

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM
2015 AND 2016 ALLOCATION PLAN**

COMPLETE REGULATIONS FOR THE LOW-INCOME HOUSING TAX CREDIT HAVE NOT BEEN ISSUED; THEREFORE, ALL PROGRAM MATERIALS FOR THE WEST VIRGINIA HOUSING DEVELOPMENT FUND'S LOW-INCOME HOUSING TAX CREDIT PROGRAM ARE SUBJECT TO CHANGE.

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COLUMN

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INTRODUCTION

The Low-Income Housing Tax Credit Program is authorized by and operated under Section 42 of the Internal Revenue Code (the “Code”). Under Subsection 42(m), allocating agencies are required to develop and adopt a “qualified allocation plan” pursuant to which properties will be selected for allocations of low-income housing tax credits. The West Virginia Housing Development Fund (the “Fund”), as the allocating agency for the State of West Virginia (the “State”), is responsible for administering the Low-Income Housing Tax Credit Program and for developing and adopting the qualified allocation plan (the “Plan”) for the State. The Governor must approve the Plan after the Plan has been subjected to public comment through public hearing.

Note: The word “property” is generally used in the Plan as “project” is used in the Code.

According to Subsection 42(m)(1)(A) of the Code, the housing credit dollar amount with respect to any building shall be zero unless:

- such amount was allocated pursuant to a qualified allocation plan of the allocating agency, which is approved by the governmental unit of which the allocating agency is a part,
- the allocating agency notifies the chief executive officer of the local jurisdiction within which the building is located and provides that individual a reasonable opportunity to comment on the property,
- a comprehensive market study of the housing needs of low-income individuals in the area to be served by the property is conducted before the credit allocation is made and at the developer’s expense by a disinterested party who is approved by the allocating agency, and
- a written explanation is available to the general public for any allocation of a housing credit dollar amount that is not made in accordance with established priorities and selection criteria of the allocating agency.

A “qualified allocation plan” is defined in Subsection 42(m)(1)(B) of the Code as a plan which:

1. sets forth selection criteria to be used to determine housing priorities of the allocating agency that are appropriate to local conditions. The selection criteria that Subsection 42(m)(1)(C) of the Code requires to be included in the Plan are as follows:
 - a. property location,

- b. housing needs characteristics,
 - c. property characteristics, including whether the property includes the use of existing housing as part of a community revitalization plan,
 - d. sponsor characteristics,
 - e. tenant populations with special housing needs,
 - f. public housing waiting lists,
 - g. tenant populations of individuals with children,
 - h. properties intended for eventual tenant ownership,
 - i. energy efficiency of the property, and
 - j. the historic nature of the property;
2. gives preference in allocating housing credit dollar amounts among selected properties to:
 - a. properties serving the lowest income tenants,
 - b. properties obligated to serve qualified tenants for the longest periods, and
 - c. properties which are located in qualified census tracts (as defined in Subsection 42(d)(5)(C) of the Code) and the development of which contributes to a concerted community revitalization plan; and
 3. provides a procedure that the allocating agency (or an agent or other private contractor of such agency) will follow in monitoring for noncompliance with the provisions of Section 42 of the Code, in notifying the Internal Revenue Service of such noncompliance to the extent that the allocating agency becomes aware of such matters of noncompliance, and in monitoring for noncompliance with habitability standards through regular site visits.

The provisions and requirements of the allocating agency's qualified allocation plan must be satisfied by any property requesting any portion of the state's housing credit ceiling. Also, any tax-exempt bond financed property which does not require credit allocations from the state housing credit ceiling must satisfy the provisions and requirements of the qualified allocation plan.

This Plan contains certain specific exclusions for tax-exempt bond financed properties which do not require credit allocations from the State Housing Credit Ceiling. Such exclusions may involve specific selection or preference criteria and other administrative criteria that are not mandated by Section 42 of the Code.

In addition, the Fund may, at its discretion, waive particular selection or preference criteria that are not mandated by Section 42 of the Code for an individual property. This waiver will only apply to the property for which such waiver was granted. On a case-by-case basis, the Executive Director may solicit the Fund Board of Directors' approval of a waiver.

In the event a waiver is granted, a written explanation will be available to the general public with respect to any allocation of a housing credit dollar amount that is not made in accordance with the established priorities and selection criteria contained in this Plan.

PUBLIC HEARING AND GOVERNOR'S APPROVAL

In accordance with Subsection 42(m)(1)(A)(i) of the Code, the required public hearing was held on December 9, 2014, and the Plan was approved by the Governor of the State on January 22, 2015.

NOTIFICATION AND PERIOD OF COMMENT FOR LOCAL JURISDICTION

Prior to allocating any low-income housing tax credit and in accordance with Subsection 42(m)(1)(A)(ii) of the Code, the Fund will notify the chief executive officer or the equivalent of the local jurisdiction within which the buildings in the property are or will be located and will provide that government official 60 days, beginning on the day the notification is dated, to provide comments. The Fund welcomes all comments from the local jurisdiction. However, the Fund is an equal opportunity housing provider and, therefore, will not consider any comments which object to the property development in violation of the Fair Housing Act or any other applicable federal or state law.

In the event an applicant submits its initial application on or after October 31, the Fund may provide the chief executive officer of the local jurisdiction with a period of time to comment that is less than 60 days. Any such shorter time period will be reasonable, taking into consideration the time constraints within which the Fund is required to make any resulting allocations by the end of the calendar year.

If a response is not received within the specified time period, the Fund will continue processing the application.

PROGRAM PARTICIPANTS ELIGIBILITY REQUIREMENTS

The Fund will not select or allocate low-income housing tax credits to any property whose developer and/or ownership entity includes any individual or entity which:

- is a convicted felon;

- appears on the U.S. Department of Housing and Urban Development’s (“HUD’s”) Excluded Parties List; or
- has issues of non-compliance that have been reported to the Internal Revenue Service (“IRS”) as continuing to be unresolved after the end of the correction period, **and** continue to be unresolved at the time any such proposed property is under consideration.

Any individual who is part of the ownership entity that serves as the general partner, individually or as a co-owner must have a credit score (Experian) in excess of 620. Note: A credit report will not be required for the principals, officers, and board members of non-profit organizations.

The following persons/entities must complete and sign a Program Participants Eligibility Requirements Certification (WVHDF Form LIHTCP-G) and include any and all required attachments (e.g. attachments regarding LIHTCP compliance in states other than West Virginia) verifying the eligibility items listed above:

- Any person/entity who owns any interest in a **for-profit developer**;
- Any person/entity who owns any interest in a **for-profit general partner**;
- The non-profit developer entity (and any non-profit developer sub-entities) and Executive Director, Deputy Director, President, Vice-President, Chair, and Vice-Chair (or comparable officers) (not Secretary or Treasurer unless that person also holds one of the titles above) for a **non-profit developer**; and
- The non-profit general partner entity (and any non-profit general partner sub-entities) and Executive Director, Deputy Director, President, Vice-President, Chair, and Vice-Chair (or comparable officers) (not Secretary or Treasurer unless that person also holds one of the titles listed above) for a **non-profit general partner**.

Any person who owns any interest in a **for-profit general partner** must complete and sign a Credit Check Authorization and Release Form (WVHDF Form LIHTCP-I) in order for the Fund to request and obtain a copy of each such person’s credit report:

Note: Any reference to **general partner** in this section or any other section of the Plan also includes **managing member and member owners** for limited liability companies.

Any material misrepresentations or failure to disclose with regard to any of the above-listed eligibility requirements is ground for rejection of an application and possible prohibition against future applications.

Note: In accordance with the current Tax Credit Manual, the ownership entity must submit a Certificate of Existence from the Secretary of State's office at the time it submits a Carryover Allocation Request.

MINIMUM HOUSING STANDARDS AND ARCHITECT SITE SUITABILITY RATING

At a minimum, the property must be constructed or rehabilitated in compliance with the 2010 Americans with Disabilities Act, Section 504 Requirements, Fair Housing, and the then current:

- State Building Code, including the following, and any corresponding successor code:
 - the International Building Code,
 - the International Plumbing Code,
 - the International Mechanical Code,
 - the International Property Maintenance Code,
 - the International Energy Conservation Code,
 - the International Residential Code for One- and Two-Family Dwellings,
 - ANSI A117.1 (Accessible and Usable Buildings and Facilities),
 - the International Fuel Gas Code,
 - the International Existing Building Code, and
 - the National Electric Code (NFPA 70),
- Life Safety Code and the West Virginia State Fire Commission Standards,
- Local building code (if any exists for the jurisdiction within which the buildings in the property are or will be located),
- Local zoning and/or land use regulations or restrictions, if any,
- Local floodplain ordinance, if any, and
- EPA NPDES Permit and State DEP Water Quality Requirements.

The property's Architect must assess the suitability rating (superior, good, average, fair, or poor) of the site for the property. Items to be considered in making this assessment include, to the extent reasonably possible, but are not limited to:

- economic opportunities;
- educational facilities;
- neighborhood/community amenities;
- accessibility for transportation;
- proximity/availability of utility services
 - water,
 - sewer,

- gas,
- electric,
- telephone,
- mobile phone cell service,
- cable/high-speed internet, and
- refuse disposal;
- proximity to fire hydrants;
- proximity to professional or volunteer fire departments;
- adequacy of on-site parking;
- propriety of building set-back from access roads;
- undesirable location and/or undesirable views;
- geographic site features such as,
 - within the 100 year floodplain,
 - high tension wires,
 - within 300 feet of a railroad tracks,
 - cuts,
 - fills,
 - rock formations,
 - extensive grade,
 - subsurface rock,
 - drainage,
 - high water table, and
 - unstable soil,
- and any other criteria cited by the property's Architect.

The property's Architect must also list any and all green and sustainable features that will be incorporated into the design of the new construction or rehabilitation of the buildings and site for the property. Those areas which should be considered include, but are not limited to, the following:

- Urban infill in economic opportunity areas,
- Habitat protection,
- Wetlands protection,
- Photovoltaics (PV) – e.g. solar power, etc.,
- Insulation standards,
- Energy Star products,
- HVAC performance,
- Energy codes,
- Energy Star building certifications,
- Preservation of existing flora,
- Recycled content,
- Water conservation,
- Renewable/re-used materials,
- Construction waste management,

- Storm water management,
- Hazard proximity,
- Environmental assessment issues,
- Hazard abatement,
- Low/No-VOC (Volatile Organic Compounds) materials – e.g. carpet, paint, etc.,
- Bins for tenant disposal of recyclable materials – e.g. plastic, paper, metals, etc.,
- Formaldehyde-Free flooring, and
- Formaldehyde-Free ventilation.

In addition, the Fund’s designated construction professional will assess and assign the suitability rating (superior, good, average, fair, or poor) of the site for the property, utilizing the criteria outlined above. Such assessment and assignment of the suitability rating of the site for any property by the Fund’s designated construction professional is solely for the Fund’s use and shall not be construed to be a representation or warranty of any such site’s suitability to any party. The sole purpose of the Fund’s designated construction professional’s site suitability assessment is to visually assess the site as it is on the day of the assessment for rating purposes. The Fund does not make any representations or warranties as to the site suitability for any such property.

The Fund reserves the right to reject any property, solely on the basis of the Fund’s designated construction professional’s site suitability assessment for any such property. Issues that might cause a site to be assessed as “poor” and result in the rejection of such property include, but are not limited to,

- site location within the 100 year floodplain or flood of record;
- proximity to railroad tracks, highways, airports, etc., that prohibit the reduction of interior and/or exterior noise to an acceptable level; or
- any other naturally occurring or man-made hazards, posing health or safety risks to tenants.

The Fund’s acceptance of a site is solely for the Fund’s use. Applicants, lenders, syndicators, tenants, and any other parties involved in any such property are not entitled to and should not rely upon or in any way utilize the Fund’s acceptance of the site for any other purpose.

For properties which involve substantial rehabilitation, the Fund’s designated construction professional will also review the property’s capital needs assessment in conjunction with the site suitability assessment visit.

SUMMARY OF SELECTION AND PREFERENCE CRITERIA

In order to comply with Subsections 42(m)(1)(B) and (C) of the Code, the Fund has developed a point system to be used in making the property selections for

allocations of low-income housing tax credits. Selection and Preference Criteria have been established to provide the framework for the point system. In some of the criteria, more specific characteristics have also been established. An assignment of the total points available for each selection or preference criterion and each specific characteristic is detailed in the Selection and Preference Criteria section of this Plan. A summary of the selection or preference criteria and the total points available is provided below:

Category of Selection and Preference Criteria	Total Points Available
Property Characteristics and Set-Aside Categories	75
Ability to Produce a Qualified Low-Income Residential Rental Property	179
Property Location	90
Housing Needs Characteristics	160
Sponsor Characteristics	10
Tenant Populations with Special Housing Needs Or Tenant Populations of Individuals with Children	25
Persons on a Public Housing Waiting List	25
Properties Committed to Eventual Tenant Ownership	15
Historic Nature of the Property	20
Preference for Properties Serving the Lowest Income Tenants	50
Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time	150
Preference for Community Revitalization Properties Located in Qualified Census Tracts	40
Quality of Housing (Including Energy Efficiency)	190
TOTAL POINTS AVAILABLE	1029

The Fund has set a minimum threshold of 500 Selection and Preference Criteria points that must be met by a proposed property in order for such property to be considered any further for Low-Income Housing Tax Credit Program eligibility.

SELECTION AND PREFERENCE CRITERIA

Property Characteristics and Set-Aside Categories (Maximum Points Available: 75)

1. Set-Aside Categories and Existing Housing as Part of a Community Revitalization Plan (Maximum Points Available: 50)

The Fund has determined that Set-Aside Categories should be established to direct the allocation of housing credit dollar amounts to properties possessing certain features or characteristics.

In order for a proposed property to be considered any further for Low-Income Housing Tax Credit Program selection and eligibility, the property must satisfy the property characteristics and features for one of the six Set-Aside Categories, as identified and described below.

The Set-Aside Categories, a description of the features or characteristics for each category, the type and size of property, the number of points available, and the percentage of the State's Housing Credit Ceiling that is set aside for each category is provided below:

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Set-Aside Category and Description of the Features and Characteristics of the Category	Type and Size of Property	Points Available	Percentage of the State's Housing Credit Ceiling
1. Qualified Non-Profit: Category for the exclusive use of a Qualified Non-Profit Organization.	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	10.0%
2. Rural Development and/or LIHTCP Preservation: Category for the exclusive use for the preservation of existing Rural Development low-income residential rental units previously financed, guaranteed, or subsidized (property-based) through any Rural Development finance, guarantee, or subsidy (property-based) program, <u>or</u> for the use for the preservation of existing LIHTCP low-income residential rental units..	Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	30 20 10 0	20.0%
3. Rural Development New Construction: Category for the exclusive use for a newly constructed property financed, guaranteed, or subsidized (property-based) through any Rural Development finance, guarantee, or subsidy (property-based) program to produce newly constructed low-income residential rental units.	New & ≤ 50 New & > 50	50 40	15.0%
4. HUD Preservation or New Construction: Category for the exclusive use for either new construction or preservation of existing HUD low-income residential rental units financed, guaranteed, or subsidized (property-based) through any HUD finance, guarantee, or subsidy (property-based) program. In order to qualify for this set-aside category solely for HUD financing, such financing must equal or exceed 25% of the property's total permanent financing.	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	25.0%
5. New Supply Small: Category for the exclusive use of either a newly constructed property, a substantial rehabilitation property, or an acquisition with substantial rehabilitation property, all of which must result in a direct increase of the stock of low-income residential rental units. <u>Properties in this category will not have more than 50 residential rental units.</u>	New & ≤ 50 Rehab & ≤ 50 A&R & ≤ 50	50 30 10	25.0%
6. Top Off: Category for the exclusive use of a 2013 and/or 2014 (or 2014 and/or 2015) Carryover Allocation Certificate recipient for additional credit.	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	5.0%

For “Type and Size of Property” the following definitions apply:

New = Newly Constructed;

Rehab = Substantial Rehabilitation, inclusive of adaptive re-use;

A & R = Acquisition and Substantial Rehabilitation, inclusive of adaptive re-use;

≤ 50 = Less than or equal to 50 residential rental units; and

> 50 = More than 50 residential rental units.

If a property involves both new construction and substantial rehabilitation of existing units, the points above will be awarded on a weighted average basis.

In order to qualify for the Qualified Non-Profit Set-Aside Category, the non-profit entity must:

- be either a 501(c)(3) or 501(c)(4) organization;
- be exempt from taxes under Subsection 501(a) of the Internal Revenue Code (A copy of the IRS determination letter declaring exempt status for the non-profit entity must accompany such non-profit entity’s request, together with a certificate from an authorized officer of the non-profit entity stating that he or she knows of nothing that would adversely affect such determination.);
- include in its exempt purposes, the fostering of low-income housing (A copy of the non-profit entity’s Articles of Incorporation must accompany such non-profit entity’s request.);
- own an interest in the property (directly or through a partnership (as a general partner; owning not less than 51% of the general partnership interest));
- materially participate (as defined in the passive loss rules, Code Subsection 469(h)) in the development and operation of the property throughout the compliance period on a regular, continuous and substantial basis;
- not be affiliated with or controlled by a for-profit organization;
- have been in existence for at least five years and have at least three years of housing experience (as a developer of residential housing, or as an owner of residential rental housing, or any combination of both encompassing a 36-month period in the aggregate) – evidenced by a resume of such experience, including beginning and ending dates; and
- provide support services that are appropriate for the residents of the proposed property.

Each property can compete for housing credit dollar amounts from only one Set-Aside Category, provided that the proposed property's characteristics or features satisfy those specified for one of the six Set-Aside Categories.

For substantial rehabilitation properties or acquisition and substantial rehabilitation properties, an additional 10 points will be awarded if any such property includes the use of **existing housing** that is a **clearly** and **specifically stated** part of a community revitalization plan that has been approved by the appropriate governing body of the local jurisdiction within which such "community" is located. "Clearly and specifically stated" means the existing housing must be located in specified boundaries within the community and the rehabilitation of such housing fulfills the specified goals of the plan **OR** the existing housing is specifically named in the plan and the rehabilitation of such housing fulfills the specified goals of the plan. "Approved" means that the appropriate governing body of the local jurisdiction has taken an official action to adopt such plan. "Appropriate governing body of the local jurisdiction" means either the city council or comparable governing body of a municipality or the county commission or comparable governing body of a county or a specific community development authority (or other similar entity set up in accordance with State law, e.g. West Virginia Code Chapter 7, Article 12) whose jurisdiction includes the location involved.

2. Property-Based Subsidy (Maximum Points Available: 25)

15 points will be awarded to a property which has project-based rental assistance (e.g. Rural Development, HUD, or local public housing authority) for at least 25% but less than 50% of the residential rental units in the property.

OR

20 points will be awarded to a property which has project-based rental assistance (e.g. Rural Development, HUD, or local public housing authority) for at least 50% but less than 75% of the residential rental units in the property.

OR

25 points will be awarded to a property which has project-based rental assistance (e.g. Rural Development, HUD, or local public housing authority) for at least 75% of the residential rental units in the property.

In order to be awarded the points above, evidence of the project-based rental assistance satisfactory to the Fund must be provided. Evidence in the form of an unexpired executed commitment or an agreement to enter into a housing assistance contract (e.g. "PBV Agreement to Enter into Housing Assistance Payments Contract") will generally be considered satisfactory.

Ability to Produce a Qualified Low-Income Residential Rental Property
(Total Maximum Points Available: 179)

Points will be awarded to properties that have achieved certain milestones in the development process. The key components and milestones of development are described below.

1. Site Control (Maximum Points Available: 0)

Minimum Standard: The owner must have established site control in the form of a recorded deed, an option, or a purchase contract **in the ownership entity's name for the subject property.**

Note: The Fund believes that the location of the site is so integral to the acceptance and scoring of a property that the Fund will not consider a site change once a property's Reservation Request has been submitted, unless the purpose of the site change is to provide replacement housing in the event of a federally declared disaster.

2. Permanent Financing (Maximum Points Available: 25)

25 points will be awarded to a property with either written conditional permanent financing commitments or letters of intent from **all** intended sources of permanent financing, including developer-provided financing (deferred Developer's Fee) for all amounts of such permanent financing.

- In order to be awarded points for a written conditional permanent financing commitment, such commitment must be signed by the permanent financing source, identify the property, and include the estimated loan amount, interest rate, and loan and amortization terms.
- In order to be awarded points for a letter of intent, such letter must be signed by the permanent financing source, identify the property, and include the amount of permanent financing sought (this may be presented in a "not to exceed" amount), the anticipated interest rate (this may be presented in a "not to exceed" rate) and loan and amortization terms for the funding sought, the anticipated date of the permanent financing decision, and a statement that the property is, or will be, considered for funding.

For properties which are assuming a Rural Development or HUD insured mortgage, a letter from Rural Development or HUD which acknowledges the intent of the applicant to submit a transfer package for the transfer of the physical assets and mortgage loan assumption will be considered sufficient for the awarding of points under this criterion with respect to that particular source of permanent financing. A Rural Development-provided or HUD-provided summary

of the estimated mortgage amount (e.g. for Rural Development an M1XI screen print) must also be included.

In addition, if part of such property's financing structure includes a Rural Development or HUD subsequent rehabilitation loan, an acknowledgement letter (specifying the estimated loan amount) from Rural Development or HUD which states that the applicant has submitted an application for such funds to the appropriate governmental agency (Rural Development or HUD) for approval of such rehabilitation loan and that the applicable agency has those funds available, will be considered sufficient for the awarding of points under this criterion with respect to that particular source of permanent financing.

3. Syndication of Investment Interests and Tax Credits
(Maximum Points Available: 20)

20 points will be awarded to a property where the applicant has formally accepted (in writing) a syndicator's written offer/proposal to perform as the syndicator for the property. Such written offer/proposal must include, at a minimum, the following:

- the annual credit amount,
- the total equity contribution,
- the pay-in schedule,

4. Developer Experience in the Low-Income Housing Tax Credit Program (Maximum Points Available: 15)

15 points will be awarded to a property where the developer or **any** co-developer meeting the requirement below (not on a combined basis) has participated in six or more Low-Income Housing Tax Credit Program properties, regardless of the state in which such properties are located, that have been placed in service and received the final Allocation Certifications (IRS Forms 8609) for all of the buildings and credit types associated with each such property from the applicable allocating agency. Requirement for receiving points for a co-developer's experience: To be awarded the points available for a co-developer's experience, each co-developer entity must have equal percentages of work and equal percentages of compensation (e.g. two co-developers – each co-developer does 50% of the work and receives 50% of the compensation, four co-developers – each co-developer does 25% of the work and receives 25% of the compensation, etc.).

A copy of the final (signed by an authorized official of the appropriate allocating agency) Allocation Certifications (one per each prior property) will be considered sufficient evidence for such property to receive the points available, as outlined above.

5. Ownership Entity's Principal's Proximity to Property Site Location (Maximum Points Available: 24)

4 points will be awarded to a property where the ownership entity's principal's (general partner) principal place of business is located within 180 miles of the property's site location, or

8 points will be awarded to a property where the ownership entity's principal's (general partner) principal place of business is located within 150 miles of the property's site location, or

12 points will be awarded to a property where the ownership entity's principal's (general partner) principal place of business is located within 120 miles of the property's site location, or

16 points will be awarded to a property where the ownership entity's principal's (general partner) principal place of business is located within 90 miles of the property's site location, or

20 points will be awarded to a property where the ownership entity's principal's (general partner) principal place of business is located within 60 miles of the property's site location, or

24 points will be awarded to a property where the ownership entity's principal's (general partner) principal place of business is located within 30 miles of the property's site location.

