

LOW INCOME HOUSING TAX CREDIT/HOME APPLICATION EXHIBITS

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For developments applying only for Low-Income Housing Tax Credits:

Include Exhibits A, B, C-1, C-2, D, E, F (if applicable), G and all required documentation with the application.

For developments applying only for HOME funds:

Include Exhibits H, I and J, as well as Exhibit F, if applicable, and all required documentation with the application.

For developments applying for both Low-Income Housing Tax Credits and HOME funds:
Submit two applications with *all exhibits and required documentation.

* For developments applying for both Low-Income Housing Tax Credits and HOME funds: If Exhibit J has been completed for the Developer, the General Partner, and the Management Agent, Exhibits B and Exhibit C-2 may be excluded.

Please submit all applications to:

Idaho Housing and Finance Association
Attn: Multifamily Finance Department
or
Grant Programs Department
565 West Myrtle Street
P.O. Box 7899
Boise, Idaho 83707-1899
208-331-4880

EXHIBIT A – Low-Income Housing Tax Credit Selection Criteria

(Applicants must achieve at least 175 points in order for the application to be considered)

<p>If you do not receive a Tax Credit Reservation, do you wish to place your application on the Waiting List for consideration during the next application period?</p>	<p>Yes</p>	<p>_____</p>
	<p>No</p>	<p>_____</p>

<p>Please indicate if your development or sponsorship meets the following criteria: Enter appropriate points in space provided.</p>	<p><u>Maximum Points Possible</u></p>	<p><u>Points Earned</u></p>
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Selection Criteria:

- | | | |
|---|-----------|--------------|
| <p>1. Developments which, due to prepayment of federally assisted mortgages or loss of rental assistance, may revert to market use, as determined by the Association’s review, provided the proposal meets the rehabilitation requirements set forth in Section 4.17 of the Allocation Plan.</p> | <p>15</p> | <p>_____</p> |
| <p>2. Sponsor is a resident of Idaho and is a tax-exempt organization as defined by §42 of the Internal Revenue Code or a local governmental agency.....</p> | <p>15</p> | <p>_____</p> |

Sponsors must be tax exempt organizations under Section 501(c)3 or 501(c)4 of the Internal Revenue Code, or wholly owned subsidiaries of such tax exempt organizations..

Sponsor is defined to include the owner and, if a limited liability company, the manager and all co-managers and member(s) of the owner or the parent corporation of the owner, and if owner is a corporation, such terms include the president and vice president of the corporation

Resident means an individual person maintaining his or her principal residence in Idaho or an (the) entity which is organized under the laws of Idaho and which also maintains a (its) principal office in Idaho at the time of application.

Principal office is defined as a staffed office physically situated in Idaho in which one or more principals maintains a regular, daily office from which they conduct their business.

- | | | |
|---|-----------|--------------|
| <p>3. Developments which give preference to persons on housing authority waiting lists or who have housing assistance vouchers or certificates. (Include letter from PHA acknowledging the preference notification by the sponsor and stating the percentage of units for which the preference will be given.)</p> | | |
| <p>Preference given for 30% to 60% of total units.....</p> | <p>5</p> | <p>_____</p> |
| <p>Preference given for greater than 60% of total units</p> | <p>10</p> | <p>_____</p> |

Selection Criteria (Continued):		<u>Maximum Points Possible</u>	<u>Points Earned</u>
4.	Developments with mix of Low-Income and Market-Rate units. Such developments shall have 10% or more market-rate units:		
	10% to 19% of total units are market-rate units.....	5	_____
	Greater than 19% of total units are market-rate units.....	10	_____
5.	Sponsor is a resident of Idaho.	15	_____
	<p><u>Sponsor</u> is defined to include the owner and, if a partnership, the managing general partner and all co-general partners of the owner or the parent corporation of the managing general partner and all co-general partners of the owner, or if a owner is a limited liability company, such terms also include the limited liability company and all managing members or managers of the limited liability company, and if owner is a corporation, such terms include the president and vice president of the corporation.</p> <p><u>Resident</u> means an individual person maintaining his or her principal residence in Idaho or an (the) entity which is organized under the laws of Idaho and which also maintains a (its) principal office in Idaho at the time of application.</p> <p><u>Principal Office</u> is defined as a staffed office physically situated in Idaho in which one or more principals maintains a regular, daily office from which they conduct their business.</p>		
6.	Developments designed for special needs populations (elderly, handicapped, mentally ill, developmentally disabled) <u>and/or</u> which provide continuing supportive services to assist families in becoming more self-sufficient or which address identified tenant needs as follows:	15	_____
	<p><u>Special Needs:</u></p> <p>a) Developments with 25% of the rent restricted units designed solely to provide independent living opportunities for persons with mental, physical or developmental disabilities provided there is a Supportive Services Plan, as defined below, with an established organization to provide services for such persons. (Copy of the Plan must be included in application), OR</p> <p>b) Developments which provide 100% of the housing units designed and dedicated for elderly persons 62 years of age or older. Persons with disabilities may also be eligible occupants. (A copy of the Supportive Services Plan, as defined below, which illustrates how the development will provide services needed by the tenant population must be submitted in the application.), O</p> <p><u>Elderly Family.</u> Elderly family means a family whose head or spouse or sole member is a person who is at least 62 years of age. It may include two or more persons who are at least 62 years of age living together, or one or more persons who are at least 62 years of age living with one or more live-in aides.</p>		

Selection Criteria (Continued):

Special Needs (Continued):

Elderly Person. An elderly person is a household composed of one or more persons at least one of whom is 62 years of age or more at the time of initial occupancy.

Persons with Disabilities. A disabled family is a family whose head, spouse, or sole member is a person with disabilities. It may include two or more persons with disabilities living together, or one or more persons with disabilities living with one or more live-in aides.

For more detailed definitions, please refer to the HUD Occupancy Requirements of Subsidized Multifamily Housing Programs Handbook, 4350.3 REV-1, Chapter 3: Eligibility for Assistance and Occupancy, Section 3-17.

- c) Developments designed and operated for occupancy where at least 80% of the units are occupied by at least one person 55 years of age or older. **Housing Sponsor will provide a Supportive Services Plan, as defined below.**

Supportive Services:

The costs of the services provided must be funded outside the operations of the property.

