2004

Housing Credit Program

Qualified Allocation Plan

Ohio Housing Finance Agency
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BOB TAFT
GOVERNOR
STATE OF OHIO

December, 2003

I am pleased to present the Ohio Housing Finance Agency's 2004 Qualified Allocation Plan. This plan will provide you with the information you need as you apply for available housing credits.

The Housing Credit Program is designed to increase the supply of quality, affordable rental housing through federal income tax credits. These credits provide incentives for the private housing community to develop affordable housing by creating equity to assist with building acquisition, new construction and substantial rehabilitation costs. Housing credits are utilized to offset the federal income tax liability of an individual or corporation.

The Ohio Department of Development, through the Ohio Housing Finance Agency (OHFA), works to evaluate the state's housing needs, identifying actions to alleviate these needs. To date, OHFA has awarded approximately $215 million in housing credits to more than 1,200 projects, resulting in the creation of more than 60,000 affordable housing units in Ohio. OHFA's strong working relationship with the state's public and private sectors ensures that affordable housing is available to all Ohio citizens.

I encourage you to apply for the assistance available through Ohio's Housing Credit Program. By doing so, you'll take an important first step toward helping Ohio families realize their dreams of securing safe and affordable housing within the state.

Sincerely,

Bob Taft

Bob Taft
Governor

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I. GENERAL PROGRAM INFORMATION

A. Introduction

The Housing Credit Program is designed to increase the supply of quality affordable rental housing throughout the country. These federal income tax credits provide the private housing development community the incentives to develop affordable housing by offsetting building acquisition, new construction, or substantial rehabilitation costs. Since 1987, the Ohio Housing Finance Agency (OHFA or "the Agency"), within the Ohio Department of Development (ODOD), has used the Housing Credit Program to facilitate the development of over 60,000 affordable rental housing units in Ohio.

The Internal Revenue Service (IRS) regulations for the Housing Credit Program can be found under Section 42 of the Internal Revenue Code (IRC). Applicants should be familiar with Section 42 of the IRC, regulations and administrative documents (revenue rulings, revenue notices), and all relevant material published by the IRS. Applicants should also consult with their attorney and accountant in order to comply with all program requirements.

The Qualified Allocation Plan (QAP) may be subject to change in the future, pending developments in federal and state legislative requirements and/or OHFA policy. The Agency reserves the right to make all necessary changes to the QAP.

The QAP is designed specifically for the OHFA Housing Credit Program and is not meant to describe guidelines for other State funding, including the OHFA Multifamily Bond Program, Housing Development Loan Program, or the Housing Development Assistance Program. Please see the guidelines established for these and other ODOD programs for further information on specific program requirements.

B. Description of the Housing Credit

The Housing Credit was created by Congress in 1986, replacing earlier federal tax incentives for the development of affordable rental housing.

Housing Credits are used to offset an individual's or corporation's federal income tax liability. The amount of Housing Credit received can be subtracted on a dollar-for-dollar basis from the federal income tax liability.

The Housing Credit is received each year for 10 years - the period the taxpayer claims the Housing Credit on his/her federal income tax return. The owner must maintain the income and rent restrictions continuously for 15 years - this is the compliance period. Additionally, the owner must enter into an extended use period of an additional 15 years by filing a Restrictive Covenant on the project with the County Recorder.

The taxpayer may claim the Housing Credit beginning either with the taxable year in which the building is placed-in-service, or in the following year at the owner's election (or the Agency's determination, if necessary). The allocated Housing Credit amount taken by the taxpayer is based on the portion of the building occupied by low-income tenants at the end of the first year of the Housing Credit period.

C. Program Priorities

The priorities of the Housing Credit program are a blend of state and federal priorities.

The ODOD evaluates housing needs of the state and identifies actions to alleviate these needs. The State Consolidated Plan (ConPlan) contains information regarding some of the State's housing priorities. The Agency also seeks input from its various housing advisory committees to assist in determining the State's housing needs. The Agency supports all state and federal fair-housing laws and strives to expand housing opportunities for people who are unable to secure safe, decent, and sanitary affordable housing in the private marketplace.

The following is a listing of priorities of the Housing Credit program in Ohio:

Income Targeting. A project qualifies for Housing Credit if at least 20% of the project is occupied by households with incomes at or below 50% (20/50 projects) of the Area Median Gross Income (AMGI) or at least 40% of the project is occupied by households with incomes at or below 60% (40/60 projects) of the AMGI. The AMGI limits are published by the U.S. Department of Housing and Urban Development (HUD) annually. Incomes are adjusted by household size. OHFA has provided the income limitations by county (see Exhibit A).

Historically in Ohio, most projects have been 100% occupied by households with incomes at or below 60% of the AMGI, in order to have a large applicable fraction. The applicable fraction is defined as the lesser of (a) the number of low-income units divided by the total number of units (unit fraction) or (b) the amount of low-income unit square footage divided by the total amount of residential unit square footage (floor-space fraction). Low-income units are defined as units occupied by households with incomes at or below 50% or 60% of AMGI, depending on the minimum set-aside selected by the owner. The applicable fraction is used in the calculation of the annual Housing Credit amount.

Rent Restriction on Units. Applicants can receive extra points during the competitive review if they set rents affordable to households with incomes less than 60% of the AMGI. The rent limits are based on the number of bedrooms in the unit. Rent subsidies paid on behalf of the tenant (such as Section 8 program payments) and overage defined by the Rural Development (RD) 515 program are not included in gross rent calculations. Gross rent includes a utility allowance for the utilities paid by the tenant. The Agency has provided the rent limitations by county (see Exhibit A).

In order to assure the units are rented at the specified level elected at application for competitive points, the Agency requires owners to file a Restrictive Covenant in the County Recorder's office where the project is located. The Restrictive Covenant details the restrictions on rent, as well as the term of affordability. Furthermore, the Restrictive Covenant also includes restrictions on the income levels the project is targeting per the election the owner makes on the application.

Utility allowance information is obtained from HUD or the Public Housing Authority in the county where the project is located. If the project is a USDA Rural Development 515 project, the utility allowance is obtained from the Rural Development office.

Extended Low-Income Use. Income and rent limitations must be maintained for a minimum period of 15 years and through the extended use period, which is an additional 15 years. Project owners must enter into an extended low-income use agreement with the Agency.

Safe, Decent, & Sanitary Housing. All projects must meet applicable building codes promulgated by the Ohio Board of Building Standards and local governmental agencies. Projects must also comply with the Americans with Disabilities Act, if applicable.
"No More Credit Than Necessary". Section 42 of the IRC specifically mandates that state housing finance agencies must ensure that the amount of Housing Credits awarded to a project is the minimum amount necessary for the project to be placed in service as affordable rental housing. The Agency will complete this designated task by thoroughly underwriting every project receiving Housing Credits.

Civil Rights Compliance. It is the responsibility of the owner/developer/borrower and any of its employees, agents or sub-contractors in doing business with OHFA to adhere to and comply with all Federal Civil Rights legislation, inclusive of the Fair Housing Laws, Section 504 of the Rehabilitation Act of 1973, and the Americans With Disabilities Act, as well as any state and local Civil Rights legislation along with any required related codes and laws. Should OHFA not specify any requirements, such as design, it is nonetheless the owners' responsibility to be aware of and comply with all non-discrimination provisions relating to race, color, religion, sex, handicap, familial status, and national origin. This includes design requirements for construction or rehabilitation, Equal Opportunity in regard to marketing and tenant selection and reasonable accommodation and modification for those tenants covered under the Laws. OHFA has provided a brief guide to federal accessibility requirements (see Exhibit O).

D. Eligible Use of the Housing Credit

The Housing Credit can be used to offset the cost of acquiring, substantially rehabilitating, or constructing residential rental housing that is occupied by low-income individuals and families. These units must be available to the general public and have an initial lease of six months or longer.

The costs to develop these low-income units become the building's eligible basis. The Housing Credit can be allocated on common areas as long as these facilities are provided to all tenants without additional fees or charges. It is important to note that units created solely for manager and/or security guard occupancy are considered common space. The Housing Credit is available for the following types of projects:

Acquisition/Substantial Rehabilitation. The Housing Credit is available for the acquisition and substantial rehabilitation of a building. The acquisition basis is allocated Housing Credit at the 4% Housing Credit rate. The substantial rehabilitation basis is allocated Housing Credit at the 9% Housing Credit rate. The property cannot have been placed in service within 10 years prior to acquisition. In addition, capital improvements on the building are not eligible cost items if within the previous 10 years, major capital improvements have been made to the building. The new buyer or related entity cannot currently own the building; however, 10% of the ownership may remain unchanged.

The Housing Credit may be claimed on the basis of costs incurred for the substantial rehabilitation of a property without claiming credit on the acquisition basis of the project. At a minimum, non-cosmetic improvements must total $6,000 per unit, or 10% of total project costs.

New Construction. The Housing Credit at the 9% Housing Credit rate is available for the eligible costs to construct a new building or buildings.

Housing Credit Rate. The applicable fraction multiplied by the eligible basis is the project's qualified basis. The applicable Housing Credit percentage (commonly referred to as the 9% and 4% Housing Credit rate) is the percentage used to determine the annual Housing Credit amount by multiplying it by the total qualified basis. The Housing Credit rates fluctuate from month to month, and the IRS publishes the new rates monthly. The recipient of an allocation of Housing Credits may "lock-in" the Housing Credit rates at the date of the Binding Reservation Agreement with OHFA or at the date the project is placed into service.

Single Room Occupancy (SRO). SRO housing is defined as a residential property that includes multiple single room dwelling units. Each unit is for occupancy by a single eligible individual. The unit need not, but may, contain food preparation or sanitary facilities, or both. SRO housing may qualify for the Housing Credit even though such facilities are provided on a shared basis rather than separately within each unit. In certain circumstances it may be possible to lease SRO units for less than a six-month lease term without violating the non-transient use requirement of the IRC. Please consult with legal experts if pursuing this option.

Community Service Facility. The costs of constructing or rehabilitating a community service facility, such as a daycare building, located in a qualified census tract may be included with the eligible basis of a housing credit project. These additional costs cannot exceed 10% of the eligible basis for the entire project. All community service facilities that are part of the same qualified project shall be treated as one facility. A community service facility must be designed to serve primarily individuals, not necessarily residents of the project, whose incomes are 60% or less of the AMGI.

Applicants wishing to include a community service facility with a project must so indicate on the application and provide a thorough description of facility or facilities in the project narrative. The Agency will consider all reasonable documented requests, but as with all basis items, the IRS will make the final determination of what costs can or cannot be included with the eligible basis of a project. Please refer to Section 42(d)(4)(C) of the Internal Revenue Code (IRC) for more information.

Ineligible Costs. Certain project costs are not subject to inclusion into eligible basis upon which the Housing Credits are derived. These include:

1. Commercial Building Costs.
2. Land.
3. Permanent Financing Fees.
4. Reserves.
5. Off-Site Improvements.
6. Syndication Expenses (including legal, accounting, and bridge loan interest).
7. Any expense that cannot be depreciated with the building.
8. OHFA Compliance Fee.
9. In-kind contributions to a project.

This list is not inclusive of all costs that may be ineligible for Housing Credits. Please refer to Section 42 of the IRC for more information or consult a Housing Credit tax advisor.

The Housing Credit is not available for any of the following facilities: hospitals, nursing homes, sanitariums, lifecare facilities, retirement homes (if providing significant services other than housing are mandatory for residents), employer housing, mobile homes and student housing. Factory-made housing that is permanently fixed to real property may qualify for the Housing Credit. Congregate care facilities may be eligible if the “additional supportive services” are provided to the tenant as a voluntary option and the tenant is not charged mandatory fees for those services. Please refer to Section 42 of the IRC for more information.

II. ALLOCATION PROCESS

A. Instructions

In order to apply for 2004 Housing Credits, submit an application to the **Office of Planning, Preservation, and Development; OHFA; 57 East Main Street, Columbus, Ohio 43215.** The application must be received no later than 5:00 p.m. by the date listed in the program calendar. Applicants must use the 2004 ODOD Affordable Housing Funding Application (AHFA) and submit the appropriate application fee. This submission should include the actual application and all attachments required by the Agency to ensure proper processing of the application. The AHFA must be completed electronically via Microsoft Excel. Please include a copy of the AHFA on a computer disk in Excel format. Applicants are also encouraged to submit electronic copies of other documentation (such as market studies, appraisals, etc.) on a compact disc in Adobe Acrobat PDF format.

All initial applications must be received by the deadline listed in the program calendar (see Page 11). Housing Credits may then be reserved in two funding rounds depending on the availability of Housing Development Assistance Program (HDAP) funds. The applications will be ranked according to the competitive review scoring procedure outlined on Page 24 based on their initial competitive score. Those applicants who are projected to receive Housing Credits and have also requested HDAP funds will be awarded HDAP funds according to their initial competitive score in the following order: Pool C; Preservation Pool projects that are eligible for Pool C; Pool B; Preservation Pool projects that are eligible for Pool B; Pool A; Preservation Pool projects that are eligible for Pool A; and then the General Pool. The first round will end when all available HDAP funds have been exhausted, and when the next eligible applicant has requested HDAP funds.

Applicants that do not receive a reservation in the first round will be eligible for the second round and may submit revisions to their application. The competitive score may not increase, and items such as the development team and location of the project may not be changed. Applicants who have sought but not been awarded HDAP funds must submit a revised financial structure to be considered in the second round. The Agency will accept forward commitments for financial resources, i.e. local government HOME funds. All remaining credits will be reserved in the second round. If an applicant does not receive a Housing Credit reservation in either the first or the second round, then they will not receive HDAP funds.

In addition, funding from the Housing Development Loan Program (HDLP) may not be available to all Housing Credit applicants. These applications may be revised if HDLP funding is not awarded.

The application round will incorporate three review phases: threshold, competitive, and underwrite. Threshold review is an evaluation of an applicant's ability to meet certain minimum requirements set forth in the Allocation Plan. Competitive review is the scoring of applications through criteria reflecting Congressional mandates and state housing policy as well as input from interested parties. These project scores serve as the basis of the Agency's funding determination. The Agency will allow applicants to remedy threshold and competitive deficiencies after the initial review. Finally, the Agency will review the financial feasibility of the project and the amount of Housing Credit necessary for the development to proceed.

Special Allocation: A project that has returned a Housing Credit allocation from a previous year due to the inability to proceed resulting from local government action that has been determined through the judicial system to be inappropriate may seek an allocation of credit in the current year. In order to qualify to apply for this relief, the project must meet the following requirements:

1. The project must have received an allocation of competitive Housing Credits from OHFA in a previous year.

2. The owner of the allocation must have returned the Housing Credits to OHFA prior to the required placed-in-service date.

3. The underlying reason for the return of the credit allocation must relate to action or inaction of the local government approval process to allow for plan approval or building permit issuance.

4. The owner of the project must obtain either a final judicial determination that the local action or inaction is inappropriate or a settlement or consent of all parties to an appealable judicial action that no appeal will be taken from a judicial decree or that determines the local activity is inappropriate. As a result of this judicial decree or settlement, the owner of the project must demonstrate that the project can now proceed. OHFA or ODOD legal counsel and/or the Ohio Attorney General's office will make the determination of these requirements.

5. The project will complete a current year application and request OHFA Board consideration to obtain a current year Housing Credit reservation.

6. OHFA staff will evaluate the project based on current year criteria, although waivers from current year requirements may be requested and considered. It is OHFA's expectation that comparable competitive commitments will be made. It is expected that any monetary damages received which are related to the project, less direct costs of litigation apportioned between damages that are related and unrelated to the project will be pledged to the project.

Qualifying requests will be summarized and presented to OHFA Multifamily Subcommittee and Board for consideration and approval. OHFA has no affirmative obligation to grant approval to any project seeking relief.

Previous Allocation: Owners of projects that received a prior allocation of Housing Credits may apply for additional credit if necessary for the continued financial feasibility of the project. The ownership structure, development team members, rent elections, applicable fraction, developer's fee, special needs population served (if any), and physical structure of the project may not be changed unless approved in advance by the Agency. **All requests for changes must be received no later than 30 days prior to the 2004 application deadline**.

Applications for additional credit must include documentation dated within one year prior to application for Housing Credits.

Owners of projects that received an allocation of Housing Credits in previous years and are placed-in-service may only apply for additional Housing Credits if 10% or more residential square footage, and/or 5% or more units have been added to the project. OHFA may waive the previously mentioned requirements if an applicant can demonstrate the following: the project requires an extreme amount of repairs, the project is supported by the local government, and the local government and/or a federal agency is providing additional financial assistance. An extreme amount of repairs is defined as a situation in which the rehabilitation hard costs equal or exceed 50% of the total project cost. In addition, the Agency reserves the right to place restrictions on new ownership or management, limit the developer's fee, and require a capital needs assessment with the application. Applicants must include a narrative with the application that outlines the need for the waiver. OHFA has the sole discretion to approve such requests and will judge the requests on a case-by-case basis.

All placed-in-service Housing Credit projects (with no tax-exempt bond financing) must apply during a standard application round, and will be reviewed according to the current year's competitive criteria. In addition, projects that re-apply may be subject to additional underwriting requirements. Projects must provide the previous Housing Credit allocation amount, the previous project square footage, and previous number of units on the new application and in the project narrative. Placed-in-service Housing Credit projects are also subject to rules outlined in Section 42 of the Internal Revenue Code and Treasury Regulations.

Waiting List: Projects that do not receive a reservation in the final competitive funding round will be given the opportunity to be placed on a waiting list for Housing Credits that are returned later in the year.

At the conclusion of the final round a waiting list will be created for the preservation pool, each geographic pool and the general pool. Projects will be ranked by their scores in each pool. If a project returns Housing Credits that were reserved in the preservation or geographic pools during 2004 AND the total amount awarded, less the returned credits falls below the minimum amount of credits set aside for that particular pool, then the highest scoring project from that pool will receive an offer for a reservation of credits. If credits reserved in the 2004 general pool or in any other pool from any other year are returned, the highest scoring project from the general pool waiting list will receive an offer of credits. Please note that if a project returns credits that were awarded during 2004, then any HDAP or HDLP awarded must also be returned. Projects that receive credits from the waiting lists may then be considered for HDAP or HDLP funding.

The Agency will contact representatives of the waiting list projects when Housing Credits become available. The Agency will set a deadline for the applicant to respond to any offer.

Projects with Tax-Exempt Bond Financing: Projects receiving tax-exempt bonds that finance over 50% of the project's total aggregate basis may apply for an award of Housing Credits. These applicants must meet all threshold review requirements and OHFA underwriting standards in order to receive a letter of eligibility for Housing Credits. These projects do not have to compete for Housing Credits and will not receive a competitive score. The Agency is the final judge of eligibility for the amount of Housing Credits awarded to all tax-exempt bond financed projects. Project-specific conditions will be listed in the eligibility letter. The Maximum Credit Cap criterion does not apply to these projects. In addition, OHFA may also waive the Unit Cost Cap criterion for tax-exempt bond financed projects. Applicants must include a narrative with the application that describes the need for the waiver. OHFA has the sole discretion to approve such requests and will judge each request on a case-by-case basis.

In addition to the threshold and underwriting requirements listed in the QAP, the applicant must also meet the following requirements:

1. For non-OHFA-issued bonds, the inducement resolution or final approval resolution of the issuer is required. In addition, a letter from the bond underwriter indicating the anticipated interest rate, term, and amortization of the bonds must be submitted.

2. For OHFA-issued bonds, the Housing Credit letter of eligibility will be executed following final approval of the bond issuance by the OHFA Board.

3. The Agency reserves the right to require a legal opinion stating that the project is eligible to receive an allocation of Housing Credits pursuant to Section 42(h)(4) of the Internal Revenue Code.

4. The gross rents for the low-income units must be greater than or equal to 95% of the maximum gross rents allowed at the rent elections made by the applicant. The OHFA will require lower rent elections if the gross rents supported by the market study are less than 95% of the maximum allowed.

5. The OHFA reserves the right to commission a second market study in order to verify that a market exists for the project as proposed. The market study professional will be selected by the OHFA, and the cost to conduct the study will be paid by the applicant.

6. The developer must submit a resume of their past experience, including affordable housing references that may be checked by the OHFA. The developer will be required to respond to any negative references found by the OHFA.

7. A representative of the developer or management company must meet with OHFA Housing management staff within six (6) months following issuance of the letter of eligibility to review management practices and establish a timetable for the placed-in-service review.

These projects will be underwritten using the same standards outlined in these guidelines except that the owner has the option to elect the Housing Credit rate during the month in which the bonds are issued or the month the project is placed-in-service. Please note that the rate election period is tied to the month the notice of issuance indicates. If a project closes in escrow, the rate election applies to that month, not when the final closing occurs. Furthermore, if a bond closes in escrow and does not make a rate election in that month, the credit rate utilized will be the credit rate applicable at the time and for the month in which each building is placed-in-service. Please note that the owner has up to five days following the month in which the bonds are issued to notify OHFA of the rate election, otherwise the month the project is placed-in-service will be used.

For non-OHFA issued bonds, applicants may apply at any time during the year. If public notification requirements have been met and any threshold deficiencies have been corrected, the Agency may take up to six (6) weeks to review an application and issue a letter of eligibility. These projects will not need a Carryover Allocation Agreement, but the owner must follow all 8609 Form request procedures outlined in the Qualified Allocation Plan (QAP) and any conditions outlined in the letter of eligibility. Applicants must provide the Agency with a copy of the property's recorded deed, legal description, and permanent parcel numbers by the Carryover submission deadline or 60 days after the letter of eligibility is issued, whichever is longer. OHFA must receive all documentation such as an appraisal for new construction and physical needs assessment for rehab projects no later than the request for Form(s) 8609.

For OHFA issued bonds, please consult the most recent OHFA Multifamily Bond Program guidelines for appropriate submission deadlines.

B. 2004 Calendar (Subject to Change)

January

5 2004 QAP and AHFA Ready for Distribution

20 2004 Program Training

26 2004 Program Training

March

18 Application Deadline

25 Agency Notification of Public Notification Deficiencies

April

1 Applicant Response Deadline for Public Notification Corrections

29 Agency Notification of Threshold Deficiencies

May

6 Applicant Response Deadline for Threshold Corrections

June

3 Agency Notification of Preliminary Competitive Scores

10 Applicant Response Deadline for Appeals/Competitive Corrections

July

1 First Round Reservation Agreements Issued

15 First Round Reservation Agreements Due

22 Deadline for Revised Applications for Second Round (if necessary)

29 Next Steps Meeting for Successful First Round Applicants

September

1 Second Round Reservation Agreements Issued (if necessary)

15 Second Round Reservation Agreements Due (if necessary)

<u>October</u>

28 First Round Carryover Deadline

<u>November</u>

18 Carryover Extension Deadline

18 Second Round Carryover Deadline (if necessary)

<u>December</u>

17 Carryover Allocation Agreements Issued

29 Carryover Allocation Agreements Due

C. Threshold Review

The Agency has established the following threshold criteria that must be met in order to qualify for the competitive review stage. In addition, all projects with tax-exempt bond financing must meet all threshold requirements to receive a reservation of Housing Credits (see "Projects with Tax-Exempt Bond Financing", Page 9). Threshold review is a basic review of the application to determine if it is complete, all necessary forms, supporting evidence, and fees are included, and the project meets minimum program requirements.

