



We Open the Doors to an Affordable Place to Call Home





2018 MAHMA Regional Affordable Housing Conference

Discussion Topics

- 2018 Housing Tax Credit Allocations
- 811 Project Rental Assistance Program
- Income Averaging
- OHFA VAWA Survey Results
- On the OHFA Horizon



2018 Housing Tax Credit Awards

- \$31M Housing Tax Credits Awarded
- 38 deals
- 26 Cities (7 in Columbus, 6 in Cleveland and 2 in Dayton)
- 23 Counties
- Populations Served
 - Senior 32%
 - Family 45%
- Total Units Funded 2017: 1,672
- Total Units Funded in 2018: 2,186 which is a 31% increase



2019 Housing Tax Credits

- In 2019, \$28.5M in credits set aside for approximately 30-35 projects
- An additional \$3M in credits set aside for the “Building Opportunity Fund” (for the 3 largest cities: Cincinnati, Cleveland and Columbus) for the next 3 years. Some of those projects could be funded in 2019



811 PRA Program





811 PRA Program

- The Ohio 811 Project Rental Assistance (PRA) Program is a project based rental subsidy demonstration funded by the U.S. Department of Housing and Urban Development (HUD)
- Designed to expand the supply of housing for extremely low-income, non-elderly individuals with disabilities while also making available appropriate supports and services under the Ohio Medicaid Plan
- 811 PRA can be used to designate up to 25 percent of total project units as 811 units
- Rental Subsidy: Covers difference between 30% of income and rent cost



811 PRA Program

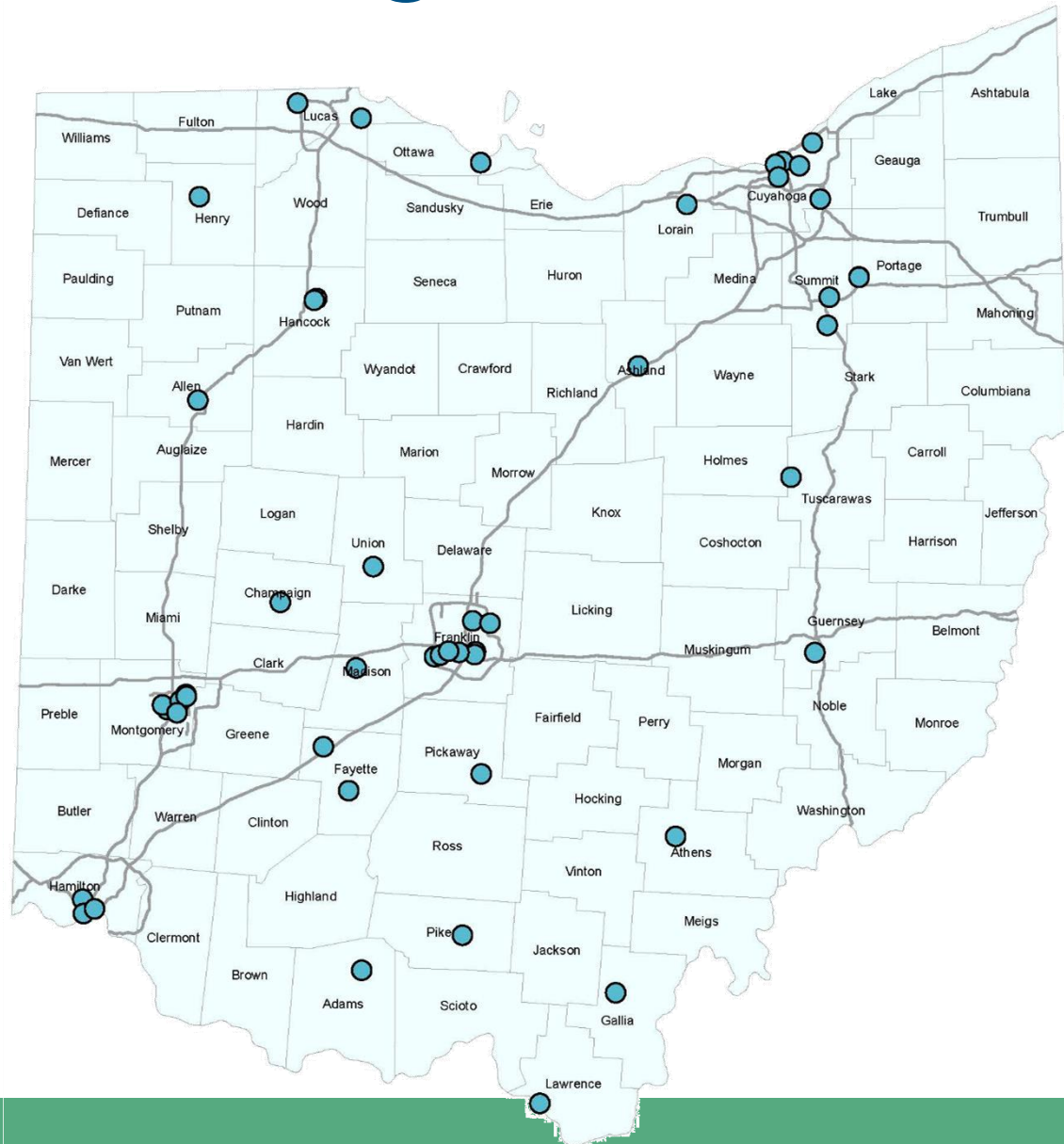
- Target Population: Extremely low-income (<30% AMI) individuals with disabilities
- Unit Creation: Newly-funded or eligible existing units financed by OHFA
- Tenant Matching: Referral process through SocialServe database



