

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM
2025 AND 2026 ALLOCATION PLAN**

COMPLETE REGULATIONS FOR THE LOW-INCOME HOUSING TAX CREDIT HAVE NOT BEEN ISSUED; THEREFORE, ALL PROGRAM MATERIALS FOR THE WEST VIRGINIA HOUSING DEVELOPMENT FUND'S LOW-INCOME HOUSING TAX CREDIT PROGRAM ARE SUBJECT TO CHANGE.

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS

<u>SECTION</u>	<u>PAGE</u>
DEFINITIONS	1
INTRODUCTION	6
PUBLIC HEARING AND GOVERNOR’S APPROVAL	9
NOTIFICATION AND PERIOD OF COMMENT FOR LOCAL JURISDICTION	9
PROGRAM PARTICIPANTS ELIGIBILITY REQUIREMENTS	9
Program Participants Eligibility Requirements Certification and Exhibits	9
Minimum Credit Score and Fiscal Soundness	11
Developer/General Partner Capacity	12
Other Eligibility Requirements	12
MINIMUM HOUSING STANDARDS AND SITE SUITABILITY RATINGS	13
Minimum Housing Standards	13
Miscellaneous Design Requirements	13
Property Architect Site Suitability Rating	14
The Fund’s Site Suitability Rating	16

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
SUMMARY OF SELECTION AND PREFERENCE CRITERIA	17
SELECTION AND PREFERENCE CRITERIA	19
Property Characteristics (Including Existing Housing as Part of a Concerted Community Revitalization Plan)	19
Set-Aside Categories	19
Existing Housing in Most Need of and Most Suitable for Rehabilitation	22
Type of Financing	23
RD or HUD or Other Government Financing or Guarantee/Insurance	23
Maturing Mortgage with Expiring Project-Based Rental Assistance	26
Expiring LIHTCP Extended Use Period	27
Favorable Financing	27
Existing Housing as Part of a Concerted Community Revitalization Plan	30
Property-Based Rental Assistance	31
Ability to Produce a Qualified Low-Income Residential Rental Property	33

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Permanent Financing	33
Syndication of Investment Interests and Tax Credits	35
Developer Experience in the LIHTCP	36
Developer's and General Partner's Post-2008 Timely Delivery of Units in West Virginia and Future Timely Equity Closing Commitment	38
General Partner Portfolio Occupancy Rate	40
Attendance at a Fund LIHTCP Application Workshop Covering the Current Plan	41
Pipeline Properties	41
Property Location and Housing Needs Characteristics	42
LIHTCP Unit Production as a Percentage of the Renter-Occupied Housing Units	43
Median Household Income	44
Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater	45
Rental Vacancy Rate	46
Un-Met Housing Need	47

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Family Potential Un-Met Housing Need Net of Non-Senior New Supply Production (2021-2024)	47
Senior Potential Un-Met Housing Need Net of Senior New Supply Production (2021-2024)	48
High-Opportunity Location	49
General Housing Stability – Owner-Occupied Units as a Percentage of Total Occupied Housing Units	49
General Housing Stability – Percentage of Households whose Occupants per Room are 1.01 or More	50
Poverty/Public Assistance – Population Below the Poverty Level as a Percentage of the Total Population	51
Poverty/Public Assistance – Households Receiving Food Stamps/SNAP as a Percentage of Total Households	52
Labor Market Engagement – Unemployment Rate of the Total Population 20 to 64 Years of Age	53
Labor Market Engagement – Population 25 Years of Age and Older with an Educational Attainment of a Bachelor’s Degree or Higher as a Percentage of the Total Population 25 Years of Age and Older	54
School Performance and Proximity to Senior Amenities	55
School Performance – Grades Based upon the 2024 West Virginia Schools Balanced Scorecard	55

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Proximity to Senior Amenities	56
Proximity to Public Transportation	56
Sponsor Characteristics	57
Support Services Provided and/or Coordinated by a Non-Profit or by a Public Housing Authority or by a Governmental or Quasi-Governmental Entity	57
Tenant Populations Targeted for Occupancy	58
Option 1: Tenant Populations with Special Housing Needs	58
Option 2: Tenant Populations of Individuals with Children	59
Persons on a Public Housing Waiting List	60
Properties Committed to Eventual Tenant Ownership	61
Historic Nature of Property	61
Preference for Properties Serving the Lowest Income Tenants	62
Option 1: Tenants with Incomes at or below 40% of the Area Median Gross Income	62
Option 2: Tenants with Incomes at or below 50% of the Area Median Gross Income	64
Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time	64

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Preference for Concerted Community Revitalization Properties Located in Qualified Census Tracts (includes Scoring Alternative)	66
Energy Efficiency and Quality of Housing	68
Masonry Veneer Exterior Percentage	69
Energy Star Certified Whole-Unit HVAC	69
Energy Star Certified Appliances	69
Energy Star Certified Exterior Doors and Windows	70
Roofing Materials	71
Energy Star Certified Light Fixtures, Ceiling Fans, and Bath Exhaust Fans	72
Thickness and Warranty of Siding and Trim	72
Green Building Training for Residential Housing	73
Reachable Green Space Percentage	73
Laundry Closet with Washer and Dryer or Hookup Only	74
Interior Unit Square Footage	75
High-Speed Internet Access	76
Landscaping Cost Per Unit	76

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Stove Top Fire Suppression or Prevention	76
BONUS POINTS FOR CERTAIN PROPERTIES APPLYING TO THE TOP OFF SET-ASIDE CATEGORY	77
NEGATIVE POINTS	77
PROPERTY SELECTION PROCESS	78
Property Evaluation Against the Selection and Preference Criteria	78
Comparison to the Minimum Threshold	79
Property Ranking	79
Preliminary Review and Determination of the Housing Credit Dollar Amount Needed	79
Property Selection	80
For Non-Tax-Exempt Bond Financed Properties	80
For Tax-Exempt Bond Financed Properties	81
Waiting List	82
For Non-Tax-Exempt Bond Financed Properties	82
For Tax-Exempt Bond Financed Properties	83
COMPLIANCE MONITORING PROCEDURE	83

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Authorized Delegate	83
Effective Date and General Provisions	83
Recordkeeping and Record Retention Requirements	84
Recordkeeping Requirements	84
Record Retention Requirement	85
Inspection Record Retention Requirement	86
Certification and Review Requirements	86
Certification Requirements	86
Review Requirements	88
Exceptions from a Specific Portion of the Review Requirements	88
Inspection Requirements	89
Notification of Noncompliance Requirements	90
Owner	90
Correction Period	91
Internal Revenue Service	91
Fund Recordkeeping and Record Retention Requirements	91

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

<u>SECTION</u>	<u>PAGE</u>
Fund Reports of Compliance Monitoring Activities	92
Modification of the Compliance Monitoring Procedure	92
Compliance Monitoring Fees	92
Compliance Monitoring During the Extended Use Period after the Close of the Initial 15-Year Compliance Period	92
Compliance Manual	93
Rent Increase Request Procedures	93
OTHER MATTERS	93

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

EXHIBIT DESCRIPTION

COLUMN

**Exhibit A: Property Location and Housing Needs
Characteristics and Point Awards**

Location (County and Census Tract)	
Total Points Awarded for Existing Low-Income Housing	Column A
Total Points Awarded – All Others	Column B
LIHTCP Unit Production as a Percentage of the Renter-Occupied Housing Units Points Awarded	Column C Column D
Median Household Income Points Awarded	Column E Column F
Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater Points Awarded	Column G Column H
Rental Vacancy Rate Points Awarded	Column I Column J
General Housing Stability – Owner-Occupied Units as a Percentage of Total Occupied Housing Units Points Awarded	Column K Column L
General Housing Stability – Percentage of Households whose Occupants per Room are 1.01 or More Points Awarded	Column M Column N
Poverty/Public Assistance – Population Below the Poverty Level as a Percentage of the Total Population Points Awarded	Column O Column P
Poverty/Public Assistance – Households Receiving Food Stamps/SNAP as a Percentage of Total Households Points Awarded	Column Q Column R

WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM

2025 AND 2026 ALLOCATION PLAN

TABLE OF CONTENTS (CONTINUED)

EXHIBIT DESCRIPTION

COLUMN

Labor Market Engagement – Unemployment Rate of the Total Population 20 to 64 Years of Age Points Awarded	Column S Column T
Labor Market Engagement – Population 25 Years of Age and Older with an Educational Attainment of a Bachelor’s Degree or Higher as a Percentage of the Total Population 25 Years of Age and Older Points Awarded	Column U Column V

DEFINITIONS

For the purposes of the Plan, the Fund has defined the following capitalized terms:

- **Adjusted Basis** – the cost basis of a building adjusted for capital improvements minus depreciation allowable
- **Allocation Certification** – IRS Form 8609
- **Applicant or Ownership Entity or Owner** – the Credit applicant which will own the LIHTCP property (e.g. ABC Apartments Limited Partnership is the Ownership Entity of ABC Apartments)
- **ASHRAE 90.1** – standards as are contained in ANSI/ASHRAE/IES Standard 90.1-2013 – Energy Standards for Buildings Except Low-Rise Residential Buildings
- **Certified BUILD WV District** – a geographic district designated as such by the State of West Virginia (<https://westvirginia.gov/build-wv-act/>)
- **Certified Historic Structure** – a structure which is individually listed on the National Register of Historic Places, or a structure that has been determined by the National Park Service to be a “certified historic structure” as evidenced by a fully completed Historic Preservation Certification Application Part 1 – Evaluation of Significance form (currently, U.S. Department of the Interior, National Park Service Form 10-168)
- **the Chief Executive Officer of the Local Jurisdiction** – normally the mayor if the property is located within the boundaries of a municipality or the President of the County Commission if it is not
- **the Code** – the Internal Revenue Code of 1986, as amended
- **Concerted Community Revitalization Plan or CRP** – a formal plan which
 - is geographically specific and provides a clear direction for implementation,
 - includes a strategy for obtaining commitments of public and private investment in non-housing infrastructure, amenities, or services beyond the proposed property,
 - demonstrates the need for revitalization,
 - includes planning document elements such as setting goals for outcomes, identifying barriers to implementation, establishing timelines and benchmarks, and identifying community partners, and
 - includes multiple aspects of revitalizing a community which may include, but are not limited to, the following: a description of the geographic scope of the community; existing and/or future land uses; neighborhoods; natural resources; vacant land; historic resources; population and households; housing; transportation; public facilities; infrastructure; economic development; an

assessment of the current condition of the community; a description of the plans for overcoming the community's problems; and a description of the resources that are being devoted to the revitalization effort

A document will not be considered a CRP (a) unless it was initially approved at least six months prior to the date of the submission of the property's Reservation Request or an approved CRP's development began at least six months prior to the date of the submission of the property's Reservation Request or (b) if the Fund determines, in its sole discretion, that the document is a "single property" narrowly focused document, or that the document was approved solely for the awarding of such points.

- **Compliance Period** (also referred to as the initial 15-year Compliance Period) – the period of 15 taxable years beginning with the 1st taxable year of the Credit Period
- **Credit Period** – the period of 10 taxable years beginning with (1) the taxable year in which a building is placed in service, or (2) at the election of the Owner, the succeeding taxable year
- **Credit(s)** – Low-Income Housing Tax Credit(s)
- **EIFS (Exterior Insulation and Finish System)** – a general class of non-load bearing building cladding systems that provides exterior walls with an insulated, water-resistant, finished surface in an integrated composite material system.
- **Eligible Basis** – a component of the Qualified Basis of an LIHTCP property. It is generally equal to Adjusted Basis of the building, excluding land but including amenities and common areas.
- **ESOP (employee stock ownership plan)** – a Code Subsection 401(a) qualified defined contribution plan that is a stock bonus plan or a stock bonus/money purchase plan. An ESOP must be designed to invest primarily in qualifying employer securities as defined by Code Subsection 4975(e)(8) and meet certain requirements of the Code and regulations.
- **Existing Housing** – a property which is comprised solely of currently inhabited residential rental units, whether low-income (tenants with annual incomes at or below 80 percent of the area median gross income) or market rate
- **Existing Low-Income Housing** – a property which is comprised of currently inhabited low-income (tenants with annual incomes at or below 80 percent of the area median gross income) residential rental units
- **Extended Use Period** – the period beginning on the first day of the Compliance Period and ending on the later of (1) the date set forth in the Regulatory and

Restrictive Covenants for Land Use Agreement related to the property, between the Owner and the Fund, and prepared in accordance with Section 42(h)(6)(B) of the Code (WVHDF LIHTCP-7 or LIHTCP-8), or (2) the date which is 15 years after the close of the Compliance Period

- **the Fund** – the West Virginia Housing Development Fund
- **General Partner** – general partner of a limited partnership Owner

References to General Partner also refer to managing member and member owner(s) of a limited liability company Owner.

- **High-Rise Structure** – an existing structure of six stories or more above grade (the finished ground level adjoining a building at all exterior walls)
- **Historic-Eligible Structure** – a Certified Historic Structure or an architectural resource in a property whose State Historic Preservation Office Section 106 Response letter indicates one or more of the following:
 - the property is planning to utilize Historic Rehabilitation Tax Credits in the redevelopment of the architectural resource,
 - the architectural resource is eligible for the National Register of Historic Places,
 - the architectural resource is a contributing resource to an historic district,
 - the architectural resource is a potentially contributing resource to an historic district
- **HOME Program** – HOME Investment Partnerships Program
- **HTF Program** – National Housing Trust Fund Program
- **HUD** – U.S. Department of Housing and Urban Development
- **Interior Unit Square Footage** – the unit gross area including
 - the full thickness of exterior walls enclosing a unit;
 - the full thickness of walls between a unit and adjacent common areas; and
 - half the thickness of demising/party walls between a unit and adjacent units
- **IRS** – Internal Revenue Service
- **Landscaping** – consists of the installation of topsoil, soil treatments (fertilizer), seed, sod, straw (if seeding is used), shrubs, trees, mulch, and/or flower beds
- **LIHTCP** – Low-Income Housing Tax Credit Program
- **Long-Term Lease** – a land lease of no less than 30 years, in which (1) the lessor agrees to be a party to the Regulatory and Restrictive Covenants for Land Use Agreement (the “Restrictive Covenants”), (2) the lease terms provide that the

Restrictive Covenants survive termination of the lease, and (3) the lease terms contain any other provisions required by the Fund

- **the Manual** – the current Tax Credit Manual
- **Masonry Veneer** – brick, split-faced concrete masonry units with a minimum thickness of 3-5/8”, stone, or another **Fund-approved** masonry building product, but does not include faux brick veneer. Stucco is not considered an acceptable masonry veneer.
- **New Supply** – a property which will directly result in a direct increase of the stock of low-income residential rental units
- **Non-Controlling Member/Partner** – any person who does not own controlling interest, as evidenced by organizational documents, in a for-profit entity
- **Non-Profit** – any nongovernmental agency or entity that currently has (1) an effective ruling letter from the IRS, granting tax exemption under Subsections 501(c), (d), or (e) of the Code, or (2) satisfactory evidence from the applicable state that the organization or entity is organized under its state of organization and qualified to do business in the applicable state as a non-profit organization
- **Ownership Entity or Owner or Applicant** – the Credit applicant which will own the LIHTCP property (e.g. ABC Apartments Limited Partnership is the Ownership Entity of ABC Apartments)
- **Partnership Agreement** – agreement of limited partnership of a limited partnership Owner

References to Partnership Agreement also reference operating agreement of a limited liability company Owner.

- **the Plan** – the current Allocation Plan
- **Principal** – any person who owns a controlling interest, as evidenced by organizational documents, in a for-profit entity [a non-controlling member/partner does not qualify for points eligibility for scoring criteria such as Developer Experience, Timely Delivery of Units, etc.]; the directors, managing directors, and officers of an entity which is wholly ESOP-owned; the trustees of a Trust; and the Executive Director and Deputy Director, President and Vice-President, or Chair and Vice-Chair (or comparable officers) of a non-profit organization. The Fund does not define a Secretary or Treasurer or Board Member as a principal of a non-profit organization.
- **Program Calendar** – Exhibit A to the Manual which contains various deadlines related to the State’s LIHTCP

- **Property Architect** – the architect of record whose seal is stamped on the property plans and specifications
- **Property Contractor** – the person who holds the contractor’s license or the contractor’s authorized representative who is (will be) listed as the contractor’s representative in the executed construction contract and is (will be) responsible for oversight of the construction or rehabilitation of the property
- **Qualified Basis** – the base that is multiplied by the applicable percentage to determine the annual Credit. The Qualified Basis equals the applicable fraction times the Eligible Basis.
- **Reachable Green Space** – an area or areas of grass, Landscaping, or other vegetation which (post-construction) will be reasonably reachable by the tenants of the property (e.g., green space at the bottom of an unusable (slope of 20% or greater) hill, which cannot be accessed by any other reasonable route, will not count as green space). It does not include buildings, porches, sidewalks, curbs, or parking areas, etc. The Fund may consider playgrounds and other outdoor community/activity space amenities as green space. However, in order for such areas to be considered green space, such areas must be deemed by the Fund as acceptable green space. Slopes of greater than an 8% grade must provide either handrailing and/or stairs to access green space.
- **RAD** – Rental Assistance Demonstration Program administered by HUD
- **Reservation Request** – the initial complete application stage for any property applying for Credits, preceded only by pre-registration
- **RD** – United States Department of Agriculture Office of Rural Development
- **Scattered Site Property** – a property which includes non-contiguous parcels which (post-construction) will contain residential rental units (See the description of a permissible Scattered Site Property in the Allocation Policies, Definition of “Property” section of the Manual.)
- **Selection Decision Letter** – letter sent from the Fund notifying an Applicant (1) the property has been selected to receive Credits or (2) the property has not been selected to receive Credits, but the Applicant may choose to be wait-listed
- **Senior Property** – a property which (1) has or will have 80% of its units occupied by at least one occupant who is 55 years of age or older or (2) has or will have 100% of its units occupied by persons 62 years of age or older. The occupancy type provided in the market study will determine whether a property is considered a Senior Property.
- **State** – State of West Virginia

- **SHPO** – State Historic Preservation Office
- **State Housing Credit Ceiling** – the aggregate housing credit dollar amount which the Fund may allocate in a given year
- **Tax-Exempt Bond Financed Property** – a property which does not require a Credit allocation from the State Housing Credit Ceiling due to meeting or exceeding the required percentage (currently 50 percent or more) of the property’s aggregate basis and land being financed by tax-exempt bonds which are subject to the State’s bond volume cap
- **Total Permanent Financing** – (This definition only as applies to the Type of Financing, RD or HUD or Other Government Financing or Guarantee/Insurance scoring criterion and the Type of Financing, Favorable Financing scoring criterion) the total of all sources of funds listed in the Sources of Funds – Permanent Financing section on page 8 of WVHDF Form 1040 with the exception of deferred developer fee, existing replacement reserves, federal historic tax credit equity, state historic tax credit equity, General Partner equity, and low-income housing tax credit equity
- **Trust** – an arrangement whereby a person (a trustee) holds property as its nominal owner for the good of one or more beneficiaries

INTRODUCTION

The LIHTCP is authorized by Section 42 of the Code. Under Subsection 42(m), each housing credit agency is required to develop and adopt a “qualified allocation plan” pursuant to which properties are selected for allocations of Credits. The Fund, as the housing credit agency for the State, is responsible for administering the LIHTCP and for developing and adopting the Plan for the State. The Governor must approve the Plan after the Plan has been subjected to public comment, including a public hearing. As permitted by Revenue Procedure 2022-20, such public hearing may be conducted telephonically.

Note: The word “property” is generally used in the Plan as “project” is used in the Code.

According to Subsection 42(m)(1)(A) of the Code, the housing credit dollar amount with respect to any building shall be zero unless:

- such amount was allocated pursuant to a qualified allocation plan of the housing credit agency (the Fund), which is approved by the governmental unit of which the housing credit agency is a part (the State),
- the housing credit agency notifies the Chief Executive Officer of the Local Jurisdiction within which the building is located and provides that individual a reasonable opportunity to comment on the property,

- a comprehensive market study of the housing needs of low-income individuals in the area to be served by the property is conducted before the Credit allocation is made and at the developer's expense by a disinterested party who is approved by the housing credit agency, and
- a written explanation is available to the general public for any allocation of a housing credit dollar amount that is not made in accordance with established priorities and selection criteria of the housing credit agency.

A "qualified allocation plan" is defined in Subsection 42(m)(1)(B) of the Code as a plan which includes the following:

1. sets forth selection criteria to be used to determine housing priorities of the housing credit agency which are appropriate to local conditions. Subsection 42(m)(1)(C) of the Code requires the following selection criteria to be included in the Plan:
 - a. property location,
 - b. housing needs characteristics,
 - c. property characteristics, including whether the property includes the use of existing housing as part of a community revitalization plan,
 - d. sponsor characteristics,
 - e. tenant populations with special housing needs,
 - f. public housing waiting lists,
 - g. tenant populations of individuals with children,
 - h. properties intended for eventual tenant ownership,
 - i. energy efficiency of the property, and
 - j. the historic nature of the property.
2. also gives preference in allocating housing credit dollar amounts among selected properties to:
 - a. properties serving the lowest income tenants,
 - b. properties obligated to serve qualified tenants for the longest periods, and
 - c. properties which are located in qualified census tracts (as defined in Subsection 42(d)(5)(B)(ii) of the Code) and the development of which contributes to a concerted community revitalization plan.

3. provides a procedure that the housing credit agency (or an agent or other private contractor of such agency) will follow in monitoring for noncompliance with the provisions of Section 42 of the Code, in notifying the IRS of such noncompliance which the housing credit agency becomes aware of and in monitoring for noncompliance with habitability standards through regular site visits.

The provisions and requirements of the housing credit agency's qualified allocation plan must be satisfied by any property requesting any portion of the state's housing credit ceiling. Also, any Tax-Exempt Bond Financed Property must satisfy the provisions and requirements of the Plan, except where noted herein. Such exclusions may involve specific selection or preference criteria and other administrative criteria that are not mandated by Section 42 of the Code.

In addition, the Fund's Executive Director has discretion to waive or to seek the Fund's Board of Directors' approval to waive particular selection or preference criteria or other criteria contained in the Plan or the Manual that are not mandated by Section 42 of the Code for an individual property.

A written explanation will be available to the general public with respect to any waiver granted or any allocation of a Credit that is not made in accordance with the established priorities and selection criteria contained in the Plan.

The Fund reserves the right to reject any property solely on the basis of the Fund's goal to prudently allocate limited Credit resources. Credits are not guaranteed to any Applicant, regardless of the property ranking or points achieved through the property evaluation process.

The following is not an exhaustive list, but contains possible examples of reasons for property rejection:

- More than one proposed property is included in the same primary market area, and it is determined that the selection of more than one property in the same primary market area would be unsustainable for market purposes. Note: Such determination may not result in rejection, but may result in wording added to the Selection Decision Letter which clarifies that such property can only be selected from the waiting list if the following occurs:
 - a selected or wait-listed property in the same market area serving the same tenant population withdraws (for any reason) in the current year; and
 - the wait-listed property becomes the highest-ranking property on the waiting list and sufficient Credits become available in an amount equal to or greater than the amount the wait-listed property requested.
- The Fund deems that costs and/or fees in the application to be excessive or unreasonable based upon the specific development characteristics of the property.

- The Fund determines that a property applying to the Top Off Set-Aside Category does not warrant additional Credit. This determination is more likely to occur for properties that are requesting additional Credit in the year prior to the year the property is to be placed in service, especially if ground has not yet been broken.
- As a result of the Fund's third-party market study review.
- As a result of the Fund's designated construction professional's site suitability review.
- The Fund determines that a Principal of the General Partner or a Principal of the property developer does not fulfill all eligibility requirements as outlined in the Program Participants Eligibility Requirements section of the Plan below.
- The Fund determines that an Existing Low-Income Housing property is not suitable for rehabilitation.

PUBLIC HEARING AND GOVERNOR'S APPROVAL

In accordance with Subsection 42(m)(1)(A)(i) of the Code, the required public hearing was held on January 7, 2025, and the Plan was approved by the Governor of the State on May 6, 2025.

NOTIFICATION AND PERIOD OF COMMENT FOR LOCAL JURISDICTION

Prior to allocating any Credits and in accordance with Subsection 42(m)(1)(A)(ii) of the Code, the Fund will notify the Chief Executive Officer of the Local Jurisdiction within which the buildings in the property are or will be located and will provide the Chief Executive Officer of the Local Jurisdiction 60 calendar days, beginning on the day the notification is dated, to provide comments. The Fund welcomes all comments from the local jurisdiction. However, the Fund is an equal opportunity housing provider and, therefore, will not consider any comments that object to the property development in violation of the Fair Housing Act or any other applicable federal or state law.

PROGRAM PARTICIPANTS ELIGIBILITY REQUIREMENTS

Any material misrepresentations or failure to disclose with regard to any of the following eligibility requirements is grounds for rejection of an application and possible prohibition of future applications.

Program Participants Eligibility Requirements Certification and Exhibits

The Fund will not select or allocate Credits to any property whose developer and/or General Partner includes any Principal who:

- is a convicted felon;

- appears on HUD's Excluded Parties List;
- has past due outstanding LIHTCP compliance monitoring fees owed to the Fund;
- [the following requirements are applicable to any individual who has not participated as a Principal of a General Partner or Principal of a developer of a property which has received final Allocation Certifications for any LIHTCP property located in the State]:
 - does not have at least three years of housing experience (as a developer of residential housing, or as an owner of residential rental housing, or any combination of both encompassing a 36-month period in the aggregate) – evidenced by a resume, in the form prescribed by the Fund (Exhibit 2 to WVHDF Form LIHTCP-G), of such experience, including beginning and ending dates;
 - has issues of non-compliance in any state that have been reported to the IRS as continuing to be unresolved after the end of the correction period, **and** continue to be unresolved as of the date a property's Reservation Request is submitted to the Fund and as of the date of issuance of such property's Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) (or for a Tax-Exempt Bond Financed Property, as of the date of the Fund's issuance of the property's Subsection 42(m) letter.); or
- has issues of non-compliance in the State that have been reported to the IRS as continuing to be unresolved after the end of the correction period, **and** continue to be unresolved as of the date a property's Reservation Request is submitted to the Fund and as of the date of issuance of such property's Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) (or for a Tax-Exempt Bond Financed Property, as of the date of the Fund's issuance of the property's Subsection 42(m) letter.)

The following individuals must complete, sign, and submit a Program Participants Eligibility Requirements Certification (WVHDF Form LIHTCP-G) verifying the eligibility items listed above:

- Each Principal of the **property developer** (directly or through a sub-entity); **and**
- Each Principal of the **General Partner of the Ownership Entity** (directly or through a sub-entity).

The WVHDF Form LIHTCP-G must be dated **not more than 10 calendar days prior** to the submission of the property's Reservation Request.

In addition to the WVHDF Form LIHTCP-G, if the Principal owns any LIHTCP property outside of the State which is in the initial 15-year Compliance Period, **and** such individual has not participated as a Principal of a General Partner or Principal of

a developer of a property which has received final Allocation Certifications for any LIHTCP property located in the State, an LIHTCP Compliance Certification (Exhibit 1 to WVHDF Form LIHTCP-G) for each applicable state must be signed by an authorized representative of the applicable housing credit agency and submitted to the Fund.

Exhibit 1 to WVHDF Form LIHTCP-G must be dated **not more than 30 calendar days prior** to the submission of the property's Reservation Request.

If the applicable housing credit agency refuses, in writing, to execute the required Exhibit 1 to WVHDF Form LIHTCP-G, the Fund may consider accepting alternate housing credit agency-generated compliance monitoring records. In order for the Fund to consider such compliance monitoring records, the housing credit agency refusal letter and the alternate compliance monitoring records must be submitted with the application.

In addition to the WVHDF Form LIHTCP-G and Exhibit 1 to WVHDF Form LIHTCP-G, if applicable, if the Principal has not received final Allocation Certifications for any LIHTCP property located in the State, a Resume of Housing Experience (Exhibit 2 to WVHDF Form LIHTCP-G) must be submitted to the Fund.

Minimum Credit Score and Fiscal Soundness

The Fund will not select or allocate Credits to any property whose for-profit General Partner (including for-profit sub-entities) includes any Principal who has a credit score (Experian) below 620. Note: A credit report will not be required for the Principals of non-profit organizations. In order for the Fund to request and obtain a copy of such person's credit report, each Principal of a **for-profit General Partner of the Ownership Entity** (directly or through a sub-entity) must complete, sign, and submit a Credit Check Authorization and Release Form (WVHDF Form LIHTCP-I). **In limited circumstances and only with written pre-approval by the Fund**, the Fund may permit, in lieu of a Credit Check Authorization and Release Form, the submission of an Experian Credit Report (Version FICO Score 8 or more recent) reflecting such Principal's FICO Score. Such report must reflect a FICO score of greater than 620 and must be dated within two weeks of the submission of the Reservation Request. Also, **in limited circumstances**, such as no credit score available, the Fund may require additional documentation (e.g. personal financial statements) be submitted to establish the fiscal soundness of a Principal.

The Fund will not select or allocate Credits to any property whose non-profit General Partner (including non-profit sub-entities) is unable to evidence fiscal soundness. In order for the Fund to determine fiscal soundness, the Applicant must submit the non-profit organization's three most recent years of audited financial statements. The Fund considers the "three most recent years" to mean for 2025 applications, the 2022, 2023, and 2024 audited financial statements, and for 2026 applications, the 2023, 2024, and

2025 audited financial statements. If audited financial statements are unavailable for the most recent year, the Applicant must submit accountant reviewed, accountant compiled, or entity-prepared financial statements for that year. If audited financial statements are not available for any of the three most recent years, the Fund may consider accepting other financial statements on a case-by-case basis.

Developer/General Partner Capacity

Upon a property's selection the Fund will perform a review of the developer/General Partner's capacity. The Fund will not approve equity closing for any selected property that cannot demonstrate evidence of the capacity to maintain the property's operations throughout the property's construction period and Compliance Period, which may include a review of the developer/General Partner's financial condition, staffing plan, and/or business succession plan describing how essential positions will be maintained and replaced as needed during the Compliance Period. Documentation may be required to be submitted to the Fund after the Carryover Allocation Request stage and before the Prior the Equity Closing stage.

Other Eligibility Requirements

The Fund reserves the right to reject an application if one or more additional factors contrary to the Fund's goal to prudently allocate limited Credit resources applies to the General Partner, property developer, consultant, construction contractor, syndicator and/or management company, or any Principal thereof. Such additional factors include, but are not limited to, the following:

- Delinquencies of 30 calendar days on two or more occasions during the previous 12 months, or delinquencies of 60 calendar days on one or more occasion(s) during the previous 12 months on any Fund loan;
- Uncured default on any Fund loan;
- Foreclosure within the past 10 years on any Fund loan;
- Unresolved material audit findings, particularly related to funds management or compliance with federal program requirements, during the most recent three-year period;
- Adverse public filings and/or criminal record;
- The submission of any false, misleading, or untrue statements, documents, or other information to the Fund in connection with any Fund program; or
- Failure to produce a property after receiving an award under any Fund program and/or a history of repeated compliance issues.

MINIMUM HOUSING STANDARDS AND SITE SUITABILITY RATINGS

Minimum Housing Standards

At a minimum, for a property to be eligible for Credits, the property must be constructed or rehabilitated, as applicable, in compliance with the following:

- the 2010 Standards of the Americans with Disabilities Act of 1990,
- Section 504 of the Rehabilitation Act of 1973,
- the Fair Housing Act of 1968,
- the Architectural Barriers Act of 1968, and the current:
- State Building Code, including the following, and any corresponding successor code:
 - the International Building Code,
 - the International Plumbing Code,
 - the International Mechanical Code,
 - the International Property Maintenance Code,
 - the International Energy Conservation Code,
 - ASHRAE 90.1,
 - the International Residential Code for One- and Two-Family Dwellings,
 - ANSI A117.1 (Accessible and Usable Buildings and Facilities),
 - the International Fuel Gas Code,
 - the International Existing Building Code, and
 - the National Electric Code (NFPA 70);
- Life Safety Code and the West Virginia State Fire Commission Standards;
- Local building code (if any exists for the jurisdiction within which the buildings in the property are or will be located);
- Local zoning and/or land use regulations or restrictions, if any;
- Local floodplain ordinance, if any; and
- EPA NPDES Permit and State DEP Water Quality Requirements.

