



**Housing Finance
Agency**

FISCAL YEAR 2024
**ANNUAL
REPORT**

July 1, 2023- June 30, 2024

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EXECUTIVE DIRECTOR'S LETTER



State Fiscal Year 2024 was a year of milestones for the Ohio Housing Finance Agency (OHFA), improving housing opportunities across the state. The Agency launched two new programs to address rental and single-family

housing shortages and had a record amount of loan reservations through the Homebuyer Assistance Programs. Along with industry partners, the Agency diligently worked to achieve our mission of providing an affordable place to call home for all Ohioans.

Ohioans are still experiencing a challenging housing market with limited stock and higher interest rates, but in Fiscal Year 2024, OHFA saw a significant increase in the use of its Homebuyer Assistance Programs. Working with more than 120 lenders throughout Ohio, the Agency had a record setting number of reservations — more than \$1.3 billion. We are proud of this achievement and will continue to strive to make homeownership and the joys that come with it, possible for more Ohioans.

During the year, OHFA worked diligently to launch the Ohio Low-Income Housing Tax Credit Program and the Single Family Tax Credit Program. Created in the 2024–2025 biennial budget, both programs are focused on creating new housing opportunities for Ohioans.

The **Ohio Low-Income Housing Tax Credit** (Ohio LIHTC) is dedicated to increasing the production of affordable rental housing in Ohio that would not have otherwise been created using federal, state, or private financing. The program provides \$100 million in 10-

year tax credits each year for four years (\$400 million). Applications receiving tax credit allocations from the first round of funding will create 859 new units throughout Ohio.

The **Single Family Tax Credit Program** leverages public–private partnerships to increase the inventory of affordable, single-family housing in Ohio. It provides \$50 million a year for four years (total of \$200 million) to fill the financing gap to develop or substantially rehabilitate housing in Ohio. We are currently reviewing applications for the program and hope to see projects underway in 2025.

For the last three years, the Save the Dream Ohio program helped Ohioans who were financially impacted by the global pandemic with mortgage and utility assistance. The application deadline for the program ended April 30 and as of June of 2024, OHFA helped nearly 34,000 households, distributing more than \$250 million in assistance. This funding prevented foreclosures and brought homeowners current on their mortgages, utility bills, and other housing-related expenses. We are incredibly proud of this program and grateful to be able to help so many households all across the state.

OHFA continues to achieve its mission by delivering programs with a standard of excellence and customer service that make a difference in the lives of those living in the Buckeye State. In the coming year, we look forward to strengthening our partnerships within the housing industry to increase the availability of quality, affordable housing in Ohio and to help more Ohioans become homeowners.

Shawn Smith
Executive Director

BOARD MEMBERS

An 11-member board administers the Ohio Housing Finance Agency. The Board consists of the Director of the Ohio Department of Commerce (or designee), the Director of the Ohio Department of Development (or designee), and nine public members. The governor appoints the nine public board members for six-year terms to represent various housing sectors and the public.



Sheryl Maxfield
(Board Chair) (ex officio)
Director

Ohio Department of Commerce



Lydia Mihalik
(ex officio)
Director

Ohio Department of Development



Eileen Crotty Austria
President and Owner
EFA Solutions



Sean W. Campbell
Business Agent
Building Laborers' Union Local #310



Patricia P. Cash
Retired
Senior Vice President
PNC Bank



William Farnsel
Executive Director
NeighborWorks Toledo



Ralph Griffith
CEO and President
Value Recovery Group, Inc.



Joe Hagan
Retired President and CEO
National Equity Fund



Brad Knapp
Senior Vice President
Henkle Schueler & Associates



Mark Ricketts
Retired CEO and President
National Church Residences



Lori Steiner
CEO/COO
Borror

AGENCY OVERVIEW

For more than 40 years, OHFA has helped low- and moderate-income Ohioans access safe, quality, and affordable housing. We use federal and state resources and partner with a broad set of stakeholders to strengthen Ohio's affordable housing landscape. OHFA helps Ohioans achieve the dream of homeownership through down payment assistance, fixed-rate loans, and Mortgage Tax Credits. OHFA also provides financing for affordable rental housing development and rehabilitation for low- and moderate-income families and individuals, including older adults, persons with disabilities, persons experiencing homelessness, persons struggling with mental illness or substance abuse, and veterans. The Agency works to maintain the safety and high standards of this rental housing through asset management, inspections, and compliance training and technical assistance.

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

Since 1983, OHFA has empowered more than 159,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Low-Income Housing Tax Credit (LIHTC) program, OHFA has assisted in the financing of more than 151,000 affordable rental housing units since 1987. Through this service to Ohio, OHFA has become a respected and trusted leader in the affordable housing finance industry while creating or sustaining more than 27,000 jobs and contributing \$4.5 billion a year to the state’s economy.

OHFA continues to identify innovative, inclusive, and sustainable housing solutions that provide a diverse set of renters and homebuyers with safe, affordable, and stable places to live. Our dedicated staff maintain high standards of customer service and technical expertise as we partner with public agencies and a broad group of organizations to positively impact all communities throughout Ohio.

HOMEOWNERSHIP. MAKE IT PART OF YOUR FUTURE.

At OHFA we work to help eligible Ohioans realize their dream of homeownership. Whether it's through a 30-year, fixed-rate conventional loan or a government loan, OHFA offers generous income and purchase price limits specifically designed for homebuyers with low-to-moderate incomes.

In Fiscal Year 2024, the Office of Single Family Housing saw a drastic increase in demand for its products with more than

\$1.3 billion

in gross mortgage reservations.

These reservations translated to the Agency financing

4,488 loans

totaling \$813 million.

The **Your Choice! Down Payment Assistance** program allows homebuyers to choose assistance of either 2.5% or 5% of the home's purchase price. This assistance is applied toward a down payment, closing costs, or other pre-closing expenses and is forgiven after seven years.

In Fiscal Year 2024, OHFA financed **3,662 loans with this assistance.**

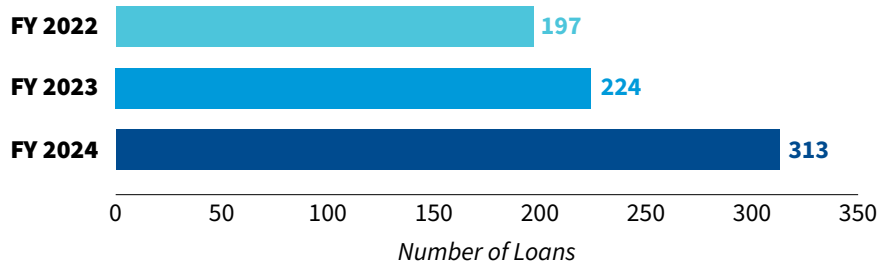
502
used 2.5% down payment assistance



3,160
used 5% down payment assistance

For recent Ohio graduates interested in purchasing a home, OHFA offers the **Grants for Grads** program, which provides a discounted mortgage interest rate and down payment assistance to help with a purchase of a home.

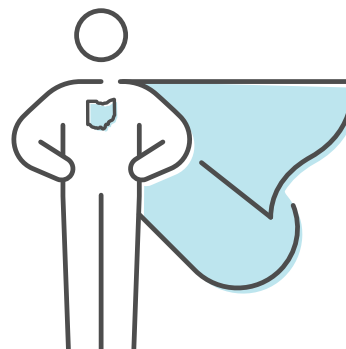
Over the last three years, we have seen an **increase in the number of Grants for Grads loans.**



Established in 2008, the **Ohio Heroes** program provides a discounted mortgage rate to veterans, active-duty military members or members of reserve components (including surviving spouses), police officers, firefighters, volunteer firefighters, EMTs and paramedics, physicians, nurse practitioners, nurses (RN and LPN) and STNAs, teachers (pre-K through grade 12), administrators, and counselors.

