

2012 NCSHA Award Nomination
Ohio Housing Finance Agency



Management Innovation:
Human Resources

Workforce Planning Initiative

Douglas Garver, Executive Director
Clare Long, Director of Human Resources

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HFA: Ohio Housing Finance Agency

Category: Management Innovation – Human Resources

Entry Name: Workforce Planning Initiative

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As a quasi-public state agency, Ohio Housing Finance Agency (OHFA) employees are subject to Ohio's civil service laws and the state's payroll budget that is appropriated biennially. During the last five years, Ohio has made significant cuts in its General Revenue Fund. Although OHFA's funding is derived from other sources, OHFA has sustained cuts in its payroll budget like many other state agencies. In addition, OHFA employees have not been granted pay raises and have been subjected to furloughs during much of this time period. OHFA's Workforce Planning initiative is focused on employing, deploying, developing and evaluating its workforce in order to achieve its strategic goals while utilizing available resources.

OHFA's Workforce Planning initiative provides the framework for making staffing decisions linked to OHFA's mission, goals and objectives. A part of OHFA's Human Resources Strategic Plan, the initiative serves as the foundation upon which the Agency's other strategic initiatives were developed, including a Succession Plan, Performance Management Review System, Compensation Plan and an Employee Development Program.

Workforce Planning History

The Government Performance Project, a research and analysis initiative completed by the Pew Center on the States, establishes five criteria described as "characterizing sound human resources management in state governments." These criteria include:

- The state regularly conducts and updates a thorough analysis of its human-capital needs.
- The state acquires the employees it needs.
- The state retains a skilled workforce.
- The state develops its workforce.
- The state manages its workforce-performance programs effectively.

OHFA's Human Resources Strategic Plan incorporates goals to be achieved using each of these criteria. In conjunction with analyzing its human capital needs, OHFA's strategy was to develop a Workforce Plan. In July of 2011, the State of Ohio's central service agency announced the kick-off of a re-energized Workforce Planning initiative. OHFA utilized the template developed by the Pew Center for the central service agency to assist in drafting the plan. OHFA submitted its Workforce Plan to the central agency in September 2011. The plan was showcased at the central agency's quarterly workforce meeting in April 2012 as a model plan for all state agencies to follow.

OHFA's Workforce Plan Model

The development of a Workforce Plan is a strategic process. In order to achieve the intended result, OHFA outlined several distinct analytical steps. These steps included an analysis of the workforce demand and supply, identifying gaps between the two, and developing solutions for closing the gaps.

- The purpose of the **demand analysis** was to forecast OHFA's future workforce composition. The analysis began with a review of OHFA's agency goals and the goals set forth in its Annual Plan. The Annual Plan outlines the most important housing needs identified by the Annual Plan

Advisory Board, which includes representation from interested community stakeholders. In addition to listing the goals and strategies developed by the Agency and Board, the Plan incorporates internal and external challenges and opportunities that might impact OHFA's workforce. Transaction measures, such as the number of applications reviewed by an underwriter, are also described for each division of the Agency.

- OHFA's **supply analysis** involved an analysis of the Agency's current labor supply, including staffing trends and an inventory of the knowledge, skills, abilities and competencies that accompany key positions and employee job classifications that are utilized. The analysis also included a review of workforce indicators, such as employee eligibility for retirement and position turnover.
- OHFA's **gap analysis** was conducted to reflect the differences between the Agency's workload demand and workforce supply. It highlights, by office, such things as current staffing, performance and compensation gaps, gaps that will be created when persons in key positions retire and anticipated workload gaps if contingencies become a reality.
- The Agency's **Action Plan** focused on strategies to address gaps in current staffing and future staffing needs. The Action Plan includes the responsibilities of the Agency, the Human Resources Office and OHFA's managers to reduce or eliminate gaps going forward, as well as a timetable for implementing the Workforce Plan. In addition, a dashboard was developed to display the status of items that need to be undertaken and completed to close the identified gaps.

Results

After completion, the Workforce Plan was placed on OHFA's Intranet for all employees to review and was presented to OHFA's Board Members at its monthly meeting on September 28, 2011. The development of the Workforce Plan also led immediately to addressing Agency gaps that were identified including:

- **Staffing Needs:** The Workforce Plan captured the need for staffing positions based on meeting the demands placed upon the Agency, its goals and its challenges. The identification of specific positions that were needed resulted in OHFA being given the authority to hire more employees to meet its needs. OHFA's next biennial budget request will seek funding for these additional positions. Currently, the Workforce Plan is a tool used to prioritize staffing needs for the Agency.
- **Succession Planning:** The future of OHFA's workforce became a major focus for the Agency after the Workforce Plan identified the number of employees potentially eligible to retire. By the end of 2017, 53 employees, or 34 percent of OHFA's current workforce, will be eligible to retire. Utilizing specific criteria to identify key critical positions- many held by incumbents who are eligible to retire- a template was developed to profile each of these positions, to assess bench strength and to create an Action Plan.
- **Performance Gap:** The Workforce Plan identified crucial gaps between the current demands and future challenges of the Agency and the skill sets of its employees. OHFA took several approaches to close this performance gap. First, OHFA implemented a new performance review system. This system requires supervisors to evaluate employees based on the goals described in the Workforce Plan and competencies that contribute to job success. In 2012, employees will be rated on meeting statewide core competencies (Communication, Organizational Commitment and Customer Service); OHFA's core competencies (Job Knowledge and Self-Management); and

position core competencies (Leadership for Supervisors). OHFA is the first state agency in Ohio to implement this system and is serving as a pilot for other state agencies.

- **Compensation:** Coupled with implementing a new performance review system, OHFA also revised its Compensation plan to align with the Agency's mission, goals and objectives. This plan called for an employee's compensation to be adjusted considering both performance and market factors. Employees received a rating in January 2012 based on their ability to meet set goals and achieve core competencies as measured during the annual performance reviews. This rating determines the amount of a pay increase. Additional pay could also be received based on whether an employee's current salary falls below the median salary listed in a database of worker attributes and job characteristics known as O*NET. O*NET is a national job classification system developed by the federal government that allows a state to compare its occupations to similar occupations outside the state. OHFA's goal in implementing this plan is to increase motivation and productivity and to reward outstanding performers. However, the State of Ohio's overall financial position has not afforded the opportunity for any state agency, including OHFA, to grant pay increases to its employees.
- **Employee Development and Training Program:** In addition to revising its performance review system to close the performance gap, OHFA reconstituted its Employee Development and Training Program in order to focus on raising and enhancing employee core competencies. OHFA's Leadership Development Program is in progress and is an intensive, mandatory yearlong program covering many leadership topics, such as Building Collaborative Teams, Strategic Communication, Employee Engagement, Planning & Organization, and Leadership. All leadership coursework should assist managers and supervisors in strengthening the core competencies upon which they are rated. Individual development plans that enable employees to participate in training targeted to raise their competency levels will be also be prepared.

Conclusion

OHFA's Workforce Plan will help the Agency achieve its goals and objectives by ensuring that the right people are in the right positions. By focusing on a coordinated Workforce Planning initiative to strengthen its workforce, OHFA also hopes to realize a higher level of employee engagement and commitment to quality. This initiative is a low-cost, replicable strategy that makes the best of difficult circumstances and provides a clear direction to assessing our human capital in order to respond to current and future challenges in Ohio's affordable housing industry.

2011 Ohio Housing Finance Agency WORKFORCE PLAN



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Ohio Housing Finance Agency Workforce Plan

Executive Summary

The Ohio Housing Finance Agency (OHFA) makes affordable housing opportunities available to low- to moderate-income Ohioans, including first-time homebuyers, renters, senior citizens, and other populations with special needs. Formerly a division of the Ohio Department of Development, OHFA became a quasi-public state agency on July 1, 2005 through Amended Substitute House Bill 431. Our quasi-public status allows us to operate in a manner that achieves efficiencies and better serves Ohio's long-term affordable housing needs.

OHFA is governed by an eleven member board. Nine of these board members are appointed by the Governor and represent various sectors of the affordable housing community and general public. The other two board members are the directors of the Ohio Department of Commerce and the Ohio Department of Development or their designees. Agency staff, led by an executive director, conducts the day-to-day operations. Since its inception in 1983, OHFA has issued over \$10 billion in tax-exempt residential mortgage revenue bonds and over \$734 million in tax-exempt multifamily mortgage revenue bonds. These bonds have allowed more than 130,000 households in all of Ohio's 88 counties to become homeowners. As the allocating agency for the federal housing credit program, more than 84,000 rental-housing units have been created or upgraded since 1987.

OHFA's current staff of 120 full- and part-time employees and 31 Project Employees will continue to meet the challenge of providing affordable housing for Ohio's families. We look forward to working with the Department of Administrative Services to implement our Workforce Plan and advance our mission of Opening the Doors to an Affordable Place to Call Home.

Respectfully submitted,



Douglas A. Garver
Executive Director

Section 1

Overview of the Ohio Housing Finance Agency

A. OHFA Opportunities and Challenges

The national financial crisis that emerged in September 2008 rippled through the housing market during the 2010-2011 biennium and resulted in slow home purchases and declining home prices. OHFA's homeownership programs filled a critical need in the market by providing fixed rate financing for high loan-to-value mortgages for low- and moderate-income households, along with down payment assistance. OHFA continued its popular down payment assistance grant program, and created the Homebuyer Tax Credit Advantage second mortgage, allowing homeowners to leverage the federal first-time homebuyer tax credit to help with their down payment and closing costs. In October 2009, OHFA launched Grants for Grads, an additional down payment assistance program targeted to recent college graduates. These initiatives kept OHFA's critical relationships with participating lenders strong in spite of the weak market. OHFA established minimum credit score requirements for all borrowers and requires homebuyer education for each homebuyer who uses down payment assistance.

OHFA's ability to issue tax exempt mortgage revenue bonds at interest rates that would compete favorably with the private market was disrupted by the national financial crisis. In response, the OHFA Board contributed OHFA reserves to subsidize all 2009 bond issues and elected to convert a portion of its private purpose bond volume cap to Mortgage Credit Certificates (MCCs), offering another option for homebuyers. The MCC program includes an incentive for the purchase of previously foreclosed, bank-owned homes known as REOs. In late 2009, the U.S. Treasury offered the New Issue Bond Purchase Program (NIBP) in an effort to support state and local mortgage revenue bond programs. NIBP allowed OHFA to continue its first-time homebuyer program in 2010. By staying in the market in 2009 and 2010, OHFA provided important stimulus to the housing market and maintained lender relationships, providing financing for an estimated 6,000 first-time and target area homebuyers.

OHFA works hard to offer flexible and innovative solutions as foreclosures continue to devastate individuals and communities throughout the state. OHFA has developed a comprehensive partnership with housing counseling agencies to actively engage and educate Ohio borrowers by securing federal housing counseling grants. These grants have funded housing counseling and foreclosure prevention assistance for more than 17,000 homeowners through more than 25 agencies. In June 2010, OHFA submitted an application to the U.S. Department of the Treasury for funding through its HFA Hardest Hit Fund. Ohio was awarded \$172 million in foreclosure prevention funds, which was later increased to \$570.4 million. OHFA's Restoring Stability program, launched on September 27, 2010, will help an estimated 53,000 Ohio homeowners facing foreclosure. OHFA is working in partnership with more than 38 non-profit HUD-approved counseling agencies and mortgage servicers throughout Ohio and nationally to implement this program.

OHFA continues to lead the development and preservation of affordable rental housing throughout the state. The task of structuring sustainable housing developments became more challenging over the past two years with a dramatic reduction in private investors for Low-Income Housing Tax Credits (LIHTC), stagnant and, in some cases, lower median county incomes, more stringent lending standards applied by private banks and a growing number of extremely low-income individuals and families with housing needs. In early 2009, OHFA was confronted with over 35 projects, which stalled in the development pipeline due to reduced investor demand and financing issues. OHFA received funding through the Housing and Economic Recovery Act (HERA) of 2008 and American Recovery and Reinvestment Act (ARRA) of 2009 to help ensure the completion of these vital affordable housing projects. Over the past 15 months, OHFA has committed

over \$230 million in ARRA and HERA funds to 90 projects consisting of approximately 4,200 units. These programs attracted large investments from many private companies including Nationwide Insurance and Huntington Bank. Almost all of the stalled projects were able to be restarted and the funding led to the creation or retention of over 5,000 construction jobs.

OHFA has responded to the turmoil in the mortgage industry with strategic product and policy changes, increasing the need for training and outreach to our customers and partners. Despite a challenging housing market, OHFA continues to provide the programs and resources that make sustainable, quality housing available for the populations who need it most.

B. Mission, Priorities and Values

The mission *We Open the Doors to an Affordable Place to Call Home* is achieved through the collaborative efforts of program staff, operations and support offices, and community stakeholders. The mission of OHFA provides the overarching, fundamental purpose of the Agency and defines what we strive to achieve. We believe that every Ohioan should have access to quality affordable housing. Quality housing is a key component to building a strong future for Ohio.

Our mission is driven by four key priority statements adopted by the OHFA Board:

1. Increase and preserve affordable housing opportunities for low- to moderate-income households to support Ohio's economic stability.
2. Drive Ohio's affordable housing policy and OHFA's mission.
3. Serve troubled households and neighborhoods to strengthen Ohio communities.
4. Position OHFA as a financially stable housing partner and employer of choice.

We believe that in order to meet our mission we must deliver our programs responsibly and collaboratively, optimize resources, and focus on performance. Our core values are:

1. Responsibility
2. Collaboration
3. Optimization
4. Performance



C. Agency Goals

Our priorities and values guide the development of our specific goals and strategies outlined for our single-family and multifamily programs to provide affordable housing programs throughout Ohio.

We Open the Doors to an Affordable Place to Call Home
<ul style="list-style-type: none"> • Increase and preserve affordable housing opportunities for low- to moderate-income households to support Ohio’s economic stability. • Drive Ohio’s affordable housing policy and OHFA’s mission. • Serve troubled households and neighborhoods to strengthen Ohio communities. • Position OHFA as a financially stable housing partner and employer of choice.
Low- to Moderate-Income Homeownership Office of Homeownership
<ul style="list-style-type: none"> • Increase affordable homeownership opportunities to support Ohio’s economic stability.
Multifamily Housing Office of Planning, Preservation & Development and Program Compliance
<ul style="list-style-type: none"> • Be a leader in developing and managing innovative and effective multifamily projects that strengthen Ohio communities to address affordable housing needs throughout the state.

To accomplish our priorities, each program office established one-year goals to guide OHFA towards the future. These goals are refined into actionable strategies and quantified with empirical measures. The Dashboard (Appendix A) is updated quarterly and outlines these strategies, as well as the progress to meet the goals.

D. Agency Table of Organization

Appendix B.

Section 2

General Staffing and Workforce Indicators

A. OHFA Staffing History

OHFA employed the following number of employees, including full-time, part-time, intermittents and interns at the end of each of the following fiscal years:

	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	FY 2011
Full- and Part-Time	113	119	119	124	121	121
Intermittents	2	1	2	4	2	0
Interns	12	8	10	13	11	12
HHF Project	-	-	-	-	-	34

B. OHFA Current Staffing

As of August 12, 2011, OHFA employed the following number of employees in each division of the agency:

OFFICE	Full-time Permanent Ceiling: 171				Part-time Permanent Ceiling: 7				Temporary Ceiling: None		
	Admin	BU	OBM App	Totals	Admin	BU	OBM App	Totals	Intrmnt	Intern	Temp
Executive & Legal	9	0	0	9	0	0	0	0	0	4	0
Homeownership	7	11	1	19	0	0	0	0	0	0	0
Hardest Hit Fund (HHF)	18	12	5	35	0	0	0	0	0	1	10
Planning, Preservation & Development	3	15	2	20	0	0	0	0	0	2	1
Program Compliance	6	16	0	22	0	0	0	0	0	1	1
Finance	11	13	1	25	0	0	0	0	0	1	0
Internal Audit	3	0	0	3	0	0	0	0	0	0	0
Operations	12	9	1	22	3	2	0	5	0	2	0
Approved Positions	69	76	10	155	3	2	0	5	0	11	12
Available Ceiling				16				2			

C. Workforce Plan alignment with Budget

OHFA does not use General Revenue Funds and payroll is the only portion of OHFA's overall budget to be appropriated through the legislative process and the only line item related to OHFA that appears in the Executive Budget. OHFA has an annual payroll budget of approximately \$12.6 million. OHFA charges user fees and seeks administrative reimbursement for services provided to outside organizations. OHFA's Office of Finance prepares annually a spreadsheet allocating employee time to OHFA programs.

