

12TH CONGRESSIONAL DISTRICT

Rep. Troy Balderson

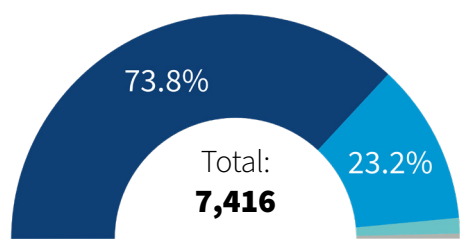


**Housing Finance
Agency**

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 three state funding sources, the Ohio Low-Income Housing Tax Credit, 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 12TH DISTRICT

Rental Units Developed by Priority Need



11,011 Residents Assisted with Homebuying

7,416 Affordable Rental Units Built or Preserved

● Gen. Occupancy ● Senior ● PSH ● AAL ● Temporary

OHFA HOMEBUYERS IN THE 12TH DISTRICT

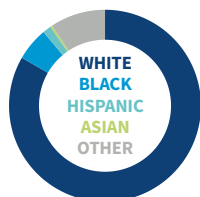
Average Age: **33**

Average Income: **\$75,044**

Average Home Loan: **\$191,736**

Average FICO® Score: **715**

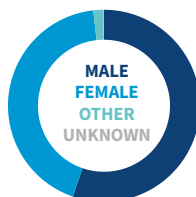
Race/Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN OHIO'S 12TH DISTRICT

Mortgage Delinquency

In 2024, **1.07% of mortgage holders** in the 12th missed three or more payments on their mortgage, putting them in **danger of foreclosure**.



Older Adults

18,361 older adults in the 12th are **housing unstable**, or are part of households spending at least half their incomes on housing costs.



Veterans

2,494 veterans in the 12th are **housing unstable**, or live in households spending more than 50% of income on homeowner costs or rent.

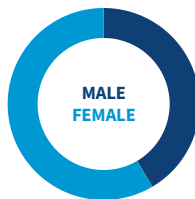


LOW-INCOME RENTERS IN THE 12TH DISTRICT

All Members of Household by Age



Heads of Household by Gender



Average Age

35 All Members of Household
50 Head of Household

Number of Low-Income Renters

95,934 All Members of Household
46,720 Households

Income & Rent Limits

\$38,650 Max. Income
\$966 Max. Rent
60% AMI, Family of 2

Select Local Jobs
(and their average salaries)

Home Health Aides (\$32K)
Janitors (\$35K)
Stockers and Order Fillers (\$38K)



Sources: OHFA internal data (as of June 30, 2025); American Community Survey (ACS) One-Year Estimates; IPUMS USA, University of Minnesota (based on the ACS Public Use Microdata Sample); Supreme Court of Ohio Case Management System (based on 2024 data); Ohio Department of Education and Workforce (public data request, based on 2024–2025 school year data); MarketTrends/RentalTrends, Cotality (based on 12-month averages); National Low Income Housing Coalition (public data request, based on the ACS Public Use Microdata Sample); Income Limits, U.S. Department of Housing and Urban Development; Occupational Employment and Wage Statistics, U.S. Bureau of Labor Statistics

Notes: PSH = Permanent Supportive Housing. AAL = Affordable Assisted Living. AMI = Area Median Income. Due to rounding error, percentages may not add up to 100%. All estimates based on 2023 or 2024 data. For questions, contact the Office of Research and Analytics at Research@ohiohome.org.



**Housing Finance
Agency**

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