



# HFA FACTBOOK ONLINE: DATA VISUALIZATION & REPORTS

## User Guide

*Last Updated: May 17, 2024*

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## Welcome

### Introduction

- ▶ NCSHA’s *State HFA Factbook* is your best source of information on HFAs and their program activity. Now, you can access and filter that valuable data online through our new visualization platform to generate graphs, charts, and reports that can inform your work and decision-making.

The data is drawn from NCSHA’s comprehensive annual survey of HFA program activity. HFAs use the data to compare their programs and operations to those of other HFAs over a specific timeframe and to learn from one another.

### Feedback

- ▶ Please send us feedback by [completing this form](#) so that we can continue to improve the tool for you.

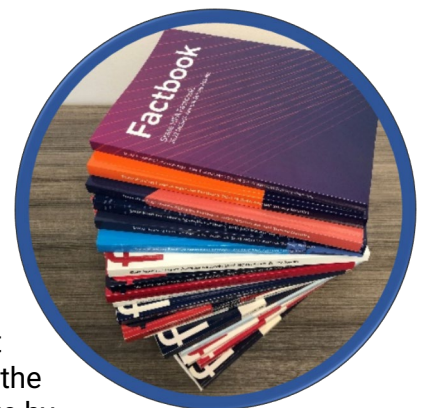
### Thank you!

- ▶ NCSHA wishes to acknowledge the HFA executive directors and staff who contributed the extensive data that make the *Factbook* possible. More than 20 HFA staff members also generously shared their time and expertise to help NCSHA develop this data visualization platform.

## NCSHA’s Data Visualization Background

Each year, NCSHA conducts a comprehensive survey of HFA program activity and compiles it in the *State HFA Factbook*. The *Factbook* also helps HFAs to compare their programs and operations to those of other HFAs and to learn from one another. This information supports NCSHA’s advocacy with Congress, the Administration, and the numerous federal agencies concerned with housing by providing hard evidence of HFA program results and successes.

By adding an online visualization tool and survey report access to complement the *Factbook*, NCSHA is aiming to increase the accessibility and usefulness of the data. The visualization tool allows you to compare data year over year and state by state in a new way.



## Did You Know?

- **Data Collection:** NCSHA has been gathering Factbook data since 1987. All data collected since 2005 is now available to you via the online platform.
- **Printed Copies and PDFs:** As an HFA or Associate Member, your organization gets three printed copies of the *Factbook* and a PDF version every year. To request a copy of the PDF, please contact [data@ncsha.org](mailto:data@ncsha.org) or access the PDF in the online platform.
- **Corrections:** If you notice errors or missing data, please complete [this form](#) or contact NCSHA via [data@ncsha.org](mailto:data@ncsha.org) with comments and questions. While the change will not be reflected in the published *Factbook* editions, **changes reviewed and approved** by NCSHA can be updated online.

## Helpful Links

- **User Guide Online:** <https://www.ncsha.org/hfa-factbook-online-data-visualization-and-reports-user-guide/>
- **FAQs:** <https://www.ncsha.org/resource-center/factbook-online-faqs/>
- **Data Corrections:** <https://www.ncsha.org/ncsha-factbook-data-updates/>
- **Feedback:** <https://www.ncsha.org/resource-center/hfa-factbook-online-feedback/>

## Access/Disclaimer/Terms of Use and Online Privacy Policy

- **Access**
  - **HFA and Associate Members:** Employees of NCSHA HFA and Associate member agencies have unlimited access to the HFA Factbook Online. No additional purchase is required. Powered by *Insite's Shift IQ*, this platform is separate from [ncsha.org](http://ncsha.org) and requires a username and password.
  - **Affiliate Members and Researchers:** With each purchase of the current State HFA Factbook, your organization will receive one user license to access the HFA Factbook Online, valid until the next Factbook is published.
- **Disclaimer:** The National Council of State Housing Agencies (NCSHA) publishes *State HFA Factbook* for the general information of its readers. The information contained in the published *State HFA Factbook* and the online NCSHA HFA Factbook Data Visualization and Reports tool is based upon data supplied from a number of sources that NCSHA believes to be reliable but cannot guarantee. Hence, NCSHA is not responsible for any errors, omissions, or inaccuracies such data may contain.
- **Terms of Use and Online Privacy Policy:** All activities on NCSHA online properties are subject to NCSHA's [Terms of Use](#) and [Online Privacy Policy](#).

# User Guide: Step By Step

## Logging In

Visit [ncsha.org/hfa-factbook-online](https://ncsha.org/hfa-factbook-online). There, you will find an online version of this guide, FAQs, and *Insite's Shift IQ* portal, the platform where HFA Factbook data is hosted and accessible to you. Please note: Typically, your username and password are different from your [ncsha.org](https://ncsha.org) login information.

If you are an HFA or Associate member who enters Factbook data annually, you are already a registered user. You can reset your password from the login panel. If you are a new user, please register. The approval process for new users may take up to one business day.

