

## 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 5<sup>th</sup>, 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 27<sup>th</sup>, 2024, 5:00 pm Pacific Time**.

Contact Information:  
Community Investment Department  
Phone: (415) 616-2542  
Email: [ahp@fhlsf.com](mailto:ahp@fhlsf.com)  
[fhlsf.com](http://fhlsf.com)

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Sample

## AHP General and Nevada Targeted Funds Summary

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### 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 5<sup>th</sup>, 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](mailto:ahpportal@fhlbsf.com). Secure portal workspace requests must be received by **Tuesday, February 27<sup>th</sup>, 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 5<sup>th</sup>, 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](mailto:ahpportal@fhlbsf.com), or call (415) 616-2542.

## AHP Application Software Requirements

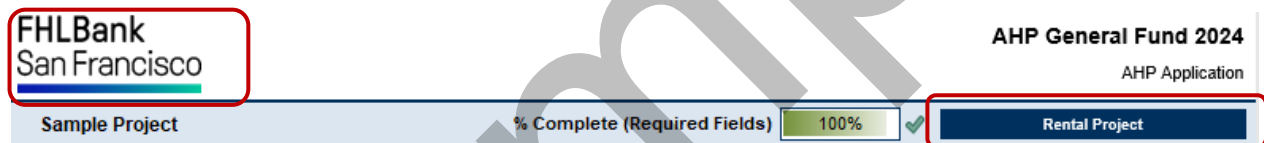
Applicants must use Microsoft Excel 2007 (or later) in order to open, complete, and save the AHP Application. **Note: The file must be uploaded to the secure portal workspace in .xlsx file format.**

## 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% ✓
	1 ✓	40 ✓	60.00% ✓	

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. <a href="#">Project Location</a>	Data Error(s) ✘
b. <a href="#">Member Information</a>	Data Error(s) ✘
c. <a href="#">Sponsor Information</a>	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](mailto: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"/> <b>AHP Secure Portal Workspace Set-Up Request (submit by Tuesday, February 27<sup>th</sup>, 2024)</b>
<input type="checkbox"/> <b>AHP Application</b>
<b>Rental AHP Financial Workbook</b>
<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
<b>Owner-Occupied AHP Financial Workbook</b>
<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
<b>Supporting Attachments</b>
<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

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### 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 31<sup>st</sup>, 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 31<sup>st</sup>, 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 31<sup>st</sup>, 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 31<sup>st</sup>, 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 5<sup>th</sup>, 2024**.



The following rates are as of December 31<sup>st</sup>, 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 a

- Rental Project
- Owner-Occupied Project

Start Rental 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](https://fhlsf.com).

% Complete (Required Fields)

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)	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.

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).....  
- 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

Concurrently Planned/Developed Projects

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

Other Relevant Experience (affordable housing development, property management, and/or real estate sales, if applicable)

1500 character(s) remaining

1



**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

Sample

Concurrently Planned/Developed Projects

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

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

Sample

Concurrently Planned/Developed Projects

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

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 field]

Source of Donation/Conveyance

[Input field for Source of Donation/Conveyance]

Acquisition Price

[Input field for Acquisition Price]

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

[Input field for Term of Lease]

Annual Lease Payment

[Input field 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 field]

Source of Acquisition/Federal Agency

[Input field for Source of Acquisition/Federal Agency]

Acquisition Price

[Input field for Acquisition Price]

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

[Input field for Term of Lease]

Annual Lease Payment

[Input field 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 (%)
<b>Totals</b>		

**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"/>	
<b>Total Units Reserved for Special Needs</b>		<input 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

**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><b>Development on an Infill Site</b></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><b>Adaptive Reuse of Non-residential Buildings or Structures</b></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><b>Demolition of Vacant, Abandoned, or Substandard Buildings</b></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><b>Substantial Rehabilitation of Vacant, Abandoned, or Substandard Buildings, which includes the preservation of affordable housing</b></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><b>Not Applicable</b></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><b>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).</b></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><b>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.</b></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><b>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.</b></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"/> <b>LEED-certified with net-zero certification or Enterprise Green Communities 2020 Plus certification</b></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><b>Not Applicable</b></p>

Describe Certification Program (required to obtain points):

