HOME / HTF (National Housing Trust Fund) Regulations Crosswalk

Requirement	HOME	HTF	Key HTF Difference(s) from HOME
Definitions	92.2	93.2	
Site & Neighborhood Standards	92.202	93.150	 No 983.57(e)(3) exceptions to new rental housing location in an area of minority concentration (as permitted under HOME)
Income definitions	92.203	93.151	Same
Eligible activities	92.205	93.200	 Only acquisition, construction or rehabilitation of rental or homebuyer housing. Only permanent housing (not transitional). May provide operating cost assistance and reserves (no more than one-third).
Eligible costs	92.206	93.201	 Same project costs, plus HTF can provide operating cost assistance and reserves. HTF cannot be used for acquisition or hard costs undertaken before commitment, except architectural.
Eligible admin	92.207	93.202	Same
Public housing	92.213	93.203	• HTF can assist development of public housing units under limited circumstances.
Prohibited activities/fees	92.214	93.204	Same
Income targeting	92.216217	93.250	 HTF units all ELI (Extremely Low Income) (except 75% ELI if HTF > \$1B).
Match	92.218222	N/A	
Maximum subsidy	92.250(a)	93.300(a)	Grantee sets maximum HTF subsidy.
Underwriting	92.250(b)	93.300(b)	Same
Property standards	92.251	93.301	• Same, except HTF includes environmental review provisions in property standards.
Ongoing property standards	92.251(f)	93.301(e)	HTF does not require state/local codes
Rental housing	92.252	93.302	
Occupancy	92.216,.252	93.302(a)	HTF ELI (Extremely Low Income)
Rents	92.252(a)(b)	93.302(b)	HTF rents
Utility allowances (UA)	92.252(c)	93.302(c)	Grantee must establish HTF UA, not limited to HOME methods.
Period of affordability	92.252(e) 92.252(f)	93.302(d)	HTF minimum 30 years

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Annual owner's report	92.252(f)(2) 92.504(c)(vi)	93.404(c)(ix)	Same
Over-income tenants	92.252(i)	93.302(f)	• HTF rent limits continue to apply until replaced.
Fixed/Floating	92.252(j)	93.302(g)	Same
Tenant protections	92.253	93.303	• HTF does not require 30 day notice.
Homeownership housing	92.254	93.304305	(Not reviewed; not eligible activity)
Nondiscrimination	92.350	93.350	Same
Affirmative marketing	92.351	93.350	• HTF does not require MWBE outreach.
Environmental	92.352	93.301(f)	• HTF different process & outcomes.
Relocation	92.353	93.352	Same
Labor	92.354		• Davis-Bacon & related do not apply to HTF.
Lead Based Paint	92.355	93.351	Same
Conflict of interest	92.356	93.353	Same
VAWA (Violence Against Women Act)	92.359	93.356	Same
IDIS (Integrated Disbursement & Information System)	92.502	93.402	• HTF not subject to 15 day disbursement requirement.
Program income	92.503	93.403	Same
Admin responsibilities	92.504(a)	93.404(a)	Same
Written agreements	92.504(c)	93.404(c)	CPA cost certification required.
Inspections	92.504(d)	93.404(d)	Same
Financial monitoring	92.504(e)	93.404(e)	Same
Uniform admin requirements	92.505	93.405	Same
Audit (of grantee)	92.506	93.406	 HTF audit at least annually. Project cost certifications (CPA review) and annual audit during POA.
Records	92.508	93.407	Same