

# 2020 ANNUAL REPORT



July 1, 2019 - June 30, 2020



## MESSAGE FROM THE INTERIM EXECUTIVE DIRECTOR

As our Agency strives to expand and preserve affordable housing opportunities in Ohio, we often find ourselves shifting and adapting to current conditions. Whether that is growing construction costs, zoning challenges or a complete shift to virtual work like we experienced at the end of this fiscal year, the Agency relies on the hard work of our employees and strong relationships with our partners to continue to create safe, affordable, quality housing for Ohioans. The Ohio Housing Finance Agency has faced challenges to our mission before, and inevitably will do so again. But despite these trials, we will persevere in our efforts to expand affordable housing, as we have this past year and for the past 30 years.

Despite a slowdown in the housing market this spring--typically a time when homebuying is picking up--the Office of Single-Family Housing helped more than 3,600 Ohioans become homeowners in FY20. In addition, more than 2,500 real estate agents, mortgage lenders and members of the public attended one of the 61 in-person or online homeownership program training sessions. Through the Neighborhood Initiative Program, OHFA distributed \$46 million to remove and green more than 3,100 blighted properties and stabilize land values. The Save the Dream Program, which wrapped up at the end of 2019, helped 160 homeowners keep their homes.

The Office of Multifamily Housing exceeded development goals, having financed over 7,000 units of affordable housing, surpassing the annual production goal by 75%. The office allocated \$70.3 million in federal housing tax credits, funding more than 7,145 units across the state. The Compliance division inspected 419 properties, to protect the interests of OHFA renters and ensure quality of all of the properties in which OHFA invests. Additionally, the team hosted over 2,400 owners or property managers in compliance training, a 91% increase from last year.

Another pandemic-related adjustment the agency has made is on the release of annual publications. The Office of Housing Policy delayed the publishing of the annual Housing Needs Assessment to September 2020 in order to better gauge the impact of the pandemic on the housing landscape. We also added a 2021 Annual Plan, diverting from the original three-year planning cycle, to account for pandemic-related changes the Agency has faced.

The Ohio Housing Conference, co-hosted with the Ohio Capital Corporation for Housing, was held successfully in November 5-7, 2019, with over 1,600 industry professionals. The third-annual Race for a Place (to Call Home) 5K was not immune to the impacts of COVID-19 and was postponed and then rescheduled to April 2021. The fun run/walk will benefit the same organizations planned for 2020: Cleveland/Cuyahoga County Continuum of Care agencies, Neighborhood Properties-Toledo, and the Athens/Hocking/Vinton County Mental Health Board.

Thank you to our partners for their continued support as we navigate this new normal. We remain as committed as ever to providing affordable housing for all Ohioans and could not achieve our mission without these partnerships.

*Shawn Smith*  
Interim Executive Director

## 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. We use federal and state resources and partner with a broad set of stakeholders to strengthen Ohio's affordable housing landscape.

OHFA helps Ohioans achieve the dream of homeownership through down payment assistance, fixed-rate loans, and Mortgage Tax Credits. We work to help people stay in their homes, by preventing foreclosure and working with land banks to stabilize home prices through blight elimination.

OHFA also provides financing for affordable rental housing development and rehabilitation of housing for low- and- moderate income families, older adults, and persons with disabilities. The Agency works to maintain the safety and high standards of this rental housing through asset management, inspections, and compliance training and technical assistance.

### 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 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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## OHFA BOARD

OHFA is a self-supporting, quasi-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.



**SHERYL MAXFIELD**  
**(BOARD CHAIR) (EX OFFICIO)**  
DIRECTOR  
Ohio Department of Commerce



**LYDIA MIHALIK**  
**(EX OFFICIO)**  
DIRECTOR  
Ohio Development Services Agency



**ROBERT A. ALEXANDER**  
SENIOR VICE PRESIDENT  
(RETIRED)  
PNC Bank



**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



**WILLIAM FARNSEL**  
EXECUTIVE DIRECTOR  
Neighborworks Toledo



**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



**LORI STEINER**  
PRESIDENT AND COO  
Borror

# STRATEGIC PRIORITIES

*OHFA engages internal and external stakeholders to define the strategic priorities that guide the Agency's work in that fiscal year. The FY 2020 priorities were adopted by the OHFA board in June 2019. These priorities provide a framework for evaluating successes and progress. This report details how OHFA has met these goals over the last fiscal year.*

## EXPAND AND PRESERVE AFFORDABLE HOUSING OPPORTUNITIES THROUGH THE CONTINUED DEVELOPMENT AND ADMINISTRATION OF OHFA'S CORE PROGRAMS

OHFA's core programs – Housing Tax Credit, homebuyer programs and foreclosure prevention – not only support the Agency financially, but also fill critical housing needs across the state. The continued success of these programs is essential to the development of affordable housing in Ohio. OHFA remains committed to programmatic excellence and exploration of ways to improve the delivery of financing tools and services to our housing partners.

## FOCUS EFFORTS ON CUSTOMER-DRIVEN, SUSTAINABLE MULTI-SECTOR SOLUTIONS TO PROMOTE PUBLIC HEALTH, WELFARE AND PROSPERITY OF THE PEOPLE OF OHIO THROUGH THE PRODUCTION AND PRESERVATION OF AFFORDABLE HOUSING

Strong partnerships with state agencies and other organizations in non-housing sectors are vital to serving those most in need of affordable housing. These partnerships improve OHFA's ability to positively affect economic, social and health outcomes of residents living in OHFA-funded multifamily units. In addition, vulnerable populations often need sustainable, customer-driven programming that complement affordable housing to improve their quality of life. OHFA intends to use housing as a platform to leverage resources to support residents and communities.

## PROMOTE AWARENESS OF AFFORDABLE HOUSING PROGRAMS IN OHIO TO EXTERNAL STAKEHOLDERS AND CITIZENS

Since 1983, OHFA has worked to meet the housing needs of hundreds of thousands of Ohioans, but there are still many families and individuals in all corners of the state in need.

As part of this effort, OHFA continues to engage in productive public discourse—with industry stakeholders, public officials and Ohio taxpayers alike—about our programs and policies. Further, OHFA will maintain its high standard of service for all customers who interact with the Agency and benefit from its programs.

## STRENGTHEN OHFA'S CULTURE TO ENCOURAGE PERSONAL AND PROFESSIONAL GROWTH

Experts have observed and documented a direct correlation between a healthy workplace culture and the success of an organization. Engaged employees are those who are actively involved in advancing organizational goals. The levels of employee engagement are influenced by both organizational and managerial drivers. This strategic priority focuses on initiatives that drive a high level of employee engagement: encouraging professional growth, setting goals aligned with the Agency's mission, meaningfully connecting with employees, recognizing high performance and encouraging new ideas.

## SINGLE-FAMILY HOUSING: RESIDENTIAL LENDING

### Homeownership: Making the Dream a Reality

Through programs like down payment assistance, fixed-rate loans and career-related interest rate discounts, the Office of Single Family Housing helps make homeownership a reality for low- and moderate-income Ohioans.

OHFA programs are available to a broad range of potential homebuyers and we strive to make the dream of homeownership a reality for all Ohioans. Income and purchase price limits, updated in FY20, reflect rapidly growing barriers to homeownership and allow eligibility for a greater number of qualifying Ohioans. Despite the dissolution of the RenovateOhio and OHFA Advantage programs, the Single-Family team has seen a successful year.

To encourage and facilitate greatest financial success, OHFA homebuyers must participate in homebuyer education, ensuring they have the financial tools needed for successful homeownership. To promote OHFA programs and keep partners up to date on OHFA offerings, real estate agents, mortgage lenders and partners can participate in continuing education training and events, now offered virtually.

