

LETTER FROM THE EXECUTIVE DIRECTOR

Summer is an exciting time at OHFA. Last month, we officially accepted over \$191 million in additional Hardest Hit Funds, which will be allocated to the Neighborhood Initiative Program (NIP), as well as homeowner programs. NIP furthers the cause of foreclosure prevention by removing and greening vacant and blighted properties in Targeted Areas, helping to maintain property values.

Governor John Kasich recently signed legislation that extends foster care services to eligible youth until the age of 21. The law provides increased funding for a variety of services to help youth more easily transition to independence. For more information on this transformative legislation, including housing assistance, please turn to page 2.

OHFA believes that homeownership should be affordable and accessible to everyone, regardless of their past or present circumstances. Much has been said about whether or not denying housing to someone on the basis of a criminal record violates the Fair Housing Act. To date, one in four Americans has a criminal record, which can make it difficult to find a job — or a home. Some of our staff recently had the opportunity to educate inmates about OHFA's Homeownership programs at the London Correctional Institution Re-Entry Fair. Learn more about it on page 3.

Finally, I would like to personally invite you to join OHFA and our colleagues from the Ohio Capital Corporation for Housing at the 2016 Ohio Housing Conference, which will be held November 8-10 at the Greater Columbus Convention Center. Sponsorship opportunities are currently available and registration will open in August.

Respectfully submitted,

Dong Fan

Doug Garver



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WAYS TO KEEP IN TOUCH:











NEW PROGRAM OFFERS FOSTER YOUTH HOUSING, SUPPORT

CHRIS BOURNEA - OHIO DEPARTMENT OF JOB AND FAMILY SERVICES

New legislation signed by Ohio Governor John Kasich authorizes the Ohio Department of Job and Families Services (ODJFS) to extend foster care services to eligible youth until age 21. It also extends adoption assistance payments to those who were adopted from foster care at age 16 or older and meet certain eligibility criteria.

The Ohio Fostering Connections Act takes effect on Sept. 11 and it will allow transitional living services, including help with housing, to be provided for former foster youth until they reach age 21.

"Few of us have the skills we need to be fully independent at age 18," said Jennifer Justice, deputy director of the ODJFS Office of Families and Children. "This legislation helps fill a great need and will complement young adults' own efforts to achieve self-sufficiency."

The law provides increased funding for a variety of supports and services to help youth more easily transition to independence. For youth struggling with housing, it could pay for things such as supervised independent living arrangements, apartments with case managers onsite or financial assistance for room and board.

"ODJFS looks forward to partnering with agencies like the Ohio Housing Finance Agency to ensure these youth have stable housing," Justice said.

The following services may also be available:

- Help with budgeting and home management
- Academic support, including counseling, literacy training and help accessing educational resources
- Post-secondary educational support, including help researching colleges, accessing financial aid and scholarships and completing financial aid forms
- Help with career research and preparation
- Financial assistance for such things as uniforms, computers, textbooks and educational materials
- Help finding employment programs and vocational training
- Information about maintaining their health
- Mentoring
- Other financial assistance, such as fees for driver's education or vehicle purchase

"Eligible youth can elect to receive services any time between their 18th and 21st birthdays as long as they meet the employment and/or the education criteria and can receive services as often as they want," Justice said. "This legislation is a big win for former foster youth in Ohio. We look forward to working with our state and county-level stakeholders to implement it."

In 2015, through the Capital Funding To End Homelessness Initiative program, OHFA helped to fund Opportunity House in Cleveland, a development that serves homeless 18 to 24 year olds transitioning to adulthood. Independence Place, owned by the YWCA of Greater Cleveland was also awarded competitive tax credits in 2009 and houses 22 units targeted to women aging out of foster care. As the need for affordable housing alternatives and services continue to rise for this population, OHFA is committed to using its resources to help provide additional options in areas across the state.



LONDON CORRECTIONAL INSTITUTION SPRING RE-ENTRY RESOURCE FAIR

SARA BARTON - COMMUNICATIONS AND MARKETING

OHFA believes that homeownership should be accessible and affordable to all people. This includes those who have been incarcerated and will be re-entering society. William Steele from Homeownership/HHF and Celia Elkins from PP&D had the opportunity to educate inmates about OHFA's Homeownership programs at the London Correctional Institution Re-Entry Fair. This resource fair provides soon to be released inmates with information regarding the resources available to them when they re-enter society.

OHFA: What was the overall impression you got from the inmates you met?

