

2012 NCSHA Award Nomination
Ohio Housing Finance Agency



Legislative Campaign: Federal
**Working to Make Affordable Housing a
Reality for Ohio Communities**

Douglas Garver, Executive Director
Guy Ford, Director of Legislative Affairs
Arlyne Alston, Director of Communications
and Marketing

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HFA: Ohio Housing Finance Agency

Category: Legislative Campaign – Federal

Entry Name: Working to Make Affordable Housing a Reality for Ohio Communities

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A great deal of political turmoil has surrounded the economic recession of 2008 and the expanding federal deficit. Congressional legislators have brought forth various solutions to reducing the deficit, which have incorporated proposed budget reductions in a variety of areas, including tax code provisions. The discussion of comprehensive tax reform is of great interest to the Ohio Housing Finance Agency (OHFA) who serves as the state's administrator for the Low Income Housing Tax Credit (LIHTC) program.

OHFA's staff have strong relationships with its congressional legislators and are often consulted regarding legislation affecting the affordable housing industry. To convey OHFA's message, the Agency has created various marketing pieces to inform the state and congressional legislators about advancements in Ohio's affordable housing community. In 2012, however, discussions surrounding the LIHTC program as well as other affordable housing programs were ongoing and the Agency began to recognize the need for a comprehensive publication specifically designed for its legislative partners.

The piece intended to showcase OHFA's work and advancements to provide housing for residents in every corner of the state. Titled *Working to Make Affordable Housing a Reality for Ohio Communities*, the document was designed to highlight each of Ohio's 18 congressional districts. The publication not only intended to discuss the affordable housing communities created through the LIHTC program in each of the districts, it was also designed to highlight OHFA's progress with its homeownership and foreclosure prevention programs.

The Agency previously published general marketing pieces to reach a broad audience including customers, legislators, members of the media, partners and stakeholders alike. For OHFA's legislative publication, the Agency decided to take a different approach. Given the scrutiny of the LIHTC program, the Agency saw a need to specifically address the value of the LIHTC program and the economic impact that it has for each congressional district. The piece not only provides an overview of the LIHTC program, it also notes the total amount invested, and the number of projects and units in each district. Recognizing that elected officials are constantly bombarded with information on issues affecting their constituents, OHFA wanted to convey a large amount of information as clearly, concisely and persuasively as possible. To capture their attention, the Agency knew that the message needed to be brief and include supporting statistical data.

Personalization – The piece includes 18 individual pages devoted to each of Ohio's congressional districts. Every page features a photo and brief description of a community that received an allocation of tax credits from OHFA. Charts and graphs accompany each page and explore the scope of OHFA's impact on the entire district with a breakdown of OHFA funding awarded in the district, the type of housing provided and information about the district's residents. In just one page, congressional leaders are

provided with statistical data and a demonstration of how OHFA's programs have assisted their constituents and directly impacted the communities they represent. The piece also includes a snapshot of the success of OHFA's First-Time Homebuyer and foreclosure prevention programs. These sections are accompanied by a map of Ohio, detailing the number of First-Time Homebuyer mortgage loans provided by county from January 1, 2011 to December 31, 2011.

To add a personalized touch, the piece includes quotes and photos of OHFA customers who live in the affordable housing communities OHFA helped to develop. The customer quotes provided throughout the publication were gathered from interviews conducted by the Agency's Office of Communications and Marketing throughout the year. The inclusion of images and quotes from Agency customers helped to tell the Agency's story and validate why the programs are incredibly valuable.

The publication was a collaborative effort of OHFA staff in all areas of the Agency. Statistical data was provided by the Agency's Office of Affordable Housing Research along with the Office of Planning, Preservation and Development and the Office of Homeownership. With input from OHFA's Director of Legislative Affairs, the Office of Communications and Marketing wrote content, took photos of the residents and designed the piece. The publication was written, designed and executed in-house. The Agency printed 100 copies of the piece for a total of \$844.81.

The report was first distributed to Congressional members and legislative contacts during the National Council of State Housing Agencies' (NCSHA) 2012 Legislative Conference (Leg Con). During the event, OHFA's Executive Director and Director of Legislative Affairs met with 15 of Ohio's 20 congressional offices to provide an opportunity to discuss the impact of the Housing Credit in each member's district with the publication being a focal point of the discussion. Highlighted projects were selected to illustrate the variety of developments that are funded with the Housing Credit including new construction, multifamily, preservation of existing housing, historic rehabilitation, and lease-purchase single-family properties. Additionally, constituent populations served by the program including multifamily, elderly, veterans, persons with special needs, and mixed-income were discussed. OHFA also teamed up with representatives of the Michigan State Housing Development Authority during Leg Con to distribute the publication to House Ways and Means Committee Chairman Dave Camp (R-Mich.), Select Revenue Measures Subcommittee Chairman Pat Tiberi (R-Ohio), and committee staff during a meeting about the Housing Credit program and tax reform at the Capitol.

Tax reform will likely remain an ongoing issue for several months to come. The publication will be made available to OHFA's development and advocacy partners for use in future meetings with members of the Ohio congressional delegation to leverage future support for the LIHTC program and help the Agency maintain its position as a trusted resource and leader in the affordable housing industry. In the future, it will be updated annually with new featured properties prior to the NCSHA Legislative Conference and will also be distributed throughout the year to the members of the Ohio General Assembly.

OHFA's work is complex and requires support from its partners, stakeholders and legislators in order to ensure Ohioans have access to affordable housing of their choice. The Agency reached its goal to inform Ohio's elected officials with a concise, informative publication. The piece has been well received as a comprehensive, visually appealing publication.



OHIO HOUSING
FINANCE AGENCY

**WORKING TO MAKE AFFORDABLE HOUSING
A REALITY FOR OHIO COMMUNITIES**



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Since its creation, the Ohio Housing Finance Agency has made affordable mortgage loans to more than 138,000 Ohioans and facilitated the creation of more than 89,000 affordable rental housing units.



About the Ohio Housing Finance Agency

We Open the Doors to an Affordable Place to Call Home

Since 1983, the Ohio Housing Finance Agency (OHFA) has worked to develop affordable housing opportunities for Ohioans with low- to moderate-incomes. The Agency administers a wide range of programs to assist first-time homebuyers, renters, senior citizens and other populations with special needs who otherwise might not be able to obtain quality housing. OHFA proactively identifies and addresses the state's affordable housing needs and challenges by leveraging resources through public and private partnerships that create jobs and strengthen communities.

The Agency uses federal and state resources to fund competitive, fixed-rate mortgage loans and provide financing for the development and rehabilitation of affordable rental housing by allocating Low Income Housing Tax Credits (LIHTC), issuing tax-exempt mortgage revenue bonds, and administering affordable housing programs. OHFA also helps property managers maintain safe, affordable housing environments through its compliance programs, monitoring more than 1,000 multifamily properties throughout the state. Finally, the Agency provides financing for competitive, fixed-rate mortgages by issuing tax-exempt mortgage revenue bonds and partnering with real estate professionals and mortgage lenders. In addition to affordable mortgage options, OHFA also offers education for potential homebuyers, and resources to reduce the impact of home foreclosures.

The Agency is a self-supporting, quasi-public agency governed by an eleven member board, nine of whom are appointed by the Governor and confirmed by the Senate. Two additional seats on the board, by statute, are reserved for the Director of Development and the Director of Commerce or their designees, and both serve as ex-officio voting members. OHFA Board members are required by statute to be experienced and knowledgeable in mortgage lending, community planning, and single and multifamily housing construction.

OHFA achieves its mission – *We Open the Doors to an Affordable Place to Call Home* - for thousands of Ohio families while creating viable and sustainable communities, fostering public and private partnerships, and creating jobs.

HOUSING TAX CREDIT PROGRAM



The Ohio Housing Finance Agency (OHFA) has facilitated the creation of more than 89,000 affordable rental housing units in the state. The Housing Tax Credit program, also referred to as the Low Income Housing Tax Credit (LIHTC) program, is a tax incentive program designed to increase the supply of quality, affordable rental housing by helping developers offset the costs of the construction or rehabilitation of low-income rental housing. The Housing Tax Credit program is the largest driver of the production of affordable housing in the state and nation.