Miscellaneous Design Requirements

- Applicable to all property types:
 - Either a new recirculating range hood (can be non-vented or duct free) or a recirculating over-the-range microwave is required for each residential rental unit.

- All Properties must be constructed and/or rehabilitated using radon resistant construction design measures and/or submit radon testing results showing radon levels below the EPA action level of 4pCi/L (picocuries per liter).
- Senior Properties, which are two or more stories, must have an elevator.
- Applicable to New Supply:
 - All three-bedroom units must have at a minimum, one full bathroom and a half bathroom.
 - All four-bedroom units must have two full bathrooms.
- Applicable to Properties which involve the rehabilitation of existing structures (inclusive of Adaptive Re-Use)
 - All existing interior finishes must be brought to a like new condition which, at a minimum, entails the following:
 - New kitchen cabinets
 - New counter tops
 - New paint
 - New flooring
 - New plumbing fixtures
 - New electric, if over 40 years old
 - New outlets and switches, if over 40 years old
 - New bathroom tubs and shower walls
 - New gutters, fascia, and downspouts

However, in limited circumstances, if the Fund's designated construction professional (in conjunction with a site visit and review of the Capital Needs Assessment) determines such replacement is not warranted in some or all residential rental units, such replacements will not be required.

Property Architect Site Suitability Rating

For a property applying to the Top Off Set-Aside Category, resubmission of the Fund form Property Architect Site Suitability Rating (described below) is not required.

The Property Architect must assess and assign a suitability rating (superior, good, average, fair, or poor) to the site for the property. The Fund's most-recent form entitled Property Architect Site Suitability Rating Form must be completed, signed, and dated by the Property Architect, and must be submitted with the property's Reservation Request. Items listed on the form which must be considered in making this assessment include the following:

- accessibility for transportation;
Note: ingress and egress to and from the property site (post-construction) must be by way of a two-lane road, at a minimum;

- proximity/availability of utility services (Note: For New Supply properties, the site must currently have water and sewer capacity for the proposed property. To evidence capacity, will-serve letters or other documentation acceptable to the Fund from applicable utilities (water and sewer) must be attached to the Property Architect Site Suitability Rating.)
 - water – **will-serve letter or other acceptable documentation must be attached (see above),**
 - sewer – **will-serve letter or other acceptable documentation must be attached (see above),**
 - gas,
 - electric,
 - telephone,
 - mobile phone cell service,
 - cable/high-speed internet, and
 - refuse disposal;
- proximity to fire hydrants;
- proximity to professional or volunteer fire departments;
- number of planned on-site parking spaces and adequacy of planned on-site parking;
- propriety of building set-back from access roads;
- undesirable location and/or undesirable views;
- proximity to/location within a certified historical district;
- existence of residential tenants living in any form of dwelling (permanent or temporary) or existence of commercial tenants (including storage) on site;
- geographic site features such as,
 - within the 100-year floodplain or other flood issues, (Note: Only in limited circumstances, will flood mitigation be permitted for new construction properties. For all properties which involve new construction which are located within the 100-year floodplain, all new improvements must be at a minimum of two feet above the 100-year floodplain. **Neither Fund resources nor equity generated from Credits may be utilized for site flood mitigation.**)
 - high tension wires,
 - within 300 feet of railroad tracks or other potential noise generators such as major highways or airports,
 - cuts and/or fills,
 - rock formations,
 - extensive grade,
 - subsurface rock,
 - drainage,
 - high water table, and
 - other naturally occurring or manmade hazards; and
- any other criteria cited by the Property Architect.

The Property Architect must also assess on the same Fund form any and all green and sustainable features to be incorporated into the new construction

or rehabilitation of the buildings and site for the property. Items on the form which must be considered include, but are not limited to, the following:

- Urban infill in economic opportunity areas,
- Habitat protection,
- Wetlands protection,
- Photovoltaics (PV) – e.g. solar power,
- Insulation standards,
- Energy Star products,
- HVAC performance,
- Energy codes,
- Energy Star building certifications,
- Preservation of existing flora,
- Recycled content,
- Water conservation,
- Renewable/re-used materials,
- Construction waste management,
- Storm water management,
- Hazard proximity,
- Environmental assessment issues,
- Hazard abatement,
- Low/No-VOC (Volatile Organic Compounds) materials – e.g. carpet and paint,
- Bins for tenant disposal of recyclable materials – e.g. plastic, paper, and metals,
- Formaldehyde-Free flooring, and
- Formaldehyde-Free ventilation; and
- any other green and sustainable features cited by the Property Architect.

The Fund's Site Suitability Rating

For a property applying to the Top Off Set-Aside Category, the Fund will not re-visit the site for the purpose of assessing and assigning a suitability rating.

One of the Fund's designated construction professionals will visit the site and assess and assign a suitability rating (superior, good, average, fair, or poor) to the site for the property, utilizing the criteria outlined above. Such assessment and assignment of the suitability rating of the site for any property by the Fund's designated construction professional are solely for the Fund's use and shall not be construed to be a representation or warranty to any party of such site's suitability. The Fund does not make any representations or warranties as to the site suitability for any such property. The purposes of the Fund's designated construction professional's site suitability assessment are as follows:

- to visually assess and rate the site as it was on the day of the site visit;
- to identify any concerns or issues with regard to the site, including whether or not the property may be unable to fulfill quality of housing commitments; and

- for properties involving rehabilitation, to identify any issues in the capital needs assessment which should be but are not included in the planned scope of rehabilitation.

The Fund reserves the right to reject any property rated as “poor”, solely on the basis of the Fund’s designated construction professional’s site suitability assessment for any such property. Issues that might cause a site to be rated as “poor” and possibly result in the rejection of such property include, but are not limited to, the following:

- site location with flood issues;
- site conditions which result in construction costs above what is deemed reasonable or a prudent use of the State’s limited Credit resources;
- proximity to railroad tracks, highways, airports, etc., that prohibit the reduction of interior and/or exterior noise to an acceptable level; or
- any other naturally occurring or man-made hazards, posing health or safety risks to tenants.

The Fund’s acceptance of a site is solely for the Fund’s internal use. Applicants, lenders, syndicators, tenants, and any other parties involved in such property are not entitled to and should not rely upon or in any way utilize the Fund’s acceptance of the site as a warranty for any purpose.

SUMMARY OF SELECTION AND PREFERENCE CRITERIA

To comply with Subsections 42(m)(1)(B) and (C) of the Code, the Fund has developed a point system to be used in making the property selections for allocations of Credits. Selection and Preference Criteria have been established to provide the framework for the point system. In some of the criteria, more specific characteristics have also been established. An assignment of the total points available for each selection or preference criterion and each specific characteristic is detailed in the Selection and Preference Criteria section of the Plan. A summary of the selection and preference criteria and the total points available is provided below:

{Remainder of page left intentionally blank.}

Category of Selection and Preference Criteria	Total Points Available – New Supply	Total Points Available – Existing Low-Income Housing
Property Characteristics (Including Existing Housing as Part of a Community Revitalization Plan)	120	235
Ability to Produce a Qualified Low-Income Residential Rental Property	180	180
Property Location and Housing Needs Characteristics	200	100
Sponsor Characteristics	3	3
Tenant Populations Targeted for Occupancy	20	20
Persons on a Public Housing Waiting List	25	25
Properties Committed to Eventual Tenant Ownership	5	5
Historic Nature of the Property	20	20
Preference for Properties Serving the Lowest Income Tenants	50	50
Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time	150	150
Preference for Community Revitalization Properties Located in Qualified Census Tracts	35	35
Energy Efficiency and Quality of Housing	185	170
TOTAL POINTS AVAILABLE	993	993

Note: Due to the bifurcation of the scoring system as shown above, any property involving both Existing Low-Income Housing and New Supply will be scored on a weighted average based upon the number of units. **Due to the additional work required to score such property, a higher processing fee as outlined in the Manual must be submitted to the Fund.**

The Fund has set a minimum point threshold of 500 Selection and Preference Criteria points that must be met by a proposed property in order for such property to be considered any further for LIHTCP eligibility.

SELECTION AND PREFERENCE CRITERIA

Generally, unless otherwise stated, backup documentation which is older than six months from the date the application is submitted will be considered stale and will be unacceptable.

Generally, unless otherwise stated, backup documentation that does not consist of a complete document will not be acceptable. Anytime documents are to be included with an LIHTCP application, the entire document must be provided to the Fund. Partial documents and summaries of documents are not acceptable and will result in the loss of any points associated with the application criterion for which the partial document or summary was provided.

A Summary of Attachments (WVHDF Form LIHTCP-E) should be utilized by Applicants in connection with their preparation and submission of requests.

Property Characteristics (Including Existing Housing as Part of a Concerted Community Revitalization Plan) (Total Maximum Points Available: 120 for New Supply or 235 for Existing Low-Income Housing)

1. Set-Aside Categories

(Maximum Points Available: 50 for New Supply or 30 for Existing Low-Income Housing)

The Fund has determined that Set-Aside Categories should be established to direct the allocation of Credits to properties possessing certain features or characteristics.

For a proposed property to be considered any further for LIHTCP selection and eligibility, the property must satisfy the property characteristics and features for one of the five Set-Aside Categories, as identified and described below.

Each property may compete for Credits from only one set-aside category.

The set-aside categories, a description of the features and characteristics for each category, the type and size of property, the number of points awarded, and the percentage of the State Housing Credit Ceiling that is set aside for each category is provided below:

Set-Aside Category and Description of the Features and Characteristics of the Category	Type and Size of Property	Points Awarded	Percentage of the State's Housing Credit Ceiling
a. Qualified Non-Profit: Category for the exclusive use of a Qualified Non-Profit Organization as defined in this section of the Plan. The Applicant must submit documentation evidencing that it fulfills the definition.	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	10.0%
b. Existing Low-Income Housing Preservation: Category for the exclusive use for the preservation of Existing Low-Income Housing. The property will <u>not</u> result in a direct increase of the stock of low-income residential rental units. The Applicant must submit documentation evidencing that it fulfills the definition.	Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	30 20 10 0	32.0%
c. New Supply Non-Rural: Category for the exclusive use of a newly constructed property, a substantial rehabilitation property, or an acquisition with substantial rehabilitation property, all of which must result in a direct increase of the stock of low-income residential rental units in a non-rural area of the State (*).	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	26.5%
d. New Supply Rural: Category for the exclusive use of a newly constructed property, a substantial rehabilitation property, or an acquisition with substantial rehabilitation property, all of which must result in a direct increase of the stock of low-income residential rental units in a rural area of the State (*).	New & ≤ 50 New & > 50 Rehab & ≤ 50 Rehab & > 50 A&R & ≤ 50 A&R & > 50	50 40 30 20 10 0	26.5%
e. Top Off: Category for the exclusive use of a 2023 and/or 2024 (or 2024 and/or 2025) Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) recipient for additional Credit. To qualify for this set-aside category, the Applicant must submit documentation (to the Fund's satisfaction) evidencing the need for additional Credit. Acceptance of any property in this set-aside category is in the Fund's sole discretion.	The same points (0-50) will be awarded as were awarded in the property's Reservation Request which resulted in such property receiving its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).		5.0%

For "Type and Size of Property" the following definitions apply:

New = Newly Constructed;

Rehab = Substantial Rehabilitation, inclusive of adaptive re-use;

A&R = Acquisition and Substantial Rehabilitation, inclusive of adaptive re-use;

≤ 50 = Less than or equal to 50 residential rental units; and

> 50 = More than 50 residential rental units.

- * Non-Rural areas of the State are those which are not eligible for the Guaranteed Rural Rental Housing Program (RD Section 538) as of the date a property's Reservation Request is submitted to the Fund. Rural areas of the State are those which are eligible for the Guaranteed Rural Rental Housing Program as of the date a property's Reservation Request is submitted to the Fund. Eligible areas can be found at the following link:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=mfhc>

Points will be awarded to properties based upon the information provided by the Applicant in the applicable section of page 15 of WVHDF Form 1040.

To qualify for the **Qualified Non-Profit Set-Aside Category**, the Applicant must submit the following regarding the non-profit entity:

- evidence that the entity is either a 501(c)(3) or 501(c)(4) organization;
- evidence that the entity is exempt from taxes under Subsection 501(a) of the Code (a copy of the IRS determination letter declaring exempt status for the non-profit entity must accompany such non-profit entity's request);
- a certification from an authorized officer of the non-profit entity stating that such officer knows of nothing that would adversely affect such determination;
- evidence that the entity's exempt purposes include the fostering of low-income housing (a copy of the non-profit entity's Articles of Incorporation, Articles of Organization, or similar organizational documents must accompany such non-profit entity's request);
- a narrative which explains how the entity
 - will own an interest in the property (**directly or through a partnership** (as a General Partner; owning not less than 51% of the General Partner interest));
 - will materially participate (as defined in the passive loss rules, Code Subsection 469(h)) in the development and operation of the property throughout the Compliance Period on a regular, continuous and substantial basis; and
 - is not affiliated with or controlled by a for-profit organization; and
- evidence that the entity has been in existence for at least five years.

To qualify for the **Existing Low-Income Housing Preservation Set-Aside Category**, the Applicant must submit a current rent roll which includes, at a minimum, the following unit-level items:

- Number of bedrooms – list must include occupied and vacant units,
- Number in household,
- Household income,
- Tenant paid rent, and
- Utility allowance

Such rent roll must evidence that the property satisfies the features and characteristics of the Existing Low-Income Housing Preservation Set-Aside Category as detailed in the chart above.

To qualify for the **Top Off Set-Aside Category**, the Applicant must submit an explanation satisfactory to the Fund of the reasoning for the request for additional Credit.

2. Scoring Applicable to Existing Low-Income Housing Properties Only:
Existing Housing in Most Need of and Most Suitable for Rehabilitation (Maximum Points Available: 0 for New Supply or 100 for Existing Low-Income Housing)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did for this scoring criterion in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

The Fund's designated construction professionals will visit all pre-registered Existing Low-Income Housing properties. Each property will be categorized using a tiered system to determine which properties are in most need of and most suitable for rehabilitation. The Fund may seek consultation with RD and HUD with regard to this scoring criterion.

Points will be awarded to properties based upon the Fund's categorization of the Existing Low-Income Housing properties in most need of and most suitable for rehabilitation as follows:

100 points will be awarded to each property which is rated as a Tier 1 property (in the most need of and most suitable for rehabilitation).

75 points will be awarded to each property which is rated as a Tier 2 property.

50 points will be awarded to each property which is rated as a Tier 3 property.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

Instances when the Fund may consider a property not suitable for rehabilitation (which may result in property rejection) may include, but are not limited to, the following:

- When the rehabilitation costs to make the property into decent, safe, and sanitary housing exceed the cost of replacing it with a newly constructed building.
- When most of the structural components appear severely out of alignment, damaged, substandard, or missing.
- When the overall condition of the structure is unacceptable for purposes of habitation.
- When the current value of the structure, plus rehabilitation costs exceed a level considered economically feasible, given the property's potential for income after rehabilitation, the estimated operating expenses, and the cost of available mortgage financing.
- When it has been determined that based upon the Fund's site visit, the property does not warrant rehabilitation. Such properties are determined to be below a Tier 3 rating and will receive zero points. It is recommended that such properties not be submitted for consideration.

3. Type of Financing (Maximum Points Available: 45 for New Supply or 65 for Existing Low-Income Housing)

a. RD or HUD or Other Government Financing or Guarantee/Insurance (Maximum Points Available: 20)

20 points will be awarded to an Applicant that submits documentation evidencing that the property will

- preserve existing RD or HUD or other government low-income residential rental units previously financed or guaranteed/insured through any RD or HUD or other government finance or guarantee/insurance program; or provide a new supply of RD or HUD or other government low-income residential rental units financed or guaranteed/insured through any RD or HUD or other government finance or guarantee/insurance program.

AND

- **the property evidences adequate cash flow, in the Fund's sole determination, to fully amortize 50% or more of each** such RD or HUD or other government financing, or

- **the property evidences adequate cash flow, in the Fund's sole determination, to fully amortize 75% or more, in the aggregate, of all new such RD or HUD or other government financing.**

OR

10 points will be awarded to an Applicant that submits documentation evidencing that the property will

- preserve existing RD or HUD or other government low-income residential rental units previously financed or guaranteed/insured through any RD or HUD or other government finance or guarantee/insurance program; or provide a new supply of RD or HUD or other government low-income residential rental units financed or guaranteed/insured through any RD or HUD or other government finance or guarantee/insurance program.

Eligible RD or HUD or other government finance or guarantee/insurance programs include, but are not limited to, the following:

- Guaranteed Rural Rental Housing Program (RD Section 538),
- Rural Rental Housing Program Financing (RD Section 515),
- HUD Mortgage Insurance,
- HOME Program,
- HTF Program, and
- ERA2 Housing Fund.

Notes:

- It is anticipated that all Multifamily Loan Program permanent financing being requested of the Fund will require either an RD Section 538 Guarantee or HUD insurance, as applicable to the property location as determined by existing rules and regulations.
- The minimum loan amount that the Fund will complete the RD Section 538 or HUD insurance process for is \$250,000.
- The Fund's HOME Program, HTF Program, and ERA2 Housing Fund financing are utilized to fill financing gaps on properties that, due to inadequate cash flow, have an inability to amortize all hard debt at standard mortgage interest rates required to fund property costs. Further, if there is the ability to amortize all or a portion of the HOME Program, HTF Program, or ERA2 Housing Fund financing, the interest rate is typically zero percent, but generally no higher than one percent. Therefore, if requesting amortizing HOME Program, HTF Program, or ERA2 Housing Fund financing as a source of funds for a property, the interest rate must be no higher than one percent. The interest rate on any deferred HOME Program, HTF Program, or ERA2 Housing Fund financing would be zero.

Consequently, during initial property underwriting (completed prior to score finalization), the Fund reserves the right to modify (decrease) the HOME Program and/or HTF Program and/or ERA2 Housing Fund financing amounts requested on page 8 of WVHDF Form 1040, based upon property underwriting, if it is determined that the property can support (additional) hard debt at standard mortgage rates. If such modification causes the property's total RD or HUD or other government financing to fall below the required 50% level, **the points available will not be awarded to such property.**

- Additionally, the Fund requires that properties which are requesting HOME Program, HTF Program, or ERA2 Housing Fund financing from the Fund defer 20% of the Developer's Fee. [The required deferred Developer's Fee will be calculated in the same manner as provided in the Allocation Policies, State-Designated Basis Boost section of the Manual. Such calculation is included in the margin of page 8 of WVHDF Form 1040.] If the required deferred Developer's Fee is not included in the permanent financing on page 8 of WVHDF Form 1040, the deferred Developer's Fee will be increased to the required amount and the Fund HOME Program, HTF Program, or ERA2 Housing Fund financing request will be decreased by the same amount. If such adjustment causes the property's total RD or HUD or other government financing to fall below the required 50% level, **the points available will not be awarded to such property.**

To be awarded the points available,

- The Applicant must submit either a written conditional financing commitment or letter of intent for the financing with the same variables as are required under the Permanent Financing scoring criterion as listed in the Ability to Produce a Qualified Low-Income Housing Residential Rental Property subsection of the Plan documenting the use of an eligible RD or HUD or other government financing or guarantee/insurance program. However, backup documentation is not required for the following permanent financing being requested of the Fund: Multifamily with an RD 538 guarantee, Multifamily with HUD/FHA insurance, HOME Program, HTF Program, or ERA2 Housing Fund. For documentation required to be submitted for Fund-provided financing documentation required, see next paragraph.

To request such Fund-provided financing, the Sources of Funds – Permanent Financing section of page 8 of WVHDF Form 1040 must be completed. Additionally, for such Fund-provided financing, a Fund Loan Terms Consultation Form must be submitted which may be requested by contacting the Fund.

Additionally, to preserve limited soft sources of Fund financing (HOME Program, HTF Program, ERA2 Housing Fund, etc.) any property requesting deferred amounts of Fund financing must either (a) use favorable sources of Fund financing for the property's construction and permanent financing needs, or (b) use other favorable sources of financing for the property's construction and permanent financing needs at terms that meet or exceed the terms of Fund financing.

- Such financing or guaranteed/insured financing must equal or exceed 50% of the property's Total Permanent Financing. It is highly recommended that such financing or guaranteed/insured financing be structured at greater than 50% of the property's Total Permanent Financing so that an unexpected property cost increase would not cause such financing or guaranteed/insured financing to fall below the 50% level.

The only two exceptions to the 50% financing threshold are as follows:

- Properties which are awarded points under the scoring criterion Maturing Mortgage with Expiring Project-Based Rental Assistance will be awarded the points available regardless of the percentage of the Total Permanent Financing the RD or HUD or other government financing represents.
- If the percentage falls below 50% due to changes required by the Fund's post-selection property underwriting.

b. Scoring Applicable to Existing Low-Income Housing Properties Only:
Maturing Mortgage with Expiring Project-Based Rental Assistance (Points Available: 0 for New Supply or 10 for Existing Low-Income Housing)

10 points will be awarded to an Applicant that submits documentation evidencing that the property has

- an RD mortgage which will mature in five years or less (measured from the property's Reservation Request due date) and which, if repaid, will result in the loss of RD Rental Assistance for the property, or
- a HUD mortgage (Section 236 or similar) which will mature in five years or less (measured from the property's Reservation Request due date) and which, if repaid, will result in the loss of HUD Project-Based Subsidy.

For each of the above, to be eligible for the points available the rental assistance must cover at least 25% of the property's total units.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

- c. **Scoring Applicable to Existing Low-Income Housing Properties Only:**
Expiring LIHTCP Extended Use Period (Maximum Points Available: 0 for New Supply or 10 for Existing Low-Income Housing)

10 points will be awarded to a property that has an Extended Use Period which will expire in two years or less or has been expired three years or less (measured from the property's Reservation Request due date).

OR

5 points will be awarded to a property that has an Extended Use Period which will expire in five years or less (measured from the property's Reservation Request due date).

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

- d. **Favorable Financing (Points Available: 25)**

25 points will be awarded to an Applicant that submits documentation evidencing that the property will be financed with **construction, pre-development, bridge, and permanent** financing as follows:

- The construction financing, pre-development financing, and bridge financing must have total financing origination fees **including costs for lender legal review and lender inspections** at a percentage or amount which is at or below 1% of the loan amount. In addition, for construction, pre-development, or bridge financing, any of which is provided by a related party, origination fees including costs for lender legal review and lender inspections must be based upon the actual amount of monies drawn on such loan. For this scoring criterion only, financing is considered to be provided by a related-party where there is one or more persons in common in the Principals of the borrower and the lender.
 - The permanent financing must have:
 - a fixed interest rate which must be at or below the “maximum favorable financing rate” * for the loan term;
 - a loan term that meets or exceeds the Compliance Period; and
 - total financing origination fees **including costs for lender legal review** which is no higher than the greater of \$5,000 or 1% of the permanent loan amount.
- * The “maximum favorable financing rate” will be provided via notice to the mailing list and published on the Fund website no later than the day of the annual Application Workshop.

The Fund reserves the right to modify the terms above for 2026 based upon market conditions. Such modification would be provided via notice to the

mailing list and provided on the Fund website no later than the day of the annual Application Workshop.

To be awarded the points available:

- Construction, Pre-Development, and Bridge Financing: The Applicant must submit either a written conditional financing commitment or letter of intent for the **construction, pre-development, and bridge** financing with the same or similar variables as are required under the Permanent Financing scoring criterion as listed in the Ability to Produce a Qualified Low-Income Housing Residential Rental Property subsection of the Plan (note: a loan term of less than 15 years is permitted). **Additionally**, the commitment or letter of intent **must** clearly and specifically provide a list of **all** financing fees (presented as a dollar amount or as a percentage of the financing, or for related-party financing as a percentage of the financing to be drawn), **including costs for lender legal review and lender inspections**. Such commitment or letter of intent must evidence favorable financing as defined above.

Notes:

- It is anticipated that Pre-Development and/or Bridge Financing documentation may not yet be available at the Reservation Request application stage. Therefore, a Favorable Financing Certification (WVHDF LIHTCP-R) and applicable backup documentation must be provided to the Fund no later than 30 calendar days prior to equity closing and must evidence fulfillment of the requirements under this scoring criterion.
- A written conditional financing commitment or letter of intent is not required for construction, pre-development, or bridge financing being requested from the Fund. For documentation required to be submitted for Fund-provided construction financing, see next paragraph.

To request Fund-provided construction financing, the Request for Fund-Provided Construction Financing section at the top of page 8 of WVHDF Form 1040 must be completed. Additionally, for such Fund-provided construction financing, a Fund Loan Terms Consultation Form must be submitted which may be requested by contacting the Fund.

- Permanent Financing:
 - The Applicant must submit either a written conditional financing commitment or letter of intent for the **permanent** financing with the same variables as are required under the Permanent Financing scoring criterion as listed in the Ability to Produce a Qualified Low-Income Housing Residential Rental Property subsection of the Plan.

Additionally, the commitment or letter of intent **must** clearly and specifically provide a list of **all** financing fees (presented as a dollar amount or as a percentage of the permanent financing), **including costs for lender legal review**.

- Such commitment or letter of intent must evidence favorable permanent financing as defined above **AND** such favorable permanent financing must be equal to or exceed 50% of the property's Total Permanent Financing. It is highly recommended that such favorable financing be structured at greater than 50% of the property's Total Permanent Financing so that an unexpected property cost increase would not cause such favorable financing to fall below the 50% level.

Notes:

- RD Section 515 financing which has interest credit subsidy is considered favorable permanent financing.
- If the property has no Total Permanent Financing, the property fulfills the Permanent Financing portion of this scoring criterion.
- A written conditional financing commitment or letter of intent is not required for permanent financing being requested from the Fund (e.g. Multifamily with or without an RD 538 or HUD/FHA guarantee/insurance, HOME Program, HTF Program, ERA2 Housing Fund, etc.). For documentation required to be submitted for Fund-provided financing, see next paragraph.

To request such Fund-provided financing, the Sources of Funds – Permanent Financing section of page 8 of WVHDF Form 1040 must be completed. Additionally, for such Fund-provided financing, a Fund Loan Terms Consultation Form must be submitted which may be requested by contacting the Fund.

Additionally, to preserve limited soft sources of Fund financing (HOME Program, HTF Program, ERA2 Housing Fund, etc.) any property requesting deferred amounts of Fund financing must either (a) use favorable sources of Fund financing for the property's construction and permanent financing needs, or (b) use other favorable sources of financing for the property's construction and permanent financing needs at terms that meet or exceed the terms of Fund financing.

The only exception to the 50% financing threshold referenced above is if the percentage falls below 50% due to changes required by the Fund's post-selection property underwriting.

4. **Scoring Applicable to Existing Low-Income Housing Properties Only:**
Existing Housing as Part of a Concerted Community Revitalization Plan (Points Available: 0 for New Supply or 15 for Existing Low-Income Housing)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

15 points will be awarded to an Applicant that submits documentation evidencing that the property includes the use of Existing Housing that is **clearly and specifically stated** as part of a CRP that has been **approved** by the **appropriate governing body of the local jurisdiction** within which such “community” is located. The following definitions apply to the following terms for this subsection of the Plan:

- **Clearly and specifically stated** – the existing housing must be located in specified boundaries within the community as evidenced by a geographic scope description of the community and/or map included in the adopted plan or the existing housing must be specifically named in the CRP **AND** the rehabilitation of such housing **fulfills the specified goals** of the CRP (e.g., a goal to rehabilitate and improve existing housing).
- **Fulfills the specific goals** – the rehabilitation of the property fulfills one or more goals listed for the specific area in which the property is located within the community. For example, if the property is located in Neighborhood A, but the goal that the rehabilitation of the property fulfills is a goal for Neighborhood B, the property does not fulfill the specified goals of the CRP.
- **Approved** – the appropriate governing body of the local jurisdiction has taken an official action to adopt such CRP by ordinance or resolution.
- **Appropriate governing body of the local jurisdiction** – either
 - the city council or comparable governing body of a municipality, or
 - the county commission or comparable governing body of a county, or
 - a community development authority established in accordance with State law (i.e. West Virginia Code Chapter 7, Article 12) whose jurisdiction includes the location involved, or
 - a regional planning and development council established in accordance with State law (i.e. West Virginia Code Chapter 8, Article 25) whose jurisdiction includes the location involved.

To be eligible for the points available, the following must be submitted as backup documentation:

- ordinance or resolution evidencing approval of the CRP by the appropriate

- governing body of the local jurisdiction;
- if applicable, documentation (e.g. ordinance or resolution) evidencing when the process of adoption began for the specific CRP;
- the entire approved CRP (color version), including any and all referenced maps, exhibits, and attachments; and
- if the CRP appears to be out of date, confirmation from the governing body of the local jurisdiction that such CRP is still in full force and effect and has not been superseded by another document or plan.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

Note: It is highly recommended that an Applicant request a review of the CRP during pre-application assistance. Items submitted during pre-application assistance review are not considered part of a property's Reservation Request and are not reviewed in conjunction with determining whether a property has met minimum requirements for a particular type of request or for determining whether a property is awarded points for selection and preference criteria. It is the Applicant's responsibility to ensure that all required documentation, whether acceptance or scoring related or any other documents, are uploaded to the property's Microsoft Team.

5. Property-Based Rental Assistance (Maximum Points Available: 25)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did for property-based rental assistance in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

15 points will be awarded to an Applicant that submits documentation evidencing that the property has property-based rental assistance (e.g. RD, HUD, or applicable public housing authority) for at least 25% but less than 50% of the residential rental units in the property.

OR

20 points will be awarded to an Applicant that submits documentation evidencing that the property has property-based rental assistance (e.g. RD, HUD, or applicable public housing authority) for at least 50% but less than 75% of the residential rental units in the property.

OR

25 points will be awarded to an Applicant that submits documentation evidencing that the property has property-based rental assistance (e.g. RD, HUD, or applicable

public housing authority) for at least 75% of the residential rental units in the property.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

To be eligible for the points available for property-based rental assistance, evidence of the property-based rental assistance satisfactory to the Fund must be submitted, and such evidence **must include the number of units covered** by the assistance. The following documentation will generally be considered satisfactory to evidence fulfillment of this criterion:

- For existing property-based subsidy:
 - An unexpired commitment for property-based rental subsidy for the property, OR
 - A commitment for property-based rental subsidy for the property which has surpassed its term, AND evidence from the assistance provider that the commitment is still in full force and effect as of the date the Reservation Request is submitted to the Fund, OR
 - For a RAD conversion, a Commitment to Enter into a Housing Assistance Payments (CHAP) letter provided by HUD.

The commitment and/or letter must be signed by an authorized representative of the assistance provider. If an expiration date is not included in the document, the Fund may verify with the rental subsidy provider to confirm that the rental subsidy is still in full force and effect.

Backup documentation which is dated more than six months prior to the property's Reservation Request due date will not be considered stale if such subsidy is still in full force and effect.

- For new HUD property-based subsidy, one of the following:
 - A signed conditional commitment letter from the public housing authority committing to enter into an Agreement to Enter into Housing Assistance Payments Contract ("AHAP Contract"). Such letter must contain conditions such as (1) HUD subsidy layering review completion, and (2) environmental review approval (see 24 CFR § 983.153)

OR

- A fully executed AHAP Contract, including Part I, Part II, and all necessary and required exhibits AND evidence of HUD subsidy layering review completion AND evidence of environmental review approval.

