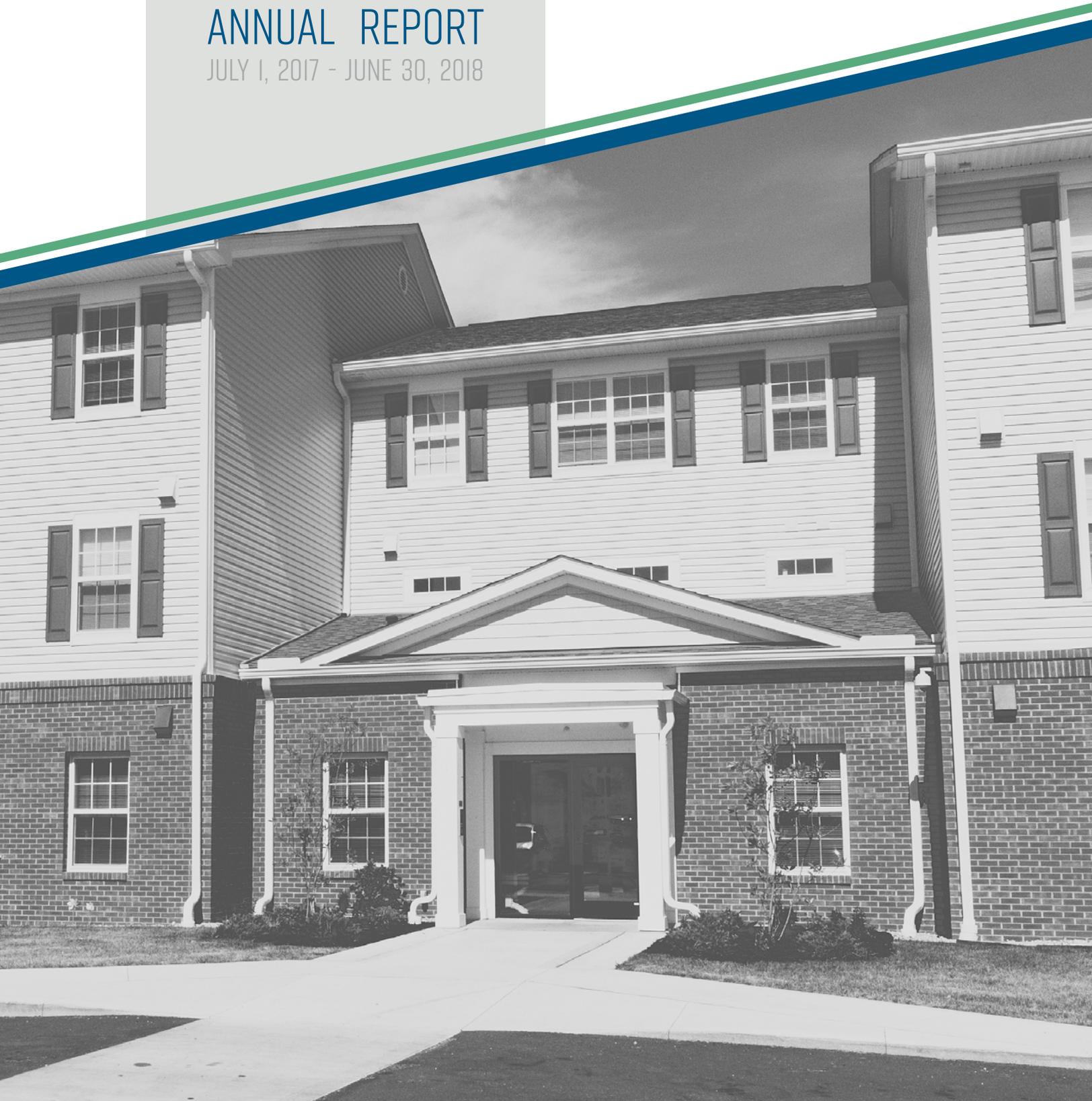




2018

ANNUAL REPORT

JULY 1, 2017 - JUNE 30, 2018





MESSAGE FROM THE EXECUTIVE DIRECTOR

With a mission to expand and preserve affordable housing opportunities throughout the state, the Ohio Housing Finance Agency (OHFA) utilizes multiple strategies to help more Ohioans find a place they can call home. This past year, with help from our many partners, we addressed the state's diverse housing needs through hard work, innovation and strategic planning.

The Office of Homeownership helped over **3,300 households become homeowners** and held 65 outreach events serving lenders, agents, counseling agencies and potential homebuyers across the state. In addition, OHFA increased its production of conventional loans by 40 percent. To stabilize more of Ohio's communities impacted by vacant properties, OHFA provided \$50 million in federal Hardest Hit Funds through the Neighborhood Initiative Program (NIP) to land banks that demolished and greened over **3,000 blighted properties**. The Save the Dream Ohio program enabled over **1,300 homeowners to keep their homes and avoid foreclosure**, surpassing the program's annual goal by **34 percent**.

On the multifamily side, the Office of Planning, Preservation and Development financed over **4,000 units of affordable housing**, surpassing the annual production goal by 21 percent. OHFA allocated **\$43 million in federal housing tax credits**, including the 12.5 percent increase in credits authorized by the Consolidated Appropriations Act of 2018.

Owners of developments committed **331 units to receive rental assistance** for low-income individuals with disabilities through the Ohio 811 Project Rental Assistance Program. These units bring OHFA closer to meeting our objective of **485 subsidized housing units** in the next few years.

The Office of Program Compliance worked to protect the interests of OHFA's renters and ensure the quality of all of the properties in which OHFA invests. Over **370 properties were inspected** during the year.

In collaboration with local Continuums of Care, the Office of Housing Policy released a new, first-of-its-kind report on homelessness in Ohio, "**Confronting Homelessness: Examining the Scope of Ohio's Silent Crisis and Its Local Solutions**," that showed over 58,000 Ohioans sought out homelessness services in 2016 alone. The Office also published their annual and continually improving **Housing Needs Assessment** for Ohio. Together, these reports serve as important statewide resources on affordable housing in Ohio.

In order to reach more people across the state, OHFA's Office of Communications and Marketing created new platforms to promote the Agency's work, including a **blog** and **podcast**. Together, these new initiatives will help OHFA reach more Ohioans and inform them of housing issues in Ohio.

In April 2018, OHFA and Ohio Capital Corporation for Housing (OCCH) hosted the first **Race for a Place (to Call Home) 5K** in downtown Columbus. This event helped demonstrate the importance of affordable housing across the state and raised \$20,000 for the Community Shelter Board, which helps individuals experiencing homelessness in central Ohio.

As we reflect on the past year's accomplishments, I want to **thank our partners** for all of their efforts and support. We remain committed to providing Ohioans with a safe, affordable and quality place to call home and will continue to work diligently and collaboratively towards this mission.

MISSION

OHFA uses federal and state resources to finance housing opportunities for low- and moderate-income Ohioans through programs that develop, preserve and sustain affordable housing throughout the state. Our mission statement, “***We open the doors to an affordable place to call home.***” provides focus for the daily work of the Agency.

VISION

We envision an Ohio where everyone has a safe, decent and affordable place to call home.

IMPACT

OHFA helps finance innovative and sustainable housing solutions that provide renters and homebuyers with affordable homes while maintaining high standards of customer service, programmatic knowledge and technical expertise.

OHFA has emerged as a respected and trusted leader in affordable housing finance and continues to lead the nation in providing access to affordable housing for low- and moderate-income households.

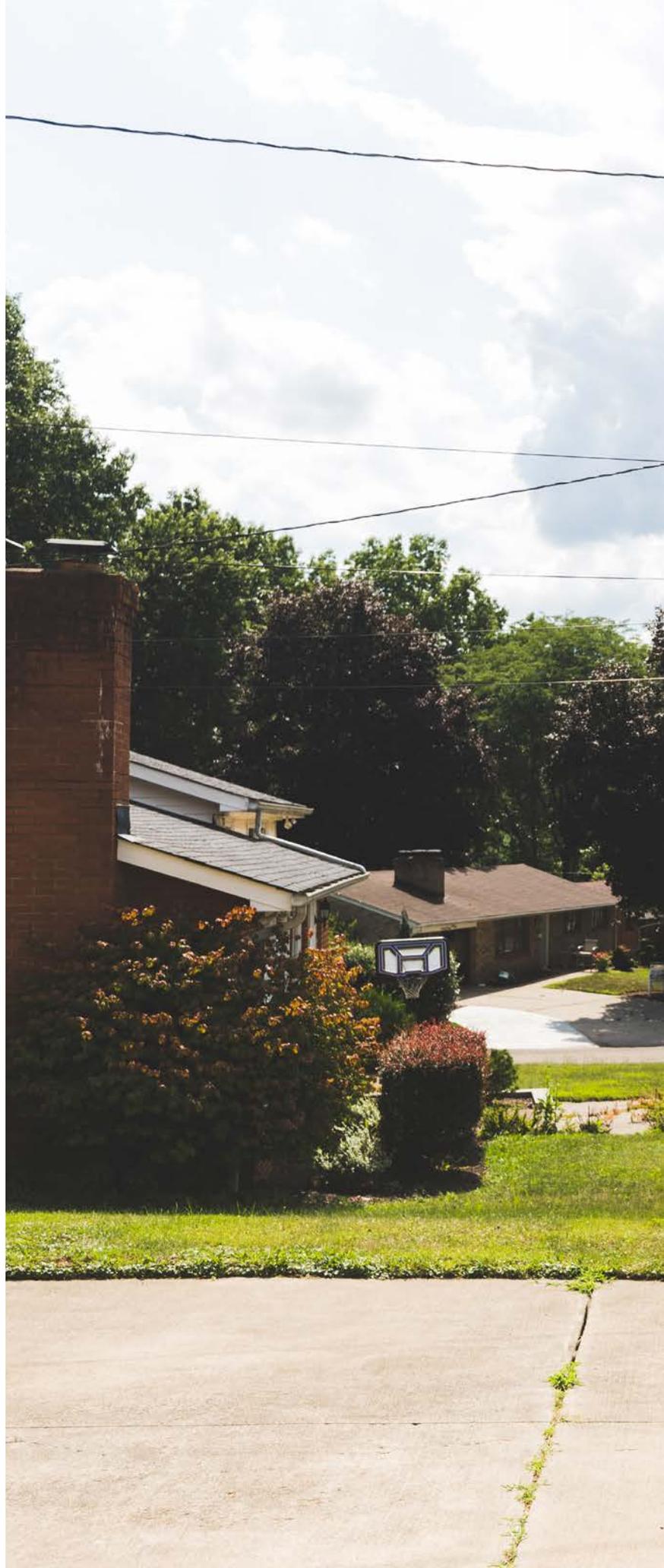


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ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, OHFA has helped low- and moderate-income Ohioans access safe, quality and affordable housing. OHFA encourages homeownership and provides financing for affordable rental housing development. To achieve these goals, OHFA uses federal and state resources and partners with private, public and nonprofit entities to maximize impact and strengthen Ohio's affordable housing landscape.

