



# 51ST OHIO HOUSE DISTRICT

Rep. Sara P. Carruthers

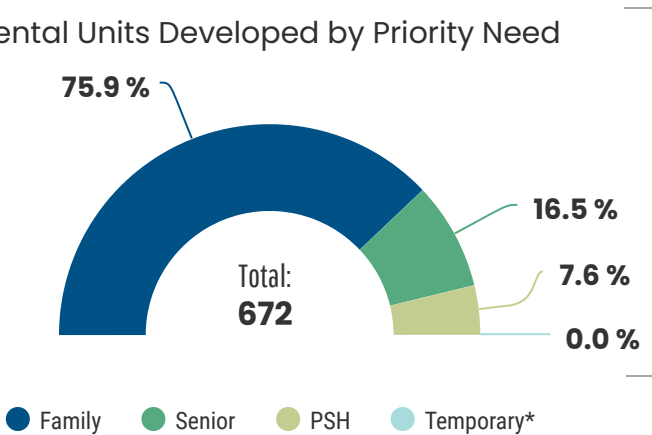
## ABOUT OHFA

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 51ST DISTRICT

Rental Units Developed by Priority Need



**2,373** Homebuyers Assisted

**672** Affordable Rental Units Built or Preserved

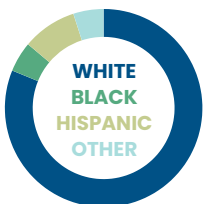
**237** Mortgage Holders Helped to Avoid Foreclosure

**176** Blighted and Vacant Homes Demolished

## OHFA HOMEBUYERS IN THE 51ST DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
32	\$49,672	\$127,856	698

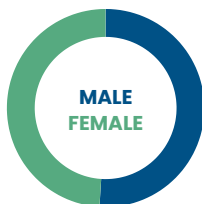
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



# HOUSING NEEDS IN OHIO'S 51ST DISTRICT

## Veterans

1,209 veterans or 24% of veteran heads of household in the 51st spend more than 30% of income on housing.



## Price-to-Income Ratio

The average home price in the 51st is \$162,246, or 2.4 years of family income for the average potential homebuyer.



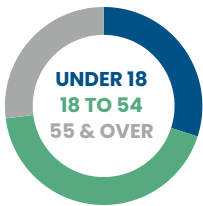
## Older Adults

6,186 older adults or 24% of heads of household 55 or over in the 51st spend more than 30% of income on housing.

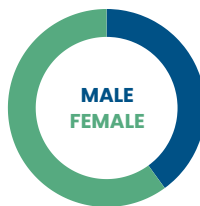


## LOW-INCOME RENTERS IN THE 51ST DISTRICT

All Members of Household by Age



Heads of Household by Gender



Number of Low-Income Renters

14,366 All Household Members  
7,965 Households

Average Age

36 50

All Members of Household  
Head of Household

Income & Rent Limits

\$39,024 \$976

Max. Income Max. Rent  
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)

Admin Assistants (\$38K)  
Customer Service Reps (\$36K)  
Preschool Teachers (\$33K)



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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