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 18TH DISTRICT**

- **2,917** Residents Assisted with Homebuying
- **1,340** Residents Assisted with Homeowner Costs
- **3,478** Affordable Rental Units Built or Preserved

**OHFA HOMEBUYERS IN THE 18TH DISTRICT**

- **Median Age**: 36
- **Median Income**: $46,607
- **Average Home Loan**: $97,588
- **Average FICO® Score**: 693

- **Race & Ethnicity Breakdown**
  - White: 79.4%
  - Black: 13.4%
  - Hispanic: 7.2%
  - Other: 0%
  - Unknown: 0%

- **Marital Status Breakdown**
  - Single: 79.4%
  - Married: 13.4%
  - Other: 7.2%

- **Gender Breakdown**
  - Male: 50%
  - Female: 50%
  - Other: 0%

- **Rental Units Developed by Priority Need**
  - Family: 79.4%
  - Senior: 13.4%
  - PSH: 7.2%

**Rental Units Developed by Priority Need**

- Total: 3,478
HOUSING NEEDS IN OHIO’S 18TH DISTRICT

Mortgage Delinquency
In 2021, 8.1% of mortgage holders in the 18th missed three or more payments on their home, putting them in danger of foreclosure.

Lead Hazard
30,024 housing units or 47% of units in the 18th were built before 1950, making them more likely to contain lead paint.

Homeless Students
605 K–12 students at public schools in the 18th have no permanent address, or lack a fixed, regular, and adequate place to sleep.

LOW-INCOME RENTERS IN THE 18TH DISTRICT

<table>
<thead>
<tr>
<th>All Members of Household by Age</th>
<th>Number of Low-Income Renters</th>
<th>Heads of Household by Gender</th>
<th>Select Local Jobs (and their average salaries)</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNDER 18</td>
<td>34,566</td>
<td>MALE FEMALE</td>
<td>Warehouse Movers ($35K)</td>
</tr>
<tr>
<td>18 TO 54</td>
<td>18,588</td>
<td></td>
<td>Nursing Assistants ($32K)</td>
</tr>
<tr>
<td>55 &amp; OVER</td>
<td></td>
<td></td>
<td>Restaurant Cooks ($29K)</td>
</tr>
</tbody>
</table>

Average Age
- 33 All Members of Household
- 49 Head of Household

Income & Rent Limits
- $37,750 Max. Income
- $944 Max. Rent

60% AMI, Family of 2

Sources: OHFA internal data (as of December 31, 2022); American Community Survey (ACS) One- and Five-Year Estimates; IPUMS USA, University of Minnesota (based on one-year estimates); Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System (based on 2022 data); Ohio Department of Education (public data request, based on 2021–2022 school year data); Real Estate Analytics Suite, CoreLogic (based on 12-month averages); National Low Income Housing Coalition (public data request, based on one-year estimates)

Notes: PSH = Permanent Supportive Housing. AMI = Area Median Income. Due to rounding error, percentages may not add up to 100%. All estimates based on 2021 data unless stated otherwise. For questions, contact the Office of Research and Analytics at Research@ohiohome.org.