NOFA #2025-HOD Scoring Rubric

Applicants with developments of 5 or more Homes will be scored on the scoring rubric contained in this document. Applicants must meet a minimum number of points in each scoring category, listed in the table below. To promote equity and access across Oregon, qualified Rural, Emerging, Small, and Culturally Specific (RESCS) Developers requesting funding for 15 or fewer Homes will have a lower minimum threshold.

Criteria (Section Headers in the Tables Below)	Points	Total Possible	Minimum Required	RESCS Required
Developer Capacity				
List all housing projects under development, including all projects not funded by OHCS.	8	13	9	7
Submit 2 years of financial statements with the application.	5			
Development Experience				
List all housing development projects completed in the last 10 years, including projects not funded by OHCS.	4	14	9	7
Provide information about your project and organization staffing.	7			
Identify specific partnerships and how they will benefit this development project	2			
Indicate if the applicant has received 2023 Pre-Development and Capacity-Building funding from OHCS and/or if this is a later phase of a project that already received LIFT funding.	1			
Equity and Engagement				
Describe your focus community.	5	30	16	12
How does your organization promote equity and/or incorporate the voice and perspective of your focus community internally?	4			
How does your organization promote equity or consider your focus community in development phases prior to home construction?	6			
How does your organization promote equity during construction?	3			
How does your organization promote equity and serve your focus community in marketing/outreach, home sales, and beyond?	7			
Is your organization a Culturally Specific Organization (CSO)? If not, does your organization partner with a CSO for outreach or other services to your focus community?	2			
Who will the project serve?	3			
Project Details				
Make the case for your project and how it will be impactful to your community and/or homebuyers.	2	32	14	10
Other than affordability, describe why a homebuyer would choose to live in this development over others.	8			
Describe any innovations your project will take to improve effectiveness, efficiency, replicability, or quality.	6			
Indicate other features of the project.	16			
Stewardship				
Describe the shared equity model, your experience with it, and how you will inform homebuyers about the model.	9	13	10	7
Provide information about the systems and processes for the long-term management of ground leases.	4			

The Financial Viability and Risk Mitigation category threshold will be determined by a portfolio risk assessment completed by OHCS. This assessment considers what percentage of OHCS's ongoing Homeownership Development funding portfolio a partner will have if the application is awarded. For new partners, this assessment will only consider the financial value of the application. For existing partners with other projects, the financial value of the application and all other projects, as well as an evaluation of timeliness, communication, and other factors will be considered. Applicants may request a portfolio risk review be completed and shared with them prior to submission of the application. A blank portfolio risk review form is included at the end of this document.

Criteria (Section Headers in the Tables Below)	Points	Total Possible	Med/High Required	Low Risk Required
Financial Viability and Risk Mitigation				
Submit a detailed pro forma and evidence of costs for key factors.	7			
How are you determining sales price, containing costs, and mitigating risks?	7	17	12	9
Will you be providing any of the additional risk mitigation measures?	3			

Detailed Scoring Criteria

This rubric is meant for ease of use and should expand upon the self-scoring boxes for each question in the application spreadsheet. Headings should relate directly to the scoring criteria summarized above, and questions and the individual scoring items will reflect the scoring items available in the Application Workbook.

For most questions, applicants should consider the detailed scoring criteria as a guide and ensure that their response addresses any items listed there. However, a question or scoring criterion marked with this symbol indicates a question with many options. In this case, the rubric should not be treated as a checklist of which every applicant should earn every point but as a way to capture the diverse approaches and efforts of its partners.

Developer Capacity

Applicants must demonstrate sufficient evidence of capacity to complete the proposed project through the following criteria:

List all housing projects under development, including all projects not funded by OHCS. (8 points)		
Is the project pipeline healthy and realistic? OHCS will evaluate the pipeline to identify any risks of bottlenecks, delays, or other concerns.	The applicant demonstrates a healthy development pipeline that is dispersed among the various phases of development.	2
	The applicant provides a development pipeline that is not optimally dispersed but does not raise concerns or the applicant has limited homeownership development experience and no other projects in the pipeline.	1
	OHCS identifies issues with the current pipeline including but not limited to major delays or too many units in certain phases of the pipeline.	0
Does the applicant have an established development history that supports the current pipeline? OHCS will evaluate the pipeline and the development history to determine this score.	The applicant demonstrates successful management of a similar workload OR has demonstrated sufficient growth to justify the current workload.	3
	The applicant demonstrates successful management of workloads but not enough to justify this project OR applicant qualifies as a RESCS developer and has fewer than 30 total homes in the pipeline.	2
	The applicant demonstrates successful management of workloads, but OHCS has minor concerns with the difference between the current and past workloads or timelines with workloads of similar size.	1
	The applicant does not demonstrate successful management of workloads OR OHCS has major concerns with current workload.	0

