

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM
2017 AND 2018 ALLOCATION PLAN**

COMPLETE REGULATIONS FOR THE LOW-INCOME HOUSING TAX CREDIT HAVE NOT BEEN ISSUED; THEREFORE, ALL PROGRAM MATERIALS FOR THE WEST VIRGINIA HOUSING DEVELOPMENT FUND'S LOW-INCOME HOUSING TAX CREDIT PROGRAM ARE SUBJECT TO CHANGE.

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DEFINITIONS

For the purposes of the Plan, the Fund has defined the following capitalized terms:

- **Allocation Certification** – IRS Form 8609
- **Applicant or Ownership Entity or Owner** – the Credit applicant which will own the LIHTCP property (e.g. ABC Apartments Limited Partnership is the Ownership Entity of ABC Apartments)
- **the Chief Executive Officer of the Local Jurisdiction** – normally the mayor if the property is located within the boundaries of a municipality or the President of the County Commission if it is not
- **the Code** – the Internal Revenue Code of 1986, as amended
- **Concerted Community Revitalization Plan or CRP** – a formal plan which includes multiple aspects of revitalizing a community which may include, but are not limited to, the following: a description of the geographic scope of the community; existing and/or future land uses; neighborhoods; natural resources; vacant land; historic resources; population and households; housing; transportation; public facilities; infrastructure; economic development; an assessment of the current condition of the community; a description of the plans for overcoming the community’s problems; and a description of the resources that are being devoted to the revitalization effort.

A document will not be considered a CRP if it was initially approved less than six months prior to the date of the submission of the property’s Reservation Request, or the Fund determines, in its sole discretion, that the document is a “single property” narrowly focused document, or that the document was approved solely for the awarding of such points.

- **Compliance Period** (also referred to as the initial 15-year Compliance Period) – the period of 15 taxable years beginning with the 1st taxable year of the Credit Period
- **Credit Period** – the period of 10 taxable years beginning with (1) the taxable year in which a building is placed in service, or (2) at the election of the Owner, the succeeding taxable year
- **Credit(s)** – Low-Income Housing Tax Credit(s)
- **Existing Housing** – a property which is comprised solely of currently inhabited residential rental units, whether low-income (tenants with annual incomes at or below 80 percent of the area median gross income) or market rate

- **Existing Low-Income Housing** – a property which is comprised of currently inhabited low-income residential rental units
- **Extended Use Period** – the period beginning on the first day in the Compliance Period and ending on the later of (1) the date set forth in the Regulatory and Restrictive Covenants for Land Use Agreement (WVHDF LIHTCP-7 or LIHTCP-8), or (2) the date which is 15 years after the close of the Compliance Period
- **the Fund** – the West Virginia Housing Development Fund
- **General Partner** – general partner of a limited partnership Owner

References to General Partner also reference managing member and member owners of a limited liability company Owner.

- **HOME Program** – HOME Investment Partnerships Program
- **HUD** – U.S. Department of Housing and Urban Development
- **Interior Unit Square Footage** – the unit gross area including
 - the full thickness of exterior walls enclosing a unit;
 - the full thickness of walls between a unit and adjacent common areas;
 - half the thickness of a demising/party walls between a unit and adjacent units
- **IRS** – Internal Revenue Service
- **Landscaping** – consists of the installation of topsoil, soil treatments (fertilizer), seed, sod, straw (if seeding is used), shrubs, trees, mulch, and flower beds
- **LIHTCP** – Low-Income Housing Tax Credit Program
- **the Manual** – the current Tax Credit Manual
- **Masonry Veneer** – brick, split-faced concrete masonry units with a minimum thickness of 3-5/8”, stone, or another Fund-approved masonry building product, but does not include faux brick veneer
- **New Supply** – a property which will directly result in a direct increase of the stock of low-income residential rental units
- **Ownership Entity or Owner or Applicant** – the Credit applicant which will own the LIHTCP property (e.g. ABC Apartments Limited Partnership is the Ownership Entity of ABC Apartments)
- **Partnership Agreement** – agreement of limited partnership of a limited partnership Owner

References to Partnership Agreement also reference operating agreement of a limited liability company Owner.

- **the Plan** – the current Allocation Plan
- **Principal** – any person who owns an interest in a for-profit entity; and the Executive Director and Deputy Director; President and Vice-President; or Chair and Vice-Chair (or comparable officers) of a non-profit organization. The Fund does not define a Secretary or Treasurer or Board Member as a principal of a non-profit organization.
- **Principal Place of Business** – the physical location to which such person reports to work more than 50% of the time
- **Private Non-Profit** – any nongovernmental agency or entity that currently has (1) an effective ruling letter from the IRS, granting tax exemption under Subsections 501(c), (d), or (e) of the Code, or (2) satisfactory evidence from the applicable state that the organization or entity is organized under its state of organization and qualified to do business in the applicable state as a non-profit organization
- **Program Calendar** – Exhibit G to the Manual which contains various deadlines related to the State’s LIHTCP
- **Property Architect** – the architect of record whose seal is stamped on the property plans and specifications
- **Property Contractor** – the person who holds the contractor’s license or the contractor’s authorized representative who is responsible for oversight of the construction or rehabilitation of the property
- **Reachable Green Space** – an area or areas of grass, Landscaping, trees, shrubs, or other vegetation which (post-construction) will be reasonably reachable by the tenants of the property (e.g., green space at the bottom of an unusable (slope of 20% or greater) hill, which cannot be accessed by any other reasonable route, will not count as green space). It does not include buildings, porches, sidewalks, curbs, or parking areas, etc.
- **Reservation Request** – the initial complete application stage for any property applying for Credits, preceded only by pre-registration
- **RD** – United States Department of Agriculture Office of Rural Development
- **Scattered Site Property** – a property which includes non-contiguous parcels which (post-construction) will contain residential rental units

- **Selection Decision Letter** – letter sent from the Fund notifying an Applicant (1) the property has been selected to receive Credits or (2) the property has not been selected to receive Credits, but may choose to be wait-listed
- **State** – State of West Virginia
- **State Housing Credit Ceiling** – the aggregate housing credit dollar amount which the Fund may allocate in a given year
- **Tax-Exempt Bond Financed Property** – a property which does not require a Credit allocation from the State Housing Credit Ceiling due to 50 percent or more of the property’s aggregate basis being financed by tax-exempt bonds which are subject to the State’s bond volume cap.

INTRODUCTION

The LIHTCP is authorized by Section 42 of the Code. Under Subsection 42(m), each housing credit agency is required to develop and adopt a “qualified allocation plan” pursuant to which properties are selected for allocations of Credits. The Fund, as the housing credit agency for the State, is responsible for administering the LIHTCP and for developing and adopting the Plan for the State. The Governor must approve the Plan after the Plan has been subjected to public comment, including through a public hearing.

Note: The word “property” is generally used in the Plan as “project” is used in the Code.

According to Subsection 42(m)(1)(A) of the Code, the housing credit dollar amount with respect to any building shall be zero unless:

- such amount was allocated pursuant to a qualified allocation plan of the housing credit agency (the Fund), which is approved by the governmental unit of which the housing credit agency is a part (the State),
- the housing credit agency notifies the Chief Executive Officer of the Local Jurisdiction within which the building is located and provides that individual a reasonable opportunity to comment on the property,
- a comprehensive market study of the housing needs of low-income individuals in the area to be served by the property is conducted before the Credit allocation is made and at the developer’s expense by a disinterested party who is approved by the housing credit agency, and
- a written explanation is available to the general public for any allocation of a housing credit dollar amount that is not made in accordance with established priorities and selection criteria of the housing credit agency.

A “qualified allocation plan” is defined in Subsection 42(m)(1)(B) of the Code as a plan which:

1. sets forth selection criteria to be used to determine housing priorities of the housing credit agency that are appropriate to local conditions. Subsection 42(m)(1)(C) of the Code requires the following selection criteria to be included in the Plan:
 - a. property location,
 - b. housing needs characteristics,
 - c. property characteristics, including whether the property includes the use of existing housing as part of a community revitalization plan,
 - d. sponsor characteristics,
 - e. tenant populations with special housing needs,
 - f. public housing waiting lists,
 - g. tenant populations of individuals with children,
 - h. properties intended for eventual tenant ownership,
 - i. energy efficiency of the property, and
 - j. the historic nature of the property;
2. gives preference in allocating housing credit dollar amounts among selected properties to:
 - a. properties serving the lowest income tenants,
 - b. properties obligated to serve qualified tenants for the longest periods, and
 - c. properties which are located in qualified census tracts (as defined in Subsection 42(d)(5)(B)(ii) of the Code) and the development of which contributes to a concerted community revitalization plan; and
3. provides a procedure that the housing credit agency (or an agent or other private contractor of such agency) will follow in monitoring for noncompliance with the provisions of Section 42 of the Code, in notifying the IRS of such noncompliance which the housing credit agency becomes aware of and in monitoring for noncompliance with habitability standards through regular site visits.

The provisions and requirements of the housing credit agency’s qualified allocation plan must be satisfied by any property requesting any portion of the state’s housing

credit ceiling. Also, any Tax-Exempt Bond Financed Property must satisfy the provisions and requirements of the Plan, except where noted herein. Such exclusions may involve specific selection or preference criteria and other administrative criteria that are not mandated by Section 42 of the Code.

In addition, the Fund may, at its discretion, waive particular selection or preference criteria or other administrative criteria contained in the Manual that are not mandated by Section 42 of the Code for an individual property. On a case-by-case basis, the Executive Director may solicit the Fund Board of Directors' approval of a waiver.

A written explanation will be available to the general public with respect to any waiver granted or any allocation of a Credit that is not made in accordance with the established priorities and selection criteria contained in the Plan.

The Fund reserves the right to reject any property solely on the basis of the Fund's goal to prudently allocate limited Credit resources. Credits are not guaranteed to any Applicant, regardless of the property ranking or points achieved through the property evaluation process.

The following is not an exhaustive list, but contains possible examples of reasons for property rejection:

- More than one proposed property is included in the same primary market area, and it is determined that the selection of more than one property in the same primary market area would be unsustainable for market purposes. Note: Such determination may not result in rejection, but may result in wording added to the Selection Decision Letter which clarifies that such property can only be selected from the waiting list if the following occurs:
 - a selected or wait-listed property in the same market area serving the same tenant population withdraws (for any reason) in the current year; and
 - the wait-listed property becomes the highest-ranking property on the waiting list and sufficient Credits become available in an amount equal to or greater than the amount the wait-listed property requested and/or needed.
- The Fund deems that costs and/or fees in the application to be excessive or unreasonable based upon the specific development characteristics of the property.
- The Fund may determine that a property applying to the Top Off Set-Aside Category does not warrant additional Credit. This determination is more likely to occur for properties that are requesting additional Credit in the year prior to the year the property is to be placed in service, especially if ground has not yet been broken.
- As a result of the Fund's third-party market study review.

- As a result of the Fund’s designated construction professional’s site suitability review.

PUBLIC HEARING AND GOVERNOR’S APPROVAL

In accordance with Subsection 42(m)(1)(A)(i) of the Code, the required public hearing was held on November 22, 2016, and the Plan was approved by the Governor of the State on December 7, 2016.

NOTIFICATION AND PERIOD OF COMMENT FOR LOCAL JURISDICTION

Prior to allocating any Credits and in accordance with Subsection 42(m)(1)(A)(ii) of the Code, the Fund will notify the Chief Executive Officer of the Local Jurisdiction within which the buildings in the property are or will be located and will provide the Chief Executive Officer of the Local Jurisdiction 60 days, beginning on the day the notification is dated, to provide comments. The Fund welcomes all comments from the local jurisdiction. However, the Fund is an equal opportunity housing provider and, therefore, will not consider any comments that object to the property development in violation of the Fair Housing Act or any other applicable federal or state law.

If a response is not received within the specified time period, the Fund will continue processing the application.

PROGRAM PARTICIPANTS ELIGIBILITY REQUIREMENTS

Any material misrepresentations or failure to disclose with regard to any of the following eligibility requirements is grounds for rejection of an application and possible prohibition of future applications.

Program Participants Eligibility Requirements Certification

The Fund will not select or allocate Credits to any property whose developer and/or General Partner includes any individual who:

- is a convicted felon;
- appears on HUD’s Excluded Parties List;
- has past due outstanding LIHTCP compliance monitoring fees owed to the Fund;
- for individuals who have not received final Allocation Certifications for any LIHTCP property located in the State, does not have at least three years of housing experience (as a developer of residential housing, or as an owner of residential rental housing, or any combination of both encompassing a 36-month period in the aggregate) – evidenced by a resume of such experience, including beginning and ending dates; or

- has issues of non-compliance that have been reported to the IRS as continuing to be unresolved after the end of the correction period, **and** continue to be unresolved as of the date a property's Reservation Request is submitted to the Fund and as of the date of issuance of such property's Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) (or for a Tax-Exempt Bond Financed Property, as of the date of the Fund's issuance of the property's Subsection 42(m) letter.)

The following persons must complete, sign, and submit a Program Participants Eligibility Requirements Certification (WVHDF Form LIHTCP-G) verifying the eligibility items listed above:

- Each Principal of the **property developer** (directly or through a sub-entity); **and**
- Each Principal of the **General Partner of the Ownership Entity** (directly or through a sub-entity).

In addition to the WVHDF Form LIHTCP-G, if the Principal owns any LIHTCP property outside of the State which is in the initial 15-year Compliance Period, an LIHTCP Compliance Certification (Exhibit 1 to WVHDF Form LIHTCP-G) for each applicable state must be signed by an authorized representative of the applicable housing credit agency and submitted to the Fund.

The WVHDF Form LIHTCP-G must be dated **not more than 10 days prior** to the submission of the property's Reservation Request. Exhibit 1 to WVHDF Form LIHTCP-G must be dated **not more than 30 days prior** to the submission of the property's Reservation Request.

If the applicable housing credit agency refuses, in writing, to execute the required Exhibit 1 to WVHDF Form LIHTCP-G, the Fund may consider accepting alternate housing credit agency-generated compliance monitoring records. In order for the Fund to consider such compliance monitoring records, the housing credit agency refusal letter and the alternate compliance monitoring records must be submitted with the application.

Minimum Credit Score and Fiscal Soundness

The Fund will not select or allocate Credits to any property whose for-profit General Partner (including for-profit sub-entities) includes any Principal who has a credit score (Experian) below 620. Note: A credit report will not be required for the Principals of non-profit organizations. In order for the Fund to request and obtain a copy of such person's credit report, each Principal of a **for-profit General Partner of the Ownership Entity** (directly or through a sub-entity) must complete, sign, and submit a Credit Check Authorization and Release Form (WVHDF Form LIHTCP-I).

The Fund will not select or allocate Credits to any property whose non-profit General Partner (including non-profit sub-entities) is unable to evidence fiscal soundness. In order for the Fund to determine fiscal soundness, the Applicant must submit the non-profit organization's three most recent years of audited financial statements.

MINIMUM HOUSING STANDARDS AND SITE SUITABILITY RATINGS

Minimum Housing Standards

At a minimum, in order for a property to be eligible for Credits, the property must be constructed or rehabilitated in compliance with the 2010 Standards of the Americans with Disabilities Act of 1990, Section 504 of the Rehabilitation Act of 1973, the Fair Housing Act of 1968, the Architectural Barriers Act of 1968, and the current:

- State Building Code, including the following, and any corresponding successor code:
 - the International Building Code,
 - the International Plumbing Code,
 - the International Mechanical Code,
 - the International Property Maintenance Code,
 - the International Energy Conservation Code,
 - the International Residential Code for One- and Two-Family Dwellings,
 - ANSI A117.1 (Accessible and Usable Buildings and Facilities),
 - the International Fuel Gas Code,
 - the International Existing Building Code, and
 - the National Electric Code (NFPA 70);
- Life Safety Code and the West Virginia State Fire Commission Standards;
- Local building code (if any exists for the jurisdiction within which the buildings in the property are or will be located);
- Local zoning and/or land use regulations or restrictions, if any;
- Local floodplain ordinance, if any; and
- EPA NPDES Permit and State DEP Water Quality Requirements.

Property Architect Site Suitability Rating

For a property applying to the Top Off Set-Aside Category, resubmission of the Fund form Property Architect Site Suitability Rating (described below) is not required.

The Property Architect must assess and assign a suitability rating (superior, good, average, fair, or poor) to the site for the property. The Fund's form entitled Architect Site Suitability Rating Form must be completed, signed, and dated by the Property Architect, and must be submitted with the property's Reservation Request. Items

listed on the form which must be considered in making this assessment include the following:

- economic opportunities;
- educational facilities;
- neighborhood/community amenities;
- accessibility for transportation;
- Note: ingress and egress to and from the property site (post-construction) must be by way of a two lane road, at a minimum;
- proximity/availability of utility services
 - water,
 - sewer,
 - gas,
 - electric,
 - telephone,
 - mobile phone cell service,
 - cable/high-speed internet, and
 - refuse disposal;
- proximity to fire hydrants;
- proximity to professional or volunteer fire departments;
- adequacy of on-site parking;
- propriety of building set-back from access roads;
- undesirable location and/or undesirable views;
- geographic site features such as,
 - within the 100-year floodplain or other flood issues,
 - high tension wires,
 - within 300 feet of railroad tracks or other potential noise generators such as major highways or airports,
 - cuts and/or fills,
 - rock formations,
 - extensive grade,
 - subsurface rock,
 - drainage,
 - high water table, and
 - other naturally occurring or manmade hazards; and
- any other criteria cited by the Property Architect.

The Property Architect must also assess on the same Fund form any and all green and sustainable features to be incorporated into the new construction or rehabilitation of the buildings and site for the property. Items on the form which must be considered include, but are not limited to, the following:

- Urban infill in economic opportunity areas,
- Habitat protection,
- Wetlands protection,

- Photovoltaics (PV) – e.g. solar power,
- Insulation standards,
- Energy Star products,
- HVAC performance,
- Energy codes,
- Energy Star building certifications,
- Preservation of existing flora,
- Recycled content,
- Water conservation,
- Renewable/re-used materials,
- Construction waste management,
- Storm water management,
- Hazard proximity,
- Environmental assessment issues,
- Hazard abatement,
- Low/No-VOC (Volatile Organic Compounds) materials – e.g. carpet and paint,
- Bins for tenant disposal of recyclable materials – e.g. plastic, paper, and metals,
- Formaldehyde-Free flooring, and
- Formaldehyde-Free ventilation; and
- any other green and sustainable features cited by the Property Architect.

The Fund's Site Suitability Rating

For a property applying to the Top Off Set-Aside Category, the Fund will not re-visit the site for the purpose of assessing and assigning a suitability rating.

One of the Fund's designated construction professionals will visit the site and assess and assign a suitability rating (superior, good, average, fair, or poor) to the site for the property, utilizing the criteria outlined above. Such assessment and assignment of the suitability rating of the site for any property by the Fund's designated construction professional are solely for the Fund's use and shall not be construed to be a representation or warranty to any party of such site's suitability. The Fund does not make any representations or warranties as to the site suitability for any such property. The purposes of the Fund's designated construction professional's site suitability assessment are as follows:

- to visually assess and rate the site as it was on the day of the site visit;
- to identify any concerns or issues with regard to the site, including whether or not the property may be unable to fulfill quality of housing commitments; and
- for properties involving rehabilitation, to identify any issues in the capital needs assessment which should be but are not included in the planned scope of rehabilitation.

The Fund reserves the right to reject any property rated as "poor", solely on the basis of the Fund's designated construction professional's site suitability assessment for any

such property. Issues that might cause a site to be rated as “poor” and result in the rejection of such property include, but are not limited to, the following:

- site location with flood issues;
- site conditions which result in construction costs above what is deemed reasonable or a prudent use of the State’s limited Credit resources;
- proximity to railroad tracks, highways, airports, etc., that prohibit the reduction of interior and/or exterior noise to an acceptable level; or
- any other naturally occurring or man-made hazards, posing health or safety risks to tenants.

The Fund’s acceptance of a site is solely for the Fund’s internal use. Applicants, lenders, syndicators, tenants, and any other parties involved in such property are not entitled to and should not rely upon or in any way utilize the Fund’s acceptance of the site as a warranty for any purpose.

SUMMARY OF SELECTION AND PREFERENCE CRITERIA

In order to comply with Subsections 42(m)(1)(B) and (C) of the Code, the Fund has developed a point system to be used in making the property selections for allocations of Credits. Selection and Preference Criteria have been established to provide the framework for the point system. In some of the criteria, more specific characteristics have also been established. An assignment of the total points available for each selection or preference criterion and each specific characteristic is detailed in the Selection and Preference Criteria section of the Plan. A summary of the selection and preference criteria and the total points available is provided below:

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Category of Selection and Preference Criteria	Total Points Available – New Supply	Total Points Available – Existing Low-Income Housing
Property Characteristics (Including Existing Housing as Part of a Community Revitalization Plan)	120	225
Ability to Produce a Qualified Low-Income Residential Rental Property	160	160
Property Location and Housing Needs Characteristics	190	95
Sponsor Characteristics	10	10
Tenant Populations Targeted for Occupancy	25	25
Persons on a Public Housing Waiting List	25	25
Properties Committed to Eventual Tenant Ownership	5	5
Historic Nature of the Property	20	20
Preference for Properties Serving the Lowest Income Tenants	50	50
Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time	150	150
Preference for Community Revitalization Properties Located in Qualified Census Tracts	50	50
Energy Efficiency and Quality of Housing	195	185
TOTAL POINTS AVAILABLE	1000	1000

Note: Due to the bifurcation of the scoring system as shown above, any property involving both Existing Low-Income Housing and New Supply will be scored on a weighted average based upon the number of units. **Due to the additional work required to score such property, a higher processing fee as outlined in the Manual must be submitted to the Fund.**

The Fund has set a minimum point threshold of 500 Selection and Preference Criteria points that must be met by a proposed property in order for such property to be considered any further for LIHTCP eligibility.

SELECTION AND PREFERENCE CRITERIA

Generally, unless otherwise stated, backup documentation which is older than six months will be considered stale and will be unacceptable.

Property Characteristics (Including Existing Housing as Part of a Community Revitalization Plan) (Maximum Points Available: 120 for New Supply or 225 for Existing Low-Income Housing)

1. Set-Aside Categories

(Maximum Points Available: 50 for New Supply or 30 for Existing Low-Income Housing)

The Fund has determined that Set-Aside Categories should be established to direct the allocation of Credits to properties possessing certain features or characteristics.

In order for a proposed property to be considered any further for LIHTCP selection and eligibility, the property must satisfy the property characteristics and features for one of the four Set-Aside Categories, as identified and described below.

Each property may compete for Credits from only one set-aside category.

The set-aside categories, a description of the features or characteristics for each category, the type and size of property, the number of points awarded, and the percentage of the State Housing Credit Ceiling that is set aside for each category is provided below:

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Set-Aside Category and Description of the Features and Characteristics of the Category	Type and Size of Property	Points Available	Percentage of the State's Housing Credit Ceiling
a. Qualified Non-Profit: Category for the exclusive use of a Qualified Non-Profit Organization as defined in this section of the Plan. The Applicant must submit documentation evidencing that it fulfills the definition.	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	10.0%
b. Existing Low-Income Housing Preservation: Category for the exclusive use for the preservation of existing low-income residential rental units. The property will <u>not</u> result in a direct increase of the stock of low-income residential rental units.	Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	30 20 10 0	25.0%
c. New Supply: Category for the exclusive use of a newly constructed property, a substantial rehabilitation property, or an acquisition with substantial rehabilitation property, all of which must result in a direct increase of the stock of low-income residential rental units.	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	62.5%
d. Top Off: Category for the exclusive use of a 2015 and/or 2016 (or 2016 and/or 2017) Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) recipient for additional Credit. In order to qualify for this set-aside category, the Applicant must provide documentation (to the Fund's satisfaction) evidencing the need for additional Credit. Acceptance of any property in this set-aside category is in the Fund's sole discretion.	The same points (0-50) will be awarded as were awarded in the property's Reservation Request which resulted in such property receiving its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).		2.5%

For "Type and Size of Property" the following definitions apply:

- New = Newly Constructed;
- Rehab = Substantial Rehabilitation, inclusive of adaptive re-use;
- A&R = Acquisition and Substantial Rehabilitation, inclusive of adaptive re-use;
- ≤ 50 = Less than or equal to 50 residential rental units; and
- > 50 = More than 50 residential rental units.

If a property involves both new construction and substantial rehabilitation of existing units, the points above will be awarded on a weighted average basis.