Please contact NCSHA at [data@ncsha.org](mailto:data@ncsha.org) if you have trouble accessing your account or if you would like us to set up your access.

After logging in, three functions are available to you:

- **Data Visualization Tool:** Data visualization tool that allows you to filter, view, and compare HFA data back to 2005.
- **PDF of the current Factbook:** A downloadable PDF version of the current Factbook.
- **Factbook Reports:** Complete tables by year as published in the Factbook, with footnotes. These may be downloaded as PDFs and Excel documents.



Returning Users    New Users

### Sign In

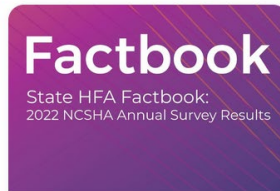
Email \*

Password \*    [Forgot your password?](#)

[➔ Login with Email](#)



Data Visualization Tool



2022 Factbook



Factbook Reports

## Visualization Tool Structure

The NCSHA *Factbook* is divided into the following sections or “Surveys”:

1. Administration and Budget
2. HOME Investment Partnerships
3. The Low Income Housing Tax Credit
4. Multifamily Bonds
5. Mortgage Revenue Bonds
6. Private Activity Bonds

The Visualization Tool is set up in the same way. Each table is a “Category” and each “Name” is a specific question. For example, “Annual Operating Budget” is a Name under “Organization Staffing and Budget.”

The screenshot shows the MemberTech interface. The 'Add Series' section at the top has five numbered callouts: 1 (Name dropdown), 2 (Region dropdown), 3 (Year dropdowns), 4 (Options dropdowns), and 5 (Y-Axis dropdown). Below this is a pop-up window with three columns: 'Survey', 'Category', and 'Name'. The 'Survey' column lists six sections: Administration and Budget, HOME Investment Partnerships, Low Income Housing Tax Credits, Multifamily Bonds, Mortgage Revenue Bonds, and Private Activity Bonds. The 'Category' column lists various Factbook tables, with 'Organization Staffing and Budget' selected. The 'Name' column lists specific questions, with 'Annual operating budget' selected. A blue arrow points from callout 4 to the 'Annual operating budget' option. The pop-up has 'OK' and 'Cancel' buttons at the bottom.

Setting up your visualization is a matter of selecting the desired variables (Name, Region, and Year) and selecting your preferred display.

### 1 Name

- After clicking on the dropdown menu Name, a pop-up will display with three columns: Survey, Category, and Name.
- The Survey column allows you to select the six distinct sections of the Factbook: Administration and Budget, HOME Investment Partnerships, Low Income Housing Tax Credits, Multifamily Bonds, Mortgage Revenue Bonds, and Private Activity Bonds.
- After selecting one of the six Surveys, the second column, Category, will display the available Factbook tables to explore. A full list of Factbook tables with descriptions of the available data within each table is available [below](#). Additionally, there is a search function under Category that will identify all tables with the desired key word (e.g., typing

“housing credit” into the search filter will display all relevant tables with the term “housing credit” in them).

- The third column, Name, displays all the data fields available within the selected Category. These data fields correspond to the columns found in each Factbook table. It is possible to select multiple data fields to display on the same graph. However, to be displayed on the same axis, all data fields must be measured in the same unit (i.e., people, units, dollars, etc.).

## 2 Region

- After selecting the desired Survey, Category, and Name, the next option on the series bar is Region.
- Region displays all available HFAs with data under the previously selected Survey, Category, and Name.
- Multiple HFAs can be selected at the same time. There are also Select All and Deselect All buttons.
- If the Region field is left blank, which is the default setting, all available HFAs will be automatically selected.

## 3 Year

- After choosing which HFAs to select, the next option is to choose which years to examine.
- For most of the Factbook tables, the From dropdown will begin at 2005. For Factbook tables that were introduced after 2005, the From dropdown will begin at the year in which the data was first collected. The To dropdown menu will allow you to select the range of time in which the data will display. The To dropdown menu will always end with the latest year of available data.
- It is possible to display only one year of data. To do so, select the same year in both the From and To menus.
- If both From and To dropdown menus are left blank, which is the default setting, the chart will automatically display over the longest available range.

## 4 Options

- The Options dropdown menu will determine how the selected data will be displayed.
- In the first dropdown menu, there are five different selections: Actual, Sum, Average, Maximum, and Minimum. Actual will display each of the selected HFAs separately.
- The second dropdown menu determines whether the selected data will be displayed as a line chart or a bar chart. It is possible to use both options in the same chart.

## 5 Y-Axis

- The Y-Axis dropdown menu will determine on which side of the chart the Y-Axis will display. Selecting Primary will cause the Y-Axis to be displayed on the right-hand side, while selecting Secondary will cause the Y-Axis to be displayed on the left-hand side.
- This function allows the display of two different units of measurement on the same chart. For example, a data field displaying units can be selected as the Primary Y-Axis, while a different data field displaying \$ can be selected as the Secondary Y-Axis.

