



HOUSING DEVELOPMENT ASSISTANCE PROGRAMS CONSOLIDATED GUIDELINES

Approved by the OHFA Board January 18, 2017

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A Letter from the Office of Planning, Preservation and Development

Dear Partners,

The Ohio Housing Finance Agency (OHFA) is pleased to release revisions to the Housing Development Assistance Program Consolidated Guidelines. This final document was arrived upon after significant public engagement and consultation with stakeholders in the affordable housing and public service sectors. OHFA sincerely thanks our partners for their ongoing contributions and honest feedback that enable us to better serve the community.

Compared to the 2016 Guidelines, the most noticeable changes in this document are to the layout and style, which promote a clearer understanding of the differences between the Bond Gap Financing and Housing Development Gap Financing programs. Sections governing fair housing and building design similarly clarify OHFA's current requirements and better match the evolving law and industry standards in these areas. OHFA also adjusted some competitive criteria to further promote our strategic priorities, including expanding participation in the 811 Project Rental Assistance Program. In the Bond Gap Financing program, scoring criteria were adjusted to lessen the need for local government concessions; this helps applicants that struggled to receive these limited resources while also supporting jurisdictions with a demand for affordable housing but an inability to make costly tax concessions. In the Housing Development Gap Financing Program, OHFA strengthened our relationship with the Ohio Department of Developmental Disabilities, resulting in a more responsive and inclusive priority designation system that eliminates target population caps.

OHFA thanks Karen Banyai, Kathy Berry and Virgie Vaido for their invaluable contributions to this revision. Questions regarding the HDAP program may be directed to Ms. Banyai at 614.752.4185 or kbanyai@ohiohome.org.

Respectfully Submitted,

Kelan Craig
Director of Planning, Preservation and Development

Carlie Boos
Program and Policy Manager

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Purpose

The Housing Development Assistance Program (HDAP) provides financing to support the preservation or construction of affordable housing for persons who have low incomes and households in the State of Ohio through either the Bond Gap Financing (BGF) program or the Housing Development Gap Financing (HDGF) program. While HDAP, in general, has overarching themes and requirements, BGF and HDGF each have unique requirements and scoring criteria as is further outlined in these guidelines. These guidelines are subject to change pending developments in federal and state legislative requirements and/or OHFA policy. All funds awarded through the HDAP programs are contingent upon the availability of funds to OHFA. Please direct questions concerning the HDAP programs to the Office of Planning, Preservation and Development via mail, telephone, or by email to:

Ohio Housing Finance Agency
Office of Planning, Preservation and Development
57 East Main Street
Columbus, Ohio 43215
888.362.6432
kbanyai@ohiohome.org

Ohio Housing needs and Priorities

On an annual basis, OHFA releases the Ohio Housing Needs Assessment providing data on housing occupancy, quality and affordability. This publication examines the housing needs among low- and moderate-income households and populations with special or underserved needs. Priority housing needs identified in the most recent Ohio Housing Needs Assessment and reflected in these guidelines include:

- Creating new affordable rental housing opportunities for low- and moderate-income households that include a range of housing choices in markets throughout the state;
- Promoting housing opportunities for populations with special and underserved needs, including older adults, persons with disabilities, veterans and the homeless;
- Improving neighborhoods through community and economic development;
- Preserving existing affordable housing properties, including units with federal subsidies; and
- Advancing livability standards to promote a healthy environment for residents.

Ohio Development Services Agency (ODSA), through a public process, develops the five-year Ohio Consolidated Plan (ConPlan) to identify affordable housing and community development needs and implements a framework to address those needs. As articulated in the ConPlan, the HDAP goal is “to support the capacity of housing development organizations and to provide financing for eligible housing developments to expand the supply of decent, safe, affordable housing for very low-income to moderate-income persons and households in the state of Ohio.” HDAP complements and advances the following policy objectives identified in the Program Year 2015-2019 ConPlan:

- **Creating New Affordable Housing Opportunities.** Provide funding for a flexible, community-wide approach to creating new affordable housing opportunities for persons with low and moderate incomes.
- **Homeless and Supportive Housing.** Provide a continuum of housing/services to prevent persons from becoming homeless and housing persons when homelessness does occur.
- **Housing Preservation and Accessibility.** Provide funding for a flexible, community-wide approach to preserving and making accessible affordable... rental housing for low- and moderate-income households by bringing the housing unit up to program standards and codes, eliminating hazards and deficiencies in major systems, and reducing maintenance costs.

HDAP Joint Uses, Restrictions and Requirements

Funding Sources

The following resources are used to provide financial assistance to eligible projects:

- **HOME Investment Partnerships Funds (HOME):** HOME funds are provided by federal appropriation and regulations relating to environmental review, federal wage rates, federal accessibility, federal acquisition and relocation laws [URA and Section 104(d)], long-term affordability, etc. apply. HOME dollars are subject to approval from the OHFA Board. Funding levels are subject to appropriation of funds by the U.S. Department of Housing and Urban Development (HUD) and approval of the State Consolidated Plan.
- **Ohio Housing Trust Fund (OHTF):** The Ohio Housing Trust Fund provides funding to HDAP projects predominantly serving low- to moderate-income households with incomes at or below 50 percent of the Area Median Income (AMI). The OHTF gives preference to projects that benefit households with incomes at or below 35 percent of the AMI for the county in which the project is located, as established by HUD. Applicants receiving an award of OHTF dollars may be subject to State of Ohio Prevailing Wage Rate rules. The amount and use of OHTF dollars are subject to appropriation, per project approval from the State Controlling Board, and approval from the OHFA Board.
- **National Housing Trust Fund (NHTF):** The National Housing Trust Fund was established by Title I of the Housing and Economic Recovery Act of 2008 to increase and preserve rental housing as well as increase homeownership for very low- and extremely low-income families, including those experiencing homelessness, through formula grants to states. Davis-Bacon labor standards do not apply to NHTF. Further program guidelines and requirements are contained in the PY2016 [NHTF Allocation Plan](#), which is specifically incorporated herein.

Funding Terms

NHTF funding structure is set forth in the NHTF Allocation Plan. HOME and OHTF funds may be awarded in the form of a grant or loan. The following requirements will apply to each OHTF/HOME product type:

Loans:

- Two percent interest will be charged unless otherwise agreed to by OHFA based on the project's cash flow.
- Loan will mature at the end of the affordability period. The affordability period is defined as the minimum term required in 24 CFR Part 92 and any extended affordability period imposed by OHFA.
- If collateral is subordinate to a mortgage, OHFA must be in second or shared-second lien position unless otherwise agreed to by OHFA based upon good cause and sufficient supporting documentation.
- For Section 8 projects participating in the Mark-to-Market program, OHFA will require collateral in the portion of the owner's position to the extent that the HDAP assistance is used to fund the owner's 20 percent up-front rehabilitation contribution required by the Mark-to-Market program.

- Payments will be based on a percentage of the project's cash flow as defined by OHFA. If loan payments flow from a third party to the HDAP recipient, they will be excluded from cash flow analysis provided they are transferred to OHFA in full. Any remaining balance on the HDAP loan is due as a balloon payment at the end of the term or upon sale, whichever is first. On a case by case basis, OHFA may agree to subordinate to other government investors and accept payments consistent with their terms.
- Loan interest will accrue and repayment obligations will start following the project close-out, regardless of the Placed-in-Service date. Closed-out means the HDAP recipient leased the “assisted” units and provided the appropriate documentation to OHFA and OHFA approved the documentation.
- For HOME-funded developments, loans will be made to the development’s ownership entity. OHTF-funded loans will be made to the HDAP recipient as the project's general partner, managing member, or equivalent; the OHTF recipient may lend the funds to the project at a commercially reasonable rate. OHFA reserves the right to designate which eligible entity, if more than one, will be the recipient.
- NHTF funds are structured as a deferred loan with payment due on sale; the mandatory rental affordability period and the loan term are 30 years and the interest rate is 0.00%.

Grants:

Grants must be requested by the applicant, including Permanent Supportive Housing applicants, and are available only if all the following conditions are met:

- The eligible applicant is the controlling general partner and is a 501(c)(3) or 501(c)(4) entity;
- At least 20 percent of the units in the development will be occupied by and affordable to households at or below 35 percent of AMI;
- The recipient must treat the funds as a grant for tax purposes. If the recipient is the project, it will receive an IRS Form 1099; and
- The recipient cannot loan the funds to the development, but must treat it as a grant or capital contribution.

Additional Rent Restrictions

NHTF rent restrictions are set forth in the NHTF Allocation Plan. All OHTF/HOME developments must commit to the following rent restriction, based on the location of the proposed project:

- **HUD Participating Jurisdiction:** A minimum of 40 percent of the affordable units must be affordable to households with incomes at or below 50 percent of AMI
- **Non-HUD Participating Jurisdiction:** A minimum of 35 percent of the affordable units must be affordable to households with incomes at or below 50 percent of AMI

For the purposes of this program, OHFA defines “Affordable” as affordable to and occupied by households at or below 60 percent AMI. Other programs or funding sources, including housing tax credits, may require additional rent restrictions.

If 100 percent of units have project-based subsidies, rents established by project-based contracts may increase, as allowed, by that project-based assistance. Existing tenants may not be displaced to achieve the minimum occupancy percentage by very low-income households. Occupancy in up to 60

percent of the development by households with higher incomes is to occur over time; at turnover, units may be leased to higher income households.

Eligible Uses and Developments

HDAP may only be applied in the development budget to non-related party acquisition, hard costs associated with new construction or rehabilitation, and developer fees associated with the proposed development. If market rate housing and/or commercial spaces are included in the proposed development, costs associated with creating those spaces are not eligible for HDAP funds.

Development budget line items that are HDAP eligible are:

- Acquisition of land and/or building(s) from unrelated parties;
- Demolition in non-Preservation projects;
- On-site improvements;
- Construction and/or renovation costs including construction fee items, construction contingency, and contractor overhead and profit, excluding costs associated with construction of commercial property;
- Furnishings and appliances;
- Architectural and engineering fees;
- Developer fees, including consultant fees and construction management fees paid to the developer; and
- Legal fees.

No other development budget expenses are eligible for HDAP. Eligible usage for NHTF-funded HDAP may be further limited by the NHTF Interim Rule. Other programs or funding sources, including housing tax credits, may impose additional restrictions.

On a case-by-case basis, OHTF/HDAP funds may reimburse the applicant for land and/or buildings purchased before signing the HDAP funding agreement. Applicants must obtain written approval from OHFA before submitting the application for reimbursement.

Eligible applicants are private for-profit housing developers, not-for-profit 501(c)(3) and 501(c)(4) organizations, and public housing authorities. Religious organizations and their subsidiaries/affiliates must meet the provisions in 24 CFR Part 92.257.

Eligible projects create new affordable rental housing opportunities or preserve existing affordable housing. Projects currently within a tax credit compliance or extended use period are not eligible.

Ineligible projects and applicants include:

- Residential Care/Assisted Living Facilities;
- Projects that received a prior HDAP award. OHFA will consider exceptions to this requirement;
- Projects that include or constitute Single-Room Occupancy (SRO) housing, Congregate Housing, Group Homes, Shared Housing, or Cooperative Housing as defined by HUD in Chapter 17 of the HUD Housing Choice Voucher Program Guidebook;
- Projects that require residents to occupy the unit with another person (roommate);
- Projects that will not result in a certification of residential occupancy by the local government or project architect;

- Hospitals, nursing homes, sanitariums, life care facilities, retirement homes (if providing significant services other than housing which are mandatory for residents), employer housing, mobile homes and student housing;
- Local governments, developers, and owners who have not placed in service at least one housing tax credit development in any state (BGF applicants only);
- Developers or owners with a project under construction and received an HDAP funding agreement extension; or
- Projects that include for-sale homes.

Further information regarding eligibility is provided in the HDAP application materials.

Fair Housing Requirements

The owner shall itself comply and shall ensure the project complies with all requirements of the federal Fair Housing Act, Ohio Revised Code Section 4112, and local fair housing requirements, as each may be amended. The owner shall itself ensure and shall ensure the project does not discriminate, as defined by 42 U.S.C. 3604, against any person because of sexual orientation, gender identity or expression.

Bond Gap Financing Program Guidelines

The BGF program provides gap financing assistance to developments using multifamily bonds with non-competitive (4 percent) housing tax credits to carry out moderate-scale rehabilitation or to construct new affordable housing serving low- and moderate-income households.

OHFA will make available approximately \$5-8 million in OHTF and \$2 million in NHTF funds through up to two funding rounds in the 2017 program year to support successful BGF developments.

