2005

Housing Credit Program

Qualified Allocation Plan

FINAL

December 15, 2004

Ohio Housing Finance Agency
Office of Planning, Preservation, & Development
57 East Main Street
Columbus, OH 43215-5135
(614) 466-0400

www.homebuyerohio.com

BOB TAFT
GOVERNOR
STATE OF OHIO

December 2004

I am pleased to present the Ohio Housing Finance Agency's (OHFA's) 2005 Qualified Allocation Plan. This plan will provide the information you need as you apply for available housing credits.

The Housing Credit Program is designed to increase the supply of quality, affordable rental housing using federal income tax credits. These credits provide incentives for the private housing community to develop affordable housing by creating equity to assist with building acquisition, new construction and substantial rehabilitation costs. Housing credits are utilized to offset the federal income tax liability of an individual or corporation.

The Ohio Department of Development, through the OHFA, works to evaluate the state's housing needs and identify actions to alleviate these needs. To date, the OHFA has awarded approximately $260 million in housing credits to more than 1,300 projects, resulting in the creation of more than 65,000 affordable housing units in Ohio. The OHFA's strong working relationship with the state's public and private sectors ensures that affordable housing is available to all Ohio citizens.

I encourage you to apply for the assistance available through Ohio's Housing Credit Program. By doing so, you'll take an important first step toward helping Ohio families realize their dreams of securing safe and affordable housing within the state.

Sincerely,

Bob Taft

Bob Taft
Governor

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I. GENERAL PROGRAM INFORMATION

A. Introduction

The Housing Credit (also know as the Low-Income Housing Tax Credit) is a tax incentive program designed to increase the supply of quality affordable rental housing. These federal income tax credits offset the building acquisition, new construction, or substantial rehabilitation costs for rental housing developments. Since 1987, the Ohio Housing Finance Agency (OHFA), which is part of the Ohio Department of Development (ODOD), has used the Housing Credit Program to facilitate the development of over 65,000 affordable rental housing units in Ohio.

The Internal Revenue Service (IRS) regulations for the Housing Credit Program can be found under Section 42 of the Internal Revenue Code (IRC). It is the responsibility of the applicant to be knowledgeable of Section 42 of the IRC, regulations and administrative documents (rulings, notices, and procedures), and all relevant materials published by the IRS. OHFA strongly encourages all applicants to seek experienced legal and accounting advice in order to comply with all program requirements.

The Qualified Allocation Plan (QAP), described under Section 42(m) of the IRC, contains OHFA's procedures and policies for the distribution of the state's allocation of Housing Credits. The QAP may be subject to change, pending developments in federal and state legislative requirements and/or OHFA policy.

B. Description of the Housing Credit

The Housing Credit was created by Congress in 1986, replacing earlier federal tax incentives for the development of affordable rental housing.

Housing Credits are used to offset an individual's or corporation's federal income tax liability. The amount of Housing Credit received can be subtracted on a dollar-for-dollar basis from the federal income tax liability.

The Housing Credit is received each year for 10 years - the period the taxpayer claims the Housing Credit on his/her federal income tax return. The owner must maintain income and rent restrictions continuously for 15 years - this is the compliance period. Additionally, the owner must enter into an extended use period of an additional 15 years by filing a Restrictive Covenant on the project with the County Recorder.

The taxpayer may claim the Housing Credit beginning either with the taxable year in which the building is placed-in-service, or in the following year at the owner's election (or OHFA's determination, if necessary). The allocated Housing Credit amount taken by the taxpayer is based on the portion of the building occupied by low-income tenants at the end of the first year of the Housing Credit period.

C. Federal Program Requirements

The following are brief descriptions of the federally-mandated program requirements. The list does not include all rules and requirements. Applicants should refer to Section 42 of the IRC for more information.

Income Targeting. A project qualifies for Housing Credit if at least 20% of the project is occupied by households with incomes at or below 50% (20/50 projects) of the Area Median Gross Income (AMGI) or at least 40% of the project is occupied by households with incomes at or below 60% (40/60 projects) of the AMGI. The AMGI limits are published by the U.S. Department of Housing and Urban Development (HUD) annually (see Exhibit A). Incomes are adjusted by household size. OHFA has provided the income limitations by county.

Rent Restriction on Units. The rent limits are based on the AMGI limits and the number of bedrooms in a unit. Rent subsidies paid on behalf of the tenant (such as Section 8 program payments) and overage defined by the Rural Development (RD) 515 program are not included in gross rent calculations. Gross rent includes a utility allowance for the utilities paid by the tenant (see Exhibit A).

In order to assure the units are rented at the specified level elected at application for competitive points, OHFA requires owners to file a Restrictive Covenant in the County Recorder's office where the project is located. The Restrictive Covenant details the restrictions on rent, as well as the term of affordability. Furthermore, the Restrictive Covenant also includes restrictions on the income levels the project is targeting per the election the owner selects on the application.

Utility allowance information is obtained from HUD or the Public Housing Authority in the county where the project is located. Please refer to Treasury Regulation 1.42-10 for more information. For a USDA Rural Development 515 project, the utility allowance can be obtained from the Rural Development office.

Extended Low-Income Use. Income and rent limitations must be maintained for a minimum period of 15 years and through the extended use period, which is an additional 15 years. Project owners must enter into an extended low-income use agreement with OHFA.

A recent IRS Revenue Ruling (2004-82) indicates that residents of a project that received Housing Credits may not be evicted without good cause. OHFA intends to enforce this restriction along with all other IRS compliance regulations. The definition of good cause may be found at 24 CFR § 247.3 of the Code of Federal Regulations.

Safe, Decent, & Sanitary Housing. All projects must meet applicable building codes promulgated by the Ohio Board of Building Standards and local governmental agencies.

"No More Credit Than Necessary". Section 42 of the IRC mandates that state housing finance agencies ensure the amount of Housing Credits awarded to a project is the minimum amount necessary for the project to be placed in service as affordable rental housing. OHFA completes this designated task by underwriting every project receiving Housing Credits.

Civil Rights Compliance. It is the responsibility of the owner/developer/borrower and any of its employees, agents or sub-contractors in doing business with OHFA to adhere to and comply with all

Federal Civil Rights legislation, inclusive of the Fair Housing Laws, Section 504 of the Rehabilitation Act of 1973, and the Americans With Disabilities Act, as well as any state and local Civil Rights legislation along with any required related codes and laws. Should OHFA not specify any requirements, such as design, it is nonetheless the owners' responsibility to be aware of and comply with all non-discrimination provisions relating to race, color, religion, sex, handicap, familial status, and national origin. This includes design requirements for construction or rehabilitation, Equal Opportunity in regard to marketing and tenant selection and reasonable accommodation and modification for those tenants covered under the Laws. OHFA has provided a brief guide to federal accessibility requirements (see Exhibit L).

D. Eligible Use of the Housing Credit

The Housing Credit can be used to offset the cost of acquiring, substantially rehabilitating, and / or constructing residential rental housing to be occupied by low-income individuals and families. These units must be available to the general public and have initial leases of six months or longer.

Costs to develop the low-income units become the building's eligible basis. The Housing Credit can be allocated to common areas as long as these facilities are provided to all tenants without additional fees or charges. It is important to note that units created solely for manager and/or security guard occupancy are considered common space.

The applicable fraction multiplied by the eligible basis becomes the project's qualified basis. The applicable fraction is defined as the lesser of (a) the number of low-income units divided by the total number of units (unit fraction) or (b) the amount of low-income unit square footage divided by the total amount of residential unit square footage (floor-space fraction). Low-income units are defined as units occupied by households with incomes at or below 50% or 60% of AMGI, depending on the minimum set-aside selected by the owner.

Qualified basis is the product of the eligible basis multiplied by the applicable fraction. The applicable Housing Credit percentage (commonly referred to as the 9% and 4% Housing Credit rate) is the percentage used to determine the annual Housing Credit amount by multiplying it by the total qualified basis. The Housing Credit rates fluctuate from month to month, and the IRS publishes the new rates monthly. The recipient of an allocation of Housing Credits may "lock-in" the Housing Credit rates at the date of the Binding Reservation Agreement with OHFA or at the date the project is placed into service.

The following types of projects are eligible for Housing Credits:

- Acquisition/Substantial Rehabilitation. Housing Credits are available for the acquisition and substantial rehabilitation of a building. The 4% Housing Credit rate is applied to the acquisition basis. Generally, the 9% (or 4% in certain circumstances) Housing Credit rate is applied to the substantial rehabilitation basis. The property cannot have been placed in service within 10 years prior to acquisition. In addition, capital improvements on the building are not eligible cost items if within the previous 10 years, major capital improvements have been made to the building. The new buyer or related entity cannot currently own the building; however, 10% of the ownership may remain unchanged.

- Substantial Rehabilitation only. The Housing Credit may be claimed on the basis of costs incurred for the substantial rehabilitation of a property without claiming credit on the acquisition basis of the project.

- New Construction. Housing Credits at the 9% (or 4% in certain circumstances) Housing Credit rate are available for the eligible costs to construct a new building or buildings.

Ineligible Costs. Certain project costs are not subject to inclusion into eligible basis upon which the Housing Credits are derived. These include:

1. Commercial Building Costs.
2. Land.
3. Permanent Financing Fees.
4. Reserves.
5. Off-Site Improvements.
6. Syndication Expenses (including legal, accounting, and bridge loan interest).
7. Any expense that cannot be depreciated with the building.
8. OHFA Application, Reservation, & Compliance Fee.
9. In-kind contributions to a project.

This list is not inclusive of all costs that may be ineligible for Housing Credits. Please refer to Section 42 of the IRC for more information.

The Housing Credit is not available for any of the following facilities: hospitals, nursing homes, sanitariums, lifecare facilities, retirement homes (if providing significant services other than housing are mandatory for residents), employer housing, mobile homes and student housing. Factory-made housing that is permanently fixed to real property may qualify for the Housing Credit. Congregate care facilities may be eligible if the “additional supportive services” are provided to the tenant as a voluntary option and the tenant is not charged mandatory fees for those services. Please refer to Section 42 of the IRC for more information.

The costs of constructing or rehabilitating a community service facility, such as a daycare building, located in a qualified census tract may be included with the eligible basis of a housing credit project. These additional costs cannot exceed 10% of the eligible basis for the entire project. All community service facilities that are part of the same qualified project shall be treated as one facility. A community service facility must be designed to serve primarily individuals, not necessarily residents of the project, whose incomes are 60% or less of the AMGI. Please refer to Revenue Ruling 2003-77 for more information.

II. ALLOCATION PROCESS

A. Instructions

In order to apply for 2005 Housing Credits, submit an application to the **Office of Planning, Preservation, and Development; OHFA; 57 East Main Street, Columbus, Ohio 43215.** Applications must be received no later than 5:00 p.m. by the date listed in the program calendar, unless the project is financed with tax-exempt bonds (see page 57). Applicants must use the 2005 ODOD Affordable Housing Funding Application (AHFA) that is available on OHFA's web site. The application submission should include an original signed hard copy of the application and all required attachments. A copy of the AHFA in Excel format on a computer diskette must also be submitted.

The application round will consist of three review steps: threshold, competitive, and underwrite. Threshold review is an evaluation of an applicant's ability to meet certain minimum requirements set forth in the Allocation Plan. Competitive review is the scoring of applications through objective criteria reflecting Congressional mandates and state housing policy as well as input from interested parties. These project scores serve as the basis of OHFA's funding determination. OHFA will allow applicants to remedy threshold and competitive deficiencies after the initial review. Finally, OHFA will review the financial feasibility of the project and the amount of Housing Credit necessary for the development to proceed.

<u>Special Allocation.</u> A project that has returned a Housing Credit allocation from a previous year due to the inability to proceed resulting from local government action that has been determined through the judicial system to be inappropriate may seek an allocation of credit in the current year. In order to qualify to apply for this relief, the project must meet the following requirements:

1. The project must have received an allocation of competitive Housing Credits from OHFA in a previous year.

2. The owner of the allocation must have returned the Housing Credits to OHFA prior to the required placed-in-service date.

3. The underlying reason for the return of the credit allocation must relate to action or inaction of the local government approval process to allow for plan approval or building permit issuance.

4. The owner of the project must obtain either a final judicial determination that the local action or inaction is inappropriate or a settlement or consent of all parties to an appealable judicial action that no appeal will be taken from a judicial decree or that determines the local activity is inappropriate. As a result of this judicial decree or settlement, the owner of the project must demonstrate that the project can now proceed. OHFA or ODOD legal counsel and/or the Ohio Attorney General's office will make the determination of these requirements.

5. The project will complete a current year application and request OHFA Board consideration to obtain a current year Housing Credit reservation.

6. OHFA staff will evaluate the project based on current year criteria, although waivers from current year requirements may be requested and considered. It is OHFA's expectation that comparable competitive commitments will be made. It is expected that any monetary damages received which are related to the project, less direct costs of litigation apportioned between damages that are related and unrelated to the project, will be pledged to the project.

Qualifying requests will be summarized and presented to the OHFA Multifamily Committee and Board for consideration and approval. OHFA has no affirmative obligation to grant approval to any project seeking relief.

Previous Allocation. Owners of projects that received a prior allocation of Housing Credits may apply for additional credit if necessary for the continued financial feasibility of the project. The ownership structure, development team members, rent elections, applicable fraction, developer's fee, special needs population served (if any), and physical structure of the project may not be changed unless approved in advance by OHFA. **All requests for changes must be received no later than 30 days prior to the 2005 application deadline.**

Applications for additional credit must include documentation dated within one year prior to application for Housing Credits. Owners must meet all requirements contained in the 2005 QAP.

Owners of projects that received an allocation of Housing Credits in previous years and are placed-in-service may only apply for additional Housing Credits if 10% or more residential square footage, and/or 5% or more units have been added to the project. OHFA may waive the previously mentioned requirements if an applicant can demonstrate the following: the project requires an extreme amount of repairs, the project is supported by the local government, and the local government and/or a federal agency is providing additional financial assistance. An extreme amount of repairs is defined as a situation in which the rehabilitation hard costs equal or exceed 50% of the total project cost. In addition, OHFA reserves the right to place restrictions on new ownership or management, limit the developer's fee, and require a capital needs assessment with the application. Applicants must include a narrative with the application that outlines the need for the waiver. OHFA has the sole discretion to approve such requests and will judge the requests on a case-by-case basis.

All placed-in-service Housing Credit projects (with no tax-exempt bond financing) must apply during a standard application round, and will be reviewed according to the current year's competitive criteria. In addition, projects that re-apply may be subject to additional underwriting requirements. Projects must provide the previous Housing Credit allocation amount, the previous project square footage, and previous number of units on the new application and in the project narrative. Placed-in-service Housing Credit projects are also subject to rules outlined in Section 42 of the IRC and Treasury Regulations.

B. 2005 Program Calendar

<u>January</u>

5 2005 AHFA Ready for Distribution

24 2005 Program Training

31 2005 Program Training

<u>March</u>

17 Application Deadline

24 Agency Notification of Public Notification Deficiencies

31 Applicant Response Deadline for Public Notification Corrections

<u>April</u>

28 Agency Notification of Threshold Deficiencies

<u>May</u>

5 Applicant Response Deadline for Threshold Corrections

<u>June</u>

2 Agency Notification of Preliminary Competitive Scores

9 Applicant Response Deadline for Appeals/Competitive Corrections

<u>July</u>

1 Reservation Agreements Issued

15 Reservation Agreements Due

28 Next Steps Meeting for Successful Applicants

<u>October</u>

27 First Round Carryover Deadline

<u>November</u>

17 Carryover Extension Deadline

<u>December</u>

15 Carryover Allocation Agreements Issued

28 Carryover Allocation Agreements Due

C. Threshold Review

Threshold review is a basic review of the application to determine if it is complete; all necessary forms, supporting evidence, and fees are included; and the project meets minimum program requirements. OHFA has established the following threshold criteria that must be met in order to qualify for the competitive review stage. Unless noted otherwise, projects with tax-exempt bond financing must also meet all threshold requirements to receive Housing Credits.

OHFA will complete threshold reviews of applications and offer the applicants the opportunity to correct deficiencies in their applications. Please refer to the calendar on the preceding pages for timelines for deficiency correction.

The criteria are as follows:

1. Meets Section 42 Requirements

The project must meet all the requirements set forth in Section 42 of the Internal Revenue Code of 1986, as amended, and all relevant U.S. Department of the Treasury regulations, notices, and rulings.

2. Complete, Organized Application

Applications must be submitted in a three-ring binder, utilizing the index provided with the application and appropriate tabbing. Applications must be complete and consistent with all supporting documentation. Any applications that are incomplete, inconsistent, and/or illegible will be rejected. A copy of the AHFA on a computer diskette must be submitted or the application will be rejected.

a. Application Fee

The appropriate processing fee must accompany each application. If a check is returned for insufficient funds, the application will be immediately rejected. The amount of the application fee is $1,000 for all Housing Credit applicants.

Projects with threshold deficiencies will be charged a resubmission fee. The resubmission fee will equal $50 per corrected threshold review criterion up to a maximum of $500. This fee will apply to all applicants, including tax-exempt bond projects seeking an award of Housing Credits. Any items that will not be supplied with the initial application for a tax-exempt bond project must be agreed upon in advance in order to avoid the resubmission fee. If a resubmission fee check is returned twice for insufficient funds, the application will be rejected. The threshold resubmission fee does not apply to the Public Notification threshold criterion.

3. Extended Use

All projects must commit to an extended use term of a minimum of 30 years of affordability. Projects with tax-exempt bond financing must commit to an extended use term of the greater of 30 years or the outstanding term of the bonds. If an allocation of Housing Credits is received, the owner must file a Restrictive Covenant (provided by OHFA) to waive the right to petition OHFA to terminate the extended use term as described in Section 42 of the Internal Revenue Code.

4. Evidence of Site Control

Both the buyer and seller must evidence site control. **The applicant must be submit the executed and recorded deed(s) of the current owner(s).**

In addition, if the current owner(s) is not the applicant, then one of the following must be submitted to properly evidence site control:

a. Executed purchase option with date certain performance;
b. Executed purchase contract;
c. Executed land contract; or
d. Executed long-term (35 or more years) lease agreement with an executed and recorded memorandum of lease.

If parcels will be purchased from a City land bank, then a copy of the final City Council Resolution approving the transfer of all applicable lots may be submitted with the deeds of the current owner as evidence of site control.

The items listed above are the minimum required to meet OHFA's threshold requirements. OHFA reserves the right to require, as needed, additional documentation that evidences proper site control.

Each of the site options/contracts, as applicable, must not expire before <u>120 days</u> following the submission of the application. OHFA reserves the right to waive this requirement for projects with tax-exempt bond financing.

There are two exceptions to the site control requirements listed above:

a. A scattered-site project is required to have at least <u>35%</u> of the sites under control at the time of application. A project qualifies as scattered-site if there are 10 or more sites AND no more than 50% of the sites are contiguous. Contiguous sites are defined as two or more sites that share common boundaries, and cannot be separated by vacant or developed land, railroad tracks, rivers, creeks, etc. A site is defined as a parcel with an assigned permanent parcel number as it exists at application. For scattered-site projects that contain a mix of rehabilitated and newly constructed units, the sites under control must reflect the proportion of rehab units to new construction units. OHFA reserves the right to reduce basis at Carryover if the site control percentage at application is not maintained at Carryover. In addition, scattered-site projects may submit verification from a title company in lieu of copies of the deed of the current owner unless the applicant is the owner.

b. For single-site properties that are currently in default to a mortgage held by a federal agency, the documentation of site control may be held in abeyance until Carryover. In lieu of site control documentation, the project sponsor must produce a deed of the current owner, a letter from the federal agency indicating that the first mortgage which it holds is currently in default, that the federal agency is willing to proceed with a foreclosure action if the project is otherwise eligible for a tax credit reservation, and that foreclosure will be completed and title transferred to the project sponsor prior to the Carryover deadline for the project. No Carryover extensions will be permitted for any project that seeks this avenue of site control.

5. Market Study

A market study conducted by an OHFA-approved market study professional must be submitted with the application. A list of OHFA-approved market study providers will available on OHFA's web site in December, 2004. In order to placed on this list market analysts must follow the application requirements that are available on OHFA's web site. All information submitted in the market study will be compared with OHFA's Statewide Rental Housing Analysis. Any items that vary with the analysis may be challenged. Any market study professional submitting inaccurate information may be removed from the list of OHFA-approved market study providers. The market study professional must organize the study using the index found in Exhibit H and complete the market study checklist (ODOD Form 002).

A market study must include all of the following:

a. Brief executive summary in bullet format that briefly reviews all of the market study requirements, and indicates any recommendations or suggested modifications to the proposed project.

b. Concise conclusion by the author that indicates a market exists for the proposed project. The conclusion must include the estimated stable year vacancy rate and the estimated time needed to fully lease-up the proposed project. If the estimated stable year vacancy rate exceeds 7% and/or the estimated lease-up time exceeds one year, provide a detailed explanation.

c. Description of the proposed project including all of the following: the site and adjacent parcels; visibility and accessibility of the site; project design (walk-up, elevators, etc.); number of units; number of bedrooms (efficiency, SRO, 1, 2, 3, etc.) and baths; unit and project amenities; proposed rents and utility allowances; and population served. This information must be consistent with the AHFA. The author must review the site and floor plans and indicate whether the plans are appropriate or need certain modifications.

d. Description and map of the primary market area for the proposed project, including the methodology used to determine the boundaries. Provide a detailed explanation if the primary market area includes any areas outside of a five-mile radius from the proposed project. Include color photographs of the project site(s) and surrounding areas.

e. Comparison of the rents of the proposed project to the market rents for comparable units in the primary market area. Include the methodology for the calculation of the market rents.

f. Description of the number of income-eligible renter households in the proposed project's primary market area. Indicate the percentage of these households that are required to fully lease-up the project ("capture rate"). If this percentage exceeds 10%, provide a detailed explanation for the higher rate.

g. Description and evaluation of the public services (including transportation, police, fire department, and schools), infrastructure (including roads and traffic), community services (including shopping, recreation, medical services, and services for special needs if applicable), and employers in the primary market area. List the approximate distances to all the services. Include a map that clearly identifies the location of the project and all public services and community services.

h. If the project will be serving a special needs population, identification of the number of special needs households residing in the primary market area. Indicate the percentage of these households that are required to meet the project's special needs set-aside (i.e. senior housing, developmental disability, severe and persistent mental illness). Information regarding the number of special needs households may be obtained from the local Continuum of Care study, local CHIS or Consolidated Plan, local Mental Health or MR/DD Board, homeless shelters, or other community social services agencies. Please document the source of your information.

i. Description of the federally subsidized developments and Housing Credit projects (both operating <u>and</u> not yet placed-in-service) located in the project's primary market area. Housing Credit projects not yet placed in service must be included in the analysis. Provide the current vacancy rate for each project. Also, include the person(s) contacted for each competing project and the method of contact. Compare the rents, amenities, unit sizes, bedroom sizes, and populations served of the competing projects to the proposed project. Projects that receive a reservation may be required to amend their market study to incorporate those other projects receiving an allocation in the same round and are located in the same primary market area. A listing of Housing Credit projects in service and in development is located on the OHFA web site at www.homebuyerohio.com. Calculate the ratio of subsidized and Housing Credit units to income eligible renter households.

j. Estimate of the vacancy rates of the Housing Credit projects (only those currently operating) located in the project's primary market area during the first stabilized year of the proposed project. If the estimated vacancy rate exceeds 10% for any Housing Credit project, provide a detailed explanation for the higher rates.

k. Description of other comparable market rate developments located in the primary market area. Provide the current vacancy rate for each project. Also, include the person(s) contacted for each competing project and the method of contact. Compare the rents, amenities, unit sizes, bedroom sizes, and populations served of the competing projects to the proposed project.

l. Evaluation of the concerns or issues raised by the most local Public Housing Authority (PHA). The applicant or market study author must send a letter via certified mail to the local PHA. The letter must contain a brief description of the project and target population, instructions for the PHA to forward all comments to the market study author, and a statement that all comments must be submitted within 30 days from receipt of the letter. If the PHA does not respond to the letter or comments are submitted after the 30-day comment period, the market study author does not need to analyze the PHA's issues or concerns. Include in the market study a copy of the letter, certified mail receipt, and a copy of any letters from the PHA.

m. An executed original ODOD Form 003 - Market Study Certification. The market analyst shall have no financial interest in the proposed project. Financial interest is deemed to be any remuneration other than the fee for preparing the market study. Furthermore, the fee assessed for the study shall not be contingent upon the proposed project being approved by the Ohio Housing Finance Agency.

n. A list of all data sources used in the study.

