

Office of Affordable Housing Research

The Office of Affordable Housing Research is dedicated to using research-based data to drive the Ohio Housing Finance Agency (OHFA)'s mission "We open the doors to an affordable place to call home" for Ohio families. OHFA helps homebuyers, renters, senior citizens and others obtain quality, affordable housing that meets their needs while supporting developers and property managers financially and through maintaining compliance with guidelines and regulations. Staffed by OHFA, the office works in partnership with The John Glenn School of Public Affairs at The Ohio State University and collaborates with other colleges, universities and partners to engage research to guide affordable housing policies.



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Ohio **Housing** Finance Agency

From the Office of Affordable Housing Research

The Truth about Homebuyer Education and Counseling

There is a significant correlation between homebuyer education and counseling and sustainable homeownership. [Explore the various formats](#) of homebuyer education being used and the effectiveness of the counseling resources available.

Written by Dr. Stephanie Moulton, Assistant Professor at the John Glenn School of Public Affairs.

Executive Summary: Maps

Close to 6,700 low- and moderate-income homebuyers were given the financial assistance they needed to purchase homes through the Mortgage Revenue Bond (MRB) program in 2008. [Take an in-depth look](#) at the most popular areas in Ohio where OHFA's program is used.

Written by Dr. Stephanie Moulton, Assistant Professor at the John Glenn School of Public Affairs.

Related Research

Mortgage Revenue Bond Program Analysis

The following research initiated the creation of OHFA's Office of Affordable Housing Research. Dr. Stephanie Moulton analyzed data from more than 20,000 borrowers who used loans funded through Mortgage Revenue Bonds (MRB) in Ohio, Indiana and Florida. [The analysis contains](#) details on lender participation in MRB programs, income and credit needs of borrowers, mortgage sustainability and how the MRB program increases the affordability of homeownership in certain lending environments.

Housing Market Effects of Inclusionary Zoning

Between 1988 and 2005, the use of inclusionary zoning policies directly impacted housing prices and starts in California. [Read about the trend](#) and discover insights between cities that have inclusionary zoning policies and those that do not in *Cityscape: A Journal of Policy Development and Research*.

Written by Antonio Bento, Cornell University; Scott Lowe, Boise State University; Gerrit-Jan Knapp, University of Maryland, College Park; and Arnab Chakraborty, University of Illinois, Urbana-Champaign