



FISCAL YEAR 2021 **ANNUAL REPORT**



July 1, 2020 - June 30, 2021

MESSAGE FROM THE EXECUTIVE DIRECTOR

The valuable lessons we learned during 2020 have continued to be valuable as 2021 has also presented many challenges within the affordable housing realm: elevated construction costs, supply chain interruptions, limited new housing stock, increasing rental and homeownership demand, and record breaking single family sales prices. Although these are challenging times, the Ohio Housing Finance Agency remains steadfast in our commitment to expand and preserve affordable housing opportunities in Ohio. I have no doubt that our deep-seated culture of service, mission-driven approaches, and firm dedication to both our clients and partners across the state will position us for success in our efforts to create safe, affordable, quality housing for Ohioans regardless of the challenges faced.

Despite the across-the-board increases in single family home prices, OHFA financed over 2,332 mortgages, with 75% of OHFA's borrowers utilizing down payment assistance. I attribute this success to OHFA's partnership with 153 lending partners across the state, a 6.25% increase in the number of lenders used in 2020. OHFA is proud to have begun conversations with partners across the state through the formation of Equity in Housing Roundtables. This collaborative effort, along with the development of a Housing Equity Outreach and Engagement Plan, will help drive our efforts toward achieving a truly equitable housing landscape across Ohio.

OHFA is also proud to have been selected to administer the Homeowner Assistance Fund on Ohio's behalf. The HAF, established under Section 3206 of the American Rescue Plan Act, provides almost \$10 billion to states to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities, and displacements. Ohio's allocation under the statutory formula is over \$280 million. OHFA's previous distribution and management of the similar Hardest Hit Fund provides a solid foundation for the success of this new initiative.

In December 2020, HUD awarded OHFA nearly \$7 million in 811 Project Rental Assistance funding to provide rental assistance to very low-income Ohioans with disabilities, expanding upon an initial \$11.9 million award. A multi-agency partnership facilitates the 811 program, providing community integration and long-term housing stability for nearly 750 individuals. With the award of these new funds, an additional 250 units will be eligible for rental assistance. To date, the program has secured 476 committed units. The net result of these investments is a stronger Ohio that provides much needed housing for our most vulnerable residents.

The Office of Multifamily Housing continues to experience a high demand for funding. In FY 2021, OHFA financed nearly 6,200 units of affordable rental housing, surpassing the annual production goal by 24%. The office allocated \$68.8 million in federal housing tax credits, which helped fund more than 6,758 units across the state. OHFA maintains an active portfolio of 105,764 rental units across the state. During the same period, the Compliance division completed 615 property inspections to protect the interests of residents and ensure the quality of OHFA-funded properties.

The Ohio Housing Conference, co-hosted with the Ohio Capital Corporation for Housing, pivoted to become a virtual event and was held successfully Dec. 1 – 2, 2020. The third annual Race for a Place (to Call Home) 5K, which was postponed from 2019, was held virtually on Sat., April 17, 2021. The fun run/walk raised nearly \$30,000 for the following organizations: Cleveland/Cuyahoga County Continuum of Care agencies, Neighborhood Properties-Toledo, and the Athens/Hocking/Vinton County Mental Health Board.

Thank you to our partners for their continued support as we continue to navigate these unprecedented times. We remain as committed as ever to providing affordable housing for Ohioans and could not achieve our mission without these partnerships.

Shawn Smith
Executive Director

ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, OHFA has helped low- and- moderate income Ohioans access safe, quality and affordable housing. We use federal and state resources and partner with a broad set of stakeholders to strengthen Ohio's affordable housing landscape.

OHFA helps Ohioans achieve the dream of homeownership through down payment assistance, fixed-rate loans, and Mortgage Tax Credits. We work to help people stay in their homes, by preventing foreclosure and working with land banks to stabilize home prices through blight elimination.

OHFA also provides financing for affordable rental housing development and rehabilitation of housing for low- and- moderate income families, older adults, and persons with disabilities. The Agency works to maintain the safety and high standards of this rental housing through asset management, inspections, and compliance training and technical assistance.

MISSION

OHFA uses federal and state resources to finance housing opportunities for low- and- moderate income Ohioans through programs that develop, preserve and sustain affordable housing throughout the state. Our mission statement, "***We open the doors to an affordable place to call home,***" provides focus for the daily work of the Agency.

VISION

We envision an Ohio where everyone has a safe, decent and affordable place to call home.

IMPACT

OHFA helps finance innovative and sustainable housing solutions that provide renters and homebuyers affordable homes while maintaining high standards of customer service, programmatic knowledge and technical expertise.

OHFA has emerged as a respected and trusted leader in affordable housing finance and continues to lead the nation in providing access to affordable housing for low- and- moderate income households.

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OHFA BOARD



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(EX OFFICIO)

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Ohio Department of Commerce



LYDIA MIHALIK
(EX OFFICIO)

Director
Ohio Department of Development



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Neighborworks Toledo



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Borror

STRATEGIC PRIORITIES

OHFA engages internal and external stakeholders to define the strategic priorities that guide the Agency's work in that fiscal year. The FY 2021 priorities were adopted by the OHFA board in June 2020. These priorities provide a framework for evaluating successes and progress. This report details how OHFA has met these goals over the last fiscal year.

SINGLE FAMILY PRIORITIES

- Encourage homeownership through increased loan volume and assistance for LMI Ohioans.
- Maintain and strengthen the resource structures that allow OHFA to provide down-payment assistance to homebuyers in Ohio.
- Encourage homeownership preservation and promote sustainable homeownership.
- Invest in racial equity and prioritize housing outcomes that benefit all Ohioans.

MULTIFAMILY PRIORITIES

- Increase the availability of affordable housing through the construction and preservation of affordable units.
- Launch FHA Risk Sharing program for multifamily financing and offer low interest loan products by creating an indenture financed through the issuance of multifamily bonds.
- Maximize the impact of limited resources through innovative technologies, partnership and cost containment standards.
- Support the health and well-being of renter households through development of strategic, partnerships, creation of program guidelines, and compliance requirements.
- Continue to affirmatively further fair housing through balanced investment in both high opportunity areas and areas needing revitalization.
- Provide support for the expansion of resources available for affordable housing development through program materials, summaries of impacts, and other data.

- Increase the knowledge, experience and capacity of OHFA's owner, development and service provider partners by expanding capacity-building partnership opportunities and reducing barriers to entry.
- Strengthen the performance and financial condition of OHFA's rental portfolio through asset management and compliance.
- Maintain high-quality housing that is responsive to resident needs and Compliance Requirements.
- Streamline the post-allocation processes to increase the efficiency, accountability and impact of OHFA's multifamily programs.

AGENCY-WIDE PRIORITIES

- Improve the customer experience through technological updates and customer-oriented assistance.
- Promote awareness of affordable housing programs in Ohio through marketing, outreach efforts and encouraged brand awareness.
- Improve engagement, customer-service and technical assistance to strengthen partnerships.
- Cultivate strong partnerships with organizations to leverage funding and support for multi-sector approaches to increase affordable housing access.
- Continue to prioritize and encourage fair housing practices.
- Continue to support emerging needs related to COVID-19.

SINGLE FAMILY HOUSING: RESIDENTIAL LENDING

Through programs like down payment assistance, fixed-rate loans and career-related interest rate discounts, the Office of Single Family Housing helps make homeownership a reality for low- to moderate-income Ohioans.

OHFA programs are available to a broad range of potential homebuyers. The social and economic challenges of FY21 caused by the pandemic affected potential OHFA homebuyers and the number of reservations the Single Family team processed. However, as the economy began a slow recovery, the number of reservations began increasing. A difficult housing market is still capping reservation numbers below their usual rates, but the Single Family team has worked hard to manage the various changes brought its way.

To encourage and facilitate greatest financial success, OHFA homebuyers must participate in homebuyer education, ensuring they have the financial tools needed for successful homeownership. To promote OHFA programs and keep partners up to date on OHFA offerings, real estate agents, mortgage lenders and partners can participate in continuing education training and events, now offered virtually.

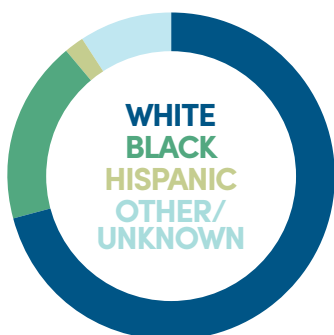
- ▶ *In FY 2021 OHFA worked with **153 lending partners** to help homebuyers purchase their homes with OHFA homebuyer programs.*
- ▶ *OHFA financed **2,332 loans**.*
 - ▷ ***1,772 (76%)** were government loans, including 1,538 (66%) Federal Housing Administration (FHA) loans).*
 - ▷ ***560 (24%)** were conventional loans.*
 - ▷ ***165 homebuyers** used loans from the U.S. Department of Agriculture's Rural Development program.*
 - ▷ ***69 homebuyers** used loans from the U.S. Department of Veterans Affairs.*
- ▶ ***75%** of OHFA's borrowers used down payment assistance.*
- ▶ *OHFA issued **930 Mortgage Tax Credits**.*
 - ▷ *Most MTCs (**701**) were issued alone as "MTC Basic."*
 - ▷ ***229** were paired with an OHFA loan ("MTC Plus" loans)*



FY 2021 OHFA HOMEBUYERS

Median Age	31
Median Household Income	\$51,559
Average Sales Price	\$142,117
Average FICO Score	701