The study must have been completed or updated by the author within one year prior to the application for Housing Credits.

The characteristics listed above are the minimum required to meet the OHFA threshold requirements. OHFA reserves the right to independently determine if a market exists for the proposed project and to require additional information and/or another market study.

Watch Areas. OHFA will classify certain areas of the state as "watch areas." The area determinations will be based on penetration rates, vacancy rates, and other housing and demographic statistics included in OHFA's 2004 Statewide Rental Housing Analysis. A market study for a proposed project located in a watch area must reasonably demonstrate that the project will be successful and will not negatively impact existing decent, safe, sanitary, affordable housing in the area. Factors to consider are, but are not limited to, submarket definition, project type, population served, special needs housing, condition and age of existing housing stock, and OHFA's methodology for the classification of watch areas. An internal market committee will review the market studies for projects located in watch areas, and the committee has the authority to reject an application. Applicants may appeal the decision of the committee within one week of the notification of the decision. Appeals will be taken to the May, 2005, meeting of the OHFA Multifamily Committee. The OHFA Multifamily Committee will review the staff recommendation and applicant arguments and then make a final decision as to whether the application meets the threshold standard.

6. Zoning

The applicant must demonstrate that the zoning for each site on which the project will be located allows for the use(s) proposed by the applicant. Thus, at a minimum, the zoning designation for each site must allow residential use. Applicants must include a letter from the local jurisdiction to confirm the zoning, and must include the following:

a. The actual zoning designation and a description of this designation; and
b. Any density and/or lot coverage requirements; and
c. If a conditionally permitted use, explanation of the conditions to be met for the project to be considered a permitted use; and
d. A description of any overlay or planned development district regulations that would further condition the development of the project.

For jurisdictions with no zoning regulations in effect, a letter from the jurisdiction so stating is required.

7. Public Notification

The applicant must notify, in writing, certain officials from:

a. The political jurisdiction(s) in which the project will be located; and
b. Any political jurisdiction(s) whose boundaries are located within one-half mile of the project's location.

The applicant must use the letter template provided in Exhibit F of the 2005 QAP. The notification must state the applicant's intent to develop a project using OHFA funding. The notification must be in writing and sent via certified mail, return receipt requested. Each official must be notified with an individual certified letter. Please provide a copy of the stamped post office receipt (return receipt not required) for certified mail and copies of your notification letters with your application. The letter must include the following information about the proposed project:

a. The address of each site in the project;
b. The maximum number of units;
c. The nature of the project (i.e. new construction or rehabilitation);
d. All OHFA programs utilized in the project;
e. A statement regarding the recipient's right to submit comments;
f. The address of OHFA and to whom comments should be sent; and
g. The recipient's rights and procedures to express disapproval or objection.

The officials to be notified include:

a. Highest elected executive local political official and each member of the elected legislative body (i.e. mayor, city council);
b. Members of the board of township trustees;
c. Members of the board of county commissioners;
d. State Representative(s);
e. State Senator(s); and
f. Governor's Regional Economic Development Representative (see Exhibit J).

Scattered site projects must complete the public notification process for sites under control at application and then again for remaining sites prior to the Carryover deadline. The notification must be evidenced at Carryover.

8. Affirmative Marketing Plan

The applicant must complete ODOD Form AFHM-98 -- Affirmative Fair Housing Marketing Plan. **All items on the form must be completed correctly including all attachments.** The applicant must include on the form a description of the outreach, marketing, and advertising methods used in order to affirmatively market the project. The form and instructions are located in the AHFA.

9. Conditional Financial Commitments

All non-ODOD construction and permanent financing, grants, and equity sources shall be conditionally committed at the time of application. An executed conditional commitment letter from each source must be included with the application. A conditional financing commitment shall contain, at a minimum, a) the amount of financing; b) the interest rate of the loan; c) the term of the loan; d) the amortization period or other repayment terms for the loan; and e) the contact person's name and telephone number. A letter or explanation for <u>all</u> sources must be submitted.

Those applicants seeking funding from a local government, Federal Home Loan Bank, or other public or quasi-public funding source that does not issue a funding decision prior to the Housing Credit application deadline must substitute a letter of application or letter of intent from the funding source. The letter of application or letter of intent must be signed by the funding source and shall include the name of the project, the number of units, the amount of funding sought, the terms and rates for the funding sought, the anticipated date of funding decision, and a statement that the project is, or will be, considered for funding.

A conditional equity commitment must contain at a minimum a) the amount of Housing Credit equity - net and gross, b) the pay-in schedule for the equity, c) the cents per Housing Credit dollar factor used, and d) amount of historic equity (if any). The conditional commitment letters must be consistent with the information provided on the Housing Credit application and must be signed and dated no more than six months prior to the application deadline.

OHFA reserves the right to verify any financial commitment(s) and to require a legal opinion indicating whether the project's sources should or should not affect the project's eligible basis and/or Housing Credit rate.

Projects participating in HUD's portfolio re-engineering program (Mark-to-Market) must provide a copy of the most recent underwriting model, if available, or other acceptable evidence to substantiate the anticipated amount of any HUD second mortgage.

Applicants who have been denied requested ODOD loans and/or grants may be required to submit conditional-funding commitments that will match the funding sought from ODOD. Failure to provide these conditional commitments may result in the rejection of the application or revocation of the project's reservation.

10. Preliminary Plans and Specifications

The applicant must submit preliminary plans and specifications that provide a description of the proposed development. All projects must submit the following on paper that is not larger than 8 ½ inches by 14 inches:

a. Typical unit plan(s) including the square footage of each unit;
b. Building elevation (photographs are acceptable for rehabilitation projects);
c. Site plan (scattered site projects exempted);
d. Detailed scope of work (rehabilitation projects only); and
e. Completed ODOD Form 001 – Contractor/Architect Certification.

OHFA reserves the right to reject any unit plans that are not drawn accurately and to scale.

11. Maximum Credit Cap

The following caps will be in place for the 2005 Housing Credits:

a. All users are restricted to $1,500,000 in annual Housing Credits.

"Users" to which the credit cap applies are actual general partners, and parent organizations of general partner entities or affiliates of the general partner or managing members of entities to which tax credits have been awarded. "Affiliate" is any entity that directly or indirectly controls another entity or has a Controlling Interest in the entity. "Controlling Interest" is defined as the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of an entity, whether through the means of ownership, position, contract, or otherwise. In addition, "controlling" means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of an entity, whether through the means of ownership, position, contract, or otherwise.

b. Organizations acting as users, developers, and/or general contractors are limited to $3,500,000 in annual Housing Credits.

An "organization" to which this cap applies is defined as the actual entity indicated in the AHFA, and any parent organization or affiliate of such entity (see the preceding paragraph for definitions of affiliate and other applicable terms). This restriction includes any applications in which such organization is indicated as a general partner or as a consultant. If a developer or general contractor enters any additional projects after the reservation agreements are issued, these will count against their cap for the following year. Full disclosure of identity of interest between all development team members must be included in the application. At the time of reservation and allocation, each general partner, developer and general contractor must execute a certification that their participation in Housing Credit projects is limited to the maximum credit cap amounts. If an entity does not fully disclose all participation, then such entity and all affiliated organizations will be banned from participating in the Housing Credit program for one year from the date of discovery by the OHFA.

c. A project may receive no more than $1,000,000 in annual Housing Credits.

Any entity that applies for Housing Credits in excess of the amounts stated above must submit an explanation of how they plan to proceed if all of their applications receive funding.

OHFA reserves the right to determine to which entities the maximum credit cap may apply. Any such determinations shall apply only to the applications received in 2005, and such determinations shall not be bound or limited by any determinations by OHFA for any previous year. OHFA reserves the right to combine the credit amounts for projects located in close proximity to each other and sharing similar attributes. Possible examples include similar project type, construction style, or development team. The annual credit amount for each project will be applied to each general partner, developer, or general contractor, regardless of ownership interest; thus, a 51% general partner will have the entire project credit total applied toward its cap, rather than 51% of the credit total. However, if a general partner's development experience is not used for the project's competitive score (i.e. competitive criterion number 16), then the annual credit amount will not be applied to that entity's user cap. The applicant must indicate in the AHFA if a general partner's development experience is not to be used in the calculation of the score.

12. Unit Cost Cap

The total development cost (total project cost minus cost of land, commercial hard construction, bridge loan interest, operating reserves, OHFA compliance monitoring fee and replacement reserves) per unit must not exceed 100% of the HUD 221 (d)(3) mortgage limits by bedroom size (see Exhibit B).

Projects receiving historic rehabilitation tax credits will be allowed to deduct the residential portion of the historic tax credit from the project cost to allow for stricter rehabilitation standards. OHFA may, on a case-by-case basis, allow a project receiving historic rehabilitation tax credits or participating in the HUD portfolio re-engineering program to exceed the unit cost cap. A request to waive this requirement must be submitted with the application. However, total adjusted eligible basis (before qualified census tract adjustment) will be limited to 100% of the HUD 221(d)(3) mortgage limits in any case. OHFA reserves the right to reduce basis for all projects at Carryover and 8609 reviews to compensate for increased costs.

13. Utility Allowance Information

Utility allowance information must be submitted that is consistent with Section 42 of the IRC and IRS Regulation 1.42-10.

14. Good Standing with ODOD Housing Programs

If any controlling or managing owner (LLC or proprietorship), or general partner (partnership) was involved with a project that is in a state of uncured noncompliance (both IRS regulations and OHFA application requirements) due to site audits or the failure to comply with owner reporting requirements during the period of January 1, 2004 through date of application or remains in a state of noncompliance from a previous year, the project will be rejected. Owners who received an uncured Form 8823 due to a building transfer will still be considered in good standing. In addition, exceptions may be granted on a case-by-case basis for 8823 events that are not the fault of the owner, such as a casualty loss, or if an owner inherits non-compliance issues from the prior owner. Owners or general partners not in compliance or not in good standing with other OHFA programs will be subject to threshold rejection of their applications.

Non-profits and/or for-profit housing developers that previously received assistance from the Office of Housing and Community Partnerships (OHCP) or any other Ohio Department of Development division must be in compliance with the applicable program regulations and guidelines. Aforementioned entities that are not in compliance will have 15 working days from receipt of a deficiency letter to rectify the deficiencies or be subject to a threshold rejection of the application(s).

Owners, general partners, and other development team members involved with projects subject to a Voluntary Compliance Agreement or other similar agreements between ODOD and HUD must be currently complying with the terms of the agreement. OHFA reserves the right to reject the current application of owners, general partners, and other development team members who are either not cooperating with, or are in violation of, an agreement.

Owners of projects that received funding from OHFA must also comply with reasonable requests for information (such as the annual operating survey) in accordance with Agency timelines in order to remain in good standing.

Owners of existing Housing Credit projects must apply for their 8609 Forms or request an extension by the deadline included in the Carryover Allocation Agreement or, for tax-exempt bond financed projects, the Eligibility Letter in order to remain in good standing.

If changes are made to an existing Housing Credit project and the changes would result in a net loss to the project's original competitive score, OHFA reserves the right to limit future participation in the program by current and previous general partners and their affiliates. All cases will be judged on their specific facts and circumstances.

15. Adherence to Agency Underwriting Standards

Projects must meet certain underwriting standards to pass the threshold review. In addition, OHFA may require a legal opinion stating that any government sources utilized by the project will or will not affect the eligible basis and/or credit rate as a condition of the Housing Credit reservation. OHFA reserves the right to combine the costs for projects located in close proximity to each other and share similar attributes such as project type, construction style, or development team. OHFA will use the combined costs to evaluate the fee percentages for the projects. The project must comply with the following underwriting standards:

a. Developer fees and overhead and any consultant fees may not exceed the sum of:
   i. 15% of total rehabilitation and new construction eligible basis, and
   ii. 5% of total acquisition eligible basis; however, a fee up to 10% of total acquisition eligible basis will be permitted for projects that require the approval of HUD for the transfer of the property.

b. Contractor's profit, overhead, and general requirements may not exceed 14% of total rehabilitation and new construction eligible basis.

c. Total soft costs may not exceed 35% of total eligible basis. Total soft costs means the sum of general requirements, contractor overhead, contractor profit, architectural fees, survey costs, engineering fees, permanent loan fees, cost of tax-exempt bond issuance, taxes, appraisal, market study, environmental report, rent-up/marketing costs, title & recording fees, non-syndication legal fees, accounting fees, developer fees & overhead, consultant fees, organizational fees, and syndication expenses.

d. The total of the project's permanent financing sources must equal the total project costs at the time of application. After OHFA's initial underwrite, any financial shortfalls cannot exceed 10% of total project costs.

16. Consistency with HDAP Funding

Projects seeking funding through the Housing Development Assistance Program (HDAP) must initially meet the following requirements:

a. A minimum of 40% of the units must be occupied by and affordable to households at or below 50% of AMGI for projects located in a Participating Jurisdiction (PJ). The HDAP/HOME-assisted units cannot exceed the HUD Low- and High-HOME rent for the county where the project will be located. If the project is located in a non-participating jurisdiction, a minimum of 35% of the units must be occupied by and affordable to households at or below 50% of AMGI, with rents for the HDAP/HOME-assisted units at the HUD Low- and High-HOME rent.

b. Completion of the appropriate section of the AHFA.

c. The applicant must comply with all requirements of the 2005 HDAP Program Guidelines.

d. A project that receives HOME funds must comply with all HOME program rules, including environmental review and the requirement that residents may not be evicted other than for good cause.

17. Minimum Project Standards

a. In addition to meeting all new construction and rehabilitation standards required within Section 42 and local and state building codes, each unit must provide a refrigerator and stove in good working order. OHFA reserves the right to allow exceptions to these standards on a case-by-case basis.

b. Each bedroom in new construction or adaptive reuse units must be at least seven feet in each direction, at least 100 square feet total, and contain a closet in addition to the minimum square footage. Existing housing units are exempt from this criterion.

c. The minimum hard construction costs for rehabilitation must be equal to or greater than $10,000 per unit or 40% of the total project costs (minus the cost of land and any soft subordinate debt restructured by HUD under the Mark-to-Market program), whichever is greater. Applicable hard construction costs include residential hard construction costs, on-site improvements, construction contingency, furnishings and appliances. An exception to this requirement are projects with tax-exempt bond financing. The minimum hard construction cost for rehabilitation projects with tax-exempt bond financing must be equal to or greater than $6,000 per unit.

d. A minimum of twelve (12) universal design features must be incorporated into the project.

e. A single-site multifamily project must provide a parking lot with concrete curbs and at least one parking space for each unit in the project. Exceptions to this requirement may be permitted on a case-by-case basis for projects located in dense urban areas, or for projects serving the elderly or permanent supportive housing populations.

f. All units must be provided with energy efficient central air conditioning systems. Exceptions to this requirement are preservation pool eligible projects that, due to design issues, can only provide window units or other cooling systems for each room.

g. Three-bedroom units must contain one and a half bathrooms and four-and five-bedroom units must contain at least two full bathrooms. Exceptions to this requirement are existing housing projects that, due to design issues, can not provide the number of bathrooms without incurring excessive costs.

h. Except for single-family home and scattered site developments, owner must provide full-time (at least 20 hours per week) on-site management staff based on the following scale:
- Up to 75 units = at least one full-time staff
- 76 to 150 units = at least two full-time staff
- Over 150 units = at least three full-time staff

i. Owner must provide reasonable security features, such as security staff, cameras, alarms systems, secure common hallways, block watch plans, etc. for all residents. Applicants must describe features in a narrative that cannot exceed more than one page in length.

j. Minimum unit size (residential living space) for new construction and adaptive reuse projects are as follows:
- SRO Units: Exceed 250 S.F.
- Efficiency: Exceed 450 S.F.
- 1-Bedroom Units: Exceed 650 S.F.
- 2-Bedroom Units: Exceed 850 S.F.
- 3-Bedroom Units: Exceed 1000 S.F.
- 4-Bedroom Units: Exceed 1150 S.F.

k. Single family homes must:
- Contain three or more bedrooms;
- Provide a two-car garage;
- Include washer/dryer hook-ups.

Exceptions will be made for the rehabilitation of existing homes or infill housing.

Request for exceptions for items a., e., f., g., h., and k. above must be made to OHFA 30 days in advance of the application deadline. In addition, OHFA may waive any of the minimum project standards for rehabilitation projects with tax-exempt bond financing if the applicant can reasonably demonstrate that the standards are not appropriate or cost effective. OHFA will evaluate each project on a case by case basis and staff decisions will be final. ODOD Form 001 must be submitted to certify all structural requirements previously listed.

18. Conformity with Local Consolidated Plan/Comprehensive Housing Improvement Strategy

Applicants must evidence that their project meets community housing needs through the local Consolidated Plan or Comprehensive Housing Improvement Strategy (CHIS). Applicants will be required to secure approval from the local agency that administers the Consolidated Plan or CHIS. It is the responsibility of the applicant to determine which plan applies. Please see Exhibits D and E for a listing of cities and counties with a Consolidated Plan or CHIS. If no local Consolidated Plan or CHIS exists in the community in which the project is located, the project must conform to the state Consolidated Plan. A completed ODOD Form 004 signed by the appropriate official from the city, county, or state must be included with the application.

19. Development Team Standards

a. Management Company. The proposed management company must meet the following standards:

i. The company must currently be a member of at least one of the following organizations or associations:
- National Assisted Housing Management Association (NAHMA)
- Midwest Assisted Housing Management Association (MAHMA)
- National Leased Housing Association (NLHA)
- Council for Affordable Rural Housing (CARH)
- Council for Rural Housing and Development of Ohio (CRHDO)
- American Association for Homes and Services for the Aging (AAHSA)
- Association for Ohio Philanthropic Homes and Housing for the Aging (AOPHA)
- A special needs association with a focus on housing management training for that special needs population
- American Association of Service Coordinators
- National Apartment Association
- Institute Of Real Estate Management (IREM)
- Building Owners and Managers Association (BOMA)
- National Association of Housing and Redevelopment Officials (NAHRO)

ii. A representative of the management company has earned a certification as a Housing Credit professional from the National Association of Home Builders (NAHB), or other nationally recognized consultant or association, including but not limited to Affiliated Compliance & Consulting, Quadel Consulting, Salter Ltd., or Spectrum Seminars.

iii. The company must have managed at least five housing credit and/or federally subsidized developments (at least 10 units each) for at least one year each or have managed two housing credit projects (at least 10 units each) for at least three years each. All projects currently managed by the proposed company must not have any uncured Forms 8823. Exceptions may be granted on a case-by-case basis for 8823 events that are not the fault of the management company, such as a casualty loss, or if a management company inherits non-compliance issues from the prior manager. Also, exceptions to the experience requirement will be made for new companies that meet requirements i. and ii. above and whose principals can demonstrate previous management experience with no record of uncorrected noncompliance.

b. Verification of Capacity.
OHFA reserves the right to request additional information from the managing owners or general partners regarding their development capacity and ability to perform the roles and duties indicated in the application. If the managing owner or general partner in question cannot reasonably demonstrate that they can succeed, OHFA

may reject the application. Applicants will have the opportunity to appeal staff's decision to the Multifamily Committee of the OHFA Board.

D. Allocation Pools

OHFA has divided the state's annual per capita credit allocation into seven target and geographic pools. **Unless otherwise noted, applicants may compete in only one of the pools.** Projects will be assigned to target pools if they meet the qualifications for the target pools – applicants will not have a choice. Unsuccessful applicants in the target and geographic pools will compete in the general pool. Applications are ranked based on objective scoring criteria.

Pools will be allocated in the order presented below. OHFA will enforce the maximum credit caps as projects are reserved credits in each pool. The pool definitions and amount of the state's annual per credit allocation designated to each pool are as follows:

<u>Target Pools (approximately 47.5% of state's annual per credit allocation)</u>

Unless otherwise noted, all projects must receive a score of 90 or higher in order to receive a reservation in the target pools. If a project scores below 90, it may only compete in the General Pool.

1. Rural Development Funding – ($2,000,000 - approximately 10%)
   a. Includes new construction 515 projects and new construction or rehabilitation 538 loan guarantee with interest subsidy projects.

   b. All buildings must be financed with the Rural Development loan or loan guarantee.

   c. For projects receiving a 538 loan guarantee, the amount of the guarantee must be equal to at least 10% of total project costs. A complete application for the guarantee must be submitted to the appropriate RD office by September 1, 2005 or the credit reservation may be recaptured. The RD office will determine the completeness of such application.

      Projects that receive a 538 loan guarantee are ineligible for points in the lease-purchase category (competitive criterion 8.). Applicants who receive an RD Section 538 Loan Guarantee for a lease-purchase development must submit by the Carryover deadline a legal opinion indicating that the units may be sold to residents after the 15-year compliance period.

   d. If a project qualifies for the Preservation Pool it is ineligible for the Rural Development Pool.

2. Permanent Supportive Housing (PSH) for the Homeless – ($1,000,000 – approximately 5%)
   a. Projects are designed for persons/households that are homeless (primary residence is a publicly or privately operated shelter designed to provide temporary living accommodations, or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings) and have one or more of the following characteristics: physical, mental or developmental disabilities; alcohol and/or substance abuse problems; HIV/AIDS and related diseases; chronically

unemployed (the project owner must provide appropriate employment services); or other persons/households that qualify under the HUD Shelter Plus Care Program.

b. At least 50% of the units within the housing development must be reserved for occupancy by the targeted population.

c. A comprehensive service plan that is satisfactory to OHFA and meets all the requirements listed in Exhibit I must be submitted with the application that identifies (i) the services to be provided; (ii) the anticipated sources of funding for such services; (iii) the physical space that will be used to provide such services; and (iv) the applicant or the contracted (or equivalent relationship) supportive services provider and their experience in providing services to the targeted population.

d. The applicant must provide a commitment for rental subsidy for at least 50% of the units. The subsidy must be specifically committed to the project. Sources may include project-based vouchers or other assistance from the local PHA, McKinney-Vento Homelessness grant, or other federal, state or local government source. The organization providing the subsidy must continue to hold the project in good standing while their funding is in place.

e. The applicant must evidence support from the local government jurisdiction (city, village or township) in which the project is located.

f. The project will not be considered for single-family lease purchase and senior housing points.

g. Eligible projects must be located in a Geographic Pool A city or a county with a Pool A city.

h. PSH projects that also qualify for the Preservation Pool must compete in the PSH Pool.

i. Competitive criteria numbers 17. CHDO, 18. HC Vacancy Rate, 19. Market Vacancy Rate, 20. Penetration Rate, 21. Growth Rate, 22. Special Market Condition, and 23. Nominal Market Impact will not be used in the scoring of projects in the PSH Pool only. In addition applicants may only score up to 5 points in competitive criterion 16., Housing Experience. Therefore, the maximum score for a PSH project is 89. All projects in the PSH Pool must receive a score of 80 or higher in order to receive a reservation in the PSH Pool. If a project scores below 80, it may only compete in the General Pool.

j. General partners must be non-profit organizations with experience in developing, owning, or managing supportive housing for the homeless or special needs individuals/families.

3. Public Housing Authority Funding – ($1,500,000 - approximately 7.5%)

a. Eligible funding sources are: HOPE VI, Replacement Housing Factor (RHF) Funds, or loan from the local Public Housing Authority (PHA) that is secured by the assets and/or capital funds of said PHA.

b. The amount of funding used as permanent financing must be equal to at least 20% of the total costs of the project.

c. For HOPE VI or RHF funding, applicants must submit the "Confirmation of Funding Approval" from HUD or equivalent documentation to evidence the funding award.

d. The project must set aside a minimum of 20% of the units in the project for Public Housing residents.

e. PHA funded projects that also qualify for the Preservation Pool must compete in the PHA Funding Pool.

f. Projects funded in the PHA Funding Pool will be limited to $600,000 in annual Housing Credits.

g. Competitive Criterion number 15., Ohio-Based Development Team, will not be used in the scoring of projects in the PHA Funding Pool only. Therefore, the maximum score for a PHA project is 95. All projects in the PHA Funding Pool must receive a score of 85 or higher in order to receive a reservation in the PHA Funding Pool. If a project scores below 85, it may only compete in the General Pool.

4. Preservation – ($5,000,000 - approximately 25%)
Includes the following projects:

a. Projects receiving project-based rental subsidy through a Section 8 Housing Assistance Payment Program (HAP) contract that is due to expire on or before December 31, 2007. The contract must be in effect at the time of application. Documentation from HUD that evidences the assistance and length of the contract must be submitted with the application.

