

**EXHIBIT 3
HOF PROGRAM SELF-SCORING WORKSHEET**

PROGRAM APPLICATIONS	Sub Points	Points Available	Points Awarded	Comments
A. Program Demand		100		
B. Income Targeting				
1. 80% AMI and below	100			
2. 80.01% - 115% AMI	25			
C. Support from Local Sources		25		
D. Program Policy & Procedure Manual		40		
E. Matching Funds		30		
F. Financing Type				
1. 5-year Deferred Mortgage	50			
2. 5-year Forgivable Loan	25			
G. Partnering with Other Agencies		30		
TOTAL		350		