The first quarter of 2017 has proved to be very busy yet very productive for the entire Agency. I am honored to have stepped into the role of executive director and excited about the future challenges and opportunities ahead. I would like to thank Doug Garver, the OHFA Board, and the entire OHFA staff for helping to facilitate a smooth transition.

OHFA’s homebuyer programs continue to experience exceptional results as we move into spring which is traditionally known as the season for homebuyers to intensify their home search and apply for financing. The Office of Marketing and Communications has again constructed a diverse advertising plan that will expand brand awareness and help attract and educate future OHFA customers. Developers submitted 85 new Housing Tax Credit applications to the Office of Planning, Preservation and Development in March. The applications totaled over $68 million, representing 4,500 units of affordable housing. Final results will be presented to the OHFA Board and shared with the public in July. The Agency continued to make progress on the 2018 Annual Plan led by the direction of the Office of Affordable Housing Research & Strategic Planning. A draft will be made available on the OHFA website for public comment for 30 days beginning May 3 and a public hearing will be held on May 17. Additionally, the Office of Program Compliance continues to help OHFA meet its regulatory responsibilities in the timely monitoring of a growing portfolio of affordable rental properties.

As we enter a new landscape where fiscal constraints, tax reform and new directions in monetary, regulatory and housing policy are quickly emerging, we have an opportunity to reach across sectors to develop collaborations to improve communities. We invite you to our second Starting at Home Conference where we will explore linkages between affordable housing finance/development and other public policy fields, including health, education, transportation and economic mobility and security. The conference will take place April 27-28 at the Renaissance Hotel in downtown Columbus and will feature a powerful schedule of renowned speakers and professionals from across the nation. You can register here.

While we continue to monitor and anticipate possible changes in federal policy and tax reform, OHFA and its partners must remain committed to serving those most vulnerable populations by addressing a basic human need—safe, decent and affordable housing. Although we are still unsure of the direct impact these impending changes may have on affordable housing policy and more specifically OHFA and other housing finance agencies, we will continue to maintain and develop programs that drive our mission of Opening the Doors to an Affordable Place to Call Home.

Respectfully submitted,

Sean Thomas
During the month of April we celebrate fair housing throughout Ohio and the United States. Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act, was passed to prohibit discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions. The federally protected classes include race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and those with a disability. Ohio has two additional protected classes that include military status and ancestry.

In 2016, OHFA's Real Estate Relations Manager, Jonathan Duy, presented 26 classes on Fair Housing and Civil Rights throughout Ohio. Many of these classes were in partnership with the Ohio Civil Rights Commissions' Housing Enforcement Director, Ronnell Tomlinson. The classes explain current housing, advertising, and lending laws and ways for real estate professionals to avoid breaking Fair Housing laws.

It might be hard to believe that in 2017 someone may still be a victim of discriminatory housing practices, but cases are regularly filed with the Ohio Civil Rights Commission and U.S. Department of Justice. One of the most common forms of discrimination in housing is against persons with disabilities. Many persons with disabilities experience barriers to finding housing where landlords will allow them to rent or make modifications to housing units at the renter’s expense (both are protected under the law).

In 2017 we continue to strive towards fair housing for all people. If you would like to take free online training on Fair Housing please visit www.ohiohome.org/registrations/realestate. These classes are open to anyone at no charge and real estate agents receive continuing education credit when taking these courses.
Spring is here, and it brought 85 new competitive Housing Tax Credit (HTC) applications along with it! The Planning, Preservation and Development (PP&D) Office received 2017 HTC requests totaling over $68 million, representing nearly 4,500 affordable housing units. Our Operations staff already began the arduous work of underwriting each file and will be reaching out to schedule site visits and collect additional information in the coming weeks. Final competitive results will be presented to the OHFA Board and shared with the public in July. Good luck to all of our supremely qualified applicants!

New proposals weren’t the only thing keeping us busy in March. It was also the deadline for 2016 HTC recipients to request allocation increases; this credit infusion was necessary to stabilize our existing commitments following a tumultuous winter quarter for the equity markets. The Project Administration team worked quickly to decision 36 applications for $3.3 million in enhanced commitments. Our Policy staff also released final Housing Development Assistance Program (HDAP) updates that further solidify our commitment to simplify guidelines and expand access to quality, affordable housing for all Ohioans.

