**Before contacting OHFA, please read through the entirety of the document. Frequently Asked Questions about the data and the process are included at the bottom of this document, as are Data and Methodology notes.** If you have questions regarding the map after reading each of these, please contact OHFA's Office of Research and Analytics (**Research@ohiohome.org**).

# INSTRUCTIONS FOR THE 2024-25 9% LIHTC QAP MAPS

These instructions include details for using the 2024-25 9% LIHTC QAP interactive maps. These maps include data layers that correspond to the following competitive criteria:

- Areas of Opportunity
- Appalachian Counties Set Aside
- Discount to Market Rent:
    - By ZCTA
    - By County
- Proximity to Amenities
    - Grocery Stores
    - Medical Clinics
    - Pharmacies
    - Public Libraries
    - Public Parks
- Transformative Economic Development (Set Aside)
- 2024 Qualified Census Tracts
- 2024 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 layers outlining eligible areas for this pool will be turned on.
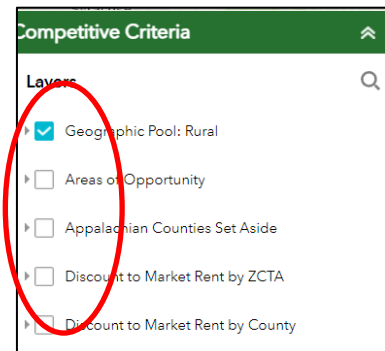
If you would like to see how each of these layers are distributed throughout the state, you can click on the small box on the left-hand side of the name to turn that layer on. For best results, turn each layer on one at a time.

**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.
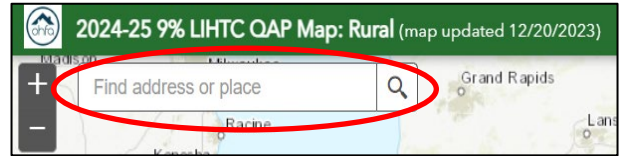


If your property does not yet have an address, turn on the eligibility layer and either (1) enter an approximate address or street name into the "Find Address or Place" tool, or (2) click on a specific location within the map.

**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.
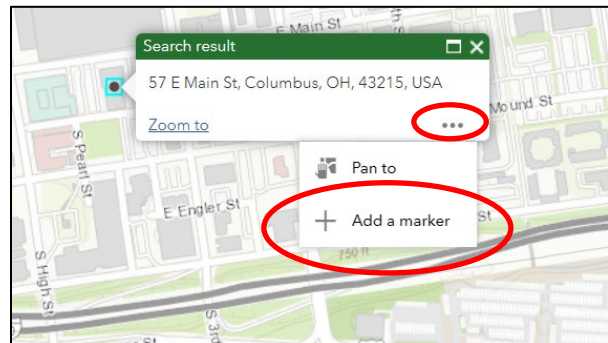


**Step 5:** On the right side of the screen, the Competitive Criteria layers are displayed. These are the layers that are necessary for your application.

**5.1 Single-Layer Instructions:** For the following layers you will only need to select **one** layer at a time: Areas of Opportunity, Appalachian Counties, Discount to Market Rent by ZCTA, and Discount to Market Rent by County.

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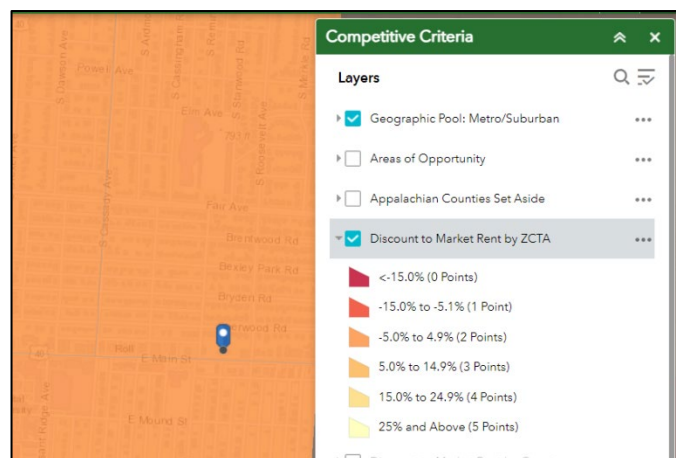
- **5.1.b.** To see the scoring breakdown, click the small arrow to the left of the check box. This will bring the legend into view.

- **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.

**5.2 Amenity Instructions:** For the following layers, you will need to select **BOTH** the point data and the associated buffer layer: grocery stores, pharmacies, medical clinics, public parks, and public libraries.

### Example using "Grocery Stores"

- **5.2.a.** Select the first layer by clicking on the small box next to the amenity layer (i.e. "Grocery Stores") – a set of points will appear on the map. If you do not see a specific amenity point, please refer to FAQ 2 on page 4.

- **5.2.b.** ALSO select the related buffer layer (i.e. "Grocery Stores Buffer: 1 Mile") by clicking the small box next to the corresponding 1-mile buffer layer. A set of circles will appear on the screen. This provides a one-mile radius for each amenity and shows your proposed location in relation to these amenities.

- **5.2.c.** Take a screen shot of your property marker and the layers of point data and their buffers. This will show if your proposed property is within the buffer shown here.

