



**Housing Finance  
Agency**

**Fiscal Year 2027  
OHFA Annual Plan  
Draft for Public Comment**

**Office of Research & Analytics** | April 27, 2026

**Seeking to provide input?**

OHFA will be accepting comments on this draft from April 27 through May 27, 2026. Comments may be submitted via e-mail to [OHFAPublicHearing@ohiohome.org](mailto:OHFAPublicHearing@ohiohome.org)

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## OHFA's Annual Plan

In compliance with Section 175.04 of the Ohio Revised Code, OHFA's Annual Plan outlines the strategic and programmatic initiatives the Agency will prioritize in the coming year. Many of these efforts carry over from previous years as OHFA continues working to expand access to quality, affordable, and accessible housing across Ohio.

The following pages present OHFA's strategic priorities for State Fiscal Year 2027 (July 1, 2026 – June 30, 2027). Each priority aligns with one of four guiding principles designed to take a holistic approach toward meeting the housing needs of low- to moderate-income Ohioans. Progress will be monitored quarterly and evaluated through a combination of success and performance metrics, with results reported at the end of the fiscal year.

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# FY 2027 Ohio Housing Needs Assessment

## Executive Summary

Housing is foundational for building a healthy and prosperous future for Ohioans; however, the state continues to face persistent challenges in ensuring that homes are both affordable and accessible. The Ohio Housing Needs Assessment draws on a wide range of data to identify the scope and scale of these challenges. As a key component of the Annual Plan, the assessment provides essential baseline information that guides the Agency in setting its strategic priorities and also serves as an important resource for OHFA's Board, staff, and the state at large.

The following executive summary highlights key trends related to affordable and accessible housing throughout Ohio, including select insights from five Regional Housing Needs Assessments, which will be available on OHFA's website ([ohiohome.org](http://ohiohome.org)). The full statewide Housing Needs Assessment is also available online, along with previous versions.

### Glossary

**Housing cost burden:** Spending more than 30% of household income on housing-related costs, such as rent, mortgage payments, utilities, property taxes, and other such fees. The 30% threshold is a commonly used measure of housing affordability.

**Severe housing cost burden:** Spending more than 50% of household income on housing-related costs. The 50% threshold is commonly associated with being housing unstable and at risk of losing one's home to foreclosure or eviction. Related terms include severe mortgage burden (to describe homeowners) and severe rent burden (to describe renters).

**Area Median Income (AMI):** The midpoint of a region's household income distribution as calculated annually by the U.S. Department of Housing and Urban Development (HUD) at the county level.

**Very Low-Income (VLI):** Having a household income at or below 50% of AMI.

**Extremely Low-Income (ELI):** Having a household income at or below the Federal Poverty Guidelines or 30% of AMI, whichever is higher.

## **Higher home prices make homeownership less affordable for potential homebuyers.**

- Home sales have been dropping since the start of the pandemic. In 2024 there were about 179,000 homes purchased in Ohio — a 24% decline from 2019 and the fewest since 2014.<sup>1</sup>
- Ohio’s median home price is 2.6 times the median household income — the largest price-to-income ratio since 2005 — making homeownership less affordable for many prospective homebuyers, especially those on fixed incomes.
- The disparity between homes prices and incomes across much of Central Ohio have made homeownership in this region especially unaffordable. Home-price-to-income ratios in most Central Ohio counties in 2023 were higher than the statewide ratio. In Franklin County the median home price represented 3.8 years of family income for the median potential homebuyer, representing the highest price-to-income ratio in both the region and the state.<sup>2 3</sup>

## **Monthly housing costs for Ohio mortgage holders are on the rise, and severe mortgage burden has become more prevalent, putting many Ohioans at risk of foreclosure.**

- Despite Ohio mortgage holders spending less on housing than they were a decade ago, homeowner costs now appear to be on the rise. In 2023 the median monthly housing costs for Ohio homeowners with a mortgage (\$1,468) were up from one year prior (\$1,415 in 2023 dollars).<sup>4</sup>
- Driven by rising homeowner costs, an increasing number of Ohioans find themselves severely mortgage-burdened. In 2023, 8.2% of Ohio mortgage holders were spending at least half their incomes on housing — up from an historic low of 7.2% in 2019 — putting them at risk of mortgage default and foreclosure.<sup>5</sup>
- Mortgage holders in Northeast Ohio are the most likely to be severely cost-burdened. During the 2019 to 2023 period, 8.7% of mortgage holders in the region were spending 50% or more of their incomes on housing.<sup>6</sup> This has increased the chances of mortgage default and foreclosure in the region.