The Agency will complete threshold reviews of applications and offer the applicants the opportunity to correct deficiencies in their applications. Please refer to the calendar on the preceding pages for timelines for deficiency correction.

Threshold Review Criteria:

1. Meets Section 42 Requirements
2. Complete, Organized Application
3. Application Fee
4. Project Narrative
5. Extended Use
6. Site Control
7. Market Study
8. Zoning
9. Public Notification
10. Affirmative Marketing Plan
11. Conditional Financing Commitments
12. Preliminary Plans & Specifications
13. Maximum Credit Cap
14. Unit Cost Cap
15. Utility Allowance Information
16. Good Standing with ODOD Housing Programs
17. Adherence to Agency Underwriting Standards
18. Site Location & Photographs
19. Consistency with HDAP Funding
20. Minimum Project Standards
21. Conformity with Local Consolidated Plan/Comprehensive Housing Improvement Strategy

1. Meets Section 42 Requirements

The project must meet all the requirements set forth in Section 42 of the Internal Revenue Code of 1986, as amended, and all relevant U.S. Department of the Treasury regulations, notices, and rulings.

2. Complete, Organized Application

Applications must be submitted in a three-ring binder, utilizing the index provided with the application and appropriate tabbing. Applications must be complete and consistent with all supporting documentation. Any applications that are incomplete, inconsistent, and/or illegible will be rejected.

3. Application Fee

The appropriate processing fee must accompany each application. If a check is returned for insufficient funds, the application will be immediately rejected. The amount of the application fee is $1,000 for all Housing Credit applicants.

Projects with threshold deficiencies will be charged a resubmission fee. The resubmission fee will equal $50 per corrected threshold review criterion up to a maximum of $500. This fee will apply to all applicants, including tax-exempt bond projects seeking an award of Housing Credits. Any items that will not be supplied with the initial application for a tax-exempt bond project must be agreed upon in advance in order to avoid the resubmission fee. If a resubmission fee check is returned twice for insufficient funds, the application will be rejected. The threshold resubmission fee does not apply to the Public Notification threshold criterion.

4. Project Narrative

The applicant must submit a project narrative using the outline listed below:

1.1 Briefly describe the project and its location(s), project design, target population, development team members, financing, and project timeline.

2.1 Briefly describe the history of each organization with an ownership interest in the project, including accomplishments with respect to past projects; programs and services provided to the community or neighborhood served, particularly those activities related to housing; and the service area of the organization.

2.2 Describe how each organization will be involved in the project with respect to specific areas of responsibility, and how each organization will function as part of the development team, including the roles of the other members of the development team. Identify specifically what staff members will be involved in the project and their roles. Explain how this project will affect staff capacity, and, if staff capacity is lacking, explain how the organization will expand staff capacity.

3.1 Discuss any pre-development funding that is being provided to the project, including whether funds are in the form of a loan or a grant, and the expenses and activities covered by the pre-development funding.

3.2 Discuss the financial structure of the project, including how funds will flow into the project, and the terms of grants or loans, including collateral positions and security arrangements of the various funding sources.

3.3 Describe the provisions made for project reserves, including operating reserve, replacement reserve, lease-up reserve, and any lender reserve. Provide the assumptions used to estimate the reserve needs.

3.4 Describe any specific line items (i.e. miscellaneous or other items) in the operating proforma that may need further explanation.

3.5 If the ownership and/or financial structure is anticipated to change during the life of the project, please explain in detail when and how this will occur. For example, the exercising of a lease purchase option, withdrawal of a general partner, or acquisition of the project by a non-profit organization.

5. Extended Use

All projects must commit to an extended use term of a minimum of 30 years of affordability. Projects with tax-exempt bond financing must commit to an extended use term of the greater of 30 years or the outstanding term of the bonds. If an allocation of Housing Credits is received, the owner must file a Restrictive Covenant (provided by the Agency) to waive the right to petition the

Agency to terminate the extended use term as described in Section 42 of the Internal Revenue Code.

6. Evidence of Site Control

Both the buyer and seller must evidence site control. The executed and recorded deed(s) of the current owner(s) must be included with the application. In addition, if the current owner(s) is not the applicant, then one of the following must be submitted to properly evidence site control:

a. Executed purchase option with date certain performance;
b. Executed purchase contract;
c. Executed land contract; or
d. Executed long-term (35 or more years) lease agreement with an executed and recorded memorandum of lease.

If parcels will be purchased from a City land bank, then a copy of the final City Council Resolution approving the transfer of all applicable lots may be submitted with the deeds of the current owner as evidence of site control.

For portfolio re-engineering projects, applicant must provide evidence that a Transfer of Physical Assets (TPA) application has been submitted to the appropriate party, either the Participating Administrative Entity (PAE) or HUD, no later than 30 days following the issuance of a binding reservation agreement.

The items listed above are the minimum required to meet the Agency's threshold requirements. The Agency reserves the right to require, as needed, additional documentation that evidences proper site control.

Each of the site options/contracts, as applicable, must not expire before 120 days following the submission of the application. The Agency reserves the right to waive this requirement for projects with tax-exempt bond financing.

There are two exceptions to the site control requirements listed above:

a. A scattered site project is required to have at least 35% of the sites under control at the time of application. A project qualifies as scattered site if there are 10 or more sites AND no more than 50% of the sites are contiguous. Contiguous sites are defined as two or more sites that share common boundaries, and cannot be separated by vacant or developed land, railroad tracks, rivers, creeks, etc. A site is defined as a parcel with an assigned permanent parcel number as it exists at application. For scattered site projects that contain a mix of rehabilitated and newly constructed units, the sites under control must reflect the proportion of rehab units to new construction units. The Agency reserves the right to reduce basis at Carryover if the site control percentage at application is not maintained at Carryover.

b. For single-site properties that are currently in default to a mortgage held by a federal agency, the documentation of site control may be held in abeyance until Carryover. In lieu of site control documentation, the project sponsor must produce a deed of the current owner, a letter from the federal agency indicating that the first mortgage which it holds is currently in default, that the federal agency is willing to proceed with a foreclosure action if the project is otherwise eligible for a tax credit reservation, and that foreclosure will be completed and title transferred to the project sponsor prior to the Carryover deadline for the project. No Carryover extensions will be permitted for any project that seeks this avenue of site control.

7. Market Study

A market study conducted by an independent, disinterested**,** third-party market study professional must be submitted with the application.

The market study provider must organize the study using the index provided by the Agency (refer to Exhibit K) and complete the market study checklist (ODOD Form 007).

The study must include all of the following:

a. Provide a brief executive summary in bullet format that briefly reviews all of the market study requirements, and indicates any recommendations or suggested modifications to the proposed project.

b. Provide a concise conclusion by the author that indicates a market exists for the proposed project. The conclusion must include the estimated stable year vacancy rate and the estimated time needed to fully lease-up the proposed project. If the estimated stable year vacancy rate exceeds 7% and/or the estimated lease-up time exceeds one year, provide a detailed explanation for the higher rates.

c. Describe the proposed project including all of the following: the site and adjacent parcels; visibility and accessibility of the site; project design (walk-up, elevators, etc.); number of units; number of bedrooms (efficiency, SRO, 1, 2, 3, etc.) and baths; unit and project amenities; proposed rents and utility allowances; and population served. This information must be consistent with the AHFA. The author must review the site and floor plans and indicate whether the plans are appropriate or need certain modifications.

d. Describe and provide a map of the primary market area for the proposed project, including the methodology used to determine the boundaries. Provide a detailed explanation if the primary market area includes any areas outside of a five-mile radius from the proposed project.

e. Compare the rents of the proposed project to the market rents for comparable units in the primary market area. Include the methodology for the calculation of the market rents.

f. Describe the number of **income-eligible renter households** in the proposed project's primary market area. Indicate the percentage of these households that are required to fully lease-up the project ("capture rate"). If this percentage exceeds 10%, provide a detailed explanation for the higher rate.

g. Describe and evaluate the public services (including transportation, police, fire department, and schools), infrastructure (including roads and traffic), community services (including shopping, recreation, medical services, and services for special needs if applicable), and employers in the primary market area. List the approximate distances to all the services.

h. If the project will be serving a special needs population, identify the number of special needs households residing in the primary market area. Indicate the percentage of these households that are required to meet the project's special needs set-aside. Information regarding the number of special needs households may be obtained from the local Continuum of Care study, local CHIS or Consolidated Plan, local Mental Health or MR/DD Board, homeless shelters, or other community social services agencies. Please document the source of your information.

i. Describe the federally subsidized developments and Housing Credit projects (both operating <u>and</u> not yet placed-in-service) located in the project's primary market area. Housing Credit projects not yet placed in service must be included in the analysis.

Provide the current vacancy rate for each project. Also, include the person(s) contacted for each competing project and the method of contact. Compare the rents, amenities, unit sizes, bedroom sizes, and populations served of the competing projects to the proposed project. Projects that receive a reservation may be required to amend their market study to incorporate those other projects receiving an allocation in the same round and are located in the same primary market area. A listing of Housing Credit projects in service and in development is located on the OHFA web site at **www.housing.ohio.gov**. Calculate the ratio of subsidized and Housing Credit units to income eligible renter households.

j. Estimate the vacancy rates of the Housing Credit projects (only those currently operating) located in the project's primary market area during the first stabilized year of the proposed project. If the estimated vacancy rate exceeds 10% for any Housing Credit project, provide a detailed explanation for the higher rates.

k. Describe other comparable market rate developments located in the primary market area. Provide the current vacancy rate for each project. Also, include the person(s) contacted for each competing project and the method of contact. Compare the rents, amenities, unit sizes, bedroom sizes, and populations served of the competing projects to the proposed project.

l. Evaluate and address the concerns or issues raised by the most local Public Housing Authority (PHA). The applicant or market study author must send a letter via certified mail to the local PHA. The letter must contain a brief description of the project and target population, instructions for the PHA to forward all comments to the market study author, and a statement that all comments must be submitted within 30 days from receipt of the letter. If the PHA does not respond to the letter or comments are submitted after the 30-day comment period, the market study author does not need to analyze the PHA's issues or concerns. Include in the market study a copy of the letter, certified mail receipt, and a copy of any letters from the PHA.

m. Include an executed original ODOD Form 008 - Market Study Certification. The market analyst shall have no financial interest in the proposed project. Financial interest is deemed to be any remuneration other than the fee for preparing the market study. Furthermore, the fee assessed for the study shall not be contingent upon the proposed project being approved by the Ohio Housing Finance Agency.

n. Provide a listing of all data sources used in the study.

The study must have been completed or updated by the author within one year prior to the application for Housing Credits.

The characteristics listed above are the minimum required to meet the OHFA threshold requirements. OHFA reserves the right to independently determine if a market exists for the proposed project and to require additional information and/or another market study.

8. Zoning

The applicant must demonstrate that the zoning for each site on which the project will be located allows for the use(s) proposed by the applicant. Thus, at a minimum, the zoning designation for each site must allow residential use. Applicants must include the section of the local zoning map that clearly displays the project site location and the date of the map. In addition, a letter from the local jurisdiction must be submitted to confirm the zoning, and must include the following:

a. The actual zoning designation and a description of this designation; and
b. Any density and/or lot coverage requirements; and
c. If a conditionally permitted use, explanation of the conditions to be met for the project to be considered a permitted use; and

d. A description of any overlay or planned development district regulations that would further condition the development of the project.

For jurisdictions with no zoning regulations in effect, a letter from the jurisdiction so stating is required.

9. Public Notification

The applicant must notify, in writing, certain officials from:

a. The political jurisdiction(s) in which the project will be located; and
b. Any political jurisdiction(s) whose boundaries are located within one-half mile of the project's location.

The applicant must use the letter template provided in Exhibit I of the 2004 QAP. The notification must state the applicant's intent to develop a project using OHFA funding. The notification must be in writing and sent via certified mail, return receipt requested. Each official must be notified with an individual certified letter. Please provide a copy of the stamped post office receipt (return receipt not required) for certified mail and copies of your notification letters with your application. The letter must include the following information about the proposed project:

a. The address of each site in the project;
b. The maximum number of units;
c. The nature of the project (i.e. new construction or rehabilitation);
d. **All OHFA programs utilized in the project**;
e. A statement regarding the recipient's right to submit comments;
f. The address of OHFA and to whom comments should be sent; and
g. The recipient's rights and procedures to express disapproval or objection.

The officials to be notified include:

a. Highest elected executive local political official and each member of the elected legislative body (i.e. mayor, city council);
b. Members of the board of township trustees;
c. Members of the board of county commissioners;
d. State Representative(s);
e. State Senator(s); and
f. Governor's Regional Economic Development Representative (see Exhibit M).

Scattered site projects must complete the public notification process for sites under control at application and then again for remaining sites prior to the Carryover deadline. The notification must be evidenced at Carryover.

10. Affirmative Marketing Plan

The applicant must complete ODOD Form AFHM-98 -- Affirmative Fair Housing Marketing Plan. **All items on the form must be completed correctly including all attachments**. The applicant must include on the form a description of the outreach, marketing, and advertising methods used in order to affirmatively market the project. The form and instructions are located in the AHFA.

11. Conditional Financial Commitments

All non-ODOD construction and permanent financing, grants, and equity sources shall be conditionally committed at the time of application. An executed conditional commitment letter from each source must be included with the application. A conditional financing commitment shall contain at a minimum a) the amount of financing; b) the interest rate of the loan; c) the term of the loan; d) the amortization period or other repayment terms for the loan; and e) the contact person's name and telephone number. A letter or explanation for all sources must be submitted.

Those applicants seeking funding from a local government, Federal Home Loan Bank, or other public or quasi-public funding source that does not issue a funding decision prior to the Housing Credit application deadline must substitute a letter of application or letter of intent from the funding source. The letter of application or letter of intent must be signed by the funding source and shall include the name of the project, the number of units, the amount of funding sought, the terms and rates for the funding sought, anticipated date of funding decision, and a statement that the project is or will be considered for funding.

A conditional equity commitment must contain at a minimum a) The amount of Housing Credit equity - net and gross, b) The pay-in schedule for the equity, c) The cents per Housing Credit dollar factor used, and d) amount of historic equity (if any). The conditional commitment letters must be consistent with the information provided on the Housing Credit application.

OHFA reserves the right to verify any financial commitment(s) and to require a legal opinion indicating whether the project's sources should or should not affect the project's eligible basis and/or Housing Credit rate.

Projects participating in HUD's portfolio re-engineering program (Mark-to-Market) must provide a copy of the most recent underwriting model, if available, or other acceptable evidence to substantiate the anticipated amount of any HUD second mortgage.

Applicants who have been denied requested ODOD loans and/or grants may be required to submit conditional-funding commitments that will match the funding sought from ODOD. Failure to provide these conditional commitments may result in the rejection of the application or revocation of the project's reservation.

12. Preliminary Plans and Specifications

The applicant must submit preliminary plans and specifications that provide a description of the proposed development. All projects must submit the following:

1. Typical unit plan(s) including the square footage of each unit;
2. Building elevation (photographs are acceptable for rehabilitation projects);
3. Site plan (scattered site projects exempted);
4. Detailed scope of work (rehabilitation projects only); and
5. Completed ODOD Form 002 - Accessibility Certification.

The Agency reserves the right to reject any unit plans that are not drawn accurately and to scale.

13. Maximum Credit Cap

The Agency restricts any project to $1,100,000 in annual Housing Credits. The Agency also restricts any user to $1,100,000 in annual Housing Credits. However, any user is eligible for an additional $400,000 in annual credits for projects that are eligible to participate in the Preservation Pool (see Page 24).

"Users" to which the credit cap applies are actual general partners, and parent organizations of general partner entities or affiliates of the general partner or managing members of entities to which tax credits have been awarded. Affiliate is any entity that directly or indirectly controls another entity or has a Controlling Interest in the entity. Controlling Interest is defined as the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of an entity, whether through the means of ownership, position, contract, or otherwise. In addition, controlling means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of an entity, whether through the means of ownership, position, contract, or otherwise.

The Agency also restricts any organization acting as a developer or general contractor to $4,000,000 of annual Housing Credits. An organization to which this cap applies is defined as the actual entity indicated in the AHFA, and any parent organization or affiliate of such entity (see the preceding paragraph for definitions of affiliate and other applicable terms). This restriction includes any applications in which such organization is indicated as a general partner or as a consultant. If a developer or general contractor enters any additional projects after the reservation agreements are issued, these will count against their cap for the following year. Full disclosure of identity of interest between all development team members must be included in the application. At the time of reservation and allocation, each general partner, developer and general contractor must execute a certification that their participation in Housing Credit projects is limited to the maximum credit cap amounts. If an entity does not fully disclose all participation, then such entity and all affiliated organizations will be banned from participating in the Housing Credit program for one year from the date of discovery by the OHFA.

Any entity that applies for Housing Credits in excess of the amounts stated above must submit an explanation of how they plan to proceed if all of their applications receive funding.

The Agency reserves the right to determine to which entities the maximum credit cap may apply. Any such determinations shall apply only to the applications received in 2004, and such determinations shall not be bound or limited by any determinations by the Agency for any previous year. The Agency reserves the right to combine the credit amounts for projects located in close proximity to each other and sharing similar attributes. Possible examples include similar project type, construction style, or development team. The annual credit amount for each project will be applied to each general partner, developer, or general contractor, regardless of ownership interest; thus, a 51% general partner will have the entire project credit total applied toward its cap, rather than 51% of the credit total.

14. Unit Cost Cap

The total development cost (total project cost minus cost of land, commercial hard construction, bridge loan interest, operating reserves, OHFA compliance monitoring fee and replacement reserves) per unit must not exceed 100% of the HUD 221 (d)(3) mortgage limits by bedroom size (see Exhibit C).

Projects receiving historic rehabilitation tax credits will be allowed to deduct the residential portion of the historic tax credit from the project cost to allow for stricter rehabilitation standards. The Agency may, on a case-by-case basis, allow a project receiving historic rehabilitation tax credits or participating in the HUD portfolio re-engineering program to exceed the unit cost cap. A request to waive this requirement must be submitted with the application, and portfolio re-engineering projects should include a copy of the project's Physical Condition Assessment to demonstrate the potential unit cost. However, total adjusted eligible basis (before qualified census tract adjustment) will be limited to 100% of the HUD 221(d)(3) mortgage limits in any case. The Agency reserves the right to reduce basis for all projects at Carryover and 8609 reviews to compensate for increased costs.

15. Utility Allowance Information

Utility allowance information must be submitted that is consistent with Section 42 of the IRC and IRS Regulation 1.42-10.

16. Good Standing with ODOD Housing Programs

If any controlling or managing owner (LLC or proprietorship), or general partner (partnership) was involved with a project that is in a state of uncured noncompliance (both IRS regulations and OHFA application requirements) due to site audits or the failure to comply with owner reporting requirements during the period of January 1, 2003 through date of application or remains in a state of noncompliance from a previous year, the project will be rejected. Owners who received an uncured Form 8823 due to a building transfer will still be considered in good standing. In addition, exceptions may be granted on a case-by-case basis for 8823 events that are not the fault of the owner, such as a casualty loss. Owners or general partners not in compliance or not in good standing with other OHFA programs will be subject to threshold rejection of their applications.

Non-profits and/or for-profit housing developers that previously received assistance from the Office of Housing and Community Partnerships (OHCP) or any other Ohio Department of Development division must be in compliance with the applicable program regulations and guidelines. Aforementioned entities that are not in compliance will have 15 working days from receipt of a deficiency letter to rectify the deficiencies or be subject to a threshold rejection of the application(s).

Owners, general partners, and other development team members involved with projects subject to a Voluntary Compliance Agreement or other similar agreements between ODOD and HUD must be currently complying with the terms of the agreement. OHFA reserves the right to reject the current application of owners, general partners, and other development team members who are either not cooperating with, or are in violation of an agreement.

Owners of projects that received funding from OHFA must also comply with reasonable requests for information (such as the annual operating survey) in accordance with Agency timelines in order to remain in good standing.

17. Adherence to Agency Underwriting Standards

The Agency has certain underwriting standards that must be met or exceeded to pass threshold review. In addition, the Agency may require a legal opinion stating that any government sources utilized by the project will or will not affect the eligible basis and/or credit rate as a condition of the Housing Credit reservation. The project must comply with the following underwriting standards:

a. Developer fees and overhead (less one-half of the deferred portion of the fee) and any consultant fees may not exceed 15% of total eligible basis. Projects with 32 units or less may go up to 20% of total eligible basis. The Agency reserves the right to combine the costs for projects located in close proximity to each other and share similar attributes such as project type, construction style, or development team. The Agency will use the combined costs to evaluate the fee percentages for the projects.

b. Contractor's profit, overhead, and general requirements may not exceed 14% of total eligible basis.

c. Total soft costs may not exceed 35% of total eligible basis. Total soft costs means the sum of general requirements, contractor overhead, contractor profit, architectural fees, survey costs, engineering fees, permanent loan fees, cost of tax-exempt bond issuance, taxes, appraisal, market study, environmental report, rent-up/marketing costs, title & recording fees, non-syndication legal fees, accounting fees, developer fees & overhead, consultant fees, organizational fees, and syndication expenses.

d. The total of the project's permanent financing sources must equal the total project costs at the time of application. After the Agency's initial underwrite, any financial shortfalls cannot exceed 10% of total project costs.

18. Site Location and Photographs

Applicants must include a clear map identifying the exact location of the project site(s). In addition, color photographs of each site location must be included with the application. Please include clearly labeled photographs of the area surrounding the project.

19. Consistency with HDAP Funding

Projects seeking funding through the Housing Development Assistance Program (HDAP) must initially meet the following requirements:

a. A minimum of 40% of the units must be occupied by and affordable to households at or below 50% of AMGI for projects located in a Participating Jurisdiction (PJ). The HDAP/HOME-assisted units cannot exceed the HUD Low- and High-HOME rent for the county where the project will be located. If the project is located in a non-participating jurisdiction, a minimum of 35% of the units must be occupied by and affordable to households at or below 50% of AMGI, with rents for the HDAP/HOME-assisted units at the HUD Low- and High-HOME rent.

b. Completion of the appropriate section of the AHFA.

c. The applicant must comply with all requirements of the 2004 HDAP Program Guidelines.

d. A project that receives HOME funds must comply with all HOME program rules, including environmental review and the requirement that residents may not be evicted other than for good cause.

20. Minimum Project Standards

a. In addition to meeting all new construction and rehabilitation standards required within Section 42 and local and state building codes, each unit must provide a refrigerator and stove in good working order. OHFA reserves the right to allow exceptions to these standards on a case-by-case basis.

b. Each bedroom in new construction or adaptive reuse units must be at least seven feet in each direction, at least 100 square feet total, and contain a closet in addition to the minimum square footage. Existing housing units are exempt from this criterion.

c. The minimum hard construction cost for rehabilitation must be at least $6,000 per unit. Applicable costs include residential hard construction costs, on-site improvements, construction contingency, furnishings and appliances.

d. A minimum of twelve (12) universal design features must be incorporated into the project. ODOD Form 005 must be completed to certify this item.

e. A single-site multifamily project must provide a parking lot with concrete curbs and at least one parking space for each unit in the project. Exceptions to this requirement may be permitted on a case-by-case basis to projects located in dense urban areas, or to projects serving the elderly or permanent supportive housing populations.

