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 97TH DISTRICT**

Rental Units Developed by Priority Need

- **70.8%** Family
- **25.4%** Senior
- **3.7%** PSH

Total: 1,550

- **1,880** Residents Assisted with Homebuying
- **559** Residents Assisted with Homeowner Costs
- **1,550** Affordable Rental Units Built or Preserved

**OHFA HOMEBUYERS IN THE 97TH DISTRICT**

- **Median Age**: 32
- **Median Income**: $50,381
- **Average Home Loan**: $120,334
- **Average FICO® Score**: 707

Race & Ethnicity Breakdown:

- **White**: 1,500
- **Black**: 40
- **Hispanic**: 10
- **Other**: 5
- **Unknown**: 5

Marital Status Breakdown:

- **Single**: 800
- **Married**: 700

Gender Breakdown:

- **Male**: 1,000
- **Female**: 550
HOUSING NEEDS IN OHIO’S 97TH DISTRICT

Utility Costs
The typical household in the 97th spends $243 a month on electricity, natural gas, water, sewer, and heating fuel.

Limited Internet Access
8,305 homes or 18% of households in the 97th have no broadband, limiting teleworking capability and access to public services.

Veterans
398 veterans in the 97th are housing insecure, or live in households spending more than 50% of income on homeowner costs or rent.

LOW-INCOME RENTERS IN THE 97TH DISTRICT

All Members of Household by Age
- Under 18: 1,094
- 18 to 54: 5,916
- 55 & Over: 5,916

All Members of Household: 5,916

Number of Low-Income Renters
- 36: 36
- 52: 52

Income & Rent Limits
- Max. Income: $29,400
- Max. Rent: $735

Select Local Jobs
- Retail Salespeople ($28K)
- Hand Packers ($27K)
- Home Health Aides ($24K)

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.

OHIO HOUSING FINANCE AGENCY
2600 Corporate Exchange Drive, Suite 300
Columbus, OH 43231
614.466.7970 | www.ohiohome.org
Shawn Smith, Executive Director
Guy Ford, Director of Legislative Affairs

Sources: OHFA internal data (as of December 31, 2022); American Community Survey (ACS) One- and Five-Year Estimates; IPUMS USA, University of Minnesota (based on one-year estimates); Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System (based on 2022 data); Ohio Department of Education (public data request, based on 2021–2022 school year data); Real Estate Analytics Suite, CoreLogic (based on 12-month averages); National Low Income Housing Coalition (public data request, based on one-year estimates).

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