

OHF Rating and Ranking



Applicant Name:

Project #:

Project Name:

Date of Review:

Section	Title	Point Calculation	Explanation of Points Calculation	Possible Points	Actual Points	Additional Scoring Info	
Project Need & Marketability							
2.1.a & 2.1.b	Source 1	Name of Source 1:				Enter name of source into column on left.	
		Age of data	0-1yrs old	15		Calculate the score for the age of data based on the scale to the right.	
			2-3yrs old	10		Examples of acceptable documentation include (but are not limited to):	
			4-5yrs old	5		-Waiting lists	
			6+ yrs old	0		-Market studies	
			No age of data	0		-Market Analysis	
		Is data specific to project?	Data is directly connected to project neighborhood	15		Data provided should be directly linked to the project.	
	Data is connected to town where project is planned		10				
	Data is statewide		5				
	Supporting Documentation	Yes	15		Did the applicant submit proper documentation to support their need/marketability for their project?		
		No	0				
	2.1.a & 2.1.b	Source 2	Name of Source 2:				Enter name of source into column on left.
			Age of data	0-1yrs old	5		Calculate the score based on the age of data submitted.
				2-3yrs old	4		Examples of acceptable documentation include (but are not limited to):
4-5yrs old				3		-Waiting lists	
6+ yrs old				2		-Market studies	
No age of data				1		-Market Analysis	
Is data specific to project?			Data is directly connected to project neighborhood	5		Data provided should be directly linked to the project.	
		Data is connected to town where project is planned	3				
		Data is statewide	1				
Supporting Documentation		Yes	5		Did the applicant submit proper documentation to support their need/marketability for their project?		
		No	0				
2.1.a & 2.1.b		Source 3	Name of Source 3:				Enter name of source into column on left.
			Age of data	0-1yrs old	5		Calculate the score based on the age of data submitted.
				2-3yrs old	4		Examples of acceptable documentation include (but are not limited to):
	4-5yrs old			3		-Waiting lists	
	6+ yrs old			2		-Market studies	
	No age of data			1		-Market Analysis	
	Is data specific to project?		Data is directly connected to project neighborhood	5		Data provided should be directly linked to the project.	
		Data is connected to town where project is planned	3				
		Data is statewide	1				
	Supporting Documentation	Yes	5		Did the applicant submit proper documentation to support their need/marketability for their project?		
		No	0				
	Project Need: Total Possible Points=				75	0	