21. Conformity with Local Consolidated Plan/Comprehensive Housing Improvement Strategy

Applicants must evidence that their project meets community housing needs through the local Consolidated Plan or Comprehensive Housing Improvement Strategy (CHIS). Applicants will be required to secure approval from the local agency that administers the Consolidated Plan or CHIS. It is the responsibility of the applicant to determine which plan applies. Please see Exhibits E and F for a listing of cities and counties with a Consolidated Plan or CHIS. If no local Consolidated Plan or CHIS exists in the community in which the project is located, the project must conform to the state Consolidated Plan. A completed ODOD Form 003 signed by the appropriate official from the city, county, or state must be included with the application.

D. Competitive Review

The Agency has developed an allocation scoring system based on the identified housing needs for Ohio, as well as federal mandates for the Housing Credit Program. Points are awarded based on the criteria illustrated below, and reflect a scale of 730 points.

Ohio is a diverse state incorporating urban, suburban, small cities, and rural areas. Due to Ohio's diversity and the goal of equitable distribution of the credit, the population credit will be divided to accommodate minimum amounts of credit distributed throughout Ohio. Approximately 75% of the population credit will be divided between the preservation pool (described below) and the three geographic pools (described in Exhibit J of the QAP) as follows:

Geographic Pool A:	22%	Geographic Pool C:	20%
Geographic Pool B:	18%	Preservation Pool:	15%

Approximately 25% of the population credit will be allocated to a general pool. Applications will be reviewed in all applicable pools.

OHFA reserves the right to limit the amount of credits in any pool if the project scores in such pool are not determined to be competitive by OHFA. OHFA will utilize funds from the general pool to fully fund projects that qualify for partial funding from any other pool.

Scoring/Ranking Procedure: Projects will be evaluated in three stages:

Stage One - Geographic Pools: The projects will be separated based on their location into three geographic pools (see Exhibit J). The points for the Project Location criterion will be subtracted from the projects' scores. The projects will then be ranked from highest score to lowest in each pool, and OHFA will award, from highest scoring project to lowest, up to the maximum amount of Housing Credits for each pool. Any remaining credits will be allocated to the general pool.

Stage Two - Preservation Pool: The Agency will award approximately 15% of the population credit in a preservation pool. Projects that are eligible for at least 90% of the points in the At-Risk Housing criterion (criterion II.b. - Page 28) may participate in this pool. Projects that received an allocation of credits in 1987, 1988, or 1989 are also eligible for this pool if at least 75% of the total units are located in projects from these years.

Projects in the preservation pool will be evaluated as follows: The points for the At-Risk Housing criterion will be subtracted from the projects' scores. The projects will then be ranked from highest score to lowest in the pool, and OHFA will award, from highest scoring project to lowest, up to the maximum amount of Housing Credits for this pool. Any remaining credits will be allocated to the general pool.

Stage Three - General Pool: Projects that did not receive an allocation in the geographic or preservation pools will be grouped into one general pool. The projects will be ranked from highest score to lowest, and OHFA will award, from highest scoring project to lowest, up to the maximum amount of Housing Credits for the general pool.

Tie-Breaking Procedure: In case of a tie score in any of the pools, the Agency will rank the projects by the following:

1. Most underserved county in that particular pool. This will be determined using the ratio of 2004 Housing Credits reserved in the county in that pool to the county population as identified in the 2000 Census.
2. Lowest amount of Housing Credits requested.

OHFA will institute the tie-breaking procedure in all pools.

Competitive Cure Period: Applicants will have a one-time opportunity to correct up to two administrative errors or omissions regarding certain competitive criteria. Corrections will only be permitted for the following items:

Special Needs Documentation	At-Risk Housing Documentation
Documentation of Leveraging of Federal Funds	Documentation of Historic Status
Letters of Local Government Support	Lease-Purchase Strategy
Letters of Other Local Support	Documentation of Value-Added Items
Evidence of General Partner Experience	Documentation of Ownership Value-Added
Evidence of Management Company Experience	Evidence of Ability to Proceed

During the round, the Agency will notify all applicants of their preliminary project scores, and then applicants will have one week to submit additional information. Based on the original application and any additional documents, the Agency will issue revised scores for the projects. The Agency will not accept any additional information after the one-week cure period. All changes including but not limited to changes in ownership, development team, project physical structure, project costs, project financing, site(s), special needs population, value-added items and project location will not be permitted. Please be advised that certain items are date sensitive and must have been completed on or before the application deadline to be eligible for points. Please review the descriptions of the Competitive Criteria (Pages 26-43) for more information.

Appeals: Applicants may appeal their preliminary project score, Housing Credit amount (at Binding Reservation, Carryover and 8609), or Threshold rejection if the applicant believes OHFA has erred in its determination. The applicant must submit the appeal in writing to the Director of the Office of Planning, Preservation & Development. The appeal must be sent to the Agency within one week of notification of results.

In the appeal, the applicant must state the objections to the Agency's determinations and give specific reasons why the Agency's decision should be overturned. Any documentation to support the appeal may be provided, but will not override the documentation or materials that were included in the original application or provided during the threshold or competitive correction period.

An appeals committee comprised of Agency personnel, excluding Housing Credit staff, will review any appeal of a preliminary project score. This committee may review the project in its entirety. The appeal will be granted only if the applicant can document that the Agency has erred in its review of the project application or in determining the credit amount.

AN APPEAL IS JUDGED SOLELY UPON THE MATERIALS THAT WERE PROPERLY AND TIMELY SUBMITTED WITH THE ORIGINAL APPLICATION OR DURING THE THRESHOLD AND COMPETITIVE REVIEW DEFICIENCY CORRECTION PERIOD.

COMPETITIVE CRITERIA

I. Public Benefit

a. Project Rents -- 200 Point Maximum

Preference will be given to projects whose rent structure will be affordable to households below 60% of AMGI (defined by HUD), adjusted for family size (see Exhibit A). Ten (10) points will be given for each 1% below 60% of AMGI, down to 40% of AMGI. The applicant may choose up to three rent elections, upon which a rent average will be derived for scoring purposes. Each rent election must be rounded to the nearest whole percentage (i.e. "50%" not "49.5%").

Projects located in counties with AMGI levels below the county(s) with the highest state AMGI will receive points toward the maximum rent score (see Exhibit B for income adjustment points, which are subject to change based on the 2004 HUD Rent & Income Limits). The sum of the points for the rent structure and the income adjustment points applicable to the project location will determine the total points in this category, but in no case will points total more than 200.

b. Mixed-Income Projects -- 10 Point Maximum

The Agency uses the Internal Revenue Service definition of mixed-income as any unit that is not a tax credit unit. Preference will be given to projects that consist of market rate and affordable rental housing units. The market rate units must be dispersed throughout the project and cannot all be located in one building or selected floors within a building. Points will be awarded based on the ratio of market rate units to total project units, according to the following scale:

50% or greater market rate units:	10 Points

Scattered site projects are ineligible for Mixed-Income Project points. The Agency reserves the right to combine projects located in close proximity to each other and share similar attributes such as project type, construction style, or development team. The Agency will use the unit mix for the combined projects to determine the "mixed-income" points for each project. Market rate units cannot have any rent or income restrictions imposed by any OHFA program. Projects that are 100% project-based Section 8 or RD rent subsidized are not eligible for mixed-income points. However, rent and income restrictions imposed by other entities (e.g. FHLB, etc.) will be acceptable.

c. Special Needs Populations -- 15 Point Maximum

Preference will be given to projects that serve special needs populations. Experienced service coordinators, evidence of service coordinator salary or an in-kind service agreement, additional market study requirements (see Page 16) and supportive service plans containing specified services (see Exhibit L.) are required for all special needs populations. With regards to the supportive service plans, applicants will be permitted to provide minimal updates to their plans during the Competitive Cure period. However, in order to receive the special needs points, a reasonable quality plan must be included with the original application by the submission deadline.

Unit set-asides are required for all special needs populations and are based on a percentage of <u>all</u> units in the project. These units must be dispersed throughout the project and cannot all be located in one building or selected floors within a building. Exceptions to set-aside requirements may be considered on a case-by-case basis if the set-aside requirement is inconsistent with other federal programs or any fair housing regulations.

Five (5) points will be awarded to projects serving one of the following special needs populations:

1. Persons with a mobility or sensory impairment
   - 20% minimum unit set aside.
   - All units and buildings must contain at least 20 universal design features as described on ODOD Form 005.

2. Persons with a developmental disability
   - 20% maximum unit set aside and exact percentage must be established in collaboration with the local MR/DD agency (owners must initially offer 20% of the units to be set-aside). The MR/DD agency must specify reasons for a lower set-aside in writing. The final set-aside must be equal to or greater than 5% of the total units.

3. Persons with severe and persistent mental illness
   - 20% maximum unit set aside and exact percentage must be established in collaboration with the local ADAMHS or Mental Health Board (owners must initially offer 20% of the units to be set-aside). The local board must specify reasons for a lower set-aside in writing. The final set-aside must be equal to or greater than 5% of the total units.

4. Persons/households that are extremely low-income (35% AMGI or below)
   - 20% minimum unit set aside, units must be occupied by and affordable to households with incomes at or below 35% AMGI.

5. Persons who are elderly (55 years and older)
   - 100% minimum unit set aside**,** all buildings must contain only one story unless an elevator is provided, and an application cannot receive points for lease purchase of units.
   - Units may contain no more than two bedrooms.
   - All units and buildings must contain at least 20 universal design features as described on ODOD Form 005 in addition to grab bars in the bathrooms (in shower and around the toilet).
   - The project must contain common space equal to the lesser of 5% of the total residential square footage for the entire project or 20 square feet per number of units in entire project. The project must set-aside at least $100 per unit annually for service coordination evidenced as an operating expense in the AHFA.

Fifteen (15) points will be awarded to projects serving the following special needs population:

6. Permanent supportive housing for the homeless
   Persons/households that are homeless (primary residence is a publicly or privately operated shelter designed to provide temporary living accommodations, or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings) and have one or more of the following characteristics: physical, mental or developmental disabilities; alcohol and/or substance abuse problems; HIV/AIDS and related diseases; chronically unemployed (the project owner must provide appropriate employment services); or other persons/households that qualify under the HUD Shelter Plus Care Program.

a. At least 50% of the units within the housing development must be reserved for occupancy by the targeted population.

b. A comprehensive service plan, that is satisfactory to the Agency, must be submitted with the application that identifies (i) the services to be provided; (ii) the anticipated sources of funding for such services; (iii) the physical space that will be used to provide such services; and (iv) the applicant or the contracted (or equivalent relationship) supportive services provider and their experience in providing services to the targeted population.

c. The applicant must provide a commitment for rental subsidy for at least 50% of the units. The subsidy must be specifically committed to the project. Sources may include project-based vouchers or other assistance from the local PHA, McKinney-Vento Homelessness grant, or other federal, state or local government source. The organization providing the subsidy must continue to hold the project in good standing while their funding is in place.

d. The applicant must evidence support from the local government jurisdiction (city, village or township) in which the project is located.

e. The project is ineligible for mixed-income points.

An additional 5 points will be awarded to the two highest scoring projects in the first funding round for each of the first three special needs populations listed above. A minimum of 10% of the units must be set aside for the population to qualify for these additional points. The points will be awarded after OHFA reviews the scores of all projects, and OHFA will use its tie-breaking procedures (see Page 24) if necessary to determine the two highest scores.

II. Project Characteristics

a. Creation of Affordable Housing -- 30 Point Maximum

Preference will be given to projects that create decent, safe, and sanitary affordable housing units, through new construction, adaptive reuse, and/or for substantial rehabilitation. “Adaptive reuse” is defined as conversion of an existing building to housing from another use. “Substantial rehabilitation” is defined as rehabilitation hard costs that exceed 50% of total project costs minus costs of land. Any soft subordinate debt restructured by HUD under the Mark-to-Market Program will also be deducted from total project cost.

Rehabilitation hard costs include hard construction, on-site improvements, construction contingency, furnishings, and appliances. For buildings with multiple uses (commercial and residential), adaptive reuse points will be awarded if at least 50% of the total floor space of the building was non-residential in its most previous use. OHFA will separately analyze the costs of projects that are a combination of new construction and substantial rehabilitation, and will prorate points if necessary.

b. At-risk Housing -- 25 Point Maximum

Preference will be given to the following projects:

1. Projects receiving project-based rental subsidy through a Section 8 Housing Assistance Payment Program (HAP) contract that is due to expire on or before December 31, 2006. The contract must be in effect at the time of application. Documentation from HUD that evidences the assistance and length of the contract must be submitted with the application.

A new owner must accept the project-based rental subsidy if it is offered by HUD. If a compelling reason exists for the new owner not to accept the subsidy, the applicant must submit a narrative that explains this decision and include letters supporting this decision from the tenant council (if one exists), local government official(s), and a local or statewide low-income housing advocacy group that receives OTAG funding from HUD.

2. Troubled projects that have received assistance through the USDA Rural Development (RD) office. Applicants must provide a letter from the RD office that details the current situation for the project, explains the need for housing credits, and approves of the current or proposed owner(s) and management company.

3. Projects participating in the HUD Portfolio Reengineering Program. Applicants must provide a letter of eligibility from HUD and be assigned to a Participating Administrative Entity (PAE). Projects that have closed their financing under this program since March 1, 2001 are also eligible for points.

4. HUD Section 202 or 811 projects placed-in-service prior to 1979.

5. Existing HUD Section 236 projects. The Interest Reduction Payment (IRP) must be decoupled from the Section 236 agreement (an exception may be allowed on a case-by-case basis), and the affordability requirements indicated in the Section 236 agreement must be maintained for the property. Any unit not included in the original Section 236 agreement will not qualify for points.

For each project type listed above, points will be prorated based on the percentage of units subsidized or financed through the federal programs listed above. At-risk Housing points will also be prorated further based on the project's applicable fraction (percentage of housing credit units or floor space).

c. Unit Size -- 15 Point Maximum

Preference will be given to projects whose residential living space for low-income units exceed certain standards for square footage. Points will be awarded based on the following scale:

SRO Units:	Exceed 350 S.F.
Efficiency:	Exceed 450 S.F.
1-Bedroom Units:	Exceed 650 S.F.
2-Bedroom Units:	Exceed 850 S.F.
3-Bedroom Units:	Exceed 1000 S.F.
4-Bedroom Units:	Exceed 1150 S.F.

Points will be calculated as the total number of low-income units that exceed the above standards, divided by the total number of low-income units. This percentage will then be multiplied by 15 to award the points in this category.

d. Preservation of Historic Buildings -- 15 Point Maximum

Preference will be given to projects that evidence use of historic rehabilitation tax credits. Projects are eligible to receive points if the building(s) is/are individually listed in the National Register of Historic Places. Applicants must include documentation indicating that the project is indeed individually listed in the National Register of Historic Places. If the building(s) is/are not individually listed in the National Register then the project applicant must have submitted a Part 1 application ("Evaluation of Significance") and received a recommendation for approval by the Ohio Historic Preservation Office. Applicants must submit their complete Part 1 application to the Ohio Historic Preservation Office no later than 30 days prior to the round application submission deadline. At least 75% of the total units must be located in eligible historic buildings in order for a project to receive points in this category. Points will be prorated based on the percentage of total units located in eligible historic buildings. In addition, to be eligible for these points, one of the project's General Partners or the Contractor must provide evidence of having successfully completed and placed-in-service at least one other historic project by including with the housing credit application a certificate of occupancy or 8609 Form(s).

e. Lease Purchase of Units -- 15 Point Maximum

Preference will be given to projects that offer homeownership opportunities to qualified tenants after the initial 15-year compliance period. Applicants must have a viable homeownership strategy for tenants who inhabit the units during the compliance period. The strategy must incorporate an exit strategy, homeownership counseling, and a minimum amount of funds set-aside by the owner for the tenant to assist in the purchase. Applicants will be permitted to provide minimal updates to their lease purchase strategies during the Competitive Cure period. However, in order to receive the lease purchase points, a reasonable quality strategy must be included with the original application by the submission deadline.

Points are available according to the following scale:

85% to 100% lease purchase:	15 points
70% to 84% lease purchase:	10 points
50% to 69% lease purchase:	5 points

Scattered site projects will be evaluated based on sites under control at application. The percentage of lease purchase units at application must be maintained at Carryover and 8609. All sites must be owned (long-term leases are unacceptable) and properly sub-divided by the Carryover submission deadline. As with site control requirements, projects may be required to reduce overall sites subsequent to application to maintain consistency with their initial lease purchase commitment.

The lease agreement between the project owner and the resident must specify that the owner may not fail to renew the lease of a resident or may not evict a resident other than for good cause. This good cause provision must remain in the lease agreement as long as the units are utilized as rental housing. The definition of good cause may be found at 24 CFR § 247.3 of the Code of Federal Regulations.

The only types of units eligible for these points are single-family detached structures. The detached structures in new construction projects must be at least four (4) feet apart and neither joined nor touching in any manner.

f. Value-Added to a Project -- 55 Point Maximum

Preference will be given to owners that provide additional benefits to the housing, residents, and community. Five (5) points will be awarded for each item listed below (except for Items 4 and 11a, which are worth 10 points) that is properly evidenced in the application. A maximum of 55 points are available in this category. Projects that receive points for Historic Preservation (criterion II.d.), Lease Purchase of Units (criterion II.e.), or are eligible for the preservation pool may receive a maximum of 45 points in this category. Please refer to the AHFA for additional submission requirements.

1. Provide on-site security (at least 20 hours per week), on-site police substation, individual security systems with a basic monitoring service (fee paid by owner), or a block watch implementation plan coordinated with the local police or sheriff departments.

2. Provide an on-site manager (at least 20 hours per week) - scattered site projects and single-family homes are ineligible.

3. The project is consistent with a local community revitalization plan (not including the CHIS or Consolidated Plan) that incorporates affordable rental housing. The revitalization plan must currently be in effect, and must have been approved by a local governmental or quasi-governmental jurisdiction, such as a county, township, municipal government, or neighborhood commission.

4. Incorporate at least 20 universal design features into the project. ODOD Form 005 must be completed to certify this item.

5. The buildings are townhomes or single-family detached structures. A townhome is a single-family dwelling unit constructed in a group of two or more attached units in which each unit extends from foundation to roof and with open space on at least two sides. A townhome must consist of at least two stories, with an exception for 5% of the units in order to meet handicap accessibility requirements. Each unit must have private front and rear entrances. The private front entrance must open to a sidewalk or parking lot dedicated for the use of the residents. Multistory walk-up apartments do not qualify as townhomes. The Agency reserves the right to determine whether a unit is indeed a townhome.

6. a) An on-site community room (minimum floor space must be equal to the lesser of 3% of the total residential square footage of the project or 20 square feet per unit, but in no case smaller than 1,000 square feet) that will be available to all residents. The minimum floor space is defined as areas available for all residents and does not include areas utilized by employees of the project, such as maintenance facilities, leasing office, and manager's office. The community space may be divided between multiple rooms as long as the floor space requirements are met. Single-family homes are ineligible for this item.
   OR
   b) Only single-family detached homes may receive points for full basements that are not bedrooms. Basements must contain at least 200 square feet with ceilings at least seven feet high. An exception will be allowed for 5% of the units in order to meet handicap accessibility requirements.

7. Provide at least 1½ bathrooms in units that contain two or three bedrooms, and provide at least 2 bathrooms in units that contain four or more bedrooms.

8. Provide on-site individual garages (must contain at least 160 square feet each) without extra charge. Two-car garages that contain at least 320 square feet each may be provided for single-family homes to receive a maximum award of 10 points. Points will be prorated based on the number of one- and two-car garages in the project.

9. a) Provide an on-site day care center to all residents. The location must be separate and apart from the office and everyday business transactions. The facility must be accessible

and adequate in size and meet all requirements per federal, state and local law. Projects that serve the elderly are ineligible for this item. The following documentation must be submitted to evidence this item:

i. A narrative containing a thorough description of the facility and how all requirements will be met, including information regarding licensing requirements and the proposed capacity of the facility (number of children).

ii. The cost of constructing and the operating expenses associated with the facility must be included in the Proforma section of the AHFA.

iii. Site control documentation for the location of the facility.

iv. A preliminary floor plan for the facility.

OR

b) Provide an on-site computer learning center to all residents. The location must be separate and apart from the office and everyday business transactions. The center must contain at least one computer workstation for every eight units in the project, and instruction must be made available to the residents on a regular basis.

10. Provide an on-site parking garage for a single site mid-rise or high-rise building. The number of parking spaces must meet local zoning requirements.

11. a) Incorporate energy efficiency items above minimum code requirements as certified on ODOD Form 009.
b) For an additional 5 points, multifamily projects may incorporate solar photovoltaic (PV) systems as certified on ODOD Form 009.

12. Provide central air conditioning in each of the units that meets the energy efficiency standard indicated on ODOD Form 009.

13. Provide a high-speed Internet access data connection in the living area of every unit. All units must be built with three distinct networks: one installed for telephone services using CAT5e or better wiring; a second for television services using COAX cable; and a third network for data installed using CAT5e or better, networked from the unit back to a central location. Single-family homes are ineligible for this item.

14. Provide washer and dryer hookups in each of the units on the first floor or in the basement (single-family homes are ineligible for these points).

15. Utilize brick or stone on at least 40% of the exterior of the buildings, including all vertical elevations, and excluding windows, doors, and gable ends of the roof.

An item must apply to at least 50% of all units and will be prorated using the following scale:

100% of total units	5 points (10 points for Items 4. and 11a. only)
90-99% of total units	4 points (8 points for Items 4. and 11a. only)
80-89% of total units	3 points (6 points for Items 4. and 11a. only)
65-79% of total units	2 points (4 points for Items 4. and 11a. only)
50-64% of total units	1 point (2 points for Items 4. and 11a. only)

All value-added items must be provided without any additional fees charged to the residents except as noted above.

Projects will be monitored based on the above commitments. If any items are not properly provided, then the general partner entity and all affiliated organizations may be considered not in good standing with OHFA programs for one year from the date of discovery.

g. Leveraging Federal Funds -- 25 Point Maximum

Preference will be given to projects that receive specific assistance (see list below) from the U.S. Department of Agriculture (USDA) or Department of Housing and Urban Development (HUD). The assistance must be conditionally committed by the application deadline. Applicants must provide evidence of the assistance in the application. Projects that receive "at-risk" points (criterion II.b.) are ineligible for these points.

Please note that awards of competitive points, Housing Credits, or other financing from the OHFA are subject to changes in law, including HUD and USDA regulations and legal opinions regarding their housing programs.

Applicants may receive points for ONE of the following:

1. a) Projects receiving a new Rural Development (RD) Section 515 Multifamily Housing Loan will receive 20 points. The loan must finance at least 20% of the total costs for the project.

   b) Projects receiving a new Rural Development (RD) Section 538 Loan Guarantee will receive 20 points. The amount of the guarantee must be equal to at least 10% of total project costs. A complete application for the guarantee must be submitted to the appropriate RD office by September 1, 2004 or the points will be revoked and the credit reservation may be recaptured. The RD office will determine the completeness of such application.

