

The Ohio Housing Finance Agency and the Ohio Longitudinal Data Archive

FY 2026 Data Access and Use Report



June 2026

Introduction

This report provides a summary of data access and research activities involving Ohio Housing Finance Agency data that are contained in the Ohio Longitudinal Data Archive, under the governance of the Ohio Longitudinal Data Archive (OLDA) Partnership. The OLDA Partnership is an administrative data partnership that supports the policy research priorities of Ohio’s public agencies and the Ohio Education Research Center (OERC). The goal of the OLDA Partnership is to inform government policy and program decisions and to generate new research-based knowledge. The OLDA Partnership centralizes state administrative data into a single data repository, the OLDA, for applied policy research.

The OLDA is maintained by The Ohio State University’s Center for Human Resource Research (CHRR). The Ohio Department of Job and Family Services (ODJFS) retains ownership and control of the OLDA. The OLDA contains administrative records from ODJFS, the Ohio Department of Education and Workforce (DEW), the Ohio Department of Higher Education (ODHE), the Ohio Housing Finance Agency (OHFA), and Opportunities for Ohioans with Disabilities (OOD). The OLDA allows researchers to analyze administrative records across time and program domains to assess the effectiveness of workforce, education, and housing programs, services, and policies and to identify gaps that can be addressed for the overall improvement of Ohio’s public programs and services.

OHFA contributes two data sets to the OLDA. The OHFA Tenant File contains data derived from the annual census of Ohio’s Low Income Housing Tax Credit (LIHTC) tenants. The Tenant File contains information about the property and the tenants living in each property unit as of December 31 each year. The OHFA Homeowner File includes data on homeowners for down payment and mortgage assistance. The Homeowner File contains information about the borrower and co-borrower involved in the mortgage and the home that is being purchased. OHFA provides CHRR with annual updates of the Tenant File and the Homeowner File. As of the writing of this report, the OLDA contains OHFA Tenant and Homeowner records from 2015 through 2025.

Data Access Procedures

The OLDA is a restricted-use data source, available only for approved projects. Researchers interested in using the OLDA submit an OLDA Research Request for Data that includes:

- A brief (1-2 sentences) description of the proposed project;
- Background information about the researcher and other research team members;
- A statement of how the proposed project will inform state policy;
- Purpose of the research and expected research products; and
- Requested data sets and expected linkage process.

The Research Request is reviewed by OLDA staff at CHRR for completeness, feasibility, and compliance with the OLDA data access requirements. Those passing initial review are forwarded to their agency data steward to accept or decline the project. Researchers that are invited to proceed then submit the remaining application materials which include:

- A research plan including the specific data variables the researcher will use, the research design, how the data will be used, and the targeted project timeline.
- Acknowledgment of the data security plan detailing physical and electronic security and how access to the data will be handled.
- An OERC and/or OLDA data-sharing agreement (MOU) which identifies the legal terms of the agreement.

The OLDA staff at CHRR review the full application package for compliance with OLDA data access requirements and then forward the package to the agency or agencies involved for final approval.

Once approved, the research team completes additional compliance activities, including submitting evidence of IRB approval or exempt status and completion of Collaborative Institutional Training Initiative (CITI) human subjects training (Social and Behavioral course). When these activities are completed, CHRR staff prepares data extracts for researcher access via the secured network as described in the approved OLDA Research Request for Data.

OHFA/OLDA Data Projects in FY 2026

The OLDA staff at CHRR provided data services and support for three OLDA research projects that included OHFA records in FY2026. The projects are summarized below.

Financial Wellbeing, Financial Shocks, and the Effects of COVID-19 on Ohio Households

Principal Investigator	Dr. Stephanie Moulton, Professor, John Glenn College of Public Affairs, The Ohio State University
OLDA Data Accessed	OHFA Homeowner OHFA Tenant UI Wages UI Claimants Quarterly Census of Employment and Wages
Non-OLDA Data Matched	Ohio Consumer Credit Panel MORE Loan Data Vital Statistics Data

This ongoing project was initiated in 2021 and was extended in 2022 and 2023. The research team includes collaborators from the Ohio Housing Finance Agency, the John Glenn College of Public Affairs at The Ohio State University, the Department of Sociology at The Ohio State University, the Department of Human Sciences at The Ohio State University, the Department of Economics at The Ohio State University, and the Federal Reserve Bank of Philadelphia.

