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 78TH DISTRICT**

- **Rental Units Developed by Priority Need**
  - Total: 1,399
  - Family: 72.2%
  - Senior: 26.1%
  - PSH*: 1.7%

- **Residents Assisted with Homebuying**: 1,105
- **Residents Assisted with Homeowner Costs**: 353
- **Affordable Rental Units Built or Preserved**: 1,399

**OHFA HOMEBUYERS IN THE 78TH DISTRICT**

- **Median Age**: 30
- **Median Income**: $52,727
- **Average Home Loan**: $114,072
- **Average FICO® Score**: 700

**Race & Ethnicity Breakdown**

- **White**: 69.5%
- **Black**: 20.3%
- **Hispanic**: 7.8%
- **Other**: 1.8%
- **Unknown**: 1.7%

**Marital Status Breakdown**

- **Single**: 72.2%
- **Married**: 26.1%
- **Unknown**: 1.7%

**Gender Breakdown**

- **Male**: 51.6%
- **Female**: 48.4%
HOUSING NEEDS IN OHIO’S 78TH DISTRICT

Veterans

368 veterans in the 78th are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

Lead Hazard

14,986 housing units or 30% of units in the 78th were built before 1950, making them more likely to contain lead paint.

Older Adults

2,874 adults 55 or over in the 78th are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

LOW-INCOME RENTERS IN THE 78TH DISTRICT

All Members of Household by Age

- Under 18: 14,417
- 18 to 54: 6,740
- 55 & Over: 1,236

Number of Low-Income Renters

- All Members of Household: 6,740
- Heads of Household: 1,236

Average Age

- All Members of Household: 32
- Head of Household: 48

Income & Rent Limits

- Max. Income: $30,750
- Max. Rent: $769

Select Local Jobs

- Nursing Assistants ($29K)
- Hand Packagers ($28K)
- Retail Salespeople ($28K)

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.