1000 character(s) remaining

**5. Homeownership and Economic Integration**

**Maximum Points: 2**

<b>Select <u>one or both</u> of the following two options, as applicable to the project:</b>	
<input type="checkbox"/>	<b>Creation of Affordable Homeownership Opportunities</b>
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.	
<input type="checkbox"/>	<b>Location in High Resource Areas or Upper-Income Census Tracts</b>
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 <a href="#">Opportunity Map</a> *. Non-California projects must provide printout(s) of the project census tract(s) from the <a href="#">website</a> 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**

<b>Select <u>one</u> of the following three options, as applicable to the project:</b>	
<input type="radio"/>	<b>No Household Displacement (Project site is vacant and unoccupied)</b>
Provide an explanation of the project's situation if it is a vacant site or unoccupied existing building	<i>1000 character(s) remaining</i>
<div style="background-color: #cccccc; height: 60px;"></div>	
<input type="radio"/>	<b>Project Site Is Occupied and an Acceptable Relocation Plan is in Place</b>
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: <ul style="list-style-type: none"><li>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;</li><li>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;</li><li>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;</li><li>o Permanent relocation planning in the case of an occupant requesting such accommodation;</li><li>o A relocation budget categorizing the relocation costs and an anticipated average cost per household.</li></ul>	
<input type="radio"/>	<b>Displacement with No Mitigation</b>

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

**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
<b>Estimated Final Score:</b>		<b>0.00</b>

### 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.

### Targeting Worksheet

1. Enter the annual 50% (very-low) AMI, adjusted for family size, based on the HUD income limit guidelines.
2. Upload a copy of the relevant HUD Income Limits page showing the income data for this project.
3. If applicable, indicate which units are reserved for Homeless and/or Special Needs. Numbers of units reserved must be consistent with the Homeless or Special Needs scoring categories to receive scoring credit.
4. For transitional housing, enter the number of projected households as the number of units.
5. Under bedroom size, for studios, select "0" as the number of bedrooms.
6. Do not input operating subsidies as rental subsidies (see 15-Year Operating Pro Forma).
7. Note any non-income restricted units and manager units at the bottom of the worksheet. There are separate cells for 3+ bedroom manager units and studio/1 bedroom/2 bedroom manager units. Enter any non-income restricted, non-manager 3+ bedroom units, if applicable.
8. Enter the scheduled rent and rental subsidy for each type of unit. AHP guidelines require that the rent paid by each household (excluding utilities) not exceed 30% of the targeted income for the unit. The farthest column to the right shows if a unit passes or fails this "30% Rent Test."
9. For occupied rental projects, households must be income-qualified to meet the AHP targeting commitments at one of two points in time:
  - Upon initial occupancy after completion of acquisition or rehab 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.

### Sources and Uses Worksheet

1. Enter the project's total gross building square footage which includes all residential common areas, residential podium parking, and attached residential garages. All commercial square footage should be excluded.
2. Enter tax credit sales price, if applicable.
3. Select construction type, either "New Construction" and/or "Rehab." Also select the building type, "Apartments," "Single Family Homes," or "Townhomes."
4. Do not include non-cash "costs," that are both a use and a source, e.g. volunteer labor, pro-bono services, or expenses to be reimbursed.
5. Ensure purchase price/acquisition cost is consistent with readiness and donation sections in the AHP Application and that documentation is provided.
6. 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.
7. For rehabilitation of existing affordable housing projects, not involving the acquisition of property, acquisition costs (i.e., those costs reflected on the Sources and Uses Worksheet) will not be included in the total development cost for the purpose of determining the allowable developer fee.
8. Capitalized reserves (such as operating, replacement, transition, or social service reserves) must be paid for by sources other than AHP subsidy or conventional financing.

9. If capitalized partnership management, asset management, and/or investor service fee reserves are included in the budget, provide an explanation and third-party documentation justifying why the capitalized fees are required. Excessive and/or unnecessary reserves may indicate that the project does not demonstrate a need for the AHP award. The Bank, at its discretion, will determine whether the reserves are acceptable and appear necessary for project feasibility.
10. Include all expenses related to constructing the project's commercial space in the total commercial development costs line item in row 93, if applicable.
11. Be sure to indicate all financing details, hard, soft, rates etc., of all permanent debt. The spreadsheet fully amortizes all debt. If necessary, alter worksheet columns to properly reflect simple interest or interest only payments. If financing is soft debt, loan term cells will be grayed out and details **do not** need to be included.
12. Hard debt is defined as contractually obligated debt requiring repayment from project operating cash flow, excluding residual receipts-based loans and soft debt fee payments.
13. The Annual Debt Service calculation is editable in the last column to allow for interest-only debt payments or other mandatory fee payments to be added to total debt service if needed.
14. To ensure consistent and reasonable rate assumptions, interest rates and spreads should either match funding commitment documentation or be set in accordance with the Interest Rate Assumptions Guidelines for sources that are uncommitted.
15. Indicate whether funds have been approved or not approved at the bottom of the worksheet.
16. Documentation of approved sources of financing must be provided.