The ownership entity's principal's (general partner) principal place of business is considered the physical location to which such persons report to work more than 50% of the time. For properties that involve co-general partners (for limited partnerships), or co-managing members (for limited liability companies), generally points will be awarded on a weighted-average basis, based on the total mileage calculated when adding the product of the percentage of ownership and the mileage for each co-general partner or co-managing member. For example, if a co-general partner owns 50% of the general partnership and that co-general partner's principal place of business is located 200 miles from the property's site location; and the other co-general partner also owns 50% of the general partnership and that co-general partner's principal place of business is located 6 miles from the property's site location, 12 points would be awarded based upon the weighted average of 103 miles (50% X 200 miles, plus 50% X 6 miles). **However, if one co-general partner owns 51% or more of the general partnership interests, the mileage from that co-general partner to the property can be used if that results in a shorter proximity to the property site location.**

6. Developer's and General Partner's Timely
Delivery of Units (Maximum Points Available: 20)

A property will be awarded 2 or 1 points for each Low-Income Housing Tax Credit Program property where:

- the principals of the developer and/or the general partner have placed all of the buildings in any such property in service within 18 months of the end of the calendar year in which each such property received its Carryover Allocation Certificates, regardless of the state in which any such property is located; and/or
- the principals of the developer and/or the general partner of any tax-exempt bond financed property which did not require a credit allocation from the State Housing Credit Ceiling, and therefore was not issued a Carryover Allocation Certificate, have placed all of the buildings in any such property in service within 18 months of the end of the calendar year in which each such property received its Subsection 42(m) letter issued by the applicable allocating agency, regardless of the state in which any such property is located.
- the principals of the developer and/or the general partner of any Tax Credit Exchange Program TCEP-only property which did not require a credit allocation from the State Housing Credit Ceiling, and therefore was not issued a Carryover Allocation Certificate, have placed all of the buildings in any such property in service within 18 months of the end of the calendar year in which each such property received its TCEP Subaward Agreement, regardless of the state in which any such property is located.

If a state housing finance agency refuses, in writing, to execute the required Fund form (LIHTCP-K), the Fund may consider accepting IRS Forms 8609 in lieu of the form. The refusal letter and the IRS Forms 8609 must be included with the property's Reservation Request.

Two points will be awarded to properties where **both** the developer/co-developer and general partner/co-general partner have timely delivered (individually or jointly) as set forth above. One point will be awarded to properties where **either** the developer/co-developer or the general partner/co-general partner has timely delivered as set forth above.

Note: a maximum of ten properties will be considered under this criterion.

The principals of the developer and the ownership entity must submit a list of all such properties for each state. The form and content of such property list is prescribed by the Fund, and may be found on the Fund website (www.wvhdf.com) or by contacting the Fund at 1-800-933-9843.

7. General Partner Portfolio Occupancy Rate (Maximum Points Available: 25)

A property will be awarded 25 points if the general partner's (and underlying principal's) portfolio of completed (has been placed in service for a year or more before the measurement date provided below) Low-Income Housing Tax Credit Program properties was 95% or more **occupied** as of the respective measurement dates listed in the Program Calendar (Exhibit G of the current Tax Credit Manual). Note: For properties that contain both tax credit and market rate units, all units (tax credit and market rate) must be included in the computation of the overall occupancy rate. The portfolio must include all Low-Income Housing Tax Credit properties including those in the extended use period.

8. Participation in the Most Recent Fund Application Workshop (Maximum Points Available: 30)

A property will be awarded 20 points if **one** of the principals of **each developer/co-developer** of such property attended **all** days of the most recent Fund training on the Low-Income Housing Tax Credit Program "Application Workshop", as evidenced by Certificates of Attendance for each such principal.

'Principal' is defined as any person who owns any interest in a for-profit developer. For a non-profit developer a 'principal' is defined as the Executive Director, Deputy Director, President, Vice-President, Chair, and Vice-Chair (or comparable officers) of the non-profit developer.

IN ADDITION

A property will be awarded 5 points for each **employee on the payroll of the developer (who is predominantly employed in development – property management staff do not qualify although it may be beneficial for them to attend)** who attended **all** days of the most recent Fund training on the Low-Income Housing Tax Credit Program "Application Workshop" as evidenced by Certificates of Attendance for each employee. A maximum of 10 points are available under this criterion.

Important notes regarding the Application Workshop:

- First-time developers are strongly encouraged to attend the Application Workshop.
- Even though the Fund only awards points for the principals of the developer/co-developer and up to two employees to attend the Application Workshop, it is very beneficial and the Fund strongly encourages any and all employees of the developer/co-developer who are involved in the application process to attend the Application Workshop.

9. Pipeline Properties (Maximum Points Available: 20)

20 points will be awarded to a property where such property was most recently notified by the Fund as not having been selected to receive an allocation of Low-Income Housing Tax Credits from the prior year's State Housing Credit Ceiling.

In order to be eligible for the points available for Pipeline Properties, the property site and unit size and composition cannot have changed. Any property described below is not eligible to receive any of the points available for Pipeline Properties:

- Any property that withdrew from the competition prior to the property selection decision being made;
- Any property that was selected but withdrew after the property selection decision was made; or
- Any property that was rejected for any reason by the Fund.

Property Location (Total Maximum Points Available: 90)

In an effort to better balance between locating Low-Income Housing Tax Credit Program properties in “high-opportunity” communities and locating them in communities with the highest housing need, the Fund has separated the Property Location and Housing Needs Characteristics into two sections. This section of the Plan contains eight criteria which indicate locations of “high-opportunity” (maximum points available – 90 points). The following Housing Needs Characteristics section contains four criteria which measure housing need (maximum points available – 160 points) and. In addition, points are now awarded on a census tract level as opposed to a county level.

Exhibit A (Property Location, Housing Needs Characteristics, and Point Awards) to the Plan contains the Statewide and census tract statistics for each property location and housing need characteristic described in this section and the Housing Needs Characteristics section, with the exception of the School Performance criterion and the Existing Housing criterion, and each census tract's point award for each characteristic and in total. The property location characteristics and basis for awarding points utilizing such characteristics are provided below.

1. General Housing Stability (Total Maximum Points Available: 30)

a. Owner-Occupied Units as a Percentage of Total Occupied Housing Units (Maximum Points Available: 10)

Sources: 2010 Census of Population and Housing, QT-H1: General Housing Characteristics: 2010, Owner-Occupied Housing Units as a Percentage of Total Occupied Housing Units for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Owner-Occupied Units as a Percentage of Total Occupied Housing Units is Included in or Falls Between
1	3.80% and 12.49%
2	12.50% and 21.18%
3	21.19% and 29.87%
4	29.88% and 38.56%
5	38.57% and 47.25%
6	47.26% and 55.94%
7	55.95% and 64.63%
8	64.64% and 73.32%
9	73.33% and 82.01%
10	82.02% and 90.70%

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b. Vacant Units as a Percentage of Total Housing Units (Maximum Points Available: 10)

Sources: 2010 Census of Population and Housing, QT-H1: General Housing Characteristics: 2010, Vacant Housing Units as a Percentage of Total Housing Units for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Vacant Units as a Percentage of Total Housing Units is Included in or Falls Between
1	73.14% and 80.90%
2	65.37% and 73.13%
3	57.60% and 65.36%
4	49.83% and 57.59%
5	42.06% and 49.82%
6	34.29% and 42.05%
7	26.52% and 34.28%
8	18.75% and 26.51%
9	10.98% and 18.74%
10	3.20% and 10.97%

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- c. Percentage of Households whose Occupants per Room are 1.01 or More (Maximum Points Available: 10)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Occupants per Room are 1.01 or More for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Percentage of Households whose Occupants per Room are 1.01 or More is Included in or Falls Between
1	6.49% and 7.20%
2	5.77% and 6.48%
3	5.05% and 5.76%
4	4.33% and 5.04%
5	3.61% and 4.32%
6	2.89% and 3.60%
7	2.17% and 2.88%
8	1.45% and 2.16%
9	0.73% and 1.44%
10	0.00% and 0.72%

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2. Poverty/Public Assistance (Total Maximum Points Available: 20)

- a. Population Below the Poverty Level as a Percentage of the Total Population (Maximum Points Available: 10)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number S1701: Poverty Status in the Past 12 Months, Population for Whom Poverty Status is Determined for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Population Below the Poverty Level as a Percentage of the Total Population is Included in or Falls Between
1	79.25% and 87.80%
2	70.69% and 79.24%
3	62.13% and 70.68%
4	53.57% and 62.12%
5	45.01% and 53.56%
6	36.45% and 45.00%
7	27.89% and 36.44%
8	19.33% and 27.88%
9	10.77% and 19.32%
10	2.20% and 10.76%

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b. Households Receiving Food Stamps as a Percentage of Total Households
(Maximum Points Available: 10)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number S2201: Food Stamps/SNAP, Households Receiving Food Stamps for the State and Census Tracts.

2008-2012 American Community Survey 5-Year Estimates, File Number S2201: Food Stamps/SNAP, Total Households for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Households Receiving Food Stamps as a Percentage of Total Households is Included in or Falls Between
1	46.54% and 51.61%
2	41.46% and 46.53%
3	36.38% and 41.45%
4	31.31% and 36.37%
5	26.23% and 31.30%
6	21.15% and 26.22%
7	16.08% and 21.14%
8	11.00% and 16.07%
9	5.92% and 10.99%
10	0.84% and 5.91%

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3. Labor Market Engagement (Total Maximum Points Available: 20)

- a. Unemployment Rate of the Total Population 20 to 64 Years of Age (Maximum Points Available: 10)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number S2301: Employment Status, Unemployment Rate for the Population 20 to 64 Years for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Unemployment Rate of the Total Population 20 to 64 Years of Age is Included in or Falls Between
1	22.06% and 24.50%
2	19.61% and 22.05%
3	17.16% and 19.60%
4	14.71% and 17.15%
5	12.26% and 14.70%
6	9.81% and 12.25%
7	7.36% and 9.80%
8	4.91% and 7.35%
9	2.46% and 4.90%
10	0.00% and 2.45%

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- b. Population 25 Years of Age and Older with an Education Attainment of a Bachelor's Degree or Better as a Percentage of the Total Population 25 Years of Age and Older (Maximum Points Available: 10)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number S1501: Educational Attainment, Percent Bachelor's Degree or Higher for the Population 25 Years of Age and Older for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Population 25 Years of Age and Older with an Educational Attainment of a Bachelor's Degree or Better as a Percentage of the Total Population 25 Years of Age and Older is Included in or Falls Between
1	2.40% and 9.37%
2	9.38% and 16.34%
3	16.35% and 23.31%
4	23.32% and 30.28%
5	30.29% and 37.25%
6	37.26% and 44.22%
7	44.23% and 51.19%
8	51.20% and 58.16%
9	58.17% and 65.13%
10	65.14% and 72.10%

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4. School Performance – Elementary, Middle, and High School ESEA Performance Ratings (Maximum Points Available: 20)

Points will be awarded to properties based upon the ESEA Performance Rating of the schools (elementary, middle, and high school) in such property’s public school district. If more than one school is located in the property’s public school district (e.g. two elementary schools), the property will be awarded points for the highest performance rated school. Each property will receive one point award from each points awarded column below.

Points will be awarded to properties on the following basis:

ESEA Performance Rating	Points Awarded		
	Elementary School	Middle School	High School
Success	5	5	10
Transition	4	4	8
Focus	3	3	6
Support	2	2	4
Priority, Support-PR, New, or Invalid (No Validation)	1	1	2

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Housing Needs Characteristics
(Total Maximum Points Available: 160)

The housing needs characteristics and basis for awarding points utilizing such characteristics are provided below.

1. Median Household Incomes (Maximum Points Available: 50)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number S1903: Median Income in the Past 12 Months (in 2012 Inflation-Adjusted Dollars), Median Household Income for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Median Household Income is Included in or Falls Between
5	\$94,425 and \$104,016
10	\$84,833 and \$94,424
15	\$75,242 and \$84,832
20	\$65,650 and \$75,241
25	\$56,059 and \$65,649
30	\$46,467 and \$56,058
35	\$36,875 and \$46,466
40	\$27,284 and \$36,874
45	\$17,692 and \$27,283
50	\$8,100 and \$17,691

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2. Low-Income Housing Tax Credit Program Unit Production as a Percentage of the Renter-Occupied Housing Units
(Maximum Points Available: 60)

Sources: Low-Income Housing Tax Credit Program Production Summary for 1987 through 2014, and

2010 Census of Population and Housing, QT-H1: General Housing Characteristics: 2010, Renter-Occupied Housing Units for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Low-Income Housing Tax Credit Program Unit Production as a Percentage of the Renter-Occupied Housing Units is Included in or Falls Between
5	50.87% and 55.49%
10	46.25% and 50.86%
15	41.62% and 46.24%
20	37.00% and 41.61%
25	32.37% and 36.99%
30	27.75% and 32.36%
35	23.13% and 27.74%
40	18.50% and 23.12%
45	13.88% and 18.49%
50	9.25% and 13.87%
55	4.63% and 9.24%
60	0.00% and 4.62%

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3. Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater (Maximum Points Available: 40)

Sources: 2008-2012 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Gross Rent as a Percentage of Household Income is 30.0 to 34.9 Percent for the State and Census Tracts., and

2008-2012 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Gross Rent as a Percentage of Household Income is 35.0 Percent or More for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded	For a Property Located in a Census Tract Where that Census Tract's Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater is Included in or Falls Between
5	0.00% and 12.50%
10	12.51% and 25.00%
15	25.01% and 37.50%
20	37.51% and 50.00%
25	50.01% and 62.50%
30	62.51% and 75.00%
35	75.01% and 87.50%
40	87.51% and 100.00%

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4. Existing Housing (Total Maximum Points Available: 10)

For substantial rehabilitation properties or acquisition and substantial rehabilitation properties which consist **totally of existing housing**, such properties will be awarded an additional 10 points.

Sponsor Characteristics (Total Maximum Points Available: 10)

For each of the following items that are applicable to a property, points will be awarded to properties on the following basis:

<u>Sponsor Characteristics</u>	<u>Points Awarded</u>
Woman or Minority Participation in Property Development	3
Woman or Minority Participation in Property Management	4
Non-Profit Sponsorship (Ownership) by a Private Non-Profit or by a Public Housing Authority	3

A minority includes United States citizens who are Asian-Indian, Asian-Pacific, Black, Hispanic, or Native American.

In order to qualify for the three points available for Non-Profit Sponsorship (Ownership) by a Private Non-Profit or by a Public Housing Authority, such entity must provide appropriate support services for the residents of the property. The term “Private Non-Profit” means any nongovernmental agency or entity that currently has:

- An effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under Subsections 501(c), (d), or (e) of the Code, or
- Satisfactory evidence from the State that the organization or entity is organized under its state of organization and doing business in the State as a non-profit organization.

Tenant Populations with Special Housing Needs (Maximum Points Available: 25)

25 points will be awarded to a property that commits to target for occupancy one or a combination of more than one of the tenant populations listed below for at least 25% of the residential rental units in the property. The units in the property should be designed and suitable for the targeted occupancy populations. Tenant populations with special housing needs are as follows:

1. Homeless - A person, family, or household who lacks a fixed, regular and adequate night time residence and has a primary night time residence which is (i) a supervised shelter, designed to provide temporary living accommodations;

or (ii) an institution that provides a temporary residence for persons intended to be institutionalized; or (iii) a place not designed for or ordinarily used as a regular sleeping accommodation for human beings.

2. Displaced - A person, family, or household displaced by a governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized under federal disaster relief laws.
3. Elderly - Person: A person who is at least 62 years of age. Family: A family whose head, or spouse, or sole member is an elderly, disabled, or handicapped person.
4. Handicapped - A person having a physical or mental impairment which substantially limits one or more major life activities; a person having a record of such an impairment; or a person being regarded as having such an impairment.
5. Disabled - A person under a disability, as defined in Section 223 of the Social Security Act, or in Section 102 of the Developmental Disabilities Services and Facilities Construction Amendments of 1970, or in 24 CFR Part 891.

In electing to serve tenant populations with special housing needs, the applicant is responsible for ensuring that the chosen tenant populations are not incompatible with each other and that elections do not violate the Fair Housing requirements or any other applicable law.

In the event an applicant applies for points under this criterion, the points available below under the selection criterion entitled, Tenant Populations of Individuals with Children, are not available.

Tenant Populations of Individuals with Children (Maximum Points Available: 25)

25 points will be awarded to a property that commits to target for occupancy one or both of the tenant populations listed below for at least 25% of the residential rental units in the property. The units in the property should be designed and suitable for the targeted occupancy populations. Tenant populations of individuals with children are as follows:

1. Large Family - A family unit consisting of one or more adult members having legal custody of three or more dependent children, each of whom is age eighteen or younger, or a full-time student.
2. Single Parent Family - A family unit consisting of only one adult member having legal custody of one or more dependent children, each of whom is age eighteen or younger, or a full-time student.

In electing to serve tenant populations of individuals with children, the applicant is responsible for ensuring that the chosen tenant populations are not incompatible with each other and that selections do not violation the Fair Housing requirements for any other applicable law.

In the event an applicant applies for points under this criterion, the points available above under the selection criterion entitled, Tenant Populations with Special Housing Needs, are not available.

Persons on a Public Housing Waiting List (Maximum Points Available: 25)

25 points will be awarded to a property that has entered into a written commitment with a public housing authority to utilize the authority's waiting list and to target the persons appearing on that waiting list to occupy all vacant low-income units in the property on an on-going basis.

In order to be awarded the 25 points available, the applicant must provide a copy of a fully executed and witnessed agreement ("Commitment to Utilize the Applicable Public Housing Authority's Waiting List", WVHDF Form LIHTCP-6 or LIHTCP-6B) with the property's Reservation Request. In the event the applicable public housing authority **refuses, in writing, to enter into either form of written agreement** (WVHDF Form LIHTCP-6 or LIHTCP-6B) to evidence this commitment, the 25 points available will still be awarded, provided that the Public Housing Authority's refusal is not related to the Public Housing Authority's late receipt of a request from the applicant that inhibited the Public Housing Authority's ability to respond affirmatively prior to the due date of the Low-Income Housing Tax Credit Program application.

WVHDF Form LIHTCP-6B was formulated so that the Public Housing Authority would not have to release its waiting list to the property owner, but the property owner would instead inform the Public Housing Authority of any vacancies at the property. Therefore, a written response from the Public Housing Authority stating that they cannot release their waiting list will not be considered an acceptable refusal letter to receive the points available.

Properties Committed to Eventual Tenant Ownership (Maximum Points Available: 15)

15 points will be awarded to properties for which all residential rental units are committed to eventual tenant ownership, beginning no later than four years after the end of the initial 15-year minimum compliance period.

In order to be awarded the 15 points available, the property must be comprised of single-family homes, duplexes or townhouses (with proper legal separation of units), and the applicant must provide a business plan describing how the residential rental units will be converted to tenant ownership.

Historic Nature of Property (Maximum Points Available: 20)

20 points will be awarded to a property that will involve the rehabilitation of certified historic structures, provided that the rehabilitation of such structures will be completed in such a manner to be eligible for federal and/or State historic rehabilitation tax credits. In addition, in order for such a property to be eligible for the points available under this criterion, at least 50% of the residential rental units in the property must be contained in such certified historic structures. In order to qualify for the points available, the applicant must pursue historic tax credit equity.

The term “certified historic structure” means that the structure is individually listed on the National Register of Historic Places, or the structure is included in a National Register District. If the structure is located in a National Register District, a Historic Preservation Certification Application Part 1 – Evaluation of Significance form (currently, U.S. Department of the Interior, National Park Service Form 10-168) must be completed to certify that the building is eligible for historic tax credits.

Preference for Properties Serving the Lowest Income Tenants
(Maximum Points Available: 50)

Option 1: Tenants with Incomes at or below 40% of the Area Median Gross Income

Points will be awarded to properties that are committed to using set percentages of the total residential rental units in the property to serve tenants with annual incomes at or below 40% of the area median gross income, based upon the following:

Points Awarded	The Applicant has Committed the Property to Serving Tenants with Annual Incomes at or Below 40% of the Area Median Gross Income
10	for 5% of the total residential rental units in the property, or
20	for 10% of the total residential rental units in the property, or
30	for 15% of the total residential rental units in the property, or
40	for 20% of the total residential rental units in the property, or
50	for 25% of the total residential rental units in the property.

The commitment to serve tenants with annual incomes at or below 40% of the area median gross income requires that such units are also rent-restricted, using the 40% of the area median gross income limits. This commitment to serve tenants with annual incomes at or below 40% of the area median gross income is in addition to the minimum set-aside requirement that must be elected by the property owner. The

minimum set-aside requirement options that a property owner may choose from in making such election are as follows:

- 20% or more of the residential rental units in such property are both rent-restricted and occupied by individuals whose annual income is 50% or less of the area median gross income, or
- 40% or more of the residential rental units in such property are both rent-restricted and occupied by individuals whose annual income is 60% or less of the area median gross income.

OR

Option 2: Tenants with Incomes at or below 50% of the Area Median Gross Income

Points will be awarded to properties that are committed to using set percentages of the total residential rental units in the property to serve tenants with annual incomes at or below 50% of the area median gross income, based upon the following:

Points Awarded	The Applicant has Committed the Property to Serving Tenants with Annual Incomes at or Below 50% of the Area Median Gross Income
8	for 5% of the total residential rental units in the property, or
16	for 10% of the total residential rental units in the property, or
24	for 15% of the total residential rental units in the property, or
32	for 20% of the total residential rental units in the property, or
40	for 25% of the total residential rental units in the property.

The commitment to serve tenants with annual incomes at or below 50% of the area median gross income requires that such units are also rent-restricted, using the 50% of the area median gross income limits. This commitment to serve tenants with annual incomes at or below 50% of the area median gross income may be in connection with or may be in addition to the minimum set-aside requirement (referred to in the previous section) that must be elected by the property owner.

Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time (Maximum Points Available: 150)

Points will be awarded to properties that are committed to serving qualified low-income tenants, using the elected minimum set-aside requirement for the percentage (50% or 60%) of the area median gross income, and the applicable IRS rent restrictions for a set number of years **beyond** the close of the initial 15-year

minimum compliance period. 10 points will be awarded to properties committed to continuing to serve qualified tenants at rent-restricted rates for **each** year beyond the close of the initial 15-year minimum compliance period, up to a total of 150 points for properties committed to continuing to serve qualified tenants at rent-restricted rates for 15 years beyond the close of the initial 15-year minimum compliance period.

Properties that are committed to continue serving qualified tenants and qualified subsequent purchasers of such units as homeowners after the end of the initial 15-year minimum compliance period will be awarded points on the same basis as is described above. Such properties are not eligible to elect to participate in the Qualified Contract process.

The preference criterion for properties obligated to serve qualified tenants for the longest periods of time (“the preference criterion commitment”) is not the same as the Extended Low-Income Housing Commitment.

The preference criterion commitment is an optional commitment made only at the election of the property owner, in order to earn up to 150 Selection and Preference Criteria points for the purpose of the Fund’s ranking and selection of competing properties. **It is not necessary for a property owner to elect any of the options available under this preference criterion commitment in order to participate in the Low-Income Housing Tax Credit Program. However, the Extended Low-Income Housing Commitment, described in additional detail below, applies to any and all properties participating in the Low-Income Housing Tax Credit Program.**

The Extended Low-Income Housing Commitment is required under Federal law. Subsection 42(h)(6) of the Code provides that a building is eligible for Credit only if an Extended Low-Income Housing Commitment is in effect. An Extended Low-Income Housing Commitment is an agreement between the Fund and the taxpayer that:

- requires that the applicable fraction for the building, for each taxable year in the extended use period, not be less than the applicable fraction specified in the agreement, and prohibits the eviction or the termination of tenancy (other than for good cause) of an existing tenant of any low-income unit, or any increase in the gross rent with respect to any low-income unit not otherwise permitted under Section 42 of the Code,
- allows prospective, present or former tenants of the building, who meet the applicable income limitation, the right to enforce the requirements associated with the applicable fraction, or the prohibitions associated with the eviction or termination of tenancy and with increases in the gross rent, in any State court,

- prohibits the disposition to any person of any portion of the building to which such agreement applies, unless all of the building to which such agreement applies is disposed of to such person,
- prohibits the refusal to lease to a holder of a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937 because of the status of the prospective tenant as such a holder,
- is binding on all successors of the taxpayer, and
- is recorded pursuant to State law as a restrictive covenant with respect to the property.

