

Introduction

Community facilities and services are crucial to meeting the needs of Henry County's residents and help to define the County's quality of life. The Quality of Life component of the Comprehensive Plan addresses in a general way the facility and service needs of Henry County, and focuses on the approach necessary to improve coordination and cooperation.

Planning Issues

Several planning issues arise when discussing the best manner in sustaining the County's Quality of Life. Because several county services and elements help to define quality of life, it is very important that each service or element is viewed with equal importance. The level and quality of education and learning centers help to set the tone of the county's economic future; consistent and affordable health care promotes healthy lifestyles and human longevity; well-planned emergency management methods mitigate current and future natural and man-made hazards; and affordable and quality housing for all residents should be goal for every county to embrace.

Because the Quality of Life often is a consistent theme in attracting and retaining residents, it is important that each agency tasked with this quality of life mission coordinate with their federal, state, and local counterparts to get a better grasp of how their unique missions are intertwined. As a planning objective, it is recommended that these respective agencies meet periodically to discuss their future goals, objectives, and constraints in an open forum so that County's quality of life can be preserved for future generations.

Goals and Objectives

Community Services and Facilities

Goal: To provide an optimal level of services (LOS) to residents, businesses and visitors, by:

Objectives:

- ✓ Encouraging open levels of communication between county and local officials to assist in the facilitation of identifying and prioritizing goals, and in discussing future capital projects and community facilities;
- ✓ Promoting the County's vast array of natural and recreational opportunities through a countywide park district (if feasible in the future);
- ✓ Continually maintaining an Emergency Management Plan;
- ✓ Utilizing a capital improvement plan to identify and revitalizing aging facilities and structures.

Education and Learning Facilities

Goal: To prepare Henry County students to be successful in any economy, by:

Objectives:

- ✓ Using enrollment forecast reports, among other information sources, in assisting school districts and local officials in developing growth management guidelines;
- ✓ Promoting an open channel of communication between citizens, public officials and school district officials.

Housing

Goal: To encourage the development of safe and quality housing in Henry County by:

Objectives

- ✓ Utilizing the Henry County Comprehensive Housing Improvement Strategy (CHIS) and updating it when necessary;
- ✓ Facilitating a means of coordination/standardization among political subdivisions to review housing needs, promote neighborhood-level planning initiatives, zoning, and CHIS implementation;
- ✓ Promoting programs and incentives that encourage the diversification of housing types, choices, and cost;
- ✓ Assisting in the rehabilitating of distressed neighborhoods and housing areas through a combination of infrastructure and housing-related improvement programs;
- ✓ Promoting the clustering and construction of homes in locations with suitable infrastructure;
- ✓ Developing a rapport with area and local developers in their pursuit to develop innovative housing and housing projects.

Historic Preservation

Goal: To preserve Henry County's link to the past by:

Objectives

- ✓ Maintaining and preserving the county's historical buildings and landmarks
- ✓ Promoting events that highlight historical resources

Existing Conditions and Trends

Community facilities and services provided in Henry County are essential to meet the quality of life desires of residents. These include the education system, libraries, parks and recreation areas, law enforcement and fire protection, health care facilities, recycling and solid waste management and social services. Data sources used to inventory community facilities included data collected by individual providers, such as school districts, annual reports and interviews.

Community Services and Facilities

There are several agencies and organizations within Henry County that help to promote quality of life, from those that promote the health and safety of residents to others that maintain a link to the county's proud history.

Hospitals and Health Care Facilities

Henry County is served by the Henry County Community Hospital. The Hospice of Henry County offers terminally ill patient care. Several nursing homes, retirement and life-care communities are located across the County.

In a recently released health care industry study, Henry County Hospital, Inc. was named as one of the nation's 100 Top Hospitals that has achieved excellence in quality of care, efficiency of operations and sustainability of overall performance. This is the first time Henry County Hospital, Inc. has been recognized as one of the 100 Top Hospitals. The eight main data measurements to determine performance include risk-adjusted mortality index, risk-adjusted complications index, severity-adjusted average length of stay, expense per adjusted discharge, profitability, proportion of outpatient revenue, total asset turnover ratio and data quality.

Henry County Landfill

The county has operated the Henry County Landfill ever since it began operations in the late 1960's. The landfill accepts about 21,000 tons of solid waste annually and at this rate is expected to reach capacity in 2010. Over 75% of the waste comes from the residents and industries of Henry County. The future of the landfill after 2010 is still being evaluated. Options for the landfill include expansion to add capacity or to maintain a transfer station.

