

Scoring Section	Maximum Points Available	Your Proposed Score	Comments
A. Use of donated government or other properties	5.0 (variable)		1.0 point if transferred at market value by Fed government agency. Up to 5.0 points if site transferred at 50% or less of Fair Market Value as documented by an independent appraisal. % of the 5 points is based on land SF or units.
B. Sponsorship by nonprofit or government entity	5.0 (variable)		Nonprofit sponsorship & ownership interest for some or the entire 15-year term for rental projects (1.0 or 5.0), or integrally involved for 5-year term in homeownership project (5.0). Also, Revolving Loan Fund (5.0).
C. Home purchase by low- or moderate-income households	7.0 (variable)		Homeownership with pre- and post-purchase counseling; new construction or at least \$15,000 rehabilitation per unit required.
D. Targeting	20.0 (variable)		Rental Projects: Full 20.0 points if 60% or more of total units at or below 50% of AMI - sliding scale based on targeting multipliers.
			Homeownership: Full 20.0 points if 60% or more of total units at or below 60% AMI - sliding scale based on targeting multipliers
E. Underserved Communities and Populations			
E1. Housing for Formerly Incarcerated Persons	3.5 (fixed)		Points will be awarded to applications with such units that are set-aside for and serve formerly incarcerated persons.
E2. Housing for Native American Households	3.5 (fixed)		Rental or owner-occupied housing reserving at least 20 percent of the total units in the project for Native American Households.
E3. Housing for Homeless	6.0 (variable)		<ul style="list-style-type: none"> 6.0 points: at least 25% of total units reserved for homeless*, or 4.0 points: 20.0 to 24.99% of total units reserved for homeless*. <i>* Subject to additional minimum eligibility criteria.</i>
E4. Housing in Rural Areas	5.0 (fixed)		Points are fixed. Depends on address/ USDA classification.
F. Creating Economic Opportunity			
F1. Promotion of Empowerment	6.0 (variable)		Up to 6.0 points based on the number of empowerment services. 1.5 points for each service. Max four services.
F2. Residential Economic Diversity	5.0 (variable)		Up to 5.0 points based on median income of the census tract relative to the metropolitan statistical area/metropolitan district (MSA/MD) where the initiative is located. <ul style="list-style-type: none"> 5.0 points where the median tract income is at least 140% of the MSA/MD; 4.0 points where the median tract income is greater than 120% and less than 140% of the MSA/MD; 3.0 points where the median tract income is greater than 100% and less than 120% of the MSA/MD; or

			<ul style="list-style-type: none"> 1.0 point where the median tract income is greater than 80% and less than 100% of the MSA/MD.
G. Bank District Priorities			
G1. Member Financial Participation	6.0 (variable)		<p>Up to 4.0 points based on ratio of participation to total subsidy requested.</p> <p>Additional 2.0 points for loan term = 15 years or greater. Sliding scale of points based on term.</p>
G2. Effectiveness (Subsidy Per Unit)	5.0 (variable)		Leverage category. Points based on separate rental and homeownership subsidy ranges in application.
G3. In-District Priority	5.0 (fixed)		Points awarded to projects from CT, ME, MA, NH, RI & VT
H. Community Stability, including Affordable Housing Preservation (up to 18.0 points)			
H1. Preservation, Reuse, Rehabilitation	6.0 (variable)		Preservation of existing affordable housing (up to 6.0 points), revolving loan fund owner-occupied housing (3.0 points fixed), or reuse/historic rehab (3.0 points fixed)
H2. Community Land Trusts	3.0 (fixed)		Projects that use community land trusts (CLTs) or other shared equity models to sustain and maintain affordable homeownership. The CLT or shared equity model must have an affordability compliance period of at least 30 years. <i>Owner-occupied rehabilitation projects that are currently occupied are not eligible for consideration.</i>
H3. Smart Growth*	3.0 (variable)		<p>Up to 3.0 points maximum.</p> <ul style="list-style-type: none"> a. Density (up to 1.5 points) b. Transit access/services (up to 1.5 points) c. Location near diverse resources (1.5 point)
H4. Efficient and Healthy Building Operations*	6.0 (variable)		<p>Up to 6.0 points maximum</p> <ul style="list-style-type: none"> a. Better Building Envelope (1.5 points) b. High-Efficiency Heating and Cooling (1.5 points) c. Improved Ventilation (1.5 points) d. Total Water Use Reduction (1.5 points) e. Vulnerability Assessment and Planning (1.5 points)
*NOTE: There are four (4) options for documentation for the 9.0 points available under H3. Smart Growth and H4. Efficient and Healthy Building Operations categories.			
1. Enterprise Green Communities or LEED Certifications	9.0 (fixed)		Applications that achieve Enterprise Green Communities or LEED certifications will automatically earn all 9 points from the Smart Growth and Efficient and Healthy Building Operations categories (H3 and H4).
2. ENERGY STAR® or Passive House Certifications	6.0 (fixed)		Applications that achieve ENERGY STAR® or Passive House certification will earn the 6.0 points in the Efficient and Healthy Building Operations category below (H4)
3. HERS Rating of 42 or Lower	6.0 (fixed)		Applications that achieve a HERS rating of 42 or lower will earn the 6.0 points awarded in the Efficient and Healthy Building Operations category below (H4)
4. Selection of individual scoring elements			In lieu of formal certifications, applications can select individual scoring elements within H3 and H4 categories.
TOTAL SCORE**	100.0		

**Please note, given the diversity of scoring categories, it is not possible to score 100 points.