215.45 |
| 301 | GA | ATLANTA | \$326.53 | \$337.95 | \$215.45 |
| 302 | GA | ATLANTA | \$326.53 | \$337.95 | \$215.45 |
| 303 | GA | ATLANTA | \$326.53 | \$337.95 | \$215.45 |
| 304 | GA | STATESBORO | \$310.95 | \$321.82 | \$205.17 |
| 305 | GA | GAINESVILLE | \$302.82 | \$313.41 | \$199.81 |
| 306 | GA | ATHENS | \$303.59 | \$314.21 | \$200.32 |
| 307 | GA | DALTON | \$308.12 | \$318.90 | \$203.31 |
| 308 | GA | AUGUSTA | \$315.83 | \$326.87 | \$208.39 |
| 309 | GA | AUGUSTA | \$315.83 | \$326.87 | \$208.39 |
| 310 | GA | MACON | \$319.46 | \$330.63 | \$210.79 |
| 311 | GA | MACON | \$319.46 | \$330.63 | \$210.79 |
| 312 | GA | MACON | \$319.46 | \$330.63 | \$210.79 |
| 313 | GA | SAVANNAH | \$325.45 | \$336.83 | \$214.74 |
| 314 | GA | SAVANNAH | \$325.45 | \$336.83 | \$214.74 |
| 315 | GA | WAYCROSS | \$312.45 | \$323.38 | \$206.16 |
| 316 | GA | VALDOSTA | \$323.40 | \$334.71 | \$213.39 |
| 317 | GA | ALBANY | \$321.24 | \$332.48 | \$211.96 |
| 318 | GA | COLUMBUS | \$323.59 | \$334.90 | \$213.51 |
| 319 | GA | COLUMBUS | \$323.59 | \$334.90 | \$213.51 |
| 320 | FL | JACKSONVILLE | \$312.86 | \$323.79 | \$206.43 |
| 321 | FL | DAYTONA BEACH | \$313.89 | \$324.86 | \$207.11 |
| 322 | FL | JACKSONVILLE | \$312.86 | \$323.79 | \$206.43 |
| 323 | FL | TALLAHASSEE | \$316.11 | \$327.16 | \$208.58 |
| 324 | FL | PANAMA CITY | \$315.41 | \$326.44 | \$208.12 |
| 325 | FL | PENSACOLA | \$319.96 | \$331.15 | \$211.12 |
| 326 | FL | GAINESVILLE | \$315.47 | \$326.50 | \$208.15 |
| 327 | FL | ORLANDO | \$321.97 | \$333.22 | \$212.44 |
| 328 | FL | ORLANDO | \$321.97 | \$333.22 | \$212.44 |
| 329 | FL | MELBOURNE | \$324.01 | \$335.34 | \$213.79 |
| 330 | FL | MIAMI | \$318.62 | \$329.76 | \$210.23 |
| 331 | FL | MIAMI | \$318.62 | \$329.76 | \$210.23 |
| 332 | FL | MIAMI | \$318.62 | \$329.76 | \$210.23 |
| 333 | FL | FORT LAUDERDALE | \$312.28 | \$323.20 | \$206.05 |
| 334 | FL | WEST PALM BEACH | \$303.38 | \$313.99 | \$200.18 |
| 335 | FL | TAMPA | \$316.53 | \$327.60 | \$208.86 |
| 336 | FL | TAMPA | \$316.53 | \$327.60 | \$208.86 |
| 337 | FL | ST. PETERSBURG | \$317.06 | \$328.14 | \$209.20 |

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|-----|----|-----------------|----------|----------|----------|
| 338 | FL | LAKELAND | \$310.67 | \$321.53 | \$204.99 |
| 339 | FL | FORT MYERS | \$311.60 | \$322.49 | \$205.60 |
| 340 | FL | MIAMI | \$318.62 | \$329.76 | \$210.23 |
| 341 | FL | FORT MYERS | \$311.60 | \$322.49 | \$205.60 |
| 342 | FL | SARASOTA | \$312.70 | \$323.63 | \$206.32 |
| 344 | FL | GAINESVILLE | \$315.47 | \$326.50 | \$208.15 |
| 346 | FL | TAMPA | \$316.53 | \$327.60 | \$208.86 |
| 347 | FL | ORLANDO | \$321.97 | \$333.22 | \$212.44 |
| 349 | FL | WEST PALM BEACH | \$303.38 | \$313.99 | \$200.18 |
| 350 | AL | BIRMINGHAM | \$322.35 | \$333.62 | \$212.69 |
| 351 | AL | BIRMINGHAM | \$322.35 | \$333.62 | \$212.69 |
| 352 | AL | BIRMINGHAM | \$322.35 | \$333.62 | \$212.69 |
| 354 | AL | TUSCALOOSA | \$316.29 | \$327.35 | \$208.69 |
| 355 | AL | JASPER | \$316.25 | \$327.31 | \$208.67 |
| 356 | AL | DECATUR | \$310.56 | \$321.42 | \$204.92 |
| 357 | AL | HUNTSVILLE | \$318.83 | \$329.97 | \$210.37 |
| 358 | AL | HUNTSVILLE | \$318.83 | \$329.97 | \$210.37 |
| 359 | AL | GADSDEN | \$319.84 | \$331.03 | \$211.04 |
| 360 | AL | MONTGOMERY | \$318.39 | \$329.52 | \$210.08 |
| 361 | AL | MONTGOMERY | \$318.39 | \$329.52 | \$210.08 |
| 362 | AL | ANNISTON | \$307.62 | \$318.37 | \$202.97 |
| 363 | AL | DOTHAN | \$314.90 | \$325.91 | \$207.78 |
| 364 | AL | EVERGREEN | \$304.17 | \$314.81 | \$200.70 |
| 365 | AL | MOBILE | \$313.19 | \$324.14 | \$206.65 |
| 366 | AL | MOBILE | \$313.19 | \$324.14 | \$206.65 |
| 367 | AL | SELMA | \$309.55 | \$320.38 | \$204.25 |
| 368 | AL | PHENIX CITY | \$312.57 | \$323.50 | \$206.24 |
| 369 | AL | BUTLER | \$307.17 | \$317.92 | \$202.68 |
| 370 | TN | NASHVILLE | \$323.43 | \$334.74 | \$213.41 |
| 371 | TN | NASHVILLE | \$323.43 | \$334.74 | \$213.41 |
| 372 | TN | NASHVILLE | \$323.43 | \$334.74 | \$213.41 |
| 373 | TN | CHATTANOOGA | \$313.64 | \$324.61 | \$206.95 |
| 374 | TN | CHATTANOOGA | \$313.64 | \$324.61 | \$206.95 |
| 375 | TN | MEMPHIS | \$323.60 | \$334.92 | \$213.52 |
| 376 | TN | JOHNSON CITY | \$298.44 | \$308.88 | \$196.92 |
| 377 | TN | KNOXVILLE | \$306.89 | \$317.62 | \$202.49 |
| 378 | TN | KNOXVILLE | \$306.89 | \$317.62 | \$202.49 |
| 379 | TN | KNOXVILLE | \$306.89 | \$317.62 | \$202.49 |
| 380 | TN | MEMPHIS | \$323.60 | \$334.92 | \$213.52 |
| 381 | TN | MEMPHIS | \$323.60 | \$334.92 | \$213.52 |
| 382 | TN | MCKENZIE | \$287.02 | \$297.06 | \$189.39 |
| 383 | TN | JACKSON | \$311.74 | \$322.64 | \$205.69 |
| 384 | TN | COLUMBIA | \$295.85 | \$306.19 | \$195.21 |
| 385 | TN | COOKEVILLE | \$288.51 | \$298.60 | \$190.37 |
| 386 | MS | CLARKSDALE | \$286.26 | \$296.27 | \$188.88 |
| 387 | MS | GREENVILLE | \$310.61 | \$321.47 | \$204.95 |
| 388 | MS | TUPELO | \$292.19 | \$302.41 | \$192.80 |
| 389 | MS | GREENWOOD | \$288.74 | \$298.84 | \$190.52 |
| 390 | MS | JACKSON | \$314.05 | \$325.03 | \$207.22 |
| 391 | MS | JACKSON | \$314.05 | \$325.03 | \$207.22 |
| 392 | MS | JACKSON | \$314.05 | \$325.03 | \$207.22 |
| 393 | MS | MERIDIAN | \$302.45 | \$313.03 | \$199.57 |
| 394 | MS | LAUREL | \$288.49 | \$298.58 | \$190.36 |
| 395 | MS | BILOXI | \$304.31 | \$314.95 | \$200.79 |
| 396 | MS | MCCOMB | \$281.42 | \$291.25 | \$185.68 |