Recycling opportunities are also prevalent in Henry County. Recycling drop offs and drives are available to county residents at various locations throughout the county. The Henry County Solid Waste Management Plan details all of the educational programs and recycling opportunities that are available to county residents. The plan also indicates that almost 50% of the waste that is generated in the county is recycled.

Law Enforcement, Fire Protection, and Emergency Management

The Ohio Highway Patrol, Henry County Sheriff's Department and several municipal police departments provide Law enforcement services in Henry County. Several fire and rescue departments provide fire protection and emergency medical services (EMS) at the township, municipal and village levels. The newly constructed Liberty-Washington Township Fire and EMS department building should be regarded as the culmination of cooperative local government efforts that should modeled across Henry County.

The Henry County Emergency Management Agency, and other agencies like the local emergency planning commission, Red Cross, assists the county in mitigating the various man-made and natural hazards. The Henry County EMA, along with the Henry County Planning Commission, is currently in the process of developing a Natural Hazard Mitigation Plan. The plan will offer actions to reduce or eliminate risk to people and property from hazards and their effects, and must be in place by Nov. 1, 2004, if the county wishes to obtain funding from the Hazard Mitigation Grant Program to reduce potential damages.

The Henry County Red Cross is also busy developing a Terrorism Preparedness Plan, which will update and enhance the existing emergency operation plan with special emphasis on weapons of mass destruction and terrorism; designate a county advisory team to deal with weapons of mass destruction and terrorism; and evaluate the county's equipment purchasing priority list.

Social Services

A variety of community services are supported and funded by federal, state or local governments or by nonprofit groups, agencies and volunteers. Services and facilities are available for persons of all ages, with special emphasis on individuals with unique needs and disabilities. Services range from children's services and education to recreation, housing and home-related services. The Henry County Senior Center is also a valuable resource within the county, and is currently pursuing the feasibility of expanding its facilities to better assist the growing number of county seniors.

Education and Learning Centers

The education "arena" in Henry County consists four school districts, Liberty Center, Holgate, Patrick Henry, and Napoleon (Archbold and Otsego local school districts, located in Fulton and Wood counties, respectively, also service a portion of Henry County). Other educational facilities include St. Augustine Catholic school, St. John's and St. Paul Lutheran schools, Four County Career Center, and Northwest State Community College. Bowling Green State University, the University of Toledo, and Defiance College offer undergraduate and graduate programs and are both located in contiguous counties.

Northwest State Community College, located in Ridgeville Township, is a public two-year state college dedicated to the philosophy that education is a lifelong process. The College is committed to excellence in education by providing relevant, state-of-the-art programs, courses, and seminars that are accessible and affordable to students achieving their personal goals.

Northwest State Community College takes pride in its accreditation through the North Central Association of Colleges and Schools. Through this accreditation, NSCC is able to offer quality programs like Business Technologies, Engineering Technologies, General Studies, and Health & Human Services Technologies.

The Napoleon public library system serves Henry County: The Napoleon Library System is comprised of the Main Library and two branch libraries in Florida and McClure. The library is currently financed by: A state income tax -- 5.7% of state income tax is allocated for all public libraries in the State of Ohio; A one-mill levy on real estate in the Napoleon Area School District; and other income is from fines collected, gifts, printing and copier costs, etc. The villages of Holgate, Deshler, Hamler, Malinta, and Liberty Center also have libraries.

Historic Preservation

Like any limited resource, historic properties need careful planning and management to ensure their survival for current and future generations. They are subject to complex pressures and issues, and often their preservation appears to be at odds with the immediate needs for affordable housing, economic revitalization, and growth. However, preserving historical treasures can assist local communities by stabilizing neighborhoods, providing affordable housing, lowering crime, stimulating private investment, bringing people and businesses back downtown, attracting tourists, and strengthening community pride.

Countywide historic preservation efforts are the primary mission of the Henry County Historical Society. Formed in 1970, the Henry County Historical Society is a non-profit, community-supported organization established in 1970 to acquire, preserve, interpret and exhibit objects or historic sites that will educate the public and promote the history of Henry County and Ohio. The Society collaborates annually with the Bartlow Township Historical Society, Hamler Heritage Society, Liberty Center Historical Society and Malinta Community Historical Society to create and develop a variety of programs.