Developments assisted through the BGF program are subject to the requirements of the Low Income Housing Credit program, as established in Section 42 of the Internal Revenue Code (IRC), and further specified in the most current Qualified Allocation Plan, Multifamily Bond Guidelines, and Multifamily Underwriting Guidelines. Projects that use bonds may be subject to prevailing wage requirements; OHFA encourages applicants to consult with legal counsel and the Ohio Department of Commerce for further information.

For developments involving rehabilitation of existing units, applicants will be further required to meet the Residential Rehabilitation Standards maintained by ODSA. The proposed scope of work will also be evaluated to determine whether rehabilitation will ensure 30 year sustainability.

To comply with all applicable requirements, OHFA recommends that applicants consult the following related documents for their proper interpretation:

- [2016-2017 Qualified Allocation Plan](#)
- [Multifamily Bond Program Guidelines](#) (OHFA issued bonds only)
- [2016-2017 Multifamily Underwriting Guidelines](#)
- [Housing Development Loan Guidelines](#)
- [Multifamily Lending Program Guidelines](#)
- [Residential Rehabilitation Standards](#)
- [Market Study Standards](#)
- [Capital Needs Assessment Standards and Effective Useful Life Schedule](#)
- [2016 Appraisal Requirements](#)
- [NHTF Allocation Plan](#)
- [NHTF Interim Rule](#)

Bond Gap Financing: Use and Eligibility

Funding Limits and Structure

Applicants may seek up to \$1 million in OHTF- or HOME-funded BGF per project plus \$500,000 in NHTF-funded BGF per project. Applicants that forego an OHTF- or HOME-funded BGF award may seek up to \$750,000 in NHTF-funded BGF per project.

HOME/OHTF Request	NHTF Max Request	Total Award
Up to \$1,000,000	\$500,000	\$1,500,000
\$0	\$750,000	\$750,000

Applicants with successful experience and capacity using 4% housing tax credits and HDAP may receive more than one BGF award, provided the total award to any one developer/applicant does not exceed \$1 million. Applicants without successful 4% and HDAP experience must obtain written OHFA approval to apply for more than one award in a single program year.

Cost Containment

Any proposal application that is two or more standard deviations above the mean of the 2017 9 Percent Housing Tax Credit pool in two or more of any of the following measures will be removed from consideration:

- total development cost;
- total development cost per affordable unit; and
- total development cost per square foot.

OHFA will exclude assumed debt from calculations on existing rental unit developments. OHFA reserves the right to request additional information, supporting documentation, or justification for any cost.

Experience and Capacity

Applicants, including the sponsoring organization and its members, must have experience with housing tax credit development and must have placed in service at least one housing tax credit development. OHFA will consider exceptions to this requirement. The most qualified applicants will also have prior HDAP and Multifamily Bond experience or a demonstrated history of successfully meeting federal or state housing development financing regulations.

Bond Gap Financing: Application Process and Fees

All applications to the BGF program must be submitted to the Office of Planning, Preservation and Development and received by the respective dates shown in the program calendar.

Application Process

The BGF process involves the following steps:

1. **Proposal Submission.** Applicant submits a proposal and OHFA receives it by the date listed in the program calendar.
2. **Competitive Review.** OHFA reviews proposals including market quality, affordability, impact on the targeted populations or surrounding community and the experience and capacity of the applicant. OHFA notifies applicants of deficiencies during the review process and provides two weeks to clarify. All proposals must score a minimum of 50 points to be considered for an award.
3. **Preliminary Financial Analysis.** OHFA reviews proposals for financial feasibility. OHFA notifies applicants of deficiencies during the review process and provides two weeks to correct.
4. **Pre-Award Site Visit.** OHFA may conduct a site review to confirm the suitability of a prospective site for the proposed use. If a site is deemed unsuitable based on the site review, OHFA will remove the application from further consideration.
5. **Initial Notice.** OHFA notifies applicants of proposals that qualify to move forward.
6. **Threshold Review.** Concurrent with the Preliminary Financial Analysis, OHFA reviews applications for ability to proceed and comply with IRS requirements. OHFA notifies applicants of deficiencies during the review process and provides two weeks to correct.
7. **Announcement of BGF Awards.** OHFA announces award recipients on its website, by phone and/or in writing. Applicants may schedule a meeting with OHFA to plan next steps.
8. **Final Application Submission.** Applicants submit a final and complete application by the deadline shown in the program calendar including all supporting documentation and attachments.
9. **Multiple Rounds.** OHFA may repeat the process as funding permits; if OHFA hosts a second round in a single program year, all information and documents required for the Proposal and Final applications must be submitted at the same time.

Fees

Item	Fee
Proposal Fee	\$2,500
Final Application Fee	\$2,500
Amendments to a funding agreement	\$500 per request
Extensions of a funding agreement	\$500 per extension
Compliance Monitoring Fee	\$1,500/unit

Calendar

BGF Calendar	
Application Round I	
TBD	Application materials available on the OHFA website
May 12, 2017	Exception requests due to OHFA by 5:00pm
June 2, 2017	Proposal applications due to OHFA by 5:00pm
July 28, 2017	Release of preliminary competitive scores
Aug. 18, 2017	Announcement of Round I BGF Awards
TBD	Next steps meetings begin
Nov. 3, 2017	Final applications due to OHFA by 5:00pm
Application Round II (Existing Units Only):	
July 25, 2017	Announcement of funding availability for Round II
October 2, 2017	Exception requests due to OHFA by 5:00pm
November 2, 2017	Final applications due to OHFA by 5:00pm
December 1, 2017	Announcement of Round II BGF Awards
TBD	Next steps meetings

Application Requirements

Applicants may submit exception requests to OHFA by the date indicated in the program calendar. OHFA will consider requests and issue decisions within one week of the proposal application deadline. OHFA will only consider exceptions for those items specifically allowed under these Guidelines and represented in the OHFA exception request form. Applicants must submit the Exception Request Form via email to ExceptionsPPD@ohiohome.org.

Applicants must submit the BGF proposal application, including all required materials specified in the table on the next page, no later than the deadlines indicated in the program calendar. Submissions must be on a compact disc, organized and formatted according to the index specified in the Affordable Housing Funding Application (AHFA). Applications must be complete and consistent with all supporting documentation. Relevant portions of the supporting documents must be highlighted and annotated with supporting documents limited to 25 pages per competitive criteria. OHFA may remove any application that is incomplete, inconsistent, and/or illegible from further consideration.

OHFA must approve any changes made to the project after the announcement of awards prior to the applicant submitting the final application. OHFA will assess a non-refundable fee in the amount of \$2,500 for the final application. Fees must be included with the application. If, after the final application is received, subsequent and substantive changes require submission of a new AHFA, OHFA reserves the right to assess an additional application fee in the amount of \$2,500.

Where noted with an asterisk on the next page, reference the Technical Amendments to the 2016-2017 Qualified Allocation Plan (QAP) for further details and document requirements. Applicants seeking NHTF dollars shall reference the NHTF Allocation Plan and provide all additional documentation required therein, including the Supplemental Application Form.

Proposal Application Requirements	Proposal	Final
<p>80 Percent Plans & Specifications</p> <p>The application will include one set of 11x17 drawings including Civil, Landscape, Architectural, Mechanical, Electrical and Plumbing specifications. Plans must be certified by the development architect to be 80 percent complete or better, and meet all requirements outlined in the Design Requirements section of these guidelines or the QAP. All architectural plans will be reviewed for approval by OHFA's staff architect.</p>		X
<p>Application Fee (Proposal or Final, As Noted Above)</p>	X	X
<p>Affirmative Fair Housing Marketing Plan</p> <p>The application will include an Affirmative Fair Housing Marketing Plan (AFHMP), using the form provided by OHFA, which is consistent with the most current policies of the OHFA Office of Program Compliance.</p> <p>Applicants that own a property with project based Section 8, HUD Section 236, or USDA contracts may submit an approved Affirmative Fair Housing Marketing Plan to satisfy the requirement.</p> <p>If the plan approval date is five or more years old or within six months of expiration, the applicant must submit the current plan with supporting documentation demonstrating that an updated plan needs or does not need renewal by HUD, USDA, and OHFA. If an approved plan is not already in place, the application will include a complete Affirmative Fair Housing Marketing Plan (OHFA Form PC-E45), consistent with the most current policies of the OHFA Office of Program Compliance. The form will include a description of the outreach, marketing, and advertising methods used to affirmatively market the development. A separate plan is required for each census tract in which the development is located.</p> <p>HUD, USDA, and the OHFA Office of Program Compliance require that the Affirmative Fair Housing Marketing Plan be reviewed every five years and demonstrate that significant changes have not occurred. An updated plan is not required unless there are significant changes which can include:</p> <ol style="list-style-type: none"> 1. The local jurisdictions' Consolidated Plan is updated; or 2. Significant demographic changes have occurred in the housing market area and the developer/owner has conducted an analysis which determines that the population least likely to apply for housing is not identified in the current AFHMP. <p>Applicants may contact the OHFA Office of Program Compliance with questions regarding the Affirmative Fair Housing Marketing Plan.</p>		X
<p>Appraisal (Only required at Proposal for New Construction)*</p>	X	X
<p>Audited Financial Statements</p> <p>The applicant must provide audited financial statements for the entity applying to be the BGF recipient.</p>	X	X
<p>Authorization to Release Tax Information*</p>		X
<p>Board Resolution Authorizing Application for Housing Development Assistance Program Resources</p>		X
<p>Capital Needs Assessment and Scope of Work*</p>	X	
<p>Changes from Proposal Application*</p>		X
<p>Community Outreach*</p>		X
<p>Complete Affordable Housing Funding Application (AHFA)*.</p>	X	X
<p>Conditional Financial Commitments*</p>		X
<p>Design and Construction Features Agreement*</p>	X	X

Proposal Application Requirements	Proposal	Final
Development Team Resumes*	X	
Evidence of Site Control*	X	
Extended Use Agreement*	X	
Federal Tax Identification Number*		X
Good Cause Lease Addendum*		X
<p>Green Standards</p> <p>Developments should incorporate green techniques to the greatest extent possible. OHFA requires that all developments involving new construction and financed with OHFA resources meet green building standards outlined in the 2015 Enterprise Green Communities Criteria and successfully achieve program certification for the proposed development. Applicants may substitute Leadership in Energy & Environmental Design (LEED) Certification by the U.S. Green Building Council or ICC 700 National Green Building Standards (NGBS) by Home Innovation Research Labs (formerly the NAHB Research Center) to meet this requirement. Applicants must include a written statement indicating which certification and level they are seeking at proposal application. Developments will be notified of deficiencies to green standards at the time of notification for other threshold deficiencies. If awarded BGF, developments seeking Enterprise Green Communities certification must enroll the development for prebuild approval in the Enterprise Green Communities portal prior to final application and submit prebuild approval with final application. Enterprise Green Communities requires 30 days to review and approve projects. If seeking LEED certification, the certification checklist must be submitted with the final application to evidence that certification will be achieved. If seeking NGBS certification, the preliminary scoring spreadsheet and proof of enrollment, including a unique project identification number, must be submitted with the final application to evidence that certification will be achieved. Evidence of final certification with Enterprise Green Communities, LEED or NGBS will be required upon completion of construction, where applicable.</p> <p>If a project does not seek certification, then they must provide a comprehensive list of "green" features to be approved by OHFA. In Preservation developments, any item altered during the rehabilitation must meet a green standard. All projects should have Energy Star rated appliances, furnace, and water heater.</p>	X	X
Legal Description(s)*		X
<p>Market Study</p> <p>The application will include a market study conducted by an OHFA-approved market study professional updated or approved within 12 months of the application submission date. Applicants should refer to the OHFA Market Study Standards for additional requirements, and to the program calendar for applicable deadlines.</p> <p>For applicants seeking points under the Affordable Rent Advantage section must establish eligibility at proposal. This may be accomplished through a market study or other reliable market analysis sources.</p> <p>For BGF projects involving rehabilitation, the final application will include a market study conducted by an OHFA-approved market study professional updated or approved within 12 months of the application submission date. Applicants should refer to the OHFA Market Study Standards for additional requirements, and to the program calendar for applicable deadlines.</p>	X	X
<p>Management Company Capacity Review</p> <p>All management companies will be evaluated by the OHFA Office of Program Compliance according to the information contained in the complete Management Company Capacity Review Survey submitted at application.</p>	X	
<p>Multifamily Bond Financing Information</p> <p>The application will include a letter detailing the bond financing structure and the underwriter's commitment and terms as well as a calendar outlining anticipated actions and responsible parties for closing the transaction.</p>		X
Non-Profit Articles of Incorporation, Including evidence of 501(c)3 or (c)4 Status, As Appropriate		X
Notification to Statewide Accessibility Groups (New Units Only)*		X

Proposal Application Requirements	Proposal	Final
Ohio Housing Locator*		X
811 Documents, if applicable		
Ohio Section 811 Project Rental Assistance Program Invitation to Apply and All Unit Breakdown for 811 Analysis Spreadsheet.	X	
Organizational Chart*	X	
Phase I Environmental Site Assessment*		X
Program Certification*	X	X
Project Based Subsidy Commitment Letter, if any	X	
Preliminary Architectural Plans*	X	
Proposal Summary*	X	
Public Notification*	X	
Related Party Transaction Questionnaire*	X	
Relocation Plan and Forms (Existing Rental Units Only)*		X
Rent Rolls (Existing Units Only)*	X	
Scoring Workbook*	X	
Site Visit Folder*	X	
Third Party Cost Estimate		X
Itemized cost estimates from an unrelated third party are required to substantiate the construction costs in the		
Utility Allowance Information*	X	
Zoning*	X	

Asterisks (*) above indicate further definition is provided in the QAP.