Interest in this program **increased in 2024.**

826
Ohio Heroes loans financed in FY 2024



446
Ohio Heroes loans financed in FY 2023



Mark Trotta and his wife Mana, Cincinnati

OHFA Homebuyer Profile

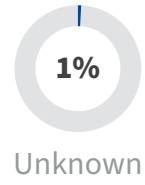
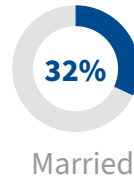
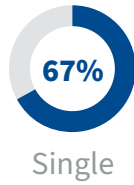
31
Median Age

\$70,317
Median Annual Household Income

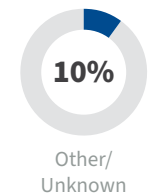
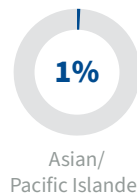
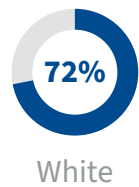
\$189,165
Average Sale Price

714
Average FICO® Score

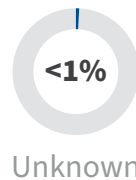
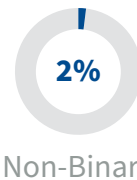
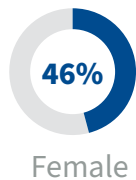
MARITAL STATUS



RACE & ETHNICITY



GENDER



HOME BUYER SUCCESS STORY

Meet Mark Trotta, an iron worker at Journey Steel Incorporated and member of Local 44, and his wife Mana, a homemaker. He purchased their first home near Cincinnati using OHFA's 5% YourChoice! Down Payment Assistance Program.

After renting apartments his entire adult life, Mark considered renting a house after reviewing his finances. However, there wasn't a house available nearby and when he spoke with his real estate agent, he suggested Mark consider buying, instead of renting again.

Faced with the daunting task of compiling a down payment, Mark worked with Tyler Martin at NFM to complete his loan application. Tyler encouraged him to apply for OHFA's YourChoice! Down Payment Assistance program, which provides either 2.5% or 5% of the purchase price of the home toward a down payment, closing costs, or other pre-closing expenses.

"He [Tyler] streamlined everything for me. I had to make some selections and okay stuff. And, and when he told me that you guys [OHFA] were willing to grant me money for a down payment, I was like, are you serious? Wow, that sounds pretty cool," said Mark.

"And \$14,500, that's quite, a quite a bit of money. And all I had to do was a phone interview [OHFA's homebuyer education], which I found interesting."

In their one-story home in a quiet, safe cul-de-sac, Mark and Mana enjoy their great room and attached garage. On their deck, they entertain, stargaze, and listen to wildlife. They also have plentiful yard space.

Mark added, "I really appreciate having property for once in my life for, having a yard, because there I'm getting ideas all the time. One thing that occurred to me was building an ax range."

While there may be additional backyard updates in the future, right now Mark enjoys playing disc golf and gardening in the backyard.

"See when I grew up, I didn't have any one specific home to identify. My parents broke up when I was young. Whereas I've finally found a place where I don't feel like I have to go anywhere," Mark shared.

Now Mark and his wife have a place to call home, where they can live and do the things they love to do, and for them, that is a good feeling.

SAVE THE DREAM OHIO HELPS NEARLY 34,000 OHIO HOUSEHOLDS

For the last three years, the **Save the Dream Ohio** program helped Ohioans who were financially impacted by the global pandemic with mortgage and utility assistance.

At the end of June 2024, the program helped nearly 34,000 households.

\$250 million
distributed in assistance

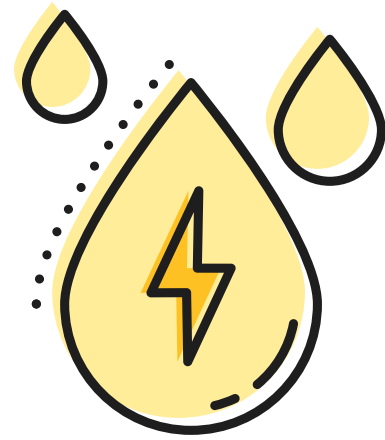
WHAT OUR CUSTOMERS ARE SAYING ABOUT THEIR EXPERIENCE

“I can never thank you enough for giving me peace in staying in my home. After losing my husband in 2022, I felt that there was no way I would be able to stay in our home or keep our animals. You made it possible! Then additional help was afforded and again I was amazed, and I am so, so very grateful. I live in a very old home with many problems but it’s mine and it’s where my husband is with me! So, God bless you all for the amazing things you do for people.”

- *Marion County Customer*



While the assistance varied by household, the **Mortgage Assistance** component of the Save the Dream Ohio program provided more than **\$204 million** in financial assistance to pay delinquent mortgage payments and/or future mortgage payments for up to six months.



The Save the Dream Ohio **Utility Assistance Plus** program, which OHFA administered in partnership with local Community Action Agencies, provided more than **\$43 million** in assistance to help homeowners financially impacted by the COVID-19 pandemic pay utility bills, non-escrowed property taxes, and other qualified housing costs.

Of the Ohioans helped by the program, 60% were at or below 50% of the Area Median Income (AMI), and 22% were between 50–80% AMI. Program funding reached Ohioans in all 88 counties with Cuyahoga receiving the most assistance.

“To receive grant funding that will pay the delinquent payments on our home so we can stay in it is beyond mere words, it is mind-blowing. We are tremendously grateful for this opportunity.”

- Hamilton County Customer

“I just wanted to thank you and your organization for this assistance in saving my home. I found myself newly single, mother of two during the height of the pandemic and I’ve been struggling to catch up ever since. I was laid off for almost two months and received very little payment from my company,

which made it so that I could not qualify for any unemployment. This assistance will aid me so much in getting resituated with my finances and able to be back to normal again. I cried when I received my email today and just wanted to reach out and thank you guys.”

- Portage County Customer

OUT AND ABOUT IN THE COMMUNITY



Carrie Manno, Single Family Tax Credit Section Chief, spoke and represented OHFA at the 2024 Ohio Township Association conference.

OHFA staff participated in the 2023 African American Men's Wellness Walk.



Staff represented OHFA at the Franklin County Auditor's Spring Affordable Housing Resource Fair.



Staff spoke with attendees at the 2023 Ohio State Fair.



Office of Single Family Housing's Tom Walker and Vaughn Holsopple represented OHFA at the 2023 Veterans Stand Down Columbus event.



2023 OHIO HOUSING CONFERENCE

It was another outstanding Ohio Housing Conference in 2023 with more than 1,500 attendees and more than 30 sessions. With attendees from across Ohio and neighboring states, the conference provided educational sessions and networking opportunities.

At the conference OHFA along with its partner, Ohio Capital Corporation for Housing (OCCH), announced the 2023 William J. Graves Award for Housing Excellence recipient and the 2023 Ohio Housing Hall of Fame inductees.

The 2023 William J. Graves Award for Housing Excellence was presented to **St. Mary Development Corporation** for its work developing affordable housing opportunities for older Ohioans. The two new members of the Ohio Housing Hall of Fame were **Bill Faith**, former Executive Director of the Coalition on Homelessness and Housing in Ohio (COHHIO), and **Michelle Norris**, Executive Vice President of External Affairs and Strategic Initiatives for National Church Residences. This was the second year for the Ohio Housing Hall of Fame award, which recognizes individuals who have dedicated their lives to ensuring Ohioans have a safe, affordable place to call home.





HOME BUYER TRAININGS

In an effort to help Ohioans achieve their dreams of homeownership, the Office of Public Affairs holds trainings for Ohio mortgage lenders, real estate professionals, and counseling partners on OHFA's down payment assistance programs, career-related interest rate discounts, and other special loan products. Offered virtually and in-person, trainings are free and last from one to three hours. These programs can make buying a home or condo easier for qualified buyers.

Courses for real estate agents include:

- **Fair Housing Foundations**
- **OHFA Homebuyer Programs**
- **Jump-starting Your Real Estate Video Marketing**

Courses for mortgage lenders are:

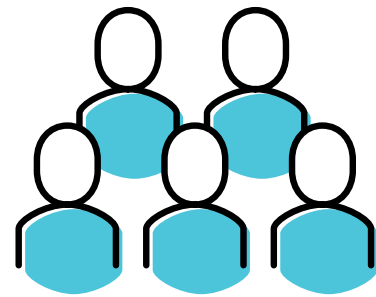
- **Becoming an OHFA Expert**
- **Mortgage Tax Credit**
- **Lender Online, Processing, Closing, and Post-closing**

OHFA also participates in community events to educate Ohioans on the benefits of its programs.



