



Mississippi Home Corporation
 National Housing Trust Fund (HTF) Program
 2021 Scoring Criteria & Rating Factors

Program Overview

The HTF Program is a housing rental component activity. The amount set-aside for this activity is based on federal appropriations and availability of funds. The maximum HTF award for 2021 is \$1.5 million. Organizations eligible to receive funding through HTF are for-profit and nonprofit organizations with demonstrated development experience and capacity to create, rehab, or preserve affordable housing. Eligible activities are construction and rehabilitation of multi-family and single-family rental units for extremely low-income households (ELI). The construction of single-family homeownership is not an eligible activity under the HTF Set-aside activity.

The application cycle for the HTF Program is a competitive process and held on an annual basis. An application must meet threshold & scoring requirements in order to be eligible for reservation of an HTF award. MHC uses a scoring standard with a 100-point scale to process and select applications for funding. Applications must score a minimum of 75 on a 100-point scale to be considered for funding. By adhering to the scoring criteria, applications can receive up to 100 points based on the final rating criteria.

The following criteria & scoring factors provides details by which points are assigned for competitive scoring:

2021 HTF Program/Rental Scoring Rating Factors:

(1) Geographic Diversity	Up to 15 pts
(2) Rental Assistance	10 pts
(3) Extended Affordability Period	5 pts
(4) Supportive Service Commitment	Up to 20 pts
(5) High Opportunity Areas	Up to 10 pts
(6) Section 504 Compliant Units	Up to 20 pts
(7) Energy Efficiency Plan	10 pts
(8) Development Amenities	Up to 10 p t s
Total	100 pts

1) **Geographic Diversity: 15 points**

Geographic diversity as required in the Consolidated Action Plan – Projects that focus and achieve the most impact on the State's priorities in rural and urban areas of the State.

- a. Projects developed are in locations that are considered poverty driven and address the affordable rental housing needs for extremely low-income (30 % of AMI) households. **Five Points (5) are awarded to developments located in counties or Census Tracts with a poverty rate above 30 percent.**
 - i. **Exhibit 1- Persons in Poverty by County**
 - ii. **Exhibit 2 Persons in Poverty by Census Tract**
- b. Address critical housing needs with an emphasis on the prevention, reduction, and expansion of permanent housing opportunities for persons experiencing Homelessness and persons with serious mental illness.
 - i. **Up to 5 points awarded to project based on the number of persons in the county who are counted as Homeless or who have entered a Mississippi State Hospital from the county. Developments that will serve both populations will be awarded points based on the county's highest points in either category.**
 1. **Exhibit 3 Admissions to State Hospital**
 2. **Exhibit 4 Persons Homeless**
- c. Projects will be funded according to the shortage or strong evidence of an inadequate supply of rental housing affordable to extremely low-income households.

Five (5) Points are awarded. Documented by market study. The analysis must document the need for rental units affordable to ELI households in the market served by the property. The analysis must include a clear statement that the market can absorb the units being proposed. The market study shall assume the new supply from the project will be at least 10% of the units in the development, or higher percentage established by the applicant.

2) **Rental Assistance: 10 Points**

Acceptable rental assistance is limited to assistance contracted by HUD and/or USDA for period of affordability documented on the HTF application. If awarded funds, applicant must certify that it will provide rental assistance acceptable to MHC or that it will adjust tenant's rent to maintain affordability for the tenants. This certification is part of the written agreement that commits HTF to the development.

To be eligible to receive points, the applicant must include a copy of an executed agreement between the ownership entity and the funding entity that includes the amount of rental assistance that will be provided, the number of units assisted, its duration, and any qualifying terms and/or conditions.

3) **Extended Affordability Period: 5 Points**

To receive points, the applicant must elect to extend the affordability period beyond the minimum required by federal regulation which is 30 years. This extended affordability period will be incorporated into the Written Agreement between MHC and the Recipient of HTF funds. Failure to satisfy the extended affordability period is subject to recapture of HTF funds.

