

STATE OF OHIO
OFFICE OF THE GOVERNOR
COLUMBUS 43266-0601

GOVERNOR'S MESSAGE

November 1999

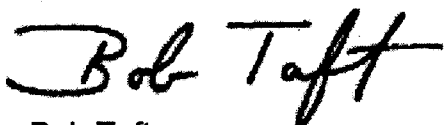
On behalf of the Ohio Housing Finance Agency (OHFA), I am pleased to present the Housing Credit Program's 2000 Qualified Allocation Plan. The attached plan provides the information you will need to compete for available housing credits.

Families need safe, affordable housing in which to grow and thrive. The Housing Credit Program is designed to increase the supply of quality, affordable rental housing through federal income tax credits. These federal income tax credits provide incentives for the private housing community to develop affordable housing by creating equity to assist with building acquisition, new construction or substantial rehabilitation costs.

Since 1987, the Ohio Housing Finance Agency has used the Housing Credit Program to facilitate the development of approximately 55,000 low-income rental-housing units in Ohio. The agency's strong working relationships with the state's public and private sectors enhance its ability to help Ohio citizens further create and preserve affordable housing throughout the state.

I encourage you to fill out an application for Ohio's Housing Credit Program and I commend your efforts to help more Ohio families realize their dreams of safe, affordable housing.

Sincerely,

A handwritten signature in black ink that reads "Bob Taft". The signature is written in a cursive, flowing style with a large initial "B".

Bob Taft
Governor

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I. GENERAL PROGRAM INFORMATION

A. Introduction

The Housing Credit Program, also known as the Low-Income Housing Tax Credit Program, is designed to increase the supply of quality affordable rental housing throughout the country. These federal income tax credits provide the private housing development community the incentives to develop affordable housing by offsetting building acquisition, new construction, or substantial rehabilitation costs. Since 1987, the Ohio Housing Finance Agency (OHFA or "the Agency"), within the Ohio Department of Development (ODOD), has used the Housing Credit to facilitate the development of over 55,000 affordable rental housing units in Ohio.

The Internal Revenue Service (IRS) regulations for the Housing Credit Program can be found under Section 42 of the Internal Revenue Code (IRC). Applicants should be familiar with Section 42 of the IRC, regulations and administrative documents (revenue rulings, revenue notices), and all relevant material published by the IRS. Applicants should also consult with their attorney and accountant in order to comply with all program requirements.

This Plan may be subject to change in the future, pending developments in federal and state legislative requirements and/or Agency policy. The Agency reserves the right to make all necessary changes to the Plan.

The Plan is designed specifically for OHFA's Housing Credit Program and is not meant to describe guidelines for other State funding, including OHFA's Multifamily Bond Program and Affordable Housing Loan Program. Please see the guidelines established for these and other ODOD programs for further information on specific program requirements.

B. Description of the Housing Credit

The Housing Credit was created by Congress in 1986, replacing earlier federal tax incentives for the development of affordable rental housing.

Housing Credits are used to offset an individual's or corporation's federal income tax liability. The amount of Housing Credit received can be subtracted on a dollar-for-dollar basis from the federal income tax liability.

The Housing Credit is received each year for 10 years - the period the taxpayer claims the Housing Credit on his/her federal income tax return. The owner must maintain the income and rent restrictions continuously for 15 years - this is the compliance period. Additionally, the owner must enter into an extended use period of an additional 15 years by filing a restrictive covenant on the project with the County Recorder.

The taxpayer may claim the Housing Credit beginning either with the taxable year in which the building is placed-in-service, or in the following year at the owner's election (or the Agency's determination, if necessary). The allocated Housing Credit amount taken by the taxpayer is based on the portion of the building occupied by low-income tenants at the end of the first year of the Housing Credit period.

C. Program Priorities

The priorities of the Housing Credit program are a blend of state and federal priorities.

The ODOD evaluates housing needs of the state and identifies actions to alleviate these needs. The State's Consolidated Plan (ConPlan) contains information regarding some of the State's housing priorities. The Agency also seeks input from its various housing advisory committees to assist in determining the state's housing needs. The Agency supports all state and federal fair-housing laws and strives to expand housing opportunities for people who are unable to secure safe, decent, and sanitary affordable housing in the private marketplace.

The following is a listing of priorities of the Housing Credit program in Ohio:

Income Targeting. A project qualifies for Housing Credit if at least 20% of the project is occupied by households with incomes at or below 50% (20/50 projects) of the Area Median Gross Income (AMGI) or at least 40% of the project is occupied by households with incomes at or below 60% (40/60 projects) of the AMGI. The AMGI limits are published by the Department of Housing and Urban Development (HUD) annually. Incomes are adjusted by household size. OHFA has provided the income limitations by county (See Exhibit A).

Historically in Ohio, most projects have been 100% occupied by households with incomes at or below 60% of the AMGI, in order to have a large applicable fraction. The applicable fraction is defined as the lesser of A.) the number of low-income units divided by the number of non-low-income units (unit fraction) or B.) the amount of low-income unit square footage divided by the amount of residential non-low-income unit square footage (floor-space fraction). Low-income units are defined as units occupied by households with incomes at or below 60% AMGI. The applicable fraction is used in the calculation of the annual Housing Credit amount.

Rent Restriction on Units. Applicants can receive extra points during the competitive review if they set rents affordable to households with incomes less than 60% of the AMGI. The rent limits are based on the number of bedrooms in the unit. Rent subsidies paid on behalf of the tenant (such as Section 8 program payments) and overage defined by the Rural Development (RD) 515 program are not included in gross rent calculations. Gross rent includes a utility allowance for the utilities paid by the tenant. The Agency has provided the rent limitations by county (See Exhibit A).

In order to assure the units are rented at the specified level elected at application for competitive points, the Agency requires owners to file a Restrictive Covenant in the County Recorder's office where the project is located. The Restrictive Covenant details the restrictions on rent, as well as the term of affordability. Furthermore, the Restrictive Covenant also includes restrictions on the income levels the project is targeting per the election the owner makes on the application.

Utility allowance information is obtained from HUD or the Public Housing Authority in the county where the project is located. If the project is a Rural Development 515 project, the utility allowance is obtained from the Rural Development office.

Extended Low-Income Use. Income and rent limitations must be maintained for a minimum period of 15 years and through the extended use period, which is an additional 15 years. Project owners must enter into an extended low-income use agreement with the Agency.

Safe, Decent, & Sanitary Housing. All projects must meet applicable building codes promulgated by the Ohio Board of Building Standards and local governmental agencies. Projects must also comply with the Americans with Disabilities Act, if applicable.

“No More Credit Than Necessary”. Section 42 of the IRC specifically mandates that state housing finance agencies must ensure that the amount of Housing Credit awarded to a project is the minimum amount necessary for the project to be placed in service as affordable rental housing. The Agency will complete this designated task by thoroughly underwriting every project receiving Housing Credit.

D. Eligible Use of the Housing Credit

The Housing Credit can be used to offset the cost of acquiring, substantially rehabilitating, or constructing residential rental housing that is occupied by low-income individuals and families. These units must be available to the general public and have an initial lease of six months or longer.

The costs to develop these low-income units become the building's eligible basis. The Housing Credit can be allocated on common areas as long as these facilities are provided to all tenants without additional fees or charges. It is important to note that units created solely for manager and/or security guard occupancy are considered common space. The Housing Credit is available for the following types of projects:

Acquisition/Substantial Rehabilitation. The Housing Credit is available for the acquisition and substantial rehabilitation of a building. The acquisition basis is allocated Housing Credit at the 4% Housing Credit rate. The substantial rehabilitation basis is allocated Housing Credit at the 9% Housing Credit rate. The property cannot have been placed in service within 10 years prior to acquisition. In addition, capital improvements on the building are not eligible cost items if within the previous 10 years major capital improvements have been made to the building. The building may not have been previously owned by the new owner or a related entity; however, 10% of the ownership may remain unchanged.

The Housing Credit may be claimed on the basis of costs incurred for the substantial rehabilitation of a property without claiming credit on the acquisition basis of the project. At a minimum, non-cosmetic improvements must total \$3,000 per unit, or 10% of total project costs.

New Construction. The Housing Credit at the 9% Housing Credit rate is available for the eligible costs to construct a new building(s).

Housing Credit Rate. The applicable fraction multiplied by the eligible basis is the project's qualified basis. The applicable Housing Credit percentage (commonly referred to as the 9% and 4% Housing Credit rate) is the percentage used to determine the annual Housing Credit amount by multiplying it by the total qualified basis. The Housing Credit rates fluctuate from month to month, and the IRS publishes the new rates monthly. The recipient of an allocation of Housing Credit may “lock-in” the Housing Credit rates at the date of the Binding Reservation Agreement with OHFA or at the date the project is placed into service.

Single Room Occupancy (SRO). SRO housing may qualify for Housing Credit even though cooking or sanitation facilities are provided on a shared basis rather than separately within each unit. In certain circumstances it may be possible to lease SRO units for less than a six-month lease term without violating the non-transient use requirement of the IRC. Please consult with legal experts if pursuing this option.

Ineligible Costs. Certain project costs are not subject to inclusion into eligible basis upon which the Housing Credits are derived. These include:

1. Commercial Building Costs
2. Land
3. Permanent Financing Fees
4. Reserves
5. Off-Site Improvements
6. Syndication Expenses (including legal, accounting, & bridge loan interest)
7. Any expense that cannot be depreciated with the building
8. OHFA Compliance Fee

This list is not inclusive of all costs that may be ineligible for Housing Credits. Please refer to Section 42 of the IRC for more information or consult a Housing Credit tax advisor.

The Housing Credit is not available for any of the following facilities: hospitals, nursing homes, sanitariums, lifecare facilities, retirement homes (if providing significant services other than housing are mandatory for residents), employer housing, mobile homes and student housing. Factory-made housing which is permanently fixed to real property may qualify for the Housing Credit. Congregate care facilities may be eligible if the "additional supportive services" are provided to the tenant as a voluntary option and the tenant is not charged mandatory fees for those services. Please refer to Section 42 of the IRC for more information.

II. ALLOCATION PROCESS

A. Instructions

The applicant must submit their application for 2000 Housing Credits to the Housing Credit Program, OHFA, 77 South High Street, 26th Floor, Columbus, Ohio 43215-6108. The application must be received no later than 5 p.m. by the date listed in the program calendar for the particular application round being applied for. Applicants must use the 2000 ODOD Affordable Housing Funding Application (AHFA) and submit the appropriate application fee. The AHFA may be completed by typewriter or electronically via Microsoft Excel. This submission should include the actual application and any attachments required by the Agency to ensure proper processing of the application.

The Agency has scheduled two application rounds for 2000 in which 75% of the total population credit will be reserved in the first round and 25% of the population credit will be reserved in the second round. The Agency reserves the right to modify the amount of credit offered per allocation round. In addition, the projects that do not receive a reservation in the second round will be eligible to continue on a waiting list. The remaining credits will be reserved to those projects that have the higher competitive score and are able to meet carryover requirements by the appropriate deadline. If federal legislation increases the 2000 per capita credit, then OHFA reserves the right to determine the appropriate use of the additional Housing Credits at a later date.

An applicant may re-apply for Housing Credits if his/her application does not receive a reservation in an application funding round. The applicant must pay a new application fee and submit a new application, along with all supporting documents and attachments. All changes to the project must be clearly stated in a cover letter and in the application resubmission.

The application round will incorporate three review phases: threshold, competitive, and underwrite. Threshold review is an evaluation of an applicant's ability to meet certain minimum requirements set forth in the Allocation Plan. The Agency will allow applicants to remedy threshold deficiencies after an initial review. Competitive review is the scoring of applicants through criteria reflecting Congressional mandates and state housing policy as well as input from interested parties. These project scores serve as the basis of the Agency's funding determination. Finally, the Agency reviews the financial feasibility of the project and the amount of Housing Credit necessary for the development to proceed.

Special Allocation: A project which has returned a Housing Credit allocation from a previous year due to the inability to proceed resulting from local government action that has been determined through the judicial system to be inappropriate may seek an allocation of credit in the current year. In order to qualify to apply for this relief, the project must meet the following requirements:

- The project must have received an allocation of competitive Housing Credits from OHFA in a previous year.
- The owner of the allocation must have returned the Housing Credits to OHFA prior to the required placed-in-service date.
- The underlying reason for the return of the credit allocation must relate to action or inaction of the local government approval process to allow for plan approval or building permit issuance.
- The owner of the project must obtain either a final judicial determination that local action or inaction is inappropriate or a settlement or consent of all parties to an appealable judicial action that no appeal will be taken from a judicial decree that determines the local activity is inappropriate. As a result of this judicial decree or settlement, the owner of the project must demonstrate that the project can now proceed. The determination of these requirements will be made by OHFA legal counsel and/or the Ohio Attorney General's office.

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- The project will complete a current year application and request OHFA board consideration to obtain a current year Housing Credit allocation.
- OHFA staff will evaluate the project based on current year criteria, although waivers from current year requirements may be requested and considered. It is OHFA's expectation that comparable competitive commitments will be made. It is expected that any monetary damages received which are related to the project, less direct costs of litigation apportioned between damages that are related and unrelated to the project will be pledged to the project.

Qualifying requests will be summarized and presented to OHFA multifamily subcommittee and Board for consideration and approval. OHFA has no affirmative obligation to grant approval to any project seeking relief.

Previous Allocation: Owners of projects that received a prior allocation of Housing Credits may apply for additional credit if necessary for the continued financial feasibility of the project. Owners of projects that received an allocation of Housing Credits in previous years and are placed-in-service may only apply for additional Housing Credits if 10% or more residential square footage, and/or 5% or more units have been added to the project. OHFA may waive the previously mentioned requirements if an applicant can demonstrate the following: the project requires an extreme amount of repairs, the project is supported by the local government, and the local government and/or a federal agency is providing additional financial assistance. Applicants must include a narrative with the application that outlines the need for the waiver. OHFA has the sole discretion to approve such requests and will judge the requests on a case-by-case basis.

All placed-in-service Housing Credit projects (with no tax-exempt bond financing) must apply during a standard application round, and will be reviewed according to the current year's Competitive criteria. In addition, projects that re-apply may be subject to additional underwriting requirements. Projects must provide the previous Housing Credit allocation amount, the previous project square footage, and previous number of units on the new application and in the project narrative. Placed-in-service Housing Credit projects are also subject to rules outlined in Section 42 of the Internal Revenue Code and Treasury Regulations.

Waiting List: Projects reviewed in the last competitive round that did not receive a reservation will be given the opportunity to be placed on a waiting list for Housing Credits that are returned later in the year. Projects will be ranked by their scores in the general pool from the last round. In order to be placed on the waiting list, applicants must submit a letter to OHFA by the deadline provided in the Competitive Rejection letter. The letter must include the applicant's desire to be on the waiting list, how the applicant plans to fill any funding gaps, as well as specific action steps on how the applicant will meet the Carryover deadline.

The Agency will contact representatives of projects on the list, starting with the project with the highest score, when Housing Credit becomes available. The Agency will set a deadline for the applicant to respond to the offer of Housing Credit.

Projects with Tax-Exempt Bond Financing: Projects receiving tax-exempt bonds that finance over 50% of the project's total aggregate basis must only pass the Threshold review and meet Agency underwriting standards in order to receive a letter of eligibility for Housing Credits. These projects do not have to compete for Housing Credits and will not receive a competitive score. The Agency is the final judge of eligibility for the amount of Housing Credits awarded to all tax-exempt bond financed projects. Project-specific conditions will be listed in the eligibility letter. The annual one million dollar Housing Credit limit does not apply to these projects. In addition, OHFA may also waive the unit cost cap criterion for tax-exempt bond financed projects. Applicants must include a narrative with the application that describes the need for the waiver. However, total adjusted eligible basis (before qualified census tract adjustment) will be limited to the 221(d)(3) limits. OHFA has the sole discretion to approve such requests and will judge the requests on a case-by-case basis.

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In addition to meeting the Threshold requirements listed in the QAP, the applicant must supply evidence of the following:

- ◆ For non-OHFA issued bonds, the inducement resolution or final approval resolution of the issuer is required. In addition, a letter from the bond underwriter indicating anticipated rate, term, and amortization of the bonds must be submitted. The Housing Credit letter of eligibility will be issued following final approval of the bond issuance by the OHFA Board.
- ◆ The Agency reserves the right to require a legal opinion stating that the project is eligible to receive an allocation of Housing Credits pursuant to Section 42(h)(4) of the Internal Revenue Code.

These projects will be underwritten using the same standards outlined in these guidelines except that the owner has the option to elect the Housing Credit rate during the month in which the bonds are issued or the month the project is placed-in-service.

For non-OHFA issued bonds, applicants may apply at any time during the year. If public notification requirements have been met, the Agency may take up to 4 weeks to review an application and issue a letter of eligibility. These projects will not need a Carryover Allocation Agreement, but the owner must follow all 8609 form request procedures outlined in the QAP. Applicants must provide the Agency with a copy of the property's recorded deed, legal description, and permanent parcel numbers within 30 days of site acquisition to facilitate preparation of the project's Restrictive Covenant.

For OHFA issued bonds, please consult the most recent OHFA Multifamily Bond Program guidelines for appropriate submission deadlines.