HELPING OHIOANS ACHIEVE THE DREAM OF HOMEOWNERSHIP

The Office of Homeownership removes barriers to owning a home with products including fixed-rate loans and Mortgage Tax Credits, which convert part of the home mortgage interest deduction to a dollar-for-dollar federal tax credit.

PREVENTING FORECLOSURE

The Office of Homeownership Preservation administers Ohio's allocation from the federal Hardest Hit Fund through the Neighborhood Initiative Program (NIP) and Save the Dream Ohio (SDO). NIP removes and greens vacant and blighted properties to prevent foreclosures and help stabilize home prices. SDO helps homeowners struggling to make mortgage payments or facing foreclosure.

FINANCING AFFORDABLE RENTAL HOUSING

OHFA's Office of Planning, Preservation and Development (PP&D) helps finance the construction and rehabilitation of affordable rental housing units for older adults, low-income Ohioans and persons with disabilities. PP&D allocates federal housing tax credits, administers the Housing Development Assistance Program and awards Housing Development Loans.

MAINTAINING HIGH QUALITY RENTAL HOUSING

The Agency works to maintain the safety and high standards of rental housing by conducting asset management activities and regularly inspecting OHFA-financed properties. Owners and property managers can also receive compliance training and one-on-one technical assistance.

AFFORDABLE HOUSING LEADERS

OHFA partners with other state agencies and local organizations to plan housing conferences, conduct demonstration projects and pursue strategic initiatives that improve housing-related outcomes and processes within the state.

OHFA BOARD

OHFA is a self-supporting, independent state agency governed by an 11-member Board, which includes the Director of the Ohio Department of Commerce, the Director of the Ohio Development Services Agency and nine members who represent sectors within the housing industry and the public at large.



David Goodman,
Chairman
Director
Ohio Development
Services Agency



Robert A. Alexander
Senior Vice President
(retired)
PNC Bank



Gregory Arcaro
CEO
Frontier Community
Services



Patricia P. Cash
Senior Vice President
(retired)
PNC Bank



Catherine A.
Cawthon
President
Fifth Third Community
Development Corporation



Jason Clark
Ohio Political Director
and Business
Representative
Indiana/Kentucky/
Ohio Regional Council of
Carpenters



Ralph Griffith
Senior Vice President
Value Recovery
Group, Inc.



Brad Knapp
Senior Vice President
Henkle Schueler &
Associates



Duana Patton
CEO
Ohio District 5
Area Agency on Aging



William A.
Sanderson
Vice President,
Production and Land
Knez Homes, Inc.



Jacqueline Williams
Director
Ohio Department
of Commerce



Kathleen, Renter at Hopewell Cottages (Hebron)

When her daughters began their college education, Kathleen decided she needed to move closer to their school. As the owner of a home-staging business, she needed somewhere quiet and calm, a place where she can work and her children can attend school successfully. She found her family's perfect home at Hopewell Cottages, an affordable workforce housing development in Hebron. Since moving in, Kathleen has fallen in love with her new home and says she feels closer to her family than ever.

STRATEGIC PRIORITIES AND INITIATIVES

Each fiscal year, OHFA engages a wide range of internal and external stakeholders to create a set of strategic priorities that guide the Agency's work. These priorities ensure that the Agency acts in a mission-driven capacity and provide a framework for evaluating progress. This report will detail what OHFA has done in the past year to reach these goals. The FY 2018 priorities and initiatives were adopted by the OHFA Board in June 2017.

SUSTAIN AND ADVANCE OHFA THROUGH ITS CORE PROGRAMS

- Grow the First-Time Homebuyer Program.
- Provide resources that promote sustainable homeownership and strengthen Ohio's recovering economy.
- Ensure that multifamily housing development programs are continually self-sustaining, target resources to those in need and strengthen the quality of housing developments.
- Strengthen the use of asset management assessment tools to identify challenged assets by enhancing measurable approaches to determine the physical and financial health of multifamily properties and update asset management policies.

CONCENTRATE EFFORTS ON THE HIGHEST PRIORITY HOUSING NEEDS

- Create and support housing opportunity and a range of housing choices for both homeowners and renters in markets throughout the state; also, develop policies and regulations that expand the range of housing choices for low- and moderate-income persons and further compliance with the Fair Housing Act.
- Promote housing for populations with special and underserved needs including older adults, extremely low-income and very low-income households, persons with disabilities, veterans and persons experiencing homelessness.
- Improve neighborhoods through community and economic development by displaying coordinated strategies that seek to target resources and generate a positive impact on state and local economies; also, promote community development or redevelopment in areas of disinvestment to mitigate adverse impacts to residents.
- Preserve affordable housing stock that is at risk of no longer being affordable.
- Advance livability standards by incorporating sustainable building and design practices that conserve energy to promote a healthy environment for residents; also, foster design and construction techniques that are adaptable for people of all abilities.

ACT AS AN ENTREPRENEUR IN ADVANCING OHFA'S MISSION

- Continue implementation of new programs and consider new strategies that are fiscally responsible, quantifiable and mission conscious.
- Strengthen existing and create new relationships with external partners.
- Develop and implement training and technical assistance strategies to strengthen industry partnerships with the Office of Program Compliance.
- Stabilize residential neighborhoods and improve local property conditions throughout Ohio via the Neighborhood Initiative Program.

DEMONSTRATE IMPACTFUL AND MEASURABLE RESULTS

- Engage program offices to enhance OHFA's workflow processes.
- Identify a solution to integrate information for enhanced program evaluation and reporting.
- Convey the impact of OHFA programs through reports and other communications.

STRENGTHEN OHFA'S WORKFORCE CULTURE

- Offer a rewarding work environment that inspires and engages employees in achieving the mission.
- Maximize employee potential through development and training.
- Optimize work performance to deliver a high level of customer service and requested business results.
- Continue to build channels for the exchange of feedback and knowledge.



Lorenzo, Homeowner in Canton

Lorenzo moved to Canton, Ohio, because of a new job opportunity and decided he was tired of renting. Thanks to OHFA's down payment assistance, he was able to purchase his first home with plenty of room for him and his two dogs. Now, his cousin from Washington, D.C., has also moved in with him; they have weekly game nights and brunches and spend a lot of time in his large backyard. For the first time since graduating college, Lorenzo finally has a stable home that he can call his own.

HOMEOWNERSHIP

HELPING OHIOANS ACHIEVE THE DREAM OF HOMEOWNERSHIP

The Office of Homeownership uses many programs and products to make the dream of homeownership possible for low- and moderate-income Ohioans.

Homeownership Programs and Products

Your Choice! Down Payment Assistance allows homebuyers to choose either 2.5% or 5% of the home's purchase price. Assistance can be applied towards a down payment, closing costs or other pre-closing expenses. If a homebuyer sells or refinances their home within seven years, they must repay the assistance provided.

Mortgage Tax Credits (MTCs) can convert a share of a taxpayer's federal home mortgage interest into a dollar-for-dollar credit worth up to \$2,000. MTCs can be paired with OHFA loans or issued separately. Most are paired with an OHFA loan ("MTC Plus" loans), while the remainder are issued alone as an "MTC Basic."

Ohio Heroes provides a mortgage interest rate discount to residents who serve the public, including veterans, active duty military members or member of reserve components (including surviving spouses), police officers, firefighters, volunteer firefighters, emergency medical technicians, paramedics, physicians, nurses (RN or LPN), nurse practitioners, state tested nursing assistants and pre-K-12 teachers, administrators and counselors.

Grants for Grads provides a mortgage interest rate discount to recent college graduates. Grants for Grads also includes down payment assistance.

OHFA Advantage conventional loans provide additional down payment assistance in the form of a grant in the amount of \$2,500 for homebuyers whose income falls within 50 percent of the area median income or \$1,500 for those whose incomes are at or below 80 percent of the area median income.

Target Area Loans help borrowers purchasing homes in neighborhoods that are struggling economically. Borrowers buying homes in locations designated as distressed are eligible for loans that have higher income and purchase price limits and do not have to be a first-time buyer.

Next Home provides Your Choice! Down Payment Assistance and benefits of the Homebuyer Program to Ohio homebuyers who currently own a home or have owned a home in the past three years and are ready to purchase a different home.

RenovateOhio, also called the FHA 203(k) loan, allows homebuyers to purchase and renovate a home. The mortgage loan and repairs are combined into one, long-term, fixed-rate mortgage.

Continuing Education Training and events are offered for real estate agents, mortgage lenders and the general public to promote OHFA's homebuyer programs. Trainings include webinars, on-site visits and online classes.

FY 2018 BY THE NUMBERS

OHFA worked with
92 LENDING PARTNERS
to help homebuyers purchase their homes.

OHFA financed
3,383 LOANS.

90%
of OHFA's borrowers used down payment assistance.

OHFA issued
1,661 MORTGAGE TAX CREDITS.

2,152 (64%) were Federal Housing Administration (FHA) loans.

OHFA held
65 EVENTS
to teach or promote homebuyer programs.

1,012 (30%) were conventional loans, increasing 40% from 611 in FY 2017.

Most MTCs (1,019) were paired with an OHFA loan ("MTC Plus" loans).

142 homebuyers used loans from the U.S. Department of Agriculture's Rural Development program.

More than **2,700** people attended in-person or online, including real estate agents, mortgage lenders and the general public.

642 were issued alone as an "MTC Basic."

77 homebuyers used loans from the U.S. Department of Veterans Affairs.

FY 2018 OHFA HOMEBUYERS

Median Age
31

Median Household
Income
\$50,603

Average FICO Score
706

MARITAL STATUS BREAKDOWN

Single
64%

Married
36%

RACE AND ETHNICITY BREAKDOWN

White
80%

Black
16%

Hispanic
3%

Other
2%

GENDER BREAKDOWN

Male
52%

Female
48%

There were 3,383 OHFA homebuyers in FY 2018.

