



45TH OHIO HOUSE DISTRICT

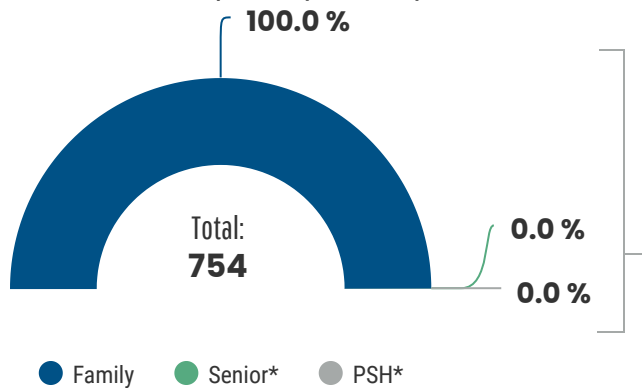
Rep. Jennifer Gross



The Ohio Housing Finance Agency (OHFA) is a state agency dedicated to ensuring all Ohioans have a safe and affordable place to call home. OHFA uses federal and state resources to support down payment assistance and fixed-rate mortgages as well as finance the development of affordable housing for low- to moderate-income Ohioans. Two key federal resources are the Low-Income Housing Tax Credit, which facilitates private capital investment to build and preserve affordable rental housing, and tax-exempt private activity bonds or Housing Bonds, which help support both homeownership and rental housing programs. OHFA also uses two state funding sources, an allocation from the Ohio Housing Trust Fund and funding from the Ohio Department of Commerce, Division of Unclaimed Funds, for the development of affordable rental housing. Through these programs and other activities, the Agency creates or sustains more than 27,000 jobs and contributes \$4.5 billion a year to the state's economy.

OHFA'S IMPACT IN THE 45TH DISTRICT

Rental Units Developed by Priority Need

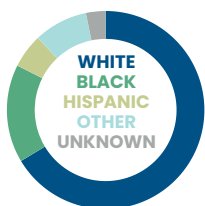


- 1,183** Residents Assisted with Homebuying
- 254** Residents Assisted with Homeowner Costs
- 754** Affordable Rental Units Built or Preserved

OHFA HOMEBUYERS IN THE 45TH DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
34	\$57,215	\$149,981	698

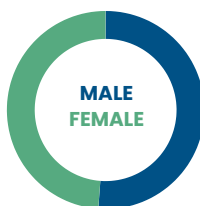
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 45TH DISTRICT

Veterans

160 veterans in the 45th are **housing insecure**, or live in households spending more than 50% of income on homeowner costs or rent.



Severe Mortgage Burden

1,660 mortgage holders in the 45th spend 50% or more of income on housing, putting them **at risk of losing their home to foreclosure**.



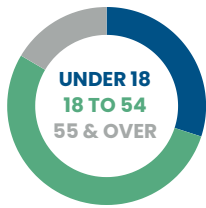
Eviction Filings

1,619 evictions were filed against renters in the 45th in 2022, putting **14.2% of rental households** in danger of homelessness.



LOW-INCOME RENTERS IN THE 45TH DISTRICT

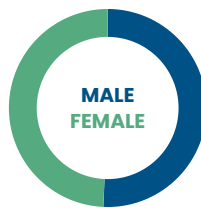
All Members of Household by Age



Number of Low-Income Renters

12,220 All Members of Household
5,317 Households

Heads of Household by Gender



Average Age

30 All Members of Household
43 Head of Household

Income & Rent Limits

\$41,000 Max. Income
\$1,025 Max. Rent
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)
Admin Assistants (\$40K)
Forklift Operators (\$40K)
Preschool Teachers (\$32K)



Sources: OHFA internal data (as of December 31, 2022); American Community Survey (ACS) One- and Five-Year Estimates; IPUMS USA, University of Minnesota (based on one-year estimates); Income Limits, U.S. Department of Housing and Urban Development; Supreme Court of Ohio Case Management System (based on 2022 data); Ohio Department of Education (public data request, based on 2021–2022 school year data); Real Estate Analytics Suite, CoreLogic (based on 12-month averages); National Low Income Housing Coalition (public data request, based on one-year estimates)

Notes: PSH = Permanent Supportive Housing. AMI = Area Median Income. Due to rounding error, percentages may not add up to 100%. All estimates based on 2021 data unless stated otherwise. For questions, contact the Office of Research and Analytics at Research@ohiohome.org.



2600 Corporate Exchange Drive, Suite 300
Columbus, OH 43231
614.466.7970 | www.ohiohome.org
Shawn Smith, Executive Director
Guy Ford, Director of Legislative Affairs