

2019 ANNUAL REPORT



July 1, 2018 - June 30, 2019

MESSAGE FROM THE EXECUTIVE DIRECTOR

With a mission to expand and preserve affordable housing opportunities throughout the state, the Ohio Housing Finance Agency (OHFA) utilizes multiple strategies to help more Ohioans find an affordable place to call home. This past year, with help from our many partners, we addressed the state's diverse housing needs through hard work, innovation and strategic planning.

More than 4,780 households become homeowners through the work of the Office of Homeownership, and more than 3,400 lenders, agents, counseling agencies and potential homebuyers attended our homeownership program training sessions. In addition, OHFA's conventional loans contributed to the number of homeowners we served this year; conventional loans were 59% of FY19 production. To stabilize more of Ohio's communities impacted by vacant properties, OHFA provided \$73 million in federal Hardest Hit Funds through the Neighborhood Initiative Program (NIP) to land banks that demolished and greened over 4,728 blighted properties. The Save the Dream Ohio program helped 507 homeowners keep their homes and avoid foreclosure, doubling the goal of 250.

The Office of Multifamily Housing financed over 5,300 units of affordable housing, surpassing the annual production goal by 53%. OHFA allocated \$40.1 million in federal housing tax credits, funding more than 4,434 units across the state. In addition, the Compliance division worked to protect the interests of OHFA's renters and ensure the quality of all of the properties in which OHFA invests. Over 300 properties were inspected during the year.

The Office of Housing Policy released its second report on homelessness in Ohio, "Revisiting the Silent Crisis" which showed more than 70,000 Ohioans had sought out homelessness services by 2017, a steady increase over five years. The Office also published its Annual Plan and Housing Needs Assessment, outlining Ohioans needs and challenges related to housing. Together, these reports serve as important statewide resources on affordable housing in Ohio.

In April 2019, OHFA and Ohio Capital Corporation for Housing hosted the second Race for a Place (to Call Home) 5K in downtown Columbus. This event helped demonstrate the importance of affordable housing across the state and raised \$15,000 for Habitat for Humanity MidOhio, which partners with families to become homeowners through sweat equity and no-interest loans.

Thank you to OHFA's partners for their efforts and support over the last year. We remain committed to providing Ohioans with a safe, affordable and quality place to call home and will continue to work diligently and collaboratively towards this mission.

ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, OHFA has helped low- and- moderate income Ohioans access safe, quality and affordable housing. We use federal and state resources and partner with a broad set of stakeholders to strengthen Ohio's affordable housing landscape.

OHFA helps Ohioans achieve the dream of homeownership through down payment assistance, fixed-rate loans, and Mortgage Tax Credits. We work to help people stay in their homes, by preventing foreclosure and working with land banks to stabilize home prices through blight elimination.

OHFA also provides financing for affordable rental housing development and rehabilitation of housing for low- and- moderate income families, older adults, and persons with disabilities. The Agency works to maintain the safety and high standards of this rental housing through asset management, inspections, and compliance training and technical assistance.

Mission

OHFA uses federal and state resources to finance housing opportunities for low- and- moderate income Ohioans through programs that develop, preserve and sustain affordable housing throughout the state. Our mission statement, "***We open the doors to an affordable place to call home,***" provides focus for the daily work of the Agency.

Vision

We envision an Ohio where everyone has a safe, decent and affordable place to call home.

Impact

OHFA helps finance innovative and sustainable housing solutions that provide renters and homebuyers affordable homes while maintaining high standards of customer service, programmatic knowledge and technical expertise.

OHFA has emerged as a respected and trusted leader in affordable housing finance and continues to lead the nation in providing access to affordable housing for low- and- moderate income households.

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OHFA BOARD

OHFA is a self-supporting, quasi-independent state agency governed by an 11-member Board, which includes the Director of the Ohio Department of Commerce, the Director of the Ohio Development Services Agency and nine members who represent sectors within the housing industry and the public at large.



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(BOARD CHAIR) (EX OFFICIO)
DIRECTOR
Ohio Department of Commerce



LYDIA MIHALIK
(EX OFFICIO)
DIRECTOR
Ohio Development Services Agency



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Ohio District 5
Area Agency on Aging

VACANT POSITION
RESIDENTIAL HOUSING

VACANT POSITION
NON-PROFIT MULTIFAMILY
HOUSING DEVELOPMENT

STRATEGIC PRIORITIES

OHFA engages internal and external stakeholders to define the strategic priorities that guide the Agency's work in that fiscal year. The FY 2019 priorities were adopted by the OHFA Board in June 2018. These priorities provide a framework for evaluating successes and progress. This report details how OHFA has met these goals over the last fiscal year.

EXPAND AND PRESERVE AFFORDABLE HOUSING OPPORTUNITIES THROUGH THE CONTINUED DEVELOPMENT AND ADMINISTRATION OF OHFA'S CORE PROGRAMS

OHFA's core programs – Housing Tax Credit, homebuyer programs and foreclosure prevention – not only support the Agency financially, but also fill critical housing needs across the state. The continued success of these programs is essential to the development of affordable housing in Ohio. OHFA remains committed to programmatic excellence and exploration of ways to improve the delivery of financing tools and services to our housing partners.

FOCUS EFFORTS ON CUSTOMER-DRIVEN, SUSTAINABLE MULTI-SECTOR SOLUTIONS TO PROMOTE PUBLIC HEALTH, WELFARE AND PROSPERITY OF THE PEOPLE OF OHIO THROUGH THE PRODUCTION AND PRESERVATION OF AFFORDABLE HOUSING

Strong partnerships with state agencies and other organizations in non-housing sectors are vital to serving those most in need of affordable housing. These partnerships improve OHFA's ability to positively affect economic, social and health outcomes of residents living in OHFA-funded multifamily units. In addition, vulnerable populations often need sustainable, customer-driven programming that complement affordable housing to improve their quality of life. OHFA intends to use housing as a platform to leverage resources to support residents and communities.

PROMOTE AWARENESS OF AFFORDABLE HOUSING PROGRAMS IN OHIO TO EXTERNAL STAKEHOLDERS AND CITIZENS

Since 1983, OHFA has worked to meet the housing needs of hundreds of thousands of Ohioans, but there are still many families and individuals in all corners of the state in need.

As part of this effort, OHFA continues to engage in productive public discourse—with industry stakeholders, public officials and Ohio taxpayers alike—about our programs and policies. Further, OHFA will maintain its high standard of service for all customers who interact with the Agency and benefit from its programs.

STRENGTHEN OHFA'S CULTURE TO ENCOURAGE PERSONAL AND PROFESSIONAL GROWTH

Experts have observed and documented a direct correlation between a healthy workplace culture and the success of an organization. Engaged employees are those who are actively involved in advancing organizational goals. The levels of employee engagement are influenced by both organizational and managerial drivers. This strategic priority focuses on initiatives that drive a high level of employee engagement: encouraging professional growth, setting goals aligned with the Agency's mission, meaningfully connecting with employees, recognizing high performance and encouraging new ideas.

HOMEOWNERSHIP

Helping Ohioans Achieve the Dream of Homeownership

The Office of Homeownership uses many programs and products to make the dream of homeownership possible for low- and- moderate income homebuyers throughout Ohio. Down payment assistance, fixed-rate loans, and Mortgage Tax Credits help low- and- moderate income Ohioans access a home to call their own and improve their home through repair and renovation.

OHFA's programs focus on a broad range of potential homeowners, with an emphasis on helping first-time homebuyers. The **Ohio Heroes** program works with people who have served the public, including veterans, active duty military or reserve, police officers, firefighters, medical practitioners, and pre-K-12 educators. **Grants for Grads** focuses on recent college graduates.

To ensure Ohioans can access these products, OHFA conducts **continuing education training and events** to real estate agents, mortgage lenders, and the general public to promote OHFA homebuyer programs and keep OHFA partners' up to date on program offerings.