Over the years, the Henry County Historical Society has acquired books, maps, documents, records and other objects to fulfill the historical society's purpose. Due to the growing collection, three sites have been accepted for preservation, maintained and are now opened on a regular basis. The following historic structures are part of the historical society's building inventory:

- ✓ The Harmon family donated the Log cabin, circa 1860, which sat on the banks of the Maumee River, along County Road Z. The Immanuel Lutheran One-Room Schoolhouse built in 1897, which sat at St. Rt. 109 and County Road H near Hamler, was donated by the Immanuel Lutheran Congregation. Both structures now sit at the Henry County Fairgrounds, St. Rt. 108, Napoleon. They are open during the Henry County Fair, Napoleon Fall Festival, the Henry County Historical Driving Tour Day or by scheduled appointment.
- ✓ The Henry County Historical Society's Museum is located in an 1890's Methodist Episcopal Church on County Road M at County Road 7 in Grelton.
- ✓ The Dr. Bloomfield Home and Carriage house, circa 1879, is located at the corner of West Clinton and Webster streets in Napoleon. It is currently being restored to the original splendor of the Victorian era. The first floor of the home was finished in mid-2002, and the rest of the home, the carriage house and the gardens are scheduled for completion in the coming years.
- ✓ Alongside the depot and caboose at the Malinta Community Historical Society is a new maintainer's shanty. While not the original to the site, the shanty is a duplicate of what was once there. Recently moved to the site from U.S. 6 and County Road 6, the shanty is currently available for window-shopping only.



- ✓ In Hamler, the second floor of the Hamler Heritage Society's historic town hall, which has been used for several community events and meetings, features a recently completed Victorian room. Work at Hamler Town Hall over the past year also includes the restoration of two exterior walls in which garage doors were removed and rebricked to the building's original form.
- ✓ The Liberty Center Historical Society has made extensive interior renovations to its depot, including the installation of a furnace, sprinkler system and new sewer lines. With these skeletal necessities in place, historical society members are hoping to complete renovations this winter with the installation of drywall and plumbing.
- ✓ Just south of Liberty Center is the county's first Ohio Bicentennial historical marker. Located at the site of Damascus, at Ohio 109 and U.S. 24, the plaque was dedicated by state and local officials last weekend.
- ✓ On the county's southeast side, the Bartlow Township Historical Society on Main Street in Deshler has made continued improvements and additions to its museum, including the addition of a large model train display. Acquisitions over the year now on display are an old-fashioned washing machine, a horsehide coat, projection equipment from the early 1930s, and an old eye doctor's chair and examining equipment. The historical society also has several new books of all kinds, dating back to the 1850s.
- ✓ The following historic building are currently registered on the National Register:
 - First Presbyterian Church
303 W. Washington, Napoleon

 - Henry County Courthouse
N. Perry and E. Washington Sts., Napoleon

 - Henry County Sheriff's Residence and Jail
123 E. Washington St., Napoleon

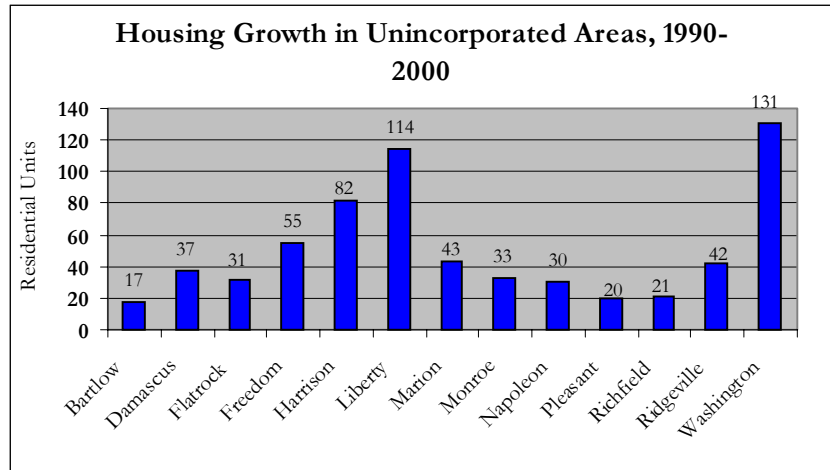
 - St. Augustine's Catholic Church
221 E. Clinton St. at corner of Monroe, Napoleon

The Henry County Historical Society is currently supporting the following programs