WS: The majority of the inmates were interested in Your Choice! Down Payment Assistance, and many had family members or partners to whom our programs might be of interest. Others had partners whose credit score met the eligibility requirements and were planning on supplementing their income when they were released. A few were former veterans who found the Ohio Heroes program very appealing. Homeownership was a long term goal for many inmates after they were released and were happy to hear about OHFA's programs and that it was a state program.

OHFA: Homeownership is something that many of these individuals aspire to have when they are released. How much of an issue will affordability be for them once they have been released?

WS: The majority of the men I met will be working to rebuild or establishing credit. Most were very happy to learn that OHFA is a state agency and that our homeownership programs are available statewide to those why qualify.

OHFA: Celia, what did you take away from this experience?

CE: These individuals still have the goal of owning their own property. They want to rebuild their lives and create a better one for their families. Introducing OHFA's programs to those who are soon to re-enter society provides an opportunity for them to benefit from a service that they might have overlooked.

OHFA: Any final thoughts?

WS: Visiting the London Correctional Institution was my first time to visit such a facility. It was a sobering, yet good experience and I was very glad to be able to visit and provide information regarding OHFA's homeownership programs.

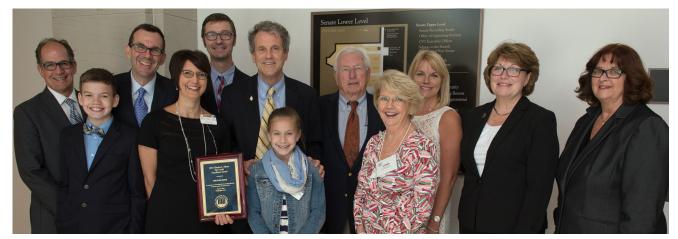
CE: The men we spoke with were very eager to start their life again. Many inmates had been incarcerated for numerous years. Being able to provide them with information that presented homeownership as a future goal gave them something with which to look forward.

WS: There were several inmates in their early 20's who never thought that homeownership would be obtainable once they are released, but, after explaining the various homeownership programs, these young men now consider it as a future possibility.



PEARL HOUSE RECOGNIZED AS A HOUSING LEADER

SARA BARTON — COMMUNICATIONS AND MARKETING



Front Row: Henry Walters, Jennifer Walters (President Fairfield Homes), Lucy Walters and Linda Gorsuch

Back Row: Guy Ford, Steven Walters, Jack Kukura, Senator Sherrod Brown, Leonard Gorsuch (CEO Fairfield Homes), Kristin Kilbarger, Kellie Ailes (Dir LFCAA), and Chris Collins (Dir Dev Fairfield Homes).

Pearl House in Lancaster, a permanent supportive housing development funded in 2012 with OHFA tax credits, was named a Charles L. Edson Tax Credit Excellence Awards winner by the Affordable Housing Tax Credit Coalition in June. The organization recognizes Low Income Housing Tax Credit developments at the forefront of creating stronger, healthier communities nationwide.

Pearl House features 21 two-bedroom apartments and offers affordable housing, case management services, laundry facilities, community space, a playground, fitness room and on-site management. The development is located adjacent to the Recovery Center, which provides service

coordination to the residents in alcohol, drug and mental health prevention, intervention and treatment services.

Pearl House was selected as the winner in the Special Needs housing category. Senator Sherrod Brown presented the award to Jennifer L. Walters, President of Fairfield Homes, Inc.

"We are honored that Pearl House was recognized with an Edson Award as one of the most outstanding Housing Credit developments in the country," said Walters. "The development serves as a stable and nurturing place where people can heal and rebuild from addiction to be positive forces in our community."

OHFA Staff Charitable Contributions

July 1, 2015 through June 30, 2016



22 Pints of Blood



\$29,000 Combined Charitable Campaign



\$645 LifeCare Alliance Fan Drive



\$3,400 Mid Ohio FoodBank



SPREADING THE WORD

JON DUY — REAL ESTATE RELATIONS MANAGER

Over the past two years, I've had the opportunity to travel throughout the State of Ohio and teach real estate agents about the homeownership programs our agency offers. When I started in this position, my primary goal was to expand the free continuing education (CE) course offerings our Agency provides and to launch OHFA's first-ever online training program.

In 2014, our agency offered two in-person CE courses to agents. As of 2016, we now offer four in-person CE courses: Civil Rights, Ethics, Fair Housing Basics and OHFA Homeownership Programs. We also offer the Civil Rights and OHFA Homeownership Programs courses online for CE credit. The Civil Rights and Ethics courses have been a large draw because these are required courses that must be taken every three years. All OHFA CE courses are offered free of charge and are taught in conjunction with local board of Realtors® and mortgage lenders. Since 2014, over 2,400 real estate professionals have been taught at over 100 training courses throughout the state. If you are interested in hosting a future class, please email me.