Sample

### 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."

### 15-Year Operating Pro Forma Worksheet

1. All costs except for replacement reserves and mandatory debt fee payments trend upward. All unshaded cells may be edited.
2. Indicate if the project is receiving project-based rental subsidy and the status of the rental subsidy commitment, if applicable. Submit approval letter or rental subsidy agreement with Evidence of Committed Financing documentation.
3. Three lines are included for "Other" expenses. Provide details for these "Other" expenses.
4. Enter residual receipts payments, any asset or partnership management fees, or deferred fees paid from cash flow on the appropriate lines. Partnership and asset management fees should be shown as residual receipts payments unless documentation is provided showing that these fees are considered by other funders to be an operating expense.
5. Adjust debt service if loan payments change during the 15-year retention period.
6. Social service costs cannot be included as an operating expense.

### 15-Year Commercial Operating Pro Forma Worksheet

1. Complete this worksheet if the project includes income-generating commercial space.
2. If your project has permanent debt and the permanent loan has already been underwritten, indicate whether the lender included commercial income in their underwriting and sizing of the permanent loan.
3. Indicate whether the commercial lease will be triple net (NNN).
4. Enter estimated commercial rents from all potential commercial tenants. If the commercial space will be master leased, enter the estimated amount of the master lease payments.
5. Enter all commercial expenses in the lines provided. Three lines are included for "Other" expenses. Provide details for these "Other" expenses.
6. If hard debt was used to pay for commercial development costs, include the amount of debt service that the commercial portion of the building will carry.
7. Total effective commercial gross income and total commercial expenses will automatically populate in the 15-year Operating Pro Forma worksheet based on what you enter in the Commercial Operating Pro Forma.

### Promotion of Empowerment Budget Worksheet

1. This worksheet ties to the scoring of promotion of empowerment. No empowerment points will be awarded if this is not filled out.
2. Include the source(s) of revenue that will be used to pay for resident services described in the promotion of empowerment section of 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" in Column E. 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, Capitalized Replacement Reserve, and Capitalized Operating Reserve benchmark deviations, and is preferred for all other benchmark deviations.

### Targeting Self-Score Worksheet

1. Enter AMI target(s) other than 50% to determine the project's Targeting score.

### 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 workbook).
2. If there are any "No's" in the "Match" column, review and edit the responses on the application and financial workbook to ensure consistent data between the two documents.



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	FHLBank		AHP General Fund Rental Projects: Sources & Uses of Funds												
2	San Francisco		Version 5.4 Updated 1/1/24												
3															
4	Project Name			Total Units			Gross Building Square Footage (excluding commercial space)					Tax Credit Sales Price			
5															
6	Select From Below						Sources of Financing (Enter additional sources below)								
7	Construction Type		Uses of Funds	AHP Requested	Owner Equity	LIHTC Proceeds	Permanent Loan								(Must = 0)
8	Building Type														
9	<b>LAND COST/ACQUISITION</b>														
10	Land Cost														-
11	Holding Costs														-
12	Demolition														-
13	Legal (includes closing costs)														-
14	<b>Total Land Cost</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
15	Existing Improvements														-
16	Off-Site Improvements														-
17	<b>Total Land &amp; Acquisition Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
18	<b>NEW CONSTRUCTION / REHAB</b>														
19	Site Work														-
20	Structures														-
21	General Requirements														-
22	Contractor Overhead														-
23	Contractor Profit														-
24	Prevailing Wages														-
25	General Liabilities Insurance														-
26	Environmental Remediation														-
27	Hard Cost Contingency														-
28	<b>Total New Construction / Rehab Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
29	<b>ARCHITECTURAL FEES</b>														
30	Design														-
31	Supervision														-
32	Survey & Engineering														-
33	<b>Total Architectural &amp; Engineering Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
34	<b>CONSTRUCTION INTEREST &amp; FEES</b>														
35	Construction Loan Interest														-
36	Origination Fee														-
37	Credit Enhancement & Application Fee														-
38	Bond Premium														-
39	Taxes														-
40	Insurance														-
41	Title & Recording														-
42	Other														-
43	<b>Total Construction Interest &amp; Fees</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
44	<b>PERMANENT FINANCING</b>														
45	Loan Origination Fee														-
46	Credit Enhancement & Application Fee														-
47	Title & Recording														-
48	Other														-
49	<b>Total Permanent Financing Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
50	<b>LEGAL FEES</b>														
51	Lender Legal Paid by Applicant														-
52	Other														-
53	<b>Total Attorney Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
54	<b>RESERVES</b>														
55	Rent Reserves														-
56	Operating Reserves														-
57	Replacement Reserves														-
58	Other														-
59	<b>Total Reserve Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
60	<b>OTHER PROJECT COSTS</b>														
61	TCAC Application/Allocation/Monitoring Fees														-
62	Environmental Audit														-
63	Local Development Impact Fees														-
64	Permit Processing Fees														-
65	Capital Fees														-
66	Marketing														-
67	Furnishings														-