In order to qualify for the Qualified Non-Profit Set-Aside Category, the non-profit entity must:

- be either a 501(c)(3) or 501(c)(4) organization;
- be exempt from taxes under Subsection 501(a) of the Code (a copy of the IRS determination letter declaring exempt status for the non-profit entity must accompany such non-profit entity's request, together with a certificate from an authorized officer of the non-profit entity stating that he or she knows of nothing that would adversely affect such determination);
- include in its exempt purposes the fostering of low-income housing (a copy of the non-profit entity's Articles of Incorporation, Articles of Organization, or similar organizational documents must accompany such non-profit entity's request);
- own an interest in the property (**directly or through a partnership** (as a General Partner; owning not less than 51% of the General Partner interest));
- materially participate (as defined in the passive loss rules, Code Subsection 469(h)) in the development and operation of the property throughout the Compliance Period on a regular, continuous and substantial basis;
- not be affiliated with or controlled by a for-profit organization; and
- have been in existence for at least five years.

2. Scoring Applicable to Existing Low-Income Housing Properties Only:
Existing Housing in Most Need of and Most Suitable for Rehabilitation (Maximum Points Available: 0 for New Supply or 100 for Existing Low-Income Housing)

The Fund's designated construction professionals will visit all pre-registered Existing Low-Income Housing properties. Each property will be categorized using a tiered system to determine which properties are in most need of and most suitable for rehabilitation. The Fund may seek consultation with RD and HUD with regard to this scoring criterion.

Points will be awarded to properties based upon the Fund's categorization of the Existing Low-Income Housing properties in most need of and most suitable for rehabilitation:

100 points will be awarded to each property which is ranked as a Tier 1 property (in the most need of and most suitable for rehabilitation).

75 points will be awarded to each property which is ranked as a Tier 2 property.

50 points will be awarded to each property which is ranked as a Tier 3 property.

Properties which are determined to be below a Tier 3 ranking will receive zero points, and it is recommended that such properties not be submitted for consideration.

3. Type of Financing (Maximum Points Available: 45 for New Supply or 55 for Existing Low-Income Housing)
 - a. RD or HUD Financing or Guarantee (Points Available: 20)

20 points will be awarded to an Applicant that submits documentation evidencing that the property will

- preserve existing RD or HUD low-income residential rental units previously financed or guaranteed through any RD or HUD finance or guarantee program; or
- provide a new supply of RD or HUD low-income residential rental units financed or guaranteed through any RD or HUD finance or guarantee program.

Eligible RD or HUD finance or guarantee programs include, but are not limited to, the following:

- Guaranteed Rural Rental Housing Program (RD Section 538),
- Rural Rental Housing Program Financing (RD Section 515),
- HOME Program, and
- National Housing Trust Fund (“HTF”).

In order to be eligible for the points available, such financing or guaranteed financing must equal or exceed 50% of the property’s total permanent financing. It is highly recommended that such financing or guaranteed financing be structured at greater than 50% of the property’s total permanent financing so that an unexpected property cost increase would not cause such financing or guaranteed financing to fall below the 50% level.

The only exception to the 50% financing threshold is for properties which are awarded points under the scoring criterion Maturing Mortgage with Expiring Project-Based Rental Assistance. Such properties will be awarded the points available regardless of the percentage of the total permanent financing the RD or HUD financing represents.

b. Scoring Applicable to Existing Low-Income Housing Properties Only: Maturing Mortgage with Expiring Project-Based Rental Assistance (Points Available: 0 for New Supply or 10 for Existing Low-Income Housing)

10 points will be awarded to an Applicant that submits documentation evidencing that the property has an RD mortgage which will mature in five years or less (measured from the property's Reservation Request due date) and which, if repaid, will result in the loss of RD Rental Assistance for the property.

OR

10 points will be awarded to an Applicant that submits documentation evidencing that the property has a HUD mortgage (Section 236 or similar) which will mature in five years or less (measured from the property's Reservation Request due date) and which, if repaid, will result in the loss of Section 8 Project-Based Subsidy.

For each of the above, in order to be eligible for the points available the rental assistance must cover at least 25% of the property's total units.

c. Favorable Financing (Points Available: 25)

25 points will be awarded to an Applicant that submits documentation evidencing that the property will be financed with construction and permanent financing as follows:

- The permanent financing must have:
 - a fixed interest rate which must be at or below the “maximum favorable financing rate” * for the loan term;
 - a loan term of at least 15 years; and
 - total financing origination fees including costs for lender legal review which is no higher than the greater of \$5,000 or 1% of the permanent loan amount.
- The Applicant must provide either a written conditional financing commitment or letter of intent for the permanent financing with the same variables as are required under the Permanent Financing scoring criterion as listed in the Ability to Produce a Qualified Low-Income Housing Residential Rental Property subsection of the Plan. However, as is provided for in the above-referenced section of the Plan, a written conditional financing commitment or letter of intent is not required for permanent financing being requested of the Fund (e.g. HOME Program, Multi-Family with or without an RD 538 guarantee, HTF, etc.).
- The construction financing must have total financing origination fees including costs for lender legal review at a percentage or amount which is at or below 1% of the construction loan amount.

- The Applicant must provide either a written conditional financing commitment or letter of intent for the construction financing with the same or similar variables as are required under the Permanent Financing scoring criterion as listed in the Ability to Produce a Qualified Low-Income Housing Residential Rental Property subsection of the Plan.
- * The “maximum favorable financing rate” will be provided via notice to the mailing list and published on the Fund website no later than the day of the annual Application Workshop.

In order to be eligible for the points available, such favorable permanent financing must be equal to or exceed 50% of the property’s total permanent financing. It is highly recommended that such favorable financing be structured at greater than 50% of the property’s total permanent financing so that an unexpected property cost increase would not cause such favorable financing to fall below the 50% level.

The Fund reserves the right to modify the terms above for 2018 based upon market conditions. Such modification would be provided via notice to the mailing list and provided on the Fund website no later than the day of the annual Application Workshop.

4. **Scoring Applicable to Existing Low-Income Housing Properties Only:** Existing Housing as Part of a Concerted Community Revitalization Plan (Points Available: 0 for New Supply or 15 for Existing Low-Income Housing)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

15 points will be awarded to an Applicant that submits documentation evidencing that the property includes the use of Existing Housing that is **clearly and specifically stated** as part of a CRP that has been **approved** by the **appropriate governing body of the local jurisdiction** within which such “community” is located. The following definitions apply to the following terms for this subsection of the Plan:

- **Clearly and specifically stated** – the existing housing must be located in specified boundaries within the community as evidenced by a geographic scope description of the community and/or map included in the adopted plan or the existing housing must be specifically named in the CRP **AND** the rehabilitation of such housing **fulfills the specified goals** of the CRP (e.g., a goal to rehabilitate and improve existing housing).
- **Fulfills the specific goals** – the rehabilitation of the property fulfills one or

more goals listed for the specific area in which the property is located within the community. For example, if the property is located in Neighborhood A, but the goal that the rehabilitation of the property fulfills is a goal for Neighborhood B, the property does not fulfill the specified goals of the CRP.

- **Approved** – the appropriate governing body of the local jurisdiction has taken an official action to adopt such CRP by ordinance or resolution.
- **Appropriate governing body of the local jurisdiction** – either
 - the city council or comparable governing body of a municipality, or
 - the county commission or comparable governing body of a county, or
 - a specific community development authority (or other similar entity) set up in accordance with State law (e.g., West Virginia Code Chapter 7, Article 12) whose jurisdiction includes the location involved.

In order to be eligible for the points available, the following must be submitted as backup documentation:

- ordinance or resolution evidencing approval of the CRP by the appropriate governing body of the local jurisdiction;
- the entire approved CRP, including any and all referenced maps, exhibits, and attachments; and
- if the CRP appears to be out of date, confirmation from the governing body of the local jurisdiction that such CRP is still in full force and effect and has not been superseded by another document or plan.

Note: It is highly recommended that an Applicant request a review of the CRP during pre-application assistance. Although not required to be awarded points, it is also recommended that the CRP which is part of the above-referenced backup documentation be a searchable PDF document and include a page which details CRP pages and sections important to the Fund’s review.

5. Property-Based Rental Assistance (Maximum Points Available: 25)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did for property-based rental assistance in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

15 points will be awarded to an Applicant that submits documentation evidencing that the property has property-based rental assistance (e.g. RD, HUD, or applicable public housing authority) for at least 25% but less than 50% of the residential rental units in the property.

OR

20 points will be awarded to an Applicant that submits documentation evidencing that the property has property-based rental assistance (e.g. RD, HUD, or applicable public housing authority) for at least 50% but less than 75% of the residential rental units in the property.

OR

25 points will be awarded to an Applicant that submits documentation evidencing that the property has property-based rental assistance (e.g. RD, HUD, or applicable public housing authority) for at least 75% of the residential rental units in the property.

In order to be eligible for the points available for property-based rental assistance, evidence of the property-based rental assistance satisfactory to the Fund must be provided, and such evidence **must include the number of units covered** by the assistance. The following documentation will generally be considered satisfactory to evidence fulfillment of this criterion:

- For existing property-based subsidy:
 - An unexpired commitment for property-based rental subsidy for the property, OR
 - A commitment for property-based subsidy for the property which has surpassed its term, AND evidence from the assistance provider that the commitment is still in full force and effect as of the date the Reservation Request is submitted to the Fund.

In either case, the commitment must be signed by an authorized representative of the assistance provider.

- For new HUD property-based subsidy:
 - The public housing authority's administrative plan for the Housing Choice Voucher Program evidencing inclusion of procedures for owner submission of property-based voucher proposals and for the public housing authority's selection of project-based voucher proposals (see 24 CFR § 983.51(a)), AND
 - The public housing authority's notice to HUD pursuant to 24 CFR § 983.6(d), AND
 - Evidence, including public notice, that the administrative plan procedures were followed by either (1) Request for Project-Based Voucher Proposal process (per 24 CFR 983.51(b)(1)) or (2) Selection Based Upon Previous Competition (per 24 CFR 983.51(b)(2)), AND
 - One of the following:
 - A signed conditional commitment letter from the public housing authority committing to enter into an Agreement to Enter into Housing Assistance Payments Contract ("AHAP Contract"). Such letter must contain conditions such as (1) HUD subsidy layering review completion, and (2)

environmental review approval (see 24 CFR § 983.153)

OR

- A fully executed AHAP Contract, including Part I, Part II, and all necessary and required exhibits AND evidence of HUD subsidy layering review completion AND evidence of environmental review approval.

Note: Public housing authorities committing new property-based subsidy through the HUD Request for Project-based voucher Proposals process should refer to CFR Title 24, Subtitle B, Chapter IX, Part 983 for proper procedures.

Ability to Produce a Qualified Low-Income Residential Rental Property
(Total Maximum Points Available: 160)

Points will be awarded to properties that have achieved certain milestones in the development process. The key components and milestones of development are described below.

1. Permanent Financing (Points Available: 25)

25 points will be awarded to an Applicant that submits documentation evidencing that the Ownership Entity has written conditional permanent financing commitments or letters of intent from **all** intended sources of permanent financing, including developer-provided financing (deferred Developer's Fee) for all amounts of such permanent financing, except for permanent financing being requested of the Fund (e.g. HOME Program, Multi-Family with or without an RD 538 guarantee, HTF, etc.).

- In order to be eligible for the points available, for a written conditional permanent financing commitment, such commitment must
 - be committed to the Ownership Entity,
 - be signed by the permanent financing source,
 - identify the property,
 - include the estimated loan amount,
 - include the interest rate,
 - include the loan term (note: a loan term of less than 15 years is not permitted),
 - include the amortization term, and
 - include a list of all financing fees, including costs for lender legal review.

For a property applying to the Top Off Set-Aside Category, in lieu of a written conditional permanent financing commitment, the Fund will accept a signed promissory note for financing sources which have already been closed.

- In order to be eligible for the points available for a letter of intent, such letter must
 - be addressed to the Ownership Entity,
 - be signed by the permanent financing source,
 - identify the property,
 - include the amount of permanent financing sought (this may be presented in a “not to exceed” amount),
 - include the anticipated interest rate (this may be a “not to exceed” rate),
 - include the loan term (note: a loan term of less than 15 years is not permitted),
 - include the amortization term,
 - include a list of all financing fees, including costs for lender legal review, and
 - include the anticipated date of the permanent financing decision.

Other requirements for written conditional permanent financing commitments or letters of intent:

- For non-traditional lenders including, but not limited to, Federal Home Loan Bank, public housing authorities, and non-profit entities, such written conditional permanent financing commitment or letter of intent must
 - name the source of such funds and,
 - if applicable, provide a copy of the underlying commitment of such funds **to** the non-traditional source.
- If the permanent financing source is in the form of a grant (outright or ratably forgiven), the written conditional permanent financing commitment or letter of intent must expressly state this fact. This will eliminate the requirement to provide an interest rate and loan and amortization terms.

Requirements for RD mortgages or HUD-insured mortgages and requirements for RD or HUD subsequent rehabilitation loans:

For properties which are assuming an RD mortgage or HUD-insured mortgage, the Applicant must submit the following which will be considered sufficient for the awarding of points under this criterion with respect to that particular source of permanent financing:

- a letter from RD or HUD which acknowledges the intent of the Applicant to submit a transfer package for the transfer of the physical assets and mortgage loan assumption, and
- an RD-provided or HUD-provided summary of the estimated mortgage amount (e.g. for RD an M1XI screen print).

In addition, if part of such property’s financing structure includes an RD or HUD subsequent rehabilitation loan, the Applicant must submit an acknowledgement letter (specifying the estimated loan amount) from RD or HUD which states that

the Applicant has submitted an application for such funds to the appropriate governmental agency (RD or HUD) for approval of such loan and that the applicable agency has those funds available. Such acknowledgement letter will be considered sufficient for the awarding of points under this criterion with respect to that particular source of permanent financing.

2. Syndication of Investment Interests and Tax Credits (Points Available: 20)

20 points will be awarded to an Applicant that submits documentation evidencing that the Applicant has formally accepted in writing a syndicator's written offer/proposal to perform as the syndicator for the property. Such written offer/proposal must include, at a minimum, the following:

- the annual Credit amount,
- the percentage of Credits syndicated,
- the total equity contribution, and
- the pay-in schedule.

For properties which are pursuing historic tax credits, in order to be eligible for the points available, the syndicator's written offer/proposal must include each of the above variables for the historic tax credit equity (federal and state variables must be listed separately).

For a property applying to the Top Off Set-Aside Category, in order to be eligible for the points available:

- If a Partnership Agreement has been executed, the Applicant must provide such agreement. If the agreement does not include a section which details payment of equity for at least the additional Credit requested (can be in the form of "upward adjuster" language), a letter including each of the above variables for at least the additional Credit requested must be submitted.
- If an executed Partnership Agreement is not available, the syndicator's written offer/proposal must include each of the above variables for the original Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) amount plus at least the additional Credit requested and must be provided.

3. Developer Experience in the LIHTCP (Points Available: 20)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

Points will be awarded to an Applicant that submits documentation [a copy of **one** of the final (signed by an authorized representative of the appropriate housing credit agency) Allocation Certifications] that the developer or co-developer meeting the requirement below (not on a combined basis) has participated in at least three

LIHTCP properties, regardless of the state in which such properties are located, that have been placed in service and received the final Allocation Certifications for all of the buildings and credit types associated with each such property from the applicable housing credit agency. Points will be awarded on the following basis:

- 20 points will be awarded for participation in five or more LIHTCP properties; or
- 15 points will be awarded for participation in four LIHTCP properties; or
- 10 points will be awarded for participation in three LIHTCP properties.

Requirement for receiving points for a co-developer's experience: To be awarded the points available for a co-developer's experience:

- The number of co-developers for the property must be limited to two;
- both co-developers must complete 50% of the work and receive 50% of the compensation, and
- the development agreement must clearly evidence the percentages of work and the percentages of compensation.

4. Developer's and General Partner's Timely Delivery of Units (Maximum Points Available: 20)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

A property will be awarded 2 or 1 points for each LIHTCP property where the Principals of the developer and/or the General Partner have placed all of the buildings in such property in service as follows:

- For any LIHTCP property (other than those described below) – within 18 months of the end of the calendar year in which each such property received its Carryover Allocation Certificates, regardless of the state in which any such property is located; and/or
- For any Tax-Exempt Bond Financed Property – within 18 months of the end of the calendar year in which each such property received its Subsection 42(m) letter issued by the applicable housing credit agency, regardless of the state in which any such property is located; and/or
- For any Tax Credit Exchange Program (“TCEP”)-only property which did not require a Credit allocation from the applicable state housing credit ceiling – within 18 months of the end of the calendar year in which each such property received its TCEP Subaward Agreement, regardless of the state in which any such property is located.

In order to be eligible for the points available, an Applicant must submit

- For any property described by the first bullet above, a copy of **each and every** final (signed by an authorized representative of the appropriate housing credit agency) Allocation Certification for each such property **AND** a Certification of Involvement (LIHTCP-K2) signed by the applicable General Partner(s) and applicable developer(s) who were involved in the claimed properties.
- For any property described by the second or third bullet above, a Timely Delivery of Units Certification (WVHDF Form LIHTCP-K) which must be signed by the applicable developer(s), applicable General Partner(s), and an authorized representative of the applicable housing credit agency and submitted to the Fund.

However, if the applicable housing credit agency refuses, in writing, to execute the required WVHDF Form LIHTCP-K, the Fund may consider accepting IRS Forms 8609 in lieu of the form. In such a case, in order to be eligible for the points available, an Applicant must submit the housing credit agency refusal letter and the IRS Forms 8609.

Due to the fact that the information does not change, a properly completed WVHDF Form LIHTCP-K which is dated more than six months prior to the property's Reservation Request due date will not be considered stale.

If each developer/co-developer and each General Partner/co-General Partner have timely delivered at least one property (as evidenced by properly completed WVHDF Forms LIHTCP-K), then two points will be awarded for each timely-delivered property. Otherwise, one point will be awarded for each timely-delivered property.

Note: a maximum of 10 properties will be considered under this criterion.

5. General Partner Portfolio Occupancy Rate (Points Available: 25)

A property will be awarded 25 points if an Applicant submits documentation [a properly completed General Partner Portfolio Occupancy Rate (WVHDF Form LIHTCP-J) and rent rolls for each property as of the respective measurement date listed in the Program Calendar] evidencing that the portfolio of completed LIHTCP properties (i.e., property has been placed in service for a year or more before the measurement date provided below) of the General Partner(s) (and underlying Principals) collectively was 95% or more **occupied** as of the respective measurement dates listed in the Program Calendar.

Note: For properties that contain both LIHTCP and market rate units, all units (LIHTCP and market rate) must be included in the computation of the overall occupancy rate. The portfolio must include all LIHTCP properties, wherever located, **including those in the Extended Use Period beyond the initial 15-**

year Compliance Period. If it is determined, based upon a review by the Fund, that properties were inadvertently left off the WVHDF Form LIHTCP-J, the Fund may request a corrected form be submitted after the Reservation Request due date.

6. Participation in the Most Recent Fund Application Workshop (Maximum Points Available: 30)

A property will be awarded 20 points if an Applicant submits documentation evidencing that **one** of the Principals of **each developer/co-developer** of such property attended **all** sessions of the most recent Fund LIHTCP Application Workshop. Documentation must be in the form of a signed Certificate of Attendance for each such Principal.

IN ADDITION

A property will be awarded 5 points for each **employee on the payroll of the developer [who is predominantly (more than 50% of the worktime) employed in development] or each additional Principal** who attended **all** sessions of the most recent Fund LIHTCP Application Workshop. The Applicant must submit documentation which must be in the form of a signed Certificate of Attendance for each such employee or Principal. A maximum of 10 points are available under this criterion.

7. Pipeline Properties (Points Available: 20)

20 points will be awarded to a property where such property was most recently notified by the Fund as not having been selected to receive an allocation of Credits from the prior year's State Housing Credit Ceiling if the criteria below are met.

In order to be eligible for the points available:

For Existing Housing only:

- The property cannot have changed, and
- there must be continuity in the General Partner of the Ownership Entity. The Fund considers continuity in the General Partner to have been disrupted if 50% or more of the General Partner interest have changed to an unrelated entity or entities.

For Properties Other Than Existing Housing:

- the property site cannot have changed;
- the unit size (Interior Unit Square Footage) cannot have decreased (except for reducing the Interior Unit Square Footage size to the maximum allowed by the Fund, as contained in the Quality of Housing section of the Plan);
- the composition cannot have changed (i.e. same number of units for each bedroom size (e.g. one-bedroom, two-bedroom); and

- there must be continuity in the General Partner of the Ownership Entity. The Fund considers continuity in the General Partner to have been disrupted if 50% or more of the General Partner interest have changed to an unrelated entity or entities.

Any property described below is not eligible to receive any of the points available for Pipeline Properties:

- Any property that withdrew from the competition prior to the date of the Selection Decision Letter;
- Any property that was selected but withdrew after the date of the Selection Decision Letter; or
- Any property that was rejected for any reason by the Fund.

Property Location and Housing Needs Characteristics (Maximum Points Available: 190 for New Supply or 95 for Existing Low-Income Housing)

Exhibit A to the Plan contains the Statewide and census tract statistics for each property location and housing needs characteristics criterion described in this section with the exception of the Un-Met Housing Need criteria, the School Performance – West Virginia’s School Accountability System Grade criterion, and the Proximity to Public Transportation criterion. The property location and housing needs characteristics and basis for awarding points utilizing such characteristics are provided below.

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1. LIHTCP Unit Production as a Percentage of the Renter-Occupied Housing Units (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: LIHTCP Production Summary for 1987 through 2016, and

2010-2014 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Renter-Occupied Housing Units for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a County Where that County's LIHTCP Unit Production as a Percentage of the Renter-Occupied Housing Units is Included in or Falls Between
2	1	12.67% and 14.08%
4	2	11.26% and 12.66%
6	3	9.85% and 11.25%
8	4	8.44% and 9.84%
10	5	7.04% and 8.43%
12	6	5.63% and 7.03%
14	7	4.22% and 5.62%
16	8	2.81% and 4.21%
18	9	1.40% and 2.80%
20	10	0.00% and 1.39%

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2. Median Household Income (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number S1903: Median Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars), Median Household Income for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a County Where that County's Median Household Income is Included in or Falls Between
2	1	\$61,945 and \$66,205
4	2	\$57,685 and \$61,944
6	3	\$53,425 and \$57,684
8	4	\$49,165 and \$53,424
10	5	\$44,906 and \$49,164
12	6	\$40,646 and \$44,905
14	7	\$36,386 and \$40,645
16	8	\$32,126 and \$36,385
18	9	\$27,866 and \$32,125
20	10	\$23,607 and \$27,865

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3. Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Gross Rent as a Percentage of Household Income is 30.0 to 34.9 Percent for the State and Counties, and

2010-2014 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Gross Rent as a Percentage of Household Income is 35.0 Percent or More for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a County Where that County's Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater is Included in or Falls Between
2	1	34.4% and 37.4%
4	2	37.5% and 40.5%
6	3	40.6% and 43.6%
8	4	43.7% and 46.8%
10	5	46.9% and 49.9%
12	6	50.0% and 53.0%
14	7	53.1% and 56.2%
16	8	56.3% and 59.3%
18	9	59.4% and 62.4%
20	10	62.5% and 65.7%

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4. Rental Vacancy Rate (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Rental Vacancy Rate for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a County Where that County's Rental Vacancy Rate is Included in or Falls Between
2	1	43.6% and 48.5%
4	2	38.8% and 43.5%
6	3	33.9% and 38.7%
8	4	29.1% and 33.8%
10	5	24.2% and 29.0%
12	6	19.4% and 24.1%
14	7	14.5% and 19.3%
16	8	9.7% and 14.4%
18	9	4.8% and 9.6%
20	10	0.0% and 4.7%

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5. Un-Met Housing Need

- a. **For properties which have an occupancy type* of family:** Family Potential Un-Met Housing Need (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Source: West Virginia Statewide Housing Need Assessment, Family (Under Age 55) Potential “Un-Met” Housing Need – 2014: Tax Credit (41% - 60% AMHI).

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Family-Targeted Property Located in a County Where that County’s Rank of Family Potential Un-Met Housing Need is Included in or Falls Between
1	0.5	51 and 55
2	1	46 and 50
3	1.5	41 and 45
4	2	36 and 40
5	2.5	31 and 35
6	3	26 and 30
7	3.5	21 and 25
8	4	16 and 20
10	5	11 and 15
15	7.5	6 and 10
20	10	1 and 5

* Occupancy type is defined in the market study and in the Property Description section of the WVHDF Form 1040.

