OHIO HOUSING NEEDS ASSESSMENT

TECHNICAL SUPPLEMENT TO THE FISCAL YEAR 2016 ANNUAL PLAN

OHIO HOUSING FINANCE AGENCY

Office of Affordable Housing Research and Strategic Planning

July 1, 2015 - June 30, 2016

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ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, the Ohio Housing Finance Agency (OHFA) has served as the state's affordable housing leader, assuring that Ohioans with low- and moderate-incomes have access to safe, quality and affordable housing.

OHFA uses federal and state resources to fund fixed-rate mortgage loans and provide financing for the development of affordable rental housing. The Agency relies on its partnerships with the private and public sectors and nonprofit organizations to serve homebuyers, renters and populations with special housing needs.

Since 1983, OHFA has empowered more than 149,500 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Low-Income Housing Credit program, OHFA has assisted with the financing of more than 104,500 affordable rental housing units since 1987.

Our Mission

We open the doors to an affordable place to call home. OHFA uses federal and state resources to finance housing opportunities for low- and moderate-income families and individuals. Our programs help to develop and preserve affordable housing throughout Ohio.

Our Values

We commit to delivering our programs with a high standard of excellence to continually meet the public need for affordable housing. OHFA has emerged as a respected leader through consistent demonstration of integrity, partnership and performance.

Our Impact

With more than three decades of service, our impact is built on the power of partnerships. OHFA values its relationships with private sector, public sector and nonprofit organizations that share our commitment to serving homebuyers, renters and populations with special housing needs.

ABOUT THE OFFICE OF AFFORDABLE HOUSING RESEARCH AND STRATEGIC PLANNING

The Office of Affordable Housing Research and Strategic Planning (OAHR) was established in December 2009 to serve as a resource within OHFA to assist in the development of evidence-based affordable housing policies through research, project development and management, data analysis and engaging stakeholder collaborations. In five short years, OAHR has established itself as a leader among its peers and a source of scholarship on a variety of topics related to affordable housing.

Dr. Holly Holtzen has served as the director of the office since its inception. She holds a Ph.D. in health services research from Old Dominion University and a Master of Public Administration from Troy University. She completed her postdoctoral training at the University of Texas Medical Branch (UTMB) funded by the National Institute on Aging Ruth L. Kirschstein National Research Service Award to examine social factors associated with health outcomes among underserved and minority populations. Prior to coming to UTMB, she was an assistant research professor and director of the Center for the Study of Aging at Boise State University, where she developed an interdisciplinary research agenda and educational programming for the College of Health Sciences. She served as the principal investigator on multiple state-funded research projects that involved statewide evaluation of federally funded initiatives.

Stephanie Casey Pierce is a strategic planning and policy analyst. Previously, she was OHFA's director of Homeownership Preservation, where she oversaw Save the Dream Ohio and administered over half a billion dollars in federal foreclosure prevention and housing counseling grants. Before she joined the State of Ohio in 2009, she was a senior policy analyst for the National Governors Association's Center for Best Practices, where she authored publications on foreclosure prevention, the role of arts in economic development and higher education policy. She holds a master's degree in public policy studies from Georgetown University and a Bachelor of Science in psychology from Centre College in Danville, Kentucky. She is an active member of the Junior League of Columbus, where she currently serves on the Junior Leagues of Ohio State Public Affairs Committee.

Bryan Grady is a research analyst and a Ph.D. candidate in planning and public policy at Rutgers University, completing a dissertation on the effects of local government structure on housing market outcomes. He was hired by OHFA in December 2013 and works on a variety of projects, collaborating with program offices and external stakeholders on policy analysis and refinement. Previously, he co-authored a federally-funded study on economic development near newly-built rail stations and an assessment of the impacts of historic preservation activity in Oklahoma. He holds two degrees in economics, a master's from the University of Delaware and a bachelor's from the University of North Carolina at Chapel Hill. He is also an adjunct instructor in economics at Franklin University and was a labor market analyst at the Ohio Department of Job and Family Services before coming to OHFA.

Taylor Koch is a graduate assistant at the Glenn College's Housing and Consumer Finance Research Lab. He is currently pursuing both a Master of Public Administration and Master of Business Administration. He graduated from The Ohio State University with a bachelor's degree in economics and political science. As an undergraduate, he worked as an intern in OHFA's Office of Program Compliance, where he assisted with oversight of the Housing Investment Fund, a program that provided grants and loans for innovative housing solutions that fell outside the bounds of existing OHFA programming.

EXECUTIVE SUMMARY

As part of OHFA's Annual Plan, OAHR is tasked with identifying the scale and scope of the state's housing challenges. This document is more than simply a legal obligation, however; it pulls together data from a wide variety of sources and disciplines and generates a snapshot of where and how Ohioans live that can inform OHFA policymaking to help ensure that every Ohioan has access to safe, affordable housing. Key points from each chapter are covered below.

Preface

Nearly 6.5 million Ohioans, or 58 percent of the state's population, live in households categorized as "low- and moderate-income," meaning that their income is less than 120 percent of the area median. This percentage varies from 33 percent in Delaware County to 69 percent in Morrow County, with higher values concentrated in Appalachian counties. In Ohio's six most populated counties, the concentration of low- to-moderate-income households in the central cities is stark, with many census tracts placing over 80 percent of individuals within OHFA's customer base.

Chapter One: Demographics

Ohio had an estimated 11,594,163 residents in 2014. Most counties statewide lost population since the 2010 Census, but the gains in Central Ohio and some suburban areas elsewhere led to a slight overall increase (0.47 percent) in population over the last four years. Projections from the Ohio Development Services Agency suggest this pattern will persist over the next 25 years, with the state's population expected to increase by 0.04 percent per year. Overall, nearly one in five Ohioans is a member of a racial or ethnic minority group. The median Ohioan is 39 years old and roughly one in seven is aged 65 years or older, though these figures are higher in the far eastern portion of the state, as well as in some counties in north central Ohio. Just over three in 10 households consist of families with children, with higher shares in suburban counties near Columbus. Nearly one in three young adults aged 18 to 32 are living with their parents, a figure only modestly higher than in previous decades. And among adults aged 25 or older, one in three has at least one postsecondary degree, with substantially higher rates in metropolitan areas.

Chapter Two: Special Populations

Thirteen percent of Ohioans report at least one type of disability. These figures are much higher in Appalachian counties, particularly those in the far southern portion of the state. The receipt of SSI benefits is 2.7 percent statewide, with higher rates throughout Appalachia and in Cuyahoga, Lucas and Mahoning Counties. According to point-in-time count of sheltered and unsheltered homeless persons, there were 11,823 homeless individuals identified in January 2014, a four percent drop from the year before. Of those, 4,119 were members of homeless families, 1,481 were found to be chronically homeless and 1,236 were veterans. Overall, about one in nine Ohioans is a veteran, of which seven percent are in poverty and more than one in four are disabled.

Chapter Three: Economic Data

The unemployment rate in Ohio in 2014 was 5.7 percent, a considerable decline from 7.5 percent in 2013, though workforce participation is still down substantially from pre-recession levels. By county, unemployment ranges from 3.4 percent in Mercer to 12.2 percent in Monroe. Ohio employers reported having a total of 5.33 million jobs on their payrolls, more than a quarter of a million more than at the depths of the recession in 2009, with the average private-sector job paying $758 per week. Using a different data source, the Longitudinal Employer-Household Dynamics database, which excludes temporary jobs lasting 90 days or less, just over 197,000 new jobs were created between January 2009 and December 2013, with Franklin County accounting for over 25 percent of that figure. However, those jobs are not necessarily being created where people actually live, especially for those making less than $40,000 per year. Those households are concentrated near the urban core, particularly in formerly heavily industrial cities, but the jobs are generally located in suburban areas. Overall, annual median household income in Ohio was $48,308, as of 2013; one of five households subsisted on less than $20,000 per year, while nearly as many earned $100,000 or more. Nearly one in six Ohioans lived below the federal poverty line in 2013, including 23 percent of children.

Chapter Four: Housing Stock

Ohio has 5,124,221 housing units, according to the 2009-2013 American Community Survey; just over two-thirds are single family detached homes and over a fifth of units are more than 75 years old. The median home is 61 years old in Cuyahoga County and 20 years old in Delaware County, though regional maps show that aging housing stock is an issue not just in urban cores, but in rural townships as well, particularly in Crawford, Harrison, Preble and Wyandot Counties. Nearly one in three households experiences a "housing problem," meaning that they are cost-burdened, overcrowded, or living in functionally substandard housing; this includes a quarter of homeowners and 47 percent of

renters. For very low-income households, however, this rate spikes to 73 percent. The issue is most acute in urban areas plus Athens County, with lower rates seen in rural portions of northwest Ohio. One in nine housing units in Ohio is vacant, with the highest levels in Ottawa, Logan, Harrison and Morgan Counties.

Chapter Five: Owners and Renters

The U.S. Census Bureau's Housing Vacancies and Homeownership dataset reported that Ohio's homeownership rate was 66 percent in the fourth quarter of 2014, slightly higher than the 64 percent level seen nationally. This varied a great deal by race, however; 73 percent of white non-Hispanic householders were owner-occupiers, but only 41 percent of all other householders were. As homeowners tend to be older, three in five owner-occupier households are headed by a married couple, as opposed to just over one in five renter-occupied households. Over half of renter households consist of either a single person (42 percent) or unrelated individuals (10 percent). Renter households are more than three times as likely to experience overcrowding, as measured by having more occupants than rooms.

Chapter Six: Homeownership Trends

Local jurisdictions in Ohio issued 12,717 residential building permits in 2013, or about 1.1 per 1,000 residents. The highest levels of new construction were seen in Delaware, Union, Franklin and Warren Counties. Slightly fewer than 14,000 homes per month were sold in Ohio in 2014, representing a modest decline from the first quarter of 2013. Real estate owned sales were 8.6 percent of transactions in January 2015, a seven-year low, while the rate of foreclosures (1.4 percent) is at a 12-year low; 90-day mortgage delinquency (4.4 percent) is also at a seven-year low. In the fourth quarter of 2014, 15 percent of homes had negative equity, down dramatically from 27 percent in the first quarter of 2013. The highest rates of mortgage distress were seen in the southern and eastern portions of the state, as well as some rural counties north and west of Columbus. Median monthly sales prices statewide averaged about $110,000 in 2014, which indicates prices are approaching pre-crisis levels, but they are actually lower than they were in 2000 after adjusting for inflation. At the county level, median prices range dramatically, from $42,700 in Adams County to $244,800 in Delaware County.

Chapter Seven: Homeowner Affordability

The median Ohio household with a mortgage pays $1,288 for housing, including principal, interest, taxes, insurance, condominium fees (if applicable) and utilities (electric, gas, sewer, and/or water). Across the state, housing costs range from $876 in Monroe County to $1,967 in Delaware County. Nearly a quarter of homeowners spend more than 30 percent of their income on these expenses, making them housing cost-burdened. Overall, median home value is 2.71 times median household income in Ohio, slightly above the 2.5 times median household income that is a recommended guideline for homebuyers. With regard to the affordability of housing currently on the market, 46 percent of homes for sale in Ohio (as of April 10, 2015) were priced below $100,000; barely one in ten homes in Delaware County fit this description, whereas over three in four in Van Wert County did. Among Ohio's ten most populated counties, this figure ranged from 31 percent in Franklin to 63 percent in Mahoning.

Chapter Eight: Renter Affordability

Median monthly gross rent including utilities in Ohio is $718, with 23 percent of renter households paying less than $500 and 18 percent paying more than $1,000 per month. As a percentage of income, the median renter pays 30.1 percent of their income toward gross rent, meaning that a majority of Ohio renters are housing cost-burdened, including at least 52 percent of those aged 65 or older. Even more crucially, 27 percent of renters, or nearly 400,000 households, are either paying more than half of their income in gross rent or have no income at all; this figure is 31 percent in Cuyahoga and Lucas Counties. Further, for a single worker living on the federal poverty line, it is impossible to afford median monthly gross rent and commute an average distance to work; these two expenses alone consume 100 percent or more of income in every single county and in the vast majority of neighborhoods.

Chapter Nine: Renter Subsidies

Statewide, there are 289,140 rental units receiving some kind of subsidy from the federal government; this represents 19 percent of units in Ohio and ranges from five percent in Henry County to 32 percent in Belmont County. Over half of these are located in the state's six most populated counties, but every county has at least 100 units receiving subsidy and most have over 1,000. Nearly a quarter of these units will lose all or part of their subsidy in the next five years. Units supported through project-based Section 8 are at the most risk of expiration. Within those six most populated counties, not only is subsidized housing disproportionately located within the urban core and low-income Qualified Census Tracts overall, but this is exceptionally true of projects with expiring subsidies.

PREFACE

> There is hereby created the Ohio housing finance agency, a body corporate and politic, performing essential governmental functions of the state. The mission of the agency includes but is not limited to assisting with the financing, refinancing, production, development, and preservation of safe, decent, and affordable housing for occupancy by low- and moderate-income persons ...
>
> *Section 175.02(A) of the Ohio Revised Code*

The text above was given force of law 10 years ago, when the Ohio General Assembly made OHFA an independent state agency. Ultimately, our Agency's customers are those "low- and moderate-income persons" for whom our employees work to improve the quality and availability of housing across the state. A natural line of inquiry, then, is to identify how many customers OHFA has and where they live.

The definition of "low- and moderate-income persons" comes from the U.S. Department of Housing and Urban Development (HUD), which defines this group as anyone living in a household earning less than 120 percent of the area median income (AMI), which is determined based on where the household lives and how many members it has. (AMI is technically referred to by HUD as median family income, or MFI.)

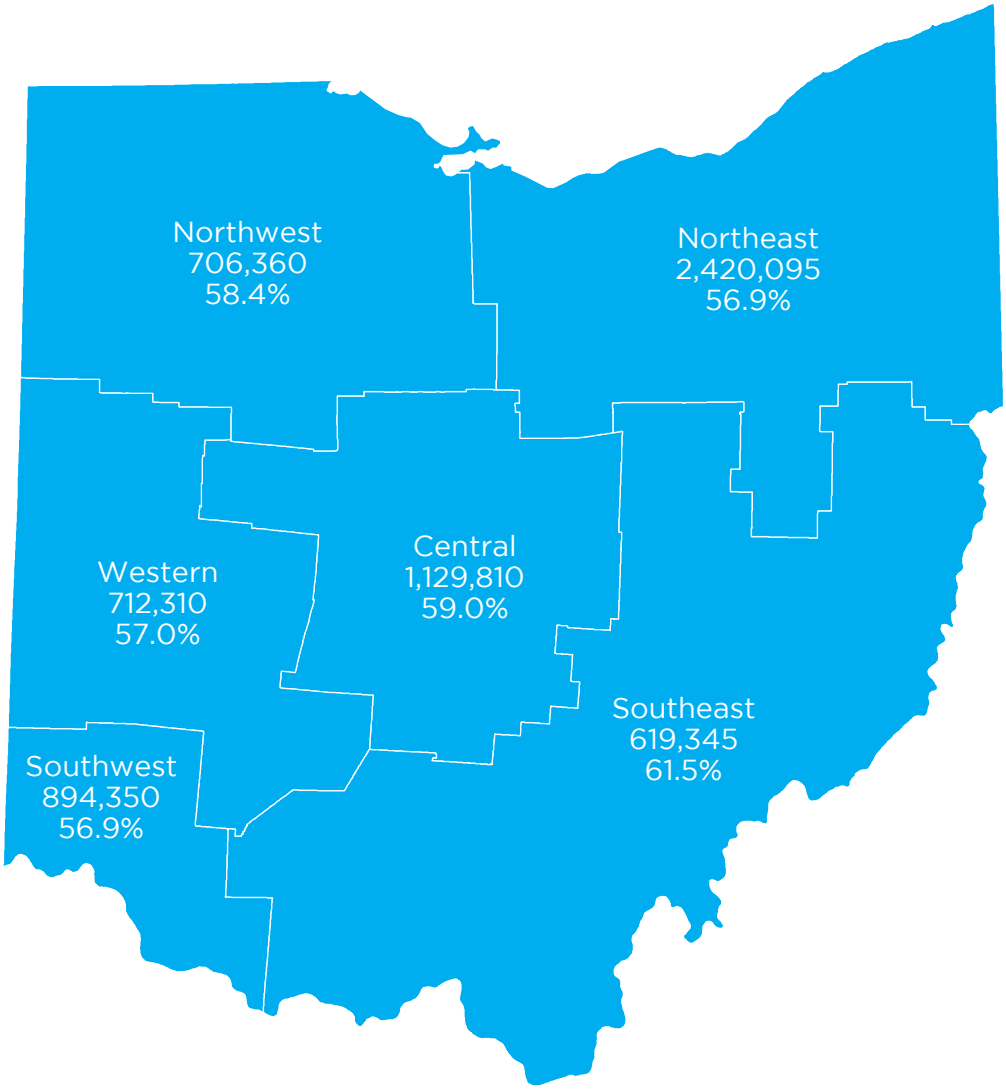
Last year, HUD updated its *Low and Moderate Income Summary Data* based on information drawn from the 2006-2010 American Community Survey (ACS), which identifies the number of people in each Census block group living in households earning less than the appropriate income threshold. This was replicated based on two additional income thresholds, namely 80 percent of AMI ("low income") and 50 percent of AMI ("very low income").

Exhibit P-1. Income of Ohioans Relative to Area Median

Income Group	Ohioans	Percent
Very low income	2,490,645	22.2
Low income	4,274,345	38.1
Low- and moderate-income	6,482,270	57.8

OHFA has many customers—nearly 6.5 million of them. Almost 2.5 million are living in very low income households, making less than half of the area median. As we will show later in this document, Ohioans falling in that group are often subject to severe cost burdens and are far more likely to live in inferior housing.

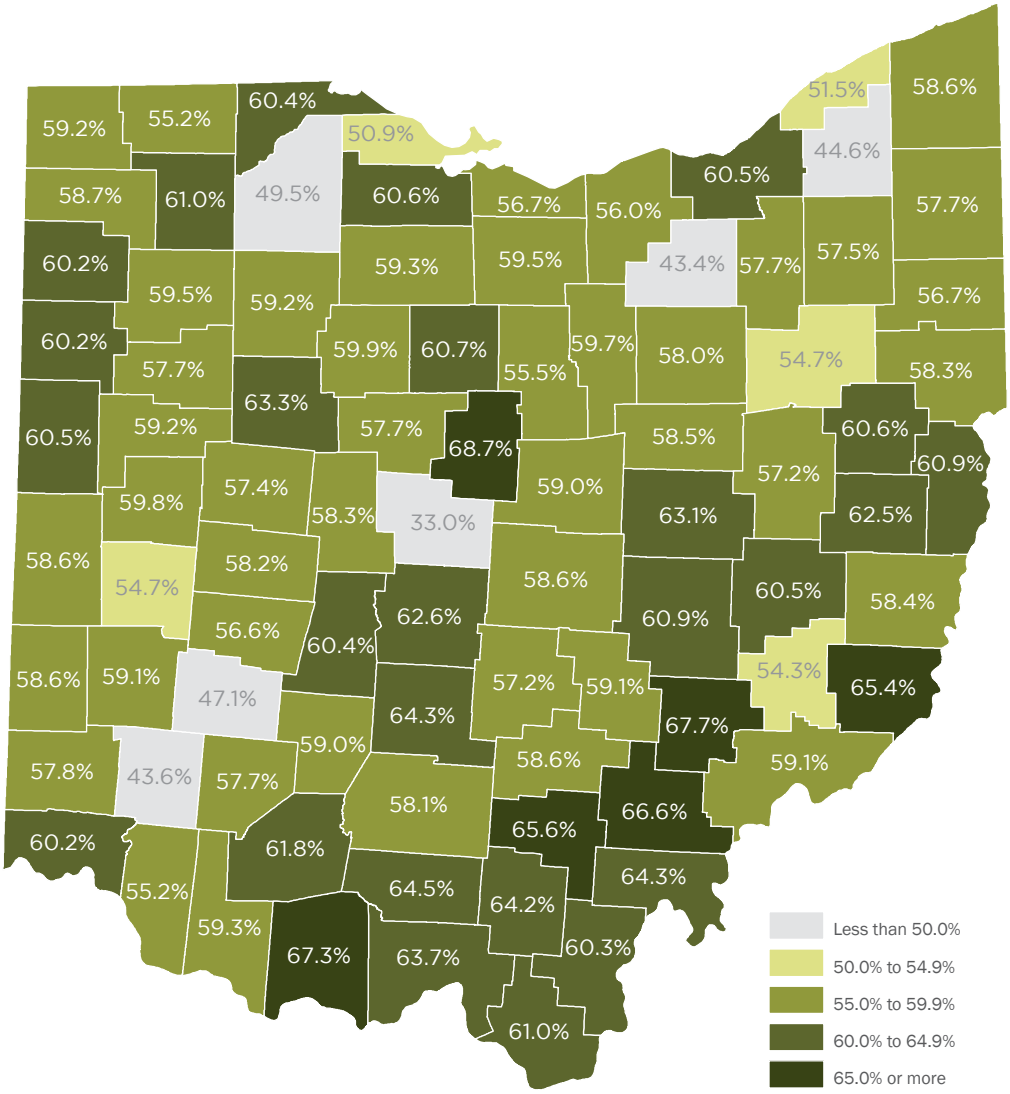
Exhibit P-2. Ohioans in Households Earning Less Than 120% AMI by JobsOhio Region



Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data

The largest proportion of low- and moderate-income residents is in the southeast region, where over 61 percent of residents fall below the 120 percent AMI threshold. As the most populated portions of the state, most of OHFA's customers live in central and northeast Ohio.

Exhibit P-3. Percent of Ohioans in Households Earning Less Than 120% AMI by County



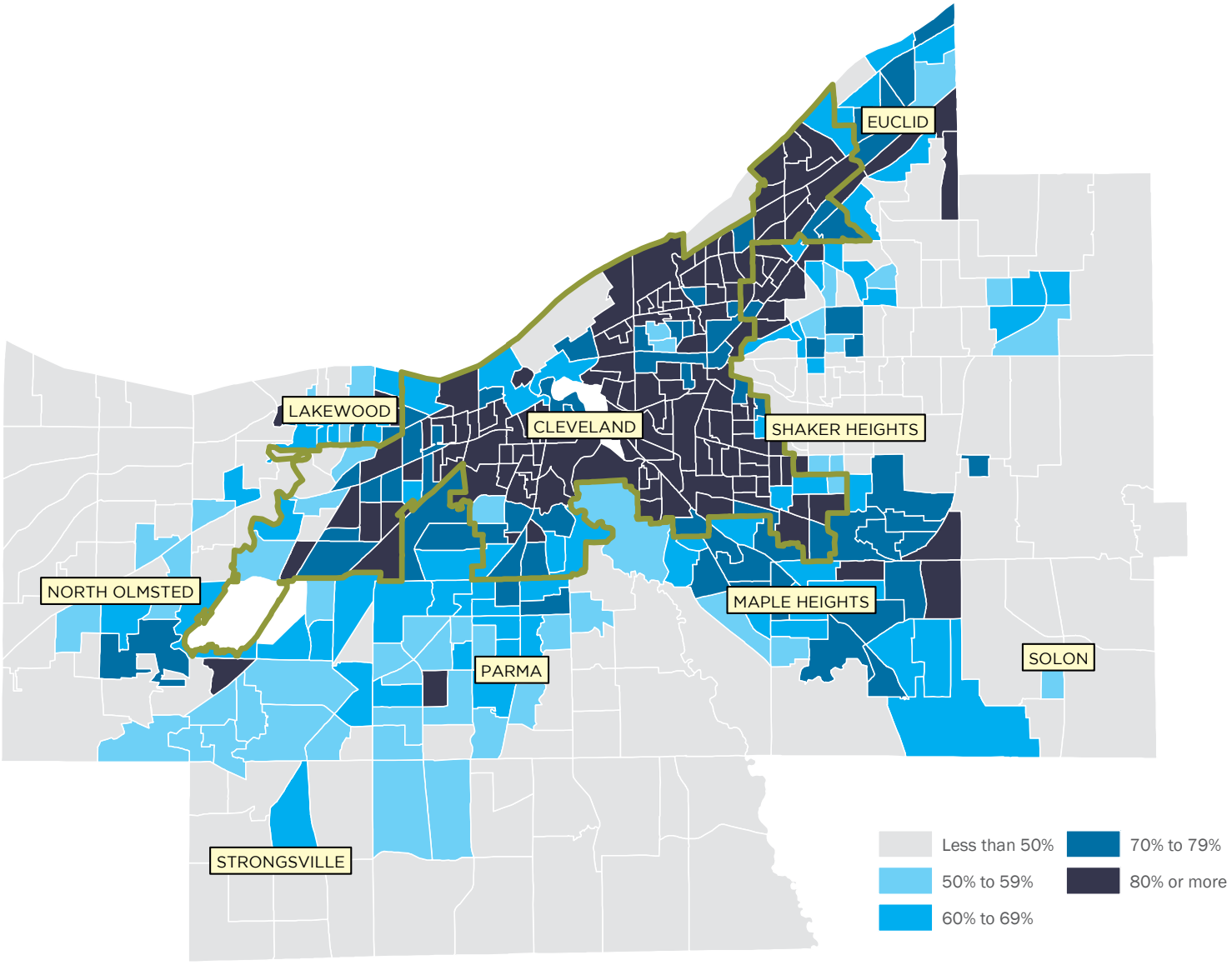
Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data

The counties with the smallest (Delaware, 33 percent) and largest (Morrow, 69 percent) proportions of their population categorized as low- and moderate-income are adjacent. Both are part of the Columbus HUD Metro Fair Market Rent Area, so they are evaluated relative to the whole region (except Union County). In total, six largely suburban counties in light gray have less than half of their residents falling below the 120 percent AMI threshold, while Morrow and five largely rural, Appalachian counties shaded in dark green have more than 65 percent of their residents in that range.

While this provides an overall view, there can be great income disparities within counties, particularly in urban areas that contain a wide array of communities. Exhibits P-4a through P-4f show these data by Census tract in Ohio's six most populated counties — Cuyahoga, Franklin, Hamilton, Lucas, Montgomery and Summit. In each case, the city limits of the county seat are highlighted in green. The tracts colored in dark blue, those where more than 80 percent of households fall below the 120 percent AMI threshold, are overwhelmingly located in the central city.

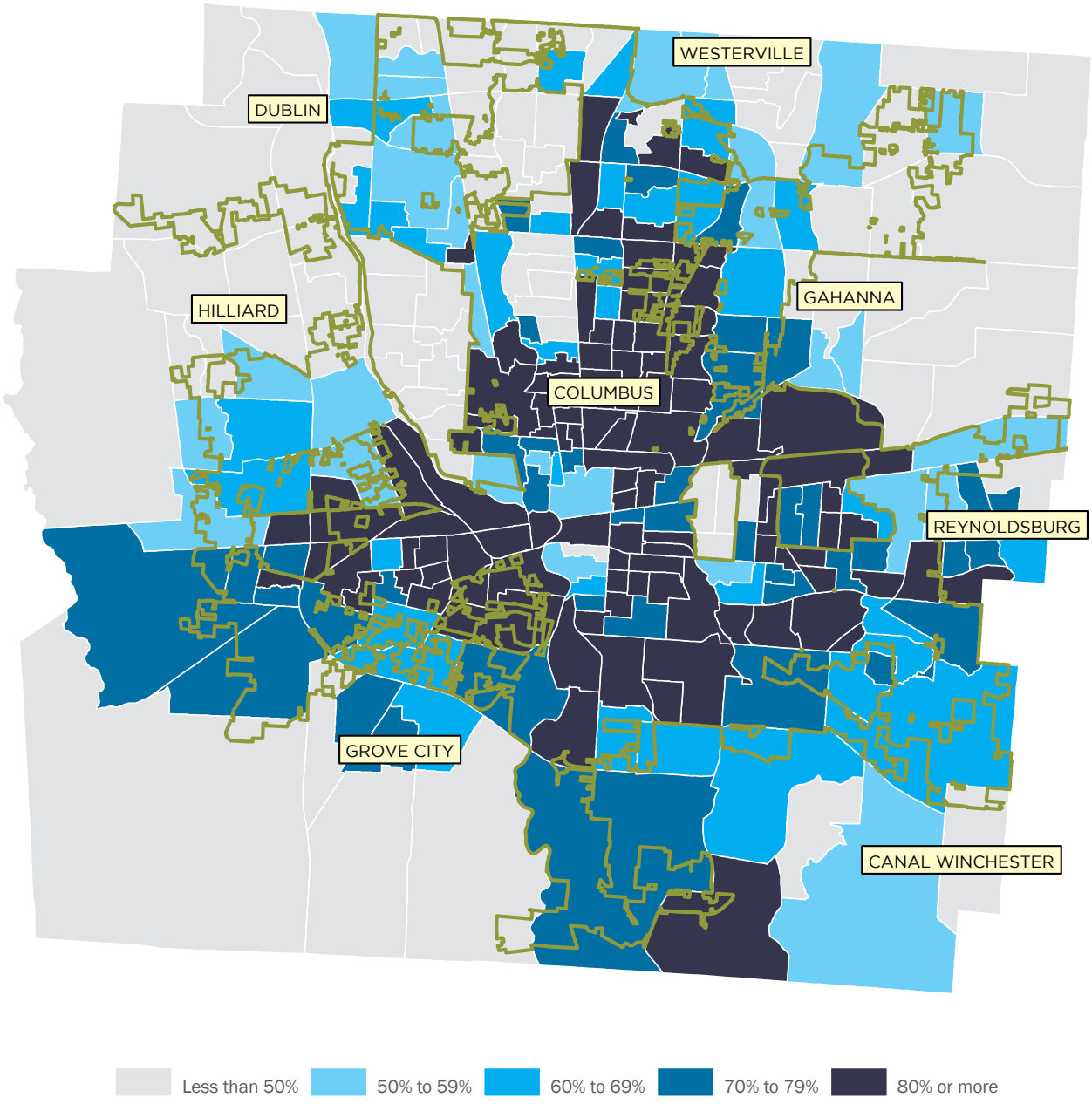
This introduction sets the stage for what follows by showing how many people OHFA is tasked with assisting. The remainder of this Housing Needs Assessment will explain how and where Ohioans live, the housing market they face, and the challenges they encounter in finding an affordable place to call home.

Exhibit P-4a. Percent of Individuals in Households Earning Less than 120% AMI by Census Tract, Cuyahoga County



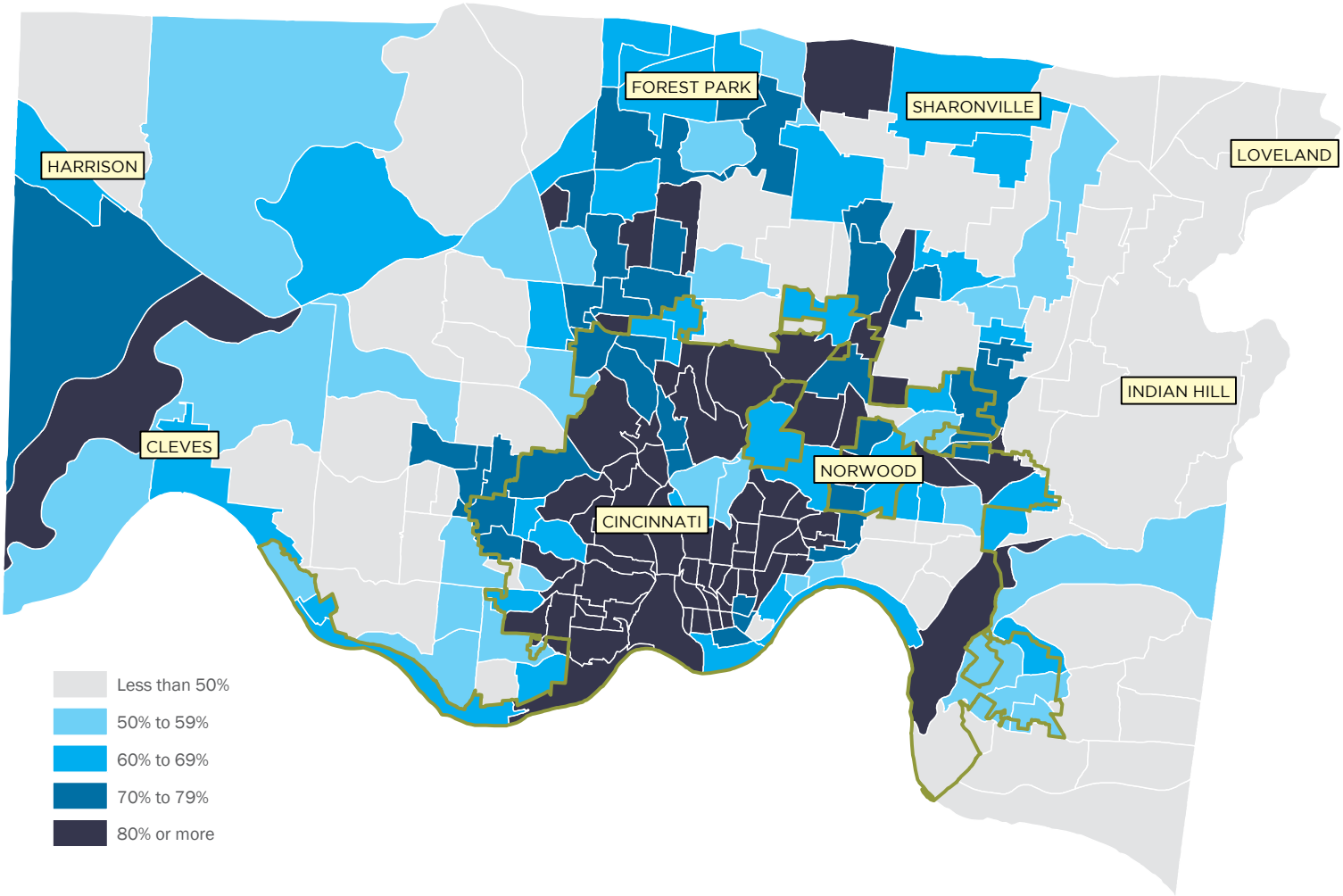
Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data
Note: The green line is the city limit of Cleveland.

Exhibit P-4b. Percent of Individuals in Households Earning Less than 120% AMI by Census Tract, Franklin County



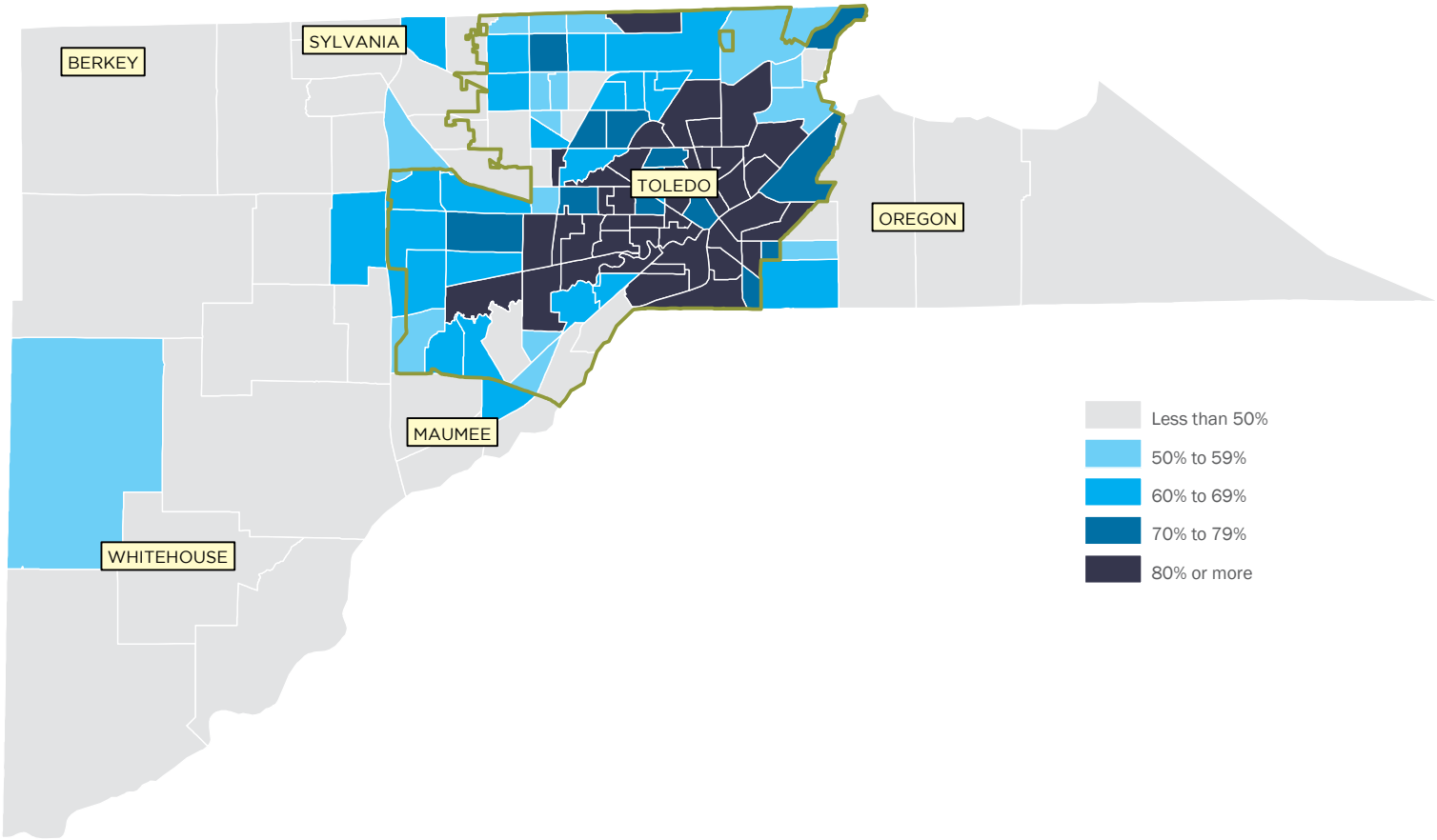
Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data.
Note: The green line is the city limit of Columbus (excluding parts of the city outside Franklin County).

Exhibit P-4c. Percent of Individuals in Households Earning Less than 120% AMI by Census Tract, Hamilton County



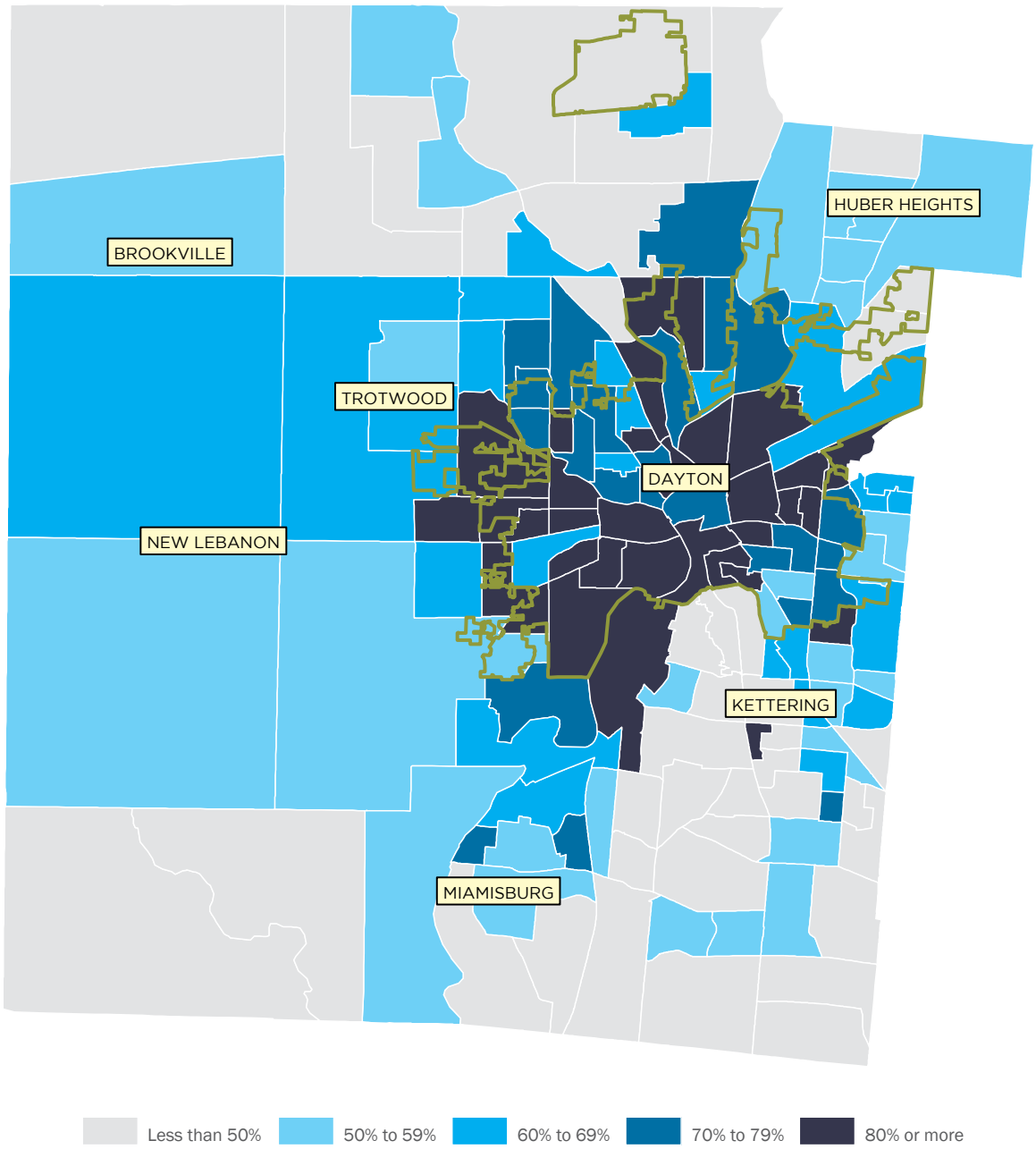
Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data.
Note: The green line is the city limit of Cincinnati.

Exhibit P-4d. Percent of Individuals in Households Earning Less than 120% AMI by Census Tract, Lucas County



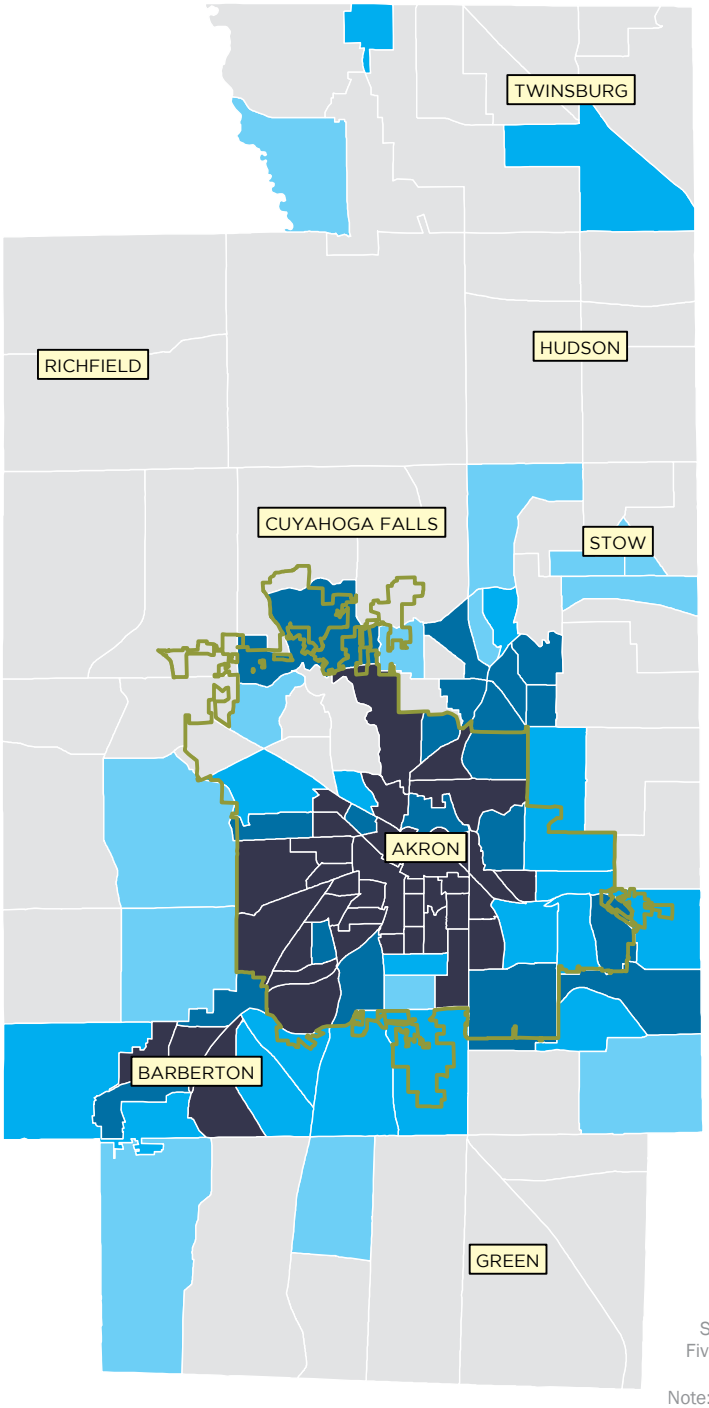
Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data.
Note: The green line is the city limit of Toledo.

Exhibit P-4e. Percent of Individuals in Households Earning Less than 120% AMI by Census Tract, Montgomery County



Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data.
Note: The green line is the city limit of Dayton.

Exhibit P-4f. Percent of Individuals in Households Earning Less than 120% AMI by Census Tract, Summit County



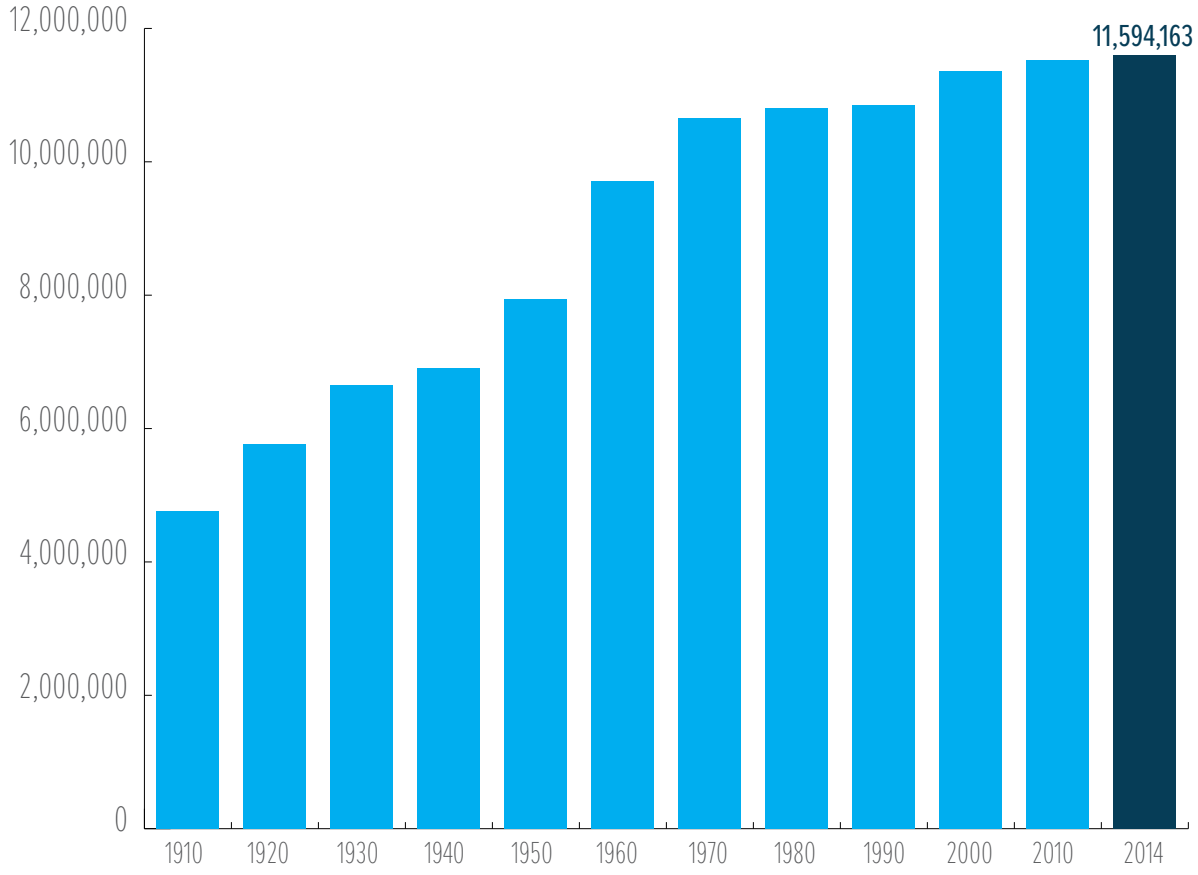
Less than 50%
50% to 59%
60% to 69%
70% to 79%
80% or more

Source: American Community Survey Five-Year 2006-2010 Low and Moderate Income Summary Data.
Note: The green line is the city limit of Akron.

