

GROW

ENGAGE

SUSTAIN

# 2019 ANNUAL PLAN

PROMOTE



**OHIO HOUSING**  
FINANCE AGENCY

*July 1, 2018 - June 30, 2019*





A white, handwritten signature of Sean Thomas on a dark blue background.

*Sean Thomas*

## MESSAGE FROM THE EXECUTIVE DIRECTOR

The Ohio Housing Finance Agency (OHFA) is dedicated to **Opening the Doors to an Affordable Place to Call Home** for Ohio's residents. I am pleased to present OHFA's Fiscal Year (FY) 2019 Annual Plan that will continue to help us open these doors. This plan contains the priorities and initiatives that will guide OHFA's policies and activities over the next year and provide a framework to measure our success in meeting our mission. Our planning is driven by data, evidence-based practices and input from the public.

I greatly appreciate the OHFA Board and OHFA staff for their commitment to our mission and their efforts in helping residents and communities across the state. We offer assistance for low- to moderate-income homebuyers and foreclosure prevention to help keep homeowners in their homes. We provide financing for the development and preservation of rental housing including housing for persons with special needs and funding for the demolition of vacant homes.

OHFA cannot meet these needs alone and values the continued collaboration with developers, homebuyer education counselors, housing advocates, investors, legal aid attorneys, lenders, local and state officials and legislators, OHFA professional team members, partner state agencies and departments, property managers, real estate agents, social service agencies and other interested parties.

OHFA is in the second year of work on the following three-year priorities:

- Expand and preserve affordable housing opportunities through the continued development and administration of OHFA's core programs.
- Focus efforts on customer-driven, sustainable, multi-sector solutions to promote public health, welfare and prosperity of the people of the state through the production and preservation of affordable housing.
- Promote awareness of affordable housing programs in Ohio to external stakeholders and citizens.
- Strengthen OHFA's culture to encourage personal and professional growth, innovation and collaboration among all staff to advance OHFA's mission.

This document, in addition to the Ohio Housing Needs Assessment, was compiled by the Office of Housing Policy in collaboration with the Annual Plan Advisory Board, Annual Plan Committee of the OHFA Board and internal Annual Plan Workgroups. I am grateful for their efforts in helping OHFA create a valuable and strategic plan.

With the support of Governor John Kasich's administration, our stakeholders and our partners, the OHFA Board adopted the FY 2019 Annual Plan at the OHFA Board Meeting on June 20, 2018. The effective date of the plan is July 1, 2018.







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# ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, the Ohio Housing Finance Agency (OHFA) has served as the state's affordable housing leader, assuring that Ohioans with low- and moderate-incomes have access to safe, quality and affordable housing. OHFA uses federal and state resources to fund fixed-rate mortgage loans and provides financing for the development of affordable rental housing. The Agency relies on its partnerships with the private and public sectors and nonprofit organizations to serve homebuyers, renters and populations with special housing needs. Since 1983 OHFA has empowered over 162,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Housing Tax Credit program, OHFA has assisted in the financing of more than 134,000 affordable rental housing units since 1987.

## Our Mission

OHFA uses federal and state resources to finance housing opportunities for low- and moderate-income Ohioans through programs that develop, preserve and sustain affordable housing throughout the state.

Our mission statement, **"We open the doors to an affordable place to call home,"** provides focus for the daily work of the Agency.

## Our Vision

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

We partner with public agencies, nonprofits, and for-profit organizations to have a positive impact on all communities. We help finance innovative, inclusive, and sustainable housing solutions that provide a diverse set of renters and homebuyers affordable homes while maintaining high standards of customer service, programmatic knowledge and technical expertise.

## Our Impact

With more than three decades of service, OHFA has emerged as a respected and trusted leader in affordable housing finance and will continually lead the nation in providing access to affordable housing for low- and moderate-income households.

## OHFA Board



**David Goodman,  
Chairman**

Director  
Ohio Development  
Services Agency



**Robert A.  
Alexander**

Senior Vice  
President (retired)  
PNC Bank



**Gregory Arcaro**  
CEO

Frontier Community  
Services



**Patricia P. Cash**

Senior Vice  
President (retired)  
PNC Bank



**Catherine A.  
Cawthon**

President  
Fifth Third Community  
Development Corporation



**Jason Clark**

Ohio Political  
Director and Business  
Representative  
Indiana/Kentucky/Ohio  
Regional Council of  
Carpenters



**Ralph Griffith**

Senior Vice  
President  
Value Recovery  
Group, Inc.



**Brad Knapp**

Senior Vice  
President  
Henkle Schueler  
& Associates



**Duana Patton**  
CEO

Ohio District 5 Area  
Agency on Aging



**William A.  
Sanderson**

Vice President of  
Construction and Land  
BR Knez Homes



**Jacqueline Williams**

Director  
Ohio Department  
of Commerce



# ABOUT THE FISCAL YEAR 2019 ANNUAL PLAN

The Annual Plan is the document prepared by OHFA to ensure compliance with Section 175.04 of the Ohio Revised Code, which requires that OHFA develop a plan to address Ohio's housing needs on an annual basis. Grounded in a comprehensive review of Ohio's current housing needs and trends, this planning document identifies strategic priorities and actionable goals to be integrated into all aspects of OHFA's work. It also guides other strategic processes, including workforce planning, program implementation and performance monitoring, as well as the Consolidated Plan produced by the Ohio Development Services Agency.

