

2021 Annual Plan



DRAFT

For feedback please email
OHFAPublicHearing@ohiohome.org.

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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 our daily work.

Our Vision

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

Our Impact

With more than three decades of service, OHFA has emerged as a respected and trusted leader in affordable housing finance. For more than 30 years, OHFA has helped finance innovative, inclusive, and sustainable housing solutions that provide a diverse set of renters and homebuyers affordable homes. We partner with public agencies and a broad group of organizations throughout Ohio to positively impact all communities

OHFA continually leads the nation in providing access to affordable housing for low and moderate income households, while maintaining high standards of customer service and technical expertise.

Letter from the Executive Director

DRAFT

FY 2021 Key Challenges

- OHFA, like other state agencies, will need to grapple with the challenges of COVID-19. Related to housing, this may include a surge in housing cost burden, evictions, foreclosures, and/or delinquency experienced by Ohio's renters and owners. For multifamily partners, this may mean late payments and potential challenges to revenue.
- Delays in administration and processing of required documentation may occur due to COVID and create a large 'back log' of work to be completed in the post-COVID period.
- The Offices of Capital Markets, Residential Lending, and Finance face challenges to maintaining sustainable funding for the Homebuyer Program's down payment assistance. These offices remain focused on finding sources and options for funding that is economical to both borrowers and the Agency.
- As Save the Dream Ohio winds down, OHFA is collaborating with counseling agencies across the state to ensure those in need of assistance are helped.
- Cost containment and the rising costs of building remain a challenge for all housing-focused organizations. The Agency will remain focused on balancing cost containment strategies with promoting the investment of affordable housing located in high opportunity communities.
- Ohio faces increasing challenges of extremely low income and vulnerable people in need of quality, affordable housing, high rates of racial inequality, and .
- Thousands of units of affordable housing funded using Housing Tax Credits will enter their extended use period in the coming years, including many Lease Purchase developments intended to help renters transition to homeownership.
- OHFA seeks to become a qualified FHA Risk Share lender and to build a multifamily indenture to offer a broader array of affordable, low-interest loan products to our industry. This is intended to produce more affordable housing and generate additional program income to further the agency's mission.

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 provide 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 168,200 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 140,900 affordable rental housing units since 1987.

OHFA Board

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Director
Ohio Department of Commerce
(ex officio)

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Ohio Development Services Agency
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Corporation

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Duana M. Patton

CEO
Ohio District 5 Area Agency on Aging

Lori Steiner

President and COO,
Borror

About the Fiscal Year 2021 Annual Plan

The Annual Plan addresses Ohio's housing needs on a yearly basis, in compliance with Section 175.04 of the Ohio Revised Code. Each year, OHFA develops a data-driven Housing Needs Assessment and works with stakeholders around the state, to identify the state's key housing needs. The FY2021 Annual Plan outlines the strategic and programmatic priorities OHFA will undertake over the coming year to address housing need.

Participants in the Annual Planning Process

The Annual Plan is developed in collaboration with a broad range of internal and external stakeholders. Each stakeholder and partner helps identify housing needs and priorities in Ohio. Described below are the public meetings and outreach efforts OHFA conducted to develop the FY 2021 Annual Plan.

Annual Plan Committee consists of OHFA Board members who guide and review the Agency's prioritization of housing needs, development and evaluation of goals and strategies, and consideration of stakeholder feedback.

Annual Plan Advisory Board is composed of public, private and non-profit sector community leaders who help OHFA better understand the full spectrum of housing challenges and opportunities throughout Ohio.

