FHLBank Topeka

AFFORDABLE HOUSING PROGRAM: SCORING COMMITMENTS

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SCORING CRITERIA: POINT DETERMINATION

1. Regulations require FHLBank to allocate 100 points among the scoring criteria listed in the AHP Implementation Plan.
2. Each applicant receives points based on the criteria selected in the AHP application (Final points are determined by HCD analysts).
3. Scores calculated in FHLBank's online application system may differ slightly from applicant-calculated scores based on rounding conventions. Calculations are consistent amongst all applications.
4. Applications are recommended for funding in descending order of score until the total amount of funds available is exhausted.

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GENERAL COMMENTS

AHP Application References

- Sponsor Registration User Guide
- 2026 AHP Implementation Plan
- 2026 AHP Application User Guide
- 2026 FAQs and Helpful Hints
- Self-score Determination Tool
- Documention Checklist
- District Distribution - Eligible Counties
- Rural Areas - Eligible Counties
- Qualified Census Tracts/Difficult Development Areas - Determination Guide
- Residental Economic Diversity - Determination Guide
- Federally Declared Disaster Areas - Determination Guide
- Income Limits

- Utilize the AHP Implementation Plan for additional information and definitions
- Utilize the Self-score Determination Tool
- Review the NEW guides and tools under AHP Application References
- If your project is awarded, make sure the AHP Agreement which includes the scoring requirements and retention period is kept for everyone who may need them.
  - Leasing agent
  - Property manager
  - Compliance manager
  - Case workers
  - Asset manager
  - Attorney
  - CEO, COO, CFO, etc.

  Make a folder specific to receiving AHP funding and Include all documentation for the application as well as well as any other important documentation.

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USE OF DONATED OR CONVEYED GOVERNMENT-OWNED OR OTHER PROPERTIES

5 points **Any timeline**

- ***Donated by federal government or any agency/instrumentality thereof***
  (states, counties, cities, etc. are not considered instrumentalities of the federal government)

5 points **Within 5 years from application deadline**

- ***Donated by any other organization/entity***

2.5 points **More than 5 years from application deadline**

- ***Donated by any other organization/entity***

- ❖ **5 point maximum**
- ❖ **20% Minimum Requirement**

- Land and/or buildings must be donated/leased at NO or a de minimis cost
- Rehabilitation applications without acquisition of property may not receive points under this criterion.
- Reduction in sales price of a property is not considered donated property.

Previously or currently owned land/buildings donated by:

~~**Member**~~
~~**Sponsor**~~
~~**Owner**~~
~~**Developer**~~
~~**Affiliate**~~

Not eligible to receive points
Unless originally donated to them

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Section is federally required

SPONSORSHIP BY A NOT-FOR-PROFIT ORGANIZATION OR GOVERNMENT ENTITY *(RENTAL APPLICATIONS)*

5 points

>50% interest in ownership entity, GP, LP, or managing partner *Federally recognized Native American Tribes, Tribal Designated Housing Entities, Alaskan Native Villages or the Government Entity for Native Hawaiian Home Lands (Native sponsors)*

2.5 points

>50% interest in ownership entity, GP, LP, or managing partner *Not-for-Profit or Non-Native Government Sponsors*

1 point

≥10% interest in ownership entity, GP, LP, or managing partner *Native, Non-for-Profit, Non-Native Government Sponsors*

- Not-for-profit organization
- State or political subdivision of a state
- State housing agency
- Local housing authority
- Native American Tribe
- Alaskan Native Village
- Government entity for Native Hawaiian Home Lands

Sponsorship can also include a not-for-profit organization that owns a for-profit entity that is the general partner in the partnership that owns an AHP-eligible rental project.

❖ **5 point maximum**

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SPONSORSHIP BY A NOT-FOR-PROFIT ORGANIZATION OR GOVERNMENT ENTITY *(HOMEOWNERSHIP APPLICATIONS)*

Manages the construction or rehabilitation of the property;
Provides empowerment services directly as defined in this AHP Plan;
Qualifies borrowers and provides or arranges financing for the owners of the units.