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|-----|----|---------------|----------|----------|----------|
| 397 | MS | COLUMBUS | \$289.42 | \$299.54 | \$190.97 |
| 398 | GA | ALBANY | \$321.24 | \$332.48 | \$211.96 |
| 399 | GA | ATLANTA | \$326.53 | \$337.95 | \$215.45 |
| 400 | KY | LOUISVILLE | \$328.13 | \$339.60 | \$216.51 |
| 401 | KY | LOUISVILLE | \$328.13 | \$339.60 | \$216.51 |
| 402 | KY | LOUISVILLE | \$328.13 | \$339.60 | \$216.51 |
| 403 | KY | LEXINGTON | \$324.19 | \$335.52 | \$213.91 |
| 404 | KY | LEXINGTON | \$324.19 | \$335.52 | \$213.91 |
| 405 | KY | LEXINGTON | \$324.19 | \$335.52 | \$213.91 |
| 406 | KY | FRANKFORT | \$320.61 | \$331.82 | \$211.54 |
| 407 | KY | CORBIN | \$305.19 | \$315.86 | \$201.37 |
| 408 | KY | CORBIN | \$305.19 | \$315.86 | \$201.37 |
| 409 | KY | CORBIN | \$305.19 | \$315.86 | \$201.37 |
| 410 | KY | COVINGTON | \$317.71 | \$328.81 | \$209.63 |
| 411 | KY | ASHLAND | \$321.26 | \$332.50 | \$211.98 |
| 412 | KY | ASHLAND | \$321.26 | \$332.50 | \$211.98 |
| 413 | KY | CAMPTON | \$308.40 | \$319.18 | \$203.49 |
| 414 | KY | CAMPTON | \$308.40 | \$319.18 | \$203.49 |
| 415 | KY | PIKEVILLE | \$319.47 | \$330.64 | \$210.79 |
| 416 | KY | PIKEVILLE | \$319.47 | \$330.64 | \$210.79 |
| 417 | KY | HAZARD | \$308.15 | \$318.92 | \$203.33 |
| 418 | KY | HAZARD | \$308.15 | \$318.92 | \$203.33 |
| 420 | KY | PADUCAH | \$308.63 | \$319.43 | \$203.65 |
| 421 | KY | BOWLING GREEN | \$319.73 | \$330.91 | \$210.97 |
| 422 | KY | BOWLING GREEN | \$319.73 | \$330.91 | \$210.97 |
| 423 | KY | OWENSBORO | \$323.43 | \$334.74 | \$213.41 |
| 424 | KY | HENDERSON | \$307.63 | \$318.39 | \$202.98 |
| 425 | KY | SOMERSET | \$302.80 | \$313.39 | \$199.80 |
| 426 | KY | SOMERSET | \$302.80 | \$313.39 | \$199.80 |
| 427 | KY | ELIZABETHTOWN | \$298.02 | \$308.44 | \$196.64 |
| 430 | OH | COLUMBUS | \$339.17 | \$351.03 | \$223.79 |
| 431 | OH | COLUMBUS | \$339.17 | \$351.03 | \$223.79 |
| 432 | OH | COLUMBUS | \$339.17 | \$351.03 | \$223.79 |
| 433 | OH | MARION | \$323.47 | \$334.78 | \$213.43 |
| 434 | OH | TOLEDO | \$342.13 | \$354.09 | \$225.74 |
| 435 | OH | TOLEDO | \$342.13 | \$354.09 | \$225.74 |
| 436 | OH | TOLEDO | \$342.13 | \$354.09 | \$225.74 |
| 437 | OH | ZANESVILLE | \$323.71 | \$335.03 | \$213.59 |
| 438 | OH | ZANESVILLE | \$323.71 | \$335.03 | \$213.59 |
| 439 | OH | STEUBENVILLE | \$331.51 | \$343.10 | \$218.74 |
| 440 | OH | LORAIN | \$328.55 | \$340.04 | \$216.79 |
| 441 | OH | CLEVELAND | \$344.23 | \$356.27 | \$227.13 |
| 442 | OH | AKRON | \$335.46 | \$347.19 | \$221.34 |
| 443 | OH | AKRON | \$335.46 | \$347.19 | \$221.34 |
| 444 | OH | YOUNGSTOWN | \$326.14 | \$337.55 | \$215.20 |
| 445 | OH | YOUNGSTOWN | \$326.14 | \$337.55 | \$215.20 |
| 446 | OH | CANTON | \$329.59 | \$341.11 | \$217.47 |
| 447 | OH | CANTON | \$329.59 | \$341.11 | \$217.47 |
| 448 | OH | MANSFIELD | \$320.70 | \$331.91 | \$211.60 |
| 449 | OH | MANSFIELD | \$320.70 | \$331.91 | \$211.60 |
| 450 | OH | HAMILTON | \$321.78 | \$333.03 | \$212.32 |
| 451 | OH | CINCINNATI | \$330.78 | \$342.35 | \$218.26 |
| 452 | OH | CINCINNATI | \$330.78 | \$342.35 | \$218.26 |
| 453 | OH | DAYTON | \$324.18 | \$335.52 | \$213.90 |
| 454 | OH | DAYTON | \$324.18 | \$335.52 | \$213.90 |

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|-----|----|---------------|----------|----------|----------|
| 455 | OH | SPRINGFIELD | \$322.32 | \$333.59 | \$212.68 |
| 456 | OH | CHILLICOTHE | \$321.14 | \$332.37 | \$211.90 |
| 457 | OH | ATHENS | \$332.22 | \$343.84 | \$219.21 |
| 458 | OH | LIMA | \$326.15 | \$337.55 | \$215.20 |
| 460 | IN | ANDERSON | \$321.59 | \$332.83 | \$212.19 |
| 461 | IN | INDIANAPOLIS | \$336.50 | \$348.27 | \$222.03 |
| 462 | IN | INDIANAPOLIS | \$336.50 | \$348.27 | \$222.03 |
| 463 | IN | GARY | \$361.03 | \$373.65 | \$238.22 |
| 464 | IN | GARY | \$361.03 | \$373.65 | \$238.22 |
| 465 | IN | SOUTH BEND | \$337.12 | \$348.91 | \$222.44 |
| 466 | IN | SOUTH BEND | \$337.12 | \$348.91 | \$222.44 |
| 467 | IN | FORT WAYNE | \$324.09 | \$335.43 | \$213.85 |
| 468 | IN | FORT WAYNE | \$324.09 | \$335.43 | \$213.85 |
| 469 | IN | KOKOMO | \$314.03 | \$325.01 | \$207.21 |
| 470 | IN | LAWRENCEBURG | \$308.39 | \$319.17 | \$203.48 |
| 471 | IN | NEW ALBANY | \$308.12 | \$318.90 | \$203.31 |
| 472 | IN | COLUMBUS | \$318.00 | \$329.12 | \$209.82 |
| 473 | IN | MUNCIE | \$321.43 | \$332.67 | \$212.09 |
| 474 | IN | BLOOMINGTON | \$325.97 | \$337.37 | \$215.08 |
| 475 | IN | WASHINGTON | \$318.37 | \$329.50 | \$210.07 |
| 476 | IN | EVANSVILLE | \$327.87 | \$339.34 | \$216.34 |
| 477 | IN | EVANSVILLE | \$327.87 | \$339.34 | \$216.34 |
| 478 | IN | TERRE HAUTE | \$326.37 | \$337.78 | \$215.35 |
| 479 | IN | LAFAYETTE | \$320.21 | \$331.40 | \$211.28 |
| 480 | MI | ROYAL OAK | \$317.75 | \$328.86 | \$209.66 |
| 481 | MI | ANN ARBOR | \$346.26 | \$358.37 | \$228.47 |
| 482 | MI | DETROIT | \$355.26 | \$367.68 | \$234.41 |
| 483 | MI | ROYAL OAK | \$331.11 | \$342.69 | \$218.48 |
| 484 | MI | FLINT | \$334.69 | \$346.39 | \$220.84 |
| 485 | MI | FLINT | \$334.69 | \$346.39 | \$220.84 |
| 486 | MI | SAGINAW | \$328.79 | \$340.28 | \$216.94 |
| 487 | MI | BAY CITY | \$326.39 | \$337.80 | \$215.36 |
| 488 | MI | LANSING | \$343.74 | \$355.76 | \$226.81 |
| 489 | MI | LANSING | \$343.74 | \$355.76 | \$226.81 |
| 490 | MI | BATTLE CREEK | \$331.43 | \$343.02 | \$218.69 |
| 491 | MI | KALAMAZOO | \$335.08 | \$346.80 | \$221.09 |
| 492 | MI | JACKSON | \$338.89 | \$350.74 | \$223.61 |
| 493 | MI | GRAND RAPIDS | \$345.08 | \$357.14 | \$227.69 |
| 494 | MI | MUSKEGON | \$331.03 | \$342.61 | \$218.42 |
| 495 | MI | GRAND RAPIDS | \$345.08 | \$357.14 | \$227.69 |
| 496 | MI | TRAVERSE CITY | \$328.05 | \$339.53 | \$216.46 |
| 497 | MI | GAYLORD | \$322.62 | \$333.90 | \$212.87 |
| 498 | MI | IRON MOUNTAIN | \$329.05 | \$340.55 | \$217.11 |
| 499 | MI | IRON MOUNTAIN | \$329.05 | \$340.55 | \$217.11 |
| 500 | IA | DES MOINES | \$346.67 | \$358.79 | \$228.74 |
| 501 | IA | DES MOINES | \$346.67 | \$358.79 | \$228.74 |
| 502 | IA | DES MOINES | \$346.67 | \$358.79 | \$228.74 |
| 503 | IA | DES MOINES | \$346.67 | \$358.79 | \$228.74 |
| 504 | IA | MASON CITY | \$306.56 | \$317.28 | \$202.28 |
| 505 | IA | FORT DODGE | \$305.46 | \$316.14 | \$201.55 |
| 506 | IA | WATERLOO | \$326.50 | \$337.91 | \$215.43 |
| 507 | IA | WATERLOO | \$326.50 | \$337.91 | \$215.43 |
| 508 | IA | CRESTON | \$318.66 | \$329.81 | \$210.26 |
| 509 | IA | DES MOINES | \$346.67 | \$358.79 | \$228.74 |
| 510 | IA | SIOUX CITY | \$324.01 | \$335.34 | \$213.79 |

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|-----|----|-------------------|----------|----------|----------|
| 511 | IA | SIoux CITY | \$324.01 | \$335.34 | \$213.79 |
| 512 | IA | SIBLEY | \$289.83 | \$299.96 | \$191.24 |
| 513 | IA | SPENCER | \$292.14 | \$302.35 | \$192.76 |
| 514 | IA | CARROLL | \$311.77 | \$322.68 | \$205.72 |
| 515 | IA | COUNCIL BLUFFS | \$330.01 | \$341.55 | \$217.75 |
| 516 | IA | SHENANDOAH | \$312.26 | \$323.18 | \$206.04 |
| 520 | IA | DUBUQUE | \$323.34 | \$334.65 | \$213.35 |
| 521 | IA | DECORAH | \$303.27 | \$313.87 | \$200.10 |
| 522 | IA | CEDAR RAPIDS | \$332.54 | \$344.16 | \$219.42 |
| 523 | IA | CEDAR RAPIDS | \$332.54 | \$344.16 | \$219.42 |
| 524 | IA | CEDAR RAPIDS | \$332.54 | \$344.16 | \$219.42 |
| 525 | IA | OTTUMWA | \$308.49 | \$319.28 | \$203.55 |
| 526 | IA | BURLINGTON | \$313.95 | \$324.93 | \$207.16 |
| 527 | IA | DAVENPORT | \$341.17 | \$353.10 | \$225.11 |
| 528 | IA | DAVENPORT | \$341.17 | \$353.10 | \$225.11 |
| 530 | WI | MILWAUKEE | \$371.57 | \$384.56 | \$245.17 |
| 531 | WI | KENOSHA | \$367.66 | \$380.52 | \$242.59 |
| 532 | WI | MILWAUKEE | \$371.57 | \$384.56 | \$245.17 |
| 534 | WI | RACINE | \$367.87 | \$380.73 | \$242.73 |
| 535 | WI | BELOIT | \$359.62 | \$372.20 | \$237.29 |
| 537 | WI | MADISON | \$369.21 | \$382.12 | \$243.61 |
| 538 | WI | LANCASTER | \$331.80 | \$343.40 | \$218.93 |
| 539 | WI | PORTAGE | \$333.47 | \$345.13 | \$220.03 |
| 540 | WI | NEW RICHMOND | \$328.03 | \$339.50 | \$216.44 |
| 541 | WI | GREEN BAY | \$358.77 | \$371.31 | \$236.73 |
| 542 | WI | GREEN BAY | \$358.77 | \$371.31 | \$236.73 |
| 543 | WI | GREEN BAY | \$358.77 | \$371.31 | \$236.73 |
| 544 | WI | WAUSAU | \$334.87 | \$346.57 | \$220.95 |
| 545 | WI | RHINELANDER | \$330.92 | \$342.49 | \$218.35 |
| 546 | WI | LA CROSSE | \$344.85 | \$356.90 | \$227.54 |
| 547 | WI | EAU CLAIRE | \$351.22 | \$363.50 | \$231.74 |
| 548 | WI | SUPERIOR | \$344.65 | \$356.70 | \$227.41 |
| 549 | WI | OSHKOSH | \$328.32 | \$339.80 | \$216.64 |
| 550 | MN | SAINT PAUL | \$386.75 | \$400.27 | \$255.18 |
| 551 | MN | SAINT PAUL | \$386.75 | \$400.27 | \$255.18 |
| 553 | MN | MINNEAPOLIS | \$390.32 | \$403.97 | \$257.54 |
| 554 | MN | MINNEAPOLIS | \$390.32 | \$403.97 | \$257.54 |
| 555 | MN | MINNEAPOLIS | \$390.32 | \$403.97 | \$257.54 |
| 556 | MN | DULUTH | \$366.89 | \$379.72 | \$242.08 |
| 557 | MN | DULUTH | \$366.89 | \$379.72 | \$242.08 |
| 558 | MN | DULUTH | \$366.89 | \$379.72 | \$242.08 |
| 559 | MN | ROCHESTER | \$362.84 | \$375.53 | \$239.41 |
| 560 | MN | MANKATO | \$348.32 | \$360.50 | \$229.83 |
| 561 | MN | WINDOM | \$328.50 | \$339.98 | \$216.75 |
| 562 | MN | WILLMAR | \$350.80 | \$363.06 | \$231.46 |
| 563 | MN | ST. CLOUD | \$370.94 | \$383.91 | \$244.76 |
| 564 | MN | BRAINERD | \$350.64 | \$362.90 | \$231.36 |
| 565 | MN | DETROIT LAKES | \$336.76 | \$348.54 | \$222.20 |
| 566 | MN | BEMIDJI | \$344.24 | \$356.28 | \$227.14 |
| 567 | MN | THIEF RIVER FALLS | \$338.84 | \$350.69 | \$223.57 |
| 570 | SD | SIoux FALLS | \$336.57 | \$348.33 | \$222.07 |
| 571 | SD | SIoux FALLS | \$336.57 | \$348.33 | \$222.07 |
| 572 | SD | WATERTOWN | \$303.05 | \$313.64 | \$199.96 |
| 573 | SD | MITCHELL | \$292.93 | \$303.17 | \$193.28 |
| 574 | SD | ABERDEEN | \$317.14 | \$328.23 | \$209.26 |