B. 2000 Calendar

<u>January</u>	
3	QAP Ready for Distribution 2000 Program Trainings
<u>March</u>	
2	Round 1 Application Deadline
20	Agency Notification of LGN Deficiencies
27	Applicant Response Deadline for LGN Corrections
<u>April</u>	
28	Agency Notification of Threshold Deficiencies
<u>May</u>	
5	Applicant Response Deadline for Threshold Corrections
<u>June</u>	
2	Round 1 Reservations Issued
9	Deadline for Round 1 Appeals
16	Round 1 Appeal Responses Issued
16	Round 1 Reservation Agreements Due
<u>July</u>	
13	Round 2 Application Deadline
24	Agency Notification of LGN Deficiencies
31	Applicant Response Deadline for LGN Corrections
<u>August</u>	
14	Agency Notification of Threshold Deficiencies
21	Applicant Response Deadline for Threshold Corrections
<u>September</u>	
11	Round 2 Reservations Issued
18	Deadline for Round 2 Appeals
25	Round 2 Appeal Responses Issued
25	Round 2 Reservation Agreements Due
<u>October</u>	
16	Round 1 Carryover Deadline
<u>November</u>	
6	Round 1 Carryover Documents Mailed
13	Round 2 Carryover Deadline
<u>December</u>	
4	Round 2 Carryover Documents Mailed
18	Carryover Documents Returned to Agency

C. Threshold Review

The Agency has established the following threshold criteria that must be met in order to qualify for the competitive review stage. In addition, all projects with tax-exempt bond financing must meet all threshold requirements to receive a reservation of Housing Credits. Threshold review is a basic review of the application to determine if it is complete, all necessary forms, supporting evidence, and fees are included, and the project meets minimum program requirements.

The Agency will complete threshold reviews of applications and offer the applicants the opportunity to correct deficiencies in their applications. Please refer to the calendar on the preceding page on timelines for deficiency correction.

Threshold Review Criteria:

1. Meets Section 42 Requirements
2. Complete, Organized Application
3. Application Fee
4. Project Narrative
5. Extended Use Term
6. Site Control
7. Market Study
8. Zoning
9. Public Notification
10. Affirmative Marketing Plan
11. Conditional Financing Commitments
12. Preliminary Plans & Specifications
13. Maximum Credit Cap
14. Unit Cost Cap
15. Utility Allowance Information
16. Good Standing in ODOD Housing Programs
17. Adherence to Agency Underwriting Standards
18. Site Location & Pictures
19. Tax Clearance Form
20. Consistency with HDAP Funding
21. Minimum Project Standards
22. Conformity with Local Consolidated Plan/Comprehensive Housing Improvement Strategy

1. Meets Section 42 Requirements

The project must meet all the requirements set forth in Section 42 of the IRC of 1986, as amended, and all relevant U.S. Department of the Treasury regulations, notices, and rulings.

2. Complete, Organized Application

Applications must be submitted in a three-ring binder, utilizing the index provided with the application and appropriate tabbing. Applications must be complete and consistent with all supporting documentation. Any applications that are incomplete, inconsistent, and/or illegible will be rejected.

3. Application Fee

The appropriate processing fee must accompany each application. If a check is returned for insufficient funds, the application will be immediately rejected. The amount of the application fee is dependent upon the number of units in the project (including market rate and employee units) and is scaled as follows:

Projects 25 units or less:	\$ 250
Projects 26-50 units:	\$ 500
Projects 51-75 units:	\$ 750
Projects 76+ units:	\$1000

Projects with threshold deficiencies will be charged a re-submission fee. The re-submission fee will equal \$50 per corrected threshold review criterion up to a maximum of \$250.

4. Project Narrative

The applicant must submit a project narrative in addition to the application. If a Housing Credit applicant is seeking Housing Development Assistance Program (HDAP) funding, only complete the HDAP narratives located in Section F of the AHFA. If a Housing Credit applicant is not seeking HDAP funding, then only submit a narrative using the outline listed below:

- 1.1 Briefly describe the project and its location(s), project design, target population, development team members, financing, and project timeline.
- 2.1 Briefly describe the history of each organization with an ownership interest in the project, including accomplishments with respect to past projects; programs and services provided to the community or neighborhood served, particularly those activities related to housing; the service area of the organization; and objectives for the future.
- 2.2 Describe how each organization will be involved in the project with respect to specific areas of responsibility, and how each organization will function as part of the development team, including the roles of the other members of the development team. Identify specifically what staff members will be involved in the project and their roles. Explain how this project will affect staff capacity, and, if staff capacity is lacking, explain how the organization will expand staff capacity.
- 2.3 Explain how each organization is involved in managing the project after it is completed, including staff assigned to this function, and how much of their time (hours per week or percent of time) will be dedicated to this purpose.
- 3.1 Discuss any pre-development funding that is being provided to the project, including whether funds are in the form of a loan or a grant, and the expenses and activities covered by the pre-development funding.
- 3.2 Discuss the financial structure of the project, including how funds will flow into the project, and the terms of grants or loans, including collateral positions and security arrangements of the various funding sources.
- 3.3 Describe the provisions made for project reserves, including operating reserve, replacement reserve, lease-up reserve, and any lender reserve. Provide the assumptions used to estimate the reserve needs.

- 3.4 Describe how the developer fee will be distributed. If the ownership structure contains multiple general partners, explain how the developer fee will be divided between the partners. Identify any portion of the fee that is pledged to cover any anticipated project costs and for how long.
- 3.5 Describe any specific line items (i.e. miscellaneous or other items) in the operating proforma that may need further explanation.
- 3.6 If the ownership and/or financial structure is anticipated to change during the life of the project, please explain in detail when and how this will occur. For example, the exercising of a lease purchase option, withdrawal of a general partner, or acquisition of the project by a non-profit organization.
- 4.1 Describe the neighborhood that the proposed project will serve, including demographics and other relevant socio-economic characteristics.
- 4.2 Describe the existing market conditions that make this project a high priority for the area and the market information that supports the need for the project.

5. Extended Use

All projects must commit to an extended use term of a minimum of 30 years of affordability. Projects with tax-exempt bond financing must commit to an extended use term of the greater of 30 years or the outstanding term of the bonds. The owner must file a Restrictive Covenant (provided by the Agency) to waive the right to petition the Agency to terminate the extended use term as described in Section 42 of the Internal Revenue Code.

6. Evidence of Site Control

Both the buyer and seller must evidence site control. The executed and recorded deed(s) of the current owner(s) must be included with the application. In addition, if the current owner(s) is not the applicant, then one of the following must be submitted to properly evidence site control:

1. Executed purchase option with date certain performance;
2. Executed purchase contract;
3. Executed land contract; or
4. Executed and recorded long-term (35 or more years) land lease.

The items listed above are the minimum required to meet the Agency's threshold requirements. The Agency reserves the right to require, as needed, additional documentation that evidences proper site control.

Each of the site options/contracts, as applicable, must not expire before 120 days following the submission of the application.

There are two exceptions to the site control requirements listed above:

1. For scattered site projects with 10 or more sites, the Agency will require that at least 25% of the sites be under control at the time of application. A site is defined as a parcel with an assigned permanent parcel number as it exists at application. For scattered site projects that contain a mix of rehabilitated and newly constructed units, the sites under control must reflect the proportion of rehab units to new construction units. The Agency reserves the right to reduce basis at Carryover if the site control percentage at application

is not maintained at Carryover. A scattered site project is one in which no more than 50% of the sites are contiguous.

2. For single-site properties that are currently in default to a mortgage held by a federal agency, the demonstration of site control may be held in abeyance until Carryover. In lieu of site control documentation, the project sponsor must produce a deed of the current owner, a letter from the federal agency indicating that the first mortgage which it holds is currently in default, that the federal agency is willing to proceed with a foreclosure action if the project is otherwise eligible for a tax credit reservation, and that foreclosure will be completed and title transferred to the project sponsor prior to the carryover deadline for the project. No Carryover extensions will be permitted for any project that seeks this avenue of site control.

7. **Market Study**

A market study conducted by an independent / third-party market study professional must be submitted with the application. Projects with 10 or fewer units and rehabilitation only projects that will be 100% occupied during the work are exempted from this criterion. Occupied rehabs with qualifying tenants are exempt from the market study requirement, however, the applicant must include a statement accompanying the application certifying that the project is currently occupied by qualifying tenants, and that no anticipated displacement will occur. If displacement occurs, a relocation plan must be submitted. For projects seeking the market study exemption and also seeking special needs points, projects must document and evidence that the special needs set-aside requirements are met through existing residency.

The market study provider must organize the study using the index provided by the Agency. Please refer to Exhibit K.

The study must include all of the following:

- a) Provide a brief executive summary in bullet format that briefly reviews the requirements listed below.
- b) Provide a concise conclusion by the author that indicates a market exists for the proposed project. The conclusion must include the estimated stable year vacancy rate and the estimated time needed to fully lease-up the proposed project. If the estimated stable year vacancy rate exceeds 7% and/or the estimated lease-up time exceeds one year, provide a detailed explanation for the higher rates.
- c) Describe the proposed project including location, number of units, number of bedrooms (efficiency, SRO, 1, 2, 3 or 4 and up), and project rents. This information must be consistent with the AHFA.
- d) Describe and provide a map of the effective market area for the proposed project. If the effective market area includes areas outside a five mile radius from the proposed project, provide a detailed explanation for the larger area.
- e) Analyze the rents of the proposed project and the market rents for the project's effective market area. Include the methodology for the calculation of the market rents.

- f) Describe the number of income-eligible renter households in the proposed project's effective market area. Indicate the percentage of these households that are required to fully lease-up the project (i.e. capture rate). If the proposed project's capture rate exceeds 10%, provide a detailed explanation for the higher rate.
- g) Describe and evaluate the public services (transportation, police, fire department, schools), infrastructure (roads, traffic) and community services (shopping, recreation, transportation, medical and services for special needs if applicable) in the effective market area. List the approximate distances to all the services. Also include a description and evaluation of employers serving the effective market area.
- h) If the project will be serving a special needs population, then identify the number of special needs households residing in the effective market area. Indicate the percentage of these households that are required to meet the project's special needs set-aside. Information regarding the number of special needs households may be obtained from the local Continuum of Care study, local CHIS or Consolidated Plan, local Mental Health or MR/DD Board, homeless shelters, or other community social services agencies. Please document the source of your information.
- i) Describe the federally subsidized developments and Housing Credit projects - both operating and not yet placed in service - located in the project's effective market area. Include a color photograph of each project with the descriptions. Housing Credit projects not yet placed in service must be included in the analysis. Provide the current vacancy rate for each project. Also, include the person(s) contacted for each competing project and the method of contact. Compare the rents, amenities, unit sizes, bedroom sizes, and populations served of the competing projects to the proposed project. Projects that receive a reservation may be required to amend their market study to incorporate those other projects receiving an allocation in the same round and are located in the same effective market area. A listing of Housing Credit projects in service and in development is located on the Agency's website: www.odod.state.oh.us/ohfa. Calculate the ratio of subsidized and Housing Credit units to income eligible renter households.
- j) Estimate the vacancy rates of the Housing Credit projects - only those currently operating - located in the project's effective market area during the first stabilized year of the proposed project. If the estimated vacancy rates exceed 10%, provide a detailed explanation for the higher rates.
- k) Describe other comparable market rate developments located in the effective market area. Provide the current vacancy rate for each project. Also, include the person(s) contacted for each competing project and the method of contact. Compare the rents, amenities, unit sizes, bedroom sizes, and populations served of the competing projects to the proposed project.
- l) Evaluate and address the concerns or issues raised by the Public Housing Authority (PHA). The applicant or market study author must send a letter via certified mail to the local PHA or conduct an interview with a representative of the PHA. The letter must contain a brief description of the project and target population, instructions for the PHA to forward all comments to the market study author, and a statement that all comments must be submitted within 30 days from receipt of the letter. If the PHA does not respond to the letter or comments are submitted after the 30-day comment period, the market study author does not need to analyze the PHA's issues or concerns. Include in the market study a copy of the letter or interview transcript, certified mail receipt, and a copy of any letters from the PHA.
- m) Include an executed original ODOD Form 008 - Market Study Certification.
- n) Provide a listing of all data sources used in the study.

The study must have been completed or updated by the author within one year prior to the application for Housing Credits.

The characteristics listed above are the minimum required to meet OHFA's threshold requirements. OHFA reserves the right to independently determine if a market exists for the proposed project and to require additional information and/or another market study.

8. Zoning

The applicant must demonstrate that the zoning for each site on which the project will be located allows for the use(s) proposed by the applicant. Thus, at a minimum, the zoning designation for each site must allow residential use. Applicants must include the section of the local zoning map that clearly displays the project site location and the date of the map. In addition, a letter from the local jurisdiction must be submitted to confirm the zoning, and must include the following:

- a. The actual zoning designation and a description of this designation; and
- b. Any density and/or lot coverage requirements; and
- c. If a conditionally permitted use, explanation of the conditions to be met for the project to be considered a permitted use; and
- d. A description of any overlay or planned development district regulations that would further condition the development of the project.

For jurisdictions with no zoning regulations in effect, a letter from the jurisdiction so stating is required.

9. Public Notification

The applicant must notify, in writing, certain officials from

- a. The political jurisdiction(s) in which the project will be located; *and*
- b. Any political jurisdiction(s) whose boundaries are located within one-half mile of the project's location.

The applicant must use the letter template provided in Exhibit G of the 2000 QAP. The notification must state the applicant's intent to develop a project using OHFA funding. The notification must be in writing and sent via certified mail, return receipt requested. Please provide a copy of the stamped post office receipt (return receipt not required) for certified mail and copies of your notification letters with your application. The letter must include:

- a. The project's address;
- b. The maximum number of units;
- c. The nature of the project (i.e. new construction or rehabilitation);
- d. All OHFA programs utilized in the project;
- e. A statement regarding the recipient's right to submit comments;
- f. The address of OHFA and to whom comments should be sent; and
- g. The recipient's rights and procedures to express disapproval or objection.

The officials to be notified include:

- a. Highest elected executive local political official and members of the elected legislative body;
- b. Members of the board of township trustees;
- c. Members of the board of county commissioners;
- d. State representative; and
- e. State senator.

Scattered site projects must complete the public notification process for sites under control at application and for remaining sites no later than 45 days prior to their Carryover deadline. The notification must be evidenced at Carryover. Applicants again must use the notification letter template located in Exhibit G of the 2000 QAP.

10. Affirmative Marketing Plan

The applicant must complete ODOD Form AFHM-98 -- Affirmative Fair Housing Marketing Plan. The applicant must include on the form a description of the outreach, marketing, and advertising methods used in order to affirmatively market the project. All items on the form must be completed correctly including all attachments. The form and instructions are located in the AHFA.

11. Conditional Financial Commitments

All non-ODOD construction and permanent financing, grants, and equity sources shall be conditionally committed at the time of application. The executed conditional commitment letters from these sources must be included with the application. A conditional financing commitment shall contain at a minimum a.) The amount of financing, b.) The interest rate of the loan, c.) The term and the amortization term of the loan, and d.) The contact person's name and phone number.

Those applicants seeking funding from a local government, Federal Home Loan Bank, or other public or quasi-public funding source that does not issue a funding decision prior to the Housing Credit application deadline must substitute a letter of application or letter of intent from the funding source. The letter of application or letter of intent must be signed by the funding source and shall include the name of the project, the number of units, the amount of funding sought, the terms and rates for the funding sought, anticipated date of funding decision, and a statement that the project is or will be considered for funding.

A conditional equity commitment must contain at a minimum a) The amount of Housing Credit equity - net and gross, b) The pay-in schedule for the equity, c) The cents per Housing Credit dollar factor used, and, d) Amount of historic equity (if any). The conditional commitment letters shall be consistent with the information provided on the Housing Credit application. OHFA reserves the right to verify these commitment(s) and to require a legal opinion that will state that the project's sources should or should not affect the project's eligible basis and/or Housing Credit rate.

Applicants who have been denied requested ODOD loans and/or grants may be required to submit conditional funding commitments that will match the funding sought from ODOD. Failure to provide these conditional commitments may result in the rejection of the application or revocation of the project's reservation.

12. Preliminary Plans and Specifications

The applicant must submit preliminary plans and specifications that provide a description of the proposed development. All projects should submit the following:

1. Typical unit plan including square footage if seeking points for unit size in competitive review; and
2. Building elevation (photographs are acceptable for rehabilitation projects); and
3. Site plan (scattered site projects exempted); and
4. Detailed scope of work (rehabilitation projects only); and
5. Completed ODOB Form 002 - Accessibility Certification.

13. Maximum Credit Cap

The Agency restricts any user to \$1,000,000 in annual Housing Credits. "Users" to which the credit cap applies are projects, actual general partners, and parent organizations of general partner entities. The Agency reserves the right to determine to which entities the maximum credit cap may apply. The annual credit total will be applied equally to the general partners, regardless of ownership interest thus, a 51% general partner will have the entire project credit total applied toward its cap, rather than 51% of the credit total.

14. Unit Cost Cap

The total development cost (total project cost minus cost of land, commercial hard construction, bridge loan interest, operating reserves, and replacement reserves) per unit must not exceed the HUD 221 (d)(3) mortgage limits by bedroom size (see Exhibit C). Projects receiving historic rehabilitation tax credits will be allowed to deduct the residential portion of the historic tax credit from the project cost to allow for stricter rehabilitation standards. The Agency may, on a case-by-case basis, allow a project receiving historic rehabilitation tax credits to exceed the 221(d)(3) limits. However, total adjusted eligible basis (before qualified census tract adjustment) will be limited to the 221(d)(3) limits. The Agency reserves the right to reduce basis for all projects at Carryover and 8609 reviews to compensate for increased costs.

15. Utility Allowance Information

Utility allowance information provided must be consistent with Section 42 of the IRC.

