



4TH OHIO SENATE DISTRICT

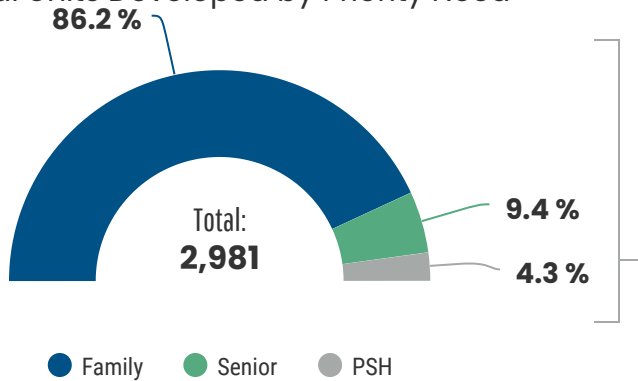
Sen. George F. Lang



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 4TH DISTRICT

Rental Units Developed by Priority Need



3,918 Residents Assisted with Homebuying

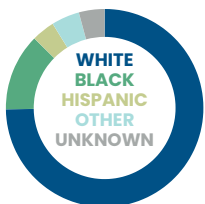
823 Residents Assisted with Homeowner Costs

2,981 Affordable Rental Units Built or Preserved

OHFA HOMEBUYERS IN THE 4TH DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
32	\$55,286	\$141,094	700

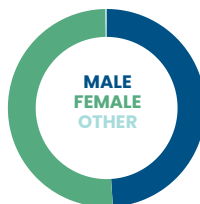
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 4TH DISTRICT

Veterans

469 veterans in the 4th are **housing insecure**, or live in households spending more than 50% of income on homeowner costs or rent.



Severe Mortgage Burden

4,510 mortgage holders in the 4th spend 50% or more of income on housing, putting them **at risk of losing their home to foreclosure**.



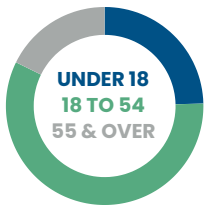
Eviction Filings

4,264 evictions were filed against renters in the 4th in 2022, putting **11.3% of rental households** in danger of homelessness.

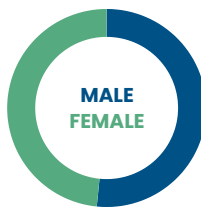


LOW-INCOME RENTERS IN THE 4TH DISTRICT

All Members of Household by Age



Heads of Household by Gender



Number of Low-Income Renters

45,731 All Members of Household
21,283 Households

Average Age

31 All Members of Household
42 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.



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