



2025 OHIO HOUSING CONFERENCE

November 12 & 13

Hosted by:
Ohio Housing Finance Agency
OCCH



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November 12 & 13

CRACK THE CODE:

*What's New in the
2026–2027 9% LIHTC QAP*

Hosted by:
Ohio Housing Finance Agency
OCCH



PRESENTER INFORMATION

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THE BIG PICTURE THE STATE OF THE CREDIT: FUNDING CAPACITY

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OHIO 9% LIHTC CEILING, 2021-2026

X

IRS 202X Calendar Year Population Figure, Ohio

IRS 202X Per Capita Multiplier

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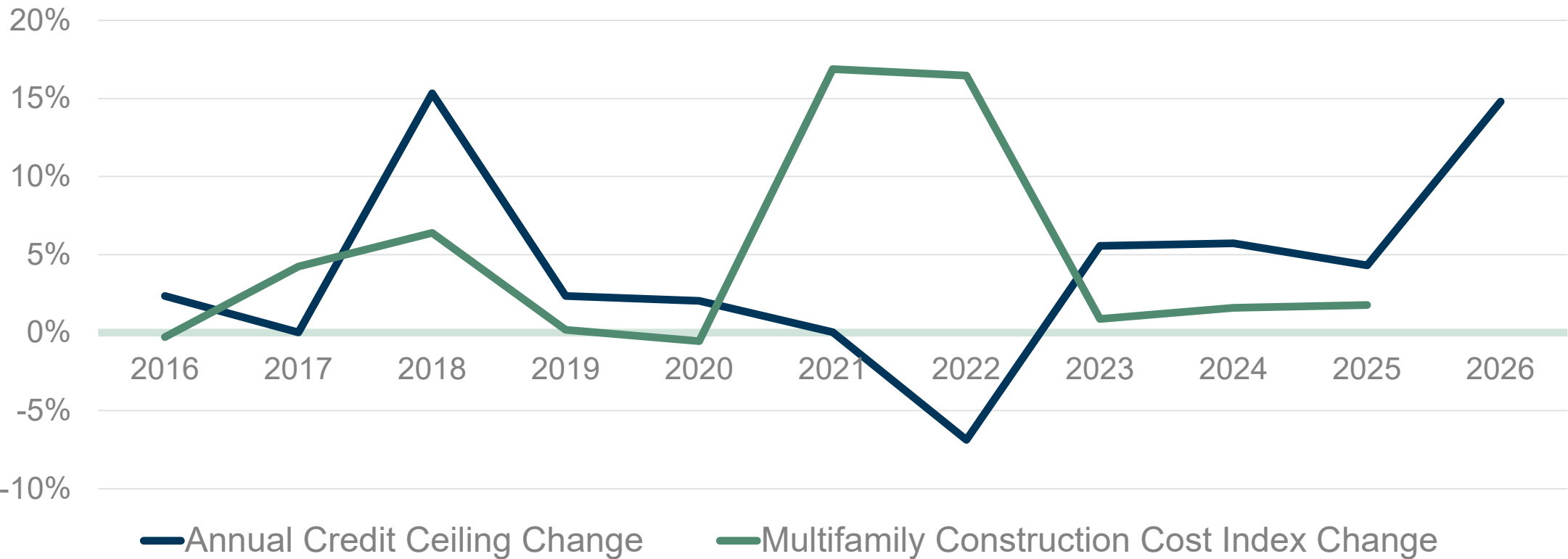
Ohio's 202X 9% LIHTC Ceiling

Program Year	2021	2022	2023	2024	2025	2026 (Est.)
IRS Ohio Population Estimate	11,693,217	11,780,017	11,756,058	11,785,935	11,883,304	11,981,477*
IRS Per Capita Multiplier	\$2.8125	\$2.6000	\$2.7500	\$2.9000	\$3.0000	\$3.416
Annual 9% LIHTC Ceiling	\$32,887,172	\$30,628,044	\$32,329,159	\$34,179,211	\$35,649,912	\$40,928,725
9% LIHTC Reservations	39	31	31	24	23	TBD

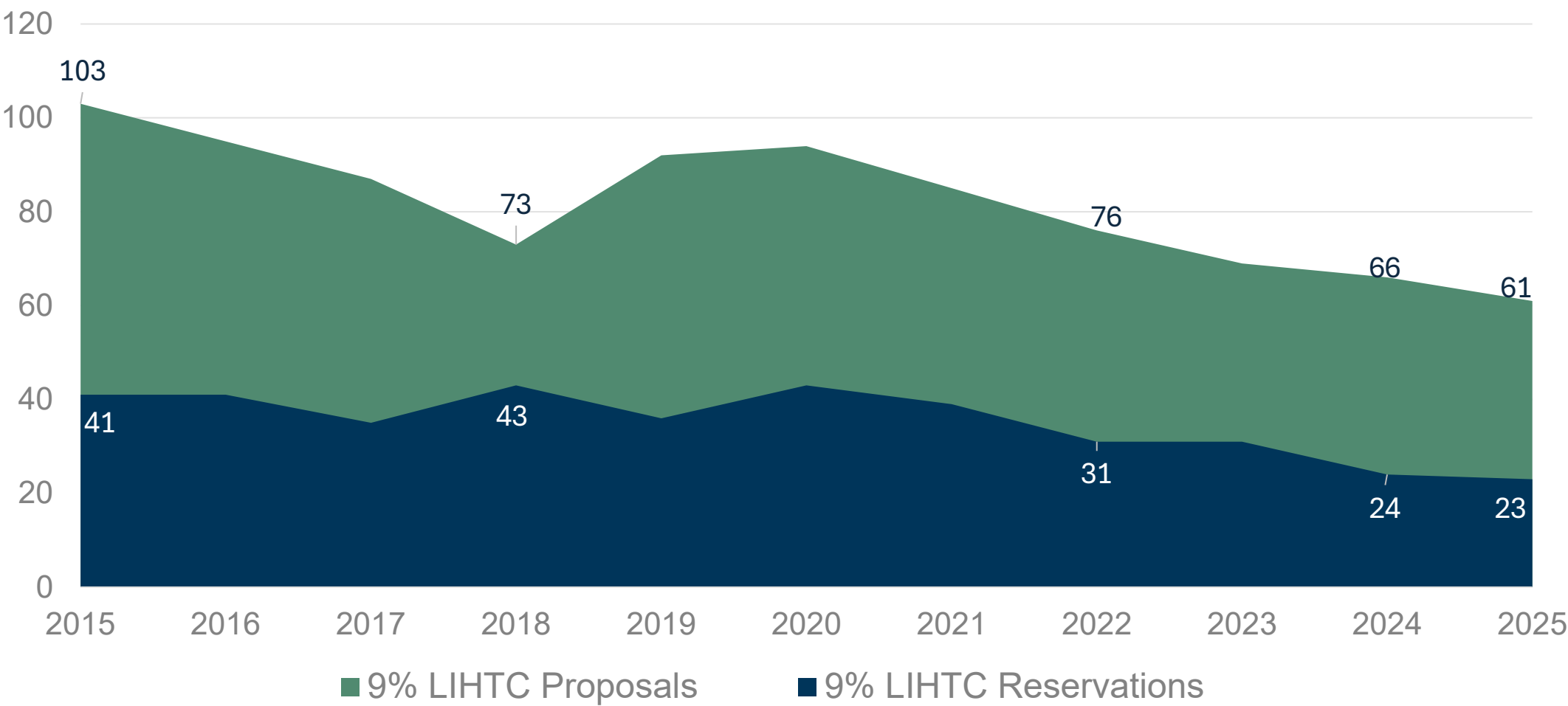
MULTIFAMILY RESIDENTIAL CONSTRUCTION INDEX