16. Good Standing with ODOB Housing Programs

If any controlling or managing owner (LLC or proprietorship), or general partner (partnership) was involved with a project that is in a state of uncured noncompliance (both IRS regulations and OHFA application requirements) due to site audits or the failure to comply with owner reporting requirements during the period of January 1, 1999, through date of application or remains in a state of noncompliance from a previous year, the project will be rejected. Owners who received an uncured Form 8823 due to a building transfer will still be considered in good standing. In addition, owners or general partners not in compliance or not in good standing with other OHFA programs will be subject to threshold rejection of their applications.

Non-profits and/or for-profit housing developers that previously received assistance from the Office of Housing and Community Partnerships (OHCP) must be in compliance with the applicable program regulations and guidelines. Aforementioned entities that are not in compliance will have 15 working days from receipt of a deficiency letter to rectify the deficiencies or be subject to a threshold rejection of the application(s).

Owners, general partners, and other development team members involved with projects subject to a Voluntary Compliance Agreement or other similar agreements between ODOD and HUD must be currently complying with the terms of the agreement. OHFA reserves the right to reject the current application of owners, general partners, and other development team members who are either not cooperating with, or are in violation of an agreement.

17. Adherence to Agency Underwriting Standards

The Agency has certain underwriting standards that must be met or exceeded to pass threshold review. In addition, the Agency may require a legal opinion stating that any government sources utilized by the project will or will not affect the eligible basis and/or credit rate as a condition of the Housing Credit reservation. The project must comply with the following underwriting standards:

1. Developer's fee and overhead less one-half of the deferred portion of the fee, and any consultant fees may not exceed 15% of total eligible basis. In addition, for acquisition and substantial rehabilitation projects, the total developer's fee cannot exceed the sum of 5% of the acquisition eligible basis and 15% of the substantial rehabilitation eligible basis.
2. Contractor's profit, overhead, and general requirements may not exceed 14% of total eligible basis.
3. Total eligible soft costs may not exceed 35% of total eligible basis.
4. The project's permanent financing and total project costs must equate at the time of application. After the Agency's initial underwrite, any financial shortfalls cannot exceed 10% of total project costs.

18. Site Location and Pictures

Applicants must include a clear map identifying the exact location of the project site. In addition, color photographs of each site location must be included with the application. Please include pictures of the area surrounding the project.

19. Tax Clearance Form

Provide a completed IRS Form 8821 for each owner/general partner and, if applicable, the controlling entity of the general partner. The form is available in the AHFA. The form must be signed by an authorized individual (e.g. corporate officer, partner, or exempt organization director). OHFA will send the forms to the IRS who will in turn perform a cursory review of the 1996, 1997, and 1998 tax returns for each entity. The IRS will provide OHFA a list of owners/general partners that have been cleared to participate. The owners/general partners must be in good standing with the IRS or the project will be rejected. All information submitted will become part of the project's file.

20. Consistency with HDAP funding

Projects seeking funding through the Housing Development Assistance Program (HDAP) from OHCP must meet the following requirements initially:

- ◆ Minimum 40% of the units occupied by and affordable to households at or below 50% AMGI and cannot exceed the HUD low HOME rent for the county where the project will be located. If the project is in a non-participating jurisdiction, the project must commit a minimum of 35% of the project to occupancy and affordability at 50% AMGI with rents at the HUD low HOME rent.
- ◆ Completion of the appropriate section of the AHFA.

21. Minimum Project Standards

In addition to meeting all new construction and rehabilitation standards required within Section 42, local and state building codes, each unit must provide a refrigerator and stove in good working order. OHFA reserves the right to allow exceptions to these standards on a case-by-case basis.

22. Conformity with Local Consolidated Plan/Comprehensive Housing Improvement Strategy

Applicants must evidence that their project meets community housing needs through the local Consolidated Plan or Comprehensive Housing Improvement Strategy (CHIS). Applicants will be required to secure approval from the local agency that administers the Consolidated Plan or CHIS. It is the responsibility of the applicant to determine which plan applies. Please see Exhibits E and F. for a listing of cities and counties with a CHIS. If no local Consolidated Plan or CHIS exists in the community that the project is located, the project must conform to the state Consolidated Plan. A completed ODO Form 003 signed by the appropriate official from the city, county, or state must be included with the application.

D. Competitive Review

The Agency has developed an allocation scoring system based on the identified housing needs for Ohio, as well as federal mandates for the Housing Credit Program. Points are awarded based on the criteria illustrated below, and reflect a scale of 845 points.

Ohio is a diverse state incorporating urban, suburban, small cities, and rural areas. Due to Ohio's diversity and the goal of equitable distribution of the credit, the population credit will be divided to accommodate minimum amounts of credit distributed throughout Ohio. Approximately 50% of the population credit will be placed in a general pool, and approximately 50% of the population credit will be divided between three different geographic categories as shown in Exhibit J of the QAP. Applications will be reviewed in both the general pool and geographic pools.

OHFA reserves the right to limit the amount of credit in the geographic pool if project scores in any pool are not determined competitive by OHFA. OHFA may utilize funds from the general pool to fully fund projects that qualify for partial funding from the geographic pool.

2000 Housing Credit Qualified Allocation Plan - Ohio Housing Finance Agency

Scoring/Ranking Procedure: Projects will be evaluated in two stages:

- **Stage One:** The projects will be separated based on their location into three geographic pools. The points for the Project Location criteria will be subtracted from the projects' scores. The projects will then be ranked from highest score to lowest in each pool, and OHFA will award, from highest scoring project to lowest, up to the maximum amount of Housing Credit for that pool and round.
- **Stage Two:** Projects that did not receive an allocation in Stage One will then be grouped into one general pool. The points for the Project Location criteria will be added back to the projects' scores. The projects will then be ranked from highest score to lowest, and OHFA will award, from highest scoring project to lowest, up to the maximum amount of Housing Credit for the general pool and round.

Tie-Breaking Procedure: Projects will be ranked by their score for the Competitive Criteria categories (a subtotal of all sub-criteria) listed below. If the tie remains, the Agency will rank the projects by their score for the second Competitive Criteria, and so on until the tie is broken.

Tie-Breaking Order

1. Applicant Characteristics (VI.a. - VI.d.)
2. Project Characteristics (II.a. - II.f.)
3. Local Government Support (IV.a. - IV.c.)
4. Public Benefit (I.a. - I.d.)
5. Project Location (III.a.)
6. Project Costs (Va. - Vb.)

For example, Projects A and B both have a competitive score of 800. Project A's total score for criteria VI.a. through VI.d. was 50, and Project B's total score for criteria VI.a. through VI.d. was 40. Therefore, Project A would be ranked ahead of Project B.

The OHFA reserves the right to institute the tie-breaking procedure in both funding rounds and all geographic pools.

Appeals: Applicants may appeal their project score, Housing Credit amount (at Binding Reservation, Carryover and 8609), or Threshold rejection if the applicant believes OHFA has erred in its determination. The applicant must submit his or her appeal in writing to the Director of the Office of Planning & Development. The appeal must be sent to the Agency on or before the deadlines listed in the QAP or within one week of notification of results, whichever is later.

In the appeal, the applicant must state his or her objections to the Agency's determinations and give specific reasons why he or she believes the Agency's decision should be overturned. Any documentation to support the Threshold and Competitive appeal can be provided, but will not override the documentation or materials which were included in the original application.

Upon receipt of the appeal letter, the Agency will review and respond in writing to the sponsor by the dates listed in the QAP. The Agency may review the project in its entirety. The appeal will be granted only if the applicant can document that the Agency has erred in its review of the project application or in determining the credit amount.

AN APPEAL IS JUDGED SOLELY UPON THE MATERIALS THAT WERE PROPERLY AND TIMELY SUBMITTED WITH THE ORIGINAL APPLICATION OR DURING THE THRESHOLD REVIEW DEFICIENCY CORRECTION PERIOD.

Competitive Criteria:

I. Public Benefit

a. Project Rents -- 200 Point Maximum

Preference will be given to projects whose rent structure will be affordable to households below 60% of AMGI (defined by HUD), adjusted for family size (see Exhibit A). Ten (10) points will be given for each 1% below 60% AMGI, down to 40% AMGI. The applicant may choose up to three rent elections, upon which the rent average will be derived. Projects located in counties with AMGI levels below the county(s) with the highest state AMGI will receive points toward the maximum rent score (see Exhibit B for income adjustment points). The sum of the points for the rent structure and the income adjustment points applicable to the project location will determine the total points in this category, but in no case will points total more than 200.

b. Mixed-Income Projects -- 30 Point Maximum

Preference will be given to projects that consist of market rate and affordable rental housing units. The market rate units must be dispersed throughout the project and cannot be all located in one building or selected floors within a building. Points will be awarded based on the ratio of market rate units to total project units, according to the following scale:

10.0%-19.9% Market Rate	10 Points
20.0%-29.9% Market Rate	15 Points
30.0%-39.9% Market Rate	20 Points
40.0%-49.9% Market Rate	25 Points
50.0%-60.0% Market Rate	30 Points

Scattered site projects are ineligible for Mixed-Income Project points.

c. Special Needs Populations -- 50 Point Maximum

Preference will be given to projects that serve special needs populations. Experienced service coordinators, evidence of service coordinator salary or an in-kind service agreement, additional market study requirements - see page 14, and supportive service plans containing specified services are required for all special needs populations. Unit set-asides are required for all special needs populations and are based on a percentage of all units in the project. Exceptions to set-aside requirements may be considered on a case-by-case basis if the set-aside requirement is inconsistent with other federal programs or any fair housing regulations.

Thirty-five (35) points will be awarded to projects serving one of the following special needs populations:

1. Persons with a mobility or sensory impairment
- 20 % minimum unit set aside
2. Persons with a developmental disability
- 20 % maximum unit set aside and exact percentage must be established in collaboration with the local MR/DD agency
3. Persons with severe and persistent mental illness
- 20 % maximum unit set aside
4. Persons/households that are extremely low-income (35% AMGI or below)
- 20 % minimum unit set aside, rents must be affordable to households with incomes of 35% AMGI

5. Single-parent families
 - 20 % minimum unit set aside
6. Persons who are elderly (55 years and older)
 - 100 % minimum unit set aside, all buildings must contain only one story unless an elevator is provided, and an application cannot receive points for lease purchase of units

An additional five (5) points will be awarded based on the quality of the supportive services plan. Applicants must format the plan using the index provided by OHFA - Exhibit L. All items listed on the index must be included and reasonably described. A plan that is complete, adheres to OHFA guidelines, and requires minimal or no additional clarifying information will receive the full five (5) points. OHFA staff will make this determination on a case-by-case basis and can only be challenged if clear and convincing evidence of an error is presented. Partial points will not be awarded. The plan must be specific to the project.

An additional 10 points will be awarded per round to the highest scoring project for each special needs population. The points will be awarded after OHFA reviews the scores of all projects, and OHFA will use its tie-breaking procedures (see page 20) if necessary to determine the highest score.

d. Public Housing Authority Waiting List Referral -- 10 Point Maximum

Preference will be given to projects that have agreements or referral letters with a Public Housing Authority to accept referrals of tenants from the appropriate waiting lists or to have the project listed on the Public Housing Authority's project list.

II. Project Characteristics

a. Creation of Affordable Housing -- 30 Point Maximum

Preference will be given to projects that create decent, safe, and sanitary affordable housing units, through new construction and/or substantial rehabilitation (rehabilitation hard costs that exceed 50% of total project costs minus costs of land). OHFA will separately analyze the costs of projects that are a combination of new construction and substantial rehabilitation, and will prorate points if necessary.

b. At-risk Housing -- 25 Point Maximum

Preference will be given to the following projects:

1. Projects receiving project-based rental subsidy through a Section 8 Housing Assistance Payment Program contract that has expired or is due to expire by December 31, 2002. Documentation from HUD that evidences the assistance and length of the contract must be submitted with the application.
2. Troubled projects that have received assistance through the USDA Rural Development (RD) office. Applicants must provide a letter from the RD office that details the current situation for the project, explains the need for housing credits, and approves of the current or proposed owner(s) and management company.

3. Projects participating in the HUD Portfolio Reengineering Program. Applicants must provide a letter of eligibility from HUD and be assigned a Participating Administrative Entity (PAE).
4. Projects funded through a HOPE VI grant. Applicants must provide documentation that evidences the HOPE VI grant award. For purposes of OHFA's maximum credit cap, the annual credit amount will be applied equally to all general partners and the PHA that received the HOPE VI grant award.

For each project type listed above, points will be prorated based on the percentage of units subsidized or financed through the federal programs listed above. At-risk Housing points will also be prorated further based on the project's applicable fraction (percentage of housing credit units or floor space).

c. Unit Size -- 20 Point Maximum

Preference will be given to projects whose low-income units exceed certain standards for square footage. Points will be awarded based on the following scale:

SRO Units:	Exceed 400 S.F.
Efficiency:	Exceed 450 S.F.
1-Bedroom Units:	Exceed 650 S.F.
2-Bedroom Units:	Exceed 850 S.F.
3-Bedroom Units:	Exceed 1000 S.F.
4-Bedroom Units:	Exceed 1150 S.F.

Points will be calculated for mixed-bedroom projects as the number of low-income units, that exceed the above standards, divided by total low-income units. This percentage will then be multiplied by 20 to award the points in this category.

d. Preservation of Historic Buildings -- 40 Point Maximum

Preference will be given to projects that evidence use of historic rehabilitation tax credits. Projects are eligible to receive points if the building(s) is individually listed in the National Register of Historic Places. Applicants must include documentation indicating that the project is indeed individually listed in the National Register of Historic Places. If the building(s) is not individually listed in the National Register then the project applicant must have submitted a Part 1 application ("Evaluation of Significance") and received a recommendation for approval by the Ohio Historic Preservation Office. Applicants must submit their complete Part 1 application to the Ohio Historic Preservation Office no later than 30 days prior to the round application submission deadline. At least 50% of the total units must be located in eligible historic buildings in order for a project to receive points in this category. Points will be prorated based on the percentage of total units located in eligible historic buildings.

e. Lease Purchase of Units -- 20 Point Maximum

Preference will be given to projects that offer homeownership opportunities to qualified tenants after the initial 15 year compliance period. Applicants must have a viable homeownership strategy for tenants who inhabit the units during the compliance period. The strategy must incorporate an exit strategy, homeownership counseling, and a minimum amount of funds set-aside by the owner for the tenant to assist in the purchase. Points are available according to the following scale:

85% to 100% lease purchase:	20 points
75% to 84% lease purchase:	15 points
65% to 74% lease purchase:	10 points
50% to 64% lease purchase:	5 points

Scattered site projects will be evaluated based on sites under control at application. The percentage of lease purchase units at application must be maintained at Carryover and 8609. As with site control, projects may be required to reduce overall sites subsequent to application to maintain consistency with their initial lease purchase commitment.

The only types of units eligible for these points are single-family detached structures.

f. Value-Added to a Project -- 40 Point Maximum

Preference will be given to owners that provide additional benefits to the housing, residents and community. Five (5) points will be awarded for each item listed below that is properly evidenced in the application, total not to exceed 40 points. Please refer to the AHFA for additional submission requirements.

1. Provide on-site security (at least 20 hours per week), on-site police substation, individual security systems with a basic monitoring service (fee paid by owner), or a block watch implementation plan coordinated with the local police or sheriff departments;
2. Provide an on-site manager (at least 20 hours per week) - scattered site projects are ineligible;
3. The project is consistent with a local community revitalization plan, not including the CHIS or Consolidated Plan, that incorporates affordable rental housing;
4. Allow for a non-profit with five years housing experience and service in the community, evidenced by a resume, to obtain first position to purchase the limited partner interest at the end of the 15-year compliance period - lease purchase projects are ineligible;
5. Incorporate eight universal design options - see ODOB Form 005;
6. At least 50% of the units are townhomes or single family detached structures;
7. A community room (minimum floor space must be greater than 3% of the total residential square footage of the project) that will be available to all residents, or for scattered site projects, full basements (must contain at least 200 square feet with seven foot high ceilings) that are not bedrooms;
8. At least 50% of the units have at least 1½ or more bathrooms;
9. Provide a playground/tot lot, or for elderly projects, an outside recreation area/garden landscape plan;
10. Provide on-site garages (must contain at least 160 square feet each) without extra charges;
11. Provide a reasonable resident council formation plan including timelines for implementation and initial marketing efforts - plan must be included with the application;
12. Provide a letter from the county Human Service/OBES Department or a designated Welfare-to-Work agency indicating a linkage with the county's Welfare-to-Work initiative.
13. Provide evidence that a local, state, or federal agency is providing an operating grant designed to pay for at least 25% of the costs for providing supportive services. A conditional commitment letter must be included with the application.

Points will be prorated if an item does not apply to all units.

All value-added items must be provided without any additional fees charged to the residents.

Projects will be monitored based on the above commitments, and may be issued an 8823 form for non-compliance if the items are not being provided.

III. Project Location

a. Location in a Qualified Census Tract, a RD Designated Place, or a Low-Income County --20 Point Maximum

Twenty (20) points will be awarded to projects located in the following:

- Qualified census tracts (as defined by HUD) that qualify for the 130% basis adjustment (see Exhibit D).
- Within the corporation limits or proposed annexation area of a designated place defined by the USDA Rural Development (RD) office. Please refer to Exhibit G for the specific locations.
- Low-income county, defined as counties whose median incomes are below 80% (HUD definition of low-income) of the state's 1999 non-metropolitan area median income. Those counties that qualify under this category are as follows:

Adams	Jackson	Monroe	Perry	Scioto
Harrison	Meigs	Morgan	Pike	Vinton

- A high-income census tract (see Exhibit H). The total number of low-income units from existing projects and the proposed project may not exceed 100. The number of existing low-income units in the census tract must be identified in the market study.

Scattered site projects will be evaluated based on the sites controlled at application.

