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OHIO HOUSING FINANCE AGENCY

2020-2021

Qualified Allocation Plan

Office of Multifamily Housing, Development Division | **FIRST DRAFT June 2019**

CONTENTS

GENERAL OVERVIEW & REQUIREMENTS

PURPOSE

The Housing Tax Credit (HTC) program, also known as the Low-Income Housing Tax Credit or LIHTC program, is a federal tax incentive designed to increase the supply of quality affordable rental housing. Created through the Tax Reform Act of 1986 and governed by Section 42 of the Internal Revenue Code (IRC), the HTC program assists with the financing of development costs for eligible rental housing projects involving new construction, rehabilitation, or acquisition with rehabilitation. As the allocating agency for the HTC program in the State of Ohio, the Ohio Housing Finance Agency (OHFA) has facilitated the development of more than 140,000 affordable rental units since 1987.

Section 42 requires that state allocating agencies develop a Qualified Allocation Plan (QAP) for the distribution of HTC within its jurisdiction. The QAP describes policies and procedures for the allocation of HTC to affordable rental housing developments that address state housing needs and priorities.

To comply with all Section 42 and other program requirements, OHFA recommends that applicants seek experienced legal and accounting advice. Additionally, many terms used in the QAP are defined in Section 42 or in related IRS regulations. Applicants should also refer to these materials for their proper interpretation.

MODIFICATION

OHFA reserves the right to resolve all conflicts, inconsistencies, or ambiguities, if any, in this QAP or which may arise in administering, operating, or managing the reservation and allocation of tax credits in its sole discretion. The QAP is subject to modification or change, pending developments in federal, state, and OHFA policy. OHFA makes no representation that underwriting or competitive decisions from a prior year will be determinative in future applications rounds. Identical year-over-year submissions may receive differing treatment, with or without notice to an applicant, due to new insights gained during prior review periods, shifts in policy, the need for consistent in-year interpretation, increased applicant competition, or any other reason OHFA deems necessary.

OHFA will clarify and issue responses to commonly posed questions regarding the QAP through its regularly published Frequently Asked Questions (FAQ) guidance document and the Affordable Housing Funding Application (AHFA); the FAQ and AHFA are specifically incorporated herein and binding on all applicants. Notwithstanding the foregoing, errors and omissions in the AHFA are not binding on OHFA and do not modify the QAP.

OHFA further reserves the right to modify or waive, on a case-by-case basis, any provision of this QAP that is not required by law. All such resolutions or any such modifications or waivers are subject to written approval by the Executive Director, Chief Operating Officer, or Director of Multifamily Housing.

OHIO HOUSING NEEDS AND PRIORITIES

OHFA's Office of Housing Policy develops an Annual Plan that addresses Ohio's housing needs on a yearly basis, in compliance with Chapter 175.04 of the Ohio Revised Code. The annual planning process uses a Housing Needs Assessment (HNA), guidance from internal and external

stakeholders, and public feedback to identify needs throughout the state and agency. The Annual Plan outlines the strategic priorities and goals for OHFA's work, in response to these needs.

As part of OHFA's Annual Plan, the HNA uses a wide range of state data to identify the scale and scope of the state's housing challenges. The HNA evaluates Ohio's current housing landscape to gauge housing needs, identify gaps, and highlight key trends. Findings from the HNA inform OHFA's programmatic and policy decisions throughout the year, including the QAP. As such, many items in the 2020-2021 QAP can be tied back to the findings of the FY20 HNA.

Additionally, strategic priorities as outlined in the Annual Plan are also reflected in the 2020-2021 QAP, including:

- Expand and preserve affordable housing opportunities through the continued development and administration of OHFA's core programs.
- Focus efforts on customer-driven, sustainable multi-sector solutions to promote public health, welfare, and prosperity of the people of the state through the production and preservation of affordable housing.

Fair Housing Requirements

The owner shall comply and ensure the project complies with all requirements of the federal Fair Housing Act, Ohio Revised Code Section 4112, and local fair housing requirements, as each may be amended. The owner shall itself ensure and shall ensure the project does not discriminate, as defined by 42 U.S.C. 3604, against any person because of sexual orientation or gender identity or expression. Also see the Quid Pro Quo and Hostile Environment Harassment and Liability for Discriminatory Housing Practices under the Fair Housing Act final rule from HUD.

Domestic Violence Protection and Prevention

In conformity with Violence Against Women's Act (VAWA) of 2013, an applicant for or tenant of housing assisted under the HTC program, or any affiliated individual thereof, may not be denied admission, denied assistance, terminated or evicted from the housing on the basis that they are a victim of domestic violence, dating violence, sexual assault or stalking, if the applicant, tenant, or affiliated individual otherwise qualifies for admission, assistance, participation, or occupancy. Every resident and applicant must be provided a Notice of Occupancy Rights whenever a resident or applicant is: 1) admitted as a tenant, 2) denied admission, 3) denied assistance, or 4)being terminated/evicted.

An incident of domestic violence, dating violence, sexual assault, or stalking shall not be considered a lease violation by the victim, nor shall it be considered good cause for an eviction. If a tenant or affiliated individual who is a victim requests an early lease termination, lease bifurcation from the abuser, or transfer to another unit because she/he is in danger, a HTC owner/manager shall make every effort to comply with the request and shall not penalize the tenant.

Each HTC owner/manager shall have an emergency transfer plan for victims seeking safety, which incorporates reasonable confidentiality measures to ensure that the owner or manager does not disclose the location of the dwelling unit of a tenant to a person that commits an act of violence or stalking against the tenant. Be advised that an emergency transfer plan incorporates many features in addition to a transfer plan, since an emergency transfer often may not be

possible.

An HTC owner/manager may request documentation from a victim before these protections are triggered. If the HTC owner/manager requests documentation, the applicant, tenant, or affiliated individual may provide any one of the following documents and owner/manager shall accept it as adequate documentation: a letter or form signed by the victim, including HUD's Self-Certification Form 5382; an affidavit or letter signed by a domestic violence service provider, attorney, or medical/mental health professional who assisted the victim; or a court or administrative record. This submission shall be confidential as defined in 81 FR 80724, 24 CFR §5.2007(C). Owners/managers shall also comply with all court orders.

For any additional guidance regarding this policy, please contact OHFA's Compliance Division.

Application Process

All applications to the HTC program must meet all requirements set forth in Section 42 of the IRC, as amended and all relevant U.S. Department of Treasury regulations, notices, and rulings. The following process helps ensure these requirements are satisfied:

1. **Proposal Submission.** Applicant submits a proposal in accordance with the document submission procedure identified in the QAP and the AHFA, and OHFA receives it by the date listed in the Program Calendar.
2. **Proposal Review.** OHFA reviews proposals for eligibility, ability to proceed, and compliance with IRS requirements. Concurrently, OHFA evaluates proposals for financial feasibility and conducts a competitive scoring review. OHFA notifies applicants of deficiencies during the review process and provides one week to clarify.
3. **Pre- or Post-Award Site Visit.** OHFA may conduct a site review to confirm the suitability of a prospective site for the proposed use. If a site is deemed unsuitable based on the site review, OHFA will remove the application from further consideration.
4. **Announcement of HTC Awards.** OHFA announces award recipients on its website and by phone and/or in writing. Applicants may schedule a meeting with OHFA to plan next steps.
5. **Final Application Submission.** Applicants must submit a final and complete application by the deadline shown in the Program Calendar including all supporting documentation and attachments.

Contact Information

Questions regarding the QAP or HTC application process may be directed to QAP@ohiohome.org. General contact information for OHFA is as follows:

Ohio Housing Finance Agency
Office of Multifamily Housing, Development Division
57 E. Main Street
Columbus, Ohio 43215
888.362.6432
www.ohiohome.org

2020 Program Calendar: Competitive HTC

Deadlines reflected in the following program calendar apply to the competitive selection process and are subject to change based on the quantity of applications received and other conditions outside OHFA's control.

DATES	APPLICANT	OHFA
Oct. 2019		AHFA and application materials posted to the OHFA website
Oct./Nov. 2019		HTC Training, date and location to be determined
Oct. 31, 2019	Deadline for submission of CHDO Certification Pre-Application	
Dec. 7, 2019	Deadline to request approval for a Part 1 from the State Historic Preservation Office[1] for historic tax credits	
Dec. 14, 2019		Decisions issued for CHDO Certification Pre-Application
Jan. 17, 2020	Deadline to submit FAQ	
	Recommended deadline to commission market studies	
	Deadline to submit Exception Requests (program exceptions only)	
Feb. 7, 2020		Decisions issued for Exception Requests
Feb. 13, 2020	Deadline to submit proposal applications to OHFA, due no later than 5:00 p.m. ET	Consideration of public comments begins
Mar. 2, 2020		Proposal summaries posted to the OHFA website
		Competitive scoring, underwriting, and select site visits[2] begin
Apr. 6, 2020		Notice of preliminary scores and underwriting issues sent to applicants

[1] Applicants seeking a Preliminary Determination of Listing from the State Historic Preservation Office should complete the Part 1 Evaluation of Significance application, utilizing the Checklist provided in Appendix E.

[2] Site Visits for Preserved Affordability projects will be conducted during proposal application review. Site Visits for all other projects, if funded, will be conducted after binding reservation agreements are issued.

		Consideration of public comments ends
Apr. 13, 2020	Deadline to respond to preliminary scores and underwriting issues	
April 27, 2020		Site visits conclude
May 20, 2020		Final results of competitive scoring released and presented to the OHFA Board of Directors
May 22, 2020		Binding reservation agreements and notice of threshold deficiencies issued
May 26, 2020	Development Next Steps meetings begin	Development Next Steps meetings begin; Site visits begin
June 12, 2020	Deadline to return binding reservation agreements	OHFA begins scheduling Debrief Meetings
	Deadline to submit all cures for threshold deficiencies	
July 31, 2020	Development Next Steps and debrief meetings conclude	Development Next Steps and debrief meetings conclude
Sept. 25, 2020	Deadline to submit final applications to OHFA, due no later than 5:00 p.m. ET	
Dec. 11, 2020	Final date for issuance of carryover agreements	

2020 Program Calendar: Non-Competitive HTC (4% only)

Application windows reflected in the following program calendar apply to the Non-Competitive review process (non-BGF) and are subject to change based on the quantity of applications received. Applicants submitting an application for a reservation of Non-Competitive HTCs must also refer to the Multifamily Bond program guidelines for other requirements, where applicable.

Dates	Applicant
January 6-10, 2020	Deadline to submit final application to OHFA, due no later than 5:00 p.m. ET on the last day of the application window
April 6-10, 2020	Deadline to submit final application to OHFA, due no later than 5:00 p.m. ET on the last day of the application window
July 6-10, 2020	Deadline to submit final application to OHFA, due no later than 5:00 p.m. ET on the last day of the application window

October 5-9, 2020	Deadline to submit final application to OHFA, due no later than 5:00 p.m. ET on the last day of the application window

Applicants are required to contact OHFA 45 days in advance of submitting an application to schedule a pre-application meeting. OHFA, at its discretion, may choose to waive the meeting, but the notification is still required.

2020 Program Calendar: FHAct50 Building Opportunity Fund

The application window reflected in the following program calendar applies only to applications submitted for HTC funding through the FHAct50 Building Opportunity Fund. This calendar is subject to change. Applicants submitting an application for HTCs under the FHAct50 Building Opportunity Fund must refer to the applicable QAP of the year in which the application will be submitted, and must include a commitment letter from the city in which the project has been proposed.

Dates	Applicant
OHFA will accept FHAct50 development applications throughout the year, with the exception of the competitive tax credit review period (February 1 – May 30 of each year).	
At least 30 days prior to submitting an application	• Notification of expected application submission date submitted to OHFA • Exception Requests submitted to OHFA

2020 Fee Schedule

OHFA will assess fees as further described in the current fee schedule, subject to change, and attached for reference in Appendix A. Fees may be increased or modified without QAP amendment. Applicants are strongly encouraged to reference the current fee schedule prior to submitting a proposal. OHFA may prohibit program participation for any applicant with outstanding fees. OHFA may assess other fees as further set out in each program's guidelines.

HTC REQUIREMENTS

The following specify the documentation and compliance requirements applicable to the HTC program. These requirements apply to all projects utilizing Competitive or Non-Competitive tax credits unless otherwise specified. Exceptions will only be considered where specifically noted.

DOCUMENT SUBMISSION REQUIREMENTS

The following documents must be submitted with the HTC application as delineated below. Please see Appendix B for Document Submission Requirement charts by program (Competitive HTC, Non-Competitive HTC, BGF, and FHAct50 Building Opportunity Fund) and by due date.

Affirmative Fair Housing Marketing Plan

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

All developments shall submit an Affirmative Fair Housing Marketing Plan that meets the requirements of OHFA's Affirmative Fair Housing Marketing Plan Guidance.

Affordable Housing Financing Application (AHFA)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The AHFA, including program certification and proposal summary, plus all supporting documents shall be submitted on a compact disc, organized and formatted according to the index specified in the AHFA. Applications must be complete and consistent with all supporting documentation.

Applicants awarded an allocation of Competitive HTC are required to complete a final AHFA. The application must be completed and submitted with all required supporting documentation by the deadline in the Program Calendar.

Relevant portions of the supporting documents must be highlighted and annotated. OHFA encourages bookmarking but discourages submitting documents in PDF Portfolio format; a standard PDF is preferable. Supporting documentation must be provided for all elements of a scoring criteria and shall be limited to 25 pages per competitive criterion section, excluding specifically specified, mandatory documents. Attention must be paid to the submission requirements; any proposal application that is incomplete, inconsistent, and/or illegible may be removed from consideration.

Appraisal

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application will include an as-is appraisal for all development site(s) represented in the

application. Appraisals must meet OHFA's standards and requirements as outlined in the most current Appraisal Requirements policy as incorporated in the Multifamily Underwriting and Implementation Guidelines.

An appraisal is not required if both of the following conditions are met: (1) applicant is not seeking HDAP funds and (2) applicant is not including any acquisition costs in eligible basis.

Architectural Plans, DCF, & Construction Certification

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Architectural Plans shall be submitted in accordance with the Preliminary and Final Architectural Submission Requirements as outlined in the Design & Architectural Standards. A copy of the completed Construction Certification tab within the AHFA, with original or electronic signatures, along with a completed Design and Construction Features tab in the AHFA is also required with the submission.

OHFA may allow additional time for Non-Competitive HTC developments to submit 80 percent complete architectural plans and specifications. However, a review period of at least 60 days is necessary between the submission of 80 percent plans and the issuance of a 42m Letter of Eligibility.

All architectural plans must be approved by the OHFA Architect in accordance with the requirements set forth in the Design & Architectural Standards. OHFA reserves the right to require modifications to architectural plans.

Scattered Site Developments: For scattered site developments, the architectural plans must encompass all sites that are under control at proposal application; also see the Scattered Site Definition and Requirements section.

Authorization to Release Tax Information

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include the Authorization to Release Tax Information Form for all General Partners[3]. OHFA will use this information to determine if an entity with ownership interest in the development has outstanding tax liens with the State of Ohio.

Community Outreach Plan

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

[3] In this QAP, General Partner is a term used to identify the housing development's ownership entity and responsible party; it shall be liberally construed to include, as appropriate, general partners, members of a limited liability company, sole proprietors, trustees, and other ownership structures.

The application shall include a community outreach plan and documentation or other evidence that it was completed prior to submission. The community outreach plan and its exhibits must include the following, clearly labeled components:

- **List of Stakeholders Notified**. Stakeholders notified may include but are not limited to residents, businesses, local elected officials, police and fire departments, community development corporations, and/or nonprofit community organizations.
- **Stakeholders Notification Method**. OHFA recommends the notification method include posting notices in libraries or other public spaces where residents or potential residents may frequent, public meetings, design charrettes, and/or notices in local papers and social media. Outreach notifications need not identify the population proposed to be served; however, OHFA encourages as much transparency in the outreach process as is practicable.
- **Copies of all Materials**. The applicant shall provide copies of written notices placed or published, presentations or meeting materials, including any sign-in sheets from any public meetings, and support or opposition letters from community groups or contacts established through the outreach process.
- **Description of Stakeholder Feedback & Developer Response**. Applicant shall provide a summary of the feedback received, a description of how stakeholder feedback was analyzed and if and how it was incorporated into project plans.

OHFA strongly encourages applicants to complete community outreach prior to submitting a proposal application. Also see the Public Notification section for additional requirements regarding public official engagement.

Conditional Financial Commitments

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Proposal: All non-OHFA sources of debt and equity, including any project-based rental subsidies, must be evidenced by a conditional commitment, letter of interest for construction and/or permanent financing, or term sheet specific to the project indicating the following:

- Loan or grant amount;
- Loan term; and
- Interest rate.

If a loan or grant was applied for or will be applied for from a competitive or contingent source (e.g. city or county HOME funds, Federal Home Loan Bank), the applicant must provide a letter or other documentation from the funder detailing when the funding round will be open, the maximum awards available, and when funding decisions will be released.

Final: All non-OHFA sources of debt and equity, including any project-based rental subsidies, must be evidenced by a conditional commitment letter, or other acceptable documentation in lieu of a commitment, at final application. All commitment letters must indicate the following:

- Loan or grant amount;
- Loan term and amortization schedule/term (and/or payment requirements);
- Interest rate;
- Fees associated with the loan or grant;
- Reserve requirements;
- Lien position of the loan; and
- Acknowledgement by the lender or allocating entity that the project seeking financial support has received at least a preliminary review and meets the requirements of the lender or funders, conditional upon a final underwrite.

If a loan or grant was applied for or will be applied for from a competitive or contingent source (e.g., city or county HOME funds, Federal Home Loan Bank), the commitment letter must also acknowledge funds were applied for or verify that a funding round is approaching. The letter should detail the amount of funds requested and the timing for funding decisions. Applicants must provide evidence of an alternative plan to fill the funding gap if unsuccessful in any non-OHFA competitive funding program.

If an existing loan will be assumed or restructured, the applicant will provide supporting documentation detailing the terms and conditions of any assumed or restructured debt including the current outstanding balance.

OHFA reserves the right to request additional information to support any credit or equity pricing that does not align with current market rates. For all equity prices significantly above or below the pool average, if sufficient reasoning is not provided for the price, OHFA reserves the right to underwrite to the pool equity pricing average.

Condominimized Space Description

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

If any portion of the development will be condominimized, the developer shall provide a brief description of the governing agreement that may include but is not necessarily limited to: costs and maintenance of common space, parking availability, air rights, default remedies, commercial uses, and tenant selection. The condominimized space will be evidenced in the AHFA.

Development Team Consultant Statement

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Development consultants will be subject to the development team experience and capacity review. Consultants may not be the only source of team experience. OHFA may consider consultants co-developers and hold them responsible for the overall success of the development depending on their level of contribution to the project. For the purposes of this section, development consultants include any person or entity receiving compensation for providing professional advice or assistance with the preparation of an application to the HTC

program, but do not include syndicators.

Applicants must provide a statement regarding the development consultant(s) that includes:

- Their credentials and development experience;
- Their role in the project;
- Scope of their authority to negotiate for and bind the development team; and
- A summary of all projects they are currently advising and the scope of those agreements.

Development Team Experience and Capacity Review

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

OHFA will evaluate the experience and capacity of the development team, including General Partners, developers, management companies, and development consultants. Reviews will be conducted in accordance with the criteria set forth in Appendix C: Experience & Capacity Characteristics. Any team that lacks sufficient experience and capacity to manage an award will be removed from consideration. OHFA reserves the right to determine whether any entity is acting as a developer based on the totality of available information. See the Competitive Application Limits section for further information on development partnerships specific to the competitive HTC round.

Applicants who acted as the developer in five or more Competitive HTC developments that were placed into service in Ohio within the last ten years are not required to report their full experience and capacity. Applicants who meet this requirement are only required to list the five or more projects that they have acted as the developer in the AHFA and to disclose changes to the developer's staff that occurred since the last HTC application round in which they competed, including provide resumes for any new developer staff members. If there have been no staff changes, Applicants will be required to provide a statement affirming there have been no staff changes since their last application. OHFA reserves the right to request additional information as it determines may be necessary.

Changes to any development team between the proposal and final application must be disclosed. Projects that do not maintain the core competency and experience necessary to successfully develop and manage a project will be removed from eligibility.

The application shall include resumes for all members of the development team. For this requirement, OHFA defines the development team as key staff members of the General Partnership, developer(s), management company, and any consultants. Any changes to the developer's staff that have occurred since the last HTC application round in which they competed must also be disclosed. OHFA will evaluate each organization individually and as a whole to determine whether the team has the following core competencies:

- Capacity to construct and operate the proposed project;
- Record of completing affordable housing developments in required timeframes;
- Record of meeting project deadlines set by OHFA;
- Management team experience marketing and leasing affordable housing units;
- Experience developing and managing communities similar to the proposal;

- Compliance with the requirements of the HTC program and other OHFA-administered programs.

Evidence of Site Control

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

If the current owner is a General Partner or limited partner in the development, the application shall include copies of the executed and recorded deed(s) at the time of application (proposal application for competitive HTCs).

If the current owner is not a General Partner or limited partner in the development, then evidence of site control must be submitted. Acceptable forms of site control include, but are not limited to:

- A purchase contract;
- A purchase option;
- A lease contract; or
- A lease option.
  - With respect to option agreements, the application (proposal application for competitive HTCs) must include evidence of the agreement to purchase the property within a specified time period.

Any of the above contracts or options must be for a minimum term of 35 years. Evidence of site control may not expire until a reasonable period following the scheduled announcement date for HTC awards, or for Non-Competitive HTCs, at least 180 days from the date the application is submitted.

If parcels will be acquired from a city land bank, a copy of the final city council resolution approving the transfer of all applicable sites may be submitted as evidence of site control; a copy of a city resolution, city council ordinance, letter from a board of control or designated official, or contingent purchase agreement approving the legal description and transfer of all applicable sites will also be accepted.

If parcels will be acquired from a county land bank, a letter from the board of control or a designated official approving the transfer of all applicable sites may be submitted as evidence of site control.

OHFA reserves the right to require additional documentation that evidences proper site control.

Exception Requests

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Exceptions will be considered only for those items specifically allowed under this QAP and represented in the OHFA Exception Request Form.

Program Exceptions: Requests for exceptions to specific program requirements referenced in the QAP must be submitted in advance of the proposal application (Competitive) or with the final application (Non-Competitive).

Underwriting Exceptions: Requests for exceptions to underwriting requirements must be submitted with the proposal application (Competitive) or with the final application (Non-Competitive).

Federal Tax Identification Number Documentation

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	**F**	8609	**F**	8609	P	**F**	8609	**F**	8609

The application shall include evidence that a Federal Tax Identification Number (FTIN) has been obtained for the ownership entity.

Green Certification

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	**8609**	F	**8609**	P	F	**8609**	F	**8609**

Applicant must submit evidence of final certification from a HERS rater, green building certification organization, or otherwise qualified and licensed professional as approved by OHFA, at submission of their request for IRS Form 8609 (8609). All applications shall meet the minimum requirements for Energy Efficiency Certification as set forth in the Design & Architectural Standards, as well as any additional commitments made for competitive consideration.

Housing Credit Gap Financing Application

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	**F**	8609	F	8609	P	F	8609	F	8609

If Applicable: Competitive HTC developments that will request Housing Credit Gap Financing (HCGF) shall include a request in both the proposal and final applications that is consistent with the requirements outlined in the Housing Credit Gap Financing section of this QAP. Due to the limited amount of resources available and competitive nature of the award process, be advised that requested funds are not guaranteed. The HCGF application is contained within the AHFA.

Legal Description

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	**F**	8609	**F**	8609	P	**F**	8609	**F**	8609

The application shall include a legal description in Word format of each parcel that will be included in the development. The description(s) shall include the street address and

permanent parcel number of each parcel.

LIHTC Lease Addendum

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include a written statement from the owner certifying that the LIHTC Lease Addendum will be included in all new leases and upon renewal of existing leases for all residents. Developments that include project-based rental assistance from a federal agency are exempt from this requirement.

List of Changes from Proposal Application

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Any substantive changes made to the development represented in the proposal application shall be disclosed to OHFA upon submission of the final application. Substantive changes may include, but are not limited to, changes in ownership or development team, design, construction or configuration, site(s) excluding scattered site developments, targeted populations including special needs populations, and any items affecting competitive scoring. Such changes may be permitted only at OHFA's discretion.

Management Company Capacity Questionnaire

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

At proposal application, the applicant must identify the management company in the AHFA. At final application (or submission for Non-Competitive HTC), the applicant must provide a completed Management Company Capacity Questionnaire.

Market Study

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application will include a market study conducted by an OHFA-approved market study professional updated or approved within 12 months of the proposal application submission date. Applicants should refer to the OHFA Market Study Standards as incorporated in the Multifamily Underwriting and Implementation Guidelines for additional requirements, and to the Program Calendar for applicable deadlines. All multi-site developments represented in the application must be within the boundaries of a single Primary Market Area (PMA) unless meeting an exception set forth in the Scattered Site section.

Multifamily Bond Financing Information

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	**F**	8609	P	**F**	8609	F	8609

The application shall include a letter from the bond underwriter detailing the bond financing structure and terms as well as a calendar outlining anticipated actions, the timeframe for approving OHFA-issued bonds, and responsible parties for closing the transaction.

Notification to Statewide Accessibility Groups (new units only)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	**F**	8609	**F**	8609	P	**F**	8609	**F**	8609

Applicants proposing new units shall notify all accessibility groups in the same county as the development that accessible housing is being proposed. A list of accessibility groups is available on the OHFA website.

Applicants agree to accept referrals for prospective residents and consider design recommendations for the property. Copies of all correspondence between the applicant and accessibility groups shall be submitted to show compliance with these requirements.

If requested by the accessibility group, the applicant shall provide the most current copy of the development's architectural plans prior to submitting the final application. Accessibility groups may report noncompliance with this requirement to OHFA at QAP@ohiohome.org and OHFA reserves the right to impose any remedy identified in the Penalties section.

Ohio Housing Locator

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	**8609**	F	**8609**	P	F	**8609**	F	**8609**

Proof shall be submitted that the property was listed on the Ohio Housing Locator or other equivalent substitute at OHFA's direction. The owner and/or property manager shall be responsible for keeping the property listings current. Failure to maintain the property listing(s) may result in Penalties or be considered in the Experience and Capacity reviews of a future funding round.

Organizational Chart

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	**F**	8609	**P**	F	8609	**F**	8609

The application shall include an organizational chart that shows the structure of the ownership entity, General Partners, development team, and consultants and the relationships and ranks of all relevant positions.

Phase I Environmental Site Assessment

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include a Phase I Environmental Site Assessment for all developments at application. OHFA reserves the right to reject any sites indicated to have environmental problems or hazards.

Applicants must submit a Phase I ESA valid in accordance with the most current ASTM Standard. The Phase I ESA report must be dated within 6 months prior to the application deadline. However, if the Phase I ESA report is dated between 6 months and one year prior to the application deadline, the applicant may submit an update to the report at final application (Competitive HTC applications only). If the Phase I ESA report is dated over one year prior to the application deadline, the applicant will submit a new and complete Phase I ESA report.

Applicants requesting gap financing (OHTF, NHTF, or HOME) should review the requirements for those specific funding sources to ensure the project will be able to meet the applicable requirements prior to requesting program funding. The Phase I ESA does not need to address these items; the applicant should merely be aware that these additional review items will be requested if the project is selected for funding. Environmental review requirements for the 811, HOME, OHTF, and NHTF programs can be found online.

