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 7TH DISTRICT

1,010 Homebuyers Assisted
187 Homeowners Helped to Avoid Foreclosure
20 Affordable Rental Units Built or Preserved

Homebuyers Assisted by Select Program
- Pennsylvania Panthers: 47
- Grants for Grads: 17
- Next Home: <10
- OHFA Advantage*: <10

OHFA HOMEBUYERS IN THE 7TH

MEDIAN AGE: 29
MEDIAN HOUSEHOLD INCOME: $50,491
AVERAGE FICO SCORE: 740

RACE AND ETHNICITY BREAKDOWN

- White: 92%
- Black*: 4%
- Hispanic: 4%
- Other: 0%

MARITAL STATUS
- Married: 28%
- Single: 72%

SEX
- Male: 68%
- Female: 32%
## Housing Needs in Ohio’s 7th District

### Older Adults

63% of older renters in the 7th District spend more than 30% of income on rent.

### Home Prices

The average home price in the 7th District is $185,385, or 2.1 times the average annual household income, making it unaffordable to most homebuyers.

### Affordability Gap

For every 100 extremely low-income renters in the 7th District, there are only 19 rental units affordable and available to them.

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### Renter Households in the 7th

<table>
<thead>
<tr>
<th>Category</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Renter Households</td>
<td>11,236</td>
</tr>
<tr>
<td>Low-Income Renter Households</td>
<td>53%</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$40,610</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>$863</td>
</tr>
<tr>
<td>Median Rent Paid by Renter</td>
<td>$750</td>
</tr>
<tr>
<td>16% Residents under 18</td>
<td></td>
</tr>
<tr>
<td>35% Renters 55 and over</td>
<td></td>
</tr>
<tr>
<td>Women Heads of Household w/Children</td>
<td>8%</td>
</tr>
</tbody>
</table>

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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) Real Estate Analytics Suite, CoreLogic; (3) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development.