



Before contacting OHFA, please read through the entirety of this document. Frequently Asked Questions and notes on the data and methodology are included. If you still have questions, please contact OHFA’s Office of Research and Analytics (Research@ohiohome.org).

INSTRUCTIONS FOR THE 2024-25 9% LIHTC QAP WITH 2025 TECHNICAL AMENDMENTS

These instructions include details for using the 2024-25 9% LIHTC QAP with 2025 Technical Amendment interactive maps. The map layers correspond to the following data sections:

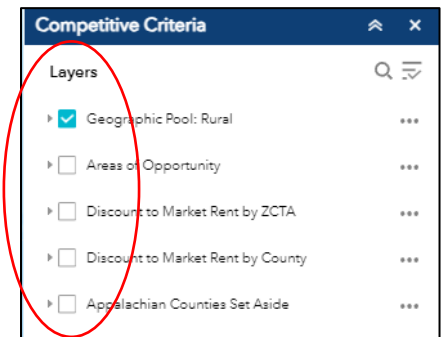
- Areas of Opportunity
- Appalachian Counties
- Discount to Market Rent
 - By ZCTA
 - By County
- Transformative Economic Development (Set Aside)
- 2025 Qualified Census Tracts
- 2025 Difficult Development Areas
- Areas of Minority Concentration (HOME only)
- Racially Mixed Areas (HOME Only)

Step 1: Navigate to the map using these hyperlinks:

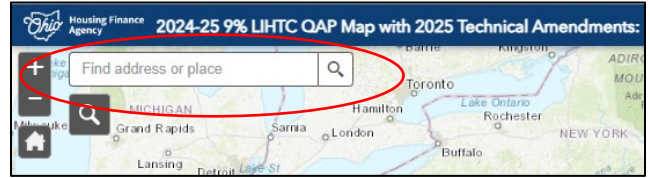
- [Central City](#)
- [Metro/Suburban](#)
- [Rural](#)

Step 2: A list of the relevant geographic layers needed for your application will appear when the map loads. The layer outlining the Geographic Pool will be turned on.

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

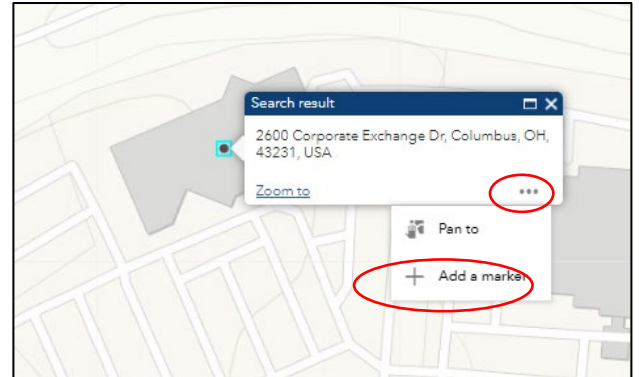


Step 3: In the “Find Address or Place” tool on the upper left-hand side of the website, enter the exact, official address for your proposed property entrance. Note that only locations in Ohio will appear as options. The map will zoom to your property. Check that the property address is correct.



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

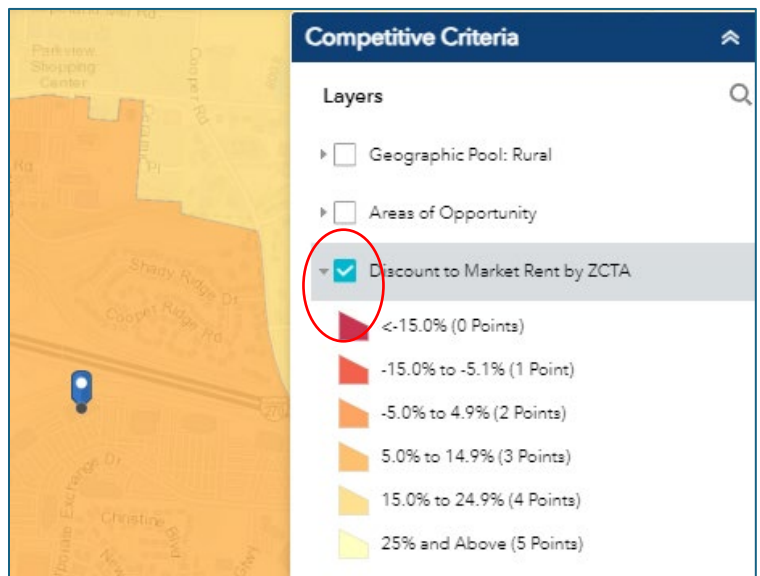
Step 4: Once you have located your proposed site, click on the three dots in the “Search result” pop-up and select “Add a marker”. This will place a blue marker symbol on your screen – indicating the location of your proposed property.



Step 5: On the right side of the screen, the data layers are displayed. These are the layers that are necessary for your application

Select the layer by clicking on the small box next to its name. To see the scoring breakdown, click the small arrow to the left of the check box. This will bring the legend into view.

De-select the layer by unclicking the square next to it. The map should return to a blank map with your location marker visible.



