20TH OHIO HOUSE DISTRICT

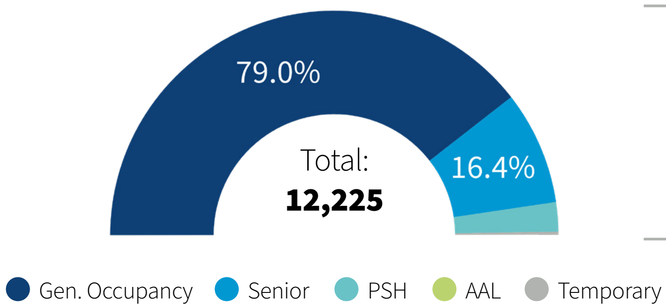
Rep. Terrence Upchurch

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 20TH DISTRICT

Rental Units Developed by Priority Need



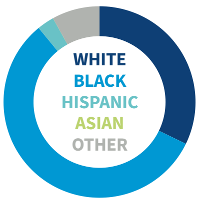
1,363 Residents Assisted with Homebuying

12,225 Affordable Rental Units Built or Preserved

OHFA HOMEBUYERS IN THE 20TH DISTRICT

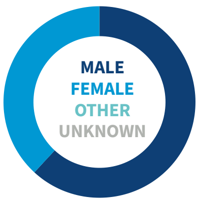
Average Age	Average Income	Average Home Loan	Average FICO® Score
36	$56,831	$118,659	708

Race/Ethnicity Breakdown



Marital Status Breakdown

Gender Breakdown



HOUSING NEEDS IN OHIO'S 20TH DISTRICT

Homeownership Gap

There is a **13-percentage-point gap** between the white and Black homeownership rates in the 20th — **51%** and **38%** respectively.

Rent Increases

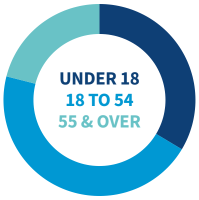
Since 2019, rents in the 20th have **increased by 6%**, making housing less affordable for renters on fixed incomes.

Lead Hazard

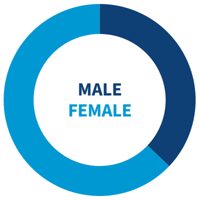
42,313 housing units or **59% of units** in the 20th were built before 1950, making them **more likely to contain lead paint**.

LOW-INCOME RENTERS IN THE 20TH DISTRICT

All Members of Household by Age



Heads of Household by Gender



Average Age

31
All Members of Household

46
Head of Household

Number of Low-Income Renters

50,675
All Members of Household

24,932
Households

Income & Rent Limits

$47,700
Max. Income

$1,193
Max. Rent

60% AMI, Family of 2

Select Local Jobs

(and their average salaries)

Nursing Assistants *($40K)*
Admin Assitants *($47K)*
Factory Assembly Workers *($44K)*

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**.

Ohio Housing Finance Agency

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