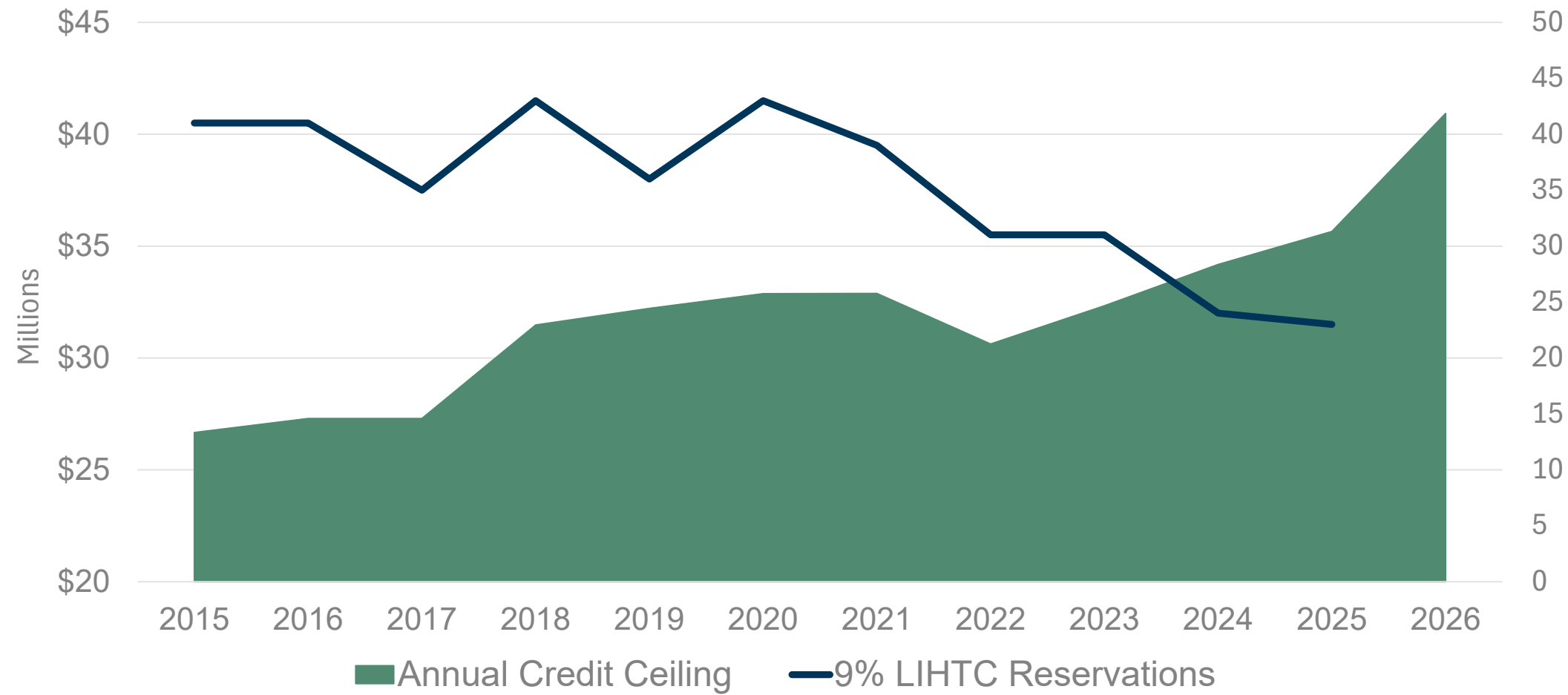
YOY CHANGE IN OHIO 9% LIHTC CEILING VS. MULTIFAMILY CONSTRUCTION COST INDEX, 2016-2026



