### Comparisons

**Housing Trust Fund Program vs HOME Investment Partnerships Program**

<table>
<thead>
<tr>
<th>Categories</th>
<th>Housing Trust Fund (HTF)</th>
<th>HOME Investment Partnerships Program (HOME)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IHFA Program Description and Policies</strong></td>
<td>See Annual Administrative Plan</td>
<td>See Annual Administrative Plan</td>
</tr>
</tbody>
</table>
| **Eligible Activities**             | • Single-Family Rental  
• Multifamily Rental                                                                        | • Single-Family Rental  
• Homebuyer Activities  
• Multifamily Rental                                                                 |
| **Ineligible Activities**           | • Homebuyer  
• Shelters  
• Facilities  
• Dormitories  
• Emergency Repairs                                                                     | • Shelters  
• Facilities  
• Dormitories  
• Emergency Repairs                                                                 |
| **Loan Terms**                      | • Due-On-Sale  
• Grant                                                                                   | • Amortized  
• Due-On-Sale  
• Surplus Cash                                                                                |
| **Per Unit Maximum Subsidy Limits** | HOME Subsidy Limits                                                                      | https://www.idahohousing.com/federal-programs/home-program                                                      |
| **Affordability Period**            | Minimum 30 Years                                                                         | • New Construction- 20 Years  
• Rehabilitation- 5-15 Years                                                                  |
| **Match**                           | No Match Requirement                                                                     | 25% Match Requirement                                                                                           |
| **Household Income Targeting**      | Households with Annual Gross Income ≤30% AMI                                              | • 90% of rental units @ 60% AMI  
• 20% of rental units in projects with 5+ HOME units @ 50% AMI  
• All HOME units must serve households ≤80% AMI                                              |
| **Rehabilitation Standards**        | Same as HOME Program-See Exhibit C- Annual Administrative Plan                          | See Exhibit C- Annual Administrative Plan  
• State Building Code for Existing Structure;  
• UPCS; and  
• Local ordinances/zoning/ property/housing standards                                        |
| **Cross-Cutting Federal Regulations**| Same as HOME Program                                                                      | Chapter 6- Annual Administrative Plan  
• High HOME  
• Low HOME  
• Published annually by HUD                                                                 |
| **Rent Limits**                     | HTF Rent Limits Established By HUD  
https://www.idahohousing.com/federal-programs/home-program                                   | • High HOME  
• Low HOME  
• Published annually by HUD                                                                 |
| **Long Term Compliance and Monitoring** | Same as HOME Program                                                                      | See Chapter 7- Annual Administrative Plan                                                                |
| **Apply for Funding**               | Follow the HOME Program                                                                    | • Single-Family Rental- Published RFP  
• Multifamily Rental- Annual Published NOFA                                                      |

Annual Administrative Plan- [https://www.idahohousing.com/federal-programs/home-program/](https://www.idahohousing.com/federal-programs/home-program/)