Self-sufficiency is defined as the ability to improve economic stature to decrease reliance on government assistance.

It is at the sole discretion of the Association to ascertain whether points will be awarded in this category.

To be considered for points in this category, Sponsors must submit the following:

- Completed Exhibit F – Supportive Services Plan from the Tax Credit Application, and
- Executed commitment letter or memorandum of understanding from a supportive services provider that: 1) outlines the services provided, 2) gives the background and experience of the provider in providing the proposed services, 3) mentions how often and where the services will be provided. Please note that supportive services must be offered on an on-going and regular basis, i.e., monthly or weekly, and not just once a year, and must be offered on the development site.

Note: The Regulatory Agreement will restrict use of the Development in accordance with this section.

Selection Criteria (Continued):

	<u>Maximum Points Possible</u>	<u>Points Earned</u>
7. Family developments which designate at least 5% of the low-income units to three-bedroom or larger units for households earning no more than 50% of area median income. Such developments must provide <u>all</u> appropriate amenities for children and families (i.e., open space, playground laundry, etc.):		
At least 5% of the low-income units consist of units which are three-bedroom or larger targeted at no more than 50% AMI.	5	_____
8. Developments which preserve existing low-income units. Please refer to Section 4.16 of the Allocation Plan for “preservation” criteria.	10	_____
9. Developments located outside the Boise MSA. (Boise MSA includes Canyon County)	10	_____
10. Developments located outside of a Difficult to Develop Area. (This category recognizes the economic difficulty of funding without the Difficult to Develop Area allowance.)	10	_____
11. Developments with developer fees less than the maximum identified under Section 8.3.5 of the Allocation Plan will be awarded the following: 3% (or more) below maximum	10	_____
12. Developments which utilize private grants or other state or federal housing assistance programs, with the exception of tax exempt bonds, HOME and Association funds, in conjunction with the tax credit. (i.e., CDBG, Rural Development, FHLB Affordable Housing Program, etc.).....	10	_____
If so, state what assistance will be received:		

13. Community based developments which receive local government assistance in an amount not less than 5% of the total development cost (i.e., land donations, cash, or tax increment financing). For purposes of this category, CDBG funds are not considered as eligible assistance.	20	_____

Readiness Points:

14.	<p>a) Evidence of zoning approval for development as intended.</p> <p>If zoning requires a conditional use permit, the evidence of application for such permit must be included in the tax credit application. Developments requiring zone changes or annexation do not meet readiness criteria.</p>	10	_____
	<p>b) Site control by general partner or limited partnership as evidenced by an earnest money agreement or other legal documents evidencing site control.</p>	10	_____
15.	<p>a) Previous program sponsors who have consistently completed their §42 development(s), and who are maintaining their development(s) in compliance with tax credit regulations. Out of state sponsors will be required to provide references from Housing Financing Agencies acknowledging sponsor's track record and that their developments are in compliance. The sponsor will provide IHFA with the authorization to contact said Housing Finance Agencies. Completed development(s) are defined as development(s) which have received a Certificate of Occupancy, and development(s) will be deemed in compliance unless a review has evidenced substantial noncompliance; OR</p>	15	_____
	<p>b) Resident sponsors who have previous housing development experience (at least a 24-unit multifamily complex) in the state of Idaho.....</p>	5	_____
	<p><i>Sponsor</i> is defined to include the owner and, if a partnership, the managing general partner and all co-general partners of the owner or the parent corporation of the managing general partner and all co-general partners of the owner, or if the owner is a limited liability company, such terms also includes the limited liability company and all managing members or managers of the limited liability company, and if owner is a corporation, such terms includes the president and vice president of the corporation.</p>		
	<p><i>Resident</i> means an individual person maintaining his or her principal residence in Idaho or an (the) entity which is organized under the laws of Idaho and maintains a (its) principal office in Idaho at the time of application.</p>		
	<p><i>Principal office</i> is defined as a staffed office physically situated in Idaho in which one or more principals maintains a regular, daily office from which they conduct their business.</p>		
16.	<p>Developments with 36 or fewer units in rural areas with populations of not more than 10,000 as defined in most recent census report. The adjusted census data should not be more than 18 months old and be updated from a reliable source (i.e., state of Idaho Department of Commerce, U.S. Census Bureau). This category does not apply to cities adjacent to other cities if both populations, when added together exceed 10,000.....</p>	10	_____

		<u>Maximum Points Possible</u>	<u>Points Earned</u>
Readiness Points (Continued):			
17.	Developments located within a certified urban renewal district, or other city-designated geographic area, that specifically address affordable housing as a goal. To receive points in this category, documentation from the urban renewal district or the city must confirm to the Association's satisfaction that the proposed development lies within certified boundaries and meets the urban renewal district's or city's goal of providing affordable housing.....	10	_____
18.	Developments that utilize the 30% present value credit only and not in conjunction with the 70% Present Value Credit.....	10	_____
19.	Developments intended for eventual tenant ownership after the end of the 15-year compliance period has ended.....	15	_____
Developments wishing to convert to home ownership at the end of the 15-year compliance period will be required to meet the following conditions:			
	a) The units must be single-family detached units or townhouses;		
	b) Intention to convert must be expressed in writing at the time of application;		
	c) Purchasers must occupy units as primary residences; and		
	d) A comprehensive plan must be submitted at the time of application that demonstrates the feasibility of physical conversion to home ownership and includes, <u>but is not limited to</u> :		
	<ul style="list-style-type: none"> • Provisions for repair or replacement of heating systems, water heaters, and roof repair or replacement prior to sale; • Requirements for extent of stay in rental unit to be eligible for purchase; • Financial counseling plan for potential home buyers; • Market and unit pricing strategy for conversion; and • Any limitations established for seller equity. 		

Preference Points:

<u>Maximum</u>	<u>Points</u>	<u>Points</u>
<u>Possible</u>	<u>Earned</u>	<u>Earned</u>

What is the term of your low-income obligation?