8,019

Total homebuyer training attendees in FY 2024



63%

Attendees were from the general public



37%

Attendees were real estate agents and lenders

WHAT OUR PARTNERS ARE SAYING ABOUT THEIR EXPERIENCE

“Over the years I have used the OHFA [homebuyer] program for many of my buyers. Without it several of my clients would not have been able to purchase their first home. This program is an invaluable tool every Realtor should use to help their buyers. I cannot recommend them enough.”

- **Gary Bennett, Realtor, Plum Tree Real Estate Marketing**

“Thank you for allowing my buyer(s) the opportunity to purchase a home with the OHFA [homebuyer] program. My buyer was able to purchase her first home and was excited for the new, next adventure for her and her family. It makes me happy to be able to help people reach their dreams and goals. Thank you again!!”

- **Beth Ann Beck, Full-time Realtor, BA, MRP, AHWD, CLP, CBA, Howard Hanna Real Estate Services**

“Realtor Beth Ann Beck of Howard Hanna Real Estate and I had a single mom who was also a first-time homebuyer who utilized the OHFA’s 5% YourChoice! Down Payment [Assistance] program in Henry County. Between OHFA and the seller concessions, the buyer was able to walk away from the closing table with money in her hand! I love that I have the option to offer my buyers OHFA programs.”

- **Heather Sapp, Lending Officer, Howard Hanna Real Estate Services**

ADDRESSING OHIO'S HOUSING NEEDS

Ohio continues to see a shortage of housing due to limited inventory, high market costs, and low vacancy rates.

This has a significant impact on low- to moderate-income Ohioans.

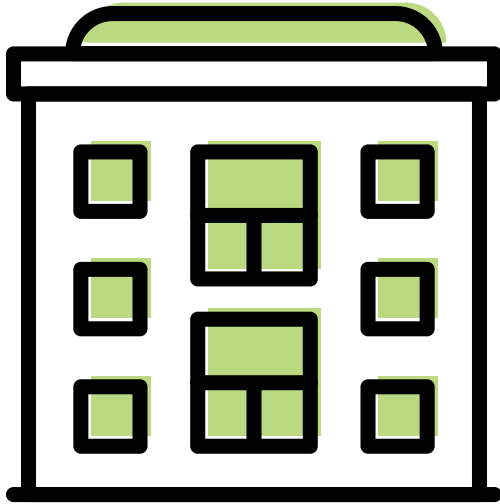
In 2022, Ohio only had 177,386 rental units that were both affordable and available to the state's 444,768 extremely low-income renters, those making less than 30% of the AMI, leaving a deficit of 267,382 units.¹

Two programs, the Ohio Low-Income Housing Tax Credit and the Single Family Tax Credit, were included in the Fiscal Year 2024–2025 biennium budget to provide OHFA additional resources to address Ohio's housing needs.

The **Ohio Low-Income Housing Tax Credit** (Ohio LIHTC) is dedicated to increasing the production of affordable rental housing in Ohio that would not have otherwise been created using federal, state, or private financing. It provides \$100 million a year in tax credits for four years (\$400 million), and in the first year OHFA reserved **\$87.5 million** of the \$100 million in tax credits. This will create **859 new units** throughout Ohio.

The **Single Family Tax Credit Program** leverages public-private partnerships to increase the inventory of affordable, single-family housing in Ohio. The program provides **\$50 million a year for four years (total of \$200 million)** to fill the financing gap to develop or substantially rehabilitate housing in Ohio. We are currently reviewing applications for the program and hope to see projects underway in 2025.

¹The Gap: A Shortage of Affordable Homes, March 2024, National Low Income Housing Coalition (based on the 2022 American Community Survey Public Use Microdata Sample)



Housing Finance Agency

811 Project Rental Assistance Program

These programs along with the federal **4% and 9% Low-Income Housing Tax Credit programs**, the **Housing Development Assistance Programs** (which include the HOME Investment Partnerships Program, the National Housing Trust Fund, and the Ohio Housing Trust Fund), the **Multifamily Bond Program**, and the **Housing Development Loan program**, created or preserved more than **5,173 affordable rental units** throughout the state.



Of the units created, **879** are for households with income at or below 30% of the AMI, and **965** are in projects that are accessible to individuals with physical disabilities.

OHFA continues to partner with the Ohio Department of Medicaid, the Ohio Department of Developmental Disabilities, and the Ohio Department of Mental Health & Addiction Services to provide extremely low-income households composed of one or more adults with a disability to live in an integrated setting with access to rental subsidy and supportive services through the Ohio 811 Project Rental Assistance Program. **At the end of Fiscal Year 2024, 378 units were leased through the program.** Currently, the program has partnered with **91 affordable rental properties** in 37 counties, committing more than **620 Section 811 units** across the state.



Trailside Lofts Resident, Toledo

OHFA Renter Profile

31

Median Renter Age

55

Median Head of Household Age

\$13,560

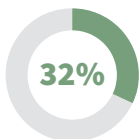
Median Annual Household Income

\$813

Median Monthly Gross Rent

\$314

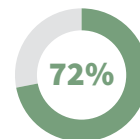
Median Portion Paid by Renter



Renters Under 18



Renters 55 and Over



Women Heads of Household

GRAND OPENINGS & GROUNDBREAKINGS



Grand opening of Henrietta Homes in Cleveland



Groundbreaking of Munson Crossing in Zanesville



Grand opening of Upper Sandusky Village



Groundbreaking of the Enclave on Main in Whitehall

ENSURING SAFE, QUALITY AFFORDABLE HOUSING

Part of OHFA's responsibility when funding a new affordable housing development is to make sure the development team complies with program guidelines. The OHFA compliance team also monitors the developments to ensure the rental units and the property are safe and provide quality housing for residents.

In Fiscal Year 2024, OHFA conducted:

414

File Reviews

402

Physical Inspections

185

Financial Reviews

There are **59 developments** in the pipeline for the **Compliance Next Steps** process, which are meetings OHFA staff hold with development teams to review the state and federal regulations associated with their funding.

Questions from development managers and residents of OHFA-funded properties are tracked and addressed through the **Compliance and Resident Help Desks**.

In Fiscal Year 2024:

1,017

Compliance Help Desk tickets were processed with an average of three days response time.

182

Resident Help Desk tickets were processed with an average 13-day response time.