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	FHLBank		AHP General Fund Rental Projects: Sources & Uses of Funds												
2	San Francisco		Version 5.4 Updated 1/1/24												
3															
4	Project Name			Total Units			Gross Building Square Footage (excluding commercial space)			Tax Credit Sales Price					
5															
6	Select From Below						Sources of Financing (Enter additional sources below)								
7	Construction Type		Uses of Funds	AHP Requested	Owner Equity	LIHTC Proceeds	Permanent Loan								(Must = 0)
8	Building Type														
68	<b>OTHER PROJECT COSTS (continued)</b>														
69	Appraisal														-
70	Market Study														-
71	Relocation Expenses														-
72	Soft Cost Contingency														-
73	Other														-
74	<b>Total Other Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
75	<b>DEVELOPER COSTS</b>														
76	Developer Fee (includes Project Administration)														-
77	Consultant/Processing Agent														-
78	Broker Fees Paid with Project Funds to a Related Party														-
79	Construction Management Oversight														-
80	Other														-
81	<b>Total Developer Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
82	<b>SYNDICATION (Investor &amp; General Partner)</b>														
83	Organizational Fee														-
84	Bridge Loan Fees/Expenses														-
85	Legal Fees														-
86	Consultant Fees														-
87	Accountant Fees														-
88	Tax Opinion														-
89	Other														-
90	<b>Total Syndication Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
91															
92	<b>Total Residential Development Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
93	<b>Total Commercial Development Costs</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
94	<b>Grand Totals Sources and Uses</b>		-	-	-	-	-	-	-	-	-	-	-	-	-
95	Loan, grant, or equity?			Equity	Equity	Loan									
96	Status of Permanent Financing Commitment (Approved or Not Approved)														
97	If loan, soft or hard debt?														
98	if hard debt, complete all required cells														
99	Loan Term (years)														
100	Loan Amortization Period (years)														
101	Loan Interest Rate														
102	Annual Debt Service (year 1) (calculate for hard debt only)						\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
103	Loan Adjustment Period(s)														
104	Loan Adjustment Caps (basis points)														
105	Balloon Payments (term year)														
106	Special Terms?														
107															
108															
109	<b>Total Committed Financing</b>													-	
110															



<b>Project Name</b>	
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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 Bonds (excluding construction sources)
	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 (including Owner Equity, Deferred Fee, Sponsor Loans, etc.)

\* List only permanent financing sources.

