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Before contacting OHFA, please read through the entirety of the document. Frequently Asked Questions about the data and the process are included at the bottom of this document, as are Data and Methodology notes. If you have questions regarding the map after reading each of these, please contact OHFA's Office of Research and Analytics (<u>Research@ohiohome.org</u>).

INSTRUCTIONS FOR FISCAL YEARS 2026-2027 SINGLE FAMILY TAX CREDIT ALLOCATION PLAN INTERACTIVE MAPS

These instructions include details for using the FY2026-27 Single Family Tax Credit Allocation Plan interactive maps. These maps include data layers that correspond to the following competitive criteria:

- Appalachian Set Aside
- Transformative Economic Development Set Aside
- Homeownership Rates (Tiebreaker)

- Opportunity Area
- OHFA Homebuyer Target Area
- Extreme Homeownership Needs

Step 1: Navigate to the map using these hyperlinks:

- <u>Central City</u>
- Metro/Suburban
- Rural

<u>Step 2</u>: A list of the relevant geographic layers needed for your application will appear when the map loads. The layers outlining eligible areas for this pool will be turned on.

If you would like to see how each of these layers are distributed throughout the state, you can click on the small box on the left-hand side of the name to turn that layer on. For best results, turn each layer on one at a time.



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<u>Step 3:</u> In the "Find Address or Place" tool on the upper left-hand side of the page, enter the exact, official address for your proposed property entrance.

FY2026-27 Single Family Tax Credit Allocation Plan: Central City (map updated 7/1/2025)		
+ Find address or place	MICHIGAN	
Madison Milwaukee	Grand Rapids	Flint
Racine	Lan	sing Waterford

Note that only locations in Ohio will appear as options. The map will zoom to your property. Check that the property address is correct.

If your property does not yet have an address, turn on the eligibility layer and either (1) enter an approximate address or street name into the "Find Address or Place" tool, or (2) click on a specific location within the map.

Step 4: Once you have located your proposed site, click on the three dots in the "Search result" pop-up and select "Add a marker". This will place a blue marker symbol on your screen – indicating the location of your proposed property.



<u>Step 5</u>: On the right side of the screen, the Competitive Criteria layers are displayed. These are the layers that are necessary for your application. Select one layer at a time to look at how your area scores.

Example using "Extreme Homeownership Needs"

- **5.a.** Select the layer by clicking on the small box next to "Extreme Homeownership Needs." The data related to this metric will appear on the map.
- **5.b.** To see the scoring breakdown, click the small arrow to the left of the check box. This will bring the legend into view.
- **5.c.** Take a screen shot of your property marker and the layer related to "Extreme Homeownership Needs."
- **5.d.** De-select the last layer by unclicking the square next to the layer. The map should return to a blank map with only your location marker visible.
- **5.e.** Repeat steps 5.a 5.d for the layers that are relevant to your application.





FREQUENTLY ASKED QUESTIONS (FAQs)

1. Where does the data come from?

We use a number of nationally-recognized data sources for each analysis. For more information on the data we use, see the Data Methodology Section below.

2. Why doesn't the map I see look the same as a similar map in the OHFA Ohio Housing Needs Assessment (HNA)?

While we use the same data sources for both the HNA and the Single Family Tax Credit Allocation Plan, the threshold points on this map are specifically tailored for the Allocation Plan. While we may use quintiles or natural breaks to determine gradation and color change on the HNA maps, we make sure the thresholds on the interactive maps align with the scoring criteria in the Fiscal Years 2026-2027 Single Family Tax Credit Allocation Plan.

3. Who do I contact if my map is not working?

If your map is not working, first try to switch browsers. Mozilla, Safari, Chrome, and Microsoft Edge have all been tested with this interface. Second, make sure that you have followed Step 2 properly – you must select layers in the Competitive Criteria list in order to see data. If you experience problems after trying those solutions, contact the office of Research and Analytics (Research@ohiohome.org) at OHFA.

4. Why does my map appear blank?

The maps were intentionally designed to have only the layer outlining Ohio counties turned on when the map opens. In order to access the content, follow Step 2 in the instructions above.

5. What if my site does not have an address?

If your property does not yet have an address, turn on the eligibility layer and either (1) enter an approximate address or street name into the "Find Address or Place" tool on the upper left-hand side of the website, or (2) click on a specific location within the map.

DATA AND METHODOLOGY

Appalachian Counties. <u>Appalachian counties</u> in Ohio include the following: Adams, Ashtabula, Athens, Belmont, Brown, Carroll, Clermont, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Highland, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Pike, Ross, Scioto, Trumbull, Tuscarawas, Vinton, and Washington.

Transformative Economic Development. Transformative Economic Developments include qualified project located within 20 miles of an approved Megaproject as designated by the <u>Ohio Tax Credit Authority</u> with more than 2,000 permanent jobs committed to the project.

Homeownership Rates. The homeownership rate by county is calculated by taking the number of owner-occupied households in a county and dividing it by the total number of households in that county. Data are based on 2017–2021 <u>American Community Survey</u> (ACS) Five-Year Estimates.

Opportunity Areas. The USR Opportunity Index is a data tool jointly developed by the Ohio Housing Finance Agency (OHFA) and The Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University (Kirwan Institute). The five sub-indices that comprise the current USR Opportunity Index include: transportation, housing, health, employment, and education. Each category has three indicators. The USR Opportunity index provides for a way to visualize and assess these domains at a neighborhood scale and how they vary across urban (U), suburban (S), and Rural (R) communities. Please visit the <u>Overview of the Ohio 2024-2025 USR Opportunity Index</u> for more information.

OHFA Homebuyer Target Areas. Homebuyer Target Areas are based on 2024 Qualified Census Tracts (QCTs) as designated by <u>HUD</u>. QCTs must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more. Maps of Qualified Census Tracts are available at: <u>huduser.gov/sadda/sadda_qct.html</u>.

Extreme Homeownership Needs. This metric is a median price-to-income ratio. It is calculated by taking the average monthly median home price in a county and dividing it by the median household income in that county. It helps identify areas in the state where potential homeowners may be struggling with housing affordability – the cost of homes far exceeds incomes. Data are based on 2021 <u>Cotality data</u> and 2021 <u>Small Area Income and Poverty Estimates</u> (SAIPE) from the U.S. Census Bureau.

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