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 5,800 jobs and contributing over $870 million each year to the state’s economy.

### OHFA’s Impact in the 12th District

- **10,207** Homebuyers Assisted
- **1,175** Homeowners Helped to Avoid Foreclosure
- **173** Blighted and Vacant Homes Demolished
- **5,159** Affordable Rental Units Built or Preserved
- **217** Jobs Supported
- **$30.1m** Output Generated

#### OHFA Homebuyers in the 12th

- **Median Age**: 31
- **Median Household Income**: $56,286
- **Average FICO Score**: 705

#### Race and Ethnicity Breakdown

- **94%** White
- **3%** Black
- **2%** Hispanic*
- **Other**

#### Marital Status

- **44%** Married
- **56%** Single

#### Gender

- **53%** Male
- **47%** Female
HOUSING NEEDS IN OHIO’S 12TH DISTRICT

Affordability Gap
For every 100 extremely low-income renters in the 12th District, there are only 30 rental units affordable and available to them.¹

Home Prices
The average home price in the 12th District is $230,921, or 2.6 times the average annual household income, making it unaffordable to most homebuyers.²,³

Student Homelessness
Public schools in the 12th District identified over 900 students experiencing severe housing insecurity during the 2016/17 school year.⁴

OHFA RENTERS IN THE 12TH

<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>
</tr>
</thead>
<tbody>
<tr>
<td>30</td>
<td>54</td>
<td>$14,961</td>
<td>$635</td>
<td>$377</td>
</tr>
</tbody>
</table>

31% RESIDENTS UNDER 18
29% RESIDENTS 55 AND OVER
74% WOMEN HEADS OF HOUSEHOLD

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. An asterisk (*) indicates 0%. All data from OHFA except where noted: (1) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development; (2) Real Estate Analytics Suite, CoreLogic; (3) American Community Survey Five-Year Estimates, U.S. Census Bureau; (4) Ohio School Report Cards, Ohio Department of Education.