CHAPTER ONE

DEMOGRAPHICS

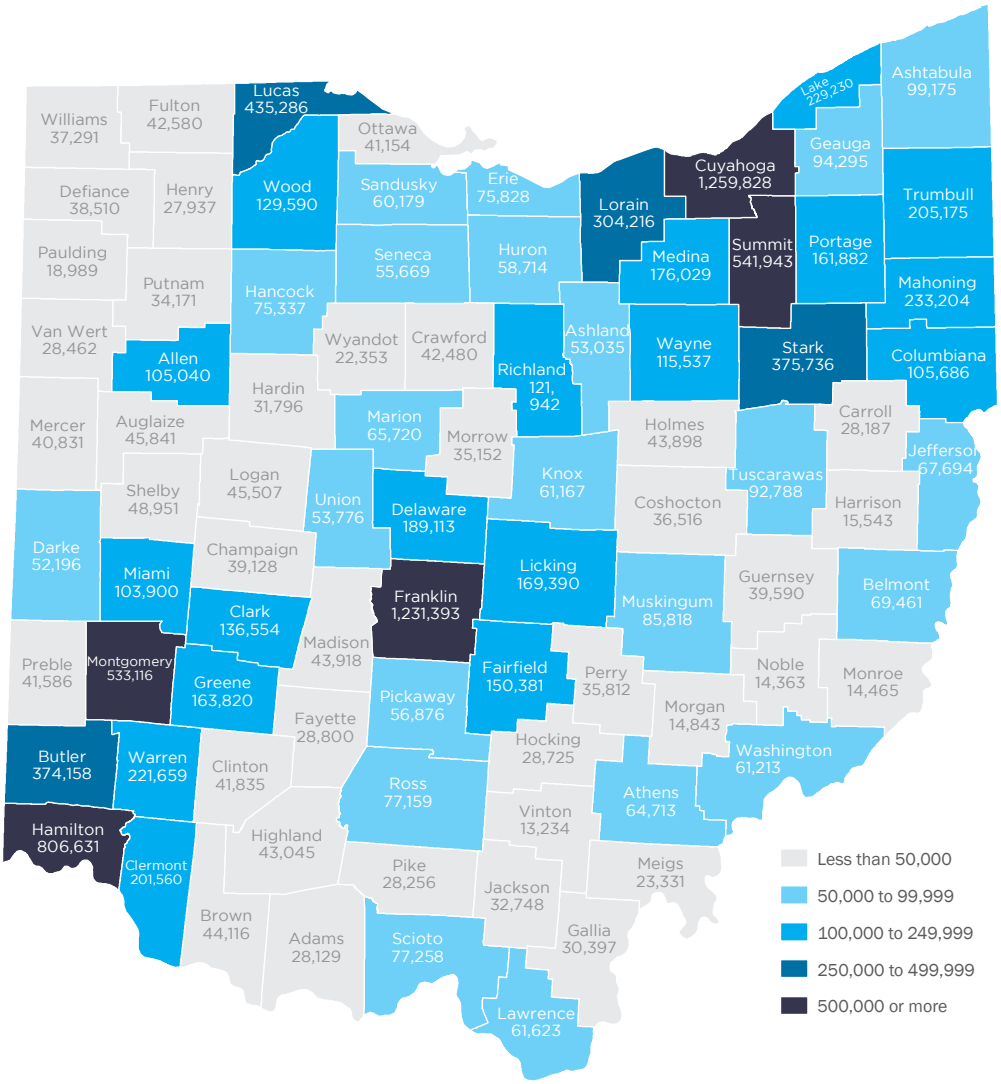
Exhibit 1-1. Total Population, 1910-2014



Source: U.S. Census Bureau Decennial Census (1910-2010) and Population Estimates (2014)

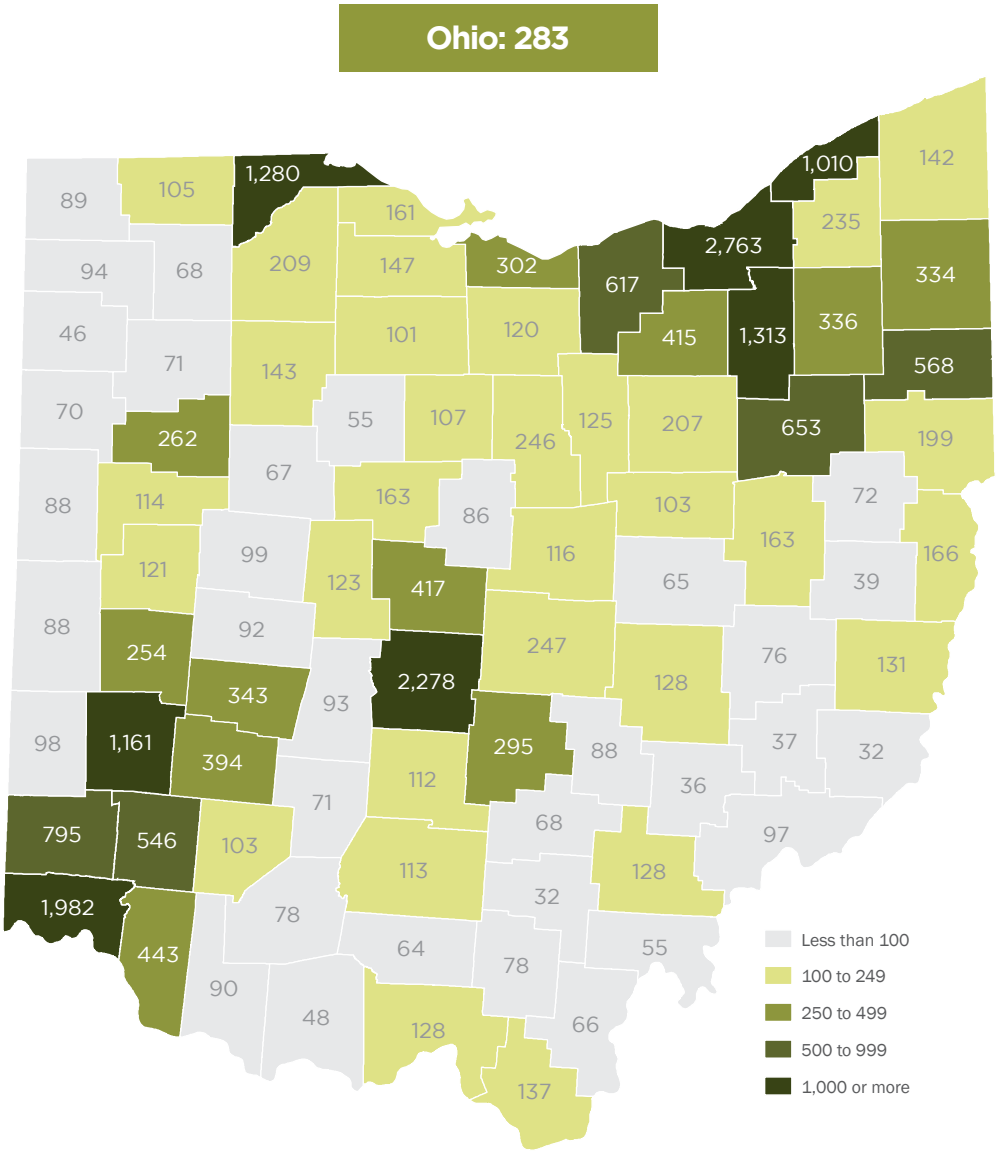
Exhibit 1-2. Total Population by County, 2014

Ohio: 11,594,163



Source: U.S. Census Bureau Population Estimates (2014)

Exhibit 1-3. People per Square Mile by County, 2014

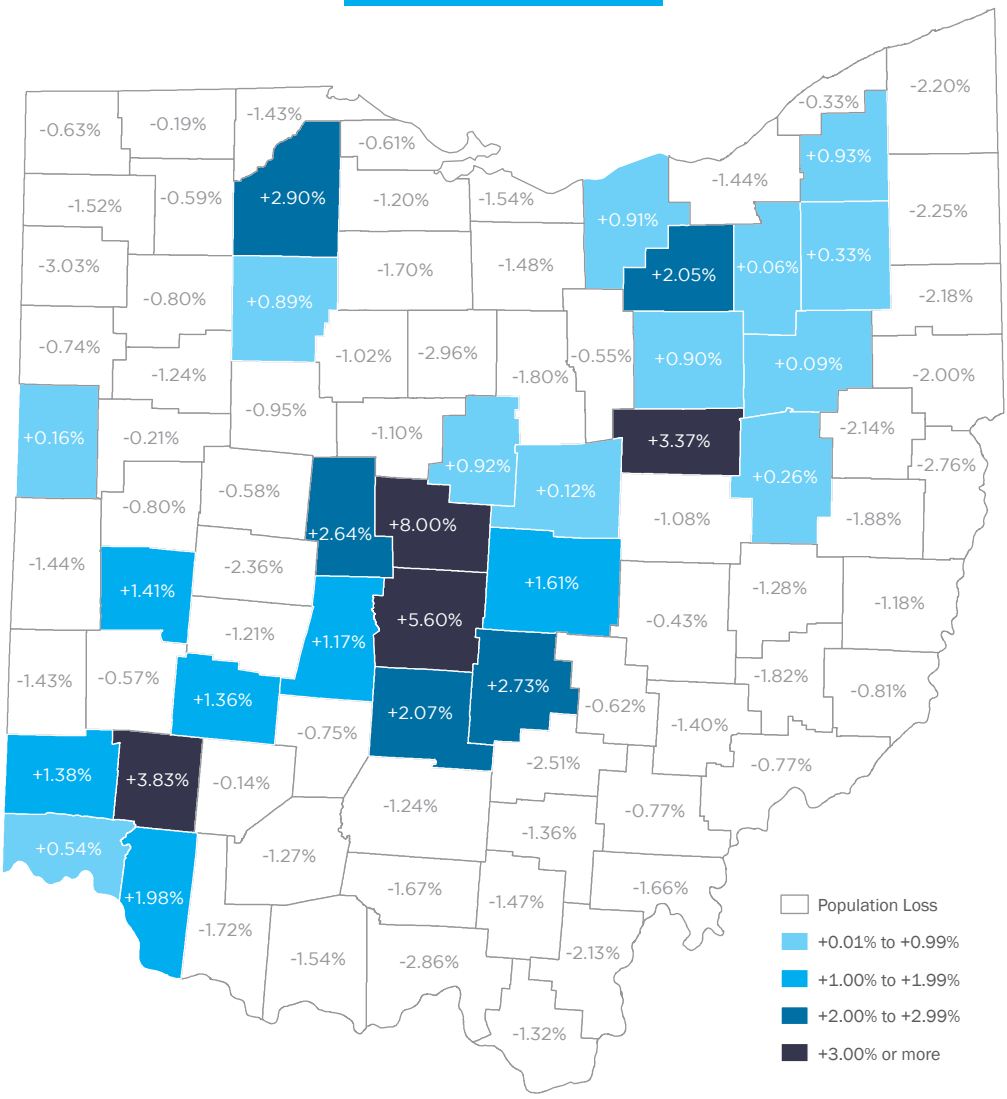


Source: U.S. Census Bureau Population Estimates (2014)

Ohio's most densely populated counties — Cuyahoga and Franklin — have 63 to 86 times the number of people per square mile as its least dense counties — Monroe, Vinton and Morgan. While density is concentrated within Ohio's urban centers, suburban counties surrounding Ohio's major cities also have relatively high population density.

Exhibit 1-4. Population Change by County, 2010-2014

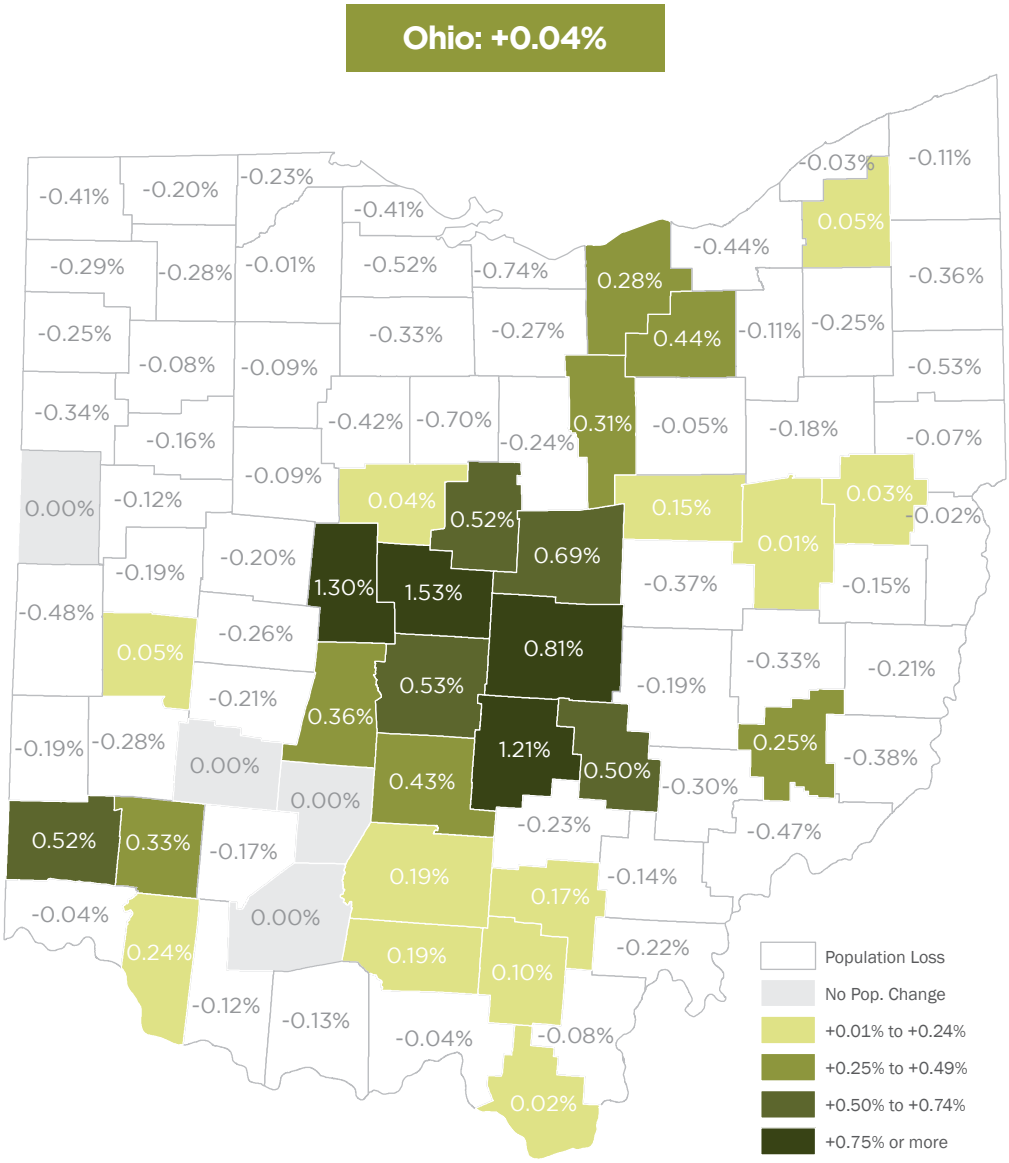
Ohio: +0.47%



Sources: U.S. Census Bureau Decennial Census (2010) and Population Estimates (2014)

Over the past four years, Ohio has seen its population increase by 0.47 percent. As this map shows, however, 61 of 88 counties experienced a net outflow of residents. Ohio's population increase was driven by strong growth in the Columbus region, particularly Delaware and Franklin Counties, as well as suburban counties elsewhere like Medina, Warren and Wood. Holmes County, due to its Amish population, also saw a substantial population increase.

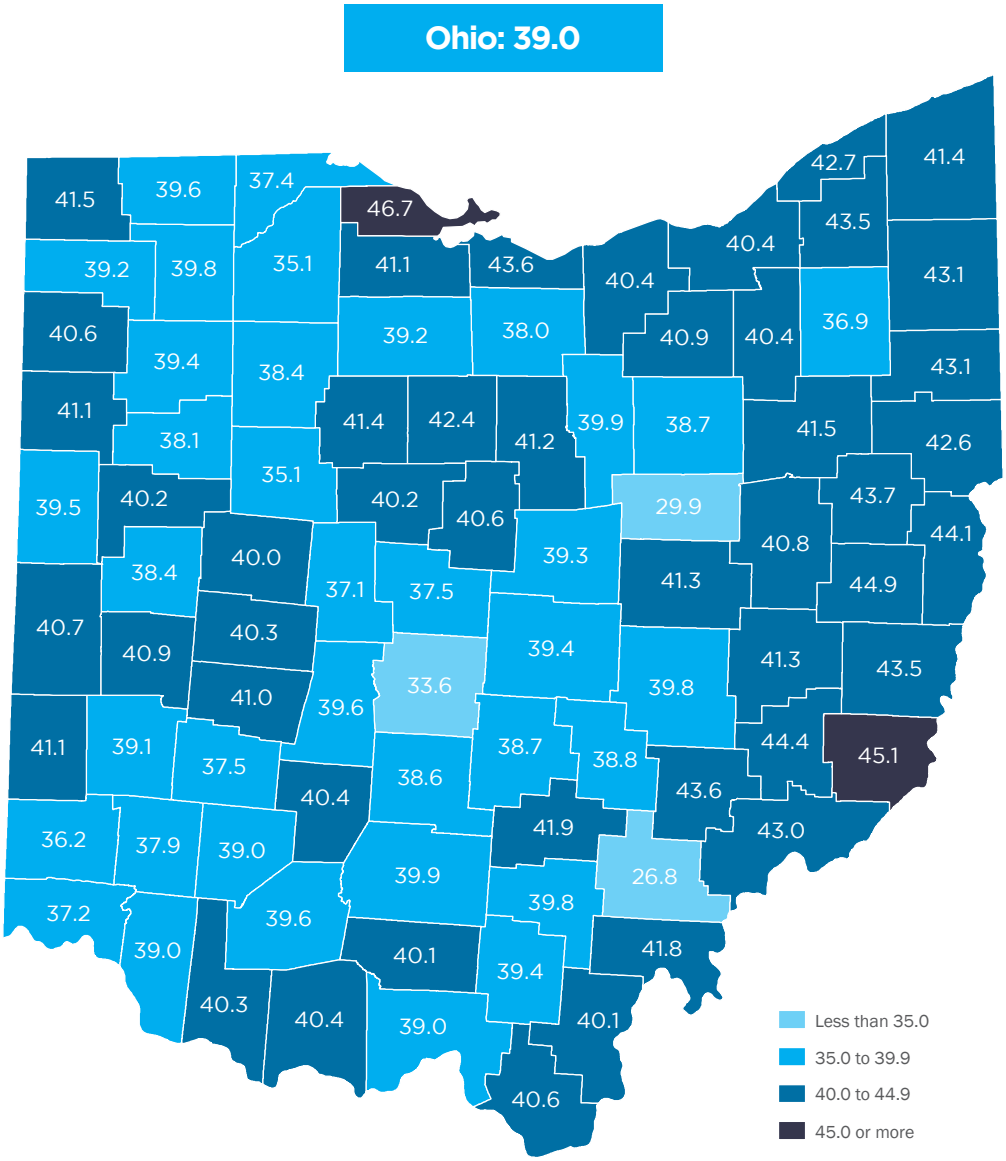
Exhibit 1-5. Projected Annual Population Change by County, 2015-2040



Source: Ohio Development Services Agency

Based on current population trends, it is expected that Ohio's population will increase 0.04 percent per year over the next 25 years, bringing the state's total population to an estimated 11,678,970 by 2040. By contrast, the population of the United States is projected to grow 0.69 percent annually between 2015 and 2040, adding nearly 60 million people to the populace.

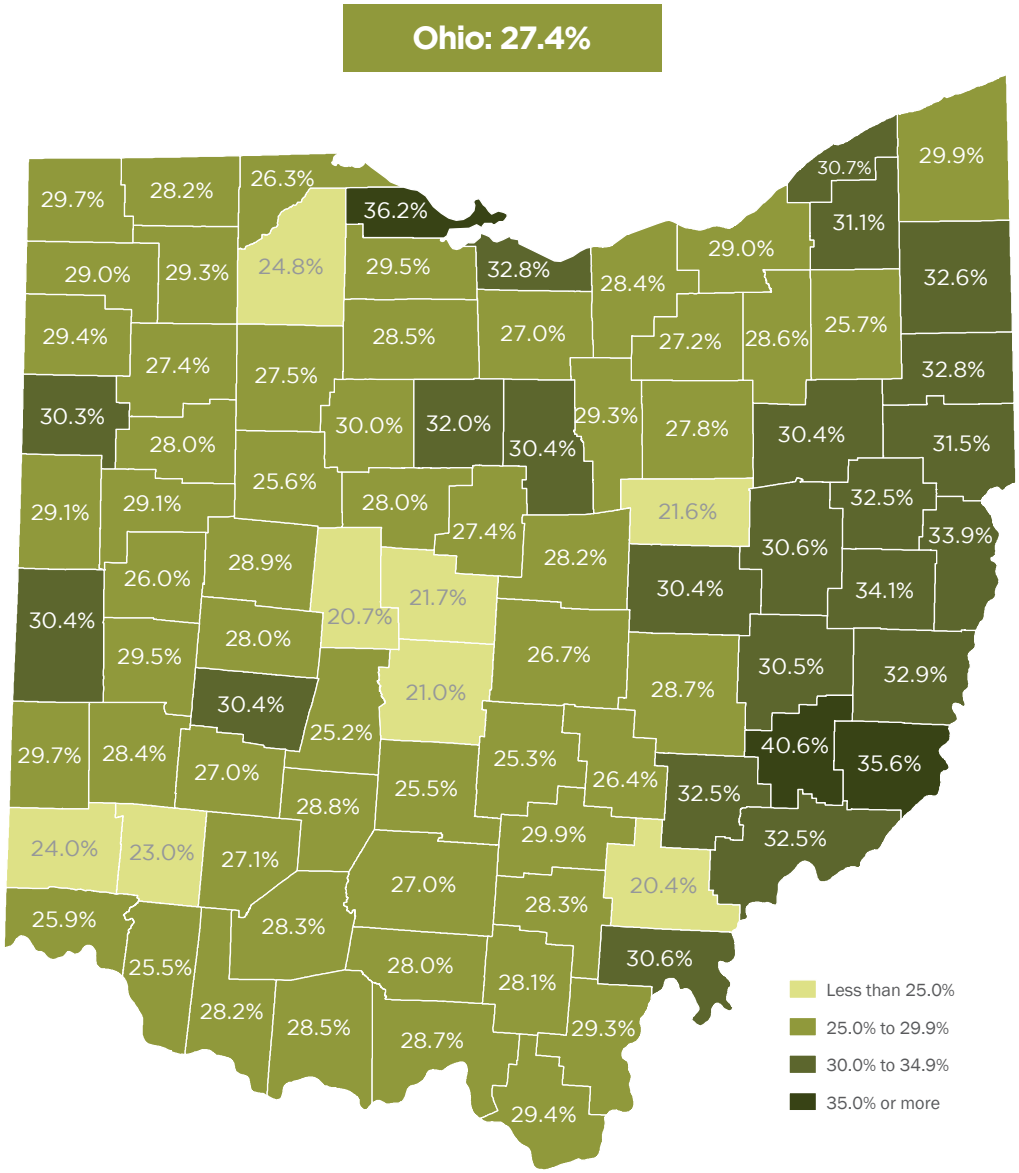
Exhibit 1-6. Median Age by County



Source: 2009-2013 American Community Survey

Median age in Ohio ranges from 26.8 to 46.7, a nearly 20-year span. Two of Ohio's youngest counties, Athens and Franklin, are home to large numbers of college students, while Holmes has its aforementioned Amish population. Ohio's oldest counties are mostly located on the eastern part of the state, though Ottawa County had the highest median age; this area includes the Lake Erie Islands and other lakeshore communities popular with retirees.

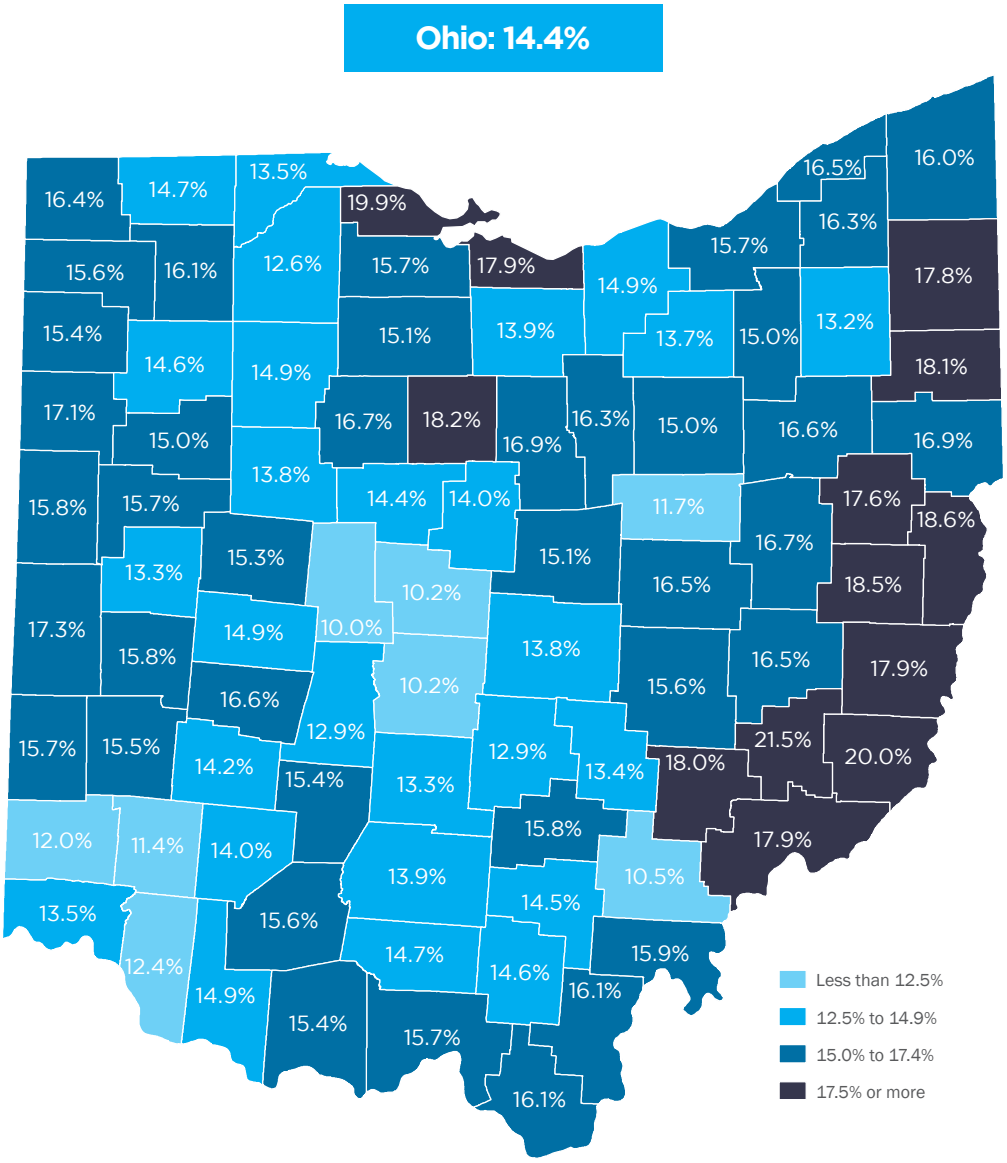
Exhibit 1-7. Share of Population 55 and Older by County



Source: 2009-2013 American Community Survey

Ohioans aged 55 and older comprise over a quarter of the state's population, but comprise 30 percent or more in many eastern counties and some rural counties throughout the state. Noble, Monroe and Ottawa Counties are home to the largest share of adults 55-plus, while the same demographic comprises just over 20 percent in Athens, Union and Franklin Counties.

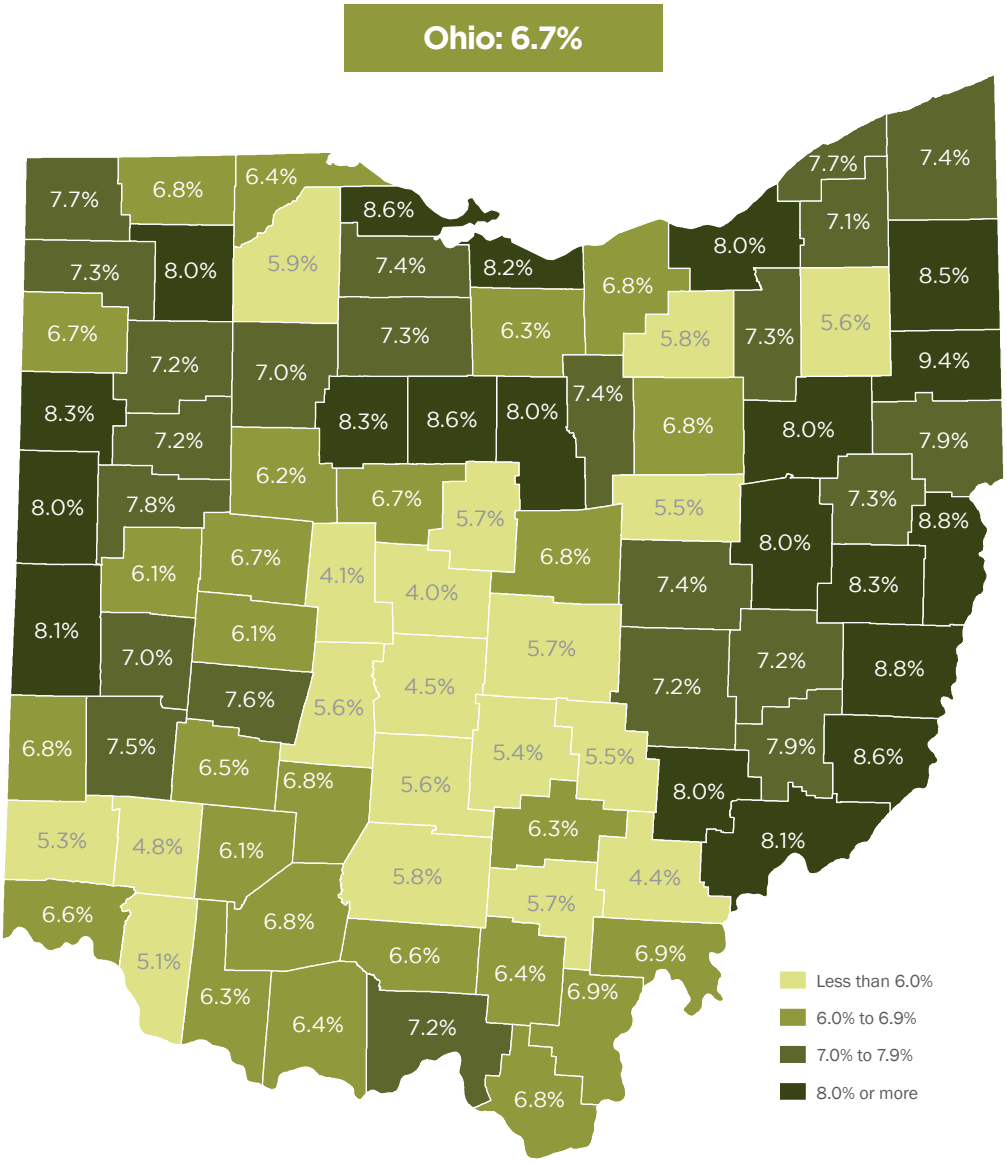
Exhibit 1-8. Share of Population 65 and Older by County



Source: 2009-2013 American Community Survey

Similar to the share of Ohioans aged 55 and older, those aged 65 and older comprise larger shares of the population — up to 21.5 percent in Noble County — in the eastern part of the state. Ohioans over 64 generally comprise smaller shares of the population in urban and suburban counties, though Cuyahoga County defies this trend with more than 15 percent of its population in this age bracket.

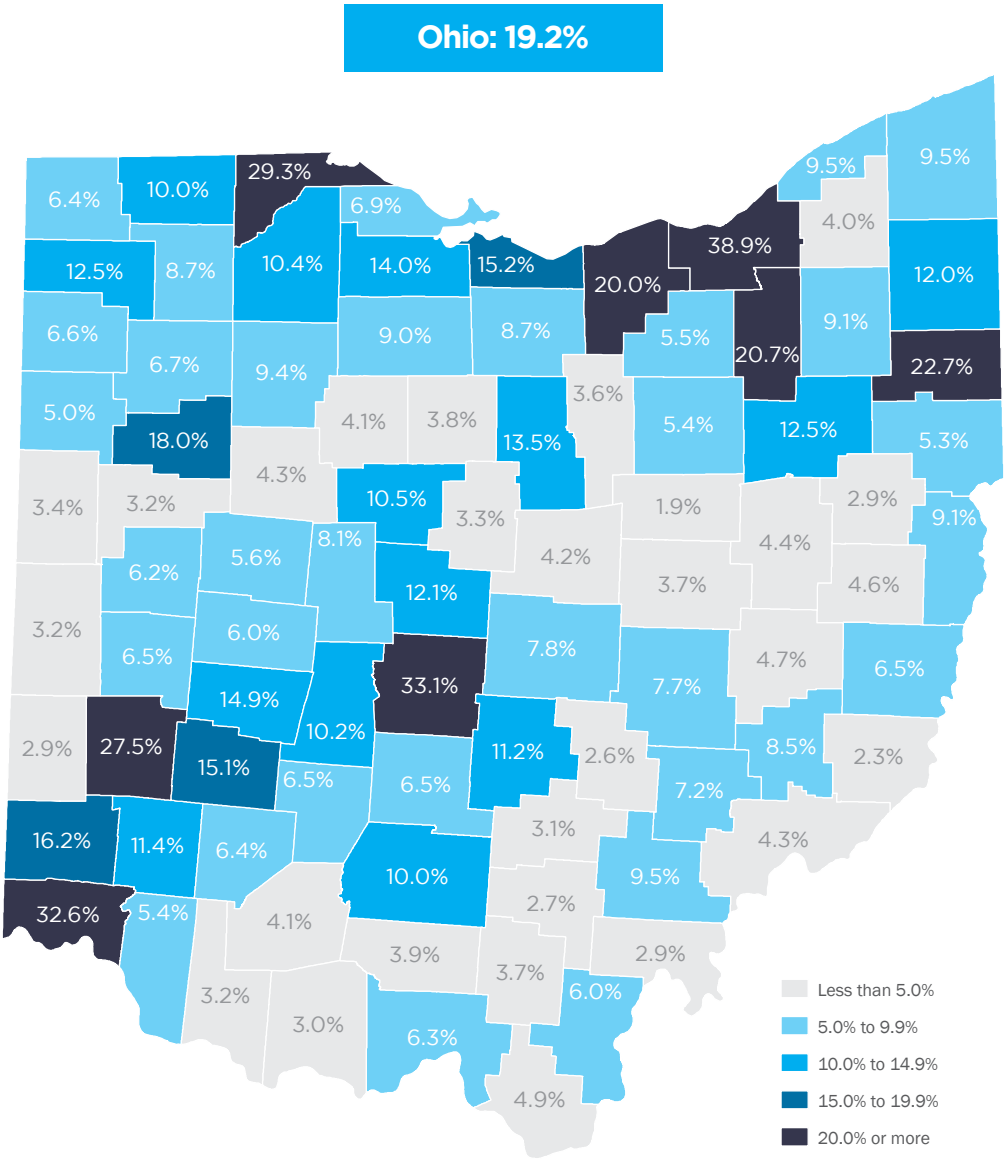
Exhibit 1-9. Share of Population 75 and Older by County



Source: 2009-2013 American Community Survey

Overall, 6.7 percent of Ohioans are aged 75 and older; this proportion ranges from 4.0 percent in Delaware County to 9.4 percent in Mahoning County. Over half a million Ohioans, 540,226, were over the age of 74 in 2013, and 43.7 percent of that population was 85 or older.

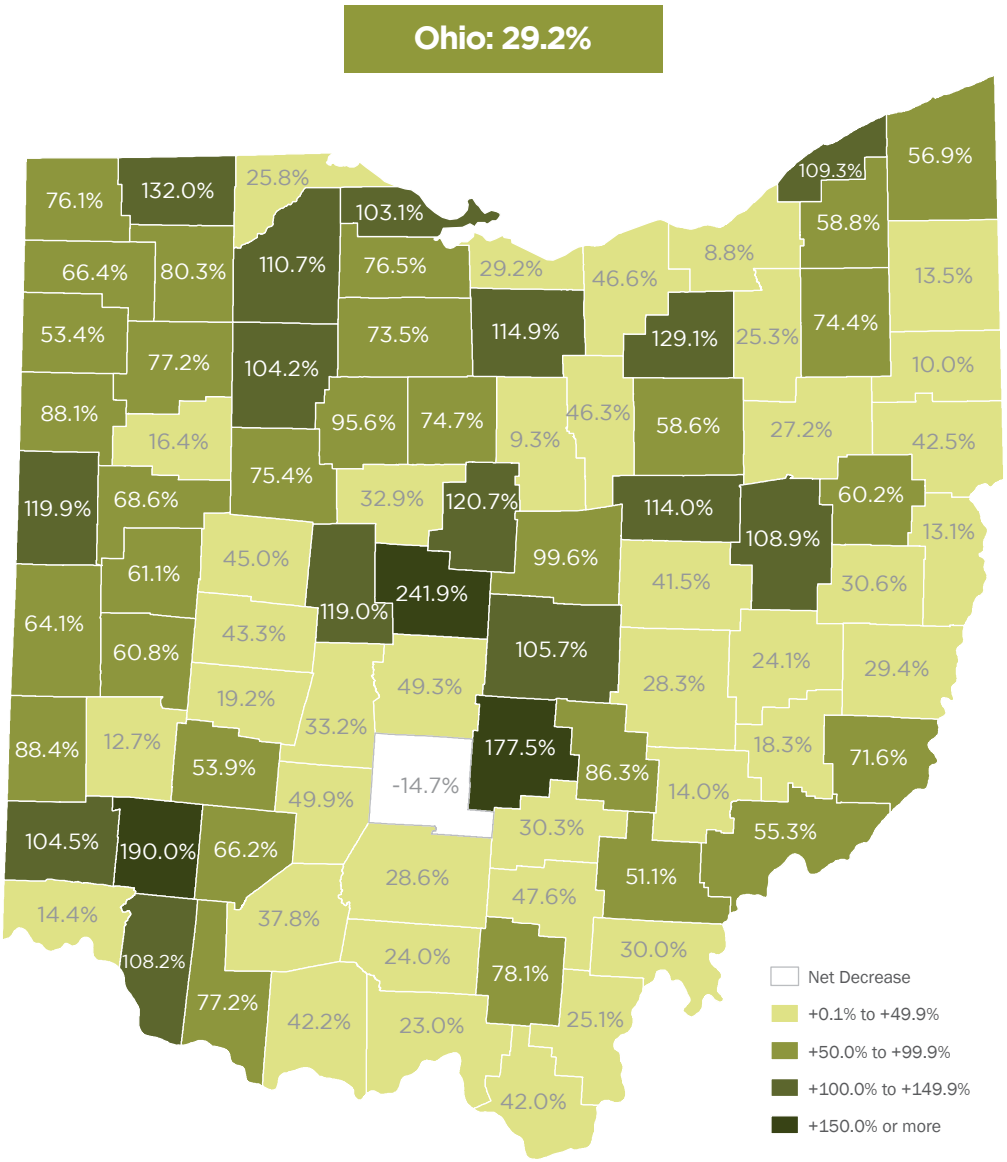
Exhibit 1-10. Percent of Minority Residents by County (Non-White and/or Hispanic/Latino)



Source: 2009-2013 American Community Survey

Nineteen percent of Ohio's population identify as a racial or ethnic minority. Counties with large urban areas and neighboring suburban counties have higher percentages of minorities than the rest of the state. The concentration of minorities in urban counties is underscored by the fact that 80 of 88 counties are home to a below-average percentage of minority residents.

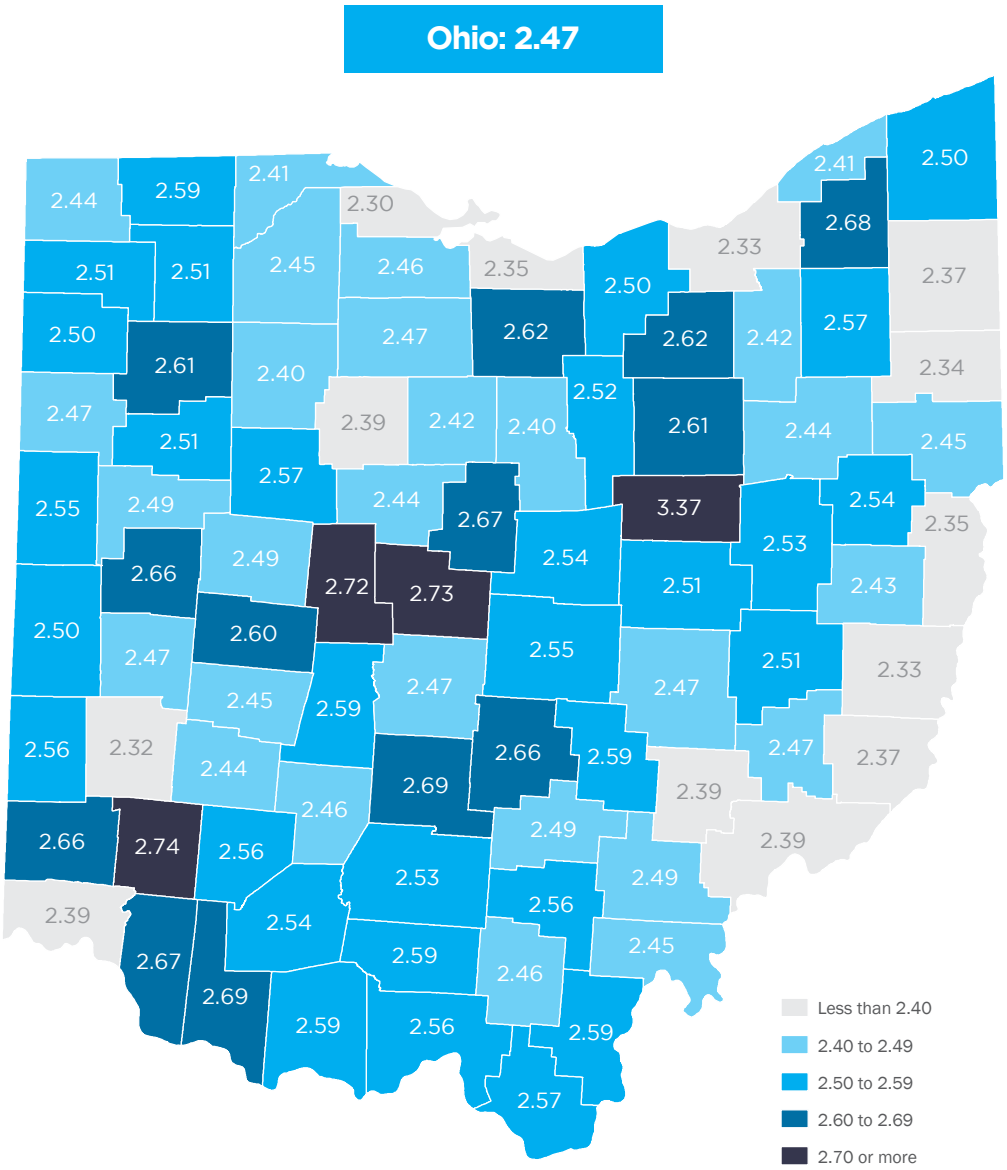
Exhibit 1-11. Percent Change in Minority Population by County, 2000-2013



Sources: 2009-2013 American Community Survey and 2000 Decennial Census

Every county but one (Pickaway) has seen an increase in minority residents since 2000, with many suburban counties seeing the number of minority residents more than double in that time.

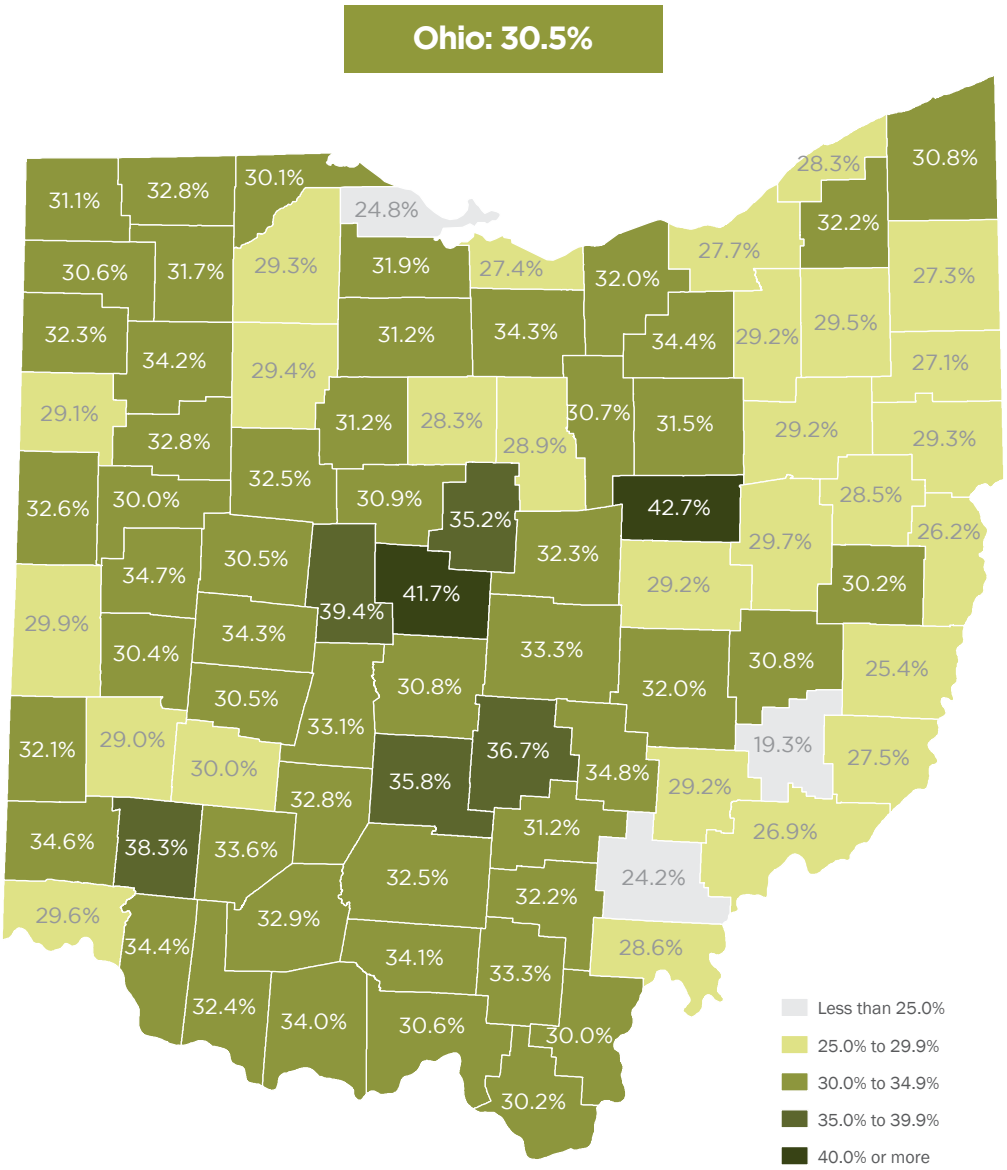
Exhibit 1-12. Average Household Size by County



Source: 2009-2013 American Community Survey

The average household size in Ohio is 2.47, with a range of 2.30 to 2.74; the exception is Holmes County, which has a much higher average household size of 3.37 that reflects its large Amish population. Smaller households located in eastern Ohio and along Lake Erie align with larger shares of adults 55 and over in those same counties.

Exhibit 1-13. Percent of Households Consisting of Families with Children by County

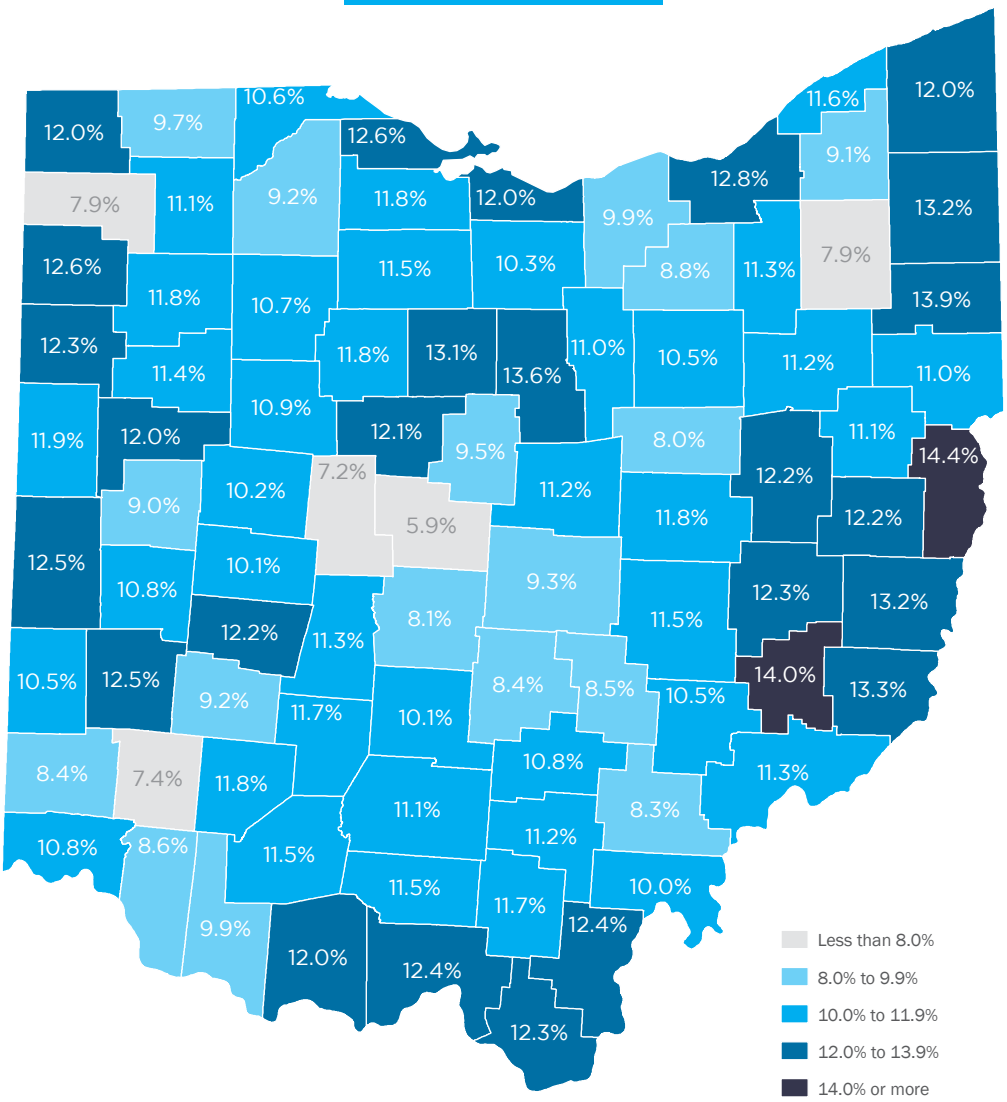


Source: 2009-2013 American Community Survey

The share of households consisting of families with children ranges from 19.3 percent in Noble County to 42.7 percent in Holmes County. In most counties, between 25 and 35 percent of households have children.

