

The following are general guidelines for certifying Community Stability and may not apply to every situation. Contact ahp@fhlbsf.com for guidance.

Category	Acceptable Forms of Verification <i>Provide one or more of the following or equivalent documents for each category</i>	Verification Tips
1. Household displacement <ul style="list-style-type: none"> ▪ No household displacement ▪ Relocation plan/assistance 	<ul style="list-style-type: none"> ▪ HUD-1 statement or purchase agreement showing the project site was situated on a vacant lot at acquisition ▪ Photographs showing the project site was vacant and thus no households were displaced ▪ Rent roll dated prior to rehabilitation and relocation plan ▪ Cost certification line item reflecting appropriate relocation expenses 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable ▪ HUD-1 must be final ▪ If relocation assistance is not on Cost Certification, third party source documentation must be provided and dated after the Cost Certification date
2. Preservation of affordable housing <ul style="list-style-type: none"> ▪ Preserves affordability for expiring-use project ▪ Utilizes land trust to preserve land affordability 	<ul style="list-style-type: none"> ▪ Expiring use agreement ▪ Land trust agreement 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable
3. Rehabilitation of vacant or abandoned properties	<ul style="list-style-type: none"> ▪ Photographs showing the existing property and third party documentation validating the previous use ▪ Official notification declaring the property was abandoned at acquisition 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable ▪ Official notification must be issued by a government agency ▪ Physical need assessment must be prepared by a third party design professional
4. Elimination of physical or social blight <ul style="list-style-type: none"> ▪ Demolition of substandard housing units ▪ Upgrade of property with building code violation ▪ Development of site with incompatible uses ▪ Development of site with environmental remediation needs 	<ul style="list-style-type: none"> ▪ Cost certification line item reflecting reasonable demolition expenses ▪ For project involving demolition, a dated photograph of the site and documentation from a government entity validating the status of the property as vacant, abandoned, or substandard, and a demolition contract ▪ Official notification of building code violation ▪ Official record confirming the project's previous zoning or non-housing use ▪ Environmental impact report and / or physical need assessment ▪ Documentation from a government entity or tribal equivalent designating the property as a Brownfield site ▪ Cost certification line item showing reasonable environmental remediation expenses 	<ul style="list-style-type: none"> ▪ Official notification must be issued by a government agency ▪ Physical need assessment must be prepared by a third party construction professional
5. Increase affordable homeownership opportunities	<ul style="list-style-type: none"> ▪ Owner occupied projects: all buyers' HUD-1 statements at project completion ▪ Rental projects: homeownership conversion plans, such as lease - to - own agreements 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable ▪ HUD-1 must be final

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6. Foreclosure recovery program <ul style="list-style-type: none"> ▪ Resale of foreclosed homes to homebuyers ▪ Rental of foreclosed homes for all projects units 	<ul style="list-style-type: none"> ▪ Title report, purchase contract, HUD-1 statement, or title insurance referencing the transfer of ownership as a result of foreclosure sale ▪ Property tax foreclosure certificates ▪ Legal notification indicating that the property was sold as a result of a foreclosure action ▪ Documentation from a third party evidencing that the subject property was a foreclosed property ▪ Public foreclosure auction notice ▪ Lender's written confirmation classifying the property is real estate owned (REO) 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable ▪ HUD-1 must be final ▪ Official notification must be issued by a government agency
7. Neighborhood stabilization, redevelopment, or, revitalization plan area <ul style="list-style-type: none"> ▪ Government redevelopment / revitalization project area ▪ HUD Urban Empowerment Zone ▪ HUD Urban Enterprise Community ▪ USDA Rural Empowerment Zone ▪ USDA Rural Champion Community 	<ul style="list-style-type: none"> ▪ Third party documentation verifying the project is located within the plan's geographic area ▪ Documentation from a unit of state or local government verifying all project units are located within the geographic area of the Neighborhood Stabilization Plan ▪ Neighborhood Stabilization Program census tract ▪ HUD Empowerment / Enterprise Community Zone mapping system printout ▪ USDA Rural Empowerment / Champion Community Zone mapping system printout 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable
8. Creation of physical assets <ul style="list-style-type: none"> ▪ Community daycare facility ▪ Community kitchen ▪ Recreational facility ▪ Community health facility ▪ Public open space ▪ Community Room 	<ul style="list-style-type: none"> ▪ Community daycare facility lease agreement ▪ Photographs showing community kitchen, recreational, health, public open space, and community room facilities ▪ Marketing materials of the physical assets to all residents and the community at large ▪ Reservation agreements outlining the rules and regulation for the use of the physical assets 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable
9. Promotion of economic integration <ul style="list-style-type: none"> ▪ Project includes market-rate units ▪ Project is located in a moderate-, middle, or upper-income census tract 	<ul style="list-style-type: none"> ▪ Rent roll and / or lease agreements reflecting the unit numbers and rent amounts for all market rate units ▪ Federal Financial Institution Examination Council (FFIEC) website printout showing all project units, including scattered site projects, must be located in middle, moderate, or upper income census tracts 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable
10. Enhancement of public safety or neighborhood security <ul style="list-style-type: none"> ▪ Neighborhood watch program (NWP) ▪ Public safety facility 	<ul style="list-style-type: none"> ▪ NWP meeting invitation / minutes ▪ Crime prevention event marketing materials ▪ Police sub-station agreements 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable documentation

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11. Incorporating elements of sustainable or “smart growth” development <ul style="list-style-type: none"> ▪ Infill development ▪ Transit-oriented design ▪ Inclusion of mixed uses ▪ Inclusion of natural or open space easements standards ▪ Use of sustainable building techniques standards 	<ul style="list-style-type: none"> ▪ Photographs showing the infill site or infill site designation ▪ Google, MapQuest, or Walkscore printout showing the number of transit lines and the project’s distance relative to those transit lines ▪ Commercial leases showing revenue generating commercial enterprises are located on-site ▪ Recorded Deed of Open Space Easement ▪ Written documentation from design team detailing the sustainable building features ▪ Third party documentation showing the use of green building materials / products ▪ Documentation from certifying agency, organization, certified HERS rater, or certified GreenPoint rater ▪ LEED and / or other US Green Building Council approved certificates 	<ul style="list-style-type: none"> ▪ Ensure all documents are signed and dated as applicable ▪ Official notification must be issued by a government agency ▪ Printout must be legible and have a clear scale and legend ▪ Transit authority maps and schedules must accompany the Google, MapQuest, or Walkscore printout ▪ Projects with non-contiguous scattered-site addresses will need to include multiple maps showing the distance from each property address to each relevant transit line ▪ Other maps and maps annotated by hand are unacceptable documentation