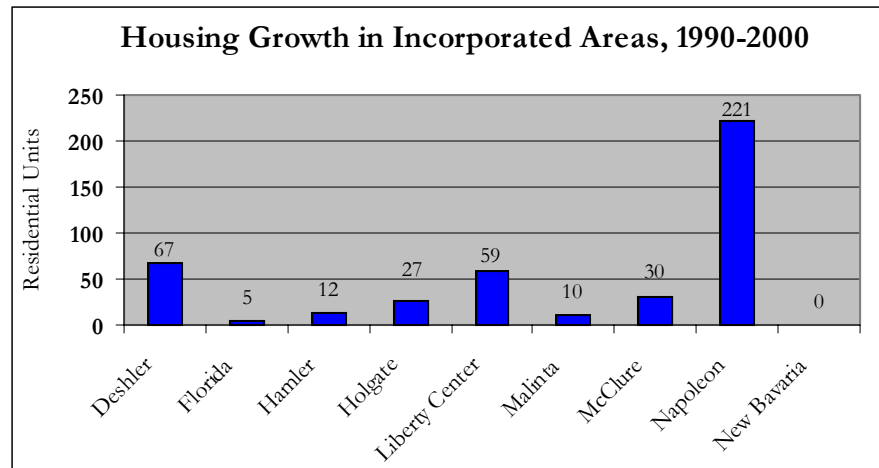
- ✓ Junior Historian Program
- ✓ K-12 Program
- ✓ History Days Outreach Programs
- ✓ Joyce Colwell Fund

Housing

Since 1990, the housing arena in Henry County has noticed a slow increase of new residential dwellings, albeit a marginal increase in population. A primary reason for the increase in housing growth is largely due to intra-county migration and the increase of homeownership of single residents. Since 1990, Henry County witnessed up to a 15% increase in homeownership on behalf of single residents. Other nearby counties like Fulton, Paulding, Putnam, and Wood noticed an increase of up to 30%. Over the last ten years, Williams and Defiance counties also had an increase of single resident homeowners of up to 22.5%.



The unincorporated areas within the county were the largest recipients of new residential units. While new residential growth occurred primarily within or contiguous to the City of Napoleon (221 residential units), the township of Washington witnessed 131 new residential units, Liberty Township (114 new residential units), Harrison



Township (82 new residential units), and Freedom Township (55 new residential units). This trend is nothing new to Henry Countians, as the northernmost areas of the county, due to their prime location to good thoroughfare routes and location within the Toledo MSA, developed faster than any other portion of the county.

The rental market within Henry County is also another notable housing issue. The costs burdens (as measured by renters paying more than 35% of gross income for housing) for renters in Deshler, Florida, Holgate, Liberty Center, McClure, and Napoleon is higher in 2000 than in 1990. Communities in Henry County higher than county average (21.6%) for rent cost burdens are: Deshler (23.2%), Florida (23.1%), Holgate (28.7%), Liberty Center (28.6%), Malinta (25%), and Napoleon (23.2%). However, only two communities in the county have higher rent cost burdens than state average (27.4). These communities are Holgate and Liberty Center.

Because rent costs impact upon the attraction of employees, among other things, it is an ongoing concern addressed with the Comprehensive Housing Improvement Strategy (CHIS) prepared and

administered on behalf of the Maumee Valley Planning Organization (MVPO). This CHIS is necessary for Comprehensive Housing Improvement Program (CHIP) monies to mitigate housing and community distress concerns.

In 2003, Henry County is among 55 counties that will share \$28 million in grants to help local governments maintain, improve and expand affordable housing for low- and moderate-income residents. Henry County is set to receive \$500,000.

Strategies and Recommendations

Education and Learning Facilities

Continually Embrace Strategic Planning Activities

The Library periodically embraces planning efforts to visualize the direction of its services and facilities. The following planning endeavors have been recently identified by Library staff:

- ✓ To build an addition to the present library to provide more space for library materials and a public meeting room.
- ✓ To provide a variety of recreational, educational and informational reading, viewing and listening materials serving the needs of all residents.
- ✓ To foster a love of books and learning through children's programming.
- ✓ To provide a central resource collection reflecting Henry County culture, history, and genealogy.

Encourage and Promote Fund-Raising Activities

The Library system in the county continually looks for methods by which to increase its support base. Henry County residents and other supporters are encouraged to support the following types of activities:

Life Insurance Policies

Life Insurance Policies may be assigned irrevocable to the Public Library with replacement cost or subsequent premium payment that is fully tax deductible.

Last Will and Testaments

A Last Will and Testament may designate a public library as a beneficiary. A specific amount of money or property can be bequeathed, in an absolute sum or as a percentage of your residual estate, free from any estate tax.

Testamentary and Living Trusts

Testamentary and Living Trusts can be created in a last will and testament. A trust can provide a beneficiary with a lifetime income or estate. At the death of this beneficiary, the assets could be transferred to the Public Library.