These points will not be used for the scores of projects competing in the geographic pools.

IV. Local Government Support

a. Letters of Local Government Support -- 35 Point Maximum

Applicants may receive points for only one of the following:

1. Thirty-five (35) points will be given to applicants who have obtained a resolution of support from the local government in which the project is located. For incorporated jurisdictions, the resolution would come from the council. For unincorporated jurisdictions, the resolution would come from the township trustees. A copy of the official resolution must be included with the application. The resolution must indicate the number of units in the project including a breakdown between low-income and market rate units and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population.

If the local government withdraws its support during the 45-day local notification response period due to any inaccuracy in the original resolution, the project will lose local government support points.

2. Thirty (30) points will be given to applicants who have obtained local government support for the proposed project through an affirmative letter by the highest-elected official of the most local jurisdiction in which the project is located. For incorporated jurisdictions, the letter must come from the mayor. For unincorporated jurisdictions, the majority of the township trustees must sign the letter. The letter must provide the location of the project with reasonable specificity and state specific support for the project. The letter of support must be on official letterhead or indicate in the letter that letterhead is not available, indicate the number of units in the project including a breakdown between low-income and market rate units, and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. The signature(s) of the local official(s) must be notarized. If the local government withdraws its support during the 45-day local notification response period due to any inaccuracy in the original support letter, the project will lose local government support points.

b. Letters of Other Local Support -- 35 Point Maximum

Preference will be given to applicants who have obtained the support of other local officials, groups, or agencies that represent or serve the jurisdiction in which the project will be located. Five (5) points will be awarded, total not to exceed 35 points, for an affirmative signed support letter from each of the following entities:

1. Neighborhood Association/Commission/Economic Development Organization (unless it is the applicant) - only one organization will be considered
2. U.S. Congress Representative
3. State Representative
4. State Senator
5. A local social services agency that provides services or service referrals to the project's target population (unless it is the applicant) - only one agency will be considered
6. Majority of the County Commissioners
7. Public Housing Authority (unless it is the applicant)
8. School Superintendent
9. Chamber of Commerce
10. City/County Engineer or City/County Planner
11. Community Action Agency (unless it is the applicant)

For projects with buildings in multiple jurisdictions/service areas, the letters must be from the jurisdictions/service areas in which the majority of the buildings will be located (e.g. a project will be located in three different state representative districts and therefore, OHFA will only award five points for a letter from the state representative of the jurisdiction in which the majority of buildings will be located). Letters must be specific to the project, signed in year 2000, contain a specific affirmative statement of support, and contain information (address, number of units, etc.) consistent with information in the application.

c. Financial Support from the Local Government -- 10 Point Maximum

Preference will be given to projects that are receiving a loan, grant, land donation, or tax abatement from the township, city, or county. The minimum amount of assistance required for 10 points is the lesser of \$100,000 or 5% of the total project cost. The support must be conditionally committed at the time of application, and a signed conditional commitment letter that details the assistance must be included with the application. For land donation, a current appraisal for each donated site must be submitted with a narrative describing the calculation of the land value. For tax abatement, OHFA will consider the total annual amount of tax abatement multiplied by the number of years the abatement is granted. These points will not be used for the scores of projects competing in the general pool.

V. Project Costs

a. Developer Fees and Overhead -- 80 Point Maximum

Preference will be given to projects whose developer's fees and overhead percentage is below the maximum threshold figure of 15%. Before calculating the fee percentage, OHFA will subtract one-half of the deferred developer's fee from the total fee amount. In addition, developer's fees and overhead includes any fees paid to consultants and is computed as a percentage of total eligible basis. Ten points will be awarded for each 1% below 15.0%, up to a maximum of 80 points.

b. Combined Contractor Profit, Overhead and General Requirements Fee Percentage -- 70 Point Maximum

Preference will be given to projects whose combined contractor profit, overhead, and general requirements percentage is below the maximum threshold figure of 14%. This combined percentage is calculated as the percentage of total eligible basis. Ten points will be awarded for each 1% below 14.0%, up to a maximum of 70 points.

VI. Applicant Characteristics

a. Ability to Proceed -- 50 Point Maximum

Preference will be given to applicants who have demonstrated that the project has completed certain steps in the development process. Applicants can receive points for the following development steps:

- Site ownership or long-term (35 or more years) lease: 25 Points
 - must submit with application recorded deed(s) or lease(s) and owner/lessee must be the same as the owner listed for the proposed project
- Completion of Phase I Environmental Review (ER): 25 Points
 - must submit with application a copy of the executive summary(ies) of the ER(s), the ER(s) must meet ASTM standards, and the owner must address any issues raised in the ER(s)

- Completion of Lead-Based Paint Review (LBPR): 10 Points
 - for Rehabilitation projects with no Phase I only
 - must submit with application a copy of the executive summary(ies) of the LBPR(s), the LBPR(s) must meet acceptable industry standards including on-site sampling and surveys, and the owner must address any issues raised in the LBPR(s)
- Completion of Asbestos Review (AR): 10 Points
 - for Rehabilitation projects with no Phase I only
 - must submit with application a copy of the executive summary(ies) of the AR(s), the AR(s) must meet acceptable industry standards including on-site sampling and surveys, and the owner must address any issues raised in the AR(s)
- Primary utilities are available to the site: 15 Points
 - for New Construction projects only
 - primary utilities include electricity, water, and sewer
 - must submit a letter indicating availability from the utility provider(s)

For scattered site projects, points will be based solely on the required number of sites under control at application. For projects that are a combination of new construction and substantial rehabilitation, OHFA will prorate points if necessary. All points will be prorated based on the number of units affected by the various items (e.g. an owner owns 10 out of 20 sites and therefore, would receive 50% of the site ownership points).

b1. General Partner Affordable Housing Funding Experience -- 20 Point Maximum

Preference will be given to projects whose general partner/owner or parent organization has had previous experience in the United States in securing public funds for the development of affordable housing. Points will be prorated based on percentage of ownership. The minimum ownership share in the proposed project to be considered for points is 25%. In addition, to be eligible for points, the ownership of the proposed project must be maintained for 10 years. Each general partner must be a material participant in the proposed project as well as a material participant in the projects submitted for point consideration. Local Community Housing Improvement Program (CHIP) administrators such as local governments or Community Action Agencies administering the CHIP program on behalf of the local government may also qualify for experience points. Points are based on years of experience as well as a minimum number of units:

1-3 Years	50 units:	5 Points
4-6 Years	100 units:	10 Points
7-9 Years	150 units:	15 Points
10+ Years	200 units:	20 Points

Applicants will receive points based on the lesser of years experience or units produced using public funding.

Note that points will only be awarded for the construction and/or rehabilitation of affordable housing units based on public subsidy--weatherization is not included.

Experience from other states may be included. However, if the owner has no experience in Ohio, then the owner can only receive a maximum of 15 points.

Each eligible general partner/owner will receive a score of the greater of b1. - General Partner Affordable Housing Funding Experience or b2. - General Partner Housing Credit Experience. Points will not be awarded for both criteria. The project will receive the total of the scores (prorated by ownership percentage) for each eligible general partner/owner.

b2. General Partner Housing Credit Experience -- 40 Point Maximum

Preference will be given to projects whose general partner/owner or parent organization has had previous experience placing projects into service under the Housing Credit Program. Points will be prorated based on percentage of ownership. The minimum ownership share in the proposed project to be considered for points is 25%. In addition, to be eligible for points, the ownership of the proposed project must be maintained for 10 years. Each general partner must be a material participant in the proposed project as well as a material participant in the projects submitted for point consideration. Experience from other states may be included, and ODOD Form 004 must be completed in order to evidence out-of-state experience. Points will be awarded as follows:

1-2 Projects	25 units:	5 Points
3-4 Projects	50 units:	10 Points
5-6 Projects	75 units:	15 Points
7-8 Projects	100 units:	20 Points
9-10 Projects	125 units:	25 Points
11-12 Projects	150 units:	30 Points
13-14 Projects	175 units:	35 Points
15+ Projects	200+ units:	40 Points

Applicants will receive points based on the lesser of number of projects or number of units.

Projects that count under this category must have received 8609 forms for all buildings at the time of application.

If the owner has no experience in Ohio, then the owner can only receive a maximum of 35 points.

Each eligible general partner/owner will receive a score of the greater of b1. - General Partner Affordable Housing Funding Experience or b2. - General Partner Housing Credit Experience. Points will not be awarded for both criteria. The project will receive the total of the scores (prorated by ownership percentage) for each general partner/owner.

c. Management Company Experience -- 20 Point Maximum

Preference will be given to projects that contract with management companies that have experience with assisted or Housing Credit housing.

1. Five (5) points will be given for management companies who meet at least one of the following criteria:

- Membership in National Assisted Housing Management Association
- Membership in Midwest Assisted Housing Management Association
- Membership in National Leased Housing Association
- Council for Affordable Rural Housing (CARH) or Council for Rural Development of Ohio (CHRDO)
- American Association for Homes and Services for the Aging (AAHSA) or Association for Ohio Philanthropic Homes and Housing for the Aging (AOPHA)
- Member of a special needs association with a focus on housing management training for that special needs population
- Membership in the American Association of Service Coordinators

2. Three (3) points will awarded if representatives of the management company attended OHFA's 1999 or anticipates to attend the 2000 Compliance Monitoring Training.
3. Two (2) points will awarded if representatives of the management company are certified by National Association of Home Builders or other nationally recognized consultant or association as Housing Credit Certified Professionals.
4. Ten (10) points will be given for management companies with demonstrated success in managing at least 5 Section 42 projects. Projects may be located outside Ohio. Demonstrated success is defined whereas all projects are in compliance and have no current non-compliance issues or uncured non-compliance. If a project has current 8823s, provide an explanation as to the circumstances. The Agency will decide if points will be given on a case-by-case basis regarding current 8823 forms.

d. Local Tax-Exempt Involvement -- 20 Point Maximum

Five (5) points will be given to projects whose controlling owner is a locally-based non-profit organization (501(c)(3) or 501 (c)(4)) and are materially participating in the project. The controlling owner must meet the non-profit set-aside requirements and elect to be included in the non-profit set-aside as indicated on ODOD form 001. A locally-based non-profit must be located in the county in which the project is located. Exceptions to this geographic requirement may be determined by the Agency if there is sufficient evidence that the non-profit has been continually serving the county in question for at least five years, or demonstrate to the satisfaction of the Agency administrative capacity to provide service in that county.

An applicant may receive an additional 10 or 15 points for the following:

An additional 10 points will be awarded if the non-profit has two years of affordable housing development experience and has developed a minimum of 10 affordable housing units. Please refer to V.b1. (page 28) for OHFA's definition of affordable housing experience.

An additional 15 points will be awarded if the non-profit has developed at least one housing credit project containing 10 units or more. Please refer to V.b2. (page 29) for OHFA's definition of housing credit development experience.

E. Financial Underwriting

If a project is selected to receive a reservation/allocation of Housing Credit, OHFA will underwrite each project to ensure that the project receives the minimum amount of Housing Credit necessary to assure project feasibility and viability throughout the Housing Credit period. This includes tax-exempt bond financed projects which are excluded from the state's Housing Credit allocation ceiling. The Agency is required to perform the Housing Credit evaluation three times:

- 1.) prior to issuing Binding Reservation or letter of eligibility;
- 2.) at the time of allocation, i.e., Carryover or 8609; and,
- 3.) at the time the project is placed-in-service and requests IRS Form(s) 8609.

After the first underwrite, OHFA will issue a Binding Reservation. The Agency's reservation will not necessarily equal the amount of Housing Credit requested in the application. In addition, Housing Credit may be reduced at any underwriting stage.

If the credit percentage has not been elected, the Agency will use the current month's applicable Housing Credit percentage at Binding Reservation, and/or Carryover to calculate the value of the Housing Credit. The owner may elect to lock in the current month's applicable Housing Credit percentage at Reservation or placed-in-service. **HOWEVER, THE RESERVATION HOUSING CREDIT AMOUNT IS THE MAXIMUM AMOUNT THAT THE PROJECT CAN RECEIVE NO MATTER WHAT THE HOUSING CREDIT RATE MAY BE IN THE FUTURE.**

OHFA staff will review all projects receiving a Binding Reservation, Carryover, 8609 Forms, or a letter of eligibility using the following procedures:

1. The applicant's determination of adjusted qualified basis will be reviewed. All non-eligible costs will be deducted from the basis
 - ◆ The Agency will verify the applicable fraction for each project. The applicable fraction is defined as the lesser of a) number of low-income units divided by the total number of units or b) residential low-income unit square footage divided by the total residential square footage.
 - ◆ Owners of projects with market rate units must demonstrate in the application that all amenities (i.e. garages, community buildings, parking spaces, etc.) are available to ALL units. If certain amenities are only available to the market rate units, the costs for these amenities must be deducted from the eligible basis. Also, if the market rate units are larger and of higher quality than the low-income units, the basis for the market rate units will be reduced to match the basis for the low-income units. The Agency reserves the right to request additional information to clarify any issues regarding the market rate units.
 - ◆ The acquisition eligible basis cannot exceed the value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded) as determined by the appraisal of the property (see G. Carryover Allocation). The estimated value cannot include the value of the Housing Credit.
 - ◆ For projects receiving "soft" loans (e.g. HOME, deferred fees, AHP, etc.), owners must adequately explain in their application and cost certification form the repayment schedule of these loans. Projects with deferred interest and principal exceeding the total project cost at the end of the 15th year must submit a legal opinion. The legal opinion must state whether the "soft" loans should be considered grants and be deducted from eligible basis.

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- ◆ Applicants must include an operating reserve as part of the total project cost. The operating reserve must equal four months of operating expenses and hard debt payments. The maximum operating reserve allowable must be equal to or less than twelve months of operating expenses and hard debt payments. This reserve is not included as part of the project's eligible basis. Applicants who believe a reserve is unnecessary for their project may, upon clear demonstration to OHFA, request a waiver. The request and reasons for the waiver must be in writing and must accompany the application. The Agency reserves the right to approve or disapprove requests and to exclude reserves from its unit cost analysis on a case-by-case basis.
- 2. All fees, costs, and assumptions will be checked to determine if they meet Agency standards.
- ◆ OHFA will assume that all projects will receive no less than \$.70 per dollar of Housing Credit for equity. Applicants for projects located in a qualified census tract that have difficulty achieving the \$.70 per dollar of Housing Credit may, upon clear demonstration to OHFA, request a waiver. The request and reasons for the waiver must be in writing and must accompany the application. The Agency reserves the right to approve or disapprove requests on a case-by-case basis. The equity per dollar of tax credit will be evaluated based on the percentage of the limited partner ownership of the project. The Agency reserves the right to modify the equity standards at any time based on extreme fluctuations in the equity market. Updated equity standards will be published on OHFA's website at <http://www.ohio.state.oh.us/ohfa>.
- ◆ The developer fee and the combined contractor profit, contractor overhead, and general requirement percentages must not increase from date of application to the placed-in-service date. If any of the percentages increase at any time, the project's eligible basis will be reduced, potentially reducing the Housing Credit amount. The adjustment is calculated by multiplying the fee increase by the total eligible basis. The adjustment is then deducted proportionately from the acquisition, rehabilitation, and/or new construction basis.
- ◆ For acquisition and substantial rehabilitation projects, the developer's fee cannot exceed the sum of 5% of the acquisition eligible basis and 15% of the substantial rehabilitation eligible basis.
- ◆ Total eligible soft costs may not exceed 35% of total eligible basis.
- ◆ The number of units and square footage in the project must remain constant from date of application to the placed-in-service date. If the number of units or square footage decrease at any time, the project's eligible basis may be proportionally reduced by the decrease in units or square footage, potentially reducing the Housing Credit amount.

Owners may appeal this reduction. In order to appeal, owners must demonstrate all of the following within the two weeks of notification of the reduction period:

- a) The reason(s) for the loss of units and/or square footage must have been beyond the control of and could not have been reasonably foreseen by the owner. Evidence from a third party (i.e. city, planning commission, etc.) must be provided.
- b) The reason(s) that costs did not decrease must have been beyond the control of the owner. Detailed letters from the contractor and/or construction lender, etc. describing the costs of the project must be submitted. It must be certified by the owner that none of the cost overruns could have been anticipated by the developer at application or carryover – simply underestimating costs at these phases is not sufficient – specific unanticipated circumstances must have occurred.
- c) The developer must have deferred at least 50% of the developer's fee. Also, the agency will analyze the amount of contractor profit, overhead, and general requirements

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and the identity of interest among these players. The agency may require portions of these fees and additional developer's fee to be deferred as well.

d) Letters from ALL (banks, cities, equity providers, etc.) permanent sources stating that no additional funds are available must be submitted.

e) An appeal processing fee of \$250 must be submitted.

The Agency will re-underwrite the project based on all new information received. The agency may award credits up to the original allocation amount. The Agency will give favorable consideration to those owners willing to accept some reduction of credits. However, all appeals will be considered on a case-by-case basis. The Agency has complete discretion in its decisions.

- ◆ The evaluation of each type of basis is separately determined. Losses in one type of basis (e.g., acquisition) cannot be offset by increases in another type of basis (e.g., rehabilitation).
3. The project's total sources must always equal the total project cost. If the sources exceed the costs, the Agency will reduce the Housing Credit equity by reducing the annual Housing Credit allocation.

4. The Net Operating Income (NOI) is calculated according to OHFA standards, and is then compared to the annual debt service payments to make sure there is positive and adequate debt service coverage.

- ◆ The hard debt coverage ratio (DCR) must be above 1.15. Owners of projects with a hard debt coverage ratio lower than 1.15 must provide a written explanation from their lender(s) describing the reasons for their willingness to accept a low DCR. The Agency has the discretion to waive this requirement based on documentation provided by the owner.