   Projects that receive these points are ineligible for points in the lease-purchase category (criterion II.e.). Applicants who receive an RD Section 538 Loan Guarantee for a lease-purchase development must submit by the Carryover deadline a legal opinion indicating that the units may be sold to residents after the 15-year compliance period.

2. Projects receiving capital assistance or operating subsidy from the HUD McKinney-Vento Homeless Assistance Program (Shelter Plus Care, SRO Assistance, or Permanent Housing for the Handicapped Homeless) will receive 15 points. The capital assistance must be equal to the maximum amount available to the project based on location and project type (new construction or rehabilitation). If the entity receiving the McKinney-Vento funding is not part of the project ownership, applications must include evidence that funds are committed to the project and subsidize at least 50% of the units, copies of the grant award, and copies of the contract between the award recipient and the project.

3. Projects funded through a HOPE VI revitalization grant from HUD will receive ten (10) points. The amount of HOPE VI grant funding used as permanent financing must be equal to at least 30% of the total costs of the project. Applicants must submit the "Confirmation of Funding Approval" from HUD or equivalent documentation to evidence the HOPE VI grant award. For purposes of OHFA's maximum credit cap, the annual credit amount will be applied to all general partners and the PHA that received the HOPE VI grant award. The project must set aside a minimum of 20% of the units in the project for Public Housing residents.

4. Projects funded using an Upfront Grant from HUD will receive ten (10) points. The amount of Upfront Grant funding used as permanent financing must be equal to at least 20% of the total costs of the project. Applicants must submit copies of the executed grant contract and property deed from HUD to the new owner of the project.

5. Projects receiving capital assistance from the HUD Section 202 Program will receive 5 points. The assistance must finance at least 20% of the total costs for the project. Applicants must provide documentation that evidences the Section 202 award. The project may not be placed-in-service at the time of application.

6. Projects that receive a loan from the local Public Housing Authority (PHA) that is secured by the assets and/or capital funds of said PHA will receive 5 points. The loan must finance at least 10% of the total costs for the project. New units of public housing must be included as part of the project. The applicant must submit correspondence from HUD to the PHA evidencing approval to make the secured loan and build new public housing units. This item only may be combined with the RD financing described in Item 1 above for a maximum of 25 points.

III. Project Location

a. Location in a Qualified Census Tract, RD Designated Place, Distressed County, or High-Income Census Tract -- 20 Point Maximum

Fifteen (15) points will be awarded to projects located in the following:

1. Qualified census tracts (as defined by HUD) that qualify for the 130% basis adjustment (see Exhibit D).

2. Within the corporation limits or proposed annexation area of a designated place defined by the USDA Rural Development (RD) office. Please refer to Exhibit G for the specific locations.

3. Distressed Counties, defined by ORC Section 5733.33 and identified by the Ohio Department of Development in 2002. The following counties qualify in this category:

Adams	Ashtabula	Belmont	Coshocton
Crawford	Gallia	Guernsey	Harrison
Hocking	Huron	Jackson	Jefferson
Lawrence	Meigs	Monroe	Morgan
Muskingum	Noble	Perry	Pike
Richland	Scioto	Vinton	Washington

Twenty (20) points will be awarded to projects located in the following:

4. A high-income census tract (see Exhibit H). The total number of low-income units from existing projects and the proposed project may not exceed 100. The number of existing low-income units in the census tract must be identified in the market study.

Scattered site projects will be evaluated based on the sites controlled at application. Points for project location will not be used for the scores of projects competing in the geographic pools.

IV. Local Government Support

a. Letters of Local Government Support -- 35 Point Maximum

Applicants may receive points for only ***ONE*** of the following:

1. Thirty-five (35) points will be given to applicants who have obtained a resolution of support from the local government in which the project is located. For incorporated jurisdictions, the resolution would come from the council. For unincorporated jurisdictions, the resolution would come from the township trustees. A copy of the official resolution must be included with the application. The resolution must indicate the number of units in the project including a breakdown between affordable and market rate units and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. If the local government withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The resolution must be signed and dated on or before the application deadline and no earlier than September 2003.

2. Thirty (30) points will be given to applicants who provide a letter signed by the President of the city council for incorporated areas or a majority of the township trustees for unincorporated areas, when council or trustees do not pass a resolution. The letter must state that a majority of the council members or trustees have voted in support of the proposed project. The letter must provide the location of the project with reasonable specificity and state specific support for the project. The letter of support must be on official letterhead or indicate in the letter that letterhead is not available, indicate the number of units in the project including a breakdown between affordable and market rate units, and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. The signature(s) must be notarized. If the local government withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The letter must be signed and dated on or before the application deadline and no earlier than September 2003.

3. Twenty-five (25) points will be given to applicants who have obtained local government support for the proposed project through an affirmative letter by the highest-elected official of the most local jurisdiction in which the project is located. For incorporated jurisdictions, the letter must come from the mayor. For unincorporated jurisdictions, the president of the board of township trustees must sign the letter. The letter must provide the location of the project with reasonable specificity and state specific support for the project. The letter of support must be on official letterhead or indicate in the letter that letterhead is not available, indicate the number of units in the project including a breakdown between affordable and market rate units, and specifically mention any special needs populations to be served or indicate that the project is not targeted for a special needs population. The signature(s) of the local official(s) must be notarized. If the local government official withdraws its support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose local government support points. The letter must be signed and dated on or before the application deadline and no earlier than September 2003.

Housing credit applications for a project that will have units in more than one local government jurisdiction must provide resolutions or letters of support from <u>all</u> jurisdictions in which there are project units. Points for local government support letters will not be pro-rated. If different types of support are received for a single project, the lowest point value will be awarded.

b. Letters of Other Local Support -- 35 Point Maximum

Preference will be given to applicants who have obtained the support of other local officials, or locally-based groups or agencies that represent or serve the jurisdiction in which the project will be located. Five (5) points will be awarded, total not to exceed 35 points, for an affirmative signed letter of support from each of the following entities:

1. Neighborhood Association/Commission/Economic Development Organization (unless it is the applicant) - only one organization will be considered.
2. U.S. Congressional Representative
3. State Representative
4. State Senator
5. A local social services agency that provides services or service referrals to the project's target population (unless it is the applicant or is related to the applicant) - only one agency will be considered
6. Majority of the County Commissioners (10 points will be awarded for this entity)
7. Public Housing Authority (unless it is the applicant)
8. School Superintendent
9. Chamber of Commerce
10. City/County Engineer or City/County Planner
11. Community Action Agency (unless it is the applicant)

For projects with buildings in multiple jurisdictions/service areas, the letters must be from the jurisdictions/service areas in which the majority of the buildings will be located (e.g. a project will be located in three different state representative districts and therefore, OHFA will only award five points for a letter from the state representative of the jurisdiction in which the majority of buildings will be located). Letters must be specific to the project, contain a specific affirmative statement of support, and contain information (address, number of units, etc.) consistent with information in the application. If an elected official withdraws their support for good cause (as determined by OHFA) during the 45-day public notification response period, the project will lose points for that particular official. The letters must be signed and dated on or before the application deadline and no earlier than September 2003.

V. Project Costs

a. Developer Fees and Overhead -- 80 Point Maximum

Preference will be given to projects whose developer fees and overhead percentage is below the maximum threshold figure of 15% (20% for projects with 32 units or less). Before calculating the fee percentage, OHFA will subtract one-half of the deferred developer fee from the total fee amount. In addition, developer fees and overhead includes any fees paid to consultants and is computed as a percentage of total eligible basis. Sixteen (16) points will be awarded for each 1% below 15% (20% for projects with 32 units or less), up to a maximum of 80 points.

b. Combined Contractor Profit, Overhead and General Requirements Fee Percentage -- 70 Point Maximum

Preference will be given to projects whose combined contractor profit, overhead, and general requirements percentage is below the maximum threshold figure of 14%. This combined percentage is calculated as the percentage of total eligible basis. Ten points will be awarded for each 1% below 14%, up to a maximum of 70 points.

VI. Applicant Characteristics

a. Ability to Proceed -- 30 Point Maximum

Preference will be given to applicants who have demonstrated that the project has completed certain steps in the development process. Applicants can receive points for the following development steps:

1. Completion of Phase I Environmental Review (ER): 20 Points
   - Must submit with application a copy of the executive summary(ies) of the ER(s).
   - The ER(s) must specify compliance with ASTM standard E 1527-00 (or current standard).
   - The owner must submit a narrative that addresses any issues raised in the ER(s).

2. Primary utilities are available to the site: 10 Points
   - For new construction projects only.
   - Primary utilities include electricity, water, and sewer.
   - Must submit a letter(s) from the utility provider(s) indicating availability.

3. Appraisal: 10 Points
   - For projects seeking acquisition credits.
   - The appraisal must meet the following requirements:

   a) Prepared by a third-party appraiser licensed in the State of Ohio. The name, address, and license number of the appraiser must be included.

   b) States the estimated value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded). The estimated value cannot include the value of the Housing Credit.

   c) Adheres to the Uniform Standards of Appraisal Practice. A statement to this effect must be included in the report.

4. Capital Needs Assessment: 10 Points
   - For rehabilitation projects only.
   - The assessment must meet the standards outlined in Exhibit N.
   - For scattered site projects, an assessment must be performed for only 50% of the buildings under control at application.

All items in this category must be completed, signed, and dated on or before the application deadline. All items must have been completed within one year prior to the application for Housing Credits.

For scattered site projects, points will be based solely on the required number of sites under control at application. For projects that are a combination of new construction and substantial rehabilitation, OHFA will prorate points if necessary. All points will be prorated based on the number of units affected by the various items.

b. General Partner Experience -- 35 Point Maximum

Preference will be given to projects whose general partner/owner or parent organization has had previous experience developing affordable housing. Each eligible general partner will receive the highest score of the three criteria described below (b1. - General Partner Affordable Housing Funding Experience, b2. - General Partner Housing Credit Experience, or b3. - General Partner Combined Affordable Housing Funding and Housing Credit Experience). Points will be awarded to each general partner for only one of these criteria. The project will receive the total of the scores (prorated by ownership percentage) for each eligible general partner/owner.

Points will be prorated based on percentage of ownership. The minimum ownership share in the proposed project to be considered for points is 25%. In addition, to be eligible for points, the ownership of the proposed project must be maintained for 10 years. Each general partner must be a material participant in the proposed project as well as a material participant in the projects submitted for point consideration. Experience from other states may be considered.

Projects with a general partner defined as a "new applicant" may receive up to 15 additional points. A general partner entity, including any parent organization or affiliate of such entity, will be considered as a "new applicant" if such entity has never received an allocation of Housing Credits; has developed and placed into service at least 20 affordable housing units in Ohio using public funds; has had their central office located in Ohio for a minimum of one year prior to application; and will maintain ownership of at least 51% of the general partner interest in the proposed project. Another general partner that has placed-in-service at least two Housing Credit projects in Ohio must also own at least 25% of the general partner interest in the proposed project.

These additional points will be awarded to the highest scoring qualifying project in the first funding round in each of the three geographic pools. The points will be awarded after OHFA reviews the scores of all projects, and OHFA will use its tie-breaking procedures (see Page 24) if necessary to determine the highest scores. The maximum score awarded in the General Partner Experience category will not exceed 35 points in any case.

b1. General Partner Affordable Housing Funding Experience -- 15 Point Maximum

Preference will be given to projects whose general partner/owner or parent organization has had previous experience in the United States in securing public funds for the development of affordable housing. Local Community Housing Improvement Program (CHIP) administrators such as local governments or Community Action Agencies administering the CHIP program on behalf of the local government may also qualify for experience points. Points are based on years of experience as well as a minimum number of units:

1-2 Years	20 units:	5 Points
3-4 Years	40 units:	10 Points
5+ Years	60 units:	15 Points

If the owner has no experience in Ohio, then the point scale will be as follows:

3-4 Years	40 units:	5 Points

5+ Years	60 units:	10 Points

Applicants will receive points based on the lesser of years of experience or units produced using public funding. Units must be completed and placed in service on or before the application deadline to be eligible for points.

Note that points will only be awarded for the construction and/or rehabilitation of affordable housing units based on public subsidy--weatherization is not included.

b2. General Partner Housing Credit Experience -- 30 Point Maximum

Preference will be given to projects whose general partner/owner or parent organization has had previous experience placing projects into service under the Housing Credit Program. In order to evidence out-of-state experience, applicants must submit a copy of an 8609 Form signed by the allocating agency for one building in each project (not every building in each project).

Points will be awarded as follows:

1-2 Projects	10 Points
3-4 Projects	15 Points
5-6 Projects	20 Points
7-8 Projects	25 Points
9+ Projects	30 Points

If the owner has no experience in Ohio, then points will be awarded as follows:

2-3 Projects	5 Points
4-5 Projects	10 Points
6-7 Projects	15 Points
8-9 Projects	20 Points
10+ Projects	25 Points

A project must consist of at least 10 units in order to be considered for the points listed above.

Projects that count under this category must have received 8609 forms for all buildings at the time of application, or must have submitted a complete request for 8609 Forms, including evidence that all buildings have been placed into service on or before the application deadline.

b3. General Partner Combined Affordable Housing Funding and Housing Credit Experience -- 25 Point Maximum

Preference will be given to projects whose General Partner/Owner or parent organization has had previous experience in the United States in securing public funds for the development of affordable housing and also has had experience in placing projects in service under the Housing Credit Program. Local Community Housing Improvement Program (CHIP) administrators such as local governments or Community Action Agencies administering the CHIP program on behalf of the local government may also qualify for experience points. In order to evidence out-of-state experience, applicants must submit a copy of an 8609 Form signed by the allocating agency for one building in each project (not every building in each project).

Points will be awarded as follows:

Years of Experience	Affordable Housing Units*	Housing Credit No. of Projects	Points Awarded
1-2 years	20-39	1	15
3-4 years	40-59	3	20
5+ years	60 or more	5 or more	25

* - Excluding units from the Housing Credit project(s).

If the owner has no experience in Ohio, then points will be awarded as follows:

Years of Experience	Affordable Housing Units*	Housing Credit No. of Projects	Points Awarded
3-4 years	40-59	2	10
5+ years	60 or more	4 or more	20

* - Excluding units from the Housing Credit project(s).

A Housing Credit project must consist of at least 10 units in order to be considered for the points listed above.

Applicants will receive points based on the lesser of years experience or units produced using public funding or number of housing credit projects. Units must be completed and placed into service on or before the application deadline to be eligible for points.

Housing credit projects that count under this category must have 8609 Forms for all buildings at the time of application**,** or must have submitted a complete request for 8609 Forms, including proper evidence that all buildings have been placed into service on or before the application deadline.

Note that points will only be awarded for the construction and/or rehabilitation of affordable housing units based on public subsidy -- weatherization is not included.

c. Management Company Experience -- 20 Point Maximum

Preference will be given to projects that contract with management companies that have experience with assisted or Housing Credit housing.

1. Three (3) points will be given for management companies who are currently a member of at least one of the following organizations:

    - National Assisted Housing Management Association (NAHMA)
    - Midwest Assisted Housing Management Association (MAHMA)
    - National Leased Housing Association (NLHA)
    - Council for Affordable Rural Housing (CARH)
    - Council for Rural Housing and Development of Ohio (CRHDO)
    - American Association for Homes and Services for the Aging (AAHSA)
    - Association for Ohio Philanthropic Homes and Housing for the Aging (AOPHA)

- A special needs association with a focus on housing management training for that special needs population
- American Association of Service Coordinators

2. Five (5) points will be awarded if a representative of the management company attended an OHFA-sponsored Basic Tax Credit Compliance Training seminar or one of the MAHMA-sponsored regional compliance training seminars held between March 2003 and June 2004.

3. Two (2) points will awarded if a representative of the management company has earned a certification as a Housing Credit professional from the National Association of Home Builders (NAHB), or other nationally recognized consultant or association, including but not limited to Affiliated Compliance & Consulting, Quadel Consulting, Salter Ltd., or Spectrum Seminars.

4. Up to ten (10) points will be awarded for a management company with demonstrated success managing subsidized affordable housing properties. Demonstrated success means that all properties are in compliance with the applicable subsidy program, and have no current or uncured non-compliance issues. Points will be awarded as follows:

   (a) Preference will be given for demonstrated success managing Section 42 projects that are placed in service and have received 8609 Forms for all buildings at the time of application. Two (2) points will be awarded for each project managed up to a maximum of 10 points. A project must consist of at least 10 units in order to be considered for points, and may be located outside of Ohio.

   Projects that were previously managed for at least two years or for the life of the project (whichever is less) may qualify for points. Submit a copy of a contract between the property owner and management company to evidence this item. If the project is located outside Ohio, submit a letter from the appropriate housing finance agency to evidence that the project was in compliance during that time.

   The management company must evidence that they have the capacity to serve the proposed project. If a project has current 8823 Forms, provide an explanation as to the circumstances. The Agency will decide if points will be given on a case-by-case basis regarding current 8823 Forms. For those projects located outside Ohio, the applicant must certify that there are no uncured 8823 Forms outstanding using ODOD Form 004. Such certification must be signed and notarized.

   (b) Pool C applications may receive points for demonstrated success managing other subsidized projects, i.e. Rural Development, HUD Section 8 and HUD Section 202. Two (2) points will be awarded for each project managed, up to a maximum of 6 points. A project must consist of at least 10 units in order to be considered for points. The applicant must provide evidence that [1] the management company has qualified for and received the points awarded for attending an OHFA-sponsored Compliance Monitoring Training, and [2] all projects are in compliance with and have no current or uncured non-compliance issues under the applicable subsidy program. In order to obtain the points, the application must contain letters from BOTH Rural Development and HUD indicating that the management company is in good standing with the projects that are managed.

   (c) Permanent supportive housing applications may receive points for demonstrated success managing other subsidized supportive housing, i.e. HUD Section 811 or Shelter

Plus Care. Two (2) points will be awarded for each project managed, up to a maximum of 6 points. A project must consist of at least 10 units in order to be considered for points. The applicant must provide evidence that [1] the management company has qualified for and received the points awarded for attending an OHFA-sponsored Compliance Monitoring Training, and [2] all projects are in compliance with and have no current or uncured non-compliance issues under the applicable subsidy program. In order to obtain the points, the application must contain a letter from HUD indicating that the management company is in good standing with the projects that are managed.

d. Ownership Value-Added -- 25 Point Maximum

Projects with a non-profit general partner will receive 10 points. The non-profit must be a 501(c)(3) or 501(c)(4) organization; must own or control at least 25 percent of the general partnership interest; must materially participate in the development and operation of the project, as defined by the Internal Revenue Service, throughout the 15 year compliance period on a regular, continuous, and substantial basis; and must agree to receive credits from the Non-Profit Set-Aside as defined in IRC Section 42(h)(5)(B). ODOD Form 001 must be completed by the non-profit during 2004 and submitted with the application. A newly formed non-profit must submit a signed copy of the Internal Revenue Service application. The IRS determination letter must be received by the Agency no later than issuance of Housing Credit Reservation. If the IRS does not issue a determination letter or the non-profit does not qualify as a 501(c)(3) or 501(c)(4) organization, the non-profit will not be eligible for ownership value-added points. The competitive score will be adjusted accordingly which may result in the application not receiving a reservation of credit.

If the non-profit general partner is a State-certified CHDO at the time of application, will own or control at least 51% of the general partnership interest, and meets all of the requirements listed above, then the project will receive 15 points.

If one non-profit organization owns or controls 100% of the general partnership interest and meets all of the requirements listed above, then the project will receive 15 points.

If no more than two non-profit organizations own or control 100% of the general partnership interest (with both owning or controlling at least 25% of the general partnership interest), and both non-profits meet all of the requirements listed above, then the project will receive 15 points.

Projects may receive additional points based on different attributes of the general partners. Entities, either for-profit or non-profit, eligible for these value-added points must own or control at least 25% of the general partnership interest. Five (5) points will be awarded for each of the following characteristics:

1. One of the general partner entities is a <u>local organization</u>, defined as having a central office located in the same county in which the project will be developed. The central office must be the entity's main/corporate headquarters and must have been located in the project county for a minimum of one year prior to application.

   An entity that serves multiple counties may also qualify for these points if the central office is not located in the project county. The proposed project must qualify for inclusion only in Geographic Pools B or C, and must be located in a county that is directly adjacent to the county where the central office is located.

The following entities will also be considered to be local organizations if the project is located in their particular service area as defined in Exhibit P:

- One of the Area Agencies on Aging or Community Action Agencies located in Ohio (see listing in Exhibit P).

- Other organizations created under the auspices or direction of one of the Area Agencies on Aging or Community Action Agencies referenced above.

Any of the entities listed above must document a history of developing, constructing, or managing affordable housing or providing supportive services in the project county to receive the five points.

2. One of the general partner entities is affiliated with the management company for the project. The general partner entity must be:

- Wholly owned or controlled by the management company or the management company must be wholly owned by or controlled by the general partner entity. This common ownership must have been in place for at least one year prior to application. OR
- There must be an identity of interest (e.g., common board member(s)) between the general partner entity and the management company. This identity of interest must have been in place for at least one year prior to application. Points will not be awarded if identity of interest members exceed the annual maximum credit cap.

Applicants must provide a narrative that clearly describes how the project is eligible to receive points for the items listed above.

E. Financial Underwriting

If a project is selected to receive a reservation or allocation of Housing Credits, OHFA will underwrite each project to ensure that the project receives the minimum amount of Housing Credits necessary to assure project feasibility and viability throughout the Housing Credit period. This includes tax-exempt bond financed projects that are excluded from the state's Housing Credit allocation ceiling. The Agency is required to perform the Housing Credit evaluation three times:

1) prior to issuing a Binding Reservation Agreement or Letter of Eligibility;
2) prior to issuing a Carryover Allocation Agreement (does not apply to tax-exempt bond projects); and,
3) at the time the project is placed-in-service and requests IRS Form(s) 8609.

After the first underwriting analysis, OHFA will issue a Binding Reservation Agreement. The Agency's reservation will not necessarily equal the amount of Housing Credits requested in the application. In addition, the Housing Credit amount may be reduced at any underwriting stage.

If the credit percentage has not been elected, the Agency will use the current month's applicable Housing Credit Percentage at Binding Reservation and/or Carryover to calculate the value of the Housing Credit. The owner may elect to lock in the current month's applicable Housing Credit Percentage at reservation or at placed-in-service. HOWEVER, THE RESERVATION HOUSING CREDIT AMOUNT IS THE MAXIMUM AMOUNT THAT THE PROJECT CAN RECEIVE NO MATTER WHAT THE HOUSING CREDIT RATE MAY BE IN THE FUTURE.

An owner may appeal a reduction of credits resulting from a violation of any of the Agency's underwriting standards. The Agency will only consider an appeal if the owner can demonstrate that the reason(s) the project cannot meet Agency underwriting standards is outside the control of the owner and could not be reasonably anticipated before the initial application date. The Agency will review each appeal independently and will have discretion in its decisions. In order to appeal, an owner must submit their complete appeal in writing along with an appeal processing fee of $250. These appeal requirements are retroactive to projects funded in prior years.