OR

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- b. **For properties which have an occupancy type* of elderly:** Senior Potential Un-Met Housing Need (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Source: West Virginia Statewide Housing Need Assessment, Senior (55+) Potential “Un-Met” Housing Need – 2014: Tax Credit (41% - 60% AMHI).

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Senior-Targeted Property Located in a County Where that County’s Rank of Senior Potential Un-Met Housing Need is Included in or Falls Between
1	0.5	51 and 55
2	1	46 and 50
3	1.5	41 and 45
4	2	36 and 40
5	2.5	31 and 35
6	3	26 and 30
7	3.5	21 and 25
8	4	16 and 20
10	5	11 and 15
15	7.5	6 and 10
20	10	1 and 5

Note: For properties which have an occupancy type* of family and elderly, the points awarded to such properties will be an average of the points from section a and section b above.

* Occupancy type is defined in the market study and in the Property Description section of the WVHDF Form 1040.

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6. High-Opportunity Location (Maximum Points Available: 90 for New Supply or 45 for Existing Low-Income Housing)
- a. General Housing Stability – Owner-Occupied Units as a Percentage of Total Occupied Housing Units (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Owner-Occupied Housing Units as a Percentage of Total Occupied Housing Units for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Owner-Occupied Units as a Percentage of Total Occupied Housing Units is Included in or Falls Between
1	0.5	3.2% and 12.1%
2	1	12.2% and 21.2%
3	1.5	21.3% and 30.2%
4	2	30.3% and 39.3%
5	2.5	39.4% and 48.4%
6	3	48.5% and 57.4%
7	3.5	57.5% and 66.5%
8	4	66.6% and 75.5%
9	4.5	75.6% and 84.6%
10	5	84.7% and 93.8%

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- b. General Housing Stability – Percentage of Households whose Occupants per Room are 1.01 or More (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Occupants per Room are 1.01 or More for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Percentage of Households whose Occupants per Room are 1.01 or More is Included in or Falls Between
1	0.5	7.7% and 8.6%
2	1	6.8% and 7.6%
3	1.5	6.0% and 6.7%
4	2	5.1% and 5.9%
5	2.5	4.3% and 5.0%
6	3	3.4% and 4.2%
7	3.5	2.5% and 3.3%
8	4	1.7% and 2.4%
9	4.5	0.8% and 1.6%
10	5	0.0% and 0.7%

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- c. Poverty/Public Assistance – Population Below the Poverty Level as a Percentage of the Total Population (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number S1701: Poverty Status in the Past 12 Months, Population for Whom Poverty Status is Determined for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Population Below the Poverty Level as a Percentage of the Total Population is Included in or Falls Between
1	0.5	70.4% and 78.1%
2	1	62.8% and 70.3%
3	1.5	55.1% and 62.7%
4	2	47.5% and 55.0%
5	2.5	39.9% and 47.4%
6	3	32.2% and 39.8%
7	3.5	24.6% and 32.1%
8	4	16.9% and 24.5%
9	4.5	9.3% and 16.8%
10	5	1.7% and 9.2%

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- d. Poverty/Public Assistance – Households Receiving Food Stamps as a Percentage of Total Households (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number S2201: Food Stamps/SNAP, Households Receiving Food Stamps for the State and Census Tracts.

2010-2014 American Community Survey 5-Year Estimates, File Number S2201: Food Stamps/SNAP, Total Households for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Households Receiving Food Stamps as a Percentage of Total Households is Included in or Falls Between
1	0.5	49.7% and 55.2%
2	1	44.3% and 49.6%
3	1.5	38.9% and 44.2%
4	2	33.5% and 38.8%
5	2.5	28.1% and 33.4%
6	3	22.6% and 28.0%
7	3.5	17.2% and 22.5%
8	4	11.8% and 17.1%
9	4.5	6.4% and 11.7%
10	5	1.0% and 6.3%

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- e. Labor Market Engagement – Unemployment Rate of the Total Population 20 to 64 Years of Age (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number S2301: Employment Status, Unemployment Rate for the Population 20 to 64 Years of Age for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Unemployment Rate of the Total Population 20 to 64 Years of Age is Included in or Falls Between
1	0.5	23.7% and 26.4%
2	1	21.1% and 23.6%
3	1.5	18.4% and 21.0%
4	2	15.8% and 18.3%
5	2.5	13.2% and 15.7%
6	3	10.5% and 13.1%
7	3.5	7.9% and 10.4%
8	4	5.2% and 7.8%
9	4.5	2.6% and 5.1%
10	5	0.0% and 2.5%

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- f. Labor Market Engagement – Population 25 Years of Age and Older with an Educational Attainment of a Bachelor’s Degree or Higher as a Percentage of the Total Population 25 Years of Age and Older (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Sources: 2010-2014 American Community Survey 5-Year Estimates, File Number S1501: Educational Attainment, Percent Bachelor’s Degree or Higher for the Population 25 Years of Age and Older for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract’s Population 25 Years of Age and Older with an Educational Attainment of a Bachelor’s Degree or Higher as a Percentage of the Total Population 25 Years of Age and Older is Included in or Falls Between
1	0.5	0.4% and 4.5%
2	1	4.6% and 8.8%
3	1.5	8.9% and 13.1%
4	2	13.2% and 17.4%
5	2.5	17.5% and 21.7%
6	3	21.8% and 25.9%
7	3.5	26.0% and 30.2%
8	4	30.3% and 34.5%
9	4.5	34.6% and 38.8%
10	5	38.9% and 43.2%

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- g. School Performance – West Virginia’s School Accountability System Grade (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Points will be awarded to properties based upon the 2016-2017 West Virginia’s State Accountability System Grade of the schools (elementary, middle, and high school) in such property’s public school district. If more than one school is located in the property’s public school district (e.g. two elementary schools), the property will be awarded points for the highest performance rated school. Each property will receive one point-award from each points awarded column below.

Points will be awarded to properties on the following basis:

Grade	Points Awarded for New Supply		
	Elementary School	Middle School	High School
A	5	5	10
B	4	4	8
C (includes new or unranked)	3	3	6
D	2	2	4
F	1	1	2
Grade	Points Awarded for Existing Low-Income Housing		
	Elementary School	Middle School	High School
A	2.5	2.5	5
B	2	2	4
C (includes new or unranked)	1.5	1.5	3
D	1	1	2
F	0.5	0.5	1

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- h. Proximity to Public Transportation (Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

10 points will be awarded to properties which can demonstrate that such property is located within 1/5th of a mile from a public transportation stop (e.g. bus stop, PRT station, bus route with “hail and ride” stops), or that a public transportation stop will be added within 1/5th of a mile in conjunction with the establishment of the New Supply housing;

OR

10 points will be awarded to properties which can demonstrate that such property will provide a form of transportation from and to the property that is comparable to or exceeding the service levels (e.g. accessibility, capacity, reliability, practicality, etc.) and scope of a typical fixed route public transportation system.

For Existing Low-Income Housing Properties Only: The points awarded to such property will be one-half of the amount listed above.

Sponsor Characteristics (Maximum Points Available: 10)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

In order to be eligible for the points available under this subsection, for each scoring criterion an Applicant must submit documentation evidencing how the property will fulfill such scoring criterion.

1. Woman or Minority Participation in Property Development (Points Available: 3)

3 points will be awarded to an Applicant that submits documentation describing how there is woman or minority participation in the development of the property.

2. Woman or Minority Participation in Property Management (Points Available: 4)

4 points will be awarded to an Applicant that commits to this criterion and submits documentation describing how there will be woman or minority participation in the management of the property.

For sections one and two above, a minority includes United States citizens who are Asian-Indian, Asian-Pacific, Black, Hispanic, or Native American.

3. Support Services Provided by a Private Non-Profit or by a Public Housing Authority (Points Available: 3)

3 points will be awarded to an Applicant that submits documentation describing the appropriate support services that will be provided for the residents of the property.

Examples of support services include, but are not limited to, the following:

- Computer and software training classes,
- Financial literacy classes,
- Nutrition training,
- Meals on wheels,
- Health assessments, and
- Medicare and insurance assistance.

Examples of unacceptable “support services”, due to the fact such examples are considered amenities and not support services, include, but are not limited to, the following:

- Community garden,
- Library and/or reading club,
- Coffee club,
- Computer room,
- Exercise room and/or aerobics class,
- Holiday parties, and
- Craft room and/or craft club.

Tenant Populations Targeted for Occupancy (Maximum Points Available: 25)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

Option 1: Tenant Populations with Special Housing Needs

20 points will be awarded to an Applicant that commits to this criterion and submits documentation describing how the property will target for occupancy one or a combination of more than one of the Applicant-selected tenant populations listed below for at least 25% of the residential rental units in the property. The units in the property should be designed and suitable for the targeted occupancy populations. Tenant populations with special housing needs are as follows:

- Homeless - A person, family, or household who lacks a fixed, regular and adequate night time residence and has a primary night time residence which is (i) a supervised shelter, designed to provide temporary living accommodations; or (ii) an

institution that provides a temporary residence for persons intended to be institutionalized; or (iii) a place not designed for or ordinarily used as a regular sleeping accommodation for human beings.

- Displaced - A person, family, or household displaced by a governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized under federal disaster relief laws.
- Elderly - A person who is at least 62 years of age.
- Handicapped - A person having a physical or mental impairment which substantially limits one or more major life activities; a person having a record of such an impairment; or a person being regarded as having such an impairment.
- Disabled - A person under a disability, as defined in Section 223 of the Social Security Act, or in Section 102 of the Developmental Disabilities Services and Facilities Construction Amendments of 1970, or in 24 CFR Part 891.

Note: A family whose head of household or the spouse of such individual is an elderly, disabled, or handicapped person would qualify under the Elderly, Handicapped, or Disabled sections above.

An additional 5 points will be awarded to an Applicant that commits to target for occupancy the Elderly tenant population.

In electing to serve tenant populations with special housing needs, the Applicant is responsible for ensuring that the chosen tenant populations are compatible with each other and that elections do not violate the Fair Housing requirements or any other applicable law.

OR

Option 2: Tenant Populations of Individuals with Children

20 points will be awarded to an Applicant that commits to this criterion and submits documentation describing how the property will target for occupancy one or both of the Applicant-selected tenant populations listed below for at least 25% of the residential rental units in the property. The units in the property should be designed and suitable for the targeted occupancy populations. Tenant populations of individuals with children are as follows:

- Large Family - A family unit consisting of one or more adult members having legal custody of three or more dependent children, each of whom is age eighteen or younger or a full-time student.

- Single Parent Family - A family unit consisting of only one adult member having legal custody of one or more dependent children, each of whom is age eighteen or younger or a full-time student.

In electing to serve tenant populations of individuals with children, the Applicant is responsible for ensuring that the chosen tenant populations are compatible with each other and that selections do not violation the Fair Housing requirements for any other applicable law.

Persons on a Public Housing Waiting List (Points Available: 25)

For a property applying to the Top Off Set-Aside Category, a copy of the written agreement which was submitted in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) will fulfill this requirement. However, a copy of the refusal letter which was submitted in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) will not fulfill this requirement.

25 points will be awarded to an Applicant that submits a fully executed and witnessed Commitment to Utilize the Applicable Public Housing Authority’s Waiting List (WVHDF Form LIHTCP-6 or LIHTCP-6B) which is a written commitment with the appropriate public housing authority (“PHA”) to utilize such PHA’s waiting list and to target the persons appearing on that waiting list to occupy all vacant low-income units in the property on an on-going basis.

A fully executed and witnessed written agreement will not be considered stale if it is dated within three years prior to the property’s Reservation Request due date and the PHA representative who signed the written agreement is still an authorized representative of the PHA. Note: The three-year window does not apply to a refusal letter.

In the event the PHA **refuses, in writing, to enter into either form of written agreement** (WVHDF Form LIHTCP-6 or LIHTCP-6B) to evidence this commitment, the 25 points available will still be awarded if the Applicant submits such refusal letter.

However, the Fund will **not** award points for the following:

- the PHA’s refusal is related to the PHA’s late receipt of a request from the Applicant that inhibited the PHA’s ability to respond affirmatively prior to the due date of the LIHTCP application, or
- the PHA’s refusal is based upon the PHA’s unwillingness to release its waiting list. (WVHDF Form LIHTCP-6B was formulated so that the PHA would not have to release its waiting list to the Owner, but the Owner would instead inform the PHA of any vacancies at the property.)

Properties Committed to Eventual Tenant Ownership (Points Available: 5)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

5 points will be awarded to an Applicant that (1) commits all residential rental units to eventual tenant ownership, beginning no later than four years after the end of the initial 15-year Compliance Period, and (2) submits documentation evidencing a business plan describing how the residential rental units will be converted to tenant ownership.

In order to be eligible for the points available, the property must be comprised of single-family homes, duplexes or townhouses (with proper legal separation of units).

Historic Nature of Property (Points Available: 20)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

20 points will be awarded to an Applicant that submits documentation evidencing

- the property will involve the rehabilitation of certified historic structures,
- the rehabilitation of such structures will be completed in such a manner to be eligible for federal and State historic tax credits; and
- the Applicant is pursuing historic tax credit equity.

In order to be eligible for the points available, at least 50% of the residential rental units in the property must be contained in such historic structures.

In order to evidence the structure is a certified historic structure, the Applicant must submit the following:

- Documentation evidencing that the structure is individually listed on the National Register of Historic Places.

OR

- A fully completed Historic Preservation Certification Application Part 1 – Evaluation of Significance form (currently, U.S. Department of the Interior, National Park Service Form 10-168) which evidences that the National Park Service has determined that the structure is a “certified historic structure”.

In order to evidence that the Applicant is pursuing historic tax credit equity, the Applicant must submit a syndicator’s written offer/proposal to perform as the

syndicator for the historic tax credit equity for the property. Such written offer/proposal must include, at a minimum the annual historic credit amount (federal and state listed separately), the total historic equity contribution (federal and state listed separately), and the pay-in schedule.

Preference for Properties Serving the Lowest Income Tenants
(Maximum Points Available: 50)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

In order to be eligible for the points available for Option 1 or Option 2 below, the following must be true:

- The property’s market study must acknowledge and incorporate the Applicant-selected lower income targeting commitment, and
- The property’s cash flow must evidence that the property is feasible given the Applicant-selected lower income targeting commitment.

Option 1: Tenants with Incomes at or below 40% of the Area Median Gross Income (Points Available: 50)

Points will be awarded to an Applicant that commits the property to using set percentages of the total residential rental units in the property to serve tenants with annual incomes at or below 40% of the area median gross income, based upon the following:

Points Awarded	The Applicant Has Committed the Property to Serving Tenants with Annual Incomes at or Below 40% of the Area Median Gross Income
10	for 5% of the total residential rental units in the property, or
20	for 10% of the total residential rental units in the property, or
30	for 15% of the total residential rental units in the property, or
40	for 20% of the total residential rental units in the property, or
50	for 25% of the total residential rental units in the property.

The commitment to serve tenants with annual incomes at or below 40% of the area median gross income requires that such units are also rent-restricted, using the 40% of the area median gross income limits.

Note: This commitment to serve tenants with annual incomes at or below 40% of the area median gross income is in addition to the minimum set-aside requirement that

must be elected by the Owner. The minimum set-aside requirement options that an Owner may choose from in making such election are as follows:

- 20% or more of the residential rental units in such property are both rent-restricted and occupied by individuals whose annual income is 50% or less of the area median gross income, or
- 40% or more of the residential rental units in such property are both rent-restricted and occupied by individuals whose annual income is 60% or less of the area median gross income.

OR

Option 2: Tenants with Incomes at or below 50% of the Area Median Gross Income (Points Available: 40)

Points will be awarded to properties that are committed to using set percentages of the total residential rental units in the property to serve tenants with annual incomes at or below 50% of the area median gross income, based upon the following:

Points Awarded	The Applicant Has Committed the Property to Serving Tenants with Annual Incomes at or Below 50% of the Area Median Gross Income
8	for 5% of the total residential rental units in the property, or
16	for 10% of the total residential rental units in the property, or
24	for 15% of the total residential rental units in the property, or
32	for 20% of the total residential rental units in the property, or
40	for 25% of the total residential rental units in the property.

The commitment to serve tenants with annual incomes at or below 50% of the area median gross income requires that such units are also rent-restricted, using the 50% of the area median gross income limits.

Note: This commitment to serve tenants with annual incomes at or below 50% of the area median gross income may be in connection with or may be in addition to the minimum set-aside requirement (referred to in the previous section) that must be elected by the Owner.

Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time (Points Available: 150)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property

received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

150 points will be awarded to an Applicant that commits the property to serving qualified low-income tenants, using the elected minimum set-aside requirement for the percentage (50% or 60%) of the area median gross income, and the applicable IRS rent restrictions for 15 years **beyond** the close of the initial 15-year Compliance Period.

Properties that are committed to continue serving qualified tenants and qualified subsequent purchasers of such units as homeowners after the end of the initial 15-year Compliance Period will be awarded points on the same basis as is described above. Such properties are not eligible to elect to participate in the Qualified Contract process.

Note: This preference criterion is an optional commitment made only at the election of the Owner. It is not necessary for an Owner to commit to this preference criterion in order to participate in the LIHTCP.

However, an Extended Low-Income Housing Commitment is required under Federal law and applies to any and all properties participating in the LIHTCP. Subsection 42(h)(6) of the Code provides that a building is eligible for Credit only if an Extended Low-Income Housing Commitment is in effect. An Extended Low-Income Housing Commitment is an agreement between the Fund and the Ownership Entity that:

- requires that the applicable fraction for the building, for each taxable year in the Extended Use Period, not be less than the applicable fraction specified in the agreement, and prohibits the eviction or the termination of tenancy (other than for good cause) of an existing tenant of any low-income unit, or any increase in the gross rent with respect to any low-income unit not otherwise permitted under Section 42 of the Code,
- allows prospective, present or former tenants of the building, who meet the applicable income limitation, the right to enforce the requirements associated with the applicable fraction, or the prohibitions associated with the eviction or termination of tenancy and with increases in the gross rent, in any State court,
- prohibits the disposition to any person of any portion of the building to which such agreement applies, unless all of the building to which such agreement applies is disposed of to such person,
- prohibits the refusal to lease to a holder of a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937 because of the status of the prospective tenant as such a holder,
- is binding on all successors of the Ownership Entity, and

- is recorded pursuant to State law as a restrictive covenant with respect to the property.

Additional information is contained in Subsections 42(h)(6)(A) through (K) of the Code.

Preference for Community Revitalization Properties
Located in Qualified Census Tracts (Points Available: 50)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

50 points will be awarded to an Applicant that submits documentation evidencing that the property is located in a Qualified Census Tract and the development of such property is **clearly** and **specifically stated** as part of a CRP that has been approved by the appropriate governing body of the local jurisdiction within which such “community” is located. The following definitions apply to the following terms for this subsection of the Plan:

- **Clearly and specifically stated** – the property must be located in specified boundaries within the community as evidenced by a geographic scope description of the community and/or map included in the adopted plan or the property is specifically named in the CRP **AND** the development of such housing **fulfills the specified goals** of the CRP
- **Fulfills the specific goals** – the development or rehabilitation of the property fulfills one or more goals listed for the specific area in which the property is located within the community. For example, if the property is located in Neighborhood A, but the goal that the development or rehabilitation of the property fulfills is a goal for Neighborhood B, the property does not fulfill the specified goals of the CRP.
- **Approved** – the appropriate governing body of the local jurisdiction has taken an official action to adopt such CRP by ordinance or resolution.
- **Appropriate governing body of the local jurisdiction** – either
 - the city council or comparable governing body of a municipality, or
 - the county commission or comparable governing body of a county, or
 - a specific community development authority (or other similar entity) set up in accordance with State law (e.g., West Virginia Code Chapter 7, Article 12) whose jurisdiction includes the location involved.

In order to be eligible for the points available, the following must be submitted as backup documentation:

- ordinance or resolution evidencing approval of the CRP by the appropriate governing body of the local jurisdiction; and

- the entire approved CRP, including any and all referenced maps, exhibits, and attachments; and
- if the CRP appears to be out of date, confirmation from the governing body of the local jurisdiction that such CRP is still in full force and effect and has not been superseded by another document or plan.

Note: It is highly recommended that the Applicant request a review of the CRP during pre-application assistance. Although not required to be awarded points, it is also recommended that the CRP which is part of the above-referenced backup documentation be a searchable PDF document and include a page which details CRP pages and sections important to the Fund's review.

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

Energy Efficiency and Quality of Housing (Maximum Points Available: 195 for New Supply or 185 for Existing Low-Income Housing)

The number of points awarded for the energy efficiency and quality of housing characteristics below will be based upon the response to each characteristic listed below which is certified, in writing in the Energy Efficiency and Quality of Housing section of the current WVHDF Form 1040, by the Owner, the Property Architect, and the Property Contractor.

Note: For Scattered Site Properties, a separate Energy Efficiency and Quality of Housing section of the WVHDF Form 1040 must be completed and certified, as referred to above, for each non-contiguous parcel.

In addition, prior to issuing any Allocation Certifications to a property, one of the Fund's designated construction professionals will visit such property to verify all energy efficiency and quality of housing commitments have been fulfilled. Failure to fulfill all commitments may result in the cancellation and complete return to the Fund of the Credits allocated to such property as well as prohibition from participating in the State's LIHTCP as determined by the Fund. It is expected that manufacturer stickers and/or Energy Star labels will not be removed from windows, doors, appliances, etc. until the Fund has completed the final review. It is the responsibility of the Owner to retain any and all invoices and evidence required to substantiate that every commitment has been fulfilled.

Related to the Fund's final review, Energy Star designation is determined based upon the date such product is purchased in conjunction with the new construction or substantial rehabilitation of the property. If, at purchase, an Energy Star label is not

attached to the product, it is highly recommended that the Fund be contacted prior to installation to ensure that the product is, in fact, Energy Star-designated.

The energy efficiency and quality of housing characteristics are as follows:

1. Masonry Veneer Exterior Percentage (Points Available: 15)

15 points will be awarded to properties where at least 60% of each building's post-construction exterior (excluding gabled ends, doors, and windows) is properly anchored Masonry Veneer. For the purposes of this scoring criterion, a gabled end is defined as the triangular area from the eave to the ridge of the gable.

2. Energy Star-Designated Whole-Unit HVAC (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, each residential rental unit will incorporate new Energy Star-designated whole-unit heating, ventilation, and air conditioning, utilizing a heat pump or a split gas heating and cooling system.

3. Energy Star-Designated Appliances (Points Available: 15)

15 points will be awarded to properties that, in conjunction with the construction or rehabilitation, provide within each residential rental unit:

- a new Energy Star-designated refrigerator,
- a new Energy Star-designated under-the-counter dishwasher,
- a new Energy Star-designated range hood, and
- a new Energy Star-designated water heater. In lieu of a new Energy Star-designated water heater, the Fund will allow electric water heaters with a minimum energy factor of 0.95.

Note: If a property commits to provide new hybrid or heat pump style Energy Star-designated water heaters, such water heater must be installed in a space that provides the proper cubic feet of space for unrestricted air flow. If properly-sized space is not available, outlet duct kits that redirect inlet and outlet air to an alternate location must be installed.

For Existing Housing Properties only: In conjunction with the above scoring criterion, the Fund may consider Energy Star-designated appliances which have been newly installed in the previous 24 months and are still in like-new condition. In order to be eligible for the points available for such recently-replaced appliances, the following must be submitted:

- invoices for each of the recently-replaced appliances, evidencing Energy Star designation, and
- a detailed list of the units in which each appliance is currently installed.

However, the Applicant must agree that such appliance will be replaced as prescribed above if the Fund's designated construction professional determines that such replacement is warranted.

4. Energy Star-Designated Exterior Doors and Windows (Points Available: 15)

Properties which involve rehabilitation of historic structures are not eligible for these points.