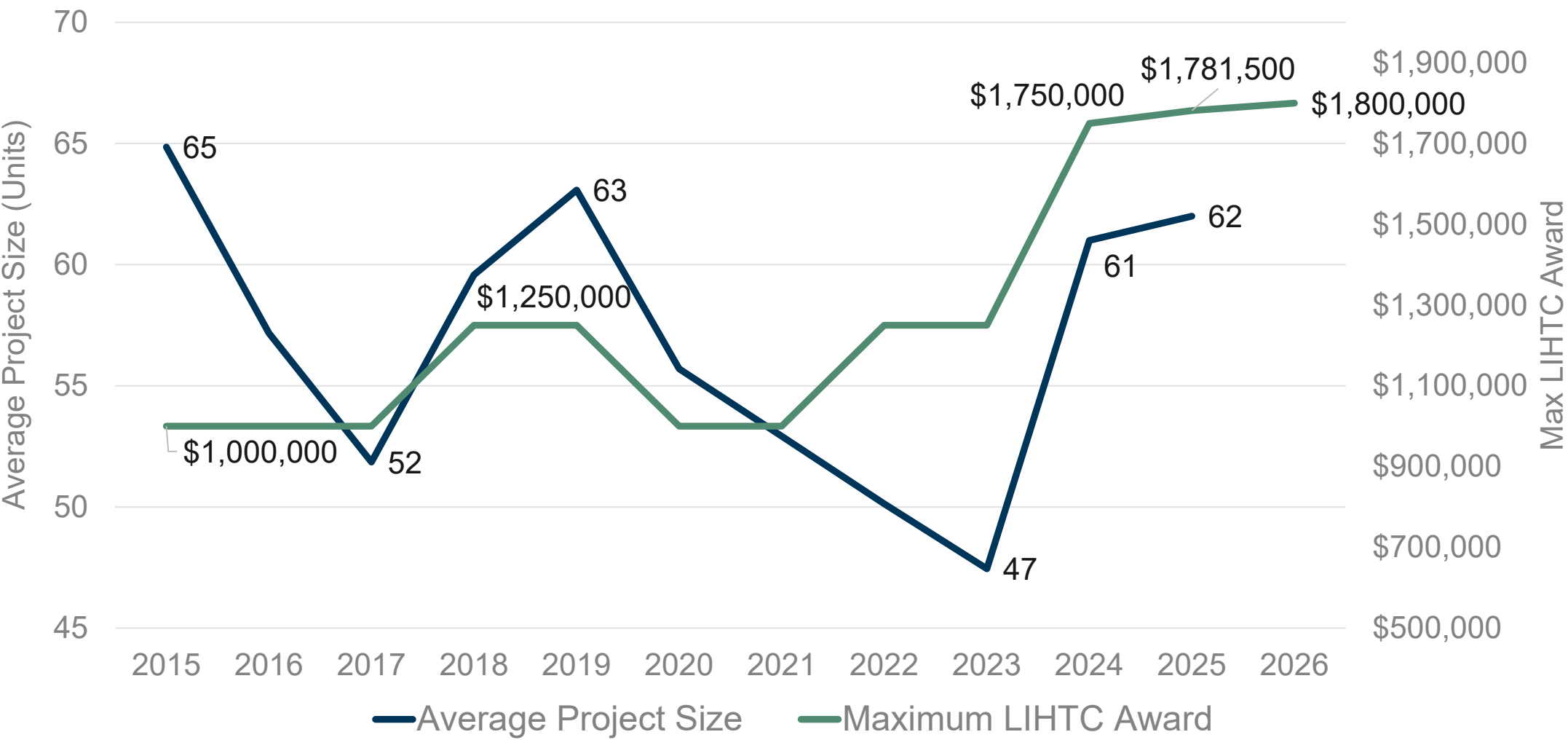
OHIO 9% LIHTC PROPOSAL APPLICATIONS AND RESERVATIONS, 2015-2025



OHIO 9% LIHTC CREDIT CEILING VS. 9% LIHTC RESERVATIONS, 2015-2026



OHIO MAX 9% LIHTC AWARD VS. AVERAGE PROJECT SIZE (UNITS)



WHAT'S NEW IN THE 2026–2027 QAP

Experience &
Capacity review
required before
Proposal Application

CHDO Certification
aligned with E&C
timeline

Many previously
scored items are now
threshold items

Maximum LIHTC
request/Cost
Containment levels
adjusted upward

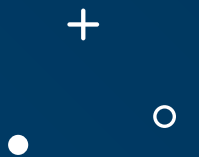
Forward Allocation
expected to be
reduced

Award sequence
clarified with region-
first approach

Appendix A
submission timing
and checklist
updated



THE QAP FOUNDATION: THRESHOLDS REQUIREMENTS



NEW/UPDATED POLICY DOCUMENTS

- 2026 Experience & Capacity Standards – NEW
- 2026 CHDO Guidelines and Application - Updated
- 2026 Multifamily Rental Underwriting Guidelines – DRAFT
 - 1st Draft Comments Due 11/17
- HDL Guidelines
- Design & Architectural Standards – Effective 1/1/24
 - Updated FAQ Forthcoming

2026-2027 9% LIHTC QAP

- Building (2), Unit (2), and Lifestyle (2) Amenities
 - Amenity Waiver due at Proposal Application
 - Amenity Documentation due at Final Application
- Eligible Basis Boost
 - Codified Basis Boost (QCT or DDA) – 130% Boost
 - Discretionary Basis Boost (Deferral or Recontribution) – Up to 130% Boost
- Maximum LIHTC Requests
 - New Affordability & TPSHN - \$1,800,000
 - Preserved Affordability - \$1,550,000
- Cost Containment
- Application Limits

FUNDING POOL THRESHOLD ITEMS

- New Affordability – General Occupancy (39%)
- New Affordability – Senior (26%)
- Preserved Affordability (13%)
- Tenant Populations with Special Housing Needs (TPSHN) (22%)

NEW AFFORDABILITY – GENERAL OCCUPANCY

- Extremely Low-Income (ELI) Units:
 - 10%: Housing Needs Index >45
 - 15%: Housing Needs Index ≤45
- Three- or more Bedroom Units:
 - at least 15% of total units
- 811 PRA Units:
 - 15% of total LIHTC units or 11 units, whichever is lower

NEW AFFORDABILITY – SENIOR

- Extremely Low-Income (ELI) Units:
 - 10%: Housing Needs Index >45
 - 15%: Housing Needs Index ≤45
- Experienced Service Coordinator:
 - On-site or remote services at least 15-min per unit per week for the 15-year compliance period
 - GP/MM or Service Entity must obtain a service designation

PRESERVED AFFORDABILITY

- Development must preserve existing affordability
 - Rental Assistance on at least 50% of units
 - LIHTC Resyndication
- Projects in a QCT and include more than 70 units are ineligible
 - Exceptions must be submitted 60 days (12/28/25) in advance of proposal deadline
- Min Rehab Hard Construction Costs per unit of \$80,000
- Must meet the definition of Moderate Rehab B or Substantial Rehab in DAS

TENANT POPULATIONS WITH SPECIAL HOUSING NEEDS

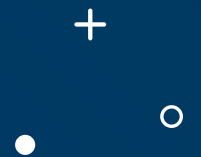
- At least 25% of total units serve a target population at or below 30% AMI
 - Populations at or below 30% AMI with a disability, outlined in PSH Policy Framework
 - Transitioned-Aged Youth, without a qualifying disability
 - Expectant mothers experiencing housing instability; aimed at reducing infant mortality
 - Parenting students (e.g., Scholar House Model)
 - Refugees
- All units serving the target population must have project-based assistance
- GP/MM must be a non-profit with experience developing, owning, or managing housing for the target population
- Supportive services must be available and appropriate
- Project must comply with the general public use requirement