The extended use period begins on the first day of the compliance period and ends on the later of the date specified by the Fund in the agreement or the date that is 15 years after the close of the compliance period. **Additional information is contained in Subsections 42(h)(6)(A) through (K) of the Code. The Fund strongly recommends that any applicant read and understand the contents of this portion of the Code. This recommendation is not intended to and should not be interpreted to suggest that the applicant not read and understand all portions of Section 42 of the Code.**

Preference for Community Revitalization Properties Located In Qualified Census Tracts (Maximum Points Available: 40)

40 points will be awarded to a property that is located in a Qualified Census Tract, provided that the development of such property is a **clearly and specifically stated** part of a community revitalization plan that has been approved by the appropriate governing body of the local jurisdiction within which such “community” is located. “Clearly and specifically stated” means the property must be located in specified boundaries within the community and the development of such housing fulfills the specified goals of the plan **OR** the property is specifically named in the plan and the development of such housing fulfills the specified goals of the plan. “Approved” means that the appropriate governing body of the local jurisdiction has taken an official action to adopt such plan. “Appropriate governing body of the local jurisdiction” means either the city council or comparable governing body of a municipality or the county commission or comparable governing body of a county or a specific community development authority (or other similar entity set up in accordance with State law, e.g. West Virginia Code Chapter 7, Article 12) whose jurisdiction includes the location involved.

Quality of Housing (Total Maximum Points Available: 190)

The number of points awarded for the housing quality characteristics below will be based upon an assessment of the quality of housing provided, as determined from the applicant’s response to specific housing quality characteristics. The

response to each housing quality characteristic listed below must be certified, in writing in a format prescribed by the Fund, by the property owner (general partner), the property’s Architect, and the property’s Contractor.

The housing quality characteristics to be assessed are as follows:

1. Brick Exterior Percentage (Maximum Points Available: 25)

25 points will be awarded to properties where at least 60% of each building’s exterior (excluding gabled ends, doors, and windows) is brick. “Brick” does not include faux brick veneer.

2. Green Space Percentage (Maximum Points Available: 25)

25 points will be awarded to properties where at least 30% of the useable (slope of less than 20%) site will provide “green space”, which does not include any buildings, parking areas, sidewalks, etc.

3. Interior Square Footage of Units (Maximum Points Available: 25)

25 points will be awarded to properties where the interior unit space is equal to or greater than the amounts specified below:

Number of Bedrooms	Interior Unit Square Footage
Efficiency	550
1 Bedroom	650
2 Bedrooms	800
3 Bedrooms*	1,000
4 Bedrooms*	1,150

* Regardless of the interior unit square footage of the three or four bedroom units in a property, all newly constructed three or four bedroom units must have two full bathrooms.

4. Energy Star Designated Whole-Unit HVAC (Maximum Points Available: 15)

15 points will be awarded to properties where each residential rental unit has whole-unit heating, ventilation, and air conditioning, utilizing a heat pump or a split gas heating and cooling system, either of which have the Energy Star designation.

5. Energy Star Designated Appliances (Maximum Points Available: 15)

15 points will be awarded to properties that provide, within each residential rental unit, a new refrigerator, a new under-the-counter dishwasher, a new range hood, and a new water heater, all of which have the Energy Star designation. In lieu of a new water heater which has the Energy Star designation, the Fund will allow electric water heaters with a minimum energy factor of 0.93. (If electric water heaters with an energy factor of 0.95 are available, such water heaters are recommended for use.)

Note: If a property commits to provide new water heaters with an Energy Star designation, such water heater must be installed in a space which will provide the required temperature, cubic square footage of air space, and proper ventilation.

6. Energy Star Designated Exterior Doors and Windows (Maximum Points Available: 10)

10 points will be awarded to properties where each residential rental unit has exterior doors and windows that comply with the applicable climate zone qualification criteria as prescribed in the document Energy Star Program Requirements for Residential Windows, Doors and Skylights – Version 5.0 (April 7, 2009).

7. Composition of Porches, Sidewalks, and Curbs (Maximum Points Available: 10)

10 points will be awarded to properties where all porches, sidewalks and curbs are comprised of fiber-reinforced concrete. For existing properties, the Fund will award the points available, as long as capital improvements in relation to porches, sidewalks, and curbs identified in the Capital Needs Assessment are resolved with the rehabilitation of the property. (In order to be awarded the points available, all porches, sidewalks, and curbs that are replaced in conjunction with the rehabilitation must be comprised of fiber-reinforced concrete.) In addition, during the site assessment the Fund's designated construction professional will be inspecting all existing porches, sidewalks, and curbs. Any identified issues must also be resolved in connection with the rehabilitation of the property.

8. Roofing Materials (Maximum Points Available: 10)

10 points will be awarded to properties where all building roofs in the property are covered by roof shingles which have a remaining manufacturer warranted life of at least 30 years OR where all building roofs in the property are covered by metal roofing which has a remaining manufacturer warranted life of 30 years. For existing properties, in order to receive the points available, and in addition to the preceding sentence, roofing materials (including felts and flashings) must be removed to the existing roof sheathing. The existing roof sheathing must be inspected and replaced if damaged. Further, if it is necessary for any existing roof

sheathing to be replaced, roof framing and insulation must also be inspected and replaced if damaged. If an **existing** property has a flat roof (a maximum of a 2% slope) on **all** buildings, and such roofs will be comprised of an EPDM roofing (synthetic rubber) membrane with a minimum remaining manufacturer warranted life of at least 30 years, the ten points available will be awarded to such property.

9. Energy Star Designated LED Light Fixtures, Ceiling Fans, and Bath Exhaust Fans (Maximum Points Available: 10)

10 points will be awarded to properties where within each residential rental unit, each light fixture, ceiling fan, and bath exhaust fan has the Energy Star designation. In order to be awarded the points available,

- Ceiling light fixtures must be installed within all habitable spaces and baths, walk-in closets, halls, utility rooms, and stairs of each residential rental unit and must be Energy Star designated LED light fixtures,
- Each bedroom and the living room of each residential rental unit must provide an Energy Star designated ceiling fan, and
- Each full bathroom of each residential rental unit must provide an Energy Star designated exhaust fan.

10. Laundry Closet with Washer and Dryer or Hookup Only (Maximum Points Available: 10)

10 points will be awarded to properties that provide, within each residential rental unit, a laundry closet containing a new washer and new dryer both of which have the Energy Star designation, without any additional charge to the tenant.

OR

5 points will be awarded to properties that provide, within each residential rental unit, a laundry closet containing a washer and dryer hookup, without any additional charge to the tenant. In order to be awarded the points, the tenant must be allowed to install a washer and dryer in the unit.

11. Showerhead Water Flow Rates and Aerators (Maximum Points Available: 5)

5 points will be awarded to properties where within each residential rental unit, each showerhead has a maximum water flow rate of 2.5 gallons per minute, and each showerhead and faucet has an aerator installed.

12. Thickness of “Dutch Lap” Vinyl Siding (Maximum Points Available: 5)

5 points will be awarded to properties where all vinyl siding used on the exterior of all buildings is “dutch lap”, with a thickness of 0.044” or greater and a lifetime

non-prorated 50 year transferable limited warranty. If an **existing** property has 100% brick exterior on **all** buildings, excluding gabled ends, doors, and windows, the five points available will be awarded to such property.

13. High-Speed Internet Access (Maximum Points Available: 5)

5 points will be awarded to properties that are hard wired for high-speed internet access or the property will provide security-enabled Wi-Fi internet access available to each residential rental unit and in common areas. If hard wired, the high-speed internet cable must be wired throughout each residential rental unit and jacks must be installed in one or more central locations and in each bedroom. Internet access is not considered a utility. Therefore it is permissible for a tax credit property to require that tenants pay for **optional** internet service. However, if a tenant, as a requirement of tenancy, must pay a monthly fee for internet access, such fee must be included in the calculation of gross rent to determine if a unit is at or below the applicable IRS rent restriction.

14. Landscaping Cost Per Unit (Maximum Points Available: 5)

5 points will be awarded to properties where the landscaping cost per unit is at least \$350 for multiple building properties or the landscaping cost per unit is at least \$175 for single building properties.

15. Fair Housing Act and Americans with Disabilities Act Training and Certification (Maximum Points Available: 5)

5 points will be awarded to properties, provided that each such property's **Architect** and **Contractor** (signatories to the property plans and specifications) have completed (within three years prior to the property's Reservation Request due date) Fair Housing Act **and** Americans with Disabilities Act training and **certification** (passed an examination) programs addressing design and construction requirements provided and administered by an organization that is acceptable to the Fund. **In order to be awarded the points available, the property Architect and Contractor (signatories to the property plans and specifications) which have completed the training listed above must be the same persons who certify to (initial and sign) the Quality of Housing section of the WVHDF Form 1040. If an attendee initially fails the test administered in conjunction with the Fund-provided training, the Fund will allow such attendee to come to the Fund offices to retake the examination under the same testing environment.**

16. Green Building Training (Maximum Points Available: 5)

5 points will be awarded to properties, provided that at least one of the principals of the developer/co-developer or of the contractor have attended (within

12 months prior to the property's Reservation Request due date) green building training. The training agenda and training certificate must be included.

Note: The Fund defines "principal" as any person who owns an interest in a for-profit entity or the Executive Director, Deputy Director, President, Vice-President, Chair, and Vice-Chair (or comparable officers) for a non-profit entity.

17. Stove Top Fire Suppression or Prevention (Maximum Points Available: 5)

5 points will be awarded to properties where all cooking surfaces are equipped with fire suppression or prevention features (e.g. a Range Queen FireStop Venthod product or similar fire suppression product, or Safe-T-element cooking system or a similar fire prevention device).

Applicants should be aware that complete and accurate responses to each housing quality characteristic listed above are in their property's best interests. Each item listed in the Quality of Housing section of the WVHDF Form 1040 must be certified to by the property owner, the property Architect, and the property Contractor (signatories to the property plans and specifications). If the property involves scattered sites (non-contiguous parcels which contain or will contain residential rental units), a separate Quality of Housing section of the WVHDF Form 1040 must be completed and certified, as referred to in the previous sentence, for each non-contiguous parcel which contains or will contain residential rental units. The Fund will evaluate only the responses provided, and only if each such response is certified, in writing, as prescribed above.

The Fund reserves the right to have a designated construction professional of the Fund visit any property to verify any and all Quality of Housing commitments and to be present at any construction inspections (with prior notice to the owner) to the extent the Fund deems appropriate. The Fund's construction inspection is solely for the Fund's use. Applicants, lenders, syndicators, tenants, and any other parties involved in any such property are not entitled to and should not rely upon or in any way utilize the Fund's construction inspection for any other purpose.

SUMMARY OF PROPERTY SELECTION PROCESS

The Fund will accept Reservation Requests during the respective application periods listed in the Program Calendar (Exhibit G of the current Tax Credit Manual), until 4:30 p.m., prevailing Eastern Time, on the last business day of said period.

The Fund will accept Reservation Requests for tax-exempt bond financed properties which do not require credit allocations from the State Housing Credit Ceiling, during the respective application periods listed in the Program Calendar (Exhibit G of the current Tax Credit Manual), until 4:30 p.m., prevailing Eastern Time, on the last business day of said period.

Prior to submitting a Reservation Request the property must satisfy all of the applicable requirements for a Reservation Request. **If a property does not meet or exceed all of the applicable requirements for a Reservation Request and is unable to meet or exceed them by the end of the respective Threshold Review and Correction Periods listed in the Program Calendar (Exhibit G of the current Tax Credit Manual), the Fund will reject the request, and the Fund will notify the applicant of the rejection and of the reason for the rejection.** The requirements for Reservation, Carryover Allocation, and Allocation Requests are not a required element of an allocation plan, and therefore are contained in the Requirements for Requests section of the current Tax Credit Manual, which may be found on the Fund website (www.wvhdf.com) or by contacting the Fund at 1-800-933-9843.

All properties, for which requests were received during the established application periods specified in the first two paragraphs of this section of this Plan and deemed acceptable, will be:

- evaluated against the Selection and Preference Criteria,
- compared to the minimum threshold,
- ranked in the applicant-selected set-aside category in order by the total points awarded,
- reviewed for a preliminary determination of the housing credit dollar amount needed, and
- selected or wait-listed.

The process of ranking, and selecting or wait-listing (referred to above in the third and fifth bullets) do not apply to tax-exempt bond financed properties which do not require credit allocations from the State Housing Credit Ceiling. Each area of processing requests will be discussed in additional detail in the following sections of this Plan.

PROPERTY EVALUATION AGAINST THE SELECTION AND PREFERENCE CRITERIA

If a property satisfies the requirements for a Reservation Request, the application will continue for further evaluation against the Selection and Preference Criteria section of the Plan.

COMPARISON TO THE MINIMUM THRESHOLD

Once all acceptable Reservation Requests have been evaluated against the Selection and Preference Criteria, the total points awarded for each property will be

compared to the minimum threshold (500 points) necessary for any property to be considered further for Low-Income Housing Tax Credit Program eligibility. **If the property's total point award does not meet or exceed the minimum threshold, the Fund will reject the request, and will notify the applicant of the rejection and of the reason for the rejection.** If the property's total point award meets or exceeds the minimum threshold, the property request will continue for further processing.

PROPERTY RANKING

Each property meeting or exceeding the minimum threshold will be placed in descending order, by the total points awarded, into the applicant-selected Set-Aside Category. This section of this Plan is not applicable to tax-exempt bond financed properties which do not require credit allocations from the State Housing Credit Ceiling.

PRELIMINARY REVIEW AND DETERMINATION OF THE HOUSING CREDIT DOLLAR AMOUNT NEEDED

In accordance with Subsections 42(m)(2)(A), (B), and (C)(i)(I) of the Code, the Fund will perform a preliminary review and determination of the housing credit dollar amount necessary for the financial feasibility of each ranked property and its viability as a qualified low-income housing property throughout the credit period.

In making its determination of the housing credit dollar amount necessary, the Fund is required to consider:

- the sources and uses of funds and the total financing planned for the property,
- any proceeds or receipts expected to be generated by reason of tax benefits,
- the percentage of the housing credit dollar amount used for property costs other than the cost of intermediaries, and
- the reasonableness of the developmental and operational costs of the property.

Consideration of the percentage of the housing credit dollar amount used for property costs (other than the cost of intermediaries) shall not be given so as to impede the development of properties in hard-to-develop areas. Subsection 42(m)(2)(B) of the Code also provides that "such a determination shall not be construed to be a representation or warranty as to the feasibility or viability of the project". The manner and methodology the Fund will utilize for making the required determination are not included in this Plan, but are included in the Allocation Policies, Fund Underwriting Analysis section of the current Tax Credit Manual, which may be found on the Fund website (www.wvhdf.com) or by contacting the Fund at 1-800-933-9843.

PROPERTY SELECTION

Properties will be selected within and to the extent that housing credit dollar amounts are available in the appropriate specific Set-Aside Category, based upon the highest ranking of property requests within each category, until sufficient housing credit dollars are no longer available in the applicable Set-Aside Category to fund the next highest ranking property.

If housing credit dollars remain in a Set-Aside Category (other than the Non-Profit Set-Aside Category), such housing credit dollars will be moved to the pooled Set-Aside Category. All properties which were not initially selected from the appropriate specific Set-Aside Category will be ranked in order of point score in the pooled Set-Aside Category. Properties will be selected within and to the extent that housing credit dollar amounts are available in the pooled Set-Aside Category, based upon point score.

Note: If there is insufficient credit available within a particular Set-Aside Category to fund the next highest ranking property, and if such property has a high enough score to be selected for the remaining credit needed from the pooled Set-Aside Category, the Fund may choose to partially fund such property from the appropriate specific Set-Aside Category and fund the remainder from the pooled Set-Aside Category.

If a property is not selected from the appropriate specific Set-Aside Category and/or the pooled Set-Aside Category, the applicant will be notified and provided with an opportunity to have the property request wait-listed.

Note: If two or more properties have the same score within a specific Set-Aside Category or the pooled Set-Aside Category, and there is not sufficient credit available in the applicable Set-Aside Category and/or pooled Set-Aside Category to select all of the tied properties, the lowest housing credit dollar amount requested per interior square foot will receive the award.

After initial selections are made, 10% of any credit returned from a **prior year's** allocation will be allocated to the Non-Profit Set-Aside Category. The remaining 90% will be allocated to the pooled Set-Aside Category.

If a current year selected property chooses to withdraw, the credit not allocated to such property will be returned to the Non-Profit Set-Aside Category if the selection was made from the Non-Profit Set-Aside Category, or will be allocated to the pooled Set-Aside Category if the selection was made from any other Set-Aside Category.

The Fund reserves the right to enter into Binding Agreements (LIHTCP-4) that commit the Fund to allocate up to \$250,000 (in the aggregate) in housing credit dollars from the next calendar year's State Housing Credit Ceiling. Any Binding Agreement decision made by the Fund would be based upon:

- point score (except as is provided for in the first paragraph of the Waiting List section of the Plan), and
- the Fund’s goal to allocate at least the required percentage (approximately 100%) of the current year’s State Housing Credit Ceiling in order for the Fund to be considered a “qualified state” to receive credits from the National Pool, as provided for in Subsection 42(h)(3)(D) of the Code (e.g. if the Fund has allocated sufficient credits to be eligible for the National Pool, Binding Agreements will not be entered into for the next year’s State Housing Credit Ceiling).

For tax-exempt bond financed properties which do not require credit allocations from the State Housing Credit Ceiling, properties will be selected based upon each such property’s satisfaction of the applicable provisions of this Plan. Each such property’s selection will not be based upon the foregoing provisions of this section of this Plan, as each such property’s housing credit dollar amount will not be awarded from the State Housing Credit Ceiling.

WAITING LISTS

As stated in the previous section, credits may become available due to a return of credit from a **prior year’s** allocation or the withdrawal of a selected current year property. At the time it is determined by the Fund that no additional credit will become available before the end of the calendar year to fund wait-listed properties, the waiting lists will be dissolved. At that time, wait-listed properties appearing on either the Non-Profit Set-Aside Category waiting list or the pooled Set-Aside Category waiting list will be considered for selection in the manner and to the extent described in the Property Selection section of this Plan, and either selected or removed, as appropriate, from such waiting lists in descending order of highest ranking. This process of selecting or removing wait-listed properties will continue for each waiting list until all such properties have been selected or removed from the waiting lists. *This may result in a lower ranking property being selected due to the amount of credit requested compared to the amount of credit available.* Such selection decisions made by the Fund would be based upon the Fund’s goal to allocate at least the required percentage (approximately 100%) of the current year’s State Housing Credit Ceiling in order for the Fund to be considered a “qualified state” to receive credits from the National Pool, as provided for in Subsection 42(h)(3)(D) of the Code.

This section of this Plan is not applicable to tax-exempt bond financed properties which do not require credit allocations from the State Housing Credit Ceiling.

COMPLIANCE MONITORING PROCEDURE

Authorized Delegate

As is permitted under 26 CFR 1.42-5, the Fund may retain an agent or other private contractor (“Authorized Delegate”) to perform compliance monitoring functions except for the responsibility of notifying the IRS of compliance monitoring activities (IRS Form 8610) and of issues of noncompliance (IRS Form 8823). At the time of this Plan’s drafting, the Fund has contracted with a private contractor to be the Fund’s Authorized Delegate.

References to the Fund in this Compliance Monitoring Procedure are *de facto* references to the Authorized Delegate with the exception of the Fund’s responsibility of notifying the IRS and with the exception of any references to agreements entered into with Rural Development or tax-exempt bond issuers as is permitted under the Exceptions from a Specific Portion of the Review Requirements portion of this Compliance Monitoring Procedure.

Effective Date and General Provisions

Subsection 42(m)(1)(B)(iii) of the Code defines a qualified allocation plan, in part, as a plan which provides a procedure (“Compliance Monitoring Procedure”) that the allocating agency (the Fund), or an agent or other private contractor of such agency, will follow in monitoring for noncompliance with the provisions of Section 42 of the Code, in notifying the IRS of such noncompliance to the extent that the allocating agency becomes aware of such matters of noncompliance, and in monitoring for noncompliance with habitability standards through regular site visits.

The Compliance Monitoring Procedure contained in the 1992 Allocation Plan was effective for monitoring properties for compliance during the period beginning on January 1, 1992 and ending on December 31, 1992, in accordance with Subsection 42(m)(1)(B)(iii) of the Code and the proposed regulations, “Procedure for Monitoring for Compliance with Low-Income Housing Credit Requirements”, which appeared in the Federal Register on December 27, 1991.

The Compliance Monitoring Procedure contained in the 1993 through 1999 Allocation Plans was effective beginning on January 1, 1993 and ending on December 31, 2000, in accordance with Subsection 42(m)(1)(B)(iii) of the Code and the final regulations, “Procedure for Monitoring Compliance with Low-Income Housing Credit Requirements”, which appeared in the Federal Register on September 2, 1992.

This Compliance Monitoring Procedure is effective beginning on January 1, 2001, in accordance with Subsection 42(m)(1)(B)(iii) of the Code and 26 CFR 1.42-5. This Compliance Monitoring Procedure is applicable, unless otherwise stated, to all buildings placed in service for which the low-income housing credit is, or has been, allowable at any time, in accordance with Subsection 42(m)(1)(B)(iii) of the Code.

Pursuant to Subsection 42(m)(1)(B)(iii) of the Code, this Compliance Monitoring Procedure does not require monitoring for whether a building is in compliance with the requirements of Section 42 of the Code prior to January 1, 1992.

The Compliance Monitoring Procedure, as is required by Subsection 42(m)(1)(B)(iii) of the Code and 26 CFR 1.42-5 described above, contains:

1. recordkeeping and record retention provisions,
2. certification and review provisions,
3. inspection provisions, and
4. provisions for notifying owners and the IRS of noncompliance or lack of certification.

All allocations of credit (for allocations made both prior to and subsequent to January 1, 1992) are specifically conditioned upon the owner complying with, and consenting and permitting the Fund to implement the provisions and requirements of this Compliance Monitoring Procedure (including the Recordkeeping and Record Retention Requirements, the Certification and Review Requirements, the Inspection Requirements, and the Notification of Noncompliance Requirements).

Compliance with the requirements of Section 42 of the Code and with habitability standards is the responsibility solely of the owner of the building for which the credit is allowable. The Fund's obligation to monitor for compliance with the requirements of Section 42 of the Code and with habitability standards does not make the Fund liable for an owner's noncompliance or relieve the owner of its responsibility for compliance.

Recordkeeping and Record Retention Requirements

Recordkeeping Requirements

The owner of a low-income housing property is required to keep records for each building in the property for each year in the compliance period showing:

- the total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit),
- the percentage of residential rental units in the building that are low-income units,
- the rent charged on each residential rental unit in the building (including any utility allowance),

- the number of occupants in each low-income unit, but only if rent is determined by the number of occupants in each unit under Subsection 42(g)(2) (as in effect before the amendments made by the Omnibus Budget Reconciliation Act of 1989),
- the low-income unit vacancies in the building and information that shows when, and to whom, the next available units were rented,
- the annual income certification of each low-income tenant per unit,
- documentation to support each low-income tenant's income certification (for example, verifications of income from third parties such as employers or state agencies paying unemployment compensation, or a copy of the tenant's federal income tax return or IRS Forms W-2), or in the case of a tenant receiving housing assistance payments under Section 8 of the United States Housing Act of 1937, the requirement to obtain and retain documentation to support the annual income certification for each such low-income tenant is satisfied if the public housing authority provides a statement to the owner, which the owner retains, declaring that such tenant's income does not exceed the applicable income limit under Subsection 42(g) of the Code,
- the eligible basis and qualified basis of the building at the end of the first year of the credit period, and
- the character and use of the nonresidential portion of the building included in the building's eligible basis under Subsection 42(d) of the Code (e.g. tenant facilities that are available on a comparable basis to all tenants and for which no separate fee is charged for use of the facilities, or facilities reasonably required by the property).

Record Retention Requirement

The owner of a low-income housing property is required to keep and retain the records (described above) for the first year of the credit period for each building in the property for at least six years after the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building. The owner of a low-income housing property is required to keep and retain the records (described above) for each year of the second through the fifteenth year of the compliance period for at least six years after the due date (with extensions) for filing the federal tax return for each such year.