For new HUD property-based subsidy, rents should be set at 110% of

fair market rent or an amount acceptable to the Fund, in its sole discretion.

Ability to Produce a Qualified Low-Income Residential Rental Property
(Total Maximum Points Available: 180)

Points will be awarded to properties that have achieved certain milestones in the development process. The key components and milestones of development are described below.

1. Permanent Financing (Points Available: 25)

25 points will be awarded to an Applicant that submits documentation evidencing that the Ownership Entity has received written conditional permanent financing commitments or letters of intent from **all** intended sources of permanent financing, including developer-provided financing (deferred Developer's Fee) for all amounts of such permanent financing, except for permanent financing being requested of the Fund (e.g. Multifamily with or without an RD 538 or HUD/FHA guarantee/insurance, HOME Program, HTF Program, ERA2 Housing Fund, etc.). For documentation required to be submitted for Fund-provided financing, see next paragraph.

To request such Fund-provided financing, the Sources of Funds – Permanent Financing section of page 8 of WVHDF Form 1040 must be completed. Additionally, for such Fund-provided financing, a Fund Loan Terms Consultation Form must be submitted which may be requested by contacting the Fund.

Additionally, to preserve limited soft sources of Fund financing (HOME Program, HTF Program, ERA2 Housing Fund, etc.) any property requesting deferred amounts of Fund financing must either (a) use favorable sources of Fund financing for the property's construction and permanent financing needs, or (b) use other favorable sources of financing for the property's construction and permanent financing needs at terms that meet or exceed the terms of Fund financing.

- To be eligible for the points available, **a written conditional permanent financing commitment** must
 - be committed to the Ownership Entity or the General Partner on behalf of the Ownership Entity,
 - be signed by an authorized representative of the permanent financing source,
 - identify the property by name, description, or location,
 - include the estimated loan amount,
 - include the interest rate,

- include the loan term (note: a loan term of less than 15 years is not permitted except for in the case of deferred Developer's Fee), and
- include the amortization term.

To be eligible for the points available, with regard to the deferred Developer's Fee, the Applicant must submit a fully completed and executed Fund form entitled Deferred Developer Fee Permanent Financing Commitment. It is anticipated that the Deferred Developer Fee will bear no interest.

For a property applying to the Top Off Set-Aside Category, in lieu of a written conditional permanent financing commitment, the Fund will accept a signed promissory note for financing sources which have already been closed.

- To be eligible for the points available **for a letter of intent**, such letter must
 - be addressed to the Ownership Entity or the General Partner on behalf of the Ownership Entity,
 - be signed by an authorized representative of the permanent financing source,
 - identify the property by name, description or location,
 - include the amount of permanent financing sought (this may be presented in a "not to exceed" amount),
 - include the anticipated interest rate (this may be a "not to exceed" rate),
 - include the loan term (note: a loan term of less than 15 years is not permitted except for in the case of deferred Developer's Fee),
 - include the amortization term, and
 - **include the anticipated date of the permanent financing decision.**

Additional requirements for written conditional permanent financing commitments or letters of intent:

- For non-traditional lenders including, but not limited to, Federal Home Loan Bank, public housing authorities, and non-profit entities, such written conditional permanent financing commitments or letters of intent must
 - name the source of such funds and,
 - if applicable, provide a copy of the underlying commitment of such funds **to** the non-traditional lender.

Note: Be certain that the commitment or letter of intent is addressed to the Ownership Entity or the General Partner on behalf of the Ownership Entity. Example #1: The Federal Home Loan Bank ("FHLB") may make a commitment to a member bank, therefore, a commitment from the member bank to the Ownership Entity must also be submitted as part of the backup documentation provided for that source of funds. [A fully executed FHLB Direct Subsidy Agreement would evidence the member bank commitment to the property. However, since such agreement does not include the funding amount, additional separate documentation from the FHLB (e.g. an award letter) evidencing the funding amount would need to be submitted.] Example #2: A non-profit General

Partner may be awarded funds from an entity. A commitment from the non-profit General Partner to the Ownership Entity must also be submitted as part of the backup documentation. If the Applicant has questions regarding non-traditional sources of funds, it is highly recommended that the Applicant contact the Fund during pre-application assistance.

- If the permanent financing source is in the form of a grant (outright or ratably forgiven), the written conditional permanent financing commitment or letter of intent must expressly state this fact. This will eliminate the requirement to provide an interest rate and loan and amortization terms.

Requirements for RD mortgages or HUD/FHA-insured mortgages and requirements for RD or HUD subsequent rehabilitation loans:

For properties which are assuming an RD mortgage or HUD/FHA-insured mortgage, the Applicant must submit the following which will be considered sufficient for the awarding of points under this criterion with respect to that particular source of permanent financing:

- a letter from RD or HUD which acknowledges the intent of the Applicant to submit a transfer package for the transfer of the physical assets and mortgage loan assumption, **and**
- an RD-provided or HUD-provided summary of the estimated mortgage amount (e.g. for RD an M1XI screen print).

In addition, if part of such property's financing structure includes a new RD or HUD rehabilitation loan, the Applicant must submit an acknowledgement letter (specifying the estimated loan amount) from RD or HUD which states that the Applicant has submitted an application for such funds to the appropriate governmental agency (RD or HUD) for approval of such loan and that the applicable agency has those funds available. Such acknowledgement letter will be considered sufficient for the awarding of points under this criterion with respect to that particular source of permanent financing.

Regarding HOME Program, HTF Program, or ERA2 Housing Fund financing provided by the Fund, for properties that are unable to fully amortize such financing, the Fund will require each year during the loan term after the repayment of the Property's deferred developer's fee, payments to the Fund from the Property's cash flow (minimum of 50%). Such payment must be specifically stated in the cash flow distribution section of the Property's organizational documents and in a lien priority acceptable to the Fund.

2. Syndication of Investment Interests and Tax Credits (Points Available: 25)

25 points will be awarded to an Applicant that submits documentation evidencing that the Applicant has formally accepted in writing a syndicator's written

offer/proposal to perform as the syndicator for the property. Such written offer/proposal must include, at a minimum, the following:

- the annual Credit amount,
- the percentage of Credits syndicated,
- the total equity contribution in dollars, and
- the pay-in schedule.

For properties which are pursuing historic tax credits, to be eligible for the points available, the syndicator's written offer/proposal must include each of the above variables for the historic tax credit equity. Federal and state variables must be listed separately, except for the pay-in schedule which may include total equity from all tax credit sources. The state historic tax credit document may be a document which reflects a direct purchase of the state historic tax credits, rather than a syndicator's written offer/proposal. Regardless, the document(s) provided must include all of the above-required variables.

For a property applying to the Top Off Set-Aside Category, to be eligible for the points available:

- If a Partnership Agreement has been executed, the Applicant must submit such agreement. If the agreement does not include a section which details payment of equity for at least the additional Credit requested (can be in the form of "upward adjuster" language), a letter including each of the above variables for at least the additional Credit requested must be submitted.
- If an executed Partnership Agreement is not available, the syndicator's written offer/proposal must include each of the above variables for the original Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) amount plus at least the additional Credit requested and must be submitted.

3. Developer Experience in the LIHTCP (Maximum Points Available: 25)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) (based upon the number of properties for which an Allocation Certification was submitted). Resubmission of backup documentation is not required.

Points will be awarded to an Applicant that submits the following:

- a copy of **one** of the final (signed by an authorized representative of the appropriate housing credit agency) Allocation Certifications for each of at least two LIHTCP properties, **and**
- for a property located outside of the State, the executed Partnership Agreement, or other documentation acceptable to the Fund, defining the property developer for such property, evidencing that the developer or co-developer meeting the requirement below (not on a combined basis) has

participated in at least three LIHTCP properties, regardless of the state in which such properties are located, that have been placed in service and received the final Allocation Certifications for all of the buildings and credit types associated with each such property from the applicable housing credit agency.

In order for experience of a Principal(s) of the developer entity to be considered for the points available there must be continuity in the development entity. The Fund considers continuity in the development entity to have been disrupted if 50% or more of the Principals of the developer have changed to new Principals.

If 50% or more of the Principals of the developer have changed to new Principals, **in limited circumstances and only with written pre-approval by the Fund**, the Fund may consider exceptions where the new Principal is a long-tenured (more than 10 years) employee of the organization and can evidence a significant history of development experience for the organization that is comparable to (in terms of development duties performed) the remaining and/or existing Principals of the organization. For an exception to be considered, a narrative must be submitted that includes a summary of the new Principal's developer experience (tenure, number of properties completed during the employee's tenure at the organization, types of properties, and duties/role related to each property). A new Principal may only receive points for properties that the new Principal performed significant develop work on during their tenure at the organization.

If a property of the developer has placed in service, but the applicable state housing finance agency (inclusive of the Fund) has not issued the final Allocation Certifications for such property, the Fund will accept the following documentation **in lieu of the above-required final Allocation Certifications**:

- applicable placement in service documentation (e.g. Certificates of Occupancy issued in accordance with state or local law) for all buildings in the property, **and**
- a statement from an authorized representative of the applicable state housing finance agency that the placement in service documentation is acceptable and the state housing finance agency will issue the Allocation Certifications once the final placed-in-service application is received.

Points will be awarded on the following basis:

- 25 points will be awarded for participation in eight or more LIHTCP properties; or
- 20 points will be awarded for participation in six or more LIHTCP properties; or
- 15 points will be awarded for participation in four LIHTCP properties; or
- 10 points will be awarded for participation in two LIHTCP properties.

Requirement for receiving points for a co-developer's experience: To be awarded the points available for a co-developer's experience:

- The number of co-developers for the property must be limited to two;
- both co-developers must complete 50% of the work and receive 50% of the compensation, and
- the development agreement must clearly evidence the percentages of work and the percentages of compensation.

4. Developer's and General Partner's Post-2008 Timely Delivery of Units in West Virginia and Future Timely Equity Closing Commitment (Maximum Points Available: 35)

For a property applying to the Top Off Set-Aside Category, such property will receive the following:

- *for Timely Delivery, the points available for the same Timely Delivered properties as it received points for in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B), and*
- *for Future Timely Equity Closing, the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) **unless the closing deadline has passed and was not fulfilled.***

Resubmission of backup documentation is not required.

A property will be awarded 2.5 or 1.25 points for each LIHTCP property where the Principals of the developer and/or the General Partner have placed **all** of the buildings in such property in service within 18 months of the end of the calendar year in which each such property received its Carryover Allocation Certificates, in the State. Properties which can be counted for timely-delivery exclude Tax-Exempt Bond Financed Properties and Tax Credit Exchange Program-only properties.

For a property to be considered timely delivered, such property must have received its initial Carryover Allocation Certificate **during 2009 or later**. Additionally, to be eligible for the points available, an Applicant must submit a Developer's and General Partner's Timely Delivery of Units Certification (WVHDF Form LIHTCP-K) which must be signed by the applicable developer(s), applicable General Partner(s), and an authorized representative of the Fund.

Due to the fact that the information does not change, a properly completed WVHDF Form LIHTCP-K which is dated more than six months prior to the property's Reservation Request due date will not be considered stale. However, it is important to remember that only post-2008 properties will be considered for points.

If each developer/co-developer and each General Partner/co-General Partner have timely delivered at least one property (as evidenced by properly completed WVHDF Forms LIHTCP-K), then **2.5 points** will be awarded for each timely-delivered

property. Otherwise, **1.25 points** will be awarded for each timely-delivered property.

Note: New Principals are permitted to become part of the General Partner/co-General Partner entity and/or the developer/co-developer entity and points still be awarded. However, in order for timely delivery of an entity to be considered for the points available there must be continuity in entity Principals. The Fund considers continuity in the entity to have been disrupted if 50% or more of the Principals of the entity have changed to new Principals.

If 50% or more of the Principals of the developer have changed to new Principals, **in limited circumstances and only with written pre-approval by the Fund**, the Fund may consider exceptions where the new Principal is a long-tenured (more than 10 years) employee of the organization and can evidence a significant history of development experience for the organization that is comparable to (in terms of development duties performed) the remaining and/or existing Principals of the organization. For an exception to be considered, a narrative must be submitted that includes a summary of the new Principal's developer experience (tenure, number of properties completed during the employee's tenure at the organization, types of properties, and duties/role related to each property). A new Principal may only receive points for properties that the new Principal performed significant develop work on during their tenure at the organization.

Note: **a maximum of 10 properties will be considered under this criterion.**

ADDITIONALLY

10 points will be awarded to an Applicant that commits to close the property's equity no later than the following:

- for properties which require RD or HUD approval or for Tax-Exempt Bond-Financed Properties – no later than September 30 of the year following the year in which the property received (1) its initial Carryover Allocation Certificate (for Non-Tax-Exempt Bond Financed Properties) or (2) its initial Selection Decision Letter providing notification of selection (for Tax-Exempt Bond Financed Properties)
- for all other properties – no later than June 30 of the year following the year in which the property received its initial Carryover Allocation Certificate

Note: **The Fund considers equity closing to include not only a signed Partnership Agreement, but receipt of financing commitments for all planned sources of permanent financing (including Deferred Developer Fee). If the commitment is not fulfilled, 20 points will be deducted from each of the next three properties for which the Principals of the**

Ownership Entity/developer request an allocation of Credits from the Fund.

5. General Partner Portfolio Occupancy Rate (Points Available: 25)

A property will be awarded 25 points if an Applicant submits documentation [a properly completed and current General Partner Portfolio Occupancy Rate (WVHDF Form LIHTCP-J) and detailed rent rolls (a summary rent roll which only includes property-level information is not acceptable) for each property in the State as of the respective measurement date listed in the Program Calendar] evidencing that the portfolio of completed West Virginia LIHTCP properties (i.e., property has been placed in service for a year or more before the respective measurement date listed in the Program Calendar) of the General Partner(s) (and underlying Principals) collectively was 93% or more **occupied** as of the respective measurement dates listed in the Program Calendar.

For General Partners who do not yet have a West Virginia LIHTCP property which has been placed in service for a year or more before the respective measurement date (as outlined above), a property will be awarded the points available, if the Applicant submits documentation (as outlined above) evidencing that the portfolio of completed LIHTCP properties of the General Partner(s) collectively was 93% or more occupied as of the respective measurement dates listed in the Program Calendar.

Notes:

- For properties that contain both LIHTCP and market rate units, all units (LIHTCP and market rate) must be included in the computation of the overall occupancy rate.
- The portfolio must include all LIHTCP properties, **including those in the Extended Use Period beyond the initial 15-year Compliance Period.** The only exceptions are the following:
 - properties which have **not** been placed in service for a year before the respective measurement date listed in the Program Calendar;
 - properties which have been selected to receive a new allocation of Tax Credits and are currently preparing for or undergoing rehabilitation; and
 - units in a lease-purchase property which have been sold can be excluded from the total units for such property.

The Applicant should submit property-specific backup documentation with the Reservation Request evidencing (1) for properties located outside the State, placement in service beyond the measurement date, (2) for properties located outside the State, the awarding of a new allocation of Tax Credits, or (3) that lease-purchase units have been sold, as applicable.

- If it is determined, based upon a review by the Fund, that properties were **inadvertently** left off or units do not appear to be reported correctly on the WVHDF Form LIHTCP-J, the Fund may request that a corrected form and, if applicable, the rent rolls associated with the missing properties, be submitted after the Reservation Request due date.

6. Attendance at a Fund LIHTCP Application Workshop Covering the Current Plan (Maximum Points Available: 25)

A property will be awarded 12.5 points if an Applicant submits documentation evidencing that **one** of the Principals of **each developer/co-developer** of such property attended **all** sessions of a Fund LIHTCP Application Workshop which covered the current Plan. Documentation must be in the form of a signed Certificate of Attendance for each such Principal.

IN ADDITION

A property will be awarded 12.5 points for an **employee on the payroll of the developer [who is predominantly (more than 50% of the worktime) employed in development] or for an additional Principal** who attended **all** sessions of a Fund LIHTCP Application Workshop which covered the current Plan. The Applicant must submit documentation which must be in the form of a signed Certificate of Attendance for such employee or Principal. Additionally, for points to be awarded for employee attendance the appropriate section of WVHDF Form 1040 must be completed attesting that more than 50% of the named employee's work time is spent in development.

The Application Workshop may be held virtually. If the Application Workshop is held virtually, the Fund reserves the right to withhold a Certificate of Attendance from any registrant who does not demonstrate participant attentiveness through the correct completion of poll questions during the sessions.

7. Pipeline Properties (Points Available: 20)

20 points will be awarded to a property where the Owner of such property was most recently notified by the Fund as not having been selected to receive an allocation of Credits from the prior year's State Housing Credit Ceiling if the criteria below are met.

To be eligible for the points available, no backup documentation is required but the following must be true:

For Existing Housing only:

- the property cannot have changed, and

- there must be continuity in the General Partner of the Ownership Entity. The Fund considers continuity in the General Partner to have been disrupted if 50% or more of the General Partner interest has changed to an unrelated entity or entities.

For Properties Other Than Existing Housing:

- the property site cannot have changed (additional land is acceptable, but the original parcel(s) must be included in its entirety);
- the unit size (Interior Unit Square Footage) cannot have decreased by more than 10% from the **original** Reservation Request (however, to receive points for Interior Unit Square Footage, the unit sizes must meet or exceed the stated minimums);
- the unit composition
 - cannot be increased, but can be changed by no more than a 10% reduction in the number of units from the **original** Reservation Request,
 - the number of units by bedroom size (i.e. one-bedroom, two-bedroom) can change; and
- there must be continuity in the General Partner of the Ownership Entity. The Fund considers continuity in the General Partner to have been disrupted if 50% or more of the General Partner interest has changed to an unrelated entity or entities.

Any property described below is not eligible to receive any of the points available for Pipeline Properties:

- Any property that withdrew from the competition **prior to** the date of the Selection Decision Letter;
- Any property that was selected but withdrew after the date of the Selection Decision Letter; or
- Any property that was rejected for any reason by the Fund.

Property Location and Housing Needs Characteristics (Total Maximum Points Available: 200 for New Supply or 100 for Existing Low-Income Housing)

Exhibit A to the Plan contains the Statewide and census tract statistics for each property location and housing needs characteristics criterion described in this section with the exception of the Un-Met Housing Need criteria, the School Performance – Grades Based Upon the West Virginia Schools Balanced Scorecard criterion, and the Proximity to Public Transportation criterion. The property location and housing needs characteristics and basis for awarding points utilizing such characteristics are provided below.

A Scattered Site Property involving sites located in differing census tracts, counties, or school districts will be scored on a weighted average based upon the number of units. It is the Applicant's responsibility to submit documentation providing information by site. For example, the WVHDF Form 1040 should list the census tract, elementary

school, middle school, and high school for one of the sites, but additional documentation should be provided listing those items for the other site(s).

1. LIHTCP Unit Production as a Percentage of the Renter-Occupied Housing Units (Maximum Points Available: 30 for New Supply or 15 for Existing Low-Income Housing)

Sources: LIHTCP Production Summary for 1987 through 2024, and

2018-2022 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Renter-Occupied Housing Units for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a County Where that County's LIHTCP Unit Production as a Percentage of the Renter-Occupied Housing Units is Included in or Falls Between
3	1.5	19.13% and 21.26%
6	3	17.00% and 19.12%
9	4.5	14.88% and 16.99%
12	6	12.75% and 14.87%
15	7.5	10.63% and 12.74%
18	9	8.50% and 10.62%
21	10.5	6.37% and 8.49%
24	12	4.25% and 6.36%
27	13.5	2.12% and 4.24%
30	15	0.00% and 2.11%

{Remainder of page left intentionally blank.}

2. Median Household Income (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number S1903: Median Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars), Median Household Income for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low- Income Housing	For a Property Located in a County Where that County's Median Household Income is Included in or Falls Between
2	1	\$87,193 and \$93,744
4	2	\$80,642 and \$87,192
6	3	\$74,091 and \$80,641
8	4	\$67,540 and \$74,090
10	5	\$60,989 and \$67,539
12	6	\$54,438 and \$60,988
14	7	\$47,887 and \$54,437
16	8	\$41,336 and \$47,886
18	9	\$34,785 and \$41,335
20	10	\$28,235 and \$34,784

{Remainder of page left intentionally blank.}

3. Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: 2018-2022 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Gross Rent as a Percentage of Household Income is 30.0 to 34.9 Percent for the State and Counties, and

2018-2022 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Gross Rent as a Percentage of Household Income is 35.0 Percent or More for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a County Where that County's Percentage of Households whose Gross Rent as a Percentage of Household Income is 30% or Greater is Included in or Falls Between
2	1	20.1% and 24.7%
4	2	24.8% and 29.4%
6	3	29.5% and 34.0%
8	4	34.1% and 38.7%
10	5	38.8% and 43.4%
12	6	43.5% and 48.0%
14	7	48.1% and 52.7%
16	8	52.8% and 57.3%
18	9	57.4% and 62.0%
20	10	62.1% and 66.7%

{Remainder of page left intentionally blank.}

4. Rental Vacancy Rate (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Rental Vacancy Rate for the State and Counties.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low- Income Housing	For a Property Located in a County Where that County's Rental Vacancy Rate is Included in or Falls Between
2	1	22.2% and 24.7%
4	2	19.7% and 22.1%
6	3	17.2% and 19.6%
8	4	14.8% and 17.1%
10	5	12.3% and 14.7%
12	6	9.8% and 12.2%
14	7	7.4% and 9.7%
16	8	4.9% and 7.3%
18	9	2.4% and 4.8%
20	10	0.0% and 2.3%

{Remainder of page left intentionally blank.}

5. Un-Met Housing Need

- a. **For properties other than Senior Properties:** Family Potential Un-Met Housing Need Net of Non-Senior New Supply Production (2021-2024) (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: Housing Needs Assessment for the State of West Virginia (September 2019), Figure 6-24 – Units of Unmet Need for General Occupancy Renters, 2019, Units of Unmet Need – 0-60% AMI.

Housing Needs Assessment County Profiles for the State of West Virginia (September 2019), Figure 14 – Unmet Need and Units of Unmet Need by Type and Tenure, Unmet Need Percentage – 0-60% AMI – Renters General Occupancy.

Note: Data will be updated with a more recent State housing needs assessment if one is completed prior to the 2025 or 2026 application period.

LIHTCP New Supply Production in the State – 2021 through 2024

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Family-Targeted Property Located in a County Where that County's Rank of Family Potential Un-Met Housing Need is Included in or Falls Between
1	0.5	51 and 55
2	1	46 and 50
3	1.5	41 and 45
4	2	36 and 40
5	2.5	31 and 35
6	3	26 and 30
7	3.5	21 and 25
8	4	16 and 20
10	5	11 and 15
15	7.5	6 and 10
20	10	1 and 5

OR

- b. **For Senior Properties:** Senior Potential Un-Met Housing Need Net of Senior New Supply Production (2021-2024) (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

Sources: Housing Need Assessment for the State of West Virginia (September 2019), Figure 6-25 – Units of Unmet Need for Elderly Renters, 2019, Units of Unmet Need – 0-60% AMI.

Housing Needs Assessment County Profiles for the State of West Virginia (September 2019), Figure 14 – Unmet Need and Units of Unmet Need by Type and Tenure, Unmet Need Percentage – 0-60% AMI – Renters Elderly.

Note: Data will be updated with a more recent State housing needs assessment if one is completed prior to the 2025 or 2026 application period.

LIHTCP New Supply Production in the State – 2021 through 2024

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Senior-Targeted Property Located in a County Where that County's Rank of Senior Potential Un-Met Housing Need is Included in or Falls Between
1	0.5	51 and 55
2	1	46 and 50
3	1.5	41 and 45
4	2	36 and 40
5	2.5	31 and 35
6	3	26 and 30
7	3.5	21 and 25
8	4	16 and 20
10	5	11 and 15
15	7.5	6 and 10
20	10	1 and 5

6. High-Opportunity Location (Maximum Points Available: 90 for New Supply or 45 for Existing Low-Income Housing)
- a. General Housing Stability – Owner-Occupied Units as a Percentage of Total Occupied Housing Units (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Owner-Occupied Housing Units as a Percentage of Total Occupied Housing Units for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Owner-Occupied Units as a Percentage of Total Occupied Housing Units is Included in or Falls Between
1	0.5	0.0% and 9.9%
2	1	10.0% and 19.8%
3	1.5	19.9% and 29.7%
4	2	29.8% and 39.7%
5	2.5	39.8% and 49.6%
6	3	49.7% and 59.5%
7	3.5	59.6% and 69.5%
8	4	69.6% and 79.4%
9	4.5	79.5% and 89.3%
10	5	89.4% and 99.3%

{Remainder of page left intentionally blank.}

- b. General Housing Stability – Percentage of Households whose Occupants per Room are 1.01 or More (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number DP04: Selected Housing Characteristics, Percentage of Households whose Occupants per Room are 1.01 or More for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low- Income Housing	For a Property Located in a Census Tract Where that Census Tract's Percentage of Households whose Occupants per Room are 1.01 or More is Included in or Falls Between
1	0.5	14.8% and 16.5%
2	1	13.2% and 14.7%
3	1.5	11.5% and 13.1%
4	2	9.9% and 11.4%
5	2.5	8.2% and 9.8%
6	3	6.6% and 8.1%
7	3.5	4.9% and 6.5%
8	4	3.3% and 4.8%
9	4.5	1.6% and 3.2%
10	5	0.0% and 1.5%

{Remainder of page left intentionally blank.}

- c. Poverty/Public Assistance – Population Below the Poverty Level as a Percentage of the Total Population (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number S1701: Poverty Status in the Past 12 Months, Population for Whom Poverty Status is Determined for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Population Below the Poverty Level as a Percentage of the Total Population is Included in or Falls Between
1	0.5	66.3% and 73.6%
2	1	59.1% and 66.2%
3	1.5	51.9% and 59.0%
4	2	44.7% and 51.8%
5	2.5	37.5% and 44.6%
6	3	30.2% and 37.4%
7	3.5	23.0% and 30.1%
8	4	15.8% and 22.9%
9	4.5	8.6% and 15.7%
10	5	1.4% and 8.5%

{Remainder of page left intentionally blank.}

- d. Poverty/Public Assistance – Households Receiving Food Stamps/SNAP as a Percentage of Total Households (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number S2201: Food Stamps/Supplemental Nutrition Assistance Program (SNAP), Percent Households Receiving Food Stamps/SNAP for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low- Income Housing	For a Property Located in a Census Tract Where that Census Tract's Households Receiving Food Stamps/SNAP as a Percentage of Total Households is Included in or Falls Between
1	0.5	55.6% and 61.7%
2	1	49.5% and 55.5%
3	1.5	43.4% and 49.4%
4	2	37.3% and 43.3%
5	2.5	31.2% and 37.2%
6	3	25.1% and 31.1%
7	3.5	19.0% and 25.0%
8	4	12.9% and 18.9%
9	4.5	6.8% and 12.8%
10	5	0.8% and 6.7%

{Remainder of page left intentionally blank.}

- e. Labor Market Engagement – Unemployment Rate of the Total Population 20 to 64 Years of Age (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number S2301: Employment Status, Unemployment Rate for the Population 20 to 64 Years of Age for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract's Unemployment Rate of the Total Population 20 to 64 Years of Age is Included in or Falls Between
1	0.5	34.6% and 38.5%
2	1	30.8% and 34.5%
3	1.5	26.9% and 30.7%
4	2	23.1% and 26.8%
5	2.5	19.2% and 23.0%
6	3	15.4% and 19.1%
7	3.5	11.5% and 15.3%
8	4	7.7% and 11.4%
9	4.5	3.8% and 7.6%
10	5	0.0% and 3.7%

{Remainder of page left intentionally blank.}

- f. Labor Market Engagement – Population 25 Years of Age and Older with an Educational Attainment of a Bachelor’s Degree or Higher as a Percentage of the Total Population 25 Years of Age and Older (Maximum Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

Source: 2018-2022 American Community Survey 5-Year Estimates, File Number S1501: Educational Attainment, Percent Bachelor’s Degree or Higher for the Population 25 Years of Age and Older for the State and Census Tracts.

Properties will be awarded points on the following basis:

Points Awarded for New Supply	Points Awarded for Existing Low-Income Housing	For a Property Located in a Census Tract Where that Census Tract’s Population 25 Years of Age and Older with an Educational Attainment of a Bachelor’s Degree or Higher as a Percentage of the Total Population 25 Years of Age and Older is Included in or Falls Between
1	0.5	0.0% and 7.7%
2	1	7.8% and 15.5%
3	1.5	15.6% and 23.2%
4	2	23.3% and 31.0%
5	2.5	31.1% and 38.7%
6	3	38.8% and 46.5%
7	3.5	46.6% and 54.2%
8	4	54.3% and 62.0%
9	4.5	62.1% and 69.7%
10	5	69.8% and 77.5%

{Remainder of page left intentionally blank.}

- g. School Performance and Proximity to Senior Amenities (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

1. **For properties other than Senior Properties:** School Performance – Grades Based Upon the 2024 West Virginia Schools Balanced Scorecard (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

The Fund has assigned letter grades to each school in the State based upon the West Virginia Schools Balanced Scorecard. Points will be awarded to properties based upon the letter grade of the schools (elementary, middle, and high school) in such property's public-school district. The property address must be serviced by the school bus route for the applicable school. If the property address is not serviced by the school bus route for the claimed school, even if the school is located in the property's public-school district, points will not be awarded for that school. If more than one school is located in the property's public-school district (e.g. two elementary schools), and the property address is serviced by both schools, the property will be awarded points for the highest graded school. Each property will receive one point-award from each points awarded column below.

Points will be awarded to properties on the following basis:

Grade	Points Awarded for New Supply		
	Elementary School	Middle School	High School
A	5	5	10
B	4	4	8
C	3	3	6
D	2	2	4
Grade	Points Awarded for Existing Low-Income Housing		
	Elementary School	Middle School	High School
A	2.5	2.5	5
B	2	2	4
C	1.5	1.5	3
D	1	1	2

OR

2. **For Senior Properties:** Proximity to Senior Amenities (Maximum Points Available: 20 for New Supply or 10 for Existing Low-Income Housing)

20 points will be awarded to an Applicant which submits documentation [a properly completed and current Senior Amenities form (WVHDF Form LIHTCP-O)] evidencing that the property is located within 1/5th of a mile (walkable route, not as the crow flies) from two or more different amenities for the senior population.

OR

10 points will be awarded to an Applicant which submits documentation [a properly completed and current Senior Amenities form (WVHDF Form LIHTCP-O)] evidencing that the property is located within 5 miles (walkable or drivable route, not as the crow flies) from two or more different amenities for the senior population (e.g. two public libraries would not be considered two **different** amenities).

Acceptable amenities for the senior population:

- Grocery store (not a gas station/convenience store)
- Home health/medical equipment supply store
- Senior citizen activity center
- Public recreational facility with activities offered specifically to the senior population
- Public library
- Pharmacy
- Urgent Care/MedExpress facility
- Hospital

Other amenities may be considered, but only if pre-approved in writing by the Fund during pre-application assistance.

For Existing Low-Income Housing Properties Only: The points awarded to such property will be one-half of the amount listed above.

h. Proximity to Public Transportation (Points Available: 10 for New Supply or 5 for Existing Low-Income Housing)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did for this scoring criterion in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

10 points will be awarded to an Applicant which submits documentation evidencing that the property is located within 1/3rd of a mile (walkable route, not

as the crow flies) from a public transportation stop (e.g. bus stop, PRT station, bus route with “hail and ride” stops), or that a public transportation stop will be added within 1/3rd of a mile (walkable route, not as the crow flies) in conjunction with the establishment of the New Supply housing;

OR

10 points will be awarded to an Applicant which submits documentation evidencing that the property will provide a form of transportation from and to the property that is comparable to or exceeding the service levels (e.g. accessibility, capacity, reliability, practicality, etc.) and scope of a typical fixed route public transportation system.

To be awarded the points available, the transportation service must be available to all residents of the property.