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|-----|----|----------------|----------|----------|----------|
| 575 | SD | PIERRE | \$326.95 | \$338.38 | \$215.73 |
| 576 | SD | MOBRIDGE | \$295.43 | \$305.76 | \$194.93 |
| 577 | SD | RAPID CITY | \$312.36 | \$323.28 | \$206.10 |
| 580 | ND | FARGO | \$323.79 | \$335.11 | \$213.65 |
| 581 | ND | FARGO | \$323.79 | \$335.11 | \$213.65 |
| 582 | ND | GRAND FORKS | \$321.39 | \$332.63 | \$212.06 |
| 583 | ND | DEVILS LAKE | \$315.55 | \$326.59 | \$208.21 |
| 584 | ND | JAMESTOWN | \$313.81 | \$324.78 | \$207.06 |
| 585 | ND | BISMARCK | \$337.82 | \$349.64 | \$222.90 |
| 586 | ND | DICKINSON | \$314.03 | \$325.01 | \$207.20 |
| 587 | ND | MINOT | \$318.01 | \$329.13 | \$209.83 |
| 588 | ND | WILLISTON | \$315.45 | \$326.48 | \$208.14 |
| 590 | MT | BILLINGS | \$331.99 | \$343.60 | \$219.05 |
| 591 | MT | BILLINGS | \$331.99 | \$343.60 | \$219.05 |
| 592 | MT | WOLF POINT | \$317.96 | \$329.07 | \$209.79 |
| 593 | MT | MILES CITY | \$313.86 | \$324.83 | \$207.09 |
| 594 | MT | GREAT FALLS | \$328.06 | \$339.53 | \$216.46 |
| 595 | MT | HAVRE | \$313.30 | \$324.25 | \$206.72 |
| 596 | MT | HELENA | \$320.45 | \$331.66 | \$211.44 |
| 597 | MT | BUTTE | \$322.76 | \$334.05 | \$212.97 |
| 598 | MT | MISSOULA | \$315.87 | \$326.92 | \$208.42 |
| 599 | MT | KALISPELL | \$310.58 | \$321.44 | \$204.93 |
| 600 | IL | NORTH SUBURBAN | \$406.35 | \$420.56 | \$268.12 |
| 601 | IL | NORTH SUBURBAN | \$414.08 | \$428.56 | \$273.22 |
| 602 | IL | NORTH SUBURBAN | \$414.08 | \$428.56 | \$273.22 |
| 603 | IL | NORTH SUBURBAN | \$414.08 | \$428.56 | \$273.22 |
| 604 | IL | JOLIET | \$415.50 | \$430.03 | \$274.16 |
| 605 | IL | SOUTH SUBURBAN | \$414.10 | \$428.58 | \$273.23 |
| 606 | IL | CHICAGO | \$430.90 | \$445.97 | \$284.32 |
| 607 | IL | CHICAGO | \$430.90 | \$445.97 | \$284.32 |
| 608 | IL | CHICAGO | \$430.90 | \$445.97 | \$284.32 |
| 609 | IL | KANKAKEE | \$393.02 | \$406.76 | \$259.32 |
| 610 | IL | ROCKFORD | \$390.65 | \$404.31 | \$257.76 |
| 611 | IL | ROCKFORD | \$390.65 | \$404.31 | \$257.76 |
| 612 | IL | ROCK ISLAND | \$346.44 | \$358.55 | \$228.59 |
| 613 | IL | LA SALLE | \$383.70 | \$397.12 | \$253.17 |
| 614 | IL | GALESBURG | \$356.56 | \$369.03 | \$235.27 |
| 615 | IL | PEORIA | \$364.19 | \$376.92 | \$240.30 |
| 616 | IL | PEORIA | \$364.19 | \$376.92 | \$240.30 |
| 617 | IL | BLOOMINGTON | \$358.77 | \$371.31 | \$236.72 |
| 618 | IL | CHAMPAIGN | \$363.50 | \$376.21 | \$239.85 |
| 619 | IL | CHAMPAIGN | \$363.50 | \$376.21 | \$239.85 |
| 620 | IL | EAST ST. LOUIS | \$355.63 | \$368.06 | \$234.65 |
| 621 | IL | EAST ST. LOUIS | \$355.63 | \$368.06 | \$234.65 |
| 622 | IL | EAST ST. LOUIS | \$355.63 | \$368.06 | \$234.65 |
| 623 | IL | QUINCY | \$358.24 | \$370.76 | \$236.37 |
| 624 | IL | EFFINGHAM | \$356.13 | \$368.58 | \$234.98 |
| 625 | IL | DECATUR | \$360.73 | \$373.34 | \$238.02 |
| 626 | IL | SPRINGFIELD | \$365.17 | \$377.94 | \$240.95 |
| 627 | IL | SPRINGFIELD | \$365.17 | \$377.94 | \$240.95 |
| 628 | IL | CENTRALIA | \$348.15 | \$360.33 | \$229.72 |
| 629 | IL | CARBONDALE | \$347.84 | \$360.00 | \$229.51 |
| 630 | MO | ST. LOUIS | \$359.71 | \$372.28 | \$237.34 |
| 631 | MO | ST. LOUIS | \$359.71 | \$372.28 | \$237.34 |
| 633 | MO | BOWLING GREEN | \$329.79 | \$341.32 | \$217.60 |

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|-----|----|----------------|----------|----------|----------|
| 634 | MO | HANNIBAL | \$321.73 | \$332.97 | \$212.28 |
| 635 | MO | KIRKSVILLE | \$322.56 | \$333.84 | \$212.83 |
| 636 | MO | FLAT RIVER | \$330.04 | \$341.58 | \$217.77 |
| 637 | MO | CAPE GIRARDEAU | \$327.56 | \$339.01 | \$216.13 |
| 638 | MO | SIKESTON | \$322.98 | \$334.27 | \$213.11 |
| 639 | MO | POPLAR BLUFF | \$320.09 | \$331.28 | \$211.20 |
| 640 | MO | KANSAS CITY | \$361.74 | \$374.39 | \$238.69 |
| 641 | MO | KANSAS CITY | \$361.74 | \$374.39 | \$238.69 |
| 644 | MO | ST. JOSEPH | \$337.49 | \$349.29 | \$222.68 |
| 645 | MO | ST. JOSEPH | \$337.49 | \$349.29 | \$222.68 |
| 646 | MO | CHILLICOTHE | \$322.90 | \$334.19 | \$213.06 |
| 647 | MO | HARRISONVILLE | \$334.69 | \$346.40 | \$220.84 |
| 648 | MO | JOPLIN | \$316.23 | \$327.29 | \$208.66 |
| 650 | MO | JEFFERSON CITY | \$336.21 | \$347.97 | \$221.84 |
| 651 | MO | JEFFERSON CITY | \$336.21 | \$347.97 | \$221.84 |
| 652 | MO | COLUMBIA | \$332.15 | \$343.76 | \$219.16 |
| 653 | MO | SEDALIA | \$325.99 | \$337.39 | \$215.10 |
| 654 | MO | ROLLA | \$327.69 | \$339.15 | \$216.22 |
| 655 | MO | ROLLA | \$327.69 | \$339.15 | \$216.22 |
| 656 | MO | SPRINGFIELD | \$325.46 | \$336.84 | \$214.75 |
| 657 | MO | SPRINGFIELD | \$325.46 | \$336.84 | \$214.75 |
| 658 | MO | SPRINGFIELD | \$325.46 | \$336.84 | \$214.75 |
| 660 | KS | KANSAS CITY | \$350.53 | \$362.79 | \$231.29 |
| 661 | KS | KANSAS CITY | \$350.53 | \$362.79 | \$231.29 |
| 662 | KS | KANSAS CITY | \$350.53 | \$362.79 | \$231.29 |
| 664 | KS | TOPEKA | \$324.04 | \$335.37 | \$213.81 |
| 665 | KS | TOPEKA | \$324.04 | \$335.37 | \$213.81 |
| 666 | KS | TOPEKA | \$324.04 | \$335.37 | \$213.81 |
| 667 | KS | FORT SCOTT | \$306.92 | \$317.65 | \$202.51 |
| 668 | KS | EMPORIA | \$307.86 | \$318.62 | \$203.13 |
| 669 | KS | BELLEVILLE | \$304.84 | \$315.50 | \$201.14 |
| 670 | KS | WICHITA | \$317.33 | \$328.43 | \$209.38 |
| 671 | KS | WICHITA | \$317.33 | \$328.43 | \$209.38 |
| 672 | KS | WICHITA | \$317.33 | \$328.43 | \$209.38 |
| 673 | KS | INDEPENDENCE | \$308.89 | \$319.69 | \$203.81 |
| 674 | KS | SALINA | \$312.29 | \$323.21 | \$206.06 |
| 675 | KS | HUTCHINSON | \$296.38 | \$306.74 | \$195.56 |
| 676 | KS | HAYS | \$304.32 | \$314.96 | \$200.80 |
| 677 | KS | COLBY | \$307.22 | \$317.96 | \$202.71 |
| 678 | KS | DODGE CITY | \$315.51 | \$326.54 | \$208.18 |
| 679 | KS | LIBERAL | \$303.41 | \$314.02 | \$200.20 |
| 680 | NE | OMAHA | \$334.83 | \$346.54 | \$220.93 |
| 681 | NE | OMAHA | \$334.83 | \$346.54 | \$220.93 |
| 683 | NE | LINCOLN | \$328.11 | \$339.58 | \$216.49 |
| 684 | NE | LINCOLN | \$328.11 | \$339.58 | \$216.49 |
| 685 | NE | LINCOLN | \$328.11 | \$339.58 | \$216.49 |
| 686 | NE | COLUMBUS | \$311.21 | \$322.09 | \$205.35 |
| 687 | NE | NORFOLK | \$310.23 | \$321.08 | \$204.70 |
| 688 | NE | GRAND ISLAND | \$324.60 | \$335.95 | \$214.18 |
| 689 | NE | HASTINGS | \$310.23 | \$321.08 | \$204.70 |
| 690 | NE | MCCOOK | \$301.28 | \$311.82 | \$198.80 |
| 691 | NE | NORTH PLATTE | \$310.01 | \$320.85 | \$204.55 |
| 692 | NE | VALENTINE | \$303.78 | \$314.40 | \$200.44 |
| 693 | NE | ALLIANCE | \$308.71 | \$319.51 | \$203.70 |
| 700 | LA | NEW ORLEANS | \$315.95 | \$327.00 | \$208.47 |