Exhibit 1-14. Percent of Households that are a Single Person 65 or Older Living Alone by County

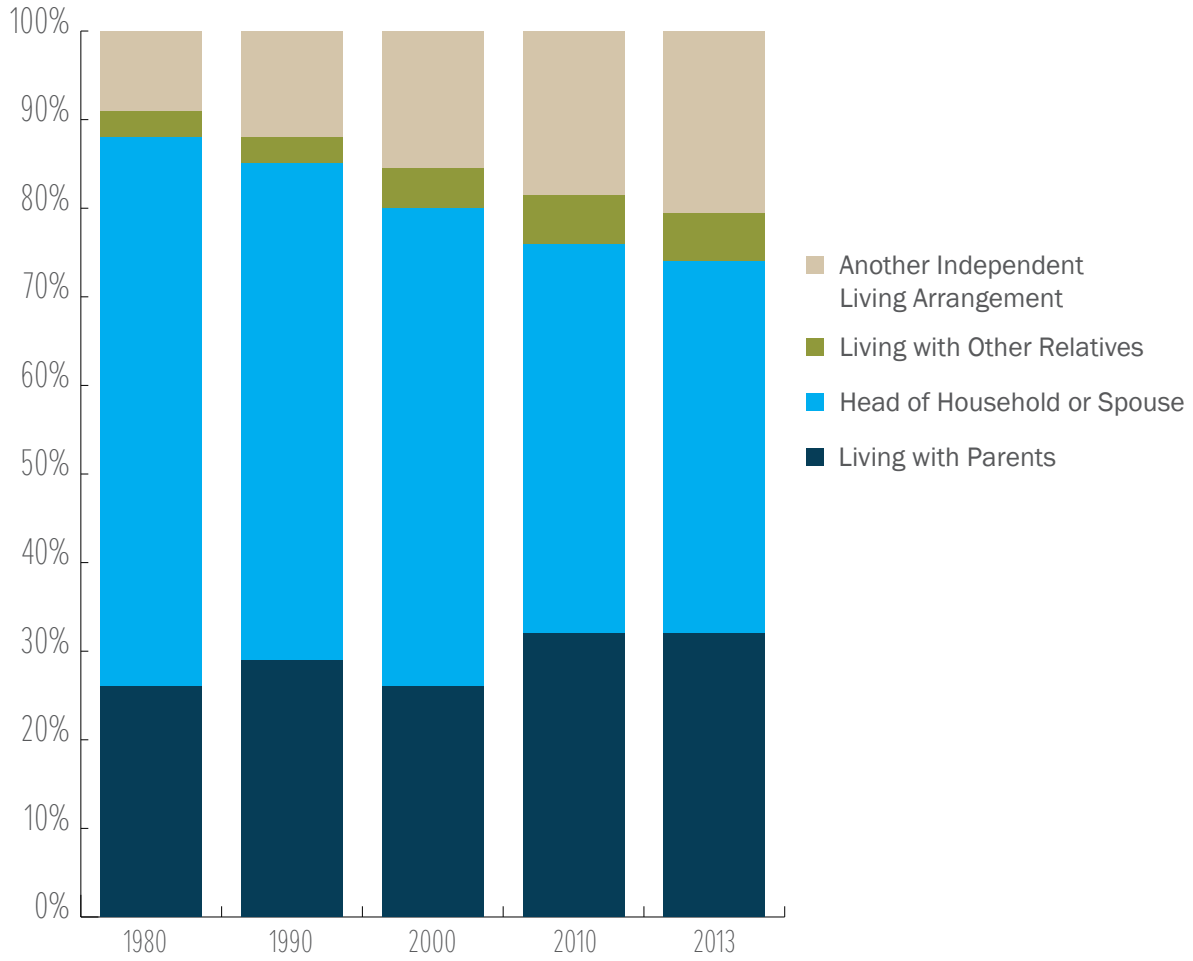
Ohio: 10.7%



Source: 2009-2013 American Community Survey

Statewide, nearly 11 percent of households consist of adults aged 65 and older who live alone. County by county, this figure ranges from 5.9 percent in Delaware to 14.4 percent in Jefferson. Higher percentages are clustered in the eastern, southeastern and west-central parts of the state, while lower percentages are located in suburban counties.

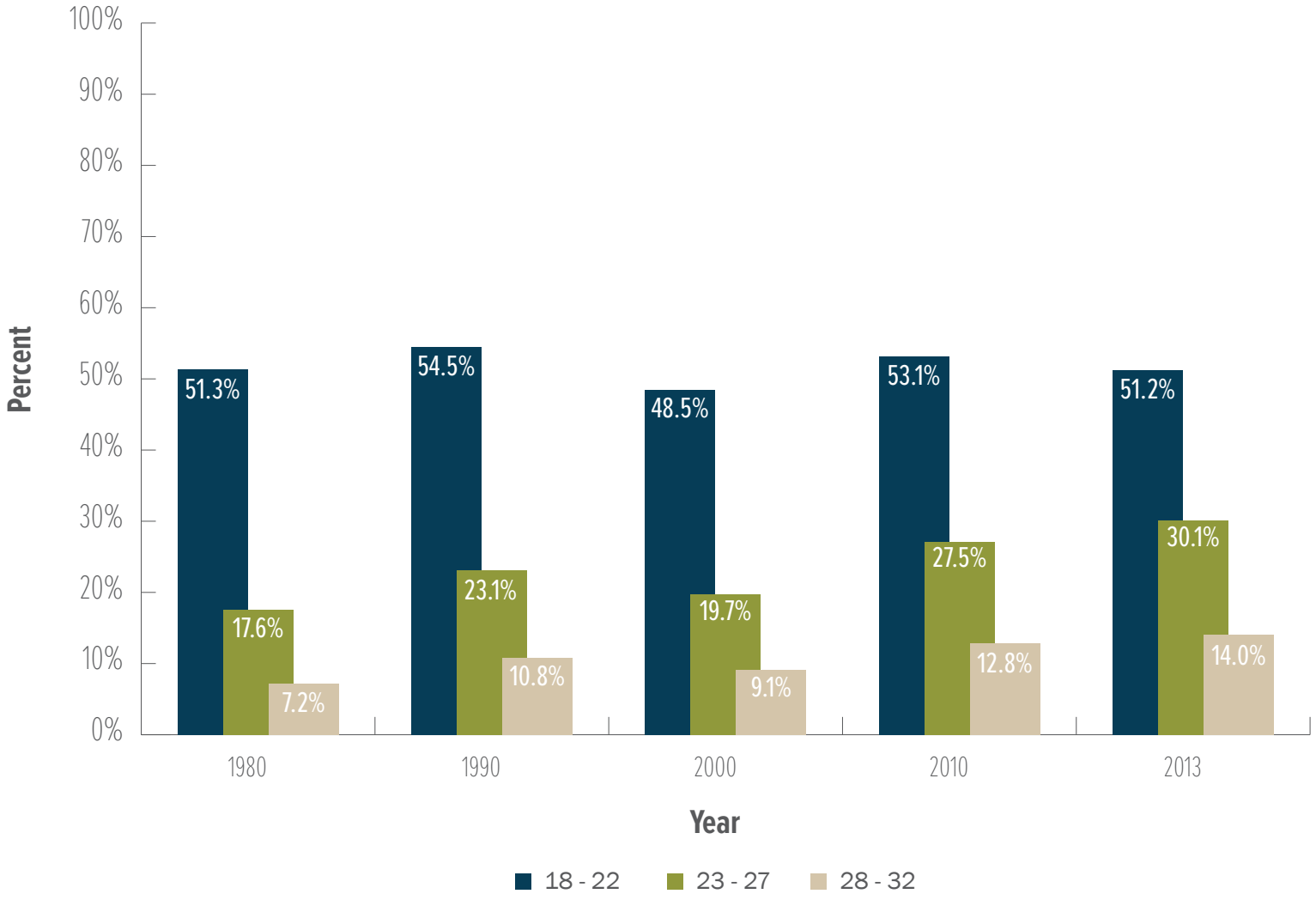
Exhibit 1-15. Young Adults Age 18-32 by Relationship to Householder, 1980-2013



Source: Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. Integrated Public Use Microdata Series: Version 5.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2010.

Exhibit 1-15 shows the percent of adults age 18 to 32 in each of four living arrangements — living with parents, head of household or married to head of household, living with other relatives (siblings, grandparents or other kin) or living in another independent arrangement, such as with roommates or friends. The percent of adults living with their parents has grown slightly over the past 30 years, from 26 percent to 32 percent, while the share of young adults who are the head of the household or married to the head of the household has declined markedly, while the percent of adults living with friends, roommates or other non-relatives (excluding group living situations, such as dorms and prisons), has more than doubled.

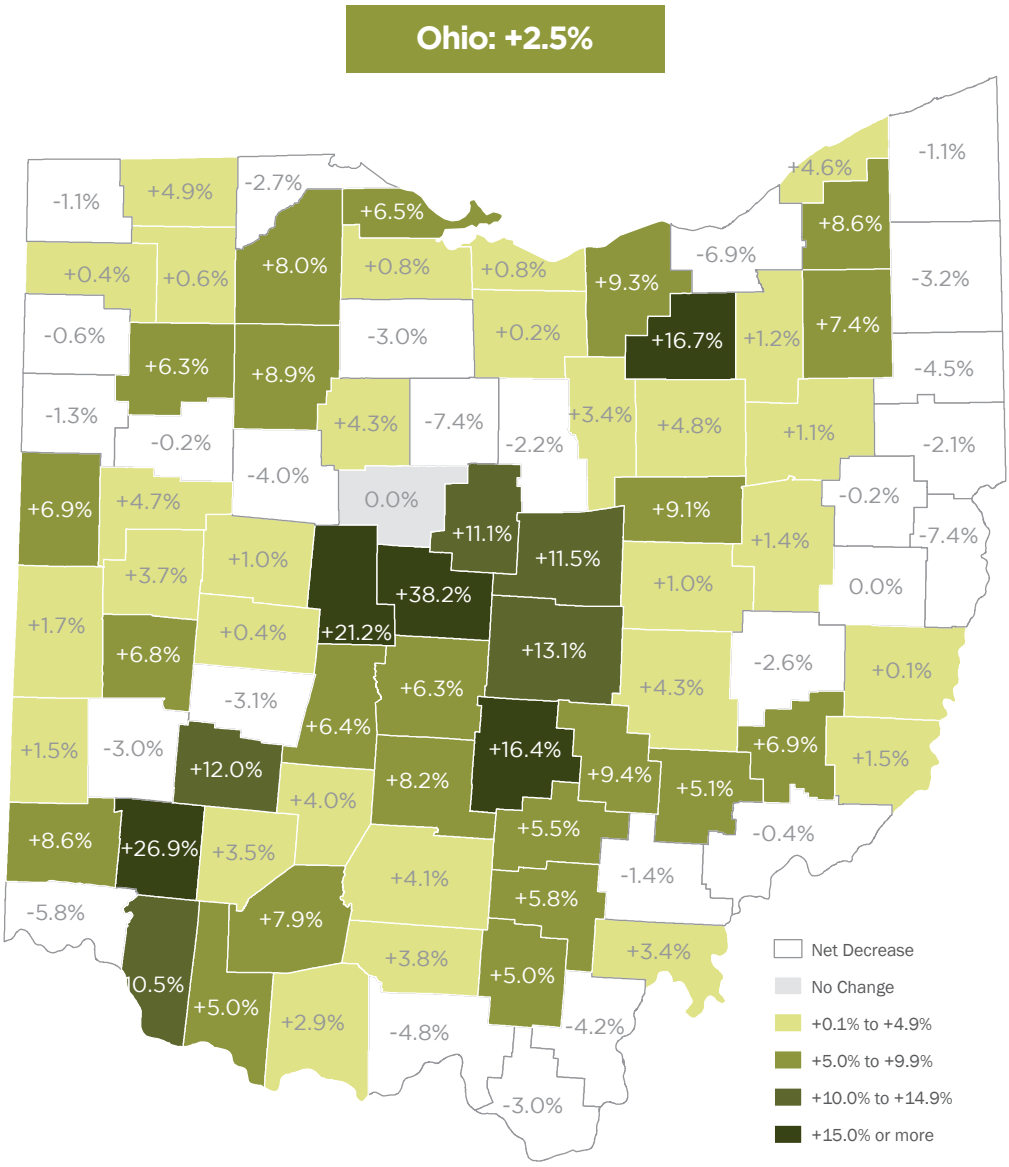
Exhibit 1-16. Percent of Young Adults by Age Group Living with Parents, 1980-2013



Source: Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek. Integrated Public Use Microdata Series: Version 5.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2010.

As shown in Exhibit 1-15, the percent of older young adults (aged 28-32 years old) living with their parents has increased from 7.2 percent to 14.0 percent since 1980. The percent of adults ages 23 to 27 who are living with their parents has risen from 17.6 percent to 30.1 percent, while the proportion of adults ages 18 to 22 living with their parents has remained relatively flat since 1980.

Exhibit 1-17. Percent Change in Households by County, 2000-2013

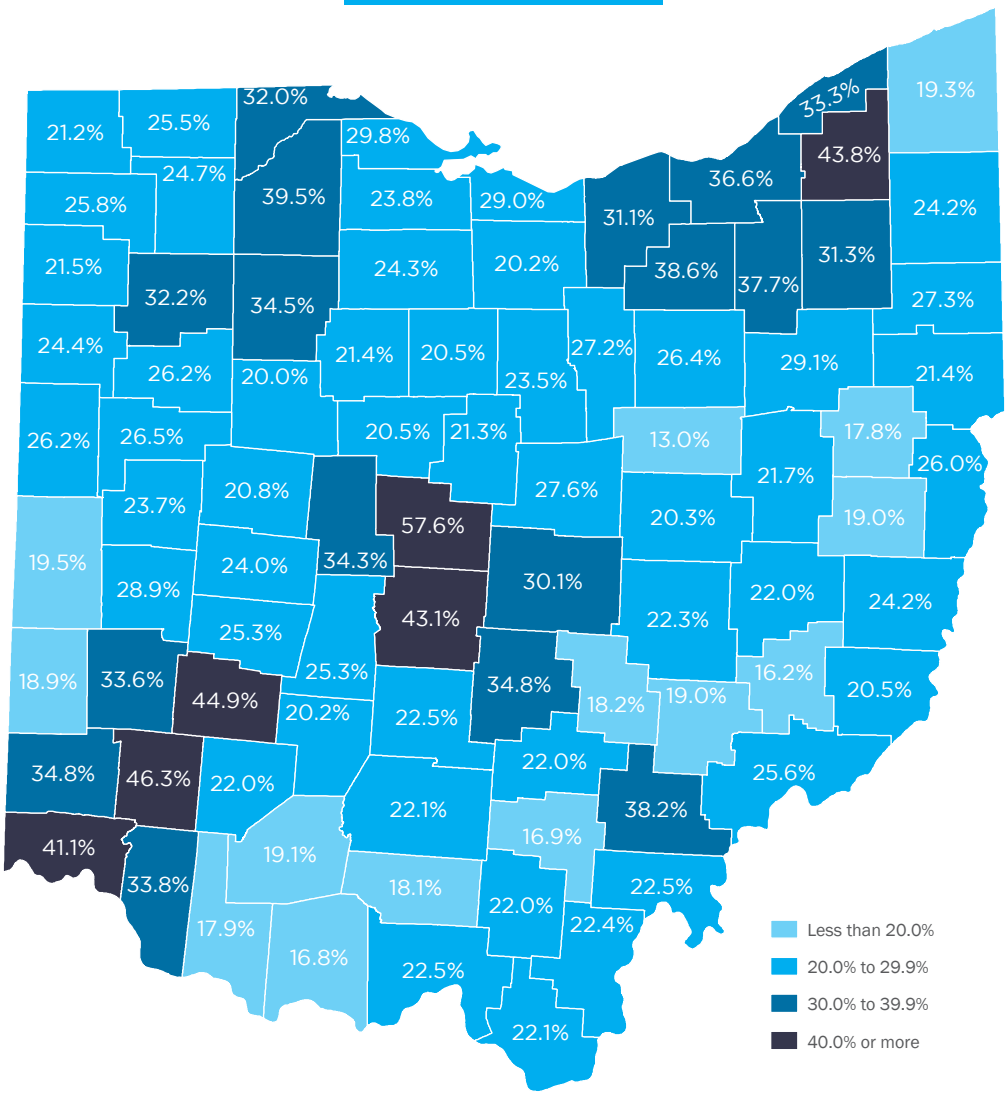


Sources: 2009-2013 American Community Survey and 2000 Decennial Census

Since 2000, the number of households – any individual or group of people occupying a housing unit – has grown in 53 of 88 counties, for a statewide increase in households of 2.5 percent. The number of households in Delaware County grew by over 38 percent, the fastest pace in the state, while that figure fell by over seven percent in Crawford and Jefferson Counties.

Exhibit 1-18. Percent of Population Aged 25 and Older with a College Degree (includes Associate's Degrees) by County

Ohio: 32.9%



Source: 2009-2013 American Community Survey

Nearly one-third of Ohio's population aged 25 and older has a college degree, although this percentage varies greatly within the state. A majority of adults in Delaware County have degrees, and other suburban counties are generally above the state average. Meanwhile, less than 20 percent of adults graduated from college in 13 counties, mostly situated in Appalachia.

Exhibit 1-19. Grandparents Living with Grandchildren, 2005 and 2013

	2005 ACS		2013 ACS	
	Estimate	Percent	Estimate	Percent
Grandparent living with and responsible for own grandchildren under 18 years	**88,125**	**46.5**	**98,977**	**45.0**
Grandparent aged 30-59 years	62,737	33.1	66,889	30.4
Grandparent aged 60+ years	25,388	13.4	32,088	14.6
Grandparent living with, but not responsible for own grandchildren under 18 years	**101,276**	**53.5**	**120,958**	**55.0**
Total	**189,401**	**100**	**219,935**	**100**

Source: American Community Survey (2005 and 2013)

The number of grandparents living with their grandchildren is growing in Ohio. An estimated 98,977 grandparents were raising grandchildren in 2013 — up from 86,125 in 2005. Another 120,958 grandparents lived with their grandchildren in 2013, versus 101,276 in 2005, but were not directly responsible for their care.

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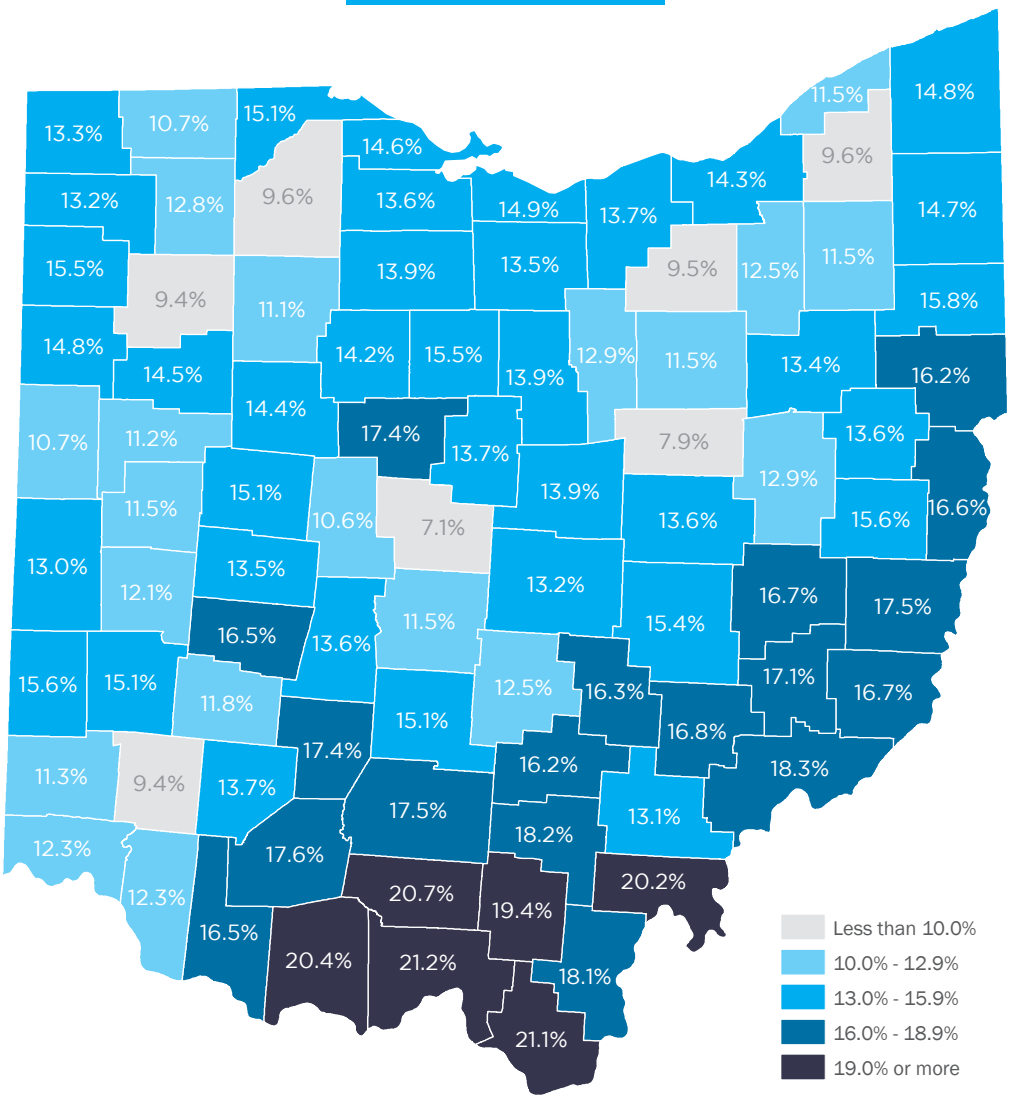
CHAPTER TWO

SPECIAL POPULATIONS

Exhibit 2-1. Prevalence of Disability by County

Ohio: 13.3%

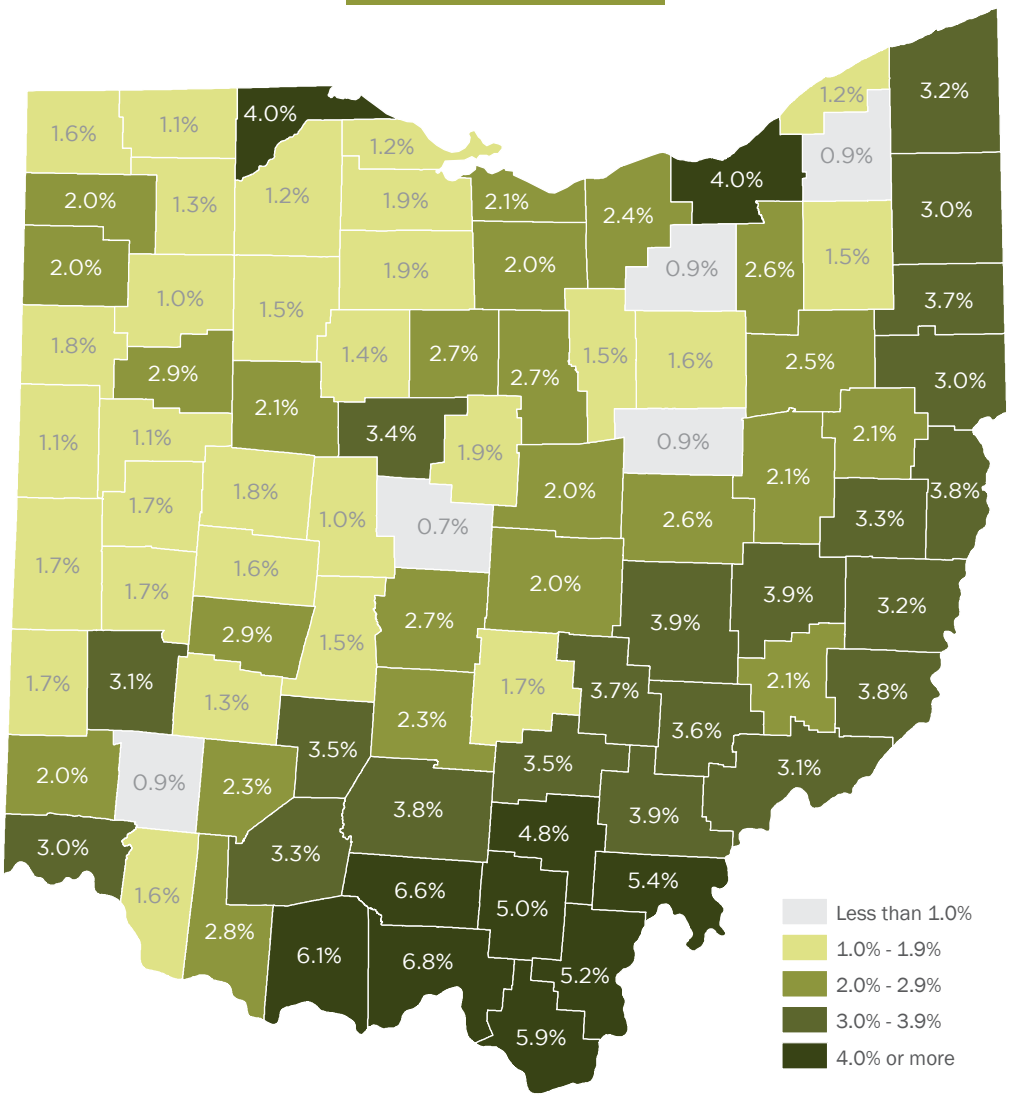


Source: 2009-2013 American Community Survey

More than one in eight Ohioans (13.3 percent) report having a disability, defined by the Census Bureau as possessing difficulty with hearing, vision, cognition, ambulation, self-care and/or independent living. The highest disability rates are heavily concentrated in south central Ohio, though most counties in Appalachia are above the state average; the lowest rates are generally seen in the state's wealthiest counties.

Exhibit 2-2. Percent of Residents Receiving Supplemental Security Income by County

Ohio: 2.7%



Source: 2009-2013 American Community Survey

Statewide, 2.7 percent of Ohioans receive Supplemental Security Income (SSI) benefits. SSI provides additional income for low- income children and adults with disabilities along with low-income older adults aged 65 and older. Ninety-five percent of SSI recipients in Ohio are low-income, disabled adults. As with disability as a whole, a higher percentage of residents receiving SSI recipients are located in Appalachian counties, especially those in southern Ohio. Additionally, four percent of residents in Cuyahoga and Lucas Counties are receiving SSI benefits.

Exhibit 2-3. Total Point-in-Time Homelessness

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014
Cuyahoga County	2,185	2,242	2,236	2,278	2,262	2,191	2,129	2,103
Franklin County	1,373	1,341	1,359	1,387	1,418	1,434	1,488	1,614
Hamilton County	1,046	1,116	1,140	1,006	1,275	1,654	1,326	1,043
Lucas County	745	959	945	986	1,096	977	900	809
Mahoning County	249	236	183	183	223	224	227	256
Montgomery County	785	844	837	884	986	1,081	1,041	791
Stark County	536	909	410	431	482	482	522	531
Summit County	824	740	820	859	857	813	862	870
Balance of State	3,521	4,525	4,770	4,555	4,431	5,121	3,830	3,806
Total	**11,264**	**12,912**	**12,700**	**12,569**	**13,030**	**13,977**	**12,325**	**11,823**

Source: U.S. Department of Housing and Urban Development 2007-2014 Point-in-Time Estimates

Exhibit 2-4. Point-in-Time Homeless People in Families

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014
Cuyahoga County	499	452	493	495	496	565	599	530
Franklin County	432	490	387	433	395	366	397	466
Hamilton County	326	390	359	297	545	767	501	284
Lucas County	321	306	348	314	314	327	332	326
Mahoning County	128	115	100	86	99	138	129	90
Montgomery County	281	360	335	259	384	442	422	208
Stark County	253	401	187	183	247	230	230	272
Summit County	249	250	271	272	315	303	297	291
Balance of State	1,905	2,283	2,446	2,511	2,423	2,984	1,807	1,652
Total	**4,394**	**5,047**	**4,926**	**4,850**	**5,218**	**6,122**	**4,714**	**4,119**

Source: U.S. Department of Housing and Urban Development 2007-2014 Point-in-Time Estimates

Exhibit 2-5. Point-in-Time Chronically Homeless Individuals

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014
Cuyahoga County	652	698	584	664	398	375	303	252
Franklin County	503	238	271	276	303	311	309	257
Hamilton County	226	269	268	303	223	234	274	166
Lucas County	200	256	312	218	207	138	149	107
Mahoning County	28	22	7	13	46	54	42	88
Montgomery County	120	74	52	102	60	48	64	39
Stark County	49	119	55	17	75	84	71	71
Summit County	215	212	217	218	210	208	211	219
Balance of State	315	364	537	429	492	530	330	282
Total	**2,308**	**2,252**	**2,303**	**2,240**	**2,014**	**1,982**	**1,753**	**1,481**

Source: U.S. Department of Housing and Urban Development 2007-2014 Point-in-Time Estimates

Exhibit 2-6. Veteran Point-in-Time Homelessness

Continuum of Care	2010	2011	2012	2013	2014
Cuyahoga County	355	388	334	313	329
Franklin County	88	145	133	148	156
Hamilton County	123	192	200	175	192
Lucas County	46	90	71	54	51
Mahoning County	11	12	12	15	25
Montgomery County	139	156	136	131	128
Stark County	10	20	42	52	25
Summit County	49	76	91	97	120
Balance of State	146	200	225	227	210
Total	**967**	**1,279**	**1,244**	**1,212**	**1,236**

Source: U.S. Department of Housing and Urban Development 2007-2014 Point-in-Time Estimates

Exhibit 2-7. Total Year-Round Combined Emergency Shelter, Transitional Housing and Safe Haven Beds

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014
Cuyahoga County	1,990	2,049	2,160	2,120	2,143	2,164	2,013	1,936
Franklin County	1,249	935	941	942	942	952	958	897
Hamilton County	1,053	1,052	1,036	1,057	1,349	1,552	1,339	951
Lucas County	876	892	863	985	950	934	924	931
Mahoning County	327	337	336	290	298	276	284	285
Montgomery County	762	706	733	790	894	962	805	739
Stark County	406	430	417	447	406	457	468	447
Summit County	713	690	657	649	683	659	669	665
Ohio Balance of State	4,796	3,538	3,614	4,044	4,028	4,543	3,908	3,908
Total	**12,172**	**10,629**	**10,757**	**11,324**	**11,693**	**12,499**	**11,368**	**10,759**

Source: U.S. Department of Housing and Urban Development Housing Inventory Count by Continuum of Care

Exhibit 2-8. Total Year-Round Permanent Supportive Housing (PSH) Beds

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014
Cuyahoga County	3,373	3,695	4,587	4,791	3,970	3,649	3,585	3,822
Franklin County	1,772	1,557	1,657	1,685	1,856	2,021	2,146	2,235
Hamilton County	1,330	1,277	1,357	1,373	1,642	1,851	1,770	2,092
Lucas County	205	408	661	765	767	1,037	1,038	1,177
Mahoning County	205	209	217	251	268	279	300	314
Montgomery County	694	755	733	702	854	892	927	982
Stark County	269	310	310	351	372	420	441	479
Summit County	352	294	298	237	381	418	432	463
Ohio Balance of State	2,302	1,106	1,080	1,334	1,724	1,996	2,224	2,647
Total	**10,502**	**9,611**	**10,900**	**11,489**	**11,834**	**12,563**	**12,863**	**14,211**

Source: U.S. Department of Housing and Urban Development Housing Inventory Count by Continuum of Care

HUD Continuums of Care (CoC) are the organizational units tasked with carrying out HUD's CoC Homeless Assistance Program. They are groups of representatives from the public, private and nonprofit sectors that work collaboratively to provide a locality or region with homeless services. CoCs are required to develop strategic plans to address homelessness in their communities through an inventory of housing availability, identification of homeless needs and a process for leveraging funds in order to apply for McKinney-Vento Homeless Assistance Grants.

One requirement of CoCs is to determine the number of individuals experiencing homelessness through annual Point-in-Time (PIT) counts. During a PIT count, CoCs tally the number of unsheltered and sheltered individuals within their geographic boundaries during one evening, usually in January. Given that many who experience homelessness do so temporarily, PIT counts are thought to underrepresent the true number of individuals experiencing homelessness; many who experience homelessness during the year will not remain homeless. Additionally, PIT counts may underrepresent homelessness because many unsheltered homeless are not in locations that workers and volunteers can easily find. Because of these issues, it is difficult to make consistent comparisons year over year.

Taking into account the measure's drawbacks, a noticeable decrease in total homelessness is evident from the 2011 peak of 13,977 to a pre-crisis low of 11,823 in 2014. A similar decline is found among homeless families and chronically homeless individuals. The number of homeless veterans, however, increased slightly from 2013 to 2014, with Hamilton and Summit Counties seeing the largest percent increase.

The number of year-round emergency shelter, transitional housing and Safe Haven beds among Ohio's CoCs has declined by almost 14 percent since its 2012 peak of 12,499. On the other hand, the number of year-round Permanent Supportive Housing (PSH) beds has increased by an average of 6.8 percent annually since 2008.

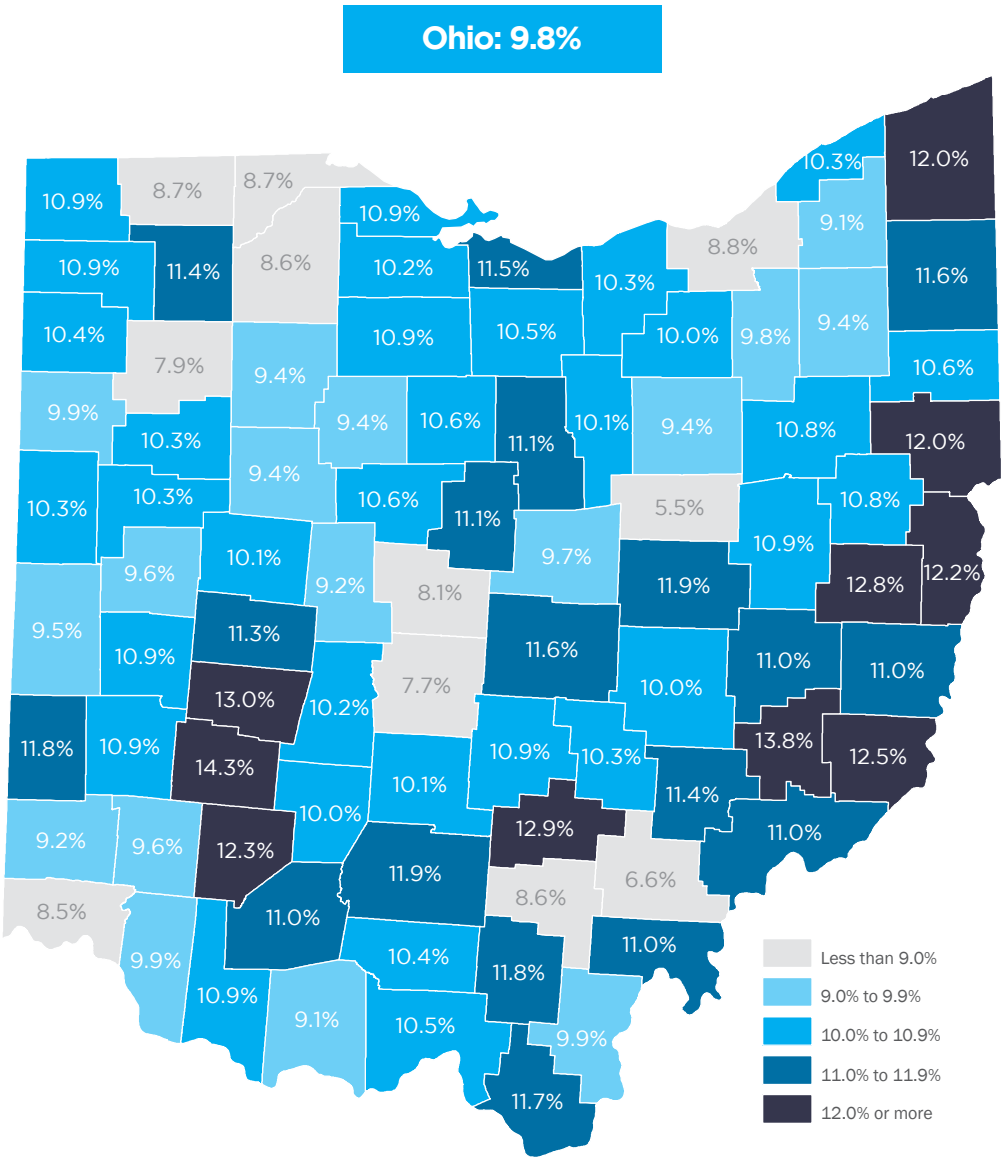
Exhibit 2-9. Number of Adults by Veteran Status

	Estimate	Percent*
Veterans	**864,923**	**9.8**
September 2001 or later	70,059	0.9
August 1990 to August 2001	118,494	1.5
Vietnam Era	305,318	3.8
Korean War	98,601	1.2
World War II	80,438	1.0
Peacetime service	192,013	2.4
Non-Veterans	**7,978,674**	**90.2**
Civilian Population 18 and Over	**8,843,597**	**100**

*Percentages may not add to 100 percent due to rounding.
Source: U.S. Census Bureau, 2009 – 2013 American Community Survey

Just less than 10 percent of Ohio civilians are veterans, with over a third having served during the Vietnam War era.

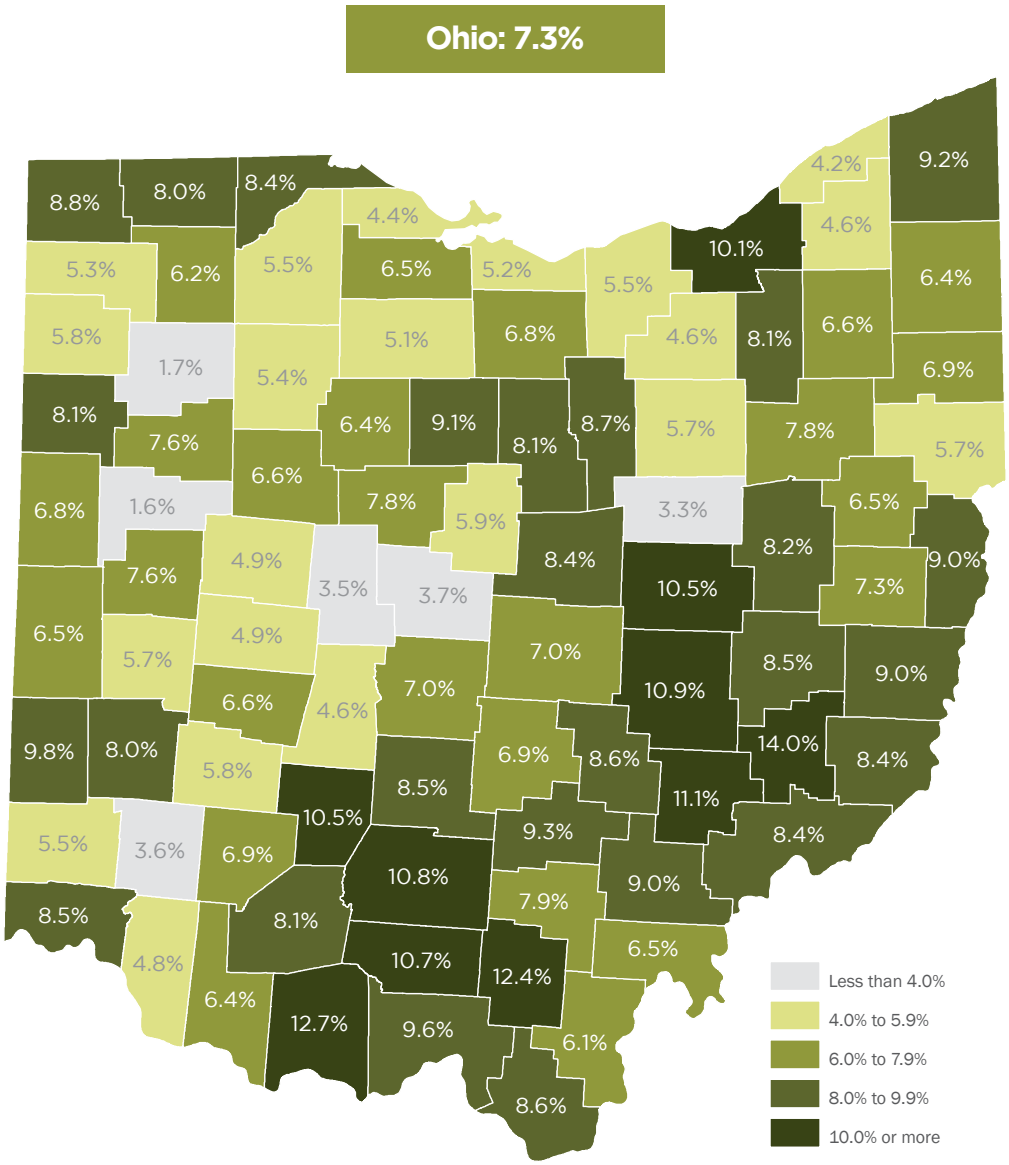
Exhibit 2-10. Percent of Adults with Veteran Status by County



Source: 2009-2013 American Community Survey

Veterans make up the largest share of the adult population in Greene County, where Wright-Patterson Air Force Base is located. Counties with the state's largest cities — Cuyahoga, Franklin, Lucas and Hamilton — have a smaller share of their respective counties' veteran populations.

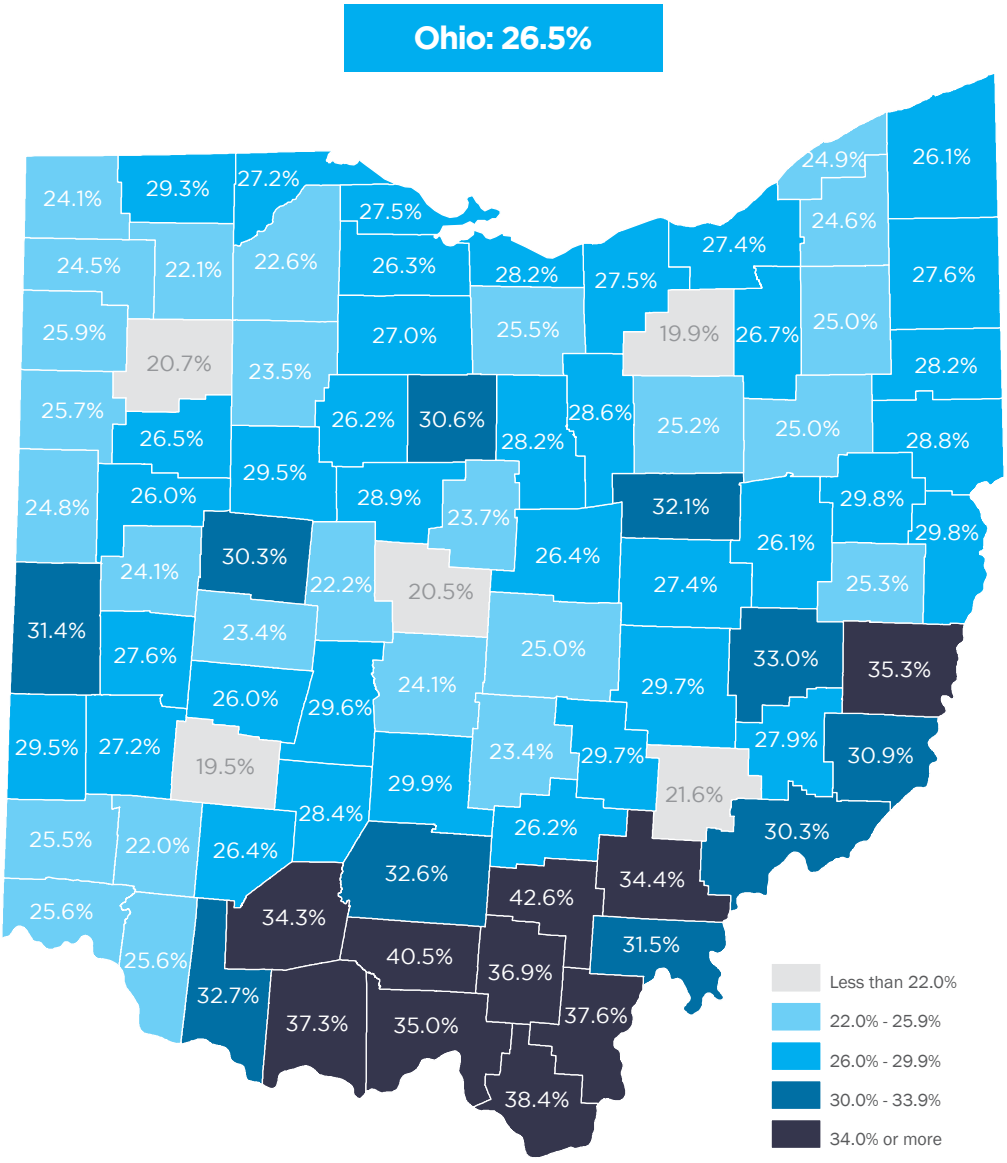
Exhibit 2-11. Percent of Veterans in Poverty by County



Source: 2009-2013 American Community Survey

Approximately 7.3 percent of all veterans in Ohio have experienced poverty in the past 12 months. The concentration of veterans in poverty is highest in southern and eastern counties, with Noble County facing the largest share (14 percent).

Exhibit 2-12. Percent of Veterans with Any Disability by County



Source: 2009-2013 American Community Survey

More than one in four (26.5 percent) Ohio veterans has at least one disability. This is almost exactly twice the rate in the general population (13.3 percent), as noted in Exhibit 2-1, highlighting the challenges faced by this group. Again, disability rates are highest in the southern portion of the state. These figures are particularly staggering in Vinton and Pike Counties, where over 40 percent of veterans reported being a person with disabilities.

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CHAPTER THREE

ECONOMIC DATA

Exhibit 3-1. Ohio Civilian Labor Force Estimates, 2000-2014

Year	Working-Age (WA) Pop.	Labor Force	Share of WA Pop.	Employed	Share of WA Pop.	Unemployed	Rate
2000	8,623,110	5,787,343	67.1%	5,556,757	64.4%	230,586	4.0%
2001	8,667,199	5,816,832	67.1%	5,567,130	64.2%	249,702	4.3%
2002	8,709,513	5,852,985	67.2%	5,516,645	63.3%	336,340	5.7%
2003	8,751,391	5,872,372	67.1%	5,505,858	62.9%	366,514	6.2%
2004	8,784,378	5,870,479	66.8%	5,502,444	62.6%	368,035	6.3%
2005	8,819,792	5,890,046	66.8%	5,541,082	62.8%	348,964	5.9%
2006	8,859,318	5,945,482	67.1%	5,624,435	63.5%	321,047	5.4%
2007	8,899,484	5,990,292	67.3%	5,657,718	63.6%	332,574	5.6%
2008	8,929,752	5,965,166	66.8%	5,580,843	62.5%	384,323	6.4%
2009	8,953,903	5,906,768	66.0%	5,297,098	59.2%	609,670	10.3%
2010	8,970,862	5,846,886	65.2%	5,247,050	58.5%	599,836	10.3%
2011	8,996,682	5,772,420	64.2%	5,261,833	58.5%	510,587	8.8%
2012	9,023,363	5,710,010	63.3%	5,288,262	58.6%	421,748	7.4%
2013	9,055,592	5,725,509	63.2%	5,298,591	58.5%	426,918	7.5%
2014	9,092,067	5,719,472	62.9%	5,391,503	59.3%	327,969	5.7%

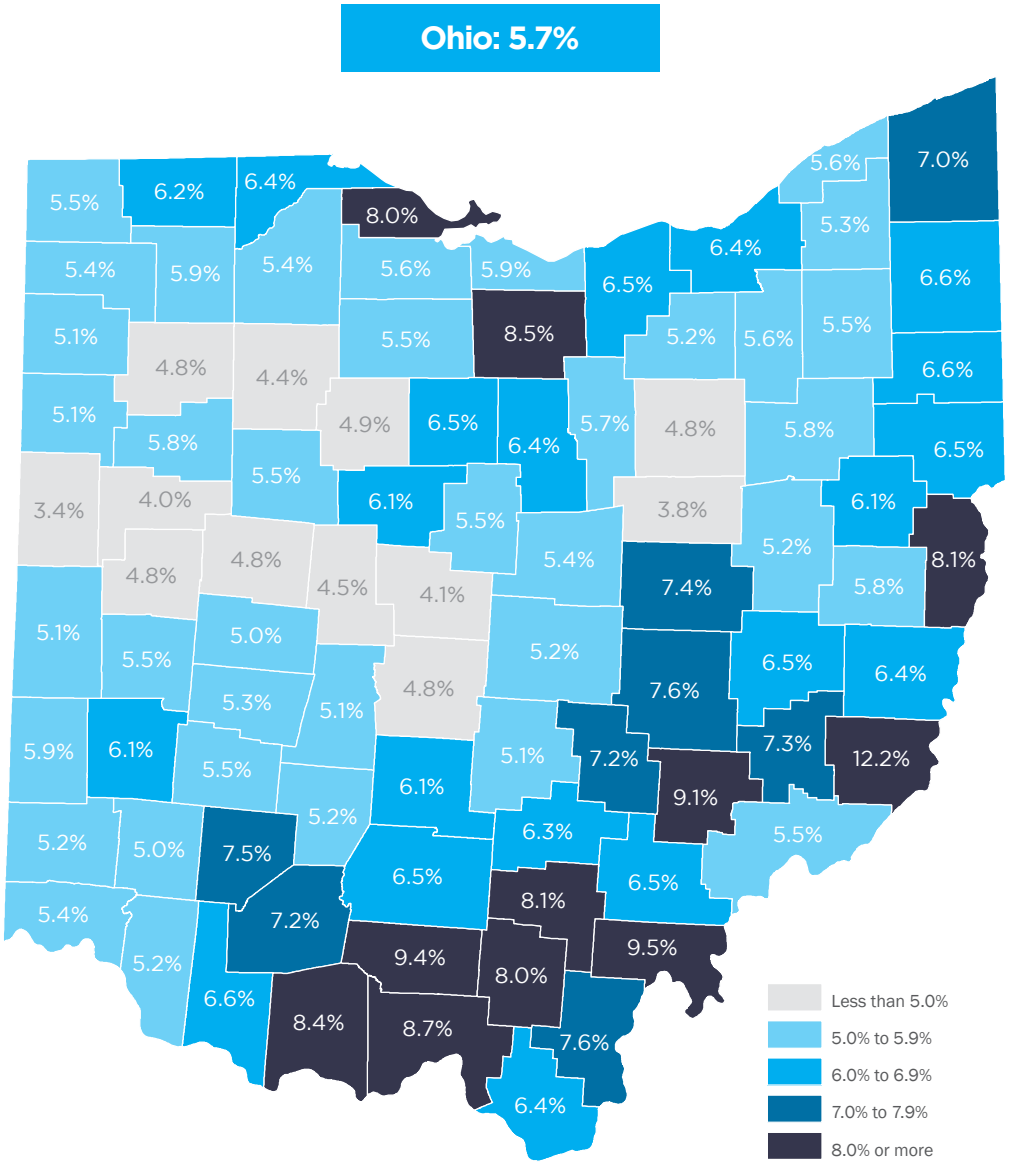
Source: U.S. Bureau of Labor Statistics.
Note: "Working-age population" excludes active-duty military personnel and those living in group quarters.

Overall, the unemployment rate in 2014 was 5.7 percent, markedly less than the revised value of 7.5 percent for 2013 and far below the post-recession peak of 10.3 percent. This represents a return to the pre-recession levels seen in the middle of the prior decade. The underlying dynamics are more mixed, however, as indicated by this table.

First, "working-age population" is the total number of people aged 16 years or older, meaning they are legally able to work. However, when looking at the labor market, those who are not actively looking for employment, such as retirees, stay-at-home parents and full-time students should be removed. Once these individuals are excluded, those who remain are the "labor force." Note that, since 2008, the labor force as a percentage of the working age population has declined, though it has mostly stabilized since 2012. While a drop is to be expected based on demographic factors – the oldest Baby Boomers turned 65 in 2011 – this is not a complete explanation. It is clear that a weak labor market has pushed some potential workers away.

The percentage of working age Ohioans currently employed, though, finally increased substantially in 2014, reaching the highest level since 2008. Before last year, Ohio's unemployment rate — the percentage of the labor force not currently working — fell in large part because people left the labor force, meaning they were no longer counted as "unemployed." Data for 2014, however, indicate that legitimate job creation fueled last year's decline.

Exhibit 3-2. Unemployment Rate by County, 2014 Annual Average



Source: U.S. Bureau of Labor Statistics - Local Area Unemployment Statistics (LAUS)

Statewide, unemployment ranges widely, from a low of 3.4 percent in Mercer County to a high of 12.2 percent in Monroe County, which was hit hard by the closure of an aluminum plant in October 2013. Generally, the lowest rates are found in the central and west central parts of the state, while the highest rates are overwhelmingly in Appalachia. Of the six most populated counties, the lowest rate was in Franklin (4.8 percent) and the highest rates were in Cuyahoga and Lucas (6.4 percent).

