

2011 NCSHA Award Nomination
Ohio Housing Finance Agency



Communications: Promotional Materials
and Newsletters

**Quarterly Update Keeps Readers
Informed of Agency News**

Douglas Garver, Executive Director
Arlyne Alston, Director of Communications
and Marketing

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The Ohio Housing Finance Agency (OHFA) is committed to keeping its customers, partners, stakeholders and staff apprised of current information and events involving the state's affordable housing community. A key tool utilized in providing information about the Agency's involvement in the affordable housing community is the OHFA Quarterly Update. The 2011 winter edition continued the Agency's charge to keep interested parties in the know by providing a variety of timely articles all set on a winter-themed background of white and bright blue.

In the spring of 2010, OHFA embarked upon a redesign of materials, including the quarterly publication. The 2010 Spring Update featured a clean and approachable newsletter that reflected the Agency's brand. OHFA has strived to follow the new design standard throughout subsequent newsletters, with the 2011 Winter Update as no exception.

At first glance, the Agency's recognizable color palette of bright blue, green and yellow captures the reader's attention. Set atop a white background, the color palette provides the reader with a winter feel, including a bright snowflake found on the cover. A mix of images ranging from customer photos to artwork created by a team of in-house staff is placed throughout the publication.

Recognizing that OHFA's audience represents a wide range of individuals from various walks of life, the newsletter features articles contributed by Agency staff members on several programs, services and accomplishments of the Agency. Articles are timely, topical and written in a simple yet concise manner. Each article follows the inverted pyramid structure with the most important information arranged at the top of the page to catch the reader's attention. Additionally, the arrangement of articles in columns provides a visually appealing look and flow, allowing for ample whitespace on the page and eliminating the overload of content and images. The 2011 Winter Update also allows the Agency to showcase internal accomplishments and events. The inclusion of staff news not only provides employees with a connection to OHFA's mission, it also provides the Agency's audience with a look at the staff working daily to positively impact the lives of Ohio's residents.

Compiled in-house by Agency staff, the newsletter is a cost-effective instrument for providing the most current information to its broad audience. Agency staff wrote, proofread and designed all material. The publication was distributed electronically, eliminating any outside design and printing costs. OHFA utilizes Constant Contact, an email marketing system that allows the Agency to distribute the quarterly newsletter to a self-selected group of contacts including Ohio legislators, external partners and stakeholders, and OHFA Board and staff members. Constant Contact was used to measure audience reach with the availability of reports on distribution, read receipts and click-throughs of content. Feedback regarding the newsletter has been strong and favorable. As technology and audience needs evolve, the Agency will continue to strive to keep the quarterly update timely, topical, beneficial and convenient for readers.

HFA: Ohio Housing Finance Agency
ENTRY NAME: Agency Update Keeps
Readers Informed of Agency News

WINTER 2011 NEWS

OHIO HOUSING FINANCE AGENCY



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CURRENT MORTGAGE RATES

First-Time Homebuyer Program without down payment assistance **4.25%**

First-Time Homebuyer Program with down payment assistance **4.75%**

Grants for Grads **4.25%**

Ohio Heroes Program without down payment assistance **4.0%**

Ohio Heroes Program with down payment assistance **4.5%**

LETTER FROM THE EXECUTIVE DIRECTOR



Ohio witnessed a rising number of foreclosures last year as the economy and housing crisis continued to be a challenge. Ranking among 17 states highly impacted by the foreclosure crisis, Ohio's allocation of \$570.4 million in federal assistance for Restoring Stability provided the Ohio Housing Finance Agency (OHFA) with the opportunity to strengthen our communities and economy.

OHFA staff and collaborating partners have demonstrated a tremendous statewide effort working together to launch Restoring Stability and provide assistance to struggling homeowners. I am proud to report that more than 20,000 borrowers are successfully registered for the program. We look forward to making a remarkable impact for families across the state as this program progresses.

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Near the year's end, OHFA collaborated with the Ohio Capital Corporation for Housing (OCCH) to co-host the 12th Annual Ohio Housing Conference, "Mapping the Future." More than 1,400 housing professionals from 23 states attended the rewarding event.