TENANT POPULATIONS WITH SPECIAL HOUSING NEEDS

- Expert Recommendation:
 - Primary or secondary priority recommendation from applicable CoC or public entity which has no affiliation with the Development Team
- Local Partners/Tenant Referral System:
 - MOU with a referral agency
- Experienced Service Coordinator:
 - On-site or remote services at least 15-min per unit per week for the 15-year compliance period
 - GP/MM or Service Entity must obtain a service designation



THE COMPETITION SCORING DEEP DIVE: WHERE TO EARN POINTS



THREE PRIMARY SCORING CATEGORIES

Policy Goal: Prioritizing LIHTC projects in high-opportunity areas while addressing housing need and ensuring efficient use of tax credits

- Neighborhood Opportunity Index* (General & Senior) (40%)
- Housing Needs Index* (35%)
- Annual LIHTC Request per LIHTC unit** (25%)

Example: Project is in census tract with Neighborhood Opportunity Score of 80, Housing Needs of 50, and project maximizes its score for credits per unit

- $\text{Opp} (80.00 \times 0.4) + \text{HNI} (50.00 \times 0.35) + \text{CPU} (25) = 74.50$ out of 100

*Updated annually or every two years based on contract;

**Updated annually based on Multifamily Residential Construction Index

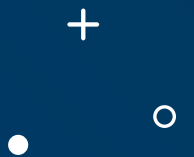
A	B	C	D	E	F	G	H	I	J
Census Tract	County	General Occupancy Index	Senior Occupancy Index	Housing Need Index	General Occupancy Score	Senior Score	Neighborhood Change	Region (https://ohio.org/home/regions)	Metro/Rural (ODOD Designation)
39061001000	Hamilton	84.04	100.00	79.25	61.35	67.74	56.18	Southwest	Metropolitan
39061001600	Hamilton	56.53	40.09	91.57	54.66	48.09	61.14	Southwest	Metropolitan
39035103500	Cuyahoga	80.87	85.63	60.10	53.38	55.29	65.94	Northeast	Metropolitan
39061003200	Hamilton	77.96	59.76	61.93	52.86	45.58	52.70	Southwest	Metropolitan
39035174206	Cuyahoga	72.22	76.80	66.48	52.16	53.99	29.67	Northeast	Metropolitan
39061002300	Hamilton	75.15	69.94	62.78	52.03	49.95	87.41	Southwest	Metropolitan
39035104800	Cuyahoga	64.07	72.45	74.88	51.84	55.19	52.71	Northeast	Metropolitan
39061026900	Hamilton	49.29	53.67	91.12	51.61	53.36	77.60	Southwest	Metropolitan
39095007104	Lucas	98.19	74.81	34.48	51.35	41.99	41.76	Northwest	Metropolitan
39113050107	Montgomery	76.11	74.53	57.57	50.59	49.96	36.52	Southwest	Metropolitan
39049009251	Franklin	71.07	84.40	62.98	50.47	55.80	15.03	Central	Metropolitan
39035116900	Cuyahoga	41.89	57.44	95.84	50.30	56.52	65.26	Northeast	Metropolitan
39049003000	Franklin	91.85	82.01	38.51	50.22	46.28	52.93	Central	Metropolitan
39049008400	Franklin	90.55	80.00	30.95	50.17	50.07	39.99	Central	Metropolitan
39099991000									

SCORING STRATEGY: WHERE POINTS ACTUALLY MOVE

- Highest scoring general occupancy: $(61.35 / 75) = 82\%$
- Highest scoring senior: $(67.74 / 75) = 90\%$
- Three types of neighborhoods targeted
 - High Opportunity with Low Housing Need
 - Low Opportunity with High Housing Need
 - Mid Opportunity with Mid Housing Need



THE CREDIT AWARD ALLOCATION & AWARD SEQUENCE: HOW THE FUNDS FLOW



	Set Aside/Subpool	Funding Pool	Region	Metropolitan or Rural	% of LIHTC Ceiling
Project 1	CHDO Sponsor		N/A	N/A	
Project 2	CHDO Sponsor		N/A	N/A	
Project 3	CoC Referral #1	TPSHN	N/A	N/A	~22%
Project 4	CoC Referral #2	TPSHN	N/A	N/A	
Project 5	Non-CoC Referral	TPSHN	N/A	N/A	
Project 6	Balance of State	TPSHN	N/A	N/A	
Project 7, 9	Rental Assistance	PA	N/A	N/A	~13%
Project 8	LIHTC Resyn.	PA	N/A	N/A	
Project 10	N/A	New Aff.	Southeast	Rural	~65%
Project 11-12	N/A	New Aff.	Northwest	Rural and ?	
Project 13-15	N/A	New Aff.	Central	Rural and ??	
Project 16-18	N/A	New Aff.	Southwest	Rural and ??	
Project 19-22	N/A	New Aff.	Northeast	Rural and ???	
Project 23	Strategic Initiative				

* At least two projects must be in a QCT with Concerted Community Revitalization Plan

AWARD SEQUENCE

- **CHDO-Sponsor Set Aside** (two highest scoring eligible projects; max one per region; max one per funding pool)
- **Tenant Populations with Special Housing Needs Set Asides**
 - CoC Referral Partnership (two highest scoring eligible projects; max one per region)
 - Non-CoC Referral Partnership (the highest scoring eligible project)
 - Balance of State (the highest scoring eligible project)
- **Preserved Affordability Subpools** (max one per region)
 - Preserved Affordability – Rental Assistance (highest scoring eligible project)
 - Preserved Affordability – LIHTC Resyndication (highest scoring eligible project)

REGIONAL DISTRIBUTION OF CREDIT CEILING BY POPULATION FOR NEW AFFORDABILITY PROJECTS



Region	Population	Percent of State
Southeast	783,786	7%
Northwest	1,482,013	13%
Central	2,262,608	19%
Southwest	2,939,813	25%
Northeast	4,311,826	37%
Grand Total	11,780,046	1

