



Intermediary Relending Program (IRP) scoring – explained!

IRP applications are competitively awarded using a point system. **Typically, 140 points are needed for success.**

Max Points	Grant selection criteria
Largely Predetermined by Location	
SERVICE AREA	
15 (OR is usually 0-5)	Median household income (MHI) in loan fund's service area vs. poverty line (\$21,200) : <125% of poverty (15 pts); 125-150% of poverty (10 pts); 150-175% of poverty (5 pts); >175% of poverty (0 pts)
15 (OR avg. = 115%; usually 5-15)	November unemployment rate in loan fund's service area vs. national unemployment rate (4.7%): ≥ 150% (15 pts); 125-150% (10 pts); 100-125% (5 pts); <100% (0 pts)
2	Service area with natural disaster or major industry loss : Recent event (USDA Administrator's discretionary points)
15	% of "ultimate recipient" loans to be made in counties with MHI's < 80% of State nonmetro MHI : 100% (15 pts); 75-100% (10 pts); 50-75% (5 pts); <50% (0 pts). No Oregon counties have MHI's < 80% of the state's nonmetro MHI.
15	% out-migration of population from the loan fund's service area since last decennial census : ≥ 30% (15 pts); 20-30% (10 pts); 10-20% (5 pts). No Oregon counties lost population 1990-2000.
15	Service area with no IRP coverage : No areas in Oregon can meet this criterion. USDA Administrator's discretionary points.
5	Persistent poverty or long-term outmigration/job deterioration : No areas in Oregon are persistently poor & long-term means 40 years. USDA Administrator's discretionary points.
Determined by Applicant	
MATCH	
50 (15% match = 30)	% to be contributed by the intermediary into the proposed IRP loan fund : ≥ 25% (50 pts); 15-25% (30 pts); 5-15% (15 pts); <5% (0 pts)
WORK PLAN	
15	% of "ultimate recipient" project come from nonfederal sources (including ultimate recipient equity, banks, etc.): ≥ 50% (15 pts); 25-50% (10 pts); 10-25% (5 pts); <10% (0 pts)
15	% of "ultimate recipient" project come from intermediary's non-IRP RLF funds : ≥ 50% (15 pts); 25-50% (10 pts); 10-25% (5 pts); <10% (0 pts)
15	Intermediary will make a condition to their loans that "ultimate recipients" hire workers from members of families below the poverty line (\$21,200) in the following percentage: ≥ 30% (15 pts); 20-30% (10 pts); 10-20% (5 pts) Poverty = \$10/hr, full-time (vs. \$7.95/hr min wage)
15	Likely % of loans to be made to "ultimate recipients" from underrepresented groups (i.e., women, minorities, seniors, persons with disabilities): ≥ 30% (15 pts); 20-30% (10 pts); 10-20% (5 pts)
4	Application of \$500,000 or less : USDA Administrator's discretionary points.
INTERMEDIARY	
30	Intermediary's years of experience administering a commercial loan fund: ≥ 10 years (30 pts); 5-10 years (20 pts); 3-5 years (10 pts); 1-3 years (5 pts)
15	% of community representation on intermediary's board of directors: ≥ 75% (15 pts); 40-75% (10 pts); 10-40% (5 pts)
5	Work plan matches area's strategic plan : USDA Administrator's discretionary points.
4	Superior intermediary track record & performance : USDA Administrator's discretionary points.