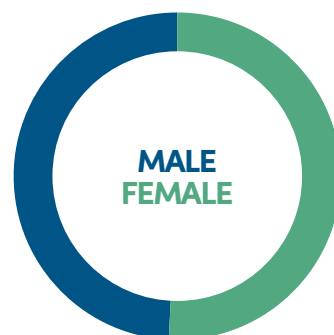
RACE AND ETHNICITY BREAKDOWN



MARITAL STATUS



GENDER BREAKDOWN

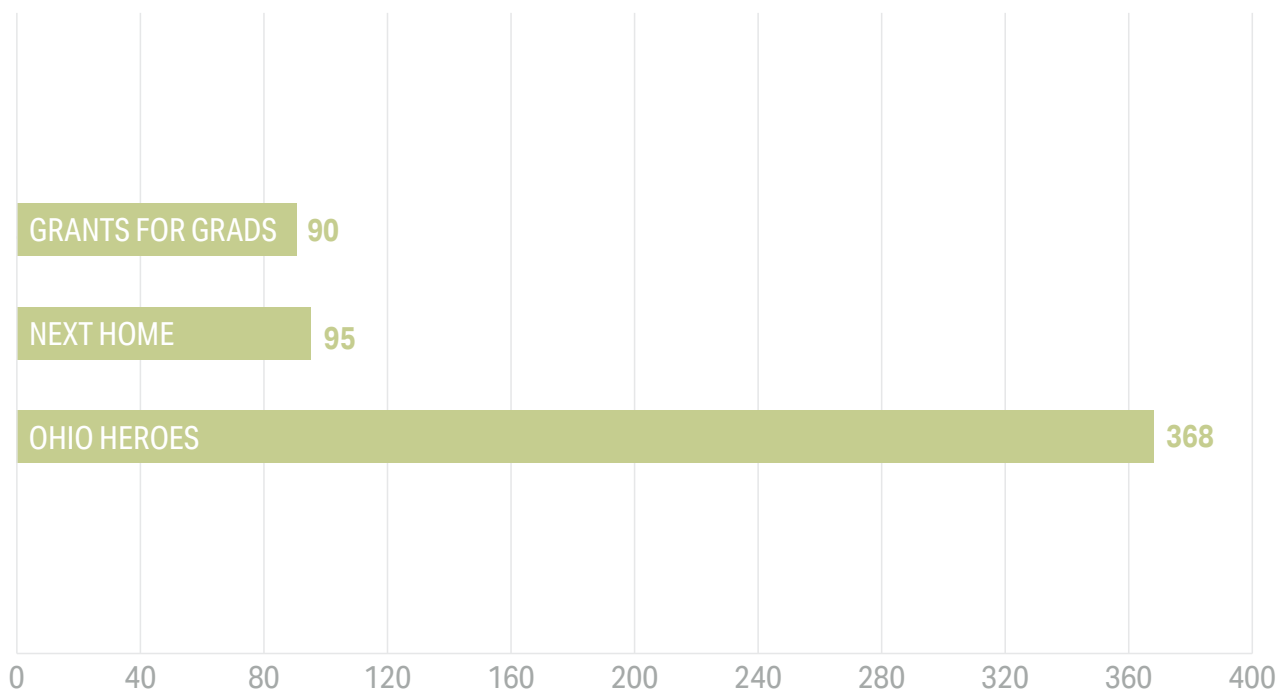


FY 2021 PERFORMANCE DASHBOARD

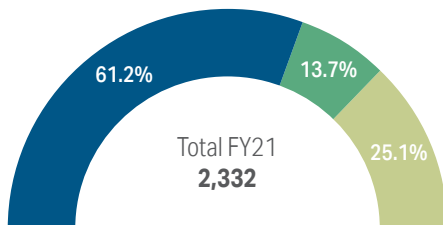
SINGLE FAMILY RESIDENTIAL LENDING



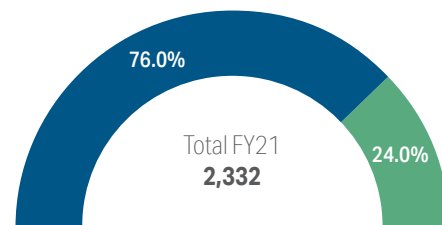
Homebuyer Loans Approved by Program Type



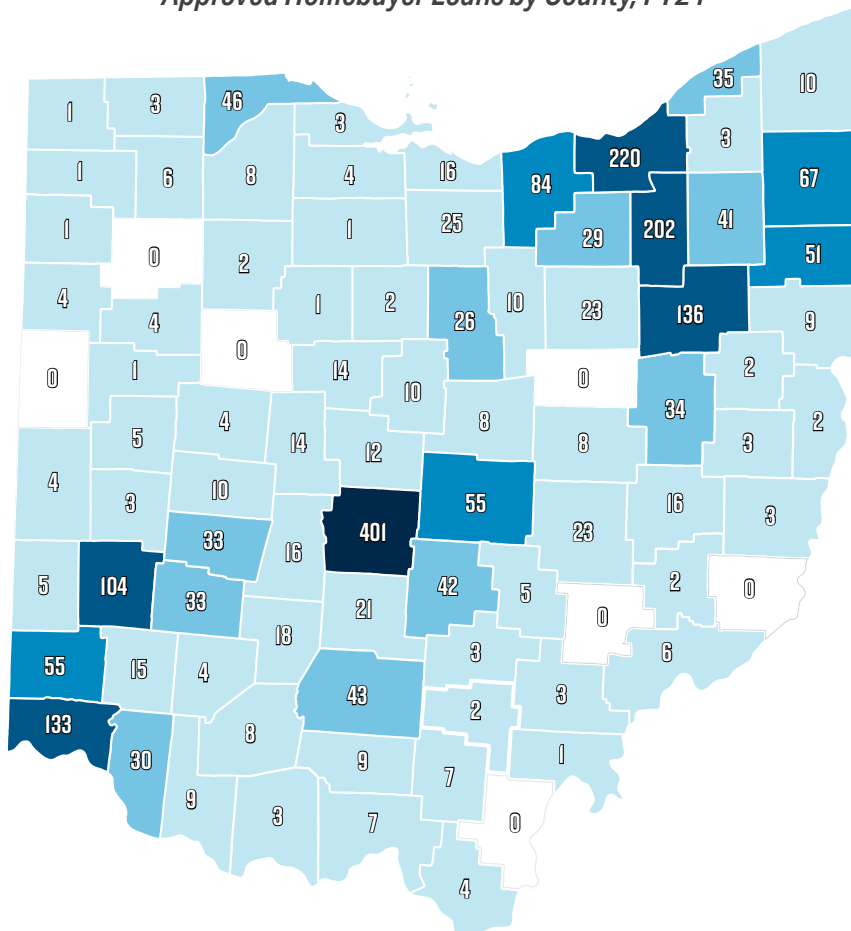
Share of Assisted and Unassisted Loans²



Share of Government and Conventional Loans³



Approved Homebuyer Loans by County, FY21



Footnotes

1. We fell short of our annual target due to the pandemic and its related consequences. Ten lenders pulled out of our program at the beginning of the pandemic and slowly re-entered over time. Our top two lenders were among them. At the start of 2020, Fannie Mae and Freddie Mac made changes to their program, limiting borrowers who could benefit from their HFA program to those with qualifying income at or below 80% AMI. This caused significant confusion and drove lenders away from conventional loans which, at the time, made up at least half of OHFA's production. They also imposed high fees on lenders if a borrower went into forbearance prior to the loan being sold to them. The CARES Act did not require the borrower to provide evidence of financial hardship due to the pandemic, so the fees imposed by the GSE's drove more business away from them and, in turn, from our program.
2. This fiscal year, 1,747 loans were approved with Your Choice! down payment assistance, including 1,427 loans approved with 5% down payment assistance and 320 loans approved with 2.5% down payment assistance.
3. This fiscal year, 1,772 government loans and 560 conventional loans were approved.

SINGLE FAMILY HOUSING: **PRESERVATION**

Preventing Foreclosure and Preserving Home Value

The Division of Housing Preservation was created to help stabilize properties and keep homeowners safe in the wake of the 2007-2008 housing crisis. Since 2010, OHFA has administered Ohio's allocation of \$762.8 million from the federal Hardest Hit Fund for two preservation programs: the Neighborhood Initiative Program and Save the Dream Ohio. NIP funded the greening and removal of vacant and blighted properties to prevent foreclosures and help stabilize home prices. It ended June 30, 2021. SDO helped homeowners struggling to make mortgage payments or facing foreclosure, and ended on December 31, 2019.

- ▶ ***OHFA sent \$14 million in reimbursements to land banks to remove blighted properties, outpacing the fiscal year goal by 71%.***
 - ▷ *Since NIP began in 2014, **\$250 million** has been reimbursed.*
- ▶ ***In FY 2021, 1,114 blighted and vacant properties have been demolished and greened, surpassing the annual target by 103%.***
 - ▷ ***45 Ohio county land banks were under NIP contract.***
 - ▷ ***24 land banks received funds from NIP.***
- ▶ ***At program end, only \$60 million (8%) of OHFA's HHF allocation of \$762.8 million had been spent on program administration.***
 - ▷ *Administrative expenses were tied with Florida and Michigan for the **lowest among participating states.***