Project Name		Total Units	Project Based Rental Subsidy (Indicate "Yes" or "No")									
			Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Income Assumptions</b>		Rate of Increase										
Gross Residential Rents-Restricted Income Units			-	-	-	-	-	-	-	-	-	-
Gross Residential Rents-Restricted Income Units Subsidy			-	-	-	-	-	-	-	-	-	-
Gross Residential Rents-Non-restricted Income Units			-	-	-	-	-	-	-	-	-	-
Less Vacancy		% of Gross Rents =	-	-	-	-	-	-	-	-	-	-
Commercial Income			-	-	-	-	-	-	-	-	-	-
Laundry, Parking			-	-	-	-	-	-	-	-	-	-
Other			-	-	-	-	-	-	-	-	-	-
Other			-	-	-	-	-	-	-	-	-	-
<b>Total Effective Gross Income</b>			-	-	-	-	-	-	-	-	-	-
<b>Expense Assumptions</b>		Rate of Increase										
Management Fee		Dollars per Unit/Mo. =	-	-	-	-	-	-	-	-	-	-
Legal & Audit			-	-	-	-	-	-	-	-	-	-
Advertising			-	-	-	-	-	-	-	-	-	-
Gas & Electric			-	-	-	-	-	-	-	-	-	-
Water, Sewer, Waste Removal			-	-	-	-	-	-	-	-	-	-
Supplies			-	-	-	-	-	-	-	-	-	-
Payroll			-	-	-	-	-	-	-	-	-	-
Insurance			-	-	-	-	-	-	-	-	-	-
Pest Control			-	-	-	-	-	-	-	-	-	-
Maintenance / Repair			-	-	-	-	-	-	-	-	-	-
Operating Reserves		Dollars per Unit =	-	-	-	-	-	-	-	-	-	-
Replacement Reserves		Dollars per Unit =	-	-	-	-	-	-	-	-	-	-
Real Estate Taxes (exempt if in CA)			-	-	-	-	-	-	-	-	-	-
Local & State Assessments			-	-	-	-	-	-	-	-	-	-
Mandatory Debt Fee Payments (e.g., CA MHP, TOD, MHSA)			-	-	-	-	-	-	-	-	-	-
Commercial Expenses			-	-	-	-	-	-	-	-	-	-
Other			-	-	-	-	-	-	-	-	-	-
Other			-	-	-	-	-	-	-	-	-	-
Other			-	-	-	-	-	-	-	-	-	-
<b>Total Expenses</b>		Operating Cost/Unit	-	-	-	-	-	-	-	-	-	-
<b>Net Operating Income</b>			-	-	-	-	-	-	-	-	-	-
<b>Debt Service</b> (Hard Debt Only from S&U Statement)			-	-	-	-	-	-	-	-	-	-
<b>Debt Service Coverage Ratio</b>			-	-	-	-	-	-	-	-	-	-
<b>Cash Flow</b>			-	-	-	-	-	-	-	-	-	-
<b>Resident Services</b>			-	-	-	-	-	-	-	-	-	-
<b>Test Debt Service Coverage Ratio</b> (Including Required Services Only)			-	-	-	-	-	-	-	-	-	-
<b>Operating Grant/Reserve</b>												
<b>Operating Grant/Reserve</b>												
<b>Residual Receipts Payment to</b>		Asset and/or Partnership Mgmt. Fee										
<b>Residual Receipts Payment to</b>												
<b>Residual Receipts Payment to</b>												
<b>Net Cash Flow</b>			-	-	-	-	-	-	-	-	-	-

Project Name			If Yes, what is the status?				
<b>Income Assumptions</b>	Rate of Increase		Year 11	Year 12	Year 13	Year 14	Year 15
Gross Residential Rents-Restricted Income Units			-	-	-	-	-
Gross Residential Rents-Restricted Income Units Subsidy			-	-	-	-	-
Gross Residential Rents-Non-restricted Income Units			-	-	-	-	-
Less Vacancy	% of Gross Rents =		-	-	-	-	-
Commercial Income			-	-	-	-	-
Laundry, Parking			-	-	-	-	-
Other			-	-	-	-	-
Other			-	-	-	-	-
<b>Total Effective Gross Income</b>			-	-	-	-	-
<b>Expense Assumptions</b>	Rate of Increase						
Management Fee	Dollars per Unit/Mo. =		-	-	-	-	-
Legal & Audit			-	-	-	-	-
Advertising			-	-	-	-	-
Gas & Electric			-	-	-	-	-
Water, Sewer, Waste Removal			-	-	-	-	-
Supplies			-	-	-	-	-
Payroll			-	-	-	-	-
Insurance			-	-	-	-	-
Pest Control			-	-	-	-	-
Maintenance / Repair			-	-	-	-	-
Operating Reserves	Dollars per Unit =		-	-	-	-	-
Replacement Reserves	Dollars per Unit =		-	-	-	-	-
Real Estate Taxes (exempt if in CA)			-	-	-	-	-
Local & State Assessments			-	-	-	-	-
Mandatory Debt Fee Payments (e.g., CA MHP, TOD, MHSA)			-	-	-	-	-
Commercial Expenses			-	-	-	-	-
Other			-	-	-	-	-
Other			-	-	-	-	-
Other			-	-	-	-	-
<b>Total Expenses</b>	Operating Cost/Unit		-	-	-	-	-
<b>Net Operating Income</b>			-	-	-	-	-
<b>Debt Service</b> (Hard Debt Only from S&U Statement)			-	-	-	-	-
<b>Debt Service Coverage Ratio</b>			-	-	-	-	-
<b>Cash Flow</b>			-	-	-	-	-
<b>Resident Services</b>			-	-	-	-	-
<b>Test Debt Service Coverage Ratio</b> (Including Required Services Only)			-	-	-	-	-
<b>Operating Grant/Reserve</b>							
<b>Operating Grant/Reserve</b>							
<b>Residual Receipts Payment to</b>	Asset and/or Partnership Mgmt. Fee						
<b>Residual Receipts Payment to</b>							
<b>Residual Receipts Payment to</b>							
<b>Net Cash Flow</b>			-	-	-	-	-