5 points

Federally recognized Native American Tribes, Tribal Designated Housing Entities, Alaskan Native Villages or the Government Entity for Native Hawaiian Home Lands (Native sponsors)

- Native American Tribe
- Alaskan Native Village
- Government entity for Native Hawaiian Home Land

2.5 points

Not-for-Profit or Non-Native Government Sponsors

- Not-for-profit organization
- State or political subdivision of a state
- State housing agency
- Local housing authority

❖ **5 point maximum**

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HOME PURCHASE BY LOW- OR MODERATE-INCOME HOUSEHOLDS *(HOMEOWNERSHIP APPLICATIONS)*

Applications that support the financing of home purchases by low- or moderate-income households.



- **5 points awarded**

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Not federally required

INCOME TARGETING

Applications are awarded points based on a declining scale with projects having the highest percentage of units targeted to households with the lower percentage of AMI awarded the highest number of points. The number of points awarded is calculated based on the number of units targeted within each of the income targeting categories. Each category is weighted with a value of 20, 18 16, or 0. The weightings and income categories are:

❖ **20 point maximum**

Income Category	Weight
≤ 50%	20
> 50% and ≤ 60%	18
> 60% and ≤ 80%	16
> 80%	0

******Regulation Requirements******

Homeownership applications - All units be targeted to households <= 80% of the AMI.

Rental applications - 20% of the units must be reserved for households <= 50% of the AMI.

- All 20 points shall be awarded to applications with 60% or more of the units reserved for households with incomes ≤ 50% of the AMI.
- For all other applications, the points shall be awarded as follows: [20 * (% of Units ≤ 50% of AMI)] + [18 * (% of Units > 50% of AMI but ≤ 60% of AMI)] + [16 * (% of Units > 60% of AMI but ≤ 80% of AMI)]

Example:
30% of the units in the ≤ 50% category
30% of the units in the > 50% and ≤ 60% category
40% of the units in the > 60% and ≤ 80% category

Points awarded computed as follows:
(20*30%) + (18*30%) + (16*40%) = 17.8

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Section is federally required

UNDERSERVED COMMUNITIES AND POPULATIONS

Housing for Homeless: Units for homeless households including the creation of transitional housing for homeless households permitting a minimum of six months' occupancy, or the creation of permanent owner-occupied housing.

Housing for Special Needs Populations: Units housing special needs populations *(elderly [55 years or older], persons with disabilities, persons recovering from physical, alcohol or drug abuse, persons recovering from mental/emotional abuse, or persons with HIV/AIDS).*

Housing for Other Targeted Populations:

(Out of 15 point maximum, 10 points may be from the following sub-categories)

i. Large Units
ii. Native American households
iii. Rural households
iv. Veteran or Active-Duty households

❖ **15 point maximum**

Range	Points Awarded
< 20%	0 points
≥ 20% and < 50%	1.75 points
≥ 50% and < 75%	3.5 points
≥ 75%	5 points

Rental Housing for Extremely low-income Households: Reserving units for Extremely Low-income (ELI) households [≤30% AMI].

Must reserve units for occupancy, not merely market to or give priority to for waiting list purposes.

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CREATING ECONOMIC OPPORTUNITY

Promotion of Empowerment

Offering services that assist residents in attaining life skills or moving toward better economic opportunities.

Housing Education	Financial Education	Education or Training Programs	Sweat Equity	Mental or Behavioral Health Services	Adult or Child Care	Case Management or Residential Services
50% of units must complete	Offer to 100% of units	Offer to 100% of units	20% of units must complete	Offer to 100% of units	Offer to 100% of units	50% of units must complete

