



Department of
Development

Office of Housing and Community Partnerships

Fiscal Year 2009 Ohio Consolidated Plan Executive Summary

June 2009

Prepared By:

Ohio Department of Development

Community Development Division

Office of Housing and Community Partnerships

Introduction

This Executive Summary is being provided pursuant to the March 13, 2006 revisions to the HUD Consolidated Plan regulations. Those regulations require that an Executive Summary be prepared, which must include:

- A summary of the citizen participation and consultation process (pages 1-2).
- Objectives and outcomes and an evaluation of past performance (pages 9-21)
- Summary of comments on the plan and responses to comments (pages 22-23)

A budget table for the Draft FY 2009 Ohio Consolidated Plan is also included on page 8, along with a summary of the proposed revisions for the 2009 plan on pages 3-10. The amounts of the HUD funds listed in the budget table are essentially the same as in FY 2008, OHTF funding allocations have not yet been determined by the Ohio Housing Trust Fund Advisory Committee. Information on the State's past performance includes a listing of each program's goals and objectives, as well as performance measures and performance indicators for each objective. Please note that the 2008 program will not be fully implemented until June 30, 2009. Therefore, the most current summary data addressing past performance is for the 2007 program year. Much more detailed information about the 2007 programs and activities is available in the Fiscal Year 2007 Consolidated Plan Annual Performance and Evaluation Report, which is required to report on the progress that the state has made in carrying out its Strategic Plan and its Action Plan. The report covers the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, the Emergency Shelter Grant (ESG) Program and the Housing Opportunities for Persons With AIDS (HOPWA) Program. Copies of the FY 2007 Annual Performance Report (APR) may be obtained from OHCP upon request, please call (614) 466-2285 or stop by the OHCP office, which is located at 77 South High Street, 24th floor, Columbus, Ohio 43216-1001. The FY 2007 APR is also posted on the web at: <http://development.ohio.gov/cdd/ohcp/>.

FY 2009 Citizen Participation and Consultation Process

OHCP carried out a number of activities designed to obtain comments, perspectives, and opinions of citizens during the preparation of the FY 2009 Ohio Consolidated Plan. Notification of all public hearings and meetings was made at least 10 days in advance of the meetings through newsletters, direct mail and through publication in newspapers of general circulation throughout the state. Records of these actions and documentation are available for review during regular business hours at the OHCP office, located at 77 South High Street, 24th floor, Columbus, Ohio 43216-1001. The specific steps in the citizen participation process are described below in sections 1-4.

1. Public Hearing On Needs

OHCP held a public hearing on needs issues on October 8, 2008 in the Lobby Hearing Room of the State Office Tower, 30 East Broad Street, in Columbus. Several suggestions or comments were made on needs issues at the hearing, which were presented and discussed at the Program Advisory Committee meetings.

2. Program Advisory Committees

Meetings were held with 10 Program Advisory Committees on October 22 and 23, 2008. Each of the Program Advisory Committees were comprised of at least 10 members, including local officials, program administrators, non-profit organizations, and other agencies, organizations and individuals familiar with OHCP's programs and/or the Housing Development Assistance Program administered by OHFA. OHCP solicited participation on the Program Advisory Committees by directly mailing information to all local organizations and persons on the OHCP mailing list, which includes approximately 1,100 organizations. The mailing also provided notification about the public hearing on needs.

The following Program Advisory Committee meetings were held:

Formula Allocation/Imminent Threat/Neighborhood Revitalization Program Advisory Committee
Water and Sanitary Sewer Program Advisory Committee
Fair Housing/New Horizons Program Advisory Committee
Economic Development Program Advisory Committee
Microenterprise Business Development Program Advisory Committee
Community Housing Improvement Program Advisory Committee
Housing Development Assistance Program Advisory Committee
Comprehensive Downtown Revitalization Program Advisory Committee
Homeless Assistance Program / Housing Assistance Program Advisory Committee
Housing Opportunities for Persons With AIDS Advisory Committee

3. Consolidated Plan Program Advisory Committee Meeting

The FY 2009 Ohio Consolidated Plan Advisory Committee met on February 3, 2009 to review the draft FY 2009 Ohio Consolidated Plan. The Ohio Consolidated Plan Advisory Committee is comprised of 21 persons who represented a variety of public and private organizations that are involved with programs and issues related to housing and community development. Several minor revisions were made to the plan as a result of the meeting, although the committee expressed overall support for the proposed programs, activities and budget contained in the draft plan.

4. Notification of Public Comment Period and Distribution of Plan

On March 2, 2009, notification was sent to approximately 1,100 agencies and organizations, informing them that the Draft FY 2009 Ohio Consolidated Plan and Executive Summary were to be posted on OHCP's website at <http://development.ohio.gov/cdd/ohcp/> for review and comment. This notification also announced the beginning of the mandatory 30-day public comment period on the draft plan, which included a public hearing in the Lobby Hearing Room of the Rhodes State Office Tower on 30 East Broad Street on March 18, 2009 in Columbus, Ohio at 1:30 p.m. Notice of the public comment period and the public hearing was posted in 13 newspapers of general circulation throughout Ohio. Public comments received during the comment process or at the public hearing were included in the plan, along with a response to each comment.

Submission to HUD

The final plan document will be submitted to HUD for a 45-day review period on or about May 15, 2009. Notification of the posting and availability of the final FY 2009 Ohio Consolidated Plan will be sent to about 1,100 agencies and organizations throughout the state.

FISCAL YEAR 2009 OHIO CONSOLIDATED PLAN

Summary of Proposed Revisions

Introduction

The Ohio Department of Development's (ODOD's) Office of Housing and Community Partnerships (OHCP) annually receives funding from the U.S. Department of Housing and Urban Development (HUD) from four programs: the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships Program, the Emergency Shelter Grant (ESG) Program, and the Housing Opportunities for Persons With AIDS (HOPWA) Program. Prior to receiving and distributing these funds, Ohio must first prepare an annual Consolidated Plan, in accordance with the requirement at 24 CFR Part 91 Subpart D, Sections 91.300 – 91.330. HUD regulations require that, in preparing the annual plan, the state must develop and follow a planning process that incorporates a citizen participation plan. The plan must include a method of distribution, as well as a description of other actions that will be undertaken in support of the state's proposed programs and activities.