With the vitality and hopefulness that the New Year has generated, there is no doubt that OHFA will continue to exhibit the same dedication to helping Ohioans find an affordable place to call home. There is a long road ahead, but we will stay dedicated to our commitment to help Ohioans make the dream of homeownership a reality.

OHFA RECEIVES NFMC FUNDS FOR COUNSELING SERVICES, HELPS STRUGGLING HOMEOWNERS

BY BLAIR RUSSELL
POLICY RESEARCH ASSISTANT
DR. HOLLY A. BEARD
RESEARCH COORDINATOR

The National Foreclosure Mitigation Counseling (NFMC) program provides funding for housing counseling services for homeowners facing mortgage foreclosure. This federal program is administered nationally by NeighborWorks America, which allocates funds to state housing finance agencies and housing counseling agencies for the purpose of expanding the availability of foreclosure prevention and mitigation counseling. To date, OHFA is the state's largest recipient of NFMC funding, with over \$8 million awarded since April 2008. OHFA uses NFMC funds to contract with local housing counseling agencies located strategically throughout the state. These production-based contracts are used to provide counseling services that include activities such as discussions about household budgeting and negotiations with loan servicers on behalf of homeowners.

Since April 2008, OHFA grantees have utilized NFMC funding to provide counseling services to over 19,000 Ohioans facing mortgage distress. A large number of clients receiving assistance from OHFA grantees were located in places where the foreclosure crisis was most severe, such as Cuyahoga and Summit Counties. However, the program assisted homeowners throughout the state, with OHFA clients representing 87 of 88 counties in Ohio. OHFA's clients also represented a diverse population in terms of race, gender, age and a variety of hardships that resulted in the possibility of foreclosure. Nearly two thirds of NFMC clients reported that the loss or reduction of income was the primary reason for housing distress, while others responded that increases in expenses, medical crises and increased loan payments were primarily to blame.

Due to the often tedious nature of foreclosure mitigation, it is difficult to measure the outcomes of the counseling efforts at this time. However, a number of OHFA grantees have seen positive results following NFMC counseling interventions. Less than two percent of clients stated that their homes had been foreclosed at the time of reporting, while many more clients reported that their loans had been modified or refinanced, the mortgage was made current, or that forbearance had been negotiated. OHFA is dedicated to providing high quality foreclosure counseling through its network of counseling agencies and partners in the NFMC program. The Agency will continue to maximize the funding available by creating efficiencies in the process through innovative web-based applications and extensive training to counselors in the field. OHFA has committed to collecting and analyzing data provided by counseling agencies in an effort to better understand the mortgage foreclosure problem in Ohio.



RESTORING STABILITY: HELPING OHIO HOMEOWNERS AVOID FORECLOSURE

BY CINDY FLAHERTY
DIRECTOR OF HOMEOWNERSHIP

On September 27, 2010, the Ohio Housing Finance Agency (OHFA) launched Restoring Stability: A Save the Dream Ohio Initiative, a statewide program to assist Ohio homeowners who are experiencing financial hardship and are at risk of mortgage loan default or foreclosure. The program, created through the Hardest-Hit Fund (HHF), has received \$570.4 million in federal foreclosure prevention funding from the U. S. Department of the Treasury. In the OHFA Fall 2010 Quarterly Update, we outlined the types of assistance available through Restoring Stability. In this issue, we will provide a progress report.

Outreach: Homeowners access the Restoring Stability program through an online application system, a toll-free hotline, or by contacting an approved housing counseling agency. The online application can be found on the Save the Dream Ohio website at www.savethedream.ohio.gov or homeowners can call 888-404-4674 to get a referral to a participating housing counseling agency. OHFA promoted the Restoring Stability program through online, newspaper, radio, TV, billboard and social media ads, many of which targeted rural areas and minority populations. OHFA also worked with the Ohio Department of Jobs and Family Services to disseminate information to the primary program audience—unemployed homeowners—through a direct-mail campaign.

Intake and Referral: More than 22,000 homeowners have registered using the online application system, which is proof not only that it is working effectively, but also that thousands of Ohio homeowners are in need of assistance. About 50 percent of all applicants are unemployed and more than 35 percent have had a reduction in income. Other hardships include illness, disability, divorce or death of a spouse. Most often, applicants heard about the program through unemployment/one stop offices, television and word of mouth. Each applicant has been referred to a housing counseling agency for assistance completing the application and documenting income, mortgage status, financial hardship and other information. The housing counselor then makes an initial determination of whether the applicant qualifies for the program and submits the applicant's file to OHFA.