For Existing Low-Income Housing Properties Only: The points awarded to such property will be one-half of the amount listed above.

Sponsor Characteristics (Points Available: 3)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

Support Services Provided and/or Coordinated by a Non-Profit or by a Public Housing Authority or by a Governmental or Quasi-Governmental Entity (Points Available: 3)

3 points will be awarded to an Applicant that submits documentation [a properly completed and current Support Services form (WVHDF Form LIHTCP-P)] describing, **including frequency**, the appropriate support services (two or more) that **will be provided and/or coordinated** by a Non-Profit or by a Public Housing Authority or by a Governmental or Quasi-Governmental Entity for the residents of the property. If the support services are being provided and/or coordinated by a Non-Profit, the Applicant must submit such entity’s IRS determination letter declaring exempt status for the non-profit entity.

To be considered support services for the purposes of awarding the points available, such support services may be available on a continual basis but must be available to tenants no less frequently than monthly (with the exception of the USDA Food and Nutrition Services Summer Food Service Program which is available during the summer months when school is not in session).

Examples of support services include, but are not limited to, the following:

- Computer and software training classes,

- Financial literacy classes,
- Nutrition training,
- Meals on wheels,
- Substance abuse recovery services,
- USDA Food and Nutrition Services Summer Food Service Program (Note: since this support service is only available for part of the year, it must be combined with other support services so that support services will be available throughout the year),
- Health assessments, and
- Medicare and insurance assistance.

Examples of unacceptable “support services”, due to the fact such examples are considered amenities and not support services, include, but are not limited to, the following:

- Community garden,
- Library and/or reading club,
- Coffee club,
- Computer room,
- Exercise room and/or aerobics class,
- Holiday parties, and
- Craft room and/or craft club.

Tenant Populations Targeted for Occupancy (Points Available: 20)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

Note: Targeting is performing outreach to attract occupancy by the Applicant-selected tenant populations. Setting aside units for the Applicant-selected tenant populations is not required. The tenant populations are separate and apart from any occupancy requirements under The Fair Housing Act (e.g. Housing for Older Persons).

Option 1: Tenant Populations with Special Housing Needs

20 points will be awarded to an Applicant that commits to target for occupancy one or a combination of more than one of the Applicant-selected tenant populations listed below for at least 25% of the residential rental units in the property. The units in the property should be designed and suitable for the targeted occupancy populations. Tenant populations with special housing needs are as follows:

- Homeless - A person, family, or household who lacks a fixed, regular and adequate nighttime residence and has a primary night time residence which is (i) a supervised shelter, designed to provide temporary living accommodations; or (ii) an

institution that provides a temporary residence for persons intended to be institutionalized; or (iii) a place not designed for or ordinarily used as a regular sleeping accommodation for human beings.

- Displaced - A person, family, or household displaced by a governmental action, or whose dwelling has been extensively damaged or destroyed as a result of a disaster declared or otherwise formally recognized under federal disaster relief laws.
- Elderly - A person who is at least 62 years of age.
- Handicapped - A person having a physical or mental impairment which substantially limits one or more major life activities; a person having a record of such an impairment; or a person being regarded as having such an impairment.
- Disabled - A person under a disability, as defined in Section 223 of the Social Security Act, or in Section 102 of the Developmental Disabilities Services and Facilities Construction Amendments of 1970, or in 24 CFR Part 891.
- Veteran – A person who served in the military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.

Note: A family whose head of household or the spouse of such individual is an elderly, disabled, or handicapped person would qualify under the Elderly, Handicapped, or Disabled sections above.

In electing to serve tenant populations with special housing needs, the Applicant is responsible for ensuring that the chosen tenant populations are compatible with each other and that elections do not violate the Fair Housing requirements or any other applicable law.

OR

Option 2: Tenant Populations of Individuals with Children

20 points will be awarded to an Applicant that commits to target for occupancy one or both of the Applicant-selected tenant populations listed below for at least 25% of the residential rental units in the property. The units in the property should be designed and suitable for the targeted occupancy populations. Tenant populations of individuals with children are as follows:

- Large Family - A family unit consisting of one or more adult members having legal custody of three or more dependent children, each of whom is age eighteen or younger or a full-time student.

- Single Parent Family - A family unit consisting of only one adult member having legal custody of one or more dependent children, each of whom is age eighteen or younger or a full-time student.

In electing to serve tenant populations of individuals with children, the Applicant is responsible for ensuring that the chosen tenant populations are compatible with each other and that selections do not violate the Fair Housing requirements for any other applicable law.

Persons on a Public Housing Waiting List (Points Available: 25)

For a property applying to the Top Off Set-Aside Category, a copy of the written agreement which was submitted in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) will fulfill this requirement. However, a copy of the refusal letter which was submitted in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) will not fulfill this requirement.

25 points will be awarded to an Applicant that submits a fully executed and witnessed Commitment to Utilize the Applicable Public Housing Authority's Waiting List (WVHDF Form LIHTCP-6 or LIHTCP-6B) which is a written commitment with the appropriate public housing authority ("PHA") to utilize such PHA's waiting list and to target the persons appearing on that waiting list to occupy all vacant low-income units in the property on an on-going basis.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

A fully executed written agreement will not be considered stale if it is dated within three years prior to the property's Reservation Request due date **and** the PHA representative who signed the written agreement is still an authorized representative of the PHA. Note: The three-year window does not apply to a refusal letter.

In the event the PHA **refuses, in writing, to enter into either form of written agreement** (WVHDF Form LIHTCP-6 or LIHTCP-6B) to evidence this commitment, the 25 points available will still be awarded if the Applicant submits such refusal letter.

However, the Fund will **not** award points for the following:

- the PHA's refusal is related to the PHA's late receipt of a request from the Applicant that inhibited the PHA's ability to respond affirmatively prior to the due date of the LIHTCP application, or
- the PHA's refusal is based upon the PHA's unwillingness to release its waiting list. (WVHDF Form LIHTCP-6B was formulated so that the PHA would not have to

release its waiting list to the Owner, but the Owner would instead inform the PHA of any vacancies at the property.)

Properties Committed to Eventual Tenant Ownership (Points Available: 5)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

Properties which commit to Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time are not eligible for these points.

Properties which have established or will establish site control in the form of a Long-Term Lease, as opposed to a recorded deed, are not eligible for these points.

Due to federally regulated affordability period requirements, properties requesting the points under this scoring criterion cannot request HOME Program or HTF Program financing.

5 points will be awarded to an Applicant that (1) commits all residential rental units to eventual tenant ownership, beginning no later than four years after the end of the initial 15-year Compliance Period, and (2) submits documentation evidencing a business plan describing how the residential rental units will be converted to tenant ownership.

To be eligible for the points available, the property must be comprised of single-family homes, duplexes or townhouses (with proper legal separation of units).

Historic Nature of Property (Points Available: 20)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

Note: Regardless of whether or not a property pursues the points available, if existing structures in a property are rehabilitated to historic standards, such property is required to pursue and obtain both federal and state historic tax credit equity.

20 points will be awarded to an Applicant that submits documentation evidencing the property will involve the rehabilitation of a Certified Historic Structure(s).

To be eligible for the points available, at least 50% of the residential rental units in the property must be contained in such Certified Historic Structure(s).

To evidence that the structure is a Certified Historic Structure, the Applicant must submit the following:

- Documentation evidencing that the structure is individually listed on the National Register of Historic Places.

OR

- A fully completed Historic Preservation Certification Application Part 1 – Evaluation of Significance form (currently, U.S. Department of the Interior, National Park Service Form 10-168) which evidences that the National Park Service has determined that the structure is a “certified historic structure”.

A Part 1 which is dated more than six months prior to the property’s Reservation Request due date will not be considered stale.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

Preference for Properties Serving the Lowest Income Tenants
(Maximum Points Available: 50)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

To be eligible for the points available for Option 1 or Option 2 below, the following must be true:

- The property’s market study must acknowledge and incorporate the Applicant-selected lower income targeting commitment, and
- The property’s cash flow must evidence that the property is feasible, in the Fund’s sole discretion, given the Applicant-selected lower income targeting commitment.

Option 1: Tenants with Incomes at or below
40% of the Area Median Gross Income (Maximum Points Available: 50)

Points will be awarded to an Applicant that commits the property to using set percentages of the total residential rental units in the property to serve tenants with annual incomes at or below 40% of the area median gross income, based upon the following:

Points Awarded	The Applicant Has Committed the Property to Serving Tenants with Annual Incomes at or Below 40% of the Area Median Gross Income
10	for 5% of the total residential rental units in the property, or
20	for 10% of the total residential rental units in the property, or
30	for 15% of the total residential rental units in the property, or
40	for 20% of the total residential rental units in the property, or
50	for 25% of the total residential rental units in the property.

The commitment to serve tenants with annual incomes at or below 40% of the area median gross income requires that such units are also rent-restricted, using the 40% of the area median gross income limits.

Due to limited soft funding resources, **for Applicants who (1) request soft fund financing (HOME Program, HTF Program, ERA2 Housing Fund etc.) (whether fully amortizing or not) from the Fund for the property, and (2) commit the property to lower income targeting at 40% of the area median income**, the property must have project-based rental assistance committed (as outlined in the Project-Based Rental Assistance scoring criterion) to the property which covers at least the number of units committed to 40% of the area median income.

Example: A 48-unit property commits 25% of the units to serving tenants at or below 40% of the area median income. Such property must have a commitment for 12 units of project-based rental assistance.

If such property does not have project-based rental assistance as required above, the property's lower income targeting will be increased from 40% of the area median income to 50% of the area median income and will be awarded the applicable lower points. The resulting increase in rental income will lower the soft fund financing (HOME Program, HTF Program, ERA2 Housing Fund, etc.) from the Fund. Additionally, the Applicant will be required to provide an updated market study which incorporates the change in the rents. **Accordingly, a Market Study Resubmission Fee of \$250 will be due and payable to the Fund.**

Note: This commitment to serve tenants with annual incomes at or below 40% of the area median gross income is in addition to the minimum set-aside requirement that must be elected by the Owner. The minimum set-aside requirement options that an Owner may choose from in making such election are as follows:

- 20% or more of the residential rental units in such property are both rent-restricted and occupied by individuals whose annual income is 50% or less of the area median gross income, or

- 40% or more of the residential rental units in such property are both rent-restricted and occupied by individuals whose annual income is 60% or less of the area median gross income.

OR

Option 2: Tenants with Incomes at or below

50% of the Area Median Gross Income (Maximum Points Available: 40)

Points will be awarded to properties that are committed to using set percentages of the total residential rental units in the property to serve tenants with annual incomes at or below 50% of the area median gross income, based upon the following:

Points Awarded	The Applicant Has Committed the Property to Serving Tenants with Annual Incomes at or Below 50% of the Area Median Gross Income
8	for 5% of the total residential rental units in the property, or
16	for 10% of the total residential rental units in the property, or
24	for 15% of the total residential rental units in the property, or
32	for 20% of the total residential rental units in the property, or
40	for 25% of the total residential rental units in the property.

The commitment to serve tenants with annual incomes at or below 50% of the area median gross income requires that such units are also rent-restricted, using the 50% of the area median gross income limits.

Note: This commitment to serve tenants with annual incomes at or below 50% of the area median gross income may be in connection with or may be in addition to the minimum set-aside requirement (referred to in the previous section) that must be elected by the Owner.

Preference for Properties Obligated to Serving Qualified Tenants for the Longest Periods of Time (Points Available: 150)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B).

Properties which commit to Properties Committed to Eventual Tenant Ownership are not eligible for these points.

150 points will be awarded to an Applicant that commits (in the applicable section of WVHDF Form 1040) the property to serving qualified low-income tenants, using the

elected minimum set-aside requirement for the percentage (50% or 60%) of the area median gross income, and the applicable IRS rent restrictions for 15 years **beyond** the close of the initial 15-year Compliance Period.

Note: This preference criterion is an optional commitment made only at the election of the Owner. It is not necessary for an Owner to commit to this preference criterion to participate in the LIHTCP.

However, an Extended Low-Income Housing Commitment is required under Federal law and applies to any and all properties participating in the LIHTCP. Subsection 42(h)(6) of the Code provides that a building is eligible for Credit only if an Extended Low-Income Housing Commitment is in effect. An Extended Low-Income Housing Commitment is an agreement between the Fund and the Ownership Entity that:

- requires that the applicable fraction for the building, for each taxable year in the Extended Use Period, not be less than the applicable fraction specified in the agreement, and prohibits the eviction or the termination of tenancy (other than for good cause) of an existing tenant of any low-income unit, or any increase in the gross rent with respect to any low-income unit not otherwise permitted under Section 42 of the Code,
- allows prospective, present or former tenants of the building, who meet the applicable income limitation, the right to enforce the requirements associated with the applicable fraction, or the prohibitions associated with the eviction or termination of tenancy and with increases in the gross rent, in any State court,
- prohibits the disposition to any person of any portion of the building to which such agreement applies, unless all of the building to which such agreement applies is disposed of to such person,
- prohibits the refusal to lease to a holder of a voucher or certificate of eligibility under Section 8 of the United States Housing Act of 1937 (“Section 8”) because of the status of the prospective tenant as such a holder,
- is binding on all successors of the Ownership Entity, and
- is recorded pursuant to State law as a restrictive covenant with respect to the property.

Additional information is contained in Subsections 42(h)(6)(A) through (K) of the Code.

In the event the property commits to this scoring criterion, the Qualified Contract provision is not available or applicable to the Owner, with respect to the termination of the Extended Low-Income Housing Commitment.

Preference for Concerted Community Revitalization Properties Located in Qualified Census Tracts (includes Scoring Alternative) (Maximum Points Available: 35)

For a property applying to the Top Off Set-Aside Category, such property will receive the points available if it received the points available in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

35 points will be awarded to an Applicant that submits documentation evidencing that the property is located in a Qualified Census Tract and the development of such property is **clearly** and **specifically stated** as part of a CRP that has been approved by the appropriate governing body of the local jurisdiction within which such “community” is located.

Scoring Alternative Applicable to Other Properties:

15 points will be awarded to an Applicant that submits documentation evidencing that the property is located in a Qualified Census Tract.

OR

15 points will be awarded to an Applicant that submits documentation evidencing that the development of such property is **clearly** and **specifically stated** as part of a CRP that has been approved by the appropriate governing body of the local jurisdiction within which such “community” is located. *Properties which are eligible for and receive points for Existing Housing as Part of a Concerted Community Revitalization Plan are not eligible for these points.*

OR

15 points will be awarded to an Applicant that submits documentation evidencing that the property is located in a Certified BUILD WV District. The Fund considers Certified BUILD WV Districts as those designated at the time of the initial Reservation Request submission. (<https://westvirginia.gov/build-wv-act/>)

The following definitions apply to the following terms for this subsection of the Plan:

- **Clearly and specifically stated** – the property must be located in specified boundaries within the community as evidenced by a geographic scope description of the community and/or map included in the adopted plan or the property is specifically named in the CRP **AND** the development of such housing **fulfills the specified goals** of the CRP

- **Fulfills the specific goals** – the development or rehabilitation of the property fulfills one or more goals listed for the specific area in which the property is located within the community. For example, if the property is located in Neighborhood A, but the goal that the development or rehabilitation of the property fulfills is a goal for Neighborhood B, the property does not fulfill the specified goals of the CRP.
- **Approved** – the appropriate governing body of the local jurisdiction has taken an official action to adopt such CRP by ordinance or resolution.
- **Appropriate governing body of the local jurisdiction** – either
 - the city council or comparable governing body of a municipality, or
 - the county commission or comparable governing body of a county, or
 - a community development authority established in accordance with State law (i.e. West Virginia Code Chapter 7, Article 12) whose jurisdiction includes the location involved. or
 - a regional planning and development council established in accordance with State law (i.e. West Virginia Code Chapter 8, Article 25) whose jurisdiction includes the location involved.

To be eligible for the points available, the following must be submitted as backup documentation:

- ordinance or resolution evidencing approval of the CRP by the appropriate governing body of the local jurisdiction; and
- if applicable, documentation (e.g. ordinance or resolution) evidencing when the process of adoption began for the specific CRP;
- the entire approved CRP (color version), including any and all referenced maps, exhibits, and attachments; and
- if the CRP appears to be out of date, confirmation from the governing body of the local jurisdiction that such CRP is still in full force and effect and has not been superseded by another document or plan.

For this criterion, a Scattered Site Property will be scored on a weighted average based upon the number of units.

Note: It is highly recommended that the Applicant request a review of the CRP during pre-application assistance. Items submitted during pre-application assistance review are not considered part of a property's Reservation Request and are not reviewed in conjunction with determining whether a property has met minimum requirements for a particular type of request or for determining whether a property is awarded points for selection and preference criteria. It is the Applicant's responsibility to ensure that all required documentation, whether acceptance or scoring related or any other documents, are uploaded to the property's Microsoft Team.

The Fund utilizes the Federal Financial Institutions Examination Council's Geocoding/ Mapping System and/or the United States Census Bureau's Census Tract Reference

Maps in determining which census tract a property is located within. Current Internet addresses are as follows:

- <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>
- [Index of /geo/maps/DC2020/PL20/st54_wv/censustract_maps](#)

Energy Efficiency and Quality of Housing (Total Maximum Points Available: 185 for New Supply or 170 for Existing Low-Income Housing)

The number of points awarded for the energy efficiency and quality of housing characteristics below will be based upon the response to each characteristic listed below which is certified, in writing in the Energy Efficiency and Quality of Housing section of the current WVHDF Form 1040, by the Owner, the Property Architect, and the Property Contractor.

Based upon the Fund's review of the property (e.g. the Fund's site visit) and other backup documentation provided as part of the Reservation Request (e.g. the Capital Needs Assessment, construction estimate, etc.), if it appears that a certified characteristic cannot be fulfilled by the property, thus possibly resulting in a lower score, the Fund may request clarification of the property's ability to fulfill the characteristic. For example, if the certification evidences that an Existing Low-Income Housing Property's Interior Unit Square Footage will be above the minimums required for scoring, but the Fund's site suitability review evidences units measuring below the Interior Unit Square Footage minimums, the Fund would verify the calculation and/or that the unit's Interior Unit Square Footage will be increased as a part of the planned substantial rehabilitation of the property.

All Quality of Housing commitments, except for the Green Building Training for Residential Rental Housing commitment, must be included and incorporated into the plans, specifications, and construction contract schedule of values. Due to this fact, the Fund does not anticipate approving any change orders related to failure to include such commitments in the construction documents.

To satisfactorily fulfill the Energy Star-related scoring criteria below, the product installed must fulfill the Energy Star certification which is in effect as of the date the property's Reservation Request was submitted.

Note: For Scattered Site Properties, a separate Energy Efficiency and Quality of Housing section of the WVHDF Form 1040 must be completed and certified, as referred to above, for each non-contiguous parcel.

The energy efficiency and quality of housing characteristics are as follows:

1. Masonry Veneer Exterior Percentage (Points Available: 15)

15 points will be awarded to properties where at least 60% of each building's exterior (excluding gabled ends, doors, and windows), post-construction, is properly anchored Masonry Veneer. For the purposes of this scoring criterion, a gabled end is defined as the triangular area from the eave to the ridge of the gable.

2. Energy Star Certified Whole-Unit HVAC (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, each residential rental unit will incorporate new Energy Star certified whole-unit heating, ventilation, and air conditioning ("HVAC"), utilizing a heat pump or a split gas heating and cooling system. If Energy Star certified equipment is not available, the Fund will allow HVAC equipment that complies with the applicable climate zone qualification criteria as prescribed in the document Energy Star Program Requirements Product Specification for Central Air Conditioner and Heat Pump Equipment – Version 6.1 and document Energy Star Program Requirements Product Specification for Furnaces – Version 4.1.

3. Energy Star Certified Appliances (Points Available: 15)

15 points will be awarded to properties that, in conjunction with the construction or rehabilitation, provide within each residential rental unit:

- a new Energy Star certified refrigerator,
- a new Energy Star certified under-the-counter dishwasher, and
- a new Energy Star certified water heater. In lieu of a new Energy Star certified water heater, the Fund will allow the following:
 - electric water heaters with a minimum energy factor of 0.95 (0.93 uniform energy factor) provided within each residential rental unit,
 - a central Energy Star certified water heating system, or a central water heating system that complies with the performance requirements noted in the 2015 International Energy Conservation Code or 2013 ASHRAE Standard 90.1.

Note: If a property commits to provide new hybrid or heat pump style Energy Star certified water heaters, such water heaters must be installed in a space that provides the proper cubic feet of space for unrestricted air flow. If properly-sized space is not available, outlet duct kits that redirect inlet and outlet air to an alternate location must be installed.

It is highly recommended that prior to purchase, appropriate documentation be provided to the Fund to confirm the acceptability of the appliances to be ordered and installed at the property.

For Existing Housing Properties only: In conjunction with the above scoring criterion, the Fund may consider Energy Star certified appliances which have been newly installed in the previous 24 months and are still in like-new condition. If the property is selected, the following must be submitted no later than 30 calendar days prior to equity closing:

- dated invoices for each of the recently-replaced appliances, evidencing Energy Star certification, and
- a detailed list of the units in which each appliance is currently installed.

However, the Applicant must agree that such appliance will be replaced as prescribed above if the Fund's designated construction professional determines that such replacement is warranted.

4. Energy Star Certified Exterior Doors and Windows (Points Available: 15)

Properties which involve rehabilitation of an Historic-Eligible Structure, will only be awarded the points available if the Applicant submits one of the following:

- *documentation from SHPO which confirms that installation of new Energy Star Certified Exterior Doors and Windows as outlined in this scoring criterion **will not** result in an adverse effect to the Historic-Eligible Structure, or*
- *documentation from SHPO that the installation of new Energy Star Certified Exterior Doors and Windows as outlined in this scoring criterion **will** result in an adverse effect to the Historic-Eligible Structure, **but** SHPO has agreed to permit installation of such doors and windows as memorialized in a fully executed Memorandum of Agreement (must be included as backup).*

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, **all** exterior doors (including sliding doors, patio doors, etc.) and **all** exterior windows of each residential rental unit in the property will be new and will comply with the applicable climate zone qualification criteria as prescribed in the document Energy Star Program Requirements for Residential Windows, Doors and Skylights – Version 7.0. **The Fund expects that all exterior doors and windows will contain labels showing the fenestration rating of the product and/or the Energy Star label will be clearly displayed on each product, until verified by the Fund's Technical Services Inspector. If, at purchase, the fenestration rating and/or the Energy Star label is not attached to the product, it is highly recommended that the Fund be contacted prior to installation to ensure that the product is, in fact, Energy Star certified.**

Note: The Fund does not consider individual residential rental unit doors which exit to temperature controlled common areas as "exterior doors" for scoring purposes.

Scoring Alternative Applicable to Properties which contain Certain Existing Structures:

15 points will be awarded to properties which contain a High-Rise Structure, where, in conjunction with the rehabilitation of such High-Rise Structure, **all** exterior doors (including sliding doors, patio doors, etc.) and **all** exterior windows of each residential rental unit in the building will be new and comply with the following:

- aluminum frame sliding doors – U-factor in compliance with or exceeding ASHRAE 90.1 standards; and
- aluminum frame windows – U-factor in compliance with or exceeding ASHRAE 90.1 standards.

If such property also includes or will include other structures which are not High-Rise Structures and contain or will contain residential rental units, to be awarded the points available, such non High-Rise Structure buildings must fulfill the requirements included above (Energy Star Program Requirements for Residential Windows, Doors and Skylights – Version 7.0).

5. Roofing Materials (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, all building roofs in the property will be covered by new roofing materials which have a minimum remaining manufacturer warranted life of at least 30 years.

Note: For metal roofing, exposed fasteners are not acceptable and must be concealed to be eligible for the points available.

For existing structures, to be eligible for the points available, and in addition to the preceding paragraph, roofing materials (including felts and flashings) must be removed to the existing roof sheathing. The existing roof sheathing must be inspected and replaced if damaged. Further, if it is necessary for any existing roof sheathing to be replaced, roof framing and insulation must also be inspected and replaced if damaged.

For existing structures only: In conjunction with the above scoring criterion, the Fund may consider roofs which have been replaced recently and still have a remaining manufacturer warranted life of 25 years. If the property is selected, the following must be submitted no later than 30 calendar days prior to equity closing:

- dated invoices and warranties for the roofs that were replaced which must evidence that the remaining manufacturer warranted life of the roofs is at least 25 years,
- a detailed list of which building roofs were replaced, and

- documentation evidencing that the roof sheathing, roof framing, and insulation work required above for existing structures, was also completed in conjunction with the roof replacement.

However, the Applicant must agree that such roofs must be replaced as prescribed above if the Fund's designated construction professional determines that such replacement is warranted.

6. Energy Star Certified Light Fixtures, Ceiling Fans, and Bath Exhaust Fans (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, within each residential rental unit:

- Energy Star certified **ceiling light fixtures** will be installed within all habitable spaces and baths, walk-in closets, halls, utility rooms, and stairs,
- An Energy Star certified ceiling fan will be installed in each bedroom and the living room, and
- An Energy Star certified exhaust fan will be installed in each full bathroom.

The Energy Star certified ceiling fan (second bullet above) installed in each bedroom and the living room may incorporate an Energy Star certified light fixture. Such incorporated fixture will fulfill the requirement of installing Energy Star certified ceiling light fixtures (first bullet above) in those specific habitable spaces (each bedroom and the living room).

7. Thickness and Warranty of Siding and Trim (Points Available: 15)

15 points will be awarded to properties where, in conjunction with the construction or rehabilitation, all siding and trim on the exterior of all buildings in the property will have a thickness of 0.044" or greater and a lifetime non-prorated or prorated 50-year transferable limited warranty. Stucco is not considered an acceptable siding.

For Existing High-Rise Structures only: Instead of the above-required siding, the Fund will permit the installation of EIFS with a lifetime non-prorated or prorated 20-year transferable limited warranty. Specifications evidencing the warranty for the EIFS to be installed on the structure are required to be submitted with a property's plans and specifications.

For existing structures only: In conjunction with the above scoring criterion, the Fund may consider siding and trim which has been replaced recently and still has a remaining manufacturer warranted life of 45 years. If the property is selected, the following must be submitted no later than 30 **calendar** days prior to equity closing:

- dated invoices and warranties for the siding and trim that was replaced which must evidence (1) a thickness of 0.044” or greater and (2) that the remaining manufacturer warranted life of the siding and trim is at least 45 years, and
- a detailed list of what siding and trim was replaced on which buildings.

However, the Applicant must agree that such siding and trim must be replaced as prescribed above if the Fund’s designated construction professional determines that such replacement is warranted.

For properties which do not involve new construction: If 100% of each existing structure’s pre-construction exterior (excluding doors, and windows, but **including gabled ends**) is Masonry Veneer, such property will be eligible for the points available. For the purposes of this scoring criterion, a gabled end is defined as the triangular area from the eave to the ridge of the gable.

8. Green Building Training for Residential Housing (Points Available: 15)

For a property applying to the Top Off Set-Aside Category, such property will receive the same points as it did in the year in which the property received its initial Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B). Resubmission of backup documentation is not required.

15 points will be awarded to properties, provided that either the Property Contractor or a Principal of the developer/co-developer has attended (within three years prior to the property’s Reservation Request due date) or commit to and complete [at least 30 calendar days **prior to the completion and submission to the Fund of the final plans and specifications** (which is a document due not later than 30 calendar days prior to equity closing)] green building training relating to residential housing. A certificate of attendance must be submitted which includes the date of the training and the name of the attendee. The certificate may be submitted with the Reservation Request but must be submitted no later than 30 calendar days prior to equity closing. Such training must be approved by the Fund.

9. **Scoring Applicable to New Supply Properties Only:** Reachable Green Space Percentage (Points Available: 15 for New Supply or 0 for Existing Low-Income Housing)

Existing Low-Income Housing Properties are not eligible for these points.

15 points will be awarded to properties where at least 30% of the post-construction useable (reachable and slope of less than 20%) site will provide Reachable Green Space. If the property is selected, a post-construction certified survey including a calculation of the Reachable Green Space percentage which must evidence that the criterion was met or exceeded must be submitted with the property’s Allocation Request. Following is how Reachable Green Space is to be calculated:

- a. Total Size of Site
- b. Less: post-construction site with non-green space (including buildings, porches, sidewalks, or parking areas, etc.)
- c. Less: post-construction site with a slope of more than 20%
- d. Less: post-construction site with green space which is not reasonably reachable by tenants
- e. Size of Reachable Green Space (a. minus b., c., and d.)
- f. Percentage of Reachable Green Space [e. divided by (a. minus c. and d.)]

To be considered Green Space for this scoring criterion, such green space must be contiguous with the parcel upon which the residential rental units are (will be) located. The Fund considers parcels which are only separated by a one-lane alley to be contiguous.

10. Laundry Closet with Washer and Dryer or Hookup Only (Maximum Points Available: 10)

10 points will be awarded to properties that provide, in conjunction with the construction or rehabilitation, within each residential rental unit, a laundry closet containing a new washer and a new dryer, without any additional charge to the tenant.

OR

7 points will be awarded to properties that provide, in conjunction with the construction or rehabilitation, within each residential rental unit, a laundry closet containing a washer and dryer hookup, without any additional charge to the tenant. To be eligible for the points available, the tenant must be allowed to install a washer and dryer in the unit.

Scoring Alternative Applicable to Existing Housing which does not currently have washers and dryers in the residential rental units:

10 points will be awarded to properties that provide, in conjunction with the construction or rehabilitation, a laundry room with new washers and new dryers. Such washers and dryers may require user payment.

For Existing Housing Properties only: In conjunction with the above scoring criterion, the Fund may consider new washers and new dryers which have been newly installed in the previous 24 months and are still in like-new condition. If the property is selected, the following must be submitted no later than 30 calendar days prior to equity closing:

- dated invoices for each of the recently-replaced appliances, and

- a detailed list of the location of such appliances (units in which each appliance is currently installed or laundry room).

However, the Applicant must agree that such washers and dryers will be replaced as prescribed above if the Fund's designated construction professional determines that such replacement is warranted.

11. Interior Unit Square Footage (Points Available: 10)

Scoring and Requirements Applicable to Properties Other Than Existing Housing:

10 points will be awarded to properties where the post-construction Interior Unit Square Footage of each residential rental unit in the property is equal to or greater than the amounts specified below:

Number of Bedrooms	Interior Unit Square Footage
Efficiency	550
1 Bedroom	650
2 Bedrooms	800
3 Bedrooms	1,000
4 Bedrooms	1,150

Maximum Interior Unit Square Footage: Newly constructed residential rental units cannot exceed 150 square feet above the Interior Unit Square Footage amounts listed above. Exception for newly constructed handicapped residential rental units – such units cannot exceed 200 square feet above the Interior Unit Square Footage amounts listed above. In calculating a unit's Interior Unit Square Footage to determine if it is within the maximums permitted, the square footage of interior stairs may be excluded. The maximum Interior Unit Square Footage does not apply to units in adaptive re-use buildings.

Scoring Applicable to Existing Housing Properties only:

10 points will be awarded to properties where the post-construction Interior Unit Square Footage of each residential rental unit in the property is equal to or greater than the amounts specified below:

Number of Bedrooms	Interior Unit Square Footage
Efficiency	500
1 Bedroom	600
2 Bedrooms	750
3 Bedrooms	950
4 Bedrooms	1,100

12. High-Speed Internet Access (Points Available: 10)

10 points will be awarded to properties that, post-construction, are hard wired for high-speed internet access or the property will provide security-enabled Wi-Fi internet access available to each residential rental unit and in common areas. If hard wired, the high-speed internet cable must be wired throughout each residential rental unit and jacks must be installed in one or more central locations and in each bedroom. High-speed internet service must be available to the tenants in order for the property to be eligible for the points available.