Bond Gap Financing: Scoring and Pools

OHFA will host up to two BGF funding rounds. The pools offered for each round are set forth below.

Round I Eligible Pools:

OHFA will permit projects that meet the following criteria to apply in BGF Round 1:

1. **New Unit Production.** The New Unit Production pool is for proposed developments producing new affordable units in any county, serving any population.

Set-Aside¹: Revitalization Area

OHFA will administer a set-aside award to one housing development in an area subject to a Revitalization Plan as defined in the QAP. Applicants must submit a copy of the revitalization plan and proof that the proposed development is located within its target area to be eligible for this set aside. Developments sited in an eligible area will compete against like applications for the extent of the set-aside.

Set-Aside: Family Housing in an Area of High Opportunity

OHFA will administer a set-aside award to a minimum of one family housing development in either a (1) high or very-high opportunity census tract, as defined by reference to the Opportunity Index, or (2) non-Racially or Ethnically Concentrated Areas of Poverty (R/ECAP).

2. **Preservation of Affordable Housing.** The Preservation of the Affordable Housing pool is reserved for developments that preserve existing units of affordable housing at risk of no longer being affordable. The presence of project-based rental assistance is not required to participate in this pool.

Set-Aside: Low- and Mid-Population Counties

OHFA will administer a set-aside award to a minimum of one housing development in a low-population county and one housing development in a mid-population county.

A low-population county is defined as a county with a total population of less than 50,000. A mid-population county is defined as a county with a total population of 50,000 or more but less than 99,000. Developments sited in an eligible county will compete against like applications for the extent of the set-asides. A map of eligible counties is presented in the [Ohio Housing Needs Assessment](#) available on the OHFA website (see Exhibit 1-1, Total Population by County). Developments must be located in a HUD non-participating jurisdiction for consideration of this set-aside.

3. **Permanent Supportive Housing.** The Permanent Supportive Housing pool is reserved for new affordable housing units serving populations defined in the Interagency Council on Homelessness and Affordable Housing Permanent Supportive Housing Policy Framework.

¹ If no set-aside applications are awarded through the competitive selection process, OHFA reserves the right to reallocate the extent of these set-asides to the next highest scoring proposal.

Round II Policy Eligibility and Priorities:

If OHFA hosts a second BGF round, OHFA will permit the following projects to apply:

- 1. Preservation of Affordable Housing.** The Preservation of the Affordable Housing pool is reserved for developments that preserve existing units of affordable housing at risk of no longer being affordable. The presence of project-based rental assistance is not required to participate in this pool.

Bond Gap Financing: Competitive Criteria - New Unit Production

OHFA will select projects based on the competitive criteria outlined in this section. Up to 100 points are available; applicants must score at least 50 points to be eligible. Successful applicants will be held to all commitments contained in the proposal application. For applications including multiple or scattered sites, all sites must meet competitive criteria to earn points. Applicants seeking NHTF dollars will be subject to additional scoring criteria as set forth in the NHTF Allocation Plan.

1. New Development Priorities

15 Points Available

Priority Housing Needs

5 Points per Criterion

15 Points Maximum

- I. **New Affordable Housing Units in Revitalization Areas.** Developments located in areas that are part of a Revitalization Plan as defined by the current QAP. The entity administering the Revitalization Plan may not have an ownership interest in the proposed project.
Required Documentation: Signed letter of support from the government or other entity administering the Revitalization Plan. If submitting a letter from a neighborhood or community based association, OHFA will only consider one letter.
- II. **New Affordable Housing Units in Areas of High or Very-High Opportunity.** Developments located in a high or very-high opportunity area, as defined by the Opportunity Index or in a high income census tract.
Required Documentation: None, OHFA will confirm eligibility by the application.
- III. **New Affordable Permanent Supportive Housing.** New Affordable Housing Units Serving Populations Defined in the Interagency Council on Homelessness and Affordable Housing Permanent Supportive Housing Policy Framework. Additionally, the majority general partner(s) must be a non-profit organization with experience developing, owning, or managing supportive housing for the population to be served.
Required Documentation: Commitment for rental subsidy at proposal application covering the difference between 30 percent of the resident's income and the fair market rent for at least 50 percent of all units and proof of requisite experience.

2. Financial Characteristics

45 Points Available

Bond Gap Financing per Unit

15 Points Maximum

OHFA will award up to 15 points to proposed developments based on the BGF requested per affordable unit. This will be calculated by dividing the BGF amount requested by the total number of affordable units.

- Fifteen points will be awarded to proposals with \$10,000 BGF per unit and below
- Twelve points will be awarded to proposals with \$10,001 - \$13,000 BGF per unit
- Ten points will be awarded to proposals with \$13,001 - \$15,000 BGF per unit

Required Documentation: None, OHFA will confirm eligibility by the application.

Financing

5 Points per Criterion

30 Points Maximum

Proposals that include one or more of the following will be awarded five points per criterion, up to 30 points will be awarded.

- I. **Donated Land.** Developments that will redevelop land donated or sold at no more than 10 percent of appraised market value.
Required Documentation: A letter from the seller/donor detailing the transaction. An appraisal submitted at proposal application.
- II. **Leverage.** Developments that leverage non-OHFA resources (excluding Multifamily Lending Program financing) in an amount of at least 10 percent of total development costs. Equity from the sale of housing tax credits, deferred developer fee, related party debt that must be repaid, bond proceeds and HDAP will not be considered. Tax abatements, payment in lieu of taxes, government waived development fees, and all other resources are eligible.
Required Documentation: None, OHFA will confirm eligibility by the application.
- III. **Single HDAP Source.** Projects that apply for BGF using only one funding source (HOME, Ohio Housing Trust Fund, or National Housing Trust Fund).
Required Documentation: None, OHFA will confirm eligibility by the application.
- IV. **Economies of Scale.** Projects with at least 50 units and a total development cost per unit of \$160,000 or less.
Required Documentation: None, OHFA will confirm eligibility by the application.
- V. **New Markets.** Developments that will utilize State and/or Federal New Markets Tax Credit (NMTC) equity.
Required Documentation: A copy of the commitment letter from a Community Development Entity (CDE) stating that credit allocation will be utilized for this project.
- VI. **Historic.** Developments that will utilize State or Federal Historic Tax Credit equity in the permanent financing structure that accounts for no less than 10 percent of the project's total permanent financing sources. Development must be for new affordable units; preservation projects are not eligible in this pool.
Required Documentation: None, OHFA will confirm eligibility by the application.

3. Income Targeting

20 Points Available

Extremely Low-Income Targeting

10 Points Maximum

OHFA will award up to 10 points to developments meeting the following criteria. Developments receiving points for Priority Housing Need “iii” (New Affordable Permanent Supportive Housing), above, will receive the maximum points available under this category. Units supported through the Ohio Section 811 program will not be considered under this category.

- Ten points will be awarded to proposals in which a minimum of 10 percent of all affordable units will be occupied by and affordable to households at or below 30 percent of AMI.
- Eight points will be awarded to proposals in which a minimum of five percent of all affordable units will be occupied by and affordable to households at or below 30 percent of AMI.
- Five points will be awarded to proposals in which a minimum of five units will be occupied by and affordable to households at or below 30 percent of AMI.

Required Documentation: None, OHFA will confirm eligibility by the application.

Ohio Section 811

10 Points Maximum

OHFA will award up to 10 points to developments that will commit to consideration for an award from the Ohio 811 Project Rental Assistance Program (“811”). Permanent Supportive Housing proposals are ineligible for this criterion. Where requirements cannot be achieved or delivery of the subsidy is found to be unfeasible, developments will be restructured to either (1) participate in the Ohio Department of Medicaid Subsidy Demonstration program or (2) provide an additional 10 percent of units at or below 30 percent of AMI.

Required Documentation: A viable 811 application meeting all OHFA requirements. Further information regarding the Invitation to Apply is available on [OHFA’s website](#).

About the 811 Project Rental Assistance Program

All developments must set aside at least 10 percent of all units for persons with disabilities referred through a network sponsored by the State of Ohio. Per 811 requirements, no more than 25 percent of all units may be set aside for persons with disabilities. Any units targeted toward households at or below 30 percent of AMI for points under Extremely Low-Income Targeting must be in addition to this requirement.

Units subsidized under 811 may not benefit from other project-based rental subsidies. 811 units will be occupied by households with incomes at or below 30 percent of AMI but affordable to households at or below 50 percent of AMI. Rental assistance will cover the difference between 30 percent of the resident’s income and the 50 percent AMI rent level calculated for the Housing Tax Credit Program. Eligible residents for 811 units must be referred through a network sponsored by the State of Ohio. Refer to the 811 page on OHFA’s website for a more detailed description of the program.

4. Land Uses

20 Points Available

OHFA will prioritize developments sited in proximity to community improvements and amenities that enhance quality of life.

Proximity to Positive Land Uses

10 Points Maximum

Up to 10 points may be awarded to proposals located in proximity to positive land uses and amenities. Eligible amenities are specified in the chart of approved primary and secondary amenities.

Required Documentation: Points will be awarded based on the proposed developments' distance or proximity to positive land uses and amenities. Applicants must calculate distance to positive land uses and amenities as linear distance ("as the crow flies") using Google Maps. All sites included in a scattered site proposal must meet the below criteria.

Urban Counties

- Ten points will be awarded to developments within a 0.25-mile linear distance of at least three amenities, or a 0.5-mile linear distance of at least six amenities
- Nine points will be awarded to developments within a 0.25-mile linear distance of at least two amenities, or a 0.5-mile linear distance of at least four amenities
- Six points will be awarded to developments within a 0.25-mile linear distance of at least one amenity or a 0.5-mile linear distance of at least three amenities

Non-Urban Counties

- Ten points will be awarded to developments within a 1-mile linear distance of at least four amenities, or a 2-mile linear distance of at least seven amenities
- Nine points will be awarded to developments within a 1-mile linear distance of at least three amenities, or a 2-mile linear distance of at least six amenities
- Six points will be awarded to developments within a 1-mile linear distance of at least two amenities, or a 2-mile linear distance of at least five amenities

Eligible Positive Land Uses and Amenities

Retail	Services	Public Facilities
<ul style="list-style-type: none"> • Clothing/department store • Farmer's market or community garden • Full-service supermarket with fresh produce • Pharmacy • Restaurant, café 	<ul style="list-style-type: none"> • Licensed adult/senior or child care • Hospital, medical clinic • Bank • Laundromat or dry cleaner 	<ul style="list-style-type: none"> • Community recreation center or park owned and maintained by local government • Cultural arts facility • Educational facility/college • Government office serving the public • K-12 School • Place of worship • Police or fire station • Public library • Senior center • Social services center • Transit stop or facility offering transit service at regular frequencies to local or regional destinations •

Proximity to Detrimental Land Uses

10 Points Maximum

OHFA will award ten points to developments where there is no detrimental land use adjacent to the site of the proposed development. Detrimental land uses are further defined in the QAP.

Required Documentation: OHFA will verify eligibility by a site visit. Applicants may submit supplemental information to negate a finding of detrimental land use with the proposal application or during the correction process. This information must contain the following:

1. A narrative explaining plans or strategies to eliminate the adjacent conditions before the property is placed into service.
2. If the site(s) are under third party control, the applicant must submit documentation from the owner confirming the remedial plans and estimating completion time.
3. If the site(s) are under land bank control and scheduled for demolition or renovation, the applicant must submit documentation from the land bank proving their ownership of the property and confirmation of its corrective plan.

5. New Unit Tie-Breakers

Where additional tie-breakers are necessary, OHFA will observe the following (in order):

1. Developments with the greatest number of affordable units.
2. Developments with the lowest HDAP per affordable unit request.
3. Developments in which the applicant and/or developer demonstrated experience in developing housing using both 4 percent credits and HDAP funds.
4. Developments evidencing the ability to move forward quickly.