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, all exterior doors (including sliding doors, patio doors, etc.) and windows on all buildings in the property will be new and will comply with the applicable climate zone qualification criteria as prescribed in the document Energy Star Program Requirements for Residential Windows, Doors and Skylights – Version 6.0. **The Fund expects that all exterior doors and windows will contain labels showing the fenestration rating of the product and the Energy Star label will be clearly displayed on each product. If, at purchase, the fenestration rating and/or the Energy Star label is not attached to the product, it is highly recommended that the Fund be contacted prior to installation to ensure that the product is, in fact, Energy Star-designated.**

Note: The Fund does not consider individual residential rental unit doors which exit to temperature controlled common areas as “exterior doors” for scoring purposes. In addition, the Fund will not require exterior doors to be Energy Star-designated if such doors open to a vestibule created solely as an air lock entry between the exterior and interior of the building. Such vestibule cannot contain any tenant amenities such as mailboxes, security intercom, or lobby, etc.

5. Roofing Materials (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, all building roofs in the property are covered by new roofing materials which have a remaining manufacturer warranted life of at least 30 years.

For existing structures, in order to be eligible for the points available, and in addition to the preceding paragraph, roofing materials (including felts and flashings) must be removed to the existing roof sheathing. The existing roof sheathing must be inspected and replaced if damaged. Further, if it is necessary for any existing roof sheathing to be replaced, roof framing and insulation must also be inspected and replaced if damaged.

For Existing Housing Properties only: In conjunction with the above scoring criterion, the Fund may consider roofs which have been replaced recently and still have a remaining manufacturer warranted life of 25 years. In order to be eligible

for the points available for such recently-replaced roofs, the following must be submitted:

- dated invoices and warranties for the roofs that were replaced which must evidence that the remaining manufacturer warranted life of the roofs is at least 25 years,
- a detailed list of which building roofs were replaced, and
- documentation evidencing that the roof sheathing, roof framing, and insulation work required above for existing structures, was also completed in conjunction with the roof replacement.

However, the Applicant must agree that such roofs must be replaced as prescribed above if the Fund's designated construction professional determines that such replacement is warranted.

6. Energy Star-Designated Light Emitting Diode ("LED") Light Fixtures, Ceiling Fans, and Bath Exhaust Fans (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, within each residential rental unit:

- Energy Star-designated ceiling LED light fixtures will be installed within all habitable spaces and baths, walk-in closets, halls, utility rooms, and stairs,
- An Energy Star-designated ceiling fan will be installed in each bedroom and the living room, and
- An Energy Star-designated exhaust fan will be installed in each full bathroom.

7. Laundry Closet with Energy Star-Designated Washer and Energy Star-Designated Dryer or Hookup Only (Maximum Points Available: 15)

15 points will be awarded to properties that provide, in conjunction with the construction or rehabilitation, within each residential rental unit, a laundry closet containing a new Energy Star-designated washer and a new Energy Star-designated dryer, without any additional charge to the tenant.

OR

5 points will be awarded to properties that provide, in conjunction with the construction or rehabilitation, within each residential rental unit, a laundry closet containing a washer and dryer hookup, without any additional charge to the tenant. In order to be eligible for the points available, the tenant must be allowed to install a washer and dryer in the unit.

For Existing Housing Properties only: In conjunction with the above scoring criterion, the Fund may consider Energy Star-designated washers and Energy Star-designated dryers which have been newly installed in the previous 24 months and

are still in like-new condition. In order to be eligible for the points available for such recently-replaced appliances, the following must be submitted:

- invoices for each of the recently-replaced appliances, evidencing Energy Star designation, and
- a detailed list of the units in which each appliance is currently installed.

However, the Applicant must agree that such washers and dryers will be replaced as prescribed above if the Fund's designated construction professional determines that such replacement is warranted.

Scoring Alternative Applicable to Existing Housing:

15 points will be awarded to properties that provide, in conjunction with the construction or rehabilitation, a laundry room with new Energy Star-designated washers and new Energy Star-designated dryers. Such washers and dryers may be coin-operated.

8. Thickness of Vinyl Siding (Points Available: 15)

15 points will be awarded to properties where all vinyl siding used on the exterior of all buildings has a thickness of 0.044" or greater and a lifetime non-prorated or prorated 50-year transferable limited warranty.

For properties which do not involve new construction: If 100% of each existing structure's pre-construction exterior is Masonry Veneer, such property will be eligible for the points available.

9. Green Building Training for Residential Housing (Points Available: 15)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

15 points will be awarded to properties, provided that either a Principal of the developer/co-developer or the Property Contractor has attended (within 12 months prior to the property's Reservation Request due date) green building training relating to residential housing. The training agenda and training certificate must be included and such agenda must evidence at least six hours of classroom time (excludes trade show booth exhibit review time and online courses).

10. **Scoring Applicable to New Supply Properties Only:** Reachable Green Space Percentage (Points Available: 10)

Existing Low-Income Housing Properties are not eligible for these points.

10 points will be awarded to properties where at least 30% of the post-construction useable (slope of less than 20%) site will provide Reachable Green Space.

11. Interior Unit Square Footage (Points Available: 10)

Scoring and Requirements Applicable to Properties Other Than Existing Housing:

10 points will be awarded to properties where the post-construction Interior Unit Square Footage of each residential rental unit in the property is equal to or greater than the amounts specified below:

Number of Bedrooms	Interior Unit Square Footage
Efficiency	550
1 Bedroom	650
2 Bedrooms	800
3 Bedrooms*	1,000
4 Bedrooms*	1,150

* In order for a property to be eligible for Credits, regardless of the Interior Unit Square Footage of the three or four bedroom units in a property, all three or four bedroom units must have two full bathrooms.

Maximum Interior Unit Square Footage: Residential rental units cannot exceed 150 square feet above the Interior Unit Square Footage amounts listed above.

Scoring Applicable to Existing Housing Properties only:

10 points will be awarded to properties where the post-construction Interior Unit Square Footage of each residential rental unit in the property is equal to or greater than the amounts specified below:

Number of Bedrooms	Interior Unit Square Footage
Efficiency	500
1 Bedroom	600
2 Bedrooms	750
3 Bedrooms	950
4 Bedrooms	1,100

12. High-Speed Internet Access (Points Available: 10)

10 points will be awarded to properties that, post-construction, are hard wired for high-speed internet access or the property will provide security-enabled Wi-Fi internet access available to each residential rental unit and in common areas. If hard wired, the high-speed internet cable must be wired throughout each residential rental unit and jacks must be installed in one or more central locations and in each bedroom.

Note: Internet access is not considered a utility. Therefore, it is permissible for an LIHTCP property to require that tenants pay for **optional** internet service. However, if a tenant, as a requirement of tenancy, must pay a monthly fee for internet access, such fee must be included in the calculation of gross rent to determine if a unit is at or below the applicable IRS rent restriction.

13. Landscaping Cost Per Unit (Points Available: 10)

10 points will be awarded to properties where, in conjunction with the construction or rehabilitation, the cost for Landscaping per residential rental unit is at least \$350 for multiple building properties or at least \$175 for single building properties.

14. Fair Housing Act and Americans with Disabilities Act Training and Certification (Points Available: 10)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

10 points will be awarded to properties, provided that the Property Architect and Property Contractor have completed (within three years prior to the property's Reservation Request due date) Fair Housing Act **and** Americans with Disabilities Act in-person training and **certification** (passed an examination) programs addressing design and construction requirements provided and administered by an organization that is acceptable to the Fund.

If an attendee initially fails the test administered in conjunction with the Fund-provided training, the Fund will allow such attendee to come to the Fund offices to retake the examination under the same testing environment.

15. Stove Top Fire Suppression or Prevention (Points Available: 10)

10 points will be awarded to properties where, in conjunction with the construction or rehabilitation, all cooking surfaces are equipped with fire

suppression or prevention features (e.g. a Range Queen FireStop Venth Hood product or similar fire suppression product, or Safe-T-element cooking system or a similar fire prevention device).

The Fund reserves the right to be present at any construction inspections (with prior notice to the Owner) to the extent the Fund deems appropriate. The Fund's construction inspection is solely for the Fund's use. Applicants, lenders, syndicators, tenants, and any other parties involved in any such property are not entitled to and should not rely upon or in any way utilize the Fund's construction inspection for any purpose.

Regardless of the Fund's presence or absence at a construction inspection, a copy of each construction inspection report during the construction period must be submitted to the Fund by the Applicant. The only exception to this requirement is if the inspecting entity denies, in writing, to release such inspection reports to outside entities (such as the Fund).

NEGATIVE POINTS

The Fund will reduce a property's total score by two points for **each** Reservation Request Acceptance Checklist item which was not fulfilled prior to the Reservation Request due date and was permitted to be submitted during the Threshold Review and Correction Period.

PROPERTY SELECTION PROCESS

The Fund will accept Reservation Requests during the respective application periods listed in the Program Calendar.

Each Applicant must submit documentation evidencing that the property satisfies all of the applicable requirements for a Reservation Request. **If a property does not meet or exceed all of the applicable requirements for a Reservation Request and is unable to meet or exceed them by the end of the respective Threshold Review and Correction Periods listed in the Program Calendar, the Fund will reject the request, and the Fund will notify the Applicant of the rejection and of the reason for the rejection.** The requirements for Reservation, Carryover Allocation, and Allocation Requests are not a required element of a qualified allocation plan, and therefore are contained in the Requirements for Requests section of the Manual.

All properties, for which requests were received during the respective application periods listed in the Program Calendar and deemed acceptable, will be:

- evaluated against the Selection and Preference Criteria,
- compared to the minimum threshold,
- ranked in the Applicant-selected set-aside category in order by the total points awarded,

- reviewed for a preliminary determination of the housing credit dollar amount needed, and
- selected or wait-listed.

The process of ranking, and selecting or wait-listing (referred to above in the third and fifth bullets) do not apply to Tax-Exempt Bond Financed Properties. Each area of processing requests will be discussed in additional detail in the following sections of the Plan.

Property Evaluation Against the Selection and Preference Criteria

If a property satisfies the requirements for a Reservation Request, the application will continue for further evaluation against the Selection and Preference Criteria section of the Plan.

Comparison to the Minimum Threshold

Once all acceptable Reservation Requests have been evaluated against the Selection and Preference Criteria, the total points awarded for each property will be compared to the minimum threshold (500 points) necessary for any property to be considered further for LIHTCP eligibility. **If the property's total point award does not meet or exceed the minimum threshold, the Fund will reject the request, and will notify the Applicant of the rejection and of the reason for the rejection.** If the property's total point award meets or exceeds the minimum threshold, the property Reservation Request will continue for further processing.

Property Ranking

This subsection of the Plan is not applicable to Tax-Exempt Bond Financed Properties.

Each property meeting or exceeding the minimum threshold will be placed in descending order, by the total points awarded, into the Applicant-selected set-aside category.

Preliminary Review and Determination of the Housing Credit Dollar Amount Needed

In accordance with Subsections 42(m)(2)(A), (B), and (C)(i)(I) of the Code, the Fund will perform a preliminary review and determination of the housing credit dollar amount necessary for the financial feasibility of each ranked property and its viability as a qualified low-income housing property throughout the Credit Period.

In making its determination of the housing credit dollar amount necessary, the Fund is required to consider:

- the sources and uses of funds and the total financing planned for the property,
- any proceeds or receipts expected to be generated by reason of tax benefits,

- the percentage of the housing credit dollar amount used for property costs other than the cost of intermediaries, and
- the reasonableness of the developmental and operational costs of the property.

Consideration of the percentage of the housing credit dollar amount used for property costs (other than the cost of intermediaries) shall not be given so as to impede the development of properties in hard-to-develop areas. Subsection 42(m)(2)(B) of the Code also provides that “such a determination shall not be construed to be a representation or warranty as to the feasibility or viability of the project”. The manner and methodology the Fund will utilize for making the required determination are not included in the Plan, but are included in the Allocation Policies, Fund Underwriting Analysis section of the Manual.

Generally, each selected property’s Selection Decision Letter will reserve Credit in an amount equal to the amount which the Applicant requested. However, the amount ultimately allocated to a property in a Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) may be less than the amount reserved in the Selection Decision Letter.

During the Fund’s preliminary review and determination of the housing credit dollar amount needed, the Fund may determine that a property is requesting Credits in an amount which exceeds the amount considered reasonable for the financial feasibility of the property or the property’s debt needs to be restructured. This determination may be based upon any or a combination of the following:

- The property can support additional debt and reduce the amount of Credits requested.
- The property has adequate cash flow to amortize what is proposed to be deferred payment debt.
- The property’s equity to total property costs percentage is higher than reasonable.
- The property is eligible for fewer and/or needs fewer Credits than requested due to adjustments to Property Costs, Adjusted Basis, Eligible Basis, and Qualified Basis. Such adjustments may include, but are not limited to, excess property costs, excess builder’s line items, and excess developer’s fee.

Such determination may result in a reduction in the amount of Credits ultimately allocated to the property.

Property Selection

Tax-Exempt Bond Financed Properties will be selected based upon each such property’s satisfaction of the applicable provisions of the Plan. Each such property’s selection will not be based upon the following provisions of this subsection of the Plan.

Properties will be selected within and to the extent that Credits are available in the appropriate specific set-aside category, based upon the highest ranking of Reservation

Requests within each category, until sufficient Credits are no longer available in the applicable set-aside category to fund the next highest ranking property.

If Credits remain in a set-aside category (other than the Non-Profit Set-Aside Category), such Credits will be moved to the pooled Set-Aside Category. All properties which were not initially selected from the Applicant-selected set-aside category will be ranked in order of point score in the pooled Set-Aside Category. Properties will be selected within and to the extent that Credits are available in the pooled Set-Aside Category, based upon point score.

Note: If there are insufficient Credits available within a particular set-aside category to fund the next highest ranking property, and if such property has a high enough score to be selected for the remaining Credits needed from the pooled Set-Aside Category, the Fund may choose to partially award Credits for such property from the appropriate specific set-aside category and award Credits for the remainder from the pooled Set-Aside Category.

If a property is not selected from the Applicant-selected set-aside category and/or the pooled Set-Aside Category, the Applicant will be notified and provided with an opportunity to have the Reservation Request wait-listed in the pooled Set-Aside Category.

Note: If two or more properties have the same score within a specific set-aside category or within the pooled Set-Aside Category, and there are not sufficient Credits available in such Set-Aside Category to select all of the tied properties, the lowest amount of Credits requested per total Interior Unit Square Footage will receive the award.

After initial selections are made, 10% of any Credit returned from a **prior year's** allocation will be allocated to the Non-Profit Set-Aside Category. The remaining 90% will be allocated to the pooled Set-Aside Category.

If a current year selected property chooses to withdraw, the Credit not allocated to such property will be returned to the Non-Profit Set-Aside Category if the selection was made from the Non-Profit Set-Aside Category, or will be allocated to the pooled Set-Aside Category if the selection was made from any other set-aside category.

The Fund reserves the right to enter into Binding Agreements (WVHDF LIHTCP-4) that commit the Fund to allocate up to \$250,000 (in the aggregate) in Credits from the next calendar year's State Housing Credit Ceiling. Any Binding Agreement decision made by the Fund would be based upon:

- point score (except as is provided for in the first paragraph of the Waiting List section of the Plan), and
- the Fund's goal to allocate at least the required percentage (approximately 100%) of the current year's State Housing Credit Ceiling in order for the Fund to be considered a "qualified state" to receive Credits from the National Pool, as provided

for in Subsection 42(h)(3)(D) of the Code (e.g. if the Fund has allocated sufficient Credits to be eligible for the National Pool, Binding Agreements will not be entered into for the next year's State Housing Credit Ceiling).

Waiting List

This subsection of the Plan is not applicable to Tax-Exempt Bond Financed Properties.

As stated in the previous section, Credits may become available due to a return of Credits from a **prior year's** allocation or the withdrawal of a selected current year property. At the time it is determined by the Fund that no additional Credits will become available before the end of the calendar year to fund wait-listed properties, wait-listed properties appearing on the pooled Set-Aside Category waiting list will be considered for selection in the manner and to the extent described in the Property Selection section of the Plan, and either selected or removed, as appropriate, from such waiting list in descending order of highest ranking. This process of selecting or removing wait-listed properties will continue until all such properties have been selected or removed from the waiting list.

This may result in a lower ranking property being selected due to the following:

- the amount of Credit requested compared to the amount of Credit available, and/or
- the requirement for the Fund to allocate 10% of the State Housing Credit Ceiling to Qualified Non-Profit entities (as defined by the Fund in the non-profit qualifications listed in the Property Characteristics and Set-Aside Categories subsection of the Plan).

Such selection decisions made by the Fund would be based upon the Fund's goal to allocate at least the required percentage (approximately 100%) of the current year's State Housing Credit Ceiling in order for the Fund to be considered a "qualified state" to receive Credits from the National Pool, as provided for in Subsection 42(h)(3)(D) of the Code.

COMPLIANCE MONITORING PROCEDURE

Authorized Delegate

As is permitted under 26 CFR 1.42-5, the Fund may retain an agent or other private contractor ("Authorized Delegate") to perform compliance monitoring functions except for the responsibility of notifying the IRS of compliance monitoring activities (via IRS Form 8610) and of issues of noncompliance (via IRS Form 8823). At the time of the Plan's drafting, the Fund has contracted with a private contractor to be the Fund's Authorized Delegate.

References to the Fund in this Compliance Monitoring Procedure are *de facto* references to the Authorized Delegate with the exception of the Fund's responsibility of notifying the IRS and with the exception of any references to agreements entered

into with RD or tax-exempt bond issuers as is permitted under the Exceptions from a Specific Portion of the Review Requirements portion of this Compliance Monitoring Procedure.

Effective Date and General Provisions

Subsection 42(m)(1)(B)(iii) of the Code defines a qualified allocation plan, in part, as a plan which provides a procedure (“Compliance Monitoring Procedure”) that the housing credit agency (the Fund), or an agent or other private contractor of such agency, will follow in monitoring for noncompliance with the provisions of Section 42 of the Code, in notifying the IRS of such noncompliance to the extent that the housing credit agency becomes aware of such matters of noncompliance, and in monitoring for noncompliance with habitability standards through regular site visits.

This Compliance Monitoring Procedure is in accordance with Subsection 42(m)(1)(B)(iii) of the Code and 26 CFR 1.42-5. This Compliance Monitoring Procedure is applicable, unless otherwise stated, to all buildings placed in service for which the Credit is, or has been, allowable at any time, in accordance with Subsection 42(m)(1)(B)(iii) of the Code. Pursuant to 26 CFR 1.42-5(h), this Compliance Monitoring Procedure does not require monitoring for whether a building is in compliance with the requirements of Section 42 of the Code prior to January 1, 1992.

The Compliance Monitoring Procedure, as is required by Subsection 42(m)(1)(B)(iii) of the Code and 26 CFR 1.42-5 described above, includes:

1. recordkeeping and record retention provisions,
2. certification and review provisions,
3. inspection provisions, and
4. provisions for notifying Owners and the IRS of noncompliance or lack of certification.

All allocations of Credit (for allocations made both prior to and subsequent to January 1, 1992) are specifically conditioned upon the Owner complying with, and consenting and permitting the Fund to implement the provisions and requirements of this Compliance Monitoring Procedure (including the Recordkeeping and Record Retention Requirements, the Certification and Review Requirements, the Inspection Requirements, and the Notification of Noncompliance Requirements).

Compliance with the requirements of Section 42 of the Code and with habitability standards is the responsibility solely of the Owner of the building to which the Credit is allocated. The Fund’s obligation to monitor for compliance with the requirements of Section 42 of the Code and with

habitability standards does not make the Fund liable for an Owner's noncompliance or relieve the Owner of its responsibility for compliance.

Recordkeeping and Record Retention Requirements

Recordkeeping Requirements

The Owner of a low-income housing property is required to keep records for each building in the property for each year in the Compliance Period showing:

- 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),
- the percentage of residential rental units in the building that are low-income units,
- the rent charged on each residential rental unit in the building (including any utility allowance),
- the number of occupants in each low-income unit, but only if rent is determined by the number of occupants in each unit under Code Subsection 42(g)(2) (as in effect before the amendments made by the Omnibus Budget Reconciliation Act of 1989),
- the low-income unit vacancies in the building and information that shows when, and to whom, the next available units were rented,
- the annual income certification of each low-income tenant per unit,
- documentation to support each low-income tenant's income certification (for example, verifications of income from third parties such as employers or state agencies paying unemployment compensation, or a copy of the tenant's federal income tax return or IRS Forms W-2), or in the case of a tenant receiving housing assistance payments under Section 8 of the United States Housing Act of 1937, the requirement to obtain and retain documentation to support the annual income certification for each such low-income tenant is satisfied if the public housing authority provides a statement to the Owner, which the Owner retains, declaring that such tenant's income does not exceed the applicable income limit under Subsection 42(g) of the Code,
- the eligible basis and qualified basis of the building at the end of the first year of the Credit Period, and
- the character and use of the nonresidential portion of the building included in the building's eligible basis under Subsection 42(d) of the Code (e.g. tenant facilities that are available on a comparable basis to all tenants and for which

no separate fee is charged for use of the facilities, or facilities reasonably required by the property).

Record Retention Requirement

The Owner of a low-income housing property is required to keep and retain the records (described above) for the first year of the Credit Period for each building in the property for at least six years after the due date (with extensions) for filing the federal income tax return for the last year of the Compliance Period of the building. The Owner of a low-income housing property is required to keep and retain the records (described above) for each year of the second through the fifteenth year of the Compliance Period for at least six years after the due date (with extensions) for filing the federal tax return for each such year.

Inspection Record Retention Requirement

The Owner of a low-income housing property is required to keep and retain the original local health, safety, or building code violation reports or notices that were issued by the State or local government unit responsible for making local health, safety, or building code inspections for the Fund's inspection under the Inspection Requirements portion of this Compliance Monitoring Procedure. Retention of the original violation reports or notices is not required once the Fund reviews the violation reports or notices and completes its inspection, unless the violation remains uncorrected.

Certification and Review Requirements

Certification Requirements

The Owner of a low-income housing property is required to certify at least annually during each year of the Compliance Period to the Fund, under penalty of perjury, on forms provided by the Fund that, for the preceding twelve-month period:

- The property met the requirements of the 20-50 test, or the 40-60 test under Subsection 42(g)(1)(A) or Subsection 42(g)(1)(B) of the Code, respectively, whichever minimum set-aside test was applicable to the property, and the 15-40 test under Subsections 42(g)(4) and 142(d)(4)(B) of the Code for “deep rent skewed” properties, if applicable to the property.
- There was no change in the applicable fraction (as is defined in Subsection 42(c)(1)(B) of the Code) of any building in the property, or that there was a change and a description of the change.
- 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 housing assistance payments under Section 8 of the United

States Housing Act of 1937, the Owner has received an annual income certification from each such low-income tenant, and a statement from the public housing authority that such tenant's income does not exceed the applicable income limit under Subsection 42(g) of the Code to support the annual low-income certification for each such low-income tenant.

- Each low-income unit in the property was rent-restricted under Subsection 42(g)(2) of the Code.
- All units in the property were for use by the general public (as defined in 26 CFR 1.42-9), including the requirement that no finding of discrimination under the Fair Housing Act, 42 U.S.C. 3601-3619, occurred for the property. A finding of discrimination includes an adverse final decision by the Secretary of HUD, 24 CFR 180.680, an adverse final decision by a substantially equivalent State or local fair housing agency, 42 U.S.C. 3616a(a)(1), or an adverse judgment from a federal court. If a finding of discrimination as defined above occurred for the property, the Owner must attach a copy of the finding of discrimination to the annual certification submitted to the Fund.
- The buildings and low-income units in the property were suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the State or local government unit responsible for making local health, safety, or building code inspections did not issue a violation report for any building or low-income unit in the property. If a violation report or notice was issued by the governmental unit, the Owner must attach a statement summarizing the violation report or notice, or a copy of the violation report or notice to the annual certification submitted to the Fund. In addition, the Owner must state whether the violation has been corrected.
- There was no change in the eligible basis (as is defined in Subsection 42(d) of the Code) of any building in the property, or that there was a change and an explanation of the nature of the change.
- All tenant facilities (such as swimming pools, other recreational facilities and parking areas) included in the eligible basis (under Subsection 42(d) of the Code) of any building in the property were provided on a comparable basis without charge to all tenants in the building.
- If a low-income unit in the property became vacant during the year, 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 property were or will be rented to tenants not having a qualifying income.