Exhibit 3-3. Unemployment Rate by Sex, Race/Ethnicity and Age, 2014

	Rate
Sex	
Men	5.9%
Women	5.2%
Race/Ethnicity	
White	4.8%
Black	11.6%
Hispanic	5.9%
Age Group	
16-19	20.5%
20-24	7.9%
25-34	5.2%
35-44	4.9%
45-54	3.9%
55-64	3.8%
65+	4.3%

Source: U.S. Bureau of Labor Statistics.
Note: Data are based on preliminary estimates.

The table above shows that unemployment is not evenly distributed across the population. African Americans are more than twice as likely to be jobless as whites, while over 20 percent of teenagers who want to work are unable to do so.

Exhibit 3-4a. Employment and Wages by Economic Supersector, 2014

Economic Supersector	Number of Positions	Average Hours/Week	Average Hourly Wage	Average Weekly Earnings
Total Nonfarm	**5,330,700**	**---**	**---**	**---**
Total Private	**4,572,000**	**34.2**	**$22.16**	**$758**
Mining and Logging	14,800	---	---	---
Construction	194,100	38.8	$26.15	$1,015
Manufacturing	673,000	41.4	$24.32	$1,007
Trade, Transportation and Utilities	993,100	34.5	$20.64	$712
Information	72,600	---	---	---
Financial Activities	288,300	37.0	$27.19	$1,006
Professional and Business Services	708,400	35.8	$25.03	$896
Education and Health Services	889,800	31.1	$21.99	$684
Leisure and Hospitality	528,800	23.8	$12.48	$297
Other Services	209,100	30.0	$19.60	$588
Government	**758,700**	**---**	**---**	**---**

Source: U.S. Bureau of Labor Statistics – Current Employment Statistics.
Note: Wage data are not available for public sector jobs and small supersectors.

Overall, the average Ohio private sector job pays $758 per week; construction, manufacturing and financial jobs pay more than $1,000 per week on average, while leisure and hospitality jobs are overwhelmingly part-time and pay an average of less than $300 per week.

Exhibit 3-4b. Employment and Wages by Economic Supersector, 2009

Economic Supersector	Number of Positions	Average Hours/Week	Average Hourly Wage	Average Weekly Earnings
Total Nonfarm	**5,072,500**	—	—	—
Total Private	**4,280,500**	**33.0**	**$19.95**	**$658**
Mining and Logging	11,700	—	—	—
Construction	181,100	37.1	$24.87	$923
Manufacturing	629,400	38.4	$21.54	$827
Trade, Transportation and Utilities	967,200	33.5	$18.43	$617
Information	80,800	—	—	—
Financial Activities	279,900	36.5	$23.47	$857
Professional and Business Services	616,600	34.5	$23.86	$823
Education and Health Services	828,400	32.7	$20.03	$655
Leisure and Hospitality	476,900	23.0	$11.03	$254
Other Services	208,600	30.2	$16.09	$486
Government	**792,000**	—	—	—

Source: U.S. Bureau of Labor Statistics – Current Employment Statistics.
Note: Wage data are not available for public sector jobs and small supersectors.

Over the last five years, the average private sector worker made 11 percent more per hour and 15 percent more per week in 2014 than he or she did in 2009; considering that prices went up by 10 percent during this time period, wages are barely keeping up with inflation. The number of jobs fell in information and government, while it increased most, on a percent basis, in mining and logging (which includes oil and gas production) and professional and business services.

Exhibit 3-5. Employment and Hourly Wage by Occupation, May 2014

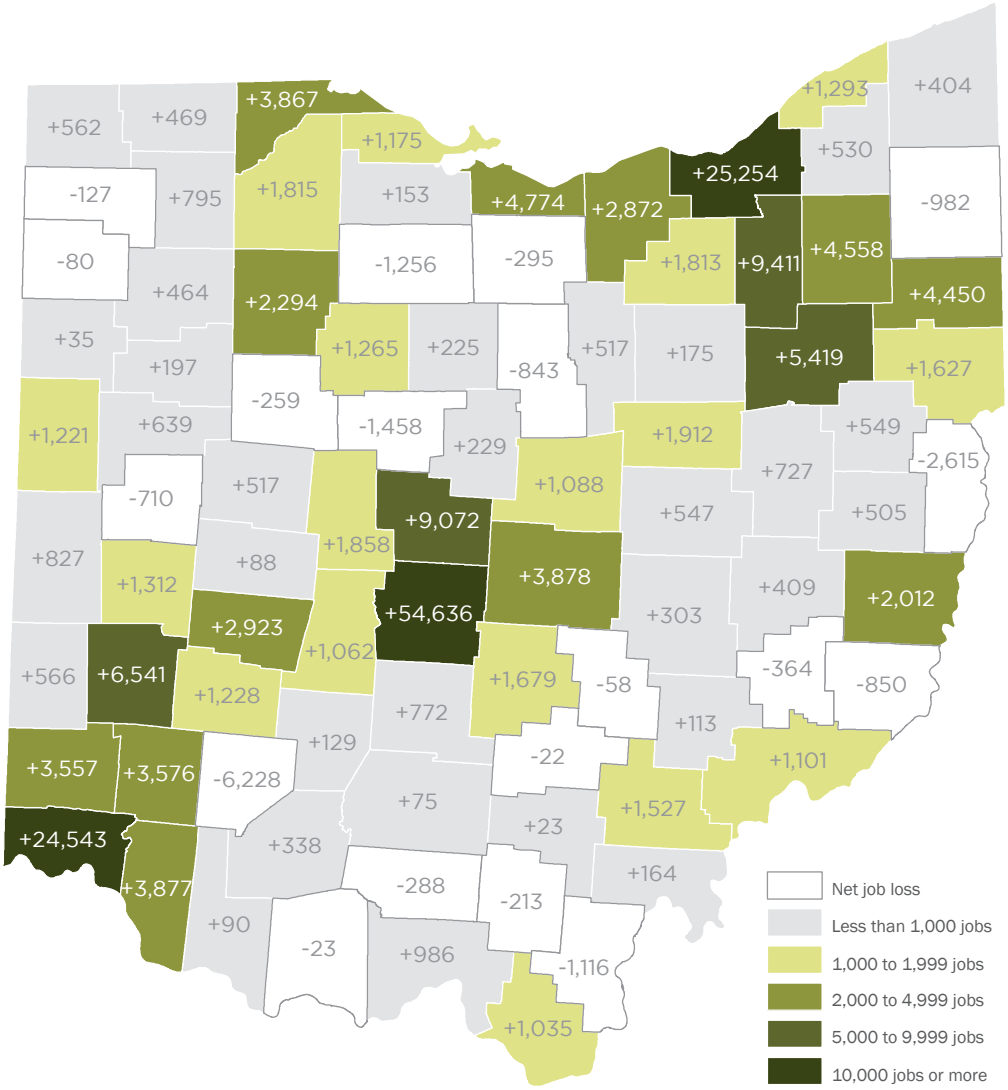
Occupation Group	Total Employees	Location Quotient	Median Hourly Wage
Management	247,150	0.95	$42.33
Business and Financial Operations	240,310	0.91	$28.82
Computer and Mathematical	129,120	0.87	$34.68
Architecture and Engineering	90,770	0.98	$33.29
Life, Physical, and Social Science	33,380	0.76	$26.97
Community and Social Service	68,620	0.92	$19.40
Legal	30,320	0.75	$31.52
Education, Training, and Library	313,280	0.96	$24.42
Arts, Design, Entertainment, Sports and Media	58,970	0.85	$18.79
Healthcare Practitioners and Technical	347,710	1.15	$27.69
Healthcare Support	197,270	1.30	$11.31
Protective Service	110,840	0.87	$18.37
Food Preparation and Serving Related	482,390	1.02	$9.01
Building and Grounds Cleaning and Maintenance	157,980	0.94	$10.62
Personal Care and Service	115,020	0.72	$9.69
Sales and Related	510,170	0.93	$11.63
Office and Administrative Support	817,970	0.98	$15.03
Farming, Fishing, and Forestry	4,130	0.24	$11.85
Construction and Extraction	169,390	0.83	$21.31
Installation, Maintenance and Repair	202,300	1.00	$19.64
Production	491,110	1.43	$15.93
Transportation and Material Moving	382,690	1.07	$13.48
Total	**5,200,880**	**-----**	**$16.47**

Source: U.S. Bureau of Labor Statistics – Occupational Employment Statistics

While economic data are typically reported by industry, it is also useful to examine the actual types of jobs performed by Ohioans and at what wage. Overall, the median worker makes $16.47 per hour. This hourly wage ranges from $9 for food service jobs to $42 for management positions. Ohio specializes most in production jobs (e.g. bakers, machinists, or upholsterers); the location quotient of 1.43 means that Ohio employs 43 percent more production workers than would be expected, based on Ohio's population and national employment patterns. Of the five occupation groups with a location quotient over one, four pay less than average.

Exhibit 3-6. Net New Stable Job Creation by County, January 2009 to December 2013

Ohio: +197,011



Source: U.S. Census Bureau - Longitudinal Employer-Household Dynamics (LEHD) Database

Over the five years ending December 31, 2013, there were just over 197,000 new jobs created statewide (excluding temporary jobs lasting fewer than 90 days). More than a quarter of these came in Franklin County, with another quarter coming from Cuyahoga and Hamilton Counties combined. Delaware had the fifth highest total, thanks to commercial and office development in the southern half of the county. On the downside, 19 counties lost jobs; while most are rural, three counties (Jefferson, Trumbull and Richland) are in metropolitan areas. By far, the worst performer was Clinton County, which lost nearly as many jobs as nearby Montgomery County added, largely due to the well-publicized closure of the DHL air freight facility in Wilmington in 2009.

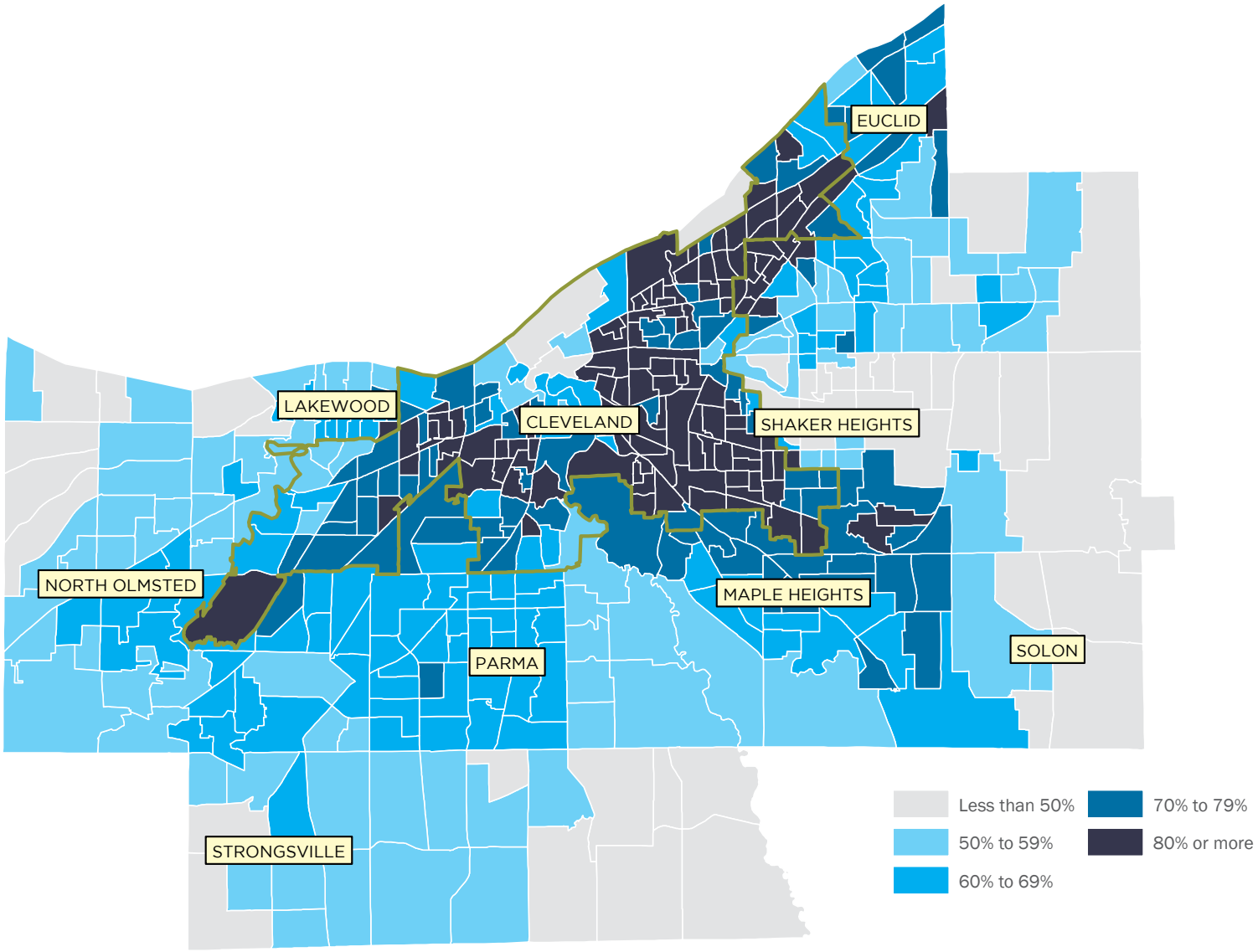
The data set used to develop Exhibit 3-6, the Longitudinal Employer-Household Dynamics (LEHD) Database, is a powerful tool for analyzing and mapping where people live and work. LEHD was developed by the U.S. Census Bureau in conjunction with all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Using other government data sets, LEHD is able to estimate the location of workers and jobs down to individual city blocks and provide information about commuting patterns and the types of jobs held in a particular area.

Exhibits 3-7a through 3-7l map the residences and workplaces of those earning less than $40,000 per year in Ohio's six most populated counties (Cuyahoga, Franklin, Hamilton, Lucas, Montgomery and Summit). In the first map for each county, census tracts in dark blue — tracts where over 80 percent of residents earn less than $40,000 per year — are highly concentrated within the central city. Looking at the second map for each county, we see that the jobs paying these salaries are located throughout the county, often far from where the workers live. Tracts with gray slash marks are ones in which, regardless of percentage, over 4,000 jobs in this income range are located.

This phenomenon is known as **spatial mismatch**. Major centers of employment for low- and moderate-income workers — places like hospitals, shopping malls, and warehouses — have migrated to suburban areas, while affordable housing for these families is still largely located in the urban core. This means households face increased transportation expenses; if the worker does not have access to a car, he or she must rely on infrequent public transportation service or friends and family to drive them.

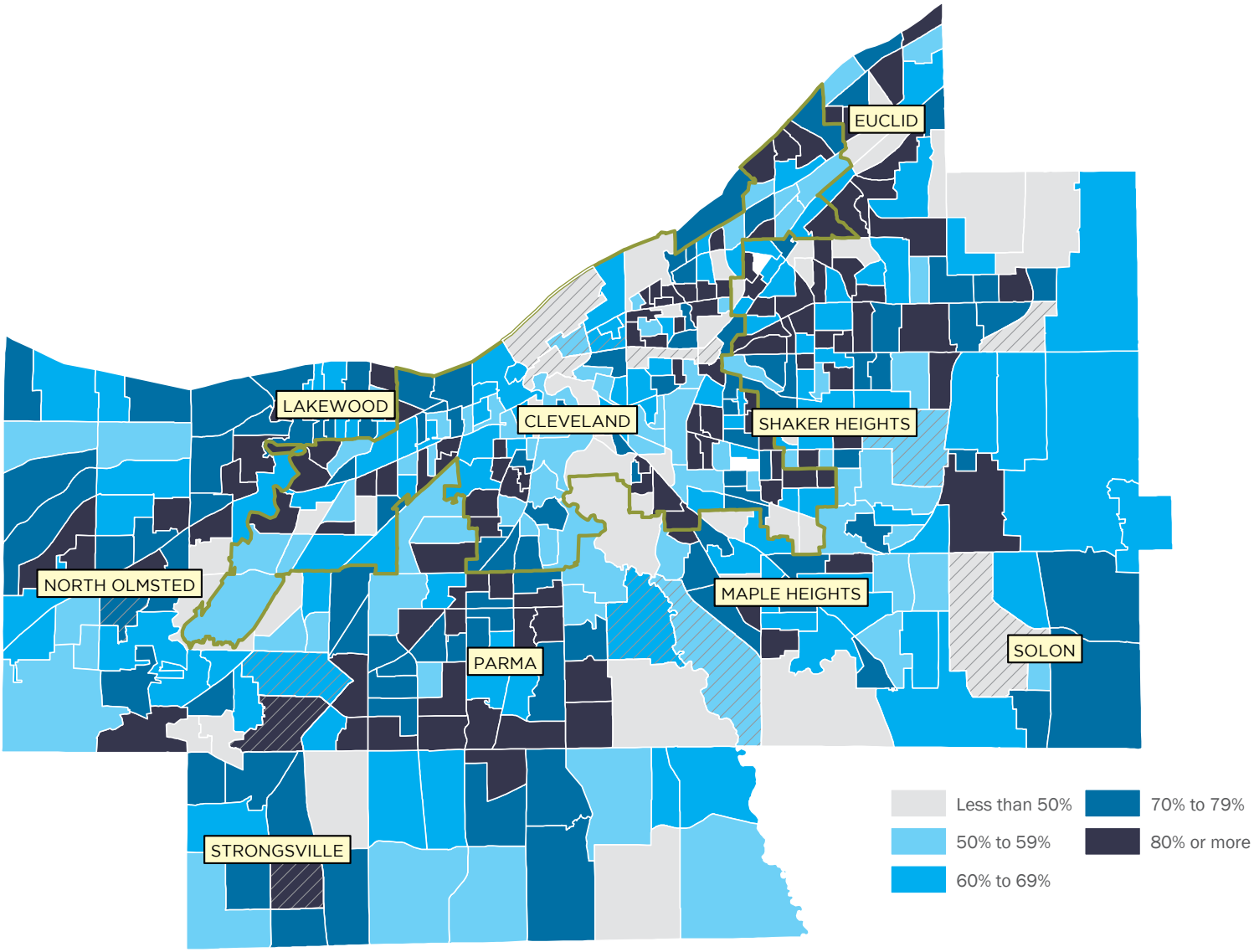
Throughout this document, we will show data at unique geographic scales to better highlight the patterns discussed.

Exhibit 3-7a. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Residence, Cuyahoga County



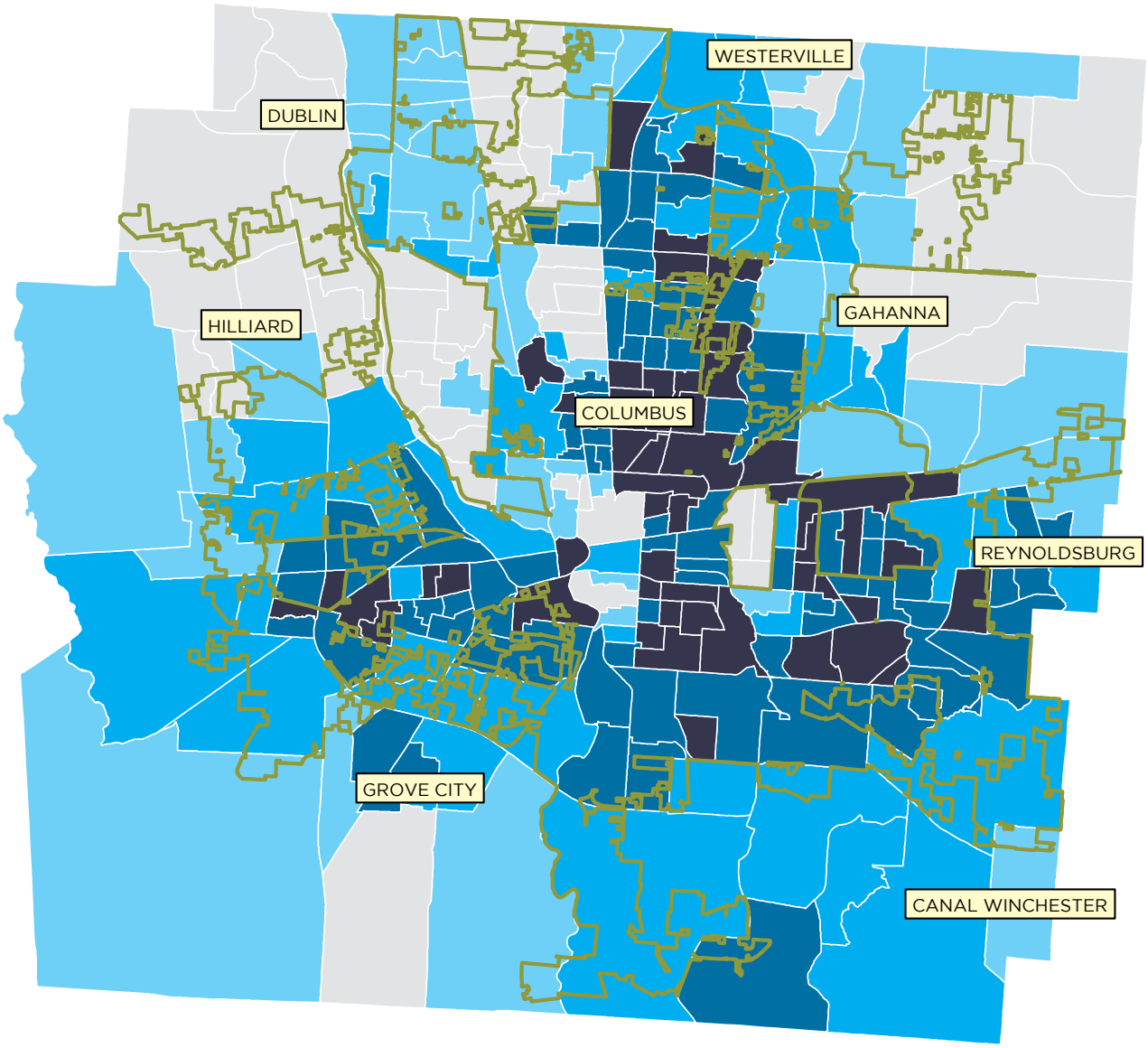
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Cleveland.

Exhibit 3-7b. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Employment, Cuyahoga County



Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Cleveland. Slashed tracts have more than 4,000 low-paying jobs.

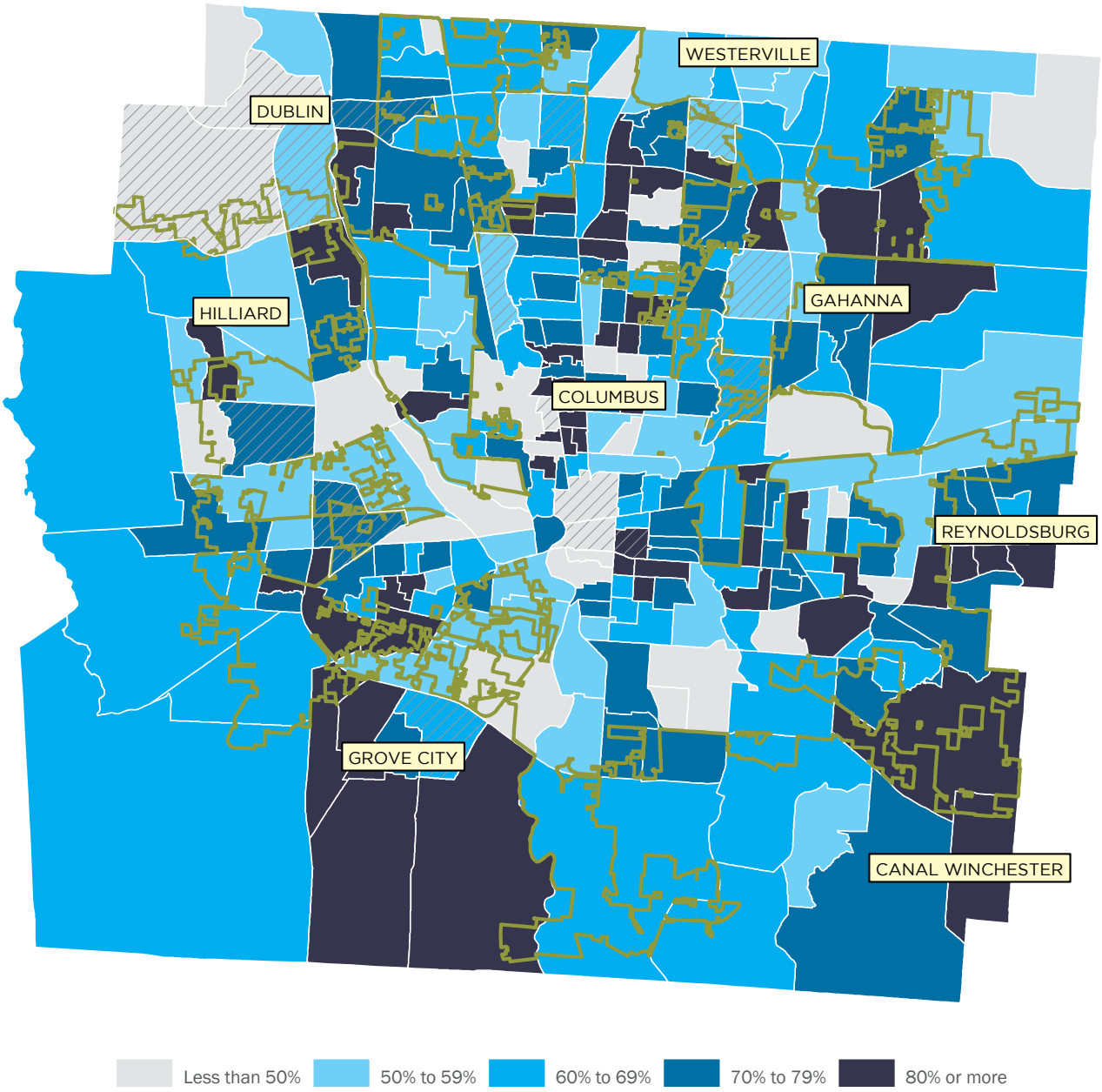
Exhibit 3-7c. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Residence, Franklin County



Less than 50% | 50% to 59% | 60% to 69% | 70% to 79% | 80% or more

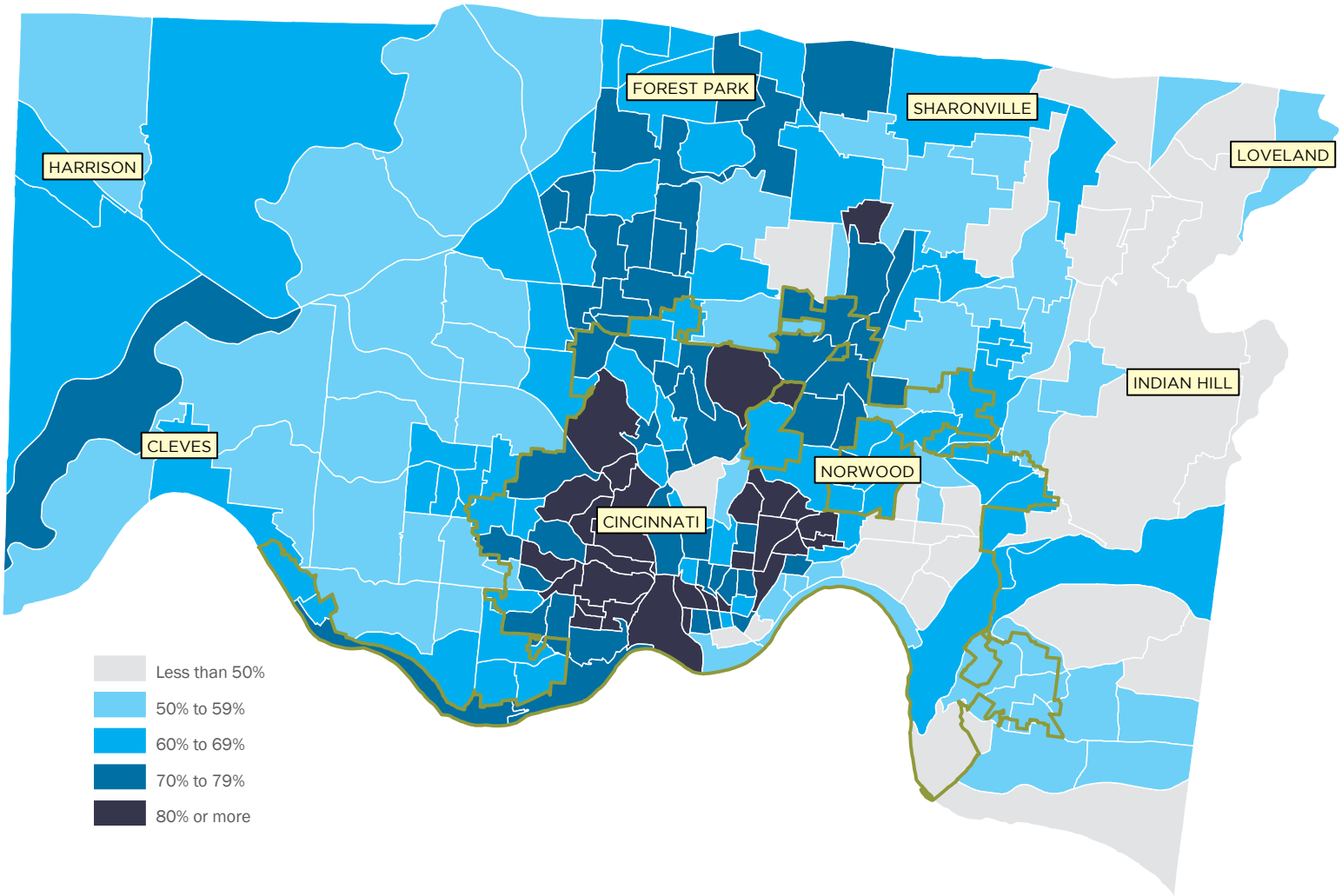
Source: U.S. Census Bureau - LEHD Original-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Columbus (excluding parts of the city outside Franklin County).

Exhibit 3-7d. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Employment, Franklin County



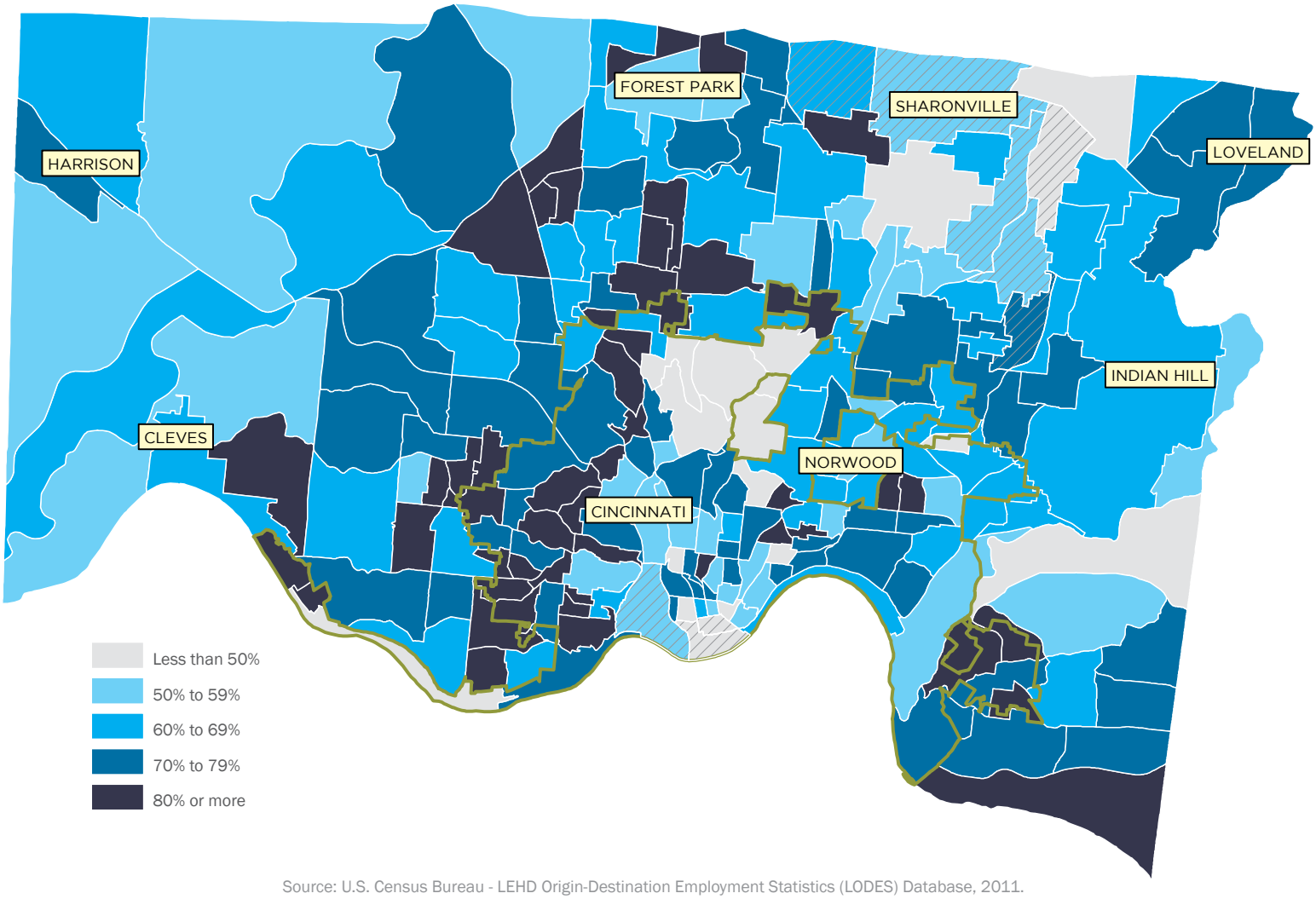
Source: U.S. Census Bureau - LEHD Original-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Columbus (excluding parts of the city outside Franklin County).
Slashed tracts have more than 4,000 low-paying jobs.

Exhibit 3-7e. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Residence, Hamilton County



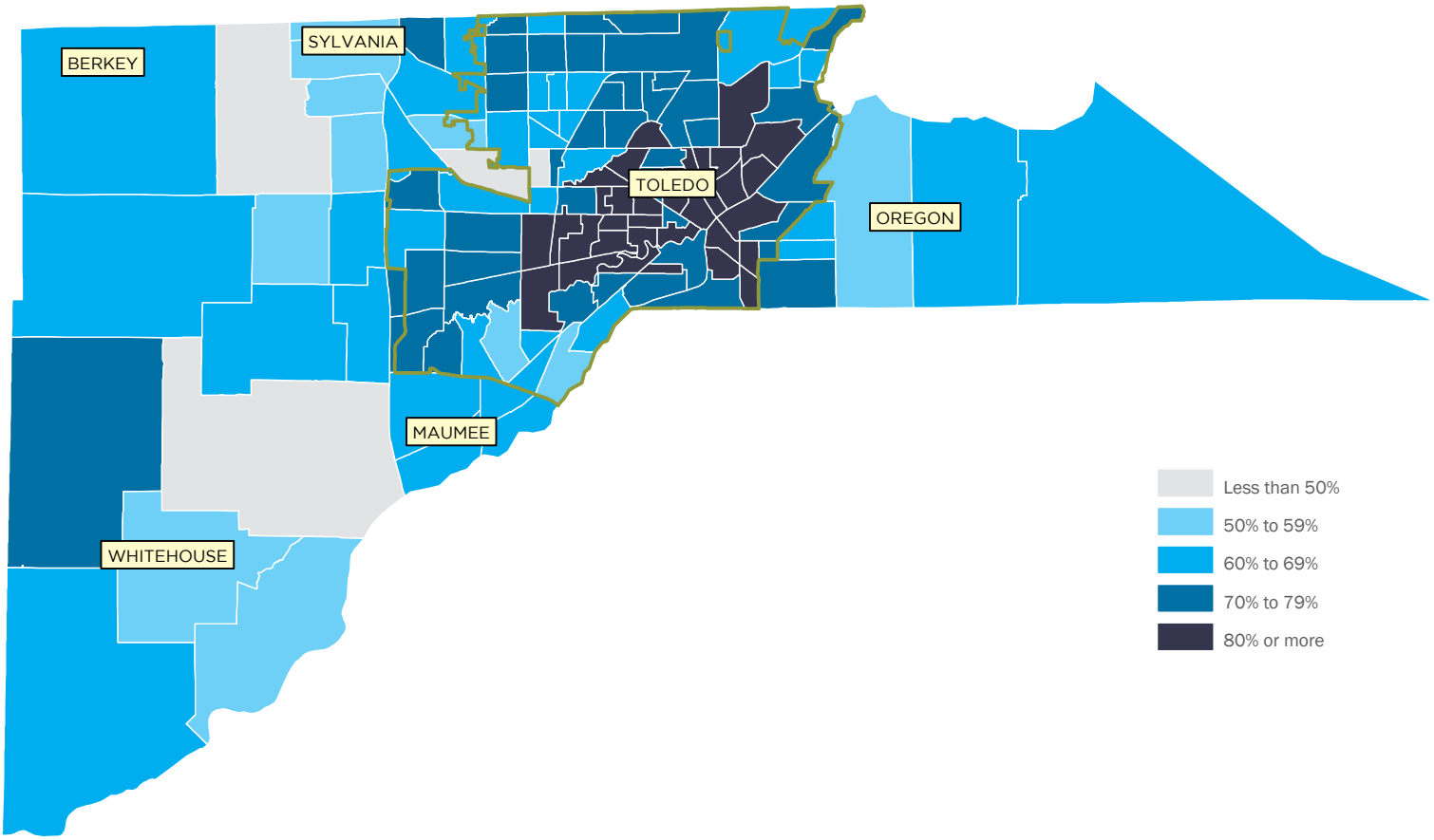
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Cincinnati.

Exhibit 3-7f. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Employment, Hamilton County



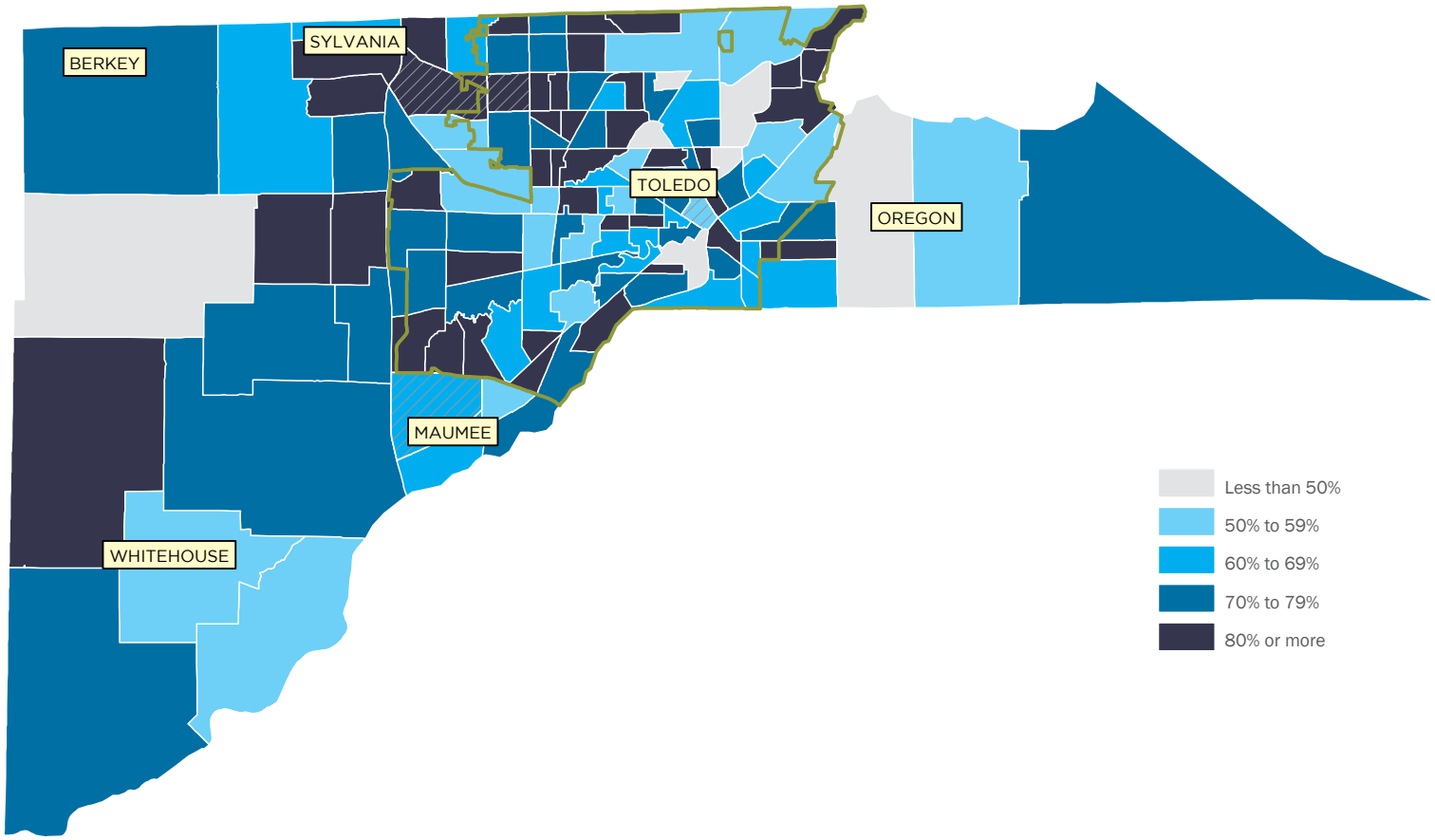
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Cincinnati. Slashed tracts have more than 4,000 low-paying jobs.

Exhibit 3-7g. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Residence, Lucas County



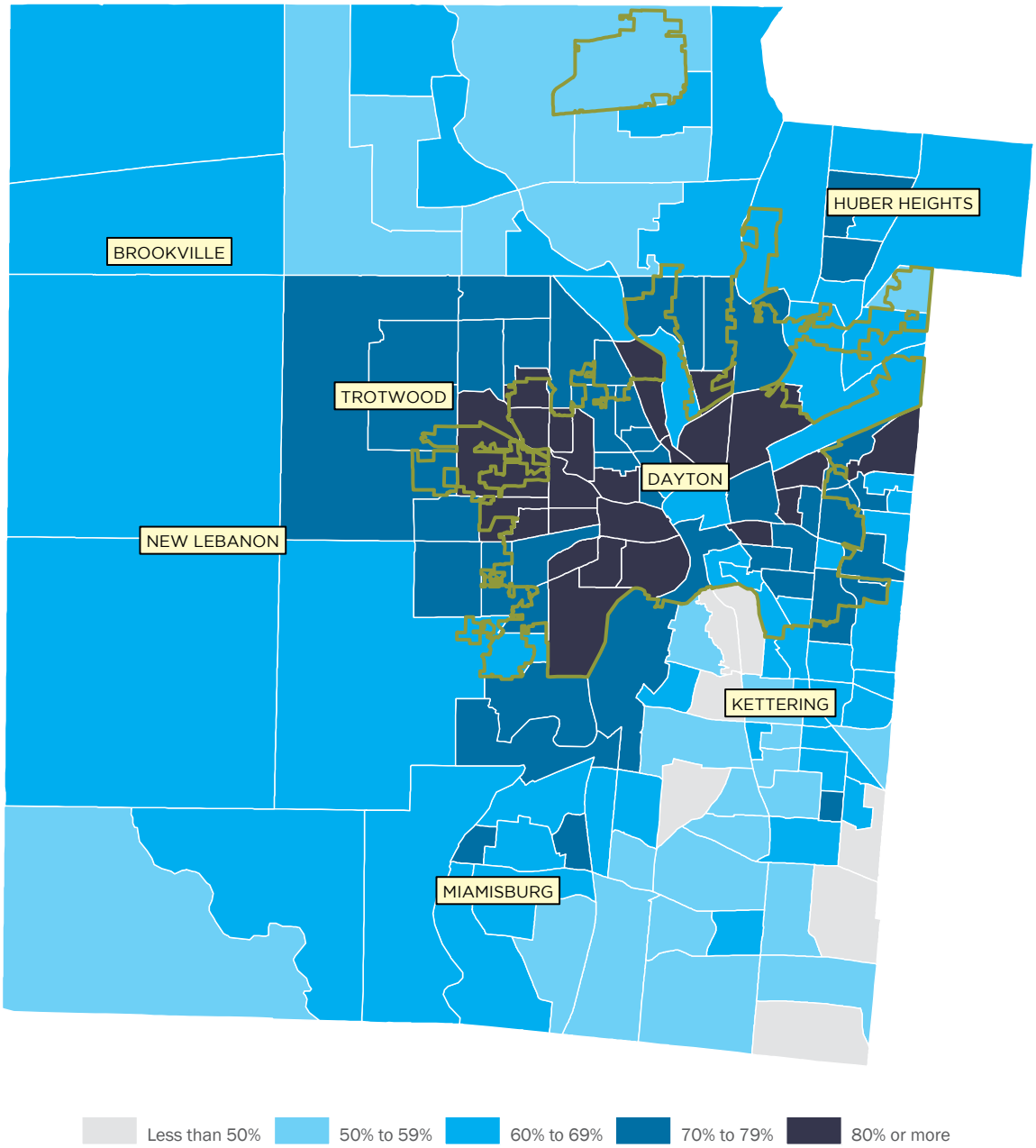
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Toledo.

Exhibit 3-7h. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Employment, Lucas County



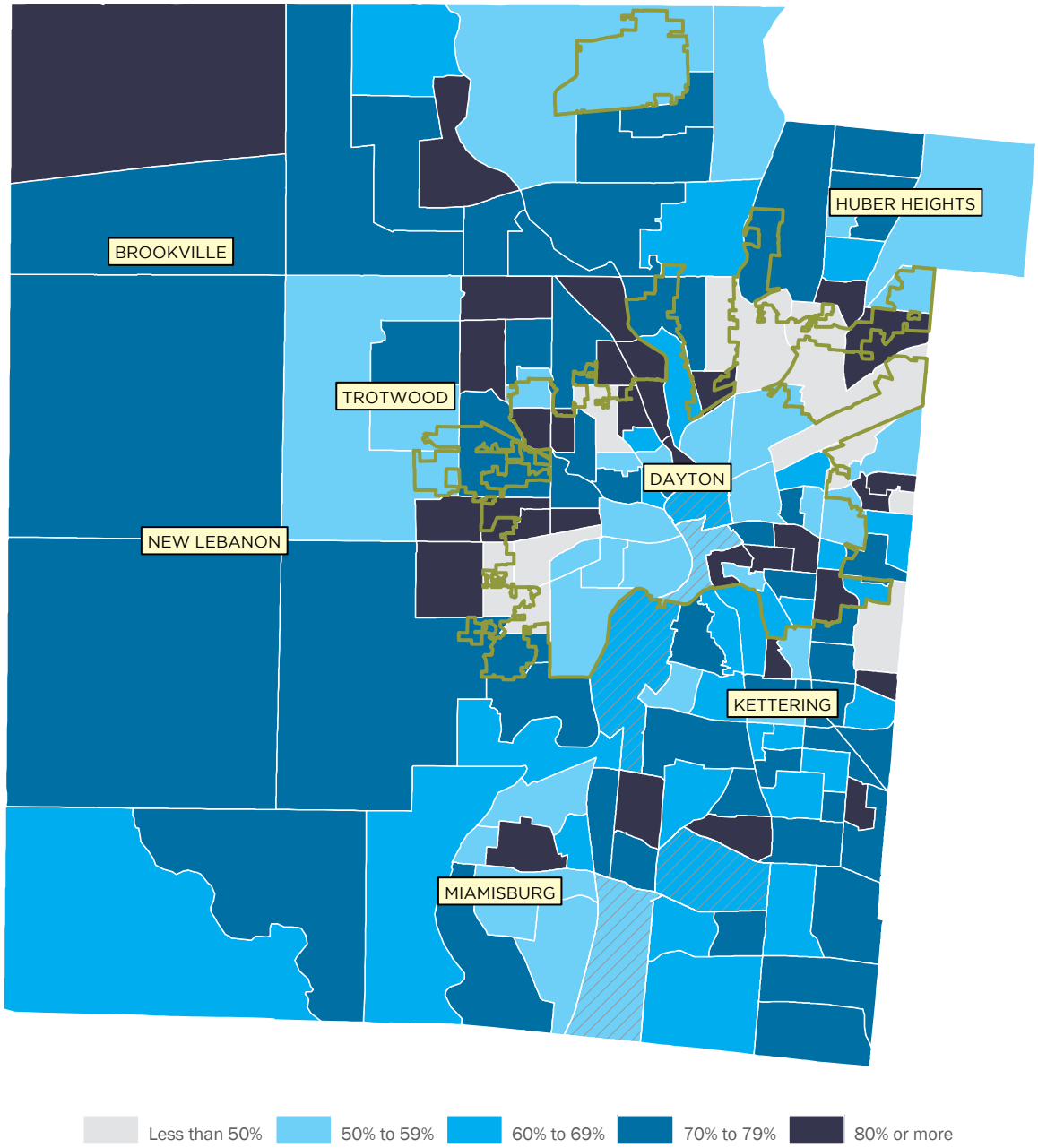
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Toledo. Slashed tracts have more than 4,000 low-paying jobs.

Exhibit 3-7i. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Residence, Montgomery County



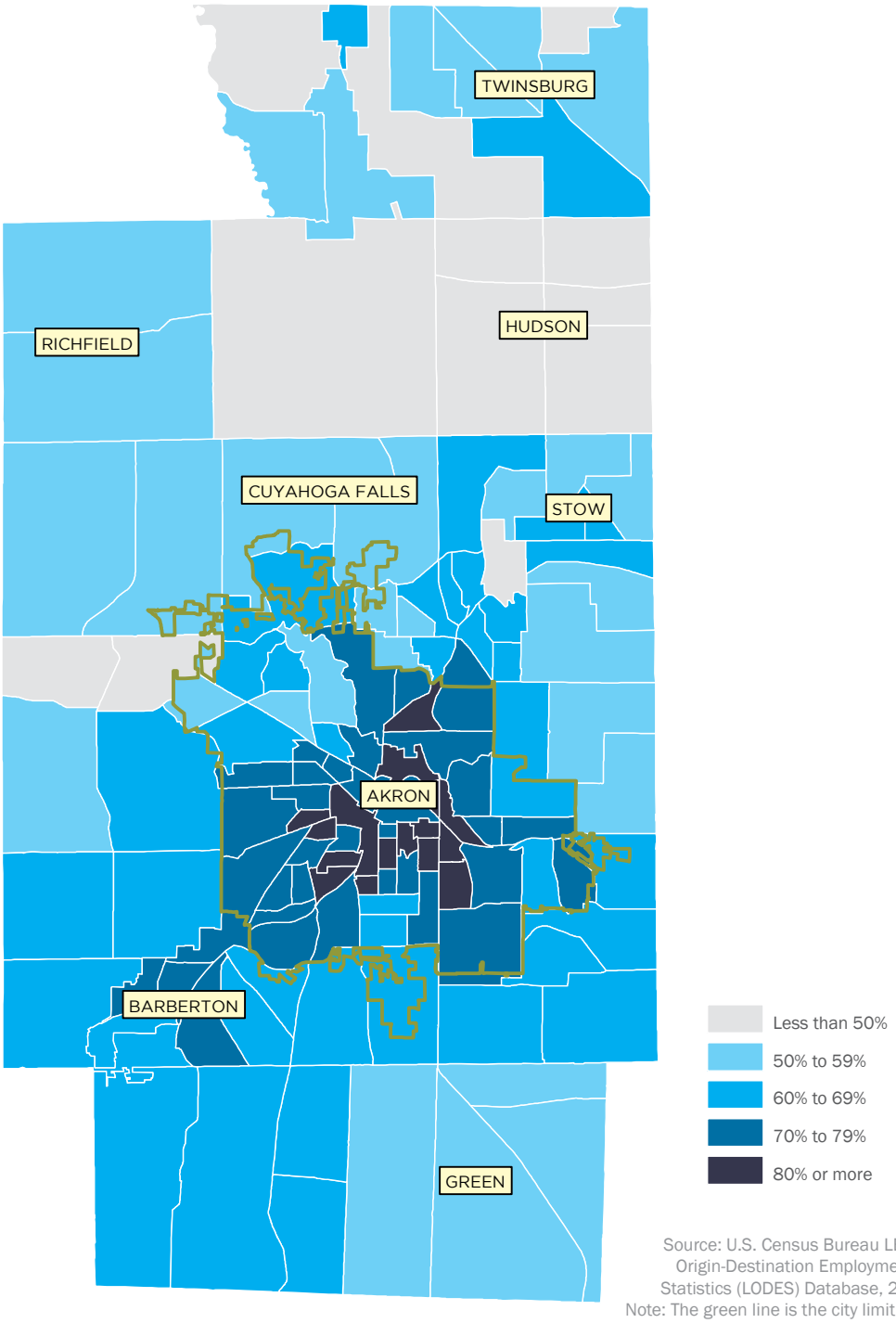
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Dayton.

