FORTIFIED Fund Rental Program Scoring Rubric

The Bank's FORTIFIED Fund Rental Program operates through a Bank District-wide competition. Applications are scored according to the criteria outlined below. After scoring, applications are ranked in descending order. The highest scoring application submitted from each state will be approved and all remaining applications will be approved in order of highest to lowest score until funds are exhausted.

All applicants will compete for the available funds based on the ability of each applicant's project to meet minimum eligibility requirements and the Bank's scoring guidelines below in relation to other submitted projects. The Bank, following an initial scoring of submitted applications, may review only the applications that score high enough to be awarded funds, plus the Bank may in its discretion review a number of additional applications, to determine if those applications meet the minimum eligibility requirements detailed in the application. Scoring determinations and final approval of submitted applications is at the sole discretion of FHLB Dallas.

Point Allocations

Criteria	Documentation	Max. Points Available
1) Extended Affordability Period – Projects will receive points if 1) the project will, within 2 years of the FORTIFIED Fund Rental Program application deadline, face expiring HUD Section 8 project-based rental assistance contracts, reach the end of a tax credit compliance period, or face expiring USDA-RD 515 rental assistance contracts and 2) the project commits to preserve all of the affordable rental units after the expiration of such contracts or the end of the tax credit compliance period until a minimum of 10 years after the receipt of the FORTIFIED Certificate on the property. Or, the project has recently extended their affordability period, within 2 years prior to the application deadline.	- Current affordability agreements with HUD, USDA, or other government organizations enforcing affordability constraints on a property and one of the following documents: - A draft or final copy of an extension agreement with HUD, USDA, a State Housing Finance Agency or other government entities committing to extend affordability for a specific period and income demographic (80% or below AMI required).	**VARIABLE up to 20 points** - 10-14.99 year commitment: 10 points - 15+ year commitment: 20 points

2) Project is in a Qualified Census Tract (QCT) or Difficult Development Area (DDA) – Projects will be awarded based on HUD's classification of the area. If the project is a scatter-site property with multiple buildings, all buildings must be in a QCT or DDA.	- Identify if a project is in a QCT by searching for eligibly QCTs in your state for 2025 using this link. To score points for this category, include a screenshot of the project address including the tract code from this link. - Identify if a project is in a DDA by reviewing this map. In non-metropolitan areas, DDAs are based on the county. To score points for this category, include a screenshot of the project location using the map linked above with the project location clearly identified	**VARIABLE up to 10 points** - Qualified Census Tract **or** Difficult Development Area: 5 points - Qualified Census Tract **and** Difficult Development Area: 10 points
3) Insurer Acknowledgement – Projects will be awarded 15 points if the insurer of the property considers FORTIFIED standards in their underwriting of the property. Projects will be awarded 30 points if the insurer of the property considers FORTIFIED standards in their underwriting and the PHA owns properties already insured considering and incorporating the FORTIFIED status in the insurance policy.	- A signed letter written on a document with the insurer's letterhead stating the property address and confirmation that FORTIFIED will be a consideration in their underwriting and - A current insurance agreement verifying the insurer covers the property or - A draft of an insurance agreement to be executed once the roof replacement is complete - Evidence of existing policies that incorporate FORTIFIED - Other documentation may be submitted subject to approval by FHLB Dallas	**VARIABLE up to 30 points**

4) Public Housing Assessment System (PHAS) Score – Projects will be awarded based on the sponsoring PHA's PHAS agency-wide score on their most recent assessment.	- The sponsoring PHA's most recent PHAS assessment must be submitted in its entirety - Moving to Work Agencies may submit evidence of Permanent High Performer Status in place of a PHAS report to receive full points in this category	**VARIABLE up to 10 points** - PHAS Score <85: 0 points - PHAS Score greater than or equal to 85 and less than 90: 3 points - PHAS Score greater than or equal to 90 or less than 95: 6 points - PHAS Score 95 or higher: 10 points
5) Projects will be assessed by FHLB Dallas based on readiness and capacity to complete the project within a nine-month timeframe. This will include but is not limited to: completeness and thoroughness of the application and project information provided. Review of the five-year plan in alignment with the application to FHLB Dallas, projects recently completed by the Public Housing Authority, PHA financial contribution to the project, etc.	- Documentation submitted as part of the overall application will be reviewed for this scoring criteria. - Additional written clarifications or information for consideration by FHLB Dallas under these scoring criteria may also be submitted for review with the application.	**VARIABLE up to 30 points**

Tie Breaker:

If after ranking all applications from highest to lowest score, if two or more applications receive identical scores and there are insufficient funds remaining, the Bank will adhere to the following tie-breaking methodology to determine the project(s) to be awarded:

The Bank will compare FEMA disaster likelihood for Hurricane, Strong Wind, Hail, and Tornado. Projects with Very High likelihoods for any of the disasters above will be approved, followed by projects with Relatively High likelihoods, followed by projects with Relatively Moderate likelihoods.

If any of the remaining applications' scores are still tied and the requested amount of each remaining application is within the amount of FORTIFIED funds remaining to be awarded, then the approved project(s) will be randomly selected via lottery.