Years

The Code also requires that, during the selection process, preference is granted to developments which serve the lowest income tenants and/or which are obligated to serve low-income tenants for the longest periods and/or located in a qualified census tract in which the development contributes to a concerted community revitalization plan. Accordingly, the Association will grant preference points to eligible developments as follows:

1. Developments which are obligated to provide low-income use beyond the eighteenth (18th) year of the compliance period. This obligation requires that owners of such developments may not invoke the sale provision (for the purpose of converting to market-rate use prior to the end of the thirty (30) year extended use commitment) until one (1) year before the final year of obligation and thereafter shall be subject to the three (3) year provisions regarding eviction and rent increase:

Example:

2 points for each year beyond 18 years, up to 44 points (i.e. 20 yrs. = 2 yrs. x 2 = 4 points).....	44	_____
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This obligation will be set forth in the Regulatory Agreement.

Note: This obligation does not release owners from the extended use commitment which provides for compliance with §42 regulations for 15 years beyond the initial 15-year compliance period.

2. Developments with 30% area median income (AMI) units. Manager's unit not included in calculation.

Developments with 1-50 units where at least 5% of the restricted units are at 30% AMI.	15	_____
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Developments with 51 or more units where at least 10% of the restricted units are at 30% AMI.	15	_____
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**TOTAL NUMBER OF UNITS TARGETED FOR HOUSEHOLDS
EARNING NO MORE THAN 30% AREA MEDIAN INCOME.**

of units

Preference Points (Continued):		<u>Maximum Points Possible</u>	<u>Points Earned</u>
3.	Developments with 35% area median income (AMI) units. Manager's unit not included in calculation.		
	Developments with 1-50 units where at least 2.5% of the restricted units are at 35% AMI	5	_____
	Developments with 51 or more units where at least 5% of the restricted units are at 35% AMI	5	_____
	TOTAL NUMBER OF UNITS TARGETED FOR HOUSEHOLDS EARNING NO MORE THAN 35% AREA MEDIAN INCOME		
	_____	# of units	
4.	Developments with 40% area median income (AMI) units. Manager's unit not included in calculation.		
	Developments with 1-50 units where at least 5% of the restricted units are at 40%.	15	_____
	Developments with 51 or more units where at least 10% of the restricted units are at 40%.	15	_____
	TOTAL NUMBER OF UNITS TARGETED FOR HOUSEHOLDS EARNING NO MORE THAN 40% AREA MEDIAN INCOME		
	_____	# of units	
5.	Developments with 45% area median income (AMI) units. Manager's unit not included in calculation.		
	Developments with 1-50 units where at least 2.5% of the restricted units are at 45% AMI	5	_____
	Developments with 51 or more units where at least 5% of the restricted units are at 45% AMI	5	_____
	TOTAL NUMBER OF UNITS TARGETED FOR HOUSEHOLDS EARNING NO MORE THAN 45% AREA MEDIAN INCOME		
	_____	# of units	
6.	Developments with 50% area median income (AMI) units. Manager's unit not included in calculation.		
	Developments with 1-50 units where at least 5% of the restricted units are at 50% AMI	10	_____
	Developments with 51 or more units where at least 10% of the restricted units are at 50% AMI	10	_____
	TOTAL NUMBER OF UNITS TARGETED FOR HOUSEHOLDS EARNING NO MORE THAN 50% AREA MEDIAN INCOME		
	_____	# of units	
	See "Note" next page...		

Preference Points (Continued):

<u>Maximum</u>	<u>Points</u>
<u>Possible</u>	<u>Earned</u>

Note: The Regulatory Agreements for developments designating units under preference items 2, 3, 4, 5, and 6 above will state the number of units restricted to lower rent levels. 55% and 60% area median income (AMI) units will also be mentioned in the Regulatory Agreement even though preference points are not awarded for these units. Rent restrictions will be effective for such units during the initial compliance period and the extended use period.

Sponsors are expected to disperse units targeted for 30%, 35%, 40% and 45% area median income households throughout the development to the extent possible taking into consideration other programmatic requirements. Allocating such units so that one building(s) is/are 100% occupied by households at 30%, 35%, 40% or 45% of area median income is not recommended.

- | | | | |
|----|--|----|-------|
| 7. | Developments located in a qualified census tract in which the development contributes to a concerted community revitalization plan. | 10 | _____ |
|----|--|----|-------|

A concerted community revitalization plan is defined as a certified urban renewal district or other city-designated geographic area located within a qualified census tract that specifically addresses affordable housing as a goal. To receive points for this category, documentation from the urban renewal district or the city must confirm to the Association's satisfaction that the proposed development lies within certified boundaries and meets the urban renewal district's or city's goal of providing affordable housing.

Total Points Earned

EXHIBIT C-1 – MANAGEMENT AGENT QUESTIONNAIRE

I. The Management Company

Name: _____

Address: _____

Telephone: _____

Fax: _____

Date of Organization: _____

State of Incorporation: _____

Number of Professional Employees: _____

Number of Maintenance Employees: _____

Number of Other Employees: _____

Principals, including title and brief personal resume: (attach separate sheet if necessary).

Are you qualified to do business in the state of Idaho? If not, please explain.

II. The Development

Development Name: _____

Development Address: _____

III. Experience (Include subsidy programs such as HUD or RD where applicable)

A. Provide the following information for all developments if your firm has been approved as the Management Agent but has not yet begun lease-up activities:

<u>Name of Development</u>	<u>Number of Units</u>	<u>Location</u>	<u>Description</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

EXHIBIT C-1 – MANAGEMENT AGENT QUESTIONNAIRE (Continued)

B. If any development described in III.A. is in default, please identify the development and briefly describe the nature and status of the default.

IV. Related Parties

Provide the name(s) of any companies in which your firm or any of its principals has an identity of interest that will be involved with the development.

V. References

Please provide at least three financial and three professional references.

Financial

Professional

<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

VI. Management Plan

Please provide a copy of the comprehensive management plan for the development in accordance with the requirements of the Low-Income Housing Tax Credit Application. Also include a resume for the property manager who will be responsible for this development.

The undersigned acknowledges that the information provided herein is being used in connection with an application for Low-Income Housing Tax Credits and/or HOME Funds.