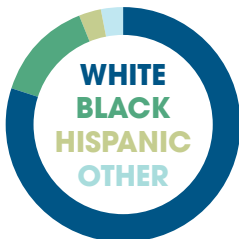
- ▶ *In FY 2019 OHFA worked with **106 lending partners** to help homebuyers purchase their homes with OHFA homebuyer programs.*
- ▶ **OHFA financed 4,780 loans.**
 - ▷ *2,094 (44%) were government loans, including **1,788 (37%) Federal Housing Administration (FHA) loans.***
 - ▷ *2,686 (56%) were conventional loans, increasing 165% from 1,012 in FY 2018.*
 - ▷ ***173 homebuyers** used loans from the U.S. Department of Agriculture's Rural Development program.*
 - ▷ ***119 homebuyers** used loans from the U.S. Department of Veterans Affairs.*
- ▶ **70% of OHFA's borrowers used down payment assistance.**
- ▶ **OHFA issued 2,120 Mortgage Tax Credits.**
 - ▷ *Most MTCs (**1,338**) were paired with an OHFA loan ("MTC Plus" loans)*
 - ▷ ***782** were issued alone as "MTC Basic."*
- ▶ **OHFA held 116 events to teach or promote homebuyer programs.**
 - ▷ *More than **3,400 people** attended in-person or online, including real estate agents, mortgage lenders, and the general public.*



FY 2019 OHFA Homebuyers

Average Age	31
Median Income	\$52,278
Average Sales Price	\$129,223
Average FICO Score	709

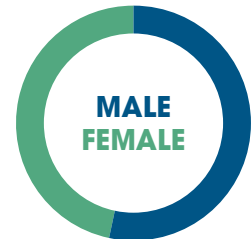
RACE AND ETHNICITY BREAKDOWN



MARITAL STATUS



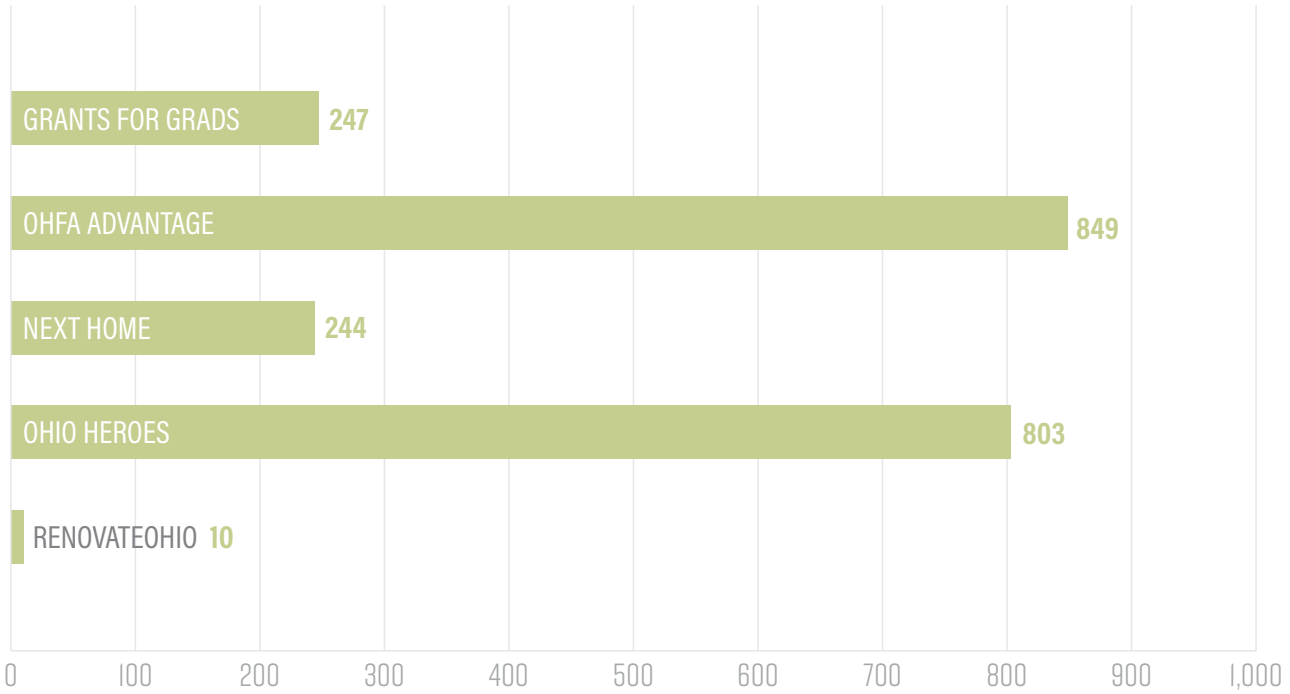
GENDER BREAKDOWN



FY 2019 Performance Dashboard | Homeownership



HOMEBUYER LOANS APPROVED BY PROGRAM TYPE



HOMEOWNERSHIP PRESERVATION

Preventing Foreclosure and Preserving Home Value

The Office of Homeownership Preservation was created to help stabilize properties and keep homeowners safe in the wake of the housing crisis. Since 2010, OHFA has administered Ohio's allocation of \$762 million from the federal Hardest Hit Fund for two preservation programs: the Neighborhood Initiative Program and Save the Dream Ohio. NIP funds the greening and removal of vacant and blighted properties to prevent foreclosures and help stabilize home prices. SDO helps homeowners struggling to make mortgage payments or facing foreclosure.

- ▶ *In FY 2019 OHFA helped **507 homeowners** keep their homes, more than doubling the annual goal.*
 - ▷ *Since 2010, more than **27,000 homeowners** have received assistance from Save the Dream Ohio.*
 - ▷ *More than **2,600 homeowners** have been assisted in the most recent round of funding, which started in 2016.*
- ▶ *Homeowner assistance reached **\$4.9 million** in distributed funds, outpacing the annual goal by 145%.*
- ▶ *OHFA sent **\$73 million** in reimbursements to land banks to remove blighted properties.*
 - ▷ *Since NIP began in 2014, over **\$195 million** has been reimbursed.*
- ▶ ***4,728 blighted and vacant properties** have been demolished and greened.*
 - ▷ ***45 Ohio county land banks** are currently under NIP contract.*
 - ▷ ***43 land banks** received funds from NIP, up from 33 in FY 2018.*
- ▶ *Since 2010, only **\$58 million** (7.6%) of OHFA's HHF allocation of \$762 million has been spent on program administration.*
 - ▷ *Administrative expenses are projected to be **8.7%** of the total award by program end, the **lowest of any participating state.***



MULTIFAMILY HOUSING: **DEVELOPMENT**

Expanding the Supply of Affordable Rental Housing in Ohio

OHFA's Office of Multifamily Housing facilitates the construction and preservation of affordable rental housing and ensures those developments abide by compliance standards. Using Housing Tax Credits and other financing tools, OHFA aims to increase the available supply of quality, affordable rental housing by helping developers offset construction costs of rental housing projects. Multifamily units serve a broad range of Ohio's population: low- and- moderate income renters, aging adults, and disabled individuals, among others.

OHFA works to maintain compliance with regulatory safety and quality standards for the Agency's multifamily portfolio. OHFA conducts asset management to monitor financial conditions and regularly inspects properties, while onboarding new properties and providing compliance training and one-on-one technical assistance to owners and property managers.