OHFA's budget funds the following objectives:

- Supports the oversight of all Agency activities, including centralized information technology and human resources, along with financial, marketing, internal audit and legal services.
- Supports the operations of the First-Time Homebuyer Program, for which the agency expects to issue \$350 million per year in mortgage revenue bonds to fund 3,000 mortgages statewide, and assists an additional 300 homebuyers annually with Mortgage Credit Certificates.
- Staff will administer the disbursement of over \$570 million over 7 years within the Restoring Stability program.
- Provides staffing for the Housing Tax Credit Program, from which the Agency will allocate \$60 million in credits during the biennium that will leverage approximately \$480 million in private investment for the development of 80 properties consisting of 6,000 affordable housing units.
- Supports staffing for the Housing Development Assistance Program and CHDO Operating Grant program, from which the agency expects to award \$28 million per year
- Supports staffing for the continued administration, including draw processing, Davis-Bacon and jobs reporting, and construction monitoring, of the remaining balance of funds provided through the American Recovery and Reinvestment Act and the Neighborhood Stabilization Program – Round 1. Approximately \$36.5 million in funds remain to be distributed to 54 projects that must be completed by December 31, 2011.
- Supports staffing for the continued administration, including draw processing, Davis-Bacon, and construction monitoring, provided through the Neighborhood Stabilization Program – Round 3. Approximately \$11 million in funds remain to be distributed to 5 projects that must be completed by December 31, 2012.
- Supports the staffing needed to monitor compliance at over 71,000 Housing Credit and Housing Development Assistance Program rental units, 3,500 multifamily bond-financed units, and 202 Federal Deposit Insurance Corporation units.

D. Workforce Indicators

The following reports are prepared by the Human Resources Office and are utilized to analyze the workforce in the Agency:

1. OHFA-Generated Reports
 - Ceiling Report indicating number of employees per division and available number—updated biweekly
 - OHFA Staffing Chart—updated biweekly
 - OHFA Table of Organization—updated biweekly and located on OHFA’s Intranet
 - OHFA Supervisor Summary chart showing total employees and temporaries (175), number of supervisors (31) and average number of employees to supervisors (5.6) as of 7/18/11
 - Service Time indicating total vacation years, months and days for all Agency employees, by division—prepared quarterly
 - Retirement Eligibility—lists all Agency employees who will be eligible to retire as of 12/31/2011
 - Hiring Log reflecting steps completed in the hiring process and includes the number of applicants
 - Retention Log showing employee’s start and end date and reason for leaving
 - Grievance and Discipline Logs tracking actions and reasons
 - Employee Development and Training Report tracking courses taken by all Agency employees
2. OAKS-Generated Reports
 - Recruitment-Workforce Composition; Hires/Separation reports
 - Internal Movement-Internal-External Fills Report—listing employees filling positions after July 1, 2010, ethnic group, action reason, appointment type, status, supervisor name, salary plan and whether they were an internal or external hire; Action-Reason Report for all Personnel Actions completed for Agency employees during the last fiscal year
 - Turnover-Vacancy Rate; Highest Longevity Job Codes; Separation Rate reports
 - Management Leadership-Open-Filled Positions Report
 - Compensation-Average Compensation Rate, Employees at Max Salary reports
 - Workforce Information-Retirement Projections; Most Populated Job Codes reports
 - Leave Balances with Usages/Accrual for all Agency employees—prepared and distributed biweekly to Agency directors
 - Structural-Point in Time Table of Organization; Supervisor Span of Control

Section 3

Agency Demand/Workload Analysis and Agency Supply/Workforce Analysis by Program

A. Administration

1. Workload Demand

Executive and Legal

- The Director's Office directs and oversees all functions performed by the Agency's administrative and programmatic offices. The program is responsible for all aspects of the Agency's programmatic and operational policies, objectives, and initiatives. The Executive Director reports to the 11-member Board and represents the Agency and the state to federal, state, and local elected officials, the housing industry, the mortgage lending community, the investment banking community, and the public concerning affordable housing activities of the state and agency.
- The Legal Office provides advice on all matters requiring legal input, guidance and oversight of records retention and ethics issues and provides training where required.
- The Office of Legislative Affairs is responsible for advancing public policy efforts on behalf of the Ohio Housing Finance Agency. The office coordinates the development of agency legislative issues, secures sponsors for agency initiatives, provides timely analysis of bills and coordinates testimony before committees. Staff also assists legislators and legislative staff in resolving constituent inquiries.
- The Office of Affordable Housing Research (OAHR) serves as a resource to establish evidence-based affordable housing policies. In FY2011, the OAHR focused on two primary areas of research examining affordable rental housing and low- to moderate-income homeownership. These projects have helped to build a reputation throughout state government and with OHFA's partners as a resource for information and data analyses. In one year, 2 papers have been published in peer-reviewed journals, 1 paper published in the PA Times, 3 white papers were developed for OHFA, 9 presentations were given at national conferences, and 22 articles were published in popular media or news outlets about the OAHR.
- The Office of Debt Management facilitates the Agency's access to the capital markets in order to provide funds for OHFA's Homeownership and Multifamily programs.

Operations

- The Office of Operations serves multiple functions. It provides support services for the Agency including Human Resources and Facilities Management. Information Technology employees provide desktop support, infrastructure maintenance, network monitoring, application development and network security monitoring for the Agency. Communication and Marketing's employees lead communications and marketing initiatives, including coordinating the Ohio Housing Conference and other special events, handling all press and media relations, and managing all marketing and advertising campaigns.

Finance

- The Office of Finance provides fiscal management, budget and accounting services for the Agency and its programs. It manages over \$3.3 billion in combined mortgage revenue bonds payable and represents the Agency with bond counsel, bond trustees, and investment bankers. The Finance Office also administers more than \$3.8 million in housing assistance payments annually for HUD Section 8 housing projects, and acts as loan servicer for the Affordable Housing Loan and Down Payment Assistance programs, which combined currently total over \$212 million.

Internal Audit

- The Office of Internal Audit evaluates the adequacy of the internal control structure, assesses compliance with written policies and procedures, evaluates the reliability of financial and operating information and verifies the safeguarding of Agency assets.

a. Workload Priorities, Challenges and Projections

- Increase and preserve affordable housing opportunities for low and moderate income households to support Ohio's economic stability.
- Drive Ohio's affordable housing policy and OHFA's mission.
- Serve troubled households and neighborhoods to strengthen Ohio's communities.
- Position OHFA as a financially stable housing partner and employer of choice.
- Expand outreach to Agency partners and customers to strategically address Ohio's affordable housing challenges and opportunities.
- Implement the Annual Plan and integrate into the Agency's programmatic decision-making
- Enhance efforts to make data driven research based affordable housing policy decisions.
- Effectively manage and invest OHFA's General Fund reserves to support the Agency's mission and ensure the long term viability of affordable housing programs. Maintain a General Fund sufficiency/savings ratio of no more than 3%.
- Maintain program direct expenditures that create new housing investments at no less than 70% of total expenditures.
- Efficiently administer existing and potential new state and federal resources that provide quality affordable rental housing throughout the state.
- Increase operational efficiency by implementing new integrated software systems that reduce paperwork and duplicate entries.
- Achieve 75% employee engagement.

b. Workload Analysis

- i. Administrative Offices Workload Transaction Measures
 - ✓ Conducts monthly Board meetings
 - ✓ Communicates monthly progress and results to the Agency's Audit Committee of the Board and management in an accurate, fair, constructive and timely manner
 - ✓ Prepares annual Audit Plan that outlines project assignments to evaluate and improve the effectiveness of risk management, control and governance processes

- ✓ Reviews Management Letter comments and findings to address control deficiencies or other material weaknesses identified during the annual fiscal year audit
 - ✓ Prepares Agency Annual Plan
 - ✓ Prepares Agency Annual Report
 - ✓ Plans annual Housing Conference
 - ✓ Processes biweekly payroll
 - ✓ Prepares biweekly hiring log
 - ✓ Prepares biweekly leave usage report
 - ✓ Processes an average of 4 Personnel Actions per week
 - ✓ Reviews and processes performance evaluations conducted annually for each employee
 - ✓ Co-chairs quarterly Labor-Management Committee
 - ✓ Processes an average of 5 Purchase Orders per week
 - ✓ Prepares monthly reports for fleet mileage and postage and copier usage
- ii. Office of Finance Workload Transaction Measures
- ✓ Produces 121 Monthly Accounting Folders to record transactions within OHFA's Single-Family Mortgage Revenue Fund, Multifamily Mortgage Revenue Fund, General Fund and Federal Program Fund
 - ✓ Prepares monthly accounting statements for the Agency's Single-Family Mortgage Revenue Fund, Multifamily Mortgage Revenue Fund, General Fund and Federal Program Fund
 - ✓ Prepares monthly consolidated and combined financial statements
 - ✓ Administers Agency procurement activities and performs follow-up on an average of 20 purchase orders each week
 - ✓ Processes an average of 220 accounts payable transactions monthly
 - ✓ Processes an average of 330 cash receipt transactions monthly
 - ✓ Prepares monthly Finance Committee report and minutes
 - ✓ Prepares quarterly investment reports for Finance Committee
 - ✓ Prepares monthly financial ratio results report
 - ✓ Performs daily investment purchases and sales for all applicable accounts
 - ✓ Performs daily cash ledger posting and reconciliation
 - ✓ Prepares biennium payroll budget
 - ✓ Prepares annual Cost Allocation Study
 - ✓ Coordinates annual audit performed by the Auditor of State

2. Workforce Supply

a. Current Staffing, Classifications and Competencies of OHFA's Administrative Offices are shown below:

OFFICE	CLASSIFICATIONS/ POSITIONS UTILIZED	CURRENT STAFF COMPETENCIES
<p>Executive & Legal 9 FTEs</p>	<p>Administrative Staff Executive Director (1) Chief of Staff (1) Debt Manager (1) Attorneys (2) Legislative Affairs (1) Researcher (1) Executive Assistant (2)</p>	<ul style="list-style-type: none"> • Knowledge of housing programs • Knowledge of management practices • Ability to interact with Board of Directors • Knowledge of debt financing • Licensed attorney with real estate and contract experience and knowledge of state legal practices • Ability to track federal and state legislation relating to housing • Ability to conduct research and analyze data relating to the housing industry • Knowledge of office practices
<p>Operations 21 FTEs 5 PTEs</p>	<p>Administrative Staff Operations Manager (1) Purchasing Coordinator (1) Human Resources (5) Communications (5) IT Managers (2) Facilities Manager (1) Bargaining Unit Classifications IT Classifications (8) Inventory Control Specialist (1) Clerk 3 (1) Mail Clerk/Messenger (1)</p>	<p>Administrative Staff</p> <ul style="list-style-type: none"> • Knowledge of management practices • Knowledge of purchasing requirements • Knowledge of human resources management practices, workforce planning, payroll processing, hiring, personnel action processing, compensation, employee relations, labor relations, performance management, employee development, federal and state employment laws and policies, HRIS • Knowledge of communications practices • Ability to develop and coordinate a comprehensive marketing strategy • Ability to plan advertising and promotional communications including print, electronic, special events & direct mail • Ability to evaluate research regarding new market trends and market reaction to promotional activities in order to recommend strategy adjustments • Ability to develop and prepare production and distribution of promotional and collateral materials to support marketing objectives. • Ability to prepare and deliver speeches before specialized audiences and general public • Ability to write and edit articles for publication • Ability to research, identify, and represent OHFA at outreach activities • Ability to assist in scheduling and conducting media interviews and appearances and to prepare and distribute materials for national, state, and local media • Ability to manage an IT operation • Ability to manage facilities <p>IT Bargaining Unit Classifications</p> <ul style="list-style-type: none"> • Ability to provide desktop support, infrastructure maintenance, network monitoring, application development and network security monitoring

OFFICE	CLASSIFICATIONS/ POSITIONS UTILIZED	CURRENT STAFF COMPETENCIES
Finance 24 FTEs	<u>Administrative Staff</u> Chief Financial Officer (1) Assistant Director (1) Budget Officer (1) Chief Financial Analyst (1) Controller (1) Fiscal Operations (4) Accounting Managers (2) <u>Bargaining Unit Classifications</u> Bond Accountant Coordinator (3) Bond Accountant 2 (5) Account Clerk 3 (1) Fiscal Specialist 1 (3) Secretary (1)	<u>Administrative Staff</u> <ul style="list-style-type: none"> • Knowledge of management practices • Knowledge of Agency financial processes • Knowledge of fiscal policies and procedures • Knowledge of State budget practices • Knowledge of GAAP principles <u>Bargaining Unit Classifications</u> <ul style="list-style-type: none"> • Ability to prepare and analyze financial statements • Ability to prepare investment reports • Ability to analyze revenues and expenses • Ability to produce Monthly Accounting Folders • Ability to reconcile accounts • Ability to post to cash ledger and reconcile account • Ability to administer loans and process foreclosures • Ability to service loans • Ability to process accounts payable and cash receipts • Ability to prepare a Foreclosure Complaint and Notice for 2nd mortgage loans
Internal Audit 3 FTEs	<u>Administrative Staff</u> Director (1) Manager (1) Auditor (1)	<ul style="list-style-type: none"> • Knowledge of internal auditing and accounting principles and practices • Knowledge of the standards and principles developed by The Institute of Internal Auditors • Knowledge of industry program policies, procedures, regulations and laws and ability to assist the Agency in its efforts to become and remain compliant with these regulations and laws • Ability to evaluate financial, programmatic and operational procedures for adequacy of internal controls • Ability to perform audit procedures, including identifying and defining issues, developing criteria, reviewing and analyzing evidence and documenting processes and procedures • Ability to identify, develop and document audit issues and recommendations • Ability to communicate the results of audit and consulting projects via written reports and oral presentations to management and the Board

b. Workforce Analysis

i. General

The administrative offices currently have the staffing capacity and competencies to meet the demand.

ii. Workforce Indicators Primarily Utilized

- Reports-Leave Usage, Retirement
- Immediate Retirement Eligibility (as of 12/31/2011)
 - 1 Executive Director
 - 1 Director of Operations
 - 1 Human Resources Director
 - 1 Human Resources Coordinator
 - 1 Chief Information Officer
 - 1 IT Manager
 - 1 Communications Specialist
 - 1 Debt Manager
 - 1 Director of Internal Audit
 - 1 Internal Audit Manager
 - 1 Chief Auditor
- Vacancies
 - 1 Programmer/Analyst 4-Starts work 8/29

B. Homeownership

1. Workload Demand

- The Office of Homeownership is responsible for providing homeownership opportunities to low- and moderate-income Ohioans. First time homebuyers are essential to the recovery of the housing market because they create new demand for existing homes. The cornerstone of this undertaking is OHFA's First-Time Homebuyer Program, which offers fixed interest rate mortgages to qualified homebuyers. The Office also offers a Mortgage Credit Certificate (MCC) program that provides an incentive for bank-owned previously foreclosed properties. The Office has continued to take on new programming initiatives which include the Grant for Grads Second Mortgage and New Home Sweet Home Programs, comprehensive housing counseling, rescue loans and foreclosure mitigation counseling. The housing counseling programs primarily serve first-time homebuyers and existing homeowners, but also include services to renter households and homeless persons.

a. Housing Trends

This section describes recent trends in homeownership across Ohio. The trends are organized by three key areas used to define affordable and sustainable homeownership within the planning process: sustainability, affordability, and quality. The current housing market requires future planning efforts to reassess the need for affordable mortgage programs. OHFA will continue to evolve its programming along with a healing housing market. Programs must respond to increasing demand, specialized borrowers, and more limited market opportunities for low- to moderate-income borrowers.

Sustainability

The national and local housing crisis has erased the recent gains in homeownership, and has caused some industry experts to question the mortgage policies that provided easy access to credit and incentives

for speculative investment. To develop a responsible, sustainable approach requires an understanding of homeownership trends, the causes of home loss and meaningful responses to promote and increase sustainable homeownership.