Cash Contributions

Cash Contributions to the Public Library are tax deductible.

Land and Other Donations

Land and Other Donations to the Public Library may also provide for a tax deduction

Historic Preservation

There are numerous ways that Henry County and its several communities can work to preserve historic properties. A few include: a historic preservation ordinance or resolution, zoning, demolition moratoria, downtown revitalization programs, local economic incentives, promoting the federal rehabilitation tax credit (especially in combination with low-income housing tax credits), and public education programs. The best approach is to use a combination of tools, specially chosen and integrated to suit local needs.

Develop a Historic Preservation Plan

A historic preservation plan is a statement of the community's goals for its historic properties and the actions it will take to reach those goals. It is most effective when it is a component of a community's master plan and is coordinated with other policies for housing, economic development, and transportation. Communities that do not have a master plan, or that will not be revising it soon, can create a separate historic preservation plan to serve in the interim.

The plan at its best, however, is more than a written document. It should be a continuous process that brings together citizens and interest groups and helps them identify where their diverse goals complement historic preservation and how they can work together to preserve their local heritage.

Historic preservation planning should include these factors:

- The history and historic properties of the community. In order to plan for historic properties, a community must identify them first. A thorough and up-to-date survey of historic properties is critical. Keep in mind that your community's history is found not only in architectural centerpieces, but also in middle and working class neighborhoods, modest commercial rows, industrial structures, cemeteries, farm buildings, bridges, landscapes, and in the often-hidden archaeological value of unassuming structures and vacant land.
- A map and address list should be developed of known historic properties from surveys, local historic districts and landmarks, and the National Register of Historic Places.
- Rehabilitation Tax Credit computerized log: This log lists all the development projects in Ohio that successfully used the federal historic rehabilitation tax credit. It contains property names, addresses, developers, owners, project costs, and the use of the property before and after rehabilitation—all of which can be searched by county, region, or the entire state and used for marketing local historic properties.
- Agriculture Chronology and Bibliography: This is the first in a series of references the Ohio Historic Preservation Office is beginning to develop about broad themes in Ohio's history. The chronology lists pertinent events, people, legislation, technologies, and other factors that contributed to Ohio's agricultural development; the annotated bibliography provides sources for further research. They are meant to assist local governments, state agencies, Ohio Historic Preservation Office staff, and others in evaluating the historic significance of properties.

- Work with your local government to plan carefully for the future of the places, which are evidence of your community's heritage. If you have a historic preservation plan, make sure it is up-to-date and is being implemented.
- Establish local historic preservation legislation. Protect your historic resources through an ordinance or resolution, or make sure the existing legislation is adequate and that the properties that need protection have indeed been designated as historic.
- Examine local zoning. Make sure the zoning for historic areas encourages their survival, rather than their replacement with parking lots or commercial strips.
- Document your community's historic properties. Work with your local historical society, preservation organization, or other citizen groups to conduct surveys or develop National Register nominations.
- Encourage local governments to participate in the Certified Local Government (CLG) program. As a Certified Local Government, each community will be eligible to apply for federal matching grant funds for planning and other preservation activities.

Utilize Historic Preservation Tools and Incentives

Certified Local Government Program

Jointly administered by National Park Service in partnership with the State of Ohio Historic Preservation Office (SHPO), the CLG Program is a model and cost-effective local, State, and federal partnership that promotes historic preservation at the grassroots level across the nation. Working closely with such national organizations as the National Association of Preservation Commissions, the CLG program seeks to:

- ✓ Develop and maintain local historic preservation programs that will influence the zoning and permitting decisions critical to preserving historic properties; and,
- ✓ Ensure the broadest possible participation of local governments in the national historic preservation program while maintaining preservation standards established by the Secretary of the Interior. By being a listed as a "Certified Local Government", communities in Henry County can qualify for dollars to perform a wide array of historic preservation efforts. Since 1985, more than \$40 million in HPF grants, has been allocated to the Certified Local Government program; and 1,228 local governments currently participate in the program nationwide.

Historic Preservation Easements

A preservation easement is a voluntary legal agreement that protects a significant historic, archaeological, or cultural resource. An easement provides assurance to the owner of a historic or cultural property that the property's intrinsic values will be preserved through subsequent ownership. In addition, the owner may obtain substantial tax benefits. An entire historic structure or just the facade or interior may qualify. Historic preservation easements

also are used to protect a historic landscape, battlefield, traditional cultural place, or archaeological site. Under the terms of an easement, a property owner grants a portion of, or interest in, her property rights to an organization whose mission includes historic preservation. Once recorded, an easement becomes part of the property's chain of title and is tied to the property in perpetuity, thus binding not only the owner who grants the easement but all future owners as well.