Inspection Record Retention Requirement

The owner of a low-income housing property is required to keep and retain the original local health, safety, or building code violation reports or notices that were issued by the State or local government unit responsible for making local health,

safety, or building code inspections for the Fund’s inspection under the Inspection Requirements portion of this Compliance Monitoring Procedure. Retention of the original violation reports or notices is not required once the Fund reviews the violation reports or notices and completes its inspection, unless the violation remains uncorrected.

Certification and Review Requirements

Certification Requirements

The owner of a low-income housing property is required to certify at least annually during each year of the 15-year compliance period to the Fund, under penalty of perjury, on forms provided by the Fund that, for the preceding twelve-month period:

- The property met the requirements of the 20-50 test, or the 40-60 test under Subsection 42(g)(1)(A) or Subsection 42(g)(1)(B) of the Code, respectively, whichever minimum set-aside test was applicable to the property, and the 15-40 test under Subsections 42(g)(4) and 142(d)(4)(B) of the Code for “deep rent skewed” properties, if applicable to the property.
- There was no change in the applicable fraction (as is defined in Subsection 42(c)(1)(B) of the Code) of any building in the property, or that there was a change and a description of the change.
- The owner has received an annual income certification from each low-income tenant and documentation to support that certification; or in the case of a tenant receiving housing assistance payments under Section 8 of the United States Housing Act of 1937, the owner has received an annual income certification from each such low-income tenant, and a statement from the public housing authority that such tenant’s income does not exceed the applicable income limit under Subsection 42(g) of the Code to support the annual low-income certification for each such low-income tenant.
- Each low-income unit in the property was rent-restricted under Subsection 42(g)(2) of the Code.
- All units in the property were for use by the general public (as defined in 26 CFR 1.42-9), including the requirement that no finding of discrimination under the Fair Housing Act, 42 U.S.C. 3601-3619, occurred for the property. A finding of discrimination includes an adverse final decision by the Secretary of HUD, 24 CFR 180.680, an adverse final decision by a substantially equivalent State or local fair housing agency, 42 U.S.C. 3616a(a)(1), or an adverse judgment from a federal court. If a finding of discrimination as defined above occurred for the property, the owner must

attach a copy of the finding of discrimination to the annual certification submitted to the Fund.

- The buildings and low-income units in the property were suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the State or local government unit responsible for making local health, safety, or building code inspections did not issue a violation report for any building or low-income unit in the property. If a violation report or notice was issued by the governmental unit, the owner must attach a statement summarizing the violation report or notice, or a copy of the violation report or notice to the annual certification submitted to the Fund. In addition, the owner must state whether the violation has been corrected.
- There was no change in the eligible basis (as is defined in Subsection 42(d) of the Code) of any building in the property, or that there was a change and an explanation of the nature of the change.
- All tenant facilities (such as swimming pools, other recreational facilities and parking areas) included in the eligible basis (under Subsection 42(d) of the Code) of any building in the property were provided on a comparable basis without charge to all tenants in the building.
- If a low-income unit in the property became vacant during the year, reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to tenants having a qualifying income before any units in the property were or will be rented to tenants not having a qualifying income.
- If the income of tenants of a low-income unit in the building increased above the limit allowed in Subsection 42(g)(2)(D)(ii) of the Code, the next available unit of comparable or smaller size in the building was or will be rented to tenants having a qualifying income.
- An extended low-income housing commitment (as is described in Subsection 42(h)(6) of the Code), Regulatory and Restrictive Covenants for Land Use Agreement, was in effect (for buildings subject to Subsection 7108(c)(1) of the Omnibus Budget Reconciliation Act of 1989, 103 Stat. 2106, 2308-2311), including the requirement under Subsection 42(h)(6)(B)(iv) of the Code that an owner cannot refuse to lease a unit in the property to an applicant because the applicant holds a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937, 42 U.S.C. 1437f (for buildings subject to Subsection 13142(b)(4) of the Omnibus Budget Reconciliation Act of 1993, 107 Stat. 312, 438-439).

- All low-income units in the property were used on a nontransient basis (except for transitional housing for the homeless provided under Subsection 42(i)(3)(B)(iii) of the Code or single-room-occupancy units rented on a month-by-month basis under Subsection 42(i)(3)(B)(iv) of the Code).

Review Requirements

In connection with each property owner’s submission of the Owner’s Annual Certification (“Owner’s Certification”), the Fund is required to review, on an annual basis during each year of the 15-year compliance period, each Owner’s Certification for compliance with Section 42 of the Code.

In addition to obtaining and reviewing each Owner’s Certification, the Fund is required to:

- For all buildings placed in service on or after January 1, 2001, conduct on-site inspections of all buildings in the property by the end of the second calendar year following the year the last building in the property is placed in service, and for at least 20% of the property’s low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.
- At least once every three years, conduct on-site inspections of all buildings in the property, and for at least 20% of the property’s low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.

The Fund is required to randomly select which low-income units and tenant records are to be inspected and reviewed. The review of tenant records may be undertaken wherever the property owner maintains or stores the records (either on-site or off-site). The units and tenant records to be inspected and reviewed will be chosen in a manner that will not give property owners of low-income housing properties advance notice that a unit and tenant records for a particular year will or will not be inspected and reviewed.

Generally, the Fund will provide a property owner with reasonable notice (30 days) that an inspection of the building and low-income units or tenant record review will occur so that the property owner may notify tenants of the inspection or assemble tenant records for review.

Exceptions from a Specific Portion of the Review Requirements

The Fund is permitted, only under certain circumstances, to except, from only a specific portion of the above Review Requirements, certain buildings that are subject to monitoring programs other than that required under Subsection

42(m)(1)(B)(iii) of the Code. Buildings that may be excepted from that portion of the Review Requirements are buildings financed by Rural Development under the Section 515 program and buildings of which 50 percent or more of the aggregate basis (taking into account the building and the land) is financed with the proceeds of tax-exempt bonds (obligations, the interest on which is exempt from tax under Section 103 of the Code).

In order for a building to be excepted, the Fund must have entered into an agreement with Rural Development or the tax-exempt bond issuer. Under the agreement, Rural Development or the tax-exempt bond issuer must agree to provide information concerning the income and rent of the tenants in the building to the Fund. The Fund, upon receipt and review of such income and rent information, may assume the accuracy of the information provided by Rural Development or the tax-exempt bond issuer without verification. The Fund must review the income and rent information and determine that the income limitation and rent restriction of Subsection 42(g)(1) and (2) of the Code are met. **However, if the income or rent information provided by Rural Development or the tax-exempt bond issuer is not sufficient for the Fund to make these determinations, the Fund is required to request the necessary additional income or rent information from the property owner of the excepted buildings.** For example, since Rural Development determines tenant eligibility based on its definition of “adjusted annual income” rather than “annual income” as is defined under Section 8 and as is required under Section 42 of the Code, the Fund may have to request a copy of the income certification that the tenant and property owner prepared in order to calculate the tenant’s income in accordance with the Section 8 definition of “annual income” for Section 42 tenant income eligibility purposes.

In the event a properly excepted Rural Development 515 property has been selected for review and inspection by the Fund, in any year of the property’s 15-year compliance period, the property owner of an excepted building is not required to provide or otherwise make available for the Fund’s review and inspection, and the Fund is not required to review and inspect, the tenant’s annual income certification, the documentation the property owner has received to support that annual income certification, and the rent record for each low-income tenant in at least 20% of the low-income units in that property, all of which is otherwise required in the Review Requirements portion of this Compliance Monitoring Procedure.

In the event that an exception is granted for a building, the owner of that building should understand that the Fund may cancel the exception where circumstances indicate that the monitoring is not meeting the needs of the Low-Income Housing Tax Credit Program.

Inspection Requirements

As a condition of the allocation of credits, the Fund has the right to perform an on-site inspection of any low-income housing property at any time during the 15-year compliance period of the buildings in the property.

The Inspection Requirement is a required part of this Compliance Monitoring Procedure, and is a separate requirement from any tenant file review described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure.

For the on-site inspections of buildings and low-income units described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure, the Fund is required to review any local health, safety, or building code violations reports or notices retained by the owner in accordance with the Inspection Record Retention Requirement portion of this Compliance Monitoring Procedure. In addition, the Fund is required to determine:

- Whether the buildings and the units are suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards);

OR

- Whether the buildings and units satisfy, as determined by the Fund, the uniform physical condition standards for public housing established by HUD (24 CFR 5.703). The HUD physical condition standards do not supersede or preempt local health, safety, and building codes. A low-income housing property under Section 42 of the Code must continue to satisfy these codes, and if the Fund becomes aware of any violation of these codes, the Fund is required to report the violation to the IRS. However, provided the Fund determines by inspection that the HUD standards are met, the Fund is not required to determine by inspection whether the property meets local health, safety, and building codes.

The Fund is not required to inspect a building if the building is financed by Rural Development under the Section 515 program, provided that Rural Development inspects the building (under 7 CFR, part 1930), and provided that Rural Development and the Fund have entered into an agreement, under which Rural Development agrees to notify the Fund of the inspection results.

Notification of Noncompliance Requirements

Owner

The Fund will promptly give the owner of a low-income housing property written notice if the Fund does not receive the required Owner's Certification (described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure), or if the Fund does not receive or is not permitted to inspect any low-income tenant's annual income certification, supporting documentation, and rent records (described in the Review Requirements portion of this Compliance Monitoring Procedure), or if the Fund discovers on inspection, review, or in some other manner, that the property is not in compliance with the provisions of Section 42 of the Code.

Correction Period

The owner has an opportunity to supply missing certifications or to correct noncompliance with Section 42 of the Code within a 90-day correction period, which begins on the date the Fund's written notice of noncompliance with Section 42 of the Code was mailed to the owner (as described in the preceding paragraph). However, the Fund may grant, in writing, upon receipt and consideration of a written request from the owner, an extension of up to six months, but only if the Fund determines, in its sole discretion, that there is good cause for granting the extension.

Internal Revenue Service

The Fund is required to notify the IRS of an owner's noncompliance or failure to certify no earlier than the end of the correction period (described in the preceding paragraph) including any extensions, and no later than 45 days after the end of the correction period (described in the preceding paragraph) including any extensions, whether or not the noncompliance or failure to certify is corrected. The Fund will notify the IRS by filing IRS Form 8823, Low-Income Housing Credit Agencies Report of Noncompliance, with the IRS prior to the end of the 45-day period. The Fund must explain on IRS Form 8823 the nature of the noncompliance or failure to certify and indicate whether the owner has corrected the noncompliance or failure to certify.

If a building goes entirely out of compliance with Section 42 of the Code, so that no credit is allowable for the building for the taxable year or in any future taxable year during the compliance period, the Fund need not file IRS Form 8823 in every subsequent year to report the noncompliance. Instead, the Fund may file a single IRS Form 8823 for the building when the Fund becomes aware that the building has gone entirely out of compliance, provided that the Fund reports on the form that the building is entirely out of compliance and will not be in compliance in the future. If the noncompliance or failure to certify is corrected within three years after the end of the correction period, the Fund is required to file IRS Form 8823 with the IRS reporting the correction of the noncompliance or failure to certify.

Fund Recordkeeping and Record Retention Requirements

The Fund is required to retain the Owner's Certification, the annual income certifications, the supporting documentation, rent records, and any other records described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure for at least three years beyond the end of the calendar year in which the Fund receives such certifications and records. However, the Fund is required to retain any records related to noncompliance or failure to certify for at least six years beyond the Fund's filing of IRS Form 8823 with the IRS.

Fund Reports of Compliance Monitoring Activities

The Fund is required to report its compliance monitoring activities annually on IRS Form 8610, "Annual Low-Income Housing Credit Agencies Report".

Modification of the Compliance Monitoring Procedure

This Compliance Monitoring Procedure is based upon 26 CFR 1.42-5, "Monitoring Compliance with Low-Income Housing Credit Requirements."

This Compliance Monitoring Procedure is subject to modifications by the Fund, in order to comply with any future promulgations, issuances, or modifications of 26 CFR 1.42-5, Section 42 of the Code, and all regulations, rules, rulings, policies, procedures and any other official statements promulgated and issued by the IRS, or the Treasury Department (including currently existing and future promulgations and issuances). Further, this Compliance Monitoring Procedure is also subject to any other modification by the Fund that the Fund, in its sole discretion, considers is necessary.

Compliance Monitoring Fees

The ownership entity of any property that is subject to this Compliance Monitoring Procedure will be charged an annual monitoring fee equal to \$35 per residential rental unit in any such property, for fees collected in 2015 and 2016. The Compliance Monitoring Fee amount may change in subsequent years.

The ownership entity's failure to pay such fee will be treated as an instance of noncompliance.

Compliance Monitoring During the Extended Use Period

The Fund will continue to monitor any low-income housing property and apply all portions of this Compliance Monitoring Procedure, during the extended use period as specified in such property's Regulatory and Restrictive Covenants for Land Use Agreement. If the Fund's policy on this matter changes, guidance as to the scope of

monitoring during the extended use period will be issued at the time the policy changes.

OTHER MATTERS

The Fund makes no representation concerning any tax or other consequences resulting from participation in or information for the Low-Income Housing Tax Credit Program and accepts no responsibility for any adverse consequences to the owner or property investors arising out of any participation in or other information concerning the Low-Income Housing Tax Credit Program. All applicants to the Low-Income Housing Tax Credit Program agree that the Fund will not be held responsible or liable for any representations made or adverse tax or other consequences to the applicant or property investors relating to the participation in or other information concerning the Fund's Low-Income Housing Tax Credit Program, and, therefore, the applicant must assume the risk of all damages, losses, costs and expenses of any kind and nature that may be hereinafter suffered, incurred or paid arising out of the use of any information concerning the Low-Income Housing Tax Credit Program. Submission of an application (Reservation Request, Carryover Allocation Request, or Allocation Request) is conclusive evidence of an applicant's agreement to abide by, be bound by, and act in accordance with the content and provisions of this paragraph and the content and provisions of the Plan, in its entirety. In addition, submission of an application (Reservation Request, Carryover Allocation Request, or Allocation Request) is evidence of an applicant's certification of the items listed in the Owner Certification section of the Fund Form 1040 signed and attested to by an authorized representative of the Owner.

All interested parties should understand that full regulations for the Low-Income Housing Tax Credit Program have not been promulgated yet and that existing regulations may be changed and repealed or new regulations may be promulgated from time to time. Therefore, the Fund reserves the right to change or modify the contents of this Plan, in order to comply with any future promulgations or issuances of such regulations, or in order to facilitate the allocation of low-income housing tax credits that could not otherwise be made, or in order to address any unforeseen circumstances that arise.

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	GENERAL HOUSING STABILITY							POVERTY/PUBLIC ASSISTANCE			
		Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
Statewide			73.4%		13.4%		1.2%		17.6%		14.63%	
Barbour	9655	173	84.4%	10	17.5%	9	0.0%	10	12.0%	9	8.31%	9
Barbour	9656	169	57.0%	7	14.1%	9	0.2%	10	25.5%	8	27.06%	5
Barbour	9657	169	84.0%	10	20.4%	8	0.0%	10	13.5%	9	15.95%	8
Barbour	9658	166	76.5%	9	12.1%	9	0.4%	10	20.4%	8	19.32%	7
Berkeley	9711.01	156	82.2%	10	12.6%	9	0.5%	10	14.5%	9	6.31%	9
Berkeley	9711.02	151	84.0%	10	8.8%	10	0.8%	9	11.3%	9	6.51%	9
Berkeley	9712.01	135	85.6%	10	7.4%	10	4.0%	5	8.5%	10	10.00%	9
Berkeley	9712.02	148	86.7%	10	31.3%	7	0.8%	9	8.8%	10	6.02%	9
Berkeley	9713	133	56.3%	7	7.4%	10	3.0%	6	17.6%	9	14.84%	8
Berkeley	9714	153	74.1%	9	8.4%	10	2.7%	7	4.6%	10	5.80%	10
Berkeley	9715	141	50.7%	6	15.0%	9	5.1%	3	28.9%	7	25.57%	6
Berkeley	9716	172	54.0%	6	14.1%	9	1.4%	9	15.2%	9	10.32%	9
Berkeley	9717	161	45.5%	5	12.3%	9	3.3%	6	28.7%	7	23.85%	6
Berkeley	9718	163	83.9%	10	9.5%	10	2.3%	7	11.7%	9	15.01%	8
Berkeley	9719	168	79.3%	9	8.2%	10	0.9%	9	7.7%	10	7.33%	9
Berkeley	9720	150	78.1%	9	7.9%	10	2.4%	7	17.4%	9	20.73%	7
Berkeley	9721.01	161	84.4%	10	9.2%	10	1.6%	8	7.8%	10	5.30%	10
Berkeley	9721.02	153	81.5%	9	7.9%	10	3.7%	5	8.3%	10	9.12%	9
Boone	9582	174	82.2%	10	10.4%	10	0.8%	9	24.3%	8	17.93%	7
Boone	9583	166	77.0%	9	8.8%	10	1.1%	9	21.8%	8	19.88%	7
Boone	9584	179	76.5%	9	8.9%	10	0.0%	10	29.2%	7	16.67%	7
Boone	9585.01	162	77.9%	9	13.5%	9	1.7%	8	17.0%	9	6.48%	9
Boone	9585.02	161	72.8%	8	9.0%	10	0.0%	10	14.5%	9	15.79%	8
Boone	9586	134	81.4%	9	12.8%	9	2.7%	7	15.4%	9	17.10%	7
Boone	9587	156	80.3%	9	11.2%	9	1.2%	9	14.5%	9	17.05%	7
Boone	9588	161	75.6%	9	9.0%	10	2.3%	7	25.8%	8	23.54%	6
Braxton	9679	165	76.4%	9	23.2%	8	2.5%	7	17.9%	9	18.48%	7
Braxton	9680	164	74.4%	9	15.3%	9	0.3%	10	14.9%	9	17.42%	7
Braxton	9681	173	73.9%	9	18.2%	9	2.1%	8	27.0%	8	20.63%	7
Brooke	311.01	164	66.7%	8	8.6%	10	1.1%	9	15.3%	9	13.53%	8
Brooke	311.02	152	83.4%	10	6.3%	10	1.1%	9	6.3%	10	11.30%	8

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	GENERAL HOUSING STABILITY							POVERTY/PUBLIC ASSISTANCE			
		Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
Brooke	312	162	70.5%	8	10.9%	10	0.0%	10	14.4%	9	16.05%	8
Brooke	314	159	70.1%	8	9.3%	10	0.0%	10	16.3%	9	17.72%	7
Brooke	316	167	85.6%	10	7.0%	10	0.4%	10	7.7%	10	4.99%	10
Brooke	317	180	86.3%	10	10.3%	10	0.0%	10	20.0%	8	13.47%	8
Cabell	1.01	178	70.8%	8	8.9%	10	0.7%	10	30.7%	7	31.51%	4
Cabell	1.02	166	64.2%	7	8.5%	10	3.6%	6	27.5%	8	23.21%	6
Cabell	2	165	57.7%	7	14.3%	9	0.0%	10	33.7%	7	30.10%	5
Cabell	3	173	54.7%	6	13.4%	9	1.3%	9	40.2%	6	26.56%	5
Cabell	4	180	32.1%	4	14.0%	9	0.0%	10	51.6%	5	17.81%	7
Cabell	5	192	4.0%	1	7.5%	10	0.0%	10	87.8%	1	11.14%	8
Cabell	6	180	3.8%	1	18.8%	8	1.3%	9	66.1%	3	9.63%	9
Cabell	9	171	31.3%	4	20.3%	8	1.3%	9	33.9%	7	35.69%	4
Cabell	10	159	55.3%	6	13.6%	9	0.0%	10	28.8%	7	26.67%	5
Cabell	11	171	42.4%	5	14.1%	9	1.3%	9	34.0%	7	31.21%	5
Cabell	12	172	65.1%	8	12.7%	9	0.0%	10	14.3%	9	16.06%	8
Cabell	13	173	31.8%	4	17.0%	9	0.4%	10	28.3%	7	12.92%	8
Cabell	14	178	44.3%	5	15.2%	9	0.0%	10	19.4%	8	20.88%	7
Cabell	15	165	51.3%	6	19.5%	8	0.0%	10	42.4%	6	39.85%	3
Cabell	16	163	48.5%	6	26.2%	8	3.2%	6	32.3%	7	21.91%	6
Cabell	18	165	49.8%	6	13.2%	9	0.0%	10	47.9%	5	43.38%	2
Cabell	19	175	87.3%	10	5.5%	10	0.0%	10	7.2%	10	4.61%	10
Cabell	20	177	89.5%	10	7.4%	10	0.0%	10	5.4%	10	9.59%	9
Cabell	21	171	76.6%	9	7.9%	10	0.7%	10	12.3%	9	4.85%	10
Cabell	101.02	171	82.1%	10	7.5%	10	0.0%	10	13.5%	9	10.83%	9
Cabell	102.01	173	58.7%	7	7.1%	10	0.0%	10	13.2%	9	13.01%	8
Cabell	102.02	155	67.9%	8	6.2%	10	1.5%	8	7.3%	10	6.19%	9
Cabell	103	140	79.1%	9	7.5%	10	0.0%	10	7.9%	10	14.95%	8
Cabell	104	162	62.3%	7	6.6%	10	0.0%	10	16.8%	9	9.63%	9
Cabell	105	171	87.7%	10	8.0%	10	3.0%	6	13.2%	9	9.07%	9
Cabell	106	164	79.7%	9	8.8%	10	0.0%	10	20.0%	8	16.39%	7
Cabell	107	164	85.8%	10	7.2%	10	0.0%	10	8.1%	10	8.47%	9
Cabell	108	152	72.3%	8	7.9%	10	0.6%	10	11.5%	9	14.17%	8
Cabell	109	167	13.3%	2	17.1%	9	0.0%	10	38.8%	6	37.86%	3

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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		Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
Calhoun	9626	170	76.5%	9	17.7%	9	0.9%	9	22.5%	8	16.59%	7
Calhoun	9627	167	78.2%	9	17.4%	9	1.9%	8	22.3%	8	22.17%	6
Clay	9579	174	78.5%	9	16.2%	9	1.1%	9	31.2%	7	26.18%	6
Clay	9580	172	75.1%	9	22.1%	8	0.0%	10	27.2%	8	29.34%	5
Clay	9581	154	85.3%	10	15.7%	9	2.3%	7	17.9%	9	9.18%	9
Doddridge	9650	190	82.3%	10	19.8%	8	0.6%	10	12.4%	9	10.19%	9
Doddridge	9651	165	79.4%	9	23.2%	8	4.2%	5	29.2%	7	23.67%	6
Fayette	201	164	81.5%	9	9.3%	10	1.5%	8	19.0%	9	11.10%	8
Fayette	202.01	162	76.1%	9	9.8%	10	5.3%	3	19.6%	8	18.35%	7
Fayette	202.02	142	69.9%	8	9.0%	10	2.3%	7	20.6%	8	28.94%	5
Fayette	203	162	60.6%	7	7.5%	10	0.0%	10	16.5%	9	23.24%	6
Fayette	204	167	78.0%	9	11.5%	9	1.3%	9	24.1%	8	24.02%	6
Fayette	205	167	61.9%	7	14.0%	9	0.0%	10	29.9%	7	27.07%	5
Fayette	206	181	82.7%	10	15.7%	9	1.7%	8	15.9%	9	17.54%	7
Fayette	207	171	74.9%	9	14.4%	9	3.5%	6	20.4%	8	24.33%	6
Fayette	208	156	70.2%	8	15.8%	9	1.1%	9	12.9%	9	14.02%	8
Fayette	209	161	80.5%	9	15.4%	9	1.5%	8	18.0%	9	15.58%	8
Fayette	210	163	83.9%	10	15.8%	9	0.9%	9	17.8%	9	12.61%	8
Fayette	211	152	85.9%	10	21.3%	8	0.2%	10	26.8%	8	16.46%	7
Gilmer	9677	175	81.6%	9	22.4%	8	0.8%	9	23.4%	8	17.92%	7
Gilmer	9678	170	52.6%	6	14.5%	9	0.0%	10	34.6%	7	22.29%	6
Grant	9694	170	85.8%	10	31.7%	7	0.0%	10	13.5%	9	6.97%	9
Grant	9695	180	88.6%	10	19.0%	8	0.0%	10	15.7%	9	9.06%	9
Grant	9696	170	65.8%	8	17.1%	9	0.5%	10	12.9%	9	15.77%	8
Greenbrier	9501	166	72.3%	8	30.9%	7	1.9%	8	18.6%	9	17.94%	7
Greenbrier	9502	164	74.8%	9	22.4%	8	3.1%	6	24.5%	8	19.14%	7
Greenbrier	9503	155	75.5%	9	16.1%	9	3.3%	6	23.9%	8	22.64%	6
Greenbrier	9504	160	80.7%	9	15.6%	9	2.5%	7	17.1%	9	10.43%	9
Greenbrier	9505	173	76.5%	9	14.3%	9	0.0%	10	15.0%	9	17.11%	7
Greenbrier	9506	170	60.1%	7	11.0%	9	2.3%	7	13.9%	9	14.83%	8
Greenbrier	9507	171	73.5%	9	17.3%	9	1.7%	8	23.2%	8	13.51%	8
Hampshire	9682	170	84.7%	10	32.9%	7	0.0%	10	11.1%	9	4.41%	10
Hampshire	9683	158	82.0%	9	35.1%	6	1.6%	8	21.7%	8	8.41%	9