Affordability

Affordability is one crucial factor to maintain successful homeownership. OHFA provides both the financial and educational resources to low- to moderate-income homeowners to offer a responsible entrance into homeownership. Ideally, homeowners should not pay more than 30 percent of their monthly income in home expenses. Unfortunately, many homeowners in Ohio are paying far more of their monthly income towards housing costs. The need for affordable mortgage financing tools has become increasingly important in the wake of the housing crisis. For eligible borrowers, achieving and maintaining homeownership may not be possible without OHFA (or other public affordable housing) resources that mitigate the cost of homeownership as a percentage of other housing expenses. Additionally, effective application of those resources is required to respect the public trust placed in OHFA to efficiently accomplish this purpose. Affordable and stable lending products such as those offered by OHFA's First-Time Homebuyer program must be available to continue the ability for qualified low- to moderate-income borrowers to achieve homeownership. These products must be used in a way that provides the most effective use of every dollar, leveraging other relationships and allocating resources to appropriate locations. More than 130,000 low- to moderate-income Ohioans have purchased homes through OHFA's First-Time Homebuyer Programs. OHFA's First-Time Homebuyer Programs are financed primarily by the issuance of tax exempt Mortgage Revenue Bonds (MRB). OHFA uses the proceeds of the bonds to purchase mortgage backed securities made up of loans that qualify for the MRB program. Applicants for the First-Time Homebuyer Programs must meet OHFA income limits and properties must meet purchase price limits. To meet each homebuyer's needs, OHFA offers a variety of loan products that include Government-insured loans including traditional FHA, VA, and USDA-RD loans and Fannie Mae conventional loans with special features and flexible terms. Some of the programs offered by OHFA include the Target Area Loan Program, Homes for Heroes, Home Sweet Home, Down Payment Assistance Grants, Grants for Grads, and Mortgage Credit Certificates.

Quality

While being able to afford a home and sustain payments for the term of a mortgage is a major part of OHFA's mission, it does not necessarily tell the whole story. Energy usage can play a significant role in burdening a homeowner with costs that defeat the affordable aspect of the mission. In order to afford and retain homeownership, low- to moderate-income homeowners may need assistance with energy efficiency and resource conservation, property maintenance or rehabilitation, while other homeowners require modifications to remain in their home. Low- to moderate-income homeowners, who may already be cost-burdened, must now find ways to additionally heat their home. OHFA offers programs that provide customers with some ability to establish energy efficient homeownership.

b. Workload Goals and Strategies

Consistent with the OHFA's mission *We Open the Doors to an Affordable Place to Call Home* the Office of Homeownership is dedicated to promote affordable homeownership opportunities to support Ohio's economic stability. To promote responsible homeownership, OHFA provides a diverse selection of affordable mortgage programs, financial education, and foreclosure mitigation services to low- to moderate-income Ohioans. These activities reflect the mission and core values of the Agency.

Increase affordable homeownership opportunities to support Ohio's economic stability

Goal 1: Promote affordable, stable homeownership opportunities for first time homebuyers throughout Ohio by offering a variety of fixed rate mortgage products, down payment assistance and homebuyer education for low and moderate income homebuyers.

- 1-Year Goal: Provide access to affordable mortgage products for low and moderate income first time homebuyers and buyers in target areas.

Strategies

- Provide mortgage financing to 3,900 homeowners through the MRB and MCC programs
- Provide down payment assistance and homebuyer education to 2,200 homeowners
- Collaborate with the Ohio State University to initiate My Money Path, a post-purchase financial education program
- Increase target area loans to 20% of MRB program, and develop a plan to update target area designations
- Maintain 18% minority participation in the MRB program
- Enroll 15 new lenders in the MRB and/or MCC programs, and increase loan deliveries from 50% of current lenders
- Make strategic changes to OHFA's single family programs in response to market and regulatory forces
- Continue to educate real estate professionals about the OHFA mortgage programs
- Strategically manage indenture risks including counterparties associated with variable rate debt, swaps, and GICs.
- Implement revenue enhancement opportunities

Goal 2: Expand opportunities for low and moderate income homeowners to improve the energy efficiency, safety and quality of their homes through weatherization and modest repairs.

- 1-Year Goal: Collaborate with OHFA participating lenders, local governments and non-profit partners to encourage homebuyers and homeowners to invest in energy efficiency and modest home repairs or modifications to owner-occupied housing.

Strategies

- Promote the purchase and rehabilitation of housing by financing 250 FHA 203(k) loans through the OHFA MRB program
- Through OHFA's Housing Investment Fund, invest in and evaluate models for funding home repairs and modifications
- Encourage purchase and rehabilitation of previously foreclosed or bank-owned homes to owner-occupants through OHFA MCC program and local partnerships
- Explore options for serving homeowners with disabilities

c. Challenges

- The mortgage industry faces a very changing regulatory environment. Staff must continually learn how these new regulations affect participating lenders, other business partners and OHFA.
- The uncertainty about the future of the Mortgage Revenue Bonds creates a critical need for OHFA to acquire the management expertise to engage in new channels for accessing mortgage capital such as selling mortgages or mortgage backed securities (MBS) directly to the market.
- OHFA is actively evaluating the possibility of servicing OHFA's mortgage loan portfolio as an alternative means of generating income in case Mortgage Revenue Bonds are not a viable option for attaining OHFA's mission. This would require OHFA to find management staff with mortgage servicing experience and to significantly expand the number of staff.
- The resources needed to address residential energy efficiency, home repair and rehabilitation, for the most part, involve federal programs that are allocated to local governments or to other state agencies. OHFA lacks the financial and staff resources to effectuate these needs.

d. Workload Analysis-Transaction Measures

- ✓ Staff production numbers are monitored weekly to ensure that everyone is working at optimum levels. Reports are generated for Quality Control review and Homeownership Operations.
- ✓ Coordinators do a random audit of 5% of the files weekly.

2. Workforce Supply

a. Current Staffing, Classifications and Competencies of the Homeownership Office are shown below:

Classifications/ Positions Utilized 18 FTEs	Current Staff Competencies
<p><u>Administrative Staff</u> Director (1) Real Estate Relations Manager (1) Lender Liaison (1) Operations Manager (1) Homebuyer Education Manager (1) Assistant Grant Administrator (1) Consumer Advocacy Coordinator (1)</p> <p><u>Bargaining Unit Classifications</u> Bond Accountant Coordinator (2) Housing Development Analyst (6) Secretary (2) Telephone Operator (1)</p>	<p><u>Administrative Staff</u></p> <ul style="list-style-type: none"> • Knowledge of management practices • Knowledge of laws and regulations applicable to housing • Ability to engage in strategic planning and market analysis • Ability to develop program guidelines, policies and procedures and to prepare reports • Knowledge of mortgage financing • Ability to identify business, government and private agencies within all Ohio counties that can provide housing assistance and work with OHFA • Ability to assess and conduct training needs for a specific target population or subject matter for OHFA's lender clients • Ability to liaison with lenders and realtors to persuade and enhance program participation • Ability to conduct meetings with lender officials, compile mailing list of target realtors and lenders • Ability to conduct meetings with service area realtors to market programs and services • Ability to monitor mortgage activity with lenders • Ability to administer the single family MRB program, including processing and maintaining accurate records • Ability to develop loan origination programs and manage compliance audits • Ability to administer grants • Ability to represent OHFA at consumer related events and to coordinate participation of Homeownership staff in outreach events. • Ability to manage and respond to consumer inquiries regarding OHFA Homeownership Programs • Ability to utilize technology such as Lender-On-Line for loan tracking and analysis and to assist in maintaining lender database and training new lenders. • Ability to prepare and provide information to OHFA Board

Classifications/ Positions Utilized 18 FTEs	Current Staff Competencies
	<p><u>Bond Accountant Coordinator</u></p> <ul style="list-style-type: none"> • Ability to develop loan, grant and/or tax credit review systems, policies and procedures • Ability to review highly complex information for single family mortgage revenue bond programs in accordance with governmental procedures • Ability to analyze and reconcile mortgage loan documentation to create detailed reporting schedules of loan tracking stages for participating lenders • Ability to determine corrective action for discrepancies in transactions • Ability to prepare invoice reports for bond program • Ability to develop and maintain automated systems and to prepare computer reports and statements of mortgage data • Ability to establish procedures for reconciling balance sheet and researching discrepancies • Ability to troubleshoot low- to moderate-income homebuyer problems • Ability to underwrite loan assumptions for bond programs to maintain compliance with government and agency guidelines <p><u>Housing Development Analysts (Compliance)</u></p> <ul style="list-style-type: none"> • Ability to review loan submissions for the MRB program for compliance with Ohio affordable housing programs and federal tax laws • Ability to examine, review and verify borrower income and property characteristics against OHFA guidelines • Ability to examine mortgages, notes and other legal and financial documents for accuracy and program compliance • Ability to interpret requirements, procedures and regulations for lenders and communicate exceptions to lenders • Ability to provide technical assistance and assist in state-wide lender training • Ability to conduct education seminars for lenders, realtors, developers, non-profit organizations and homebuyers on program regulations and information on eligibility requirements • Ability to participate in outreach events to promote OHFA programs to potential homebuyers

b. Workforce Analysis

i. General

The office has the capacity to meet the demand in the current housing market conditions. Due to little turnover, the office provides seasoned staff who participate in Agency marketing events, internal sub-committees; and lender training via webinars and onsite at lender location. Customer service is key to our lender participants, as well as to first-time homebuyers. Each staff member strives to develop a strong relationship with each of our participating lenders.

ii. Workforce Indicators Primarily Utilized

- Reports-Leave Usage, Retirement

iii. Analysis

- Adoption/Childbirth Leave
 - 1 Consumer Advocacy Coordinator beginning in September
- Vacancy—1 Secretary
 - Will be filled on 8/29 by a candidate from the Layoff List
- Immediate Retirement Eligibility
 - 1 Director
 - 1 Education Manager
 - 1 Lender Liaison
 - 1 Assistant Grants Manager
 - 1 Bond Accountant Coordinator
 - 1 Housing Development Analyst (Compliance)

C. Hardest Hit Funds Restoring Stability

1. Workload Demand

- The HFA Hardest-Hit Fund program, known as Restoring Stability, launched on September 27, 2010 and provides innovative programs to sustain responsible homeownership. Restoring Stability is a \$570 million dollar initiative expected to assist over 53,000 homeowners throughout Ohio. The NFMC program has served over 18,000 homeowners across Ohio since 2006 and provided \$8 million worth of foreclosure counseling. The need for affordable mortgage financing tools has become increasingly important in the wake of the housing crisis. A reduction in underwriting standards and the profitability of lending practices contributed to the increased marketing of unaffordable mortgage products. Likewise, high-cost mortgage products contributed to the recent spike of delinquent mortgages, foreclosure and the increase in vacant properties across the state. OHFA is working hard to offer solutions and flexibility as foreclosures continue to devastate individuals and communities throughout the state. OHFA has developed a comprehensive partnership with housing counseling agencies to actively engage and educate Ohio borrowers, primarily by securing federal housing counseling grants.

a. Workload Goals and Strategies

Goal: Provide counseling and resources to homeowners at risk of foreclosure in order to reduce hardship, stabilize neighborhoods and strengthen the economy of Ohio.

- 1-Year Goal: Ensure that foreclosure prevention counseling and resources are available statewide to at-risk homeowners using US Treasury Hardest Hit Funds (Restoring Stability), HUD Comprehensive Counseling, NFMC grants and OHFA resources.

Strategies

- Help at least 8,000 homeowners avoid foreclosure through effective implementation of Restoring Stability and the continuation of Save the Dream Ohio
- Build an effective administrative structure to implement Restoring Stability including hiring and training staff, improving procedures and managing contractors
- Continually improve the performance of housing counseling partners through quarterly training, on-site monitoring and contract administration
- Achieve servicer enrollment in Restoring Stability covering 90% of the pipeline of applicants
- Use a variety of channels to reach homeowners at risk of foreclosure and encourage them to call Save the Dream and/or apply for Restoring Stability
- Complete an evaluation of the first year of Restoring Stability
- Develop recommendations to improve the Restoring Stability programs and submit recommendations to Treasury by September 1
- Effectively administer NFMC and HUD Counseling grants and compete for ongoing federal resources for housing counseling

b. Challenges

- Prior to 2008, OHFA had little relationship with housing counseling agencies, but the foreclosure crisis created an unprecedented need for local agencies who could work with homeowners at risk of foreclosure. Although OHFA did not have staff expertise in the area of housing counseling, the agency sought and secured federal grants to ensure that services were available to Ohio citizens. This created a need for additional grants management expertise as well as for staff to provide training and monitoring. Some of the federal grant sources for housing counseling, however, are now declining although the need for counseling remains high.
- On February 16, 2011, OHFA signed an Agreement with the Ohio Civil Service Employees Association in order to create Project Employee appointments. The parties originally agreed to create up to 32 positions, consisting of 16 Project Employees, up to 12 Housing Development Analysts, 3 Clerk positions and 1 Administrative Assistant position. OHFA now has authority to hire up to 50 employees for this Project. The duration of employment with the Project is estimated to be three years from the date of the Agreement, unless the work is completed earlier. The duration of a Project Employee's employment may also be extended based on business needs corresponding to federal funding. All Project Employees serve in the unclassified service of the State. A termination is not considered to be a layoff and Project Employees have no bumping rights.
- The Hardest Hit Fund team is staffed with project employees. As a result, the team is more likely to experience high turnover rates as project employees secure permanent employment.
- The Hardest Hit Fund team is comprised of administrative and bargaining unit staff, this leads to an inability to shift resources to fill existing needs as volumes move through the process. The closing analyst requires more experience and a higher skill set than other positions within the HHF project staff – however compensation is the same rate, which could lead to higher turnover rates in this critical role.

c. Workload Analysis-Transaction Measures

- ✓ Review all underwriting files for HHF eligibility within 15 days of receipt
- ✓ Review all underwriting files for Program eligibility within 30 days of receipt
- ✓ Review any new information received on underwriting files within 10 business days
- ✓ Files in a status of HHF reservation made will be sent within 3 BD to enrolled servicers
- ✓ Files will be updated and contribution forms requested within 5 BD of receiving servicer approval
- ✓ Files with a status servicer approval will be submitted to closing within 7BD of receipt
- ✓ Closed files will be funded within 5 BD
- ✓ Quality rate of 95% or better for reviewed UW files.

2. Workforce Supply

a. Current Staffing, Classifications and Competencies of the Hardest Hit Fund, Restoring Stability Project are shown below:

Classifications/ Positions Utilized 30 Project Employees	Current Staff Competencies
<p><u>Administrative Staff</u> Operations Manager (1) Servicer Liaison (1) Consumer Advocacy Coordinator (1) and Counselor (1) Housing Counselors (9) Housing Closing Coordinator (1) & Analysts (2) Grant Administration Compliance Trainers (2)</p> <p><u>Bargaining Unit Classifications</u> Housing Development Analyst (10) Administrative Assistant 1 (1) Clerk 3 (1)</p>	<p><u>Administrative Staff</u></p> <ul style="list-style-type: none"> • Knowledge of management practices • Knowledge of grant administration • Ability to conduct training for housing counselors • Ability to write program guidelines and regulations • Knowledge of accounting/finance, auditing and quality control • Knowledge of title work, mortgage industry and required documents • Ability to provide organizational leadership <p><u>Housing Counselors</u></p> <ul style="list-style-type: none"> • Ability to assist homeowners maintain housing and avoid foreclosure through individual counseling/education • Ability to conduct telephone counseling sessions to gather information and determine services and assistance available through HHF program, state and federal programs and other current resources • Ability to determine client eligibility for specific programs by reviewing borrower income and hardship documentation • Ability to prepare submissions to Ohio HHF verification staff and borrower servicer • Ability to assist client with developing counseling goals and objectives • Ability to make recommendations for solutions to provide sustainable homeownership • Ability to facilitate negotiations with borrower’s servicers, Ohio HHF verification staff, and other interested parties through secure server platforms, telephone contact and other means • Ability to develop and maintain a network of referral agencies • Ability to provide information on housing programs to clients, other service providers and the general public • Ability to maintain the necessary documentation and files

Classifications/ Positions Utilized 30 Project Employees	Current Staff Competencies
	<p><u>Housing Closing Analysts</u></p> <ul style="list-style-type: none"> • Ability to perform complex functions related to the Ohio HHF program to process and close subordinate mortgage loans • Ability to enter and verify information into spreadsheets and database files • Ability to submit files for review and approval by mortgage servicers through secure data transmission • Ability to prepare ad hoc closing/servicer reports • Ability to analyze loan and borrower information and perform calculations prior to preparing final underwriting worksheet which becomes part of the legal documents • Ability to prepare loan documents for closing • Ability to build strong relationships with internal and external partners • Knowledge of title work and mortgage industry documents <p><u>Bargaining Unit Housing Development Analysts</u> (Underwriters for Verification)</p> <ul style="list-style-type: none"> • Ability to review submissions for borrower assistance from housing counseling agencies and analyze recommendations to determine if proposed solutions will provide sustainable outcomes • Ability to examine, review and verify borrower income and hardship documentation, prepare notes and other financial documents required to complete transactions • Ability to interpret requirements, procedures and regulations of HHF program for housing counselors • Ability to act as a liaison between outside service providers and an eligible entity to ensure benefits are paid properly on behalf of borrowers • Ability to prepare correspondence, maintain records, track data and documentation, and prepare reports

b. Workforce Analysis

- i. Workforce Indicators Primarily Utilized
 - Reports-Turnovers, Vacancies, Hiring Log

- ii. Analysis
 - Separations
 - 1 Grants Manager
 - 3 HHF Closing Analysts

*Because of the high turnover rate, all administration staff must cross-train members of staff or management in all critical roles.