Note: Internet access is not considered a utility. Therefore, it is permissible for an LIHTCP property to require that tenants pay for **optional** internet service. However, if a tenant, as a requirement of tenancy, must pay a monthly fee for internet access, such fee must be included in the calculation of gross rent to determine if a unit is at or below the applicable IRS rent restriction.

13. Landscaping Cost Per Unit (Points Available: 10)

10 points will be awarded to properties where, in conjunction with the construction or rehabilitation, the cost for Landscaping for New Supply is at least \$500 per residential rental unit, or for Existing Low-Income Housing is at least \$350 per residential rental unit. In order for the property to be eligible for the points available, the construction estimate submitted with the Reservation Request must include a Landscaping line item at an amount at or above the applicable minimum stated.

14. Stove Top Fire Suppression or Prevention (Points Available: 10)

10 points will be awarded to properties where, in conjunction with the construction or rehabilitation, all cooking surfaces will be equipped with fire suppression or prevention features (e.g. a Stovetop FireStop Rangehood product or similar fire suppression product, or Safe-T-element cooking system or a similar fire prevention device).

The Fund reserves the right to be present at any construction inspections to the extent the Fund deems it appropriate. The Fund's construction inspection is

solely for the Fund's use. Applicants, lenders, syndicators, tenants, and any other parties involved in any such property are not entitled to and should not rely upon or in any way utilize the Fund's construction inspection for any purpose.

Regardless of the Fund's presence or absence at a construction inspection, the Fund may request a copy of construction inspection reports during the construction period.

In addition, prior to issuing any Allocation Certifications to a property, one of the Fund's designated construction professionals will visit such property to verify that all energy efficiency and quality of housing commitments (with the exception of the Green Building Training for Residential Housing commitment) have been fulfilled. Failure to fulfill all commitments may result in the cancellation and complete return to the Fund of the Credits allocated to such property as well as prohibition from any future participation in the State's LIHTCP as determined by the Fund in its sole discretion. It is expected that manufacturer stickers and/or Energy Star labels will not be removed from windows, doors, appliances, etc. until the Fund has completed the final review. It is the responsibility of the Owner to retain any and all invoices and evidence required to substantiate that every commitment has been fulfilled.

Related to the Fund's final review, Energy Star certification is determined based upon the date such product is purchased in conjunction with the new construction or substantial rehabilitation of the property. If, at purchase, an Energy Star label is not attached to the product, it is highly recommended that the Fund be contacted prior to installation to ensure that the product is, in fact, Energy Star certified.

BONUS POINTS FOR CERTAIN PROPERTIES APPLYING TO THE TOP OFF SET-ASIDE CATEGORY

The Fund will increase a property's total score by 10 points if such property is applying for Credits from the Top Off Set-Aside Category in the final year in which such property is permitted to request Credit. For example, a property which received its initial Carryover Allocation Certificate in 2023 and must be placed in service by the end of 2025, is not permitted to request Credits after 2025. If such property applies for Credits from the Top Off Set-Aside Category in 2025, the bonus points would be awarded to the property.

NEGATIVE POINTS

The Fund will reduce a property's total score as follows for **each** Reservation Request Acceptance Checklist item which was not fulfilled prior to the Reservation Request due date and was permitted to be submitted during the Threshold Review and Correction Period:

- For the first and second item – two points per item
- For the third and fourth item – three points per item
- For the fifth and sixth item – four points per item
- For the seventh item and beyond – five points per item

Additionally, as noted in the Developer's and General Partner's Post-2008 Timely Delivery of Units and Future Timely Equity Closing Commitment subsection of the Plan, 20 points will be deducted for a commitment which was not fulfilled as outlined in the Note section of that scoring criterion.

PROPERTY SELECTION PROCESS

The Fund will accept Reservation Requests during the application period listed in the Program Calendar.

Each Applicant must submit documentation evidencing that the property satisfies all of the applicable requirements for a Reservation Request. **If a property does not meet or exceed all of the applicable requirements for a Reservation Request and is unable to meet or exceed them by the end of the respective Threshold Review and Correction Periods listed in the Program Calendar, the Fund will reject the request, and the Fund will notify the Applicant of the rejection and of the reason for the rejection.** The requirements for Reservation, Carryover Allocation, and Allocation Requests are not a required element of a qualified allocation plan, and therefore are contained in the Requirements for Requests and Time-Sensitive Deadlines section of the Manual.

All properties, for which requests were received during the application period listed in the Program Calendar and deemed acceptable, will be:

- evaluated against the Selection and Preference Criteria,
- compared to the minimum threshold,
- ranked in the Applicant-selected set-aside category in order by the total points awarded (Tax-Exempt Bond Financed Properties will not be ranked within the Applicant-selected set-aside category, but by the total points awarded),
- reviewed for a preliminary determination of the housing credit dollar amount needed, and
- selected or wait-listed.

Each area of processing requests will be discussed in additional detail in the following sections of the Plan.

Property Evaluation Against the Selection and Preference Criteria

If a property satisfies the requirements for a Reservation Request, the application will continue for further evaluation against the Selection and Preference Criteria section of the Plan.

Comparison to the Minimum Threshold

Once all acceptable Reservation Requests have been evaluated against the Selection and Preference Criteria, the total points awarded for each property will be compared to the minimum threshold (500 points) necessary for any property to be considered further for LIHTCP eligibility. This comparison will **not** consider bonus or negative points.

If the property's total point award meets or exceeds the minimum threshold, the property's Reservation Request will continue for further processing. **If the property's total point award does not meet or exceed the minimum threshold, the Fund will reject the request, and will notify the Applicant of the rejection and of the reason for the rejection.**

Property Ranking

Each non Tax-Exempt Bond Financed property meeting or exceeding the minimum threshold will be placed in descending order, by the total points awarded, into the Applicant-selected set-aside category.

Each Tax-Exempt Bond Financed Property meeting or exceeding the minimum threshold will be placed in descending order, by the total points awarded, without regard to the Applicant-selected set-aside category.

Preliminary Review and Determination of the Housing Credit Dollar Amount Needed

In accordance with Subsections 42(m)(2)(A), (B), and (C)(i)(I) of the Code, the Fund will perform a preliminary review and determination of the housing credit dollar amount necessary for the financial feasibility of each ranked property and its viability as a qualified low-income housing property throughout the Credit Period.

In making its determination of the housing credit dollar amount necessary, the Fund is required to consider:

- the sources and uses of funds and the total financing planned for the property,
- any proceeds or receipts expected to be generated by reason of tax benefits,
- the percentage of the housing credit dollar amount used for property costs other than the cost of intermediaries, and
- the reasonableness of the developmental and operational costs of the property.

Consideration of the percentage of the housing credit dollar amount used for property costs (other than the cost of intermediaries) shall not be given so as to impede the development of properties in hard-to-develop areas. Subsection 42(m)(2)(B) of the Code also provides that "such a determination shall not be construed to be a representation or warranty as to the feasibility or viability of the project". The manner and methodology the Fund will utilize for making the required determination are not

included in the Plan, but are included in the Allocation Policies, Fund Underwriting Analysis section of the Manual.

Generally, each selected property's Selection Decision Letter will reserve Credit in an amount equal to the amount which the Applicant requested. However, the amount ultimately allocated to a property in a Carryover Allocation Certificate (WVHDF LIHTCP-3 or LIHTCP-3B) may be less than the amount reserved in the Selection Decision Letter.

During the Fund's preliminary review and determination of the housing credit dollar amount needed, the Fund may determine that a property is requesting Credits in an amount which exceeds the amount considered reasonable for the financial feasibility of the property or the property's debt needs to be restructured. This determination may be based upon any or a combination of the following:

- The property can support additional debt and reduce the amount of Credits requested.
- The property has adequate cash flow to amortize what is proposed to be deferred payment debt.
- The property's equity to total property costs percentage is higher than reasonable.
- The property is eligible for fewer and/or needs fewer Credits than requested due to adjustments to Property Costs, Adjusted Basis, Eligible Basis, and Qualified Basis. Such adjustments may include, but are not limited to, excess property costs, excess builder's line items, and excess developer's fee.

Such determination may result in a reduction in the amount of Credits ultimately allocated to the property.

Property Selection

For Non-Tax-Exempt Bond Financed Properties

Properties will be selected within and to the extent that Credits are available in the appropriate specific set-aside category, based upon the highest ranking of Reservation Requests within each category, until sufficient Credits are no longer available in the applicable set-aside category to fund the next highest-ranking property.

If Credits remain in a set-aside category (other than the Non-Profit Set-Aside Category), such Credits will be moved to the pooled Set-Aside Category. All properties which were not initially selected from the Applicant-selected set-aside category will be ranked in order of point score in the pooled Set-Aside Category. Properties will be selected within and to the extent that Credits are available in the pooled Set-Aside Category, based upon point score.

Note: If there are insufficient Credits available within a particular set-aside category to fund the next highest ranking property, and if such property has a high

enough score to be selected for the remaining Credits needed from the pooled Set-Aside Category, the Fund may choose to partially award Credits for such property from the appropriate specific set-aside category and award Credits for the remainder from the pooled Set-Aside Category.

If a property is not selected from the Applicant-selected set-aside category and/or the pooled Set-Aside Category, the Applicant will be notified and provided with an opportunity to have the Reservation Request wait-listed in the pooled Set-Aside Category.

Note: If two or more properties have the same score within a specific set-aside category or within the pooled Set-Aside Category, and there are not sufficient Credits available in such Set-Aside Category to select all of the tied properties, the lowest amount of Credits requested per total Interior Unit Square Footage will receive the award.

After initial selections are made, 10% of any Credit returned from a **prior year's** allocation will be allocated to the Non-Profit Set-Aside Category. The remaining 90% will be allocated to the pooled Set-Aside Category.

If a current year selected property chooses to withdraw, the Credit not allocated to such property will be returned to the Non-Profit Set-Aside Category if the selection was made from the Non-Profit Set-Aside Category, or will be allocated to the pooled Set-Aside Category if the selection was made from any other set-aside category.

The Fund reserves the right to enter into Binding Agreements (WVHDF LIHTCP-4) that commit the Fund to allocate up to \$250,000 (in the aggregate) in Credits from the next calendar year's State Housing Credit Ceiling. Any Binding Agreement decision made by the Fund would be based upon:

- point score (except as is provided for in the first paragraph of the Waiting List section of the Plan), and
- the Fund's goal to allocate at least the required percentage (approximately 100%) of the current year's State Housing Credit Ceiling in order for the Fund to be considered a "qualified state" to receive Credits from the National Pool, as provided for in Subsection 42(h)(3)(D) of the Code (e.g. if the Fund has allocated sufficient Credits to be eligible for the National Pool, Binding Agreements will not be entered into for the next year's State Housing Credit Ceiling).

For Tax-Exempt Bond Financed Properties

Applicants should refer to the Fund's Debt Management Policy for a summary of approved bond structures, fees, and terms.

After analyzing available bond volume cap, properties will be selected within and to the extent that bond volume cap is available as outlined in the Fund's Debt Management Policy **with preference to Fund conduit issuances**, based upon

the highest ranking of Reservation Requests, until sufficient bond volume cap is no longer available to finance the next highest-ranking property.

Note: Once a property is selected, bond volume cap will be set aside for that property. Once a Tax-Exempt Bond Financed Property receives a Selection Decision Letter which provides notification that the Property has been selected to receive Credits, the selection has been accepted in writing, **such property must close bonds and equity prior to December 15 of the following calendar year. There will be no extensions. Properties which have received a bond inducement resolution from the Fund’s Board of Directors, and which fail to meet the above-referenced December 15 deadline will lose the bond volume cap which was set aside for the property and will be required to pay a penalty which is defined in the Processing Fee section of the Manual.** To proceed with the property, such property may resubmit an application in a future application round.

Waiting List

For Non-Tax-Exempt Bond Financed Properties

As stated in the previous section, Credits may become available due to a return of Credits from a **prior year’s** allocation or the withdrawal of a selected current year property. At the time it is determined by the Fund that no additional Credits will become available before the end of the calendar year to fund wait-listed properties, wait-listed properties appearing on the pooled Set-Aside Category waiting list will be considered for selection in the manner and to the extent described in the Property Selection section of the Plan, and either selected or removed, as appropriate, from such waiting list in descending order of highest ranking. This process of selecting or removing wait-listed properties will continue until all such properties have been selected or removed from the waiting list.

This may result in a lower ranking property being selected due to the following:

- the amount of Credit requested compared to the amount of Credit available, and/or
- the requirement for the Fund to allocate 10% of the State Housing Credit Ceiling to Qualified Non-Profit entities (as defined by the Fund in the non-profit qualifications listed in the Property Characteristics, Set-Aside Categories subsection of the Plan). In this circumstance, the Fund will proceed down the pooled Set-Aside Category waiting list until a property is found which is eligible for the Qualified Non-Profit credit regardless of whether or not the property applied to the Qualified Non-Profit Set-Aside Category.

Such selection decisions made by the Fund would be based upon the Fund’s goal to allocate at least the required percentage (approximately 100%) of the current year’s State Housing Credit Ceiling in order for the Fund to be considered a “qualified

state” to receive Credits from the National Pool, as provided for in Subsection 42(h)(3)(D) of the Code.

For Tax-Exempt Bond Financed Properties

At the time it is determined by the Fund that no additional bond volume cap will become available before the end of the calendar year to finance wait-listed properties, wait-listed properties will be considered for selection in the manner and to the extent described in the Property Selection, For Tax-Exempt Bond Financed Properties subsection of the Plan, and either selected or removed, as appropriate, from such waiting list in descending order of highest ranking. This process of selecting or removing wait-listed properties will continue until all such properties have been selected or removed from the waiting list.

COMPLIANCE MONITORING PROCEDURE

Authorized Delegate

As is permitted under 26 CFR 1.42-5, the Fund may retain an agent or other private contractor (“Authorized Delegate”) to perform compliance monitoring functions except for the responsibility of notifying the IRS of compliance monitoring activities (via IRS Form 8610) and of issues of noncompliance (via IRS Form 8823).

References to the Fund in this Compliance Monitoring Procedure are *de facto* references to the Authorized Delegate with the exception of the Fund’s responsibility of notifying the IRS and with the exception of any references to agreements entered into with RD or tax-exempt bond issuers as is permitted under the Exceptions from a Specific Portion of the Review Requirements portion of this Compliance Monitoring Procedure.

Effective Date and General Provisions

Subsection 42(m)(1)(B)(iii) of the Code defines a qualified allocation plan, in part, as a plan which provides a procedure (“Compliance Monitoring Procedure”) that the housing credit agency (the Fund), or an agent or other private contractor of such agency, will follow in monitoring for noncompliance with the provisions of Section 42 of the Code, in notifying the IRS of such noncompliance to the extent that the housing credit agency becomes aware of such matters of noncompliance, and in monitoring for noncompliance with habitability standards through regular site visits.

This Compliance Monitoring Procedure is in accordance with Subsection 42(m)(1)(B)(iii) of the Code and 26 CFR 1.42-5. This Compliance Monitoring Procedure is applicable, unless otherwise stated, to all buildings placed in service for which the Credit is, or has been, allowable at any time, in accordance with Subsection 42(m)(1)(B)(iii) of the Code. Pursuant to 26 CFR 1.42-5(h), this Compliance Monitoring

Procedure does not require monitoring for whether a building is in compliance with the requirements of Section 42 of the Code prior to January 1, 1992.

The Compliance Monitoring Procedure, as is required by Subsection 42(m)(1)(B)(iii) of the Code and 26 CFR 1.42-5 described above, includes:

1. recordkeeping and record retention provisions,
2. certification and review provisions,
3. inspection provisions, and
4. provisions for notifying Owners and the IRS of noncompliance or lack of certification.

All allocations of Credit (for allocations made both prior to and subsequent to January 1, 1992) are specifically conditioned upon the Owner complying with, and consenting and permitting the Fund to implement the provisions and requirements of this Compliance Monitoring Procedure (including the Recordkeeping and Record Retention Requirements, the Certification and Review Requirements, the Inspection Requirements, and the Notification of Noncompliance Requirements).

Compliance with the requirements of Section 42 of the Code and with habitability standards is the responsibility solely of the Owner of the building to which the Credit is allocated. The Fund's obligation to monitor for compliance in accordance with the requirements of Section 42 of the Code and in accordance with habitability standards does not make the Fund liable for an Owner's noncompliance or relieve the Owner of its responsibility for compliance.

Recordkeeping and Record Retention Requirements

Recordkeeping Requirements

The Owner of a low-income housing property is required to keep records for each building in the property for each year in the Compliance Period showing:

- the total number of residential rental units in the building (including the number of bedrooms and the size in square feet of each residential rental unit),
- the percentage of residential rental units in the building that are low-income units,
- the rent charged on each residential rental unit in the building (including any utility allowance),

- the number of occupants in each low-income unit, but only if rent is determined by the number of occupants in each unit under Code Subsection 42(g)(2) (as in effect before the amendments made by the Omnibus Budget Reconciliation Act of 1989),
- the low-income unit vacancies in the building and information that shows when, and to whom, the next available units were rented,
- the annual income certification of each low-income tenant per unit,
- documentation to support each low-income tenant's income certification (for example, a copy of the tenant's federal income tax return, Forms W-2, or verifications of income from third parties such as employers or state agencies paying unemployment compensation). For an exception to this requirement, see Subsection 42(g)(8)(B) of the Code (which provides a special rule for a 100 percent low-income building). Tenant income is calculated in a manner consistent with the determination of annual income under Section 8, not in accordance with the determination of gross income for federal income tax liability. In the case of a tenant receiving housing assistance payments under Section 8, the requirement to obtain and retain documentation to support the annual income certification for each such low-income tenant is satisfied if the public housing authority provides a statement to the Owner, which the Owner retains, declaring that such tenant's income does not exceed the applicable income limit under Subsection 42(g) of the Code,
- the Eligible Basis and Qualified Basis of the building at the end of the first year of the Credit Period, and
- the character and use of the nonresidential portion of the building included in the building's Eligible Basis under Subsection 42(d) of the Code (e.g. tenant facilities that are available on a comparable basis to all tenants and for which no separate fee is charged for use of the facilities, or facilities reasonably required by the property).

Record Retention Requirement

The Owner of a low-income housing property is required to keep and retain the records (described above) for the first year of the Credit Period for each building in the property for at least six years after the due date (with extensions) for filing the federal income tax return for the last year of the Compliance Period of the building. The Owner of a low-income housing property is required to keep and retain the records (described above) for each year of the second through the fifteenth year of the Compliance Period for at least six years after the due date (with extensions) for filing the federal tax return for each such year.

Inspection Record Retention Requirement

The Owner of a low-income housing property is required to keep and retain the original local health, safety, or building code violation reports or notices that were issued by the State or local government unit responsible for making local health, safety, or building code inspections for the Fund's inspection under the Inspection Requirements portion of this Compliance Monitoring Procedure. Retention of the original violation reports or notices is not required once the Fund reviews the violation reports or notices and completes its inspection, unless the violation remains uncorrected.

Certification and Review Requirements

Certification Requirements

The Owner of a low-income housing property is required to certify at least annually during each year of the Extended Use Period to the Fund, under penalty of perjury, on forms provided by the Fund that, for the preceding twelve-month period:

- The property met the requirements of the 20-50 test, or the 40-60 test under Subsection 42(g)(1)(A) or Subsection 42(g)(1)(B) of the Code, respectively, whichever minimum set-aside test was applicable to the property, and the 15-40 test under Subsections 42(g)(4) and 142(d)(4)(B) of the Code for “deep rent skewed” properties, if applicable to the property.
- There was no change in the applicable fraction (as is defined in Subsection 42(c)(1)(B) of the Code) of any building in the property, or that there was a change and a description of the change.
- The Owner has received an annual income certification from each low-income tenant and documentation to support that certification; or, in the case of a tenant receiving housing assistance payments under Section 8, the Owner has received an annual income certification from each such low-income tenant, and a statement from the public housing authority that such tenant's income does not exceed the applicable income limit under Subsection 42(g) of the Code to support the annual low-income certification for each such low-income tenant.
- Each low-income unit in the property was rent-restricted under Subsection 42(g)(2) of the Code.
- All units in the property were for use by the general public (as defined in 26 CFR 1.42-9), including the requirement that no finding of discrimination under the Fair Housing Act, 42 U.S.C. 3601-3619, occurred for the property. A finding of discrimination includes an adverse final decision by the Secretary of HUD, 24 CFR 180.680, an adverse final decision by a substantially equivalent State or local fair housing agency, 42 U.S.C. 3616a(a)(1), or an adverse

judgment from a federal court. If a finding of discrimination as defined above occurred for the property, the Owner must attach a copy of the finding of discrimination to the annual certification submitted to the Fund.

- The buildings and low-income units in the property were suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards), and the State or local government unit responsible for making local health, safety, or building code inspections did not issue a violation report for any building or low-income unit in the property. If a violation report or notice was issued by the governmental unit, the Owner must attach a statement summarizing the violation report or notice, or a copy of the violation report or notice to the annual certification submitted to the Fund. In addition, the Owner must state whether the violation has been corrected.
- There was no change in the Eligible Basis (as is defined in Subsection 42(d) of the Code) of any building in the property, or that there was a change and an explanation of the nature of the change.
- All tenant facilities (such as swimming pools, other recreational facilities and parking areas) included in the Eligible Basis (under Subsection 42(d) of the Code) of any building in the property were provided on a comparable basis without charge to all tenants in the building.
- If a low-income unit in the property became vacant during the year, reasonable attempts were or are being made to rent that unit or the next available unit of comparable or smaller size to tenants having a qualifying income before any units in the property were or will be rented to tenants not having a qualifying income.
- If the income of tenants of a low-income unit in the building increased above the limit allowed in Subsection 42(g)(2)(D)(ii) of the Code, the next available unit of comparable or smaller size in the building was or will be rented to tenants having a qualifying income.
- An extended low-income housing commitment (as is described in Subsection 42(h)(6) of the Code), Regulatory and Restrictive Covenants for Land Use Agreement (WVHDF LIHTCP-7 or LIHTCP-8), was in effect (for buildings subject to Subsection 7108(c)(1) of the Omnibus Budget Reconciliation Act of 1989, 103 Stat. 2106, 2308-2311), including the requirement under Subsection 42(h)(6)(B)(iv) of the Code that an Owner cannot refuse to lease a unit in the property to an applicant because the applicant holds a voucher or certificate of eligibility under Section 8, 42 U.S.C. 1437f (for buildings subject to Subsection 13142(b)(4) of the Omnibus Budget Reconciliation Act of 1993, 107 Stat. 312, 438-439).

- All low-income units in the property were used on a non-transient basis (except for transitional housing for the homeless provided under Subsection 42(i)(3)(B)(iii) of the Code or single-room-occupancy units rented on a month-by-month basis under Subsection 42(i)(3)(B)(iv) of the Code).

Review Requirements

In connection with each Owner's submission of the Owner's Annual Certification ("Owner's Certification"), the Fund is required to review, on an annual basis during each year of the Compliance Period, each Owner's Certification for compliance with Section 42 of the Code.

In addition to obtaining and reviewing each Owner's Certification, the Fund is required to:

- For all buildings placed in service on or after January 1, 2001, conduct on-site inspections of all buildings in the property by the end of the second calendar year following the year the last building in the property is placed in service, and for at least 20% of the property's low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.
- At least once every three years, conduct on-site inspections of all buildings in the property, and for at least 20% of the property's low-income units, inspect the units and review the low-income certifications, the documentation supporting the certifications, and the rent records for the tenants in those units.

The Fund is required to randomly select which low-income units and tenant records are to be inspected and reviewed. The review of tenant records may be undertaken wherever the Owner maintains or stores the records (either on-site or off-site). The units and tenant records to be inspected and reviewed will be chosen in a manner that will not give Owners of low-income housing properties advance notice that a unit and tenant records for a particular year will or will not be inspected and reviewed.

Generally, the Fund will provide an Owner with reasonable notice (14 calendar days) that an inspection of the building and low-income units or tenant record review will occur so that the Owner may notify tenants of the inspection or assemble tenant records for review.

Exceptions from a Specific Portion of the Review Requirements

The Fund is permitted, only under certain circumstances, to except, from only a specific portion of the above Review Requirements, certain buildings that are subject to monitoring programs other than that required under Subsection 42(m)(1)(B)(iii) of the Code. Buildings that may be excepted from that portion of

the Review Requirements are buildings financed by RD under the Section 515 program and Tax-Exempt Bond Financed Properties.

In order for a building to be excepted, the Fund must have entered into an agreement with RD or the tax-exempt bond issuer. Under the agreement, RD or the tax-exempt bond issuer must agree to provide information concerning the income and rent of the tenants in the building to the Fund. The Fund, upon receipt and review of such income and rent information, may assume the accuracy of the information provided by RD or the tax-exempt bond issuer without verification. The Fund must review the income and rent information and determine that the income limitation and rent restriction of Subsections 42(g)(1) and (2) of the Code are met. **However, if the income or rent information provided by RD or the tax-exempt bond issuer is not sufficient for the Fund to make these determinations, the Fund is required to request the necessary additional income or rent information from the Owner of the buildings.** For example, since RD determines tenant eligibility based on its definition of “adjusted annual income” rather than “annual income” as is defined under Section 8 and as is required under Section 42 of the Code, the Fund may have to request a copy of the income certification that the tenant and Owner prepared to calculate the tenant’s income in accordance with the Section 8 definition of “annual income” for Section 42 tenant income eligibility purposes.

In the event a properly excepted RD 515 property has been selected for review and inspection by the Fund, in any year of the property’s Compliance Period, the Owner of an excepted building is not required to provide or otherwise make available for the Fund’s review and inspection, and the Fund is not required to review and inspect, the tenant’s annual income certification, the documentation the Owner has received to support that annual income certification, and the rent record for each low-income tenant in at least 20% of the low-income units in that property, all of which is otherwise required in the Review Requirements portion of this Compliance Monitoring Procedure.

In the event that an exception is granted for a building, the Owner of that building should understand that the Fund may cancel the exception where circumstances indicate that the monitoring is not meeting the needs of the LIHTCP.

Inspection Requirements

As a condition of the allocation of Credits, the Fund has the right to perform an on-site inspection of any low-income housing property at any time during the Extended Use Period of the buildings in the property.

The Inspection Requirement is a required part of this Compliance Monitoring Procedure and is a separate requirement from any tenant file review described in the

Certification and Review Requirements portion of this Compliance Monitoring Procedure.

For the on-site inspections of buildings and low-income units described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure, the Fund is required to review any local health, safety, or building code violations reports or notices retained by the Owner in accordance with the Inspection Record Retention Requirement portion of this Compliance Monitoring Procedure. In addition, the Fund is required to determine:

- Whether the buildings and the units are suitable for occupancy, taking into account local health, safety, and building codes (or other habitability standards);

OR

- Whether the buildings and units satisfy, as determined by the Fund, the uniform physical condition standards for public housing established by HUD (24 CFR 5.703). The HUD physical condition standards do not supersede or pre-empt local health, safety, and building codes. A low-income housing property under Section 42 of the Code must continue to satisfy these codes, and if the Fund becomes aware of any violation of these codes, the Fund is required to report the violation to the IRS. However, provided the Fund determines by inspection that the HUD standards are met, the Fund is not required to determine by inspection whether the property meets local health, safety, and building codes.

The Fund is not required to inspect a building if the building is financed by RD under the Section 515 program, provided that RD inspects the building (under 7 CFR, part 1930), and provided that RD and the Fund have entered into an agreement, under which RD agrees to notify the Fund of the inspection results.

Notification of Noncompliance Requirements

Owner

The Fund will promptly give the Owner of a low-income housing property written notice if the Fund does not receive the required Owner's Certification (described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure), or if the Fund does not receive or is not permitted to inspect any low-income tenant's annual income certification, supporting documentation, and rent records (described in the Review Requirements portion of this Compliance Monitoring Procedure), or if the Fund discovers on inspection, review, or in some other manner (e.g. Department of Justice Consent Order), that the property is not in compliance with the provisions of Section 42 of the Code.

Correction Period

The Owner has an opportunity to supply missing certifications or to correct noncompliance with Section 42 of the Code within a 30-calendar day correction period, which begins on the date the Fund's written notice of noncompliance with Section 42 of the Code was mailed to the Owner (as described in the preceding paragraph). However, the Fund may grant, in writing, upon receipt and consideration of a written request from the Owner, an extension of up to six months, but only if the Fund determines, in its sole discretion, that there is good cause for granting the extension.

Internal Revenue Service

The Fund is required to notify the IRS of an Owner's noncompliance or failure to certify no earlier than the end of the correction period (described in the preceding paragraph) including any extensions, and no later than 45 calendar days after the end of the correction period (described in the preceding paragraph) including any extensions, whether or not the noncompliance or failure to certify is corrected. The Fund will notify the IRS by filing IRS Form 8823, Low-Income Housing Credit Agencies Report of Noncompliance, with the IRS prior to the end of the 45-calendar day period. The Fund must explain on IRS Form 8823 the nature of the noncompliance or failure to certify and indicate whether the Owner has corrected the noncompliance or failure to certify.

If a building goes entirely out of compliance with Section 42 of the Code, so that no Credit is allowable for the building for the taxable year or in any future taxable year during the Compliance Period, the Fund need not file IRS Form 8823 in every subsequent year to report the noncompliance. Instead, the Fund may file a single IRS Form 8823 for the building when the Fund becomes aware that the building has gone entirely out of compliance, provided that the Fund reports on the form that the building is entirely out of compliance and will not be in compliance in the future. If the noncompliance or failure to certify is corrected within three years after the end of the correction period, the Fund is required to file IRS Form 8823 with the IRS reporting the correction of the noncompliance or failure to certify.

Fund Recordkeeping and Record Retention Requirements

The Fund is required to retain the Owner's Certification, the annual income certifications, the supporting documentation, rent records, and any other records described in the Certification and Review Requirements portion of this Compliance Monitoring Procedure for at least three years beyond the end of the calendar year in which the Fund receives such certifications and records. However, the Fund is required to retain any records related to noncompliance or failure to certify for at least six years beyond the Fund's filing of IRS Form 8823 with the IRS.

Fund Reports of Compliance Monitoring Activities

The Fund is required to report its compliance monitoring activities annually on IRS Form 8610, “Annual Low-Income Housing Credit Agencies Report”.

Modification of the Compliance Monitoring Procedure

This Compliance Monitoring Procedure is based upon 26 CFR 1.42-5, “Monitoring Compliance with Low-Income Housing Credit Requirements” and the 2000 Memorandum of Understanding among the Department of the Treasury, HUD, and the Department of Justice.

This Compliance Monitoring Procedure is subject to modifications by the Fund, to comply with any future promulgations, issuances, or modifications of 26 CFR 1.42-5, Section 42 of the Code, and all regulations, rules, rulings, policies, procedures and any other official statements promulgated and issued by the IRS, or the Treasury Department (including currently existing and future promulgations and issuances). Further, this Compliance Monitoring Procedure is also subject to any other modification by the Fund that the Fund, in its sole discretion, considers is necessary.

From time to time the Fund may assign a property for inclusion in the HUD Physical Inspection Pilot Program and in doing so may elect to apply the provisions allowed under IRS regulations published in the Federal Register on February 25, 2016 and Revenue Procedure 2016-15 issued concurrently. In addition, the Fund reserves the right to utilize other provisions permitted under the revenue procedure as are deemed necessary and appropriate including, but not limited to, decoupling of units selected for physical inspection and low-income certification.

Compliance Monitoring Fees

The Ownership Entity of any property that is subject to this Compliance Monitoring Procedure will be charged an annual monitoring fee equal to \$35 per year per residential rental unit in any such property, for fees collected in 2025 and 2026. The Compliance Monitoring Fee amount may change in subsequent years.

The Ownership Entity’s failure to pay such fee will be treated as an instance of noncompliance.