A new owner must accept the project-based rental subsidy if it is offered by HUD. If a compelling reason exists for the new owner not to accept the subsidy, the applicant must submit a narrative that explains this decision and include letters supporting this decision from the tenant council (if one exists), local government official(s), and a local or statewide low-income housing advocacy group that receives OTAG funding from HUD.

b. Troubled projects that have received assistance through the USDA Rural Development (RD) office. Applicants must provide a letter from the RD office that details the current situation for the project, explains the need for housing credits, and approves of the current or proposed owner(s) and management company.

c. Projects participating in the HUD Portfolio Reengineering Program. Applicants must provide a letter of eligibility from HUD and be assigned to a Participating Administrative Entity (PAE). Projects that have closed their financing under this program since March 1, 2001 are also eligible for the pool.

d. HUD Section 202 or 811 projects placed-in-service prior to 1979.

e. Existing HUD Section 236 projects. The Interest Reduction Payment (IRP) must be decoupled from the Section 236 agreement (an exception may be allowed on a case-by-case basis), and the affordability requirements indicated in the Section 236 agreement must be maintained for the property.

f. Projects that received a previous allocation of Housing Credits between 1987 and 1994 and were later completed and placed in service.

All of the units in a project must be located in buildings meeting the definition of preservation. Additional community rooms and common space may be added to the project.

The preservation pool will be divided into two pools based on the geographic pool definitions. Four million dollars ($4,000,000) of the state's annual per capita credit allocation will be designated to preservation projects, meeting one of the definitions above, located in Geo Pools A or B. One million dollars ($1,000,000) of the state's annual per capita credit allocation will be designated to preservation projects, meeting one of the definitions above, located in Geo Pool C.

Competitive criteria numbers 18. HC Vacancy Rate, 19. Market Vacancy Rate, 20. Penetration Rate, 21. Growth Rate, 22. Special Market Condition, and 23. Nominal Market Impact will not be used in the scoring of projects in the Preservation Pool only. Therefore, the maximum score for a PSH project is 94. All projects in the Preservation Pool must receive a score of 85 or higher in order to receive a reservation in the Preservation Pool. If a project scores below 85, it may only compete in the General Pool.

<u>Geographic Pools (approximately 45% of state's annual per credit allocation)</u>

All buildings in a project must be located in one pool area. Projects located in multiple pools will not be permitted. For a definition of the pools refer to Exhibit G.

5. Geo Pool C (rural): $2,500,000 – approximately 12.5%
6. Geo Pool B (suburban / mid-sized counties): $2,500,000 – approximately 12.5%
7. Geo Pool A (urban): $4,000,000 – approximately 20% (see <u>2006 Reservations</u> below)

<u>General Pool (remaining allocation – approximately 7.5% of state's annual per credit allocation)</u>

The remaining portion of the state's per capita credit allocation will be placed in the general pool. Any returned credits from a previous year, credits received from the national credit pool, or unused credits from the target or geographic pools will also be placed in the general pool. Projects that do not receive a reservation of credits in one of the target or geographic pools will compete in this pool. The general pool credit will first be used to fully fund the last project reserved in each of the target and geographic pools. Any credits left over will be distributed to the projects that qualify for the general pool. Awards will be based on the competitive score.

<u>2006 Reservations:</u>

If the amount of credits assigned to the general pool is exhausted by fully funding the last project reserved in each of the target and geographic pools, credit assigned to Geo Pool A will be used to fund the last project reserved in the remaining pools. OHFA will then commit up to $1.5 million in 2006 Housing Credits to fund Geo Pool A up to 20% the state's 2005 annual per credit allocation. OHFA also reserves the right to allocate 2006 Housing Credits to applicants in other pools who request them in order to reduce the number of projects in Geo Pool A that will receive 2006 Housing Credits.

Waiting List: Projects that do not receive a reservation will be given the opportunity to be placed on a waiting list for Housing Credits that are returned later in the year.

At the conclusion of the round, a waiting list will be created for the target, geographic and general pools. Projects will be ranked by their scores in each pool. If a project returns Housing Credits that were reserved during 2005 AND the total amount awarded (less the returned credits) falls below the minimum amount of credits set aside for that particular pool, then the highest scoring project from that pool will receive an offer for a reservation of credits. If credits reserved in the 2005 general pool or in any other pool from any other year are returned, the highest scoring project from the general pool waiting list will receive an offer of credits. Please note that if a project returns credits that were awarded during 2005, then any HDAP or HDLP awarded must also be returned. Projects that receive credits from the waiting lists may then be considered for HDAP or HDLP funding, although that funding cannot be assured.

OHFA will contact representatives of the waiting list projects when Housing Credits become available. OHFA will set a deadline for the applicant to respond to any offer.

E. Competitive Scoring

Projects will be judged using competitive system divided into three parts – I, II, and III. Unless stated otherwise in the definition of the total score for each pool, a project may receive up to 75 points out of 84 available in Part I; 15 points out of 18 available in Part II; and 10 points out of 13 available in Part III. The scores in all parts are then added together to determine the project's score.

Part I Criteria

1. Additional Rent Restrictions – 25 points

   Applicants who select one of the following elections, will receive 25 points:

   a. 60% of the units affordable to households with incomes at or below 50% AMGI (projects located in Geo Pool A or B); or

   b. 40% of the units affordable to households with incomes at or below 50% AMGI (projects located Geo Pool C, except for counties listed below); or

   c. 30% of the units affordable to households with incomes at or below 50% AMGI (projects located Belmont, Lawrence, or Washington).

2. Local Government Support – 15 points

   Applicants may receive points for only *ONE* of the following:

   a. Fifteen (15) points will be given to applicants who have obtained a resolution of support from the local government in which the project is located. For incorporated jurisdictions, the resolution would come from the council. For unincorporated jurisdictions, the resolution would come from the township trustees. A copy of the official resolution adopted at a public meeting must be included with the application. The resolution must indicate the number of units in the project including a breakdown between affordable and market rate units and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. If the local government withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The resolution must be signed and dated on or before the application deadline and no earlier than September 2004.

      Or Fifteen (15) points will be given to applicants who provide a letter of support signed by the President of the city council for incorporated areas, or by a majority of the township trustees for unincorporated areas. The letter must state that a majority of the council members or trustees have voted in support of the proposed project during a public meeting and that the city council or township trustees do not and are not required by Charter, law or otherwise, as a regular business practice, to issue or pass formal

resolutions. The letter must provide the location of the project with reasonable specificity and state specific support for the project. The letter of support must be on official letterhead or indicate in the letter that letterhead is not available, indicate the number of units in the project including a breakdown between affordable and market rate units, and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. The signature(s) must be notarized. If the local government withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The letter must be signed and dated on or before the application deadline, but no earlier than September 2004.

b. Ten (10) points will be given to applicants who provide a letter of support signed by the President of the city council for incorporated areas, or by a majority of the township trustees for unincorporated areas The letter must state that a majority of the council members or trustees have voted in support of the proposed project **during a public meeting; however that no written resolution was adopted, even though it is the regular business practice, or is otherwise required by Charter or law, to do so.** The letter must provide the location of the project with reasonable specificity and state specific support for the project. The letter of support must be on official letterhead or indicate in the letter that letterhead is not available, indicate the number of units in the project including a breakdown between affordable and market rate units, and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. The signature(s) must be notarized. If the local government withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The letter must be signed and dated on or before the application deadline, but no earlier than September 2004.

c. Five (5) points will be given to applicants who have obtained local government support for the proposed project through an affirmative letter by the highest-elected official of the most local jurisdiction in which the project is located. For incorporated jurisdictions, the letter must come from the mayor. For unincorporated jurisdictions, the president of the board of township trustees must sign the letter. The letter must provide the location of the project with reasonable specificity and state specific support for the project. The letter of support must be on official letterhead or indicate in the letter that letterhead is not available, indicate the number of units in the project including a breakdown between affordable and market rate units, and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. The signature(s) of the local official(s) must be notarized. If the local government official withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The letter must be signed and dated on or before the application deadline, but no earlier than September 2004.

Housing credit applications for a project that will have units in more than one local government jurisdiction must provide resolutions or letters of support from all jurisdictions in which there are project units. Points for local government support letters will not be pro-rated. If different types of support are received for a single project, the lowest point value will be awarded.

3. Other Local Support – 12 points

Preference will be given to applicants who have obtained the support of other local officials, or locally-based groups or agencies that represent or serve the jurisdiction in which the project will be located. Four (4) points will be awarded, total not to exceed 12 points, for an affirmative signed letter of support from each of the following entities:

a. Mayor if letter was not used for 2c. above;

b. State Representative;

c. State Senator;

d. A local social services agency that provides services or service referrals to the project's target population (unless it is the applicant or is related to the applicant) - only one agency will be considered;

e. County Commissioner (one or more);

f. U.S. Congressional Representative; or

g. Neighborhood Association (unless it is the applicant) - only one organization will be considered. A neighborhood association is a voluntary organization of residents who work together to improve and maintain the quality of life in their neighborhood. Associations can form out of concern over a particular issue, or as a means of enhancing the "sense of community" in the neighborhood. The association must have been formed in 2003 or earlier. Features of a Neighborhood Association: Membership is open to all residents in the neighborhood but participation is optional; boundaries are established by the association (usually 40 - 400 households); dues are voluntary; there is no legal authority to enact or enforce maintenance or design requirements beyond those established by City ordinances; and to ensure a visibly democratic process, the organization must have established formal or informal bylaws to provide for at least one general membership meeting per year and require an annual election of officers. The organization's existence shall be evidenced by incorporation within Ohio or authorization to do business in Ohio and can verified by the office of the Ohio Secretary of State.

For projects with buildings in multiple jurisdictions/service areas, the letters must be from the jurisdictions/service areas in which the majority of the buildings will be located (e.g., a project will be located in three different state representative districts and therefore, OHFA will only award four points for a letter from the state representative of the jurisdiction in which the majority of buildings will be located). Letters must be specific to the project, contain a specific affirmative statement of support, and contain information (address, number of units, etc.) consistent with information in the application. If an elected official withdraws their support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose points for that particular official. The letters must be signed and dated on or before the application deadline, but no earlier than September 2004.

4. Senior Housing – 5 points

Experienced service coordinators, evidence of service coordinator salary or an in-kind service agreement, additional market study requirements and supportive service plans containing specified services (see Exhibit I) are required for all special needs populations. With regard to the supportive service plans, applicants will be permitted to provide minimal updates to their plans during the Competitive Cure period. However, in order to receive the points, a reasonable quality plan must be included with the original application by the submission deadline.

Additional requirements are as follows:

a. 100% of the units must set aside for households containing at least one person who is age 55 years or older;

b. all buildings must contain only one story unless an elevator is provided;

c. units may contain no more than two bedrooms;

d. all units and buildings must contain at least 20 universal design features as described on ODOD Form 001, in addition to grab bars in the bathrooms (in shower and around the toilet);

e. the project must contain common space equal to the lesser of 5% of the total residential square footage for the entire project or 20 square feet per number of units in the entire project;

f. the project must set-aside at least $100 per unit annually for service coordination, evidenced as an operating expense in the AHFA; and

g. an application cannot receive points for Single Family Lease Purchase or MR/DD or SMI Unit Set Aside.

5. Additional Income Targeting – 5 points

Applicants who select one of the following elections will receive five points:

a. 5% of the units occupied and affordable to households with incomes at or below 35% AMGI (projects located in non-Participating Jurisdictions); or

b. 10% of the units occupied and affordable to households with incomes at or below 35% AMGI (projects located in Participating Jurisdictions).

These units may be included as part of the rent restricted units as restricted in competitive criterion 1, Additional Rent Restrictions.

6. Additional Universal Design Features – 5 points

Projects, including all units and buildings, that incorporate at least 20 universal design features into the project will receive five points. ODOD Form 001 must be completed to certify this item.

7. Local Owner /Managing Member /General Partner – 4 points

If one of the general partner entities is a local organization, defined as having a central office located in the same county in which the project will be developed, the project will receive four points. The central office must be the entity's main/corporate headquarters and must have been located in the project county for a minimum of one year prior to application.

An entity that serves multiple counties may also qualify for these points if the central office is not located in the project county. The proposed project must qualify for inclusion only in Geographic Pools B or C and must be located in a county that is directly adjacent to the county where the central office is located.

The following entities will also be considered to be local organizations if the project is located in their particular service area as defined in the organization's bylaws:

- One of the Area Agencies on Aging or Community Action Agencies located in Ohio (see listing in Exhibit P).
- Other organizations created under the auspices or direction of one of the Area Agencies on Aging or Community Action Agencies referenced above.

Points will be based on the local entity's percent of ownership of the general partnership or managing member. Points will be awarded as follows:

- 0% to 24% ownership = 0 points;
- 25% to 50% ownership = 2 points; or
- 51% ownership = 4 points

8. Single-Family Lease Purchase – 5 points

Preference will be given to projects that offer homeownership opportunities to qualified tenants after the initial 15-year compliance period. Applicants must have a viable homeownership strategy for tenants who inhabit the units during the compliance period. The strategy must incorporate an exit strategy, homeownership counseling, and a minimum amount of funds set-aside by the owner to assist the tenant in the purchase. Applicants will be permitted to provide minimal updates to their lease purchase strategies during the Competitive Cure period. However, in order to receive the lease purchase points, a reasonable quality strategy must be included with the original application by the submission deadline.

Scattered-site projects will be evaluated based on sites under control at application. The percentage of lease purchase units at application must be maintained at Carryover and 8609. All sites must be owned (long-term leases are unacceptable) and properly sub-divided by the Carryover submission deadline. If the owner is unable to subdivide parcels before the Carryover deadline, then OHFA will add a condition to the Carryover Allocation Agreement that will require that the site(s) be subdivided and new updated legal descriptions be submitted to OHFA prior to the request for the 8609 Forms. As with site control requirements, projects may be required to reduce overall sites subsequent to application to maintain consistency with their initial lease purchase commitment.

The only types of units eligible for these points are single-family detached structures. The detached structures in new construction projects must be at least four feet apart and neither joined nor touching in any manner.

Applications that receive points in this category cannot also receive points for Historic and/or Senior Housing.

9. Family Supportive Services – 5 points

Five (5) points will be awarded to projects that provide the following services: providing referrals to local jobs programs; counseling residents as to available educational and training programs that can secure one's place in the workforce or enhance the likelihood of advancement; credit counseling and consultation; and referrals to day care, after school, and health care / wellness programs. The building design may be multi-family or single family. Applicants will be required to submit a supportive service plan containing specific services and demonstrating linkages with local services agencies as outlined in Exhibit I. These points will be mutually exclusive with the following point criteria: Senior Housing, MR/DD or SMI Unit Set-Aside, and Single Family Lease Purchase.

10. Historic Buildings – 2 points

Two (2) points will be given to projects that evidence use of historic rehabilitation tax credits. Projects are eligible to receive points if the building(s) is/are individually listed in the National Register of Historic Places. Applicants must include documentation indicating that the project is indeed individually listed in the National Register of Historic Places. If the building(s) is/are not individually listed in the National Register, then the project applicant must have submitted a Part 1 application ("Evaluation of Significance") and received a recommendation for approval by the Ohio Historic Preservation Office. Applicants must submit their complete Part 1 application to the Ohio Historic Preservation Office no later than 30 days prior to the round application submission deadline. At least 75% of the total units must be located in eligible historic buildings in order for a project to receive points in this category. Points will be prorated based on the percentage of total units located in eligible historic buildings. In addition, to be eligible for these points, one of the project's General Partners or the Contractor must provide evidence of having successfully completed and placed-in-service at least one other historic project by including with the housing credit application a certificate of occupancy or 8609 Form(s).

11. Accessible Units – 4 points

Projects that include units that meet the federal section 504 (Section 504 of the Rehabilitation Act of 1973 as amended) accessibility standards will receive four points. At least 10% of the total units in the project must be designed for persons with mobility disabilities as defined in the Section 504 regulations. Applicants must complete the relevant section of ODOD Form 001.

12. MR / DD or SMI Unit Set-Aside – 5 points

Five (5) points will be given to projects that agree to serve persons with a developmental disability or persons with severe and persistent mental illness. Experienced service coordinators, evidence of service coordinator salary or an in-kind service agreement, additional market study requirements (see Page 13) and supportive service plans containing specified services (see Exhibit I) are required for all special needs populations. With regards to the supportive service plans, applicants will be permitted to provide minimal updates to their plans during the Competitive Cure period. However, in order to receive the points, a reasonable quality plan must be included with the original application by the submission deadline. An application that receives points in this category cannot also receive points for Senior Housing.

Additional requirements are as follows:

a. Persons with a developmental disability (MR /DD)

- 20% maximum unit set-aside and exact percentage must be established in collaboration with the local MR/DD agency (owners must initially offer 20% of the units to be set-aside). The MR/DD agency must specify reasons for a lower set-aside in writing. The final set-aside must be equal to or greater than 5% of the total units.

b. Persons with severe and persistent mental illness (SMI)

- 20% maximum unit set-aside and exact percentage must be established in collaboration with the local ADAMHS or Mental Health Board (owners must initially offer 20% of the units to be set-aside). The local board must specify reasons for a lower set-aside in writing. The final set-aside must be equal to or greater than 5% of the total units.

13. Energy Efficient Design – 4 points

Projects, including all residential buildings, that are energy efficient and meet the rating standards as listed on ODOD Form 001 will receive four points. Please note that there are different standards for newly constructed and existing buildings.

14. Located in a QCT and Contributes to a Local Revitalization Plan – 3 points

Projects located in a 2005 Qualified Census Tract (refer to Exhibit C for a list of QCTs) and contribute to a local revitalization plan, which is separate and distinct from a local Con Plan or CHIS, will receive three points. The revitalization plan must currently be in effect; must have been approved by a local governmental or quasi-governmental jurisdiction, such as a county, township, municipal government, or neighborhood commission; and must demonstrate that other significant economic development initiatives or infrastructure improvements are planned for the area. Applicants must include a copy of the plan and a letter from the plan approval entity stating that the proposed project is consistent with the plan. For projects with units in multiple census tracts, points will be prorated based on the percentage of total units located in each qualified census tract, and the total will be rounded to the nearest whole number

Part II Criteria

15. Ohio-Based Development Team – 5 points

Projects with an Ohio-based development team will receive five points. An application with an Ohio-based development team is one in which the general partners/managing members/members (other than the investor member) and developers have principal offices located in Ohio. All entities must certify to OHFA that they have had their principal offices located in Ohio since December 31, 2001, all principal owners of each of the entities have filed Ohio income tax returns since 2001, and are currently located in Ohio. A newly formed organization with principal offices in Ohio may also qualify as Ohio-based if the owners of the entity can certify to OHFA that each of the owners have filed Ohio income tax returns since 2001.

16. Owner /Managing Member /General Partner Housing Experience – 10 points

OHFA will evaluate the previous housing development and ownership experience in the United States of the general partner entities with at least a 49% interest in the general partnership of the proposed project. The general partner entities must agree to maintain their ownership interest throughout the construction phase and 15 year compliance period for the project. Points will be awarded for affordable rental (or for HDAP and CHIP, homeownership projects) financed with public or semi-private funds. In order to be counted, projects must consist of five or more units and be subject to rent, except for homeownership projects, and income restrictions as defined in federal, state, or local regulations; program guidelines; or land use agreements. The experience of general partner entities with at least a 49% ownership interest in the general partnership/managing member of the proposed project <u>will be combined</u> in order to determine the score for the proposed project. <u>Projects used for experience points will not be counted more than once in an application.</u> The general partner entity must have been part of the ownership, owning at least 25% of the general partnership or managing member, of the previous projects when they were placed-in-service and was a material participant in the development of the projects. Except for PSH projects, which have a separate experience scale (section c. below), points will be awarded as follows:

a. One point for each Housing Tax Credit project awarded after 1989 and the project is placed in service with 8609 Forms (or for Ohio projects, a <u>complete</u> request for 8609 Forms has been submitted at least a month prior to the application deadline). In order to evidence out-of-state Housing Tax Credit experience, applicants must submit a copy of an 8609 Form signed by the allocating agency for one (not every building) building in each project.

b. One point for each affordable housing project developed with public funds including:

- Housing Development Assistance Program (HDAP);
- HOME (state or local allocation);
- Community Housing Improvement Program (CHIP) - weatherization is not included;
- Ohio Housing Trust Fund;

- HUD programs (Project-based Section 8, McKinney-Vento, 236, 202, 811);
- Rural Development (515, 538);
- Public Housing;
- Public Housing Authority financing (i.e. capital funds or related funds); or
- Private Activity or 501(c)(3) bonds.

For each project identified that has not received funding from OHFA, except for out-of-state Housing Tax Credit projects, the applicant must provide a signed letter from the funding provider stating the general partner entity was part of the ownership of the project when it was placed-in-service, was a material participant in the development of the project, and no significant compliance or heath or safety issues exist with the project. OHFA reserves the right to exclude projects that cannot be reasonably classified as affordable housing.

c. For PSH projects, one point will awarded for each affordable supportive, service enriched housing project targeted to homeless or special needs individuals/families and developed and managed by the general partner with the any of the following public funds:

- HUD McKinney-Vento;
- Ohio Department of Mental Health Capital Funds;
- HUD SRO Moderate Rehab; or
- Permanent Supportive Housing for the Homeless Housing Credit projects (placed in service with 8609 Forms or for Ohio projects, 8609 request in house).

All projects must be placed in service. No points will be awarded if the cumulative number of units in the housing projects targeted to homeless or special needs individuals/families is less than 90 units.

Or five points will be awarded if a project sponsor has developed or managed no fewer than 20 units of housing for homeless persons for a minimum of 10 years and has a signed Memorandum of Understanding (MOU) in effect no later than 12/31/2004 with a national non-profit intermediary with offices in Ohio. The non-profit intermediary must have a primary mission of expanding supportive housing for the homeless and have experience providing technical assistance and capacity building assistance to emerging supportive housing providers in the United States for a minimum of 10 years. A narrative consisting of no more than three pages that summarizes the MOU and the qualifications of the non-profit intermediary must be submitted with the AHFA.

Except for PSH projects, the maximum score for this category is 10 points. The maximum score for PSH projects in this category is 5 points. In order to receive the maximum score the general partner entity or entities must receive points for <u>at least five Housing Tax Credit projects</u> that received an allocation of Housing Tax Credits after 1994. Except for PHA pool projects, at least three of projects must be located in Ohio and received Housing Tax Credits from OHFA. Again the projects must be placed in service with 8609 Forms (or for Ohio projects, a <u>complete</u> request for 8609 Forms has been submitted at least a month prior to the application deadline). <u>Also, projects used for experience points will not be counted more than once in an application.</u>

17. CHDO Owner – 3 points

If one of the general partners/managing members is a state-certified community housing development organization (CHDO), then the project will receive three points. The following restrictions apply:

a. the CHDO must own at least 51% of the general partnership;

b. the CHDO must agree to participate in and be eligible for the Section 42, non-profit set-aside; and

c. the proposed project must be located in the CHDO's service area, as stated in the organization's by-laws.

<u>Part III Criteria</u>

18. Low Housing Credit Vacancy Rate – 2 points

Projects located in counties or submarkets that have an average vacancy rate for housing credit projects equal to or less than the statewide average will receive two points. OHFA used the vacancy data from the 2004 Statewide Rental Housing Analysis to determine the counties or submarkets eligible for the points. Projects will be evaluated and grouped based on project type. The three project types that will be considered are single family, multifamily, and senior (age 55 or older). All units in a project must be located in the eligible county or submarket in order to receive the points. For projects with units in multiple counties or submarkets, points will be prorated based on the percentage of total units located in each county or submarket, and the total will be rounded to the nearest whole number. Refer to Exhibit O for more information.

19. Low Market Vacancy Rate – 1 point

Projects located in counties or submarkets that have an average vacancy rate for market rate projects equal to or less than the statewide average will receive two points. OHFA used the vacancy data from the 2004 Statewide Rental Housing Analysis to determine the counties or submarkets eligible for the points. All units in a project must be located in the eligible county or submarket in order to receive the points. For projects with units in multiple counties or submarkets, points will be prorated based on the percentage of total units located in each county or submarket, and the total will be rounded to the nearest whole number. Refer to Exhibit P for more information.