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APPENDIX A

Homebuyer Program Lenders by Total Loan Volume, FY 2024

Lender	Number of Loans	Percent of Loans	Max Loan Amount	Perent of Loan Amount	Average Loan Amount
Fairway Independent Mortgage Corp	553	12.32	\$94,658,403	11.64	\$171,173
CrossCountry Mortgage LLC	516	11.50	\$90,057,368	11.08	\$174,530
Ruoff Mortgage Company Inc	221	4.93	\$40,548,992	4.99	\$183,480
The Huntington National Bank	191	4.26	\$29,628,980	3.64	\$155,126
First Ohio Home Finance Inc	183	4.08	\$32,364,331	3.98	\$176,854
Novus Home Mortgage Division of Ixonia Bank	176	3.92	\$24,518,764	3.02	\$139,311
USA Mortgage	152	3.39	\$27,332,171	3.36	\$179,817
Howard Hanna Mortgage Services	133	2.96	\$25,558,449	3.14	\$192,169
Union Home Mortgage Corp	133	2.96	\$23,311,451	2.87	\$175,274
Rapid Mortgage Company	116	2.59	\$22,366,770	2.75	\$192,817
NFM Inc d/b/a NFM Lending	107	2.38	\$21,766,678	2.68	\$203,427
Guaranteed Rate Inc	103	2.30	\$22,448,046	2.76	\$217,942
Lower, LLC	102	2.27	\$21,554,439	2.65	\$211,318
Prime Lending	93	2.07	\$16,224,448	2.00	\$174,456
Revolution Mortgage	84	1.87	\$17,025,225	2.09	\$202,681
US Bank Home Mortgage	83	1.85	\$13,779,544	1.70	\$166,019
Go Mortgage LLC	60	1.34	\$14,191,741	1.75	\$236,529
First Community Mortgage	54	1.20	\$10,270,744	1.26	\$190,199
American Pacific Mortgage Corp	53	1.18	\$10,065,542	1.24	\$189,916
Thrive Mortgage LLC	51	1.14	\$8,442,107	1.04	\$165,532
Union Capital Mortgage Corp	50	1.11	\$10,686,614	1.31	\$213,732
American Midwest Mortgage	47	1.05	\$8,106,642	1.00	\$172,482
Geneva Financial, LLC	47	1.05	\$9,355,245	1.15	\$199,048
Your Home Financial, LLC	44	0.98	\$7,088,531	0.87	\$161,103
Coast One Mortgage LLC	43	0.96	\$7,020,110	0.86	\$163,258
Draper and Kramer Mortgage Corp	43	0.96	\$7,079,929	0.87	\$164,650
Guaranteed Rate Affinity	42	0.94	\$9,946,956	1.22	\$236,832
Click n' Close, d/b/a Schmidt Mortgage Company	38	0.85	\$6,694,952	0.82	\$176,183
Equity Resources Inc.	37	0.82	\$6,604,507	0.81	\$178,500

Lender	Number of Loans	Percent of Loans	Max Loan Amount	Perent of Loan Amount	Average Loan Amount
Fifth Third Bank	37	0.82	\$6,218,715	0.76	\$168,073
Reliance First Capital, LLC	37	0.82	\$7,131,959	0.88	\$192,756
GVC Mortgage Inc	36	0.80	\$6,009,696	0.74	\$166,936
New American Funding	36	0.80	\$6,467,934	0.80	\$179,665
Polaris Home Funding Corp	33	0.74	\$6,074,913	0.75	\$184,088
American Neighborhood Mortgage Acceptance Company	28	0.62	\$5,694,132	0.70	\$203,362
Loan Depot.com LLC	28	0.62	\$4,403,098	0.54	\$157,254
Paramount Residential Mortgage Group	28	0.62	\$5,486,680	0.67	\$195,953
Gold Star Family of Companies	26	0.58	\$3,829,071	0.47	\$147,272
Union Savings Bank	26	0.58	\$5,233,610	0.64	\$201,293
Cleveland Mortgage Corp	25	0.56	\$5,580,286	0.69	\$223,211
Mutual of Omaha Mortgage	23	0.51	\$3,904,251	0.48	\$169,750
Nations Reliable Lending LLC	23	0.51	\$4,600,871	0.57	\$200,038
Synergy One Lending Inc	23	0.51	\$4,065,359	0.50	\$176,755
Bank of England	20	0.45	\$4,248,756	0.52	\$212,438
Movement Mortgage	20	0.45	\$3,744,871	0.46	\$187,244
Western Ohio Mortgage Company	20	0.45	\$3,764,709	0.46	\$188,235
River Hills Bank	19	0.42	\$4,226,223	0.52	\$222,433
First Financial Bank	18	0.40	\$3,755,558	0.46	\$208,642
The Federal Savings Bank	17	0.38	\$2,331,484	0.29	\$137,146
First Commonwealth Bank	16	0.36	\$2,435,509	0.30	\$152,219
Guild Mortgage	16	0.36	\$2,941,496	0.36	\$183,844
Summit Funding Inc	15	0.33	\$3,107,879	0.38	\$207,192
Mortgage 300 Corp	14	0.31	\$2,110,670	0.26	\$150,762
NTFN Inc d/b/a Premier Nationwide Lending	14	0.31	\$3,025,822	0.37	\$216,130
Primary Residential Mortgage Inc	14	0.31	\$3,139,737	0.39	\$224,267
Neighborhood Loans, Inc	13	0.29	\$2,622,276	0.32	\$201,714
Portage Community Bank	13	0.29	\$1,948,677	0.24	\$149,898
The State Bank & Trust Company	13	0.29	\$2,487,519	0.31	\$191,348

Lender	Number of Loans	Percent of Loans	Max Loan Amount	Perent of Loan Amount	Average Loan Amount
VanDyk Mortgage	13	0.29	\$2,445,730	0.30	\$188,133
Nations Lending Corporation	12	0.27	\$1,975,494	0.24	\$164,625
Supreme Lending	11	0.25	\$3,078,323	0.38	\$279,848
Waterstone Mortgage Corporation	11	0.25	\$1,440,618	0.18	\$130,965
Equitable Mortgage Corp	10	0.22	\$2,195,559	0.27	\$219,556
Gateway First Bank	9	0.20	\$1,811,596	0.22	\$201,288
New Rez LLC	9	0.20	\$1,449,341	0.18	\$161,038
Prosperity Home Mortgage, LLC	9	0.20	\$2,061,042	0.25	\$229,005
Sibcy Cline Mortgage Services, Inc.	9	0.20	\$1,569,834	0.19	\$174,426
Stockton Mortgage Corp	9	0.20	\$1,708,642	0.21	\$189,849
Success Mortgage Partners, Inc.	9	0.20	\$1,817,937	0.22	\$201,993
1st Community Mortgage / Mortgage Boutique TPO	8	0.18	\$1,738,529	0.21	\$217,316
Park National Bank	8	0.18	\$1,426,616	0.18	\$178,327
Bayshore Mortgage Funding, LLC	7	0.16	\$1,407,814	0.17	\$201,116
Churchill Mortgage Company	7	0.16	\$1,288,401	0.16	\$184,057
Diamond Residential Mortgage Corp	7	0.16	\$1,143,223	0.14	\$163,318
Northern Mortgage Services, LLC	7	0.16	\$1,060,045	0.13	\$151,435
Premier Lending	7	0.16	\$1,129,726	0.14	\$161,389
CMG Mortgage, Inc d/b/a CMG Financial	6	0.13	\$1,135,105	0.14	\$189,184
First Federal Community Bank	6	0.13	\$1,396,969	0.17	\$232,828
First Federal Lakewood	6	0.13	\$1,094,656	0.13	\$182,443
Guardian Savings Bank	6	0.13	\$1,236,315	0.15	\$206,053
Norcom Mortgage	6	0.13	\$1,262,812	0.16	\$210,469
Gold Star Mortgage Financial Group TPO	5	0.11	\$1,002,519	0.12	\$200,504
Homespire Mortgage Corp	5	0.11	\$1,093,266	0.13	\$218,653
Hometown Lenders LLC	5	0.11	\$644,787	0.08	\$128,957
Nationwide Mortgage Bankers, Inc	5	0.11	\$932,779	0.11	\$186,556
Cardinal Financial Company	4	0.09	\$717,090	0.09	\$179,273
Hallmark Home Mortgage LLC	4	0.09	\$720,243	0.09	\$180,061
Land Home Financial Services	4	0.09	\$966,905	0.12	\$241,726
Peoples Mortgage Company	4	0.09	\$500,563	0.06	\$125,141
Cincinnati Federal	3	0.07	\$540,221	0.07	\$180,074