FY 2018 PERFORMANCE DASHBOARD

Homebuyer Loans Approved¹



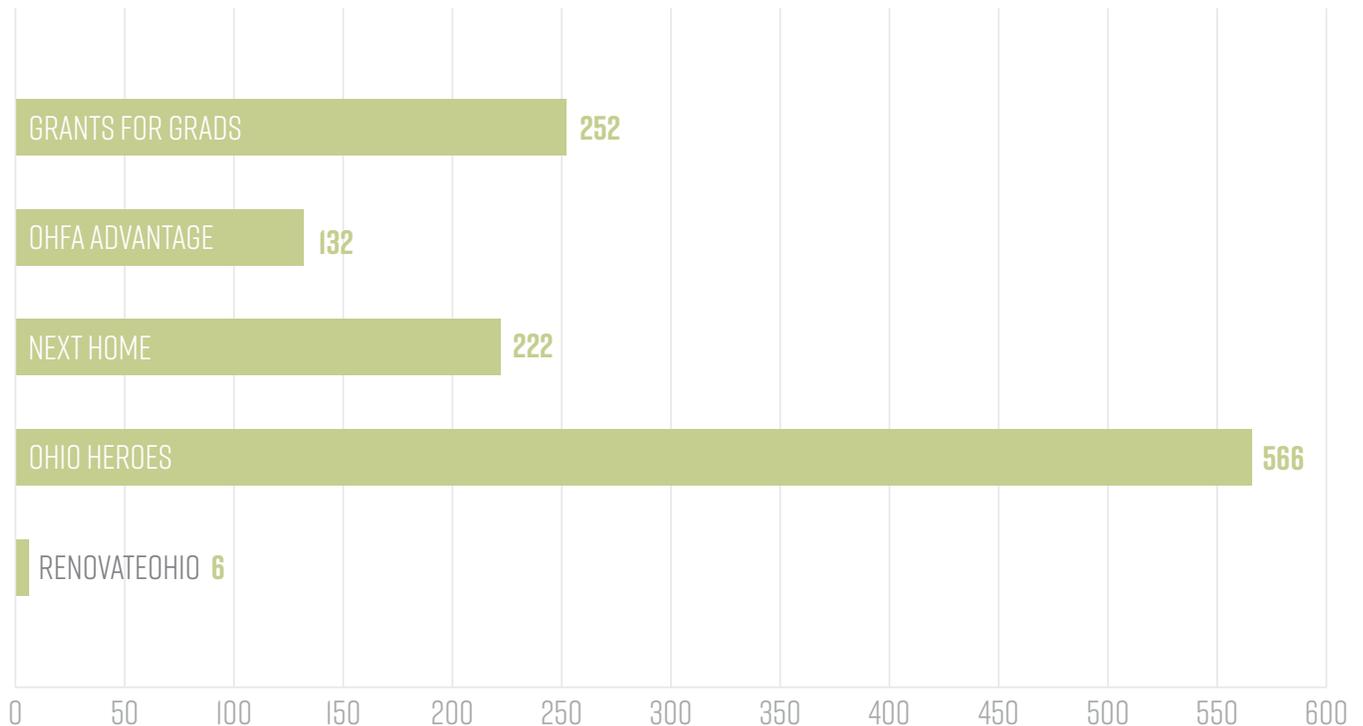
Mortgage Tax Credits Approved¹



PLUS



Homebuyer Loans Approved by Program Type



HOMEOWNERSHIP

PREVENTING FORECLOSURE

The Office of Homeownership Preservation was created to help homeowners who are struggling to make their monthly house payments or facing foreclosure due to a financial hardship. Since 2010 OHFA has administered Ohio's allocation of \$762 million from the federal Hardest Hit Fund (HHF) to fund the Agency's homeownership preservation programs. HHF was established by the U.S. Treasury to help reduce foreclosures in the wake of the housing crisis.

Homeownership Preservation Programs

Save the Dream Ohio helps those at risk of foreclosure to remain in their homes. The program provides direct assistance to households that fall behind on their mortgage payments due to unemployment, illness or other hardship. Homeowner assistance is distributed through the Mortgage Payment Assistance (MPA) and the Rescue Payment Assistance (RPA) programs, both of which receive funding from HHF.

The Neighborhood Initiative Program (NIP) helps to reimburse county land banks for expenses related to the demolition and remediation of blighted residential properties. Removing blighted and vacant homes and greening the lots helps stabilize and improve property values in surrounding homes, and decreases the risk of foreclosure.

FY 2018 BY THE NUMBERS

Homeowner assistance reached

\$16.8 MILLION

in distributed funds, outpacing the annual goal by 158%.

OHFA sent

\$50 MILLION

in reimbursements to land banks to remove blighted properties.

3,367

BLIGHTED AND VACANT PROPERTIES

have been demolished and greened.

OHFA helped

1,340 HOMEOWNERS

keep their homes, surpassing the goal by 34%.

Since NIP began in 2014, over **\$122 million** has been reimbursed.

43 Ohio county land banks are currently under NIP contract, of which **39** are active in the program.

Out of Ohio's HHF allocation of \$762 million since 2010, only **\$57 MILLION (74%)** has been spent on program administration.

33 land banks received funds from NIP, up from 24 in FY 2017.

Since 2010, more than **26,600** homeowners have received assistance from Save the Dream Ohio.

2,100 homeowners have been assisted in the most recent round of funding, which started in 2016.

Administrative expenses are projected to be **8.7%** of the total award by program end, the **lowest** of any participating state.



Home demolition in Franklin County.

James, Renter at Freedom's Path (Chillicothe)

For over a decade, James hitchhiked across the country and worked as a cook, living in tents in forests and small towns. When his health began to decline, James, a veteran, knew he needed to live closer to doctors and supportive services from the VA. Now, he has found peace at Freedom's Path in Chillicothe, an affordable housing development for veterans located near the VA. Thanks to this development, James is recovering from his own PTSD and is working to become a counselor for other veterans. He's even begun pursuing a lifelong passion of learning to paint and has made friends with other renters for the first time in years.



MULTIFAMILY RENTAL HOUSING

FINANCING AFFORDABLE RENTAL HOUSING

OHFA's Office of Planning, Preservation and Development facilitates the construction and preservation of affordable rental housing for low-income households using a variety of financing tools.

Multifamily Development Programs

Housing Tax Credits (HTCs) are a tax incentive program designed to increase the available supply of quality, affordable rental housing by helping developers offset construction costs of rental housing projects. HTCs fund a variety of housing types, including the construction of new units, the upgrading and preservation of existing units, development of permanent supportive housing, and the creation of new single family rental housing. Credits are allocated through an annual competitive "9%" round and non-competitive "4%" rounds. This year, a 12.5 percent credit increase through the federal Consolidated Appropriations Act of 2018 made more HTCs available.

The Housing Development Assistance Programs (HDAP) provide gap financing for eligible developments to expand, preserve and/or improve the supply of affordable housing. HDAP funds come from the Ohio Housing Trust Fund and federal dollars from the HOME Investment Partnerships Program and the National Housing Trust Fund.

The Multifamily Bond Program, which is funded by the sale of tax-exempt bonds, provides low-cost debt financing to preserve and construct rental housing.

The Housing Development Loan program provides short-term, low-interest financing for the development of affordable housing. These loans use Unclaimed Funds, which are administered by the Ohio Department of Commerce.

The Multifamily Lending Program allows OHFA to use its financial resources for long-term, permanent financing for multifamily rental housing developments that serve low- and moderate-income residents.

FY 2018 BY THE NUMBERS

OHFA financed
**4,237 AFFORDABLE
RENTAL UNITS**

for low-income households, surpassing the annual goal by 21%.

2,150 units (51%) are in family housing projects, 1,537 (37%) are in senior housing projects and 540 (13%) are in permanent supportive housing projects or serve special populations.

2,114 units (50%) are new construction, while **2,123** (50%) are existing units to be updated and rehabilitated.

Roughly a third of these (**1,425** units) are in areas of high opportunity.

OHFA allocated
\$43 MILLION

in HTCs to fund 54 projects consisting of 3,745 units.

39 projects containing **2,249** units were funded through the 9% HTC round.

4% HTCs were allocated to 15 developments containing **1,496** units.

OHFA improved cost containment, allocating **11%** fewer HTCs per unit built or rehabilitated, with some pools at a 37% savings.

OHFA allocated
\$19.8 MILLION

in HDAP awards to 28 projects.

\$13.2 million (67%) of these awards were made possible by the Ohio Housing Trust Fund. This facilitated the construction or preservation of **1,187** units of affordable housing across 18 projects.

\$3.2 million (16%) of HDAP funds came from federal HOME dollars, facilitating the construction of two projects consisting of a total of **70** units.

\$3.4 million (17%) of HDAP allocations came from the National Housing Trust Fund dollars to fund eight projects containing **697** units.

OHFA issued
\$181 MILLION

in Multifamily Bonds, financing the construction or preservation of 2,130 units at 17 projects.

Across all programs, OHFA has an active portfolio of
98,156 UNITS
of affordable rental housing.

FY 2018 OHFA RENTERS*

Median Renter Age
28

Median
Householder Age
53

Median Household
Income
\$12,516

Median
Gross Rent
\$675

Median Rent
Paid by Renter
\$277

35%
Renters
Under 18

27%
Renters
55 and over

73%
Women Heads of
Household

*As of December 31, 2017.

Includes 158,387 residents living in
82,008 active units for affordable rental
housing funded by the HTC program.

CREATING HOUSING OPPORTUNITY

In 2017 OHFA received The National Council of State Housing Agencies (NCSHA) Annual Award for Program Excellence in Rental Housing. This was for OHFA's work encouraging new production through the development of the 2018-19 Urban-Suburban-Rural (USR) Opportunity Index. This data tool was developed in partnership with the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University to inform the planning and application process for allocating housing tax credits.

Using this tool, OHFA has made progress developing family housing in areas of opportunity. In the last round of funding, the Agency financed four family projects in the urban pool and three in the non-urban pool in areas of high opportunity. In total, OHFA has funded 15 high opportunity projects (including four in areas designated "very high"). These projects will help us affirmatively further fair housing, desegregate our communities and deconcentrate poverty.

NCSHA is a national nonprofit, nonpartisan organization that advocates on behalf of state housing agencies before Congress and the Administration for larger and more effective affordable housing resources.



Celeste, Renter at Lighthouse Sheakley Center for Youth (Cincinnati)

Celeste lost her mother at a young age and had to support herself and her siblings. After an eviction and time spent on friends' couches, she found herself looking for a bed in a homeless shelter. When she received her apartment at the Lighthouse Sheakley Center for Youth, she felt like she had a fresh start. This development provides housing to youth experiencing homelessness in Cincinnati, Ohio. Now, Celeste is working full-time and earning an education, and she's finally received the supportive services and counseling she needs to improve her mental health and overall wellbeing.