FY 2021 PERFORMANCE DASHBOARD

SINGLE-FAMILY HOUSING PRESERVATION

Blighted and Vacant Houses Demolished

Target
550

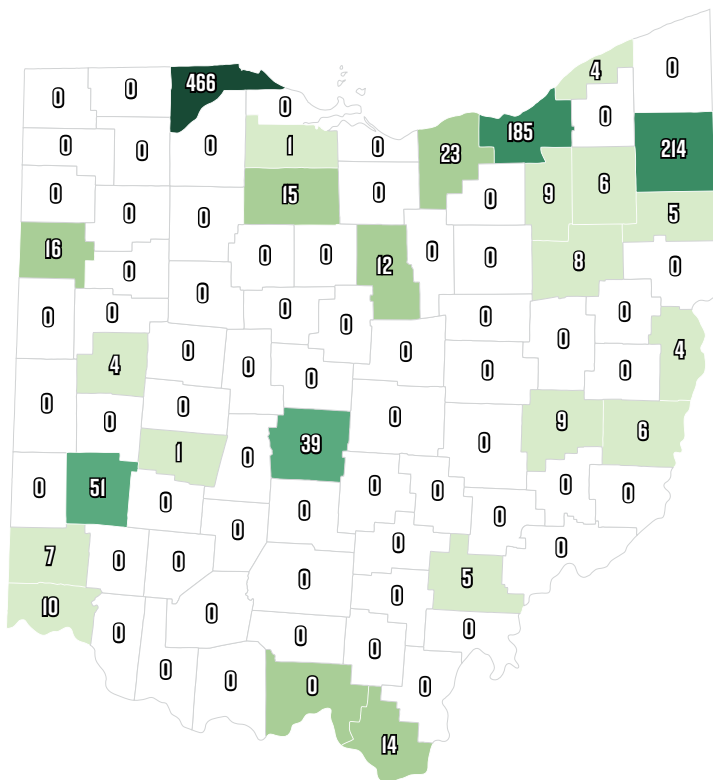


Demolition Reimbursement Funds Paid (Millions)

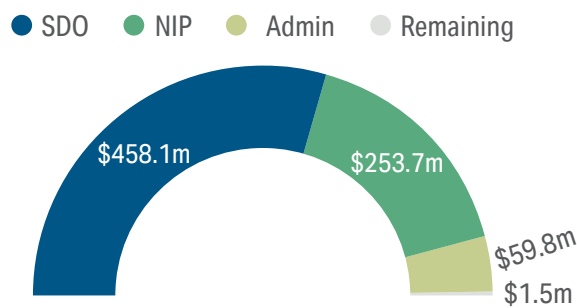
Target
\$8.25



Demolitions Reimbursed by County, FY21



Total HHF Allocation Distributed (since 2010) and Remaining Balance²



Footnotes

1. Demolitions reimbursed through the Neighborhood Initiative Program (NIP) with funding from the U.S. Department of Treasury's Hardest Hit Fund (HHF).
2. HHF allocated for Save the Dream Ohio homeowner assistance (SDO), NIP and program administration. Administrative expenses have been kept at 8% of the total award, among the lowest of any participating state. With the closing of the SDO program, remaining program dollars were combined into a single account used to distribute funds for NIP. As a result, the breakdown of funds distributed per program may not match quarterly Treasury reports. Administrative expenses will continue to be paid until the program officially closes in September 2021. All remaining funds will be returned to Treasury.



MULTIFAMILY HOUSING: **DEVELOPMENT**

Expanding the Supply of Affordable Rental Housing in Ohio

OHFA's Office of Multifamily Housing works to create and preserve affordable housing for Ohio's rental population. Through OHFA's Housing Tax Credit Programs, Housing Development Assistance Program and Multifamily Bond Program, the Multifamily team is able to offset construction costs for developers, who then create affordable communities for low- and moderate-income renters, aging adults and individuals with disabilities.

After completion, OHFA works with multifamily properties to maintain compliance with regulatory safety and quality standards. The Multifamily team regularly inspects properties to determine compliance. The Multifamily Training team provides training and technical assistance to keep owners and property managers up-to-date on all procedures and regulations.

- ▶ *In FY 2021 OHFA financed **6,192 units** of affordable rental housing for low-income households, surpassing the annual goal by 24%.*
 - ▷ *70% of these units are in Family Housing projects, 27% are in Senior Housing projects and 3% are in Permanent Supportive Housing projects or serve special populations.*
 - ▷ *38% are new affordable units—including new construction, adaptive reuse and former market rate housing—while 62% are preserved affordable units, which are existing affordable rental housing that has been updated and rehabilitated.*
- ▶ ***1,526** of these units are in areas of high opportunity.*
- ▶ *OHFA allocated **\$68.8 million** in HTC's (awarded annually over 10 years) to fund 65 projects consisting of **6,758 units**.*
 - ▷ *36 projects containing **1,918 units** were funded through the 9% HTC round.*
 - ▷ *29 projects containing **4,840 units** were funded through the 4% HTC round.*
- ▶ *OHFA allocated **\$24.4 million** in HDAP awards to 29 projects.*
 - ▷ *47% of these awards were made possible by the Ohio Housing Trust Fund, which facilitated the construction or preservation of **1,108 units** of affordable housing across 18 projects.*
 - ▷ *21% came from federal HOME dollars, facilitating the construction of seven projects with **523 units**.*
 - ▷ *32% came from the National Housing Trust Fund to finance four projects containing **287 units**.*
- ▶ *OHFA issued **\$492 million** in Multifamily Bonds, financing the construction or preservation of **4,932 units** in 38 projects.*
- ▶ *Across all programs, OHFA maintains an active portfolio of **105,764 units** of affordable rental housing.*
- ▶ *There are **476 committed Section 811 Project Rental Assistance units** in the pipeline.*
 - ▷ ***364 units** have an executed Rental Assistance Contract.*
 - ▷ *This includes **198 units** that are leased up.*



FY 2021 OHFA RENTERS*

Median Renter Age	29
Median Head of Household Age	54
Median Household Income	\$12,482
Median Gross Rent	\$715
Median Rent Paid by Renter	\$277
Renters Under 18	35%
Renters 55 and Over	28%
Women Heads of Household	73%

**HTC program units only*

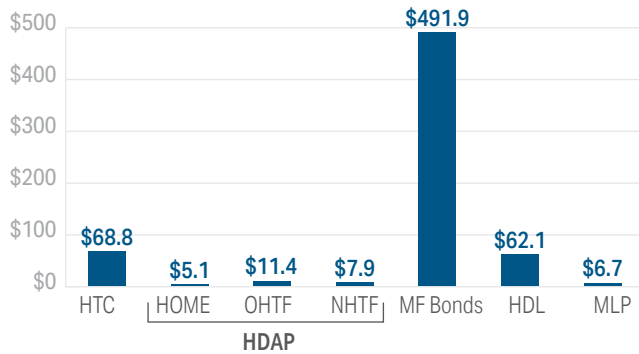
FY 2021 PERFORMANCE DASHBOARD

MULTIFAMILY HOUSING DEVELOPMENT

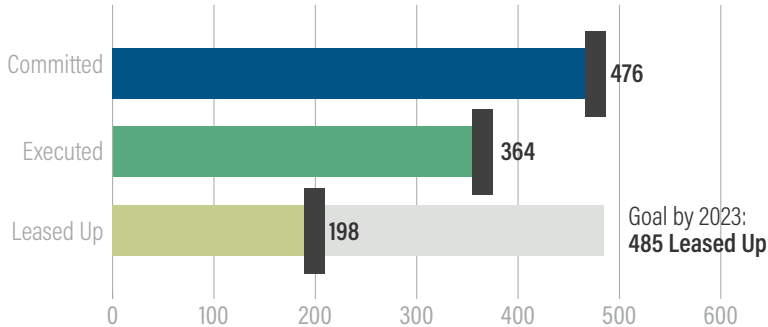
Total Multifamily Units Funded¹



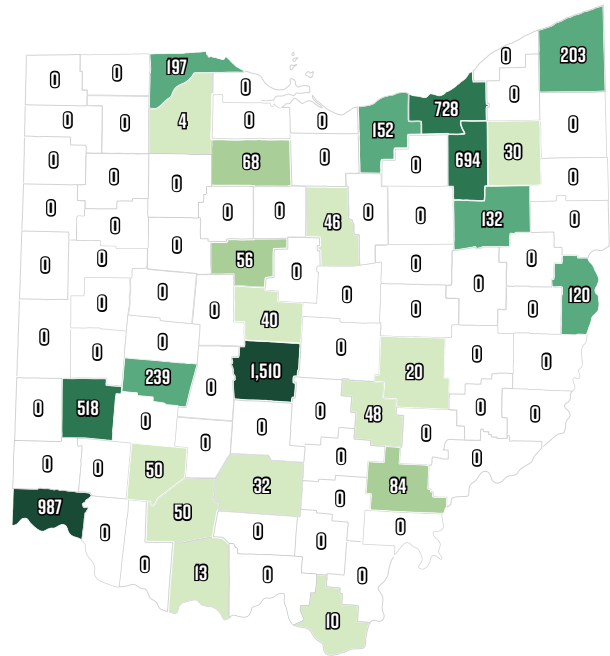
Funds Allocated for Multifamily Units by Program Type (Millions)²



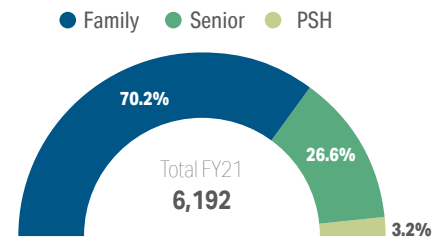
811 Units by Stage⁴



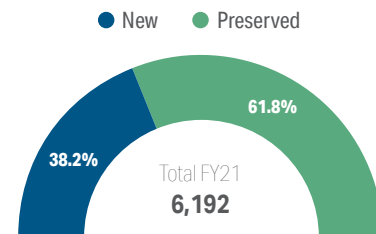
Multifamily Units Funded by County, FY21³



Multifamily Units Funded by Housing Priority Need⁵



Share of New and Preserved Affordable Units⁶



Footnotes

- In order to avoid double counting across quarters, the total number of multifamily units reported only includes those units in projects receiving board approval in the current quarter for their first funding allocation. Units in projects that previously received funding are not counted.
- Multifamily programs include the Housing Tax Credit (HTC) program, the Housing Development Assistance Programs (HDAP)—including HOME Investment Partnerships Program, the Ohio Housing Trust Fund (OHTF) and the National Housing Trust Fund (NHTF)—the Multifamily Bond Program (MF Bonds), the Housing Development Loan (HDL) program and the Multifamily Lending Program (MLP).
- Note that every county in Ohio has at least one active multifamily development in service with OHFA-financed affordable rental units.
- Pipeline of Section 811 Project Rental Assistance units as of June 30, 2021. Committed units include all proposed 811 units with at least a formal commitment letter or a signed Agreement to Enter into a Section 811 Rental Assistance Contract (ARAC). Executed units include proposed 811 units with an executed Section 811 Rental Assistance Contract (RAC).
- Family Housing includes projects generally serving low-income families and individuals at large, though some units may be reserved specifically for older adults and other vulnerable populations. Senior Housing includes age restricted projects for adults aged 55 and older. Permanent Supportive Housing (PSH) includes projects specifically for persons with disabilities including developmental disabilities, persons experiencing homelessness, persons struggling with persistent or severe mental illness, persons recovering from drug or alcohol addiction, or veterans. This fiscal year, the Board approved 4,347 units in Family Housing projects, 1,644 units in Senior Housing projects and 201 units in PSH projects for their first funding allocation.
- This fiscal year, the Board approved 2,363 new affordable units and 3,829 preserved units for their first funding allocation.