Exhibit 3-7j. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Employment, Montgomery County



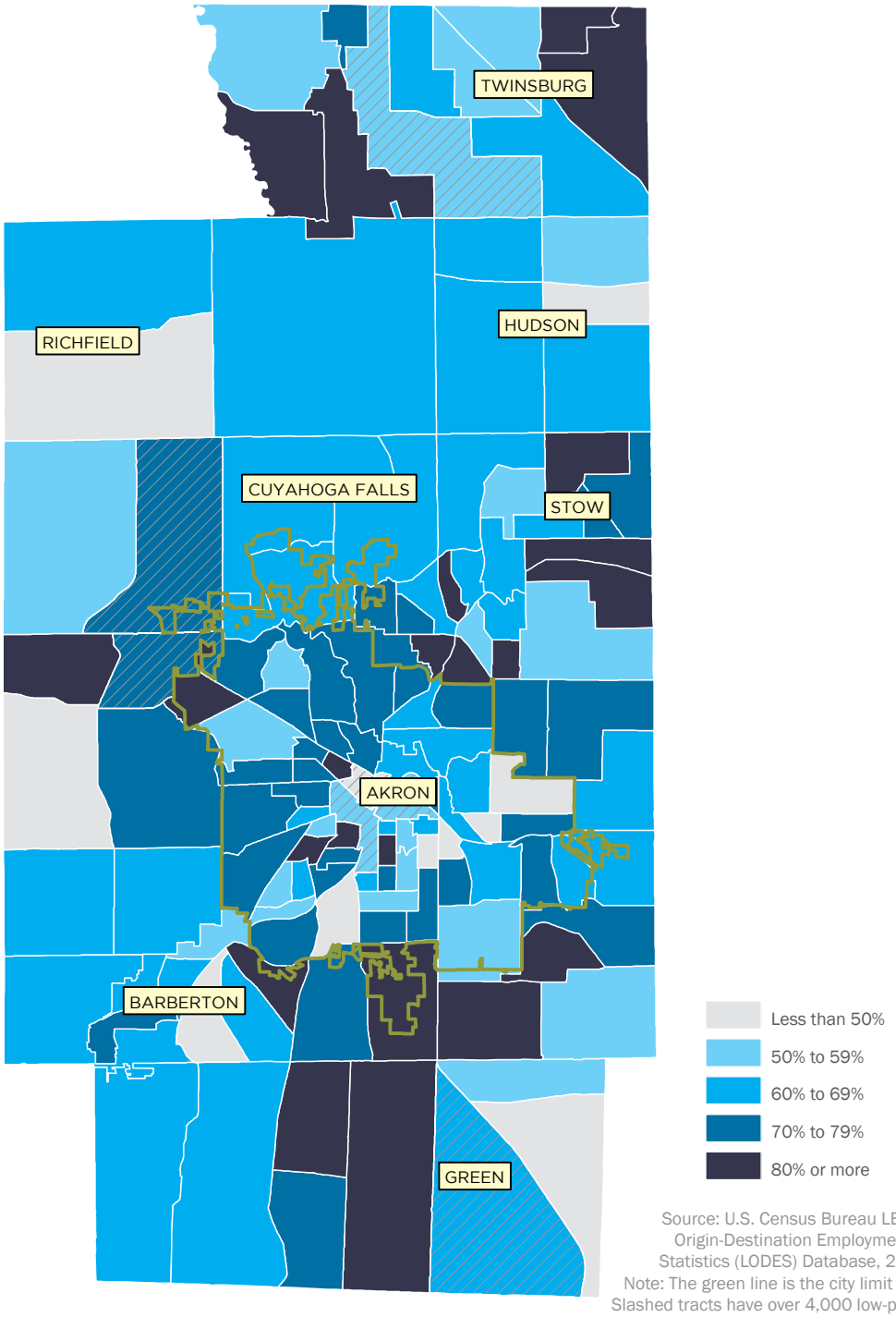
Source: U.S. Census Bureau - LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Dayton. Slashed tracts have more than 4,000 low-paying jobs.

Exhibit 3-7k. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Residence, Summit County



Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Akron.

Exhibit 3-7l. Percent of Workers Earning Less Than $40,000 per Year by Census Tract of Employment, Summit County



Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2011.
Note: The green line is the city limit of Akron.
Slashed tracts have over 4,000 low-paying jobs.

Exhibit 3-8. Summary of Household Income in Ohio

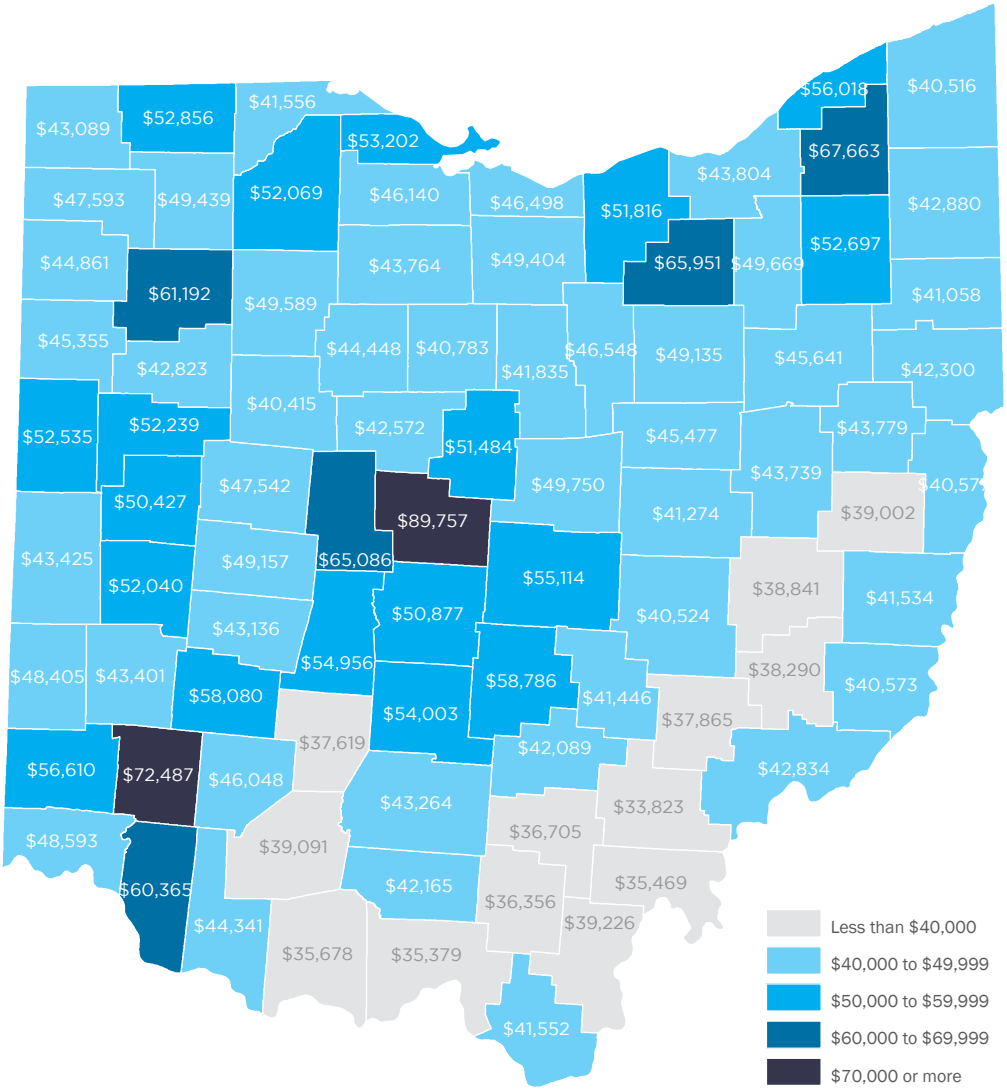
Income	Households	Percent
Less than $10,000	373,100	8.2
$10,000 to $19,999	531,458	11.7
$20,000 to $29,999	519,369	11.4
$30,000 to $39,999	491,241	10.8
$40,000 to $49,999	431,350	9.5
$50,000 to $74,999	848,205	18.6
$75,000 to $99,999	544,600	11.9
$100,000 or more	818,332	18.0
Total	**4,557,655**	**100**

Source: 2009-2013 American Community Survey

The annual median household income in Ohio was $48,308 as of 2013; one of five households subsisted on less than $20,000 per year, while nearly as many earned $100,000 or more.

Exhibit 3-9. Median Household Income by County

Ohio: $48,308

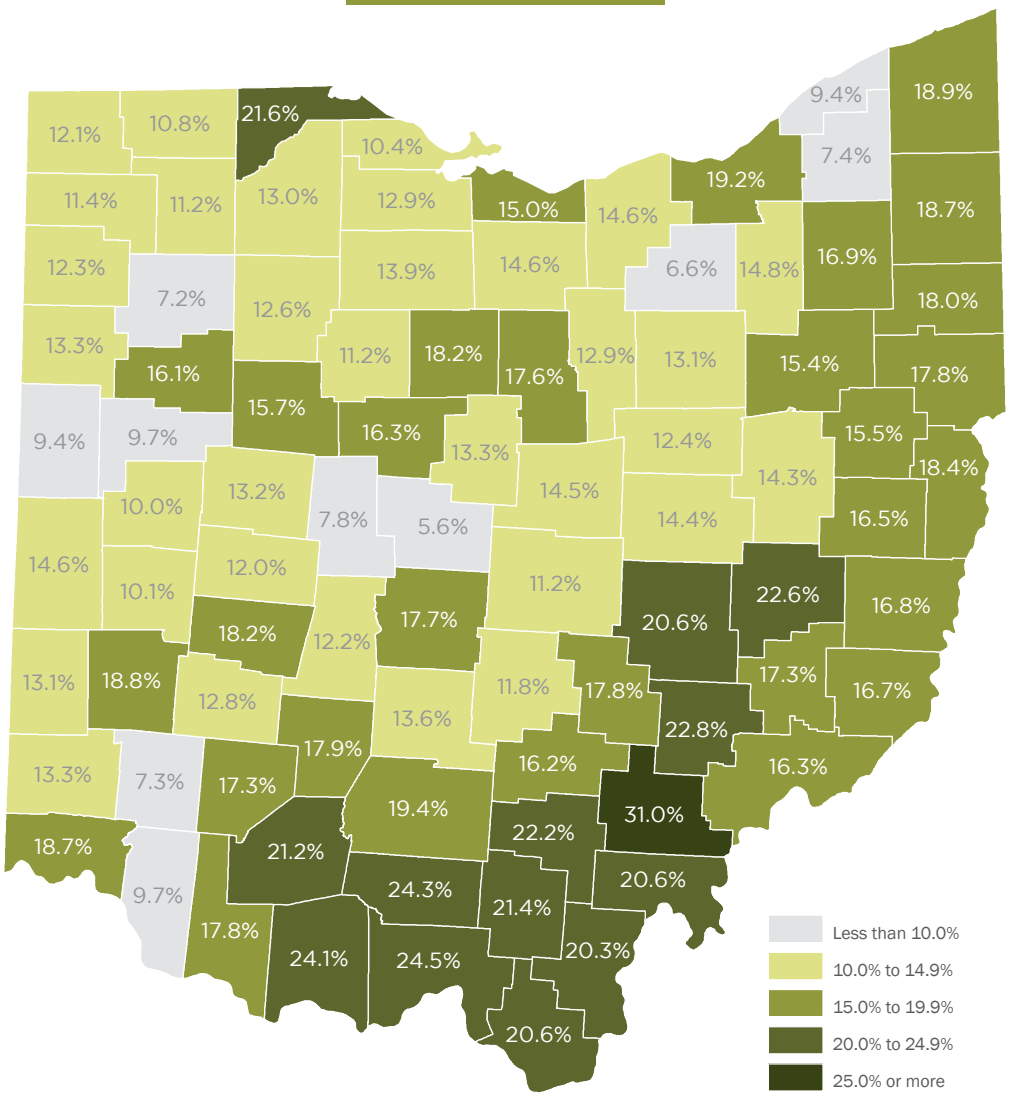


Source: 2009-2013 American Community Survey

Income varies widely across the state. The median ranges from a low of $33,823 in Athens County to $89,757 in Delaware County. Generally, 13 counties have a median below $40,000, while seven have a median above $60,000. The least affluent counties are overwhelmingly Appalachian, while those with high incomes are suburban or exurban (with the exception of Putnam).

Exhibit 3-10a. Percent of Residents Living Below the Federal Poverty Line by County

Ohio: 15.9%

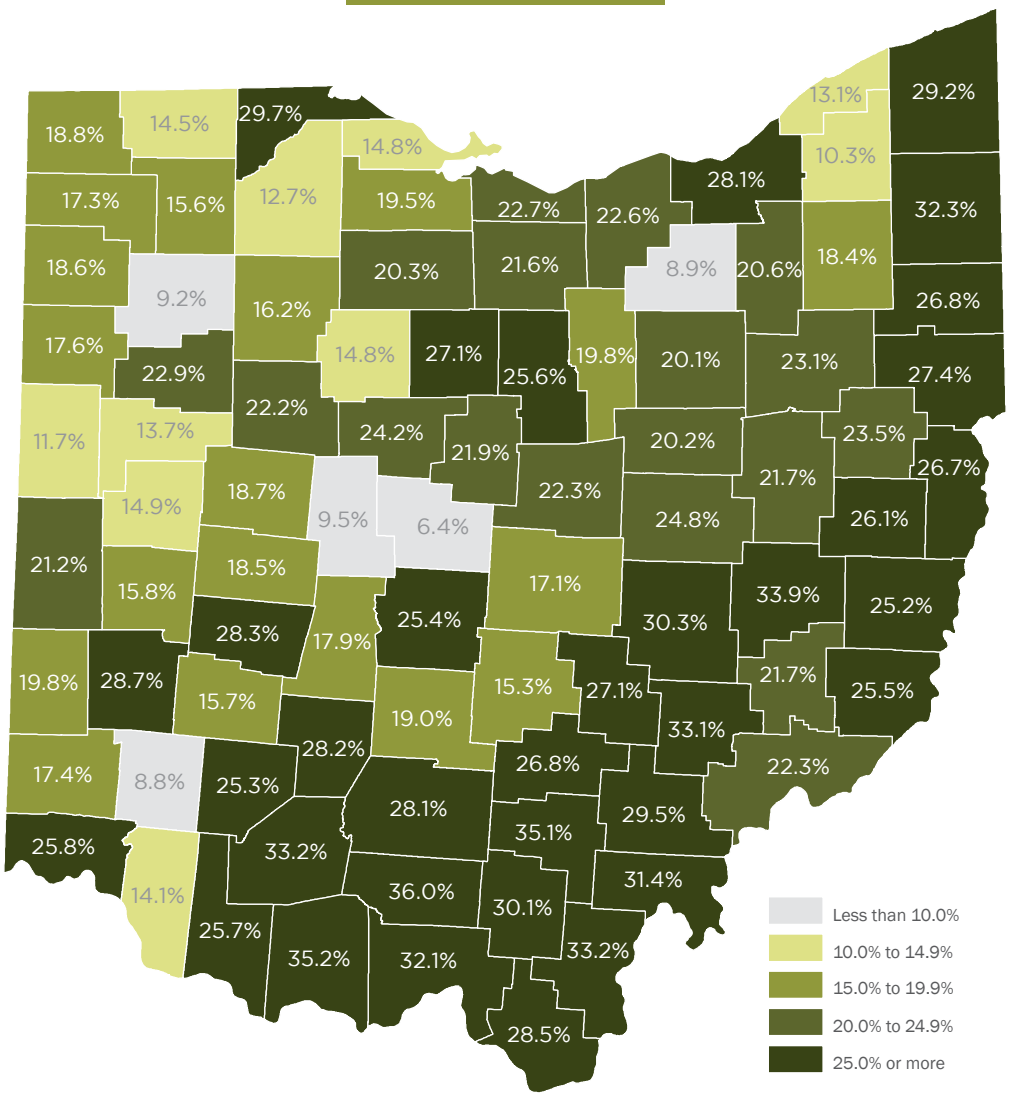


Source: U.S. Census Bureau - 2013 Small Area Income and Poverty Estimates

Overall, 15.9 percent of Ohioans lived below the federal poverty line in 2013. By far, the highest rate is in Athens County (31.0 percent), but this is skewed by Ohio University; many students have little or no income, categorizing them as impoverished, even if they have taken out loans or are supported by their parents. The lowest rates were in northwest Ohio and suburban counties (Delaware was the lowest at 5.6 percent), while the highest were in southern and eastern Ohio and urban areas.

Exhibit 3-10b. Percent of Children Living Below the Federal Poverty Line by County

Ohio: 22.7%

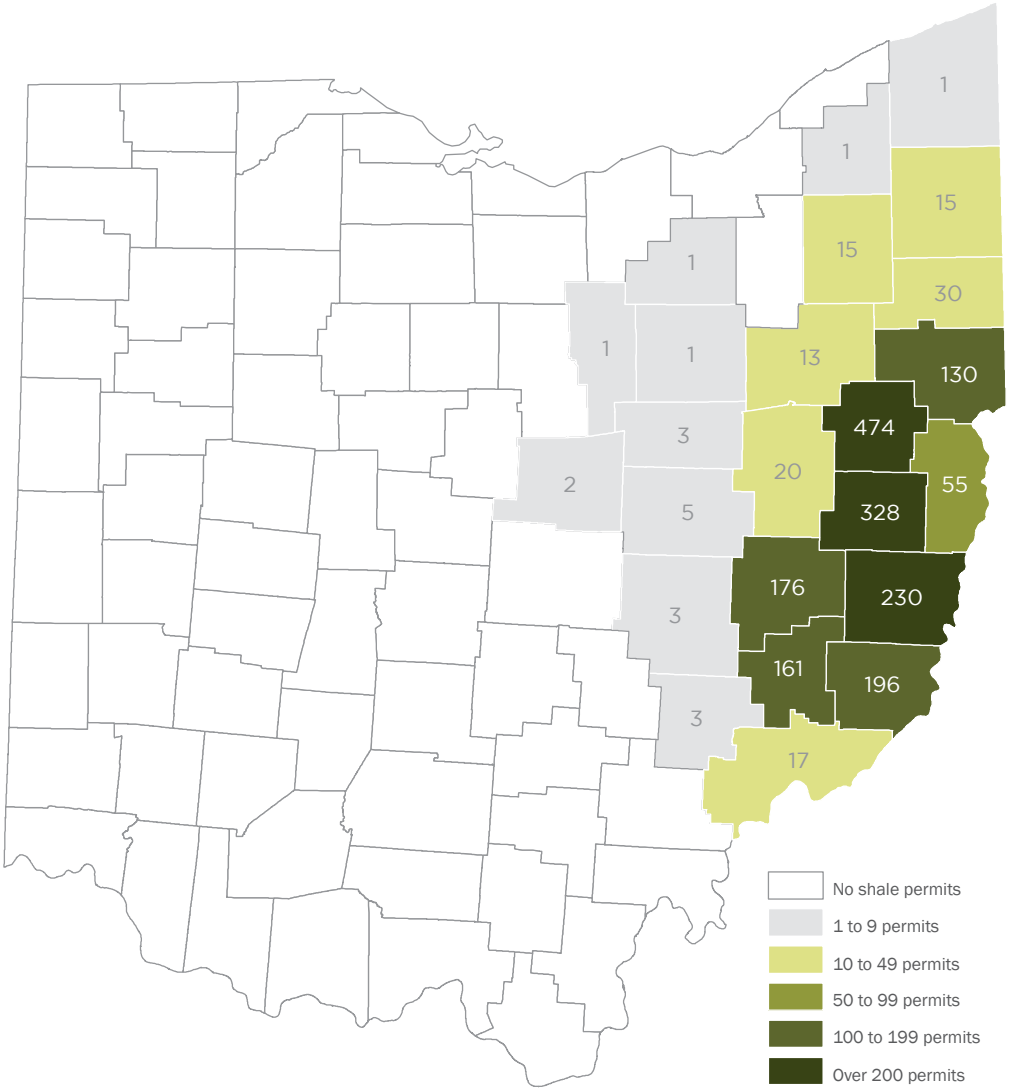


Source: U.S. Census Bureau - 2013 Small Area Income and Poverty Estimates

Conditions were far worse for children: nearly a quarter (22.7 percent) of Ohioans aged 17 and younger lived in poverty. Pike County had the highest childhood poverty rate in Ohio at 36 percent; Adams, Vinton and Guernsey Counties all had more than one in three children living below the federal threshold. Among metropolitan counties, Trumbull (32.3 percent) was the most impoverished, followed by Lucas (29.7 percent). Again, Delaware had the lowest rate in the state (6.4 percent). Note that this map is on the same color scale as Exhibit 3-10a, illustrating the depth of poverty among Ohio's children.

Exhibit 3-11. Permitted Horizontal Drilling Wells by County (as of February 28, 2015)

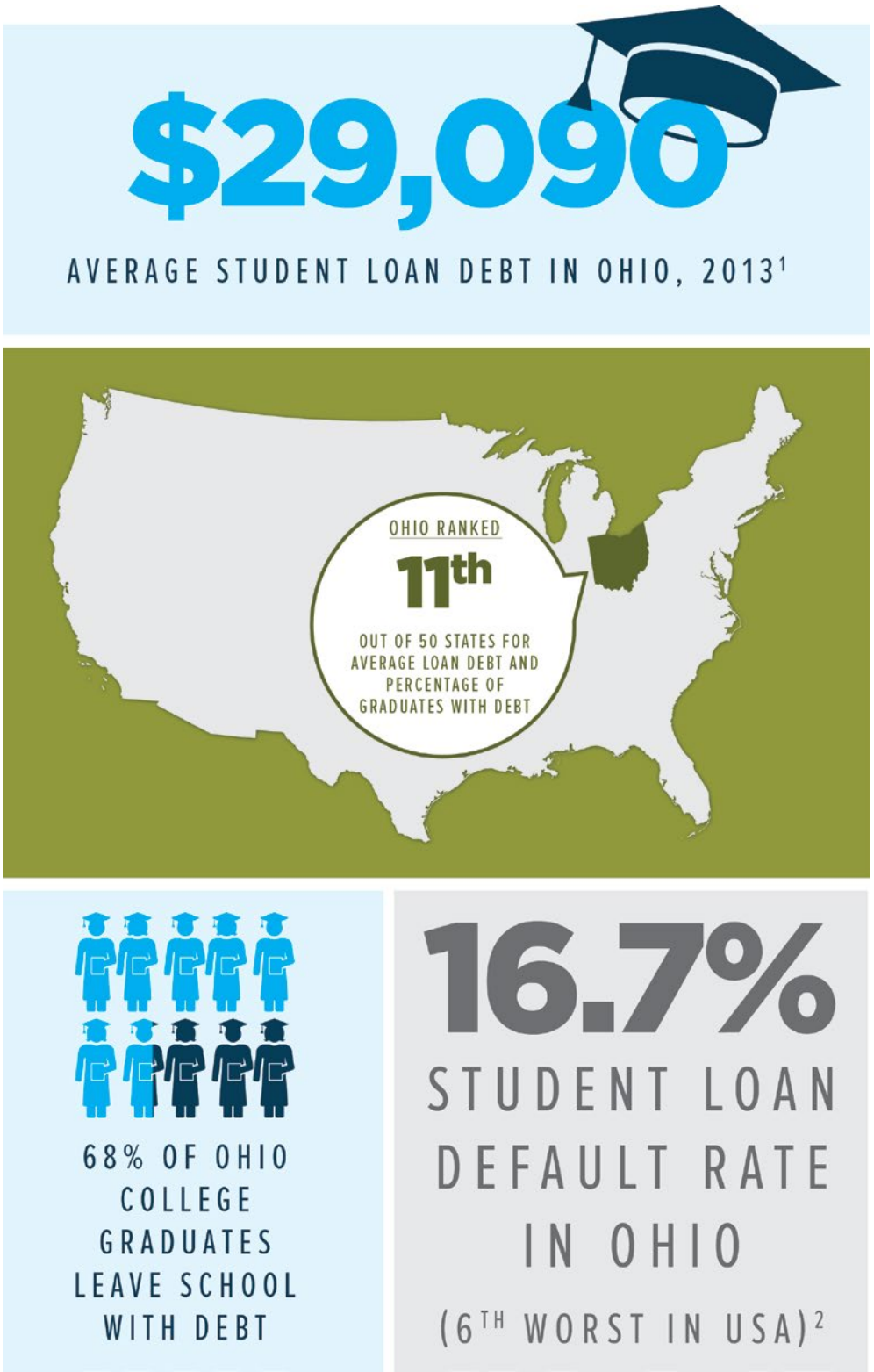
Ohio: 1,881



Source: Ohio Department of Natural Resources

One of the biggest economic changes to come to Ohio in recent years is the emergence of hydraulic fracturing, or "fracking," to extract oil and natural gas via horizontal drilling from the Marcellus and Utica Shale formations in the eastern portion of the state. Overall, permits have been issued for 1,881 wells in 24 counties, though most counties of those are seeing relatively little activity. OHFA has designated the eight counties with over 50 permitted wells (Belmont, Carroll, Columbiana, Guernsey, Harrison, Jefferson, Monroe and Noble) as the "shale region" and is actively studying, in partnership with Ohio University, the housing impacts experienced in this area as a result of drilling.

Exhibit 3-12. Student Loan Debt in Ohio



[1] Source: http://projectonstudentdebt.org/files/pub/classof2013.pdf
[2] Source: http://www2.ed.gov/offices/OSFAP/defaultmanagement/staterates.pdf

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CHAPTER FOUR
HOUSING STOCK

Exhibit 4-1. Housing Units by Structure Type

Structure Type	Units	Percent
Single family, detached	3,510,777	68.5
Single family, attached	236,028	4.6
Two-unit (duplex)	226,510	4.4
Three- or four-unit	228,949	4.5
Five- to nine-unit	245,921	4.8
10- to 19-unit	206,907	4.0
20- to 49-unit	105,753	2.1
50-unit or larger	161,219	3.1
Mobile home	200,741	3.9
Boat, RV, van, etc.	1,416	<0.1
Total	**5,124,221**	**100**

Source: 2009-2013 American Community Survey

Just over two-thirds of housing units statewide are detached single family homes. About 14 percent are either attached single family homes (townhomes or cluster homes) or situated in multifamily structures with four or less units, with another 14 percent in larger apartment buildings.

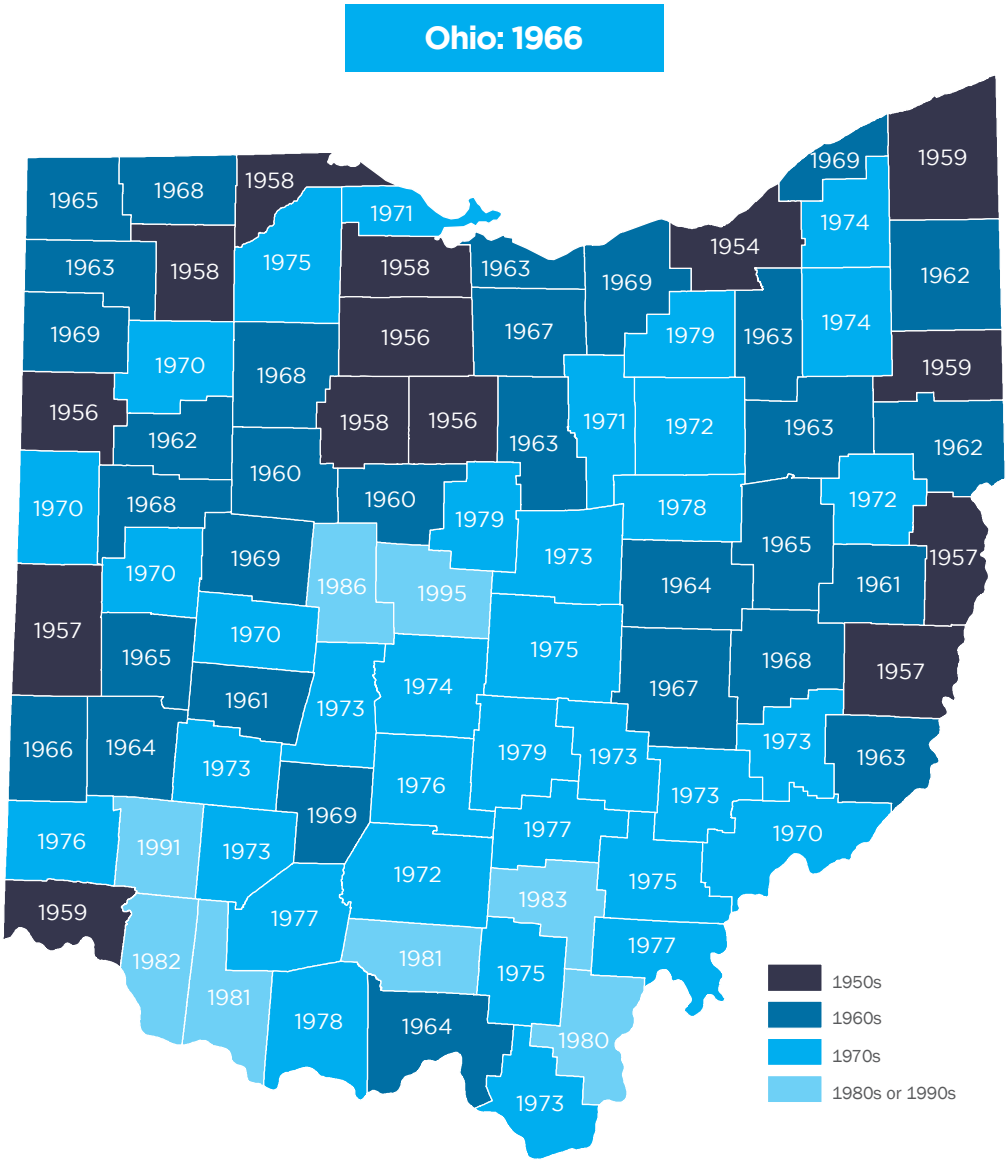
Exhibit 4-2. Number of Housing Units by Year Built

Year Built	Units	Percent
2010 or later	18,211	0.4
2000 to 2009	505,173	9.9
1990 to 1999	604,888	11.8
1980 to 1989	463,416	9.0
1970 to 1979	724,556	14.1
1960 to 1969	637,343	12.4
1950 to 1959	746,609	14.6
1940 to 1949	343,582	6.7
1939 or earlier	1,080,443	21.1
Total	**5,124,221**	**100**

Source: 2009-2013 American Community Survey

More than one in five (21 percent) housing units in Ohio is more than 75 years old, while a similar number (22 percent) are less than 25 years old. Given the recent turmoil in the housing market, this decade's contribution to Ohio's housing stock is vanishingly small.

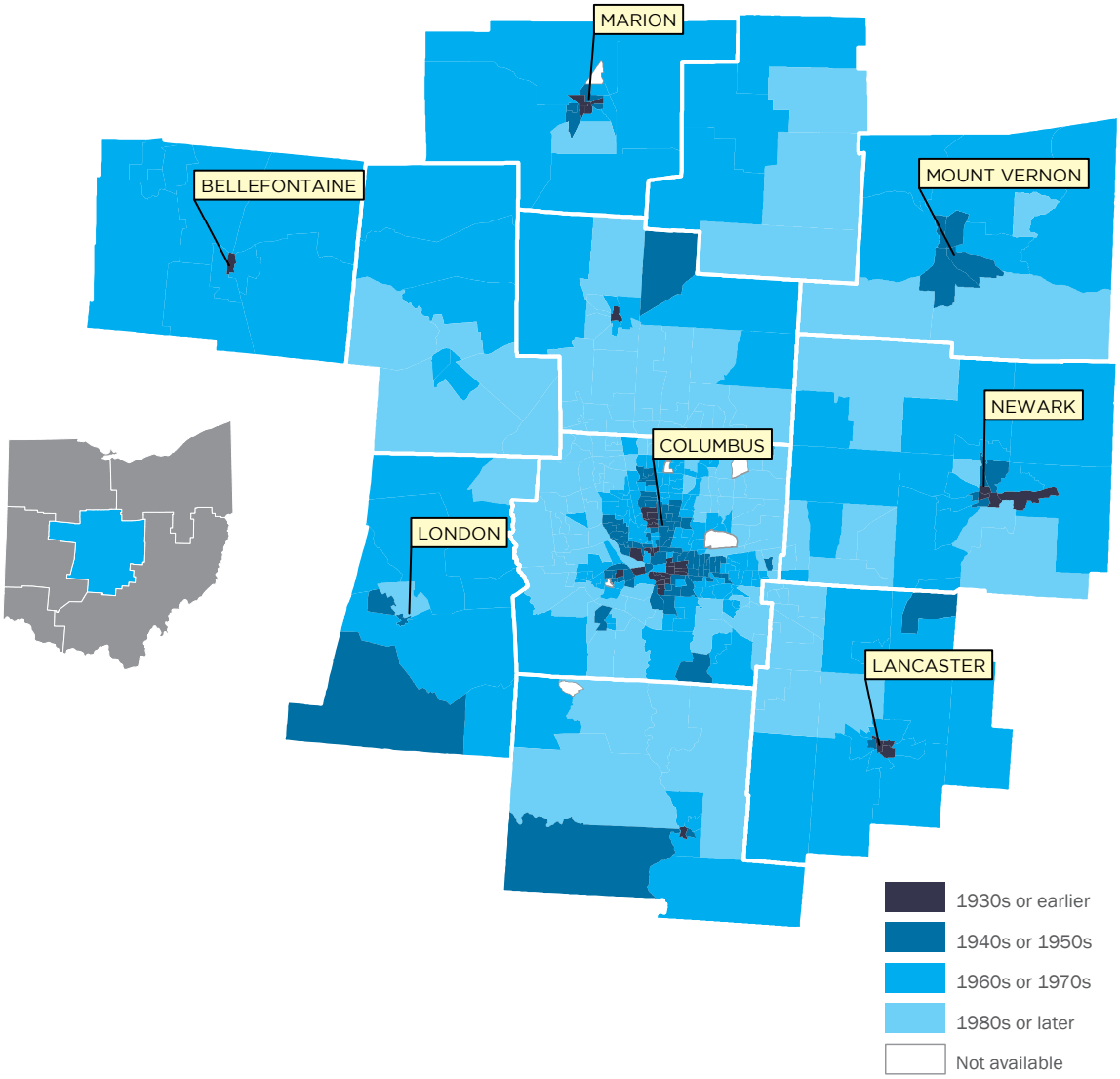
Exhibit 4-3. Median Year Built for Housing Units by County



Source: 2009-2013 American Community Survey

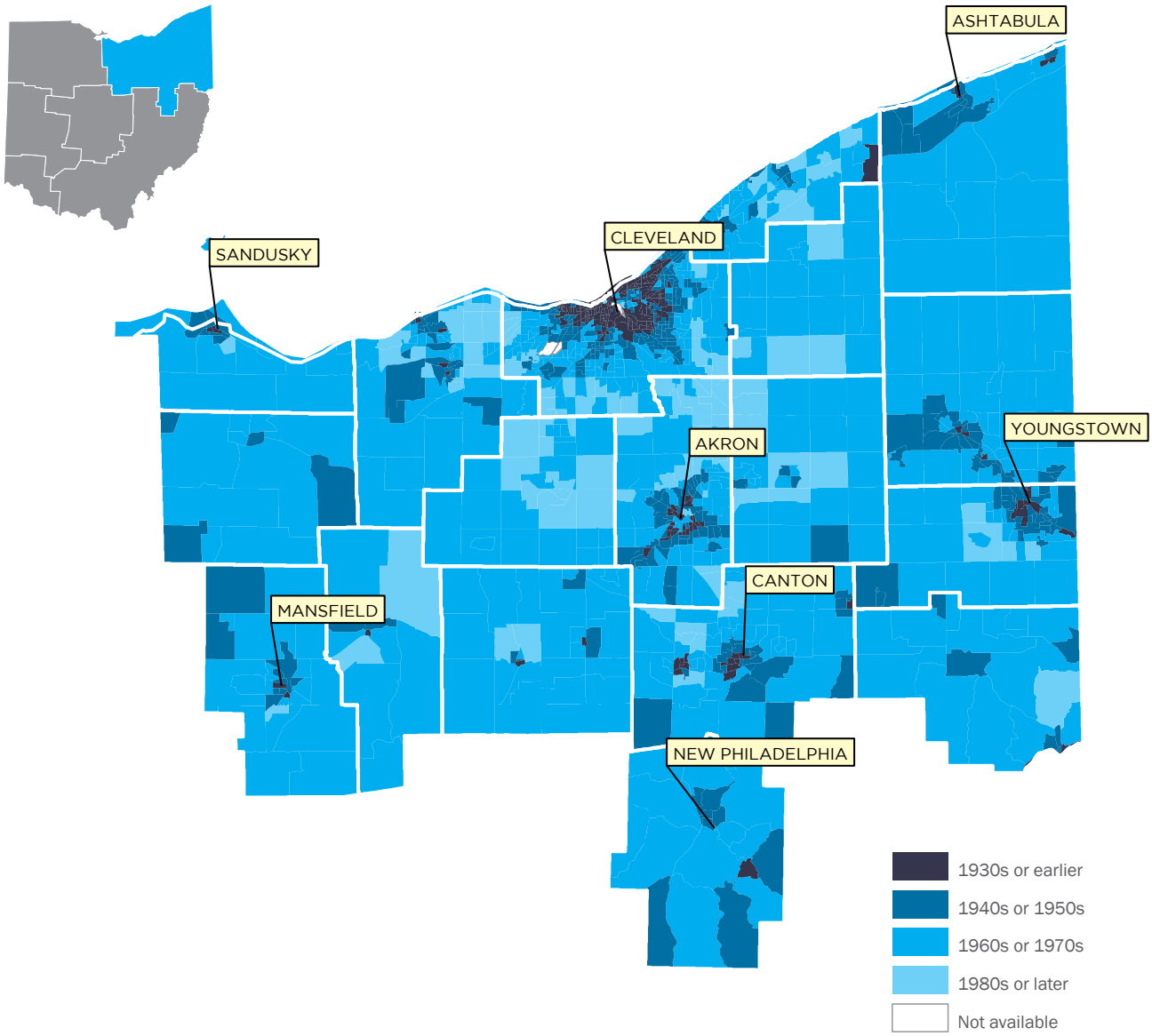
The age of the housing stock varies greatly across Ohio. Statewide, the median home was built in 1966. The oldest housing stock is located in Cuyahoga County, where half of homes are more than 60 years old; the newest is in Delaware County, where half of homes are less than 20 years old. Legacy housing is more concentrated in formerly heavily industrial counties and sparsely populated areas in the northwest Ohio, while it is less prevalent in suburban counties and rural areas in south central Ohio.

Exhibit 4-3a. Median Year Built for Housing Units by Census Tract, Central JobsOhio Region



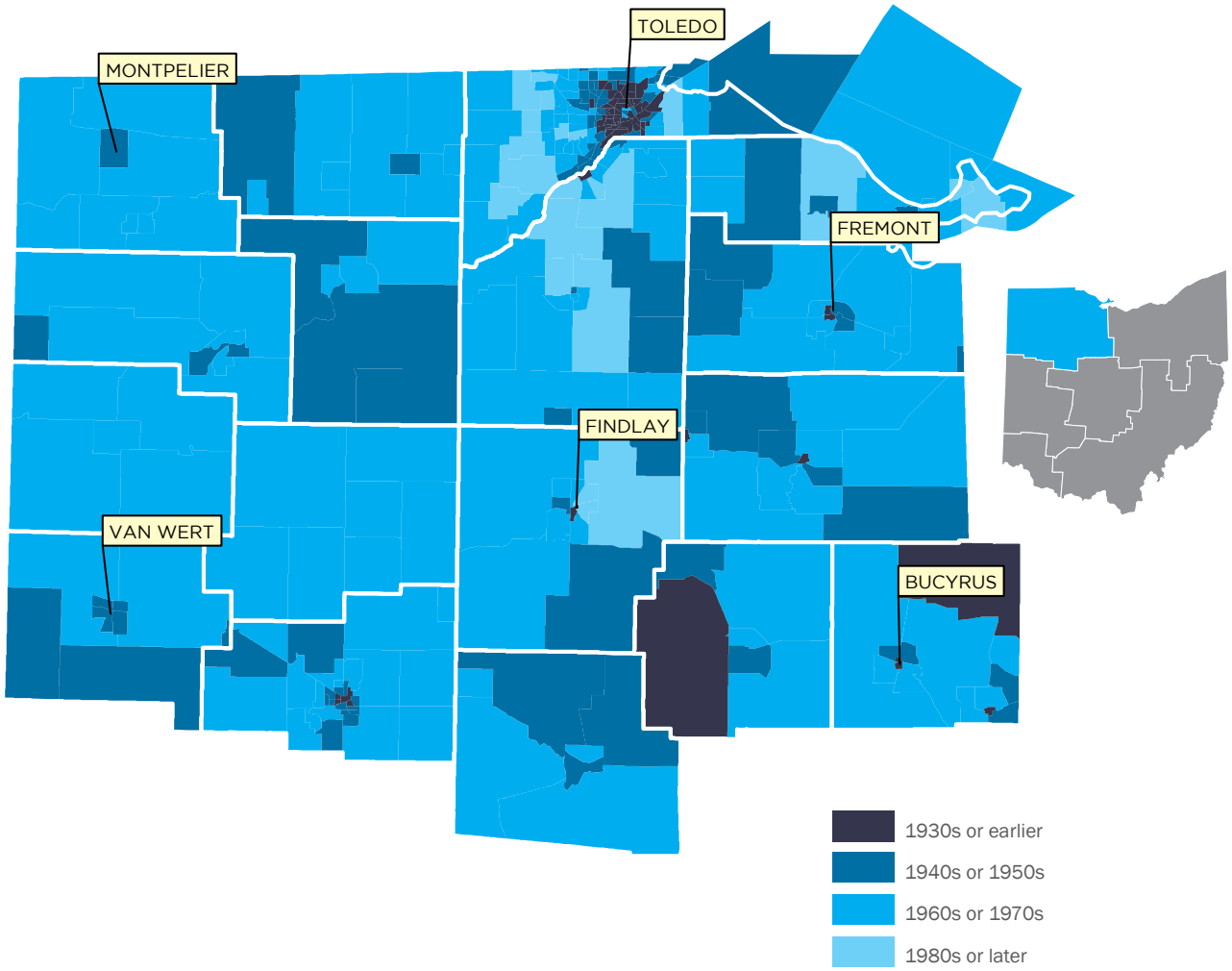
Source: 2009-2013 American Community Survey

Exhibit 4-3b. Median Year Built for Housing Units by Census Tract, Northeast JobsOhio Region



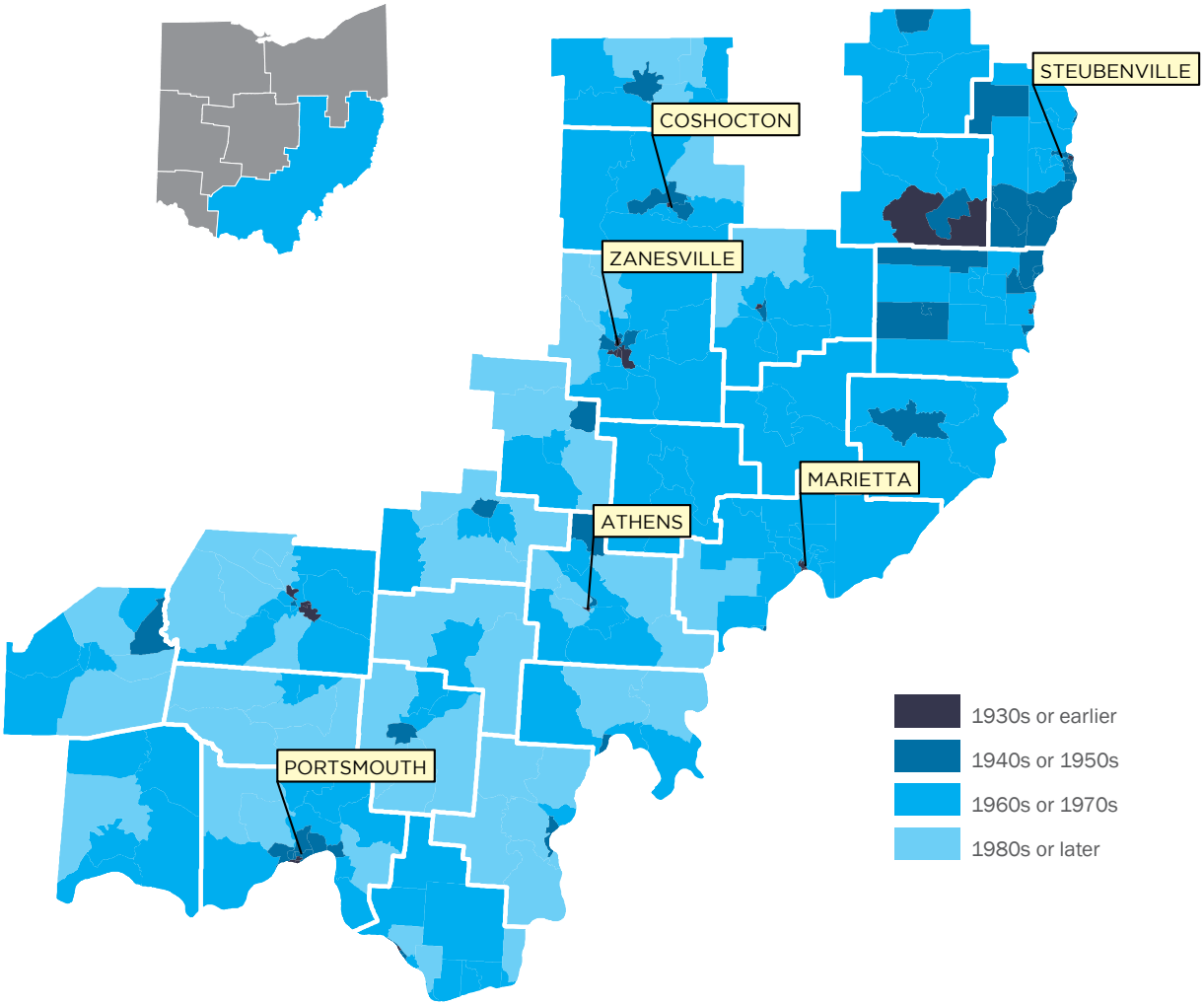
Source: 2009-2013 American Community Survey

Exhibit 4-3c. Median Year Built for Housing Units by Census Tract, Northwest JobsOhio Region



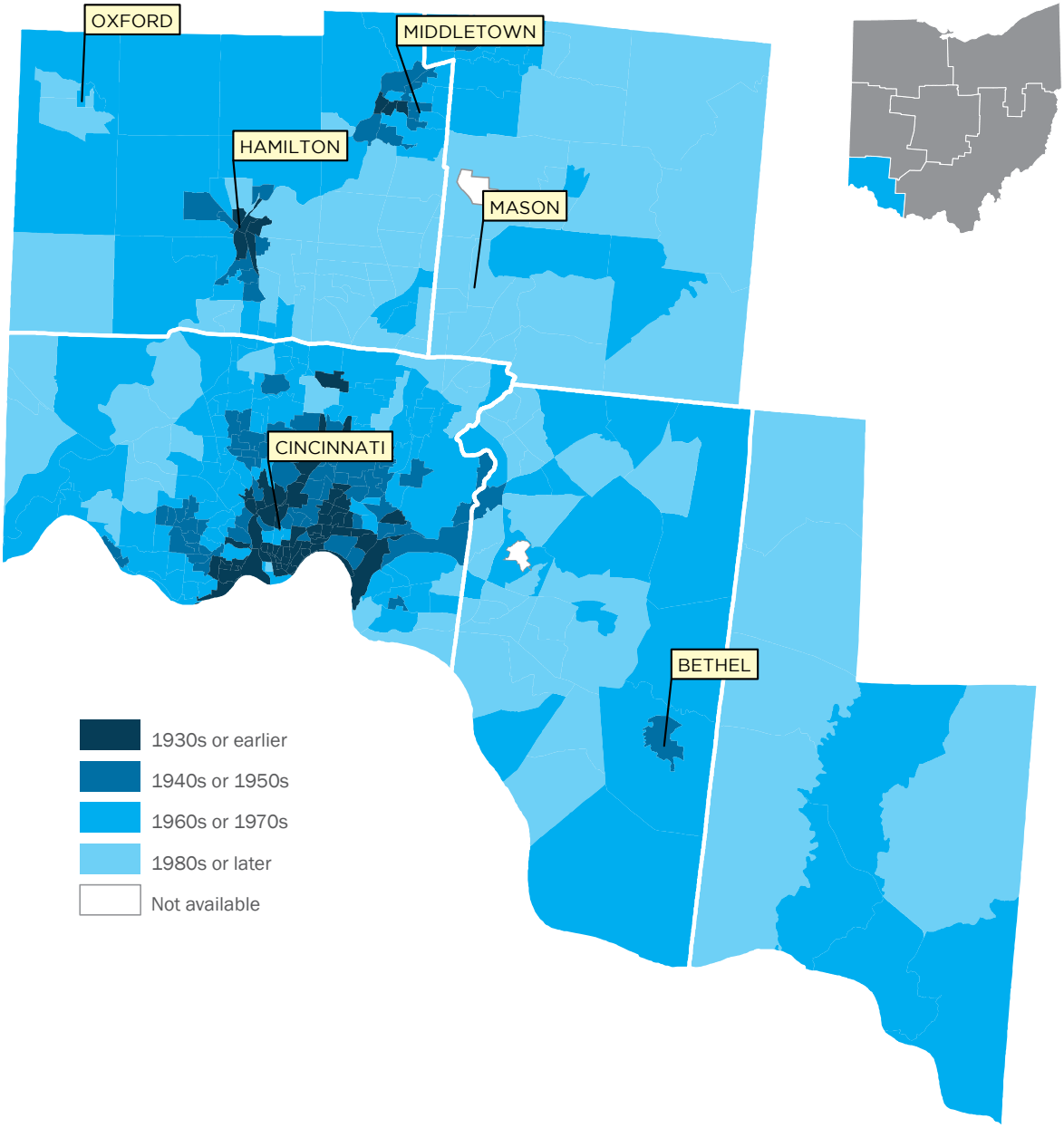
Source: 2009-2013 American Community Survey