The revisions that are proposed in the FY 2009 Ohio Consolidated Plan are summarized below. Only significant program revisions are listed, not minor revisions, such as application due dates.

Community Housing Improvement Program (CHIP)

- The rating points for distress are being increased from 10 to 15, and a new category of rating criteria is being added, which takes into consideration current housing and economic factors such as foreclosure rates, unemployment, and state and federally declared disaster areas. The points assigned to planning will be accordingly reduced from 15 to 10.

Housing Development Assistance Program (HDAP)

- **Section #7** Timeline: Revise the Final Performance Report due date for housing credit projects to: The earlier of:
 - 120 days following the Rehab Construction Completion Deadline (for both New Construction and Rehab) or
 - The submission of the 8609 request.

The reason for revision is that it Creates consistency between the programs and less confusion for project owners/developers.

- **Section #7** Timeline: Revise the Final Performance Report due date for HDGF Projects to within 120 of the Construction Completion Deadline.

The reason for revision is that it provides an additional 30 days to lease the project and creates consistency within the HDAP program (consistent with Housing Credit Gap requirements)

- **Section #13** Fee Limits: Reduce the maximum developer fee on HDGF projects from 15% to 10%. Allow applicants to request up to an addition 5% for using Ohio-based products and/or labor.

The reason for revision is that 10% represents the higher end of developer fee typically seen in the HDGF round. Allowing the additional 5% for using Ohio-based products or labor will not only incentive using Ohio based goods and services, but may also motivate developers/owners to access the additional developer fee.

- **Section #15** Rental Development: Simplify the repayments required for loans, allowing for payment of deferred developer fee prior to any repayment of the HDAP for the first 10 years.

The reason for revision is that it simplifies the repayment language and obligation.

- **Section #17** Development Design Requirements: Requires HCGF projects to set aside units for very low-income households as follows:
 - Projects located in PJ areas: 10% of the units must be affordable to and occupied by households at 35% AMI
 - Projects not located in PJ areas: 5% of the units must be affordable to and occupied by households at 35% AMI

The reason for revision is that it uses the lower interest rate financing to create affordable housing for households at the lower income levels served by housing credit developments.

- **Section #18** Housing Development Gap Financing: Requires applicants to be Ohio-based organizations.

The reason for revision is that the smaller HDGF projects require more technical assistance and monitoring by OHFA staff. In addition, OHFA's risk is greater on these projects given the applicant is often not only the owner, but also developer, management entity and frequently general contractor. Because of this, OHFA believes it is critical to have access to the offices of the project owner and be able to monitor the organization and the project files on a regular basis.

- **Section #18** Housing Development Gap Financing, #2 Homeownership: Removes Manufactured Homes as an eligible activity

The reason for revision is that the HDAP Policies affirm that Homeownership should provide households the opportunity to build wealth. Manufactured Homes, formerly known as Mobile Homes, do not appreciate in value to any extent. HDAP allows for subsidies that should motivate homebuyers to purchase stick or modular homes that will appreciate.

- **Section #18** Housing Development Gap Financing, #2 Homeownership: Prioritizes homeownership development that is part of a community revitalization effort.

The reason for revision is that the current homeownership market is facing significant challenges on many fronts, including the increasing number of foreclosures and the difficulty potential homebuyers face in being approved for financing. Projects that are part of a local community revitalization effort typically involve elements that have a significant impact on the success of housing that are driven more by the local government and local agencies (infrastructure, schools, counseling, homeowner repair, economic stimulus, etc.). These elements not only have a role in the success of the project (building/selling) but also enhance the homeowners opportunity to build wealth.

- **Section #18** Housing Development Gap Financing, #2 Homeownership, Development Design: Gives OHFA the ability to apply limits to the amount of Affordability Subsidy provided to homebuyers.

The reason for revision is that OHFA does want to provide enough subsidies to eliminate the need for PMI (conventional loans – 20%) thereby keeping mortgage payments lower. However, OHFA does not wish to over subsidize homebuyers. OHFA will work with homeownership developers to arrive at a reasonable limit.

- **Section #18** Housing Development Gap Financing, #2 Homeownership, Development Design: Reduces the subsidy available from \$700,000 to \$450,000 in PJ areas; and from \$800,000 to \$550,000 in non-PJ areas.

The reason for revision is that OHFA offered the lower amounts in the 2008 funding year, but did not prioritize homeownership in the HDGF round. Given the current economy, OHFA would prefer to see smaller projects using less subsidies. Non profits currently developing homeownership are noting difficulties in finding qualified homebuyers.

- **Section #18** Housing Credit Gap Financing, Funding Limits: Increases the subsidies awarded as follows:
 - PJ: increase from \$250,000 to \$300,000
 - Non PJ: Increase from \$550,000 to \$600,000
 - Permanent Supportive Housing: Increase from \$750,000 to \$1,000,000

The reason for revision is that it adjusts for the increases determined to be appropriate in the 2008 Housing Credit Round to allow for the decline in the equity market.

- **Section #18** Housing Credit Gap Financing, Funding Limits: Revises the local government match requirement as follows: “Developments located in any PJ area must evidence a \$.50 match for each \$1.00 of HDGF requested in excess of \$50,000 with local government funding.”

The reason for revision is that this requirement would only impact Permanent Supportive Housing Projects and Green Communities. This will ease the burden on local governments in a declining economy while still requiring their financial support to projects serving low income residents in their communities.

- **Section #18** Housing Credit Gap Financing, Funding Limits: Increase the funding limit for multifamily tax-exempt bond financing for preservation projects to \$300,000.

The reason for revision is to make it consistent with the funding limit for competitive credits in PJ areas, which is where most of the bond-financed projects are located.

Community Housing Development Organization (CHDO) Operating Grant Program

- Changing the basis of funding from an emphasis on past performance to an evaluation of current CHDO activity.

This change enables OHFA to award CHDO operating funds to support CHDO sponsored HOME funded projects as well as match-eligible projects. Allows OHFA to award the operating funds to organizations that are actually working towards a viable project.

- Moving from measuring organizations by number of projects/units completed and other strictly numerical criteria to evaluating the organization’s role in a currently-funded development, the experience and capacity of the staff, the ability of the CHDO to meet short- and long-term strategic goals, and other related criteria.

This change will allow OHFA to make funding decisions that best supports the policy objectives of the program and OHFA’s mission.

- Increase the grant time period term from 24 months to “up to 36 months”.