MULTIFAMILY HOUSING: **PROGRAM COMPLIANCE**

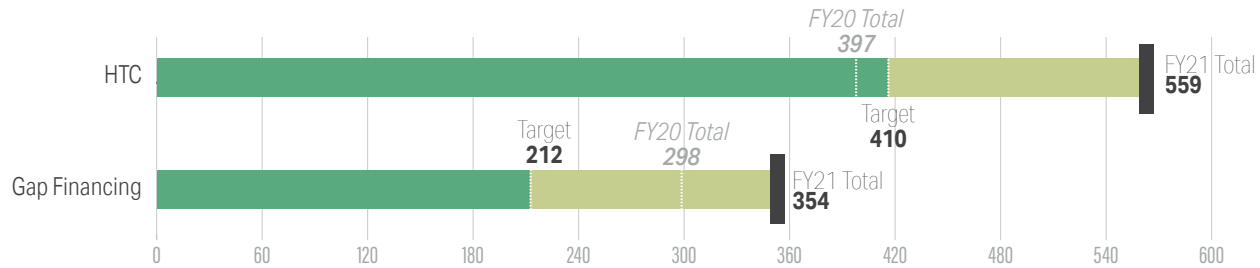
Ensuring High Quality and Sustainable Rental Housing

- ▶ *In FY 2021 **615 property inspections** were completed, including 559 Housing Tax Credit reviews and 354 gap financing reviews.*
- ▶ *OHFA's Asset Management portfolio includes **131 properties** with **7,159 units** statewide.*
- ▶ ***284 change requests**, such as project ownership and management changes, were processed.*

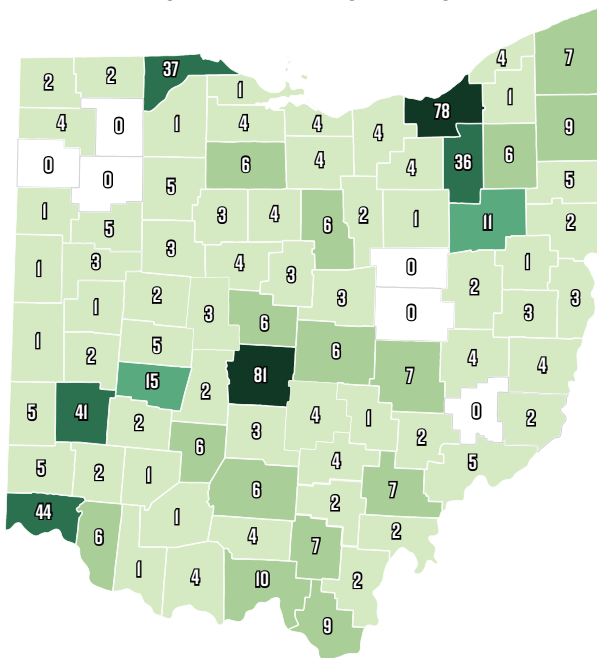
FY 2021 PERFORMANCE DASHBOARD

MULTIFAMILY PROGRAM COMPLIANCE

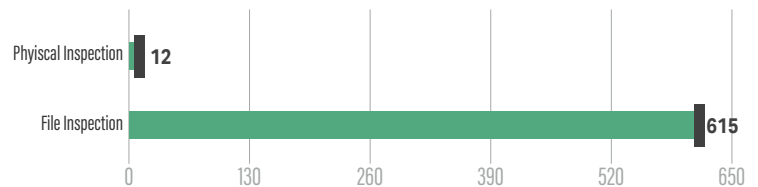
Reviews Completed by Type



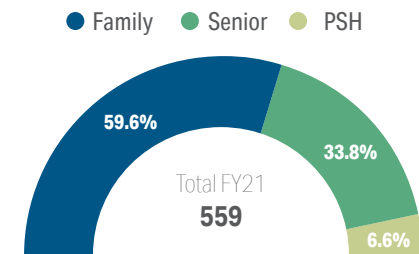
Property Inspections by County, FY21



Reviews by Inspection Type¹



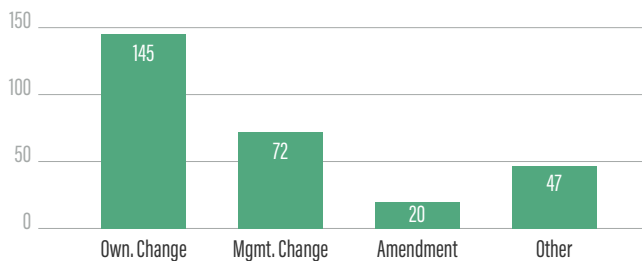
Reviews by Housing Priority Need²



Average Findings per Review by Type⁴



Change Requests Received by Type³



Footnotes

1. The IRS provided housing finance agencies with relief from completing compliance audits until December 31, 2020. Physical inspections resumed in calendar year 2021.
2. Family Housing includes projects generally serving low-income families and individuals at large, though some units may be reserved specifically for older adults and other vulnerable populations. Senior Housing includes age restricted projects for adults aged 55 and older. Permanent Supportive Housing (PSH) includes projects specifically for persons with disabilities including developmental disabilities, persons experiencing homelessness, persons struggling with persistent or severe mental illness, persons recovering from drug or alcohol addiction, or veterans. This fiscal year, OHFA completed reviews of 332 Family Housing projects, 214 Senior Housing projects and 51 PSH projects.
3. Ownership changes include changes in owner, limited partner, LLC, general partner, managing member, or Housing Development Assistance Program (HDAP) recipient. Other changes include loan forgiveness and releases of restrictive covenants. Amendments include amendments to restrictive covenants and amendments to funding agreements.
4. Life-threatening findings are high-risk health and safety issues, such as shock-hazards from high-voltage connections and blocked emergency exits. Non-life-threatening findings are lower-risk health and safety issues, such as loose toilets and missing drain stoppers. File findings are issues of possible non-compliance of tenant certifications, documentation of certifications and rent records. Non-life-threatening findings in Q4 took a significant jump due to a number of physical inspections that were performed. The IRS had provided relief from performing physical inspections due to COVID-19.

EMPLOYEE AND COMMUNITY ENGAGEMENT

The pandemic was at its peak at the start of FY21, and OHFA staff were adjusting to working from home, navigating a global health crisis, and wondering how to remain engaged with family and friends. OHFA cultural institutions, like chili cook-offs and engagement events would have to look different in a virtual environment. Agency staff held socially distanced events, added engaging activities to quarterly staff meetings and more.

While staff worked hard to adjust, signature events like the Ohio Housing Conference and the annual Partner Celebration, pivoted to become virtual events. Despite the change, the Housing Conference was one of the best attended in recent years and saw great feedback about the sessions and topics presented. The Partner Celebration, held annually for OHFA lending partners was an opportunity to put staff's creative mettle to work.

In April 2021, the third annual Race for a Place (to Call Home) 5K was held -- virtually. Community partners and staff were encouraged to walk or run in their neighborhood, parks or one of the state's beautiful State Parks. Again the virtual option opened up participation from people outside the state and enabled the event to raise more than \$30,000 for organizations on the front line of homeless shelter, emergency services and prevention.

In FY21 OHFA created the Office of Outreach and Engagement, combining educational programming from the single family and multifamily sides of the Agency.

On the single family side, OHFA provides mandatory homebuyer education for borrowers in order to encourage and facilitate the greatest financial success and ensure they have the financial tools needed for successful homeownership. OHFA also offers continuing education training and events to real estate agents and mortgage lenders to promote OHFA programs and keep partners up to date on OHFA offerings. These trainings and events were all virtual in FY21.

On the multifamily side, OHFA provides training and technical assistance to owners and property managers to keep them up to date on all program compliance procedures and regulations.



- ▶ **OHFA held 58 events** to teach or promote homebuyer programs.
 - ▷ *More than 5,900 people attended online, including real estate agents, mortgage lenders, and the general public.*
- ▶ **On the multifamily side, there are 42 projects** in the pipeline of the Compliance Next Steps process.
- ▶ **1,850 rental owners or property managers** received program compliance training.
- ▶ **1,966 technical assistance requests** from rental owners and property managers were processed, a 28% increase from last year.

