

**Before contacting OHFA, please read through the entirety of the document. Frequently Asked Questions about the data and the process are included at the bottom of this document, as are data and methodology notes.** If you have questions regarding the map after reading each of these, please contact OHFA's Office of Research and Analytics ([Research@ohiohome.org](mailto:Research@ohiohome.org)).

## INSTRUCTIONS FOR THE 4% LIHTC BGF - New Affordability Pool

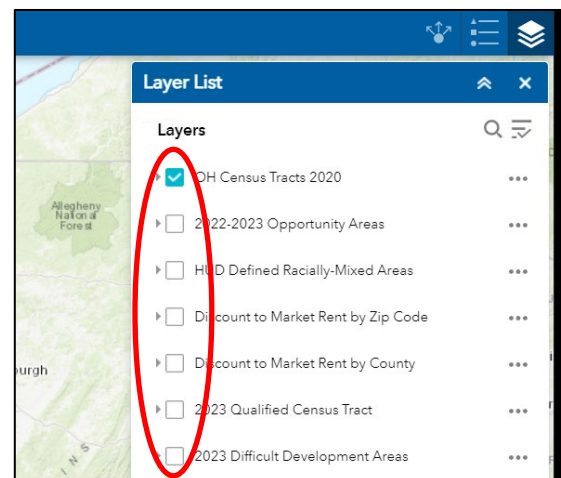
These instructions include details for using the 4% LIHTC BGF- New Affordability interactive map. This map includes data layers that correspond to the following competitive criteria:

- 2022-2023 Opportunity Areas
- HUD Defined Racially Mixed Areas
- Discount to Market Rent
  - By Zip code
  - By County
- 2023 Qualified Census Tracts (QCT)
- 2023 Difficult Development Areas (DDAs)

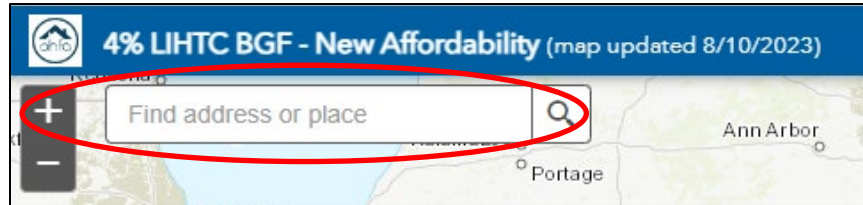
**Step 1:** Navigate to the map page using [this hyperlink](#).

**Step 2:** A list of the relevant geographic layers needed for your application will appear when you enter. The base layer outlining Ohio census tracts will be turned on.

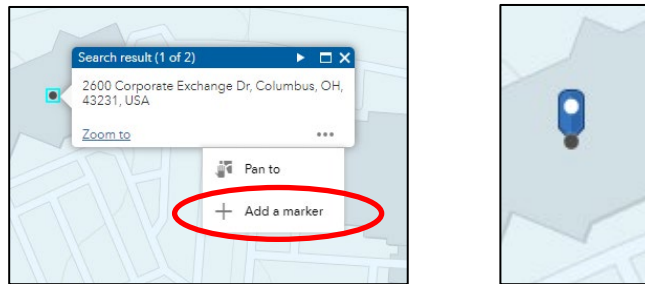
If you would like to see how each of these layers are distributed throughout the state, you can click on the small box on the left-hand side of the layer's name to turn that layer on. For best results, turn each layer on one at a time.



**Step 3:** In the “Find Address or Place” Tool on the upper left-hand side of the page, enter the address of your proposed property. The map will zoom to your property. Check that the property address is correct.



**Step 4:** Click “Add a marker”. This will place a blue marker symbol on your screen – indicating the location of your proposed property.

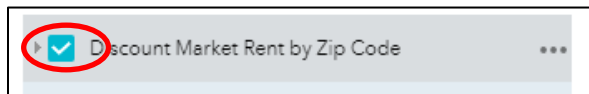


**Step 5:** Using the Zoom + and Zoom – buttons on the upper left side of the screen, zoom out from your proposed location six times. This will provide a broader view of your location and the surrounding region.

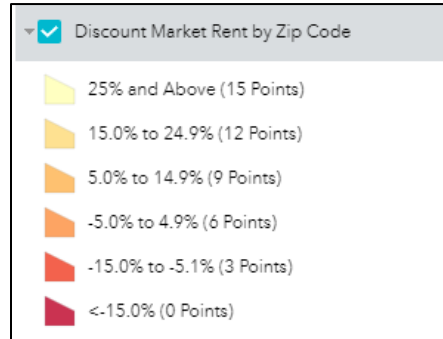
**Step 6:** Return to the right side of the screen – where the layers are displayed. These are the layers that are necessary for your application. You will only need to select one layer from the list for each criterion.