Exhibit 4-3d. Median Year Built for Housing Units by Census Tract, Southeast JobsOhio Region



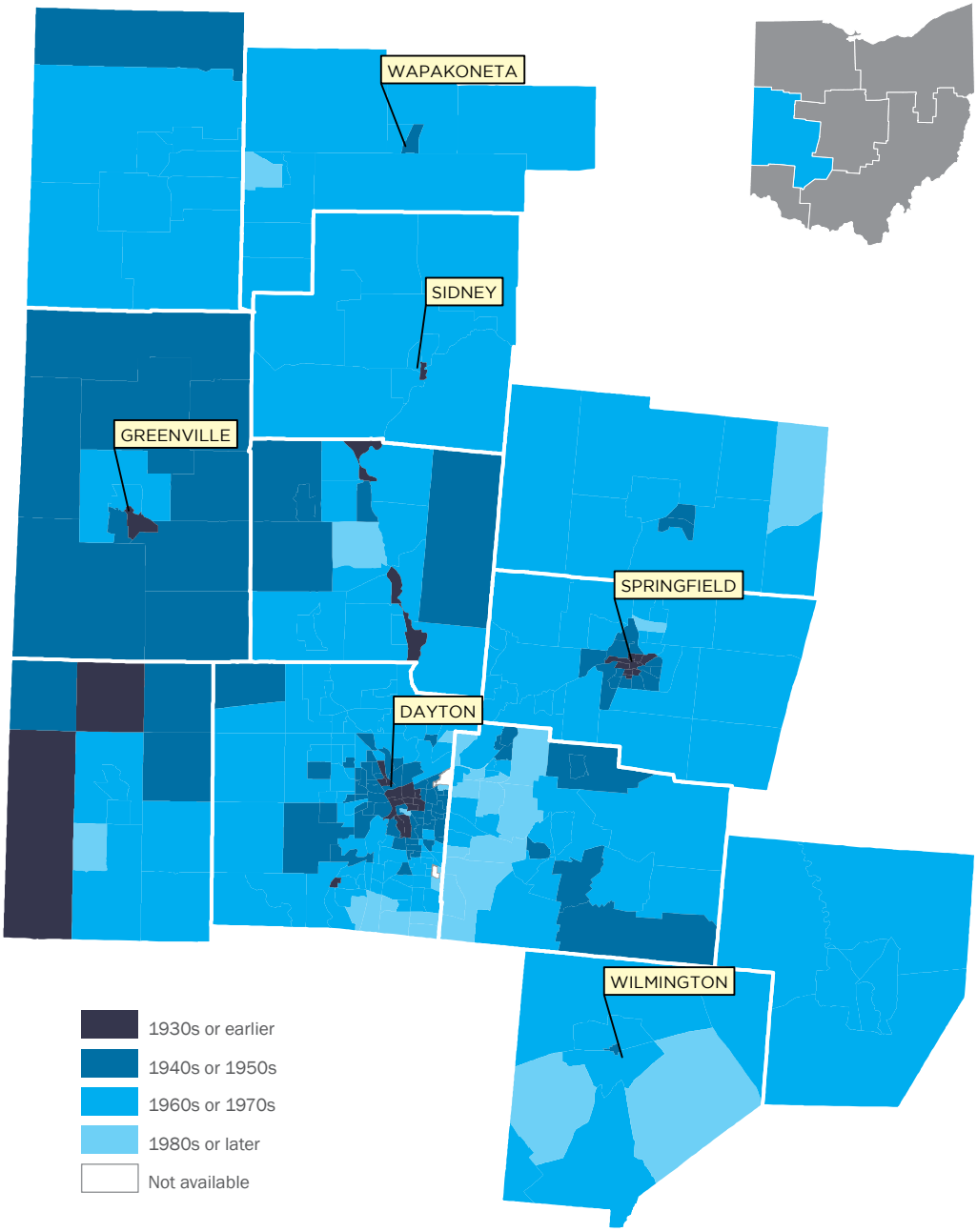
Source: 2009-2013 American Community Survey

Exhibit 4-3e. Median Year Built for Housing Units by Census Tract, Southwest JobsOhio Region



Source: 2009-2013 American Community Survey

Exhibit 4-3f. Median Year Built for Housing Units by Census Tract, Western JobsOhio Region



Source: 2009-2013 American Community Survey

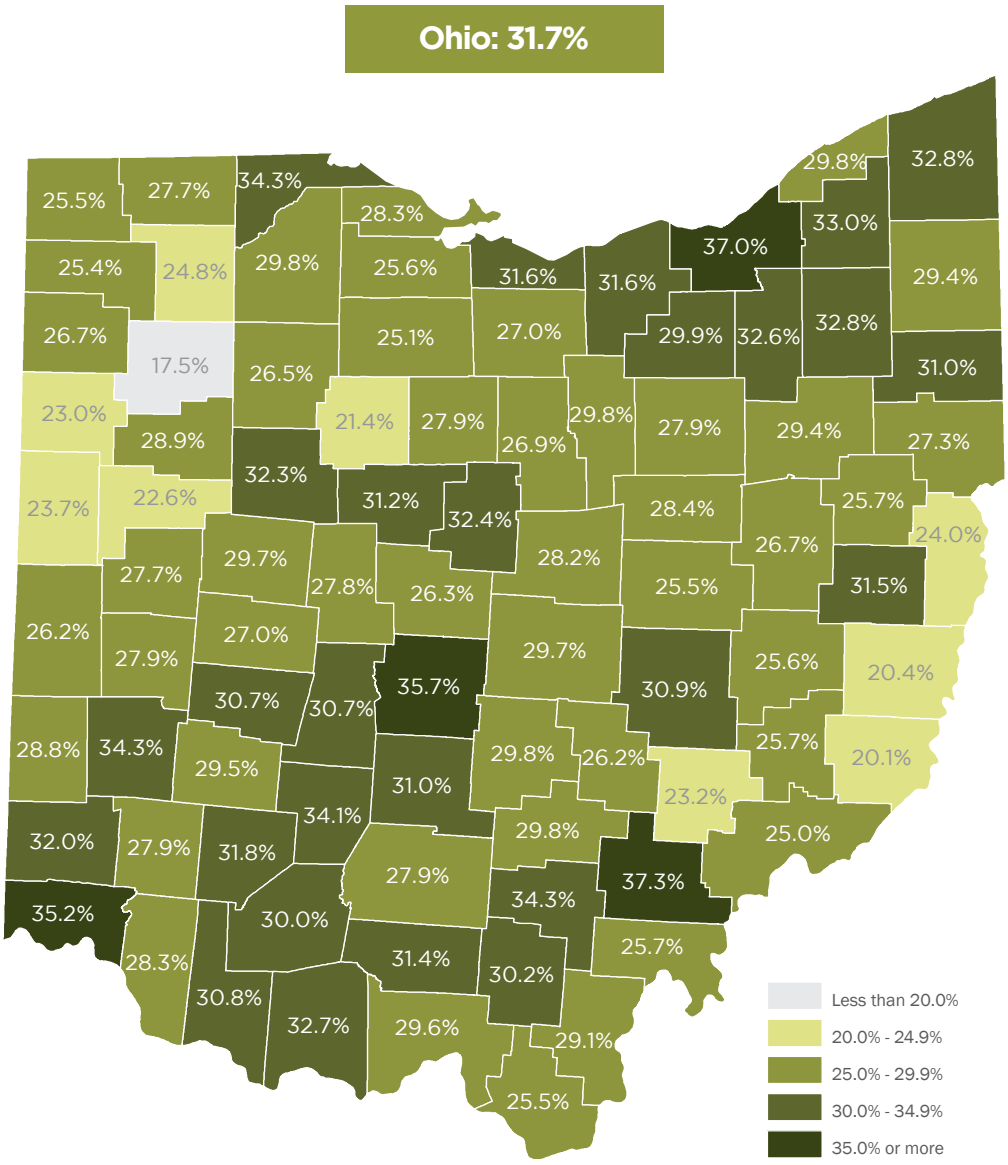
Exhibit 4-4. Prevalence of Housing Problems by Tenure and Income

	Percent of Homes with Housing Problems
Total	**31.7**
Owner-Occupied	25.0
Renter-Occupied	46.5
30% AMI or below	77.2
31% to 50% AMI	69.5
51% to 80% AMI	42.4
81% to 100% AMI	25.9
Over 100% AMI	8.1

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011 American Community Survey. Note: A "housing problem" is said to exist when gross housing costs (including utilities) exceed 30 percent of income, there is more than one occupant per room, and/or the unit has incomplete kitchen or plumbing facilities.

Nearly one in three Ohio households is cost-burdened and/or lives in substandard housing, including a quarter of homeowners and nearly half of renters. These issues are more acute among very low-income individuals (50 percent AMI or below), where 73 percent of households are experiencing at least one housing problem.

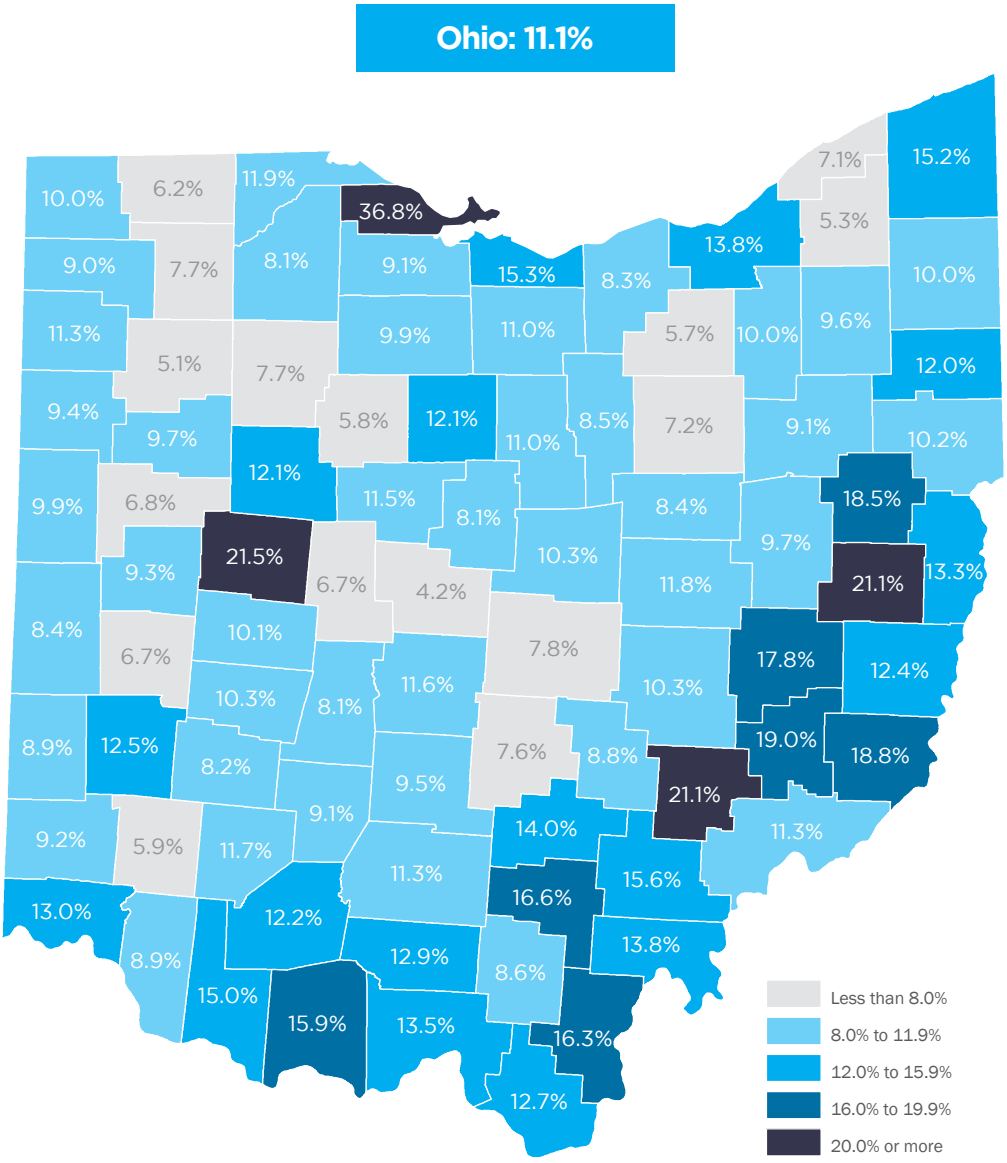
Exhibit 4-5. Prevalence of Housing Problems by County



Source: HUD CHAS Data, 2007-2011 American Community Survey

Looking at these data statewide, the prevalence of housing problems ranges from a low of 18 percent in Putnam County to a high of 37 percent in Athens and Cuyahoga Counties. The highest rates are clustered in urban areas and the northeastern portion of the state, while the lowest rates tend to fall in west central Ohio. Other low rates are found in the eastern portion of the state along the Ohio River, though these data largely predate the expansion of shale drilling in the area.

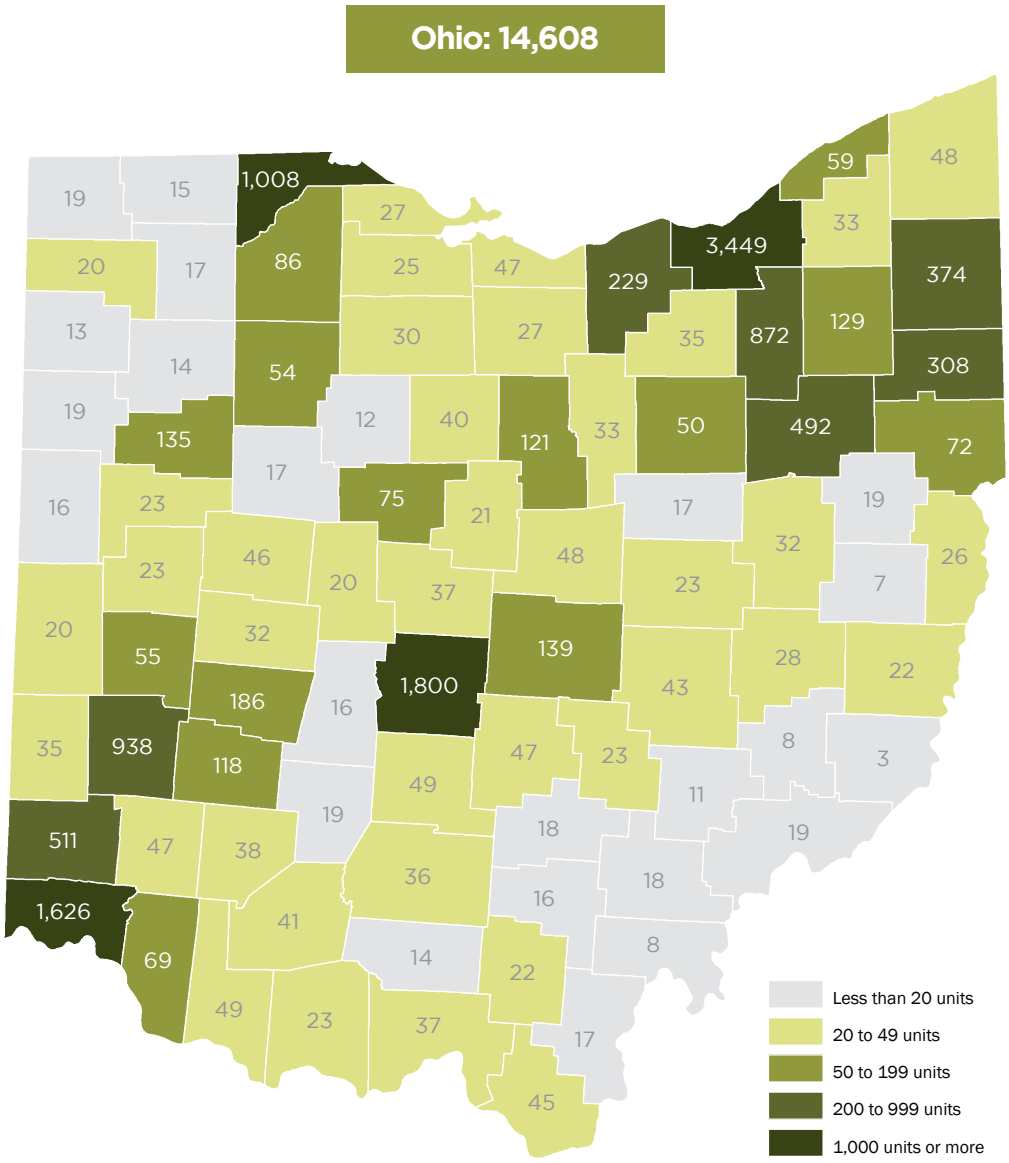
Exhibit 4-6. Housing Vacancy Rate by County



Source: 2009-2013 American Community Survey

Overall, one in nine (11.1 percent) houses in Ohio is vacant. The highest rate by far is in Ottawa County, with 37 percent vacancy; this is primarily due to the large number of vacation homes in the area, Logan, Harrison and Morgan Counties also have vacancy rates above 20 percent. The lowest is Delaware County (4 percent), with similarly low rates in other suburban counties and rural portions of northwest Ohio.

Exhibit 4-7. Moving Ohio Forward Housing Unit Demolitions by County



Source: Office of the Ohio Attorney General

Moving Ohio Forward was a program administered by the Ohio Attorney General to fund the removal of blighted residential properties. All 88 counties received at least some assistance. Overall, $75 million in state funds were matched by $44 million from county governments to demolish and abate 14,608 properties. Nearly a quarter were located in Cuyahoga County. Local communities are using these parcels as green space or making them part of their redevelopment strategies. The program was closed in December 2014 once funds from a judicial settlement — which involved five banks that were sued by states over their foreclosure procedures — were exhausted.

Exhibit 4-8. Neighborhood Initiative Program Awards

County	Round 1	Round 2	Round 3	Total Award
Cuyahoga	$10,118,750	$1,221,525	$2,699,072	$14,.39,347
Lucas	$6,000,000	$1,221,525	$2,000,000	$9,221,525
Franklin	$5,825,000	$54,900	$0	$5,879,900
Montgomery	$5,055,000	$54,900	$296,034	$5,405,934
Hamilton	$5,065,000	$0	$0	$5,065,000
Trumbull	$3,221,250	$192,150	$982,616	$4,396,016
Mahoning	$4,266,250	$0	$0	$4,266,250
Stark	$4,235,000	$0	$0	$4,235,000
Lorain	$3,005,000	$0	$296,034	$3,301,034
Butler	$0	$2,000,000	$0	$2,000,000
Summit	$2,000,000	$0	$0	$2,000,000
Columbiana	$0	$1,118,750	$0	$1,118,750
Richland	$773,750	$0	$296,034	$1,069,784
Ashtabula	$0	$500,000	$296,034	$796,034
Jefferson	$0	$715,000	$0	$715,000
Clark	$0	$680,000	$0	$680,000
Fairfield	$0	$642,500	$0	$642,500
Portage	$0	$533,750	$0	$533,750
Belmont	$0	$500,000	$0	$500,000
Erie	$0	$500,000	$0	$500,000
Lake	$0	$500,000	$0	$500,000
Total*	**$49,565,000**	**$10,435,000**	**$6,865,823**	**$66,865,823**

* Totals may not add due to rounding.
Source: Internal OHFA records.

The exhaustion of Moving Ohio Forward funds did not represent the end of state funding for demolition. OHFA's Neighborhood Initiative Program (NIP) was established using $60 million from Ohio's allocation from the Hardest Hit Fund, a federal program for foreclosure relief. NIP is administered in partnership with 21 of the state's 22 county land banks. Funds in the first round were awarded in February 2014; second round funds were awarded in August 2014. An additional allocation of nearly $7 million was made available to seven high-performing counties in May 2015. Land banks can use up to $25,000 in NIP funds per parcel to conduct targeted demolitions of blighted properties and preserve land as green space or prepare the area for redevelopment.

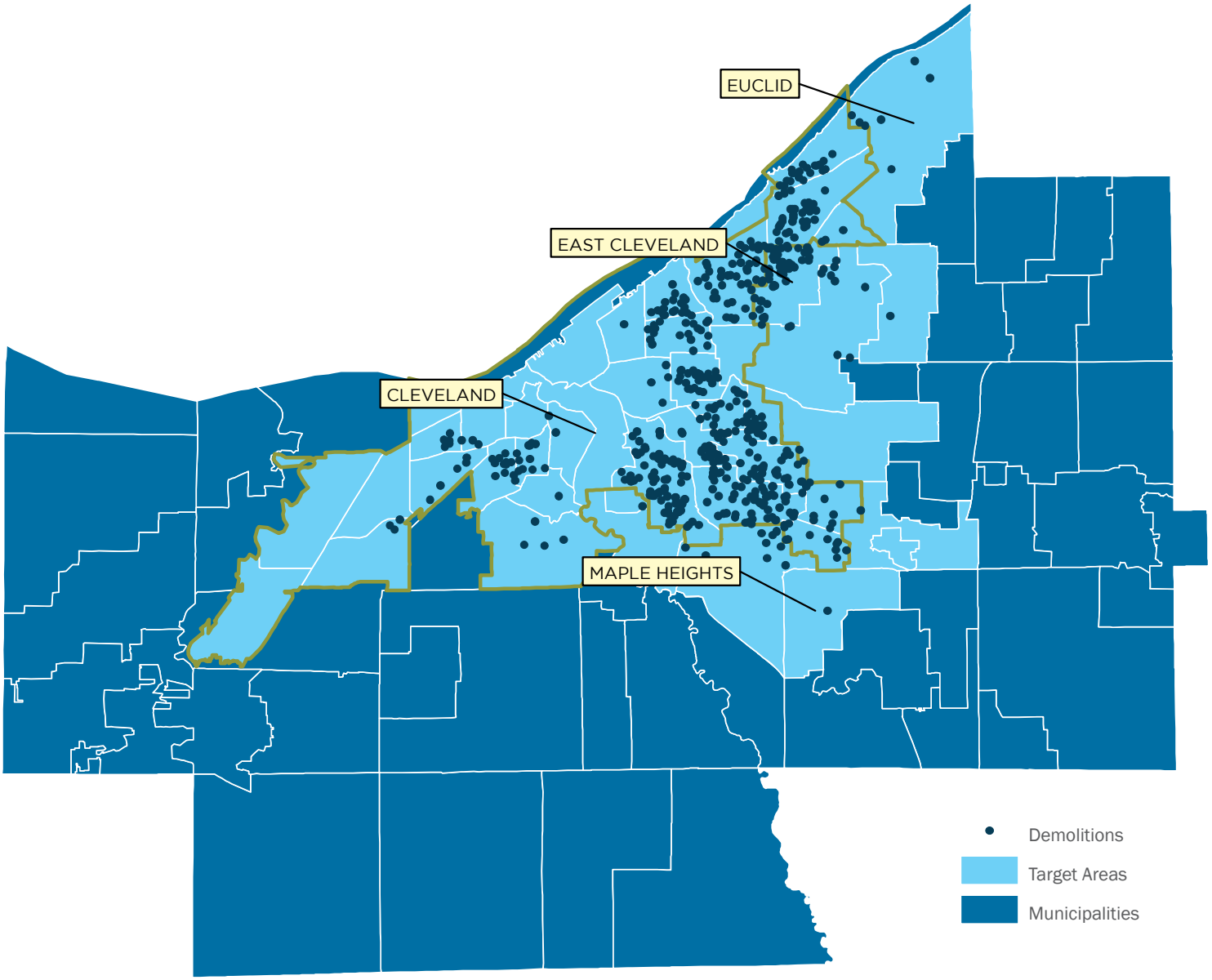
Exhibit 4-9. NIP Demolition Activity (as of March 31, 2015)

County	Demolitions	Reimbursement	Cost Per Unit
Cuyahoga	581	$6,806,210	$11,715
Lucas	60	$553,054	$8,884
Trumbull	24	$301,258	$12,552
Total	**665**	**$7,640,522**	**$11,490**

Source: Internal OHFA records

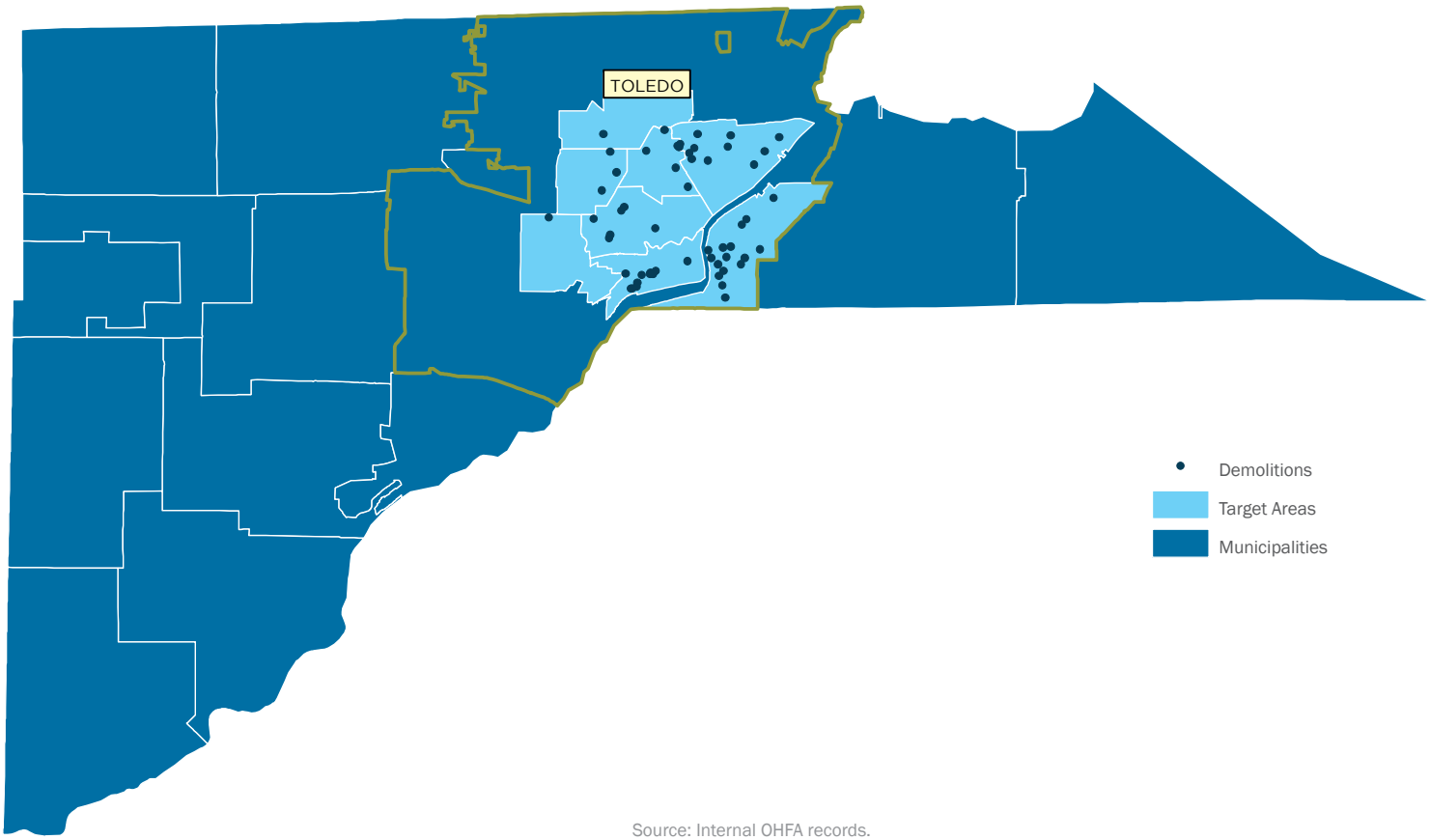
As of March 31, 2015, three county land banks have completed demolitions under the auspices of NIP and have received reimbursements, with a fourth (Franklin) coming online since. Thus far, $7.6 million of NIP funds have been spent to demolish and remediate 665 properties. NIP funds must be spent by December 31, 2017, when the Hardest Hit Fund program will terminate. There is a clear demand from localities for assistance with property demolition, highlighting the volume of obsolete housing stock in Ohio. The following three maps show where these properties are located.

Exhibit 4-9a. NIP Demolition Activity in Cuyahoga County (as of March 31, 2015)



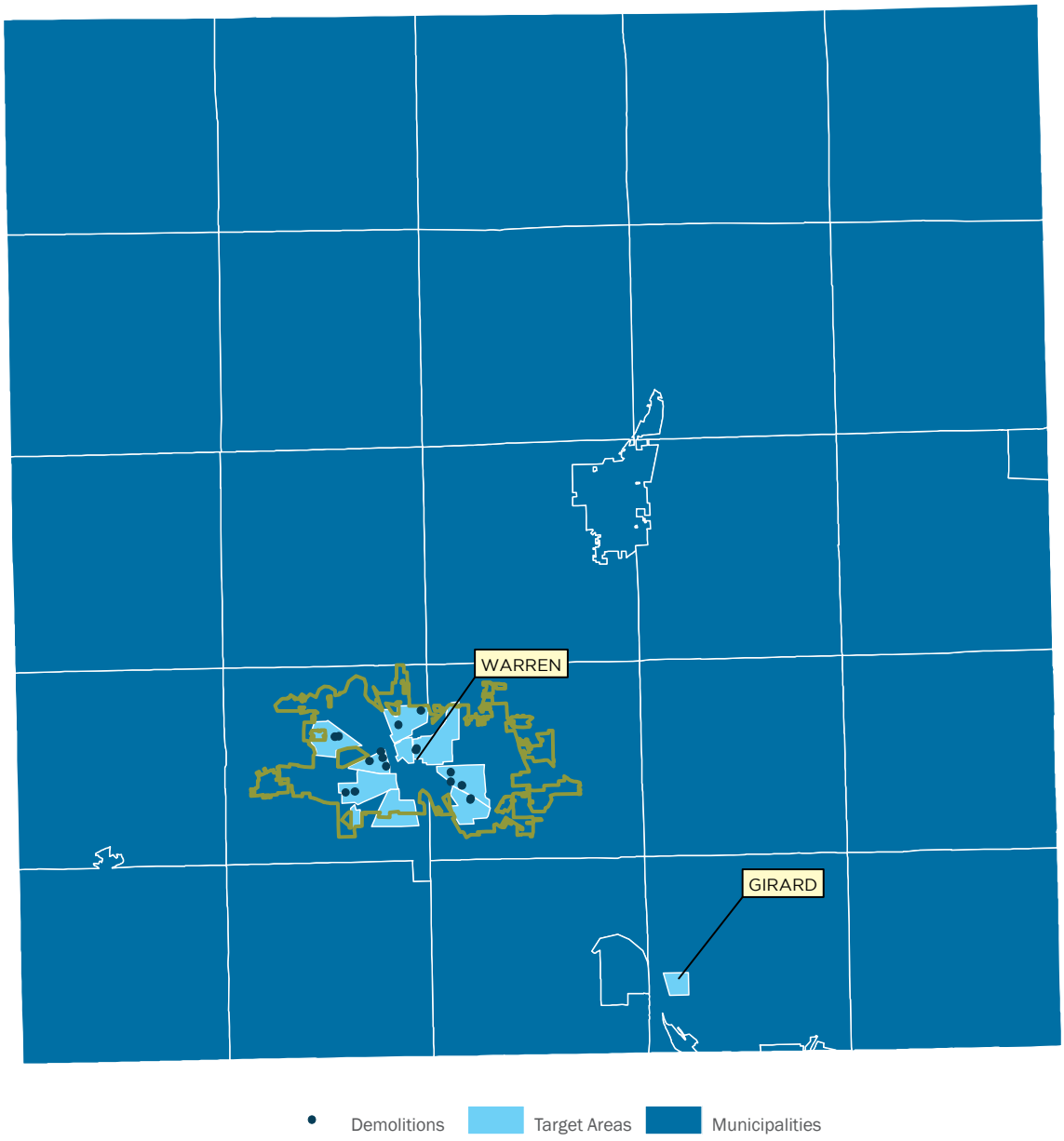
Source: Internal OHFA records.
Note: The green line is the city limit of Cleveland.

Exhibit 4-9b. NIP Demolition Activity in Lucas County (as of March 31, 2015)



Source: Internal OHFA records.
Note: The green line is the city limit of Toledo.

Exhibit 4-9c. NIP Demolition Activity in Trumbull County (as of March 31, 2015)

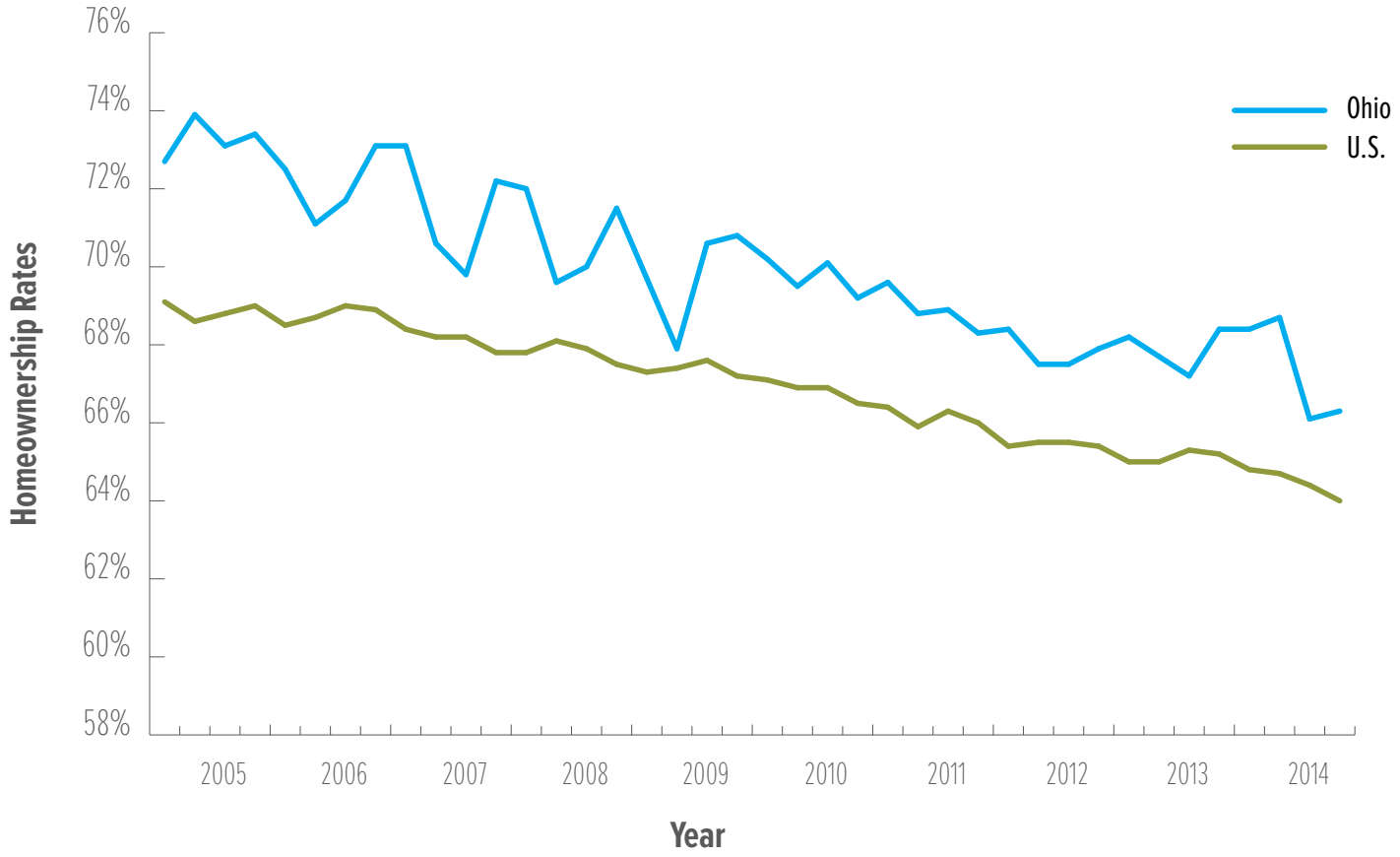


Source: Internal OHFA records.
Note: The green line is the city limit of Warren.

CHAPTER FIVE

OWNERS AND RENTERS

Exhibit 5-1. Ohio and U.S. Homeownership Rate, 2005-2014



Source: U.S. Census Bureau

Since 2005, homeownership rates in both Ohio and the United States have fallen markedly. The percent of households owning a home in Ohio peaked at 73.9 percent in 2005 but had fallen to 66.3 percent by the end of 2014. Nationally, homeownership rates dropped from 69.1 percent in 2005 to 64.0 percent in 2014.

Exhibit 5-2. Age of Householder by Tenure

	All Housing Units		Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Householder 15 to 24 years old	193,279	4.2	25,918	0.8	167,361	11.3
Householder 25 to 34 years old	674,025	14.8	300,302	9.8	373,723	25.2
Householder 35 to 44 years old	783,233	17.2	506,104	16.5	277,129	18.7
Householder 45 to 54 years old	962,473	21.1	702,565	22.8	259,908	17.5
Householder 55 to 64 years old	878,977	19.3	689,703	22.4	189,274	12.8
Householder 65 to 74 years old	556,877	12.2	455,599	14.8	101,278	6.8
Householder 75 to 84 years old	358,578	7.9	289,993	9.4	68,585	4.6
Householder 85 years old or more	150,213	3.3	104,608	3.4	45,605	3.1
Total	**4,557,655**	**100**	**3,074,792**	**100**	**1,482,863**	**100**

Source: 2009–2013 American Community Survey

Data on the age of householders show that 36.5 percent of renters are between the ages of 15 and 34 years old, while just 14.5 percent of Ohioan householders aged 65 or older rent their homes. By contrast, a relatively small share (10.6 percent) of homeowners are under 35, while over a quarter (27.6 percent) are 65 years old or older.

Exhibit 5-3. Race of Householder by Tenure

	All Housing Units	Owner-Occupied Households	Renter-Occupied Households
White	84.5%	90.7%	71.7%
Black or African American	12.0%	6.8%	22.9%
American Indian/Alaska Native	0.2%	0.1%	0.3%
Asian	1.4%	1.2%	2.0%
Native Hawaiian/Pacific Islander	0.0%	0.0%	0.0%
Some other race	0.6%	0.5%	1.1%
Two or more races	1.2%	0.8%	1.9%
Hispanic or Latino Origin	2.2%	1.5%	3.8%
White alone, not Hispanic or Latino	83.1%	89.7%	69.4%

Source: 2009–2013 American Community Survey

Minorities are three times more likely to be renters than homeowners. To put these data another way, when these figures are combined with the totals in Exhibit 5-2, there is a 32 point gap in homeownership rates between white, non-Hispanic householders (72.8 percent) and householders of color (41.1 percent).

Exhibit 5-4. Household Size by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent	Estimate	Percent
1-person household	727,576	23.7	621,296	41.9
2-person household	1,186,286	38.6	384,844	26.0
3-person household	482,652	15.7	216,815	14.6
4-person household	416,594	13.5	145,486	9.8
5-person household	172,939	5.6	70,171	4.7
6-person household	59,259	1.9	27,630	1.9
Larger households	29,486	1.0	16,621	1.1
Total	**3,074,792**	**100**	**1,482,863**	**100**

Source: 2009–2013 American Community Survey

Forty-two percent of renters and 24 percent of homeowners live alone in Ohio. Overall, owner-occupied households are larger; 38 percent of homeowners, but only 22 percent of renters, live with two or more other people.

Exhibit 5-5. Household Composition by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent	Estimate	Percent
Married-Couple Family Households	1,853,144	60.3	312,883	21.1
Unpartnered Family Households	379,406	12.3	403,981	27.2
Male householder	115,397	3.8	82,113	5.5
Female householder	264,009	8.6	321,868	21.7
Nonfamily Households	842,242	27.4	765,999	51.7
Total	**3,074,792**	**100**	**1,482,863**	**100**

Source: 2009–2013 American Community Survey

Data on household composition show that married couples are nearly six times more likely to own than rent their homes. Unpartnered family households, by contrast, are slightly more likely to rent than they are to own, but unpartnered fathers are more likely to be homeowners while unpartnered mothers are more likely to be renters. Nonfamily households comprise more than half of renter-occupied households but just over a quarter of owner-occupied households.

Exhibit 5-6. Year Structure Built by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent*	Estimate	Percent*
Built 2000 or later	358,681	11.7	121,873	8.2
Built 1980 to 1999	671,255	21.8	309,505	20.9
Built 1960 to 1979	779,795	25.4	445,276	30.0
Built 1940 to 1959	685,663	22.3	291,430	19.7
Built before 1940	579,520	18.8	315,298	21.3
Total	**3,074,792**	**100**	**1,482,863**	**100**

*Percentages may not add to 100 percent due to rounding.
Source: 2009–2013 American Community Survey

These data show that owner-occupied housing units are slightly newer than renter-occupied ones, with 71 percent of rental units and 67 percent of owned units being more than 35 years old.

Exhibit 5-7. Number of Bedrooms by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent*	Estimate	Percent*
No bedroom	3,695	0.1	45,542	3.1
1 bedroom	45,469	1.5	348,572	23.5
2 or 3 bedrooms	2,159,016	70.2	977,052	65.9
4 or more bedrooms	866,842	28.2	111,828	7.5
Total	**3,074,792**	**100**	**1,482,863**	**100**

*Percentages may not add to 100 percent due to rounding.
Source: 2009–2013 American Community Survey
Note: "No bedroom" indicates an efficiency, studio or SRO unit.

The vast majority — 98.4 percent — of owner-occupied units contained two or more bedrooms, while over a quarter of renter-occupied households had fewer than two bedrooms.

Exhibit 5-8. Number of Occupants per Room by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent*	Estimate	Percent*
1.00 or less occupants per room	3,053,221	99.3	1,447,055	97.6
1.01 to 1.50 occupants per room	17,853	0.6	26,350	1.8
1.51 or more occupants per room	3,741	0.1	9,145	0.6
Total	**3,074,792**	**100**	**1,482,863**	**100**

*Percentages may not add to 100 percent due to rounding.
Source: 2009–2013 American Community Survey

Overcrowding — defined as having more occupants than rooms in a housing unit — is more common in Ohio's renter-occupied households. While just 0.7 percent of owner-occupied households have more occupants than rooms, 2.4 percent of renter-occupied households are overcrowded.

Exhibit 5-9. Units in Structure by Tenure

	Owner-Occupied Households		Renter-Occupied Households	
	Estimate	Percent*	Estimate	Percent*
1 unit, detached	2,749,625	89.4	474,866	32.0
1 unit, attached	117,631	3.8	90,010	6.1
2 units	27,342	0.9	145,014	9.8
3 or 4 units	18,241	0.6	165,742	11.2
5 to 9 units	14,472	0.5	192,554	13.0
10 or more units	21,673	0.7	373,331	25.2
Mobile home	125,648	4.1	41,103	2.8
Total	**3,074,792**	**100**	**1,482,863**	**100**

*Percentages may not add to 100 percent due to rounding.
Source: 2009–2013 American Community Survey

An estimated 70.7 percent of all Ohio households live in single family, detached homes, and 85.3 percent of those single family detached homes are owner-occupied. Thirty-eight percent of renters live in structures with five or more units, while another 32 percent live in single family detached homes.

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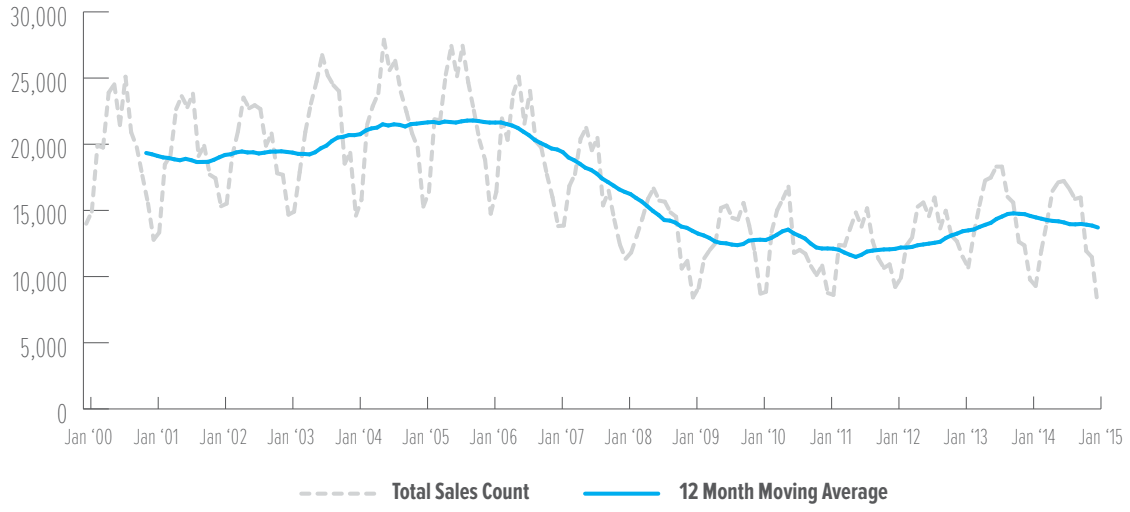
CHAPTER SIX

HOMEOWNERSHIP TRENDS

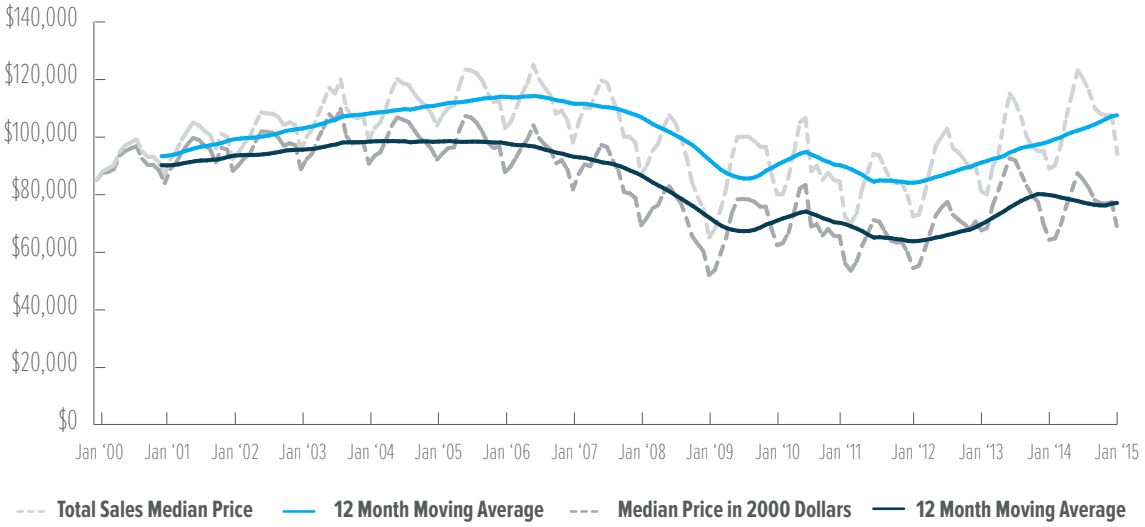
Exhibit 6-1. Total Monthly Home Sales



Source: First American CoreLogic, Inc., Market Trends Report

In 2014, 13,985 homes were sold per month in Ohio, compared to an average of 14,899 sold per month in 2013, a 6.5 percent drop. Although the market has slowly recovered since its substantial decline in 2008, home sales have not reached their pre-recession levels.

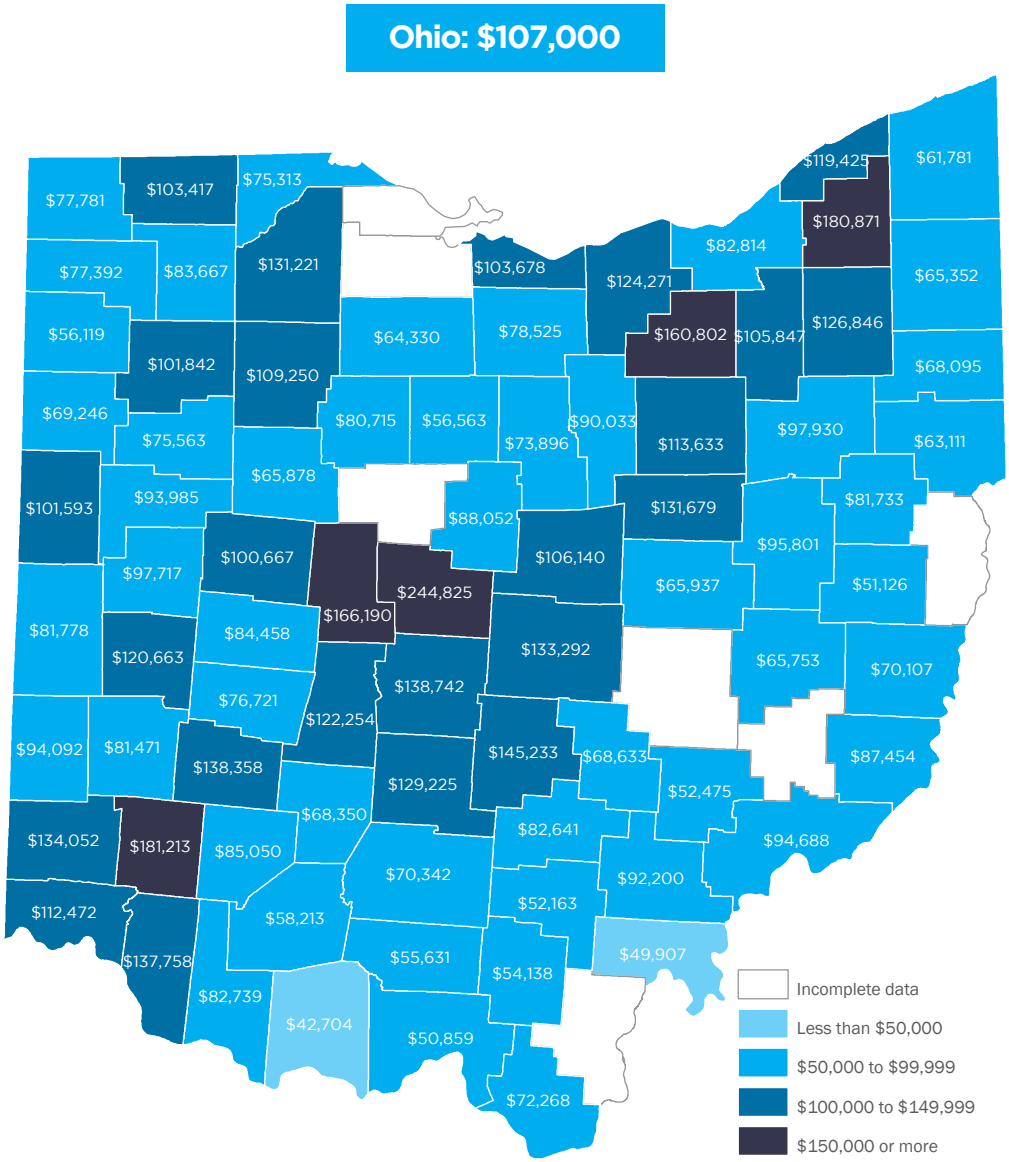
Exhibit 6-2. Median Home Sales Price



Source: First American CoreLogic, Inc., Market Trends Report

Median monthly sales prices statewide averaged about $110,000 in 2014, which indicates prices are approaching pre-crisis levels, but they are actually lower than they were in 2000 after adjusting for inflation.