SOUTHEAST OHIO

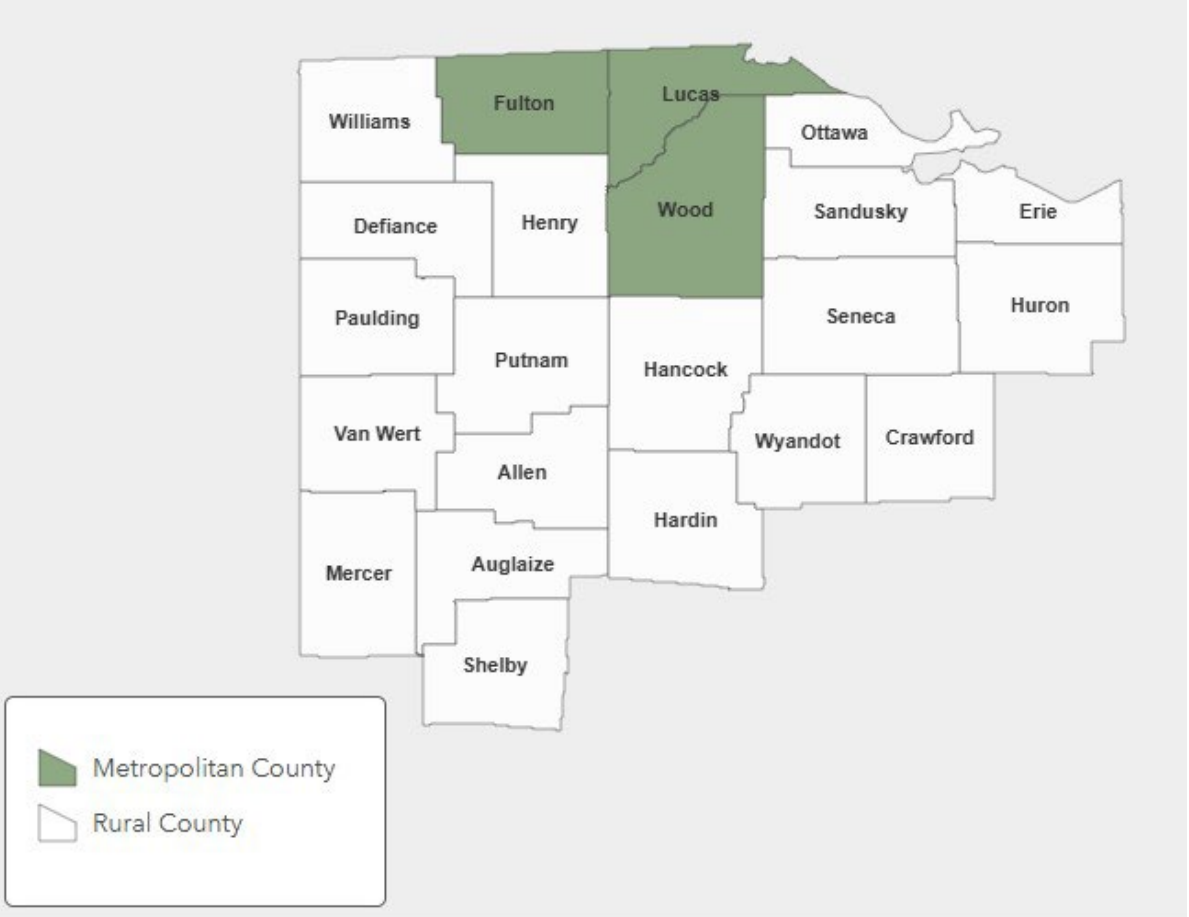


Metro/Rural Region Distribution

	Sum of Population	Percent
Southeast	783,786	6.65%
Metro	0	0%
Rural	783,786	100%

All counties in region are limited to ONE 9% LIHTC Award

NORTHWEST OHIO

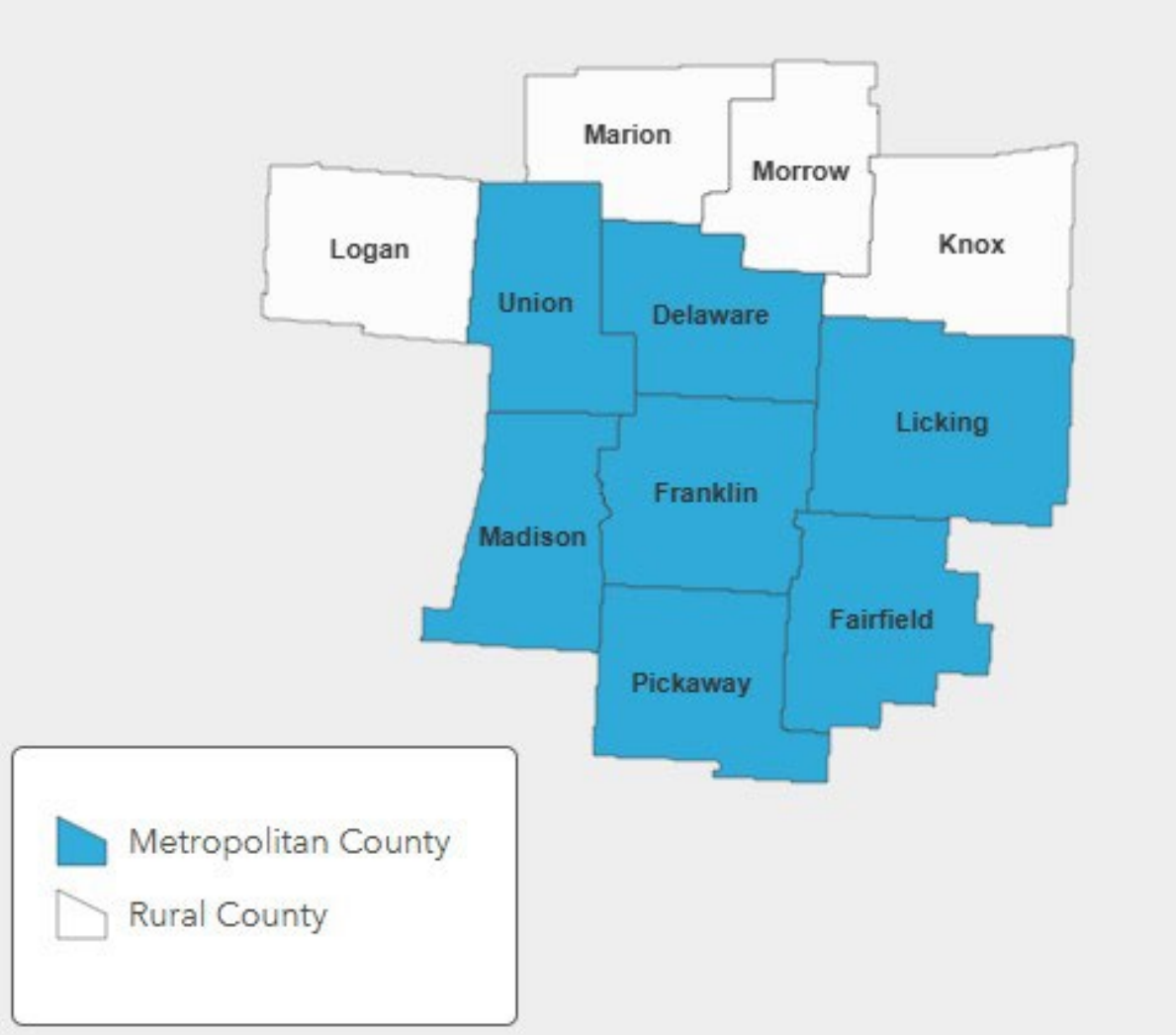


Metro/Rural Region Distribution

	Sum of Population	Percent
Northwest	1,482,013	12.58%
Metro	602,977	40.69%