Bond Gap Financing: Competitive Criteria - Preservation of Affordable Housing

1. Preservation Priorities

45 Points Available

OHFA will prioritize developments that preserve existing units of affordable housing at risk of no longer being affordable. Proposals showing one or more of the following factors will receive up to 45 points.

Affordable Rent Advantage

15 Points Maximum

OHFA will consider developments that have an affordable rent advantage. To quantify affordable rent advantage, the market study will calculate and identify the following:

Affordable Rent Advantage = $[1 - (\text{achievable tax credit rents} \div \text{achievable market rents})] * 100$

- Fifteen points will be awarded to developments with a minimum 15 percent affordable rent advantage for each bedroom size in the primary market area.
- Ten points will be awarded to developments with a minimum 10 percent affordable rent advantage for each bedroom size in the primary market area.
- Eight points will be awarded to developments with a minimum five percent affordable rent advantage for each bedroom size in the primary market area.

Required Documentation: A market study and meeting all OHFA requirements. OHFA will rely on the market analyst's estimation of achievable market rents as compared to achievable restricted rents to determine the affordable rent advantage.

Risk of Loss Due to Expiring Use Restriction

15 Points Maximum

OHFA will consider developments with a use restriction that allows the owner to pre-pay current financing or opt-out of use-restrictions under this category.

- Fifteen points will be awarded to non-housing tax credit developments with use restrictions that have expired or will expire in less than three years or 36 months.
- Ten points will be awarded to non-housing tax credit developments with expiring use restrictions that allow the owner to exercise the option to convert to market rate housing in 3-5 years.
- Eight points will be awarded to existing housing tax credit developments that are eligible to exercise their option to file for a qualified contract and have a physical vacancy rate of five percent or less.

Required Documentation: Evidence of the expired or expiring use restrictions, current financing and/or any contracts associated with the property.

Condition and Management

15 Points Maximum

OHFA will consider developments that meet one of the two following definitions:

I. Developments Maintained Through Good Management

OHFA will consider developments that have been maintained through good management but contain at least one major component that is past its effective useful life under this category. Major components shall refer to the following: structural integrity, building envelope, roof and site drainage, plumbing and sanitation systems, mechanical systems, electrical systems, elevators and parking surfaces. The developer/owner must have been the owner for at least five years and must remain a part of the ownership structure if seeking points for this criterion.

- Fifteen points will be awarded to applicants who submit a narrative describing the management history of the property, the components that need replacing, and a history of the use of the project's replacement reserves. The proposed development will not have undergone substantial rehabilitation in the last 20 years.
- Ten points will be awarded to applicants who submit a narrative describing the management history of the property, the components that need replacing, and a history of the use of the project's replacement reserves. The proposed development will not have undergone substantial rehabilitation in the last 15 years

Required Documentation: OHFA will verify eligibility by a site visit and the capital needs assessment.

I. Developments Maintained Through Good Management

OHFA will consider developments in which a financially troubled asset was acquired within the past five years or will be acquired by an applicant who will serve as the owner/manager for the entire compliance period. The developer/owner may not have been a part of the previous ownership structure if seeking points for this criterion.

A financially troubled asset may be (1) experiencing foreclosure, negative cash flow, sustained high vacancy or (2) at risk of default or loss of subsidy due to physical condition which endangers sustained operations under a federal assistance program. The current owner and manager may not have been involved in the ownership or operation of the prior project and the applicant must demonstrate at least a six-year history of good ownership/management of housing tax credit developments in Ohio.

Required Documentation: Documentation describing the troubled asset and steps that have or will be taken to put the asset back into productive use. Letter or other proof from a federal assistance program demonstrating that continuation of the subsidy is at risk.

2. Financial Characteristics

35 Points Available

OHFA will prioritize developments that demonstrate an efficient use of HDAP and with costs conducive to a moderate rehabilitation scale. OHFA will award points to developments meeting the following criteria.

Bond Gap Financing per Unit

20 Points Maximum

OHFA will award up to twenty (20) points to proposed developments based on the BGF requested per affordable unit. OHFA will calculate this by dividing the BGF amount requested by the total number of affordable units.

- Twenty points will be awarded to proposals with \$8,000 BGF per unit and below
- Fifteen points will be awarded to proposals with \$8,001 - \$10,000 BGF per unit
- Ten points will be awarded to proposals with \$10,001 - \$13,000 BGF per unit

Required Documentation: None, OHFA will confirm eligibility by the application.

Rental Subsidy

10 Points Maximum

OHFA will prioritize developments encumbered by a project based rental subsidy funded by a federal or state entity. The applicant will submit proof of the commitment for project-based rental subsidy at proposal application. Units supported through the Ohio Section 811 program may be considered under this category.

- Fifteen points will be awarded to developments in which 85 to 100 percent of the affordable units have project-based rental subsidy, or preserve at least 100 units
- Twelve points will be awarded to developments in which 75 to 84 percent of the affordable units have project-based rental subsidy, or preserve at least 50 units
- Ten points will be awarded to developments in which at least 50 percent of the affordable units have project-based rental subsidy, or preserve at least 30 units

3. Location Based Characteristics

20 Points Available

Geography and Population Priorities

5 Points per Criterion

20 Points Maximum

- I. **Opportunity.** Developments not located in a Racially or Ethnically Concentrated Area of Poverty, developments located in a high or very-high opportunity census tract as defined by the Kirwan Opportunity Mapping, and/or developments in a high income census tract.

Required Documentation: None, OHFA will confirm eligibility by the application.

- II. **Revitalization Plan.** Developments located in areas that are part of a Revitalization Plan as defined in the State Development Priorities section of the QAP.

Required Documentation: Evidence of the plan or strategy, which may be a link or reference to the guiding document and a narrative detailing the revitalization strategy and describing any planned or committed investments in the area targeted by the plan.

III. Appalachian. Developments located in one of the 32 Appalachian counties, as designated in the Appalachian Regional Development Act of 1965.

Required Documentation: Evidence that the development is located in an eligible county.

IV. Transit Access. Developments located within a half mile of a public transit stop or facility offering service at regular frequencies (at least three trips per weekday) to local or regional destinations.

Required Documentation: Documentation showing the distance to the nearest stop and the route(s), service frequency, operating hours, and associated costs for all public transit services.

V. Population Growth. Developments located in a non-urban county showing population growth between years 2010-2015, defined by the Ohio Housing Needs Assessment, Exhibit 1-3.

Required Documentation: Evidence that the development is located in an eligible county.

VI. Ohio Section 811

OHFA will award up to 10 points to developments that will commit to consideration for an award from the Ohio 811 Project Rental Assistance Program (“811”). Permanent Supportive Housing proposals are ineligible for this criterion. Where requirements cannot be achieved or delivery of the subsidy is found to be unfeasible, developments will be restructured to either (1) participate in the Ohio Department of Medicaid Subsidy Demonstration program or (2) provide an additional 10 percent of units at or below 30 percent of AMI.

Required Documentation: A viable 811 application meeting all OHFA requirements. Further information regarding the Invitation to Apply is available on OHFA’s website.

4. Preservation Tie-Breakers

Where additional tie-breakers are necessary, OHFA will observe the following (in order):

1. Developments with the greatest number of affordable units.
2. Developments with the lowest HDAP per affordable unit request.
3. Developments in which the applicant and/or developer has demonstrated experience in developing housing using both 4 percent credits and HDAP funds.
4. Developments evidencing the ability to move forward quickly.

Housing Development Gap Financing Guidelines

The HDGF program provides financing assistance to developments that do not receive housing tax credits. HDGF projects involve the rehabilitation of existing housing or the creation of new units of affordable housing for households with low-incomes and/or special needs.

Approximately \$2 – 4 million in Ohio Housing Trust Funds and \$1.3 million in National Housing Trust Funds will be made available in the 2017 program year to support successful HDGF developments.

Developments assisted through the HDGF program are subject to OHFA's most current underwriting and design requirements. For developments involving rehabilitation of existing units, applicants will be further required to meet the Residential Rehabilitation Standards maintained by ODSA. The proposed scope of work will also be evaluated to determine whether rehabilitation will ensure 30 year sustainability.

To comply with all applicable requirements, OHFA recommends that applicants consult the following related documents for their proper interpretation:

- [2016-2017 Multifamily Underwriting Guidelines](#)
- [Multifamily Lending Program Guidelines](#)
- [Residential Rehabilitation Standards](#)
- Market Study Standards
- Capital Needs Assessment Standards and Effective Useful Life Schedule
- 2016 Appraisal Requirements
- [NHTF Interim Rule](#)

Housing Development Gap Financing: Use and Eligibility

Funding Limits & Structure

Applicants may seek up to \$500,000 in OHTF/HOME HDGF per project and/or \$750,000 in NHTF HDGF per project. Unless otherwise noted or approved by staff, OHFA will limit developers and owners to one award. Developments must contain 4-24 units.

Cost Containment

OHFA reserves the right to request additional information, supporting documentation, or justification for any cost. OHFA further reserves the right to reject any proposal that does not demonstrate an effective and efficient use of funds.

Experience and Capacity

All applicants must have experience developing the type of housing proposed and working with the proposed target populations or partner with an entity who has that requisite experience. OHFA will work with developers and owners that have experience in successfully completing multifamily housing developments and/or a demonstrated ability to proceed in a timeframe consistent with the requirements of applicable federal and state regulations.

Housing Development Gap Financing: Process and Fees

All applications to the HDGF program must be submitted to the Office of Planning, Preservation and Development and received on the respective dates shown in the HDGF calendar below.

HDGF Application Process

1. **Exceptions to Program Requirements.** OHFA may consider requests for exceptions to program requirements. To be considered, applicants must submit the Exception Request Form and supporting documentation with the proposal submission.
2. **Proposal Submission.** Applicant submits a proposal and OHFA receives on or before the date listed in the program calendar.
3. **Proposal Interview.** OHFA may require an interview with representatives of a proposal.
4. **Competitive Review.** OHFA reviews proposals including market quality, affordability, impact on the targeted populations or surrounding community, and the experience and capacity of the applicant. Because OHFA requires minimal documentation at the proposal phase, OHFA will not allow any deficiencies to be cured.
5. **Pre-Award Site Visit.** OHFA may conduct a site review to evaluate and determine the suitability of a prospective site for the proposed use. If a site is deemed unsuitable based on the site review, the application is removed from further consideration.
6. **Announcement of HDGF Awards.** OHFA announces award recipients on its website, by phone and/or in writing. Applicant may schedule a meeting with OHFA to plan next steps. Funds are not reserved until an approved Final Application; OHFA reserves the right to remove any applications that are incomplete or inconsistent from further consideration.
7. **Final Application Submission.** Applicant submits a final and complete application by the deadline shown in the program calendar including all supporting documentation and attachments.
8. **Multiple Rounds.** The process will repeat in round two in in further rounds as funding permits.

Fees

Item	Fee
Proposal Application Fee	First App. \$500, Subsequent Apps. \$200/Each
Final Application Fee	\$500
Amendments to a funding agreement	\$500 per request
Extensions of a funding agreement	\$500 per extension

Calendar

HDGF Calendar	
Application Round I	
TBD	Application materials available on the OHFA website
June 1-23, 2017	June proposal applications accepted, due to OHFA by 5:00pm
June 30, 2017	Announcement of June applicants selected to submit a final application
July 3-21, 2017	July proposal applications accepted, due to OHFA by 5:00pm
July 28, 2017	Announcement of July applicants selected to submit a final application
Aug. 1-18, 2017	August proposal applications accepted, due to OHFA by 5:00pm
Aug. 31, 2017	Announcement of August applicants selected to submit a final application
Application Round II	
Dec. 4-15, 2017	December proposal applications accepted, due to OHFA by 5:00pm
Dec. 22, 2017	Announcement of December applicants selected to submit a final application
March 2, 2018	Last day to submit a final HDGF application to OHFA

Housing Development Gap Financing: Application Requirements

Any request for an exception to specific program requirements referenced in this section must be submitted with the proposal application. OHFA will only consider exceptions for those items specifically allowed under these Guidelines and represented in the OHFA Exception Request Form. The Exception Request Form must be submitted with the proposal. OHFA will review all requests and issue decisions within two weeks.

Applicants must submit the HDGF proposal application, including all required materials specified in the table on the next page, no later than the deadlines indicated in the program calendar. Applicants must submit supporting documents on a compact disc, organized and formatted according to the index specified in the Gap Financing Application (GFA). Applications must be complete and consistent with all supporting documentation. Applicants must highlight and annotate relevant portions of the supporting documents. Supporting documents shall be limited to 25 pages per competitive criteria. OHFA may remove any proposal application that is incomplete, inconsistent, and/or illegible from further consideration.