Project Name		Total Units	Did your per					
<b>Income Assumptions</b>		Rate of Increase	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Scheduled Commercial Rents			-	-	-	-	-	-
Less Vacancy		% of Gross Rents =	-	-	-	-	-	-
Other			-	-	-	-	-	
Other			-	-	-	-	-	
<b>Total Effective Commercial Gross Income</b>			-	-	-	-	-	
<b>Expense Assumptions</b>		Rate of Increase						
Management Fee		Dollars per Unit/Mo. =	-	-	-	-	-	-
Legal & Audit			-	-	-	-	-	
Advertising			-	-	-	-	-	
Gas & Electric			-	-	-	-	-	
Water, Sewer, Waste Removal			-	-	-	-	-	
Supplies			-	-	-	-	-	
Payroll			-	-	-	-	-	
Insurance			-	-	-	-	-	
Pest Control			-	-	-	-	-	
Maintenance / Repair			-	-	-	-	-	
Operating Reserves		Dollars per Unit =	-	-	-	-	-	
Replacement Reserves		Dollars per Unit =	-	-	-	-	-	
Real Estate Taxes			-	-	-	-	-	
Local & State Assessments			-	-	-	-	-	
Other			-	-	-	-	-	
Other			-	-	-	-	-	
Other			-	-	-	-	-	
<b>Total Expenses</b>		Operating Cost/Unit	-	-	-	-	-	
<b>Net Operating Income</b>			-	-	-	-	-	
<b>Debt Service (Hard Debt Only)</b>			-	-	-	-	-	
<b>Debt Service Coverage Ratio</b>			-	-	-	-	-	
<b>Cash Flow</b>			-	-	-	-	-	
<b>Operating Grant/Reserve</b>								
<b>Operating Grant/Reserve</b>								
<b>Residual Receipts Payment to</b>								
<b>Residual Receipts Payment to</b>								
<b>Residual Receipts Payment to</b>								
<b>Net Cash Flow</b>			-	-	-	-	-	

# AHP General Fund Rental Projects: 15-Year Commercial Operating Pro Forma

Version 5.4 Updated 1/1/24

Permanent lender include commercial income in their underwriting?	Triple Net Lease?
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Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Pct of Year 1 Total Expenses
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
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-	-	-	-	-	-	-	-	-	

Project Name		Total Units	
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Use this tab to provide clarifications, details, or comments on line items in the Sources & Uses of Funds, 15-Year Op Pro Forma, or 15-Year Commercial Op Pro Forma tabs, if needed.