- Vacancies
 - 1 HHF Assistant Operations Manager
 - 1 HHF Compliance Analyst
 - 3 HHF Closing Analysts

*Planned filling of vacancies – continue to fill vacancies with the best talent available by utilizing situational interviewing questions and assessments during the selection process.

D. Planning, Preservation & Development

1. Workload Demand

- Through innovative financing and tax incentives, the Office of Planning, Preservation and Development helps to increase the number of affordable housing units throughout the state. Financial assistance provided by this Office includes programs for all phases of the development process from pre-development through construction to permanent financing. A variety of funding sources are available, including federal housing tax credits, Ohio's unclaimed funds, the Ohio Housing Trust Fund, the federal HOME Program, and tax-exempt bonds. Most planning, preservation, and development opportunities are accessed through a one-stop application approach. These programs encourage the production of affordable housing by enabling developers to keep rent costs down to provide affordable housing to those who need it most. Additional incentives for other policy objectives, such as universal design, energy efficiency, and permanent supportive housing for the homeless, are built into the program designs. This Office also administers the Community Housing Development Organization (CHDO) annual operating grant program. This program, funded with federal HOME dollars, enhances the capacity and sustainability of community-based non-profit housing organizations that are dedicated to providing affordable housing to underserved persons and communities across the state.

a. Developing and Operating Multifamily Housing

Because of stagnant or slow growing household incomes in much of Ohio, multifamily projects are unable to mitigate rising costs through rent increases. The inability to increase rents, even marginally, further restricts the capital available to maintain projects appropriately, which impacts the ability to provide an attractive product.

OHFA must maintain a delicate balance between responsibly allocating public resources and limiting interference with private sector economic motivations critical to affordable housing production. Multifamily housing projects are experiencing increasing costs, including real estate taxes, utilities, and insurance.

b. Trends

This section describes recent trends in the development and operation of multifamily housing in Ohio. The trends in multifamily housing are organized by key areas identified during the planning process: affordable housing preservation, low income housing assistance, economic issues, permanent supportive housing, and special needs housing.

Affordable Housing Preservation

Ohio has a large and aging portfolio of subsidized housing properties across the state. This housing was developed using HUD and Rural Development resources, including project-based rental subsidies. In addition to the federally subsidized properties, the number of housing tax credit properties that are 15 years or older is growing. These existing affordable rental properties are meeting many critical housing needs, including serving very low-income households. Stagnant population growth and high construction costs for infrastructure and new rental units are other factors to consider in allocating resources between building new, and preserving existing affordable housing.

Very Low-Income Housing Assistance

Under HUD’s definition, a “very low income” household is one with an income that is at or below 50 percent of an area’s median income. It is difficult to serve these households using only the housing tax credit program, which is currently the largest rental production program in the state. As a result, the demand for federal rent subsidies far exceeds the supply. The struggling economy and greater emphasis on de-institutionalization contribute to this growing need.

Permanent Supportive Housing Production

Supportive housing is nationally recognized as a model for reducing homelessness and for assisting certain targeted populations; it is a better investment of public dollars than crisis and institutional care. Supportive housing experts suggest that a significant increase in the number of units in Ohio is necessary to have a meaningful chance of ending homelessness. Currently, there is no principal means for creating the number of units needed, providing services to the tenants of those units, and insuring units have adequate subsidy for long-term viability. Homelessness continues to be a significant issue in Ohio’s communities.

Existing Special Needs Housing

Existing low-income rental housing for special needs populations is aging, inadequate to meet the need and in some cases lacks adequate funding for operations. Some units have come off-line, reducing the available inventory.

c. Workload Goals and Strategies

Consistent with the OHFA’s mission *We Open the Doors to an Affordable Place to Call Home* the Office of Planning, Preservation, & Development is committed to leading the development and management of innovative and effective multifamily projects that strengthen Ohio communities and address affordable housing needs throughout the state. OHFA provides financial support and tax incentives and serves as a resource for maintaining regulatory compliance to ensure ongoing financial viability. These activities reflect the mission and core values of the agency.

Be a leader in developing innovative and effective multifamily projects that strengthen Ohio communities and address affordable housing needs throughout the state.

Goal 1: Ensure successful development and preservation of affordable multifamily housing that meets the needs of low- to moderate-income Ohioans through loans, grants and tax incentives.

- 1-Year Goal: Equitably allocate financial resources and monitor properties to ensure compliance with federal and state laws.

Strategies

- Finance the construction and/or preservation of 3,000 rental units using available resources.
- Finance the development of vacant/abandoned homes in targeted neighborhoods and communities.
- Close out 100% of the HDAP awards that are due by June 30, 2012.
- Successfully complete the implementation of the ARRA programs (Tax Credit Assistance Program and Tax Credit Exchange), NSP1 and NSP3 programs.
- Maintain the partnership with the Ohio Preservation Compact to identify at-risk properties, provide technical assistance, and collaborate with compact partners to preserve 14,000 units over the next 10 years.

Goal 2: Continually improve programs and processes to enhance the OHFA's ability to address the state's housing needs and maximize investments.

- 1-Year Goal: Implement DevCo and establish internal systems used to evaluate agency programs and develop three-year business objectives.

Strategies

- Develop a new underwriting model and construction monitoring procedure for the 2012 program year.
- Issue 100% of IRS 8609 Forms in 60 days or less.
- Issue 100% of Section 42(m) letters for bond projects in 60 days or less.
- Reduce credit and HDAP for 9% competitive credit projects by 25% for calendar year.
- Increase the multifamily bond volume
- Successfully implement the new ODMH Capital Improvements program.
- Implement a multifamily database program to improve the efficiency of PP&D and PC offices.
- Issue 100% of compliance reports in 15 business days or less.
- Conduct regular compliance trainings to ensure the latest information about OHFA policies and procedures is available to owners and managers of multifamily properties.
- Reduce the number of IRS 8823s by 15%

Goal 3: Promote innovative solutions through collaboration with internal departments, state agencies, external customers, and stakeholders to align multifamily housing programs with the needs of low- to moderate-income families and owners/managers of affordable housing.

- 1-Year Goal: Work collaboratively with agency stakeholders to improve the efficiency and effectiveness of all multifamily programs.

Strategies

- Work with state and national stakeholder groups to find ways to reduce compliance burdens; and communicate possible solutions to the appropriate decision-makers.
- Revise the Housing Investment Fund (HIF).
- Implement an annual resident survey to gather feedback on resident satisfaction that can be used to determine the impact of OHFA's policies.
- Evaluate neighborhood and tenant level characteristics of HTC projects (e.g. occupancy, income, race, rental assistance, special needs households, operating costs, crime rate, school impact, property value impact).
- Develop a prospective, collaborative model to increase production of permanent supportive housing to advance the objectives described in the PSH framework of the Interagency Council for Homelessness and Affordable Housing.

d. Challenges

- Improving staff knowledge and understanding of underwriting process
- Managing additional ARRA/NSP programs
- Increasing project costs and ability to fund more units
- Loss of HDL program funding and potential reduction of federal HOME funds

e. Workload Analysis-Employee work output measures

- 1) Staff allocates approximately \$300 million in 10-year credits, loans and grants to 50 developments every year. Another 200 projects are in the development and construction phase at any time.
- 2) Measures by position:
 - ✓ Housing Grant Analyst 2 - underwriter
 - # of applications reviewed (9% credit, 4% bond credit, HDGF, other)
 - # of underwriting reports and project summaries created
 - # of funding draws processed
 - # of 8609 forms issued
 - # of HDAP closeout reports completed
 - ✓ Housing Grant Analyst 2 – Field Analyst
 - # of site visit and reports for new applicants
 - # of construction monitoring visits and reports
 - # of closeout visits
 - ✓ Architect
 - # of project plans reviewed
 - # of construction monitoring and application site visits
 - ✓ Planner
 - # of CHDO certifications reviewed
 - # of planning projects completed

2. Workforce Supply

a. Current Staffing, Classifications and Competencies of the Office of Preservation, Planning and Development are shown below:

Classifications/ Positions Utilized 18 FTEs	Current Staff Competencies
<p><u>Administrative Staff</u> Director (1) Managers (2)</p> <p><u>Bargaining Unit Classifications</u> Planner 3 (1) Architect (1) Housing Grant Analyst 2 (11) Administrative Assistant 1 (1) Secretary (1)</p>	<p><u>Administrative Staff</u></p> <ul style="list-style-type: none"> • Knowledge of management practices • Knowledge of multifamily housing grant and financing programs • Ability to coordinate competitive application review process • General knowledge of housing development process <p><u>Bargaining Unit Positions</u></p> <ul style="list-style-type: none"> • Licensed architect • Knowledge of rental housing design and construction • Ability to review construction documents and change orders • Ability to provide recommendations regarding design waiver applications • Ability to conduct or assist in training programs, workshops or meetings with recipients or staff • Ability to conduct research, collect housing data and make recommendations on findings • Knowledge of office practices <p><u>Housing Grant Analyst 2 (Underwriter)</u></p> <ul style="list-style-type: none"> • Ability to review applications for housing and/or homeless grant and financing programs and write reports summarizing projects and findings • Ability to financially underwrite rental real estate projects and understand a cash flow proforma • Ability to review and evaluate financing documents, site control documentation, market studies, appraisals, scope of work/preliminary plans, capital needs assessments • Ability to conduct or assist in training programs, workshops or meetings with recipients or staff <p><u>Housing Grant Analyst 2 (Field Analyst)</u></p> <ul style="list-style-type: none"> • General knowledge of housing development process • Ability to monitor construction of multifamily properties • Knowledge of construction process and design • Ability to conduct or assist in training programs, workshops or meetings with recipients or staff

b. Workforce Analysis

- i. Workforce Indicators Primarily Utilized
 - Reports-Leave Usage, Retention, Retirement
- ii. Analysis
 - Separations
 - 1 Housing Grant Analyst 2
 - Immediate Retirement Eligibility
 - 2 Housing Grant Analyst 2s
 - 1 Administrative Assistant 1
 - Vacancies
 - 1 Planning Manager
 - 1 Housing Grant Analyst 2

E. Program Compliance

1. Workload Demand

- The Office of Program Compliance annually monitors more than 500 rental properties throughout Ohio. Program Compliance ensures that properties are being maintained in a satisfactory or above manner and that the properties are in compliance with Internal Revenue Service, HUD, and state regulations and policies. In addition, the office monitors approximately 40 multifamily bond-financed properties consisting of 3,500 units, and five Federal Deposit Insurance Corporation (formerly Resolution Trust Corporation) properties consisting of 202 units. The office regularly conducts training for owners and managers of rental projects regarding both basic and advanced issues that they face. The performance of affordable housing properties is enhanced as a result of this training.

a. Workload Priorities, Challenges and Projections

- Support the staffing needed to monitor compliance at over 74,000 Housing Credit and Housing Development Assistance Program rental units, 3,500 multifamily bond-financed units, and 202 Federal Deposit Insurance Corporation units.
- Effectively monitor housing development projects in order to ensure that they remain safe, decent, affordable, and financially viable.
- Provide training and resources to OHFA stakeholders to ensure they have the most up-to-date industry knowledge
- Implement a new multifamily database for use by OHFA staff and the owners and managers of OHFA-financed multifamily properties
- Apply to HUD and secure the contract to administer the Section 8 Program for the State of Ohio. The contract with HUD involves the oversight of 970 contracts and 70,000 units
- Ensure the financial viability of OHFA projects through asset management
- Identify opportunities to reduce the regulatory burden on OHFA stakeholders through collaborative efforts with other agencies and the elimination of unnecessary OHFA imposed requirements.

b. Internal Challenges

- Training staff in the use of the new multifamily database
- Balancing workloads and the need to continue developing staff

c. Workload Analysis - Transaction Measures

- Housing Examiner staff are given portfolios. They work together to ensure that all inspections are covered, e.g., sufficient analysts for the work.
- It currently takes an average of 16 business days to issue a compliance report. The goal is to issue all reports in 15 business days or less.

2. Workforce Supply

a. Current Staffing, Classifications and Competencies of the Office of Program Compliance are shown below:

Classifications/ Positions Utilized 22 FTEs	Current Staff Competencies
<p><u>Administrative Staff</u> Director (1) Regional Managers (3) Training & Technical Assistance (2)</p> <p><u>Bargaining Unit Classifications</u> Housing Examiner (14) Housing Examiner Trainee (1) Secretary (1)</p>	<p><u>Administrative Staff</u></p> <ul style="list-style-type: none"> • Knowledge of management practices • Knowledge of office practices • Experience managing and administering affordable housing and community development programs • Expertise in the interpretation and implementation of state and federal laws and regulations related to housing • Knowledge of multifamily housing management and development • Skill in public speaking; ability to develop training materials <p><u>Housing Examiner</u></p> <ul style="list-style-type: none"> • Ability to examine and review Section 8 tenant certifications, tax credit tenant income certifications and housing assistance payments for accuracy, completeness and legitimacy • Ability to evaluate property expenditures to determine need of additional subsidy and calculate special rent increases for resident paid utilities to determine utility allowance for each unit size within project • Ability to review government accounting data and compile into computer for spreadsheet analysis in calculation of rent increase • Ability to conduct interior and exterior physical inspections of occupied subsidized multifamily projects to evaluate overall performance of building owners/managers regarding occupancy requirements, subsidy of fund controls, environmental controls, administration and maintenance • Ability to conduct site inspections of projects for curb appeal, routine maintenance & general overall appearance • Ability to review, process and make recommendations regarding variety of property owner requests, including qualified contracts, ownership changes & management company approvals • Ability to advise building owners/managers, general public and government officials on occupancy matters, including admissions, income limits, rent determinations, family income certification, grievance procedures, fair housing

b. Workforce Analysis

- i. Workforce Indicators Primarily Utilized
 - Reports-Leave Usage, Retention, Retirement
- ii. Analysis
 - Separations—1 Housing Examiner
 - Not necessary to fill position at this time to meet demand for inspections in Southwest Ohio
 - Immediate Retirement Eligibility
 - 1 Training and Technical Assistance Manager
 - 1 Housing Examiner conducting inspections in Central Ohio
 - Potential staffing additions – 2 Section 8 Quality Assurance Analysts (Housing Examiner Classification); 1 Asset Manager (Admin Staff). The asset manager would assume duties currently assigned to the Training and Technical Assistance Manager in the event OHFA is selected by HUD to administer the Ohio Section 8 contract.