APPENDIX A

HOMEBUYER PROGRAM LENDERS BY TOTAL LOAN VOLUME, FY 2021

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Fairway Independent Mortgage Corp	583	25.00	\$77,231,226	23.99	\$132,472
American Eagle Mortgage - LendUS	163	6.99	\$22,672,875	7.04	\$139,097
Howard Hanna Mortgage Services	162	6.95	\$21,774,676	6.76	\$134,412
The Huntington National Bank	133	5.70	\$18,415,620	5.72	\$138,463
Revolution Mortgage	127	5.45	\$20,109,591	6.25	\$158,343
First Ohio Home Finance Inc	93	3.99	\$12,117,139	3.76	\$130,292
Waterstone Mortgage Corporation	84	3.60	\$8,540,312	2.65	\$101,670
Hometown Lenders LLC	73	3.13	\$10,036,131	3.12	\$137,481
Amerifirst Financial Corp.	65	2.79	\$7,865,564	2.44	\$121,009
U S Bank Home Mortgage	64	2.74	\$9,012,514	2.80	\$140,821
Hallmark Home Mortgage LLC	63	2.70	\$8,817,276	2.74	\$139,957
Ruoff Mortgage Company Inc	55	2.36	\$8,864,671	2.75	\$161,176
American Midwest Mortgage	52	2.23	\$6,256,201	1.94	\$120,312
Homeside Financial , LLC	43	1.84	\$7,183,016	2.23	\$167,047
Partners United Financial, LLC	32	1.37	\$4,303,890	1.34	\$134,497
Union Home Mortgage Corp	30	1.29	\$4,487,341	1.39	\$149,578
NFM Inc DBA NFM Lending	29	1.24	\$4,834,166	1.50	\$166,695
Park National Bank	25	1.07	\$2,835,008	0.88	\$113,400
Academy Mortgage Corp.	23	0.99	\$4,024,799	1.25	\$174,991
Caliber Home Loans	23	0.99	\$2,961,496	0.92	\$128,761

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
American Mortgage Service Company	23	0.99	\$3,285,316	1.02	\$142,840
Reliance First Capital, LLC	21	0.90	\$2,643,489	0.82	\$125,880
Thrive Mortgage LLC	21	0.90	\$2,922,644	0.91	\$139,174
NTFN Inc dba Premier Nationwide Lending	20	0.86	\$3,274,281	1.02	\$163,714
Portage Community Bank	20	0.86	\$2,382,958	0.74	\$119,148
USA Mortgage	19	0.81	\$2,202,700	0.68	\$115,932
Evolve Bank & Trust	19	0.81	\$3,054,424	0.95	\$160,759
Your Home Financial, LLC	15	0.64	\$1,772,869	0.55	\$118,191
The State Bank & Trust Company	14	0.60	\$2,909,200	0.90	\$207,800
Guaranteed Rate Inc	12	0.51	\$1,948,718	0.61	\$162,393
TCF National Bank	12	0.51	\$1,271,555	0.40	\$105,963
Flagstar Bank	11	0.47	\$1,780,377	0.55	\$161,852
River Hills Bank	11	0.47	\$1,396,854	0.43	\$126,987
Priority Mortgage Corp.	11	0.47	\$1,885,620	0.59	\$171,420
New Carlisle Federal SB	10	0.43	\$1,284,604	0.40	\$128,460
New Rez LLC	9	0.39	\$1,227,188	0.38	\$136,354
Option Financial LLC	9	0.39	\$1,335,346	0.41	\$148,372
Nations Reliable Lending LLC	9	0.39	\$1,668,124	0.52	\$185,347
American Neighborhood Mtg Acceptance Co	8	0.34	\$1,223,164	0.38	\$152,896
Prime Lending	8	0.34	\$1,100,976	0.34	\$137,622

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Bayshore Mortgage Funding	8	0.34	\$1,409,100	0.44	\$176,138
Freedom Mortgage	7	0.30	\$655,759	0.20	\$93,680
Envoy Mortgage Ltd.	7	0.30	\$1,466,411	0.46	\$209,487
Western Ohio Mortgage Company	6	0.26	\$744,825	0.23	\$124,138
Polaris Home Funding Corp	6	0.26	\$872,895	0.27	\$145,483
Cason Home Loans	5	0.21	\$556,201	0.17	\$111,240
Wesbanco Bank	5	0.21	\$453,694	0.14	\$90,739
Victorian Finance LLC	5	0.21	\$615,948	0.19	\$123,190
LendUS, LLC	5	0.21	\$775,197	0.24	\$155,039
NVR Mortgage Finance Inc	5	0.21	\$1,125,041	0.35	\$225,008
Stockton Mortgage Corp	4	0.17	\$555,837	0.17	\$138,959
Security National Mortgage Company	4	0.17	\$529,672	0.16	\$132,418
Peoples Mortgage Company	4	0.17	\$644,104	0.20	\$161,026
Guardian Savings Bk	4	0.17	\$615,051	0.19	\$153,763
Primary Residential Mortgage Inc	4	0.17	\$445,034	0.14	\$111,259
Guild Mortgage	4	0.17	\$800,322	0.25	\$200,081
Equity Resources Inc.	3	0.13	\$411,397	0.13	\$137,132
Prosperity Home Mortgage, LLC	3	0.13	\$358,387	0.11	\$119,462
Delmar Financial Company	3	0.13	\$498,167	0.15	\$166,056
Nationwide Mortgage Bankers, Inc	3	0.13	\$494,379	0.15	\$164,793
First Federal Lakewood	3	0.13	\$548,067	0.17	\$182,689

Lender	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Loan Amount	Average Loan Amount
Residential Mortgage Services Inc - RMS	2	0.09	\$260,101	0.08	\$130,051
First Community Mortgage	2	0.09	\$322,941	0.10	\$161,471
Bank of England	2	0.09	\$300,832	0.09	\$150,416
Equitable Mortgage Corp	2	0.09	\$267,720	0.08	\$133,860
First Financial Bank	2	0.09	\$399,627	0.12	\$199,814
Residential Bancorp	2	0.09	\$186,688	0.06	\$93,344
Union Savings Bank	2	0.09	\$227,797	0.07	\$113,899
Summit Funding Inc	2	0.09	\$283,240	0.09	\$141,620
First Merchants Bank	2	0.09	\$444,143	0.14	\$222,072
Sibcy Cline Mortgage Services, Inc.	2	0.09	\$248,416	0.08	\$124,208
The Federal Savings Bank	1	0.04	\$137,365	0.04	\$137,365
Cincinnati Federal	1	0.04	\$142,373	0.04	\$142,373
Paramount Residential Mortgage Grp	1	0.04	\$78,551	0.02	\$78,551
Loan Depot.Com LLC	1	0.04	\$137,365	0.04	\$137,365
Goldwater Bank NA	1	0.04	\$114,880	0.04	\$114,880
Union Capital Mortgage Corp	1	0.04	\$147,184	0.05	\$147,184
Victory Mortgage LLC	1	0.04	\$192,449	0.06	\$192,449
Wright Patt Credit Union	1	0.04	\$181,649	0.06	\$181,649
DHI Mortgage Company LTD	1	0.04	\$261,375	0.08	\$261,375
Novus Home Mortgage, a division of Ixonia Bank	1	0.04	\$74,524	0.02	\$74,524
Grand Total	2,332	100	\$321,898,627	100	\$138,035

APPENDIX B

HOMEBUYER LOANS BY COUNTY, FY 2021

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Adams	3	0.13	\$372,410	0.12	\$124,137
Allen	4	0.17	\$329,178	0.10	\$82,295
Ashland	10	0.43	\$1,410,409	0.44	\$141,041
Ashtabula	10	0.43	\$1,293,952	0.40	\$129,395
Athens	3	0.13	\$453,979	0.14	\$151,326
Auglaize	1	0.04	\$81,103	0.03	\$81,103
Belmont	3	0.13	\$333,090	0.10	\$111,030
Brown	9	0.39	\$1,590,655	0.49	\$176,739
Butler	55	2.36	\$8,916,585	2.77	\$162,120
Carroll	2	0.09	\$249,393	0.08	\$124,697
Champaign	10	0.43	\$1,383,440	0.43	\$138,344
Clark	33	1.42	\$3,911,255	1.22	\$118,523
Clermont	30	1.29	\$4,725,968	1.47	\$157,532
Clinton	4	0.17	\$519,816	0.16	\$129,954
Columbiana	9	0.39	\$1,135,324	0.35	\$126,147
Coshocton	8	0.34	\$753,434	0.23	\$94,179
Crawford	2	0.09	\$193,921	0.06	\$96,961
Cuyahoga	220	9.43	\$27,821,789	8.64	\$126,463
Darke	4	0.17	\$497,507	0.15	\$124,377
Defiance	1	0.04	\$95,000	0.03	\$95,000
Delaware	12	0.51	\$2,134,356	0.66	\$177,863
Erie	16	0.69	\$1,922,837	0.60	\$120,177

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Fairfield	42	1.80	\$7,370,420	2.29	\$175,486
Fayette	18	0.77	\$2,417,717	0.75	\$134,318
Franklin	401	17.20	\$66,398,864	20.63	\$165,583
Fulton	3	0.13	\$267,147	0.08	\$89,049
Gallia	0	0.00	\$0	0.00	n/a
Geauga	3	0.13	\$610,777	0.19	\$203,592
Greene	33	1.42	\$4,734,603	1.47	\$143,473
Guernsey	16	0.69	\$1,764,948	0.55	\$110,309
Hamilton	133	5.70	\$20,478,182	6.36	\$153,971
Hancock	2	0.09	\$331,778	0.10	\$165,889
Hardin	0	0.00	\$0	0.00	n/a
Harrison	3	0.13	\$210,309	0.07	\$70,103
Henry	6	0.26	\$645,346	0.20	\$107,558
Highland	8	0.34	\$1,082,465	0.34	\$135,308
Hocking	3	0.13	\$490,927	0.15	\$163,642
Holmes	0	0.00	\$0	0.00	n/a
Huron	25	1.07	\$3,192,000	0.99	\$127,680
Jackson	7	0.30	\$757,816	0.24	\$108,259
Jefferson	2	0.09	\$211,105	0.07	\$105,553
Knox	8	0.34	\$1,191,653	0.37	\$148,957
Lake	35	1.50	\$5,358,531	1.66	\$153,101
Lawrence	4	0.17	\$366,823	0.11	\$91,706