- ▶ *In FY 2020 OHFA worked with **144 lending partners** to help homebuyers purchase their homes with OHFA homebuyer programs.*
- ▶ ***OHFA financed 3,608 loans.***
  - ▶ ***1,997** (55%) were government loans, including **1,725** (48%) Federal Housing Administration (FHA) loans.*
  - ▶ ***1,611** (45%) were conventional loans.*
  - ▶ ***155 homebuyers** used loans from the U.S. Department of Agriculture's Rural Development program.*
  - ▶ ***111 homebuyers** used loans from the U.S. Department of Veterans Affairs.*
- ▶ ***70% of OHFA's borrowers used down payment assistance.***
- ▶ ***OHFA issued 1,116 Mortgage Tax Credits.***
  - ▶ *Most MTCs (**771**) were issued alone as "MTC Basic."*
  - ▶ ***345** were paired with an OHFA loan ("MTC Plus" loans)*
- ▶ ***OHFA held 61 events to teach or promote homebuyer programs.***
  - ▶ *More than **2,500 people** attended in-person or online, including real estate agents, mortgage lenders, and the general public.*



## FY 2020 OHFA Homebuyers

Median Age	<b>31</b>
Median Household Income	<b>\$52,141</b>
Average Sales Price	<b>\$135,104</b>
Average FICO Score	<b>705</b>

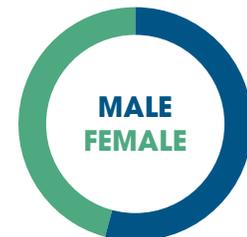
RACE AND ETHNICITY BREAKDOWN



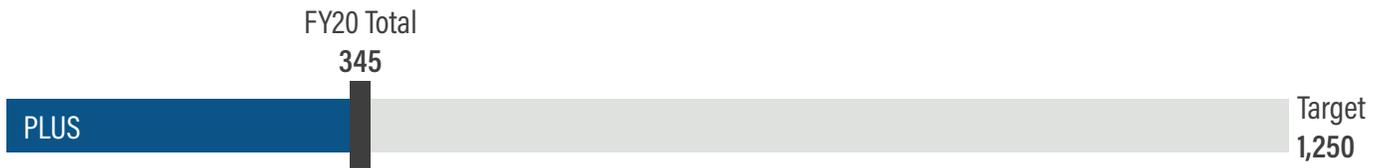
MARITAL STATUS



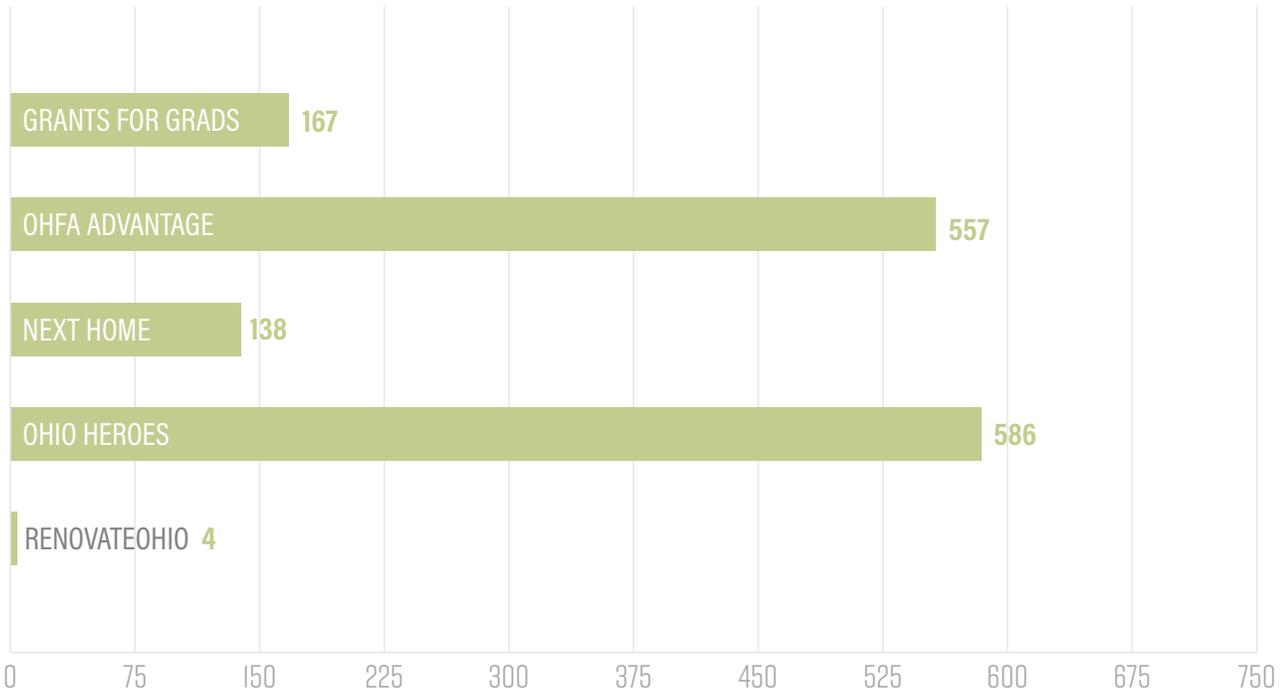
GENDER BREAKDOWN



## FY 2020 Performance Dashboard | Single-Family Residential Lending



**HOMEBUYER LOANS APPROVED BY PROGRAM TYPE<sup>3</sup>**





## SINGLE-FAMILY HOUSING: **PRESERVATION**

### **Preventing Foreclosure and Preserving Home Value**

The Division of Housing Preservation was created to help stabilize properties and keep homeowners safe in the wake of the housing crisis. Since 2010, OHFA has administered Ohio's allocation of \$762.8 million from the federal Hardest Hit Fund for two preservation programs: the Neighborhood Initiative Program and Save the Dream Ohio. NIP funds the greening and removal of vacant and blighted properties to prevent foreclosures and help stabilize home prices. SDO has helped homeowners struggling to make mortgage payments or facing foreclosure, however the program wrapped up on December 31, 2019.

- ▶ *In FY 2020 OHFA helped **160 homeowners** keep their homes.*
  - ▷ *Since 2010, more than **27,000 homeowners** have received assistance from Save the Dream Ohio.*
  - ▷ *More than **2,700 homeowners** have been assisted in the most recent round of funding, which started in 2016.*
- ▶ *Homeowner assistance reached **\$1.1 million** in distributed funds, **outpacing the annual goal by 147%.***
- ▶ *OHFA sent **\$46 million** in reimbursements to land banks to remove blighted properties.*
  - ▷ *Since NIP began in 2014, **\$240 million** has been reimbursed.*
- ▶ ***In FY 2020, 3,113 blighted and vacant properties** have been demolished and greened.*
  - ▷ ***45 Ohio county land banks** are currently under NIP contract.*
  - ▷ ***42 land banks** received funds from NIP.*
- ▶ *Since 2010, **only \$59 million (7.7%)** of OHFA's HHF allocation of \$762.8 million has been spent on program administration.*
  - ▷ *Administrative expenses are projected to be around **8%** of the total award by program end, tied with Florida and Michigan for the **lowest** among participating states.*





## MULTIFAMILY HOUSING: **DEVELOPMENT**

### **Expanding the Supply of Affordable Rental Housing in Ohio**

OHFA's Office of Multifamily Housing works to create and preserve affordable housing for Ohio's rental population. Through programs like our Housing Tax Credit Programs, Housing Development Assistance Program and Multifamily Bond Program, the Multifamily team is able to offset construction costs for developers, who, in turn, create affordable communities for low- and moderate-income renters, aging adults and individuals with disabilities.

After completion, OHFA works with multifamily properties to maintain compliance with regulatory safety and quality standards. The Multifamily team regularly inspects properties to determine compliance while providing training and technical assistance to keep owners and property managers up-to-date on all procedures and regulations.