Physical Capital Needs Assessment and Scope of Work (rehabilitation or adaptive reuse only)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Applications for the rehabilitation of existing housing units and adaptive reuse of buildings not originally constructed as housing must submit a Physical Capital Needs Assessment (PCNA) and Scope of Work for all buildings represented in the proposal application. The assessment must conform to the PCNA standards outlined in the Multifamily Underwriting and Implementation Guidelines. There are no timing requirements for the PCNA, but it must reflect current building conditions. OHFA will use this assessment to determine whether the costs indicated in the proposal application are appropriate to the level of rehabilitation required.

Proposal Summary (.PDF format)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

To facilitate prompt disclosure of applicant and project details, the application shall include a copy of the Proposal Summary tab from the AHFA in Adobe Portable Document Format (.pdf).

Public Notification (new units only)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include evidence that the public notification process for local elected officials was completed. Per the Ohio Revised Code §175.07, all public notification must be completed before OHFA approves any funds, including executing a Carryover Agreement.

An applicant requesting funds shall provide the notice to any/all of the following that apply:

1. The chief executive officer and the clerk of the legislative body of any municipal corporation in which the project is proposed to be constructed or that is within one-half mile of the project's boundaries;
2. The clerk of any township in which the project is proposed to be constructed or that is within one-half mile of the project's boundaries; and
3. The clerk of the board of county commissioners of any county in which the project is proposed to be constructed or that is within one-half mile of the project's boundaries.

The applicant will use the OHFA letter template and include all information requested. The notification must state the applicant's intent to develop housing using OHFA funding. The notification must be in writing and sent via certified mail, return receipt requested. Applicants must submit a copy of the stamped post office receipt, return receipt not required, for certified mail and copies of notification letters with the proposal application.

Scattered site developments must complete the public notification process for all sites represented in the proposal application. If awarded an allocation of HTCs, this requirement must be completed again for any new sites represented in the final application. Public Notifications for these new sites must be sent to the applicable officials prior to submitting the final application.

Applicants are encouraged to contact the appropriate local government officials prior to submitting an application to inform these parties of details concerning the housing proposal. OHFA will accept public comments about proposal applications at any time and will consider public comments during the review process until the deadline indicated in the Program Calendar.

Related Party Transaction Questionnaire

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include the Related Party Transaction Questionnaire for any transactions between related parties.

Relocation Plan (only HTC that contain existing rental units)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Any development involving acquisition and rehabilitation of existing and occupied units that will result in permanent displacement of any residents shall submit a complete Acquisition, Relocation, and Demolition Questionnaire and the Relocation Assistance Plan. OHFA

reserves the right to prohibit, limit, or mitigate any permanent displacement based on the information contained in the Acquisition, Relocation, and Demolition Questionnaire.

If a development will result in resident relocation during the construction period, the application (final for Competitive HTCs) will include a narrative detailing the tenant relocation plan or strategy. The narrative will address the method(s) for relocating residents, provide a breakdown of any associated costs, and identify if tenants will be permanently displaced.

If the development includes HDAP funding, applicants must refer to the Housing Credit Gap Financing section of this QAP for additional guidance.

Rental Subsidy Contract (HTC receiving a rental subsidy only)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Competitive at proposal / Non-Competitive at submission: If the development currently receives a rental subsidy, a copy of the current contract governing that transaction shall be included with the application. OHFA reserves the right to request a letter from the PHA with updated rental payment information if the information provided is three or more years old.

If the development does not currently receive a rental subsidy, but is seeking one, it shall provide a letter or other evidence from the Metropolitan or Public Housing Authority (MHA) or other subsidy provider describing the process and timeline for obtaining the subsidy.

For non-HUD and non-U.S. Department of Agriculture (USDA) subsidies, the letter should address all the following:

- **Type of Subsidy.** Indicate whether the subsidy is project-based or tenant-based.
- **Source of Subsidy.** Identify what entity is providing the funding and under what program they are doing so. Identify whether there any pass-through entities.
- **Subsidy Reliability.** Describe how likely it is for the subsidy to be guaranteed for the full fifteen year compliance period. Include the length of the rental assistance contract, how often funding must be renewed, source of renewal (local levy, state budget appropriation, etc.), and contingencies that are in place in the event of non-renewal. Include a past history of renewal attempts including how often a full appropriation has been approved. Note any recent increases in program funding.
- **Eligible Client Profile.** Describe the eligibility requirements for residents receiving the subsidy. Include their typical income sources (SSI, work, other benefits) and amounts. Describe the current tenant pipeline and/or waitlist, including the number of individuals currently waiting to participate, and the referral process.
- **Client Contributions, if Any.** Describe whether subsidies recipients are required to contribute a portion of their income to housing expenses (for example, does the program require tenants to pay 30 percent of their income towards rent and/or utilities).
- **Guarantees & Contingencies.** Describe any guarantees that are in place should funding not be renewed. Describe how the project will be sustainable should the subsidy not be renewed.

Final: If the development will receive a rental subsidy, it shall provide conclusive proof of

commitment of that subsidy at final application. Proof may include an executed commitment to enter into a binding agreement.

Revitalization Plan

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

To qualify for a set-aside or point category related to a revitalization plan, or if applying for FHAct50 funds, applicants shall provide a copy of the concerted community revitalization plan (Revitalization Plan) and proof that the proposed development is located within its target area and consistent with the plan. For the purposes of this QAP, a Revitalization Plan means the same as set forth in IRC Section 42, as may be further defined by the IRS, and must include all the following components. A plan need not be specifically labeled as a "revitalization plan" or use any special language, provided it satisfies the substance of these components.

Documents must be submitted with the Competitive Support Documents folder (the Revitalization Plan does not need to adhere to the 25-page limit).

Scope
The Revitalization Plan must include a delineated target area. It must also include an assessment of the conditions existing in the community at the time the Revitalization Plan was developed. If the Revitalization Plan is more than ten years old, the Applicant must also provide a supplemental letter or other evidence from the Plan's administrator describing progress made towards the Plan and confirming that the proposal continues to meet target area needs.

Community Input & Ownership
The Revitalization Plan must have been developed through a public process. The public process may be evidenced in the Revitalization Plan or a supplemental document by any of the following:

- Creation of the Revitalization Plan by a Community Development Corporation; or
- Adoption or endorsement of the Revitalization Plan by the local government; or
- Proof of solicitation of public and stakeholder input.

Housing Policy
The Revitalization Plan must include each of the following housing goals and the plans designed to accomplish them:

- The incorporation and integration of affordable housing throughout the geographic area, including but not necessarily limited to the use of existing housing; and
- The incorporation and integration of other housing types throughout the geographic area, including but not necessarily limited to the use of existing housing.

Other Policy
The Revitalization Plan must address at least two of the following non-housing goals and the plans designed to accomplish them:

- Expansion or preservation of economic activity and/or employment opportunities
- Expansion or preservation of access to public transit
- Improvement of schools that are accessible to residents of the target area
- Mitigation or avoidance of adverse health conditions (such as lead-based paint hazards, environmental justice issues, and crime prevention)

If the Revitalization Plan specifically incorporates, adopts, or references collateral plans that meet the above requirements, OHFA will deem this section satisfied.

Implementation Measures

The Revitalization Plan must include implementation measures which may include but are not limited to: general timeframes for the achievement of the above policies, potential funding sources, and entities responsible for execution. A final and ratified plan need not be fully implemented or have funding sources committed.

The following are not considered revitalization plans: Short-term work plans, consolidated plans, municipal zoning plans, planned unit developments (PUD), or plans that OHFA determines were created in bad faith exclusively for the purposes of satisfying QAP criteria. Draft plans will not be considered.

Scattered Site Development Map

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Proposals that constitute a scattered site development shall provide a detailed map clearly identifying the location of all buildings and parcels under ownership or control and otherwise considered for the application. Also see the Scattered Site Definition and Requirements section.

Scoring Tab (in AHFA)

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include a complete Competitive Scoring tab in the AHFA based on which pool they are seeking points under.

Site Visit Documents

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Unless required at an earlier stage for competitive scoring, OHFA may conduct a site review for all proposals prior to final application submission to evaluate and determine the suitability of a prospective site for housing development. In its discretion, OHFA may waive the site visit requirement for any project that previously received a site visit. If a prospective site is deemed unsuitable based on the site review, the application will be removed from further consideration.

Up to two applicant representatives familiar with the proposal application are encouraged to accompany OHFA staff to answer any questions. The applicant may request in advance that additional representatives be present if necessary and acceptable to OHFA. Applicants for scattered site developments must be available to provide a tour of the sites and surrounding areas. OHFA will coordinate scheduling for all site visits.

The application shall include the following information:

- A cell phone and email contact information for all development team members;
- A detailed aerial map clearly depicting the physical location of the site, the nearest intersection, and all roads leading to the site. OHFA reserves the right to remove applications from consideration if the maps are illegible; and
- Photos of the site and surrounding properties.

Supportive Services Plan & Providers

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Plans for Service Enriched projects are due at proposal application. All others are due at 8609.

All developments shall provide service coordination to the resident population and linkages to information and resources appropriate to the population. The application shall include evidence of salaried or in-kind service coordination on-site, contiguous, or accessible to the development. All service coordinators shall have a history of serving the targeted area or population. OHFA recommends service providers post hours of operation and maintain a physical presence in a visible location at the development.

The Supportive Services Plan (SSP) must be unique to the development, identify the population served, and be customized to that population. OHFA reserves the right to reject any generic SSP that is not tailored to the proposal. The SSP must include the following information and be provided in a format approved by OHFA:

- Performance period and, if different, length of service coordinator's contract term
- Project service coordination funding amount and funding sources
- Methods to provide residents with information and referrals to all appropriate resources
- Specific services to be provided, including all of the following:
  - Identification of partnerships with qualified service-provider agencies
  - Methods to assess resident needs and develop a plan for service delivery
  - How transit will be provided to off-site services and referral entities
  - Memorandum of understanding with all applicable local service providers
  - Methods to monitor and evaluate service delivery and outcomes

Service Enriched Housing: Service Enriched developments may submit a plan accepted by the local Continuum of Care or Department of Housing and Urban Development (HUD), in place of items specified above. The SSP is due at proposal application but local service provider agreements may be submitted at 8609.

All supportive services plans for Service Enriched developments must address the following:

- Population(s) to be served and the experience that the supportive services provider(s) have serving the target population(s).
- Formal and informal methods that will be used to evaluate the success of the supportive services plan in meeting the individual needs of the residents, addressing overall issues of homelessness, and how this information will be conveyed to OHFA and other organizations.
- Methods to provide assistance in applying for Medicaid and other benefits to ensure the needs of residents are met.
- Methods to link residents to services not offered on-site.
- Physical characteristics of the site, design and/or location that will enhance the lives of residents.
- Sources of funding for all supportive services and how the supportive services will be sustained over the 30 year extended use period.

Utility Allowance Information

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Competitive at proposal / Non-Competitive at submission: The application shall include a utility allowance projection determined using any permissible or reliable calculation method.

Final: The application shall include utility allowance information consistent with the requirements of Section 42 of the IRC, IRS Regulation 1.42-10, and OHFA's Utility Allowance Policy. Applicants may refer to the OHFA Utility Allowance policy for guidance on methods available to calculate utility allowances for various project types.

For properties with OHFA-awarded HOME funds committed on or after August 23, 2013, the MHA estimate or other estimates that are not project-specific cannot be used for HOME units. Housing Credit Gap Financing applicants must review those program requirements and the Utility Allowance Policy for further information. OHFA will accept the following utility allowance methods and must approve these methods:

- Utility Company Estimates
- HUD Utility Schedule Model

VAWA

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

Applicant must submit the development's emergency transfer plan for victims of domestic violence seeking safety, which incorporates reasonable confidentiality measures to ensure that the owner or manager does not disclose the location of the dwelling unit of a tenant to a person that commits an act of violence or stalking against the tenant. The plan shall meet any requirements set forth by HUD, IRS, and/or OHFA as currently exist or may be issued prior to

submission. See the VAWA section for additional information on VAWA requirements.

Zoning

Competitive HTC			Non-Comp. HTC		BGF			FHAct50 BOF	
P	F	8609	F	8609	P	F	8609	F	8609

The application shall include evidence that all sites are currently zoned for the proposed use in the form of a valid building permit or a letter from the local municipality stating that the current zoning will permit the proposed development. For jurisdictions with no zoning regulations in effect, a letter from the jurisdiction stating so is required. Evidence must be dated within one year of the proposal application due date.

Scattered Site projects: For scattered site projects only, any sites added to the project after proposal application shall be identified in the final AHFA and applicable zoning documentation provided at final application.

OHFA reserves the right to waive or modify zoning requirements in circumstances it deems necessary for effective program administration. Formal zoning exceptions will be considered for developments that meet the following:

Extreme, Unforeseeable Event. The zoning requirement may be waived for projects involving new construction that encounter an extreme and unforeseeable delay. Requests for zoning exception will only be granted where the applicant can demonstrate that the local zoning process was correctly followed, all necessary documents were provided for local review, and adequate time was given for local consideration but, due to circumstances beyond the applicant's control, final approval was not timely granted.

The exception request form must be accompanied with a narrative describing the unique circumstances and a letter from the unaffiliated entity that caused the delay describing the situation and setting forth the timeline for obtaining the appropriate approval. OHFA reserves the right to require zoning either with the final application or prior to the release of funding decisions, based on the information provided by the applicant.

HTC Programmatic Requirements & Oversight

The following requirements apply to all applicants to the HTC program unless otherwise specified.

Assisted Living

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Affordable Assisted Living proposals will only be considered in the Non-Competitive HTC (non-BGF) program. All Assisted Living applications shall meet the requirements set forth in the Final OHFA Assisted Living Policy, as incorporated in the OHFA Multifamily Underwriting and Implementation Guidelines.

Competitive Application Limitations

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Developers and owners, including their related and affiliated entities, may submit the following number of competitive applications and receive the following number of competitive allocations each year:

Type of Previous Experience	Number of Applications	Number of Awards
Allocated Ohio HTC, 8609(s) issued	4	2
Allocated Ohio HTC, 8609(s) not yet issued	0	0
No Previous Ohio HTC Allocated	2	1

Applicants previously awarded only one Ohio HTC allocation, but who did not yet receive a Form 8609 for the development, may request an exception to the application limit.

OHFA may contact the developer or General Partner who could be awarded HTCs for multiple proposals that exceed the limit to select which proposals will move forward. OHFA will grant applicants five business days to select which proposals will move forward; if the applicant elects not to make a decision, the proposal with the lowest credit request will be selected.

Capacity Building Partnership

To be eligible for either of the below Capacity-Building Partnership opportunities, an Exception Request must be submitted by the Experienced Developer and approved by OHFA. An Experienced Developer may only have one active capacity-building partnership at any one time; an additional capacity-building partnership cannot be requested until the first project has been placed in service.

- **Capacity Building Partnership (Non-CHDO):** An Experienced Developer may be eligible for an additional application submission if approved for the Non-CHDO Capacity Building Partnership (may submit one additional application/up to five and receive one additional award/up to three).
    - The Experienced Developer will act as co-developer for an entity that does not meet the minimum experience and capacity requirements to submit an application independently.
    - The new co-developer entity must have housing development experience and development staff.
    - If the new co-developer entity is a non-profit, the bylaws of entity must identify housing as a mission.

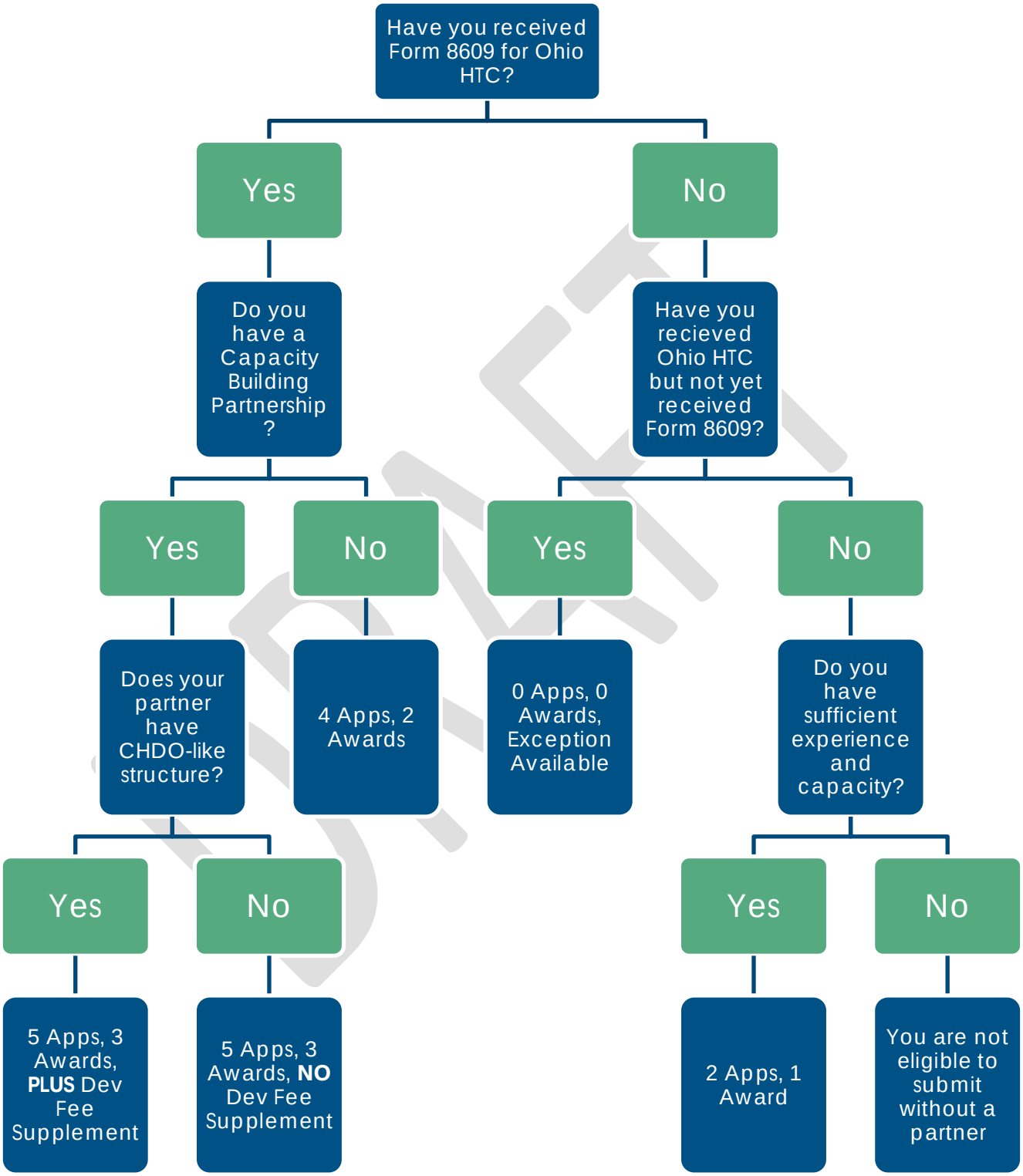
- **Capacity Building Partnership (CHDO):** An Experienced Developer may be eligible for an additional application submission and/or the Capacity Building Partnership Developer Fee Supplement if approved for the CHDO Capacity Building Partnership.
    - The Experienced Developer will act as co-developer for an entity that does not meet the minimum LIHTC experience requirements to submit an application independently.
    - The Experienced Developer must include supporting documentation with the Exception Request that demonstrates the entity they will be assisting meets all the following requirements, as defined and governed by OHFA's CHDO

Certification process:

- Entity has nonprofit status;
- Entity has CHDO-eligible board composition; and
- Entity has mission to provide affordable housing, and involve the community.

- The new co-developer entity must have housing development experience and development staff.
- If the new co-developer entity is a non-profit, the bylaws of entity must identify housing as a mission.
- The new co-developer must include a completed CHDO Application by the deadline in the Program Calendar for CHDO pre-application certification to demonstrate they meet OHFA's requirements as a CHDO, except for LIHTC experience. The applicant should submit a letter with the CHDO application indicating they will be part of a capacity building partnership.

Quick Guide to Application Limits and Capacity Building Partnerships



Community Housing Development Organization (CHDO) Certification

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

An applicant seeking to participate in a development as a state-certified CHDO must submit the CHDO Certification Application by the deadline indicated in the Program Calendar. Those elements of the certification that can be completed prior to the organization's association with a particular project, such as confirming proper board composition, nonprofit status, mission to provide affordable housing, target/service areas, and involving the community and assessing housing development experience will be evaluated prior to the submission of the HTC proposal application.

Applicants will be notified of deficiencies with sufficient time to correct issues prior to the proposal application deadline. Once the proposal application is received and the details of the development become known, OHFA will make the final determination as to whether the applicant meets the definition of owner, sponsor, or developer for the development. Final determination of CHDO eligibility will be assessed, in part, by evaluating the financial capacity of the organization. The applicant will include a letter from the syndicator confirming that the CHDO has the financial capacity to provide the requisite project guarantees.

All CHDO requirements can be found on OHFA's CHDO webpage. Questions and correspondence regarding CHDO certification may be directed to CHDOcertification@ohiohome.org.

Competitive Scoring

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

To distinguish the highest ranking applications for each pool, OHFA will first complete a competitive review of proposal applications according to the scoring criteria established for each pool. Applicants must submit proper evidence for applicable criteria and will be held to all commitments represented in the application if the proposed development is awarded an allocation of HTCs.

The competitive review period may not be used to finish an application that was incomplete at the time of submission. Threshold cures are permitted for administrative errors only and OHFA reserves the right to require proof that the cure documentation existed on or before the application deadline.

OHFA will complete a threshold review to ensure that required items were submitted and are complete and correct. Proposal applications that are selected for an award of HTCs will continue to the final application stage. The financial and threshold underwritings may be completed at any time OHFA deems necessary for the orderly progression of the review calendar.

Compliance with Multifamily Underwriting Guidelines

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

In accordance with the Multifamily Underwriting and Implementation Guidelines and Section 42(m) of the IRC, OHFA will perform a financial underwriting analysis to ensure that developments are awarded the minimum amount of subsidy necessary to finance a cost-effective, financially viable, and sustainable affordable housing development. Developments will be subject to the following financial evaluations:

- **Competitive HTC.** Developments proposed for the Competitive HTC program will undergo a financial underwriting analysis to determine eligibility for a competitive award of HTCs, a complete underwriting analysis at final application prior to issuing a Carryover Allocation Agreement, and an additional underwriting analysis at the time the development is placed-in-service and requests IRS Form(s) 8609.

- **Non-Competitive HTC.** Developments proposed for the Non-Competitive HTC program (with or without OHFA gap financing) will undergo an underwriting analysis upon receipt of a complete application prior to issuing a 42m Letter of Eligibility. An additional underwriting analysis will be completed at the time the development is placed-in-service and requests IRS Form(s) 8609.

Cost Auditing

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

At its own expense, OHFA reserves the right to conduct or otherwise require an independent audit to determine the reasonableness and appropriateness of all development costs at submission of 8609. OHFA reserves the right to assess any sanction listed in the Penalties section for identified instances of fraud, waste, or abuse.

Cost Containment

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

No application may exceed **either** of the following Total Development Cost (TDC) limitations.

Pool	TDC Per Unit	TDC Per Gross Square Foot
New Affordability, Urban Opportunity	$310,000	$260
New Affordability, General Occupancy Urban	$295,000	$250
New Affordability, Senior	$255,000	$220
New Affordability, Non-Urban	$290,000	$260
Preserved Affordability, Urban Subsidy	$235,000	$240
Preserved Affordability, Non-Urban Subsidy	$165,000	$210
Service Enriched Housing	$230,000	$265
Single Family Development	$280,000	$120

Developments that represent any of the below construction types may submit an Exception Request to the Cost Containment limits above:

- Scattered site Service Enriched Housing developments
- Adaptive Reuse developments utilizing Historic Tax Credits
- Preserved Affordability developments that propose demolition of an existing structure and new construction of replacement

In OHFA's discretion, any proposal application that it deems as high cost may be identified for further cost scrutiny. In both the Competitive and Non-Competitive HTC programs, OHFA reserves the right to reject any application it deems excessively costly even if it does not exceed the above limitations.

Design & Architectural Standards

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

All requirements set forth in the Design & Architectural Standards are specifically incorporated herein and shall be implemented in all HTC developments.

Detrimental Land Uses

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Developments shall not be sited adjacent to or in close proximity[4] to any detrimental land use that impairs residents' proper use of the residence. Detrimental land uses will be those deemed at OHFA's sole discretion and verified by completion of a site visit including, without limitation:

- Proximity to significant numbers of uncontrolled Blighted[5] parcels;
- High levels of noise and/or noxious odors; or
- Land uses incompatible with residential occupancy like landfills, pig farms, etc.

Applicants may submit supplemental information to negate a finding of detrimental land use with (1) the proposal application and/or (2) following the site visit which is conducted on applications invited to submit a final application. Supplemental information must contain the following:

- A narrative explaining plans or strategies to mitigate or eliminate the adjacent conditions prior to the property being placed into service.
- If the site(s) are under third party control, documentation must be provided from the owner confirming the remedial plans and estimated completion time.
- If the site(s) are under land bank control and scheduled for demolition or renovation, documentation must be provided by the land bank proving their ownership of the property and confirmation of its corrective plan.

DevCo

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

[4] Proximity will vary by circumstances and is determined by whether the condition is sufficiently close to the development to impair resident use.
[5] Blighted parcel shall have the same definition as in Ohio Revised Code §1.08.

OHFA may require all HTC recipients to enter information into the DevCo reporting system or an equivalent tracking system in its discretion during the application, underwriting, and/or compliance periods.

Extended Use Agreement

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

All HTC developments shall commit to an extended use period of a minimum of 30 years of affordability at the time of application. This commitment will be evidenced in the AHFA. If an allocation of HTCs is awarded, the owner shall file a Restrictive Covenant provided by OHFA which waives the right of the owner to petition OHFA to have the extended use period terminated as described in Section 42 of the IRC. OHFA's Compliance Division will conduct on-site monitoring reviews throughout the extended use period. See the Program Compliance section for further information.

Fraud, Waste, and Abuse

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Documented instances of fraud, waste, or abuse may result in any action listed in the Penalties section and/or any other action OHFA deems necessary.

If you believe a person or entity is attempting to or has committed fraud using one of OHFA's multifamily financing tools, please report the suspected activity on OHFA's website. Be advised that OHFA will not discuss the results of any investigation that may come from your report. You will be contacted again only if it is necessary to complete our investigation.

HDAP Rent Restrictions

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Any development seeking Housing Credit Gap Financing or Bond Gap Financing must commit to one of the following selections, based on the location of the proposed development:

- **HUD Participating Jurisdiction**: A minimum of 40 percent of the affordable units must be affordable to and occupied by households with incomes at or below 50 percent of AMI
- **Non-HUD Participating Jurisdiction**: A minimum of 35 percent of the affordable units must be affordable to and occupied by households with incomes at or below 50 percent of AMI

Income Averaging

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Applicants planning to elect the Average Income minimum set-aside requirement on Form 8609 should reference OHFA's Average Income Policy to determine if the proposed development will be able to comply with the requirements needed to make the election.

Non-Competitive HTC Requirements (additional)

Competitive HTC	**Non-Comp. HTC**	BGF	FHAct50 BOF

Developments utilizing multifamily bonds to finance 50 percent or more of the total aggregate basis may apply for an allocation of Non-Competitive HTC. Specific requirements of the Multifamily Bond Financing program are provided in the most current guidelines available on the OHFA website and in IRC Section 42.

Application Submission: Applications for Non-Competitive HTC (non-BGF) are accepted on a quarterly basis, in accordance with dates listed in the Program Calendar. Applicants that intend to submit an application for Non-Competitive HTCs must contact the Agency at least 45 days prior to the application submission date to establish a time to meet with staff. OHFA may waive the meeting requirement for experienced partners upon request and at the discretion of the Agency; however the 45 day notification remains a requirement.