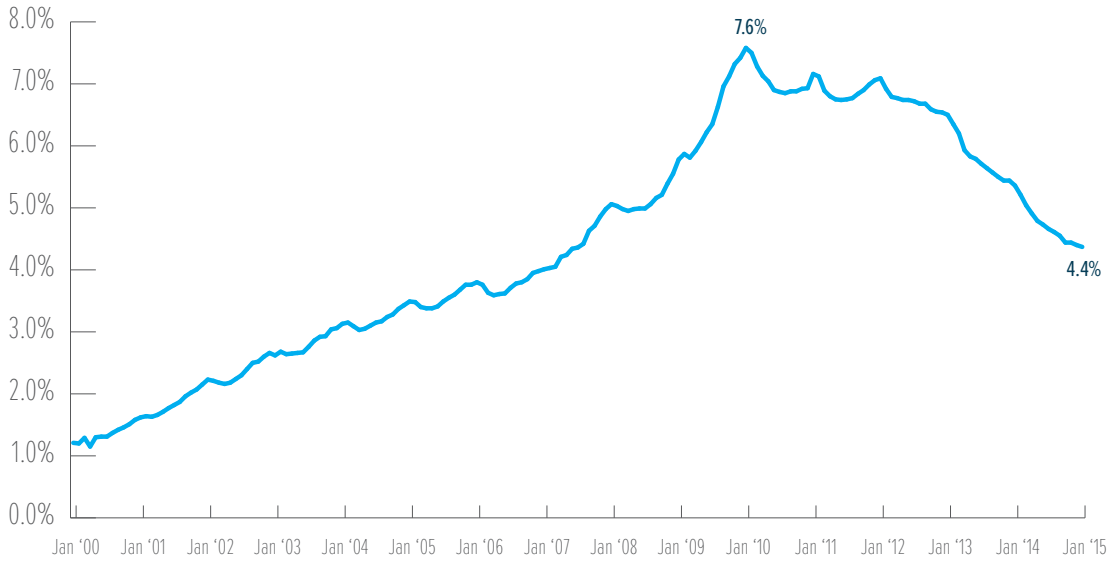
Exhibit 6-3. Average Single Family Median Sales Price by County, 2014



Source: First American CoreLogic, Inc., Market Trends Report

CoreLogic collects the median single family home sale price on a monthly basis for every county in Ohio. The figures above are the average of those medians across all 12 months of 2014; this was done to eliminate seasonal peaks and troughs in the market. The statewide figure using this metric was $107,000. Delaware had the highest median home price by far, at nearly $245,000; Warren and Geauga were just over $180,000. On the other hand, Adams and Meigs were the only two counties below $50,000.

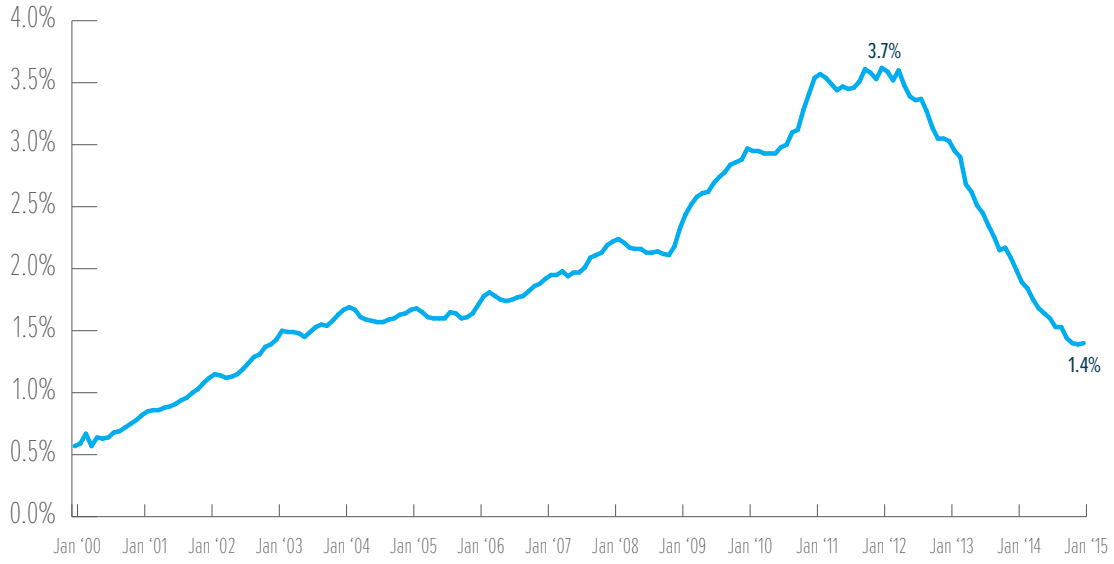
Exhibit 6-4. 90+ Day Delinquency Rate



Source: First American CoreLogic, Inc., Market Trends Report

After its height of 7.6 percent in January 2010, the percent of home loans more than 90 days delinquent has fallen to a post-recession low of 4.4 percent.

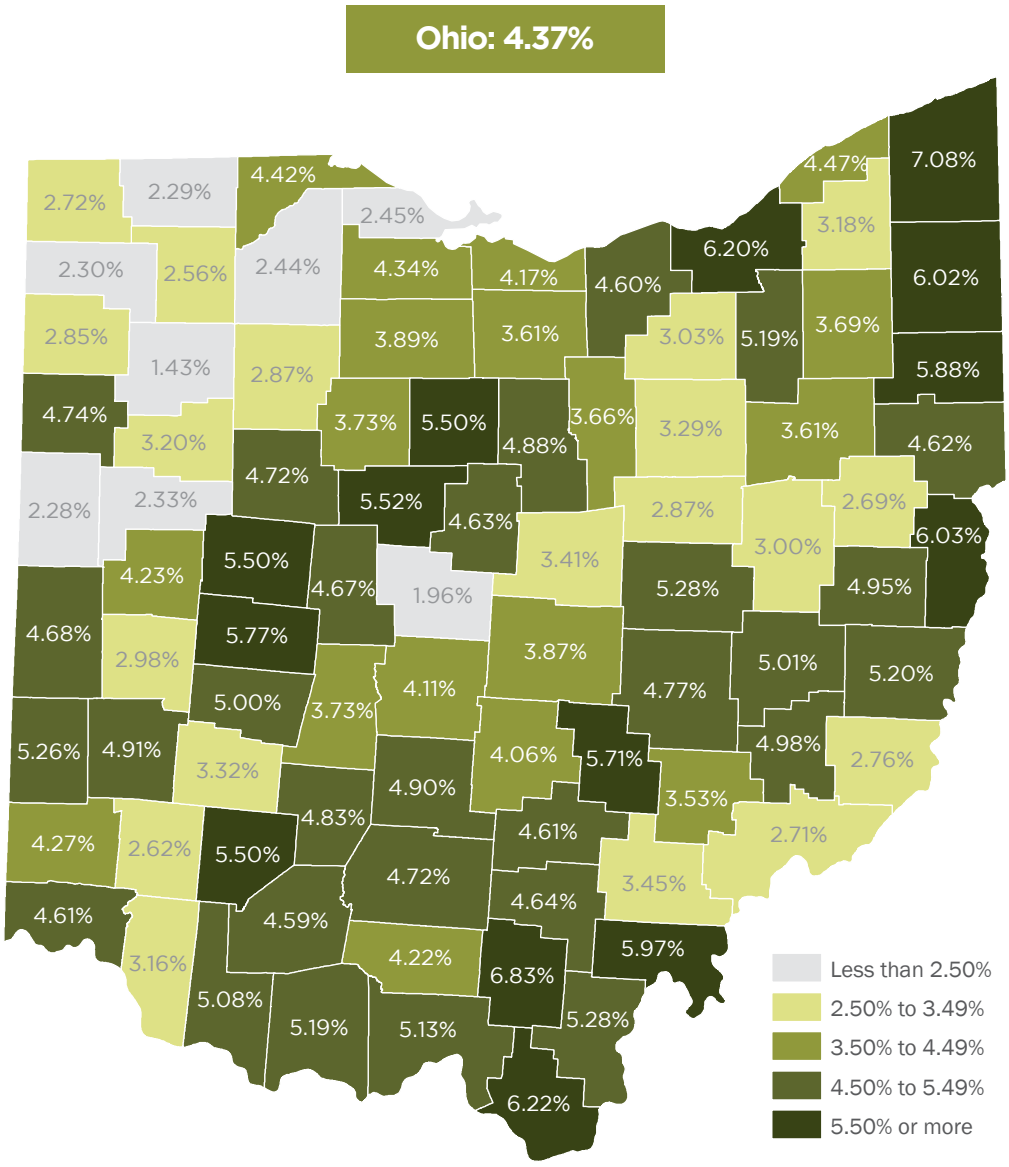
Exhibit 6-5. Foreclosure Rate



Source: First American CoreLogic, Inc., Market Trends Report

The foreclosure rate has fallen to a new post-crisis low of 1.4 percent in January 2015. This level has not been seen since 2002.

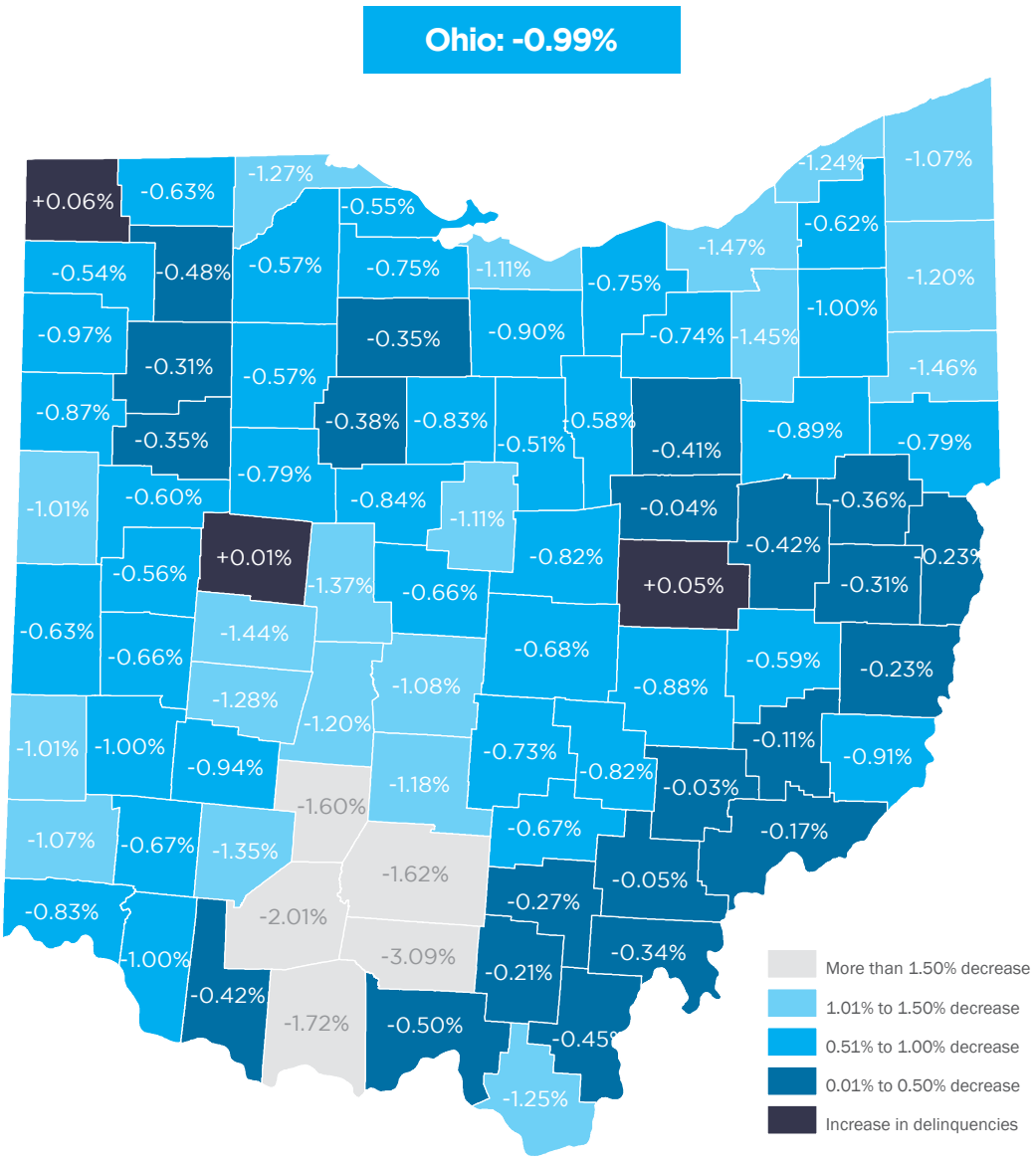
Exhibit 6-6. Percent of Single Family Home Loans 90+ Days Delinquent by County



Source: First American CoreLogic, Inc., Market Trends Report

As of January 2015, the percent of single family home loans that were more than 90 days delinquent stood at 4.37 percent with wide geographic variation across the state. Northwest Ohio largely saw the lowest percentage of delinquent mortgages while northeast and southern Ohio faced the highest share of delinquent mortgages.

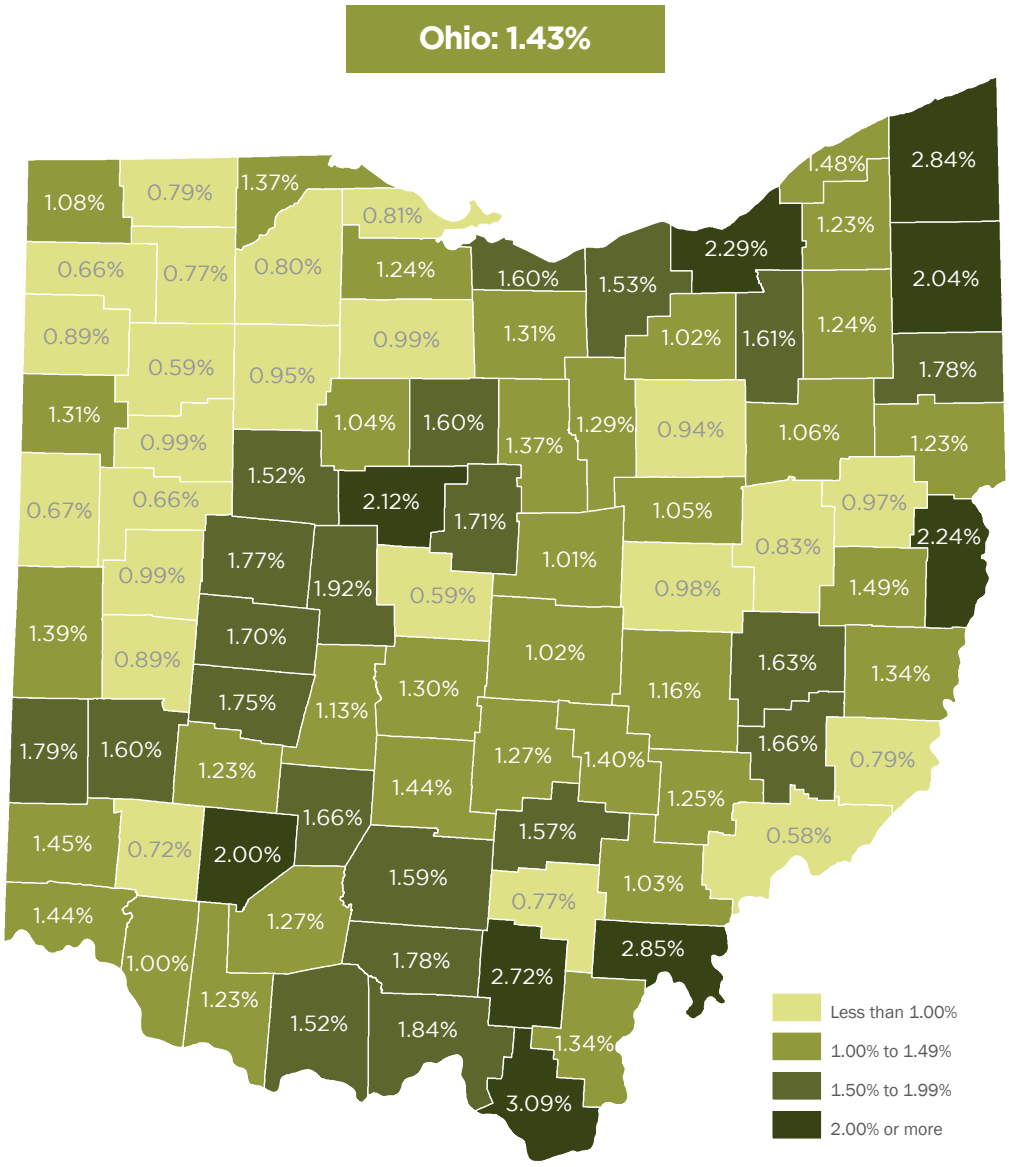
Exhibit 6-7. Percentage Point Change in Single Family Home Loans 90+ Days Delinquent by County



Source: First American CoreLogic, Inc., Market Trends Report

In the 12 months ending January 2015, the median percentage change in single family loans more than 90 days delinquent in Ohio fell by nearly a full percentage point (-0.99 percent). Eighty-five of Ohio's 88 counties saw a decline in their respective delinquency rates; Williams, Logan and Coshocton saw marginal increases in delinquency rates over the past year.

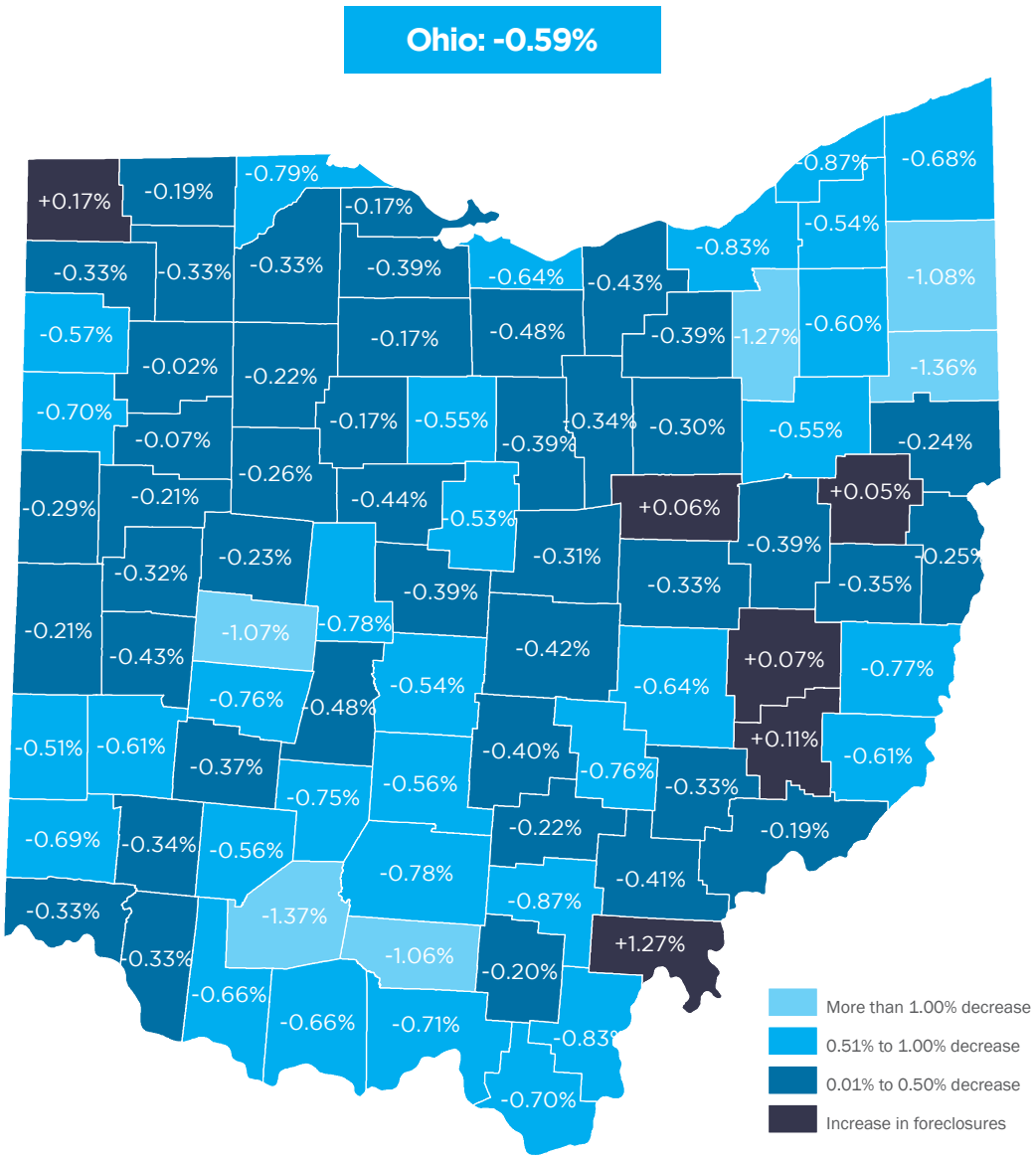
Exhibit 6-8. Percent of Single Family Home Loans in Foreclosure by County



Source: First American CoreLogic, Inc., Market Trends Report

The foreclosure rate of single family home mortgages in Ohio was 1.43 percent in January 2015. As with the delinquency rate, mortgages in the northwestern part of the state exhibited the lowest rates of foreclosure as opposed to the extreme northeastern and southern areas of the state.

Exhibit 6-9. Percentage Point Change in Single Family Home Loans in Foreclosure, by County (12 month ending January 2015)



Source: First American CoreLogic, Inc., Market Trends Report

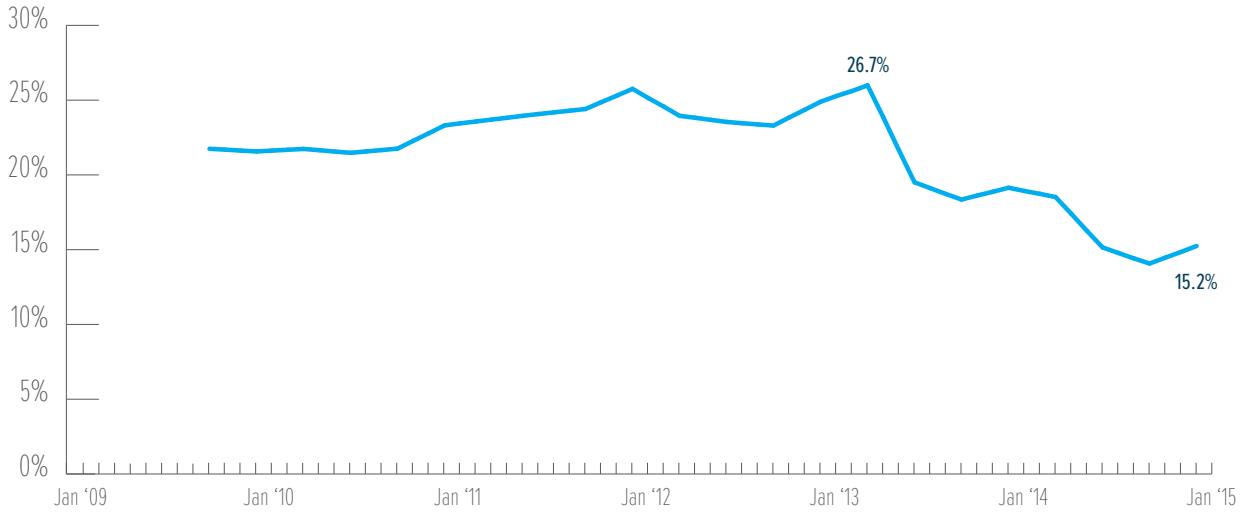
From January 2014 to January 2015, the foreclosure rate fell by nearly six tenths of a percentage point (-0.59 percent). Only six counties (Carroll, Guernsey, Holmes, Meigs, Noble and Williams) saw an increase in foreclosures over the past year, five of which are located in Appalachia. In Meigs County, the foreclosure rate increased from 1.58 percent, which was below the state average at the time, to 2.85 percent, the second-highest in the state.

Exhibit 6-10. REO Sales as a Percent of Total Sales

Source: First American CoreLogic, Inc., Market Trends Report

As a percentage of total sales, Real Estate Owned (REO) sales have declined from 13.1 percent in January 2014 to 8.6 percent one year later. REO properties are those that have not sold at a foreclosure auction and have thus been repossessed by either a bank or government agency.

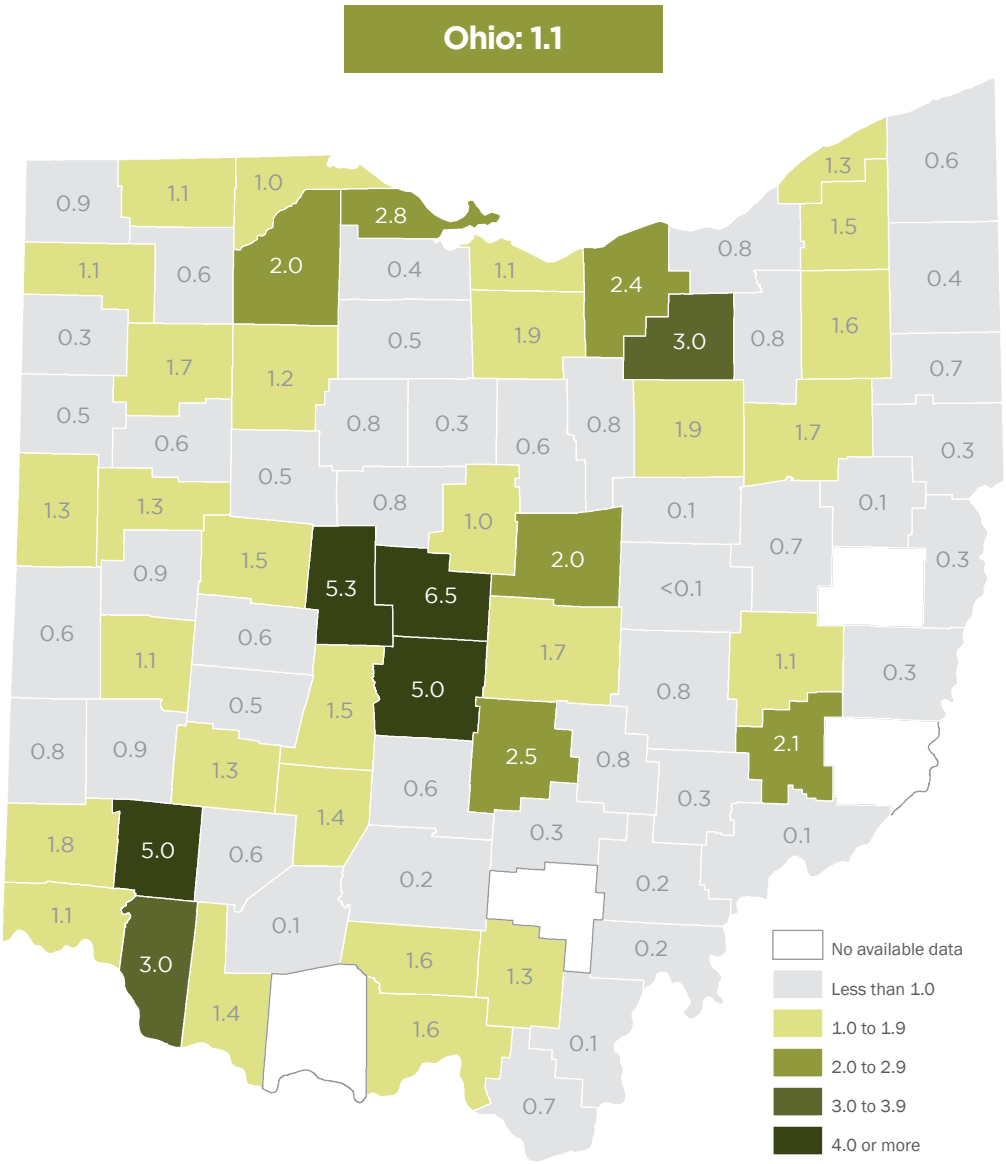
Exhibit 6-11. Percent of Homes with Negative Equity



Source: First American CoreLogic, Inc., Market Trends Report

The share of loans that have negative equity — meaning home loans with loan amounts greater than the current market value of the home — has fallen from over 19 percent in December 2013 to slightly above 15 percent in December 2014.

Exhibit 6-12. Number of Residential Building Permits Issued Per 1,000 Residents by County



Source: 2013 U.S. Census Bureau Building Permits Survey and Population Estimates

In 2013, Ohio counties collectively issued 12,717 building permits, yielding 1.1 building permits per 1,000 residents. The number of building permits per 1,000 residents is largely concentrated in Central Ohio and suburban counties near Cincinnati, Cleveland and Toledo.

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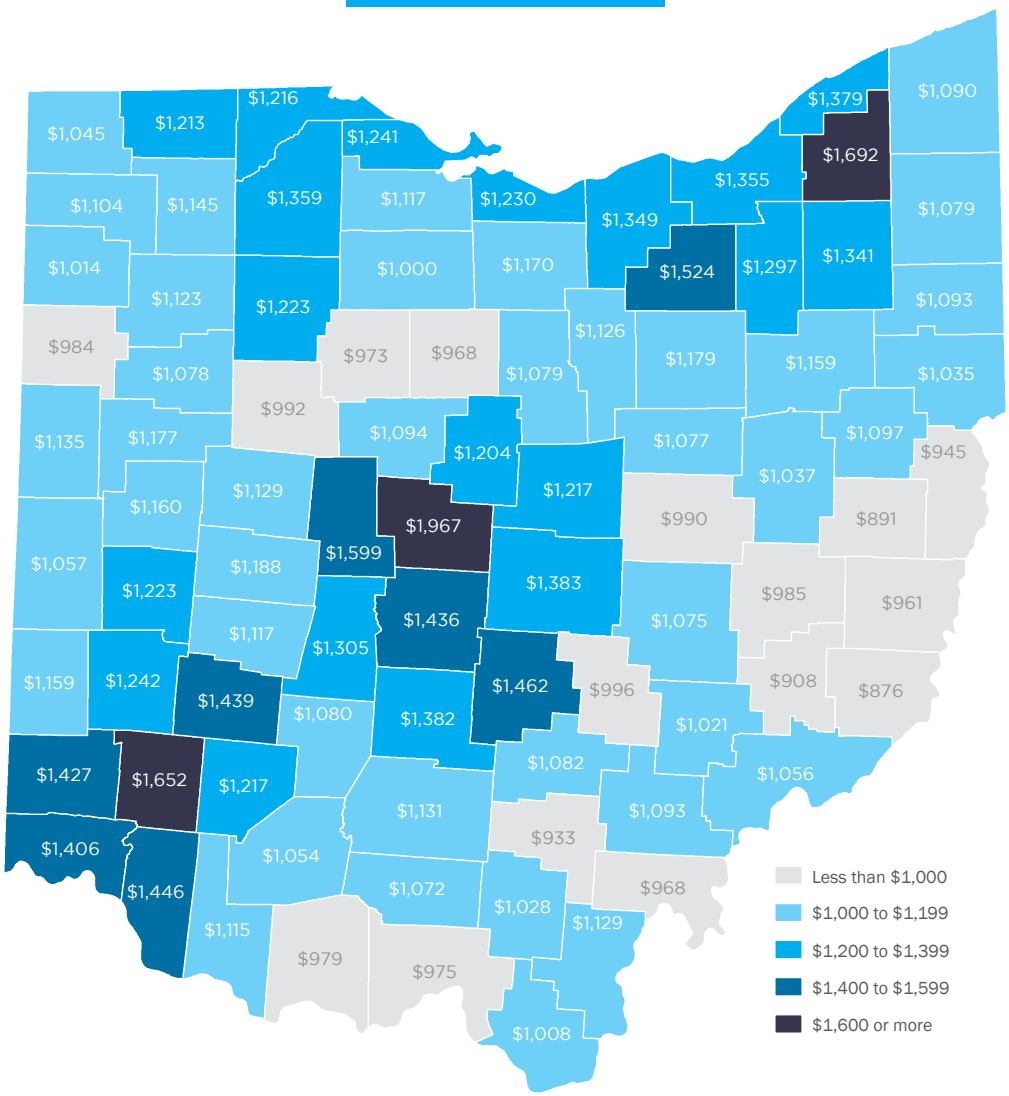
CHAPTER SEVEN

HOMEOWNER AFFORDABILITY

Exhibit 7-1. Median Monthly Housing Cost for Households with a Mortgage by County

Ohio: $1,288



Source: 2009-2013 American Community Survey

The median monthly cost of housing for households with a mortgage is highest in Ohio's suburban counties including Delaware, Warren and Geauga. The median housing cost in Delaware County is over $1,000 per month more than in parts of eastern Ohio, with Monroe and Harrison Counties having the lowest median monthly housing costs in the state.

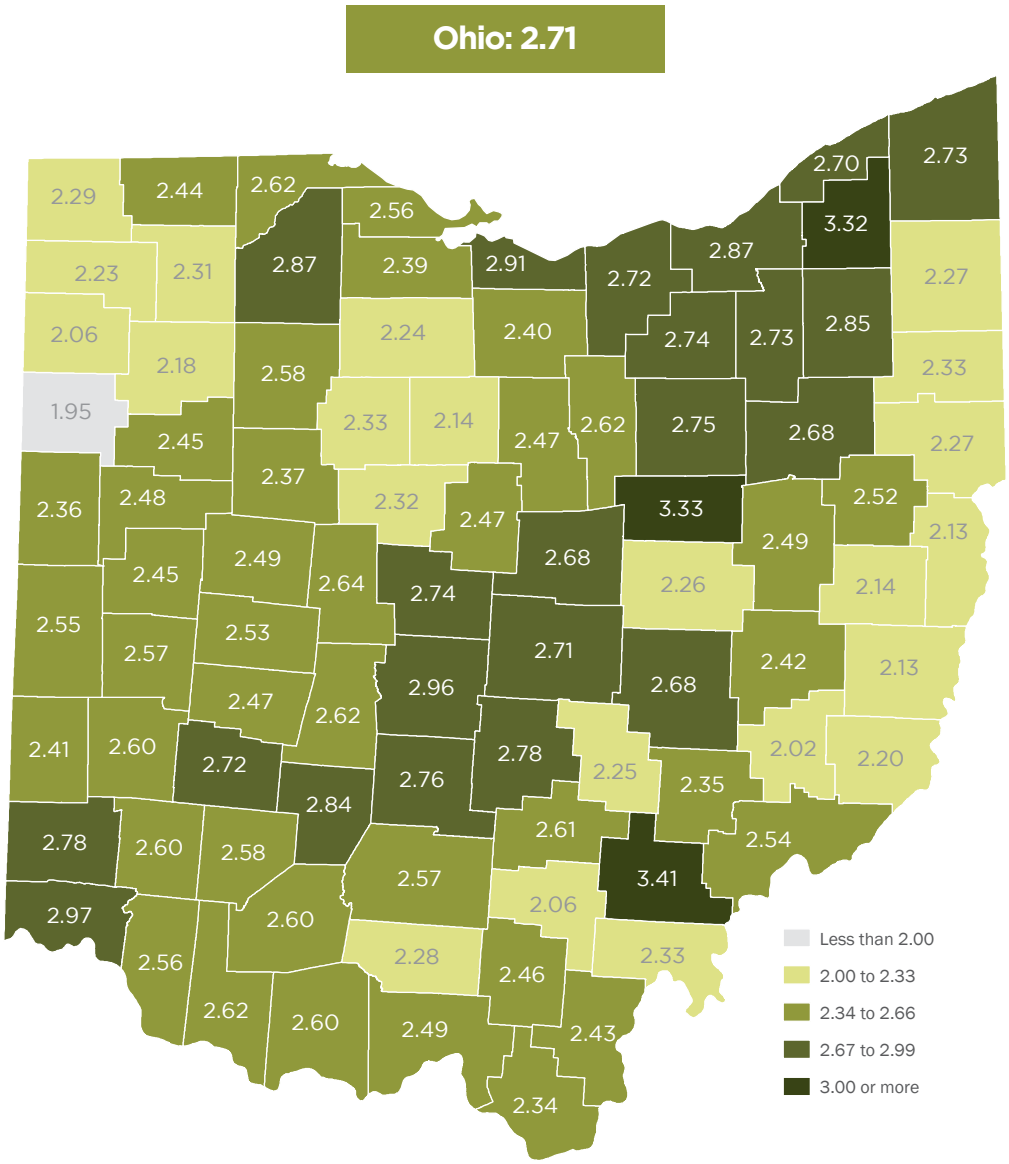
Exhibit 7-2. Housing Cost Burden for Households with a Mortgage by Age of Householder

	All Householders		Householder 15 to 34 years old		Householder 35 to 64 years old		Householder 65 years old or over	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20.0%	1,587,313	51.6	141,824	43.5	982,440	51.8	463,049	54.5
20.0% to 24.9%	434,336	14.1	61,049	18.7	279,348	14.7	93,939	11.1
25.0% to 29.9%	293,955	9.6	40,422	12.4	183,742	9.7	69,791	8.2
30.0% to 34.9%	193,297	6.3	24,366	7.5	117,605	6.2	51,326	6.0
35% or more	547,851	17.8	56,687	17.4	323,768	17.1	167,396	19.7
Not computed	18,040	0.6	1,872	0.6	11,469	0.6	4,699	0.6
Total	**3,074,792**	**100**	**326,220**	**100**	**1,898,372**	**100**	**850,200**	**100**

Source: 2009–2013 American Community Survey

Nearly a quarter — 24.1 percent — of all Ohio households with a mortgage use 30 percent or more of their household income to cover housing expenses. Among householders aged 65 years or older, 25.7 percent are housing cost-burdened. At the same time, the largest share — 54.5 percent — of that same age group pays less than 20 percent of household income toward housing expenses, versus just 43.5 percent of householders 15 to 34 and 51.8 percent of householders 35 to 65.

Exhibit 7-3. Ratio of Median Single Family Home Value to Median Household Income by County

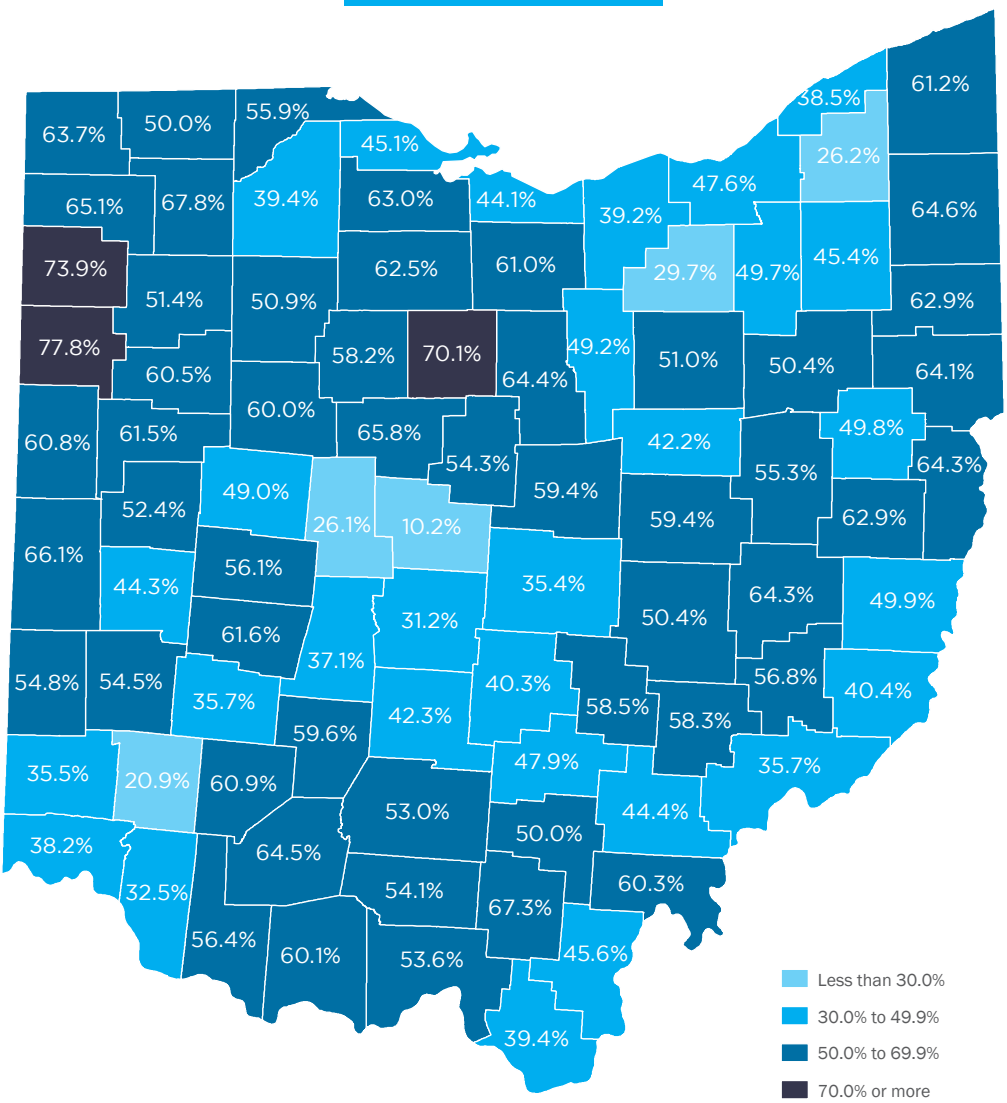


Source: 2009- 2013 American Community Survey

A common rule of thumb in real estate is that a household should avoid buying a home that costs more than 2.5 times its income. Statewide, we see that median self-reported home value is just over 2.7 times the median household income. The lowest figure is in Van Wert County, the only figure below 2.0, while Athens, Geauga and Holmes Counties are all well above 3.0, though these three counties all have substantial Amish or student populations that depress median income.

Exhibit 7-4. Percent of Homes for Sale Under $100,000 by County

Ohio: 45.6%



Source: Realtor.com (April 10, 2015)

A review of homes listed for sale throughout Ohio revealed that 45.6 percent were listed for less than $100,000. The share and number of homes available in that price range varies widely, ranging from 10.2 percent in Delaware County to 77.8 percent in Van Wert County. The share of homes for sale under $100,000 tends to be lower in Ohio's suburban counties, such as Delaware, Warren, Union and Geauga. While more populous counties generally have a smaller percentage of homes for sale priced at less than $100,000 as compared to less populous counties — Mahoning and Trumbull, Ohio's tenth and thirteenth most populous counties, each have more than 60 percent of their share of homes for sale listed for less than $100,000.

Exhibit 7-5. Homes for Sale under $100,000 in Ohio's Ten Most Populous Counties

	Total Homes for Sale	Homes for Sale Under $100,000	Percent for Sale Under $100,000
Cuyahoga	8,928	4,251	47.6
Franklin	6,119	1,912	31.2
Hamilton	6,468	2,470	38.2
Summit	4,361	2,166	49.7
Montgomery	4,709	2,567	54.5
Lucas	3,159	1,766	55.9
Stark	2,497	1,258	50.4
Butler	3,176	1,126	35.5
Lorain	2,774	1,088	39.2
Mahoning	2,101	1,322	62.9

Source: Realtor.com (April 10, 2015)

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CHAPTER EIGHT

RENTER AFFORDABILITY

Exhibit 8-1. Monthly Gross Rent

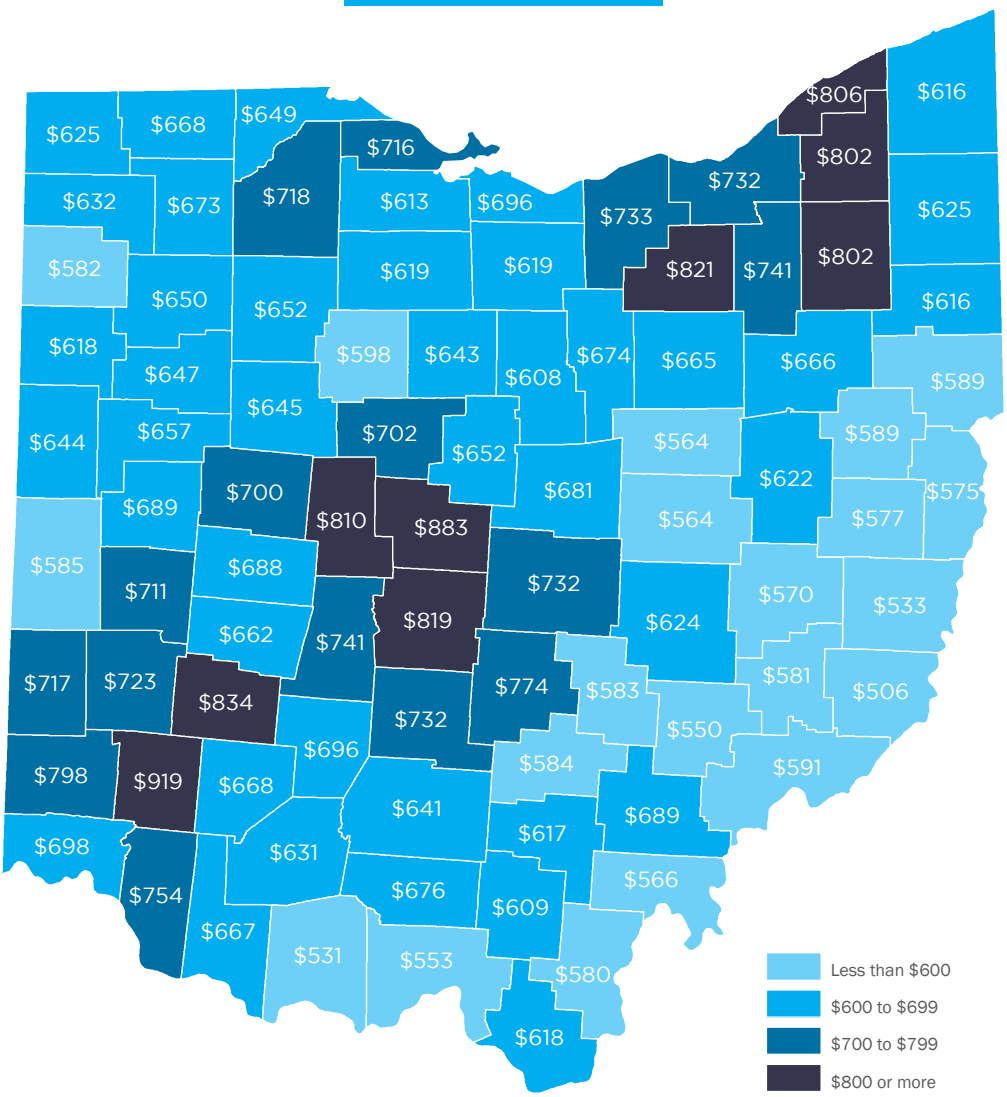
Gross Rent	Households	Percent
Less than $500	345,508	23.3
$500 to $749	501,159	33.8
$750 to $999	374,222	25.2
$1,000 or more	261,974	17.7
Total	**1,482,863**	**100**

Source: 2009-2013 American Community Survey

The statewide median monthly gross rent per household is $718. This figure includes the rent payment and utilities (water, sewer, gas and/or electric). Nearly a quarter pay less than $500 monthly, including those living rent-free, while over one in six pay at least $1,000.

Exhibit 8-2. Median Monthly Gross Rent by County

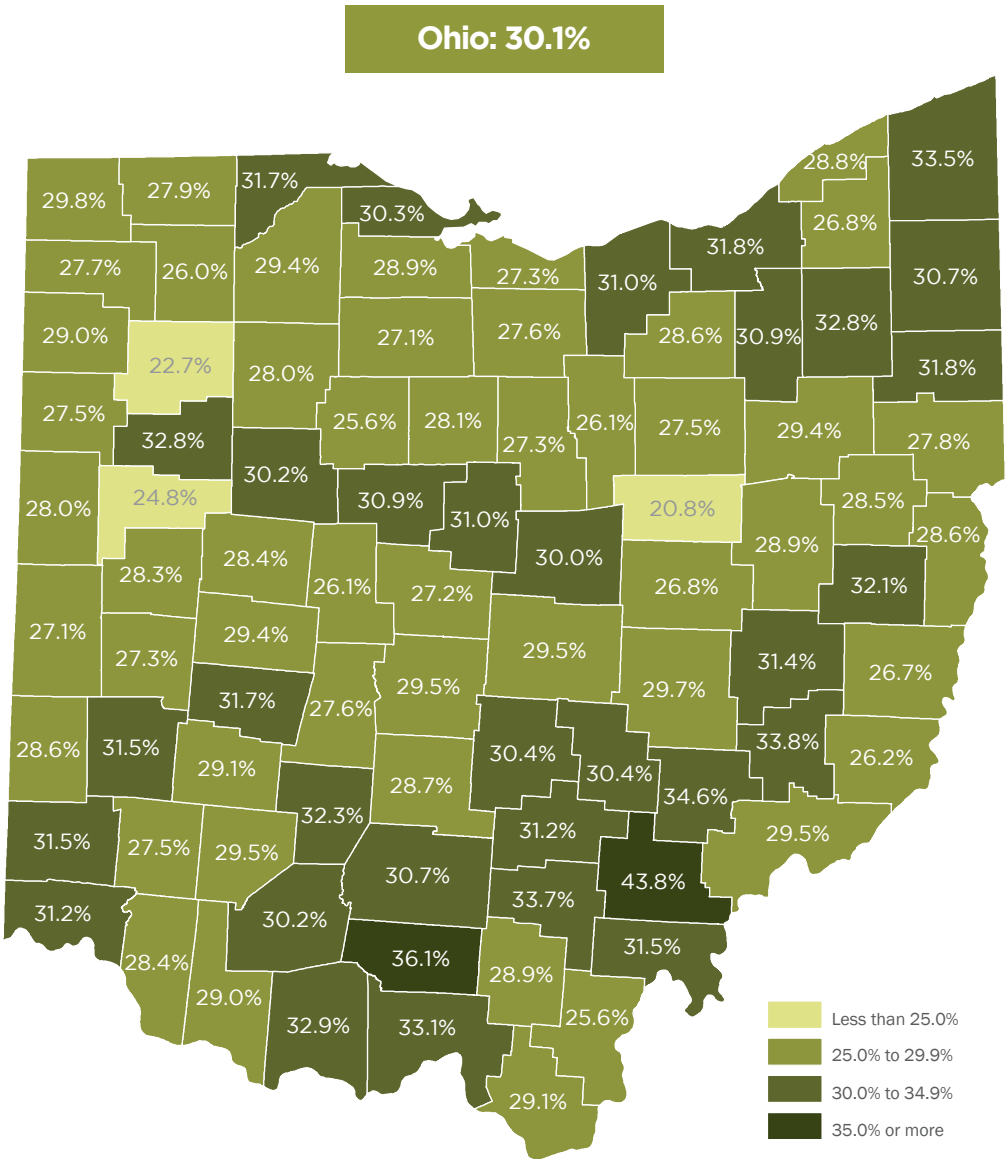
Ohio: $718



Source: 2009-2013 American Community Survey

Median rents vary widely based on the local real estate market. Values range from $506 in Monroe County to $919 in Warren County. Areas with the highest median monthly rents are generally suburban and exurban counties, though Franklin County is also among those with a median monthly rent of over $800, while the lowest median rents are overwhelmingly in Appalachia.

