



# 93RD OHIO HOUSE DISTRICT

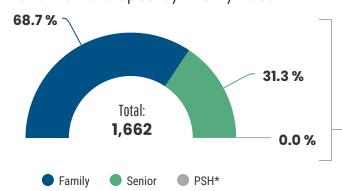
Rep. Jason Stephens



The Ohio Housing Finance Agency (OHFA) is a state agency dedicated to ensuring all Ohioans have a safe and affordable place to call home. OHFA uses federal and state resources to support down payment assistance and fixed-rate mortgages as well as finance the development of affordable housing for low- to moderate-income Ohioans. Two key federal resources are the Low-Income Housing Tax Credit, which facilitates private capital investment to build and preserve affordable rental housing, and tax-exempt private activity bonds or Housing Bonds, which help support both homeownership and rental housing programs. OHFA also uses two state funding sources, an allocation from the Ohio Housing Trust Fund and funding from the Ohio Department of Commerce, Division of Unclaimed Funds, for the development of affordable rental housing. Through these programs and other activities, the Agency creates or sustains more than 27,000 jobs and contributes \$4.5 billion a year to the state's economy.

#### **OHFA'S IMPACT IN THE 93RD DISTRICT**

Rental Units Developed by Priority Need



**444** Residents Assisted with Homebuying

595 Residents Assisted with Homeowner Costs

1,662 Affordable Rental Units Built or Preserved

### OHFA HOMEBUYERS IN THE 93RD DISTRICT

Median Age Median Income \$49.497

Average Home Loan \$123.145

Average FICO® Score

707

Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown





### **HOUSING NEEDS IN OHIO'S 93RD DISTRICT**

#### **Utility Costs**

The typical household in the 93rd spends \$260 a month on electricity, natural gas, water, sewer, and heating fuel.



### **Limited Internet Access**

**8,335 homes** or **18% of** households in the 93rd have **no broadband**, limiting teleworking capability and access to public services.



#### **Veterans**

**824 veterans** in the 93rd are **housing insecure**, or live in households spending more than 50% of income on homeowner costs or rent.



## LOW-INCOME RENTERS IN THE 93RD DISTRICT

All Members of Household by Age



Average Age 33 47

All Members of Household

47 Head of Number of Low-Income Renters

17,311 **7,835** 

All Members of Household

Households

Income & Rent Limits

\$29,250 \$731

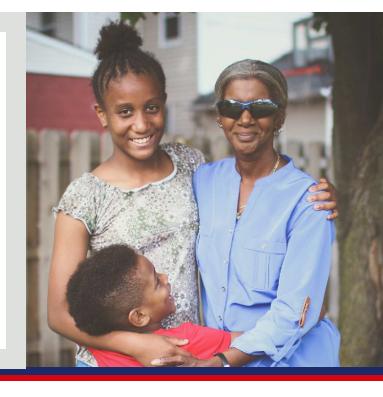
Max. Re 60% AMI, Family of 2 Heads of Household by Gender



Select Local Jobs

(and their average salaries)

Retail Salespeople (\$28K) Hand Packagers (\$27K) Home Health Aides (\$25K)



Sources: OHFA internal data (as of December 31, 2022); American Community Survey (ACS) One- and Five-Year Estimates; IPUMS USA, University of Minnesota (based on one-year estimates); Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System (based on 2022 data); Ohio Department of Education (public data request, based on 2021–2022 school year data); Real Estate Analytics Suite, CoreLogic (based on 12-month averages); National Low Income Housing Coalition (public data request, based on one-year estimates)

Notes: PSH = Permanent Supportive Housing. AMI = Area Median Income. Due to rounding error, percentages may not add up to 100%. All estimates based on 2021 data unless stated otherwise. For questions, contact the Office of Research and Analytics at Research@ohiohome.org.



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