AmeriFirst	Health Policy Institute of Ohio	Ohio Development Services
Basic Concepts	Homes on the Hill	Agency
Berkshire Hathaway Home	Jobs Ohio	Ohio Domestic Violence Network
Services Plus Realty	Lawrence County Land	Ohio Ex-offender Reentry
Buckeye Community Hope	Reutilization Corporation	Coalition
Foundation	Legal Aid Society of Southwest	Ohio Home Builders Association
Carleton Realty	Ohio, LLC	Ohio Housing Council
CDFA	Lucas County Land Bank	OneColumbus
CHN Housing Partners	Mahoning County Land	Park National Bank
Church and Community	Reutilization Corp	PNC bank
Development for All People	Mortgage Bankers Association	Provident Management
Cincinnati Development Fund	MetroHealth Systems	Recovery Ohio
City of Cleveland	Model Group	Richland County Land
Cleveland Foundation	Molina Healthcare	Reutilization Corp
CMBA	Momentum Strategy Group,	Stepping Up
Coalition on Homelessness and	Neighborworks	Summit County Land Bank
Housing in Ohio	National Church residences	Talbert House
Columbus Foundation	Nationwide Children's Hospital	The Ability Center
Columbus MHA	Neighborhood Progress Inc.	Thriving communities
Columbus Realist	NRP Group	Toledo LISC
Community Properties of Ohio	OHAC	Trumble County Land Bank
Corporation for Supportive	Ohio Assisted Living Association	U.S. Department of Agriculture,
Housing	Ohio Association of Area	Rural Development
Detroit Shoreway Community	Agencies on Aging	U.S. Department of Housing and
Development Organization	Ohio Capital Corporation for	Urban Development
Disability Rights Ohio	Housing	Humana
Eagle Realty Group	Ohio CDC Association	Urban League
EANDC	Ohio Conference of Community	US Bank
Enterprise Community Partners	Development	USDA
Evolve	Ohio Department of Aging	Veteran Affairs
Fairfield Homes, Inc.	Ohio Department of	Wallick Homes
Famicos Foundation	Developmental Disabilities	Western Reserve Land
Fannie Mae	Ohio Department of Health	Conservancy
Fifth Third Bank	Ohio Department of Medicaid	Working in Neighborhoods
Freddie Mac	Ohio Department of Mental	YMCA
Greater Ohio Policy Center	Health and Addiction Services	

Housing Needs Assessment

As part of OHFA's Annual Plan, the Housing Needs Assessment (HNA) uses a wide range of state data to identify the scale and scope of the state's housing challenges. The HNA evaluates Ohio's current housing landscape to gauge housing needs, identify gaps, and highlight key trends. By identifying the key housing challenges throughout the state, this provides baseline information that helps establish the basis upon which the agency builds its priorities for action.

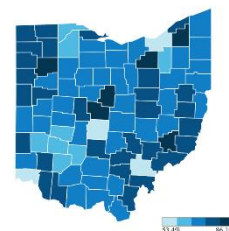
The following Executive Summary highlights the key trends occurring within Ohio related to affordable and accessible housing. The full Housing Needs Assessment is available online at ohiohome.org/research/housingneeds.aspx.

Glossary

- **Housing cost burden:** spending at least 30% of income on housing-related costs.
- **Severe cost burden:** spending at least 50% of income on housing-related costs.
- **AMI:** Area Median Income

Homeownership rates and home values continue to increase. This is beneficial for existing homeowners, it may also act as a barrier for many prospective buyers who wish to enter the market.

In 2019 the homeownership rate in Ohio was 68.2%, slightly higher than the U.S. average of 64.6%. While not yet fully rebounded from pre-crisis levels of 72.7%, homeownership rates have been trending upwards since 2015.

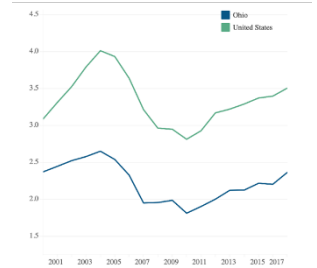


Homeownership rates are consistently high across the state, though they are highest in Southeast Ohio (71.0%) and lowest in Central Ohio (61.8%). Unsurprisingly, rates of homeownership are highest in rural areas (74%) and lowest in urban areas (46%). This is likely due to the higher mix of multifamily rental properties in urban areas compared to rural regions.

Both real and nominal home values have been steadily increasing since a low in the 2010-2013 period. This is a positive rebound for those who already own their homes. However, rising home prices are a symptom of a tight housing market. As home prices rise, homeownership drifts further out of reach for lower and moderate income Ohioans. If home prices continue to rise and vacancy rates fall, Ohio may be facing a severe shortage of affordable options for homeownership in coming years.

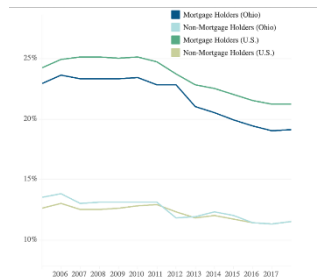


The median home price in Ohio in 2019 (\$132,317) was 2.4 times the median household income—the largest price-to-income ratio since 2006—making homeownership more unaffordable to many prospective homebuyers.