Does the applicant demonstrate sufficient staff capacity including the proposed project? OHCS will evaluate the information in the pipeline and appropriate staff bios for all listed program managers.	Each project manager has no more than 3 ongoing projects in active development within their portfolio.	+1
	Project managers are qualified for and have the experience to manage the size and difficulty of the projects assigned to them.	+1
	Project managers are not filling multiple roles (or if they are, they have a sufficiently reduced workload).	+1

Submit 2 years of financial statements with the application. (5 points)		
Do the applicant's financial documents display successful fiscal practices and the capacity to support the proposed project?	Statements are audited with no major findings or successful resolution of findings (½ point per year).	+1
	Current ratio is above 1 (½ point per year).	+1
	Total liabilities to total assets is under 0.8 (½ point per year).	+1
	Organization is not operating in a deficit and revenues are equal to or greater than expenses (½ point per year).	+1
	Total assets to LIFT loan ratio is greater than 1.5	+1

Development Experience

Applicants must demonstrate sufficient experience to complete the proposed project through the following criteria:

List all housing development projects completed in the last 10 years, including projects not funded by OHCS. (4 points)		
Does the *applicant* demonstrate a history of developing projects of similar size, scope, and schedule? OHCS will evaluate this criterion solely for the applicant entity.	The applicant has substantially completed at least 1 development project	+1
	The applicant has substantially completed at least 1 development project of similar size, scope, and schedule to the proposed project OR has completed at least 3 projects demonstrating growth that justifies this project	+1
Does the *developer* demonstrate a history of developing projects of similar size, scope, and schedule? OHCS will evaluate this criterion for the applicant entity or developer entity, if different than the applicant.	The developer has substantially completed at least 5 development projects	+1
	The developer has substantially completed at least 5 projects including at least one project of similar size, scope, and schedule	+1

Provide the following information about your project and organization staffing. (7 points)		
Does the applicant employ experienced staff with relevant experience for the project? OHCS will evaluate this criterion considering **staff bios** submitted to the Partner Portal for the positions listed in this section of the application.	Applicants will earn 1 point for each role filled with at least 5 years' experience and ½ point for each role filled with at least 3 years' experience, up to a maximum of 5 points. Applicants may consider consultants or contractors (not including the General Contractor) only if the contracts are already in place and provided with the application.	5
Does the applicant show stability and/or growth that supports institutional knowledge and experience? OHCS will evaluate this criterion for the applicant entity or developer entity, if different than the applicant.	There has been no significant turnover in the last 12 months.	+0.5
	There has been no turnover in leadership roles in the last 12 months.	+0.5
	The number of positions in the organization has increased in the last 12 months.	+0.5
	A staff member has been promoted internally with a competitive increase in salary in the last 12 months.	+0.5
Is the applicant planning on hiring staff on a timeline that makes sense for this project? OHCS may consider potential new hires if the applicant does not receive full credit for staff-related questions.	The applicant may earn up to 2 points that were lost in previous staff-related questions when enough information is provided about planned hires. OHCS, in its sole discretion, will determine if the applicant is eligible for this point.	1

Identify specific partnerships and how they will benefit this development project. (3 points)		
Has the applicant established partnerships that meaningfully benefit the project? OHCS will consider the response and **relevant MOUs** that the applicant provides in the Partner Portal.	The applicant has a meaningful partnership, supported by MOU, contract, or similar agreement, related to the development of this project.	+2
	The applicant has a meaningful partnership, supported by MOU, contract, or similar agreement, related to any other aspect of the project.	+1

Applicants will indicate if they have received 2023 PDCB funding from OHCS and/or if this is a later phase of a project that already received LIFT funding. (1 point)	
The applicant has received Pre-Development and Capacity Building (PDCB) funding for this project or for building capacity in general.	+0.5
The proposed project is part of a larger development that received LIFT funding for one or more earlier phases.	+0.5

Equity and Community Engagement

This category will assess how your project serves populations underrepresented as homeowners. You will be asked to select a population, referred to below as a "focus community," and respond to questions regarding the support you provide them.