OHFA staff will review all projects receiving a Binding Reservation Agreement, Carryover Allocation Agreement, 8609 Forms, or Letter of Eligibility using the following procedures:

1. The applicant's determination of adjusted qualified basis will be reviewed. All non-eligible costs will be deducted from the basis.

a. The Agency will verify the applicable fraction for each project. The applicable fraction is defined as the lesser of (a) the number of low-income units divided by the total number of units or (b) the residential low-income unit square footage divided by the total residential square footage.

b. Owners of projects with market rate units must demonstrate in the application that all amenities (i.e. garages, community buildings, parking spaces, etc.) are available to ALL units. If certain amenities are only available to the market rate units, the costs for these amenities must be deducted from the eligible basis. Also, if the market rate units are larger and of higher quality than the low-income units, the basis for the market rate units will be reduced to match the basis for the low-income units. The Agency reserves the right to request additional information to clarify any issues regarding the market rate units.

c. The acquisition eligible basis cannot exceed the value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded) as determined by the appraisal of the property (see G. Carryover Allocation). The estimated value cannot include the value of the Housing Credits.

d. For projects receiving "soft" loans (e.g. HOME, deferred fees, AHP, etc.), owners must adequately explain in their application and cost certification form the repayment schedule of these loans. Projects with deferred interest and principal exceeding the total project cost at the end of the 15th year must submit a legal opinion. The legal opinion must state whether the "soft" loans should be considered grants and be deducted from eligible basis.

e. Applicants must include an operating reserve as part of the total project cost. The operating reserve must equal at least four months of operating expenses and hard debt payments. The maximum operating reserve allowable must be equal to or less than twelve months of operating expenses and hard debt payments. This reserve is not included as part of the project's eligible basis. Applicants who believe a reserve is unnecessary for their project may, upon clear demonstration to OHFA, request a waiver. The request and reasons for the waiver must in writing and must accompany the application. The Agency reserves the right to approve or disapprove requests and to exclude reserves from its unit cost analysis on a case-by-case basis.

2. All fees, costs, and assumptions will be checked to determine if they meet Agency standards.

a. OHFA will assume that all projects will receive no less than $.70 per dollar of Housing Credit for equity. Applicants for projects located in a qualified census tract that have difficulty achieving the $.70 per dollar of Housing Credit may, upon clear demonstration to OHFA, request a waiver. The request and reasons for the waiver must be in writing and must accompany the application. The Agency reserves the right to approve or disapprove requests on a case-by-case basis. The equity per dollar of tax credit will be evaluated based on the percentage of the limited partner ownership of the project. The Agency reserves the right to modify the equity standards at any time based on extreme fluctuations in the equity market. Updated equity standards will be published on OHFA's website at **www.housing.ohio.gov**.

b. The developer fee and the combined contractor profit, contractor overhead, and general requirement percentages must not increase from date of application to the placed-in-service date. If any of the percentages increase at any time, the project's eligible basis may be reduced, potentially reducing the Housing Credit amount. The adjustment is calculated by multiplying the fee increase by the total eligible basis. The adjustment is then deducted proportionately from the acquisition, rehabilitation, and/or new construction basis.

c. Total eligible soft costs may not exceed 35% of total eligible basis.

d. The number of units and square footage in the project must remain constant from date of application to the placed-in-service date. If the number of units or square footage decrease at any time, the project's eligible basis may be proportionally reduced by the decrease in units or square footage, potentially reducing the Housing Credit amount.

e. The evaluation of each type of basis is separately determined. Losses in one type of basis (e.g., acquisition) cannot be offset by increases in another type of basis (e.g., rehabilitation).

3. The project's total sources must always equal the total project cost. If the sources exceed the costs, the Agency will reduce the Housing Credit equity by reducing the annual Housing Credit allocation.

4. The Net Operating Income (NOI) is calculated according to OHFA standards, and is then compared to the annual debt service payments to make sure there is positive and adequate debt service coverage.

a. The hard debt coverage ratio (DCR) must be above 1.15. Owners of projects with a hard debt coverage ratio lower than 1.15 must provide a written explanation from their lender(s) describing the reasons for their willingness to accept a low DCR. The Agency has the discretion to waive this requirement based on documentation provided by the owner.

b. The DCR for all debt sources may be no higher than 1.25. If the DCR is too high, the following will happen:

A new loan amount will be calculated to reflect a lower DCR. The characteristics of the new loan will be rate = prime + 3 (published in the Wall Street Journal) and a term/amortization period = 25 years. The new loan will be added to the project's permanent sources. The new loan amount is an artificial gap created by the Agency. If the gap exceeds 10% of total project costs, the Agency will require that the owner obtain additional financing to cover the gap before issuing a reservation/allocation.

c. For owners who are not syndicating the Housing Credits, the Agency will include the annual Housing Credit amount as part of the total cash flow in order to determine the DCR.

d. Projects must maintain a positive cash flow for the first 15 years in the Agency's analysis or provide to OHFA a written explanation describing the strategies to overcome any shortfalls. The Agency reserves the right not to allocate Housing Credits to projects it believes are financially infeasible.

e. The project's annual operating expenses per unit including replacement reserves, but excluding management fees, owner-paid utility costs, annual bond fees, and property taxes, may not exceed $2,650 for non-elevator buildings, and $3,150 for elevator buildings. Exceptions may be made for projects with special circumstances. Owners must provide persuasive evidence in order to secure a waiver of these standards.

f. OHFA has adopted maximum and minimum annual replacement reserve standards.

Project Type:	New Construction	Acquisition/Rehabilitation
Maximum:	$300 per unit	$350 per unit
Minimum:	$200 per unit	$250 per unit

For Rural Development and FHA-financed projects, OHFA will use the reserve limits prescribed by those agencies. Exceptions may be made for projects with special circumstances. Owners must provide persuasive evidence in order to secure a waiver of these standards.

g. The Agency will assume an annual income increase of 3% and an annual expense increase of 4%. The Agency will use the vacancy rate listed in the application and/or cost certification forms by the owner. The vacancy rate must be consistent with the project's market study unless the owner has supplied adequate supporting information.

h. The gross rents for the low-income units must be at or below the maximum rent limits for the year in which the Agency is analyzing the project. If the gross rents are less than 95% of the maximum rent limit, then the owner may reduce their rent election percentages, or the Agency will use gross rents equal to 95% of the maximum rent limit in its underwriting analysis.

i. OHFA will utilize the applicable utility allowances as referenced in Section 42 and Reg. 1.42-10.

Projects may receive an allocation of credit based upon 130% of the qualified basis for new construction or substantial rehabilitation if the project is located in designated high cost areas of the state. High cost areas are defined as qualified census tracts and difficult development areas. The U.S. Department of Housing and Urban Development publishes a list of qualified areas for 130% basis.

F. Binding Reservation Agreement

After the OHFA has determined which projects to award Housing Credits and has performed the financial underwriting analysis, the Binding Reservation Agreement will be mailed to the primary project contact. The original Binding Reservation Agreement and Credit Rate Election form must be signed and notarized by the owner/general partner during the month the agreement was issued. The Binding Reservation Agreement, Credit Rate Election form and reservation fee that equals 5% of the reservation amount, and any additional documentation listed in the Agreement, must be sent to the Agency by the fifth day of the following month in which the agreement was issued, or the reservation of Housing Credits will be **invalid**

G. Carryover Allocation

All projects must meet all Carryover Allocation requirements as described in Section 42 of the Internal Revenue Code and in Treasury Regulation 1.42-6.

The following are required to be submitted for all projects by the Carryover submission deadline:

1. Completed OHFA Cost Certification forms (*the most current version*) signed by the owner and by the accountant or attorney. The forms and instructions are available on the OHFA website at **www.housing.ohio.gov**, or by contacting the Office of Planning, Preservation & Development at (614) 466-0400 or (800) 848-1300 extension 60400.

2. Federal Tax ID number for the owner.

3. The project owner must, at a minimum, acquire all property or have entered into a long-term leasehold agreement. Acquisition must be evidenced by a copy of a recorded deed or recorded long-term lease for each site. Owners must also provide legible legal description and permanent parcel numbers for each site. These items will be used to facilitate the production of the project's Restrictive Covenant.

4. Conditional commitment letters, including equity commitments, from non-OHFA lenders must be updated from those submitted with the application. This requirement may be waived for projects that receive a binding reservation agreement in the second funding round.

5. An appraisal meeting OHFA requirements if the project is seeking acquisition credit. Those requirements include:

    a. Preparation by a third-party appraiser licensed in the State of Ohio. Name, address, and license number must be included.

    b. A statement of the estimated value of the property at or before the date of acquisition (the date of acquisition equals the date the deed or lease is recorded). The estimated value cannot include the value of the Housing Credit.

c. Adherence to the Uniform Standards of Appraisal Practice. A statement to this effect must be included in the report.

d. Conducted during 2004, although the Agency will consider earlier reports on a case-by-case basis. An appraisal submitted with the original application that meets all other requirements will be accepted.

6. All rehabilitation projects must submit a capital needs assessment performed by a third party professional. The assessment must meet the standards outlined in Exhibit N. For scattered site rehabilitation projects, a capital needs assessment must be performed for only 50% of the buildings. Based on the assessment the Agency reserves the right to adjust the project's total project costs and eligible basis that may affect the Agency's financial analysis of the project.

7. Any additional conditions that appeared on the reservation with a performance date by Carryover submission.

Projects that meet all requirements will be given a Carryover Allocation Agreement and a Building Identification Number (BIN) for each building in the project. Those buildings receiving credits for both acquisition and rehabilitation will receive one BIN for both Housing Credit types.

A Carryover Allocation Agreement is considered to be binding and will give the applicant 24 months from the end of the allocation year to complete the project and place the units in service. The Agency reserves the right to add conditions or require follow-up items in the Carryover Agreement that must be met before the Agency will issue 8609 Forms to the owner.

The Agency will charge an extension fee for any granted extension of the Carryover submission. Extension fees are 5% of the Binding Reservation fee. The Agency will not approve any extensions beyond November 18, 2004, unless the owner is unable to acquire the property until a later date and arrangements are made with the Agency in advance.

Projects that will be completed and placed-in-service in the same year in which they received a reservation should request 8609 form(s) and not a Carryover Allocation Agreement. The owner of the project must submit all appropriate request documentation by the Carryover submission deadline for that year.

H. Project Completion Stage / 8609 Request

Upon project completion, the owner must notify the Agency of the placed-in-service date(s) of each building and submit:

1. Completed OHFA Cost Certification forms (*most current version*) signed by an independent accountant. The accountant will be required to conduct a complete audit of the project costs. The required audit language is included on the forms. The forms and instructions are available on the OHFA website at **www.housing.ohio.gov**. An electronic copy of the forms must also be submitted.

2. Certificates of Occupancy, unconditional, from the issuer of the building permits. Certificates of Completion or similar information from the owner will be accepted for Rehabilitation projects. The Agency reserves the right to conduct a site visit of a property to verify completion before issuing the 8609 Form(s) to the owner.

3. All permanent financing sources except for the first or primary mortgage must be closed before the 8609 Forms are issued. An executed promissory note for each source must be submitted. In lieu of a note for the first or primary mortgage, a firm financing commitment signed by the lender and owner within 30 days of the request for the 8609 Forms may be submitted. This requirement is retroactive to projects that have not yet received 8609 Forms.

4. Partnership agreement, executed by the limited and general partners.

5. Recorded Restrictive Covenant and consent of recorded lienholder forms.

6. Payment of the compliance monitoring fee.

7. Evidence that the OHFA pre-occupancy training requirement has been completed.

8. Completion of the energy efficiency certification (if applicable).

The request for 8609 Forms must be made by the date listed in the Carryover Allocation Agreement. An extension of this deadline may be granted by the Agency. However, any extension will not apply to payment of the compliance monitoring fee.

The Agency will mail out 8609 Form(s) up to 90 working days after the request materials have been submitted to the Agency. Incomplete or insufficient request documentation will result in a delay of the 8609 Form issuance. The Agency reserves the right to defer processing 8609 Form requests that are received during a future competitive funding round.

When a bond applicant is eligible for a higher amount of credit, they must inform OHFA of the benefit of the additional housing credits and advise if any documentation must be updated due to the increase.

III. MONITORING

A. Introduction

The Revenue Reconciliation Act of 1990 mandated that beginning in 1992, housing finance agencies must actively monitor all Housing Credit properties to determine if they are complying with the requirements of the Housing Credit Program. In September 1992, the IRS issued final regulations with regard to the monitoring requirement. These regulations were effective June 30, 1993.

The monitoring process determines if the project is complying with requirements of the IRC. The Agency's internal monitoring process is outlined in the Low-Income Housing Tax Credit Program Compliance Manual, which will be provided to the owner/agent for each Housing Credit property. All residents must be income qualified, adjusted for family size prior to moving into the unit. All units must be rent restricted as provided for in the IRC. All units allocated Housing Credits must be safe, decent and sanitary housing units complying with local building, health, safety, and zoning codes.

Compliance with the requirements of the IRC is the sole responsibility of the owner of the building for which the Housing Credit was allocated.

B. Monitoring Process

ALL Housing Credit projects are required to comply with the following:

1. The owner/agent, prior to rent up, MUST complete the OHFA Basic Tax Credit Compliance Training unless the project is financed with tax-exempt bonds and did not receive an allocation from the competitive housing credit pool:

   Prior to the placed-in-service date, the owner/agent individual(s) responsible for final approval of tenant files or the site manager/leasing consultant who processes the Tenant Income Certifications for buildings receiving 8609 Forms will be required to attend the OHFA Basic Tax Credit Compliance Training within the previous six (6) months. Please contact the OHFA Office of Housing Management or the Midwest Affordable Housing Management Association (MAHMA) regarding registration for this training.

2. The owner of a Housing Credit project must keep records for each qualified low-income building in the project for each year of the compliance and extended use period. These records must include:

   a) The total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit);
   b) The percentage of residential rental units in the building that are low-income units;
   c) The rent charged on each residential rental unit in the building (including any utility allowances);
   d) The number of occupants in each low-income unit, but only if rent is determined by the number of occupants in each unit under section 42(g)(2) (as in effect before the amendments made by the Revenue Reconciliation Act of 1989);
   e) The low-income unit vacancies in the building and information that shows when, and to whom, the next available units were rented;
   f) The annual income certification of each low-income tenant per unit;
   g) Documentation to support each low-income tenant's income certification. Tenant income is calculated in a manner consistent with the determination of annual income under

Section 8 of the United States Housing Act of 1937 ("Section 8"), not in accordance with the determination of gross income for federal income tax liability;

h) The eligible basis and qualified basis of the building at the end of the first year of the credit period; and

i) The character and use of the non-residential portion of the building included in the building's eligible basis under section 42(d).

3. The owner of a Housing Credit project is required to retain the records described in Section 2 above for at least six years after the due date (with extensions) for filing the federal income tax return for that year. Records for the first year of the credit period must be retained for at least six years beyond the due date (with extensions) for filing the federal income tax return for the last year of the compliance period of the building (reference 26 CFR Par. 2. 1.42-5 (b)(2)).

4. The owner is responsible for reporting to the Agency annually in the form and manner the Agency specifies, the project's compliance with the Code and for certifying under penalty of perjury that the information provided is true, accurate, and in compliance with Section 42 of the IRC. The owner certifies that for the preceding 12-month period --:

a) The project met the requirements of:
 1. The 20-50 test under section 42(g)(1)(A), the 40-60 test under section 42(g)(1)(B), whichever minimum set-aside test was applicable to the project; and
 2. If applicable to the project, the 15-40 test under sections 42(g)(4) and 142(d)(4)(B) for "deep rent skewed" projects;

b) There was no change in the applicable fraction (as defined in section 42(c)(1)(B)) of any building in the project, or that there was a change, and a description of the change;

c) The owner has received an annual income certification from each low-income tenant, and documentation to support that certification; or, in the case of a tenant receiving Section 8 housing assistance payments, the statement from a public housing authority described in paragraph (b)(1)(vii) of this section;

d) Each low-income unit in the project was rent-restricted under section 42(g)(2);

e) All units in the project were for use by the general public and used on a nontransitional basis (except for transitional housing for the homeless provided under section 42 (i)(3)(B)(iii));

f) Each building in the project was suitable for occupancy, taking into account local health, safety, and building codes;

g) There was no change in the eligible basis (as defined in section 42(d)) of any building in the project, or if there was a change, the nature of the change (e.g. a common area has become commercial space, or a fee is now charged for a tenant facility formerly provided without charge);

h) All tenants facilities included in the eligible basis under section 42(d) of any building in the project, such as swimming pools, other recreational facilities, and parking areas, were provided on an comparable basis without charge to all tenants in the building;

i) If a low-income unit in the project became vacant during the year, that reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to tenants having a qualifying income before any units in the project were or will be rented to tenants not having a qualifying income;

j) If the income of tenants of a low-income unit in the project increased above the limit allowed in section 42(g)(2)(D)(ii), the next available unit of comparable or smaller size in the project was or will be rented to tenants having a qualifying income;

k) The owner has not refused to lease a unit in the project to a Section 8 applicant because the applicant holds a Section 8 voucher or certificate;

l) No finding of discrimination under the Fair Housing Act has occurred for the project (a finding of discrimination includes an adverse final decision by HUD, an adverse final decision by a substantially equivalent state or local fair housing agency, or an adverse judgment from a Federal court); and

m) An extended low-income housing commitment as described in Section 42(h)(6) was in effect (for buildings subject to Section 7108 (c)(1) of the Revenue Reconciliation Act of 1989).

5. The Agency requires that the owner of a Housing Credit project annually certify the resident's income and assets.

   The Agency reserves the right to make a determination at a later date regarding the Annual Income Recertification Waiver (Section 42 (g) (8) (B) of the IRC).

6. The Agency has the right to review tenant files throughout the 15-year compliance period plus extensions (up to an additional 15 years for a total of 30 years, based upon the extended use provision). The Agency has the right to perform on-site inspections of any low-income housing project at least through the end of the compliance period of the building(s) in the project (26 CFR Par.2. 1.42-5 (d)). New building(s) receiving allocations on or after January 1, 2002 will be on-site inspected no later than the end of the second calendar year following the year the last building in the project is placed in service.

7. The Agency will provide prompt written notice to the owner of a Housing Credit project if the Agency does not receive the required certification or discovers through inspection, review, or any other manner that the project is in non-compliance. The owner will have up to 60 days from date of the notification to correct any non-compliance issues found and give a written response to the Agency of corrective actions taken. The Agency may extend the correction period for up to six months, but only if the agency determines there is good cause for granting the extension. During the correction period, an owner must supply any missing certifications and bring the project into compliance with the provisions of the IRC.

8. The Agency is required to file Form 8823, "Low-Income Housing Credit Agencies Report of Non-Compliance" with the IRS no later than 45 days after the end of the correction period, including extensions, and no earlier than the end of the correction period, whether or not the non-compliance or failure to certify is corrected. The Agency must explain on Form 8823 the nature of the non-compliance or failure to certify (reference 26 CFR Par. 2. 1.42-5 (e)(3)).

9. Compliance with the requirements of Section 42 of the IRC is the responsibility of the owner of the building(s) for which the Housing Credit is allowable. The Agency's obligation to monitor for compliance does not make the Agency liable for owner/agent non-compliance.

10. If the Agency is unable to serve notice on the property owner by mail and/or telephone during the compliance period as defined by the IRS, the Agency will consider the property out of compliance and notify the IRS by filing Form 8823 of non-compliance.

    a) The Agency will maintain one contact person per project. The owner/agent will agree upon the contact person and notify the Agency immediately of any change.

    b) Recapture determinations are made by the IRS.

11. OHFA requires Housing Credit owners to pay a one-time compliance monitoring fee. The fee amount for projects receiving a reservation in 2004 will be $500 per unit. The fee must be submitted with the 8609 request.

12. It is the responsibility of the owner and its agents to ensure that the property management agent has all documents and information necessary to meet all rent, income, or other requirements attached to all sources of funding used to develop the project. Such documents may include, but are not limited to, the Housing Credit restrictive covenant(s), Housing Development Assistance Program (HDAP) restrictive covenant, and the HDAP funding agreement.

IV. MISCELLANEOUS

Project Changes: All project changes require Agency approval, and all changes will be reviewed by the Agency on a case-by-case basis. Any change in a project which reduces the project score, or that reduces the project score below the score of the last funded project in a particular funding round, may result in a reduction or revocation of the Housing Credit reservation or allocation. No changes in a project are allowed if it reduces the project's score in rent structure. A new application, fee, and Competitive review may be required if any project characteristics change.

Failure to inform OHFA of any changes in the applicant's situation or project structure at any time may cause the application to be rejected or the Housing Credit reservation to be revoked.

OHFA may allow the admission of an additional general partner after Housing Credits are awarded in order to address a related-party loan issue. A letter from the owner's legal counsel that adequately explains the need for this action must be submitted. A letter signed by both the new general partner and the current controlling general partner must also be submitted to confirm the following:

a. The new general partner will not own more than 24% of the general partner shares.
b. The new general partner must agree to not materially participate in the project.
c. The new general partner must gain little or no financial benefit from the project.
d. The new general partner may not count the project toward experience points in future funding applications to OHFA.

OHFA will review and issue a decision for each request on a case-by-case basis. Approval of the OHFA Board may also be necessary for the AHL and HDAP programs.

Document Correction Fee: The Agency will assess a correction fee of $250 if a Carryover Allocation Agreement, Restrictive Covenant, or 8609 Form must be re-issued due to an error on the part of the owner or applicant.

Agency Information Sources: The OHFA web site contains important, easily accessible program information such as Housing Credit percentages, frequently asked questions, technical support, general tax credit information, important program dates, and downloadable files such as the QAP and Affordable Housing Funding Application. The web site address is **www.housing.ohio.gov**. It is the responsibility of the applicants to regularly browse the website to obtain current information on the Housing Credit and other Agency programs.

Contacting the Applicant: The Agency will only contact the person listed in the application as the project contact. The Agency asks other parties involved in the project to communicate with the project contact, prior to contacting the Agency.

Requesting Information: At the end of each allocation round, the Agency will make available a listing by score of all projects, along with a detailed report featuring the reserved projects of that round. Please visit the OHFA web site at **www.housing.ohio.gov** or contact the Agency to obtain this listing. Interested parties requesting project specific information will be required to use a Freedom of Information Request Form (forms are available from OHFA) and follow Ohio Department of Development procedures.

Agency Participation Notification: Project owner(s) and applicant(s) should coordinate with Agency personnel to provide the opportunity for public notification of the Agency's participation in a project.

QAP Development: OHFA receives input in the development of the QAP from the Housing Credit Advisory Committee and citizens at the public hearings. The Governor and the OHFA Board approve the QAP. OHFA encourages participation from interested parties during the public hearing and written comment process.

The Housing Credit Advisory Committee is a working group that meets periodically in Columbus to discuss the QAP and other program details. Interest groups represented on the committee include: lenders, equity providers, for-profit developers, non-profit developers, special needs advocates, rural development advocates, urban development advocates, local government officials, and others. The Agency always welcomes new representatives to replace retiring or inactive members. Anyone interested in joining or nominating someone for the committee should contact OHFA at (614) 466-0400.