- ▶ *In FY 2019 OHFA financed **5,364 units** of affordable rental housing for low-income households, **surpassing the annual goal by 53%**.*
 - ▷ *65% of these units are in Family Housing projects, 31% are in Senior Housing projects and 5% are in Permanent Supportive Housing projects or serve special populations.*
 - ▷ *39% are new construction, while 61% are existing units to be updated and rehabilitated.*
- ▶ ***82** of these units are in areas of high opportunity (see page 24).*
- ▶ *OHFA allocated **\$40.1 million** in HTC's (awarded annually over ten years) to fund 52 projects consisting of **4,434 units**.*
 - ▷ *36 projects containing **2,244 units** were funded through the 9% HTC round.*
 - ▷ *4% HTC's were allocated to 16 developments containing **2,190 units**.*
- ▶ *OHFA allocated **\$28.1 million** in HDAP awards to 33 projects.*
 - ▷ *51% of these awards were made possible by the Ohio Housing Trust Fund, which facilitated the construction or preservation of **982 units** of affordable housing across 15 projects.*
 - ▷ *30% came from federal HOME dollars, facilitating the construction of 12 projects with **586 units**.*
 - ▷ *19% came from the National Housing Trust Fund to finance six projects containing **534 units**.*
- ▶ *OHFA issued **\$187 million** in Multifamily Bonds, financing the construction or preservation of **2,304 units** in 18 projects.*
- ▶ *Across all programs, OHFA maintains an active portfolio of **97,520 units** of affordable rental housing.*



FY 2019 OHFA Renters*

Median Renter Age	29
Median Head of Household Age	54
Median Household Income	\$12,690
Median Gross Rent	\$664
Median Rent Paid by Renter	\$282
Renters Under 18	35%
Renters 55 and Over	28%
Women Heads of Household	73%

*HTC PROGRAM UNITS ONLY

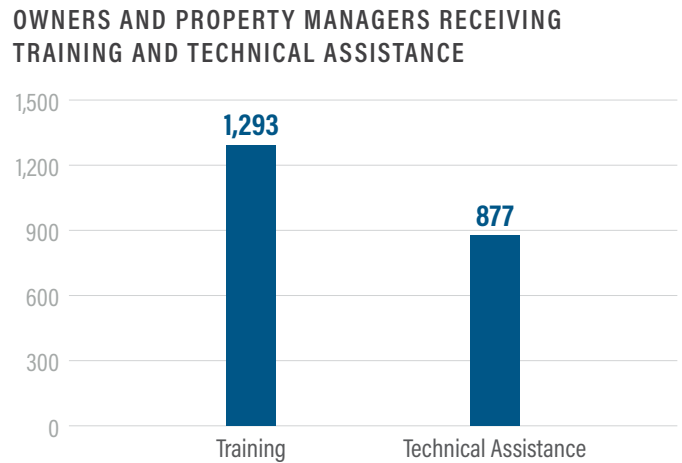
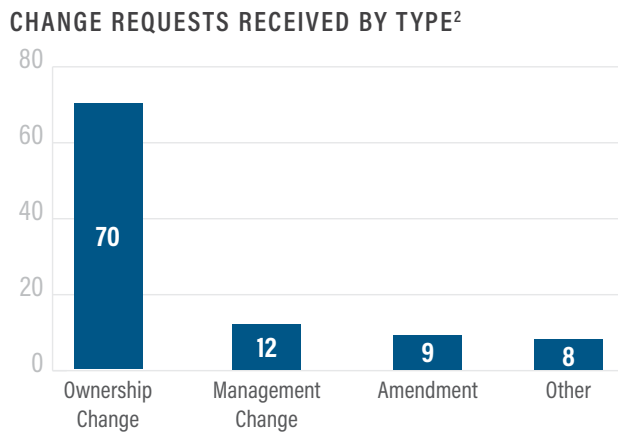
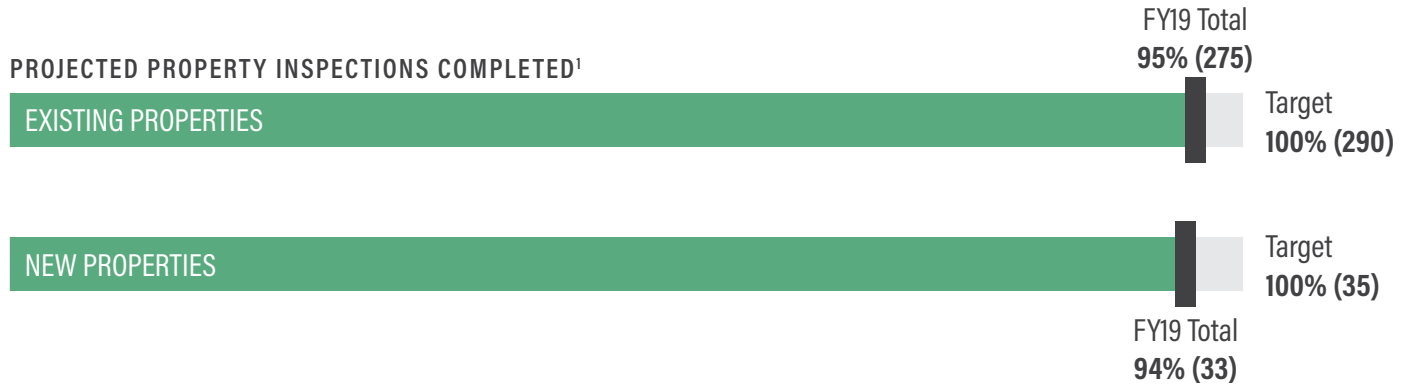


MULTIFAMILY HOUSING: COMPLIANCE, TRAINING AND TECHNICAL ASSISTANCE

Ensuring High Quality and Sustainable Rental Housing

- ▶ *In FY 2019 **308 property inspections** were completed, including 291 Housing Tax Credit reviews and 181 gap financing reviews.*
- ▶ *OHFA's Asset Management portfolio includes **108 properties** with **5,350 units** statewide.*
- ▶ ***99 change requests**, such as project ownership and management changes, were processed.*
- ▶ *There are **555 Section 811 Project Rental Assistance units** in the pipeline, a net increase of 68% from last year. This brings Ohio closer to its 2023 goal of 485 units leased up.*
 - ▷ ***20 units** are leased up.*
 - ▷ ***24 units** have an executed Rental Assistance Contract.*
 - ▷ ***511 units** are committed.*
- ▶ ***1,293 owners or property managers** received compliance training, a 92% increase from last year.*
- ▶ ***877 technical assistance requests** were processed.*

FY 2019 Performance Dashboard I Compliance, Training and Technical Assistance



FOOTNOTES

- Existing properties are defined as those that have previously had inspections. New properties are defined as those that have been placed in service but have not had a prior inspection. Inspections include Housing Tax Credit reviews completed on a calendar year basis and gap financing reviews completed on a fiscal year basis. The annual target of 290 for existing project reviews was a projection. It is often the case that project inspection dates change for a multitude of reasons, both internal and external. As such, some projects that were scheduled for inspection in Q3 and Q4 were rescheduled for FY20.
- Ownership changes include changes in owner, limited partner, LLC, general partner, managing member, or Housing Development Assistance Program recipient. Other changes include loan forgiveness and releases of restrictive covenants. Amendments include amendments to restrictive covenants and amendments to funding agreements.
- Section 811 Project Rental Assistance units as of June 30, 2019. Committed units include proposed 811 units with a formal commitment letter or a signed Agreement to Enter into a Section 811 Rental Assistance Contract.

EMPLOYEE AND COMMUNITY ENGAGEMENT

OHFA's employee engagement activities focused on identifying and providing training and development alternatives to employees that were tailored to strengthen employee skills and encourage professional growth.

The 19th annual **Ohio Housing Conference**, held November 7–9 at the Greater Columbus Convention Center, provided valuable networking and educational opportunities. Co-hosted by OHFA and the Ohio Capital Corporation for Housing, this year's conference featured over 50 informational sessions, including trainings, plenaries and mobile tours. Over 1,700 people registered, along with more than 100 exhibitors and industry partners. Several employees moderated sessions or participated on panels at the conference.

