

Attachment 2 – 9% HTC Saint Paul Selection Priorities and Self-Scoring Worksheet

Projects located in the City of Saint Paul for which an Application is submitted will be scored by HRA in accordance with the selection and preference priority point system set forth below. Each applicant must fill out this worksheet and submit it along with other materials set forth in the QAP and the Procedural Manual.

A. SAINT PAUL'S SELECTION PRIORITIES – Selection Criteria

Points

A. INCREASE SUPPLY FOR THOSE WITH THE LOWEST INCOMES

The project demonstrates that it will help increase the supply of units for the lowest incomes.

1. Percentage of housing units serving households at or below 30% Area Median Income.

- | | |
|-------------------------|------------|
| a. 20% - 29.9% of units | (2 point) |
| b. 30% - 49.9% of units | (4 points) |
| c. 50% - 69.9% of units | (6 points) |
| d. 70% - 100% of units | (8 points) |

4

2. Percentage of housing units serving households at or below 50% Area Median Income.

- | | |
|-------------------------------|------------|
| a. 50% - 59.9% of total units | (1 point) |
| b. 60% - 74.9% of total units | (2 points) |
| c. 75% - 100% of total units | (3 points) |

3. Homelessness. Up to three (3) points will be awarded to new construction or substantial renovation projects that provide affordable housing with supportive services for occupancy by homeless households. *

At least 10% of HTC units assist homeless residents	(3 point)
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*Note: Homeless households shall be defined as homeless individuals, homeless Veterans, homeless families or unaccompanied youth living in a shelter, on the streets, or doubled-up in housing not their own, and current project residents who are participating in a supportive housing program while residing at the project site. The owner must provide satisfactory evidence in writing of a commitment from an appropriate social service agency to provide supportive services. Applicants claiming points for providing units to house homeless households will be required to fill those units through Ramsey County Homeless Coordinated Entry system. Projects serving unaccompanied youth at risk of homelessness are exempt from the Coordinated Entry requirement

B. PRESERVATION

The project ensures that the federal housing subsidy and low-income housing restrictions remain in place, preserving long-term affordability.

1. **Substantial Renovation.** The project is a substantial renovation project that preserves low income housing which is defined as subsidized low income housing or non-subsidized housing developments with current rents at or below 50% area median income as determined by HUD if the use of tax credits is necessary to (1)

prevent conversion to market-rate use; or (2) remedy physical deterioration of the project which deterioration would result in loss of affordable housing.

- a. (15 points) – located inside a Qualified Census Tract
- b. (20 points) – located outside a Qualified Census Tract

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- 2. **Historic Building.** One point (1) will be awarded to projects that are completing a certified rehabilitation that conforms with the Secretary of Interior's Standards for Rehabilitation of a certified historic property and is listed, either individually or as part of a district, on the National or State Historic Register; or the State Historic Preservation Office expects to be listed on the National or State Historic Register.
- 3. **Project-based Section 8.** Up to five (5) points will be awarded to projects that are a Substantial Rehabilitation project that preserves existing project-based Section 8 assistance.
 - a. 0% - 25% of units are PBA Section 8 (1 point)
 - b. 25.1% - 50% of units are PBA Section 8 (3 points)
 - c. 50.1% - 100% of units are PBA Section 8 (5 points)

3

C. HEALTHY COMMUNITIES, WEALTH AND COMMUNITY BUILDING

The project demonstrates practices directed toward the enhancement of community well-being and the financial health and wealth of residents

- 1. **Enhanced Services, Programming, and Amenities.** Up to eight points will be awarded to projects that provide new or enhanced resident services. Receipt of points are contingent upon an agreement with an established local organization to provide such services to residents and evidence demonstrating financial feasibility which includes payment for those services. (Up to 8 points)
 - a. After-school programming and/or ECFE (1 point)
 - b. Information and Referral Services (1 point)
 - c. Playground Equipment (1 point)
 - d. Community Center or Community Room (1 point)
 - e. Financial capability programming* i.e Financial literacy, financial counseling and coaching, debt counseling or management planning, and access to safe and affordable financial products through partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, Neighborworks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper FAIR Initiative and financial inclusion, among others (1 point)
 - f. Homeownership readiness* i.e matched savings accounts for down payments [and/or] pre-purchase homeownership counseling or coaching through a HUD-approved housing counseling agency, a member of the Minnesota Homeownership Center's Homeownership Advisors Network, or a Minnesota Housing Finance Agency Homeownership Capacity provider. (1 point)

- g. Financial and tax services* - mentoring tenants for Credit builder Loans, Free Tax Preparation and other financial services through a partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, NeighborWorks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper, among others (1 point)
- h. Other (Please describe) _____ (1 point)

*At least a two of these services must be included to claim more than 4 points

7

- 2. **Neighborhood Support.** One (1) point will be awarded to projects that have a recommendation of support in writing for the project from a city recognized citizen participation community planning council, or neighborhood-based planning organization which represents the geographic location of the project, (a recommendation of support from the applicant is not eligible for points). 1
- 3. **Future Tenant Ownership.** Five (5) points will be awarded to projects that agree to offer 100% of the HTC units for sale to tenants at the end of the initial 15-year compliance period. To qualify for the point, the owner must provide a detailed tenant ownership plan that complies with Code Section 42 and is acceptable to PED. The plan must describe the terms of the right of first refusal given to tenants, including the means of exercising the right of first refusal, the determination of the sale price for each unit, and any continuing use or deed restrictions that will be imposed on the units by the seller follow any such transfer. Elderly projects and/or projects utilizing project-based rental assistance are not eligible for this point. _____
- 4. **Non-Profit Status.** Two (2) points will be awarded if a 501(c)(3) or 501(c)(4) non-profit organization, whose primary service area includes the City of Saint Paul, materially participants in the development and operation of the project (i.e. project sponsor/participation as a general partner). 2
- 5. **Non-smoking.** One (1) point will be awarded to projects that have a policy prohibiting smoking of commercial tobacco (including the use of electronic delivery devices) for all apartment units and common areas of the project. The applicant must develop and maintain a written occupancy policy that prohibits smoking in all apartment units and in all common areas of the project. The project must include a non-smoking clause in the lease for each unit. 1

D. FAIR ACCESS TO HOUSING

Project must protect all individual seeking housing, prohibit discriminatory practices, and promote equity.