Compliance Monitoring During the Extended Use Period after the Close of the Initial 15-Year Compliance Period

The Fund will continue to monitor any low-income housing property, after the close of the initial 15-year Compliance Period and during the Extended Use Period. For details on the monitoring procedure followed after the close of the initial 15-year Compliance Period refer to the Fund’s current Tax Credit Compliance Manual.

Compliance Manual

Additional compliance requirements which are not a required element of a qualified allocation plan can be found in the Fund's current Tax Credit Compliance Manual located at the following web address:

<https://www.wvhdf.com/multifamily-compliance-documents/lihtcp-compliance-documents>

Rent Increase Request Procedures

The Fund anticipates implementing formal procedures for rent increases as well as annual utility allowance approvals. Such procedures will be outlined in the above-referenced Tax Credit Compliance Manual.

OTHER MATTERS

The Fund makes no representation concerning any tax or other consequences resulting from participation in or information concerning the LIHTCP and accepts no responsibility for any adverse consequences to the Owner or property investors arising out of any participation in or other information concerning the LIHTCP. All Applicants to the LIHTCP agree that the Fund will not be held responsible or liable for any representations made or adverse tax or other consequences to the Applicant or property investors relating to the participation in or other information concerning the Fund's LIHTCP, and, therefore, the Applicant must assume the risk of all damages, losses, costs and expenses of any kind and nature that may be hereinafter suffered, incurred or paid arising out of the use of any information concerning the LIHTCP. Submission of an application (Reservation Request, Carryover Allocation Request, or Allocation Request) is conclusive evidence of an Applicant's agreement to abide by, be bound by, and act in accordance with the content and provisions of this paragraph and the content and provisions of the Plan, in its entirety. In addition, submission of an application (Reservation Request, Carryover Allocation Request, or Allocation Request) is evidence of an Applicant's certification of the items listed in the Owner Certification section of the WVHDF Form 1040 signed and attested to by an authorized representative of the Owner.

All interested parties should understand that full regulations for the LIHTCP have not been promulgated yet and that existing regulations may be changed or repealed, new regulations may be promulgated from time to time, and interpretations of existing laws and regulations may be issued. Therefore, the Fund reserves the right to change or modify the contents of the Plan, to comply with any future promulgations or interpretations, or to facilitate the allocation of Credits that could not otherwise be made, or to address any unforeseen circumstances that arise.

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Statewide				8.61%		\$ 55,217		48.9%		6.9%	
Barbour	9655	55.5	111	5.69%	24	\$ 44,341	16	40.9%	10	5.7%	16
Barbour	9656	55	110	5.69%	24	\$ 44,341	16	40.9%	10	5.7%	16
Barbour	9657	56	112	5.69%	24	\$ 44,341	16	40.9%	10	5.7%	16
Barbour	9658	54.5	109	5.69%	24	\$ 44,341	16	40.9%	10	5.7%	16
Berkeley	9711.01	49.5	99	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9711.03	53.5	107	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9711.04	54	108	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9711.05	53.5	107	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9712.03	52.5	105	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9712.04	54.5	109	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9712.05	52.5	105	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9712.06	53	106	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9713.01	49.5	99	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9713.02	53.5	107	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9714.01	53.5	107	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9714.02	47.5	95	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9715	48	96	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9716	48	96	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9717	47.5	95	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9718.01	52	104	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9718.02	51.5	103	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9719.01	53.5	107	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9719.02	51.5	103	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9720.01	54.5	109	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9720.02	51	102	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9720.03	51	102	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9721.01	53	106	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9721.03	50.5	101	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9721.04	53.5	107	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Berkeley	9721.05	52	104	10.83%	15	\$ 73,619	8	46.6%	12	0.7%	20
Boone	9582	57	114	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Boone	9583	57	114	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Boone	9584	53.5	107	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Boone	9585.01	56.5	113	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Boone	9585.02	57	114	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Boone	9586	58	116	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Boone	9587	54.5	109	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Boone	9588	56.5	113	3.35%	27	\$ 56,182	12	50.9%	14	5.5%	16
Braxton	9679	44.5	89	12.31%	15	\$ 42,245	16	27.7%	4	12.3%	10
Braxton	9680	44.5	89	12.31%	15	\$ 42,245	16	27.7%	4	12.3%	10
Braxton	9681	44	88	12.31%	15	\$ 42,245	16	27.7%	4	12.3%	10
Brooke	311.02	59	118	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	311.03	54.5	109	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	311.04	58.5	117	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	312	53.5	107	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	314.01	55	110	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	314.02	56.5	113	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	316	58	116	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Brooke	317	57.5	115	4.53%	24	\$ 51,963	14	38.7%	8	0.3%	20
Cabell	1.01	56	112	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	1.02	56	112	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	2	49	98	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	3	54.5	109	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	4	47	94	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	5	51.5	103	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	6	50	100	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	9	50	100	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	10	53	106	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	11	51	102	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	12	57.5	115	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	13	55.5	111	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	14	50	100	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	15	52	104	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	16	55	110	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	18	51.5	103	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Cabell	19	60.5	121	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	20	61.5	123	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	21	58.5	117	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	101.03	57	114	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	101.04	58.5	117	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	102.02	58.5	117	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	102.03	55	110	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	102.04	60	120	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	103	56.5	113	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	104.01	57.5	115	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	104.02	60	120	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	105	57.5	115	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	106	57	114	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	107.01	58.5	117	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	107.02	59	118	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	108.01	57.5	115	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	108.02	57.5	115	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Cabell	109	47	94	9.56%	18	\$ 48,944	14	59.3%	18	5.9%	16
Calhoun	9626	49	98	5.68%	24	\$ 39,031	18	36.6%	8	19.5%	6
Calhoun	9627	45.5	91	5.68%	24	\$ 39,031	18	36.6%	8	19.5%	6
Clay	9579	66	132	0.00%	30	\$ 41,530	16	65.4%	20	2.1%	20
Clay	9580	59.5	119	0.00%	30	\$ 41,530	16	65.4%	20	2.1%	20
Clay	9581	63.5	127	0.00%	30	\$ 41,530	16	65.4%	20	2.1%	20
Doddridge	9650	47	94	0.00%	30	\$ 56,587	12	20.1%	2	24.7%	2
Doddridge	9651	47.5	95	0.00%	30	\$ 56,587	12	20.1%	2	24.7%	2
Fayette	201.01	51.5	103	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	201.02	53	106	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	202.01	53	106	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	202.02	50.5	101	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	203	50.5	101	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	204	50.5	101	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	205	47.5	95	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	206	53.5	107	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	207	49.5	99	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Fayette	208	50.5	101	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	209	51.5	103	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	210	54.5	109	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Fayette	211	51.5	103	11.12%	15	\$ 50,090	14	54.0%	16	8.9%	14
Gilmer	9677.01	55	110	5.11%	24	\$ 51,552	14	35.6%	8	4.1%	18
Gilmer	9678	56.5	113	5.11%	24	\$ 51,552	14	35.6%	8	4.1%	18
Gilmer	9800	35	70	5.11%	24	\$ 51,552	14	35.6%	8	4.1%	18
Grant	9694	60.5	121	0.73%	30	\$ 52,877	14	44.6%	12	7.0%	16
Grant	9695	60.5	121	0.73%	30	\$ 52,877	14	44.6%	12	7.0%	16
Grant	9696	58.5	117	0.73%	30	\$ 52,877	14	44.6%	12	7.0%	16
Greenbrier	9501.01	55	110	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9501.02	56.5	113	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9502	51.5	103	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9503	51.5	103	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9504.01	58	116	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9504.02	55	110	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9505	56	112	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9506	57	114	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9507.01	55	110	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Greenbrier	9507.02	56.5	113	8.87%	18	\$ 45,519	16	57.1%	16	8.9%	14
Hampshire	9682.01	49.5	99	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9682.02	54	108	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9683.01	54.5	109	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9683.02	55	110	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9684.01	50.5	101	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9684.02	53.5	107	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9685	55	110	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9686.01	53	106	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hampshire	9686.02	53	106	4.05%	27	\$ 55,222	12	34.6%	8	7.4%	14
Hancock	206	57.5	115	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hancock	207	57	114	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hancock	209	51.5	103	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hancock	211	57.5	115	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hancock	212	54.5	109	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Hancock	213	54	108	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hancock	214	53.5	107	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hancock	215	55.5	111	3.28%	27	\$ 57,515	12	40.3%	10	5.6%	16
Hardy	9701.01	52	104	8.73%	18	\$ 49,205	14	30.6%	6	2.4%	18
Hardy	9701.02	54.5	109	8.73%	18	\$ 49,205	14	30.6%	6	2.4%	18
Hardy	9702.01	49.5	99	8.73%	18	\$ 49,205	14	30.6%	6	2.4%	18
Hardy	9702.02	47.5	95	8.73%	18	\$ 49,205	14	30.6%	6	2.4%	18
Hardy	9703	51.5	103	8.73%	18	\$ 49,205	14	30.6%	6	2.4%	18
Harrison	301	45.5	91	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	302	48.5	97	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	303	46.5	93	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	304	51.5	103	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	305.01	50.5	101	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	305.02	52	104	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	306.01	50.5	101	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	306.03	46.5	93	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	306.04	52	104	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	307	52.5	105	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	308.01	49.5	99	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	308.02	51	102	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	310	50	100	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	311	51.5	103	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	312	54.5	109	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	313	53	106	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	314	53.5	107	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	315	52.5	105	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	316	51.5	103	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	317	48.5	97	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	318	50.5	101	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	319	50	100	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	320	49	98	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	321.03	54	108	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Harrison	321.04	53.5	107	7.24%	21	\$ 56,184	12	49.6%	14	15.7%	8
Jackson	9632	56	112	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Jackson	9633	49.5	99	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16
Jackson	9634	55.5	111	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16
Jackson	9635	56.5	113	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16
Jackson	9636	51	102	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16
Jackson	9637.01	55	110	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16
Jackson	9637.02	54.5	109	5.96%	24	\$ 55,173	12	40.6%	10	5.6%	16
Jefferson	9722.01	49.5	99	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9722.03	47	94	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9722.04	47.5	95	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9723	44.5	89	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9724.01	41.5	83	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9724.02	41	82	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9725.01	48	96	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9725.03	45.5	91	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9725.05	44	88	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9725.06	44	88	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9726.01	46	92	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9726.02	48.5	97	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9727.01	44	88	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9727.02	46	92	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Jefferson	9728	48	96	14.86%	12	\$ 93,744	2	47.0%	12	5.7%	16
Kanawha	1	44.5	89	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	2	53.5	107	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	3	52.5	105	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	5	53.5	107	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	6	52	104	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	7	47	94	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	8	48.5	97	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	9	42	84	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	11	50.5	101	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	12	49	98	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	13	52.5	105	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	15	56	112	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	17	50.5	101	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Kanawha	18	54	108	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	19.01	58	116	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	19.02	57.5	115	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	20	56	112	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	21	56.5	113	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	101	53	106	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	102	53	106	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	103	52	104	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	104	52.5	105	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	105	55	110	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	106.01	48.5	97	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	106.02	53	106	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	107.01	54	108	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	107.02	54	108	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	108.02	53	106	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	108.03	51	102	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	108.04	51.5	103	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	109	51.5	103	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	110	54	108	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	111	52.5	105	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	112	49.5	99	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	113.01	50.5	101	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	113.02	55.5	111	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	114.01	51	102	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	114.02	53	106	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	115	52	104	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	118	51.5	103	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	121	50.5	101	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	122	48.5	97	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	123.01	54	108	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	123.02	52	104	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	128	54.5	109	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	129	51	102	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	130.01	48.5	97	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Kanawha	130.02	53.5	107	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	131	48.5	97	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	132	52.5	105	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	133	56	112	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	134	46.5	93	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	135	50.5	101	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	136	53	106	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	137.01	54.5	109	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	137.02	51.5	103	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Kanawha	138	46.5	93	9.92%	18	\$ 55,226	12	49.6%	14	8.3%	14
Lewis	9672	51.5	103	7.56%	21	\$ 50,552	14	43.4%	10	6.2%	16
Lewis	9673	55.5	111	7.56%	21	\$ 50,552	14	43.4%	10	6.2%	16
Lewis	9674	51	102	7.56%	21	\$ 50,552	14	43.4%	10	6.2%	16
Lewis	9675	49.5	99	7.56%	21	\$ 50,552	14	43.4%	10	6.2%	16
Lewis	9676	52	104	7.56%	21	\$ 50,552	14	43.4%	10	6.2%	16
Lincoln	9554.01	59	118	4.02%	27	\$ 50,985	14	42.5%	10	3.0%	18
Lincoln	9554.02	55.5	111	4.02%	27	\$ 50,985	14	42.5%	10	3.0%	18
Lincoln	9555	55	110	4.02%	27	\$ 50,985	14	42.5%	10	3.0%	18
Lincoln	9556	57.5	115	4.02%	27	\$ 50,985	14	42.5%	10	3.0%	18
Lincoln	9557	57.5	115	4.02%	27	\$ 50,985	14	42.5%	10	3.0%	18
Lincoln	9558	52.5	105	4.02%	27	\$ 50,985	14	42.5%	10	3.0%	18
Logan	9561.02	49.5	99	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9561.03	55	110	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9561.04	50	100	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9562	51	102	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9564	49	98	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9565	51	102	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9566	55.5	111	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9567	49.5	99	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9568	52	104	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Logan	9569	48.5	97	6.62%	21	\$ 42,194	16	39.0%	10	7.0%	16
Marion	201	43.5	87	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	202	50	100	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	203	54	108	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Marion	204	51.5	103	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	205	50	100	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	206	52	104	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	207	54.5	109	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	208	49.5	99	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	209	55.5	111	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	210.01	55.5	111	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	210.02	55	110	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	211	55	110	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	212.01	54	108	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	212.02	56.5	113	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	213	52	104	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	214	54	108	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	215	52.5	105	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	216.01	54	108	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	216.02	51.5	103	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	217	51.5	103	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marion	218	52.5	105	7.55%	21	\$ 59,974	12	44.4%	12	7.6%	14
Marshall	202	50.5	101	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	205	50	100	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	206.01	51.5	103	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	207.02	56.5	113	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	208	53	106	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	209	54.5	109	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	210.01	49.5	99	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	210.02	53.5	107	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	211	54.5	109	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Marshall	213	56	112	10.22%	18	\$ 58,129	12	48.6%	14	6.7%	16
Mason	9548.01	52.5	105	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20
Mason	9548.02	55	110	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20
Mason	9549.01	52.5	105	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20
Mason	9549.02	53.5	107	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20
Mason	9550	52.5	105	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20
Mason	9551.01	51.5	103	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (≥30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Mason	9551.02	55.5	111	10.41%	18	\$ 53,058	14	37.5%	8	0.6%	20
McDowell	9536	59	118	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9538	57	114	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9539	55.5	111	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9540	54.5	109	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9542	59	118	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9545.01	59	118	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9545.03	58	116	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
McDowell	9545.04	55.5	111	6.73%	21	\$ 28,235	20	66.7%	20	5.1%	16
Mercer	9	59.5	119	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	10	54.5	109	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	11	59	118	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	12	56.5	113	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	13	55	110	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	14	57	114	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	15	58.5	117	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	16	58	116	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	17	56	112	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	18	55	110	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	19	53.5	107	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	20	52.5	105	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	21	57	114	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	22	57	114	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	23	57.5	115	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mercer	24	57	114	7.02%	21	\$ 46,409	16	51.2%	14	4.6%	18
Mineral	101	40.5	81	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mineral	102	38.5	77	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mineral	103	41.5	83	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mineral	104	42.5	85	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mineral	105	40.5	81	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mineral	106	41	82	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mineral	107	38.5	77	20.16%	3	\$ 64,728	10	38.4%	8	10.8%	12
Mingo	9571	55.5	111	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16
Mingo	9572	56	112	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Mingo	9573	54.5	109	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16
Mingo	9574	53	106	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16
Mingo	9575	52.5	105	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16
Mingo	9576	54.5	109	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16
Mingo	9577	56.5	113	4.01%	27	\$ 38,305	18	39.8%	10	5.2%	16
Monongalia	101.01	48	96	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	101.03	49	98	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	101.04	52	104	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	102.02	58	116	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	102.03	56	112	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	102.04	55.5	111	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	104	61	122	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	106.01	58.5	117	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	106.02	59	118	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	107	56.5	113	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	108	59	118	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	109.01	57.5	115	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	109.02	62	124	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	110	56.5	113	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	111	57.5	115	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	112	56.5	113	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	113	60	120	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	114	60	120	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	115	60.5	121	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	116.01	59.5	119	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	116.02	59.5	119	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	117	62	124	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	118.03	60	120	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	118.04	62	124	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	118.05	58.5	117	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	118.06	63	126	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	119	61.5	123	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monongalia	120	62	124	4.22%	27	\$ 60,893	12	56.0%	16	8.2%	14
Monroe	9501	51.5	103	4.74%	24	\$ 52,392	14	25.6%	4	7.5%	14

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Monroe	9502	52.5	105	4.74%	24	\$ 52,392	14	25.6%	4	7.5%	14
Monroe	9503	51	102	4.74%	24	\$ 52,392	14	25.6%	4	7.5%	14
Morgan	9707.01	53	106	5.70%	24	\$ 61,021	10	40.4%	10	6.4%	16
Morgan	9707.02	55.5	111	5.70%	24	\$ 61,021	10	40.4%	10	6.4%	16
Morgan	9708	54	108	5.70%	24	\$ 61,021	10	40.4%	10	6.4%	16
Morgan	9709	51.5	103	5.70%	24	\$ 61,021	10	40.4%	10	6.4%	16
Morgan	9710.01	54	108	5.70%	24	\$ 61,021	10	40.4%	10	6.4%	16
Morgan	9710.02	57.5	115	5.70%	24	\$ 61,021	10	40.4%	10	6.4%	16
Nicholas	9501	51	102	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9502.01	50.5	101	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9502.02	49.5	99	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9503	47.5	95	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9504	49.5	99	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9505	44.5	89	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9506	50.5	101	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Nicholas	9507	50.5	101	8.50%	18	\$ 48,826	14	36.2%	8	8.4%	14
Ohio	2	51.5	103	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	3	52	104	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	4	45	90	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	5	49	98	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	6	43.5	87	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	7	39.5	79	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	13	52.5	105	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	14	51	102	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	15	54.5	109	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	16	52	104	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	17	57	114	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	18	52.5	105	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	19.01	55.5	111	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	20	55	110	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	21	54	108	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	22	52	104	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	26	49	98	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16
Ohio	27	41	82	13.79%	12	\$ 55,521	12	54.2%	16	6.7%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Pendleton	9704	52	104	1.23%	30	\$ 52,458	14	30.2%	6	13.9%	10
Pendleton	9705	55	110	1.23%	30	\$ 52,458	14	30.2%	6	13.9%	10
Pendleton	9706	51	102	1.23%	30	\$ 52,458	14	30.2%	6	13.9%	10
Pleasants	9621	53	106	10.05%	18	\$ 59,666	12	52.6%	14	6.8%	16
Pleasants	9622	53.5	107	10.05%	18	\$ 59,666	12	52.6%	14	6.8%	16
Pocahontas	9601.01	52.5	105	2.60%	27	\$ 41,680	16	31.4%	6	15.8%	8
Pocahontas	9601.02	51	102	2.60%	27	\$ 41,680	16	31.4%	6	15.8%	8
Pocahontas	9602.01	50.5	101	2.60%	27	\$ 41,680	16	31.4%	6	15.8%	8
Pocahontas	9602.02	52	104	2.60%	27	\$ 41,680	16	31.4%	6	15.8%	8
Pocahontas	9603	50	100	2.60%	27	\$ 41,680	16	31.4%	6	15.8%	8
Preston	9638.01	50.5	101	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9638.02	48.5	97	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9639	50	100	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9640	51.5	103	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9641.01	53	106	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9641.02	46.5	93	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9641.03	50.5	101	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9642	51	102	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9643	48	96	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9644	52	104	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Preston	9645	49.5	99	13.23%	12	\$ 60,136	12	45.1%	12	4.2%	18
Putnam	201	46	92	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	202	47	94	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	203	50	100	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	204	49	98	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	205	45.5	91	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	206.01	51	102	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	206.04	49	98	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	206.06	52	104	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	206.07	50.5	101	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	206.08	48.5	97	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	206.09	46	92	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Putnam	207	48	96	11.76%	15	\$ 75,725	6	39.9%	10	6.1%	16
Raleigh	2	49.5	99	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (≥30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Raleigh	3	51.5	103	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	4	52	104	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	5	55	110	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	6	53	106	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	7	51.5	103	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	8.02	55.5	111	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	8.03	55.5	111	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	8.04	55.5	111	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	9	55	110	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	10.01	54.5	109	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	10.02	50.5	101	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	11	52.5	105	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	12	51	102	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	13	53	106	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	14	52	104	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Raleigh	15	53.5	107	10.45%	18	\$ 47,975	14	49.7%	14	6.5%	16
Randolph	9659	56.5	113	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Randolph	9660	55	110	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Randolph	9661	52.5	105	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Randolph	9662	56.5	113	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Randolph	9663	57.5	115	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Randolph	9664	55	110	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Randolph	9665	54.5	109	7.77%	21	\$ 51,186	14	50.3%	14	5.0%	16
Ritchie	9623	54	108	12.60%	15	\$ 48,973	14	47.5%	12	3.8%	18
Ritchie	9624	52.5	105	12.60%	15	\$ 48,973	14	47.5%	12	3.8%	18
Ritchie	9625	50.5	101	12.60%	15	\$ 48,973	14	47.5%	12	3.8%	18
Roane	9628	61	122	3.09%	27	\$ 41,299	18	52.9%	16	7.2%	16
Roane	9629.01	60.5	121	3.09%	27	\$ 41,299	18	52.9%	16	7.2%	16
Roane	9629.02	61.5	123	3.09%	27	\$ 41,299	18	52.9%	16	7.2%	16
Roane	9630	55	110	3.09%	27	\$ 41,299	18	52.9%	16	7.2%	16
Roane	9631	61.5	123	3.09%	27	\$ 41,299	18	52.9%	16	7.2%	16
Summers	5	52.5	105	6.88%	21	\$ 42,991	16	48.7%	14	7.8%	14
Summers	6	54.5	109	6.88%	21	\$ 42,991	16	48.7%	14	7.8%	14
Summers	7	50.5	101	6.88%	21	\$ 42,991	16	48.7%	14	7.8%	14

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Summers	8	55	110	6.88%	21	\$ 42,991	16	48.7%	14	7.8%	14
Taylor	9646	49	98	8.85%	18	\$ 52,946	14	32.1%	6	5.5%	16
Taylor	9647	52	104	8.85%	18	\$ 52,946	14	32.1%	6	5.5%	16
Taylor	9648	49	98	8.85%	18	\$ 52,946	14	32.1%	6	5.5%	16
Taylor	9649	49	98	8.85%	18	\$ 52,946	14	32.1%	6	5.5%	16
Tucker	9652	53	106	5.71%	24	\$ 54,053	14	38.6%	8	12.1%	12
Tucker	9653	55	110	5.71%	24	\$ 54,053	14	38.6%	8	12.1%	12
Tucker	9654	52	104	5.71%	24	\$ 54,053	14	38.6%	8	12.1%	12
Tyler	9618	43	86	21.26%	3	\$ 59,167	12	32.3%	6	3.2%	18
Tyler	9619	44.5	89	21.26%	3	\$ 59,167	12	32.3%	6	3.2%	18
Tyler	9620	43.5	87	21.26%	3	\$ 59,167	12	32.3%	6	3.2%	18
Upshur	9666	59	118	6.17%	24	\$ 49,663	14	48.7%	14	1.5%	20
Upshur	9667	58.5	117	6.17%	24	\$ 49,663	14	48.7%	14	1.5%	20
Upshur	9668	57	114	6.17%	24	\$ 49,663	14	48.7%	14	1.5%	20
Upshur	9669	60.5	121	6.17%	24	\$ 49,663	14	48.7%	14	1.5%	20
Upshur	9670	58.5	117	6.17%	24	\$ 49,663	14	48.7%	14	1.5%	20
Upshur	9671	59.5	119	6.17%	24	\$ 49,663	14	48.7%	14	1.5%	20
Wayne	51	53	106	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	52	50	100	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	201	52	104	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	203	51	102	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	204	54.5	109	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	205	53.5	107	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	206	50.5	101	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	207	49.5	99	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	208	47.5	95	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	209	47	94	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Wayne	210	46.5	93	8.99%	18	\$ 52,694	14	41.7%	10	7.8%	14
Webster	9701.01	59	118	8.77%	18	\$ 43,409	16	58.7%	18	1.2%	20
Webster	9701.02	52.5	105	8.77%	18	\$ 43,409	16	58.7%	18	1.2%	20
Webster	9702	58	116	8.77%	18	\$ 43,409	16	58.7%	18	1.2%	20
Webster	9703	56	112	8.77%	18	\$ 43,409	16	58.7%	18	1.2%	20
Wetzel	49	49.5	99	14.53%	12	\$ 50,715	14	40.2%	10	4.1%	18
Wetzel	304	50.5	101	14.53%	12	\$ 50,715	14	40.2%	10	4.1%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

Location	Census Tract	Column A Total Points Awarded for Existing Low-Income Housing	Column B Total Points Awarded - All Others	Column C LIHTCP Unit Prod- uction %	Column D Points Awarded	Column E Median House- hold Income	Column F Points Awarded	Column G Gross Rent as a % of Income (>=30%)	Column H Points Awarded	Column I Rental Vacancy Rate	Column J Points Awarded
Wetzel	305	48	96	14.53%	12	\$ 50,715	14	40.2%	10	4.1%	18
Wetzel	307	50.5	101	14.53%	12	\$ 50,715	14	40.2%	10	4.1%	18
Wetzel	308	48	96	14.53%	12	\$ 50,715	14	40.2%	10	4.1%	18
Wirt	301.01	50.5	101	18.07%	6	\$ 52,776	14	52.6%	14	0.0%	20
Wirt	301.02	49	98	18.07%	6	\$ 52,776	14	52.6%	14	0.0%	20
Wood	1	50.5	101	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	3	46.5	93	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	4	52.5	105	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	5	48.5	97	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	7.01	44.5	89	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	7.02	49.5	99	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	8.01	47	94	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	8.02	47	94	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	9.01	49.5	99	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	9.02	48.5	97	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	9.03	50	100	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	101.01	54	108	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	101.02	50	100	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	102	54.5	109	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	103	54	108	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	104	52.5	105	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	105.01	49	98	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	105.02	50	100	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	106.01	53.5	107	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	106.02	52	104	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	107.03	52.5	105	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	107.04	52	104	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	107.05	52.5	105	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	107.06	50.5	101	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	108	53	106	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	109.01	54	108	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	109.02	50	100	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wood	110	48.5	97	10.88%	15	\$ 54,350	14	52.5%	14	9.8%	12
Wyoming	28	57.5	115	7.13%	21	\$ 44,510	16	57.3%	16	3.1%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		<u>Column A</u>	<u>Column B</u>	<u>Column C</u>	<u>Column D</u>	<u>Column E</u>	<u>Column F</u>	<u>Column G</u>	<u>Column H</u>	<u>Column I</u>	<u>Column J</u>
Location	Census Tract	Total Points Awarded for Existing Low-Income Housing	Total Points Awarded - All Others	LIHTCP Unit Production %	Points Awarded	Median Household Income	Points Awarded	Gross Rent as a % of Income (>=30%)	Points Awarded	Rental Vacancy Rate	Points Awarded
Wyoming	29.01	56	112	7.13%	21	\$ 44,510	16	57.3%	16	3.1%	18
Wyoming	29.02	59.5	119	7.13%	21	\$ 44,510	16	57.3%	16	3.1%	18
Wyoming	30	55.5	111	7.13%	21	\$ 44,510	16	57.3%	16	3.1%	18
Wyoming	31	54.5	109	7.13%	21	\$ 44,510	16	57.3%	16	3.1%	18
Wyoming	32	57	114	7.13%	21	\$ 44,510	16	57.3%	16	3.1%	18

