

2026 HOME/AHTF Homebuyer Application Scoring

Agency: _____

Submitted By: _____

Scored By: _____

- | | |
|--|---|
| <input type="checkbox"/> First Time Applicant | <input type="checkbox"/> Applicant applied for Multi-Family funding |
| <input type="checkbox"/> Returning Applicant | |
| <input type="checkbox"/> New Construction | |
| <input type="checkbox"/> Acquisition/Rehabilitation/Resale | |
| <input type="checkbox"/> Demo/Rebuild-Like Housing | |

Is this project recommended for funding? ☐ Yes ☐ No

HOME/CHDO Request Amount \$ _____

AHTF Request Amount \$ _____

Total Request Amount \$ _____

Has application fee been paid? ☐ Yes ☐ No

Scoring Summary

	<u>Max. Possible Points:</u>	<u>Points Awarded:</u>
Capacity Scorecard	(Point Deduction)	_____
Fair Housing	(Point Deduction)	_____
Threshold Requirements	(Point Deduction)	_____
Program Design	60	_____
Financial Design	58	_____
Ready to Proceed	37	_____
KHC Analysis	(Point Deduction)	_____
<i>Total</i>	155	_____

Comments: _____

Final Score: _____/155= _____%

2026 HOME/AHTF Homebuyer Application Checklist

Applicants must have the following attachments:

- ☐ Summary of Sources and Uses Spreadsheet
- ☐ IRS 501 (c)(3) Determination Letter
- ☐ Kentucky State Clearinghouse Documents
- ☐ Current, executed KHC Inspections Memorandum of Agreement template.
- ☐ Additional Funding Sources Commitment Letters/ Supporting Documents
- ☐ Resume of ONE staff person working with program

In addition to the documents listed above, CHDOs must submit at completed CHDO Application with all applicable supporting documentation.

- ☐ Complete CHDO Application packet with all applicable supporting documentation

SECTION ONE: CAPACITY SCORECARD

1. KHC Capacity Scorecard (deductions up to -10 pts. max)

Total Point Deduction_____

2. Fair Housing: Applicant described each impediment of fair housing that was selected (deductions up to -5 pts. max)

Total Point Deduction_____

SECTION TWO: THRESHOLD REQUIREMENTS

1. Did the applicant meet all KHC Threshold Requirements?
 - ☐ Yes
 - ☐ No
2. If no, did the applicant provide sufficient explanation to be allowed to proceed with application?
 - ☐ Yes (-15 pts.) Application can proceed with Threshold Requirements failure deduction
 - ☐ No Application is rejected

Total Point Deduction_____

SECTION THREE: PROGRAM DESIGN- 60 Max. Points

(PD Question 1) Applicant described organizations experience with homebuyer projects (including rate of success with project completion and unit completion totals.) (10 pts. max)

- ☐ 10 pts. Applicant has over 5 years demonstrated success administering a homebuyer program and adequately described program history
- ☐ 8 pts. Applicant has over 5 years demonstrated success administering a homebuyer program and somewhat described program history
- ☐ 7 pts. Applicant has 3 to 5 years demonstrated success administering a homebuyer program and adequately described program history
- ☐ 6 pts. Applicant has 3 to 5 years demonstrated success administering a homebuyer program and somewhat described program history
- ☐ 3 pts. Applicant has 1 to 3 years demonstrated success administering a homebuyer program and adequately described program history
- ☐ 2 pts. Applicant has 1 to 3 years demonstrated success administering a homebuyer program and somewhat described program history
- ☐ 0 pts. Applicant has less than 1 year demonstrated success administering a homebuyer program

(PD Question 2) Annual average homebuyer unit production within the past five years (5 pts. max)

- ☐ 5 pts. 6-10+ average units
- ☐ 3 pts. 3-5 average units
- ☐ 1 pt. 0-2 average units

(PD Question 3-3a) Applicant described why they are targeting the specific population(s) that they have selected and how this population will be made aware of the program. (5 pts. max).