Name of Firm: _____

By: _____
(Signature)

Name: _____

Title: _____

EXHIBIT D – IHFA FEES (For Tax Credit Developments Only)

Total amount of Low-Income Housing Tax Credit requested: \$ _____

**The following fees must be submitted to IHFA:
(Pricing subject to change without prior notification)**

<u>FEE</u>	<u>AMOUNT</u>	<u>WHEN PAYABLE</u>
1. Application fee for state ceiling credit	\$2,000	Upon submission of application
2. Application fee for Tax-Exempt Bond financed developments	\$2,000	Upon submission of application
3. Fees for re-evaluation due to changes In development or site	\$2,000	Upon request for approval of site or development change
4. Reservation Fee	The greater of: 2% of annual Tax Credit or \$500	Upon acceptance of Reservation
5. Conditional Commitment Fee <i>(On Tax Exempt Bonds Only)</i>	The greater of: 2% of Annual Tax Credit or \$500	Upon acceptance of Conditional Commitment
6. ALLOCATION FEES:		
A. Carryover Allocation Fee	The greater of: 3% of Annual Tax Credit or \$1,000	Upon submission of Owner's Certificate and Agreement re: Carryover Allocation
OR		
B. Allocation Certification Fee	The greater of: 2.5% of annual Tax Credit or \$1,000	Upon application for IRS 8609, Allocation Certification for Placed-in-Service
C. Tax Exempt Bonds allocation	The greater of: 3% of annual Tax Credit or \$1,000	Upon application for IRS 8609
7. Carryover Application penalty fee	\$2,500	Developments failing to apply for Carryover Allocation within 10 business days of the time requirements set forth in the Allocation Plan
8. Placed-in-Service penalty fee	\$5,000 and prohibition from participation in subsequent application round	Developments failing to apply for Allocation Certification within the time requirements set forth in the Allocation Plan
9. Request for feasibility study copy from an outside party.	\$25	Upon request

If the Association determines that the Sponsor requests a change or decision that requires the Association to obtain legal advice beyond the normal guidance provided by the Association's Legal Counsel, the Sponsor will be required to reimburse the Association for legal fees incurred.

Program participants will be responsible for costs incurred by IHFA in conducting compliance audits during the development's compliance period, as outlined in the Compliance Manual. Enclosed is a check in the amount of \$ _____ made payable to Idaho Housing and Finance Association.

ALL IHFA FEES ARE NON-REFUNDABLE

EXHIBIT E – LOW INCOME HOUSING TAX CREDIT APPLICATION REQUIREMENTS

A. Application for Tax Credit Reservation Shall Include:

1. Complete application form (current year), including, but not limited to:
 - a) Complete breakdown of the funds anticipated. Sponsor must provide a letter of intent or commitment from the Lender(s) and Syndicator(s) for the investment of all required equity and loan funds in the development. Said document(s) to identify and outline the specific terms (i.e., pricing, costs, structure, equity injection schedule, required reserves, etc.) either being offered or proposed by the Lender(s) and Syndicator(s) (See Section 8.3.13 of the Allocation Plan).
 - b) Certification of proposed subsidies.
 - c) Documentation substantiating utility allowance calculations.
 - d) Out-of-state developers will be required to provide references from HFA's acknowledging the developer's track record and that their developments are in compliance. The Sponsor will provide IHFA with the authorization to contact these agencies.
 - e) 15-year pro forma which demonstrates appropriate debt service coverage each year to be deemed economically feasible. If you are requesting HOME funds, please submit a 30-year pro forma.
2. Narrative description of the development;
3. Market Study and Feasibility Requirements. Sponsors will be required to obtain their market study from a provider who is listed on the Association's approved market study provider's list. For clarification purposes, a previously completed appraisal can be used to establish market feasibility, provided; 1) the appraiser is listed on the Association's approved list, 2) the appraisal report is less than six months old, and 3) the appraisal comprehensively addresses the requirements contained in Section 3 of this Exhibit. An update will be allowed up to six months after the original market study has expired. The market feasibility criteria established within the plan will be strictly enforced as each application is reviewed. Please insure that the market feasibility report contains adequate support of its conclusion regarding projected incremental "new unit" demand within their targeted market area, and specifically addresses the following **required** topics within the analysis:
 - Analyze and evaluate the existing market place – using comparable existing and proposed developments; LIHTC and market rate developments (types, unit size and design characteristics, rents, vacancies, development timeframes for proposed developments, etc.);
 - Projection for absorption must be adequately supported by the incremental "new unit demand" for the type and design of the proposed development. In addition, the analysis must evaluate the overall effect of the proposed development on the existing rental market of the targeted area;

- Affordability analysis must compare the proposed LIHTC units with comparable market rate units. In the event the analyst does not specifically justify a projected comparable rent, but rather provides a broad range of rents for the comparables, please be advised that the Association will establish affordability by using the low end of the range;
- Proposed developments which are designed for, and are 100% dedicated to, a targeted market segment (i.e., age 55 and over) will be required to provide a targeted feasibility analysis; and
- Proposed developments which contain commercial space must provide an evaluation which substantiates the commercial demand, vacancy rate(s), and lease rate(s) for comparable commercial space within the market area that the development is proposed.

Criteria for Market Feasibility: A current Market Study (no more than 6 months old), or an update dated no more than six months from the expiration of the original Market Study, researched and prepared by an independent professional firm which recommends and justifies the overall market area demand for new housing units by addressing all aspects of marketability including but not limited to:

- Market composition between home owners and renters;
- Existing competing developments;
- Developments in the market area which are under construction and/or in the pipeline to be developed – with anticipated dates of completion and availability to the public;
- Vacancy and turnover rates;
- Capture rate analysis of target population;
- Absorption (taking into account both existing and proposed for both low-income and market rate developments). Finally, the analyst must include a description of the effect of the sponsor's proposed development on the market area;
- Income levels in targeted market area;
- Community profile (addressing employment and population growth projections);
- Site analysis and opinion (including an analysis of how the site will enhance or detract from development marketability). Analyst must visit the proposed site;
- Analysis of local industry(s) – i.e., projected growth, stabilization, downsizing, etc;
- Tax credit rents (as compared to market rents for comparable units);
- Market and low-income housing unit demand currently needed, as well as the anticipated need at the time that the proposed development will be completed;
- A review for additional need and demand for units at the 60% AMI level which should include a discussion and analysis of vacancy at the 60% AMI level; and

- A description of development including:

Development amenities;
 Number of units;
 Unit type; and
 Unit size.

If there are no local comparable units, the study should utilize comparables from other nearby communities.

Should the study or update not provide a definitive conclusion regarding new unit market demand, the housing sponsor will fail the market study threshold and the application will be returned.