20. Low Penetration Rate – 2 points

Projects located in counties or submarkets that have an average penetration rate (for households with incomes between 40% and 60% AMGI) equal to or less than the statewide average will receive two points. OHFA used the penetration rate data from the 2004 Statewide Rental Housing Analysis to determine the counties or submarkets eligible for the points. Projects will be evaluated and grouped based on the target population. The target populations that will be considered are family/individuals and senior (age 55 or older). All units in a project must be located in the eligible county or submarket in order to receive the points. For projects with units in multiple counties or submarkets, points will be prorated based on the percentage of total units located in each county or submarket, and the total will be rounded to the nearest whole number. Refer to Exhibit Q for more information.

21. Increase in Income-Qualified Households – 1 point

Projects located in counties or submarkets that have a positive (increase of more than 25 households) growth rate of households with incomes between 0% and 60% AMGI between 2003 and 2008 will receive one point. OHFA used the growth rate data from the 2004 Statewide Rental Housing Analysis to determine the counties or submarkets eligible for the points. Projects will be evaluated and grouped based on the target population. The target populations that will be considered are family/individuals and senior (age 55 or older). All units in a project must be located in the eligible county or submarket in order to receive the points. For projects with units in multiple counties or submarkets, points will be prorated based on the percentage of total units located in each county or submarket, and the total will be rounded to the nearest whole number. Refer to Exhibit R for more information.

22. Special Market Condition – 2 points

An applicant's market analyst may challenge the score for the project in the following competitive criteria numbers 18. HC Vacancy Rate, 19. Market Vacancy Rate, 20. Penetration Rate, and 21. Growth Rate. The analyst must provide a reasonable argument in the market study for the project that explains why the project will be successful even after reviewing the data provided by the 2004 Statewide Rental Housing Analysis. If OHFA accepts the argument, OHFA may award up to two additional points to the project as long as the subtotal for competitive criteria number 18. though 22. score does not exceed six. For projects with units in multiple counties or submarkets, points will be prorated based on the percentage of total units located in each county or submarket, and the total will be rounded to the nearest whole number. OHFA reserves the right to override the analyst's recommendation.

23. Nominal Market Impact – 1 point

An applicant will receive one point if the number of units proposed is equal to or less than 2% of the 2003 40% to 60% AMGI income qualified households in the county or submarket by project type as determined in OHFA's Statewide Rental Housing Analysis. All units in a project must be located in the eligible county or submarket in order to receive the point. For projects with units in multiple counties or submarkets, the point will be prorated based on the percentage of total units located in each county or submarket, and the total will be rounded to the nearest whole number. Please refer to Exhibit S for a listing of maximum units by project type – family or senior (age 55 or older).

24. Market Study Criteria – 4 points

OHFA will award four points to a project if the market study provider reasonably demonstrates that the proposed project meets the following criteria:

a. The capture rate of income qualified households in the market area for the project is less than 7%.

b. Estimated occupancy rate for the project after the first year of lease-up is 95%.

c. The amenities offered and design of the building(s) and units are above average in comparison to all existing comparable affordable rental housing units in the area.

OHFA reserves the right to challenge the opinion of the market analyst on a case by case basis. Please refer to the market study standards for more information.

<u>Tie-Breaking Procedures:</u> In case of a tie score in any of the pools, OHFA will rank the projects in order by the following criteria, by pool:

1. Rural Development Pool

a. New construction projects receiving a new Rural Development 515 loan will receive preference.

b. Projects with a general partnership / managing member owned by a single for-profit company or individual will receive preference until at least one for-profit project receives a reservation of credits in the pool.

Then the preference changes to projects with a general partner entity that owns at least 49% of the general partnership / managing member and is a non-profit organization. Requirements for a non-profit organization in reference to this tie-breaker are as follows:

i. The non-profit must be a state certified community housing development organization (CHDO), a community action agency (CAC), area agencies on aging (AAA), public housing authorities (PHA), other organizations created under the auspices or direction of one of the AAA, CAC, or PHA, or a large housing non-profit (NP).

ii. Except for PHAs, non-profits that own 51% or more of the general partnership must agree to participate in and be eligible for the Section 42, non-profit set-aside. OHFA reserves the right to limit the number of allocations designated as non-profit set-aside allocations on a case by case basis.

iii. A large housing non profit is defined as an organization that has at least five years of housing experience, has at least five full-time (or equivalent) staff devoted to housing development or management, has one of its primary purposes (as described in by-laws) to develop affordable rental housing, and has developed either alone or in a joint venture at least three Housing Credit projects.

iv. For CHDO, CAC, AAA, and PHA, the proposed project must be located in the entity's service area, as stated in the organization's by-laws.

c. Projects located in counties that contain the fewest amount of projects awarded credits in 2005 from this pool will receive preference.

d. Preference is given to projects with a general partner or developer – only the experience of one entity will be considered – that has developed and owns or owns at least 20 or more projects (can include out-of-state) allocated housing credits after 1992 and are placed in service with 8609 Forms (or for Ohio projects, a <u>complete</u> request for 8609 Forms has been submitted at least a month prior to the application deadline). Projects financed with tax-exempt bonds will not be counted in the calculation of experience for this tie-breaker. In order to evidence out-of-state Housing Tax Credit experience, applicants must submit a copy of an 8609 Form signed by the allocating agency for one (not every building) building in each project. This tiebreaker will no longer be used after no more than 80% of the credits have been awarded in the pool. For each project identified, the entity must have been part of the ownership of the project when it was placed-in-service and was a material participant in the development of the project, and no significant compliance or heath or safety issues exist with the project.

e. Projects with the lowest OHFA tie-breaking number. Numbers will be randomly assigned to applications shortly after they are submitted. OHFA will assign the numbers during a public meeting and meeting information will be posted on the OHFA web site.

2. PSH Pool

a. The project is the top ranked project by the applicable Continuum of Care or if there is more than one number one ranked project in a local jurisdiction, then OHFA must receive prior to June 1, 2004, a letter from the local Continuum of Care Coordinator designating the project the local community prioritizes for tax credit financing.

b. Projects located in counties that contain the fewest amount of projects awarded credits in 2005 from this pool will receive preference.

c. Projects with the lowest OHFA tie-breaking number. Numbers will be randomly assigned to applications shortly after they are submitted. OHFA will assign the numbers during a public meeting and meeting information will be posted on the OHFA web site.

3. PHA Pool

   a. New projects financed through the HOPE VI program will receive preference.

   b. Projects located in counties that contain the fewest amount of projects awarded credits in 2005 from this pool will receive preference.

   c. Projects with the lowest OHFA tie-breaking number. Numbers will be randomly assigned to applications shortly after they are submitted. OHFA will assign the numbers during a public meeting and meeting information will be posted on the OHFA web site.

4. Preservation Pool (A/B and C)

   a. Projects with a general partnership / managing member owned by a single for-profit company or individual will receive preference until at least one for-profit project receives a reservation of credits in the pool.

      Then the preference changes to projects with a general partner entity that owns at least 49% of the general partnership / managing member and is a non-profit organization. Requirements for a non-profit organization in reference to this tie-breaker are as follows:

      i. The non-profit must be a state certified community housing development organization (CHDO), a community action agency (CAC), area agencies on aging (AAA), public housing authorities (PHA), other organizations created under the auspices or direction of one of the AAA, CAC, or PHA, or a large housing non-profit (NP).

      ii. Except for PHAs, non-profits that own 51% or more of the general partnership must agree to participate in and be eligible for the Section 42, non-profit set-aside. OHFA reserves the right to limit the number of allocations designated as non-profit set-aside allocations on a case by case basis.

      iii. A large housing non profit is defined as an organization that has at least five years of housing experience, has at least five full-time (or equivalent) staff devoted to housing development or management, has one of its primary purposes (as described in by-laws) to develop affordable rental housing, and has developed either alone or in a joint venture at least three Housing Credit projects.

      iv. For CHDO, CAC, AAA, and PHA, the proposed project must be located in the entity's service area, as stated in the organization's by-laws.

   b. Projects located in counties (Pool C or B) or submarkets (Pool B or A) that contain the fewest amount of projects awarded credits in 2005 in this pool will receive preference. For projects with units in multiple submarkets, the project and credits will be designated to the submarket with the highest percentage of units in the project. The number of 2005 projects in each county or submarket will restart at zero before OHFA allocates credits in each pool.

c. Preference to projects with the highest percentage (rounded to the nearest hundredth of a percent) of total project costs (minus the cost of land and any soft subordinate debt restructured by HUD under the Mark-to-Market program) spent on rehabilitation (hard construction costs). Applicable hard construction costs include residential hard construction costs, on-site improvements, construction contingency, furnishings and appliances.

d. Preference is given to projects with a general partner or developer – only the experience of one entity will be considered – that has developed and owns or owned at least 800 or more affordable housing rental units (can include out-of-state) allocated housing credits after 1992 for Pool A/B projects and at least 20 or more affordable housing projects (can include out-of-state) allocated housing credits after 1992 for Pool C projects. Both projects and units must be placed in service with 8609 Forms (or for Ohio projects, a complete request for 8609 Forms has been submitted at least a month prior to the application deadline). Projects financed with tax-exempt bonds will not be counted in the calculation of experience for this tie-breaker. In order to evidence out-of-state Housing Tax Credit experience, applicants must submit a copy of an 8609 Form signed by the allocating agency for one (not every building) building in each project. This tiebreaker will no longer be used after no more than 80% of the credits have been awarded in the pool. For each project identified, the entity must have been part of the ownership of the project when it was placed-in-service and was a material participant in the development of the project, and no significant compliance or heath or safety issues exist with the project.

e. Projects with the lowest OHFA tie-breaking number. Numbers will be randomly assigned to applications shortly after they are submitted. OHFA will assign the numbers during a public meeting and meeting information will be posted on the OHFA web site.

5. Geo Pool A

a. Projects with a general partnership / managing member owned by a single for-profit company or individual will receive preference until at least one for-profit project receives a reservation of credits in the pool. Then the preference changes to projects with a general partner entity that owns at least 51% of the general partnership / managing member and is a state certified CHDO until at least one CHDO project receives a reservation of credits in the pool. Additional requirements for the CHDO are:

i. The preference is limited to CHDOs that have developed and/or own nine or less housing credit projects in Ohio.

ii. The total amount of credits requested by the applicant must not exceed $500,000 in annual credits.

Then finally the preference changes to projects with a general partner entity that owns at least 49% of the general partnership / managing member and is a non-profit organization. Requirements for a non-profit organization in reference to this tie-breaker are as follows:

i. The non-profit must be a state certified community housing development organization (CHDO), a community action agency (CAC), area agencies on aging (AAA), public housing authorities (PHA), other organizations created under the auspices or direction of one of the AAA, CAC, or PHA, or a large housing non-profit (NP).

ii. Except for PHAs, non-profits that own 51% or more of the general partnership must agree to participate in and be eligible for the Section 42, non-profit set-aside. OHFA reserves the right to limit the number of allocations designated as non-profit set-aside allocations on a case by case basis.

iii. A large housing non profit is defined as an organization that has at least five years of housing experience, has at least five full-time (or equivalent) staff devoted to housing development or management, has one of its primary purposes (as described in by-laws) to develop affordable rental housing, and has developed either alone or in a joint venture at least three Housing Credit projects.

iv. For CHDO, CAC, AAA, and PHA, the proposed project must be located in the entity's service area, as stated in the organization's by-laws.

b. Projects located in submarkets that contain the fewest amount of projects awarded credits in 2005 from this pool will receive preference. For projects with units in multiple submarkets, the project and credits will be designated to the submarket with the highest percentage of units in the project.

c. Projects consisting entirely of single family detatched homes or rowhouses will receive preference until 70% of the credits designated to the pool have been reserved. A rowhouse is defined as one of a series of single unit dwellings, located in an urban setting, similar or identical in design, situated side by side, joined by at least one, but no more than two common walls, and has a separate front and back entrance.

d. Preference is given to projects with a general partner or developer – only the experience of one entity will be considered – that has developed and owns or owned at least 800 or more affordable housing rental units (can include out-of-state) allocated housing credits after 1992 and are placed in service with 8609 Forms (or for Ohio projects, a <u>complete</u> request for 8609 Forms has been submitted at least a month prior to the application deadline). Projects financed with tax-exempt bonds will not be counted in the calculation of experience for this tie-breaker. In order to evidence out-of-state Housing Tax Credit experience, applicants must submit a copy of an

8609 Form signed by the allocating agency for one (not every building) building in each project. This tiebreaker will no longer be used after no more than 80% of the credits have been awarded in the pool. For each project identified, the entity must have been part of the ownership of the project when it was placed-in-service and was a material participant in the development of the project, and no significant compliance or heath or safety issues exist with the project.

e. Projects with the lowest OHFA tie-breaking number. Numbers will be randomly assigned to applications shortly after they are submitted. OHFA will assign the numbers during a public meeting and meeting information will be posted on the OHFA web site.

6. – 8. Geo Pools B, C, and General

a. Projects with a general partnership / managing member owned by a single for-profit company or individual will receive preference until at least one for-profit project receives a reservation of credits in the pool. Then the preference changes to projects with a general partner entity that owns at least 51% of the general partnership / managing member and is a state certified CHDO until at least one CHDO project receives a reservation of credits in the pool. Additional requirements for the CHDO are:

i. The preference is limited to CHDOs that have developed and/or own nine or less housing credit projects in Ohio.

ii. The total amount of credits requested by the applicant must not exceed $500,000 in annual credits.

Then finally the preference changes to projects with a general partner entity that owns at least 49% of the general partnership / managing member and is a non-profit organization. Requirements for a non-profit organization in reference to this tie-breaker are as follows:

i. The non-profit must be a state certified community housing development organization (CHDO), a community action agency (CAC), area agencies on aging (AAA), public housing authorities (PHA), other organizations created under the auspices or direction of one of the AAA, CAC, or PHA, or a large housing non-profit (NP).

ii. Except for PHAs, non-profits that own 51% or more of the general partnership must agree to participate in and be eligible for the Section 42, non-profit set-aside. OHFA reserves the right to limit the number of allocations designated as non-profit set-aside allocations on a case by case basis.

iii. A large housing non profit is defined as an organization that has at least five years of housing experience, has at least five full-time (or equivalent) staff devoted to housing development or management, has one of its primary purposes (as described in by-laws) to develop affordable rental housing, and has developed either alone or in a joint venture at least three Housing Credit projects.

iv. For CHDO, CAC, AAA, and PHA, the proposed project must be located in the entity's service area, as stated in the organization's by-laws.

b. Projects located in counties that contain the fewest amount of projects awarded credits in 2005 from this pool will receive preference.

c. Preference is given to projects with a general partner or developer – only the experience of one entity will be considered – that has developed and owns or owned at least 20 or more projects (can include out-of-state) allocated housing credits after 1992 and are placed in service with 8609 Forms (or for Ohio projects, a <u>complete</u> request for 8609 Forms has been submitted at least a month prior to the application deadline). Projects financed with tax-exempt bonds will not be counted in the calculation of experience for this tie-breaker. In order to evidence out-of-state Housing Tax Credit experience, applicants must submit a copy of an 8609 Form signed by the allocating agency for one (not every building) building in each project. This tiebreaker will no longer be used after no more than 80% of the credits have been awarded in the pool. For each project identified, the entity must have been part of the ownership of the project when it was placed-in-service and was a material participant in the development of the project, and no significant compliance or heath or safety issues exist with the project.

d. Projects with the lowest OHFA tie-breaking number. Numbers will be randomly assigned to applications shortly after they are submitted. OHFA will assign the numbers during a public meeting and meeting information will be posted on the OHFA web site.

OHFA will enforce the User and Organization caps as projects are awarded Housing Credits during the tie-breaking process.

<u>Competitive Cure Period:</u> Applicants will have a <u>one-time</u> opportunity to correct up to <u>two</u> administrative errors or omissions regarding any competitive criteria or target pool documentation.

During the round, OHFA will notify all applicants of their preliminary project scores, and then applicants will have <u>one week</u> to submit additional information. Based on the original application and any additional documents, OHFA will issue revised scores for the projects. OHFA will not accept any additional information after the one-week cure period. All changes including but not limited to changes in ownership, development team, project physical structure, project costs, project financing, site(s), special needs population, value-added items and project location will <u>not</u> be permitted. Please be advised that certain items are date-sensitive and must have been completed on or before the application deadline to be eligible for points. Please review the descriptions of the Competitive Criteria for more information.

<u>Appeals:</u> Applicants may appeal their preliminary project score, Housing Credit amount (at Binding Reservation, Carryover and 8609), or Threshold rejection if the applicant believes OHFA has erred in its determination. The applicant must submit the appeal in writing to the Director of the Office of

Planning, Preservation & Development. The appeal must be sent to OHFA within one week of notification of results.

In the appeal, the applicant must state the objections to OHFA's determinations and give specific reasons why OHFA's decision should be overturned. Any documentation to support the appeal may be provided, but will not override the documentation or materials that were included in the original application or provided during the threshold or competitive correction period.

An appeals committee comprised of OHFA personnel, excluding Housing Credit staff, will review any appeal of a preliminary project score. This committee may review the project in its entirety. The appeal will be granted only if the applicant can document that OHFA has erred in its review of the project application or in determining the credit amount.

AN APPEAL IS JUDGED SOLELY UPON THE MATERIALS THAT WERE PROPERLY AND TIMELY SUBMITTED WITH THE ORIGINAL APPLICATION OR DURING THE THRESHOLD AND COMPETITIVE REVIEW DEFICIENCY CORRECTION PERIODS.

E. Financial Underwriting

If a project is selected to receive a reservation or allocation of Housing Credits, OHFA will underwrite said project to ensure that it receives the minimum amount of Housing Credits necessary to assure project feasibility and viability throughout the Housing Credit period. This includes tax-exempt bond financed projects that are excluded from the state's Housing Credit allocation ceiling. OHFA is required to perform the Housing Credit evaluation three times:

1) prior to issuing a Binding Reservation Agreement or Letter of Eligibility;
2) prior to issuing a Carryover Allocation Agreement (does not apply to tax-exempt bond projects); and,
3) at the time the project is placed-in-service and requests IRS Form(s) 8609.

After the first underwriting analysis, OHFA will issue a Binding Reservation Agreement. OHFA's reservation will not necessarily equal the amount of Housing Credits requested in the application. In addition, the Housing Credit amount may be reduced at any underwriting stage.

If the credit percentage has not been elected, OHFA will use the current month's applicable Housing Credit Percentage at Binding Reservation and/or Carryover to calculate the value of the Housing Credit. The owner may elect to lock in the current month's applicable Housing Credit Percentage at reservation or at placed-in-service. HOWEVER, THE RESERVATION HOUSING CREDIT AMOUNT IS THE MAXIMUM AMOUNT THAT THE PROJECT CAN RECEIVE NO MATTER WHAT THE HOUSING CREDIT RATE MAY BE IN THE FUTURE.

An owner may appeal a reduction of credits resulting from a violation of <u>any</u> of the OHFA's underwriting standards. OHFA will only consider an appeal if the owner can demonstrate that the reason(s) the project cannot meet OHFA underwriting standards is outside the control of the owner and could not be reasonably anticipated before the initial application date. OHFA will review each appeal independently and will have discretion in its decisions. In order to appeal, the owner must submit a complete appeal in writing along with an appeal processing fee of $250. These appeal requirements are retroactive to projects funded in prior years.

OHFA staff will review all projects receiving a Binding Reservation Agreement, Carryover Allocation Agreement, 8609 Forms, or Letter of Eligibility using the following procedures:

1. The applicant's determination of adjusted qualified basis will be reviewed. All non-eligible costs will be deducted from the basis.

a. OHFA will verify the applicable fraction for each project. The applicable fraction is defined as the lesser of (a) the number of low-income units divided by the total number of units or (b) the residential low-income unit square footage divided by the total residential square footage.

b. Owners of projects with market rate units must demonstrate in the application that all amenities (i.e. garages, community buildings, parking spaces, etc.) are available to ALL units. If certain amenities are only available to the market rate units, the costs for these amenities must be deducted from the eligible basis. Also, if the market rate units are larger and of higher quality than the low-income units, the basis for the market rate units will be reduced to match the basis for the low-income units. OHFA reserves the right to request additional information to clarify any issues regarding the market rate units.

c. The acquisition eligible basis cannot exceed the value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded) as determined by the appraisal of the property (see G. Carryover Allocation). The estimated value cannot include the value of the Housing Credits.

d. For projects receiving "soft" loans (e.g. HOME, deferred fees, AHP, etc.), owners must adequately explain in their application and cost certification form the repayment schedule of these loans. Projects with deferred interest and principal exceeding the total project cost at the end of the 15th year must submit a legal opinion upon issuance of a reservation. The legal opinion must state whether the "soft" loans should be considered grants and be deducted from eligible basis.

e. Applicants must include an operating reserve as part of the total project cost. The operating reserve must equal at least four months of operating expenses and hard debt payments. The maximum operating reserve allowable must be equal to or less than twelve months of operating expenses and hard debt payments. This reserve is not included as part of the project's eligible basis. Applicants who believe a reserve is unnecessary for their project may, upon clear demonstration to OHFA, request a waiver. The request and reasons for the waiver must be in writing and must accompany the application. OHFA reserves the right to approve or disapprove requests and to exclude reserves from its unit cost analysis on a case-by-case basis. For projects financed with tax-exempt bonds with credit enhancement, the minimum operating standard is reduced from four to two months of operating expenses (does not include replacement reserves) and hard debt payments.

f. Projects may receive an allocation of credit based upon 130% of the qualified basis for new construction or substantial rehabilitation if the project is located in designated high cost areas of the state. High cost areas are defined as qualified census tracts and difficult development areas. The U.S. Department of Housing and Urban Development publishes a list of qualified areas for 130% basis (refer to Exhibit C for a list of QCTs).

g. The evaluation of each type of basis is separately determined. Losses in one type of basis (e.g., acquisition) cannot be offset by increases in another type of basis (e.g., rehabilitation).

2. All fees, costs, and assumptions will be checked to determine if they meet Agency standards.

a. OHFA will assume that all projects will receive no less than $.70 per dollar of Housing Credit for equity. Applicants for projects located in a qualified census tract that have difficulty achieving the $.70 per dollar of Housing Credit may, upon clear demonstration to OHFA, request a waiver. The request and reasons for the waiver must be in writing and must accompany the application. OHFA reserves the right to approve or disapprove requests on a case-by-case basis. The equity per dollar of tax credit will be evaluated based on the percentage of the limited partner ownership of the project. OHFA reserves the right to modify the equity standards at any time based on extreme fluctuations in the equity market. Updated equity standards will be published on OHFA's website at www.homebuyerohio.com.

b. The number of units and square footage in the project must remain constant from date of application to the placed-in-service date. If the number of units or square footage decreases at any time, the project's eligible basis may be proportionally reduced by the decrease in units or square footage, potentially reducing the Housing Credit amount.

c. Applicants must show that the deferred developer's fee (principle and interest) can be paid from annual income, in full, within the first 12 years. Any unpaid or deferred balance after year 12 will be deducted from the housing credit eligible basis.

3. The project's total sources must always equal the total project cost. If the sources exceed the costs, OHFA will reduce the Housing Credit equity by reducing the annual Housing Credit allocation or reduce the amounts of other OHFA resources, such as HDAP or Housing Development Loans.

4. The Net Operating Income (NOI) is calculated according to OHFA standards, and is then compared to the annual debt service payments to make sure there is positive and adequate debt service coverage.

a. The hard debt coverage ratio (DCR) must be above 1.15. Owners of projects with a hard debt coverage ratio lower than 1.15 must provide a written explanation from their lender(s) describing the reasons for their willingness to accept a low DCR. OHFA has the discretion to waive this requirement based on documentation provided by the owner.

b. Project must be able to obtain a Hard DCR of 1.15 and fully fund replacement reserves for each year during the 15-year compliance period. For projects with no hard debt, annual income must equal 125% of operating expenses and reserves for each year during the 15 year compliance period.

c. Only rental income will be used in the cash flow analysis. Income from commercial space, fees, and other income will not be considered. Exceptions may be granted for special situations – i.e., existing commercial, long-term lease, documented prior income, etc.

d. For market rate units, OHFA will assume the lower of the proposed rents or the maximum Housing Credit program rents (60% of AMGI) in OHFA's analysis.

e. The DCR for all debt sources may be no higher than 1.30. If the DCR is too high, the following will happen:

OHFA will first reduce the amounts of other OHFA resources, such as HDAP or Housing Development Loans. If further reductions are necessary, a new loan amount will be calculated to reflect a lower DCR. The characteristics of the new loan will be: rate = prime + 3 (published in the Wall Street Journal) and term/amortization period = 25 years. The new loan will be added to the project's permanent sources. The new loan amount is an artificial gap created by OHFA. If the gap exceeds 10% of total project costs, OHFA will require that the owner obtain additional financing to cover the gap before issuing a reservation/allocation.

e. For owners who are not syndicating the Housing Credits, OHFA will include the annual Housing Credit amount as part of the total cash flow in order to determine the DCR.

f. The project's annual operating expenses per unit must fall within 10% of the average costs, based on region and project type (see Exhibit M). Exceptions may be made for projects with special circumstances. Owners must provide persuasive evidence in order to secure a waiver of these standards.

g. OHFA has adopted maximum and minimum annual replacement reserve standards.

