FHLBank Topeka

A Sponsor's Guide to Documenting Scoring Commitments

Updated: April 29, 2025

FHLBank Topeka

General Information

This guide is intended to help sponsors document scoring commitments once an application is approved as a project. For information on providing documentation for scoring commitments at application, see the AHP Online Application User Guide located on FHLBank's website.

WHERE TO FIND YOUR SCORING COMMITMENTS

- ✓ In the Project Scoring Commitments section of the Affordable Housing Program Agreement.
- ✓ On the project's Scoring Information screen in AHP Online in the Disbursement or Project Completion Report (PCR) modules.

WHEN TO DOCUMENT SCORING COMMITMENTS

Owner-occupied: Generally, with each disbursement request, although some commitments may be documented during the Project Completion Report (PCR).

Rental: Generally, after project completion during PCR, although some commitments may be documented during a disbursement request.

DOCUMENTATION REQUIREMENTS

- More than one commitment may be referenced in the same letter.
- Letters may be in the form of an email validating the requirements in the specific scoring criterion.

Letters provided to demonstrate commitment fulfillment should:

- ✓ Be on letterhead
- ✓ Be project specific (refer to project name, address, or number, etc.)
- ✓ Be dated and/or signed after application approval, unless commitment was satisfied at application
- ✓ Include the household name and/or address (if applicable)
- ✓ Be from the service provider (If the commitment is 'offer' only, the documentation may be from the sponsor as the entity offering the provision of the service.)
- ✓ Must verify the commitment has been fulfilled (i.e. not that it *will* be fulfilled)

TECHNICAL ASSISTANCE HOURS

Housing and Community Development (HCD) will be available to provide technical assistance from 8:00 a.m. to 5:00 p.m. (Central Time) Monday through Friday, excluding bank holidays.

HCD's toll-free number is: 866.571.8155.

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Documenting Scoring Commitments

The following pages include guidance for documenting the different scoring commitments. See the AHP Implementation Plan for the year the application was approved for definitions (if needed). The requirements for commitments may vary based on the year the application was approved and/or the project type. These differences are noted in the comments below (if applicable).

ADAPTIVE REUSE

- **Owner-occupied projects**:
  - Documentation of prior use of the building.
  - Address in AHP Online is the same as shown in the documentation of prior use.
- **Rental projects**:
  - Documentation of prior use of the building was approved at application.
  - Address in AHP Online is the same as shown in the documentation of prior use.

AFFIRMATIVE FAIR HOUSING *(SUBMITTED DURING PCR FOR ALL PROJECT TYPES)*

Marketing actions to provide information about the project to the broadest number of the targeted population to attract eligible persons in the housing market area to the available housing without regard to race, color, national origin, gender, religion, familial status, or disability. Documentation should ***include one of the following***:

Advertisements, letters, etc., should include the fair housing logo, equal housing opportunity statement, or slogan as illustrated here.

Illustrations of Logotype, Statement, and Slogan. Equal Housing Opportunity Logotype:

EQUAL HOUSING OPPORTUNITY

Equal Housing Opportunity Statement: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Equal Housing Opportunity Slogan: "Equal Housing Opportunity."

- Copies of advertisements from newspapers, other print media sources, or online web-based advertisement.
- Copies of letters sent to social service agencies (or like) advertising the project.
- If the project did not advertise because it has/had a waiting list, provide a letter of explanation. Include the waitlist information, validation the project complied with all federal and state laws on fair housing and housing accessibility, and its tenant/homebuyer/homeowner selection process.

DONATED PROPERTY

Points were awarded in the application based on the date of the donation. All documentation must validate the date the donation was made. A newer donation can be used if the donation was made any time after the project was awarded.

