



Entry Form 2017 Annual Awards for Program Excellence

Entry Deadline: Thursday, June 15, 2017, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

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Phone:

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Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
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Ohio Housing Finance Agency Creating Opportunities for Families: Ohio's 2018-2019 USR Opportunity Index Rental Housing – Encouraging New Production

Creating Opportunities for Families: Ohio's 2018-2019 USR Opportunity Index

In the United States, people move to find social and economic opportunity. Ohioans seeking economic opportunity want meaningful jobs, access to land and a stable economy; Ohioans seeking social opportunity want meaningful human connections, access to education and a stable social network. The American Dream combines the concepts of economic and social opportunity by describing a culture that is equitable, fair, stable and inclusive. By clearly defining opportunity as access to both social and economic opportunities, we can see why all Ohioans value opportunity.

The Kirwan Institute developed a tool called Opportunity Mapping more than a decade ago to understand exactly where opportunity exists. At its most foundational level, Opportunity Mapping reflects access to the American Dream and access to economic and social opportunity at the most granular, neighborhood level. Opportunity Mapping illustrates markets of opportunity for urban, suburban and rural communities. Building on OHFA and the Kirwan Institute's six-county pilot project, the 2018-2019 USR Opportunity Index allows developers and advocates to play a role in caring for current and future generations of Ohioans by targeting place-based, family housing LIHTC investment.

About the Tool

The 2018-2019 USR Opportunity Index is a new data tool jointly developed by the Ohio Housing Finance Agency (OHFA) and The Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University (Kirwan Institute) to help inform OHFA's planning and application process for allocating Low Income Housing Tax Credits for the purpose of producing new units of affordable housing for families. The new 2018-2019 USR Opportunity Index builds upon applied lessons and stakeholder feedback and input since OHFA's pilot 2016-2017 Opportunity Index.

In simple terms, OHFA and the Kirwan Institute aim to "create and preserve affordable rental housing for low- and moderate-income householders, assist people with special needs, improve neighborhoods and communities, support homeownership and generate positive impact." In doing so, OHFA and the Kirwan Institute believe that this new applied tool responds to the differences between urban, suburban and rural market areas. The explanation below details the partnership between OHFA and the Kirwan Institute and the approach, inputs and methods, and indicators developed to build the 2018-2019 USR Opportunity Index.

Developing the Tool

In late 2014, OHFA contracted with the Kirwan Institute to develop a pilot data mapping tool for a new policy-based approach that took into account the opportunity of local neighborhoods. Rolled out for the 2016-2017 QAP process, the Opportunity Index was a pilot program that classified census tracts in Ohio's six largest counties: Cuyahoga (Cleveland), Franklin (Columbus), Hamilton (Cincinnati), Lucas (Toledo), Montgomery (Dayton) and Summit (Akron).

Developers used this tool to help make decisions regarding site selection and to assess the relative opportunity for their prospective tenants at different potential development sites.

Available as a mapping and data tool on OHFA's website, the Opportunity Index scores composite opportunity in census tracts on a five-tier scale: Very Low, Low, Moderate, High and Very High. Composite opportunity, per the index, is a combination of three smaller indices that quantify educational, economic and environmental opportunity. OHFA awarded points for LIHTC development proposals predicated on their location in areas of moderate to high opportunity. OHFA included developments located in a high or very-high opportunity census tract, as defined by the Opportunity Index, in our 2016-2017 Basis Boost Policy. OHFA also permitted developers siting their proposals in high or very-high opportunity census tracts to request gap financing as part of their proposal.

Finally, OHFA included set-asides for Family Housing in Areas of Opportunity in the New Unit Construction – Urban Pool. Specifically, the set-aside allowed for an allocation of a minimum of three family housing developments in either high or very-high opportunity census tracts, as defined by reference to the Opportunity Index, or Ethnically Concentrated Areas of Poverty (R/ECAP). Similarly, a point category in multiple pools incentivized the siting of developments in high or very-high opportunity census tracts identified in the Opportunity Index.

Applying the Tool

In 2016 and 2017, OHFA received 13 applications in high or very-high opportunity census tracts and funded 3 developments in those areas in 2016. 2017 proposals are still under review, and we anticipate an even larger number of developments to be funded in these areas when awards are announced on July 19, 2017. In applying the pilot to the 2016-2017 QAP process, OHFA and the Kirwan Institute learned valuable lessons about how developers use and understanding Opportunity Mapping.