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|-----|----|---------------|----------|----------|----------|
| 701 | LA | NEW ORLEANS | \$315.95 | \$327.00 | \$208.47 |
| 703 | LA | THIBODAUX | \$297.14 | \$307.53 | \$196.06 |
| 704 | LA | HAMMOND | \$290.84 | \$301.01 | \$191.90 |
| 705 | LA | LAFAYETTE | \$304.71 | \$315.36 | \$201.05 |
| 706 | LA | LAKE CHARLES | \$307.44 | \$318.19 | \$202.86 |
| 707 | LA | BATON ROUGE | \$316.48 | \$327.55 | \$208.82 |
| 708 | LA | BATON ROUGE | \$316.48 | \$327.55 | \$208.82 |
| 710 | LA | SHREVEPORT | \$316.59 | \$327.66 | \$208.89 |
| 711 | LA | SHREVEPORT | \$316.59 | \$327.66 | \$208.89 |
| 712 | LA | MONROE | \$309.09 | \$319.90 | \$203.95 |
| 713 | LA | ALEXANDRIA | \$311.30 | \$322.19 | \$205.40 |
| 714 | LA | ALEXANDRIA | \$311.30 | \$322.19 | \$205.40 |
| 716 | AR | PINE BLUFF | \$306.89 | \$317.62 | \$202.49 |
| 717 | AR | CAMDEN | \$298.71 | \$309.15 | \$197.09 |
| 718 | AR | TEXARKANA | \$303.28 | \$313.88 | \$200.11 |
| 719 | AR | HOT SPRINGS | \$296.61 | \$306.98 | \$195.71 |
| 720 | AR | LITTLE ROCK | \$304.57 | \$315.22 | \$200.97 |
| 721 | AR | LITTLE ROCK | \$304.57 | \$315.22 | \$200.97 |
| 722 | AR | LITTLE ROCK | \$304.57 | \$315.22 | \$200.97 |
| 723 | AR | WEST MEMPHIS | \$297.32 | \$307.71 | \$196.18 |
| 724 | AR | JONESBORO | \$299.26 | \$309.73 | \$197.46 |
| 725 | AR | BATESVILLE | \$287.20 | \$297.24 | \$189.50 |
| 726 | AR | HARRISON | \$288.81 | \$298.91 | \$190.56 |
| 727 | AR | FAYETTEVILLE | \$286.73 | \$296.75 | \$189.19 |
| 728 | AR | RUSSELLVILLE | \$286.60 | \$296.63 | \$189.11 |
| 729 | AR | FORT SMITH | \$297.22 | \$307.61 | \$196.11 |
| 730 | OK | OKLAHOMA CITY | \$319.09 | \$330.25 | \$210.55 |
| 731 | OK | OKLAHOMA CITY | \$319.09 | \$330.25 | \$210.55 |
| 734 | OK | ARDMORE | \$306.60 | \$317.32 | \$202.31 |
| 735 | OK | LAWTON | \$315.61 | \$326.64 | \$208.25 |
| 736 | OK | CLINTON | \$308.99 | \$319.79 | \$203.88 |
| 737 | OK | ENID | \$312.73 | \$323.67 | \$206.35 |
| 738 | OK | WOODWARD | \$308.99 | \$319.79 | \$203.88 |
| 739 | OK | GUYMON | \$300.26 | \$310.76 | \$198.12 |
| 740 | OK | TULSA | \$307.85 | \$318.61 | \$203.12 |
| 741 | OK | TULSA | \$307.85 | \$318.61 | \$203.12 |
| 743 | OK | MIAMI | \$296.57 | \$306.94 | \$195.68 |
| 744 | OK | MUSKOGEE | \$304.10 | \$314.73 | \$200.65 |
| 745 | OK | MCALESTER | \$295.17 | \$305.50 | \$194.76 |
| 746 | OK | PONCA CITY | \$293.10 | \$303.35 | \$193.40 |
| 747 | OK | DURANT | \$295.69 | \$306.03 | \$195.11 |
| 748 | OK | SHAWNEE | \$297.66 | \$308.06 | \$196.40 |
| 749 | OK | POTEAU | \$294.68 | \$304.98 | \$194.44 |
| 750 | TX | MCKINNEY | \$291.48 | \$301.67 | \$192.33 |
| 751 | TX | WAXAHACKIE | \$301.17 | \$311.70 | \$198.72 |
| 752 | TX | DALLAS | \$308.34 | \$319.12 | \$203.45 |
| 753 | TX | DALLAS | \$308.34 | \$319.12 | \$203.45 |
| 754 | TX | GREENVILLE | \$291.21 | \$301.40 | \$192.15 |
| 755 | TX | TEXARKANA | \$300.40 | \$310.91 | \$198.21 |
| 756 | TX | LONGVIEW | \$289.74 | \$299.87 | \$191.18 |
| 757 | TX | TYLER | \$303.66 | \$314.28 | \$200.36 |
| 758 | TX | PALESTINE | \$287.32 | \$297.36 | \$189.58 |
| 759 | TX | LUFKIN | \$291.77 | \$301.97 | \$192.52 |
| 760 | TX | FORT WORTH | \$309.49 | \$320.31 | \$204.21 |
| 761 | TX | FORT WORTH | \$309.49 | \$320.31 | \$204.21 |

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|-----|----|------------------|----------|----------|----------|
| 762 | TX | DENTON | \$296.71 | \$307.08 | \$195.77 |
| 763 | TX | WICHITA FALLS | \$305.45 | \$316.13 | \$201.54 |
| 764 | TX | EASTLAND | \$294.24 | \$304.53 | \$194.15 |
| 765 | TX | TEMPLE | \$301.76 | \$312.31 | \$199.11 |
| 766 | TX | WACO | \$307.20 | \$317.95 | \$202.70 |
| 767 | TX | WACO | \$307.20 | \$317.95 | \$202.70 |
| 768 | TX | BROWNWOOD | \$292.40 | \$302.63 | \$192.94 |
| 769 | TX | SAN ANGELO | \$295.40 | \$305.73 | \$194.91 |
| 770 | TX | HOUSTON | \$312.80 | \$323.74 | \$206.39 |
| 771 | TX | HOUSTON | \$312.80 | \$323.74 | \$206.39 |
| 772 | TX | HOUSTON | \$312.80 | \$323.74 | \$206.39 |
| 773 | TX | HUNTSVILLE | \$292.51 | \$302.73 | \$193.00 |
| 774 | TX | WHARTON | \$295.65 | \$305.98 | \$195.08 |
| 775 | TX | GALVESTON | \$301.02 | \$311.54 | \$198.62 |
| 776 | TX | BEAUMONT | \$306.44 | \$317.16 | \$202.20 |
| 777 | TX | BEAUMONT | \$306.44 | \$317.16 | \$202.20 |
| 778 | TX | BRYAN | \$294.84 | \$305.14 | \$194.54 |
| 779 | TX | VICTORIA | \$295.04 | \$305.35 | \$194.67 |
| 780 | TX | LAREDO | \$304.64 | \$315.30 | \$201.01 |
| 781 | TX | SAN ANTONIO | \$310.37 | \$321.23 | \$204.79 |
| 782 | TX | SAN ANTONIO | \$310.37 | \$321.23 | \$204.79 |
| 783 | TX | CORPUS CHRISTI | \$311.49 | \$322.38 | \$205.53 |
| 784 | TX | CORPUS CHRISTI | \$311.49 | \$322.38 | \$205.53 |
| 785 | TX | MCALLEN | \$297.62 | \$308.03 | \$196.38 |
| 786 | TX | AUSTIN | \$313.22 | \$324.18 | \$206.67 |
| 787 | TX | AUSTIN | \$313.22 | \$324.18 | \$206.67 |
| 788 | TX | DEL RIO | \$298.52 | \$308.96 | \$196.97 |
| 789 | TX | GIDDINGS | \$292.61 | \$302.84 | \$193.07 |
| 790 | TX | AMARILLO | \$309.95 | \$320.79 | \$204.51 |
| 791 | TX | AMARILLO | \$309.95 | \$320.79 | \$204.51 |
| 792 | TX | CHILDRESS | \$294.82 | \$305.12 | \$194.53 |
| 793 | TX | LUBBOCK | \$306.99 | \$317.72 | \$202.56 |
| 794 | TX | LUBBOCK | \$306.99 | \$317.72 | \$202.56 |
| 795 | TX | ABILENE | \$304.26 | \$314.90 | \$200.76 |
| 796 | TX | ABILENE | \$304.26 | \$314.90 | \$200.76 |
| 797 | TX | MIDLAND | \$309.35 | \$320.17 | \$204.12 |
| 798 | TX | EL PASO | \$306.68 | \$317.40 | \$202.35 |
| 799 | TX | EL PASO | \$306.68 | \$317.40 | \$202.35 |
| 800 | CO | DENVER | \$331.71 | \$343.31 | \$218.87 |
| 801 | CO | DENVER | \$331.71 | \$343.31 | \$218.87 |
| 802 | CO | DENVER | \$331.71 | \$343.31 | \$218.87 |
| 803 | CO | BOULDER | \$315.23 | \$326.25 | \$208.00 |
| 804 | CO | GOLDEN | \$311.70 | \$322.60 | \$205.67 |
| 805 | CO | FORT COLLINS | \$319.94 | \$331.13 | \$211.11 |
| 806 | CO | GREELEY | \$314.57 | \$325.57 | \$207.56 |
| 807 | CO | FORT MORGAN | \$310.36 | \$321.21 | \$204.78 |
| 808 | CO | COLORADO SPRINGS | \$316.75 | \$327.83 | \$209.00 |
| 809 | CO | COLORADO SPRINGS | \$316.75 | \$327.83 | \$209.00 |
| 810 | CO | PUEBLO | \$322.71 | \$334.00 | \$212.93 |
| 811 | CO | ALAMOSA | \$321.70 | \$332.95 | \$212.26 |
| 812 | CO | SALIDA | \$321.69 | \$332.94 | \$212.26 |
| 813 | CO | DURANGO | \$317.62 | \$328.72 | \$209.57 |
| 814 | CO | MONTROSE | \$314.74 | \$325.75 | \$207.68 |
| 815 | CO | GRAND JUNCTION | \$329.07 | \$340.57 | \$217.13 |
| 816 | CO | GLENWOOD SPRINGS | \$317.91 | \$329.03 | \$209.77 |