Application Review: While a reservation of Non-Competitive HTCs is Non-Competitive, OHFA will verify that all applications have an appropriate development team in place and comply with the requirements of the QAP and most current Multifamily Underwriting Guidelines. An application that fails to demonstrate appropriate quality may be returned to the applicant for submission at a later date.

HTC Reservation: The Agency may take up to six weeks to review an application and issue 42m Letter of Eligibility upon satisfactory completion of public notification requirements and corrections to all threshold deficiencies. OHFA will determine the final amount of Non-Competitive HTCs reserved for the development. Conditions for final award of Non-Competitive HTCs will be listed in the HTC 42m Letter of Eligibility. Any subsequent changes to the project or development budget will not be evaluated until the request for 8609s have been received by OHFA.

In addition to all foregoing HTC requirements, and the Compliance Requirements identified later in this document, applicants should also note the following:

a. For non-OHFA issued bonds, the application must include a preliminary or final bond resolution from the issuer. In addition, a letter from the bond underwriter identifying the anticipated interest rate, term, and amortization of the bonds must be submitted.

b. The owner is responsible for working with the OHFA Multifamily Training & Technical Assistance Office when contacted for the Compliance Next Steps Meeting. The owner will be contacted based on the following:

    - *New Construction or HDAP:* when the project reaches the 50 percent construction completion point.
    - *Acquisition/Rehabilitation:* when the property is transferred to the new ownership entity.

c. Prior to the placed-in-service date, an approved HTC training must be attended and completed by at least one owner representative and any staff at the project at the project that will qualify households and document compliance paperwork. 8609s will not be issued until compliance training requirement has been met. See the Development Completion Stage / 8609 Request section for additional information.

d. OHFA reserves the right to require a legal opinion stating that the development is eligible to receive an allocation of HTCs pursuant to IRC Section 42(h)(4).

The owner has the option to elect the HTC rate during the month in which the bonds are issued or the month the development is placed-in-service. Please note that the rate election period is tied to the month the notice of issuance indicates. If a development closes in escrow, the rate election applies to that month, not when the final closing occurs. Furthermore, if a bond closes in escrow and does not make a rate election in that month, the credit rate utilized will be the credit rate applicable at the time and for the month in which each building is placed-in-service. The owner has up to five days following the month in which the bonds are issued to notify OHFA of the rate election, otherwise the month the development is placed-in-service will be used.

Penalties

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Violations of the requirements set forth in this QAP, missed deadlines, failure to honor commitments made in the application process, or other instances of noncompliance with OHFA requirements may result in any or all of the following non-exhaustive sanctions:

- Refusal to increase, amend, or otherwise alter credit allocations;
- Removal from application consideration;
- Cancellation or reduction of the reservation of HTCs;
- Recapture of resources;
- Removal from a position of Good Standing for a period of one year or more;
- A reduction in the developer fee in an amount to be determined by OHFA;
- Monetary fee, as set forth in the Fee Schedule section, as may be modified;
- Permanent or temporary prohibition from participation in OHFA programs;
- Reduction in the number of applications an entity may submit/receive in future cycles;
- Referral to the IRS for investigation or penalty;
- Referral to law enforcement for criminal and/or civil prosecution; and/or
- Other remedies as OHFA deems necessary.

In addition to the above, OHFA may reject an application from any applicant or related entity who either (1) participates in a transaction or program to achieve early termination of a Restrictive Covenant agreement as determined by the OHFA in its sole discretion or (2) owes any past due amount on an OHFA repayment obligation or fails to submit required documentation and/or payments on an OHFA cash-flow obligation.

Resyndication

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

Developments that received a previous allocation of Competitive HTC may not compete for another allocation of Competitive HTC until the extended use period was scheduled to expire. Developments that have not reached the end of the extended use period may only seek Non-Competitive HTC provided they can demonstrate a need for replacement of major building components which exceed the available resources in the replacement reserve accounts.

Exceptions to the above policy may be considered on a case-by-case basis and will be granted in OHFA's discretion. Exceptions will be most viable if either (1) extreme circumstances beyond the development's control are documented that require recapitalization and/or (2) the most recent credit allocation was twenty or more years ago and the applicant affirmatively demonstrates that a Non-Competitive HTC allocation is infeasible.

Non-PSH applicants receiving an exception to re-compete in the Competitive HTC program will not be permitted to seek HDAP or HDL financing but instead may seek Multifamily Lending Program financing.

Scoring Reassessments

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

All competitive applications that receive a reservation of HTCs will be reassessed for scoring at final application and again at 8609. Applications must maintain all elements and features of the proposal application even if elimination thereof would not affect scoring or ranking, including cost increases and unit configuration changes.

OHFA reserves the right to assess any sanction listed in the Penalties section for failure to conform to the preceding requirements. OHFA may discuss remedies with the development partners; however, the final penalty assessed will be at OHFA's sole discretion. In assessing a penalty pursuant to this section, OHFA will consider the development team's attempt(s) to mitigate circumstances beyond its control and the number of successful projects the owner and/or developer delivered in prior years.

Scattered Site Definition & Requirements

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

A development qualifies as scattered site if there are 10 or more sites and 50 percent or fewer of those sites are contiguous. Scattered site developments cannot include non-LIHTC/Market Rate units.

Applicants must adhere to scattered site-specific documentation requirements identified in the Architectural Plans, Phase I Environmental Site Assessment, Market Study, Public Notification, Site Visit Documents, and Scattered Site Development Map sections of the QAP.

If any development has multiple sites and crosses scoring boundaries (multiple counties, urban/nonurban areas, multiple census tracts, etc.), regardless of whether it meets the above definition of scattered site, the scoring category will be applied to the development area with the most affordable units unless otherwise stated in the scoring criteria.

Primary Market Area:

- Regardless of whether the development meets the definition of scattered site, all sites represented in the application must be within the boundaries of a single Primary Market Area (PMA).
- For Service Enriched developments only, OHFA will accept a scattered site market study in which a qualified market analyst determined that an entire county constitutes a single Primary Market Area. Alternately, OHFA will permit scattered site Service Enriched developments that span multiple submarket areas if the Primary or Secondary Expert Recommendation Letter clearly specifies how supportive services will be provided in a manner that is accessible to all residents despite the geographically dispersed nature of the development.

Site Control:

- Competitive HTC scattered site developments must have at least 35 percent of the sites under control at the time of proposal application. OHFA reserves the right to reduce eligible basis when issuing a Carryover Allocation Agreement if the minimum site control percentage required at proposal application is not maintained.
- Non-Competitive HTC scattered site developments must have 100 percent of the sites under control at the time of application, including those seeking BGF.

Substantial Rehabilitation

Competitive HTC	Non-Comp. HTC	BGF	FHAct50 BOF

For the purposes of this QAP, Substantial Rehabilitation is determined at OHFA's sole discretion; at a minimum, the development must meet at least one of the below criteria:

1. Development needs the replacement of two or more major building components; or
2. Development involves improvements of $35,000 or more per dwelling unit for Competitive HTC or $15,000 or more per dwelling unit for Non-Competitive HTC.

Major building components typically include structural, electrical, plumbing, and HVAC. Substantial rehabilitation excludes routine maintenance. OHFA may require the applicant to adjust the scope of work if the proposed scope of work does not meet the above definition.

Developer Costs and Fees

Development Support Budget

The "Development Support Budget" is defined as the developer fee, as calculated below, plus the total of all application or development consultant fees, construction management fees, guarantee fees, developer asset management fee and any financing fees charged by the developer. OHFA may add other fees to the calculation as appropriate.

For all HTC projects, the maximum Development Support Budget is $1,750,000.

Competitive HTC Developer Fee Calculation

The base developer fee plus the developer fee supplement represent the maximum amount of

fee a developer may seek.

The base developer fee for all Competitive HTC applications, including those participating in the FHAct50 Building Opportunity Fund, is calculated as follows:

Pool	Developer Fee
Urban Opportunity Housing	$ 30,000.00 Per Affordable Unit
General Occupancy Urban Housing	$ 20,000.00 Per Affordable Unit
Senior Urban Housing	$ 20,000.00 Per Affordable Unit
Non-Urban Housing	$ 25,000.00 Per Affordable Unit
Urban Subsidy Preservation	$ 15,000.00 Per Affordable Unit
Non-Urban Subsidy Preservation	$ 15,000.00 Per Affordable Unit
Service Enriched Housing	$ 25,000.00 Per Affordable Unit
Single-Family Development	$ 25,000.00 Per Affordable Unit
FHAct50 Building Opportunity Fund	$ 20,000.00 Per Affordable Unit

The following activities will supplement the base developer fee as specified, however they will not count toward the $1,750,000 maximum Development Support Budget.

Activity	Fee Supplement
New Affordability developments with 25%+ ELI units	$75,000
State-certified CHDO or developer engaged in CHDO Capacity-Building Partnership[6]	$75,000
Developments receiving points for Market Rate Integration	$75,000
Development required by law to pay prevailing wage rates[7]	$75,000
Developments receiving points for Historic Tax Credits	$75,000

Developer fees for Competitive HTC applications will be locked in at proposal application and may not be increased.

Applicants must show that any deferred developer fee can be paid in full from development cash flow within the first 15 years. Any unpaid or deferred balance after year 15 will be deducted from the HTC eligible basis. If this results in a lower amount of eligible basis, the basis will be reduced to the appropriate amount and may result in a lower HTC allocation.

Non-Competitive HTC Developer Fee Calculation

Developer fee shall be no more than 25 percent of the total acquisition, rehabilitation, and new construction eligible basis. The developer fee itself is not included in this calculation. Developer fees in excess of 20 percent must be deferred or put back into the development as a capital contribution and must be included in the sources of permanent financing. All cost containment must be satisfied inclusive of developer fee.

[6] Selection as a CHDO recipient of HOME funds not required for fee supplement.

[7] Applicant must submit proof of a legal requirement to pay Davis Bacon or Ohio prevailing wage rates with the Competitive Support Documents.

6-2-6: Contractor Cost Limits

The maximum amount of the contractor's fee is determined and locked in at final application. Alternately, HTC recipients may elect to lock in the contractor's fee at execution of the signed general contractor agreement by delivering a copy of that agreement and a lock-in request to OHFA within 30 days of the agreement's execution. Upon lock-in, this amount cannot be increased if costs are higher but is also not required to be decreased if final hard construction costs are lower than underwritten.

Contractor Cost Limits and additional detail on this requirements can be found in the Multifamily Underwriting and Implementation Guidelines.

Basis Boost Policy

Codified Basis Boost:

Developments located in a Small Difficult Development Area (DDA) or Qualified Census Tract (QCT) as defined by reference to IRC Section 42 are eligible for an allocation of credits up to **130 percent** of the eligible basis for new construction or rehabilitation.

Discretionary Basis Boost:

For Competitive HTC applications only, because each of the following development types are not financially feasible nor viable, due to increased pre-development, transactional, and building costs, they will be eligible for a **130 percent** basis boost:

- Developments competing in the Service Enriched Housing pool
- Developments located in a High or Very High Opportunity census tract as designated by the USR Opportunity Index
- Developments located in Moderate USR Opportunity Index areas that also have a Strong Growth or higher Community Change Index rating
- Developments that promote market rate integration by providing 15 percent of units that are not income restricted

For Competitive HTC applications only, because the following development types are not financially feasible nor viable, due to lack of access to mainstream financing mechanisms available in more metropolitan areas and the increased cost burden and reduced cash-flow associated with reduced rents, they will be eligible for a **115 percent** basis boost:

- Developments competing in the Non-Urban Housing and Non-Urban Subsidy Preservation pools
- Developments in the New Affordability pool in which 25 percent or more of units are affordable to ELI households

Limits on Housing Credit Gap Financing Funds

Competitive HTC applicants may seek Housing Credit Gap Financing funds at the time of proposal application and are subject to development need. Applicants may seek only one of the following Housing Credit Gap Financing sources:

Ohio Housing Trust Funds (OHTF)

- Service Enriched developments may request up to $300,000 in OHTF
- New Affordability family housing developments located in a High or Very-high Opportunity census tract, as defined by the USR Opportunity Index may request up to $300,000 in OHTF.

HOME Funds

- Applications in all pools that will meet HOME set-aside requirements may request up to $600,000 in HOME funds. To qualify for the HOME set-aside, the development must be "sponsored", as defined in 24 CFR 92.300 and commonly understood to mean owned or developed by, a nonprofit housing development organization that will certify as a state-certified CHDO.

Projects with a prior HDAP award will be considered on a case-by-case basis following the submission of an Exception Request Form.

HDAP funds, which includes the funds available through the Housing Credit Gap Financing program, are subject to appropriation by the Ohio General Assembly, allocation by the OHTF Advisory Committee, and HUD approval of the State Consolidated Plan. Based on demand and funding availability, OHFA reserves the right to change limits on Housing Credit Gap Financing for individual applications.

HOUSING POLICY POOLS

The annual per capita credit allocation will be distributed among the following allocation pools. OHFA reserves the right to determine the allocation pool in which each proposal application will compete. Applicants may refer to the Competitive Criteria section and Competitive Scoring Workbook in the AHFA for additional guidance.

Pool	Allocation Amount
New Affordability: Urban Opportunity Housing	$5,000,000
New Affordability: General Occupancy Urban Housing	$3,000,000
New Affordability: Senior Urban Housing	$3,000,000
New Affordability: Non-Urban Housing	$6,000,000
Preserved Affordability: Urban Subsidy Preservation	$2,500,000
Preserved Affordability: Non-Urban Subsidy Preservation	$3,000,000
Service Enriched Housing: Permanent Supportive Housing	$4,250,000
Service Enriched Housing: Substance Abuse Recovery	$750,000
Single Family Development	$1,000,000

For all set-asides, eligible developments may compete against like applications for the extent of the set-aside. If no applications are awarded through the competitive selection process, OHFA reserves the right to allocate the extent of these set-asides to the next highest scoring application in the pool. Developments not awarded a set-aside will continue to complete against the full pool.

NEW AFFORDABILITY

Applications in which the majority of units propose new construction or renovation of existing structures creating units that are newly affordable, meaning not previously rent- or income-restricted or occupied, may compete for an allocation of HTCs in one of the below allocation pools. Renovation of existing occupied units are not eligible to compete in this pool.

Urban Opportunity Housing:

Approximate Funding Target: $5,000,000
Maximum per application: $1,000,000

Eligibility (must meet ALL of the below criteria):

- A majority of units in the proposed development will be newly affordable;
- The proposed development is located in an Urban area and in one of the following census tract types:
  - A High or Very High Opportunity area as defined by the USR Opportunity Index
  - A Moderate Opportunity area that also has a Community Change Index rating of Strong Growth or Strongest Growth as defined by the USR Opportunity Index
- The proposed development will serve families, including but not limited to tenant populations of individuals with children[8]; AND
- The proposed development will not be restricted to occupancy by persons 55 years of age or older.

[8] However, development must be available to all income-eligible households with or without children.

Requirements:

- No more than 25 percent of affordable units may be one-bedroom and/or efficiencies; and
- Five percent of all affordable units must be three-bedroom or larger and also be affordable to those earning 60 percent AMI or less.

Set-Aside: Non-R/ECAP Area (1)

A set-aside for allocation to one housing development in a HUD-defined Non-Racially- or Ethnically-Concentrated Area of Poverty (R/ECAP) area will be administered by OHFA.

General Occupancy Urban Housing:

Approximate Funding Target: $3,000,000
Maximum per application: $1,000,000

Eligibility (must meet ALL of the below criteria):

- A majority of units in the proposed development will be newly affordable;
- The proposed development is located in an Urban area and NOT in the areas eligible for participation in the Urban Opportunity Housing pool;
- The proposed development will serve workforce, family, general, or mixed populations; AND
- The proposed development will not be restricted to occupancy by persons 55 years of age or older.

Requirements:

- No more than 25 percent of affordable units may be one-bedroom and/or efficiencies; and
- Five percent of all affordable units must be three-bedroom or larger and also be affordable to those earning 60 percent AMI or less.

Set-Aside: Revitalization Area (1)

A set-aside for allocation to one housing development in a QCT and also in an area subject to a Revitalization Plan as defined in the Revitalization Plan section will be administered by OHFA.

Senior Urban Housing:

Approximate Funding Target: $3,000,000
Maximum per application: $1,000,000

Eligibility (must meet ALL of the below criteria):

- A majority of units in the proposed development will be newly affordable;
- The proposed development is located in an Urban area; AND
- The proposed development is intended and operated for occupancy by persons 55 years of age or older.
    - Proposed developments in this pool may not refuse to rent to a qualifying head of household who is the legal guardian to a minor child due to that familial status; this requirement does not apply to facilities that are intended for, and solely occupied by, persons 62 years of age or older.

Requirements:

- At least 60 percent of affordable units must be one-bedroom and/or efficiencies; and
- Affordable units larger than two-bedrooms are not permitted.

Non-Urban Housing:

Approximate Funding Target: $6,000,000
Maximum per application: $800,000

Eligibility (must meet ALL of the below criteria):

- A majority of units in the proposed development will be newly affordable;
- The proposed development is located in an Non-urban area; AND
- The proposed development will serve workforce, family, general, mixed populations, or will be restricted to occupancy by persons 55 years of age or older.
    - Proposed developments in this pool may not refuse to rent to a qualifying head of household who is the legal guardian to a minor child due to that familial status; this requirement does not apply to facilities that are intended for, and solely occupied by, persons 62 years of age or older.

Requirements:

- For developments intended and operated for occupancy by persons 55 years of age and older:
    - At least 60 percent of affordable units must be one-bedroom and/or efficiencies; and
    - Affordable units larger than two-bedrooms are not permitted.
- For all other developments:
    - No more than 25 percent of affordable units may be one-bedroom and/or efficiencies; and
    - Five percent of all affordable units must be three-bedroom or larger and also be affordable to those earning 60 percent AMI or less.

Set-Aside: Non-Urban Opportunity Housing (2)

Set-aside allocations to two housing developments involving the production of newly affordable units in Non-Urban areas that serve families, including but not limited to tenant populations of individuals with children, and are not restricted to occupancy by persons 55 years of age or older in one of the following census tract types will be administered by OHFA:

- High or Very High Opportunity areas as defined by the USR Opportunity Index
- Moderate Opportunity areas that also have a Community Change Index rating of Strong Growth or Strongest Growth as defined by the USR Opportunity Index

Set-Asides: Low- or Mid-Population Counties (1)

Set-aside allocation to one housing development in either a low-population county or a mid-population county will be administered by OHFA.

- A low-population county is defined as a county with a total population of less than 50,000.
- A mid-population county is defined as a county with a total population of 50,000 or more but less than 99,000.

Developments sited in an eligible county will compete against like applications for the extent of the set-asides. Eligibility will be verified in the AHFA using data from the U.S. Census Bureau 2018 Population Estimates.

Preserved Affordability

Applications in which the majority of units preserve existing affordability by maintaining project-based rental assistance or project-based operating subsidies may compete for an allocation of HTCs in one of the below allocation pools. Section 9 Public Housing that plans to convert from public housing to project-based subsidy may compete in the Preserved Affordability pool. Section 9 Public Housing not converting to project-based subsidy does not qualify for this pool. All developments undergoing a Rental Assistance Demonstration (RAD) conversion must compete in a Preserved Affordability pool.

Urban Subsidy Preservation:

Approximate Funding Target: $2,500,000
Maximum per application: $1,000,000

Eligibility (must meet ALL of the below criteria):

- A majority of units in the proposed development will maintain existing project-based rental assistance or project-based operating subsidies through a program administered by the USDA or HUD; and
- The proposed development is located in an Urban area.

Set-Aside: RAD Conversion (1)

A set-aside for allocation to one housing development that is approved by HUD to proceed with a RAD conversion as demonstrated by a Commitment to enter into a Housing Assistance Payment (CHAP) will be administered by OHFA.

Non-Urban Subsidy Preservation:

Approximate Funding Target: $3,000,000
Maximum per application: $700,000

Eligibility (must meet ALL of the below criteria):

- A majority of units in the proposed development will maintain existing project-based rental assistance or project-based operating subsidies through a program administered by the USDA or HUD; and
- The proposed development is located in a Non-urban area.

Set-Aside: Rural Subsidy Preservation (1)

A set-aside allocation to one housing development preserving USDA rental assistance and also designated as a development priority by the State of Ohio USDA Rural Development Office will be administered by OHFA.

Service Enriched Housing

Applications that provide service enriched housing may compete for an allocation of HTCs in one

of the below allocation pools. At least 50 percent of the units in the development must serve the PSH population defined in the pool below.

Permanent Supportive Housing:

Approximate Funding Target: $4,250,000
Maximum per application: $1,000,000

Proposed developments meeting the State of Ohio Permanent Supportive Housing definition and serving target populations meeting all three of the following criteria (the Target Population) may seek consideration in the Permanent Supportive Housing (PSH) pool; these criteria apply to all PSH applicants including those seeking a set-aside allocation:

1. **Extremely Low Income**, meaning households at or below 30 percent of Area Median Income;
2. **Disability**, as defined in the Interagency Council on Homelessness and Affordable Housing Permanent Supportive Housing Policy Framework; and
3. **Vulnerability**, as evidenced by one of the following factors set forth in HUD Coordinated Entry Notice CPD-17-01: Section II.B.3 dated January 23, 2017:
    a. Significant challenges or functional impairments, including physical, mental, developmental, or behavioral health challenges, which require a significant level of support in order to maintain permanent housing;
    b. High utilization of crisis or emergency services to meet basic needs, including but not limited to emergency rooms, jails, and psychiatric facilities;
    c. Vulnerability to illness or death;
    d. High risk of homelessness; and/or
    e. Vulnerability to victimization, including physical assault, trafficking, or sex work.

A minimum of 50 percent of all units must have a commitment for rental subsidy that covers the difference between 30 percent of the resident's income and the fair market rent for the unit at proposal. Additionally, the majority General Partner(s) must be a nonprofit organization with experience developing, owning, or managing supportive housing for the homeless or formerly homeless, and individuals and families with special needs.

Competition in the PSH pool is limited to developments demonstrating support from the applicable Continuum of Care (CoC). Support must be evidenced by either a primary or secondary priority letter accompanying the proposal application or, only if specifically permitted by the set-aside criteria, a general support letter.

The applicable CoC shall designate a primary and may designate a secondary priority; if a second priority is designated, the CoC shall clearly indicate the rank of each proposal in the required letter of support. CoCs have explicit authority to prioritize projects that meet OHFA's minimum requirements in any manner they determine necessary to serve local need, which may include imposing more restrictive population or eligibility criteria. All support letters need to (1) demonstrate that the CoC believes the project can prevent homelessness (2) briefly summarize what, if any, relationship the development will have with the CoC regarding the coordinated entry system, referral services, and data sharing; and (3) confirm that there is sufficient market demand for the project in its defined market area.

Set-Aside: Balance of State and Smaller CoCs (2)

CoC Primary or Secondary Priority Letter Required

Two set-aside allocations to PSH developments in Canton/Stark, Youngstown/Mahoning, or the Balance of State will be administered by OHFA.

Set-Aside: Transition Aged Youth (1)

CoC General Support Letter Required

A set-aside allocation to one housing development serving transition aged youth, ages 16-24 who are homeless, aging out of foster care, living in unsafe environments, and/or who are at high risk of homelessness will be administered by OHFA. Developments may not be sited in Franklin County. Developments must meet all PSH requirements applicable to the pool.

Substance Abuse Recovery:

Approximate Funding Target: $750,000
Maximum per application: $750,000

In 2020, one proposed development serving persons or families recovering from substance abuse disorder will be considered in the Substance Abuse Recovery pool. Competition for this award requires a primary or secondary recommendation letter from the area Alcohol, Drug, Addiction, and Mental Health (ADAMH) Services Board in which the development will be sited. OHFA reserves the right to modify, restructure, or eliminate this pool in the 2021 HTC cycle.

A minimum of 50 percent of all units must have a commitment for rental subsidy that covers the difference between 30 percent of the resident's income and the fair market rent for the unit at proposal. Additionally, the majority General Partner(s) must be a nonprofit organization with experience developing, owning, or managing supportive housing for the homeless, formerly homeless, and individuals and families with special needs.

Competition for this award is limited to development teams that have experience in developing, owning, and operating HTC housing that serves a target population of individuals or families recovering from addiction. The successful applicant must meet the National Alliance for Recovery Residences' Quality Standards by obtaining certification from their recognized state affiliate, Ohio Recovery Housing. The successful applicant must also adhere to HUD's Recovery Housing Guidance.

The successful applicant must demonstrate that the development will either adhere to a Housing First model or that there are PSH projects within the same community that do support Housing First; this shall be documented in the ADAMH recommendation letter.

At final application, the successful applicant must submit a legal opinion detailing the tenant referral and selection process, voluntary service participation, and tenant termination procedures and confirming these procedures' adherence to Ohio Tenant Landlord law and the IRC, including but not limited General Public and Good Cause eviction requirements.

SINGLE FAMILY DEVELOPMENT

Approximate Funding Target: $1,000,000
Maximum per application: $1,000,000

Eligibility (must meet ALL of the below criteria):

- The proposed development involves the new construction of single family homes or townhomes, including but not limited to those intended for eventual resident ownership.

STRATEGIC INITIATIVES

After reserving the majority of credits in each pool based on the results of the competitive scoring process, the remaining credits in the pool will be distributed to the Strategic Initiatives pool.

Proposals must apply for consideration in one of the above allocation pools, and must meet all threshold and minimum scoring criteria to be considered for Strategic Initiatives funding.

OHFA will give priority selection consideration to each of the following:

- Proposals that address priority housing needs evidenced in the Fiscal Year 2020 Housing Needs Assessment;
- Proposals meeting a quantifiable need and targeting policy and/or geographic areas left underserved through the competitive selection process;
- Proposals that assist Ohio in meeting our obligation to Affirmatively Further Fair Housing including but not limited to projects that enhance mobility strategies and encourage development of new affordable housing in areas of opportunity, as well as place-based strategies to encourage community revitalization;
- Resubmitted applications that met all threshold and minimum scoring criteria for funding in a prior round but did not receive an award due to competitive rankings; and
- Proposals with a significant community and population impact.

THE FHACT50 BUILDING OPPORTUNITY FUND

OHFA will set aside a total of $9 million in HTC in years 2019, 2020, and 2021 for the FHAct50 Building Opportunity Fund to further the creation of diverse and accessible communities. During that three year period, each of Ohio's three largest cities will be permitted to commit up to $3 million from this fund for eligible projects within the boundaries of one eligible Target Area Plan (TAP). OHFA will distribute any FHAct50 funds that are not committed by the end of 2021 application cycle or that are otherwise waived or forfeited by the local jurisdiction through the Strategic Initiatives pool.

Each of the eligible cities elected to participate in FHAct50 by the deadline of September 28, 2018. By doing so, each city has forfeited all Local Development Priorities for 2019, 2020, and 2021. OHFA reserves the right to waive or modify this forfeiture in program years 2020 and/or 2021.

A city's election to participate does not prohibit developers from seeking funding for sites located within those cities but being developed with HTC resources distributed outside the FHAct50 fund. Additionally, developments selected for FHAct50 funding will not count against the developer application limits.