Note: The Association is hereby notifying the Housing Sponsor that the contents of the market study may and can be disclosed to the general public. The party requesting this information may be assessed a nominal fee.

4. Legal description;
5. Location map;
6. Sketch plan of site, typical unit layout, building elevations.
7. Evidence of initial site control (purchase agreement, option);
8. Evidence of approved zoning or, if unavailable, evidence of application for permissive zoning;
9. Résumés for development team members, including addresses, telephone numbers and contact persons;
10. Certifications or other documentation required to substantiate eligibility for Selection Criteria Points;
11. Applicable Association fees;
12. Nonprofit Organizations – Articles of Incorporation and IRS documentation of status;
13. Previous Experience Summaries for the Developer and Management Agent;
14. Proposed Management Agreement, Comprehensive Management Plan and Manager’s Questionnaire;
15. Résumés for key staff members of the Developer and Construction Contractor;
16. If applicable, evidence of Real Estate Tax Waiver or Reduction signed by appropriate official; and
17. Acquisition Rehabilitation developments must provide the following additional information: Please refer to Section 4.17 of the Allocation Plan for a description of “hard” rehabilitation costs.
 - a) A current independent third party MAI appraisal* by an IHFA approved appraiser that includes both an “as is” restricted-rent value and an “as is” market value (net of appraiser recommended repairs and dollar balance of replacement reserves) of the existing development with land value broken out separately;

*For clarification purposes, a previously completed appraisal can be used to determine property value, provided; 1) the appraiser is listed on the Association’s approved list, 2) the appraisal report is less than six months’ old, and 3) the

appraisal comprehensively addresses the requirements listed above. An update will be allowed up to six months after the original market study has expired, although in no instance will the Association accept an appraisal beyond 12 months of the appraisal's original date.

If acquisition tax credits are not requested, this item will not be required)

- b) Complete description of the rehabilitation work proposed for the development and the time frame in which completion of rehabilitation is expected.
- c) A line item cost estimate detailing acquisition, displacement costs, and proposed rehabilitation. For a building to be considered substantially rehabilitated, the "hard" rehabilitation costs during any 24-month period must equal or exceed an average of \$20,000 per unit. Hard rehabilitation costs include site work, rehabilitation costs for physical improvements to the property, and construction contingency. (It should be noted that contractor profit, contractor overhead, general requirements, and soft costs will not be considered in this definition of hard rehabilitation costs.);
- d) Three years' financial statements for existing development including a current operating statement;
- e) An architect's certification indicating that the development will, when rehabilitated, provide decent, safe, and sanitary dwellings which meet Housing Quality Standards (24 CFR 982.401), all applicable local, state, and federal laws including Fair Housing laws and the Americans With Disabilities Act and local building codes. Said certification must state the anticipated R-factor of Insulation in walls, ceilings, and floors at rehabilitation completion;
- f) A plan for covering the costs and logistics of displacement for all persons impacted by the rehabilitation;
- g) If acquisition tax credits are requested, a CPA opinion letter stating that the ten-year rule requirements have been met or that an IRS waiver is appropriate; and
- h) A letter of acknowledgement and/or commitment from the provider (HUD, USDA RD, etc.) that the current housing subsidy will continue in force, or be extended for a given period of time. The letter needs to include the following:
 - Maturity date of contract/subsidy;
 - Remaining term of contract/subsidy; and
 - Rental assistance dollar amount

18. Applications for Additional Tax Credit:

Please refer to Section 4.7 of the Allocation Plan to determine when an application for additional tax credit may be submitted.

Applications for additional tax credit do not require Items 2-17, if originally submitted information is still current, but must provide the following information:

If increased development costs are the result of hard construction cost increases and a contractor contract has already been executed, the Association will require that the following items accompany the application for additional credit:

- Copies of any change orders associated with the increased costs; and
- Comprehensive explanation and justification by the Sponsor for the need to amend the original construction contract.

B. Request for Tax Credit Carryover Allocation Shall Include:

1. Owner's Certificate and Agreement;
2. Updated Tax Credit Application (Pages 1-21 and Exhibit G of the application);
3. Certification of investment in development to-date together with a Certified Public Accountant certification that the 10% test has been met. Said certification shall be in the format attached as Exhibit F;
4. Copy of recorded deed to the development site to be used as evidence that sponsor has purchased the property and ownership is vested in the name of the entity requesting the Carryover Allocation;
5. If an identity of interest exists between the Sponsor and the Seller of the property, a copy of a fair market appraisal by a licensed appraiser conducted within the last 12 months;
6. Copy of IRS Confirmation of Tax Identification Number for the partnership;
7. Applicable fees;
8. Copy of the Limited Partnership Agreement or LLC Operating Agreement, as amended; and
9. Low-Income Housing Tax Credit Regulatory Agreement (re: extended use commitment and, if applicable, regulations covering set-aside units for lowest income tenants); must be signed by sponsor.

The Tax Credit Carryover Allocation will be conditioned upon the delivery of the following items once construction starts:

- a) Evidence of permissive zoning;
- b) Copy of executed Architect Contract;
- c) Copy of executed Development Agreement specifying the developer fee and method of payment;
- d) If applicable, copy of executed contract or agreement for consultant services which sets out services provided as well as fee structure;
- e) Copy of executed Construction Contract;
- f) Original Preliminary Architect's Certification that states the development's design meets all Association requirements and all local, state and federal laws including Fair Housing Laws. Said certification shall be in the format attached as Exhibit C;
- g) A copy of the firm financing commitment for construction financing; and
- h) Rehabilitation developments must provide the following additional information:
 - 1) Level I Environmental Report conducted by a professional firm approved by the Association that includes, but is not limited to assessment of risks relating to lead-based paint, asbestos, and radon; and

- 2) A physical needs assessment conducted by a licensed architect to determine the need for replacement reserves and the remaining useful life of appliances, floor coverings, doors, and all major building components including roof structures, windows, foundations, plumbing, heating, electrical systems, and air conditioning.