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Statewide		74.2%		1.3%		16.8%		16.6%		5.7%		22.7%	
Barbour	9655	86.3%	9	0.0%	10	24.6%	7	12.1%	9	10.0%	8	9.1%	2
Barbour	9656	59.8%	7	0.0%	10	23.2%	7	16.7%	8	6.5%	9	17.5%	3
Barbour	9657	83.3%	9	0.6%	10	19.8%	8	11.9%	9	10.8%	8	11.4%	2
Barbour	9658	70.6%	8	0.0%	10	21.4%	8	24.7%	7	8.6%	8	9.4%	2
Berkeley	9711.01	78.3%	8	6.6%	6	4.7%	10	14.0%	8	5.1%	9	23.2%	3
Berkeley	9711.03	84.2%	9	0.0%	10	6.8%	10	5.8%	10	0.0%	10	19.0%	3
Berkeley	9711.04	81.0%	9	0.0%	10	5.4%	10	4.6%	10	2.5%	10	25.5%	4
Berkeley	9711.05	93.9%	10	0.5%	10	2.8%	10	1.3%	10	4.7%	9	17.8%	3
Berkeley	9712.03	91.1%	10	3.2%	9	9.8%	9	12.6%	9	3.5%	10	23.2%	3
Berkeley	9712.04	92.0%	10	0.0%	10	3.3%	10	3.0%	10	6.0%	9	32.6%	5
Berkeley	9712.05	90.3%	10	2.7%	9	9.6%	9	10.6%	9	0.8%	10	21.0%	3
Berkeley	9712.06	87.6%	9	1.7%	9	15.0%	9	3.9%	10	1.1%	10	25.0%	4
Berkeley	9713.01	37.2%	4	0.0%	10	14.5%	9	18.1%	8	9.3%	8	33.7%	5
Berkeley	9713.02	83.0%	9	0.0%	10	6.8%	10	5.7%	10	0.6%	10	19.5%	3
Berkeley	9714.01	87.0%	9	1.9%	9	1.9%	10	7.2%	9	3.3%	10	37.0%	5
Berkeley	9714.02	59.0%	6	5.4%	7	25.8%	7	23.6%	7	7.2%	9	25.5%	4
Berkeley	9715	48.6%	5	2.3%	9	20.6%	8	30.2%	6	1.8%	10	19.2%	3
Berkeley	9716	44.6%	5	0.9%	10	27.9%	7	26.2%	6	5.0%	9	26.4%	4
Berkeley	9717	53.8%	6	2.8%	9	27.7%	7	15.6%	8	12.4%	7	18.4%	3
Berkeley	9718.01	79.2%	8	3.4%	8	7.6%	10	17.3%	8	4.6%	9	41.2%	6
Berkeley	9718.02	70.5%	8	0.0%	10	12.4%	9	9.5%	9	6.3%	9	20.8%	3
Berkeley	9719.01	85.0%	9	2.0%	9	6.0%	10	5.9%	10	2.7%	10	24.0%	4
Berkeley	9719.02	76.8%	8	2.8%	9	8.2%	10	9.0%	9	8.6%	8	30.3%	4
Berkeley	9720.01	82.5%	9	0.0%	10	6.3%	10	4.4%	10	1.3%	10	35.8%	5
Berkeley	9720.02	80.8%	9	0.1%	10	21.3%	8	16.2%	8	2.6%	10	12.5%	2
Berkeley	9720.03	67.7%	7	0.7%	10	8.6%	9	7.6%	9	1.2%	10	12.0%	2
Berkeley	9721.01	86.3%	9	2.6%	9	6.3%	10	5.9%	10	2.8%	10	23.2%	3
Berkeley	9721.03	74.1%	8	5.6%	7	9.4%	9	8.6%	9	2.0%	10	23.0%	3
Berkeley	9721.04	88.3%	9	0.5%	10	2.8%	10	4.8%	10	1.5%	10	17.5%	3
Berkeley	9721.05	86.7%	9	0.0%	10	4.0%	10	8.6%	9	6.2%	9	13.6%	2
Boone	9582	84.3%	9	1.0%	10	15.5%	9	23.2%	7	11.4%	8	11.2%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Boone	9583	75.7%	8	0.0%	10	16.2%	8	17.5%	8	5.1%	9	12.7%	2
Boone	9584	67.9%	7	1.0%	10	19.5%	8	32.7%	5	19.2%	5	20.7%	3
Boone	9585.01	82.8%	9	0.0%	10	16.6%	8	18.2%	8	13.2%	7	11.7%	2
Boone	9585.02	80.4%	9	0.0%	10	13.1%	9	17.7%	8	9.9%	8	6.7%	1
Boone	9586	85.0%	9	0.0%	10	11.3%	9	15.3%	8	3.9%	9	9.8%	2
Boone	9587	71.2%	8	0.6%	10	21.0%	8	29.3%	6	13.4%	7	2.4%	1
Boone	9588	81.3%	9	0.0%	10	22.5%	8	30.8%	6	8.8%	8	17.4%	3
Braxton	9679	85.4%	9	1.1%	10	24.7%	7	16.4%	8	10.9%	8	10.2%	2
Braxton	9680	80.0%	9	0.1%	10	17.3%	8	13.4%	8	16.6%	6	15.9%	3
Braxton	9681	78.4%	8	0.0%	10	11.1%	9	17.7%	8	18.8%	6	9.8%	2
Brooke	311.02	88.3%	9	0.0%	10	6.3%	10	5.8%	10	3.6%	10	21.6%	3
Brooke	311.03	44.5%	5	2.4%	9	15.5%	9	17.1%	8	0.8%	10	14.0%	2
Brooke	311.04	70.4%	8	0.0%	10	6.0%	10	8.8%	9	4.5%	9	35.0%	5
Brooke	312	63.4%	7	3.3%	8	15.4%	9	28.6%	6	6.1%	9	12.9%	2
Brooke	314.01	75.8%	8	0.0%	10	10.3%	9	15.5%	8	15.3%	7	15.4%	2
Brooke	314.02	82.1%	9	0.0%	10	11.1%	9	29.3%	6	5.2%	9	25.7%	4
Brooke	316	86.4%	9	0.0%	10	6.1%	10	16.7%	8	9.9%	8	33.2%	5
Brooke	317	83.4%	9	1.1%	10	20.5%	8	6.7%	10	5.1%	9	16.0%	3
Cabell	1.01	76.5%	8	4.4%	8	14.4%	9	17.6%	8	2.9%	10	18.3%	3
Cabell	1.02	60.2%	7	0.0%	10	18.4%	8	19.0%	7	3.5%	10	30.9%	4
Cabell	2	49.2%	5	0.0%	10	37.4%	6	33.2%	5	19.3%	5	5.1%	1
Cabell	3	60.4%	7	0.4%	10	37.4%	6	18.4%	8	12.2%	7	34.8%	5
Cabell	4	22.3%	3	16.5%	1	29.9%	7	17.7%	8	12.5%	7	14.0%	2
Cabell	5	2.1%	1	0.0%	10	73.6%	1	10.0%	9	4.5%	9	50.4%	7
Cabell	6	0.0%	1	0.0%	10	58.8%	3	12.7%	9	12.4%	7	24.2%	4
Cabell	9	51.9%	6	2.2%	9	35.7%	6	37.5%	4	20.4%	5	30.6%	4
Cabell	10	62.0%	7	0.9%	10	23.9%	7	36.3%	5	10.6%	8	18.8%	3
Cabell	11	48.6%	5	4.9%	7	23.8%	7	29.1%	6	7.8%	8	21.8%	3
Cabell	12	74.3%	8	0.2%	10	18.8%	8	17.3%	8	6.1%	9	43.4%	6
Cabell	13	39.6%	4	2.5%	9	16.3%	8	9.3%	9	9.3%	8	50.5%	7
Cabell	14	31.1%	4	0.0%	10	45.2%	4	33.0%	5	11.7%	7	30.0%	4
Cabell	15	55.2%	6	0.0%	10	41.9%	5	39.5%	4	2.5%	10	23.2%	3
Cabell	16	77.9%	8	0.0%	10	19.0%	8	22.1%	7	10.3%	8	19.7%	3
Cabell	18	45.3%	5	2.5%	9	37.4%	6	27.0%	6	7.4%	9	11.1%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unemployment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Cabell	19	92.5%	10	0.0%	10	17.8%	8	4.7%	10	1.8%	10	49.7%	7
Cabell	20	96.0%	10	0.0%	10	4.1%	10	1.0%	10	5.6%	9	59.5%	8
Cabell	21	79.6%	9	1.6%	9	19.6%	8	12.6%	9	4.3%	9	52.6%	7
Cabell	101.03	88.7%	9	2.3%	9	11.6%	9	15.0%	8	7.6%	9	28.3%	4
Cabell	101.04	86.1%	9	0.0%	10	13.1%	9	9.2%	9	2.2%	10	30.6%	4
Cabell	102.02	72.7%	8	0.4%	10	12.9%	9	9.3%	9	1.3%	10	36.4%	5
Cabell	102.03	53.3%	6	0.0%	10	22.7%	8	13.8%	8	11.5%	7	36.8%	5
Cabell	102.04	55.8%	6	0.0%	10	3.3%	10	1.8%	10	1.9%	10	56.1%	8
Cabell	103	72.5%	8	3.9%	8	17.2%	8	9.9%	9	1.4%	10	29.6%	4
Cabell	104.01	68.1%	7	0.0%	10	14.1%	9	9.9%	9	0.0%	10	23.7%	4
Cabell	104.02	74.7%	8	0.0%	10	7.6%	10	6.6%	10	1.6%	10	40.8%	6
Cabell	105	89.0%	9	0.0%	10	6.2%	10	19.2%	7	0.0%	10	16.5%	3
Cabell	106	83.6%	9	0.3%	10	10.7%	9	15.5%	8	4.6%	9	21.4%	3
Cabell	107.01	83.2%	9	1.6%	9	7.1%	10	5.5%	10	3.2%	10	20.2%	3
Cabell	107.02	94.1%	10	1.0%	10	16.7%	8	6.2%	10	2.8%	10	30.5%	4
Cabell	108.01	80.3%	9	0.0%	10	12.3%	9	12.1%	9	5.3%	9	17.9%	3
Cabell	108.02	62.0%	7	0.0%	10	7.1%	10	7.4%	9	5.1%	9	24.5%	4
Cabell	109	8.4%	1	3.2%	9	53.9%	3	51.0%	2	3.0%	10	18.5%	3
Calhoun	9626	78.3%	8	0.3%	10	28.7%	7	21.2%	7	9.0%	8	11.5%	2
Calhoun	9627	78.0%	8	2.3%	9	38.8%	5	26.5%	6	17.5%	6	4.9%	1
Clay	9579	80.7%	9	0.0%	10	12.4%	9	23.6%	7	4.6%	9	13.1%	2
Clay	9580	75.9%	8	7.4%	6	33.9%	6	35.8%	5	21.6%	5	17.1%	3
Clay	9581	90.6%	10	1.6%	9	29.0%	7	27.4%	6	9.7%	8	5.8%	1
Doddridge	9650	89.9%	10	4.4%	8	11.3%	9	8.7%	9	3.5%	10	11.7%	2
Doddridge	9651	89.8%	10	0.1%	10	18.1%	8	8.3%	9	3.0%	10	12.4%	2
Fayette	201.01	77.1%	8	1.4%	10	18.3%	8	22.5%	7	9.8%	8	21.2%	3
Fayette	201.02	85.7%	9	0.0%	10	23.3%	7	15.1%	8	2.4%	10	16.5%	3
Fayette	202.01	83.1%	9	0.7%	10	19.6%	8	18.6%	8	7.6%	9	19.4%	3
Fayette	202.02	72.6%	8	3.7%	8	17.4%	8	22.6%	7	7.8%	8	18.0%	3
Fayette	203	64.6%	7	1.8%	9	17.6%	8	37.2%	5	1.1%	10	16.4%	3
Fayette	204	79.0%	8	0.6%	10	20.3%	8	21.5%	7	13.5%	7	14.3%	2
Fayette	205	52.5%	6	0.0%	10	27.8%	7	44.5%	3	11.4%	8	14.4%	2
Fayette	206	90.2%	10	0.0%	10	21.2%	8	16.8%	8	0.9%	10	10.2%	2
Fayette	207	66.9%	7	0.0%	10	39.7%	5	28.3%	6	3.3%	10	11.7%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occu-pants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Fayette	208	63.5%	7	0.6%	10	25.9%	7	23.7%	7	9.0%	8	18.4%	3
Fayette	209	80.5%	9	0.5%	10	20.3%	8	25.4%	6	5.4%	9	10.9%	2
Fayette	210	87.1%	9	1.6%	9	7.8%	10	10.7%	9	1.0%	10	20.2%	3
Fayette	211	80.6%	9	0.4%	10	24.4%	7	18.8%	8	8.4%	8	7.9%	2
Gilmer	9677.01	84.0%	9	0.0%	10	9.3%	9	15.7%	8	8.3%	8	15.3%	2
Gilmer	9678	51.8%	6	1.4%	10	15.6%	9	12.5%	9	5.2%	9	41.1%	6
Gilmer	9800	0.0%	1	16.5%	1	73.6%	1	61.7%	1	38.5%	1	0.0%	1
Grant	9694	90.4%	10	1.0%	10	13.8%	9	8.4%	9	7.2%	9	14.9%	2
Grant	9695	89.6%	10	0.0%	10	9.9%	9	9.7%	9	3.1%	10	5.8%	1
Grant	9696	66.4%	7	0.7%	10	11.6%	9	20.5%	7	4.3%	9	18.0%	3
Greenbrier	9501.01	67.5%	7	0.0%	10	23.5%	7	12.1%	9	6.7%	9	27.1%	4
Greenbrier	9501.02	82.6%	9	0.8%	10	7.8%	10	10.4%	9	6.2%	9	13.4%	2
Greenbrier	9502	78.6%	8	1.1%	10	33.7%	6	31.2%	5	8.7%	8	9.9%	2
Greenbrier	9503	74.0%	8	4.2%	8	33.9%	6	25.9%	6	4.2%	9	8.9%	2
Greenbrier	9504.01	88.6%	9	0.0%	10	7.0%	10	5.0%	10	1.2%	10	16.7%	3
Greenbrier	9504.02	73.8%	8	0.5%	10	17.5%	8	24.1%	7	9.2%	8	34.4%	5
Greenbrier	9505	81.3%	9	0.0%	10	16.0%	8	14.3%	8	0.5%	10	18.3%	3
Greenbrier	9506	61.4%	7	0.0%	10	23.3%	7	8.4%	9	1.5%	10	46.8%	7
Greenbrier	9507.01	70.5%	8	0.0%	10	18.5%	8	13.6%	8	1.0%	10	11.4%	2
Greenbrier	9507.02	83.0%	9	0.0%	10	7.4%	10	14.4%	8	3.7%	10	8.2%	2
Hampshire	9682.01	94.5%	10	5.6%	7	14.4%	9	20.2%	7	28.8%	3	11.9%	2
Hampshire	9682.02	89.7%	10	3.3%	8	17.6%	8	10.7%	9	6.6%	9	18.9%	3
Hampshire	9683.01	79.4%	8	2.7%	9	16.2%	8	6.4%	10	3.0%	10	23.0%	3
Hampshire	9683.02	91.6%	10	0.0%	10	9.3%	9	14.0%	8	0.0%	10	13.2%	2
Hampshire	9684.01	63.3%	7	1.4%	10	28.4%	7	27.0%	6	8.4%	8	13.6%	2
Hampshire	9684.02	66.0%	7	0.0%	10	16.7%	8	11.2%	9	2.2%	10	9.9%	2
Hampshire	9685	80.9%	9	0.0%	10	10.0%	9	6.8%	9	2.8%	10	14.1%	2
Hampshire	9686.01	90.2%	10	0.0%	10	28.5%	7	23.3%	7	7.4%	9	8.4%	2
Hampshire	9686.02	77.1%	8	1.2%	10	21.4%	8	7.2%	9	8.6%	8	12.8%	2
Hancock	206	65.1%	7	0.0%	10	7.8%	10	8.2%	9	1.9%	10	26.4%	4
Hancock	207	80.4%	9	0.0%	10	10.2%	9	8.4%	9	5.8%	9	23.2%	3
Hancock	209	61.7%	7	0.0%	10	28.2%	7	29.2%	6	16.0%	6	9.3%	2
Hancock	211	85.5%	9	0.0%	10	12.8%	9	6.3%	10	4.5%	9	20.2%	3
Hancock	212	77.2%	8	3.0%	9	15.3%	9	21.4%	7	5.5%	9	13.7%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unemployment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Hancock	213	68.1%	7	1.2%	10	21.5%	8	21.0%	7	7.7%	8	20.2%	3
Hancock	214	73.0%	8	1.9%	9	9.2%	9	21.6%	7	12.4%	7	15.5%	2
Hancock	215	74.3%	8	0.0%	10	8.7%	9	19.3%	7	5.6%	9	19.3%	3
Hardy	9701.01	83.7%	9	0.0%	10	12.3%	9	8.6%	9	3.9%	9	8.9%	2
Hardy	9701.02	89.7%	10	0.0%	10	4.7%	10	7.2%	9	2.0%	10	27.7%	4
Hardy	9702.01	67.3%	7	0.0%	10	18.7%	8	20.2%	7	5.0%	9	9.6%	2
Hardy	9702.02	78.0%	8	7.0%	6	27.0%	7	27.7%	6	1.5%	10	12.9%	2
Hardy	9703	74.3%	8	0.0%	10	18.3%	8	15.3%	8	3.5%	10	17.0%	3
Harrison	301	44.2%	5	2.8%	9	30.5%	6	28.4%	6	12.5%	7	15.7%	3
Harrison	302	79.0%	8	6.5%	7	27.0%	7	17.1%	8	7.2%	9	19.6%	3
Harrison	303	51.5%	6	2.6%	9	25.4%	7	23.3%	7	17.3%	6	17.8%	3
Harrison	304	78.4%	8	1.6%	9	18.6%	8	18.5%	8	0.1%	10	36.8%	5
Harrison	305.01	91.2%	10	2.9%	9	15.0%	9	8.4%	9	16.5%	6	15.8%	3
Harrison	305.02	77.6%	8	0.7%	10	12.3%	9	11.5%	9	5.5%	9	26.9%	4
Harrison	306.01	65.0%	7	0.0%	10	9.7%	9	17.3%	8	3.4%	10	15.4%	2
Harrison	306.03	46.8%	5	3.0%	9	29.1%	7	31.4%	5	9.8%	8	26.6%	4
Harrison	306.04	67.7%	7	0.0%	10	7.0%	10	8.4%	9	5.6%	9	26.9%	4
Harrison	307	81.7%	9	0.0%	10	3.9%	10	7.0%	9	3.1%	10	12.0%	2
Harrison	308.01	62.9%	7	2.4%	9	23.9%	7	22.9%	7	3.0%	10	27.1%	4
Harrison	308.02	80.9%	9	6.4%	7	8.2%	10	6.4%	10	2.9%	10	7.5%	1
Harrison	310	65.1%	7	1.2%	10	18.1%	8	17.4%	8	7.1%	9	16.2%	3
Harrison	311	63.7%	7	3.7%	8	8.5%	10	9.3%	9	0.6%	10	23.3%	4
Harrison	312	91.3%	10	1.2%	10	2.1%	10	6.2%	10	0.0%	10	28.9%	4
Harrison	313	93.6%	10	0.0%	10	6.0%	10	11.1%	9	3.8%	9	22.4%	3
Harrison	314	95.1%	10	0.2%	10	12.8%	9	6.7%	10	3.6%	10	17.8%	3
Harrison	315	92.2%	10	2.9%	9	11.9%	9	5.2%	10	6.9%	9	20.7%	3
Harrison	316	76.1%	8	2.3%	9	15.6%	9	10.6%	9	2.8%	10	21.9%	3
Harrison	317	92.1%	10	3.0%	9	16.8%	8	25.5%	6	10.9%	8	3.9%	1
Harrison	318	82.1%	9	3.2%	9	13.1%	9	7.5%	9	9.5%	8	11.3%	2
Harrison	319	75.1%	8	4.8%	8	17.2%	8	14.9%	8	3.0%	10	18.8%	3
Harrison	320	63.5%	7	0.9%	10	14.3%	9	22.8%	7	8.7%	8	12.9%	2
Harrison	321.03	78.2%	8	3.0%	9	8.8%	9	0.8%	10	1.8%	10	52.7%	7
Harrison	321.04	75.3%	8	2.4%	9	5.3%	10	7.3%	9	3.7%	10	45.1%	6
Jackson	9632	82.7%	9	1.7%	9	7.3%	10	12.4%	9	1.9%	10	16.1%	3

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Jackson	9633	68.5%	7	3.7%	8	35.5%	6	37.6%	4	6.0%	9	15.9%	3
Jackson	9634	87.9%	9	3.1%	9	14.5%	9	7.0%	9	2.9%	10	21.0%	3
Jackson	9635	89.2%	9	2.0%	9	11.6%	9	7.9%	9	3.2%	10	37.6%	5
Jackson	9636	51.8%	6	3.1%	9	26.0%	7	27.9%	6	4.3%	9	21.9%	3
Jackson	9637.01	79.3%	8	0.0%	10	5.0%	10	15.5%	8	2.7%	10	11.0%	2
Jackson	9637.02	90.0%	10	1.0%	10	27.7%	7	15.4%	8	2.0%	10	10.4%	2
Jefferson	9722.01	80.3%	9	0.0%	10	7.0%	10	8.4%	9	2.0%	10	63.6%	9
Jefferson	9722.03	80.5%	9	1.8%	9	11.7%	9	5.0%	10	7.0%	9	39.9%	6
Jefferson	9722.04	82.4%	9	2.2%	9	5.2%	10	2.4%	10	1.9%	10	32.3%	5
Jefferson	9723	81.4%	9	2.1%	9	12.1%	9	15.8%	8	6.9%	9	18.8%	3
Jefferson	9724.01	65.8%	7	8.0%	6	11.7%	9	14.7%	8	4.1%	9	11.1%	2
Jefferson	9724.02	68.4%	7	5.0%	7	17.2%	8	25.2%	6	6.9%	9	20.0%	3
Jefferson	9725.01	91.2%	10	0.5%	10	1.9%	10	2.7%	10	3.8%	9	36.4%	5
Jefferson	9725.03	77.9%	8	1.4%	10	4.8%	10	19.9%	7	0.7%	10	29.3%	4
Jefferson	9725.05	61.1%	7	0.0%	10	11.4%	9	19.5%	7	4.1%	9	27.7%	4
Jefferson	9725.06	55.3%	6	0.0%	10	9.5%	9	17.7%	8	9.7%	8	34.7%	5
Jefferson	9726.01	66.2%	7	0.4%	10	6.7%	10	10.2%	9	4.4%	9	37.4%	5
Jefferson	9726.02	95.9%	10	1.4%	10	1.5%	10	2.8%	10	4.1%	9	40.0%	6
Jefferson	9727.01	81.8%	9	5.5%	7	15.1%	9	10.1%	9	4.6%	9	18.0%	3
Jefferson	9727.02	90.8%	10	1.1%	10	18.1%	8	11.4%	9	5.1%	9	26.8%	4
Jefferson	9728	93.0%	10	0.0%	10	8.8%	9	3.4%	10	2.2%	10	37.3%	5
Kanawha	1	35.8%	4	1.5%	10	39.4%	5	46.7%	3	14.6%	7	10.3%	2
Kanawha	2	73.9%	8	0.5%	10	17.9%	8	11.3%	9	5.5%	9	31.5%	5
Kanawha	3	77.2%	8	0.9%	10	22.3%	8	23.6%	7	2.3%	10	26.5%	4
Kanawha	5	65.7%	7	0.8%	10	8.0%	10	16.0%	8	4.6%	9	36.7%	5
Kanawha	6	60.9%	7	1.2%	10	15.9%	8	21.8%	7	1.5%	10	29.7%	4
Kanawha	7	37.5%	4	3.3%	8	19.5%	8	25.9%	6	8.6%	8	15.5%	2
Kanawha	8	28.9%	3	0.0%	10	29.6%	7	27.1%	6	3.3%	10	22.4%	3
Kanawha	9	15.5%	2	3.1%	9	57.5%	3	47.2%	3	18.7%	6	20.0%	3
Kanawha	11	60.1%	7	0.0%	10	33.0%	6	17.2%	8	7.9%	8	29.5%	4
Kanawha	12	51.3%	6	3.2%	9	27.2%	7	27.5%	6	7.8%	8	25.6%	4
Kanawha	13	27.0%	3	1.9%	9	13.9%	9	8.9%	9	4.6%	9	55.2%	8
Kanawha	15	67.9%	7	0.0%	10	7.9%	10	3.8%	10	6.6%	9	58.4%	8
Kanawha	17	53.7%	6	0.0%	10	25.0%	7	22.2%	7	6.0%	9	28.6%	4

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Kanawha	18	73.6%	8	0.0%	10	17.8%	8	14.5%	8	3.3%	10	43.3%	6
Kanawha	19.01	83.4%	9	0.0%	10	2.2%	10	3.1%	10	2.6%	10	65.9%	9
Kanawha	19.02	90.1%	10	4.7%	8	8.3%	10	5.7%	10	4.4%	9	75.0%	10
Kanawha	20	74.2%	8	0.0%	10	3.5%	10	7.2%	9	9.7%	8	68.4%	9
Kanawha	21	78.5%	8	0.0%	10	5.1%	10	11.1%	9	0.6%	10	58.4%	8
Kanawha	101	50.4%	6	1.1%	10	12.5%	9	13.8%	8	3.0%	10	33.5%	5
Kanawha	102	66.5%	7	0.6%	10	16.2%	8	8.8%	9	0.2%	10	30.3%	4
Kanawha	103	67.6%	7	0.0%	10	21.3%	8	10.5%	9	4.8%	9	19.6%	3
Kanawha	104	65.1%	7	0.0%	10	14.9%	9	21.3%	7	2.6%	10	25.8%	4
Kanawha	105	85.8%	9	0.9%	10	11.9%	9	6.8%	9	0.7%	10	33.3%	5
Kanawha	106.01	64.7%	7	2.3%	9	19.2%	8	17.2%	8	19.2%	5	12.9%	2
Kanawha	106.02	69.0%	7	1.4%	10	6.2%	10	7.3%	9	3.1%	10	15.5%	2
Kanawha	107.01	71.1%	8	0.9%	10	7.9%	10	13.3%	8	6.9%	9	36.0%	5
Kanawha	107.02	71.9%	8	0.0%	10	10.5%	9	5.1%	10	3.8%	9	26.8%	4
Kanawha	108.02	90.1%	10	0.0%	10	11.4%	9	13.1%	8	4.8%	9	10.7%	2
Kanawha	108.03	81.5%	9	0.8%	10	23.9%	7	25.8%	6	2.6%	10	10.3%	2
Kanawha	108.04	70.7%	8	4.4%	8	22.1%	8	17.9%	8	1.0%	10	16.4%	3
Kanawha	109	84.2%	9	1.2%	10	21.8%	8	14.1%	8	8.3%	8	14.9%	2
Kanawha	110	71.6%	8	0.5%	10	11.3%	9	13.1%	8	2.1%	10	32.2%	5
Kanawha	111	79.0%	8	0.1%	10	18.8%	8	10.6%	9	2.6%	10	9.7%	2
Kanawha	112	66.4%	7	0.8%	10	24.0%	7	32.2%	5	6.2%	9	17.3%	3
Kanawha	113.01	84.9%	9	4.3%	8	22.3%	8	23.5%	7	6.5%	9	14.7%	2
Kanawha	113.02	76.6%	8	0.0%	10	4.4%	10	6.7%	10	1.3%	10	35.0%	5
Kanawha	114.01	57.3%	6	0.6%	10	9.9%	9	9.9%	9	16.1%	6	30.9%	4
Kanawha	114.02	85.3%	9	1.4%	10	14.1%	9	9.9%	9	4.2%	9	13.4%	2
Kanawha	115	69.0%	7	1.9%	9	14.2%	9	8.2%	9	6.6%	9	18.2%	3
Kanawha	118	86.5%	9	1.4%	10	14.4%	9	16.6%	8	7.7%	8	4.4%	1
Kanawha	121	64.8%	7	1.5%	10	25.0%	7	18.4%	8	6.6%	9	10.1%	2
Kanawha	122	73.4%	8	8.7%	5	19.1%	8	19.1%	7	5.3%	9	8.5%	2
Kanawha	123.01	88.8%	9	0.0%	10	11.3%	9	7.0%	9	3.6%	10	19.7%	3
Kanawha	123.02	74.3%	8	0.8%	10	11.9%	9	20.3%	7	7.2%	9	16.2%	3
Kanawha	128	76.9%	8	0.8%	10	14.0%	9	11.8%	9	5.5%	9	42.0%	6
Kanawha	129	35.0%	4	0.0%	10	14.9%	9	13.7%	8	0.0%	10	17.6%	3
Kanawha	130.01	66.7%	7	0.0%	10	30.6%	6	18.4%	8	21.4%	5	16.0%	3

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occu-pants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Kanawha	130.02	65.4%	7	3.4%	8	5.5%	10	8.5%	9	0.0%	10	36.6%	5
Kanawha	131	68.1%	7	0.0%	10	34.4%	6	26.7%	6	10.6%	8	13.6%	2
Kanawha	132	80.6%	9	1.1%	10	20.5%	8	23.3%	7	2.5%	10	17.0%	3
Kanawha	133	92.3%	10	0.0%	10	1.4%	10	4.3%	10	0.0%	10	30.4%	4
Kanawha	134	49.2%	5	7.2%	6	37.5%	5	31.4%	5	0.0%	10	28.7%	4
Kanawha	135	68.7%	7	0.0%	10	17.1%	8	20.1%	7	9.7%	8	22.2%	3
Kanawha	136	65.4%	7	0.0%	10	9.8%	9	14.0%	8	5.0%	9	32.7%	5
Kanawha	137.01	86.1%	9	0.0%	10	9.7%	9	7.9%	9	0.3%	10	24.0%	4
Kanawha	137.02	74.7%	8	0.0%	10	19.4%	8	21.8%	7	10.1%	8	25.5%	4
Kanawha	138	53.9%	6	0.0%	10	45.9%	4	41.7%	4	5.1%	9	9.9%	2
Lewis	9672	72.2%	8	1.8%	9	18.2%	8	24.8%	7	8.2%	8	14.8%	2
Lewis	9673	85.2%	9	0.6%	10	11.6%	9	12.3%	9	4.9%	9	26.4%	4
Lewis	9674	59.2%	6	2.3%	9	12.2%	9	26.6%	6	8.7%	8	19.9%	3
Lewis	9675	64.2%	7	2.2%	9	18.4%	8	30.0%	6	17.5%	6	8.4%	2
Lewis	9676	76.6%	8	0.6%	10	24.4%	7	21.2%	7	7.9%	8	15.8%	3
Lincoln	9554.01	79.5%	9	1.5%	10	7.4%	10	8.5%	9	6.6%	9	11.5%	2
Lincoln	9554.02	78.3%	8	0.0%	10	29.9%	7	27.5%	6	5.0%	9	9.9%	2
Lincoln	9555	76.7%	8	1.7%	9	23.6%	7	32.2%	5	1.6%	10	8.1%	2
Lincoln	9556	81.3%	9	0.3%	10	18.3%	8	23.7%	7	1.3%	10	10.3%	2
Lincoln	9557	88.3%	9	0.9%	10	14.5%	9	16.5%	8	5.6%	9	1.9%	1
Lincoln	9558	65.6%	7	1.6%	9	22.1%	8	39.1%	4	14.2%	7	4.9%	1
Logan	9561.02	66.4%	7	4.7%	8	40.3%	5	27.8%	6	8.4%	8	14.5%	2
Logan	9561.03	77.8%	8	0.0%	10	7.7%	10	13.2%	8	12.7%	7	26.4%	4
Logan	9561.04	84.9%	9	0.0%	10	20.5%	8	31.8%	5	23.2%	4	7.6%	1
Logan	9562	73.6%	8	0.0%	10	23.4%	7	37.6%	4	8.8%	8	8.6%	2
Logan	9564	72.0%	8	4.1%	8	24.1%	7	39.8%	4	17.6%	6	11.3%	2
Logan	9565	82.2%	9	0.0%	10	26.3%	7	39.8%	4	9.6%	8	6.8%	1
Logan	9566	83.3%	9	1.2%	10	12.0%	9	20.0%	7	3.7%	10	18.7%	3
Logan	9567	78.7%	8	0.9%	10	34.1%	6	27.8%	6	20.2%	5	6.3%	1
Logan	9568	81.7%	9	0.0%	10	25.2%	7	13.0%	8	20.5%	5	15.3%	2
Logan	9569	51.5%	6	1.6%	9	28.8%	7	43.2%	4	18.2%	6	10.4%	2
Marion	201	13.4%	2	0.0%	10	42.8%	5	53.7%	2	8.1%	8	7.0%	1
Marion	202	35.9%	4	1.0%	10	28.4%	7	19.1%	7	5.2%	9	29.3%	4
Marion	203	71.0%	8	3.0%	9	10.5%	9	13.5%	8	4.3%	9	44.1%	6

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Marion	204	63.7%	7	0.0%	10	19.8%	8	12.9%	8	22.1%	5	41.1%	6
Marion	205	70.0%	8	0.9%	10	21.7%	8	32.0%	5	15.3%	7	16.0%	3
Marion	206	72.6%	8	5.5%	7	11.4%	9	13.9%	8	2.6%	10	17.3%	3
Marion	207	74.1%	8	1.3%	10	13.4%	9	11.3%	9	0.8%	10	23.9%	4
Marion	208	63.3%	7	2.4%	9	29.4%	7	29.1%	6	12.6%	7	27.1%	4
Marion	209	79.6%	9	2.1%	9	12.2%	9	9.6%	9	2.9%	10	39.4%	6
Marion	210.01	87.0%	9	0.0%	10	7.1%	10	6.9%	9	6.1%	9	33.3%	5
Marion	210.02	96.2%	10	3.9%	8	6.0%	10	6.9%	9	0.0%	10	26.4%	4
Marion	211	73.4%	8	0.0%	10	9.6%	9	7.8%	9	2.1%	10	31.6%	5
Marion	212.01	75.7%	8	3.0%	9	14.4%	9	10.8%	9	7.4%	9	32.3%	5
Marion	212.02	90.0%	10	0.0%	10	4.3%	10	3.9%	10	2.0%	10	24.1%	4
Marion	213	86.0%	9	1.0%	10	14.2%	9	19.3%	7	7.9%	8	14.3%	2
Marion	214	89.1%	9	2.3%	9	11.3%	9	11.7%	9	4.7%	9	28.7%	4
Marion	215	81.8%	9	1.0%	10	12.2%	9	18.8%	8	13.1%	7	16.9%	3
Marion	216.01	83.9%	9	0.0%	10	7.3%	10	12.3%	9	2.4%	10	7.3%	1
Marion	216.02	89.1%	9	0.0%	10	17.2%	8	15.9%	8	10.5%	8	7.4%	1
Marion	217	85.3%	9	0.0%	10	20.5%	8	27.1%	6	10.4%	8	18.1%	3
Marion	218	83.2%	9	1.7%	9	18.2%	8	15.9%	8	2.1%	10	10.1%	2
Marshall	202	68.3%	7	0.0%	10	19.3%	8	36.4%	5	4.8%	9	14.5%	2
Marshall	205	64.0%	7	0.0%	10	34.8%	6	29.3%	6	5.1%	9	9.2%	2
Marshall	206.01	74.8%	8	0.4%	10	27.8%	7	25.2%	6	5.1%	9	17.1%	3
Marshall	207.02	83.5%	9	0.6%	10	11.3%	9	5.1%	10	3.6%	10	37.9%	5
Marshall	208	76.4%	8	1.7%	9	16.9%	8	13.8%	8	2.2%	10	20.4%	3
Marshall	209	80.0%	9	0.0%	10	14.9%	9	13.3%	8	2.1%	10	16.3%	3
Marshall	210.01	76.4%	8	0.0%	10	13.4%	9	35.8%	5	20.4%	5	12.1%	2
Marshall	210.02	84.3%	9	1.4%	10	15.1%	9	22.5%	7	2.7%	10	10.9%	2
Marshall	211	79.4%	8	0.0%	10	11.2%	9	9.1%	9	3.6%	10	20.3%	3
Marshall	213	89.0%	9	0.0%	10	5.3%	10	7.9%	9	2.8%	10	28.5%	4
Mason	9548.01	75.5%	8	0.5%	10	15.6%	9	19.7%	7	3.0%	10	7.4%	1
Mason	9548.02	88.6%	9	0.2%	10	14.1%	9	11.8%	9	2.5%	10	19.1%	3
Mason	9549.01	79.9%	9	2.7%	9	20.4%	8	28.8%	6	0.0%	10	16.7%	3
Mason	9549.02	86.1%	9	2.2%	9	16.1%	8	14.0%	8	1.6%	10	15.9%	3
Mason	9550	73.2%	8	0.1%	10	18.3%	8	21.4%	7	3.8%	9	21.9%	3
Mason	9551.01	90.2%	10	0.0%	10	21.0%	8	20.0%	7	14.6%	7	1.0%	1