This year OHFA and OCCH organized the second **Race for a Place (to Call Home) 5K**, held April 6 in downtown Columbus. This run/walk to promote affordable housing programs raised \$15,000 for the Habitat for Humanity MidOhio, which helps families in Franklin, Licking and Madison counties achieve homeownership. Over 500 runners and walkers registered for this family-friendly event. In an effort to encourage staff to move more leading up to the 5K event, the agency continued its **Get OHFA Moving** inter-office challenge, an initiative including workout, nutrition and mindfulness classes.



APPENDIX A

Homebuyer Program Lenders by Total Loan Volume, FY 2019

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Fairway Independent Mortgage Corp.	985	20.61	\$120,395,322	20.39	\$122,229
Amerifirst Financial Corp.	245	5.13	\$27,783,832	4.71	\$113,403
Howard Hanna Mortgage Services	242	5.06	\$29,817,689	5.05	\$123,214
Union Home Mortgage Corp.	236	4.94	\$28,618,517	4.85	\$121,265
The Huntington National Bank	234	4.90	\$25,801,696	4.37	\$110,264
American Eagle Mortgage - LendUS	222	4.64	\$28,252,877	4.79	\$127,265
Equity Resources Inc.	166	3.47	\$19,864,986	3.36	\$119,669
First Ohio Home Finance, Inc.	136	2.85	\$17,801,574	3.02	\$130,894
Caliber Home Loans	134	2.80	\$13,797,321	2.34	\$102,965
Prime Lending	129	2.70	\$17,491,144	2.96	\$135,590
American Midwest Mortgage	120	2.51	\$12,765,501	2.16	\$106,379
Ruoff Mortgage Company, Inc.	114	2.38	\$14,693,908	2.49	\$128,894
Homeside Financial , LLC	100	2.09	\$12,731,145	2.16	\$127,311
American Mortgage Service Company	96	2.01	\$15,409,470	2.61	\$160,515
Partners United Financial, LLC	86	1.80	\$11,262,258	1.91	\$130,956
Evolve Bank and Trust	83	1.74	\$11,563,757	1.96	\$139,322
NTFN, Inc dba Premier Nationwide Lending	81	1.69	\$10,791,730	1.83	\$133,231
US Bank Home Mortgage	80	1.67	\$9,912,880	1.68	\$123,911
Guaranteed Rate, Inc.	76	1.59	\$11,203,428	1.90	\$147,414
Revolution Mortgage	69	1.44	\$9,187,686	1.56	\$133,155
Hallmark Home Mortgage LLC	69	1.44	\$8,101,762	1.37	\$117,417
Waterstone Mortgage Corporation	65	1.36	\$6,372,776	1.08	\$98,043
River Hills Bank	65	1.36	\$8,731,729	1.48	\$134,334
Park National Bank	63	1.32	\$5,783,492	0.98	\$91,801
NFM Inc dba NFM Lending	55	1.15	\$7,769,160	1.32	\$141,257
Nations Reliable Lending, LLC	51	1.07	\$7,044,633	1.19	\$138,130
NOIC - Concord Mortgage Group	42	0.88	\$5,658,541	0.96	\$134,727

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Supreme Lending	36	0.75	\$4,247,514	0.72	\$117,987
First Federal Lakewood	34	0.71	\$4,324,062	0.73	\$127,178
CrossCountry Mortgage Inc.	33	0.69	\$3,469,859	0.59	\$105,147
Hometown Lenders LLC	31	0.65	\$3,625,247	0.61	\$116,943
Sibcy Cline Mortgage Services, Inc.	31	0.65	\$3,845,076	0.65	\$124,035
Reliance First Capital, LLC	27	0.56	\$3,182,554	0.54	\$117,872
First Financial Bank	24	0.50	\$3,538,036	0.60	\$147,418
Option Financial, LLC	24	0.50	\$2,937,756	0.50	\$122,407
Chemical Bank	23	0.48	\$1,851,412	0.31	\$80,496
Priority Mortgage Corp.	22	0.46	\$2,819,027	0.48	\$128,138
Residential Mortgage Services, Inc. - RMS	19	0.40	\$2,507,294	0.42	\$131,963
Bank of England	18	0.38	\$2,438,582	0.41	\$135,477
Nations Lending Corporation	18	0.38	\$1,966,032	0.33	\$109,224
HomeBridge Financial	16	0.33	\$2,113,266	0.36	\$132,079
New Carlisle Federal SB	16	0.33	\$1,635,149	0.28	\$102,197
The State Bank & Trust Company	16	0.33	\$2,257,467	0.38	\$141,092
New Rez LLC	15	0.31	\$1,996,165	0.34	\$133,078
Cason Home Loans	15	0.31	\$1,681,418	0.28	\$112,095
Stockton Mortgage Corp	14	0.29	\$1,977,303	0.33	\$141,236
Portage Community Bank	14	0.29	\$1,396,583	0.24	\$99,756
First Home Bank	13	0.27	\$1,680,478	0.28	\$129,268
Western Ohio Mortgage Company	13	0.27	\$1,566,501	0.27	\$120,500
Wesbanco Bank	13	0.27	\$1,426,056	0.24	\$109,697
Summit Funding Inc.	13	0.27	\$1,736,295	0.29	\$133,561
American Neighborhood Mtg Acceptance Co.	13	0.27	\$1,516,845	0.26	\$116,680
First Security Mortgage	12	0.25	\$1,473,883	0.25	\$122,824
Paramount Residential Mortgage Grp	11	0.23	\$1,380,734	0.23	\$125,521

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
The Union Bank	10	0.21	\$1,693,463	0.29	\$169,346
Flagstar Bank	10	0.21	\$1,453,137	0.25	\$145,314
Envoy Mortgage Ltd.	10	0.21	\$1,500,339	0.25	\$150,034
Rapid Mortgage	9	0.19	\$1,192,081	0.20	\$132,453
NVR Mortgage Finance, Inc.	9	0.19	\$1,669,920	0.28	\$185,547
Gateway First Bank	8	0.17	\$1,074,483	0.18	\$134,310
Peoples Bank	8	0.17	\$918,078	0.16	\$114,760
Bayshore Mortgage Funding	8	0.17	\$922,488	0.16	\$115,311
Equitable Mortgage Corp.	7	0.15	\$980,291	0.17	\$140,042
Union Savings Bank	7	0.15	\$877,901	0.15	\$125,414
Wright Patt Credit Union	7	0.15	\$758,650	0.13	\$108,379
Finance of America Mortgage	6	0.13	\$777,916	0.13	\$129,653
Primary Residential Mortgage, Inc.	6	0.13	\$891,595	0.15	\$148,599
Tidewater Mortgage Services	5	0.10	\$619,078	0.10	\$123,816
Congressional Bank	5	0.10	\$535,755	0.09	\$107,151
Independent Bank	5	0.10	\$545,800	0.09	\$109,160
Academy Mortgage Corp.	5	0.10	\$544,914	0.09	\$108,983
HomeServices Lending, LLC	4	0.08	\$583,346	0.10	\$145,837
Loan Depot.Com LLC	4	0.08	\$458,165	0.08	\$114,541
Warsaw Federal Savings & Loan	4	0.08	\$311,283	0.05	\$77,821
Liberty Mortgage Co., Inc.	4	0.08	\$551,801	0.09	\$137,950
Polaris Home Funding Corp.	4	0.08	\$468,397	0.08	\$117,099
Benchmark Mortgage	4	0.08	\$397,557	0.07	\$99,389
First Community Mortgage	3	0.06	\$378,716	0.06	\$126,239
Movement Mortgage	3	0.06	\$390,790	0.07	\$130,263
Sterns Lending, LLC	3	0.06	\$381,695	0.06	\$127,232
First Commonwealth Bank	3	0.06	\$438,126	0.07	\$146,042

