Ohio Heroes

Grants for Grads

Next Home

OHFA Advantage*

48TH OHIO HOUSE
DISTRICT
Rep. Scott Oeslager

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 5,800 jobs and contributing over $870 million each year to the state’s economy.

OHFA’S IMPACT IN THE 48TH DISTRICT

1,122 Homebuyers Assisted

199 Homeowners Helped to Avoid Foreclosure

12 Affordable Rental Units Built or Preserved

Homebuyers Assisted by Select Program

57 Ohio Heroes

22 Grants for Grads

<10 Next Home

OHFA Advantage*

OHFA HOMEBUYERS IN THE 48TH

MEDIAN AGE

31

MEDIAN HOUSEHOLD INCOME

$48,687

AVERAGE FICO SCORE

706

RACE AND ETHNICITY BREAKDOWN

95% White

3% Black

3% Hispanic

Marital Status

43% Married

58% Single

65% Male

35% Female

3% Other*
**Housing Needs in the 48th District**

**Older Adults**

58% of older renters in the 48th District spend more than 30% of income on rent.

**Affordability Gap**

For every 100 extremely low-income renters in the 48th District, there are only 23 rental units affordable and available to them.

**Severe Cost Burden**

20% of renter households in the 48th District spend more than 50% of income on rent.

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### Renter Households in the 48th

<table>
<thead>
<tr>
<th>Total Renter Households</th>
<th>Low-Income Renter Households</th>
<th>Median Household Income</th>
<th>Median Gross Rent</th>
<th>Median Rent Paid by Renter</th>
<th>Women Heads of Household w/Children Under 18</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,860</td>
<td>57%</td>
<td>$34,437</td>
<td>$742</td>
<td>$589</td>
<td>17%</td>
</tr>
</tbody>
</table>

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Note: PSH = Permanent Supportive Housing. Percentages may not add up to 100% due to rounding. An asterisk (*) indicates 0%. Women heads of household with children under 18 exclude households with a husband present. All data from OHFA except where noted: (1) American Community Survey Five-Year Estimates, U.S. Census Bureau; (2) Comprehensive Housing Affordability Strategy data, U.S. Department of Housing and Urban Development.