We also offer <u>free</u> online <u>trainings for mortgage professionals</u>, which can be found on our website. These trainings cover our homeownership programs, loan processing and mortgage tax credits.

CONTINUING EDUCATION COURSES FOR REAL ESTATE AGENTS

OHFA offers complimentary continuing education courses for real estate agents, which are available both in-person and online.

Removing Barriers to Homeownership (Fair Housing) (3 Hours of Civil Rights CF Credit

(Fair Housing) (3 Hours of Civil Rights CE Credit)

This course will take a historical view at Fair Housing and Civil Rights. The course will also go into the details of current housing, advertising and lending laws. Case studies, examples and videos are used to present the material in an interesting format. The course will also identify several barriers to homeownership and how OHFA Homeownership Programs can reduce these barriers.

OHFA Homebuyer Programs

(1 Hour of Elective CE Credit)

This one-hour course reviews the variety of loan options offered by OHFA, including down payment assistance, mortgage tax credits and rehabilitation loans for homebuyers. Eligibility requirements and product combinations will be discussed to reduce out-of-pocket expenses.

Raising the Ethics Bar

(3 Hours of Ohio Canons of Ethics CE Credit)

This course utilizes videos, case studies and contemporary examples to help participants understand the Ohio Canons of Ethics. Comparisons are also made to the National Association of Realtors® Code of Ethics

Fair Housing Basics

(1.5 Hours of Elective CE Credit)

This course utilizes videos, case studies and contemporary examples to help participants understand important fair housing laws. An overview of OHFA loan options will also be provided.

Register today for a course near you!

PLANNING, PRESERVATION AND DEVELOPMENT UPDATE

KELAN CRAIG — DIRECTOR OF PLANNING, PRESERVATION AND DEVELOPMENT

2016 Housing Tax Credit Recipients Announced

OHFA was proud to announce our 2016 Housing Tax Credit recipients on June 15. This year was among the most competitive in recent memory with 93 developments seeking over \$71 million in credits, more than twice as many credits Ohio had available to allocate. Guided by the 2016-2017 Qualified Allocation Plan (QAP), \$31.6 million in credits will be distributed throughout the state to serve families, seniors, workers and individuals with disabilities in all major metropolitan areas and rural Ohio. The strong private-public partnerships supported by this program will create nearly 2,600 units of high-demand, affordable housing in 41 developments.

The Office of Planning, Preservation and Development (PP&D) is currently meeting with all interested applicants to discuss next steps in the development process to ensure approved projects move forward as quickly as possible. Our staff wishes to congratulate the development teams behind the following successful developments:

Project	City	County	Units
43 Town Square	Lima	Allen	47
ABCAP Housing Renovations	Fayetteville	Brown	58
Abel Acres	Chillicothe	Ross	32
Art Works Lofts	Dayton	Montgomery	66
Aspen Place	Cleveland	Cuyahoga	40
Athens-Fairfield	Athens	Athens	62
Avondale II	Dublin	Franklin	100
Avondale Town Center North	Cincinnati	Hamilton	50
Bond Hill Roselawn Senior	Cincinnati	Hamilton	50
Briggsdale Apartments II	Columbus	Franklin	40
Buckeye House	Uhrichsville	Tuscarawas	27
Carriage Trails Senior Village II	Huber Heights	Miami	46
Carrie's Place	Cincinnati	Hamilton	43
Collingwood Green Phase III	Toledo	Lucas	55
Commodore Place Apartments	Cleveland	Cuyahoga	198
Cuyahoga Falls Senior	Cuyahoga Falls	Summit	54
Cypress Commons Apartments	Middletown	Butler	44
Emerald Alliance X	Cleveland	Cuyahoga	60
Fairwood Commons	Columbus	Franklin	54
Freedom's Path at Dayton	Dayton	Montgomery	60
Homefull Family Living Center	Dayton	Montgomery	34
Lincoln Park West	Prairie / Franklin Twp	Franklin	92
Miller Commons	Ashville	Pickaway	40