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Licking	55	2.36	\$9,014,214	2.80	\$163,895
Logan	4	0.17	\$516,308	0.16	\$129,077
Lorain	84	3.60	\$9,431,141	2.93	\$112,275
Lucas	46	1.97	\$5,003,215	1.55	\$108,766
Madison	16	0.69	\$2,920,210	0.91	\$182,513
Mahoning	51	2.19	\$5,341,178	1.66	\$104,729
Marion	14	0.60	\$1,704,883	0.53	\$121,777
Medina	29	1.24	\$4,546,000	1.41	\$156,759
Meigs	1	0.04	\$41,414	0.01	\$41,414
Mercer	0	0.00	\$0	0.00	n/a
Miami	3	0.13	\$310,177	0.10	\$103,392
Monroe	0	0.00	\$0	0.00	n/a
Montgomery	104	4.46	\$13,030,118	4.05	\$125,290
Morgan	0	0.00	\$0	0.00	n/a
Morrow	10	0.43	\$1,810,956	0.56	\$181,096
Muskingum	23	0.99	\$3,038,324	0.94	\$132,101
Noble	2	0.09	\$273,962	0.09	\$136,981
Ottawa	3	0.13	\$359,722	0.11	\$119,907
Paulding	1	0.04	\$133,536	0.04	\$133,536
Perry	10	0.43	\$1,191,000	0.37	\$119,100
Pickaway	21	0.90	\$3,063,324	0.95	\$145,873
Pike	9	0.39	\$1,301,151	0.40	\$144,572

County	Number of Loans	Percent of Loans	Total Loan Amount	Percent of Total Loan Amount	Average Loan Amount
Portage	41	1.76	\$5,761,363	1.79	\$140,521
Preble	5	0.21	\$523,620	0.16	\$104,724
Putnam	0	0.00	\$0	0.00	n/a
Richland	26	1.11	\$3,145,504	0.98	\$120,981
Ross	43	1.84	\$5,299,670	1.65	\$123,248
Sandusky	4	0.17	\$474,782	0.15	\$118,696
Scioto	7	0.30	\$807,685	0.25	\$115,384
Seneca	1	0.04	\$120,772	0.04	\$120,772
Shelby	5	0.21	\$619,492	0.19	\$123,898
Stark	136	5.83	\$17,780,687	5.52	\$130,740
Summit	202	8.66	\$24,073,269	7.48	\$119,175
Trumbull	67	2.87	\$6,987,627	2.17	\$104,293
Tuscarawas	34	1.46	\$4,333,186	1.35	\$127,447
Union	14	0.60	\$2,756,782	0.86	\$196,913
Van Wert	4	0.17	\$427,182	0.13	\$106,796
Vinton	2	0.09	\$262,163	0.08	\$131,082
Warren	15	0.64	\$2,696,438	0.84	\$179,763
Washington	6	0.26	\$684,957	0.21	\$114,160
Wayne	23	0.99	\$3,028,167	0.94	\$131,659
Williams	1	0.04	\$74,100	0.02	\$74,100
Wood	8	0.34	\$882,764	0.27	\$110,346
Wyandot	1	0.04	\$120,772	0.04	\$120,772
Grand Total	2,332	100	\$321,898,627	100	\$138,035

APPENDIX C

NEIGHBORHOOD INITIATIVE PROGRAM ALLOCATIONS BY COUNTY, FY 2021

County	FY 2020			Cumulative		
	Parcels	Amount	Average	Parcels	Amount	Average
Adams	0	\$0	n/a	6	\$68,873	\$11,479
Allen	0	\$0	n/a	219	\$3,637,141	\$16,608
Ashland	0	\$0	n/a	5	\$56,171	\$11,234
Ashtabula	0	\$0	n/a	240	\$4,466,915	\$18,612
Athens	5	\$53,118	\$10,624	25	\$285,474	\$11,419
Belmont	6	\$84,245	\$14,041	44	\$641,667	\$14,583
Butler	7	\$100,069	\$14,296	291	\$4,188,138	\$14,392
Clark	1	\$12,500	\$12,500	132	\$2,233,322	\$16,919
Clinton	0	\$0	n/a	39	\$700,806	\$17,969
Columbiana	0	\$0	n/a	179	\$2,644,800	\$14,775
Crawford	0	\$0	n/a	73	\$1,297,617	\$17,776
Cuyahoga	185	\$2,463,374	n/a	5,092	\$74,317,357	\$14,595
Erie	0	\$0	n/a	61	\$952,207	\$15,610
Fairfield	0	\$0	n/a	52	\$948,549	\$18,241
Fayette	0	\$0	n/a	4	\$24,826	\$6,206
Franklin	39	\$640,994	\$16,436	1,120	\$18,163,622	\$16,218
Guernsey	9	\$117,099	\$13,011	25	\$320,248	\$12,810
Hamilton	10	\$219,217	\$21,922	537	\$11,410,909	\$21,249
Henry	0	\$0	n/a	5	\$51,119	\$10,224
Jackson	0	\$0	n/a	21	\$244,652	\$11,650
Jefferson	4	\$58,617	\$14,654	203	\$3,234,902	\$15,935
Lake	4	\$78,649	\$19,662	61	\$1,204,470	\$19,745
Lawrence	14	\$169,489	\$12,106	226	\$3,782,239	\$16,736
Licking	0	\$0	n/a	64	\$981,516	\$15,336

County	FY 2020			Cumulative		
	Parcels	Amount	Average	Parcels	Amount	Average
Logan	0	\$0	n/a	6	\$79,267	\$13,211
Lorain	23	\$414,663	\$18,029	330	\$5,921,542	\$17,944
Lucas	466	\$4,951,216	\$10,625	2,755	\$29,853,949	\$10,836
Mahoning	5	\$52,952	\$10,590	1,105	\$15,441,645	\$13,974
Marion	0	\$0	n/a	54	\$866,699	\$16,050
Montgomery	51	\$855,170	\$16,768	1,224	\$21,252,776	\$17,363
Ottawa	0	\$0	n/a	20	\$364,604	\$18,230
Paulding	0	\$0	n/a	22	\$320,383	\$14,563
Perry	0	\$0	n/a	14	\$285,072	\$20,362
Portage	6	\$76,889	\$12,815	74	\$1,045,008	\$14,122
Richland	12	\$160,443	\$13,370	355	\$4,812,473	\$13,556
Ross	0	\$0	n/a	13	\$277,569	\$21,351
Sandusky	1	\$12,259	\$12,259	22	\$398,585	\$18,118
Scioto	0	\$0	n/a	121	\$2,018,410	\$16,681
Seneca	15	\$167,014	\$11,134	65	\$803,128	\$12,356
Shelby	4	\$67,170	\$16,792	73	\$1,161,869	\$15,916
Stark	8	\$119,781	\$14,973	805	\$13,027,647	\$16,183
Summit	9	\$130,093	\$14,455	675	\$10,327,791	\$15,300
Trumbull	214	\$2,470,470	\$11,544	1,027	\$12,195,966	\$11,875
Van Wert	16	\$328,017	\$20,501	80	\$1,659,389	\$20,742
Williams	0	\$0	n/a	24	\$374,984	\$15,624
State Total	1,114	\$14,086,921	\$12,645	17,588	\$253,680,672	\$14,424

Notes: State totals for FY 2021 dollar amounts and cumulative dollar amounts take into account returns to the program whereas county totals do not. For this reason, county totals do not sum to state totals.