This change will allow for a longer stream of operating support to increase the CHDO’s chances for success with a current project and to allow more of a “pipeline production” process for CHDO project development.

Homeless Assistance Grant Program

The following program language was revised (indicated by italicized and bold print):

Language Added: Note: The proposed FY 2010-2011 Ohio Biennium Budget includes language proposing that Youth Shelters be eligible for funding under the Homeless Assistance Grant Program. If this language is approved, Youth Shelters will be eligible to apply for Homeless Assistance Grant Program funds under the Emergency Shelter category. A Youth Shelter is defined as any facility with the primary purpose to provide temporary accommodations and essential services for homeless youth 10 through age 18 that meets the requirements of Ohio’s Basic Standards for Emergency Shelters.

Maximum Award Amounts:

| Category | Maximum Award | Grant Period |
|-------------------------------|-----------------------|---------------------|
| Emergency Shelter*: | \$350,000 per shelter | Two Years |
| Transitional Housing: | \$400,000 | Two Years |
| Direct Housing: | \$400,000 | Two Years |
| Permanent Supportive Housing: | \$250,000 | Two Years |

Language Added: *If eligible to apply, Youth Shelters will be able to apply for a maximum of \$100,000 for a two-year grant period.

Note: Requests in excess of the “Maximum Award” listed above may be made if a waiver is submitted to and approved by OHCP by the date and for the reasons stated in the 2009 Homeless Assistance Grant Program application instructions. **The maximum award amounts may be lowered if the total funds available in FY 2009 for the HAGP are less than anticipated.**

Recommended Request Amounts:

Funding requests must be cost effective and reasonable based on community need, historical level of funding from OHCP, cost per household served, cost per outcome, etc. **Funding requests that are not cost effective and reasonable will not score as high during the review process.** OHCP reserves the right to make awards at levels less than requested.

Eligible Activities:

Homelessness Prevention/Housing Placement:

Language Added: Due to a significant reduction in the amount of Ohio Housing Trust Fund revenues received during the past year, “Homeless Prevention and Housing Placement” will not be an eligible FY 2009 Homeless Program category. Instead, “housing placement” will be an eligible activity within the Direct Housing and Permanent Supportive Housing categories. In addition, emergency rent and utility payments to prevent eviction or utility shut-offs, as well as funds to assist homeless households move quickly to permanent housing, will be available through the Homelessness Prevention and Rapid Re-Housing Program (HPRP).

Transitional Housing:

- **Language Added: Housing Placement assistance including first month’s rent, security deposits and utility payments designed to place homeless households into Transitional Housing, units in which the household is able to remain in the same housing at the completion of the services. Housing Placement does not include assistance for persons moving into fixed transitional housing units in which the household will have to move upon exiting the program.**

Direct Housing:

- **Language Added: Housing Placement assistance including first month’s rent, security deposits and utility payments designed to place homeless households into Direct Housing units in which the household is able to remain in the same housing at the completion of the services.**

Permanent Supportive Housing:

- **Language Added: Housing Placement assistance including first month’s rent, security deposits and utility payments designed to place homeless households into Permanent Supportive Housing units in which the household is able to remain in the same housing at the completion of the services.**

Matching Requirements: Language Added: Applicants must provide at least \$1 in local public or private resources for every \$2 in Homeless Program funds for emergency shelter (except for youth shelters), transitional housing, direct housing, and permanent supportive housing (a ratio of 1:2 Other funds to Homeless Program funds). For youth shelters, applicants must provide at least \$3 in local public or private resources for every \$1 in Homeless Program funds (a ratio of 3:1 Other funds

to Homeless Program funds). Grants or loans from the Ohio Department of Development cannot be used as match.

Threshold Requirements:

- Proposals must include documentation that the program(s) are supported by the local Continuum of Care (COC). Agencies in communities that do not have a formal COC, must explain the efforts the agency is making to coordinate with other agencies in the community to establish a formal Continuum. Applications that do not include written verification that the agency is an active participant in their local COC or equivalent organization, as appropriate, **Language added: or whose project is not supported by the local CoC may not be reviewed. Language added: OHCP will post final requirements and associated consequences in the 2009 HAGP application.**

Language added:

- **For Youth Shelters, the parent organization must be accredited by a recognized accreditation organization such as Council on Accreditation (COA), Commission on Accreditation of Rehabilitation Facilities (CARF), or The Joint Commission (JCAHO) or be licensed by the Ohio Department of Job and Family Services (ODJFS) to provide emergency shelter for youth.**

Homelessness Prevention/Housing Placement:

- Emergency Rent and Utility payments to prevent eviction or utility shut-off that would result in the client becoming homeless. Maximum limit of assistance – three months, or three month equivalent of assistance. **Language added: Activities are limited to households with incomes at or below 35 percent of Area Median Income.**
- First month's rent and Rental/Utility deposits or assistance to pay for arrearages to help homeless households establish permanent housing. **Language added: Priority will be given to persons exiting emergency shelter. Persons exiting transitional and direct housing programs are not eligible for housing placement assistance.** Activities are limited to households with income at or below 35% Area Median Income (AMI). **Language Added: Maximum limit of assistance – three months, or three month equivalent of assistance.**

Rating Criteria:

New Language:

- **HMIS Implementation (10 points): Extent to which the project is in compliance with HMIS standards.**

Original Language Deleted:

- **Project Completeness/Accuracy (5 points): Extent to which the proposal is complete and well put together**

Homeless Performance Measures: The performance measures for the Homeless Assistance Grant Program have been revised for FY 2009 and are in the Draft FY 2009 Consolidated Plan.

Housing Opportunities for Persons With AIDS Program

- No changes are proposed for FY 2009.

Housing Assistance Grant Program

The following language (italicized and bold print) was added to "Eligible Activities":

- Emergency home repair/accessibility modifications that if not corrected could pose a threat to the health or safety of the occupants. Limit of assistance is \$5,000 per unit **with the exception of accessibility modifications which are limited to \$7,000.** Income targeting to households at or below 35% Area Median Income (AMI).

Community Development Program

Neighborhood Revitalization Grants

- The planning activity will be amended to exclude planning for the neighborhood revitalization grants. Due to limited demand for planning, the \$50,000 set-aside for planning will be eliminated.

