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 12TH DISTRICT
- **2,999** Affordable Rental Units Built or Preserved
- **2,245** Homebuyers Assisted
- **428** Homeowners Helped to Avoid Foreclosure
- **90** Blighted and Vacant Homes Demolished

**OHFA HOMEBUYERS IN THE 12TH**
- **Median Age**: 30
- **Median Household Income**: $53,259
- **Average FICO Score**: 706

**Race and Ethnicity Breakdown**

- **88%** White
- **3%** Black
- **3%** Hispanic
- **6%** Other

**Marital Status**
- **39%** Married
- **61%** Single

**Gender**
- **64%** Male
- **36%** Female
HOUSING NEEDS IN OHIO’S 12TH DISTRICT

Older Adults

50% of older renters in the 12th District spend more than 30% of income on rent\(^1\)

Affordability Gap

For every 100 extremely low-income renters in the 12th District, there are only 30 rental units affordable and available to them\(^2\)

Veterans

35% of veteran renters in the 12th District spend more than 30% of income on rent\(^3\)

OHFA RENTERS IN THE 12TH

<table>
<thead>
<tr>
<th>MEDIAN RESIDENT AGE</th>
<th>MEDIAN HEAD OF HOUSEHOLD AGE</th>
<th>MEDIAN HOUSEHOLD INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>28</td>
<td>49</td>
<td>$15,515</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MEDIAN GROSS RENT</th>
<th>MEDIAN RENT PAID BY RENTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>$542</td>
<td>$440</td>
</tr>
</tbody>
</table>

33% RESIDENTS UNDER 18

25% RESIDENTS 55 AND OVER

71% WOMEN HEADS OF HOUSEHOLD

Note: PSH = Permanent Supportive Housing. Percentages may not add up to 100% due to rounding. All data from OHFA except where noted: (1) American Community Survey Five-Year Estimates, U.S. Census Bureau; (2) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development; (3) IPUMS-USA, University of Minnesota.