ABOUT OHFA
The Ohio Housing Finance Agency (OHFA) is an independent state agency dedicated to ensuring all Ohioans have a safe and affordable place to call home. OHFA uses federal and state resources to provide housing for low- to moderate-income households through the financing of fixed-rate mortgages, as well as funding the development and preservation of affordable rental housing. At the state level, OHFA relies on two crucial sources of funding: an allocation from the Ohio Housing Trust Fund to supply gap financing for rental housing projects and the capacity to issue Housing Development Loans using Unclaimed Funds from the Ohio Department of Commerce. These resources and programs produce stronger, healthier Ohio communities and stimulate economic activity by supporting more than 5,800 jobs and contributing over $870 million each year to the state’s economy.

OHFA’S IMPACT
- **162,722** Homebuyers Assisted
- **25,486** Homeowners Helped to Avoid Foreclosure
- **7,861** Blighted and Vacant Homes Demolished
- **139,733** Affordable Rental Units Built or Preserved
- **5,834** Jobs Supported
- **$871.2m** Output Generated

Rental Units by Housing Type
- **68.7%** Family
- **25.4%** Senior
- **5.1%** PSH
- **0.8%** Other

OHFA HOMEBUYERS
- **Median Age**: 31
- **Median Household Income**: $50,603
- **Average FICO Score**: 706

Race and Ethnicity Breakdown
- **80%** White
- **16%** Black
- **3%** Hispanic
- **2%** Other

Marital Status
- **36%** Married
- **64%** Single

Sex
- **52%** Male
- **48%** Female
**Housing Needs in Ohio**

**Severe Cost Burden**

25% of renter households in Ohio spend more than 50% of income on rent.¹

**Student Homelessness**

Public schools in Ohio identified over 20,000 students experiencing severe housing insecurity during the 2016/17 school year.²

**Older Adults**

52% of older renters in Ohio spend more than 30% of income on rent.¹

---

**OHFA Renters**

<table>
<thead>
<tr>
<th>Median Resident Age</th>
<th>Median Head of Household Age</th>
<th>Median Household Income</th>
<th>Median Gross Rent</th>
<th>Median Rent Paid by Renter</th>
<th>35% Residents Under 18</th>
<th>27% Residents 55 and Over</th>
<th>73% Women Heads of Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>28</td>
<td>53</td>
<td>$12,516</td>
<td>$675</td>
<td>$277</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes: Estimated economic impacts are based on annualized costs of construction and rehabilitation for affordable rental units. PSH = Permanent Supportive Housing. Percentages may not add up to 100% due to rounding. “Severe housing insecurity” is defined as students who are either forced to stay with friends or extended family, living out of a car, hotel or homeless shelter or are living on the streets. All data from OHFA except where noted: (1) American Community Survey Five-Year Estimates, U.S. Census Bureau; (2) Ohio School Report Cards, Ohio Department of Education.