HOUSING OHIO'S MOST VULNERABLE RESIDENTS

While OHFA works to provide housing to the millions of low- and moderate-income Ohioans who struggle to find a safe, affordable home, the Agency has an additional responsibility to Ohioans with unique and severe housing challenges. This includes people who have experienced homelessness, veterans, older adults, people with disabilities (including substance abuse and mental illness), persons living with HIV or AIDS, victims of domestic violence, refugees, youth transitioning out of foster care and justice-involved individuals.

In FY 2018, OHFA financed a number of projects serving older adults aged 55 and over with a range of new aging-friendly designs, some offering comprehensive senior care.

In FY 2018, OHFA also funded several permanent supportive housing projects for the chronically homeless and other special needs populations. Among these are Pearl House Zanesville in Muskingum County, which will house individuals recovering from opioid dependency, Marsh Brook Place and Columbus Scholar House III in Franklin County, which will house transition-age youth.

The Ohio 811 Project Rental Assistance Program is a project-based rental subsidy demonstration funded by HUD to expand the supply of housing for extremely low-income, non-elderly individuals with disabilities. Ohio 811 also aims to make necessary supports and services available by pairing with Medicaid. Working with the Office of Planning, Preservation and Development, the Office of Program Compliance helped incentivize developers to build Ohio 811 units by providing competitive advantages in the Qualified Application Plan.

By the end of FY 2018, there were 331 units in the Ohio 811 pipeline, including 319 committed and 12 with an executed Rental Assistance Contract. This represents strong progress toward the goal of 485 units by 2023.



David has Asperger's Syndrome, which he says makes it difficult for him to socialize and make friends. He moved to Elyria, Ohio, to move in with his brother and work on making connections with others. However, after finding out his brother had to move, David needed an apartment urgently. The Ohio 811 PRA Program gave David stability and a home he could call his own. His apartment is closely located to local businesses and gives him the opportunity to become an active member of his community. Now, he can pursue his passions (virtual reality and computer technology) in an environment that helps him financially and emotionally thrive.

MULTIFAMILY RENTAL HOUSING

MAINTAINING HIGH QUALITY RENTAL HOUSING

Following development, OHFA works to maintain compliance with regulatory safety and quality standards for the Agency's multifamily portfolio. The Office of Program Compliance conducts asset management to monitor financial conditions and regularly inspects properties, while providing compliance training and one-on-one technical assistance to owners and property managers.

Compliance Tools and Programs

Asset Management detects financial distress, restructures and vets ownership and management company changes. Program Compliance annually reviews financial information on subject properties; processes all ownership, management, loan and restrictive covenant modification requests; and provides technical assistance to owners and management companies. Asset Management also provides a more in-depth set of services to a portfolio of active projects with certain types of funding.

Program Compliance also regularly conducts property inspections throughout the year to examine rental properties and ensure they meet federal and state safety rules and record-keeping requirements. To increase efficiency, OHFA is developing an enhanced software tool for multifamily compliance called Allita PCSV. This tool replaces a paper-based system with a tablet that records inspection observations in real time. Management companies will have instant access to their compliance reports, increasing transparency and efficiency.

Compliance trainings about federal and OHFA-specific regulations are held with affordable housing owners and property managers about federal and OHFA-specific regulations. This ensures regulations that ensure compliance with state and federal law and the ability of OHFA's multifamily programs to operate effectively while minimizing their impact on property owners and managers.

FY 2018 BY THE NUMBERS

372 PROPERTY INSPECTIONS

were completed, including 363 Housing Tax Credit reviews and 252 gap financing reviews.

On average, analysts took

15 WORKDAYS

to issue a compliance report, meeting the goal for the year.

OHFA's Asset Management portfolio includes

90 PROPERTIES with 4,561 UNITS

statewide.

174 CHANGE REQUESTS,

such as project ownership and management changes, were processed.

1,847 TECHNICAL ASSISTANCE REQUESTS,

including 1,354 DevCo Help Desk Tickets and 493 emails from owners and property managers, were processed.

673 OWNERS AND PROPERTY MANAGERS

received compliance training.



Ben and His Family, Renters at Hopewell Cottages (Hebron)

Ben served in the military and was stationed in California. When he returned to Ohio, he and his family had to live with other relatives, which led to a crowded and stressful environment. At Hopewell Cottages, Ben and his family have an affordable place to live closely located to his work. Ben even says that his son has become less shy by living at Hopewell Cottages. Thanks to this development, Ben's family has the opportunity to grow in their careers and within their new community.

FY 2018 PERFORMANCE DASHBOARD

Projected Property Inspections Completed¹

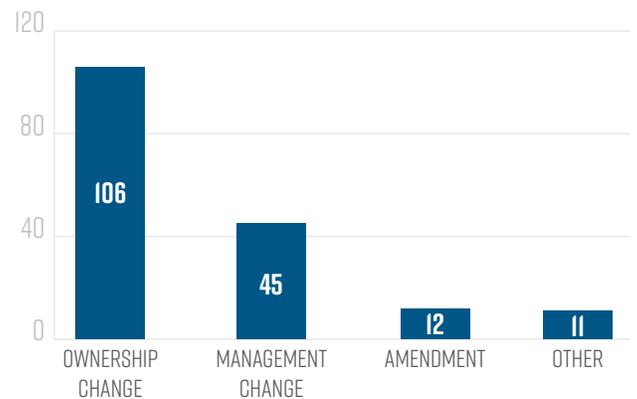
FY18 Total
100% (372)



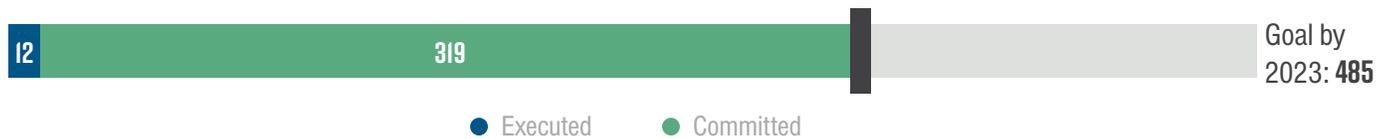
Average Workdays to Issue Compliance Report



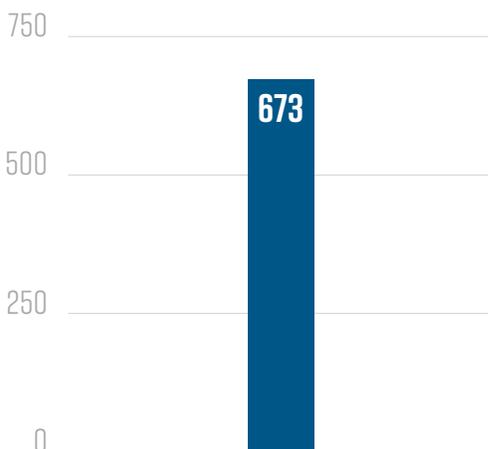
Change Requests Received by Type²



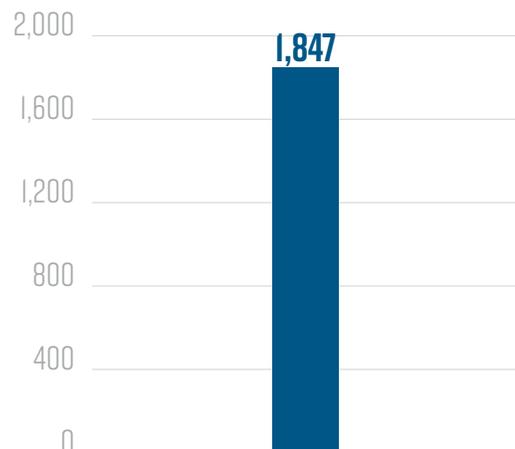
Pipeline of 811 Units³



Owners and Property Managers Trained



Owners and Property Managers Receiving Technical Assistance⁴



AFFORDABLE HOUSING LEADERS

INNOVATIONS IN HOUSING POLICY

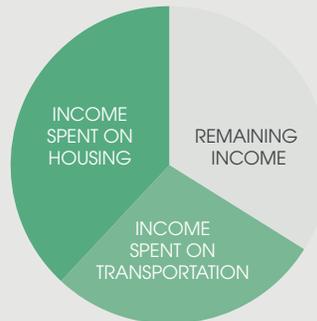
The Office of Housing Policy (OHP) conducts research and monitors data quality in order to drive OHFA's mission and foster the development of new insights about affordable housing.

Data-Driven Strategies

The Ohio Housing Needs Assessment is a report compiled by OHP as part of OHFA's annual strategic planning process. This report evaluates the quality of Ohio's housing as well as issues affecting children, veterans and other vulnerable populations. The Housing Needs Assessment helps guide OHFA strategy throughout the coming year. In FY 2018, the report focused on some of Ohio's most pressing housing needs including severe cost burden, evictions and homelessness.



Moderate-income
*Ohioans spend **62%** of their income on housing and transportation costs alone.*



*Children are more likely than adults to experience poverty in Ohio. Nearly **15%** of the overall population live below the federal poverty level versus over **20%** of children.*



52% of renters aged 65 and over spend more than **30%** of income on rent.

25% of homeowners aged 65 and over spend more than **30%** of income on housing costs.



Select infographics from the 2019 Ohio Housing Needs Assessment which provides comprehensive documentation on housing and related issues currently facing the state.



OHP spearheads the [Ohio Human Services Data Warehouse \(OHSDW\)](#), a collaboration between OHFA, Ohio's Continuum of Care organizations and other state organizations like Ohio Department of Mental Health and Addiction Services. OHSDW aggregates and processes data about Ohioans experiencing homelessness as a way to improve prevention and treatment services. In May 2018, OHFA published "Confronting Homelessness: Examining the Scope of Ohio's Silent Crisis and Its Local Solutions," the first report based on OHSDW information. This report presents the first comprehensive view of the people interacting with homelessness service providers. The report included data collected between 2012 and 2016 across 86 of 88 counties. In that time, over 163,000 Ohioans accessed homelessness services.

In December 2017, OHFA awarded a \$990,790 grant to CelebrateOne for a three-year pilot program aimed at reducing infant mortality. CelebrateOne's [Healthy Beginnings at Home](#) provides rental assistance to extremely low-income households with pregnant women, new mothers or infants within their first year of life. The pilot recognizes the critical role housing play in safety, health, and stability; by focusing on stable housing, the award aims to reduce the risk of health complications for newborns. CelebrateOne partnered with the Homeless Families Foundation, Children's HealthWatch, Nationwide Children's Hospital, CareSource and the Columbus Metropolitan Housing Authority on this program.