“The strong statewide focus, sophisticated finance underwriting, and asset management capacity of the State Housing Finance Agencies, together with strong private sector partnerships, have created some of the highest quality, most innovative housing ever produced with federal assistance.”
– National Council of State Housing Agencies



Due to the demand for housing tax credits, OHFA typically funds 25 to 30 percent of the applications submitted annually. In 2012, OHFA awarded more than \$29 million in credits for the development of 37 housing communities for Ohio seniors, individuals with disabilities and families. The rental housing must be available to the general public and have initial leases of six months or longer. Properties receiving tax credits must maintain income and rent restrictions to ensure the rental units remain affordable for at least 30 years, allowing low- to moderate-income families to have access to affordable housing options.

The Housing Tax Credit program not only helps to provide affordable rental properties for Ohioans with low- to moderate-incomes, it also helps to create jobs. According to a 2010 study by the National Association of Home Builders, the construction of a 100-unit community results in 122 jobs in one year. More importantly, the development produces \$7.9 million in local income, \$827,000 in tax revenue for local governments, and produces 30 additional jobs on an ongoing basis.




MODEL PROPERTY DEVELOPMENT, LLC / BRICKSTONE PROPERTIES, LLC

Villas of the Valley Phase II is a new construction development for families located in Lincoln Heights, Hamilton County. The development was the second phase of redevelopment for the historic Valley Homes Mutual Housing Corporation constructed in 1941 to provide temporary housing for workers of the Wright Aeronautical Plant, now known as the GE Aircraft Engines Plant in Evendale. The deteriorating Valley Homes suffered from mold, asbestos and decaying water and sewer lines. In 2008, the property faced foreclosure and was condemned, leaving more than 100 senior residents on the brink of homelessness.

The community consists of 35 attached townhouse and flat units. The mixed-income development includes four units affordable to households at or below 35% of the area median gross income (AMGI), 17 units affordable to households at or below 50% of the AMGI, and 14 units affordable to households at or below 60% of the AMGI.

Site amenities include a fenced playground, planters for community gardening, community center with kitchen and covered porch, computer stations with internet access, and community space. The development is located near essential residential services and meets the requirements of the Green Communities Initiative.

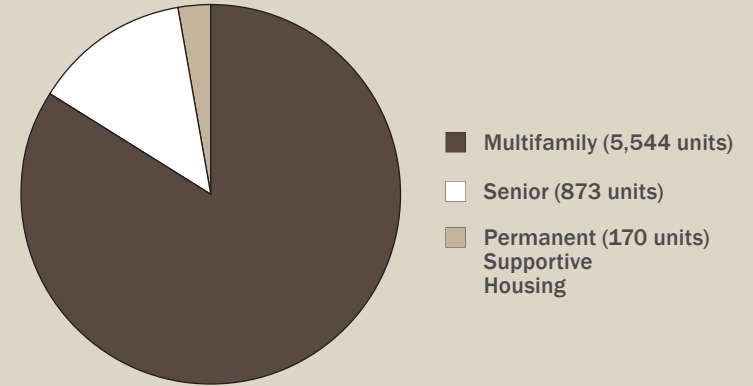


 **DISTRICT 1 – REP. STEVE CHABOT**

<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$28,357,676 |
| Number of Projects | 84 |
| Number of Housing Units | 6,587 |

First Congressional District: Types of Housing



Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$11,997.58 |
| Percent of Income Towards Rent | 32.6% |
| Head of Household Age | 43.54 |
| Household Size | 2.02 |
| Number of Children | .82 |

First Congressional District Counties include:

Butler (part)
Hamilton (part)



COMMUNITY PROPERTIES OF OHIO, INC.

Horizon House is a historic rehabilitation of a multifamily, senior-designated property in Portsmouth, Scioto County. Work on the property helped to increase accessibility, improve systems, dramatically improve resident community spaces and preserve the integrity of the property's brick exterior. The five-story building consists of 50 studio, one- and two-bedroom government-subsidized units.

The building was built in 1906 to house the Joseph G. Reed Company, a wholesale and dry goods business, and exemplifies the architectural style of the time period. The building was remodeled in 1946 and again in 1981. It was the rehabilitation in 1981 that introduced residential, senior living to the structure. The building is currently registered with the Ohio Historical Society and National Parks Service as part of the Bonifilly Historic District. The property includes an on-site supportive service coordinator to assist residents with daily needs and locating available local residential services.



DISTRICT 2 – REP. JEAN SCHMIDT

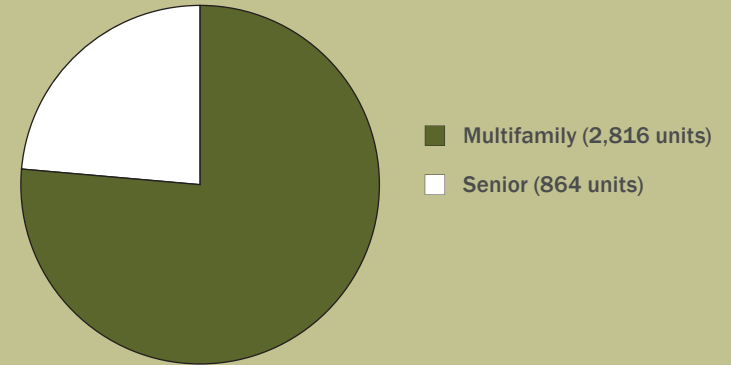
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$13,462,417 |
| Number of Projects | 55 |
| Number of Housing Units | 3,680 |



Horizon House

Second Congressional District: Types of Housing



Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$16,333.76 |
| Percent of Income Towards Rent | 34.3% |
| Head of Household Age | 43.54 |
| Household Size | 2.35 |
| Number of Children | .96 |

Second Congressional District Counties include:

- Adams*
- Brown*
- Clermont*
- Hamilton (part)*
- Pike*
- Scioto (part)*
- Warren (part)*



Jefferson Homes



DISTRICT 3 – REP. MIKE TURNER

<<< By the Numbers

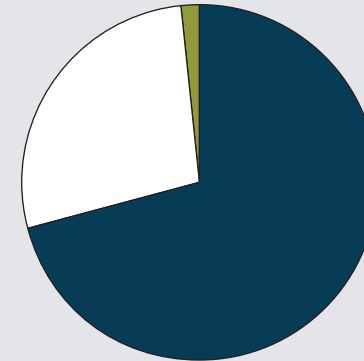
| Total Initial Housing Credit Allocation | Number of Projects | Number of Housing Units |
|---|--------------------|-------------------------|
| \$35,372,939 | 90 | 8,477 |

ST. MARY DEVELOPMENT CORPORATION

Jefferson Homes involved the new construction of 40 units of single-family affordable housing on the west side of Dayton, Montgomery County. Homes were built on vacant infill lots. Each home is equipped with a full kitchen including dishwasher, washer/dryer hookups, full basements, and a one-car attached garage.

Residents with incomes below 45% of area median gross income (AMGI) are eligible for 32 of the homes while the remaining eight homes are reserved for extremely low-income households at or below 35% of the AMGI. This lease-purchase development offers the houses for sale to qualified residents at the end of a 15-year affordability period.

Third Congressional District: Types of Housing



- Multifamily (6,021 units)
- Senior (2,338 units)
- Permanent Supportive Housing (118 units)

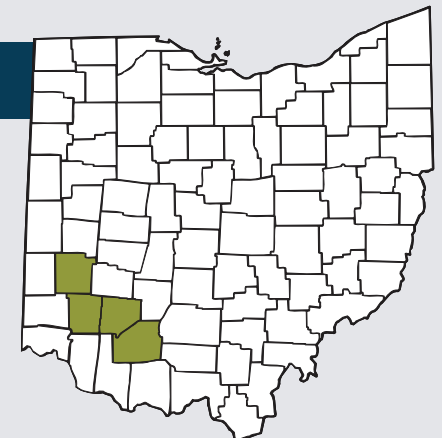
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$16,311.33 |
| Percent of Income Towards Rent | 35.3% |
| Head of Household Age | 47.92 |
| Household Size | 2.05 |
| Number of Children | .79 |

Third Congressional District Counties include:

Clinton
Highland
Montgomery (part)
Warren (part)



BUCKEYE COMMUNITY HOPE FOUNDATION / RLJ MANAGEMENT

Dunham Green is a 32-unit new construction multifamily project consisting of five buildings in Cardington, Morrow County. The community houses families at or below 47% of the area median gross income (AMGI). The development includes on-site supportive services. Residents are encouraged to participate in literacy, job training, GED, continuing education and family self-sufficiency programs.