Example using the “Discount to Market Rent by Zip Code” metric

- **6.a.** Select the layer by clicking on the small box next to “Discount Market Rent by Zip Code.” The data related to this metric will appear on the map.



- **6.b.** To see the scoring breakdown, click the small arrow to the left of the check box. This will bring the legend into view.



- **6.c.** Take a screen shot of your property marker and the layer related to “Discount to Market Rent.”
  - For the Discount to Market Rent metric, if your property SAFMR is not available and does not fall within any Zip Code category or shaded boundary, unselect “Discount to Market Rent by Zip Code” and select “Discount to Market Rent by County” layer.
- **6.d.** De-select the last layer by unclicking the square next to the layer. The map should return to a blank map with only your location marker visible.
- **6.e.** Repeat steps **6.a – 6.d** for the other mapping layers that are relevant to your application.

## Frequently Asked Questions

### 1. Where does the data come from?

We used a mix of nationally recognized data sources for this map. For more information, see the Data and Methodology Section below.

### 2. Why doesn't the map I see look the same as a similar map in the OHFA Housing Needs Assessment (HNA)?

While we use the same data sources for both the HNA and the QAP, the threshold points on this map are specifically tailored for the 4% BGF. While we may use quintiles or natural breaks to determine gradation and color change on the HNA maps, we make sure the thresholds on the BGF map align with the scoring criteria in the 2023 Guidelines.

### 3. Who do I contact if my map is not working?

If your map is not working, first try to switch browsers. Mozilla, Chrome, and Internet Explorer have all been tested with this interface. Second, make sure that you have followed **Step 2** properly – the map will have an outline of Ohio census tracts when you open it. You must click on the Layer List and then select a specific layer to see data. If you continue to experience problems, contact OHFA's Office of Research and Analytics ([Research@ohiohome.org](mailto:Research@ohiohome.org)).

### 4. Why does my map appear blank?

To access the content, refer to **Step 2** in the instructions above.

## Data and Methodology

**Opportunity Index.** The USR Opportunity Index is a data tool jointly developed by the Ohio Housing Finance Agency (OHFA) and The Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University (Kirwan Institute). There are five sub-indices, each containing three indicators, resulting in 15 indicators in the new 2022-2023 USR Opportunity Index. The five sub-indices of indicators include: Transportation Opportunity, Employment Opportunity, Educational Opportunity, Health Opportunity, and Housing Opportunity. The USR Opportunity index provides for a way to visualize and assess these domains at a neighborhood scale and how they vary across urban (U), suburban (S), and Rural (R) communities. The 2022-2023 USR Opportunity Index is a state-wide, comprehensive, fair, equitable, inclusive, and stable framework to reduce the complexity in measuring opportunity and empower developers and advocates. Please visit the [Overview of the Ohio 2022-2023 USR Opportunity Index](#) for more information

**Racially Mixed Areas.** Per HUD Definitions and requirements, new construction projects in Racially Mixed Areas are prohibited unless the project will not cause a significant increase in the proportion of minority to non-minority residents in the area. HUD defines Racially Mixed Areas in HUD Form 52614 as "an area that is neither minority concentrated, nor a non-minority area. A non-minority area is an area in which the minority population is lower than 10 percent." HUD does not currently have a mapping tool for Racially Mixed Areas. Per CPD-16-17, HUD uses the percent of white, non-Hispanic persons in the census tract as the non-minority percent. Therefore, if the percent of white, non-Hispanic persons in project census tract is 90 percent or higher, OHFA considers it a non-minority area.

**Discount to Market Rent.** The Discount to Market Rent was determined by comparing the maximum gross (i.e. without reducing for a utility allowance) 50% AMI Multifamily Tax Subsidy Projects (MTSP) rent for a hypothetical one-bedroom unit against 110% of the one-bedroom 2023 Small Area Fair Market Rent (SAFMR)—if the project is located in a MSA—or 110% of the 2023 Fair Market Rent (FMR) for projects located outside of an MSA. If an SAFMR is not available at the Zip Code level, then the FMR at the county level is used to determine the Discount to Market Rent.

Discount to Market Rent =  $1 - (\text{the maximum gross 50\% AMI MTSP rent for a one-bedroom unit} \div 110\% \text{ of SAFMR or FMR})$

**Qualified Census Tracts:** According to [HUD](#), Low-Income Housing Tax Credit (LIHTC) Qualified Census Tracts must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more. Maps of Qualified Census Tracts and Difficult Development Areas are available at: [huduser.gov/sadda/sadda\\_qct.html](http://huduser.gov/sadda/sadda_qct.html).

**Difficult Development Areas.** Difficult Development Areas (DDA) as defined by [HUD](#) are areas with high land, construction, and utility costs relative to the area median income. Maps of Difficult Development Areas are available at [huduser.gov/sadda/sadda\\_qct.html](http://huduser.gov/sadda/sadda_qct.html). The DDAs are defined and mapped at the Zip Code (ZCTA) level.

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