



23RD OHIO SENATE DISTRICT

Sen. Nickie J. Antonio

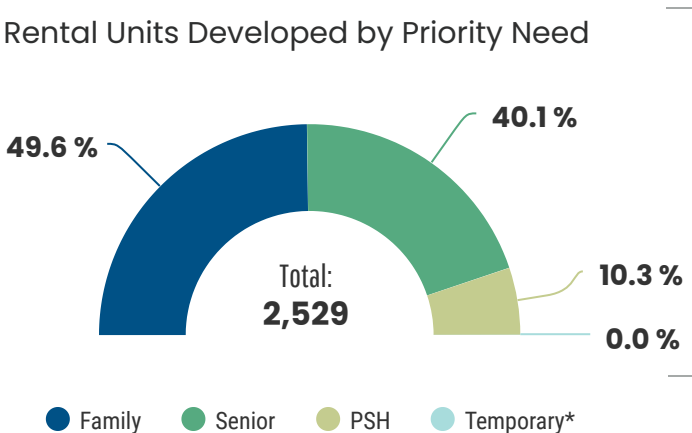
ABOUT OHFA

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 23RD DISTRICT

Rental Units Developed by Priority Need



10,169 Homebuyers Assisted

2,529 Affordable Rental Units Built or Preserved

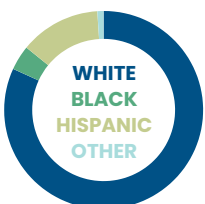
1,014 Mortgage Holders Helped to Avoid Foreclosure

209 Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 23RD DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
29	\$49,243	\$127,849	715

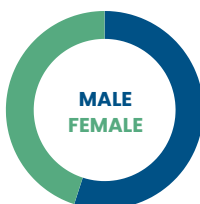
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 23RD DISTRICT

Homeless Students

937 K–12 students or 22 per 1,000 enrolled at public schools in the 23rd lack a permanent address or place to sleep at night.



Lead Hazard

72,143 housing units or 44% of units in the 23rd were built before 1950, making them more likely to contain lead paint.



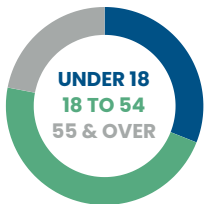
Homeownership Gap

There is a 45-percentage-point gap between white and Black homeownership rates in the 23rd—63% and 18% respectively.



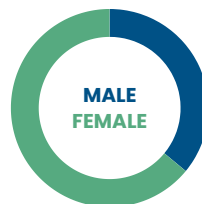
LOW-INCOME RENTERS IN THE 23RD DISTRICT

All Members of Household by Age



Average Age
33 All Members of Household
48 Head of Household

Heads of Household by Gender



Number of Low-Income Renters
54,335 All Household Members
27,993 Households

Income & Rent Limits
\$35,376 Max. Income
\$884 Max. Rent
60% AMI, Family of 2

Select Local Jobs
(and their average salaries)
 Medical Assistants (\$35K)
 Factory Assembly Workers (\$35K)
 Warehouse Movers (\$32K)



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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