



## 4Q19 FHFA Scorecard – Revised September 2019

The following outlines loans that will be classified as “mission-driven” as part of the 37.5% minimum purchase volume requirement by FHFA.

Type	Loan Amount Qualifying as Mission-Driven
<p><b>Targeted Affordable Housing (TAH)</b> properties are generally those encumbered by a regulatory agreement or recorded use restriction requiring units to be affordable and rented to low-income families, including those developed under state or local programs. TAH properties often receive government subsidies.</p>	<ul style="list-style-type: none"> <li>• 50% of the loan amount if the percentage of restricted units is less than 50% of the total units in a project</li> <li>• 100% of the loan amount if the percentage of restricted units is equal to or more than 50%</li> </ul>
<p><b>Affordable units at 60% of AMI or below</b></p>	<p>Pro rata portion of the loan amount based on the percentage of units affordable at 60% of area median income (AMI) or below</p>
<p><b>Small multifamily properties</b> with 5 – 50 units</p> <p><b>Affordable units in cost-burdened, very cost-burdened, or extremely cost-burdened markets</b></p>	<p>Pro rata portion of the loan amount based on the percentage of units affordable at:</p> <ul style="list-style-type: none"> <li>• 80% of AMI or below in standard and cost-burdened markets,</li> <li>• 100% of AMI or below in very cost-burdened markets,</li> <li>• 120% of AMI or below in extremely cost-burdened markets</li> </ul>
<p><b>Manufactured housing community blanket loans</b></p>	<p>Full loan amount</p>
<p><b>Seniors housing assisted living properties</b></p> <p><b>Properties located in rural areas</b> as designated in the <a href="#">Duty to Serve rule</a></p>	<ul style="list-style-type: none"> <li>• Pro rata portion of the loan amount based on the percentage of units affordable at 80% of AMI or below</li> <li>• Market adjustments for very cost-burdened and extremely cost-burdened markets are not available</li> </ul>

## FHFA Market Cost Designations

Certain Metropolitan Statistical Areas (MSA) that have been designated as cost-burdened, very cost-burdened, or extremely cost-burdened markets will be classified as “mission-driven”.

Cost-Burdened Markets	
Metropolitan Statistical Area (MSA)	County/City, State
Atlanta-Sandy Springs-Roswell, GA	Fulton County, Georgia
Baltimore-Columbia-Towson, MD	Howard County, Maryland
Boston-Cambridge-Newton, MA-NH	Essex County, Massachusetts
Boulder, CO	Boulder County, Colorado
Denver-Aurora-Lakewood, CO	Douglas County, Colorado
Miami-Fort Lauderdale-West Palm Beach, FL	Broward County, Florida Palm Beach County, Florida
New York-Newark-Jersey City, NY-NJ-PA	Bronx County, New York Dutchess County, New York Essex County, New Jersey Putnam County, New York Somerset County, New Jersey Suffolk County, New York
Orlando-Kissimmee-Sanford, FL	Orange County, Florida
Oxnard-Thousand Oaks-Ventura, CA	Ventura County, California
Portland-Vancouver-Hillsboro, OR-WA	Multnomah County, Oregon
Sacramento--Roseville--Arden-Arcade, CA	Placer County, California Yolo County, California
Salinas, CA	Monterey County, California
Santa Maria-Santa Barbara, CA	Santa Barbara County, California
Santa Rosa, CA	Sonoma County, California
Seattle-Tacoma-Bellevue, WA	King County, Washington Snohomish County, Washington
Vallejo-Fairfield, CA	Solano County, California
Washington-Arlington-Alexandria, DC-VA-MD-WV	District of Columbia, District of Columbia Prince George's County, Maryland
Worcester, MA-CT	Worcester County, Massachusetts

### Very Cost-Burdened Markets

Metropolitan Statistical Area (MSA)	County/City, State
Boston-Cambridge-Newton, MA-NH	Middlesex County, Massachusetts Norfolk County, Massachusetts Suffolk County, Massachusetts
Bridgeport-Stamford-Norwalk, CT	Fairfield County, Connecticut
Chicago-Naperville-Elgin, IL-IN-WI	Cook County, Illinois
Los Angeles-Long Beach-Anaheim, CA	Orange County, California
Miami-Fort Lauderdale-West Palm Beach, FL	Miami-Dade County, Florida
New York-Newark-Jersey City, NY-NJ-PA	Bergen County, New Jersey Middlesex County, New Jersey Morris County, New Jersey Passaic County, New Jersey Queens County, New York Richmond County, New York Rockland County, New York Union County, New Jersey
Riverside-San Bernardino-Ontario, CA	Riverside County, California San Bernardino County, California
San Diego-Carlsbad, CA	San Diego County, California
San Francisco-Oakland-Hayward, CA	Alameda County, California Contra Costa County, California
San Jose-Sunnyvale-Santa Clara, CA	San Benito County, California Santa Clara County, California

### Extremely Cost-Burdened Markets

Metropolitan Statistical Area (MSA)	County/City, State
Los Angeles-Long Beach-Anaheim, CA	Los Angeles County, California
New York-Newark-Jersey City, NY-NJ-PA	Hudson County, New Jersey Kings County, New York Nassau County, New York New York County, New York Westchester County, New York
San Francisco-Oakland-Hayward, CA	Marin County, California San Francisco County, California San Mateo County, California

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