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OKLAHOMA HOUSING FINANCE AGENCY

2024 HOUSING TRUST FUND

Application Packet

100 N.W. 63rd St., Suite 200

P.O. Box 26720

Oklahoma City, OK 73126-0720

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# Introduction

The Oklahoma Housing Finance Agency (OHFA) has been designated by the Governor of the State of Oklahoma as the administering agency for the National Housing Trust Fund (HTF) for the State of Oklahoma.

Title 24 Code of Federal Regulations (CFR), Part 93.100 (HTF Interim Rule), governs this program. Those regulations are incorporated by reference in Application. The primary goal of the HTF is to increase and preserve the supply of decent, safe, sanitary and affordable housing for individuals and families whose incomes do not exceed thirty percent (30%) of Area Median Income, or the Poverty Level, whichever is greater.

OHFA administers the HTF for the entire State of Oklahoma. No entitlement cities receive any of the funding. Therefore, HTF monies will be made available anywhere in the State of Oklahoma. OHFA intends to utilize the HTF in the most geographically diverse manner possible.

# HTF Program Description

OHFA’s HTF Program description is set forth below. A brief description is also contained in the 2024 Allocation Plan and the 2024-2028 Consolidated Plan, available through the Division of Community Development, Oklahoma Department of Commerce (ODOC).

# HTF Eligible Entities

The following are eligible to be selected by OHFA through the competitive Application process described herein, to develop a single HTF Program Project:

* **Nonprofit developers:** A nonprofit developer is a nonprofit housing development organization.

* **For-profit developers:**  A for-profit developer is a for-profit housing development organization or individual.
* **State Recipients**: A State Recipient is a governmental entity within the State of Oklahoma. This includes cities, towns, counties and Indian tribes.

# HTF Eligible Activities

**HTF funds must be partnered with another federal, State or local funding program. Applications proposing to use only HTF funds will not be accepted**.

## 

## Rental New Construction

HTF funds may be used by Applicants for new construction of rental housing for income eligible individuals and families.

## Rental Acquisition and Rehabilitation

HTF funds may be used by Applicants for the acquisition and rehabilitation of rental housing for income eligible individuals and families.

# HTF – Prohibited Activities

HTF funds cannot be used to pay for:

* Any costs associated with HTF Application preparation or submittal.
* Costs outside stated contract periods, unless specifically permitted by OHFA and set forth in the Written Agreement.
* Delinquent taxes, fees or charges
* Political activities, advocacy, and/or lobbying
* Any cost not eligible under 24 CFR Parts 93.201, 93.202 and 93.204.
* Existing indebtedness.
* Tenant-Based Rental Assistance
* Project-Based Rental Assistance
* Supportive services
* Operating Reserve funds cannot be used on units receiving Project Based Rental Assistance
* Construction costs associated with community space or laundry facilities in buildings that are separate from the residential space
* Transitional Housing

# Mode of HTF Investment

Applicants receiving an award of HTF funds will receive the funds in the form of a no-interest loan. Loan payments will begin in Year 16 from available cash flow, and should be so indicated on the pro forma provided in the application. The loan term will be a minimum of thirty (30) years and will be no shorter than the Period of Affordability. **Any outstanding balance on the loan will be due upon the expiration of the Period of Affordability.** Potential awardees are responsible for the filing of a mortgage, promissory note, and the regulatory agreement along with a deed restriction. For reference, refer to the National HTF Loan Checklist in the application packet.

**OHFA has been advised by HUD that Participating Jurisdictions may not award HTF funds to a pass-through entity that will subsequently loan the funds to another entity. If this application is submitted in conjunction with a tax credit application, the owner of the affordable tax credit property must be the applicant on the HTF application.**

# HTF Program Funds Allocation

The total allocation of HTF funds for the State of Oklahoma for Program Year 2024 is unknown at this time. However, in 2023 we received $3,066,414. The final allocation will be determined via formula by HUD.

Funding awards are subject to the availability of HTF funds and the timing needs of individual developments.

## Administrative Funds

Ten percent (10%) of the annual allocation shall be used for administration. These funds shall be used by OHFA to support its overall program delivery and monitoring.

## Rental Development

Ninety percent (90%) of the annual allocation shall be used for Rental Projects, both new construction and acquisition and rehabilitation, as well as operating reserves for those Projects.

# Award Amounts

The amount of HTF funds to be allocated to an eligible project will be limited to the amount of funds available at the time of application. The amount of HTF funds to be allocated to the same project for an operating reserve will be no more than $350,000. Operating Reserve funds cannot be used on units receiving Project Based Rental Assistance.

# Federal Program Guidance

Applicants may access guidance and information relating to the HTF Program from the HUD Exchange and the OHFA website. Applicants are strongly encouraged to educate themselves on all aspects of HTF Program. OHFA will carefully consider the capacity of the Applicant to utilize the HTF funds properly when making funding decisions.

* OHFA website: [www.ohfa.org](http://www.ok.gov/ohfa)
* HUD Exchange [www.hudexchange.info](https://www.onecpd.info)

# Questions

Questions regarding this Application, the Allocation Plan, the HTF Interim Rule and the HTF regulations, may be directed in writing to:

Oklahoma Housing Finance Agency

Housing Development Team

P.O. Box 26720

Oklahoma City, OK 73126-0720

All Housing Development Team Staff can be contacted by e-mail, fax or phone. The individual fax number for each staff member is 405.419.9 plus the last three digits of the phone number.

[darrell.beavers@ohfa.org](mailto:darrell.beavers@ohfa.org) Housing Development Director 405.419.8261

[danette.carr@ohfa.org](mailto:danette.carr@ohfa.org) Housing Development Allocation Supervisor 405.419.8136

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**Questions regarding the Environmental Review process should be directed to Alicia Thomas, Timothy Hicks, Joshua Grizzell, Emily Myers, and Eliezer Vargas. If awarded funds, the Environmental Review packet must be submitted through Dropbox. Please request a link from Alicia Thomas, Timothy Hicks, Joshua Grizzell, Emily Myers, and Eliezer Vargas.**

# Application Process

An Application must be from an eligible entity and for an eligible Project. To be considered for funding, a HTF Application must satisfy all threshold requirements. An Applicant applying for HTF funds should thoroughly review the Application prior to submission.

A Project is defined as: a site or sites together with any building or buildings located on the site(s) under common ownership, management and financing, to be assisted with HTF funds as a single undertaking. The “Project” includes all of the activities associated with the site(s) and building(s).

**OHFA will begin accepting Applications for 2024 HTF Program Year funds on May 12, 2024.**

**OHFA will now only accept applications that are submitted through Dropbox. A Dropbox link may be requested by contacting any of the Analysts listed on the previous page. Instructions for using Dropbox are included on the OHFA webpage and at the end of the Application Packet as attachment J.**

Additional deadlines, if necessary, will be as follows:

**Deadline for consideration** **Board Meeting Date**

June 27th, 2024**………………………….….....**September 18th, 2024

*\*(Applicants for NHTF funds in conjunction with AHTCs must submit their applications by this date.)*

September 13th, 2024**…………………………**November 20th, 2024

November 22nd, 2024**…………………..…….**January, 2025 (Exact date not set at this time)

January 27th, 2025**……………….…...............**March, 2025 (Exact date not set at this time)

OHFA will conduct a thorough review and make funding recommendations based on the documentation submitted. All Applications will be considered and acted upon by the OHFA Board of Trustees.

Applications proposing to incorporate the use of HTF funds with OHFA’s AHTC Program will, if successful, be given a contingent award pending the outcome of the Tax Credit Application. The HTF Application must reference the Tax Credit Application. The contingency will be based upon satisfaction of the Tax Credit Program Application requirements and Tax Credits awarded.  Any discrepancies between the two Applications must be resolved, which may include Staff requesting additional documentation and/or clarification for the HTF Application. **For the First Round of Applications, those Applications in conjunction with AHTC will be considered with AHTC Applications for the Second Funding Period of 2024. If there is a second or third round of Applications, those Applications will only be considered with AHTC Applications for the First Funding Period of 2024. If the applicant is applying in conjunction with a tax credit application, the applicant MUST BE the owner of the property.**

Oklahoma Housing Trust Fund Applications proposing to incorporate the use of HTF funds must be contingently approved before the HTF award. A HTF Application will not be contingently approved based upon a future Oklahoma Housing Trust Fund award.