- ◆ The DCR for all debt sources may be no higher than 1.25. If the DCR is too high, the following will happen:

A new loan amount will be calculated to reflect a lower DCR. The characteristics of the new loan will be rate = prime + 3 (published in the Wall Street Journal) and a term/amortization period = 25 years. The new loan will be added to the project's permanent sources. The new loan amount is an artificial gap created by the Agency. If the gap exceeds 10% of total project costs, the Agency will require that the owner obtain additional financing to cover the gap before issuing a reservation/allocation.

- ◆ For owners who are not syndicating the Housing Credits, the Agency will include the annual Housing Credit amount as part of the total cash flow in order to determine the DCR.
- ◆ Projects must maintain a positive cash flow for the first 15 years in the Agency's analysis or provide to OHFA a written explanation describing the strategies to overcome any shortfalls. The Agency reserves the right not to allocate Housing Credits to projects it believes are financially infeasible.
- ◆ The project's annual operating expenses per unit including replacement reserves, but excluding management fees, owner-paid utility costs, annual bond fees, and property taxes, may not exceed \$2,650 for non-elevator buildings, and \$3,150 for elevator buildings.
- ◆ OHFA has adopted maximum and minimum annual replacement reserve standards.

Project Type:	New Construction	Acquisition/Rehabilitation
Maximum:	\$300 per unit	\$350 per unit
Minimum:	\$200 per unit	\$250 per unit

For Rural Development and FHA-financed projects, OHFA will use the reserve limits prescribed by those agencies. Exceptions may be made for projects with special circumstances. Owners must provide persuasive evidence in order to secure a waiver of these standards.

- ◆ The Agency will assume an annual income increase of 3% and an annual expense increase of 4%. The Agency will use the vacancy rate listed in the application and/or cost certification forms by the owner. The vacancy rate must be consistent with the project's market study unless the owner has supplied adequate supporting information.
- ◆ The gross rents for low-income units must be at or below the maximum rent limits for the year in which the Agency is analyzing the project. In addition the gross rents must be higher than 95% of the maximum rent limit. If the gross rents are lower than 95% of the maximum rent limit, the owner may reduce the rent election percentage or the Agency will use gross rents equal to 95% of the maximum rent limit in its analysis.
- ◆ OHFA will utilize the applicable utility allowances as referenced in Section 42 and Reg. 1.42-10.

Projects may receive an allocation of credit based upon 130% of the qualified basis for new construction or substantial rehabilitation if the project is located in designated high cost areas of the state. High cost areas are defined as qualified census tracts and difficult development areas. The U.S. Department of Housing and Urban Development publishes a list of qualified areas for 130% basis.

F. Binding Reservation Agreement

After the Agency has determined which projects to award Housing Credits and has performed the underwrite, the Binding Reservation Agreement will be mailed to the primary project contact. The original Binding Reservation Agreement and Credit Rate Election form must be signed and notarized by the owner/general partner during the month the agreement was issued. The Binding Reservation Agreement, Credit Rate Election form and reservation fee, and any additional documentation listed in the Agreement, must be sent to the Agency by the fifth day of the following month in which the agreement was issued, or the reservation of Housing Credit will be **invalid**.

G. Carryover Allocation

All projects must meet all Carryover Allocation requirements as described in Section 42 of the Internal Revenue Code and in Treasury Regulation 1.42-6.

The following are required to be submitted for all projects by the Carryover submission deadline:

1. Completed OHFA Cost Certification forms (*the most current version*) signed by the owner and accountant/attorney. These forms and instructions are available for download on the Agency's website: <http://www.ohio.state.oh.us/ohfa> or contact the Office of Planning & Development directly at 614-465-0400 or 1-800-848-1300 x6-0400.
2. Federal Tax ID number for the owner.
3. The project 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 for each site. Owners must also provide legible legal description and permanent parcel numbers for each site. These items will be used to facilitate the production of the project's Restrictive Covenant.
4. Conditional commitment letters, including equity commitments, from non-OHFA lenders must be updated from those submitted with the application. This requirement may be waived for Round 2 projects that receive Binding Reservations.
5. An appraisal meeting OHFA requirements if the project is seeking acquisition credit. Those requirements include:
 - ◇ preparation by a third party licensed (state does not matter) appraiser. Name, address, and license number must be included;
 - ◇ stated estimated value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded). The estimated value cannot include the value of the Housing Credit;
 - ◇ adherence to the Uniform Standards of Appraisal Practice. A statement to this effect must be included in the report;
 - ◇ conducted in 2000, although the Agency will consider earlier reports on a case-by-case basis.
6. Any additional conditions that appeared on the reservation with a performance date by Carryover submission.

Projects that meet all requirements will be given a Carryover Allocation Agreement and each building in the project will receive a Building Identification Number (BIN). Those buildings receiving an acquisition and substantial rehabilitation credit will receive one BIN for both Housing Credit types.

A Carryover Allocation Agreement is considered to be binding and will give the applicant 24 months from the end of the allocation year to complete the project and place the units in service. The Agency reserves the right to add conditions or require follow-up items in the Carryover Agreement that must be met before the Agency will issue 8609 Forms to the owner.

The Agency will charge an *extension fee* for any granted extension of the Carryover submission. Extension fees are 4% of the Binding Reservation fee. The Agency will not approve any extensions beyond December 1, 2000.

Projects that will be completed and placed-in-service in the same year in which they received a reservation should request 8609 form(s) and not a Carryover Allocation Agreement. The owner of the project must submit all appropriate request documentation by the Carryover submission deadline for that year.

H. Project Completion Stage / 8609 Request

Upon project completion, the owner must notify the Agency of the placed-in-service date(s) of each building and submit:

1. Completed OHFA Cost Certification forms (*most current version*) signed by an independent accountant/attorney. These forms are available for download on the Agency's website: <http://www.ohio.state.oh.us/ohfa>.
2. Certificates of Occupancy, unconditional, from the issuer of the building permits. Certificates of Completion or similar information from the owner will be accepted for Rehabilitation projects. The Agency reserves the right to conduct a site visit of a property to verify completion before issuing the 8609 form(s) to the owner.
3. Permanent source(s) closing documents, executed by the borrower and the source provider(s). This includes all first and second mortgages, government loans, deferred fee notes, and grants. The Agency may, on a case-by-case basis, conditionally release the 8909 form(s) or issue a commitment letter to owners who are unable to immediately close their hard debt sources due to restrictions imposed by the lender. However, owners must have signed and executed firm commitments for funding and must have submitted their 8609 submission package by July 1, 2000. All closing documentation must be submitted no later than December 31, 2000. All permanent hard-debt sources must have a term no shorter than 15 years.
4. Partnership agreement, executed by the limited and general partners.
5. Recorded Restrictive Covenant.
6. Payment of the monitoring fee.

The Agency will mail out 8609 form(s) up to 90 working days after the request materials have been submitted to the Agency. Incomplete or insufficient request documentation will result in a delay of the 8609 form issuance.

III. MONITORING

A. Introduction

The Revenue Reconciliation Act of 1990 mandated that beginning in 1992, housing finance agencies must actively monitor all Housing Credit properties to determine if they are complying with the requirements of the Housing Credit program. In September 1992, the IRS issued final regulations with regard to the monitoring requirement. These regulations were effective June 30, 1993.

The monitoring process determines if the project is complying with requirements of the IRC. The Agency's internal monitoring process is outlined in the Low-Income Housing Tax Credit Program Compliance Manual, which will be provided to the owner/agent for each Housing Credit property. All residents must be income qualified, adjusted for family size prior to moving into the unit. All units must be rent restricted as provided for in the IRC. All units allocated Housing Credit must be safe, decent and sanitary housing units complying with local building, health, safety, and zoning codes.

Compliance with the requirements of the IRC is the sole responsibility of the owner of the building for which the Housing Credit was allocated.

B. Monitoring Process

ALL Housing Credit projects are required to comply with the following regulations:

1. The owner/agent, prior to rent up, MUST complete a pre-occupancy training/meeting with the Agency, unless the project is financed with tax-exempt bonds and did not receive an allocation from the competitive housing credit pool:
 - a) The owner/agent will be required to contact the Agency in writing within 120 days prior to leasing units to arrange a training/meeting with the Agency.
2. The owner of a Housing Credit project 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:
 - a) Total number of residential rental units and percentage that are low-income units;
 - b) Rent charged on each residential unit (including supporting documentation of the utility allowances);
 - c) Number of occupants in each low-income unit under Section 42(g)(2) of the IRC;
 - d) Low-income unit vacancies and information that shows when and to whom the next available units were rented;
 - e) State required move-in and annual income certification of each low-income resident per unit and third-party documentation to support each certification;
 - f) Character and use of the nonresidential portion of the building included in the building's eligible basis under section 42(d) of the IRC; and

- g) The eligible basis and qualified basis of the building at the end of the first year of the Housing Credit period.
3. The owner of a Housing Credit project is required to retain the records described in Section 2 above for at least six years after the due date (with extensions) for filing the federal income tax return for that year. Records for the first year of the credit period must be retained for at least six years beyond the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building (reference 26 CFR Par. 2. 1.42-5 (b)(2)).
4. The owner is responsible for reporting to the Agency annually in the form and manner the Agency specifies, the project's compliance with the Code and for certifying under penalty of perjury that the information provided is true, accurate, and in compliance with Section 42 of the IRC. The owner certifies that:
- a) The project meets the minimum set-aside test applicable to the project;
 - b) The owner has received the state required annual low-income certification from each low-income resident and third party documentation to support that certification;
 - c) Each unit in the project is rent-restricted under Section 42(g)(2) of the IRC;
 - d) All units in the project are for use by the general public and are used on a non-transient basis;
 - e) Each building in the project is suitable for occupancy, taking into account local health, safety, and building codes;
 - f) Either there has been no change in the eligible basis as defined in Section 42(d) of the IRC of any building, or there has been a change, and the nature of the change;
 - g) All residents facilities included in the eligible basis of any building in the project are provided on a comparable basis without a separate fee to all residents in the building;
 - h) If a low-income unit in the project becomes vacant during the year, reasonable attempts are made to rent that unit to residents having a qualifying income, and while the unit is vacant no units of comparable or smaller size are rented to residents not having a qualifying income;
 - i) If the income of residents of low-income units increases above the limit allowed in Section 42(g)(2)(D)(ii) of the IRC, the next available unit of comparable or smaller size in the project will be rented to residents having a qualifying income; and
 - j) Exceptions for certain buildings;
 - 1.) Buildings financed by the RHCDS Section 515 Program.
 - 2.) Buildings of which 50% or more of the aggregate basis is financed with the proceeds of obligations, the interest on which is exempt from tax under section 103 of the tax code (i.e. tax-exempt bonds).

If exempt under 1.) or 2.), the owner of such building must certify to the Agency that the building complies with the requirements of the IRC. If the owner is unable to meet the reporting requirements as otherwise required by said programs, the owner must notify the Agency.

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5. The Agency requires that the owner of a Housing Credit annually certify the resident's income and assets within 12 months of move in.

The Agency reserves the right to make a determination at a later date regarding the Annual Income Recertification Waiver (Section 42 (g) (8) (B) of the IRC).

6. The Agency has the right to review tenant files throughout the 15-year compliance period plus extensions (up to an additional 15 years for a total up to 30 years, based upon the extended use provision). The Agency has the right to perform on-site inspections of any low-income housing project at least through the end of the compliance period of the building(s) in the project (26 CFR Par.2. 1.42-5-(d))

7. The Agency will provide prompt written notice to the owner of a Housing Credit project if the Agency does not receive the required certification or discovers through inspection, review, or any other manner that the project is in non-compliance. The owner will have up to 60 days from date of the notification to correct any non-compliance issues found and give a written response to the Agency of corrective actions taken. The Agency may extend the correction period for up to six months, but only if the agency determines there is good cause for granting the extension. During the correction period, an owner must supply any missing certifications and bring the project into compliance with the provisions of the IRC.

8. The Agency is required to file Form 8823, "Low-Income Housing Credit Agencies Report of Non-Compliance" with the IRS no later than 45 days after the end of the correction period, including extensions, and no earlier than the end of the correction period, whether or not the non-compliance or failure to certify is corrected. The Agency must explain on Form 8823 the nature of the non-compliance or failure to certify (reference 26 CFR Par. 2. 1.42-5 (e)(3)).

Should a building go entirely out of compliance and not be in compliance at any time in the future, the Agency must be informed in writing. In this case, the Agency will notify the IRS one time only.

9. Compliance with the requirements of Section 42 of the IRC is the responsibility of the owner of the building(s) for which the Housing Credit is allowable. The Agency's obligation to monitor for compliance does not make the Agency liable for an owner/agent non-compliance.

10. If the Agency is unable to serve notice on the property owner by mail and/or telephone during the compliance period as defined by the IRS, the Agency will consider the property out of compliance and notify the IRS by filing Form 8823 of non-compliance.

a) The Agency will maintain one contact person per project. The owner/agent will agree upon the contact person and notify the Agency immediately of any change.

b) Recapture determinations are made by the IRS.

11. OHFA requires Housing Credit owners to pay a one-time compliance monitoring fee. The fee amount for projects receiving a reservation in 2000 will be \$125 per unit. The fee must be submitted with the 8609 request. OHFA reserves the right to increase this fee if the IRS increases the state's monitoring requirements in new Treasury regulations, which are anticipated to be released in 2000 or before.

IV. MISCELLANEOUS

Project Changes: All project changes require Agency approval, and all changes will be reviewed by the Agency on a case-by-case basis. Any change in a project which reduces the project score, or that reduces the project score below the score of the last funded project in a particular funding round, may result in a reduction or revocation of the Housing Credit reservation or allocation. No changes in a project are allowed if it reduces the project's score in rent structure. A new application, fee, and Competitive review may be required if any project characteristics change.

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

Agency Information Sources: The Agency's website contains important, easily accessible program information such as Housing Credit percentages, frequently asked questions, technical support, general tax credit information, important program dates, and downloadable files such as the QAP and Affordable Housing Funding Application. The website address is <http://www.ohio.state.oh.us/ohfa>. Please visit the website to obtain current information on Housing Credit and other Agency programs.

Contacting the Applicant: The Agency will only contact the person listed in the application as the project contact. The Agency asks other parties involved in the project to communicate with the project contact, prior to contacting the Agency.

Requesting Information: At the end of each allocation round, the Agency will make available a listing by score of all projects, along with a detailed report featuring the reserved projects of that round. Please visit the OHFA website at <http://www.ohio.state.oh.us/ohfa> or contact the Agency to obtain this listing. Interested parties requesting project specific information will be required to use a Freedom of Information Request Form (forms are available from OHFA) and follow Ohio Department of Development procedures.

Agency Participation Notification: Project owner(s) and applicant(s) should coordinate with Agency personnel to provide the opportunity for public notification of the Agency's participation in a project.

Plan Development: OHFA receives input in the development of the Plan from the Housing Credit Advisory Committee and citizens at the public hearings. The Governor and OHFA's Board approve the QAP. OHFA encourages participation from interested parties during the public hearing and written comment process.

The Credit Advisory Committee is a working group that meets periodically in Columbus to discuss the QAP and other program details. Interest groups represented on the committee include: lenders, equity providers, for-profit developers, non-profit developers, special needs advocates, rural development advocates, urban development advocates, local government officials, market specialists, and others. The Agency always welcomes new representatives to replace retiring or inactive members. Anyone interested in joining or nominating someone for the committee should contact OHFA at (614) 466-0400.

V. 2000 QAP EXHIBITS

NOTE: *Updated Exhibits A and B are not available at the time of this printing. In early 2000 these exhibits will be published separately. They will also be included in the final AHFA spreadsheet. Please contact OHFA or visit OHFA's website located at www.odod.state.us/ohfa to receive the updated exhibits.*

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A. RENT & INCOME LIMITS *Instructions*

Example:

County	(5.) Rent: Bedrooms (<i>Residents</i>)	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)		
	(2.) Income: <i>Residents</i>		1	2	3	4	5	6	7	8
Adams	(6.) 50% rent	377	405	486	561	626	691			
(1.)	(3.) 50% income		15100	17300	19450	21600	23350	25050	26800	28500
	(7.) 60% rent	453	486	583	674	751	829			
	(4.) 60% income		18120	20760	23340	25920	28020	30060	32160	34200

1. Name of County.
2. The number of residents in a household, used for the 50% and 60% income figures in the table.
3. The 50% Area Median Gross Income (AMGI) for the county, adjusted for the number of residents in a household. The source of these income figures are the HUD very low-income limits, which are updated and published annually.
4. The 60% Area Median Gross Income (AMGI) for the county, adjusted for the number of residents in a household. The 60% income figures are computed using the 50% income figures as follows:

$$[50\% \text{ income}] * 2 * 60\% = [60\% \text{ income}]$$

5. The number of bedrooms in a unit, used for the 50% and 60% rent figures in the table. The number of residents in each type of unit (1 resident for SRO & efficiency units; 1.5 residents per bedroom for units with one or more bedrooms) are used to compute the rent figures in the table.
6. The 50% monthly rent figures for the county, adjusted for the number of bedrooms in a unit. The rents are computed using the 50% income figures, and the number of residents in each type of unit, as follows:

$$([50\% \text{ income for the number of residents}] * 30\%) / 12 = [50\% \text{ monthly rent}]$$

7. The 60% monthly rent figures for the county, adjusted for the number of bedrooms in a unit. The rents are computed using the 60% income figures, and the number of residents in each type of unit, as follows:

$$([60\% \text{ income for the number of residents}] * 30\%) / 12 = [60\% \text{ monthly rent}]$$

NOTE: The monthly rent for any percentage of income can be computed using the 50% income figures.