Water and Sanitary Sewer Program

- The "Eligible Jurisdictions" section will be amended as follows: Counties, cities and villages. Counties must apply on behalf of unincorporated areas and villages that do not have a demonstrated capacity to operate a public water or wastewater system.
- The Rating System Principles section will be amended to increase the "Benefit Impact" from 30 to 35 points; the "Program Readiness" criteria will be eliminated and a new criteria "Regionalization" will be added and assigned 10 points. The regionalization points will be awarded if the applicant is part of a regional water or wastewater system.

- The following requirement was added to the program requirements:

Readiness to Proceed Project design must be completed prior to application submission. Applicants submitting projects requiring Ohio Environmental Protection Agency (Ohio EPA) review and approval must provide documentation of the Ohio EPA's approval with the application.

Microenterprise Business Development Program

No changes are proposed for FY 2009.

Comprehensive Downtown Revitalization Program

- Propose creation of a \$400,000 set-aside of the \$2.4 million in Tier Two funds for a demonstration program for small Tier Two applicants. Currently, it is difficult for small target areas or very limited leveraged applicants to compete with the applicants due to the nature of the rating criteria. The Downtown Program Advisory Committee recommended a set-aside to assist those communities with very limited target areas and limited leveraged programs.

Economic Development Program

The following language was added to the Local Program Period requirements:

- "If a project will not be completed within the time frame identified above, an alternative local program period must be requested at the time of application and approved prior to project commencement."

This revision may allow funding of projects that would not be able to be completed within the required 12-month timeframe.

Discretionary Grant Program

No changes are proposed for FY 2009.

New Horizons Fair Housing Assistance Program

No changes are proposed for FY 2009.

Table 1: FY 2009 Consolidated Plan Program Summary

| Programs | Federal And State Funds Total | Pct. of Total | Consolidated Plan Total ⁽¹⁾ | Pct. of Total | Funding Sources | | | | |
|---|-------------------------------------|---------------------|--|---------------------|---------------------|---------------------|--------------------|--------------------|---------------------|
| | | | | | 1 | 2 | 3 | 4 | 5 |
| | | | | | Federal | Federal | Federal | Federal | State |
| | | | | | CDBG | HOME | ESG | HOPWA | OHTF ⁽²⁾ |
| Community Housing Improvement Program | \$25,854,282 | 31.5% | \$25,854,282 | 31.5% | \$7,500,000 | \$18,354,282 | | | * |
| Housing Development Assistance Program ⁽²⁾ | \$7,500,000 | 9.2% | \$7,500,000 | 9.2% | | \$7,500,000 | | | * |
| CHDO Competitive Operating Grant Program ⁽³⁾ | \$1,000,000 | 1.2% | \$1,000,000 | 1.2% | | \$1,000,000 | | | |
| Homeless Assistance Grant Program ⁽⁴⁾ | \$2,980,000 | 3.6% | \$2,980,000 | 3.6% | | | \$2,980,000 | | * |
| Housing Opportunities for Persons With AIDS | \$1,157,420 | 1.4% | \$1,157,420 | 1.4% | | | | \$1,157,420 | |
| Housing Assistance Grant Program | \$0 | 0.0% | \$0 | 0.0% | | | | | * |
| Housing, Shelter and Support Subtotal | \$38,491,702 | 47.0% | \$38,491,702 | 47.0% | \$7,500,000 | \$26,854,282 | \$2,980,000 | \$1,157,420 | * |
| Community Development Program ⁽⁵⁾ | \$20,300,000 | 24.8% | \$20,300,000 | 24.8% | \$20,300,000 | | | | |
| Water and Sanitary Sewer Program | \$9,500,000 | 11.6% | \$9,500,000 | 11.6% | \$9,500,000 | | | | |
| Community Development Subtotal | \$29,800,000 | 36.4% | \$29,800,000 | 36.4% | \$29,800,000 | \$0 | \$0 | \$0 | * |
| Economic Development Program | \$5,800,000 | 7.1% | \$5,800,000 | 7.1% | \$5,800,000 | | | | |
| Comprehensive Downtown Revitalization Program | \$2,500,000 | 3.1% | \$2,500,000 | 3.1% | \$2,500,000 | | | | |
| Microenterprise Business Development Program ⁽⁵⁾ | \$0 | 0.0% | \$0 | 0.0% | \$0 | | | | * |
| Economic Development Subtotal | \$8,300,000 | 10.1% | \$8,300,000 | 10.1% | \$8,300,000 | \$0 | \$0 | \$0 | * |
| Discretionary Grant Program | \$800,000 | 1.0% | \$800,000 | 1.0% | \$700,000 | \$0 | \$100,000 | | * |
| New Horizons Fair Housing Assistance Program ⁽⁶⁾ | \$0 | 0.0% | \$0 | 0.0% | \$0 | | | | |
| Training and Technical Assistance Funds | \$373,500 | 0.5% | \$373,500 | 0.5% | \$373,500 | | | | * |
| Community Development Finance Fund | \$0 | 0.0% | \$0 | 0.0% | | | | | * |
| Resident Services Coordinator Program | \$0 | 0.0% | \$0 | 0.0% | | | | | * |
| Administration ⁽⁷⁾ | \$4,200,250 | 5.1% | \$4,200,250 | 5.1% | \$1,054,476 | \$2,983,809 | \$161,965 | \$0 | * |
| Totals = | \$81,965,452 | 100% | \$81,965,452 | 100% | \$47,727,976 | \$29,838,091 | \$3,241,965 | \$1,157,420 | * |

(1) The "Consolidated Plan Total" column includes the CDBG, HOME, ESG and HOPWA funds awarded to the State of Ohio.

(2) OHTF allocations are contingent upon approval by the OHTF Advisory Committee. Further, OHTF grant awards are contingent upon Controlling Board approval. OHFA will administer the HDAP and ODA will administer the Resident Services Coordinator Program. Therefore, in addition to program funds, OHFA will receive HOME and OHTF administrative dollars and ODA will receive OHTF administrative dollars. In addition, the allocation of OHTF dollars is contingent upon approval of the Ohio Biennium Budget.

(3) OHFA will administer the CHDO Competitive Operating Grant Program.

(4) The Homeless Assistance Grant Program includes the OHTF funding set asides required by ORC Section 174.02 and unrestricted OHTF dollars.

(5) The Community Development Program includes the funding allocation for the Formula Allocation, Neighborhood Revitalization, and CDBG Microenterprise Business Development grants.

