



48TH OHIO HOUSE DISTRICT

Rep. Scott Oelslager

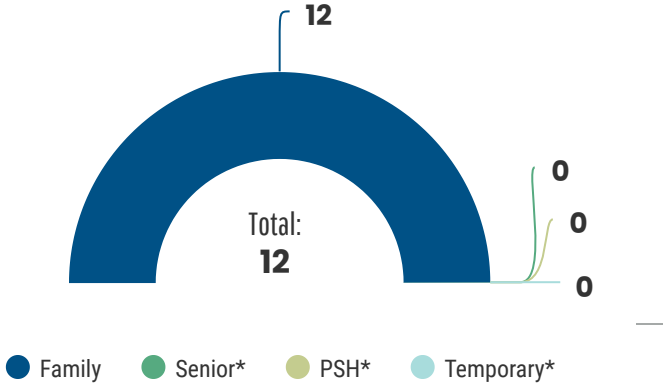
ABOUT OHFA

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 48TH DISTRICT

Rental Units Developed by Priority Need



1,276 Homebuyers Assisted

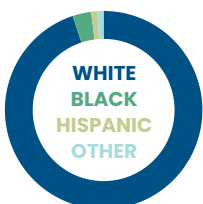
12 Affordable Rental Units Built or Preserved

221 Mortgage Holders Helped to Avoid Foreclosure

OHFA HOMEBUYERS IN THE 48TH DISTRICT

Median Age	Median Income	Average Home Loan	Average FICO® Score
27	\$51,108	\$128,093	718

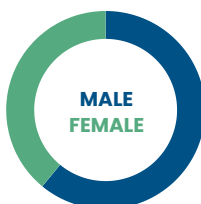
Race & Ethnicity Breakdown



Marital Status Breakdown



Gender Breakdown



HOUSING NEEDS IN THE 48TH DISTRICT

Veterans

1,206 veterans or 36% of veteran heads of household in the 48th spend more than 30% of income on housing.



Rent Increases



Between 2015 and 2019, rent increased by 9.1% in the 48th.

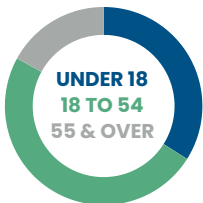
Price-to-Income Ratio

The average home price in the 48th is \$161,150, or 1.9 years of family income for the average potential homebuyer.

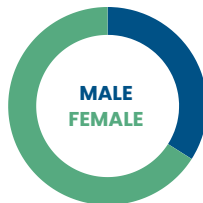


LOW-INCOME RENTERS IN THE 48TH DISTRICT

All Members of Household by Age



Heads of Household by Gender



Number of Low-Income Renters

27,019 All Household Members
13,634 Households

Average Age

30 44

All Members of Household
Head of Household

Income & Rent Limits

\$31,728 \$793

Max. Income Max. Rent
60% AMI, Family of 2

Select Local Jobs

(and their average salaries)

Medical Assistants (\$30K)
Warehouse Movers (\$30K)
Janitors & Cleaners (\$28K)



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.



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