Section 4

Gap Analysis by Office

A. Administration

1. Staffing Gaps

a. Office of Finance

- i. If OHFA is eventually selected by HUD to administer the Section 8 Program for the State of Ohio, this will involve a potential staffing addition of a Fiscal Operations Coordinator to perform the following duties:
 - Monitor the depository institution's rating by the standards established by GNMA as required by the Section 8 PBCA contract
 - Ensure proper investment of federal funds and the required allocation to approximately 1,000 properties on a monthly basis and annual return of interest earnings as required under the Section 8 PBCA contract
 - Ensure accurate records maintained in OHFA proprietary financial software enabling the agency to accurately report the monthly disbursement of funds to approximately 1,000 Section 8 PBCA properties
 - Work with the Budget Officer to prepare various financial reports and certifications required under federal guidelines for the Section 8 PBCA contract
 - Authorize the receipt and disbursement of federal program payments and development and other loans receivables/payables (i.e. release funds via ACH, wire transfer); including approximately 1,000 monthly Section 8 PBCA voucher payments totaling \$46 million
- ii. This position was initially posted on August 4, 2011, after HUD awarded OHFA the Section 8 contract, but the posting was pulled when HUD withdrew the award.

b. Retirement Eligibility

- i. Upon the retirement of persons in key positions, there will be gaps in the competencies needed to meet the current and projected demand:
 - Debt management
 - Internal Audit
 - Operations management
 - Information Technology management
- ii. The gaps can be closed by backfilling the positions with either internal or external employees whose competencies are similar to the current competencies

2. Compensation

- OHFA must offer competitive compensation in order to attract and retain administrative staff. In the summer of 2005, OHFA retained a consultant and began the development of a compensation plan. The market data was derived from the State of Ohio pay system, national and surrounding state housing finance agency pay, and local private non-profit data. The plan concluded that in order to competitively attract and retain employees, OHFA need not attempt to be the best-paid employer, but be within the 58th percentile of the market. The study found that, at the highest level of the Agency,

pay is \$15,000 to \$25,000 below the 50th percentile; positions at the middle manager level, pay is \$10,000 to \$15,000 below the 50th percentile; and, at the line supervisor level, pay is \$2,000 to \$15,000 below the 50th percentile. All of these positions are within the Administrative Staff for which the Executive Director, by statute, fixes compensation. The proposed compensation plan created five broad bands. Assignment to a band would be guided only by the duties required of the position and movement within the band would be guided by performance. The plan was to be implemented in a three-phase process, but was never implemented due to statewide freezes in salaries.

- As Bargaining Unit classifications are updated, compensation will be reviewed.

B. Office of Homeownership

1. Anticipated Project Workload Gaps

- The mortgage industry faces a very changing regulatory environment. Staff must continually learn about new regulations and how these regulations affect participating lenders, other business partners and OHFA.
- The uncertainty about the future of the Mortgage Revenue Bonds creates a critical need for OHFA to acquire the management expertise to explore new channels for accessing mortgage capital such as selling mortgages or mortgage backed securities (MBS) directly to the market.
- OHFA is actively evaluating the possibility of servicing OHFA's mortgage loan portfolio as an alternative means of generating income in case Mortgage Revenue Bonds are not a viable option for continuing OHFA's mission. This would require OHFA to find management staff with mortgage servicing experience and significantly expand the number of staff.

2. Staffing Gaps

a. Mortgage Servicing

- OHFA needs to acquire personnel with skills in mortgage servicing and in selling mortgages in a secondary market.
- OHFA has the financial resources to meet this need, but may not have the authority under the state personnel ceiling.

b. Home Repair, Energy Efficiency Program

- Although it is a goal in the Annual Plan, OHFA does not currently offer programs to address home repair, energy efficiency and weatherization.
- This gap can be closed by assigning a Bond Accountant Coordinator to work with the Office of Affordable Housing Research to complete an inventory of resources that are provided by other agencies. OHFA's Office of Homeownership will then refer homeowners to these resources.

c. Retirement Eligibility

- The Office must address the possible retirement of five Office employees
- The gaps can be closed by backfilling the positions with either internal or external employees with competencies similar to the current competencies

d. Determine if employees are accurately classified

C. Office of Homeownership-Hardest Hit Fund Restoring Stability Project

1. Staffing Gaps

- a. As employees were added in this program, the need arose to hire an Assistant Operations Manager. Specifically, this person will manage the eleven underwriters and two underwriter coordinators, as well as assist in the operation of HHF programs, recommend process improvements and share responsibility for funding. In addition, the position will be responsible for setting metrics for the underwriting team. This position was posted on July 12, 2011, and is in the process of being filled. There were 112 applicants for this position and 6 people are being interviewed.
- b. The high level of turnover resulted in the immediate need to backfill three Closing Analyst positions. These positions were posted on July 28, 2011, and are in the process of being filled. Some of the workload is currently being performed by temporary employees. There were 47 applicants for these positions.
- c. The need arose in the administration of the HHF program to develop a position that would conduct a thorough evaluation of the various policies, procedures, systems and operations to determine if they are in accordance with all governmental regulations, requirements and recommended practices. The HHF Program Compliance Analyst vacancy was posted on July 12, 2011, and is in the process of being filled. There were 142 applicants for this position and 9 people were interviewed.
- d. This Project has received authorization to hire up to 50 employees, including two Clerks and two Housing Development Analysts that are bargaining unit positions. A clerk position has been proposed.
- e. In order to more effectively manage the number of HHF employees, two more Assistant Grant Manager positions are needed. One will supervise the 8 HHF Counselors, and one will supervise the two HHF Trainers, in addition to coordinating training and policy manuals for counseling agencies. The two Assistant Grant Managers will report to the Housing Counseling Manager.
- f. The HHF Office of Consumer Advocacy is currently managed by the Program Coordinator. This office handles consumer inquiries of people who want to apply for HHF, as well as those who have submitted applications and people receiving assistance. This office is currently staffed by one counseling coordinator, one counselor, one contract employee and 2.5 FTE temporary employees. The counselor and contract employee positions should be replaced with two senior housing counselors whose skills and responsibilities are at a higher level than housing counselors. The 2.5 FTE temporaries should be replaced with 3 full time telephone operators who would be bargaining unit project employees.

2. Classification and Compensation Gap

- The Project is comprised of administrative and bargaining unit staff and this leads to an inability to shift resources to fill existing needs as volumes move through the process. The Closing Analyst requires more experience and a higher skill set than other positions within the HHF project staff, however, this position is compensated at the same rate as the Counselors and Underwriters. This has led to higher turnover rates in this critical role.

D. Office of Planning, Preservation and Development

1. Anticipated Project Workload Gaps

- a. OHFA will be underwriting more affordable housing development proposals that will link funding from the Ohio Department of Mental Health (ODMH) and the Ohio Housing Trust Fund (OHTF). These ODMH – OHTF proposals will require more training with applicants and recipients, and they will generally require more supervision throughout the application, review and underwriting, closing and construction monitoring processes. This increased training and supervision will, in turn, require greater use of staff time and resources.
- b. OHFA may also apply for funding, if available, through the HUD Section 811 Program and National Affordable Housing Trust Fund. These programs were created by Congress and are specifically tailored to state housing finance agencies. However, the programs have not yet been funded by Congress. It is anticipated that the HUD Section 811 program will be available early in 2012. These programs will require additional staff time to administer.
- c. Most of OHFA's underwriting, on a per project basis, involves funding from the federal, state and local government levels; therefore, overall programmatic, regulatory and funding level changes at the local, state and federal levels require flexible staffing levels. In addition, this fast-changing environment at all three of the funding levels dictates that both managers and bargaining unit staff recognize the need to maintain fluidity and flexibility in obtaining needed training opportunities that will accommodate these changes. This also includes the need to learn new guidelines that will be created with these changes, and also the need to understand how these changes affect the affordable housing developments and their residents in Ohio.

2. Staffing Gaps

- a. This Office needs a Planning Manager in order to ensure that resources are strategically deployed, to increase the efficiency and effectiveness of existing programs and processes, to link OHFA with other state and local initiatives, to develop new programs to address unmet housing needs and to facilitate input from customers and stakeholders. The vacancy was posted on August 4, 2011. This position will perform the following duties:
 - Manage the PP&D Planning unit consisting of a Planner 2 and graduate student intern
 - Work closely with PP&D program managers to assist with annual guideline development processes for PP&D Programs (e.g. Housing Tax Credit Qualified Allocation Plan, Housing Development Assistance Program, Housing Development Loan guidelines)
 - Coordinate public feedback and discussion groups, forums, and hearings
 - Develop a standard planning approach for programs and make recommendations for policy consistency across programs
 - Maintain and continually improve policies with assistance of PP&D leadership team regarding visitability, accessibility, supportive services, universal design, energy efficiency/green communities, permanent supportive housing, special needs housing, and other priority housing needs
 - Oversee the Community Housing Development Organization (CHDO) Certification and Operating Grant Program (receives approximately \$1 Million in annual funding) with assistance of the PP&D leadership team; assist with the grant administration process and performance

- monitoring; provide technical assistance & training to CHDOs; and create program guidelines and funding application
 - Maintain and improve relationships with customers, stakeholders, local governments, and state & federal agencies
 - Help coordinate programming and priorities within OHFA offices and with state agencies, such as ODOD, ODMH, ODD, ODJFS, and Ohio Health Transformation Office
 - Continue and strengthen representation on existing (e.g., Interagency Council on Homelessness & Affordable Housing, Ohio Access, Home Choice Committee, & Health Transformation Office housing workgroup) and new housing committees/workgroups
 - Assume role of lead contact for Ohio Preservation Compact and working groups' activities
 - Manage new initiatives, grant applications, and applications for awards & programs
- b. The departure of a Housing Grant Analyst 2 left a gap that needs to be filled in order to ensure a reasonable workload among the remaining analysts. This position will review applications, underwrite projects, administer draws, and issue closeout documentation for the Housing Tax Credit program and HDAP, both of which are continuing next year.
- c. OHFA will continue to evaluate the underwriting skills of the Housing Grant Analyst 2s to determine if additional training or work re-assignments are necessary. OHFA is currently working with an underwriting consultant who is under contract through 2012 to assist with staff training.

E. Office of Program Compliance

1. Anticipated Project Workload Gaps

- If OHFA is selected as Section 8 PBCA, staff assigned Section 8 duties may require additional Section 8 refresher training, which can be provided by OHFA's Section 8 contractor.

2. Current Staffing

- a. If OHFA is selected by HUD to administer the Section 8 Program for the State of Ohio, this will involve potential staffing additions:
- 2 Section 8 Quality Assurance Analysts (Housing Examiner Classification)
 - 1 Asset Manager
- b. The Asset Manager would assume duties currently assigned to the Training and Technical Assistance Manager, allowing the Training and Technical Assistance Manager to assume responsibility for the Section 8 Program

Section 5

Action Plan

A. Action Plan and Implementation

1. Agency and Division Responsibility for managing the workforce in order to eliminate or sharply reduce gaps going forward
 - a. Current OBM Approved Positions and Vacancies
 - Fill the following OBM-approved vacant positions:
 - Planning Manager (PP&D)
 - Housing Grant Analyst 2 (PP&D)
 - Assistant Operations Manager (HHF)
 - Closing Analysts (HHF)
 - Compliance Analyst (HHF)
 - Proceed to fill other positions that are identified as needed to meet Agency goals
 - Identify positions that will not be backfilled and how the work will be done
 - Identify the competencies required to meet future challenges and determine whether internals can be trained to fill the positions or if any potential vacancy would be filled by an external
 - Identify the competencies required to meet the Agency's strategies and goals that are supplied by current employees who are eligible to retire and determine whether internals can be trained to fill the positions or if the position will be backfilled
 - b. Office of Homeownership
 - Training – participate in industry conferences such as NCSHA, Emphasys, Mortgage Bankers training and online training opportunities
 - c. Hardest Hit Fund-Restoring Stability
 - Assess the overall structure of operations
 - Undertake a compliance review of files and analysis of data for trends/patterns
 - d. Office of Planning, Preservation & Development
 - Continue the evaluation of the roles and responsibilities of the Housing Grant Analyst 2 position to determine if training and/or work re-assignments are necessary
2. Human Resources Office Responsibility for managing the workforce in order to eliminate or sharply reduce gaps going forward
 - The HR Office will continue to prepare and/or review the reports listed in Section 2 on a biweekly basis in order to understand staffing levels, workload trends, quality of applicants for positions, turnover rates, reasons for separations and actual labor hours in key areas
 - Working with the Agency managers, the HR Office will continue to assess the competencies required to meet the Agency's strategies and goals
 - Working with the Agency managers and the Training Council, the HR Office will assess the need to train employees in order to meet the Agency's strategies and goals

- The HR Office will identify key leadership positions across the Agency, including those positions that are occupied by incumbents who are eligible to retire, and develop a succession plan in view of the Agency’s strategies and goals. This will include consideration of an ERI.
 - Working with the Agency managers, the HR Office will continue to implement measures that reflect the work production of employees in key positions
 - Working with the Agency managers, the HR Office will assist in assessing the workload demand and workforce supply annually during the budget process
 - The HR Office will communicate information and findings to the members of the Senior Team during the weekly meetings
3. Manager Responsibility for managing the workforce in order to eliminate or sharply reduce gaps going forward
- Determining and maintaining optimal staffing levels is critical to efficiency. Overstaffing is costly, not just payroll costs and benefits, but it manifests lackluster performance by under-used employees not fully occupied or engaged by continuous operation. Conversely, understaffing creates excessive overtime, difficulty with relief coverage and training requirements, and dramatic increase in absenteeism and burnout. Regularly, managers are expected to review and analyze the primary functions performed by staff to determine:
 - a. Workload Trends–review essential functions and operations and consider how many labor hours are required to complete them each month. Also, identify larger initiatives that affect workloads. The following questions should be considered:
 - What are your budget constraints?
 - Does your analysis show regularly occurring workload peaks and valleys throughout the year?
 - How long do you expect to have additional workload needs?
 - Is there enough work ahead to necessitate hiring a new full-time employee or temporary staff?
 - Is leave usage a factor in your operation? If so, how do you address this?
 - b. Available resources–review the current competencies of your workforce and based on Agency goals, determine what gaps will need to be filled and the competencies that will be needed to fill the gaps. The following questions should be considered:
 - Are there qualified internal resources to manage the workload? If not, can individuals on your team be trained to meet those requirements?
 - What is the impact on financial results and productivity if existing staff members fail to complete workload demands?

B. Mission Impact if Identified Challenges go Unaddressed

1. What will happen if gaps go unaddressed
 - OHFA needs to acquire administrative staff with skills in mortgage servicing and secondary marketing in order to continue to meet the needs of low and moderate income homeowners for affordable mortgage financing, and to operate the programs that sustain the agency financially.
 - OHFA could experience delays in getting multifamily projects approved and sending funds to recipients. The Agency would also be limited in working with other state agencies on housing initiatives and utilizing new funding resources or programs.

2. How will ability to execute mission be impacted
 - Access to mortgage capital is critical to the Agency's mission and without it the Agency will not be able to operate the first time homebuyer program. This would limit homeownership opportunity for at least 3,000 homeowners annually, and would affect other programs that depend on the revenue generated by homeownership.
 - The Agency would be limited in meeting its annual unit production goals and addressing the housing needs listed in the Annual Plan.
3. What will the impact on the public be if agency cannot perform its mission
 - Low and moderate income homeowners would have less access to homeownership and affordable rental housing.