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
USA Mortgage	3	0.06	\$319,112	0.05	\$106,371
Goldwater Bank, N.A.	3	0.06	\$426,898	0.07	\$142,299
Guardian Savings Bank, FSB	3	0.06	\$403,022	0.07	\$134,341
Midwest Mortgage Investments Ltd.	3	0.06	\$245,798	0.04	\$81,933
The Federal Savings Bank	2	0.04	\$351,696	0.06	\$175,848
BBMC Mortgage	2	0.04	\$217,221	0.04	\$108,611
Northern Mortgage Services, LLC	2	0.04	\$160,831	0.03	\$80,416
E Mortgage Management LLC	2	0.04	\$180,541	0.03	\$90,271
Peoples Mortgage Company	2	0.04	\$265,295	0.04	\$132,648
FBC Mortgage LLC	2	0.04	\$361,028	0.06	\$180,514
Pulte Mortgage LLC	2	0.04	\$523,589	0.09	\$261,795
Center Bank	2	0.04	\$367,916	0.06	\$183,958
Interlinc Mortgage Services, LLC	1	0.02	\$131,920	0.02	\$131,920
MainSource Bank	1	0.02	\$119,600	0.02	\$119,600
Cincinnati Federal	1	0.02	\$140,600	0.02	\$140,600
Security National Mortgage Company	1	0.02	\$157,102	0.03	\$157,102
Wolfe Financial Inc.	1	0.02	\$190,486	0.03	\$190,486
New American Funding	1	0.02	\$145,825	0.02	\$145,825
Victory Community Bank	1	0.02	\$254,840	0.04	\$254,840
Gold Star Mortgage Financial Group, Corp.	1	0.02	\$113,975	0.02	\$113,975
Freedom Mortgage	1	0.02	\$121,250	0.02	\$121,250
Union Capital Mortgage Corp	1	0.02	\$126,003	0.02	\$126,003
Victory Mortgage LLC	1	0.02	\$152,192	0.03	\$152,192
M/I Financial, LLC	1	0.02	\$298,885	0.05	\$298,885
Dollar Bank	1	0.02	\$140,409	0.02	\$140,409
Grand Total	4,780	100	\$590,431,207	100	\$123,521

APPENDIX B

Homebuyer Loans by County, FY 2019

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Adams	4	0.08	\$474,777	0.08	\$118,694
Allen	8	0.17	\$778,751	0.13	\$97,344
Ashland	7	0.15	\$795,387	0.13	\$113,627
Ashtabula	22	0.46	\$2,216,437	0.38	\$100,747
Athens	6	0.13	\$510,898	0.09	\$85,150
Auglaize	3	0.06	\$313,032	0.05	\$104,344
Belmont	1	0.02	\$78,787	0.01	\$78,787
Brown	16	0.33	\$1,942,741	0.33	\$121,421
Butler	142	2.97	\$18,619,276	3.15	\$131,122
Carroll	5	0.1	\$455,278	0.08	\$91,056
Champaign	9	0.19	\$1,088,811	0.18	\$120,979
Clark	59	1.23	\$5,465,267	0.93	\$92,632
Clermont	116	2.43	\$15,898,539	2.69	\$137,056
Clinton	7	0.15	\$930,868	0.16	\$132,981
Columbiana	13	0.27	\$1,444,326	0.24	\$111,102
Coshocton	5	0.1	\$243,978	0.04	\$48,796
Crawford	13	0.27	\$1,129,296	0.19	\$86,869
Cuyahoga	490	10.25	\$57,812,078	9.79	\$117,984
Darke	5	0.1	\$515,186	0.09	\$103,037
Defiance	2	0.04	\$217,358	0.04	\$108,679
Delaware	54	1.13	\$10,025,821	1.7	\$185,663
Erie	29	0.61	\$3,586,406	0.61	\$123,669

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Fairfield	127	2.66	\$18,088,757	3.06	\$142,431
Fayette	12	0.25	\$1,368,396	0.23	\$114,033
Franklin	1019	21.32	\$142,882,508	24.2	\$140,218
Fulton	6	0.13	\$786,312	0.13	\$131,052
Gallia	1	0.02	\$88,369	0.01	\$88,369
Geauga	12	0.25	\$1,943,287	0.33	\$161,941
Greene	32	0.67	\$3,769,618	0.64	\$117,801
Guernsey	6	0.13	\$708,293	0.12	\$118,049
Hamilton	336	7.03	\$42,693,660	7.23	\$127,064
Hancock	15	0.31	\$1,750,055	0.3	\$116,670
Hardin	4	0.08	\$374,301	0.06	\$93,575
Harrison	1	0.02	\$94,261	0.02	\$94,261
Henry	5	0.1	\$518,262	0.09	\$103,652
Highland	10	0.21	\$969,392	0.16	\$96,939
Hocking	8	0.17	\$915,561	0.16	\$114,445
Holmes	1	0.02	\$152,000	0.03	\$152,000
Huron	35	0.73	\$4,062,467	0.69	\$116,070
Jackson	1	0.02	\$115,862	0.02	\$115,862
Jefferson	7	0.15	\$577,331	0.1	\$82,476
Knox	37	0.77	\$4,405,687	0.75	\$119,073
Lake	78	1.63	\$10,038,668	1.7	\$128,701
Lawrence	3	0.06	\$226,323	0.04	\$75,441

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Licking	147	3.08	\$21,332,016	3.61	\$145,116
Logan	12	0.25	\$1,245,677	0.21	\$103,806
Lorain	143	2.99	\$16,032,152	2.72	\$112,113
Lucas	108	2.26	\$10,250,371	1.74	\$94,911
Madison	28	0.59	\$3,955,725	0.67	\$141,276
Mahoning	69	1.44	\$6,092,068	1.03	\$88,291
Marion	34	0.71	\$3,050,269	0.52	\$89,714
Medina	68	1.42	\$9,886,230	1.67	\$145,386
Meigs	1	0.02	\$60,819	0.01	\$60,819
Mercer	1	0.02	\$133,950	0.02	\$133,950
Miami	29	0.61	\$2,949,303	0.5	\$101,700
Monroe	0	0	\$-	0	n/a
Montgomery	178	3.72	\$18,217,864	3.09	\$102,348
Morgan	0	0	\$-	0	n/a
Morrow	20	0.42	\$2,408,379	0.41	\$120,419
Muskingum	23	0.48	\$2,714,237	0.46	\$118,010
Noble	1	0.02	\$71,780	0.01	\$71,780
Ottawa	7	0.15	\$826,213	0.14	\$118,030
Paulding	1	0.02	\$78,551	0.01	\$78,551
Perry	11	0.23	\$1,332,344	0.23	\$121,122
Pickaway	50	1.05	\$7,216,443	1.22	\$144,329
Pike	7	0.15	\$773,366	0.13	\$110,481

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Portage	65	1.36	\$8,771,255	1.49	\$134,942
Preble	7	0.15	\$740,566	0.13	\$105,795
Putnam	4	0.08	\$319,159	0.05	\$79,790
Richland	40	0.84	\$3,759,645	0.64	\$93,991
Ross	40	0.84	\$4,497,532	0.76	\$112,438
Sandusky	7	0.15	\$627,224	0.11	\$89,603
Scioto	6	0.13	\$747,931	0.13	\$124,655
Seneca	8	0.17	\$733,578	0.12	\$91,697
Shelby	4	0.08	\$514,325	0.09	\$128,581
Stark	174	3.64	\$19,552,260	3.31	\$112,369
Summit	473	9.9	\$51,916,832	8.79	\$109,761
Trumbull	81	1.69	\$7,324,281	1.24	\$90,423
Tuscarawas	34	0.71	\$3,717,768	0.63	\$109,346
Union	18	0.38	\$2,979,860	0.5	\$165,548
Van Wert	1	0.02	\$135,990	0.02	\$135,990
Vinton	1	0.02	\$122,735	0.02	\$122,735
Warren	45	0.94	\$6,804,910	1.15	\$151,220
Washington	1	0.02	\$137,740	0.02	\$137,740
Wayne	33	0.69	\$4,180,360	0.71	\$126,678
Williams	5	0.1	\$512,820	0.09	\$102,564
Wood	17	0.36	\$2,150,079	0.36	\$126,475
Wyandot	6	0.13	\$483,932	0.08	\$80,655
Grand Total	4780	100	\$590,431,207	100	\$123,521