Rural	879,036	59.31%

All counties in region are limited to ONE 9% LIHTC Award

CENTRAL OHIO

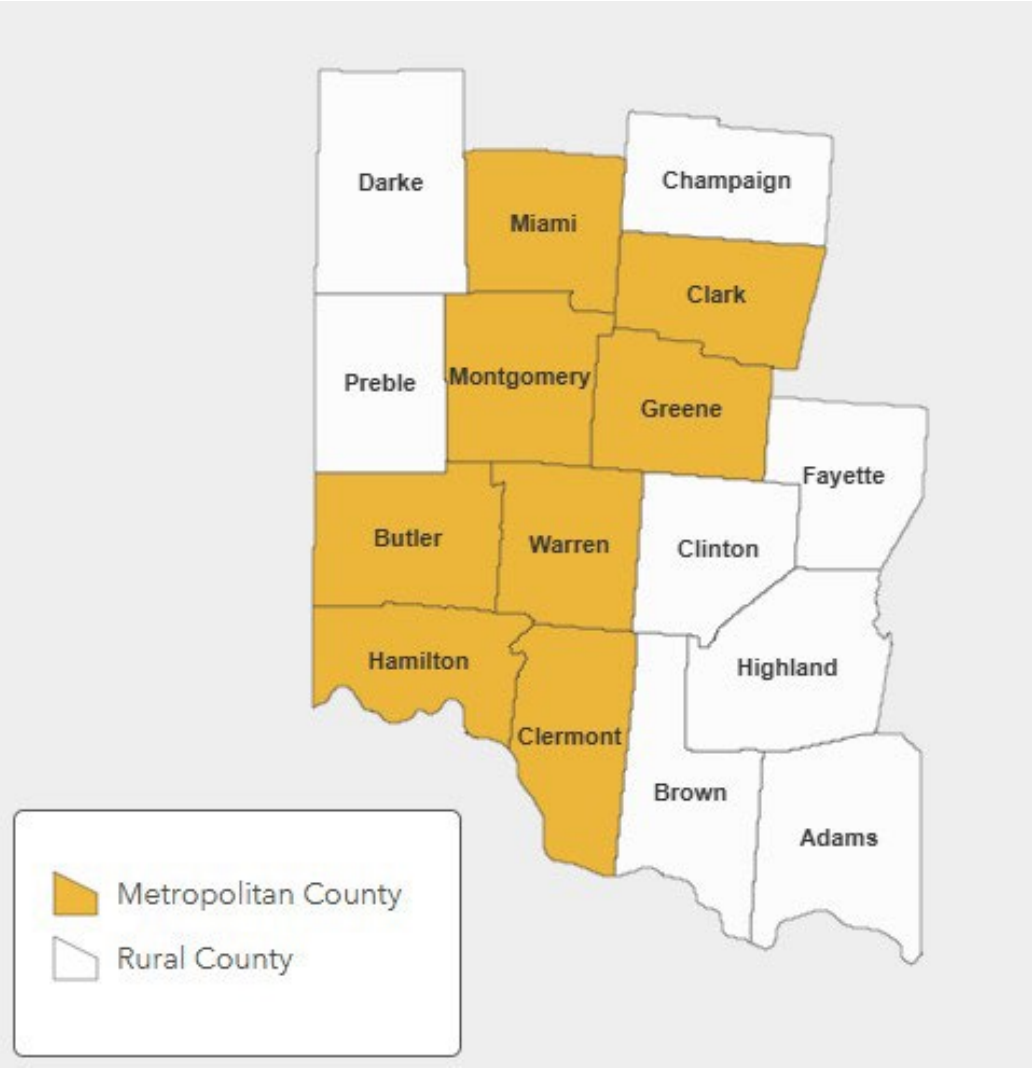


Metro/Rural Region Distribution

	Sum of Population	Percent
Central	2,262,608	19.21%
Metro	2,099,361	92.79%
Rural	163,247	7.21%

Franklin County is limited to **FOUR** 9% LIHTC Awards, all other counties in region are limited to **ONE** Award

