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.

**ABOUT OHFA**

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 65TH DISTRICT**

- **Total:** 1,183 Affordable Rental Units Built or Preserved
- **Homebuyers Assisted:** 1,782
- **Homeowners Helped to Avoid Foreclosure:** 202

**OHFA HOMEBUYERS IN THE 65TH**

- **Median Age:** 27
- **Median Household Income:** $56,376
- **Average FICO Score:** 709

**Race and Ethnicity Breakdown**

- **96%** White
- **4%** Other*

**Marital Status**

- **43%** Married
- **57%** Single

- **57%** Male
- **43%** Female
HOUSING NEEDS IN OHIO’S 65TH DISTRICT

Veterans

45% of veteran renters in the 65th District spend more than 30% of income on rent.

Home Prices

The average home price in the 65th District is $207,259, or 2.5 times the average annual household income, making it unaffordable to most homebuyers.

Affordability Gap

For every 100 extremely low-income renters in the 65th District, there are only 25 rental units affordable and available to them.

OHFA RENTERS IN THE 65TH

<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>22</td>
<td>40</td>
<td>$20,516</td>
<td>$755</td>
<td>$639</td>
</tr>
</tbody>
</table>

44% RESIDENTS UNDER 18
12% 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.