Underwriting, Processing and Closing: By the end of 2010, more than 1,400 applications had been submitted by counseling agencies to OHFA for underwriting. OHFA verifies all of the information to ensure that assistance is only offered to qualified households. At year end, more than 350 applications had been approved by underwriting and were in the process of being sent to mortgage servicers for review and approval. While only eleven homeowners closed on their assistance agreements in 2010, mechanisms are now in place to assist much greater numbers of homeowners in 2011 and beyond.

Whether by helping homeowners avoid a sheriff sale and stay in their home, helping unemployed homeowners reduce their housing payments while searching for jobs or providing a family moving expenses after a deed-in-lieu of foreclosure, Restoring Stability is easing the stress on homeowners.

Challenges and Opportunities: Ohio was one of the first states to launch a HHF program, and both U.S. Treasury and other states have recognized Ohio as a leader. However, building a new program from the ground up is a tremendous challenge. Restoring Stability is a large and complex program which requires many new partners and business processes. Prior to launching Restoring Stability, OHFA executed agreements with key partners, including Ohio Homeowner Assistance LLC, fiscal agent; 35 non-profit Housing and Urban Development (HUD) certified housing counseling agencies; Counselor Direct, software provider; U.S. Bank Home Mortgage, special servicer; and Title First, closing agent. OHFA has hired and trained 26 staff as administrators, housing counselors or underwriters and will continue to add more positions as needed to meet demand.

Housing counseling agencies are on the front line with homeowners who are often distressed and anxious. Counselors report that getting homeowners to provide necessary documentation is a labor-intensive process and the primary reason for the gap between the number of open applications and the number of applications submitted to underwriting. To improve customer service at the front end, OHFA will continue to update and clarify messaging within the application, provide more training for counselors, share best practices and add more counseling agencies. To address their cash flow concerns, OHFA allows the counseling agencies to request an advance of their grant. Now that applications are getting approved, the agencies will be receiving more regular cash flow.

Another major challenge has been engaging mortgage servicers to participate in the program and accept Restoring Stability payments on behalf of homeowners. OHFA has invested countless hours in negotiations, work groups and training sessions for servicers and has made significant progress in addressing their concerns about data security, data transfer and payment processing. By year end, 56 servicers, including all of the largest national companies, had enrolled in the program or were participating in pilot programs to review cases. Servicers are now close to agreement upon a common data file format for communicating information about borrowers who qualify for assistance and OHFA will soon have the capability to populate the data file automatically from our underwriting system. This will pave the way to assist a much larger number of homeowners in 2011.

OHFA ANNOUNCES “NEW HOME SWEET HOME” PROGRAM FOR NEW CONSTRUCTION LOANS

BY DANA SMITH

MANAGER OF REAL ESTATE RELATIONS

OHFA has been providing financial assistance to first-time homebuyers for over 27 years. However, one of the common qualifying factors for the more than 130,000 homes sold is that they were all existing homes. For years, home builders and lenders throughout Ohio have inquired about using OHFA for buyers wanting to build a new home. Unfortunately, buyers wanting to benefit from OHFA's competitive financing options to build a new home were unable to use any of OHFA's First-Time Homebuyer programs -- until now!

In December of 2010, OHFA rolled out its newest program appropriately named “New Home Sweet Home”. This new program provides qualified first-time homebuyers with an opportunity to secure an OHFA loan at a set interest rate prior to construction. The program works like a regular First-Time Homebuyer program (FTHB) loan in that the buyer will contact an OHFA participating lender who will complete the loan application and submit the loan to their underwriting department. Throughout underwriting and processing of the loan, the rate at the time the loan is approved will be guaranteed until the home is completed and ready to be occupied by the buyer. Builders who are also lenders in OHFA's First-Time Homebuyer Program may participate as well.

There are specific requirements buyers, builders and lenders should be aware of for deciding to use the New Home Sweet Home program.