- **2.5 points each**
- **10 point maximum**

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COMMUNITY STABILITY

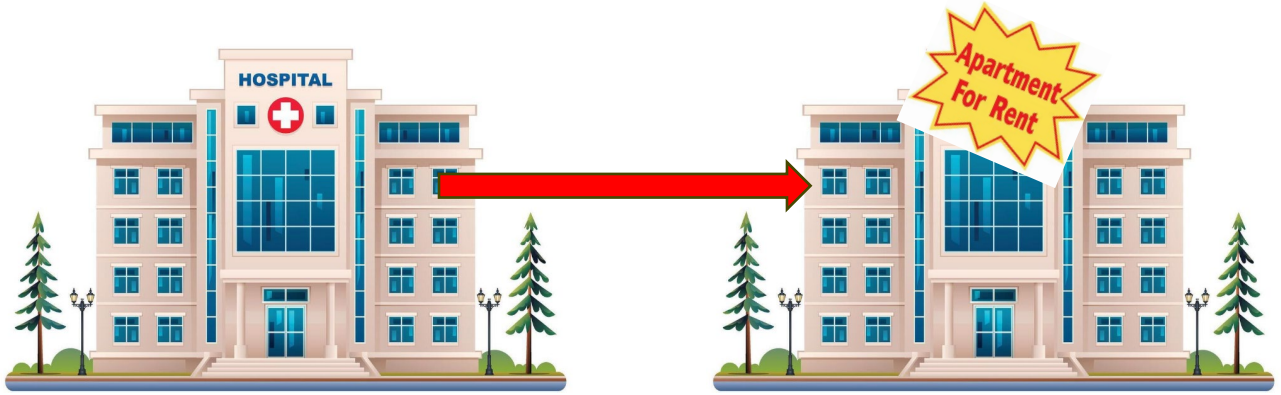
Preservation of Affordable Housing –

- Preservation of Federally Assisted Housing – must be within two years of the expiration of the federal subsidization or at risk of losing federal funding, as of the application deadline.
  - Acquisition or rehabilitation of federally-subsidized rental units that would otherwise be lost as affordable housing stock and/or converted to market-rate units.
  - Units/Projects owned by a Public Housing Authority (PHA), nationally recognized Tribal or Tribally Designated Housing Entity (TDHE), an Alaskan Native Village, or the government entity for Native Hawaiian Home Lands owned units *(no other requirements, ownership is only eligibility requirement)*.
  - Examples Include:
    - A Low-Income Housing Tax Credit (LIHTC) project as evidenced by expiration of the project's initial compliance period
    - The termination of, or opt out of, a project-based Section 8 contract
    - Conversion to Rental Assistance Demonstration within the current or previous calendar year
    - The termination of a U.S. Department of Agriculture Rural Development (RD) 514 or 515 loan or end of term for a 516 grant
    - The termination of HUD 202 or 811 rental assistance
- Owner-occupied Rehabilitation – 100% of the units dedicated to homeownership rehabilitation.

- **5 points each**
- **10 point maximum**

***Regulation: Points will not be awarded in this section if displacing households, unless a relocation plan is submitted and approved.

Adaptive Reuse –
80% of the units to be converted from non-housing to housing.



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Section is federally required

FHLBANK PRIORITIES

Subsidy per Unit: 5 point maximum

- [(75,001- X)/60,000]*5, where X = SPU requested ***Example: SPU is 24K…[(75,001-24,000)/60,000]*5 = 4.25 points.

Member Financial Participation: 5 points available

- FHLBank system member provides liquidity to the project. Not required to be the member who partners on the application but can be any FHLBank system member.

Climate Resiliency & Sustainability: 5 point maximum

- Minimum 50% of the units will include each selected criteria. Points vary based on number of criteria selected. Sustainable materials, Solar/wind/other renewable energy sources, Energy efficient appliances, Urban agriculture/food production, Storm water collection, FSC-certified (or similar) wood, Weatherization repairs, Infill development, Location in a Federally Declared Disaster Area, LEED (or similar) certification, Low-flow plumbing fixtures

District Distribution: 5 points available

- Minimum 50% of the units will be located in a county that has not received an AHP award in the previous 3 years prior to the 2026 round.

Residential Economic Diversity (High Opportunity Area): 5 point maximum

- Census tract where the median income is equal to or exceeds the median income. Points vary based on percentage requirement selected in the application.

Overnight Homeless Shelters: 5 points available

- Applicants must reserve at least 90% of the units for overnight stays to homeless households.

In-District: 5 point available

- Minimum 50% of the units will be located in CO, KS, NE, OK

Qualified Census Tract/Difficult Development Areas: 5 point maximum

- Units located in areas designated by HUD. Points vary based on percentage requirement selected in the application

❖ **30 point maximum**

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Not federally required

QUESTIONS ABOUT AHP???



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www.fhlbtopeka.com/ahp
https://www.ahpfhlbtopeka.com

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