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## Participants in the FY 2019 Annual Planning Process

The Annual Plan was developed through the collaboration of a broad spectrum of internal and external stakeholders, including the OHFA Board, Annual Plan Advisory Board and Agency staff.

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### **Annual Plan Committee**

The Annual Plan Committee, which consists of four OHFA Board members, actively supports the planning process by reviewing the Agency's assessment and prioritization of housing needs, development of goals and strategies, consideration of stakeholder feedback and evaluation of progress toward meeting the goals outlined in the Annual Plan.

### **Annual Plan Advisory Board**

The Annual Plan Committee selects an Advisory Board from a list of interested stakeholders the Executive Director provides or on its own recommendation. Through the structure of the Annual Plan Advisory Board, OHFA is able to engage a wide variety of community stakeholders to gain a better understanding of housing needs and activities throughout Ohio. Members provide input on topics and issues related to the Annual Plan and advise Agency leadership on the prioritization of housing needs and activities.

## Annual Plan Advisory Board Members

**AmeriFirst**

*Jerry Stewart*

**Central Ohio Community Improvement Corporation**

*Hope Kingsborough*

**Coalition on Homelessness and Housing in Ohio**

*Joe Maskovyak*

**Columbus Realist**

*Gail Tate-Johnson*

**Community Properties of Ohio**

*Chad Ketter*

**Corporation for Supportive Housing**

*Katie Kitchin*

**Fifth Third Bank**

*Stefanie Steward-Young*

**Legal Aid Society of Southwest Ohio LLC**

*Steven Sharpe*

**Lucas County Land Bank**

*David Mann*

**Modern Columbus Realty**

*Jason Hottle*

**Molina Healthcare**

*Amber Belchar*

**Momentum Strategy Group NeighborWorks**

*Nathan Miner*

**Neighborhood Housing Servicers of Greater Cleveland**

*Mike Cosgrove*

**Ohio Capital Corporation for Housing**

*Melanie Shapiro*

**Ohio CDC Association**

*Nate Coffman*

**Ohio Department of Aging**

*Julie Trackler*

**Ohio Department of Developmental Disabilities**

*Jeannette Welsh*

**Ohio Department of Medicaid**

*Carol Schenck*

*Emily Van Buren*

**Ohio Development Services Agency**

*Michael Hiler*

**Ohio Housing Finance Agency Board**

*Patricia Cash*

*David Goodman*

**Ohio Housing Council**

*Laura Swanson*

**Ohio Mortgage Bankers Association**

*Marianne Collins*

**Park National Bank**

*Gail Blizzard*

**Talbert House**

*James Wilson*

**U.S. Department of Agriculture Office of Rural Development**

*Mark Gideon*

**U.S. Department of Housing and Urban Development**

*Tom Leach*

**United Healthcare**

*Jeffrey Corzine*

**U.S. Department of Veteran Affairs**

*James Kennelly*

**Wallick Homes**

*Nicole Boyer*

**Western Reserve Land Conservancy**

*Isaac Robb*

## Annual Plan Workgroup

An internal planning workgroup comprised of OHFA staff was assembled with the principal responsibility of setting program goals and developing strategies to achieve Agency-wide priorities. The Annual Plan workgroups involved key staff from all functional levels of the organization including executive leadership, program managers and front-line associates who have direct involvement in the day-to-day programs and operations.

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### Executive Staff

**Sean Thomas**, *Executive Director*  
**Holly Holtzen, Ph.D.**, *Chief Operating Officer*  
**Scott Albright**, *Director of Mortgage Funding*  
**Kelan Craig**, *Director of Planning, Preservation and Development*  
**Jim Durham**, *Director of Homeownership*  
**Katie Fallon, Ph.D.**, *Director of Housing Policy*  
**Timothy Glasser**, *Director of Debt Management*  
**Betsy Krieger**, *Director of Program Compliance*  
**John Lloyd**, *Director of Facilities*  
**Clare Long**, *Director of Human Resources*  
**Steven McVey**, *Chief Information Officer*  
**Molly Moses**, *Chief Communications Officer*  
**Brenda Walker**, *Director of Internal Audit*  
**Donald West**, *Chief Financial Officer*

### Housing Policy

**Bryan Grady, Ph.D.**, *Research Analyst*  
**Devin Keithley**, *Data Quality Assurance Coordinator*  
**Cody Price, Ph.D.**, *Research Analyst*