1. The home to be constructed must be a single family property - no duplex or multifamily dwellings are permitted.
2. The builder has 150 days to construct the home and an additional 30 days to close.
3. Eligible borrowers may qualify for financial assistance using OHFA's 2.5 percent grant.
4. Borrowers using OHFA financial assistance must complete homebuyer education through a Housing and Urban Development (HUD) approved housing counseling agency or through OHFA prior to closing the loan.

Any of our over 200 lenders can originate OHFA's New Home Sweet Home program loan for borrowers who qualify. The



interest rate for this program is .5 percent higher than the FTHB program (currently at 4.25 percent). This is to allow for any possible market fluctuation during the time the home is being built. Remember the rate is set at the time the loan is approved.

If you have buyers who want to build their first home rather than buy an existing home, please visit OHFA's website at www.ohiohome.org for additional program details and a list of OHFA participating lenders by county. We look forward to helping even more homebuyers open the doors to an affordable place to call home.



POST-ELECTION LANDSCAPE

BY GUY FORD

DIRECTOR OF LEGISLATIVE AFFAIRS

An early affordable housing advocate named Heraclitus once said "the only constant is change". In Greece around 500 B.C., our democratic form of government was taking shape, change was in the air and buildings with columns were all the rage. Fast forwarding a couple thousand years, one can imagine that Heraclitus would be proud of himself today, admiring the classic Greek Revival architecture of the Ohio Statehouse and contemplating the epic events that have proven him right again.

After recording impressive victories in the 2006 and 2008 elections, Ohio Democrats were in control of the Ohio House of Representatives and the offices of the Governor, Attorney General, Treasurer and Secretary of State. In Congress, Ohio Democrats picked up a Senate seat in 2006 and by 2008 the Ohio delegation in the U.S. House of Representatives tilted in favor of Democrats by a 10-eight margin.

Then an absolutely Heraclitusian thing happened on the way to the Parthenon - the 2010 elections. Ohio Republicans dominated the Democrats and won every statewide election - Governor, Attorney General, Treasurer, Secretary of State, and Auditor - along with gaining control of the Ohio House and increasing their majority in the Ohio Senate. Nationally, Republicans took control of the U.S. House of Representatives and made gains in the U.S. Senate.

In Ohio, Republicans now rule the House with a 59-40 majority and the Senate with a 23-10 majority. In Washington, House Republicans won control picking up 63 seats in November and now have a 242-193 majority. Five seats changed in the Ohio delegation and the pendulum now shifts to five Democrats and 13 Republicans. The U.S. Senate remains in Democrat hands, but the majority has slipped

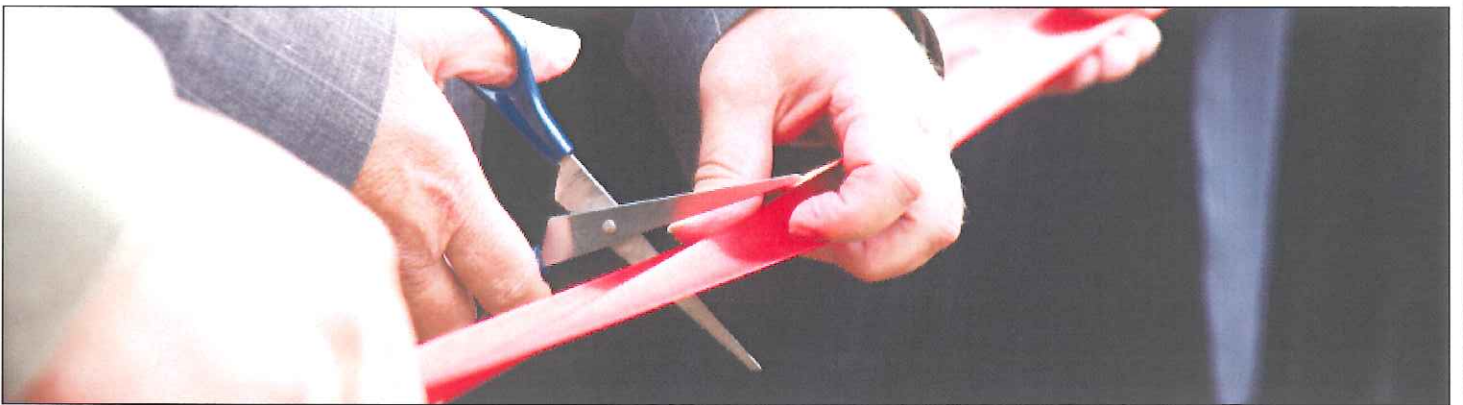
further away from the 60 votes needed to control debate. Republicans picked up six Senate seats, now trailing 47-53, and held onto the Ohio seat that was up for election.