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

- **5.2.e**. Repeat steps **5.2.a – 5.2.d** for the remaining amenities that you would like to include in your application.
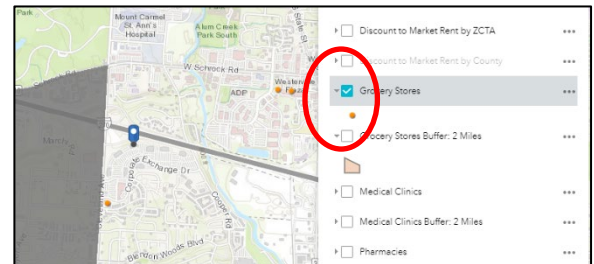
**Please note**: For each amenity being submitted for point consideration, the applicant must submit a screenshot from the QAP Interactive Map (with applicable amenity layer checked) that shows the location of the development and the amenity being claimed for points and additional documentation such as a description of how the amenity meets the definition and proof that the amenity is currently in operation.

# Frequently Asked Questions (FAQs)

**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. What if a business near my site isn't listed on the map?**

No data set is perfect. This is the most comprehensive data set that we could put together, however, if you find that a point is missing, take the following steps.

First, check the "buffer" layer for the relevant type of amenity. It is very likely that even if a specific business is missing, your site will still be located within the 1-mile buffer layer that is provided. For example, one full-service grocery store may be missing from the dataset, but there is a sufficient density of supermarkets near your location to include you within the buffer even if that one point is missing.

Second, check the definitions on page 33 of the **current QAP** to make sure that the amenity you are looking for adequately falls under the definition used. It is possible that what you consider a grocery store or a medical clinic does not meet the requirements outlined in the definitions page.

Third, if you are *not* within the buffer zone but the business you are looking for *is* within the definition, then you must submit a separate map that shows the location of the development, the amenity being claimed for points, a description of how the amenity meets the definition, and proof that the amenity is currently in operation. OHFA will make the final determination as to whether the amenity qualifies for points or not.

**3. Why doesn't the map I see look the same as a similar map in the OHFA Ohio Housing Needs Assessment (HNA)?**

While we use the same data sources for both the HNA and the QAP, the threshold points on this map are specifically tailored for the QAP. While we may use quintiles or natural breaks to determine gradation and color change on the HNA maps, we make sure the thresholds on the QAP map align with the scoring criteria in the 2024-25 9% LIHTC QAP.

**4. 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.

**5. Why does my map appear blank?**

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

**6. What are the buffers?**

The buffers are created for each pool to provide you easy visual information about the distance that your proposed site is from the specified amenities in the QAP. When you click on each buffer layer, you will see the geographic distance from the amenities that corresponds to the distance required by the QAP.

**7. What if my site does not have an address?**

If your property does not yet have an address, turn on the eligibility layer and 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.

**8. 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. Each category has three indicators. The USR Opportunity index provides for a way to visualize and assess these domains at a neighborhood scale and how they vary across urban (U), suburban (S), and Rural (R) communities. 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 2023 **Small Area Fair Market Rent** (SAFMR)—if the project is located in an MSA—or 110% of the 2023 **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 – (the maximum gross 50% AMI MTSP rent for a one-bedroom unit ÷ 110% of SAFMR or FMR)

**Proximity to Amenities.** Proximity data is aggregated from a number of sources to achieve the most reliable and up-to-date reflection of each amenity. For definitions of each amenity, please see **page 33 of the current QAP**.

- **Grocery Stores:** Data on supermarkets is from a **North American Industry Classification System** (NAICS) database that records businesses on an annual basis, and includes establishments listed as groceries and supermarkets. This data is aggregated with super-center data, entailing stores such as Walmart and Target that have a grocery section.

- **Pharmacy**: Pharmacy data is from a NAICS database that records businesses on an annual basis.

- **Medical Clinic**: Clinic data is aggregated from Health Resources **HRSA data** and **Ohio OneSource**.

- **Public Park:** Park data is from an **ESRI** layer package of all USA parks. This includes information on national parks and forests, state parks or forests, county parks, regional parks, and local parks.

- **Public library:** Library location data is from the **Ohio Public Library Systems Directory** and data from the **National Libraries Survey**. This includes information for all main libraries and their branches throughout Ohio but excludes libraries that are private or university or college affiliated.

**Transformative Economic Development (Set Aside):** 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. New Affordability – General Occupancy projects that are located within 20-miles of these sites are eligible to apply for this set aside.

**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.**

**Areas of Minority Concentration**. OHFA references the **U.S. Department of Housing and Urban Development, Rental Assistance Demonstration (RAD) Minority Concentration Analysis Tool** to determine if a project is located in an area of Minority Concentration. Per RAD Notice Regarding Fair Housing Civil Rights Requirements and Relocation Requirements, a site is in an Area of Minority Concentration when either:

- The percentage of persons of a particular racial or ethnic minority within the area of the site is at least 20 percentage points higher than the percentage of that minority group in the housing market area as a whole or

- The total percentage of minority persons within the area of the site is at least 20 points higher than the total percentage of minorities in the housing market area as a whole.

The "area" is defined as the census tract in which the site is to be located and the "housing market area" is either the MSA or the county (or statistically equivalent area).

**Racially Mixed Areas.** Per **HUD Definitions and requirements,** new construction projects in Racially Mixed Areas are prohibited unless the project will not cause a significant increase in the proportion of minority to non-minority residents in the area. HUD defines Racially Mixed Areas in **HUD Form 52614** as "an area that is neither minority concentrated, nor a non-minority area. A non-minority area is an area in which the minority population is lower than 10 percent." HUD does not currently have a mapping tool for Racially Mixed Areas. Per **CPD-16-17,** HUD uses the percent of white, non-Hispanic persons in the census tract as the non-minority percent. Therefore, if the

percent of white, non-Hispanic persons in project census tract is 90 percent or higher, OHFA considers it a non-minority area.

**Updated 12/21/23**