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 11TH DISTRICT

#### Rental Units Developed by Priority Need

- **Family:** 66.4%
- **Senior:** 29.1%
- **PSH:** 4.6%

**Total:** 24,654

- **16,518** Residents Assisted with Homebuying
- **5,021** Residents Assisted with Homeowner Costs
- **24,654** Affordable Rental Units Built or Preserved

### OHFA HOMEBUYERS IN THE 11TH DISTRICT

- **Median Age:** 33
- **Median Income:** $50,470
- **Average Home Loan:** $120,821
- **Average FICO® Score:** 706

#### Race & Ethnicity Breakdown

- **White:**
- **Hispanic:**
- **Other:**
- **Unknown:**

#### Marital Status Breakdown

- **Single:**
- **Married:**

#### Gender Breakdown

- **Male:**
- **Female:**
- **Other:**

**Our first Home**
190,215 housing units or 47% of units in the 11th were built before 1950, making them more likely to contain lead paint.

12,780 mortgage holders in the 11th spend 50% or more of income on housing, putting them at risk of losing their home to foreclosure.

There are 63,691 extremely low-income renters in the 11th, but only 25,531 rental homes affordable and available to them—a shortage of 38,160 units.