- If the income of tenants of a low-income unit in the building increased above the limit allowed in Subsection 42(g)(2)(D)(ii) of the Code, the next available unit of comparable or smaller size in the building was or will be rented to tenants having a qualifying income.
- An extended low-income housing commitment (as is described in Subsection 42(h)(6) of the Code), Regulatory and Restrictive Covenants for Land Use Agreement (WVHDF LIHTCP-7 or LIHTCP-8), was in effect (for buildings subject to Subsection 7108(c)(1) of the Omnibus Budget Reconciliation Act of 1989, 103 Stat. 2106, 2308-2311), including the requirement under Subsection 42(h)(6)(B)(iv) of the Code that an Owner cannot refuse to lease a unit in the property to an applicant because the applicant holds a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937, 42 U.S.C. 1437f (for buildings subject to Subsection 13142(b)(4) of the Omnibus Budget Reconciliation Act of 1993, 107 Stat. 312, 438-439).
- All low-income units in the property were used on a nontransient basis (except for transitional housing for the homeless provided under Subsection 42(i)(3)(B)(iii) of the Code or single-room-occupancy units rented on a month-by-month basis under Subsection 42(i)(3)(B)(iv) of the Code).

Review Requirements

In connection with each Owner's submission of the Owner's Annual Certification ("Owner's Certification"), the Fund is required to review, on an annual basis during each year of the Compliance Period, each Owner's Certification for compliance with Section 42 of the Code.

In addition to obtaining and reviewing each Owner's Certification, the Fund is required to:

- For all buildings placed in service on or after January 1, 2001, conduct on-site inspections of all buildings in the property by the end of the second calendar year following the year the last building in the property is placed in service, and for at least 20% of the property's low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.
- At least once every three years, conduct on-site inspections of all buildings in the property, and for at least 20% of the property's low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.

The Fund is required to randomly select which low-income units and tenant records are to be inspected and reviewed. The review of tenant records may be undertaken

wherever the Owner maintains or stores the records (either on-site or off-site). The units and tenant records to be inspected and reviewed will be chosen in a manner that will not give Owners of low-income housing properties advance notice that a unit and tenant records for a particular year will or will not be inspected and reviewed.

Generally, the Fund will provide an Owner with reasonable notice (30 days) that an inspection of the building and low-income units or tenant record review will occur so that the Owner may notify tenants of the inspection or assemble tenant records for review.

Exceptions from a Specific Portion of the Review Requirements

The Fund is permitted, only under certain circumstances, to except, from only a specific portion of the above Review Requirements, certain buildings that are subject to monitoring programs other than that required under Subsection 42(m)(1)(B)(iii) of the Code. Buildings that may be excepted from that portion of the Review Requirements are buildings financed by RD under the Section 515 program and buildings of which 50 percent or more of the aggregate basis (taking into account the building and the land) is financed with the proceeds of tax-exempt bonds (obligations, the interest on which is exempt from tax under Section 103 of the Code).

In order for a building to be excepted, the Fund must have entered into an agreement with RD or the tax-exempt bond issuer. Under the agreement, RD or the tax-exempt bond issuer must agree to provide information concerning the income and rent of the tenants in the building to the Fund. The Fund, upon receipt and review of such income and rent information, may assume the accuracy of the information provided by RD or the tax-exempt bond issuer without verification. The Fund must review the income and rent information and determine that the income limitation and rent restriction of Subsections 42(g)(1) and (2) of the Code are met. **However, if the income or rent information provided by RD or the tax-exempt bond issuer is not sufficient for the Fund to make these determinations, the Fund is required to request the necessary additional income or rent information from the Owner of the buildings.** For example, since RD determines tenant eligibility based on its definition of “adjusted annual income” rather than “annual income” as is defined under Section 8 and as is required under Section 42 of the Code, the Fund may have to request a copy of the income certification that the tenant and Owner prepared in order to calculate the tenant’s income in accordance with the Section 8 definition of “annual income” for Section 42 tenant income eligibility purposes.

In the event a properly excepted RD 515 property has been selected for review and inspection by the Fund, in any year of the property’s Compliance Period, the Owner of an excepted building is not required to provide or otherwise make available for

the Fund's review and inspection, and the Fund is not required to review and inspect, the tenant's annual income certification, the documentation the Owner has received to support that annual income certification, and the rent record for each low-income tenant in at least 20% of the low-income units in that property, all of which is otherwise required in the Review Requirements portion of this Compliance Monitoring Procedure.

In the event that an exception is granted for a building, the Owner of that building should understand that the Fund may cancel the exception where circumstances indicate that the monitoring is not meeting the needs of the LIHTCP.

Inspection Requirements

As a condition of the allocation of Credits, the Fund has the right to perform an on-site inspection of any low-income housing property at any time during the Compliance Period of the buildings in the property.

The Inspection Requirement is a required part of this Compliance Monitoring Procedure, and is a separate requirement from any tenant file review described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure.

For the on-site inspections of buildings and low-income units described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure, the Fund is required to review any local health, safety, or building code violations reports or notices retained by the Owner in accordance with the Inspection Record Retention Requirement portion of this Compliance Monitoring Procedure. In addition, the Fund is required to determine:

- Whether the buildings and the units are suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards);

OR

- Whether the buildings and units satisfy, as determined by the Fund, the uniform physical condition standards for public housing established by HUD (24 CFR 5.703). The HUD physical condition standards do not supersede or preempt local health, safety, and building codes. A low-income housing property under Section 42 of the Code must continue to satisfy these codes, and if the Fund becomes aware of any violation of these codes, the Fund is required to report the violation to the IRS. However, provided the Fund determines by inspection that the HUD standards are met, the Fund is not required to determine by inspection whether the property meets local health, safety, and building codes.

The Fund is not required to inspect a building if the building is financed by RD under the Section 515 program, provided that RD inspects the building (under 7 CFR, part

1930), and provided that RD and the Fund have entered into an agreement, under which RD agrees to notify the Fund of the inspection results.

Notification of Noncompliance Requirements

Owner

The Fund will promptly give the Owner of a low-income housing property written notice if the Fund does not receive the required Owner's Certification (described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure), or if the Fund does not receive or is not permitted to inspect any low-income tenant's annual income certification, supporting documentation, and rent records (described in the Review Requirements portion of this Compliance Monitoring Procedure), or if the Fund discovers on inspection, review, or in some other manner (e.g. Department of Justice Consent Order), that the property is not in compliance with the provisions of Section 42 of the Code.

Correction Period

The Owner has an opportunity to supply missing certifications or to correct noncompliance with Section 42 of the Code within a 90-day correction period, which begins on the date the Fund's written notice of noncompliance with Section 42 of the Code was mailed to the Owner (as described in the preceding paragraph). However, the Fund may grant, in writing, upon receipt and consideration of a written request from the Owner, an extension of up to six months, but only if the Fund determines, in its sole discretion, that there is good cause for granting the extension.

Internal Revenue Service

The Fund is required to notify the IRS of an Owner's noncompliance or failure to certify no earlier than the end of the correction period (described in the preceding paragraph) including any extensions, and no later than 45 days after the end of the correction period (described in the preceding paragraph) including any extensions, whether or not the noncompliance or failure to certify is corrected. The Fund will notify the IRS by filing IRS Form 8823, Low-Income Housing Credit Agencies Report of Noncompliance, with the IRS prior to the end of the 45-day period. The Fund must explain on IRS Form 8823 the nature of the noncompliance or failure to certify and indicate whether the Owner has corrected the noncompliance or failure to certify.

If a building goes entirely out of compliance with Section 42 of the Code, so that no Credit is allowable for the building for the taxable year or in any future taxable year during the Compliance Period, the Fund need not file IRS Form 8823 in every subsequent year to report the noncompliance. Instead, the Fund may file a single IRS Form 8823 for the building when the Fund becomes aware that the building

has gone entirely out of compliance, provided that the Fund reports on the form that the building is entirely out of compliance and will not be in compliance in the future. If the noncompliance or failure to certify is corrected within three years after the end of the correction period, the Fund is required to file IRS Form 8823 with the IRS reporting the correction of the noncompliance or failure to certify.

Fund Recordkeeping and Record Retention Requirements

The Fund is required to retain the Owner's Certification, the annual income certifications, the supporting documentation, rent records, and any other records described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure for at least three years beyond the end of the calendar year in which the Fund receives such certifications and records. However, the Fund is required to retain any records related to noncompliance or failure to certify for at least six years beyond the Fund's filing of IRS Form 8823 with the IRS.

Fund Reports of Compliance Monitoring Activities

The Fund is required to report its compliance monitoring activities annually on IRS Form 8610, "Annual Low-Income Housing Credit Agencies Report".

Modification of the Compliance Monitoring Procedure

This Compliance Monitoring Procedure is based upon 26 CFR 1.42-5, "Monitoring Compliance with Low-Income Housing Credit Requirements" and the 2000 Memorandum of Understanding among the Department of the Treasury, HUD, and the Department of Justice.

This Compliance Monitoring Procedure is subject to modifications by the Fund, in order to comply with any future promulgations, issuances, or modifications of 26 CFR 1.42-5, Section 42 of the Code, and all regulations, rules, rulings, policies, procedures and any other official statements promulgated and issued by the IRS, or the Treasury Department (including currently existing and future promulgations and issuances). Further, this Compliance Monitoring Procedure is also subject to any other modification by the Fund that the Fund, in its sole discretion, considers is necessary.

From time to time the Fund may assign a property for inclusion in the HUD Physical Inspection Pilot Program and in doing so may elect to apply the provisions allowed under IRS regulations published in the Federal Register on February 25, 2016 and Revenue Procedure 2016-15 issued concurrently. In addition, the Fund reserves the right to utilize other provisions permitted under the revenue procedure as are deemed necessary and appropriate including, but not limited to, decoupling of units selected for physical inspection and low-income certification.

Compliance Monitoring Fees

The Ownership Entity of any property that is subject to this Compliance Monitoring Procedure will be charged an annual monitoring fee equal to \$35 per residential rental unit in any such property, for fees collected in 2017 and 2018. The Compliance Monitoring Fee amount may change in subsequent years.

The Ownership Entity's failure to pay such fee will be treated as an instance of noncompliance.

Compliance Monitoring During the Extended Use Period after the Close of the Initial 15-Year Compliance Period

The Fund will continue to monitor any low-income housing property and apply all portions of this Compliance Monitoring Procedure, after the close of the initial 15-year Compliance Period and during the Extended Use Period as specified in such property's Regulatory and Restrictive Covenants for Land Use Agreement (WVHDF LIHTCP-7 or LIHTCP-8), except as follows:

- A full first annual certification must be completed for all LIHTC households. Once, a household reaches the second year of occupancy, only a self-certification is needed.
- Student restrictions have been eliminated. Single full-time students are eligible after the close of the initial 15-year Compliance Period. **Important Note: If a property receives a re-syndication of Credits, full-time student households would be ineligible.**

The above-referenced exceptions only apply to those properties that have completed the initial 15-year Compliance Period and are in the Extended Use Period. Therefore, before making any policy changes, the Owner should review the property's IRS Forms 8609 carefully in order to determine if the property has fully completed the initial 15-year Compliance Period. If unsure of whether or not the property has completed the initial 15-year Compliance Period, please contact the Fund for further assistance.

It is also important to note the following:

- All End of Year Documentation must continue to be submitted annually. This includes the End of Year History Report database and the Owners Certification of Continuing Compliance.
- All units must be rented to income eligible households and the rent must remain restricted below the applicable rent limit at all times.

If the Fund's policy on this matter changes, guidance as to the scope of monitoring after the close of the initial 15-year Compliance Period will be issued at the time the policy changes.

OTHER MATTERS

The Fund makes no representation concerning any tax or other consequences resulting from participation in or information concerning the LIHTCP and accepts no responsibility for any adverse consequences to the Owner or property investors arising out of any participation in or other information concerning the LIHTCP. All Applicants to the LIHTCP agree that the Fund will not be held responsible or liable for any representations made or adverse tax or other consequences to the Applicant or property investors relating to the participation in or other information concerning the Fund's LIHTCP, and, therefore, the Applicant must assume the risk of all damages, losses, costs and expenses of any kind and nature that may be hereinafter suffered, incurred or paid arising out of the use of any information concerning the LIHTCP. Submission of an application (Reservation Request, Carryover Allocation Request, or Allocation Request) is conclusive evidence of an Applicant's agreement to abide by, be bound by, and act in accordance with the content and provisions of this paragraph and the content and provisions of the Plan, in its entirety. In addition, submission of an application (Reservation Request, Carryover Allocation Request, or Allocation Request) is evidence of an Applicant's certification of the items listed in the Owner Certification section of the WVHDF Form 1040 signed and attested to by an authorized representative of the Owner.

All interested parties should understand that full regulations for the LIHTCP have not been promulgated yet and that existing regulations may be changed or repealed, new regulations may be promulgated from time to time, and interpretations of existing laws and regulations may be issued. Therefore, the Fund reserves the right to change or modify the contents of the Plan, in order to comply with any future promulgations or interpretations, or in order to facilitate the allocation of Credits that could not otherwise be made, or in order to address any unforeseen circumstances that arise.

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2017 AND 2018 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Statewide				9.01%		\$ 41,576		48.2%		7.8%	
Barbour	9655	53.5	107	4.79%	14	\$ 36,351	16	49.7%	10	5.2%	18
Barbour	9656	48	96	4.79%	14	\$ 36,351	16	49.7%	10	5.2%	18
Barbour	9657	51	102	4.79%	14	\$ 36,351	16	49.7%	10	5.2%	18
Barbour	9658	50	100	4.79%	14	\$ 36,351	16	49.7%	10	5.2%	18
Berkeley	9711.01	42	84	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9711.02	43.5	87	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9712.01	44	88	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9712.02	41.5	83	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9713	38.5	77	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9714	41.5	83	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9715	33	66	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9716	39	78	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9717	31.5	63	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9718	43	86	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9719	42	84	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9720	39	78	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9721.01	40.5	81	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Berkeley	9721.02	41.5	83	12.61%	4	\$ 55,100	6	49.6%	10	8.2%	18
Boone	9582	44.5	89	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9583	46	92	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9584	46.5	93	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9585.01	46.5	93	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9585.02	47	94	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9586	44	88	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9587	44.5	89	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Boone	9588	43	86	2.37%	18	\$ 42,740	12	50.6%	12	29.6%	8
Braxton	9679	49.5	99	7.47%	10	\$ 31,984	18	50.9%	12	6.3%	18
Braxton	9680	49.5	99	7.47%	10	\$ 31,984	18	50.9%	12	6.3%	18
Braxton	9681	48.5	97	7.47%	10	\$ 31,984	18	50.9%	12	6.3%	18
Brooke	311.01	46	92	4.26%	14	\$ 44,067	12	39.6%	4	6.2%	18
Brooke	311.02	48	96	4.26%	14	\$ 44,067	12	39.6%	4	6.2%	18
Brooke	312	45	90	4.26%	14	\$ 44,067	12	39.6%	4	6.2%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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Brooke	314	45.5	91	4.26%	14	\$ 44,067	12	39.6%	4	6.2%	18
Brooke	316	48.5	97	4.26%	14	\$ 44,067	12	39.6%	4	6.2%	18
Brooke	317	46.5	93	4.26%	14	\$ 44,067	12	39.6%	4	6.2%	18
Cabell	1.01	47	94	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	1.02	47	94	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	2	46.5	93	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	3	48	96	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	4	45.5	91	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	5	46	92	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	6	44.5	89	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	9	40	80	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	10	48	96	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	11	47.5	95	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	12	53.5	107	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	13	51.5	103	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	14	50.5	101	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	15	47	94	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	16	43	86	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	18	46	92	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	19	57	114	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	20	56.5	113	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	21	55.5	111	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	101.02	54.5	109	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	102.01	54.5	109	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	102.02	51	102	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	103	55	110	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	104	53	106	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	105	52.5	105	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	106	53	106	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	107	55	110	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	108	52.5	105	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Cabell	109	44.5	89	5.23%	14	\$ 37,716	14	53.1%	14	6.2%	18
Calhoun	9626	53	106	4.64%	14	\$ 31,017	18	56.9%	16	6.6%	18
Calhoun	9627	51	102	4.64%	14	\$ 31,017	18	56.9%	16	6.6%	18

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Clay	9579	58.5	117	0.00%	20	\$ 32,933	16	65.7%	20	4.6%	20
Clay	9580	58	116	0.00%	20	\$ 32,933	16	65.7%	20	4.6%	20
Clay	9581	59	118	0.00%	20	\$ 32,933	16	65.7%	20	4.6%	20
Doddridge	9650	51.5	103	0.00%	20	\$ 40,329	14	43.3%	6	7.5%	18
Doddridge	9651	50.5	101	0.00%	20	\$ 40,329	14	43.3%	6	7.5%	18
Fayette	201	50.5	101	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	202.01	43	86	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	202.02	45	90	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	203	47.5	95	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	204	46	92	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	205	43	86	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	206	47	94	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	207	45.5	91	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	208	48	96	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	209	48	96	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	210	46	92	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Fayette	211	47	94	8.06%	10	\$ 34,914	16	44.7%	8	5.8%	18
Gilmer	9677	50.5	101	4.48%	14	\$ 35,625	16	49.1%	10	2.6%	20
Gilmer	9678	51	102	4.48%	14	\$ 35,625	16	49.1%	10	2.6%	20
Grant	9694	49	98	0.61%	20	\$ 41,600	12	37.1%	2	14.1%	16
Grant	9695	48.5	97	0.61%	20	\$ 41,600	12	37.1%	2	14.1%	16
Grant	9696	46.5	93	0.61%	20	\$ 41,600	12	37.1%	2	14.1%	16
Greenbrier	9501	47.5	95	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Greenbrier	9502	48.5	97	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Greenbrier	9503	47	94	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Greenbrier	9504	50	100	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Greenbrier	9505	49	98	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Greenbrier	9506	51	102	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Greenbrier	9507	48	96	7.94%	10	\$ 40,256	14	50.0%	12	9.2%	18
Hampshire	9682	55.5	111	1.18%	20	\$ 26,828	20	47.3%	10	2.7%	20
Hampshire	9683	54	108	1.18%	20	\$ 26,828	20	47.3%	10	2.7%	20
Hampshire	9684	53.5	107	1.18%	20	\$ 26,828	20	47.3%	10	2.7%	20
Hampshire	9685	55.5	111	1.18%	20	\$ 26,828	20	47.3%	10	2.7%	20
Hampshire	9686	55.5	111	1.18%	20	\$ 26,828	20	47.3%	10	2.7%	20

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2017 AND 2018 ALLOCATION PLAN
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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Hancock	206	53	106	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	207	52	104	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	209	50.5	101	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	211	51	102	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	212	49.5	99	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	213	45.5	91	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	214	52	104	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hancock	215	50	100	3.37%	16	\$ 39,342	14	46.8%	8	9.1%	18
Hardy	9701	41	82	9.32%	8	\$ 36,465	14	35.9%	2	21.8%	12
Hardy	9702	40.5	81	9.32%	8	\$ 36,465	14	35.9%	2	21.8%	12
Hardy	9703	40.5	81	9.32%	8	\$ 36,465	14	35.9%	2	21.8%	12
Harrison	301	43.5	87	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	302	45	90	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	303	44.5	89	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	304	49.5	99	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	305	50	100	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	306.01	45.5	91	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	306.02	49	98	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	307	49.5	99	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	308	46	92	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	310	48.5	97	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	311	47	94	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	312	51.5	103	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	313	49	98	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	314	47	94	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	315	52.5	105	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	316	46.5	93	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	317	48.5	97	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	318	48.5	97	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	319	46.5	93	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	320	48	96	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	321.01	50	100	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Harrison	321.02	52	104	5.82%	12	\$ 43,130	12	48.8%	10	6.6%	18
Jackson	9632	48.5	97	6.04%	12	\$ 40,733	12	47.9%	10	6.4%	18

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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

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Jackson	9633	45	90	6.04%	12	\$ 40,733	12	47.9%	10	6.4%	18
Jackson	9634	47.5	95	6.04%	12	\$ 40,733	12	47.9%	10	6.4%	18
Jackson	9635	49	98	6.04%	12	\$ 40,733	12	47.9%	10	6.4%	18
Jackson	9636	45	90	6.04%	12	\$ 40,733	12	47.9%	10	6.4%	18
Jackson	9637	48	96	6.04%	12	\$ 40,733	12	47.9%	10	6.4%	18
Jefferson	9722.01	44	88	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9722.03	44.5	89	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9722.04	42	84	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9723	37.5	75	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9724.01	38	76	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9724.02	39	78	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9725.01	45	90	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9725.03	41	82	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9725.05	37	74	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9725.06	42	84	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9726.01	41.5	83	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9726.02	43.5	87	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9727.01	39.5	79	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9727.02	42.5	85	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Jefferson	9728	40.5	81	11.84%	4	\$ 66,205	2	51.2%	12	6.3%	18
Kanawha	1	34	68	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	2	41	82	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	3	45	90	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	5	45	90	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	6	42.5	85	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	7	40.5	81	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	8	40.5	81	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	9	38	76	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	11	42.5	85	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	12	37.5	75	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	13	42.5	85	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	15	48	96	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	17	44.5	89	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	18	45.5	91	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18

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Kanawha	19.01	50	100	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	19.02	50.5	101	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	20	49.5	99	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	21	48	96	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	101	45	90	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	102	42.5	85	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	103	44	88	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	104	44.5	89	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	105	48	96	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	106	46	92	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	107.01	45.5	91	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	107.02	44	88	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	108.01	47.5	95	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	108.02	43.5	87	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	109	42.5	85	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	110	47	94	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	111	45.5	91	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	112	44.5	89	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	113.01	44	88	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	113.02	47	94	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	114.01	43	86	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	114.02	45.5	91	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	115	42.5	85	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	118	40.5	81	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	121	44.5	89	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	122	42	84	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	123	44	88	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	128	49.5	99	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	129	44.5	89	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	130	44	88	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	131	43.5	87	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	132	42	84	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	133	49	98	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	134	39.5	79	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18

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Kanawha	135	46	92	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	136	45	90	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	137.01	47.5	95	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	137.02	46	92	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Kanawha	138	37.5	75	7.97%	10	\$ 46,583	10	42.8%	6	6.3%	18
Lewis	9672	47	94	7.55%	10	\$ 38,006	14	43.8%	8	5.4%	18
Lewis	9673	48.5	97	7.55%	10	\$ 38,006	14	43.8%	8	5.4%	18
Lewis	9674	44.5	89	7.55%	10	\$ 38,006	14	43.8%	8	5.4%	18
Lewis	9675	44	88	7.55%	10	\$ 38,006	14	43.8%	8	5.4%	18
Lewis	9676	49	98	7.55%	10	\$ 38,006	14	43.8%	8	5.4%	18
Lincoln	9554	53	106	3.72%	16	\$ 35,623	16	54.9%	14	3.5%	20
Lincoln	9555	55	110	3.72%	16	\$ 35,623	16	54.9%	14	3.5%	20
Lincoln	9556	48	96	3.72%	16	\$ 35,623	16	54.9%	14	3.5%	20
Lincoln	9557	55	110	3.72%	16	\$ 35,623	16	54.9%	14	3.5%	20
Lincoln	9558	51.5	103	3.72%	16	\$ 35,623	16	54.9%	14	3.5%	20
Logan	9561.01	49	98	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9561.02	46.5	93	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9562	47.5	95	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9564	46	92	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9565	48	96	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9566	50	100	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9567	47	94	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9568	46.5	93	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Logan	9569	45	90	0.28%	20	\$ 37,312	14	47.1%	10	24.2%	10
Marion	201	36.5	73	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	202	42.5	85	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	203	50	100	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	204	49.5	99	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	205	43	86	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	206	48.5	97	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	207	46	92	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	208	44.5	89	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	209	49	98	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	210	50	100	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16

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Marion	211	49	98	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	212	50	100	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	213	48	96	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	214	48	96	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	215	48	96	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	216	48	96	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	217	46.5	93	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marion	218	44.5	89	7.62%	10	\$ 43,085	12	49.7%	10	10.1%	16
Marshall	202	40.5	81	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	205	41.5	83	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	206.01	43	86	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	207.02	44.5	89	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	208	44.5	89	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	209	44	88	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	210	42	84	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	211	43.5	87	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Marshall	213	46	92	7.95%	10	\$ 41,978	12	36.8%	2	9.0%	18
Mason	9548.01	46.5	93	6.66%	12	\$ 38,297	14	49.2%	10	8.4%	18
Mason	9548.02	50.5	101	6.66%	12	\$ 38,297	14	49.2%	10	8.4%	18
Mason	9549	48	96	6.66%	12	\$ 38,297	14	49.2%	10	8.4%	18
Mason	9550	50	100	6.66%	12	\$ 38,297	14	49.2%	10	8.4%	18
Mason	9551.01	45.5	91	6.66%	12	\$ 38,297	14	49.2%	10	8.4%	18
Mason	9551.02	47.5	95	6.66%	12	\$ 38,297	14	49.2%	10	8.4%	18
McDowell	9536	52	104	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9538	54.5	109	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9539	55.5	111	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9540	56.5	113	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9542	50	100	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9545.01	55	110	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9545.03	54	108	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
McDowell	9545.04	54	108	5.45%	14	\$ 23,607	20	64.0%	20	8.2%	18
Mercer	9	51	102	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	10	50.5	101	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	11	54.5	109	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2017 AND 2018 ALLOCATION PLAN
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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

