Section 5: HOME Investments Partnership

Program Purpose

The HOME Program is intended to expand and preserve the supply of safe, decent, sanitary, and affordable housing for eligible low-income households through the acquisition, construction, rehabilitation, and long-term affordability of housing activities. The program supports partnerships among public agencies, nonprofit organizations, community housing development organizations, and housing providers to increase affordable housing opportunities throughout Oklahoma.

Introduction

OHFA administers the HOME Program on behalf of the State of Oklahoma to support affordable housing activities serving eligible households and communities. This chapter establishes the programmatic and administrative framework governing the use of HOME funds, including eligible activities, funding priorities, affordability requirements, implementation standards, and compliance obligations applicable to HOME-assisted activities administered within Oklahoma.

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~~Please note that this Action Plan has been updated from the September 22nd draft. Following comments received, the HOME program will be administered as a grant for the 2026 program year for all construction activities.~~

HOME Program: One-Year Action Plan

The State of Oklahoma's allocation of HOME funds for Program Year ~~2026~~2027 is estimated to be $8,108,903 based upon level funding from ~~2025~~2026. The range of activities planned for the ~~2026~~2027 Program Year are reflective of those which were funded and undertaken in the ~~2024 and 2025~~2026 program year~~s~~.

Title 24 Code of Federal Regulations, Part 92, governs this program. Those regulations are incorporated by reference in this Action Plan. In some cases, the Oklahoma Housing Finance Agency (OHFA) has adopted more restrictive requirements than are included in Title 24 CFR Part 92. The primary goal of the OHFA HOME Program is to retain and increase the supply of decent, safe, and sanitary affordable housing. OHFA furthers this goal by using the HOME Program financial resources as a catalyst in the development and strengthening of public partnerships with local governments and nonprofit organizations.

Participating Jurisdiction Service Area

Applications for HOME funds will be accepted from all parts of the State of Oklahoma with the exception of the HUD designated HOME Program Metropolitan Participating Jurisdictions of Oklahoma City, Tulsa, Lawton, and Norman. These communities receive a direct annual allocation of HOME funds from HUD. Likewise, Osage, Tulsa, Washington, Rogers, Creek and Wagoner County are all part of the Tulsa HOME Consortium which receives a direct annual allocation of HOME Program funds. OHFA does not accept Applications for developments within these counties.

1. HOME Eligible Entities

OHFA encourages partnerships that promote the goals of the HOME program. OHFA plans to partner with the following entities. Only these entities are eligible to receive HOME funds from OHFA.

- State Recipients: Units of general local government, including cities, towns, counties and Indian tribes.
- CHDOs: A Community Housing Development Organization (CHDO) is a private, nonprofit organization that meets a series of qualifications prescribed in the HOME regulations. OHFA must use a minimum of 15 percent of its annual allocation for housing owned, developed or sponsored by CHDOs. OHFA will evaluate organizations' qualifications and designate them as CHDOs. CHDOs also may be involved in the program as sub-recipients, but the use of HOME funds in this capacity is not counted toward the 15 percent minimum requirement.
- Sub-recipients: A sub-recipient is a public agency or nonprofit organization selected by OHFA to administer all or a portion of the HOME Program. It may or may not also qualify as a CHDO. Sub-recipients run programs, not developments.
- Nonprofit Developers: Private, nonprofit housing development organizations that do not meet the qualifications to be a CHDO, or that have not applied to be a CHDO with OHFA. Nonprofit developers may also be CHDOs applying for non-CHDO funds. Nonprofit developers may undertake individual developments that comply with the HOME Program requirements and may do so out of any set-aside for which they are eligible.

2. HOME Funding Activities

More specific definitions for funding activities can be located in the HOME ~~2026~~2027 Program year application.

- Homeownership - HOME funds may be used by eligible applicants to assist individuals or families through the provision of homebuyer assistance and through the acquisition and rehabilitation or new construction of single-family units. All Homebuyer activities must incorporate housing counseling into development designs. Housing counseling must be provided by a HUD approved certified housing counselor.

- Rental Housing - HOME funds may be used by eligible applicants for the rehabilitation, acquisition and rehabilitation, or new construction of affordable rental housing.
- CHDO Operating Assistance - HOME funds may be used by eligible CHDOs for general operating assistance. CHDO Operating Assistance funds will be awarded at the same time a CHDO receives an award of HOME funds for a CHDO activity. CHDO Operating Assistance funds will only be awarded to CHDOs that are currently receiving HOME funds for a CHDO activity.

3. HOME Program Funds Allocation

OHFA will use the funds allocated for Program Year ~~2026~~2027 in accordance with the percentages listed below. The percentages identified below will be used to calculate the final dollar amounts.

- Administrative Funds - Ten percent (10%), of the annual allocation will be used for administration. These funds will be used by OHFA to support its overall program delivery and monitoring.
- CHDO Operating - No more than five percent (5%), of the State PJ's annual allocation will be available for CHDO operating assistance. For the ~~2026~~2027 Program Year, the amount for which any eligible CHDO may apply will be limited to a maximum of $50,000.
- CHDO Set-Aside- Twenty-five percent (25%) of the annual allocation shall be reserved for CHDOs applying for CHDO activities. Only CHDO-eligible activities as defined in the HOME Final Rule, 24 CFR Part 92, will be funded from this set-aside.
- Rental/Homeownership - Forty-five percent (45%) of the annual allocation shall be used for other Rental or Homeownership activities. This set-aside will be open to eligible non-CHDO Applicants. It will also be available to CHDOs applying for CHDO activities once the CHDO Set-Aside funds have been exhausted, but not sooner.
- Homebuyer Assistance - Fifteen percent (15%) of the annual allocation shall be used for Down-Payment Assistance programs. Homebuyer Assistance is best used where a loan or grant can make housing affordable to low-income households. Homebuyer Assistance allows eligible homebuyers to purchase affordable homes by providing downpayment or closing cost assistance, or by reducing the monthly carrying costs of a loan from a private lender. Direct Homebuyer Assistance to individual households cannot exceed $20,000.

  If any funds remain in this set-aside after the ~~January~~ November 2027 Board of Trustees meeting, it will then be determined at OHFA's discretion whether such funds should be transferred to the Rental/Homeownership Set-Aside.

- General Information on Funds Allocation: All amounts set forth in this Action Plan may be changed at the discretion of OHFA, except where mandated by HOME Program rules. Such decisions shall be based upon demand, need, efficient resource use, and other Program-relevant considerations. Such changes shall require, at minimum, approval by the OHFA Board of Trustees, and up to a substantial amendment of the ~~2026~~2027 Action Plan approved by HUD if the change exceeds a 10% adjustment to any one set-aside. Funding awards are subject to the availability of HOME funds and the timing needs of individual Developments.

- Program Income - Awardees are required to clearly identify whether or not the proposed activity will result in Program Income. All Program Income must be returned to OHFA. OHFA does not permit Awardees to retain Program Income.
- Recaptured Funds - If OHFA recaptures any HOME funds, they will be allocated by OHFA to eligible activities. In the event a significant amount of funding becomes available, in excess of $250,000, a public announcement of the availability of funds may be made.

4. Administrative funds

OHFA will use all of the administrative funds for its costs of administering the HOME Program for the State of Oklahoma. OHFA will not accept Applications for administrative funds.

5. Mode of HOME investment

In the ~~2026~~2027 program year, HOME Investment Partnership Program funds may not be paired with a Low-Income Affordable Tax Credit application. OHFA shall award HOME funds in the form of ~~equity~~ grants for all construction activities.

For Homebuyer contracts, Applicants must protect the HOME funds by loaning the funds to the homebuyer(s) at zero percent (0%) interest, that is forgiven at the end of the period of affordability.

6. HOME Written Agreement Award Instrument

Written Agreements and mortgages will be used to contract with funded Applicants in order to implement proposed HOME activities and govern development execution. All Written Agreements will provide for protection of the Period of Affordability throughout its entire term. All mortgages must be recorded of record and tied to the land where the applied for development is being constructed or rehabilitated.

For all Homebuyer activities, OHFA will require an executed Written Agreement and mortgage with the ultimate beneficiaries of the HOME funds to which OHFA must be a party, setting forth the restrictions and requirements of the HOME Program. The Written Agreements must contain, at a minimum, the following requirements:

- The housing must conform to the requirements of 24 CFR 92.254(a)
- The housing must be modest; its value must not exceed 95% of the median price of comparable housing. It must also not include any luxury improvements as defined by HUD and/or OHFA.
- The home must be the principal place of residence of the homebuyer.

- Recapture provisions must be set forth in detail and written in such a way that the homebuyer can understand them.
- The agreement should set forth the amount of HOME assistance provided, the form of such assistance, and the deadline for acquiring the housing unit with the HOME funds, if applicable.
- The agreement should use the template prepared by OHFA to ensure compliance with all HOME Program requirements and ensure that the homebuyer fully understands such requirements.

Activity and design modifications to funded developments are strongly discouraged. Activity and design modifications cannot be made to funded Developments without the prior written approval of OHFA.

Activity and design modifications to Homebuyer Assistance programs, exceeding or modifying the parameters of OHFA's Homeowner Assistance Policies and Procedures, are not permitted except as specifically approved in writing by OHFA on a case-by-case basis.

Extensions of Written Agreement periods may, at OHFA's discretion, be permitted for any HOME Awardee that can demonstrate that the Development is proceeding in a manner such that completion of the Development is certain in the time identified. However, Written Agreements cannot be extended beyond the Development completion deadlines set forth in the Final Rule.