Target Area Plan Development

Each city may submit to and receive approval from OHFA for one TAP. Once approved, the geographic boundaries of TAPs may not be amended, altered, or substituted. All TAPs shall meet the following requirements:

- Must meet all requirements set forth in the 2020 QAP for a Revitalization Plan;
- TAPs may, but need not, identify proposed HTC developments;
- TAPs must be geographically limited to a single neighborhood with boundaries that are generally accepted by the community and will likely be less than two miles east-west or north-south;
- Each TAP must include at least one high-impact partnership designed to promote resident wellbeing and neighborhood success which may include but is not limited to a school district, anchor institution, social service provider, philanthropic organization, or legal rights or advocacy organization;
- Each TAP must establish, identify, or otherwise incorporate a detailed competitive selection process for how FHAct50 developments will be solicited, reviewed, and committed;
- Each TAP, or the cover letter thereto, must specify how the TAP responds to the conditions and objectives identified in the city's Affirmatively Further Fair Housing analysis or Analysis of Impediments, whichever is most recent; and
- Each TAP must create or otherwise empower a committee that is responsible for advising and consulting on TAP implementation and serves as a single point of community contact to partners and potential funders regarding the TAP. The committee must include, but is not limited to, low-income neighborhood residents.

OHFA reserves the right to consult with relevant experts and/or local residents when reviewing each TAP to ensure it meets the intent of this QAP. OHFA may require modifications prior to approving a TAP to ensure it meets all requirements.

Once the TAP is approved, OHFA will provide the city:

- An approval letter for their TAP; and
- A template commitment letter for the city to complete and provide to each of their selected developments, that the developments will then submit with their funding application to OHFA.

TAPs must be approved by OHFA prior to the city committing any FHAct50 funds to individual developments.

Development Commitments by Cities

Cities may commit funds on any schedule they determine necessary to furthering the TAP goals (all commitments may evenly distributed through the three-year period, or may be skewed to the back-end to permit additional planning and stakeholder engagement). Cities may choose any number of developments that are necessary to further the TAP goals.

Developers must submit an application to the city in the format they proscribe. All applications and any documents related to the competitive selection process shall be made available for public inspection upon request.

Upon selection, the city will provide a commitment letter (template provided by OHFA) that specifies the amount of FHAct50 funds it is committing to the development and proof of leveraged market rate units.

The city is responsible for:

- Adhering to the competitive selection process identified in the TAP.
- Ensuring at least fifty percent of the total affordable units committed in their target area will be dedicated to serving a family population.
- Demonstrating that either (1) building permits or (2) certificates of occupancy were issued for an equivalent number of newly constructed[9] residential, market-rate rental units or newly constructed for-sale housing units within the TAP within the eighteen months preceding the development application to OHFA.
    - For these purposes, "market rate" is defined as units that are not rent- or income-restricted and are available to the general public. Any market-rate unit that is included within the proposed development may be used to satisfy this requirement. The city may submit both building permits and certificates of occupancy for the same units on different occasions; they may only use a market-rate unit once, regardless of the method.

Application Submission to OHFA

Upon receipt of a commitment letter from the city, the development will be eligible to submit an application to OHFA for funding.

Developments selected by the city will complete an FHAct50-specific AHFA made available on OHFA's website, and all other required final application documentation as outlined in the QAP. A copy of the city's commitment letter must be included in the application submission. Developments nominated by the cities will not be scored competitively.

OHFA will accept FHAct50 development applications at any point during the year, with two caveats:

- Applications cannot be submitted during the competitive tax credit application review period (generally February 1-May 30); and
- Applicants must send a notification to the analyst at least 30 days prior to their expected submission so that the analyst can appropriately plan their time.

Exception requests must be submitted to OHFA on or prior to the 30-day notice described above.

FHAct50 Development Requirements

Cost Containment and Fees:

- There is no TDC per unit cap or TDC per Gross Square Foot cap for FHAct50 developments.

[9] In its sole discretion, OHFA will consider the following development types to be newly constructed for leveraging purposes: new construction; gut rehabilitation/substantial rehabilitation; adaptive reuse of non-residential structures; and/or the demolition and rebuilding of vacant buildings that were not habitable. Moderate rehabilitations will not be considered. Developments involving any element of rehabilitation or repair of existing structures must be supported by clear evidence demonstrating that the construction will result in a housing unit that was not recently available for residential purposes at any income range.

- There is no cap on the amount of tax credits a project can receive. It is up to the cities to determine how to allocate the $3,000,000.
- For New Affordability developments, costs are limited to $20,000 credits/unit;
- For Preserved Affordability developments, costs are limited to $13,000 credits/unit;
    - Preserved Affordability developments that propose demolition of an existing structure and new construction of replacement may submit an exception request for the above credit/unit cap.
- The base Developer Fee is $20,000 per affordable unit.

Other OHFA Funding:

- HDAP financing is only permitted for HOME set-aside eligible developments, contingent on availability.
- Applicants may seek HDL, contingent on availability. Projects should not be reliant on an award of HDL funding to move forward so should provide evidence of project feasibility in the event HDL funding is not available.

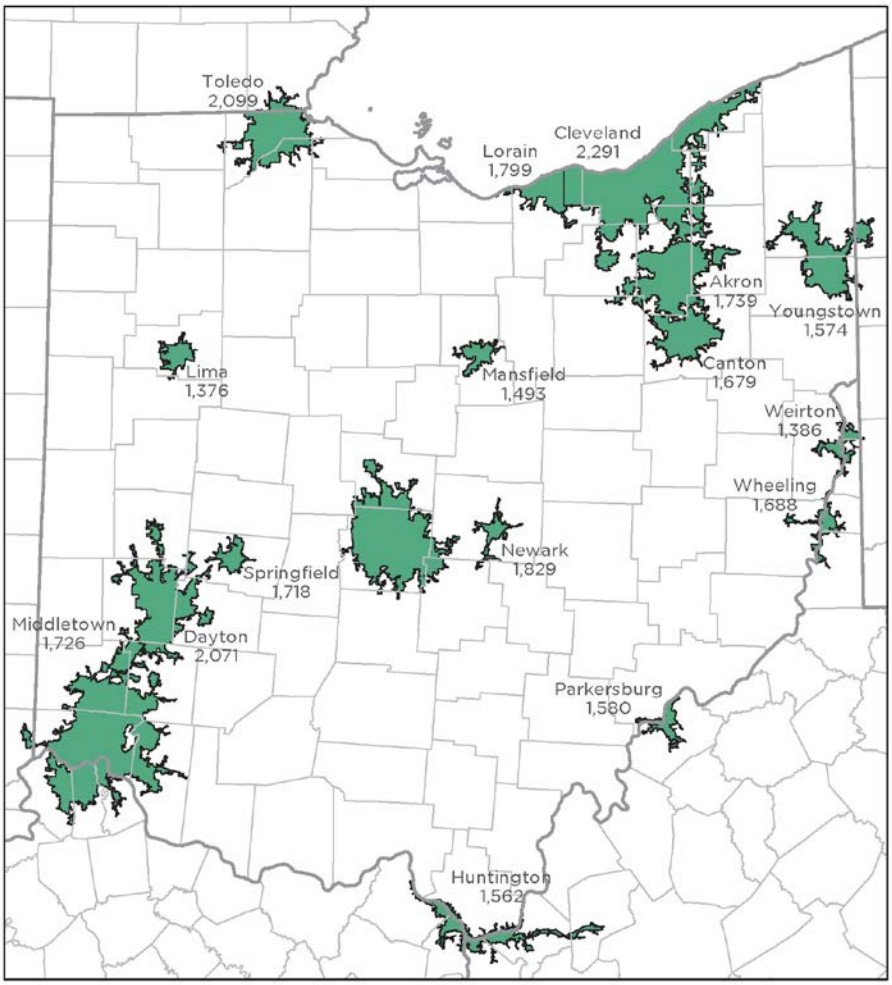
Additional Requirements:

- Developments must meet the all QAP General Requirements and HTC Requirements unless specifically exempted.
- Developments must meet all criteria set forth in the Multifamily Underwriting and Implementation Guidelines and Design and Architectural Standards.
- Lease-purchase, substance abuse recovery, and assisted living developments are not permitted.
- Each project must have a local place-based, nonprofit owner with a 25 percent General Partnership interest. The nonprofit should be able to demonstrate that it has a history of serving the community in which the project is located, and should have as part of its mission the provision of affordable housing to the area(s) it serves. It is intended that the nonprofit owner hold an integral, ongoing, and relevant position in the project.
- For family developments, no more than 25 percent of affordable units may be one-bedroom and/or efficiencies. Five percent of all units must be three-bedroom or larger and also be affordable to those earning 60 percent AMI or less;
- For senior developments, at least 60 percent of affordable units must be one-bedroom. Three bedroom or larger affordable units are not permitted;
- All newly constructed affordable units must meet the Aging in Place requirements (exceptions will be considered);
- One-for-one replacement is required for demolition of currently affordable units that have place-based rent and/or income restrictions; and
- All currently affordable developments that have place-based rent and/or income restrictions must consult with residents on redevelopment plans.

Following underwriting approval, developments will progress through the constructing monitoring and program compliance stages per usual. Participants agree to cooperate in any data collection and/or reporting requirements OHFA deems necessary for efficient program evaluation.

GEOGRAPHIC DEFINITIONS

For the purposes of this QAP, "Urban" areas have the same definition as the U.S. Census Bureau; these are contiguous areas with population densities of 1,000 residents per square mile or more and at least 50,000 residents overall; by rule, every metropolitan statistical area (MSA) includes at least one urban area. "Non-urban" areas are all locations that are not "Urban".



Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B01001, and U.S. Census Bureau TIGER Shapefiles

Applicants will identify whether they are in an Urban area or not by following these steps:

1. https://tigerweb.geo.census.gov/tigerweb/
2. Zoom in on Ohio
3. On the left side, check the box marked "Urban Areas"
4. Uncheck the box under it labeled "Urban Clusters"
5. Type the site address in the box at the top right
6. Click to verify the suggested address the site returns
7. If the background is blue, the development is sited in an Urban area. If uncertain about the area designation, contact OHFA at QAP@ohiohome.org.

COMPETITIVE CRITERIA

The point values for scoring criteria are unique to each allocation pool to account for policy considerations. An application must achieve at least 70 points to be considered for an award of Competitive HTCs. Partial points will not be awarded. All distance-based scoring criteria are measured in linear distance and are verified in Google Maps.

NEW AFFORDABILITY

The following scoring criterion will be applied to proposals competing in the New Affordability pool.

Local Partners

Select One for 5 Points

For all Local Partners criteria, the applicant shall submit brief information about the partner including their services relevant to the resident population, where they are based, and their experience working in the local community. The applicant must also reflect the minimum ownership percentage in their application.

1. **Nonprofit Partner.** The development will include a nonprofit that can demonstrate a history of providing housing or supportive services for the target population in the target area. The organization must have at least 25 percent General Partnership interest in the ownership of the proposed development. OHFA may consider for-profit entities that are controlled by nonprofit parent organization. The nonprofit partner must provide housing or supportive services to the proposed development.

2. **Housing Authority Partner**. The development will include a MHA that has 51 percent General Partnership interest in the ownership of the proposed development.

3. **CHDO Partner**. The development will be owned, developed, or sponsored by a community-based housing development organization that was certified as a Community Housing Development Organization (CHDO) by the State of Ohio during the application phase.

Impact Initiative

Maximum Points: 45

1. **Green**. Developments that achieve green building certification from one of the following:
    a. 2015/2020 Enterprise Green Communities
    b. Leadership in Energy & Environmental Design (LEED) – silver or higher
    c. ICC 700 National Green Building Standard (NGBS) – silver or higher

    Submission: Eligibility will be determined by the AHFA. Evidence of certification is required at 8609.

    Scoring:
    a. 2015/2020 Enterprise Green Communities = 3 points
    b. Leadership in Energy & Environmental Design (LEED) Certification – Silver = 3 points; Gold or higher = 5 points

c. ICC 700 National Green Building Standard (NGBS) – Silver = 3 points; Gold or higher = 5 points

2. **Exercise & Wellness**. Development includes health, fitness, or wellness facilities or partnerships specific to the population being served.
   a. Onsite fitness area with equipment specific to the total number of units and population being served, but that must be a minimum of 400 sf;
   b. On-site health clinic or wellness suite that includes a dedicated service coordinator available on-site at least 20 hours per week;
   c. Partnership with an off-site fitness or recreation facility to provide access for the development's residents at no charge. The facility must be located within five miles of the development.

   Submission:
   a. Onsite fitness area: Applicants must provide a description of the onsite fitness space, including dimensions, equipment, an explanation of how the dimensions and equipment were determined, and a plan for how the space will be utilized. The architectural plans will be referenced to verify the fitness space.
   b. Onsite health clinic/wellness suite: Applicants must provide a description of the onsite health clinic/wellness suite, including dimensions, staffing, an explanation of how the dimensions and staffing were determined, an explanation of why this feature is most appropriate for the population being served, and a plan for how the space will be utilized. The architectural plans will be referenced to verify this space.
   c. Facility partnership: Applicants must submit a letter committing to providing facility memberships to all residents. The applicant must specify the name and location of the facility and the estimated per-person cost of a membership. Additional verification will be required if the applicant receives an award of HTC.

   Scoring: 5 points

3. **Historic Tax Credits**. Developments that will utilize State or Federal Historic Tax Credit equity in the permanent financing structure. Historic Tax Credit equity must account for no less than 10 percent of the development's total permanent financing sources.

   Submission: A majority of buildings in the development that will be utilizing historic tax credits must be eligible for listing on the National Register of Historic Places evidenced in the form of an approved Part I application submitted to the State Historic Preservation Office on or before the date indicated in Program Calendar. If the property is individually listed on the National Register of Historic Places then evidence of the listing may be submitted in lieu of the approved Part I application. Eligibility for points under this criterion will also be confirmed by reference to the development budget represented in the application.

   Scoring: 5 points

4. **Market Integration.** Development promotes economic integration by providing at least 15 percent of units that are not income restricted. As an assumption only, market rate units will be underwritten at 90% of achievable market rents as defined by the market study;

proposals sited in Very High Opportunity census tracts as defined by the USR Opportunity Index may request an underwriting exception to underwrite units at 100% of achievable market rents.

Market rate units must be distributed proportionately throughout each building and each floor of each building of the development and throughout the bedroom/bath mix and type. Both market rate and affordable units must have the same design regarding unit amenities and square footage.

Submission: Eligibility will be determined by the AHFA. Units must be properly identified in the budget and supported by the market study.

Scoring: 10 points

5. **Mixed Use.** Development promotes integration of uses by providing commercial, office or retail space within the development that will be leased to a third-party. The following requirements must be met:
    a. The non-residential space must be a minimum of 1,200 square feet;
    b. The market study must include an assessment of the economic viability of the non-residential use;
    c. The site must be properly zoned to allow for the non-residential use;
    d. The use must be conducive to family housing; and
    e. Costs associated with the space may not be included in eligible basis.

    Submission: The applicant must provide:
    a. Description of the space;
    b. Planned use including any identified or potential tenants;
    c. Reference to the applicable section of the development's market study that demonstrates the economic viability of the use;
    d. Sources and uses associated with the space; and
    e. Zoning documentation as required in the Zoning section of this QAP.

    Architectural plans will be referenced to verify this space.

    Scoring: 10 points

6. **ELI Targeting.** Development will commit to a minimum percentage of all affordable units being occupied by and affordable to households at or below 30% AMI.

    Submission: Eligibility will be determined by the AHFA. Units must be properly identified in the budget and supported by the market study.

    Scoring: 5% = 1 points; 10% = 3 points; 15% = 5 points

7. **Affordable Housing Demand.** Developments located in a county that contains 80 or fewer affordable and available units per 100 very-low income (VLI) renters. A map of this criteria can be found on OHFA's website.

    Submission: Applicants must submit evidence that the development is sited within an eligible county to earn points for this criterion.

Scoring: 5 points

Integrated Communities

Maximum Points: 10

1. **Aging in Place**. Developments in which all affordable units incorporate all elements identified in the Aging in Place Design Requirements, enclosed as Appendix D.

   Submission: Eligibility will be determined by the AHFA and Architectural Plans. The project architect and/or Project Sponsor will certify that the project will meet all Aging in Place requirements at proposal application and again at project closeout. Compliance will also be assessed at the final construction monitoring visit.

   Scoring: 5 points

2. **504 Units**. Developments providing twice as many fully accessible units as are otherwise required by OHFA as defined in the Design & Architectural Standards.

   Submission: Eligibility will be determined by the AHFA and Architectural Plans. The project architect and/or Project Sponsor will certify that the project will meet all federal fair housing laws, regulations and design requirements for the project, including the additional accessible units, at proposal application and again at project closeout. Compliance will also be assessed at the final construction monitoring visit.

   Scoring: 5 points

Sub-Pool Priorities: Urban Opportunity Housing

Maximum Points: 40

1. **Transit.** Development is located in a census tract with a score of at least 2 on the Center for Neighborhood Technology's Transportation Connectivity Index (subset of Transit Quality).

   Submission: The applicant must submit proof that the development is located in a census tract with a TCI score of 2 or higher.

   Scoring:
   a. Census tract has a TCI score of 2-4 = 1 point
   b. Census tract has a TCI score of 5-7 = 3 points
   c. Census tract has a TCI score of 8+ = 5 points

2. **Education.** As measured by the Ohio School Report Card, development is either:
   a. Sited within a school district with an Overall District Grade of "B" or higher; or
   b. Sited within a school district with a Performance Index Letter Grade of "B" or higher (subcategory within the Achievement Component).

   Submission: Applicant shall submit a copy of the district's 2018[10] Ohio School Report Card and proof that the development is sited within the allowable area.

   Scoring:
   a. School district is rated "A" in either Overall District Grade or Performance Index Letter Grade = 5 points
   b. School district is rated "B" in either Overall District Grade or Performance Index Letter Grade = 3 points

3. **Proximity to Amenities.** Development is located within a 1-mile linear distance to positive land uses and amenities as defined below:
   - Full service supermarket with fresh produce
   - Restaurant or café
   - Bank or credit union
   - Hospital, pharmacy or medical clinic
   - Public recreation center
   - Public park
   - Public library
   - Police or fire station
   - Public School

   Points will be awarded based on the development's distance to the above sites. Distance should be calculated as linear distance using Google Maps. An amenity that is within 500 feet of the required distance will be considered for points. The majority of sites included in a scattered site proposal must meet the below criteria to claim points.

[10] In all Education sections of this QAP, OHFA expressly reserves the right to amend the 2021 QAP to align with the forthcoming summative district and building scores generated by the Ohio Department of Education.

- College or University

Submission: Applicants must submit a map that identifies the location of the development and all of the sites above that are being claimed for points. The applicant must provide the name, address, and type of amenity, and must state the distance between the development and each site for each point claimed.

Scoring: Up to 10 points; 1 point will be awarded for each amenity within a 1-mile linear distance of the development. Similar amenities will only be counted once.

4. **PBS8 Voucher Commitment.** Developments that have a commitment of project-based rental subsidy from the local housing authority for a minimum of 20% of the units.

   Submission: Proof of the subsidy must be included with the application and reflected in the AHFA.

   Scoring: 10 points

5. **Number of Bedrooms.** Developments providing units with three or more bedrooms for large families.

   Submission: Eligibility will be verified by reference to the architectural plans and unit breakdown in the AHFA. Market study also must demonstrate demand for units.

   Scoring:
   a. 6%-10% = 1 points
   b. 11%-15% = 3 points
   c. 16%-20% = 5 points

6. **Low Poverty Area.** Developments located in census tracts with a poverty level of 10% or below.

   Submission: Applicants must submit evidence that the development is sited within an eligible county to earn points for this criterion. A list of eligible areas will be made available on OHFA's website.

   Scoring: 5 points

Urban Opportunity Housing Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online.
   a. OHFA reserves the right to cancel the funding reservation for any proposal that

alters its cost profile, unit configuration, or scoring commitments at final application.

2. Developments with 40 units or more.
3. Developments with the greatest number of units.

Sub-Pool Priorities: General Occupancy Urban Housing

Maximum Points: 40

1. **Transit.** Development is located in a census tract with a score of at least 3 on the Center for Neighborhood Technology's Transportation Connectivity Index (subset of Transit Quality).

   Submission: The applicant must submit proof that the development is located in a census tract with a TCI score of 3 or higher.

   Scoring:
   a. Census tract has a TCI score of 3-5 = 1 point
   b. Census tract has a TCI score of 6-8 = 3 points
   c. Census tract has a TCI score of 9+ = 5 points

2. **Education.** As measured by the Ohio School Report Card, development is either:
   a. Sited within a school district with an Overall District Grade of "B" or higher;
   b. Sited within a school district with a Performance Index Letter Grade of "B" or higher (subcategory within the Achievement Component); or
   c. Sited within a school district with a Gap Closing Component Grade of "B" or higher**.**

   Submission: Applicant shall submit a copy of the school or district's 2018[11] Ohio School Report Card and proof that the development is sited within the allowable area.

   Scoring: 5 points

3. **Proximity to Amenities.** Development is located within a 1-mile linear distance to positive land uses and amenities as defined below:
   - Full service supermarket with fresh produce
   - Restaurant or café
   - Bank or credit union
   - Hospital, pharmacy or medical clinic
   - Public recreation center
   - Public park
   - Public library
   - Police or fire station
   - Public School (family-only)
   - Senior Center (senior-only)
   - College or University

   Points will be awarded based on the development's distance to the above sites. Distance should be calculated as linear distance using Google Maps. An amenity that is within 500 feet of the required distance will be considered for points. The majority of sites included in a scattered site proposal must meet the below criteria to claim points.

[11] In all Education sections of this QAP, OHFA expressly reserves the right to amend the 2021 QAP to align with the forthcoming summative district and building scores generated by the Ohio Department of Education.

Submission: Applicants must submit a map that identifies the location of the development and all of the sites above that are being claimed for points. The applicant must provide the name, address, and type of amenity, and must state the distance between the development and each site for each point claimed.

Scoring: Up to 10 points; 1 point will be awarded for each amenity within a 1-mile linear distance of the development. Similar amenities will only be counted once.

4. **PBS8 Voucher Commitment.** Developments that have a commitment of project-based rental subsidy from the local housing authority for a minimum of 20% of the units.

   Submission: Proof of the subsidy must be included with the application and reflected in the AHFA.

   Scoring: 10 points

5. **Number of Bedrooms.** Developments providing units with three or more bedrooms for large families.

   Submission: Eligibility will be verified by reference to the architectural plans and unit breakdown in the AHFA. Market study also must demonstrate demand for units.

   Scoring:
   a. 6%-10% = 1 points
   b. 11%-15% = 3 points
   c. 16%-20% = 5 points

6. **Collateral Investment.** Points will be awarded to developments meeting the following criteria:
   a. Concentrated Job Center: Developments within a one mile radius of 5,000 or more jobs.
   b. Anchor Intuitions: Development is sited within one mile of an educational, medical or corporate center with over 2,000 jobs on-site that also has an endowments or philanthropic component whose mission includes community development for the area in which the institution is sited.
   c. Neighborhood Investment: Developments located within one mile of real estate development and/or community development investments of at least $5,000,000 completed between calendar years (2017-2019) and also located within one mile of real estate development and/or community developments investments of at least $5,000,000 planned and committed for calendar years 2020-2022.
   d. Opportunity Zone: Developments that are located in a federally-designated Qualified Opportunity Zone. A map of Qualified Opportunity Zones can be found on the Ohio Development Services Agency's website.

   Submission:
   a. Concentrated Job Center: Applicants must submit a screenshot of the "On the Map" query website demonstrating eligibility by following these

directions:

- Access http://onthemap.ces.census.gov/
- Enter the address of the site, or the AHFA's nearest address and click "Search"
- Select the "Geocoder Result" that is returned for your address
- Click the "Selection" tab at the top of the page
- Click "Simple Ring" under "Add Buffer to Selection"
- Enter "1" into the "Radius" box
- Click "Confirm Selection"
- Click "Perform an Analysis on Selection Area."
- Within the Analysis Settings box that will appear:
  - Choose "Work" under the first column
  - Choose "Area Profile" under the second column,
  - Choose 2014 under the third column
  - Choose "All Jobs" under the fourth column.
- Click "Go" for results. The "Total All Jobs" Count is the relevant measurement.

a. Anchor Intuitions: Applicant must submit a letter from the institution verifying the employment figures and community development requirements.
b. Neighborhood Investment: Applicants must submit a map showing the location of the proposed development and third-party supporting documentation that details and confirms the real estate development and other investment; documentation may including but is not limited to, a letter from the local city, township, or village itemizing development in the target area, newspaper articles, or other appropriate documentations.
c. Opportunity Zone: Applicants must submit a map that verifies the development's location in a Qualified Opportunity Zone.

Scoring:

a. Concentrated Job Center: 2 points
b. Anchor Institutions: 3 points
c. Neighborhood Investment: 3 points
d. Opportunity Zone: 2 points

General Occupancy Urban Housing Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online.
   a. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.
2. Developments with 45 units or more.
3. Developments with the greatest number of units.

Sub-Pool Priorities: Senior Urban Housing

Maximum Points: 40

1. **Proximity to Health Care Services.** Development is located in proximity to a pharmacy and either:
    a. A free clinic with membership in the Ohio Association of Free Clinics;
    b. A Health Resources & Services Administration Health Center; or
    c. A Medicare/Medicaid-Certified Home Health Agency with a Quality of Patient Care Rating of at least three stars.

    Health services that are not eligible in this category include, nursing homes and assisted living facilities, clinical labs and diagnostic services, and hospice services.

    Submission: Applicants must submit a screenshot from one of the above websites demonstrating the health care amenity's eligibility and a map showing the distance from the proposed development to health care amenity.

    Scoring:
    a. Development is within one mile of selected health service = 5
    b. Development is within two miles of selected health service = 3
    c. Development is within five miles of selected health service = 1

2. **Campus-Based Care.** Development is part of an existing campus that currently offers or is under construction to provide for at least two of the following:
    a. Assisted living where 25 percent or more of units are exclusively reserved for or currently occupied by persons receiving Medicaid Assisted Living Waivers;
    b. Nursing home where 25 percent or more of units are exclusively reserved for or currently occupied by persons receiving Medicaid;
    c. Adult day care center[12];
    d. At least one part-time healthcare service (20 hours per week or more), either included within one of the above facilities or as a stand-alone facility, including but not limited to vision, dental, podiatry care, mental health, or a geriatric-oriented healthcare service.

    For purposes of this section, "campus" means that each facility is within one half-mile of each other facility.

    Submission: Applicants must submit a campus map, proof of common ownership or management/operator, and policies or other materials demonstrating adherence to the above requirements. OHFA reserves the right to require the use of template letters or other standardized materials to demonstrate conformity with these requirements.

[12] Adult Day Care Centers are designed to provide care and companionship for older adults who need assistance or supervision during the day. Both adult social and adult health day cares qualify for consideration under this criterion. Services offered must include at least five of the following: counseling, education, exercise, health screenings, meals, medical care, physical therapy, recreation, respite care, socialization, supervision, transportation, and medication management.

Scoring: 10 points

3. **Enhanced Service and Support Coordination.** Development with service coordination that includes one of the following:
    a. Onsite service coordinator[13] funded either independently by the development or through the HUD Service Coordinator Program.
    b. Onsite wellness nurse who works in partnership with the onsite service coordinator and is available at the development for at least 20 hours per week.
    c. Contractual relationship with a healthcare provider who will provide on-site access to a mental health specialist at least once per week.
    d. Contractual relationship with a healthcare provider who will provide on-site access to a physician or nurse practitioner specializing in internal medicine, family practice, or a geriatrician at least once per week.

    Submission: (Submission requirements still being developed)
    a. Onsite service coordinator:
    b. Onsite wellness nurse:
    c. Onsite access to mental health specialist:
    d. Onsite access to physician/nurse practitioner:

    Scoring (up to 10 points):
    a. Onsite service coordinator = 5
    b. Onsite wellness nurse = 5
    c. Onsite access to mental health specialist = 5
    d. Onsite access to physician/nurse practitioner = 10

4. **Aging Population.** Developments located in a county where the share of population aged 55 and older is projected to be 35 percent or greater. A list of eligible counties will be made available on the OHFA website.