According to the IRS an easement must either preserve a certified historic structure or a historically important land area to qualify for federal income and estate tax deductions. The IRS definition of a certified historic structure includes any building, structure, or land area that is:

- Listed in the National Register of Historic Places, or
- Located in a registered historic district and certified by the U.S. Department of the Interior as being historically significant to the district.

Historic Preservation Tax Incentives

The Federal historic preservation tax incentives program (the 20% credit) is jointly administered by the U.S. Department of the Interior and the Department of the Treasury. The 20% rehabilitation tax credit applies to any project that the Secretary of the Interior designates a certified rehabilitation of a certified historic structure. The 20% credit is available for properties rehabilitated for commercial, industrial, agricultural, or rental residential purposes, but it is not available for properties used exclusively as the owner's private residence.

To be eligible for the 20% rehabilitation tax credit, a project must also meet the following basic tax requirements of the Internal Revenue Code:

1. The building must be depreciable. That is, it must be used in a trade or business or held for the production of income. It may be used for offices, for commercial, industrial or agricultural enterprises, or for rental housing. It may not serve exclusively as the owner's private residence.
2. The rehabilitation must be substantial. That is, during a 24-month period selected by the taxpayer, rehabilitation expenditures must exceed the greater of \$5,000 or the adjusted basis of the building and its structural components. The adjusted basis is generally the purchase price, minus the cost of land, plus improvements already made, minus depreciation already taken. Once the substantial rehabilitation test is met, all qualified expenditures, including those incurred outside of the measuring period, qualify for the credit.
3. If the rehabilitation is completed in phases, the same rules apply, except that a 60-month measuring period applies. This phase rule is available only if: (1) there is a set of architectural plans and specifications for all phases of the rehabilitation, and (2) it can reasonably be expected that all phases of the rehabilitation will be completed.

4. The property must be placed in service and returned to use. The rehabilitation tax credit is generally allowed in the taxable year the rehabilitated property is placed in service.
5. The building must be a certified historic structure when it is placed in service; if it is not yet a certified historic structure at that time, the owner must have requested on or before the date that the building was placed in service a determination from the NPS that the building is a certified historic structure, and have a reasonable expectation that the determination will be granted.

Qualified rehabilitation expenditures include costs associated with the work undertaken on the historic building, as well as architectural and engineering fees, site survey fees, legal expenses, development fees, and other construction-related costs, if such costs are added to the basis of the property and are determined to be reasonable and related to the services performed. They do not include costs of acquiring or furnishing the building, new additions that expand the existing building, new building construction, or parking lots, sidewalks, landscaping, or other facilities related to the building.

Support Historic Preservation Efforts

The County should support historic preservation to the extent feasible in all public actions. These would include the following:

- ✓ Preserving County-owned buildings and structures through sensitive rehabilitation. This includes continued rehabilitation of the County Courthouse and any other County-owned building of historic, architectural and/or cultural value.
- ✓ The County should continue to consult with the Historical Society and OHPO in all public actions that affect the built environment, such as new construction, renovation of existing buildings and demolition, and environmental reviews relative to grant applications.
- ✓ Extending support for historic preservation of publicly owned buildings. This can occur through educational efforts, funding efforts to assist in rehabilitation and support for state and federal grants.
- ✓ The County should recognize outstanding preservation efforts and important architectural structures with an annual award and education program.
- ✓ Supporting all qualifying nominations to the National Register of Historic Places. Placement on the Register does not affect a property owner's control of the historic property, unless federal funds are used to rehabilitate, renovate or demolish the structure. Also, nomination of historic rural districts could be pursued if sufficient and concentrated historic resources are present in one of the townships.

Housing

Update the Community Housing Improvement Strategy (CHIS) and Implement the Comprehensive Housing Improvement Plan

The need for affordable housing is an important issue for existing and future county residents. Many households experience financial difficulties and may require assistance. Special populations, like the elderly and the disabled, are also in need of accessible and affordable housing options.

Housing quality and neighborhood revitalization are of vital importance to economic development and healthy lifestyles.

As a vital component in promoting affordable housing and rental opportunities for county residents, the community housing improvement strategy, prepared for the county by Maumee Valley Planning Organization, must be completed every three years for the county to qualify for community housing improvement program monies from the State of Ohio.

