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 28TH DISTRICT

- **Total:** 878 Affordable Rental Units Built or Preserved
- **2,441** Homebuyers Assisted
- **261** Homeowners Helped to Avoid Foreclosure

### OHFA HOMEBUYERS IN THE 28TH

- **Median Age:** 30
- **Median Household Income:** $57,052
- **Average FICO Score:** 719

### Race and Ethnicity Breakdown

- **White:** 59%
- **Black:** 30%
- **Hispanic:** 7%
- **Other:** 4%

### Marital Status

- **Married:** 25%
- **Single:** 75%

- **Male:** 69%
- **Female:** 31%
HOUSING NEEDS IN OHIO’S 28TH DISTRICT

Veterans

47% of veteran renters in the 28th District spend more than 30% of income on rent\(^1\)

Home Prices

The average home price in the 28th District is \$237,943\(^2\), or 2.8 times the average annual household income, making it unaffordable to most homebuyers \(^2,3\)

Older Adults

63% of older renters in the 28th District spend more than 30% of income on rent\(^3\)

OHFA RENTERS IN THE 28TH

<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>29</td>
<td>39</td>
<td>$16,800</td>
<td>$745</td>
<td>$493</td>
</tr>
</tbody>
</table>

36% RESIDENTS UNDER 18

19% RESIDENTS 55 AND OVER

74% 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) IPUMS-USA, University of Minnesota; (2) Real Estate Analytics Suite, CoreLogic; (3) American Community Survey Five-Year Estimates, U.S. Census Bureau.