Beyond helping to fund the Healthy Beginnings program OHFA provides a competitive advantage under the 2018-19 Qualified Action Plan to family developments that partners with an infant mortality expert and provides services designed to reduce infant deaths for our residents and the surrounding community. As a result, over \$1 million in private funds were leveraged for services like prenatal and maternal healthcare supports, emergency rental assistance, fatherhood initiatives, safe sleep practices, breastfeeding supports, centering pregnancy education and smoking or drug cessation.

AFFORDABLE HOUSING LEADERS

EMPLOYEE AND COMMUNITY ENGAGEMENT

Operations consists of the Offices of Human Resources, Facilities and Communications and Marketing. These offices help support the agency's other departments and programs in service to OHFA's mission.

Employee and Community Engagement Initiatives

OHFA's employee engagement activities focused on identifying and providing training and development alternatives to employees that were tailored to strengthen employee skills and encourage professional growth.

In 2018, OHFA was named one of Columbus' Top Workplaces by Columbus CEO Magazine for the third year in a row. OHFA is one of 75 local companies and organizations to receive this recognition annually. This accomplishment reflects a high level of employee engagement as assessed by an annual employee survey that compares OHFA's performance to those of similar organizations nationwide.

OHFA continues to recognize employees for their talent, performance and capabilities through its Employee of the Quarter and Year program and highlighting employees who have performed in an exemplary manner through Kudos, OHFA's peer-to-peer recognition program, which highlights employees who have performed in an exemplary manner.

The 19th annual Ohio Housing Conference, held November 7–9 at the Greater Columbus Convention Center, provided a valuable networking and educational opportunities. Facilitated by OHFA and the Ohio Capital Corporation for Housing (OCCH), this year's conference featured over 50 informational sessions, including trainings, plenaries and mobile tours. Over 1,700 industry professionals registered, along with more than 100 exhibitors and industry partners. Several employees moderated sessions or participated on panels at the conference.

Offering employees health and wellness options empowers employees to maintain optimal health, wellness and productivity by taking responsibility for their own health and use of the health care system. In an effort to encourage staff to move more, as well as take advantage of all of the health and wellness opportunities available at OHFA, the agency launched a new initiative called Get OHFA Moving. This initiative has several components, including an inter-office challenge, training plans and lunch-and-learns. In June, OHFA received the 2018 Take Charge! Live Well! Ingenuity Award from the Ohio Department of Administrative Services for creating, implementing and facilitating this program.

This year, OHFA and OCCH organized the first Race for a Place (to Call Home) 5K, held April 7 in downtown Columbus. This run/walk to promote affordable housing programs raised \$20,000 for the Community Shelter Board, which supports programs for people experiencing homelessness in Franklin County. Over 500 runners and walkers registered for this family-friendly event to support a good cause and organization.

Innovative ideas for program and process improvement and connecting employees to OHFA's mission are important for Agency development. Employees are encouraged to attend events, such as ribbon cuttings and groundbreakings, involving OHFA-funded projects. Other employees have participated in mobile tours of projects and viewed film screenings that highlight the importance of making affordable housing opportunities available.



APPENDIX A

HOMEBUYER PROGRAM LENDERS BY TOTAL LOAN VOLUME, FY 2018

LENDER	NUMBER OF LOANS	PERCENT OF LOANS	TOTAL LOAN AMOUNT	PERCENT OF LOAN AMOUNT	AVERAGE LOAN AMOUNT
Fairway Independent Mortgage Corp	500	14.78	\$54,687,319	13.92	\$109,375
NOIC - Concord Mortgage Group	231	6.83	\$29,420,224	7.49	\$127,360
American Eagle Mortgage	219	6.47	\$24,321,316	6.19	\$111,056
The Huntington National Bank	177	5.23	\$19,225,075	4.89	\$108,616
Evolve Bank and Trust	150	4.43	\$20,539,835	5.23	\$136,932
Howard Hanna Mortgage Services	133	3.93	\$14,693,801	3.74	\$110,480
Equity Resources Inc.	129	3.81	\$14,509,593	3.69	\$112,477
American Eagle Mortgage - LendUS	110	3.25	\$11,399,320	2.90	\$103,630
Caliber Home Loans	107	3.16	\$10,187,326	2.59	\$95,209
NFM INC DBA NFM Lending	103	3.04	\$13,354,062	3.40	\$129,651
Amerifirst Financial Corp.	97	2.87	\$10,304,414	2.62	\$106,231
Homeside Financial , LLC	96	2.84	\$12,069,609	3.07	\$125,725
Union Home Mortgage Corp	87	2.57	\$9,356,914	2.38	\$107,551
American Midwest Mortgage	86	2.54	\$8,224,577	2.09	\$95,635
American Mortgage Service Company	73	2.16	\$10,202,697	2.60	\$139,763
Waterstone Mortgage Corporation	67	1.98	\$7,618,316	1.94	\$113,706
Ruoff Mortgage Co	58	1.71	\$6,948,749	1.77	\$119,806
Partners United Financial, LLC	53	1.57	\$6,450,725	1.64	\$121,712
NTFN, Inc dba Premier Nationwide Lending	52	1.54	\$6,512,470	1.66	\$125,240
Prime Lending	51	1.51	\$6,320,540	1.61	\$123,932
US Bank Home Mortgage	50	1.48	\$5,446,007	1.39	\$108,920
Park National Bank, The	46	1.36	\$4,265,849	1.09	\$92,736
Movement Mortgage	45	1.33	\$4,992,507	1.27	\$110,945
Hallmark Home Mortgage LLC	31	0.92	\$4,545,888	1.16	\$146,642
Hometown Lenders LLC	28	0.83	\$3,538,928	0.90	\$126,390
River Hills Bank, NA	28	0.83	\$3,314,378	0.84	\$118,371
Summit Funding Inc	26	0.77	\$3,499,964	0.89	\$134,614
Nations Reliable Lending, LLC	25	0.74	\$3,120,006	0.79	\$124,800
Wesbanco Bank	24	0.71	\$2,361,758	0.60	\$98,407
Wright Patt Credit Union	24	0.71	\$2,416,576	0.62	\$100,691
Bank of England	21	0.62	\$2,745,322	0.70	\$130,730
New Carlisle Federal SB	21	0.62	\$1,961,835	0.50	\$93,421
First Ohio Home Finance, Inc	18	0.53	\$2,149,921	0.55	\$119,440
Independent Bank	18	0.53	\$2,767,328	0.70	\$153,740
OPTION FINANCIAL, LLC	18	0.53	\$1,987,183	0.51	\$110,399
Envoy Mortgage Ltd.	17	0.50	\$2,454,219	0.62	\$144,366
The State Bank & Trust Company	17	0.50	\$2,314,744	0.59	\$136,161
Western Ohio Mortgage Company	17	0.50	\$1,981,714	0.50	\$116,571
CrossCountry Mortgage Inc.	16	0.47	\$1,634,992	0.42	\$102,187
Sibcy Cline Mortgage Services, Inc.	16	0.47	\$2,056,331	0.52	\$128,521
UNION SAVINGS BANK	16	0.47	\$1,922,540	0.49	\$120,159
Gateway Mortgage LLC	15	0.44	\$1,811,062	0.46	\$120,737
Residential Mortgage Services, Inc - RMS	15	0.44	\$2,036,132	0.52	\$135,742
Peoples Bank, a Kansas Corp	14	0.41	\$1,809,694	0.46	\$129,264
The State Bank & Trust Company	17	0.50	\$2,314,744	0.58	\$136,161
Western Ohio Mortgage Company	17	0.50	\$1,981,714	0.50	\$116,571
CrossCountry Mortgage Inc.	17	0.50	\$1,707,667	0.43	\$100,451
Sibcy Cline Mortgage Services, Inc.	16	0.47	\$2,056,331	0.52	\$128,521
Union Savings Bank	16	0.47	\$1,922,540	0.49	\$120,159
Gateway Mortgage LLC	16	0.47	\$1,861,138	0.47	\$116,321
Residential Mortgage Services, Inc - RMS	15	0.44	\$2,036,132	0.51	\$135,742

LENDER	NUMBER OF LOANS	PERCENT OF LOANS	TOTAL LOAN AMOUNT	PERCENT OF LOAN AMOUNT	AVERAGE LOAN AMOUNT
Peoples Bank, a Kansas Corp	14	0.41	\$1,809,694	0.46	\$129,264
Primary Residential Mortgage, Inc.	14	0.41	\$1,570,220	0.40	\$112,159
E Mortgage Management LLC	13	0.38	\$1,204,869	0.31	\$92,682
First Federal of Lakewood	13	0.38	\$1,247,472	0.32	\$95,959
NVR Mortgage Finance, Inc.	13	0.38	\$2,543,699	0.65	\$195,669
Priority Mortgage Corp.	13	0.38	\$1,679,353	0.43	\$129,181
Congressional Bank	10	0.30	\$1,153,200	0.29	\$115,320
LIBERTY MORTGAGE CO., INC.	10	0.30	\$1,106,524	0.28	\$110,652
First Community Mortgage	8	0.24	\$967,375	0.25	\$120,922
GUARDIAN SAVINGS BK, FSB	8	0.24	\$1,042,412	0.27	\$130,302
Portage Community Bank	8	0.24	\$684,801	0.17	\$85,600
Chemical Bank	7	0.21	\$702,877	0.18	\$100,411
First Financial Bank	7	0.21	\$1,159,371	0.30	\$165,624
Cincinnati Federal	6	0.18	\$671,534	0.17	\$111,922
Finance of America Mortgage	6	0.18	\$721,015	0.18	\$120,169
First Merchants Bank	6	0.18	\$997,692	0.25	\$166,282
FIRST SECURITY MORTGAGE	6	0.18	\$576,757	0.15	\$96,126
HomeServices Lending, LLC	5	0.15	\$676,405	0.17	\$135,281
MB Financial Bank N.A.	5	0.15	\$589,577	0.15	\$117,915
Polaris Home Funding Corp	5	0.15	\$711,403	0.18	\$142,281
American Savings Bank, FSB	4	0.12	\$436,550	0.11	\$109,138
Equitable Mortgage Corp	4	0.12	\$463,405	0.12	\$115,851
FBC Mortgage LLC	4	0.12	\$676,459	0.17	\$169,115
Guaranteed Rate, Inc	4	0.12	\$507,705	0.13	\$126,926
Nations Lending Corporation	4	0.12	\$458,561	0.12	\$114,640
Paramount Residential Mortgage Grp	4	0.12	\$489,064	0.12	\$122,266
Tidewater Mortgage Services	4	0.12	\$643,850	0.16	\$160,963
Center Bank	3	0.09	\$487,725	0.12	\$162,575
GSF Mortgage Corp	3	0.09	\$274,093	0.07	\$91,364
Loan Depot.Com LLC	3	0.09	\$290,460	0.07	\$96,820
Midwest Mortgage Investments Ltd	3	0.09	\$235,128	0.06	\$78,376
New Penn Financial LLC	3	0.09	\$344,016	0.09	\$114,672
Pulte Mortgage LLC	3	0.09	\$718,899	0.18	\$239,633
Stearns Lending, LLC	3	0.09	\$410,355	0.10	\$136,785
Warsaw Federal Savings & Loan	3	0.09	\$356,804	0.09	\$118,935
American Neighborhood Mtg Acceptance Co	2	0.06	\$191,958	0.05	\$95,979
CF Bank	2	0.06	\$217,297	0.06	\$108,649
Dollar Bank	2	0.06	\$146,137	0.04	\$73,069
First Home Bank	2	0.06	\$203,726	0.05	\$101,863
Loan One dba Benchmark Bank	2	0.06	\$188,684	0.05	\$94,342
Peoples Mortgage Company	2	0.06	\$182,100	0.05	\$91,050
Reliance First Capital, LLC	2	0.06	\$206,580	0.05	\$103,290
Stockton Mortgage Corp	2	0.06	\$282,668	0.07	\$141,334
Supreme Lending	2	0.06	\$280,746	0.07	\$140,373
First Commonwealth Bank	1	0.03	\$199,323	0.05	\$199,323
First Equity Mortgage Inc	1	0.03	\$121,435	0.03	\$121,435
Guaranteed Rate Affinity	1	0.03	\$179,586	0.05	\$179,586
HomeBridge Financial	1	0.03	\$124,601	0.03	\$124,601
The Federal Savings Bank	1	0.03	\$55,917	0.01	\$55,917
Grand Total	3,383	100	\$392,862,148	100	\$116,128