V. 2004 QAP EXHIBITS

NOTE: Updated Exhibits A and B are not available at the time of this printing. In early 2004 these exhibits will be published separately, and will also be included in the final Affordable Housing Funding Application (AHFA). Please contact OHFA or visit our web site located at www.housing.ohio.gov to receive the updated exhibits.

A. RENT AND INCOME LIMITS

Instructions

Example:

County	**(5.)** Rent: Bedrooms (*Residents*)	Eff (*1*)	1 (*1.5*)	2 (*3*)	3 (*4.5*)	4 (*6*)	5 (*7.5*)	6 (*9*)		
	(2.) Income: *Residents*		*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
Adams	**(6.)** 50% rent	426	456	547	633	706	779			
(1.)	**(3.)** 50% income		17050	19500	21900	24350	26300	28250	30200	32150
	(7.) 60% rent	511	548	657	759	847	935			
	(4.) 60% income		20460	23400	26280	29220	31560	33900	36240	38580

1. Name of County.

2. The number of residents in a household, used for the 50% and 60% income figures in the table.

3. The 50% Area Median Gross Income (AMGI) for the county, adjusted for the number of residents in a household. The source of these income figures are the HUD very low-income limits, which are updated and published annually.

4. The 60% Area Median Gross Income (AMGI) for the county, adjusted for the number of residents in a household. The 60% income figures are computed using the 50% income figures as follows:

   [50% income] * 2 * 60% = [60% income]

5. The number of bedrooms in a unit, used for the 50% and 60% rent figures in the table. The number of residents in each type of unit (1 resident for SRO & efficiency units; 1.5 residents per bedroom for units with one or more bedrooms) are used to compute the rent figures in the table.

6. The 50% monthly rent figures for the county, adjusted for the number of bedrooms in a unit. The rents are computed using the 50% income figures, and the number of residents in each type of unit, as follows:

   ([50% income for the number of residents] * 30%) / 12 = [50% monthly rent]

7. The 60% monthly rent figures for the county, adjusted for the number of bedrooms in a unit. The rents are computed using the 60% income figures, and the number of residents in each type of unit, as follows:

   ([60% income for the number of residents] * 30%) / 12 = [60% monthly rent]

NOTE: The monthly rent for any percentage of income can be computed using the 50% income figures.

Example: Monthly rent figures for 45% Area Median Gross Income.

[50% income] * 2 * 45% = [45% income]

([45% income for the number of residents] * 30%) / 12 = [45% monthly rent]

If the income or monthly rent figures contain a decimal, always round down to compute the correct figure.

A. 2003 RENT AND INCOME LIMITS

H.U.D. Effective Date: *February 20, 2003*

County	Rent: Bedrooms (*Residents*)	Eff (*1*)	1 (*1.5*)	2 (*3*)	3 (*4.5*)	4 (*6*)	5 (*7.5*)	6 (*9*)		
	Income: *Residents*		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Adams	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Allen	50% rent	460	492	591	682	761	840			
	50% income		18400	21000	23650	26250	28350	30450	32550	34650
	60% rent	552	591	709	819	913	1008			
	60% income		22080	25200	28380	31500	34020	36540	39060	41580
Ashland	50% rent	462	495	593	686	765	845			
	50% income		18500	21100	23750	26400	28500	30600	32750	34850
	60% rent	555	594	712	823	918	1014			
	60% income		22200	25320	28500	31680	34200	36720	39300	41820
Ashtabula	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Athens	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Auglaize	50% rent	460	492	591	682	761	840			
	50% income		18400	21000	23650	26250	28350	30450	32550	34650
	60% rent	552	591	709	819	913	1008			
	60% income		22080	25200	28380	31500	34020	36540	39060	41580
Belmont	50% rent	393	421	506	585	652	720			
	50% income		15750	18000	20250	22500	24300	26100	27900	29700
	60% rent	472	506	607	702	783	864			
	60% income		18900	21600	24300	27000	29160	31320	33480	35640
Brown	50% rent	463	496	596	688	768	848			
	50% income		18550	21200	23850	26500	28600	30750	32850	35000
	60% rent	556	596	715	826	922	1017			
	60% income		22260	25440	28620	31800	34320	36900	39420	42000
Butler	50% rent	565	605	726	838	935	1031			
	50% income		22600	25800	29050	32250	34850	37400	40000	42550
	60% rent	678	726	871	1006	1122	1238			
	60% income		27120	30960	34860	38700	41820	44880	48000	51060
Carroll	50% rent	465	498	598	691	771	851			
	50% income		18600	21300	23950	26600	28750	30850	33000	35100
	60% rent	558	598	718	830	925	1021			
	60% income		22320	25560	28740	31920	34500	37020	39600	42120
Champaign	50% rent	518	555	667	770	860	948			
	50% income		20750	23700	26700	29650	32000	34400	36750	39150
	60% rent	622	666	801	924	1032	1138			
	60% income		24900	28440	32040	35580	38400	41280	44100	46980

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Clark	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Clermont	50% rent	562	602	723	835	932	1028			
	50% income		22500	25700	28950	32150	34700	37300	39850	42450
	60% rent	675	723	868	1002	1119	1234			
	60% income		27000	30840	34740	38580	41640	44760	47820	50940
Clinton	50% rent	543	583	700	808	902	995			
	50% income		21750	24900	28000	31100	33600	36100	38550	41050
	60% rent	652	699	840	970	1083	1194			
	60% income		26100	29880	33600	37320	40320	43320	46260	49260
Columbiana	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Coshocton	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Crawford	50% rent	443	475	570	659	735	811			
	50% income		17750	20300	22800	25350	27400	29400	31450	33450
	60% rent	532	570	684	791	882	973			
	60% income		21300	24360	27360	30420	32880	35280	37740	40140
Cuyahoga	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Darke	50% rent	463	496	596	688	768	848			
	50% income		18550	21200	23850	26500	28600	30750	32850	35000
	60% rent	556	596	715	826	922	1017			
	60% income		22260	25440	28620	31800	34320	36900	39420	42000
Defiance	50% rent	501	536	645	745	831	916			
	50% income		20050	22900	25800	28650	30950	33250	35550	37800
	60% rent	601	644	774	894	997	1100			
	60% income		24060	27480	30960	34380	37140	39900	42660	45360
Delaware	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Erie	50% rent	522	560	671	776	866	955			
	50% income		20900	23900	26850	29850	32250	34650	37000	39400
	60% rent	627	672	805	931	1039	1146			
	60% income		25080	28680	32220	35820	38700	41580	44400	47280
Fairfield	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520

County	Rent: Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Fayette	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Franklin	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Fulton	50% rent	497	532	638	738	823	908			
	50% income		19900	22700	25550	28400	30650	32950	35200	37500
	60% rent	597	639	766	885	988	1090			
	60% income		23880	27240	30660	34080	36780	39540	42240	45000
Gallia	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Geauga	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Greene	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Guernsey	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Hamilton	50% rent	562	602	723	835	932	1028			
	50% income		22500	25700	28950	32150	34700	37300	39850	42450
	60% rent	675	723	868	1002	1119	1234			
	60% income		27000	30840	34740	38580	41640	44760	47820	50940
Hancock	50% rent	521	558	670	773	862	951			
	50% income		20850	23800	26800	29750	32150	34500	36900	39250
	60% rent	625	669	804	928	1035	1142			
	60% income		25020	28560	32160	35700	38580	41400	44280	47100
Hardin	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Harrison	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Henry	50% rent	500	536	643	743	830	915			
	50% income		20000	22900	25750	28600	30900	33200	35450	37750
	60% rent	600	643	772	892	996	1098			
	60% income		24000	27480	30900	34320	37080	39840	42540	45300

County	**Rent:** Bedrooms (***Residents***) / **Income:** ***Residents***	Eff (***1***)	1 (***1.5***) / ***1***	2 (***3***) / ***2***	3 (***4.5***) / ***3***	4 (***6***) / ***4***	5 (***7.5***) / ***5***	6 (***9***) / ***6***	***7***	***8***
Highland	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Hocking	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Holmes	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Huron	50% rent	468	502	602	696	777	858			
	50% income		18750	21450	24100	26800	28950	31100	33250	35400
	60% rent	562	603	723	836	933	1029			
	60% income		22500	25740	28920	32160	34740	37320	39900	42480
Jackson	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Jefferson	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Knox	50% rent	456	488	586	677	755	833			
	50% income		18250	20850	23450	26050	28150	30200	32300	34400
	60% rent	547	586	703	813	906	1000			
	60% income		21900	25020	28140	31260	33780	36240	38760	41280
Lake	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Lawrence	50% rent	377	405	486	561	626	691			
	50% income		15100	17300	19450	21600	23350	25050	26800	28500
	60% rent	453	486	583	674	751	829			
	60% income		18120	20760	23340	25920	28020	30060	32160	34200
Licking	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Logan	50% rent	521	558	670	775	863	953			
	50% income		20850	23850	26800	29800	32200	34550	36950	39350
	60% rent	625	670	804	930	1036	1144			
	60% income		25020	28620	32160	35760	38640	41460	44340	47220
Lorain	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520

County	**Rent:** Bedrooms (***Residents***) **Income:** ***Residents***	Eff (***1***)	1 (***1.5***) ***1***	2 (***3***) ***2***	3 (***4.5***) ***3***	4 (***6***) ***4***	5 (***7.5***) ***5***	6 (***9***) ***6***	***7***	***8***
Lucas	50% rent	497	532	638	738	823	908			
	50% income		19900	22700	25550	28400	30650	32950	35200	37500
	60% rent	597	639	766	885	988	1090			
	60% income		23880	27240	30660	34080	36780	39540	42240	45000
Madison	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Mahoning	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Marion	50% rent	455	487	585	676	753	831			
	50% income		18200	20800	23400	26000	28100	30150	32250	34300
	60% rent	546	585	702	811	904	998			
	60% income		21840	24960	28080	31200	33720	36180	38700	41160
Medina	50% rent	525	562	675	780	870	960			
	50% income		21000	24000	27000	30000	32400	34800	37200	39600
	60% rent	630	675	810	936	1044	1152			
	60% income		25200	28800	32400	36000	38880	41760	44640	47520
Meigs	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Mercer	50% rent	496	531	637	736	822	906			
	50% income		19850	22700	25500	28350	30600	32900	35150	37400
	60% rent	595	638	765	884	987	1088			
	60% income		23820	27240	30600	34020	36720	39480	42180	44880
Miami	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Monroe	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Montgomery	50% rent	526	564	677	782	872	963			
	50% income		21050	24100	27100	30100	32500	34900	37300	39750
	60% rent	631	677	813	939	1047	1155			
	60% income		25260	28920	32520	36120	39000	41880	44760	47700
Morgan	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Morrow	50% rent	458	491	590	681	760	838			
	50% income		18350	20950	23600	26200	28300	30400	32500	34600
	60% rent	550	589	708	817	912	1006			
	60% income		22020	25140	28320	31440	33960	36480	39000	41520

County	**Rent:** Bedrooms (***Residents***)	Eff (***1***)	1 (***1.5***)	2 (***3***)	3 (***4.5***)	4 (***6***)	5 (***7.5***)	6 (***9***)		
	Income: ***Residents***		***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***
Muskingum	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Noble	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Ottawa	50% rent	511	547	657	759	846	934			
	50% income		20450	23350	26300	29200	31550	33850	36200	38550
	60% rent	613	657	789	911	1015	1121			
	60% income		24540	28020	31560	35040	37860	40620	43440	46260
Paulding	50% rent	456	488	586	677	755	833			
	50% income		18250	20850	23450	26050	28150	30200	32300	34400
	60% rent	547	586	703	813	906	1000			
	60% income		21900	25020	28140	31260	33780	36240	38760	41280
Perry	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Pickaway	50% rent	558	598	717	829	925	1020			
	50% income		22350	25500	28700	31900	34450	37000	39550	42100
	60% rent	670	717	861	995	1110	1224			
	60% income		26820	30600	34440	38280	41340	44400	47460	50520
Pike	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Portage	50% rent	527	565	678	783	873	965			
	50% income		21100	24100	27150	30150	32550	34950	37400	39800
	60% rent	633	678	814	940	1048	1158			
	60% income		25320	28920	32580	36180	39060	41940	44880	47760
Preble	50% rent	477	511	613	710	791	873			
	50% income		19100	21850	24550	27300	29500	31650	33850	36050
	60% rent	573	614	736	852	949	1048			
	60% income		22920	26220	29460	32760	35400	37980	40620	43260
Putnam	50% rent	523	561	673	778	868	958			
	50% income		20950	23950	26950	29950	32350	34750	37150	39550
	60% rent	628	673	808	934	1042	1150			
	60% income		25140	28740	32340	35940	38820	41700	44580	47460
Richland	50% rent	443	475	570	659	735	811			
	50% income		17750	20300	22800	25350	27400	29400	31450	33450
	60% rent	532	570	684	791	882	973			
	60% income		21300	24360	27360	30420	32880	35280	37740	40140
Ross	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080

County	Rent: Bedrooms (*Residents*) / Income: *Residents*	Eff (*1*)	1 (*1.5*) / *1*	2 (*3*) / *2*	3 (*4.5*) / *3*	4 (*6*) / *4*	5 (*7.5*) / *5*	6 (*9*) / *6*	*7*	*8*
Sandusky	50% rent	466	499	600	693	772	853			
	50% income		18650	21300	24000	26650	28800	30900	33050	35200
	60% rent	559	599	720	831	927	1023			
	60% income		22380	25560	28800	31980	34560	37080	39660	42240
Scioto	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Seneca	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Shelby	50% rent	523	561	673	778	868	958			
	50% income		20950	23950	26950	29950	32350	34750	37150	39550
	60% rent	628	673	808	934	1042	1150			
	60% income		25140	28740	32340	35940	38820	41700	44580	47460
Stark	50% rent	465	498	598	691	771	851			
	50% income		18600	21300	23950	26600	28750	30850	33000	35100
	60% rent	558	598	718	830	925	1021			
	60% income		22320	25560	28740	31920	34500	37020	39600	42120
Summit	50% rent	527	565	678	783	873	965			
	50% income		21100	24100	27150	30150	32550	34950	37400	39800
	60% rent	633	678	814	940	1048	1158			
	60% income		25320	28920	32580	36180	39060	41940	44880	47760
Trumbull	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Tuscarawas	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Union	50% rent	598	641	770	889	991	1094			
	50% income		23950	27350	30800	34200	36950	39650	42400	45150
	60% rent	718	769	924	1067	1189	1313			
	60% income		28740	32820	36960	41040	44340	47580	50880	54180
Van Wert	50% rent	456	489	587	678	757	835			
	50% income		18250	20900	23500	26100	28200	30300	32350	34450
	60% rent	547	587	705	814	909	1002			
	60% income		21900	25080	28200	31320	33840	36360	38820	41340
Vinton	50% rent	442	474	568	657	733	809			
	50% income		17700	20250	22750	25300	27300	29350	31350	33400
	60% rent	531	569	682	789	880	971			
	60% income		21240	24300	27300	30360	32760	35220	37620	40080
Warren	50% rent	562	602	723	835	932	1028			
	50% income		22500	25700	28950	32150	34700	37300	39850	42450
	60% rent	675	723	868	1002	1119	1234			
	60% income		27000	30840	34740	38580	41640	44760	47820	50940

County	Rent: Bedrooms (*Residents*) / Income: *Residents*	Eff (*1*)	1 (*1.5*) / *1*	2 (*3*) / *2*	3 (*4.5*) / *3*	4 (*6*) / *4*	5 (*7.5*) / *5*	6 (*9*) / *6*	*7*	*8*
Washington	50% rent	416	446	535	618	690	761			
	50% income		16650	19050	21400	23800	25700	27600	29500	31400
	60% rent	499	535	642	742	828	913			
	60% income		19980	22860	25680	28560	30840	33120	35400	37680
Wayne	50% rent	473	508	610	704	786	866			
	50% income		18950	21700	24400	27100	29250	31450	33600	35750
	60% rent	568	609	732	845	943	1040			
	60% income		22740	26040	29280	32520	35100	37740	40320	42900
Williams	50% rent	471	505	606	700	781	861			
	50% income		18850	21550	24250	26950	29100	31250	33400	35550
	60% rent	565	606	727	840	937	1034			
	60% income		22620	25860	29100	32340	34920	37500	40080	42660
Wood	50% rent	497	532	638	738	823	908			
	50% income		19900	22700	25550	28400	30650	32950	35200	37500
	60% rent	597	639	766	885	988	1090			
	60% income		23880	27240	30660	34080	36780	39540	42240	45000
Wyandot	50% rent	463	496	596	688	768	848			
	50% income		18550	21200	23850	26500	28600	30750	32850	35000
	60% rent	556	596	715	826	922	1017			
	60% income		22260	25440	28620	31800	34320	36900	39420	42000

B. 2003 INCOME ADJUSTMENT POINTS

County	50% AMGI (3 person household)	Point Adjustment	County	50% AMGI (3 person household)	Point Adjustment
Adams	$22,750	190	Licking	$28,700	50
Allen	$23,650	170	Logan	$26,800	90
Ashland	$23,750	160	Lorain	$27,000	80
Ashtabula	$27,000	80	Lucas	$25,550	120
Athens	$22,750	190	Madison	$28,700	50
Auglaize	$23,650	170	Mahoning	$22,750	190
Belmont	$20,250	200	Marion	$23,400	170
Brown	$23,850	160	Medina	$27,000	80
Butler	$29,050	40	Meigs	$22,750	190
Carroll	$23,950	160	Mercer	$25,500	120
Champaign	$26,700	90	Miami	$27,100	80
Clark	$27,100	80	Monroe	$22,750	190
Clermont	$28,950	50	Montgomery	$27,100	80
Clinton	$28,000	60	Morgan	$22,750	190
Columbiana	$22,750	190	Morrow	$23,600	170
Coshocton	$22,750	190	Muskingum	$22,750	190
Crawford	$22,800	190	Noble	$22,750	190
Cuyahoga	$27,000	80	Ottawa	$26,300	100
Darke	$23,850	160	Paulding	$23,450	170
Defiance	$25,800	110	Perry	$22,750	190
Delaware	$28,700	50	Pickaway	$28,700	50
Erie	$26,850	90	Pike	$22,750	190
Fairfield	$28,700	50	Portage	$27,150	80
Fayette	$22,750	190	Preble	$24,550	140
Franklin	$28,700	50	Putnam	$26,950	90
Fulton	$25,550	120	Richland	$22,800	190
Gallia	$22,750	190	Ross	$22,750	190
Geauga	$27,000	80	Sandusky	$24,000	160
Greene	$27,100	80	Scioto	$22,750	190
Guernsey	$22,750	190	Seneca	$22,750	190
Hamilton	$28,950	50	Shelby	$26,950	90
Hancock	$26,800	90	Stark	$23,950	160
Hardin	$22,750	190	Summit	$27,150	80
Harrison	$22,750	190	Trumbull	$22,750	190
Henry	$25,750	110	Tuscarawas	$22,750	190
Highland	$22,750	190	Union	$30,800	10
Hocking	$22,750	190	Van Wert	$23,500	170
Holmes	$22,750	190	Vinton	$22,750	190
Huron	$24,100	150	Warren	$28,950	50
Jackson	$22,750	190	Washington	$21,400	200
Jefferson	$22,750	190	Wayne	$24,400	150
Knox	$23,450	170	Williams	$24,250	150
Lake	$27,000	80	Wood	$25,550	120
Lawrence	$19,450	200	Wyandot	$23,850	160

C. MAXIMUM DEVELOPMENT COST PER UNIT

H.U.D. 221(d)(3) Mortgage Limits

H.U.D. Effective Date: January, 2003

County	Non- Elevator Elevator	Bedrooms Eff (0)	1	2	3	4
Adams	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Allen	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Ashland	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Ashtabula	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Athens	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Auglaize	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Belmont	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Brown	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Butler	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Carroll	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Champaign	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Clark	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Clermont	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Clinton	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Columbiana	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921

County	**Non- Elevator Elevator**	**Bedrooms Eff (0)**	**1**	**2**	**3**	**4**
Coshocton	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Crawford	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Cuyahoga	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Darke	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Defiance	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Delaware	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Erie	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Fairfield	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Fayette	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Franklin	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Fulton	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Gallia	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Geauga	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Greene	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Guernsey	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Hamilton	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279

County	Non- Elevator Elevator	Bedrooms Eff (0)	1	2	3	4
Hancock	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Hardin	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Harrison	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Henry	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Highland	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Hocking	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Holmes	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Huron	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Jackson	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Jefferson	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Knox	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Lake	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Lawrence	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Licking	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Logan	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Lorain	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	**1**	**2**	**3**	**4**
Lucas	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Madison	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Mahoning	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Marion	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Medina	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Meigs	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Mercer	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Miami	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Monroe	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Montgomery	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Morgan	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Morrow	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Muskingum	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Noble	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Ottawa	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Paulding	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921

County	Non- Elevator Elevator	Bedrooms				
		Eff (0)	**1**	**2**	**3**	**4**
Perry	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Pickaway	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Pike	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Portage	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Preble	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Putnam	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Richland	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Ross	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Sandusky	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Scioto	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Seneca	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Shelby	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Stark	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Summit	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Trumbull	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Tuscarawas	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921

County	Non- Elevator Elevator	Bedrooms Eff (0)	1	2	3	4
Union	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Van Wert	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Vinton	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Warren	Non- Elevator	$73,584	$84,842	$102,321	$130,970	$145,906
	Elevator	$77,438	$88,767	$107,940	$139,638	$153,279
Washington	Non- Elevator	$74,004	$85,327	$102,905	$131,718	$146,740
	Elevator	$77,880	$89,274	$108,557	$140,436	$154,155
Wayne	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Williams	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Wood	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921
Wyandot	Non- Elevator	$81,573	$94,053	$113,430	$145,190	$161,748
	Elevator	$85,845	$98,405	$119,659	$154,798	$169,921