- **All projects**: Donation made by project sponsor, owner, developer, or any affiliate to the project is NOT eligible (unless first donated to them). Projects involving rehabilitation without acquisition of property are NOT eligible. Reduction in the sales price of a property is NOT eligible.
- **Owner-occupied projects**: Verified at each disbursement request. Documentation should ***include one of the following*** examples listed below:
- **Rental projects**:
  - Additional documentation is not required if the address in AHP Online is the same as approved at application.
  - If the address has changed, documentation should ***include one of the following:***

Examples of acceptable documentation are:

- Letter of donation specifying the date of the donation, donor, property address and recipient. The letter must be signed by the donor.
- Recorded real estate transfer statement.
- Executed final closing document (i.e. settlement statement, Closing Disclosure, or other closing documentation) verifying a de minimis purchase price ($100 or less) and no other costs in the transaction other than normal closing costs (title insurance, closing fee, etc.).
- Executed long-term lease (e.g. 99 years) with the project sponsor/owner at a de minimis cost ($100 or less per year).

EDUCATION/TRAINING PROGRAMS

The program must be offered to ALL units. If the provider is an organization other than the entity approved at application, a letter providing the information required at application must be submitted and approved by HCD. See the AHP Application User Guide for required information. Additionally, provide information ***including one of the required documents below***. If the provider has not changed, documentation should ***include one of the following***:

- A blank application to live in or participate in the AHP project, application for tenancy, or intake form that includes an offer to attend an education or training program.
  - Offer to household must include the name of the provider.
  - In addition to the application/intake form, the documentation must include a letter from the sponsor stating every applicant is required to complete the form submitted.
- Sign-in sheet of the project households that includes the name of the program provider and/or program attended. Sign-in sheet must include the signature of at least one member of the household.
- Letter from the sponsor and/or provider verifying the program was offered to or attended by the project households.
  - The letter should include how the course was offered (i.e. flyer, via mail, or other delivery method).
  - The documentation should include a copy of the flyer, letter, etc.
- Letter signed by the household verifying the project offered to provide them with program.
  - If the letter includes acceptance from the household, a completion certificate must also be provided.
- A course completion certificate from the provider stating the household completed the course.
  - The certificate must include the name of the provider.

FEDERALLY DECLARED DISASTER AREA

Federal Emergency Management Agency (FEMA) major disaster declaration where the initial declaration date is dated no more than 24 months prior to the AHP application period deadline date. Use the following website to document the commitment: https://www.fema.gov/disaster/declarations

- **All projects**: The initial declaration date can be a newer declaration which happened any time after the project was awarded.
- **Owner-occupied projects**:
  - Print out from the FEMA website provided with eac h disbursement that meets this criterion.
- **Rental projects**:
  - Additional documentation is not required if the address in AHP Online is the same as approved at application.
  - If the address has changed, supply the FEMA print out that demonstrates the unit is located in a county where the major disaster declaration (initial declaration date) is dated no more than 24 months prior to the AHP application period deadline date.

FINANCIAL EDUCATION AND/OR CREDIT COUNSELING

The program must be offered to ALL units. If the provider is an organization other than the entity approved at application, a letter providing the information required at application must be submitted and approved by HCD. See the AHP Application User Guide for required information. Additionally, provide information ***including one of the required documents below***. If the provider has not changed, documentation should ***include one of the following***:

- A blank application to live in or participate in the AHP project, application for tenancy, or intake form that includes an offer to attend a financial education and/or credit counseling class/training.
  - Offer to household must include the name of the provider.
  - In addition to the application/intake form, the documentation must include a letter from the sponsor stating every applicant is required to complete the form submitted.
- Sign-in sheet of the project households that includes the name of the program provider and/or class taken. Sign-in sheet must include the signature of at least one member of the household.
- Letter from the sponsor and/or provider verifying the course was offered to or attended by the project households.
  - The letter should include how the course was offered (i.e. flyer, via mail, or other delivery method).
  - The documentation should include a copy of the flyer, letter, etc.
- Letter signed by the household verifying the project offered to provide them with the class/training.
  - If the letter includes acceptance from the household, a completion certification must also be provided.
- A course completion certificate from the provider stating the household completed the course.
  - The certificate must include the name of the provider.