5-----4-----3-----2-----1-----0

Applicant described	Applicant somewhat described	Applicant 's description lacked sufficient detail
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(PD Question 4) Applicant described project, including information about the targeted geography and surrounding neighborhood, characteristics, and other relevant program information (5 pts. max)

5-----4-----3-----2-----1-----0

Applicant described	Applicant somewhat described	Applicant 's description lacked sufficient detail
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(PD Question 5) Number of units proposed with application (4 pts. max)

- ☐ 4 pts. 10 or more units
- ☐ 3 pts. 7-9 units
- ☐ 2 pts. 3-6 units
- ☐ 1 pt. Less than 3 units

(PD Question 9) Percentage of units in a rural area(s) as designated by USDA Rural Development? **(Not Scored-for informational purposes only)**

(PD Question 10) Applicant requests both HOME and AHTF funding or is NOT eligible for KHC HOME funding. (3 pts. max)

- ☐ 3 pts. Yes
- ☐ 0 pts. No

(PD Question 11) Applicant described other partners who will be assisting with this project, and their relationship with the agency, including name of partnering agency, contact person, and how they will assist. (5 pts. max)

5-----4-----3-----2-----1-----0

Applicant described	Applicant somewhat described	Applicant 's description lacked sufficient detail
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(PD Question 12-1) Applicant identified additional funding streams and documented commitment of additional funds from funding sources for their homebuyer program (5 pts. max)

- ☐ 5 pts. 10% or more in additional funds
- ☐ 3 pts. 5% - 9.9% in additional funds
- ☐ 1 pt. 1%- 4.9% in additional funds
- ☐ 0 pts. Less than 1% OR no committed additional funding identified

(PD Question 17) Applicant attached documentation of additional funds from non-KHC funding sources for their homebuyer program if applicable (5 pts)

- ☐ 5 pts Applicant attached documentation for non-KHC funding sources
- ☐ 0 pts Applicant identified additional funds from non-KHC sources but did not include attachments or did not have additional non-KHC funding sources.

(PD Question 18) Applicant listed and describes relationships with mortgage lender(s) that homebuyers may utilize. (3 pts)

3	2	1	0
Applicant described	Applicant somewhat		Applicant 's description lacked sufficient detail

(PD Question 19) Applicant described and explains in detail the counseling process for homebuyers including: what the counseling program instructs on (i.e., foreclosure prevention, credit, warranties, bankruptcy, maintenance responsibility and other important aspects); whether counseling is provided in-house or via a third-party administrator; number of hours required, if applicable; number of sessions required, if applicable; whether one-on-one or group counseling is provided, or a combination of both; If the program is HUD-certified or not, and any other applicable information (5 pts. max)

5	4	3	2	1	-10
Applicant described		Applicant somewhat described and explained	Applicant did not describe or explain		Applicant does not have a counseling program

(PD Question 20) Applicant described pre-construction conference process, including participants and topics discussed (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described			Applicant 's description lacked sufficient detail

SECTION FOUR: FINANCIAL DESIGN- 58 Max. Points

(Summary of Sources and Uses attachment) Applicant's Summary of Sources and Uses appears to be correct (30 pts. max)

- ☐ 30 pts. Summary of Sources and Uses appeared correct; appears to be sufficient funds budgeted to undertake the project
- ☐ 15 pts. Summary of Sources and Uses contained minor errors or discrepancies; appears to be sufficient funds budgeted to undertake the project
- ☐ 0 pts. Summary of Sources and Uses contained significant errors or discrepancies OR reveals there may not be sufficient funds to undertake the project.

(FD Question 2-2a-2b) Applicant uses KHC's imposed cap of \$50,000 on homebuyer direct assistance OR explained why there is a cap less than KHC's cap of \$50,000 (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described			Applicant 's description lacked sufficient detail

(FD Question 3) Applicant describes procedures in place to ensure affordability if a unit needs more assistance than the maximum amount available (either KHC imposed or agency imposed) and has documented sources available. (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described			Applicant 's description lacked sufficient detail

(FD Question 4) Applicant proposes to serve a diversity of household income ranges (3 pts. max)

- ☐ 3 pts. Yes
- ☐ 0 pts. No

(FD Question 5) Applicant describes their policy regarding need for subsidy/assistance, how credit worthiness is determined (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described		Applicant 's description lacked sufficient detail	

(FD Question 6) Applicant describes their policy regarding bankruptcies (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described		Applicant 's description lacked sufficient detail	

(FD Question 7) Applicant describes how they are able to initiate the construction of the first unit and included plans for sustaining operations while waiting for reimbursement (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described		Applicant 's description lacked sufficient detail	

SECTION FIVE: READY TO PROCEED- 37 Max. Points

(RTP Question 1-1a) Applicant has an existing waiting list and describes the make-up of the list, including household income-eligibility based on third-party verifications and credit-worthiness based on applicant's policies. (5 pts. max)

5	4	3	2	1	0
Applicant has an existing waiting list and described the make-up of the list		Applicant has an existing waiting list and somewhat described the make-up of the list		Applicant does not have an existing waiting list OR did not sufficiently describe the make-up of the list	