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Mercer	12	52.5	105	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	13	46.5	93	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	14	51.5	103	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	15	54.5	109	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	16	51.5	103	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	17	52.5	105	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	18	50	100	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	19	50	100	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	20	49	98	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	21	54.5	109	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	22	54	108	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	23	51.5	103	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mercer	24	54.5	109	5.36%	14	\$ 35,678	16	51.0%	12	6.4%	18
Mineral	101	54.5	109	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mineral	102	55	110	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mineral	103	56	112	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mineral	104	53.5	107	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mineral	105	51	102	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mineral	106	49.5	99	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mineral	107	49.5	99	4.10%	16	\$ 30,713	18	51.8%	12	8.7%	18
Mingo	9571	48.5	97	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Mingo	9572	49.5	99	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Mingo	9573	50	100	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Mingo	9574	47	94	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Mingo	9575	44.5	89	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Mingo	9576	47	94	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Mingo	9577	48.5	97	3.95%	16	\$ 34,495	16	44.3%	8	7.0%	18
Monongalia	101.01	45.5	91	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	101.02	46	92	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	102.01	50.5	101	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	102.02	49	98	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	104	53	106	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	106	50	100	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	107	47	94	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

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Monongalia	108	53	106	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	109.01	52.5	105	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	109.02	55	110	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	110	46.5	93	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	111	52	104	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	112	51	102	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	113	53.5	107	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	114	51.5	103	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	115	54.5	109	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	116	52	104	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	117	52.5	105	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	118.03	54	108	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	118.04	56	112	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	118.05	53	106	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	118.06	55.5	111	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	119	55.5	111	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monongalia	120	53	106	4.18%	16	\$ 46,166	10	53.3%	14	5.0%	18
Monroe	9501	47	94	3.70%	16	\$ 38,239	14	35.7%	2	8.5%	18
Monroe	9502	47.5	95	3.70%	16	\$ 38,239	14	35.7%	2	8.5%	18
Monroe	9503	48.5	97	3.70%	16	\$ 38,239	14	35.7%	2	8.5%	18
Morgan	9707	51.5	103	2.53%	18	\$ 37,406	14	40.9%	6	8.5%	18
Morgan	9708	47.5	95	2.53%	18	\$ 37,406	14	40.9%	6	8.5%	18
Morgan	9709	45.5	91	2.53%	18	\$ 37,406	14	40.9%	6	8.5%	18
Morgan	9710	49.5	99	2.53%	18	\$ 37,406	14	40.9%	6	8.5%	18
Nicholas	9501	44	88	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Nicholas	9502	45.5	91	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Nicholas	9503	46.5	93	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Nicholas	9504	42.5	85	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Nicholas	9505	44	88	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Nicholas	9506	45	90	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Nicholas	9507	44.5	89	7.35%	10	\$ 38,755	14	43.5%	6	8.8%	18
Ohio	2	51.5	103	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	3	51.5	103	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	4	43	86	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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Ohio	5	51	102	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	6	44.5	89	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	7	47.5	95	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	13	50.5	101	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	14	51.5	103	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	15	53.5	107	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	16	53.5	107	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	17	54	108	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	18	49.5	99	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	19.01	53.5	107	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	20	53.5	107	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	21	52.5	105	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	22	53	106	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	26	48	96	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Ohio	27	38.5	77	6.20%	12	\$ 40,342	14	51.6%	12	8.5%	18
Pendleton	9704	52.5	105	0.66%	20	\$ 36,052	16	40.4%	4	3.1%	20
Pendleton	9705	51.5	103	0.66%	20	\$ 36,052	16	40.4%	4	3.1%	20
Pendleton	9706	53.5	107	0.66%	20	\$ 36,052	16	40.4%	4	3.1%	20
Pleasants	9621	41	82	8.99%	8	\$ 43,831	12	34.4%	2	15.6%	14
Pleasants	9622	41.5	83	8.99%	8	\$ 43,831	12	34.4%	2	15.6%	14
Pocahontas	9601.01	44.5	89	1.69%	18	\$ 34,761	16	38.2%	4	48.5%	2
Pocahontas	9601.02	43.5	87	1.69%	18	\$ 34,761	16	38.2%	4	48.5%	2
Pocahontas	9602	41	82	1.69%	18	\$ 34,761	16	38.2%	4	48.5%	2
Pocahontas	9603	43.5	87	1.69%	18	\$ 34,761	16	38.2%	4	48.5%	2
Preston	9638	43	86	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9639	41	82	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9640	41	82	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9641	40	80	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9642	41	82	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9643	42	84	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9644	41.5	83	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Preston	9645	43.5	87	12.49%	4	\$ 45,806	10	42.3%	6	5.1%	18
Putnam	201	42.5	85	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	202	44	88	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18

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Putnam	203	45.5	91	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	204	44.5	89	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	205	42.5	85	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	206.01	45	90	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	206.03	43	86	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	206.04	43	86	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	206.05	45.5	91	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Putnam	207	45.5	91	12.40%	4	\$ 55,939	6	47.4%	10	5.6%	18
Raleigh	2	40	80	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	3	42	84	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	4	41	82	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	5	45.5	91	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	6	43.5	87	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	7	45.5	91	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	8.02	45.5	91	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	8.03	47	94	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	8.04	47	94	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	9	44.5	89	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	10.01	47	94	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	10.02	41	82	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	11	45.5	91	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	12	43	86	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	13	42.5	85	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	14	46.5	93	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Raleigh	15	46.5	93	8.56%	8	\$ 41,152	12	41.1%	6	6.2%	18
Randolph	9659	51.5	103	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Randolph	9660	50	100	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Randolph	9661	47	94	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Randolph	9662	52	104	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Randolph	9663	52.5	105	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Randolph	9664	51	102	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Randolph	9665	49.5	99	6.76%	12	\$ 40,146	14	51.6%	12	6.2%	18
Ritchie	9623	46	92	7.78%	10	\$ 39,118	14	45.9%	8	7.1%	18
Ritchie	9624	47.5	95	7.78%	10	\$ 39,118	14	45.9%	8	7.1%	18

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Ritchie	9625	45.5	91	7.78%	10	\$ 39,118	14	45.9%	8	7.1%	18
Roane	9628	52	104	3.07%	16	\$ 30,104	18	52.6%	12	7.9%	18
Roane	9629	54.5	109	3.07%	16	\$ 30,104	18	52.6%	12	7.9%	18
Roane	9630	49.5	99	3.07%	16	\$ 30,104	18	52.6%	12	7.9%	18
Roane	9631	52	104	3.07%	16	\$ 30,104	18	52.6%	12	7.9%	18
Summers	5	48	96	6.38%	12	\$ 35,040	16	42.7%	6	3.2%	20
Summers	6	47.5	95	6.38%	12	\$ 35,040	16	42.7%	6	3.2%	20
Summers	7	46.5	93	6.38%	12	\$ 35,040	16	42.7%	6	3.2%	20
Summers	8	49	98	6.38%	12	\$ 35,040	16	42.7%	6	3.2%	20
Taylor	9646	43	86	7.62%	10	\$ 39,933	14	36.3%	2	0.0%	20
Taylor	9647	48	96	7.62%	10	\$ 39,933	14	36.3%	2	0.0%	20
Taylor	9648	44.5	89	7.62%	10	\$ 39,933	14	36.3%	2	0.0%	20
Taylor	9649	44.5	89	7.62%	10	\$ 39,933	14	36.3%	2	0.0%	20
Tucker	9652	46	92	5.68%	12	\$ 38,663	14	37.7%	4	16.0%	14
Tucker	9653	46	92	5.68%	12	\$ 38,663	14	37.7%	4	16.0%	14
Tucker	9654	43.5	87	5.68%	12	\$ 38,663	14	37.7%	4	16.0%	14
Tyler	9618	51.5	103	3.18%	16	\$ 39,974	14	51.4%	12	5.2%	18
Tyler	9619	50	100	3.18%	16	\$ 39,974	14	51.4%	12	5.2%	18
Tyler	9620	51	102	3.18%	16	\$ 39,974	14	51.4%	12	5.2%	18
Upshur	9666	45.5	91	6.63%	12	\$ 39,188	14	40.9%	6	5.4%	18
Upshur	9667	45	90	6.63%	12	\$ 39,188	14	40.9%	6	5.4%	18
Upshur	9668	46.5	93	6.63%	12	\$ 39,188	14	40.9%	6	5.4%	18
Upshur	9669	46.5	93	6.63%	12	\$ 39,188	14	40.9%	6	5.4%	18
Upshur	9670	48	96	6.63%	12	\$ 39,188	14	40.9%	6	5.4%	18
Upshur	9671	48.5	97	6.63%	12	\$ 39,188	14	40.9%	6	5.4%	18
Wayne	51	52	104	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	52	51	102	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	201	52.5	105	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	203	50	100	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	204	51	102	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	205	48.5	97	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	206	50	100	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	207	50.5	101	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	208	46.5	93	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2017 AND 2018 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Wayne	209	42.5	85	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Wayne	210	48	96	8.38%	10	\$ 37,491	14	59.0%	16	10.0%	16
Webster	9701	55.5	111	2.48%	18	\$ 28,907	18	58.7%	16	0.7%	20
Webster	9702	53	106	2.48%	18	\$ 28,907	18	58.7%	16	0.7%	20
Webster	9703	56.5	113	2.48%	18	\$ 28,907	18	58.7%	16	0.7%	20
Wetzel	49	51	102	11.23%	6	\$ 38,066	14	61.7%	18	8.7%	18
Wetzel	304	49.5	99	11.23%	6	\$ 38,066	14	61.7%	18	8.7%	18
Wetzel	305	49	98	11.23%	6	\$ 38,066	14	61.7%	18	8.7%	18
Wetzel	307	49.5	99	11.23%	6	\$ 38,066	14	61.7%	18	8.7%	18
Wetzel	308	48.5	97	11.23%	6	\$ 38,066	14	61.7%	18	8.7%	18
Wirt	301.01	41.5	83	14.08%	2	\$ 37,117	14	40.7%	6	3.4%	20
Wirt	301.02	41.5	83	14.08%	2	\$ 37,117	14	40.7%	6	3.4%	20
Wood	1	49.5	99	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	3	47.5	95	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	4	52.5	105	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	5	47	94	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	7.01	41	82	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	7.02	48.5	97	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	8.01	44.5	89	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	8.02	47.5	95	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	9.01	45	90	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	9.02	48.5	97	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	9.03	46.5	93	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	101.01	51.5	103	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	101.02	51	102	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	102	52	104	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	103	53	106	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	104	50	100	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	105.01	47.5	95	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	105.02	46.5	93	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	106.01	49.5	99	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	106.02	51	102	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	107.01	45.5	91	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	107.02	51.5	103	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2017 AND 2018 ALLOCATION PLAN
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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

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Wood	108	48.5	97	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	109.01	52	104	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	109.02	49	98	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wood	110	47	94	6.60%	12	\$ 42,471	12	52.3%	12	6.2%	18
Wyoming	28	44.5	89	5.99%	12	\$ 34,620	16	46.0%	8	6.1%	18
Wyoming	29.01	47.5	95	5.99%	12	\$ 34,620	16	46.0%	8	6.1%	18
Wyoming	29.02	49.5	99	5.99%	12	\$ 34,620	16	46.0%	8	6.1%	18
Wyoming	30	46	92	5.99%	12	\$ 34,620	16	46.0%	8	6.1%	18
Wyoming	31	47.5	95	5.99%	12	\$ 34,620	16	46.0%	8	6.1%	18
Wyoming	32	48	96	5.99%	12	\$ 34,620	16	46.0%	8	6.1%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2017 AND 2018 ALLOCATION PLAN
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Location	Census Tract	Column K Owner-Occupied %	Column L Points Awarded	Column M 1.01+ Occupants Per Room%	Column N Points Awarded	Column O % Below Poverty Level	Column P Points Awarded	Column Q % on Public Assist-and/Food Stamps/ SNAP	Column R Points Awarded	Column S Unemployment 20 to 64 Years of Age	Column T Points Awarded	Column U Bachelor Degree 25 Plus Years of Age	Column V Points Awarded
Statewide		73.0%		1.3%		18.1%		15.80%		7.6%		11.6%	
Barbour	9655	85.8%	10	0.0%	10	6.6%	10	8.89%	9	6.7%	8	7.5%	2
Barbour	9656	56.4%	6	0.1%	10	29.5%	7	22.8%	6	10.7%	6	10.2%	3
Barbour	9657	82.6%	9	1.0%	9	24.3%	8	13.5%	8	8.2%	7	8.9%	3
Barbour	9658	77.1%	9	0.6%	10	19.3%	8	20.2%	7	9.2%	7	4.0%	1
Berkeley	9711.01	79.1%	9	1.2%	9	16.0%	9	11.2%	9	11.8%	6	16.2%	4
Berkeley	9711.02	84.9%	10	0.7%	10	12.1%	9	5.4%	10	8.8%	7	11.6%	3
Berkeley	9712.01	85.2%	10	1.9%	8	9.9%	9	5.7%	10	5.6%	8	20.9%	5
Berkeley	9712.02	82.8%	9	1.0%	9	8.0%	10	10.3%	9	15.7%	5	10.2%	3
Berkeley	9713	59.2%	7	1.6%	9	18.7%	8	19.6%	7	11.9%	6	7.7%	2
Berkeley	9714	79.7%	9	3.9%	6	8.2%	10	9.4%	9	9.3%	7	16.1%	4
Berkeley	9715	48.5%	6	6.7%	3	25.2%	7	26.5%	6	18.1%	4	5.5%	2
Berkeley	9716	55.3%	6	3.0%	7	26.0%	7	13.3%	8	7.3%	8	14.6%	4
Berkeley	9717	45.3%	5	7.1%	2	34.5%	6	26.1%	6	20.2%	3	11.0%	3
Berkeley	9718	87.4%	10	2.7%	7	6.8%	10	10.8%	9	4.8%	9	11.3%	3
Berkeley	9719	80.9%	9	1.4%	9	15.7%	9	9.9%	9	11.3%	6	13.9%	4
Berkeley	9720	69.9%	8	2.2%	8	17.9%	8	17.7%	7	12.4%	6	10.1%	3
Berkeley	9721.01	83.3%	9	2.7%	7	9.6%	9	8.8%	9	9.2%	7	8.8%	2
Berkeley	9721.02	83.9%	9	4.6%	5	9.9%	9	11.7%	9	7.5%	8	17.5%	5
Boone	9582	83.6%	9	1.8%	8	26.8%	7	23.8%	6	9.1%	7	8.8%	2
Boone	9583	77.0%	9	1.4%	9	20.7%	8	21.1%	7	6.9%	8	4.0%	1
Boone	9584	75.3%	8	0.0%	10	23.6%	8	15.1%	8	8.2%	7	8.0%	2
Boone	9585.01	76.0%	9	0.8%	9	13.8%	9	18.8%	7	7.4%	8	3.1%	1
Boone	9585.02	69.8%	8	0.7%	10	20.9%	8	19.7%	7	4.2%	9	5.0%	2
Boone	9586	67.9%	8	4.3%	5	19.3%	8	20.4%	7	4.6%	9	2.3%	1
Boone	9587	72.6%	8	3.0%	7	20.8%	8	20.6%	7	7.0%	8	0.4%	1
Boone	9588	73.9%	8	2.3%	8	20.3%	8	24.3%	6	20.2%	3	9.0%	3
Braxton	9679	73.3%	8	2.1%	8	19.4%	8	16.4%	8	10.4%	7	5.1%	2
Braxton	9680	74.4%	8	1.3%	9	22.0%	8	17.3%	7	10.2%	7	8.4%	2
Braxton	9681	78.5%	9	2.1%	8	22.5%	8	20.4%	7	15.8%	4	10.4%	3
Brooke	311.01	67.1%	8	2.2%	8	16.5%	9	12.3%	8	6.4%	8	12.6%	3
Brooke	311.02	80.6%	9	0.0%	10	5.4%	10	12.2%	8	6.2%	8	10.0%	3
Brooke	312	69.7%	8	0.7%	10	16.1%	9	23.6%	6	11.6%	6	9.1%	3

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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Brooke	314	64.8%	7	2.4%	8	15.8%	9	20.2%	7	4.5%	9	11.9%	3
Brooke	316	86.3%	10	0.0%	10	11.2%	9	8.6%	9	6.6%	8	10.8%	3
Brooke	317	87.0%	10	2.7%	7	18.4%	8	10.2%	9	6.5%	8	10.5%	3
Cabell	1.01	57.9%	7	1.3%	9	42.1%	5	45.8%	2	3.8%	9	6.8%	2
Cabell	1.02	59.2%	7	4.5%	5	25.8%	7	25.1%	6	12.7%	6	9.8%	3
Cabell	2	51.3%	6	1.7%	8	33.8%	6	28.6%	5	11.8%	6	7.1%	2
Cabell	3	49.3%	6	0.0%	10	32.1%	7	31.2%	5	14.3%	5	11.9%	3
Cabell	4	29.6%	3	0.7%	10	56.3%	3	26.1%	6	10.1%	7	6.0%	2
Cabell	5	4.2%	1	0.0%	10	78.1%	1	11.9%	8	8.3%	7	18.1%	5
Cabell	6	3.2%	1	2.1%	8	67.9%	2	16.0%	8	8.3%	7	10.2%	3
Cabell	9	24.5%	3	2.5%	7	56.5%	3	54.6%	1	14.9%	5	1.8%	1
Cabell	10	47.9%	5	0.0%	10	34.5%	6	31.6%	5	8.8%	7	12.7%	3
Cabell	11	53.1%	6	0.0%	10	32.1%	7	31.8%	5	14.7%	5	8.5%	2
Cabell	12	61.1%	7	0.0%	10	12.3%	9	14.4%	8	7.5%	8	19.5%	5
Cabell	13	41.2%	5	2.9%	7	24.6%	7	8.6%	9	5.9%	8	27.2%	7
Cabell	14	42.6%	5	0.7%	10	35.3%	6	21.0%	7	6.1%	8	19.4%	5
Cabell	15	38.0%	4	0.0%	10	44.0%	5	42.5%	3	6.0%	8	16.1%	4
Cabell	16	54.9%	6	3.0%	7	34.8%	6	35.8%	4	26.4%	1	8.7%	2
Cabell	18	48.8%	6	0.8%	9	47.0%	5	39.1%	3	12.0%	6	9.9%	3
Cabell	19	87.5%	10	0.0%	10	14.9%	9	8.2%	9	4.5%	9	29.6%	7
Cabell	20	83.0%	9	0.0%	10	7.4%	10	8.8%	9	5.1%	9	24.0%	6
Cabell	21	79.8%	9	0.7%	10	10.9%	9	7.9%	9	4.9%	9	20.1%	5
Cabell	101.02	74.0%	8	0.0%	10	14.5%	9	13.2%	8	1.8%	10	14.1%	4
Cabell	102.01	55.4%	6	0.0%	10	11.6%	9	11.2%	9	4.6%	9	22.5%	6
Cabell	102.02	65.7%	7	2.8%	7	10.7%	9	11.6%	9	14.1%	5	18.4%	5
Cabell	103	75.6%	9	0.0%	10	7.7%	10	13.9%	8	3.7%	9	14.8%	4
Cabell	104	59.4%	7	1.3%	9	11.5%	9	7.9%	9	4.8%	9	11.0%	3
Cabell	105	81.2%	9	3.9%	6	17.7%	8	8.8%	9	4.3%	9	14.3%	4
Cabell	106	78.3%	9	0.9%	9	17.7%	8	14.0%	8	4.1%	9	10.0%	3
Cabell	107	87.3%	10	0.0%	10	9.2%	10	13.3%	8	3.6%	9	10.4%	3
Cabell	108	77.0%	9	1.7%	8	10.3%	9	14.5%	8	5.3%	8	12.6%	3
Cabell	109	15.8%	2	0.0%	10	52.4%	4	45.7%	2	7.0%	8	11.1%	3
Calhoun	9626	79.9%	9	0.5%	10	26.6%	7	21.5%	7	13.6%	5	7.1%	2
Calhoun	9627	78.6%	9	1.6%	9	19.5%	8	23.5%	6	22.1%	2	5.6%	2

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Clay	9579	85.3%	10	2.7%	7	29.5%	7	23.8%	6	4.4%	9	5.4%	2
Clay	9580	80.0%	9	0.0%	10	23.8%	8	27.2%	6	15.3%	5	7.8%	2
Clay	9581	92.3%	10	3.4%	6	21.2%	8	11.6%	9	7.3%	8	1.5%	1
Doddridge	9650	92.4%	10	0.4%	10	11.0%	9	8.8%	9	17.0%	4	11.7%	3
Doddridge	9651	75.9%	9	0.9%	9	19.3%	8	21.4%	7	5.4%	8	5.3%	2
Fayette	201	85.6%	10	0.0%	10	17.6%	8	12.2%	8	7.4%	8	18.7%	5
Fayette	202.01	78.9%	9	5.1%	4	27.4%	7	27.5%	6	12.1%	6	5.3%	2
Fayette	202.02	72.5%	8	3.0%	7	26.1%	7	31.0%	5	5.6%	8	9.7%	3
Fayette	203	66.8%	8	0.6%	10	22.1%	8	25.4%	6	7.4%	8	12.3%	3
Fayette	204	75.6%	9	1.8%	8	26.5%	7	32.4%	5	3.9%	9	5.5%	2
Fayette	205	64.7%	7	0.1%	10	40.3%	5	35.1%	4	11.9%	6	6.1%	2
Fayette	206	83.6%	9	0.9%	9	15.0%	9	20.3%	7	10.3%	7	3.5%	1
Fayette	207	74.7%	8	3.0%	7	20.1%	8	22.5%	7	10.1%	7	5.6%	2
Fayette	208	68.1%	8	0.7%	10	16.1%	9	14.3%	8	6.9%	8	2.6%	1
Fayette	209	88.7%	10	1.2%	9	12.6%	9	18.5%	7	12.4%	6	8.9%	3
Fayette	210	87.5%	10	1.1%	9	17.0%	8	15.9%	8	19.1%	3	6.1%	2
Fayette	211	81.1%	9	0.4%	10	17.4%	8	18.1%	7	10.4%	7	3.8%	1
Gilmer	9677	87.6%	10	2.5%	7	27.0%	7	20.4%	7	8.2%	7	9.0%	3
Gilmer	9678	52.9%	6	0.0%	10	36.6%	6	21.3%	7	2.8%	9	14.5%	4
Grant	9694	90.4%	10	0.0%	10	14.5%	9	7.0%	9	4.2%	9	4.3%	1
Grant	9695	85.6%	10	0.0%	10	18.8%	8	12.1%	8	7.0%	8	8.9%	3
Grant	9696	61.9%	7	0.5%	10	18.4%	8	16.4%	8	9.9%	7	8.9%	3
Greenbrier	9501	68.3%	8	1.4%	9	23.0%	8	18.7%	7	8.0%	7	4.7%	2
Greenbrier	9502	77.3%	9	1.4%	9	19.5%	8	21.1%	7	7.6%	8	8.7%	2
Greenbrier	9503	77.4%	9	2.3%	8	19.7%	8	23.7%	6	8.4%	7	7.4%	2
Greenbrier	9504	80.2%	9	2.3%	8	17.9%	8	9.2%	9	5.1%	9	12.6%	3
Greenbrier	9505	77.3%	9	1.3%	9	17.6%	8	20.9%	7	5.5%	8	10.7%	3
Greenbrier	9506	69.3%	8	2.3%	8	13.7%	9	11.8%	8	4.7%	9	25.5%	6
Greenbrier	9507	71.2%	8	1.0%	9	24.2%	8	20.4%	7	8.8%	7	10.0%	3
Hampshire	9682	52.9%	6	2.2%	8	14.3%	9	7.5%	9	5.6%	8	3.9%	1
Hampshire	9683	57.0%	6	1.8%	8	24.3%	8	11.2%	9	13.7%	5	5.8%	2
Hampshire	9684	46.6%	5	0.9%	9	25.7%	7	17.5%	7	9.3%	7	7.2%	2
Hampshire	9685	61.6%	7	0.0%	10	19.5%	8	8.1%	9	12.8%	6	4.5%	1
Hampshire	9686	43.7%	5	1.6%	9	19.0%	8	8.0%	9	7.3%	8	7.2%	2

