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 20TH DISTRICT**

- **3,247** Affordable Rental Units Built or Preserved
- **3,993** Homebuyers Assisted
- **303** Homeowners Helped to Avoid Foreclosure
- **<10** Blighted and Vacant Homes Demolished

**OHFA HOMEBUYERS IN THE 20TH**

- **Median Age**: 33
- **Median Household Income**: $52,311
- **Average FICO Score**: 714

**Race and Ethnicity Breakdown**

- **59%** White
- **35%** Black
- **1%** Hispanic
- **6%** Other

**Marital Status**

- **42%** Married
- **58%** Single

**Gender**

- **48%** Male
- **52%** Female
**HOUSING NEEDS IN OHIO’S 20TH DISTRICT**

**Older Adults**
57% of older renters in the 20th District spend more than 30% of income on rent\(^1\)

**Home Prices**
The average home price in the 20th District is $176,806, or 2.6 times the average annual household income, making it unaffordable to most homebuyers\(^{1,2}\)

**Affordability Gap**
For every 100 extremely low-income renters in the 20th District, there are only 25 rental units affordable and available to them\(^3\)

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**OHFA RENTERS IN THE 20TH**

<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>26</td>
<td>50</td>
<td>$16,317</td>
<td>$686</td>
<td>$434</td>
</tr>
</tbody>
</table>

38% RESIDENTS UNDER 18
22% RESIDENTS 55 AND OVER
79% WOMEN HEADS OF HOUSEHOLD

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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.