Describe your focus community. (5 points) As part of your description, provide an explanation describing how they are underrepresented in homeownership, the needs of the community and how your project will meet them, and how you have built relationships with the community.		
Applicant identifies a population with reasonable evidence that they are underrepresented in homeownership.	Applicant clearly identifies a focus community that is underrepresented in homeownership.	+1
	Applicant provides evidence supporting the assertion that the focus community is underrepresented in homeownership.	+1
Applicant describes the relevant needs of the community and how their project will meet them.	Applicant provides specific examples of community needs and the way that this project will address those needs in a tangible way.	2
	Applicant addresses the question but does not provide a description of tangible impacts to the community's needs OR the response focuses on the community's need for homeownership in general without providing specific examples.	1
	The narrative response does not adequately address the question.	0
The response describes one or more meaningful efforts to build relationships with the focus community.		+1

⭐ How does your organization promote equity and/or incorporate the voice and perspective of your focus community internally? (4 points)	
Applicant describes inclusion of focus community in company processes (such as inclusion on staff, board, volunteers, working groups, or other ways your community will have a say in company decisions).	+1
Applicant describes an internal policy implemented to improve equity or work with their focus community.	+1
Applicant describes data practices or impact assessments that consider equity or their focus community.	+1
Applicant describes any other innovative measure that promotes equity or considers the focus community internally.	+1

⭐ How does your organization promote equity or consider your focus community in development phases prior to home construction? (6 points)	
Applicant describes instances of community engagement specific to the design of this project.	+1
Applicant provides quality examples of how community engagement influenced the design of the project.	+1
Applicant demonstrates that equity is foundational to this project (for example, project is meant to create a home for displaced communities).	+2
Applicant describes any other event or method that promotes equity during early development phases of this project.	+1
Applicant paid community members for their time.	+1

★ How does your organization promote equity during construction? (3 points)	
Applicant describes specific examples of marketing and outreach to MWESB-qualifying firms.	+1
Applicant's narrative explains how MWESB outreach efforts are evaluated.	+1
Applicant describes any other factor about their construction methods that consider equity or their focus community.	+1

How does your organization promote equity and serve your focus community in marketing/outreach, home sales, and beyond? (7 points)		
Applicant describes a comprehensive outreach plan that promotes equity and/or encourages participation from the focus community.	Applicant provides a description of their outreach plan that includes thoughtful and thorough methods to ensure that the focus community will have access to the project.	2
	Applicant provides a clear description of their outreach plan for the project.	1
Applicant describes a comprehensive homebuyer education program either in house or through a partner.	Applicant or partner provides a robust menu of pre-purchase education and counseling	2
	Applicant or partner provides standard homebuyer education or counseling	1
Applicant describes an equitable method of identifying and selecting buyers that complies with fair housing laws.		+1
Applicant describes post-purchase support that helps homebuyers succeed (in-house or through a partner)		+1
Applicant describes any additional efforts or services that make homeownership more accessible to their focus community.		+1

Is your organization a Culturally Specific Organization (CSO)? If not, does your organization partner with a CSO for outreach or other services to your focus community? If so, please describe the relationship below and provide an MOU as support. (2 points)		
Applicant is a CSO (evidenced by CSO attestation form).		+2
Applicant is not a CSO but has meaningful partnerships with a CSO.	Applicant has a meaningful partnership with a CSO.	+1
	Applicant compensates the partner CSO for their time.	+1

Who will the project serve? (3 points)		
What percent of your client base currently identifies as a part of your focus community?	At least half (50%) of the partner's client base currently identifies as part of the focus community.	2
	At least 33% of the partner's client base currently identifies as a part of the focus community.	1
What percent of this development will be priced affordable to households earning 60% or less AMI?	At least 20% of homes will be affordable to households earning 60% or less AMI. The pro forma must pencil considering these lower sales prices, or other evidence should be provided to show that this expectation is reasonable for the development.	+1

Project Details

Applicants must demonstrate that their project is of high quality and desirable to eligible homebuyers through the below criteria:

Make the case for your project and how it will be impactful to your community and/or homebuyers. Include any highlights about the site, site plan, development type, and home designs, and what benefit the project is providing the community. (2 points) This description should serve as an elevator pitch and will be copied for materials and presentations regarding your project, so please keep the description brief but impactful. The information included in your response may be listed elsewhere in the application.	
Applicant provides a narrative that summarizes and powerfully highlights key characteristics and benefits of the project.	2
Applicant provides a narrative that summarizes some characteristic and highlights of the project.	1