The winners now get to govern. In Ohio, attention will be focused on putting together a balanced budget for fiscal years 2012-2013 and reorganizing state government. A budget proposal that addresses an estimated \$8 billion deficit is due from Governor John Kasich by mid-March and a new direction for the Ohio Department of Development (ODOD) is already underway. HB 1 has passed the House of Representatives and would create a non-profit economic development corporation known as JobsOhio that would contract with ODOD to perform job creation functions. The bill establishes an operational framework for an eight-member board of directors chaired by Governor Kasich and requires Development Director Mark Kvamme to submit to the legislature additional restructuring recommendations in six months.

In Washington, deficit reduction is the overarching story but two committees of interest, Senate Banking and House Financial Services, will soon be immersed in housing finance reform. Fannie Mae and Freddie Mac will be front and center as the Obama administration finalizes soon-to-be released recommendations and committee work begins. The House Financial Services Subcommittee on Capital Markets will begin hearings February 9 with Chairman Scott Garrett (R-NJ) leading the charge to reduce government involvement in housing finance and involve more private capital in its place. Stay tuned.

So Heraclitus, what does it all mean? Change.

RIBBON CUTTINGS IN TOLEDO



BY SEAN THOMAS

DIRECTOR OF PLANNING, PRESERVATION AND DEVELOPMENT



Englewood Senior Housing, Toledo

OHFA staff recently participated in ribbon cutting ceremonies for two new developments in Toledo. Both projects received Housing Tax Credits in 2008 and were later delayed due to the downturn in the investor market. OHFA then provided additional American Recovery and Reinvestment Act (ARRA) funds for each property in order to leverage additional private investment and jumpstart the construction. After a long development process, both developments were finished on time. Both projects also demonstrate OHFA's commitment to invest in proposals that leverage local planning and redevelopment efforts.

United North School Homes II consists of 24 new single-family homes built on vacant infill lots within walking distance of two new Toledo Public Schools. The homes were developed by the United North CDC. The development leverages Toledo's "New Schools New Neighborhoods" initiative and conforms with the Toledo 20/20 plan. All housing units are within walking distance of the two new public elementary schools. These new schools are expected to be a major factor in attracting families, improving the market for single-family homes and being a catalyst for further neighborhood improvements.

The homes are also near St. Vincent Mercy Medical Center and neighborhood shopping including a new grocery store and pharmacy. Most of the homes are two-story and blend into the surrounding neighborhood with four-bedroom homes and two-car detached garages. The target population is families currently living in these communities that desire an opportunity to enter a lease-purchase program near a newly built school.

Englewood Senior Housing provides new, high-quality, safe senior housing located in a Toledo central city neighborhood. Toledo Community Development Corporation (TCDC) in partnership with PIRHL Developers, LLC developed this mid-rise community on Monroe Street. Three unsightly, vacant commercial and residential structures, as well as a decaying parking lot, were demolished to make room for a new 38 unit three-story apartment building off of a main road. Residents will enjoy several site amenities including three community rooms, computer and exercise areas, and an outdoor patio.