### Homeownership

**Jonathan Duy**, *Real Estate Relations Manager*  
**Cleo Evans**, *Bond Account Coordinator*  
**Erin Higgins**, *Homeownership Operations Manager*  
**Tom Walker**, *Business Relations Manager*  
**Victoria Hoffman**, *Housing Development Analyst*

### Hardest Hit Fund / Save the Dream

**Andi Clark**, *Bond Accountant Coordinator*  
**Bill Clark**, *HHF Liason*  
**Marc Gardner**, *Hardest Hit Fund Data Analyst*  
**Holly Swisher**, *Manager of Homeownership Preservation*

### Planning, Preservation and Development

**Sylvia Accountius**, *Housing Grant Analyst 2*  
**Diane Alecusan**, *Business and Project Administration Manager*  
**Carlie Boos**, *Program and Policy Manager*  
**Kevin Clark**, *Project Portfolio Manager*  
**Celia Elkins**, *Planner 2*  
**Deborah Leasure**, *Planner 3*

### Program Compliance

**Clarissa Collins**, *Housing Examiner*  
**Eric Corthell**, *Asset Management Portfolio Analyst*  
**Katherine Webb**, *Housing Examiner*

### Human Resources

**Kathleen Brown**, *Employee Development Manager*



## Review and Consideration of Public Feedback

The Annual Plan attempts to balance advocacy, policy creation and engagement with stakeholders and partners to identify housing needs and priorities in Ohio. Described below are the public meetings and outreach efforts OHFA conducted to develop the FY 2019 Annual Plan.

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### Public Comment Period

Each year, the public has the opportunity to provide feedback on OHFA's annual planning process. A formal Annual Plan comment period was held between May 1, 2018, and June 1, 2018.

### Annual Plan Advisory Board Meeting

On May 1, 2018, OHFA conducted its annual meeting with the Annual Plan Advisory Board. This group is comprised of stakeholders in the public, private and non-profit sectors who advise Agency leadership on the prioritization of housing needs and helps the Agency better understand the full spectrum of housing challenges throughout Ohio.

### Annual Public Hearing on OHFA Programs and Annual Plan

On May 16, 2018, OHFA conducted its public hearing on OHFA programs and the Annual Plan. The yearly hearing gives the public an opportunity to voice opinions on all aspects of OHFA's programs and affairs to the OHFA Board.

### Annual Plan Adoption

The Annual Plan was adopted by the OHFA Board on June 20, 2018, and took effect on July 1, 2018. The document outlines priorities, goals and implementation actions that apply to OHFA programs and activities.

# ANNUAL PLANNING PROCESS

## **Internal Assessments**

In 2016, the OHFA Board and senior staff engaged in a strategic planning process intended to direct the Agency's outlook and focus from FY 2018 to FY 2020. The Office of Housing Policy led a planning process that involved analyzing the Agency's direction and performance and identifying opportunities for improvement and emerging housing priorities. Ideas and feedback were solicited from stakeholders, including the Board, staff and valued partners across our programs. Four themes emerged and were used to formulate the four strategic priorities outlined in the FY 2018 plan.

The FY 2019 Annual Plan used the findings from the FY 2018 Annual Plan as a guide. The FY 2019 Annual Plan was updated beginning in February 2018, working with OHFA's program teams and support offices. Staff representing various levels and functions at OHFA reviewed and updated the FY 2018 Annual Plan to account for current realities, new programming and policy changes.



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# FISCAL YEAR 2019 OPPORTUNITIES AND CHALLENGES

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**In the wake of tax reform legislation**, there is uncertainty around how changes may impact OHFA's core programs and its partners in the short and long term. OHFA will continue to respond to these challenges and work with partners to ensure investment in affordable housing across the state. Staff will monitor regulatory activity at the U.S. Department of Housing and Urban Development (HUD) and federal tax reform proposals in Congress as the current administration clarifies budgetary and tax priorities.

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OHFA continues to work towards **improving low birth weight and reducing infant mortality rates** in Ohio by partnering with CelebrateOne's Healthy Beginnings at Home pilot project. OHFA provided the Housing Assistance to Reduce Infant Mortality grant to CelebrateOne to help provide rental subsidies and housing stabilization services to pregnant women experiencing housing instability and medical needs.

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Last year, OHFA began accepting and reviewing applications submitted for financing under the new **National Housing Trust Fund** (NHTF) program. Seven developments proposing 689 units were selected for NHTF support, including one in a high- and one in a very high-opportunity neighborhood. These commitments total over \$3.3 million and are currently working their way through the board approval and funding agreement processes. OHFA continues to release the remaining program funds.

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The Agency will continue its collaboration with the Ohio Department of Medicaid (ODM) by participating in its **Medicaid Subsidy Demonstration Program**, which serves extremely low-income persons with disabilities who are exiting facility-based settings and require accessible, affordable housing. OHFA awarded ODM subsidies to three developments in the 2016 Housing Tax Credit round. This program will supply \$3 million in 15-year operating subsidies in conjunction with the 2016-17 and 2018-19 Qualified Allocation Plans (QAPs).