★ Other than affordability, describe why a homebuyer would choose to live in this development over others. (8 points)		
Applicant describes access to amenities within 1 mile in the Metro UGB, 2 miles in other non-rural areas, and 3 miles in rural areas.	Employment (Job Center, Central Business District, etc)	+1
	Recreation (Parks, Shopping, Dining, etc)	+1
	Necessities (Grocery, Medical, Schools, etc)	+1
Applicant describes additional services provided for community members.	Applicant describes a service that is available only to residents of the development (such as a small community garden, outdoor storage, resident gym, community kitchen, etc.)	+1
	Applicant describes a service that is available to other members of the local community (such as a large community garden that is open to others, a new transit stop, etc.)	+1
Applicant describes physical features about the site or structures that increase desirability.	Applicant describes features that generally increase desirability (such as murals, unique architecture, old growth trees, etc).	+1
	Applicant describes features that increase residents' quality of life (such as a walking path through the scenic nature preserve on site, playground, etc.).	+1
Applicant describes any other reason not related to purchase cost that a buyer would choose this development over others.		+1

★ Describe any innovations your project will take to improve effectiveness, efficiency, replicability, or quality. If available, include any citations or evidence that supports the effectiveness of your innovation. (6 points) Accessibility and energy efficiency is scored elsewhere and will not be considered for this question.	
Project is using a non-standard housing type or production strategy (manufactured homes, mass timber, modular homes, panelized homes, etc.)	+2
Project uses other innovation in home design or construction methods.	+2
Project uses innovation for administrative processes or financing.	+1
Project describes any other innovation.	+1

⭐ Indicate other features of the project. (16 points)		
Is the development Environmentally Conscious and/or Climate Resilient?	Project is building to higher Energy Certification standards.	+2
	Project is solar ready (1 point) or providing solar panels (2 points).	+2
	Homes include all electric appliances.	+0.5
	Homes or development provides electric vehicle charging.	+0.5
	Homes are built with fire-resistant materials beyond code requirements.	+1
	Landscaping uses native plants that reduce maintenance and water usage.	+1
Are homes in the development accessible to persons with a disability? Points will be calculated based on the percentage of units meeting the criteria.	Homes are considered visitable.	+1
	Homes are considered visitable and also include at least one bedroom on the ground floor.	+1
	Homes are fully accessible to ADA standards.	+2
	Homes are constructed with a high degree of Universal Design to best meet the needs of persons with a disability.	+2
Is the project part of a larger geographical area targeted for development?	The development is part of a larger geographical area targeted for development by the local jurisdiction (applicant must provide evidence of the local jurisdiction's identification of the target area).	2
	If the above is not applicable, the development is rural or considered a Displacement Risk Area.	1
The development is part of a larger mixed-income or mixed-use development.		+1

Stewardship

Applicants must demonstrate sufficient experience and knowledge in the use of their selected shared equity model through the criteria below. Applicants who will be transferring the project to an eligible land trust or other shared equity model after construction is complete should work with their partner to complete this section of the application.

Describe the shared equity model, your experience with it, and how you will inform your buyers. (9 points)		
Describe your experience in managing the shared equity model you have selected for this project.	Applicant demonstrates sufficient experience using the shared equity model.	2
	Applicant does not have sufficient experience using the shared equity model but has established partnerships and resources to support its management.	1
Explain how your model balances long-term affordability with homeowner equity growth and how your selection aligns with your project's goals. How is the buyer's equity determined over time (e.g. What is the Resale Formula)?	Applicant provides a clear explanation of how the model balances affordability and equity.	+1
	Applicant provides a convincing explanation for the benefits of this shared equity model for the project's goals.	+1
	Applicant provides a clear and reasonable explanation of the resale formula or other equity growth.	+1

Describe the origination status of your ground lease	The ground lease has been reviewed and approved by a relevant attorney or has already been filed with the county.	2
Applicant must submit a final or draft version of the ground lease.	The organization is using a Grounded Solutions template or other template that has been developed/used by an experienced shared equity steward but has not been reviewed by appropriate counsel.	1
Explain how you will inform homebuyers of the characteristics and requirements of the shared equity model.	Applicant provides additional services to support the transition to the shared equity model, such as legal support or ongoing services	2
	Applicant informs the applicant of the shared equity model, such as with pamphlets, a course, or one-on-one sharing	1