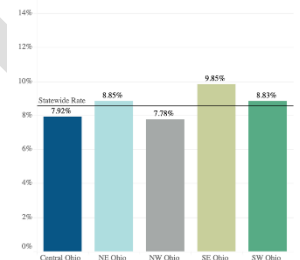
Housing cost burden is declining for homeowners regardless of mortgage status.

As homeownership rates rise, there has been a steady decrease in the share of income that Ohio's homeowners are spending on their housing, regardless of mortgage status. For homeowners with a mortgage, median monthly costs have fallen by 15%, from \$1,469 (in real dollars) in 2006 to \$1,248 in 2018.



Given this, the share of households that are severely cost burdened has declined from 11.7% for mortgage holders in 2010 to 8.4% in 2019. Of those without a mortgage, only 6.2% are severely housing cost burdened.

Ohio's declining rate of severe housing cost burden for mortgage holders is lower than neighboring states, Pennsylvania (10.4%), Michigan (9.7%) and Kentucky (9.6%).

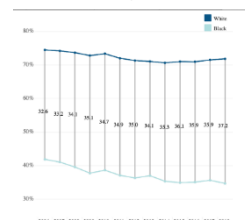


Severe homeowner cost burden is concentrated among specific populations and geographies.

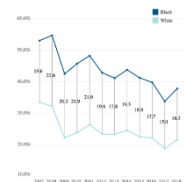
While overall homeowner cost burden is declining, this is not true for specific subsets of Ohio's homeowners. Of Ohio's lowest income homeowners (those earning 30% AMI or less), 67% of are severely cost burdened, compared with only 2% of those earning 81 to 100% AMI and less than 1% of those earning more than 100% AMI.

Severe homeowner cost burden is more concentrated in Southeast (9.85%) and Northeast Ohio (8.85%). There is also more severe cost burden for mortgage holders in urban areas (12.7%) compared to suburban (8.1%) and rural areas (8.2%).

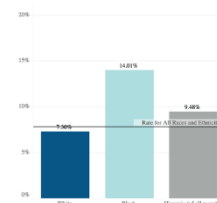
Ohio continues to experience a large and growing racial gap in home ownership and housing cost burden, putting Black Ohioans at risk. The homeownership gap between Black and White Ohioans is larger than the national gap. The racial in homeownership has been increasing steadily for over a decade, hitting 37 percentage points in 2018; nine points larger than the national gap (28).



Both Black and White potential homebuyers in Ohio are less likely to be denied on a mortgage loan application than they were a decade ago, however the racial denial rate gap remains large—Black Ohioans are still far more likely to be denied (38% compared to 22%).

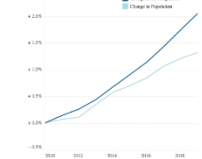


Black homeowners are twice as likely to be severely cost burdened as white homeowners (14% compared to 7%), meaning they spend at least half their income on housing. The racial gap in severe housing cost burden is higher in Ohio (6.7 percentage points) than the nation overall (6.5). The racial gap in severe housing cost burden is largest in urban areas (7.9) compared to suburban (4.6) and rural (5.5) areas.

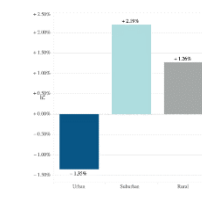


The housing market in Ohio is tight and the rate of new construction is low.

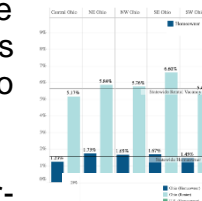
Since 2010 Ohio's housing stock has grown by 2.1%. Much of this growth happened in suburban areas, while Ohio's urban cores have seen housing stock decline (−1.4%). The largest growth in housing has been in central Ohio, where growth of 6.6% over the last 10 years has outpaced the state.



In part due to the slow rate of construction, homeowner vacancy rates have been steadily declining over time. The homeowner vacancy rate hit 1.2% in Ohio in 2019, lower than the U.S. rate of 1.4% and a substantial decline from 3.3% in 2010.



Of those that are vacant, a declining portion are available for rent or sale; more than half of Ohio's vacant stock is not for sale or rental. Central Ohio (31.2%) has the highest proportion of vacant housing available for sale or rent, Southeast Ohio has smallest proportion is in Southeast Ohio (20.1%).