Six-Month Extension: In the instance that a six-month extension to complete the 10% test has been given (See Section 4.13), items 1, 2, 6, and 7 will be required on or before December 10th of the same year the reservation was issued, and items 3, 4, 5 (if applicable), 8, and 9 will be due no later than six months after the date of the Carryover Allocation. In completing the Owner's Certificate and Agreement for Carryover Allocation and the accompanying "Exhibit B", the Owner must estimate accumulated basis to date. Also be advised that the Owner must maintain site control in their name (as evidenced by a land purchase agreement) for a period of time not less than the expiration of the extension. The six-month extension is only available to Period II recipients that have been awarded current-year reservations after July 1st.

C. Application for Tax Credit Certification (Placed-in-Service Developments) Shall Include:

1. Complete application, including but not limited to:
 - a) Certification of Development Costs by the Developer;
 - b) Updated Operating Statement;
 - c) Certification of use of Tax Credit proceeds; and
 - d) Certification of all subsidies.
2. Certificate(s) of Occupancy;
3. Applicable fees;
4. Original recorded Low-Income Housing Tax Credit Regulatory Agreement;
5. Final permanent loan closing documents, in particular a copy of the Note, recorded Deed of Trust, and Owner's Title Policy;
6. Original Cost Certification by Certified Public Accountant in accordance with the Allocation Plan (see Exhibit G of the Allocation Plan for format);
7. Original Certification from Architect that the development is built in accordance with all applicable local, state and federal laws, including, but not limited to the Fair Housing laws as they pertain to handicapped accessibility and adaptability and those requirements of the Association set forth in this Allocation Plan (See Exhibit D of the Allocation Plan for format);
8. Copy of Placement Memorandum or Syndication Agreement indicating tax credit proceeds available to the development together with a contribution schedule;
9. Copy of all organizational documents, including the Limited Partnership Agreement, as amended, or LLC Operating Agreement;
10. Statement from syndicator which sets forth all fees paid to the syndicator in connection with the syndication; and
11. Current Rent Roll.

What incentives (if any) will be provided to participating tenants?

How will you notify tenants of the Supportive Services program?

How will you coordinate with services provided within your community? What services are now provided through other providers?

Describe how you intend to conduct a needs assessment of your community and help to meet specific needs within your community.

Identify any local opportunities that may enhance the success of your program.

PROGRAM BUDGET

Provide the best available estimates regarding the costs that will be incurred by providing this service. (The costs of the services provided must be funded outside the operations of the property).

List all anticipated donations/contributions to the program.

EXHIBIT G – SPONSOR’S CERTIFICATION

LOW-INCOME HOUSING TAX CREDIT REGULATORY AGREEMENT:

The Low-Income Housing Tax Credit Regulatory Agreement includes the Low-Income Housing Extended Use Commitment required of all tax credit developments and, if applicable, regulations governing those developments which are obligated to serve tenants with incomes at or below the 30% area median income. At the time Idaho Housing and Finance Association issues a Tax Credit Commitment, this agreement must be executed by the owner of the development, and the owner is responsible for recording the agreement in the county where the development is located. A copy of the recorded document must be submitted to the Idaho Housing and Finance Association prior to issuance of a Low-Income Housing Credit Allocation Certification (IRS Form 8609).

SPONSOR’S CERTIFICATION:

The undersigned is responsible for ensuring that the development consists or will consist of a “qualified low-income building or buildings” as defined in the Internal Revenue Code, Section 42, and will satisfy all applicable requirements of federal tax laws in the acquisition, rehabilitation, or construction and operation of the development to receive low-income housing tax credit. Instruction as to compliance with Section 42 of the Internal Revenue Code is not the responsibility of the Idaho Housing and Finance Association.

The undersigned is responsible for all calculations and figures relating to the determination of the eligible basis for the building and understands and agrees that the amount of credit is calculated by reference to the figures submitted with this application as to the eligible basis and qualified basis of the development and individual buildings.

The undersigned hereby makes application to the Idaho Housing and Finance Association for reservation, carryover allocation, or allocation certification (Placed-in-Service) of housing tax credit dollar amounts as listed herein. The undersigned agrees that the Idaho Housing and Finance Association will at all times be indemnified and held harmless against all losses, costs, damages, expenses and liabilities whatsoever nature or kind (including, but not limited to, attorney’s fees, litigation and court costs, amounts paid in settlement and amounts paid to discharge judgment, any loss from judgment from Internal Revenue Service) directly or indirectly resulting from, arising out of, or related to acceptance, consideration and approval or disapproval of such reservation, commitment or allocation request.

The undersigned hereby agrees that any determination made by the Idaho Housing and Finance Association as to the amount of annual tax credit applicable to the development is not to be construed as a representation or warranty as to the feasibility or viability of the development or the development’s ongoing capacity for success or any conclusions regarding any matter of federal or state income tax laws.

The undersigned, being duly authorized, hereby represents and certifies under the penalty of perjury that the foregoing information, to the best of his/her knowledge, is true, complete and accurately describes the proposed development. The undersigned specifically acknowledge(s) and agree(s) that verification or re-verification of any information contained in this application may be made at any time by the Idaho Housing and Finance Association, its agents, successors and assigns, either directly or through a credit reporting agency, or from any source named in this application. The undersigned further agrees and understands that the Association may publish a list of developments and sponsors with tax credit applications in process which list will be available to the public.

DISCLOSURE OF APPLICATION INFORMATION:

The sponsor understands and agrees that all information contained in this application and submitted with this application may be disclosed to the public by the Idaho Housing and Finance Association, except that appraisals provided by a third party to IHFA may be exempt from disclosure under the Idaho Public Records Act. However, in all events, the sponsor agrees that any market feasibility study submitted to IHFA shall be open to disclosure to the public, and the sponsor shall make whatever arrangements are necessary with the preparer of such study in order that such study may be disclosed. A "market feasibility study" is defined as a study required in order to assist the sponsor and/or IHFA to determine a need for, and marketability of, affordable units in the area where the development is to be located. An "appraisal" is defined as a study to determine the market value of the development for lending purposes.

By signing below, sponsor understands and agrees to the disclosure described above.

Date	Signature
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The undersigned is solely responsible for completing this application in accordance with the Allocation Plan and Section 42 of the Internal Revenue Code, notwithstanding any conversations with representatives of the Idaho Housing and Finance Association. The undersigned also understands that the Idaho Housing and Finance Association will rely upon all of the information as stated in the application as filed and is under no obligation to accept any additional information after the final date for submitting the application. The undersigned further understands that IHFA has the right to reject this application if, in the Idaho Housing and Finance Association's sole judgment, the application is not consistent with the proper and effective allocation of housing credit under the Allocation Plan and Section 42 of the Internal Revenue Code.

