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 45TH DISTRICT

- Total: 754 Rental Units Developed by Priority Need
- 1,183 Residents Assisted with Homebuying
- 254 Residents Assisted with Homeowner Costs
- 754 Affordable Rental Units Built or Preserved

OHFA HOMEBUYERS IN THE 45TH DISTRICT

- Median Age: 34
- Median Income: $57,215
- Average Home Loan: $149,981
- Average FICO® Score: 698

Race & Ethnicity Breakdown:
- WHITE
- BLACK
- HISPANIC
- OTHER
- UNKNOWN

Marital Status Breakdown:
- SINGLE
- MARRIED

Gender Breakdown:
- MALE
- FEMALE

Our first Home
Housing Needs in Ohio’s 45th District

160 veterans in the 45th are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

1,660 mortgage holders in the 45th spend 50% or more of income on housing, putting them at risk of losing their home to foreclosure.

1,619 evictions were filed against renters in the 45th in 2022, putting 14.2% of rental households in danger of homelessness.

Low-Income Renters in the 45th District

- Number of Low-Income Renters: 12,220
- All Members of Household: 5,317

Select Local Jobs

- Admin Assistants ($40K)
- Forklift Operators ($40K)
- Preschool Teachers ($32K)

Average Age

- All Members of Household: 30
- Head of Household: 43

Income & Rent Limits

- Max. Income: 60x AMI, Family of 2
- Max. Rent: $1,025

Sources: OHFA internal data (as of December 31, 2022); American Community Survey (ACS) One- and Five-Year Estimates; IPUMS USA, University of Minnesota (based on one-year estimates); Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System (based on 2022 data); Ohio Department of Education (public data request, based on 2021–2022 school year data); Real Estate Analytics Suite, CoreLogic (based on 12-month averages); National Low Income Housing Coalition (public data request, based on one-year estimates)

Notes: PSH = Permanent Supportive Housing. AMI = Area Median Income. Due to rounding error, percentages may not add up to 100%. All estimates based on 2021 data unless stated otherwise. For questions, contact the Office of Research and Analytics at Research@ohiohome.org.

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