One of the key weaknesses of the pilot index was that it only accounted for the largest counties in the state, leaving the rest of Ohio unmapped. An additional weakness of the pilot index is that is mapped opportunity across each county, not taking into account differences in the urban, suburban or rural nature of market areas within them. To address these weaknesses, OHFA contracted with the Kirwan Institute in the fall of 2016 to conduct stakeholder engagements and develop a statewide model to map opportunity. The result of this work is the 2018-2019 USR Opportunity Index.

Slight changes to the 2018-2019 USR Opportunity Index process include a reduction and simplification in the number of indicators used (from 23 or 17 indicators) to amplify the power of indicators in the dataset. Furthermore, the creation of separate urban, suburban and rural indexes that reflect their built form helps urban, suburban and rural markets compete with one another. For example, in urban areas, proximity to workforce development and training programs should be closer than in suburban or rural areas. Indexes reflect built form by allowing rural economic and social capital to be further apart than in urban and suburban areas. In summary, these changes incorporated into the 2018-2019 USR Opportunity Index proportionally increase the number of areas of opportunity throughout Ohio, enabling new opportunities for developers and advocates to engage in their commission mission.

There are three layers¹ of the 2018-2019 USR Opportunity Index: the USR Index, the Opportunity Index and the Community Change Index.

Layer 1: The USR Index

At the core of the 2018-2019 USR Opportunity Index is the delineation of the differences between urban, suburban and rural markets. Using advanced methods grounded in cutting-edge academic research, the Kirwan Institute built the USR index to clearly illustrate the differences in built form: differences in housing types, development patterns and years built.

Layer 2: Opportunity Index

There are five categories with 17 total indicators in the 2018-2019 USR Opportunity Index. The five categories are as follows: Transportation Opportunity, Educational Opportunity, Employment Opportunity and Health Opportunity.

Layer 3: Community Change Index

There are two components of the Neighborhood Change Index: Housing Market Change and Demographic/Social Change. Within each component, there are four indicators. Selected indicators are grounded in professional and academic literature related to neighborhood change and community development. While the Neighborhood Change Index indicators have remained the same since the previous Qualified Allocation Plan, the data has been updated. OHFA and the Kirwan Institute believe that this dataset helps both developers and OHFA evaluators to better understand the 15-year future of opportunity.

Conclusion

Using the 2018-2019 USR Opportunity Index, OHFA continues to provide opportunity to Ohioans. The 2018-2019 Qualified Allocation Plan includes incentives to site developments in areas identified in the Opportunity Index and Change Index. OHFA also permits a larger developer fee for proposals sited in such areas. Developments located in a High or Very-High opportunity census tract as designated by the USR Opportunity Index remain eligible for the Basis Boost and our gap financing.

