ABOUT OHFA
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 38TH DISTRICT

Rental Units by Housing Type

- **Total:** 219
- **Family:** 76.3%
- **Senior:** 18.3%
- **PSH:** 5.5%
- **Other***: 0.0%

<table>
<thead>
<tr>
<th>Affordable Rental Units Built or Preserved</th>
<th>Homebuyers Assisted</th>
<th>Homeowners Helped to Avoid Foreclosure</th>
</tr>
</thead>
<tbody>
<tr>
<td>219</td>
<td>891</td>
<td>203</td>
</tr>
</tbody>
</table>

OHFA HOMEBUYERS IN THE 38TH

- **Median Age:** 30
- **Median Household Income:** $49,343
- **Average FICO Score:** 727

**Race and Ethnicity Breakdown**

- **White:** 94%
- **Black:** 3%
- **Hispanic:** 3%
- **Other***: 3%

**Marital Status**

- **Married:** 28%
- **Single:** 72%

**Gender Distribution**

- **Male:** 47%
- **Female:** 53%
HOUSING NEEDS IN OHIO’S 38TH DISTRICT

Older Adults
65% of older renters in the 38th District spend more than 30% of income on rent\(^1\)

Home Prices
The average home price in the 38th District is $190,877, or 2.1 times the average annual household income, making it unaffordable to most homebuyers\(^1,2\)

Student Homelessness
Public schools in the 38th District identified over 100 students experiencing severe housing insecurity during the 2016/17 school year\(^3\)

OHFA RENTERS IN THE 38TH

<table>
<thead>
<tr>
<th>MEDIAN RESIDENT AGE</th>
<th>38</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDIAN HEAD OF HOUSEHOLD AGE</td>
<td>58</td>
</tr>
<tr>
<td>MEDIAN HOUSEHOLD INCOME</td>
<td>$11,405</td>
</tr>
<tr>
<td>MEDIAN GROSS RENT</td>
<td>$438</td>
</tr>
<tr>
<td>MEDIAN RENT PAID BY RENTER</td>
<td>$214</td>
</tr>
<tr>
<td>33% RESIDENTS UNDER 18</td>
<td></td>
</tr>
<tr>
<td>35% RESIDENTS 55 AND OVER</td>
<td></td>
</tr>
<tr>
<td>87% WOMEN HEADS OF HOUSEHOLD</td>
<td></td>
</tr>
</tbody>
</table>

Note: PSH = Permanent Supportive Housing. Percentages may not add up to 100% due to rounding. An asterisk (*) indicates zero or 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) Ohio School Report Cards, Ohio Department of Education.