APPENDIX D

MULTIFAMILY HOUSING DEVELOPMENTS RECEIVING INITIAL FUNDING ALLOCATIONS, FY 2021

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Park Eden	Cincinnati	Hamilton	176	July 20	\$1.14m 4% credits \$19m MF bonds	X			OCCH
Crosswinds Village	Columbus	Franklin	232	Aug 20	\$1.25m 4% credits \$27m MF bonds				PNC Real Estate
Ohio Village	Miami Township	Montgomery	48	Aug 20	\$1.64m 4% credits \$4m MF bonds	X			OCCH
The Park at Springdale	Springdale	Hamilton	383	Aug 20	\$1.97m 4% credits	X			Raymond James
Franciscan Village Apartments	Cleveland	Cuyahoga	176	Sept 20	\$998k 4% credits \$19m MF bonds	X	X		OCCH
Indian Ridge	Bowling Green	Wood	4	Sept 20	\$75k HDAP-OHTF			X	n/a
Pelham Manor	Toledo	Lucas	101	Sept 20	\$604k 4% credits \$9.68m MF bonds	X	X		City Real Estate Advisors
Windmill Pointe	Columbus	Franklin	284	Sept 20	\$2.10m 4% credits \$43m MF bonds				TBD
Ashwood Apartments	Cincinnati	Hamilton	152	Oct 20	\$681k 4% credits \$12.5m MF bonds	X			National Equity Fund
Adams County Apartments	West Union	Adams	13	Nov 20	\$700k HDAP-OHTF	X	X		n/a
EDEN Portfolio Expansion Phase I	Cleveland	Cuyahoga	7	Nov 20	\$750k HDAP-NHTF			X	n/a
Seton Square North	Columbus	Franklin	218	Nov 20	\$725k 4% credits \$16m MF bonds	X	X		OCCH
Windgrove Senior Apartments	Windham Township	Portage	30	Nov 20	\$242k 4% credits \$5m MF bonds		X		OCCH
Carter Manor Apartments	Cleveland	Cuyahoga	270	Jan 21	\$1.98m 4% credits \$42m MF bonds	X			City Real Estate Advisors
Depot Square Phase II	Ironton	Lawrence	10	Feb 21	\$1.25m HDAP-OHTF				n/a
The Ericsson	Akron	Summit	240	Feb 21	\$1.53m 4% credits \$28m MF bonds	X			City Real Estate Advisors
Wilbeth-Arlington Homes	Akron	Summit	334	Feb 21	\$2.42m 4% credits \$45m MF bonds	X			City Real Estate Advisors
Winchester Lakes Apartments	Columbus	Franklin	150	Mar 21	\$1.27m 4% credits \$19m MF bonds	X			PNC Real Estate
Dunbury Greene Apartments	Franklin Township	Franklin	60	Apr 21	\$630k 4% credits \$2.5m HDAP-NHTF \$9m MF bonds \$3m HDL		X		Marble Cliff Capital
Harbor Ridge Apartments	Ashtabula	Ashtabula	120	Apr 21	\$669k 4% credits \$9.62m MF bonds	X			NDC Corporate Equity Fund
Pearl Village Apartments	Lorain	Lorain	80	Apr 21	\$418k 4% credits \$5.26m MF bonds	X			NDC Corporate Equity Fund
Ridgewood Place	Island Creek Township	Jefferson	120	Apr 21	\$444k 4% credits \$8m MF bonds	X			OCCH
Westgate Garden Apartments	Lorain	Lorain	72	Apr 21	\$285k 4% credits \$3.7m MF bonds	X			NDC Corporate Equity Fund
Willow Creek Village	Tiffin	Seneca	68	Apr 21	\$272k 4% credits \$3.98m MF bonds	X			The Richman Group
Wintergreen Ledges	Akron	Summit	120	Apr 21	\$1.01m 4% credits \$2.4m HDAP-NHTF \$12m MF bonds \$3m HDL				PNC Real Estate
Austin Commons	Miamisburg	Montgomery	47	May 21	\$940k 9% credits				OCCH
CC1 Preservation	Westerville	Franklin	101	May 21	\$1m 9% credits	X	X		n/a
Cherrie Turner Apartments	Canton	Stark	132	May 21	\$1m 9% credits	X			Berkadia Affordable Tax Credit Solutions
Chesterfield Terrace	Parma	Cuyahoga	51	May 21	\$1m 9% credits		X		OCCH
Chestnut Village Apartments	Ashtabula	Ashtabula	32	May 21	\$544k 9% credits		X		OCCH
Cleveland Scholar House	Cleveland	Cuyahoga	40	May 21	\$1m 9% credits				OCCH
Cuyahoga TAY	Cleveland	Cuyahoga	50	May 21	\$1m 9% credits			X	n/a
Darby Run	Kettering	Montgomery	50	May 21	\$1m 9% credits				OCCH
Delaware Village	Delaware	Delaware	40	May 21	\$326k 4% credits \$800k HDAP-OHTF \$4m MF bonds \$1.55m HDL	X			OCCH
Easton Place Homes	Columbus	Franklin	50	May 21	\$1m 9% credits				Enterprise Community Investment Partners

Project Name	Municipality	County	Units	Month	OHFA Funds Allocated	Rehab	Senior	PSH	Syndicator
Harding Village Apartments	Marion	Marion	56	May 21	\$895k 9% credits				OCCH
Harriet's Hope	Columbus	Franklin	52	May 21	\$1m 9% credits				OCCH
Hazelwood Court	Maple Heights	Cuyahoga	53	May 21	\$1m 9% credits		X		TBD
Karam Senior Living	Cleveland	Cuyahoga	51	May 21	\$1m 9% credits		X		n/a
Kershaw Greene III	Athens	Athens	54	May 21	\$900k 9% credits				OCCH
Kershaw Greene IV	Athens	Athens	30	May 21	\$600k 9% credits				OCCH
Larchmere Homes	Cleveland	Cuyahoga	30	May 21	\$853k 9% credits				n/a
Lincoln & Gilbert Family	Cincinnati	Hamilton	50	May 21	\$1m 9% credits				OCCH
McArthur Gardens PSH	Chillicothe	Ross	32	May 21	\$650k 9% credits			X	OCCH
Mt. Vernon Plaza I-C	Columbus	Franklin	83	May 21	\$775k 9% credits	X	X		n/a
Mulby Place	Columbus	Franklin	100	May 21	\$1.15m 4% credits \$2.25m HDAP-NHTF \$250k HDAP-OHTF \$12.5m MF bonds \$3m HDL		X		OCCH
North Shore Village	Paint Township	Highland	50	May 21	\$900k 9% credits				OCCH
Oakwood Apartments	Milford	Clermont	65	May 21	\$5.9m 4% credits \$9.3m MF bonds	X			n/a
Park Village II	Shelby	Richland	46	May 21	\$530k 9% credits	X	X		OCCH
Peebles Apartments	Cincinnati	Hamilton	42	May 21	\$840k 9% credits				OCCH
Pendleton III Apartments	Cincinnati	Hamilton	78	May 21	\$941k 4% credits \$12.9m MF bonds	X			City Real Estate Advisors
Resolution Senior Apartments	Ashtabula	Ashtabula	51	May 21	\$850k 9% credits		X		OCCH
Rittman Acres	Rittman	Wayne	46	May 21	\$540k 9% credits	X	X		OCCH
Side Cut Lofts	Maumee	Lucas	50	May 21	\$1m 9% credits				OCCH
Sinclair Family Apartments	Columbus	Franklin	180	May 21	\$1.95m 4% credits \$1.56m HDAP-HOME \$940k HDAP-OHTF \$3m HDL				OCCH
Slater Hall	Cincinnati	Hamilton	62	May 21	\$1m 9% credits			X	OCCH
The Barrister Apartments	Cincinnati	Hamilton	44	May 21	\$924k 9% credits				Enterprise Community Investment Partners
The Community Gardens II	Springfield	Clark	60	May 21	\$1m 9% credits		X		OCCH
The Lofts at Kettering Town Center	Kettering	Montgomery	51	May 21	\$1m 9% credits				OCCH
The Senior Village at Kettering Town Center	Kettering	Montgomery	52	May 21	\$1m 9% credits		X		OCCH
Trotwood Senior Lofts	Trotwood	Montgomery	50	May 21	\$1m 9% credits		X		OCCH
Upper Sandusky Village	Upper Sandusky	Wyandot	50	May 21	\$900k 9% credits				OCCH
Vandalia Village Apartments	Vandalia	Montgomery	76	May 21	\$628k 9% credits	X	X		OCCH
Village Green South Apartments	Crooksville	Perry	48	May 21	\$624k 9% credits	X			OCCH
Warren Commons	Toledo	Lucas	46	May 21	\$1m 9% credits			X	OCCH
Westminster Court II	Blanchester	Clinton	50	May 21	\$550k 9% credits	X	X		OCCH
Zanesville Lofts	Zanesville	Muskingum	20	May 21	\$200k 4% credits \$2.3m MF bonds \$500k HDL	X			OCCH
Hoover Place Apartments	Dayton	Montgomery	144	June 21	\$764k 4% credits \$535k HDAP-OHTF \$8.67m MF bonds	X	X		City Real Estate Advisors
Ronez Manor Apartments	Springfield	Clark	179	June 21	\$1.07m 4% credits \$1.14m HDAP-HOME \$650k HDAP-OHTF \$16m MF bonds \$3m HDL	X			OCCH

Note: Abbreviations are as follows:

9% credits – Competitively awarded Housing Tax Credits

4% credits – Non-competitively awarded Housing Tax Credits

HDAP – Housing Development Assistance Programs

HDAP-OHTF – HDAP award funded through the Ohio
Housing Trust FundHDAP-NHTF – HDAP award funded through the National
Housing Trust FundHDAP-HOME – HDAP award funded through the
HOME Investment Partnerships Program