- ▶ ***In FY 2020 OHFA financed 7,006 units of affordable rental housing for low-income households, surpassing the annual goal by 75%.***
  - ▷ *37% of these units are in Family Housing projects, 59% are in Senior Housing projects and 4% are in Permanent Supportive Housing projects or serve special populations.*
  - ▷ *24% are new construction, while 76% are existing units to be updated and rehabilitated.*
- ▶ ***1,657 of these units are in areas of high opportunity.***
- ▶ ***OHFA allocated \$70.3 million in HTC's (awarded annually over 10 years) to fund 64 projects consisting of 7,145 units.***
  - ▷ *38 projects containing 2,104 units were funded through the 9% HTC round.*
  - ▷ *26 projects containing 5,041 units were funded through the 4% HTC round.*
- ▶ ***OHFA allocated \$36.7 million in HDAP awards to 36 projects.***
  - ▷ *35% of these awards were made possible by the Ohio Housing Trust Fund, which facilitated the construction or preservation of 1,043 units of affordable housing across 15 projects.*
  - ▷ *32% came from federal HOME dollars, facilitating the construction of 12 projects with 858 units.*
  - ▷ *32% came from the National Housing Trust Fund to finance nine projects containing 920 units.*
- ▶ ***OHFA issued \$338 million in Multifamily Bonds, financing the construction or preservation of 4,176 units in 20 projects.***
- ▶ ***Across all programs, OHFA maintains an active portfolio of 99,275 units of affordable rental housing.***
- ▶ ***There are 491 committed Section 811 Project Rental Assistance units in the pipeline.***
  - ▷ ***44 units*** *are leased up.*
  - ▷ ***230 units*** *have an executed Rental Assistance Contract.*



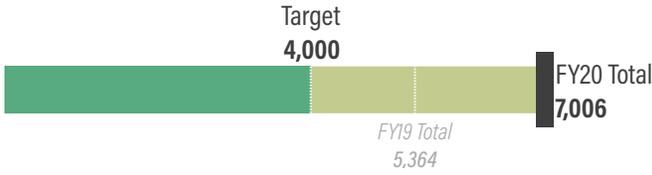
### FY 2020 OHFA Renters\*

Median Renter Age	<b>29</b>
Median Head of Household Age	<b>53</b>
Median Household Income	<b>\$12,675</b>
Median Gross Rent	<b>\$695</b>
Median Rent Paid by Renter	<b>\$279</b>
Renters Under 18	<b>35%</b>
Renters 55 and Over	<b>28%</b>
Women Heads of Household	<b>74%</b>

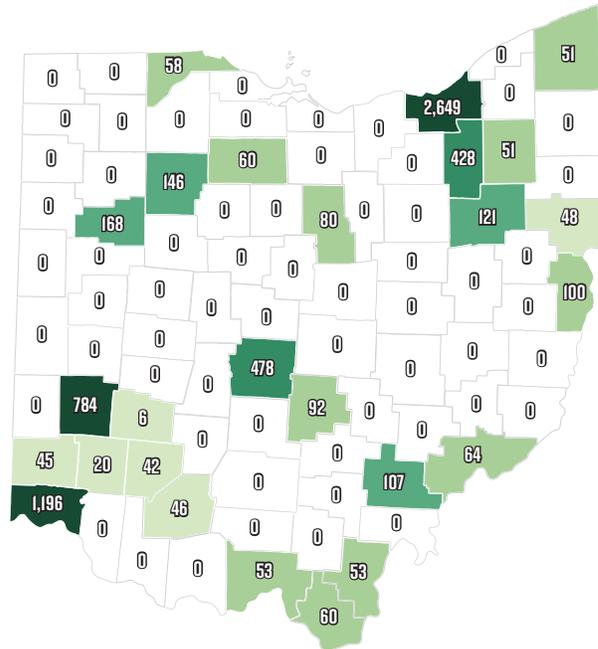
\*HTC PROGRAM UNITS ONLY

# FY 2020 Performance Dashboard | Multifamily Housing Development

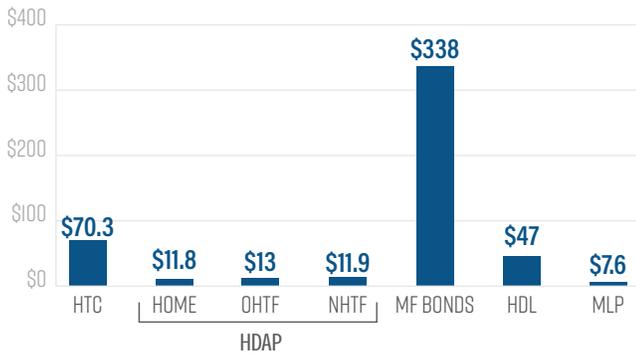
TOTAL MULTIFAMILY UNITS FUNDED<sup>1</sup>



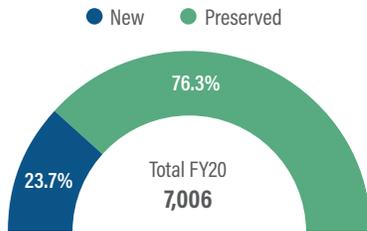
MULTIFAMILY UNITS FUNDED BY COUNTY, FY19<sup>3</sup>



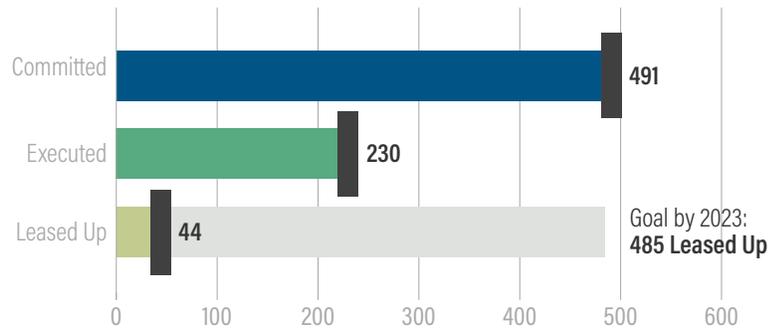
FUNDS ALLOCATED FOR MULTIFAMILY UNITS BY PROGRAM TYPE (MILLIONS)<sup>2</sup>



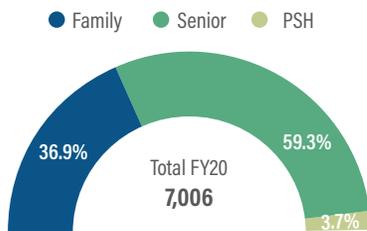
SHARE OF NEW AND PRESERVED AFFORDABLE UNITS<sup>4</sup>



811 UNITS BY STAGE<sup>6</sup>



MULTIFAMILY UNITS FUNDED BY HOUSING PRIORITY NEED<sup>5</sup>



**FOOTNOTES**

- In order to avoid double counting across quarters, the total number of multifamily units reported only includes those units in projects receiving board approval in the current quarter for their first funding allocation. Units in projects that previously received funding are not counted.
- Multifamily programs include the Housing Tax Credit program, the Housing Development Assistance Programs—including HOME Investment Partnerships Program, the Ohio Housing Trust Fund and the National Housing Trust Fund—the Multifamily Bond Program, the Housing Development Loan program and the Multifamily Lending Program.

- Every county in Ohio has at least one active multifamily development in service with OHFA-financed affordable rental units.
- This fiscal year, 1,663 new affordable units and 5,343 preserved units received board approval for their first funding allocation.
- This fiscal year, 2,586 units in Family Housing projects have received board approval for their first funding allocation, 4,158 units in Senior Housing and 262 units in Permanent Supportive Housing.
- Section 811 Project Rental Assistance units as of June 30, 2020. Committed units include all proposed 811 units with at least a formal commitment letter or a signed Agreement to Enter into a Section 811 Rental Assistance Contract. Executed units include proposed 811 units with an executed Section 811 Rental Assistance Contract.



