<table>
<thead>
<tr>
<th>Effective Jan 1, 2024</th>
<th>Single-Family</th>
<th>Multi-Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>New Construction</td>
<td>Rehabilitation (Remodel)</td>
</tr>
<tr>
<td>CRA 1- Market Rate</td>
<td>Abatement 85%</td>
<td>Abatement 100%</td>
</tr>
<tr>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
</tr>
<tr>
<td>Unit Cap $350,000</td>
<td>Unit Cap $450,000</td>
<td>Unit Cap NA</td>
</tr>
<tr>
<td>CRA 2- Middle Market</td>
<td>Abatement 100%</td>
<td>Abatement 100%</td>
</tr>
<tr>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
</tr>
<tr>
<td>Unit Cap $400,000</td>
<td>Unit Cap $450,000</td>
<td>Unit Cap NA</td>
</tr>
<tr>
<td>CRA 3- Opportunity Market</td>
<td>Abatement 100%</td>
<td>Abatement 100%</td>
</tr>
<tr>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
</tr>
<tr>
<td>Unit Cap $450,000</td>
<td>Unit Cap $450,000</td>
<td>Unit Cap NA</td>
</tr>
<tr>
<td>Restricted Affordable (All Units are 80% AMI Affordable)</td>
<td>Abatement 100%</td>
<td>Abatement 100%</td>
</tr>
<tr>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
<td>Term 15 Years</td>
</tr>
<tr>
<td>CRA 1 Unit Cap NA</td>
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</tr>
<tr>
<td>CRA 2 Unit Cap NA</td>
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<tr>
<td>CRA 3 Unit Cap NA</td>
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</tr>
<tr>
<td>CBA Req. NA</td>
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</tr>
<tr>
<td>Set-Aside NA</td>
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</tr>
<tr>
<td>Contracting Req. NA</td>
<td>Contracting Req. NA</td>
<td>Contracting Req. Yes</td>
</tr>
</tbody>
</table>

**Aging-In-Place Standard**
- Abatement 100%
- Term 15 Years
- CRA 1 Unit Cap $450,000
- CRA 2 Unit Cap $450,000
- CRA 3 Unit Cap $450,000
- CBA Req. NA
- Set-Aside NA
- Contracting Req. NA
- Green Building Req. Yes

**CBA Req.**
- NA
- CRA Req. Yes
- CBA Req. Yes
- Contracting Req. Yes

**Set-Aside**
- NA
- 25%
- 15%

**Green Building Req.**
- Yes

**Abatement**
- 85%
- 100%
- 90%
- 100%

**Term**
- 15 Years

**Unit Cap**
- $350,000
- $350,000
- $450,000
- $450,000
- $450,000
- $450,000
- $450,000
- $450,000

**Aging-In-Place Standard**
- Abatement 100%
- Term 15 Years
- CRA 1 Unit Cap $450,000
- CRA 2 Unit Cap $450,000
- CRA 3 Unit Cap $450,000
- CBA Req. NA
- Set-Aside NA
- Contracting Req. NA
- Green Building Req. Yes

**CBA Req.**
- NA
- CRA Req. Yes
- CBA Req. Yes
- Contracting Req. Yes

**Set-Aside**
- NA
- 25%
- 15%

**Green Building Req.**
- Yes
An Affordable Unit is a unit that is affordable to a household at 100% Area Median Income (AMI) for the Cleveland-Elyria Metropolitan Statistical Area (MSA).

MSA Median Household Income $56,008

Based on the 2020 American Community Survey (ACS) the rents that would be considered affordable are as follows. The formula to calculate the 100% AMI, 100%, and 30% AMI Rents are:

- \[ \text{2 Bedroom Rent} = (\text{median income} \times 0.26) / 12 \]
- \[ \text{1 Bedroom Rent} = \text{2 Bedroom Rent} \times 0.83 \]
- \[ \text{3 Bedroom Rent} = \text{2 Bedroom Rent} \times 1.15 \]

30% AMI is 0.3 of results above.

The composition of bedroom types for affordable units shall match the composition bedroom types for the units with rents above 100% AMI affordability.

<table>
<thead>
<tr>
<th>Max. Monthly Housing Costs (Rent or estimated Mortgage Payment)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MSA</strong></td>
</tr>
<tr>
<td>30% AMI</td>
</tr>
<tr>
<td>100% AMI</td>
</tr>
</tbody>
</table>