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 5,800 jobs and contributing over $870 million each year to the state’s economy.

OHFA’S IMPACT IN THE 81ST DISTRICT

- **676** Affordable Rental Units Built or Preserved
- **317** Homebuyers Assisted
- **167** Homeowners Helped to Avoid Foreclosure
- **<10** Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 81ST

- **Median Age:** 27
- **Median Household Income:** $53,587
- **Average FICO Score:** 693

**Race and Ethnicity Breakdown:**
- **Marital Status:** 50% Married, 50% Single
- **Gender:** 50% Male, 50% Female

- **White**
- **Black**
- **Hispanic**
- **Other**
**HOUSING NEEDS IN OHIO’S 81ST DISTRICT**

### Affordability Gap

For every **100** extremely low-income renters in the 81st District, there are only **35** rental units **affordable** and **available** to them.![House Icon]

### Student Homelessness

Public schools in the 81st District identified over **100 students** experiencing severe housing insecurity during the 2016/17 school year.![Students with Backpack Icon]

### Older Adults

50% of older renters in the 81st District spend more than **30% of income** on rent.![Older Adult Icon]

---

**OHFA RENTERS IN THE 81ST**

<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>26</td>
<td>48</td>
<td>$16,879</td>
<td>$511</td>
<td>$479</td>
</tr>
</tbody>
</table>

34% RESIDENTS UNDER 18  
23% RESIDENTS 55 AND OVER  
68% 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) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development; (2) Ohio School Report Cards, Ohio Department of Education; (3) American Community Survey Five-Year Estimates, U.S. Census Bureau.