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 41ST DISTRICT

1,260 Affordable Rental Units Built or Preserved
1,886 Homebuyers Assisted
295 Homeowners Helped to Avoid Foreclosure
<10 Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 41ST

Median Age: 29
Median Household Income: $49,372
Average FICO Score: 711

Race and Ethnicity Breakdown:
- White: 94%
- Black: 3%
- Hispanic: 3%
- Other: 3%

Marital Status:
- Married: 28%
- Single: 72%

- Male: 56%
- Female: 44%
HOUSING NEEDS IN OHIO’S 41ST DISTRICT

Veterans

47% of veteran renters in the 41st District spend more than 30% of income on rent¹

Home Prices

The average home price in the 41st District is $162,232, or 2.3 times the average annual household income, making it unaffordable to most homebuyers²₃

Affordability Gap

For every 100 extremely low-income renters in the 41st District, there are only 18 rental units affordable and available to them⁴

OHFA RENTERS IN THE 41ST

<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>54</td>
<td>$11,922</td>
<td>$619</td>
<td>$231</td>
</tr>
</tbody>
</table>

37% RESIDENTS UNDER 18

28% RESIDENTS 55 AND OVER

71% WOMEN HEADS OF HOUSEHOLD

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; (4) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development.

OHIO HOUSING FINANCE AGENCY

57 East Main Street | Columbus, OH 43215
614.466.7970 | www.ohiohome.org
Sean Thomas, Executive Director
Guy Ford, Director of Legislative Affairs