    Submission: Applicants must submit evidence that the development is sited within an eligible county to earn points for this criterion.

    Scoring: 5 points

5. **Transportation.** Developments that have access to transportation services that are provided in close proximity to the development and on a regular frequency. Transportation services must be one of the following:
    1) Public Transit: Development is located in a census tract with a score of at least 3 on the Center for Neighborhood Technology's Transportation Connectivity Index (subset of Transit Quality).
    2) Development-provided transportation: Transportation services are provided by the development (funded by development or partner organization) at no charge to the residents, and available to residents at least four times per week.
    3) On-Demand Service: Transportation is available to residents on an on-demand

[13] Onsite service coordinator must be available at the development for at least 20 hours per week. Their role must include assessing residents for health and social needs; helping to identify, access and coordinate services, including communicating with service providers; monitoring receipt and follow through of services, including encouraging and motivating residents to engage with providers and participate in their own management; and building partnerships and communicating with service providers.

basis, coordinated by the property, and provided at no charge or reduced charge for residents.

Submission:

a. Public Transit: The applicant must submit proof that the development is located in a census tract with a TCI score of 3 or higher.
b. Development-provided transportation: The applicant must submit a written certification that they will provide transportation services that meet the above requirements and specify how the transportation services will be paid for.
c. On-Demand Service: The applicant must submit a written certification that they will provide transportation services that meet the above requirements and specify how the transportation services will be paid for.

Scoring:

a. Public Transit or Development-provided transportation = 5 points
b. On-Demand Service = 3 points

7. **Proximity to Amenities.** Development is located within a 1-mile linear distance to positive land uses and amenities as defined below:
   - Full service supermarket with fresh produce
   - Restaurant or café
   - Bank or credit union
   - Hospital, pharmacy or medical clinic
   - Public recreation center
   - Public park
   - Public library
   - Police or fire station
   - Senior Center
   - College or University

   Points will be awarded based on the development's distance to the above sites. Distance should be calculated as linear distance using Google Maps. An amenity that is within 500 feet of the required distance will be considered for points. The majority of sites included in a scattered site proposal must meet the below criteria to claim points.

   Submission: Applicants must submit a map that identifies the location of the development and all of the sites above that are being claimed for points. The applicant must provide the name, address, and type of amenity, and must state the distance between the development and each site for each point claimed.

   Scoring: Up to 10 points; 1 point will be awarded for each amenity within a 1-mile linear distance of the development. Similar amenities will only be counted once.

Senior Housing Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online.
   a. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.
2. Developments with 55 units or more.
3. Developments with the greatest number of units.

Sub-Pool Priorities: Non-Urban Housing

Maximum Points: 40

1. **Appalachian County**. Developments located in one of the 32 Appalachian counties as designated in the Appalachian Regional Development Act of 1965, as amended.

   Submission: Applicants must submit evidence that the development is sited within an eligible county to earn points for this criterion.

   Scoring: 5 points

2. **PBS8 Voucher Commitment.** Developments that have a commitment of project-based rental subsidy from the local housing authority for a minimum of 10% of the units.

   Submission: Proof of the subsidy must be included with the application and reflected in the AHFA.

   Scoring: 10 points

3. **Proximity to Amenities.** Development is located within a 2-mile linear distance to positive land uses and amenities as defined below:
   - Full service supermarket with fresh produce
   - Restaurant or café
   - Bank or credit union
   - Hospital, pharmacy or medical clinic
   - Public recreation center
   - Public park
   - Public library
   - Police or fire station
   - Public School (family-only)
   - Senior Center (senior-only)
   - College or University

   Points will be awarded based on the development's distance to the above sites. Distance should be calculated as linear distance using Google Maps. An amenity that is within 500 feet of the required distance will be considered for points. The majority of sites included in a scattered site proposal must meet the below criteria to claim points.

   Submission: Applicants must submit a map that identifies the location of the development and all of the sites above that are being claimed for points. The applicant must provide the name, address, and type of amenity, and must state the distance between the development and each site for each point claimed.

   Scoring: Up to 10 points; 1 point will be awarded for each amenity within a 2-mile linear distance of the development. Similar amenities will only be counted once.

4. **Collateral Investment.** Points will be awarded to developments meeting the following criteria:
   a. Concentrated Job Center: Developments within a one mile radius of 5,000 or more

jobs.

b. Anchor Intuitions: Development is sited within one mile of an educational, medical or corporate center with over 2,000 jobs on-site that also has an endowments or philanthropic component whose mission includes community development for the area in which the institution is sited.
c. Neighborhood Investment: Developments located within one mile of real estate development and/or community development investments of at least $5,000,000 completed between calendar years (2017-2019) and also located within one mile of real estate development and/or community developments investments of at least $5,000,000 planned and committed for calendar years 2020-2022.
d. Opportunity Zone: Developments that are located in a federally-designated Qualified Opportunity Zone. A map of Qualified Opportunity Zones can be found on the Ohio Development Services Agency's website.

Submission:

a. Concentrated Job Center: Applicants must submit a screenshot of the "On the Map" query website demonstrating eligibility by following these directions:
    - Access http://onthemap.ces.census.gov/
    - Enter the address of the site, or the AHFA's nearest address and click "Search"
    - Select the "Geocoder Result" that is returned for your address
    - Click the "Selection" tab at the top of the page
    - Click "Simple Ring" under "Add Buffer to Selection"
    - Enter "1" into the "Radius" box
    - Click "Confirm Selection"
    - Click "Perform an Analysis on Selection Area."
    - Within the Analysis Settings box that will appear:
        - Choose "Work" under the first column
        - Choose "Area Profile" under the second column,
        - Choose 2014 under the third column
        - Choose "All Jobs" under the fourth column.
    - Click "Go" for results. The "Total All Jobs" Count is the relevant measurement.
b. Anchor Intuitions: Applicant must submit a letter from the institution verifying the employment figures and community development requirements.
c. Neighborhood Investment: Applicants must submit a map showing the location of the proposed development and third-party supporting documentation that details and confirms the real estate development and other investment; documentation may including but is not limited to, a letter from the local city, township, or village itemizing development in the target area, newspaper articles, or other appropriate documentations.
d. Opportunity Zone: Applicants must submit a map that verifies the development's location in a Qualified Opportunity Zone.

Scoring:

a. Concentrated Job Center: 2 points
b. Anchor Institutions: 3 points
c. Neighborhood Investment: 3 points
d. Opportunity Zone: 2 points

5. **Family: Education.** As measured by the Ohio School Report Card, development is either:
    a. Sited within a school district with an Overall District Grade of "B" or higher;
    b. Sited within a school district with a Performance Index Letter Grade of "B" or higher (subcategory within the Achievement Component); or
    c. Sited within a school district with a Gap Closing Component Grade of "B" or higher**.**

    Submission: Applicant shall submit a copy of the school or district's 2018[14] Ohio School Report Card and proof that the development is sited within the allowable area.

    Scoring: 5 points

6. **Family: Bedrooms.** Developments providing units with three or more bedrooms for large families.

    Submission: Eligibility will be verified by reference to the architectural plans and unit breakdown in the AHFA. Market study also must demonstrate demand for units.

    Scoring:
    a. 6%-10% = 1 points
    b. 11%-15% = 3 points
    c. 16%-20% = 5 points

6. **Senior: Enhanced Service and Support Coordination.** Development with service coordination that includes one of the following:
    a. Onsite service coordinator[15] funded either independently by the development or through the HUD Service Coordinator Program.
    b. Onsite wellness nurse who works in partnership with the on-site service coordinator and is available at the development for at least 20 hours per week.
    c. Contractual relationship with a healthcare provider who will provide on-site access to a mental health specialist at least once per week.
    d. Contractual relationship with a healthcare provider who will provide on-site access to a physician or nurse practitioner specializing in internal medicine, family practice, or a geriatrician at least once per week.

    Submission: (submission requirements still being developed)
    a. Onsite service coordinator:
    b. Onsite wellness nurse:
    c. Onsite access to mental health specialist:
    d. Onsite access to physician/nurse practitioner:

[14] In all Education sections of this QAP, OHFA expressly reserves the right to amend the 2021 QAP to align with the forthcoming summative district and building scores generated by the Ohio Department of Education.

[15] Onsite service coordinator must be available at the development for at least 20 hours per week. Their role must include assessing residents for health and social needs; helping to identify, access and coordinate services, including communicating with service providers; monitoring receipt and follow through of services, including encouraging and motivating residents to engage with providers and participate in their own management; and building partnerships and communicating with service providers.

Scoring (up to 10 points):

a. Onsite service coordinator = 5
b. Onsite wellness nurse = 5
c. Onsite access to mental health specialist = 5
d. Onsite access to physician/nurse practitioner = 10

Non-Urban Housing Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online.
   a. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.
2. Developments with 40 units or more.
3. Developments with the greatest number of units.

PRESERVED AFFORDABILITY

The following scoring criterion will be applied to proposals competing in the Preserved Affordability pool.

Local Partners

Select One for 5 Points

For all local partner criteria, the applicant shall submit brief information about the partner including their services relevant to the resident population, where they are based, and their experience working in the local community.

1. **Nonprofit Partner.** The development will include a nonprofit that can demonstrate a history of providing housing or supportive services for the target population in the target area. The organization must have at least 25 percent General Partnership interest in the ownership of the proposed development. The applicant must reflect the minimum ownership percentage in their application. OHFA may consider for-profit entities that are controlled by nonprofit parent organization. The nonprofit partner must provide housing or supportive services to the proposed development.

2. **Housing Authority Partner.** The development will include a MHA that has 51 percent General Partnership interest in the ownership of the proposed development. The applicant must reflect the minimum ownership percentage in their application.

3. **CHDO Partner.** The development will be owned, developed, or sponsored by a community-based housing development organization that was certified as a Community Housing Development Organization (CHDO) by the State of Ohio during the application phase. The applicant must reflect the minimum ownership percentage in their application.

Impact Initiative

Maximum Points: 20

1. **Rehab Scope.** Developments with substantial rehabilitation needs, as demonstrated by hard construction dollars of rehabilitation needed per unit.

   Submission: Eligibility will be determined through the AHFA, site, visit, scope of work and PCNA. The hard construction cost per unit must be clearly identified. OHFA reserves the right to deny points or change point allocation based on assessment.

   Scoring:
   a. $40,000 - $45,000 hard construction per unit = 2 points
   b. $45,001 - $50,000 hard construction per unit = 3 points
   c. $50,001 - $55,000 hard construction per unit = 4 points
   d. $55,001 - $60,000 hard construction per unit = 5 points

2. **Green**. Developments that achieve green building certification from one of the following:
   a. 2015/2020 Enterprise Green Communities
   b. Leadership in Energy & Environmental Design (LEED) – certified or higher
   c. ICC 700 National Green Building Standard (NGBS) – bronze or higher

Submission: Eligibility will be determined by the AHFA. Evidence of certification is required at 8609.

Scoring:

a. 2015/2020 Enterprise Green Communities = 5 points
b. Leadership in Energy & Environmental Design (LEED) Certification – Certified = 3 points; Silver or higher = 5 points
c. ICC 700 National Green Building Standard (NGBS) – Bronze = 3 points; Silver or higher = 5 points

3. **Exercise & Wellness**. Development includes health, fitness, or wellness facilities or partnerships specific to the population being served.
   a. Onsite fitness area with equipment specific to the total number of units and population being served, but that must be a minimum of 400 sf;
   b. On-site dedicated health clinic or wellness suite that includes a dedicated service coordinator available on-site at least 20 hours per week;
   c. Partnership with an off-site fitness or recreation facility to provide access to the development's residents at no charge. The facility must be located within five miles of the development.

   Submission:

   a. Onsite fitness area: Applicants must provide a description of the onsite fitness space, including dimensions, equipment, an explanation of how the dimensions and equipment were determined, and a plan for how the space will be utilized. The architectural plans will be referenced to verify the fitness space.
   b. Onsite health clinic/wellness suite: Applicants must provide a description of the onsite health clinic/wellness suite, including dimensions, staffing, an explanation of how the dimensions and staffing were determined, an explanation of why this feature is most appropriate for the population being served, and a plan for how the space will be utilized. The architectural plans will be referenced to verify this space.
   c. Facility partnership: Applicants must submit a letter committing to providing facility memberships to all residents. The applicant must specify the name and location of the facility and the estimated per-person cost of a membership. Additional verification will be required if the applicant receives an award of HTC.

   Scoring: 5 points

4. **Historic Tax Credits**. Developments that will utilize State or Federal Historic Tax Credit equity in the permanent financing structure. Historic Tax Credit equity must account for no less than 10 percent of the development's total permanent financing sources.

   Submission: A majority of buildings in the development that will be utilizing historic tax credits must be eligible for listing on the National Register of Historic Places evidenced in the form of an approved Part I application submitted to the State Historic Preservation Office on or before the date indicated in Program Calendar. If the property is individually listed on the National Register of Historic Places then evidence of the listing may be submitted in lieu of the approved Part I

application. Eligibility for points under this criterion will also be confirmed by reference to the development budget represented in the application.

Scoring: 5 points

Preservation Priorities

Maximum Points: 40

1. **Financially-Troubled Asset.** An asset that meets all of the following:
   a. Development is either (1) at risk of default or foreclosure or (2) has negative cash flow;
   b. Development was acquired by applicant in the last two[16] years, and had above conditions at the time of purchase, and seller was not a related entity; and
   c. The seller did not receive any operating, maintenance, or other reserve funds as a result of or concurrent with the sale of the asset.

   Submission: The applicant shall submit a brief narrative describing the troubled asset and those steps that have or will be taken to put the asset back into productive use and a copy of the sales agreement or other sufficient proof of adherence to the above requirements as determined in OHFA's sole discretion.

   Scoring: 10 points

2. **Good Management.** Developments that have been maintained through good management but contain at least one major component that is past its effective useful life. Major components are defined in the above Substantial Rehabilitation section. The developer/owner must have been the owner for at least five years and must remain a part of the ownership structure if seeking points for this criterion. The proposed development cannot have undergone Substantial Rehabilitation in the last 20 years.

   Submission: The applicant will submit a brief narrative describing the management history, the components that need replacing, and a detailed itemization of the use of the project's replacement reserves. OHFA will determine this score in part by a site visit to verify the overall condition of all buildings in the proposed development as well as the critical needs identified and supported in the PCNA.

   Scoring: 10 points

3. **Risk of Market Rate Conversion.** Developments which have a significant risk of conversion to market rate use evidenced by an affordable rent advantage of at least 20 percent for each bedroom size in the primary market area.

   Submission: Eligibility for points under this criterion will be confirmed by reference to the market study, meeting all OHFA requirements, submitted at proposal application. OHFA will rely on the market analyst's estimation of achievable market rents as compared to achievable restricted rents to determine the affordable rent

[16] The two-year period will be extended by one year for each prior, unsuccessful HTC application submitted by the current owner for this development.

advantage. To quantify affordable rent advantage, the market study must clearly calculate and identify the following:

*Affordable Rent Advantage = 1 – (the 60% AMI HTC rent at the site / achievable market rents) * 100*

Scoring: 10 points

4. **Rural Development Priority.** Developments that have received an executed priority letter from the State of Ohio USDA Rural Development (RD) Office. The RD Office may designate up to five development priorities for developments with RD rental assistance.

   Submission: Applicants must submit an executed priority letter on USDA letterhead.

   Scoring: 10 points

Preservation Leveraging

Maximum Points: 20

1. **Bond Leveraging.** Proposed 9% developments that include the application submission of an accompanying 4%/bond project being developed by a common ownership/development entity will be considered for points. Proposals must fall into one of the following categories:
   a. Projects that are proposing to develop both a 9% competitive HTC project and a contiguous project utilizing 4% non-competitive HTC as part of the same overall development plan.
   b. Projects that are proposing to develop both a 9% competitive HTC project and a non-contiguous project utilizing 4% non-competitive HTC.

   Note: 4% HTC proposals will be ineligible for OHFA HDAP, HDL or MLP resources. 4% proposals must be Final Applications, meet all minimum threshold and underwriting requirements and have conditional financial commitments in place at time of submission.

   Submission: Applicants must submit a complete 4% final application with the associated 9% proposal, per the requirements in the QAP, that meets all minimum threshold and underwriting requirements. Conditional financial commitments must be in place at time of submission.

   Scoring:
   a. Projects that are proposing to develop both a 9% competitive HTC project and a contiguous project utilizing 4% non-competitive HTC as part of the same overall development plan = 10 points
   b. Projects that are proposing to develop both a 9% competitive HTC project and a non-contiguous project utilizing 4% non-competitive HTC = 5 points

2. **RAD / Choice Transformation.** Rental Assistance Demonstration (RAD) or Choice Neighborhoods Implementation (CNI) developments that will contribute to a comprehensive, multi-phase and transformative community development effort may seek consideration of points.

To earn points for this criterion, the development must meet the following criteria:

a. The development is part of a HUD-recognized multi-phase RAD or CNI initiative that contributes to a community, economic or neighborhood development plan;
b. The development provides for a mix of land uses and housing types, including market rate housing (25% or more of the total units must be market rate);
c. The development leverages significant investment and equity through partnership with public and private organizations, local corporations, and other institutions -- accounting for no less than 25 percent of total development costs; and
d. The first phase of the development includes a minimum of 60 units (40 for non-urban).

Submission: Applicant will submit evidence that HUD has provided initial approval through a Commitment to enter into a Housing Assistance Payment (CHAP); or applicant will submit evidence that the Housing Authority partner has received a HUD Choice Neighborhood Implementation grant.

Applicant must also submit preliminary site plans that encompass the entire development area, including subsequent phases, and details on the items specified above (land use breakdown, unit breakdown, total development costs, sources and uses).

Scoring: 10 points

Sub-Pool Priorities: Urban Subsidy Preservation

OHFA will award up to fifteen (15) points to developments that preserve a federal, project-based rental subsidy administered by HUD or USDA[17]. Proof of the subsidy must be included with the application and reflected in the AHFA.

Section 9 Public Housing that plans to convert from public housing to project-based subsidy may compete in this sub-pool. Section 9 Public Housing not converting to project-based subsidy, and other subsidies that are not project-based, do not qualify.

Preserving HUD Subsidy

- Fifteen (15) points will be awarded to developments in which 95-100 percent of the affordable units have project-based rental subsidy, or preserve at least 50 subsidized units.

- Thirteen (13) points will be awarded to developments in which 85-94 percent of the affordable units have project-based rental subsidy, or preserve at least 40 subsidized units.

- Ten (10) points will be awarded to developments in which 75-84 percent of the affordable units have project-based rental subsidy, or preserve at least 30 subsidized units.

- Eight (8) points will be awarded to developments in which either 74 percent or less of the affordable units have project-based rental subsidy or that involve the conversion and/or modernization housing funded through HUD programs that do not have rental subsidies.

Preserving USDA Subsidy

- Fifteen (15) points will be awarded to developments in which 70-100 percent of the affordable units have project-based rental subsidy.

- Thirteen (13) points will be awarded to developments in which 50-69 percent of the affordable units have project-based rental subsidy.

- Ten (10) points will be awarded to developments in which 25-49 percent of the affordable units have project-based rental subsidy.

- Eight (8) points will be awarded to developments in which 24 percent or less of the affordable units have project-based rental subsidy.

Urban Subsidy Preservation Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula

[17] In all cases, OHFA reserves the right to restrict eligible costs incurred in ported subsidies.

contained in Appendix F: Tiebreaker #2 Composite Formula.

   a. All composite scores will be posted online. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.

2. Developments with 50 units or more or, if using USDA Section 515 financing, 30 units or more.
3. Developments with the greatest number of units.

Sub-Pool Priorities: Non-Urban Subsidy Preservation

OHFA will award up to fifteen (15) points to developments that preserve a federal, project-based rental subsidy administered by HUD or USDA. Proof of the subsidy must be included with the application and reflected in the AHFA.

Section 9 Public Housing that plans to convert from public housing to project-based subsidy may compete in this sub-pool. Section 9 Public Housing not converting to project-based subsidy, and other subsidies that are not project-based, do not qualify.

Preserving HUD Subsidy

- Fifteen (15) points will be awarded to developments in which 95-100 percent of the affordable units have project based rental subsidy, or preserve at least 50 subsidized units.

- Thirteen (13) points will be awarded to developments in which 85-94 percent of the affordable units have project based rental subsidy, or preserve at least 40 subsidized units.

- Ten (10) points will be awarded to developments in which 75-84 percent of the affordable units have project based rental subsidy, or preserve at least 30 subsidized units.

- Eight (8) points will be awarded to developments in which either 74 percent or less of the affordable units have project based rental subsidy or that involve the conversion and/or modernization housing funded through HUD programs that do not have rental subsidies.

Preserving USDA Subsidy

- Fifteen (15) points will be awarded to developments in which 70-100 percent of the affordable units have project based rental subsidy.

- Thirteen (13) points will be awarded to developments in which 50-69 percent of the affordable units have project based rental subsidy.

- Ten (10) points will be awarded to developments in which 25-49 percent of the affordable units have project based rental subsidy.

- Eight (8) points will be awarded to developments in which 24 percent or less of the affordable units have project based rental subsidy.

Non-Urban Subsidy Preservation Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula.
   a. All composite scores will be posted online. OHFA reserves the right to cancel the

funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.

2. Developments with 50 units or more or, if using USDA Section 515 financing, 30 units or more.
3. Developments with the greatest number of units.

SERVICE ENRICHED HOUSING

The following scoring criterion will be applied to proposals competing in the Service Enriched Housing pool.

Local Service Providers

Select for 20 Points

Points will be awarded to proposals demonstrating a commitment by an experienced local or regional service provider(s) to deliver comprehensive services specific to the population of the proposed development. All service providers must have a history of serving the targeted area and/or population and be located on-site, contiguous or accessible to the development. Comprehensive shall mean <u>three or more</u> of the following eligible service programs:

- Before and/or after school care every weekday for the duration of the school year
- Mental health or counseling services or intensive case management
- Behavioral health or counseling services or intensive case management
- Substance use rehabilitation services
- Early childhood education
- Educational assistance programs
- Financial literacy, credit counseling, or other education
- Health promotion, nutrition, or wellness
- Job training, search, and/or placement assistance, including employment services
- Life skills training
- Transportation
- Legal services

Please note: Service providers that agree to offer the specific service(s) to the tenant in the tenant's unit will be eligible to count for these points. Further, this scoring item is intended to create more options for tenants and does not create a requirement that a tenant needs to receive the specific service(s) in their unit or at the development if they would prefer to receive the service(s) at a different location. With the exception of certain federal programs, tenants cannot be mandated to participate in any of the offered or available services, nor can non-participation itself be a factor in their lease or rental history. Tenants are not required to participate in the offered services or may choose to participate in these or similar services off-site.

Submission: Applicants must evidence this requirement in the Supportive Services Plan due at proposal, identifying partnerships with qualified service agencies, and detailing the specific services to be provided, where they will be provided, and how many hours per week of each service will be provided.

Applicants must also submit a memorandum of understanding from the local service provider that specifies the services, intended methods of delivery, and terms of the partnership. If awarded, a contract with each local service provider will be required at 8609.

Scoring: 20 points

Local Partners

Select for 15 Points

Points will be awarded to proposals including both of the following:

- **Referral Partnership**. Prior to proposal application, the development team has established a Memorandum of Understanding with either the applicable (1) Continuum of Care for PSH applicants or (2) ADAMH Board for Substance Abuse Recovery applicants to admit referrals from a coordinated entry system and will target households including individuals and families meeting the Target Population definition; and

- **Medicaid Partnership**. At proposal application, the development team can evidence partnership with a service provider who will coordinate provision of Medicaid-funded services. The applicant shall submit brief information about the partner including their services relevant to the resident population, where they are based, and their experience working in the local community.

  Submission:
  - Referral Partnership: Applicants must submit a contractual agreement or Memorandum of Understanding outlining the specific services, methods of delivery, and terms of the partnership(s)
  - Medicaid Partnership: The applicant shall submit brief information about the partner including their services relevant to the resident population, where they are based, and their experience working in the local community

  Scoring: 15 points

Expert Recommendations

Maximum Points: 20

- **Primary Designation**:
  - PSH: The applicable Continuum of Care (CoC) designated the development as their highest priority.
  - PSH – TAY set-aside: The CoC designated the project as their first recommendation.
  - Substance Abuse Recovery: The ADAMH Services Board designated the development as their first recommendation.

- **Secondary Designation**:
  - PSH: The applicable Continuum of Care (CoC) designated the development as their second priority.
  - PSH – TAY set-aside: The CoC designated the project as their second recommendation.
  - Substance Abuse Recovery: The ADAMH Services Board designated the development as their second recommendation.

  Submission: Applicants must submit the applicable letter of designation with the proposal application.

  Scoring: Primary Designation = 20 points; Secondary Designation = 10 points

Neighborhood Development & Impact Initiative

Maximum Points: 45

1. **High Need County.** Developments that are located in a county with a high number of literally homeless as determined by the most recent Point in Time (PIT) count. A map with the applicable data will be made available on OHFA's website.

   Submission: Applicants must submit evidence that the development is sited within an eligible county to earn points for this criterion.

   Scoring: Number of homeless individuals:
   a. 0-49 = 0 points
   b. 50-99 = 1 point
   c. 100-499; 2 points
   d. 500-999 = 3 points
   e. 1000-1499 = 4 points
   f. 1500-2000 = 5 points

2. **Inclusive Tenant Selection Plan.** Development that commits to furthering Fair Housing by adopting screening criteria that provides second chances to formerly incarcerated individuals. Owner will adopt admission policies that achieve a sensible and effective balance between allowing individuals with a criminal record to access LIHTC housing while ensuring the safety of all residents of such housing.

   Submission: Applicants must submit a Tenant Selection Plan (TSP) that explicitly prohibits the denial of admission, termination of assistance or eviction on the basis of arrest records alone. Applicants must create reasonable look-back periods for review of crimes in their TSP, with the limited exception of some violent or property crimes where lifetime bans may be appropriate.

   Scoring: 5 points

3. **Service Funding Commitments.** Developments with funding commitments from other federal, state, and/or private financing sources or contributions for services. Commitments may come from any of the following:

   a. Capital Contribution: Must be targeted for supportive services developer fee at $4,000 per supportive housing unit.
   b. Private/Foundation: A minimum of $4,000 per supportive housing unit must be committed.
   c. Other state agencies: A minimum of $4,000 per supportive housing unit must be committed.
   d. Federal funding for supportive housing programs: May include but not limited to the HUD 811 PRA program, Veteran Housing programs, NAHASDA, or other program targeted for special needs or homeless populations.

   Submission: Applicants must submit a commitment letter from the funder indicating the amount of funds being committed and indicating the funding is to be used for service provision at the development.

Scoring: 10 points

4. **Proximity to Amenities.** Development is located within a 1-mile linear distance to positive land uses and amenities as defined below:
    - Full service supermarket with fresh produce
    - Restaurant or café
    - Bank or credit union
    - Hospital, pharmacy or medical clinic
    - Public recreation center
    - Public park
    - Public library
    - Police or fire station
    - Public School
    - College or University

    Points will be awarded based on the development's distance to the above sites. Distance should be calculated as linear distance using Google Maps. An amenity that is within 500 feet of the required distance will be considered for points. The majority of sites included in a scattered site proposal must meet the below criteria to claim points.

    Submission: Applicants must submit a map that identifies the location of the development and all of the sites above that are being claimed for points. The applicant must provide the name, address, and type of amenity, and must state the distance between the development and each site for each point claimed.

    Scoring: Up to 10 points; 1 point will be awarded for each amenity within a 1-mile linear distance of the development. Similar amenities will only be counted once.