Lender	Number of Loans	Percent of Loans	Max Loan Amount	Perent of Loan Amount	Average Loan Amount
Developers Mortgage	3	0.07	\$554,733	0.07	\$184,911
Northpointe Bank	3	0.07	\$558,180	0.07	\$186,060
NVR Mortgage Finance Inc	3	0.07	\$812,202	0.10	\$270,734
TJC Mortgage	3	0.07	\$731,025	0.09	\$243,675
US Mortgage Corp	3	0.07	\$551,248	0.07	\$183,749
Wesbanco Bank	3	0.07	\$554,991	0.07	\$184,997
Wright Patt Credit Union	3	0.07	\$523,736	0.06	\$174,579
Caliber Home Loans	2	0.04	\$226,965	0.03	\$113,483
Center Bank	2	0.04	\$333,808	0.04	\$166,904
Eustis Mortgage Corporation	2	0.04	\$401,649	0.05	\$200,825
Heartland Bank	2	0.04	\$412,250	0.05	\$206,125
International City Mortgage, Inc. d/b/a Doorway Home Loans	2	0.04	\$409,323	0.05	\$204,662
LeaderOne Financial Corp	2	0.04	\$417,302	0.05	\$208,651
Mercantile Bank	2	0.04	\$376,763	0.05	\$188,382
Vanderblit Mortgage and Finance, Inc. d/b/a Silverton Mortgage	2	0.04	\$578,480	0.07	\$289,240
Academy Mortgage Corp.	1	0.02	\$142,367	0.02	\$142,367
Affordable Mortgage Advisors, LLC d/b/a Holland Mortgage Advisors	1	0.02	\$92,150	0.01	\$92,150
AmCap Mortgage Ltd	1	0.02	\$178,125	0.02	\$178,125
Dignified Home Loans, LLC	1	0.02	\$149,246	0.02	\$149,246
Envoy Mortgage Ltd.	1	0.02	\$254,210	0.03	\$254,210
First Bank of Central Ohio	1	0.02	\$211,460	0.03	\$211,460
First Centennial Mortgage Corp	1	0.02	\$220,924	0.03	\$220,924
Midwest Mortgage Investments Ltd	1	0.02	\$162,450	0.02	\$162,450
On Q Financial	1	0.02	\$144,993	0.02	\$144,993
Success Lending	1	0.02	\$169,866	0.02	\$169,866
The Union Bank	1	0.02	\$230,743	0.03	\$230,743
Valley Central Bank	1	0.02	\$140,650	0.02	\$140,650
Warsaw Federal Savings & Loan	1	0.02	\$121,505	0.01	\$121,505
Grand Total	4,487	100.00	\$812,943,484	100.00	\$181,178

APPENDIX B

Homebuyer Loans by County, FY 2024

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Adams	11	0.25	\$1,524,693	0.19	\$138,608
Allen	26	0.58	\$3,410,746	0.42	\$131,183
Ashland	17	0.38	\$2,847,635	0.35	\$167,508
Ashtabula	34	0.76	\$4,717,392	0.58	\$138,747
Athens	13	0.29	\$2,176,242	0.27	\$167,403
Auglaize	8	0.18	\$1,249,432	0.15	\$156,179
Belmont	17	0.38	\$2,193,357	0.27	\$129,021
Brown	17	0.38	\$3,443,863	0.42	\$202,580
Butler	149	3.32	\$29,323,405	3.61	\$196,801
Carroll	5	0.11	\$844,290	0.10	\$168,858
Champaign	11	0.25	\$2,460,967	0.30	\$223,724
Clark	60	1.34	\$9,735,084	1.20	\$162,251
Clermont	75	1.67	\$16,688,545	2.05	\$222,514
Clinton	21	0.47	\$3,827,640	0.47	\$182,269
Columbiana	36	0.80	\$4,975,986	0.61	\$138,222
Coshocton	14	0.31	\$2,286,012	0.28	\$163,287
Crawford	19	0.42	\$2,622,004	0.32	\$138,000
Cuyahoga	460	10.25	\$80,274,570	9.87	\$174,510
Darke	9	0.20	\$1,470,100	0.18	\$163,344
Defiance	8	0.18	\$1,154,536	0.14	\$144,317
Delaware	32	0.71	\$9,052,151	1.11	\$282,880

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Erie	23	0.51	\$3,175,401	0.39	\$138,061
Fairfield	83	1.85	\$19,763,873	2.43	\$238,119
Fayette	23	0.51	\$4,213,992	0.52	\$183,217
Franklin	559	12.46	\$127,485,913	15.68	\$228,061
Fulton	11	0.25	\$1,816,880	0.22	\$165,171
Gallia	5	0.11	\$790,722	0.10	\$158,144
Geauga	8	0.18	\$1,726,563	0.21	\$215,820
Greene	52	1.16	\$8,910,130	1.10	\$171,349
Guernsey	27	0.60	\$4,432,382	0.55	\$164,162
Hamilton	293	6.53	\$59,184,132	7.28	\$201,994
Hancock	10	0.22	\$1,406,518	0.17	\$140,652
Hardin	4	0.09	\$636,751	0.08	\$159,188
Harrison	4	0.09	\$452,603	0.06	\$113,151
Henry	6	0.13	\$606,158	0.07	\$101,026
Highland	16	0.36	\$2,855,238	0.35	\$178,452
Hocking	19	0.42	\$3,604,491	0.44	\$189,710
Holmes	2	0.04	\$453,625	0.06	\$226,813
Huron	26	0.58	\$4,285,956	0.53	\$164,844
Jackson	18	0.40	\$2,982,182	0.37	\$165,677
Jefferson	21	0.47	\$2,747,762	0.34	\$130,846
Knox	20	0.45	\$3,813,789	0.47	\$190,689

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Lake	76	1.69	\$13,906,544	1.71	\$182,981
Lawrence	9	0.20	\$1,285,344	0.16	\$142,816
Licking	75	1.67	\$18,061,614	2.22	\$240,822
Logan	14	0.31	\$2,262,421	0.28	\$161,602
Lorain	133	2.96	\$23,089,431	2.84	\$173,605
Lucas	139	3.10	\$19,652,403	2.42	\$141,384
Madison	26	0.58	\$5,830,655	0.72	\$224,256
Mahoning	98	2.18	\$13,218,378	1.63	\$134,881
Marion	51	1.14	\$8,484,478	1.04	\$166,362
Medina	41	0.91	\$8,945,345	1.10	\$218,179
Meigs	4	0.09	\$470,204	0.06	\$117,551
Mercer	1	0.02	\$192,744	0.02	\$192,744
Miami	29	0.65	\$5,107,609	0.63	\$176,124
Monroe	2	0.04	\$217,379	0.03	\$108,690
Montgomery	256	5.71	\$42,936,323	5.28	\$167,720
Morgan	5	0.11	\$926,014	0.11	\$185,203
Morrow	14	0.31	\$2,418,491	0.30	\$172,749
Muskingum	76	1.69	\$12,179,211	1.50	\$160,253
Noble	2	0.04	\$436,933	0.05	\$218,467
Ottawa	7	0.16	\$1,138,011	0.14	\$162,573
Paulding	1	0.02	\$142,367	0.02	\$142,367
Perry	14	0.31	\$2,377,329	0.29	\$169,809
Pickaway	41	0.91	\$9,438,871	1.16	\$230,216

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Pike	9	0.20	\$1,552,008	0.19	\$172,445
Portage	67	1.49	\$13,008,000	1.60	\$194,149
Preble	12	0.27	\$1,888,978	0.23	\$157,415
Putnam	1	0.02	\$147,283	0.02	\$147,283
Richland	51	1.14	\$7,730,390	0.95	\$151,576
Ross	60	1.34	\$9,666,772	1.19	\$161,113
Sandusky	21	0.47	\$3,341,408	0.41	\$159,115
Scioto	16	0.36	\$1,862,565	0.23	\$116,410
Seneca	6	0.13	\$735,690	0.09	\$122,615
Shelby	5	0.11	\$761,811	0.09	\$152,362
Stark	192	4.28	\$29,711,771	3.65	\$154,749
Summit	357	7.96	\$56,467,716	6.95	\$158,173
Trumbull	109	2.43	\$15,406,863	1.90	\$141,347
Tuscarawas	29	0.65	\$4,993,966	0.61	\$172,206
Union	18	0.40	\$4,597,106	0.57	\$255,395
Van Wert	8	0.18	\$1,262,851	0.16	\$157,856
Vinton	7	0.16	\$971,749	0.12	\$138,821
Warren	37	0.82	\$8,814,389	1.08	\$238,227
Washington	24	0.53	\$3,642,326	0.45	\$151,764
Wayne	42	0.94	\$7,265,013	0.89	\$172,977
Williams	3	0.07	\$366,543	0.05	\$122,181
Wood	22	0.49	\$3,737,430	0.46	\$169,883
Wyandot	5	0.11	\$669,046	0.08	\$133,809
Grand Total	4,487	100.00	\$812,943,484	100.00	\$181,178