Up next, PP&D looks forward to a dynamic future with an ambitious calendar planned to construct the 2018-2019 Qualified Allocation Plan. We hosted our first public engagement event, the Kick-Off Forum, facilitating a broad dialogue with seventy-five of our development and advocacy partners. We also held an intimate focus group of architects and design experts to learn more about how we can support their work while honoring our commitment to create durable housing stock at a cost-efficient price point. Our Planning team is now charged with translating the expansive feedback from both groups into a document that delicately balances many competing, but meritorious interests. Stay tuned for a first draft in June.

Until then, there are plenty of ways to keep in touch with our team. Consider attending the Ohio Section 811 PRA Program’s Information Session and Property Review event in Cleveland on Thursday, May 11th to find out how this new rental subsidy for persons with disabilities fits within your existing portfolio. Or register now for the HDGF: Ask the Experts panel on April 18 to participate in an audience-driven training session that will help you better understand the new program guidelines.
THERE’S STILL TIME TO JOIN US FOR STARTING AT HOME

BRYAN GRADY
RESEARCH ANALYST

It’s almost here! The 2017 Starting at Home Conference, co-sponsored by OHFA and the Ohio Capital Corporation for Housing, will be held at the Renaissance Columbus Downtown Hotel on April 27 and 28. This meeting is designed to bring together academics, philanthropists and practitioners to discuss the connections between the need for affordable housing and other policy challenges, such as transportation equity, infant mortality, educational achievement and the health of older adults. At our inaugural event in 2015, we attracted over 280 attendees from across the United States and Canada, and we anticipate an even larger turnout this year.

Starting at Home will have four plenaries, five sets of breakout sessions and many opportunities for networking with nationally renowned experts packed into just two short days. Our featured plenary speakers are:

- **Jonathan Rose**, Founder and President of Jonathan Rose Companies LLC, a multidisciplinary real estate development, planning and investment firm with nearly 30 years of experience in creating resilient and inclusive cities;
- **Carol Naughton**, President of Purpose Built Communities, a nonprofit dedicated to breaking the cycle of intergenerational poverty known for its role in the transformation of the East Lake neighborhood in Atlanta;
- **Kalima Rose**, Vice President for Strategic Initiatives at PolicyLink, a national research and action institute advancing economic and social equity; and
- **Sarah Rosen Wartell**, President of the Urban Institute, one of the nation’s foremost creators of policy research with over half a century of experience.

In the breakout sessions, there will be many esteemed panelists sharing their expertise in housing and beyond, including:

- **Dr. Shima Hamidi**, Director of the Institute of Urban Studies at the University of Texas at Arlington, a nationally renowned expert on urban sprawl, smart growth, transportation, housing affordability and public health;
- **Kathy Sykes**, Senior Advisor on Aging and Sustainability at the Environmental Protection Agency, a recognized thought leader in the area of environmental health issues and their impacts on older adults;
- **Dr. Kirk McClure**, Professor in the Department of Urban Planning at the University of Kansas, one of the most published academic researchers on issues of federal housing policy; and
- **Peggy Bailey**, Director of the Health Integration Project at the Center on Budget and Policy Priorities, an effort to identify opportunities to improve health care policy to better link with housing programs and social services needed by vulnerable populations.

Don’t wait, because registration closes soon! Learn how affordable housing can serve as the platform for so much positive change – and how you can be in the middle of it. We hope to see you there! Please visit the Starting at Home [website](#) for more information and registration details.
Spring is the Perfect Time for Conducting Inspections of Your Property

Now that we finally have a break from the winter season, spring is the perfect time for owners and property managers to conduct a thorough physical inspection of resident units, common areas and buildings. Spring also marks the beginning of increased property inspections by Program Compliance (PC) staff. It is highly recommended that owners and property managers take a proactive approach to review their property in order to reduce the incidents of physical noncompliance and the issuance of Form 8823 to the Internal Revenue Service.