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The Agency continues to take steps to develop cost containment strategies while continuing to promote the investment of affordable housing located in **high-opportunity communities**.

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Thousands of units of affordable housing that were funded using Housing Tax Credits will enter **extended use** in the coming years. The Office of Program Compliance will explore approaches to improve monitoring and managing these assets in partnership with property owners and managers and other relevant stakeholders.

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OHFA will continue to explore options for streamlining the processes involved in **post-allocation interaction** with multifamily projects in order to increase efficiency, accountability and impact.

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The Offices of Mortgage Funding, Debt Management, Homeownership and Finance will continue looking at sources, options and vehicles for funding the Homebuyer Program's **down payment assistance** in a manner that is sustainable and economical to both borrowers and OHFA.

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With declines in **foreclosure** and unemployment rates, direct mortgage payment assistance programs are underutilized. OHFA's Office of Homeownership Preservation will continue collaborative efforts with counseling agencies across the state to ensure those in need of assistance are helped. Identifying homeowner needs and finding the appropriate balance between direct homeowner assistance and **blight elimination** will be imperative over the forthcoming years.

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The Office of Communications and Marketing will continue its effort to build OHFA **brand awareness** through direct communication with the public and through strong working relationships with the press statewide.

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# HOUSING NEEDS ASSESSMENT

As part of OHFA's Annual Plan, the Office of Housing Policy is tasked with identifying the scale and scope of the state's housing challenges. This document is more than a legal obligation, however; it pulls together information from a variety of sources and disciplines to build a picture of where and how Ohioans live. These data inform documents like the Qualified Allocation Plan (QAP) and other OHFA policymaking to help ensure that every Ohioan has access to safe, affordable housing.

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## Executive Summary

Housing is one critical component for building a healthy and prosperous future for Ohioans, but the state faces a number of sustained challenges to providing affordable and accessible housing. As part of our annual planning process, OHFA evaluates the current housing landscape to assess the obstacles to meeting its mission to help Ohioans find quality affordable housing that meets their needs. The Ohio Housing Needs Assessment serves as a resource for OHFA's Board, staff and the state at large. The full document provides comprehensive documentation on housing and related topics in Ohio. This summary identifies several themes and key issues currently facing the state.

### Severe Housing Cost Burden

Over 390,000 renter households in Ohio—one in four—experience severe housing cost burden, meaning they spend at least half of their income on rent and utilities. Standard measures of rent burden suggest rents above 30 percent of household income limit the affordability of other basic expenses; 47 percent of Ohio renters exceed this threshold.

These challenges are not just seen in big cities. In every county statewide, at least one in eight renter households is severely cost burdened. School districts with the most dire affordability challenges are found in all corners of the state—urban, suburban and rural—showing how deep and pervasive the need for affordable housing is throughout Ohio.

Overall, there are only 42 available and affordable rental units per 100 extremely low-income renter households (i.e., earning at or below 30 percent of area median income, or AMI). Further analysis finds that all 88 counties have a shortage of rental housing for this population, and only two counties (Putnam and Vinton) are able to meet more than two-thirds of local need.

On top of housing, transportation requirements add a cost burden. A typical Ohio household spends 53 percent of its income on housing and transportation combined. For a moderate-income household (i.e., one earning 80 percent of AMI), this figure increases to 62 percent—well above the recommended 45 percent maximum.

### Evictions and Housing Instability

Households that devote a large share of their income to rent are at higher risk for eviction or loss of housing, since any bad break could mean coming up short at the end of the month. In 2016 there were 105,632 eviction filings statewide, 67 per 1,000 renter households. However, this statistic only includes formal court proceedings, so it is likely that far more Ohioans were forced to move involuntarily. At the county level, Butler, Lucas, Cuyahoga, Hamilton and Marion saw the highest rates of eviction cases. The number of evictions has been relatively stable throughout the decade, even as the economy has improved.

Eviction can lead to homelessness. On a single night in January 2017, 10,095 individuals were counted statewide as living in temporary housing, such as a homeless shelter or on the streets. This point-in-time count, however, dramatically underestimates the challenge of homelessness; according to data from seven of the state's nine Continuums of Care, 58,484 clients accessed emergency shelters and other housing services for people experiencing homelessness in 2016 alone.<sup>1</sup>

<sup>1</sup>Holtzen, H., Fallon, K., Boos, C., & Grady, B. (2018). Confronting Homelessness: Examining the Scope of Ohio's Silent Crisis and Its Local Solutions. Retrieved from <http://ohiohome.org/news/documents/HomelessnessReport.pdf>.

## Ohio's Housing Stock

More than one in five homes in Ohio were built before 1940, including a third of the state's vacant housing. More than one percent of housing units and over two percent of renter-occupied units do not have complete kitchen or plumbing facilities. Over 100,000 renter-occupied units, or 6.9 percent, are rated as inadequate, mostly due to lack of upkeep, causing issues such as leaks, holes, large cracks, peeling paint, broken plaster and rat infestation. One-third of renter-occupied units reported water leakage from outside, and 23 percent reported blown fuses or breakers in the prior three months. Similarly, 1.3 percent of households, including 2.4 percent of renter-occupied households, are living in overcrowded conditions, meaning there are more household members than there are rooms.