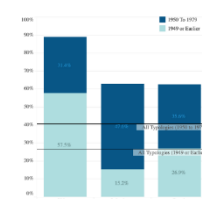
The low rate of construction, low vacancy rate, and rising home costs are inter-related and create a tight and concerning housing market. The combination of these indicators points to increasingly high barriers to home ownership for many Ohioans.



Ohio's aging housing stock puts children and families at risk of health concerns.

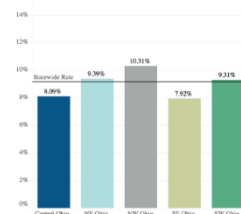
In part due to the slow rate of construction, the housing stock is relatively old; one in four housing units in Ohio (26.5%) were built before the 1950s, when the first lead paint laws were enacted. Many of these older units are concentrated in urban areas; 58% of homes in the Ohio's urban cores were built before the 1950s.

More than two-thirds of Ohio homes were built before 1980 (67%), at which point lead-based paint was banned. This includes 421,640 homes with young children present who are at risk of lead-based paint hazard.



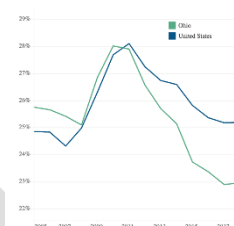
Statewide, about 9.2% of all homes with children are at risk of lead-based paint hazard to children. In 2018, 3,856 children in Ohio under age 6 were confirmed to have elevated blood lead levels (EBBLs): 2.3% of those tested. The prevalence rate was highest in Cuyahoga County (6.6%), where the risk of lead based paint hazard is elevated.

A recent study from the research firm Altarum estimates that 10% of children born in Ohio in 2019 will have blood lead levels in excess of 2 µg/dL. According to the study, this will cost Ohio \$2.8 billion in reduced productivity, added health care, social assistance and education spending and premature mortality.



MULTIFAMILY HOUSING

Rental cost burden is declining for the average Ohioans, but is rising rapidly for Ohio's lower income households. The prevalence of severe rent burden declined from a high of 28.0% in 2010 to 23.0% in 2018. This is due primarily to an increase in wages for top-earning Ohioans, rather than a decline in rental costs.



Adjusted for inflation, median gross rent in Ohio increased by 9% from \$733 per month in 2012 to \$797 per month in 2018. The increase in income for the 80th percentile of Ohioans—the highest earners—since 2006 has outpaced this increase in rent, however Ohioans in the 20th percentile of income—the lowest income bracket—has lagged since 2008. As incomes diverge in the post-crisis period, lower income Ohioans have not been able to match increases in rent, putting them at a higher risk for housing cost burden, housing instability, and homelessness.



Disaggregating severe rental housing cost burden by income groups, lower income Ohioans have experienced a large increase in severe rent burden. More than 70% of Ohio renters earning 30% AMI or less experience severe housing cost burden, compared to less than 1% of those earning more than 100% AMI.

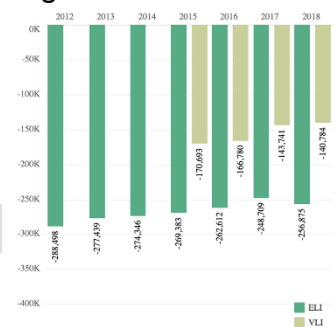
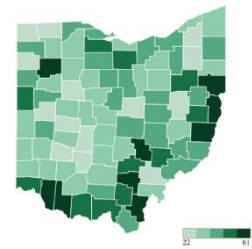
Household Income	Severe Rent Burden 2012-2016	Change in Severe Rent Burden 07-11 to 12-16	All Renters
30% AMI or less	70.12%	+ 8.66%	+ 12.77%
31% to 50% AMI	19.71%	– 16.57%	+ 9.25%
51% to 80% AMI	2.80%	– 17.97%	+ 9.31%
81% to 100% AMI	0.76%	– 18.21%	+ 7.75%
More than 100% AMI	0.41%	– 16.86%	+ 7.39%
All incomes	24.70%	+ 2.96%	+ 9.69%

There are not enough affordable and available units for lower income Ohioans.

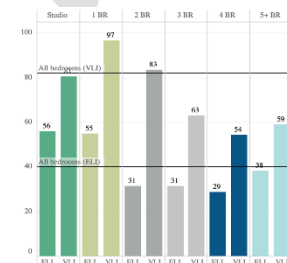
Ohio had only 82 affordable and available units for every 100 very low income (VLI) households. This gap is even larger for the lowest income groups; for every 100 extremely low income households (ELI), there were only 44 affordable and available units in 2018. In 2018 there were only 199,118 affordable and available rental units for 455,993 ELI renter households in Ohio, leaving a shortage of 256,875 units.