Funded Applications are subsequently made a part of all Written Agreements between OHFA and the HOME Awardee. Unapproved variations to funded Development designs are considered violations of contractual agreements and may result in disallowed costs, the repayment of HOME funds, or possible suspension from future Program participation.

Developments selected for funding in conjunction with Applications for the National Housing Trust Fund (HTF) or Oklahoma Housing Trust Fund may receive a contingent HOME commitment, since they may be considered prior to an award of HTF funds. Contingent commitments will be withdrawn should an Applicant be unable to obtain an award of HTF funds, as applicable, within the time period specified by OHFA.

Developments selected for funding where the specific address or addresses of the housing unit(s) cannot be identified at the time of application, will also receive a contingent HOME commitment. The HOME Program Final Rule states that no Written Agreement can be executed without a specific address or legal description. Therefore, for these developments, the Written Agreement will be executed once the legal description, address or addresses have been determined.

No other contingent HOME commitments are permitted. Contingent HOME commitments will not be made for any other eligible activities or in conjunction with any other type of funding source. All other funding sources must already be committed to the Development.

Contingent commitment amounts are good faith estimates by OHFA and may be adjusted based on the actual award of HTF funds, or the work write-ups and cost estimates of Developments. OHFA may reduce the amount of the contingent award, but under no circumstances will OHFA increase the amount of a contingent award.

OHFA will limit to five (5) the number of open HOME Written Agreements that any one entity and the principals thereof may have at any given time. This includes Written Agreements for which said entity is either the Awardee or the Administrator. OHFA defines an open HOME Written Agreement as one that has not been 100% expended and all close-out documents submitted to OHFA.

A large number of open Written Agreements represents a possible capacity issue, especially should key staff leave before the Written Agreements are completed and closed out. Capacity is of great concern to OHFA, since OHFA must certify in the Integrated Disbursement and Information System (IDIS) that an Awardee has the capacity to undertake the Development or activity for which an award has been made. Further, the five (5) Written Agreement limit prevents any one entity from monopolizing the very limited HOME funds available.

Applicants with open HOME CHDO Operating Assistance Agreements which were awarded more than thirty (30) months ago or executed more than twenty-four (24) months ago will be ineligible to apply for additional OHFA HOME CHDO Operating Assistance. CHDO Operating assistance must be based upon the need of the CHDO. If a CHDO takes a prolonged period of time to expend operating funds, this indicates that the need for assistance is not substantial.

7. HOME Written Agreement Performance

OHFA regularly assesses the performance of its HOME partners. Based on the performance pursuant to the requirements contained in its Written Agreements and the Program regulations, OHFA may withdraw funding due to non-performance, poor performance, and/or untimely performance. In addition, OHFA may, at its discretion and within its regulatory authority pursuant to 24 CFR Part 92.2, reassign untimely Written Agreement funding in order to affect timely expenditure, performance, and Development completion.

Satisfactory performance in regard to HOME Written Agreements is a threshold requirement for all Applications for new awards of HOME funds. The ~~2026~~2027 HOME Application will set forth specific performance standards. Failure to meet these performance standards will be grounds for denial of any new Application for HOME funds. Some information on how Written Agreement performance will be measured can be found in Section 22 of this Action Plan, “Written Agreement Performance Measurement”.

8. Compliance Monitoring

These compliance monitoring procedures apply to all buildings placed in service in Oklahoma which have received allocations of HOME funds. The compliance monitoring procedures and requirements are as follows:

A. OHFA will verify that the Awardee of a low-income housing Development is maintaining records for each qualified low-income unit in the Development. These records must show, for each year in the compliance period, the information required by the record-keeping provisions contained within the HOME Regulations at 24 CFR 92.508, incorporated herein by reference, and any other records required by OHFA per the written agreement, policies and procedures, or other written notices.
B. OHFA will verify that the records documenting compliance with the HOME Regulations for each year as described in Paragraph A above are retained for the entire affordability period.
C. OHFA or its contracted construction inspector will conduct construction inspections in order to ensure that HOME funds are not being drawn down for work that has not been completed, work that has not been done according to the specifications of the Written Agreement, or costs that are ineligible for HOME funding.
D. OHFA will inspect one hundred percent (100%) of the HOME Written Agreements as prescribed by HUD regulations and will inspect the low-income certification, the documentation the Awardee has received to support that certification, the rent records for Rental Developments and the home valuation limits for Homebuyer Developments.
E. For Rental Developments, OHFA will perform on-site inspections at the time of property completion and, at a minimum, every three years thereafter, in order to determine compliance with construction standards and physical condition standards. All HOME-assisted Rental housing must meet the National Standards for the Physical Inspection of Real Estate, or NSPIRE. HOME Compliance monitors will not conduct a REAC inspection but will monitor for any violations. OHFA may perform more frequent on-site inspections based upon a risk assessment of all developments.
F. The Awardee must allow OHFA to perform an on-site inspection of any low-income unit and/or building in the Development through the end of the Period of Affordability. This inspection may be separate or in conjunction with any review of tenant files and will include habitability requirements.
G. During programmatic monitoring activities, OHFA shall review Program Awardees' affirmative marketing, minority outreach, and fair housing activities to ascertain compliance with standards established by HUD's Fair Housing Office.
H. For Homebuyer Assistance funds, for the full period of affordability the assisted homebuyer must live in the HOME unit as their primary residence. To ensure that this is the case, the subrecipient must receive an annual copy of the homeowner's insurance policy showing their

mailing address as the same as the property. These documentation must be made available to OHFA during programmatic monitoring and made available upon request.

I. OHFA will promptly notify the Awardee in writing if OHFA is not permitted to inspect and review as described in Paragraphs C, D, E, F and G, or otherwise discovers that the Development does not comply with the HOME Regulations. In such event, the Awardee will be allowed a correction period to supply missing documentation or to correct noncompliance.

J. OHFA will notify HUD of an Awardee's noncompliance or failure to certify no later than forty-five 45 days after the end of the time allowed for correction and no earlier than the end of the correction period.

K. Compliance with requirements of the HOME Regulations is the responsibility of the Awardee and the owner of the building for which HOME funds are loaned. OHFA's obligation to monitor for compliance with the requirements of the HOME Regulations does not make OHFA or the State of Oklahoma liable to any owner or to any shareholder, officer, director, partner, member, principal, or manager of any owner or of any entity comprising any owner for an owner's non-compliance therewith.

L. The Final Rule for the HOME Program permits Participating Jurisdictions to charge compliance monitoring fees for all developments funded after August 23, 2013. OHFA intends to charge a small monitoring fee for some properties at some point in the future. Any fee increase must be incorporated into OHFA's HOME Program Rules, Title 330, Chapter 55, before they can be implemented. No compliance monitoring fees will be charged in Program Year ~~2026~~2027.

9. Affirmative Marketing, Minority Outreach, and Fair Housing

All Applicants for HOME Program funds for Rental and Homebuyer developments containing five (5) or more units, or five (5) or more assisted households, must adopt affirmative marketing procedures and follow all affirmative marketing requirements for all HOME-assisted housing. Affirmative marketing requirements and procedures must include:

- methods for informing the public, owners and potential tenants about fair housing laws and the policies of the local program;
- a description of what owners and/or the program administrator will do to affirmatively market housing assisted with HOME Program funds;
- a description of what owners and/or the program administrator will do to inform persons not likely to apply for housing without special outreach;
- maintenance of records to document actions taken to affirmatively market HOME-assisted units and to assess marketing effectiveness; and
- a description of how efforts will be assessed and what corrective actions will be taken when requirements are not met.

In order to achieve compliance with the Affirmative Marketing, Minority Outreach, and Fair Housing requirements at 24 CFR Parts 92.350 and

92.351, Written Agreements shall be executed between OHFA and all Program Awardees. Written Agreements shall prohibit discrimination on the basis of race, color, national origin, religion, sex, age, handicap, or familial status in connection with any activities funded with HOME Investment Partnerships Program assistance.

Implementation manuals shall be provided to Awardees and shall contain information regarding Affirmative Marketing, Minority Outreach, and Fair Housing Standards and Procedures. At a minimum, Written Agreements shall require all contractors and subcontractors to comply with equal opportunity requirements, procurement efforts to solicit the use of minority and women's' business enterprises, undertake activities to further fair housing, and, where five (5) or more units are HOME- assisted, implement Affirmative Marketing procedures.

Affirmative Marketing is now required for all HOME Program activities, including Down-Payment Assistance and Tenant-Based Rental Assistance.

Section 281 of the National Affordable Housing Act (the "Act") requires the State to prescribe procedures acceptable to the Secretary of HUD to establish and oversee a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and legal firms, in all Written Agreements, entered into by the Participating Jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the Participating Jurisdiction to provide affordable housing authorized under the Act or any other federal housing law applicable to such jurisdiction.

Minority Business Enterprises/Women Business Enterprises

Applicants will be required to solicit and encourage the participation of Minority Business Enterprises/Women Business Enterprises (M/WBEs) in connection with their Development. Applicants must affirm and certify to the same in their Applications or they will not be eligible to receive an award of HOME funds.

Recommended Methods for the Encouragement of M/WBEs:

The following methods are recommended for Applicants who wish to encourage the participation of M/WBEs on HOME-assisted contracts:

i. Actively and affirmatively solicit bids for contracts and subcontracts from qualified M/WBEs, including solicitations to minority and women contractor associations;
ii. Ensure that plan specifications, request for proposals and other documents used to secure proposals for the performance of work or supply of materials will be made available in sufficient time for review by prospective M/WBEs;

iii. Divide, where economically and technically feasible, the work into smaller portions to enhance participation by M/WBEs;
iv. Encourage, where economically and technically feasible, the formation of joint ventures, partnerships or other arrangements among contractors to enhance participation by M/WBEs;
v. Consult with and use the services of governmental agencies, their consultants and contractor associations to further the participation of M/WBEs;
vi. Ensure that progress payments to M/WBEs are made on a timely basis and with such frequency that undue financial hardship is avoided and other credit requirements are waived or appropriate alternatives developed to encourage M/WBE participation;
vii. Make written solicitations in a timely fashion of M/WBEs listed in the Minority and Women-Owned Business Directory; and
viii. Make timely responses to any advertisements and solicitations provided by M/WBEs.