4) **Supportive Services Commitment: Up to 20 Points**

1. To be considered for points under this category, applicants must incorporate facilities and services that stabilize living environments and enhance quality of life for the following special needs categories, which are identified in the State's Consolidated Plan as high priority and targeted populations: (1) Persons with Serious Mental Illness; (2) Persons with Disabilities ; (3) Persons released from incarceration; (4) Homeless Elderly 55+; (5) Youth Homeless or aging out of the Foster Care System

Applicants are required to submit with application a Supportive Services Plan appropriate to the target populations selected. The Plan must include a narrative describing how the proposed services meet the needs of the target population(s). Applicant may receive up to 20 points under this category. **Points are assigned per each selection.**

- a. The number of HTF units designated for special needs population(s) must exceed the minimum requirement by at least one (1) unit. **5 points**
- b. Development contracts with a service provider or hires staff to deliver the services provided for special needs population selected in the application. **15 points**

Examples of services may include, but not limited to, the following to enhance target population(s) quality of life and independence:

- 1) Provide services that will enhance life skills and level of education for the targeted populations.
- 2) Provide nutritional /health wellness services.
- 3) Provide supportive services for residents released from incarceration to accomplish adjustment back into society, job placement, educational and financial literacy.
- 4) Provide supportive services for emancipated youth who are Homeless, at risk of Homelessness, or aging out of the foster care system.

5) High Opportunity Areas (Up to 10 Pts)

Projects developed in High Opportunity Areas where there is availability of sustainable employment, a low poverty rate, high- performing schools, housing accessible to hospitals; employment centers; transportation corridors and hubs.

Points will be awarded based on the following:

- 1) Areas which include a high concentration of extremely low-income populations and a shortage of affordable housing in the geographical area as documented in market study - **2 points (Documented by market study)**
- 2) High-performing school districts: defined as areas that have a public-school district with a "B" or higher rating as listed in the Mississippi Department of Education's Accountability Results—**3 points (Exhibit 5 School Districts)**
- 3) Housing accessible to transportation corridors and hubs. Cities or counties served by a scheduled bus service or providers operating with grants funded by Federal Transit Administration. - **1 point (Exhibit 6 Counties Served by Public Transit)**
- 4) Housing accessible to hospitals. Project located in a county with a hospital. - **2 points (Documented by market study)**
- 5) Housing accessible to employment centers. Project located in a county with over 500 new hires per quarter twelve months ending 2018 Q2. - **2 points (Exhibit 7 New Hires by County)**

6) Section 504 Compliant Units: Up to 20 Points

To be considered for points under this category, applicants of multi-family, new construction or rehabilitation developments must increase the number of mobility units above the minimum required under Section 504 regulation by one (1) or more units.

- 1) Development provides one (1) additional mobility unit: 10 points.
- 2) Development provides two (2) or more additional mobility units: 20 points.

7) Energy Efficiency Plan: 10 Points

Rental developments are designed and built to a level of energy efficiency that meets or exceeds the levels required to qualify for the Energy Efficiency/Green Sustainable Design. Examples of energy efficiency, but not limited to high-efficiency heating & cooling equipment & controls, energy-efficient lighting upgrades & controls, programmable thermostats, insulation improvement, air-sealing & weatherization. The following must be submitted with the application to receive points under this category:

- a. Energy Efficiency Plan outlining the method to reduce the energy cost for tenants.
- b. Estimated cost savings proposal per unit
- c. Building Plans & Specifications
- d. Contract with service provider

8) Development Amenities: Up to 10 Points

Developments will be awarded two points per development amenity up to a maximum of ten points. Amenities must be appropriate to the proposed tenant population. All proposed amenities must be selected on the application and notated and highlighted on the Plans/Drawings or Physical Needs Assessment. Applicants must adhere to all amenities selected on the application, regardless of whether points are awarded. Building components installed to qualify for Section 504-compliant unit points do not qualify as Development Amenities.

1. Advanced Community Services/Classes

2. Neighborhood Services

Points may be awarded to a proposed development that has at least two of the following services located within **one half (1/2) mile of the proposed site, documented in market study:**

- Grocery Store
- Pharmacy
- Bank or Credit Union
- Hospital or Medical Clinic

3. Furnished Clubhouse or Community Building

4. On-site Business/Education Center

5. Exterior Security

6. Fitness Center

7. On-site Laundry Facility

8. Walking, Jogging, or Biking Trail

9. Basketball, Volleyball, or Tennis Court

10. Landscaped area including a gazebo with sitting area

11. Playground (Multi- phase developments must each have its own playground).