Provide the following information about the systems and processes for the long-term management of ground leases in their portfolio. (4 points)		
Do you use Homekeeper? If not, what platform or tools do you use to manage your portfolio?	Applicant used a shared and centralized system such as Homekeeper or an Excel document with backup and/or versioning.	+1
How do you monitor the habitability and needed maintenance of homes?	Applicant provides a sufficient explanation for how they ensure the homes are properly maintained through the long-term affordability period	+1
What actions are taken in case of resident turnover?	Applicant describes a method that ensures permanent affordability of the unit such as exercising a right of first refusal	+1
How do you ensure you have the resources required to manage homeowner turnover?	Applicant describes sufficient resource planning, including but not limited to: program staff to manage the process, an up to date waitlist, and/or financial reserves to buy back the home	+1

Financial Viability and Risk Mitigation

The Financial Viability and Risk Mitigation category will be scored on the following detailed questions and criteria. Applicants deemed Low Risk in the Portfolio Risk Assessment will be required to meet the lower threshold. Applicants deemed Medium Risk will be required to meet the higher threshold and receive all 3 points in the risk-related questions in this section (marked with an asterisk (*)). Applicants deemed High Risk must meet all of the same criteria as a Medium Risk applicant and at least one point from the Additional Risk Mitigation measures.

Submit a detailed pro forma and evidence of costs for key factors. (7 points)	
All financing sources outside of this NOFA are committed.	+1
LIFT accounts for less than 50% of project funding.	+1
Applicant's funding request is less than 90% of the maximum allowable per unit subsidy.	+1
Applicant has a minimum escalation of 3%.	+1

Applicant's project costs per unit fall within the expected range based on historic OHCS data. Note: OHCS may request additional information for any project outliers.	Total costs per unit are in the lower quartile or below of 2022-2024 LIFT projects (below $325,000 per unit).	3
	Total costs per unit are in the interquartile range of 2022-2024 LIFT projects (between $325,000 and $500,000 per unit).	2
	Total costs per unit are in the upper quartile of 2022-2024 LIFT projects (between $500,000 and $650,000 per unit).	1
	Total costs per unit are higher than a typical LIFT project (above $650,000 per unit).	0

How are you determining sales price, containing costs, and mitigating risks? (7 points)		
Explain how you arrived at the sales price(s) of your home(s) and how you know that there are income-eligible buyers who will be able to purchase these homes at that price.	Applicant provides reasonable methodology and assumptions for home pricing.	+1
	Applicant provides sufficient evidence of a market to support the sales price.	+1
Describe any measures you will be using to contain and reduce costs in your development while still creating quality homes.	Applicant provides specific and effective cost containment measures that do not reduce a home's quality.	+1
	Applicant provides an explanation of a measure's impact on the project.	+1
*Describe a financial risk that you foresee with this project and explain how you are mitigating that risk early in the development.	Applicant has identified a reasonable risk and identified a clear method of mitigating the risk.	+1
*OHCS is unlikely to be able to provide additional funds to this project once it is awarded. Describe the first three (3) steps you will take if delays, project issues, or economic factors increase costs beyond what is expected.	Applicant provides clear and effective steps that maximize existing and tangible solutions that are easy to access.	2
	Applicant provides clear steps, but they may be less impactful or difficult to access.	1

Will you be providing any of the additional risk mitigation measures listed below? (Max 3 points) Note: Any applicant may elect to provide these measures to strengthen their project or application, but at least one measure will be required for applicants whose risk reviews indicate high risk to the OHCS portfolio. OHCS reserves the right to require additional risk mitigation for high-risk projects.	
Applicant will provide a guarantor for the value of the LIFT loan (LOI required with application).	+2
Applicant will provide a guarantor for their construction loan (LOI required with application).	+1
Applicant will provide a performance bond for the value of the LIFT loan (LOI or other evidence required with application)	+2
Applicant will maintain liquidity in an amount no less than 5% of the LIFT loan throughout development of the project. This amount may include any liquidity required by the construction lender on the project.	+1
Applicant agrees to sign legal documents allowing for recourse on their assets during the construction period. Applicant's financials must show total assets of at least twice the value of the LIFT loan.	+1

Scoring Gap Interview and OHCS Adjustments

In general, applicants who do not meet the minimum threshold after scoring will have an opportunity to respond to follow-up questions or meet with OHCS to improve their responses or fill in any gaps that were identified during the application process. OHCS may use this information either to adjust the specific scores contained in this document or provide limited additional points. The scoring adjustment is limited in proportion to each category, and the specifics are included in the Application Workbook. Please note that the time it takes to respond to these questions will add to the Final Submission Date of the application.