MF bonds – Tax-exempt multifamily bonds

HDL – Housing Development Loan

n/a – Not applicable

OCCH – Ohio Capital Corporation for Housing

PSH – Permanent Supportive Housing

TBD – To be determined

APPENDIX E

IRS FORM 8609 ISSUANCES, FY 2021

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Miller Commons	7/10/20	Ashville	Pickaway	40	\$662,579	US Bank
The 821 Flats	7/13/20	Cincinnati	Hamilton	57	\$912,000	Ohio Equity Fund
Prospect Yard*	7/17/20	Cleveland	Cuyahoga	42	\$378,420	City Real Estate Advisors
International Village	7/27/20	Cleveland	Cuyahoga	22	\$505,000	Enterprise Community Investment Partners
Galion Arms Apartments*	7/27/20	Galion	Crawford	44	\$166,731	Ohio Equity Fund
Riverside Manor Apartments*	8/14/20	Toronto	Jefferson	61	\$272,506	Ohio Capital Corporation for Housing
Homefull Family Living Center	8/20/20	Dayton	Montgomery	34	\$647,000	Ohio Capital Corporation for Housing
Sunrise Terrace	8/21/20	New Carlisle	Clark	48	\$590,000	US Bank
Parsons Village II	8/21/20	Columbus	Franklin	60	\$1,080,000	Ohio Equity Fund
Carpenter Flats	9/1/20	Norwood	Hamilton	56	\$1,008,000	RBC Capital Markets
Fenway Manor Apartments*	9/1/20	Cleveland	Cuyahoga	144	\$1,322,406	Boston Financial Investment Management
Nantucket Circle Apartments	9/14/20	Alliance	Stark	60	\$660,000	Ohio Equity Fund
Alms Hill*	9/21/20	Cincinnati	Hamilton	200	\$1,288,674	Key Community Development Corporation
BEFG Avondale*	10/2/20	Cincinnati	Hamilton	210	\$891,900	Key Community Development Corporation
Grove Street PSH	10/8/20	Middletown	Butler	30	\$524,500	Ohio Capital Corporation for Housing
Heritage Apartments	10/16/20	Coshocton	Coshocton	52	\$524,999	Ohio Equity Fund
Cincinnati Scholar House	10/19/20	Cincinnati	Hamilton	44	\$1,075,000	Ohio Capital Corporation for Housing
Whispering Creek Apartments*	10/27/20	Columbus	Franklin	188	\$1,285,134	City Real Estate Advisors
Southpark Apartments*	10/30/20	Columbus	Franklin	352	\$1,783,439	City Real Estate Advisors
Union Lofts	11/13/20	Ashland	Ashland	48	\$800,000	Ohio Capital Corporation for Housing
McGregor Senior Assisted Living*	11/16/20	East Cleveland	Cuyahoga	90	\$404,206	NDC Corporate Equity Fund
Mount Vernon Plaza II	11/17/20	Columbus	Franklin	150	\$895,190	Ohio Equity Fund
Bridlewood Village Apartments*	11/23/20	Obetz	Franklin	70	\$158,850	Red Oak Capital Group
Blacklick Crossing	12/1/20	Columbus	Franklin	30	\$540,000	Ohio Capital Corporation for Housing
Chadwick Place Apartments*	12/16/20	Elyria	Lorain	46	\$194,080	Ohio Capital Corporation for Housing
The Wilds at Harvest Rose	12/28/20	Ravenna	Portage	45	\$989,002	Ohio Capital Corporation for Housing
Swan Creek Crossing	12/31/20	Swanton	Fulton	28	\$500,000	Ohio Capital Corporation for Housing
Carver Park Phase II*	1/11/21	Cleveland	Cuyahoga	74	\$901,427	Ohio Capital Corporation for Housing
Arrowleaf Apartments	1/11/21	Grove City	Franklin	28	\$504,000	Ohio Capital Corporation for Housing
Shawnee Grove	2/5/21	Circleville Township	Pickaway	40	\$656,973	PNC Real Estate
Quinn Court	2/10/21	Chillicothe	Ross	32	\$468,050	Ohio Equity Fund
Opportunities Gardens	2/25/21	Springfield	Clark	45	\$495,000	Ohio Capital Corporation for Housing
Senior Homes of Marysville	2/26/21	Marysville	Union	48	\$864,000	Ohio Equity Fund

Project Name	Date Issued	Municipality	County	Units	Credits	Syndicator
Commons at South Cumminsville	3/5/21	Cincinnati	Hamilton	80	\$1,317,412	Key Community Development Corporation
Marsh Brook Place	3/5/21	Columbus	Franklin	40	\$706,880	Ohio Capital Corporation for Housing
Sandstone Apartments	3/11/21	Dover Township	Athens	50	\$826,700	US Bank
Windsor Manor East Apartments	3/12/21	Marysville	Union	32	\$642,222	NDC Corporate Equity Fund
Madison Villa	4/2/21	Cincinnati	Hamilton	93	\$1,000,000	Ohio Equity Fund
Windham Family Housing	4/14/21	Windham	Portage	30	\$486,372	Ohio Capital Corporation for Housing
Emerald Alliance XI	4/20/21	Cleveland	Cuyahoga	71	\$1,049,500	Enterprise Community Investment Partners
Crawford Station	4/21/21	Findlay	Hancock	46	\$797,010	PNC Real Estate
The Livingston	4/21/21	Columbus	Franklin	45	\$824,999	Key Community Development Corporation
Village Square Apartments*	4/28/21	Peebles	Adams	30	\$129,022	Ohio Capital Corporation for Housing
Mayflower Apartments	4/28/21	Massillon	Stark	25	\$273,041	National Equity Fund
Nelsonville Homes	5/5/21	Nelsonville	Athens	40	\$430,000	Ohio Capital Corporation for Housing
Union Square Apartments*	5/5/21	Medina	Medina	84	\$286,806	Ohio Equity Fund
Amberly Square Apartments*	5/6/21	Columbus	Franklin	112	\$57,676	National Equity Fund
Stoney Pointe Commons II	5/10/21	Akron	Summit	45	\$675,000	Ohio Capital Corporation for Housing
La Villa Hispana	5/12/21	Cleveland	Cuyahoga	30	\$570,000	Enterprise Community Investment Partners
Fields Ertel Townhouses*	5/21/21	Symmes Township	Hamilton	55	\$381,126	Key Community Development Corporation
Neilan Park Apartments*	6/2/21	Hamilton	Butler	168	\$1,306,741	Stratford
Colonial Park Apartments*	6/2/21	Pomeroy	Meigs	48	\$201,869	Ohio Capital Corporation for Housing
Village Green II	6/2/21	Cleveland	Cuyahoga	76	\$1,234,999	Key Community Development Corporation
Parsons Place Apartments	6/9/21	Columbus	Franklin	62	\$881,325	Ohio Capital Corporation for Housing
Courthouse Family Housing	6/9/21	Washington Court House	Fayette	53	\$785,000	PNC Real Estate
SEM Manor*	6/10/21	Forestville	Hamilton	140	\$703,997	Ohio Capital Corporation for Housing
Shyville Senior Living	6/23/21	Piketon	Pike	42	\$787,750	Ohio Capital Corporation for Housing

Notes: Form 8609 is the name of the IRS form that owners of affordable housing developments must complete to obtain Housing Tax Credits from OHFA. Buildings must be “placed into service”—i.e., made available for habitation by residents—prior to filing Form 8609. “Credits” indicates the amount of Housing Tax Credits to be awarded annually for 10 years. Amounts with an asterisk indicate 4% credit awards; all others are 9% credit awards.

APPENDIX F

CONTRACTS AND PAYMENTS FOR SERVICES OVER \$100,000, FY 2021

Office of Single-Family Housing, Residential Lending Division

Vendor	Services Provided	Contract Amount	FY 2021 Payments
Ballard Spahr, LLP	Legal Services	Variable	\$13,000
Bank of Oklahoma	Trading Facility	Variable	\$101,793
BLX	Arbitrage	\$157,000	\$28,500
BNY Mellon	Trading Facility	Variable	\$53,961
Chapman & Cutler, LLP	Legal Services	Variable	\$35,000
Citi Group Global Markets, Inc	Trading Facility	Variable	\$181,891
Citi Group Global Markets, Inc	Remarketing Agent	Variable	\$61,204
Citi Group Global Markets, Inc	Bond Underwriting	Variable	\$1,007,316
Citi Group Global Markets, Inc	Swap Counterparty	Variable	\$0
Daiwa	Trading Facility	Variable	\$55,164
Digital Assurance Certification, LLC	Document Storage	Variable	\$7,500
Dinsmore & Shohl, LLP	Legal Services	Variable	\$343,680
Dorsey & Whitney, LLP	Legal Services	Variable	\$0
Federal Home Loan Bank of Cincinnati	Liquidity Facility	Variable	\$242,877
George K Baum	Remarketing Agent	Variable	\$0
Jefferies LLC	Trading Facility	Variable	\$83,824
JP Morgan Chase	Liquidity Facility	Variable	\$246,166
JP Morgan Chase	Remarketing Agent	Variable	\$2,868
JP Morgan Chase	Bond Underwriting	Variable	\$1,196,983
Meeder Public Funds, Inc	Investment Advisory	\$180,000	\$54,904
Moody's Investors Service	Credit Rating	Variable	\$150,833
Nixon Peabody, LLP	Legal Services	Variable	\$0
Optimal Capital Group	Swap Advisory	\$346,800	\$0
PFM Asset Management LLC	Investment Advisory	\$120,000	\$0
RBC Capital Markets	Financial Advisory	\$525,000	\$311,500
Stifel, Nicolaus & Co., Inc.	Legal Services	Variable	\$7,268
Thompson Hine	Legal Services	Variable	\$184,794
US Bank	Master Servicer	Variable	\$70,013
Wells Fargo	Liquidity Facility	Variable	\$10,044
Wells Fargo	Remarketing Agency	Variable	\$1,533
Wells Fargo	Trustee Services	\$527,521	\$10,044
Wilmington Trust	Trustee Services	\$354,711	\$119,202
Wold Printing Services	Printing Services	Variable	\$6,862

APPENDIX F

CONTRACTS AND PAYMENTS FOR SERVICES OVER \$100,000, FY 2021

Office of Single Family Housing, Housing Preservation Division

Vendor	Services Provided	Contract Amount	FY 2021 Payments
A Plus Staffing Solutions LLC	Temporary Staffing	\$134,126	\$0
Aerotek	Temporary Staffing	\$133,587	\$0
Greenwood 360 LLC	Customer Management Software	\$150,000	\$115,700
Ohio Homeowner Assistance LLC	Program Administration	Variable	\$236,024

Office of Multifamily Housing

Vendor	Services Provided	Contract Amount	FY 2021 Payments
August Mack Environmental, Inc.	Environmental Site Reviews	\$375,000	\$71,145
Crawford, Murphy & Tilly, Inc.	Environmental Site Reviews	\$375,000	\$97,708

Office of Operations

Vendor	Services Provided	Contract Amount	FY 2021 Payments
Aerotek Inc.	Temporary Staffing	\$139,811	\$18,611
Auditor of State	External Financial Audit	\$182,318	\$194,438
Central Parking Corporation	Vehicle Parking	\$161,320	\$161,140
Emphasys Software	Loan and Accounting Software	\$360,429	\$284,945
Greenwood 360 LLC	Inspection System Computing Software	\$189,999	\$90,450
Crowe, LLP	Accounting Engagement	\$286,000	\$23,400
Lee Smith Properties	Building Lease/Conf. Room Construction	\$990,422	\$972,422
Whitestone Group, Inc.	Building Security	\$240,000	\$68,804

Notes: Ohio Homeowner Assistance LLC, a wholly owned subsidiary of Ohio Capital Corporation for Housing, is reimbursed for administrative services performed for the Save the Dream Ohio foreclosure prevention program. Reimbursement is paid out of the federal Hardest Hit Fund administrative budget, which is approved by the U.S. Department of Treasury.