Project	City	County	Units
Milo-Grogan Homes	Columbus	Franklin	33
Morgan Apartments	Cincinnati	Hamilton	48
New Southpointe Village	Columbus	Franklin	50
Pine Terrace Apartments	Jefferson	Ashtabula	33
Poindexter Phase III	Columbus	Franklin	84
Riverside Senior Lofts	Riverside	Montgomery	62
Sandstone Apartments	Dover Twp/ The Plains	Athens	50
Sherman Thompson Towers	Ironton	Lawrence	151
Shyville Senior Living	Piketon	Pike	42
Slavic Village Green Homes I	Cleveland	Cuyahoga	37
South Court Senior Villas	Medina	Medina	52
Stoney Pointe Commons	Akron	Summit	68
Stygler Village	Gahanna	Franklin	150
The Wilds at Harvest Rose	Ravenna	Portage	50
Tiffin Pointe	Tiffin	Seneca	48
Valley Bridge	Toledo	Lucas	70
Villa San Bernardo	Bedford	Cuyahoga	59
Westerly II	Lakewood	Cuyahoga	154

National Housing Trust Fund Plan Opens for Comment

After years of waiting in the wings, the National Housing Trust Fund (NHTF) is about to begin its inaugural year. Authorized by the 2008 Housing and Economic Recovery Act (HERA), the NHTF increases the supply of housing that is affordable to Extremely Low Income (ELI) households through annual Fannie Mae and Freddie Mac assessments. OHFA hosted a comprehensive caucus to gather community feedback on how this new funding source can be best utilized. After a public forum and multiple stakeholder meetings, our partners at the Ohio Development Services Agency (ODSA) facilitated a public hearing on the draft NHTF Allocation Plan and posted it online for public comment. Once approved by HUD, this Allocation Plan will direct NHTF dollars to be distributed through our Housing Development Assistance Program (HDAP) which, in addition to helping meet an incredible need, also lends NHTF predictability for our development partners and a proven track record of success. OHFA looks forward to launching this new, low-cost financing tool in 2017.

OFFICE OF HOMEOWNERSHIP HOSTS CLEVELAND PARTNERS

In June, the Office of Homeownership held a networking event at Speakeasy in Cleveland for an evening of delicious food, networking and presentations from OHFA's Homeownership team. In attendance were area realtors, lenders and housing counseling agencies.

Director of Homeownership Jim Durham recapped the past year, giving credit to OHFA's partners for making the success of the previous months possible. "Over the past 12 to 18 months we have been able to get our First-Time Homebuyer production back up to where it belongs," said Durham. "And because of your feedback, we've enhanced our programs, which will help your customers and your business."

The Office of Homeownership plans to host similar networking events across the state in the future to continue to strengthen and enhance its relationships with partners.







PROGRAM COMPLIANCE UPDATE

BETSY KRIEGER - DIRECTOR OF PROGRAM COMPLIANCE

HOME Rent Limits and OHFA HOME Rent Approval Form July 21 Submission Deadline

HUD published the HOME rent limits on May 27, which became effective June 6. HDAP recipients of projects that have received HOME funds are required to submit an **OHFA HOME Rent Approval Form** on an annual basis. HDAP recipients who fail to submit the form will be placed on a Watch List and OHFA's Office of Planning, Preservation and Development will be notified. Allocation of funding for new projects may be impacted for Owners/Recipients who are on the Watch List.

HDAP recipients must certify that the 2016 HOME rent used at the subject property will not exceed the maximum HOME limits as published by HUD. This requirement is the result of the 2013 Final HOME Rule. The HUD published limits are available on **OHFA's website**. HDAP recipients must submit the OHFA Rent Approval Form by July 21, 2016. The HOME Rent Approval Form should be sent directly to the **OHFA Compliance Analyst** assigned to the subject property. Importantly, the HOME Rent Approval Form must be signed by the HDAP-HOME Recipient as shown in the Funding Agreement not the project owner or property management company.

Projects that received HDAP-trust funds are not required to submit the HOME Rent Approval Form. The Form is only required for recipients of HDAP-HOME funds issued by OHFA.