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occu-pants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Mason	9551.02	94.3%	10	0.9%	10	13.5%	9	7.0%	9	2.8%	10	17.3%	3
McDowell	9536	89.5%	10	1.2%	10	34.8%	6	17.4%	8	17.6%	6	4.6%	1
McDowell	9538	93.1%	10	2.2%	9	42.8%	5	54.1%	2	1.8%	10	6.5%	1
McDowell	9539	76.6%	8	0.0%	10	48.4%	4	35.1%	5	17.3%	6	0.0%	1
McDowell	9540	86.8%	9	0.0%	10	24.4%	7	38.4%	4	38.5%	1	5.7%	1
McDowell	9542	81.2%	9	3.3%	8	15.6%	9	34.1%	5	6.0%	9	4.0%	1
McDowell	9545.01	85.7%	9	1.4%	10	26.4%	7	22.0%	7	18.8%	6	10.3%	2
McDowell	9545.03	62.5%	7	0.0%	10	35.0%	6	41.5%	4	3.1%	10	9.0%	2
McDowell	9545.04	65.9%	7	0.0%	10	35.6%	6	39.8%	4	16.6%	6	5.6%	1
Mercer	9	89.7%	10	2.4%	9	9.2%	9	14.7%	8	0.8%	10	27.1%	4
Mercer	10	71.3%	8	5.6%	7	20.7%	8	25.7%	6	2.8%	10	5.9%	1
Mercer	11	85.9%	9	0.9%	10	18.4%	8	12.3%	9	4.4%	9	23.6%	4
Mercer	12	68.7%	7	2.3%	9	21.7%	8	18.0%	8	4.9%	9	19.2%	3
Mercer	13	55.6%	6	0.0%	10	19.3%	8	32.0%	5	4.2%	9	15.6%	3
Mercer	14	57.0%	6	0.0%	10	13.8%	9	18.0%	8	4.7%	9	22.0%	3
Mercer	15	75.5%	8	0.0%	10	21.9%	8	15.6%	8	1.3%	10	28.3%	4
Mercer	16	90.4%	10	0.0%	10	18.8%	8	24.5%	7	1.6%	10	15.0%	2
Mercer	17	80.6%	9	5.6%	7	15.0%	9	27.6%	6	5.7%	9	15.7%	3
Mercer	18	70.7%	8	4.3%	8	23.1%	7	28.0%	6	6.1%	9	18.1%	3
Mercer	19	60.1%	7	5.3%	7	16.6%	8	32.8%	5	5.5%	9	13.4%	2
Mercer	20	50.8%	6	2.9%	9	23.3%	7	45.2%	3	9.8%	8	16.1%	3
Mercer	21	60.1%	7	0.1%	10	23.2%	7	20.0%	7	3.7%	10	24.8%	4
Mercer	22	63.3%	7	0.0%	10	11.6%	9	31.2%	5	5.5%	9	32.9%	5
Mercer	23	55.7%	6	0.0%	10	22.3%	8	18.6%	8	2.6%	10	23.5%	4
Mercer	24	77.0%	8	0.4%	10	16.3%	8	24.3%	7	2.7%	10	14.8%	2
Mineral	101	87.8%	9	0.2%	10	10.4%	9	10.0%	9	6.5%	9	13.3%	2
Mineral	102	79.2%	8	0.0%	10	20.5%	8	20.8%	7	10.0%	8	22.7%	3
Mineral	103	82.1%	9	0.2%	10	9.0%	9	14.6%	8	5.5%	9	32.0%	5
Mineral	104	93.2%	10	0.0%	10	8.5%	10	10.2%	9	2.4%	10	20.5%	3
Mineral	105	76.2%	8	1.4%	10	17.8%	8	17.9%	8	1.5%	10	23.9%	4
Mineral	106	72.6%	8	1.3%	10	15.1%	9	12.1%	9	4.3%	9	27.2%	4
Mineral	107	78.1%	8	2.5%	9	19.4%	8	21.3%	7	2.9%	10	9.8%	2
Mingo	9571	68.5%	7	1.4%	10	26.5%	7	26.9%	6	6.4%	9	3.6%	1
Mingo	9572	85.6%	9	0.0%	10	20.8%	8	34.7%	5	12.8%	7	14.8%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occu-pants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Mingo	9573	76.7%	8	3.7%	8	24.7%	7	36.4%	5	9.8%	8	10.8%	2
Mingo	9574	45.5%	5	2.3%	9	29.6%	7	38.4%	4	8.7%	8	13.9%	2
Mingo	9575	68.7%	7	2.9%	9	34.6%	6	40.9%	4	14.8%	7	7.7%	1
Mingo	9576	90.7%	10	0.0%	10	41.4%	5	30.5%	6	16.7%	6	4.6%	1
Mingo	9577	78.7%	8	0.0%	10	24.8%	7	30.9%	6	5.1%	9	11.1%	2
Monongalia	101.01	0.0%	1	2.5%	9	63.1%	2	26.4%	6	16.6%	6	18.5%	3
Monongalia	101.03	8.6%	1	8.1%	6	73.6%	1	11.8%	9	12.9%	7	31.5%	5
Monongalia	101.04	18.2%	2	4.5%	8	60.1%	2	12.6%	9	12.3%	7	49.2%	7
Monongalia	102.02	25.4%	3	0.0%	10	51.6%	4	2.7%	10	2.8%	10	70.1%	10
Monongalia	102.03	13.8%	2	2.0%	9	36.1%	6	13.3%	8	0.0%	10	57.1%	8
Monongalia	102.04	3.2%	1	4.4%	8	45.5%	4	5.1%	10	3.6%	10	62.2%	9
Monongalia	104	54.0%	6	0.0%	10	12.1%	9	3.4%	10	0.7%	10	60.8%	8
Monongalia	106.01	38.1%	4	0.0%	10	23.9%	7	2.7%	10	4.0%	9	60.6%	8
Monongalia	106.02	21.5%	3	1.0%	10	37.4%	6	2.6%	10	2.0%	10	77.5%	10
Monongalia	107	34.4%	4	0.0%	10	34.5%	6	12.7%	9	5.7%	9	41.9%	6
Monongalia	108	71.7%	8	0.6%	10	28.1%	7	10.5%	9	5.7%	9	43.0%	6
Monongalia	109.01	33.3%	4	0.8%	10	36.0%	6	10.5%	9	5.8%	9	59.9%	8
Monongalia	109.02	76.3%	8	0.0%	10	10.7%	9	7.5%	9	3.7%	10	68.8%	9
Monongalia	110	45.4%	5	3.0%	9	20.7%	8	15.3%	8	7.7%	8	42.3%	6
Monongalia	111	41.8%	5	0.4%	10	9.7%	9	13.1%	8	4.1%	9	36.3%	5
Monongalia	112	51.8%	6	0.0%	10	29.8%	7	13.0%	8	6.1%	9	27.9%	4
Monongalia	113	77.1%	8	1.0%	10	6.1%	10	11.6%	9	3.2%	10	24.8%	4
Monongalia	114	93.0%	10	0.0%	10	11.6%	9	5.5%	10	3.8%	9	17.6%	3
Monongalia	115	86.2%	9	0.0%	10	10.7%	9	5.9%	10	2.2%	10	29.9%	4
Monongalia	116.01	50.5%	6	6.3%	7	11.5%	9	3.1%	10	0.0%	10	61.4%	8
Monongalia	116.02	62.4%	7	0.7%	10	15.6%	9	7.5%	9	10.3%	8	53.7%	7
Monongalia	117	78.8%	8	2.8%	9	2.1%	10	5.0%	10	0.8%	10	60.8%	8
Monongalia	118.03	85.7%	9	0.8%	10	10.1%	9	11.1%	9	7.0%	9	33.2%	5
Monongalia	118.04	93.4%	10	0.0%	10	6.6%	10	6.0%	10	4.1%	9	42.6%	6
Monongalia	118.05	77.8%	8	1.1%	10	12.5%	9	14.2%	8	8.0%	8	38.4%	5
Monongalia	118.06	80.0%	9	0.0%	10	2.8%	10	1.7%	10	0.4%	10	58.9%	8
Monongalia	119	95.5%	10	0.0%	10	12.5%	9	6.8%	9	3.8%	9	48.5%	7
Monongalia	120	64.5%	7	0.0%	10	15.3%	9	3.5%	10	2.8%	10	68.5%	9
Monroe	9501	83.1%	9	0.0%	10	9.8%	9	17.5%	8	4.1%	9	8.5%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Monroe	9502	82.8%	9	1.0%	10	13.1%	9	12.8%	9	4.6%	9	17.5%	3
Monroe	9503	80.0%	9	0.0%	10	15.2%	9	15.3%	8	14.7%	7	17.2%	3
Morgan	9707.01	87.1%	9	8.7%	5	5.4%	10	6.7%	10	4.5%	9	16.9%	3
Morgan	9707.02	95.4%	10	1.4%	10	4.0%	10	7.7%	9	3.4%	10	11.6%	2
Morgan	9708	70.0%	8	1.7%	9	15.2%	9	18.4%	8	1.1%	10	25.5%	4
Morgan	9709	87.1%	9	0.6%	10	20.5%	8	23.3%	7	9.8%	8	7.1%	1
Morgan	9710.01	80.2%	9	2.5%	9	13.4%	9	9.9%	9	5.0%	9	21.4%	3
Morgan	9710.02	93.7%	10	0.0%	10	6.3%	10	3.4%	10	0.0%	10	31.7%	5
Nicholas	9501	75.1%	8	1.0%	10	10.0%	9	14.7%	8	6.5%	9	23.3%	4
Nicholas	9502.01	80.9%	9	0.0%	10	16.8%	8	22.8%	7	2.6%	10	16.8%	3
Nicholas	9502.02	67.3%	7	0.0%	10	16.9%	8	21.0%	7	6.1%	9	29.3%	4
Nicholas	9503	91.4%	10	1.0%	10	42.5%	5	35.7%	5	0.2%	10	4.5%	1
Nicholas	9504	77.5%	8	1.6%	9	12.0%	9	22.2%	7	6.3%	9	15.6%	3
Nicholas	9505	70.1%	8	0.0%	10	33.6%	6	32.9%	5	23.1%	4	11.1%	2
Nicholas	9506	93.4%	10	0.0%	10	16.8%	8	21.5%	7	5.1%	9	16.7%	3
Nicholas	9507	88.9%	9	0.0%	10	11.4%	9	24.4%	7	4.8%	9	17.2%	3
Ohio	2	61.9%	7	0.0%	10	10.6%	9	18.1%	8	6.4%	9	27.2%	4
Ohio	3	67.0%	7	0.0%	10	20.2%	8	11.6%	9	5.3%	9	33.0%	5
Ohio	4	24.9%	3	0.0%	10	35.9%	6	41.5%	4	8.3%	8	20.2%	3
Ohio	5	61.3%	7	0.0%	10	17.2%	8	26.3%	6	9.5%	8	16.9%	3
Ohio	6	41.5%	5	0.0%	10	52.4%	3	61.7%	1	2.3%	10	8.7%	2
Ohio	7	35.3%	4	10.6%	4	46.5%	4	41.4%	4	21.4%	5	14.3%	2
Ohio	13	79.7%	9	0.0%	10	13.8%	9	13.1%	8	2.0%	10	20.8%	3
Ohio	14	47.6%	5	0.0%	10	17.1%	8	11.0%	9	5.0%	9	33.4%	5
Ohio	15	61.4%	7	0.0%	10	12.5%	9	6.7%	10	1.6%	10	53.2%	7
Ohio	16	62.1%	7	0.9%	10	12.0%	9	13.0%	8	9.8%	8	42.6%	6
Ohio	17	92.3%	10	0.0%	10	6.4%	10	2.8%	10	0.8%	10	55.4%	8
Ohio	18	79.8%	9	0.0%	10	10.9%	9	16.0%	8	6.4%	9	27.7%	4
Ohio	19.01	85.7%	9	0.0%	10	6.5%	10	1.7%	10	3.5%	10	45.4%	6
Ohio	20	90.5%	10	0.5%	10	5.5%	10	8.8%	9	5.1%	9	42.3%	6
Ohio	21	80.6%	9	0.6%	10	13.9%	9	7.8%	9	3.7%	10	36.4%	5
Ohio	22	76.8%	8	0.6%	10	9.1%	9	13.5%	8	1.1%	10	21.8%	3
Ohio	26	60.9%	7	2.7%	9	25.2%	7	28.6%	6	3.8%	9	25.3%	4
Ohio	27	10.1%	2	0.0%	10	51.3%	4	60.4%	1	22.1%	5	27.7%	4

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Pendleton	9704	82.5%	9	2.7%	9	23.2%	7	13.4%	8	14.9%	7	23.6%	4
Pendleton	9705	85.5%	9	0.0%	10	11.5%	9	10.9%	9	0.9%	10	21.5%	3
Pendleton	9706	78.2%	8	0.0%	10	19.3%	8	16.3%	8	15.4%	6	11.2%	2
Pleasants	9621	88.4%	9	0.0%	10	7.3%	10	19.1%	7	10.8%	8	13.0%	2
Pleasants	9622	83.4%	9	3.7%	8	8.0%	10	10.3%	9	5.7%	9	11.4%	2
Pocahontas	9601.01	92.7%	10	0.0%	10	24.0%	7	11.6%	9	2.9%	10	12.9%	2
Pocahontas	9601.02	79.3%	8	1.3%	10	11.1%	9	23.0%	7	6.2%	9	10.1%	2
Pocahontas	9602.01	80.1%	9	1.6%	9	24.8%	7	24.5%	7	7.2%	9	16.0%	3
Pocahontas	9602.02	81.9%	9	0.0%	10	23.8%	7	16.5%	8	2.3%	10	16.7%	3
Pocahontas	9603	88.9%	9	0.0%	10	19.3%	8	24.4%	7	17.6%	6	16.2%	3
Preston	9638.01	83.4%	9	0.0%	10	7.1%	10	14.4%	8	7.8%	8	10.6%	2
Preston	9638.02	79.5%	9	6.5%	7	24.0%	7	16.0%	8	8.8%	8	28.4%	4
Preston	9639	79.8%	9	0.0%	10	12.4%	9	25.5%	6	5.7%	9	19.4%	3
Preston	9640	70.9%	8	0.5%	10	9.4%	9	13.6%	8	2.9%	10	28.3%	4
Preston	9641.01	99.3%	10	0.0%	10	5.3%	10	9.0%	9	3.6%	10	19.9%	3
Preston	9641.02	69.3%	7	5.9%	7	29.1%	7	18.3%	8	9.9%	8	8.8%	2
Preston	9641.03	75.9%	8	0.8%	10	14.6%	9	16.8%	8	6.6%	9	18.0%	3
Preston	9642	72.2%	8	1.5%	10	13.4%	9	13.6%	8	2.6%	10	16.2%	3
Preston	9643	78.9%	8	2.1%	9	17.1%	8	19.4%	7	10.7%	8	13.3%	2
Preston	9644	91.2%	10	0.0%	10	7.6%	10	17.3%	8	6.6%	9	17.2%	3
Preston	9645	92.3%	10	2.3%	9	12.8%	9	21.6%	7	9.6%	8	14.4%	2
Putnam	201	91.3%	10	2.7%	9	16.6%	8	18.1%	8	4.3%	9	7.1%	1
Putnam	202	81.9%	9	0.1%	10	19.8%	8	13.8%	8	1.9%	10	13.3%	2
Putnam	203	88.9%	9	1.8%	9	3.3%	10	5.9%	10	1.3%	10	32.3%	5
Putnam	204	86.3%	9	2.1%	9	10.4%	9	7.4%	9	1.8%	10	34.4%	5
Putnam	205	79.4%	8	0.0%	10	18.8%	8	24.6%	7	9.2%	8	20.1%	3
Putnam	206.01	70.1%	8	0.0%	10	1.8%	10	1.1%	10	3.1%	10	46.7%	7
Putnam	206.04	73.4%	8	0.0%	10	18.3%	8	11.3%	9	2.9%	10	44.3%	6
Putnam	206.06	89.2%	9	0.0%	10	2.5%	10	4.1%	10	2.3%	10	55.4%	8
Putnam	206.07	82.7%	9	0.0%	10	6.4%	10	7.4%	9	5.8%	9	48.8%	7
Putnam	206.08	74.4%	8	2.6%	9	11.3%	9	9.5%	9	0.7%	10	32.5%	5
Putnam	206.09	70.0%	8	2.1%	9	13.6%	9	17.5%	8	9.2%	8	21.5%	3
Putnam	207	93.2%	10	1.2%	10	8.6%	9	14.8%	8	3.1%	10	14.2%	2
Raleigh	2	44.9%	5	0.5%	10	31.1%	6	33.3%	5	8.1%	8	18.6%	3

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occu-pants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Raleigh	3	65.7%	7	0.0%	10	25.4%	7	29.1%	6	8.2%	8	16.5%	3
Raleigh	4	69.2%	7	0.0%	10	26.0%	7	19.9%	7	6.1%	9	9.3%	2
Raleigh	5	64.5%	7	0.0%	10	16.2%	8	15.6%	8	2.6%	10	31.8%	5
Raleigh	6	58.5%	6	0.1%	10	18.7%	8	26.8%	6	1.3%	10	28.0%	4
Raleigh	7	77.4%	8	3.9%	8	24.1%	7	20.5%	7	5.9%	9	14.5%	2
Raleigh	8.02	87.1%	9	0.0%	10	10.0%	9	12.9%	8	7.0%	9	24.1%	4
Raleigh	8.03	86.6%	9	1.4%	10	12.3%	9	18.8%	8	9.2%	8	34.3%	5
Raleigh	8.04	90.1%	10	0.0%	10	18.4%	8	13.3%	8	1.3%	10	22.3%	3
Raleigh	9	81.9%	9	0.0%	10	14.0%	9	12.8%	9	4.4%	9	9.9%	2
Raleigh	10.01	84.8%	9	1.1%	10	12.8%	9	13.4%	8	13.1%	7	24.5%	4
Raleigh	10.02	56.7%	6	2.6%	9	32.4%	6	24.5%	7	11.0%	8	18.0%	3
Raleigh	11	76.5%	8	0.0%	10	24.1%	7	10.9%	9	12.5%	7	9.2%	2
Raleigh	12	83.6%	9	0.3%	10	39.6%	5	37.0%	5	5.3%	9	9.4%	2
Raleigh	13	78.0%	8	5.6%	7	21.9%	8	20.4%	7	1.6%	10	25.4%	4
Raleigh	14	71.6%	8	2.3%	9	36.2%	6	15.9%	8	10.7%	8	22.6%	3
Raleigh	15	84.2%	9	4.6%	8	19.9%	8	11.9%	9	13.0%	7	23.4%	4
Randolph	9659	83.4%	9	1.0%	10	10.9%	9	18.8%	8	1.0%	10	9.7%	2
Randolph	9660	67.9%	7	0.0%	10	18.4%	8	14.4%	8	6.5%	9	22.2%	3
Randolph	9661	55.7%	6	1.0%	10	19.5%	8	32.0%	5	13.5%	7	28.3%	4
Randolph	9662	77.1%	8	0.5%	10	9.6%	9	10.3%	9	4.9%	9	18.0%	3
Randolph	9663	88.0%	9	0.6%	10	9.2%	9	4.8%	10	0.3%	10	13.8%	2
Randolph	9664	70.8%	8	1.4%	10	13.2%	9	16.1%	8	13.3%	7	22.3%	3
Randolph	9665	87.2%	9	0.0%	10	28.4%	7	16.3%	8	6.6%	9	7.6%	1
Ritchie	9623	85.4%	9	0.0%	10	12.9%	9	12.4%	9	3.1%	10	11.3%	2
Ritchie	9624	88.3%	9	1.3%	10	25.5%	7	14.7%	8	3.4%	10	10.5%	2
Ritchie	9625	78.1%	8	3.1%	9	24.9%	7	22.8%	7	4.1%	9	15.4%	2
Roane	9628	82.8%	9	1.3%	10	14.8%	9	18.3%	8	14.9%	7	15.1%	2
Roane	9629.01	86.8%	9	0.7%	10	12.8%	9	21.3%	7	12.3%	7	12.1%	2
Roane	9629.02	89.9%	10	0.0%	10	34.6%	6	15.3%	8	4.1%	9	20.5%	3
Roane	9630	45.4%	5	0.5%	10	30.3%	6	35.9%	5	20.5%	5	8.1%	2
Roane	9631	83.5%	9	0.5%	10	13.3%	9	15.7%	8	7.8%	8	14.7%	2
Summers	5	80.5%	9	4.5%	8	27.4%	7	36.1%	5	10.5%	8	21.3%	3
Summers	6	76.7%	8	1.9%	9	23.6%	7	14.3%	8	1.7%	10	15.1%	2
Summers	7	52.2%	6	0.0%	10	34.3%	6	40.1%	4	8.8%	8	15.5%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-ployment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Summers	8	89.9%	10	3.7%	8	9.1%	9	16.9%	8	8.8%	8	14.5%	2
Taylor	9646	84.4%	9	2.6%	9	21.6%	8	20.5%	7	8.6%	8	22.5%	3
Taylor	9647	75.4%	8	0.0%	10	8.8%	9	10.3%	9	1.1%	10	23.9%	4
Taylor	9648	81.0%	9	0.0%	10	22.1%	8	22.9%	7	9.2%	8	12.7%	2
Taylor	9649	81.6%	9	0.0%	10	12.9%	9	17.0%	8	16.9%	6	9.7%	2
Tucker	9652	75.6%	8	0.0%	10	8.3%	10	7.6%	9	11.2%	8	22.0%	3
Tucker	9653	84.8%	9	1.5%	10	10.3%	9	11.0%	9	1.7%	10	33.9%	5
Tucker	9654	78.8%	8	2.8%	9	10.1%	9	14.7%	8	7.3%	9	18.1%	3
Tyler	9618	85.5%	9	0.3%	10	15.4%	9	17.7%	8	6.4%	9	14.3%	2
Tyler	9619	89.3%	9	0.1%	10	10.2%	9	10.9%	9	2.9%	10	18.2%	3
Tyler	9620	93.9%	10	0.0%	10	9.7%	9	20.0%	7	4.6%	9	16.5%	3
Upshur	9666	84.1%	9	1.6%	9	13.7%	9	15.0%	8	4.0%	9	12.3%	2
Upshur	9667	58.2%	6	0.0%	10	22.8%	8	16.9%	8	6.6%	9	28.4%	4
Upshur	9668	63.0%	7	0.0%	10	26.9%	7	29.1%	6	5.2%	9	21.9%	3
Upshur	9669	73.6%	8	0.0%	10	13.7%	9	15.4%	8	3.4%	10	25.2%	4
Upshur	9670	87.6%	9	1.1%	10	17.1%	8	16.4%	8	9.8%	8	9.5%	2
Upshur	9671	83.3%	9	0.0%	10	16.7%	8	9.6%	9	5.9%	9	13.0%	2
Wayne	51	77.3%	8	0.0%	10	11.4%	9	8.2%	9	1.7%	10	25.1%	4
Wayne	52	66.4%	7	0.0%	10	25.9%	7	16.7%	8	10.0%	8	24.9%	4
Wayne	201	67.9%	7	1.6%	9	19.6%	8	9.7%	9	0.0%	10	31.6%	5
Wayne	203	61.9%	7	0.7%	10	17.8%	8	15.5%	8	2.4%	10	17.0%	3
Wayne	204	91.4%	10	1.0%	10	5.1%	10	9.5%	9	1.5%	10	25.7%	4
Wayne	205	79.7%	9	0.0%	10	13.4%	9	12.7%	9	3.3%	10	26.1%	4
Wayne	206	83.1%	9	1.9%	9	13.6%	9	22.0%	7	8.3%	8	18.4%	3
Wayne	207	77.4%	8	4.4%	8	16.3%	8	19.6%	7	0.8%	10	14.0%	2
Wayne	208	79.0%	8	1.5%	10	23.7%	7	32.4%	5	9.4%	8	6.3%	1
Wayne	209	72.3%	8	2.0%	9	25.8%	7	27.4%	6	13.9%	7	7.7%	1
Wayne	210	78.7%	8	0.0%	10	30.3%	6	37.9%	4	11.0%	8	1.8%	1
Webster	9701.01	86.7%	9	2.6%	9	10.9%	9	24.1%	7	0.0%	10	9.4%	2
Webster	9701.02	72.2%	8	0.0%	10	39.5%	5	38.1%	4	26.2%	4	13.6%	2
Webster	9702	73.5%	8	0.0%	10	18.0%	8	30.5%	6	4.3%	9	18.0%	3
Webster	9703	77.6%	8	0.8%	10	13.2%	9	26.5%	6	18.9%	6	6.8%	1
Wetzel	49	77.5%	8	0.5%	10	12.6%	9	20.0%	7	6.9%	9	15.1%	2
Wetzel	304	88.0%	9	0.0%	10	15.9%	8	6.2%	10	9.5%	8	7.9%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occu-pants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unem-employment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Wetzel	305	85.8%	9	4.1%	8	21.6%	8	24.6%	7	5.9%	9	6.1%	1
Wetzel	307	74.4%	8	2.0%	9	13.6%	9	18.0%	8	0.5%	10	20.8%	3
Wetzel	308	83.2%	9	4.3%	8	26.8%	7	14.9%	8	12.0%	7	15.7%	3
Wirt	301.01	84.4%	9	1.3%	10	21.1%	8	23.1%	7	0.9%	10	15.8%	3
Wirt	301.02	84.8%	9	0.0%	10	19.1%	8	30.6%	6	6.0%	9	14.0%	2
Wood	1	76.1%	8	0.0%	10	20.9%	8	14.4%	8	5.9%	9	22.0%	3
Wood	3	57.2%	6	0.0%	10	31.2%	6	33.8%	5	4.2%	9	15.4%	2
Wood	4	69.3%	7	0.0%	10	6.3%	10	7.0%	9	3.4%	10	25.5%	4
Wood	5	67.4%	7	0.0%	10	26.3%	7	28.5%	6	11.2%	8	25.1%	4
Wood	7.01	45.3%	5	4.2%	8	30.1%	7	35.1%	5	13.1%	7	10.9%	2
Wood	7.02	63.8%	7	0.9%	10	21.8%	8	15.5%	8	5.9%	9	14.2%	2
Wood	8.01	61.5%	7	0.0%	10	19.1%	8	37.4%	4	4.1%	9	3.1%	1
Wood	8.02	69.5%	7	1.2%	10	25.7%	7	28.8%	6	9.8%	8	5.9%	1
Wood	9.01	54.7%	6	0.0%	10	12.5%	9	12.4%	9	5.4%	9	6.4%	1
Wood	9.02	74.5%	8	0.0%	10	24.4%	7	24.5%	7	5.1%	9	7.3%	1
Wood	9.03	70.6%	8	1.8%	9	23.9%	7	21.7%	7	1.9%	10	26.1%	4
Wood	101.01	83.2%	9	0.0%	10	4.9%	10	4.1%	10	2.3%	10	24.2%	4
Wood	101.02	56.5%	6	2.8%	9	18.0%	8	13.1%	8	4.7%	9	36.8%	5
Wood	102	86.5%	9	0.0%	10	6.9%	10	7.0%	9	1.9%	10	45.9%	6
Wood	103	85.7%	9	0.4%	10	5.3%	10	8.1%	9	2.8%	10	38.6%	5
Wood	104	87.5%	9	0.0%	10	8.8%	9	6.3%	10	13.8%	7	31.8%	5
Wood	105.01	70.6%	8	7.5%	6	16.0%	8	15.7%	8	1.7%	10	20.0%	3
Wood	105.02	67.5%	7	1.5%	10	11.1%	9	20.6%	7	4.4%	9	18.3%	3
Wood	106.01	93.6%	10	1.1%	10	11.1%	9	8.8%	9	1.4%	10	27.5%	4
Wood	106.02	90.9%	10	0.0%	10	13.0%	9	13.2%	8	2.5%	10	10.9%	2
Wood	107.03	83.0%	9	0.0%	10	3.7%	10	10.4%	9	6.5%	9	20.7%	3
Wood	107.04	77.4%	8	0.0%	10	14.1%	9	14.0%	8	3.5%	10	23.5%	4
Wood	107.05	81.4%	9	0.0%	10	8.4%	10	12.5%	9	1.9%	10	11.6%	2
Wood	107.06	78.7%	8	0.6%	10	14.3%	9	15.8%	8	4.6%	9	15.1%	2
Wood	108	88.1%	9	0.9%	10	8.0%	10	10.7%	9	0.5%	10	20.8%	3
Wood	109.01	83.6%	9	0.1%	10	3.2%	10	4.9%	10	4.5%	9	31.4%	5
Wood	109.02	76.6%	8	0.3%	10	20.4%	8	23.2%	7	8.4%	8	28.6%	4
Wood	110	52.2%	6	1.3%	10	17.5%	8	20.8%	7	9.2%	8	15.7%	3
Wyoming	28	69.6%	8	0.0%	10	20.4%	8	30.1%	6	0.0%	10	9.6%	2

**WEST VIRGINIA HOUSING DEVELOPMENT FUND
LOW-INCOME HOUSING TAX CREDIT PROGRAM**

**2025 AND 2026 ALLOCATION PLAN
EXHIBIT A**

PROPERTY LOCATION AND HOUSING NEEDS CHARACTERISTICS AND POINT AWARDS

		Column K	Column L	Column M	Column N	Column O	Column P	Column Q	Column R	Column S	Column T	Column U	Column V
Location	Census Tract	Owner-Occupied %	Points Awarded	1.01+ Occupants Per Room%	Points Awarded	% Below Poverty Level	Points Awarded	% on Public Assist-and/Food Stamps/ SNAP	Points Awarded	Unemployment 20 to 64 Years of Age	Points Awarded	Bachelor Degree 25 Plus Years of Age	Points Awarded
Wyoming	29.01	87.2%	9	1.2%	10	33.3%	6	27.3%	6	4.0%	9	4.7%	1
Wyoming	29.02	81.2%	9	0.0%	10	15.5%	9	17.9%	8	5.7%	9	20.7%	3
Wyoming	30	91.1%	10	3.4%	8	26.8%	7	31.8%	5	6.1%	9	7.6%	1
Wyoming	31	69.1%	7	1.8%	9	21.4%	8	29.9%	6	12.1%	7	4.5%	1
Wyoming	32	85.7%	9	2.6%	9	25.6%	7	21.3%	7	8.1%	8	21.0%	3