### Add Series/Clear Chart

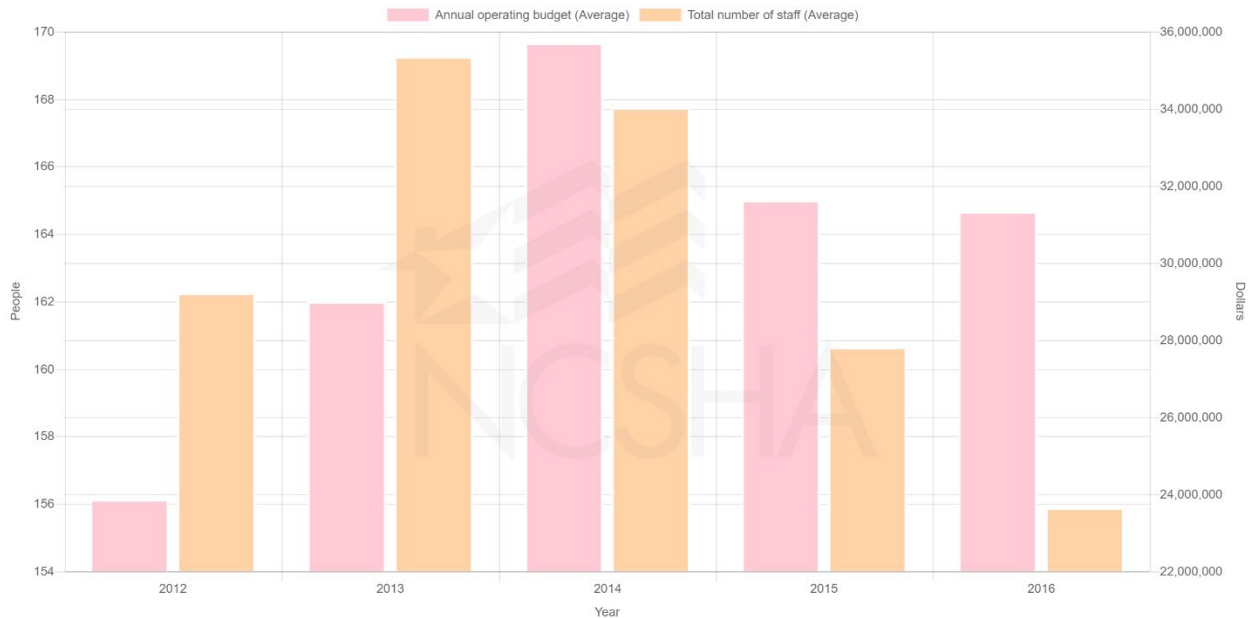
- To the right of the Y-Axis dropdown menu are two buttons. The first button – a green addition sign – populates the data previously selected onto the chart. The second button, two lines forming a circle, clears the chart.

### Additional Functions

- There are five additional buttons below the dropdown menus described above: Save, Load, CSV, PNG, and Hide Legend/Show Legend.
- The Save button allows for the naming and saving of a created chart.
- The Load button recalls a previously saved chart.
- The CSV button downloads the underlying data used to create the chart as Microsoft CSV file.
- The PNG button creates a PNG file of the displayed chart.
- The Hide Legend/Show Legend button temporarily removes the legend, enlarging the chart size. Clicking the button again will recall the legend.

### Sample PNG

**Administration and Budget:** Organization Staffing and Budget – Annual operating budget (2012-2016), Organization Staffing and Budget – Total number of staff (2012-2016);



## Year-Specific Survey Reports

Benefits of the visualization tool include the ability to see data across years and mix data from multiple tables.

If you would like to see the data in a year-specific table or reference the footnotes, which are not available in the visualization tool, you have two options.

First, you can download a PDF of the current Factbook.

Second, you can access the “Reports” under the Factbook Reports icon.

[How to video:](#)



After selecting Reports, click on a specific Report, and set the Report Criteria for any year back to 2005. Individual tables can be saved as Excel documents or PDFs.

## Questions?

Please email [data@ncsha.org](mailto:data@ncsha.org) or call 202-624-7711 if you have any additional questions. Additionally, we are committed to continuously improving this resource. Please share your feedback by emailing us or completing [this form](#).

Portal > Factbook Reports > Preview Report

### Preview Report

Report Table: AB01 | Report Year: 2022 | Download

1 of 2 ?