(RTP Question 1b) If applicant does not have an existing waiting list, applicant explains when a waiting list will be started and how the applicant will find participants to add to the list. (3 pts. max)

3	2	1	0		
Applicant described		Applicant somewhat described		Applicant 's description lacked sufficient detail	

(RTP Question 2) Application describes marketing/outreach plan for the HOME/AHTF Single Family Homebuyer Production Program, including target audiences, strategies, and how eligible candidates will be identified. (5 pts. max)

5	4	3	2	1	0
Applicant described		Applicant somewhat described		Applicant 's description lacked sufficient detail	

(RTP Question 3) Applicant has KHC-approved plans and specifications. (3 pts. max)

- ☐ 3 pts. Yes (This includes acq/rehab/resale only projects)
☐ 0 pts. No

(RTP Question 3a) Applicant has submitted plans and specifications to KHC which will be utilized for this project. Plans and specifications are included in the attachment section (2 pts. max)

- ☐ 2 pts. Yes, OR has KHC approved plans (This includes acq/rehab/resale only projects)
☐ 0 pts. No

(RTP Question 4-5) Applicant identified the primary person responsible for the day-to-day administration of the project and explained their responsibilities and experience administering this type of activity. (12 pts. max)

- | | |
|---------------------------------|--|
| <input type="checkbox"/> 5 pts. | Person identified and described with resume submitted |
| <input type="checkbox"/> 3 pts. | Person identified and somewhat described with resume submitted |
| <input type="checkbox"/> 0 pts. | Person not identified or described and/or resume not submitted. |
| | |
| <input type="checkbox"/> 5 pts. | Person has more than 2 years of experience administering a homebuyer development program |
| <input type="checkbox"/> 3 pts. | Person has 1-2 years of experience administering a homebuyer development program |
| <input type="checkbox"/> 1 pt. | Person has less than 1 year of experience administering a homebuyer development program |
| <input type="checkbox"/> 0 pts. | Person has no experience administering a homebuyer development program |
| | |
| <input type="checkbox"/> 2 pts. | Person has experience administering KHC HOME and/or AHTF projects |
| <input type="checkbox"/> 0 pts. | Person has no experience administering KHC HOME and/or AHTF projects |

(RTP Question 6) Has the applicant had staff turnover in the past 24 months in their housing programs or administrative/executive staff? (**deductions** up to -5 pts. max)

- | | |
|------------------------------|--|
| <input type="checkbox"/> Yes | Determine point deduction based on answer to question 6a |
| <input type="checkbox"/> No | No point deduction |

(RTP Question 6a) If yes to question 6, did the applicant describe in detail what position(s) were affected, list name(s) of replacement(s), and describe their past housing experience? (**deductions** up to -5 pts. max)

- | | |
|-------------------------------------|--|
| <input type="checkbox"/> - ____pts. | If applicant sufficiently described, deduct up to -5 pts. based on assessment of organizational capacity |
| <input type="checkbox"/> -5 pts. | Applicant did not describe OR description lacked sufficient detail |

(RTP Question 7) Applicant described any non-compliance issues with any KHC funding source within the past 5 years. (**deductions** up to -5 pts. max)

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> 0 pts. | Applicant has not had any homebuyer compliance issues within the past 5 years |
| <input type="checkbox"/> - ____pts. | Applicant sufficiently explained, deduct up to -5 pts. based on assessment of description |
| <input type="checkbox"/> -5 pts. | Applicant did not describe OR description lacked sufficient detail |

(RTP Question 8) Has applicant requested time extensions on KHC projects? (**deductions** up to -5 pts. max)

- | | |
|------------------------------|---|
| <input type="checkbox"/> Yes | Determine point deduction based on answer to question 8a, if not Covid related. |
| <input type="checkbox"/> No | No point deduction |

(RTP Question 8a) If yes to question 8, did the applicant describe justification for the extension. (**deductions** up to -5 pts. max)

- | | |
|-------------------------------------|--|
| <input type="checkbox"/> - ____pts. | If applicant sufficiently described, deduct up to -5 pts. based on assessment of justification |
|-------------------------------------|--|

KHC ANALYSIS

Applicant followed project naming convention per application guidelines ([Agency Name] 2026 S-F Homebuyer Application).

- | | |
|------------------------------|--------------------|
| <input type="checkbox"/> Yes | No point deduction |
| <input type="checkbox"/> No | -2 point deduction |

KHC's evaluation of past agency performance, capacity, and monitoring results. (**deduction** up to -10 pts.)

Comments:

Total Point Deduction_____