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<sup>1</sup> MarketTrends. Cotality.

<sup>2</sup> Ibid.

<sup>3</sup> Small Area Income and Poverty Estimates. U.S. Census Bureau.

<sup>4</sup> American Community Survey. U.S. Census Bureau.

<sup>5</sup> Ibid.

<sup>6</sup> American Community Survey. U.S. Census Bureau.

## **Ohio's housing market remains tight even as construction increases.**

- Since 2019 the number of new housing units authorized for construction in Ohio has increased by 32%, helping to increase the state's housing stock by 2.0% over the same period.<sup>7</sup> <sup>8</sup> Despite this, the housing market in Ohio remains extremely tight. Vacancy rates have generally been falling since 2009, creating a more competitive housing market. In the first quarter of 2024, Ohio's homeowner vacancy rate dropped to 0.3% — the lowest level on record — and the following quarter the rental vacancy rate fell to a near-record low of 4.4%.<sup>9</sup>
- From 2022 to 2023, there was a 27% increase in the number of vacant units for rent, totaling nearly 80,000 available units and matching pre-pandemic levels. At the same time there was only a 3% increase in the number of vacant units for sale. The number of homes for sale (under 24,000 in 2023) remains well below the housing stock available for homeownership in 2019 (about 36,000).<sup>10</sup>

## **As rents increase faster than incomes, Ohio renters are finding themselves severely cost-burdened and at risk of eviction and homelessness.**

- Since the start of the COVID-19 pandemic, rents in Ohio have been rapidly increasing. Adjusted for inflation, the median rental price for a two-bedroom apartment in Ohio increased by 22% from December 2019 (\$963 per month, in 2024 dollars) to December 2024 (\$1,174 per month). At the end of 2024, rent was higher than any month on record.<sup>11</sup>
- Rent increases are also outpacing income growth for most Ohioans, regardless of where they fall in the income distribution. From 2006 to 2023, median gross rent increased 1.2 times faster than incomes for the wealthiest 20% of Ohio households and 1.6 times faster than incomes for the bottom 20%. As such, Ohio renters are spending more relative to income. The median share of income spent on rent (29%) has been steadily increasing since before the pandemic, after a decade of decline.<sup>12</sup>
- The number of Ohio renters experiencing severe housing cost burden is also on the rise. In 2023 over 397,000 Ohio renters (26%) spent at least half their incomes on housing — up from a record low of 23% in 2019 — putting them at risk of eviction and homelessness.<sup>13</sup>

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<sup>7</sup> Population and Housing Estimates. U.S. Census Bureau.

<sup>8</sup> Building Permits Survey. U.S. Census Bureau.

<sup>9</sup> Current Population Survey/Housing Vacancy Survey. U.S. Census Bureau.

<sup>10</sup> American Community Survey. U.S. Census Bureau.

<sup>11</sup> RentalTrends. Cotality.

<sup>12</sup> American Community Survey. U.S. Census Bureau.

<sup>13</sup> Ibid.

**While Ohio continues to build more multifamily housing, there are still not enough affordable rental units for low-income Ohioans, and the gap between supply and demand is widening.**

- New residential construction has been steadily increasing since 2009; however, production is still far below the norm before the Great Recession of 2008. In 2024 about 30,000 new privately-owned housing units were constructed in Ohio, representing a 24% increase from 2019.<sup>14</sup>
- This construction boom is primarily driven by increased production of multifamily units (80% growth), including condominiums and market-rate rental housing. Over the same period, by comparison, single-family unit construction only increased by 11%.<sup>15</sup>
- Even with new residential construction, very little of it is affordable and available to the most vulnerable Ohioans. There is a lack of affordable rental housing in all regions, but the situation is most dire in Central Ohio, where there are only 25 affordable and available units for every 100 extremely low-income (ELI) renters. This translates to only 20,564 affordable and available rental homes for the 81,973 ELI renters in Central Ohio, leaving a shortage of 61,309 units.<sup>16</sup> Closing this affordability gap between supply and demand will require sustained public investment in affordable housing development.