IN WITNESS WHEREOF, the owner has caused this document to be duly executed in its name on this _____ day of _____, _____.

Legal Name of Owner

By: _____

Name: _____

Title: _____

EXHIBIT H -- HOME CERTIFICATION AND FEDERAL REQUIREMENTS CHECKLIST

The following areas are Federal Requirements for the HOME Program. Sponsors **must** become familiar with each area, **provide documentation** when applicable or indicate if requirement does not apply to their development and execute the certification by **providing signature** at the conclusion of this checklist.

1. **Nondiscrimination Policy:** A description of the related requirements can be found in Section VI-A of the HOME Administrative Plan.

_____ Documentation attached to application

2. **Equal Opportunity and Fair Housing:** A description of the related requirements can be found in Section VI-B of the HOME Administrative Plan.

_____ Documentation attached to application

3. **Accessibility Requirements:** A description of the related requirements can be found in Section VI-C and Exhibit F of the HOME Administrative Plan.

_____ Documentation attached to application

4. **Policy and Procedures for Affirmative Marketing:** A description of the related requirements can be found in Section VI-D of the HOME Administrative Plan.

_____ Documentation attached to application

5. **Environmental Review:** A description of the related requirements can be found in Section VI-E of the HOME Administrative Plan.

_____ Documentation attached to application +

Check all that may apply to the site:

	Description:		Description:
	On Historical Register		Has High Noise Level
	In Flood Plain		Near Railroad/Airport
	Has Hazardous Waste		Asbestos
	Adjacent to Major Highway		Lead-based Paint
	Other Potential Problems Specify:		No Environmental Problems Apparent

6. **Section Three:** A description of the related requirements can be found in Section VI-F and Exhibit G of the HOME Administrative Plan.

_____ Documentation attached to application

7. **Displacement, Relocation, and Acquisition:** A description of the related requirements can be found in Section VI-G of the HOME Administrative Plan.

_____ Documentation attached to application

8. **Construction Contract Requirements:** A description of the related requirements can be found in Section VI-H of the HOME Administrative Plan.

_____ Documentation attached to application

9. **Conflict of Interest:** A description of the related requirements can be found in Section VI-I of the HOME Administrative Plan.

_____ Documentation attached to application

10. **Procurement:** A description of the related requirements can be found in Section VI-J of the HOME Administrative Plan.

_____ Documentation attached to application

11. **Contract/Construction Management:** A description of the related requirements can be found in Section VI-K of the HOME Administrative Plan.

_____ Documentation attached to application

12. **Development Sign Requirements:** A description of the related requirements can be found in Section VI-L of the HOME Administrative Plan.

_____ Documentation attached to application

13. **Lead-Based Paint:** A description of the related requirements can be found in Section VI-M of the HOME Administrative Plan.

___ Documentation attached to application

14. **Asbestos:** A description of the related requirements can be found in Section VI-N of the HOME Administrative Plan.

_____ Documentation attached to application

15. **Site and Neighborhood Standards:** A description of the related requirements can be found in Section VI-O of the HOME Administrative Plan.

_____ Documentation attached to application

16. **Accountability and Financial Management:** A description of the related requirements can be found in Section VI-P of the HOME Administrative Plan.

_____ Documentation attached to application

The undersigned hereby acknowledges that points will be assigned only for representation made herein for which satisfactory documentation is submitted herewith and that no revised representation may be made in connection with this application once the deadline for applications has passed.

The undersigned hereby acknowledges that IHFA may request or require changes in the information submitted herewith, may substitute its own figures, which it deems reasonable for any figures provided herein by the undersigned.

The signatory certifies that the data and exhibits contained in this application and proposal are true, correct and complete.

Signature

Title

Organization

Date

EXHIBIT I – EXHIBIT CHECKLIST FOR HOME PROGRAM APPLICATION

A. Application Shall Include:

1. Complete application form (current year), including, but not limited to:
 - a) Complete breakdown of the funds anticipated. Sponsor must provide a letter of intent or commitment from the Lender(s) and Syndicator(s) for the investment of all required equity and loan funds in the development. Said document(s) to identify and outline the specific terms (i.e., pricing, costs, structure, equity injection schedule, required reserves, etc.) either being offered or proposed by the Lender(s) and Syndicator(s) (See Section 8.3.13 of the Allocation Plan).
 - b) Certification of proposed subsidies.
 - c) Documentation substantiating utility allowance calculations.
 - d) Out-of-state developers will be required to provide references from HFA's acknowledging the developer's track record and that their developments are in compliance. The Sponsor will provide IHFA with the authorization to contact these agencies.
 - e) 15-year pro forma which demonstrates appropriate debt service coverage each year to be deemed economically feasible. If you are requesting HOME funds, please submit a 30-year pro forma.
2. Narrative description of the development;
3. Market Study and Feasibility Requirements. Sponsors will be required to obtain their market study from a provider who is listed on the Association's approved market study provider's list. For clarification purposes, a previously completed appraisal can be used to establish market feasibility, provided; 1) the appraiser is listed on the Association's approved list, 2) the appraisal report is less than six months old, and 3) the appraisal comprehensively addresses the requirements contained in Section 3 of this Exhibit. An update will be allowed up to six months after the original market study has expired. The market feasibility criteria established within the plan will be strictly enforced as each application is reviewed. Please insure that the market feasibility report contains adequate support of its conclusion regarding projected incremental "new unit" demand within their targeted market area, and specifically addresses the following required topics within the analysis:
 - Analyze and evaluate the existing market place – using comparable existing and proposed developments; LIHTC and market rate developments (types, unit size and design characteristics, rents, vacancies, development timeframes for proposed developments, etc.)
 - Projection for absorption must be adequately supported by the incremental "new unit demand" for the type and design of the proposed development. In addition, the analysis must evaluate the overall effect of the proposed development on the existing rental market of the targeted area.