SOUTHWEST OHIO

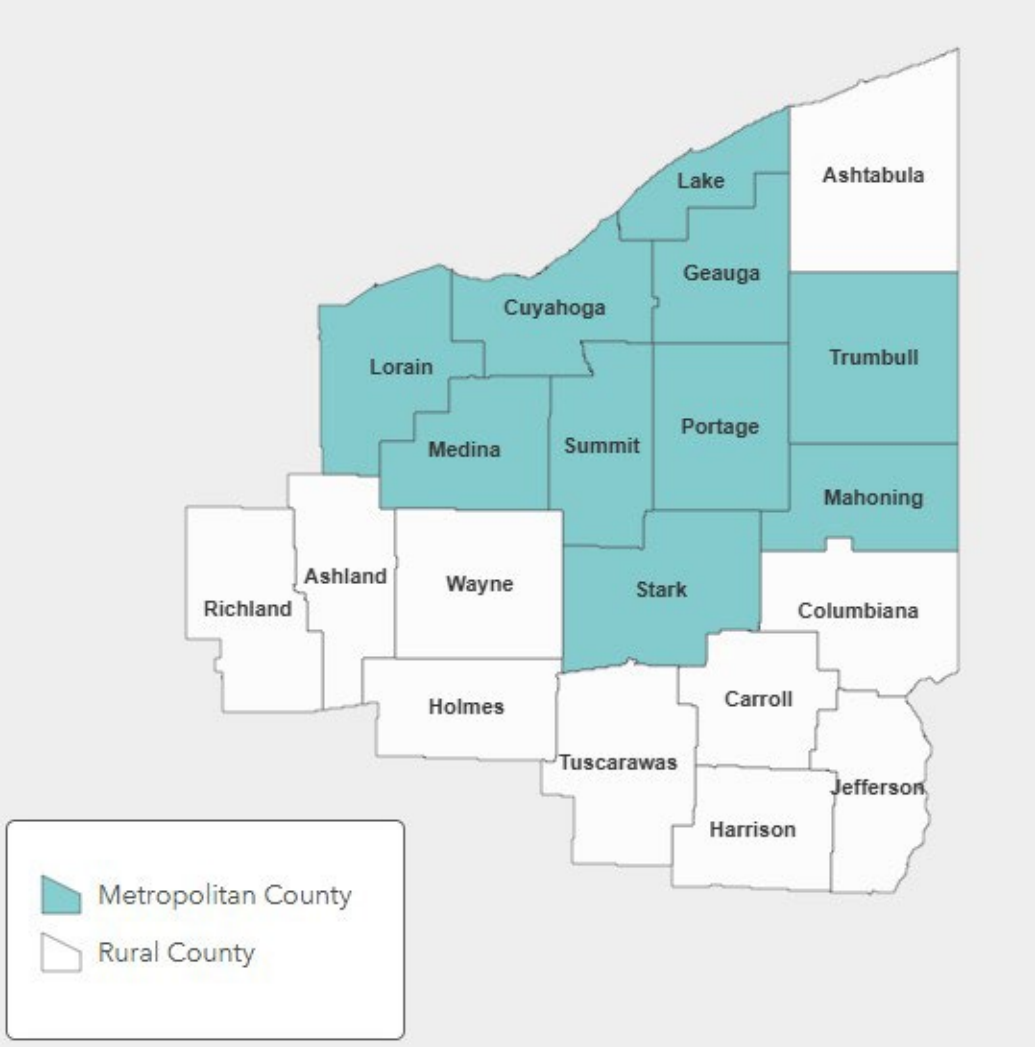


Metro/Rural Region Distribution

	Sum of Population	Percent
Southwest	2,939,813	24.96%
Metro	2,623,067	89.23%
Rural	316,746	10.77%

Hamilton County is limited to **TWO** 9% LIHTC Awards, all other counties in region are limited to **ONE** Award

NORTHEAST OHIO



Metro/Rural Region Distribution

	Sum of Population	Percent
Northeast	4,311,826	36.60%
Metro	3,576,337	82.94%
Rural	735,489	17.06%

Cuyahoga County is limited to **THREE** 9% LIHTC Awards, all other counties in region are limited to **ONE** Award

AWARD SEQUENCE CONTINUED

- **Regional Award Sequence (New Affordability)**
 - Step 1: Highest Scoring **Rural** project (General Occupancy or Senior)
 - Step 2: Highest Scoring project from the opposite funding pool
 - (e.g., If Step 1 funds a General Occupancy project, Step 2 will fund the highest-scoring Senior project)

If Step 1 funds a General Occupancy project:
Step 2: Senior project
Step 3: General Occupancy project
Step 4: Senior project
Step 5: General Occupancy project
Step 6: Senior project
Step 7: General Occupancy project
Step 8: Senior project
Step 9: General Occupancy project
Step 10: General Occupancy project

If Step 1 funds a Senior project:
Step 2: General Occupancy project
Step 3: General Occupancy project
Step 4: Senior project
Step 5: General Occupancy project
Step 6: Senior project
Step 7: General Occupancy
Step 8: Senior project
Step 9: General Occupancy project
Step 10: General Occupancy project

AWARD SEQUENCE CONTINUED

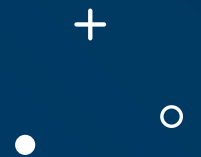
- **Statewide Redistribution of Unused Regional Credits**
 - QCT with Concerted Community Revitalization Plan (two projects)
 - Community Impact Strategic Initiative (at least one project)
- **Forward Allocation Adjustment**
 - OHFA anticipates reducing our forward allocation each year by awarding less than 100% of our credit ceiling

	Set Aside/Subpool	Funding Pool	Region	Metropolitan or Rural	% of LIHTC Ceiling
Project 1	CHDO Sponsor		N/A	N/A	
Project 2	CHDO Sponsor		N/A	N/A	
Project 3	CoC Referral #1	TPSHN	N/A	N/A	~22%
Project 4	CoC Referral #2	TPSHN	N/A	N/A	
Project 5	Non-CoC Referral	TPSHN	N/A	N/A	
Project 6	Balance of State	TPSHN	N/A	N/A	
Project 7, 9	Rental Assistance	PA	N/A	N/A	~13%
Project 8	LIHTC Resyn.	PA	N/A	N/A	
Project 10	N/A	New Aff.	Southeast	Rural	~65%
Project 11-12	N/A	New Aff.	Northwest	Rural and ?	
Project 13-15	N/A	New Aff.	Central	Rural and ??	
Project 16-18	N/A	New Aff.	Southwest	Rural and ??	
Project 19-22	N/A	New Aff.	Northeast	Rural and ???	
Project 23	Strategic Initiative				

* At least two projects must be in a QCT with Concerted Community Revitalization Plan



TECHNICAL ASSISTANCE: THE APPLICATION TIMELINE & REQUIREMENTS



2026 PROGRAM CALENDAR

<u>Date</u>	Programmatic Benchmark
September 18, 2025	2026-2027 9% LIHTC QAP, Board Approved
November 12, 2025	2026 9% LIHTC Technical Assistance Session
December 2, 2025 thru January 8, 2026	Experience and Capacity and CHDO Certifications.
January 9, 2026	Deadline to submit Frequently Asked Questions (FAQ)
February 26, 2026	Deadline to submit Proposal Applications
May 2026 Board Meeting	Results of 2026 9% LIHTC reservations
September 17, 2026	Deadline to submit Final Applications