| | | | | | |
|-----|----|----------------------|----------|----------|----------|
| 820 | WY | CHEYENNE | \$329.28 | \$340.79 | \$217.27 |
| 821 | WY | YELLOWSTONE NAT'L PA | \$316.04 | \$327.09 | \$208.53 |
| 822 | WY | WHEATLAND | \$316.64 | \$327.71 | \$208.93 |
| 823 | WY | RAWLINS | \$321.07 | \$332.29 | \$211.85 |
| 824 | WY | WORLAND | \$318.23 | \$329.36 | \$209.98 |
| 825 | WY | RIVERTON | \$319.63 | \$330.81 | \$210.90 |
| 826 | WY | CASPER | \$328.77 | \$340.27 | \$216.93 |
| 827 | WY | NEWCASTLE | \$317.18 | \$328.27 | \$209.28 |
| 828 | WY | SHERIDAN | \$325.69 | \$337.08 | \$214.90 |
| 829 | WY | ROCK SPRINGS | \$326.29 | \$337.69 | \$215.29 |
| 830 | WY | ROCK SPRINGS | \$326.29 | \$337.69 | \$215.29 |
| 831 | WY | ROCK SPRINGS | \$326.29 | \$337.69 | \$215.29 |
| 832 | ID | POCATELLO | \$337.98 | \$349.80 | \$223.01 |
| 833 | ID | TWIN FALLS | \$333.57 | \$345.23 | \$220.10 |
| 834 | ID | IDAHO FALLS | \$333.29 | \$344.94 | \$219.91 |
| 835 | ID | LEWISTON | \$363.29 | \$375.99 | \$239.71 |
| 836 | ID | BOISE | \$339.79 | \$351.67 | \$224.20 |
| 837 | ID | BOISE | \$339.79 | \$351.67 | \$224.20 |
| 838 | ID | COEUR D'ALENE | \$353.84 | \$366.22 | \$233.48 |
| 840 | UT | SALT LAKE CITY | \$331.73 | \$343.33 | \$218.88 |
| 841 | UT | SALT LAKE CITY | \$331.73 | \$343.33 | \$218.88 |
| 842 | UT | OGDEN | \$318.27 | \$329.40 | \$210.00 |
| 843 | UT | LOGAN | \$330.73 | \$342.29 | \$218.22 |
| 844 | UT | OGDEN | \$318.27 | \$329.40 | \$210.00 |
| 845 | UT | PRICE | \$312.88 | \$323.82 | \$206.45 |
| 846 | UT | PROVO | \$326.06 | \$337.46 | \$215.14 |
| 847 | UT | PROVO | \$326.06 | \$337.46 | \$215.14 |
| 850 | AZ | PHOENIX | \$329.81 | \$341.34 | \$217.62 |
| 851 | AZ | MESA/TEMPE | \$318.90 | \$330.05 | \$210.42 |
| 852 | AZ | MESA/TEMPE | \$318.90 | \$330.05 | \$210.42 |
| 853 | AZ | PHOENIX | \$329.81 | \$341.34 | \$217.62 |
| 855 | AZ | GLOBE | \$316.48 | \$327.55 | \$208.82 |
| 856 | AZ | TUCSON | \$318.78 | \$329.92 | \$210.34 |
| 857 | AZ | TUCSON | \$318.78 | \$329.92 | \$210.34 |
| 859 | AZ | SHOW LOW | \$317.35 | \$328.45 | \$209.40 |
| 860 | AZ | FLAGSTAFF | \$325.87 | \$337.26 | \$215.01 |
| 863 | AZ | PRESCOTT | \$320.61 | \$331.82 | \$211.55 |
| 864 | AZ | KINGMAN | \$313.45 | \$324.41 | \$206.82 |
| 865 | AZ | CHAMBERS | \$314.18 | \$325.17 | \$207.31 |
| 870 | NM | ALBUQUERQUE | \$325.10 | \$336.46 | \$214.51 |
| 871 | NM | ALBUQUERQUE | \$325.10 | \$336.46 | \$214.51 |
| 872 | NM | ALBUQUERQUE | \$325.10 | \$336.46 | \$214.51 |
| 873 | NM | GALLUP | \$323.69 | \$335.01 | \$213.58 |
| 874 | NM | FARMINGTON | \$325.13 | \$336.50 | \$214.53 |
| 875 | NM | SANTA FE | \$329.04 | \$340.54 | \$217.11 |
| 877 | NM | LAS VEGAS | \$320.09 | \$331.28 | \$211.20 |
| 878 | NM | SOCORRO | \$319.65 | \$330.83 | \$210.91 |
| 879 | NM | TRUTH/CONSEQUENCES | \$314.84 | \$325.85 | \$207.74 |
| 880 | NM | LAS CRUCES | \$311.44 | \$322.32 | \$205.49 |
| 881 | NM | CLOVIS | \$317.69 | \$328.79 | \$209.62 |
| 882 | NM | ROSWELL | \$322.06 | \$333.32 | \$212.50 |
| 883 | NM | CARRIZOZO | \$322.08 | \$333.34 | \$212.52 |
| 884 | NM | TUCUMCARI | \$318.96 | \$330.12 | \$210.46 |
| 885 | TX | EL PASO | \$306.68 | \$317.40 | \$202.35 |
| 889 | NV | LAS VEGAS | \$384.17 | \$397.61 | \$253.49 |

| | | | | | |
|-----|----|-----------------|----------|----------|----------|
| 890 | NV | LAS VEGAS | \$384.17 | \$397.61 | \$253.49 |
| 891 | NV | LAS VEGAS | \$384.17 | \$397.61 | \$253.49 |
| 893 | NV | ELY | \$344.85 | \$356.91 | \$227.54 |
| 894 | NV | RENO | \$352.71 | \$365.04 | \$232.72 |
| 895 | NV | RENO | \$352.71 | \$365.04 | \$232.72 |
| 897 | NV | CARSON CITY | \$353.80 | \$366.17 | \$233.44 |
| 898 | NV | ELKO | \$330.60 | \$342.16 | \$218.14 |
| 900 | CA | LOS ANGELES | \$556.92 | \$576.39 | \$367.47 |
| 901 | CA | LOS ANGELES | \$556.92 | \$576.39 | \$367.47 |
| 902 | CA | LOS ANGELES | \$556.92 | \$576.39 | \$367.47 |
| 903 | CA | INGLEWOOD | \$503.47 | \$521.07 | \$332.20 |
| 904 | CA | INGLEWOOD | \$503.47 | \$521.07 | \$332.20 |
| 905 | CA | INGLEWOOD | \$503.47 | \$521.07 | \$332.20 |
| 906 | CA | LONG BEACH | \$508.05 | \$525.82 | \$335.23 |
| 907 | CA | LONG BEACH | \$508.05 | \$525.82 | \$335.23 |
| 908 | CA | LONG BEACH | \$508.05 | \$525.82 | \$335.23 |
| 910 | CA | PASADENA | \$505.42 | \$523.09 | \$333.49 |
| 911 | CA | PASADENA | \$505.42 | \$523.09 | \$333.49 |
| 912 | CA | PASADENA | \$505.42 | \$523.09 | \$333.49 |
| 913 | CA | VAN NUYS | \$512.65 | \$530.57 | \$338.26 |
| 914 | CA | VAN NUYS | \$512.65 | \$530.57 | \$338.26 |
| 915 | CA | VAN NUYS | \$512.65 | \$530.57 | \$338.26 |
| 916 | CA | VAN NUYS | \$512.65 | \$530.57 | \$338.26 |
| 917 | CA | ALHAMBRA | \$514.76 | \$532.76 | \$339.65 |
| 918 | CA | ALHAMBRA | \$514.76 | \$532.76 | \$339.65 |
| 919 | CA | SAN DIEGO | \$395.64 | \$409.48 | \$261.05 |
| 920 | CA | SAN DIEGO | \$395.64 | \$409.48 | \$261.05 |
| 921 | CA | SAN DIEGO | \$395.64 | \$409.48 | \$261.05 |
| 922 | CA | PALM SPRINGS | \$464.32 | \$480.56 | \$306.37 |
| 923 | CA | SAN BERNARDINO | \$462.30 | \$478.47 | \$305.04 |
| 924 | CA | SAN BERNARDINO | \$462.30 | \$478.47 | \$305.04 |
| 925 | CA | RIVERSIDE | \$479.01 | \$495.76 | \$316.06 |
| 926 | CA | SANTA ANA | \$467.86 | \$484.21 | \$308.70 |
| 927 | CA | SANTA ANA | \$467.86 | \$484.21 | \$308.70 |
| 928 | CA | ANAHEIM | \$475.59 | \$492.22 | \$313.81 |
| 930 | CA | OXNARD | \$478.47 | \$495.20 | \$315.71 |
| 931 | CA | SANTA BARBARA | \$395.76 | \$409.60 | \$261.14 |
| 932 | CA | BAKERSFIELD | \$400.95 | \$414.97 | \$264.55 |
| 933 | CA | BAKERSFIELD | \$400.95 | \$414.97 | \$264.55 |
| 934 | CA | SAN LUIS OBISPO | \$397.22 | \$411.10 | \$262.09 |
| 935 | CA | MOJAVE | \$503.72 | \$521.34 | \$332.37 |
| 936 | CA | FRESNO | \$404.96 | \$419.12 | \$267.20 |
| 937 | CA | FRESNO | \$404.96 | \$419.12 | \$267.20 |
| 938 | CA | FRESNO | \$404.96 | \$419.12 | \$267.20 |
| 939 | CA | SALINAS | \$416.86 | \$431.44 | \$275.05 |
| 940 | CA | SAN FRANCISCO | \$636.44 | \$658.70 | \$419.94 |
| 941 | CA | SAN FRANCISCO | \$636.44 | \$658.70 | \$419.94 |
| 942 | CA | SACRAMENTO | \$399.32 | \$413.28 | \$263.48 |
| 943 | CA | PALO ALTO | \$593.19 | \$613.93 | \$391.40 |
| 944 | CA | SAN MATEO | \$600.91 | \$621.92 | \$396.50 |
| 945 | CA | VALLEJO | \$574.38 | \$594.47 | \$378.99 |
| 946 | CA | OAKLAND | \$603.24 | \$624.34 | \$398.04 |
| 947 | CA | BERKELEY | \$600.88 | \$621.89 | \$396.48 |
| 948 | CA | RICHMOND | \$584.75 | \$605.19 | \$385.83 |
| 949 | CA | SAN RAFAEL | \$594.84 | \$615.64 | \$392.49 |