For the first time, state-level data from the American Housing Survey provide insights on the quality of Ohio's housing stock. Over 285,000 renter households (18 percent) are considered by the U.S. Department of Housing and Urban Development (HUD) to have Worst Case Housing Needs, meaning they are very low-income, do not have a housing subsidy and are severely cost burdened and/or live in severely inadequate housing.

These conditions may be due to the fact that the housing market is historically tight in Ohio. While over 545,000 housing units are vacant, representing 11 percent of the state's housing stock, only 29 percent of these units are available for sale or rent. Quarterly estimates of owner and rental vacancy from the U.S. Census Bureau are both near their lowest levels on record, suggesting it is challenging for individuals to locate decent available housing.

## Ohio's Children

Ohio's children face challenges of poverty and health that are related to their housing. Ohio has one of the worst records in the United States on infant mortality. For every 1,000 children born in Ohio in 2016, 7.4 died before their first birthday, the eighth-highest rate in the country. Furthermore, there is a stark racial gap in infant mortality. Ohio Department of Health data showed that children born to Black mothers were nearly three times as likely to die before their first birthday as children born to White mothers in 2016 (15.2 and 5.8 deaths per 1,000 live births, respectively). Infants are more susceptible to high mortality rates if they and their mothers experience low-quality or inconsistent housing.

Young children are also uniquely susceptible to lead poisoning; overall, 427,875 households, or 9.4 percent of all households statewide, have a young child who spends substantial time in a home old enough to contain lead paint. Depending on the level of exposure, lead can cause irreversible organ damage, mental and behavioral impairment and even death, as well as a wide array of other negative life outcomes.

Children are more likely than adults to experience poverty in Ohio, with 20.4 percent of all children and 23.7 percent of children under five living in households below the federal poverty level versus 14.5 percent of the overall population, according to Census data. Many of these children experience housing instability. During the 2016–2017 school year, 20,083 students without a permanent address were identified, or 1.2 percent of statewide enrollment. Of these, 2,358 were in the Toledo City School District, representing more than a tenth of the district's total enrollment. Many rural areas reported high rates of housing instability as well, particularly Hillsboro City (Highland County) and Switzerland of Ohio Local (Monroe County).



## Ohio's Older Adults

Based on current demographic trends, the number of older adults in Ohio will increase rapidly, from 1.8 million people aged 65 or over today to 2.8 million by 2040. This represents an increase from 15.5 percent to 24.0 percent of the state's population. Many of these older adults are living alone; one out of every nine Ohio households—or over half a million—houses a single older adult.

Older adults are more likely to experience housing cost burden than their younger counterparts. Fifty-two percent of renters and 25 percent of homeowners aged 65 or over are paying at least 30 percent of their income on housing, compared with 42 percent of younger renters and 19 percent of younger homeowners.

Over a quarter of the population aged 65 to 74 and nearly half of those 75 or over reported having one or more disabilities. Housing choice is severely limited for individuals with mobility impairments, as 63 percent of homes statewide cannot be entered by someone in a wheelchair. As the older population increases, there will likewise be an increased need for housing geared to this population.

## Ohio's People of Color

One in five Ohioans identify as a person of color (i.e., reported being a member of a racial or ethnic minority). Members of these groups are more likely to be economically disadvantaged; Blacks are nearly three times likelier to live in poverty as non-Hispanic Whites (33 percent and 12 percent, respectively), while Hispanics (27 percent) are more than twice as likely to be living in poverty. Homeownership is far more common among non-Hispanic Whites (72 percent) than among Black (36 percent) or Hispanic (44 percent) Ohioans.

These disparities are geographically concentrated. HUD has identified census tracts that are Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs), where most residents are persons of color and the poverty rate is 40 percent or higher. While these tracts are home to just one percent of the state's White residents, 19 percent of Blacks and nine percent of Hispanics live in such areas.

## Appalachian Ohio

Thirty-two counties in eastern and southern Ohio are federally designated as Appalachian; two million Ohioans, or 17 percent of the state's population, reside in this area. The population is older, on average; 30 of 32 counties have a median age above that of the statewide figure (39.3). There are also more people with disabilities; of the 16 counties with the highest disability rates, 15 are found in Appalachia.

This region is also economically distressed. Thirty of 32 counties have an unemployment rate at or above the state average (five percent), including the 13 highest rates in the state; 30 of 32 counties have a median household income below the statewide figure (\$52,357). Out of 18 counties where more than 25 percent of children are living in poverty, 15 are found in Appalachia.

Compounding these challenges, housing costs are still growing. Between 2007–2011 and 2012–2016, of the seven counties statewide with double-digit percent increases in gross rent, five were in Appalachia, and the only five counties with comparable increases in monthly owner costs were also in Appalachia. This may be related to the high share of mobile homes in local housing stock, particularly in the southern part of the state.