Compliance Tips

✓ Project Change Requests

Owners must submit requests for material property changes such as a change in ownership or management company no less than 30 days prior to the change occurring. The 30 day notification is a requirement of OHFA’s 2016-2017 Qualified Allocation Plan (QAP). Failure to provide timely requests for approval may place the owner, GP and/or property management company on OHFA’s Watch List or in “Not in Good Partnership” status. Once an entity is placed in “Not in Good Partnership” status, the ability to access program funding will not be available for at least one full calendar year.

✓ Building Transfers

Owners and property managers must pay careful attention to IRS Form 8609, Part II, line 8b when moving tenants between buildings. This question asks if the owner is treating the building as part of a multiple building set-aside for the purposes of Section 42. If an owner answered no on line 8b, it means that even though two buildings have the same LIHTC allocation they are viewed by the IRS as being two separate projects. If this is the owner’s election and a household is moving from a unit into a different building, the household must be able to qualify under the current income guidelines for the LIHTC allocation. This transfer will be reported as a move-out from the old unit and then a move-in to the new unit.

If the owner answered yes on line 8b, it means that buildings in a development should be treated as one multiple building development. If this is the owner’s election, households that transfer do not need to be reported as a move-out/move-in. The units simply swap status. However, the property manager should create a Transfer Tenant Income Certification (TIC) using the information from the last certification to populate the fields. The date of move-in will be when the household initially qualified for the LIHTC program and the effective date will be the last date the household was income certified/recertified. The new TIC will reflect the new unit number/address. It is also recommended that an OHFA Clarification Record (PC-E20) is completed to help effectively track the household (e.g. John Smith moved in to unit 5 on July 21, 2015 and on April 3, 2017 transferred to unit 62).

CONTINUED ON PAGE 3
**Annual Owner Certification and DevCo**

Technical enhancements to OHFA’s on-line database system, DevCo, have improved the functionality of the database for those using the online system as well as use by PC staff. Such improvements have had impacts to the 2016 annual reporting process.

For the 2016 Annual Owner Certification (Certification) reporting cycle, PC received Certifications on 1281 properties. PC staff has been diligently working on reviewing the submissions. Over 80% have been reviewed with 37% of the properties having the review of the annual submission closed. As improvements are made to DevCo they are published in the DevCo Alerts and Announcement section on our website. Also, DevCo guide materials are updated quarterly based on changes to DevCo or changes in policy and regulations.

**Customer Service Survey**

PC distributed a Customer Service Survey on March 10, 2017 to obtain feedback on communication methods, styles and compliance issues most important to our industry partners. We received 74 responses to the survey. Results showed that 90 percent of the respondents would like industry updates through OHFA’s email list service and believe this is one of the best tools to distribute compliance information. The survey also revealed overwhelming interest in live webinars, online step by step guides, and web-based update meetings. Thank you to those who responded. Your input will help improve customer service.

**Stay Informed:** Join OHFA’s Email Subscribe

Owners and property managers are highly encouraged to join OHFA’s email subscribe list. Signing up for the subscribe list takes only a couple of minutes and can be customized to your preference, such as receiving updates not only from PC but also OHFA’s Planning, Preservation, and Development Office (PP&D). Through the email subscription list, you can receive timely updates on regulatory and policy changes that will help you not only stay informed, but stay in compliance.

**OHFA’s Tax Credit Trainings**

The Tax Credit Compliance training focuses on the basics of compliance for the Housing Tax Credit program. Because compliance rules and procedures are frequently updated, this course is beneficial for individuals new to the Housing Tax Credit program as well as seasoned veterans. Some course concepts covered include income and assets, student rule, rent limits, utility allowances and OHFA policies and forms. Courses fill quickly so register soon. Please visit the OHFA website for the training dates and locations.

**Staff News**

We are pleased to announce new staff members in PC’s Asset Management Office.