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	GENERAL HOUSING STABILITY							POVERTY/PUBLIC ASSISTANCE			
		Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
Hampshire	9684	171	70.7%	8	23.0%	8	0.0%	10	22.7%	8	14.42%	8
Hampshire	9685	177	80.3%	9	19.6%	8	0.0%	10	14.4%	9	5.07%	10
Hampshire	9686	174	83.1%	10	32.7%	7	2.2%	7	19.6%	8	6.07%	9
Hancock	206	165	70.9%	8	7.8%	10	0.0%	10	3.6%	10	5.83%	10
Hancock	207	168	67.4%	8	6.2%	10	0.0%	10	14.9%	9	10.29%	9
Hancock	209	157	74.2%	9	11.3%	9	4.2%	5	17.4%	9	12.45%	8
Hancock	211	150	90.1%	10	6.3%	10	3.5%	6	13.0%	9	8.46%	9
Hancock	212	178	78.4%	9	7.9%	10	0.7%	10	26.9%	8	19.48%	7
Hancock	213	163	60.4%	7	11.3%	9	0.9%	9	30.6%	7	29.04%	5
Hancock	214	173	76.7%	9	8.2%	10	1.1%	9	11.5%	9	10.33%	9
Hancock	215	177	70.2%	8	10.3%	10	0.3%	10	22.2%	8	21.50%	6
Hardy	9701	167	83.7%	10	33.0%	7	0.0%	10	15.9%	9	5.92%	9
Hardy	9702	157	68.5%	8	26.9%	7	0.4%	10	14.9%	9	10.70%	9
Hardy	9703	165	78.7%	9	22.5%	8	0.4%	10	16.3%	9	6.30%	9
Harrison	301	168	38.1%	4	12.5%	9	4.4%	4	35.9%	7	25.49%	6
Harrison	302	166	70.5%	8	9.5%	10	3.3%	6	30.3%	7	16.67%	7
Harrison	303	168	59.3%	7	11.8%	9	6.9%	1	27.8%	8	17.69%	7
Harrison	304	169	69.7%	8	12.4%	9	3.2%	6	13.5%	9	15.71%	8
Harrison	305	173	77.6%	9	8.0%	10	1.9%	8	21.3%	8	15.25%	8
Harrison	306.01	174	74.2%	9	10.1%	10	4.5%	4	11.8%	9	27.24%	5
Harrison	306.02	168	65.0%	8	7.3%	10	0.9%	9	21.6%	8	14.70%	8
Harrison	307	160	81.1%	9	6.1%	10	1.0%	9	13.8%	9	11.78%	8
Harrison	308	180	79.9%	9	9.2%	10	0.8%	9	22.9%	8	24.57%	6
Harrison	310	160	73.0%	8	9.2%	10	2.6%	7	17.3%	9	17.03%	7
Harrison	311	154	77.2%	9	7.7%	10	3.9%	5	21.9%	8	22.20%	6
Harrison	312	162	89.9%	10	6.9%	10	0.0%	10	6.0%	10	7.08%	9
Harrison	313	170	88.1%	10	8.9%	10	0.0%	10	10.3%	10	8.02%	9
Harrison	314	189	85.4%	10	9.2%	10	1.5%	8	18.3%	9	18.72%	7
Harrison	315	158	86.7%	10	12.3%	9	0.0%	10	6.4%	10	0.89%	10
Harrison	316	176	64.9%	8	16.8%	9	1.9%	8	25.9%	8	19.67%	7
Harrison	317	174	84.0%	10	11.4%	9	0.0%	10	31.2%	7	28.87%	5
Harrison	318	164	81.1%	9	7.6%	10	2.7%	7	13.2%	9	9.17%	9
Harrison	319	122	77.2%	9	12.7%	9	3.3%	6	29.0%	7	27.26%	5

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Harrison	320	118	78.5%	9	9.2%	10	3.7%	5	20.9%	8	14.04%	8
Harrison	321.01	151	77.6%	9	8.7%	10	3.9%	5	15.1%	9	5.36%	10
Harrison	321.02	152	77.3%	9	4.5%	10	1.8%	8	2.3%	10	3.23%	10
Jackson	9632	177	85.6%	10	14.9%	9	3.2%	6	15.7%	9	13.74%	8
Jackson	9633	172	65.8%	8	8.4%	10	2.9%	6	17.6%	9	15.88%	8
Jackson	9634	174	85.6%	10	10.2%	10	0.0%	10	15.5%	9	11.97%	8
Jackson	9635	159	81.3%	9	9.3%	10	0.0%	10	14.8%	9	13.95%	8
Jackson	9636	172	67.3%	8	8.3%	10	0.0%	10	16.8%	9	16.06%	8
Jackson	9637	159	81.4%	9	10.3%	10	3.0%	6	21.9%	8	16.51%	7
Jefferson	9722.01	157	75.2%	9	8.3%	10	1.6%	8	12.1%	9	2.40%	10
Jefferson	9722.03	173	82.9%	10	13.8%	9	0.0%	10	6.6%	10	3.43%	10
Jefferson	9722.04	159	65.2%	8	7.8%	10	0.0%	10	13.3%	9	6.53%	9
Jefferson	9723	151	84.0%	10	6.3%	10	6.9%	1	12.4%	9	16.10%	7
Jefferson	9724.01	178	57.1%	7	13.4%	9	1.8%	8	10.4%	10	18.67%	7
Jefferson	9724.02	116	71.0%	8	8.7%	10	1.5%	8	13.9%	9	25.79%	6
Jefferson	9725.01	143	84.8%	10	6.0%	10	1.1%	9	3.3%	10	7.30%	9
Jefferson	9725.03	106	81.0%	9	5.1%	10	5.9%	2	15.7%	9	9.53%	9
Jefferson	9725.05	155	51.4%	6	12.9%	9	3.2%	6	13.4%	9	18.41%	7
Jefferson	9725.06	131	66.9%	8	8.1%	10	0.0%	10	8.6%	10	7.52%	9
Jefferson	9726.01	126	66.7%	8	14.2%	9	2.1%	8	7.9%	10	7.98%	9
Jefferson	9726.02	146	90.7%	10	8.2%	10	1.5%	8	3.0%	10	3.48%	10
Jefferson	9727.01	153	83.8%	10	13.6%	9	2.3%	7	7.7%	10	11.01%	8
Jefferson	9727.02	159	87.7%	10	13.6%	9	0.0%	10	9.4%	10	8.21%	9
Jefferson	9728	167	84.3%	10	8.0%	10	3.3%	6	21.2%	8	11.01%	8
Kanawha	1	138	41.9%	5	12.0%	9	3.2%	6	32.8%	7	31.25%	5
Kanawha	2	151	62.4%	7	9.5%	10	1.6%	8	32.7%	7	26.94%	5
Kanawha	3	185	77.8%	9	11.3%	9	0.0%	10	19.2%	9	11.31%	8
Kanawha	5	162	58.9%	7	13.5%	9	1.8%	8	23.9%	8	11.08%	8
Kanawha	6	160	65.7%	8	14.5%	9	0.9%	9	19.8%	8	22.35%	6
Kanawha	7	159	44.5%	5	17.2%	9	0.7%	10	37.2%	6	22.14%	6
Kanawha	8	175	31.9%	4	14.3%	9	0.0%	10	40.1%	6	29.78%	5
Kanawha	9	143	10.6%	1	9.2%	10	0.0%	10	40.4%	6	24.91%	6
Kanawha	11	131	54.8%	6	9.1%	10	1.2%	9	21.5%	8	19.69%	7

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Kanawha	12	169	28.7%	3	16.2%	9	2.5%	7	42.0%	6	42.22%	2
Kanawha	13	172	20.7%	2	12.9%	9	0.0%	10	22.8%	8	12.20%	8
Kanawha	15	156	64.3%	7	8.7%	10	0.0%	10	7.0%	10	9.16%	9
Kanawha	17	183	50.8%	6	6.3%	10	0.0%	10	26.7%	8	13.25%	8
Kanawha	18	157	70.0%	8	7.5%	10	2.5%	7	16.6%	9	13.48%	8
Kanawha	19.01	139	89.2%	10	4.6%	10	0.0%	10	2.9%	10	0.84%	10
Kanawha	19.02	145	84.4%	10	7.9%	10	0.0%	10	2.2%	10	4.44%	10
Kanawha	20	165	73.3%	8	9.1%	10	0.0%	10	2.3%	10	3.95%	10
Kanawha	21	164	67.3%	8	6.6%	10	0.8%	9	9.9%	10	10.56%	9
Kanawha	101	153	51.4%	6	8.8%	10	2.1%	8	12.4%	9	9.92%	9
Kanawha	102	172	60.1%	7	8.5%	10	2.2%	7	19.3%	9	21.97%	6
Kanawha	103	158	69.8%	8	10.4%	10	0.0%	10	18.2%	9	19.25%	7
Kanawha	104	166	52.5%	6	17.4%	9	0.0%	10	19.1%	9	16.12%	7
Kanawha	105	170	69.2%	8	7.3%	10	0.0%	10	12.5%	9	8.31%	9
Kanawha	106	167	60.6%	7	7.3%	10	2.0%	8	6.9%	10	8.93%	9
Kanawha	107.01	157	67.7%	8	5.1%	10	0.0%	10	12.4%	9	11.23%	8
Kanawha	107.02	160	82.2%	10	6.8%	10	0.4%	10	4.1%	10	11.75%	8
Kanawha	108.01	138	80.5%	9	6.7%	10	1.2%	9	7.7%	10	9.22%	9
Kanawha	108.02	168	84.2%	10	10.0%	10	1.3%	9	15.2%	9	19.07%	7
Kanawha	109	162	84.1%	10	7.8%	10	0.0%	10	17.2%	9	15.17%	8
Kanawha	110	166	73.0%	8	6.7%	10	0.0%	10	3.9%	10	1.49%	10
Kanawha	111	156	78.7%	9	8.2%	10	1.4%	9	13.9%	9	15.44%	8
Kanawha	112	175	79.9%	9	9.9%	10	0.0%	10	13.2%	9	14.47%	8
Kanawha	113.01	159	79.9%	9	8.6%	10	0.0%	10	20.4%	8	20.85%	7
Kanawha	113.02	156	80.6%	9	5.0%	10	0.0%	10	8.7%	10	5.23%	10
Kanawha	114.01	149	79.2%	9	10.5%	10	1.1%	9	12.0%	9	6.57%	9
Kanawha	114.02	177	75.8%	9	10.3%	10	0.0%	10	9.9%	10	9.52%	9
Kanawha	115	165	63.2%	7	9.9%	10	0.8%	9	12.6%	9	6.94%	9
Kanawha	118	162	75.7%	9	10.0%	10	3.2%	6	21.6%	8	17.70%	7
Kanawha	121	156	74.1%	9	13.7%	9	0.6%	10	14.0%	9	20.23%	7
Kanawha	122	171	75.2%	9	11.6%	9	0.0%	10	21.8%	8	17.98%	7
Kanawha	123	172	77.4%	9	9.5%	10	0.6%	10	14.2%	9	12.91%	8
Kanawha	128	173	79.3%	9	6.1%	10	0.0%	10	8.7%	10	10.03%	9

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Kanawha	129	165	38.0%	4	12.7%	9	0.0%	10	12.8%	9	7.32%	9
Kanawha	130	161	62.1%	7	9.2%	10	1.7%	8	10.2%	10	10.45%	9
Kanawha	131	150	64.7%	8	5.6%	10	0.0%	10	22.4%	8	20.69%	7
Kanawha	132	179	78.4%	9	6.0%	10	1.3%	9	16.1%	9	20.49%	7
Kanawha	133	168	87.9%	10	7.6%	10	0.0%	10	7.4%	10	6.31%	9
Kanawha	134	153	55.8%	6	9.7%	10	1.2%	9	17.9%	9	21.30%	6
Kanawha	135	157	76.2%	9	8.3%	10	0.7%	10	5.7%	10	11.14%	8
Kanawha	136	156	67.8%	8	8.4%	10	0.0%	10	15.8%	9	14.66%	8
Kanawha	137.01	147	89.3%	10	5.2%	10	0.0%	10	2.6%	10	4.70%	10
Kanawha	137.02	158	79.5%	9	9.3%	10	0.0%	10	10.9%	9	11.52%	8
Kanawha	138	155	61.9%	7	10.5%	10	3.2%	6	30.8%	7	33.28%	4
Lewis	9672	156	78.3%	9	14.7%	9	1.6%	8	27.9%	7	17.52%	7
Lewis	9673	150	77.2%	9	7.7%	10	0.9%	9	14.9%	9	12.22%	8
Lewis	9674	167	56.0%	7	14.0%	9	4.7%	4	20.2%	8	18.81%	7
Lewis	9675	157	69.1%	8	10.6%	10	2.9%	6	35.2%	7	15.81%	8
Lewis	9676	176	79.7%	9	20.5%	8	0.0%	10	16.0%	9	14.08%	8
Lincoln	9554	177	81.9%	9	9.8%	10	1.9%	8	24.4%	8	19.13%	7
Lincoln	9555	170	76.2%	9	13.0%	9	1.7%	8	19.2%	9	21.25%	6
Lincoln	9556	166	75.2%	9	10.4%	10	5.0%	4	37.3%	6	27.83%	5
Lincoln	9557	187	81.8%	9	11.5%	9	0.0%	10	23.4%	8	17.94%	7
Lincoln	9558	155	79.8%	9	12.4%	9	2.0%	8	27.8%	8	29.51%	5
Logan	9561.01	171	82.7%	10	12.1%	9	0.9%	9	16.8%	9	20.00%	7
Logan	9561.02	165	67.7%	8	7.8%	10	1.2%	9	20.3%	8	21.67%	6
Logan	9562	161	69.5%	8	12.3%	9	3.8%	5	20.2%	8	13.95%	8
Logan	9564	156	69.0%	8	8.5%	10	3.3%	6	20.0%	8	17.43%	7
Logan	9565	186	82.8%	10	7.7%	10	0.0%	10	26.2%	8	28.11%	5
Logan	9566	161	79.7%	9	10.6%	10	0.2%	10	12.4%	9	12.94%	8
Logan	9567	172	75.6%	9	10.0%	10	0.5%	10	24.1%	8	24.44%	6
Logan	9568	172	81.3%	9	10.6%	10	4.4%	4	27.9%	7	15.76%	8
Logan	9569	177	52.8%	6	17.8%	9	1.2%	9	27.0%	8	24.92%	6
Marion	201	151	12.1%	1	16.2%	9	0.0%	10	57.0%	4	51.61%	1
Marion	202	183	34.6%	4	15.0%	9	0.6%	10	47.4%	5	19.86%	7
Marion	203	174	75.0%	9	8.9%	10	0.0%	10	5.8%	10	4.23%	10

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Marion	204	192	70.3%	8	5.4%	10	0.0%	10	19.7%	8	2.67%	10
Marion	205	181	65.0%	8	17.4%	9	1.4%	9	33.6%	7	21.65%	6
Marion	206	173	72.6%	8	9.7%	10	0.0%	10	18.6%	9	13.28%	8
Marion	207	169	72.9%	8	10.3%	10	0.7%	10	19.5%	8	16.72%	7
Marion	208	147	63.8%	7	11.2%	9	1.5%	8	13.8%	9	13.71%	8
Marion	209	171	74.4%	9	7.8%	10	3.1%	6	14.6%	9	11.01%	8
Marion	210	171	84.2%	10	8.8%	10	0.9%	9	8.4%	10	5.67%	10
Marion	211	156	80.4%	9	5.7%	10	0.0%	10	4.4%	10	5.51%	10
Marion	212	148	75.8%	9	8.4%	10	1.8%	8	13.2%	9	10.40%	9
Marion	213	163	80.4%	9	8.9%	10	1.0%	9	21.3%	8	16.69%	7
Marion	214	178	82.2%	10	8.6%	10	1.8%	8	8.7%	10	7.92%	9
Marion	215	178	84.6%	10	9.8%	10	1.3%	9	12.9%	9	14.39%	8
Marion	216	173	84.5%	10	9.8%	10	0.4%	10	17.6%	9	9.94%	9
Marion	217	159	78.7%	9	12.3%	9	0.7%	10	15.1%	9	16.06%	8
Marion	218	163	85.0%	10	13.6%	9	4.5%	4	21.6%	8	26.75%	5
Marshall	202	166	54.0%	6	12.6%	9	0.2%	10	12.2%	9	17.48%	7
Marshall	205	169	54.2%	6	12.4%	9	1.7%	8	37.1%	6	32.31%	4
Marshall	206.01	172	72.4%	8	11.4%	9	1.2%	9	17.4%	9	15.60%	8
Marshall	207.02	165	75.9%	9	7.8%	10	0.0%	10	16.5%	9	9.55%	9
Marshall	208	147	79.7%	9	27.1%	7	0.2%	10	16.9%	9	14.15%	8
Marshall	209	159	79.3%	9	13.7%	9	0.0%	10	19.6%	8	15.09%	8
Marshall	210	158	79.6%	9	7.1%	10	0.8%	9	13.3%	9	16.42%	7
Marshall	211	164	77.6%	9	7.7%	10	1.3%	9	18.6%	9	21.91%	6
Marshall	213	162	84.3%	10	10.4%	10	0.8%	9	10.9%	9	6.30%	9
Mason	9548.01	164	78.8%	9	24.6%	8	1.5%	8	21.0%	8	17.08%	7
Mason	9548.02	173	84.8%	10	11.6%	9	0.9%	9	18.5%	9	12.24%	8
Mason	9549	159	82.3%	10	13.7%	9	0.8%	9	15.4%	9	14.15%	8
Mason	9550	167	67.2%	8	9.8%	10	0.0%	10	8.3%	10	14.36%	8
Mason	9551.01	167	79.9%	9	12.0%	9	5.6%	3	29.1%	7	21.43%	6
Mason	9551.02	176	84.6%	10	16.6%	9	0.0%	10	18.8%	9	19.11%	7
McDowell	9536	174	80.4%	9	23.1%	8	6.1%	2	43.3%	6	36.25%	4
McDowell	9538	177	81.0%	9	13.1%	9	2.3%	7	30.3%	7	20.91%	7
McDowell	9539	164	82.1%	10	15.3%	9	0.0%	10	30.0%	7	24.57%	6

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Location	Census Tract	GENERAL HOUSING STABILITY							POVERTY/PUBLIC ASSISTANCE			
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		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
McDowell	9540	192	83.2%	10	15.4%	9	2.7%	7	30.1%	7	14.43%	8
McDowell	9542	186	78.0%	9	17.9%	9	1.5%	8	40.1%	6	20.47%	7
McDowell	9545.01	174	86.2%	10	26.1%	8	0.0%	10	28.1%	7	27.04%	5
McDowell	9545.03	141	73.2%	8	25.7%	8	4.6%	4	31.6%	7	26.55%	5
McDowell	9545.04	181	77.8%	9	16.0%	9	0.0%	10	35.7%	7	20.45%	7
Mercer	9	181	84.6%	10	24.3%	8	1.6%	8	24.3%	8	17.85%	7
Mercer	10	160	81.5%	9	11.9%	9	7.2%	1	28.2%	7	23.71%	6
Mercer	11	184	79.7%	9	10.3%	10	0.0%	10	13.5%	9	6.38%	9
Mercer	12	171	72.5%	8	6.1%	10	0.8%	9	18.4%	9	15.98%	8
Mercer	13	176	55.2%	6	12.2%	9	0.0%	10	29.5%	7	38.52%	3
Mercer	14	176	67.2%	8	13.9%	9	0.0%	10	7.9%	10	14.47%	8
Mercer	15	180	74.5%	9	8.0%	10	0.6%	10	16.3%	9	12.87%	8
Mercer	16	167	82.2%	10	15.6%	9	1.5%	8	25.3%	8	15.31%	8
Mercer	17	173	75.7%	9	9.1%	10	1.7%	8	22.6%	8	14.90%	8
Mercer	18	154	72.7%	8	7.6%	10	0.0%	10	18.4%	9	16.91%	7
Mercer	19	164	51.6%	6	17.6%	9	0.0%	10	33.5%	7	33.33%	4
Mercer	20	170	59.0%	7	21.0%	8	0.6%	10	25.8%	8	19.50%	7
Mercer	21	177	72.3%	8	9.1%	10	0.0%	10	17.6%	9	19.80%	7
Mercer	22	176	73.6%	9	12.0%	9	0.6%	10	10.4%	10	10.09%	9
Mercer	23	178	71.0%	8	8.1%	10	0.0%	10	23.4%	8	25.54%	6
Mercer	24	164	83.4%	10	11.0%	9	2.9%	6	22.4%	8	9.68%	9
Mineral	101	176	79.9%	9	11.0%	9	0.9%	9	13.2%	9	11.37%	8
Mineral	102	144	82.7%	10	7.2%	10	0.0%	10	9.8%	10	5.12%	10
Mineral	103	171	86.4%	10	8.1%	10	0.0%	10	7.6%	10	7.82%	9
Mineral	104	170	88.1%	10	17.0%	9	3.8%	5	13.3%	9	6.93%	9
Mineral	105	171	70.9%	8	11.6%	9	2.3%	7	15.8%	9	11.07%	8
Mineral	106	175	61.7%	7	8.6%	10	1.1%	9	23.6%	8	11.31%	8
Mineral	107	182	69.7%	8	18.9%	8	0.5%	10	27.1%	8	17.86%	7
Mingo	9571	143	79.7%	9	10.4%	10	2.6%	7	25.2%	8	28.53%	5
Mingo	9572	161	80.4%	9	9.9%	10	0.8%	9	20.5%	8	25.55%	6
Mingo	9573	178	76.2%	9	10.2%	10	0.4%	10	22.5%	8	17.87%	7
Mingo	9574	158	58.9%	7	17.8%	9	2.6%	7	21.5%	8	19.48%	7
Mingo	9575	163	72.5%	8	13.5%	9	3.9%	5	31.5%	7	32.62%	4