## MULTIFAMILY HOUSING: **PROGRAM COMPLIANCE**

### Ensuring High Quality and Sustainable Rental Housing

- ▶ *In FY 2020 **419 property inspections** were completed, including 397 Housing Tax Credit reviews and 298 gap financing reviews.*
- ▶ *OHFA's Asset Management portfolio includes **112 properties** with **5,397 units** statewide.*
- ▶ ***209 change requests**, such as project ownership and management changes, were processed.*
- ▶ *There are **38 projects** in the pipeline of the **Compliance Next Steps process**.*
- ▶ ***2,473 owners or property managers** received compliance training, a 91% increase from last year.*
- ▶ ***1,541 technical assistance requests** were processed, a 76% increase from last year.*



## **EMPLOYEE AND COMMUNITY ENGAGEMENT**

OHFA is constantly thriving to create a culture of engagement and growth. Through employee activities, OHFA works to strengthen employee skills, identify and provide training and development opportunities for employees. In the latter part of FY20, OHFA teams moved engagement and communication methods online, a sometimes challenging, but ultimately successful alternative to in-person activities.

Closer to the beginning of FY20 and pre-pandemic, OHFA held the 20th annual Ohio Housing Conference. Co-hosted with the Ohio Capital Corporation for Housing, the November 5-7 event gathered over 1,600 industry professionals and more than 100 exhibitors and industry partners at the Greater Columbus Convention Center for unrivaled networking and educational opportunities. This year's conference featured over 50 sessions, including panels, trainings, forums and mobile tours of some of Columbus's newest and most innovative affordable housing communities.

Due to the onset of the COVID-19 pandemic, the third annual Race for a Place (to Call Home) 5K was postponed and then rescheduled for April 17, 2021. The now 2021 fun run/walk will benefit the same organizations planned for 2020: Cleveland/Cuyahoga County Continuum of Care agencies, Neighborhood Properties-Toledo, and the Athens/Hocking/Vinton County Mental Health Board. These organizations serve on the frontlines of homeless shelter, emergency services and prevention. All race proceeds will be distributed to each organization to serve specific shelters and programs in their communities.



## APPENDIX A

### Homebuyer Program Lenders by Total Loan Volume, FY 2020

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Fairway Independent Mortgage Corp	1,023	28.35	\$133,201,273	28.48	\$130,207
Union Home Mortgage Corp	177	4.91	\$22,159,015	4.74	\$125,192
American Eagle Mortgage - LendUS	172	4.77	\$22,681,749	4.85	\$131,871
Revolution Mortgage	161	4.46	\$23,695,471	5.07	\$147,177
First Ohio Home Finance Inc	146	4.05	\$18,522,221	3.96	\$126,865
Amerifirst Financial Corp.	132	3.66	\$15,066,116	3.22	\$114,137
The Huntington National Bank	129	3.58	\$14,973,628	3.20	\$116,075
Howard Hanna Mortgage Services - Closed	99	2.74	\$11,974,529	2.56	\$120,955
American Midwest Mortgage	93	2.58	\$10,595,986	2.27	\$113,935
Equity Resources Inc.	69	1.91	\$8,733,440	1.87	\$126,572
Howard Hanna Mortgage Services	68	1.88	\$8,376,564	1.79	\$123,185
NFM Inc DBA NFM Lending	66	1.83	\$9,614,097	2.06	\$145,668
Ruoff Mortgage Company Inc	64	1.77	\$9,013,571	1.93	\$140,837
Homeside Financial , LLC	62	1.72	\$8,919,553	1.91	\$143,864
Partners United Financial, LLC	57	1.58	\$7,866,467	1.68	\$138,008
Guaranteed Rate Inc	51	1.41	\$8,778,994	1.88	\$172,137
Park National Bank	50	1.39	\$5,517,486	1.18	\$110,350
Waterstone Mortgage Corporation	49	1.36	\$5,423,373	1.16	\$110,681
Caliber Home Loans	49	1.36	\$5,855,376	1.25	\$119,497
Hallmark Home Mortgage LLC	47	1.30	\$6,206,364	1.33	\$132,050
River Hills Bank	44	1.22	\$5,832,895	1.25	\$132,566
Prime Lending	43	1.19	\$5,240,334	1.12	\$121,868
American Mortgage Service Company	43	1.19	\$7,498,985	1.60	\$174,395
CrossCountry Mortgage LLC	40	1.11	\$4,765,889	1.02	\$119,147
Hometown Lenders LLC	38	1.05	\$4,218,603	0.90	\$111,016
U S Bank Home Mortgage	35	0.97	\$4,260,154	0.91	\$121,719
USA Mortgage	31	0.86	\$3,820,703	0.82	\$123,248

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Reliance First Capital, LLC	30	0.83	\$3,513,498	0.75	\$117,117
NTFN Inc dba Premier Nationwide Lending	27	0.75	\$3,781,089	0.81	\$140,040
Thrive Mortgage LLC	26	0.72	\$2,907,307	0.62	\$111,820
Nations Reliable Lending LLC	25	0.69	\$3,421,656	0.73	\$136,866
Academy Mortgage Corp.	23	0.64	\$3,422,900	0.73	\$148,822
Bayshore Mortgage Funding	18	0.50	\$2,139,880	0.46	\$118,882
Bank of England	17	0.47	\$2,040,455	0.44	\$120,027
American Neighborhood Mtg Acceptance Co	17	0.47	\$2,223,150	0.48	\$130,774
Sibcy Cline Mortgage Services, Inc.	16	0.44	\$2,059,064	0.44	\$128,692
Residential Mortgage Services Inc - RMS	15	0.42	\$1,978,438	0.42	\$131,896
New Rez LLC	14	0.39	\$1,360,125	0.29	\$97,152
Flagstar Bank	14	0.39	\$2,074,498	0.44	\$148,178
Option Financial LLC	13	0.36	\$1,674,998	0.36	\$128,846
Portage Community Bank	13	0.36	\$1,587,457	0.34	\$122,112
Evolve Bank & Trust	13	0.36	\$1,647,995	0.35	\$126,769
Wright Patt Credit Union	12	0.33	\$1,213,294	0.26	\$101,108
NVR Mortgage Finance Inc	12	0.33	\$2,401,250	0.51	\$200,104
Union Bank The	11	0.30	\$1,808,036	0.39	\$164,367
The State Bank & Trust Company	11	0.30	\$1,459,143	0.31	\$132,649
Summit Funding Inc	11	0.30	\$1,853,168	0.40	\$168,470
Priority Mortgage Corp.	11	0.30	\$1,624,912	0.35	\$147,719
Freedom Mortgage	10	0.28	\$893,401	0.19	\$89,340
TCF National Bank	10	0.28	\$843,950	0.18	\$84,395
HomeBridge Financial	9	0.25	\$1,220,745	0.26	\$135,638
Union Savings Bank	9	0.25	\$1,196,747	0.26	\$132,972
Paramount Residential Mortgage Grp	8	0.22	\$978,896	0.21	\$122,362
Goldwater Bank NA	8	0.22	\$1,095,515	0.23	\$136,939

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Guardian Savings Bk FSB	8	0.22	\$1,044,739	0.22	\$130,592
Envoy Mortgage Ltd.	8	0.22	\$1,289,665	0.28	\$161,208
Chemical Bank	7	0.19	\$657,962	0.14	\$93,995
Stockton Mortgage Corp	7	0.19	\$902,984	0.19	\$128,998
Peoples Mortgage Company	7	0.19	\$1,032,373	0.22	\$147,482
Loan Depot.Com LLC	7	0.19	\$661,941	0.14	\$94,563
First Federal Lakewood	7	0.19	\$991,388	0.21	\$141,627
First Community Mortgage	6	0.17	\$890,238	0.19	\$148,373
Guaranteed Rate Affinity	6	0.17	\$1,029,915	0.22	\$171,653
Wesbanco Bank	6	0.17	\$544,759	0.12	\$90,793
Polaris Home Funding Corp	6	0.17	\$683,525	0.15	\$113,921
Geneva Financial, LLC	6	0.17	\$936,790	0.20	\$156,132
Cason Home Loans	5	0.14	\$622,182	0.13	\$124,436
First Financial Bank	5	0.14	\$819,999	0.18	\$164,000
New Carlisle Federal SB	5	0.14	\$641,109	0.14	\$128,222
First Security Mortgage	5	0.14	\$703,697	0.15	\$140,739
Churchill Mortgage Company	4	0.11	\$505,838	0.11	\$126,460
Equitable Mortgage Corp	4	0.11	\$662,475	0.14	\$165,619
Western Ohio Mortgage Company	4	0.11	\$654,510	0.14	\$163,628
Tidewater Mortgage Services	3	0.08	\$364,100	0.08	\$121,367
Movement Mortgage	3	0.08	\$396,234	0.08	\$132,078
Security National Mortgage Company	3	0.08	\$495,263	0.11	\$165,088
Benchmark Mortgage	3	0.08	\$361,824	0.08	\$120,608
Rapid Mortgage	2	0.06	\$246,009	0.05	\$123,005
Cincinnati Federal	2	0.06	\$249,450	0.05	\$124,725
First Commonwealth Bank	2	0.06	\$291,409	0.06	\$145,705
Cardinal Financial Company	2	0.06	\$173,646	0.04	\$86,823