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HOMEBUYER/HOMEOWNERSHIP COUNSELING *(OWNER-OCCUPIED PROJECTS ONLY)*

Class/counseling/training must be taken by or based on one provided by from an approved provider. Links to these organizations can be found on FHLBank's website:

- ✓ United States Department of Housing and Urban Development (HUD)
- ✓ National Industry Standards of Homeownership Education and Counseling
- ✓ Federal National Mortgage Association
- ✓ Federal Home Loan Mortgage Corporation
- ✓ Habitat for Humanity

- Course must have been taken within the current or previous calendar year from the closing date for the purchase of a property or the rehabilitation completion date.
- If the course was taken in a classroom or face-to-face setting, the completion certificate must be signed by the provider.
- If the course was taken online, a signature is not needed for the completion certificate.

HOUSING FOR HOMELESS

If the project has concerns regarding the privacy rights of the households, documentation may be submitted with the names concealed, referred to by initials, first or last name only, or other methods acceptable to FHLBank.

- Provide a letter in AHP Online within the Project Completion Report.
  - Confirming the project offers residency of at least six months.
  - Explaining the project's criteria for qualifying a resident as homeless as defined by FHLBank in the AHP Implementation Plan.

Once the Project Completion Report is reviewed by FHLBank, a random sample of tenants will be selected. Documentation to validate their homeless status will be required. Examples of acceptable documentation ***include one of the following***:

- A letter from a social service agency (or similar) confirming the homeless status of the household.
- A copy of the project's intake form (or similar) that includes a verification of the project resident's homeless status (that meets the FHLBank definition of homeless). The documentation must be signed by the project and/or resident.

IN-DISTRICT

Address in AHP Online should be located in Colorado, Kansas, Nebraska, or Oklahoma.

LARGE UNITS

Three or more bedroom unit that includes conventional or unconventional bedrooms. Documentation should ***include one of the following***:

- Floor plan of unit that clearly demonstrates the existence of three bedrooms.
- Copy of the appraisal that verifies the unit has three bedrooms.
- Print out from county appraiser/assessor that includes the number of bedrooms.
- Print out from Zillow, Redfin, Realtor.com, etc., that includes the number of bedrooms.

New Construction:

For new construction that is not yet complete, the appraiser may mark the appraisal "subject to completion."

LOW COST DEVELOPMENT PER UNIT

Average cost per unit based on the total development cost of the project. Tracked in AHP Online on the Scoring Commitment and Scoring Information screens.

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MEMBER FINANCIAL PARTICIPATION

- **Owner-occupied projects**:
  - **2021 – 2023**: Member provided liquidity to project/household (loan or grant/donation) greater than or equal to $500, member purchases mortgage on secondary market, or member contributes to lender consortium.
  - **2024**: Member provided liquidity to project/household (loans or grant/donation) greater than or equal to $500, member purchases mortgage on secondary market, member contributes to lender consortium, or member provides a line of credit for project use.

  Documentation should ***include one of the following***:
  - Settlement statement/closing disclosure in which the lender is a member of any FHLBank.
  - Documentation of other loan between any FHLBank member and household for the purchase transaction or rehabilitation costs. Must include household name and/or address, as well as repayment terms.
  - Documentation of grant/donation between any FHLBank member and household for the purchase transaction or rehabilitation costs. Must include household name and/or address and verify no repayment is required.
  - Member-purchased mortgages and lender consortium contributions: Documentation from the member verifying the type of MFP and list of the household name and/or address.
  - Loan statement confirming the amount of funding drawn down on a line of credit. Sponsor must also attest in writing (letter or email) the homebuyer/owner and/or address for which the funds were utilized.

- **Rental projects**: Loan must be greater than or equal to five [5] percent of the project's total development costs. Documentation should ***include one of the following:***
  - Executed loan documents (note, mortgage, etc.) from any FHLBank member.
  - Settlement statement/closing disclosure in which the lender is a member of any FHLBank.
  - If financing was a construction loan, documentation should verify the amount utilized (drawn down).