This gap is present in all 88 counties; only 17 counties are meeting more than half of local need. The largest gap is in Central Ohio, where there are only 34 available and affordable units for VLI households.

While the affordable housing gap has been gradually shrinking, Ohio's current construction pace suggests it will be decades before this gap closes. Currently Ohio produces a net growth of about 5,000 units for the lowest-income renters annually. At that pace, it will take almost 50 years to close the affordable housing gap.



The affordable and available housing gap is largest for homes with multiple bedrooms. While Ohio is nearly meeting the need for one-bedrooms for very low-income renters, there is a sizable shortage of supply for affordable units with more bedrooms that can accommodate larger families.

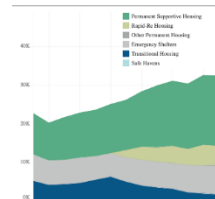


Statewide Trends

Housing insecurity continues to increase, stressing homelessness services.

Homelessness continues to rise, hitting 72,000 unique entries in 2018 for 87 of Ohio's 88 counties, this represents a 24% increase from 2012.

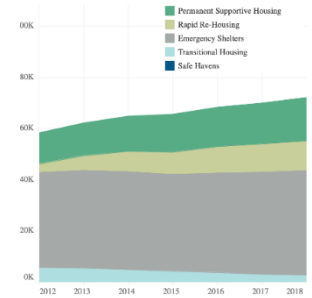
The demand for homelessness services outpaces the supply of beds. In 2019 there were 32,362 beds in Ohio for homeless persons, including 9,231 in temporary housing and 23,131 in permanent housing.



In 2018 there were 105,265 eviction filings statewide, representing 6.6% of all renter households. Although consistently higher than the national rate, Ohio's eviction filing rate has fallen to the lowest level in decades, having peaked in 2005 at 8.6%. Eviction filings are less common in Southeast Ohio where the rate (3.7%) is considerably below the state average.

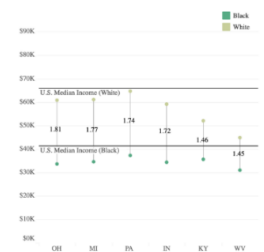
Ohio has deep racial disparities in poverty and income, exacerbating issues of housing security and homelessness.

In 2018 Black Ohioans were nearly three times more likely to live in poverty than White Ohioans (29% versus 11%). While the gap has slowly declining since 2012, the 18 point gap is substantial.

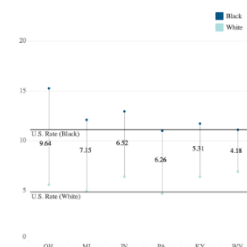
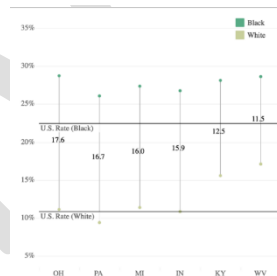
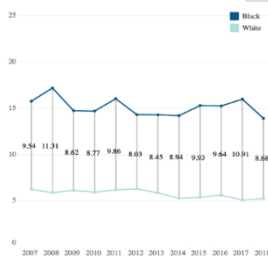


Poverty and income are tightly linked; in 2018 the median household income for a White head of household in Ohio (\$60,783) was 1.8 times larger than the median income for a Black head of household (\$33,590), the largest such gap ratio among neighboring states, and larger than the national gap ratio (1.6). Also in 2018 Black Ohioans were nearly three times likelier to live in poverty than White Ohioans (29% versus 11%), making the poverty gap (18 points) larger than the gaps in all neighboring states, as well as the national gap (12).

As a result, Black renters are more likely to be cost burdened (33.4% compared to 21.5% for White renters) and face higher barriers to housing stability. Black Ohioans are over-represented in the homelessness system

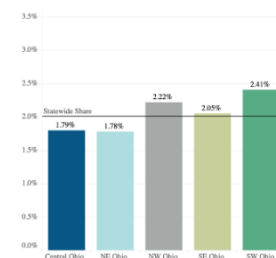


High barriers to stable housing for Black households—combined with multiple forms of discrimination and systemic racism—contribute to the racial disparities in health that exist throughout Ohio. One of the clearest examples is infant mortality, where the infant mortality rate for Black mothers is 14.9 compared to 5.7 for White mothers – a statewide gap of 2.6. In 2018 children born to Black mothers in Ohio were almost three times more likely to die before their first birthday than those born to White mothers in the state (14 and five deaths, respectively, per 1,000 live births).