Applicants who are concerned about not meeting required minimum thresholds in any category are welcome to request a meeting in advance of their project being scored. OHCS **will not** review the application in advance of these meetings, so applicants should identify any anticipated shortfalls or gaps and prepare to discuss how those gaps are being filled. OHCS staff cannot tell applicants how to answer specific questions but can help them self-assess if they meet the minimum threshold criteria or predetermine any OHCS adjustments to avoid extending the Final Submission Date.

Scoring for Applications with Four or Fewer Homes

Applications for projects with four (4) or fewer homes are entitled to submit a shorter application provided online and in the Procorem Workcenter. Rather than a detailed series of questions, applicants will be asked to respond to a single narrative question for each scoring category. These applications will not be scored. Rather, each question will be reviewed as Pass/Fail. Applicants must pass all narrative questions to be approved for LIFT funding.

Describe your organization's experience and capacity and how you will ensure this project will be completed well, on time, and within budget.	Applicant describes sufficient experience and capacity, either within the organization or through partnerships, to manage and complete a project of the proposed size.	Pass
	Applicant's response is not responsive to the question or does not indicate enough experience or preparation to complete this project.	Fail
How does your organization promote equity within your community and development projects?	Applicant displays a thoughtful approach to equity through internal policies, community outreach, marketing and homebuyer selection, or other supportive methods.	Pass
	Applicant's response is not responsive to the question or does not indicate that the applicant has sufficiently considered equity.	Fail
Describe your project and how it will be impactful to your community and/or homebuyers. Include any highlights about the site, site plan, development type, and home designs, and what benefit the project is providing the community. This description should serve as an elevator pitch and will be copied for materials and presentations regarding your project, so please keep the description brief but impactful	Applicant provides an impactful statement about their project and why it is beneficial to the community.	Pass
	Applicant's narrative is not responsive to the question, does not indicate any benefits or compelling reason to fund the project, or will not be usable in materials and presentations without substantial edits.	Fail
What challenges do you identify with this project, what financial impact may these have, and how are you mitigating the risk?	Applicant demonstrates a thorough, forward-looking approach to the project and has considered risks and strategies to reduce them.	Pass
	Applicant's response is not responsive to the question or indicates that the applicant has not considered any possible risks or considered any mitigation strategies.	Fail

OHCS Portfolio Risk Assessment

Project Name _____   Risk Assessment Score ____

Sponsor_____   Risk Level _____

Application Submission Date _____   Reviewer _____

Portfolio Summary

Complete the following table. Active Projects are all HOD-supported development projects which have not finished all completion conditions. Completed projects are those which have sold all homes and moved to Annual Monitoring.

Total Projects	Active -	Completed –
Total units		
Total units sold		
Total Active funding $		██████████████████
Active funding $ + applied $		██████████████████

Compare the Total Active Funding plus the amount applied for LIFT this year to the thresholds below to determine the Baseline Score. For applicants with less than $350,000 in HOD funding, consider their baseline score 0.

>$15M	>$12.5M	>$10M	>$7.5M	>$5M	>$2.5M	>$2M	>$1M	>$700K	>$350K
10	9	8	7	6	5	4	3	2	1

Baseline Score: ____

Evaluation Scoring

Complete the following evaluation criteria for applicants who have Active or Complete projects, with 0 representing an applicant who generally meets goals and performs as expected and 2 marking either significant or serious concerns with the category. Mark 0 for all applicants who are applying for their first Homeownership Development project with OHCS.

1. Timeliness.
   a. Sponsor is making reasonable progress towards project completion.   __ 0 __1 __2
   b. Submission of Documents.   __ 0 __1 __2

2. Financial Health.
   Budget. Did any projects have budget issues and how well were the issues resolved?   __ 0 __1 __2

3. Communication.
   How likely is the sponsor to initiate communication and/or respond to communication in a thorough and timely manner?   __ 0 __1 __2

Total Evaluation score ___

Results.

Baseline Score   ____ +

Evaluation Score ____ =

         ____ **Risk Assessment Score** (baseline score plus evaluation score)

         ____ **Risk Level** (use chart)

0	1	2	3	4	5	6	7	8
Low	Low	Low	Low	Low	Medium	Medium	Medium	Medium

9	10	11	12	13	14	15	16	17	18
Medium	Medium	High	High	High	High	Deny	Deny	Deny	Deny