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Warsaw Federal Savings & Loan	2	0.06	\$200,304	0.04	\$100,152
Residential Bancorp	2	0.06	\$295,547	0.06	\$147,774
Union Capital Mortgage Corp	2	0.06	\$223,870	0.05	\$111,935
Midwest Mortgage Investments Ltd	2	0.06	\$256,825	0.05	\$128,413
Primary Residential Mortgage Inc	2	0.06	\$173,590	0.04	\$86,795
Supreme Lending	2	0.06	\$420,635	0.09	\$210,318
AmCap Mortgage Ltd	2	0.06	\$328,377	0.07	\$164,189
Victorian Finance LLC	2	0.06	\$144,336	0.03	\$72,168
Nations Lending Corporation	2	0.06	\$263,046	0.06	\$131,523
Finance of America Mortgage	1	0.03	\$127,056	0.03	\$127,056
The Federal Savings Bank	1	0.03	\$132,554	0.03	\$132,554
Gateway First Bank	1	0.03	\$134,763	0.03	\$134,763
Independent Bank	1	0.03	\$120,280	0.03	\$120,280
Northern Mortgage Services, LLC	1	0.03	\$63,822	0.01	\$63,822
New American Funding	1	0.03	\$125,400	0.03	\$125,400
FBC Mortgage LLC	1	0.03	\$172,340	0.04	\$172,340
Peoples Bank	1	0.03	\$168,884	0.04	\$168,884
Pulte Mortgage LLC	1	0.03	\$309,736	0.07	\$309,736
Inlanta Mortgage Inc	1	0.03	\$136,770	0.03	\$136,770
American Nationwide Mortgage Company	1	0.03	\$140,000	0.03	\$140,000
Center Bank	1	0.03	\$122,637	0.03	\$122,637
Prosperity Home Mortgage, LLC	1	0.03	\$149,648	0.03	\$149,648
PMG DBA Novus Home Mortgage	1	0.03	\$183,612	0.04	\$183,612
LendUS, LLC	1	0.03	\$97,970	0.02	\$97,970
Developers Mortgage	1	0.03	\$158,429	0.03	\$158,429
<b>Grand Total</b>	<b>3,608</b>	<b>100</b>	<b>\$467,738,858</b>	<b>100</b>	<b>\$129,639</b>

## APPENDIX B

### Homebuyer Loans by County, FY 2020

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Adams	1	0.03	\$141,414	0.03	\$141,414
Allen	8	0.22	\$975,854	0.21	\$121,982
Ashland	10	0.28	\$1,043,092	0.22	\$104,309
Ashtabula	15	0.42	\$1,355,841	0.29	\$90,389
Athens	4	0.11	\$434,747	0.09	\$108,687
Auglaize	3	0.08	\$269,412	0.06	\$89,804
Belmont	1	0.03	\$122,735	0.03	\$122,735
Brown	18	0.50	\$2,043,819	0.44	\$113,546
Butler	79	2.19	\$10,979,153	2.35	\$138,977
Carroll	6	0.17	\$595,023	0.13	\$99,171
Champaign	11	0.30	\$1,195,605	0.26	\$108,691
Clark	32	0.89	\$3,371,904	0.72	\$105,372
Clermont	79	2.19	\$11,548,085	2.47	\$146,178
Clinton	4	0.11	\$406,439	0.09	\$101,610
Columbiana	19	0.53	\$1,825,936	0.39	\$96,102
Coshocton	2	0.06	\$143,560	0.03	\$71,780
Crawford	6	0.17	\$542,097	0.12	\$90,350
Cuyahoga	339	9.40	\$38,692,002	8.27	\$114,136
Darke	4	0.11	\$456,428	0.10	\$114,107
Defiance	2	0.06	\$148,313	0.03	\$74,157
Delaware	28	0.78	\$5,434,186	1.16	\$194,078
Erie	18	0.50	\$1,963,846	0.42	\$109,103

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Fairfield	84	2.33	\$12,468,964	2.67	\$148,440
Fayette	13	0.36	\$1,860,116	0.40	\$143,086
Franklin	718	19.90	\$109,604,084	23.43	\$152,652
Fulton	1	0.03	\$85,424	0.02	\$85,424
Gallia	2	0.06	\$180,046	0.04	\$90,023
Geauga	5	0.14	\$876,136	0.19	\$175,227
Greene	46	1.27	\$6,454,732	1.38	\$140,320
Guernsey	9	0.25	\$896,845	0.19	\$99,649
Hamilton	243	6.74	\$32,526,405	6.95	\$133,854
Hancock	5	0.14	\$589,240	0.13	\$117,848
Hardin	2	0.06	\$331,855	0.07	\$165,928
Harrison	0	0.00	\$0	0.00	n/a
Henry	1	0.03	\$183,612	0.04	\$183,612
Highland	5	0.14	\$574,016	0.12	\$114,803
Hocking	8	0.22	\$919,387	0.20	\$114,923
Holmes	3	0.08	\$355,304	0.08	\$118,435
Huron	35	0.97	\$4,187,205	0.90	\$119,634
Jackson	5	0.14	\$511,434	0.11	\$102,287
Jefferson	4	0.11	\$313,876	0.07	\$78,469
Knox	21	0.58	\$2,712,439	0.58	\$129,164
Lake	66	1.83	\$8,705,741	1.86	\$131,905
Lawrence	6	0.17	\$626,001	0.13	\$104,334

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Licking	148	4.10	\$22,506,044	4.81	\$152,068
Logan	1	0.03	\$195,395	0.04	\$195,395
Lorain	119	3.30	\$13,505,939	2.89	\$113,495
Lucas	90	2.49	\$9,002,825	1.92	\$100,031
Madison	15	0.42	\$2,412,511	0.52	\$160,834
Mahoning	46	1.27	\$4,424,912	0.95	\$96,194
Marion	29	0.80	\$3,072,660	0.66	\$105,954
Medina	49	1.36	\$7,139,516	1.53	\$145,704
Meigs	0	0.00	\$0	0.00	n/a
Mercer	3	0.08	\$429,673	0.09	\$143,224
Miami	13	0.36	\$1,688,471	0.36	\$129,882
Monroe	0	0.00	\$0	0.00	n/a
Montgomery	137	3.80	\$15,691,372	3.35	\$114,536
Morgan	0	0.00	\$0	0.00	n/a
Morrow	10	0.28	\$1,405,555	0.30	\$140,556
Muskingum	32	0.89	\$3,507,610	0.75	\$109,613
Noble	0	0.00	\$0	0.00	n/a
Ottawa	6	0.17	\$802,615	0.17	\$133,769
Paulding	0	0.00	\$0	0.00	n/a
Perry	5	0.14	\$727,043	0.16	\$145,409
Pickaway	28	0.78	\$4,515,080	0.97	\$161,253
Pike	7	0.19	\$676,206	0.14	\$96,601