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Section	Title	Point Calculation	Explanation of Points Calculation	Possible Points	Actual Points	Additional Scoring Info
Applicant Capacity						
3.2.a	Current Housing Activities	Total # of housing activities currently underway by applicant	0 Activities	10		Any type of activity that the applicant is currently working on may be considered for this, even if they are running downpayment programs, IDA's, etc. Any project or program that might possibly hurt their capacity to complete this proposal should be considered.
			1 Activities	10		
			2 Activities	5		
			3 or more activities	0		
3.2.b	Completed Housing Activities	Total # of prior housing activities completed by applicant (within last 7 yrs)	0 Activities	0		Any type of housing activities can be considered. It does not have to be specific to their project type (i.e., if they are doing supportive housing, how many supportive housing projects have they completed in the past).
			1 Activities	5		
			2 Activities	10		
			3 Activities	15		
3.2.c	Specific Projects	Applicants prior experience with this specific type of housing project (within last 7 yrs)	0 projects	0		-During the last 7yrs, score the applicant based on how many activities they have completed in the specialized field of their proposal (i.e., rental, supportive housing, congregate, etc.).
			1 project	5		
			2 projects	10		
			3 projects	15		
3.3a	Key Project Personnel Applicant	Staff that will be working on this project have how many years of experience?	0-1year	0		Based on submitted resumes from the applicant, evaluate how many years of RELEVANT experience each key person has and average their # of years.
			2-4years	10		
			5-6years	15		
			7+years	20		
3.3a	Consultant	Staff that will be working on this project have how many years of experience? (only applicable if applicant is using a consultant)	0-1year	0		Based on submitted resumes from the consultant, evaluate how many years of RELEVANT experience each key person has and average their # of yrs. **If the applicant is not using a consultant, give
			2-4years	5		
			5-6years	10		
			7+years	15		
3.3a	Engineer/ Architect	Staff that will be working on this project have how many years of experience? (if drawings/specs are completed by in-house staff, score on their experience) For Programs, describe role of construction specialist.	0-1year	0		Based on submitted resumes from the engineer/architect, evaluate how many years of RELEVANT experience each key person has and average their # of yrs. For programs, describe how this process is managed and the roles of each staffperson.
			2-4years	5		
			5-6years	10		
			7+years	15		
3.3a	Property Manager OR Program Coordinator	Staff that will be working on this project have how many years of experience? For programs or homeownership activities, describe role of staff conducting intake, qualifications, and approval process.	0-1year	0		Based on submitted resumes from the property manager or realtor/sales manager, evaluate how many years of RELEVANT experience each key person has and average their # of yrs. For HO programs, describe role of staff to intake, qualification, and approval process.
			2-4years	5		
			5-6years	10		
			7+years	15		
3.4.c	Fair Housing Activities	Total # of Fair Housing activities completed by applicant (within last 10 yrs)	0 Activities	0		Award pts based on the # of activities completed by the applicant with a max of 5+ activities.
			1 Activities	2		
			2 Activities	4		
			3 Activities	6		
			4 Activities	8		
3.5.a	Litigation	Does the applicant have any pending/current legal claims against them?	"No" gets 10pts and "Yes" gets 0pts	10		
			if "Yes", were the findings "Minor" or "Serious" (guilt admitted/damages paid)	-10		
3.5.b	Compliance	Has the applicant had prior compliance issues with DECD?	"Yes" or "No". If "No", award 10pts.	10		-Also award 10pts if they have never had a contract with DECD. -Check with OFA and HUD debarred contractor list to assure compliance.
			If applicant answered "Yes" to above, select one of the scores from below			
			minor findings	-2		
			serious findings	-5		
3.6	Financial Review	Applicant's overall financial stability	Enter financial score that is generated from COPPS Division (1-20pts possible)	20		Once project manager receives score from COPPS, double the score and enter it in box on the left.
Applicant Capacity: Total Points Possible=				165	0	