| | | | | | |
|-----|----|----------------------|----------|----------|----------|
| 950 | CA | SANTA CRUZ | \$425.84 | \$440.73 | \$280.98 |
| 951 | CA | SAN JOSE | \$620.03 | \$641.71 | \$409.11 |
| 952 | CA | STOCKTON | \$406.51 | \$420.72 | \$268.22 |
| 953 | CA | MODESTO | \$405.35 | \$419.53 | \$267.46 |
| 954 | CA | SANTA ROSA | \$428.11 | \$443.08 | \$282.48 |
| 955 | CA | EUREKA | \$408.44 | \$422.72 | \$269.50 |
| 956 | CA | SACRAMENTO | \$399.32 | \$413.28 | \$263.48 |
| 957 | CA | SACRAMENTO | \$399.32 | \$413.28 | \$263.48 |
| 958 | CA | SACRAMENTO | \$399.32 | \$413.28 | \$263.48 |
| 959 | CA | MARYSVILLE | \$404.62 | \$418.76 | \$266.98 |
| 960 | CA | REDDING | \$425.99 | \$440.88 | \$281.08 |
| 961 | CA | SUSANVILLE | \$424.57 | \$439.41 | \$280.14 |
| 967 | HI | HILO | \$422.85 | \$437.64 | \$279.01 |
| 968 | HI | HONOLULU | \$438.30 | \$453.62 | \$289.20 |
| 969 | HI | STATES & POSS., GUAM | \$408.34 | \$422.61 | \$269.43 |
| 970 | OR | PORTLAND | \$373.77 | \$386.84 | \$246.62 |
| 971 | OR | PORTLAND | \$373.77 | \$386.84 | \$246.62 |
| 972 | OR | PORTLAND | \$373.77 | \$386.84 | \$246.62 |
| 973 | OR | SALEM | \$372.39 | \$385.41 | \$245.71 |
| 974 | OR | EUGENE | \$363.95 | \$376.67 | \$240.14 |
| 975 | OR | MEDFORD | \$363.95 | \$376.67 | \$240.14 |
| 976 | OR | KLAMATH FALLS | \$361.21 | \$373.84 | \$238.34 |
| 977 | OR | BEND | \$359.68 | \$372.25 | \$237.32 |
| 978 | OR | PENDLETON | \$354.75 | \$367.16 | \$234.07 |
| 979 | OR | VALE | \$333.90 | \$345.57 | \$220.31 |
| 980 | WA | SEATTLE | \$383.01 | \$396.41 | \$252.72 |
| 981 | WA | SEATTLE | \$383.01 | \$396.41 | \$252.72 |
| 982 | WA | EVERETT | \$372.09 | \$385.10 | \$245.51 |
| 983 | WA | TACOMA | \$377.27 | \$390.46 | \$248.93 |
| 984 | WA | TACOMA | \$377.27 | \$390.46 | \$248.93 |
| 985 | WA | OLYMPIA | \$379.85 | \$393.13 | \$250.64 |
| 986 | WA | VANCOUVER | \$371.37 | \$384.36 | \$245.04 |
| 987 | WA | SEATTLE | \$383.01 | \$396.41 | \$252.72 |
| 988 | WA | WENATCHEE | \$340.92 | \$352.85 | \$224.95 |
| 989 | WA | YAKIMA | \$360.56 | \$373.17 | \$237.91 |
| 990 | WA | SPOKANE | \$341.52 | \$353.46 | \$225.34 |
| 991 | WA | SPOKANE | \$341.52 | \$353.46 | \$225.34 |
| 992 | WA | SPOKANE | \$341.52 | \$353.46 | \$225.34 |
| 993 | WA | RICHLAND | \$349.52 | \$361.74 | \$230.62 |
| 994 | WA | CLARKSTON | \$318.52 | \$329.65 | \$210.16 |
| 995 | AK | ANCHORAGE | \$422.82 | \$437.60 | \$278.98 |
| 996 | AK | ANCHORAGE | \$422.82 | \$437.60 | \$278.98 |
| 997 | AK | FAIRBANKS | \$415.09 | \$429.60 | \$273.89 |
| 998 | AK | JUNEAU | \$407.41 | \$421.65 | \$268.82 |
| 999 | AK | KETCHIKAN | \$431.51 | \$446.60 | \$284.72 |

| Townhomes |
|-----------|
| \$303.77 |
| \$338.53 |
| \$338.53 |
| \$331.75 |
| \$331.47 |
| \$335.62 |
| \$348.02 |
| \$348.02 |
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| \$373.77 |
| \$329.80 |
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| \$338.49 |
| \$350.17 |
| \$324.83 |
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| \$299.17 |
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| \$319.08 |
| \$309.50 |
| \$313.67 |
| \$305.08 |
| \$299.85 |
| \$298.38 |
| \$298.80 |
| \$296.87 |

Sample

| |
|----------|
| \$299.40 |
| \$301.33 |
| \$317.07 |
| \$309.38 |
| \$318.95 |
| \$314.20 |
| \$316.99 |
| \$306.15 |
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| \$351.42 |
| \$342.05 |
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| \$372.50 |
| \$374.70 |
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| \$362.42 |
| \$369.02 |
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| \$376.29 |
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| \$376.83 |
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| \$369.20 |
| \$423.72 |
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| \$424.85 |
| \$421.78 |

Sample

| |
|----------|
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| \$373.01 |
| \$373.01 |
| \$404.38 |
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| \$346.16 |
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| \$327.17 |
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| \$332.19 |
| \$332.19 |
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| \$322.35 |
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| \$316.52 |
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| \$319.37 |
| \$300.72 |

Sample

| |
|----------|
| \$328.82 |
| \$328.82 |
| \$317.23 |
| \$315.99 |
| \$315.99 |
| \$313.47 |
| \$313.47 |
| \$303.97 |
| \$298.58 |
| \$301.54 |
| \$320.09 |
| \$330.47 |
| \$302.08 |
| \$311.38 |
| \$321.76 |
| \$321.76 |
| \$310.80 |
| \$310.80 |
| \$302.80 |
| \$335.66 |
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| \$306.95 |
| \$306.95 |
| \$311.39 |
| \$313.10 |
| \$296.78 |
| \$296.78 |
| \$293.02 |

Sample

| |
|----------|
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| \$296.11 |
| \$296.11 |
| \$294.35 |
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| \$290.50 |
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| \$296.17 |
| \$280.14 |
| \$282.69 |
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| \$282.12 |
| \$280.42 |
| \$280.42 |
| \$285.76 |
| \$274.31 |
| \$277.13 |
| \$285.59 |
| \$291.74 |
| \$291.74 |

Sample

| |
|----------|
| \$287.79 |
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| \$279.69 |
| \$278.42 |
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| \$292.99 |
| \$292.99 |
| \$287.17 |
| \$278.99 |
| \$291.08 |
| \$291.08 |
| \$291.56 |

Sample

| |
|----------|
| \$285.68 |
| \$286.54 |
| \$292.99 |
| \$286.54 |
| \$287.55 |
| \$290.10 |
| \$291.08 |
| \$296.07 |
| \$278.99 |
| \$296.42 |
| \$296.42 |
| \$296.42 |
| \$290.85 |
| \$290.82 |
| \$285.58 |
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| \$293.19 |
| \$294.12 |
| \$292.78 |
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| \$282.88 |
| \$289.58 |
| \$279.71 |
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| \$284.66 |
| \$287.43 |
| \$282.47 |
| \$297.42 |
| \$297.42 |
| \$297.42 |
| \$288.42 |
| \$288.42 |
| \$297.58 |
| \$274.44 |
| \$282.21 |
| \$282.21 |
| \$282.21 |
| \$297.58 |
| \$297.58 |
| \$263.94 |
| \$286.67 |
| \$272.05 |
| \$265.31 |
| \$263.24 |
| \$285.63 |
| \$268.69 |
| \$265.52 |
| \$288.79 |
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| \$288.79 |
| \$278.13 |
| \$265.29 |
| \$279.84 |
| \$258.78 |

Sample

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| \$266.15 |
| \$295.41 |
| \$300.27 |
| \$301.74 |
| \$301.74 |
| \$301.74 |
| \$298.11 |
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| \$298.11 |
| \$294.82 |
| \$280.65 |
| \$280.65 |
| \$280.65 |
| \$292.16 |
| \$295.43 |
| \$295.43 |
| \$283.59 |
| \$283.59 |
| \$293.78 |
| \$293.78 |
| \$283.37 |
| \$283.37 |
| \$283.81 |
| \$294.02 |
| \$294.02 |
| \$297.42 |
| \$282.89 |
| \$278.45 |
| \$278.45 |
| \$274.05 |
| \$311.90 |
| \$311.90 |
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| \$297.45 |
| \$314.61 |
| \$314.61 |
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| \$297.68 |
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| \$304.85 |
| \$302.13 |
| \$316.55 |
| \$308.48 |
| \$308.48 |
| \$299.91 |
| \$299.91 |
| \$303.08 |
| \$303.08 |
| \$294.91 |
| \$294.91 |
| \$295.90 |
| \$304.18 |
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| \$298.11 |
| \$298.11 |

Sample

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| \$296.40 |
| \$295.31 |
| \$305.50 |
| \$299.92 |
| \$295.73 |
| \$309.44 |
| \$309.44 |
| \$332.00 |
| \$332.00 |
| \$310.01 |
| \$310.01 |
| \$298.03 |
| \$298.03 |
| \$288.78 |
| \$283.59 |
| \$283.34 |
| \$292.43 |
| \$295.58 |
| \$299.75 |
| \$292.77 |
| \$301.51 |
| \$301.51 |
| \$300.12 |
| \$294.46 |
| \$292.20 |
| \$318.42 |
| \$326.69 |
| \$304.49 |
| \$307.78 |
| \$307.78 |
| \$302.35 |
| \$300.14 |
| \$316.10 |
| \$316.10 |
| \$304.78 |
| \$308.13 |
| \$311.64 |
| \$317.33 |
| \$304.41 |
| \$317.33 |
| \$301.67 |
| \$296.68 |
| \$302.59 |
| \$302.59 |
| \$318.79 |
| \$318.79 |
| \$318.79 |
| \$318.79 |
| \$281.91 |
| \$280.89 |
| \$300.24 |
| \$300.24 |
| \$293.04 |
| \$318.79 |
| \$297.95 |