**OHFA cannot, under any circumstances, commit HTF funds to a Project without a firm financial commitment from all other funding sources.** The definition of a “commitment” of HTF funds is a legally binding Written Agreement with a State recipient, non-profit developer or for-profit developer to use a specific amount of HTF funds to produce affordable housing. Contingent awards as described above do not constitute a commitment of HTF funds.

# Application: Board Consideration

All Applications will be considered and acted upon by the OHFA Board of Trustees at one of the regularly scheduled meetings. Unless otherwise posted, the meeting time will be 10:00 a.m. and the meeting place will be 100 NW 63rd Street, Oklahoma City, OK, 73116, in the Board Room East and West. Interested parties should check the OHFA website periodically for updates on meeting dates, times and locations.

**The Board of Trustees may, at their discretion, after hearing the recommendations of Staff and the Applicants, elect to approve or deny an Application irrespective of the recommendation of OHFA Staff, if deemed in the best interests of OHFA and/or the needs of the State of Oklahoma**. Accordingly, representatives of the Applicant are encouraged to attend the Board of Trustees meeting to answer any questions of the Trustees, and to present evidence and argument in support of approval of the Application, if necessary. The Applicant's representative should be a responsible employee or official of the Applicant. The Applicant may also be represented by legal counsel.

In their deliberations, the Board of Trustees will consider the Application, Staff's recommendations, the presentation of the Applicant, the HTF Interim Rule, the Consolidated Plan, the HTF Application and the HTF Allocation Plan. The procedures set forth in OAC 330:10 and Article II of the Oklahoma Administrative Procedures Act, 75 O.S., Sections 309, *et seq*. (the “OAPA”) will be followed. The meeting will be considered an individual proceeding under the OAPA and the decision of the Board of Trustees will constitute a ***Final Order***thereunder.

Neither an Applicant nor members of the public shall communicate, directly or indirectly, with the Trustees regarding an Application under consideration by OHFA (except upon notice and opportunity for all parties to participate.)

OHFA’s Board of Trustees makes the final decisions regarding awards of Program funds. Therefore, appeals of the funding recommendations of OHFA Staff must be made at the Board of Trustees meeting at which the applications are considered. Appeals cannot introduce new documentation that was not included with the original application for funds.

## Personally Identifiable Information (PII)

Personally Identifiable Information (PII) means information that can be used to distinguish or trace an individual's identity, either alone or when combined with other personal or identifying information that is linked or linkable to a specific individual. Some information that is considered to be PII is available in public sources such as telephone books, public websites, and university listings. This type of information is considered to be Public PII and includes, for example, first and last name, address, work telephone number, email address, home telephone number, and general educational credentials. The definition of PII is not anchored to any single category of information or technology. Rather, it requires a case-by-case assessment of the specific risk that an individual can be identified. Non-PII can become PII whenever additional information is made publicly available, in any medium and from any source, that, when combined with other available information, could be used to identify an individual.  Oklahoma Housing Finance Agency will take reasonable measures to safeguard protected personally identifiable information (PII) and other information that HUD or a pass-through entity designates as sensitive, consistent with applicable Federal, state, local, and tribal laws regarding privacy and confidentiality.  24 CFR 92.505

# Application Submission

**OHFA now requires Applicants to submit their Applications and responses through the Dropbox App. A Dropbox link may be requested by contacting any of the Analysts listed on page 5. Instructions for using Dropbox are included on the OHFA webpage and at the end of the Application Packet as Attachment J**

**IT IS THE RESPONSIBILITY OF THE APPLICANT TO VERIFY TIMELY AND COMPLETE RECEIPT OF THE APPLICATION BY DESIGNATED STAFF.**

# Threshold Factors

**Failure to submit or properly address threshold items will disqualify the Application from being scored and considered for funding.** Some factors may not apply to all Applications. Some requirements under a particular factor may not apply to all Applications.

All Applicants will be notified of insufficient documentation or items in need of clarification, and will be given a 14 calendar day period in which to provide additional documentation and/or clarification as needed.

## 1. Application Information Form and Attachments A, B and C

***Documentation Requirement:***

Applicants must submit a fully completed Application Information Form with Attachments A, B and C. The forms for these can be found on pages 23-26 of this Application Packet.

Applicants receiving HTF funds must comply with all of the Other Federal Requirements as outlined in 24 CFR Part 93. **Applicants must include a signed and notarized Attachment B with their Applications, “Certification of Compliance with Other Federal Requirements”.** No change to the wording of the form is permitted.

**Applicants must include a signed and notarized Attachment C with their Applications, “Certification of Financial Management”**. No change to the wording of the form is permitted.

## 2. HTF Application Certification

***Documentation Requirement:***

A completed, signed and notarized OHFA HTF Application Certification. The certification can be found on page 32 of this Application Packet.

## 3. Applicant/Recipient Disclosure/Update Report (HUD-2880)

***Documentation Requirement:***

A fully completed HUD-2880 Form. This form is available on OHFA’s website.

## 4. Application for Federal Assistance (HUD-424)

***Documentation Requirement:***

A fully completed HUD-424 Form. This form is on OHFA’s website.

## 5. Affirmative Fair Housing Marketing Plan - Only applies to 5 or more units

***Documentation Requirement:***

Applicant must submit a copy of the Applicant’s Affirmative Fair Housing Marketing Plan if there will be five or more units. Applicants should use HUD Form 935.2A (multi-family), HUD Form 935.2B (single-family), or the OHFA form for Single Family Housing for, PDA. For reference, OHFA advises applicants to refer to OHFA’s website to review the Chapter 14 of the Implementation Manual to ensure that the appropriate plan form is used.

## 6. Audit

***Documentation Requirements:***

1. A copy of the Applicant’s most recent audit must be included or on file with OHFA. If on file with OHFA, the Applicant must provide details of when it was submitted and to whom.
2. **If the audit is for a period ending before June 30, 2023,** a statement that the most recent audit available is included or on file, a report on the current status of the new audit, and an expected completion date for the new audit must be provided**.** Failure to provide all three will disqualify the Application. The “period ending before June 30, 2023” refers to the Applicant’s Fiscal Year. It has nothing to do with the date of the preparation of the audit.
3. Applicant must fully explain all audit findings, reportable conditions, or program compliance issues noted in the audit. The explanation must fully detail actions taken to clear the issues. The Applicant must submit the corrective action plan. If any deficiency or reportable conditions have not been stated and/or corrected, the Application may be ineligible for funding.
4. If the Applicant is not required to have an audit according to OMB circular 2 CFR Part 200, then a balance sheet and income statement reflecting the current financial position of the Applicant must be submitted. The senior Financial Officer or the Executive Director must attest to the documents.
5. OHFA is required to certify that the Applicant has the financial capacity to undertake the activity for which it is applying. OHFA will examine the audit (or balance sheet and income statement) in order to help assess the financial capacity of the Applicant. OHFA must be assured that the Applicant has sufficient financial strength to provide for unforeseen costs and unanticipated delays. If it does not appear to OHFA Staff that the Applicant has the financial capacity to undertake the Project, the Application will be recommended for denial.

## 7. Program and Financial Monitoring

An Application may be denied based upon a review by Program Compliance Staff of performance issues and previous participation. Compliance Staff will assess the performance of the Applicant, administrators, consultants, or other partners involved in the development. **All monitoring requirements will be judged as of the date of submission of the Application to OHFA.**

**There is no documentation requirement for this section.** OHFA Staff will review internal records and consult with Compliance Monitoring Staff and Financial Monitoring Staff to determine if the Application meets the necessary requirements for funding. OHFA Staff may request additional information from the Applicant in order to determine that the Application meets all the necessary requirements. Failure to provide any such additional information could cause OHFA Staff to recommend denial of the Application.

**Applicants with unresolved monitoring findings in the AHTC, HOME or HTF Programs are ineligible to apply for funding**. Prospective Applicants should therefore ensure that all monitoring findings have been resolved to the satisfaction of OHFA Compliance Staff before submitting an Application for HTF funds.

Compliance with all HTF Program rules and regulations is essential. Therefore, OHFA reserves the right, in its sole discretion, to deny any Application due to prior monitoring or financial findings or concerns, regardless of the number or perceived severity. OHFA also reserves the right, in its sole discretion, to deny an Application even if there have been no prior monitoring findings or concerns, if OHFA Staff has other legitimate concerns regarding the Applicant’s capacity to undertake the Project or Program.