Project Type:	New Construction – Senior Housing	Acquisition/Rehabilitation or New Construction – non-senior
Maximum:	$350 per unit	$400 per unit
Minimum:	$250 per unit	$300 per unit

For Rural Development and FHA-financed projects, OHFA will use the reserve limits prescribed by those agencies. Exceptions may be made for projects with special circumstances. Owners must provide persuasive evidence in order to secure a waiver of these standards.

h. OHFA will assume an annual income increase of 2% and an annual expense increase of 3%.

i. OHFA will run two cash flow scenarios using two different annual physical vacancy rate assumptions: 7% and 10%. The project must meet the Hard DCR requirements, described in 4a. above, under the 7% vacancy scenario. For the 10% vacancy scenario, the Hard DCR standard is reduced to 1.10 (or for projects with no hard debt, annual income must equal 115% of operating expenses and reserves).

F. Binding Reservation Agreement

After OHFA has determined to which projects will receive Housing Credits, the Binding Reservation Agreement will be mailed to the primary project contact. The original Binding Reservation Agreement and Credit Rate Election form must be signed and notarized by the owner/general partner during the month the agreement was issued. The Binding Reservation Agreement, Credit Rate Election form and reservation fee (equal to 5% of the reservation amount), and any additional documentation listed in the Agreement, must be sent to OHFA by the fifth day of the following month in which the agreement was issued, or the reservation of Housing Credits will be invalid.

G. Carryover Allocation

All projects must meet all Carryover Allocation requirements as described in Section 42 of the Internal Revenue Code and in Treasury Regulation 1.42-6.

The following items must be submitted for all projects that received a reservation of Housing Credits by the Carryover submission deadline:

1. Completed OHFA Cost Certification forms (*the most current version*) signed by the owner and by the accountant or attorney. The forms and instructions are available on the OHFA website at www.homebuyerohio.com or by contacting the Office of Planning, Preservation & Development at (614) 466-0400 or (800) 848-1300 extension 60400.

2. Federal Tax ID number for the owner.

3. The project owner must, at a minimum, acquire all property or have entered into a long-term leasehold agreement. Acquisition must be evidenced by a copy of a recorded deed or recorded long-term lease for each site. Owners must also provide legible legal descriptions and permanent parcel numbers for each site. These items will be used to facilitate the production of the project's Restrictive Covenant. If the owner is unable to subdivide parcels before the Carryover deadline, then OHFA will add a condition to the Carryover Allocation Agreement that will require that the site(s) be subdivided and new updated legal descriptions be submitted to OHFA prior to the request for the 8609 Forms.

4. Conditional commitment letters, including equity commitments, from non-OHFA lenders must be updated from those submitted with the application. This requirement may be waived for projects that receive a binding reservation agreement in the second funding round.

5. An appraisal meeting OHFA requirements if the project is seeking acquisition credit. Those requirements include:

    a. Preparation by a third-party appraiser licensed in the State of Ohio. Name, address, and license number must be included.

    b. A statement of the estimated value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded). The estimated value cannot include the value of the Housing Credit.

c. Adherence to the Uniform Standards of Appraisal Practice. A statement to this effect must be included in the report.

d. Conducted during 2005, although OHFA will consider earlier reports on a case-by-case basis. An appraisal submitted with the original application that meets all other requirements will be accepted.

6. All rehabilitation projects must submit a capital needs assessment performed by a third party professional. The assessment must meet the standards outlined in Exhibit K. For scattered site rehabilitation projects, a capital needs assessment must be performed for only 50% of the buildings. Based on the assessment, OHFA reserves the right to adjust the project's total project costs and eligible basis that may affect OHFA's financial analysis of the project.

7. Unless already submitted as required by HDAP, a copy of the Phase I Environmental Review (ER) for all the sites.
   - The ER(s) must specify compliance with ASTM standard E 1527-00 (or current standard).
   - The owner must submit a narrative that addresses any issues raised in the ER(s).

8. Any additional conditions that appeared on the reservation with a performance date by Carryover submission.

Projects that meet all requirements will be given a Carryover Allocation Agreement and a Building Identification Number (BIN) for each building in the project. Those buildings receiving credits for both acquisition and rehabilitation will receive one BIN for both Housing Credit types.

A Carryover Allocation Agreement is considered to be binding and will give the applicant 24 months from the end of the allocation year to complete the project and place the units in service. OHFA reserves the right to add conditions or require follow-up items in the Carryover Agreement that must be met before OHFA will issue 8609 Forms to the owner.

OHFA will charge an extension fee for any granted extension of the Carryover submission. Extension fees are 5% of the Binding Reservation fee. OHFA will not approve any extensions beyond November 17, 2005, unless the owner is unable to acquire the property until a later date and arrangements are made with OHFA in advance.

Projects that will be completed and placed-in-service in the same year in which they received a reservation should request 8609 form(s) and not a Carryover Allocation Agreement. The owner of the project must submit all appropriate request documentation by the Carryover submission deadline for that year.

H. Project Completion Stage / 8609 Request

Upon project completion, the owner must notify the OHFA of the placed-in-service date of each building and submit the following items to request 8609 Forms:

1. Complete OHFA Cost Certification forms (the most current version) signed by the owner and by an independent accountant. The accountant will be required to conduct a complete audit of the project costs. The required audit language is included on the forms. The forms and instructions are available on the OHFA website at www.homebuyerohio.com. An electronic copy of the forms must also be submitted.

2. Final Certificates of Occupancy from the issuer of the building permits. Certificates of completion or similar information from the owner will be accepted for rehabilitation projects if certificates of occupancy are not issued. The OHFA reserves the right to conduct a site visit of a property to verify completion before issuing 8609 Forms to the owner.

3. All permanent financing sources (except for the first or primary mortgage) must be closed before the 8609 Forms are issued. An executed promissory note that includes the amount, interest rate, term, and amortization or repayment terms of the loan must be submitted for each source. In lieu of a note for the first or primary mortgage, a firm financing commitment signed by the lender and owner within 30 days of the request for the 8609 Forms may be submitted. This requirement is retroactive to projects that have not yet received 8609 Forms.

4. Final limited partnership agreement executed by the limited and general partners. The agreement must include all equity amounts and the pay-in schedule for the equity.

5. A copy of the executed and recorded OHFA Restrictive Covenant and consent of recorded lienholder forms.

6. Payment of the appropriate <u>compliance monitoring fee</u> and <u>multiple building project fee</u> (see page).

7. Evidence that a representative of the project has attended the OHFA Basic Tax Credit Compliance Training within six (6) months prior to the placed-in-service date for the first building completed.

8. Completion of the final Energy Efficiency Certification (if applicable).

9. Narrative describing any material changes to the project since time of application.

The request for 8609 Forms must be submitted by the date listed in the Carryover Allocation Agreement. An extension of this deadline may be granted by OHFA upon request. However, any extension will not apply to payment of the compliance monitoring fee.

OHFA will issue 8609 Form(s) up to 90 days after a complete request has been submitted. An incomplete or insufficient request will not be processed until all items are submitted, which may result in a delay of the 8609 Form issuance. Any corrections or clarifications requested by the OHFA must be submitted within six (6) months or a resubmission fee of $250 will be charged. OHFA reserves the right to defer processing 8609 Form requests that are received during a future competitive funding round.

When a project financed with tax-exempt bonds is eligible for a higher amount of credit, the owner must inform the OHFA of the benefit of the additional housing credits and advise if any documentation must be updated due to the increase.

I. Projects with Tax-Exempt Bond Financing

Projects receiving tax-exempt bonds that finance over 50% of the project's total aggregate basis may apply for an award of Housing Credits. These applicants must meet all threshold review requirements and OHFA underwriting standards in order to receive a letter of eligibility for Housing Credits. These projects do not have to compete for Housing Credits and will not receive a competitive score. OHFA is the final judge of eligibility for the amount of Housing Credits awarded to all tax-exempt bond financed projects. Project-specific conditions will be listed in the eligibility letter. The Maximum Credit Cap criterion does not apply to these projects. In addition, OHFA may also waive the Unit Cost Cap criterion for tax-exempt bond financed projects. Applicants must include a narrative with the application that describes the need for the waiver. OHFA has the sole discretion to approve such requests and will judge each request on a case-by-case basis.

In addition to the threshold and underwriting requirements listed in the QAP, the applicant must also meet the following requirements:

1. For non-OHFA-issued bonds, the inducement resolution or final approval resolution of the issuer is required. In addition, a letter from the bond underwriter indicating the anticipated interest rate, term, and amortization of the bonds must be submitted.

2. For OHFA-issued bonds, the Housing Credit letter of eligibility will be executed following final approval of the bond issuance by the OHFA Board.

3. OHFA reserves the right to require a legal opinion stating that the project is eligible to receive an allocation of Housing Credits pursuant to Section 42(h)(4) of the Internal Revenue Code.

4. The developer must submit a resume of their past experience, including affordable housing references that may be checked by the OHFA. The developer will be required to respond to any negative references found by the OHFA.

5. A representative of the developer or management company must meet with OHFA Housing management staff within six (6) months following issuance of the letter of eligibility to review management practices and establish a timetable for the placed-in-service review.

6. All rehabilitation projects must submit a capital needs assessment performed by a third party professional. The assessment must meet the standards outlined in Exhibit K. For scattered-site rehabilitation projects, a capital needs assessment must be performed for only 50% of the buildings. Based on the assessment OHFA reserves the right to adjust the project's total project costs and eligible basis that may affect OHFA's financial analysis of the project.

These projects will be underwritten using the same standards outlined in these guidelines except that the owner has the option to elect the Housing Credit rate during the month in which the bonds are issued or the month the project is placed-in-service. Please note that the rate election period is tied to the month the notice of issuance indicates. If a project closes in escrow, the rate election applies to that month, not when the final closing occurs. Furthermore, if a bond closes in escrow and does not make a rate election in that month, the credit rate utilized will be the credit rate applicable at the time and for the month in which each building is placed-in-service. Please note that the owner has up to five days following the month in which the bonds are issued to notify OHFA of the rate election, otherwise the month the project is placed-in-service will be used.

For non-OHFA issued bonds, applicants may apply at any time during the year. If public notification requirements have been met and any threshold deficiencies have been corrected, OHFA may take up to six (6) weeks to review an application and issue a letter of eligibility. These projects will not need a Carryover Allocation Agreement, but the owner must follow all 8609 Form request procedures outlined in the QAP (see page 40) and any conditions outlined in the letter of eligibility. Applicants must provide OHFA (by November 17, 2005 or date specified in the eligibility letter) the following items:

1. A copy of the property's recorded deed, legal description, and permanent parcel numbers.

2. An appraisal meeting OHFA requirements if the project is seeking acquisition credit. Those requirements include:

   a. Preparation by a third-party appraiser licensed in the State of Ohio. Name, address, and license number must be included.

   b. A statement of the estimated value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded). The estimated value cannot include the value of the Housing Credit.

   c. A statement of adherence to the Uniform Standards of Appraisal Practice. A statement to this effect must be included in the report.

   d. Evidence that the appraisal was conducted during 2005, although OHFA will consider earlier reports on a case-by-case basis. An appraisal submitted with the original application that meets all other requirements will be accepted.

3. Unless already submitted as a required by HDAP, a copy of the Phase I Environmental Review (ER) for all the sites.
   - The ER(s) must specify compliance with ASTM standard E 1527-00 (or current standard).
   - The owner must submit a narrative that addresses any issues raised in the ER(s).

FOR OHFA ISSUED BONDS, PLEASE CONSULT THE MOST RECENT OHFA MULTIFAMILY BOND PROGRAM GUIDELINES FOR APPROPRIATE SUBMISSION DEADLINES.

III. MONITORING

A. Introduction

The monitoring process determines if a project is complying with requirements of the IRC. The Housing Credit monitoring process is outlined in IRC Section 42, IRS Regulation 1.42, the QAP, and OHFA policies.

Compliance with the requirements of the IRC is the sole responsibility of the owner of the building for which the Housing Credit was allocated.

B. Monitoring Process

ALL Housing Credit projects are required to comply with the following:

1. All residents must be income qualified, adjusted for family size prior to moving into the unit. Units must be rent restricted as provided for in the IRC. All units allocated Housing Credits must be safe, decent and sanitary housing units complying with local building, health, safety, and zoning codes.

2. Before placing the project in service, the owner/manager must schedule a meeting with the OHFA New Properties and Training team to discuss the lease up of the tax credit project. OHFA may elect to waive this requirement.

3. Prior to the placed-in-service date, the owner/agent individual(s) responsible for final approval of tenant files or the site manager/leasing consultant who processes the Tenant Income Certifications for buildings receiving 8609 Forms will be required to attend the OHFA Basic Tax Credit Compliance Training, or an approved training, within the previous six (6) months. Please contact the OHFA Office of Program Compliance or the Midwest Affordable Housing Management Association (MAHMA) regarding registration for this training.

4. Within 15 days of placing in service the last building in a project, the project owner must forward a letter to the OHFA New Properties and Training Manager indicating the date on which the last building was placed in service. Based on this communication, the project will be preliminarily scheduled for a lease up monitoring visit.

5. The owner of a Housing Credit project must keep records for each qualified low-income building in the project for each year of the compliance and extended use period. These records must include:

    a. The total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit);
    b. The percentage of residential rental units in the building that are low-income units;
    c. The rent charged on each residential rental unit in the building (including any utility allowances);
    d. The number of occupants in each low-income unit
    e. The unit vacancies in the building and information showing when, and to whom, the next available units were rented;

f. The annual income certification of each low-income tenant per unit;
g. Documentation to support each low-income tenant's income certification. Tenant income is calculated in a manner consistent with the determination of annual income under Section 8 of the United States Housing Act of 1937 ("Section 8"), not in accordance with the determination of gross income for federal income tax liability;
h. The eligible basis and qualified basis of the building at the end of each year of the credit period, compliance and extended use periods; and
i. The character and use of the non-residential portion of the building included in the building's eligible basis under section 42(d).

6. The owner of a Housing Credit project is required to retain the records described in Section 5 above for the entire period of extended use.

7. The owner is responsible for reporting to OHFA annually in the form and manner OHFA specifies (reporting is currently composed of an owner certification and a tax credit summary report), the project's compliance with the Internal Revenue Code and restrictive covenant and for certifying under penalty of perjury that the information provided is true, accurate, and in compliance with Section 42 of the IRC. The owner certifies that for the preceding 12-month period the owner met the following requirements:

   a. The 20-50 test under section 42(g)(1)(A), the 40-60 test under section 42(g)(1)(B), whichever minimum set-aside test was applicable to the project; and if applicable to the project, the 15-40 test under sections 42(g)(4) and 142(d)(4)(B) for "deep rent skewed" projects;
   b. There was no change in the applicable fraction (as defined in section 42(c)(1)(B)) of any building in the project, or that there was a change, and a description of the change;
   c. The owner has received an annual income certification from each low-income tenant, and documentation to support that certification; or, in the case of a tenant receiving Section 8 housing assistance payments, the statement from a public housing authority described in paragraph (b)(1)(vii) of this section;
   d. Each low-income unit in the project was rent-restricted under section 42(g)(2);
   e. All units in the project were for use by the general public and used on a nontransitional basis (except for transitional housing for the homeless provided under section 42 (i)(3)(B)(iii));
   f. Each building in the project was suitable for occupancy, taking into account local health, safety, and building codes;
   g. There was no change in the eligible basis (as defined in section 42(d)) of any building in the project, or if there was a change, the nature of the change (e.g. a common area has become commercial space, or a fee is now charged for a tenant facility formerly provided without charge);
   h. All tenants facilities included in the eligible basis under section 42(d) of any building in the project, such as swimming pools, other recreational facilities, and parking areas, were provided on an comparable basis without charge to all tenants in the building;
   i. If a low-income unit in the project became vacant during the year, that reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to tenants having a qualifying income before any units in the project were or will be rented to tenants not having a qualifying income;

j. If the income of tenants of a low-income unit in the project increased above the limit allowed in section 42(g)(2)(D)(ii), the next available unit of comparable or smaller size in the building was or will be rented to tenants having a qualifying income;
k. The owner has not refused to lease a unit in the project to a Section 8 applicant because the applicant holds a Section 8 voucher or certificate;
l. No finding of discrimination under the Fair Housing Act has occurred for the project (a finding of discrimination includes an adverse final decision by HUD, an adverse final decision by a substantially equivalent state or local fair housing agency, or an adverse judgment from a Federal court); and
m. An extended low-income housing commitment as described in Section 42(h)(6) was in effect.

8. OHFA requires that the owner of a Housing Credit project annually certify the resident's income and assets using the form(s) specified by OHFA. This requirement is waived if an owner receives a recertification waiver as described in IRS Revenue Procedure 2004-38 and OHFA 's recertification waiver policy.

9. OHFA has the right to review tenant files throughout the 15-year compliance period and the 15-year extended use period. OHFA has the right to perform on-site inspections of any low-income housing project through the end of the extended use period. Buildings receiving new allocations of credit will be inspected no later than the end of the second calendar year following the year the last building in the project is placed in service. OHFA will provide prompt written notice to the owner of a Housing Credit project if OHFA does not receive the required certification or discovers through inspection, review, or any other manner that the project is in non-compliance. The owner will have up to 60 days from the date of the notification to correct any non-compliance issues found and give a written response to OHFA of corrective actions taken. OHFA may, with good cause, extend the correction period for up to six months. During the correction period, an owner must correct any non-compliance and provide evidence to OHFA of such corrections.

10. When OHFA identifies non-compliance, it is required to file Form 8823, "Low-Income Housing Credit Agencies Report of Non-Compliance" with the IRS no later than 45 days after the end of the correction period, and no earlier than the end of the correction period, whether or not the non-compliance is corrected. OHFA must explain on Form 8823 the nature of the non-compliance or failure to certify (reference 26 CFR Par. 2. 1.42-5 (e)(3)).

11. Compliance with the requirements of Section 42 of the IRC is the responsibility of the owner of the building(s) for which the Housing Credit is allowable. OHFA's obligation to monitor for compliance does not make OHFA liable for owner/agent non-compliance.

12. If OHFA is unable to serve notice on the property owner by mail and/or telephone during the compliance and extend use periods as defined by the IRS, OHFA will consider the property out of compliance and notify the IRS by filing Form 8823, or take other appropriate action such as designating the project and its owner and management agent as not in good standing with the Agency. **Please Note: OHFA will maintain one contact person per project. The owner/agent will agree upon the contact person and notify OHFA immediately of any change.**

13. OHFA requires Housing Credit owners to pay a one-time compliance monitoring fee. The fee amount for projects receiving a reservation in 2005 will be $500 per unit. The fee must be submitted with the 8609 request.

14. In addition to the compliance fee, OHFA requires owners who select not to treat the buildings as a multiple building project, must pay a one-time fee of $250 per residential building. The fee must be submitted with the 8609 request.

15. It is the responsibility of the owner and its agents to ensure that the property management agent has all documents and information necessary to meet all rent, income, or other requirements attached to all sources of funding used to develop the project. Such documents may include, but are not limited to, the Housing Credit restrictive covenant(s), Housing Development Assistance Program (HDAP) restrictive covenant, and the HDAP funding agreement.

IV. MISCELLANEOUS

Project Changes: All project changes require OHFA approval, and all changes will be reviewed by OHFA on a case-by-case basis. Any change in a project which reduces the project score, or which reduces the project score below the score of the last funded project in a particular funding round, may result in a reduction or revocation of the Housing Credit reservation or allocation. No changes in a project are allowed if it reduces the project's score in rent structure. A new application, fee, and Competitive review may be required if any project characteristics change.

Failure to inform OHFA of any changes in the applicant's situation or project structure at any time may cause the application to be rejected or the Housing Credit reservation to be revoked.

OHFA may allow the admission of an additional general partner after Housing Credits are awarded in order to address a related-party loan issue. A letter from the owner's legal counsel that adequately explains the need for this action must be submitted. A letter signed by both the new general partner and the current controlling general partner must also be submitted to confirm the following:

a. The new general partner will not own more than 24% of the general partner shares.
b. The new general partner must agree to not materially participate in the project.
c. The new general partner must gain little or no financial benefit from the project.
d. The new general partner may not count the project toward experience points in future funding applications to OHFA.

OHFA will review and issue a decision for each request on a case-by-case basis. Approval of the OHFA Board may also be necessary for the HDLP and HDAP programs.

Document Correction Fee: OHFA will assess a correction fee of $250 if a Carryover Allocation Agreement, Restrictive Covenant, or 8609 Form must be re-issued due to an error on the part of the owner or applicant.

Agency Information Sources: The OHFA web site contains important, easily accessible program information such as Housing Credit percentages, frequently asked questions, technical support, general tax credit information, important program dates, and downloadable files such as the QAP and Affordable Housing Funding Application. The web site address is www.homebuyerohio.com. It is the responsibility of the applicants to regularly browse the website to obtain current information on the Housing Credit and other OHFA programs.

Contacting the Applicant: OHFA will only contact the person listed in the application as the project contact. OHFA asks other parties involved in the project to communicate with the project contact, prior to contacting OHFA.

Requesting Information: At the end of each allocation round, OHFA will make available a listing by score of all projects, along with a detailed report featuring the reserved projects of that round. Please visit the OHFA web site at www.homebuyerohio.com or contact OHFA to obtain this listing. Interested parties requesting project specific information will be required to use a Freedom of Information Request Form (forms are available from OHFA) and follow Ohio Department of Development procedures.

V. 2005 QAP EXHIBITS

NOTE: Updated Exhibit A is not available at the time of this printing. In early 2005 Exhibit A will be published separately, and will also be included in the final Affordable Housing Funding Application (AHFA). Please contact OHFA or visit our web site located at www.homebuyerohio.com to receive the updated exhibit.

A. RENT AND INCOME LIMITS

Instructions

Example:

County										
	(5.) Rent: Bedrooms (*Residents*)	Eff (*1*)	1 (*1.5*)	2 (*3*)	3 (*4.5*)	4 (*6*)	5 (*7.5*)	6 (*9*)		
	(2.) Income: *Residents*		*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
Adams	**(6.)** 50% rent	426	456	547	633	706	779			
(1.)	**(3.)** 50% income		17050	19500	21900	24350	26300	28250	30200	32150
	(7.) 60% rent	511	548	657	759	847	935			
	(4.) 60% income		20460	23400	26280	29220	31560	33900	36240	38580

1. Name of County.

2. The number of residents in a household, used for the 50% and 60% income figures in the table.

3. The 50% Area Median Gross Income (AMGI) for the county, adjusted for the number of residents in a household. The source of these income figures are the HUD very low-income limits, which are updated and published annually.

4. The 60% Area Median Gross Income (AMGI) for the county, adjusted for the number of residents in a household. The 60% income figures are computed using the 50% income figures as follows:
   [50% income] * 2 * 60% = [60% income]

5. The number of bedrooms in a unit, used for the 50% and 60% rent figures in the table. The number of residents in each type of unit (1 resident for SRO & efficiency units; 1.5 residents per bedroom for units with one or more bedrooms) are used to compute the rent figures in the table.

6. The 50% monthly rent figures for the county, adjusted for the number of bedrooms in a unit. The rents are computed using the 50% income figures, and the number of residents in each type of unit, as follows:
   ([50% income for the number of residents] * 30%) / 12 = [50% monthly rent]

7. The 60% monthly rent figures for the county, adjusted for the number of bedrooms in a unit. The rents are computed using the 60% income figures, and the number of residents in each type of unit, as follows:
   ([60% income for the number of residents] * 30%) / 12 = [60% monthly rent]

NOTE: The monthly rent for any percentage of income can be computed using the 50% income figures.

> Example: Monthly rent figures for 45% Area Median Gross Income.
> [50% income] * 2 * 45% = [45% income]
> ([45% income for the number of residents] * 30%) / 12 = [45% monthly rent]
>
> If the income or monthly rent figures contain a decimal, always round down to compute the correct figure.