- 1. **Larger-sized Family Housing Units.** Up to six (6) points will be awarded to projects that promote family housing that is not restricted to persons 55 years old or older for the Extended Use Period, where 25% of more of the units in the project have three or more bedrooms.
 - a. At least 30% of the units have 3 bedrooms or more (3 points)
 - b. At least 50% of the units have 3 bedrooms or more (6 points)

3

2. **Transit.** Points will be awarded to new construction or substantial rehabilitation projects that are:
 - a. Located within 0.25 miles of a completed or planned* light rail train ("LRT") station and bus rapid transit or other fixed transitways stops. (3 points)
 - b. Located within 0.25 miles of a high service Metro Transit bus route (defined as a bus running at least every 30 minutes). (2 points)

2

***Note:** Includes planned stations on future transitways that are in advanced design or under construction. To be considered in advanced design, transitways need to meet the following criteria: issuance of a draft EIS, station area planning underway, and adoption by the Metropolitan Council Transportation Policy Plan

3. **Senior Housing.** Five (5) points will be awarded to projects that meet HTC threshold number 1 and serve only residents 55 years old or older. (5 points)

4. **Tenant Selection Plans.**

- a. Project that has a rental deposit that does not exceed more than one month's rent (1 point) 1
- b. Credit History: Projects will not deny rental applications based solely on previous rental history and credit history* (2 points) 1

*Selby Wilkins is taking one point rather than 2 as it will continue to use rental history in its screening.

5. **New Affordable Family Housing.** The project constitutes new construction of affordable family housing (as defined in Threshold Criteria #2) that is located outside a Qualified Census Tract: (12 points)
- inside a Qualified Census Tract: (9 points) 2

E. CATALYTIC DEVELOPMENT SITES

Demonstration that the project attracts and increases private and other public investments in the area.

- HRA Land or HRA/City Debt Obligation.** Ten (10) points will be awarded to new construction or Substantial Rehabilitation projects that are located on HRA-owned land or have a HRA/City debt obligation. (10 points) 10

F. INNOVATIVE APPROACH AND FINANCIAL CONSIDERATIONS

Demonstration that the project is innovative, minimizes the level of public funding and is cost efficient.

1. **No Further Subsidy.** Five (5) points will be awarded to projects which are fully funded with the inclusion of the 9% HTC and/or will require no further HRA subsidy, except DEED or Metropolitan Council funds, if awarded 9% HTC. (5 points) 5

2. **Intermediary Costs (soft costs).** Points will be awarded to projects on a sliding scale of intermediary costs based on percentage of total project costs. For those projects which are awarded points in this category, this percentage will be enforced at issuance of IRS Form 8609.
 - a. 15.1% – 20% of total project cost (3 points)
 - b. 20.1% – 25% of total project cost (2 points)
 - c. 25.1% - 30% of total project cost (1 point) 2

3. **Prior 9% HTC Commitment.** The project received a prior 9% HTC allocation from the Board, but the project has not been placed in service. However, due to the 9% HTC shortages in that allocation available in the prior HTC year, the project requires additional HTC allocation in the amount needed in order to be financially feasible. (10 points) _____

B. SAINT PAUL PREFERENCE PRIORITIES

In accordance with Article VII (K) of this QAP, projects to be located in Saint Paul will be prioritized with the project receiving the most points being ranked first, the project receiving the second most points being ranked second and so on. If two or more projects have overall point totals which are within two (2) points of one another, the projects shall be deemed to be of substantially equivalent, and the HRA Board will select the project which best meets the City's housing priorities.

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Points

A. INCREASE SUPPLY FOR THOSE WITH THE LOWEST INCOMES

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1. Percentage of housing units serving households at or below 30% Area Median Income.

- | | |
|-------------------------|------------|
| a. 20% - 29.9% of units | (2 point) |
| b. 30% - 49.9% of units | (4 points) |
| c. 50% - 69.9% of units | (6 points) |
| d. 70% - 100% of units | (8 points) |

8

2. Percentage of housing units serving households at or below 50% Area Median Income.

- | | |
|-------------------------------|------------|
| a. 50% - 59.9% of total units | (1 point) |
| b. 60% - 74.9% of total units | (2 points) |
| c. 75% - 100% of total units | (3 points) |

3

3. Homelessness. Up to three (3) points will be awarded to new construction or substantial renovation projects that provide affordable housing with supportive services for occupancy by homeless households. *

At least 10% of HTC units assist homeless residents

(3 point)

3

*Note: Homeless households shall be defined as homeless individuals, homeless Veterans, homeless families or unaccompanied youth living in a shelter, on the streets, or doubled-up in housing not their own, and current project residents who are participating in a supportive housing program while residing at the project site. The owner must provide satisfactory evidence in writing of a commitment from an appropriate social service agency to provide supportive services. Applicants claiming points for providing units to house homeless households will be required to fill those units through Ramsey County Homeless Coordinated Entry system. Projects serving unaccompanied youth at risk of homelessness are exempt from the Coordinated Entry requirement

B. PRESERVATION

The project ensures that the federal housing subsidy and low-income housing restrictions remain in place, preserving long-term affordability.

1. **Substantial Renovation.** The project is a substantial renovation project that preserves low income housing which is defined as subsidized low income housing or non-subsidized housing developments with current rents at or below 50% area median income as determined by HUD if the use of tax credits is necessary to (1)

prevent conversion to market-rate use; or (2) remedy physical deterioration of the project which deterioration would result in loss of affordable housing.