811 PRA Program

Commitments

- 302 units, 14 active
- 50 projects, 4 active





Income Averaging (IA)



- Thanks to the Omnibus Bill!
- Idea is to generate more income diversity
- Great for mid income renters in hot markets
- Great for over-income transitions
- Great for low wage workers who make too much money to qualify for affordable housing



Tax Code

*Income averaging is a permanent part of the tax code, **effective March 23, 2018**, for new developments making the minimum set-aside election and requires no formal action from states, IRS, or HUD.*



What is IA

Three Minimum Set Aside Tests

- All “affordable to and occupied by”, not based on individual household income
 - 20% of units are at or below 50% AMI
 - 40% of units are at or below 60% AMI
 - 40% of units **average to** 60% AMI (20-80%)
- Allowing qualified units to serve households earning up to 80 percent of AMI, as long as the average limit in a development is no more than 60 percent of AMI.



An IA Starting Place

- Only permitted for 100% LIHTC projects-No Market Units
- 40% of all units affordable to and occupied by persons earning 60% AMI
- Together all units must average to 60% AMI
- Project owners shall select “yes” to the 8b election on the IRS 8609 Form indicating that the project will be treated as a multiple building project
- Units of same size must be similar and reasonably distributed



An IA Starting Place

- If IRS 8609 Form (8609) is issued, project is not eligible for IA
- A project not issued 8609, is a multi-building project that already started collecting credits on a portion of the project, is not eligible for IA
- A project not issued 8609, is a multi-building project that has not started collecting credits on a portion of the building, and the Restrictive Covenant (RC) was not recorded, is eligible. If the RC was recorded, can change the election only, not the rents/income
- Unit designations are locked in. Meaning, if owner selects 10 units at 30%, 5 at 70% and 2 at 80% this designation cannot be changed unless approved by OHFA
- No additional compliance fee assessed at this time



Specifics

- Applies to unit designations, not individual tenant incomes
- Designations must be set at 10 percent increments (20, 30, 40, 50, 60, 70, and 80 percent of AMI)
- NCSHA believes the decision to allow income averaging is at the discretion of the state