**While serious mortgage delinquencies and foreclosures have become less frequent, evictions have returned to pre-pandemic levels, and an increasing number of Ohioans find themselves at risk of eviction and homelessness.**

- Over 1.2 million Ohioans (11%) live in a household spending at least half its income on housing, putting them at risk of losing their homes to foreclosure or eviction. This includes over 496,000 people living in households that are severely mortgage-burdened and over 761,000 Ohioans living in severely rent-burdened households.<sup>17</sup>
- Since returning to pre-pandemic lows in 2022, serious delinquencies on mortgage payments have become even less frequent for Ohio mortgage holders. In May 2024, the 90-day delinquency rate dropped to a record low of 1.1%. By the end of the year, the serious delinquency rate remained historically low (1.2%).<sup>18</sup>

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<sup>14</sup> Building Permits Survey. U.S. Census Bureau.

<sup>15</sup> Ibid.

<sup>16</sup> National Low Income Housing Coalition.

<sup>17</sup> IPUMS USA. University of Minnesota.

<sup>18</sup> MarketTrends. Cotality.

- After the expiration of the federal foreclosure moratorium, the monthly number of foreclosures in Ohio nearly doubled from December 2021 to February 2023. Since then, however, the foreclosure rate has steadily declined, dropping from 0.5% at its peak in February 2023 to 0.3% by the end of 2024.<sup>19</sup>
- With the expiration of COVID-era moratoria on evictions, filings in Ohio have returned to pre-pandemic levels. In 2024 landlords filed evictions against 104,844 renters (6.5%), putting these households at risk of homelessness. The eviction filing rate was highest in Central Ohio, where 8.5% of renters faced an eviction.<sup>20</sup>

<sup>21</sup>

### **As housing instability increases and affordable options remain scarce, more Ohioans are experiencing homelessness.**

- On a single night in January 2024, 11,759 people were counted statewide as living in temporary housing, homeless shelters, or on the streets. This represents a 14% increase from 2019 and the highest point-in-time count of homeless Ohioans in a decade.<sup>22</sup>
- There are not enough shelter beds available for individual adults who are homeless. In January 2024, there were 8,338 homeless individuals aged 18 or over counted in Ohio but only 5,701 year-round shelter beds available to them — leaving a shortage of 2,637 beds.<sup>23</sup> <sup>24</sup> When the number of shelter beds does not keep up with demand, people are forced to sleep in unsafe environments not meant for human habitation.

### **Poverty, housing instability, and homelessness remain serious concerns for Ohio's youth.**

- Ohio's children are more likely than adults to live in poverty; 18% of the population under 18 and 19% of children under 5 are living in households below the federal poverty level — compared to 13% of the overall population. This is also higher than the national child poverty rates (16% under 18, 17% under 5).<sup>25</sup>
- One in eight Ohioans under 18 (12%) live in a household spending at least 50% of its income on housing. This includes nearly 92,000 children living in

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<sup>19</sup> Ibid.

<sup>20</sup> State of Ohio Court Statistics. Ohio Supreme Court.

<sup>21</sup> American Community Survey. U.S. Census Bureau.

<sup>22</sup> Point-in-Time Count. U.S. Department of Housing and Urban Development.

<sup>23</sup> Ibid.

<sup>24</sup> Housing Inventory Count. U.S. Department of Housing and Urban Development.

<sup>25</sup> Small Area Income and Poverty Estimates. U.S. Census Bureau.

households that are severely mortgage-burdened and over 219,000 living in severely rent-burdened housing.<sup>26</sup>

- Homelessness among school-age children remains high. Ohio’s public and community schools reported that 32,148 students (1.9% of total enrollment) lacked a fixed, regular, and adequate place to sleep during the 2024–2025 school year.<sup>27</sup> Students who experience housing instability are at higher risk for poor school performance, mental and physical health issues, and other concerns.<sup>28</sup> Failing to address issues of housing affordability and instability for families with school-age children will have long-term negative impacts on Ohio’s youth and ultimately the state at large.
- In 2024 more than a quarter of 19-year-olds transitioning out of foster care in Ohio (26%) reported experiencing homelessness in the prior two years, which is the highest share among Ohio’s neighboring states and a considerably higher likelihood than the national average (19%).<sup>29</sup>