APPENDIX C

Neighborhood Initiative Program Allocations by County, FY 2019

County	FY 2019			Cumulative		
	Parcels	Amount	Average	Parcels	Amount	Average
Adams	6	\$68,873	\$11,479	6	\$68,873	\$11,479
Allen	88	\$1,441,048	\$16,376	187	\$3,148,575	\$16,837
Ashland	2	\$21,518	\$10,759	2	\$21,518	\$10,759
Ashtabula	83	\$1,460,420	\$17,595	227	\$4,266,824	\$18,797
Athens	7	\$76,501	\$10,929	7	\$76,501	\$10,929
Belmont	0	\$-	n/a	20	\$287,903	\$14,395
Butler	119	\$1,829,341	\$15,373	235	\$3,383,136	\$14,396
Clark	37	\$628,072	\$16,975	123	\$2,091,117	\$17,001
Clinton	29	\$540,766	\$18,647	34	\$621,034	\$18,266
Columbiana	71	\$937,194	\$13,200	140	\$2,113,714	\$15,098
Crawford	42	\$774,356	\$18,437	58	\$1,012,805	\$17,462
Cuyahoga	1085	\$17,762,684	\$16,371	4092	\$59,126,745	\$14,449
Erie	13	\$238,975	\$18,383	49	\$711,767	\$14,526
Fairfield	17	\$328,069	\$19,298	43	\$776,575	\$18,060
Fayette	2	\$12,872	\$6,436	2	\$12,872	\$6,436
Franklin	340	\$5,853,159	\$17,215	994	\$16,107,128	\$16,204
Guernsey	8	\$107,579	\$13,447	8	\$107,579	\$13,447
Hamilton	171	\$3,478,166	\$20,340	412	\$8,560,811	\$20,779
Henry	5	\$51,119	\$10,224	5	\$51,119	\$10,224
Jackson	6	\$65,392	\$10,899	6	\$65,392	\$10,899
Jefferson	69	\$1,194,670	\$17,314	148	\$2,352,385	\$15,894
Lake	18	\$426,413	\$23,690	48	\$969,486	\$20,198

County	FY 2019			Cumulative		
	Parcels	Amount	Average	Parcels	Amount	Average
Lawrence	92	\$1,778,517	\$19,332	163	\$2,731,346	\$16,757
Licking	16	\$280,752	\$17,547	50	\$743,627	\$14,873
Logan	6	\$79,267	\$13,211	6	\$79,267	\$13,211
Lorain	47	\$800,125	\$17,024	229	\$4,027,487	\$17,587
Lucas	420	\$4,747,506	\$11,304	1748	\$18,393,519	\$10,523
Mahoning	426	\$5,899,155	\$13,848	848	\$11,903,854	\$14,038
Marion	22	\$414,835	\$18,856	47	\$783,968	\$16,680
Montgomery	328	\$5,889,314	\$17,955	949	\$15,982,194	\$16,841
Ottawa	10	\$179,600	\$17,960	18	\$333,805	\$18,545
Paulding	17	\$259,951	\$15,291	17	\$259,951	\$15,291
Portage	7	\$95,982	\$13,712	56	\$797,189	\$14,236
Richland	127	\$1,749,091	\$13,772	292	\$3,667,757	\$12,561
Ross	4	\$80,536	\$20,134	4	\$80,536	\$20,134
Sandusky	8	\$159,098	\$19,887	20	\$370,018	\$18,501
Scioto	29	\$349,512	\$12,052	87	\$1,343,057	\$15,437
Shelby	40	\$633,771	\$15,844	61	\$968,211	\$15,872
Stark	270	\$4,442,901	\$16,455	650	\$10,365,882	\$15,948
Summit	313	\$4,758,712	\$15,204	524	\$7,983,566	\$15,236
Trumbull	293	\$3,564,681	\$12,166	677	\$8,258,312	\$12,198
Van Wert	30	\$631,625	\$21,054	47	\$939,573	\$19,991
Williams	15	\$228,928	\$15,262	22	\$345,190	\$15,690
State Total	4738	\$74,321,048	\$15,686	13361	\$196,292,165	\$14,691

APPENDIX D

Multifamily Housing Developments Receiving Initial Funding Allocations, FY 2019

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Alms Hill	Cincinnati	Hamilton	200	Aug 18	\$1.3m 4% credits \$23m MF bonds	X			KeyBank
BEFG Avondale	Cincinnati	Hamilton	209	Aug 18	\$878k 4% credits \$14.5m MF bonds	X			KeyBank
Pomeroy Colonial Park	Pomeroy	Meigs	48	Aug 18	\$195k 4% credits \$1.3m HDAP-OHTF \$500k HDAP-NHTF \$4m MF bonds \$1.5m HDL	X			OCCH
Bridlewood Village Apartments	Obetz	Franklin	70	Oct 18	\$164k 4% credits \$3.5m MF bonds	X			Red Oak Equity
Southpark Apartments	Columbus	Franklin	356	Oct 18	\$1.8m 4% credits \$33m MF bonds	X			Citi Community Capital
Shaker Park Apartments	Warrensville Heights	Cuyahoga	151	Dec 18	\$561k 4% credits \$10m MF bonds	X			Enterprise Community Investment
Hilltop City Cottages	Columbus	Franklin	6	Feb 19	\$500k HDAP-OHTF				n/a
Riverside Trail Apartments	Columbus	Franklin	248	Feb 19	\$1.8m 4% credits \$29m MF bonds				Eagle Capital Company, LLC
Friends/VVA Apartments	Columbus	Franklin	16	Mar 19	\$700k HDAP-NHTF	X	X		n/a
George Mance Commons	Toledo	Lucas	40	Mar 19	\$148k 4% credits \$2.5m MF bonds	X	X		Red Oak Equity
Rosewind Apartments	Columbus	Franklin	230	Mar 19	\$2m HDAP-NHTF \$1.8m HDL	X			OCCH
Southwick Place Townhomes	Brunswick Hills Township	Medina	50	Mar 19	\$1.3m HDAP-OHTF \$1.3m HDL	X			OCCH
St. George's Manor	Toledo	Lucas	51	Mar 19	\$127k 4% credits \$2.5m MF bonds	X	X		Red Oak Equity
Telford-Shroyer	Oakwood	Montgomery	24	Mar 19	\$528k HDAP-OHTF \$623k HDAP-NHTF	X			n/a
The Elms	Warren	Trumbull	200	Mar 19	\$1m HDAP-OHTF \$1m HDAP-NHTF \$1.8m HDL	X	X		OCCH
Westminster Court II	Blanchester	Clinton	50	Mar 19	\$500k HDAP-OHTF \$1.5m HDL	X	X		OCCH
Chadwick Place	Elyria	Lorain	46	Apr 19	\$1m HDAP-OHTF	X			OCCH
Creative Living for Life	Middleburg Heights	Cuyahoga	16	Apr 19	\$500k HDAP-OHTF \$637k HDAP-NHTF			X	n/a
Hopeton Terrace	Scioto Township	Ross	46	Apr 19	\$1.5m HDAP-OHTF	X	X		City Real Estate Advisors
Sutter View Apartments	Cincinnati	Hamilton	114	Apr 19	\$1m 4% credits \$17m MF bonds	X			OCCH
Union Square Apartments	Medina	Medina	84	Apr 19	\$856k HDAP-OHTF	X			OCCH
WC Summer Tree Terrace	Jeffersonville	Fayette	24	Apr 19	\$1.6m HDAP-OHTF	X			OCCH
Amberly Square Apartments	Columbus	Franklin	112	May 19	\$577k 4% credits \$12m MF bonds	X			NEF
Musicians Towers	Cleveland Heights	Cuyahoga	240	May 19	\$2m HDAP-OHTF \$1.8m HDL	X	X		OCCH
ABCAP Housing Renovations II	Winchester	Adams	43	May 19	\$472k 9% credits	X	X		OCCH
Bucyrus Manor Apartments	Bucyrus	Crawford	32	May 19	\$398k 9% credits	X	X		OCCH
Campbell Landing Apartments	Bellefontaine	Logan	52	May 19	\$785k 9% credits				OCCH
Carpenter Hall	Athens	Athens	53	May 19	\$542k 9% credits	X			OCCH
Creekside Place Apartments	Columbus	Franklin	63	May 19	\$945k 9% credits			X	OCCH
Eastern Woods Senior	Findlay	Hancock	50	May 19	\$800k 9% credits		X		OCCH

