
2027 9% QAP

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To QAP, OHFA <QAP@ohiohome.org>

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I have no serious issue with any of the proposed changes, but would have liked to see at least a partial solution to the scoring limitations of the current QAP. OHFA has apparently decided to put that off until 2028. The census tracts funded in 2026 will mostly be off-limits, but we know multiple developers will descend on (and fight each other for) sites in the next tier of high-scoring census tracts, as if these locations are actually the best places for affordable housing. But we already know how tenuous the connection is between the Opportunity/Need scores and where the housing would best meet community needs--which includes many whole counties that will again be non-competitive as it stands.

Numerous ways exist to address this, at least in part, without having to re-write the whole QAP. The concept in the OLIHTC program of providing an advantage for locations that haven't received affordable housing projects in the past 5 years could be translated into a sliding scale of points. In rural areas, this would be counties and in urban areas, zip codes would work best. Ideally, we would award points based on the ratio of affordable units to income-qualified renter households. It's not like this data doesn't exist for OHFA's use. Exceptional proximity (1/2 mile) to amenities could also help balance the scoring. It was too easy to max out on the proximity points when we had that in the QAP a few years ago, but the concept is still good. If you can walk to the store to buy your groceries or get your prescription filled, it's a really desirable location for anyone. Adding a couple of scoring categories could counterbalance the sole focus on census tract data. In my experience, there have been years when we made somewhat significant changes to the second year of a QAP.

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