Any changes made to the project after the announcement of awards must be approved by OHFA prior to submitting the final application. OHFA will assess a non-refundable fee in the amount of \$500 for the final application. Fees must be included with the application. If, after the final application is received, subsequent substantive changes require submission of a new GFA, OHFA reserves the right to assess an additional application fee in the amount of \$500.

Applicants seeking NHTF dollars shall reference the NHTF Allocation Plan and provide all documentation required therein, including the Supplemental Application Form.

Proposal Application Requirements	Proposal	Final
<p>80 Percent Plans and Specifications</p> <p>The application will include one set of 11x17 drawings including Civil, Landscape, Architectural, Mechanical, Electrical and Plumbing specifications. Plans must be certified by the development architect to be 80 percent complete or better, and meet all requirements outlined in the Design Requirements section of these guidelines or the Qualified Allocation Plan (for applicants seeking housing credits). All architectural plans will be reviewed for approval by OHFA's staff architect.</p>		X
<p>Affirmative Fair Housing Marketing Plan</p> <p>The application will include an Affirmative Fair Housing Marketing Plan, using the form provided by OHFA, which is consistent with the most current policies of the OHFA Office of Program Compliance.</p> <p>Applicants that own a property with project based Section 8, HUD Section 236, or USDA contracts may submit an approved Affirmative Fair Housing Marketing Plan to satisfy the requirement.</p> <p>If the plan approval date is five or more years old or within six months of expiration, the applicant must submit the current plan with supporting documentation demonstrating that an updated plan needs or does not need renewal by HUD, USDA, and OHFA. If an approved plan is not already in place, the application will include a complete Affirmative Fair Housing Marketing Plan (OHFA Form PC-E45), consistent with the most current policies of the OHFA Office of Program Compliance. The form will include a description of the outreach, marketing, and advertising methods used to affirmatively market the development. A separate plan is required for each census tract in which the development is located.</p> <p>HUD, USDA, and the OHFA Office of Program Compliance require that the Affirmative Fair Housing Marketing Plan be reviewed every five years and demonstrate that significant changes have not occurred. An updated plan is not required unless there are significant changes which can include:</p> <ol style="list-style-type: none"> 1. The local jurisdictions' Consolidated Plan is updated; or 2. Significant demographic changes have occurred in the housing market area and the developer/owner has conducted an analysis which determines that the population least likely to apply for housing is not identified in the current AFHMP. <p>Applicants may contact the OHFA Office of Program Compliance with questions regarding the Affirmative Fair Housing Marketing Plan.</p>		X
<p>Appraisal</p> <p>The application will include an as-is appraisal for all development site(s) represented in the application. Appraisals must meet OHFA's standards and requirements as outlined in the most current OHFA policies.</p>		X
<p>Application Fee (Proposal or Final, As Noted Above)</p>	X	X
<p>Audited Financial Statements (Existing Units Only)</p> <p>If the proposal includes existing units with under the same ownership and/or management, the applicant must provide audited financial statements for the existing project.</p>	X	X
<p>Authorization to Release Tax Information</p> <p>The application will include the Authorization to Release Tax Information Form for all general partners. OHFA will use this information to determine if an entity with ownership interest in the development has outstanding tax liens with the State of Ohio.</p>		X
<p>Board Resolution Authorizing Application for Housing Development Assistance Program Resources</p>		X
<p>Capital Needs Assessment and Scope of Work</p> <p>Applications for the rehabilitation of existing housing units and adaptive reuse of buildings not originally constructed as housing must submit a Capital Needs Assessment and Scope of Work for all buildings represented in the proposal application. The assessment must conform to the standards outlined in the OHFA Capital Needs Assessment Standards. OHFA will use this assessment to determine whether the costs indicated in the proposal application are appropriate to the level of rehabilitation required.</p>		X

Proposal Application Requirements	Proposal	Final
<p>Changes from Proposal</p> <p>Any substantive changes made to the development represented in the proposal application must be disclosed to OHFA simultaneous to submission of the final application. Substantive changes may include, but are not limited to, changes in ownership or development team, design, construction or configuration, site(s) (with an exception for scattered- site developments), targeted populations including special needs populations, and any items affecting competitive scoring. Such changes may be permitted only at the discretion of the Director of Planning, Preservation and Development.</p>		X
<p>Community Outreach</p> <p>The application will include documentation and evidence that the planned outreach strategy has been completed prior to submission of the application. The applicant will provide copies of written notices placed or published, materials, including any sign-in sheets from any public meetings, and support or opposition letters from community groups or contacts established through the outreach process.</p>		X
<p>Complete Gap Financing Application</p> <p>Applicants to the HDGF program must submit the required GFA and proper evidence for all threshold criteria specified by the deadline indicated in the program calendar. Late and/or incomplete submittals will not be considered.</p>	X	X
<p>Conditional Financial Commitments</p> <p>All non-OHFA sources of debt and equity, including any project-based rental subsidies, must be evidenced by a conditional commitment letter, or other acceptable documentation in lieu of a commitment, at final application. OHFA reserves the right to request additional information to support any commitment that does not align with current market rates.</p> <p>Any debt or grant funds that will be a part of the development's financing must have a conditional commitment letter indicating the following:</p> <ol style="list-style-type: none"> 1. Loan or grant amount. 2. Loan term and amortization. 3. Interest rate. 4. Fees associated with the loan or grant. 5. Reserve requirements. 6. Lien position of the loan. 7. Acknowledgement by the lender or allocating entity that the project seeking financial support has received at least a preliminary review and meets the requirements of the lender or funders, conditional upon a final underwrite. <p>If a loan or grant was applied for or will be applied for from a competitive source (e.g., city HOME funds, Federal Home Loan Bank), the required letter (see items 1-7 above) must acknowledge funds have been applied for or verify that a funding round is approaching. The letter should detail the amount of funds requested and the timing for funding decisions.</p> <p>Applicants must provide evidence of an alternative plan to fill the funding gap if unsuccessful in any non-OHFA competitive funding program.</p> <p>If an existing loan will be assumed or restructured, the applicant will provide supporting documentation detailing the terms and conditions of any assumed or restructured debt, including the current outstanding balance.</p>		X
<p>Design and Construction Features Agreement</p> <p>The application will include an executed Design and Construction Features Agreement at final application included with 80 percent plan sets. The <u>Design and Construction Features Agreement</u> will be made available on the OHFA website.</p>		X
<p>Development Team Resumes</p> <p>The application will include resumes for any members of the development team. For this requirement, OHFA defines the development team as key staff members of the general partnership, developer, management company, and any consultants. If using a development consultant, a statement must also be provided describing their role. See the Consultants section for further information.</p>	X	
<p>Exception Requests</p> <p>Any request for an exception to specific program requirements referenced in the HDAP guidelines must be submitted in advance of the proposal application and by the date shown in the program calendar. Exceptions will be considered only for those items specifically allowed under these program guidelines and represented in the OHFA exception request form.</p>	X	

Proposal Application Requirements	Proposal	Final
<p>Experience Narrative</p> <p>The applicant will describe the history of the organization, including accomplishments with respect to past housing developments, programs and services provided to the community or neighborhood served and any planned or committed activities for the future.</p>	X	
<p>Federal Tax Identification Number</p> <p>The application will include evidence that a Federal Tax Identification Number (FTIN) was obtained for the ownership entity.</p>		X
<p>Good Cause Lease Addendum</p> <p>The application will include a written statement from the owner certifying that the Good Cause Lease Addendum will be included in all new leases and upon renewal of existing leases for all residents. The <u>Good Cause Lease Addendum</u> will be made available on the OHFA website. Developments that will include project-based rental assistance from a federal agency are exempt from this requirement.</p>		X
<p>Green Standards</p> <p>Developments should incorporate green techniques to the greatest extent possible. OHFA requires that all developments involving new construction and financed with OHFA resources meet green building standards outlined in the 2015 Enterprise Green Communities Criteria and successfully achieve program certification for the proposed development. Applicants may substitute Leadership in Energy & Environmental Design (LEED) Certification by the U.S. Green Building Council or ICC 700 National Green Building Standards (NGBS) by Home Innovation Research Labs (formerly the NAHB Research Center) to meet this requirement. Applicants must include a written statement indicating which certification and level they are seeking at proposal application. Developments will be notified of deficiencies to green standards at the time of notification for other threshold deficiencies. If awarded HDGF, developments seeking Enterprise Green Communities certification must enroll the development for prebuild approval in the Enterprise Green Communities portal prior to final application and submit prebuild approval with final application. Enterprise Green Communities requires 30 days to review and approve projects. If seeking LEED certification, the certification checklist must be submitted with the final application to evidence that certification will be achieved. If seeking NGBS certification, the preliminary scoring spreadsheet and proof of enrollment, including a unique project identification number, must be submitted with the final application to evidence that certification will be achieved. Evidence of final certification with Enterprise Green Communities, LEED or NGBS will be required upon completion of construction, where applicable.</p> <p>If a project does not seek certification, then they must provide a comprehensive list of "green" features to be approved by OHFA. In Preservation developments, any item altered during the rehabilitation must meet a green standard. All projects should have Energy Star rated appliances, furnace, and water heater.</p>	X	X
<p>Market Study</p> <p>The application will include a market study conducted by an OHFA-approved market study professional updated or approved within 12 months of the application submission date. Applicants should refer to the <u>OHFA Market Study Standards</u> for additional requirements, and to the program calendar for applicable deadlines.</p> <p>HDGF developments serving populations defined in the <u>Interagency Council on Homelessness and Affordable Housing Permanent Supportive Housing Policy Framework</u> or that include less than 15 units are exempt from this requirement and may submit evidence of any waiting lists or an assessment of housing needs in place of a market study.</p>	X	
<p>Management Company Capacity Review</p> <p>All management companies will be evaluated by the OHFA Office of Program Compliance according to the information contained in the complete Management Company Capacity Review Survey submitted at application.</p>	X	
<p>Non-Profit Articles of Incorporation, Including evidence of 501(c)3 or (c)4 Status</p>		X
<p>Notification to Statewide Accessibility Groups (New Units Only)</p> <p>Applicants proposing new construction must notify the applicable statewide accessibility group prior to submitting the final application that accessible housing is being proposed. Applicants must further agree to accept referrals for prospective residents and consider design recommendations for the property. Copies of correspondence between the applicant and accessibility group will be submitted to show compliance with the foregoing requirements. A list of statewide <u>accessibility groups</u> will be made available on the OHFA website.</p>		X

Proposal Application Requirements	Proposal	Final
<p>Ohio Housing Locator</p> <p>The application will include a written statement from the owner certifying that developments financed with assistance from OHFA will be listed with the Ohio Housing Locator, as soon as the units are placed in service. It is the responsibility of the owner and/or property manager to update listings at least on an annual basis.</p>		X
<p>Organizational Chart</p> <p>The application will include an organizational chart that shows the structure of the ownership entity and the relationships and ranks of all relevant positions.</p>	X	
<p>Project Design</p> <p>Applicant will describe the planned design of the proposed project including its compatibility with surrounding uses and/or the needs of the target population. If available, the applicant may include an architectural drawing or rendering.</p> <p>If any aspects of the development will include energy-saving improvements, enhanced accessibility features, or other unique features, the applicant will describe those items or activities.</p> <p>If the project exists, the applicant will provide photographs of all structures at application. The Design and Construction Features Agreement Existing Units Narrative must further address the condition and history of maintenance on the property, including the use of any reserves.</p>	X	
<p>Program Certification</p> <p>An original signature of a representative of each general partner/managing member is required in the program certification section of the application and must be submitted in its original, paper form.</p>	X	X
<p>Project Based Subsidy Commitment Letter, if any</p>	X	
<p>Proposal Summary</p> <p>The application will include a summary containing basic information about each development proposed for consideration of a competitive award of housing tax credits. The summary will be completed by the applicant in the format specified in the GFA and submitted as a pdf. Proposal summaries will be posted on the OHFA website for public review and comment no later than the date indicated in the program calendar.</p>	X	
<p>Public Notification</p> <p>At Proposal, applicant will describe any outreach conducted to neighborhood groups, grassroots organizations, local community development corporations, potential tenant populations, and local government officials to determine support, interest and/or opposition to the proposed development, as well as identify other proposed housing for the area. Applicant may attach written comments received including support and/or opposition letters with respect to the proposed project.</p> <p>At Final, the application will include documentation and evidence that the planned outreach strategy has been completed prior to submission of the application. The applicant will provide copies of written notices, placed or published materials, including any sign-in sheets from any public meetings, and support or opposition letters from community groups or contacts established through the outreach process.</p>	X	X
<p>Relocation Plan and Forms (Existing Rental Units Only)</p> <p>Any development involving acquisition and rehabilitation of existing and occupied units that will result in permanent displacement of any residents will submit a complete Acquisition, Relocation, and Demolition Questionnaire and Relocation Assistance Plan at application.</p> <p>If a development will result in resident relocation during the construction period, the final application will include a narrative detailing the tenant relocation plan or strategy. The narrative will address the method(s) for relocating residents, provide a breakdown of any associated costs, and identify if tenants will be permanently displaced.</p> <p>If the development includes HDAP funding, applicants must refer to the Housing Credit Gap Financing section of the QAP for additional guidance.</p>		X
<p>Rent Rolls (Existing Units Only)</p> <p>The application will include rent rolls demonstrating the occupancy of any existing units and/or buildings for the past two years.</p>	X	