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Section	Title	Point Calculation	Explanation of Points Calculation	Possible Points	Actual Points	Additional Scoring Info
Project/ Financial Feasibility						
4.2	Environmental/ Site Feasibility	Based on Site and overall environmental conditions (N/A for Programs)	OIRE will provide this score based on their overall findings (1-20pts possible)	20		Once project manager receives score from OIRE, double the score and enter it in box on the left.
4.3.a	Commitments for Sources of Funds (Construction)	How finalized are construction sources of funds for the project? (N/A for Programs)	At least 50% of total funding is firm All leveraged funds are at least conditional 50% of leveraged funds are at least conditional <50% of leveraged funds are at least conditional All leveraged funds are pending Funds are not even pending as of yet	10 8 6 4 2 0		-Take the average of all of the construction funds and determine which category below best describes the overall commitment level. -In order to be considered "firm", the applicant should have a formal commitment letter. -conditional means applicant has submitted application for funding and has a conditional commitment letter. <i>-if no Construction Sources, give same score as Permanent Sources</i>
4.3.b	Commitments for Sources of Funds (Permanent)	How finalized are permanent sources of funds for the project?	At least 50% of total funding is firm All leveraged funds are at least conditional 50% of leveraged funds are at least conditional <50% of leveraged funds are at least conditional All leveraged funds are pending Funds are not even pending as of yet	10 8 6 4 2 0		-Take the average of all of the permanent funds and determine which category below best describes the overall commitment level. -In order to be considered "firm", the applicant should have a formal commitment letter. -conditional means applicant has submitted application for funding and has a conditional commitment letter.
4.3.c	Total Development Cost (TDC)	What is the percentage of DECD's investment vs. TDC	<20% 21-30% 31-40% 41-50% 50%+	20 15 10 5 0		Divide DECD investment by TDC investment and input correct score based on percentage. Use Financing Plan & Budget (exhibit 4.3.c)
4.3.c	Development Soft Costs	Determine % of program (soft) costs vs. TDC	Between 20-30% Between 15-19% or 31-35% <15% or >35%	15 10 0		Add up all soft costs and divide by TDC using exhibit 4.3.c. The chart shows the % of soft costs. Use the chart to obtain a score. Score based on soft costs percentage. DECD target is 25%. Soft costs include A&E, Financing and Interim Costs, gen. Contractor overhead & profit, appraisals, legal fees, permits, audit costs, etc.
4.4.a	Construction Reasonableness	Is the submitted budget reasonable based on history and current pricing? (N/A for Programs)	OIRE will provide this score based on their overall findings (1-20pts possible)	20		Once project manager receives score from OIRE, double the score and in box on the left.
4.4.a	Operating Costs	Does the project require an operating subsidy? (N/A for Programs)	If "No", award 5pts OR If "Yes" and Funds are "firm" OR If "Yes" Funds are NOT "Firm"	5 5 -5		This subsidy is typically used for supportive housing, however, it could also be used for a variety of rental projects.
4.4.c	Rental	Review operating proforma & award points based on the questions to the right If numbers fall within acceptable range, then award 5pts each (N/A for Programs)	Debt Coverage Ratio Vacancy Rate Income Trends Expense Trends Operating Reserve Requirements	5 5 5 5 5		-DCR Should be greater than or equal to 1.15 for affordability period. -Residential rate is 2.5% per year -Is income trended correctly? Should be around 2%. -Are expenses trended correctly? Should be 3% & 1% higher than income -If Reserve is needed, has applicant identified source of funds? -Are replacement reserves properly calculated? DECD standards are \$90/month/unit for families and \$55/month/unit for elderly units
OR		**Choose either Rental (4.4.c) OR Homeownership(4.5.e), not both.	Replacement Reserves	5		-Award 5 points per each category if applicant has outlined this criteria in their application.
4.5.e	Homeownership	Has the applicant addressed/submitted/discussed the following criteria? (N/A for Programs)	Pre-counseling training Post counseling training English Second Language Written Manuals Personalized Follow-up sessions Default monitoring and prevention	5 5 5 5 5 5		
1.3 or 1.4	Tenants Housing Costs	% of tenants monthly gross income that goes towards rent/mortgage	1-20% 21-30% 31-40% Over 41%	10 8 6 0		-Divide tenants monthly rent/mortgage by monthly gross income. -Use chart on the left and score accordingly.
	Programs Only 4.1, 4.3b	Does the program application, narrative, and backup materials:	Clearly identify how the program will function, including projected number of loans, qualification requirements, target population, and time period to complete.	20		Award 15 points for each question properly documented.
	4.1		Include copies of any handbooks, guidelines, or other printed materials describing the program.	20		
	3.2.a		Identify staffing needs, including specific staff roles and projected weekly hours to be spent on the program.	15		
	4.1		Identify how program participants will be evaluated for program eligibility requirements.	15		
	4.1		Include copies of documents used to assure compliance with DECD affordability requirements such as liens, notes, restrictive covenants, etc.	15		
Project/Financial Feasibility: Total Possible Points=				140	0	

