



2ND OHIO SENATE DISTRICT

Sen. Theresa Gavarone

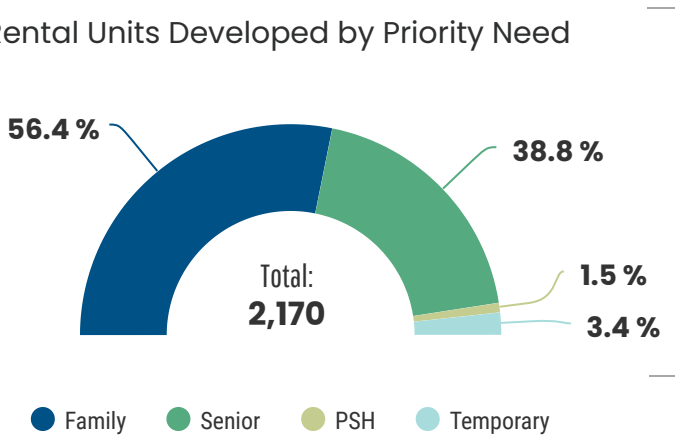
ABOUT OHFA

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 2ND DISTRICT

Rental Units Developed by Priority Need

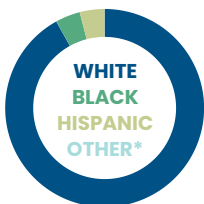


- 2,332** Homebuyers Assisted
- 2,170** Affordable Rental Units Built or Preserved
- 649** Mortgage Holders Helped to Avoid Foreclosure
- 80** Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 2ND DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
32	\$51,805	\$122,075	712

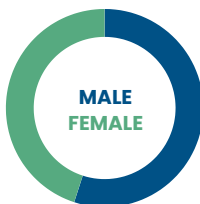
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 2ND DISTRICT

Veterans

2,195 veterans or 19% of veteran heads of household in the 2nd spend more than 30% of income on housing.



Lead Hazard

38,726 housing units or 23% of units in the 2nd were built before 1950, making them more likely to contain lead paint.



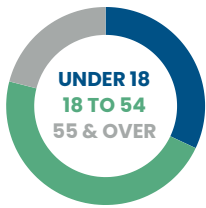
Older Adults

16,813 older adults or 26% of heads of household 55 or over in the 2nd spend more than 30% of income on housing.



LOW-INCOME RENTERS IN THE 2ND DISTRICT

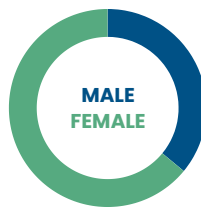
All Members of Household by Age



Number of Low-Income Renters

50,289 All Household Members
25,301 Households

Heads of Household by Gender



Average Age

32 All Members of Household
47 Head of Household

Income & Rent Limits

\$33,072 Max. Income
\$827 Max. Rent
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)
Medical Assistants (\$32K)
Retail Salespersons (\$32K)
Warehouse Movers (\$31K)



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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