Example: Monthly rent figures for 45% Area Median Gross Income.

$$[50\% \text{ income}] * 2 * 45\% = [45\% \text{ income}]$$

$$([45\% \text{ income for the number of residents}] * 30\%) / 12 = [45\% \text{ monthly rent}]$$

If the income or monthly rent figures contain a decimal, always round down to compute the correct figure.

A. 1999 RENT & INCOME LIMITS

H.U.D. Effective Date: January 27, 1999

County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)		
			1	2	3	4	5	6	7	8
Adams	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Allen	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Ashland	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Ashtabula	50% rent	460	493	591	683	762	841			
	50% income		18400	21050	23650	26300	28400	30500	32600	34700
	60% rent	552	591	709	820	915	1009			
	60% income		22080	25260	28380	31560	34080	36600	39120	41640
Athens	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Auglaize	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Belmont	50% rent	320	342	411	474	528	584			
	50% income		12800	14600	16450	18250	19700	21150	22650	24100
	60% rent	384	411	493	569	634	701			
	60% income		15360	17520	19740	21900	23640	25380	27180	28920
Brown	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Butler	50% rent	475	508	611	705	787	868			
	50% income		19000	21700	24450	27150	29300	31500	33650	35850
	60% rent	570	610	733	846	945	1042			
	60% income		22800	26040	29340	32580	35160	37800	40380	43020
Carroll	50% rent	396	424	510	588	656	725			
	50% income		15850	18100	20400	22650	24450	26250	28100	29900
	60% rent	475	509	612	706	787	870			
	60% income		19020	21720	24480	27180	29340	31500	33720	35880
Champaign	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200

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County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)	7	8
			1	2	3	4	5	6		
Clark	50% rent	455	487	585	676	753	831			
	50% income		18200	20800	23400	26000	28100	30150	32250	34300
	60% rent	546	585	702	811	904	998			
	60% income		21840	24960	28080	31200	33720	36180	38700	41160
Clermont	50% rent	446	478	573	663	740	815			
	50% income		17850	20400	22950	25500	27550	29600	31600	33650
	60% rent	535	573	688	795	888	978			
	60% income		21420	24480	27540	30600	33060	35520	37920	40380
Clinton	50% rent	410	438	526	608	678	748			
	50% income		16400	18700	21050	23400	25250	27150	29000	30900
	60% rent	492	526	631	729	814	898			
	60% income		19680	22440	25260	28080	30300	32580	34800	37080
Columbiana	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Coshocton	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Crawford	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Cuyahoga	50% rent	460	493	591	683	762	841			
	50% income		18400	21050	23650	26300	28400	30500	32600	34700
	60% rent	552	591	709	820	915	1009			
	60% income		22080	25260	28380	31560	34080	36600	39120	41640
Darke	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Defiance	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Delaware	50% rent	465	498	597	690	770	849			
	50% income		18600	21250	23900	26550	28650	30800	32900	35050
	60% rent	558	597	717	828	924	1019			
	60% income		22320	25500	28680	31860	34380	36960	39480	42060
Erie	50% rent	388	416	500	577	643	710			
	50% income		15550	17750	20000	22200	24000	25750	27550	29300
	60% rent	466	499	600	693	772	852			
	60% income		18660	21300	24000	26640	28800	30900	33060	35160
Fairfield	50% rent	465	498	597	690	770	849			
	50% income		18600	21250	23900	26550	28650	30800	32900	35050
	60% rent	558	597	717	828	924	1019			
	60% income		22320	25500	28680	31860	34380	36960	39480	42060

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County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)		
			1	2	3	4	5	6	7	8
Fayette	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Franklin	50% rent	465	498	597	690	770	849			
	50% income		18600	21250	23900	26550	28650	30800	32900	35050
	60% rent	558	597	717	828	924	1019			
	60% income		22320	25500	28680	31860	34380	36960	39480	42060
Fulton	50% rent	438	470	565	652	727	803			
	50% income		17550	20100	22600	25100	27100	29100	31100	33150
	60% rent	526	564	678	783	873	963			
	60% income		21060	24120	27120	30120	32520	34920	37320	39780
Gallia	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Geauga	50% rent	460	493	591	683	762	841			
	50% income		18400	21050	23650	26300	28400	30500	32600	34700
	60% rent	552	591	709	820	915	1009			
	60% income		22080	25260	28380	31560	34080	36600	39120	41640
Greene	50% rent	455	487	585	676	753	831			
	50% income		18200	20800	23400	26000	28100	30150	32250	34300
	60% rent	546	585	702	811	904	998			
	60% income		21840	24960	28080	31200	33720	36180	38700	41160
Guernsey	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Hamilton	50% rent	446	478	573	663	740	815			
	50% income		17850	20400	22950	25500	27550	29600	31600	33650
	60% rent	535	573	688	795	888	978			
	60% income		21420	24480	27540	30600	33060	35520	37920	40380
Hancock	50% rent	378	405	487	563	627	693			
	50% income		15150	17300	19500	21650	23400	25100	26850	28600
	60% rent	454	486	585	675	753	831			
	60% income		18180	20760	23400	25980	28080	30120	32220	34320
Hardin	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Harrison	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Henry	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200

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County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)	7	8
			1	2	3	4	5	6	7	8
Highland	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Hocking	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Holmes	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Huron	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Jackson	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Jefferson	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Knox	50% rent	385	412	495	571	637	704			
	50% income		15400	17600	19800	22000	23750	25500	27300	29050
	60% rent	462	495	594	686	765	845			
	60% income		18480	21120	23760	26400	28500	30600	32760	34860
Lake	50% rent	460	493	591	683	762	841			
	50% income		18400	21050	23650	26300	28400	30500	32600	34700
	60% rent	552	591	709	820	915	1009			
	60% income		22080	25260	28380	31560	34080	36600	39120	41640
Lawrence	50% rent	307	330	396	457	510	563			
	50% income		12300	14100	15850	17600	19000	20400	21800	23250
	60% rent	369	396	475	549	612	675			
	60% income		14760	16920	19020	21120	22800	24480	26160	27900
Licking	50% rent	465	498	597	690	770	849			
	50% income		18600	21250	23900	26550	28650	30800	32900	35050
	60% rent	558	597	717	828	924	1019			
	60% income		22320	25500	28680	31860	34380	36960	39480	42060
Logan	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Lorain	50% rent	460	493	591	683	762	841			
	50% income		18400	21050	23650	26300	28400	30500	32600	34700
	60% rent	552	591	709	820	915	1009			
	60% income		22080	25260	28380	31560	34080	36600	39120	41640

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County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)	7	8
			1	2	3	4	5	6	7	8
Lucas	50% rent	438	470	565	652	727	803			
	50% income		17550	20100	22600	25100	27100	29100	31100	33150
	60% rent	526	564	678	783	873	963			
	60% income		21060	24120	27120	30120	32520	34920	37320	39780
Madison	50% rent	465	498	597	690	770	849			
	50% income		18600	21250	23900	26550	28650	30800	32900	35050
	60% rent	558	597	717	828	924	1019			
	60% income		22320	25500	28680	31860	34380	36960	39480	42060
Mahoning	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Marion	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Medina	50% rent	460	493	591	683	762	841			
	50% income		18400	21050	23650	26300	28400	30500	32600	34700
	60% rent	552	591	709	820	915	1009			
	60% income		22080	25260	28380	31560	34080	36600	39120	41640
Meigs	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Mercer	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Miami	50% rent	455	487	585	676	753	831			
	50% income		18200	20800	23400	26000	28100	30150	32250	34300
	60% rent	546	585	702	811	904	998			
	60% income		21840	24960	28080	31200	33720	36180	38700	41160
Monroe	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Montgomery	50% rent	455	487	585	676	753	831			
	50% income		18200	20800	23400	26000	28100	30150	32250	34300
	60% rent	546	585	702	811	904	998			
	60% income		21840	24960	28080	31200	33720	36180	38700	41160
Morgan	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Morrow	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200

2000 Ohio Housing Credit Qualified Allocation Plan - Ohio Housing Finance Agency

County	Rent: Bedrobrms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)		
			1	2	3	4	5	6	7	8
Muskingum	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Noble	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Ottawa	50% rent	396	424	510	588	656	725			
	50% income		15850	18100	20400	22650	24450	26250	28100	29900
	60% rent	475	509	612	706	787	870			
	60% income		19020	21720	24480	27180	29340	31500	33720	35880
Paulding	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Perry	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Pickaway	50% rent	465	498	597	690	770	849			
	50% income		18600	21250	23900	26550	28650	30800	32900	35050
	60% rent	558	597	717	828	924	1019			
	60% income		22320	25500	28680	31860	34380	36960	39480	42060
Pike	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Portage	50% rent	436	467	561	648	723	798			
	50% income		17450	19950	22450	24950	26950	28950	30950	32950
	60% rent	523	561	673	778	868	958			
	60% income		20940	23940	26940	29940	32340	34740	37140	39540
Preble	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Putnam	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Richland	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Ross	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200

2000 Ohio Housing Credit Qualified Allocation Plan - Ohio Housing Finance Agency

County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)		
			1	2	3	4	5	6	7	8
Sandusky	50% rent	388	416	500	577	643	710			
	50% income		15550	17750	20000	22200	24000	25750	27550	29300
	60% rent	466	499	600	693	772	852			
	60% income		18660	21300	24000	26640	28800	30900	33060	35160
Scioto	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Seneca	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Shelby	50% rent	380	406	488	564	628	694			
	50% income		15200	17350	19550	21700	23450	25150	26900	28650
	60% rent	456	488	586	677	754	833			
	60% income		18240	20820	23460	26040	28140	30180	32280	34380
Stark	50% rent	396	424	510	588	656	725			
	50% income		15850	18100	20400	22650	24450	26250	28100	29900
	60% rent	475	509	612	706	787	870			
	60% income		19020	21720	24480	27180	29340	31500	33720	35880
Summit	50% rent	436	467	561	648	723	798			
	50% income		17450	19950	22450	24950	26950	28950	30950	32950
	60% rent	523	561	673	778	868	958			
	60% income		20940	23940	26940	29940	32340	34740	37140	39540
Trumbull	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Tuscarawas	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Union	50% rent	426	456	547	633	706	779			
	50% income		17050	19500	21900	24350	26300	28250	30200	32150
	60% rent	511	548	657	759	847	935			
	60% income		20460	23400	26280	29220	31560	33900	36240	38580
VanWert	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Vinton	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Warren	50% rent	446	478	573	663	740	815			
	50% income		17850	20400	22950	25500	27550	29600	31600	33650
	60% rent	535	573	688	795	888	978			
	60% income		21420	24480	27540	30600	33060	35520	37920	40380

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County	Rent: Bedrooms (Residents) Income: Residents	Eff (1)	1 (1.5)	2 (3)	3 (4.5)	4 (6)	5 (7.5)	6 (9)		
			1	2	3	4	5	6	7	8
Washington	50% rent	350	375	450	520	580	640			
	50% income		14000	16000	18000	20000	21600	23200	24800	26400
	60% rent	420	450	540	624	696	768			
	60% income		16800	19200	21600	24000	25920	27840	29760	31680
Wayne	50% rent	380	406	488	564	628	694			
	50% income		15200	17350	19550	21700	23450	25150	26900	28650
	60% rent	456	488	586	677	754	833			
	60% income		18240	20820	23460	26040	28140	30180	32280	34380
Williams	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Wood	50% rent	438	470	565	652	727	803			
	50% income		17550	20100	22600	25100	27100	29100	31100	33150
	60% rent	526	564	678	783	873	963			
	60% income		21060	24120	27120	30120	32520	34920	37320	39780
Wyandot	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200

B. 1999 INCOME ADJUSTMENT POINTS

County	50% AMCI (3 person household)	Point Adjustment	County	50% AMGI (3 person household)	Point Adjustment
Adams	\$19,450	110	Licking	\$23,900	10
Allen	\$19,450	110	Logan	\$19,450	110
Ashland	\$19,450	110	Lorain	\$23,650	20
Ashtabula	\$23,650	20	Lucas	\$22,600	40
Athens	\$19,450	110	Madison	\$23,900	10
Auglaize	\$19,450	110	Mahoning	\$19,450	110
Belmont	\$16,450	200	Marion	\$19,450	110
Brown	\$19,450	110	Medina	\$23,650	20
Butler	\$24,450	0	Meigs	\$19,450	110
Carroll	\$20,400	80	Mercer	\$19,450	110
Champaign	\$19,450	110	Miami	\$23,400	20
Clark	\$23,400	20	Monroe	\$19,450	110
Clermont	\$22,950	30	Montgomery	\$23,400	20
Clinton	\$21,050	70	Morgan	\$19,450	110
Columbiana	\$19,450	110	Morrow	\$19,450	110
Coshocton	\$19,450	110	Muskingum	\$19,450	110
Crawford	\$19,450	110	Noble	\$19,450	110
Cuyahoga	\$23,650	20	Ottawa	\$20,400	80
Darke	\$19,450	110	Paulding	\$19,450	110
Defiance	\$19,450	110	Perry	\$19,450	110
Delaware	\$23,900	10	Pickaway	\$23,900	10
Erie	\$20,000	90	Pike	\$19,450	110
Fairfield	\$23,900	10	Portage	\$22,450	40
Fayette	\$19,450	110	Preble	\$19,450	110
Franklin	\$23,900	10	Putnam	\$19,450	110
Fulton	\$22,600	40	Richland	\$19,450	110
Gallia	\$19,450	110	Ross	\$19,450	110
Geauga	\$23,650	20	Sandusky	\$20,000	90
Greene	\$23,400	20	Scioto	\$19,450	110
Guernsey	\$19,450	110	Seneca	\$19,450	110
Hamilton	\$22,950	30	Shelby	\$19,550	110
Hancock	\$19,500	110	Stark	\$20,400	80
Hardin	\$19,450	110	Summit	\$22,450	40
Harrison	\$19,450	110	Trumbull	\$19,450	110
Henry	\$19,450	110	Tuscarawas	\$19,450	110
Highland	\$19,450	110	Union	\$21,900	50
Hocking	\$19,450	110	VanWert	\$19,450	110
Holmes	\$19,450	110	Vinton	\$19,450	110
Huron	\$19,450	110	Warren	\$22,950	30
Jackson	\$19,450	110	Washington	\$18,000	150
Jefferson	\$19,450	110	Wayne	\$19,550	110
Knox	\$19,800	100	Williams	\$19,450	110
Lake	\$23,650	20	Wood	\$22,600	40
Lawrence	\$15,850	200	Wyandot	\$19,450	110

C. H.U.D. 221(d)(3) MORTGAGE LIMITS PER UNIT

H.U.D. Effective Date: January 1, 1999

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	1	2	3	4
Adams	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Allen	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Ashland	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Ashtabula	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Athens	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Auglaize	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Belmont	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Brown	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Butler	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Carroll	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Champaign	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Clark	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Clermont	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Clinton	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Columbiana	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126

2000 Ohio Housing Credit Qualif. ed Allocation Plan - Ohio Housing Finance Agency

County	Non- Elevator		Bedrooms				
	Elevator	Bedrooms	Eff (0)	1	2	3	4
Coshocton	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Crawford	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060	
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126	
Cuyahoga	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060	
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126	
Darke	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720	
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112	
Defiance	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060	
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126	
Delaware	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Erie	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060	
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126	
Fairfield	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Fayette	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Franklin	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Fulton	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060	
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126	
Gallia	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Geauga	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060	
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126	
Greene	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720	
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112	
Guernsey	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387	
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813	
Hamilton	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720	
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112	

2000 Ohio Housing Credit Qualified Allocation Plan - Ohio Housing Finance Agency

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	1	2	3	4
Hancock	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Hardin	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Harrison	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Henry	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Highland	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Hocking	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Holmes	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Huron	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Jackson	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Jefferson	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Knox	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Lake	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Lawrence	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Licking	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Logan	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Lorain	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126

2000 Ohio Housing Credit Qualif. ed Allocation Plan - Ohio Housing Finance Agency

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	1	2	3	4
Lucas	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Madison	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Mahoning	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Marion	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Medina	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Meigs	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Mercer	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Miami	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Monroe	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Montgomery	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Morgan	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Morrow	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Muskingum	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Noble	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Ottawa	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Paulding	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126

2000 Ohio Housing Credit Qualified Allocation Plan - Ohio Housing Finance Agency

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	1	2	3	4
Perry	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Pickaway	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Pike	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Portage	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Preble	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Putnam	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Richland	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Ross	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Sandusky	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Scioto	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Seneca	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Shelby	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Stark	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Summit	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Trumbull	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Tuscarawas	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126

2000 Ohio Housing Credit Qualified Allocation Plan - Ohio Housing Finance Agency

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	1	2	3	4
Union	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
VanWert	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Vinton	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Warren	Non- Elevator	\$53,821	\$62,056	\$74,840	\$95,795	\$106,720
	Elevator	\$56,640	\$64,926	\$78,950	\$102,134	\$112,112
Washington	Non- Elevator	\$54,157	\$62,444	\$75,308	\$96,394	\$107,387
	Elevator	\$56,994	\$65,332	\$79,444	\$102,773	\$112,813
Wayne	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Williams	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Wood	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126
Wyandot	Non- Elevator	\$60,548	\$69,813	\$84,195	\$107,770	\$120,060
	Elevator	\$63,720	\$73,042	\$88,819	\$114,901	\$126,126