The westernmost counties of Appalachian Ohio and the southwest part of the state in general have also been particularly hard-hit by the opioid epidemic. Brown County has seen the highest rate of unintentional drug overdose deaths (37.8 per 100,000 residents between 2010 and 2016). Statewide, 4,050 people died from overdoses in 2016, an increase of 1,000 (33 percent) from 2015.

# STRATEGIC PRIORITIES

The following strategic priorities provide a framework for OHFA's ongoing performance management efforts in FY 2018-2020. These priorities focus on collaborative efforts with our public, private and non-profit partners to promote access to quality affordable housing across the state. These priorities frame OHFA's efforts to address the shortage of safe, decent, affordable housing opportunities that many Ohioans face.

## CORE

Expand and preserve affordable housing opportunities through the continued development and administration of OHFA's core programs.

## MULTI-SECTOR

Focus efforts on customer-driven, sustainable multi-sector solutions to promote public health, welfare and prosperity of the people of the state through the production and preservation of affordable housing.

## AWARENESS

Promote awareness of affordable housing programs in Ohio to external stakeholders and citizens.

## CULTURE

Strengthen OHFA's culture to encourage personal and professional growth, innovation and collaboration among all staff to advance OHFA's mission.



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## **Expand and preserve affordable housing opportunities through the continued development and administration of OHFA's core programs.**

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

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## **Focus efforts on customer-driven, sustainable multi-sector solutions to promote public health, welfare and prosperity of the people of the state through the production and preservation of affordable housing.**

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

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## **Promote awareness of affordable housing programs in Ohio to external stakeholders and citizens.**

OHFA has worked since 1983 to meet the housing needs of hundreds of thousands of Ohioans, but there are still many families and individuals in all corners of the state in need. As part of this effort, OHFA must continue to engage in productive public discourse—with industry stakeholders, public officials and Ohio taxpayers alike—about our programs and policies. Further, OHFA will maintain its high standard of service for all customers who interact with the Agency and benefit from its programs.

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## **Strengthen OHFA's culture to encourage personal and professional growth, innovation and collaboration among all staff to advance OHFA's mission.**

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

# FISCAL YEAR 2019 INITIATIVES

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

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### **1.1 Continue the production of new affordable rental housing units.**

OHFA will continue to produce new affordable housing rental units through the Housing Tax Credit program. The Agency will continue to maximize the impact of limited resources through the effective allocation of funding.

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### **1.2 Continue efforts to preserve the affordable housing stock in ways that contribute to a concerted community revitalization plan.**

OHFA will continue to emphasize the need for the preservation of affordable housing developments in a way that contributes to concerted community revitalization plans; local economic context must be considered if affordable housing is to contribute to the holistic improvement of the welfare of low-income residents.

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### **1.3 Increase efforts to contain development costs and maximize the impact of OHFA's limited resources.**

OHFA has a fundamental obligation to monitor trends in construction and development costs, promote efficient utilization of resources and reduce unnecessary expenses to extend the impact of our limited funding programs. OHFA will work to increase cost transparency and partner accountability to ensure that high-quality, durable materials are used to protect long-term housing investments and meet the needs of property residents.

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### **1.4 Explore objective measures of performance for OHFA's rental housing portfolio and encourage accountability through the clear communication of expectations and the improvement of enforcement mechanisms.**

Maintaining the condition of affordable housing is central to the mission of the Agency. OHFA continues to ensure that rental housing receiving Agency funds is safe, decent and affordable for the life of the project. OHFA continues to clarify and communicate expectations to all partners and train employees. OHFA also continues to develop consistent and fair enforcement mechanisms.



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

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### **1.5 Expand utilization of the Multifamily Lending Program to support investment in affordable housing across the state.**

The Multifamily Lending Program (MLP) provides permanent financing to affordable housing developments. To enhance demand for this financing, below-market interest rates are offered to projects that involve new allocations of housing credits. Additionally, OHFA has provided attractive mezzanine financing to assisted living developments with a Medicaid waiver component. MLP revenues allow OHFA to maintain the operation of mission-oriented programming.

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### **1.6 Strengthen the financial condition of OHFA's rental housing portfolio through the expansion of asset management capacity.**

OHFA's Office of Program Compliance strives to encourage maintenance of quality housing for the entire life of an affordable housing project. In order to support the maintenance of assets, OHFA will continue to develop systems of early identification for challenged assets and will also standardize methods of intervention and support. Technological improvements, training and one-on-one communication with property owners will all play a role in the expansion of OHFA's asset management capabilities.

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### **1.7 Build on the success of the Homebuyer Program by increasing current loan volumes and expanding service to Ohioans interested in purchasing homes for rehabilitation.**

The Office of Homeownership has experienced substantial growth in its Homebuyer Program over the past several years. OHFA will continue to stimulate increased activity through exploration of new financing mechanisms, re-entry into the bond market and the introduction of a purchase-rehab mortgage product to expand the offerings and reach of OHFA's programs. Additionally, OHFA will explore strategies to sustainably support homebuyers with lower incomes through the potential development of financial coaching and homebuyer education.