Reporting

All applicants must submit M/WBE Utilization reports, which will include, but are not limited to the following:

I. The name, address and telephone number of each M/WBE the Applicant intends to use;
II. A brief description of the contract scope of work to be performed for the Applicant by each M/WBE and the scheduled dates for performance;
III. A statement of whether the Applicant has a written agreement with each M/WBE, and if requested, copies of the agreements the applicant is using or intends to use;
IV. The actual total cost of the contract, the work performed and the materials provided, scope of work to be performed by each M/WBE for each contract;
V. The actual amounts of any payments made by the Applicant to each M/WBE as of the date the compliance report was submitted; and
VI. The percentage of total contractors, subcontractors, vendors and suppliers utilized for the development and the total prices for each.

10. Language Access

Recipients of federal financial assistance, including HOME funds, are required to provide meaningful access to their programs and services for persons with limited English proficiency (LEP). The U.S. Supreme Court has held that failing to take reasonable steps to ensure meaningful access for LEP persons is a form of national origin discrimination prohibited by Title VI of the Civil Rights Act of 1964.

The requirement to provide language assistance to LEP individuals applies to all recipients of federal financial assistance, including HOME funds, regardless of conflicting state or local laws. When meaningful access requires interpretation, interpreters should be provided at no cost to the persons involved. Budgeting adequate funds to ensure language access is essential. While costs are a consideration in determining what language assistance is reasonably required, fiscal pressures do not provide an exemption from civil rights requirements.

Recipients of HOME funds should develop, and periodically update, a written LEP plan that describes their language assistance services and explains how staff and LEP persons can access those services. Recipients who are not fully compliant with the LEP guidance issued by the federal government should be making steady progress toward becoming fully compliant. Guidance regarding LEP compliance can be accessed on the HUD website at www.hud.gov.

11. HOME Subsidy limits and minimums

Minimum HOME Investment

The minimum amount of HOME funds that must be invested in a development is $1,000 multiplied by the number of HOME- assisted units in a development. The minimum only relates to the HOME funds, and not to any other funds that might be used for Development costs.

Maximum HOME Investment

There are three limiting factors that must be taken into account when determining the maximum HOME investment:

1. An award of HOME funds cannot exceed the HOME Program Maximum per Unit Subsidy Limits as established by HUD. The limits are based on the Section 234 Mortgage Limits and are determined by number of bedrooms.
2. The maximum HOME investment is limited to the minimum amount required to cover the development's financial gap, as determined by subsidy layering analysis.
3. The maximum HOME investment is limited to the pro-rata share of HOME-eligible development costs, as determined by multiplying the total HOME-eligible development costs multiplied by the percentage of HOME units to total units or the percentage of HOME unit square footage to total unit square footage (whichever percentage is less).

The maximum HOME investment, therefore, is limited to the LOWEST of the pro-rata share of eligible costs, the HOME Program Maximum per Unit Subsidy Limit, or the financial gap as determined by a subsidy layering analysis.

The maximum for HOME Down-payment Assistance is $20,000 per HOME-assisted unit.

However, it should be noted that this limit is also subject to underwriting analysis, and HOME Administering Subrecipients cannot provide Direct Homebuyer Assistance in an amount over and above the amount required to permit the homebuyer(s) to qualify to purchase the home.

Maximum Awards for Activities

The maximum amount of HOME funds that will be awarded to a Rental or a Homeownership development is $1,000,000. The maximum amount of HOME funds for Down-Payment Assistance programs will be $300,000.

12. Period of Affordability

Rental Housing:

Rehabilitation or Acquisition

$1,000 - 24,999 HOME funds per unit	5 years
$25,000 - 50,000 HOME funds per unit	10 years
$50,001 - maximum allowable HOME funds per unit	15 years

New Construction: 20 years, regardless of the amount of HOME funds invested.

Homeownership:

$1,000 - 24,999 HOME funds per unit	5 years
$25,000 - 50,000 HOME funds per unit	10 years
$50,001 - maximum allowable HOME funds per unit	15 years

13. Recapture Provisions

24 CFR 92.254 provides guidance for Resale/Recapture options for Homeownership. OHFA is authorized under the HOME Rules to select which option will be used for preserving the Period of Affordability. OHFA has chosen the Recapture option.

Recapture provisions, as set forth in 24 CFR 92.254 (5)(ii), require that the Oklahoma Housing Finance Agency recapture all or a portion of the HOME assistance provided to the homebuyers if the HOME assisted housing does not continue to be the principal residence of the assisted individual or family for the duration of the period of affordability. The period of affordability is based upon the amount of HOME funds that directly assisted the homebuyer to buy the housing unit. This amount includes any HOME funding that was used for down payment assistance, the cost of buying down interest rates, gap financing to make a unit affordable, closing cost assistance (title and recording fees, transfer taxes, appraisals, etc.), and HOME funds provided to a developer in order to allow the sale of the HOME at a below-market price.

OHFA has elected to not permit resale. As such a subsequent homebuyer may not assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) even if the subsequent homebuyer is low-income and no additional HOME assistance is provided.

When the recapture requirement is triggered by the sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any. The net proceeds are the resale price of the unit minus any amount of repayment due on senior debt(s) and any seller closing costs.

The amount due to OHFA upon the triggering of recapture is the initial HOME investment less the pro-rata reduction. OHFA will reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupies the housing measured against the period of affordability. For example, if a homebuyer received $10,000 in HOME assistance, such investment having a 5-year period of affordability, the pro rata reduction of the HOME investment will be $2,000 annually ($10,000 / 5 years). The pro-rata reduction is realized at the time that a sale is triggered. This reduction will occur based upon the number of full years a homeowner has occupied the unit. For example, if a homeowner receives $10,000 in HOME assistance, and sells their home after three and a half years, the recapture amount would be $4,000; the repayment amount having been reduced by $2,000 annually across three completed years for a total reduction of $6,000. The incremental reduction cannot be increased so that the investment is waived prior to the end of the affordability period.

A recorded mortgage must be in place to enforce these Recapture restrictions. Written Agreements with individual beneficiaries must detail the Recapture requirement.

Recapture requirements and guidelines do not apply to issues of non-compliance which may trigger the full recapture of all HOME assistance regardless of the remaining period of affordability and any proposed pro rata reductions.

14. Match Requirements

Match contributions must meet the definition of eligible Match under the federal program regulations at 24 CFR Part 92. Written, itemized documentation of all proposed Match contributions must be provided.

Specific documentation requirements will be detailed in the application. At a minimum, Match documentation must include a signed statement that Match is not from federal sources, as well as documentation of the sources and amounts of commitments. Applicants proposing to meet their Match liability using banked Match must at a minimum include confirmation that the banked Match has not been expended or committed to any other application or development. Banked Match cannot be derived from an open contract. Banked Match can only be derived from a closed, audited contract.

The HOME Program operates using a twenty-five percent (25%) non-federal Matching requirement. All Applicants must structure their proposals based on the twenty-five percent (25%) Match requirement. Waivers granted by HUD will not affect this requirement.

OHFA may make available to Applicants a portion of its banked Match credit. This will be set forth more specifically in the ~~2026~~2027 HOME Program Application Packet.

Potential sources of local Match include, but are not limited to, donated or discounted land, donated or discounted materials, and donated or discounted labor.

15. Leverage

Applicants must fully describe all development leverage resources, inducements and incentives that are present in the proposed Application. All sources of financing, except HOME, paying development budget costs are potentially eligible for leverage. Assistance for Homebuyers, such as a first mortgage, is not considered leverage.

Any leveraged funds will require a commitment letter to be attached to the application.

16. Troubled Public Housing Authorities

OHFA will wait to hear from HUD regarding whether or not there are currently any troubled public housing authorities.

OHFA will work closely with HUD to provide technical assistance and oversight where necessary. It is not anticipated that any HOME funds will be used to help troubled public housing authorities. The State of Oklahoma has not appropriated funds for this purpose, nor has it authorized OHFA to assume the federal government's role of subsidizing the operations of public housing agencies.

17. Development Production

The following chart details the units the OHFA is developing will be produced with the ~~2026~~2027 HOME allocation. This development is based upon the actual numbers from prior years and amounts allotted to the various set-asides for ~~2026~~2027. It includes only HOME units and not any other units in the HOME-assisted developments:

Activity	***HOME***	***Leveraged***
Rental	~~18~~14	0
Homeownership	10~~6~~	0
Homebuyer Assistance	15	0

18. Application Process

The HOME Program operates on a continuous Application basis. The Board of Trustees of OHFA must review and approve all awards of HOME funds to Applicants. The Board meets every odd month throughout the year, and therefore deadlines will be established for the consideration of Applications at each of the upcoming Board meetings. These deadlines will be set forth specifically in the ~~2026~~2027 HOME Program Application Packet and are established in order to allow OHFA Staff to properly review each individual Application.

Even though Applications for HOME Program activities are continuously accepted, it may become necessary to cease accepting Applications before the end of the Program Year because funds are no longer available.