DISTRICT 4 – REP. JIM JORDAN

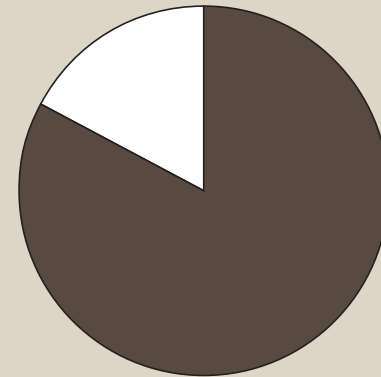
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$23,526,546 |
| Number of Projects | 93 |
| Number of Housing Units | 5,237 |



Dunham Green

Fourth Congressional District: Types of Housing



■ Multifamily (4,231 units)
 □ Senior (1,006 units)

Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$16,311.33 |
| Percent of Income Towards Rent | 33.6% |
| Head of Household Age | 44.78 |
| Household Size | 2.08 |
| Number of Children | .70 |

Fourth Congressional District Counties include:

- | | |
|------------------|-----------------------|
| <i>Allen</i> | <i>Marion</i> |
| <i>Auglaize</i> | <i>Morrow</i> |
| <i>Champaign</i> | <i>Richland</i> |
| <i>Hancock</i> | <i>Shelby</i> |
| <i>Hardin</i> | <i>Wyandot (part)</i> |
| <i>Logan</i> | |



WODA GROUP / WODA MANAGEMENT & REAL ESTATE, LLC

The Wellington Place project involved the new construction of 34 units of mixed-income housing in Ottawa, Putnam County. The development includes 20 two-bedroom and 10 three-bedroom townhouses and four one-bedroom garden-style apartments. Unit amenities include a stove, refrigerator, dishwasher, garbage disposal and central air conditioning.

Twenty-six of the units target households whose incomes are at or below 60% of the area median gross income (AMGI), with rents primarily ranging from 43% to 52% of the AMGI. Seven units are affordable to households with incomes at or below 80% of the AMGI, and one is a manager's unit. Twenty percent of the units are set aside for single-parent households. The development includes a community room, playground, on-site management and laundry facilities.



DISTRICT 5 – REP. BOB LATTA

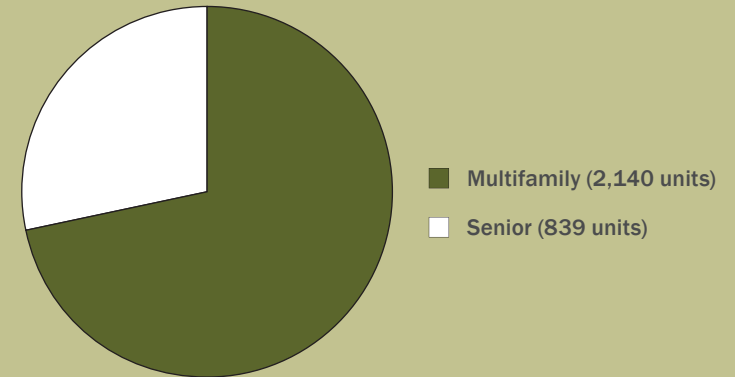
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$14,754,706 |
| Number of Projects | 66 |
| Number of Housing Units | 2,979 |



Wellington Place

Fifth Congressional District: Types of Housing



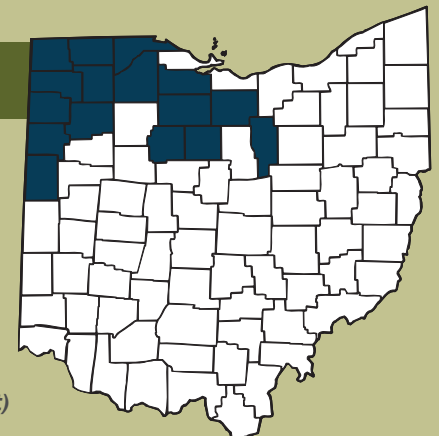
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$18,524.17 |
| Percent of Income Towards Rent | 36.3% |
| Head of Household Age | 50.26 |
| Household Size | 2.08 |
| Number of Children | .68 |

Fifth Congressional District Counties include:

- | | |
|-----------------------|-----------------------|
| <i>Ashland (part)</i> | <i>Paulding</i> |
| <i>Crawford</i> | <i>Putnam</i> |
| <i>Defiance</i> | <i>Sandusky</i> |
| <i>Fulton</i> | <i>Seneca</i> |
| <i>Henry</i> | <i>Van Wert</i> |
| <i>Huron</i> | <i>Williams</i> |
| <i>Lucas (part)</i> | <i>Wood (part)</i> |
| <i>Mercer (part)</i> | <i>Wyandot (part)</i> |



Meridian Greene



 **DISTRICT 6 – REP. BILL JOHNSON**

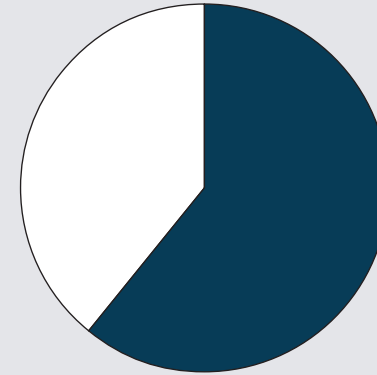
<<< By the Numbers

| Total Initial Housing Credit Allocation | Number of Projects | Number of Housing Units |
|---|--------------------|-------------------------|
| \$10,362,392 | 53 | 2,338 |

WODA GROUP / WODA MANAGEMENT & REAL ESTATE, LLC

Meridian Greene is a senior community for persons 55 and over in Wintersville, Jefferson County. The new construction project offers 66 affordable units housed in three buildings with amenities such as a dining room, library, laundry room, storage, and a 770 square foot community room and activity center. Residents can choose from one- or two-bedroom units in a midrise building or a cottage-style unit with or without an attached garage.

Sixth Congressional District: Types of Housing



■ Multifamily (1,439 units)
 □ Senior (899 units)

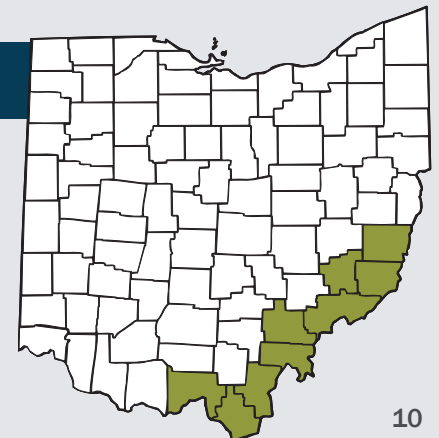
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$13,922.55 |
| Percent of Income Towards Rent | 33.8% |
| Head of Household Age | 54.99 |
| Household Size | 1.67 |
| Number of Children | .42 |

Sixth Congressional District Counties include:

- | | |
|-----------------------|------------------------|
| <i>Athens (part)</i> | <i>Mahoning (part)</i> |
| <i>Belmont (part)</i> | <i>Meigs</i> |
| <i>Columbiana</i> | <i>Monroe</i> |
| <i>Gallia</i> | <i>Noble</i> |
| <i>Jefferson</i> | <i>Scioto (part)</i> |
| <i>Lawrence</i> | <i>Washington</i> |



FAIRFIELD HOMES / GORSUCH MANAGEMENT

Hunterwood Park is a rehabilitation development with 51 units of senior housing and 50 units of family housing located in Lancaster, Fairfield County. Six units are affordable to households at or below 35% of the area median gross income (AMGI), 55 units are affordable to households at or below 50% of the AMGI, and 39 units are affordable to households at or below 60% of the AMGI. There is also one employee unit.

The project involved the rehabilitation of 50 senior units and 50 units of family housing. The senior multifamily building has an elevator and all one-bedroom units. All of the units have a Section 8 subsidy. The project includes handicap accessible units and universal designs.

There is an open green space allocated for the residents and a family area that has two playgrounds. Numerous residential services and activities are located nearby.