D. QUALIFIED CENSUS TRACTS

H.U.D. Effective Date: *January 1, 2003*

County	*Tracts*											
Allen	125.00	127.00	128.00	133.00	134.00	136.00	137.00	138.00				
Ashtabula	7.01	7.03										
Athens	9726.00	9727.00	9728.00	9729.00	9730.00	9731.01	9731.02	9731.03				
Belmont	115.00	116.00	121.00									
Butler	3.00	4.00	6.00	7.01	7.02	8.00	101.01	101.03	101.04	128.00	129.00	130.00
	131.00	140.00										
Clark	1.00	2.00	3.00	7.00	9.01	12.00						
Columbiana	9521.00	9523.00										
Cuyahoga	1011.01	1012.00	1013.00	1015.00	1017.00	1018.00	1019.00	1024.02	1025.00	1026.00	1027.00	1028.00
	1029.00	1032.00	1033.00	1034.00	1035.00	1037.00	1038.00	1039.00	1041.00	1043.00	1044.00	1045.00
	1046.00	1047.01	1047.02	1048.00	1049.00	1051.00	1052.00	1056.01	1056.02	1072.00	1073.00	1075.00
	1077.00	1078.00	1079.00	1082.00	1083.00	1084.00	1085.00	1086.00	1087.00	1088.00	1089.00	1093.00
	1096.00	1097.00	1098.00	1104.00	1105.00	1106.00	1108.00	1109.00	1111.00	1112.00	1113.00	1114.01
	1114.02	1115.00	1116.00	1117.00	1118.00	1119.02	1121.00	1122.00	1123.00	1124.00	1126.00	1127.00
	1128.00	1129.00	1131.00	1132.00	1133.00	1134.00	1135.00	1136.00	1137.00	1138.00	1139.00	1141.00
	1142.00	1143.00	1144.00	1145.00	1146.00	1147.00	1148.00	1149.00	1151.00	1152.00	1153.00	1154.00
	1155.00	1161.00	1162.00	1164.00	1165.00	1166.00	1167.00	1168.00	1169.00	1171.02	1172.01	1173.00
	1175.00	1178.00	1179.00	1181.00	1182.00	1188.00	1184.00	1185.00	1186.01	1186.02	1187.00	1189.00
	1191.00	1192.01	1192.02	1193.00	1194.02	1195.02	1196.00	1197.02	1198.00	1199.00	1201.00	1202.00
	1204.00	1205.00	1206.00	1207.01	1211.00	1212.00	1213.00	1214.01	1216.00	1233.00	1238.00	1244.00
	1275.00	1501.00	1503.00	1504.00	1511.00	1512.00	1513.00	1514.00	1515.00	1516.00	1517.00	1518.00
	1527.01	1618.00	1915.00									
Erie	408.00											
Fairfield	317.00											
Franklin	7.20	7.30	9.10	9.20	10.00	11.10	11.20	12.00	13.00	14.00	15.00	16.00
	17.00	18.10	22.00	23.00	25.20	26.00	27.10	28.00	29.00	30.00	36.00	37.00
	40.00	42.00	47.00	48.20	50.00	51.00	53.00	54.10	54.20	55.00	56.10	60.00
	61.00	68.30	74.10	75.11	75.20	75.32	75.34	75.40	78.20	82.30	82.41	83.50
	87.20	87.30	93.31									
Gallia	9537.00											
Greene	2001.02											
Guernsey	9776.00											
Hamilton	1.00	2.00	3.01	3.02	4.00	7.00	8.00	9.00	10.00	11.00	14.00	15.00
	16.00	17.00	19.00	21.00	22.00	23.00	25.00	26.00	28.00	29.00	30.00	32.00
	33.00	34.00	35.00	36.00	37.00	38.00	39.00	47.02	63.00	66.00	67.00	68.00
	69.00	74.00	77.00	80.00	85.02	86.01	87.00	88.00	89.00	91.00	92.00	93.00
	94.00	95.00	100.02	227.00								

County	*Tracts*											
Jefferson	2.00	4.00	8.00	9.00								
Lawrence	503.00	504.00	506.00									
Licking	7501.00	7504.00	7525.00									
Lorain	223.00	228.00	229.00	231.00	238.00	708.00	709.01					
Lucas	8.00	9.00	12.02	13.02	13.04	14.00	15.00	16.00	17.00	18.00	19.00	20.00
	21.00	22.00	23.00	24.02	25.00	26.00	27.00	28.00	29.00	30.00	31.00	32.00
	33.00	34.00	35.00	36.00	37.00	38.00	40.00	41.00	42.00	43.01	47.01	48.00
	51.00	53.00	54.00	68.00	73.03							
Mahoning	8002.00	8004.00	8005.00	8006.00	8007.00	8009.00	8010.00	8016.00	8017.00	8019.00	8020.00	8021.00
	8022.00	8023.00	8024.00	8025.00	8031.00	8034.00	8035.00	8037.00	8040.00	8041.00	8043.00	8044.00
	8103.00											
Meigs	9644.00											
Montgomery	3.00	7.00	9.00	10.00	12.00	13.00	14.00	15.00	17.00	18.00	19.00	20.00
	21.00	22.00	23.00	34.00	35.00	36.00	37.00	38.00	39.00	40.00	41.00	42.00
	43.00	44.00	45.00	602.00	702.01	702.02	703.00	805.00				
Muskingum	9814.00	9821.00										
Pickaway	201.00	204.00										
Pike	9527.00											
Portage	6015.01	6015.02	6015.03									
Richland	1.00	2.00	3.00	6.00	7.00							
Scioto	9932.00	9934.00	9935.00	9936.00								
Stark	7001.00	7015.00	7017.00	7018.00	7021.00	7023.00	7102.00	7104.00	7105.00	7138.00	7142.00	
Summit	5011.00	5012.00	5013.01	5013.02	5017.00	5018.00	5019.00	5021.01	5024.00	5025.00	5032.00	5034.00
	5038.00	5041.00	5042.00	5046.00	5044.00	5051.00	5053.00	5056.00	5063.04	5065.00	5066.00	5067.00
	5068.00	5069.00	5074.00	5075.00	5101.00	5103.01						
Trumbull	9201.00	9205.00	9206.00	9208.00	9212.00	9324.00						
Wayne	15.00											
Wood	217.01	217.02	218.00									

E. COMMUNITIES WITH A CONSOLIDATED PLAN

1. HUD Entitlement Cities

Akron	Elyria	Marietta
Alliance	Euclid	Massillon
Barberton	Fairborn	Mentor
Bowling Green	Hamilton	Middletown
Canton	Kent	Newark
Cincinnati	Kettering	Parma
Cleveland	Lakewood	Springfield
Cleveland Heights	Lancaster	Steubenville
Columbus	Lima	Toledo
Dayton	Lorain	Warren**
East Cleveland	Mansfield	Youngstown

***includes Trumbull County*

2. HUD Eligible Urban Counties

Butler
Cuyahoga
Franklin
Hamilton
Lake
Montgomery
Stark
Summit

F. AREAS WITH A COMMUNITY HOUSING IMPROVEMENT STRATEGY (CHIS)

1. Counties

Adams	Fairfield	Logan	Portage
Allen	Fayette	Lorain	Preble
Ashland	Fulton	Lucas	Putnam
Ashtabula	Gallia	Madison	Richland
Athens	Geauga	Mahoning	Ross
Auglaize	Greene	Medina	Sandusky
Belmont	Guernsey	Meigs	Scioto
Brown	Hancock	Mercer	Seneca
Butler	Harrison	Miami	Shelby
Carroll	Henry	Monroe	Tuscarawas
Champaign	Highland	Morgan	Union
Clinton	Hocking	Morrow	Van Wert
Columbiana	Holmes	Muskingum	Vinton
Coshocton	Huron	Noble	Warren
Crawford	Jackson	Ottawa	Washington
Darke	Jefferson	Paulding	Wayne
Defiance	Knox	Perry	Williams
Delaware	Lawrence	Pickaway	Wood
Erie	Licking	Pike	Wyandot

2. Cities

Amherst	East Liverpool	Mount Vernon	Sheffield Lake
Ashland	Fairborn	Napoleon	Shelby
Ashtabula	Findlay	New Philadelphia	Sidney
Athens	Fostoria	Niles	St. Clairsville
Bellaire	Fremont	North Ridgeville	Tiffin
Bellefontaine	Galion	Northwood	Toronto
Cambridge	Girard	Norwalk	Uhrichsville
Campbell	Greenfield	Oberlin	Upper Sandusky
Celina	Hillsboro	Oregon	Urbana
Chillicothe	Ironton	Oxford	Van Wert
Circleville	Jackson	Piqua	Wadsworth
Conneaut	Logan	Portsmouth	Washington C.H.
Coshocton	London	Ravenna	Wellston
Defiance	Marion	Rossford	Wooster
Delaware	Martins Ferry	Salem	Xenia
Dover	Maumee	Sandusky	Zanesville

G. RURAL DEVELOPMENT LIST OF DESIGNATED PLACES

(Final determination of designated places will be issued by USDA Rural Development in December 2003)

H. HIGH INCOME CENSUS TRACTS

County	Tract
Adams	9903.00
Allen	120.00
Ashland	9709.00
Ashtabula	10.00
Athens	9733.00
Auglaize	410.00
Belmont	124.00
Brown	9512.00
Butler	111.01
Butler	111.04
Butler	111.08
Butler	111.11
Butler	111.12
Butler	111.13
Butler	124.00
Carroll	7203.00
Champaign	101.00
Clark	30.01
Clermont	403.00
Clinton	9944.00
Columbiana	9509.00
Coshocton	9917.00
Crawford	9747.00
Cuyahoga	1070.00
Cuyahoga	1301.03
Cuyahoga	1311.02
Cuyahoga	1351.04
Cuyahoga	1402.01
Cuyahoga	1402.02
Cuyahoga	1414.00
Cuyahoga	1416.01
Cuyahoga	1417.00
Cuyahoga	1791.01
Cuyahoga	1791.02
Cuyahoga	1832.00
Cuyahoga	1833.00
Cuyahoga	1834.01
Cuyahoga	1841.03
Cuyahoga	1841.07
Cuyahoga	1862.02
Cuyahoga	1891.08
Cuyahoga	1928.00
Cuyahoga	1945.00
Cuyahoga	1947.00
Cuyahoga	1949.00
Cuyahoga	1952.00
Cuyahoga	1953.00
Cuyahoga	1954.00
Cuyahoga	1301.04
Cuyahoga	1301.05
Cuyahoga	1301.06
Cuyahoga	1311.03
Cuyahoga	1351.05
Cuyahoga	1351.06
Cuyahoga	1361.03
Cuyahoga	1413.00
Cuyahoga	1551.01
Cuyahoga	1551.02
Cuyahoga	1561.02
Cuyahoga	1601.00
Cuyahoga	1731.05
Cuyahoga	1741.03
Cuyahoga	1741.04
Cuyahoga	1741.05
Cuyahoga	1742.03
Cuyahoga	1742.04
Cuyahoga	1751.05
Cuyahoga	1751.06
Cuyahoga	1752.01
Cuyahoga	1776.09
Cuyahoga	1801.02
Cuyahoga	1801.03
Cuyahoga	1811.00
Cuyahoga	1821.05
Cuyahoga	1821.06
Cuyahoga	1835.02
Cuyahoga	1836.06
Cuyahoga	1841.04
Cuyahoga	1841.05
Cuyahoga	1841.08
Cuyahoga	1851.04
Cuyahoga	1861.03
Cuyahoga	1861.04
Cuyahoga	1861.05
Cuyahoga	1861.07
Cuyahoga	1862.01
Cuyahoga	1862.03
Cuyahoga	1862.05
Cuyahoga	1862.06
Cuyahoga	1871.04
Cuyahoga	1871.05
Cuyahoga	1891.05
Cuyahoga	1929.00
Cuyahoga	1941.00
Cuyahoga	1943.00
Cuyahoga	1955.00
Cuyahoga	1891.07
Cuyahoga	1891.11
Cuyahoga	1891.12
Cuyahoga	1905.03
Darke	5501.00
Defiance	9589.00
Delaware	114.11
Delaware	114.12
Delaware	114.21
Delaware	114.23
Delaware	117.10
Delaware	117.40
Erie	404.00
Fairfield	328.00
Fairfield	329.00
Fairfield	330.00
Fayette	9858.00
Fayette	9859.00
Fayette	9860.00
Fayette	9861.00
Fayette	9862.00
Fayette	9863.00
Fayette	9864.00
Franklin	62.11
Franklin	62.12
Franklin	63.10
Franklin	63.21
Franklin	63.23
Franklin	63.40
Franklin	63.85
Franklin	63.91
Franklin	63.92
Franklin	65.00
Franklin	66.00
Franklin	67.21
Franklin	69.10
Franklin	69.50
Franklin	71.93
Franklin	74.91
Franklin	74.92
Franklin	79.22
Franklin	79.32
Franklin	79.51
Franklin	79.52
Franklin	90.00
Franklin	91.00
Franklin	97.51
Franklin	97.52

County	Tract	County	Tract	County	Tract
Franklin	2.20	Henry	9802.00	Montgomery	206.02
Franklin	64.10	Highland	9546.00	Montgomery	401.01
Franklin	71.94	Hocking	9649.00	Montgomery	401.02
Franklin	72.00	Holmes	9764.00	Montgomery	401.03
Franklin	73.91	Huron	9965.00	Montgomery	402.01
Franklin	74.27	Jackson	9574.00	Montgomery	403.01
Franklin	80.00	Jefferson	10.00	Montgomery	404.01
Franklin	97.40	Knox	9870.00	Montgomery	903.01
Fulton	403.00	Lake	2036.00	Montgomery	1101.00
Gallia	9539.00	Lake	2037.00	Montgomery	1201.01
Geauga	3116.00	Lake	2051.00	Montgomery	1201.02
Greene	2105.00	Lawrence	514.00	Morgan	9688.00
Greene	2106.03	Licking	7562.00	Morrow	9855.00
Greene	2201.00	Licking	7577.00	Muskingum	9812.00
Guernsey	9780.00	Logan	9847.00	Noble	9683.00
Hamilton	45.00	Lorain	101.00	Ottawa	511.00
Hamilton	48.00	Lorain	102.00	Paulding	9601.00
Hamilton	51.00	Lorain	131.00	Perry	9658.00
Hamilton	204.02	Lorain	501.00	Pickaway	213.00
Hamilton	205.02	Lucas	13.01	Pike	9524.00
Hamilton	205.04	Lucas	72.03	Portage	6003.01
Hamilton	207.07	Lucas	76.00	Portage	6003.02
Hamilton	211.01	Lucas	80.00	Preble	4301.00
Hamilton	211.02	Lucas	82.01	Putnam	306.00
Hamilton	212.01	Lucas	82.02	Richland	21.02
Hamilton	213.02	Lucas	83.02	Ross	9556.01
Hamilton	213.03	Lucas	89.02	Sandusky	9612.00
Hamilton	224.00	Lucas	90.00	Scioto	9927.00
Hamilton	226.01	Lucas	91.00	Seneca	9625.00
Hamilton	231.00	Lucas	92.02	Seneca	9626.00
Hamilton	233.00	Lucas	93.00	Seneca	9627.00
Hamilton	235.01	Madison	402.00	Seneca	9628.00
Hamilton	239.01	Madison	404.00	Seneca	9629.00
Hamilton	239.02	Mahoning	8110.02	Seneca	9630.00
Hamilton	240.02	Mahoning	8121.00	Seneca	9631.00
Hamilton	243.01	Mahoning	8122.00	Seneca	9632.00
Hamilton	243.21	Mahoning	8126.03	Seneca	9633.00
Hamilton	243.22	Marion	102.02	Seneca	9634.00
Hamilton	244.00	Medina	4060.00	Seneca	9635.00
Hamilton	245.00	Meigs	9646.00	Seneca	9636.00
Hamilton	249.02	Mercer	9679.00	Seneca	9637.00
Hamilton	250.01	Miami	3653.02	Seneca	9638.00
Hamilton	250.02	Monroe	9666.00	Shelby	9721.00
Hamilton	251.01	Monroe	9667.00	Stark	7111.02
Hamilton	251.02	Monroe	9668.00	Stark	7113.11
Hamilton	251.04	Monroe	9669.00	Stark	7113.12
Hancock	2.00	Montgomery	101.00	Stark	7122.02
Hardin	9837.00	Montgomery	102.00	Summit	5301.03
Harrison	9756.00	Montgomery	203.00	Summit	5306.04

County	Tract
Summit	5306.06
Summit	5307.00
Summit	5323.01
Summit	5323.02
Summit	5325.01
Summit	5325.02
Summit	5327.05
Summit	5327.08
Summit	5331.01
Summit	5331.02
Summit	5332.00
Summit	5333.00
Summit	5335.01
Trumbull	9330.01
Tuscarawas	203.00
Union	503.00
Union	505.00
Van Wert	202.00
Vinton	9530.00
Vinton	9531.00
Vinton	9532.00
Warren	305.04
Warren	309.00
Washington	214.00
Wayne	2.00
Williams	9508.00
Wood	206.00
Wyandot	9882.00

Methodology:

The Agency obtained a list of every census tract in Ohio along with the median income of the households in the census tracts (CENTI). Census tracts with no median incomes or populations less than 100 persons were not considered (about 50 tracts). The CENTI for each tract was then divided by the median household income of the county (COI) to calculate the income ratio for the tract. The Agency then selected those tracts with income ratios of 150% or more. If there were no census tracts with an income ratio this high in a county, the Agency selected the census tract with the highest income ratio in that county.

I. MODEL LANGUAGE FOR LOCAL GOVERNMENT NOTIFICATION

DATE

CERTIFIED MAIL RETURN RECEIPT REQUESTED (Attach copies)

Applicable Person
Title
Name of Political Jurisdiction
Address
City, State Zip

RE: Name of Project

Dear Applicable Person:

The purpose of this letter is to apprise your office that (Name of General Partner, Managing Member, etc.) will be the (general partner, managing member, etc.) of a multifamily residential development located in or within a one-half mile radius of your political jurisdiction. The following describes this development and the multifamily funding programs of the Ohio Housing Finance Agency (OHFA) that will be utilized for the development and notifies you of your right to submit written comments to the OHFA:

Project Address:	Be as specific as possible; note city or township location as well as county location.
Number of Units:	Total number of units; you may wish to do a breakdown on unit types, i.e. 1BR, 2BR, 3BR.
Nature of Project:	Such as new construction, acquisition & rehabilitation, substantial rehabilitation, adaptive reuse. Note any other distinguishing characteristics.
Program(s) Utilized in the Project:	Indicate that the project will utilize funding from the Housing Credit, Affordable Housing Loans, and/or Multifamily Bond Programs.
Right to Submit Comments:	You have the right to submit comments to the OHFA regarding the development's impact on the community. If you intend to submit a statement of disapproval or objection, you must submit a written statement that is signed by a majority of the voting members of the legislative body governing your jurisdiction. The written objection must

be forwarded separately to the Chairman and to the Executive Director of the OHFA and be delivered by certified mail, return receipt requested. The persons and addresses to be notified at the OHFA are:

Lt. Gov. Jennette Bradley, Board Chair
Ohio Housing Finance Agency
77 S. High Street, 30th Floor
Columbus, OH 43215

Mr. Richard V. Everhart, Executive Director
Ohio Housing Finance Agency
57 E. Main Street
Columbus, OH 43215

The written objection must be submitted within 30 days of your receipt of this notice, and must be received by OHFA within 45 days of the date of the sponsor's or private developer's notice.

OHFA is required to respond to any written statement submitted by you under the terms outlined above.

Sincerely,

Name
Title of Writer

J. GEOGRAPHIC POOL AREAS AND AMOUNTS

	Category A	Category B	Category C	Category C *(continued)*
% of 2004 Allocation*:	22%	18%	20%	
	Akron	Allen	Adams	Lawrence
	Canton	Butler	Ashland	Logan
	Cincinnati	Clark	Ashtabula	Madison
	Cleveland	Clermont	Athens	Marion
	Columbus	Cuyahoga	Auglaize	Meigs
	Dayton	Delaware	Belmont	Mercer
	Toledo	Fairfield	Brown	Monroe
	Youngstown	Franklin	Carroll	Morgan
		Geauga	Champaign	Morrow
		Greene	Clinton	Muskingum
		Hamilton	Columbiana	Noble
		Jefferson	Coshocton	Ottawa
		Lake	Crawford	Paulding
		Licking	Darke	Perry
		Lorain	Defiance	Pike
		Lucas	Erie	Preble
		Mahoning	Fayette	Putnam
		Medina	Fulton	Ross
		Miami	Gallia	Sandusky
		Montgomery	Guernsey	Seneca
		Pickaway	Hancock	Scioto
		Portage	Hardin	Shelby
		Richland	Harrison	Tuscarawas
		Stark	Henry	Union
		Summit	Highland	Van Wert
		Trumbull	Hocking	Vinton
		Warren	Holmes	Wayne
		Washington	Huron	Williams
		Wood	Jackson	
		Wyandot		
			Knox	

** - Per Capita Credits Only - does not include returns or national pool credit.*

K. MARKET STUDY INDEX

The following information must be included in a market study. The market study author must organize the information using this index or provide the corresponding page number(s) for each item. Please refer to Pages 16-17 of the 2004 QAP for more details.

I. Executive summary
- **A.** Statement that a market exists for the proposed project
- **B.** Estimated stable year vacancy rate for the proposed project
  - **1.** Explanation if greater than 7%
- **C.** Estimated lease-up time for the proposed project
  - **1.** Explanation if greater than one year

II. Description of the proposed project - including location; project design; number of units, bedrooms and baths; amenities; rents and utility allowances; population served; review of site and floor plans; etc.

III. Description of the primary market area for the project
- **A.** Map of the primary market area
- **B.** Explanation if areas outside of five-mile radius included

IV. Rent comparison
- **A.** Rents for the proposed project
- **B.** Market rents and methodology for calculation of market rents

V. Number of income-eligible renter households in the primary market area
- **A.** Percentage required to fully lease-up the project
  - **1.** Explanation if greater than 10%

VI. Description and evaluation of services (including approximate distance to project)
- **A.** Public services
- **B.** Infrastructure
- **C.** Community services
- **D.** Employers

VII. Number of income-eligible special needs households in the primary market area
- **A.** Percentage required to meet the special needs set-aside
- **B.** Source of information

VIII. List of federally subsidized and Housing Credit projects (including projects under construction) in the primary market area
- **A.** Brief description of each project - including number of units, rents, amenities, unit and bedroom sizes, population served, etc.

B. Current vacancy rate for each project

C. Contact name and method of contact for each project

D. Ratio of all subsidized and Housing Credit units to the number of income-eligible renter households in the primary market area

E. For Housing Credit projects only, calculate the estimated vacancy rate for each project (except those under construction) during the first stabilized year of the proposed project

1. Explanation for estimated vacancy rates greater than 10%

IX. List of comparable market rate developments in the primary market area

A. Brief description of each project - including number of units, rents, amenities, unit and bedroom sizes, population served, etc.

B. Current vacancy rate for each project

C. Contact name and method of contact for each project

X. Analysis of Public Housing Authority (PHA) concerns and issues

A. Copy of letter and certified mail receipt or details of interview

B. Copy of response(s) from PHA or transcript of interview

C. Narrative that evaluates and addresses any issues or concerns raised by the PHA

XI. Original signed copy of ODOD Form 008 - Market Study Certification

XII. Listing of all data sources used in the study

L. SUPPORTIVE SERVICE PLAN INDEX & REQUIREMENTS

Applicants for projects designed to serve a special needs population must submit a supportive services plan in order to qualify for competitive points. The supportive service plan must include the following elements in the order listed:

I. Population Served - Describe the population to be served and indicate the number of units to be set-aside for this population.

II. Service Coordinator - Describe the role of the supportive service coordinator. Include a copy of the coordinator's resume or if the coordinator is not known at application, a copy the coordinator's job description. List the experience in providing supportive services, including trainings that the coordinator may have attended. Identify the budget line item for the service coordinator's salary or document in-kind assistance with commitment letters per section **VI**. Detail the number of hours that the coordinator will spend at the site and working with residents from the project.

III. Annual Budget - List in detail the estimated annual costs of providing services including the coordinator's salary and equipment.

IV. Description of Services - Provide specific descriptions of the following services and explain how they will be made available to residents (see below for required services for each population).