## 8. Market Analysis

OHFA must assess the market conditions of the neighborhood or market area in which the housing will be located. This is regardless of the number of HTF units.

For all developments of up to twenty (20) units, a market study must be included with the Application that includes all of the applicable documentation requirements listed below. For a development of up to twenty (20) units, Applicants may perform their own scientifically based housing market analysis. Such studies must fully describe the methodology used and sources of all data and information.

The market study will be utilized by OHFA to determine whether the Project meets housing needs and demands. Effective housing market analyses include a thorough investigation into site, neighborhood, and market area, plus a complete analysis of the housing supply and market conditions. Market analyses will determine appropriate housing quantities, types, features and unit mix and are required to clearly document demand for the type and number of affordable housing units proposed. Demand is defined as the total number of households in a market area that would potentially move into the units following the proposed activity. These households must be of the appropriate age, income and size for a specific proposed Project, and there must be some evidence that these households would have an interest in renting the units.

**The market analysis must be prepared no more than eighteen (18) months prior to the date the Application is filed with OHFA.** Updates are not accepted.

**For developments of more than twenty (20) units, Applicants must submit a third party, independent housing market analysis.** The analysis must be prepared by a market analyst, unaffiliated with the Applicant, owner or developer, who has experience with single or multi-family rental or single-family homeownership housing, depending on the proposal. **This provision does not apply to developments exclusively serving Tenant Special Needs Populations as set forth on pages 17-18 of the Application Packet. Those Applicants may prepare their own market analysis**.

***Documentation Requirements for HTF in Conjunction with AHTCs:***

Applicants for HTF funds in conjunction with an Affordable Housing Tax Credit Application must submit a third party, independent housing market analysis regardless of the number of units proposed. The analysis must be prepared by a market analyst, unaffiliated with the Applicant, owner or developer, who has experience with single or multi-family rental housing, depending on the proposal. . **The study submitted must meet all requirements of both the AHTC and HTF programs.**

***Documentation Requirements for HTF activities requiring a market study:***

1. All information included with the Market Study must be no more than eighteen (18) months old;
2. A summary of the qualifications of the individual(s) who participated in the development of the market study;
3. A map and a description of the proposed site. Physical features of the property, streets and access information, availability of utilities, and zoning data;
4. An evaluation of the need for affordable housing within the market area including a review of economic and employment factors such as population growth trends, development and activity, industry, major employers, and labor force;
5. An assessment of the current housing supply type, quantity, unit mix, location, age, condition, occupancy levels, and housing cost overburden statistics;
6. An identification of the number of households in the market area which are of the appropriate age, income and size for the proposed activity;
7. A description of the potential effect on the occupancy rates of other comparable properties in the market area;
8. A description of rents and vacancy rates of comparable housing;
9. A calculation of the capture rate by dividing the total number of units in the Project by the total number of age, size and income-qualified renter households in the primary market area;
10. The expected time of market absorption of the proposed housing (for rental only);
11. Rent rolls for existing tenants (Acquisition/Rehabilitation only).

**For developments with five (5) or fewer units, the market study will be limited to the following requirements:**

1. Market study must be no more than 18 months old.
2. A map and a description of the proposed site. Physical features of the property, streets and access information, availability of utilities, and zoning data.
3. An identification of the number of households in the market area that are income eligible for the type of housing proposed (i.e. rental, home buyer).
4. A calculation of the capture rate by dividing the total number of units in the Project by the total number of age, size and income-qualified renter households in the primary market area (for rental only);
5. The expected time of market absorption of the proposed housing (for rental only);
6. Rent rolls for existing tenants (Rental Acquisition/Rehab only).

### **9. Description**

**Applicants must provide a brief summary of the Project that includes all of the following:**

1. Describe the location of the Project (e.g. county, city or town, street address if known, general location, or service area).
2. Define the number and type of units. This should include bedroom mix. Specify if the units are fixed or floating units.
3. The Applicant must show the calculation of the number of HTF-assisted units at the HTF Rents established by HUD as set forth in 24 CFR Part 93.302 and 24 CFR 93.200 (c). The number of HTF-assisted units must be equal or greater than a pro rata share of the total units according to the percentage of HTF monies in the Project, compared to the total Project costs.
4. Describe how the Period of Affordability will be implemented. Include drafts or templates of all documents that will be used for this purpose. Use templates provided on the OHFA website.
5. Depict the type of construction codes or standards to be used. Applicants should note that they must follow OHFA’s Written Rehabilitation Standards or Written New Construction Standards, as applicable, which were originally developed for the HOME Program, as well as all State and local codes and the most recent version of the International Residential Code.
6. Address the relocation of tenants or residents if applicable.
7. For Rental New Construction only, Applicants must provide sufficient documentation to allow OHFA to make the determination that proposed sites for new construction meet the requirements in 24 CFR Part 983.57(e)(2) and (3) (Site and Neighborhood Standards). Applicants for Rental New Construction activities should carefully review the Site and Neighborhood Standards section of the 2024 HOME Program Processes, Procedures and Topical Guidance. **All documentation utilized in making the determination must be included with the Application.** OHFA is responsible to maintain records that document the results of the site and neighborhood standards review. If the documentation does not support the conclusion that a site meets the requirements, additional documentation will be requested.

### **10. Affordable Rents**

Applicants for HTF funding must use the published rent and income limits for the HTF, as published by HUD. A link to the current rent and income limits can be found on OHFA’s website at [www.ohfa.org](http://www.ohfa.org).

***Documentation Requirements:***

1. Applicants must use the appropriate, approved rents in all computations required for the Application, including pro-formas and projections.
2. The budget submitted for Section 11, Financing, Underwriting and Subsidy Layering must delineate if utilities are included in the rent total and show calculations. Applicants must provide the source of the utility allowance(s) and the amount(s). Applicants must state which utility allowance will be used, even though the PHA will be applicable for use.

**Rent Increases are subject to approval by OHFA and utility allowances used must be reported annually.**

### **11. Financing, Underwriting and Subsidy Layering**

Applicants must provide a detailed budget that delineates all sources and uses of funds for the total Project. Within the budget, Applicants must detail the exact activities and costs to be paid using HTF funds, including any and all soft costs. Generalizations such as “construction costs” are insufficient.

Some specific items in the Documentation Requirements below do not apply to all types of Projects. **If an item does not apply, the Applicant should so state.** If an item does apply, however, the Applicant should present as detailed and specific information as possible.

OHFA must carefully underwrite all HTF-assisted Projects, and make a determination regarding the long-term viability of the Project as well as the reasonableness of the amount of return to the owner or developer. OHFA must examine the sources and uses for each Project and determine whether the costs are reasonable. OHFA must also assure that there are firm financial commitments for every other funding source for the Project, if applicable.

If OHFA determines that the costs are not reasonable or that any other source of funds does not have a firm commitment, OHFA will advise the Applicant and request an adjustment to the costs and/or documentation of a firm commitment.

**OHFA may adjust or deny funding requests based on underwriting, the subsidy layering review, and/or other factors. Applicants should ensure that all schedules, budgets, and worksheets agree and are in balance.**

***Documentation Requirements:***

1. Source of all funding with dollar amounts.
2. Signed and dated commitment letters from all funding sources, including both private and governmental sources. Any terms must be clearly expressed. Commitment letters must contain specific numbers that match those in any and all provided budgets. A commitment letter and CHDO Proceeds Tracking Log listing all CHDO proceeds to be used on the project. All commitments must be firm commitments. No contingent commitments are permitted.
3. Detailed Project Budget, including, but not limited to:
   1. Acquisition of land and/or buildings.
   2. All costs for land development, infrastructure and/or site work.
   3. All costs of construction.
   4. Professional fees, for example, architect, engineer, attorney, and etc.
   5. Reserves, e.g. operating and replacement
   6. Cost of filing fees including, but not limited to, the cost of title insurance, mortgage, deed restriction, UCC
   7. Budget should delineate exact activities and costs to be paid with HTF funds as well as all other sources of funds.
   8. Budget should include all soft costs (if any) and clearly delineate which source(s) of funds will pay for them.
   9. Developer fees, if applicable. Developer fees to be paid from HTF funds must not exceed fifteen percent (15%) of the total HTF funds (including developer fees.) Budget should clearly delineate which source(s) of funds will pay for developer fees. **For HTF Rental Activities in conjunction with AHTCs, HTF funds cannot pay for developer fees.**
   10. OHFA inspection fee’s in the amount of $8,000; to be paid by OHFA.
   11. Total sources of funds must equal total uses of funds.
   12. Square footage of all units must be provided.
   13. **All costs paid with HTF funds must be HTF-eligible costs.**
4. Operating budget illustrating income, expenses, and debt service.
5. The budget should be presented over a fifteen (15) year time period.
6. Operating expenses must be reasonable.
7. The budget must delineate if utilities are included in the rent total and show calculations. Applicants must provide the source of the utility allowance(s) and the amount(s).
8. The budget must include achievable rent rates, market vacancies, all fees, and debt coverage ratio.