#### 2022 Administration and Budget

Table 1: Agency Profile

Agency Name	Year Agency Created	Under Governor's Direct Supervision	In Governor's Budget	Independent Authority	Under Civil Service Laws	Other External Employment Limits
Alabama HFA	1980	No	No	Yes	No	No
Alaska HFC	1971	No	Yes	No	No	No
Arizona DoH	2002	Yes	Yes	No	No	No
Arkansas DFA	1977	Yes	No	Yes	Yes	No
California HFA	1975	Yes	No	Yes	Yes	No
Colorado HFA	1973	No	No	Yes	No	No
Connecticut HFA	1969	No	No	Yes	No	No
Delaware SHA	1968	Yes	Yes	No	Yes	No
District of Columbia HFA	1979	No	No	Yes	Yes	No
Florida HFC *	1980	Yes	Yes	Yes	No	No
Georgia DCA/HFA	1974	No	No	No	No	No
Hawaii HFDC	2006	No	Yes	Yes	Yes	No
Idaho HFA	1972	No	No	Yes	No	No

## Available Tables

 Indicates that the table is only available in the Survey Reports function.

  Indicates that the table is available in both the Visualization (Graphs) and Survey Reports functions.

### **Administration and Budget**

#### **Agency Profile**

A historical perspective on state HFAs, this table indicates the year in which each was created and the nature of its relationship to state government through such factors as budgetary, employment, and supervisory control.

#### **Agency Reserves**

This table identifies HFAs that were required to use agency reserves for non-agency purposes within the past 10 years.

#### **Board of Directors Profile**

Generally, responsibility for crafting HFA policy resides with the HFA boards of directors, whose composition and relationship to state government is described in this table.

#### **Executive Director Profile**

HFA executive directors are charged with overall administration of HFA programs and implementation of HFA policies. This table provides selection and employment characteristics for the position of HFA executive director.

#### **Bonds Outstanding**

For all agency bonds sold, this table shows the year-end amounts of outstanding taxable and tax-exempt debt, broken down by single-family and multifamily programs.

#### **Consolidated Plan**

The Consolidated Plan is an affordable housing assessment and strategic planning document that provides HUD an estimate of the housing needs of states and localities and outlines their strategies for addressing these needs. A HUD-approved Consolidated Plan is a prerequisite for HFAs receiving federal housing and community development assistance. This table denotes which HFAs play a lead role in their state's Consolidated Plan development.

#### **Federal Home Loan Bank Partnerships**

This table reports which HFAs are approved "Housing Associate" members (formerly nonmember mortgagees) of Federal Home Loan Banks (FHLBanks), the total FHLBank advances and bonds purchased, and the status of HFA efforts to work with the FHLBanks

#### **Federal Home Loan Bank Programs**

This table shows the degree to which HFAs are involved with the FHLBanks' Affordable Housing and Community Investment Programs.

### **Federal Program Utilization A**

This table shows whether or not HFAs receive funding from federal housing assistance programs, including homeless assistance grants, Section 8 Housing Choice Vouchers, Rural Housing Service programs, and others.

### **Federal Program Utilization B**

This table shows whether or not HFAs receive funding from federal housing assistance programs, including the National Housing Trust Fund, the Neighborhood Stabilization Program, and others.

### **HFA Single-Family Programs in Operation**

HFA programs are the vehicles by which funding resources are used to provide affordable housing and related services. This table provides an overview of the single-family programs and activities HFAs engage in to meet the needs of lower-income families.

### **HFA Multifamily Programs in Operation**

This table provides an overview of the multifamily programs and activities HFAs operate.

### **HFA Special Needs Housing Programs in Operation**

This table identifies which HFAs operate programs serving persons with special needs.

### **Organization Staffing and Budget**

This table provides annual operating budget and overall staff size information.

### **Other HFA Programs in Operation**

This table shows which HFAs run other housing programs not reflected in the prior three charts.

### **State Funding for Housing**

This table identifies states that utilize bonds, appropriations, trust funds, and other designated sources that are dedicated exclusively to housing. It explains the HFAs' roles in the administration of these funds.

### **HOME Investment Partnerships**

#### **HFA Administered HOME Funds—FY and Cumulative**

This table identifies the amount of HOME dollars each NCSHA member and associate member agency administered, as a PJ, a subrecipient, or in another capacity, in FY and cumulatively.

#### **HOME Funds Committed—Multifamily and Tenant-Based Rental Assistance**

This table provides the dollar amounts of HOME funds committed for Tenant-Based Rental Assistance (TBRA) and across a range of multifamily activities (including commitments made with funds from program income). The table also provides the number of units assisted with these funds.

### **HOME Funds Committed—Single-Family**

This table provides the dollar amounts of HOME funds committed across a range of single-family activities (including commitments made with funds from program income). The table also provides the number of units assisted with these funds.

### **HOME Funds Committed to CHDOs and Non-CHDO Nonprofits**

This table reflects the number of Community Housing Development Organizations (CHDOs) in each state, and funds committed to CHDOs and to their non-CHDO nonprofit counterparts.

### **HOME Funds for Specific Populations**

This table identifies the HOME funds committed to serve a range of specific populations, including persons experiencing homelessness, the elderly, persons with disabilities, veterans, persons with AIDS, rural households, and others. Amounts may fall into more than one category.