A. 2004 RENT AND INCOME LIMITS – *TO BE REPLACED BY 2005 LIMITS*

H.U.D. Effective Date: *January 28, 2004*

County	Rent: Bedrooms (*Residents*) / Income: *Residents*	Eff (*1*)	1 (*1.5*) / *1*	2 (*3*) / *2*	3 (*4.5*) / *3*	4 (*6*) / *4*	5 (*7.5*) / *5*	6 (*9*) / *6*	*7*	*8*
Adams	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Allen	50% rent	460	492	591	682	761	840			
	50% income		18400	21000	23650	26250	28350	30450	32550	34650
	60% rent	552	591	709	819	913	1008			
	60% income		22080	25200	28380	31500	34020	36540	39060	41580
Ashland	50% rent	462	495	593	686	765	845			
	50% income		18500	21100	23750	26400	28500	30600	32750	34850
	60% rent	555	594	712	823	918	1014			
	60% income		22200	25320	28500	31680	34200	36720	39300	41820
Ashtabula	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Athens	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Auglaize	50% rent	460	492	591	682	761	840			
	50% income		18400	21000	23650	26250	28350	30450	32550	34650
	60% rent	552	591	709	819	913	1008			
	60% income		22080	25200	28380	31500	34020	36540	39060	41580
Belmont	50% rent	407	436	523	605	676	745			
	50% income		16300	18650	20950	23300	25150	27050	28900	30750
	60% rent	489	524	628	726	811	894			
	60% income		19560	22380	25140	27960	30180	32460	34680	36900
Brown	50% rent	463	496	596	688	768	848			
	50% income		18550	21200	23850	26500	28600	30750	32850	35000
	60% rent	556	596	715	826	922	1017			
	60% income		22260	25440	28620	31800	34320	36900	39420	42000
Butler	50% rent	565	605	726	838	935	1031			
	50% income		22600	25800	29050	32250	34850	37400	40000	42550
	60% rent	678	726	871	1006	1122	1238			
	60% income		27120	30960	34860	38700	41820	44880	48000	51060
Carroll	50% rent	465	498	598	691	771	851			
	50% income		18600	21300	23950	26600	28750	30850	33000	35100
	60% rent	558	598	718	830	925	1021			
	60% income		22320	25560	28740	31920	34500	37020	39600	42120
Champaign	50% rent	518	555	667	770	860	948			
	50% income		20750	23700	26700	29650	32000	34400	36750	39150
	60% rent	622	666	801	924	1032	1138			
	60% income		24900	28440	32040	35580	38400	41280	44100	46980

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Clark	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Clermont	50% rent	562	602	723	835	932	1028			
	50% income		22500	25700	28950	32150	34700	37300	39850	42450
	60% rent	675	723	868	1002	1119	1234			
	60% income		27000	30840	34740	38580	41640	44760	47820	50940
Clinton	50% rent	543	583	700	808	902	995			
	50% income		21750	24900	28000	31100	33600	36100	38550	41050
	60% rent	652	699	840	970	1083	1194			
	60% income		26100	29880	33600	37320	40320	43320	46260	49260
Columbiana	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Coshocton	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Crawford	50% rent	443	475	570	659	735	811			
	50% income		17750	20300	22800	25350	27400	29400	31450	33450
	60% rent	532	570	684	791	882	973			
	60% income		21300	24360	27360	30420	32880	35280	37740	40140
Cuyahoga	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Darke	50% rent	463	496	596	688	768	848			
	50% income		18550	21200	23850	26500	28600	30750	32850	35000
	60% rent	556	596	715	826	922	1017			
	60% income		22260	25440	28620	31800	34320	36900	39420	42000
Defiance	50% rent	501	536	645	745	831	916			
	50% income		20050	22900	25800	28650	30950	33250	35550	37800
	60% rent	601	644	774	894	997	1100			
	60% income		24060	27480	30960	34380	37140	39900	42660	45360
Delaware	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Erie	50% rent	522	560	671	776	866	955			
	50% income		20900	23900	26850	29850	32250	34650	37000	39400
	60% rent	627	672	805	931	1039	1146			
	60% income		25080	28680	32220	35820	38700	41580	44400	47280
Fairfield	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Fayette	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Franklin	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Fulton	50% rent	497	532	638	738	823	908			
	50% income		19900	22700	25550	28400	30650	32950	35200	37500
	60% rent	597	639	766	885	988	1090			
	60% income		23880	27240	30660	34080	36780	39540	42240	45000
Gallia	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Geauga	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Greene	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Guernsey	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Hamilton	50% rent	562	602	723	835	932	1028			
	50% income		22500	25700	28950	32150	34700	37300	39850	42450
	60% rent	675	723	868	1002	1119	1234			
	60% income		27000	30840	34740	38580	41640	44760	47820	50940
Hancock	50% rent	521	558	670	773	862	951			
	50% income		20850	23800	26800	29750	32150	34500	36900	39250
	60% rent	625	669	804	928	1035	1142			
	60% income		25020	28560	32160	35700	38580	41400	44280	47100
Hardin	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Harrison	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Henry	50% rent	500	536	643	743	830	915			
	50% income		20000	22900	25750	28600	30900	33200	35450	37750
	60% rent	600	643	772	892	996	1098			
	60% income		24000	27480	30900	34320	37080	39840	42540	45300

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Highland	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Hocking	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Holmes	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Huron	50% rent	468	502	602	696	777	858			
	50% income		18750	21450	24100	26800	28950	31100	33250	35400
	60% rent	562	603	723	836	933	1029			
	60% income		22500	25740	28920	32160	34740	37320	39900	42480
Jackson	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Jefferson	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Knox	50% rent	456	488	586	677	755	833			
	50% income		18250	20850	23450	26050	28150	30200	32300	34400
	60% rent	547	586	703	813	906	1000			
	60% income		21900	25020	28140	31260	33780	36240	38760	41280
Lake	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Lawrence	50% rent	390	418	501	580	646	713			
	50% income		15600	17850	20050	22300	24100	25850	27650	29450
	60% rent	468	501	601	696	775	856			
	60% income		18720	21420	24060	26760	28920	31020	33180	35340
Licking	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Logan	50% rent	521	558	670	775	863	953			
	50% income		20850	23850	26800	29800	32200	34550	36950	39350
	60% rent	625	670	804	930	1036	1144			
	60% income		25020	28620	32160	35760	38640	41460	44340	47220
Lorain	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Lucas	50% rent	497	532	638	738	823	908			
	50% income		19900	22700	25550	28400	30650	32950	35200	37500
	60% rent	597	639	766	885	988	1090			
	60% income		23880	27240	30660	34080	36780	39540	42240	45000
Madison	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Mahoning	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Marion	50% rent	455	487	585	676	753	831			
	50% income		18200	20800	23400	26000	28100	30150	32250	34300
	60% rent	546	585	702	811	904	998			
	60% income		21840	24960	28080	31200	33720	36180	38700	41160
Medina	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Meigs	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Mercer	50% rent	496	531	637	736	822	906			
	50% income		19850	22700	25500	28350	30600	32900	35150	37400
	60% rent	595	638	765	884	987	1088			
	60% income		23820	27240	30600	34020	36720	39480	42180	44880
Miami	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Monroe	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Montgomery	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Morgan	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Morrow	50% rent	458	491	590	681	760	838			
	50% income		18350	20950	23600	26200	28300	30400	32500	34600
	60% rent	550	589	708	817	912	1006			
	60% income		22020	25140	28320	31440	33960	36480	39000	41520

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Muskingum	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Noble	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Ottawa	50% rent	511	547	657	759	846	934			
	50% income		20450	23350	26300	29200	31550	33850	36200	38550
	60% rent	613	657	789	911	1015	1121			
	60% income		24540	28020	31560	35040	37860	40620	43440	46260
Paulding	50% rent	458	491	590	681	760	838			
	50% income		18350	20950	23600	26200	28300	30400	32500	34600
	60% rent	550	589	708	817	912	1006			
	60% income		22020	25140	28320	31440	33960	36480	39000	41520
Perry	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Pickaway	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Pike	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Portage	50% rent	527	565	678	783	873	965			
	50% income		21100	24100	27150	30150	32550	34950	37400	39800
	60% rent	633	678	814	940	1048	1158			
	60% income		25320	28920	32580	36180	39060	41940	44880	47760
Preble	50% rent	477	511	613	710	791	873			
	50% income		19100	21850	24550	27300	29500	31650	33850	36050
	60% rent	573	614	736	852	949	1048			
	60% income		22920	26220	29460	32760	35400	37980	40620	43260
Putnam	50% rent	523	561	673	778	868	958			
	50% income		20950	23950	26950	29950	32350	34750	37150	39550
	60% rent	628	673	808	934	1042	1150			
	60% income		25140	28740	32340	35940	38820	41700	44580	47460
Richland	50% rent	443	475	570	659	735	811			
	50% income		17750	20300	22800	25350	27400	29400	31450	33450
	60% rent	532	570	684	791	882	973			
	60% income		21300	24360	27360	30420	32880	35280	37740	40140
Ross	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Sandusky	50% rent	466	499	600	693	772	853			
	50% income		18650	21300	24000	26650	28800	30900	33050	35200
	60% rent	559	599	720	831	927	1023			
	60% income		22380	25560	28800	31980	34560	37080	39660	42240
Scioto	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Seneca	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Shelby	50% rent	523	561	673	778	868	958			
	50% income		20950	23950	26950	29950	32350	34750	37150	39550
	60% rent	628	673	808	934	1042	1150			
	60% income		25140	28740	32340	35940	38820	41700	44580	47460
Stark	50% rent	465	498	598	691	771	851			
	50% income		18600	21300	23950	26600	28750	30850	33000	35100
	60% rent	558	598	718	830	925	1021			
	60% income		22320	25560	28740	31920	34500	37020	39600	42120
Summit	50% rent	527	565	678	783	873	965			
	50% income		21100	24100	27150	30150	32550	34950	37400	39800
	60% rent	633	678	814	940	1048	1158			
	60% income		25320	28920	32580	36180	39060	41940	44880	47760
Trumbull	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Tuscarawas	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Union	50% rent	598	641	770	889	991	1094			
	50% income		23950	27350	30800	34200	36950	39650	42400	45150
	60% rent	718	769	924	1067	1189	1313			
	60% income		28740	32820	36960	41040	44340	47580	50880	54180
Van Wert	50% rent	456	489	587	678	757	835			
	50% income		18250	20900	23500	26100	28200	30300	32350	34450
	60% rent	547	587	705	814	909	1002			
	60% income		21900	25080	28200	31320	33840	36360	38820	41340
Vinton	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Warren	50% rent	562	602	723	835	932	1028			
	50% income		22500	25700	28950	32150	34700	37300	39850	42450
	60% rent	675	723	868	1002	1119	1234			
	60% income		27000	30840	34740	38580	41640	44760	47820	50940

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Washington	50% rent	421	451	542	626	698	771			
	50% income		16850	19300	21700	24100	26050	27950	29900	31800
	60% rent	505	542	651	752	838	925			
	60% income		20220	23160	26040	28920	31260	33540	35880	38160
Wayne	50% rent	473	508	610	704	786	866			
	50% income		18950	21700	24400	27100	29250	31450	33600	35750
	60% rent	568	609	732	845	943	1040			
	60% income		22740	26040	29280	32520	35100	37740	40320	42900
Williams	50% rent	471	505	606	700	781	861			
	50% income		18850	21550	24250	26950	29100	31250	33400	35550
	60% rent	565	606	727	840	937	1034			
	60% income		22620	25860	29100	32340	34920	37500	40080	42660
Wood	50% rent	497	532	638	738	823	908			
	50% income		19900	22700	25550	28400	30650	32950	35200	37500
	60% rent	597	639	766	885	988	1090			
	60% income		23880	27240	30660	34080	36780	39540	42240	45000
Wyandot	50% rent	463	496	596	688	768	848			
	50% income		18550	21200	23850	26500	28600	30750	32850	35000
	60% rent	556	596	715	826	922	1017			
	60% income		22260	25440	28620	31800	34320	36900	39420	42000

B. MAXIMUM DEVELOPMENT COST PER UNIT

2004 H.U.D. 221(d)(3) Mortgage Limits

H.U.D. Effective Date: April 2, 2004

County	Non- Elevator Elevator	Bedrooms Eff (0)	1	2	3	4
Adams	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Allen	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Ashland	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Ashtabula	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Athens	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Auglaize	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Belmont	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Brown	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Butler	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Carroll	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Champaign	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Clark	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Clermont	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Clinton	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Columbiana	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	**1**	**2**	**3**	**4**
Coshocton	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Crawford	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Cuyahoga	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Darke	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Defiance	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Delaware	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Erie	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Fairfield	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Fayette	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Franklin	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Fulton	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Gallia	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Geauga	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Greene	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Guernsey	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156

County	Non- Elevator Elevator	Bedrooms Eff (0)	1	2	3	4
Hamilton	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Hancock	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Hardin	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Harrison	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Henry	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Highland	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Hocking	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Holmes	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Huron	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Jackson	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Jefferson	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Knox	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Lake	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Lawrence	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Licking	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156

County	**Non- Elevator / Elevator**	**Bedrooms Eff (0)**	**1**	**2**	**3**	**4**
Logan	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Lorain	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Lucas	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Madison	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Mahoning	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Marion	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Medina	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Meigs	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Mercer	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Miami	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Monroe	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Montgomery	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Morgan	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Morrow	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Muskingum	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	1	2	3	4
Noble	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Ottawa	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Paulding	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Perry	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Pickaway	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Pike	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Portage	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Preble	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Putnam	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Richland	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Ross	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Sandusky	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Scioto	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Seneca	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Shelby	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156

County	Non- Elevator Elevator	Bedrooms Eff (0)	1	2	3	4
Stark	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Summit	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Trumbull	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Tuscarawas	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Union	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
VanWert	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Vinton	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Warren	Non- Elevator	$78,653	$90,689	$109,372	$139,997	$155,962
	Elevator	$82,775	$94,884	$115,380	$149,260	$163,842
Washington	Non- Elevator	$77,364	$89,203	$107,579	$137,702	$153,405
	Elevator	$81,418	$93,328	$113,488	$146,813	$161,156
Wayne	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Williams	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Wood	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643
Wyandot	Non- Elevator	$87,679	$101,096	$121,923	$156,062	$173,859
	Elevator	$92,273	$105,772	$128,620	$166,389	$182,643

C. QUALIFIED CENSUS TRACTS – *TRACTS MAY CHANGE AS OF 1/1/04*

H.U.D. Effective Date: January 1, 2003

County	***Tracts***											
Allen	125.00	127.00	128.00	133.00	134.00	136.00	137.00	138.00				
Ashtabula	7.01	7.03										
Athens	9726.00	9727.00	9728.00	9729.00	9730.00	9731.01	9731.02	9731.03				
Belmont	115.00	116.00	121.00									
Butler	3.00	4.00	6.00	7.01	7.02	8.00	101.01	101.03	101.04	128.00	129.00	130.00
	131.00	140.00										
Clark	1.00	2.00	3.00	7.00	9.01	12.00						
Columbiana	9521.00	9523.00										
Cuyahoga	1011.01	1012.00	1013.00	1015.00	1017.00	1018.00	1019.00	1024.02	1025.00	1026.00	1027.00	1028.00
	1029.00	1032.00	1033.00	1034.00	1035.00	1037.00	1038.00	1039.00	1041.00	1043.00	1044.00	1045.00
	1046.00	1047.01	1047.02	1048.00	1049.00	1051.00	1052.00	1056.01	1056.02	1072.00	1073.00	1075.00
	1077.00	1078.00	1079.00	1082.00	1083.00	1084.00	1085.00	1086.00	1087.00	1088.00	1089.00	1093.00
	1096.00	1097.00	1098.00	1104.00	1105.00	1106.00	1108.00	1109.00	1111.00	1112.00	1113.00	1114.01
	1114.02	1115.00	1116.00	1117.00	1118.00	1119.02	1121.00	1122.00	1123.00	1124.00	1126.00	1127.00
	1128.00	1129.00	1131.00	1132.00	1133.00	1134.00	1135.00	1136.00	1137.00	1138.00	1139.00	1141.00
	1142.00	1143.00	1144.00	1145.00	1146.00	1147.00	1148.00	1149.00	1151.00	1152.00	1153.00	1154.00
	1155.00	1161.00	1162.00	1164.00	1165.00	1166.00	1167.00	1168.00	1169.00	1171.02	1172.01	1173.00
	1175.00	1178.00	1179.00	1181.00	1182.00	1188.00	1184.00	1185.00	1186.01	1186.02	1187.00	1189.00
	1191.00	1192.01	1192.02	1193.00	1194.02	1195.02	1196.00	1197.02	1198.00	1199.00	1201.00	1202.00
	1204.00	1205.00	1206.00	1207.01	1211.00	1212.00	1213.00	1214.01	1216.00	1233.00	1238.00	1244.00
	1275.00	1501.00	1503.00	1504.00	1511.00	1512.00	1513.00	1514.00	1515.00	1516.00	1517.00	1518.00
	1527.01	1618.00	1915.00									
Erie	408.00											
Fairfield	317.00											
Franklin	7.20	7.30	9.10	9.20	10.00	11.10	11.20	12.00	13.00	14.00	15.00	16.00
	17.00	18.10	22.00	23.00	25.20	26.00	27.10	28.00	29.00	30.00	36.00	37.00
	40.00	42.00	47.00	48.20	50.00	51.00	53.00	54.10	54.20	55.00	56.10	60.00
	61.00	68.30	74.10	75.11	75.20	75.32	75.34	75.40	78.20	82.30	82.41	83.50
	87.20	87.30	93.31									
Gallia	9537.00											
Greene	2001.02											
Guernsey	9776.00											
Hamilton	1.00	2.00	3.01	3.02	4.00	7.00	8.00	9.00	10.00	11.00	14.00	15.00
	16.00	17.00	19.00	21.00	22.00	23.00	25.00	26.00	28.00	29.00	30.00	32.00
	33.00	34.00	35.00	36.00	37.00	38.00	39.00	47.02	63.00	66.00	67.00	68.00
	69.00	74.00	77.00	80.00	85.02	86.01	87.00	88.00	89.00	91.00	92.00	93.00
	94.00	95.00	100.02	227.00								

County	*Tracts*											
Jefferson	2.00	4.00	8.00	9.00								
Lawrence	503.00	504.00	506.00									
Licking	7501.00	7504.00	7525.00									
Lorain	223.00	228.00	229.00	231.00	238.00	708.00	709.01					
Lucas	8.00	9.00	12.02	13.02	13.04	14.00	15.00	16.00	17.00	18.00	19.00	20.00
	21.00	22.00	23.00	24.02	25.00	26.00	27.00	28.00	29.00	30.00	31.00	32.00
	33.00	34.00	35.00	36.00	37.00	38.00	40.00	41.00	42.00	43.01	47.01	48.00
	51.00	53.00	54.00	68.00	73.03							
Mahoning	8002.00	8004.00	8005.00	8006.00	8007.00	8009.00	8010.00	8016.00	8017.00	8019.00	8020.00	8021.00
	8022.00	8023.00	8024.00	8025.00	8031.00	8034.00	8035.00	8037.00	8040.00	8041.00	8043.00	8044.00
	8103.00											
Meigs	9644.00											
Montgomery	3.00	7.00	9.00	10.00	12.00	13.00	14.00	15.00	17.00	18.00	19.00	20.00
	21.00	22.00	23.00	34.00	35.00	36.00	37.00	38.00	39.00	40.00	41.00	42.00
	43.00	44.00	45.00	602.00	702.01	702.02	703.00	805.00				
Muskingum	9814.00	9821.00										
Pickaway	201.00	204.00										
Pike	9527.00											
Portage	6015.01	6015.02	6015.03									
Richland	1.00	2.00	3.00	6.00	7.00							
Scioto	9932.00	9934.00	9935.00	9936.00								
Stark	7001.00	7015.00	7017.00	7018.00	7021.00	7023.00	7102.00	7104.00	7105.00	7138.00	7142.00	
Summit	5011.00	5012.00	5013.01	5013.02	5017.00	5018.00	5019.00	5021.01	5024.00	5025.00	5032.00	5034.00
	5038.00	5041.00	5042.00	5046.00	5044.00	5051.00	5053.00	5056.00	5063.04	5065.00	5066.00	5067.00
	5068.00	5069.00	5074.00	5075.00	5101.00	5103.01						
Trumbull	9201.00	9205.00	9206.00	9208.00	9212.00	9324.00						
Wayne	15.00											
Wood	217.01	217.02	218.00									

D. COMMUNITIES WITH A CONSOLIDATED PLAN

1. HUD Entitlement Cities

Akron	Elyria	Marietta
Alliance	Euclid	Massillon
Barberton	Fairborn	Mentor
Bowling Green	Hamilton	Middletown
Canton	Kent	Newark
Cincinnati	Kettering	Parma
Cleveland	Lakewood	Springfield
Cleveland Heights	Lancaster	Steubenville
Columbus	Lima	Toledo
Dayton	Lorain	Warren**
East Cleveland	Mansfield	Youngstown

***includes Trumbull County*

2. HUD Eligible Urban Counties

Butler
Cuyahoga
Franklin
Hamilton
Lake
Montgomery
Stark
Summit

E. AREAS WITH A COMMUNITY HOUSING IMPROVEMENT STRATEGY (CHIS)

1. *Counties*

Adams	Fairfield	Logan	Portage
Allen	Fayette	Lorain	Preble
Ashland	Fulton	Lucas	Putnam
Ashtabula	Gallia	Madison	Richland
Athens	Geauga	Mahoning	Ross
Auglaize	Greene	Medina	Sandusky
Belmont	Guernsey	Meigs	Scioto
Brown	Hancock	Mercer	Seneca
Butler	Harrison	Miami	Shelby
Carroll	Henry	Monroe	Tuscarawas
Champaign	Highland	Morgan	Union
Clinton	Hocking	Morrow	Van Wert
Columbiana	Holmes	Muskingum	Vinton
Coshocton	Huron	Noble	Warren
Crawford	Jackson	Ottawa	Washington
Darke	Jefferson	Paulding	Wayne
Defiance	Knox	Perry	Williams
Delaware	Lawrence	Pickaway	Wood
Erie	Licking	Pike	Wyandot

2. *Cities*

Amherst	East Liverpool	Mount Vernon	Sheffield Lake
Ashland	Fairborn	Napoleon	Shelby
Ashtabula	Findlay	New Philadelphia	Sidney
Athens	Fostoria	Niles	St. Clairsville
Bellaire	Fremont	North Ridgeville	Tiffin
Bellefontaine	Galion	Northwood	Toronto
Cambridge	Girard	Norwalk	Uhrichsville
Campbell	Greenfield	Oberlin	Upper Sandusky
Celina	Hillsboro	Oregon	Urbana
Chillicothe	Ironton	Oxford	Van Wert
Circleville	Jackson	Piqua	Wadsworth
Conneaut	Logan	Portsmouth	Washington C.H.
Coshocton	London	Ravenna	Wellston
Defiance	Marion	Rossford	Wooster
Delaware	Martins Ferry	Salem	Xenia
Dover	Maumee	Sandusky	Zanesville

F. MODEL LANGUAGE FOR LOCAL GOVERNMENT NOTIFICATION

DATE

CERTIFIED MAIL RETURN RECEIPT REQUESTED (Attach copies)

Applicable Person
Title
Name of Political Jurisdiction
Address
City, State Zip

RE: Name of Project

Dear Applicable Person:

The purpose of this letter is to apprise your office that (Name of General Partner, Managing Member, etc.) will be the (general partner, managing member, etc.) of a multifamily residential development located in or within a one-half mile radius of your political jurisdiction. The following describes this development and the multifamily funding programs of the Ohio Housing Finance Agency (OHFA) that will be utilized for the development and notifies you of your right to submit written comments to the OHFA:

Project Address:	Be as specific as possible; note city or township location as well as county location.
Number of Units:	Total number of units; you may wish to do a breakdown on unit types, i.e. 1BR, 2BR, 3BR.
Nature of Project:	Such as new construction, acquisition & rehabilitation, substantial rehabilitation, adaptive reuse. Note any other distinguishing characteristics.
Program(s) Utilized in the Project:	Indicate that the project will utilize funding from the Housing Credit, Affordable Housing Loans, and/or Multifamily Bond Programs.
Right to Submit Comments:	You have the right to submit comments to the OHFA regarding the development's impact on the community. If you intend to submit a statement of disapproval or objection, you must submit a written statement that is signed by a majority of the voting members of the legislative body governing your jurisdiction. The written objection must be forwarded separately to the Chairman and to the Executive Director of the OHFA and be delivered by certified mail, return receipt requested.

