



# 3RD CONGRESSIONAL DISTRICT

Rep. Joyce Beatty

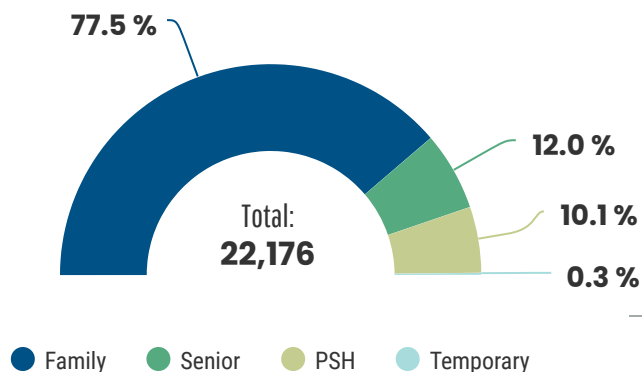


## ABOUT OHFA

The Ohio Housing Finance Agency (OHFA) provides affordable housing opportunities for low-to moderate-income individuals, families, seniors and persons with disabilities. Two important federal resources make this work possible: Low Income Housing Tax Credits (Housing Credits) and tax-exempt private activity bonds (Housing Bonds). Through the allocation of Housing Credits, OHFA facilitates private capital investment to build and preserve affordable rental housing, and through the sale of Housing Bonds, the Agency supports its homeownership and rental housing programs. These resources and programs produce stronger, healthier Ohio communities and stimulate economic activity by supporting more than 5,700 jobs and contributing over \$870 million a year to the state's economy.

## OHFA'S IMPACT IN THE 3RD DISTRICT

Rental Units Developed by Priority Need



**25,131** Homebuyers Assisted

**1,971** Mortgage Holders Helped to Avoid Foreclosure

**1,076** Blighted and Vacant Homes Demolished

**22,176** Affordable Rental Units Built or Preserved

**986** Jobs Supported

**\$113m** Income Generated

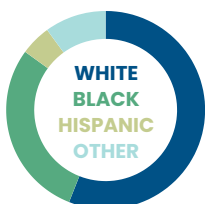
**\$38m** Tax Revenue Generated

Annual Economic Impact of OHFA's Multifamily Housing Development

## OHFA HOMEBUYERS IN THE 3RD DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
32	\$53,078	\$150,198	709

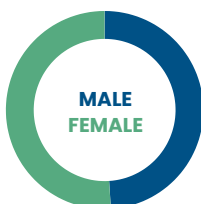
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



# HOUSING NEEDS IN OHIO'S 3RD DISTRICT

## Veterans

6,508 veterans or 23% of veteran heads of household in the 3rd spend more than 30% of income on housing.



## Homeownership Gap

There is a 30-percentage-point gap between white and Black homeownership rates in the 3rd—58% and 28% respectively.



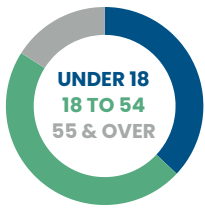
## Older Adults

39,284 older adults or 32% of heads of household 55 or over in the 3rd spend more than 30% of income on housing.

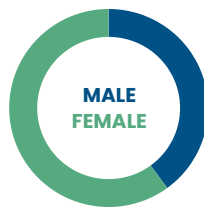


## LOW-INCOME RENTERS IN THE 3RD DISTRICT

All Members of Household by Age



Heads of Household by Gender



Number of Low-Income Renters

189,130 80,291  
All Household Members Households

Average Age

29 45  
All Members of Household Head of Household

Income & Rent Limits

\$37,440 \$936  
Max. Income Max. Rent  
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)  
Customer Service Reps (\$37K)  
Medical Admin Assistants (\$36K)  
Forklift Operators (\$35K)



Sources: OHFA internal data (as of June 30, 2020); 2018 State and District Fact Sheets, A Call To Invest in Our Neighborhoods (ACTION) Campaign; IPUMS USA, University of Minnesota; Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System; American Community Survey One- and Five-Year Estimates; Ohio Department of Education (public data request, based on 2019–2020 school year data); Real Estate Analytics Suite, CoreLogic; Occupational Employment Statistics Survey, Bureau of Labor Statistics

Notes: PSH = Permanent Supportive Housing. AMI = Area Median Income. An asterisk (\*) indicates 0%. Percentages may not add up to 100% due to rounding. All estimates based on 2019 data unless stated otherwise. See our [website](#) for additional notes.



57 East Main Street  
Columbus, OH 43215  
614.466.7970 | [www.ohiohome.org](http://www.ohiohome.org)  
Shawn Smith, Interim Executive Director  
Guy Ford, Director of Legislative Affairs



National Council of State Housing Agencies  
444 North Capitol Street, NW Suite 438  
Washington, DC 20001  
202.624.7710 | [www.ncsha.org](http://www.ncsha.org)  
Stockton Williams, Executive Director