- **Eric Corthell** joined the PC team a few months ago and is an Asset Portfolio Analyst. Eric previously worked with OHFA’s Save the Dream program as a Data Analyst.
- **Taylor Koch** will join PC on May 1 as the Senior Asset Manager. Taylor recently graduated from The Ohio State University, John Glenn School of Public Affairs, and received Master degrees in Public Policy and Business Administration.
- Unfortunately, we had to say goodbye to **Marlena-Locke Lowe**. Marlena resigned after working in PC for over 15 years as a Compliance Analyst. We wish her all the best.
SPRING ADVERTISING EFFORTS AIM TO CAPTURE AND EDUCATE DIVERSE BUYING MARKET

MOLLY MOSES
DIRECTOR OF COMMUNICATIONS AND MARKETING

The Office of Communications and Marketing kicked off its spring advertising campaign in mid-March to reach potential homebuyers across the state. Spring is traditionally categorized as “home-buying season” and is the time of year many begin or intensify their search. In addition to producing the narrative that helps to make the concept of homeownership a tangible reality for Ohioans with low-and-moderate incomes through print and digital advertisements, radio campaigns and interviews and outreach events, this year’s campaign strives to promote OHFA’s programs as well as educate consumers about the homeownership process.

Although the Agency continues to see a consistent increase in loan reservations from year to year, we find a void still remains in overall brand awareness with the typical Ohio homebuyer. The data from the past several years indicates that on average, OHFA customers are between the ages of 33-34 when they close on their home. This information helps us to create a baseline demographic to better concentrate our marketing efforts. As millennials begin to map out their futures, homeownership is often high on their list of priorities, even outranking marriage and starting a family.

It was not only important to have an understanding of the millennial home-buying trend but also imperative that the campaign imagery did not exclude buyers that do not fit into that demographic. The Communications and Marketing team has created a series of diverse advertisements that will resonate with consumers across many age, race, income and family unit demographics. An inclusive approach helped to shape the scope and creative framework for this year’s campaign. A strong focus was also placed on the Your Choice! Down Payment Assistance Program in an attempt to ease the hesitation often associated with the decision to begin the home-buying process.

Ads for the spring campaign began running on March 15 and will run through the end of June. In efforts to increase overall OHFA brand awareness, marketing and advertising endeavors will continue year round to help consistently frame a more complete representation of the work accomplished and dollars spent helping Ohioans through OHFA programs.
OHFA values the talents and contributions of all of its employees. The Agency’s Culture and Leadership Committee (CLC) strives to make OHFA a desirable place to work. By endeavoring to create the best workplace possible, we believe we maximize the efforts of our employees to create and sustain outstanding housing programs for Ohioans.

CLC has looked at both agency culture and climate with periodic surveys and focus groups. We have found that deep engagement results less from perks and more from a connection to our mission and to each other. The Agency’s efforts are incorporated into our annual plan and numerous internal initiatives. We concentrate on fostering a connection to our mission, providing opportunities for development and training as well as emphasizing the importance of employee recognition.

The Agency’s efforts are paying off. OHFA was named a Top Workplace by Columbus CEO magazine in 2016 and is in the running for another award this year.

The Office of Human Resources also plays a vital role in helping to strengthen and sustain the culture of the Agency. Through various training courses and activities, we strongly encourage each employee to further their own career development to foster an atmosphere of consistent growth.

Recently some OHFA staff members learned new skills when they attended the Communications and Difficult Conversations class last month. Our desire is to create an inclusive work environment in which associates remain positive even in the midst of a conflict or disagreement. We believe that by promoting clear and open forms of communication, we can continue to enjoy the healthy work environment our staff has come to love and enjoy.

OHFA associates have access to several training opportunities each month. The recent adaptation of a shared training and events calendar has significantly increased participation in training courses and has been instrumental in the increase in employee engagement.
Members of the Project Administration team from the Offices of Planning, Preservation and Development, Legal and Information Technology went through a week-long Kaizen event in mid-January and have now begun implementation of the first action items.

Kaizen is a Japanese term that means “to break for the better”. It is a quick and action-oriented training event that examines a specific process with the goal of redesigning it to be simpler, faster, better and less costly. The focus is on the customer at all steps of the process. The event revolves around the creation and ultimately redesign of a process map.