Sources & Uses of Funds

15-Year Op Pro Forma

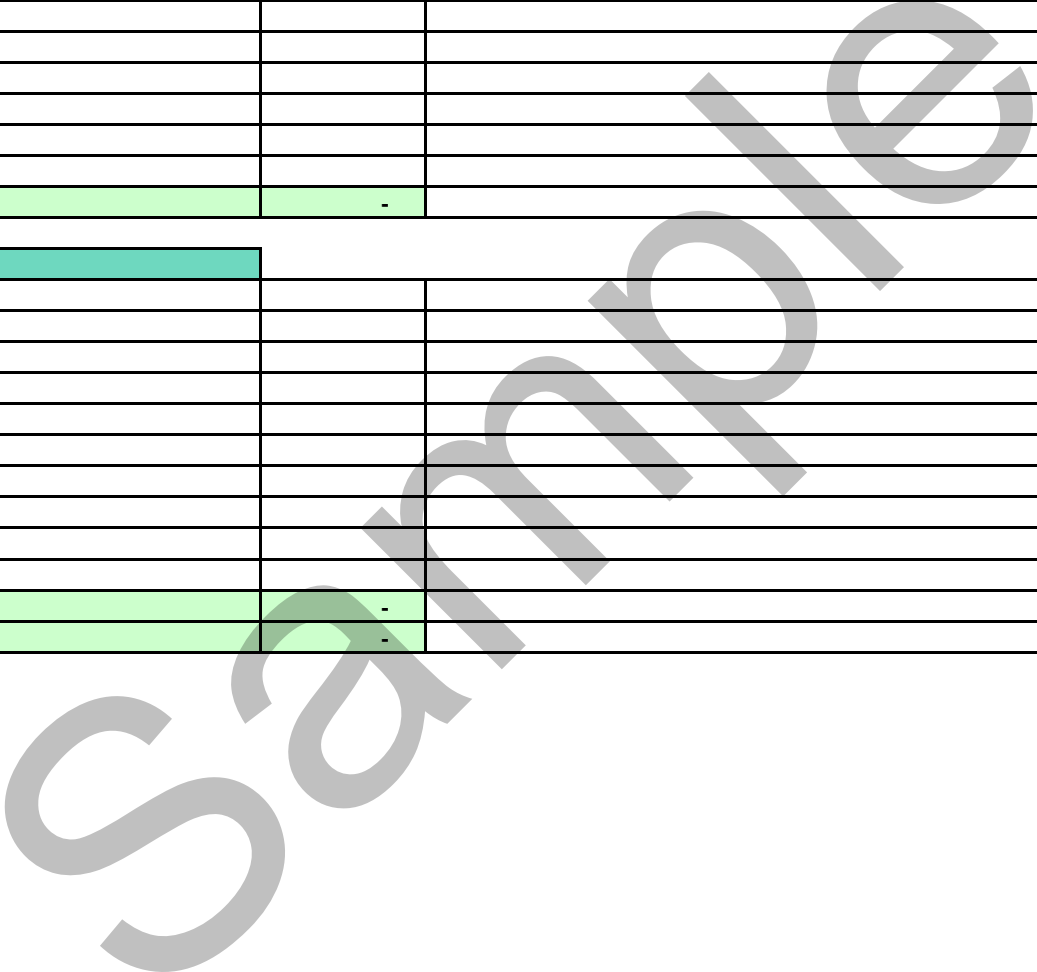
15-Year Commercial Op Pro Forma

Sample

Project Name		Total Units	
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Source of Revenue	Year 1	Notes
<b>Total Revenue</b>	-	

Expenses		
<b>Total Expenses</b>	-	
<b>Total Revenue minus Total Expenses</b>	-	



Project Name		Total Units		
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.				

Development Budget				
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 Reference Guide and on the next tab.		
Total construction hard costs		Calculation takes total new construction or rehab costs minus environmental remediation and hard cost contingency, and divides it by total residential square footage. Off-site work, environmental remediation, and hard cost contingency line items cannot be used to explain benchmark deviation.		
Construction costs per square foot (excluding land costs and soft costs)	\$0.00	N/A		No
Construction/rehabilitation hard cost contingency as % of construction/rehabilitation hard costs	0.00%	New Construction = 5.0%	New Construction = 10.0%	No
		Rehab = 7.5%	Rehab = 20.0%	
Capitalized replacement reserves	\$0	\$0 on new construction projects. Variable on rehabilitation projects depending on age and condition of building (Exceptions made if reserves required by funding agency)		Yes
Capitalized operating reserves	\$0	\$0	12 months operating expense and debt service payments (must be covered by financing sources other than AHP. Must provide documentation for benchmark deviation.);	Yes
Total developer fee	\$0	\$0	\$0	Yes
Total developer fee as percentage of total residential development costs	0.00%			
Soft cost contingency as % of soft costs	0.00%	0.0%	10.0%	Yes



Project Name		Total Units			
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.