**HTF funding per HTF unit cannot exceed the HTF / HOME Program Maximum per Unit Subsidy Limits. HTF must also receive its pro-rata share of units based on the amount of HTF funding.**

### **12. Organizational Structure, Capacity and Experience**

Applicants are required to have a clear understanding of the rules and regulations that govern the HTF Program, and must demonstrate capacity to construct and operate a HTF Project in accordance with all applicable regulations. **Applicants for HTF Program funds must have direct experience in the production of housing. Applicants may utilize the services of consultants, but they will be judged based upon the capacity and experience of their own staff and not that of the consultants.**

**OHFA must certify to HUD that Awardees of HTF funds have both the financial capacity and housing development expertise and experience to undertake the Project awarded HTF funds.** Applicants must document their organizational structure and experience in order to prove that they have the necessary capacity, expertise and experience.

***Documentation Requirements****:*

1. Narrative describing the experience of the organization and staff persons in **other federally assisted housing activities**, and all other types of housing development activities, including both affordable and market rate housing development.
2. Proof of staff and organizational experience related to the type of proposed Project, if any. If Applicant chooses to list experience, it must be specifically related to the type of project proposed in this application. **However,** **Applicants are not required to have experience in the specific type of proposed Project to apply, but it helps to establish capacity.**
3. Document and delineate the names and job titles of all staff persons responsible for the proposed Project and their areas of responsibility. This should include, but is not limited to, daily oversight for overall Project financing, production, and administration.
4. Provide a narrative describing how and where all records and materials pertaining to the HTF Written Agreement will be maintained.
5. Name, address and contact information of consultant if using a consultant to supplement staff capacity and experience.
6. The procurement procedures utilized in selecting the consultant. Specifics must be provided, so that OHFA can properly determine if all federal requirements were met.
7. The exact services to be provided by the consultant.

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**13. National Housing Trust Fund Environmental Training**

***Documentation Requirements:***

Applicants must complete the NHTF Environmental Provisions Webinar on the HUD Exchange website that cover the Environmental Review materials. The HUD Course Transcript must be submitted with your application showing that the applicant has completed the webinar.

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### **14. Fair Housing Training**

Applicants must complete Fair Housing Training. A class or series must be a total of four (4) hours in length to qualify. For Projects that will have a third-party management company, an employee of the third-party management company may attend in place of an employee of the Applicant. The training class(es) will be good for 2 years prior to the date of application. The class(es) or webinar(s) content must be relating to Fair Housing.

***Documentation Requirements:***

The Applicant must provide a certificate or other proof of attendance documenting at least 4 hours. **Each class will be counted only once, regardless of the number of employees that attended or if same classes were attended multiple times.**

### **15. Nonprofit**

***Documentation Requirements:***

* A copy of Nonprofit certification letter from the IRS verifying the Nonprofit is a qualified Nonprofit organization as described in paragraph (3) or (4) of section 501(c) and is exempt from tax under section 501(a). The Nonprofit must have already obtained this certification; letters regarding pending certifications are not acceptable.
* A copy of organizational documents and any amendments. Documents must include as one of the purposes to provide decent housing affordable to Low Income persons.

### **16. Capital Needs Assessment**

A capital needs assessment (CNA), prepared no longer than eighteen (18) months prior to the date of Application, is required for all multi-family Rental Rehabilitation or Acquisition/Rehabilitation Projects of 26 or more units**,** and for all Applications in conjunction with Affordable Housing Tax Credits, regardless of the number of units.A CNA may be requested by OHFA for smaller Projects if deemed necessary to properly underwrite the Projects. Capital needs assessments performed for the same Project as a requirement of another funding source will be accepted in lieu of a specific CNA for the HTF Application.

OHFA will not accept Capital Needs Assessments that are performed by the architect, or engineer who is involved with the rehabilitation of the proposed property. OHFA believes that if an architectural firm who performs a Capital Needs Assessment on a property for which they are involved in the rehabilitation constitutes an Identity of Interest. For example: the Architect that performs the Capital Needs Assessment could overstate the conditions of the property in order to inflate the rehabilitation scope, because they will receive further compensation in the event that the property were to be awarded. By overstating the conditions of the property, the property itself could then qualify for an unnecessary excess amount of award. One of OHFA’s priorities is cost containment and the limitation of any excessive award.

Capital Needs Assessment (CNA) means a licensed professional's opinion of a property's current physical condition determined after a physical inspection of the interior and exterior of the units and structures. The physical inspection should include an interview with the onsite manager and maintenance personnel. This assessment should identify deferred maintenance, physical needs, **remaining useful life**, material building code violations that affect the property use, structural and mechanical integrity, and the future physical and financial needs. The assessment must include the cost of labor and materials identified in detail and the extent of future expenditures contemplated to ensure the costs will be addressed through operating and replacement reserves. Components which should be examined and analyzed in this assessment include but are not limited to:

* Site, including topography, drainage, pavement, curbing, sidewalks, parking, landscaping, amenities, water, sewer, storm drainage, gas and electric utility lines;
* Structural systems, both substructure and superstructure, including exterior walls and balconies, exterior doors and windows, roofing system and drainage;
* Interiors, including unit and common area finishes (carpeting, vinyl or tile flooring, plaster walls, paint condition, etc.), unit kitchen finishes, cabinets and appliances, unit bathroom finishes and fixtures, and common area lobbies and corridors; and
* Mechanical systems, including plumbing and domestic hot water, HVAC, electrical, lighting fixtures, fire protection, and elevators.

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### **17. Readiness to Proceed**

***Documentation Requirements:***

1. Proof of acceptable form of ownership/site control-ownership, purchase contract or purchase option. .
2. Production and implementation schedule, of no more than twenty-four (24) months, which clearly identifies all major phases of the proposed Project, **including close-out**. This schedule must be thorough and detailed, and must begin on the anticipated date of award. If the Applicant is awarded funds for the Application, this schedule will be incorporated into the Special Conditions of the Written Agreement between OHFA and the Recipient. This schedule will be used for monitoring the progress of all phases of the Project prior to completion.
3. Include preliminary plans and specifications.
4. Document that the zoning required for the Project is in place.

# Evaluation Criteria

Application responses are to be structured and information presented in such a way as to fully address each criterion. The information, data, and statements provided in response to each criterion will be the basis for evaluating each Application. Failure to submit or properly address evaluation criteria items will disqualify the Application from receiving points for those items.Some criteria may not apply to all Applications. Some requirements under a particular criterion may not apply to all Applications.

Upon submission of the Application, failure to submit or properly address evaluation criteria items will disqualify the Application from receiving points for those items.Some criteria may not apply to all Applications. Some requirements under a particular criterion may not apply to all Applications.

The scores for all Applications will be totaled, and the Application scores will be used to determine the order of funding if there are insufficient funds available to fund all of the Applications for HTF funds. The highest scoring Application will receive an award of funds. **OHFA will not require a minimum score in order for an Application to receive funding.** In the event of a tie on scores between Applications, tiebreakers shall be used. The tiebreakers are set forth in the Tiebreakers criterion at the end of this section.

## 1. Leveraging - 5 Points

Applicants must fully describe all development leverage resources, inducements and incentives that are present in the proposed Application. All sources of construction or permanent financing, except HTF, paying development budget costs are eligible for leverage points. **If any source of funding provides both construction and permanent financing, it will not be counted twice.**

Public and private resources, such as Rural Housing Incentive Districts, CDBG, AHP, AHTC equity, Historic Tax Credit equity, USDA-RHS, HUD, foundation funds, and private capital will be considered in the leverage analysis.