DISTRICT 7 – REP. STEVE AUSTRIA

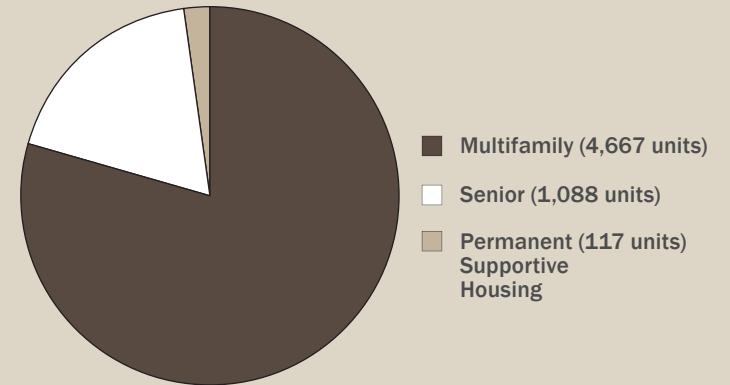
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$27,891,297 |
| Number of Projects | 86 |
| Number of Housing Units | 5,872 |



Hunterwood Park

Seventh Congressional District: Types of Housing



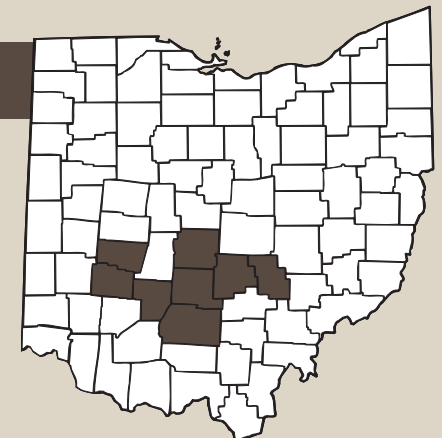
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$15,430.41 |
| Percent of Income Towards Rent | 33.0% |
| Head of Household Age | 48.34 |
| Household Size | 2.09 |
| Number of Children | .82 |

Seventh Congressional District Counties include:

- Clark*
- Fairfield*
- Fayette*
- Franklin (part)*
- Greene*
- Perry*
- Pickaway*
- Ross (part)*





<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$16,471,078 |
| Number of Projects | 57 |
| Number of Housing Units | 4,128 |



Mackinaw Retirement Village

RLH PARTNERS, INC. / SAWMILL ROAD MANAGEMENT

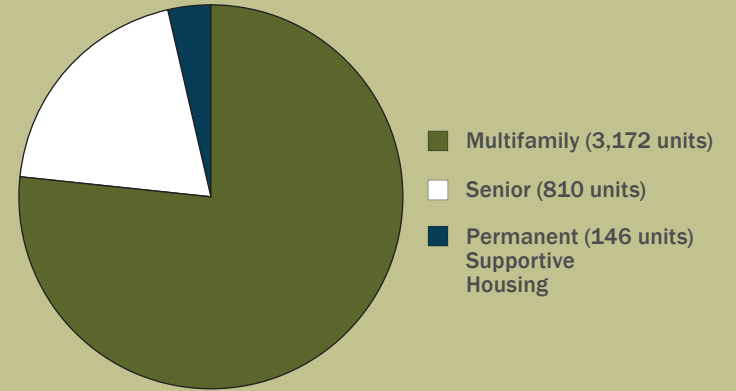
Located on the site of the former Mersman Tables Co., Mackinaw Retirement Village consists of 32 new affordable one- and two-bedroom apartments for seniors that meet the health and energy efficiency standards of the Ohio Green Communities Program. The property is located in Celina, Mercer County, just two blocks from the town’s main street and close to the neighborhood senior center.

The development consists of a one-story “L”-shaped building and is available to varying income levels. Two units are affordable to households with incomes at or below 35% of the area median gross income (AMGI), 10 units are affordable to households with incomes at or below 50% of the AMGI and 20 units are occupied by households with incomes at or below 60% of the AMGI.

Green space includes several garden plots and a walking and bike path adjacent to the site. Many of the materials used in construction, including the wood beams, were recycled from the abandoned Mersman Table Co. buildings. Bricks and concrete were used to build a breakwater in Lake St. Mary’s. Asphalt from the site was recycled for use in the bike path.

SOURCES Community Network Services provide additional resources for residents.

Eighth Congressional District: Types of Housing



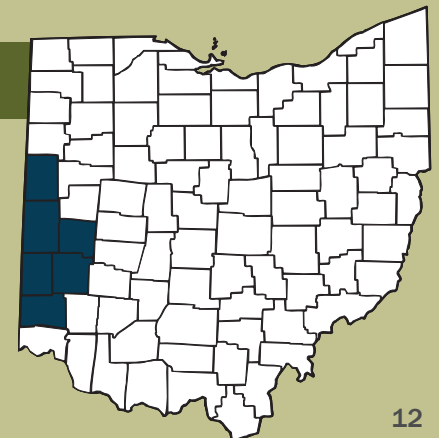
Who We Serve <<<

HTC residents in your district:

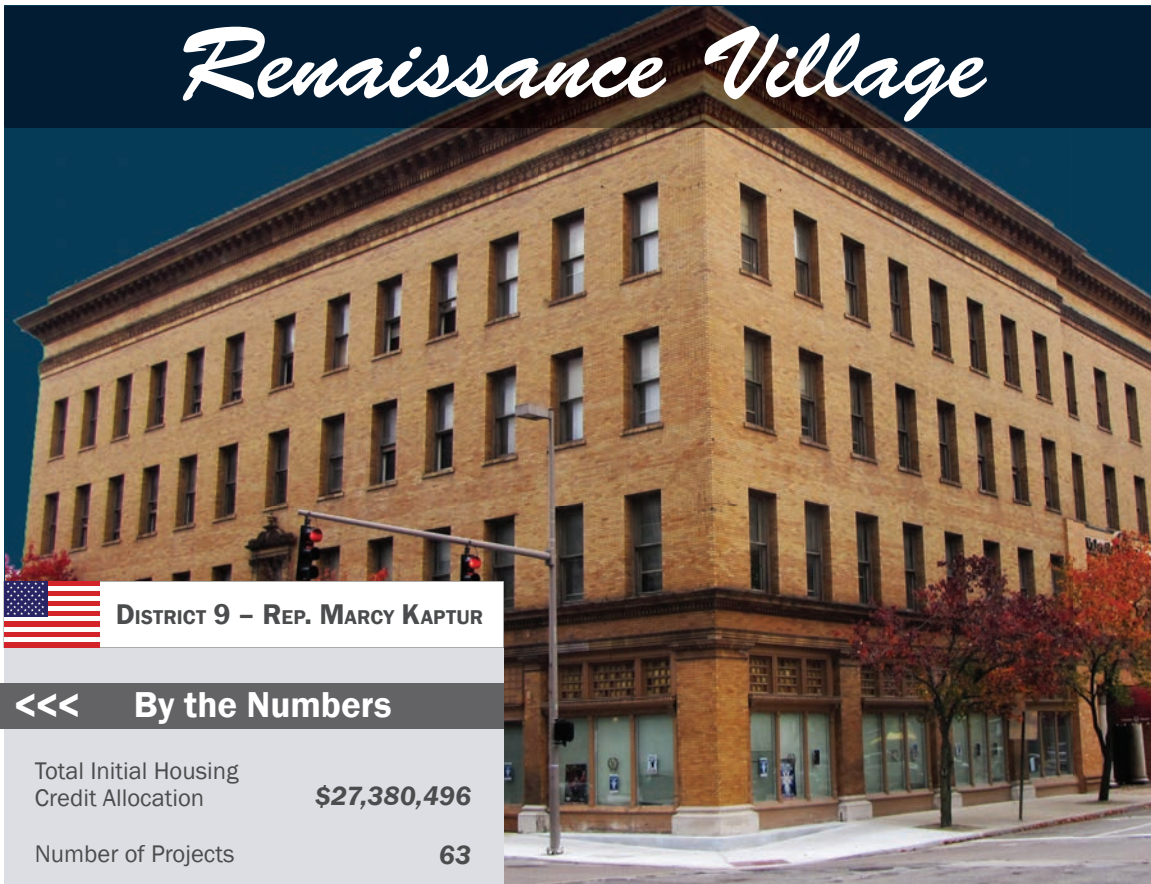
| | |
|--------------------------------|--------------------|
| Household Income | \$18,259.47 |
| Percent of Income Towards Rent | 34.7% |
| Head of Household Age | 44.56 |
| Household Size | 2.16 |
| Number of Children | .84 |

Eighth Congressional District Counties include:

- Butler (part)*
- Darke*
- Mercer (part)*
- Miami*
- Montgomery (part)*
- Preble*