Income Averaging Example

Example: 10-Unit Project

1 unit at 80% AMI

8 units at 60% AMI

1 units at 40% AMI

= 60% average

3 units at 80% AMI

3 units at 60% AMI

2 units at 50% AMI

2 units at 20% AMI

=56% average



VAWA Survey

Cody R. Price, PhD
Office of Housing Policy
9.27.18



Why Does VAWA Matter

- A) 32% of cases of domestic violence involved a suicide
- B) 87% of fatal incidents of domestic violence involved guns
- C) There were 115 fatalities in 83 cases of domestic violence
- D) 23% of cases involved children at the scene.
- E) All of the above

E) All of the above

- The Ohio Domestic Violence Network compiled these statistics, among others, over a one-year period to demonstrate the significant impact of domestic violence in Ohio.

See “Ohio Domestic Violence Fatalities: July 1, 2016-June 30, 2017,” *Ohio Domestic Violence Network*.

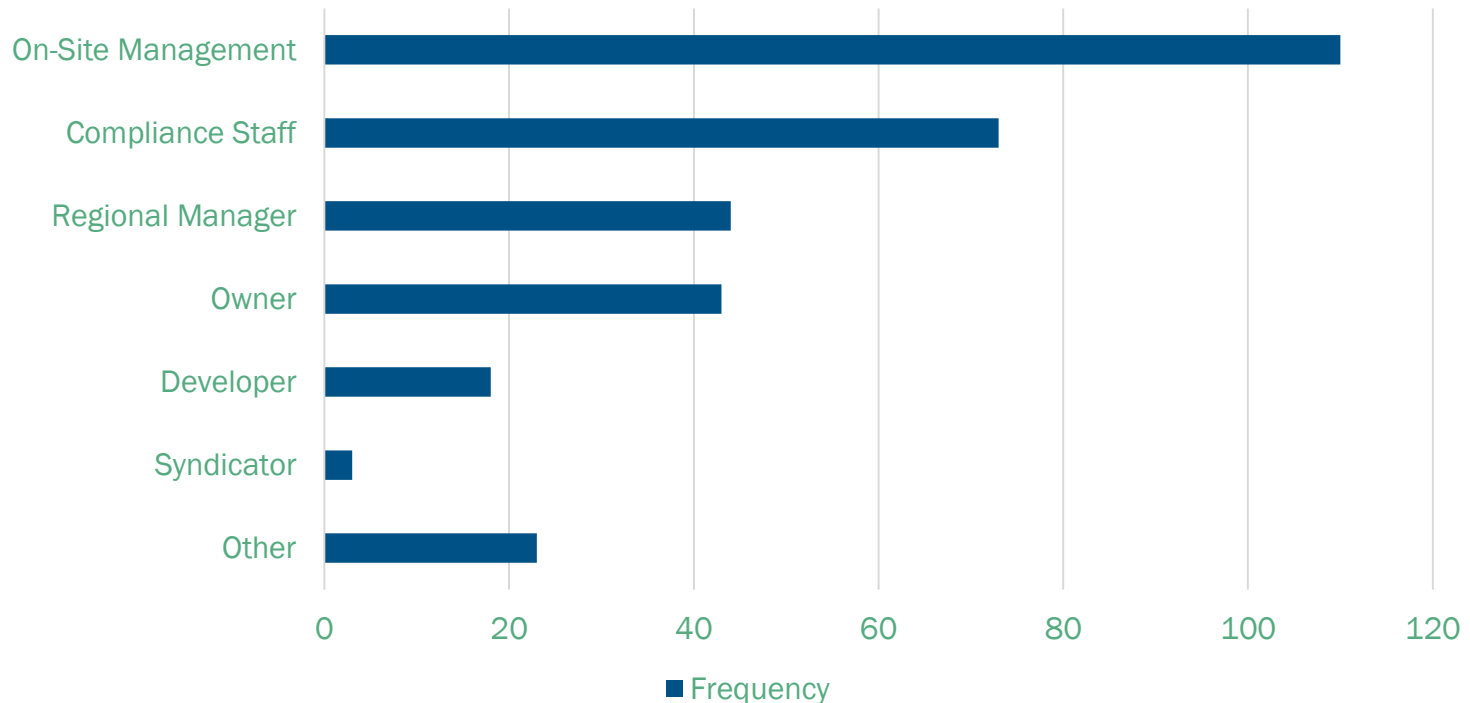


Survey Topics

1. Familiarity with VAWA
2. Resident Notices about VAWA
3. Familiarity with implementing VAWA transfers
4. Incidence of VAWA Requests
5. Resolution of VAWA Requests
6. Documentation of resident status as a victim
7. VAWA costs
8. Victim referral
9. Resources to learn more about VAWA
10. Comments

Survey Sample

- Conducted over a six week period
- Of 1,771 contacts, 419 responded (24%)

