



9TH OHIO SENATE DISTRICT

Sen. Cecil Thomas

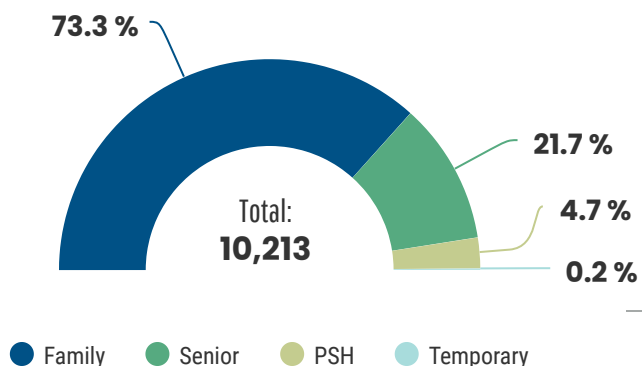


ABOUT OHFA

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 9TH DISTRICT

Rental Units Developed by Priority Need



9,288 Homebuyers Assisted

10,213 Affordable Rental Units Built or Preserved

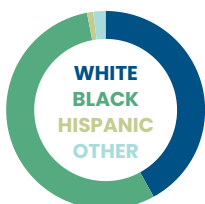
993 Mortgage Holders Helped to Avoid Foreclosure

424 Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 9TH DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
32	\$55,066	\$132,880	705

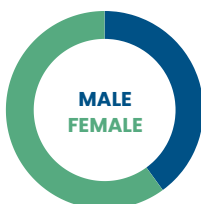
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 9TH DISTRICT

Older Adults

18,195 older adults or **36% of heads of household 55 or over** in the 9th spend more than **30% of income** on housing.



Price-to-Income Ratio

The average home price in the 9th is **\$170,899**, or **2.6 years** of family income for the average potential homebuyer.



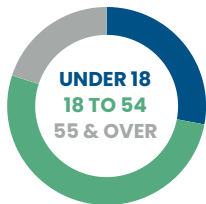
Homeownership Gap

There is a **23-percentage-point gap** between white and Black homeownership rates in the 9th—**53%** and **30%** respectively.



LOW-INCOME RENTERS IN THE 9TH DISTRICT

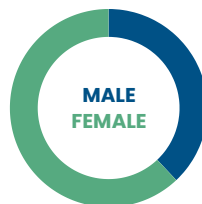
All Members of Household by Age



Number of Low-Income Renters

96,769 **52,598**
All Household Members Households

Heads of Household by Gender



Average Age

32 **43**
All Members of Household Head of Household

Income & Rent Limits

\$39,024 **\$976**
Max. Income Max. Rent
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)
Admin Assistants (\$38K)
Customer Service Reps (\$36K)
Preschool Teachers (\$33K)



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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