Proposal Application Requirements	Proposal	Final
<p>Site Control</p> <p>If the applicant is the current owner the proposal application will include copies of the executed and recorded deed(s) at the time of application.</p> <p>If the applicant is not the current owner, then evidence of site control must be submitted. Acceptable forms of site control include, but are not limited to, a purchase contract, a purchase option, or a lease option for a minimum term of 35 years.</p> <p>If parcels will be acquired from a city land bank, a copy of the final city council resolution approving the transfer of all applicable sites may be submitted as evidence of site control; a copy of a city resolution, city council ordinance, or contingent purchase agreement approving the legal description and transfer of all applicable sites will also be accepted.</p> <p>If parcels will be acquired from a county land bank, a letter from the board of control or a designated official approving the transfer of all applicable sites may be submitted as evidence of site control.</p> <p>With respect to option agreements, the proposal application must include evidence of the agreement to purchase the property within a specified time period. Evidence of site control may not expire until a reasonable period following the scheduled announcement date for housing tax credit awards.</p> <p>OHFA reserves the right to require, as needed, additional documentation that evidences proper site control.</p>	X	
<p>Site Visit Folder</p> <p>The application will include a pocket folder containing a detailed map clearly depicting the physical location of the site and all roads leading to the site, contact information for all members of the development team, a copy of the proposal summary and a site plan showing all building elevations.</p> <p>OHFA will conduct a site review for all proposals to evaluate and determine the suitability of a prospective site for housing development. If a prospective site is deemed unsuitable based on the site review, the application will be removed from further consideration.</p>	X	
<p>Supportive Services Plan</p> <p>All developments must provide service coordination to the resident population and/or linkages to information and resources appropriate to the population.</p> <p>The application will include evidence of salaried or in-kind service coordination on-site, contiguous, or accessible to the development at the time of application. The application must also include a Supportive Services Plan that addresses methods to:</p> <ol style="list-style-type: none"> 1. Assess the needs of residents and develop a plan for service delivery; 2. Provide residents with information and referrals to state, federal, and local resources; and 3. Monitor and evaluate service delivery and outcomes. <p>Permanent Supportive Housing (PSH): PSH developments, as defined by the QAP, developments may submit a plan accepted by the local Continuum of Care or the U.S. Department of Housing and Urban Development (HUD), in place of items a-c, as specified above.</p> <p>All supportive services plans for PSH must address the following:</p> <ol style="list-style-type: none"> 1. Population(s) to be served and the experience the supportive services provider(s) have serving the target population(s). 2. Formal and informal methods that will be used to evaluate the success of the supportive services plan in meeting the individual needs of the residents, addressing overall issues of homelessness, and how this information will be conveyed to OHFA and other organizations. 3. Methods to provide assistance in applying for Medicaid and other benefits to ensure the needs of residents are met. 4. Methods to link residents to services not offered on-site. 5. Physical characteristics of the site, design and/or location that will enhance the lives of residents. 6. Sources of funding for all supportive services and how the supportive services will be sustained over the 30 years extended use period. 	X	

Proposal Application Requirements	Proposal	Final
<p>Third Party Cost Estimate</p> <p><i>Itemized</i> cost estimates from an <i>unrelated third party</i> are required to substantiate the construction costs in the development budget. To be an unrelated third party, there can be no identity of interest between the organization providing the qualified cost estimates and any organization with an ownership interest, including the developer, the general contractor, any member of the development team, their subsidiaries or affiliates (the project architect may submit the estimate). Estimates must also indicate the status of the design process (i.e. preliminary drawings, working drawings with outline specifications, full-scale drawings and specifications, etc.).</p> <p>The <i>unrelated third party</i> must indicate which standards/codes were used in developing the cost estimates.</p> <p>The <i>unrelated third party</i> must submit a signed statement certifying that the cost estimates for any rehabilitation work being done are sufficient to meet the Ohio Department of Development's Residential Rehab Standards (RRS).</p> <p>If any member of the development team or ownership has an identity of interest with the entity providing the qualified cost estimate, the identity of interest relationship must be disclosed.</p>		X
<p>Utility Allowance Information</p> <p>The application will include utility allowance information consistent with the requirements of Section 42 of the IRC, IRS Regulation 1.42-10, and OHFA's Utility Allowance Policy. Applicants may refer to the OHFA Utility Allowance policy for guidance on methods available to calculate utility allowances for various project types.</p>	X	
<p>Zoning</p> <p>The application will include evidence that all sites are currently zoned for the proposed use in the form of a valid building permit or a letter from the local municipality stating that the current zoning will permit the proposed development.</p> <p>In extreme circumstances, the zoning requirement may be waived for projects involving new construction. Requests for zoning exception will only be granted where the applicant can demonstrate that the local zoning process was correctly followed, all necessary documents were provided for local review, and adequate time was given for local consideration but, due to circumstances beyond the applicant's control, final approval was not timely granted. The exception request form must be accompanied with a narrative describing the unique circumstances and a letter from the unaffiliated entity that caused the delay describing the situation and setting forth the timeline for obtaining the appropriate approval. OHFA reserves the right to require zoning either with the final application or prior to the release of funding decisions, based on the information provided by the applicant.</p> <p>For jurisdictions with no zoning regulations in effect, a letter from the jurisdiction stating so is required.</p> <p>Evidence must be dated within one year of the proposal application due date.</p>	X	

Housing Development Gap Financing: Scoring and Pools

OHFA will host two HDGF funding rounds. The eligibility for each round is set forth below.

Round I Eligible Pools

Round I is designed for applicants with committed Federal Home Loan Bank (FHLB) Affordable Housing Program (AHP) resources or projects that do not include this funding source.

Set-Aside²: Partnership Ohio Department of Mental Health and Addiction Services (OhioMHAS)

OHFA will administer a funding set-aside to a minimum of one housing development qualifying for Strategic Partnership consideration due to a new or existing mortgage through OhioMHAS and serving persons with severe and persistent mental illness.

Set-Aside: Priority Department of Developmental Disabilities

OHFA will administer a funding set-aside to a minimum of one housing development that is prioritized by DODD. OHFA will grant the set-aside to the applicant that meets all threshold eligibility requirements and also has the highest priority of the DODD.

DODD may designate a primary and secondary priority, evidenced in a letter issued to the project. The applicant must submit the priority letter to OHFA with the proposal. To receive a priority designation, the project must be leveraged with capital funds from DODD for the purchase or rehabilitation of housing serving persons with developmental disabilities.

Applicants must submit an application to DODD for priority review, in accordance with any procedure DODD deems appropriate, no later than May 10, 2017.

Round II Policy Eligibility and Priorities

Round II is limited to applicants who were successful in receiving a Federal Home Loan Bank AHP award in its most recent funding cycle.

Set Aside:

If either the DODD Partnership or OhioMHAS Partnership set aside is not satisfied in Round I, they will carry forward into Round II.

¹ If no set-aside applications are awarded through the competitive selection process, OHFA reserves the right to transfer the extent of these set-asides to the next highest scoring proposal.

Housing Development Gap Financing: Competitive Criteria

Projects will be selected based on the competitive criteria outlined in this section. A committee of Planning, Preservation & Development staff will review proposals and recommendations will be forwarded to the Director of Planning, Preservation and Development.

When evaluating proposal submissions, OHFA staff will consider the needs of the project, the applicant's experience, and any risk in the project, including the applicant's knowledge of OHFA programs as demonstrated in the proposal submission and the completeness of the proposal.

Applicants seeking NHTF dollars will be subject to the additional scoring criteria in the NHTF Allocation Plan.

OHFA will apply the following priority considerations to all HDGF proposals.

Applicant/Developer Experience and Capacity

OHFA will consider development teams that have placed in service at least one affordable housing project that included local, state, or federal funding in the past five years. In addition to all other experience narratives, the applicant will provide copies of any documentation or reporting evidencing the closing of these resources which may include copies of final close out reports and/or 8609's with further documentation that the applicant was a majority owner or the developer.

OHFA will further consider the applicant's ability to meet Underwriting Guidelines and application submission requirements as demonstrated by a complete and compliant application package.

Financial Capacity

OHFA will consider proposals with at least 10 percent of total financing sources conditionally committed at proposal application.

OHFA will further consider proposals with 100 percent of non-OHFA financing sources conditionally committed at proposal application, including deferred developer fee.

Location Based Priorities

OHFA will consider proposals located in (1) a high or very-high opportunity area as defined by the Opportunity Index, or (2) a non-Racially or Ethnically Concentrated Area of Poverty, or (3) a high income census tract. Applicants must submit evidence that the development is sited within the boundaries of an eligible area at proposal.

OHFA will further consider senior proposals located in a county where the share of population aged 55 and older is 25 percent or greater, as defined by reference to the Ohio Housing Needs Assessment (see Exhibit 1-5 Share of Population 55 and Older by County). Applicants must submit evidence that the development is sited within the boundaries of an eligible area at proposal.

Housing Development Assistance Program: Joint Design Requirements

The following design requirements apply to both BGF and HDGF developments. It is OHFA's intent to provide affordable housing that is durable, energy efficient, healthy and cost effective across all programs. The following requirements are intended to result in lower operating and maintenance costs and ensure that those in need of affordable housing are provided with a safe, clean, and durable home in which to live.

All requirements enumerated herein are exclusive of federal, state, and local law or regulation which may further dictate design requirements. If an OHFA design requirement differs from a legal or regulatory requirement, the higher standard, as determined by OHFA, shall be effective unless otherwise exempted by OHFA.

Deviations from OHFA standards are discouraged. OHFA will consider exception requests for items marked with an asterisk. OHFA will also consider PSH developments that meet HUD minimum property standards through the exception request process. All requests for exceptions must be on an OHFA-approved form and shall include reasonable justification for the exception and shall be submitted to OHFA on or before the date indicated in the program calendar. The OHFA staff architect will review requests and make a recommendation to accept, deny, or modify the exception to the management team who will issue a final determination by the date indicated in the program calendars.

Applicants must receive design approval from OHFA before proceeding with any element of construction or rehabilitation.

Design Requirements Applicable to All Construction Types

The following design requirements apply to all projects unless otherwise modified or excluded below.

- **Bedrooms.** Bedrooms shall have walls and doors separating them from adjacent space to be considered bedrooms. Any room shall be considered a portion of the adjoining room when at least one-half of the area of the common wall is open and unobstructed. Each bedroom shall be at least seven feet in each direction, and contain a closet in addition to the minimum OHFA square footage. At a minimum, three- and four-bedroom units shall support double occupancy in each bedroom under local zoning and building requirements. OHFA reserves the right to limit the size of any units during the application and architectural plan review process.
- **SRO.*** Single Room Occupancy (SRO) units are not permitted.
- **Common Area Restrictions.*** The maximum common area, including required circulation, in any development is 20 percent of the total gross building square footage. Dedicated program space is excluded from this calculation. Such exclusively dedicated spaces include counseling spaces for adults and children, wellness areas, day care, etc. Spaces that would not be considered dedicated program space include libraries, fitness areas, computer rooms, common meeting space, etc. Existing rental housing units are exempt from this criterion.
- **Section 504.** Any unit that is required to meet Section 504 accessibility requirements shall have roll-in showers.

- **Senior Development Requirements.** Proposals that exclusively serve persons aged 55 and older shall have units with no more than two bedrooms and one and one-half baths. Such buildings with more than one story shall provide an elevator.
- **Senior and PSH Development Requirements.*** The following elements are required for proposals that exclusively serve persons aged 55 and older and PSH populations; they are separate and distinct from any requirement set forth in the “Universal Design” section below.
 - *No step entrance.* Proposals shall provide at least one “no step” entrance into the unit. The required “no step” entrance shall be accessible via an accessible route.
 - *Doors/Openings.* All doors and openings shall have a minimum net clear width of 32 inches.
 - *Bathroom/Half-Bath.* Proposals shall provide one bathroom or half-bath on the main floor with clear floor space of thirty 30 x 48 inches.

Design Requirements for New Construction and Adaptive Reuse Only

The following additional requirements shall apply only to New Construction and Adaptive Reuse projects.