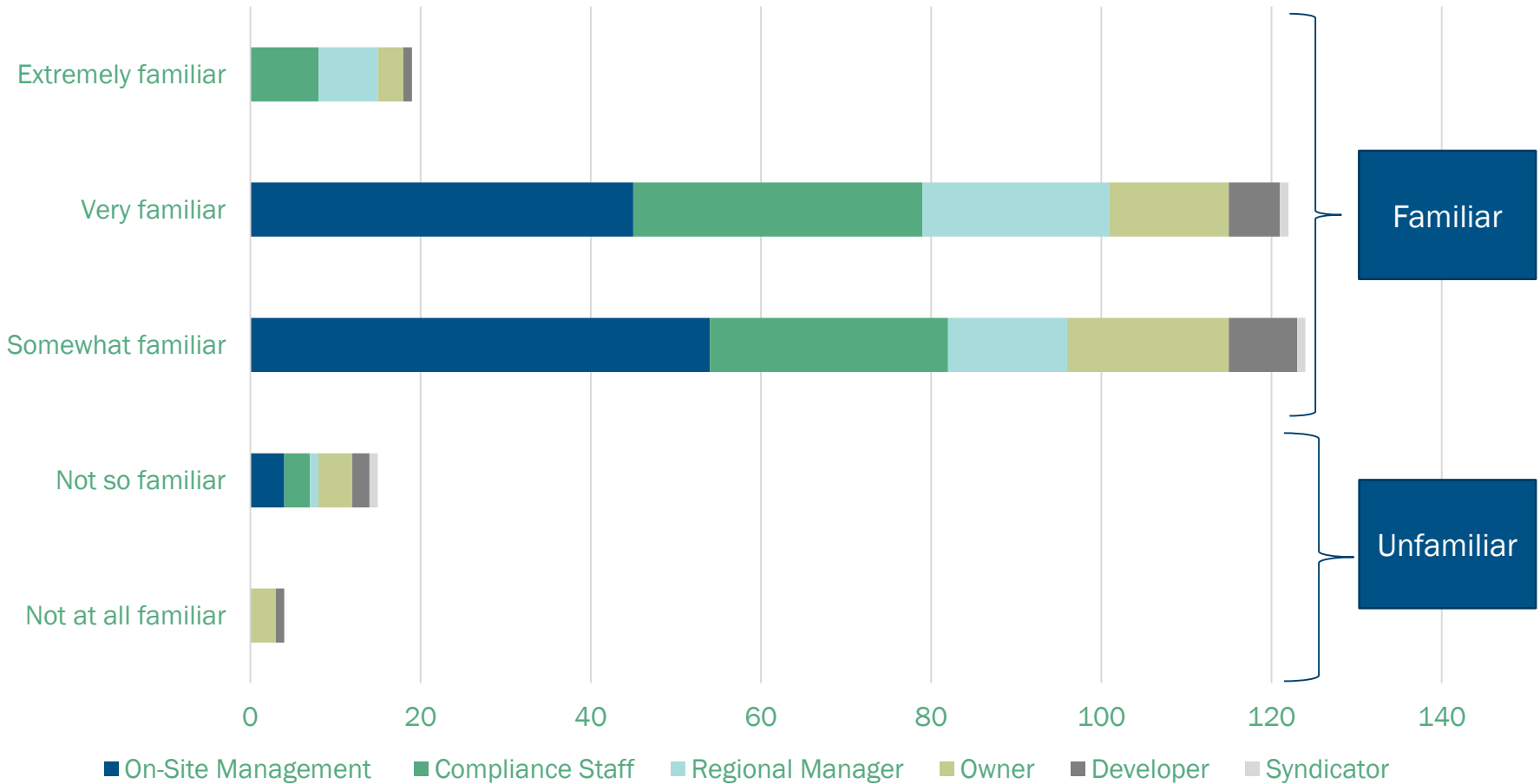




FAMILIARITY AND VAWA NOTIFICATION

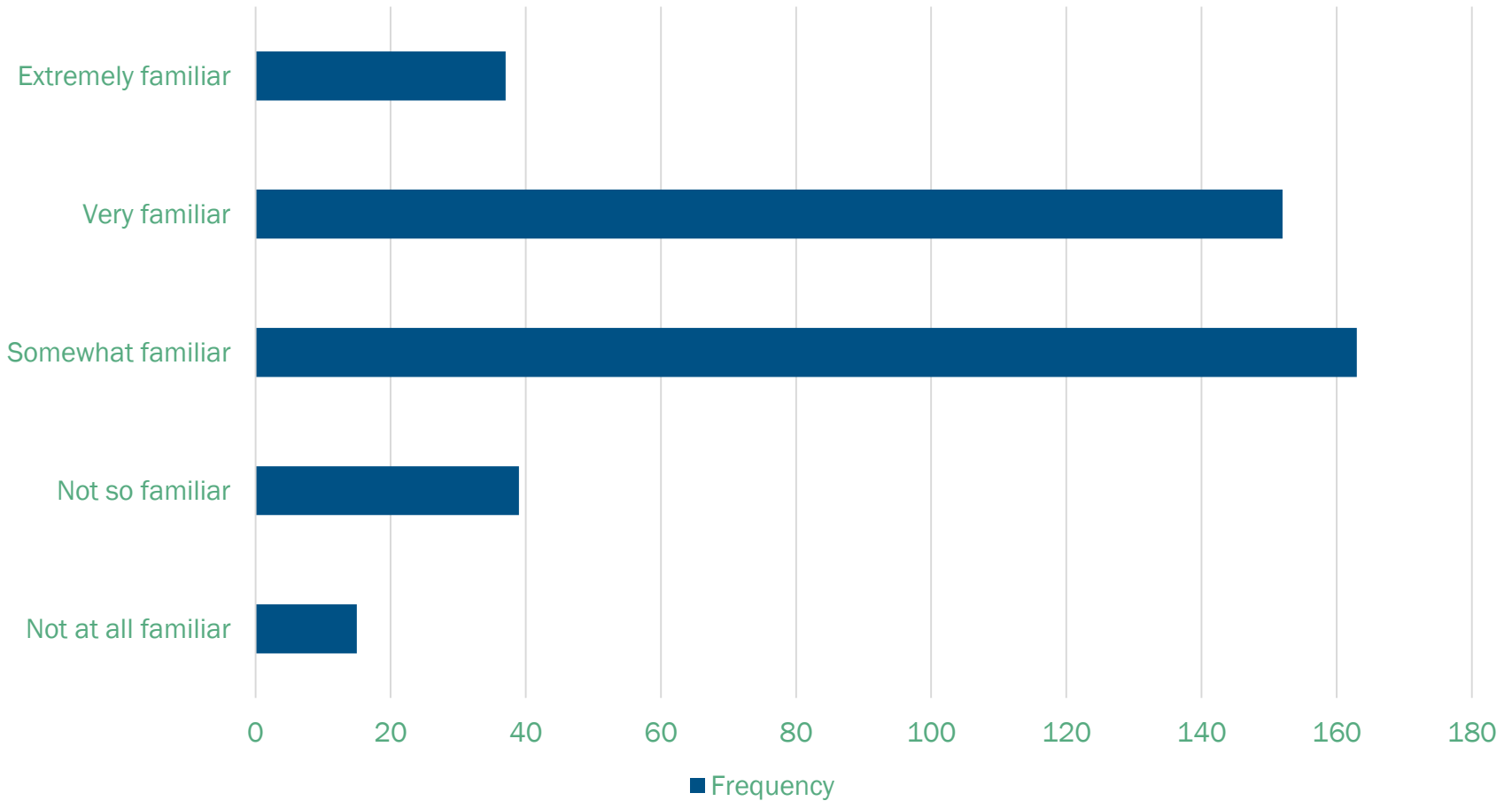


Most respondents were familiar with VAWA



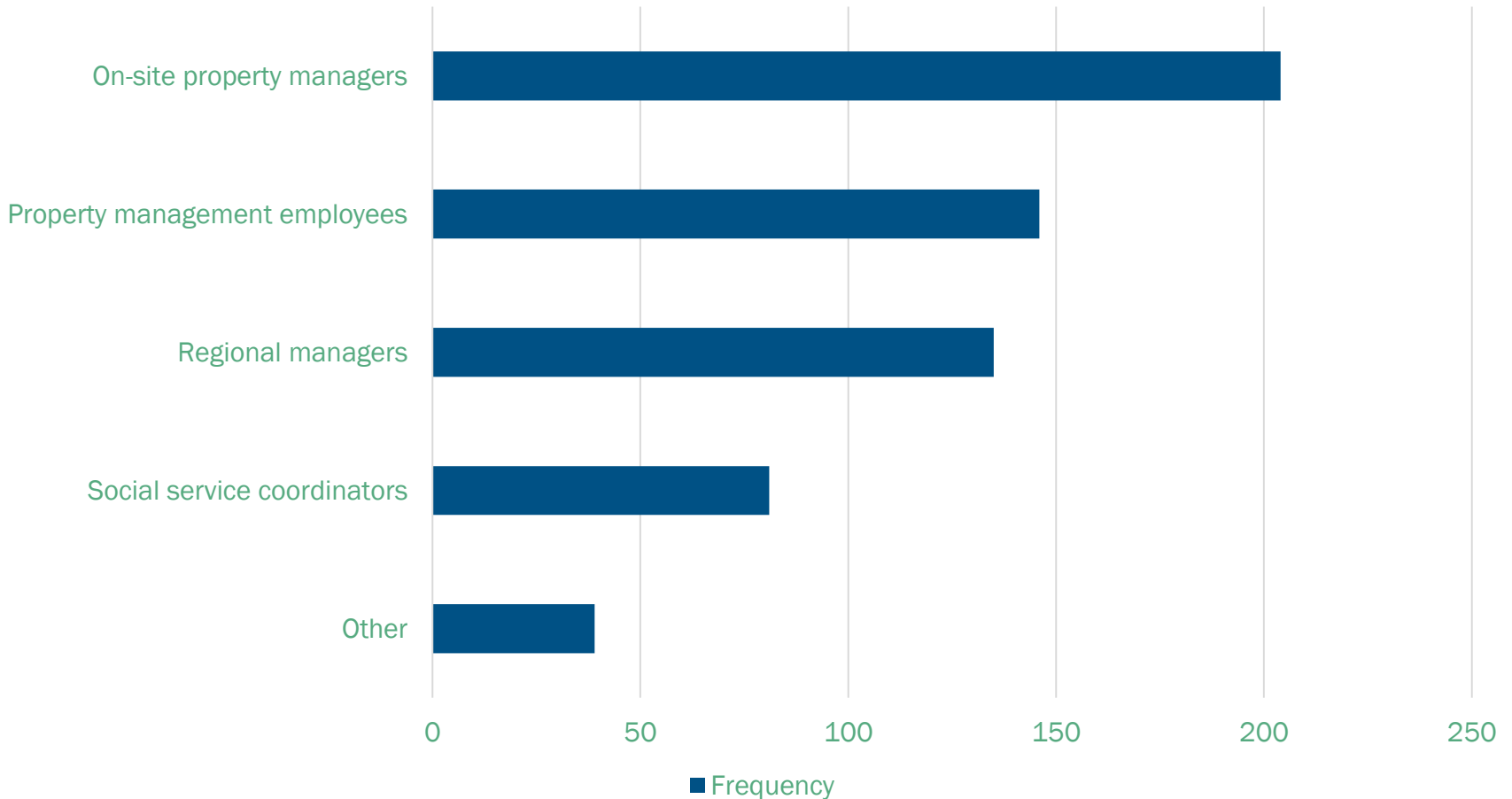


Familiarity with VAWA





On-site managers and employees are likely to be trained on VAWA





96% of properties provided some type of VAWA notification

	All Responses
VAWA Lease Addendum	83%
Notice of Occupancy Rights	75%
Passed on to Social Service Staff	24%
Flyer/Newsletter/Other	22%
No Notification	4%

- 68% received at least a Notice of Occupancy Rights and VAWA Lease Addendum
- 6% of properties were notified ONLY via Flyer/Newsletter or Social Service Staff



ACTION AND IMPLEMENTATION



VAWA Decision-Making





471 reported cases of VAWA last year

