

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

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

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