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Franklin Manor South	Columbus	Franklin	149	May 19	\$1.2m 9% credits				OCCH
Hamilton Crossing Annex	Whitehall	Franklin	32	May 19	\$565k 9% credits		X		OCCH
Hawthorn Landing Apartments	Fairborn	Greene	68	May 19	\$985k 9% credits				OCCH
Hisle Park Apartments	Portsmouth	Scioto	45	May 19	\$855k 9% credits			X	OCCH
Kenlawn Place	Columbus	Franklin	50	May 19	\$900k 9% credits				OCCH
Longfellow School	Cleveland	Cuyahoga	75	May 19	\$1.1m 9% credits		X		OCCH
Overlook Apartments	Chillicothe	Ross	45	May 19	\$720k 9% credits				PNC Real Estate
Oxford Place	Canton	Stark	62	May 19	\$1m 9% credits		X		RBC Capital Markets
Perseverance	Cincinnati	Hamilton	32	May 19	\$576k 9% credits				OCCH
Prairie View Apartments	Wilmington	Clinton	74	May 19	\$700k 9% credits	X	X		OCCH
Reids Valley View Manor	Cincinnati	Hamilton	114	May 19	\$800k 9% credits	X			TBD
Santee Landing	Wadsworth	Medina	45	May 19	\$1m 9% credits				TBD
Shelton Gardens	Cincinnati	Hamilton	137	May 19	\$800k 9% credits	X			TBD
Sidney Crossing	Sidney	Shelby	48	May 19	\$785k 9% credits				TBD
Slavic Village Gateway	Cleveland	Cuyahoga	88	May 19	\$1.2m 9% credits				OCCH
Spring Street Senior Lofts	Bath Township	Allen	88	May 19	\$1.2m 9% credits		X		OCCH
St. Marys Crossing	St. Marys	Auglaize	50	May 19	\$785k 9% credits				TBD
SW Detroit Shoreway Homes	Cleveland	Cuyahoga	30	May 19	\$750k 9% credits				TBD
The Summit	Cincinnati	Hamilton	58	May 19	\$870k 9% credits			X	OCCH
Tiffin Pointe II	Tiffin	Seneca	56	May 19	\$784k 9% credits				OCCH
Wood Street Lofts	Piqua	Miami	52	May 19	\$686k 9% credits				OCCH
Wooster Lofts	Wooster	Wayne	52	May 19	\$785k 9% credits				OCCH
Terrace Towers Apartments	East Cleveland	Cuyahoga	231	Jun 19	\$752k 4% credits \$12.5m MF bonds	X	X		OCCH
Bridge Pointe Commons	Elyria	Lorain	62	Jun 19	\$915k 9% credits			X	TBD
Casa Nueva Apartments	Fremont	Sandusky	64	Jun 19	\$700k 9% credits	X			OCCH
Cassady Village	Columbus	Franklin	98	Jun 19	\$800k 9% credits	X			OCCH
Jenkins Street Lofts	Columbus	Franklin	60	Jun 19	\$985k 9% credits				TBD
Mayflower Apartments	Massillon	Stark	25	Jun 19	\$273k 9% credits	X	X		TBD
Montgomery Crossing	Ashland	Ashland	50	Jun 19	\$785k 9% credits				TBD
Northland Gate	Columbus	Franklin	94	Jun 19	\$1.2m 9% credits		X		TBD
Rachel Court	New Carlisle	Clark	48	Jun 19	\$499k 9% credits	X	X		OCCH

Note: Abbreviations are as follows:

9% credits – Competitively awarded Housing Tax Credits

4% credits – Non-competitively awarded Housing Tax Credits

HDAP – Housing Development Assistance Programs

HDAP-OHTF – HDAP award funded through the Ohio Housing Trust Fund

HDAP-NHTF – HDAP award funded through the National Housing Trust Fund

MF bonds – Tax-exempt multifamily bonds

HDL – Housing Development Loan

n/a – Not applicable

OCCH – Ohio Capital Corporation for Housing

PSH – Permanent Supportive Housing

TBD – To be determined

APPENDIX E

IRS Form 8609 Issuances, FY 2019

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Hebron Heights Apartments	7/11/18	Hebron	Licking	48	\$329,123	City Real Estate Advisors
Career Gateway Homes	7/12/18	Columbus	Franklin	58	\$1,000,000	OCCH
Hamilton Crossing	7/12/18	Whitehall	Franklin	64	\$1,000,000	OCCH
Marlowe Court	7/19/18	Cincinnati	Hamilton	53	\$990,000	OCCH
Avondale Revitalization Phase IA #1	7/19/18	Cincinnati	Hamilton	53	\$386,235	NHT Equity
Avondale Revitalization Phase IA #2	7/19/18	Cincinnati	Hamilton	18	\$196,158	NHT Equity
Avondale Revitalization Phase IA #3	7/19/18	Cincinnati	Hamilton	48	\$296,487	NHT Equity
Lamplighter Senior Village II	7/24/18	Grove City	Franklin	60	\$995,081	U.S. Bancorp Community Development Corp.
Kent Place Homes	7/26/18	Columbus	Franklin	51	\$922,000	OCCH
Hi-Land Terrace Apartments	8/7/18	Hillsboro	Highland	48	\$374,511	City Real Estate Advisors
Newsom Tower	8/17/18	Alliance	Stark	42	\$434,214	OCCH
Senior Homes of Findlay	8/22/18	Findlay	Hancock	62	\$1,000,000	OCCH
Commons at Madison	8/29/18	Youngstown	Mahoning	40	\$582,000	OCCH
Vistula Heritage Village	8/30/18	Toledo	Lucas	250	\$1,592,000	OCCH
Poindexter Phase IIA - North	9/10/18	Columbus	Franklin	61	\$411,170	OCCH
Poindexter Phase IIA - South	9/10/18	Columbus	Franklin	26	\$190,196	OCCH
Freedom's Path at Chillicothe	9/24/18	Union Township	Ross	60	\$825,000	RBC Tax Credit Equity Group
Abington Arms	9/27/18	Cleveland	Cuyahoga	152	\$543,470	Key Community Development Corp.
Nelsonville School Commons	11/9/18	Nelsonville	Athens	33	\$591,246	OCCH
Wheatland Crossing	11/9/18	Columbus	Franklin	42	\$352,782	OCCH
Poindexter Phase IIB	11/14/18	Columbus	Franklin	87	\$1,000,000	OCCH
Maple Knoll Meadows	11/14/18	Springdale	Hamilton	149	\$1,000,000	OCCH
Wellness Village at Midway	11/16/18	Canton	Stark	36	\$625,000	OCCH
Cypress Commons Apartments	12/17/18	Middletown	Butler	44	\$556,011	OCCH
Galion East Apartments	12/19/18	Galion	Crawford	60	\$425,793	OCCH
Abington Race and Pleasant Apartments	1/2/19	Cincinnati	Hamilton	50	\$431,921	OCCH
Bohn Tower	1/15/19	Cleveland	Cuyahoga	267	\$936,911	Enterprise Community Investment Partners
Everts Hill	1/17/19	Circleville	Pickaway	49	\$910,740	OCCH
Buckeye House	1/23/19	Uhrichsville	Tuscarawas	27	\$368,880	OCCH
Milo-Grogan Homes	1/29/19	Columbus	Franklin	33	\$831,851	OCCH