The persons and addresses to be notified at the OHFA are:

Lt. Gov. Jennette Bradley, Board Chair
Ohio Housing Finance Agency
77 S. High Street, 30th Floor
Columbus, OH 43215

Mr. Douglas A. Garver, Executive Director
Ohio Housing Finance Agency
57 E. Main Street
Columbus, OH 43215

The written objection must be submitted within 30 days of your receipt of this notice, and must be received by OHFA within 45 days of the date of the sponsor's or private developer's notice.

OHFA is required to respond to any written statement submitted by you under the terms outlined above.

Sincerely,

Name
Title of Writer

G. GEOGRAPHIC POOL AREAS

Category A	Category B	Category C	Category C *(continued)*
Akron	Allen	Adams	Lawrence
Canton	Butler	Ashland	Logan
Cincinnati	Clark	Ashtabula	Madison
Cleveland	Clermont	Athens	Marion
Columbus	Cuyahoga	Auglaize	Meigs
Dayton	Delaware	Belmont	Mercer
Toledo	Fairfield	Brown	Monroe
Youngstown	Franklin	Carroll	Morgan
	Geauga	Champaign	Morrow
	Greene	Clinton	Muskingum
	Hamilton	Columbiana	Noble
	Jefferson	Coshocton	Ottawa
	Lake	Crawford	Paulding
	Licking	Darke	Perry
	Lorain	Defiance	Pike
	Lucas	Erie	Preble
	Mahoning	Fayette	Putnam
	Medina	Fulton	Ross
	Miami	Gallia	Sandusky
	Montgomery	Guernsey	Seneca
	Pickaway	Hancock	Scioto
	Portage	Hardin	Shelby
	Richland	Harrison	Tuscarawas
	Stark	Henry	Union
	Summit	Highland	Van Wert
	Trumbull	Hocking	Vinton
	Warren	Holmes	Wayne
	Washington	Huron	Williams
	Wood	Jackson	Wyandot
		Knox	

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H. MARKET STUDY INDEX

The following information must be included in a market study. The market study author must organize the information using this index or provide the corresponding page number(s) for each item. Please refer to Pages 12-14 of the 2005 QAP for more details.

I. Executive summary
   - A. Statement that a market exists for the proposed project
   - B. Estimated stable year vacancy rate for the proposed project
     - 1. Explanation if greater than 7%
   - C. Estimated lease-up time for the proposed project
     - 1. Explanation if greater than one year

II. Description of the proposed project - including location; project design; number of units, bedrooms and baths; amenities; rents and utility allowances; population served; review of site and floor plans; etc.

III. Description of the primary market area for the project
   - A. Map of the primary market area
   - B. Explanation if areas outside of five-mile radius included

IV. Rent comparison
   - A. Rents for the proposed project
   - B. Market rents and methodology for calculation of market rents

V. Number of income-eligible renter households in the primary market area
   - A. Percentage required to fully lease-up the project
     - 1. Explanation if greater than 10%

VI. Description and evaluation of services (including approximate distance to project)
   - A. Public services
   - B. Infrastructure
   - C. Community services
   - D. Employers

VII. Number of income-eligible special needs households in the primary market area
   - A. Percentage required to meet the special needs set-aside
   - B. Source of information

VIII. List of federally subsidized and Housing Credit projects (including projects under construction) in the primary market area
   - A. Brief description of each project - including number of units, rents, amenities, unit and bedroom sizes, population served, etc.
   - B. Current vacancy rate for each project
   - C. Contact name and method of contact for each project
   - D. Ratio of all subsidized and Housing Credit units to the number of income-eligible renter households in the primary market area
   - E. For Housing Credit projects only, calculate the estimated vacancy rate for each project (except those under construction) during the first stabilized year of the proposed project
     - 1. Explanation for estimated vacancy rates greater than 10%

IX. List of comparable market rate developments in the primary market area
- A. Brief description of each project - including number of units, rents, amenities, unit and bedroom sizes, population served, etc.
- B. Current vacancy rate for each project
- C. Contact name and method of contact for each project

X. Analysis of Public Housing Authority (PHA) concerns and issues
- A. Copy of letter and certified mail receipt or details of interview
- B. Copy of response(s) from PHA or transcript of interview
- C. Narrative that evaluates and addresses any issues or concerns raised by the PHA

XI. Original signed copy of ODOD Form 002 - Market Study Certification

XII. Listing of all data sources used in the study

I. SUPPORTIVE SERVICE PLAN INDEX & REQUIREMENTS

Applicants for projects designed to serve a special needs population must submit a supportive services plan in order to qualify for competitive points. The supportive service plan must include the following elements in the order listed:

I. Population Served - Describe the population to be served and indicate the number of units to be set-aside for this population.

II. Service Coordinator - Describe the role of the supportive service coordinator. Include a copy of the coordinator's resume or if the coordinator is not known at application, a copy the coordinator's job description. List the experience in providing supportive services, including trainings that the coordinator may have attended. Identify the budget line item for the service coordinator's salary or document in-kind assistance with commitment letters per section VI. Detail the number of hours that the coordinator will spend at the site and working with residents from the project.

III. Annual Budget - List in detail the estimated annual costs of providing services including the coordinator's salary and equipment.

IV. Description of Services - Provide specific descriptions of the following services and explain how they will be made available to residents (see below for required services for each population).

V. Support Letters - (see below for required support letters for each population).

VI. Commitment Letters - Attach signed letters from agencies/organizations that have committed to provide or refer services to residents. Also, where services have been contracted, provide a signed letter from an agency/organization providing contracted service coordination. Commitment letters should contain a brief description and history of the agency/organization, a description of the services to be provided, and details of any funding to be provided to the project for services. Commitment letters must be provided for all agencies/organizations referred to in IV. Description of Services.

The supportive service plan must be specific to the proposed project. All requirements, including all population specific service requirements, must be listed in the plan. The descriptions of services must include enough details and information so that OHFA can determine what services are being provided, how are the services being provided, and who is providing the services.

Population Specific Requirements

A. Persons Age 55 Years and Older

<u>Requirements</u>

1. Minimum set-aside of 100% of the total units.
2. All buildings must contain only one story unless an elevator is provided.
3. The project cannot receive points for lease-purchase of units.
4. Units may contain no more than two bedrooms.
5. All units and buildings must contain at least 20 universal design features as described on ODOD Form 001, in addition to grab bars in the bathrooms (in shower and around the toilet).

6. The project must contain common space equal to the lesser of 5% of the total residential square footage for the entire project or 20 square feet per number of units in entire project.
7. Project must annually set-aside at least $100 per unit for service coordination.

Description of Services

1. Make at least one meal per day available at or accessible to housing facility.
2. Make light housekeeping services available.
3. Ensure the availability to adequate transportation services for residents.
4. Provide information and referral to home health services.
5. Provide evidence of regularly scheduled activity programs reflecting the cultural, social, recreational, and health and wellness aspects of resident lives.
6. Provide accommodations for and support of a Resident Association.

Support Letters

1. Submit a letter of support from local Area Agency on Aging (AAA). If a letter of support is unavailable from the AAA provide an explanation as to why, and then provide letters of support from local senior citizens centers, the public housing authority, or the Department of Aging.

B. Persons with Severe and Persistent Mental Illness

Requirements

1. OHFA requires a maximum target set-aside of 20% of the total units for this population in order to work toward the goal of integration. The final set-aside determined in collaboration with local ADAMHS or Mental Health Board must be greater than or equal to 5% of the total units. However, OHFA recognizes that circumstances may require projects to exceed the 20% target. In such instances, exceeding the 20% target set-aside will not be considered a non-compliance issue.
2. Acceptance of services should not be a condition of occupancy.

Description of Services

1. The local ADAMHS or Mental Health Board must approve the level of services and service coordination to be provided. Projects targeting persons with severe and persistent mental illness have the option not to provide on-site services and service coordination if a local case management and community support services system are already in place. A service coordinator would not be required in these circumstances.
2. Demonstration of input from people with mental illness in the Housing Credit application and design and development of the project.
3. Residents must have control over the assistance they receive and who provides that assistance. Service coordinators must work directly with the local county board case management system.
4. Residents may choose to seek mental health services through public or private mental health providers. (All local mental health systems are required to have 24-hour mobile case management and crisis intervention services available and accessible to all people with mental illness; such services need not be housing project based).

Support Letters

1. Letters of support from local Alliance for the Mentally Ill (AMI) and/or qualified consumer groups including their mission statement, agency goals, and a *specific* statement of support for the proposed project.

2. Written support from the Executive Director of the local ADAMHS or Mental Health Board. The support letter must describe how the number of set-aside units was determined and how this set-aside will benefit the special needs population.
3. A copy of a letter from the applicant to the local ADAMHS or Mental Health Board stating that up to 20% of the units can be set-aside for persons with severe or persistent mental illness. The local ADAMHS or Mental Health Board will determine the exact set-aside. A copy of the certified mail receipt must be included.

C. Persons with Mental Retardation/Developmental Disabilities

Requirements
1. The percentage of units set-aside must be established in collaboration with the local MR/DD agency but cannot exceed 20% of the total units. The final set-aside determined in collaboration with local MR/DD agency must be greater than or equal to 5% of the total units. However, OHFA recognizes that circumstances may require projects to exceed the 20% target. In such instances, exceeding the 20% target set-aside will not be considered a non-compliance issue.

Description of Services
1. The level of services and service coordination to be provided must be approved by the local MR/DD agency. Projects targeting persons with mental retardation/developmental disabilities have the option to not provide on-site services and service coordination if a local case management and community support services system are already in place. A service coordinator would not be required in these circumstances.
2. Ensure adequate education and awareness of community resources, intervention and support for residents experiencing a crisis, referral to resources and services in the community, development and support for resident participation with management.
3. Assistance to residents in identifying and accessing local resources and services.
4. Development and support of resident participation in the development of services, programs and activities.
5. Crisis intervention and short-term support or referral to outside resources.
6. Longer-term support for residents pursuing goals related to social and/or economic self-sufficiency.
7. Intervention and prevention of problems related to substance abuse, criminal activity, destruction of property or other issues harmful to residents.
8. A continually updated notebook or bulletin board of neighborhood and community programs and resources.

Support Letters
1. Letter from the local MR/DD agency indicating *specific* support and evidencing collaboration with the project related to the projected percentage of set-aside units for this population. The support letter must describe how the number of set-aside units was determined and how this set-aside will benefit the special needs population.
2. A copy of a certified letter from the applicant to the local MR/DD agency stating that up to 20% of the units can be set-aside for persons with severe or persistent mental illness. The exact set-aside will be determined by the local MR/DD agency. A copy of the certified mail receipt must be included.

D. Permanent Supportive Housing for the Homeless

Requirements

1. Minimum set-aside of 50% of the total units.
2. A comprehensive service plan that identifies the services to be provided, the anticipated sources of funding for such services, the physical space that will be used to provide such services, and the previous experience of the supportive services provider.
3. Provide a commitment for rental subsidy for at least 50% of the total units. Sources may include project-based vouchers or other assistance from the local PHA, McKinney-Vento Homelessness grant, or other federal, state or local government source.
4. The project is ineligible for mixed-income points.
5. Acceptance of services should not be a condition of occupancy.

Description of Services

1. Services available on-site or through coordinated relationships with community-based providers shall be consistent with the population being served in the project (i.e. mental health services shall be available if the project targets persons with mental illness).
2. Residents must have control over the services they receive and who provides these services, and may choose to seek assistance through public or private community-based service providers.

Support Letters

1. Letter of support from the primary funder and/or coordinator of homeless services, including a specific statement of support for the proposed project.
2. Letter of support from the chair of the local Continuum of Care committee (or the state Continuum of Care if there is no local committee), including a statement indicating that the project is consistent with the consolidated plan.
3. Letter of support from the local government jurisdiction (city, village or township) in which the project is located.

E. Family Supportive Services

Description of Services

1. Credit counseling.
2. Personal finance training/planning.
3. Continuing education/Job training opportunities/job referrals.
4. Life Skills Training.
5. Healthcare Prevention and Community Outreach (i.e. drug/alcohol prevention, stress/anger management, AIDS awareness, etc.).
6. Day care / after school program referrals

Support Letters

1. Letter of support from a local qualified social services group including their mission statement, agency goals, and a specific statement of support for the proposed project. The organization's existence shall be evidenced by incorporation within Ohio or authorization to do business in Ohio and can verified by the office of the Ohio Secretary of State. OHFA may waive this requirement on a case by case basis.

J. GOVERNOR'S REGIONAL ECONOMIC DEVELOPMENT REPRESENTATIVES

Dawn Larzelere, Manager
Governor's Regional Offices
Phone: 614-995-1895
Fax: 614-644-0108
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77 S. High Street, 29th Floor
Columbus, OH 43215

Region 1 - Columbus
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Phone: 614-466-9627
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Riffe Center
77 S. High Street, 29th Floor
Columbus, OH 43215
Counties Represented: Delaware, Fairfield, Fayette, Franklin, Licking, Logan, Madison, Pickaway and Union

Region 2 - Toledo
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Phone: 419-245-2445
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Toledo, OH 43604-2205
Counties Represented: Defiance, Erie, Fulton, Henry, Lucas, Ottawa, Sandusky, Williams and Wood

Region 3 - Lima
Judith M. Cowan
Phone: 419-229-5320
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545 W. Market Street, Suite 305
Lima, OH 45801-4717
Counties Represented: Allen, Auglaize, Hancock, Hardin, Mercer, Paulding, Putnam and Van Wert

Region 4 - Dayton
Stephen P. Lake
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One Dayton Centre
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Dayton, OH 45402-2016
Counties Represented: Champaign, Clark, Clinton, Darke, Greene, Miami, Montgomery, Preble and Shelby

Region 5 - Cincinnati
Chris Smith
Phone: 513-852-2826
Fax: 513-852-2840
One W. Fourth Street, Suite 425
Cincinnati, OH 45202
Counties Represented: Butler, Clermont, Hamilton and Warren

Region 6 - Mansfield
David L. Williamson
Phone: 419-522-2029
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Walnut Building
24 W. Third Street, Suite 301
Mansfield, OH 44902-1235
Counties Represented: Ashland, Crawford, Huron, Knox, Marion, Morrow, Richland, Seneca and Wyandot

Region 7 - Chillicothe
Kara Willis
Phone: 740-775-0612
Fax: 740-775-0604
15 N. Paint Street, Suite 102
Chillicothe, OH 45601-3116
Counties Represented: Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton

Region 8 - Cleveland
Fran Migliorino
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615 W. Superior Avenue, 12th Floor
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Counties Represented: Cuyahoga, Geauga, Lake and Lorain

Region 9 - Akron
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Akron, OH 44308-1615
Counties Represented: Medina, Portage, Stark, Summit and Wayne

Region 10 - Cambridge
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2146 Southgate Parkway
Cambridge, OH 43725-3082
Counties Represented: Belmont, Carroll, Columbiana, Coshocton, Guernsey, Harrison, Holmes, Jefferson, Muskingum and Tuscarawas

Region 11 - Marietta
Darlene Lukshin
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Counties Represented: Athens, Hocking, Meigs, Monroe, Morgan, Noble, Perry and Washington

Region 12 - Youngstown
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Fax: 330-744-1822
George V. Voinovich Government Center
242 Federal Plaza West, Suite 401
Youngstown, OH 44503
Counties Represented: Ashtabula, Mahoning and Trumbull

K. CAPITAL NEEDS ASSESSMENT STANDARDS

Purpose

A capital needs assessment represents a qualified professional's opinion of a property's current overall physical condition and identifies significant deferred maintenance, existing deficiencies, and material building code violations that affect the property's use and its structural and mechanical integrity. The assessment should include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives.

The assessment should include a projection of recurring probable expenditures for significant systems and components impacting use and tenancy, which are not considered operation or maintenance expenses, in order to determine the appropriate replacement reserve deposits on a per unit per year basis.

Process

1. Conduct site visit and physical inspection of interior and exterior of units and structures

2. Interview available on-site property management and maintenance personnel and inquire about past repairs/improvements, pending repairs and existing or chronic physical deficiencies

Components

Components which should be examined and analyzed in order to prepare a comprehensive property condition report or capital needs assessment for rehabilitation projects:

Site, including:
- Topography and drainage
- Pavement, curbing, sidewalks and parking
- Landscaping and amenities
- Water, sewer, storm drainage, gas and electric utilities and lines

Structural system, both substructure and superstructure, including:
- Exterior walls and balconies
- Exterior doors and windows
- Roofing system and drainage

Interiors, including:
- Unit and common area finishes (carpeting, vinyl tile, plaster walls, paint condition)
- Unit kitchen finishes and appliances
- Unit bathroom finishes and fixtures
- Common area lobbies and corridors

Mechanical systems, including:
- Plumbing and domestic hot water
- HVAC
- Electrical and fire protection
- Elevators

L. GUIDE TO FEDERAL ACCESSIBILITY REQUIREMENTS

The following is a checklist of design and construction requirements of the Fair Housing Act. This checklist represents many, but not all, of the requirements to the Act. This checklist is not intended to be exhaustive, but rather is a helpful guide in determining if the major requirements of the Act have been met in designing and constructing a particular multifamily development. Projects may also be required to meet additional requirements included in Section 504 of the Rehabilitation Act of 1973, the Americans With Disabilities Act as well as any state and local Civil Rights legislation along with any required related codes and laws.

General Requirements

- Affected projects are developments with buildings containing four (4) or more units that were designed and constructed for first occupancy on or after March 13, 1991.

- If it is an elevator building, all units are “covered units.”
    - All units in buildings with elevators must have features required by the Act.

- If it is a non-elevator building, all ground-floor units are "covered units."
    - All ground-floor units in buildings without elevators must have features required by the Act.

NOTE: There is a narrow exception that provides that a non-elevator building in a development need not meet all of the Act’s requirements if it is impractical to have an accessible entrance to the non-elevator building because of hilly terrain or other unusual characteristics of the site.

FEATURES REQUIRED BY THE FAIR HOUSING ACT

1. ACCESSIBLE BUILDING ENTRANCE ON AN ACCESSIBLE ROUTE

- The accessible route is a continuous, unobstructed path (no stairs) through the development that connects all buildings containing covered units and all other amenities.

- The accessible route also connects to parking lots, public streets, public sidewalks, and to public transportation stops.

- All slopes are no steeper than 8.33%.

- All slopes between 5% and 8.33% have handrails.

- Covered units have at least one entrance on an accessible route.

- There are sufficient curb cuts for a person using a wheelchair to reach every building in the development.

2. <u>COMMON AND PUBLIC USE AREAS</u>

- At least two percent (2%) of all parking spaces are designated as handicapped parking.
- At least one (1) parking space at each common and public use amenity is designated as handicapped parking.
- All handicapped parking spaces are properly marked.
- All handicapped parking spaces are at least 96 inches wide with a 60-inch wide access aisle that can be shared between two spaces.
- The accessible aisle connects to a curb ramp and the accessible route.
- The rental or sales office is readily accessible and usable by persons with disabilities.
- All mailboxes, swimming pools, tennis courts, clubhouses, rest rooms, showers, laundry facilities, trash facilities, drinking fountains, public telephones, and other common and public use amenities offered by the development are readily accessible and usable by persons with disabilities.

3. <u>USABLE DOORS</u>

- All doors into and through covered units and common use facilities provide a clear opening of at least 32 inches nominal width.
- All doors leading into common use facilities have lever door handles that do not require grasping and twisting.
- Thresholds at doors to common use facilities are no greater than one-half (1/2) inch.
- All primary entrance doors to covered units have lever door handles that do not require grasping and twisting.
- Thresholds at primary entrance doors to covered units are no greater than three-quarter (3/4) inches and beveled.

4. <u>ACCESSIBLE ROUTE INTO AND THROUGH THE COVERED UNIT</u>

- All routes through the covered units are no less than 36 inches wide.

5. <u>ACCESSIBLE ENVIORMENTAL CONTROLS</u>

- All light switches, electrical outlets, thermostats, and other environmental controls must be no less than 15 inches and no greater than 48 inches from the floor.

6. REINFORCED BATHROOM WALLS FOR GRAB BARS

- Reinforcements are built into the bathroom walls surrounding toilets, showers, and bathtubs for the later installation of grab bars.

7. USABLE KITCHENS AND BATHROOMS

- At least 30" x 48" of clear floor space at each kitchen fixture and appliance.
- At least 40 inches between opposing cabinets and appliances.
- At least a 60-inch diameter turning circle in U-shaped kitchens unless the cooktop or sink at end of U-shaped kitchen has removable cabinets beneath for knee space.
- In bathroom, at least 30" x 48" of clear floor space outside swing of bathroom door.
- Sufficient clear floor space in front of and around sink, toilet, and bathtub for use by persons using wheelchairs.

For additional information, please visit the following web sites:

- Accessible Home Page http://www.homemods.org
- Access Board http://www.access-board.gov
- ADA http://www.usdoj.gov/crt/ada/adahom1.htm
- Center for Universal Design http://www.ncsu.edu/ncsu/design/cud
- HUD information http://www.hud.goc/fhe/fheacss.html

M. OPERATING EXPENSE AVERAGES

Region	AVERAGE OPERATING COSTS PER UNIT
1	$3,800
2	$3,700
3	$3,000
4	$4,000
5	$4,000
6	$3,000
7	$3,000
8	$4,600
9	$4,100
10	$3,000
11	$3,300
12	$3,400

* - Costs include all operating expenses, insurance, taxes, and reserves.

Region 1 - Columbus
Counties Represented: Delaware, Fairfield, Fayette, Franklin, Licking, Logan, Madison, Pickaway and Union

Region 2 - Toledo
Counties Represented: Defiance, Erie, Fulton, Henry, Lucas, Ottawa, Sandusky, Williams and Wood

Region 3 - Lima
Counties Represented: Allen, Auglaize, Hancock, Hardin, Mercer, Paulding, Putnam and Van Wert

Region 4 - Dayton
Counties Represented: Champaign, Clark, Clinton, Darke, Greene, Miami, Montgomery, Preble and Shelby

Region 5 - Cincinnati
Counties Represented: Butler, Clermont, Hamilton and Warren

Region 6 - Mansfield
Counties Represented: Ashland, Crawford, Huron, Knox, Marion, Morrow, Richland, Seneca and Wyandot

Region 7 - Chillicothe
Counties Represented: Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton

Region 8 - Cleveland
Counties Represented: Cuyahoga, Geauga, Lake and Lorain

Region 9 - Akron
Counties Represented: Medina, Portage, Stark, Summit and Wayne

Region 10 - Cambridge
Counties Represented: Belmont, Carroll, Columbiana, Coshocton, Guernsey, Harrison, Holmes, Jefferson, Muskingum and Tuscarawas

Region 11 - Marietta
Counties Represented: Athens, Hocking, Meigs, Monroe, Morgan, Noble, Perry and Washington

Region 12 - Youngstown
Counties Represented: Ashtabula, Mahoning and Trumbull

N. WATCH AREAS

Family Projects

Counties	Submarkets
Ashland	Canton Central
Ashtabula	Cincinnati Central
Athens	Cincinnati Northwest
Auglaize	Cleveland Downtown
Champaign	Cleveland East
Coshocton	Cleveland South Central
Delaware	Columbus Northeast
Fairfield	Columbus Northwest
Hocking	Columbus Southeast
Jackson	Columbus Southwest
Lawrence	Dayton Southeast
Lorain	Dayton Vandalia
Paulding	Toledo Downtown
Putnam	Toledo Southwest
Ross	Toledo West
Sandusky	Youngstown Northwest
Tuscawaras	
Union	
Van Wert	
Warren	
Washington	
Wyandot	

Senior (55+) Projects

Counties	Submarkets
Allen	Canton West
Auglaize	Cincinnati Southwest
Champaign	Cleveland West
Greene	Columbus Central
Hancock	Dayton Northwest
Lawrence	Toledo Downtown
Madison	
Paulding	
Putnam	
Richland	
Sandusky	
Tuscawaras	
Wyandot	

* - For a definition of Submarkets, please refer to the OHFA website: www.homebuyerohio.com
In addition, the data tables and description of methodology for watch areas are also posted on the website.

O. HOUSING CREDIT VACANCY RATE POINT TABLE

Yes = project is eligible for 2 points; Yes * = indicates there is insufficient data in the area and project is eligible for 2 points but also must score all points in competitive criterion #24 to be eligible for vacancy rate points;
Single Family = single family detatched structures; Multifamily = all other structures; Senior = projects targeting households age 55 years and older and qualifying for senior points (competitive criterion # 4).