Renaissance Village



 **DISTRICT 9 – REP. MARCY KAPTUR**

<<< By the Numbers

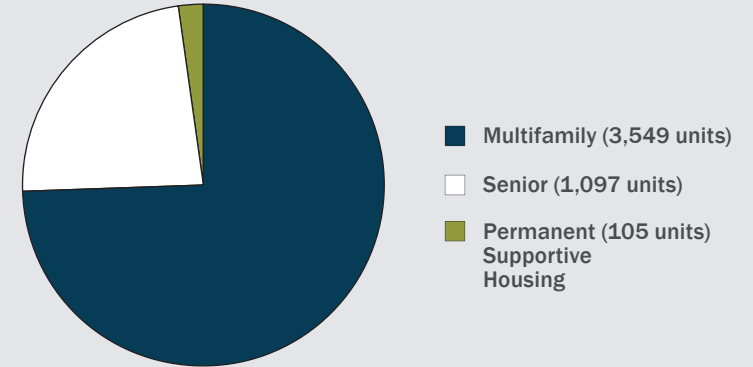
| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$27,380,496 |
| Number of Projects | 63 |
| Number of Housing Units | 4,751 |

NATIONAL CHURCH RESIDENCES / WALICK PROPERTIES MIDWEST, LLC

Renaissance Senior Apartments in Toledo, Lucas County, is a rehabilitated 51-unit senior housing community. The four-story building features 55 one-bedroom units. Site amenities include social services, on-site security, motion sensor lights at entrances, community room, dining room with a no-charge daily meal program and laundry facilities.

Listed on the National Register of Historic Places by the U.S. Department of Interior, the building was built in the late 1800s and served many purposes in Toledo, including the Willard Hotel and municipal offices for the city. The property was converted to senior housing in 1993. The historic property served as an affordable housing community for Toledo's seniors until November 2007 when the building was damaged by an explosion of boilers in a neighboring building, forcing all of the existing residents to be relocated in the Toledo area.

Ninth Congressional District: Types of Housing



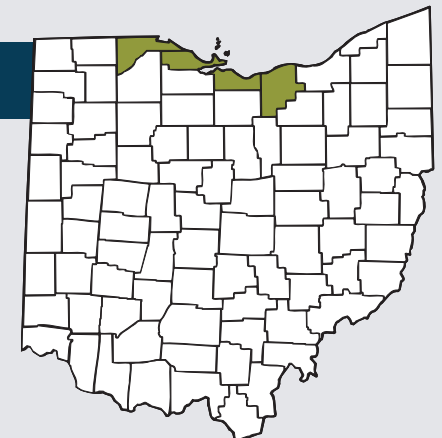
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$13,635.28 |
| Percent of Income Towards Rent | 32% |
| Head of Household Age | 45.26 |
| Household Size | 2.09 |
| Number of Children | .86 |

Ninth Congressional District Counties include:

- Lucas (part)*
- Erie*
- Ottawa*
- Lorain (part)*



MV COMMUNITIES, LTD. / JENNINGS CENTER FOR OLDER ADULTS

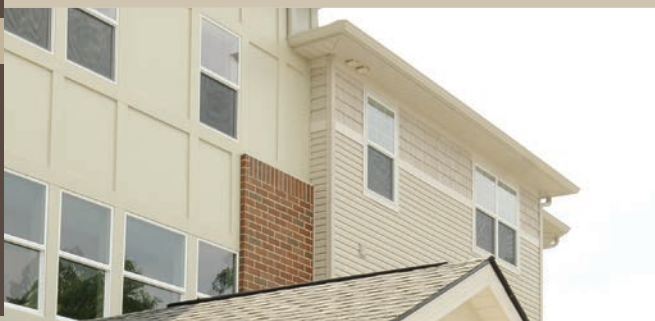
Located in the City of Garfield Heights, Cuyahoga County, St. Rita Senior Housing is a three-story single building featuring 63 one- and two-bedroom units with one bathroom. Each unit meets universal design features, with 10% of the units being handicap accessible. The building also includes an elevator. All units contain energy efficient design features, wall-to-wall carpeting, large closet space, thermal windows and custom fit mini-blinds. There is also a courtyard area available for the residents' use as well as a community room with a kitchen. St. Rita is targeted for seniors with incomes between 35% and 60% of the area median gross income (AMGI).



DISTRICT 10 – REP. DENNIS KUCINICH

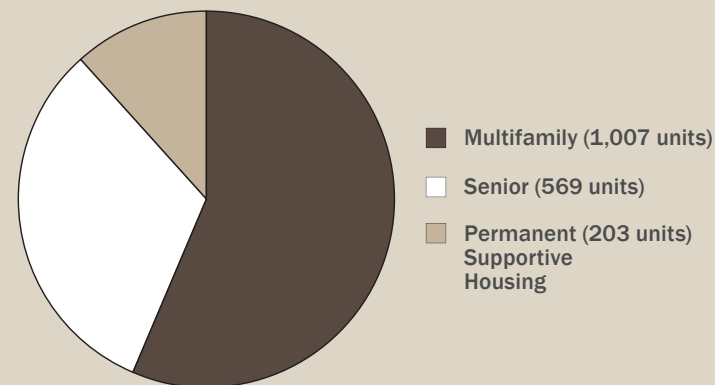
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$11,211,315 |
| Number of Projects | 26 |
| Number of Housing Units | 1,779 |



St. Rita Senior Housing

Tenth Congressional District: Types of Housing



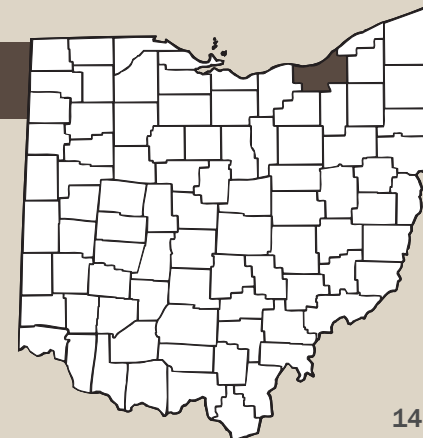
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$14,201.57 |
| Percent of Income Towards Rent | 38.1% |
| Head of Household Age | 62.22 |
| Household Size | 1.60 |
| Number of Children | .24 |

Tenth Congressional District Counties include:

Cuyahoga (part)



CLEVELAND HOUSING NETWORK

Greenbridge Commons is a permanent supportive housing project for chronically homeless individuals located along Cleveland's Euclid Corridor, Cuyahoga County. The four-story building provides 70 efficiency apartments with full baths and kitchens, on-site social services, common laundry facilities, a community room with a kitchen, computer lab, and parking for residents.

The community is part of Housing First, a coalition of public and private organizations whose mission is to establish the permanent supportive housing model in Cuyahoga County to end chronic homelessness in the community. The model is performing above expectations in Cleveland, with less than a 2% return to homelessness.

Fourteen units are affordable to households at or below 35% of the area median gross income (AMGI), 28 units are affordable to households at or below 50% of the AMGI, and 28 units are affordable to households at or below 60% of the AMGI.

Supportive services are provided to the residents and coordinated by Mental Health Services, Inc.



DISTRICT 11 – REP. MARCIA FUDGE

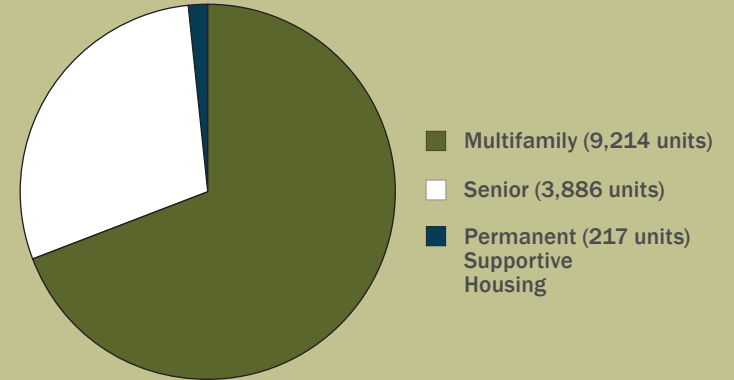
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$65,816,006 |
| Number of Projects | 130 |
| Number of Housing Units | 13,317 |



Greenbridge Commons

Eleventh Congressional District: Types of Housing



Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$13,556.71 |
| Percent of Income Towards Rent | 33.3% |
| Head of Household Age | 48.95 |
| Household Size | 2.10 |
| Number of Children | .56 |

Eleventh Congressional District Counties include:

Cuyahoga (part)



Dogwood Glen



DISTRICT 12 – REP. PAT TIBERI

<<< By the Numbers

| Total Initial Housing Credit Allocation | Number of Projects | Number of Housing Units |
|---|--------------------|-------------------------|
| \$38,810,718 | 101 | 8,462 |

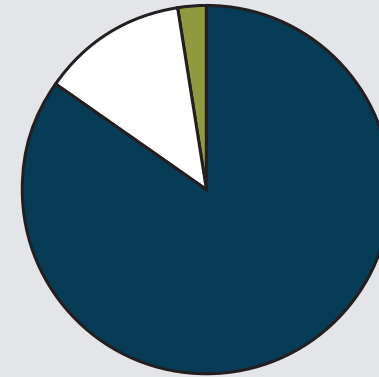
COMMUNITY HOUSING NETWORK / COMMUNITY HOUSING NETWORK, INC.