(6) The New Horizons Fair Housing Assistance Program will be funded with dollars from previous years' CDBG allocations.

(7) Approximately 60% of the HOME and 60% of the ESG administration allocation will be awarded to grant recipients.

* The OHTF allocations will be announced after the OHTF Advisory Committee has recommended and the Ohio Department of Development Director has approved the allocations.

Program Goals, Objectives, Performance Measures and Indicators

This section provides information on performance measures that were developed as part of the 2005 Consolidated Plan and 2005-2009 Consolidated Plan Strategy. Note that, the data for the performance indicators is based on the projected outcomes that were stated in the grant application and grant agreement based on the allocation of the latest fiscal year's funding, although the program period for many grants extends beyond a single year period. While these outcomes may vary to some extent from the actual outcomes, historically the variation has been negligible. Therefore, OHCP has concluded that it is of more value to begin the process of performance measurement based on grant award information than wait for two years or more when the grants are completed and actual outcome data is available.

Regarding long-term goals, it should be noted that the federal HUD funding has been declining for several years, while costs have continued to escalate due to a variety of factors. In such an environment, it becomes increasingly difficult to attempt to measure performance as compared to long-term production goals established several years ago. Instead, the performance measures and indicators are focused on communicating the nature and extent of the impacts of programs contained in the Consolidated Plan, particularly as they affect Ohio's communities and residents.

Note that a HUD-required performance measures report for the Housing Opportunities for Persons with AIDS Program is included in this section. The HOPWA performance measures format is provided by HUD, so it does not follow the same format as the other programs.

Housing: Community Housing Programs

Year : 2007

Goal: To provide funding for a flexible, community-wide approach to the improvement and provision of affordable housing for low- and moderate-income persons, and to help develop local administrative capacity.

Objectives:

Performance Measures:

| | | |
|---|--|-----|
| Objective 1: Preserve affordable owner and renter housing for lower-income households by bringing the housing unit up to program standards and codes, eliminating hazards and deficiencies in major systems, and reducing maintenance cost. | Owner units brought to standard | 410 |
| | Renter units brought to standard | 91 |
| | Households unable to be assisted* | 0 |
| Objective 2: Eliminate lead-based paint hazards through the application of interim control measures based on a risk assessment followed by a clearance examination. | Units made lead-safe and passed clearance test | 501 |
| Objective 3: Improve affordability by reducing housing operating costs through energy efficiency improvements. | Units made more energy efficient* | 0 |
| Objective 4: Improve accessibility to housing persons with disabilities by making modifications to dwelling units. | Units modified to improve accessibility for disabled persons* | 0 |
| Objective 5: Expand housing opportunities for LMI households, by providing assistance that will enable them to acquire appropriate affordable housing that meets program and local standards. | New affordable units added to the housing stock | 50 |
| | Homebuyers Assisted | 184 |
| | Family Households of 3 or more persons assisted to acquire units with 3 or more bedrooms | 81 |
| | Large Family Households of 5 or more persons assisted to acquire units with 4 or more bedrooms | 13 |
| | Number of affordable unit years created* | |
| | Renters assisted with rental assistance payments | 95 |
| | Households not assisted due to credit problems or other issues* | |
| Objective 6: Prevent homelessness and address immediate threats to health and safety caused by emergency housing issues, such as roof, plumbing, heating or electrical systems, or need for temporary housing assistance payments. | Households assisted with temporary housing payments | 276 |
| | Units Repaired for Immediate Health/Safety Threats | 667 |
| Objective 7: Provide supportive housing counseling services to assist lower-income households with acquiring or maintaining housing. | Persons or Families given housing counseling | 332 |

**Not currently available*

Housing - Housing Development

Year : 2007

GOAL: The goal of the Ohio Department of Development’s Ohio Housing Finance Agency’s (OHFA) Housing Development Assistance Program (HDAP) is to support the capacity of housing development organizations and to provide financing for eligible housing projects to expand the supply of decent, safe, affordable housing for very low-income to moderate-income persons and households in the state of Ohio.

Objectives:

Performance Measures:

| | | |
|---|--|--------|
| Objective 1: Expand affordable rental housing opportunities for lower-income persons and families in Ohio by using HOME funds to provide gap financing in conjunction with other funding sources, including Ohio Housing Credits, to fund approximately 30 projects and create about 1,200 units of affordable rental housing units annually. | Number Affordable Units Created: | 1,064 |
| Objective 2: Create long-term affordable housing opportunities for residents of rental housing. | Number of Affordable Housing Projects Assisted: | 19 |
| Objective 3: Expand rental opportunities for very low-income households by targeting families earning at or below 35% AMGI. | Number of unit-years of affordable housing created: | 31,920 |
| Objective 4: Establish linkages between projects and local supportive services agencies | Number of households at or below 35% of area median income to benefit from affordable, HOME-assisted housing: | 97 |
| Objective 5: Reduce housing costs by 10% for lower-income families by encouraging energy-efficient units that also provide universal design features. | Number projects that will better serve residents through linkages with support service agencies: | 19 |
| Objective 6: Encourage the development of housing that serves households with MR/DD, Severe and Persistent Mental Illness or Mobility/Sensory Impairments. | Number of lower-income households that will experience reduced housing costs of 10% or more through energy-saving / universal design features: | 1,064 |
| Objective 7: Encourage energy-efficient units that also provide universal design features. | Number of households with special needs that will be served by affordable housing units assisted with HOME funds: | 19 |
| Objective 8: Continue to review and refine the application process, minimizing barriers to accessing the program. | Number of households that will benefit from HOME-assisted units that incorporate universal design and/or energy efficient features: | 1,064 |
| Objective 9: Use housing resources to improve the quality of living for low- to moderate-income households and provide housing for residents of Ohio with special needs. | Number of comments received from advisory groups meetings: | 0 |
| | Number of low- or moderate-income households that will benefit from HOME-assisted projects with community service linkages, energy saving or universal design features and/or that serve special needs households: | 1,064 |

Housing - Community Housing Development Organizations

Year: 2007

GOAL: To provide limited operating support to organizations to continue affordable housing development and to provide capacity building opportunities to new organizations.