**The state’s aging housing stock poses serious challenges to providing safe and accessible housing, especially for families with young children and Ohioans with disabilities.**

- Ohio’s housing stock is relatively old. One in four housing units in Ohio (24%), was built before 1950 when the nation’s first laws banning lead-based paint were enacted — higher than the national share (16%). Northwest Ohio has the highest share of pre-1950 homes (30%).<sup>30</sup> These homes are more likely to contain chipped lead paint or lead-contaminated dust, which can be ingested by young children. Having safe and quality housing improves their chances of living healthy lives.
- In 2023, 1.7 million Ohioans (17%) were living with a disability. Prevalence of disability in Ohio adults has also increased by 14% since 2010. Furthermore, Ohio’s disability prevalence rate has consistently been above the national average (16% in 2023).<sup>31</sup>
- Due in part to the age of Ohio’s housing stock, 53% of housing units in the state are in buildings that require steps to enter — considerably higher than the

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<sup>26</sup> IPUMS USA. University of Minnesota.

<sup>27</sup> Ohio Department of Education and Workforce.

<sup>28</sup> <https://nche.ed.gov/research/>

<sup>29</sup> National Youth in Transition Database Youth Outcomes Report. U.S. Department of Health and Human Services.

<sup>30</sup> American Community Survey. U.S. Census Bureau.

<sup>31</sup> Ibid.

national average (44%).<sup>32</sup> This is a problem for those who have serious difficulty walking or climbing stairs, which is the case for 50% of Ohio adults with a disability.<sup>33</sup>

### **As Ohio's baby boomers age, housing options remain limited for older adults.**

- Ohio's population is relatively old. In 2023 the median age in Ohio was 40 years compared to the national median of 39. Ohio's older adult population also continues to grow, however the rate of growth is slowing down. From 2002 to 2017, the number of Ohioans aged 55 or over increased steadily by about 2% annually from 2,600,657 (22% of the population) to 3,550,617 (31%). However the annual growth rate has slowed to less than 1% since the pandemic. In 2023 there were 3.7 million older adults in Ohio, which is 32% of the state population.<sup>34</sup>
- Demographers predict the population aged 55 or over will peak between now and 2030. Central Ohio is the only region expected to experience an increase in the older adult population by 2030 (+8%) compared to a 2% decline statewide.<sup>35</sup> While the 55-or-over population may be peaking this decade — as baby boomers continue to age — older population cohorts are expected to peak in the decades to come. By 2050 there will be 27% more Ohioans aged 85 or over than there are currently, which poses serious challenges to housing and caring for the elderly.<sup>36</sup>
- Although the overall older adult population may soon be peaking, the number who live alone is still on the rise. More than 653,000 Ohioans aged 65 or over live alone, representing 13% of all households. This type of household is most common in Northeast Ohio, where 15% of homes are occupied by an adult aged 65 or over living by themselves.<sup>37</sup> Aging householders living alone face unique challenges when it comes to maintaining the cost and upkeep of homes, especially among those who wish to age in place.
- In 2023, 1.6 million Ohio adults —17% of the population — were living with a disability, with the highest prevalence in Southeast Ohio at 22%. Nearly a third of Ohioans aged 65 or over also live with a disability (31%). One in five (20%) has serious difficulty walking or climbing stairs, and one in eight (12%) has difficulty doing errands alone.<sup>38</sup> With this population cohort still growing and disabilities becoming more prevalent with age, there is a growing need for affordable

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<sup>32</sup> American Housing Survey. U.S. Census Bureau.

<sup>33</sup> American Community Survey. U.S. Census Bureau.

<sup>34</sup> Population and Housing Estimates. U.S. Census Bureau.

<sup>35</sup> Population Characteristics and Projections. Ohio Department of Development.

<sup>36</sup> Ibid.

<sup>37</sup> American Community Survey. U.S. Census Bureau.

<sup>38</sup> Ibid.

housing options that are more accessible and designed for older adults with independent living challenges.