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### **1.8 Maintain and strengthen the resource structures that allow OHFA to provide down payment assistance and increase access to homeownership.**

Due to the renewed success of OHFA's Homebuyer Program, there is now a need to strengthen the resources that enable OHFA's mortgage programs to include down payment assistance. The Office of Mortgage Funding continues to examine financing strategies that will provide the means by which to continue offering this assistance to homebuyers throughout the state.

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### **1.9 Improve the customer experience of homebuyers through technological updates that will improve program performance.**

The success of OHFA's Homebuyer Program has also highlighted the need to increase efficiency through improved technological integration. Specifically, the Office of Homeownership is exploring options that decrease loan processing times, increase customer online interaction and improve quality data collection. The goal is to improve customer experience while operating within OHFA's current staffing capacity.

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### **1.10 Provide resources and tools that will contribute to the decline of foreclosure rates, promote sustainable homeownership and further strengthen Ohio's communities under the current Hardest Hit Fund program.**

Although the housing market has improved in recent years, many homeowners and communities are still recovering from the housing crisis. OHFA continues to assist homeowners who are dealing with employment interruptions through the Save the Dream Ohio program, which includes homeowner programs and the Neighborhood Initiative Program. For communities still working to stabilize property values, the Neighborhood Initiative Program (NIP) component of the Save the Dream program provides financial support to county land banks for blight elimination.

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### **1.11 Research opportunities for development of foreclosure prevention strategies beyond the administration of Hardest Hit Fund programs.**

Save the Dream Ohio has helped tens of thousands of Ohioans stay in their homes, and NIP has contributed to the stabilization of property values in neighborhoods all over the state. Now, as OHFA continues to administer Hardest Hit Fund (HHF) programs, for which existing federal funding is due to expire in 2020, OHFA has begun to wind down HHF. OHFA continues to explore opportunities to provide foreclosure prevention once federal support has ended.

INITIATIVE	HOUSING NEEDS ADDRESSED			
	Access	Affordability	Quality	Service to Vulnerable Populations
1.1	✓	✓	✓	✓
1.2	✓	✓	✓	✓
1.3	✓	✓	✓	
1.4	✓	✓	✓	
1.5	✓	✓	✓	✓
1.6	✓		✓	
1.7	✓	✓	✓	
1.8	✓	✓		
1.9	✓			
1.10	✓	✓		✓
1.11		✓		

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

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## **2.1 Create and support access to affordable housing in areas of high opportunity to expand housing choices for low- and moderate-income persons.**

OHFA will seek to increase affirmative alignment with best practices and evolving theory to further fair housing by encouraging development of affordable housing in areas that have strong, vibrant and healthy communities. OHFA successfully expanded the Opportunity Mapping Tool from six urban counties to the entire state with the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. OHFA will seek to maintain and evolve its partnership with the Kirwan Institute.

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## **2.2 Advance living standards through the strategic investment of resources to encourage the design of healthy housing for all Ohioans.**

The QAP is the biennial blueprint for how the allocation of Housing Tax Credits throughout the state and the primary tool through which OHFA affects multifamily housing policy. In upcoming planning for QAP processes, OHFA continues to re-evaluate cost containment measures to ensure accountability and efficiency in the distribution of this limited resource while maintaining our commitment to high-quality, durable design and construction standards while increasing our footprint in high-opportunity areas.

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## **2.3 Cultivate strong partnerships with organizations interested in leveraging funding and support for multi-sector approaches to increasing access to affordable housing.**

OHFA will reach outside the housing sector to leverage available financing tools to further the development of housing solutions that lead to positive outcomes, including improved health, higher quality education, Money Follows the Person Initiatives and more comprehensive community development.

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## **2.4 Join efforts to reduce Ohio's infant mortality rate by making strategic housing investments that assist in addressing the needs of vulnerable families.**

The Ohio Department of Health reported that, in 2016, 7.4 in every 1,000 infants died before their first birthday, a rate well above the national average. The Health Policy Institute of Ohio reported that Ohio's non-Hispanic, Black infant mortality rate (15.2 per 1,000 live births) was almost three times as high as the White rate (5.8), a large disparity. OHFA will contribute to efforts to improve low birth weight and reduce infant mortality rates in Ohio through strategic partnerships with established organizations and partners, with particular attention to equitable results.



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

## 2.5 Continue to support the efforts of the Ohio Department of Health to reduce the incidence of lead poisoning in our state.

The presence of lead in older housing stock poses a severe risk to individuals living in such properties, particularly children. Where appropriate, OHFA will work with the Ohio Department of Health and other relevant stakeholders to support efforts aimed at identifying lead-toxic environments and remediating hazards to ensure Ohioans have a safe home.

## 2.6 Support efforts to address Ohio's opioid and addiction crises by making strategic housing investments that address the needs of recovering individuals.