15-Year Operating Pro Forma					
Pro forma assumptions for income compared to expense increases. Expense increase minus income increase =	0%	Expenses increase 1% faster than revenues; e.g., 4% cost increase versus 3% income increase	Expenses increase 2% faster than revenues; e.g., 5% cost increase versus 3% income increase	No	
Vacancy and bad debt rate: residential		Projects with <u>No</u> Project-Based Rental Subsidies 5%	All Projects 10%	No	
		Projects with Project-Based Rental Subsidies 3%			
Vacancy and bad debt rate: commercial		10% of gross rents	50% of gross rents	N/A	
Management fees per unit per month	\$0	Not less than \$30	Arizona Projects: Not greater than \$60	No	
			California Projects: Not greater than \$81		
			Nevada Projects: Not greater than \$68		
			Out of District Projects: Not greater than \$66		
Operating reserves per unit per year	\$0	\$0, but if zero, must have adequate cushion built into debt service coverage ratio	Not greater than \$300 per unit per year	Yes	
Annual replacement reserves per unit	\$0	\$250	\$600	No	
Operating cost per unit per year	\$0	Projects Located in SF Bay Area and LA Metro* Not less than \$5,000	Projects Located in SF Bay Area and LA Metro* Not greater than \$10,000	No	
		All Other Projects Not less than \$4,000	All Other Projects Not greater than \$8,000		
Debt service coverage ratio in Year 1 (defined as net operating income divided by debt service payment)		1.05	1.45	N/A	
Net cashflow in Year 1	\$0	0%	Not to exceed 10% of gross income in year one unless cashflow is needed by project to cover deficits throughout the retention period, or in order to meet minimum underwriting requirements for other lenders.	Yes	
			10%		
Net cashflow in Years 1 through 5	\$0	\$0	Not to exceed the amount of the subsidy request.	No	

Project Name		Total Units			
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.
			\$0		
Term of permanent financing	0	Not less than 15 years, unless extenuating circumstances		N/A	
Interest rate assumptions	0.00%	To ensure consistent and reasonable rate assumptions, interest rates and spreads should be set in accordance with the Interest Rate Assumptions Guidelines included in the application package.			

Sample

**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

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



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

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



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

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

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

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

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



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

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

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
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Sample

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Sample

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Sample

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Sample

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Sample



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Sample

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Sample

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Sample

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Sample

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Sample

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Sample

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Sample

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Sample



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Sample

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Sample

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Sample

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\$388.81
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\$396.81

Sample

Project Name	Proposed No. of Units	Proposed AMI Targets	Proposed No. of Units @ 50% AMI or less	Proposed No. of Units >50% & <=80% AMI	WAAMIT Calc
	-	50%	-	-	-
	-		-	-	-
	-		-	-	-
	-		-	-	-
	-		-	-	-
	-		-	-	-
	-		-	-	-
	-	<b>Total Targeted</b>	-	-	-
	-	<b>All Non-Restricted Units</b>			
	-	<b>Total Units - must match Targeting Worksheet</b>			
	-	<b>Units failing rent cap of 30% income</b>			

**Notes:**

1. No additional points given for units targeted below 50% AMI.
2. In order to score your own project, you must fill in the AMI target(s) greater than 50% proposed in your Rental Projects Worksheet.
3. Shaded cells are password protected.

Step I	Line	Score
Percent of total units at 50% AMI or lower	1	Fill in targeting
Subtract 20 from line above	2	0.00
<b>Multiply this percentage by .50 (base score)</b>	3	0.00

Step II	Line	Score
Subtract base score from 20 (remaining possible points)	4	0.00
Weighted Average Area Median Income Target (WAAMIT) for	5	0.00
Divide remaining possible points by 30	6	0.00
Line 5 subtracted from .80	7	0.00
Multiply line 6 by line 7 (adjustment)	8	0.00
<b>Base score plus adjustment (final score)</b>	9	0.00

**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 Rental 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 !
Total Income-Restricted Units	0		Not Yet Compared !
Total Non-Income Restricted Units	0		Not Yet Compared !
Manager's Units	0		Not Yet Compared !
Number of Homeless Units	0		Not Yet Compared !
Total Number of Special Needs Units	0		Not Yet Compared !
Targeting Weighted Average	0.00000%		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
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**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
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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](mailto: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.