C. Strategies and Goals Impacted if Unsuccessful Implementation of Future Actions

1. Consequences if OHFA does not effectively implement the findings in the Workforce Plan
 - Inability to provide timely and accurate assistance to homeowners in the Restoring Stability Project
 - Will impact the Agency's ability to assist with state interagency initiatives
2. How will this affect the agency's goals and objectives
 - Inability of the Restoring Stability Project to effectively meet the goal to "Provide affordable homeownership opportunities to support Ohio's economic stability"
 - Inability to meet unit production goals
 - Inability to meet process benchmarks such as issuing Forms 8609 within 60 days
 - Will also limit the Agency's ability to ensure that no more resources are allocated beyond what is necessary to fund projects

D. Timetable and Milestones that need to take place to ensure Workforce Planning Implementation

1. Workforce Plan Implementation Timetable

This chart depicts the key activities that will take place in order to implement the Workforce Plan:

Activity	Milestone Date
<ul style="list-style-type: none"> Review updated Annual Plan and determine if adjustments need to be made in the Workforce Plan based on revised priorities, strategies and goals 	By 10/1/11
<ul style="list-style-type: none"> Assign a Bond Accountant Coordinator to work with the Office of Affordable Housing Research to complete an inventory of resources that are provided by other agencies to address home repair, energy efficiency and weatherization. 	By 10/1/11
<ul style="list-style-type: none"> Explore the utilization of work output measures in areas where they aren't currently utilized 	By 11/1/11
<ul style="list-style-type: none"> Determine if/how competencies held by employees who are eligible to retire will be replaced 	By 11/1/11
<ul style="list-style-type: none"> Develop process to identify and document workload trends in Offices (note especially where temporaries are currently utilized) 	By 11/1/11
<ul style="list-style-type: none"> Restructure the Hardest Hit Fund Office Assess the classification and compensation of Project Employees 	By 11/1/11
<ul style="list-style-type: none"> Understand and identify competencies in all offices in further detail 	By 12/1/11
<ul style="list-style-type: none"> Determine technical training required to close gaps in workload demand and workforce supply competencies and develop a schedule to complete this training 	By 12/1/11
<ul style="list-style-type: none"> Identify key Agency positions and develop a succession and/or cross-training strategy 	By 2/1/12
<ul style="list-style-type: none"> Add administrative staff with manager skills in mortgage servicing and secondary marketing in order to continue to meet the needs of low and moderate income homeowners for affordable mortgage financing and to operate the programs that sustain the agency financially. 	By 2/1/12
<ul style="list-style-type: none"> Continue the evaluation of the roles and responsibilities of the Housing Grant Analyst 2 position to determine if training and/or work re-assignments are necessary 	Ongoing
<ul style="list-style-type: none"> Identify training needs and staff resources with respect to housing development proposals that will link funding from the Ohio Department of Mental Health (ODMH) and the Ohio Housing Trust Fund (OHTF). 	Ongoing
<ul style="list-style-type: none"> Continue to monitor the status of funding that may be available through the HUD Section 811 Program and National Affordable Housing Trust Fund. 	Ongoing
<ul style="list-style-type: none"> Continue to monitor and address program funding level changes at the local, state and federal levels and how these will impact staff in the Office of Planning, Preservation and Development and Program Compliance 	Ongoing
<ul style="list-style-type: none"> Continue to monitor the status of the Section 8 Contract in the Office of Program Compliance in order to address staffing and training needs in the event the contract is awarded to OHFA 	Ongoing
<ul style="list-style-type: none"> Identify budget issues in acquiring/retaining staff 	Ongoing
<ul style="list-style-type: none"> Continue to develop a process that will link OHFA's Workforce Plan to the Annual Plan and biennial budget request as these discussions take place 	Ongoing

2. Workforce Planning Committee Activity and other Communications

This chart depicts timelines set by OHFA's Workforce Planning Committee for meetings and other communication timelines regarding the implementation of OHFA's Workforce Plan:

Workforce Planning Committee Activity and other Communications	
Sponsors: Doug Garver, Marty Smith, Don West	
Facilitators: Marty Smith, Barbara Creech, Clare Long	
Members: Clare Long, Leslie Yates, Emily Magill, Scott Albright, Sherman King, Mark Marino	
Dates	Activity
7/22/11	Forwarded WfP Sponsor Agreement, WfP Team Identification document and Team Contact Information to DAS
7/22/11	WfP Team met to discuss the outline of information that needed to be obtained/reviewed, determined responsibilities for gathering information and reviewed the DAS Timelines
8/9/11	Requirements of Workforce Plan discussed with Senior Team
8/11/11	Draft Workforce Plan Overview and Workload Demand sections sent to Senior Team members to review
8/12/11	WfP Team met to discuss the outline of information that needed to be completed and reviewed draft Overview and Demand and Supply sections of Plan
8/16/11	Draft Workforce Plan distributed to Senior Team members for review and comment
8/23/11	Gap and Action Plan sections of the Workforce Plan discussed with the Senior Team
8/29/11	WfP Team met to discuss the draft Workforce Plan
8/30/11	Draft Workforce Plan discussed with Senior Team
9/7/11	Workforce Plan sent to DAS
9/21/11	Workforce Plan placed on OHFA's intranet site
9/28/11	OHFA's Workforce Plan presented to the Board of Directors
By 11/1/11	Update Workforce Plan following approval of the Annual Plan by OHFA's Board of Directors (9/28)
2/2012	WfP Team meeting
6/2012	WfP Team meeting following budget meetings
8/2012	WfP Team meeting to discuss draft plan
9/7/2012	Submit Workforce Plan to DAS

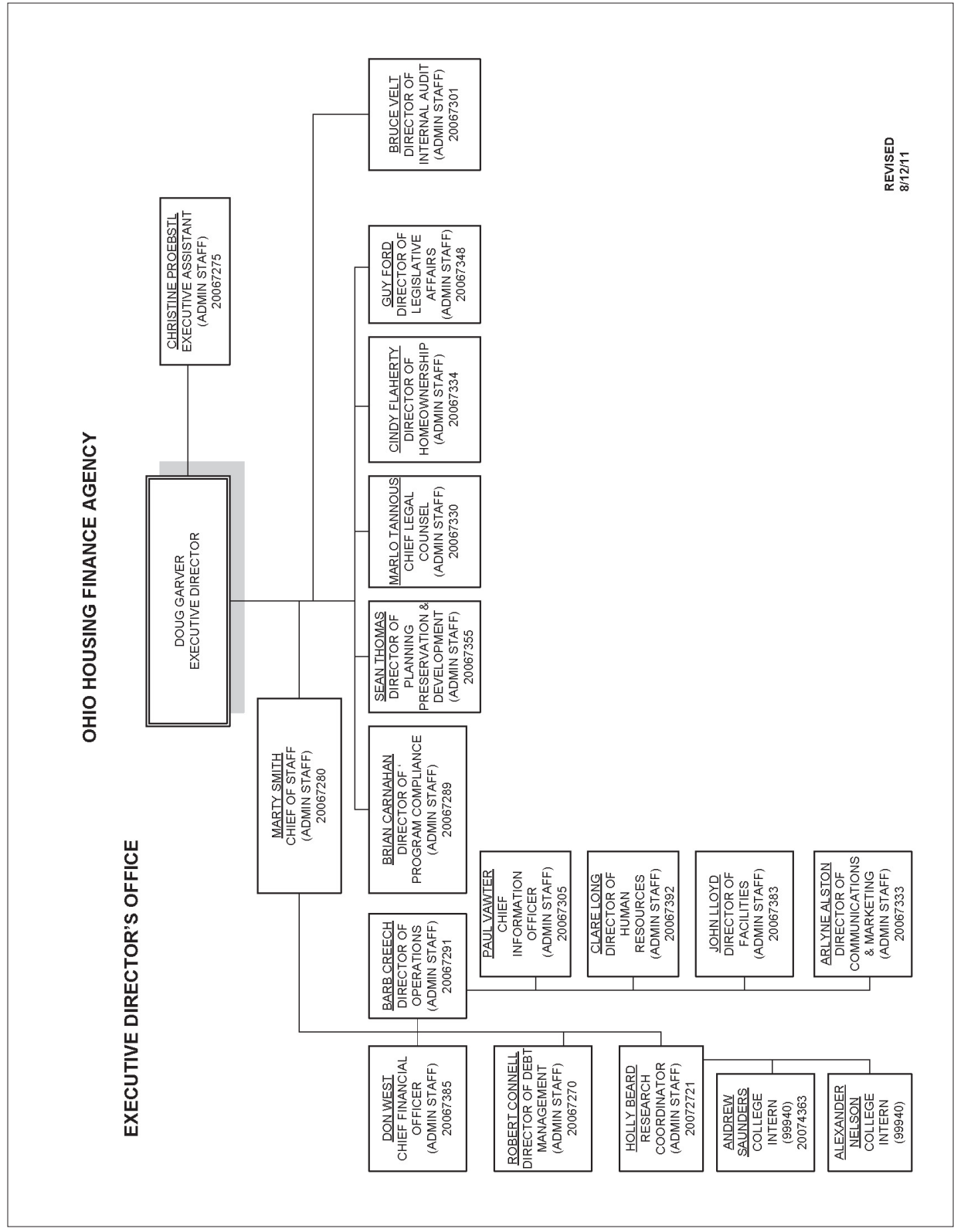
Summary

This Workforce Plan will continue to provide a framework for making staffing decisions linked to the Agency's mission, goals and objectives, align fiscal, technological and human resources to meet Agency needs and serve as a tool to use when analyzing and presenting Agency budget and resource needs.

Appendix A: Dashboard

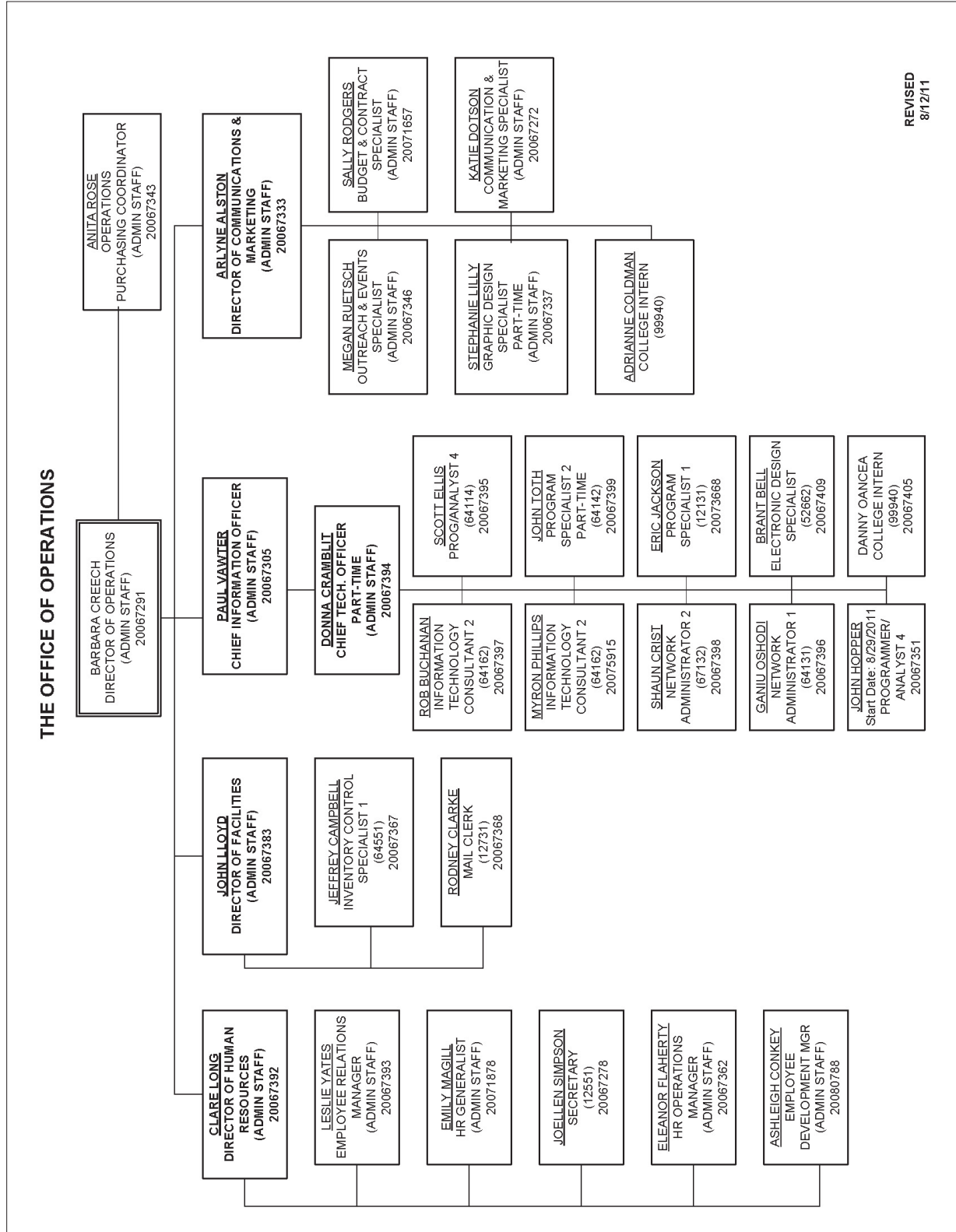
STRATEGIES AND GOALS QUICK REVIEW		JANUARY - JUNE 2011	
<p>STRATEGY 1: Increase and preserve affordable housing opportunities for low- to moderate-income households to support Ohio's economic stability.</p> <p>ONE Assist 3,750 homebuyers through OHFA homeownership programs.</p> <p>MRB: 1,756 MCC: 110 Total: 1,866 49.8% of goal to date</p> <p>TWO Provide down payment assistance and homebuyer education to at least 2,500 homebuyers.</p> <p>DAG: 969 GAS: 129 Total: 1,098 43.9% of goal to date</p> <p>THREE Finance the construction and/or preservation of 4,000 rental units using available resources in 2011.</p> <p>2,423 units funded as of 6/30/2011.</p> <p>FOUR Close out 100% of the HDAP awards that are required to be closed out by June 30, 2011.</p> <p>Closed and/or cancelled 86.42% of the awards as of 6/30/2011.</p> <p>FIVE Successfully implement the ARRA programs.</p> <p>TCAP: Total: \$83,484,547 Drawn: \$79,253,355 (95% of total)</p> <p>TCE: Total: \$11,809,418 Drawn: \$93,947,389 (80% of total) As of 6/30/2011.</p> <p>SIX Issue the number of IRS 8829s issued during the 2nd quarter.</p> <p>9 IRS 8829s were issued during the 2nd quarter.</p> <p>Average: 13 days</p> <p>SEVEN Issue 100% of the compliance reports in 15 business days or less.</p> <p>Average: 13 days</p> <p>EIGHT To enhance OHFA's and its custom 8829s, all multifamily projects will report using an online system.</p> <p>Online Compliance Portal is installed and will be updated and used for 2011. Compliance reporting 1st Quarter 01/2012.</p>	<p>The application is installed and available to add property data into. All current projects are being added as the quality is verified. An online Tax credit portal is being built for Missouri. This collection piece will be evaluated to see if it fits OHFA's needs for online application. Missouri expects to start using the system by mid-summer.</p> <p>STRATEGY 2: Drive Ohio's affordable housing policy and OHFA's mission.</p> <p>ONE Advance OHFA's mission through effective communication and outreach to partners, Congress and the General Assembly.</p> <p>Visited with staff in 19 of 20 Congressional offices including meetings with two members of Congress on key committees. Presented OHFA budget testimony to the House and Senate Finance Committees.</p> <p>TWO Implement the Annual Plan stages in the Agency's programmatic decision-making.</p> <p>2011-12 Annual Plan in final development stages. Preparing to send draft to Annual Plan Committee in July 1 and to Annual Plan Committee in August.</p> <p>THREE Develop and implement new partnerships to advance OHFA's mission and increase resources for new affordable housing initiatives.</p> <p>The HIF application review has been completed. Staff plan to present 9 proposals to the Board for approval. OHFA is working with the Ohio State University to enroll 600 OHFA homebuyers in My Money Path, a pilot program for post-purchase financial education. 200 were enrolled by 8/9/2011.</p> <p>FOUR Continue to encourage minority participation across all of OHFA's programs and operations.</p> <p>First-Time Homebuyer Programs: 20% minority participation. OHFA's outreach strategy to increase minority participation has been effective.</p> <p>STRATEGY 3: Serve families of households and neighborhoods to strengthen Ohio communities.</p> <p>ONE Help at least 8,000 homeowners avoid foreclosure through effective implementation of Restoring Stability and the continuation of Save the Dream Ohio.</p> <p>Restoring Stability Counseling* Total 1596 1,911 3,507 43.8% of goal to date *HUD and NFMCC</p>	<p>TWO Finance the development of 200 vacant/abandoned homes in targeted neighborhoods and communities.</p> <p>Increase purchases in OHFA target areas to 2.8% of all homeownership loans.</p> <p>MRB: 287 MCC: 8 Total: 295 43.7% of goal to date</p> <p>THREE Increase purchases in OHFA target areas to 2.8% of all homeownership loans.</p> <p>203K Loans: 70 28% of goal to date Also financed 16 REO purchases with MCC program.</p> <p>FOUR Promote purchase and rehabilitation of housing by financing 250 FHA 203(k) loans.</p> <p>203K Loans: 70 28% of goal to date Also financed 16 REO purchases with MCC program.</p> <p>STRATEGY 4: Position OHFA as a financially stable housing partner and employer of choice.</p> <p>ONE By controlling operating costs and strategically investing OHFA's resources, maintain a General Fund sufficiency/savings ratio of no more than 3%.</p> <p>As of 6/30/2011: The Agency's sufficiency/savings ratio of (10%) due to higher programming expenses.</p> <p>TWO Maintain program direct in-house of Board-approved agency program initiatives.</p> <p>As of 6/30/2011: The Agency has a program ratio of 69% as a result of Board-approved agency program initiatives.</p> <p>THREE Achieve 75% employee engagement.</p> <p>Current status: 68% engaged.</p> <p>FOUR Strategically manage indenture risks including counterparties associated with available instruments under the Single Family Program.</p> <p>Strategically manage indenture risks including counterparties associated with available instruments under the Single Family Program. Seek out strategically implement revenue enhancement opportunities.</p>	

