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 64TH DISTRICT**

- **Residents Assisted with Homebuying**: 1,536
- **Residents Assisted with Homeowner Costs**: 540
- **Affordable Rental Units Built or Preserved**: 1,516

**OHFA HOMEBUYERS IN THE 64TH DISTRICT**

- **Median Age**: 31
- **Median Income**: $47,115
- **Average Home Loan**: $101,694
- **Average FICO® Score**: 702

**Race & Ethnicity Breakdown**
- White: 55.4%
- Black: 43.8%
- Hispanic: 0.8%
- Other: 0.0%
- Unknown: 0.0%

**Marital Status Breakdown**
- Single: 55.4%
- Married: 43.8%
- Other: 0.8%

**Gender Breakdown**
- Male: 50.0%
- Female: 50.0%
- Other: 0.0%
Utility Costs

The typical household in the 64th spends $208 a month on electricity, natural gas, water, sewer, and heating fuel.

Limited Internet Access

8,428 homes or 15% of households in the 64th have no broadband, limiting teleworking capability and access to public services.

Veterans

701 veterans in the 64th are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

LOW-INCOME RENTERS IN THE 64TH DISTRICT

All Members of Household by Age

- UNDER 18: 21,759
- 18 TO 54: 10,060
- 55 & OVER: 10,060

Total: 41,883

Number of Low-Income Renters

- Under 18: 10,060
- 18 to 54: 10,060
- 55 & Over: 10,060

Select Local Jobs (and their average salaries)

- Preschool Teachers ($30K)
- Retail Salespeople ($27K)
- Hand Packagers ($26K)

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.