Objectives:

Performance Measures:

| | | |
|--|---|-----|
| Objective 1: Offer continued support for eligible existing grantees that meet agreed upon benchmarks and milestones in the production of affordable housing. | Total CHDOs | 29 |
| | CHDOs meeting benchmarks and goals | 29 |
| | Number of affordable projects produced by CHDOs | 15 |
| | Number of affordable units produced by CHDOs | 523 |
| Objective 2: Expand the program to include Sustaining Grants to CHDO's with service areas located in City/County Participating Jurisdictions. | Number of PJ CHDOs meeting production goals | 13 |
| | Percent of PJ CHDOs meeting production goals | 100 |
| | Number of projects produced by PJ CHDOs | 9 |
| | Number of units produced by PJ CHDOs | 468 |
| Objective 3: Offer Capacity Building Grants to CHDO's new to the program. | Number of new non-PJ CHDOs meeting goals | 0 |
| | Projects by new non-PJ CHDOs | 0 |
| | Units by new non-PJ CHDOs | 0 |

**Community Development Program
Performance Measures Report**

Program Year: 2007

**Community Development Formula
Grant Awards Summary Data**

Goal: To provide communities with a flexible housing and community development resource that can be used to address locally identified needs that are eligible CDBG activities and qualify under the national objective of Low- and Moderate-Income benefit or Elimination of Slum and Blight.

Objective 1: Assist Ohio cities and counties with addressing local community development needs by making grant awards to 80 counties and 49 cities in Ohio.

| | | |
|-----------------------|---|--------------|
| Performance Measures: | Total funds distributed to local communities = | \$21,150,000 |
| | Total number of activities funded (excludes administration) = | 571 |
| | Number of people benefiting from funded activities = | 7,606,672 |

Objective 2: Revitalize neighborhoods and improve the quality of life for residents, by addressing all or part of the identified community development needs and/or housing needs in 100 areas annually.

| | | |
|------------|---|--------------|
| Measure 1: | Number of Investment Areas Impacted by CDBG revitalization activities: | 196 |
| Measure 2: | CDBG-funded improvements that address identified needs in local Investment Areas: | 286 |
| Measure 3: | Persons benefiting from CDBG activities in Investment Areas : | 495,132 |
| Measure 4: | Low- and moderate-income persons benefiting from CDBG-funded Investment area activities : | 300,277 |
| | Total CDBG Funds in Activities in Investment Areas : | \$12,683,200 |
| | Other Funds : | \$48,976,620 |

Objective 3: Address basic health and safety issues by constructing and or upgrading basic water and sanitary sewer infrastructure to comply with standards established by the EPA.

| | | |
|------------------------|---|----|
| Performance Measure 1: | Communities assisted new or upgraded or water or sanitary sewerage systems that comply with EPA | 20 |
|------------------------|---|----|

**Community Development Program
Performance Measures Report**

Program Year: 2007

Objective 4: Address basic health and safety needs of low- and moderate-income persons, neighborhoods and communities.

| | | |
|-----------------------|--|--------|
| Performance Measures: | Number of communities assisted with fire protection equipment: | 32 |
| | Number of persons in communities benefiting from improved fire protection equipment or facilities: | 56,208 |
| | Number of low or moderate-income persons benefiting from improved fire protection equipment or facilities: | 35,764 |

Objective 5: Improve the quality of life for elderly persons and special needs populations by providing locally determined public services and facilities.

Performance Measure: Persons assisted by public services by type of service provided:

| <u>Public Service Provided</u> | <u>Beneficiaries</u> |
|----------------------------------|----------------------|
| Youth Programs and Services | 42 |
| Services for Disabled Persons | 500 |
| Services for Elderly Persons | 9,286 |
| Family and Individual Counseling | 84 |
| Medical and Nutrition Programs | 1,000 |
| Homeless and D.V. Services | 338 |
| Other Types of Services | 258 |

Objective 6: Improve the quality of life for elderly persons and special needs populations by providing locally determined public services and facilities.

| | | |
|-----------------------|---|--------|
| Performance Measures: | Number of Senior Centers improved or constructed: | 12 |
| | Number of elderly persons benefiting from construction or improvements to senior centers: | 21,197 |

Objective 7: Maintain the cultural heritage of local communities through Historic Preservation activities.

| | | |
|-----------------------|--------------------------------------|---|
| Performance Measures: | Local Historic Structures Preserved: | 1 |
|-----------------------|--------------------------------------|---|

Economic Development Performance Report

Program Year : 2007

Goal: The principal goal of the Economic Development Program is to create and retain permanent, private-sector job opportunities, principally for low- and moderate-income persons, through the expansion and retention of business and industry in Ohio communities.

Objective 1: Create/retain 750 jobs and at least 400 jobs for LMI persons.

| | | |
|-----------------------|---|-----|
| Performance Measures: | Number of communities provided with economic development grant assistance = | 19 |
| | Number of people whose jobs were created or retained as a result of CDBG-assisted economic development projects = | 806 |
| | Number of jobs created/retained for low- or moderate-income persons = | 497 |

Objective 2: Provide CDBG assistance such that the average total cost per job created/retained is \$10,000 or less.

| | | |
|----------------------|------------------------------------|---------|
| Performance Measure: | Average annual CDBG cost per job = | \$8,694 |
|----------------------|------------------------------------|---------|

Objective 3: Maximize participation of other resources such that projects leverage at least \$10 of other funds for \$1 CDBG funds (\$10 : \$1 leverage ratio)

| | | |
|----------------------|--|--------------|
| Performance Measure: | Annual leverage ratio (other funds : CDBG funds) = | \$26.9 : \$1 |
|----------------------|--|--------------|

Objective 4: Improve the economic health and sustainability of local communities by adding to the tax base and local economy through expansion or retention of the existing businesses.

| | | |
|-----------------------|--|--------------|
| Performance Measures: | (a) Annual local income tax revenue: | \$185,056 |
| | (b) Annual local corporate tax revenue: | \$81,929 |
| | (c). Annual property tax revenue: | \$574,676 |
| | Total (a-c) Additional local tax revenues generated annually = | \$841,661 |
| | Projected additional dollars expended in the local economy annually* = | \$14,876,680 |

Objective 5: Increase the number of high-value business and jobs (high-technology/manufacturing) in local communities.

| | | |
|----------------------|---|---|
| Performance Measure: | High-value businesses created, expanded or retained = | 8 |
|----------------------|---|---|

Objective 6: Provide training and financial support to prospective business owners to facilitate the creation of new businesses.