The Program Year ~~2026~~2027 HOME Program Application Packet will be drafted and will be made available for public input. The Application Packet will contain the Application submission requirements, threshold factors, and the evaluation criteria for all HOME Program Applications

Application timeline:

- A draft of the proposed ~~2026~~2027 HOME Program Application Packets, including all Application and scoring evaluation criteria was presented for public comment and input on or about August 11, 2025. The draft will be posted on OHFA's website, www.ohfa.org
- An informal public input sessions on the ~~2026~~2027 HOME Application were held on August 19~~20~~th & September 9th~~3rd,~~ 202~~5~~6.
- The final version of the ~~2026~~2027 HOME Application Packet was posted on OHFA's website, www.ohfa.org, prior to the January ~~2026~~2027 Board of Trustees meeting.
- OHFA may hold a training session on the ~~2026~~2027 HOME Program Application Packet in March of ~~2026~~2027 via Zoom or at the offices of OHFA in Oklahoma City. If OHFA Staff determines that the changes to the HOME Program for ~~2026~~2027 are minimal, OHFA may decide not to hold such a training session.
- OHFA will begin accepting Applications April 1, ~~2026~~2027.

OHFA staff will make every effort to meet this timeline. The dates for each step in the Application process will be published on OHFA's website. The web address is www.ohfa.org. All prospective Applicants and interested parties are encouraged to check the website frequently for updated information concerning important dates.

~~2026~~2027 Program Year – Important Dates

- March 1, ~~2026~~2027 – Final version of 2025 HOME Application Packets available (if the application is approved by the OHFA Board of Trustees)
- April 1, ~~2026~~2027 – OHFA will begin accepting applications for the ~~2026~~2027 Program Year for all eligible activities (if the application is approved by the OHFA Board of Trustees)

During Application review, the following are the factors that may be considered as Threshold Factors and/or Evaluation Criteria:

- Application Information Form
- Attachments A, B, C and D
- HOME Application Certification
- Description
- Audit
- Match
- Monitoring
- Federal Requirements
- Market Analysis
- Development Commitments
- Organizational Structure and Experience

- Capital Needs Assessment
- Financial Management
- Financing
- Readiness to Proceed
- Special Populations
- HOME Training
- Leverage
- HOME Investment per Unit
- Energy Efficiency
- HOME/Fair Housing Training
- Tenant Special Needs Populations
- Storm Shelter
- URA Seller Notice
- Visitability

The complete list of Threshold Factors and Evaluation Criteria may not be limited to those above and also may not include every criteria listed above.

Applications to be considered at the next OHFA Board of Trustees meeting must be submitted by the deadlines listed in OHFA's ~~2026~~2027 Application Packet. Applicants are encouraged to access the ~~2026~~2027 HOME Program Application Packet available on OHFA's website at www.ohfa.org to verify submission deadlines and ensure timely filing of their applications.

Awards of HOME funds are subject to the availability of funds and the satisfaction of all threshold factors. Applications that do not satisfy these criteria are ineligible for funding.

In the event that insufficient funds remain to award HOME funds to all Applications for any eligible activity, applications for each activity will be funded in rank order by score, as determined by Staff review of the evaluation criteria. The score achieved by each application may not be changed or adjusted after the initial submission of the application. In the event that two or more Applications achieve an equal score, tiebreakers as set forth in the ~~2026~~2027 HOME Application Packet will be used to determine funding.

Applications for Homebuyer Assistance and CHDO Operating Assistance will not be scored. If insufficient funds remain to award to all Applications for Homebuyer Assistance and CHDO Operating Assistance, tiebreakers as set forth in the ~~2026~~2027 HOME Application will be used to determine which Applications will be funded.

Application Requirements Specific to CHDOs

CHDOs are responsible for notifying OHFA of any changes relating to the HOME Program CHDO eligibility criteria elements. Therefore, OHFA certified CHDOs making Application for CHDO activities, including CHDO Operating funds, must, at the time of Application, indicate any changes in the eligibility criteria elements since the date of their last certification.

Eligibility criteria elements:

- Legal status
- Capacity and Experience
- Organizational structure
- Board Composition of current members.
- Relationships with for-profit entities
- Service Area

CHDOs with current OHFA certifications that have had no eligibility criteria element changes since their certification date, must submit a statement indicating that no eligibility criteria element changes have occurred.

If eligibility criteria element changes have occurred since the date of the CHDO's last OHFA certification, updated documentation relating to all changes must be provided. In addition, the CHDO must provide a certification signed by the Board Chairman or Executive Director that clearly identifies all the relevant changes that have been made. All certifications must indicate that all supporting documents relating to the CHDO's certification are on file in the CHDO's corporate office and available for OHFA's review.

19. CHDO Annual Recertification Process

OHFA requires that CHDOs meet the CHDO eligibility criteria in order to apply for HOME funds for CHDO activities. CHDOs will be recertified annually.

20. New Applicants for CHDO Certification

Any not-for-profit organization receiving OHFA HOME-CHDO funding must be certified by OHFA as a CHDO under 24 CFR 92.2.

New Applicants for certification must meet with OHFA Staff.

Those in attendance must be authorized representatives of the organization. They must also be principals in the operation of the applicant. This meeting is required before an application may be submitted for CHDO certification.

OHFA will prepare an Application Packet for CHDO Certification and will make it available to prospective Applicants after the required meeting has taken place. A completed Application must be submitted with all required documentation.

Applications for CHDO certification may be submitted to OHFA at any time throughout the year. However, the not-for-profit organization must have received its CHDO certification from OHFA before submitting an Application for HOME CHDO funding.

Applicants should allow 4-6 weeks for OHFA to review a fully completed CHDO Certification Application. Once OHFA is satisfied that all certification requirements have been met, a CHDO certification letter and a certificate will be issued within two weeks.

21. Outcome Performance Measurement System

The Office of Community Planning and Development (CPD) at HUD has developed an Outcome Performance Measurement System. This system will enable HUD to collect information on the outcomes of activities funded with CPD formula grant assistance, and to aggregate that information at the national, state, and local level. The outcome performance measurement system is not intended to replace existing local performance measurement systems that are used to inform local planning and management decisions and increase public accountability.

Performance Measurement Objectives

The outcome performance measurement system has three overarching objectives: (1) Creating Suitable Living Environments, (2) Providing Decent Affordable Housing, and (3) Creating Economic Opportunities. There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. Thus, the three objectives, each having three possible outcomes, will produce nine possible "outcome/objective statements" within which to categorize HOME activities. OHFA will complete an outcome/objective statement in HUD's Integrated Disbursement and Information System (IDIS) by entering data in the form of an output indicator.

It is mandatory for OHFA to collect this data. The collection and reporting of performance data is not optional, but individual outcome indicators can and will vary, depending on the activity. The proposed outcome measurement framework will not change the types of activities available to eligible applicants, but it will require new ways of reporting the data. The flexibility of the Program will be maintained. The objectives and outcomes will be determined by OHFA, based on the intent of the activity.

The following is a list of the activities to be undertaken with HOME funds in Program Year ~~2026~~2027, and the outcome and objective for each of those activities:

Rental/Homeownership:	Affordability for the purpose of providing Decent Housing
CHDO Operating Assistance:	This activity is not covered in the Performance Measurement System.

22. Written Agreement Performance Measurement

Meeting affordable housing objectives and obtaining satisfactory outcomes is important, but proper performance goes beyond housing production. Administration of the HOME Written Agreement is also important. The OHFA HOME Finance Staff has developed the following chart outlining how contract progress will be monitored. All time periods are from the date of the execution of the Written Agreement unless otherwise specified by OHFA.

Written Agreement Performance Measurement

Time Period	*% Expended*	*Action*	*Performance*
12 months from WA begin date	If 0% expended	send letter	Concern
18 months from WA begin date	0% expended	Determine contract feasibility	
18 months from WA begin date	< 25% expended and no explanation	send letter	Finding
24 months from WA begin date	< 50% expended	send letter	Concern
36 months from WA begin date	<100%	send letter	Concern
	There must be a plan in place to complete by 4-yr deadline. If not, it will be a finding and awardee may have to pay back HOME funds (Plan must be approved by OHFA)		
0 – 60 days after	Need closeout documents; Will send a letter 1-month before WA end date WA end date to request closeout documents; If documents are not received within 60-day closeout period, a compliance visit will be scheduled and this will be a Finding		

IDIS Expenditure Measurement per Activity

Nine months after IDIS setup, if an activity has expended 0% of its funds, a letter should be sent requesting a reimbursement request; this is considered a concern. Twelve months after IDIS setup, if an activity still shows 0% expended, the activity is flagged and canceled in IDIS, which is also considered a concern. If there is a 12-month period between drawdowns, the activity is flagged and the grantee must provide an explanation for the activity to continue; this is classified as a concern. When an activity is 100% expended and 90 days have passed since the last drawdown, a letter should be sent if no activity completion report has been received; this is also a concern. If 120 days have passed since the last drawdown on a 100% expended activity, the activity is flagged and completion report drawdowns are required before additional drawdown requests can be processed; this constitutes a finding.

Written Agreement Extensions

Written Agreement funding periods will be for three-year periods. However, Written Agreements will contain specific performance benchmarks, and except in very unusual circumstances, development completion will be required well in advance of the three-year term. If an extension beyond the three-year period is required, it will be a Finding.

For CHDOs, excessive findings in regard to Written Agreement performance may result in CHDOs being placed on probation or, in severe cases, decertified.

Additional performance benchmarks will be set forth in Written Agreements and the failure to meet a performance benchmark could result in a concern, a finding or cancellation of the agreement, depending on the severity.