- a. (15 points) – located inside a Qualified Census Tract
- b. (20 points) – located outside a Qualified Census Tract

- 2. **Historic Building.** One point (1) will be awarded to projects that are completing a certified rehabilitation that conforms with the Secretary of Interior's Standards for Rehabilitation of a certified historic property and is listed, either individually or as part of a district, on the National or State Historic Register; or the State Historic Preservation Office expects to be listed on the National or State Historic Register.
- 3. **Project-based Section 8.** Up to five (5) points will be awarded to projects that are a Substantial Rehabilitation project that preserves existing project-based Section 8 assistance.
 - a. 0% - 25% of units are PBA Section 8 (1 point)
 - b. 25.1% - 50% of units are PBA Section 8 (3 points)
 - c. 50.1% - 100% of units are PBA Section 8 (5 points)

C. HEALTHY COMMUNITIES, WEALTH AND COMMUNITY BUILDING

The project demonstrates practices directed toward the enhancement of community well-being and the financial health and wealth of residents

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 - a. After-school programming and/or ECFE (1 point)
 - b. Information and Referral Services (1 point)
 - c. Playground Equipment (1 point)
 - d. Community Center or Community Room (1 point)
 - e. Financial capability programming* i.e Financial literacy, financial counseling and coaching, debt counseling or management planning, and access to safe and affordable financial products through partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, Neighborworks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper FAIR Initiative and financial inclusion, among others (1 point)
 - f. Homeownership readiness* i.e matched savings accounts for down payments [and/or] pre-purchase homeownership counseling or coaching through a HUD-approved housing counseling agency, a member of the Minnesota Homeownership Center's Homeownership Advisors Network, or a Minnesota Housing Finance Agency Homeownership Capacity provider. (1 point)

- g. Financial and tax services* - mentoring tenants for Credit builder Loans, Free Tax Preparation and other financial services through a partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, NeighborWorks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper, among others (1 point)
- h. Other (Please describe) PPL Job Training (1 point)

*At least a two of these services must be included to claim more than 4 points

4

- 2. **Neighborhood Support.** One (1) point will be awarded to projects that have a recommendation of support in writing for the project from a city recognized citizen participation community planning council, or neighborhood-based planning organization which represents the geographic location of the project, (a recommendation of support from the applicant is not eligible for points).
- 3. **Future Tenant Ownership.** Five (5) points will be awarded to projects that agree to offer 100% of the HTC units for sale to tenants at the end of the initial 15-year compliance period. To qualify for the point, the owner must provide a detailed tenant ownership plan that complies with Code Section 42 and is acceptable to PED. The plan must describe the terms of the right of first refusal given to tenants, including the means of exercising the right of first refusal, the determination of the sale price for each unit, and any continuing use or deed restrictions that will be imposed on the units by the seller follow any such transfer. Elderly projects and/or projects utilizing project-based rental assistance are not eligible for this point.
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2

1

D. FAIR ACCESS TO HOUSING

Project must protect all individual seeking housing, prohibit discriminatory practices, and promote equity.

- 1. **Larger-sized Family Housing Units.** Up to six (6) points will be awarded to projects that promote family housing that is not restricted to persons 55 years old or older for the Extended Use Period, where 25% of more of the units in the project have three or more bedrooms.
 - a. At least 30% of the units have 3 bedrooms or more (3 points)
 - b. At least 50% of the units have 3 bedrooms or more (6 points)

2. **Transit.** Points will be awarded to new construction or substantial rehabilitation projects that are:
 - a. Located within 0.25 miles of a completed or planned* light rail train ("LRT") station and bus rapid transit or other fixed transitways stops. (3 points)
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4. **Tenant Selection Plans.**

- a. Project that has a rental deposit that does not exceed more than one month's rent (1 point)
- b. Credit History: Projects will not deny rental applications based solely on previous rental history and credit history (2 points)

5. **New Affordable Family Housing.** The project constitutes new construction of affordable family housing (as defined in Threshold Criteria #2) that is located outside a Qualified Census Tract: (12 points)
- inside a Qualified Census Tract: (9 points)

E. CATALYTIC DEVELOPMENT SITES

Demonstration that the project attracts and increases private and other public investments in the area.

- HRA Land or HRA/City Debt Obligation.** Ten (10) points will be awarded to new construction or Substantial Rehabilitation projects that are located on HRA-owned land or have a HRA/City debt obligation. (10 points)

F. INNOVATIVE APPROACH AND FINANCIAL CONSIDERATIONS

Demonstration that the project is innovative, minimizes the level of public funding and is cost efficient.

1. **No Further Subsidy.** Five (5) points will be awarded to projects which are fully funded with the inclusion of the 9% HTC and/or will require no further HRA subsidy, except DEED or Metropolitan Council funds, if awarded 9% HTC. (5 points)

2. **Intermediary Costs (soft costs).** Points will be awarded to projects on a sliding scale of intermediary costs based on percentage of total project costs. For those projects which are awarded points in this category, this percentage will be enforced at issuance of IRS Form 8609.
 - a. 15.1% – 20% of total project cost (3 points)
 - b. 20.1% – 25% of total project cost (2 points)
 - c. 25.1% - 30% of total project cost (1 point)

 3

3. **Prior 9% HTC Commitment.** The project received a prior 9% HTC allocation from the Board, but the project has not been placed in service. However, due to the 9% HTC shortages in that allocation available in the prior HTC year, the project requires additional HTC allocation in the amount needed in order to be financially feasible. (10 points)

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4

2. Percentage of housing units serving households at or below 50% Area Median Income.

- | | |
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| b. 60% - 74.9% of total units | (2 points) |
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3

3. Homelessness. Up to three (3) points will be awarded to new construction or substantial renovation projects that provide affordable housing with supportive services for occupancy by homeless households. *

At least 10% of HTC units assist homeless residents

(3 point)

3

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B. PRESERVATION

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- h. Other (Please describe) Case Management (1 point)

*At least a two of these services must be included to claim more than 4 points

6

- 2. **Neighborhood Support.** One (1) point will be awarded to projects that have a recommendation of support in writing for the project from a city recognized citizen participation community planning council, or neighborhood-based planning organization which represents the geographic location of the project, (a recommendation of support from the applicant is not eligible for points). 1
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 - a. Located within 0.25 miles of a completed or planned* light rail train ("LRT") station and bus rapid transit or other fixed transitways stops. (3 points)
 - b. Located within 0.25 miles of a high service Metro Transit bus route (defined as a bus running at least every 30 minutes). (2 points)

3

***Note:** Includes planned stations on future transitways that are in advanced design or under construction. To be considered in advanced design, transitways need to meet the following criteria: issuance of a draft EIS, station area planning underway, and adoption by the Metropolitan Council Transportation Policy Plan

3. **Senior Housing.** Five (5) points will be awarded to projects that meet HTC threshold number 1 and serve only residents 55 years old or older. (5 points)

4. **Tenant Selection Plans.**

- a. Project that has a rental deposit that does not exceed more than one month's rent (1 point)
- b. Credit History: Projects will not deny rental applications based solely on previous rental history and credit history (2 points)