- **Unit Size.*** Unit sizes, also called “residential living spaces”, shall meet the following minimum square footage requirements; OHFA reserves the right to limit the size of units during the application review process.
 - Efficiency Units: Must exceed 450 SF
 - 1-Bedroom PSH Units: Must exceed 540 SF
 - 1-Bedroom Units: Must exceed 650 SF
 - 2-Bedroom Units: Must exceed 850 SF
 - 3-Bedroom Units: Must exceed 1,000 SF
 - 4-Bedroom Units: Must exceed 1,200 SF
- **Bedroom Sizes.** The following size requirements for bedrooms shall apply:
 - First Bedroom: Must be 120+ SF
 - Second Bedroom: Must be 110+ SF
 - Third+ Bedrooms: Must be 100+ SF
- **Parking.*** Single-site, multifamily developments shall provide a parking lot with concrete curbs or wheel stops and at least one parking space for each unit in the development. Exceptions will only be granted for dense urban areas and/or developments serving the elderly or PSH populations.
- **Bathrooms.** A bathroom or half-bath shall be provided on the main floor with clear floor space of 30 x 48 inches. Three-bedroom units shall contain at least one full and one half bathrooms. Four or more bedroom units shall contain at least two full bathrooms.
- **Appliances.** Proposals shall include new appliances.
- **Hard Surface Flooring.*** Developments shall include hard surface flooring throughout.
- **Senior 2+ Story Townhomes.** Townhome exclusively serving households with a head of household age 55 and older shall provide a bathroom or half-bath on the main floor with clear floor space of 30 inches by 48 inches.
- **Single Family Homes.** Single family homes shall contain three or more bedrooms, include washer/dryer hook-ups, and include adequate storage for the residents. Single family homes exclusively serving households with a head of household age 55 or older shall provide a bathroom or half-bath on the main floor with clear floor space of 30 inches by 48 inches.

Universal Design

OHFA endorses the Universal Design concept and all units utilizing OHFA resources must be designed to meet those principals to the greatest extent practicable.

OHFA requires incorporation of the universal design tenets and proposals must incorporate as many of those elements as practicable. Applicants must also complete the narrative and checklist sections of the Design and Construction Features Agreement identifying the usability features of the design. OHFA staff will work with each applicant to help achieve maximum application of these principles. Any elements that do not comply with this policy must be disclosed in the narrative at the time of application.

OHFA Square Footage Calculation

All multifamily developments must use Building Owner Management Association (BOMA) Multifamily Standards using the “gross method”. Single family developments must use BOMA “Gross Area Measurement Standards”. All square footages must be calculated and certified in the AHFA/GFA by the Architect of Record.

Final Submissions Architectural Plans

Applicants must submit 80 percent complete permit sets at the time of final application. Sets must show compliance with the preliminary submittal, including the Design and Construction Features Agreement. Eighty percent plans must be submitted in separate PDF files for drawings and specifications that include all site plans, dimensioned floor plans, elevations, wall sections, structure, finishes, details and mechanical plans. A copy of the final executed Design and Construction Features Agreement must be included in 80 percent plan sets. Additionally, each development must have dimensioned floor plans submitted in DXF or DWG AutoCAD R-14 format and an 11”x17” plan hard copy (dimensioned floor plans only).

Housing Development Assistance Program: Joint Post-Award Information

Funding Commitments and Closing an HDAP Loan

OHFA will enter into a funding agreement with the HDAP recipient and limited partnership. Once the funding agreement is signed by all appropriate parties, the HDAP recipient may request a closing of the HDAP note and mortgage.

A template closing checklist is available on the OHFA website. The template checklist does not include any project-specific closing conditions determined during the underwriting process, which will be set forth in the funding agreement. The recipient must submit all checklist items no less than thirty (30) days before the desired closing date.

The HDAP recipient must remain the majority/controlling partner, sole owner, or a general partner/managing member during the entire construction phase. Changes to the HDAP recipient after the construction phase must be approved by OHFA in writing.

Subsequent Changes

Following final application approval and continuing through the duration of the affordability period, the HDAP recipient must notify OHFA immediately of proposed changes to the project and seek OHFA approval to implement these changes. Prior to the final closeout report, notification must be directed to the project's assigned underwriting analyst; following final closeout, notification must be sent to the Project Portfolio Manager. Such changes include, but are not limited to, changes in the development team (developer, general contractor, sales agent/management entity, etc.), changes in the number of units or unit mix, and changes to the target population.

Change requests shall be sent to:

Ohio Housing Finance Agency
Office of Planning, Preservation and Development
57 East Main St., 4th Floor
Columbus, OH 43215
OHFAProjectChanges@ohiohome.org

Project Administration and Drawing HDAP

Applicants are encouraged to consult the Guide to Drawing the HDAP for questions that arise during the project's construction phase.

Construction Monitoring

The HDAP recipient shall notify OHFA of the construction start date no less than five (5) business days before the anticipated construction commencement date. Notification shall be directed to ConstructionMonitoring@ohiohome.org. The HDAP recipient shall provide OHFA a copy of all change orders or other documentation altering the approved design, contract work scope, and/or completion date prior to execution.

To facilitate appropriate construction monitoring, the owner and/or developer shall submit quarterly summary reports in a format proscribed by OHFA detailing construction progress. The quarterly reporting process will be overseen by the development's assigned OHFA Project Administration Analyst. At OHFA's discretion, photographic evidence of construction activities may be requested in more frequent intervals to assure quality of work and site safety.

For HDGF developments, OHFA reserves the right to require construction monitoring reports provided by a qualified third party inspector, including an architect or professional with experience in construction management.

Housing Development Assistance Program: Joint Compliance Monitoring Requirements

Housing Tax Credit Developments

The monitoring process established for housing tax credit developments determines if a property is complying with requirements of the Internal Revenue Code (IRC). The housing tax credit monitoring process is further outlined in IRC Section 42, IRS Regulation 1.42-5, the most recent or current Qualified Allocation Plan, and other OHFA policies.

Compliance with the requirements of the IRC is the sole responsibility of the owner of the building for which the housing tax credit was allocated.

Housing Tax Credit projects are required to comply with the following, in addition to other requirements described in guidance published on the [OHFA Office of Program Compliance](#) website.

1. All residents must be income qualified, adjusted for family size, prior to moving into the unit. Units must be rent restricted as provided for in the IRC. All units allocated housing tax credits must be safe, decent and sanitary housing units complying with local building, health, safety and zoning codes and the Uniform Physical Condition Standards (UPCS).
2. Before placing the project in service, the owner/agent must schedule a “placed-in-service meeting” with the OHFA Program Compliance Analyst assigned to the project to discuss the lease up of the tax credit project. This meeting must be scheduled within six but no less than three months prior to the placed-in-service date. OHFA will attempt to combine placed in service meetings when an owner/agent is placing several projects into service within the same general time period.
3. At least six months prior to the placed-in-service date, the owner/agent individual(s) responsible for final approval of resident files or the site manager/leasing consultant who processes the Tenant Income Certifications for buildings receiving 8609 Forms will be required to attend the OHFA Tax Credit Compliance Training. Compliance trainings offered by other organizations (e.g. Quadel Consulting) will not be acceptable to OHFA. Additionally, once the project is placed-in-service and has received form 8609s, a representative of the owner and/or management company must attend the OHFA Tax Credit Compliance Training every two years.
4. Within 15 days of placing the last building in service, the project owner must forward a letter to the OHFA Program Compliance Analyst assigned to the project indicating the date on which the last building was placed-in-service. Based on this communication, the project will be preliminarily scheduled for a lease-up monitoring visit.
5. The owner of a housing tax credit development must keep records for each qualified low-income building in the project for each year of the compliance and extended use period. These records must include, but are not limited to the following for each building in the project:
 - a. The total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit);
 - b. The percentage of residential rental units in the building that are low-income units;
 - c. The rent charged on each residential rental unit in the building (including any utility allowances);
 - d. The number of occupants in each low-income unit;

- e. The unit vacancies in the building and information showing when, and to whom, the next available units were rented;
 - f. The annual income certification of each low-income resident per unit (if applicable);
 - g. Annual student status certification;
 - h. Demographic information;
 - i. Documentation to support each low-income resident's income certification. Resident income is calculated in a manner consistent with the determination of annual income under Section 8 of the United States Housing Act of 1937 ("Section 8"), not in accordance with the determination of gross income for federal income tax liability;
 - j. The eligible basis and qualified basis of the building at the end of each year of the credit period, compliance and extended use periods; and
 - k. The character and use of the non-residential portion of the building included in the building's eligible basis under IRC Section 42(d).
6. The owner of a housing tax credit development is required to retain the records described in Item 5 above must be maintained for six years after the applicable Housing Credits were claimed on the owner's federal tax return. All records related to the first year that credits were claimed or the first year of occupancy by Housing Credit households must be maintained for six years after the compliance period ends for a total of 21 years.
7. The owner is responsible for reporting to OHFA annually through the DevCo online system. The reporting process currently requires the submission of an Annual Owner Certification and resident and project data using the XML upload or housing credit software (e.g. Yardi) as well as other reports and certifications necessary to evidence compliance with any gap financing provided through an OHFA program. New projects or those in lease-up phase must submit an Annual Owner Certification if one or more residents were income qualified during the reporting year. If a property was sold at any time during a reporting year, the owner/property management company that was in place as of 12/31 of the reporting year is responsible for completing and submitting the Annual Owner Certification and tenant data for that reporting year.

When completing the owner certification, the owner is certifying that, for the preceding 12-month period, the owner met the following requirements:

- a. The 20-50 test under IRC Section 42(g)(1)(A), or the 40-60 test under section 42(g)(1)(B), whichever minimum set-aside test was applicable to the project; and if applicable to the project, the 15-40 test under sections 42(g)(4) and 142(d)(4)(B) for "deep rent skewed" projects;
- b. There was no change in the applicable fraction (as defined in section 42(c)(1)(B)) of any building in the project, or that there was a change, accompanied by a description of the change;
- c. The owner has received an annual income certification from each low-income resident, as appropriate, and documentation to support that certification; or, in the case of a resident receiving Section 8 housing assistance payments, the statement from a public housing authority described in paragraph (b)(1)(vii) of this section;
- d. Each low-income unit in the project was rent-restricted under Section 42(g)(2);

- e. All units in the project were for use by the general public and used on a non-transitional basis (except for transitional housing for the homeless provided under Section 42 [i][3][B][iii]);
 - f. Pursuant to requirements under Treasury Regulation 1.42-5, the buildings and low-income units were suitable for occupancy, taking into account local health, safety, building codes and the State or local government unit responsible for making local health, safety, or building code inspections did not issue a violation report for any building or low-income unit in the project. If a violation report or notice was issued by the governmental unit, attach a statement summarizing the violation report or notice or a copy of the violation report or notice to the annual certification and state whether the violation has been corrected;
 - g. There was no change in the eligible basis (as defined in Section 42[d]) for any building in the development, or if there was a change, the nature of the change (e.g. a common area has become commercial space, or a fee is now charged for a resident facility formerly provided without charge);
 - h. All resident facilities included in the eligible basis under Section 42(d) of any building in the project, such as swimming pools, other recreational facilities and parking areas, were provided on a comparable basis without charge to all residents in the building;
 - i. If a low-income unit in the project became vacant during the year, that reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to residents having a qualifying income before any units in the project were or will be rented to residents not having a qualifying income;
 - j. If the income of residents of a low-income unit in the project increased above the limit allowed in Section 42(g)(2)(D)(ii), the next available unit of comparable or smaller size in the building was or will be rented to residents having a qualifying income;
 - k. The owner has not refused to lease a unit in the project to a Section 8 applicant because the applicant holds a Section 8 voucher or certificate;
 - l. No finding of discrimination under the Fair Housing Act has occurred for the project (a finding of discrimination includes an adverse final decision by HUD, an adverse final decision by a substantially equivalent state or local fair housing agency, or an adverse judgment from a Federal court);
 - m. For the preceding 12-month period, no residents in low-income units were evicted or had their tenancies terminated other than for good cause and no gross rents were increased other than permitted under Section 42; and
 - n. An extended low-income housing commitment as described in Section 42(h)(6) was in effect. OHFA reserves the right to adjust the above requirements according to changes in federal regulations.
8. OHFA requires that the owner of a housing tax credit development annually certify the residents' incomes and assets using the form(s) specified by the OHFA Office of Program Compliance. Projects that are 100 percent occupied by qualified low-income households may discontinue recertifications as described in Section 42 of the Internal Revenue Code.
 9. The OHFA Office of Program Compliance will review resident files and conduct physical inspections of the buildings, common areas and units throughout the 15-year compliance period and Extended Use Period. OHFA has the right to perform on-site inspections of any low-income housing project through the end of the Extended Use Period. Buildings receiving new allocations of credits will be inspected no later than the end of the second calendar year

following the year the last building in the project is placed-in-service. Some of the factors that determine the frequency and the number of units and buildings inspected include the type of funding in the property, whether the property is in Extended Use, whether the property is on OHFA's Watch List, changes in ownership or management company, scores compiled through an internal Risk Assessment, systemic non-compliance issues from past inspections, and resident complaints. Properties may be inspected every year or some may have inspections every three years. Pursuant to Treasury Regulation 1.42-5(c)(2)(ii)(B), at least once every three years, OHFA will conduct on-site inspections of all buildings in the project, and for at least 20 percent of the project's low-income units, OHFA will inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.