***Documentation Requirements:***

1. Signed commitment letters including amounts, terms and other pertinent information from all sources. **All commitments must be firm commitments**.
2. Applicant’s calculation of the leverage percentage. This is the percentage of the total HTF funds represented by the total eligible leverage resources. The formula for calculating the percentage is the total amount of leverage sources divided by the total amount of HTF funding. That number would then be multiplied by 100 to express it as a percentage.

**Leverage points to be awarded**:

At least 10% up to 25% of the HTF funds requested 1 point

At least 26% up to 50% of the HTF funds requested 2 points

At least 51% up to 75% of the HTF funds requested 3 points

At least 76% up to 100% of the HTF funds requested 4 points

101% or more of the HTF funds requested 5 points

When determining the leverage percentage, **normal rounding shall apply**. Thus, for example, 50.5% will be rounded up to 51%. 50.4% will be rounded down to 50%.

## 2. Duration of Affordability - 5 Points

Five (5) points will be awarded for Applicants who promise to extend the affordability period from thirty (30) to forty (40) years.

***Documentation Requirements:***

Attachment D – Duration of Affordability Certification *–* The Applicant must commit that the affordability period will be forty (40) years. This extended affordability period will be incorporated into the Written Agreement between OHFA and the Recipient of the HTF funds.

## 3. Energy Efficiency/Green Building – 18 Points

***Documentation Requirements only for Rental Activities in Conjunction with AHTCs:***

Attachment E Home Energy Efficiency Rating Certification *–* Applicants must commit to receive a **Home Energy Efficiency Rating System (HERS)** Score within the specific range chosen on the attachment, as evidenced by a report from a Certified RESNET Home Energy Rater who conducted an inspection of the property post-construction/rehabilitation. This Certification must be signed by the Applicant.

***Documentation Requirements for all other NHTF Applicants:***

Attachment F Energy Efficiency/Green Building Certification - specifically listing the energy efficient/green building items for which points are being claimed. This Certification must be signed by a representative of the Ownership entity, the architect, and the general contractor.

## 4. Priority Housing Needs – 5 Points

Points will be awarded for addressing any of the priority housing needs as identified in the current State of Oklahoma Consolidated Plan.

***Documentation Requirements:***

The Applicant must provide a signed attachment G certifying that one or more of the priority housing needs is being met. The other documentation provided with the Application must confirm this. Compliance Staff will monitor for this on compliance monitoring visits. OHFA Staff may contact the Applicant for additional information if necessary.

## 5. Project Based Rental Assistance – 5 Points

Points will be awarded to a Development that will preserve project-based rental assistance from any federal, State or local program; or for Developments with a binding commitment for project-based vouchers**.** Developments **receiving Project Based Rental Assistance payments are not allowed to use NHTF Operating Reserve money to supplement those units.**

***Documentation Requirements:***

The Applicant must provide an executed agreement with the entity providing the project-based rental assistance, or a signed letter promising to provide such assistance. The commitment to provide project-based rental assistance must be a firm commitment.

## 6. Tenant Special Needs Populations – 10 Points

Points will be awarded to a Development that commits to dedicate at least ten percent (10%) of the total residential units to serve a Special Needs Population, or multiple Special Needs Populations. A minimum of one (1) unit dedicated to a Special Needs Population is required in order to receive the points, regardless of the percentage. Points will be awarded for the following Special Needs Populations. This is an exclusive list:

More than one Special Needs Population may be served by the same Development.

**Definitions of the Special Needs Populations:**

**Homeless:**

Lacking a fixed, regular and adequate nighttime residence; AND has a primary nighttime residence that is a supervised public or private shelter providing temporary accommodations or a public or private place not ordinarily used as a sleeping accommodation for human beings; OR displaced as a result of fleeing violence in the home, and has a temporary residence that is a supervised public or private shelter, OR certified by an agency involved in regularly determining Homeless status. OR an individual or family who has been displaced due to a major disaster declared by the President of the United States AND receives temporary federal housing assistance within the state of Oklahoma AND has a valid personal federal disaster identification number issued by the Federal Emergency Management Agency (FEMA).

An individual or family residing with friends or relatives on a temporary basis is not eligible as homeless unless the family has been displaced due to a major disaster declared by the President of the United States AND has established residency within the state of Oklahoma (employment, school enrollment, etc.) AND has a valid personal federal disaster identification number issued by the Federal Emergency Management Agency (FEMA).

**Homeless Verification:**

To verify homeless eligibility, the homeless applicant must provide one of the following:

* A referral from the shelter that the applicant is residing at; or
* If the shelter is full, a statement from each local shelter in the county verifying that the shelters are unable to accommodate the applicant; or
* If the county does not have a shelter, a statement from DHS that the applicant is homeless and there are not any shelters in that county.

**Youth Aging Out of Foster Care:**

Beneficiaries must provide proof that they were a participant in the foster care system, and proof of their current age being between 18-24.

**Military Veteran:**

A Military Veteran is defined as a person who has served in the active military, naval, or air service and who was discharged or released from such service under conditions other than dishonorable**.**

**Persons with Mental or Physical Disabilities:**

This means a household composed of one or more persons, at least one of whom is an adult, who has a disability.

(1) A person is considered to have a disability if the person has a physical, mental, or emotional impairment that:

(i) Is expected to be of long-continued and indefinite duration;

(ii) Substantially impedes his or her ability to live independently; and

(iii) Is of such a nature that such ability could be improved by more suitable housing conditions.

(2) A person will also be considered to have a disability if he or she has a developmental disability, which is a severe, chronic disability that:

(i) Is attributable to a mental or physical impairment or combination of mental and physical impairments;

(ii) Is manifested before the person attains age 22;

(iii) Is likely to continue indefinitely;

(iv) Results in substantial functional limitations in three or more of the following areas of major life activity: self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency; and

(v) Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated. Notwithstanding the preceding provisions of this definition, the term “person with disabilities” includes two or more persons with disabilities living together, one or more such persons living with another person who is determined to be important to their care or well-being, and the surviving member or members of any household described in the first sentence of this definition who were living, in a unit assisted with HTF funds, with the deceased member of the household at the time of his or her death.

**Formerly Incarcerated Individuals Transitioning Into Society:**

Proof of documentation from Department of Corrections

***Documentation Requirements:***

The Applicant must provide a signed Attachment H certifying that the unit(s) will be dedicated to serving the selected Special Needs Population(s). **Compliance Staff will monitor for this on all compliance monitoring visits.** Any manager’s unit must be included in the calculation of ten percent (10%) of the total residential units. Special Needs Populations cannot be concentrated in a single bedroom size or single building if there are multiple bedroom sizes and/or multiple buildings.

**OHFA will require that the units dedicated to Special Needs Populations be held open for at least 90 days before attempting to lease to a household that is not a qualified Special Needs household.** The 90 days will be from the placed in service date for new units, and from the date that the unit is available and ready for a new tenant for units that have previously been occupied. In order to lease a Special Needs unit to a household that is not a qualified Special Needs household, the Owner must obtain OHFA’s permission to do so. OHFA will require proof that the Owner made reasonable attempts to lease the unit to a qualified Special Needs household, such as giving notice of the available unit to service providers and/or advocacy groups.

## 7. Services for Special Populations – 5 Points

OHFA will award points for Applications promising access to high quality supportive services focused on the ELI beneficiaries remaining housed, improving physical and/or mental condition, increasing income and employment, and developing social and community connections. To receive the points, Applications for HTF funding must be tied to funding for services that are appropriate for the population to be served.

***Documentation Requirements:***

The Applicant must provide an executed agreement with the entity providing the services, or a signed letter promising to provide such services. OHFA must be able to determine that the commitment to provide the services is a firm commitment throughout the affordability period. OHFA may request additional documentation if necessary to make such a determination that services are currently being provided.

## 8. Storm Shelter – 5 Points

Storm shelter or Safe room must be constructed in accordance with the most recent State of Oklahoma Uniform Building Code Commission minimum State requirement for storm shelters, which currently requires construction according to ICC/NSSA 500 Standard, FEMA 320 Guideline, FEMA 361 Guideline or other equivalent approved engineered system. Must accommodate all possible residents based on number of bedrooms, one (1) person per bedroom. Residents must have access.