- Affordability analysis must compare the proposed LIHTC units with comparable market rate units. In the event the analyst does not specifically justify a projected comparable rent, but rather provides a broad range of rents for the comparables, please be advised that the Association will establish affordability by using the low end of the range.
- Proposed developments which are designed for, and are 100% dedicated to, a targeted market segment (i.e., age 55 and over) will be required to provide a targeted feasibility analysis.
- Proposed developments which contain commercial space must provide an evaluation which substantiates the commercial demand, vacancy rate(s), and lease rate(s) for comparable commercial space within the market area that the development is proposed.

Criteria for Market Feasibility: A current Market Study (no more than 6 months old), or an update dated no more than six months from the expiration of the original Market Study, researched and prepared by an independent professional firm which recommends and justifies the overall market area demand for new housing units by addressing all aspects of marketability including but not limited to:

- Market composition between homeowners and renters.
- Existing competing developments
- Developments in the market area which are under construction and/or in the pipeline to be developed – with anticipated dates of completion and availability to the public.
- Vacancy and turnover rates.
- Absorption (taking into account both existing and proposed for both low-income and market rate developments). Finally, the analyst must include a description of the effect of the sponsor's proposed development on the market area.
- Income levels in targeted market area.
- Community profile (addressing employment and population growth projections).
- Site analysis and opinion (including an analysis of how the site will enhance or detract from development marketability). Analyst must visit the proposed site.
- Analysis of local industry(s) – i.e., projected growth, stabilization, downsizing, etc.
- Tax credit rents (as compared to market rents for comparable units).
- Market and low-income housing unit demand currently needed, as well as the anticipated need at the time that the proposed development will be completed.
- A review for additional need and demand for units at the 60% AMI level which should include a discussion and analysis of vacancy at the 60% AMI level.
- A description of development including:
 - Development amenities;
 - Number of units;
 - Unit type; and
 - Unit size.

If there are no local comparable units, the study should utilize comparables from other nearby communities.

Should the study or update not provide a definitive conclusion regarding new unit market demand, the housing sponsor will fail the market study threshold and the application will be returned.

Note: The Association is hereby notifying the Housing Sponsor that the contents of the market study may and can be disclosed to the general public. The party requesting this information may be assessed a nominal fee.

4. Legal description;
5. Location map;
6. Sketch plan of site, typical unit layout, building elevations.
7. Evidence of initial site control (purchase agreement, option);
8. Evidence of approved zoning or, if unavailable, evidence of application for permissive zoning;
9. Résumés for development team members, including addresses, telephone numbers and contact persons;
10. Certifications or other documentation required to substantiate eligibility for Selection Criteria Points;
11. Applicable Association fees;
12. Nonprofit Organizations – Articles of Incorporation and IRS documentation of status;
13. Previous Experience Summaries for the Developer and Management Agent;
14. Proposed Management Agreement, Comprehensive Management Plan and Manager's Questionnaire;
15. Résumés for key staff members of the Developer and Construction Contractor;
16. If applicable, evidence of Real Estate Tax Waiver or Reduction signed by appropriate official; and
17. Acquisition Rehabilitation developments must provide the following additional information:
 - a) An independent third party MAI appraisal by an IHFA approved appraiser that includes both an "as is" restricted-rent value and an "as is" market value (net of appraiser recommended repairs and dollar balance of replacement reserves) of the existing development with land value broken out separately
If acquisition tax credits are not requested, this item will not be required.
 - b) Complete description of the rehabilitation work proposed for the development and the time frame in which rehabilitation is expected to be completed.
 - c) A line item cost estimate detailing acquisition, displacement costs, and proposed rehabilitation. For a building to be considered substantially rehabilitated, the rehabilitation expenditures during any 24-month period must equal 10% of the building's depreciable basis determined the first day

of the 24-month period or an average of \$7,500 per low income unit, whichever is greater.

- d) Three year's financial statements for existing development including a current operating statement.
- e) An architect's certification indicating that the development will, when rehabilitated, provide decent, safe, and sanitary dwellings which meet Housing Quality Standards (24 CFR 982.401), all applicable local, state, and federal laws including Fair Housing laws and the Americans With Disabilities Act and local building codes. Said certification must state the anticipated R-factor of Insulation in walls, ceilings, and floors at rehabilitation completion.
- f) A plan for covering the costs and logistics of displacement for all persons impacted by the rehabilitation.
- g) If acquisition tax credits are requested, a CPA opinion letter stating that the ten year rule requirements have been met or that an IRS waiver is appropriate.
- h) A letter of acknowledgement and/or commitment from the provider (HUD, USDA RD, etc.) that the current housing subsidy will continue in force, or be extended for a given period of time. The letter needs to include the following:
 - Maturity date of contract/subsidy
 - Remaining term of contract/subsidy
 - Rental assistance dollar amount

Note: If year-end time constraints are an issue, applications submitted in Application Period II may, at the Association's sole discretion, be required to include part or all of the supporting data listed for applications for Commitments for Tax Credit (see item B below). Sponsors must check with the Association prior to submitting applications after August 31 to determine what expanded requirements will be applicable.

18. Applications for additional tax credit do not require Items 2-17, if originally submitted information is still current, but must provide the following information:

If increased development costs are the result of hard construction cost increases and a contract has already been executed with the contractor, the Association will require that the following items accompany the application for additional tax credit:

- Copies of any change orders associated with the increased costs.
- The Sponsor will be required to provide a comprehensive explanation and justification for the need to amend the original construction contract.

- B. (Refer to Scoring Criteria, pages VIII-2 through 5 of the HOME Administrative Plan.)
1. Self Sufficiency Plan. (Provide narrative, see Exhibit “L” in the HOME Administrative Plan.)
 2. Period of Affordability:
(Minimum Period: _____ Commitment Period:_____)
 3. Neighborhood Impact Documentation – Plans, construction material descriptions, open space calculation, distance to community services, description of surrounding neighborhood, etc.
 4. Development Support Documentation – Copies of letters, planning & zoning decisions, council actions, etc.
 5. Documentation of Match Source and Amounts.
 6. Documentation of Cost Benefits from Energy Efficiency Features.
 7. Certification of Consistency with local Consolidated Plan (if applicable).

EXHIBIT J – HOME PREVIOUS PARTICIPATION CERTIFICATION, HUD FORM 2530

Use the link below to access the HUD form: Previous Participation Certification

http://www.hudclips.org/sub_nonhud/cgi/pdfforms/2530.pdf