Sample

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| \$297.95 |
| \$266.52 |
| \$268.64 |
| \$286.70 |
| \$303.47 |
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| \$297.34 |
| \$278.88 |
| \$305.79 |
| \$305.79 |
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| \$283.68 |
| \$288.71 |
| \$313.73 |
| \$313.73 |
| \$341.68 |
| \$338.09 |
| \$341.68 |
| \$338.29 |
| \$330.70 |
| \$339.52 |
| \$305.12 |
| \$306.65 |
| \$301.65 |
| \$329.92 |
| \$329.92 |
| \$329.92 |
| \$307.94 |
| \$304.31 |
| \$317.11 |
| \$322.97 |
| \$316.93 |
| \$301.92 |
| \$355.64 |
| \$355.64 |
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| \$337.38 |
| \$337.38 |
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| \$333.66 |
| \$320.31 |
| \$302.08 |
| \$322.58 |
| \$341.11 |
| \$322.44 |
| \$309.68 |
| \$316.56 |
| \$311.59 |
| \$309.50 |
| \$309.50 |
| \$278.68 |
| \$269.37 |
| \$291.64 |

Sample

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| \$300.66 |
| \$271.67 |
| \$287.24 |
| \$297.75 |
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| \$295.55 |
| \$290.18 |
| \$288.57 |
| \$310.66 |
| \$288.77 |
| \$292.43 |
| \$290.08 |
| \$305.29 |
| \$305.29 |
| \$292.39 |
| \$288.62 |
| \$301.68 |
| \$288.10 |
| \$294.68 |
| \$296.80 |
| \$290.47 |
| \$285.60 |
| \$373.67 |
| \$380.78 |
| \$380.78 |
| \$380.78 |
| \$382.08 |
| \$380.80 |
| \$396.25 |
| \$396.25 |
| \$396.25 |
| \$361.41 |
| \$359.23 |
| \$359.23 |
| \$318.58 |
| \$352.84 |
| \$327.89 |
| \$334.90 |
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| \$327.03 |
| \$327.03 |
| \$327.03 |
| \$329.43 |
| \$327.49 |
| \$331.72 |
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| \$320.15 |
| \$319.86 |
| \$330.78 |
| \$330.78 |
| \$303.27 |

Sample

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| \$295.85 |
| \$296.62 |
| \$303.50 |
| \$301.22 |
| \$297.00 |
| \$294.35 |
| \$332.65 |
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| \$310.35 |
| \$310.35 |
| \$296.94 |
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| \$272.54 |
| \$279.85 |
| \$282.51 |
| \$290.14 |
| \$279.01 |
| \$307.90 |
| \$307.90 |
| \$301.72 |
| \$301.72 |
| \$301.72 |
| \$286.19 |
| \$285.28 |
| \$298.50 |
| \$285.28 |
| \$277.06 |
| \$285.08 |
| \$279.35 |
| \$283.89 |
| \$290.55 |

Sample

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| \$290.55 |
| \$273.25 |
| \$267.45 |
| \$280.20 |
| \$282.72 |
| \$291.03 |
| \$291.03 |
| \$291.13 |
| \$291.13 |
| \$284.24 |
| \$286.27 |
| \$286.27 |
| \$282.21 |
| \$274.68 |
| \$278.89 |
| \$272.75 |
| \$280.08 |
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| \$290.23 |
| \$284.14 |
| \$287.58 |
| \$284.14 |
| \$276.12 |
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| \$283.09 |
| \$272.72 |
| \$279.64 |
| \$271.44 |
| \$269.53 |
| \$271.91 |
| \$273.72 |
| \$270.98 |
| \$268.04 |
| \$276.95 |
| \$283.54 |
| \$283.54 |
| \$267.79 |
| \$276.25 |
| \$266.44 |
| \$279.24 |
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| \$268.31 |
| \$284.60 |
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Sample

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| \$272.84 |
| \$280.88 |
| \$270.58 |
| \$277.49 |
| \$282.50 |
| \$282.50 |
| \$268.89 |
| \$271.64 |
| \$287.65 |
| \$287.65 |
| \$287.65 |
| \$268.98 |
| \$271.87 |
| \$276.81 |
| \$281.80 |
| \$281.80 |
| \$271.13 |
| \$271.31 |
| \$280.14 |
| \$285.41 |
| \$285.41 |
| \$286.44 |
| \$286.44 |
| \$273.68 |
| \$288.04 |
| \$288.04 |
| \$274.52 |
| \$269.08 |
| \$285.03 |
| \$285.03 |
| \$271.11 |
| \$282.30 |
| \$282.30 |
| \$279.79 |
| \$279.79 |
| \$284.48 |
| \$282.02 |
| \$282.02 |
| \$305.04 |
| \$305.04 |
| \$305.04 |
| \$289.88 |
| \$286.63 |
| \$294.21 |
| \$289.27 |
| \$285.40 |
| \$291.28 |
| \$291.28 |
| \$296.76 |
| \$295.83 |
| \$295.82 |
| \$292.07 |
| \$289.43 |
| \$302.60 |
| \$292.35 |

Sample

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| \$302.80 |
| \$290.62 |
| \$291.17 |
| \$295.25 |
| \$292.64 |
| \$293.93 |
| \$302.33 |
| \$291.67 |
| \$299.50 |
| \$300.05 |
| \$300.05 |
| \$300.05 |
| \$310.80 |
| \$306.74 |
| \$306.48 |
| \$334.07 |
| \$312.46 |
| \$312.46 |
| \$325.39 |
| \$305.05 |
| \$305.05 |
| \$292.68 |
| \$304.13 |
| \$292.68 |
| \$287.72 |
| \$299.84 |
| \$299.84 |
| \$303.29 |
| \$293.25 |
| \$293.25 |
| \$303.29 |
| \$291.03 |
| \$293.14 |
| \$293.14 |
| \$291.83 |
| \$299.66 |
| \$294.83 |
| \$288.24 |
| \$288.92 |
| \$298.95 |
| \$298.95 |
| \$298.95 |
| \$297.66 |
| \$298.99 |
| \$302.57 |
| \$294.35 |
| \$293.94 |
| \$289.52 |
| \$286.39 |
| \$292.14 |
| \$296.16 |
| \$296.18 |
| \$293.31 |
| \$282.02 |
| \$353.28 |

Sample

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| \$353.28 |
| \$353.28 |
| \$317.12 |
| \$324.34 |
| \$324.34 |
| \$325.34 |
| \$304.02 |
| \$512.13 |
| \$512.13 |
| \$512.13 |
| \$462.98 |
| \$462.98 |
| \$462.98 |
| \$467.19 |
| \$467.19 |
| \$467.19 |
| \$464.78 |
| \$464.78 |
| \$464.78 |
| \$471.42 |
| \$471.42 |
| \$471.42 |
| \$471.42 |
| \$473.36 |
| \$473.36 |
| \$363.82 |
| \$363.82 |
| \$363.82 |
| \$426.98 |
| \$425.12 |
| \$425.12 |
| \$440.49 |
| \$430.23 |
| \$430.23 |
| \$437.34 |
| \$439.99 |
| \$363.94 |
| \$368.70 |
| \$368.70 |
| \$365.27 |
| \$463.22 |
| \$372.39 |
| \$372.39 |
| \$372.39 |
| \$383.34 |
| \$585.26 |
| \$585.26 |
| \$367.20 |
| \$545.48 |
| \$552.59 |
| \$528.19 |
| \$554.73 |
| \$552.56 |
| \$537.72 |
| \$547.00 |

Sample

| |
|----------|
| \$391.60 |
| \$570.17 |
| \$373.82 |
| \$372.76 |
| \$393.68 |
| \$375.59 |
| \$367.20 |
| \$367.20 |
| \$367.20 |
| \$372.08 |
| \$391.73 |
| \$390.42 |
| \$388.85 |
| \$403.05 |
| \$375.50 |
| \$343.71 |
| \$343.71 |
| \$343.71 |
| \$342.44 |
| \$334.68 |
| \$334.68 |
| \$332.16 |
| \$330.75 |
| \$326.22 |
| \$307.05 |
| \$352.21 |
| \$352.21 |
| \$342.16 |
| \$346.93 |
| \$346.93 |
| \$349.30 |
| \$341.51 |
| \$352.21 |
| \$313.51 |
| \$331.57 |
| \$314.05 |
| \$314.05 |
| \$314.05 |
| \$321.41 |
| \$292.90 |
| \$388.81 |
| \$388.81 |
| \$381.71 |
| \$374.64 |
| \$396.81 |

Sample

| | |
|---------------------|--|
| Project Name | |
|---------------------|--|

| Actual Area Median Income Ratios | Proposed No. of Units | % of Total Units |
|---|------------------------------|-------------------------|
| Units with AMI ratio at or below 65% | 0 | |
| Units with AMI ratio of greater than 65% | | |
| Total Units | 0 | |

If 20% or more of the units are for households at or below 65% of AMI, 20 points are awarded. If fewer than 20% of the units are for households at or below 65% of AMI, 18 points are awarded.

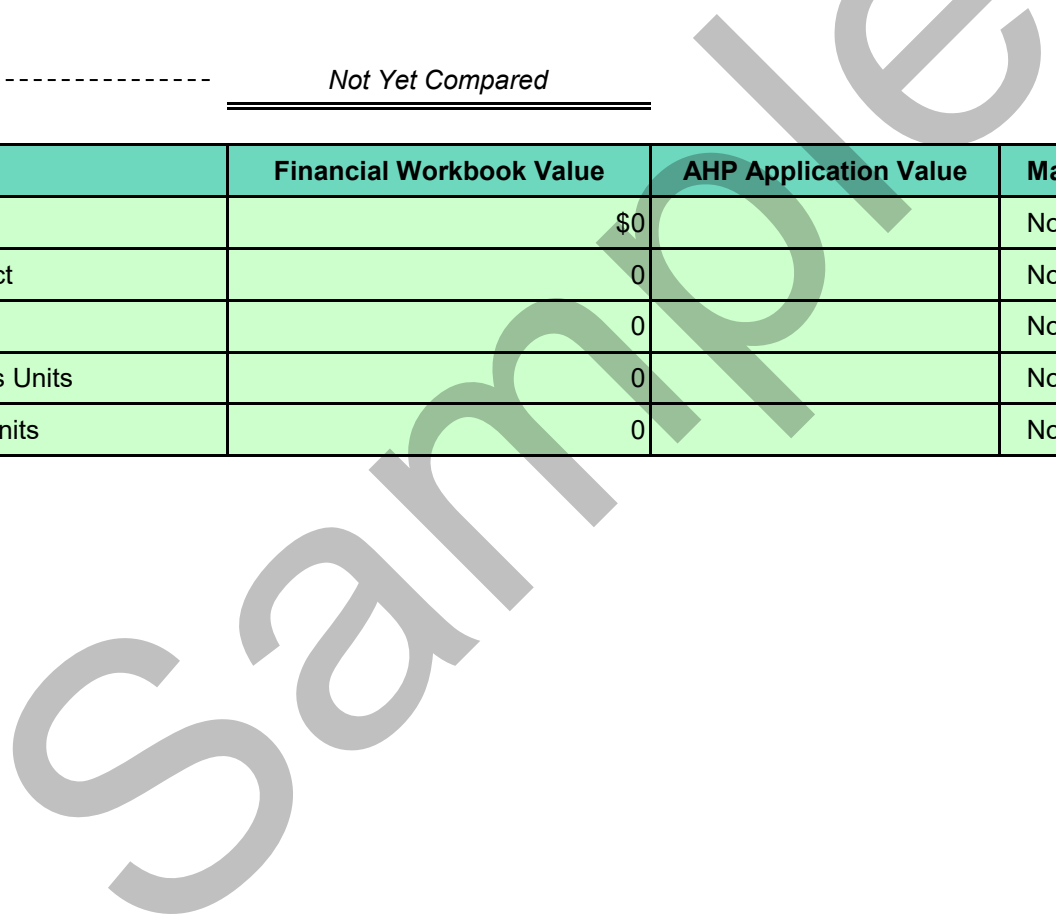
| | |
|------------------------|--|
| Targeting Score | |
|------------------------|--|

Instructions

Click the "Run Comparison Now" button below to validate that the below referenced fields have matching values between the project's AHP Application and this Owner-Occupied AHP Application Financial Workbook.