APPENDIX C

Multifamily Housing Developments Receiving Initial Funding Allocations, FY 2024

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Country Ridge Apartments	Hilliard	Franklin	96	Jul 23	\$1.2m 4% LIHTC \$2m HDL	X			OCCH
Cobblestone Manor	Grove City	Franklin	82	Jul 23	\$1.2m 4% LIHTC \$4.5m HDAP-HOME-ARP \$2m HDL		X		OCCH
Granville Woods Lofts II	Columbus	Franklin	60	Jul 23	\$948k 4% LIHTC \$3.2m HDAP-HOME \$11m MF bonds \$2m HDL				Merchants Capital
Munson Crossing	Zanesville	Muskingum	43	Jul 23	\$676k 4% LIHTC \$5m HDAP-OHTF \$7.8m MF bonds \$2m HDL				Marble Cliff Capital
Rose Commons	Springfield	Clark	40	Jul 23	\$724k 4% LIHTC \$4.5m HDAP-HOME-ARP \$8.4m MF bonds \$2m HDL				Marble Cliff Capital
Zane Commons	Zanesville	Muskingum	44	Jul 23	\$595k 4% LIHTC \$5m HDAP-OHTF \$7.1m MF bonds \$2m HDL				Marble Cliff Capital
NCJC Downtown Campus	Columbus	Franklin	120	Jul 23	\$1.8m 4% LIHTC \$4.5m HDAP-NHTF \$19m MF bonds \$2m HDL				PNC Real Estate
Geiger House for Veterans	Cincinnati	Hamilton	48	Jul 23	\$768k 4% LIHTC \$5.5m HDAP-HOME-ARP \$8.6m MF bonds \$2m HDL			X	OCCH
Carthage Flats PSH	Cincinnati	Hamilton	45	Aug 23	\$737k 4% LIHTC \$5.5m HDAP-HOME-ARP \$8.4m MF bonds \$2m HDL			X	OCCH
Cedar Redevelopment Phase IV	Cleveland	Cuyahoga	50	Sep 23	\$950k 4% LIHTC \$4.5m HDAP-HOME-ARP \$1.3m HDL				OCCH
Broadleigh Lofts	Columbus	Franklin	84	Sep 23	\$1.2m 4% LIHTC \$4.5m HDAP-HOME-ARP \$2m HDL				Marble Cliff Capital
Sunrise Homes	Lorain	Lorain	35	Sep 23	\$251k 4% LIHTC \$3.1m HDAP-HOME-ARP	X		X	Grow America Corporate Equity Fund
Rotary Commons	Bellevue	Sandusky	40	Sep 23	\$238k 4% LIHTC \$1.6m HDAP-OHTF \$1.3m HDL	X	X		Marble Cliff Capital
Norton Village Apartments	Columbus	Franklin	50	Sep 23	\$286k 4% LIHTC \$1.5m HDAP-NHTF \$1m HDL	X			Boston Financial Investment Management
Pinehurst Apartments	Waverly	Pike	56	Sep 23	\$359k 4% LIHTC \$2.2m HDAP-NHTF \$1.2m HDL	X			Boston Financial Investment Management
Collingwood Green Phase V	Toledo	Lucas	75	Oct 23	\$1.3m 4% LIHTC \$16m MF bonds		X		National Affordable Housing Trust
Providence Glen	Columbus	Franklin	144	Oct 23	\$8.1m 4% LIHTC \$15m MF bonds	X			Marble Cliff Capital
MacArthur Park	Loveland	Hamilton	85	Nov 23	\$788k 4% LIHTC \$13m MF bonds	X			PNC Real Estate

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Flats on Wolf Creek	Trotwood	Montgomery	65	Dec 23	\$922k 4% LIHTC \$11m MF bonds \$1.8m HDL				OCCH
Beechwood Villa	Union Township	Hamilton	184	Dec 23	\$1.7m 4% LIHTC \$28m MF bonds	X			PNC Real Estate
Jalen Lofts	Trotwood	Montgomery	66	Feb 24	\$938k 4% LIHTC \$2.5m HDAP-HOME \$2m HDL				Key Community Development Corporation
Forest Park I	Dayton	Montgomery	52	Feb 24	\$619k 4% LIHTC \$8m MF bonds				RBC Community Investments
NCJC Downtown Campus	Columbus	Franklin	120	Mar 24	\$1.8m 4% LIHTC \$2.8m HDAP-HOME \$1.7m HDAP-NHTF \$25m MF bonds \$2m HDL				PNC Real Estate
Stratford Place	Dayton	Montgomery	100	Mar 24	\$930k 4% LIHTC \$2.6m HDAP-NHTF \$11m MF bonds \$2m HDL	X	X		Enterprise Community Investment
Touchstone Field Place II	Columbus	Franklin	44	Mar 24	\$709k 4% LIHTC \$5m HDAP-HOME-ARP \$8.5m MF bonds \$2m HDL			X	OCCH
Alexandra Apartments	Cincinnati	Hamilton	83	Apr 24	\$1.1m 4% LIHTC \$15m MF bonds \$2m HDL \$3.5m MLP	X	X		National Equity Fund
Cambridge House Apartments II	Dayton	Montgomery	47	Apr 24	\$718k 4% LIHTC \$2.4m HDAP-HOME \$11m MF bonds \$2m HDL				Grow America Corporate Equity Fund
Berwyn East Place	Columbus	Franklin	88	Apr 24	\$1.2m 4% LIHTC \$5m HDAP-HOME-ARP \$14m MF bonds \$2m HDL \$4.3m MLP			X	National Affordable Housing Trust
Lafayette, The	Medina	Medina	11	Apr 24	\$1.6m HDAP-OHTF			X	N/A
Emerald Place	Lancaster	Fairfield	216	Apr 24	\$3.2m 4% LIHTC \$1m OLIHTC \$2.5m HDL				Key Community Development Corporation
Juniper Crossing II	Columbus	Franklin	37	Apr 24	\$690k 4% LIHTC \$690k OLIHTC \$8m MF bonds		X		Merchants Capital
Rotary Commons	Bellevue	Sandusky	40	May 24	\$238k 4% LIHTC \$1.6m HDAP-OHTF \$3.8m MF bonds \$1.6m HDL	X	X		Marble Cliff Capital

Notes: Abbreviations are as follows:

4% LIHTC – Non-competitively awarded federal Low-Income Housing Tax Credits
 9% LIHTC – Competitively awarded federal Low-Income Housing Tax Credits
 OLIHTC – Ohio Low-Income Housing Tax Credits
 HDAP – Housing Development Assistance Programs
 HDAP-HOME – HDAP award funded through the HOME Investment Partnerships Program
 HDAP-HOME-ARP – HDAP award funded through the HOME Investment Partnerships American Rescue Plan Program
 HDAP-NHTF – HDAP award funded through the National Housing Trust Fund

HDAP-OHTF – HDAP award funded through the Ohio Housing Trust Fund
 MF bonds – Tax-exempt multifamily bonds
 MLP - Multifamily Lending Program
 HDL – Housing Development Loan
 N/A – Not applicable
 CREA
 OCCH – Ohio Capital Corporation for Housing
 PSH – Permanent Supportive Housing