United North School Homes II, Toledo

PP&D UPDATE

BY SEAN THOMAS

DIRECTOR OF PLANNING, PRESERVATION AND DEVELOPMENT

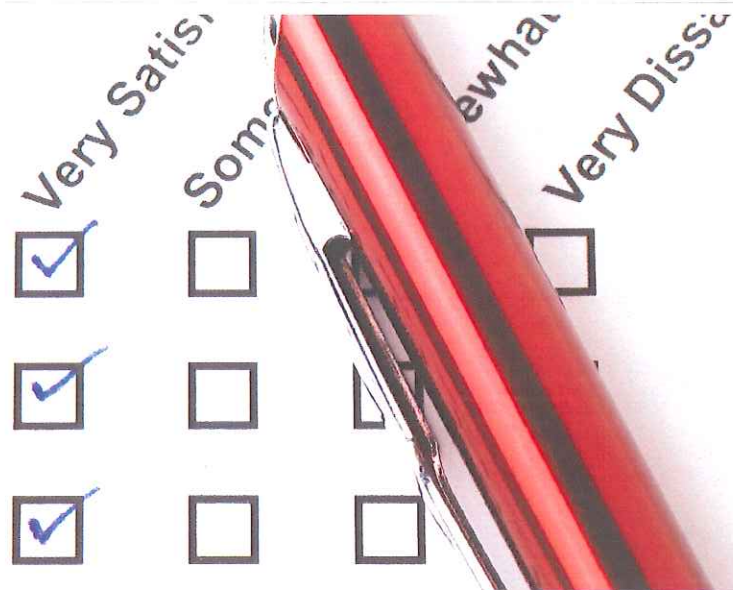
- **2010 Housing Credit Program:** OHFA issued Carryover Allocation Agreements to all 28 projects in December. The remaining gap financing requests will be presented to the Board over the next three to five months.
- **2011 Housing Credit Program:** The review of 109 applications received in October is still underway. OHFA staff have met with development teams for 48 of the proposed projects. Meetings will be held through mid-February. The results will be released on March 17. Approximately \$23.5 million in credits will be available. Recipients will then have until June 30 to submit the additional application requirements.
- **2012 Qualified Allocation Plan:** OHFA staff intend to release a draft plan in March for public comment. Very few changes will be proposed and the application deadlines will be similar to those used in 2011. Feedback and suggestions are encouraged and may be submitted at anytime prior to issuance of the final draft which is planned for April. Please direct your questions to akrauer@ohiohome.org.
- **Multifamily Bond Gap Financing:** The OHFA Board approved Housing Development Assistance Program (HDAP) and Multifamily Bond Gap Financing Guidelines (www.ohiohome.org/hdap/2010MFbond_FAF.pdf) in December. At least \$5 million in funds will be available to projects financed with tax-exempt bonds. Initial proposals were due January 20. All funds will be committed in May.
- **American Recovery and Reinvestment Act (ARRA) Update:** Of the 71 projects that received Tax Credit Exchange (TCE) funds, 24 drew down all of their funds. The remaining 47 projects provided proper documentation showing that they had spent 30 percent of the reasonably expected basis and have until December 31, 2011 to request all their funds. OHFA thanks the 40 TCAP recipients for helping to meet the "75% Expenditure Test" before the deadline of February 16. OHFA met the test on February 7. TCAP recipients must still continue the quarterly jobs reporting and Davis-Bacon wage rate reporting until the projects are closed out. OHFA will issue a "TCAP closeout report" in the near future. Finally, new cost certification forms were released in early November and apply to all ARRA, NSP, 2010 and later projects.



Please submit draw request at least two weeks prior to the deadline. In addition, TCAP recipients must continue the quarterly jobs reporting and Davis-Bacon wage rate reporting until the project is closed out. OHFA will issue a "TCAP closeout report" in the near future. Finally, new cost certification forms were released in early November and apply to all ARRA, NSP, 2010 and later projects.

For more information please visit OHFA's website at www.ohiohome.org.

PROGRAM COMPLIANCE UPDATE



BY BRIAN CARNAHAN
DIRECTOR OF PROGRAM COMPLIANCE

The start of a new year is a sign of annual owner reports and certifications for each of OHFA's multifamily programs. Tax credit, Housing Development Assistance Program (HDAP), and bond program reports are due on March 1, 2011. Instructions and forms can be downloaded at www.ohiohome.org/compliance/ownerreport.aspx.

The Compliance Tool has also been revised for 2011. Many changes reflect the way in which we report tenant data to the Department of Housing and Urban Development (HUD) under the provisions of the Housing and Economic Recovery Act (HERA). Additional income limit tables were added for 2011 and 2012.

The schedules for Basic Compliance and Compliance Tool trainings are available on the OHFA website at www.ohiohome.org/compliance/training.aspx. Registrations for the trainings can also be completed online. The Basic Compliance and the Compliance Tool trainings are excellent opportunities to learn the essentials of the tax credit program.