V. Support Letters - (see below for required support letters for each population).

VI. Commitment Letters - Attach signed letters from agencies/organizations that have committed to provide or refer services to residents. Also, where services have been contracted, provide a signed letter from an agency/organization providing contracted service coordination. Commitment letters should contain a brief description and history of the agency/organization, a description of the services to be provided, and details of any funding to be provided to the project for services. Commitment letters must be provided for all agencies/organizations referred to in **IV. Description of Services**.

The supportive service plan must be specific to the proposed project. All requirements, including all population specific service requirements, must be listed in the plan. The descriptions of services must include enough details and information so that OHFA can determine what services are being provided, how are the services being provided, and who is providing the services.

Population Specific Requirements

A. Persons Age 55 Years and Older

<u>Requirements</u>

1. Minimum set-aside of 100% of the total units.
2. All buildings must contain only one story unless an elevator is provided.
3. The project cannot receive points for lease-purchase of units.
4. Units may contain no more than two bedrooms.
5. All units and buildings must contain at least 20 universal design features as described on ODOD Form 005 in addition to grab bars in the bathrooms (in shower and around the toilet).
6. The project must contain common space equal to the lesser of 5% of the total residential square footage for the entire project or 20 square feet per number of units in entire project.
7. Project must annually set-aside at least $100 per unit for service coordination.

Description of Services

1. Make at least one meal per day available at or accessible to housing facility.
2. Make light housekeeping services available.
3. Ensure the availability to adequate transportation services for residents.
4. Provide information and referral to home health services.
5. Provide evidence of regularly scheduled activity programs reflecting the cultural, social, recreational, and health and wellness aspects of resident lives.
6. Provide accommodations for and support of a Resident Association.

Support Letters

1. Submit a letter of support from local Area Agency on Aging (AAA). If a letter of support is unavailable from the AAA provide an explanation as to why, and then provide letters of support from local senior citizens centers, the public housing authority, or the Department of Aging.

B. Persons with Severe and Persistent Mental Illness

Requirements

1. OHFA requires a maximum target set-aside of 20% of the total units for this population in order to work toward the goal of integration. The final set-aside determined in collaboration with local ADAMHS or Mental Health Board must be greater than or equal to 5% of the total units. However, OHFA recognizes that circumstances may require projects to exceed the 20% target. In such instances, exceeding the 20% target set-aside will not be considered a non-compliance issue.
2. Acceptance of services should not be a condition of occupancy.

Description of Services

1. The local ADAMHS or Mental Health Board must approve the level of services and service coordination to be provided. Projects targeting persons with severe and persistent mental illness have the option to not provide on-site services and service coordination if a local case management and community support services system are already in place. A service coordinator would not be required in these circumstances.
2. Demonstration of input from people with mental illness in the Housing Credit application and design and development of the project.
3. Residents must have control over the assistance they receive and who provides that assistance. Service coordinators must work directly with the local county board case management system.
4. Residents may choose to seek mental health services through public or private mental health providers. (All local mental health systems are required to have 24-hour mobile case management and crisis intervention services available and accessible to all people with mental illness; such services need not be housing project based).

Support Letters

1. Letters of support from local Alliance for the Mentally Ill (AMI) and/or qualified consumer groups including their mission statement, agency goals, and a *specific* statement of support for the proposed project.
2. Written support from the Executive Director of the local ADAMHS or Mental Health Board. The support letter must describe how the number of set-aside units was determined and how this set-aside will benefit the special needs population.
3. A copy of a letter from the applicant to the local ADAMHS or Mental Health Board stating that up to 20% of the units can be set-aside for persons with severe or persistent mental illness. The local ADAMHS or Mental Health Board will determine the exact set-aside. A copy of the certified mail receipt must be included.

C. Persons with Mental Retardation/Developmental Disabilities

Requirements

1. The percentage of units set-aside must be established in collaboration with the local MR/DD agency but cannot exc eed 20% of the total units. The final set-aside determined in collaboration with local MR/DD agency must be greater than or equal to 5% of the total units. However, OHFA recognizes that circumstances may require projects to exceed the 20% target. In such instances, exceeding the 20% target set-aside will not be considered a non-compliance issue.

Description of Services

1. The level of services and service coordination to be provided must be approved by the local MR/DD agency. Projects targeting persons with mental retardation/developmental disabilities have the option to not provide on-site services and service coordination if a local case management and community support services system are already in place. A service coordinator would not be required in these circumstances.
2. Ensure adequate education and awareness of community resources, intervention and support for residents experiencing a crisis, referral to resources and services in the community, development and support for resident participation with management.
3. Assistance to residents in identifying and accessing local resources and services.
4. Development and support of resident participation in the development of services, programs and activities.
5. Crisis intervention and short-term support or referral to outside resources.
6. Longer-term support for residents pursuing goals related to social and/or economic self-sufficiency.
7. Intervention and prevention of problems related to substance abuse, criminal activity, destruction of property or other issues harmful to residents.
8. Provide a continually updated notebook or bulletin board of neighborhood and community programs and resources.

Support Letters

1. Letter from the local MR/DD agency indicating *specific* support and evidencing collaboration with the project related to the projected percentage of set-aside units for this population. The support letter must describe how the number of set-aside units was determined and how this set-aside will benefit the special needs population.
2. A copy of a certified letter from the applicant to the local MR/DD agency stating that up to 20% of the units can be set-aside for persons with severe or persistent mental illness. The exact set-aside will be determined by the local MR/DD agency. A copy of the certified mail receipt must be included.

D. Persons with a Mobility or Sensory Impairment

Requirements

1. Minimum set-aside of 20% of the total units.
2. Projects must meet all ADA requirements.
3. All units and buildings must contain at least 20 universal design features as described on ODOD Form 005.

Description of Services

1. Assistance to residents in identifying and accessing local resources and services.
2. Development and support of resident participation in the development of services, programs and activities.
3. Support for residents pursuing goals related to social and/or economic self-sufficiency.

Support Letters

1. Letter of support from a local qualified consumer/social services group including their mission statement, agency goals, and a *specific* statement of support for the proposed project.

E. Extremely Low-Income Persons/Households

Requirements

1. Minimum set-aside of 20% of the total units.
2. Rents must be affordable to extremely low-income households (at or below 35% of AMGI) and must be evidenced in Section B (1) of the AHFA.

Description of Services

1. Credit Counseling.
2. Personal finance training/planning.
3. Continuing Education/Job Training Opportunities.
4. Life Skills Training.
5. Healthcare Prevention and Community Outreach (i.e. drug/alcohol prevention, stress/anger management, AIDS awareness etc.).

Support Letters

1. Letter of support from a local qualified consumer/social services group including their mission statement, agency goals, and a *specific* statement of support for the proposed project.
2. Provide a letter from the county Human Service/OBES Department or a designated Welfare-to-Work agency indicating a linkage with the county's Welfare-to-Work initiative.

F. Permanent Supportive Housing for the Homeless

Requirements

1. Minimum set-aside of 50% of the total units.
2. A comprehensive service plan that identifies the services to be provided, the anticipated sources of funding for such services, the physical space that will be used to provide such services, and the previous experience of the supportive services provider.
3. Provide a commitment for rental subsidy for at least 50% of the total units. Sources may include project-based vouchers or other assistance from the local PHA, McKinney-Vento Homelessness grant, or other federal, state or local government source.
4. The project is ineligible for mixed-income points.
5. Acceptance of services should not be a condition of occupancy.

Description of Services

1. Services available on-site or through coordinated relationships with community-based providers shall be consistent with the population being served in the project (i.e. mental health services shall be available if the project targets persons with mental illness).
2. Residents must have control over the services they receive and who provides these services, and may choose to seek assistance through public or private community-based service providers.

Support Letters

1. Letter of support from the primary funder and/or coordinator of homeless services, including a specific statement of support for the proposed project.
2. Letter of support from the chair of the local Continuum of Care committee (or the state Continuum of Care if there is no local committee), including a statement indicating that the project is consistent with the consolidated plan.

3. Letter of support from the local government jurisdiction (city, village or township) in which the project is located.

M. GOVERNOR'S REGIONAL ECONOMIC DEVELOPMENT REPRESENTATIVES

Dawn Larzelere, Manager
Governor's Regional Offices
Phone: 614-995-1895
Fax: 614-644-0108
Riffe Center
77 S. High Street, 29th Floor
Columbus, OH 43215

Region 1 - Columbus
Tonya L. Barnett
Phone: 614-466-9627
Fax: 614-752-4858
Riffe Center
77 S. High Street, 29th Floor
Columbus, OH 43215
Counties Represented: Delaware, Fairfield, Fayette, Franklin, Licking, Logan, Madison, Pickaway and Union

Region 2 - Toledo
Wesley R. Fahrbach
Phone: 419-245-2445
Fax: 419-245-2448
One Government Center, Suite 1520
Toledo, OH 43604-2205
Counties Represented: Defiance, Erie, Fulton, Henry, Lucas, Ottawa, Sandusky, Williams and Wood

Region 3 - Lima
Judith M. Cowan
Phone: 419-229-5320
Fax: 419-229-5424
Perry Building
545 W. Market Street, Suite 305
Lima, OH 45801-4717
Counties Represented: Allen, Auglaize, Hancock, Hardin, Mercer, Paulding, Putnam and Van Wert

Region 4 - Dayton
Stephen P. Lake
Phone: 937-285-6185
Fax: 937-223-3584
One Dayton Centre
1 S. Main Street, Suite 2060
Dayton, OH 45402-2016
Counties Represented: Champaign, Clark, Clinton, Darke, Greene, Miami, Montgomery, Preble and Shelby

Region 5 - Cincinnati
(VACANT)
Phone: 513-852-2826
Fax: 513-852-2840
One W. Fourth Street, Suite 425
Cincinnati, OH 45202
Counties Represented: Butler, Clermont, Hamilton and Warren

Region 6 - Mansfield
David L. Williamson
Phone: 419-522-2029
Fax: 419-522-2203
Walnut Building
24 W. Third Street, Suite 301
Mansfield, OH 44902-1235
Counties Represented: Ashland, Crawford, Huron, Knox, Marion, Morrow, Richland, Seneca and Wyandot

Region 7 - Chillicothe
T.J. Justice
Phone: 740-775-0612
Fax: 740-775-0604
15 N. Paint Street, Suite 102
Chillicothe, OH 45601-3116
Counties Represented: Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton

Region 8 - Cleveland
Fran Migliorino
Phone: 216-787-3240
Fax: 216-787-3244
615 W. Superior Avenue, 12th Floor
Cleveland, OH 44113
Counties Represented: Cuyahoga, Geauga, Lake and Lorain

Region 9 - Akron
Daryl L. Revoldt
Phone: 330-643-3392
Fax: 330-643-3391
Ocasek Government Office Building
161 S. High Street, Room 404
Akron, OH 44308-1615
Counties Represented: Medina, Portage, Stark, Summit and Wayne

Region 10 - Cambridge
William Gotschall
Phone: 740-439-2263
Fax: 740-439-1524
2146 Southgate Parkway
Cambridge, OH 43725-3082
Counties Represented: Belmont, Carroll, Columbiana, Coshocton, Guernsey, Harrison, Holmes, Jefferson, Muskingum and Tuscarawas

Region 11 - Marietta
Michael Jacoby
Phone: 740-373-5150
Fax: 740-373-2984
308 Front Street
Marietta, OH 45750
Counties Represented: Athens, Hocking, Meigs, Monroe, Morgan, Noble, Perry and Washington

Region 12 - Youngstown
Julie Michael-Smith
Phone: 330-797-6301
Fax: 330-744-1822
George V. Voinovich Government Center
242 Federal Plaza West, Suite 401
Youngstown, OH 44503
Counties Represented: Ashtabula, Mahoning and Trumbull

N. CAPITAL NEEDS ASSESSMENT STANDARDS

Purpose

A capital needs assessment represents a qualified professional's opinion of a property's current overall physical condition and identifies significant deferred maintenance, existing deficiencies, and material building code violations that affect the property's use and its structural and mechanical integrity. The assessment should include an opinion as to the proposed budget for recommended improvements and should identify critical building systems or components that have reached or exceeded their expected useful lives.

The assessment should include a projection of recurring probable expenditures for significant systems and components impacting use and tenancy, which are not considered operation or maintenance expenses, in order to determine the appropriate replacement reserve deposits on a per unit per year basis.

Process

1. Conduct site visit and physical inspection of interior and exterior of units and structures

2. Interview available on-site property management and maintenance personnel and inquire about past repairs/improvements, pending repairs and existing or chronic physical deficiencies

Components

Components which should be examined and analyzed in order to prepare a comprehensive property condition report or capital needs assessment for rehabilitation projects:

Site, including:
- Topography and drainage
- Pavement, curbing, sidewalks and parking
- Landscaping and amenities
- Water, sewer, storm drainage, gas and electric utilities and lines

Structural system, both substructure and superstructure, including:
- Exterior walls and balconies
- Exterior doors and windows
- Roofing system and drainage

Interiors, including:
- Unit and common area finishes (carpeting, vinyl tile, plaster walls, paint condition)
- Unit kitchen finishes and appliances
- Unit bathroom finishes and fixtures
- Common area lobbies and corridors

Mechanical systems, including:
- Plumbing and domestic hot water
- HVAC
- Electrical and fire protection
- Elevators

O. GUIDE TO FEDERAL ACCESSIBILITY REQUIREMENTS

The following is a checklist of design and construction requirements of the Fair Housing Act. This checklist represents many, but not all, of the requirements to the Act. This checklist is not intended to be exhaustive, rather, it is a helpful guide in determining if the major requirements of the Act have been met in designing and constructing a particular multifamily development. Projects may also be required to meet additional requirements included in Section 504 of the Rehabilitation Act of 1973, the Americans With Disabilities Act as well as any state and local Civil Rights legislation along with any required related codes and laws.

General Requirements

- Affected projects are developments with buildings containing four (4) or more units that were designed and constructed for first occupancy on or after March 13, 1991.

- If it is an elevator building, all units are "covered units."
    - All units in buildings with elevators must have features required by the Act.

- If it is a non-elevator building, all ground-floor units are "covered units."
    - All ground-floor units in buildings without elevators must have features required by the Act.

NOTE: There is a narrow exception that provides that a non-elevator building in a development need not meet all of the Act's requirements if it is impractical to have an accessible entrance to the non-elevator building because of hilly terrain or other unusual characteristics of the site.

FEATURES REQUIRED BY THE FAIR HOUSING ACT

1. ACCESSIBLE BUILDING ENTRANCE ON AN ACCESSIBLE ROUTE

- The accessible route is a continuous, unobstructed path (no stairs) through the development that connects all buildings containing covered units and all other amenities.

- The accessible route also connects to parking lots, public streets, public sidewalks, and to public transportation stops.

- All slopes are no steeper than 8.33%.

- All slopes between 5% and 8.33% have handrails.

- Covered units have at least one entrance on an accessible route.

- There are sufficient curb cuts for a person using a wheelchair to reach every building in the development.

2. COMMON AND PUBLIC USE AREAS

- At least two percent (2%) of all parking spaces are designated as handicapped parking.
- At least one (1) parking space at each common and public use amenity is designated as handicapped parking.
- All handicapped parking spaces are properly marked.
- All handicapped parking spaces are at least 96 inches wide with a 60-inch wide access aisle that can be shared between two spaces.
- The accessible aisle connects to a curb ramp and the accessible route.
- The rental or sales office is readily accessible and usable by persons with disabilities.
- All mailboxes, swimming pools, tennis courts, clubhouses, rest rooms, showers, laundry facilities, trash facilities, drinking fountains, public telephones, and other common and public use amenities offered by the development are readily accessible and usable by persons with disabilities.

3. USABLE DOORS

- All doors into and through covered units and common use facilities provide a clear opening of at least 32 inches nominal width.
- All doors leading into common use facilities have lover door handles that do not require grasping and twisting.
- Thresholds at doors to common use facilities are no greater than one-half (1/2) inch.
- All primary entrance doors to covered units have lever door handles that do not require grasping and twisting.
- Thresholds at primary entrance doors to covered units are no greater than three-quarter (3/4) inches and beveled.

4. ACCESSIBLE ROUTE INTO AND THROUGH THE COVERED UNIT

- All routes through the covered units are no less than 36 inches wide.

5. ACCESSIBLE ENVIORMENTAL CONTROLS

- All light switches, electrical outlets, thermostats, and other environmental controls must be no less than 15 inches and no greater than 48 inches from the floor.

6. REINFORCED BATHROOM WALLS FOR GRAB BARS

- Reinforcements are built into the bathroom walls surrounding toilets, showers, and bathtubs for the later installation of grab bars.

7. USABLE KITCHENS AND BATHROOMS

- At least 30" x 48" of clear floor space at each kitchen fixture and appliance.
- At least 40 inches between opposing cabinets and appliances.
- At least a 60-inch diameter turning circle in U-shaped kitchens unless the cooktop or sink at end of U-shaped kitchen has removable cabinets beneath for knee space.
- In bathroom, at least 30" x 48" of clear floor space outside swing of bathroom door.
- Sufficient clear floor space in front of and around sink, toilet, and bathtub for use by persons using wheelchairs.

For additional information, please visit the following web sites:

• Accessible Home Page	http://www.homemods.org
• Access Board	http://www.access-board.gov
• ADA	http://www.usdoj.gov/crt/ada/adahom1.htm
• Center for Universal Design	http://www.ncsu.edu/ncsu/design/cud
• HUD information	http://www.hud.goc/fhe/fheacss.html

P. LISTING OF AREA AGENCIES ON AGING & COMMUNITY ACTION AGENCIES

Area Agencies on Aging

Name	Counties Served
District 1 (Cincinnati Area) Council on Aging of Southwestern Ohio, Inc.	Butler, Clermont, Clinton, Hamilton, Warren
District 2 (Dayton Area) Area Agency on Aging, PSA 2	Champaign, Clark, Darke, Greene, Logan, Miami, Montgomery, Preble, Shelby
District 3 (Lima Area) Area Agency on Aging, PSA 3	Allen, Auglaize, Hancock, Hardin, Mercer, Putnam, Van Wert
District 4 (Toledo Area) Area Office on Aging of Northwestern Ohio, Inc.	Defiance, Erie, Fulton, Henry, Lucas, Ottawa, Paulding, Sandusky, Williams, Wood
District 5 (Mansfield Area) Ohio District 5 Area Agency on Aging, Inc.	Ashland, Crawford, Huron, Knox, Marion, Morrow, Richland, Seneca, Wyandot
District 6 (Columbus Area) Central Ohio Area Agency on Aging	Delaware, Fairfield, Fayette, Franklin, Licking, Madison, Pickaway, Union
District 7 (Rio Grande Area) Area Agency on Aging District 7, Inc.	Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto, Vinton
District 8 (Marietta Area) Area Agency on Aging Buckeye Hills-Hocking Valley Regional Development District	Athens, Hocking, Meigs, Monroe, Morgan, Noble, Perry, Washington
District 9 (Cambridge Area) Area Agency on Aging Region 9	Belmont, Carroll, Coshocton, Guernsey, Harrison, Holmes, Jefferson, Muskingum, Tuscarawas
District 10A (Cleveland Area) Western Reserve Area Agency on Aging	Cuyahoga, Geauga, Lake, Lorain, Medina
District 10B (Akron Area) Area Agency on Aging, PSA 10B	Portage, Stark, Summit, Wayne
District 11 (Youngstown Area) District XI Area Agency on Aging	Ashtabula, Columbiana, Mahoning, Trumbull

Community Action Agencies

	Name	Counties Served
1.	Adams-Brown Counties Economic Opportunities, Inc.	Adams, Brown
2.	Lima-Allen Council on Community Affairs	Allen
3.	Kno-Ho-Co Community Action Commission	Ashland, Coshocton, Holmes, Knox
4.	Ashtabula County Community Action Agency	Ashtabula
5.	Tri-County (Hocking-Athens-Perry) Community Action Agency	Athens, Hocking, Perry
6.	Auglaize-Mercer Bi-County Community Action Commission	Auglaize, Mercer
7.	Community Action Commission of Belmont County	Belmont
8.	Supports to Encourage Low-Income Families (SELF)	Butler
9.	Har-Ca-Tus Tri-County Community Action Organization	Carroll, Harrison, Tuscarawas
10.	Tri-County Community Action Agency of Champaign-Logan-Shelby Counties	Champaign, Logan, Shelby
11.	Opportunities Industrialization Center of Clark County	Clark
12.	Clermont County Community Services	Clermont
13.	Clinton County Community Action Program	Clinton
14.	Community Action Agency of Columbiana County	Columbiana
15.	Marion-Crawford Community Action Commission	Crawford, Marion
16.	Council for Economic Opportunities in Greater Cleveland (CEOGC)	Cuyahoga
17.	Community Action Partnership of the Greater Dayton Area	Darke, Greene, Montgomery, Preble, Warren
18.	Northwestern Ohio Community Action Commission, Inc.	Defiance, Fulton, Henry, Paulding, Williams
19.	Community Action Organization of Delaware, Madison, & Union Counties, Inc.	Delaware, Madison, Union
20.	Erie-Huron Counties Community Action Commission	Erie, Huron

Community Action Agencies (continued)

	Name	Counties Served
21.	Community Action Program Commission of the Lancaster-Fairfield Area	Fairfield
22.	Community Action Commission of Fayette County	Fayette
23.	Columbus Metropolitan Area Community Action Organization (CMACAO)	Franklin
24.	Community Action Program Committee of Meigs & Gallia Counties, Inc.	Gallia, Meigs
25.	Geauga Community Action, Inc.	Geauga
26.	G-M-N Tri-County Community Action Committee	Guernsey, Monroe, Noble
27.	Cincinnati-Hamilton County Community Action Agency	Hamilton
28.	HHWP Community Action Commission	Hancock, Hardin, Putnam, Wyandot
29.	Highland County Community Action Organization	Highland
30.	Jackson-Vinton Community Action, Inc.	Jackson, Vinton
31.	Jefferson County Community Action Council	Jefferson
32.	Lifeline for the Empowerment and Development of Consumers, Inc.	Lake
33.	Ironton-Lawrence County Area Community Action Organization	Lawrence
34.	Licking County Economic Action Development Study (LEADS)	Licking
35.	Lorain County Community Action Agency	Lorain
36.	Economic Opportunity Planning Association of Greater Toledo, Inc. (EOPA)	Lucas
37.	Youngstown Area Community Action Council	Mahoning
38.	Wayne-Medina Community Action Agency	Medina, Wayne
39.	Miami County Community Action Council	Miami
40.	Community Action Program Corporation of Washington-Morgan Counties, Inc.	Morgan, Washington

Community Action Agencies (continued)

	Name	Counties Served
41.	Mansfield-Richland-Morrow Community Action Program	Morrow, Richland
42.	Muskingum Economic Opportunity Action Group, Inc.	Muskingum
43.	WSOS Community Action Commission, Inc.	Ottawa, Sandusky, Seneca, Wood
44.	Pickaway County Community Action Organization	Pickaway
45.	Community Action Committee of Pike County	Pike
46.	Community Action Council of Portage County	Portage
47.	Ross County Community Action Commission, Inc.	Ross
48.	Community Action Commission of Scioto County	Scioto
49.	Stark County Community Action Agency	Stark
50.	Akron-Summit Community Action, Inc.	Summit
51.	Warren-Trumbull Community Service Agency	Trumbull
52.	Van Wert County Community Action Commission	Van Wert