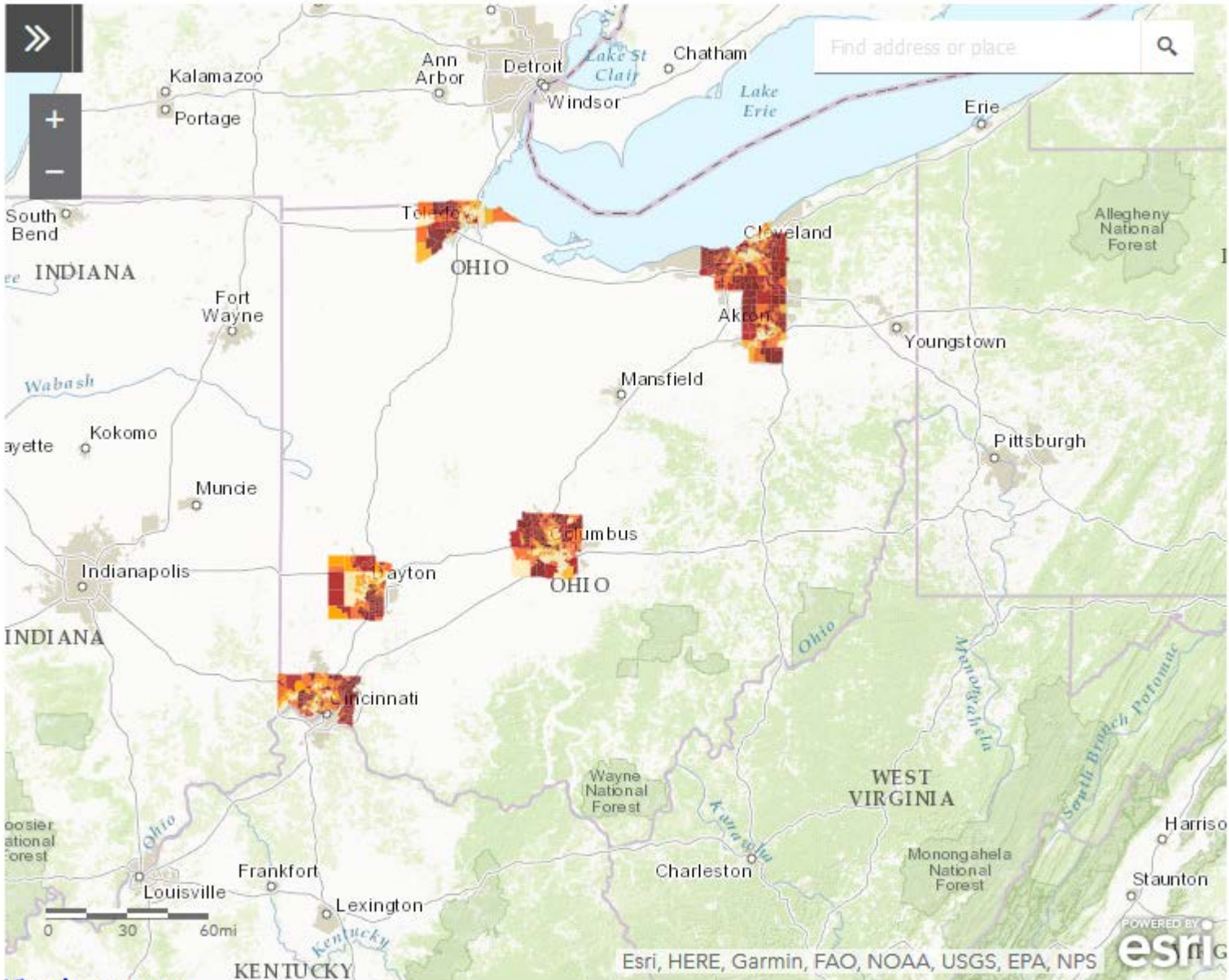
Most significantly, OHFA has created a new pool specifically dedicated to development of housing in areas of opportunity. Eligible proposals will be in High or Very High areas, as defined by the USR Opportunity Index, or will be in Moderate USR Opportunity Index areas that are also have a High or Very-High Community Change Index rating. The new construction – mixed population urban pool and non-urban pools both include set-asides for developments sited on the aforementioned areas.

OHFA anticipates making significant progress in developing housing in areas of opportunity in 2018-2019. This progress is critical to our ability to meet our obligation to affirmatively further fair housing and contribute to efforts to desegregate our communities and deconcentrate poverty, particularly for tenants living in LIHTC housing administered by our state.

Visual Aids

- Mapping Screen Shots

¹ Enclosed exhibits include descriptions of the components of the USR Built Form Index, the Opportunity Index and the Change Index, each of which encompass the 2018-2018 USR Opportunity Index



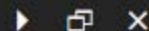
[View larger map](#)

Comprehensive Opportunity: Very High

Census Tract ID	39153532902
Value added data	5.81
Elementary School Performance Index	103.3
Middle School Performance Index	103.0
High School Performance Index	102.8
Average of Performance Index	103.1
% of Free or Reduced Lunch	37.2
Education Opportunity Z-score	0.73
Education Opportunity Level	4
# of jobs which pay \$3,333 or less	1,047
# of ECE providers located within the neighborhood (census tract) or within reasonable walking distance (1/2 mile) of the tract's perimeter.	5
% of the census tract that is within 1/4-mile of a public transit route	0.4
Mean Commute Time	20
% of commutes by alternative mode	3.1
Job Access and Mobility Opportunity Z-score	0.25

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Job Access and Mobility Opportunity Level	4
% of housing units which have been vacant for 12 month or more.	1.3
# of infant deaths per 1,000 live births	6.9
Volume of Nearby Toxic Release	2,862.1
Ratio of healthy food retailers to unhealthy food retailers	0.4
Environmental Hazards Opportunity Z-score	0.45
Environmental Hazards Opportunity Level	4
Comprehensive Opportunity Z-score	0.47
Comprehensive Opportunity Type	Very High
Comprehensive Opportunity Level	5

Opportunity Level



Zoom to