- Older adults are more likely to be severely mortgage-burdened. One in eight mortgage holders aged 55 or over (13%) spends at least half their household income on housing. Prevalence of severe mortgage burden among older adults also increases with age. Eighteen percent of mortgage holders aged 65 or over and 24% of those aged 75 or over are severely mortgage-burdened, putting them at risk of losing their homes to foreclosure.<sup>39</sup>

### **While disparities between white and Black Ohioans persist, Black homeownership is on the rise.**

- One in five Black Ohioans (20%) lives in a household spending at least half its income on housing. This includes over 68,000 people living in households that are severely mortgage-burdened and nearly 275,000 living in severely rent-burdened housing.<sup>40</sup>
- Black householders are far less likely to own their homes (37%) as their white counterparts (73%). In Northwest Ohio white heads of household were more than twice as likely to own their home (73%) as their Black counterparts (34%). The resulting gap in homeownership in the region – 40 percentage points – was the largest in the state. The statewide gap in homeownership between white and Black Ohioans (36 percentage points), however, is slightly narrower than it was at its widest in 2021 (37). The narrowing of this gap has been driven largely by a 3.7% increase in the number of Black homeowners from 2018 to 2023.<sup>41</sup>
- Both Black and white potential homebuyers in Ohio are less likely to be denied on a home purchase loan application than they were a decade ago. While the denial rate gap between them has also narrowed, Black Ohioans are still more likely to be denied (17% compared to 9%).<sup>42</sup>
- Despite increased homeownership, Black Ohioans still hold a disproportionately small share of the state's housing wealth. While 13.6% of occupied housing units in Ohio have a Black head of household, only 6.2% of total home values in the state are held by Black homeowners. The resulting gap (7.5 percentage points) is known as the housing wealth gap.

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<sup>39</sup> IPUMS USA. University of Minnesota.

<sup>40</sup> Ibid.

<sup>41</sup> Ibid.

<sup>42</sup> Home Mortgage Disclosure Act Data. Consumer Financial Protection Bureau.

- This gap is widest in Southwest Ohio (8.5), where Black householders make up 14.8% of all households, but own only 6.3% of regional housing wealth.<sup>43</sup> Studies show that homes in Black communities tend to be undervalued compared to similar homes in majority-white neighborhoods.<sup>44</sup> Furthering fair housing practices in both the mortgage lending and appraisal processes will enable Black Ohioans to build more generational wealth and achieve greater economic stability for their families.
- Black mortgage holders in Ohio are almost twice as likely to be severely cost-burdened as white homeowners with a mortgage (15% compared to 8%), placing them at greater risk of losing their homes to foreclosure. The severe mortgage burden gap is widest in Southeast Ohio, where Black homeowners are more than four times as likely as their white counterparts in the region (37% compared to 8%) to be spending at least half their incomes on housing.<sup>45</sup>
- At the same time, nearly a third of Black renters in Ohio (32%) are severely rent-burdened compared to 23% of white renters. This gap is widest in Northeast Ohio (13 percentage points) where Black renters are more likely to spend at least half their incomes on housing (35%) compared to their white counterparts (22%).<sup>46</sup> This puts Black renters in Ohio at increased risk of eviction and homelessness.

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<sup>43</sup> IPUMS USA. University of Minnesota.

<sup>44</sup> <https://www.brookings.edu/events/valuing-homes-in-black-communities/>

<sup>45</sup> IPUMS USA. University of Minnesota.

<sup>46</sup> Ibid.

## FY 2027 Strategic Priorities

***Guiding Principle 1: Create and preserve affordable and accessible housing opportunities for low- to moderate-income Ohioans through OHFA's core programs.***

1.1 Encourage homeownership through down payment assistance for low- to moderate-income homebuyers.

*OHFA will strive to expand affordable homeownership through programs that support limited or fixed income homebuyers.*

1.2 Increase the supply of accessible and affordable workforce housing for homeownership through the development of new single-family homes for Ohioans.

*Through the Single Family Tax Credit program, OHFA will help more Ohioans achieve the dream of homeownership by aiding in increasing the supply of affordable single-family housing stock.*

1.3 Increase the availability of affordable and accessible housing at varying income levels through both the production of new rental units and the preservation of existing affordable housing.