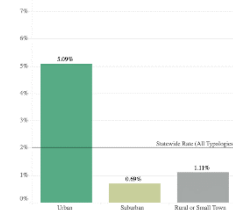


Ohio's children remain at risk for housing cost burden and homelessness.

Homelessness among students remains high. During the 2018-2019 school year, 35,214 public school students (2% of enrollment) were flagged as lacking a fixed, regular and adequate nighttime residence. Homeless students as share of enrollment were highest in Southwest Ohio (2.41%) and Northwest Ohio (2.22%).

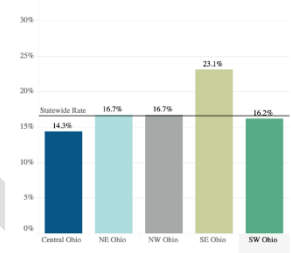


There is a large disparity in homelessness flags by school district type; student homelessness is higher in urban school districts (5%) than in suburban (0.7%) and rural or small town districts (1%), however the two counties with the highest incidence of student homelessness are both rural: Morgan and Monroe counties (both 8%).



Ohio's children are more likely than adults to live in poverty; 19% of children under 18 and 22% of children under 5 are living in households below the federal poverty level, compared to 14% overall.

Ohio's aging and disabled population is rising, but housing options remain limited, putting them at unique risk for housing instability. More than 35% of mortgage holders aged 65 to 74 are housing cost burdened and almost half of those aged 75 or over are cost burdened. This is, in part, due to the massive increase in the share of Ohioans aged 65 and older living alone. However, it speaks to a consistent theme within this Housing Needs Assessment, which is that older adults in Ohio are increasingly vulnerable to housing instability or homelessness due to housing cost burden.

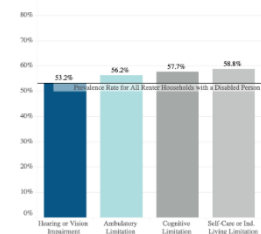


In 2018 16.8% of Ohio's population had a disability. The prevalence of disability in Ohio has been generally increasing since 2008 and has consistently been above the national average (15% in 2018).

The disability rate is highest for Central Ohio (18.6%) and lowest in Southwest Ohio (15.1%). The disability rate is substantially higher for aging adults older than 65, compared to their younger counterparts.

Those with disabilities have a higher prevalence of housing problems than the non-disabled population. About 54.9% of renters with a disability experience housing problems, compared with 44.5% of all renters.

The number of people aged 65+ accessing homelessness services increased 17.5% from 2017 to 2018. Large increases were also seen in those aged 55 to 64 (5.8% increase) and young transition aged youth 12 to 17 (4.6%).



According to the Ohio Department of Developmental Disabilities, there are only about 5,630 designated beds in Ohio for those with Disabilities.

FY 2021-FY2023 Annual Report Strategic Priority Recommendations

Single Family	
Goal	Suggest Metric (1-year)
Encourage homeownership through increased loan volume and assistance for LMI Ohioans. Expand activity through new financing mechanisms and the development of offerings that support homebuyers with lower incomes.	-Number of loan. -Loan Volume
Maintain and strengthen the resource structures that allow OHFA to provide down-payment assistance to homebuyers in Ohio.	-Bond amount -Secondary market pay-ups on market rate to generate 4% premiums
Encourage homeownership preservation and promote sustainable homeownership. With programs such as the Hardest Hit Fund and the Power of Home, OHFA aims to help Ohioans stay in their homes. As HHF winds down, OHFA aims to Identify opportunities for development of foreclosure prevention strategies	-Households assisted -Dollars disbursed from HHF -Power of Home enrollees.
Invest in racial equity and prioritize housing outcomes that benefit all Ohioans. Work towards	-increased loans to Black households