### **HOME Units for Specific Populations**

This table provides the number of HOME-assisted units associated with the funding commitments described in HOME Funds for Specific Populations.

### **Percent of HOME-Assisted Units Targeted by Income**

Of the total HOME-assisted units described in Total HOME Funds Committed, this table shows the percent of units occupied by tenants with incomes at various levels below the area median income (AMI).

### **Percent of HOME Units Receiving Other Federal Subsidies**

This table identifies the percent of HOME units that also received funding from the Housing Credit, the National Housing Trust Fund, McKinney-Vento Homeless assistance programs, Community Development Block Grants (CDBG), tax-exempt single- or multifamily bonds, Section 8, and other specified federal programs. It also includes the percent of units that received HOME, but no other federal funding source.

### **Sources of HOME Match Funds**

This table describes match sources for HOME funds committed.

### **Total HOME Funds Allocated Statewide**

This table provides the total HOME funds allocated statewide in states in which NCSHA member agencies were state Participating Jurisdictions (PJs) or subrecipients in the current and previous fiscal year, and their cumulative allocation back to FY 1992. Amounts include authorized funding provided to both the state PJ and all local PJs.

### **Total HOME Funds Committed**

This table summarizes the HOME funds committed and units assisted for single-family and multifamily activities and for TBRA programs.

### Total HOME Funds Requested

This table illustrates the demand for HOME funds in. In some states, HOME funds are not specifically or directly requested by developers, but rather awarded by the state agency to fill financing gaps in developments as needed and depending on the availability of HOME and other soft financing sources.

### **The Low Income Housing Tax Credit**

#### Compliance Monitoring and Asset Management

This table indicates whether Housing Credit use restrictions are monitored by each agency in-house or by contract, and also identifies frequency of site visits. It also reports whether asset management responsibility for ARRA-assisted developments is handled in-house or by contract.

### Extended Low-Income Use Restrictions

This table describes whether a state sets a threshold requirement for owners to maintain affordability for more than the 30-year federal minimum requirement for both 9 percent and 4 percent properties. For all units receiving Housing Credits (including bond-financed units), this table describes the percentage requiring low-income use restrictions in excess of the 30 years mandated by the Housing Credit program.

### Fee Structure

This table describes the fee structure established by each agency for the Housing Credit program, including all fees from the application stage through compliance monitoring review.

### Housing Credit Applications and Allocations

This table reports total dollar amounts of Housing Credits requested and Credits allocated from states' Credit ceilings (9 percent Credits and acquisition Credits associated with 9 percent developments, but not Credits associated with bond-financed properties), broken down by new construction, substantial rehabilitation, and acquisition/rehabilitation. Cumulative allocations since the program's inception are also provided for each state.

### Housing Credit Authority

This table summarizes the total Housing Credit authority available in each state. Total authority includes per capita Credits plus any returned, carryforward, National Pool Credits, and Disaster Credits.

### Housing Credit Authority and Units in Rental Assistance Demonstration (RAD) Program Properties

This table denotes both 9 percent and 4 percent Credit allocations states made to RAD projects for the preservation and recapitalization of public housing and other HUD legacy programs. The table also provides the unit numbers that correspond to those allocations.

### **Housing Credits and Bonds Allocated to Tax-Exempt Bond-Financed Developments**

This table identifies the total dollar amount of 4 percent Housing Credits allocated in each state for properties financed with tax-exempt bond proceeds, broken down by new construction, substantial rehabilitation, and acquisition/rehabilitation. A separate breakout of the tax-exempt bond dollar amounts issued for these developments is also provided (the bond issuances associated with these properties may have occurred prior).

### **Housing Credit Production by Unit Size**

For all units allocated Housing Credits (including those in tax-exempt bond-financed properties), this table identifies the percent that are of a given size, based on the number of bedrooms in the unit.

### **Minimum Set-Aside and Basis Boost**

For all units allocated Housing Credits, this table denotes the percentage of units (including those in tax-exempt bond-financed properties) that elected each of the three minimum set-aside options. This table also shows the percentage of units located in Qualified Census Tracts (QCTs) and Difficult Development Areas (DDAs), as well as 9 percent units receiving the state-determined basis boost. Additional detail on the state-designated boost is provided in the State-Determined Basis Boost table.

### **Nonprofit Allocations**

This table reports the percentage of Housing Credit authority set aside by each agency for nonprofits and the actual Credit amount and percent of nonprofit allocations. The Housing Credit statute requires states to allocate no more than 90 percent of the Credit ceiling to for-profit entities, thus at least 10 percent of the state's Credit ceiling is typically the minimum nonprofit set-aside.

### **Percent of Housing Credit Units Receiving Other Federal Subsidies**

This table reports the percent of Housing Credit units (including those in tax-exempt bond-financed properties) financed with other federal programs. It includes the percentage of units financed with Credits only.