In order to qualify for points, the average vacancy rate as determined in OHFA's 2004 Statewide Rental Housing Analysis, must be less than the state average of 8.7%. The data tables, description of methodology for the housing credit vacancy rates, and definition for Submarkets are posted on the OHFA website: www.homebuyerohio.com

County Name	Single Family	Multifamily	Senior
Adams	Yes*	Yes*	Yes*
Allen	Yes*	Yes	
Ashland	Yes*		
Ashtabula	Yes*		Yes
Athens	Yes*		Yes*
Auglaize	Yes*		
Belmont	Yes*	Yes	Yes
Brown	Yes*	Yes	Yes*
Butler	Yes*	Yes	Yes
Carroll	Yes*	Yes*	Yes*
Champaign	Yes*		
Clark	Yes		Yes
Clermont	Yes*	Yes	Yes
Clinton	Yes*	Yes	Yes*
Columbiana	Yes*	Yes	
Coshocton	Yes*		Yes*
Crawford	Yes*		Yes*
Darke	Yes*	Yes	Yes*
Defiance	Yes*	Yes	Yes*
Delaware	Yes*	Yes	Yes*
Erie	Yes*	Yes*	Yes*
Fairfield	Yes*		Yes
Fayette	Yes	Yes	Yes
Fulton	Yes*	Yes	Yes
Gallia	Yes*	Yes	Yes*
Geauga	Yes*	Yes*	Yes*
Greene	Yes*	Yes	
Guernsey	Yes*	Yes	
Hancock	Yes*	Yes	
Hardin	Yes*	Yes	Yes*
Harrison	Yes*	Yes	Yes*
Henry	Yes*	Yes	Yes*
Highland	Yes	Yes	Yes*
Hocking	Yes*		Yes*
Holmes	Yes*	Yes*	Yes*
Huron	Yes*	Yes	Yes*
Jackson	Yes*		Yes
Jefferson	Yes		

County Name	Single Family	Multifamily	Senior
Knox	Yes*	Yes	Yes*
Lake	Yes*		Yes
Lawrence	Yes*		
Licking	Yes*	Yes	Yes
Logan	Yes*	Yes	
Lorain	Yes		Yes*
Madison	Yes*	Yes	
Marion	Yes*		Yes
Medina	Yes*		Yes*
Meigs	Yes*	Yes*	Yes*
Mercer	Yes*	Yes	Yes*
Miami	Yes*	Yes	
Monroe	Yes*	Yes*	Yes*
Morgan	Yes*	Yes*	Yes*
Morrow	Yes*		Yes*
Muskingum	Yes*		Yes*
Noble	Yes*	Yes*	Yes*
Ottawa	Yes*	Yes*	Yes
Paulding	Yes*		
Perry	Yes*	Yes	
Pickaway	Yes*	Yes	Yes*
Pike	Yes*	Yes	Yes*
Portage	Yes*	Yes	Yes
Preble	Yes*		Yes
Putnam	Yes*		
Richland	Yes	Yes	
Ross	Yes*	Yes	Yes*
Sandusky	Yes	Yes	
Scioto	Yes*	Yes	
Seneca	Yes*	Yes	Yes*
Shelby	Yes*	Yes	Yes
Trumbull	Yes	Yes	Yes
Tuscarawas	Yes*	Yes*	
Union	Yes*	Yes	Yes*
Van Wert	Yes*	Yes	Yes*
Vinton	Yes*	Yes*	Yes*
Warren	Yes*		Yes
Washington	Yes*		Yes
Wayne	Yes*		Yes*
Williams	Yes*	Yes	Yes
Wood	Yes*		Yes*
Wyandot	Yes*	Yes	

Submarket Name	Single Family	Multifamily	Senior
Akron Central	Yes	Yes	Yes
Akron East	Yes	Yes*	Yes
Akron North	Yes*	Yes*	Yes*
Akron Northwest	Yes*	Yes	Yes*
Akron South	Yes		Yes
Akron West	Yes	Yes*	Yes*
Canton Central	Yes	Yes	Yes*
Canton East	Yes	Yes	Yes*
Canton North	Yes*	Yes*	Yes*
Canton West	Yes*	Yes*	
Cincinnati Central	Yes*		Yes
Cincinnati Near East	Yes*	Yes*	Yes
Cincinnati North Central	Yes*	Yes	Yes
Cincinnati Northeast	Yes*	Yes*	Yes*
Cincinnati Northeast Central	Yes*	Yes	Yes*
Cincinnati Northwest	Yes*		Yes*
Cincinnati Southeast	Yes*	Yes*	Yes*
Cincinnati Southwest	Yes*		
Cleveland Downtown	Yes*	Yes	Yes
Cleveland East	Yes		Yes
Cleveland South	Yes*	Yes*	Yes*
Cleveland South Central	Yes	Yes*	Yes
Cleveland Southeast	Yes*	Yes*	Yes*
Cleveland Southwest	Yes*	Yes*	Yes*
Cleveland West	Yes*	Yes	
Columbus Central	Yes*	Yes*	Yes
Columbus East	Yes		
Columbus North Central	Yes*	Yes	Yes
Columbus Northeast	Yes	Yes	Yes
Columbus Northwest	Yes*		
Columbus Southeast	Yes*		Yes*
Columbus Southwest	Yes*		Yes
Dayton East	Yes		Yes
Dayton Huber Heights	Yes*	Yes	Yes*
Dayton Northwest	Yes	Yes	
Dayton Southeast	Yes*		Yes
Dayton Southwest	Yes	Yes	Yes*
Dayton Vandalia	Yes*	Yes	
Toledo Downtown	Yes		
Toledo North	Yes*	Yes*	Yes*
Toledo Oregon	Yes*	Yes*	Yes
Toledo South Central	Yes	Yes	Yes
Toledo Southwest	Yes*	Yes	Yes*
Toledo West	Yes		Yes
Youngstown Northeast			Yes
Youngstown Northwest	Yes*	Yes*	Yes*
Youngstown Southeast	Yes*	Yes	Yes*
Youngstown Southwest	Yes*	Yes*	Yes*

P. MARKET VACANCY RATE POINT TABLE

Yes = project is eligible for 1 point ; Yes * = indicates there is insufficient data in the area and project is eligible for 1 point but also must score all points in competitive criterion #24 to be eligible for vacancy rate points

In order to qualify for points, the average market vacancy rate as determined in OHFA's 2004 Statewide Rental Housing Analysis, must be less than the state average of 6.3%. The data tables, description of methodology for the market vacancy rates, and definition for Submarkets are posted on the OHFA website: www.homebuyerohio.com

County Name	Market Vacancy - All
Adams	Yes*
Allen	
Ashland	Yes
Ashtabula	Yes
Athens	
Auglaize	
Belmont	Yes
Brown	
Butler	
Carroll	Yes*
Champaign	Yes
Clark	Yes
Clermont	
Clinton	Yes
Columbiana	Yes
Coshocton	Yes
Crawford	Yes
Darke	Yes
Defiance	Yes
Delaware	Yes
Erie	Yes
Fairfield	
Fayette	Yes
Fulton	Yes
Gallia	Yes
Geauga	Yes
Greene	Yes
Guernsey	Yes
Hancock	Yes
Hardin	Yes*
Harrison	Yes
Henry	Yes
Highland	Yes
Hocking	Yes*
Holmes	Yes*
Huron	Yes
Jackson	
Jefferson	Yes

County Name	Market Vacancy - All
Knox	Yes*
Lake	Yes
Lawrence	Yes
Licking	Yes
Logan	Yes
Lorain	Yes
Madison	Yes
Marion	Yes
Medina	Yes
Meigs	Yes*
Mercer	Yes*
Miami	Yes
Monroe	Yes*
Morgan	Yes*
Morrow	
Muskingum	Yes
Noble	Yes*
Ottawa	
Paulding	
Perry	Yes
Pickaway	
Pike	
Portage	Yes
Preble	
Putnam	
Richland	
Ross	Yes
Sandusky	
Scioto	Yes
Seneca	
Shelby	Yes
Trumbull	Yes
Tuscarawas	
Union	
Van Wert	
Vinton	Yes*
Warren	
Washington	Yes
Wayne	
Williams	Yes
Wood	Yes
Wyandot	Yes*

Submarket Name	Market Vacancy - All
Akron Central	Yes
Akron East	Yes
Akron North	
Akron Northwest	
Akron South	Yes
Akron West	Yes
Canton Central	
Canton East	
Canton North	Yes
Canton West	Yes
Cincinnati Central	Yes
Cincinnati Near East	Yes
Cincinnati North Central	
Cincinnati Northeast	Yes
Cincinnati Northeast Central	
Cincinnati Northwest	Yes
Cincinnati Southeast	
Cincinnati Southwest	
Cleveland Downtown	
Cleveland East	Yes
Cleveland South	Yes
Cleveland South Central	Yes
Cleveland Southeast	Yes
Cleveland Southwest	
Cleveland West	Yes
Columbus Central	Yes
Columbus East	
Columbus North Central	Yes
Columbus Northeast	
Columbus Northwest	
Columbus Southeast	
Columbus Southwest	
Dayton East	Yes
Dayton Huber Heights	
Dayton Northwest	Yes
Dayton Southeast	Yes
Dayton Southwest	Yes
Dayton Vandalia	Yes
Toledo Downtown	
Toledo North	Yes
Toledo Oregon	Yes
Toledo South Central	
Toledo Southwest	Yes
Toledo West	Yes
Youngstown Northeast	Yes
Youngstown Northwest	
Youngstown Southeast	
Youngstown Southwest	

Q. PENETRATION RATE POINT TABLE

Yes = project is eligible for 2 points; 40-60 PR = 2003 Penetration Rate for households with incomes between 40% AMGI and 60% AMGI; Family = project open to all households; Senior = projects targeting households age 55 years and older and qualifying for senior points (competitive criterion # 4).

In order to qualify for points, the average 40-60 penetration rate as determined in OHFA's 2004 Statewide Rental Housing Analysis, must be less than the state average of 9.68%. The data tables, description of methodology for the 40-60 penetration rates, and definition for Submarkets are posted on the OHFA website: www.homebuyerohio.com

County Name	40-60 PR Fam	40-60 PR Sen
Adams	Yes	Yes
Allen		Yes
Ashland	Yes	Yes
Ashtabula	Yes	Yes
Athens	Yes	Yes
Auglaize		
Belmont		Yes
Brown		Yes
Butler		Yes
Carroll	Yes	Yes
Champaign		
Clark		Yes
Clermont		Yes
Clinton		Yes
Columbiana		Yes
Coshocton	Yes	Yes
Crawford	Yes	Yes
Darke		Yes
Defiance		Yes
Delaware		Yes
Erie	Yes	Yes
Fairfield	Yes	Yes
Fayette		
Fulton		
Gallia	Yes	Yes
Geauga	Yes	Yes
Greene		Yes
Guernsey		
Hancock		
Hardin		Yes
Harrison		Yes
Henry		Yes
Highland		Yes
Hocking		Yes
Holmes	Yes	Yes
Huron	Yes	Yes
Jackson	Yes	
Jefferson		Yes

County Name	40-60 PR Fam	40-60 PR Sen
Knox	Yes	Yes
Lake		Yes
Lawrence	Yes	
Licking		Yes
Logan		
Lorain		Yes
Madison	Yes	Yes
Marion	Yes	Yes
Medina	Yes	Yes
Meigs	Yes	Yes
Mercer		Yes
Miami		Yes
Monroe	Yes	Yes
Morgan	Yes	Yes
Morrow	Yes	Yes
Muskingum	Yes	Yes
Noble	Yes	Yes
Ottawa	Yes	
Paulding		
Perry		
Pickaway	Yes	Yes
Pike		Yes
Portage		Yes
Preble		Yes
Putnam		
Richland		Yes
Ross		Yes
Sandusky		
Scioto	Yes	Yes
Seneca		Yes
Shelby	Yes	
Trumbull	Yes	Yes
Tuscarawas	Yes	Yes
Union		Yes
Van Wert		Yes
Vinton	Yes	Yes
Warren		Yes
Washington	Yes	Yes
Wayne	Yes	Yes
Williams		
Wood		Yes
Wyandot		

Submarket Name	40-60 PR Fam	40-60 PR Sen
Akron Central	Yes	Yes
Akron East	Yes	Yes
Akron North	Yes	Yes
Akron Northwest		Yes
Akron South	Yes	
Akron West	Yes	Yes
Canton Central	Yes	Yes
Canton East	Yes	Yes
Canton North	Yes	Yes
Canton West	Yes	Yes
Cincinnati Central		
Cincinnati Near East	Yes	Yes
Cincinnati North Central	Yes	Yes
Cincinnati Northeast	Yes	Yes
Cincinnati Northeast Central	Yes	Yes
Cincinnati Northwest	Yes	Yes
Cincinnati Southeast	Yes	Yes
Cincinnati Southwest	Yes	Yes
Cleveland Downtown		Yes
Cleveland East	Yes	
Cleveland South	Yes	Yes
Cleveland South Central		Yes
Cleveland Southeast	Yes	Yes
Cleveland Southwest	Yes	Yes
Cleveland West	Yes	Yes
Columbus Central	Yes	
Columbus East		
Columbus North Central	Yes	Yes
Columbus Northeast		Yes
Columbus Northwest		
Columbus Southeast		Yes
Columbus Southwest		
Dayton East	Yes	
Dayton Huber Heights		Yes
Dayton Northwest		
Dayton Southeast		Yes
Dayton Southwest		Yes
Dayton Vandalia	Yes	Yes
Toledo Downtown		Yes
Toledo North	Yes	Yes
Toledo Oregon	Yes	
Toledo South Central		
Toledo Southwest		Yes
Toledo West	Yes	
Youngstown Northeast		Yes
Youngstown Northwest	Yes	Yes
Youngstown Southeast		Yes
Youngstown Southwest	Yes	Yes

R. GROWTH RATE POINT TABLE

Yes = project is eligible for 1 point; Growth Rate 0-60 = Projected Growth Rate (2003 to 2008) for households with incomes between 0% AMGI and 60% AMGI; Family = project open to all households; Senior = projects targeting households age 55 years and older and qualifying for senior points (competitive criterion # 4).

In order to qualify for points, the average 0-60 growth rate as determined in OHFA's 2004 Statewide Rental Housing Analysis, must be greater than 0.0%. The data tables, description of methodology for the 0-60 growth rates, and definition for Submarkets are posted on the OHFA website: www.homebuyerohio.com

County Name	Growth Rate 0-60 - Fam	Growth Rate 0-60 - Sen
Adams		Yes
Allen	Yes	Yes
Ashland		Yes
Ashtabula	Yes	
Athens		Yes
Auglaize		
Belmont		Yes
Brown	Yes	
Butler	Yes	Yes
Carroll	Yes	Yes
Champaign		Yes
Clark	Yes	
Clermont	Yes	Yes
Clinton		Yes
Columbiana		Yes
Coshocton		Yes
Crawford		Yes
Darke		Yes
Defiance		Yes
Delaware		Yes
Erie	Yes	Yes
Fairfield		Yes
Fayette	Yes	
Fulton		
Gallia	Yes	Yes
Geauga	Yes	Yes
Greene	Yes	Yes
Guernsey		Yes
Hancock		Yes
Hardin		
Harrison	Yes	
Henry		Yes
Highland		Yes
Hocking		Yes
Holmes		Yes
Huron		Yes
Jackson		Yes
Jefferson		Yes

County Name	Growth Rate 0-60 - Fam	Growth Rate 0-60 - Sen
Knox		Yes
Lake	Yes	Yes
Lawrence		Yes
Licking		Yes
Logan		Yes
Lorain		Yes
Madison		Yes
Marion	Yes	Yes
Medina	Yes	Yes
Meigs		
Mercer		Yes
Miami	Yes	Yes
Monroe	Yes	
Morgan		
Morrow		Yes
Muskingum	Yes	Yes
Noble		
Ottawa	Yes	
Paulding		
Perry		Yes
Pickaway		Yes
Pike		Yes
Portage		Yes
Preble	Yes	Yes
Putnam		Yes
Richland	Yes	Yes
Ross		Yes
Sandusky		Yes
Scioto	Yes	Yes
Seneca		Yes
Shelby	Yes	Yes
Trumbull	Yes	Yes
Tuscarawas		Yes
Union		Yes
Van Wert		
Vinton		Yes
Warren	Yes	Yes
Washington		Yes
Wayne	Yes	Yes
Williams		Yes
Wood	Yes	Yes
Wyandot		Yes

Submarket Name	Growth Rate 0-60 - Fam	Growth Rate 0-60 - Sen
Akron Central	Yes	Yes
Akron East	Yes	Yes
Akron North		Yes
Akron Northwest		Yes
Akron South	Yes	Yes
Akron West		Yes
Canton Central		Yes
Canton East		Yes
Canton North		
Canton West		Yes
Cincinnati Central		Yes
Cincinnati Near East		
Cincinnati North Central		Yes
Cincinnati Northeast		
Cincinnati Northeast Central		Yes
Cincinnati Northwest		Yes
Cincinnati Southeast		Yes
Cincinnati Southwest		
Cleveland Downtown		Yes
Cleveland East		Yes
Cleveland South		
Cleveland South Central		Yes
Cleveland Southeast		
Cleveland Southwest		
Cleveland West		
Columbus Central		Yes
Columbus East	Yes	Yes
Columbus North Central	Yes	Yes
Columbus Northeast		Yes
Columbus Northwest	Yes	Yes
Columbus Southeast		Yes
Columbus Southwest		Yes
Dayton East		Yes
Dayton Huber Heights		
Dayton Northwest		
Dayton Southeast		
Dayton Southwest		
Dayton Vandalia		
Toledo Downtown		Yes
Toledo North		
Toledo Oregon		Yes
Toledo South Central		Yes
Toledo Southwest		
Toledo West		Yes
Youngstown Northeast	Yes	Yes
Youngstown Northwest		Yes
Youngstown Southeast		Yes
Youngstown Southwest		Yes

S. INCOME QUALIFIED HOUSEHOLDS TABLE

40-60 Households = Households with incomes between 40% AMGI and 60% AMGI; Family = project open to all households; Senior = projects targeting households age 55 years and older and qualifying for senior points (competitive criterion # 4).

In order to qualify for 1 point, the total number of units proposed must be equal to or less than 2% of the 40-60 income qualified households as listed by county and submarket below. The data tables, description of methodology for the 40-60 income qualified households, and definition for Submarkets are posted on the OHFA website: www.homebuyerohio.com

	Family		Senior	
county / submarket	*# 40 - 60 Households*	*2% of Total*	*# 40 - 60 Households*	*2% of Total*
Adams	669	13	256	5
Allen	2,530	51	1,024	20
Ashland	1,034	21	405	8
Ashtabula	2,755	55	1,233	25
Athens	2,762	55	384	8
Auglaize	696	14	391	8
Belmont	1,334	27	893	18
Brown	735	15	255	5
Butler	9,800	196	2,664	53
Carroll	540	11	279	6
Champaign	915	18	389	8
Clark	3,918	78	1,686	34
Clermont	4,292	86	1,536	31
Clinton	1,239	25	524	10
Columbiana	2,271	45	1,161	23
Coshocton	683	14	522	10
Crawford	1,078	22	474	9
Cuyahoga	44,862	897	20,321	406
Darke	973	19	543	11
Defiance	707	14	243	5
Delaware	2,214	44	571	11
Erie	2,218	44	925	19
Fairfield	3,044	61	1,256	25
Fayette	655	13	321	6
Franklin	51,124	1,022	11,791	236
Fulton	637	13	320	6
Gallia	840	17	321	6
Geauga	706	14	431	9
Greene	4,554	91	1,093	22
Guernsey	1,081	22	459	9
Hamilton	36,902	738	12,643	253
Hancock	2,104	42	767	15
Hardin	732	15	269	5
Harrison	304	6	149	3
Henry	506	10	199	4
Highland	798	16	404	8
Hocking	633	13	258	5
Holmes	552	11	220	4
Huron	1,401	28	519	10
Jackson	785	16	267	5

	Family		Senior	
county / submarket	*# 40 - 60 Households*	*2% of Total*	*# 40 - 60 Households*	*2% of Total*
Jefferson	1,567	31	862	17
Knox	1,259	25	439	9
Lake	3,811	76	2,204	44
Lawrence	1,373	27	454	9
Licking	3,990	80	1,635	33
Logan	1,031	21	405	8
Lorain	900	18	393	8
Lucas	15,227	305	5,068	101
Madison	909	18	375	8
Mahoning	5,620	112	3,237	65
Marion	1,457	29	687	14
Medina	1,695	34	788	16
Meigs	425	9	230	5
Mercer	601	12	314	6
Miami	2,829	57	1,088	22
Monroe	308	6	148	3
Montgomery	19,802	396	6,803	136
Morgan	368	7	109	2
Morrow	482	10	197	4
Muskingum	2,026	41	853	17
Noble	264	5	96	2
Ottawa	592	12	344	7
Paulding	262	5	106	2
Perry	550	11	216	4
Pickaway	1,166	23	634	13
Pike	740	15	300	6
Portage	4,430	89	1,217	24
Preble	717	14	341	7
Putnam	375	8	264	5
Richland	3,123	62	1,401	28
Ross	669	13	329	7
Sandusky	1,130	23	589	12
Scioto	2,091	42	1,037	21

	Family		Senior	
county / submarket	*# 40 - 60 Households*	*2% of Total*	*# 40 - 60 Households*	*2% of Total*
Seneca	1,215	24	487	10
Shelby	1,202	24	473	9
Stark	8,282	166	4,075	82
Summit	15,379	308	6,194	124
Trumbull	4,560	91	2,367	47
Tuscawaras	1,795	36	1,006	20
Union	931	19	393	8
Van Wert	410	8	143	3
Vinton	269	5	98	2
Warren	2,667	53	1,442	29
Washington	1,381	28	610	12
Wayne	2,509	50	1,009	20
Williams	761	15	351	7
Wood	3,282	66	898	18
Wyandot	525	11	210	4
Akron Central	4,170	83	1,147	23
Akron East	3,730	75	1,740	35
Akron North	426	9	346	7
Akron Northwest	2,022	40	916	18
Akron South	2,312	46	952	19
Akron West	2,782	56	1,108	22
Canton Central	3,188	64	985	20
Canton East	1,600	32	754	15
Canton North	1,642	33	1,166	23
Canton West	2,261	45	1,273	25
Cincinnati Central	8,815	176	1,935	39
Cincinnati Near East	4,118	82	1,313	26
Cincinnati North Central	6,941	139	2,608	52
Cincinnati Northeast	1,044	21	417	8
Cincinnati Northwest	2,467	49	669	13
Cincinnati Southeast	1,238	25	729	15
Cincinnati Southwest	8,364	167	2,877	58
Cincinnati Northeast Central	4,230	85	2,105	42

	Family		Senior	
county / submarket	*# 40 - 60 Households*	*2% of Total*	*# 40 - 60 Households*	*2% of Total*
Cleveland Downtown	3,133	63	793	16
Cleveland East	18,145	363	8,100	162
Cleveland South Central	8,772	175	2,699	54
Cleveland South	2,176	44	1,453	29
Cleveland Southeast	1,326	27	644	13
Cleveland Southwest	2,848	57	2,376	48
Cleveland West	8,332	167	4,137	83
Columbus Central	3,896	78	759	15
Columbus East	10,533	211	2,945	59
Columbus North Central	13,195	264	1,903	38
Columbus Northeast	9,825	197	2,345	47
Columbus Northwest	2,425	49	608	12
Columbus Southeast	4,262	85	1,312	26
Columbus Southwest	7,050	141	1,862	37
Dayton East	4,164	83	1,192	24
Dayton Huber Heights	1,009	20	220	4
Dayton Northwest	5,224	104	1,907	38
Dayton Southeast	4,845	97	2,029	41
Dayton Southwest	2,380	48	760	15
Dayton Vandalia	2,950	59	2,215	44
Toledo Downtown	2,572	51	820	16
Toledo North	4,966	99	1,409	28
Toledo Oregon	1,871	37	561	11
Toledo South Central	3,837	77	728	15
Toledo Southwest	809	16	536	11
Toledo West	3,281	66	1,604	32
Youngstown Northeast	3,849	77	1,847	37
Youngstown Northwest	1,053	21	544	11
Youngstown Southeast	516	10	475	10
Youngstown Southwest	312	6	384	8