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 IN THE 4TH DISTRICT

1,157 Affordable Rental Units Built or Preserved
1,070 Homebuyers Assisted
134 Homeowners Helped to Avoid Foreclosure
71 Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 4TH

- **MEDIAN AGE** 29
- **MEDIAN HOUSEHOLD INCOME** $47,450
- **AVERAGE FICO SCORE** 700

**RACE AND ETHNICITY BREAKDOWN**
- **87%** White
- **7%** Black
- **7%** Hispanic*

**MARITAL STATUS**
- **53%** Married
- **47%** Single

**SEX DISTRIBUTION**
- **60%** Male
- **40%** Female
### Older Adults

50% of older renters in the 4th District spend more than 30% of income on rent.\(^1\)

### Affordability Gap

For every 100 extremely low-income renters in the 4th District, there are only 29 rental units affordable and available to them.\(^2\)

### Severe Cost Burden

24% of renter households in the 4th District spend more than 50% of income on rent.\(^1\)

### OHFA Renters in the 4th

| Measure                        | Value  
|--------------------------------|--------
| Median Resident Age            | 24     
| Median Head of Household Age   | 42     
| Median Household Income        | $15,160
| Median Gross Rent              | $547   
| Median Rent Paid by Renter     | $396   
| Residents Under 18             | 39%    
| Residents 55 and Over          | 18%    
| Women Heads of Household       | 74%    

Note: 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) American Community Survey Five-Year Estimates, U.S. Census Bureau; (2) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development.