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Community Impact						
5.1.a	Relocation	Will relocation occur?	If "No", award 0pts	0		-All applicants (excluding Housing Authorities) must submit a relocation plan in accordance with Chapter 135. -If applicant is a housing authority, they must have an approved relocation plan (8-64A)
			OR			
			If "Yes" and Sponsor has had plan approved by DECD	0		
			OR			
			If "Yes" and applicant does NOT have an approved plan	-5		
5.2.a	Community Stability	Has the applicant addressed/submitted/discussed the following criteria? (Max of 15 pts allowed)	Rehabilitating vacant or abandoned properties.	3		Award 3 points per each category if applicant has outlined this criteria in their application.
			Integral part of a Community Stabilization Plan approved by a unit of local or state government.	3		
			Increases homeownership opportunities for neighborhood residents or increases level of ownership in neighborhood.	3		
			Minimizes displacement of persons and families.	3		
			Increases the mixture of income groups in neighborhood.	3		
			Increases/promotes diversity.	3		
			Improves the community's physical infrastructure or appearance(eliminate abandoned/blighted buildings).	3		
			Increases the physical security in the community.	3		
			Promotes the proximity of the project to other community and neighborhood-based programs.	3		
			Does the program use a coordinated approach to resolve an identified community stability issue such as homeownership rates, blighted neighborhoods, etc.	3		
			5.2.b	Community Impact	Has the applicant addressed/submitted/discussed the following criteria? (Max of 15 pts allowed)	
Increases or improves education opportunities	3					
Increases employment opportunities.	3					
Includes collaborative efforts by a variety of local agencies and organizations.	3					
The project is in a targeted investment area such as an NRZ, Empowerment Zone or Enterprise Zone.	3					
Highlights major housing & transportation patterns, relevant services, significant community facilities, location of substantial public & private investment and any other features relevant to community impact.	3					
Is part of a comprehensive planning process for the community such as a CSR, Plan of Development or similar planning effort.	3					
Describes the relationship of the proposed activity and other housing, economic and community development activities that are planned or underway in the community.	3					
Describes the relationship of the proposed activity to priorities identified in the municipality's or region's Plan of Development.	3					
Does the program identify how it will positively impact a neighborhood, town, or region	3					
5.3.a	Affordability Period	Exceeding the required affordability period	1-5yrs longer	5		-If affordability period is longer than required, award pts accordingly. -FLEX & HTF affordability period is 10yrs. HOME is based on amount invested per unit (use 24 CFR Part 92).
			6-10yrs longer	10		
			11+ yrs longer	15		
5.5	Extremely & Very Low-Income	Does the project target extremely-low and very-low income households?	0%	0		Add all extremely and very-low income households and divide by total units in the project. Score according to percentage on the left. (households earning less than 50% AMI are considered extremely and very low income)
			1-20%	2		
			21-30%	4		
			31-40%	6		
			41-50%	8		
			>50%	10		
5.6	Resident Participation/ Empowerment	Level of Participation	Award 5pts if applicant has taken steps to empower residents.	5		Examples include being on the board of directors, participating in the design of the project, providing sweat equity, etc.
5.7	Community Support	Letters of Support	Award 2pts for each letter that is received in support of this project.	10		Max number of points allowed is 10, even if they submit more than 5 letters.
Community Impact: Total Possible Points=				70	0	

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Section	Title	Point Calculation	Explanation of Points Calculation	Possible Points	Actual Points	Additional Scoring Info
Fair Housing						
6.1	Fair Housing Plans	Has the applicant addressed/submitted/discussed the following criteria?	Project provides a type of tenure that is under-represented in neighborhood (ownership, rental, cooperative, etc.)	10		Award max points per each category if applicant has outlined this criteria in their application.
6.2			Project Provides a household type (large family, elderly, etc) that is under-represented	10		
6.3			Project serves an income range that is under-represented in the neighborhood	10		
6.4			Project location promotes diversity/economic integration	10		
6.5			Special features of marketing plan designed to promote diversity	10		
Fair Housing: Total Possible Points=				50	0	

Bonus	Title	Point Calculation	Explanation of Points Calculation	Possible Points	Actual Points	Additional Scoring Info
	Training	Has applicant attended DECD application training session?	If "Yes", award 20pts, if "No", award 0pts	20		
Training Bonus: Total Possible Points=				20	0	
Additional Information Scoring Info.	Mitigating Circumstances	Are there any additional factors NOT reflected in the overall score that should be considered and weighted accordingly?	Project Manager may assign points ranging from -25 to +25. Reasoning must be documented on the right.	25		<u>Reason:</u>
Additional Information: Total Possible Points=				25	0	

Total Score Possible: 545

Total Score Awarded: 0

	Possible Points	Actual Points	Percentage
Project Need and Marketability	75	0	0.0%
Applicant Capacity	165	0	0.0%
Project/Financial Feasibility	140	0	0.0%
Community Impact	70	0	0.0%
Fair Housing	50	0	0.0%
Application Score	500	0	0.0%
Training Session Bonus	20	0	0.0%
Additional Information Points	25	0	0.0%
Final Rating & Ranking Score	545	0	0.0%