MENTAL/BEHAVIORAL HEALTH SERVICES

The program must be offered to ALL units. If the provider is an organization other than the entity approved at application, a letter providing the information required at application must be submitted and approved by HCD. See the AHP Application User Guide for required information. Additionally, provide information ***including one of the required documents below***. If the provider has not changed, documentation should ***include one of the following***:

- A blank application to live in or participate in the AHP project, application for tenancy, or intake form that includes an offer for services.
  - Offer to household must include the name of the provider.
  - In addition to the application/intake form, the documentation must include a letter from the sponsor stating every applicant is required to complete the form submitted.
- Sign-in sheet of the project households that includes the name of the program provider and/or services accepted. Sign-in sheet must include the signature of at least one member of the household.
- Letter from the sponsor and/or provider verifying the services offered to or attended by the project households.
  - The letter should include how the service was offered (i.e. flyer, via mail, or other delivery method).
  - The documentation should include a copy of the flyer, letter, etc.

- Letter signed by the household verifying the project offered services to them.
  - If the letter includes acceptance from the household, a completion certification must also be provided.
- A course completion certificate from the provider stating the household attended the services.
  - The certificate must include the name of the provider.

NATIVE AMERICAN HOUSEHOLDS

Documentation should include validation the household member is enrolled in a federally recognized tribe such as a tribal identification card or has a Certificate of Degree of Indian Blood (CDIB) card.

OVERNIGHT HOMELESS SHELTERS *(RENTAL PROJECTS ONLY)*

If the project has concerns regarding the privacy rights of the households, documentation may be submitted with the names concealed, referred to by initials, first or last name only, or other methods acceptable to FHLBank.

- Provide a letter in AHP Online within the Project Completion Report, confirming the project requires residents to leave during the day and come back to the facility in the evening.

PRESERVATION OF FEDERALLY ASSISTED HOUSING *(RENTAL PROJECTS ONLY)*

Additional documentation is not required if the address in AHP Online is the same as approved at application. If the address has changed, documentation should ***include one of the following***:

- Documentation that verifies the project's federal subsidy is within two years of expiration of the AHP competitive application deadline in which the project was approved**.** Examples include, but are not limited to:
  - Termination of, or opt out of, a project-based Section 8 contract.
  - Termination of, or end of loan term, a USDA RD 514/515, or end of a USDA RD 516 grant.
  - Termination of HUD 202/811 rental assistance.
  - Expiration of project's initial compliance period for Low Income Housing Tax Credits (LIHTC).
  - Conversion to Rental Assistance Demonstration (RAD).
- Documentation that verifies the project continues to be owned by a PHA.

QUALIFIED CENSUS TRACT/DIFFICULT DEVELOPMENT AREA

Use the following website to document the commitment: Qualified Census Tract Table Generator | HUD USER

- **Owner-occupied projects**:
  - Print out that demonstrates the unit is located in a census tract and/or county with 1) QCT: at least 50% of the households with income below 60% of the AMGI or a poverty rate of 25% or more, or 2) DDA: high land, construction, and utility costs relative to the AMI.
  - Documentation should be provided with each disbursement that meets this criterion.

- **Rental projects**:
  - Additional documentation is not required if the address in AHP Online is the same as approved at application.
  - If the address has changed, supply the print out that demonstrates the project (and/or required percentage of units) is located in a census tract and/or county with 1) QCT: at least 50% of the households with income below 60% of the AMGI or a poverty rate of 25% or more, or 2) DDA: high land, construction, and utility costs relative to the AMI.