~~Section 6: Housing Opportunities for People with Aids~~

~~Program Purpose~~

~~The HOPWA Program is intended to provide housing assistance and supportive services for eligible persons living with HIV/AIDS and their families in order to support housing stability, access to care, and improved living conditions. The program supports housing-related activities and coordinated assistance efforts designed to reduce homelessness, prevent housing displacement, and improve access to stable housing environments for eligible populations throughout Oklahoma.~~

~~Introduction~~

~~OHFA administers the HOPWA Program to support housing stability and housing-related assistance activities for eligible individuals and families affected by HIV/AIDS. This chapter establishes the administrative and operational framework governing HOPWA-funded activities, including eligible assistance activities, program requirements, implementation procedures, reporting obligations, and compliance standards applicable to participating entities and service providers.~~

~~Five-Year Strategic Plan for 2024-2028~~
~~Updated for Program Year 2026~~2027

~~Oklahoma Housing Finance Agency~~
~~HOPWA Development Team~~
~~100 N.W. 63rd~~
~~P.O. Box 26720~~
~~Oklahoma City, OK 73126-0720~~
~~405/419-8275~~

~~Action Plan for Addressing Housing for People with HIV/AIDS~~

~~The Oklahoma Housing Finance Agency (OHFA), in its role as a housing service provider for low-income persons, is making $504,209 available during the program year April 1, 2025, to March 31, 2026~~2027 ~~(PY2026~~2027~~). This budgeted amount does not include amounts appropriated under the Housing Opportunities for People with AIDS (HOPWA) Program for the City of Oklahoma City or the City of Tulsa. All funds will be used to ensure housing for persons living with HIV/AIDS is an essential component of the Continuum of Care approach. Priority will be given to projects that target low-income individuals living with HIV/AIDS in Oklahoma, who are either currently homeless or in eminent danger of becoming homeless.~~

~~OHFA has designated its HOPWA Program to support:~~

- ~~Project or tenant-based rental assistance, including assistance for group housing;~~
- ~~Short-term emergency rent and utility payments to prevent eviction or loss of services;~~
- ~~Supportive services which include, but are not limited to: health and mental health, substance abuse, childcare, assessment and case management, nutrition, intensive medical care, assistance in accessing federal, state, and local programs, and assistance in locating permanent housing;~~
- ~~Resource identification to establish, coordinate, and develop housing assistance to eligible persons;~~
- ~~Technical assistance in establishing and operating a community residence, including planning and other pre-construction activities;~~
- ~~Operating costs for housing;~~
- ~~Acquisition, rehabilitation, conversion, or lease of buildings used in the project; and~~
- ~~Administrative expenses.~~

~~Funds Distribution~~

~~Ten percent (10%) of the allocation will be used for Administrative costs that will be shared with the Project Sponsors. Sixty percent (60%) of the allocation maybe distributed to Tulsa Cares, Inc. to serve the Eastern region. Thirty percent (30%) of the allocation maybe distributed to RAIN, OK to serve the~~

~~Western region. OHFA is seeking additional Project Sponsors to administer the HOPWA program.~~

~~2026~~2027 ~~Program Goals~~

~~Program goals are as follows:~~

- **~~Western Oklahoma~~**

  ~~Short-term rent thirty-five (35) households~~
  ~~Tenant – Based Rental assistance fifteen (15) households~~
  ~~Supportive Services fifteen (15) households~~
  ~~Permanency Planning five (5) households~~

- **~~Eastern Oklahoma~~**

  ~~Short-term rent eleven (11) households~~
  ~~Tenant – Based assistance five (5) households~~
  ~~Permanency Planning five (5) households~~
  ~~Supportive Services sixty-five (65) households~~

~~Exhibit 1: Program Abstract~~

~~The State of Oklahoma is proposing to utilize *Housing Opportunities for People with AIDS* (HOPWA) FY 2026~~2027 ~~program funds to ensure that housing becomes an essential component of the continuum of care for persons living with HIV disease in our State. The proposed plan seeks to address both short and immediate housing needs, and to build a foundation to meet future housing needs. The plan consists of statewide rental assistance including emergency, short term and long-term assistance and a utility bill assistance program combined with mental health and intensive case management services. Up to approximately one-fifth of Oklahoma's total award could be realigned for other eligible activities (e.g., rehabilitation, acquisition). This plan strives to develop a program that will provide housing and supportive services to those persons who have the fewest resources to access these services and those who have the greatest need. It is essential that low-income individuals living with the HIV disease be able to access available direct care resources in the most accommodating environment possible rather than negotiating through a traditional bureaucracy.~~

~~Exhibit 2: Program Description~~

~~Characteristics of Eligible Persons:~~

~~Persons to be served by the proposed activities of this plan include the men, women and children of our State who are living with and/or affected by HIV disease.~~

~~Although the HIV/AIDS epidemic in Oklahoma may not reflect the alarming number of cases observed in larger epicenters, this disease has nonetheless had a devastating effect on those persons living with HIV. From the first reported case in 1983, the needs of persons living with HIV in our State have far exceeded the resources available. As a low-incident state, Oklahoma has~~

~~struggled to secure funding for services, often to discover we were ineligible for funds due to our lower number of reported AIDS cases. Despite this, Oklahoma service providers have been successful in developing a service delivery system that continues to be strengthened as more resources become available.~~

~~HIV/AIDS in Oklahoma:~~

~~From the Oklahoma State Department of Health, as of December 31, 2021 (last update available):~~

~~*People Living with HIV/AIDS (PLWHA) 2021*~~

- ~~At the end of 2021, an estimated 7,477 people were living with HIV/AIDS (PLWHA) in Oklahoma.~~
- ~~Males accounted for 6,132 cases of the HIV/AIDS cases living in Oklahoma, while females accounted for 1,345 cases.~~
- ~~The highest number of PLWH 20-29 years of age (2,730 people).~~
- ~~In 2021, Whites had the highest number of PLWHA 3,764, people.~~
- ~~Of the 7,477 PLWHA in 2021, 4,189 cases self-reported as MSM.~~

~~*Deaths among HIV/AIDS 2021*~~

- ~~In 2021, 62 deaths occurred among persons diagnosed with HIV/AIDS in Oklahoma.~~
    - ~~In 2021 people who were 50-59 years of age at the time of death accounted for the largest number of deaths (23 cases).~~
    - ~~Non-Hispanic White had the highest death rate in 2021 at 34 deaths and accounted for 54.84% of deaths in 2021 among all racial and ethnic groups.~~

~~*HIV/AIDS Cases Diagnosed in OKC Metropolitan Statistical Area (MSA) 2021*~~

- ~~Men Who Have Sex with Men (MSM) accounted for 56% of persons living HIV/AIDS.~~
- ~~Males accounted for 83% of the persons living HIV/AIDS in the OKC MSA.~~
- ~~Age group 45-54 years had the highest percentage (24%) of persons living with HIV.~~

~~*HIV/AIDS Cases Diagnosed in Tulsa Metropolitan Statistical Area (MSA) 2021*~~

- ~~Men Who Have Sex with Men (MSM) accounted for 57% of persons living HIV/AIDS.~~
- ~~Males accounted for 82% of the persons living HIV/AIDS in the OKC MSA.~~
- ~~Age group 55-64 years had the highest percentage (25%) of persons living with HIV.~~

~~*Overview*~~

~~At the end of 2021, an estimated 7,477 cases were living with HIV/AIDS in Oklahoma.~~

~~*By Sex*~~

~~Males accounted for 82% (6,132) of the HIV/AIDS cases living in Oklahoma, while females accounted for 18% (1,345). The rate of males (6,132) living with HIV/AIDS in Oklahoma was 4.6 times higher than the rate of females (1,345).~~

~~*By Race/Ethnicity*~~

~~At the end of 2021, Whites had the highest rate of living HIV/AIDS cases (3,764 among the racial/ethnic groups in Oklahoma. Blacks (1,849) had the second highest rate Of the 7,477 persons living with HIV/AIDS at the end of 2021:~~

- ~~3,764 were White,~~
- ~~1,849 were Black,~~
- ~~899 were Hispanic,~~
- ~~410 were American Indian/Alaska Native,~~
- ~~129 were Asian/Pacific Islander, and~~
- ~~426 were Multi Race.~~

~~*By Mode of Transmission*~~

~~Of the 7,477 HIV/AIDS cases living in Oklahoma:~~

- ~~4,189 were men who have sex with men (MSM),~~
- ~~887 were heterosexual contact,~~
- ~~604 were MSM and injection drug use (IDU),~~
- ~~603 were IDU,~~
- ~~70 were perinatal,~~
- ~~19 were blood recipients, and~~
- ~~1,105 were no reported risk or no identified risk.~~

~~*By Geography*~~

~~Approximately 72% of the living HIV/AIDS cases reside in four counties: Oklahoma (2,856Oklahoma County had the highest rate of cases living with HIV/AIDS (3,262). Tulsa County had the second highest rate of cases living with HIV/AIDS cases (1,914).~~

~~The Oklahoma City MSA accounted for nearly half of the living HIV/AIDS cases (3,415; 45.67%). The Tulsa MSA accounted for 30.17% (2,256) of the living cases. The Lawton MSA accounted for 3.52% (263) of the living cases. Of the living HIV/AIDS cases, 19.05% (1,424) resided in counties outside of these MSAs in Oklahoma~~

~~Regardless of the location of HIV/AIDS cases as set forth above, Project Sponsors of eligible activities are required to ensure access to services throughout the state.~~

~~*Eligibility:*~~

~~Experience in other HIV-AIDS service delivery programs has proven how critical well-defined, concrete guidelines for eligibility are to the success of any plan. Criteria used to determine eligibility for services vary to some degree within the service areas. Basic considerations in determining eligibility for any program services will utilize the following criteria:~~

- ~~HIV/AIDS Status~~
- ~~Current Housing/Living Situations~~
- ~~Income Levels~~