5. **Aging in Place**. Developments in which all affordable units incorporate all elements identified in the Aging in Place Design Requirements, enclosed as Appendix D.

    Submission: Eligibility will be determined by the AHFA and Architectural Plans. The project architect and/or Project Sponsor will certify that the project will meet all Aging in Place requirements at proposal application and again at project closeout. Compliance will also be assessed at the final construction monitoring visit.

    Scoring: 5 points

6. **504 Units**. Developments providing twice as many fully accessible units as are otherwise required by OHFA as defined in the Design & Architectural Standards.

    Submission: Eligibility will be determined by the AHFA and Architectural Plans. The project architect and/or Project Sponsor will certify that the project will meet all federal fair housing laws, regulations and design requirements for the project, including the additional accessible units, at proposal application and again at project closeout. Compliance will also be assessed at the final construction monitoring visit.

Scoring: 5 points

7. **Transportation.** Developments that have access to transportation services that are provided in close proximity to the development and on a regular frequency. Transportation services must be one of the following:
    a. Public Transit: Development is located in a census tract with a score of at least 3 on the Center for Neighborhood Technology's Transportation Connectivity Index (subset of Transit Quality).
    b. Development-provided transportation: Transportation services are provided by the development (funded by development or partner organization) at no charge to the residents, and available to residents at least four times per week.
    c. On-Demand Service: Transportation is available to residents on an on-demand basis, coordinated by the property, and provided at no charge or reduced charge for residents.

    Submission:
    a. Public Transit: The applicant must submit proof that the development is located in a census tract with a TCI score of 3 or higher.
    b. Development-provided transportation: The applicant must submit a written certification that they will provide transportation services that meet the above requirements and specify how the transportation services will be paid for.
    c. On-Demand Service: The applicant must submit a written certification that they will provide transportation services that meet the above requirements and specify how the transportation services will be paid for.

    Scoring:
    a. Public Transit or Development-provided transportation = 5 points
    b. On-Demand Service = 3 points

Permanent Supportive Housing Tiebreakers:
In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.
2. Developments with 40 PSH units or more.
3. Developments with the greatest number of units.

Substance Abuse Recovery Tiebreakers:
In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula

contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.

2. Developments with 40 Substance Abuse Recovery units or more.
3. Developments with the greatest number of units.

SINGLE FAMILY DEVELOPMENT

The following scoring criterion will be applied to proposals competing in the Single Family Development pool.

Threshold Requirements

All developments competing in the Single Family Development Pool will first be evaluated for satisfaction of the below requirements. Applications that do not demonstrate compliance with all the following will be removed from further consideration.

- **Experienced Leadership.** OHFA will only accept proposals that include owners, developers, and property managers with extensive experience in overseeing single-family rental and/or lease-purchase HTC housing in Ohio. The minimum experience requirements are as follows and **proof must be provided by the applicant**:

    - The development will include a local nonprofit owner that can demonstrate a history of providing housing or supportive services for the target population in the target area. The organization must have at least 25 percent General Partnership interest in the ownership of the proposed development. The applicant must reflect the minimum ownership percentage in their application.
    - The development will include a local nonprofit owner that is certified to and will provide HUD-approved credit, financial, homebuyer, and/or rental counseling to residents. The organization must have at least 25 percent General Partnership interest in the ownership of the proposed development. The applicant must reflect the minimum ownership percentage in their application.

    - For developments with a Lease-Purchase component:

        - The owner/developer has developed one or more successful lease-purchase communities, evidenced by an average occupancy rate of 80 percent or greater over the past ten years.
        - The management company has experience marketing and leasing one or more lease-purchase communities. To qualify for this criterion, there can be no outstanding or uncorrected UPCS violations and/or 8823s.
        - The majority General Partner also controls majority General Partnership interest in one or more lease-purchase communities and can demonstrate disposition of no less than 50 percent of sale-eligible, affordable units to income-qualified buyers over the past ten years from the date of application.

    - For developments that will be 30-year rental properties:

        - The owner/developer has developed one or more successful single-family communities, evidenced by an average occupancy rate of 80 percent or greater over the past ten years.
        - The management company has experience marketing and leasing one or more single-family communities. To qualify for this criterion, there can be no outstanding or uncorrected UPCS violations and/or 8823s.

- **Architectural.** All architectural plans and specifications must demonstrate that the design and configuration of all units will meet applicable building and zoning code requirements

and be consistent with the design and architecture of the surrounding neighborhood. All single-family homes or townhomes must be three bedroom or larger.

- **Community Change Index (lease-purchase only).** The development must be located in a census tract(s) with a Community Change Index rating of Slight, Strong, or Strongest Growth as defined by the USR Opportunity Index.

- **Rental Rates (lease-purchase only).** All low-income unit rents shall be affordable and marketed to persons earning between 60 and 80 percent AMI.

- **Homeownership Strategy (lease-purchase only).** The applicant must provide a detailed description of the homeownership strategy at proposal application addressing all the following:

    - An ownership exit strategy that specifies the methods for determining the value of and calculation of purchase price(s) at the time of sale;
    - The transition of any HOME funds and/or permanent debt from the project;
    - A SSP that details the nature and frequency of services to be provided, including at minimum homeownership counseling, education, and training;
    - Any amount of funds to be set-aside by the owner to assist residents with purchasing the home at or after year 16;
    - The terms and conditions of any mortgage or loan product offered to assist residents with purchasing the home at or after year 16;
    - What, if any, renovations or property improvements will be made prior to conveyance to a resident at or after year 16 and the financing mechanism for these repairs; and
    - How, and at what intervals of time, will eligible tenants of the proposed development be notified of their option to eventually purchase the home and offered a right of first refusal.

Neighborhood Development & Impact Initiative

Maximum Points: 100

1. **Collateral Investment.** Points will be awarded to developments meeting the following criteria:
    a. Concentrated Job Center: Developments within a one mile radius of 5,000 or more jobs.
    b. Anchor Intuitions: Development is sited within one mile of an educational, medical or corporate center with over 2,000 jobs on-site that also has an endowments or philanthropic component whose mission includes community development for the area in which the institution is sited.
    c. Neighborhood Investment: Developments located within one mile of real estate development and/or community development investments of at least $5,000,000 completed between calendar years (2017-2019) and also located within one mile of real estate development and/or community developments investments of at least $5,000,000 planned and committed for calendar years 2020-2022.
    d. Opportunity Zone: Developments that are located in a federally-designated Qualified Opportunity Zone. A map of Qualified Opportunity Zones can be found on the Ohio Development Services Agency's website.

Submission:

a. Concentrated Job Center: Applicants must submit a screenshot of the "On the Map" query website demonstrating eligibility by following these directions:
    - Access http://onthemap.ces.census.gov/
    - Enter the address of the site, or the AHFA's nearest address and click "Search"
    - Select the "Geocoder Result" that is returned for your address
    - Click the "Selection" tab at the top of the page
    - Click "Simple Ring" under "Add Buffer to Selection"
    - Enter "1" into the "Radius" box
    - Click "Confirm Selection"
    - Click "Perform an Analysis on Selection Area."
    - Within the Analysis Settings box that will appear:
        - Choose "Work" under the first column
        - Choose "Area Profile" under the second column,
        - Choose 2014 under the third column
        - Choose "All Jobs" under the fourth column.
    - Click "Go" for results. The "Total All Jobs" Count is the relevant measurement.

b. Anchor Intuitions: Applicant must submit a letter from the institution verifying the employment figures and community development requirements.

c. Neighborhood Investment: Applicants must submit a map showing the location of the proposed development and third-party supporting documentation that details and confirms the real estate development and other investment; documentation may including but is not limited to, a letter from the local city, township, or village itemizing development in the target area, newspaper articles, or other appropriate documentations.

d. Opportunity Zone: Applicants must submit a map that verifies the development's location in a Qualified Opportunity Zone.

Scoring:

a. Concentrated Job Center: 2 points
b. Anchor Institutions: 3 points
c. Neighborhood Investment: 3 points
d. Opportunity Zone: 2 points

2. **Proximity to Amenities.** Development is located within a 1-mile linear distance to positive land uses and amenities as defined below:
    - Full service supermarket with fresh produce
    - Restaurant or café
    - Bank or credit union
    - Hospital, pharmacy or medical clinic
    - Public recreation center
    - Public park
    - Public library
    - Police or fire station
    - Public School
    - College or University

Points will be awarded based on the development's distance to the above sites. Distance should be calculated as linear distance using Google Maps. An amenity that is within 500 feet of the required distance will be considered for points. **The majority of sites included in a scattered site proposal must meet the below criteria to claim points.**

Submission: Applicants must submit a map that identifies the location of the development and all of the sites above that are being claimed for points. The applicant must provide the name, address, and type of amenity, and must state the distance between the development and each site for each point claimed.

Scoring: Up to 20 points; 2 points will be awarded for each amenity within a 1-mile linear distance of the development. Similar amenities will only be counted once.

3. **Equity Building.** Commitment to provide tenants a matched savings account or Individual Development Accounts (IDA) during the 15-year rental period.

   Submission: Applicants must submit evidence of being a current Ohio CDC Association IDA subsite or evidence of pursuit of subsite status in the form of a letter from the Ohio CDC Association.

   Scoring: 20 points

4. **Credit Building.** Developers/owners who will report rent payments to credit bureaus over a period of 15 years for any resident who affirmatively elects to participate.

   Submission: Applicants must submit proof of its credit reporting policies and procedures.

   Scoring: 10 points

5. **Self-Sufficiency Programming (long-term rental only).** Commitment to establish and operate a HUD Family Self Sufficiency (FSS) Program at their site.

   Submission: Applicants must receive project-based Section 8 rental subsidy through a Housing Assistance Payment (HAP) contract with HUD. The applicant shall provide a letter or other evidence from the Metropolitan or Public Housing Authority (MHA) or other subsidy provider describing the process and timeline for obtaining the subsidy. Applicant shall also submit a Letter of Intent (LOI) to OHFA committing to establish and operate an FSS Program and submit evidence of the creation of an escrow account for this purpose.

   Scoring: 20 points

6. **Homeowner Transition Reserve (lease-purchase only).** Developers/owners who will capitalize a prefunded replacement reserve in the amount of $2,500 per unit and will set aside in an escrow to be matched over 15 years. The funds (a minimum of $5,000 per unit) must be used to make major capital repairs in each unit prior to transitioning the

home to a buyer.

Submission: Applicants must submit evidence of sources of financing for the transition funds, including, but not limited to: GP capital contributions, private and/or foundation funding, etc. Firm commitment letters must be provided and indicate the funding is to be used for the development.

Scoring: 20 points

Single Family Development Tiebreakers:

In implementing the following tiebreakers, OHFA desires to achieve geographic parity. OHFA will skip applications where higher scoring projects in the sub-pool already satisfied the following per sub-pool allocation caps: two (2) allocations in each of Cincinnati, Cleveland, and Columbus; one (1) allocation in each other city.

1. Developments with composite scores in the Sub-pool's top 50% using the formula contained in Appendix F: Tiebreaker #2 Composite Formula. All composite scores will be posted online. OHFA reserves the right to cancel the funding reservation for any proposal that alters its cost profile, unit configuration, or scoring commitments at final application.
2. Developments with 25 units or more.
3. Developments with the greatest number of units.

PROJECT ADMINISTRATION

Binding Reservation Agreement

After OHFA has determined the proposal applications that will receive a reservation of Competitive HTCs, a Binding Reservation Agreement will be sent to the contact person indicated in the proposal application. The original Binding Reservation Agreement and Election Statement must be signed and notarized by an authorized representative of the ownership entity during the month the agreement was issued. The original Binding Reservation Agreement and Election Statement, a reservation fee equal to six percent of the reservation amount, and any additional documentation indicated in the agreement must be returned to OHFA by the date indicated in the Program Calendar. The amount of HTCs and other OHFA resources reserved to a proposal may not increase after the proposal reservation.

Waiting List

Proposal applications that do not receive an award will be placed on a waiting list for HTCs that become available via returns or in the national pool later in the year. HTCs that are reserved and later returned during the same calendar year will be put back into the same allocation pool. The next highest scoring application in that allocation pool will be funded, provided there are sufficient credits available. Any other available credits will be distributed according to the order of the waiting list.

If an applicant returns the entire award of credits for their application, then all other OHFA funds awarded to that application must also be returned. OHFA will contact applicants on the waiting list when HTCs become available, and will set a deadline for the applicant to respond to any offer.

Development Next Steps and Debriefing Meetings

OHFA will schedule an individual Development Next Steps meeting with each applicant that receives a reservation of HTCs. The purpose of this meeting is to review the requirements for the final application, and work with applicants to schedule the threshold review, underwriting review and presentation of the proposal to the OHFA Board for consideration of any gap financing or other funding sources in addition to HTCs.

OHFA may also schedule an individual debriefing meeting with applicants that did not receive a reservation of HTCs and who wish to discuss the results. These meetings will be scheduled upon request at specific dates and times during the period indicated in the Program Calendar.

Pre-Placed in Service Property, Ownership, and/or Management Changes

All development changes require approval from the Office of Multifamily Housing and will be reviewed on a case-by-case basis. OHFA reserves the right to reduce or revoke a reservation of HTCs if changes are made without prior approval, or if applicants fail to complete a development as approved. A new application, processing fee, public notification letters and competitive review may be required if any development characteristics change. New owners with no previous experience in the HTC program must complete the Owner Capacity Review Form (PC-E40 Owner Capacity Review) and submit to the Director of Multifamily Housing.

Failure to inform OHFA of any changes in the applicant's situation or development structure at any time may cause the application to be rejected or the HTC reservation to be revoked.

OHFA may allow the admission of an additional General Partner after HTCs are awarded in order

to address a related-party loan issue. A letter from the owner's legal counsel that adequately explains the need for this action must be submitted, and a letter signed by both the new General Partner and the controlling General Partner must be submitted to confirm the all of the following:

- The new General Partner will own no more than 24 percent of the General Partner shares;
- The new General Partner will not materially participate in the development;
- The new General Partner will gain little or no financial benefit from the development; and
- The new General Partner will not count the development toward their experience in future funding applications to OHFA.

OHFA will review and issue a decision for each request on a case-by-case basis. Approval of the OHFA Board may also be necessary for developments that received financing from the HDL and HDAP programs in addition to HTCs.

Special Allocation

An owner of a development with a HTC allocation that is unable to proceed resulting from actions by unrelated parties (including, but not limited to, the U.S. Department of Housing and Urban Development, USDA Rural Development, a local government or property owner) may seek a special allocation of HTCs in the current year. An applicant must meet all the following requirements to request a special allocation:

1. The applicant must have received an allocation of Competitive HTCs from OHFA in a previous year. The owner must have returned the allocation to OHFA, or OHFA must have revoked the allocation prior to the required placed-in-service date.

2. The underlying reason for the inability of the development to proceed must relate to actions by unrelated parties that affect the purchase of the site, plan approval or building permit issuance.

3. The applicant must obtain either a final legal judgment in favor of the owner, a settlement among the parties that will enable the development to proceed, or other documentation as permitted by OHFA evidencing an imminent resolution. OHFA legal counsel will determine if these requirements are met.

4. The applicant must complete a current year application and request OHFA Board consideration to obtain a special allocation of HTCs. OHFA staff will review the application to ensure that all current threshold and underwriting criteria are met. Any monetary damages received that are related to the development, less direct costs of litigation apportioned between damages that are related and unrelated to the development, must be pledged to the development. Consideration and approval of changes to the development are at the complete and sole discretion of OHFA staff.

5. A request for a special allocation must be submitted no later than three years after the previous allocation was returned or revoked.

6. Developments approved for a special allocation shall pay a new reservation fee equal to ten percent of the allocation amount. The original reservation fee will not be refunded.

Requests that meet these requirements or that receive approval from the Director of Multifamily

Housing and Development may be presented to the OHFA Multifamily Committee and the OHFA Board for consideration of a special allocation. OHFA has no affirmative obligation to grant approval to any development seeking relief. Applicants shall pay the $2,000 application fee upon request of the special allocation.

OHFA reserves the right to waive or modify any requirement in this section it believes, in its sole discretion, is necessary to achieve OHFA's strategic goals or further efficient program administration.

Placed-in-Service Relief

OHFA will consider granting relief to applicants that are unable to meet their placed-in-service deadline due to circumstances outside their control that could not be reasonably anticipated before the proposal application date. All the following requirements must be met:

1. The applicant must submit a formal request outlining reasons that the placed-in-service deadline cannot be met. A request may be submitted after September 1 and no later than November 30 of the year of the placed-in-service deadline.
2. The applicant must agree to return their HTC allocation to OHFA prior to the placed-in-service deadline.
3. Significant progress toward completion of the construction and/or rehabilitation of the development must be demonstrated at the time the request is submitted. OHFA will use 75 percent completion as a general guideline when judging significant progress toward completion.

If the request is approved, then a new HTC allocation will be granted in the following calendar year, and the placed-in-service deadline will be extended for up to one year. Developments granted relief shall pay a new reservation fee equal to 10 percent of the allocation amount. The original reservation fee will not be refunded. Approval may be subject to written approval by the Executive Director, Chief Operating Officer, or Director of Multifamily Housing.

Carryover Allocation

All developments must meet the carryover allocation requirements described in IRC Section 42 and in Treasury Regulation 1.42-6.

A Carryover Allocation Agreement will be issued to Competitive HTC recipients by the end of the calendar year in which credits were awarded. Items must then be submitted by the carryover submission deadline indicated in the Binding Reservation Agreement. All forms and instructions are available on the OHFA website. All the following items must be submitted:

1. Completed OHFA Carryover cost certification forms signed by a representative of the owner and by the accountant or attorney who prepared the forms. The forms may be submitted in electronic format. The forms must evidence that the "10 percent test" required by IRC Section 42 has been met.
2. The development owner must, at a minimum, acquire all property or have entered into a long-term leasehold agreement. Acquisition must be evidenced by a copy of a recorded deed or recorded long-term lease (or memorandum of lease) for each site.
3. Any additional conditions indicated in the binding reservation agreement with a performance date by the carryover submission deadline.

A carryover allocation agreement is considered to be binding and will give the applicant 24 months from the end of the year of allocation to complete the development and place the units in service. OHFA reserves the right to add conditions or require follow-up items in the carryover agreement that must be met before OHFA will issue Form(s) 8609 to the owner.

HTC Eligibility 42m Letter for 4 percent Credits

After OHFA has determined that the application meets the threshold and underwriting requirements, a 42m Letter of Eligibility and Election Statement will be sent to the contact person indicated in the application.

The original 42m Letter of Eligibility must be signed by an authorized representative of the ownership entity and returned by the deadline indicated in the letter with a reservation fee equal to 6 percent of the reservation amount, and any additional documentation indicated in the letter. If the amount of HTCs is increased after the original reservation fee is paid, OHFA will invoice the project for an amount equal to 6 percent of the increased HTC allocation.

The original Election Statement must be completed and signed by an authorized representative of the ownership entity, and returned to OHFA no later than the fifth calendar day following the end of the month in which the bonds are closed.

Tax-exempt bond-financed developments will not receive a Carryover Allocation Agreement, but the owner must follow all 8609 Form request procedures and any conditions outlined in the 42m Letter of Eligibility, which will include the following items:

1. The applicant must submit a legal description of each parcel that will be part of the development by the date specified in the Letter of Eligibility. The description(s) must include the street address and permanent parcel number of each parcel.
2. The applicant will have 24 months from the end of the year in which the 42m Letter of Eligibility is issued to meet the placed-in-service requirements of the HTC program.

Gross Rent Floor Election

In accordance with Revenue Procedure 94-57, the IRS will treat the gross rent floor described in IRC Section 42 as taking effect on the date OHFA initially allocates tax credits to a project. The allocation date is the date that a Carryover Allocation Agreement is issued, or, if a project is financed with tax-exempt bonds, the date that a HTC 42m Letter of Eligibility is issued.

However, the IRS will treat the gross rent floor as taking effect on a building's placed-in-service date if the building owner designates that date, and informs OHFA no later than the date on which the building is placed-in-service. If an owner wishes to designate the placed-in-service date for the gross rent floor, the Gross Rent Floor Election form, available on the Project Administration page of the OHFA website, must be completed and submitted to OHFA before any building is placed-in-service. If this form is not received, or if it is received after the placed-in-service date of any building in a project, then the gross rent floor will take effect on the date OHFA initially allocates tax credits to the project.

Quarterly Construction Monitoring Reports

The owner and/or developer is required to submit online Quarterly Construction Monitoring Reports detailing construction progress to OHFA. **Quarterly Reports are required for all 9% and 4% HTC projects and HDAP projects.**

The report must be submitted on a quarterly basis, beginning the first quarterly reporting period following OHFA Board approval, through 100% construction completion. Reports are due January 1, April 1, July 1 and October 1 of each year until the project is placed in to service. Outstanding submissions may impact a project's ability to receive future award funding and to be reimbursed on a timely basis.

Development Completion Stage / 8609 Request

Upon development completion, the owner must notify OHFA of the placed-in-service date of each building and submit the following items to request IRS Form 8609. The following is a general list of required items, however, applicants should refer to the Project Administration page on the OHFA website for the most recent submission requirements and template forms. Forms that are out of date, altered or modified will be rejected.

- Owner's Cost Certification
- Contractor's Cost Certification
- Certificate(s) of Occupancy
- Permanent Financing Documentation
- Partnership Agreement
- Recorded Restrictive Covenant
- Compliance Monitoring Fee
- Proof of Compliance Training (refer to the Multifamily Training and Technical Assistance page on the OHFA website for additional information)
    - Owner must provide verification of completion of an approved HTC training. Within the six months preceding the placed-in-service date, an approved HTC training must be attended and completed by at least one owner representative and any staff at the project that will qualify households and document compliance paperwork. OHFA also recommends that additional owner and management representatives also attend training. Additional staff may include but is not limited to the following: Compliance Manager, Regional Director and/or the site-manager/leasing consultant.
    - Provide verification of completion of an HTC Training meeting the following requirements. The HTC training may be either an event offered by OHFA or a different organization, including but not limited to Quadel Consulting, MAHMA, NAHB, and NAHMA. OHFA will accept a certificate of completion or other equivalent supporting documentation as verification of completion. The supporting documents must demonstrate that attendees were educated on all aspects of Housing Tax Credit compliance.
    - If the owner entity or management company are new to OHFA or OHFA multifamily funding, additional training may be required which is outlined in OHFA's Partner Relationship and Onboarding Policy.
    - The above training requirement must be maintained by all personnel listed above at least once every two years.

Owners should review the Multifamily Training and Technical Assistance page on the OHFA website for additional information.

OHFA reserves the right to modify or otherwise alter the training requirements applicable to all HTC developments, with or without notice, in its sole discretion. Further, OHFA

reserves the right to require additional trainings for any specific development should the monitoring process indicate a compliance benefit to doing so.

- Proof of Compliance Next Steps (CNS) Meeting
    - Evidence that the owner/owner agent, developer, and property management agent(s) has attended a CNS Meeting with OHFA's Multifamily Training and Technical Assistance Office. The CNS Meeting is an opportunity to ensure all parties responsible for compliance with a development are aware of regulatory responsibilities. This meeting will occur based on the following criteria:
        - *New Construction or HDAP:* when the project reaches the 50 percent construction completion point.
        - *Acquisition/Rehabilitation:* when the property is transferred to the new ownership entity.
    - Owners should review the Multifamily Training and Technical Assistance page and the Training and Technical Assistance section for further information on the CNS Meeting. Owners who fail to attend a CNS Meeting will not be issued 8609 Form, may be placed in Not in Good Partnership Status and/or assessed a fee.
- Placed in Service Notification
    - Evidence that written notification was submitted to the OHFA Office of Program Compliance within fifteen (15) days of the placed-in-service date of the building (or last building in a multiple building development).
- Green Certification
- Changes Narrative

The request for Form 8609 must be submitted by the date listed in the Carryover Allocation Agreement. An extension of this deadline may be granted by OHFA upon request. However, any extension will not apply to payment of the compliance monitoring fee.

Requests for Form 8609 and corrections or clarifications to previous submissions are reviewed in the order submitted. OHFA will issue Form(s) 8609 up to 90 days after a complete request has been submitted. An incomplete or insufficient request will not be processed until all items are submitted, which may result in a delay of the 8609 issuance. The closeout process for any HDAP funds awarded to the development must also be completed before 8609s are issued. Any corrections or clarifications requested by OHFA must be submitted within three months or a resubmission fee of $250 will be charged. OHFA reserves the right to defer processing Form 8609 requests that are received during a future competitive funding round.

TRAINING AND TECHNCIAL ASSISTANCE

Introduction

Training and technical assistance provides the Developer, Owner, Management Company or other entities the opportunity to build their relationship with OHFA and seek guidance on related requirements. Some trainings or programs, such as the Compliance Next Steps, may be required to complete specific requirements during the development process or for ongoing compliance. Many other technical assistance resources are available through OHFA's website that are accessible at any time. Training and Technical Assistance offered by OHFA is designed to foster and promote positive relationships with all parties involved with OHFA funded multifamily housing.

Compliance Next Steps Process

Compliance Next Steps (CNS) is tailored to each property, and provides an opportunity to ensure all parties involved with OHFA-funded multifamily properties are aware of federal and state regulations stemming from various funding sources. Completion of the CNS process is required as part of the 8609 Request.

Owners, developers and management agents are required to participate in the compliance next step meeting and as warranted additional transition meetings. OHFA Multifamily Training and Technical Assistance staff will set up an initial CNS meeting based on upon following criteria being identified in the OHFA Quarterly Construction Monitoring Form:

- *New Construction or HDAP:* when the project reaches the 50 percent construction completion point.
- *Acquisition/Rehabilitation:* when the property is transferred to the new ownership entity.

Additional transition meetings will occur based on the progress of the property, complexity of the funding, experience of entities involved or other factors. These meetings are to discuss any further compliance questions or concerns and ensure there is a smooth transition between development and compliance.

A developer, owner agent(s) and/or property management agent(s) who fail to attend a compliance next steps meeting will not be issued an IRS Form 8609 and may be placed in Not in Good Partnership status with OHFA.

Relationship Building and Onboarding Programs

Both programs are tailored to each ownership entity, property management agent, or other partners based on their specific needs. OHFA will notify a partner if participation in one of these programs is required.

Onboarding may be required at any point of the life of a property based on changes in ownership, management, or new organization working with OHFA. OHFA staff will work with representatives of the ownership entity and/or property management company who are new to OHFA (i.e. never received OHFA funding) or have little experience with LIHTC, HOME or other OHFA multifamily programs. The onboarding process will require at least one partner check-in meeting and completion of a training program tailored to the new organization.

Relationship Building Program for partners experiencing significant compliance issues: OHFA staff will contact the property owner to complete a Relationship Building Program if there are

systemic noncompliance issues, frequent management company turnover, repeated unresponsiveness to OHFA, or other ongoing issues. It is at OHFA's discretion to determine which entities involved with a property will be required to complete the program. Owner or owner agent(s) and/or property management agent(s) who fail to attend the Relationship Building Program may be placed in Not in Good Partnership status. This program will require at least two partner check-in meetings and completion of a training program tailored to specific issues identified.

Owners should review OHFA's Partner Relationship and Onboarding Process for further information.

Trainings and Course Offerings

Trainings range from half day in-person trainings across the state, live webinars, on-demand courses, to mini videos. The OHFA Compliance Policies and Regulations Training can be used to meet the ongoing two-year training requirement. Trainings offered will identify what OHFA requirements they meet and any certifications for which there are Continuing Education Credit (CEU).

For additional information on these programs or others related to Training and Technical Assistance visit the Multifamily Training and Technical Assistance webpage.