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Hopkins Commons	2/8/19	Hamilton Township	Warren	33	\$600,000	City Real Estate Advisors
Tiffin Pointe	2/8/19	Tiffin	Seneca	52	\$800,000	OCCH
Coopermill Manor	2/14/19	Zanesville	Muskingum	324	\$1,228,109	Red Stone Equity Partners
The Community Gardens	2/26/19	Springfield	Clark	50	\$920,000	OCCH
Laurel Green	2/27/19	Columbus	Franklin	40	\$278,358	OCCH
Friendship Terrace	3/18/19	Cuyahoga Falls	Summit	40	\$400,281	OCCH
Woodruff Village Apartments	3/18/19	Toledo	Lucas	96	\$302,976	Red Oak Capital Group
Briggsdale Apartments II	3/26/19	Columbus	Franklin	40	\$781,268	OCCH
Styglers Village	4/6/19	Gahanna	Franklin	150	\$795,000	NHT Equity
Stoney Pointe Commons	4/15/19	Akron	Summit	68	\$1,090,000	OCCH
Conneaut Manor Apartments	4/19/19	Conneaut	Ashtabula	53	\$401,458	OCCH
Hayes Manor	4/23/19	Fremont	Sandusky	40	\$106,165	OCCH
Hayes Meadow	4/23/19	Fremont	Sandusky	60	\$178,491	OCCH
Perry's Glen	4/23/19	Port Clinton	Ottawa	60	\$170,259	OCCH
Vinton Green	4/23/19	McArthur	Vinton	48	\$171,824	OCCH
Emerald Alliance X	4/29/19	Cleveland	Cuyahoga	60	\$845,850	Key Community Development Corp.
Abbott's Manor	4/26/19	Willoughby	Lake	83	\$307,170	OCCH
Lincoln Meadows	5/1/19	Bucyrus	Crawford	76	\$198,829	OCCH
Valley Bridge	5/6/19	Toledo	Lucas	70	\$1,092,489	National Equity Fund
Slavic Village Green Homes I	5/7/19	Cleveland	Cuyahoga	37	\$702,000	Enterprise Community Investment Partners
South Haven Woods	5/15/19	Bedford	Cuyahoga	60	\$182,161	NDC Corporate Equity Fund
Brookside Residences	5/24/19	Cuyahoga Falls	Summit	62	\$1,000,000	OCCH
New Hope Village Senior Housing	6/5/19	St. Marys	Auglaize	40	\$676,076	City Real Estate Advisors
Market Street Lofts	6/10/19	Liverpool Township	Columbiana	45	\$791,502	NHT Equity

Notes: Form 8609 is the name of the IRS form that owners of affordable housing developments must complete to obtain Housing Tax Credits from OHFA. Buildings must be "placed into service"—i.e., made available for habitation by residents—prior to filing Form 8609. "Credits" indicates the amount of Housing Tax Credits to be awarded annually for 10 years. Amounts with an asterisk indicate 4% credit awards; all others are 9% credit awards. "OCCH" is the Ohio Capital Corporation for Housing.

APPENDIX F

Contracts and Payments for Services over \$100,000 FY 2019

OFFICE OF HOMEOWNERSHIP

Vendor	Services Provided	Contract Amount	FY 2019 Payments
Bank of Oklahoma	Trading Facility	Variable	\$1,291,293
BLX	Arbitrage	\$157,000	\$25,800
BNY Mellon	Trading Facility	Variable	\$625,225
Chapman & Cutler, LLP	Legal Services	Variable	\$2,500
Citi Group Global Markets, Inc.	Trading Facility	Variable	\$1,105,715
Citi Group Global Markets, Inc.	Remarketing Agent	Variable	\$107,055
Citi Group Global Markets, Inc.	Bond Underwriting	Variable	\$1,137,130
Citi Group Global Markets, Inc.	Swap Counterparty	Variable	\$411,005
Daiwa	Trading Facility	Variable	\$12,285
Digital Assurance Certification, LLC	Document Storage	Variable	\$10,000
Dinsmore & Shohl, LLP	Legal Services	Variable	\$323,286
Dorsey & Whitney, LLP	Legal Services	Variable	\$2,916
Federal Home Loan Bank of Cincinnati	Liquidity Facility	Variable	\$394,173
George K Baum	Remarketing Agent	Variable	\$8,848
Jefferies LLC	Trading Facility	Variable	\$728,961
JP Morgan Chase	Liquidity Facility	Variable	\$309,801
JP Morgan Chase	Remarketing Agent	Variable	\$2,341
JP Morgan Chase	Bond Underwriting	Variable	\$1,069,344
Meeder Public Funds, Inc.	Investment Advisory	\$180,000	\$48,068
Moody's Investors Service	Credit Rating	Variable	\$234,500
Optimal Capital Group	Swap Advisory	\$185,000	\$16,970
PFM Asset Management LLC	Investment Advisory	\$120,000	\$3,472
RBC Capital Markets	Financial Advisory	\$265,000	\$849,999
Thompson Hine	Legal Services	Variable	\$174,731
US Bank	Master Servicer	Variable	\$154,886
Wells Fargo	Liquidity Facility	Variable	\$38,846
Wells Fargo	Remarketing Agency	Variable	\$8,382
Wells Fargo	Trustee Services	\$527,521	\$11,000
Wilmington Trust	Trustee Services	\$354,711	\$58,268
Wold Printing Services	Printing Services	Variable	\$4,476

APPENDIX F

Contracts and Payments for Services over \$100,000 FY 2019

OFFICE OF HOMEOWNERSHIP PRESERVATION

Vendor	Services Provided	Contract Amount	FY 2019 Payments
A Plus Staffing Solutions LLC	Temporary Staffing	\$130,158	\$113,544
Aerotek	Temporary Staffing	\$125,131	\$96,598
Greenwood 360 LLC	Customer Management Software	\$238,717	\$159,407
Ohio Homeowner Assistance LLC	Program Administration	Variable	\$284,032

OFFICE OF MULTIFAMILY HOUSING

Vendor	Services Provided	Contract Amount	FY 2019 Payments
August Mack Environmental, Inc.	Environmental Site Reviews	\$375,000	\$112,230
Crawford, Murphy & Tilly, Inc.	Environmental Site Reviews	\$375,000	\$138,735

OFFICE OF OPERATIONS

Vendor	Services Provided	Contract Amount	FY 2019 Payments
Aerotek Inc.	Temporary Staffing	\$181,641	\$106,661
Auditor of State	External Financial Audit	\$169,500	\$37,815
Central Parking Corporation	Vehicle Parking	\$161,280	\$123,031
Emphasys Software	Loan and Accounting Software	\$261,297	\$252,121
Greenwood 360 LLC	Inspection System Computing Software	\$515,000	\$313,666
Kennedy Cottrell Richards LLC	External Financial Audit	\$290,400	\$146,400
Knowledge Services	Data Warehouse Augmentation/Training	\$134,850	\$123,969
Lee Smith Properties	Building Lease/ Conf. Room Construction	\$990,422	\$961,845

Notes:

* Vendor has a multi-year contract for the amount listed; actual expenditures are for the year ending June 30, 2018.

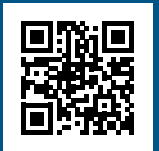
** Ohio Homeowner Assistance LLC, a wholly owned subsidiary of Ohio Capital Corporation for Housing, is reimbursed for administrative services performed for the Save the Dream Ohio foreclosure prevention program. Reimbursement is paid out of the federal Hardest Hit Fund administrative budget, which is approved by the U.S. Department of Treasury.

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57 East Main Street Columbus, OH 43215
Phone 614.466.7970 Toll Free 888.362.6432
Fax 614.644.5393 TDD 614.466.1940
Web www.ohiohome.org

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