In 2010, we witnessed very few policy or programmatic changes as a result of the actions of HUD or the Internal Revenue Service (IRS). A policy update was issued on April 22, 2010. The update covers utility allowances, the Student Status Certification, use of compliance forms by multifamily bond projects, and the application of the recertification exemption at projects composed of single family homes. The updated memo is available online at www.ohiohome.org/compliance/OHFACompliancePolicy.pdf.

One change in policy implemented in 2010 deals with physical inspections. Following guidance from HUD, OHFA staff will

no longer enter units that property management identifies as infested with bed bugs. This policy will help to protect residents of the property by ensuring that bed bugs are not unintentionally transported from unit to unit.

Guidance regarding basic compliance requirements for the Tax Credit Assistance Program (TCAP), Tax Credit Exchange (TCE) and Neighborhood Stabilization Program (NSP) funds was issued in late 2009. Additional asset management guidance for these programs is currently being finalized. OHFA is required to manage the assets of projects financed through TCAP. The process we are finalizing will minimize the burden on project owners as much as possible while still allowing OHFA to fulfill its responsibilities under the American Recovery and Reinvestment Act (ARRA).

During the recent National Council of State Housing Agency's *Housing Finance Agency Institute*, staff from the IRS provided a brief update on the Obama Administration's rental housing policy "harmonization" project. Federal agency staff is reviewing how policies can be aligned in the following areas:

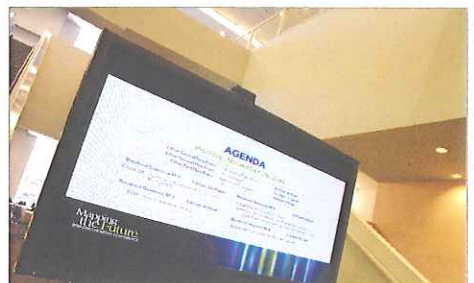
- Physical Inspections
- Income Definitions
- Operating Budgets and Financial Statements
- Energy Efficiency
- Appraisals and Market Studies
- Subsidy Layering Review
- Capital Needs Assessments
- Compliance and Fair Housing

OHFA will update its stakeholders as more information is released about how the changes will impact OHFA programs.

MAPPING THE FUTURE

THE 2010 OHIO HOUSING CONFERENCE

The 2010 Ohio Housing Conference was a tremendous success thanks to everyone who participated throughout the event. More than 1,400 professionals from 23 states attended this year's conference and many positive comments were expressed about the quality of the speakers, session topics, networking opportunities and overall organization.



GET WIN-WIN SOLUTIONS WITH EMOTIONAL INTELLIGENCE

BY MARTIN D. SMITH, SPHR
DIRECTOR OF HUMAN RESOURCES

Today, it is widely observed that Emotional Intelligence (EI) is being embraced by many organizations for its impact on overall performance. The challenge that we now face is demonstrating such competencies can be learned. New studies in corporations across the nation show that organizations that develop EI training are proving that it can be learned. Most importantly, these corporations are also seeing overall improvements in productivity and profits. Some experts believe that the biggest difference between outstanding and average leaders is linked to EI. What's more, many believe that EI is twice as important as IQ and technical expertise combined.

Emotional Intelligence, or "EI," is the ability to understand your own feelings and the feelings of those around you. People with a high EI are able to motivate themselves, know what motivates others and can manage their own emotions and ego as well as those around them. In short, EI increases when people commit themselves to developing practical skills to handle everyday situations.

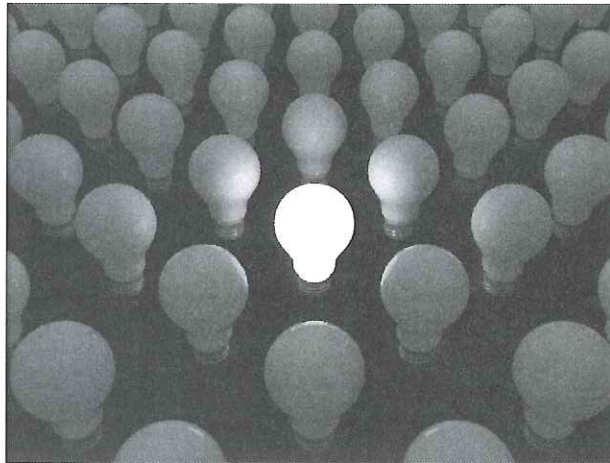
One of the foundational skills for EI is the ability to communicate effectively. It starts with self awareness, in that understanding your own emotions is essential to understanding the feelings of others. It is crucial to effective communication, in leading others and in handling difficult people and situations.