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Mulberry Springs PSH	Springfield	Clark	40	May 24	\$446k 4% LIHTC \$4.8m HDAP-HOME-ARP \$2m HDL			X	OCCH
Cascades Phase I	Yellow Springs	Greene	8	May 24	\$1.5m HDAP-OHTF		X		N/A
Upton II	Defiance	Defiance	10	May 24	\$1.3m HDAP-OHTF			X	N/A
Venture Place	Lancaster	Fairfield	24	May 24	\$2m HDAP-OHTF			X	N/A
EDEN Expansion Phase III	Cleveland	Cuyahoga	8	May 24	\$944k HDAP-NHTF			X	N/A
Belmar Trail of Lebanon	Lebanon	Warren	44	May 24	\$440k 4% LIHTC \$440k OLIHTC \$2.5m HDL		X		Marble Cliff Capital
Granville Woods Lofts	Columbus	Franklin	58	May 24	\$884k 4% LIHTC \$884k OLIHTC \$2m HDL				Marble Cliff Capital
Newton Family Apartments	Canton	Stark	52	May 24	\$987k 4% LIHTC \$987k OLIHTC \$2m HDL				Marble Cliff Capital
Arrowhead Lofts	Maumee	Lucas	58	May 24	\$1.7m 9% LIHTC \$1.8m HDL				Key Community Development Corporation
Artem on Gay	Columbus	Franklin	71	May 24	\$1.8m 9% LIHTC \$1.8m HDL				OCCH
Aspire Columbus	Columbus	Franklin	82	May 24	\$1.8m 9% LIHTC \$1.8m HDL				OCCH
Berkshire Commons	Berkshire Township	Delaware	58	May 24	\$1.7m 9% LIHTC \$1.8m HDL				OCCH
Blackburn Landing	Athens	Athens	50	May 24	\$1.2m 9% LIHTC \$1.8m HDL				OCCH
Bowling Green Senior Housing	Bowling Green	Wood	66	May 24	\$1.6m 9% LIHTC \$1.8m HDL \$3m MLP		X		OCCH
Brookside Place	Pataskala	Licking	31	May 24	\$543k 9% LIHTC \$1.8m HDL	X			OCCH
Churchill Gateway II	Cleveland	Cuyahoga	70	May 24	\$1.7m 9% LIHTC \$1.8m HDL				OCCH
Cleveland West Veterans Housing	Cleveland	Cuyahoga	62	May 24	\$1.8m 9% LIHTC \$1m HDAP-HOME \$2.5m HDL			X	Enterprise Community Investment
Commons at Grant	Columbus	Franklin	100	May 24	\$1.5m 9% LIHTC \$1.8m HDL	X			National Equity Fund
Divinity Landing	Macedonia	Summit	54	May 24	\$1.6m 9% LIHTC \$1.8m HDL		X		National Equity Fund
Emerald Glen	Columbus	Franklin	130	May 24	\$1.5m 9% LIHTC \$1.8m HDL \$5.4m MLP	X			OCCH
Walton Senior Apartments	Cleveland	Cuyahoga	52	May 24	\$1.3m 9% LIHTC \$1.8m HDL		X		Key Community Development Corporation
Hamilton Place	Columbus	Franklin	60	May 24	\$1.5m 9% LIHTC \$1.8m HDL \$4.1m MLP				OCCH
Hough Senior Independent Living	Cleveland	Cuyahoga	55	May 24	\$1.4m 9% LIHTC \$1m HDAP-HOME \$1.8m HDL		X		Enterprise Community Investment
Knoll View Place	Columbus	Franklin	50	May 24	\$1.5m 9% LIHTC \$2.5m HDL			X	OCCH
Oskamp Flats	Cincinnati	Hamilton	70	May 24	\$1.8m 9% LIHTC \$1.8m HDL		X		OCCH
Roberts Run Landing	Richland Township	Belmont	76	May 24	\$1.8m 9% LIHTC \$1.8m HDL				OCCH
Scioto Rise Place	Columbus	Franklin	60	May 24	\$1.8m 9% LIHTC \$2.5m HDL			X	OCCH

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Sheridan Manor Apartments	South Point	Lawrence	40	May 24	\$672k 9% LIHTC \$1.8m HDL"	X			OCCH
Senior Village at Valle Greene	Fairborn	Greene	70	May 24	\$1.7m 9% LIHTC \$1.4m HDAP-HOME \$1.8m HDL		X		CREA
Stow Kent Gardens	Stow	Summit	85	May 24	\$1.5m 9% LIHTC \$1.8m HDL	X	X		OCCH
Thornville Manor	Thornville	Perry	24	May 24	\$600k 9% LIHTC \$1.8m HDL	X	X		Grow America Corporate Equity Fund
Beaumont Greene	Canaan Township	Athens	40	May 24	\$773k 9% LIHTC \$1.8m HDL	X	X		Marble Cliff Capital
Shevchenko Manor	Parma	Cuyahoga	63	May 24	\$398k 4% LIHTC \$7m MF bonds	X	X		Marble Cliff Capital
Sunrise Homes	Lorain	Lorain	35	Jun 24	\$251k 4% LIHTC \$3.1m HDAP-HOME-ARP \$4.5m MF bonds	X		X	Grow America Corporate Equity Fund
Nelson Park Apartments	Columbus	Franklin	140	Jun 24	\$2.3m 4% LIHTC \$3m HDAP-HOME-ARP	X		X	OCCH
Lebanon Apartments	Lebanon	Warren	20	Jun 24	\$2m HDAP-OHTF			X	N/A
Terrace Gardens	Newark	Licking	99	Jun 24	\$1.6m 4% LIHTC \$2.5m HDAP-NHTF \$19m MF bonds \$2.5m HDL	X			OCCH
West Fork	Columbus	Franklin	216	Jun 24	\$2m 4% LIHTC \$3.5m HDAP-HOME				Key Community Development Corporation
Sells Green	Lancaster	Fairfield	40	Jun 24	\$681k 4% LIHTC \$1.7m HDAP-HOME \$608k HDAP-NHTF \$2.1m HDAP-OHTF \$2.5m HDL				Marble Cliff Capital
Bretton Woods II	Columbus	Franklin	60	Jun 24	\$635k 4% LIHTC \$635k OLIHTC		X		National Equity Fund
Lincoln & Gilbert Family II	Cincinnati	Hamilton	36	Jun 24	\$550k 4% LIHTC \$374k OLIHTC \$2m HDL				OCCH
Parkside Homes East	Cleveland	Cuyahoga	55	Jun 24	\$1m 4% LIHTC \$1m OLIHTC \$2m HDL				Enterprise Community Investment
The Grand & the Glen	Toledo	Lucas	70	Jun 24	\$1.3m 4% LIHTC \$540k OLIHTC \$2m HDL				Key Community Development Corporation
Watterson Lake	Cleveland	Cuyahoga	136	Jun 24	\$2.5m 4% LIHTC \$1m OLIHTC \$2.5m HDL				Enterprise Community Investment
The Reserve at Hunter Trace	Lancaster	Fairfield	95	Jun 24	\$1.3m 4% LIHTC \$1.3m OLIHTC \$2m HDL		X		OCCH

Notes: Abbreviations are as follows:

4% LIHTC – Non-competitively awarded federal Low-Income Housing Tax Credits
9% LIHTC – Competitively awarded federal Low-Income Housing Tax Credits
OLIHTC – Ohio Low-Income Housing Tax Credits
HDAP – Housing Development Assistance Programs
HDAP-HOME – HDAP award funded through the HOME Investment Partnerships Program
HDAP-HOME-ARP – HDAP award funded through the HOME Investment Partnerships American Rescue Plan Program
HDAP-NHTF – HDAP award funded through the National Housing Trust Fund

HDAP-OHTF – HDAP award funded through the Ohio Housing Trust Fund
MF bonds – Tax-exempt multifamily bonds
MLP - Multifamily Lending Program
HDL – Housing Development Loan
N/A – Not applicable
CREA
OCCH – Ohio Capital Corporation for Housing
PSH – Permanent Supportive Housing