D. QUALIFIED CENSUS TRACTS

H.U.D. Effective Date: May, 1995

County	Tracts											
Adams	9904.00	9905.00	9906.00									
Allen	125.00	128.00	135.00	136.00	138.00							
Ashtabula	7.01											
Athens	9731.00											
Belmont	116.00	121.00										
Brown	9517.00											
Butler	3.00	4.00	5.00	6.00	7.01	7.02	8.00	101.01	101.04	128.00	129.00	131.00
	132.00	138.00	140.00									
Clark	1.00	2.00	3.00	4.00	9.01	9.02	12.00					
Columbiana	9521.00	9522.00	9525.98									
Coshocton	9914.00											
Cuyahoga	1011.01	1012.00	1013.00	1016.00	1017.00	1018.00	1019.00	1025.00	1026.00	1027.00	1028.00	1029.00
	1031.00	1032.00	1033.00	1034.00	1035.00	1037.00	1038.00	1039.00	1041.00	1042.00	1043.00	1044.00
	1045.00	1046.00	1047.01	1047.02	1048.00	1049.00	1051.00	1053.00	1055.00	1056.01	1072.00	1073.00
	1074.00	1075.00	1077.00	1079.00	1081.00	1082.00	1083.00	1084.00	1085.00	1087.00	1088.00	1089.00
	1093.00	1096.00	1097.00	1098.00	1104.00	1105.00	1106.00	1107.00	1108.00	1111.00	1112.00	1113.00
	1114.01	1114.02	1115.00	1116.00	1117.00	1118.00	1119.02	1121.00	1122.00	1123.00	1124.00	1125.00
	1126.00	1127.00	1128.00	1129.00	1131.00	1132.00	1133.00	1134.00	1135.00	1136.00	1137.00	1138.00
	1139.00	1141.00	1142.00	1143.00	1144.00	1145.00	1146.00	1147.00	1148.00	1149.00	1151.00	1152.00
	1153.00	1154.00	1155.00	1158.00	1161.00	1162.00	1163.00	1164.00	1165.00	1166.00	1168.00	1169.00
	1172.01	1173.00	1181.00	1182.00	1183.00	1184.00	1185.00	1186.01	1186.02	1187.00	1189.00	1191.00
	1192.02	1193.00	1194.02	1195.02	1196.00	1197.02	1198.00	1199.00	1201.00	1202.00	1204.00	1205.00
	1206.00	1207.01	1208.01	1208.02	1212.00	1213.00	1214.01	1244.00	1275.00	1503.00	1504.00	1511.00
	1512.00	1513.00	1514.00	1515.00	1517.00	1518.00	1527.01	1915.00	1939.00			
Erie	408.00											
Fairfield	317.00	319.00										
Franklin	7.30	9.20	11.10	11.20	12.00	13.00	14.00	15.00	16.00	17.00	18.10	22.00
	23.00	25.20	26.00	27.10	28.00	29.00	30.00	36.00	37.00	38.00	39.00	40.00
	41.00	42.00	43.00	44.00	50.00	51.00	53.00	54.10	54.20	56.10	56.20	60.00
	61.00	74.10	75.11	75.34	75.40	75.20	78.20	83.50	87.30			
Greene	2403.02											
Hamilton	2.00	3.01	3.02	4.00	7.00	8.00	9.00	10.00	11.00	14.00	15.00	16.00
	17.00	21.00	22.00	23.00	25.00	26.00	28.00	30.00	32.00	33.00	34.00	35.00
	36.00	37.00	38.00	39.00	43.00	44.00	47.02	55.00	66.00	67.00	68.00	69.00
	74.00	77.00	78.00	80.00	85.02	86.01	87.00	89.00	91.00	93.00	94.00	103.00
	219.00	227.00										
Jackson	9576.00											
Jefferson	1.00	2.00	3.00	8.00								
Lake	2059.96	2061.97										

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County	Tracts											
Lawrence	503.00	506.00										
Licking	7501.00	7504.00	7507.00	7525.00	7583.00							
Lorain	223.00	228.00	231.00	232.00	233.00	238.00	708.00	714.00				
Lucas	8.00	12.02	13.04	14.00	15.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00
	25.00	26.00	27.00	28.00	29.00	30.00	32.00	33.00	34.00	35.00	36.00	37.00
	38.00	41.00	42.00	43.01	48.00	54.00	68.00	73.03				
Mahoning	8002.00	8005.00	8006.00	8007.00	8009.00	8010.00	8017.00	8019.00	8020.00	8021.00	8022.00	8023.00
	8031.00	8032.00	8034.00	8035.00	8037.00	8040.00	8044.00	8103.00	8104.00			
Marion	1.00	9.00										
Meigs	9644.00											
Montgomery	3.00	7.00	10.00	12.00	13.00	14.00	15.00	17.00	18.00	19.00	21.00	22.00
	34.00	35.00	36.00	37.00	39.00	40.00	41.00	42.00	43.00	47.00	602.00	603.00
	702.01	703.00	805.00									
Muskingum	9821.00											
Portage	6015.00											
Richland	1.00	2.00	3.00	7.00								
Scioto	9931.00	9932.00	9935.00	9936.00	9937.00	9939.00						
Stark	7001.00	7015.00	7017.00	7018.00	7023.00	7101.00	7104.00	7105.00	7138.00			
Summit	5011.00	5012.00	5013.01	5013.02	5014.00	5015.00	5017.00	5018.00	5019.00	5024.00	5025.00	5031.00
	5032.00	5034.00	5038.00	5041.00	5042.00	5043.00	5044.00	5053.00	5056.00	5063.04	5065.00	5066.00
	5067.00	5068.00	5069.00	5074.00	5101.00	5103.01						
Trumbull	9201.00	9205.00	9206.00									
Warren	304.00											
Washington	205.00											
Wood	217.02	218.00										

E. COMMUNITIES WITH A CONSOLIDATED PLAN

1. HUD Entitlement Cities

Akron	Elyria	Marietta
Alliance	Euclid	Massillon
Barberton	Fairborn	Mentor
Bowling Green	Hamilton	Middletown
Canton	Kent	Newark
Cincinnati	Kettering	Parma
Cleveland	Lakewood	Springfield
Cleveland Heights	Lancaster	Steubenville
Columbus	Lima	Toledo
Dayton	Lorain	Warren**
East Cleveland	Mansfield	Youngstown

*(**includes Trumbull County)*

2. HUD Eligible Urban Counties

Cuyahoga
Franklin
Hamilton
Lake
Montgomery
Stark
Summit

F. AREAS WITH A COMMUNITY HOUSING IMPROVEMENT STRATEGY (CHIS)

1. Counties

Adams	Fairfield	Logan	Portage
Allen	Fayette	Lorain	Preble
Ashland	Fulton	Lucas	Putnam
Ashtabula	Gallia	Madison	Richland
Athens	Geauga	Mahoning	Ross
Auglaize	Greene	Medina	Sandusky
Belmont	Guernsey	Meigs	Scioto
Brown	Hancock	Mercer	Seneca
Butler	Harrison	Miami	Shelby
Carroll	Henry	Monroe	Tuscarawas
Champaign	Highland	Morgan	Union
Clinton	Hocking	Morrow	VanWert
Columbiana	Holmes	Muskingum	Vinton
Coshocton	Huron	Noble	Warren
Crawford	Jackson	Ottawa	Washington
Darke	Jefferson	Paulding	Wayne
Defiance	Knox	Perry	Williams
Delaware	Lawrence	Pickaway	Wood
Erie	Licking	Pike	Wyandot

2. Cities

Amherst	East Liverpool	Mount Vernon	Sheffield Lake
Ashland	Fairborn	Napoleon	Shelby
Ashtabula	Findlay	New Philadelphia	Sidney
Athens	Fostoria	Niles	St. Clairsville
Bellaire	Fremont	North Ridgeville	Tiffin
Bellefontaine	Galion	Northwood	Toronto
Cambridge	Girard	Norwalk	Uhrichsville
Campbell	Greenfield	Oberlin	Upper Sandusky
Celina	Hillsboro	Oregon	Urbana
Chillicothe	Ironton	Oxford	Van Wert
Circleville	Jackson	Piqua	Wadsworth
Conneaut	Logan	Portsmouth	Washington C.H.
Coshocton	London	Ravenna	Wellston
Defiance	Marion	Rossford	Wooster
Delaware	Martins Ferry	Salem	Xenia
Dover	Maumee	Sandusky	Zanesville

G. RURAL DEVELOPMENT LIST OF DESIGNATED PLACES

Revised - October 26, 1999

Place	County	Place	County
Amanda	Fairfield	Millerburg	Holmes
Amsterdam	Jefferson	Milersport	Fairfield
Andover	Ashtabula	Minerva	Carroll/Stark
Arlington	Hancock	Morrow	Warren
Baltimore	Fairfield	Mount Orab	Brown
Bellevue	Huron/Sandusky	Mount Sterling	Madison
Bellville	Richland	Navarre	Stark
Bethel	Clermont	Neffs	Belmont
Bethesda	Belmont	New Carlisle	Clark
Bloomington	Fayette	Newcomerstown	Tuscarawas
Bradford	Darke	New Holland	Fayette/Pickaway
Bremen	Fairfield	New Lebanon	Montgomery
Brewster	Stark	New London	Huron
Brookville	Montgomery	New Paris	Preble
Bryan	Williams	New Straitsville	Perry
Bucyrus	Crawford	New Vienna	Clinton
Burton	Geauga	New Waterford	Columbiana
Calcutta	Columbiana	North Madison	Lake
Cedarville	Greene	Norwalk	Huron
Chardon	Geauga	Oberlin	Lorain
Columbiana	Columbiana/Mahoning	Orrville	Wayne
Columbus Grove	Putnam	Ottawa	Putnam
Contiental	Putnam	Park Layne	Clark
Cortland	Trumbull	Pataskala	Licking
Corwin	Warren	Peebles	Adams
Covington	Miami	Perrysville	Ashland
Craig Beach	Mahoning	Piketon	Pike
Crestline	Crawford/Richland	Plain City	Madison/Union
Creston	Wayne	Plymouth	Huron/Richland
Crystal Lakes	Clark	Racine	Meigs
Danville	Knox	Richwood	Union
Delphos	Allen/Van Wert	Rushville	Fairfield
Deshler	Henry	Russells Point	Logan
Dillonvale	Jefferson	Scio	Harrison
East Palestine	Columbiana	Sebrig	Mahoning
Eaton	Preble	Seven Mile	Butler
Edgerton	Williams	Shawnee	Perry
Fairfield Beach	Fairfield	Shelby	Richland
Felicity	Clermon	Shiloh	Richland
Flushing	Belmont	Shreve	Wayne
Fort Recovery	Mercer	South Lebanon	Warren
Franklin Furnace	Scioto	South Webster	Scioto
Galion	Crawford	Spencerville	Allen
Geneva-on-the-Lake	Ashtabula	St. Henry	Mercer
Genoa	Ottawa	Stoney Prairie	Sandusky
Georgetown	Brown	Streetsboro	Portage

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Place	County	Place	County
Gibsonburg	Sandusky	Swanton	Fulton/Lucas
Glenmoor	Columbiana	Tiltonsville	Jefferson
Gloria Glens Park	Medina	Tipp City	Miami
Hamden	Vinton	Tuscarawas	Tuscarawas
Harbor Hills	Licking	Union City	Darke
harrison	Hamilton	Urbana	Champaign
Holgate	Henry	Versailles	Darke
Huron	Erie	Wapakoneta	Auglaize
Jefferson	Ashtabula	Washington C.H.	Fayette
Jefferson	Madison	Washingtonville	Columbiana/Mahoning
La Croft	Columbiana	Waverly City	Pike
La Rue	Marion	Waynesburg	Stark
Lewisburg	Preble	Wellington	Lorain
Lisbon	Columbiana	Wellsville	Columbiana
Lodi	Medina	West Lafayette	Coshocton
Logan Elm Village	Pickaway	West Portsmouth-EZ/EC	Scioto
Lucas	Richmond	West Union	Adams
Lucasville	Scioto	Whitehouse	Lucas
Madison	Lake	Williamsburg	Clermont
Malta	Morган	Yellow Springs	Greene
Manchester	Adams		
Maple Ridge	Mahoning		
Marysville	Union		
Matamoras	Washington		
McClure	Henry		
McConnelsville	Morgan		
Middlefield	Geauga		

H. HIGH INCOME CENSUS TRACTS

Adams County	BNA 9903	Cuyahoga County	Tract 1351.05
Allen County	Tract 120	Cuyahoga County	Tract 1861.05
Allen County	Tract 121	Cuyahoga County	Tract 1862.01
Ashland County	BNA 9707	Cuyahoga County	Tract 1835.02
Ashtabula County	Tract 10	Cuyahoga County	Tract 1891.05
Athens County	BNA 9733	Cuyahoga County	Tract 1841.05
Auglaize County	Tract 410	Cuyahoga County	Tract 1741.04
Belmont County	Tract 124	Cuyahoga County	Tract 1301.04
Brown County	BNA 9512	Cuyahoga County	Tract 1601
Butler County	Tract 111.04	Cuyahoga County	Tract 1742.03
Butler County	Tract 111.08	Cuyahoga County	Tract 1861.04
Butler County	Tract 124	Cuyahoga County	Tract 1862.03
Butler County	Tract 111.10	Cuyahoga County	Tract 1413
Butler County	Tract 111.02	Cuyahoga County	Tract 1861.07
Butler County	Tract 111.11	Cuyahoga County	Tract 1731.05
Carroll County	Tract 7204	Cuyahoga County	Tract 1836.05
Champaign County	Tract 103	Cuyahoga County	Tract 1811
Clark County	Tract 30.01	Cuyahoga County	Tract 1862.04
Clark County	Tract 23.02	Cuyahoga County	Tract 1871.04
Clermont County	Tract 403	Cuyahoga County	Tract 1741.05
Clinton County	BNA 9944	Cuyahoga County	Tract 1841.04
Columbiana County	BNA 9508	Cuyahoga County	Tract 1751.02
Coshocton County	BNA 9917	Cuyahoga County	Tract 1301.06
Crawford County	BNA 9742	Cuyahoga County	Tract 1776.09
Cuyahoga County	Tract 1947	Cuyahoga County	Tract 1841.08
Cuyahoga County	Tract 1832	Cuyahoga County	Tract 1891.04
Cuyahoga County	Tract 1791.02	Cuyahoga County	Tract 1741.03
Cuyahoga County	Tract 1833	Cuyahoga County	Tract 1943
Cuyahoga County	Tract 1945	Cuyahoga County	Tract 1331.06
Cuyahoga County	Tract 1952	Cuyahoga County	Tract 1891.03
Cuyahoga County	Tract 1953	Cuyahoga County	Tract 1955
Cuyahoga County	Tract 1791.01	Cuyahoga County	Tract 1929
Cuyahoga County	Tract 1841.03	Cuyahoga County	Tract 1836.06
Cuyahoga County	Tract 1954	Cuyahoga County	Tract 1941
Cuyahoga County	Tract 1949	Cuyahoga County	Tract 1821.04
Cuyahoga County	Tract 1862.02	Cuyahoga County	Tract 1551
Cuyahoga County	Tract 1071	Cuyahoga County	Tract 1905.01
Cuyahoga County	Tract 1414	Cuyahoga County	Tract 1776.05
Cuyahoga County	Tract 1834.01	Cuyahoga County	Tract 1801.02
Cuyahoga County	Tract 1351.98	Cuyahoga County	Tract 1415
Cuyahoga County	Tract 1301.03	Cuyahoga County	Tract 1361.03
Cuyahoga County	Tract 1351.04	Cuyahoga County	Tract 1742.04
Cuyahoga County	Tract 1311.02	Cuyahoga County	Tract 1851.04
Cuyahoga County	Tract 1928	Darke County	Tract 5501
Cuyahoga County	Tract 1841.07	Defiance County	BNA 9589
Cuyahoga County	Tract 1402.01	Delaware County	Tract 114.10
Cuyahoga County	Tract 1891.08	Delaware County	Tract 114.20
Cuyahoga County	Tract 1402.02	Erie County	Tract 406
Cuyahoga County	Tract 1311.03	Fairfield County	Tract 305