Dogwood Glen is a newly constructed building located on the north side of Columbus, Franklin County. The 42 unit, three-story building provides 41 units of secured multifamily housing for residents disabled by severe and persistent mental illness. Amenities in the one-bedroom apartments include a security intercom, energy efficient central air conditioning, vinyl wood flooring in the living area and an open floor plan, washer/dryer hook-ups, and walk-in closets. Community space includes a community room with kitchen, two laundry rooms, library, computer lab, exercise facility and resident storage space. Outdoor recreation space includes a patio, gazebo and walking trail.

Dogwood Glen sits on a wooded lot that is conveniently located in close proximity to the COTA bus line, residential services and shopping areas. The complex includes 24-hour on-call emergency maintenance and project-based Section 8 vouchers are accepted.

The target population for the community includes individuals exiting Twin Valley Behavioral Health or persons requiring stable, independent housing with a supportive environment.

Twelfth Congressional District: Types of Housing



- Multifamily (7,208 units)
- Senior (992 units)
- Permanent Supportive Housing (262 units)

Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$13,799.73 |
| Percent of Income Towards Rent | 31.4% |
| Head of Household Age | 43.56 |
| Household Size | 2.53 |
| Number of Children | 1.14 |

Twelfth Congressional District Counties include:

Delaware
Franklin (part)
Licking (part)



Channelwood Village is a complex of two-, three- and four-bedroom garden- and townhouse-style apartments located in Akron, Summit County. The development is affordable for households whose income is at or below 80% of the area median gross income (AMGI). Channelwood Village consists of 26 buildings with a total of 274 apartments that have been completely renovated.

Interior renovations to the property originally built in 1947, include the installation of new carpeting and tile, new appliances including a range, refrigerator, dishwasher and disposal, installation of new kitchen cabinets and sink, replacement of all windows and doors, replacement of bathroom fixtures, sink tops, switches, outlets and smoke-detectors, and new hot water heaters. New roofing, siding and trim renovations upgraded the exterior of all the buildings. Additional insulation increased energy efficiency and sound barriers. A renovated community center is available for residents to use for special occasions and social events.



DISTRICT 13 – REP. BETTY SUTTON

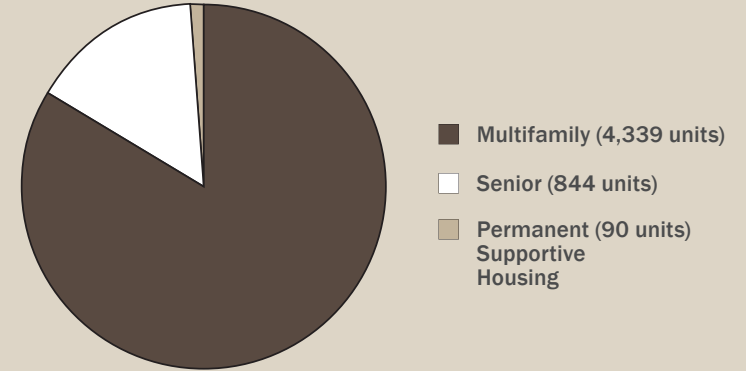
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$23,353,243 |
| Number of Projects | 53 |
| Number of Housing Units | 5,273 |



Channelwood Village

Thirteenth Congressional District: Types of Housing



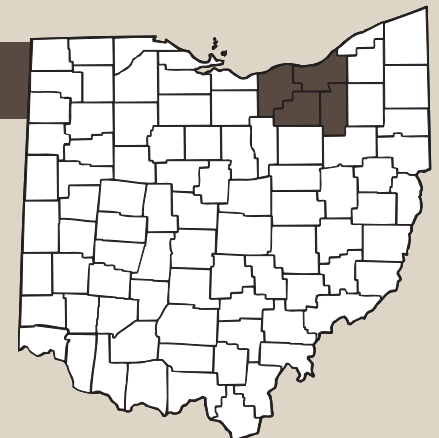
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$13,707.18 |
| Percent of Income Towards Rent | 32.1% |
| Head of Household Age | 40.35 |
| Household Size | 2.34 |
| Number of Children | 1.04 |

Thirteenth Congressional District Counties include:

- Cuyahoga (part)*
- Lorain (part)*
- Medina (part)*
- Summit (part)*



MILLENNIA HOUSING DEVELOPMENT / MILLENIA HOUSING MANAGEMENT, LTD.

Highland Place is a Section 8 property located in Conneaut, Ashtabula County. The 120-unit property was formerly inhabited by families and seniors alike. However, when it was rehabilitated, all units were designed for families. The development was originally constructed in 1980 on a previously undeveloped piece of land and consists of one four-story, two two-story, and five three-story buildings.

Amenities include renovated kitchens with frost-free refrigerators, electric and gas stoves, garbage disposals, air conditioning units, cable-ready connections, community room, and on-site laundry facility. The property is conveniently located near many residential services and shopping in downtown Conneaut.



DISTRICT 14 – REP. STEVE LATOURETTE

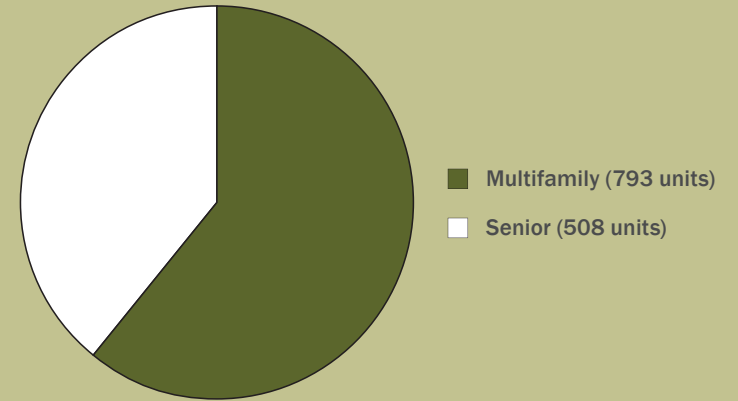
<<< By the Numbers

| Total Initial Housing Credit Allocation | Number of Projects | Number of Housing Units |
|---|--------------------|-------------------------|
| \$6,387,577 | 19 | 1,301 |



Highland Place

Fourteenth Congressional District: Types of Housing



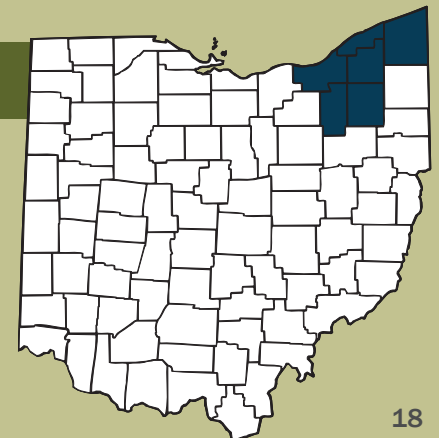
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$16,118.01 |
| Percent of Income Towards Rent | 31.7% |
| Head of Household Age | 53.40 |
| Household Size | 1.87 |
| Number of Children | .57 |

Fourteenth Congressional District Counties include:

- Ashtabula*
- Cuyahoga (part)*
- Geauga*
- Lake*
- Portage (part)*
- Summit (part)*
- Trumbull (part)*



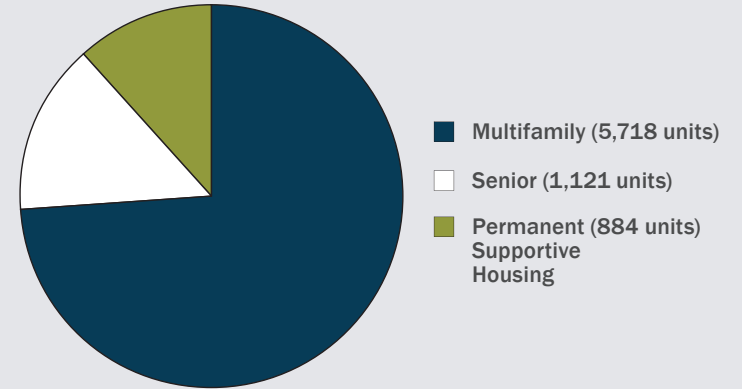
COLUMBUS HOUSING PARTNERSHIP / COMMUNITY PROPERTIES OF OHIO, INC.

