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 15TH DISTRICT

3,362 Homebuyers Assisted
356 Homeowners Helped to Avoid Foreclosure
29 Blighted and Vacant Homes Demolished
45 Affordable Rental Units Built or Preserved

OHFA HOMEBUYERS IN THE 15TH

- Median Age: 30
- Median Household Income: $46,036
- Average FICO Score: 704

Race and Ethnicity Breakdown:
- White: 76%
- Black: 8%
- Hispanic: 13%
- Other: 3%

Marital Status:
- Married: 28%
- Single: 72%

Sex:
- Male: 56%
- Female: 44%
Veterans

45% of veteran renters in the 15th District spend more than 30% of income on rent\(^1\)

Student Homelessness

Public schools in the 15th District identified over 200 students experiencing severe housing insecurity during the 2016/17 school year\(^2\)

Affordability Gap

For every 100 extremely low-income renters in the 15th District, there are only 20 rental units affordable and available to them\(^3\)

**OHFA Renters in the 15th**

<table>
<thead>
<tr>
<th>MEDIAN RESIDENT AGE</th>
<th>MEDIAN HEAD OF HOUSEHOLD AGE</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>39</td>
<td>$24,131</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEDIAN GROSS RENT</th>
<th>MEDIAN RENT PAID BY RENTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>$595</td>
<td>$595</td>
</tr>
</tbody>
</table>

50% RESIDENTS UNDER 18

3% RESIDENTS 55 AND OVER

86% WOMEN HEADS OF HOUSEHOLD

Note: PSH = Permanent Supportive Housing. Percentages may not add up to 100% due to rounding. An asterisk (*) indicates zero. All data from OHFA except where noted: (1) IPUMS-USA, University of Minnesota; (2) Ohio School Report Cards, Ohio Department of Education; (3) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development.