3

5. **New Affordable Family Housing.** The project constitutes new construction of affordable family housing (as defined in Threshold Criteria #2) that is located outside a Qualified Census Tract: (12 points)
inside a Qualified Census Tract: (9 points)

E. CATALYTIC DEVELOPMENT SITES

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 - b. 20.1% – 25% of total project cost (2 points)
 - c. 25.1% - 30% of total project cost (1 point)_____ **2**
3. **Prior 9% HTC Commitment.** The project received a prior 9% HTC allocation from the Board, but the project has not been placed in service. However, due to the 9% HTC shortages in that allocation available in the prior HTC year, the project requires additional HTC allocation in the amount needed in order to be financially feasible. (10 points) _____

Total = 38

B. SAINT PAUL PREFERENCE PRIORITIES

In accordance with Article VII (K) of this QAP, projects to be located in Saint Paul will be prioritized with the project receiving the most points being ranked first, the project receiving the second most points being ranked second and so on. If two or more projects have overall point totals which are within two (2) points of one another, the projects shall be deemed to be of substantially equivalent, and the HRA Board will select the project which best meets the City's housing priorities.

Attachment 2 – 9% HTC Saint Paul Selection Priorities and Self-Scoring Worksheet

Projects located in the City of Saint Paul for which an Application is submitted will be scored by HRA in accordance with the selection and preference priority point system set forth below. Each applicant must fill out this worksheet and submit it along with other materials set forth in the QAP and the Procedural Manual.

A. SAINT PAUL'S SELECTION PRIORITIES – Selection Criteria

Points

A. INCREASE SUPPLY FOR THOSE WITH THE LOWEST INCOMES

The project demonstrates that it will help increase the supply of units for the lowest incomes.

1. Percentage of housing units serving households at or below 30% Area Median Income.

- | | | |
|-------------------------|------------|-------|
| a. 20% - 29.9% of units | (2 point) | |
| b. 30% - 49.9% of units | (4 points) | |
| c. 50% - 69.9% of units | (6 points) | |
| d. 70% - 100% of units | (8 points) | __0__ |

2. Percentage of housing units serving households at or below 50% Area Median Income.

- | | | |
|-------------------------------|------------|-------|
| a. 50% - 59.9% of total units | (1 point) | |
| b. 60% - 74.9% of total units | (2 points) | |
| c. 75% - 100% of total units | (3 points) | __1__ |

3. Homelessness. Up to three (3) points will be awarded to new construction or substantial renovation projects that provide affordable housing with supportive services for occupancy by homeless households. *

At least 10% of HTC units assist homeless residents	(3 point)	__3__
---	-----------	-------

*Note: Homeless households shall be defined as homeless individuals, homeless Veterans, homeless families or unaccompanied youth living in a shelter, on the streets, or doubled-up in housing not their own, and current project residents who are participating in a supportive housing program while residing at the project site. The owner must provide satisfactory evidence in writing of a commitment from an appropriate social service agency to provide supportive services. Applicants claiming points for providing units to house homeless households will be required to fill those units through Ramsey County Homeless Coordinated Entry system. Projects serving unaccompanied youth at risk of homelessness are exempt from the Coordinated Entry requirement

B. PRESERVATION

The project ensures that the federal housing subsidy and low-income housing restrictions remain in place, preserving long-term affordability.

1. **Substantial Renovation.** The project is a substantial renovation project that preserves low income housing which is defined as subsidized low income housing or non-subsidized housing developments with current rents at or below 50% area median income as determined by HUD if the use of tax credits is necessary to (1)

prevent conversion to market-rate use; or (2) remedy physical deterioration of the project which deterioration would result in loss of affordable housing.

- a. (15 points) – located inside a Qualified Census Tract
- b. (20 points) – located outside a Qualified Census Tract

__0__

2. **Historic Building.** One point (1) will be awarded to projects that are completing a certified rehabilitation that conforms with the Secretary of Interior's Standards for Rehabilitation of a certified historic property and is listed, either individually or as part of a district, on the National or State Historic Register; or the State Historic Preservation Office expects to be listed on the National or State Historic Register.

__0__

3. **Project-based Section 8.** Up to five (5) points will be awarded to projects that are a Substantial Rehabilitation project that preserves existing project-based Section 8 assistance.

- a. 0% - 25% of units are PBA Section 8 (1 point)
- b. 25.1% - 50% of units are PBA Section 8 (3 points)
- c. 50.1% - 100% of units are PBA Section 8 (5 points)

__0__

C. HEALTHY COMMUNITIES, WEALTH AND COMMUNITY BUILDING

The project demonstrates practices directed toward the enhancement of community well-being and the financial health and wealth of residents

1. **Enhanced Services, Programming, and Amenities.** Up to eight points will be awarded to projects that provide new or enhanced resident services. Receipt of points are contingent upon an agreement with an established local organization to provide such services to residents and evidence demonstrating financial feasibility which includes payment for those services. (Up to 8 points)

- a. After-school programming and/or ECFE (1 point)
- b. Information and Referral Services (1 point)
- c. Playground Equipment (1 point)
- d. Community Center or Community Room (1 point)
- e. Financial capability programming* i.e Financial literacy, financial counseling and coaching, debt counseling or management planning, and access to safe and affordable financial products through partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, Neighborworks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper FAIR Initiative and financial inclusion, among others (1 point)
- f. Homeownership readiness* i.e matched savings accounts for down payments [and/or] pre-purchase homeownership counseling or coaching through a HUD-approved housing counseling agency, a member of the Minnesota Homeownership Center's Homeownership Advisors Network, or a Minnesota Housing Finance Agency Homeownership Capacity provider. (1 point)

- g. Financial and tax services* - mentoring tenants for Credit builder Loans, Free Tax Preparation and other financial services through a partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, NeighborWorks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper, among others (1 point)
- h. Other (Please describe) _____ (1 point)