Appendix B: Table of Organization



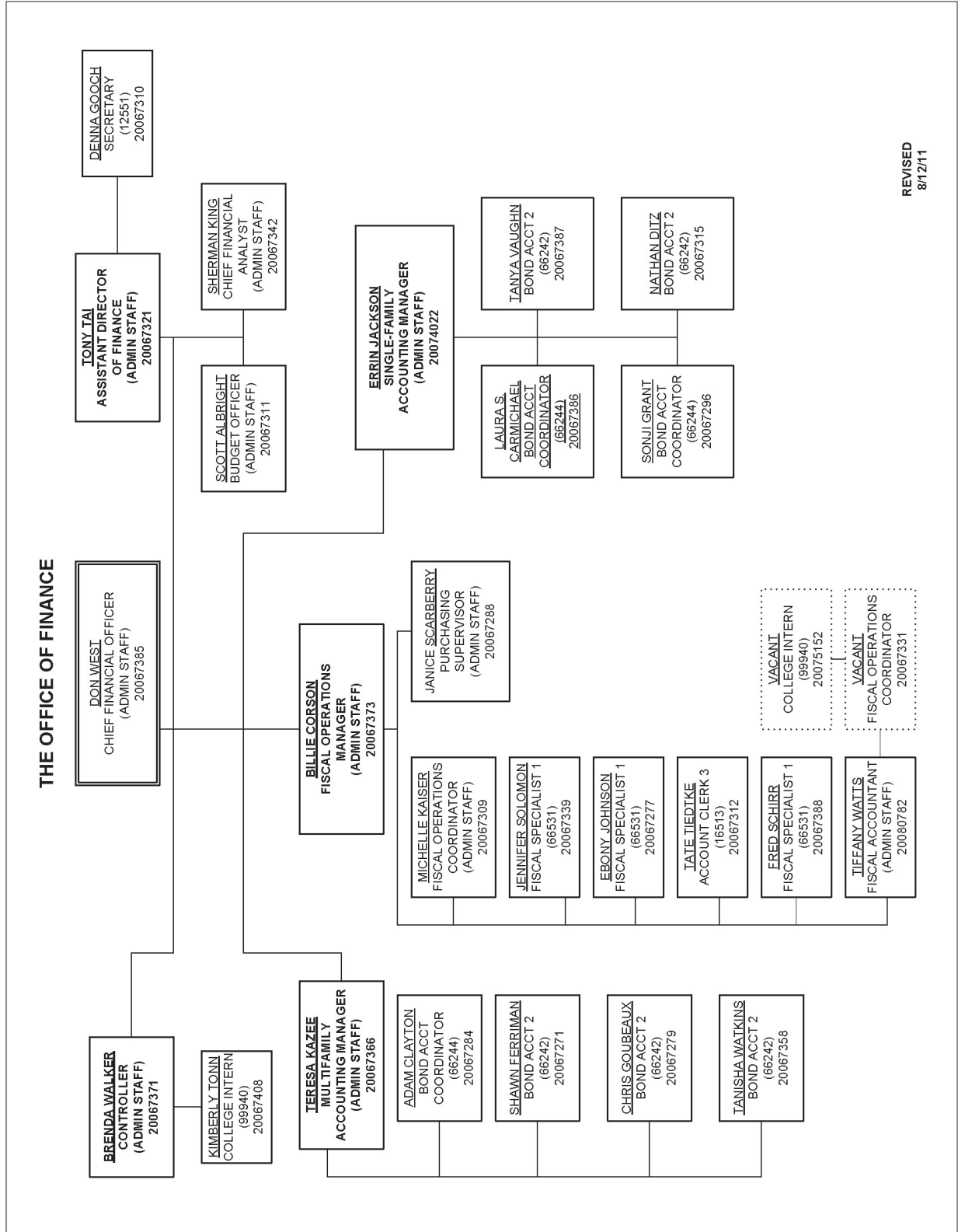
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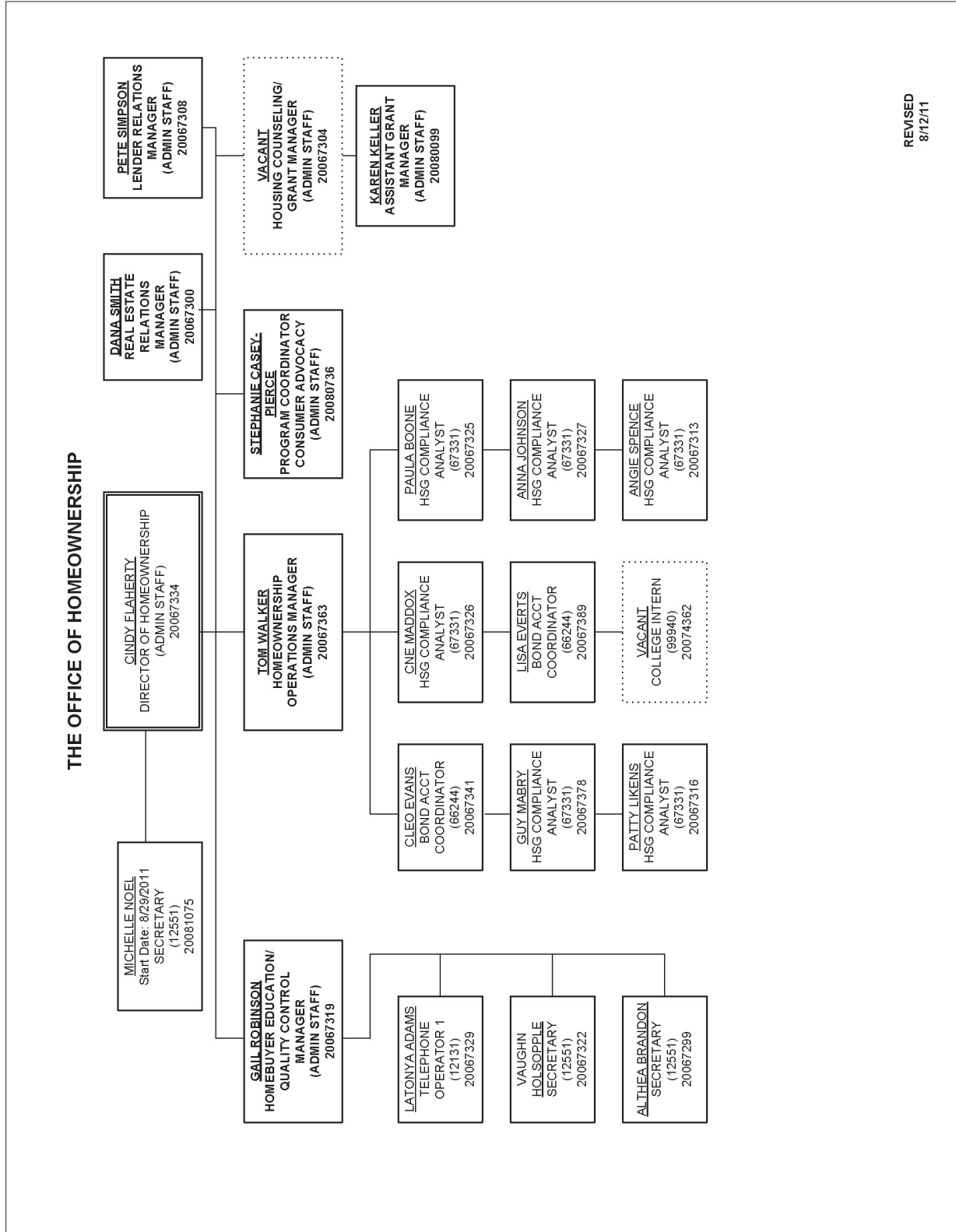
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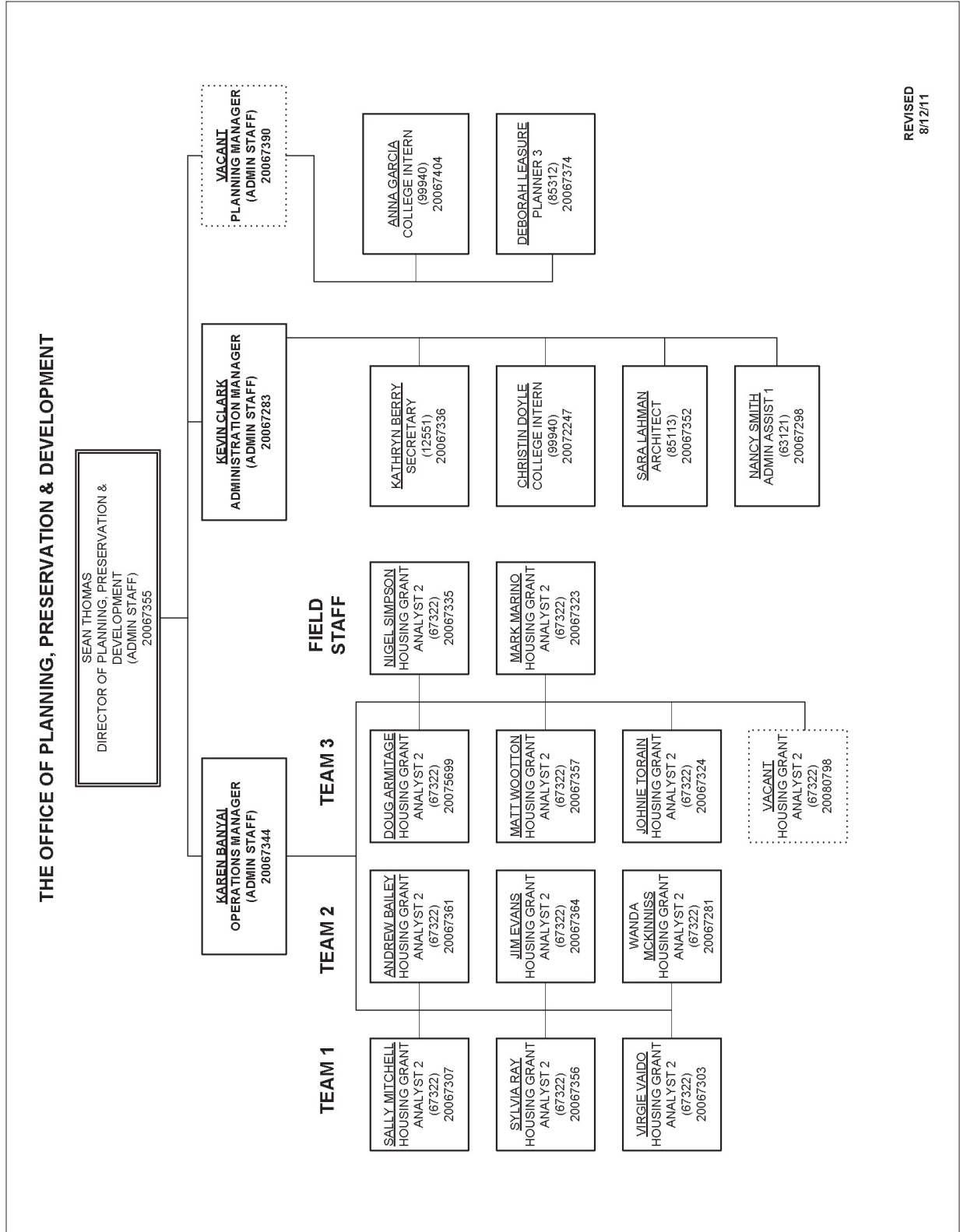
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8/12/11