← You are here

HOW TO SUBMIT

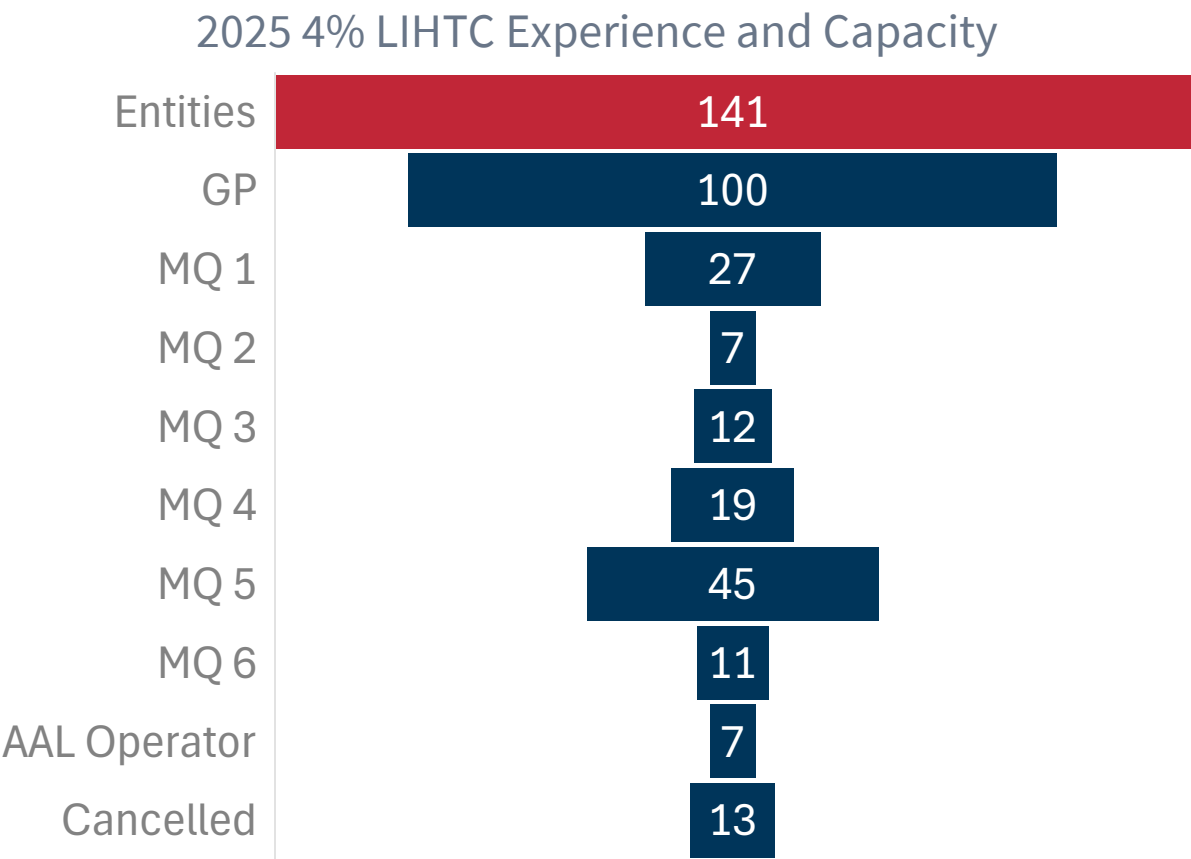
- All application materials must be submitted to the Multifamily Development File Transfer Site (FTS) by the stated deadline
 - Email: MultifamilyFTP@ohiohome.org to gain access
 - Materials must be submitted in a .ZIP format and numbered that correspond to Appendix A: Submission Requirements
 - Hard Copy 11x17 Architectural Plans are still required and must be received by the application deadline

REQUIRED DOCUMENTS (APPENDIX A)

- Materials will be due at:
 - Experience & Capacity (E/C) – 2 items
 - Development Team Experience & Capacity Review
 - Proposal Application – 27 items
 - AHFA, Preliminary Arch Plans, Evidence of Site Control, Phase I ESA, Market Study, Competitive Support Documents, Conditional Financial Commitments, Zoning, etc.
 - Final Application – 26 items
 - AHFA, 80% Arch Plans, Appraisal, BABA, Board Resolution, Legal Description, Competitive Support Documents, Lien and Litigation, List of changes from Proposal Application, etc.
 - IRS Form 8609 – 5 items
 - Green Certification, Limited Partnership Agreement, Scope of Work, Ohio Housing Locator, Supportive Services Plan

EXPERIENCE & CAPACITY

Entity Type	IRS Form(s) 8609 Experience	
	Issued in Ohio in the last 10 years	Issued in another State in the last 10 years
Non-Capacity Building Track		
1. An entity without IRS Form(s) 8609; non-capacity building	None	None
Capacity Building Track		
2. New Entities without IRS Form(s) 8609; Capacity Building	None	None
3. New to OHFA Entities with 8609s in Other States (1-3)	None	1-3
4. New to OHFA Entities with 8609s in Other States (4+)	None	4+
5. OHFA Experienced Entity	1+	N/A
6. OHFA Experienced Mentor Developer	2+	N/A



Experience and Capacity and CHDO Certifications must be submitted between **December 2** and **January 8**

KEY POLICY & ADMINISTRATIVE ITEMS

- Ex Parte Discussions Policy
- Good Standing Policy
- Post-Award Requirements
 - Conditional Qualification Letter (CQL)
 - Carryover Allocation Agreement (COA)
 - 10% Test
 - IRS Form 8609
- Credit Exchanges
 - Credit Refresh/Exchanges Policy (NEW)
 - Placed-In-Service Relief
 - Future Credit Ceiling Special LIHTC Allocation

QUESTIONS?

Questions pertaining to the QAP: QAP@ohiohome.org

Access to our FTS: MultifamilyFTP@ohiohome.org

Questions pertaining to the data/maps: research@ohiohome.org

Public Records requests: publicrecords@ohiohome.org

Complete the session survey in the mobile app.

In the App

1. Tap **Agenda**
2. Locate your chosen session and tap its name.
3. Tap **Session Survey**
4. Once you've answered, tap **Submit**.

You don't have to finish right away--come back at any time to change your answers. We'll save your progress until you get back.