APPENDIX D

IRS Form 8609 Issuances, FY 2024

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Pendleton III *	7/3/23	Middletown & Trenton	Hamilton	8	\$925,463	CREA
Sidney Crossing	7/3/23	Sidney	Shelby	48	\$785,000	PNC Real Estate
WC Summertree Terrace *	7/25/23	Jeffersonville	Fayette	24	\$182,421	Marble Cliff Capital
YWCA of Hamilton	7/30/23	Hamilton	Butler	45	\$1,000,000	OCCH
Franciscan Village *	8/10/23	Cleveland	Cuyahoga	176	\$1,064,386	OCCH
Cedar Redevelopment III *	9/1/23	Cleveland	Cuyahoga	0	\$836,888	OCCH
Kenlawn Place	9/1/23	Columbus	Franklin	50	\$899,999	OCCH
Commodore Place	9/11/23	Cleveland	Cuyahoga	198	\$1,221,306	Key Community Development Corporation
Pinzone Tower *	9/13/23	Rocky River	Cuyahoga	100	\$689,942	Enterprise Community Investment
Resolution Family	9/13/23	Ashtabula	Ashtabula	51	\$900,000	OCCH
Chevybrook Estates *	9/14/23	Parma	Cuyahoga	60	\$378,761	NDC
Vernon Ridge	10/6/23	Mount Vernon	Knox	62	\$619,975	OCCH
HOPE Senior Village	10/6/23	East Canton	Stark	40	\$696,254	OCCH
Owl's Nest *	10/6/23	East Cleveland	Cuyahoga	260	\$1,183,280	PNC Real Estate
Pearl House Zanesville	10/30/23	Zanesville	Muskingum	34	\$500,000	OCCH
Kershaw Greene	11/21/23	Athens	Athens	51	\$1,000,000	OCCH
Bretton Woods	11/27/23	Columbus	Franklin	62	\$1,028,547	CREA
Touchstone Field Place	11/27/23	Columbus	Franklin	56	\$1,036,520	OCCH
Maple Meadows	11/27/23	Columbus	Franklin	56	\$1,020,000	OCCH
Riverside Park Phase III *	12/11/23	Cleveland	Cuyahoga	204	\$2,495,205	OCCH
Ohio Village *	12/14/23	Miamisburg	Montgomery	48	\$233,101	OCCH
Gates Junction	12/18/23	Columbus	Franklin	60	\$1,017,750	National Equity Fund
Lockbourne Greene *	12/22/23	Columbus	Franklin	60	\$775,646	Bank of America Community Development Corporation
Hisle Park Apartments	12/22/23	Portsmouth	Scioto	45	\$955,000	OCCH
Franklin Manor North *	1/12/24	Columbus	Franklin	96	\$462,732	OCCH
Fenner Ridge	1/12/24	Hillsboro	Highland	56	\$927,340	OCCH
Delaware Village *	1/12/24	Delaware	Delaware	40	\$324,191	OCCH
General Franklin	1/12/24	Dayton	Montgomery	38	\$625,146	OCCH
The Ericsson *	1/19/24	Akron	Summit	240	\$1,733,093	CREA
Pike Run	2/12/24	Delphos	Allen	40	\$750,000	PNC Real Estate
Jaycee Towers *	2/12/24	Dayton	Montgomery	204	\$943,625	Redwood Housing Services
Apple Street Senior Apartments (aka John Arthur Flats)	2/29/24	Cincinnati	Hamilton	57	\$1,068,000	CREA

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Blair Lofts	2/29/24	Cincinnati	Hamilton	64	\$1,000,000	OCCH
Tyler Park	2/29/24	Athens	Athens	56	\$1,000,000	OCCH
Willows of Springdale *	3/1/24	Springdale	Hamilton	383	\$2,375,995	Boston Financial Investment Management
Logan Village *	3/1/24	Logan	Hocking	48	\$261,854	Marble Cliff Capital
Euclid Hill Villa *	3/19/24	Euclid	Cuyahoga	505	\$1,792,848	Boston Financial Investment Management
Portsmouth Senior Lofts	3/22/24	Portsmouth	Scioto	53	\$900,000	OCCH
Dayton Arcade	3/22/24	Dayton	Montgomery	110	\$2,250,000	OCCH
Dunbury Greene	3/28/24	Columbus	Franklin	60	\$701,546	Merchants Capital
Franklin Manor South	3/28/24	Columbus	Franklin	176	\$1,224,029	OCCH
Arts Apartments at Music Hall *	3/28/24	Cincinnati	Hamilton	248	\$1,120,787	PNC Real Estate
Trailside Lofts	4/5/24	Maumee	Lucas	50	\$1,100,000	OCCH
Lancaster Club Apartments *	4/5/24	Lancaster	Fairfield	92	\$564,586	OCCH
Larchmere Homes	4/10/24	Cleveland	Cuyahoga	30	\$953,000	Enterprise Community Investment
Longfellow School	4/10/24	Cleveland	Cuyahoga	75	\$1,135,613	Key Community Development Corporation
Longfellow School BGF *	4/10/24	Cleveland	Cuyahoga	22	\$240,562	Key Community Development Corporation
McGregor Independent Living *	4/17/24	East Cleveland	Cuyahoga	106	\$1,580,264	Enterprise Community Investment
Trotwood Senior	4/24/24	Trotwood	Montgomery	50	\$1,100,000	OCCH
Salem Village *	4/30/24	Columbus	Franklin	76	\$864,345	National Equity Fund
Windgrove Senior Housing *	4/30/24	Windham	Portage	30	\$328,473	OCCH
I Promise Housing	4/30/24	Akron	Summit	50	\$1,100,000	OCCH
Griffon Apartments	6/5/24	Cincinnati	Hamilton	48	\$1,100,000	RBC Community Investments
Clifton Plaza Apartments *	6/5/24	Cleveland	Cuyahoga	108	\$678,221	OCCH
New Frontier Homes	6/7/24	Akron	Summit	45	\$1,100,000	OCCH
Shawnee Lofts	6/11/24	Lima	Allen	54	\$972,000	Merchants Capital
Carter Manor *	6/26/24	Cleveland	Cuyahoga	270	\$2,351,045	CREA
Windmillier Pointe *	6/26/24	Columbus	Franklin	284	\$2,375,381	Transamerica Affordable Housing
Winton House *	6/28/24	Cincinnati	Hamilton	103	\$729,098	Huntington Community Development Corporation

Notes: Form 8609 is the name of the IRS form that owners of affordable housing developments must complete to obtain Housing Tax Credits from OHFA. Buildings must be "placed into service"—i.e., made available for habitation by residents—prior to filing Form 8609. "Credits" indicates the amount of Housing Tax Credits to be awarded annually for 10 years. Projects with an asterisk indicate 4% credit awards; all others are 9% credit awards.

APPENDIX E

FY 2024 Contracts and Payments for Services over \$100,000

Office of Single Family Housing, Residential Lending Division

Vendor	Services Provided	Contract Amount	FY 2024 Payments
BLX	Arbitrage Agent	\$140,000	\$23,500
Dinsmore & Shohl LLP	Legal Services	Variable	\$607,492
Moody's Investors Service	Credit Rating	Variable	\$174,000
Optimal Capital Group	Swap Advisory	\$433,500	*
PFM Asset Management LLC	Investment Advisory	\$240,000	\$52,250
RBC Capital Markets	Financial Advisory	\$1,900,000	\$356,246
Thompson Hine	Legal Services	Variable	\$212,498
Wilmington Trust	Trustee Services	\$354,711	\$126,300

Notes: (*) No payments in FY 2024

Office of Single Family Housing, Housing Preservation Division

Vendor	Services Provided	Contract Amount	FY 2024 Payments
Aston Carter Inc	Temporary Staffing	\$732,203	\$732,202
Crowe LLP	Accounting Engagement	\$150,120	\$79,200
Ohio Homeowner Assistance LLC	Program Administration	\$106,000	\$96,000
TekSystems	Temporary Staffing	\$212,693	\$212,693

Office of Multifamily Housing

Vendor	Services Provided	Contract Amount	FY 2024 Payments
August Mack Environmental Inc	Environmental Site Reviews	\$201,240	\$107,430
The Mannik & Smith Group Inc	Environmental Site Reviews	\$201,240	\$54,323

Office of Operations

Vendor	Services Provided	Contract Amount	FY 2024 Payments
Corporate Exchange Columbus LLC	Building Lease/Maintenance	\$344,079	\$316,806
Emphasys Software	Loan and Accounting Software	\$551,666	\$551,666
Rea & Associates	External Financial & Single Audit	\$205,000	\$183,600
Whitestone Group Inc	Building Security	\$125,000	\$114,195
XenTegra-GOV LLC	Virtual Desktop Infrastructure	\$249,530	\$249,530