The Ohio Department of Health reported unintentional drug overdoses caused the deaths of 4,050 Ohioans in 2016, a 33 percent increase from 2015. OHFA responds to the evolving needs of those recovering from addiction through incentives and criteria in our program guidelines and plan and offering supportive housing opportunities in our multifamily programs. OHFA will align efforts and collaborate with other organizations, such as Ohio Mental Health and Addiction Services, to craft housing-based solutions.

INITIATIVE	HOUSING NEEDS ADDRESSED			
	Access	Affordability	Quality	Service to Vulnerable Populations
2.1	✓	✓	✓	
2.2	✓		✓	✓
2.3	✓	✓	✓	✓
2.4	✓	✓	✓	✓
2.5	✓		✓	✓
2.6	✓		✓	✓

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

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## **3.1 Explore strategies for improving communication with residents to encourage higher levels of public engagement in the affordable housing policy and implementation process.**

Although OHFA partners with many organizations, the residents of OHFA-funded rental properties are truly the focus of our mission and programming. OHFA continues to work with our industry partners to ensure the opinions and needs of our residents are considered in the development of allocation policies and throughout our day-to-day work.

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## **3.2 Expand marketing and outreach efforts to raise brand awareness about OHFA and its core programs with potential customers.**

By shifting to a year-round advertising approach, the Office of Communications and Marketing will implement a more comprehensive marketing strategy that will not only reach new and existing customers, but also highlight and outline the work of the Agency in outreach to the media and our partners. These efforts will expand to include publications and updates from all Agency program offices. Positive brand awareness will be achieved by consistently framing a more complete representation of the work accomplished and dollars spent helping Ohioans through OHFA's programs.

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## **3.3 Continue to provide training and technical assistance to strengthen multifamily housing industry partnerships.**

The Agency's Offices of Planning, Preservation and Development and Program Compliance will continue to provide training and support for internal staff and organizations that partner with OHFA in implementing multifamily programs. The continued development of training programs and other supports will continue to help establish clarity of mission and expectations aimed at improving outcomes for all parties involved. Resources continue to be channeled toward ensuring that these programs are meeting the evolving needs of residents.

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## **3.4 Strengthen relationships with lenders and real estate agents through the offering of high-quality training programs.**

Engagement and continuing education of lenders and real estate agents are critical to the success of OHFA's homebuyer program. We rely on these partners to represent our products and our process well because OHFA does not lend directly to homebuyers. In order to support their development, the Agency will continue to improve training programs in ways that increase participation, engagement and technology utilization.

*OHFA has worked since 1983 to meet the housing needs of hundreds of thousands of Ohioans, but there are still many families and individuals in all corners of the state in need. As part of this effort, OHFA must continue to engage in productive public discourse – with industry stakeholders, public officials and Ohio taxpayers alike – about our programs and policies. Further, OHFA will maintain its high standard of service for all customers who interact with the Agency and benefit from its programs.*

INITIATIVE	HOUSING NEEDS ADDRESSED			
	Access	Affordability	Quality	Service to Vulnerable Populations
3.1	✓	✓	✓	✓
3.2	✓			
3.3			✓	
3.4	✓	✓		

## **STRENGTHEN OHFA'S CULTURE TO ENCOURAGE PERSONAL AND PROFESSIONAL GROWTH, INNOVATION AND COLLABORATION AMONG ALL STAFF TO ADVANCE OHFA'S MISSION.**

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### **4.1 Identify and provide training and development alternatives that are tailored to strengthen employee skills and encourage professional growth.**

OHFA recognizes the importance of creating opportunities for employees to excel and build new capabilities. In order to facilitate the building of these capabilities, OHFA will provide training and development alternatives tailored to the needs of Agency staff.

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### **4.2 Optimize workforce performance to deliver a high level of customer service and requested business results.**

Employees are more likely to be engaged if managers set goals aligned with the mission, meaningfully connect with employees, provide feedback, recognize employees for their talent and performance and encourage professional growth. OHFA will provide managers with tools that help foster a high level of employee productivity and commitment to the Agency's customers and mission.



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

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### **4.3 Communicate a culture of employee engagement.**

Employee engagement is recognized by business executives as being a key strategy that impacts an organization's productivity, loyalty and retention. It is a crucial element in customer satisfaction and the success of an organization. OHFA will communicate the importance of maintaining a healthy workplace culture to its employees and candidates for positions.

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### **4.4 Foster a collaborative, flexible and fair environment where all employees feel valued and empowered to inform OHFA's work. Build channels for the exchange of knowledge and ideas among staff that promote process improvement.**

Innovative ideas for program and process improvement are important for Agency development. OHFA will leverage the talents and perspectives of its diverse workforce to integrate diversity and inclusion into its people, processes and products.







57 East Main Street Columbus, OH 43215  
Phone 614.466.7970 Toll Free 888.362.6432  
Fax 614.644.5393 TDD 614.466.1940  
Web [www.ohiohome.org](http://www.ohiohome.org)

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