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Mingo	9576	162	85.1%	10	11.5%	9	2.2%	7	22.0%	8	21.95%	6
Mingo	9577	165	83.4%	10	11.9%	9	2.8%	7	17.3%	9	20.24%	7
Monongalia	101.01	188	5.4%	1	5.1%	10	0.0%	10	79.4%	1	8.81%	9
Monongalia	101.02	185	6.7%	1	8.8%	10	0.0%	10	73.1%	2	2.40%	10
Monongalia	102.01	193	15.7%	2	6.8%	10	0.0%	10	46.5%	5	7.94%	9
Monongalia	102.02	194	20.8%	2	6.4%	10	0.0%	10	56.1%	4	2.56%	10
Monongalia	104	171	51.7%	6	11.1%	9	3.1%	6	16.2%	9	5.00%	10
Monongalia	106	182	27.8%	3	7.2%	10	0.0%	10	43.8%	6	4.56%	10
Monongalia	107	175	34.0%	4	9.0%	10	0.0%	10	36.1%	7	9.93%	9
Monongalia	108	173	64.1%	7	7.0%	10	0.2%	10	14.1%	9	8.09%	9
Monongalia	109.01	183	38.9%	5	8.4%	10	0.0%	10	36.8%	6	3.56%	10
Monongalia	109.02	173	71.0%	8	8.5%	10	0.0%	10	10.2%	10	3.50%	10
Monongalia	110	147	47.5%	6	5.8%	10	0.0%	10	37.1%	6	18.52%	7
Monongalia	111	182	54.6%	6	9.1%	10	0.0%	10	21.6%	8	9.54%	9
Monongalia	112	169	61.1%	7	9.0%	10	1.2%	9	17.9%	9	14.32%	8
Monongalia	113	169	83.5%	10	10.8%	10	0.8%	9	10.5%	10	7.15%	9
Monongalia	114	159	85.9%	10	10.6%	10	1.5%	8	9.7%	10	3.34%	10
Monongalia	115	172	82.4%	10	8.8%	10	2.0%	8	6.6%	10	6.04%	9
Monongalia	116	161	58.3%	7	5.9%	10	0.0%	10	16.9%	9	5.37%	10
Monongalia	117	101	76.9%	9	13.9%	9	0.0%	10	9.4%	10	6.84%	9
Monongalia	118.03	172	82.7%	10	7.0%	10	0.0%	10	23.4%	8	11.74%	8
Monongalia	118.04	170	85.9%	10	7.0%	10	0.0%	10	3.7%	10	6.64%	9
Monongalia	118.05	152	82.3%	10	4.5%	10	2.7%	7	5.4%	10	4.37%	10
Monongalia	118.06	170	85.7%	10	6.9%	10	2.1%	8	9.1%	10	5.60%	10
Monongalia	119	163	88.6%	10	6.1%	10	0.8%	9	8.0%	10	4.83%	10
Monongalia	120	163	50.2%	6	8.2%	10	0.0%	10	14.0%	9	2.93%	10
Monroe	9501	156	86.0%	10	43.3%	5	0.0%	10	15.5%	9	15.05%	8
Monroe	9502	161	83.6%	10	23.2%	8	0.9%	9	19.4%	8	18.31%	7
Monroe	9503	172	80.8%	9	13.1%	9	0.0%	10	6.4%	10	11.98%	8
Morgan	9707	171	89.2%	10	14.9%	9	0.8%	9	10.9%	9	6.57%	9
Morgan	9708	165	69.6%	8	16.4%	9	0.6%	10	16.7%	9	4.63%	10
Morgan	9709	165	84.4%	10	45.7%	5	3.6%	6	22.6%	8	6.20%	9
Morgan	9710	169	84.4%	10	26.0%	8	0.0%	10	13.9%	9	3.65%	10

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Nicholas	9501	152	81.8%	9	13.5%	9	4.2%	5	7.8%	10	6.36%	9
Nicholas	9502	153	71.8%	8	10.9%	10	0.0%	10	18.4%	9	20.11%	7
Nicholas	9503	171	82.1%	10	14.9%	9	5.5%	3	27.6%	8	24.18%	6
Nicholas	9504	174	81.6%	9	11.8%	9	1.4%	9	26.4%	8	28.32%	5
Nicholas	9505	167	70.6%	8	32.6%	7	0.5%	10	23.0%	8	26.29%	5
Nicholas	9506	181	87.7%	10	16.4%	9	3.0%	6	16.8%	9	17.04%	7
Nicholas	9507	155	86.9%	10	24.3%	8	1.4%	9	20.1%	8	17.61%	7
Ohio	2	171	69.8%	8	10.2%	10	0.7%	10	10.7%	10	9.01%	9
Ohio	3	171	64.5%	7	11.2%	9	1.1%	9	19.3%	9	14.37%	8
Ohio	4	122	28.5%	3	23.5%	8	6.9%	1	46.8%	5	25.67%	6
Ohio	5	176	60.2%	7	16.3%	9	0.0%	10	20.4%	8	13.98%	8
Ohio	6	182	50.4%	6	22.6%	8	0.8%	9	38.5%	6	39.84%	3
Ohio	7	148	43.0%	5	13.7%	9	0.0%	10	28.9%	7	30.42%	5
Ohio	13	166	75.8%	9	9.4%	10	0.0%	10	6.9%	10	11.52%	8
Ohio	14	176	53.2%	6	6.9%	10	0.1%	10	11.1%	9	7.02%	9
Ohio	15	183	72.1%	8	9.5%	10	0.0%	10	11.8%	9	4.08%	10
Ohio	16	188	65.9%	8	11.0%	9	0.0%	10	7.2%	10	3.92%	10
Ohio	17	165	87.0%	10	8.1%	10	0.0%	10	4.2%	10	5.76%	10
Ohio	18	164	73.5%	9	7.6%	10	2.5%	7	16.5%	9	12.68%	8
Ohio	19.01	163	82.3%	10	4.9%	10	0.0%	10	4.8%	10	1.97%	10
Ohio	20	165	84.5%	10	5.7%	10	0.7%	10	7.9%	10	8.14%	9
Ohio	21	170	73.8%	9	7.0%	10	1.1%	9	17.4%	9	4.44%	10
Ohio	22	164	77.0%	9	5.7%	10	0.0%	10	17.1%	9	8.00%	9
Ohio	26	158	50.9%	6	21.9%	8	0.9%	9	23.9%	8	25.77%	6
Ohio	27	167	17.3%	2	21.7%	8	0.0%	10	57.4%	4	49.45%	1
Pendleton	9704	170	83.2%	10	35.0%	6	0.1%	10	14.6%	9	13.00%	8
Pendleton	9705	169	81.7%	9	34.0%	7	0.5%	10	16.3%	9	17.08%	7
Pendleton	9706	183	74.0%	9	40.2%	6	0.0%	10	13.9%	9	12.51%	8
Pleasants	9621	164	85.7%	10	19.8%	8	0.8%	9	24.6%	8	16.86%	7
Pleasants	9622	154	76.8%	9	12.6%	9	0.0%	10	9.9%	10	12.90%	8
Pocahontas	9601.01	152	86.7%	10	53.2%	4	0.0%	10	12.8%	9	6.94%	9
Pocahontas	9601.02	152	77.4%	9	80.9%	1	0.0%	10	22.9%	8	16.67%	7
Pocahontas	9602	175	77.0%	9	45.5%	5	0.0%	10	24.3%	8	15.57%	8

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Pocahontas	9603	181	84.2%	10	41.0%	6	1.2%	9	9.3%	10	6.62%	9
Preston	9638	140	82.2%	10	13.5%	9	0.0%	10	10.1%	10	5.32%	10
Preston	9639	113	84.2%	10	10.9%	10	2.9%	6	11.8%	9	19.31%	7
Preston	9640	160	70.8%	8	10.6%	10	1.0%	9	17.4%	9	12.77%	8
Preston	9641	173	85.2%	10	26.6%	7	0.5%	10	13.0%	9	9.55%	9
Preston	9642	151	79.8%	9	17.0%	9	2.5%	7	12.2%	9	17.09%	7
Preston	9643	165	82.7%	10	7.8%	10	1.5%	8	12.6%	9	12.31%	8
Preston	9644	166	85.2%	10	11.6%	9	0.0%	10	17.4%	9	14.29%	8
Preston	9645	159	85.5%	10	13.9%	9	1.2%	9	8.7%	10	12.51%	8
Putnam	201	168	85.7%	10	8.9%	10	0.3%	10	17.8%	9	10.95%	9
Putnam	202	174	83.8%	10	9.0%	10	0.5%	10	14.4%	9	10.90%	9
Putnam	203	108	89.9%	10	6.4%	10	0.0%	10	5.5%	10	6.13%	9
Putnam	204	136	84.7%	10	4.9%	10	0.5%	10	7.7%	10	4.14%	10
Putnam	205	157	79.8%	9	7.1%	10	0.0%	10	9.7%	10	11.94%	8
Putnam	206.01	162	84.6%	10	4.3%	10	0.0%	10	4.6%	10	6.38%	9
Putnam	206.03	179	78.3%	9	5.4%	10	0.6%	10	11.4%	9	12.87%	8
Putnam	206.04	114	73.8%	9	3.2%	10	0.0%	10	7.3%	10	5.40%	10
Putnam	206.05	149	79.1%	9	4.5%	10	0.0%	10	8.9%	10	7.56%	9
Putnam	207	181	88.3%	10	7.6%	10	0.0%	10	12.2%	9	5.89%	10
Raleigh	2	171	52.0%	6	18.1%	9	1.4%	9	35.7%	7	28.24%	5
Raleigh	3	165	62.9%	7	13.0%	9	0.1%	10	18.9%	9	29.72%	5
Raleigh	4	170	62.9%	7	12.3%	9	0.5%	10	27.6%	8	14.28%	8
Raleigh	5	161	59.6%	7	6.8%	10	0.0%	10	11.6%	9	11.84%	8
Raleigh	6	157	61.5%	7	10.0%	10	1.4%	9	32.3%	7	23.04%	6
Raleigh	7	178	76.7%	9	11.6%	9	1.7%	8	15.3%	9	16.80%	7
Raleigh	8.02	143	84.2%	10	15.1%	9	0.0%	10	9.6%	10	11.53%	8
Raleigh	8.03	179	83.8%	10	11.3%	9	1.1%	9	17.8%	9	13.39%	8
Raleigh	8.04	173	77.1%	9	10.9%	10	0.0%	10	13.4%	9	7.94%	9
Raleigh	9	166	84.0%	10	17.5%	9	0.7%	10	17.6%	9	12.94%	8
Raleigh	10.01	166	84.1%	10	8.5%	10	0.4%	10	11.7%	9	4.97%	10
Raleigh	10.02	173	73.5%	9	9.4%	10	0.8%	9	20.4%	8	16.72%	7
Raleigh	11	159	83.1%	10	10.8%	10	0.9%	9	15.4%	9	10.31%	9
Raleigh	12	161	82.2%	10	15.0%	9	1.8%	8	16.8%	9	16.34%	7

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Raleigh	13	161	80.8%	9	8.3%	10	0.5%	10	17.8%	9	18.03%	7
Raleigh	14	137	68.0%	8	6.8%	10	0.0%	10	12.4%	9	7.27%	9
Raleigh	15	171	82.8%	10	8.1%	10	0.5%	10	12.1%	9	10.26%	9
Randolph	9659	193	87.0%	10	19.5%	8	1.8%	8	17.2%	9	9.25%	9
Randolph	9660	170	65.2%	8	7.9%	10	0.0%	10	9.8%	10	15.82%	8
Randolph	9661	171	52.5%	6	14.0%	9	2.7%	7	24.5%	8	21.41%	6
Randolph	9662	159	74.8%	9	9.8%	10	0.3%	10	14.3%	9	14.22%	8
Randolph	9663	184	84.5%	10	35.8%	6	1.2%	9	12.7%	9	7.83%	9
Randolph	9664	173	73.4%	9	8.6%	10	1.2%	9	14.3%	9	11.40%	8
Randolph	9665	172	80.9%	9	29.5%	7	0.9%	9	20.6%	8	19.41%	7
Ritchie	9623	173	80.2%	9	15.5%	9	0.5%	10	17.9%	9	15.65%	8
Ritchie	9624	170	83.0%	10	38.0%	6	0.0%	10	20.5%	8	19.45%	7
Ritchie	9625	162	74.1%	9	20.2%	8	1.3%	9	23.6%	8	19.18%	7
Roane	9628	167	85.9%	10	16.0%	9	2.4%	7	14.5%	9	12.19%	8
Roane	9629	164	86.2%	10	17.2%	9	2.6%	7	17.6%	9	15.37%	8
Roane	9630	169	58.1%	7	12.7%	9	1.3%	9	30.3%	7	28.94%	5
Roane	9631	174	84.8%	10	16.9%	9	0.5%	10	32.0%	7	30.18%	5
Summers	5	182	77.4%	9	19.8%	8	0.0%	10	37.3%	6	32.81%	4
Summers	6	155	79.7%	9	37.2%	6	3.0%	6	12.4%	9	11.18%	8
Summers	7	175	55.6%	6	19.9%	8	1.0%	9	43.9%	6	31.89%	4
Summers	8	165	83.3%	10	22.9%	8	1.4%	9	12.2%	9	12.58%	8
Taylor	9646	162	71.4%	8	10.4%	10	0.0%	10	18.7%	9	19.36%	7
Taylor	9647	175	85.3%	10	4.9%	10	0.0%	10	14.9%	9	10.89%	9
Taylor	9648	160	76.8%	9	11.8%	9	0.7%	10	19.3%	9	14.57%	8
Taylor	9649	149	84.2%	10	16.5%	9	0.0%	10	18.4%	9	13.11%	8
Tucker	9652	179	81.6%	9	34.9%	6	0.0%	10	15.9%	9	7.69%	9
Tucker	9653	172	80.2%	9	61.5%	3	1.8%	8	19.0%	9	9.93%	9
Tucker	9654	160	79.8%	9	16.8%	9	0.1%	10	17.5%	9	13.94%	8
Tyler	9618	162	79.4%	9	14.1%	9	0.4%	10	20.1%	8	15.49%	8
Tyler	9619	166	81.6%	9	22.2%	8	1.1%	9	17.1%	9	15.24%	8
Tyler	9620	172	87.0%	10	34.1%	7	1.6%	8	17.1%	9	19.88%	7
Upshur	9666	158	83.8%	10	9.0%	10	2.2%	7	12.7%	9	14.74%	8
Upshur	9667	172	58.3%	7	13.0%	9	0.6%	10	18.2%	9	16.80%	7

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	GENERAL HOUSING STABILITY							POVERTY/PUBLIC ASSISTANCE			
		Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
Upshur	9668	155	60.1%	7	5.4%	10	1.0%	9	27.1%	8	22.35%	6
Upshur	9669	151	70.9%	8	9.2%	10	0.0%	10	14.4%	9	13.44%	8
Upshur	9670	171	82.8%	10	20.1%	8	0.0%	10	17.4%	9	10.63%	9
Upshur	9671	171	85.6%	10	18.9%	8	0.0%	10	13.8%	9	9.90%	9
Wayne	51	189	71.9%	8	7.7%	10	1.8%	8	21.9%	8	9.82%	9
Wayne	52	179	71.9%	8	10.8%	10	0.0%	10	12.7%	9	13.18%	8
Wayne	201	147	77.5%	9	8.2%	10	0.0%	10	10.8%	9	10.63%	9
Wayne	203	165	63.2%	7	11.7%	9	0.8%	9	19.0%	9	12.92%	8
Wayne	204	165	85.2%	10	6.0%	10	0.8%	9	9.9%	10	7.96%	9
Wayne	205	160	75.0%	9	9.8%	10	0.8%	9	16.7%	9	18.53%	7
Wayne	206	174	77.5%	9	7.1%	10	1.5%	8	18.8%	9	13.56%	8
Wayne	207	174	84.1%	10	11.3%	9	0.6%	10	7.6%	10	12.26%	8
Wayne	208	172	75.9%	9	11.5%	9	4.6%	4	35.5%	7	25.49%	6
Wayne	209	165	79.4%	9	13.7%	9	4.6%	4	26.6%	8	20.83%	7
Wayne	210	182	80.4%	9	11.3%	9	1.8%	8	32.7%	7	25.62%	6
Webster	9701	172	79.7%	9	26.6%	7	0.9%	9	24.9%	8	25.38%	6
Webster	9702	168	71.7%	8	40.5%	6	2.2%	7	30.0%	7	32.10%	4
Webster	9703	167	81.3%	9	24.6%	8	3.6%	6	23.4%	8	22.45%	6
Wetzel	49	138	73.0%	8	8.5%	10	0.9%	9	14.9%	9	12.16%	8
Wetzel	304	165	82.9%	10	20.4%	8	0.5%	10	19.6%	8	13.06%	8
Wetzel	305	168	80.9%	9	18.7%	9	1.2%	9	22.1%	8	16.43%	7
Wetzel	307	183	75.8%	9	12.3%	9	1.8%	8	17.1%	9	19.53%	7
Wetzel	308	155	75.1%	9	13.0%	9	5.0%	4	6.5%	10	7.65%	9
Wirt	301.01	151	78.9%	9	20.2%	8	2.2%	7	11.6%	9	18.11%	7
Wirt	301.02	127	85.3%	10	32.9%	7	0.0%	10	21.6%	8	22.62%	6
Wood	1	170	68.1%	8	7.1%	10	0.0%	10	22.8%	8	15.28%	8
Wood	3	163	54.5%	6	9.1%	10	0.0%	10	25.9%	8	15.71%	8
Wood	4	175	73.7%	9	9.4%	10	0.0%	10	7.4%	10	11.20%	8
Wood	5	178	60.5%	7	16.5%	9	0.9%	9	26.1%	8	25.14%	6
Wood	7.01	173	41.4%	5	20.0%	8	1.8%	8	42.6%	6	49.86%	1
Wood	7.02	170	64.7%	8	10.9%	10	0.0%	10	17.1%	9	13.49%	8
Wood	8.01	171	65.6%	8	10.4%	10	5.7%	3	24.2%	8	16.69%	7
Wood	8.02	171	70.3%	8	8.3%	10	0.0%	10	20.6%	8	27.45%	5

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	GENERAL HOUSING STABILITY							POVERTY/PUBLIC ASSISTANCE			
		Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K
		Total Points Awarded	Owner-Occupied %	Points Awarded	Vacant Housing Unit %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded
Wood	9.01	173	63.8%	7	10.0%	10	0.0%	10	14.6%	9	18.98%	7
Wood	9.02	180	72.4%	8	8.7%	10	0.0%	10	22.9%	8	12.26%	8
Wood	9.03	165	59.9%	7	6.8%	10	0.0%	10	20.1%	8	24.26%	6
Wood	101.01	123	81.6%	9	5.8%	10	1.1%	9	8.1%	10	9.50%	9
Wood	101.02	103	75.3%	9	4.5%	10	0.0%	10	17.4%	9	16.35%	7
Wood	102	163	80.6%	9	7.2%	10	0.0%	10	9.4%	10	4.17%	10
Wood	103	164	81.4%	9	7.6%	10	2.1%	8	7.8%	10	5.97%	9
Wood	104	172	82.2%	10	9.3%	10	0.0%	10	10.2%	10	10.37%	9
Wood	105.01	174	69.8%	8	7.5%	10	0.0%	10	9.7%	10	10.10%	9
Wood	105.02	174	60.7%	7	7.8%	10	2.9%	6	18.9%	9	16.52%	7
Wood	106.01	158	83.1%	10	7.4%	10	1.9%	8	5.2%	10	7.97%	9
Wood	106.02	163	83.1%	10	8.7%	10	1.0%	9	14.5%	9	6.31%	9
Wood	107.01	170	80.8%	9	9.4%	10	2.7%	7	18.9%	9	20.94%	7
Wood	107.02	137	78.8%	9	6.5%	10	3.9%	5	11.1%	9	15.83%	8
Wood	108	167	89.1%	10	9.5%	10	1.9%	8	19.5%	8	16.18%	7
Wood	109.01	159	87.5%	10	5.6%	10	2.6%	7	7.0%	10	8.37%	9
Wood	109.02	164	71.4%	8	8.8%	10	0.9%	9	12.7%	9	16.70%	7
Wood	110	174	44.4%	5	14.1%	9	0.0%	10	19.1%	9	17.66%	7
Wyoming	28	161	83.8%	10	10.2%	10	4.3%	5	12.9%	9	17.95%	7
Wyoming	29.01	173	82.5%	10	9.4%	10	0.7%	10	15.7%	9	15.95%	8
Wyoming	29.02	161	82.3%	10	8.1%	10	1.3%	9	14.4%	9	15.57%	8
Wyoming	30	197	84.9%	10	13.7%	9	0.0%	10	24.9%	8	18.13%	7
Wyoming	31	151	80.1%	9	11.0%	9	2.6%	7	24.4%	8	22.21%	6
Wyoming	32	171	80.0%	9	16.3%	9	1.3%	9	21.3%	8	19.16%	7

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Prod- uction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Statewide		7.2%		17.9%		\$40,400		6.40%		48.6%	
Barbour	9655	3.0%	9	9.8%	2	\$39,511	35	0.00%	60	41.7%	20
Barbour	9656	8.9%	7	19.1%	3	\$26,513	45	11.71%	50	54.6%	25
Barbour	9657	7.4%	7	11.0%	2	\$37,287	35	0.00%	60	45.0%	20
Barbour	9658	7.5%	7	8.8%	1	\$34,115	40	0.00%	60	36.7%	15
Berkeley	9711.01	12.4%	5	23.8%	4	\$59,829	25	0.00%	60	30.5%	15
Berkeley	9711.02	10.4%	6	16.7%	3	\$60,699	25	6.81%	55	28.9%	15
Berkeley	9712.01	8.8%	7	27.5%	4	\$80,583	15	14.45%	45	39.6%	20
Berkeley	9712.02	13.5%	5	23.3%	3	\$58,820	25	0.00%	60	19.5%	10
Berkeley	9713	11.1%	6	14.9%	2	\$42,233	35	35.93%	25	51.3%	25
Berkeley	9714	5.4%	8	24.4%	4	\$56,144	25	18.02%	45	56.4%	25
Berkeley	9715	16.6%	4	7.6%	1	\$27,661	40	19.30%	40	61.4%	25
Berkeley	9716	13.7%	5	32.0%	5	\$46,436	35	5.64%	55	70.3%	30
Berkeley	9717	12.0%	6	15.8%	2	\$30,950	40	6.50%	55	60.4%	25
Berkeley	9718	7.4%	7	15.7%	2	\$53,898	30	0.00%	60	44.2%	20
Berkeley	9719	7.2%	8	17.0%	3	\$58,466	25	0.00%	60	54.9%	25
Berkeley	9720	14.1%	5	17.4%	3	\$48,875	30	18.38%	45	54.8%	25
Berkeley	9721.01	10.7%	6	13.2%	2	\$58,355	25	0.00%	60	48.8%	20
Berkeley	9721.02	7.5%	7	21.4%	3	\$62,643	25	6.58%	55	42.5%	20
Boone	9582	6.6%	8	9.7%	2	\$49,514	30	0.00%	60	69.7%	30
Boone	9583	8.9%	7	7.6%	1	\$31,591	40	0.00%	60	35.6%	15
Boone	9584	4.9%	9	11.1%	2	\$44,722	35	0.00%	60	71.2%	30
Boone	9585.01	7.5%	7	5.4%	1	\$48,571	30	0.00%	60	48.8%	20
Boone	9585.02	2.7%	9	14.5%	2	\$50,188	30	5.87%	55	48.7%	20
Boone	9586	8.7%	7	4.9%	1	\$45,689	35	20.38%	40	12.6%	10
Boone	9587	7.5%	7	3.8%	1	\$47,014	30	0.00%	60	27.8%	15
Boone	9588	13.7%	5	8.7%	1	\$39,593	35	0.00%	60	49.2%	20
Braxton	9679	5.2%	8	9.8%	2	\$31,966	40	5.13%	55	46.4%	20
Braxton	9680	7.3%	8	10.8%	2	\$29,871	40	11.02%	50	40.7%	20
Braxton	9681	12.4%	5	11.0%	2	\$34,306	40	4.52%	60	60.4%	25
Brooke	311.01	9.2%	7	16.6%	3	\$38,040	35	5.27%	55	46.8%	20
Brooke	311.02	8.3%	7	16.5%	3	\$52,006	30	10.90%	50	29.5%	15