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Adams County	BNA 9903	Cuyahoga County	Tract 1351.05
Fairfield County	Tract 306	Hamilton County	Tract 211.02
Fayette County	BNA 9864	Hamilton County	Tract 207.07
Franklin County	Tract 63.91	Hamilton County	Tract 62.02
Franklin County	Tract 63.92	Hamilton County	Tract 213.02
Franklin County	Tract 62.10	Hamilton County	Tract 251.03
Franklin County	Tract 63.40	Hamilton County	Tract 223.02
Franklin County	Tract 63.10	Hamilton County	Tract 251.02
Franklin County	Tract 90	Hamilton County	Tract 215.08
Franklin County	Tract 65	Hamilton County	Tract 221.01
Franklin County	Tract 67.21	Hamilton County	Tract 250.02
Franklin County	Tract 63.21	Hamilton County	Tract 215.01
Franklin County	Tract 69.10	Hamilton County	Tract 240.02
Franklin County	Tract 69.50	Hamilton County	Tract 205.02
Franklin County	Tract 71.93	Hamilton County	Tract 45
Franklin County	Tract 73.90	Hamilton County	Tract 250.01
Franklin County	Tract 91	Hamilton County	Tract 213.03
Franklin County	Tract 64.30	Hancock County	Tract 7
Franklin County	Tract 62.20	Hardin County	BNA 9831
Franklin County	Tract 79.50	Harrison County	BNA 9756
Franklin County	Tract 66	Henry County	BNA 9802
Franklin County	Tract 74.90	Highland County	BNA 9544
Franklin County	Tract 97.40	Hocking County	BNA 9649
Franklin County	Tract 84	Holmes County	BNA 9765
Franklin County	Tract 71.94	Huron County	BNA 9959
Franklin County	Tract 64.10	Jackson County	BNA 9574
Franklin County	Tract 93.62	Jefferson County	Tract 116
Franklin County	Tract 80	Knox County	BNA 9873
Franklin County	Tract 2.20	Lake County	Tract 2037
Franklin County	Tract 27.40	Lake County	Tract 2036
Fulton County	Tract 402	Lake County	Tract 2050.01
Gallia County	BNA 9539	Lake County	Tract 2027
Geauga County	Tract 3116	Lake County	Tract 2035
Greene County	Tract 2105	Lawrence County	Tract 514
Greene County	Tract 2106.01	Licking County	Tract 7577
Greene County	Tract 2106.03	Logan County	BNA 9847
Guernsey County	BNA 9780	Lorain County	Tract 101
Hamilton County	Tract 244	Lorain County	Tract 102
Hamilton County	Tract 251.04	Lorain County	Tract 227
Hamilton County	Tract 235.01	Lucas County	Tract 76
Hamilton County	Tract 231	Lucas County	Tract 82.02
Hamilton County	Tract 233	Lucas County	Tract 13.01
Hamilton County	Tract 212.01	Lucas County	Tract 92
Hamilton County	Tract 249.02	Lucas County	Tract 83.02
Hamilton County	Tract 243.02	Lucas County	Tract 82.01
Hamilton County	Tract 251.01	Lucas County	Tract 80
Hamilton County	Tract 245	Lucas County	Tract 83.01
Hamilton County	Tract 48	Lucas County	Tract 72.03
Hamilton County	Tract 243.01	Lucas County	Tract 88
Hamilton County	Tract 239	Lucas County	Tract 82.03
Hamilton County	Tract 226	Lucas County	Tract 89.02

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Adams County	BNA 9903	Cuyahoga County	Tract 1351.05
Madison County	Tract 410	Stark County	Tract 7121.01
Mahoning County	Tract 8115	Summit County	Tract 5331
Mahoning County	Tract 8121	Summit County	Tract 5323
Mahoning County	Tract 8122	Summit County	Tract 5332
Mahoning County	Tract 8120	Summit County	Tract 5333
Mahoning County	Tract 8110	Summit County	Tract 5071.02
Mahoning County	Tract 8119	Summit County	Tract 5072.03
Mahoning County	Tract 8112	Summit County	Tract 5307
Marion County	Tract 10	Summit County	Tract 5335
Medina County	Tract 4040	Summit County	Tract 5327.05
Meigs County	BNA 9641	Summit County	Tract 5325
Mercer County	BNA 9679	Summit County	Tract 5306.02
Miami County	Tract 3501	Summit County	Tract 5327.01
Monroe County	BNA 9666	Summit County	Tract 5308.01
Montgomery County	Tract 401.02	Summit County	Tract 5308.02
Montgomery County	Tract 101	Trumbull County	Tract 9330
Montgomery County	Tract 403.01	Tuscarawas County	Tract 203
Montgomery County	Tract 401.03	Union County	Tract 507
Montgomery County	Tract 206.02	Van Wert County	Tract 201
Montgomery County	Tract 1201.02	Vinton County	BNA 9532
Montgomery County	Tract 401.01	Warren County	Tract 320.03
Montgomery County	Tract 404.01	Washington County	Tract 214
Montgomery County	Tract 402.01	Wayne County	Tract 15
Montgomery County	Tract 1001.02	Williams County	BNA 9508
Montgomery County	Tract 102	Wood County	Tract 204
Montgomery County	Tract 1201.01	Wyandot County	BNA 9880
Montgomery County	Tract 203		
Montgomery County	Tract 501.02		
Montgomery County	Tract 216.02		
Montgomery County	Tract 219		
Montgomery County	Tract 903.01		
Morgan County	BNA 9688		
Morrow County	BNA 9850		
Muskingum County	BNA 9816		
Noble County	BNA 9683		
Ottawa County	Tract 502		
Paulding County	BNA 9601		
Perry County	BNA 9658		
Pickaway County	Tract 213		
Pike County	BNA 9524		
Portage County	Tract 6003.02		
Preble County	Tract 4501		
Putnam County	Tract 303		
Richland County	Tract 23		
Ross County	BNA 9559		
Sandusky County	BNA 9609		
Scioto County	BNA 9938		
Seneca County	BNA 9637		
Shelby County	BNA 9721		
Stark County	Tract 7113.01		

Methodology:

The Agency obtained a list of every census tract in Ohio along with the median income of the households in the census tracts (CENTI). Census tracts with no median incomes or populations less than 100 persons were not considered (about 50 tracts). The CENTI for each tract was then divided by the median household income of the county (COI) to calculate the income ratio for the tract. The Agency then selected those tracts with income ratios of 150% or more. If there were no census tracts with an income ratio this high in a county, the Agency selected the census tract with the highest income ratio in that county.

I. MODEL LANGUAGE FOR LOCAL GOVERNMENT NOTIFICATION

DATE

CERTIFIED MAIL RETURN RECEIPT REQUESTED (Attach copies)

Applicable Person

Title

Name of Political Jurisdiction

Address

City, State Zip

RE: Name of Project

Dear Applicable Person:

The purpose of this letter is to apprise your office that (Name of General Partner, Managing Member, etc.) will be the (general partner, managing member, etc.) of a multifamily residential development located in or within a one-half mile radius of your political jurisdiction. The following describes the project and the multifamily funding programs of the Ohio Housing Finance Agency (OHFA) that will be utilized for the project and notifies you of your right to submit written comments to OHFA:

Project Address: Be as specific as possible; note city or township location as well as county location.

Number of Units: Total number of units; you may wish to do a breakdown on unit types, i.e. 1BR, 2BR, 3BR.

Nature of Project: Such as new construction, acquisition & rehabilitation, substantial rehabilitation, adaptive reuse. Note any other distinguishing characteristics.

Program(s) Utilized in the Project: Indicate that the project will utilize funding from the Housing Credit, Affordable Housing Loans, and/or Multifamily Bond Programs.

Right to Submit Comments: You have the right to submit comments to OHFA regarding the project's impact on the community. If you intend to submit a statement of disapproval or objection, you must submit a written statement that is signed by a majority of the voting members of the legislative body governing your jurisdiction. The written objection must be forwarded separately to the Chairman of OHFA and to the

Agency's Executive Director and be delivered by certified mail, return receipt requested. The persons and addresses to be notified at OHFA are:

M _____, Chairman
Ohio Housing Finance Agency
77 S. High Street, 29th Floor
Columbus, OH 43215

Mr. Richard V. Everhart, Executive Director
Ohio Housing Finance Agency
77 S. High Street, 26th Floor
Columbus, OH 43215

The written objection must be submitted within 30 days of your receipt of this notice, and must be received by OHFA within 45 days of the date of the sponsor's or private developer's notice.

OHFA is required to respond to any written statement submitted by you under the terms outlined above.

Sincerely,

Name
Title of Writer

J. GEOGRAPHIC POOL AREAS AND AMOUNTS

	<u>Category A</u>	<u>Category B</u>	<u>Category C</u>	<u>Category C</u> (continued)
<i>Amount:</i>	\$2,600,000.	\$2,400,000.	\$2,000,000.	
	Akron	Allen	Adams	Lawrence
	Canton	Butler	Ashland	Logan
	Cincinnati	Clark	Ashtabula	Madison
	Cleveland	Clermont	Athens	Marion
	Columbus	Cuyahoga	Auglaize	Meigs
	Dayton	Delaware	Belmont	Mercer
	Toledo	Fairfield	Brown	Monroe
	Youngstown	Franklin	Carroll	Morgan
		Geauga	Champaign	Morrow
		Greene	Clinton	Muskingum
		Hamilton	Columbiana	Noble
		Jefferson	Coshocton	Ottawa
		Lake	Crawford	Paulding
		Licking	Darke	Perry
		Lorain	Defiance	Pike
		Lucas	Erie	Preble
		Mahoning	Fayette	Putnam
		Medina	Fulton	Ross
		Miami	Gallia	Sandusky
		Montgomery	Guernsey	Seneca
		Pickaway	Hancock	Scioto
		Portage	Hardin	Shelby
		Richland	Harrison	Tuscarawas
		Stark	Henry	Union
		Summit	Highland	Van Wert
		Trumbull	Hocking	Vinton
		Warren	Holmes	Wayne
		Washington	Huron	Williams
		Wood	Jackson	Wyandot
			Knox	

K. MARKET STUDY INDEX

The following information must be included in a market study. The market study author must organize the information using this index or provide the corresponding page number(s) for each item. Please refer to pages 13-15 of the 2000 QAP for more details.

I. Executive summary

- A.** Statement that market exists for the proposed project
- B.** Estimated stable year vacancy rate for the proposed project
 - 1.** Explanation if greater than 7%
- C.** Estimated lease-up time for the proposed project

II. Description of the proposed project - including number of units, amenities, population served, number of bedrooms, unit sizes, etc.

III. Description of the effective market area for the project

- A.** Map of the effective market area

IV. Rent comparison table

- A.** Rents for proposed project
- B.** Market rents and methodology for calculation of market rents

V. Number of income-eligible renter households in effective market area

- A.** Capture rate for project
 - 1.** Explanation if greater than 10%

VI. Description and evaluation of services - including approximate distances to project

- A.** Public services
- B.** Infrastructure
- C.** Community services
- D.** Employers

VII. Number of eligible special needs renter households in effective market area

- A.** Capture rate of special needs households for project
- B.** Source for information

VIII. List of federally subsidized and Housing Credit projects (including projects under construction) in effective market area

- A.** Brief description of each project - number of units, population served, bedroom sizes, amenities, etc.
- B.** Color photograph of each project
- C.** Current vacancy rate for each existing project
- D.** Contact name and method of contact for each project

- E. For Housing Credit projects only, calculate the estimated vacancy rate for each project (except those under construction) during the first stabilized year of the proposed project
 - 1. Explanation for estimated vacancy rates greater than 10%
 - F. Ratio of total subsidized and Housing Credit units to the number of income-eligible renter households in the effective market area
 - G. Map with the location of each project identified
- IX.** List of comparable market rate developments in the effective market area
- A. Brief description of each project - number of units, population served, bedroom sizes amenities, etc.
 - B. Color photograph of each project
 - C. Current vacancy rate for each existing project
 - D. Contact name and method of contact for each project
 - E. Map with the location of each project identified
- X.** Analysis of Public Housing Authority concerns and issues
- A. Copy of letter and certified mail receipt or interview details
 - B. Copy of response(s) from PHA or transcript of interview
 - C. Narrative that evaluates and addresses any issues or concerns raised by the PHA
- XI.** Original signed copy of ODOD Form 008 - Market Study Certification
- XII.** Listing of all data sources used in the study

L. SUPPORTIVE SERVICE PLAN INDEX & REQUIREMENTS

Applicants for projects designed to serve a special needs population must submit a supportive services plan in order to qualify for competitive points. The supportive service plan must include the following elements in the order listed:

I. Population Served - Describe the population to be served and indicate the number of units to be set-aside for this population.

II. Service Coordinator - Describe the role of the supportive service coordinator. Include a copy of the coordinator's resume or if the coordinator is not known at application, a copy the coordinator's job description. List the experience in providing supportive services, including trainings that the coordinator may have attended. Identify the budget line item for the service coordinator's salary or document in-kind assistance with commitment letters per section VI. Detail the number of hours that the coordinator will spend at the site and working with residents from the project.

III. Annual Budget - List in detail the estimated annual costs of providing services including the coordinator's salary and equipment.

IV. Description of Services - Provide specific descriptions of the following services and explain how they will be made available to residents (see below for required services for each population).

V. Support Letters - (see below for required support letters for each population)

VI. Commitment Letters - Attach signed letters from agencies/organizations that have committed to provide or refer services to residents. Also, where services have been contracted, provide a signed letter from an agency/organization providing contracted service coordination. Commitment letters should contain a brief description and history of the agency/organization, a description of the services to be provided, and details of any funding to be provided to the project for services. Commitment letters must be provided for all agencies/organizations referred to in IV. Description of Services.

The supportive service plan must be specific to the proposed project. All requirements, including all population specific service requirements, must be listed in the plan. The descriptions of services must include enough details and information so that OHFA can determine what services are being provided, how are the services being provided, and who is providing the services.

Population Specific Requirements

A. Persons age 55 and Over

Requirements

1. 100% of total units minimum set-aside.
2. All buildings must contain only one story unless an elevator is provided.
3. The project cannot be lease-purchase.

Description of Services

1. Make meals available at or accessible to housing facility.
2. Make light housekeeping services available.
3. Ensure the availability to adequate transportation services for residents.
4. Provide information and referral to home health services.

5. Provide evidence of regularly scheduled activity programs reflecting the cultural, social, recreational, and health and wellness aspects of resident lives.
6. Provide accommodations for and support of a Resident Association.

Support Letters

1. Submit a letter of support from local Area Agency on Aging (AAA). If a letter of support is unavailable from the AAA provide an explanation as to why, and then provide letters of support from local senior citizens centers, the public housing authority, or the Department of Aging.

B. Persons with Severe and Persistent Mental Illness

Requirements

1. OHFA requires a maximum target set-aside of 20% of the total units for this population in order to work toward the goal of integration. However, OHFA recognizes that circumstances may require projects to exceed the 20% target. In such instances, exceeding the 20% target set-aside will not be considered a non-compliance issue.
2. Acceptance of services should not be a condition of occupancy.

Description of Services

1. The level of services and service coordination to be provided must be approved by the local Alliance for the Mentally Ill. Projects targeting persons with severe and persistent mental illness have the option to not provide on-site services and service coordination if a local case management and community support services system are already in place. A service coordinator would not be required in these circumstances.
2. Demonstration of input from people with mental illness in the Housing Credit application and design and development of the project.
3. Residents must have control over the assistance they receive and who provides that assistance. Service coordinators must work directly with the local county board case management system.
4. Residents may choose to seek mental health services through public or private mental health providers. (All local mental health systems are required to have 24-hour mobile case management and crisis intervention services available and accessible to all people with mental illness; such services need not be housing project based).

Support Letters

1. Letters of support from local Alliance for the Mentally Ill (AMI) and/or qualified consumer groups including their mission statement, agency goals, and a *specific* statement of support for the proposed project.
2. Written support from the Executive Director of the local ADAMHS or Mental Health Board.

C. Persons with Mental Retardation/Developmental Disabilities

Requirements

1. The percentage of units set-aside must be established in collaboration with the local MR/DD agency but cannot exceed 20% of the total units. However, OHFA recognizes that circumstances may require projects to exceed the 20% target. In such instances, exceeding the 20% target set-aside will not be considered a non-compliance issue.

Description of Services

1. The level of services and service coordination to be provided must be approved by the local MR/DD agency. Projects targeting persons with mental retardation/developmental disabilities have the option to not provide on-site services and service coordination if a local case management and community support services system are already in place. A service coordinator would not be required in these circumstances.

2. Ensure adequate education and awareness of community resources, intervention and support for residents experiencing a crisis, referral to resources and services in the community, development and support for resident participation with management.
3. Assistance to residents in identifying and accessing local resources and services.
4. Development and support of resident participation in the development of services, programs and activities.
5. Crisis intervention and short-term support or referral to outside resources.
6. Longer-term support for residents pursuing goals related to social and/or economic self-sufficiency.
7. Intervention and prevention of problems related to substance abuse, criminal activity, destruction of property or other issues harmful to residents.
8. Provide a continually updated notebook or bulletin board of neighborhood and community programs and resources.

Support Letters

1. Letter from the local MR/DD agency indicating *specific* support and evidencing collaboration with the project related to the projected percentage of set-aside units for this population.

D. Persons with a Mobility or Sensory Impairment

Requirements

1. Twenty (20) percent of total units minimum set-aside.
2. Projects must meet all ADA requirements. The OHFA strongly encourages applicants to incorporate universal design features to provide adequate mobility and functioning for these residents.

Description of Services

1. Assistance to residents in identifying and accessing local resources and services.
2. Development and support of resident participation in the development of services, programs and activities.
3. Support for residents pursuing goals related to social and/or economic self-sufficiency.

Support Letters

1. Letter of support from a local qualified consumer/social services group including their mission statement, agency goals, and a *specific* statement of support for the proposed project.

E. Housing for Single-Parent Families

Requirements

1. 20% of total units minimum set-aside.

Description of Services

1. Credit Counseling.
2. Personal finance training/planning.
3. Parenting Skills Training.
4. Access to Child Development/Daycare Services.
5. Continuing Education/Job Training for parents.
6. Offer or facilitate after school programming for school-aged children.
7. Home Economic Skills Training.
8. Healthcare- Prevention and Community Outreach (i.e. drug/alcohol prevention, stress/anger management, AIDS awareness etc.).

Support Letters

1. Letter of support from a local qualified consumer/social services group including their mission statement, agency goals, and a *specific* statement of support for the proposed project.

F. Extremely Low-Income Persons/Households

Requirements

1. 20% of total units; minimum set-aside.
2. Rents must be affordable to extremely low-income households (at or below 35% of AMGI) and must be evidenced in Section B (1) of the AHFA.

Description of Services

1. Credit Counseling.
2. Personal finance training/planning.
3. Continuing Education/Job Training Opportunities.
4. Home Economic Skills Training.
5. Healthcare- Prevention and Community Outreach (i.e. drug/alcohol prevention, stress/anger management, AIDS awareness etc.).

Support Letters

1. Letter of support from a local qualified consumer/social services group including their mission statement, agency goals, and a *specific* statement of support for the proposed project.