Comparison Last Executed ----- Not Yet Compared

| Field | Financial Workbook Value | AHP Application Value | Match? |
|-------------------------------------|--------------------------|-----------------------|--------------------|
| Direct Subsidy Requested | \$0 | | Not Yet Compared ! |
| Total Number of Units in Project | 0 | | Not Yet Compared ! |
| Number of Homeless Units | 0 | | Not Yet Compared ! |
| Total Number of Special Needs Units | 0 | | Not Yet Compared ! |
| Households Requiring Large Units | 0 | | Not Yet Compared ! |



This form is to be completed when requesting points under the Community Stability section of the Affordable Housing Program (AHP) General Fund application. **Please review the current AHP General Fund Reference Guide and the AHP Implementation Plan for further instructions.**

This form is to be completed by a planning official as indicated below, not by the project sponsor.

Project Information

Project Name

APN(s)

Address(es)

| | | |
|------|--------|-------|
| City | County | State |
|------|--------|-------|

Section I

Title of Community Revitalization or Economic Development Plan (Plan):

The Plan has been adopted and is still in effect: Yes No

The project is consistent with and meets the targeted priorities of the Plan: Yes No

Are all of the project's units located within the geographic area of the Plan?

Yes No

For a project to be eligible for points, the Plan must meet all of the following criteria:

- As of the application deadline, a government entity has formally adopted the Plan to revitalize a defined geographic area containing the proposed site. A standard Housing Element or General Plan does not qualify unless it contains a specific revitalization area where the site will be located.
- Completing the project proposed in the application would contribute to one or more of the Plan's stated goals.
- A government entity has made or is committed to making specific investments in non-housing infrastructure, amenities, or services beyond developing the proposed project.
- By being located within the boundaries of the Plan, the project benefits from clear incentives such as a streamlined entitlements process, additional funding, or relaxed design requirements.

Does the Plan area where the project is located meet the above criteria? Yes No

Section II

Indicate who is signing this form:

Plan Author Plan Approval Committee Representative Plan Manager Local Planning Official

Section III

This form must be re-issued/re-executed with each new round.

I, the undersigned, certify that (1) I am a duly authorized representative of the Plan Author, Plan Approval Committee, Plan Manager, or Local Planning Official as specified in the check box above; (2) I possess the requisite authority to provide this certification pursuant to the explanation provided above; (3) I have met with the project sponsor and discussed this form and the statements included herein; (4) I have reviewed the property address(es) within the project's plan and all of the project's units are within the boundaries of the Plan referenced above; and (5) as of the date listed beside my signature below, the Plan noted on this form is in effect.

For the purposes of applying for the Federal Home Loan Bank of San Francisco's Affordable Housing Program, I confirm that the above information is correct to the best of my knowledge.

| | |
|-----------|-------|
| Name | Title |
| Signature | Date |

Sample

This form is to be completed when requesting points under the Nonprofit Sponsorship section of the Affordable Housing Program (AHP) application. **Please review the current AHP Reference Guide and the AHP Implementation Plan for further instructions.**

This self-certification form is to be completed by the project Sponsor.

Project Information

Project Name

Address(es)

City

County

State

Section I

Project Sponsor Organization:

Section II

For a Sponsor to be eligible for points, the organization must self-certify that they meet at least two of the three following criteria.

1. The Sponsor's CEO or Executive Director is a minority or a woman.
2. The Sponsor's Board of Directors is greater than 50 percent composed of minorities or women.
3. The Sponsor's senior management (as defined by the organization) is greater than 50 percent composed of minorities or women.

Does the Sponsor meet two of the three above criteria? Yes No

Section III

The organization must also self-certify that they meet at least one of the two following criteria.

1. The organization has fewer than five years of development experience.
2. The organization has developed fewer than five projects in the past ten years.

Does the Sponsor meet one of the two above criteria? Yes No

Section IV

This form must be re-executed with each new round.

I, the undersigned, certify that (1) I am a duly authorized representative of the Project Sponsor Organization; (2) I possess the requisite authority to provide this certification pursuant to the explanation provided herein; and (3) as of the date listed beside my signature below, the Project Sponsor Organization meets at least two of the three criteria in Section II and at least one of the two criteria in Section III.

For the purposes of applying for the Federal Home Loan Bank of San Francisco's Affordable Housing Program, I confirm that the above information is correct to the best of my knowledge.

| | |
|-----------|-------|
| Name | Title |
| Signature | Date |

Sample

Project Information

This form is to be used for General Fund applications only. Submit one form for each Parcel Number.

| | | |
|--------------|--------|---------------|
| Project Name | | Parcel Number |
| Address | | |
| City | County | State |

Building Permit Readiness

Is a building permit(s) ready to be issued by the appropriate local government agency based on submitted and approved site and building plan review for all proposed project units? Yes No

If yes, provide the following information:

| |
|-----------------------------------|
| Building Permit Ready Letter Date |
|-----------------------------------|

Building Permit Issuance

Has a building permit(s) for this project been issued by the appropriate local government agency based on submitted and approved site and building plan review for all proposed project units? Yes No

If yes, provide the following information:

| | |
|-------------------------------|---------------------------------|
| Building Permit Issuance Date | Building Permit Expiration Date |
|-------------------------------|---------------------------------|

Has a Certificate of Occupancy, final building permit sign-off, or Notice of Completion been issued for the completion of construction or rehabilitation? Yes No

If yes, provide the Issuance Date

This form must be re-issued/re-executed with each new round.

For the purposes of applying for the Federal Home Loan Bank of San Francisco's Affordable Housing Program (AHP) General Fund, I confirm that the above information is correct to the best of my knowledge.

| | |
|-----------------------------------|-------|
| Local Building Official Name | Title |
| Local Building Official Signature | Date |

To facilitate information sharing between and among the member, the sponsor, and the Federal Home Loan Bank of San Francisco (Bank) with regard to the project application, the Bank uses a secure information sharing portal (Portal). Complete this form to request that the Bank create a project workspace on the secure Portal to upload all required documentation for the project identified below. Also use this form, as needed, to update information regarding Portal Authorized Representative(s) after a project workspace is created.

At least one Member Portal Authorized Representative and at least one Sponsor Portal Authorized Representative (together, "Portal Authorized Representatives") are required to access a project workspace. Members and sponsors may also designate up to three additional Portal representatives.

- The **Member Portal Authorized Representative** (designated on page 2) is an authorized employee of the member, designated to submit documents to the Bank on behalf of the project. The member's employee(s) must have an official email address on the member's domain. A third-party email address (Gmail, Yahoo, or another organization or company's domain) is not allowed.
- The **Sponsor Portal Authorized Representative** (designated on page 2) is an authorized employee of the project sponsor, designated to submit documents to the Bank on behalf of the project. The sponsor's employee(s) must have an official email address on the sponsor's domain; a third-party email address (Gmail, Yahoo, or another organization or company's domain) is not allowed.

A Member or Sponsor Portal Authorized Representative may have access to more than one project workspace, but a separate Workspace Set-up Request is required to identify Portal Authorized Representatives for each workspace.

Project workspaces will need to be created twice for a successful AHP project. The first workspace is created prior to submitting an AHP application, and a second workspace is created prior to disbursement of AHP funds. When creating a project workspace, the form must include both member and sponsor signatures. When a member or sponsor uses this form to add a new Portal Authorized Representative after a workspace is created, only the party adding the new Portal Authorized Representative needs to execute the form. A PDF attachment of each completed request should be emailed to ahpportal@fhlsf.com.

By signing on page 2, member and sponsor each acknowledge and agree that any access or other use of the Portal by the member or sponsor, or any Member Portal Authorized Representative or Sponsor Portal Authorized Representative, is subject to the [AHP Portal User Agreement](#) and the Bank's [Public Website Privacy Policy](#).

| | |
|---|---|
| Project Name | Project Number (if applicable) |
| Program <input type="checkbox"/> General Fund <input type="checkbox"/> Nevada Targeted Fund | Project Type <input type="checkbox"/> Rental <input type="checkbox"/> Owner-Occupied |
| Event <input type="checkbox"/> Application <input type="checkbox"/> Disbursement <input type="checkbox"/> Initial Monitoring <input type="checkbox"/> Long-Term Monitoring | |

Member Institution Information

| | |
|--|-------|
| Member Institution Name | |
| Primary Member Portal Authorized Representative | Title |
| Email Address | Phone |
| Additional Member Portal Authorized Representative | Title |
| Email Address | Phone |
| Additional Member Portal Authorized Representative | Title |
| Email Address | Phone |
| Additional Member Portal Authorized Representative | Title |
| Email Address | Phone |
| Member Authorized Signer Name | Title |
| Member Authorized Signature | Date |

Note: This form must be signed on behalf of the member institution, in accordance with the member institution's authorizations on file with the Bank.

Sponsor Information

| | |
|---|-------|
| Sponsor Name | |
| Primary Sponsor Portal Authorized Representative | Title |
| Email Address | Phone |
| Additional Sponsor Portal Authorized Representative | Title |
| Email Address | Phone |
| Additional Sponsor Portal Authorized Representative | Title |
| Email Address | Phone |
| Additional Sponsor Portal Authorized Representative | Title |
| Email Address | Phone |
| Sponsor Authorized Signer Name | Title |
| Sponsor Authorized Signature | Date |

Note: The sponsor must be the parent organization and not an affiliate organization. Affiliate organizations that do not generally qualify for project sponsorship include: the development affiliate of a nonprofit or housing authority, the project LP, a CHDO affiliated with the parent organization, an LLC affiliated with the parent organization.

Please contact Community Investment at (415) 616-2542 with questions.