



81ST OHIO HOUSE DISTRICT

Rep. James M. Hoops

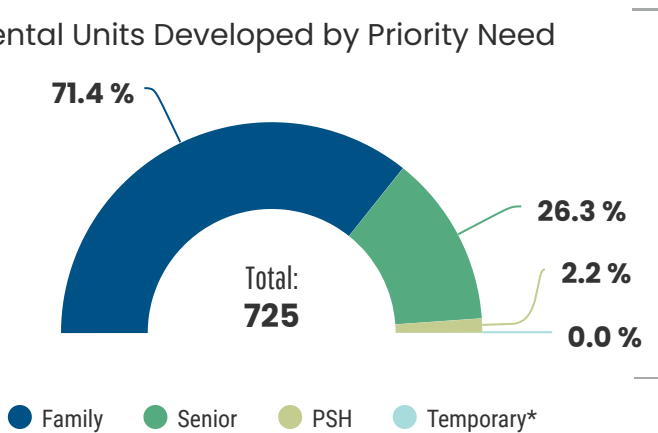
ABOUT OHFA

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 5,700 jobs and contributing over \$870 million a year to the state's economy.



OHFA'S IMPACT IN THE 81ST DISTRICT

Rental Units Developed by Priority Need

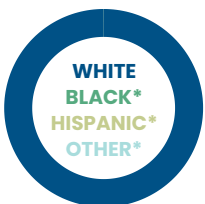


- 346** Homebuyers Assisted
- 725** Affordable Rental Units Built or Preserved
- 184** Mortgage Holders Helped to Avoid Foreclosure
- 28** Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 81ST DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
26	\$49,340	\$110,372	702

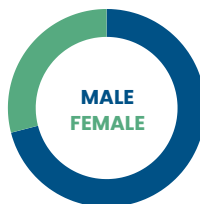
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 81ST DISTRICT

Veterans

573 veterans or 14% of veteran heads of household in the 81st spend more than 30% of income on housing.



Lead Hazard

16,656 housing units or 34% of units in the 81st were built before 1950, making them more likely to contain lead paint.



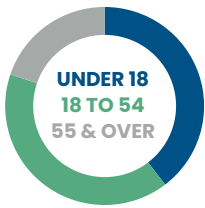
Older Adults

4,224 older adults or 19% of heads of household 55 or over in the 81st spend more than 30% of income on housing.



LOW-INCOME RENTERS IN THE 81ST DISTRICT

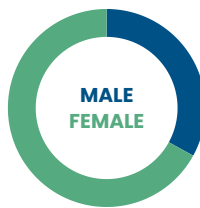
All Members of Household by Age



Number of Low-Income Renters

11,328 All Household Members
5,318 Households

Heads of Household by Gender



Average Age

30 All Members of Household
47 Head of Household

Income & Rent Limits

\$33,744 Max. Income
\$844 Max. Rent
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)
Preschool Teachers (\$31K)
Hand Packagers (\$31K)
Nursing Assistants (\$27K)



Sources: OHFA internal data (as of June 30, 2020); 2018 State and District Fact Sheets, A Call To Invest in Our Neighborhoods (ACTION) Campaign; IPUMS USA, University of Minnesota; Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System; American Community Survey One- and Five-Year Estimates; Ohio Department of Education (public data request, based on 2019–2020 school year data); Real Estate Analytics Suite, CoreLogic; Occupational Employment Statistics Survey, Bureau of Labor Statistics

Notes: PSH = Permanent Supportive Housing. AMI = Area Median Income. An asterisk (*) indicates 0%. Percentages may not add up to 100% due to rounding. All estimates based on 2019 data unless stated otherwise. See our [website](#) for additional notes.



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