Performance Measure: New businesses created = 2

Objective 7: Support the revitalization and rejuvenation of neighborhoods and communities, particularly areas with economic needs, through investment in new or existing businesses.

Performance Measures: Number of businesses located in :

| | |
|---|----|
| ODOD-designated distressed area = | 8 |
| Locally-designated Enterprise Zone = | 16 |
| Central business district revitalization area = | 0 |
| Low-income neighborhood or community = | 8 |

Objective 8: Support the creation and retention of business providing “living wage” jobs.

Performance Measures: Number and percent of jobs that are created or retained that exceed 150% of the poverty level = 682 84.6%

Number and percent of jobs created or retained that provide employee health benefits = 731 90.7%

Downtown Revitalization Program Performance Measures Report

2007

Goals: The principal goals of the Comprehensive Downtown Revitalization Program are (1) to assist in the revitalization of Central Business Districts; (2) to aid in the elimination of slums and blight; and (3) to create and retain permanent, private-sector job opportunities, principally for persons from low- and moderate-income households.

Objectives:

Performance Indicators:

Objective 1: Provide assistance to communities to revitalize Central Business Districts

Performance Measures: Number of Central Business Districts Assisted = 6

Objective 2: Eliminate blighting conditions by rehabilitating buildings and facades located in areas that have been designated as distressed based on HUD criteria.

Performance Measures: Number of buildings rehabilitated = 146
Percent of buildings rehabilitated = 39.7%

Objective 3: Eliminate blighting conditions by upgrading infrastructure in the designated downtown revitalization areas.

Performance Measures:

Streets improved or reconstructed (linear feet) = 4,513
Sidewalks improved or reconstructed (linear feet) = 2,020
Items installed as part of streetscaping (utility lines/poles, street lighting, benches, etc.) = 42
Parking Spaces constructed = 106

Objective 4: Leverage private and public funds for building and infrastructure improvements in the downtown revitalization area:

Performance Measures:

Other funds leveraged = \$19,235,261

Note that the Homeless performance measures have been revised and are listed in the Draft FY 2009 Consolidated Plan. Data will be gathered and reported on these measures beginning with the FY 2008 Annual Performance Report.

**Housing Opportunities for Persons With AIDS Program
Performance Measures and Indicators**

Year: 2007

Goal: Through the federal Housing Opportunities for Persons With AIDS (HOPWA) Program, OHCP provides eligible non-profit organizations or units of local government with funds to devise long-term, comprehensive strategies for meeting the housing and supportive service needs of persons with AIDS or HIV-related diseases.

HOPWA Performance Chart 1 -- Planned Goal AND Chart 2 -- Actual Performance.

HOPWA Grantee: State of Ohio Report Period: 07/01/2007 to 06/30/2008

| Types of Housing Units dedicated to Persons with HIV/AIDS which were Supported during the Operating Year | Outputs Households | | | | Funding e. HOPWA Budget | Funding f. HOPWA Actual | Funding g. Leveraged |
|--|------------------------|--------------------------|----------------------|------------------------|----------------------------|----------------------------|-------------------------|
| | HOPWA Asst. a. Goal | HOPWA Asst. b. Actual | Non-HOPWA c. Goal | Non-HOPWA d. Actual | | | |
| 1. Tenant-Based Rental Assistance: | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| 2. Units in Facilities Supported with Operating Costs: (Number of Households Supported) | 7 | 7 | 23 | 26 | \$ 60.200 | \$ 60.200 | \$ 206.675 |
| 3. Units in Facilities Dev. with Capital Funds and Placed in Service during the Program Year: | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| 4. Short-term Rent,Mortgage & Utility Payments | 668 | 597 | 20 | 17 | \$ 362.019 | \$ 363.874 | \$ 10.598 |
| Hsgng Dev.(Construction & Stewardship of Facility Based Hsng) Output Units | | | | | | | |
| 5. Units in Facilities being Developed with Capital Funding but not yet opened | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| 6. Stewardship Units of Housing Subject to 3- or 10- year use Agreements: | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| 7. Adjustment to Eliminate Duplication | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| Total Unduplicated Number of Households/ Units of Housing Assisted | 675 | 604 | 43 | 43 | \$ 422.219 | \$ 424.074 | \$ 217.273 |
| Supportive Services Output Households | | | | | | | |
| 8. i) Supportive Services in Conjunction with HOPWA Housing Activities: | 266 | 175 | 422 | 279 | \$ 265.941 | \$ 263.752 | \$ 422.070 |
| ii)Supportive Services not in Conjunction with HOPWA Housing Activities: | 215 | 303 | 429 | 603 | \$ 267.790 | \$ 267.859 | \$ 533.649 |
| 9. Adjustment to Eliminate Duplication: | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| Total Supportive Services: | 481 | 478 | 851 | 882 | \$ 533.731 | \$ 531.611 | \$ 955.719 |
| Housing Placement Assistance | | | | | | | |
| 10. Housing Information Services: | 41 | 48 | 24 | 27 | \$ 14.000 | \$ 14.000 | \$ 8.000 |
| 11. Permanent Housing Placement Services: | 0 | 0 | 0 | 0 | \$ 0 | \$ 0 | \$ 0 |
| Total Housing Placement Assistance: | 41 | 48 | 24 | 27 | \$ 14.000 | \$ 14.000 | \$ 8.000 |
| Housing Development, Administration, and Management Services | | | | | | | |
| 12. Resource Identification | XXXXXX | XXXXXX | XXXXXX | XXXXXX | \$ 0 | \$ 0 | \$ 0 |
| 13. Grantee Administration (Maximum 3% of Total) | XXXXXX | XXXXXX | XXXXXX | XXXXXX | \$ 0 | \$ 0 | \$ 0 |
| 14. Project Sponsor Admin. (Maximum 7% of Total) | XXXXXX | XXXXXX | XXXXXX | XXXXXX | \$ 67.050 | \$ 67.315 | \$ 147.708 |
| Total Costs for Program Year: | XXXXXX | XXXXXX | XXXXXX | XXXXXX | \$ 1,037.000 | \$ 1,037.000 | \$ 1,328.700 |

(Continued on next page)