Every detail of a specific process is mapped out the way it currently exists: tasks, decision points, functions and flow. With the ‘current state’ mapped out, the team begins to identify waste in the process. Waste can be anything from transportation, (transporting items from office to office or floor to floor) to waiting (nonproductive time), to over processing (adding or creating things that no one really wants or needs). Completing this exercise starts to show where things can be streamlined, where delays are happening, and what parts of the process need to be targeted the most. After some discussion, debate and consensus building, the team can begin to map out the desired ‘future state’. One of the more unique aspects of a Kaizen is that an entire day at minimum is spent on implementation planning. The team hits the ground running and starts to plot out how to get from the ‘current state’ to the ‘future state’, including what specific staff are needed, timelines and priority levels for each item, and how to best communicate the changes both internally and externally.

Our team used the Kaizen method to work through a number of long-standing issues with the loan closing, draw request and 8609 processes that have resulted in inefficiencies, delays and unnecessary steps over the years. One specific example is the submission of items for a disbursement. While instructions are made available, much of the documentation being submitted is still incomplete or inaccurate. This results in staff spending a large amount of time on technical assistance for something that has the same requirements and follows the same process each time. Each instance of correspondence with the project contact can result in a delay – due to staff waiting for a response from the project contact, or the project contact reaching out to others for additional information and waiting on them. The longer it takes for the correct documentation to be submitted, the longer it takes for a project to be reimbursed. Therefore, the longer it takes those customers we are ultimately trying to serve to get into an affordable home. While a survey conducted prior to the Kaizen showed that our stakeholders were satisfied with our level of customer service, there is always room to improve and create a better experience.

The team examined these processes and discussed those items that were in our control that could be simplified, revised, streamlined, or even eliminated. By implementing electronic submission of documents, using more of the functionality that exists in DevCo, no longer requesting unnecessary documents and standardizing documents, we can dramatically improve our customer experience and wait time for funds. Training opportunities, both new and improved, will help our customers utilize the functionality of our systems. These improvements along with others will allow staff to spend more time on mission-critical and value-added work.

Upon implementation of the revised process, total process steps will be reduced from 118 to 33, handoffs reduced from 16 to 9, and processing time for draws and loan closings could be reduced by as much as 57%. Communication between staff and stakeholders is expected to improve and much less paper will be required once DevCo becomes fully utilized.
YWCA Griswold Building
Columbus, Franklin County

Since 1886, the Young Women’s Christian Association (YWCA) Columbus has advocated as a housing provider to the homeless. Their Griswold Memorial Building opened in 1929 and offered housing, exercise, recreation and business training. In 1989, nearly a decade after first openings its doors, it began leasing its residential Single Room Occupancy (SRO) units to homeless women.

Fast forward to February 2017, the building recently transformed 102 units into 91 permanent efficiency and one-bedroom units on the second through eighth floors for formerly homeless women with disabilities. The Griswold Building has been recognized on the National Register of Historical Places as an excellent example of Italian Renaissance architecture and for the historically important role the building and the YWCA have played in the community.

In addition to living space, this service-centered residency offers a ballroom, wellness and recovery support, computer lab, phones for business use, employment assistance through job fairs, budgeting and financial literacy classes and even a GED program.

OHFA awarded the property $970,000 in Low Income Housing Tax Credits, $350,000 in Housing Development Assistance (HDAP) funds and a $3M Housing Development Loan (HDL) to make the next phase of the Griswold Building a reality. The renovation was endorsed as the second priority of the Community Shelter Board, Columbus’ and Franklin County’s Continuum of Care coordinator for providing these women with a safe, healthy new community to call home as they begin the next chapter of their lives.
In March 2017, the Cuyahoga Metropolitan Housing Authority (CMHA) announced the opening of Sankofa Village, a new transformative development in the Cedar-Central Community including affordable apartments and townhouses on 15 acres. CMHA was the recipient of a Choice Neighborhoods Planning grant. The result of the planning grant is the Cedar Transformation Plan, which was officially adopted by the City of Cleveland’s 2020 Plan. The building contains 6,020 square feet of ground floor retail space, and will have a total unit count of 229 for the entire site build out.