~~HIV/AIDS Status and Current Housing Living Situation:~~

~~Five levels of priority have been established to determine eligibility based on HIV/AIDS status and current housing/living situation:~~

~~Five Levels of Priority:~~

1. ~~Homeless individuals (AIDS & HIV+)~~
2. ~~Individuals who have received an AIDS diagnosis and are seeking to get new housing (they would go to Priority 1 if they are at eminent risk of becoming homeless).~~
3. ~~Individuals who have received an AIDS diagnosis and are seeking assistance where they are living (they would go to Priority 1 if they are at eminent risk of becoming homeless).~~
4. ~~Individuals who have received an HIV+ diagnosis and are seeking to get new housing (they would go to Priority 1 if they are at eminent risk of becoming homeless).~~
5. ~~Individuals who have received an HIV+ diagnosis and are seeking assistance where they are living (they would go to Priority 1 if they too were at eminent risk of becoming homeless).~~

~~Income Levels:~~

~~Recipients of HOPWA assistance must be low-income as defined by HUD. Households receiving HOPWA assistance must earn no more than 80% of the Area Median Income (AMI) established by HUD for the county in which they reside. Out-of-pocket documented medical expenses are deducted from their gross monthly income.~~

~~The following are links to the HUD-established HOPWA Income Limits and the HUD 80% of AMI limits:~~

~~https://www.hudexchange.info/resource/5332/hopwa-income-limits/~~

~~https://www.huduser.gov/portal/datasets/il.html#year2025~~

~~Medical expenses do not include over-the-counter medications and/or supplies. Any allowable medical expenses must be documented through either paid receipt or check stub.~~

~~Mental health and case management services will use these same eligibility requirements to establish priority in service delivery to ensure~~

~~those persons who are most in need receive the services that are available. Staff members providing these services will be allowed to extend services to other persons living with HIV disease as their workload permits.~~

~~The effectiveness of the established eligibility criteria will be evaluated throughout the year to ensure it continues to meet the needs of persons in need of program services. Adjustments will be made by the grant administrator if indicated.~~

~~*General Locations and Costs of Proposed Activities*~~

~~**Location:**~~

~~The purpose of this plan is to ensure the provision of resources and incentives to devise short and long-term comprehensive strategies for meeting the housing needs of low-income individuals and their families who are living with HIV disease. Given the rural nature of Oklahoma's population, these strategies must include a method of comprehensive service delivery throughout the state. ITB guidelines require successful contractors to submit plans that include service provision to Western Oklahoma, Eastern Oklahoma, or the entire state. Western and Eastern Oklahoma are defined by area code, Western being the 405 and 580-usage area and Eastern, the 539/918-usage area. This method of division is widely used within this state to assign service delivery responsibility. It also mirrors the current division of service responsibility assigned to the HIV CARE Consortia within the state. Oklahoma City, in the western half of the state, and Tulsa, in the eastern half of the state, will serve as "hubs" of service delivery.~~

~~**Cost:**~~

~~The State of Oklahoma has been awarded a total of $598,558 HOPWA funds for use in program year 2025. We anticipate level funding for program year 2026~~2027~~. Analysis of epidemiological data has been utilized to determine an equitable distribution of funds.~~

~~Western Oklahoma will be eligible to receive approximately 30% of State and City funding, which would include the funding available exclusively for the City of Oklahoma City while the City of Tulsa; and Eastern Oklahoma will be eligible to receive the remaining 60%. Funding awards are granted through a competitive bidding process whereby an ITB is developed by OHFA and distributed to potential bidders. The ability to provide specified services of sufficient quality and quantity have been evaluated and evidence has been provided demonstrating their abilities to cooperate with a network of public and private agencies providing complementary services concerning HIV disease.~~

~~**Urgent Housing Needs**~~

~~As the need for stable housing resources has become more pressing, it is evident that Oklahoma does not have adequate resources to meet these needs. HOPWA funds represent an opportunity to provide resources and~~

~~incentives to devise long-term comprehensive strategies for meeting housing needs of persons with AIDS in our state. Initial responses to the AIDS epidemic focused on who, what, when, where and how of this devastating diseases' evolution and its effect on individuals. Now the focus is on who, what, when, where, and how of providing a better quality of life for the same individuals. One emerging concern is how and where persons living with AIDS will find stable housing. We now know enough about this disease to recognize how critical stable living conditions are to the medical management of HIV/AIDS. Traditional resources available to homeless or marginally homeless individuals often are not a viable option for people with HIV/AIDS. For example, shelters often pose infection control problems that place persons with HIV disease at risk for other infections (e.g., tuberculosis). They also may not have safeguards on confidentiality sufficient to protect the rights of individuals living with HIV/AIDS or staff trained to deal with HIV-related problems. OHFA worked with a variety of agency representatives, community leaders, and individuals living with HIV disease to develop a comprehensive plan that would provide the most critically needed services to those least able to meet those needs without assistance.~~

~~OHFA met with representatives of the two HIV CARE consortia responsible for the continuum of care for individuals living with HIV disease within the state as well as other state agencies responsible for related care, to set priorities for program activities. Years of first-hand experience, results of the housing needs assessment, and a review of case history information, led to a decision to provide short-term rent, rental, and utility bill assistance program with a comprehensive and intensive mental health and case management component. The rental assistance and short-term rent and utility bill assistance programs were designed to meet the immediate housing needs of persons living with HIV disease and their families who are homeless or in eminent danger of becoming homeless. Individuals in immediate need (e.g., currently homeless or at risk of becoming homeless in the near future) will be eligible to utilize the short-term rental assistance program for up to 21 weeks. Case managers will work to ensure that Housing Quality Standards are met in all housing units in the event that rental assistance is needed for a longer period of time. Clients of the short-term rental assistance program will be able to access the longer-term rental assistance component. Case managers will also work to facilitate access to Section 8 Housing and other long term housing solutions when and where appropriate. Past state plans required payments for utility bills, short-term rent and/or long-term rental assistance could not exceed a cap of $4,848 per person per year. The total maximum for short term was $2,020 with the cap for long term set at $3,272. There is no longer a need to limit these resources. Additionally, even though the HOPWA Program has been successful over the past several years a housing consultant may be utilized to evaluate program efficiencies. And, although not anticipated, OHFA reserves the right to realign program funding in the event the pursuit of other eligible housing activities such as acquisition or~~

~~rehab becomes a more appropriate approach to meeting the housing needs as outlined.~~

~~Other Points of Agreement:~~

- ~~Need for collaborative efforts to achieve an integrated service delivery system statewide.~~
- ~~Need to diminish barriers to access of care for persons with AIDS (e.g., bureaucratic red tape).~~
- ~~Need for continuity of care; diminish fragmentation of service delivery.~~
- ~~Need to address the reluctance of traditional health and service delivery systems to provide services to individuals living with HIV disease.~~

~~Project Sponsors Selection/Process:~~

~~Project Sponsors will be selected in 20262027 through an Invitation to Bid (ITB) process conducted by OHFA. Copies of the ITB will be available by contacting OHFA. The ITB will be used to select Project Sponsors to provide rental assistance, short-term rent and utility bill assistance and administer a supportive services program. Grant Agreements for Project Sponsors are renewable on an annual basis.~~

~~The ITB will be developed based on:~~

- ~~Prior experience with HIV service delivery programs within Oklahoma~~
- ~~needs assessment~~
- ~~models from housing programs in other areas of the country~~
- ~~community input~~

~~Eligibility requirements and the evaluation criteria to be used by reviewers in the selection process will be outlined in the ITB. A review committee maybe established that includes representatives from agencies not eligible to apply for funds but involved in the delivery of services to individuals living with HIV disease.~~

~~Successful applicants will be required to ensure complete coverage of an entire services area (e.g., the 405 and 580 area codes and/or the 539/918 area code).~~

~~Project Promotion/Accessibility:~~

~~Methods of informing eligible persons of the housing assistance and supportive services available are integrated into the service delivery plan. Project Sponsors will be required to develop and implement effective strategies to increase awareness of, and accessibility to, services for clients.~~

~~These strategies should include, but not be limited to, the following:~~

- ~~media coverage (e.g., radio, television, newspapers)~~
- ~~newsletters, journals or other publications that are widely read by persons living with HIV disease and their service providers~~
- ~~inclusion in resource directories~~

- ~~pamphlet describing program placed at HIV-related service provider sites (e.g., Social Security Offices, Food Stamp Offices)~~
- ~~presentations at coalition and committee meetings attended by HIV service community and/or individuals living with HIV~~
- ~~outreach~~
- ~~referrals by service provider network~~

~~Accessibility to the programs will be enhanced by mobile case managers who will be working within the community on a full-time basis. For instance, case managers could complete the application process with any potential client at the site of convenience for the client rather than at a designated office. Sponsors will utilize existing HIV service delivery infrastructure to enhance statewide accessibility to clients. State agencies such as Oklahoma State Department of Health (OSDH), the Department of Human Services (DHS), and the Department of Mental Health & Substance Abuse Services (DMHSAS) who have facilities serving persons with HIV disease throughout the 77 counties may be used as points of access to services.~~

~~*Coordination/Collaboration:*~~

~~OHFA developed the state plan for HOPWA funds through the cooperation and collaborative efforts of other state agencies including continuum of care agencies, community-based organizations, and the Oklahoma HIV Treatment and Care Consortium (OHTCC).~~