APPENDIX B

HOMEBUYER LOANS BY COUNTY, FY 2018

COUNTY	NUMBER OF LOANS	PERCENT OF LOANS	TOTAL LOAN AMOUNT	PERCENT OF TOTAL LOAN AMOUNT	AVERAGE LOAN AMOUNT
Adams	0	0.00	\$0	0.00	n/a
Allen	14	0.41	\$1,426,208	0.36	\$101,872
Ashland	6	0.18	\$624,445	0.16	\$104,074
Ashtabula	10	0.30	\$739,215	0.19	\$73,922
Athens	5	0.15	\$428,750	0.11	\$85,750
Auglaize	1	0.03	\$160,047	0.04	\$160,047
Belmont	3	0.09	\$249,888	0.06	\$83,296
Brown	12	0.35	\$1,516,192	0.39	\$126,349
Butler	71	2.10	\$8,315,103	2.12	\$117,114
Carroll	2	0.06	\$249,889	0.06	\$124,945
Champaign	6	0.18	\$677,069	0.17	\$112,845
Clark	53	1.57	\$4,501,362	1.15	\$84,931
Clermont	74	2.19	\$10,354,259	2.64	\$139,922
Clinton	5	0.15	\$545,162	0.14	\$109,032
Columbiana	15	0.44	\$1,275,123	0.32	\$85,008
Coshocton	3	0.09	\$328,543	0.08	\$109,514
Crawford	10	0.30	\$893,255	0.23	\$89,326
Cuyahoga	320	9.46	\$34,538,455	8.79	\$107,933
Darke	0	0.00	\$0	0.00	n/a
Defiance	2	0.06	\$163,483	0.04	\$81,742
Delaware	31	0.92	\$5,097,232	1.30	\$164,427
Erie	15	0.44	\$1,316,143	0.34	\$87,743
Fairfield	114	3.37	\$14,924,791	3.80	\$130,919
Fayette	6	0.18	\$784,438	0.20	\$130,740
Franklin	846	25.01	\$112,833,154	28.72	\$133,373
Fulton	3	0.09	\$400,510	0.10	\$133,503
Gallia	0	0.00	\$0	0.00	n/a
Geauga	8	0.24	\$1,300,014	0.33	\$162,502
Greene	30	0.89	\$3,672,024	0.93	\$122,401
Guernsey	5	0.15	\$495,448	0.13	\$99,090
Hamilton	242	7.15	\$28,564,646	7.27	\$118,036
Hancock	3	0.09	\$260,952	0.07	\$86,984
Hardin	3	0.09	\$243,391	0.06	\$81,130
Harrison	0	0.00	\$0	0.00	n/a
Henry	1	0.03	\$96,715	0.02	\$96,715
Highland	4	0.12	\$382,784	0.10	\$95,696
Hocking	10	0.30	\$942,378	0.24	\$94,238
Holmes	0	0.00	\$0	0.00	n/a
Huron	32	0.95	\$3,843,766	0.98	\$120,118
Jackson	6	0.18	\$866,946	0.22	\$144,491
Jefferson	1	0.03	\$105,748	0.03	\$105,748
Knox	13	0.38	\$1,516,968	0.39	\$116,690
Lake	50	1.48	\$5,643,672	1.44	\$112,873
Lawrence	1	0.03	\$140,409	0.04	\$140,409

COUNTY	NUMBER OF LOANS	PERCENT OF LOANS	TOTAL LOAN AMOUNT	PERCENT OF TOTAL LOAN AMOUNT	AVERAGE LOAN AMOUNT
Licking	109	3.22	\$13,796,098	3.51	\$126,570
Logan	5	0.15	\$542,819	0.14	\$108,564
Lorain	103	3.04	\$10,810,536	2.75	\$104,957
Lucas	68	2.01	\$6,467,676	1.65	\$95,113
Madison	15	0.44	\$1,968,949	0.50	\$131,263
Mahoning	45	1.33	\$4,012,649	1.02	\$89,170
Marion	29	0.86	\$2,404,259	0.61	\$82,905
Medina	34	1.01	\$4,853,948	1.24	\$142,763
Meigs	1	0.03	\$88,369	0.02	\$88,369
Mercer	2	0.06	\$277,273	0.07	\$138,637
Miami	33	0.98	\$3,342,863	0.85	\$101,299
Monroe	0	0.00	\$0	0.00	n/a
Montgomery	146	4.32	\$14,767,831	3.76	\$101,150
Morgan	0	0.00	\$0	0.00	n/a
Morrow	11	0.33	\$1,531,803	0.39	\$139,255
Muskingum	29	0.86	\$2,204,188	0.56	\$76,006
Noble	0	0.00	\$0	0.00	n/a
Ottawa	3	0.09	\$235,113	0.06	\$78,371
Paulding	0	0.00	\$0	0.00	n/a
Perry	8	0.24	\$624,351	0.16	\$78,044
Pickaway	31	0.92	\$4,810,443	1.22	\$155,176
Pike	2	0.06	\$303,892	0.08	\$151,946
Portage	43	1.27	\$4,817,690	1.23	\$112,039
Preble	5	0.15	\$628,191	0.16	\$125,638
Putnam	0	0.00	\$0	0.00	n/a
Richland	29	0.86	\$2,524,624	0.64	\$87,056
Ross	29	0.86	\$3,230,080	0.82	\$111,382
Sandusky	5	0.15	\$450,140	0.11	\$90,028
Scioto	2	0.06	\$132,552	0.03	\$66,276
Seneca	1	0.03	\$72,560	0.02	\$72,560
Shelby	1	0.03	\$72,727	0.02	\$72,727
Stark	117	3.46	\$11,896,179	3.03	\$101,677
Summit	285	8.42	\$27,845,139	7.09	\$97,702
Trumbull	55	1.63	\$4,936,416	1.26	\$89,753
Tuscarawas	22	0.65	\$2,340,745	0.60	\$106,398
Union	8	0.24	\$1,091,310	0.28	\$136,414
Van Wert	1	0.03	\$219,220	0.06	\$219,220
Vinton	1	0.03	\$70,202	0.02	\$70,202
Warren	38	1.12	\$5,700,520	1.45	\$150,014
Washington	2	0.06	\$236,228	0.06	\$118,114
Wayne	12	0.35	\$1,403,511	0.36	\$116,959
Williams	3	0.09	\$289,524	0.07	\$96,508
Wood	12	0.35	\$1,279,253	0.33	\$106,604
Wyandot	2	0.06	\$163,700	0.04	\$81,850
Grand Total	3383	100	\$392,862,148	100	\$116,128

APPENDIX C

NEIGHBORHOOD INITIATIVE PROGRAM ALLOCATIONS BY COUNTY, FY 2018

COUNTY	FY 2018			CUMULATIVE		
	PARCELS	AMOUNT	AVERAGE	PARCELS	AMOUNT	AVERAGE
Allen	99	\$1,707,527	\$17,248	99	\$1,707,527	\$17,248
Ashtabula	81	\$1,713,757	\$21,157	144	\$2,806,903	\$19,492
Belmont	10	\$150,207	\$15,021	20	\$287,903	\$14,395
Butler	42	\$516,839	\$12,306	116	\$1,553,795	\$13,395
Clark	37	\$682,372	\$18,442	86	\$1,463,045	\$17,012
Clinton	5	\$80,268	\$16,054	5	\$80,268	\$16,054
Columbiana	39	\$632,971	\$16,230	69	\$1,176,520	\$17,051
Crawford	16	\$238,449	\$14,903	16	\$238,449	\$14,903
Cuyahoga	1,036	\$15,714,648	\$15,169	3,007	\$41,364,060	\$13,756
Erie	24	\$270,463	\$11,269	36	\$472,792	\$13,133
Fairfield	5	\$93,053	\$18,611	26	\$448,507	\$17,250
Franklin	232	\$3,474,032	\$14,974	654	\$10,253,969	\$15,679
Hamilton	46	\$964,373	\$20,965	241	\$5,082,645	\$21,090
Jefferson	43	\$645,016	\$15,000	79	\$1,157,715	\$14,655
Lake	3	\$50,575	\$16,858	30	\$543,074	\$18,102
Lawrence	71	\$952,828	\$13,420	71	\$952,828	\$13,420
Licking	28	\$377,763	\$13,492	34	\$462,875	\$13,614
Lorain	21	\$329,014	\$15,667	182	\$3,227,362	\$17,733
Lucas	371	\$4,088,038	\$11,019	1,328	\$13,646,013	\$10,276
Mahoning	216	\$2,972,934	\$13,764	422	\$6,004,700	\$14,229
Marion	25	\$369,133	\$14,765	25	\$369,133	\$14,765
Montgomery	306	\$4,916,613	\$16,067	621	\$10,095,611	\$16,257
Ottawa	8	\$154,205	\$19,276	8	\$154,205	\$19,276
Portage	20	\$299,778	\$14,989	49	\$701,207	\$14,310
Richland	78	\$902,329	\$11,568	165	\$1,918,665	\$11,628
Sandusky	12	\$210,921	\$17,577	12	\$210,921	\$17,577
Scioto	57	\$979,166	\$17,178	58	\$993,545	\$17,130
Shelby	21	\$334,440	\$15,926	21	\$334,440	\$15,926
Stark	130	\$2,100,612	\$16,159	380	\$5,922,980	\$15,587
Summit	79	\$1,168,585	\$14,792	211	\$3,224,853	\$15,284
Trumbull	183	\$2,368,204	\$12,941	384	\$4,693,631	\$12,223
Van Wert	17	\$307,948	\$18,115	17	\$307,948	\$18,115
Williams	6	\$105,741	\$17,623	7	\$116,261	\$16,609
State Total	3,367	\$49,872,801	\$14,812	8,623	\$121,974,348	\$14,145