Whittier Landing is a scattered-site, lease-purchase community for families located near the south side of Columbus, Franklin County. Prior to the redevelopment, the neighborhood was plagued by foreclosed homes and vacant buildings. As part of the Neighborhood Stabilization Program, 22 new homes were constructed and 18 existing homes were rehabilitated.

All homes comply with the Enterprise Green Communities standards and are compatible with the character of the neighborhood. Unit amenities include washer/dryer hookups, security systems, full basements, two-car garages, and covered front porches. Rehabilitated homes received new insulation, windows, doors, Energy Star-rated appliances and mechanical systems. Work on the exterior included new siding and landscaping.

Four homes are affordable to households at or below 35% of the area median gross income (AMGI), 20 units are affordable to households at or below 50% of the AMGI, and 16 units are affordable to households at or below 60% of the AMGI.

Fifteenth Congressional District: Types of Housing



DISTRICT 15 – REP. STEVE STIVERS

<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$27,029,819 |
| Number of Projects | 73 |
| Number of Housing Units | 7,723 |



Whittier Landing

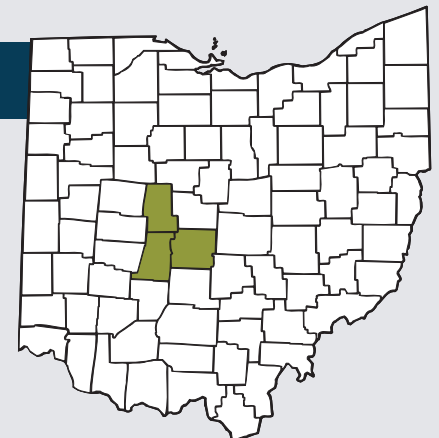
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$13,585.90 |
| Percent of Income Towards Rent | 3.27% |
| Head of Household Age | 44.37 |
| Household Size | 2.20 |
| Number of Children | .85 |

Fifteenth Congressional District Counties include:

*Franklin (part)
Madison
Union*



**NRP GROUP & ASSOCIATION FOR BETTER COMMUNITY DEVELOPMENT /
NRP MANAGEMENT, LLC**

Canton Senior is a multifamily property consisting of 40 units in a single three-story building located in Canton, Stark County. The community includes six one-bedroom units and 34 two-bedroom units. Kitchens come fully equipped with a new refrigerator, stove, microwave and dishwasher, and ample cabinet space. Additionally, the housing units were constructed using current energy efficiency technology including higher grade insulation and strategic placement of windows. The barrier-free design is intended to help seniors age in place. To this end, the units also incorporate a number of universal design features.



DISTRICT 16 – REP. JIM RENACCI

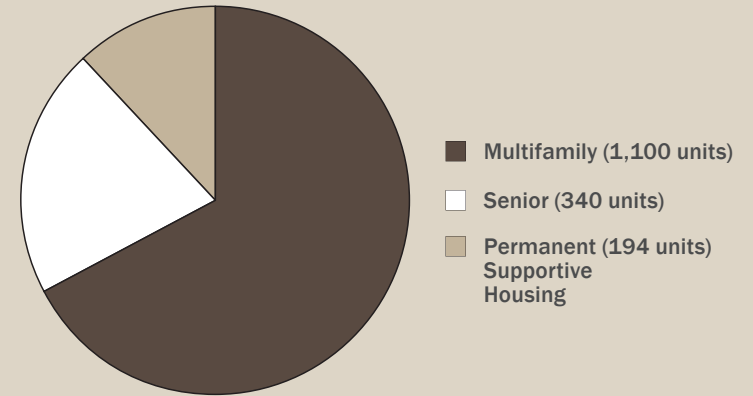
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$13,533,985 |
| Number of Projects | 34 |
| Number of Housing Units | 1,634 |



Canton Senior Apartments II

Sixteenth Congressional District: Types of Housing



Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$17,191.03 |
| Percent of Income Towards Rent | 36.1% |
| Head of Household Age | 46.26 |
| Household Size | 2.46 |
| Number of Children | 1.06 |

Sixteenth Congressional District Counties include:

- Ashland (part)*
- Medina (part)*
- Stark*
- Wayne*



Retirement Residence of Green



DISTRICT 17 – REP. TIM RYAN

<<< By the Numbers

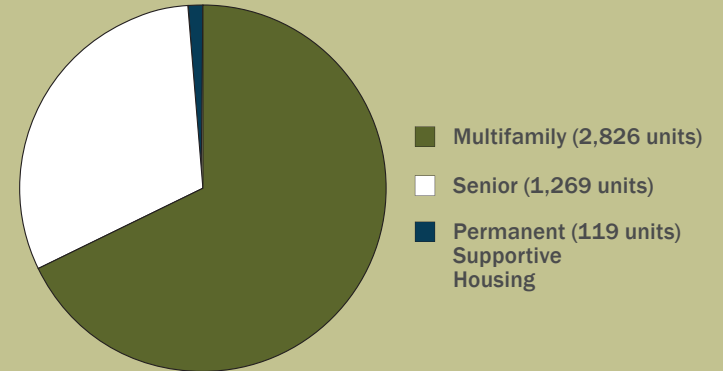
| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$26,195,391 |
| Number of Projects | 69 |
| Number of Housing Units | 4,214 |

A.M. RODRIGUEZ ASSOCIATES, INC. / CONGREGATE MANAGEMENT SERVICES

Retirement Residence of Green is a newly constructed four-story, 58-unit building for seniors located in Akron, Summit County. This project is a mixed-income building, as nine of the units are rented at market rate. The project is located on three acres of land outside of Green, between Canton and Akron. All units feature a full kitchen, blinds and carpeting. The building has central air conditioning, laundry facilities, craft room, exercise area, library, multi-purpose room and an elevator.

The building was designed with the needs of seniors in mind. It has extra-wide doors for handicap accessibility, lower cabinet heights, convenience bars in the bath areas, emergency pull-cords, and lever-type door handles. Additional services include an optional meal program, and transportation to local grocery stores and shopping areas, many of which are located within a one-mile radius of the residence.

Seventeenth Congressional District: Types of Housing



Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$14,538.64 |
| Percent of Income Towards Rent | 33.8% |
| Head of Household Age | 49.90 |
| Household Size | 2.23 |
| Number of Children | .90 |

Seventeenth Congressional District Counties include:

- Mahoning (part)**
- Potrage (part)**
- Summit (part)**
- Trumbull (part)**



WALLICK / WALLICK PROPERTIES MIDWEST, LLC

The Berwick Apartments is an affordable housing community for senior and disabled individuals located in historic downtown Cambridge, Guernsey County. This property features 49 one- and two- bedroom apartments in a secure, controlled access, four-story building. Originally constructed in 1894, the property served the community as the Berwick Hotel until 1979. The historic facility was later converted into senior apartments during the mid-1980s and recently underwent renovation, which included a reconfiguration of apartment units to provide a more open layout for residents.

All apartments have an emergency call system, lockable storage units, community room with kitchen and pharmacy delivery. Residents also enjoy a library, storage room, laundry facility and meal program. The apartment complex is within walking distance of the local bus line.