~~Specific examples of these efforts include:~~

- ~~Housing Needs Assessment developed by both the OSDH and the OHTCC and distributed to HIV-related service community-based organizations throughout the state.~~
- ~~Program planning and development involving the state HIV CARE Consortia; DHS; Oklahoma Department of Corrections; OSDH; Oklahoma Department of Education; Oklahoma Department of Veteran's Affairs and DMHSAS.~~
- ~~Technical assistance from OSDH and Department of Central Services (now the Office of Management and Enterprise Services) in preparation of the HOPWA ITB.~~
- ~~Mutual agreement by planning group that letters of commitment will be provided to ensure integrated service delivery.~~

~~Other measures to ensure future coordination and collaboration:~~

- ~~Requirement that Project Sponsors utilize existing HIV service delivery infrastructure in provision of housing services.~~
- ~~Evaluation methods that require input from community (e.g., patient satisfaction survey, public comment meetings)~~

~~Exhibit 3: Project Summary Budget~~

Eligible Activities For more detail see 574.300 of the program regulations.	Short Term Facilities		SRO Dwellings		Community Residences		Other Housing Activities		Non-Housing Based Activities		Other	
	HOPWA Funds	Other Funds	HOPWA Funds	Other Funds	HOPWA Funds	Other Funds	HOPWA Funds	Other Funds	HOPWA Funds	Other Funds	HOPWA Funds	Other Funds
Acquisition	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Rehab/Conversion	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Lease	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Repairs	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
New Construction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Operating Costs	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$22,830	$0.00	$0.00	$0.00	$22,830	$0.00
Technical Assistance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Supportive Services Associated with Housing	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$205,334	$0.00	$0.00	$0.00	$205,334	$0.00
Supportive Services Not Associated with Housing	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Housing Information	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Resources Identification	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Rental Assistance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Short Term Rent, Mortgage, & Utility Payments	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$63,227	$0.00	$0.00	$0.00	$63,227	$0.00
Grantee Administrative Expenses	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$171,468	$0.00	$0.00	$0.00	$171,468	$0.00
Project Sponsor Admin. Expenses	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$41,350	$0.00	$0.00	$0.00	$41,350	$0.00
Totals	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$504,209	$0.00	$0.00	$0.00	$504,209	$0.00

Instructions: Enter the amount of funding proposed for each eligible activity in the appropriate column. For example, if a building will be acquired to be used for a community residence, the amount of funds involved should be entered in the "Community Residences" column across from "Acquisition." If an eligible activity is not associated with a particular type of housing, the "Non-Housing Based Activities" column should be used.	Total HOPWA Funds (should equal formula allocation)	$504,209	$0.00
	Total Other Funds	$0.00	$0.00
	Total Program Funds	$504,209	$0.00

~~Exhibit 4: Description/Evaluation of Supportive Services~~

~~*Supportive Services Associated with Housing:*~~

~~Supportive services associated with housing will be provided by case managers assigned to work throughout the State. The main objective will be to complete a housing plan that would include both long and short-term housing goals. In addition, case managers will provide the following types of client services:~~

- ~~assist in the completion of application for housing services~~
- ~~determine eligibility~~
- ~~assist with financial planning~~
- ~~secure cooperation of applicant's landlord and utility company representatives~~
- ~~provide assistance to ensure housing program resources are more easily accessible and available~~
- ~~evaluate rental units for Housing Quality Standards (HQS)~~
- ~~assist with transportation~~
- ~~assist with referrals and provide outreach~~

~~*Supportive Services Not Associated with Housing:*~~

~~Supportive services not associated with housing will be provided by the case managers assigned to work throughout the State and by the mental health therapists. Services will include a broad range of mental health services, as well as case management services unrelated to housing. These services would include, but not be limited to:~~

- ~~crisis intervention~~
- ~~support groups~~
- ~~individual, couple and family counseling~~
- ~~referrals to appropriate mental health resources including drug and alcohol treatment~~
- ~~referrals for other supportive living resources~~
- ~~transportation~~
- ~~major health crisis intervention~~
- ~~food, dietary, and nutrition services~~

~~*Evaluation and Monitoring of Program Services Will Consist of:*~~

- ~~monthly reports of demographic characteristics of clients and types of services rendered~~
- ~~service provider satisfaction surveys~~
- ~~client satisfaction surveys~~
- ~~programmatic review performed by outside technical assistance~~

Section ~~7~~6: Housing Trust Fund

Program Purpose

The HTF Program is intended to increase and preserve the supply of affordable housing for extremely low-income and very low-income households through the development, rehabilitation, preservation, and operation of affordable housing units. The program prioritizes housing activities serving populations with the greatest demonstrated housing needs while supporting long-term housing affordability and housing stability throughout Oklahoma.

Introduction

OHFA administers the HTF Program on behalf of the State of Oklahoma to support affordable housing activities serving eligible low-income households. This chapter establishes the administrative and compliance framework governing the allocation and use of HTF resources, including eligible housing activities, funding requirements, affordability standards, implementation procedures, and long-term compliance obligations applicable to HTF-assisted projects administered within Oklahoma.

~~2026~~2027 Housing Trust Fund
Allocation Plan/Action Plan

100 N.W. 63rd St.
P.O. Box 26720
Oklahoma City, OK 73126-0720

This ~~2026~~2027 Allocation Plan/Action Plan is necessary to implement the federal government's National Housing Trust Fund (HTF). The Oklahoma Housing Finance Agency (OHFA) has been designated by the Governor of the State of Oklahoma to administer the HTF for the State. HTF funding is provided through the U.S. Department of Housing and Urban Development (HUD). OHFA will receive an estimated $3,144,833 for HTF in ~~2026~~2027.

All HTF funds that OHFA receives in ~~2026~~2027 will be used to provide housing for Extremely Low-Income families or families at or below the Poverty Line, whichever is greater. In accordance with 24 CFR Part 93, OHFA will allocate 10% of its grant to program planning and administration costs; up to one-third for funding operating cost reserves; the balance of the grant will provide capital funding for new construction or rehabilitation of housing units.

1. National Housing Trust Fund Strategic Plan §91.315(b)(2)

Geographic Priorities

The HTF funds will be targeted to address specific and critical needs in rental housing markets, across multiple geographic areas.

Goals

- Number of HTF units constructed or rehabilitated with ~~2026~~2027 funds: 45
- Number of HTF units receiving operating subsidies in the form of operating reserves: 55

2. National Housing Trust Fund Action Plan §91.320(k)(5)

Distribution of HTF funds

OHFA for ~~2026~~2027 will not allocate funds to sub-grantees for their distribution to owners/developers. Instead, HTF funds will be distributed directly to owner/developers of affordable housing via OHFA's ~~2026~~2027 HTF Application, a competitive process of selecting the best possible Projects for an award of HTF funds.

Application Requirements and Selection Criteria

Developers, owners, and the entire development team are required to meet the same threshold eligibility criteria as for other OHFA programs, as specified in the ~~2026~~2027 HTF Application Packet.

In addition, points will be awarded for certain other priorities, including those set forth in 24 CFR Part 91.320. These are highlighted to distinguish them from OHFA's own requirements. They may include, but are not limited to:

Threshold Requirements:

- Affirmatively Furthering Fair Housing Marketing Plan
- Audit
- Program and Financial Monitoring
- Market Analysis
- Description of the Project
- Affordable Rents
- Financing, Underwriting and Subsidy Layering
- Applicant Organizational Structure, Capacity and Experience
- Capital Needs Assessment (for acquisition/rehabilitation projects only)
- Nonprofit
- Readiness to Proceed
- NHTF Environmental Training

Priority (Points) for Awarding Funding to Eligible Applicants:

Leveraging

OHFA will award points for leveraging the HTF funds with other funding sources, including the extent to which an Application makes use of non-federal funding sources, such as State and local funding sources and private funding. Points will not be awarded for funding from the developer or the ownership entity

Duration of Affordability Period

New Construction, rehabilitation, and rehabilitation and acquisition rental projects have an affordability period of thirty (30) years. OHFA will award points for Projects promising an additional ten (10) years of affordability.

Energy Efficiency/Green Building

OHFA will award points for energy efficient/green building items that exceed the minimum requirements of the applicable building codes.

Project-based Rental Assistance

OHFA will award points for the preservation of rent-assisted projects; and for projects with binding commitments for project-based vouchers.

Special Populations

Points will be awarded for Projects that propose to serve special populations. The special populations for ~~2026~~2027 will be the homeless, families or individuals dealing with mental and physical disabilities, veterans, youth aging out of foster care (18-24 years of age), and individuals transitioning out of incarceration and their families.

Services for Special Populations

OHFA will award points for access to high quality supportive services focused on staying housed, improving physical and mental health, increasing income and employment, and developing social and community connections. Applications for HTF funding should be tied to funding for services that are appropriate to the population to be served.

Storm Shelter

Points will be awarded for storm shelters or safe rooms that meets or exceeds FEMA guidelines and the ICC/NSSA standards ((ICC-500).

Visibility

OHFA will award points for Projects committing to provide the following: 1) Door openings must be at a minimum 32” wide 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 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.

Geographic Distribution

OHFA will give bonus points to the highest scoring applications from the two main areas of the State, Eastern Oklahoma and Western Oklahoma, as set forth in the ~~2026~~2027 HTF Application Packet. The areas will be designated on a county-by-county basis. Due to the limited funding for ~~2026~~2027, OHFA believes that this is the most that can be done to encourage Geographic Distribution. Tiebreakers will be used if two or more applications achieve the same score.

Priority housing needs

Oklahoma's most current Consolidated Plan identifies priority housing needs among ELI renters for all renter household types from small and large families to elderly households. OHFA will award points for the merits of the Application in meeting the State's priority housing needs as set forth in the Consolidated Plan.