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Hancock	206	72.8%	8	0.0%	10	7.0%	10	10.3%	9	4.8%	9	16.5%	4
Hancock	207	67.0%	8	0.0%	10	13.2%	9	8.5%	9	5.4%	8	13.9%	4
Hancock	209	76.4%	9	1.8%	8	16.6%	9	15.8%	8	7.8%	8	10.8%	3
Hancock	211	93.8%	10	0.0%	10	13.3%	9	10.4%	9	14.2%	5	11.9%	3
Hancock	212	74.7%	8	0.0%	10	20.0%	8	18.3%	7	8.7%	7	9.4%	3
Hancock	213	64.7%	7	1.0%	9	35.0%	6	27.0%	6	19.0%	3	15.2%	4
Hancock	214	79.4%	9	0.8%	9	15.4%	9	15.6%	8	1.9%	10	11.1%	3
Hancock	215	68.1%	8	1.2%	9	14.7%	9	14.9%	8	5.5%	8	6.2%	2
Hardy	9701	80.1%	9	0.0%	10	13.5%	9	11.0%	9	11.8%	6	12.5%	3
Hardy	9702	67.6%	8	1.5%	9	12.9%	9	16.3%	8	2.7%	9	6.4%	2
Hardy	9703	84.1%	9	0.4%	10	19.5%	8	10.1%	9	8.9%	7	4.7%	2
Harrison	301	39.7%	5	2.2%	8	36.5%	6	27.4%	6	8.9%	7	9.8%	3
Harrison	302	74.8%	8	3.3%	7	28.9%	7	15.6%	8	12.0%	6	8.7%	2
Harrison	303	65.9%	7	7.2%	2	23.1%	8	19.6%	7	2.6%	9	15.2%	4
Harrison	304	74.5%	8	1.7%	8	10.4%	9	15.1%	8	3.3%	9	18.1%	5
Harrison	305	79.6%	9	0.0%	10	13.3%	9	6.7%	9	5.3%	8	11.2%	3
Harrison	306.01	69.2%	8	3.9%	6	9.5%	9	24.7%	6	6.7%	8	6.3%	2
Harrison	306.02	67.7%	8	2.0%	8	15.5%	9	13.2%	8	7.0%	8	18.3%	5
Harrison	307	76.3%	9	0.0%	10	12.6%	9	14.8%	8	4.7%	9	4.9%	2
Harrison	308	70.6%	8	1.2%	9	20.9%	8	18.7%	7	11.0%	6	8.8%	2
Harrison	310	77.4%	9	1.0%	9	17.2%	8	12.7%	8	6.7%	8	10.5%	3
Harrison	311	72.9%	8	3.2%	7	21.6%	8	21.0%	7	6.2%	8	16.9%	4
Harrison	312	90.1%	10	0.0%	10	5.7%	10	6.7%	9	2.7%	9	11.0%	3
Harrison	313	83.7%	9	0.0%	10	12.5%	9	12.7%	8	9.3%	7	11.4%	3
Harrison	314	82.6%	9	2.8%	7	15.5%	9	15.6%	8	8.0%	7	7.2%	2
Harrison	315	89.7%	10	0.0%	10	10.2%	9	5.0%	10	1.7%	10	16.1%	4
Harrison	316	71.8%	8	2.4%	8	17.8%	8	19.4%	7	9.5%	7	10.9%	3
Harrison	317	87.8%	10	0.0%	10	31.0%	7	21.6%	7	3.9%	9	6.4%	2
Harrison	318	83.0%	9	2.2%	8	19.4%	8	10.3%	9	3.4%	9	5.9%	2
Harrison	319	73.4%	8	1.6%	9	20.4%	8	17.2%	7	10.5%	6	9.6%	3
Harrison	320	82.3%	9	3.2%	7	16.4%	9	13.9%	8	7.4%	8	10.2%	3
Harrison	321.01	69.1%	8	2.6%	7	13.1%	9	6.3%	10	4.6%	9	21.6%	5
Harrison	321.02	78.1%	9	1.7%	8	1.7%	10	3.0%	10	6.4%	8	27.2%	7
Jackson	9632	92.4%	10	3.5%	6	18.9%	8	9.5%	9	3.0%	9	10.0%	3

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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column K Owner-Occupied %	Column L Points Awarded	Column M 1.01+ Occupants Per Room%	Column N Points Awarded	Column O % Below Poverty Level	Column P Points Awarded	Column Q % on Public Assist-and/Food Stamps/ SNAP	Column R Points Awarded	Column S Unemployment 20 to 64 Years of Age	Column T Points Awarded	Column U Bachelor Degree 25 Plus Years of Age	Column V Points Awarded
Jackson	9633	58.8%	7	2.6%	7	22.2%	8	19.4%	7	10.5%	6	11.4%	3
Jackson	9634	84.4%	9	1.5%	9	13.8%	9	14.4%	8	14.2%	5	9.5%	3
Jackson	9635	84.0%	9	2.7%	7	9.4%	9	13.8%	8	4.4%	9	14.8%	4
Jackson	9636	62.4%	7	0.7%	10	25.6%	7	22.7%	6	13.2%	5	12.1%	3
Jackson	9637	82.5%	9	2.1%	8	20.0%	8	16.6%	8	5.2%	8	9.3%	3
Jefferson	9722.01	76.1%	9	0.0%	10	9.0%	10	1.0%	10	5.4%	8	18.9%	5
Jefferson	9722.03	86.8%	10	0.0%	10	8.9%	10	5.9%	10	8.5%	7	22.4%	6
Jefferson	9722.04	62.9%	7	2.0%	8	12.5%	9	5.8%	10	7.6%	8	22.1%	6
Jefferson	9723	73.0%	8	4.9%	5	11.0%	9	17.6%	7	12.5%	6	14.7%	4
Jefferson	9724.01	57.7%	7	3.6%	6	17.1%	8	20.3%	7	2.6%	9	12.1%	3
Jefferson	9724.02	72.0%	8	1.4%	9	13.4%	9	31.8%	5	6.7%	8	11.8%	3
Jefferson	9725.01	84.6%	9	0.0%	10	5.9%	10	9.3%	9	6.7%	8	32.9%	8
Jefferson	9725.03	81.6%	9	0.8%	9	16.2%	9	12.5%	8	8.8%	7	16.4%	4
Jefferson	9725.05	53.0%	6	2.8%	7	21.6%	8	22.2%	7	12.0%	6	14.0%	4
Jefferson	9725.06	63.0%	7	0.0%	10	9.2%	10	6.5%	9	6.2%	8	16.3%	4
Jefferson	9726.01	73.0%	8	0.5%	10	12.0%	9	13.3%	8	8.9%	7	18.3%	5
Jefferson	9726.02	87.7%	10	2.7%	7	2.6%	10	2.8%	10	5.8%	8	25.9%	6
Jefferson	9727.01	81.1%	9	2.5%	7	9.5%	9	13.2%	8	9.3%	7	11.2%	3
Jefferson	9727.02	86.8%	10	0.0%	10	11.0%	9	9.2%	9	9.4%	7	13.7%	4
Jefferson	9728	85.1%	10	3.1%	7	23.6%	8	12.0%	8	8.4%	7	17.7%	5
Kanawha	1	45.1%	5	8.0%	1	44.6%	5	40.7%	3	7.4%	8	5.9%	2
Kanawha	2	62.3%	7	1.7%	8	26.5%	7	23.4%	6	8.1%	7	9.4%	3
Kanawha	3	78.8%	9	0.0%	10	10.6%	9	9.8%	9	8.2%	7	8.0%	2
Kanawha	5	62.8%	7	1.0%	9	16.5%	9	16.7%	8	3.8%	9	16.3%	4
Kanawha	6	66.7%	8	1.3%	9	20.5%	8	22.1%	7	13.8%	5	15.5%	4
Kanawha	7	48.4%	5	0.7%	10	36.2%	6	23.0%	6	5.5%	8	6.8%	2
Kanawha	8	32.7%	4	0.0%	10	37.4%	6	26.0%	6	9.0%	7	14.7%	4
Kanawha	9	16.4%	2	0.0%	10	29.6%	7	25.6%	6	17.3%	4	11.4%	3
Kanawha	11	56.2%	6	1.2%	9	26.1%	7	20.3%	7	6.4%	8	17.1%	4
Kanawha	12	33.1%	4	2.7%	7	42.6%	5	43.9%	3	6.1%	8	13.8%	4
Kanawha	13	20.0%	2	0.0%	10	22.2%	8	13.5%	8	7.7%	8	18.9%	5
Kanawha	15	63.3%	7	0.4%	10	5.0%	10	5.1%	10	2.0%	10	21.4%	5
Kanawha	17	54.6%	6	1.0%	9	22.9%	8	12.8%	8	5.1%	9	18.0%	5
Kanawha	18	68.7%	8	3.1%	7	12.7%	9	15.4%	8	3.9%	9	23.7%	6

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Kanawha	19.01	84.3%	9	0.0%	10	2.6%	10	1.0%	10	3.0%	9	30.8%	8
Kanawha	19.02	80.9%	9	0.3%	10	9.0%	10	5.8%	10	0.7%	10	33.2%	8
Kanawha	20	69.8%	8	0.0%	10	2.7%	10	1.8%	10	0.6%	10	30.2%	7
Kanawha	21	77.5%	9	0.4%	10	20.9%	8	13.6%	8	4.8%	9	34.0%	8
Kanawha	101	60.6%	7	0.0%	10	12.1%	9	7.7%	9	6.6%	8	12.0%	3
Kanawha	102	64.2%	7	0.0%	10	19.8%	8	19.8%	7	15.5%	5	17.0%	4
Kanawha	103	73.0%	8	0.0%	10	14.4%	9	22.5%	7	6.1%	8	7.8%	2
Kanawha	104	62.0%	7	0.0%	10	27.8%	7	21.0%	7	7.5%	8	22.2%	6
Kanawha	105	62.9%	7	0.0%	10	12.6%	9	10.4%	9	3.6%	9	31.3%	8
Kanawha	106	67.5%	8	1.1%	9	9.4%	9	9.0%	9	1.6%	10	11.7%	3
Kanawha	107.01	72.8%	8	0.0%	10	11.4%	9	13.5%	8	5.5%	8	16.9%	4
Kanawha	107.02	81.7%	9	2.5%	7	10.3%	9	13.3%	8	5.8%	8	9.6%	3
Kanawha	108.01	86.0%	10	0.1%	10	10.7%	9	8.9%	9	5.0%	9	14.1%	4
Kanawha	108.02	86.4%	10	1.8%	8	13.2%	9	17.8%	7	11.0%	6	10.4%	3
Kanawha	109	78.6%	9	4.0%	6	10.7%	9	12.7%	8	9.3%	7	6.1%	2
Kanawha	110	77.5%	9	1.5%	9	5.2%	10	4.8%	10	5.9%	8	17.0%	4
Kanawha	111	78.6%	9	1.3%	9	16.3%	9	17.0%	8	3.9%	9	9.7%	3
Kanawha	112	77.7%	9	0.0%	10	14.3%	9	16.9%	8	8.2%	7	8.2%	2
Kanawha	113.01	86.3%	10	0.0%	10	17.4%	8	18.5%	7	9.2%	7	6.8%	2
Kanawha	113.02	78.4%	9	0.5%	10	9.5%	9	7.0%	9	3.0%	9	13.3%	4
Kanawha	114.01	83.8%	9	1.1%	9	20.4%	8	13.1%	8	13.5%	5	8.9%	3
Kanawha	114.02	82.1%	9	0.0%	10	10.2%	9	8.0%	9	7.7%	8	5.2%	2
Kanawha	115	56.4%	6	0.4%	10	15.1%	9	15.4%	8	10.7%	6	8.0%	2
Kanawha	118	71.9%	8	4.3%	5	19.0%	8	19.4%	7	7.5%	8	3.8%	1
Kanawha	121	77.9%	9	0.6%	10	16.5%	9	20.0%	7	7.9%	7	9.8%	3
Kanawha	122	80.7%	9	0.9%	9	21.8%	8	22.5%	7	12.1%	6	3.3%	1
Kanawha	123	74.1%	8	1.0%	9	16.4%	9	18.2%	7	7.1%	8	11.4%	3
Kanawha	128	82.2%	9	0.0%	10	6.1%	10	6.8%	9	2.4%	10	26.4%	7
Kanawha	129	32.3%	4	0.0%	10	14.5%	9	8.6%	9	10.4%	7	23.1%	6
Kanawha	130	62.7%	7	0.8%	9	14.0%	9	10.9%	9	7.2%	8	8.6%	2
Kanawha	131	65.0%	7	1.1%	9	20.2%	8	18.5%	7	7.0%	8	15.2%	4
Kanawha	132	84.7%	10	1.8%	8	17.0%	8	29.1%	5	11.4%	6	11.9%	3
Kanawha	133	93.3%	10	0.0%	10	1.9%	10	3.0%	10	7.6%	8	23.2%	6
Kanawha	134	52.2%	6	4.6%	5	26.2%	7	18.9%	7	11.6%	6	15.6%	4

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Kanawha	135	68.9%	8	0.6%	10	4.8%	10	11.8%	8	3.2%	9	10.0%	3
Kanawha	136	61.6%	7	0.0%	10	18.4%	8	14.2%	8	4.4%	9	15.2%	4
Kanawha	137.01	91.7%	10	0.0%	10	6.8%	10	9.8%	9	5.8%	8	14.9%	4
Kanawha	137.02	85.2%	10	0.0%	10	14.5%	9	14.4%	8	5.2%	8	11.0%	3
Kanawha	138	69.5%	8	3.6%	6	25.5%	7	33.8%	4	17.3%	4	5.5%	2
Lewis	9672	72.3%	8	1.9%	8	22.0%	8	15.4%	8	6.1%	8	13.8%	4
Lewis	9673	75.5%	8	0.1%	10	9.8%	9	13.0%	8	1.7%	10	8.3%	2
Lewis	9674	50.9%	6	2.8%	7	19.5%	8	19.0%	7	3.8%	9	8.6%	2
Lewis	9675	67.2%	8	2.5%	7	35.2%	6	22.8%	6	7.5%	8	10.7%	3
Lewis	9676	84.7%	10	0.0%	10	15.4%	9	14.9%	8	7.6%	8	9.8%	3
Lincoln	9554	82.5%	9	1.4%	9	24.7%	7	19.6%	7	7.9%	7	4.3%	1
Lincoln	9555	81.9%	9	0.0%	10	17.8%	8	18.2%	7	8.8%	7	11.4%	3
Lincoln	9556	64.0%	7	3.7%	6	35.5%	6	30.8%	5	14.3%	5	1.9%	1
Lincoln	9557	86.9%	10	0.0%	10	17.8%	8	17.9%	7	6.6%	8	4.5%	1
Lincoln	9558	70.3%	8	0.0%	10	36.1%	6	31.5%	5	9.1%	7	4.0%	1
Logan	9561.01	86.3%	10	0.1%	10	15.3%	9	18.4%	7	13.1%	6	6.3%	2
Logan	9561.02	62.1%	7	1.6%	9	20.3%	8	26.7%	6	10.2%	7	7.6%	2
Logan	9562	65.6%	7	2.2%	8	21.6%	8	15.6%	8	7.2%	8	7.7%	2
Logan	9564	74.3%	8	2.6%	7	18.2%	8	18.9%	7	10.8%	6	4.9%	2
Logan	9565	78.4%	9	1.4%	9	28.5%	7	27.2%	6	4.7%	9	5.9%	2
Logan	9566	87.0%	10	0.2%	10	11.7%	9	16.3%	8	9.1%	7	6.5%	2
Logan	9567	70.4%	8	0.6%	10	24.3%	8	28.1%	5	7.0%	8	2.2%	1
Logan	9568	76.3%	9	1.1%	9	22.2%	8	23.1%	6	11.2%	6	3.7%	1
Logan	9569	57.7%	7	1.1%	9	25.8%	7	31.0%	5	8.0%	7	2.8%	1
Marion	201	14.5%	2	0.4%	10	61.9%	3	55.2%	1	6.0%	8	3.8%	1
Marion	202	37.3%	4	0.6%	10	44.3%	5	24.3%	6	5.9%	8	14.1%	4
Marion	203	83.8%	9	0.8%	9	7.4%	10	8.3%	9	6.2%	8	27.4%	7
Marion	204	71.1%	8	0.0%	10	14.8%	9	5.2%	10	0.0%	10	15.6%	4
Marion	205	75.3%	8	4.3%	5	38.0%	6	26.6%	6	1.1%	10	10.5%	3
Marion	206	70.0%	8	0.0%	10	13.6%	9	13.5%	8	1.7%	10	14.9%	4
Marion	207	80.7%	9	2.5%	7	24.1%	8	14.6%	8	6.7%	8	13.4%	4
Marion	208	73.9%	8	3.5%	6	17.6%	8	16.8%	8	9.1%	7	14.1%	4
Marion	209	79.6%	9	2.0%	8	18.1%	8	10.2%	9	1.9%	10	22.9%	6
Marion	210	85.2%	10	0.5%	10	6.7%	10	6.8%	9	4.2%	9	14.6%	4

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Marion	211	76.1%	9	0.0%	10	6.3%	10	7.3%	9	6.9%	8	16.7%	4
Marion	212	78.1%	9	0.5%	10	7.2%	10	7.5%	9	1.0%	10	17.3%	4
Marion	213	86.3%	10	1.7%	8	15.9%	9	11.4%	9	1.2%	10	8.4%	2
Marion	214	84.1%	9	0.8%	9	9.8%	9	6.2%	10	5.4%	8	12.9%	3
Marion	215	85.9%	10	1.4%	9	12.9%	9	13.8%	8	0.9%	10	8.8%	2
Marion	216	85.6%	10	0.4%	10	17.1%	8	9.8%	9	6.7%	8	9.1%	3
Marion	217	82.2%	9	0.6%	10	10.4%	9	11.3%	9	11.5%	6	7.9%	2
Marion	218	88.4%	10	3.7%	6	20.2%	8	21.5%	7	7.0%	8	6.4%	2
Marshall	202	59.6%	7	0.5%	10	19.7%	8	19.7%	7	14.4%	5	5.3%	2
Marshall	205	52.2%	6	0.0%	10	27.6%	7	25.1%	6	0.7%	10	6.3%	2
Marshall	206.01	72.0%	8	0.9%	9	15.8%	9	13.4%	8	9.3%	7	10.9%	3
Marshall	207.02	72.2%	8	0.0%	10	19.3%	8	7.3%	9	7.6%	8	16.4%	4
Marshall	208	81.7%	9	1.0%	9	12.7%	9	12.2%	8	3.2%	9	12.5%	3
Marshall	209	83.9%	9	0.0%	10	11.4%	9	10.4%	9	10.4%	7	6.6%	2
Marshall	210	72.6%	8	0.5%	10	16.1%	9	19.1%	7	11.2%	6	8.3%	2
Marshall	211	82.0%	9	2.1%	8	16.8%	9	18.2%	7	3.4%	9	12.3%	3
Marshall	213	86.8%	10	0.0%	10	12.5%	9	10.8%	9	6.6%	8	17.0%	4
Mason	9548.01	81.0%	9	4.5%	5	19.5%	8	14.1%	8	10.3%	7	7.0%	2
Mason	9548.02	91.7%	10	0.3%	10	16.6%	9	12.4%	8	6.7%	8	8.1%	2
Mason	9549	76.7%	9	0.0%	10	18.8%	8	20.3%	7	12.1%	6	6.1%	2
Mason	9550	76.2%	9	0.0%	10	14.0%	9	21.7%	7	5.3%	8	10.2%	3
Mason	9551.01	74.5%	8	2.7%	7	19.4%	8	20.3%	7	14.7%	5	8.2%	2
Mason	9551.02	86.8%	10	2.5%	7	20.5%	8	19.3%	7	8.0%	7	5.4%	2
McDowell	9536	79.7%	9	1.5%	9	39.8%	6	36.6%	4	24.1%	1	9.1%	3
McDowell	9538	81.6%	9	3.1%	7	28.2%	7	26.8%	6	8.7%	7	2.7%	1
McDowell	9539	83.7%	9	0.0%	10	40.1%	5	32.0%	5	4.8%	9	0.6%	1
McDowell	9540	88.1%	10	0.0%	10	33.4%	6	18.8%	7	8.3%	7	3.6%	1
McDowell	9542	74.7%	8	4.7%	5	43.4%	5	27.0%	6	19.5%	3	2.4%	1
McDowell	9545.01	81.7%	9	0.0%	10	28.9%	7	24.9%	6	17.9%	4	6.6%	2
McDowell	9545.03	68.7%	8	2.6%	7	30.5%	7	27.2%	6	11.1%	6	5.8%	2
McDowell	9545.04	74.9%	8	0.0%	10	39.5%	6	26.9%	6	15.4%	5	2.0%	1
Mercer	9	80.5%	9	0.0%	10	29.5%	7	17.9%	7	8.0%	7	8.1%	2
Mercer	10	79.0%	9	4.1%	6	22.9%	8	23.7%	6	2.3%	10	7.7%	2
Mercer	11	73.6%	8	0.1%	10	9.7%	9	8.6%	9	6.9%	8	19.2%	5

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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column K Owner-Occupied %	Column L Points Awarded	Column M 1.01+ Occupants Per Room%	Column N Points Awarded	Column O % Below Poverty Level	Column P Points Awarded	Column Q % on Public Assist-and/Food Stamps/ SNAP	Column R Points Awarded	Column S Unemployment 20 to 64 Years of Age	Column T Points Awarded	Column U Bachelor Degree 25 Plus Years of Age	Column V Points Awarded
Mercer	12	70.9%	8	1.7%	8	16.9%	8	13.6%	8	5.7%	8	18.1%	5
Mercer	13	54.7%	6	2.1%	8	32.2%	6	36.9%	4	8.9%	7	7.6%	2
Mercer	14	70.2%	8	0.6%	10	21.7%	8	18.6%	7	10.5%	6	16.0%	4
Mercer	15	77.1%	9	0.0%	10	19.8%	8	13.7%	8	4.4%	9	19.5%	5
Mercer	16	83.0%	9	1.7%	8	22.9%	8	17.8%	7	4.8%	9	6.4%	2
Mercer	17	76.3%	9	0.6%	10	30.0%	7	19.7%	7	6.9%	8	13.3%	4
Mercer	18	69.8%	8	0.0%	10	25.4%	7	25.7%	6	7.9%	7	6.5%	2
Mercer	19	59.5%	7	0.0%	10	30.6%	7	38.3%	4	7.8%	8	14.1%	4
Mercer	20	64.3%	7	1.7%	8	28.4%	7	26.7%	6	9.8%	7	10.7%	3
Mercer	21	72.7%	8	0.3%	10	13.7%	9	14.5%	8	1.1%	10	13.8%	4
Mercer	22	75.4%	8	0.6%	10	17.0%	8	13.7%	8	3.3%	9	19.3%	5
Mercer	23	72.0%	8	0.9%	9	17.7%	8	23.1%	6	3.0%	9	10.9%	3
Mercer	24	86.6%	10	0.9%	9	18.9%	8	4.7%	10	7.2%	8	13.8%	4
Mineral	101	60.6%	7	0.0%	10	18.0%	8	8.3%	9	4.1%	9	8.3%	2
Mineral	102	63.3%	7	0.0%	10	16.5%	9	9.4%	9	9.6%	7	15.5%	4
Mineral	103	62.8%	7	0.0%	10	15.4%	9	7.6%	9	2.4%	10	10.7%	3
Mineral	104	62.0%	7	0.9%	9	13.4%	9	5.9%	10	9.5%	7	4.0%	1
Mineral	105	54.0%	6	4.9%	5	10.7%	9	11.0%	9	8.6%	7	7.5%	2
Mineral	106	53.7%	6	1.1%	9	32.6%	6	20.2%	7	15.3%	5	8.5%	2
Mineral	107	46.8%	5	0.5%	10	22.2%	8	16.4%	8	19.8%	3	3.3%	1
Mingo	9571	73.8%	8	0.7%	10	15.9%	9	25.2%	6	16.6%	4	6.5%	2
Mingo	9572	80.2%	9	0.9%	9	23.3%	8	29.0%	5	3.9%	9	1.8%	1
Mingo	9573	81.4%	9	1.7%	8	16.5%	9	19.3%	7	9.1%	7	7.0%	2
Mingo	9574	60.2%	7	2.0%	8	28.7%	7	23.7%	6	10.8%	6	8.1%	2
Mingo	9575	72.2%	8	2.8%	7	28.6%	7	35.1%	4	18.4%	3	6.1%	2
Mingo	9576	82.9%	9	1.2%	9	28.7%	7	28.5%	5	18.3%	4	6.2%	2
Mingo	9577	87.1%	10	2.5%	7	21.9%	8	25.6%	6	10.2%	7	3.1%	1
Monongalia	101.01	5.5%	1	3.3%	7	74.4%	1	12.7%	8	2.5%	10	21.8%	6
Monongalia	101.02	8.5%	1	0.0%	10	66.9%	2	1.4%	10	15.2%	5	23.1%	6
Monongalia	102.01	12.8%	2	0.0%	10	45.8%	5	5.3%	10	4.3%	9	26.3%	7
Monongalia	102.02	24.2%	3	2.5%	7	52.8%	4	6.4%	9	8.6%	7	43.2%	10
Monongalia	104	53.0%	6	2.1%	8	14.7%	9	6.4%	9	4.0%	9	28.3%	7
Monongalia	106	25.1%	3	2.1%	8	43.4%	5	3.7%	10	2.9%	9	26.4%	7
Monongalia	107	37.5%	4	3.4%	6	35.7%	6	12.3%	8	6.5%	8	17.3%	4