APPENDIX D

MULTIFAMILY HOUSING DEVELOPMENTS RECEIVING INITIAL FUNDING ALLOCATIONS, FY 2018

PROJECT NAME	MUNICIPALITY	COUNTY	UNITS	MONTH	OHFA FUNDS ALLOCATED	REHAB	SENIOR	PSH	SYNDICATOR
SEM Manor	Anderson Township	Hamilton	140	Jul 17	\$694k 4% credits \$1m HDAP-OHTF \$12m MF bonds \$2m HDL	X	X		OCCH
Sanctuary at Springboro	Springboro	Warren	118	Aug 17	\$926k 4% credits \$22.5m MF bonds		X		Affordable Housing Partners, Inc
Whispering Creek	Columbus	Franklin	188	Aug 17	\$1.3m 4% credits \$25m MF bonds				City Real Estate Advisors
Fenway Manor	Cleveland	Cuyahoga	143	Nov 17	\$1.3m 4% credits \$20m MF bonds \$4m HDL	X	X		Boston Financial Investment Management
Neilan Park	Hamilton	Butler	168	Nov 17	\$830k 4% credits \$12.8m MF bonds	X			Stratford Capital
Terrace Towers Apartments	East Cleveland	Cuyahoga	231	Nov 17	\$630k 4% credits \$10m MF bonds	X	X		OCCH
CMHA East	Columbus	Franklin	255	Dec 17	\$938k 4% credits \$16m MF bonds	X			OCCH
Peak of Ohio Apartments	Bellefontaine	Logan	12	Mar 18	\$500k HDAP-OHTF	X		X	Residential Administrators
Commons at South Cumminsville	Cincinnati	Hamilton	80	Apr 18	\$1.3m 4% credits \$1.5m HDL			X	Key CDC
Arrowleaf Apartments	Grove City	Franklin	28	May 18	\$504k 9% credits				OCCH
Blanchard Station	Findlay	Hancock	50	May 18	\$733k 9% credits				PNC Real Estate
Bridgeport Manor	Bridgeport	Belmont	51	May 18	\$278k 4% credits \$1m HDAP-OHTF	X	X		National Equity Fund
Buckhorn Village	Newcomerstown	Tuscarawas	50	May 18	\$500k 9% credits	X	X		OCCH
Cambridge House Apartments	Dayton	Montgomery	45	May 18	\$206k 4% credits \$1m HDAP-OHTF \$3m MF bonds \$1.5m HDL	X			OCCH
Circle North Homes	Cleveland	Cuyahoga	30	May 18	\$600k 9% credits				Enterprise Community Investment, Inc.
Columbus Scholar House III	Columbus	Franklin	30	May 18	\$614k 9% credits			X	OCCH
Courthouse Family Housing	Washington Court House	Fayette	53	May 18	\$785k 9% credits				CREA
Daines Village Apartments	London	Madison	48	May 18	\$800k 9% credits				OCCH
Delaware PSH	Delaware	Delaware	32	May 18	\$622k 9% credits			X	TBD
EDEN Portfolio IV	Cleveland	Cuyahoga	11	May 18	\$500k HDAP-OHTF	X		X	n/a
EDEN Portfolio Preservation III	Maple Heights/Lakewood	Cuyahoga	8	May 18	\$579k NHTF	X		X	n/a
Friendship Acres	Blanchester	Clinton	64	May 18	\$700k 9% credits	X	X		OCCH
Groewood Manor	Youngstown	Mahoning	100	May 18	\$700k 9% credits	X	X		OCCH
Kenmore Commons	Cleveland	Cuyahoga	102	May 18	\$875k 9% credits	X			OCCH
La Villa Hispana MetroHealth District Affordable Housing Initiative	Cleveland	Cuyahoga	30	May 18	\$570k 9% credits				TBD
Legacy at Saint Luke's	Cleveland	Cuyahoga	27	May 18	\$469k 9% credits				TBD
Legacy Place	Urbana	Champaign	51	May 18	\$800k 9% credits		X		TBD
Logan Towers	Cincinnati	Hamilton	63	May 18	\$945k 9% credits			X	OCCH
Marsh Brook Place	Columbus	Franklin	40	May 18	\$707k 9% credits			X	OCCH
McBride Place	Dayton	Montgomery	64	May 18	\$1m 9% credits		X		OCCH
Mount Vernon Plaza II	Columbus	Franklin	150	May 18	\$895k 9% credits	X			OCCH
MVHO Scattered Sites	Miamisburg	Montgomery	55	May 18	\$825k 9% credits			X	OCCH
Nantucket Circle Apartments	Alliance	Stark	60	May 18	\$660k 9% credits	X			OCCH
Napoleon Senior Housing	Napoleon	Henry	49	May 18	\$784k 9% credits		X		TBD
Nelsonville Homes	Nelsonville	Athens	40	May 18	\$430k 9% credits	X	X		OCCH

PROJECT NAME	MUNICIPALITY	COUNTY	UNITS	MONTH	OHFA FUNDS ALLOCATED	REHAB	SENIOR	PSH	SYNDICATOR
Northern Place Townhomes	Columbus	Franklin	105	May 18	\$1.1m 9% credits				OCCH
Omega Senior Lofts	Dayton	Montgomery	81	May 18	\$1.2m 9% credits		X		OCCH
Opportunities Gardens	Springfield	Clark	45	May 18	\$495k 9% credits	X	X		OCCH
Oregon Senior Lofts	Oregon	Lucas	81	May 18	\$1.2m 9% credits		X		OCCH
Parsons Place Apartments	Columbus	Franklin	62	May 18	\$881k 9% credits			X	OCCH
Pearl House Zanesville	Zanesville	Muskingum	34	May 18	\$500k 9% credits			X	OCCH
Riverside Manor Apartments	Toronto	Jefferson	61	May 18	\$2.3m 4% credits \$600k HDAP-OHTF \$4m MF bonds \$1.5m HDL	X	X		OCCH
RiverWorks Lofts	Riverside	Montgomery	61	May 18	\$884k 9% credits				OCCH
Scioto Valley Apartments	Portsmouth	Scioto	101	May 18	\$3.9m 4% credits \$1m HDAP-OHTF \$313k NHTF \$7m MF bonds \$1.5m HDL	X			OCCH
St. Joseph's Commons	Cleveland	Cuyahoga	68	May 18	\$1m 9% credits			X	TBD
Stoney Pointe Commons II	Akron	Summit	45	May 18	\$675k 9% credits			X	OCCH
Sugarbush Lofts	Ashland	Ashland	48	May 18	\$800k 9% credits				OCCH
Swan Creek Crossing	Swanton	Fulton	28	May 18	\$500k 9% credits		X		OCCH
Vernon Ridge Apartments	Mount Vernon	Knox	62	May 18	\$620k 9% credits	X			OCCH
Village Green II	Cleveland	Cuyahoga	76	May 18	\$1.2m 9% credits				OCCH
Village Square	Pierce Township	Clermont	51	May 18	\$732k 9% credits				PNC Real Estate
Walnut Hills Senior Campus	Cincinnati	Hamilton	60	May 18	\$1m 9% credits		X		OCCH
Wendler Commons	Columbus	Franklin	62	May 18	\$1m 9% credits				TBD
Wheatland Crossing II - Intergenerational Housing	Columbus	Franklin	64	May 18	\$1m 9% credits				TBD
Cambridge Village	Cambridge	Guernsey	60	Jun 18	\$227k 4% credits \$1m HDAP-OHTF \$3.2m MF bonds \$1.5m HDL	X			OCCH
Galion Arms Apartments	Galion	Crawford	44	Jun 18	\$162k 4% credits \$1m HDAP-OHTF \$500k NHTF \$3.8m MF bonds \$1.1m HDL	X			OCCH
McGregor Senior Assisted Living	East Cleveland	Cuyahoga	90	Jun 18	\$298k 4% credits \$12m MF bonds		X		National Development Council
Riverside Commons Apartments	Riverside	Montgomery	120	Jun 18	\$282k 4% credits \$5.5m MF bonds	X			OCCH
Windham Family Housing	Windham	Portage	30	Jun 18	\$486k 4% credits \$2m HDAP-HOME \$1.5m HDL				OCCH
Windsor Manor Apartments	Marysville	Union	32	Jun 18	\$642k 4% credits \$2.5m HDL				OCCH

Abbreviations are as follows:

9% credits – Competitively awarded Housing Tax Credits
4% credits – Non-competitively awarded Housing Tax Credits
HDAP – Housing Development Assistance Programs
HDAP-OHTF – HDAP award funded through the Ohio Housing Trust Fund
HDAP-HOME – HDAP award funded through the federal HOME Investment Partnership Program
NHTF – National Housing Trust Fund

MF bonds – Tax-exempt multifamily bonds
HDL – Housing Development Loan
n/a – Not applicable
OCCH – Ohio Capital Corporation for Housing
PSH – Permanent Supportive Housing
TBD – To be determined