10. The owner/property management company will receive written notice of the inspection generally 30 days prior to the date of the inspection. The owner/property management company is responsible for ensuring all requested pre-inspection documentation (e.g. current rent roll) is submitted no later than 10 days from the date of the OHFA's notice of the scheduled review. Owners/property management companies that fail to timely submit the requested pre-inspection information may be subject to placement on OHFA's Multifamily Watch List and/or in not in good partnership status unless an extenuating circumstance prohibits the timely submission. OHFA will provide prompt written notice to the owner (generally 15 business days after the inspection) of the inspection findings. If the project is found not in-compliance, the owner will have up to 60 days from the date of the notification to correct any non-compliance issues found and give a written response to OHFA of corrective actions taken. OHFA may, with good cause, extend the correction period for up to six months.
 - a. During the correction period, an owner must correct any non-compliance and provide evidence to OHFA of such corrections.
11. When instances of non-compliance are identified, OHFA is required to file form 8823, "Low-Income Housing Tax Credit Agencies Report of Non-Compliance" with the IRS no later than 45 days after the end of the correction period, and no earlier than the end of the correction period, whether or not the non-compliance is corrected. Form 8823 will be issued in accordance with the Uniform Physical Condition Standards (UPCS) even if the physical non-compliance is corrected on the date of the inspection or the end of the correction period. OHFA must explain on Form 8823 the nature of the non-compliance or failure to certify (reference 26 CFR Par. 2. 1.42-5 [e][3]). In addition to notifying the IRS of non-compliance, OHFA may place the project on its Multifamily Watch List or consider the owner or manager not in good partnership with OHFA programs.
12. Compliance with the requirements of Section 42 of the IRC is the responsibility of the owner of the building(s) for which the tax credit is claimed. OHFA's obligation to monitor for compliance does not make OHFA liable for owner/agent non-compliance.
13. If OHFA is unable to serve notice on the property owner by mail and/or telephone during the compliance and extended use periods as defined by the IRS, OHFA will consider the property out-of-compliance and will notify the IRS by filing Form 8823, or take other appropriate action such as designating the project and its owner/agent as not in good partnership with the Agency. Please note that OHFA will maintain one contact person per project. The owner/agent will agree upon the contact person and notify OHFA immediately of any change.

14. OHFA requires housing tax credit owners to pay a one-time compliance monitoring fee. The fee amount for projects receiving a reservation will be \$1,500 per unit.
15. OHFA reserves the right to charge the owner and/or management company for costs incurred as the result of compliance reviews conducted outside of the normal inspection cycle.
16. It is the responsibility of the owner and its agents to ensure that the property management agent has all documents and information necessary to meet all rent, income, or other requirements attached to all sources of funding used to develop the project. Such documents may include, but are not limited to, the Housing Tax Credit restrictive covenant(s), Housing Development Assistance Program (HDAP) funding agreement, or other gap financing agreements.
17. Compliance requirements are communicated to owners and managers of housing tax credit developments through the OHFA web site, training sessions, email updates and other means such as the Agency newsletter. Owners and managers are expected to consult these and other resources to ensure they are up-to-date regarding policies and procedures established by OHFA.
18. Changes in owner and/or management companies that occur after a development has placed-in-service must be approved by the OHFA Office of Program Compliance. The owner must request approval from the Office of Program Compliance by written request to the assigned compliance analyst no later than 30 days prior to terminating the services of the current management company or sale of the property. Owners will be required to submit the request in accordance with OHFA's Ownership and Management Company Change Policy, to be made available on the OHFA website.

To ensure the proposed company or owner is sufficiently qualified to manage and/or operate a housing tax credit development in Ohio and in accordance with applicable state and federal requirements, a representative of the proposed management company must submit evidence of an active Ohio Brokers License in accordance with 4735.022 of the Ohio Revised Code, where applicable. Any request for consideration of a management company who does not meet this requirement will be denied. Owners who fail to provide 30-day notice of an owner or management company change may further be subject to a fine of \$500 and placement on OHFA's Watch List or not in good partnership.

Housing Development Gap Financing

The recipient of the Housing Development Gap Financing funds will be responsible for compliance with applicable reporting, file and physical inspections, and record keeping requirements described in guidance published on the [OHFA Office of Program Compliance](#) website. Owners of properties financed solely with Ohio Housing Trust Funds must submit the Annual Owner Certification and tenant data in accordance with the most current policies of the Agency. These properties will also be subject to a lease-up inspection when the property places in service. OHFA reserves the right to conduct additional on-site inspections as warranted by issues such noncompliance, resident complaints, and/or failure to submit the Annual Owner Certification.

Utility Allowances

OHFA will require owners of projects that received an allocation of HOME funds on or after August 23, 2013 to request a utility allowance from OHFA's Office of Program Compliance. Owners of these projects will no longer be able to use the Public Housing Authority (PHA) allowance for the HOME units in the project. Effective January 1, 2017, owners of these projects are required to submit a utility allowance request for the HOME unit(s) by using the HUD Utility Model, utility company estimate, or energy consumption (engineer) model. Projects that have a utility allowance mandated by another Federal Program (e.g. HUD Section 8, Rural Development) may use the utility allowance as determined by the housing contract. Due to the HOME program not allowing the PHA utility allowance to be utilized, a household with a Housing Choice Voucher would not be able to meet the HOME utility allowance criteria. If selecting such a unit is the only option at the property, the owner must contact OHFA for further guidance. The procedures for requesting utility allowances are described in OHFA's Utility Allowance Policy as found on OHFA's website. Owners of projects financed with Ohio Housing Trust Funds are not subject to this utility allowance requirement.

Home Rent Approval Forms

Owners/Recipients of projects that have received HOME funds are required to submit an OHFA HOME Rent Approval Form on an annual basis. This new reporting requirement is the result of the 2013 Final HOME Rule. The 2013 Final HOME Rule amends §92.252(f)(2) to require that a Participating Jurisdiction (The Ohio Housing Finance Agency) must review and approve rents for each HOME-assisted rental project each year to ensure that the project complies with the HOME limits and that they do not result in undue increases from the previous year.

Owners of Properties funded with Housing Trust Funds are not required to submit this form.

Quick Look: Proposal Requirements by Program

	Bond Gap Financing	Housing Development Gap Financing
Proposal Fee	X	X
Program Certification	X	X
Proposal Summary	X	X
Complete AHFA/GFA	X	X
Development Team Resumes	X	X
Organizational Chart	X	X
Audited Financial Statements	X	X
Management Company Capacity Review	X	X
Exception Requests	X	X
Site Control	X	X
Zoning	X	X
Green Standards	X	X
Market Information	X	X
Rent Rolls (Existing Units Only)	X	X
Site Visit Folder	X	X
Supportive Services Plan	X	X
Utility Allowance Information	X	X
Appraisal (New Construction Only)	X	
Capital Needs Assessment and Scope of Work	X	
Design and Construction Features Agreement	X	
Extended Use Agreement	X	
Preliminary Architectural Plans	X	
Public Notification	X	
Related Party Transaction Questionnaire	X	
Scoring Workbook	X	X
Project Based Subsidy Commitment Letter, if any	X	X

Quick Look: Final Requirements by Program

	Bond Gap Financing	Housing Development Gap Financing
Final Application Fee	X	X
Program Certification	X	X
Complete AHFA/ GFA	X	X
Changes from Proposal	X	X
Affirmative Fair Housing Marketing Plan	X	X
Conditional Financial Commitments	X	X
Appraisal	X	X
Phase I Environmental Assessment	X	X
Relocation Plan and Forms (Existing Rental Units Only)	X	X
Authorization to Release Tax Information	X	X
Federal Tax Identification Number	X	X
Board Resolution Authorizing Application for HDAP	X	X
Non-Profit Articles of Incorporation, evidence of 501(c)3/(c)4	X	X
Audited Financial Statements (Existing Units Only)	X	X
Community Outreach Plan and Documentation	X	X
Market Study	X	
Multifamily Bond Financing Information	X	
Public Notification		X
Capital Needs Assessment and Scope of Work		X
Eighty Percent Plans and Specifications	X	X
Design and Construction Features Agreement	X	X
Notification to Statewide Accessibility Groups (New Units Only)	X	X
Third Party Cost Estimate	X	X
Green Standards	X	X
Good Cause Lease Addendum	X	X
Legal Description(s)	X	X
Ohio Housing Locator	X	X

Quick Look: Calendar by Program

Bond Gap Financing		Housing Development Gap Financing	
Date	Effect	Date	Effect
Application Round I		Application Round I	
TBD	Application materials available on the OHFA website	TBD	Application materials available on the OHFA website
May 12, 2017	Exception requests due to OHFA by 5:00pm	June 1-23, 2017	June proposal applications accepted, due to OHFA by 5:00pm
June 2, 2017	Proposal applications due to OHFA by 5:00pm	June 30, 2017	Announcement of June applicants selected to submit a final application
July 28, 2017	Release of preliminary competitive scores	July 3-21, 2017	July proposal applications accepted, due to OHFA by 5:00pm
Aug. 18, 2017	Announcement of Round I BGF Awards	July 28, 2017	Announcement of July applicants selected to submit a final application
TBD	Next steps meetings begin at OHFA's request	Aug. 1-18, 2017	August proposal applications accepted, due to OHFA by 5:00pm
Nov. 3, 2017	Final applications due to OHFA by 5:00pm	Aug. 31, 2017	Announcement of August applicants selected to submit a final application
Application Round II ((Existing Units Only))		Application Round II	
Dec. 8, 2017	Announcement of funding availability for Round II	Dec. 4-15, 2017	December proposal applications accepted, due to OHFA by 5:00pm
Jan. 5, 2018	Exception requests due to OHFA by 5:00pm, close of standard business hours	Dec. 22, 2017	Announcement of December applicants selected to submit a final application
Feb. 9, 2018	Final applications due to OHFA by 5:00pm, close of standard business hours	March 2, 2018	Last day to submit a final Housing Development Gap Financing application to OHFA
March 9, 2018	Announcement of Round II BGF Awards		
TBD	Next steps meetings begin at OHFA's request		

Quick Look: Scoring by Program

BGF: New Production		BGF: Preservation		HDGF	
Set Asides	Points	Set Asides	Points	Set Asides	Points
Revitalization Set Aside (1)	N/A	Low/Mid Population Set Aside (1)	N/A	OhioMHAS (1)	N/A
High Opportunity Set Aside (1)	N/A			DODD (1)	
New Development Priorities	15	Preservation Priorities	45	Applicant/Development Experience Capacity	"Considered"
Revitalization Areas	5	Affordable Rent Advantage	15	Government-funded and PIS in last five years	
Areas of High or Very-High Opportunity	5	Risk of Loss Due to Expiring Use Restrictions	15	Complete and Compliment Application	
Permanent Supportive Housing	5	Condition and Management	15		
Financial Characteristics	45	Financial Characteristics	35	Financial Capacity	"Considered"
BGF per Unit	15 Max. Sliding Scale	BGF per Unit	20	10% of Financing Conditionally Committed	
Financing	30 Max. 5 ea.	Rental Subsidy	15	100% Non-OHFA Financing Conditionally Committed	
<i>Donated Land</i>	5	Location Based Characteristics	20	Location Based Priorities	"Considered"
<i>Leverage</i>	5	Geography and Population Priorities	20 Max. 5 Ea.	Area High or Very-High Opportunity	
<i>Single HDAP Sources</i>	5	<i>Opportunity-Non R/ECAP</i>	5	Population 55 and Older by County	
<i>Economies of Scale</i>	5	<i>Revitalization Plan</i>	5		
<i>New Markets</i>	5	<i>Appalachian</i>	5		
<i>Historic</i>	5	<i>Transit Access</i>	5		
Income Targeting	40	<i>Population Growth</i>	5		
Extremely Low-Income Targeting	10 Max. Sliding Scale	<i>811</i>	5		
Ohio Section 811	10				
Land Uses	20				
Proximity to Positive Land Uses	10 Max. Sliding Scale				
Proximity to Detrimental Land Uses	10				
Total	100	Total	100	Total	100