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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Pro- duction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Brooke	312	13.5%	5	13.7%	2	\$37,250	35	0.00%	60	31.6%	15
Brooke	314	7.9%	7	18.6%	3	\$37,500	35	5.85%	55	35.9%	15
Brooke	316	5.5%	8	24.0%	4	\$55,948	30	0.00%	60	36.8%	15
Brooke	317	9.0%	7	10.5%	2	\$36,618	40	0.00%	60	57.1%	25
Cabell	1.01	6.0%	8	3.1%	1	\$30,500	40	0.00%	60	74.2%	30
Cabell	1.02	13.2%	5	23.7%	4	\$40,648	35	0.00%	60	52.5%	25
Cabell	2	12.7%	5	10.1%	2	\$23,196	45	9.69%	50	61.6%	25
Cabell	3	12.5%	5	21.6%	3	\$29,453	40	0.19%	60	65.1%	30
Cabell	4	6.8%	8	11.8%	2	\$22,244	45	0.00%	60	73.0%	30
Cabell	5	7.6%	7	31.0%	5	\$8,309	50	0.00%	60	90.6%	40
Cabell	6	6.4%	8	14.4%	2	\$11,783	50	0.00%	60	73.2%	30
Cabell	9	10.3%	6	20.2%	3	\$19,449	45	0.00%	60	62.4%	25
Cabell	10	12.7%	5	11.9%	2	\$26,875	45	14.90%	45	62.4%	25
Cabell	11	15.1%	4	14.3%	2	\$29,095	40	0.00%	60	69.0%	30
Cabell	12	6.8%	8	36.4%	5	\$39,950	35	0.00%	60	41.5%	20
Cabell	13	9.6%	7	54.9%	8	\$29,097	40	4.27%	60	49.0%	20
Cabell	14	4.1%	9	34.5%	5	\$34,047	40	0.00%	60	53.1%	25
Cabell	15	3.1%	9	19.6%	3	\$17,924	45	11.63%	50	62.4%	25
Cabell	16	17.4%	3	12.8%	2	\$28,021	40	0.00%	60	50.3%	25
Cabell	18	11.0%	6	12.2%	2	\$19,840	45	8.70%	55	60.0%	25
Cabell	19	2.4%	10	34.3%	5	\$53,357	30	0.00%	60	49.5%	20
Cabell	20	2.0%	10	54.9%	8	\$61,875	25	0.00%	60	53.7%	25
Cabell	21	7.5%	7	43.0%	6	\$62,552	25	0.00%	60	55.2%	25
Cabell	101.02	4.5%	9	29.8%	4	\$49,698	30	0.00%	60	47.7%	20
Cabell	102.01	5.8%	8	40.1%	6	\$46,399	35	4.59%	60	43.4%	20
Cabell	102.02	10.5%	6	29.4%	4	\$50,304	30	0.00%	60	17.2%	10
Cabell	103	1.9%	10	20.6%	3	\$55,181	30	32.27%	30	40.6%	20
Cabell	104	5.1%	8	23.6%	4	\$44,583	35	12.12%	50	43.9%	20
Cabell	105	4.4%	9	17.2%	3	\$53,632	30	0.00%	60	61.8%	25
Cabell	106	8.1%	7	16.8%	3	\$39,901	35	11.70%	50	50.7%	25
Cabell	107	5.4%	8	14.8%	2	\$46,724	30	0.00%	60	37.2%	15
Cabell	108	3.4%	9	22.3%	3	\$47,567	30	18.31%	45	45.1%	20
Cabell	109	4.4%	9	21.2%	3	\$14,500	50	11.44%	50	53.4%	25

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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Prod- uction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Calhoun	9626	10.6%	6	10.3%	2	\$26,958	45	8.15%	55	48.5%	20
Calhoun	9627	11.1%	6	7.2%	1	\$31,414	40	0.00%	60	46.4%	20
Clay	9579	5.8%	8	8.2%	1	\$30,795	40	0.00%	60	62.1%	25
Clay	9580	10.9%	6	9.2%	1	\$29,040	40	0.00%	60	56.0%	25
Clay	9581	2.8%	9	7.0%	1	\$41,875	35	0.00%	60	6.5%	5
Doddridge	9650	9.8%	7	12.0%	2	\$34,333	40	0.00%	60	78.9%	35
Doddridge	9651	3.9%	9	8.4%	1	\$29,920	40	0.00%	60	43.9%	20
Fayette	201	7.5%	7	17.7%	3	\$44,550	35	0.00%	60	28.0%	15
Fayette	202.01	4.5%	9	6.1%	1	\$38,114	35	12.09%	50	68.4%	30
Fayette	202.02	8.9%	7	13.4%	2	\$27,649	40	19.24%	40	30.6%	15
Fayette	203	7.3%	8	13.6%	2	\$30,933	40	11.83%	50	46.7%	20
Fayette	204	4.5%	9	9.8%	2	\$36,888	35	0.00%	60	50.0%	20
Fayette	205	7.0%	8	9.2%	1	\$24,787	45	6.53%	55	48.0%	20
Fayette	206	7.7%	7	3.8%	1	\$35,250	40	0.00%	60	63.8%	30
Fayette	207	10.8%	6	9.5%	2	\$32,101	40	0.00%	60	56.2%	25
Fayette	208	8.3%	7	9.2%	1	\$39,375	35	9.13%	55	37.5%	15
Fayette	209	7.4%	7	9.3%	1	\$35,221	40	7.89%	55	35.4%	15
Fayette	210	11.4%	6	13.0%	2	\$38,131	35	0.00%	60	27.1%	15
Fayette	211	19.1%	3	4.4%	1	\$28,693	40	0.00%	60	12.1%	5
Gilmer	9677	7.4%	7	12.6%	2	\$36,938	35	0.00%	60	73.0%	30
Gilmer	9678	2.5%	9	21.8%	3	\$31,667	40	7.07%	55	52.7%	25
Grant	9694	4.3%	9	6.8%	1	\$50,301	30	0.00%	60	54.5%	25
Grant	9695	6.5%	8	8.3%	1	\$44,056	35	0.00%	60	67.7%	30
Grant	9696	4.5%	9	15.6%	2	\$33,180	40	0.88%	60	35.2%	15
Greenbrier	9501	10.2%	6	7.1%	1	\$33,447	40	8.87%	55	61.1%	25
Greenbrier	9502	4.9%	9	11.2%	2	\$31,813	40	0.00%	60	36.2%	15
Greenbrier	9503	10.4%	6	7.0%	1	\$28,364	40	11.66%	50	47.4%	20
Greenbrier	9504	4.8%	9	19.6%	3	\$43,505	35	22.70%	40	65.6%	30
Greenbrier	9505	9.3%	7	15.9%	2	\$37,740	35	0.00%	60	50.7%	25
Greenbrier	9506	3.2%	9	39.8%	6	\$44,609	35	3.97%	60	41.9%	20
Greenbrier	9507	9.2%	7	11.4%	2	\$34,983	40	4.84%	55	53.7%	25
Hampshire	9682	6.3%	8	6.3%	1	\$33,333	40	0.00%	60	34.6%	15
Hampshire	9683	8.7%	7	4.9%	1	\$27,639	40	14.12%	45	52.1%	25

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Prod- uction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Hampshire	9684	7.9%	7	13.1%	2	\$29,863	40	2.08%	60	48.7%	20
Hampshire	9685	12.7%	5	7.9%	1	\$27,580	40	0.00%	60	50.1%	25
Hampshire	9686	9.3%	7	7.3%	1	\$24,478	45	0.00%	60	48.2%	20
Hancock	206	5.2%	8	29.7%	4	\$48,583	30	0.00%	60	34.4%	15
Hancock	207	4.8%	9	16.7%	3	\$34,707	40	12.37%	50	49.6%	20
Hancock	209	13.0%	5	13.0%	2	\$32,439	40	0.00%	60	18.6%	10
Hancock	211	15.9%	4	15.8%	2	\$45,200	35	0.00%	60	0.0%	5
Hancock	212	9.4%	7	12.2%	2	\$32,179	40	0.00%	60	58.7%	25
Hancock	213	15.2%	4	15.5%	2	\$31,017	40	0.00%	60	42.8%	20
Hancock	214	2.9%	9	16.6%	3	\$41,275	35	0.00%	60	48.1%	20
Hancock	215	6.6%	8	10.2%	2	\$35,250	40	5.27%	55	66.5%	30
Hardy	9701	14.1%	5	10.2%	2	\$36,604	40	0.00%	60	37.0%	15
Hardy	9702	6.5%	8	8.9%	1	\$30,893	40	16.47%	45	41.7%	20
Hardy	9703	7.3%	8	12.1%	2	\$41,563	35	0.00%	60	35.7%	15
Harrison	301	11.4%	6	12.9%	2	\$22,231	45	0.00%	60	59.8%	25
Harrison	302	10.9%	6	11.5%	2	\$32,078	40	0.00%	60	50.0%	20
Harrison	303	3.2%	9	15.5%	2	\$26,052	45	0.00%	60	37.8%	20
Harrison	304	1.6%	10	24.4%	4	\$45,536	35	0.00%	60	46.6%	20
Harrison	305	6.9%	8	14.8%	2	\$39,176	35	1.11%	60	53.4%	25
Harrison	306.01	0.9%	10	12.1%	2	\$34,010	40	0.00%	60	58.8%	25
Harrison	306.02	8.4%	7	20.6%	3	\$43,653	35	13.63%	50	63.6%	30
Harrison	307	4.1%	9	4.5%	1	\$44,886	35	0.00%	60	23.8%	10
Harrison	308	10.9%	6	13.0%	2	\$31,756	40	0.00%	60	67.6%	30
Harrison	310	7.4%	7	12.4%	2	\$34,743	40	2.52%	60	22.3%	10
Harrison	311	7.7%	7	24.1%	4	\$37,346	35	24.14%	35	75.6%	35
Harrison	312	1.9%	10	22.3%	3	\$59,342	25	0.00%	60	30.6%	15
Harrison	313	6.8%	8	17.4%	3	\$55,488	30	0.00%	60	40.9%	20
Harrison	314	6.7%	8	12.9%	2	\$34,615	40	0.00%	60	78.7%	35
Harrison	315	1.0%	10	24.0%	4	\$52,031	30	0.00%	60	0.0%	5
Harrison	316	7.1%	8	16.5%	3	\$27,829	40	0.00%	60	57.3%	25
Harrison	317	8.4%	7	8.5%	1	\$43,632	35	0.00%	60	65.9%	30
Harrison	318	3.1%	9	6.9%	1	\$43,875	35	0.00%	60	29.4%	15
Harrison	319	15.8%	4	10.8%	2	\$28,702	40	51.85%	5	76.9%	35

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Prod- uction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Harrison	320	1.8%	10	17.4%	3	\$36,944	35	33.61%	25	0.0%	5
Harrison	321.01	3.2%	9	28.9%	4	\$66,763	20	13.10%	50	55.4%	25
Harrison	321.02	3.3%	9	39.2%	6	\$78,000	15	0.00%	60	26.0%	15
Jackson	9632	5.5%	8	13.1%	2	\$44,882	35	0.00%	60	63.2%	30
Jackson	9633	6.2%	8	20.5%	3	\$32,708	40	1.61%	60	45.4%	20
Jackson	9634	12.0%	6	9.3%	1	\$45,607	35	0.00%	60	55.8%	25
Jackson	9635	3.1%	9	24.1%	4	\$54,205	30	20.75%	40	74.8%	30
Jackson	9636	15.0%	4	20.3%	3	\$36,786	40	2.68%	60	41.9%	20
Jackson	9637	8.1%	7	14.7%	2	\$45,599	35	8.38%	55	47.6%	20
Jefferson	9722.01	2.6%	9	47.6%	7	\$79,313	15	11.37%	50	66.2%	30
Jefferson	9722.03	9.2%	7	48.3%	7	\$66,481	20	0.00%	60	64.1%	30
Jefferson	9722.04	6.0%	8	36.8%	5	\$55,870	30	9.92%	50	48.9%	20
Jefferson	9723	14.4%	5	23.5%	4	\$59,266	25	0.00%	60	44.4%	20
Jefferson	9724.01	2.1%	10	10.1%	2	\$36,477	40	0.00%	60	53.1%	25
Jefferson	9724.02	5.9%	8	12.3%	2	\$51,103	30	46.73%	10	58.7%	25
Jefferson	9725.01	2.2%	10	34.2%	5	\$82,969	15	0.00%	60	10.8%	5
Jefferson	9725.03	5.1%	8	24.5%	4	\$67,946	20	40.00%	20	35.5%	15
Jefferson	9725.05	15.2%	4	30.1%	4	\$47,945	30	0.00%	60	42.7%	20
Jefferson	9725.06	1.9%	10	28.4%	4	\$75,313	15	19.00%	40	26.4%	15
Jefferson	9726.01	9.5%	7	32.4%	5	\$53,264	30	37.95%	20	44.8%	20
Jefferson	9726.02	7.1%	8	35.7%	5	\$87,318	10	0.00%	60	33.0%	15
Jefferson	9727.01	9.6%	7	13.9%	2	\$56,538	25	0.00%	60	32.3%	15
Jefferson	9727.02	7.7%	7	27.0%	4	\$69,926	20	0.00%	60	50.0%	20
Jefferson	9728	8.2%	7	22.1%	3	\$63,694	25	0.00%	60	71.3%	30
Kanawha	1	13.7%	5	4.8%	1	\$26,607	45	25.81%	35	44.8%	20
Kanawha	2	6.7%	8	9.2%	1	\$34,167	40	19.51%	40	62.2%	25
Kanawha	3	7.6%	7	16.7%	3	\$40,046	35	0.00%	60	82.7%	35
Kanawha	5	5.1%	8	25.8%	4	\$45,878	35	0.42%	60	35.3%	15
Kanawha	6	13.6%	5	30.6%	5	\$46,507	30	0.60%	60	47.7%	20
Kanawha	7	8.2%	7	7.9%	1	\$28,603	40	9.66%	50	50.7%	25
Kanawha	8	5.2%	8	16.8%	3	\$22,463	45	0.00%	60	52.5%	25
Kanawha	9	9.0%	7	19.9%	3	\$16,277	50	33.55%	25	51.1%	25
Kanawha	11	10.6%	6	33.3%	5	\$52,953	30	30.68%	30	38.9%	20

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Pro- duction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Kanawha	12	3.3%	9	16.8%	3	\$25,405	45	0.34%	60	60.7%	25
Kanawha	13	5.5%	8	50.4%	7	\$28,875	40	0.00%	60	44.7%	20
Kanawha	15	6.4%	8	48.5%	7	\$60,815	25	0.00%	60	25.0%	10
Kanawha	17	5.1%	8	23.2%	3	\$36,034	40	0.22%	60	62.6%	30
Kanawha	18	3.3%	9	44.0%	6	\$50,000	30	7.52%	55	34.9%	15
Kanawha	19.01	2.6%	9	68.2%	10	\$102,260	5	0.00%	60	0.0%	5
Kanawha	19.02	1.7%	10	69.0%	10	\$104,016	5	0.00%	60	13.5%	10
Kanawha	20	3.4%	9	57.0%	8	\$64,356	25	0.00%	60	37.1%	15
Kanawha	21	2.4%	10	53.0%	8	\$63,237	25	0.00%	60	30.8%	15
Kanawha	101	7.7%	7	23.6%	4	\$44,026	35	5.33%	55	24.0%	10
Kanawha	102	13.0%	5	18.3%	3	\$32,109	40	0.00%	60	53.6%	25
Kanawha	103	6.7%	8	6.6%	1	\$47,754	30	0.00%	60	29.4%	15
Kanawha	104	4.8%	9	39.6%	6	\$38,688	35	0.00%	60	26.1%	15
Kanawha	105	4.2%	9	32.7%	5	\$53,735	30	5.76%	55	50.7%	25
Kanawha	106	3.1%	9	27.4%	4	\$51,424	30	0.00%	60	41.2%	20
Kanawha	107.01	5.3%	8	29.5%	4	\$47,203	30	18.01%	45	54.9%	25
Kanawha	107.02	3.1%	9	17.5%	3	\$56,591	25	0.00%	60	32.3%	15
Kanawha	108.01	5.8%	8	21.0%	3	\$53,982	30	24.30%	35	35.0%	15
Kanawha	108.02	7.5%	7	6.5%	1	\$41,250	35	0.00%	60	46.4%	20
Kanawha	109	5.5%	8	11.1%	2	\$37,454	35	0.00%	60	22.6%	10
Kanawha	110	5.8%	8	31.9%	5	\$54,258	30	0.00%	60	28.9%	15
Kanawha	111	4.4%	9	14.7%	2	\$41,880	35	18.60%	40	53.5%	25
Kanawha	112	8.0%	7	10.9%	2	\$42,995	35	0.00%	60	57.7%	25
Kanawha	113.01	6.2%	8	14.4%	2	\$38,640	35	18.39%	45	62.2%	25
Kanawha	113.02	4.1%	9	22.4%	3	\$58,427	25	12.99%	50	48.0%	20
Kanawha	114.01	9.8%	7	7.9%	1	\$47,821	30	0.00%	60	11.5%	5
Kanawha	114.02	7.2%	8	5.2%	1	\$41,806	35	0.00%	60	55.7%	25
Kanawha	115	4.3%	9	14.3%	2	\$38,946	35	0.73%	60	37.4%	15
Kanawha	118	12.2%	6	2.8%	1	\$36,947	35	0.00%	60	40.7%	20
Kanawha	121	12.4%	5	13.9%	2	\$37,250	35	4.78%	55	31.9%	15
Kanawha	122	7.5%	7	6.4%	1	\$31,864	40	8.47%	55	55.5%	25
Kanawha	123	6.1%	8	19.1%	3	\$45,445	35	0.00%	60	45.0%	20
Kanawha	128	4.9%	9	39.8%	6	\$52,254	30	0.00%	60	43.4%	20

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
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Kanawha	129	11.0%	6	21.0%	3	\$34,196	40	0.00%	60	35.7%	15
Kanawha	130	13.2%	5	15.0%	2	\$35,138	40	16.96%	45	54.2%	25
Kanawha	131	4.5%	9	23.3%	3	\$35,417	40	26.11%	35	39.4%	20
Kanawha	132	9.7%	7	16.5%	3	\$34,698	40	0.00%	60	56.9%	25
Kanawha	133	3.9%	9	32.7%	5	\$56,000	30	0.00%	60	25.6%	15
Kanawha	134	22.2%	1	13.5%	2	\$39,325	35	0.00%	60	33.6%	15
Kanawha	135	5.4%	8	15.7%	2	\$46,953	30	0.00%	60	21.2%	10
Kanawha	136	5.3%	8	21.5%	3	\$42,488	35	10.62%	50	36.1%	15
Kanawha	137.01	4.3%	9	19.8%	3	\$68,558	20	0.00%	60	0.0%	5
Kanawha	137.02	3.8%	9	22.8%	3	\$46,395	35	9.88%	50	32.9%	15
Kanawha	138	16.3%	4	10.3%	2	\$26,036	45	12.82%	50	49.3%	20
Lewis	9672	5.4%	8	17.0%	3	\$34,512	40	14.86%	45	45.9%	20
Lewis	9673	5.1%	8	11.4%	2	\$37,373	35	17.18%	45	34.2%	15
Lewis	9674	4.9%	9	18.7%	3	\$29,234	40	0.00%	60	39.2%	20
Lewis	9675	7.9%	7	8.1%	1	\$28,275	40	9.50%	50	46.7%	20
Lewis	9676	4.1%	9	16.9%	3	\$43,843	35	0.35%	60	52.3%	25
Lincoln	9554	6.4%	8	9.4%	2	\$33,492	40	6.14%	55	66.5%	30
Lincoln	9555	9.5%	7	11.4%	2	\$38,348	35	0.00%	60	55.2%	25
Lincoln	9556	10.3%	6	4.4%	1	\$28,058	40	0.00%	60	51.1%	25
Lincoln	9557	8.7%	7	10.0%	2	\$36,052	40	0.00%	60	83.5%	35
Lincoln	9558	14.7%	5	5.5%	1	\$38,246	35	0.00%	60	37.5%	15
Logan	9561.01	14.6%	5	12.1%	2	\$38,465	35	0.00%	60	51.1%	25
Logan	9561.02	7.9%	7	10.8%	2	\$36,442	40	0.00%	60	27.1%	15
Logan	9562	7.4%	7	9.3%	1	\$34,265	40	0.00%	60	34.7%	15
Logan	9564	11.4%	6	7.4%	1	\$37,099	35	2.12%	60	31.7%	15
Logan	9565	11.6%	6	12.5%	2	\$32,241	40	0.00%	60	87.2%	35
Logan	9566	5.9%	8	9.5%	2	\$42,618	35	0.00%	60	13.5%	10
Logan	9567	6.6%	8	2.8%	1	\$35,750	40	0.00%	60	42.7%	20
Logan	9568	5.8%	8	8.3%	1	\$37,826	35	0.00%	60	69.9%	30
Logan	9569	6.5%	8	5.2%	1	\$26,929	45	0.00%	60	58.3%	25
Marion	201	14.0%	5	3.3%	1	\$13,141	50	15.93%	45	55.4%	25
Marion	202	1.5%	10	22.2%	3	\$22,484	45	0.00%	60	70.7%	30
Marion	203	4.3%	9	43.4%	6	\$57,639	25	0.00%	60	56.3%	25

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

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Marion	204	0.0%	10	42.5%	6	\$52,768	30	0.00%	60	89.6%	40
Marion	205	2.0%	10	15.4%	2	\$24,727	45	13.72%	50	79.6%	35
Marion	206	2.7%	9	24.8%	4	\$40,758	35	0.00%	60	49.6%	20
Marion	207	5.7%	8	17.0%	3	\$41,226	35	0.00%	60	39.0%	20
Marion	208	6.7%	8	18.3%	3	\$38,750	35	20.24%	40	42.7%	20
Marion	209	3.5%	9	32.5%	5	\$40,804	35	0.00%	60	45.3%	20
Marion	210	2.5%	9	17.4%	3	\$47,879	30	0.00%	60	39.5%	20
Marion	211	7.1%	8	29.6%	4	\$57,266	25	0.00%	60	12.6%	10
Marion	212	2.0%	10	20.7%	3	\$47,183	30	14.47%	45	34.0%	15
Marion	213	6.5%	8	11.9%	2	\$39,688	35	0.00%	60	36.7%	15
Marion	214	6.0%	8	20.2%	3	\$43,558	35	0.00%	60	61.5%	25
Marion	215	1.2%	10	13.4%	2	\$41,568	35	0.00%	60	60.6%	25
Marion	216	5.2%	8	9.7%	2	\$41,331	35	0.00%	60	43.1%	20
Marion	217	8.7%	7	13.4%	2	\$44,667	35	17.24%	45	53.9%	25
Marion	218	11.8%	6	7.8%	1	\$32,452	40	0.00%	60	47.4%	20
Marshall	202	4.0%	9	7.9%	1	\$41,439	35	0.00%	60	40.1%	20
Marshall	205	1.6%	10	7.4%	1	\$26,800	45	0.00%	60	42.2%	20
Marshall	206.01	9.7%	7	15.6%	2	\$33,977	40	0.00%	60	39.5%	20
Marshall	207.02	6.8%	8	31.2%	5	\$45,909	35	18.18%	45	53.3%	25
Marshall	208	9.7%	7	11.2%	2	\$45,165	35	19.85%	40	42.8%	20
Marshall	209	15.2%	4	8.5%	1	\$42,111	35	13.66%	50	62.0%	25
Marshall	210	8.8%	7	10.7%	2	\$35,088	40	15.49%	45	41.5%	20
Marshall	211	6.3%	8	16.5%	3	\$38,333	35	0.00%	60	30.1%	15
Marshall	213	8.2%	7	19.7%	3	\$52,222	30	0.00%	60	36.0%	15
Mason	9548.01	8.8%	7	10.3%	2	\$34,848	40	13.28%	50	60.6%	25
Mason	9548.02	7.4%	7	9.0%	1	\$36,014	40	9.16%	55	57.6%	25
Mason	9549	9.4%	7	10.8%	2	\$43,118	35	15.59%	45	59.7%	25
Mason	9550	3.5%	9	12.9%	2	\$43,391	35	0.00%	60	26.9%	15
Mason	9551.01	9.3%	7	8.9%	1	\$29,665	40	0.00%	60	50.8%	25
Mason	9551.02	14.4%	5	9.0%	1	\$31,023	40	0.00%	60	55.3%	25
McDowell	9536	15.0%	4	7.1%	1	\$23,750	45	0.00%	60	77.2%	35
McDowell	9538	8.3%	7	7.2%	1	\$30,966	40	0.00%	60	63.0%	30
McDowell	9539	12.0%	6	2.5%	1	\$21,891	45	0.00%	60	23.1%	10