PROGRAM COMPLIANCE

Introduction

The monitoring process determines if a property is complying with IRC requirements. The HTC monitoring process is outlined in IRC Section 42, IRS Regulation 1.42-5, the QAP, and other OHFA policies. Compliance with IRC requirements is the sole responsibility of the owner of the building for which the HTC was allocated.

The term "extended use period" shall be defined as: "Beginning on the first day in the 15-year compliance period … and ending 15 years after the close of the compliance period." (See IRC Section 42(h)(6)(D) for more information). This definition shall apply to any references of "extended use period" made in the 2020-2021 QAP.

Monitoring Process

HTC projects are required to comply with the following, in addition to other requirements described in guidance published on the OHFA website.

1. All residents must be income qualified, to ensure they meet income restrictions as adjusted for household size prior to moving into the unit. Units must be rent restricted as provided for in the IRC. All units allocated HTCs must be safe, decent and sanitary housing units complying with local building, health, safety, and zoning codes.
2. Within 15 days of placing the last building in service, the project owner must forward a letter to the compliancenextsteps@ohiohome.org assigned to the project indicating the date on which the last building was placed-in-service. Failure to provide written notification

may result in a noncompliance fee.

3. The owner of a HTC development must keep records for each qualified low-income building in the project for each year of the compliance and extended use period. These records must include but are not limited to the following for each building in the project:
    a. 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);
    b. The percentage of residential rental units in the building that are low-income units;
    c. The rent charged on each residential rental unit in the building (including any utility allowances);
    d. The number of occupants in each low-income unit;
    e. The unit vacancies in the building and information showing when, and to whom, the next available units were rented;
    f. The annual income certification of each low-income resident per unit (if applicable);
    g. Annual student status certification;
    h. Demographic information;
    i. Documentation to support each low-income resident's income certification. Resident income is calculated in a manner consistent with the determination of annual income under Section 8 of the United States Housing Act of 1937 ("Section 8"), not in accordance with the determination of gross income for federal income tax liability;
    j. The eligible basis and qualified basis of the building at the end of each year of the credit period, compliance and extended use periods; and
    k. The character and use of the non-residential portion of the building included in the building's eligible basis under IRC Section 42(d).
4. Owners must have access to DevCo (or other online system designated by OHFA) and ensure property managers and the appropriate on-site staff have access to, and are registered, in DevCo. Owners are required to update all tenant and project data in DevCo each month. For further information on DevCo including guides and webinars, access the DevCo webpage.
5. The owner of a HTC development is required to retain the records described in Item 5 above for 21 years for the original qualifying households and 6 years after move out for all other households.
6. OHFA will review resident files and conduct physical inspections of the buildings, common areas and units throughout the 15-year compliance period and the entire Extended Use Period as specified in the Restrictive Covenant. OHFA has the right to perform on-site inspections of any low-income housing project through the end of the Extended Use Period. Buildings receiving new allocations of credit will be inspected no later than the end of the second calendar year following the year the last building in the project is placed-in-service. Some of the factors that determine the frequency and the number of units and buildings inspected include the type of funding in the property as allocated by OHFA, whether the property is in Extended Use, changes in ownership or management company, scores compiled through an internal Risk Assessment, systemic non-compliance issues from past inspections, and resident complaints. For all properties in the compliance period, pursuant to Treasury Regulation 1.42-5(c)(2) at least once every three years, OHFA will

conduct on-site inspections of all buildings in the project, and review a sample of low-income units for physical inspection and file review based on the table to paragraph (c)(2)(iii). The owner/property management company is responsible to ensure adequate staff are available to assist with the inspection and all tenant files and unit keys are readily accessible.

7. The owner will receive written reasonable notice of the inspection generally no more than 15 days per Treasury Regulation 1.42-5(c)(2). The owner must provide tenants with a notice of inspection at least 24 hours prior to the date of the inspection. The owner is responsible for ensuring all requested documentation is uploaded into DevCo no later than the date/time specified in the notice. Owners that fail to timely submit the requested documents may be subject to placement in Not in Good Standing status and may be issued a fee for noncompliance.

8. During the correction period, an owner must correct any non-compliance and provide evidence to OHFA of such corrections. Failure to correct non-compliance may warrant OHFA to issue Uncorrected Form 8823 to the IRS.

9. OHFA is required to file Form 8823 with the IRS for all identified deficiencies. In addition to notifying the IRS of non-compliance, OHFA may consider the owner or management company Not in Good Standing with OHFA programs.

10. Compliance with the requirements of Section 42 of the IRC is the responsibility of the owner of the building(s) for which the tax credit is claimed. OHFA's obligation to monitor for compliance does not make OHFA liable for owner non-compliance.

11. If OHFA is unable to serve notice to the property owner by mail, email, and/or telephone or owners fail to cooperate with OHFA staff to conduct an inspection, OHFA may consider the property out-of-compliance and notify the IRS by filing Form 8823, or take other appropriate action such as designating the project and its owner/agent as Not in Good Standing with the Agency.

12. It is the responsibility of the owner to ensure that the property management agent has all documents and information necessary to meet all rent, income, or other requirements attached to all sources of funding used to develop the project. Such documents may include, but are not limited to, tenant files, Form 8609, the HTC restrictive covenant(s), Housing Development Assistance Program (HDAP) funding agreement, or other gap financing agreements or other federal funding such as 811 Project Rental Assistance Program.

13. Compliance requirements are communicated to owners and managers of HTC developments through the OHFA website, training sessions, email updates, and other means such as the Agency newsletter. Owners and managers are expected to subscribe to OHFA's email listing and consult these and other resources to ensure they are up-to-date regarding policies and procedures established by OHFA.

Annual Owner Certification Requirements

1. The owner is responsible for reporting to OHFA annually through the DevCo online system. The reporting process currently requires the submission of an Annual Owner

Certification and resident and project data using the XML upload or housing credit software (e.g. Yardi) as well as other reports and certifications necessary to evidence compliance with any gap financing provided through an OHFA program. OHFA requires owners of properties in Extended Use to also submit the Annual Owner Certification and both existing and new resident tenant data. Owners of properties financed solely with Ohio Housing Trust Funds must submit the Annual Owner Certification and tenant data. New projects or those in lease-up phase must submit an Annual Owner Certification if one or more residents were income qualified during the reporting year. If a property was sold at any time during a reporting year, the owner/property management company that was in place as of December 31 of the reporting year is responsible for completing and submitting the Annual Owner Certification and tenant data for that reporting year. The Annual Owner Certification and tenant data is due each calendar year.

When completing the owner certification, the owner is certifying that, for the preceding 12-month period, the owner met the following requirements:

a. Specifying if there been a change in the owner or management during the reporting period;

b. Specifying if the property third-party managed or managed by a company that is not part of the ownership interest;

c. The 20-50 test under IRC Section 42(g)(1)(A), the 40-60 test under section 42(g)(1)(B), or the Average Income test under section 42(g)(1)(C), whichever minimum set-aside test was applicable to the project; and if applicable to the project, the 15-40 test under sections 42(g)(4) and 142(d)(4)(B) for “deep rent skewed” projects;

d. There was no change in the applicable fraction (as defined in section 42(c)(1)(B)) of any building in the project, or that there was a change, accompanied by a description of the change;

e. The owner has received an annual income certification from each low-income resident, as appropriate, and documentation to support that certification; or, in the case of a resident receiving Section 8 housing assistance payments, the statement from a MHA described in paragraph (b)(1)(vii) of the Recordkeeping and Retention provisions of IRS Regulation 1.42-5;

f. Each low-income unit in the project was rent-restricted under Section 42(g)(2);

g. All units in the project were for use by the general public and used on a non-transitional basis (except for transitional housing for the homeless provided under Section 42 [i][3][B][iii]);

h. Pursuant to requirements under Treasury Regulation 1.42-5, the buildings and low-income units were suitable for occupancy, taking into account local health, safety, and building codes, 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 project. If a violation report or notice was issued by the governmental unit, attach a statement summarizing the violation report or notice or a copy of the violation report or notice to the annual certification and state whether the violation has been corrected;

i. There was no change in the eligible basis (as defined in Section 42[d]) for any building in the development, or if there was a change, the nature of the change (e.g. a common area has become commercial space, or a fee is now charged for

a resident facility formerly provided without charge);

j. All resident facilities included in the eligible basis under Section 42(d) of any building in the project, such as swimming pools, other recreational facilities, and parking areas, were provided on a comparable basis without charge to all residents in the building;

k. If a low-income unit in the project became vacant during the year, that reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to residents having a qualifying income before any units in the project were or will be rented to residents not having a qualifying income;

l. If the income of residents of a low-income unit in the project increased above the limit allowed in Section 42(g)(2)(D)(ii), the next available unit of comparable or smaller size in the building was or will be rented to residents having a qualifying income;

m. The owner has not refused to lease a unit in the project to a Section 8 applicant because the applicant holds a Section 8 voucher or certificate;

n. No finding of discrimination under the Fair Housing Act has occurred for the project (a finding of discrimination includes an adverse final decision by HUD, an adverse final decision by a substantially equivalent state or local fair housing agency, or an adverse judgment from a Federal court);

o. For the preceding 12-month period, no residents in low-income units were evicted or had their tenancies terminated other than for good cause and no gross rents were increased other than permitted under Section 42; and

p. An extended low-income housing commitment as described in Section 42(h)(6) was in effect. OHFA reserves the right to adjust the above requirements according to changes in federal regulations.

q. Specifying when the Ohio Housing Locator or other OHFA multifamily housing database;

r. Certify that the Supportive Services Plan established for the property is being followed.

s. Certify the owner is in compliance with the requirements of the Violence Against Women Act (VAWA)

t. Certify a representative of the owner and/or management company has attended a HTC training at least once every two years.

u. **Certify only active brokers and their affiliated salespersons associated with a brokerage may perform property management services for a fee and for another in the State of Ohio. Licensure exemptions are found in Ohio Revised Code Section 4735.01(I) and, in part, include an owner of a property whether such owner is a person, partnership, association, limited liability company, limited liability partnership, or corporation. The exemption also includes the regular employees of the property owner(s).**

2. OHFA requires that the owner of a HTC development annually certify that residents meet the program requirements, including but not limited to the income and assets, using the form(s) specified by OHFA. Projects that are 100 percent occupied by qualified low-

income households may discontinue re-certifications as described in IRC Section 42. However, IRC Section 42 requires owners with HTC funding to continue verifying resident student status annually. Owners must use OHFA's Student Form as published on our website. Projects with other funding such as Housing Development Assistance Program (HDAP) Home Investment Partnership (HOME) must continue to follow 24 CFR Part 92 and OHFA policy on resident certification requirements.

Asset Management: Audited Financial Statements

Beginning with projects funded through the 2020 Qualified Allocation Plan, all HTC projects are required to submit annual independently-prepared audited financial statements throughout the 15-year compliance period. During the Extended-Use Period, projects with 50 or more units will continue to submit independently-prepared audited financial statements; projects with less than 50 units will submit independently-prepared reviewed financial statements.

OHFA reserves the right to request additional information to complete our annual financial review. The reporting periods and submission dates are as follows:

Reporting Period: Annually, January 1 – December 31
Submission Due: July 31 of the following year

All documentation should be e-mailed to the Office of Multifamily Housing's Division of Asset Management at assetmanagement@ohiohome.org by the aforementioned dates. The Division will review all information for completeness and issue receipt of the submissions. Submissions with faulty information will be returned to the sender for correction.

Applicants should reference Asset Management section for further reporting information.

Property, Ownership, and/or Management Changes

Changes in owner and/or management companies or sale of the property that occur after a development has placed-in-service must be submitted to the Division of Asset Management in the OHFA Office of Multifamily Housing. Owners are required to submit the request in accordance with OHFA policy, available on the OHFA website in the Project Changes section. Various documentation for these changes must be submitted to the OHFA Project Changes inbox, ohfaprojectchanges@ohiohome.org, a minimum of 30 days prior to the change or sale. **OHFA must approve all ownership change requests prior to the change going into effect.**

Management company changes do not require approval by OHFA; however, must still be submitted to OHFA a minimum of 30 days prior to terminating the services of the current management company. In accordance with Ohio Revised Code Chapter 4735, fee managed companies (not part of the ownership) must have an active Ohio Broker's License. Evidence of this must be submitted with the documentation of the management company change.

Failure to provide timely requests for approval may place the owner, general partner and/or property manager in Not in Good Standing status and assessed a fee of noncompliance. Owners who fail to provide 30-day notice of an owner or management company change may further be subject to a noncompliance fee as outlined in Appendix A: Fee Schedule. Once an entity is placed in Not in Good Standing status, the ability to access program funding will not be available for at least one full calendar year.

Violence Against Women Act Ongoing Compliance

With the reauthorization by Congress of VAWA, the HTC program was added to the list of covered programs. The VAWA protections apply to all victims of domestic violence and other related crimes, regardless of gender. Adherence to the requirements of VAWA is required for all OHFA multifamily funding programs, including HTC, HOME, NHTF, and OHTF. Properties that received HOME and/or NHTF funding are required to follow the HUD 2013 VAWA Final Rule. Although the IRS has not provided guidance on how to comply with the VAWA, OHFA recommends properties with HTC funding follow the HUD 2013 VAWA Final Rule when implementing VAWA Rule protections for their tenants. For more information on ongoing compliance with VAWA review OHFA's website.

Also see the Domestic Violence Prevention and Protection and VAWA sections above.

Affirmative Fair Housing Marketing Plans

Affirmative Fair Housing Marketing Plans (AFHMP) and affirmative marketing procedures are required to be included in applications for Ohio Housing Finance Agency Multifamily Housing Programs, including state and federal funds. Affirmative marketing is not a separate marketing program, and should be an integral part of the overall project marketing effort. Through an affirmative marketing plan, a developer indicates what special efforts they will make to attract racial or ethnic groups who might not normally seek housing in their project or those "least likely to apply".

THE FAIR HOUSING ACT HAS TWO GOALS: TO END HOUSING DISCRIMINATION AND TO PROMOTE DIVERSE, INCLUSIVE COMMUNITIES. THE FIRST GOAL PROHIBITS THAT PRACTICES OR POLICIES OF DISCRIMINATION, SUCH AS EXCLUSIONARY ZONING PRACTICES; RENTAL, SALES, ADVERTISING, LENDING, APPRAISAL, AND OTHER PRACTICES WHICH MAY HAVE RESULTED IN DISCRIMINATION. THE SECOND GOAL IS REFERRED TO AS AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH), AND IT EMBODIES VALUES OF FAIR ACCESS AND EQUAL OPPORTUNITY

Projects that are financed with OHFA multifamily funding, which includes but is not limited to HTC, National Housing Trust Fund, Ohio Housing Trust Fund, and HOME funds (see the Housing Credit Gap Financing section for further information) and any recipients of federal funds such as Section 8, 202, 236, BMIR projects or USDA/Rural Development Section 515 are required to have Affirmative Fair Housing Marketing Plans. Federal regulations for Affirmative Fair Marketing are in 24 CFR Part 200, Subpart M.

To complete the affirmative fair housing requirements review the current Affirmative Fair Housing Marketing Plan Guidance available on OHFA's website.

Compliance Fee

1. OHFA requires HTC owners to pay a one-time compliance monitoring fee of $1,500 per unit.
2. OHFA reserves the right to charge the owner for fees related to project changes, noncompliance, or any other administrative items. See Appendix A: Fee Schedule for details.

HOUSING CREDIT GAP FINANCING

HCGF Overview & Regulation

Purpose

The Housing Development Assistance Program (HDAP), including the Housing Credit Gap Financing (HCGF) program, provides financing to support the preservation or construction of affordable housing for persons who have low incomes and households in the State of Ohio. Resources are subject to appropriation of funds to the Ohio Housing Trust Fund (OHTF) by the State Legislature, allocation by the OHTF Advisory Committee, and U.S. Department of Housing and Urban Development (HUD), approval of the State Consolidated Plan.

Funding Sources

The following resources are used to provide HCGF assistance to eligible projects:

HOME Investment Partnerships Funds (HOME): HOME funds are provided by federal appropriation and regulations relating to environmental review, federal wage rates, federal accessibility, federal acquisition and relocation laws [URA and Section 104(d)], long-term affordability, etc. apply. HOME dollars are subject to approval from the OHFA Board. Funding levels are subject to appropriation of funds by the U.S. Department of Housing and Urban Development (HUD) and approval of the State Consolidated Plan.

Ohio Housing Trust Fund (OHTF): The Ohio Housing Trust Fund provides funding to HDAP projects predominantly serving low- to moderate-income households with incomes at or below 50 percent of the Area Median Income (AMI). The OHTF gives preference to projects that benefit households with incomes at or below 35 percent of the AMI for the county in which the project is located, as established by HUD. Applicants receiving an award of OHTF dollars may be subject to State of Ohio Prevailing Wage Rate rules. The amount and use of OHTF dollars are subject to appropriation, per project approval from the State Controlling Board, and approval from the OHFA Board.

National Housing Trust Fund (NHTF): The National Housing Trust Fund was established by Title I of the Housing and Economic Recovery Act of 2008 to increase and preserve rental housing as well as increase homeownership for very low- and extremely low-income families, including those experiencing homelessness, through formula grants to states. Davis-Bacon labor standards do not apply to NHTF. Further program guidelines and requirements are contained in the PY2019 NHTF Allocation Plan, which is specifically incorporated herein.

- NHTF funds will only be made available to the extent they are not awarded through the Bond Gap Financing or Housing Development Gap Financing programs.

It is the responsibility of the owner/developer/borrower and any of its employees, agents or sub-contractors doing business with OHFA to adhere to and comply with all Federal Civil Rights legislation inclusive of the Fair Housing Laws, Section 504 of the Rehabilitation Act of 1973, the Americans With Disabilities Act as well as any state and local Civil Rights legislation and any required related codes and laws.

Applicants receiving an HDAP award must meet all program requirements and will be subject to

approval from the OHFA Board. OHFA will award HDAP dollars based on the need to meet set-asides specific to each funding source and based on the source most appropriate for the applicant/project. Applicants that have compelling reasons to request a specific source of funding can do so in a separate letter sent to the attention of the Operations Manager in the Office of Multifamily Housing prior to the submission of their HTC application. OHFA does not guarantee that any request for a specific type of funds will be approved.

Rent Requirements

Developments that will include HDAP funds must meet the following requirements in addition to requirements of the HTC program.

HDAP Restricted Units:

Developments located in Participating Jurisdictions (PJ) areas must show both:

- A minimum of 40 percent of the affordable units occupied by and affordable to households at or below 50 percent AMI for the entire affordability period. The HDAP/HOME-assisted units cannot exceed the HUD Low- and High-HOME rent for the county where the development will be located; and
- A minimum of 10 percent of units occupied by and affordable to households at or below 35 percent of AMI for the entire affordability period. These units may count toward requirements and scoring incentives for the HTC program.

Developments located in Non-Participating Jurisdiction (Non-PJ) areas must show both:

- A minimum of 35 percent of the affordable units occupied by and affordable to households at or below 50 percent AMI households for the entire affordability period; and
- A minimum of 5 percent of units occupied by and affordable to households at or below 35 percent AMI for the entire affordability period. These units may count toward requirements and scoring incentives for HTC program.

HDAP Assisted Units:

All projects will be required to maintain HDAP-Assisted Units, which are determined by the amount of HDAP provided, the 234 limits, and the costs to develop the unit. Affordable units are defined as units that are affordable to households at or below 80 percent AMI.

Projects with federal project-based subsidy on the greater of a) at least 50 percent of the units or b) the number of restricted and assisted units will set rents (with utilities) as allowed by that project-based assistance. Existing tenants may not be displaced to achieve the minimum percentage of occupancy by very low-income households. Occupancy in up to 60 percent of the development by households with higher incomes is to occur over time; at turnover, units may be leased to higher income households.

Exception to Rent Restrictions (50 percent rents and High and Low HOME Rents):

Units that have project-based rental assistance with units that are occupied by families below 50 percent AMI and pay no more than 30 percent of their adjusted income toward rent and utilities are exempted from the rent restrictions associated with the Low HOME Rents and restricted units

at 50 percent AMI. Project-based rent assisted units can charge up to the contract rent prescribed by their project-based rental assistance contract. However, these projects must still comply with the occupancy requirements that accompany the restricted and assisted units in (a) and (b) above. Should the project-based assistance contract be discontinued, the project will then be required to comply with the restricted rent (50 percent AMI) and High and Low HOME Rent requirements.

Financing Terms

Applicants that appropriately evidence status as a not-for-profit organization may request HDAP funds in the form of a loan or grant. However, OHFA reserves the right to award either a loan or a grant based on the financial underwriting of the project. Applicants should refer to the most current Multifamily Underwriting Guidelines available on the OHFA website. The following loan terms and criteria apply:

- Up to a 2 percent interest rate;
- The loan will mature at the end of the affordability period. The affordability period is defined as the minimum term required in 24 CFR Part 92 plus an extended affordability period required by OHFA – total term will be up to 40 years. If USDA or HUD is involved as a direct lender, not a guarantor, the total term will be up to 45 years. The affordability term must agree with the loan term. Year 1 is calculated from the date all close-out documentation is approved by OHFA.
- Collateral will be a subordinate mortgage position. OHFA prefers a second or shared second position. If a lower position is necessary, the applicant should indicate so in the application along with an explanation and supporting documentation.
- Loans will be made to the HDAP Recipient as the project's General Partner, managing member or equivalent. The HDAP Recipient may loan the HDAP funds to the project. If the project has more than one General Partner/managing member (or equivalent), OHFA reserves the right to determine which will be the HDAP Recipient.
- OHFA will consider alternate terms prior to the approval of the award by the OHFA Board.

If the property is sold prior to loan maturity, OHFA may require that all or a pro-rated amount of the outstanding principal and interest become due and payable.

OHFA reserves the right to allow for the forgiveness of all or a portion of the outstanding debt if, at the end of the 30-year loan period, OHFA determines that the property has been maintained as a safe, decent, and sanitary affordable housing project, as defined by the Uniform Physical Condition Standards or current standards used in the OHFA Compliance Division), throughout the term.

Eligibility for Grant Funding

To be eligible for a grant, all the following criteria must be met:

1. A grant was requested by the HDAP recipient;
2. The controlling General Partner, managing member, or equivalent (HDAP recipient) is a 501(c)(3) or 501(c)(4) – a 25 percent owner will not qualify for a grant;
3. At least 20 percent of the units in the project will be affordable to and occupied by households earning at or below 35 percent AMI; and
4. The HDAP Recipient cannot loan the HDAP funds to the project.

For housing credit projects that request a direct grant of HDAP funds, the HDAP funds may be included in eligible tax credit basis if the HDAP funds are a General Partner's capital contribution and provided that the project can provide a tax-opinion certifying the funds as part of eligible basis. The project must still meet all of the above noted requirements to be eligible for a grant. However, when considering eligibility for a grant, OHFA will apply the regulations governing the funds awarded (HOME or OHTF) when considering how the HDAP-recipient passes the award onto the project.

OHFA reserves the right to award either a loan or a grant based on the financial analysis of the project.

Compliance Reporting Requirements

HDAP recipients are responsible for compliance with applicable implementation, reporting, file and physical inspections, and record-keeping requirements associated with the HDAP requirements as specified herein and further described in enabling legislation, regulation, and rule.

The owner is responsible for reporting to OHFA annually through the DevCo online system including the Annual Owner Certification and resident and project data using the XML upload or housing credit compliance software (e.g. Yardi) as well as other reports and certifications necessary to evidence compliance with HCGF requirements.

In accordance with the 2013 Final Home Rule (24CFR 92.210), OHFA must review and approve rents for each HOME-assisted rental project each year to ensure that the project complies with the HOME limits and do not result in undue increases from the previous year. In the pre-2013 Rule, OHFA was required to approve initial rents, then provide the published maximum HOME rents to project owners, and examine reports submitted by owners that report the rents and occupancy data of all HOME-assisted units on an annual basis. OHFA will require owners to certify on an annual basis what HOME rent will be used at the subject property. HOME rent certifications must be submitted to OHFA's Compliance Division.

The 2013 Final HOME Rule requires Participating Jurisdictions to determine an individual utility allowance for each HOME rental project by using the HUD Utility Schedule Model, utility company estimate, or energy consumption model. MHA estimates or other estimates that are not project specific are no longer acceptable. For projects awarded HOME funding after August 23, 2013, OHFA will approve an individual utility allowance on an annual basis in accordance with the 2013 Final Home Rule {24CFR 92.252}. Effective January 1, 2017, owners must submit a utility allowance request by using either the HUD Utility Schedule Model or a utility allowance methodology as described in OHFA's Utility Allowance Policy (Utility Allowance Policies and Procedures) available on the OHFA website. Owners of projects that received OHFA HOME funds prior to August 23, 2013 are not impacted by the new UA requirement and may continue to use any utility method described in OHFA's Utility Allowance Policy to include PHA estimates.

The HUD imposed a new requirement pertaining to annual financial oversight of HOME-assisted rental properties during the affordability period CRF 92.504(d)(2). This new requirement is the result of HUD's issuance of the 2013 Final HOME Rule. At least annually, the Participating Jurisdiction (PJ) or OHFA must examine the financial condition of HOME-assisted rental projects with 10 or more HOME-assisted units to determine the continued financial viability of the project.

This requirement applies only to projects that received HOME funding on or after August 13, 2013. OHFA's Compliance Division will require owners/recipients of HOME-assisted properties funded after August 13, 2013, to submit financial data on an annual basis.

Asset Management

The 2013 Final HOME Rule as implemented through 24 CFR § 92.504 requires that projects receiving HDAP financing through the HOME program with 10 or more HOME-assisted units and were allocated funding on or after July 24, 2014, must undergo periodic financial review. In line with these regulations, OHFA requires owners of such properties to submit annual financial information.

Annual submissions for the calendar year spanning January 1 through December 31 must be submitted by April 30 of the following year. This reporting requirement also applies to Low-Income Housing Credit (LIHTC) projects funded in 2020 and beyond (projects without HDAP funding must submit by July 31).

Financial submissions should be sent to the Office of Multifamily Housing's Division of Asset Management at assetmanagement@ohiohome.org by the aforementioned date. Submissions must include the following files in the order in which they appear:

1. Audited annual financial statements;
2. A balance sheet including change in partners' capital and statement of cash flow ending on the last day of the year;
3. An income statement ending on the last day of the year;
4. Tenant receivable aged report ending on the last day of the year;
5. Annual accounts payable aging report;
6. Replacement reserve account balance with bank statement; and
7. Operating reserve account balance with bank statement.

Applicants should reference the Asset Management section of the OHFA website for further information.

HCGF Rental Development Eligibility

Competitive HTC applicants may seek HDAP funds at the time of proposal application and are subject to development need. Only the project types specified in the Limits on Housing Credit Gap Financing Funds section are eligible to apply for HDAP funds.

All applicants must act as a General Partner or sole owner of the project during the construction phase.

Ineligible Projects

If any construction or construction related activity is initiated, prior to a commitment of HDAP funds and receipt of all appropriate clearances (i.e. environmental review, if applicable), the entire project may be ineligible for funding.

Projects previously awarded HDAP funds through a program administered by OHFA or the Ohio Development Services Agency (ODSA), Office of Community Development (OCD), may not be

eligible for additional HDAP funds. Applicants must contact OHFA prior to submitting an application for additional HDAP resources.

Eligible Uses

HDAP funds may only be applied in the development budget toward non-related party acquisition, hard costs associated with new construction or rehabilitation, and developer fees associated with the project.