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Portage	57	1.58	\$8,079,283	1.73	\$141,742
Preble	2	0.06	\$283,687	0.06	\$141,844
Putnam	3	0.08	\$334,196	0.07	\$111,399
Richland	30	0.83	\$3,193,363	0.68	\$106,445
Ross	35	0.97	\$4,181,245	0.89	\$119,464
Sandusky	9	0.25	\$918,969	0.20	\$102,108
Scioto	7	0.19	\$664,587	0.14	\$94,941
Seneca	4	0.11	\$528,075	0.11	\$132,019
Shelby	5	0.14	\$821,248	0.18	\$164,250
Stark	189	5.24	\$23,158,328	4.95	\$122,531
Summit	378	10.48	\$42,964,382	9.19	\$113,662
Trumbull	61	1.69	\$5,915,391	1.26	\$96,974
Tuscarawas	17	0.47	\$1,768,943	0.38	\$104,055
Union	19	0.53	\$3,513,043	0.75	\$184,897
Van Wert	2	0.06	\$157,045	0.03	\$78,523
Vinton	0	0.00	\$0	0.00	n/a
Warren	33	0.91	\$4,891,763	1.05	\$148,235
Washington	4	0.11	\$401,205	0.09	\$100,301
Wayne	25	0.69	\$3,246,167	0.69	\$129,847
Williams	2	0.06	\$169,374	0.04	\$84,687
Wood	17	0.47	\$2,192,784	0.47	\$128,987
Wyandot	0	0.00	\$0	0.00	n/a
<b>Grand Total</b>	<b>3,608</b>	<b>100</b>	<b>\$467,738,858</b>	<b>100</b>	<b>\$129,639</b>

## APPENDIX C

### Neighborhood Initiative Program Allocations by County, FY 2020

County	FY 2020			Cumulative		
	Parcels	Amount	Average	Parcels	Amount	Average
Adams	0	\$0	n/a	6	\$68,873	\$11,479
Allen	32	\$488,566	\$15,268	219	\$3,637,141	\$16,608
Ashland	3	\$34,653	\$11,551	5	\$56,171	\$11,234
Ashtabula	13	\$200,092	\$15,392	240	\$4,466,915	\$18,612
Athens	13	\$139,386	\$10,722	20	\$215,886	\$10,794
Belmont	18	\$264,581	\$14,699	38	\$552,484	\$14,539
Butler	49	\$682,834	\$13,935	284	\$4,065,970	\$14,317
Clark	8	\$128,008	\$16,001	131	\$2,219,125	\$16,940
Clinton	5	\$79,773	\$15,955	39	\$700,806	\$17,969
Columbiana	39	\$531,086	\$13,618	179	\$2,644,800	\$14,775
Crawford	15	\$284,812	\$18,987	73	\$1,297,617	\$17,776
Cuyahoga	815	\$12,727,239	\$15,616	4,907	\$71,853,984	\$14,643
Erie	12	\$240,440	\$20,037	61	\$952,207	\$15,610
Fairfield	9	\$171,974	\$19,108	52	\$948,549	\$18,241
Fayette	2	\$11,953	\$5,977	4	\$24,826	\$6,206
Franklin	87	\$1,415,501	\$16,270	1,081	\$17,522,628	\$16,210
Guernsey	8	\$95,570	\$11,946	16	\$203,149	\$12,697
Hamilton	115	\$2,524,751	\$21,954	527	\$11,085,562	\$21,035
Henry	0	\$0	n/a	5	\$51,119	\$10,224
Jackson	15	\$171,186	\$11,412	21	\$236,578	\$11,266
Jefferson	51	\$819,781	\$16,074	199	\$3,172,166	\$15,941
Lake	9	\$156,335	\$17,371	57	\$1,125,821	\$19,751

County	FY 2020			Cumulative		
	Parcels	Amount	Average	Parcels	Amount	Average
Lawrence	49	\$847,389	\$17,294	212	\$3,578,734	\$16,881
Licking	14	\$237,889	\$16,992	64	\$981,516	\$15,336
Logan	0	\$0	n/a	6	\$79,267	\$13,211
Lorain	78	\$1,423,576	\$18,251	307	\$5,451,063	\$17,756
Lucas	541	\$6,509,215	\$12,032	2,289	\$24,902,733	\$10,879
Mahoning	252	\$3,484,100	\$13,826	1,100	\$15,387,954	\$13,989
Marion	7	\$82,731	\$11,819	54	\$866,699	\$16,050
Montgomery	224	\$4,183,187	\$18,675	1,173	\$20,165,381	\$17,191
Ottawa	2	\$30,799	\$15,399	20	\$364,604	\$18,230
Paulding	5	\$60,432	\$12,086	22	\$320,383	\$14,563
Perry	14	\$285,072	\$20,362	14	\$285,072	\$20,362
Portage	12	\$168,489	\$14,041	68	\$965,678	\$14,201
Richland	51	\$856,381	\$16,792	343	\$4,524,138	\$13,190
Ross	9	\$197,033	\$21,893	13	\$277,569	\$21,351
Sandusky	1	\$16,308	\$16,308	21	\$386,327	\$18,397
Scioto	34	\$675,353	\$19,863	121	\$2,018,410	\$16,681
Seneca	50	\$636,115	\$12,722	50	\$636,115	\$12,722
Shelby	8	\$126,488	\$15,811	69	\$1,094,699	\$15,865
Stark	147	\$2,351,411	\$15,996	797	\$12,717,292	\$15,956
Summit	142	\$2,140,034	\$15,071	666	\$10,123,600	\$15,201
Trumbull	136	\$1,467,185	\$10,788	813	\$9,725,496	\$11,962
Van Wert	17	\$391,800	\$23,047	64	\$1,331,372	\$20,803
Williams	2	\$29,795	\$14,897	24	\$374,984	\$15,624
<b>State Total</b>	<b>3,113</b>	<b>\$46,230,420</b>	<b>\$14,851</b>	<b>16,474</b>	<b>\$239,593,751</b>	<b>\$14,544</b>

*Notes: State totals for FY 2020 dollar amounts and cumulative dollar amounts take into account returns to the program whereas county totals do not. For this reason, county totals do not sum to state totals.*