Project funders include the Institute for Population Research at The Ohio State University, the Social Security Administration through the University of Wisconsin Center for Financial Security, and the Alliance for the American Dream (Schmidt Futures).

The research application describes the project as providing, “unique insights on the financial outcomes and coping strategies of Ohio households before and after COVID-19, linking state administrative data with a new Ohio consumer credit panel dataset and for a subset of homeowners, with mortgage data.” Specific aims of the study are as follows:

1. *Examine the unemployment and credit outcomes of low- and moderate-income homeowners and renters who received housing assistance immediately before or after the COVID-19 financial shock, as well as a sample of homeowners with mortgages who did not receive OHFA housing assistance.*
2. *Document overall trends in indicators of financial wellbeing and distress for households with an unemployment claim using credit data, and to identify specific households and communities more at risk of severe financial hardship.*

3. *Examine the extent to which public, nonprofit, and private lenders are able to meet household demand for credit, and whether they provide borrower relief in light of hardships from COVID.*

The project thus far has shown a large impact on surviving partner’s credit following the death of a spouse during COVID-19. In 2015, the scope of the study was therefore expanded to encompass an additional research aim:

4. *Determine the role death (beyond COVID) plays on a surviving spouse’s well-being.*

Stabilizing Vulnerable Homeowners in a Time of Crisis: Insights from the Homeowner Assistance Fund during the COVID-19 Pandemic

Principal Investigator	Dr. Stephanie Moulton, Professor, John Glenn College of Public Affairs, The Ohio State University
OLDA Data Accessed	UI Wages UI Claimants Quarterly Census of Employment and Wages BMV Records
Non-OLDA Data Matched	OHFA HAF Ohio Consumer Credit Panel Ohio Property Records

This ongoing project was initiated in 2024 and will examine the characteristics and outcomes of Homeowner Assistance Fund (HAF) recipients in Ohio. The research team includes collaborators from the Ohio Housing Finance Agency, the John Glenn College of Public Affairs at The Ohio State University, the Urban Institute, and the U.S. Department of Treasury.

The project received funding from the Research Institute for Housing America.

The research application states that the project, “directly informs the extent to which the HAF-served homeowners in need and the outcomes of assisted homeowners, thereby informing the design of future programs to assist homeowners experiencing unemployment or loss of income.” The research team noted that, “the research will inform policy at both the state and federal levels through an ongoing partnership with the Ohio Housing Finance Agency as well as the U.S. Department of Treasury.” Specific aims of the study are as follows:

1. *What are the employment and credit characteristics of homeowners who applied to and who were assisted through Ohio’s HAF program? To what extent were program funds distributed to homeowners with an unemployment claim or other evidence of an income loss?*
2. *How do the employment and credit characteristics of HAF-assisted homeowners compare to the characteristics of homeowners assisted through temporary mortgage payment*

forbearance? What share of HAF-assisted homeowners also received temporary mortgage forbearance outside of HAF?

3. *What are the implications of HAF on the long-term wealth trajectories of assisted homeowners? The administrative data from OHFA includes home values and mortgage debt levels at the time of assistance. We plan to use this data to backout counterfactual changes to housing wealth with and without HAF for assisted homeowners.*

Power of Home Survey on Home Repair

Principal Investigator	Dr. Stephanie Moulton, Professor, John Glenn College of Public Affairs, The Ohio State University
OLDA Data Accessed	OHFA Homeowner
Non-OLDA Data Matched	Power of Home Survey Loan Service Ohio Consumer Credit Panel

Funded by OHFA and American Family Insurance, this is a study of low and moderate income homeowners in Ohio to better understand their needs, experiences, and financing of home repairs and home improvements. The survey sample was drawn from the OHFA Homeowner records in the OLDA and supplemented with matched data from the Ohio Consumer Credit Panel.

The research team consists of collaborators from the Ohio State University and OHFA. The survey was fielded by CHRR in Autumn 2025 and analysis of the joined survey and administrative data is currently in progress. The analysis focuses on three central questions:

1. *What repair or improvement needs have homeowners encountered?*
2. *What are the ways homeowners are currently meeting those repair needs and how does it affect their financial health as measured by survey and credit data? And,*
3. *What other unexpected or increased costs have made it difficult to sustain homeownership?*