To review a copy of the OUBCC Storm Shelter Fact Sheet, [*Click Here*](https://www.ok.gov/oubcc/documents/Revised%20Storm%20Shelter%20Fact%20Sheet.pdf)

To review the FEMA 320 Standard, [*Click Here*](http://www.fema.gov/library/viewRecord.do?id=1536)

Copies of the ICC/NSSA 500 Standard can be ordered on the International Code Council (ICC) website, [*www.iccsafe.org*](http://www.iccsafe.org/) or through your local book store.

Applicant will complete Attachment I to certify that they are making a commitment to add a storm shelter to the project.

***Documentation Requirements:***

**Attachment I Amenities Certification** *–*This Certification must be signed by the Applicant. NHTF Compliance Staff will monitor for this item on the initial compliance monitoring visit. Please have this certification available at the initial NHTF compliance monitoring, as it may be requested by staff. OHFA’s Construction Inspector will also check for the promised amenities.Failure to provide the items as certified in the Application could result in a termination of the Written Agreement, de-obligation of the remaining funds, and repayment of funds already drawn down**.**

## 9. Visitability – 5 points

Applicants must commit to all three items in 100% of HTF assisted units in order to receive points by completing attachment I. It is up to the applicant to follow all Section 504 requirements if applicable to the specific project. *Visitability* is the design approach for new housing such that anyone who uses a wheelchair or other mobility device should be able to visit.

Accepted items:

* + 1. Door openings must be at a minimum 32” to accommodate a wheelchair
    2. One bathroom on the main floor of the property that is accessible by wheelchair this does not apply to the shower.
    3. One zero-step entry located on at least one accessible entrance of the unit. If there is not one zero-step entry located on at least one accessible entrance to the unit, a ramp must be provided.

***Documentation Requirements:***

**Attachment I Amenities Certification** *–*This Certification must be signed by the Applicant. NHTF Compliance Staff will monitor for this item on the initial compliance monitoring visit. Please have this certification available at the initial NHTF compliance monitoring, as it may be requested by staff. OHFA’s Construction Inspector will also check for the promised amenities.Failure to provide the items as certified in the Application could result in a termination of the Written Agreement, de-obligation of the remaining funds, and repayment of funds already drawn down**.**

**BONUS POINTS:**

## 10. Geographic Diversity – 5 Points

OHFA will give bonus points to the highest scoring Application from each of the two main areas of the State, the Tulsa Jurisdiction and the Oklahoma City Jurisdiction. See below for the counties in the Tulsa Jurisdiction. All other counties are in the Oklahoma City Jurisdiction. Due to the limited funding available for 2024, OHFA believes that this is the most that can be done to encourage Geographic Diversity. Tiebreakers, as set forth below, will be used if two or more Applications achieve the same score.

There is no documentation required for this section.

The following counties are within the Tulsa jurisdiction. All other counties are within the Oklahoma City jurisdiction:

Adair, Atoka, Bryan, Cherokee, Choctaw, Coal, Craig, Creek, Delaware, Haskell, Hughes, Latimer, Leflore, McCurtain, McIntosh, Mayes, Muskogee, Nowata, Okfuskee, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pushmataha, Rogers, Sequoyah, Tulsa, Wagoner, Washington

## 11. Tiebreakers

Applications compete only against other Applications for funding being considered at the same Board meeting. If there are sufficient funds to fund all Applications that meet all threshold requirements, then all of the Applications will be funded. If not, Applications will be funded in rank order by score, from highest to lowest. Tie-breakers will be used in the event that there are sufficient funds remaining for only one Application, and the next two or more Applications in rank order have achieved an equal score.

**Tiebreakers**

First, priority will be given to developments that are not utilizing any other OHFA funding source;

Second, the Application proposing the most HTF units will be awarded ahead of the others. If there is still a tie;

Third, the Application utilizing the least amount of HTF funding per HTF-assisted unit will be awarded ahead of the others. If there is still a tie;

The fourth and final tiebreaker will be a random drawing.

# OHFA HTF Applicant Information Form

**Applicant Name (Owner for Affordable) :**

**Mailing Address:**

**City:**   **County:**

**State**   **Zip Code**:

**Phone #:**

**E-mail address:**

**Federal Employer Identification Number:**

**UEI Number:**

**Applicant’s Official Authorized Signatory:**

**Name of primary contact person:**

**Mailing Address of primary contact person:**

**City:**   **State and Zip Code:**

**Phone #:**

**E-mail address:**

**The box below may be completed by Applicants who are utilizing a person or entity providing assistance, if Applicants would like the person or entity to be included as a contact.**

**Additional Contact:**

**Mailing Address:**

**City:**   **State:**   **Zip Code:**

**Phone #:**

**E-mail address:**

**Applicant is:**

**City:**   **Town:**   **County:**   **Indian Tribe:**

**Non-Profit Developer: \_\_\_\_\_\_\_\_\_\_ For-Profit Developer: \_\_\_\_\_\_\_\_\_\_\_**

**Other (please describe): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Location of Project:**

**City (ies):**

**County (ies):**

**Oklahoma Senate District Number(s):**

**Oklahoma House District Number(s):**

**U.S. Congressional District:**

**\_\_\_\_\_\_\_\_\_\_ Units built \_\_\_\_\_\_\_\_ Units rehabilitated**

**\_\_\_\_\_\_\_\_ Units acquired and rehabilitated**

**Total units receiving HTF assistance:**

**HTF Activity:**

Is this Application in conjunction with an Oklahoma HTF Application? Yes No

Is this Application in conjunction with an AHTC Application? Yes No

If yes, then what is the name of Development?

**If the type of activity or form of assistance is not on this list, then it is not an eligible activity.**

**Rental**

**Single Family - Acquisition/Rehabilitation**

**Single Family - Rehabilitation**

**Single Family - New Construction**

**Multi Family - Acquisition/Réhabilitation**

**Multi Family - Réhabilitation**

**Multi Family - New Construction**

**HTF Funds Requested\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**HTF Operating Reserve Funds Requested \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

(Operating Reserve requests cannot exceed $350,000.00)

# OHFA HTF Application Certification

The Applicant hereby certifies that all of the information contained in this Application for funding through the National Housing Trust Fund (HTF) is true and accurate to the best of my knowledge, and that all documentation supporting the information in this Application is on file in the Applicants office, available for review by Oklahoma Housing Finance Agency (OHFA) Staff during normal business hours.

Additionally, the Applicant understands that failure to provide any of the documentation necessary to support the information in this Application may result in the return of all HTF Program funds, both expended and unexpended, in accordance with the Program Sanctions under the codified rules of OHFA, contained in the Oklahoma Administrative Code, Chapter 75.

Additionally, the Applicant understands that in the event a HTF funding award is made, the content of the Application shall be incorporated as part of the Written Agreement and, as such, will be used to monitor performance. Activities, commitments, and representations offered in the Application that are not subsequently made a part of the Project as funded, shall be considered a material contract failure, and may result in a repayment of all HTF funds and/or suspension from Program participation.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name and Title (Type or Print) Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (SEAL)

Signature

State of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_County of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Attest:

Subscribed and sworn to before me \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_.

My commission expires on \_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public

# OHFA HTF Application – Attachment A

**COMPLIANCE WITH EXISTING FEDERAL AND STATE PROGRAMS**

**Check the appropriate line and sign and date at the bottom. It must be signed by the Chairman, Executive Director, or highest elected official, and duly notarized.**

**Monitoring – Program or Financial**

There are no monitoring issueswith any affordable housing program on any of Applicant’s existing OHFA properties, including Affordable Housing Tax Credits, the HOME Investment Partnerships Program, Housing Opportunities for Persons With Aids, and/or the Oklahoma Housing Trust Fund.

**OR**

There are some monitoring issues with one or more affordable housing program(s) on one or more existing OHFA properties. The plan(s) to correct the issues were submitted on to the Compliance Staff.

**OR**

\_\_\_\_\_\_ Not Applicable, the Applicant is not currently involved with any Projects governed by a State, local or federal affordable housing program.

Signature

Printed name

Title

Date

State of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

County of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Attest:

Subscribed and sworn to before me \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_.