## APPENDIX D

### Multifamily Housing Developments Receiving Initial Funding Allocations, FY 2020

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Wesley Tower	Akron	Summit	100	Sept 19	\$569k 4% credits \$13m MF bonds	X	X		OCCH
Findlay Senior Towers	Findlay	Hancock	146	Oct 19	\$482k 4% credits \$11.5m MF bonds	X	X		Boston Financial
Town Square Station	Columbus	Franklin	10	Nov 19	\$500k HDAP-OHTF				n/a
EDEN Portfolio Preservation V	Cleveland	Cuyahoga	10	Dec 19	\$750k HDAP-NHTF	X		X	n/a
Euclid Hill Villa	Euclid	Cuyahoga	505	Dec 19	\$1.7m 4% credits \$35m MF bonds	X	X		Key Community Development Corporation
Freedom Homes		Hamilton	12	Dec 19	\$1.25m HDAP-NHTF			X	n/a
Mayflower Manor Apartments	Akron	Summit	233	Dec 19	\$1.31m 4% credits \$21.5m MF bonds	X	X		Red Stone Equity Partners
Park Avenue Apartments	Franklin	Warren	20	Dec 19	\$825k HDAP-OHTF			X	n/a
Carnegie Tower at Fairfax	Cleveland	Cuyahoga	171	Jan 20	\$1.37m HDAP-HOME \$340k HDAP-NHTF	X	X		Key Community Development Corporation
Cedar Redevelopment Phase III	Cleveland	Cuyahoga	75	Jan 20	\$2m HDAP-NHTF				OCCH
Euclid Beach Apartments	Cleveland	Cuyahoga	811	Jan 20	\$3.03m 4% credits \$55m MF bonds	X	X		Boston Financial
Foresthill Terrace	East Cleveland	Cuyahoga	420	Jan 20	\$1.91m 4% credits \$30m MF bonds	X	X		PNC Real Estate
Owl's Nest Apartments	East Cleveland	Cuyahoga	260	Jan 20	\$1.17m 4% credits \$19m MF bonds	X	X		PNC Real Estate
Atcheson Place Lofts	Columbus	Franklin	80	Feb 20	\$1.2m HDAP-NHTF				City Real Estate Advisors
Chevybrook Estates	Parma	Cuyahoga	60	Feb 20	\$2m HDAP-HOME	X			NDC Corporate Equity Fund
Depot Square	Ironton	Lawrence	10	Feb 20	\$1.23m HDAP-OHTF				n/a
Pinzone Towers	Rocky River	Cuyahoga	100	Feb 20	\$2m HDAP-OHTF	X	X		Enterprise Community Investment Partners
Southern Montgomery County	Washington Township	Montgomery	163	Feb 20	\$1.63m HDAP-HOME	X			OCCH
Bryn Mawr Glen	Ravenna	Portage	51	Mar 20	\$548k HDAP-HOME \$842k HDAP-OHTF	X	X		National Equity Fund
Eco Village Apartments	Fostoria	Seneca	60	Mar 20	\$1.4m HDAP-OHTF	X			OCCH
Jaycee Towers	Dayton	Montgomery	204	Mar 20	\$12.5m 4% credits \$28m MF bonds	X	X		R4 Capital
Lima Apartments	Lima	Allen	70	Mar 20	\$1.15m HDAP-HOME	X			OCCH
Pinecrest Apartments	Cincinnati	Hamilton	190	Mar 20	\$1.36m 4% credits \$1.9m HDAP-NHTF \$25m MF bonds	X			OCCH
Arts Apartments at Music Hall	Cincinnati	Hamilton	248	Apr 20	\$1.04m 4% credits \$2.48m HDAP-OHTF	X			R4 Capital
Franklin Manor North	Columbus	Franklin	96	Apr 20	\$320k 4% credits \$1.44m HDAP-NHTF	X			OCCH
Glen Cottages	Yellow Springs	Greene	6	Apr 20	\$525k HDAP-OHTF			X	n/a
Glen Meadows Apartments	Cincinnati	Hamilton	264	Apr 20	\$913k 4% credits \$1.1m HDAP-NHTF \$1.4m HDAP-OHTF	X			OCCH
Longfellow School (4%)	Cleveland	Cuyahoga	22	Apr 20	\$185k 4% credits \$1.9m HDAP-NHTF		X		OCCH
Apple Street Senior	Cincinnati	Hamilton	57	May 20	\$968k 9% credits		X		OCCH
Applewood Apartments	Rome Township	Lawrence	50	May 20	\$900k 9% credits				TBD
Bennett Point	Cincinnati	Hamilton	47	May 20	\$795k 9% credits				OCCH
Blair Lofts Phase I	Cincinnati	Hamilton	64	May 20	\$1m 9% credits				OCCH
Bretton Woods	Columbus	Franklin	62	May 20	\$929k 9% credits		X		TBD

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Brook Ridge Apartments	Brookville	Montgomery	48	May 20	\$576k 9% credits	X			OCCH
Buckeye Fields	Marietta Township	Washington	64	May 20	\$900k 9% credits		X		TBD
Churchill Gateway	Cleveland	Cuyahoga	52	May 20	\$1m 9% credits				OCCH
Clifton Place Apartments	Cincinnati	Hamilton	183	May 20	\$782 4% credits \$17m MF bonds	X	X		Boston Financial
Detroit Shoreway Homes	Cleveland	Cuyahoga	30	May 20	\$750k 9% credits				Enterprise Community Investment Partners
Fenner Village Apartments	Hillsboro	Highland	46	May 20	\$828k 9% credits				OCCH
First Holzer Apartments	Gallipolis	Gallia	53	May 20	\$636k 9% credits	X	X		OCCH
Hallmark Meridian Preservation	Dayton	Montgomery	71	May 20	\$852k 9% credits	X			TBD
Hempstead Landing	Sugarcreek Township	Montgomery	40	May 20	\$720k 9% credits				OCCH
Heritage Place Apartments	Steubenville	Jefferson	100	May 20	\$1m 9% credits	X			OCCH
HOPE Senior Village	Osnaburg Township	Stark	40	May 20	\$596k 9% credits		X		OCCH
I PROMISE Housing	Akron	Summit	50	May 20	\$1m 9% credits				OCCH
Kershaw Greene	Athens Township	Athens	51	May 20	\$900k 9% credits				RBC Capital Markets
Lancaster Club Apartments	Lancaster	Fairfield	92	May 20	\$5.73m 4% credits \$8.8m MF bonds	X			City Real Estate Advisors
LPH Thrives	Cincinnati	Hamilton	47	May 20	\$846k 9% credits				OCCH
Maple Meadows	Columbus	Franklin	56	May 20	\$1m 9% credits				OCCH
McKinley Park Apartments	Canton	Stark	81	May 20	\$775k 9% credits	X	X		Berkadia Affordable
Meadowview Apartments	East Palestine	Columbiana	48	May 20	\$576k 9% credits	X			OCCH
Melrose Place	Cincinnati	Hamilton	26	May 20	\$624k 9% credits			X	OCCH
Mt. Vernon Plaza I - Phase 1	Columbus	Franklin	118	May 20	\$900k 9% credits	X	X		OCCH
New Frontier Homes	Akron	Summit	45	May 20	\$900k 9% credits			X	OCCH
Park Village Phase 1	Shelby	Richland	80	May 20	\$800k 9% credits	X	X		OCCH
Pike Run Village	Delphos	Allen	44	May 20	\$750k 9% credits				US Bank
Portsmouth Senior Lofts	Portsmouth	Scioto	53	May 20	\$900k 9% credits		X		OCCH
Prairie Gardens	Wilmington	Clinton	42	May 20	\$700k 9% credits			X	OCCH
Resolution Family Apartments	Ashtabula	Ashtabula	51	May 20	\$900k 9% credits				OCCH
Secor Senior Lofts	Toledo	Lucas	58	May 20	\$1m 9% credits		X		OCCH
Shawnee Lofts	Lima	Allen	54	May 20	\$972k 9% credits				OCCH
Touchstone Field Place	Columbus	Franklin	56	May 20	\$1m 9% credits			X	OCCH
Tyler Park	Athens Township	Athens	56	May 20	\$900k 9% credits				RBC Capital Markets
Warner and Swasey	Cleveland	Cuyahoga	56	May 20	\$1m 9% credits		X		OCCH
Wayne Lofts	Woodlawn	Hamilton	58	May 20	\$986k 9% credits				OCCH
Wolf Creek Homes	Dayton	Montgomery	28	May 20	\$712k 9% credits				OCCH
Woodhill Homes Phase II	Cleveland	Cuyahoga	77	May 20	\$1m 9% credits	X			OCCH
YWCA Hamilton PSH	Hamilton	Butler	45	May 20	\$1m 9% credits			X	OCCH
Biltmore Towers	Dayton	Montgomery	230	June 20	\$1.18m 4% credits	X	X		Key Community Development Corporation

**Note: 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-NHTF – HDAP award funded through the 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 2020