*At least a two of these services must be included to claim more than 4 points

__2__

- 2. **Neighborhood Support.** One (1) point will be awarded to projects that have a recommendation of support in writing for the project from a city recognized citizen participation community planning council, or neighborhood-based planning organization which represents the geographic location of the project, (a recommendation of support from the applicant is not eligible for points). __0__
- 3. **Future Tenant Ownership.** Five (5) points will be awarded to projects that agree to offer 100% of the HTC units for sale to tenants at the end of the initial 15-year compliance period. To qualify for the point, the owner must provide a detailed tenant ownership plan that complies with Code Section 42 and is acceptable to PED. The plan must describe the terms of the right of first refusal given to tenants, including the means of exercising the right of first refusal, the determination of the sale price for each unit, and any continuing use or deed restrictions that will be imposed on the units by the seller follow any such transfer. Elderly projects and/or projects utilizing project-based rental assistance are not eligible for this point. __0__
- 4. **Non-Profit Status.** Two (2) points will be awarded if a 501(c)(3) or 501(c)(4) non-profit organization, whose primary service area includes the City of Saint Paul, materially participants in the development and operation of the project (i.e. project sponsor/participation as a general partner). __2__
- 5. **Non-smoking.** One (1) point will be awarded to projects that have a policy prohibiting smoking of commercial tobacco (including the use of electronic delivery devices) for all apartment units and common areas of the project. The applicant must develop and maintain a written occupancy policy that prohibits smoking in all apartment units and in all common areas of the project. The project must include a non-smoking clause in the lease for each unit. __1__

D. FAIR ACCESS TO HOUSING

Project must protect all individual seeking housing, prohibit discriminatory practices, and promote equity.

- 1. **Larger-sized Family Housing Units.** Up to six (6) points will be awarded to projects that promote family housing that is not restricted to persons 55 years old or older for the Extended Use Period, where 25% of more of the units in the project have three or more bedrooms.
 - a. At least 30% of the units have 3 bedrooms or more (3 points) __0__
 - b. At least 50% of the units have 3 bedrooms or more (6 points)

2. **Transit.** Points will be awarded to new construction or substantial rehabilitation projects that are:
 - a. Located within 0.25 miles of a completed or planned* light rail train ("LRT") station and bus rapid transit or other fixed transitways stops. (3 points)
 - b. Located within 0.25 miles of a high service Metro Transit bus route (defined as a bus running at least every 30 minutes). (2 points) __3__

*Note: Includes planned stations on future transitways that are in advanced design or under construction. To be considered in advanced design, transitways need to meet the following criteria: issuance of a draft EIS, station area planning underway, and adoption by the Metropolitan Council Transportation Policy Plan _____

3. **Senior Housing.** Five (5) points will be awarded to projects that meet HTC threshold number 1 and serve only residents 55 years old or older. (5 points) __0__

4. **Tenant Selection Plans.**

- a. Project that has a rental deposit that does not exceed more than one month's rent (1 point)
- b. Credit History: Projects will not deny rental applications based solely on previous rental history and credit history (2 points) __3__

5. **New Affordable Family Housing.** The project constitutes new construction of affordable family housing (as defined in Threshold Criteria #2) that is located outside a Qualified Census Tract: (12 points)
- inside a Qualified Census Tract: (9 points) __0__

E. CATALYTIC DEVELOPMENT SITES

Demonstration that the project attracts and increases private and other public investments in the area.

- HRA Land or HRA/City Debt Obligation.** Ten (10) points will be awarded to new construction or Substantial Rehabilitation projects that are located on HRA-owned land or have a HRA/City debt obligation. (10 points) __0__

F. INNOVATIVE APPROACH AND FINANCIAL CONSIDERATIONS

Demonstration that the project is innovative, minimizes the level of public funding and is cost efficient.

1. **No Further Subsidy.** Five (5) points will be awarded to projects which are fully funded with the inclusion of the 9% HTC and/or will require no further HRA subsidy, except DEED or Metropolitan Council funds, if awarded 9% HTC. (5 points) 5

2. **Intermediary Costs (soft costs).** Points will be awarded to projects on a sliding scale of intermediary costs based on percentage of total project costs. For those projects which are awarded points in this category, this percentage will be enforced at issuance of IRS Form 8609.
 - a. 15.1% – 20% of total project cost (3 points)
 - b. 20.1% – 25% of total project cost (2 points) 3
 - c. 25.1% - 30% of total project cost (1 point)

3. **Prior 9% HTC Commitment.** The project received a prior 9% HTC allocation from the Board, but the project has not been placed in service. However, due to the 9% HTC shortages in that allocation available in the prior HTC year, the project requires additional HTC allocation in the amount needed in order to be financially feasible. (10 points) 0

B. SAINT PAUL PREFERENCE PRIORITIES

In accordance with Article VII (K) of this QAP, projects to be located in Saint Paul will be prioritized with the project receiving the most points being ranked first, the project receiving the second most points being ranked second and so on. If two or more projects have overall point totals which are within two (2) points of one another, the projects shall be deemed to be of substantially equivalent, and the HRA Board will select the project which best meets the City's housing priorities.

Attachment 2 – 9% HTC Saint Paul Selection Priorities and Self-Scoring Worksheet

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A. SAINT PAUL'S SELECTION PRIORITIES – Selection Criteria

Points

A. INCREASE SUPPLY FOR THOSE WITH THE LOWEST INCOMES

The project demonstrates that it will help increase the supply of units for the lowest incomes.

1. Percentage of housing units serving households at or below 30% Area Median Income.

- | | | |
|-------------------------|------------|-------|
| a. 20% - 29.9% of units | (2 point) | |
| b. 30% - 49.9% of units | (4 points) | |
| c. 50% - 69.9% of units | (6 points) | |
| d. 70% - 100% of units | (8 points) | __8__ |

2. Percentage of housing units serving households at or below 50% Area Median Income.

- | | | |
|-------------------------------|------------|-------|
| a. 50% - 59.9% of total units | (1 point) | |
| b. 60% - 74.9% of total units | (2 points) | |
| c. 75% - 100% of total units | (3 points) | __3__ |

3. Homelessness. Up to three (3) points will be awarded to new construction or substantial renovation projects that provide affordable housing with supportive services for occupancy by homeless households. *

At least 10% of HTC units assist homeless residents	(3 point)	__3__
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*Note: Homeless households shall be defined as homeless individuals, homeless Veterans, homeless families or unaccompanied youth living in a shelter, on the streets, or doubled-up in housing not their own, and current project residents who are participating in a supportive housing program while residing at the project site. The owner must provide satisfactory evidence in writing of a commitment from an appropriate social service agency to provide supportive services. Applicants claiming points for providing units to house homeless households will be required to fill those units through Ramsey County Homeless Coordinated Entry system. Projects serving unaccompanied youth at risk of homelessness are exempt from the Coordinated Entry requirement

B. PRESERVATION

The project ensures that the federal housing subsidy and low-income housing restrictions remain in place, preserving long-term affordability.