Implementation of CHIS goals should continue to enhance affordable housing opportunities in selected portions of Henry County (as denoted in the CHIS). The supply of affordable and quality housing can be increased through a variety of methods:

- ✓ Continue to seek federal and state funds through the Ohio Department of Development and the US Department of Housing and Urban Development, as specified in the CHIS.
- ✓ Create a partnership with local officials, county, planners, and housing groups like the Henry County Metropolitan Housing Authority and MVPO, for the purpose of actively implementing goals and policies recommended in the CHIS.
- ✓ Facilitate an annual housing meeting among all local jurisdictions to review housing needs and CHIS implementation.

Utilize Existing Housing Programs and Incentives to Promote Homeownership

Ohio Department of Development offers a variety of home ownership and other home-related programs through its Community Development Division and several of its unique divisions, such as the Office of Housing and Community Partnerships, Office of Community Services, Office of Energy Efficiency, and Office of Homeownership Programs.

Office of Community Services administers the *Home Energy Assistance Program*, which is geared to helping households pay winter heating costs. Households must be 150% below the federal poverty guidelines.

The *Home Weatherization Assistance Program* helps low-income residents attain comfortable living conditions during winter months. Services may include home insulation, heating system repair and tune-ups, and individualized energy education.

As a separate entity within the Ohio Department of Development, the Ohio Housing Finance Agency (OHFA) offers a variety of home ownership and home financing programs. These include:

Mortgage Revenue Bond Program for first-time home buyers. The program provides low interest 30-year fixed rate mortgages to qualified low and moderate-income homebuyers.

Mortgage Credit Certificate Program providing qualified homebuyers with a federal tax credit that may reduce the buyer's income tax liability. If selected, homebuyers will receive a federal tax credit for 20% of their federal tax liability.

Downpayment Assistance Program (DAP) provides up to \$2,500 to low and moderate income first time homebuyers for down payment and closing costs. The DAP loan is a nine-year second mortgage with a 0% interest rate. The homeowner's income cannot be greater than 80% of the median gross

income, adjusted for family size.

Housing Credit Program creates tax incentives to develop affordable rental housing by providing equity financing. Non-profit and for-profit organizations may apply and all projects that receive the tax credits must serve low and moderate income Ohioans.

Affordable Housing Loan Program helps to lower development costs related to the construction of affordable housing for low and moderate-income families. The program consists of five loan products, including the Seed (predevelopment) Loan; the Compensating Balance Loan; the Equity Bridge Loan; the Direct Loan; and the Loan Guarantee. Each loan has a different rate and term, with specific eligibility requirements and guidelines. Eligible public, non-profit and for-profit corporations and private developers may apply.

Multi-Family Bond Program provides incentives for non-profit and for-profit organizations to develop affordable rental housing to low and moderate-income renters. The program helps to finance the purchase and construction or rehabilitation of housing units through the issuance of tax-exempt bonds.

The *Rural Housing Service (RHS)* provides a number of homeownership opportunities to rural Americans, as well as programs for home renovation and repair. RHS also makes financing available to elderly, disabled, or low-income rural residents of multi-unit housing buildings to ensure they are able to make rent payments.

The following is a listing of RHS programs that might be of interest to individuals interested in buying or renovating a home, or in receiving rental assistance.

Single Family Housing

- ✓ Direct Loans
- ✓ Loan Guarantees
- ✓ Mutual Self-Help Housing Program
- ✓ Technical Assistance Grants and Site Loans
- ✓ Home Repair and Preservation

Multi-Family Housing

- ✓ Rental Assistance Program (Section 521)

Single Family Housing

The Single-Family Housing Program provides homeownership opportunities to low and moderate-income rural Americans through several loan, grant, and guarantee programs. The program also makes funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary.

Direct Loan Program (Section 502)

Under the Direct Loan program, individuals or families receive direct financial assistance directly from the Rural Housing Service in the form of a home loan at an affordable interest rate. Most of the loans made under the Direct Loan Program are to families with income below 80% of the median income level in the communities where they live. Since RHS is able to make loans to those

who will not qualify for a conventional loan, the RHS Direct Loan program enables many more people to buy homes than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

Guaranteed Loan Program (Section 502)

Under the Guaranteed Loan program, the Rural Housing Service guarantees loans made to private sector lenders. (A loan guarantee through RHS means that, should the individual borrower default on the loan, RHS will pay the private financier for the loan.) The individual works with the private lender and arranges to make his or her payments to that lender. Under the terms of the program, an individual or family may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment. Since a common barrier to owning a home for many low-income people is the lack of funds to make a down payment, the availability of the Guaranteed Loan program from RHS makes the reality of owning a home available to a much larger percentage of Americans.