Cedar I is the first residential phase of construction, which replaced a former public housing community. It consists of four stories of 60 one-bedroom apartments. Cedar II is the second phase, with 50 one, two, three and four-bedroom townhomes spread throughout five buildings. Forty percent of the units will be market rate, with no low income rent or income restrictions. The project is collaborating with Cleveland State University, Cuyahoga Community College, and the St. Vincent Medical Center to effectively promote the market rate units to employees and students. There are several economic development initiatives underway in the neighborhood including a new medical clinic and a new third district police station.

OHFA was pleased to award the development a $3M Housing Development Loan (HDL) and more than $543,000 in low income housing tax credits. The units meet Enterprise Green Community Standards and LEED Neighborhood Development guidelines. Each home includes amenities such as high speed internet, vaulted ceilings, kitchen appliances and large walk-in closets in an open floor plan. Residents also have access to a lounge, fitness center, community room with kitchenette, common laundry rooms and a playground.

CMHA CEO Jeffery K. Patterson says the new units offer a modern, improved alternative to the 1950s row houses and traditional style of public housing that previously occupied the site.

“The neighborhood is really changing,” says Patterson. “There are great amenities that are there to enhance the quality of life in that community.” Patterson reports that another 100 to 150 units are planned for the site once additional funds are raised.
2016 Employees of the Quarter:

Spring - Ashley Woods
Summer - Holly Swisher
Fall - Michelle Noel-Schierloh
Winter - Amy Summers

2016 Employee of the Year

Holly Swisher
Operations Manager, Save the Dream Ohio

Holly Swisher, Save the Dream Operations Manager, has been referred to as a driving force behind how OHFA administers the Hardest Hit Fund programs. Holly is known as being very innovative and creative. She has re-tooled the way we will administer the new program and new software, in addition to always looking out for the best interest of her team, doing what she can to retain and extend jobs within her department. She takes a fiscally responsible approach to her job, always keeping in mind that we are stewards of taxpayer dollars. She is highly responsive and communicative, keeps her sense of humor in the most difficult of situations and helps others stay calm in the face of adversity. Her department runs smoothly in large part to her management skills, her desire to further her team and the enthusiasm she displays on a daily basis.

Congratulations, Holly!
Spring 2017 Employee of the Quarter

Cleo Evans
Homeownership Coordinator, Homeownership

Cleo’s performance impacts all those around her every day. She is invaluable to the Office of Homeownership. Her history with the department often makes her the “go-to” person when we have difficult questions, and she goes beyond the extra mile to teach someone to find the answer rather than just tell them. She has a wealth of knowledge about our software system. She can extract just about any data out of it with little effort.

Cleo is respected by all, not only internally, but our customers love her as well. No matter where we travel around the state or with HFA’s across the country, people always want to know if Cleo is still with OHFA. Cleo is at her best when she feels useful and that what she does has a purpose. She takes the lead in training new employees and making sure the experienced employees keep up with new procedures and policies.

Cleo is truly a kind hearted, trustworthy and sincere person. She is not only a valued asset to the Homeownership Office but to the entire OHFA family. Thank you Cleo.

Employee Milestones

5 Years
Andi Clark
Homeownership/HHF
Caleb Poe
Finance

15 Years
Jeff Campbell
Homeownership
Tanisha Jackson
Finance
Joellen Simpson
Human Resources and Facilities

New Employees
Jerrica Gardner
Administrative Professional I
Homeownership/HHF
Taylor Koch
Senior Asset Manager
Program Compliance
Elena Martinez
Data Quality Assurance Coordinator
Affordable Housing Research and Strategic Planning
Diamond Sankey
Data Quality Assurance Coordinator
Homeownership
Lee Walters
Mail Clerk/Messenger
Operations/Facilities

Promotions
Michelle Carroll
Housing Examiner
Program Compliance
Kimberly Smith
Housing Examiner
Program Compliance
Sean Thomas
Executive Director
Executive Director’s Office