



90TH OHIO HOUSE DISTRICT

Rep. Brian Baldrige

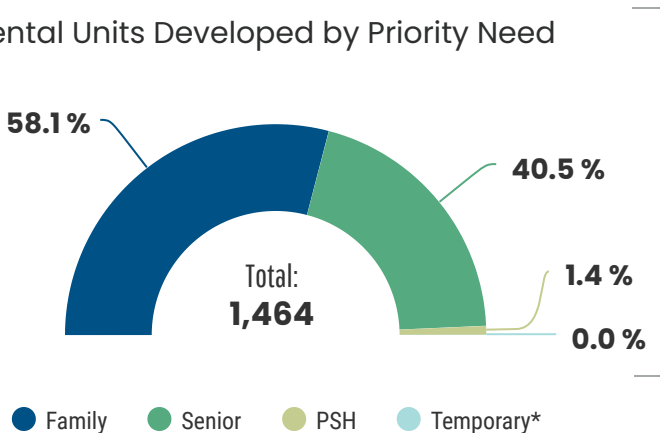
ABOUT OHFA

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 90TH DISTRICT

Rental Units Developed by Priority Need



663 Homebuyers Assisted

1,464 Affordable Rental Units Built or Preserved

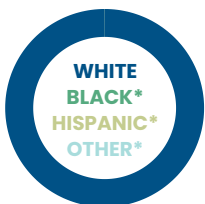
169 Mortgage Holders Helped to Avoid Foreclosure

196 Blighted and Vacant Homes Demolished

OHFA HOMEBUYERS IN THE 90TH DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
27	\$56,160	\$96,417	693

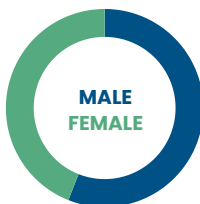
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 90TH DISTRICT

Veterans

1,045 veterans or 22% of veteran heads of household in the 90th spend more than 30% of income on housing.



Severe Mortgage Burden

1,687 mortgage holders or 11% of homeowners with a mortgage in the 90th spend more than 50% of income on housing.



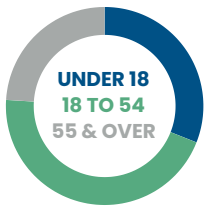
Older Adults

5,168 older adults or 22% of heads of household 55 or over in the 90th spend more than 30% of income on housing.

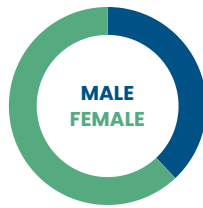


LOW-INCOME RENTERS IN THE 90TH DISTRICT

All Members of Household by Age



Heads of Household by Gender



Number of Low-Income Renters

11,870 All Household Members
6,301 Households

Average Age

35 All Members of Household
50 Head of Household

Income & Rent Limits

\$25,776 Max. Income
\$644 Max. Rent
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)
Home Health Aides (\$23K)
Cashiers (\$21K)
Food Servers (\$21K)



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.



57 East Main Street
Columbus, OH 43215
614.466.7970 | www.ohiohome.org
Shawn Smith, Interim Executive Director
Guy Ford, Director of Legislative Affairs