### **Percent of Housing Credit Units for Specific Populations**

For all units allocated Housing Credits (including those in tax-exempt bond-financed properties), this table identifies the percentage that will rent to specific populations. Family/General Occupancy housing includes units that are not reserved for other specific populations.

### **Preservation (Housing Credits)**

This table reports the number of properties and units that received either 9 percent or 4 percent Housing Credits that otherwise would have been in danger of losing their affordability.

### **Resyndication—Credit Units and Dollars Allocated**

This table provides the Credit amounts and number of units receiving a new allocation (resyndication) of Housing Credits (including both 9 percent and 4 percent Credits). Resyndication allows states to preserve older Housing Credit units so that they can remain affordable for the future. A resyndication restarts the affordability period for these units.

### **Set-Asides**

This table describes set-asides of Housing Credit authority established by each agency and the percentage of Housing Credits allocated to lease purchase properties.

### **State-Determined Basis Boost**

This table provides details on the use of the state-designated 30 percent basis boost for projects awarded 9 percent Credits, including factors considered when awarding the boost.

### **State Tax Credits**

This table identifies which states offered a state tax credit and whether the state credit must be used in conjunction with the federal Housing Credit.

### **Targeting of 9 Percent Housing Credit Units**

For all units allocated 9 percent Housing Credits, this table describes the percentage that are targeted to tenants at various income levels from 20 percent AMI to 80 percent AMI. Note: In practice, units listed in any of the AMI categories may be occupied by lower income residents but are not reflected as such in this table because those units are not exclusively targeted to lower income categories.

### **Targeting of 4 Percent/Bond Housing Credit Units**

For all 4 percent/bond-financed units allocated Housing Credits, this table describes the percentage that are targeted to tenants at various income levels from 20 percent AMI to 80 percent AMI. Note: In practice, units listed in any of the AMI categories may be occupied by lower income residents but are not reflected as such in this table because those units are not exclusively targeted to lower income categories.

### **Tax-Exempt Bond Units Receiving Allocations (4%)**

This table denotes the total number of tax-exempt bond-financed properties receiving Housing Credit allocations and the total number of Housing Credit qualified units and market rate units in those properties. Breakouts for new construction, substantial rehabilitation, and acquisition/rehabilitation are included. This table also denotes the cumulative number of tax-exempt bond-financed units receiving Credits for each state.

### **Units Produced from the Housing Credit Volume Cap (9%) (Sometimes referred to as Table 3a, 3b, and 3c by HFAs.)**

This table denotes the total number of properties receiving Housing Credit allocations from the state Housing Credit ceiling (excluding tax-exempt bond-financed properties) and the total number of Housing Credit-qualified units in those properties. Breakouts for new construction, substantial rehabilitation, and acquisition/rehabilitation are included. This table also reflects the cumulative number of units allocated Credits, minus the total Housing Credit qualified units that are in developments originally receiving an allocation in a prior year.

## **Multifamily Bonds**

### **Bond Issuance Utilizing Credit Enhancement/Insurance**

Credit enhancements are financial tools, such as bank letters of credit, designed to improve a bond issue's rating by reducing risk, consequently making it more attractive to potential investors. For all multifamily bonds issued, this table denotes the dollar amount of issues utilizing a variety of different credit enhancements.

### **Dollar Amount of Multifamily Bond Issues**

This table provides the dollar amount of bonds issued corresponding to the categories described in the Number of Multifamily Bond Issues

### **Expected Units From Multifamily Bond Issues**

For the bond issues described in the Number of Multifamily Bond Issues, the projected total numbers of units to be produced are provided.

### **Income Targeting and Size of Multifamily Bond Units Granted a Certificate of Occupancy or Placed in Service**

The total units given in the Multifamily Bonds Properties and Units Granted a Certificate of Occupancy or Placed in Service are further categorized by income targeting and size.

### **Number of Multifamily Bond Issues**

Bond issues to finance affordable multifamily housing programs may be taxable or tax-exempt. Issuances may be further classified as new money issues, which finance new programs, production, or rehabilitation and therefore serve to increase or preserve the available housing stock; or refundings, which may be issued to pay off and replace older issuances at better interest rates or under more favorable terms, or issued prior to the older bonds' call date with proceeds reinvested until needed, but do not typically increase housing stock. Tax-exempt bonds issued on behalf of charitable tax-exempt organizations are referred to as 501(c)(3) bonds, and tax-exempt government purpose bonds may be issued to cover a wide range of housing activities. This table denotes the number of issues sold across the categories described above.

### **Number of Properties in Multifamily Portfolio by Type**

This table lists the number of multifamily-bond financed properties held in HFA portfolios according to financing program—including Section 8, Section 236, FHA insurance programs, state financing programs, and others.

### **Number of Units in Multifamily Portfolio by Type**

This table lists the number of units associated with the properties in Number of Properties in Multifamily Portfolio by Type.