Office Updates

- With the arrival of warmer weather and the start of summer, PC staff is busy traveling around
 the state to review tax credit properties. We have reviewed over 170 properties, 1,562
 buildings and a sampling of over 10,000 units since the beginning of this year through
 May.
- We continue to make additional process and industry improvements in order to better serve our industry partners and ensure material changes to a project are reported in a timely manner. Over the past few weeks, several forms have been revised or developed including the <u>Notification of Employee Unit(s)</u> and <u>Notification of Unit(s) Offline</u>. Owners should use these forms when a unit goes offline and/or a unit is designated as a manager's unit.
- Outreach efforts are well underway for the 811 program. PC staff will be distributing
 program flyers during compliance reviews that provide an overview and benefits of the
 program.
- Several changes have been made to DevCo as part of the monthly release updates. Any
 changes to DevCo Online are noted in the <u>Latest Release Updates</u> section of our website.
 Some months will have releases that do not impact the online system.
- Annual Owner Certifications were due March 1. Over 1,200 projects were required
 to submit the Certification. The reporting was completed in DevCo with 95 percent of
 the projects submitting the Certification by the March 1 deadline. Almost 90 percent of
 the Certifications have been reviewed by staff and 30 percent have been closed with no
 compliance issues
- PC welcomes the addition of Athena Lunsford as a Compliance Manager. Athena has substantial experience in affordable housing with prior employment at the Seminole County Housing Authority and Stark Metropolitan Housing Authority. Athena will join the PC team on July 11

TIPS-STAY COMPLIANT

✓ Ownership and/or Management Company Change

PC is seeing an increase in requests for an ownership and/or management company change. Unfortunately, many of these requests are occurring after the fact. Owners are reminded that OHFA requires various documentation for ownership and property management company change requests **no later than 60 days prior to the proposed change**. OHFA must approve the request prior to the change going into effect. The 60-day notice is a requirement of the Qualified Allocation Plan (QAP). Failure to provide timely notification may place the Owner, GP and/or property management company on OHFA's Watch List or in "not in good partnership status". Once placed in "not in good partnership", the ability to access program funding will not be available for at least one calendar year.

✓ Did You Know?...Ohio Broker's License Requirement

Did you know an Ohio Real Estate License is required to perform many activities related to real estate including property management? If you do not have an ownership interest in the property, and are not a real estate licensee affiliated with a licensed brokerage, are a third-party managing a property without an Ohio Broker's License, or are not conducting the property management business through a licensed brokerage, you may be engaging in an unlicensed activity and in violation of Ohio real estate law. Section 4735.022 of the Revised Code indicates no person, partnership, association, limited liability company, limited liability partnership, or corporation shall act as a real estate broker or real estate salesperson, or advertise or assume to act as such, without first being licensed. There are general exceptions to this requirement. The Ohio Real Estate Commission may assess a civil penalty of up to \$1000 per violation against any person to be found engaging in unlicensed activity.

For further information regarding this requirement, refer to the Ohio Division of Real Estate's website.

MARK YOUR CALENDARS FOR TAX CREDIT COMPLIANCE TRAININGS AND COMPLIANCE REGIONAL FORUMS!

Tax Credit Compliance Training

July 19

9 a.m. – 4 p.m. Quest Conference Center 8405 Pulsar Place Columbus, Ohio 43240

August 23

9 a.m. – 4 p.m. Hilton Garden Inn 6165 Levis Commons Boulevard Perrysburg, Ohio 43551

September 20

9 a.m. – 4 p.m. Hilton Garden Inn 4900 Emerald Court S.W. Cleveland, Ohio 44135

October 18

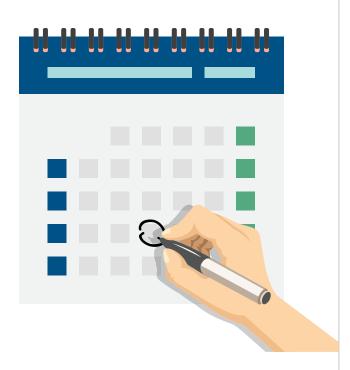
9 a.m. – 4 p.m. Hilton Garden Inn 9306 Schulze Drive West Chester Township, Ohio 45069

Regional Compliance Forums

July 21 1:30 p.m. – 3:30 p.m. Anna Louise Inn, 2401 Reading Road Cincinnati, Ohio 45202

September 15

1:30 p.m. - 3:30 p.m. Waterford Apartments 4855 Angola Road Toledo, Ohio 43615



GRAND OPENINGS AND GROUND BREAKINGS

SARA BARTON — COMMUNICATIONS AND MARKETING



Doug Garver (fourth from the right) attends grand opening of Hornsby House in Cincinnati.

Hornsby House

Lisbon, Columbiana County

Opening its doors in June, Hornsby House provides families an opportunity to rebuild their lives. This permanent supportive housing development is targeted toward households with severe and persistent mental illness who may also have a history of substance abuse or addiction.