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Prod- uction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
McDowell	9540	14.1%	5	2.5%	1	\$19,613	45	0.00%	60	100.0%	40
McDowell	9542	11.0%	6	2.4%	1	\$21,078	45	0.00%	60	80.6%	35
McDowell	9545.01	17.3%	3	5.9%	1	\$27,407	40	0.00%	60	74.7%	30
McDowell	9545.03	6.4%	8	8.2%	1	\$23,487	45	23.76%	35	48.8%	20
McDowell	9545.04	7.0%	8	5.8%	1	\$20,839	45	0.00%	60	57.9%	25
Mercer	9	7.1%	8	9.7%	2	\$26,529	45	0.00%	60	57.9%	25
Mercer	10	9.5%	7	6.9%	1	\$35,087	40	0.00%	60	41.8%	20
Mercer	11	6.0%	8	29.0%	4	\$43,696	35	0.00%	60	62.9%	30
Mercer	12	4.4%	9	22.1%	3	\$33,952	40	7.16%	55	49.4%	20
Mercer	13	4.4%	9	12.5%	2	\$22,445	45	7.42%	55	64.3%	30
Mercer	14	7.7%	7	26.5%	4	\$41,630	35	3.21%	60	55.3%	25
Mercer	15	2.3%	10	26.0%	4	\$42,185	35	6.18%	55	64.1%	30
Mercer	16	7.2%	8	7.6%	1	\$34,183	40	0.00%	60	33.9%	15
Mercer	17	5.9%	8	13.9%	2	\$36,532	40	0.00%	60	47.8%	20
Mercer	18	5.6%	8	13.0%	2	\$29,478	40	27.15%	35	54.2%	25
Mercer	19	10.1%	6	15.1%	2	\$16,328	50	11.69%	50	44.3%	20
Mercer	20	7.3%	8	10.2%	2	\$27,452	40	0.00%	60	47.1%	20
Mercer	21	2.3%	10	20.0%	3	\$35,196	40	0.00%	60	48.9%	20
Mercer	22	3.9%	9	30.9%	5	\$41,500	35	0.00%	60	47.5%	20
Mercer	23	3.3%	9	13.4%	2	\$34,942	40	0.00%	60	58.9%	25
Mercer	24	12.7%	5	10.6%	2	\$38,666	35	0.00%	60	47.6%	20
Mineral	101	12.1%	6	7.5%	1	\$35,685	40	0.00%	60	50.6%	25
Mineral	102	7.7%	7	12.7%	2	\$42,096	35	34.17%	25	60.4%	25
Mineral	103	2.5%	9	19.5%	3	\$43,505	35	0.00%	60	29.3%	15
Mineral	104	9.7%	7	8.0%	1	\$36,906	35	0.00%	60	55.6%	25
Mineral	105	5.0%	8	15.1%	2	\$30,285	40	6.56%	55	53.2%	25
Mineral	106	13.7%	5	19.8%	3	\$25,167	45	8.72%	55	50.2%	25
Mineral	107	13.5%	5	4.2%	1	\$24,356	45	0.00%	60	64.1%	30
Mingo	9571	18.1%	3	8.3%	1	\$30,761	40	11.50%	50	21.2%	10
Mingo	9572	6.1%	8	5.4%	1	\$42,634	35	0.00%	60	36.0%	15
Mingo	9573	5.0%	8	6.8%	1	\$43,889	35	0.00%	60	72.2%	30
Mingo	9574	7.7%	7	23.1%	3	\$39,342	35	2.12%	60	36.1%	15
Mingo	9575	17.5%	3	9.9%	2	\$30,904	40	2.33%	60	54.5%	25

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
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Mingo	9576	10.6%	6	7.3%	1	\$32,041	40	0.00%	60	30.7%	15
Mingo	9577	8.8%	7	6.4%	1	\$33,955	40	12.82%	50	50.6%	25
Monongalia	101.01	3.0%	9	22.1%	3	\$9,042	50	0.00%	60	87.5%	35
Monongalia	101.02	20.5%	2	30.3%	5	\$8,100	50	0.00%	60	82.4%	35
Monongalia	102.01	5.7%	8	61.5%	9	\$16,052	50	0.00%	60	67.0%	30
Monongalia	102.02	6.7%	8	72.1%	10	\$11,809	50	0.00%	60	74.1%	30
Monongalia	104	4.1%	9	49.2%	7	\$41,427	35	0.00%	60	40.3%	20
Monongalia	106	2.8%	9	62.8%	9	\$24,560	45	0.00%	60	48.5%	20
Monongalia	107	2.7%	9	42.7%	6	\$21,419	45	9.88%	50	54.3%	25
Monongalia	108	6.2%	8	32.6%	5	\$41,000	35	0.00%	60	46.2%	20
Monongalia	109.01	4.8%	9	54.4%	8	\$30,594	40	0.00%	60	59.1%	25
Monongalia	109.02	5.7%	8	46.3%	7	\$54,776	30	0.00%	60	46.0%	20
Monongalia	110	4.8%	9	29.6%	4	\$28,973	40	25.69%	35	44.0%	20
Monongalia	111	2.4%	10	29.4%	4	\$41,096	35	0.00%	60	70.9%	30
Monongalia	112	2.8%	9	12.8%	2	\$40,577	35	0.00%	60	48.6%	20
Monongalia	113	6.7%	8	21.2%	3	\$44,673	35	0.00%	60	27.3%	15
Monongalia	114	5.9%	8	16.6%	3	\$49,840	30	0.00%	60	17.3%	10
Monongalia	115	5.3%	8	12.5%	2	\$37,611	35	0.00%	60	42.0%	20
Monongalia	116	3.3%	9	43.9%	6	\$53,111	30	12.38%	50	45.5%	20
Monongalia	117	5.4%	8	42.3%	6	\$77,578	15	48.43%	10	34.7%	15
Monongalia	118.03	5.6%	8	16.8%	3	\$47,375	30	0.00%	60	53.0%	25
Monongalia	118.04	6.3%	8	22.2%	3	\$59,326	25	0.00%	60	52.6%	25
Monongalia	118.05	0.3%	10	32.0%	5	\$67,550	20	14.67%	45	56.0%	25
Monongalia	118.06	1.1%	10	47.2%	7	\$74,205	20	0.00%	60	54.5%	25
Monongalia	119	6.5%	8	41.5%	6	\$68,199	20	0.00%	60	39.0%	20
Monongalia	120	4.2%	9	64.6%	9	\$65,893	20	0.00%	60	38.8%	20
Monroe	9501	8.6%	7	10.9%	2	\$43,085	35	0.00%	60	16.7%	10
Monroe	9502	9.0%	7	16.1%	2	\$32,582	40	12.46%	50	39.8%	20
Monroe	9503	4.4%	9	9.9%	2	\$43,114	35	0.00%	60	47.3%	20
Morgan	9707	8.6%	7	19.4%	3	\$40,589	35	0.00%	60	46.7%	20
Morgan	9708	9.6%	7	13.9%	2	\$27,617	40	13.24%	50	38.8%	20
Morgan	9709	24.5%	1	6.0%	1	\$26,346	45	0.00%	60	38.4%	20
Morgan	9710	15.0%	4	16.8%	3	\$43,936	35	0.00%	60	45.8%	20

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
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PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

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Nicholas	9501	5.1%	8	12.5%	2	\$49,965	30	0.00%	60	21.9%	10
Nicholas	9502	10.3%	6	18.3%	3	\$37,589	35	15.97%	45	44.8%	20
Nicholas	9503	5.8%	8	10.6%	2	\$45,192	35	0.00%	60	67.5%	30
Nicholas	9504	7.1%	8	6.5%	1	\$28,418	40	8.89%	55	64.5%	30
Nicholas	9505	9.4%	7	11.4%	2	\$27,284	40	0.00%	60	49.2%	20
Nicholas	9506	6.7%	8	15.7%	2	\$41,380	35	0.00%	60	79.5%	35
Nicholas	9507	10.3%	6	14.8%	2	\$44,696	35	0.00%	60	18.2%	10
Ohio	2	1.9%	10	29.6%	4	\$41,250	35	0.00%	60	30.3%	15
Ohio	3	4.7%	9	34.7%	5	\$44,866	35	0.00%	60	48.8%	20
Ohio	4	9.7%	7	14.0%	2	\$27,906	40	30.42%	30	48.3%	20
Ohio	5	8.5%	7	15.6%	2	\$32,292	40	0.00%	60	54.9%	25
Ohio	6	4.0%	9	4.9%	1	\$17,917	45	0.00%	60	80.0%	35
Ohio	7	13.7%	5	13.1%	2	\$19,352	45	15.19%	45	29.5%	15
Ohio	13	7.7%	7	10.9%	2	\$36,655	40	0.00%	60	21.1%	10
Ohio	14	6.9%	8	26.2%	4	\$31,250	40	0.00%	60	47.1%	20
Ohio	15	3.7%	9	47.6%	7	\$50,721	30	0.00%	60	67.0%	30
Ohio	16	3.5%	9	45.0%	7	\$44,632	35	0.00%	60	66.9%	30
Ohio	17	5.7%	8	45.0%	7	\$55,625	30	0.00%	60	23.3%	10
Ohio	18	7.1%	8	21.8%	3	\$42,290	35	6.51%	55	46.6%	20
Ohio	19.01	3.1%	9	26.4%	4	\$57,424	25	0.00%	60	30.4%	15
Ohio	20	9.9%	6	33.3%	5	\$54,876	30	10.32%	50	52.0%	25
Ohio	21	6.5%	8	32.3%	5	\$47,282	30	0.00%	60	42.8%	20
Ohio	22	3.2%	9	17.8%	3	\$40,625	35	0.00%	60	22.7%	10
Ohio	26	4.6%	9	14.8%	2	\$27,500	40	11.03%	50	50.0%	20
Ohio	27	24.4%	1	3.5%	1	\$12,438	50	0.67%	60	65.5%	30
Pendleton	9704	1.8%	10	9.4%	2	\$34,700	40	0.00%	60	27.9%	15
Pendleton	9705	1.6%	10	13.3%	2	\$34,107	40	1.68%	60	31.3%	15
Pendleton	9706	3.4%	9	12.2%	2	\$32,040	40	0.00%	60	65.3%	30
Pleasants	9621	11.8%	6	7.6%	1	\$37,250	35	0.00%	60	49.2%	20
Pleasants	9622	10.2%	6	12.2%	2	\$43,080	35	10.00%	50	36.3%	15
Pocahontas	9601.01	8.0%	7	18.0%	3	\$37,083	35	0.00%	60	0.0%	5
Pocahontas	9601.02	4.9%	9	18.5%	3	\$27,500	40	0.00%	60	10.6%	5
Pocahontas	9602	5.8%	8	12.8%	2	\$33,506	40	3.19%	60	60.3%	25

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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Pocahontas	9603	4.0%	9	17.8%	3	\$32,475	40	0.00%	60	51.9%	25
Preston	9638	3.1%	9	12.9%	2	\$60,739	25	14.84%	45	19.6%	10
Preston	9639	2.5%	9	10.9%	2	\$47,038	30	50.20%	10	48.1%	20
Preston	9640	5.7%	8	18.8%	3	\$35,449	40	14.40%	45	47.0%	20
Preston	9641	11.1%	6	11.8%	2	\$45,511	35	2.91%	60	55.2%	25
Preston	9642	6.3%	8	10.6%	2	\$45,245	35	13.58%	50	34.4%	15
Preston	9643	6.4%	8	14.7%	2	\$46,951	30	0.00%	60	42.3%	20
Preston	9644	6.8%	8	12.1%	2	\$39,340	35	0.00%	60	32.2%	15
Preston	9645	8.6%	7	8.2%	1	\$43,384	35	14.20%	45	52.6%	25
Putnam	201	5.5%	8	11.1%	2	\$43,570	35	5.49%	55	50.0%	20
Putnam	202	4.3%	9	13.3%	2	\$41,917	35	3.95%	60	39.9%	20
Putnam	203	2.1%	10	29.6%	4	\$73,819	20	55.49%	5	45.5%	20
Putnam	204	5.6%	8	21.8%	3	\$58,457	25	23.22%	35	37.5%	15
Putnam	205	5.2%	8	16.2%	2	\$44,272	35	9.50%	50	29.4%	15
Putnam	206.01	5.1%	8	32.5%	5	\$64,152	25	0.00%	60	34.4%	15
Putnam	206.03	3.6%	9	24.2%	4	\$44,811	35	0.00%	60	57.3%	25
Putnam	206.04	4.1%	9	40.0%	6	\$95,786	5	50.70%	10	78.5%	35
Putnam	206.05	2.1%	10	42.2%	6	\$80,503	15	7.21%	55	34.3%	15
Putnam	207	4.5%	9	22.1%	3	\$62,895	25	0.00%	60	85.6%	35
Raleigh	2	8.2%	7	22.6%	3	\$30,000	40	4.41%	60	56.8%	25
Raleigh	3	5.1%	8	11.8%	2	\$34,839	40	0.00%	60	30.6%	15
Raleigh	4	10.8%	6	14.4%	2	\$29,702	40	1.13%	60	43.6%	20
Raleigh	5	6.0%	8	26.6%	4	\$37,500	35	5.68%	55	36.4%	15
Raleigh	6	4.9%	9	23.7%	4	\$29,778	40	19.92%	40	56.3%	25
Raleigh	7	7.3%	8	16.6%	3	\$35,431	40	0.00%	60	50.4%	25
Raleigh	8.02	3.6%	9	14.8%	2	\$43,524	35	34.38%	25	62.5%	25
Raleigh	8.03	0.0%	10	27.8%	4	\$41,509	35	8.60%	55	62.9%	30
Raleigh	8.04	4.6%	9	13.5%	2	\$40,683	35	8.19%	55	56.1%	25
Raleigh	9	4.1%	9	8.3%	1	\$42,294	35	0.00%	60	36.0%	15
Raleigh	10.01	2.5%	9	19.1%	3	\$46,146	35	9.52%	50	38.9%	20
Raleigh	10.02	4.5%	9	6.1%	1	\$33,056	40	7.67%	55	51.2%	25
Raleigh	11	4.2%	9	17.5%	3	\$51,071	30	0.00%	60	16.0%	10
Raleigh	12	8.9%	7	5.0%	1	\$40,603	35	0.00%	60	30.6%	15

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Raleigh	13	15.4%	4	16.0%	2	\$40,337	35	12.50%	50	52.2%	25
Raleigh	14	5.2%	8	16.4%	3	\$46,608	30	21.28%	40	19.7%	10
Raleigh	15	1.6%	10	19.1%	3	\$36,232	40	22.52%	40	66.4%	30
Randolph	9659	8.3%	7	12.0%	2	\$34,783	40	0.00%	60	88.5%	40
Randolph	9660	14.3%	5	23.4%	4	\$46,414	35	7.44%	55	57.4%	25
Randolph	9661	11.3%	6	26.5%	4	\$25,990	45	6.51%	55	61.6%	25
Randolph	9662	1.6%	10	16.4%	3	\$40,667	35	11.17%	50	34.7%	15
Randolph	9663	9.5%	7	23.5%	4	\$37,656	35	0.00%	60	81.4%	35
Randolph	9664	2.3%	10	22.7%	3	\$42,585	35	7.45%	55	57.9%	25
Randolph	9665	10.8%	6	6.3%	1	\$31,357	40	0.00%	60	58.0%	25
Ritchie	9623	9.9%	6	11.9%	2	\$36,113	40	8.16%	55	53.4%	25
Ritchie	9624	7.5%	7	10.6%	2	\$34,741	40	0.00%	60	48.8%	20
Ritchie	9625	4.4%	9	13.6%	2	\$35,430	40	11.55%	50	40.8%	20
Roane	9628	5.1%	8	8.6%	1	\$27,074	45	0.00%	60	15.3%	10
Roane	9629	4.6%	9	10.5%	2	\$34,788	40	0.00%	60	22.5%	10
Roane	9630	13.5%	5	13.0%	2	\$21,856	45	6.34%	55	53.7%	25
Roane	9631	9.4%	7	5.6%	1	\$27,407	40	0.00%	60	53.4%	25
Summers	5	6.0%	8	11.3%	2	\$27,194	45	0.00%	60	68.8%	30
Summers	6	2.3%	10	15.9%	2	\$37,787	35	15.67%	45	58.1%	25
Summers	7	2.6%	9	17.3%	3	\$21,453	45	4.39%	60	54.9%	25
Summers	8	4.9%	9	9.9%	2	\$35,284	40	0.00%	60	17.8%	10
Taylor	9646	10.9%	6	11.0%	2	\$33,178	40	5.62%	55	30.7%	15
Taylor	9647	4.9%	9	21.2%	3	\$56,085	25	0.00%	60	70.5%	30
Taylor	9648	6.6%	8	13.7%	2	\$38,714	35	18.43%	45	56.8%	25
Taylor	9649	9.4%	7	8.9%	1	\$51,875	30	0.00%	60	4.3%	5
Tucker	9652	4.0%	9	10.3%	2	\$33,160	40	1.36%	60	56.7%	25
Tucker	9653	2.1%	10	25.7%	4	\$38,221	35	0.00%	60	54.8%	25
Tucker	9654	5.5%	8	13.4%	2	\$40,341	35	11.86%	50	37.6%	20
Tyler	9618	10.6%	6	13.3%	2	\$39,891	35	8.54%	55	48.9%	20
Tyler	9619	8.5%	7	8.7%	1	\$37,552	35	0.00%	60	50.0%	20
Tyler	9620	13.0%	5	7.4%	1	\$36,883	35	0.00%	60	65.6%	30
Upshur	9666	8.8%	7	15.2%	2	\$47,904	30	0.00%	60	30.8%	15
Upshur	9667	1.5%	10	30.4%	5	\$47,057	30	1.09%	60	50.8%	25

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2015 AND 2016 ALLOCATION PLAN
EXHIBIT A

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L Unem- ployment 20 to 64 Years of Age	Column M Points Awarded	Column N Bachelor Degree 25 Plus Years of Age	Column O Points Awarded	Column P Median House- hold Income	Column Q Points Awarded	Column R LIHTCP Unit Prod- uction %	Column S Points Awarded	Column T Gross Rent as a % of Income (>=30%)	Column U Points Awarded
Upshur	9668	5.5%	8	15.4%	2	\$34,569	40	13.58%	50	36.6%	15
Upshur	9669	5.3%	8	20.5%	3	\$48,524	30	10.34%	50	34.1%	15
Upshur	9670	7.3%	8	11.2%	2	\$37,333	35	0.00%	60	42.2%	20
Upshur	9671	6.3%	8	9.5%	2	\$39,190	35	0.00%	60	38.1%	20
Wayne	51	4.7%	9	14.2%	2	\$32,578	40	0.00%	60	80.2%	35
Wayne	52	9.1%	7	13.0%	2	\$36,635	40	0.00%	60	59.1%	25
Wayne	201	10.5%	6	29.1%	4	\$41,726	35	14.10%	45	24.3%	10
Wayne	203	8.0%	7	8.4%	1	\$28,107	40	9.97%	50	50.5%	25
Wayne	204	2.9%	9	17.1%	3	\$48,903	30	11.60%	50	60.7%	25
Wayne	205	2.8%	9	14.2%	2	\$35,268	40	25.64%	35	63.7%	30
Wayne	206	6.3%	8	14.2%	2	\$42,538	35	0.00%	60	59.6%	25
Wayne	207	10.4%	6	9.1%	1	\$41,789	35	0.00%	60	53.2%	25
Wayne	208	10.3%	6	6.1%	1	\$26,379	45	7.64%	55	66.2%	30
Wayne	209	8.4%	7	5.5%	1	\$27,961	40	0.00%	60	38.9%	20
Wayne	210	8.7%	7	4.1%	1	\$26,500	45	0.00%	60	68.4%	30
Webster	9701	9.3%	7	6.5%	1	\$25,896	45	6.11%	55	59.7%	25
Webster	9702	12.6%	5	6.7%	1	\$21,079	45	0.00%	60	58.0%	25
Webster	9703	6.8%	8	10.6%	2	\$34,266	40	0.00%	60	48.1%	20
Wetzel	49	8.1%	7	15.2%	2	\$39,295	35	30.70%	30	46.1%	20
Wetzel	304	0.9%	10	9.2%	1	\$35,579	40	7.48%	55	34.1%	15
Wetzel	305	13.8%	5	6.0%	1	\$30,529	40	0.00%	60	41.5%	20
Wetzel	307	4.7%	9	15.0%	2	\$38,920	35	3.57%	60	75.8%	35
Wetzel	308	8.4%	7	14.7%	2	\$55,625	30	0.00%	60	33.8%	15
Wirt	301.01	16.1%	4	12.8%	2	\$34,596	40	10.14%	50	33.7%	15
Wirt	301.02	14.6%	5	6.0%	1	\$42,143	35	20.69%	40	0.0%	5
Wood	1	5.1%	8	22.8%	3	\$41,318	35	8.30%	55	52.2%	25
Wood	3	6.5%	8	21.3%	3	\$29,794	40	14.29%	45	59.8%	25
Wood	4	3.1%	9	26.8%	4	\$40,536	35	0.00%	60	42.0%	20
Wood	5	10.2%	6	19.5%	3	\$36,019	40	3.94%	60	63.7%	30
Wood	7.01	17.0%	4	9.0%	1	\$19,460	45	0.29%	60	75.8%	35
Wood	7.02	4.4%	9	8.5%	1	\$41,949	35	0.00%	60	47.5%	20
Wood	8.01	15.1%	4	6.7%	1	\$29,414	40	0.00%	60	72.2%	30
Wood	8.02	15.3%	4	5.5%	1	\$31,899	40	0.00%	60	61.8%	25

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2015 AND 2016 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION, HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		LABOR MARKET ENGAGEMENT				HOUSING NEEDS CHARACTERISTICS					
		Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U
Location	Census Tract	Unem- ployment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded	Median House- hold Income	Points Awarded	LIHTCP Unit Prod- uction %	Points Awarded	Gross Rent as a % of Income (>=30%)	Points Awarded
Wood	9.01	4.8%	9	2.5%	1	\$33,214	40	0.00%	60	49.4%	20
Wood	9.02	4.0%	9	10.2%	2	\$30,833	40	14.55%	45	89.4%	40
Wood	9.03	8.3%	7	14.0%	2	\$34,355	40	7.86%	55	42.6%	20
Wood	101.01	6.1%	8	17.1%	3	\$56,369	25	32.00%	30	19.1%	10
Wood	101.02	6.5%	8	37.0%	5	\$62,813	25	53.48%	5	37.3%	15
Wood	102	4.6%	9	33.1%	5	\$58,929	25	0.00%	60	29.8%	15
Wood	103	6.4%	8	37.1%	5	\$50,357	30	0.00%	60	32.1%	15
Wood	104	4.8%	9	26.1%	4	\$49,961	30	0.00%	60	41.3%	20
Wood	105.01	3.4%	9	16.9%	3	\$37,664	35	0.00%	60	48.1%	20
Wood	105.02	7.6%	7	18.9%	3	\$36,488	40	0.00%	60	50.3%	25
Wood	106.01	6.2%	8	22.6%	3	\$64,821	25	7.48%	55	43.9%	20
Wood	106.02	4.1%	9	13.5%	2	\$52,454	30	0.00%	60	31.2%	15
Wood	107.01	13.2%	5	17.0%	3	\$36,756	40	5.17%	55	54.0%	25
Wood	107.02	6.5%	8	17.6%	3	\$49,928	30	23.56%	35	40.6%	20
Wood	108	8.0%	7	10.1%	2	\$37,245	35	0.00%	60	47.4%	20
Wood	109.01	13.7%	5	17.2%	3	\$52,543	30	10.17%	50	55.6%	25
Wood	109.02	5.6%	8	20.0%	3	\$49,058	30	0.00%	60	38.2%	20
Wood	110	11.6%	6	21.3%	3	\$28,662	40	0.00%	60	56.0%	25
Wyoming	28	2.7%	9	5.2%	1	\$36,207	40	0.00%	60	18.1%	10
Wyoming	29.01	4.2%	9	10.0%	2	\$40,797	35	0.00%	60	46.2%	20
Wyoming	29.02	3.5%	9	8.0%	1	\$39,113	35	13.84%	50	41.3%	20
Wyoming	30	9.3%	7	6.7%	1	\$26,761	45	0.00%	60	87.9%	40
Wyoming	31	2.1%	10	12.2%	2	\$37,917	35	10.35%	50	37.2%	15
Wyoming	32	9.5%	7	11.0%	2	\$35,299	40	6.03%	55	52.8%	25