### **Other Multifamily Production (Excluding Bonds, Housing Credits, or HOME)**

This table provides the source, dollar amount, and number of units produced from any multifamily activities other than Bonds, the Housing Credit, or HOME reported by states.

### **Percent of Multifamily Bond Units Receiving Other Federal Subsidies**

This table represents the percent of units from the Multifamily Bonds Properties and Units Granted a Certificate of Occupancy or Placed in Service utilizing federal subsidies such as Housing Credits, RHS, Section 8, McKinney-Vento, historic rehabilitation, CDBG, HOME, or others, in conjunction with multifamily bond proceeds.

### **Percent of Multifamily Bond Units for Specific Populations**

For all new construction and rehabilitation properties and units issued certificates of occupancy from proceeds of bonds issued in any year, this table provides unit counts across a range of specific populations.

### **Properties and Units in Current Multifamily Portfolio**

This table shows the number of multifamily bond-financed properties and associated units held in HFA bond portfolios.

### **Properties and Units Produced by Multifamily Bonds**

This table contains new construction and rehabilitation properties and units issued certificates of occupancy from proceeds of bonds issued in any year.

### **Risk-Sharing**

This table identifies HFAs that have signed an agreement with HUD to participate in the HFA/FHA Risk-Sharing program, along with any production financed under the program and the cumulative number of properties and units in the program.

## **Mortgage Revenue Bonds**

### **HFA Mortgage Distribution by Income Area (MRB and Non-MRB Loans)**

This table breaks down HFA single-family loans, both MRB and non-MRB, by the percent of mortgage loans made to homeowners of varying income levels. This table also contains the percent of HFA loans made to borrowers in federally targeted areas and U.S. Department of Agriculture program-eligible rural areas.

### **HFA Single-Family Mortgage and Borrower Characteristics (MRB and Non-MRB Loans)**

This table reports the average mortgage loan amount, average purchase price and borrower income, and the percent of borrowers receiving agency down payment assistance for all HFA program loans, financed by both MRB and non-MRB sources of funding, among other demographic data.

### **MCC Production**

MCCs (Mortgage Credit Certificates) provide an alternative source of assistance for first-time homebuyers by providing qualified recipients a nonrefundable federal income tax credit for a specified percent of the annual interest paid on the mortgage loan of a principal residence. This table denotes the total number of MCCs issued and the cumulative number of MCCs issued for all years.

### **MCC Borrower and Lender Fees**

This table denotes any points and fees charged to the borrower or lender by the HFA when issuing MCCs.

### **MCC Mortgage and Borrower Characteristics**

This table reports the average MCC mortgage loan amount, average purchase price and borrower income, and the percent of MCC recipients receiving HFA down payment assistance, among other demographic data.

### **MCC Mortgage Distribution by Income and Area**

MCCs are further defined by the percent of certificates given to homeowners of varying income levels and the percent given in federally targeted areas.

### **MRB Mortgage and Borrower Characteristics**

This table reports the average MRB mortgage loan amount, average purchase price and borrower income, and the percent of MRB borrowers receiving agency down payment assistance, among other demographic data.

### **MRB Mortgage Distribution by Income and Area**

MRB loans are further defined by the percent of mortgage loans made to homeowners of varying income levels. This table also contains the percent of MRB loans made to borrowers in federally targeted areas and U.S. Department of Agriculture program-eligible rural areas.

### **MRB Production**

Mortgage Revenue Bonds (MRBs), an important source of funding for HFA home-ownership programs, are tax-exempt bond issues HFAs sell to investors, and then use the proceeds to fund below-market mortgages for first-time homebuyers. This table reports dollar issuance of MRBs, as well as the corresponding number of loans closed.

### **Other Single-Family Production**

In addition to MRBs and MCCs, HFAs also utilize other methods of financing to help lower-income or first-time home buyers purchase a home. This table outlines the various other funding methods HFAs used, along with the cumulative dollar amount of such financing and the number of loans closed.

### **Percent of HFA Single-Family Loans (MRB and Non-MRB) Receiving Mortgage Insurance**

This table reflects the percent of HFA program loans, both MRB and non-MRB, originated that were insured by various sources.

### **Percent of MRB Loans Receiving Mortgage Insurance**

This table reflects the percent of MRB loans made that were insured or guaranteed by governmental and private sources.

### Single-Family Loans with Down Payment Assistance

Most HFAs offer down payment assistance (DPA) to help borrowers pay for their down payment and other closing costs associated with purchasing a home. This table reports on the number of homebuyers receiving DPA, the average amount of assistance received, the form in which the assistance was provided, and the source(s) of the funding HFAs used to finance their DPA programs.

### Single-Family Portfolio Servicing

This table identifies states that service their single-family portfolio in-house by percent of the portfolio serviced, as well as those states that service single-family loans for other HFAs and other entities.

### Targeting of HFA Single-Family Funds to Special Groups

This table indicates whether an HFA sets aside MRB and/or non-MRB funds for certain targeted populations and/or communities.