My commission expires on \_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public

# OHFA HTF Application – Attachment B

**Certification of Compliance with Other Federal Requirements**

Affiant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*(Insert exact legal name of the organization)*

Affiant, as the duly authorized representative of the Applicant, does hereby on oath affirm the following:

1. Applicant understands and will comply with the requirements of Title VI of the Civil Rights Act of 1964, As Amended (42 U.S.C. 2000d et. seq.); The Fair Housing Act (42 U.S.C. 3601-3620); Equal Opportunity in Housing (Executive Order 11063, as amended by Executive Order 12259; and the Age Discrimination Act of 1975, As Amended (42 U.S.C. 6101).
2. Applicant understands and will comply with the Program requirements for Affirmative Marketing on any Project with five or more HTF-assisted units. Applicant certifies that it has an Affirmative Marketing Plan and/or written Affirmative Marketing procedures in place to assure compliance with the all of the requirements of 24 CFR 92.351.
3. Applicant understands and will comply with the requirements of the Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155,201,218, and 225); the Fair Housing Act (42 U.S.C. 3601-19); and Section 504 of the Rehabilitation Act of 1973. Applicant certifies that it has a Fair Housing Plan in place to assure compliance with all of the requirements of the Fair Housing Act.
4. Applicant understands and will comply with the requirements of Equal Employment Opportunity (Executive Order 11246, as Amended); Section 3 of the Housing and Urban Development Act of 1968; and Minority/Women’s Business Enterprise (Executive Orders 11625, 12432 and 12138). Applicant certifies that it has a Minority/Women’s Business Enterprise Plan in place to assure compliance with all of the requirements of 24 CFR 92.351(b) and the aforementioned Executive Orders. Applicant further certifies that it has a written plan in place to address compliance with Section 3 of the Housing and Urban Development Act of 1968.
5. Applicant understands and will comply with the contracting and procurement requirements of the HTF Program.
6. Applicant affirms that no person who is an employee, agent, consultant, or officer of the Applicant who could exercise any functions or responsibilities with respect to any activity assisted with HTF funds, or who would be in a position to participate in a decision-making process or gain inside information with regard to any HTF-assisted activity, will obtain a financial interest or benefit from any HTF-assisted activity, or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereof, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.
7. Applicant understands and will comply with the requirements of the Environmental Review process for the HTF Program.
8. Applicant understands and will comply with Section 202 of the Flood Disaster Protection Act of 1973 (42 U.S.C. 4106).
9. For any new construction of rental housing units, the Applicant will provide housing that is suitable from the standpoint of facilitating and furthering full compliance with the applicable provisions of Title VI of the Civil Rights Act of 1964, the Fair Housing Act and Executive Order 11063, and HUD regulations issued pursuant thereto, as well as ensuring that the proposed sites for new construction meet the requirements in 24 CFR 983.6(b).
10. Applicant will ensure that all units in a Project assisted with HTF funds comply with 24 CFR Part 35 regarding the lead-based paint requirements for HUD-assisted housing.
11. Applicant understands and will comply with the provisions of the Uniform Relocation Act on all HTF Projects involving rehabilitation, conversion or demolition.
12. Applicant understands and will comply with the Violence Against Women Act of 2013 (24 CFR 92.356). VAWA provides protections to applicants or tenants of HTF-units who are survivors of: domestic violence, dating violence, sexual assault, or stalking. This applies to HTF rental units and HTF TBRA where a HTF commitment was made after December 15, 2016.

I certify that the above statements are true and correct to the best of my knowledge and belief. I understand that any misstatement or falsification of information shall be grounds for cancellation of the contract and recapture of the HTF award.

**Authorized Representative: Date:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Typed Name and Title:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State of\_\_\_\_\_\_\_\_\_\_\_\_\_\_

County of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Attest:

Subscribed and sworn to before me \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_.

My commission expires on \_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public

# OHFA HTF Application – Attachment C

**Certification of Financial Management**

Affiant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***(Insert exact legal name of the organization)***

Affiant, as the duly authorized representative of the Applicant, on oath affirms the following:

* + 1. Applicant has written policies and procedures in place to provide for the following:
       1. Tracking expended and unexpended HTF funds
       2. Tracking and allocation of administrative costs, if applicable
       3. Tracking of Program Income, if applicable
       4. Properly maintaining source documentation of expenditures
    2. Applicant has written policies and procedures in place to ensure that all expenditures are eligible, reasonable, and properly documented.
    3. Applicant has written policies and procedures in place to ensure proper control of records and documents.
    4. Applicant has written policies and procedures in place and adequate staff to ensure separation of duties.
    5. Applicant has adequate internal controls in place to ensure proper maintenance and disbursement of the HTF funds.
    6. Applicant certifies that it will comply with those parts of the OMB Uniform Guidance, 2 CFR Part 200 (the “Super Circular”) that are applicable based on the type of Applicant and the type of Project.

I certify that the above statements are true and correct to the best of my knowledge and belief. I understand that any misstatement or falsification of information shall be grounds for cancellation of the contract and recapture of the HTF award.

**Authorized Representative: Date:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Typed Name and Title:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

State of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_County of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Attest:

Subscribed and sworn to before me \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_.

My commission expires on \_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public**Attachment D – Duration of Affordability Certification**

**Development Name:**

**The Undersigned Certifies:**

* That the affordability period will be forty (40) years.

* This extended affordability period will be incorporated into the Written Agreement between OHFA and the Recipient of the HTF funds

Representative of the Ownership Entity Date

Printed Name

**DO NOT MODIFY THIS FORM**

# Attachment E – Home Energy Efficiency Rating Certification

**Applicants for HTF funds in conjunction with an Affordable Housing Tax Credit Application must use Attachment E – Home Energy Efficiency Rating Certification. All other Applicants for HTF funds must use Attachment F – Energy Efficiency/Green Building Certification.**

Development Name:

**The Undersigned hereby certifies:**

* That once construction/rehabilitation of the Development is complete, it will receive a HERS Score at or below the election they make below, as evidenced by a report from a Certified RESNET Home Energy Rater who conducted an inspection of the property post-construction/rehabilitation.
* If the HERS Score in the report submitted at Final Application is higher than the range committed to at the time of the initial Application, the Owner/Developer and any Principals thereof will not be eligible to submit an AHTC Application for one full year.

Applicants may choose only one (1) of the following:

HERS Score of less than or equal to 70 – 18 points

HERS Score of 71-75 – 14 points

HERS Score of 76-80 – 9 points

HERS Score of 81-85 – 5 points

Representative of the Ownership Entity Date

Printed Name

***DO NOT MODIFY THIS FORM***

# Attachment F – Energy Efficiency/Green Building Certification

**Applicants for HTF funds in conjunction with an Affordable Housing Tax Credit Application must use Attachment E – Home Energy Efficiency Rating Certification. All other Applicants for HTF funds must use Attachment F – Energy Efficiency/Green Building Certification.**

Development Name:

**The Undersigned hereby certifies:**

* That the energy efficient/green building items marked below will be **included in the plans** and specifications for one hundred percent (100%) of units in the Development and that they have been included in the budget.
* That the energy efficient/green building items marked below **exceed the minimum requirements** of the applicable building codes.

Substitutions will be permitted after a Development has been Awarded Funds. The total points after the substitution must equal the total points at the time of the award.

**These two items must be provided:**

* Carbon Monoxide detector in each unit with a fuel-burning heater or appliance, a fireplace, or an attached garage
* Smoke detector in each unit

**Check all that apply:**

Shower heads with a maximum of 2.5 gallons per minute flow rate (1 point)

The use of better than R-2 insulation on exposed hot water pipes (1 point)

Installation of Energy Star qualified appliances (1 point)

Energy Star qualified windows with Low E glass (3 points)

Energy Star qualified HVAC (3 points)

Energy Star qualified Efficiency Water Heaters (2 points)

LED lighting in units or parking lot (2 points)

Drought tolerant exterior plantings and grass to limit need for watering (2 points)

Use of Low or no VOC paint throughout the Development for compliance period (1 point)

Programmable thermostats (1 point)

Foaming gaps at windows, doors, eave lines, electrical outlets, switches (2 point)

Mold guard drywall, at least in bathrooms, kitchen, and laundry rooms. (3 Points)

Applicants may select one (1) of the following:

Insulation: Attic insulation better than R- 38, wall insulation better than R – 13 and floor insulation (if applicable) better than R-19 (2 points)

OR

Spray foam insulation exceeding code requirements (5 points)

Applicants may select one (1) of the following:

Radiant barrier per ASTM standards in attic and/or roof sheathing and/or exterior wall sheathing. **May not be combined with spray foam insulation. N/A for Rehabilitation Developments.** (2 points)

OR

Insulation: R-3 or better insulation installed around the exterior foundation of every Building (2 points)

Representative of the Ownership Entity Date

Printed Name

**DO NOT MODIFY THIS FORM**

# Attachment G – Priority Housing Needs Populations

Development Name:

**The Undersigned herby certifies:**

* That by checking the box(s) below, the identified priority housing needs populations will be served.
* If awarded, the Undersigned knows that Compliance Staff will monitor for this on compliance monitoring visits. OHFA Staff may contact the Applicant for additional information if necessary.