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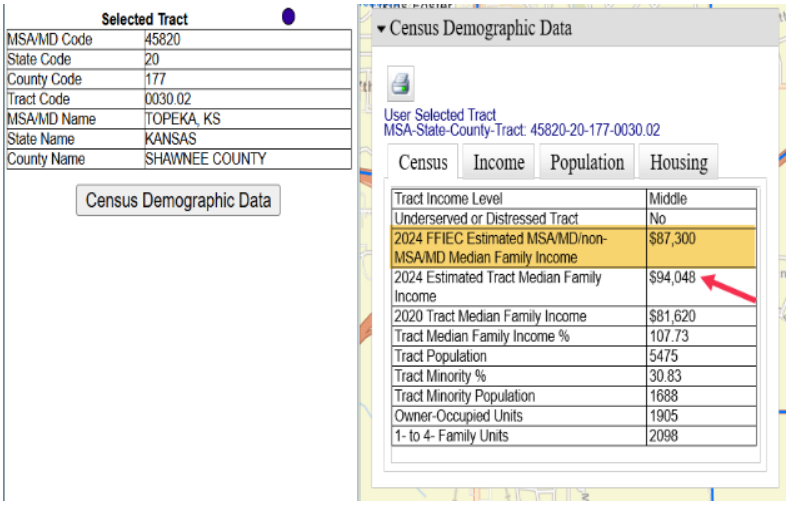
RENTAL HOUSING FOR EXTREMELY LOW INCOME *(RENTAL PROJECTS ONLY)*

Verified at project completion (and long-term monitoring if project is subject to long-term monitoring) using the Tenant Income Worksheet (TIW) and sampling of back-up income documentation.

RESIDENTIAL ECONOMIC DIVERSITY

Use the following website to document the commitment: https://geomap.ffiec.gov/ffiecgeomap/

- **Owner-occupied projects**:
  - FFIEC census demographic print out that demonstrates the unit is located in a Census tract where the median income is equal to or in excess of the median income for the county or MSA.
  - Documentation should be provided with each disbursement that meets this criterion.



Selected Tract

MSA/MD Code	45820
State Code	20
County Code	177
Tract Code	0030.02
MSA/MD Name	TOPEKA, KS
State Name	KANSAS
County Name	SHAWNEE COUNTY

Census Demographic Data

Census Demographic Data

User Selected Tract
MSA-State-County-Tract: 45820-20-177-0030.02

Census | Income | Population | Housing

Tract Income Level	Middle
Underserved or Distressed Tract	No
2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$87,300
2024 Estimated Tract Median Family Income	$94,048
2020 Tract Median Family Income	$81,620
Tract Median Family Income %	107.73
Tract Population	5475
Tract Minority %	30.83
Tract Minority Population	1688
Owner-Occupied Units	1905
1- to 4- Family Units	2098

- **Rental projects**:
  - Additional documentation is not required if the address in AHP Online is the same as approved at application.
  - If the address has changed, supply the FFIEC census demographic print out that demonstrates the project (and/or required percentage of units) is located in a Census tract where the median income is equal to or in excess of the median income for the county or MSA.

SPECIAL NEEDS

The Special Needs categories and examples of acceptable documentation are below. Documentation should ***include one of the following***:

- Elderly - Verify at least one household member is age 55 or older.
  - Age listed on application, intake form, or Tenant Income Certification (TIC), signed by project and/or household.
  - Copy of driver's license or birth certificate.
  - Age listed on Household Summary tab of corresponding Income Calculation Workbook.
  - Social Security Statement (if it includes the date of birth).
- Mentally or physically disabled persons -
  - Copy of a disability award letter such as Social Security Disability (if it includes) a disability code.
  - A letter from the referring social service agency or doctor (or similar) confirming at least one household member is disabled.
  - An affidavit, signed by a household member verifying at least one household member is living with a mental or physical disability.
  - A copy of the signed application or intake form that establishes at least one household member is living with a mental or physical disability.
- Persons recovering from physical, alcohol, or drug abuse ***(2021-2023)*** - ***or*** -
  Persons recovering from physical, alcohol, drug abuse, or mental/emotional abuse ***(2024)*** –

- A letter from the referring social service agency or doctor (or similar) confirming at least one household member is recovering from physical, alcohol or drug abuse (and/or mental/emotional abuse).
- An affidavit, signed by a household member verifying at least one household member is recovering from physical, alcohol or drug abuse (and/or mental/emotional abuse).
- A copy of the signed application or intake form that establishes at least one household member is recovering from physical, alcohol or drug abuse (and/or mental/emotional abuse).

