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 79TH DISTRICT

- **Rental Units Developed by Priority Need**
  - Family: 75.5%
  - Senior: 21.4%
  - PSH: 3.1%
  - Total: 868

- **Residents Assisted with Homebuying**: 570
- **Residents Assisted with Homeowner Costs**: 363
- **Affordable Rental Units Built or Preserved**: 868

### OHFA HOMEBUYERS IN THE 79TH DISTRICT

- **Median Age**: 31
- **Median Income**: $46,190
- **Average Home Loan**: $115,316
- **Average FICO® Score**: 702

**Race & Ethnicity Breakdown**
- White: 55%
- Black: 25%
- Hispanic: 14%
- Other: 5%
- Unknown: 5%

**Marital Status Breakdown**
- Single: 58%
- Married: 42%

**Gender Breakdown**
- Male: 52%
- Female: 48%
**Utility Costs**

The typical household in the 79th spends **$231 a month** on electricity, natural gas, water, sewer, and heating fuel.

**Limited Internet Access**

7,907 homes or **17% of households** in the 79th have no broadband, limiting teleworking capability and access to public services.

**Veterans**

593 veterans in the 79th are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

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**LOW-INCOME RENTERS IN THE 79TH DISTRICT**

- **All Members of Household by Age**
  - UNDER 18: 18 TO 54: 55 & OVER
  - Average Age: 39

- **Number of Low-Income Renters**
  - 12,810

- **Heads of Household by Gender**
  - MALE: FEMALE
  - 6,919

- **Average Age**
  - 39

- **Income & Rent Limits**
  - Max. Income: $30,550
  - Max. Rent: $764

- **Select Local Jobs**
  - Nursing Assistants ($30K)
  - Janitors ($30K)
  - Retail Salespeople ($29K)

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