- Average 1.5 cases per year (min=0; max=40)
 - Total Cases Reported – 471

	Total
Requested a VAWA transfer	319
Provided documentation that they are domestic violence victims	293
Requested other assistance instead of or in addition to a transfer	130
Failed to provide documentation after you requested it	90
Requested that you change your decision to deny or terminate because of their status as a VAWA victim	69



Most Emergency Transfer Requests resulted in action

Resolutions with Action	Total Cases: 257
The person was transferred (or is in process of transferring) to another unit	179
The person requesting the transfer received protection from lease enforcement / eviction / legal actions	61
The person requesting the transfer was addressed with a safety plan and/or counseling, but was not transferred	17
Resolutions without Action	Total Cases: 119
The person requesting the transfer requested assistance, but did not follow up, or dropped their concern	47
A unit was not available to transfer to	38
Tenant refused to accept the assistance offered by management	27
The person requesting the transfer did not qualify for the program after transfer	6
Property Manager denied the tenant assistance	1



IMPROVING KNOWLEDGE



Most prefer online webinars or in-person trainings to learn more about VAWA

	Rank 1	Rank 2	Rank 3	Rank 4
In-person group trainings or seminars	89	53	61	27
Online webinars	94	67	40	29
Pamphlets or readings	43	71	48	65
One-on-one instruction	30	35	59	99



Comments

“HUD's restriction on requiring tenant's to provide back-up documents makes VAWA transfers too accessible, and therefore burdensome. I feel that **HUD should provide a list of acceptable documents** that we can require that will help us prove that this is a true need based on VAWA, not just the easiest, quickest way to get a transfer approved.”

“Language within the documents needs to be **more resident-friendly**, and less legal. There is too much for tenants to read, and they don't bother. Residents do not want to follow-up in a timely manner. There is considerable misrepresentation or outright lying of facts just to be able to get a transfer to another unit.”

“It was **challenging to implement** within the deadlines with next to no guidance from HUD and other entities. We think we have everything in place and hope we are managing situations correctly.”