Cross-agency collaboration is particularly important when serving an ELI population because they may be frequent users of other public services, and providing affordable, service enriched housing may represent cost savings that could be reinvested in services funding)

In addition, many ELI populations want to work but have experienced barriers related to health,disability, criminal justice background, access to childcare, or lack of skills that could put them on a path to family-sustaining work. HTF developers are encouraged to show evidence of partnerships with workforce development agencies.

Roles, responsibilities and communication strategies should be clearly established among the supportive housing partners, codified in written agreements (MOUs, MOAs, contractual or grant agreements) and revisited regularly.

Relative Importance of Scoring Criteria

OHFA will award the above-described points using the following scoring system, in order to ensure that the best projects are awarded funds.

Application responses are to be structured, and information presented in such a way as to fully address each scoring 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.

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. 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.

Leveraging - 10 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.

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%.

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.

Energy Efficient Building Materials – 5 Points

The following is an exclusive list of amenities for which OHFA may award points.

- Shower heads with a maximum of 2.0 gallons per minute flow rate (1 point)
- 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)
- An overhead fan in every bedroom (2 points)
- Fire suppressant system installed in the vent hood over the stove (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)
- Spray foam insulation exceeding code requirements (5 points)

Applicants applying for Rental activities in conjunction with AHTC's must commit to receive a HOME Energy Efficiency Rating System (HERS) score within the specific range chosen as evidenced by a report from Certified RESNET Home Energy Rater who conducted an inspection of the property post-constructive/rehabilitation.

Priority Housing Needs – 5 Points

Points will be awarded for addressing any of the following priority housing needs as identified in the Consolidated Plan. (Serving Extremely Low-Income individuals and families was identified as the highest priority, but that is already a requirement of the HTF.)

- 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
- Victims of Domestic Violence

Project Based Rental Assistance – 5 Points

Points will be awarded to a Project that will preserve project-based rental assistance from any federal, State or local program, or for Projects with a binding commitment for project-based vouchers.

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.

Tenant Special Needs Populations – 10 Points

Points will be awarded to a Project 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:

- Homeless
- Persons with mental or physical disabilities
- Military veterans
- Youth aging out of foster care (age 18-24)
- Formerly incarcerated individuals transitioning into society

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.

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. OHFA may request additional documentation if necessary to make such a determination.

Storm Shelter – 5 Points

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

Visibility – 5 Points

Applicants must commit to all three items in order to receive points by completing attachment #17. It is up to the applicant to follow all Section 504 requirements if applicable to the specific project.

Accepted items:

1. Door openings must be at a minimum 32" to accommodate a wheelchair
2. Wheelchair accessible shower on the main floor of the property.
3. Ramp located on at least one entrance of the unit.

Bonus Points:

Geographic Distribution – 5 Points

OHFA will give bonus points to the highest scoring Application from each of the two main areas of the State, the counties grouped with the Oklahoma City MSA for establishing the HOME Program Maximum Per-Unit Subsidy Limits, and the counties grouped with the Tulsa MSA for the same purpose. Due to the limited funding available for ~~2026~~2027, 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.

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.

In the event that all applications cannot be funded due to insufficient funding, if there are remaining funds available equivalent to fifty percent (50%) of the next applications funding request, and if the next application is passing threshold and is contingent upon another funding source, this applicant will be offered the remaining NHTF balance as long as the applicant can attest to being able to fill the subsequent development funding gap with another development source.

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.

1. First, priority will be given to developments that are not utilizing any other OHFA funding source. If there is still a tie;
2. Second, Application proposing the most HTF units will be awarded ahead of the others. If there is still a tie;
3. 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;
4. The fourth and final tiebreaker will be a random drawing.

3. Eligible Activities

Activities to be undertaken include rehabilitation (including acquisition), preservation, and new construction of rental housing, including operating reserves if necessary to ensure the financial feasibility of the Project.

All Applications must include descriptions of the Eligible Activities that include, at a minimum, all of the following:

A. Describe the location of the Project (e.g. county, city or town, street address if known, general location, or service area).
B. Define the number and type of units. This should include bedroom mix. Specify if the units are fixed or floating units.
C. 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. 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.
D. Describe how the Period of Affordability will be implemented. Include drafts or templates of all documents that will be used for this purpose.
E. Address the relocation of tenants or residents if applicable.
F. 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 ~~2026~~2027 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.

4. Eligible Recipients

- Nonprofit developers: A nonprofit developer is a nonprofit housing development organization selected by OHFA, through the competitive Application process described herein, to develop a single HTF Program Project.
- For-profit developers: A for-profit developer is a for-profit housing development organization or individual selected by OHFA, through the competitive Application process described herein, to develop a single HTF Program Project.
- State Recipients: A State Recipient is a governmental entity within the State of Oklahoma selected by OHFA, through the competitive Application process described herein, to develop a single HTF Program Project. This includes cities, towns, counties and Indian tribes.

Eligible Recipients must certify that housing assisted with HTF funds comply with all HTF regulations. OHFA will provide an Application Certification Form with the Application Packet.

5. Performance Goals and Benchmarks

The amount of OHFA's allocation of National Housing Trust funds for Program year ~~2026~~2027 is unavailable at this time but is anticipated to be similar to the allocation for Program Year 2024, which was approximately $5,907,079. The exact amount will be determined via formulas by HUD. All HTF funds received in ~~2026~~2027 will be used to house Extremely Low-Income families, or families at or below the Poverty Line.

OHFA will execute Written Agreements with all eligible recipients that receive an award of HTF funds. Such Written Agreements will contain multiple performance goals and benchmarks, allowing OHFA to ensure that the Projects will be completed successfully and in a timely manner, and that all the requirements of OHFA and the HTF will be met.

These goals and benchmarks include, but are not limited to:

- Deadlines for construction commencement and construction completion
- Regular construction inspections by OHFA's inspector
- Deadlines for the submission of required documentation
- Written New Construction Standards or Written Rehabilitation Standards, as applicable
- Documentation of Environment Review
- Performance reports

6. Maximum Per-unit Development Subsidy Limits

For ~~2026~~2027, OHFA will use the most current HOME Program Maximum Per-Unit Subsidy Limits for the HTF. In future years OHFA may develop separate per-unit subsidy limits for the HTF when historical data is available.

OHFA already uses the HOME Program Maximum Per-Unit Subsidy Limits not only for the HOME Program but also for the federal Low Income Housing Tax Credit Program (Also known as the Affordable Housing Tax Credit Program), which OHFA administers. OHFA has found these limits to be appropriate for both programs.

HUD's experts have calculated these limits. Due to the fact that OHFA is not a direct lender, OHFA does not maintain staff to closely monitor development costs, other than through its historical records of the federal programs it administers. Based both on the HOME Program and the LIHTC Program results over the last several years, these limits have allowed sufficient funding to create long-term sustainability, while not allowing excessive per-unit subsidies.

OHFA believes there will be a need to partner the HTF funding with other federal, State and local funds, due to the limitation on the amount of HTF funds available to the State, and in order to create sustainable projects by blending funding for ELI households with funding for households at 50 to 80% of Area Median Income, allowing for higher rents for those units. The use of a single per-unit subsidy limit would reduce the administrative burden for both OHFA and the Recipients of the HTF funds.

A single limit for the entire State is appropriate because OHFA's records indicate that costs across the State of Oklahoma are fairly consistent. Oklahoma is a rural state with only two metropolitan areas of even moderate size. Development costs in those metro areas are relatively low compared to some major metro areas around the United States, where housing prices and related costs, especially land costs, are extremely high.

The most current Maximum Subsidy Limits are as follows:

The following limits are determined, pursuant to 24 CFR 92.250(a), as amended, by taking the Basic Statutory Mortgage Limits for Section 234 Condominium Housing, elevator-type projects, and multiplying them by the latest published multiplier for the Ft. Worth, TX Southwest Regional Office, which at this time is 240%. These limits were effective ~~March 17, 2024~~June 16, 2026.

Number of Bedroom(s)	Maximum Subsidy Limit
0	$18~~1,488~~7,658
1	$~~208,049~~215,122
2	$2~~52,994~~61,595
3	$3~~27,293~~338,419
4+	$3~~59,263~~71,477

7. Rehabilitation Standards

Projects awarded HTF funds must comply with all applicable State and local codes, standards and ordinances by project completion. In cases where standards differ, the most restrictive standard will apply. In the absence of a State or local building code, the latest version of the International Residential Code will apply. In addition, all Projects must meet or exceed OHFA's Written New Construction Standards or OHFA's Written Rehabilitation Standards, whichever applicable.

Projects must meet local housing habitability or quality standards throughout the affordability period. Projects must also meet HUD's Uniform Physical Conditions Standards (UPCS), as set forth in 24 CFR 5.705. In addition, Projects proposing rehabilitation of rental housing must follow the federal Lead-Based Paint requirements.

A copy of OHFA's Written Rehabilitation Standards for the HTF Program can be found on OHFA's website.

8. Resale and Recapture Provisions

OHFA will not undertake any Homeownership activities with the HTF for ~~2026~~2027, and therefore no Resale and Recapture provisions would apply.

9. Affordable Homeownership Limits

OHFA will not undertake any Homeownership activities with the HTF for ~~2026~~2027, and therefore no Affordable Homeownership Limits would apply.

10. Limitation on Beneficiaries or Preferences

OHFA does not plan to limit the HTF funding to certain beneficiaries. However, preference will be given to certain special populations by way of extra points in the ~~2026~~2027 HTF Application Packet.

Points will be awarded to a Project 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:

- Homeless
- Persons with mental or physical disabilities
- Military veterans
- Youth aging out of foster care
- Formerly incarcerated individuals transitioning into society

11. Refinancing Existing Debt

OHFA will not use HTF to refinance existing debt.