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 23RD DISTRICT

Rental Units Developed by Priority Need

<table>
<thead>
<tr>
<th>Priority Need</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>51.1%</td>
</tr>
<tr>
<td>Senior</td>
<td>48.9%</td>
</tr>
<tr>
<td>PSH*</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Total: 354

- 2,031 Residents Assisted with Homebuying
- 479 Residents Assisted with Homeowner Costs
- 354 Affordable Rental Units Built or Preserved

OHFA HOMEBUYERS IN THE 23RD DISTRICT

<table>
<thead>
<tr>
<th>Category</th>
<th>Median Age</th>
<th>Median Income</th>
<th>Average Home Loan</th>
<th>Average FICO® Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Age</td>
<td>31</td>
<td>$55,824</td>
<td>$131,236</td>
<td>710</td>
</tr>
</tbody>
</table>

Race & Ethnicity Breakdown

- White
- Black
- Hispanic
- Other
- Unknown

SINGLE

Marital Status Breakdown

- Married

Gender Breakdown

- Male
- Female
- Other

- Our first Home
HOUSING NEEDS IN OHIO’S 23RD DISTRICT

Homeownership Gap

There is a 48-percentage-point gap between white and Black homeownership rates in the 23rd—75% and 27% respectively.

Rent Increases

Over the past five years, rents in the 23rd have increased by 11.4%, making housing less affordable for renters on fixed incomes.

Veterans

658 veterans in the 23rd are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

LOW-INCOME RENTERS IN THE 23RD DISTRICT

All Members of Household by Age

- UNDER 18
- 18 TO 54
- 55 & OVER

All Members of Household: 10,944

Number of Low-Income Renters: 4,989

Heads of Household by Gender

- MALE
- FEMALE

Heads of Household: 4,989

Average Age

- All Members of Household: 35
- Head of Household: 56

Income & Rent Limits

- Max. Income:
  - 60% AMI, Family of 2: $37,750
- Max. Rent:
  - $944

Select Local Jobs (and their average salaries)

- Warehouse Movers ($35K)
- Nursing Assistants ($32K)
- Restaurant Cooks ($29K)

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