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Wayne Hills	7/5/19	Portsmouth	Scioto	243	\$980,131	Red Stone Equity Partners
Westerly II	7/16/19	Lakewood	Cuyahoga	154	\$1,150,000	OCCH
Carriage Trails Senior Village II	8/9/19	Huber Heights	Montgomery	46	\$771,664	OCCH
Aspen Place	8/14/19	Cleveland	Cuyahoga	40	\$874,000	Enterprise Community Investment Partners
New Southpoint Village	8/21/19	Columbus	Franklin	50	\$448,499	OCCH
Athens-Fairfield	8/26/19	Athens	Athens	62	\$674,963	OCCH
Audobon Crossing	9/5/19	Dayton	Montgomery	50	\$406,036	City Real Estate Advisors
Fairwood Commons	9/5/19	Columbus	Franklin	54	\$895,000	OCCH
St. Hedwig	9/11/19	Toledo	Lucas	38	\$886,631	NDC Corporate Equity Fund
Pine Terrace Family Limited Partnership	9/12/19	Jefferson	Ashtabula	33	\$381,050	OCCH
Riverside Senior Lofts	9/12/19	Riverside	Montgomery	48	\$750,000	OCCH
Avondale II	9/13/19	Washington Township	Franklin	100	\$920,000	OCCH
Toledo Portfolio	9/18/19	Toledo	Lucas	208	\$583,652	Red Oak Capital Group
ABCAP Housing Renovation	11/13/19	Georgetown	Brown	58	\$569,251	OCCH
West Union Square	11/13/19	White Oak	Hamilton	70	\$1,000,000	OCCH
Sherman Thompson Towers	11/20/19	Ironton	Lawrence	151	\$779,303	OCCH
Clovernook Apartments	12/12/19	Mount Healthy	Hamilton	466	\$1,449,594	Enterprise Community Investment Partners
Avondale Town Center North	1/13/20	Cincinnati	Hamilton	50	\$1,060,000	US BANK
Morgan Apartments	1/15/20	Cincinnati	Hamilton	48	\$859,501	OCCH
Carver Park Phase I	1/23/20	Cleveland	Cuyahoga	279	\$2,059,847	OCCH
Ashley Villa Apartments	1/23/20	Ashley	Delaware	23	\$323,618	OCCH
South Court Senior Villas	2/10/20	Medina	Medina	48	\$750,000	OCCH
43 Town Square	2/14/20	Lima	Allen	47	\$920,000	City Real Estate Advisors
Cambridge Village Apartments	3/2/20	Cambridge	Guernsey	60	\$234,724	OCCH
Shepard Crossing	3/13/20	Port Clinton	Ottawa	50	\$880,000	OCCH
Broadway Park	3/16/20	Youngstown	Mahoning	60	\$1,100,000	Key Community Development Corporation
Avondale Revitalization Phase IA #1	3/27/20	Cincinnati	Hamilton	53	\$386,235	NHT Equity
Avondale Revitalization Phase IA #2	3/27/20	Cincinnati	Hamilton	18	\$196,158	NHT Equity
Avondale Revitalization Phase IA #3	3/27/20	Cincinnati	Hamilton	48	\$296,487	NHT Equity
The Cottages at Riverview	4/28/20	Elyria	Lorain	62	\$1,100,000	Boston Financial
Arlington Square Apartments	4/28/20	Elyria	Lorain	60	\$650,000	OCCH

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Carrie's Place	5/14/20	Cincinnati	Hamilton	43	\$752,008	Ohio Equity Fund
Meadow Ridge Apartments	5/14/20	Mount Vernon	Knox	48	\$541,383	Ohio Equity Fund
Spring Hill Apartments Phase III	5/15/20	Akron	Summit	72	\$625,000	City Real Estate Advisors
Barnesville Manor	5/18/20	Barnesville	Belmont	51	\$663,000	National Equity Fund
Bond Hill Roselawn Senior	5/19/20	Cincinnati	Hamilton	50	\$1,035,000	Stratford
Dayton YWCA PSH	5/19/20	Dayton	Montgomery	95	\$1,035,143	OCCH
Forest City Square Apartments	5/19/20	Cleveland	Cuyahoga	38	\$993,403	Enterprise Community Investment Partners
Bridgeport Manor	5/20/20	Bridgeport	Belmont	51	\$269,142	National Equity Fund
Arlington Ridge Townhomes	5/28/20	Green	Summit	46	\$825,000	National Equity Fund
Westhaven	6/4/20	Prairie Township	Franklin	92	\$1,150,000	Alliant Capital
International Towers	6/17/20	Youngstown	Mahoning	173	\$1,000,000	OCCH

Notes: Form 8609 is the name of the 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 2020

OFFICE OF SINGLE-FAMILY HOUSING, RESIDENTIAL LENDING DIVISION

Vendor	Services Provided	Contract Amount	FY 2020 Payments
Bank of Oklahoma	Trading Facility	Variable	\$4,995,482
BLX	Arbitrage	\$157,000	\$18,600
BNY Mellon	Trading Facility	Variable	\$92,715
Chapman & Cutler, LLP	Legal Services	Variable	\$0
Citi Group Global Markets, Inc	Trading Facility	Variable	\$483,699
Citi Group Global Markets, Inc	Remarketing Agent	Variable	\$63,998
Citi Group Global Markets, Inc	Bond Underwriting	Variable	\$1,132,376
Citi Group Global Markets, Inc	Swap Counterparty	Variable	\$0
Daiwa	Trading Facility	Variable	\$195,818
Digital Assurance Certification, LLC	Document Storage	Variable	\$7,500
Dinsmore & Shohl, LLP	Legal Services	Variable	\$299,995
Dorsey & Whitney, LLP	Legal Services	Variable	\$1,717
Federal Home Loan Bank of Cincinnati	Liquidity Facility	Variable	\$377,342
George K Baum	Remarketing Agent	Variable	\$2,195
Jefferies LLC	Trading Facility	Variable	\$118,453
JP Morgan Chase	Liquidity Facility	Variable	\$294,021
JP Morgan Chase	Remarketing Agent	Variable	\$3,748
JP Morgan Chase	Bond Underwriting	Variable	\$1,129,207
Meeder Public Funds, Inc	Investment Advisory	\$180,000	\$24,041
Moody's Investors Service	Credit Rating	Variable	\$190,500
Nixon Peabody, LLP	Legal Services	Variable	\$8,000
Optimal Capital Group	Swap Advisory	\$346,800	\$36,505
PFM Asset Management LLC	Investment Advisory	\$120,000	\$0
RBC Capital Markets	Financial Advisory	\$525,000	\$474,996
Stifel, Nicolaus & Co., Inc.	Legal Services	Variable	\$6,378
Thompson Hine	Legal Services	Variable	\$149,998
US Bank	Master Servicer	Variable	\$211,133
Wells Fargo	Liquidity Facility	Variable	\$32,771
Wells Fargo	Remarketing Agency	Variable	\$5,014
Wells Fargo	Trustee Services	\$527,521	\$5,767,305
Wilmington Trust	Trustee Services	\$354,711	\$84,113
Wold Printing Services	Printing Services	Variable	\$1,554

## APPENDIX F

### Contracts and Payments for Services over \$100,000, FY 2020

#### OFFICE OF SINGLE-FAMILY HOUSING, HOUSING PRESERVATION DIVISION

Vendor	Services Provided	Contract Amount	FY 2020 Payments
A Plus Staffing Solutions LLC	Temporary Staffing	\$134,126	\$18,070
Aerotek Inc.	Temporary Staffing	\$133,587	\$7,283
Greenwood 360 LLC	Customer Management Software	\$115,700	\$115,700
Ohio Homeowner Assistance LLC	Program Administration	Variable	\$244,304

#### OFFICE OF MULTIFAMILY HOUSING

Vendor	Services Provided	Contract Amount	FY 2020 Payments
August Mack Environmental, Inc.	Environmental Site Reviews	\$375,000	\$120,800
Crawford, Murphy & Tilly, Inc.	Environmental Site Reviews	\$375,000	\$67,628

#### OFFICE OF OPERATIONS

Vendor	Services Provided	Contract Amount	FY 2020 Payments
Aerotek Inc.	Temporary Staffing	\$139,811	\$94,974
Auditor of State	External Financial Audit	\$182,318	\$132,473
Central Parking Corporation	Vehicle Parking	\$161,320	\$158,397
Emphasys Software	Loan and Accounting Software	\$360,429	\$356,021
Greenwood 360 LLC	Inspection System Computing Software	\$189,999	\$180,996
Crowe, LLP	Accounting Engagement	\$286,000	\$286,000
Lee Smith Properties	Building Lease/Conf. Room Construction	\$990,422	\$990,422
Whitestone Group, Inc.	Building Security	\$240,000	\$70,513

Notes:

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.

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