Mutual Self-Help Housing Program (Section 523)

The Mutual Self-Help Housing Program makes homes affordable by enabling future homeowners to work on homes themselves. With this investment in the home, or “sweat equity”, each homeowner pays less for his or her home. Each qualified applicant is required to complete 65% of the work to build his or her own home.

Technical Assistance Grants and Site Loans

Technical Assistance Grants and Site Loans are provided to nonprofit and local government organizations, which supervise groups of 5 to 12 enrollees in the Self-Help Program. Members of each group help work on each other's homes, moving in only when all the homes are completed. Once accepted into the Self-Help Housing Program, each individual enrollee generally applies for a Single-Family Housing Direct Loan (Section 502).

Home Repair Loan and Grant Program (Section 504)

For very low income families who own homes in need of repair, the Home Repair Loan and Grant Program offers loans and grants for renovation. The Home Repair Program also provides funds to make a home accessible to someone with disabilities. Money may be provided, for example, to repair a leaking roof; to replace a wood stove with central heating; to construct a front-door ramp for someone using a wheelchair; or to replace an outhouse and pump with running water, a bathroom, and a waste disposal system. Homeowners 62 years and older are eligible for home improvement grants. Other low-income families and individuals receive loans at a 1% interest rate directly from RHS.

Multi-Family Housing

Rental Assistance Program (Section 521)

Rural Housing Service assistance to individual residents of multi-family dwellings comes primarily in the form of rental assistance. Rent subsidies under the Rental Assistance Program ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHS are able to afford rent payments. With the help of the Rental Assistance Program, a qualified applicant pays no more than 30% of his or her income for housing.

Residents of multi-family housing complexes built under both the Rural Rental Housing Program

(Section 515) and the Farm Labor Housing Program (Section 514) are eligible to apply for the Rental Assistance Program (Please note that not all residents of RHS-financed housing developments receive rental assistance.)

The Rural Housing Service works with a wide variety of public and nonprofit organizations to provide housing options to communities throughout rural America. Organizations eligible to apply for RHS funds include local and state governmental entities; nonprofit groups, such as community development organizations; associations, private corporations, and cooperatives operating on a not-for-profit basis; and Federally-recognized Native American groups.

Other Programs and Organizations

The *Downpayment Assistance Program* (DAP) provides homeownership opportunities for low- and moderate-income Ohioans by helping first-time homebuyers pay for down payment and closing costs. The Ohio Housing Finance Agency administers the program primarily through community lenders, but also works through non-profit organizations.

The *Community Housing Improvement Program* (CHIP) provides funding for a flexible, community-wide approach to expand and improve housing for low- and moderate-income Ohioans. Funds are competitively awarded to local governments to rehabilitate existing housing, construct new housing and to make emergency repairs. Funds are also available for public service and supportive service programs, such as home maintenance education, lead-hazard screening and job counseling. Other federal funds are also allocated through this program.

The *Housing Development Assistance Program* (HDAP) provides eligible, non-profit and for-profit organizations with funds for housing activities that benefit very low-income persons. The goal of the program is to increase the capacity of community-based, non-profit housing development organizations and to provide “gap” financing for eligible housing projects to expand the supply of decent, safe, affordable housing for very low-income persons and households in Ohio. Eligible non-profit organizations may access these funds through two different mechanisms: Housing Credit Program Gap Financing and the Non-Profit Housing Development Program.

The *Request-for-Proposals Program* (RFP) targets certain priority housing activities that may be difficult to fund through other state and federal housing programs. The program provides funding for emergency repair and down payment assistance, as well as supportive services to help individuals and families access and maintain safe, decent and affordable housing and maintain self-sufficiency.

Special Projects

The *Ohio Housing Trust Fund* provides a small pool of funding for state-sponsored special projects that can leverage other public or private philanthropic dollars. Currently, four projects are being funded through this program. The Americorps Program assists homeless families and individuals secure permanent housing. The Americorps/Vista Program provides for placement of Americorps/Vista employees in local communities to develop affordable housing for low- and moderate-income Ohioans.

The Community Reinvestment Fund Program provides funding for additional linked deposits to provide non-profit developers with access to affordable financing from local lenders for housing projects that are affordable to low-income people. The Supportive Services Program provides service coordinators and support services programs in 21 projects for the elderly.