Example using “Discount to Market Rent by ZCTA”

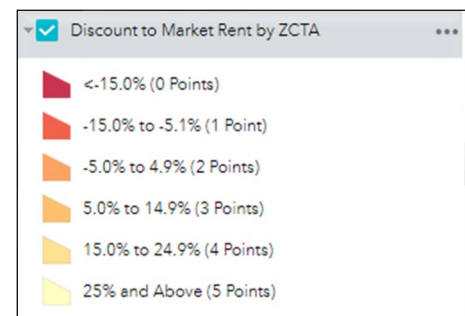
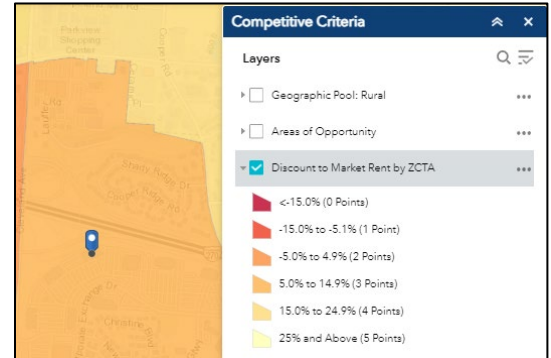
5.1.a. Select the layer by clicking on the small box next to “Discount to Market Rent by ZCTA.” The data related to this metric will appear on the map.

5.1.b. To see the scoring breakdown, click the small arrow to the left of the check box. This will bring the legend into view.

5.1.c. Take a screen shot of your property marker and the layer related to “Discount to Market Rent by ZCTA.”

5.1.d. De-select the last layer by unclicking the square next to the layer. The map should return to a blank map with only your location marker visible.

5.1.e. Repeat steps 5.1.a – 5.1.d for the layers that are relevant to your application.



Frequently Asked Questions (FAQ's)

1. Where does the data come from?

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

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

If your map is not working, first try to switch browsers. Mozilla, Safari, Chrome, and Microsoft Edge have all been tested with this interface. Second, make sure that you have followed **Step 2** properly – the layer outlining the eligible areas will be turned on when you first open it. You must click on the “Content” tab and then select layers in order to see data. If you experience problems after trying those solutions, contact the Office of Research and Analytics (Research@ohiohome.org) at OHFA.

3. Why does my map appear blank?

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

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

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

5. What is the difference between a ZCTA and a zip code?

ZIP Codes are a type of postal code used within the United States to help the United States Postal Service (USPS) route mail more efficiently. [ZIP Code Tabulation Areas \(ZCTAs\)](#) are designated by the U.S. Census Bureau and are used as a generalized area representation of the geographic distribution of ZIP Codes. While ZIP Codes and ZCTAs often cover the same geographic area, this is not always the case.

Data and Methodology

Opportunity Index: The USR Opportunity Index is a data tool jointly developed by the Ohio Housing Finance Agency (OHFA) and The Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University (Kirwan Institute). The five sub-indices that comprise the current USR Opportunity Index include: transportation, housing, health, employment, and education. Please visit the [Overview of the Ohio 2024-2025 USR Opportunity Index](#) for more information.

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

Discount to Market Rent: The Discount to Market Rent metric was determined by comparing the maximum gross (i.e. without reducing for a utility allowance) 50% AMI Multifamily Tax Subsidy Projects (MTSP) rent for a hypothetical one-bedroom unit against 110% of the one-bedroom 2024 **Small Area Fair Market Rent** (SAFMR)—if the project is located in an MSA—or 110% of the 2024 **Fair Market Rent** (FMR) for projects located outside of an MSA. If an SAFMR is not available at the ZCTA level, then the FMR at the county level is used to determine the Discount to Market Rent.

Discount to Market Rent = $1 - (\text{the maximum gross 50\% AMI MTSP rent for a one-bedroom unit} \div 110\% \text{ of SAFMR or FMR})$

Qualified Census Tracts: Qualified Census Tracts (QCTs) are designated by **HUD**. For the Low-Income Housing Tax Credit (LIHTC) program, QCTs must have 50 percent of households with incomes below 60 percent of the Area Median Gross Income (AMGI) or have a poverty rate of 25 percent or more. Maps of Qualified Census Tracts and Difficult Development Areas are available at: huduser.gov/sadda/sadda_qct.html.

Difficult Development Areas: Difficult Development Areas (DDA), as defined by **HUD**, are areas with high land, construction, and utility costs relative to the area median income. They are defined and mapped at the Zip Code (ZCTA) level. Maps of Difficult Development Areas are available at huduser.gov/sadda/sadda_qct.html.

Transformative Economic Development: Transformative Economic Developments include sites that are approved Megaprojects as designated by the Ohio Tax Credit Authority with more than 2,000 permanent jobs committed to the project. General occupancy projects that are located within 15 miles are eligible to apply for this set aside

New Affordability – LIHTC Units: The New Affordability LIHTC units is determined by calculating the sum of the total number of New Affordability LIHTC units awarded in a county within the last five years.