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**Sent:** Friday, August 24, 2018 10:51 AM

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**Subject:** Comment on RFA 2018-112

Regarding the minimum set-aside requirements in the large county RFA (2018-112), the minimum set-aside should be reduced from the current FHFC requirement of 80% to the minimum federal requirements of 20% at 50% or 40% at 60%. Through various conversations and research, we haven't been able to determine the origin of this requirement. If FHFC elects to make this change, we would suggest that the minimum number of affordable units in a community be increased to 75 (the preference unit amount from RFAs in previous years). This change could also help in FHFC's current policy of building affordable units in "areas of opportunity" which FHFC measures by higher income levels, employment, and educational attainment. Should staff want to discuss the financial and policy advantages of changing this requirement, we would gladly have that conversation.

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