"When OHFA considers affordable housing developments, we look for opportunities where we can make an impact and link healthcare to housing," said OHFA Executive Director Doug Garver, who attended the grand opening celebration. "We have been a long-time advocate for the permanent supportive housing model. High quality housing in conjunction with supportive services can help change lives."

The Counseling Center of Columbiana County will provide supportive services, information or referrals to meet households' specific needs while encouraging independence and self-sufficiency. Around-the-clock crisis support will be available to all households. Rents will be subsidized through project-based Section 8 Housing Choice Vouchers or Shelter Plus Care Vouchers, with residents paying no more than 30 percent of their adjusted gross income.

OHFA awarded the Stock Development Company \$750,000 in Ohio Housing Trust funds to help make this beautiful development a reality.



Guy Ford (first from the right) attends the Lofts at Lion Mills ground breaking.

Lofts at Lion Mills

Cleveland, Cuyahoga County

The Lofts at Lion Mills will provide affordable housing for Ohio families, in addition to helping to revitalize its surrounding community. The site once housed the Lion Knitting Mill, which produced high quality knit goods for 78 years, and was built in 1919. Employing over 250 workers, the company closed down in 1990 due to foreign competition. OHFA is pleased to have the opportunity to partner with the Detroit Shoreway Community Development Organization on the adaptive re-use of this historically significant building to transform it into 36 units of high quality affordable housing.

"Our thanks to Cleveland Mayor Frank G. Jackson and State Representative Bill Patmon, in addition to the Cleveland City Council, for their support of this development, which received priority designation from the City of Cleveland," said OHFA Director of Legislative Affairs Guy Ford.

OHFA awarded the property more than \$6.6 million in annual housing tax credits. "Tax credits are, unfortunately, a scarce resource and OHFA typically funds one out of every three applications each year," Ford continued. "In that sense, OHFA is tasked with the lofty goal of recognizing the developments that have the biggest impact for its intended residents and surrounding community."

The development was also awarded \$800,000 in Ohio Housing Trust Fund dollars through the Housing Development Assistance program.

Village at Town Center

Tallmadge, Summit and Portage Counties

The Village at Town Center is a housing credit rental development for seniors that involves the new construction of 48 units in a four-story building. The project is also part of a multi-phase planned unit development that includes the construction of the Akron Children's Hospital Pediatrics and a Family Child Learning Center on the east side of the site. More than half of the units will be affordable to households at or below 60 percent AMGI.

"OHFA is pleased to support developments in a high income census tract that will serve extremely low-income populations, and are located within half a mile of at least four positive land uses," said Chief of Staff Sean Thomas. Upon completion, the development will receive Enterprise Green Communities certification.

OHFA awarded Testa Enterprises with a \$1.5 million Housing Development Loan, resources made available to OHFA from the Ohio Department of Commerce's Unclaimed Funds Division.

Other Grand Openings and Ground Breakings

Commons at Madaline Park

Akron, Summit County

Marlowe Court

Cincinnati, Hamilton County

Historic Shoreway Apartments

Cleveland, Cuyahoga County

Spicer Terrace

Akron, Summit County

Upton Heights

Defiance, Defiance County

Hocking Senior Village

Logan

Wellness Village at Midway

Canton, Stark County

EMPLOYEE NEWS

Employee Milestones

<u>5 Years</u> Brian Benjamin *Finance*

Jonathan Duy Homeownership

Celia Elkins Planning, Preservation and Development

Anita Rose *Facilities*

Sara Yersavich *Finance*

Pam Zinn Program Compliance

10 Years Matt Wootton Planning, Preservation and Development

20 Years Kevin Clark *Planning, Preservation and Development*

New Employees

Ashley Walker Special Projects Coordinator Program Compliance

Athena Lunsford Compliance Manager *Program Compliance*

Promotions

Taylor Koch Intern Planning, Preservation and Development

Summer 2016 Employee of the Quarter

Holly Swisher

Save the Dream Operations Manager, Homeownership Preservation



Holly Swisher, Save the Dream Operations Manager, has been referred to as a driving force behind how OHFA administers the Hardest Hit Fund programs. Holly is known as being very innovative and creative. She has re-tooled the way we will administer the new program and new software, in addition to always looking out for the best interest of her team, doing what she can to retain and extend jobs within her department. She takes a fiscally responsible approach to her job, always keeping in mind that we are stewards of taxpayer money. She is highly responsive and communicative, keeps her sense of humor in the most difficult of situations and helps others stay calm in the face of adversity. Her department runs smoothly in large part to her management skills, her desire to further her team and the enthusiasm she displays on a daily basis. Congratulations, Holly!