On November 30, 2010, Scott Warrick, a nationally certified emotional quotient instructor, speaker/trainer and HR consultant spoke at the 2010 Ohio Housing Conference "Mapping the Future." He spoke about the subject of emotional intelligence and dealing with difficult people and situations. Warrick suggests that one of the basic skills of EI is the ability to practice empathy and empathic listening.

Both managers and employees in any organization need empathy skills in order to interact well with customers, contractors, the general public and with each other. Managers may need it when assigning a task to someone who may not like it, offering criticism to someone with a history of being defensive, handling employee disputes or delivering bad news. In each of these cases, emphatic listening is critical.

Warrick suggests the following approach to practicing empathic listening:

1. Listen from the other person's perspective first. Resist the urge to adopt a defensive posture. Try to hear where they are coming from.
2. "Parrot" back what you think you heard to ensure common understanding. Restate back to the other person what they said and make sure they agree that we truly do understand them before moving on with our opinion. Restating someone's position back to them accurately requires more care than simply rewarding their opinion.



3. Give the person "rewards." Say things like, "I appreciate you sharing your thoughts and understand what you are saying and why you feel that way, but I have to disagree and here is why..."
4. Do not lecture or advise, but instead...
5. Make confirming statements and ask questions to ensure common understanding. If you try to give advice, most people will see this advice as "lecturing" or "criticizing" them. They then tend to become defensive. However, you can accomplish the same

goal of trying to help this person and giving your advice by simply asking questions and/or make confirming statements to the person, such as, "Let me make sure I've got this. You are saying ..." Or you might say, "So, you are saying that if we do this, then that will happen? Well, what about this? What about that?" Or..."Can you give me some specific examples?"

By becoming an emotionally intelligent communicator, you can offer your opinion to the other person without giving what is seen as a "lecture," which is how advice is almost always seen when it is delivered as a statement. Instead, ask questions. By engaging other people with questions, you are engaging them. They are part of the reasoning and solution. This builds "buy in."

Warrick concluded by explaining that communicating with EI requires controlling your emotions and ego, trying to understand the other person's feelings and motivations and practicing cooperation. Far too often, people sabotage their own goals because they do not know how to go about achieving them. A good emotionally intelligent communicator can help to slow the conversation down so that emotions don't take over. Reality and logic can then prevail so that we can get "Win-Win" solutions.

Visit www.scottwarrick.com for more information on Scott Warrick and Emotional Intelligence.

2010 EMPLOYEE OF THE QUARTER AND YEAR



2010 EMPLOYEE OF THE YEAR TONYA BRUNNER

OHFA recently presented Tonya Brunner with the 2010 Employee of the Year Award.

Tonya notably developed an escalation process for borrowers facing difficulty with their mortgage servicers. Tonya's commitment and enthusiasm in providing outstanding customer service to homeowners across the state has been recognized by many partners in the Save the Dream Ohio initiative.



WINTER 2010 EMPLOYEE OF THE QUARTER BILL SPENCER

Congratulations to Bill Spencer who was named the Winter 2010 Employee of the Quarter. Bill's professional and calming approach to closing transactions in the Tax Credit Exchange and Tax Credit Assistance programs is an inspiration to those around him.



FALL 2010 EMPLOYEE OF THE QUARTER KATHY WEBB

Presented with the Fall 2010 Employee of the Quarter Award, OHFA commended Kathy Webb for her help in creating various tracking tools to assist the Office of Program Compliance. Her passion for her work and dedication to OHFA's mission is admirable.



SPRING 2010 EMPLOYEE OF THE QUARTER NIGEL SIMPSON

OHFA recognized Nigel Simpson as the Spring 2010 Employee of the Quarter. Nigel exudes a positive energy on a daily basis and greatly contributed to the success of OHFA's internal initiatives and preservation projects.