*OHFA will use the federal Low-Income Housing Tax Credit (LIHTC) program, the Ohio LIHTC program, the Housing Development Assistance Programs (HDAP), and other development tools to fill critical housing needs throughout the state.*

1.4 Expand affordable and accessible housing opportunities for all Ohioans by incentivizing the inclusion of multifamily units for individuals with disabilities, independent living challenges, and other special housing needs.

*OHFA will continue to lead and support housing initiatives that address the needs of extremely low-income (ELI) renters with disabilities, seniors with independent living challenges, individuals experiencing homelessness or facing housing instability, and populations at heightened risk for infant mortality.*

***Guiding Principle 2: Ensure access to quality affordable housing through compliance standards and asset management.***

2.1 Maintain high-quality affordable rental housing that is responsive to resident needs and program compliance requirements.

*Through physical inspections and file reviews for Compliance Audit Reports, OHFA will continue to ensure that funded projects provide affordable and accessible housing that meets the needs of Ohioans.*

2.2 Prioritize compliance with the Fair Housing Act of 1968 and administer funding programs in a manner that affirmatively furthers fair housing to protect renters and homeowners.

*OHFA will continue to prioritize and promote fair housing practices in both single- and multifamily housing and remain committed to encouraging housing choice through development and preservation across revitalizing neighborhoods, communities that demonstrate housing need, and higher-opportunity areas.*

2.3 Strengthen the performance and financial condition of OHFA's rental housing portfolio through asset management.

*OHFA will remain committed to encouraging the maintenance of quality, affordable rental housing by working with relevant stakeholders to improve the monitoring, management, maintenance, and repositioning of assets.*

**Guiding Principle 3: Educate stakeholders and the public about Ohio’s housing challenges and how OHFA programs address them.**

3.1 Promote awareness of OHFA’s programs and how the Agency works to better the lives of Ohioans by expanding access to affordable housing.

*Through training, homebuyer education, marketing, and other outreach efforts, OHFA will engage with partners, policymakers, and the public to promote the Agency’s programs and connect stakeholders to housing resources.*

3.2 Engage with interested parties to build relationships with future partners and increase stakeholder participation in OHFA’s housing development programs.

*OHFA will develop processes to engage with businesses and other potential partners to improve access to resources for the development of affordable single- and multifamily housing and further the Agency’s mission.*

3.3 Cultivate strong partnerships outside the housing sector to promote research and informed decision-making as well as leverage funding and support for multisector approaches to increase access to affordable housing.

*OHFA will remain focused on nurturing relationships and sharing expertise with community organizations, academic institutions, and other governmental agencies. By leveraging such collaborative partnerships, OHFA will further the development of innovative housing solutions that seek to improve outcomes for Ohioans.*

3.4 Utilize a data-driven framework to inform programmatic and policy decisions.

*OHFA will keep the public informed of affordable housing issues and the Agency’s impact across the state while also shaping public policy through research and assessment of Ohio’s housing needs.*

3.5 Work to improve the financial literacy of Ohioans through education and outreach.

*By adjusting review criteria and requirements for existing and proposed LIHTC properties and by strengthening marketing efforts to reach all Ohioans, OHFA will enhance the effectiveness of services and supports that promote financial literacy and improve economic mobility.*

**Guiding Principle 4: Strengthen OHFA’s ability to carry out its mission by developing innovative approaches to a constantly changing housing landscape.**

4.1 Maintain and strengthen the financial resource structures that allow OHFA to provide down payment assistance and increase access to homeownership.

*OHFA will continue to monitor market conditions and examine financing strategies that allow the Agency to respond to changes and evolve as needed.*

4.2 Leverage technology to increase efficiency, make interdepartmental procedures and communications within the Agency more effective, and improve the customer experience through IT updates and personalized assistance.

*OHFA will continue to utilize and invest in the most up-to-date, effective, and efficient technologies and public-facing tools to improve day-to-day operations and program administration, reduce processing times, and improve data quality.*

4.3 Assess internal policies and procedures to increase operational efficiency and effectiveness.

*OHFA will improve upon current practices to develop new ways of doing business and solving problems that allow the agency to operate as efficiently as possible while also reducing risk exposure.*

4.4 Strengthen OHFA’s work culture through talent recruitment and employee engagement to sustain the Agency and its mission.

*OHFA will continue to recruit and attract highly qualified staff while maintaining a healthy work culture that is committed to talent retention and employee engagement.*