Multi Family	
Goal	Suggested Metric (1-year)
<p>Increase the availability of affordable housing through the construction and preservation of affordable units. Use LIHTC and gap-funding to fill critical housing needs across Ohio. OHFA continues to administer and allocate HOME Improvement Partnership Program (HOME), National Housing Trust Fund (NHTF), and HUD 811 Project Rental Assistance (PRA) funding to serve extremely low income, very low income, and other vulnerable populations. Effective administration and expansion of these targeted resources is critical to meeting the needs of these populations.</p> <p>The Fair Housing Act 50 Building Opportunity Fund (FHA50) pilot program aims to maintain affordability in Ohio's rapidly changing neighborhoods. OHFA is working with local partners in Columbus, Cleveland, and Cincinnati to encourage the creation of diverse, inclusive and mixed-income neighborhoods through investments in affordable housing.</p>	<p>-Number of new units -New affordable -Preserved affordability</p>
Engage in FHA Risk-sharing program for multifamily financing. OHFA has received preliminary approval to participate in the FHA Risk-Sharing program for multifamily financings. This program allows HFAs that meet rigorous FHA	

standards, to underwrite multifamily loans enhanced with FHA insurance, in return for sharing the risk of losses on those loans with FHA. The FHA credit enhancement to loans funded through bond issues results in lower borrowing costs, the benefits of which are passed on to borrowers.	
Maximize the impact of limited resources through technology, partnership, and cost-containment. The Agency will promote the efficient allocation and utilization of resources, with cost transparency, partner accountability, and an emphasis on high quality design for long-term sustainability.	-Keep average cost of development stable and low
Build sustainable multi-sector solutions that promote health, prosperity, and inclusivity. Using the QAP, architectural and design guidelines, and compliance requirements, OHFA will encourage the production and preservation of housing that prioritizes health and prosperity. This includes attention to lead exposure prevention, limiting negative health outcomes, encouraging recovery, and supporting Ohio's aging adults and persons with disabilities.	-PSH units -811 units -504 units
Invest in areas that maximize opportunity and positive outcomes for regions and residents. Emphasize the development and preservation of affordable housing that encourages community revitalization and access to opportunity, by considering local economic context and regions holistically.	-Units in Higher Opportunity Areas -Units in change areas -Units in QCTs
Expand Resources available for affordable housing development. Support increases in resources such as Ohio Housing Trust Fund, Multifamily Lending Program, LIHTC, etc. to encourage cost-effective funding opportunities.	-Additional funding sources -Passage of State LIHTC
Strengthen the performance and financial condition of OHFA's rental portfolio through asset management and compliance. Agency-funded units will be kept safe and decent throughout their lifecycle with consistent and fair enforcement mechanisms, and the expansion of OHFA's asset management capabilities. The Office of Multifamily Housing, with relevant stakeholders, will improve the monitoring, management, and repositioning of these assets.	-Project changes requested by type -Financial reviews -Fair housing trainings
Maintain high quality housing that is responsive to Compliance Requirements, by completing the higher volume of physical inspections and file reviews required for Compliance Audit Reports.	-Physical inspections -File inspections
Streamline the post-allocation processes to increase efficiency, accountability, and impact.	-CNS next steps meetings

Agency Wide		
Goal	Suggested	Metric (1-year)

<p>Improve the customer experience through technological updates and customer-oriented assistance. Invest in technology that decreases processing times, increases customer online interaction, and improves quality data collection.</p>	<p>-Help desk ticket processing time</p>
<p>Promote awareness of affordable housing programs in Ohio through marketing, outreach efforts, and encouraged brand awareness. Strong outreach efforts will engage partners, potential customers, stakeholders, and policy-makers throughout the state.</p>	<p>-Media spots -Blogposts -Legislative meetings -Partner luncheons</p>
<p>Improve engagement, customer-service, and technical assistance to strengthen partnerships. Invest in training, outreach, and communication with property owners, housing stakeholders, and partners to clarify mission, programs, and policies. Develop staff capacity and a broad array of training programs to enable the Agency's Offices to fulfill their mission.</p>	<p>-Single family trainings -Multi-Family trainings</p>
<p>Cultivate strong partnerships with organizations to leverage funding and support for multi-sector approaches to increase affordable housing access. OHFA will build partnerships that leverage a wide range of financing tools to encourage the supply of and access to affordable housing for all Ohioans, including, but not limited to, individuals with severe and persistent mental illness, individuals with developmental disabilities, individuals exiting institutional settings (e.g., nursing homes, prisons, etc.), etc.</p>	<p>-Partner meetings</p>