Points will be awarded for addressing any of the following priority housing needs as identified in the current State of Oklahoma Consolidated Plan.

**Check all that apply:**

Families with Children

Elderly

Public Housing Residents

Rural

Chronic Homelessness

Mentally Ill

Chronic Substance Abuse

Veterans

Victims of Domestic Violence

Persons with Mental Disabilities

Persons with Physical Disabilities

Persons with Developmental Disabilities

Persons with Alcohol or Other Addictions

Representative of the Ownership Entity Date

Printed Name

**DO NOT MODIFY THIS FORM**

# Attachment H – Tenant Special Needs Populations

**Development Name:**

**The Undersigned Certifies:**

* To dedicate at least ten percent (10%) of the total residential units to serve a Special Needs Population, or multiple Special Needs Populations. A minimum of one (1) unit dedicated to a Special Needs Population is required in order to receive the points, regardless of the percentage.
* The Special Needs Population meets the definition in the application
* Special Needs Populations cannot be concentrated in a single bedroom size or single building if there are multiple bedroom sizes and/or multiple buildings.

Homeless

Persons with mental or physical disabilities

Military veterans

Youth aging out of foster care- must be 18-24

Formerly incarcerated individuals transitioning into society

Representative of the Ownership Entity Date

Printed Name

**DO NOT MODIFY THIS FORM**

# Attachment I – Amenities Certification

**Development Name:**

**Storm Shelter** *–* **5 points**

Storm shelter or Safe room that meets or exceeds FEMA guidelines and the ICC/NSSA standards (ICC-500). Storm shelter or Safe room must be accessible. For developments of less than five (5) units, the Storm shelter or Safe room does not have to be accessible. Storm shelters/Safe room must accommodate all possible residents based on number of bedrooms one and a half (1.5) people per bedroom. (please find helpful information regarding storm shelters within the links below)

* To review a copy of the OUBCC Storm Shelter Fact Sheet, [Click Here](https://www.ok.gov/oubcc/documents/Revised%20Storm%20Shelter%20Fact%20Sheet.pdf)
* To review the FEMA 320 Standard, [Click Here](http://www.fema.gov/library/viewRecord.do?id=1536)
* Copies of the ICC/NSSA 500 Standard can be ordered on the International Code Council (ICC) website, [www.iccsafe.org](http://www.iccsafe.org/) or through your local book store.

**Visitability** *–* **5 points**

Applicants must commit to all three items in order to receive points by completing Attachment I. It is up to the applicant to follow all Section 504 requirements if applicable to the specific project.

Accepted items:

Door openings must be at a minimum 32” wide to accommodate a wheelchair

One bathroom on the main floor of the property that is accessible by wheelchair.

One zero-step entry located on at least one accessible entrance to the unit. If there is not one zero-step entry located on at least one accessible entrance to the unit, a ramp must be provided.

I hereby certify that by receiving points for the above mentioned items, I am committing to add these amenities to the project.

Representative of the Ownership Entity Date

Printed Name

**DO NOT MODIFY THIS FORM**

# Attachment J – Electronic Application Information for Drop Box

OHFA is not responsible for any Internet, computer, and uploading issues. Applicants are advised to upload electronic Application files before the deadline. Your Drop Box Application link will expire on the due date at 3:00 p.m. Central time; therefore, an Application cannot be submitted after the deadline. It is the applicant’s responsibility to verify that an upload was successful, if they so wish, by emailing one of the Analysts.

Step 1: Request a Drop Box folder for each Application to be submitted by emailing any of the OHFA Allocation Analysts. The folder name will be Name of Development-City-Developer. Provide this information in your request.

Step 2: The Analyst will “reply to all” in the email folder request by sending a link to the Drop Box folder. The link will be specific to that folder/Application. You can share the link with others. Please exercise caution when sharing the folder link, do not share with anyone you do not want access to the folder.

Step 3: Create one PDF document with bookmarks for each tab, even those that are N/A. For each tab, including those that are N/A, create a title page listing the same name as the bookmark name. The PDF should be named the same as the initial folder request, see Step 1 above.

Use the following tab listing for bookmark titles and title pages:

**Threshold Factors:**

Tab 1 – Application Form and Attachments A, B, C

Tab 2 – HTF Application Certification

Tab 3 – Applicant/ Recipient Disclosure/ Update Report (HUD 2880)

Tab 4 – Application for Federal Assistance (HUD 424)

Tab 5 – Affirmative Fair Housing Marketing Plan

Tab 6 – Audit

Tab 7 – Program and Financial Monitoring

Tab 8 – Market Analysis

Tab 9 – Description

Tab 10 – Affordable Rents

Tab 11 – Financing, Underwriting, and Subsidy Layering

Tab 12 – Organizational Structure, Capacity and Experience

Tab 13 – National Housing Trust Fund Environmental Training

Tab 14 – Fair Housing Training

Tab 15 – Nonprofit

Tab 16 – Capital Needs Assessment

Tab 17 – Readiness to Proceed

**Evaluation Criteria:**

Tab 1 – Leveraging

Tab 2 – Duration of Affordability

Tab 3 – Energy Efficiency/Green Building Certification

Tab 4 – Priority Housing Needs

Tab 5 – Project Based Rental Assistance

Tab 6 – Tenant Special Needs Populations

Tab 7 – Services for Special Populations

Tab 8 – Storm Shelter

Tab 9 – Visitability

Step 4: Review PDF file for clarity and verify bookmarks work properly. Verify readability after you scan/prepare a document. If a document is too small, or in any other way illegible, then Staff will not be able to evaluate information or count as submitted. This may cause you to Fail Threshold or not receive points. TIP: When possible, convert documents directly to PDF, then insert signature pages into the PDF.

Step 5: Upload PDF Application file. Once a document is submitted you cannot edit or retrieve it. If you need to submit a revised Application, then put Revised in the title. OHFA’s Drop Box system is only for submitting Applications, not a method for Application preparation.

Step 6: After submission, Applicants receive an email acknowledging successful upload.

Step 7: During the review process, Staff will rename folder with file number.

**TIP: For more information about creating bookmarks see** <https://helpx.adobe.com/acrobat/using/page-thumbnails-bookmarks-pdfs.html>.

If you have any questions or problems during this process, contact one of the OHFA Housing Development Allocation Analysts listed below.

alicia.thomas@ohfa.org 405.419.8137[eliezer.vargas@ohfa.org](mailto:eliezer.vargas@ohfa.org) 405.419.8201

[timothy.hicks@ohfa.org](mailto:timothy.hicks@ohfa.org) 405.419.8269

[joshua.grizzell@ohfa.org](mailto:joshua.grizzell@ohfa.org) 405.419.8231

[emily.myers@ohfa.org](mailto:emily.myers@ohfa.org) 405.419.8135

# NATIONAL HOUSING TRUST FUND LOAN CHECKLIST

**All documents submitted should be tabbed, referencing the item numbers below.**

1. Proposed Promissory Note (OHFA to prepare);
2. Proposed Real Estate Mortgage and Security Agreement with Power of Sale (OHFA to prepare);
3. Proposed Loan Agreement (OHFA to prepare);
4. Security Agreement UCC-1 (OHFA to prepare);
5. Organization documents specifying type of entity and individuals authorized to sign;
6. Name and address of the design and inspecting architect, and a copy of their contract with the architect;
7. Copy of the construction contract;
8. Copy of deed;
9. Address and legal description of property to be covered by first mortgage;
10. Title Insurance Commitment or Title Opinion (OHFA to be insured);
11. Name and address of their attorney, who will rendering a borrower’s counsel opinion letter;
12. Bank account wiring information. (Account name, Bank name, routing #, Acct #);
13. Such other information as may reasonably be requested by OHFA.