1. **Substantial Renovation.** The project is a substantial renovation project that preserves low income housing which is defined as subsidized low income housing or non-subsidized housing developments with current rents at or below 50% area median income as determined by HUD if the use of tax credits is necessary to (1)

Attachment 2 – 9% HTC Saint Paul Selection Priorities and Self-Scoring Worksheet

Projects located in the City of Saint Paul for which an Application is submitted will be scored by HRA in accordance with the selection and preference priority point system set forth below. Each applicant must fill out this worksheet and submit it along with other materials set forth in the QAP and the Procedural Manual.

A. SAINT PAUL'S SELECTION PRIORITIES – Selection Criteria

Points

A. INCREASE SUPPLY FOR THOSE WITH THE LOWEST INCOMES

The project demonstrates that it will help increase the supply of units for the lowest incomes.

1. Percentage of housing units serving households at or below 30% Area Median Income.

- | | |
|-------------------------|------------|
| a. 20% - 29.9% of units | (2 point) |
| b. 30% - 49.9% of units | (4 points) |
| c. 50% - 69.9% of units | (6 points) |
| d. 70% - 100% of units | (8 points) |

2. Percentage of housing units serving households at or below 50% Area Median Income.

- | | |
|-------------------------------|------------|
| a. 50% - 59.9% of total units | (1 point) |
| b. 60% - 74.9% of total units | (2 points) |
| c. 75% - 100% of total units | (3 points) |

2 points

3. Homelessness. Up to three (3) points will be awarded to new construction or substantial renovation projects that provide affordable housing with supportive services for occupancy by homeless households. *

At least 10% of HTC units assist homeless residents	(3 point)
---	-----------

*Note: Homeless households shall be defined as homeless individuals, homeless Veterans, homeless families or unaccompanied youth living in a shelter, on the streets, or doubled-up in housing not their own, and current project residents who are participating in a supportive housing program while residing at the project site. The owner must provide satisfactory evidence in writing of a commitment from an appropriate social service agency to provide supportive services. Applicants claiming points for providing units to house homeless households will be required to fill those units through Ramsey County Homeless Coordinated Entry system. Projects serving unaccompanied youth at risk of homelessness are exempt from the Coordinated Entry requirement

B. PRESERVATION

The project ensures that the federal housing subsidy and low-income housing restrictions remain in place, preserving long-term affordability.

1. **Substantial Renovation.** The project is a substantial renovation project that preserves low income housing which is defined as subsidized low income housing or non-subsidized housing developments with current rents at or below 50% area median income as determined by HUD if the use of tax credits is necessary to (1)

prevent conversion to market-rate use; or (2) remedy physical deterioration of the project which deterioration would result in loss of affordable housing.

- a. (15 points) – located inside a Qualified Census Tract
- b. (20 points) – located outside a Qualified Census Tract

Not applicable as project is new construction.

- 2. **Historic Building.** One point (1) will be awarded to projects that are completing a certified rehabilitation that conforms with the Secretary of Interior's Standards for Rehabilitation of a certified historic property and is listed, either individually or as part of a district, on the National or State Historic Register; or the State Historic Preservation Office expects to be listed on the National or State Historic Register.

Not applicable as project is new construction.

- 3. **Project-based Section 8.** Up to five (5) points will be awarded to projects that are a Substantial Rehabilitation project that preserves existing project-based Section 8 assistance.

- a. 0% - 25% of units are PBA Section 8 (1 point)
- b. 25.1% - 50% of units are PBA Section 8 (3 points)
- c. 50.1% - 100% of units are PBA Section 8 (5 points)

1 point

This project has applied for 15 Project Based section 8 unit vouchers for 5 studios, 8 one-beds and 2 two-bedroom units.

C. HEALTHY COMMUNITIES, WEALTH AND COMMUNITY BUILDING

The project demonstrates practices directed toward the enhancement of community well-being and the financial health and wealth of residents

- 1. **Enhanced Services, Programming, and Amenities.** Up to eight points will be awarded to projects that provide new or enhanced resident services. Receipt of points are contingent upon an agreement with an established local organization to provide such services to residents and evidence demonstrating financial feasibility which includes payment for those services. (Up to 8 points)
 - a. After-school programming and/or ECFE (1 point) NA
 - b. Information and Referral Services (1 point) NA
 - c. Playground Equipment (1 point) NA
 - d. Community Center or Community Room (1 point) This project
 - e. Financial capability programming* i.e Financial literacy, financial counseling and coaching, debt counseling or management planning, and access to safe and affordable financial products through partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, Neighborworks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper FAIR Initiative and financial inclusion, among others (1 point) NA will have a community space
 - f. Homeownership readiness* i.e matched savings accounts for down payments [and/or] pre-purchase homeownership counseling or coaching through a HUD-approved housing counseling agency, a member of the Minnesota Homeownership Center's Homeownership Advisors Network, or a Minnesota Housing Finance Agency Homeownership Capacity provider. (1 point) NA

- g. Financial and tax services* - mentoring tenants for Credit builder Loans, Free Tax Preparation and other financial services through a partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, NeighborWorks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper, among others (1 point) NA
- h. Other (Please describe) _____ (1 point) NA

