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 45TH DISTRICT**

- **346** Affordable Rental Units Built or Preserved
- **2,050** Homebuyers Assisted
- **384** Homeowners Helped to Avoid Foreclosure
- **192** Blighted and Vacant Homes Demolished

**OHFA HOMEBUYERS IN THE 45TH**

- **Median Age**: 31
- **Median Household Income**: $52,502
- **Average FICO Score**: 700

**Race and Ethnicity Breakdown**

- **85%**: White
- **11%**: Black
- **4%**: Hispanic

**Marital Status**

- **36%**: Married
- **64%**: Single

- **54%**: Male
- **46%**: Female
**HOUSING NEEDS IN OHIO’S 45TH DISTRICT**

**Severe Cost Burden**

26% of renter households in the 45th District spend more than 50% of income on rent.

**Student Homelessness**

Public schools in the 45th District identified over 600 students experiencing severe housing insecurity during the 2016/17 school year.

**Affordability Gap**

For every 100 extremely low-income renters in the 45th District, there are only 18 rental units affordable and available to them.

---

**OHFA RENTERS IN THE 45TH**

<table>
<thead>
<tr>
<th>MEDIAN RESIDENT AGE</th>
<th>MEDIAN HEAD OF HOUSEHOLD AGE</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>32</td>
<td>$6,243</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEDIAN GROSS RENT</th>
<th>MEDIAN RENT PAID BY RENTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>$928</td>
<td>$111</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>46% RESIDENTS UNDER 18</th>
<th>9% RESIDENTS 55 AND OVER</th>
<th>85% WOMEN HEADS OF HOUSEHOLD</th>
</tr>
</thead>
</table>

---

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) Ohio School Report Cards, Ohio Department of Education; (3) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development.