**Housing Opportunities for Persons With AIDS Program
Performance Measures and Indicators – (continued)**

Performance Chart 3 -- Measuring Housing Stability Outcomes

HOPWA Grantee: State of Ohio

Report Period: 07/01/2007 to 06/30/2008

| Type of Housing Assistance | (1) Total Number of Households Receiving HOPWA Assistance | (2) Number of Households Continuing | (3) Number of Exited Households Component and Destination |
|---|--|---|--|
| Tenant-Based Rental Assistance | 0 | 0 | 1. (Emergency Shelter) = 0 2. (Temporary Housing) = 0 3. (Private Housing) = 0 4. (Other HOPWA) = 0 5. (Other Subsidy) = 0 6. (Institution) = 0 7. (Jail/Prison) = 0 8. (Disconnected) = 0 9. (Death) = 0 |
| Facility-Based Housing Assistance | 0 | 0 | 1. (Emergency Shelter) = 0 2. (Temporary Housing) = 0 3. (Private Housing) = 0 4. (Other HOPWA) = 0 5. (Other Subsidy) = 0 6. (Institution) = 0 7. (Jail/Prison) = 0 8. (Disconnected) = 0 9. (Death) = 0 |
| Short-term Housing Assistance | Total Number of Households Receiving HOPWA Assistance | Of the Total Number Households Receiving STRMU Assistance this Operating Year | Status of STRMU Assisted Households at the end of Operating Year |
| Short-term Rent, Mortgage, and Utility Assistance | 617 | 312 | What Number of those Households Received STRMU Assistance in the Prior Operating Year 1. (Emergency Shelter) = 0 2. (Temporary Housing) = 1 3. (Private Housing) = 339 4. (Other HOPWA) = 2 5. (Other Subsidy) = 5 6. (Institution) = 1 7. (Jail/Prison) = 4 8. (Disconnected) = 14 9. (Death) = 9 What Number of those Households Received STRMU Assistance in the Two Prior Operating Years (ago) 216 |

Responses to Comments on the FY 2009 Consolidated Plan

Comment:

Acquired city status limits a city's ability to apply for and be awarded Neighborhood Revitalization Program funds. As the program is currently administered, counties can only apply every other year for Neighborhood Revitalization Program funds. The county, which the city is located in, was awarded a Neighborhood Revitalization grant in FY 2008. As a result, the county is not eligible to apply again until FY 2010. In FY 2008, the city's status changed from direct city to acquired city. Although the city had been successful in competing for Neighborhood Revitalization Program funding in past years, the city now must apply for funds through the county. Waiting until FY 2010 to apply presents a number of concerns for the city. The city would be required to compete against other communities within the county's jurisdiction. The city is prepared to continue neighborhood revitalization efforts this year. The county would also be required to take on the administrative challenge of two Neighborhood Revitalization Program grants in the same program year.

It was suggested that requirements for the Neighborhood Revitalization Program should be revised to allow counties to apply for funding for acquired cities and smaller incorporated areas in alternating years.

Response:

The city was thanked for participating in the FY 2009 Consolidated Plan Public Hearing. The city was informed that allocations for a number of cities have fallen below the \$50,000 direct city threshold as a result of the continued decrease of federal funding. OHCP explained to the city that we will further evaluate this issue, in the event that any new information regarding this matter should arise, all municipalities shall be notified. All communities in attendance were encouraged to participate at the FY 2010 Consolidated Plan Advisory Committee meeting, which will be held in October.

Comment:

Requirements for use of the State HOME funds should be plainly delineated in both the Consolidated Plan and program guidelines so that applicants know what is acceptable and what is not during project development. Specifically, any criteria that would make a project ineligible should be clearly stated in both the Consolidated Plan and application.

The Ohio State Allocation goal of the HOME and HDAP Program as stated in the FY 2008 Consolidated Plan is: "... to support the capacity of housing development organizations and to provide financing for eligible housing projects to expand the supply of decent, safe affordable housing for very low-income to moderate-income persons and households in the state of Ohio." The Consolidated Plan goes on to create objectives toward this goal of providing gap financing for tax credit projects, creating long-term affordable housing opportunities, expanding housing opportunities for persons at or below 35% of AMI, establishing linkages with service providers, reducing energy costs, making the program more usable and serving disabled and special needs populations.

Neither the Consolidated Plan nor HDAP program guidelines include requirements for eligible types and sizes of units for various household types. For example, if one-person households are restricted to a certain size unit, that should be set forth in written guidelines. If this is not included, the unit cost limits, specific client needs outlined in the proposal and local community priorities for housing type and size should be used to determine appropriateness.

A major effort is being made nationwide to create new permanent supportive housing for the homeless. This effort is interested in getting safe, decent affordable units on line as quickly as possible and coincides closely with the HDAP goal above of expanding the supply of decent, safe, affordable housing. Therefore, if HDAP funds are restricted to projects that need a great deal of rehabilitation which has a greater effect on the neighborhood but takes longer to accomplish, that should be made clear in both the Consolidated Plan and written program guidelines. For example, if acquisition and modest rehab is not acceptable but only acquisition and major rehab, the amount or proportion of the grant that needs to be rehab costs should be clear. If buildings of certain age are not eligible, this should be clear in the program guidelines as well.

In line with the above comment, it is important in our community to avoid the concentration of units for low-income households in those areas where many such units currently exist. The dispersal of affordable and supportive housing

units into jurisdictions where there is less concentration and better access to good schools and jobs is a high priority for the County. However, this means that the areas which meet those criteria are more suburban and the buildings available may be newer and in need of smaller amounts of rehabilitation. Providing geographic housing opportunity should be taken into account when evaluating sites and proposed projects and newer buildings should not be discounted because of the lower cost of rehab. State funding criteria should include consistency with local Consolidated Plans when they show preference for certain communities in order to avoid further low income concentrations.

Response:

The Ohio Housing Finance Agency (OHFA) is responsible for distribution of HOME funds via the Housing Development Assistance Program (HDAP) to recipients of low-income housing tax credits.

The Consolidated Plan and HDAP Guidelines indicate that applicants who successfully obtain tax credits may receive HOME funds. Tax credits are awarded following a highly competitive application review process outlined in the annual Housing Credit Qualified Allocation Plan (QAP).

Applicants may refer to the QAP for guidance regarding the minimum requirements and selection criteria used to make awards under the Housing Credit Program. This includes funding set aside for permanent supportive housing, minimum requirements for rehabilitation of existing buildings, and the avoidance of overly concentrated low-income housing covered under environmental justice in the competitive criteria.