*At least a two of these services must be included to claim more than 4 points

1 point

- 2. **Neighborhood Support.** One (1) point will be awarded to projects that have a recommendation of support in writing for the project from a city recognized citizen participation community planning council, or neighborhood-based planning organization which represents the geographic location of the project, (a recommendation of support from the applicant is not eligible for points). Please see letter of neighborhood support. 1 point
- 3. **Future Tenant Ownership.** Five (5) points will be awarded to projects that agree to offer 100% of the HTC units for sale to tenants at the end of the initial 15-year compliance period. To qualify for the point, the owner must provide a detailed tenant ownership plan that complies with Code Section 42 and is acceptable to PED. The plan must describe the terms of the right of first refusal given to tenants, including the means of exercising the right of first refusal, the determination of the sale price for each unit, and any continuing use or deed restrictions that will be imposed on the units by the seller follow any such transfer. Elderly projects and/or projects utilizing project-based rental assistance are not eligible for this point. NA _____
- 4. **Non-Profit Status.** Two (2) points will be awarded if a 501(c)(3) or 501(c)(4) non-profit organization, whose primary service area includes the City of Saint Paul, materially participants in the development and operation of the project (i.e. project sponsor/participation as a general partner). PPL is an Non-profit entity 2 points
- 5. **Non-smoking.** One (1) point will be awarded to projects that have a policy prohibiting smoking of commercial tobacco (including the use of electronic delivery devices) for all apartment units and common areas of the project. The applicant must develop and maintain a written occupancy policy that prohibits smoking in all apartment units and in all common areas of the project. The project must include a non-smoking clause in the lease for each unit. The PPL Smoke-fee policy is included 1 point

D. FAIR ACCESS TO HOUSING

Project must protect all individual seeking housing, prohibit discriminatory practices, and promote equity.

- 1. **Larger-sized Family Housing Units.** Up to six (6) points will be awarded to projects that promote family housing that is not restricted to persons 55 years old or older for the Extended Use Period, where 25% of more of the units in the project have three or more bedrooms. NA the size and location of the site is not idea for large families but there are 19 2-bedroom units for small families
 - a. At least 30% of the units have 3 bedrooms or more (3 points)
 - b. At least 50% of the units have 3 bedrooms or more (6 points)

2. **Transit.** Points will be awarded to new construction or substantial rehabilitation projects that are:
 - a. Located within 0.25 miles of a completed or planned* light rail train ("LRT") station and bus rapid transit or other fixed transitways stops. (3 points) Bus schedules attached
 - b. Located within 0.25 miles of a high service Metro Transit bus route (defined as a bus running at least every 30 minutes). (2 points) 3 points

*Note: Includes planned stations on future transitways that are in advanced design or under construction. To be considered in advanced design, transitways need to meet the following criteria: issuance of a draft EIS, station area planning underway, and adoption by the Metropolitan Council Transportation Policy Plan

3. **Senior Housing.** Five (5) points will be awarded to projects that meet HTC threshold number 1 and serve only residents 55 years old or older. (5 points) NA

4. **Tenant Selection Plans.**

- a. Project that has a rental deposit that does not exceed more than one month's rent (1 point)
 - b. Credit History: Projects will not deny rental applications based solely on previous rental history and credit history (2 points) 3 points
- See attached updated screening criteria

5. **New Affordable Family Housing.** The project constitutes new construction of affordable family housing (as defined in Threshold Criteria #2) that is located outside a Qualified Census Tract: (12 points)
 - inside a Qualified Census Tract: (9 points)
- NA this project is not in a Qualified Census Tract and will not be defined as family housing

E. CATALYTIC DEVELOPMENT SITES

Demonstration that the project attracts and increases private and other public investments in the area.

HRA Land or HRA/City Debt Obligation. Ten (10) points will be awarded to new construction or Substantial Rehabilitation projects that are located on HRA-owned land or have a HRA/City debt obligation. (10 points)

NA this land was sold to Ryan Companies by the City but is not currently HRA-owned

F. INNOVATIVE APPROACH AND FINANCIAL CONSIDERATIONS

Demonstration that the project is innovative, minimizes the level of public funding and is cost efficient.

1. **No Further Subsidy.** Five (5) points will be awarded to projects which are fully funded with the inclusion of the 9% HTC and/or will require no further HRA subsidy, except DEED or Metropolitan Council funds, if awarded 9% HTC. (5 points) 5 points
This project will only require 9% HTC tax credits and TIF
2. **Intermediary Costs (soft costs).** Points will be awarded to projects on a sliding scale of intermediary costs based on percentage of total project costs. For those projects which are awarded points in this category, this percentage will be enforced at issuance of IRS Form 8609.
 - a. 15.1% – 20% of total project cost (3 points)
 - b. 20.1% – 25% of total project cost (2 points)
 - c. 25.1% - 30% of total project cost (1 point) 3 points
3. **Prior 9% HTC Commitment.** The project received a prior 9% HTC allocation from the Board, but the project has not been placed in service. However, due to the 9% HTC shortages in that allocation available in the prior HTC year, the project requires additional HTC allocation in the amount needed in order to be financially feasible. _____
NA this is the first time this project is being submitted for an allocation. (10 points)

23 points
total

B. SAINT PAUL PREFERENCE PRIORITIES

In accordance with Article VII (K) of this QAP, projects to be located in Saint Paul will be prioritized with the project receiving the most points being ranked first, the project receiving the second most points being ranked second and so on. If two or more projects have overall point totals which are within two (2) points of one another, the projects shall be deemed to be of substantially equivalent, and the HRA Board will select the project which best meets the City's housing priorities.

prevent conversion to market-rate use; or (2) remedy physical deterioration of the project which deterioration would result in loss of affordable housing.

- a. (15 points) – located inside a Qualified Census Tract
- b. (20 points) – located outside a Qualified Census Tract

- 2. **Historic Building.** One point (1) will be awarded to projects that are completing a certified rehabilitation that conforms with the Secretary of Interior’s Standards for Rehabilitation of a certified historic property and is listed, either individually or as part of a district, on the National or State Historic Register; or the State Historic Preservation Office expects to be listed on the National or State Historic Register.
- 3. **Project-based Section 8.** Up to five (5) points will be awarded to projects that are a Substantial Rehabilitation project that preserves existing project-based Section 8 assistance.
 - a. 0% - 25% of units are PBA Section 8 (1 point)
 - b. 25.1% - 50% of units are PBA Section 8 (3 points)
 - c. 50.1% - 100% of units are PBA Section 8 (5 points)

C. HEALTHY COMMUNITIES, WEALTH AND COMMUNITY BUILDING

The project demonstrates practices directed toward the enhancement of community well-being and the financial health and wealth of residents