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Monongalia	108	69.7%	8	1.0%	9	20.5%	8	7.1%	9	5.9%	8	24.4%	6
Monongalia	109.01	41.3%	5	0.0%	10	39.2%	6	11.0%	9	1.5%	10	27.8%	7
Monongalia	109.02	76.9%	9	0.0%	10	11.2%	9	3.0%	10	5.9%	8	23.8%	6
Monongalia	110	46.6%	5	2.9%	7	33.9%	6	20.2%	7	12.8%	6	15.0%	4
Monongalia	111	52.6%	6	0.6%	10	24.3%	8	14.4%	8	4.3%	9	21.0%	5
Monongalia	112	63.1%	7	1.8%	8	18.1%	8	8.8%	9	3.2%	9	9.3%	3
Monongalia	113	84.5%	9	0.5%	10	11.3%	9	6.1%	10	6.0%	8	12.7%	3
Monongalia	114	80.4%	9	1.7%	8	12.2%	9	5.0%	10	8.0%	7	5.7%	2
Monongalia	115	78.2%	9	0.7%	10	9.9%	9	3.9%	10	2.6%	9	15.7%	4
Monongalia	116	52.3%	6	0.1%	10	19.5%	8	10.4%	9	7.2%	8	21.0%	5
Monongalia	117	77.5%	9	5.5%	4	8.4%	10	4.4%	10	3.4%	9	20.0%	5
Monongalia	118.03	78.2%	9	0.0%	10	14.2%	9	8.4%	9	4.8%	9	13.9%	4
Monongalia	118.04	90.8%	10	0.0%	10	3.5%	10	5.3%	10	4.3%	9	18.6%	5
Monongalia	118.05	80.8%	9	3.5%	6	9.9%	9	6.8%	9	2.4%	10	18.6%	5
Monongalia	118.06	86.9%	10	2.1%	8	6.4%	10	4.3%	10	3.7%	9	23.8%	6
Monongalia	119	90.9%	10	1.3%	9	8.9%	10	5.5%	10	4.8%	9	21.6%	5
Monongalia	120	54.2%	6	1.6%	9	17.3%	8	2.5%	10	4.7%	9	23.0%	6
Monroe	9501	87.4%	10	0.9%	9	18.5%	8	16.0%	8	9.9%	7	6.5%	2
Monroe	9502	79.0%	9	0.6%	10	19.6%	8	18.0%	7	7.7%	8	9.0%	3
Monroe	9503	78.9%	9	0.0%	10	12.5%	9	15.7%	8	6.1%	8	9.7%	3
Morgan	9707	71.2%	8	0.6%	10	11.0%	9	8.9%	9	8.3%	7	13.7%	4
Morgan	9708	54.6%	6	1.8%	8	17.6%	8	12.0%	8	10.8%	6	10.3%	3
Morgan	9709	64.8%	7	3.5%	6	20.5%	8	14.9%	8	16.9%	4	8.2%	2
Morgan	9710	70.2%	8	0.3%	10	8.4%	10	9.3%	9	17.6%	4	7.1%	2
Nicholas	9501	79.3%	9	5.0%	5	12.3%	9	11.8%	8	9.2%	7	7.8%	2
Nicholas	9502	74.3%	8	0.0%	10	20.1%	8	19.7%	7	7.7%	8	8.8%	2
Nicholas	9503	81.5%	9	2.1%	8	19.3%	8	16.9%	8	1.8%	10	6.7%	2
Nicholas	9504	80.6%	9	3.6%	6	24.9%	7	28.1%	5	6.6%	8	6.2%	2
Nicholas	9505	72.6%	8	0.9%	9	30.5%	7	24.3%	6	8.6%	7	11.2%	3
Nicholas	9506	84.5%	9	3.2%	7	12.7%	9	12.5%	8	10.0%	7	7.8%	2
Nicholas	9507	82.6%	9	0.0%	10	23.3%	8	18.7%	7	13.3%	5	7.3%	2
Ohio	2	68.2%	8	0.6%	10	19.6%	8	13.4%	8	3.1%	9	16.2%	4
Ohio	3	64.4%	7	0.0%	10	17.1%	8	14.4%	8	7.3%	8	21.8%	6
Ohio	4	32.8%	4	4.5%	5	43.9%	5	27.3%	6	10.4%	7	12.4%	3

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Ohio	5	65.0%	7	0.0%	10	22.7%	8	18.3%	7	3.8%	9	18.3%	5
Ohio	6	52.7%	6	3.0%	7	43.7%	5	29.7%	5	5.7%	8	8.3%	2
Ohio	7	50.2%	6	0.0%	10	29.2%	7	28.4%	5	6.1%	8	11.8%	3
Ohio	13	72.7%	8	1.2%	9	18.0%	8	16.7%	8	3.4%	9	11.0%	3
Ohio	14	52.4%	6	0.6%	10	10.4%	9	8.1%	9	7.8%	8	20.1%	5
Ohio	15	70.5%	8	1.8%	8	8.9%	10	4.4%	10	2.6%	9	25.1%	6
Ohio	16	67.3%	8	0.0%	10	10.8%	9	3.5%	10	3.2%	9	21.1%	5
Ohio	17	92.5%	10	0.0%	10	2.8%	10	2.9%	10	8.4%	7	20.2%	5
Ohio	18	71.3%	8	3.7%	6	19.9%	8	17.9%	7	5.0%	9	20.5%	5
Ohio	19.01	84.3%	9	2.2%	8	7.5%	10	8.2%	9	2.0%	10	20.1%	5
Ohio	20	86.9%	10	1.4%	9	4.1%	10	9.9%	9	9.8%	7	24.5%	6
Ohio	21	75.5%	8	0.5%	10	17.5%	8	6.7%	9	5.6%	8	22.1%	6
Ohio	22	81.5%	9	0.0%	10	10.1%	9	5.0%	10	1.7%	10	8.8%	2
Ohio	26	51.1%	6	1.4%	9	32.3%	6	25.6%	6	2.5%	10	10.2%	3
Ohio	27	22.2%	3	0.0%	10	51.4%	4	45.0%	2	24.3%	1	2.4%	1
Pendleton	9704	85.5%	10	0.6%	10	23.6%	8	17.7%	7	4.7%	9	4.5%	1
Pendleton	9705	75.0%	8	1.7%	8	19.6%	8	19.1%	7	3.6%	9	9.1%	3
Pendleton	9706	71.9%	8	0.0%	10	16.9%	8	9.6%	9	2.5%	10	8.1%	2
Pleasants	9621	89.6%	10	0.5%	10	19.4%	8	15.4%	8	6.3%	8	5.0%	2
Pleasants	9622	80.7%	9	0.0%	10	14.8%	9	12.8%	8	6.7%	8	9.3%	3
Pocahontas	9601.01	85.6%	10	0.0%	10	13.0%	9	7.9%	9	4.8%	9	6.3%	2
Pocahontas	9601.02	73.8%	8	0.0%	10	15.1%	9	12.5%	8	6.8%	8	15.2%	4
Pocahontas	9602	79.9%	9	1.9%	8	23.0%	8	18.1%	7	5.5%	8	7.0%	2
Pocahontas	9603	83.8%	9	1.0%	9	9.4%	9	10.5%	9	8.9%	7	13.2%	4
Preston	9638	71.1%	8	0.0%	10	13.4%	9	7.4%	9	2.5%	10	8.5%	2
Preston	9639	80.9%	9	1.7%	8	13.4%	9	19.4%	7	4.3%	9	7.0%	2
Preston	9640	70.3%	8	0.0%	10	19.2%	8	17.0%	8	9.6%	7	11.5%	3
Preston	9641	83.7%	9	1.7%	8	15.4%	9	14.3%	8	12.4%	6	7.8%	2
Preston	9642	79.1%	9	1.4%	9	14.4%	9	19.9%	7	6.5%	8	6.0%	2
Preston	9643	84.3%	9	1.6%	9	13.5%	9	13.2%	8	6.9%	8	11.6%	3
Preston	9644	82.1%	9	0.2%	10	13.7%	9	21.5%	7	7.3%	8	8.1%	2
Preston	9645	88.4%	10	0.0%	10	8.5%	10	11.4%	9	10.3%	7	8.9%	3
Putnam	201	82.9%	9	1.0%	9	17.7%	8	10.0%	9	2.0%	10	5.5%	2
Putnam	202	87.6%	10	0.6%	10	12.4%	9	10.0%	9	4.6%	9	9.5%	3

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Putnam	203	89.1%	10	0.6%	10	4.6%	10	5.5%	10	3.3%	9	16.3%	4
Putnam	204	86.4%	10	0.7%	10	10.1%	9	7.9%	9	3.5%	9	14.6%	4
Putnam	205	77.4%	9	0.0%	10	11.7%	9	14.6%	8	6.2%	8	11.3%	3
Putnam	206.01	83.4%	9	0.0%	10	3.9%	10	6.9%	9	3.5%	9	20.9%	5
Putnam	206.03	78.7%	9	0.0%	10	11.4%	9	14.7%	8	4.3%	9	10.8%	3
Putnam	206.04	70.9%	8	0.0%	10	16.7%	9	14.5%	8	5.7%	8	19.3%	5
Putnam	206.05	81.5%	9	0.0%	10	7.9%	10	7.7%	9	4.4%	9	24.9%	6
Putnam	207	92.2%	10	0.0%	10	7.9%	10	5.9%	10	1.4%	10	11.9%	3
Raleigh	2	58.1%	7	1.4%	9	33.1%	6	27.0%	6	13.9%	5	10.7%	3
Raleigh	3	54.6%	6	0.6%	10	18.9%	8	32.0%	5	7.7%	8	10.0%	3
Raleigh	4	66.1%	7	0.0%	10	29.6%	7	17.3%	7	15.1%	5	8.0%	2
Raleigh	5	64.2%	7	0.0%	10	11.0%	9	13.2%	8	5.8%	8	18.4%	5
Raleigh	6	49.1%	6	1.3%	9	29.0%	7	25.7%	6	4.6%	9	23.9%	6
Raleigh	7	76.4%	9	0.5%	10	14.7%	9	16.2%	8	6.4%	8	11.5%	3
Raleigh	8.02	82.9%	9	0.0%	10	10.5%	9	12.5%	8	7.7%	8	13.0%	3
Raleigh	8.03	80.9%	9	1.3%	9	12.0%	9	11.8%	8	1.7%	10	17.6%	5
Raleigh	8.04	81.1%	9	0.0%	10	6.6%	10	8.4%	9	4.5%	9	9.8%	3
Raleigh	9	78.9%	9	0.9%	9	19.4%	8	14.4%	8	6.7%	8	10.0%	3
Raleigh	10.01	85.3%	10	0.5%	10	14.4%	9	11.5%	9	2.8%	9	10.2%	3
Raleigh	10.02	68.3%	8	2.8%	7	20.7%	8	22.6%	6	8.1%	7	5.7%	2
Raleigh	11	82.0%	9	0.9%	9	13.3%	9	13.1%	8	7.7%	8	13.6%	4
Raleigh	12	79.6%	9	1.1%	9	20.9%	8	20.3%	7	7.3%	8	2.6%	1
Raleigh	13	75.2%	8	0.0%	10	18.5%	8	20.8%	7	14.0%	5	11.1%	3
Raleigh	14	68.7%	8	0.6%	10	12.4%	9	13.7%	8	1.3%	10	14.4%	4
Raleigh	15	83.4%	9	0.5%	10	14.7%	9	15.7%	8	2.4%	10	12.9%	3
Randolph	9659	90.7%	10	1.0%	9	16.1%	9	12.8%	8	4.2%	9	7.1%	2
Randolph	9660	71.0%	8	0.0%	10	13.7%	9	14.1%	8	13.9%	5	13.9%	4
Randolph	9661	47.6%	5	2.9%	7	24.1%	8	21.1%	7	9.0%	7	15.4%	4
Randolph	9662	79.7%	9	0.4%	10	12.0%	9	13.6%	8	4.6%	9	9.9%	3
Randolph	9663	88.8%	10	1.0%	9	14.7%	9	8.2%	9	6.7%	8	13.3%	4
Randolph	9664	71.2%	8	0.3%	10	12.4%	9	12.4%	8	5.9%	8	12.2%	3
Randolph	9665	86.0%	10	1.3%	9	21.7%	8	19.7%	7	5.5%	8	2.9%	1
Ritchie	9623	79.4%	9	0.5%	10	21.0%	8	15.3%	8	14.3%	5	6.4%	2
Ritchie	9624	83.5%	9	0.3%	10	8.4%	10	15.2%	8	11.3%	6	5.9%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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**2017 AND 2018 ALLOCATION PLAN
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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column K Owner-Occupied %	Column L Points Awarded	Column M 1.01+ Occupants Per Room%	Column N Points Awarded	Column O % Below Poverty Level	Column P Points Awarded	Column Q % on Public Assist-and/Food Stamps/ SNAP	Column R Points Awarded	Column S Unemployment 20 to 64 Years of Age	Column T Points Awarded	Column U Bachelor Degree 25 Plus Years of Age	Column V Points Awarded
Ritchie	9625	73.5%	8	1.5%	9	23.9%	8	23.7%	6	6.2%	8	5.3%	2
Roane	9628	88.9%	10	3.5%	6	17.6%	8	17.7%	7	13.0%	6	9.1%	3
Roane	9629	81.4%	9	0.0%	10	16.1%	9	18.3%	7	6.9%	8	8.0%	2
Roane	9630	61.7%	7	0.0%	10	35.6%	6	31.0%	5	16.4%	4	9.1%	3
Roane	9631	76.5%	9	0.5%	10	26.5%	7	28.2%	5	10.4%	7	5.1%	2
Summers	5	84.6%	9	0.0%	10	26.3%	7	31.2%	5	4.9%	9	4.7%	2
Summers	6	81.1%	9	3.4%	6	13.3%	9	15.2%	8	8.4%	7	7.6%	2
Summers	7	61.4%	7	0.0%	10	29.9%	7	36.1%	4	9.1%	7	14.2%	4
Summers	8	80.9%	9	0.4%	10	10.4%	9	17.7%	7	7.9%	7	7.4%	2
Taylor	9646	71.8%	8	0.0%	10	25.2%	7	21.7%	7	12.8%	6	7.4%	2
Taylor	9647	82.7%	9	0.0%	10	14.0%	9	12.4%	8	3.8%	9	18.6%	5
Taylor	9648	79.6%	9	2.1%	8	22.8%	8	15.4%	8	6.4%	8	8.3%	2
Taylor	9649	74.7%	8	0.0%	10	17.1%	8	11.4%	9	10.9%	6	6.0%	2
Tucker	9652	85.6%	10	0.0%	10	14.9%	9	8.5%	9	6.4%	8	8.5%	2
Tucker	9653	79.4%	9	2.0%	8	10.7%	9	10.0%	9	0.6%	10	9.1%	3
Tucker	9654	79.4%	9	0.4%	10	18.3%	8	13.7%	8	12.8%	6	5.7%	2
Tyler	9618	80.8%	9	1.3%	9	21.6%	8	18.1%	7	9.2%	7	9.5%	3
Tyler	9619	76.4%	9	2.5%	7	14.9%	9	16.6%	8	11.6%	6	3.9%	1
Tyler	9620	84.2%	9	1.0%	9	16.8%	9	17.7%	7	10.8%	6	5.0%	2
Upshur	9666	82.0%	9	2.6%	7	20.9%	8	12.8%	8	11.1%	6	9.9%	3
Upshur	9667	58.9%	7	3.2%	7	31.4%	7	23.3%	6	5.8%	8	19.8%	5
Upshur	9668	58.7%	7	0.6%	10	27.1%	7	21.7%	7	3.8%	9	9.2%	3
Upshur	9669	82.9%	9	0.8%	9	17.1%	8	12.8%	8	11.7%	6	10.1%	3
Upshur	9670	87.9%	10	1.2%	9	17.4%	8	14.6%	8	2.7%	9	5.5%	2
Upshur	9671	83.4%	9	0.5%	10	16.7%	9	6.6%	9	7.2%	8	7.0%	2
Wayne	51	77.7%	9	0.6%	10	20.9%	8	10.8%	9	7.4%	8	14.3%	4
Wayne	52	78.1%	9	0.0%	10	6.4%	10	13.8%	8	11.8%	6	11.8%	3
Wayne	201	80.4%	9	0.0%	10	11.2%	9	8.9%	9	4.2%	9	11.1%	3
Wayne	203	68.8%	8	1.2%	9	14.1%	9	11.4%	9	9.0%	7	6.7%	2
Wayne	204	84.3%	9	1.0%	9	12.4%	9	13.2%	8	8.6%	7	13.7%	4
Wayne	205	70.9%	8	1.9%	8	23.3%	8	25.2%	6	4.6%	9	6.3%	2
Wayne	206	82.8%	9	1.4%	9	19.7%	8	14.6%	8	8.0%	7	10.4%	3
Wayne	207	84.5%	9	1.4%	9	11.7%	9	15.4%	8	7.8%	8	5.5%	2
Wayne	208	68.9%	8	2.3%	8	29.1%	7	23.6%	6	9.0%	7	3.2%	1

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column K Owner-Occupied %	Column L Points Awarded	Column M 1.01+ Occupants Per Room%	Column N Points Awarded	Column O % Below Poverty Level	Column P Points Awarded	Column Q % on Public Assist-and/Food Stamps/ SNAP	Column R Points Awarded	Column S Unemployment 20 to 64 Years of Age	Column T Points Awarded	Column U Bachelor Degree 25 Plus Years of Age	Column V Points Awarded
Wayne	209	84.1%	9	3.8%	6	34.0%	6	31.6%	5	21.8%	2	2.2%	1
Wayne	210	74.3%	8	0.5%	10	31.7%	7	27.5%	6	7.4%	8	0.7%	1
Webster	9701	74.4%	8	1.3%	9	21.2%	8	25.6%	6	12.1%	6	4.6%	2
Webster	9702	69.2%	8	1.1%	9	28.3%	7	28.5%	5	18.7%	3	6.9%	2
Webster	9703	82.5%	9	0.4%	10	19.7%	8	29.4%	5	8.6%	7	5.2%	2
Wetzel	49	76.9%	9	0.0%	10	21.8%	8	15.7%	8	6.9%	8	9.6%	3
Wetzel	304	75.1%	8	0.2%	10	24.6%	7	15.3%	8	2.9%	9	3.5%	1
Wetzel	305	85.7%	10	1.1%	9	23.6%	8	19.6%	7	13.0%	6	5.1%	2
Wetzel	307	73.0%	8	1.3%	9	16.4%	9	19.6%	7	7.0%	8	6.5%	2
Wetzel	308	84.5%	9	3.6%	6	8.2%	10	12.5%	8	9.7%	7	3.5%	1
Wirt	301.01	78.8%	9	3.2%	7	19.3%	8	18.2%	7	9.3%	7	8.9%	3
Wirt	301.02	87.7%	10	0.0%	10	18.8%	8	21.4%	7	16.7%	4	5.3%	2
Wood	1	68.2%	8	0.0%	10	23.6%	8	16.7%	8	5.9%	8	11.0%	3
Wood	3	53.2%	6	0.0%	10	18.4%	8	16.3%	8	11.4%	6	9.0%	3
Wood	4	77.0%	9	0.0%	10	4.2%	10	9.7%	9	1.1%	10	12.8%	3
Wood	5	64.6%	7	0.4%	10	33.3%	6	27.0%	6	7.1%	8	9.8%	3
Wood	7.01	43.2%	5	1.1%	9	42.9%	5	43.9%	3	19.8%	3	10.9%	3
Wood	7.02	66.8%	8	0.0%	10	22.6%	8	19.4%	7	7.4%	8	6.7%	2
Wood	8.01	68.2%	8	3.5%	6	37.5%	6	25.1%	6	10.4%	7	5.2%	2
Wood	8.02	66.6%	8	1.3%	9	19.7%	8	16.8%	8	12.8%	6	6.8%	2
Wood	9.01	56.1%	6	1.5%	9	19.8%	8	29.9%	5	8.5%	7	1.3%	1
Wood	9.02	80.7%	9	1.0%	9	23.2%	8	19.4%	7	8.9%	7	10.1%	3
Wood	9.03	56.7%	6	0.0%	10	23.9%	8	22.8%	6	10.5%	6	9.9%	3
Wood	101.01	86.2%	10	0.9%	9	12.2%	9	14.7%	8	7.7%	8	17.8%	5
Wood	101.02	73.0%	8	0.0%	10	12.6%	9	18.7%	7	5.6%	8	24.7%	6
Wood	102	77.4%	9	0.0%	10	6.7%	10	7.9%	9	7.4%	8	16.9%	4
Wood	103	83.1%	9	1.6%	9	6.4%	10	6.0%	10	5.6%	8	23.4%	6
Wood	104	75.2%	8	0.6%	10	13.0%	9	12.3%	8	8.2%	7	14.5%	4
Wood	105.01	73.0%	8	0.0%	10	26.5%	7	20.0%	7	12.8%	6	11.9%	3
Wood	105.02	64.0%	7	3.0%	7	15.7%	9	20.1%	7	9.0%	7	7.7%	2
Wood	106.01	81.4%	9	2.7%	7	10.3%	9	10.8%	9	6.5%	8	11.5%	3
Wood	106.02	85.8%	10	2.2%	8	12.0%	9	9.9%	9	5.1%	9	11.4%	3
Wood	107.01	80.9%	9	2.5%	7	18.9%	8	14.7%	8	19.4%	3	8.7%	2
Wood	107.02	79.8%	9	0.7%	10	11.8%	9	10.8%	9	6.2%	8	13.3%	4

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PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist- and/Food Stamps/ SNAP	Points Awarded	Unem- ployment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Wood	108	89.2%	10	3.5%	6	19.5%	8	11.4%	9	6.4%	8	7.8%	2
Wood	109.01	89.8%	10	1.0%	9	7.5%	10	6.4%	9	6.7%	8	15.3%	4
Wood	109.02	70.0%	8	1.5%	9	13.5%	9	16.4%	8	11.2%	6	14.0%	4
Wood	110	44.7%	5	0.2%	10	13.5%	9	24.0%	6	11.9%	6	14.5%	4
Wyoming	28	76.9%	9	8.6%	1	13.9%	9	21.4%	7	5.9%	8	3.9%	1
Wyoming	29.01	80.2%	9	0.8%	9	19.3%	8	21.5%	7	8.3%	7	3.1%	1
Wyoming	29.02	83.1%	9	0.5%	10	18.8%	8	23.6%	6	0.5%	10	6.4%	2
Wyoming	30	78.1%	9	0.0%	10	26.7%	7	25.5%	6	14.6%	5	1.7%	1
Wyoming	31	77.9%	9	3.0%	7	26.6%	7	20.3%	7	3.1%	9	6.4%	2
Wyoming	32	84.2%	9	1.1%	9	19.6%	8	17.5%	7	11.8%	6	9.1%	3