APPENDIX E

IRS FORM 8609 ISSUANCES, FY 2018

PROJECT NAME	DATE ISSUED	MUNICIPALITY	COUNTY	UNITS	CREDITS	SYNDICATOR
Avondale Revitalization Phase I	7/5/17	Cincinnati	Hamilton	81	\$1,000,000	Key Community Development
Yorkview Apartments	7/11/17	Massillon	Stark	49	\$350,000	Ohio Equity Fund
Village Square Townhouses	7/31/17	South Point	Lawrence	29	\$198,636	CREA
Sands Senior Apartments	8/9/17	Cincinnati	Hamilton	65	\$972,923	Alliant TC Fund
Riverlodge II Apartments	8/8/17	Columbus	Franklin	147	\$987,822	NHCX
Clinton Circle Apartments	8/9/17	Defiance	Defiance	80	\$575,542	Ohio Equity Fund
Fairway Vista	8/14/17	Muskingum Township	Muskingum	37	\$359,999	Ohio Equity Fund
Collingwood Green Phase II	8/29/17	Toledo	Lucas	68	\$1,100,000	Ohio Equity Fund
Cary Crossing	9/12/17	Mount Healthy	Hamilton	36	\$645,480	Ohio Equity Fund
Roosevelt Homes II	9/15/17	Dayton	Montgomery	30	\$598,230	Ohio Equity Fund
Wapakoneta Village	9/20/17	Wapakoneta	Auglaize	40	\$349,050	NHT Equity, LLC
Apple Hill Apartments	9/26/17	Jackson	Jackson	40	\$349,928	Ohio Equity Fund
Heritage View Homes IV	10/4/17	Cleveland	Cuyahoga	60	\$480,014	Wincopin Circle LLLP (Enterprise Community Investment, Inc.)
Chapel Street Apartments	10/4/17	Cincinnati	Hamilton	24	\$354,539	Ohio Equity Fund
Hopewell Cottages	10/16/17	Hebron	Licking	50	\$882,154	Ohio Equity Fund
Columbus Scholar House	10/17/17	Columbus	Franklin	28	\$526,652	Ohio Equity Fund
Georgetown Senior Apartments	11/16/17	Delaware	Delaware	50	\$473,942	CREA
Menwa Apartments	11/29/17	Wadsworth	Medina	70	\$178,622	Ohio Equity Fund
Tubman Towers	11/30/17	Springfield	Clark	99	\$786,658	Ohio Equity Fund
Residences at Eagles Point	11/30/17	Eaton	Preble	40	\$671,636	Ohio Equity Fund
Lakeland Townhome	12/13/17	Millersport	Fairfield	24	\$1,864,760	CREA
Hough Heritage	12/20/17	Cleveland	Cuyahoga	60	\$917,146	Key Community Development Corporation
Commons at Little Bark Creek	1/3/18	Fremont	Sandusky	66	\$848,949	Ohio Equity Fund
Cardington Place	1/3/18	Cardington	Morrow	32	\$232,352	CREA
Forest Court & Westover Village	1/5/18	Kenton	Hardin	180	\$429,774	PNC Real Estate Tax Credit Capital Institutional Fund 59
Fairfax Intergenerational Housing	1/29/18	Cleveland	Cuyahoga	40	\$484,305	Ohio Equity Fund
Parkman Landing for Seniors	1/30/18	Warren	Trumbull	60	\$745,470	Ohio Equity Fund
Londonerry Apartments	1/30/18	London	Madison	72	\$15,020	Ohio Equity Fund
Fayette Landing	2/2/18	Washington	Fayette	36	\$338,642	Alliant
R.H.M. Manor	2/7/18	Brunswick Hills Township	Medina	150	\$349,332	Ohio Equity Fund

APPENDIX E

IRS FORM 8609 ISSUANCES, FY 2018

PROJECT NAME	DATE ISSUED	MUNICIPALITY	COUNTY	UNITS	CREDITS	SYNDICATOR
Whitmore Arms Apartments	2/20/18	Dayton	Montgomery	40	\$470,000	Ohio Equity Fund
Cedar Redevelopment Phase II	2/20/18	Cleveland	Cuyahoga	50	\$543,555	Wincopin Circle LLLP (Enterprise Community Investment, Inc.)
Knowlton Northside Senior	3/14/18	Cincinnati	Hamilton	56	\$953,017	U.S. Bancorp CDC
Proctor's Landing	3/15/18	Rome Township	Lawrence	56	\$830,000	Ohio Equity Fund
Lofts at Lion Mills	3/26/18	Cleveland	Cuyahoga	36	\$662,984	PNC
Northland Village Apartments dba Creekside Townhomes	3/29/18	Northridge	Montgomery	500	\$839,994	Regions Bank of Alabama
Marion Towers II	4/10/18	Marion	Marion	45	\$339,999	Ohio Equity Fund
Portage Trail Village	4/12/18	Cuyahoga Falls	Summit	112	\$339,609	Key Community Development Corporation
Hocking Senior Village	4/16/18	Falls Township	Hocking	40	\$668,901	U.S. Bancorp CDC
Cedar Redevelopment Phase I	4/19/18	Cleveland	Cuyahoga	61	\$612,183	Wincopin Circle LLLP (Enterprise Community Investment, Inc.)
Devonshire I Apartments	4/19/18	London	Madison	52	\$359,131	OEF Huntington V
Langston Commons	4/20/18	Cleveland	Cuyahoga	88	\$268,081	BBDM Investors
Whitehouse Square Townhomes	4/26/18	Whitehouse	Lucas	55	\$997,188	OEF Investment Fund
Riverview Retirement	5/15/18	Portsmouth	Scioto	106	\$567,875	NHT Equity, LLC
Andover Apartments	5/16/18	Andover	Ashtabula	60	\$469,973	Oho Equity Fund XXV
Batavia Village Apartments	5/22/18	Batavia Township	Clermont	50	\$177,618	CREA
Abbey Church Village	5/22/18	Columbus	Franklin	162	\$1,211,138	NHT Equity, LLC
Lawrence Manor Apartments	5/23/18	Perry Township	Lawrence	60	\$473,650	OCCH
Village at Town Center	5/29/18	Tallmadge	Summit	48	\$870,934	OEF XXVI
Key Terrace	5/30/18	Kettering	Montgomery	40	\$180,016	Ohio Equity Fund XXV
Emerald Alliance IX	6/6/18	Cleveland	Cuyahoga	66	\$906,705	Key CDC
Riverlodge III Apartments	6/7/18	Columbus	Franklin	147	\$988,270	OCCH
Courtyard Apartments	6/18/18	Cincinnati	Hamilton	137	\$1,000,000	U.S. Bancorp CDC
The Sheakley Center for Youth	6/18/18	Cincinnati	Hamilton	39	\$616,918	Ohio Equity Fund XXVI

Notes: Form 8609 is the name of the Internal Revenue Service (IRS) form that owners of affordable housing developments must complete to obtain housing tax credits from OHFA. Buildings must be "placed into service"—i.e., made available for habitation by residents—prior to filing Form 8609. "Credits" indicates the amount of housing tax credits to be awarded annually for 10 years. Amounts with an asterisk indicate 4% credit awards; all others are 9% credit awards. "OCCH" is the Ohio Capital Corporation for Housing.

APPENDIX F

CONTRACTS AND PAYMENTS FOR SERVICES OVER \$100,000, FY 2018

Office of Homeownership

VENDOR	SERVICES PROVIDED	CONTRACT AMOUNT	FY 2018 PAYMENTS
Vendor	Services Provided	Contract Amount	FY 2018 Payments
Bank of Oklahoma	Trading Facility	Variable	\$287,542
BNY Mellon	Trading Facility	Variable	\$233,355
BNY Mellon*	Swap Counterparty	Variable	\$2,793,765
Citi Group Global Markets, Inc.	Trading Facility	Variable	\$293,293
Citi Group Global Markets, Inc.*	Remarketing Agent	Variable	\$88,788
Citi Group Global Markets, Inc.*	Swap Counterparty	Variable	\$100,107
Citi Group Global Markets, Inc.**	Bond Underwriting	Variable	\$919,120
Dinsmore & Shohl*	Legal Services	Variable	\$260,157
Emphasys Software	Loan and Accounting Software	\$385,163	\$274,296
Federal Home Loan Bank of Cincinnati*	Liquidity Facility	Variable	\$378,527
George K. Baum	Mortgage Funding Consultant	\$462,651	\$462,651
George K. Baum*	Remarketing Agent	Variable	\$9,153
Jefferies LLC	Trading Facility	Variable	\$151,249
JP Morgan Securities*	Liquidity Facility	Variable	\$288,743
JP Morgan Securities*	Remarketing Agent	Variable	\$5,563
Optimal Capital Group*	Swap Advisory	\$185,000	\$29,520
PFM Asset Management LLC*	Investment Advisory	\$138,150	\$47,328
RBC Capital Markets*	Financial Advisory	\$2,100,000	\$312,633
State Street Bank*	Liquidity Facility	Variable	\$74,552
Thompson Hine	Legal Services	Variable	\$61,740
Wells Fargo*	Liquidity Facility	Variable	\$46,936
Wells Fargo*	Swap Counterparty	Variable	\$1,220,168
Wells Fargo*	Trustee Services	\$527,521	\$155,533
Wells Fargo*	Remarketing Agent	Variable	\$7,185

Office of Homeownership Preservation

VENDOR	SERVICES PROVIDED	CONTRACT AMOUNT	FY 2018 PAYMENTS
A Plus Staffing Solutions LLC	Temporary Staffing	\$166,933	\$96,016
Aerotek	Temporary Staffing	\$170,976	\$115,001
Greenwood 360 LLC	Customer Management Software	\$368,350	\$219,200
Ohio Homeowner Assistance LLC***	Program Administration	Variable	\$408,822

Office of Planning, Preservation and Development

VENDOR	SERVICES PROVIDED	CONTRACT AMOUNT	FY 2018 PAYMENTS
August Mack Environmental, Inc.*	Environmental Site Reviews	\$393,840	\$65,780
Crawford, Murphy & Tilly, Inc.*	Environmental Site Reviews	\$375,000	\$24,714
LJB Inc.*	Environmental Site Reviews	\$393,840	\$33,957

Office of Operations

VENDOR	SERVICES PROVIDED	CONTRACT AMOUNT	FY 2018 PAYMENTS
Central Parking Corporation	Vehicle Parking	\$107,000	\$105,849
Greenwood 360 LLC*	Inspection System Computing Software	\$310,000	\$77,360
Kennedy Cottrell Richards LLC*	External Financial Audit	\$290,400	\$144,000
Knowledge Services	Data Warehouse Augmentation/Training	\$116,000	\$34,326
Lee Smith Properties	Building Lease/Conf. Room Construction	\$962,228	\$962,207
Quadel Consulting Corp*	HUD 811 Payment Processing	\$172,000	\$9,000
Robert Half International, Inc.	Temporary Staffing	\$136,181	\$59,474
Whitestone Group, Inc.*	Building Security	\$240,000	\$73,915

Notes:

* Vendor has a multi-year contract for the amount listed; actual expenditures are for the year ending June 30, 2018.

** Paid to senior manager, who redistributes a portion to other co-managers and the selling group.

*** Ohio Homeowner Assistance LLC, a wholly owned subsidiary of Ohio Capital Corporation for Housing, is reimbursed for administrative services performed for the Save the Dream Ohio foreclosure prevention program. Reimbursement is paid out of the Federal Hardest Hit fund administrative budget, which is approved by the U.S. Department of Treasury.