Eligible Uses	Ineligible Uses
The following development budget line items are permitted: ▪ Acquisition (non-related party only) ▪ Demolition (not applicable for preservation projects) ▪ On-site improvements construction and/or renovation costs including construction fee items, construction contingency, and contractor overhead and profit (excluding costs associated with construction of commercial property) ▪ Furnishings and appliances ▪ Architectural and engineering fees ▪ Developer fees and developer overhead ▪ Consultant fees ▪ Legal fees	The following development budget line items are not permitted: ▪ Costs associated with creating market rate housing and/or commercial spaces ▪ Single family lease purchase developments ▪ Free-standing, non-residential buildings ▪ Infrastructure dedicated back to the local municipality

HCGF Project Requirements

Environmental Reviews (ER) and Project Eligibility

OHFA will conduct a supplemental Environmental Review for all projects receiving HDAP funds. Projects are not permitted to begin construction prior to the completion of the environmental review process and the issuance of a funding agreement. In addition, projects receiving Federal HOME dollars may not acquire the site prior to completion of the Part 58 HOME Environmental Review.

Projects that do begin any construction or construction related activity prior to the issuance of a funding agreement and receipt of all appropriate clearances (i.e. environmental review clearance, if applicable), at a minimum, the project will be subject to the following penalty:

- **HOME-funded Projects**: The funding agreement will be rescinded. OHFA cannot guarantee the availability of other funds to fill the gap.
- **NHTF- and OHTF-funded Projects**: The project may request to keep the award of funds. However, the recipient must provide a letter detailing the reasons construction began prior to the completion of the ER process; the applicant must detail what measures will be taken to ensure this does not happen with future projects and request that OHFA not rescind the

award.

The Multifamily Committee of the OHFA Board will review all requests either to change the source of the HDAP award, or to keep the award of NHTF and/or OHTF dollars if construction begins prior to the completion of the environmental review process. If approved, the recipient will not be able to draw HDAP funds until construction has been completed. The Multifamily Committee may choose to impose additional requirements or restrictions.

Regardless of the funding source, OHFA reserves the right to take further action if the recipient violates this restriction on future projects, or has violated this restriction on prior projects.

All projects will be subject to an environmental review conducted by OHFA (either a Part 58 or similar review), regardless of source of funds committed to the project. OHFA will allocate $1,000 per project funded with HOME funds for the publication of the environmental review Public Notice.

Rehab Standards

Developments that involve the rehabilitation of structures must adhere to OCD's Residential Rehabilitation Standards (RRS) or other standard approved by OCD. Refer to OCD's website for the RRS Handbook.

Lead-Based Paint Strategy

All projects originally constructed prior to 1978 must adhere to the Lead-Based Paint Guidelines (found in the annual Consolidated Plan) maintained by ODSA. Such projects must submit a lead-based paint strategy that includes the following:

- Indicate whether or not the property(ies) has (have) been tested for lead-based paint.
- If the units/buildings have been tested, describe the test results. If the project has not been tested, describe how you derived an estimated cost for testing and confirm that these costs were incorporated in the project's development budget.
- Describe how the cost to treat lead-based paint will be covered by the project budget, and how you estimated the cost to treat lead-based paint.
- Describe the availability of licensed lead testers, contractors and workers in your area, and if there is a shortage of licensed personnel, how might that effect the construction of your project regarding timeline and what strategies you will use to find licensed personnel.

For ODSA's Lead-Based Paint guidelines, please contact ODSA.

Appraisals

All projects will be required to submit an "as-is" appraisal that supports those costs. Appraisals must meet OHFA's requirements and must be submitted with the final application submission. The purchase price should be less than or equal to the appraised value. If the purchase price is greater than the appraised value, the applicant must explain why. OHFA reserves the right to limit funding of acquisition costs to the appraised value of the site.

Projects that do not provide an appraisal prior to the approval of the HDAP award will be required to provide it prior to closing the HDAP.

Appraisals cannot be more than six months old at the time of application. If the applicant submits

the appraisal to meet a closing condition, the appraisal cannot be more than six months old when received by OHFA.

Uniform Relocation Act (URA) Relocation Standards

Relocation Forms:

The application shall include Real Property Acquisition and Relocation Certifications and Voluntary Acquisition Forms, available on OHFA's website, for all developments involving acquisition of real property or easements, or rehabilitation as follows:

- A complete URA Attachment "Acquisition, Relocation and Demolition Questionnaire".
- A complete URA Attachment "Residential Anti-Displacement & Relocation Assistance Plan".
- Complete URA Attachments "Sample Voluntary Acquisition, Donation and Waiver of Real Estate Appraisal and/or Voluntary Acquisition Public Entity" forms for each seller of land and/or building acquired for use in the development, where applicable. Forms must be submitted with original signatures.

The application will be reviewed for compliance with ODSA's relocation policies, the Uniform Relocation and Real Property Acquisition Policies Act of 1970 and Section 104(d) of the Housing and Community Development Act. Any issues of non-compliance will be brought to the attention of the applicant and must be resolved prior to execution of the HDAP funding agreement.

Relocation Plan:

The application will include a complete Acquisition, Relocation and Demolition Questionnaire and Relocation Plan, for all developments involving the rehabilitation of (an) existing occupied unit(s). If the development is receiving federal funds, the plan must meet the requirements set forth in the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

The Relocation Plan submitted with the HDAP application must address the following:

- During renovation, residents will: (1) stay in place, (2) be temporarily relocated within the project, (3) be temporarily relocated off-site, (4) be permanently relocated. The applicant may choose a strategy that includes a combination of the foregoing.
- If some or all residents will stay in place, the applicant must describe the rehabilitation items to be completed and strategies to complete those items without requiring resident relocation.
- If residents will be temporarily relocated or permanently relocated, the applicant must describe what resources are anticipated to be needed to accomplish the relocation (including the applicant's basis for estimates for the cost of relocation), the notices that will be provided to residents, how the applicant will staff relocation activities, and source of funds to cover the cost of relocation activities.

For additional questions on relocation, please contact the ODSA's Office of Community Development at 614-466-2285.

Affirmative Fair Housing Marketing Plan

OHFA must ensure that all projects financed with Agency resources are affirmatively marketed. A completed Affirmative Fair Housing Marketing Plan with required attachments must be submitted in the HDAP application, in accordance with the most current policies of the Compliance Division.

Wage Rate Compliance

The applicant will be responsible for compliance with state and federal wage rates that may be applicable to the project. Appropriate wage rates need to be factored into the applicant's construction budget. Questions regarding the applicability of state prevailing wages should be referred to Department of Commerce (Wage & Hour Bureau) at 614-644-2223. The number of HOME-assisted units in the project will determine the applicability of federal wage rates for the project. Twelve or more HOME-assisted units trigger federal Davis-Bacon wage rates. Questions regarding the applicability of federal prevailing wages (Davis-Bacon) should be referred to the ODSA's Office of Community Development.

HCGF Post Award

Loan Closing Requests

OHFA will enter into a Funding Agreement with the HDAP Recipient and Limited Partnership. Once the Funding Agreement has been signed by all appropriate parties, the HDAP Recipient may formally request a closing of the HDAP. A template closing checklist and closing procedures are available on the OHFA website. The template checklist does not include any project-specific closing conditions determined during the underwriting process. Project-specific closing conditions will be detailed in the Funding Agreement. OHFA requires a minimum of 30 days to complete its review once all of the required checklist items have been received.

Subsequent Changes

The HDAP recipient shall notify OHFA immediately and request approval of any changes that occur in the project at any time after project approval through the affordability period. Such changes include, but are not limited to, changes in the development team; changes in the number of units or unit mix; changes to the target population; etc. The request shall be sent to:

Ohio Housing Finance Agency
Office of Multifamily Housing, Development Division
57 East Main St., 4th Floor
Columbus, OH 43215

OHFA reserves the right to assess fees consistent with its current Fee Schedule, a copy of which, current through the QAP's publication date, is attached as Appendix A.

HCGF Project Administration and Drawing HDAP

Recipients shall reference the Guide to Requesting HDAP Funds document for further information. This document may be found on the Project Administration Page of the OHFA website.

APPENDIX A: FEE SCHEDULE AS OF JUNE 2019

Description	Fee	Due Date
9 Percent Proposal Application Fee	$3,500	With Application
9 Percent Final Application Fee	$2,500	30 days after Final Application
4 Percent Final Application Fee	$2,500	With Final Application
Additional Assisted Living Application Fee	$5,000	With Final Application
9 Percent Reservation Fee	6% of Reservation Amount	With Binding Reservation
4 Percent Reservation Fee	6% of Reservation Amount	Prior to 42m Letter
HTC Compliance Monitoring Fee	$1,500 per unit	With 8609 Request
Funding Agreement Amendment Fee	$500	With Amendment Request
Funding Agreement Extension Fee	$500	With Extension Request
Owner/Manager Change Fine Without 30 Day Notification to OHFA	$500	Invoiced by OHFA
MLP Proposal Application Fee	$500	With Proposal Application
MLP Final Application Fee	$5,000	With Final Application
MLP Closing Fee	1.5% of Loan Amount	At Closing
Multifamily Bond Closing Fee	One-Tenth of 2% of the bond amount or, $3,000, whichever is greater	At Closing
Housing Development Loan Application Fee	$600	At Final Application
Housing Development Loan Servicing Fee	$1,000/year	At Closing
Housing Development Loan Closing Fee	$1,000/limited partner	At Closing
HDL Commitment Extension Fee	$1,000/year, pro-rated	
Program Compliance: GP/LP Changes after PIS	$250	With Request
Program Compliance: Management Changes	$250	With Request
Program Compliance: Restrictive Covenant Modifications	$750	With Request
Program Compliance: Restrictive Covenant Releases	$5,000	With Request
Program Compliance: Qualified Contract	$1,500	With Request
Program Compliance: Late Annual Owner Certification	$500	TBD
Program Compliance: Late Project Change Notification	$500	With request
Program Compliance: Failure to cooperate with an OHFA inspection and/or violation of the Restrictive Covenant	Up to $1,000	TBD

APPENDIX B(1): SUBMISSION REQUIREMENTS – COMPETITIVE HTC

Competitive HTC: Required Documents	PROGRAM		
	Proposal	Final	8609
Affirmative Fair Housing Marketing Plan		■	
Affordable Housing Financing Application (AHFA)	■	■	
Appraisal		■	
Architectural Plans, DCF tab, & Construction Certification	■	■	
Authorization to Release Tax Information		■	
Community Outreach Plan		■	
Competitive Support Documents	■		
Conditional Financial Commitments		■	
Condominimized Space Description		■	
Development Team Consultant Statement	■		
Development Team Experience and Capacity Review	■		
Evidence of Site Control	■		
Exception Requests	■		
Federal Tax Identification Number Documentation		■	
Green Certification			■
Housing Credit Gap Financing Application (AHFA)	■	■	
Legal Description		■	
LIHTC Lease Addendum		■	
List of Changes from Proposal Application		■	
Management Company Capacity Questionnaire		■	
Market Study	■		
Notification to Statewide Accessibility Groups (new units)		■	
Ohio Housing Locator			■
Organizational Chart	■		
Phase I Environmental Site Assessment	■	■	
Physical Capital Needs Assessment / Scope of Work	■		
Proposal Summary PDF	■		
Public Notification (new units only)	■		
Related Party Transaction Questionnaire		■	
Relocation Plan		■	
Rental Subsidy Contract	■	■	
Revitalization Plan	■		
Scattered Site Development Map	■		
Scoring Workbook (AHFA)	■		
Site Visit Documents	■		
Supportive Services Plan & Providers	■		■
Utility Allowance Information	■	■	
VAWA		■	
Zoning	■		

APPENDIX B(2): SUBMISSION REQUIREMENTS – NON-COMPETITIVE HTC ONLY

Non-Competitive HTC: Required Documents	PROGRAM	
	Submission	8609
Affirmative Fair Housing Marketing Plan	■	
Affordable Housing Financing Application (AHFA)	■	
Appraisal	■	
Architectural Plans, DCF tab, & Construction Certification	■	
Authorization to Release Tax Information	■	
Community Outreach Plan	■	
Conditional Financial Commitments	■	
Condominimized Space Description	■	
Development Team Consultant Statement	■	
Development Team Experience and Capacity Review	■	
Evidence of Site Control	■	
Exception Requests	■	
Federal Tax Identification Number Documentation	■	
Green Certification		■
Legal Description	■	
LIHTC Lease Addendum	■	
Management Company Capacity Questionnaire	■	
Market Study	■	
Multifamily Bond Financing Information	■	
Notification to Statewide Accessibility Groups (new units)	■	
Ohio Housing Locator		■
Organizational Chart	■	
Phase I Environmental Site Assessment	■	
Physical Capital Needs Assessment and Scope of Work	■	
Proposal Summary PDF	■	
Public Notification (new units only)	■	
Related Party Transaction Questionnaire	■	
Relocation Plan	■	
Rental Subsidy Contract	■	
Scattered Site Development Map	■	
Site Visit Documents	■	
Supportive Services Plan & Providers		■
Utility Allowance Information	■	
VAWA	■	
Zoning	■	

APPENDIX B(3): SUBMISSION REQUIREMENTS – FHACT50 BUILDING OPPORTUNITY FUND

FHAct50 Building Opportunity Fund: Required Documents	PROGRAM	
	Submission	8609
Affirmative Fair Housing Marketing Plan	■	
Affordable Housing Financing Application (AHFA)	■	
Appraisal	■	
Architectural Plans, DCF tab, & Construction Certification	■	
Authorization to Release Tax Information	■	
Community Outreach Plan	■	
Conditional Financial Commitments	■	
Condominimized Space Description	■	
Development Team Consultant Statement	■	
Development Team Experience and Capacity Review	■	
Evidence of Site Control	■	
Exception Requests	■	
Federal Tax Identification Number Documentation	■	
Green Certification		■
Legal Description	■	
LIHTC Lease Addendum	■	
Management Company Capacity Questionnaire	■	
Market Study	■	
Notification to Statewide Accessibility Groups (new units)	■	
Ohio Housing Locator		■
Organizational Chart	■	
Phase I Environmental Site Assessment	■	
Physical Capital Needs Assessment and Scope of Work	■	
Proposal Summary PDF	■	
Public Notification (new units only)	■	
Related Party Transaction Questionnaire	■	
Relocation Plan	■	
Rental Subsidy Contract	■	
Revitalization Plan	■	
Scattered Site Development Map	■	
Site Visit Documents	■	
Supportive Services Plan & Providers		■
Utility Allowance Information	■	
VAWA	■	
Zoning	■	

APPENDIX C: EXPERIENCE & CAPACITY CHARACTERISTICS

General Partner and Developer Characteristics:

The following criteria will be used to evaluate General Partners and developers for the proposed development:

- Past experience developing affordable housing using OHFA programs. Properties presently in service and those under construction will be considered, and the quality and success of previous developments will be taken into account. OHFA will also consider location and experience in the geographic areas to be served, experience with the type of housing product proposed, and the past working relationships of the proposed development and ownership partners.
- Other affordable housing development experience using government funded programs, including existing properties and those under construction.
- The development capacity of the organization to complete construction of all current developments on time and within program requirements and application commitments.
- The financial capacity of the developer/General Partner to ensure that construction will be completed on time and that work will be guaranteed for quality. All guarantees must be provided by the developer/General Partners.
- The organization must conduct business with OHFA according to the Good Partnership policy.

Property Management Company Characteristics:

The following criteria will be used to evaluate the management company for the proposed development:

- The company must currently be a member of the National Affordable Housing Management Association (NAHMA), the Midwest Affordable Housing Management Association (MAHMA), Council for Rural Housing & Development of Ohio (CRHDO), or Council for Affordable & Rural Housing (CARH).
- A representative of the company must have earned one of the following certifications: Housing Credit Certified Professional (HCCP) sponsored by the National Association of Home Builders; Specialist in Housing Tax Credit Management (SHCM) sponsored by NAHMA; or equivalent certification from a nationally recognized consultant or association, including, but not limited to, TheoPro Compliance & Consulting Inc., Quadel Consulting or Spectrum Seminars.
- The company must have managed at least five HTC and/or federally-subsidized developments (each consisting of at least ten (10) units) for at least one (1) year each; or must have managed two (2) HTC developments (each consisting of at least ten (10) units) for at least three (3) years each.
- All developments currently managed by the company must not have any uncured Forms 8823. Exceptions may be granted on a case-by-case basis for 8823 events that are not the fault of the company, such as a casualty loss, or non-compliance issues that are inherited from the prior property manager.
- Management companies with no prior experience with an OHFA property will be evaluated by the information contained in their completed OHFA Management Company Capacity Review Survey. These companies will be required to attend an HTC training and complete the OHFA Onboarding Program. Management companies with prior OHFA experience will be evaluated based on current and prior performance.
- The quality and success of previous developments will be taken into account. OHFA will also consider location and experience in the geographic areas to be served, experience

with the type of housing product proposed, and the past working relationships of the proposed development team members.

- Other affordable housing management experience using government funded programs.
- The company must be in a position of Good Standing with OHFA.
- If third-party managing, a representative of the company has an active Ohio Broker's License in accordance with 4735.022 of the Ohio Revised Code, where applicable. Developments where the owner has an ownership interest me be exempt from the Ohio Broker's License requirement.

The Team as a Whole

The following criteria will be used to evaluate the team as a whole, including General Partners, developers, management companies, and development consultants, for the proposed development:

- **Development History**: OHFA will review the experience of the development team with the housing type, location or type of geographic area, and scope of the development being proposed. Developments financed by OHFA, tax credit developments in other states, and other types of affordable housing in any state will be considered. Sufficient documentation of the specific roles of each member of the team. If a member intends to become certified as a CHDO during the initial application phase, submit documentation which indicates that the CHDO maintains effective development control during the development process. Effective development control is demonstrated when the CHDO is the sole General Partner of the development and the CHDO will make the key decisions regarding the selection, financing, improvement, management, and disposition of the development.
- **Past Performance**: OHFA will analyze the degree to which prior OHFA commitments were honored and the extent to which the development team had positive interactions with OHFA.
- **Present Capacity**: OHFA will review all developments that the team members presently have in development and determine whether there is sufficient capacity to successfully complete all developments and any new development awards in a timely and efficient manner. The amount of resources awarded to a particular team may be limited based on OHFA's judgment of capacity.
- **Good Partnership**: OHFA will evaluate the degree to which the development team members have maintained a status of Good Partnership with OHFA in all phases of current and previous development efforts.
- **Financial Strength**: The financial capacity of the team as a whole will be reviewed and must be found acceptable.
- **Outstanding financial obligations**: All financial obligations to OHFA must be current. Any delinquent obligations of any team member may disqualify the team from competing for an award. This specifically includes timeliness and completeness of HDAP repayments and communication with OHFA staff regarding those obligations.
- **Ohio Housing Locator Accuracy**. The extent to which developments that are required to be listed on the Ohio Housing Locator service are accurate and timely entered and updated will be considered in the Experience and Capacity review.

OHFA will use information submitted with the application and other reasonable sources available to make all determinations, including reports and opinions of other public funding sources. OHFA reserves the right to place additional restrictions on development team members, limit the number of awards, applications or amount of resources available to a development team, and limit awards due to identities of interest between organizations applying for OHFA funding.

APPENDIX D: AGING IN PLACE DESIGN REQUIREMENTS

Element	Design Requirement
Entry Way	▪ High visibility address numbers (building and exterior units) ▪ Lever hardware on inside and outside of all doors (including interior) ▪ Provide at least one accessible means of egress/ingress for each unit. In single family developments only, applicants may seek an exception to this requirement by establishing and advertising the existence of a reserve account to make accessibility accommodations upon resident/applicant request.
Door Thresholds	▪ Exterior maximum of ½ inch beveled ▪ Interior maximum of ¼ inch beveled or flush
Interior Stairs/Halls/Doors	▪ Lighting to illuminate all stairway(s), landings, and hallway(s) ▪ All entry-level doors must be 36 inches ▪ All entry-level hallways must have a 48 inch minimum width
Electrical, lighting, Safety, Security	▪ Light switches, thermostats, and other environmental controls are placed in accessible locations no higher than 42 inches from floor ▪ Thermostats must be easy to read (large numbers). ▪ Electrical outlets, phone jacks, and data ports are installed at least 18 inches from floor ▪ Clear access space of 30 inches by 48 inches in front of switches, outlets, and controls; except for in kitchen area where at least one reachable switch, outlet, and control is required. ▪ Rocker or touch light switches ▪ Wired smoke alarms to allow for future installation of visual alarms
Faucets	▪ Lever handles or pedal-controlled ▪ Thermostatic or anti-scald control ▪ Pressure balanced faucets ▪ Sink depth between 6-8”
Bathrooms	▪ A bath or half-bath on the entry-level floor with a clear floor space of 30 inches by 56 inches ▪ In units with two or more bathrooms, at least one bathroom must have a roll-in, no-threshold shower. In units with one bathroom it must have either a roll-in, no threshold shower or an ADA-compliant tub-shower combination. All tubs and showers must be installed according to ANSI 117 design standards. ▪ Bracing (blocking) in walls around toilet for future installation of grab bars to support 250 – 300 pounds ▪ Overhead light fixture in shower stall or over tub area ▪ ADA compliant toilet ▪ Sink area is designed for a forward-seated position with a base cabinet with no doors or retractable doors, no center stile, and removable floor. Drain and water pipes are protected to avoid injury. Adaptable and removable are permitted. ▪ Slip-resistant flooring
Kitchen	▪ Multi-level counters to accommodate people both seated and standing. At least one workspace counter must be no more than 34 inches from the floor. ▪ At least one base cabinet shall have roll-out shelves. ▪ Task lighting to illuminate work areas such as sink, stove, and counters. ▪ Drawers and cabinets have loop handles on drawers and cabinets. ▪ Faucet is ADA compliant. ▪ Sink area is designed for a forward-seated position with a base cabinet with no doors or retractable doors, no center stile, and removable floor. Drain and water pipes are protected to avoid injury. Adaptable and removable are permitted.

	▪ Either: o Range with smooth-top and front controls, or o A wall oven with a separate in-counter cook top. The cooktop must be able to be used by a person in a forward seated position. The base cabinet under the cooktop must have retractable doors, no center stile, and removable floor. Smooth-top is not required. ▪ All flooring extends wall-to-wall; flooring shall run under the cabinets and appliances unless doing so would void a manufacturer warranty (proof thereof is required) ▪ At least one “reachable” outlet (maximum 24 inches reach over 36 inches height floor cabinet)
Other	▪ Breaker box no more than 48 inches high in an accessible location, if designed for resident access and use ▪ Closet clothes rod adjustable to 54 inches above floor in at least one bedroom with no more than a 48 inch reach ▪ Bedroom and full bath on main floor is encouraged, but not required

APPENDIX E: OHPO PRELIMINARY DETERIMINATION OF LISTING

Checklist for OHFA Applicants Seeking a Preliminary Determination of Listing

Supporting Materials

Photos

☐ Photos of property in "before" (pre-rehab) state - including all exterior elevations and sample views of each interior level.

☐ Labels on the back that include property name, address, sequential numbers, view.

☐ Keyed to a photo-key floor plan/sketch map of property.

☐ Printed in color on photo paper.

☐ 4"x6"

☐ 2 sets

Photo Key

☐ Shows all numbered photo locations with arrow showing direction of view.

Part 1 Form: Evaluation of Significance

☐ Fill out sections 1 and 3 completely.

Section 2 "Nature of Request"

☐ Check the box to choose the appropriate "preliminary determination" option.

Section 4 "Applicant"

☐ Check the applicable box in the middle of the text field regarding ownership.

☐ If applicant is not the owner, send owner statement with form.

☐ Sign and date (blue ink is preferable).

☐ Make sure there is an original, dated signature on both copies.

Section 5 "Description of Physical Appearance"

☐ Are the important features of the property identified in the Description Section, including site, date, materials, style, size, roof-shape, story, plan, windows, foundation, details, and interior?

☐ Does the Description include information about the setting, environment, and or surrounding buildings/areas?

☐ Is the Description clear and complete? If the property has been altered, is the difference between the original (or historic) and the current condition and appearance clear?

☐ Does the description convey the significant qualities of the property? Through what features? Do these features retain integrity?

☐ Have contributing and noncontributing features been identified?

☐ Have alterations (if any) been adequately described? Has the evaluation of their impact on the integrity been made? Have alterations been evaluated regarding significance that may have accrued over time?

Section 6 "Statement of significance"

☐ Does the specific date or date range reflect the property's period of historic significance?

☐ Is the Statement of Significance written in a clear and complete manner?

☐ Does the context in which the property has been evaluated as significant justify the local, state, or national level of significance chosen for the property?

☐ Does the integrity relate to the overall property, not its features and parts?

Applications for preliminary determinations must contain substantially the same level of documentation as National Register nominations, as specified in 36 CFR Part 60 and NPS instructions for completing National Register nominations.
Note that the Part 1 Evaluation of Significance does not take the place of nomination to the National Register of Historic Places.

APPENDIX F: TIEBREAKER #2 COMPOSITE FORMULA

Measurement	Weight	Points
Credits from Max (Maximum award eligible based on unit size)	20%	0 Points - Less than $50k Under Max 1 Points - $50k under Max 2 Points - $75k under Max 3 Points - $100k under Max 4 Points - $125k under Max 5 Points - $150k under Max 6 Points - $175k under Max 7 Points - $200k under Max 8 Points - $225k under Max 9 Points - $250k under Max 10 Points - $275k under Max
TDC per Net Rentable Square Foot	20%	0 Points - $210/SQFT or more 1 Points - Less than $210/sf 2 Points - Less than $200/sf 3 Points - Less than $190/sf 4 Points - Less than $180/sf 5 Points - Less than $170/sf 6 Points - Less than $160/sf 7 Points - Less than $150/sf 8 Points - Less than $140/sf 9 Points - Less than $130/sf 10 Points - Less than $120/sf
Credits per Unit	20%	0 Points - $19k per Unit or more 1 Points - Less than $19k per Unit 2 Points - Less than $18k per Unit 3 Points - Less than $17k per Unit 4 Points - Less than $16k per Unit 5 Points - Less than $15k per Unit 6 Points - Less than $14k per Unit 7 Points - Less than $13k per Unit 8 Points - Less than $12k per Unit 9 Points - Less than $11k per Unit 10 Points - Less than $10k per Unit
TDC per Unit	20%	0 Points - $255k per unit or more 1 Points - Less than $255 per unit 2 Points - Less than $240k per unit 3 Points - Less than $225k per unit 4 Points - Less than $210k per unit 5 Points - Less than $195k per unit 6 Points - Less than $180k per unit 7 Points - Less than $165k per unit 8 Points - Less than $150k per unit 9 Points - Less than $135k per unit 10 Points - Less than $120k per unit

Policy Priorities (see below)	20%	0 Points - 3.33 Points – Max points in one of the pool-specific criteria stated below 6.66 Points - Max points in two of the pool-specific criteria stated below 10 Points - Max points in three of the pool-specific criteria stated below
New Affordability, Urban Opportunity		• Education • PBS8 Voucher Commitment • Low Poverty Area
New Affordability, General Occupancy Urban		• Market Integration • Mixed Use • ELI Targeting
New Affordability, Senior Urban		• Enhanced Service and Support Coordination • Transportation • Proximity to Amenities
New Affordability, Non-Urban (family)		• Family: Education • Family: Bedrooms • Affordable Housing Demand
New Affordability, Non-Urban (senior)		• Proximity to Amenities • Enriched Service and Support Coordination • Affordable Housing Demand
Urban Subsidy Preservation		• Rehab Scope • Bond Leveraging • Preserving HUD Subsidy
Non-Urban Subsidy Preservation		• Rehab Scope • Bond Leveraging • Preserving USDA Subsidy
Service Enriched Housing		• High Need County • Proximity to Amenities • Transportation
Single Family Development		• Equity Building • Self-Sufficiency Programming/Homeowner Transition Reserve • Proximity to Amenities