### **Private Activity Bond Volume Cap Usage**

#### HFA Authority and Usage

This table illustrates how much private activity bond cap authority each HFA had available, how much it used, and how much it carried forward.

#### HFA Cap Issuance

This table shows how HFAs used their private activity bond cap. The table does not reflect refunding bond issuance. Refunding bonds are issued to retire previously issued bonds before their maturity date. Generally, housing bond refundings do not consume private activity bond cap, although they do represent new bond issuance.

#### State Allocation of Bond Cap Among Issuers

This table shows what proportion of its state's private bond activity allocation cap each HFA receives.

#### State Cap Authority

This table shows how much new private activity bond cap authority each state received.

## Key

The list below defines abbreviations within the *Factbook*. N/AP (not applicable) means the agency does not operate a particular program. N/AV (not available) means the agency did not provide any data. A zero means no program activity occurred that year.

<b>ACC</b>	Annual Contributions Contract
<b>AHP</b>	Affordable Housing Program
<b>AMI</b>	Area Median Income
<b>ARRA</b>	American Recovery and Reinvestment Act of 2009
<b>CA</b>	Contract Administration
<b>CDBG</b>	Community Development Block Grant
<b>CHDO</b>	Community Housing Development Organization
<b>CIP</b>	Community Investment Program
<b>DDA</b>	Difficult Development Area
<b>EIV</b>	Enterprise Income Verification
<b>ESG</b>	Emergency Shelter Grants
<b>Exchange</b>	Housing Credit Exchange Program
<b>FAF</b>	Financial Adjustment Factor
<b>FHA</b>	Federal Housing Administration
<b>FHFA</b>	Federal Housing Finance Agency
<b>FHLB</b>	Federal Home Loan Bank
<b>FSA</b>	Financial Security Assurance
<b>GO</b>	General Obligation
<b>GSE</b>	Government-Sponsored Enterprises
<b>HAP</b>	Housing Assistance Payments
<b>HC</b>	Housing Credit
<b>HERA</b>	Housing and Economic Recovery Act of 2008
<b>HHF</b>	Hardest-Hit Fund
<b>HOEPA</b>	Home Ownership and Equity Protection Act
<b>HOPWA</b>	Housing Opportunities for Persons With AIDS
<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>IDIS</b>	Integrated Disbursement Information System
<b>iMAX</b>	integrated Multifamily Access eXchange
<b>IRS</b>	Internal Revenue Service
<b>LIHEAP</b>	Low Income Home Energy Assistance Program
<b>LIHTC</b>	Low Income Housing Tax Credit (Housing Credit)
<b>LOC</b>	Letter of Credit
<b>MCC</b>	Mortgage Credit Certificate
<b>MF</b>	Multifamily

<b>MIF</b>	Mortgage Insurance Fund
<b>MOR</b>	Management and Occupancy Review
<b>MOU</b>	Memorandum of Understanding
<b>MPC</b>	Mortgage Participation Certificates
<b>MRB</b>	Mortgage Revenue Bond
<b>MSA</b>	Metropolitan Statistical Area
<b>NAHASDA</b>	Native American Housing Assistance and Self Determination Act
<b>NIBP</b>	New Issue Bond Program
<b>NSP</b>	Neighborhood Stabilization Program
<b>OCAF</b>	Operating Cost Adjustment Factor
<b>PBCA</b>	Performance-Based Contract Administration
<b>PHA</b>	Public Housing Authority
<b>PIS</b>	Placed in Service
<b>PJ</b>	Participating Jurisdiction
<b>PMI</b>	Private Mortgage Insurance
<b>QAP</b>	Qualified Allocation Plan
<b>QCT</b>	Qualified Census Tract
<b>RAP</b>	Rental Assistance Payment
<b>RD</b>	Rural Development
<b>REMIC</b>	Real Estate Mortgage Investment Conduit
<b>REO</b>	Real Estate Owned
<b>RESPA</b>	Real Estate Settlement Procedures Act
<b>RHS</b>	Rural Housing Service
<b>SAIL</b>	State Apartment Incentive Loan Program
<b>SHOP</b>	Self-Help Homeownership Opportunity Program
<b>SRO</b>	Single Room Occupancy
<b>TANF</b>	Temporary Assistance for Needy Families
<b>TBA</b>	To Be Announced Mortgage Market
<b>TBRA</b>	Tenant-Based Rental Assistance
<b>TCAP</b>	Tax Credit Assistance Program
<b>TCLP</b>	Temporary Credit and Liquidity Program
<b>TIF</b>	Tax-Increment Financing
<b>TRACS</b>	Tenant Rental Assistance Certification System
<b>UA</b>	Utility Allowance
<b>USDA</b>	U.S. Department of Agriculture
<b>VA</b>	Veterans Affairs
<b>VASH</b>	Veterans Affairs Supportive Housing
<b>VRDO</b>	Variable Rate Demand Obligation