- Persons with HIV/AIDS -
  - A letter from the referring social service agency or doctor (or similar) confirming at least one household member is living with HIV/AIDS.
  - An affidavit, signed by a household member verifying at least one household member is living with HIV/AIDS.
  - A copy of the signed application or intake form that establishes at least one household member is living with HIV/AIDS.

SPONSORSHIP BY AN ORGANIZATION *(SUBMITTED DURING PCR FOR ALL PROJECT TYPES)*

APPLICABLE TO ALL PROJECTS REGARDLESS OF WHETHER THE PROJECT RECEIVED POINTS FOR SPONSORSHIP BY A NOT-FOR-PROFIT ORGANIZATION OR GOVERNMENT ENTITY. All AHP projects must have a sponsor regardless of points received for Sponsorship by a Not-for-Profit Organization or Government Entity (Including Native governments). The minimum requirements are:

- **Owner-occupied projects:** An organization that is integrally involved in the project. The sponsor must submit a letter detailing its involvement in the project. The letter should confirm the sponsor performed ***one or more of the following items***:
  - Managed the construction or rehabilitation of the property.
  - Provided empowerment services directly (see AHP Implementation Plan).
  - Qualified borrowers for the AHP grant.
  - Qualified or provided/arranged financing for the homebuyers/owners of the units.

- **Rental projects**: Sponsors of a project must have ownership interest of at least 10% of the ownership entity but may have received points in the application for greater than 50% of the ownership interest in the general partner (GP), limited partner (LP) or the managing partner. Documentation should include one of the following:
  - Partnership agreement, operating agreement, or similar document.
  - Documentation from the county showing the sponsor as the owner.
  - Documentation must show the applicable percentage of ownership interest.

SUBSIDY PER UNIT

Average AHP subsidy per unit for each AHP eligible unit is tracked in AHP Online on the Scoring Commitment and Scoring Information screens.

SWEAT EQUITY PROGRAMS *(OWNER-OCCUPIED PROJECTS ONLY)*

Sweat equity hours can be completed by someone in the household, as well as a family or friend of the household. Hours can be completed by work on the home, office work for the sponsor, or other work needed as determined by the sponsor and approved by HCD.

- Volunteer hours from unknown parties of the household are **NOT** eligible to count towards completion of sweat equity.
- Copy of a log of hours worked by the household signed by the sponsor or sweat equity supervisor.

- Certification of sweat equity hours worked by household signed by the sponsor or sweat equity supervisor.
- A copy of the fully executed sweat equity contract.

TARGETING

FHLBank uses USDA income limits to calculation the targeting category. Documentation of the income limits and the AHP/TurnKey Income Calculation Guide can be found within the 'Resources' section of the AHP website at www.fhlbtopeka.com/ahp.

- **Owner-occupied projects**: Verified at each disbursement request utilizing the Income Calculation Worksheet and back-up income documents.
- **Rental projects**: Verified at project completion (and long-term monitoring if project is subject to long-term monitoring) using the Tenant Income Worksheet (TIW) and sampling of back-up income documentation.
  - Regulatory requirement - 20% of the units must be reserved for households at or below 50% of the AMI.

TENANT COUNSELING *(RENTAL PROJECTS ONLY)*

If the provider is an organization other than the entity approved at application, a letter providing the information required at application must be submitted and approved by HCD. See the AHP Application User Guide for required information. Additionally, provide information ***including one of the required documents below***. If the provider has not changed, documentation should ***include one of the following***:

- Sign-in sheet with the household names of those who participated in the program. Sign-in sheet must include the signature of at least one member of the household.
- Letter from sponsor and/or provider verifying the households that participated in the program.
- Letter signed by the household verifying they participated in the program.
- Attendance certificates for each household in attendance signed by the program provider.