 **DISTRICT 18 – REP. BOB GIBBS**

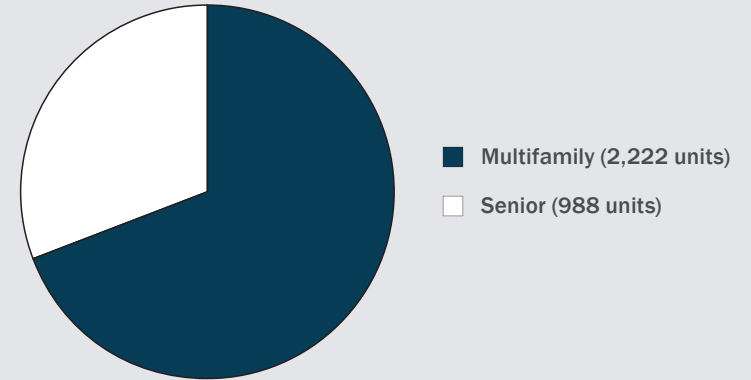
<<< By the Numbers

| | |
|---|---------------------|
| Total Initial Housing Credit Allocation | \$15,076,773 |
| Number of Projects | 79 |
| Number of Housing Units | 3,210 |



Berwick Apartments

Eighteenth Congressional District: Types of Housing



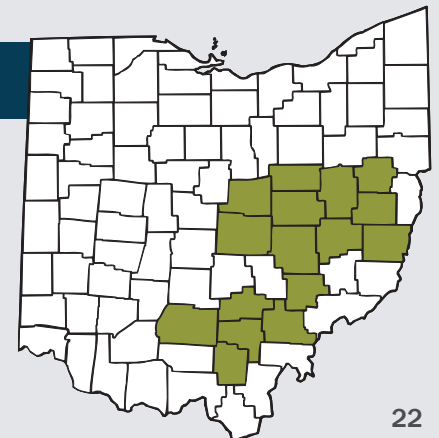
Who We Serve <<<

HTC residents in your district:

| | |
|--------------------------------|--------------------|
| Household Income | \$14,989.72 |
| Percent of Income Towards Rent | 33.2% |
| Head of Household Age | 49.71 |
| Household Size | 2.09 |
| Number of Children | .68 |

Eighteenth Congressional District Counties include:

- | | |
|-----------------------|-----------------------|
| <i>Athens (part)</i> | <i>Jackson</i> |
| <i>Belmont (part)</i> | <i>Knox</i> |
| <i>Carroll</i> | <i>Licking (part)</i> |
| <i>Coshocton</i> | <i>Morgan</i> |
| <i>Guernsey</i> | <i>Muskingum</i> |
| <i>Harrison</i> | <i>Ross (part)</i> |
| <i>Hocking</i> | <i>Tuscarawas</i> |
| <i>Holmes</i> | <i>Vinton</i> |



HOMEOWNERSHIP PROGRAMS



“HAVING A HOME IS SHOWING OUR CHILDREN THAT YOU CAN SUCCEED. WE APPRECIATE THE ABILITY TO OWN SOMETHING THAT WE CAN CALL OURS AND PASS DOWN THROUGH GENERATIONS. WE’RE VERY THANKFUL AND BLESSED.”

FIRST-TIME HOMEBUYER, LOCKBOURNE, OHIO



The Ohio Housing Finance Agency’s (OHFA) First-Time Homebuyer program offers competitive mortgage options and interest rates on 30-year, fixed-rate mortgage loans for Ohioans who have not owned a home in the last three years and earn no more than 115% of the area median gross income (AMGI). Military veterans and homebuyers in target areas are eligible even if they are not first-time homebuyers. The First-Time Homebuyer program is funded by the sale of tax-exempt and taxable Mortgage Revenue Bonds (MRBs). Proceeds from these sales are used by participating lenders throughout the state to fund affordable mortgage loans.

OHFA’s First-Time Homebuyer program has provided a consistent source of fixed-rate, affordable financing for more than 138,000 low- to moderate-income Ohioans. Several of OHFA’s products may also be coupled with the First-Time Homebuyer program, including:

- Down Payment Assistance Grant - OHFA offers a grant of up to 2.5% of the home’s purchase price for qualified first-time homebuyers. The money can be used for a down payment or for closing costs.
- Grants for Grads - Homebuyers who have graduated from college within the last two years are eligible to receive 2.5% of a home’s cost to use as a down payment or for closing costs.
- Ohio Heroes – OHFA is proud to offer the First-Time Homebuyer program to Ohio heroes working in critical professions at .25% off the current mortgage rate at the time of loan reservation. Professions include active military, active reserve or veterans, firefighters, EMTs or paramedics, licensed health care workers, police workers, and teachers.

“Mortgage Revenue Bonds have made first-time homeownership possible for over 2.6 million lower income families, approximately 100,000 every year.”

– National Council for State Housing Agencies

Homebuyers who use OHFA’s down payment assistance must complete homebuyer education. In 2011, 2,500 homebuyers took advantage of this resource.

The Agency’s First-Time Homebuyer program is offered through a network of more than 100 participating lenders. The mortgage loans in OHFA’s portfolio have a lower rate of delinquency and default than the pool of comparable loans as measured by the Mortgage Bankers Association National Delinquency Survey.

BY THE NUMBERS

First-Time Homebuyer Loans Purchased by County

January 1, 2011 through December 31, 2011



Total Loans Closed: 3,610

Aggregated Mortgage Amount: \$339,181,856

Who We Serve

OHFA's Homebuyers in 2011

- 33% were married with an average income of \$47,989
- 67% were single with an average income of \$36,833
- 65% had a 1 to 2 person household size
- 35% had a 3 or more person household size
- 77% were Caucasian (White)
- 14% were African American (Black)
- 9% other minorities/unknown
- Average borrower age: 33 years
- Average credit score: 673
- 17% were Ohio Heroes (teachers, health care, emergency and safety workers, active military or veterans)



OHFA borrowers have an average credit score of 673.

FORECLOSURE PREVENTION PROGRAMS

The Ohio Housing Finance Agency (OHFA) launched a statewide program to assist Ohio homeowners who are experiencing financial hardships and are at-risk of mortgage loan default or foreclosure. The State of Ohio's foreclosure prevention program, *Restoring Stability: A Save the Dream Ohio Initiative* is designed to help homeowners stay in their homes and avoid foreclosure.

RESTORING 
STABILITY
A Save the Dream Ohio Initiative

The Agency was allocated \$570.4 million from the U.S. Department of the Treasury's Hardest Hit Fund (HHF) to administer the program. Ohio was one of 18 states and the District of Columbia that received a portion of \$7.6 billion in federal assistance through HHF, established to provide financial assistance to families in states most impacted by the downturn of the housing market. Program funds were allocated to OHFA to administer the program from 2010 to 2017.

Through agreements with nearly 300 mortgage servicers, OHFA has distributed more than \$48 million in mortgage payments, making Restoring Stability one of the most successful foreclosure prevention programs in the nation. Ohio was one of the first states to launch a foreclosure prevention program under HHF, and has been recognized as a leader by Treasury and other states. By the end of March 2012, more than 5,000 Ohio families at risk of default or foreclosure received assistance through this program.

In an effort to reach more Ohioans, the program implemented several enhancements in 2012 and increased the maximum household benefit for each homeowner from \$15,000 to \$25,000. With a current unemployment rate of 7.5% in the state of Ohio, programs like Restoring Stability are helping Ohio homeowners to maintain possession of their homes while they search for and locate stable employment. The Restoring Stability program is and will continue to be a valuable program for the residents of Ohio.

OHFA also received funding through the National Foreclosure Mitigation Counseling (NFMC) program to continue supporting the availability of local foreclosure counseling and prevention services. Created by Congress in 2007, NFMC is designed to assist families at risk of foreclosure by connecting them to trained housing counselors. The program is administered through a competitive application process by NeighborWorks America, an independent, Congressionally-chartered nonprofit organization based in Washington, D.C. To date, OHFA has been the state's largest recipient of NFMC funds, receiving nearly \$10 million.



“THE RESTORING STABILITY PROGRAM HAS PROVIDED A LIFELINE FOR MY FAMILY. FUNDING FOR THIS PROGRAM IS GREATLY APPRECIATED. WITHOUT IT, WE WOULD BE ON THE FAST TRACK TO FORECLOSURE.”



OHIO HOUSING
FINANCE AGENCY

57 East Main Street | Columbus OH 43215

www.ohiohome.org | 888.362.6432

Doug Garver, Executive Director
dgarver@ohiohome.org | 614.466.7970

Guy Ford, Director of Legislative Affairs
gford@ohiohome.org | 614.995.1092



444 North Capitol Street, NW
Suite 438 | Washington, DC 20001

www.ncsha.org | 202-624-7710

Barbara Thompson, Executive Director