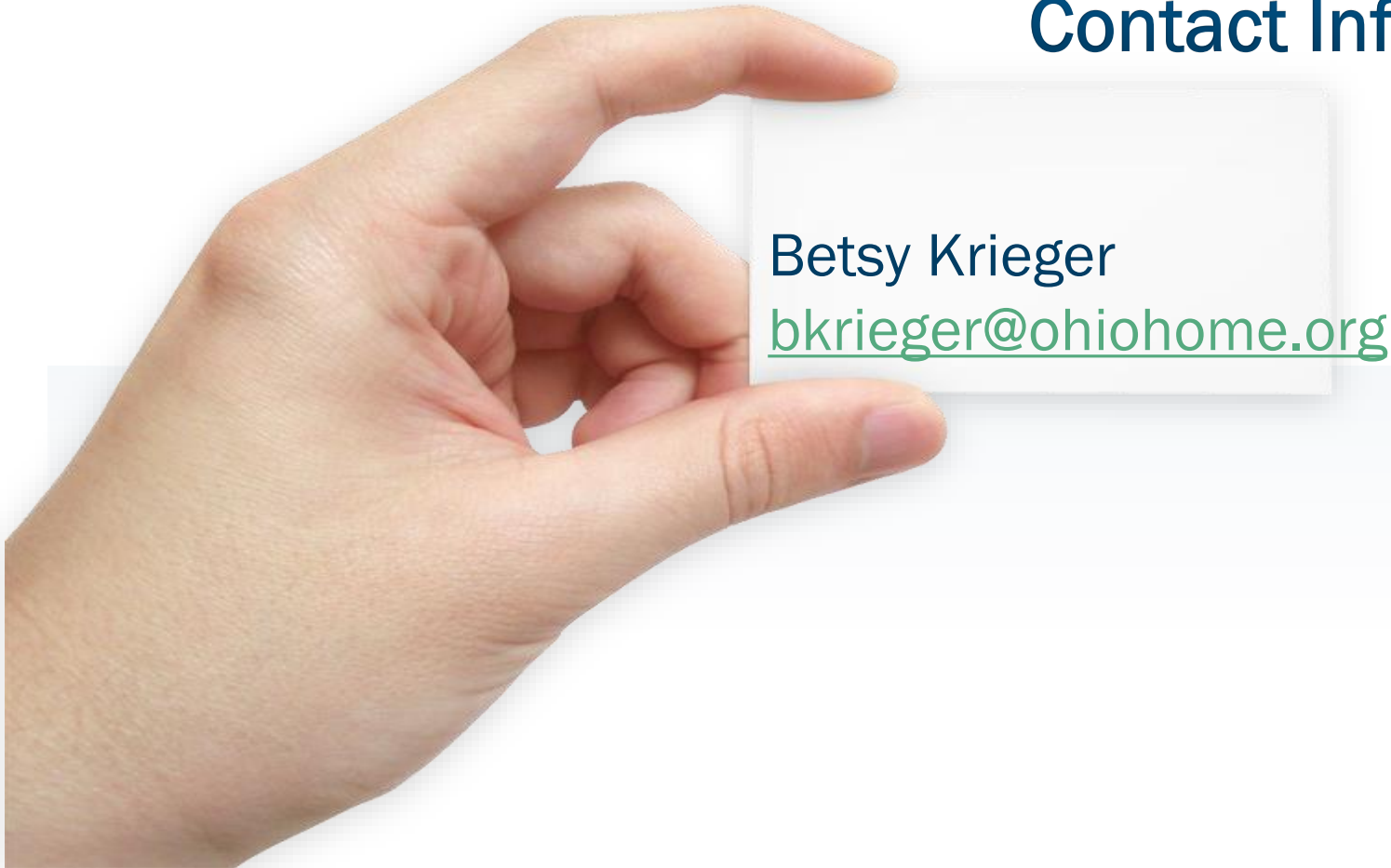
On the OHFA Horizon

Expanded Training Program

- Compliance Handbook
- Mini Instructional Webinars (2-5 minutes)
- Short Instructional Webinars (15-30 minutes)
- On-demand OHFA Training
- OHFA Orientation Meetings (previously known as Placed In Service Meetings)
- On-boarding process



Contact Info:



Betsy Krieger

bkrieger@ohiohome.org