Appendix B: Table of Organization



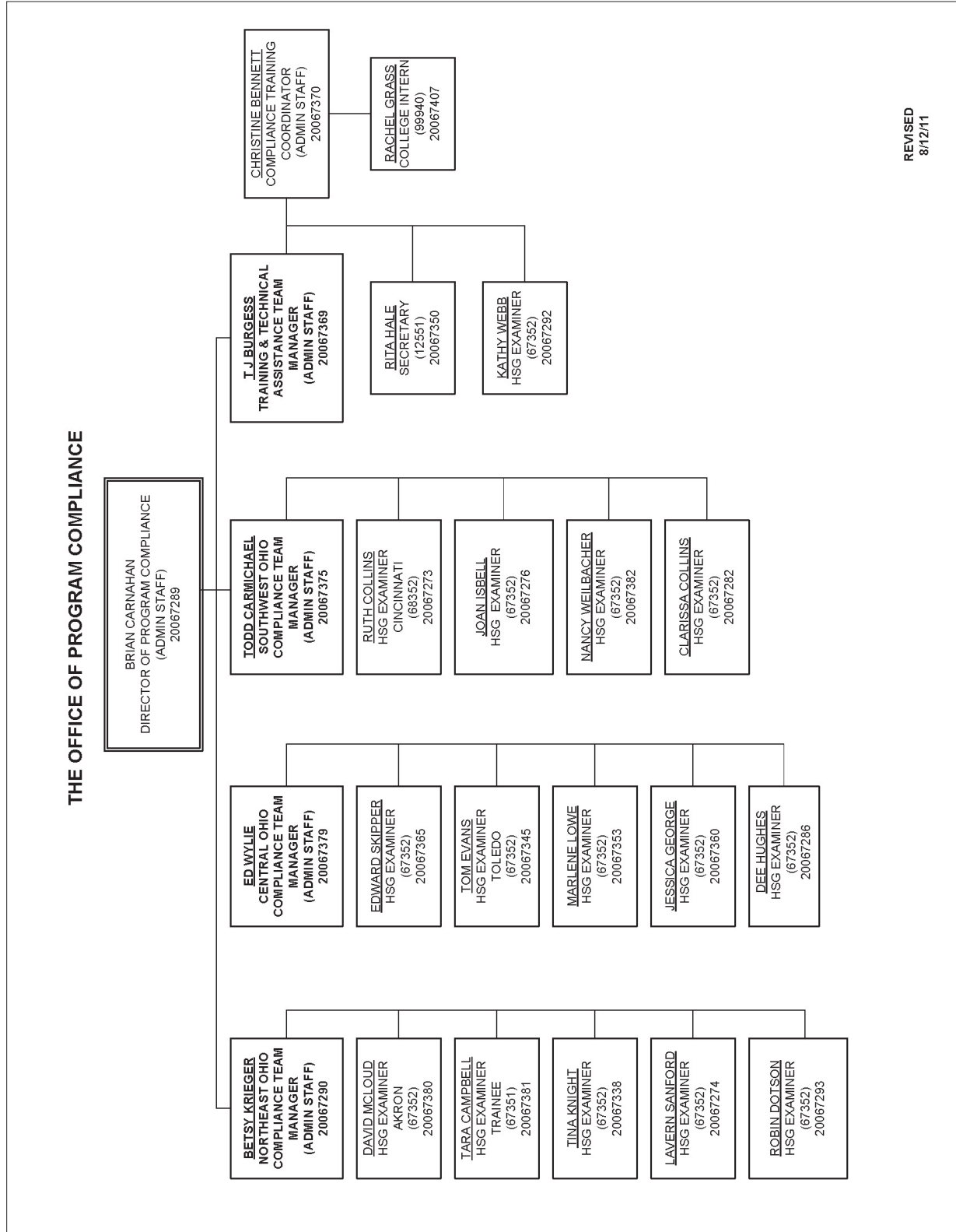
REVISED
8/12/11

Appendix B: Table of Organization



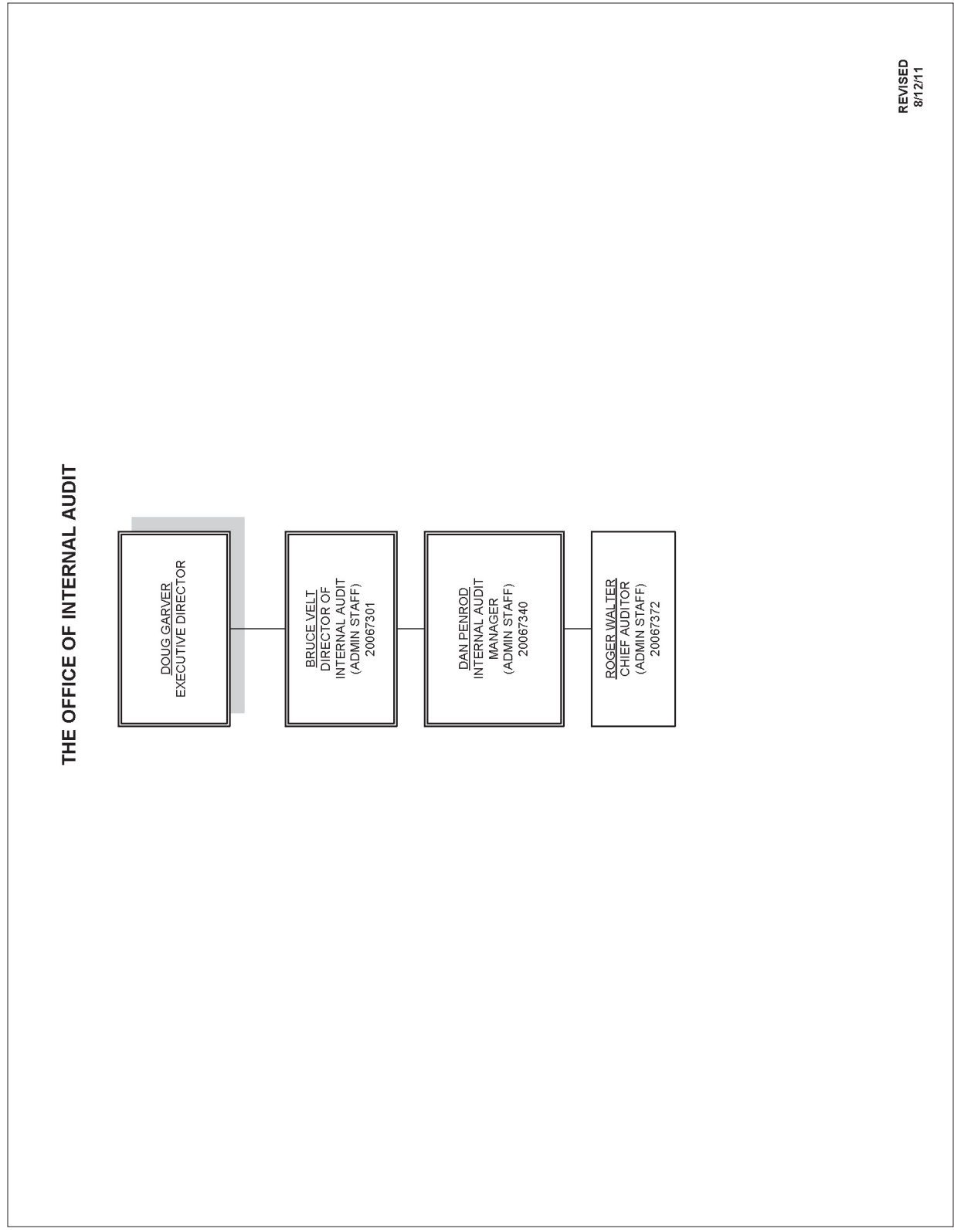
REVISED
8/12/11

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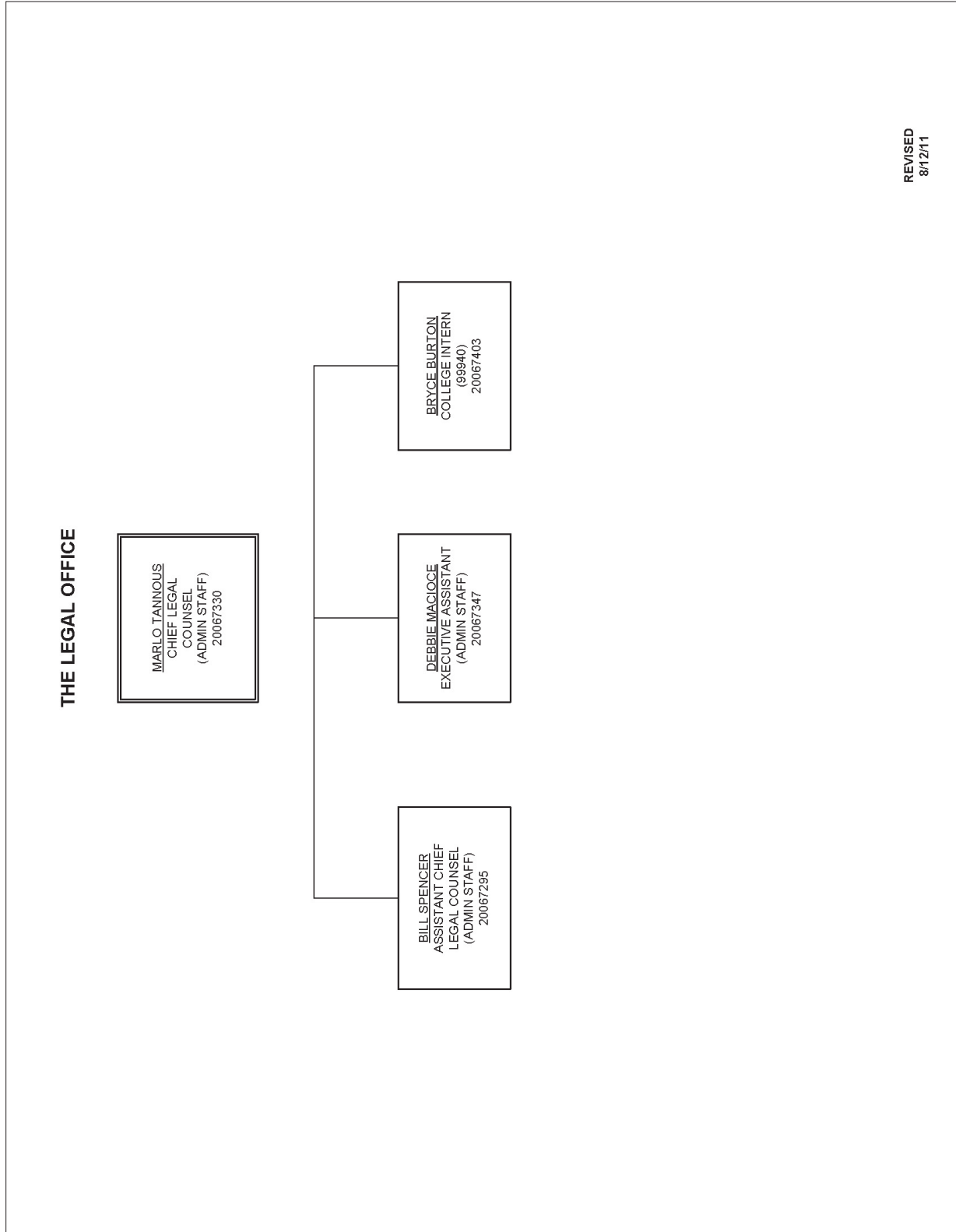


REVISED
8/12/11

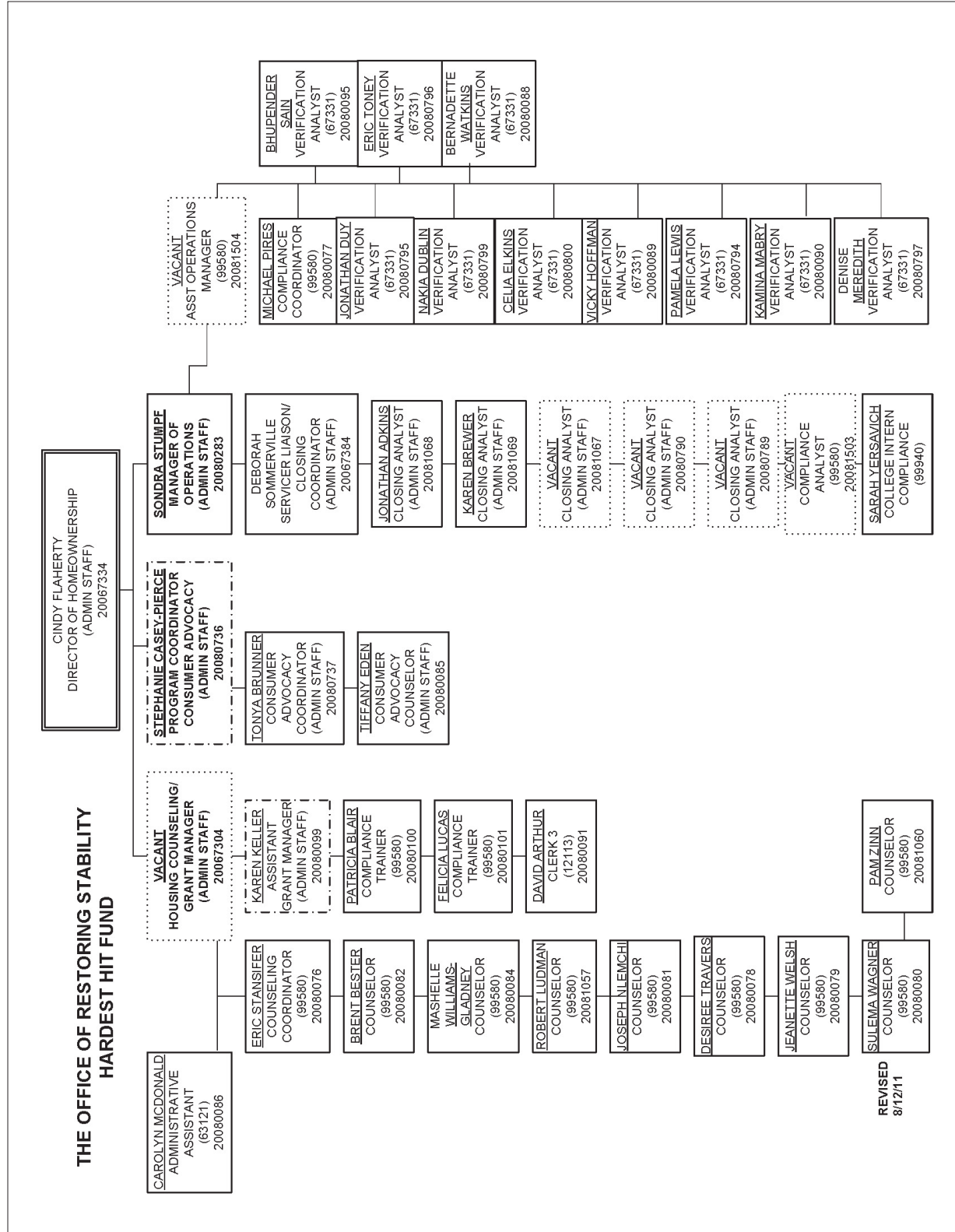
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57 E Main Street Columbus OH 43215
Phone 614.466.7970 Toll Free 888.362 6432
Fax 614.644.5393 TDD 614.466.1940
Web www.ohiohome.org

The Ohio Housing Finance Agency is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry. Please visit www.ohiohome.org for more information.





Mission Critical Position Profile: *Job Title*

Critical Job Description	<i>Enter job description from position description on file</i>
Key Critical Functions	<i>Enter key critical job functions from position description on file</i>
KSA/Competency	Description
Preferred Job Knowledge	<i>Enter preferred job knowledge for the position</i>
Preferred Experience	<i>Enter preferred experience for the position</i>
Competency #1	<i>Enter competency for the position</i>
Competency #2	<i>Enter competency for the position</i>
Competency #3	<i>Enter competency for the position</i>
Competency #4	<i>Enter competency for the position</i>
Competency #5	<i>Enter competency for the position</i>

Position Bench Strength Assessment

# Ready: Now	<i>Enter number of employees qualified to take over the position now</i>
# Ready: in 1 year	<i>Enter number of employees qualified to take over the position in one year</i>
# Ready: in 2 years	<i>Enter number of employees qualified to take over the position in two years</i>
# Ready: in 3-5 years	<i>Enter number of employees qualified to take over the position in three to five years</i>

Talent Pool	<i>Enter the names of employees that are qualified for the position (now, one year, two years, and three to five years).</i>
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Action Plan	<i>State the resources that are available for employees that are qualified to take over the position, such as training/job shadowing, reference materials, job/task manuals, suggested reading, conferences to attend.</i>
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STATE OF OHIO

Performance Management Review System - Supervisors

EMPLOYEE INFORMATION

Name	Employee ID
Agency	Dept ID Desc
Job Code	Supervisor
Position Number	Supervisor's Employee ID
Review Period	to Review Deadline

TYPE OF REVIEW

Click one: Annual Other

PURPOSE OF ORGANIZATION AND POSITION

Organizational vision, mission, and Organizational goals and objectives:

Agency Mission: We open the doors to an affordable place to call home

Annual Plan Strategies & Goals:

1. Increase and preserve affordable housing opportunities for low- to moderate-income households to support Ohio's economic stability
2. Drive Ohio's affordable housing policy and OHFA's mission
3. Serve troubled households and neighborhoods to strengthen Ohio communities
4. Position OHFA as a financially stable housing partner and employer of choice

Division Goals:

- 1.
- 2.
- 3.

Purpose of the position: How does this position align with the organization? Tie the contributions of this position to the agency's goals and objectives.

STATEWIDE COMPETENCIES – KNOWLEDGE, SKILLS AND BEHAVIORS THAT PROVIDE A STRATEGIC ADVANTAGE TO STATE GOVERNMENT

	Does Not Meet	Meets Expectations	Exceeds
<p>Organizational Commitment <i>(ex: sets and achieves goals, accepts full responsibility for self, keeps commitments, demonstrates a high aptitude for strong values and principles)</i></p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Comments:</p>			
<p>Communication <i>(ex: respectfully receives ideas thoughts, & feelings, accurately exchanges information, works harmoniously with others)</i></p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Comments:</p>			
<p>Customer Focus <i>(ex: listens and responds effectively, provides courteous and knowledgeable service, demonstrates knowledge of job-specific techniques and skills)</i></p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Comments:</p>			

AGENCY SPECIFIC COMPETENCIES – KNOWLEDGE, SKILLS AND BEHAVIORS ALL EMPLOYEES NEED TO ENSURE QUALITY JOB PERFORMANCE ALIGNED WITH AGENCY MISSION , GOALS, AND OBJECTIVES			
	Does Not Meet	Meets Expectations	Exceeds
Job Knowledge <i>(ex: Demonstrates appropriate basic skills, problem solving & decision-making, ability to perform job, able to learn new job skills relevant to the position)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Comments:</i>			
Leadership <i>(ex: Provides a clear direction to the team, uses sound judgment, engages employees, etc.)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Comments:</i>			
Self-Management <i>(ex: Builds trust, keeps commitments, develops oneself, demonstrates a commitment to the mission)</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Comments:</i>			

PERFORMANCE EXPECTATIONS/GOALS & OBJECTIVES – AREA OF EXPERTISE FUNDEMENTAL TO THE JOB

	Does Not Meet	Meets	Exceeds
Goal 1:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments:

Goal 2:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Comments:

Goal 3:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Comments:

OVERALL PERFORMANCE RATINGS		
5. OUTSTANDING	<input type="checkbox"/>	CONSISTENTLY <u>EXCEEDS</u> EXPECTATIONS ON <u>ALL</u> EVALUATION FACTORS
4. EXCEEDS EXPECTATIONS	<input type="checkbox"/>	OVERALL HIGH PERFORMANCE FREQUENTLY <u>EXCEEDS</u> EXPECTATIONS ON <u>MANY</u> FACTORS
3. MEETS EXPECTATIONS	<input type="checkbox"/>	CONSISTENTLY <u>MEETS</u> THE REQUIREMENTS OF THE JOB IN <u>ALL</u> ASPECTS
2. NEEDS IMPROVEMENT	<input type="checkbox"/>	SOMETIMES ACCEPTABLE, BUT <u>NOT CONSISTENT</u> ; NEEDS IMPROVEMENT TO MEET EXPECTATIONS
1. DOES NOT MEET EXPECTATIONS	<input type="checkbox"/>	<u>DOES NOT MEET MINIMUM STANDARDS</u> OF PERFORMANCE
<i>Additional Comments:</i>		

Has a work improvement document (i.e. ; action plan) been generated as a result of this performance review? Yes No

If yes, please attach the work improvement document. Supervisors must identify the specific competency(ies) and/or expectation(s) for which a Does Not Meet rating has been scored with the steps for improvement outlined in the action plan document.

Has an employee development plan been generated as a result of this performance review? Yes No

If yes, please attach the document.

2012 PERFORMANCE EXPECTATIONS/GOALS & OBJECTIVES – AREA OF EXPERTISE FUNDEMENTAL TO THE JOB

Goal 1:

Measurements:

Goal 2:

Measurements:

Goal 3:

Measurements:

VERIFICATION OF REVIEW	
Supervisor Signature	Date
<i>Additional Comments</i>	
Reviewer Signature	Date
<i>Additional Comments</i>	
Appointing Authority	Date
<i>Additional Comments</i>	
Employee Signature	Date
<i>Additional Comments</i>	