- 1. **Enhanced Services, Programming, and Amenities.** Up to eight points will be awarded to projects that provide new or enhanced resident services. Receipt of points are contingent upon an agreement with an established local organization to provide such services to residents and evidence demonstrating financial feasibility which includes payment for those services. (Up to 8 points)
 - a. After-school programming and/or ECFE (1 point)
 - b. Information and Referral Services (1 point)
 - c. Playground Equipment (1 point)
 - d. Community Center or Community Room (1 point)
 - e. Financial capability programming* i.e Financial literacy, financial counseling and coaching, debt counseling or management planning, and access to safe and affordable financial products through partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, Neighborworks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper FAIR Initiative and financial inclusion, among others (1 point)
 - f. Homeownership readiness* i.e matched savings accounts for down payments [and/or] pre-purchase homeownership counseling or coaching through a HUD-approved housing counseling agency, a member of the Minnesota Homeownership Center’s Homeownership Advisors Network, or a Minnesota Housing Finance Agency Homeownership Capacity provider. (1 point)

- g. Financial and tax services* - mentoring tenants for Credit builder Loans, Free Tax Preparation and other financial services through a partnership with local organizations such as Neighborhood Development Alliance (NeDA), Lutheran Social Services Credit Building Loan, NeighborWorks Home Partners, Model Cities Financial Literacy Program, Prepare + Prosper, among others (1 point)
- h. Other (Please describe) _____ (1 point)

*At least a two of these services must be included to claim more than 4 points

__5__

- 2. **Neighborhood Support.** One (1) point will be awarded to projects that have a recommendation of support in writing for the project from a city recognized citizen participation community planning council, or neighborhood-based planning organization which represents the geographic location of the project, (a recommendation of support from the applicant is not eligible for points). __1__
- 3. **Future Tenant Ownership.** Five (5) points will be awarded to projects that agree to offer 100% of the HTC units for sale to tenants at the end of the initial 15-year compliance period. To qualify for the point, the owner must provide a detailed tenant ownership plan that complies with Code Section 42 and is acceptable to PED. The plan must describe the terms of the right of first refusal given to tenants, including the means of exercising the right of first refusal, the determination of the sale price for each unit, and any continuing use or deed restrictions that will be imposed on the units by the seller follow any such transfer. Elderly projects and/or projects utilizing project-based rental assistance are not eligible for this point. _____
- 4. **Non-Profit Status.** Two (2) points will be awarded if a 501(c)(3) or 501(c)(4) non-profit organization, whose primary service area includes the City of Saint Paul, materially participants in the development and operation of the project (i.e. project sponsor/participation as a general partner). __2__
- 5. **Non-smoking.** One (1) point will be awarded to projects that have a policy prohibiting smoking of commercial tobacco (including the use of electronic delivery devices) for all apartment units and common areas of the project. The applicant must develop and maintain a written occupancy policy that prohibits smoking in all apartment units and in all common areas of the project. The project must include a non-smoking clause in the lease for each unit. __1__

D. FAIR ACCESS TO HOUSING

Project must protect all individual seeking housing, prohibit discriminatory practices, and promote equity.

- 1. **Larger-sized Family Housing Units.** Up to six (6) points will be awarded to projects that promote family housing that is not restricted to persons 55 years old or older for the Extended Use Period, where 25% of more of the units in the project have three or more bedrooms.
 - a. At least 30% of the units have 3 bedrooms or more (3 points) _____
 - b. At least 50% of the units have 3 bedrooms or more (6 points)

2. **Transit.** Points will be awarded to new construction or substantial rehabilitation projects that are:
 - a. Located within 0.25 miles of a completed or planned* light rail train ("LRT") station and bus rapid transit or other fixed transitways stops. (3 points)
 - b. Located within 0.25 miles of a high service Metro Transit bus route (defined as a bus running at least every 30 minutes). (2 points) __2__

*Note: Includes planned stations on future transitways that are in advanced design or under construction. To be considered in advanced design, transitways need to meet the following criteria: issuance of a draft EIS, station area planning underway, and adoption by the Metropolitan Council Transportation Policy Plan _____

3. **Senior Housing.** Five (5) points will be awarded to projects that meet HTC threshold number 1 and serve only residents 55 years old or older. (5 points) __5__

4. **Tenant Selection Plans.**

- a. Project that has a rental deposit that does not exceed more than one month's rent (1 point)
- b. Credit History: Projects will not deny rental applications based solely on previous rental history and credit history (2 points) __3__

5. **New Affordable Family Housing.** The project constitutes new construction of affordable family housing (as defined in Threshold Criteria #2) that is located outside a Qualified Census Tract: (12 points)
- inside a Qualified Census Tract: (9 points) __12__

E. CATALYTIC DEVELOPMENT SITES

Demonstration that the project attracts and increases private and other public investments in the area.

HRA Land or HRA/City Debt Obligation. Ten (10) points will be awarded to new construction or Substantial Rehabilitation projects that are located on HRA-owned land or have a HRA/City debt obligation. (10 points) _____

F. INNOVATIVE APPROACH AND FINANCIAL CONSIDERATIONS

Demonstration that the project is innovative, minimizes the level of public funding and is cost efficient.

1. **No Further Subsidy.** Five (5) points will be awarded to projects which are fully funded with the inclusion of the 9% HTC and/or will require no further HRA subsidy, except DEED or Metropolitan Council funds, if awarded 9% HTC. (5 points) —5—

2. **Intermediary Costs (soft costs).** Points will be awarded to projects on a sliding scale of intermediary costs based on percentage of total project costs. For those projects which are awarded points in this category, this percentage will be enforced at issuance of IRS Form 8609.
 - a. 15.1% – 20% of total project cost (3 points)
 - b. 20.1% – 25% of total project cost (2 points)
 - c. 25.1% - 30% of total project cost (1 point) 3

3. **Prior 9% HTC Commitment.** The project received a prior 9% HTC allocation from the Board, but the project has not been placed in service. However, due to the 9% HTC shortages in that allocation available in the prior HTC year, the project requires additional HTC allocation in the amount needed in order to be financially feasible. (10 points) _____

B. SAINT PAUL PREFERENCE PRIORITIES

In accordance with Article VII (K) of this QAP, projects to be located in Saint Paul will be prioritized with the project receiving the most points being ranked first, the project receiving the second most points being ranked second and so on. If two or more projects have overall point totals which are within two (2) points of one another, the projects shall be deemed to be of substantially equivalent, and the HRA Board will select the project which best meets the City's housing priorities.