Exhibit 8-3. Median Gross Rent as Percent of Household Income by County



Source: 2009-2013 American Community Survey

In Ohio, the median renter household spends 30.1 percent of its income on rent and utilities. In other words, more than half of Ohioans (with an income, paying rent) are considered housing cost-burdened, which is also true of counties depicted above in the two darkest shades of green. The highest housing cost burden, excluding the student-driven outlier of Athens County, is in Pike County at 36 percent; the lowest is Holmes County at 21 percent. Regionally, the highest housing cost burden is largely found in Appalachia, though there is less of a clear geographic pattern here.

Exhibit 8-4. Gross Rent as Percent of Household Income

Gross Rent	Households	Percent
Less than 10.0%	53,801	3.6
10.0% to 14.9%	126,295	8.5
15.0% to 19.9%	176,626	11.9
20.0% to 24.9%	168,046	11.3
25.0% to 29.9%	155,622	10.5
30.0% to 34.9%	117,163	7.9
35.0% to 39.9%	87,522	5.9
40.0% to 49.9%	119,805	8.1
50.0% or more	360,789	24.3
No income	37,143	2.5
No cash rent	80,051	5.4
Total	**1,482,863**	**100**

Source: 2009-2013 American Community Survey.
Note: The number of households categorized as "no income" is a minimum value, as a household may have no income and pay no cash rent

Moving beyond a consideration of median costs, the depth of housing cost burden among Ohio renters becomes clear. Not only are about half of households paying at least 30 percent of their incomes in rent and utilities, but over a quarter (26.8 percent) are either paying at least 50 percent or have no income at all. In other words, nearly 400,000 renter households in the state of Ohio are experiencing severe housing cost burden, forced to cover other essentials like food and transportation with half or more of their income already spent.

Exhibit 8-5. Severe Housing Cost Burden

397,932

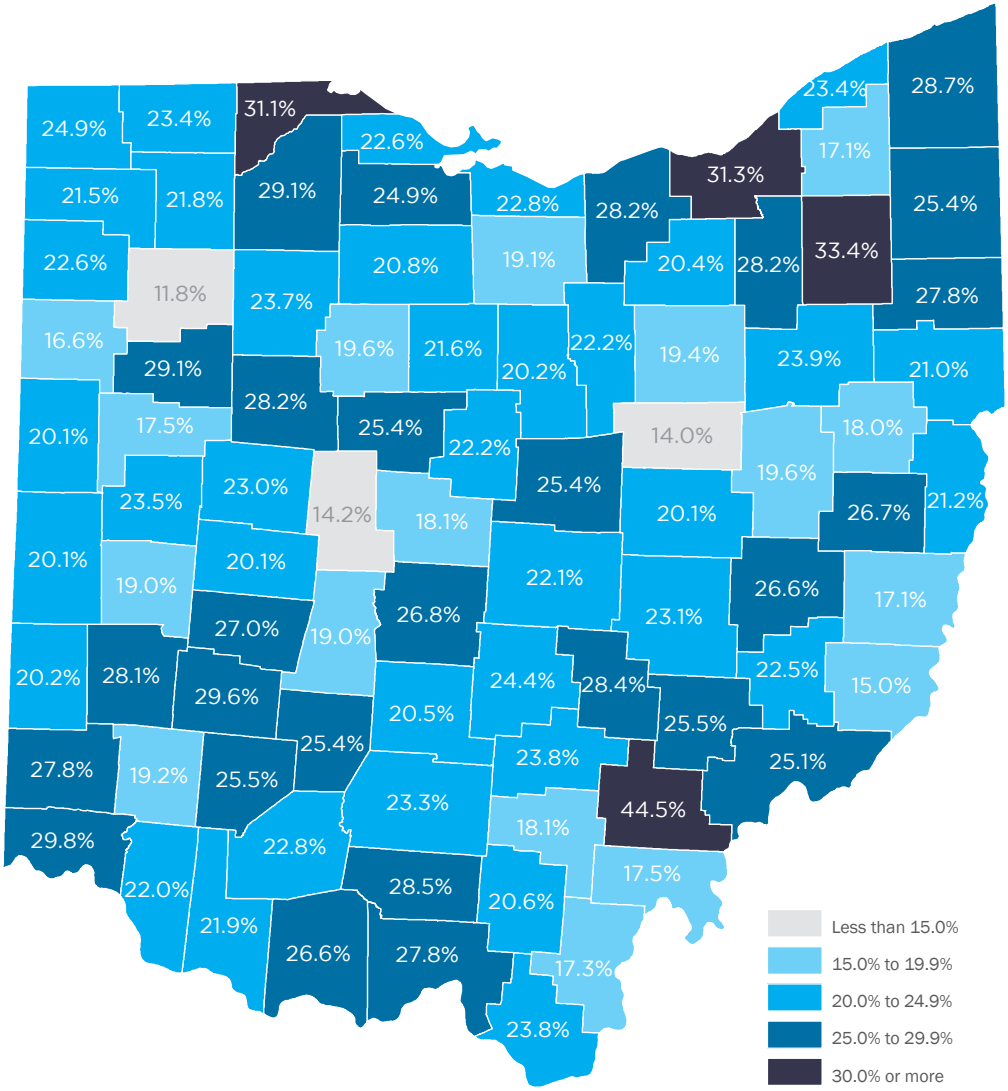
Ohio Households

spend 50% or more of household income toward rent.

Source: U.S. Census Bureau, 2009 - 2013 American Community Survey

Exhibit 8-6. Severe Renter Cost Burden by County

Ohio: 26.8%



Source: 2009-2013 American Community Survey

The geographic distribution of severe renter cost burden by county is very uneven. The counties with the lowest rates of distress are Putnam (12 percent), Holmes and Union (14 percent each). Cuyahoga and Lucas (31 percent each) have the highest rates among urban counties and among the highest overall. Cost burden tends to be most acute in urban counties and lowest in exurban ones, with most rural counties falling somewhat below the state average. Large university populations have an even larger impact on this statistic; Athens and Portage have the highest levels of cost burden, while Greene and Wood fall near the top of the list despite being relatively wealthy.

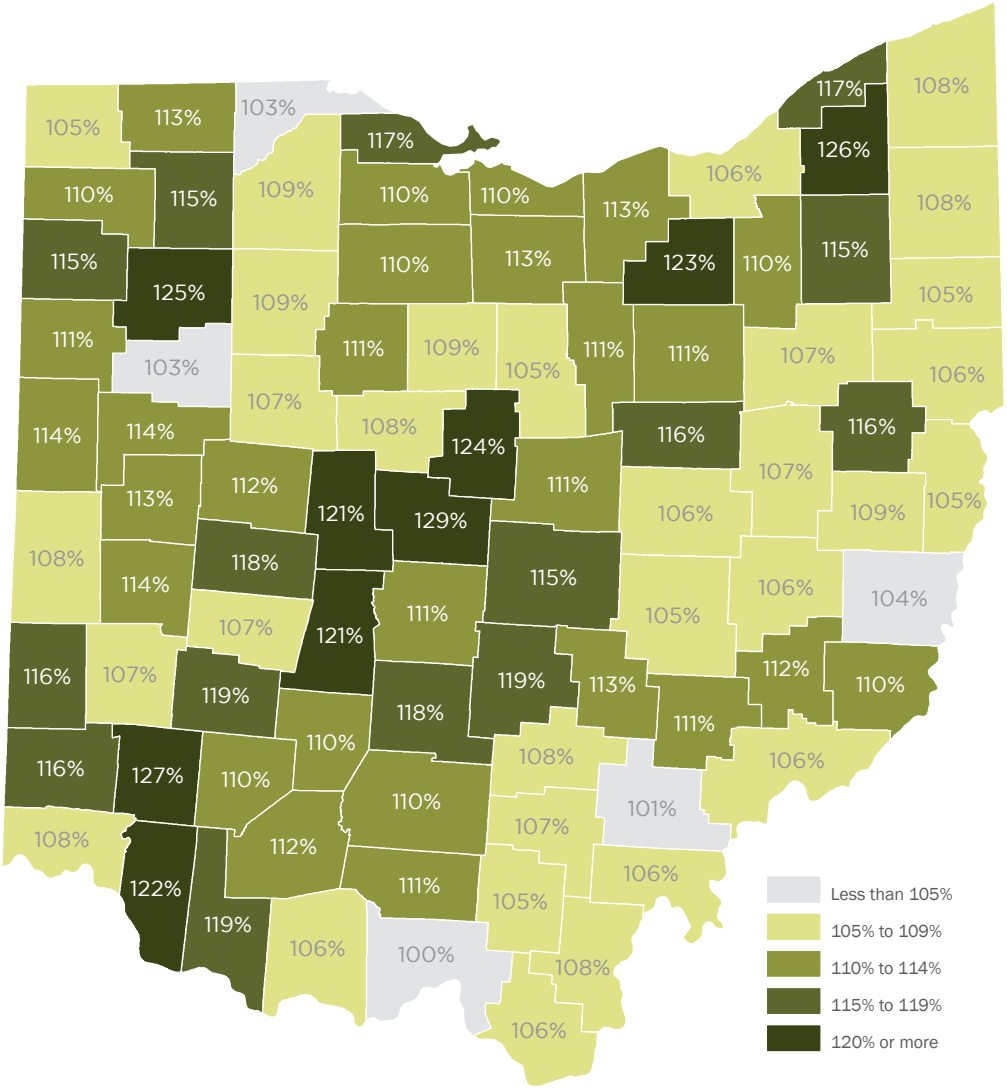
Exhibit 8-7. Gross Rent as Percent of Household Income by Age of Householder

Gross Rent as Percent of Income	Householder 15-34		Householder 35-64		Householder 65+	
	Number	Percent	Number	Percent	Number	Percent
Less than 20.0%	132,310	24.5	192,050	26.4	32,362	15.0
20.0% to 24.9%	64,605	11.9	84,295	11.6	19,146	8.9
25.0% to 29.9%	52,264	9.7	75,743	10.4	27,615	12.8
30.0% to 34.9%	40,114	7.4	55,860	7.7	21,189	9.8
35.0% or more	215,112	39.8	262,176	36.1	90,828	42.2
Not computed	36,679	6.8	56,187	7.7	24,328	11.3
Total	**541,084**	**100**	**726,311**	**100**	**215,468**	**100**

Source: 2009-2013 American Community Survey

Housing cost burdens are also somewhat disproportionate with respect to age. Fifty-two percent of renters aged 65 years or older experience housing cost burden, as compared to 47 percent of those aged 18 to 34 years and 44 percent of those aged 35 to 64 years.

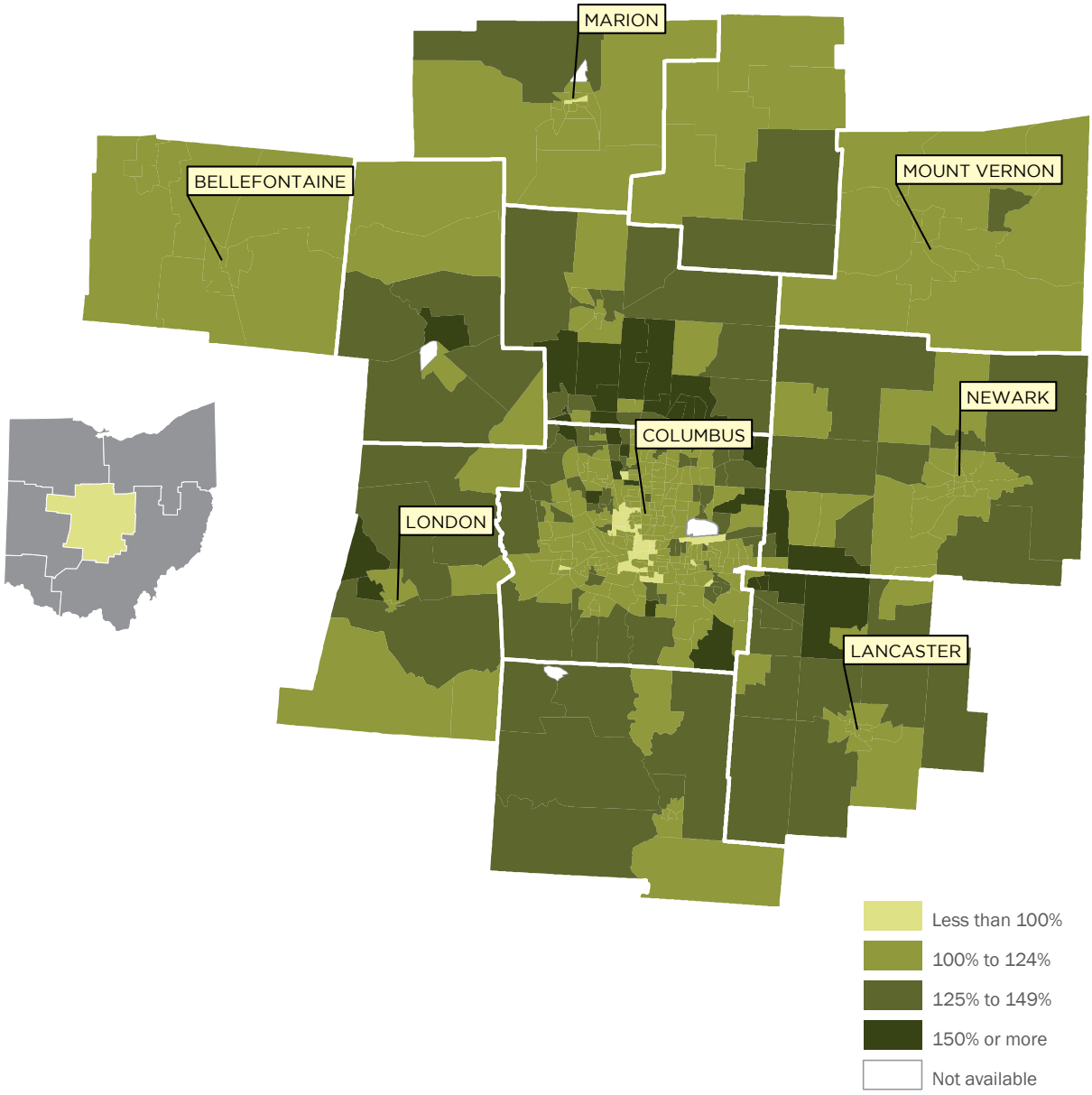
Exhibit 8-8. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by County



Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

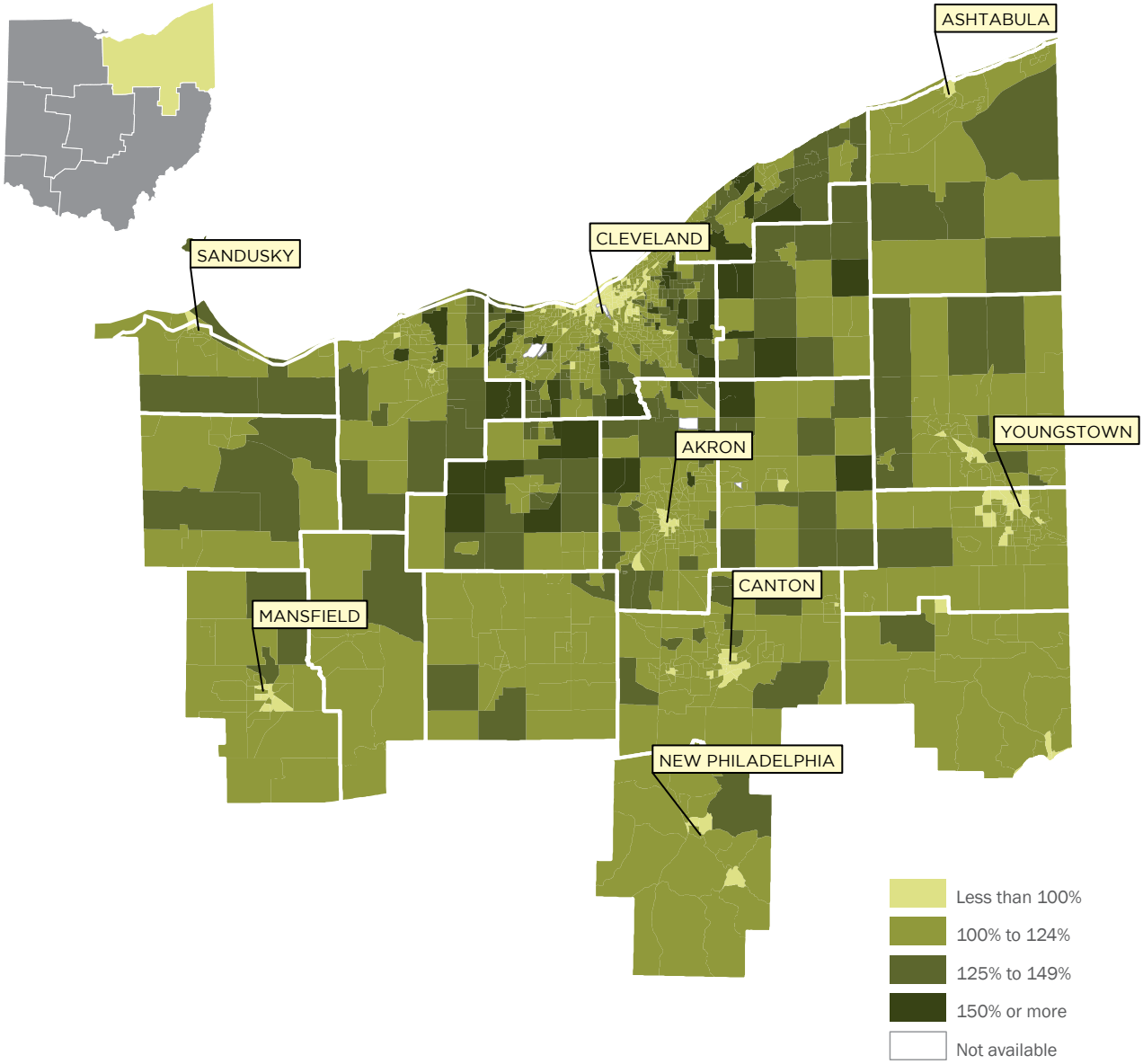
In all 88 counties, a single renter earning an annual income equal to the federal poverty line ($11,770) would spend at least the entirety of his or her income, if not more, on median gross rent and transportation expenses based on an average commuting distance. This percentage ranges from 100 percent in Scioto County to 129 percent in Delaware County. The highest values are generally situated in suburban and exurban counties, where housing costs are particularly high, while lower values typically fall in urban counties, where transportation is cheaper, and rural portions of eastern Ohio, where housing costs are generally lower.

Exhibit 8-8a. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by Census Tract, Central JobsOhio Region



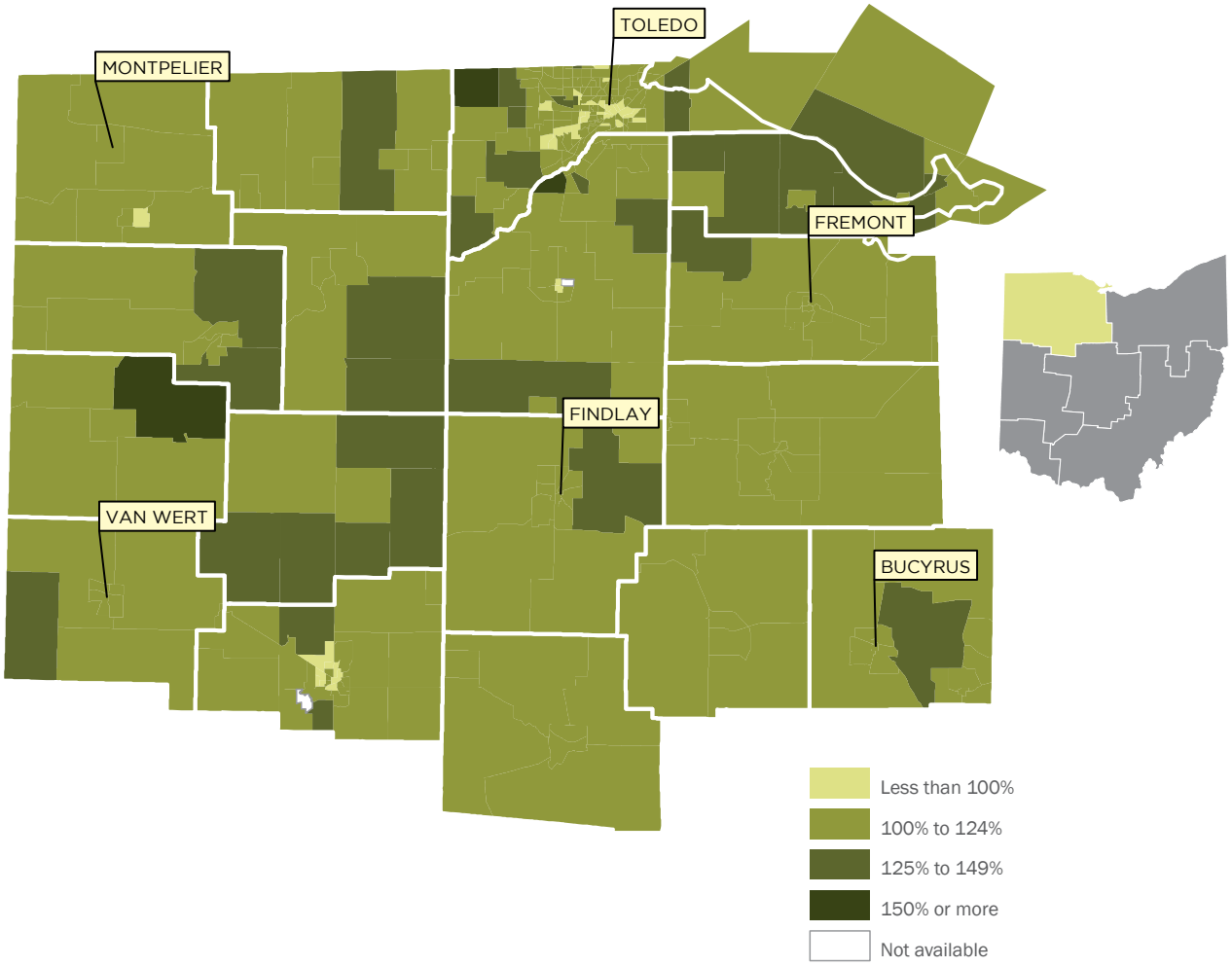
Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

Exhibit 8-8b. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by Census Tract, Northeast JobsOhio Region



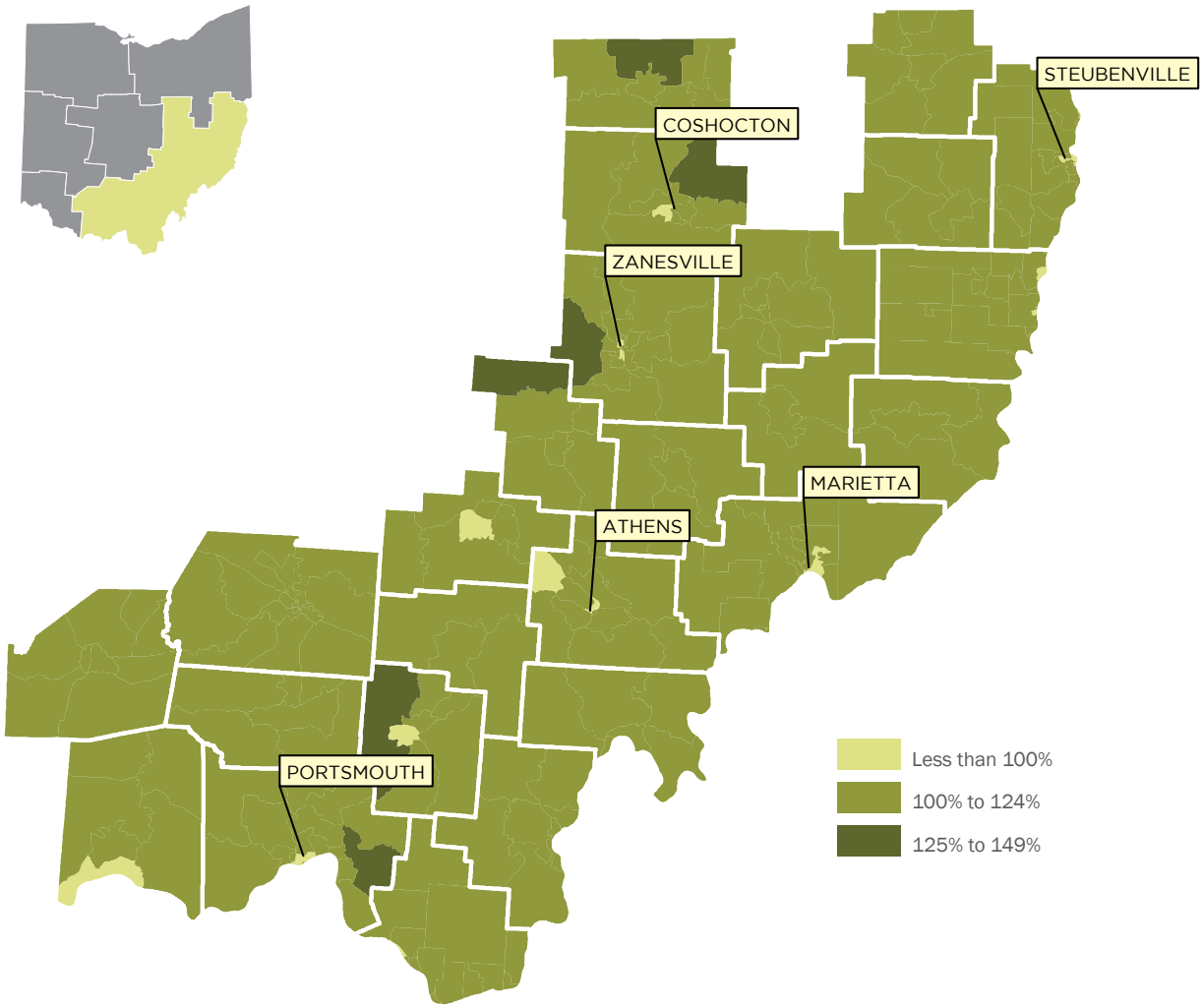
Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

Exhibit 8-8c. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by Census Tract, Northwest JobsOhio Region



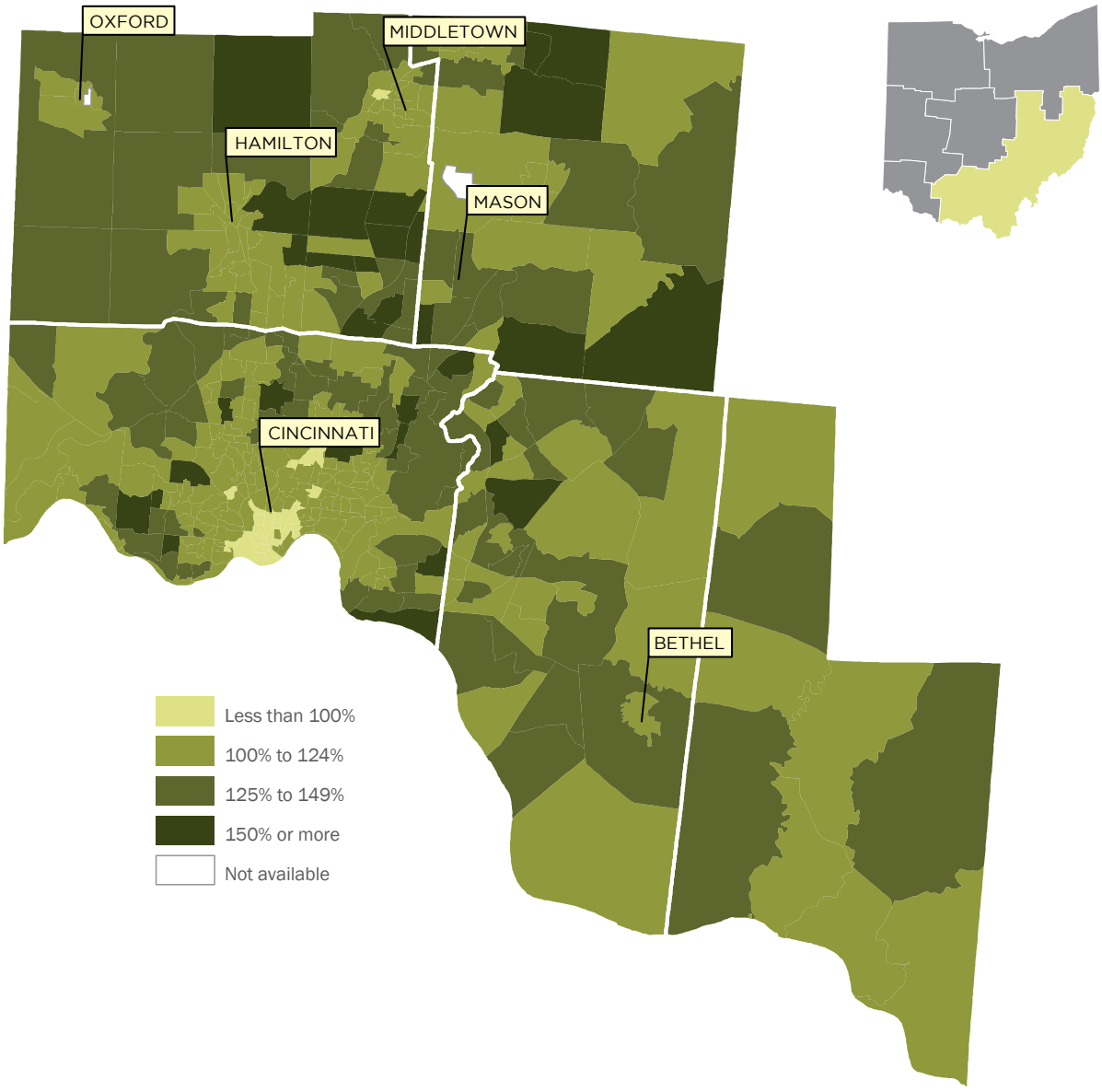
Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

Exhibit 8-8d. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by Census Tract, Southeast JobsOhio Region



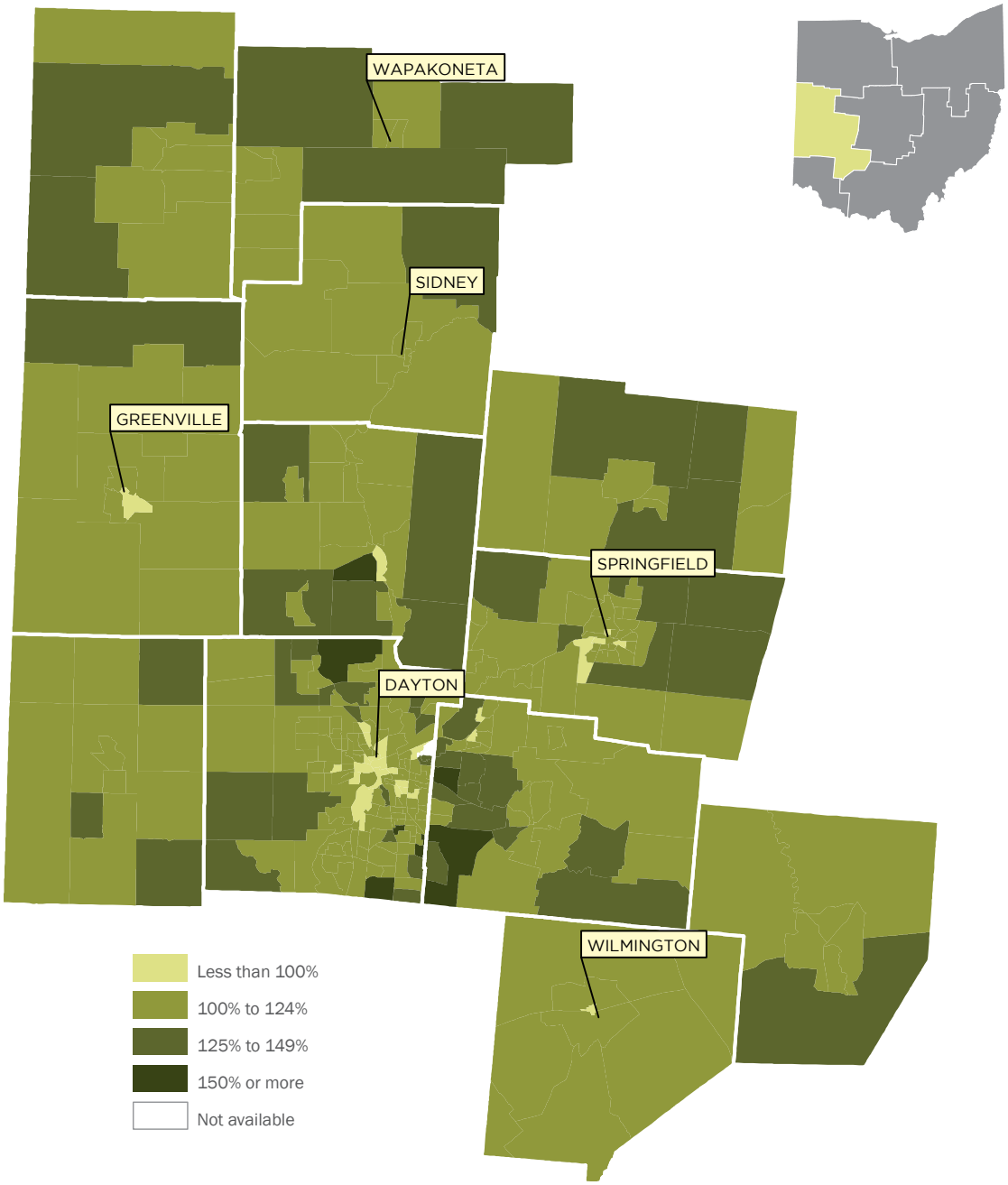
Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

Exhibit 8-8e. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by Census Tract, Southwest JobsOhio Region



Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

Exhibit 8-8f. Average Housing and Transportation Costs as a Percent of Income by a Single Renter Living on the Poverty Line by Census Tract, Western JobsOhio Region



Source: Location Affordability Index - U.S. Department of Housing and Urban Development and U.S. Department of Transportation

Exhibit 8-9. Ohio's Housing Wage

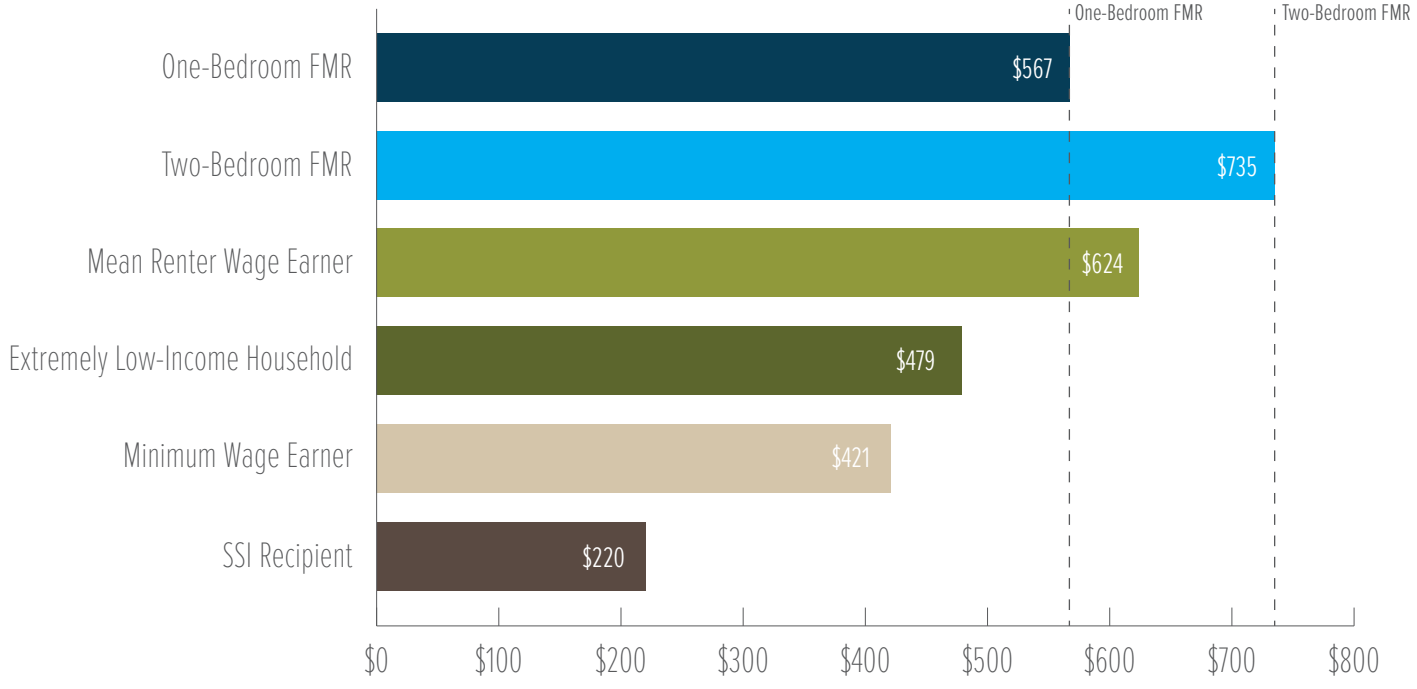
An Ohio worker has to make $14.13 per hour, 40 hours per week, to afford a basic two-bedroom apartment at Fair Market Rent (FMR) without being cost burdened, up from $13.84 last year …

… but the average renter only makes $12.00 per hour. That worker would come up $111 short every month.

An extremely low-income household (earning 30 percent of area median) would come up $256 short for a two-bedroom apartment, or $88 short for a one-bedroom apartment.

Someone earning minimum wage ($8.10/hour) would need to work 54 hours each week to afford a one-bedroom FMR apartment.

And a person receiving Supplemental Security Income (SSI) can only afford $220/month for rent and utilities without experiencing housing cost burden.



Source: National Low Income Housing Coalition Out of Reach 2015 Report

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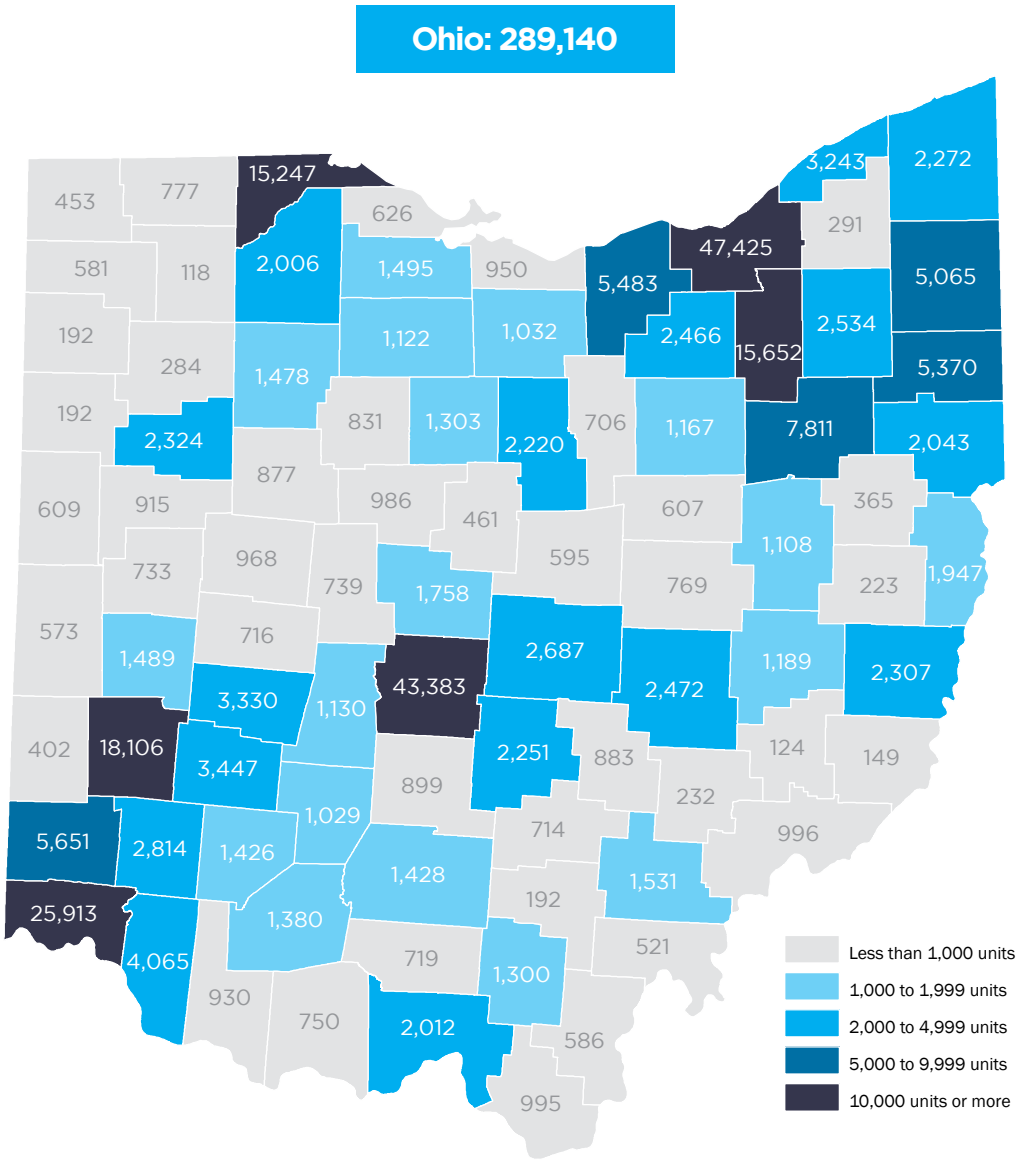
CHAPTER NINE

RENTAL SUBSIDIES

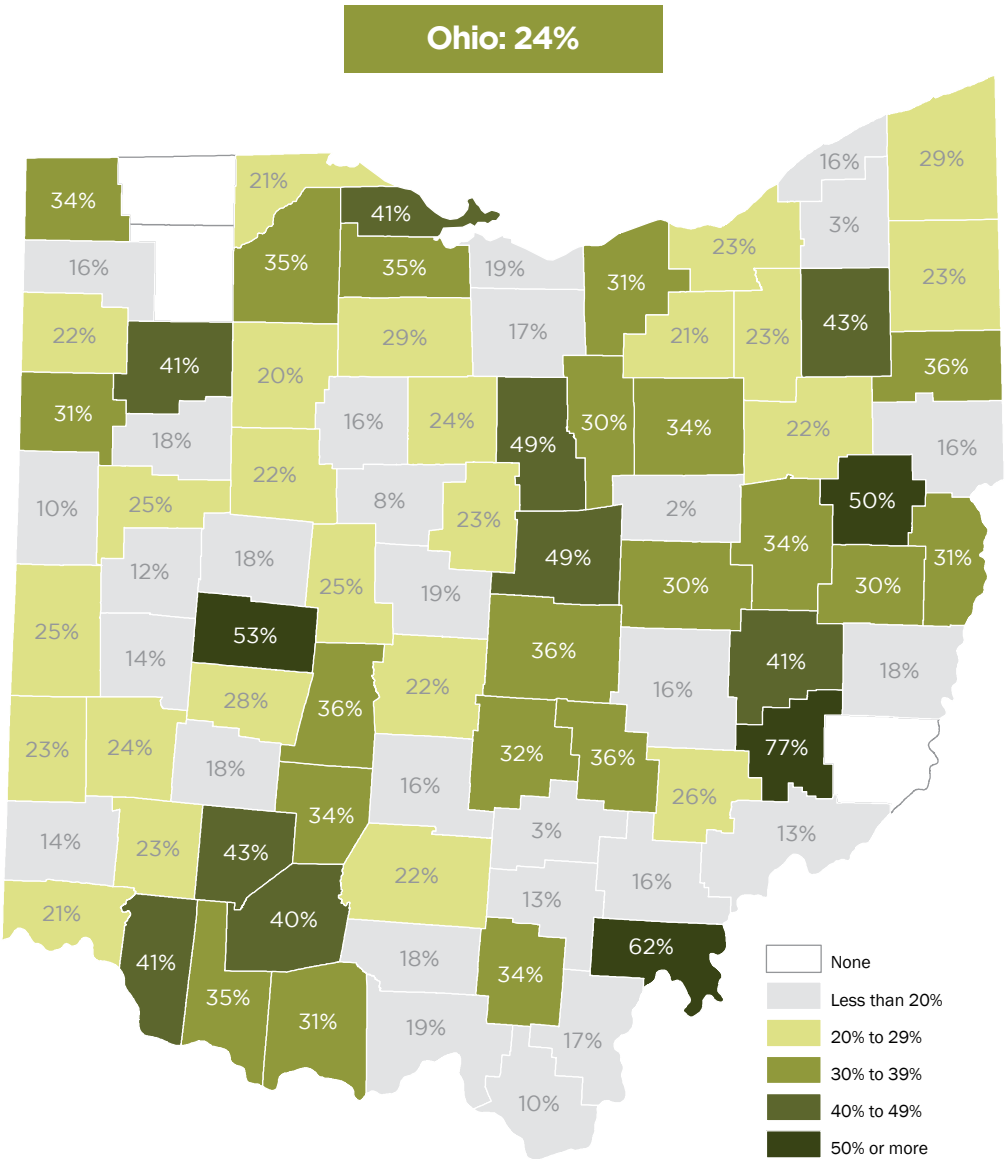
Exhibit 9-1. Number of Federally-Subsidized Rental Units by County



Source: National Housing Preservation Database

In total, there are 289,140 rental units in Ohio subsidized in some way by the federal government, whether through HUD (which includes project-based Section 8 vouchers, traditional public housing and various insurance programs), low-income housing credits or USDA Rural Development. Many units are in urban areas; 165,726 (57 percent) are located in the state's six most populated counties. But all 88 counties have more than 100 subsidized units, and over half have more than 1,000 subsidized units.

Exhibit 9-2. Percent of Federally-Subsidized Units with Expiring Contracts by County



Source: National Housing Preservation Database

Nearly a quarter (69,044 or 24 percent) of rental units will see all or part of their federal assistance expire within five years. All but three counties will see at least some expiring subsidies; four (Carroll, Logan, Meigs and Noble) will lose at least half of their units on or before June 30, 2020. Subsidies are, however, potentially subject to renewal.

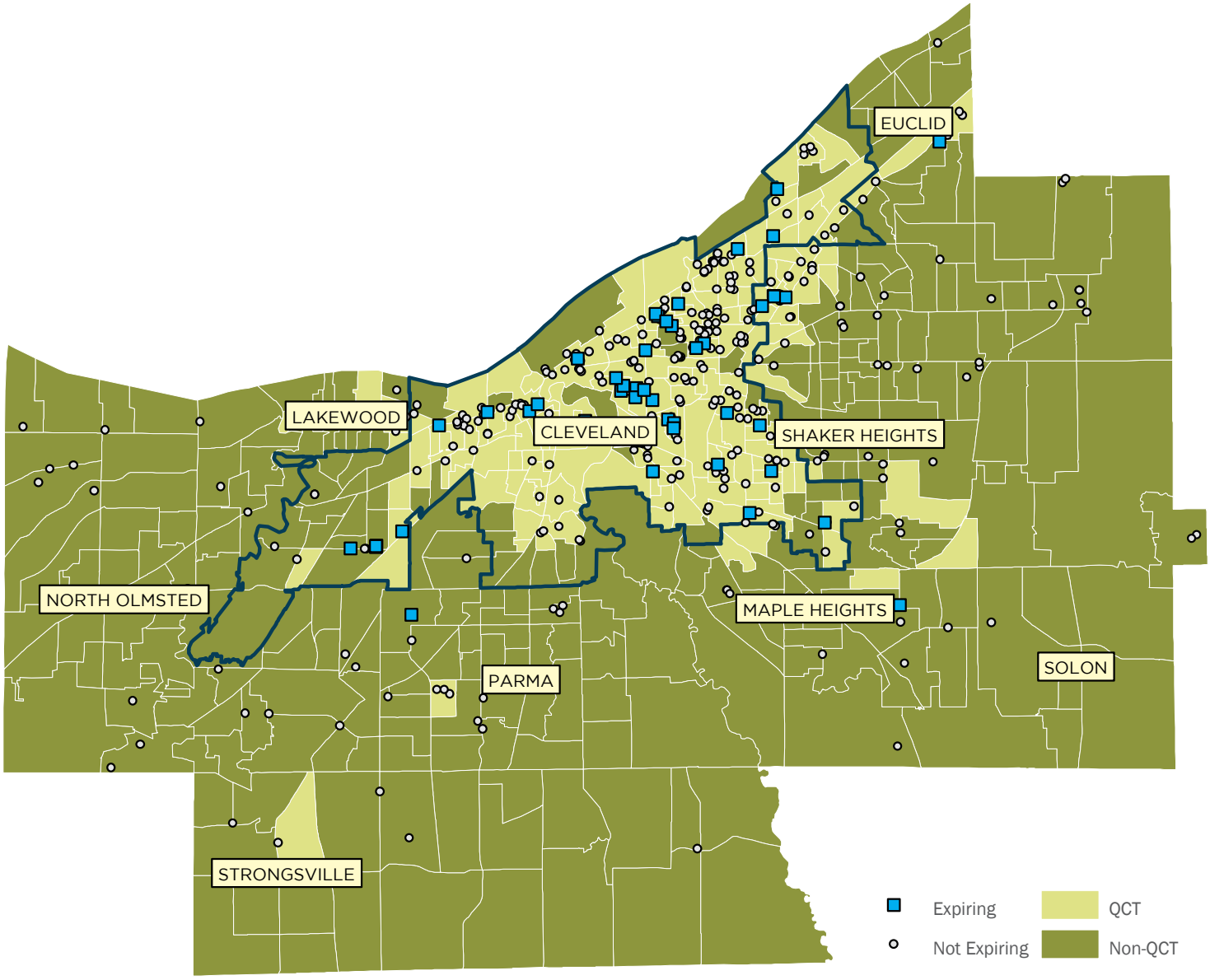
Exhibit 9-3. Count and Expiration of Federal Housing Subsidies by Program

Agency	Program	Units	Expiring	Percent
HUD	FHA Insurance	94,855	3,338	4
HUD	HOME	11,658	2,995	26
HUD	Public Housing	48,425	n/a	n/a
HUD	Section 8	80,248	31,077	39
HUD	Section 202	7,065	2,415	34
IRS	Housing Credits	105,213	27,192	26
USDA	RD Section 515	14,684	2,591	18
USDA	RD Section 538	3,768	0	0
All	**All**	**289,140**	**69,044**	**24**

Source: National Housing Preservation Database.
Note: Projects often receive multiple forms of subsidy. "Expiring" means that all or part of the subsidy for a given program will lapse on or before June 30, 2020.

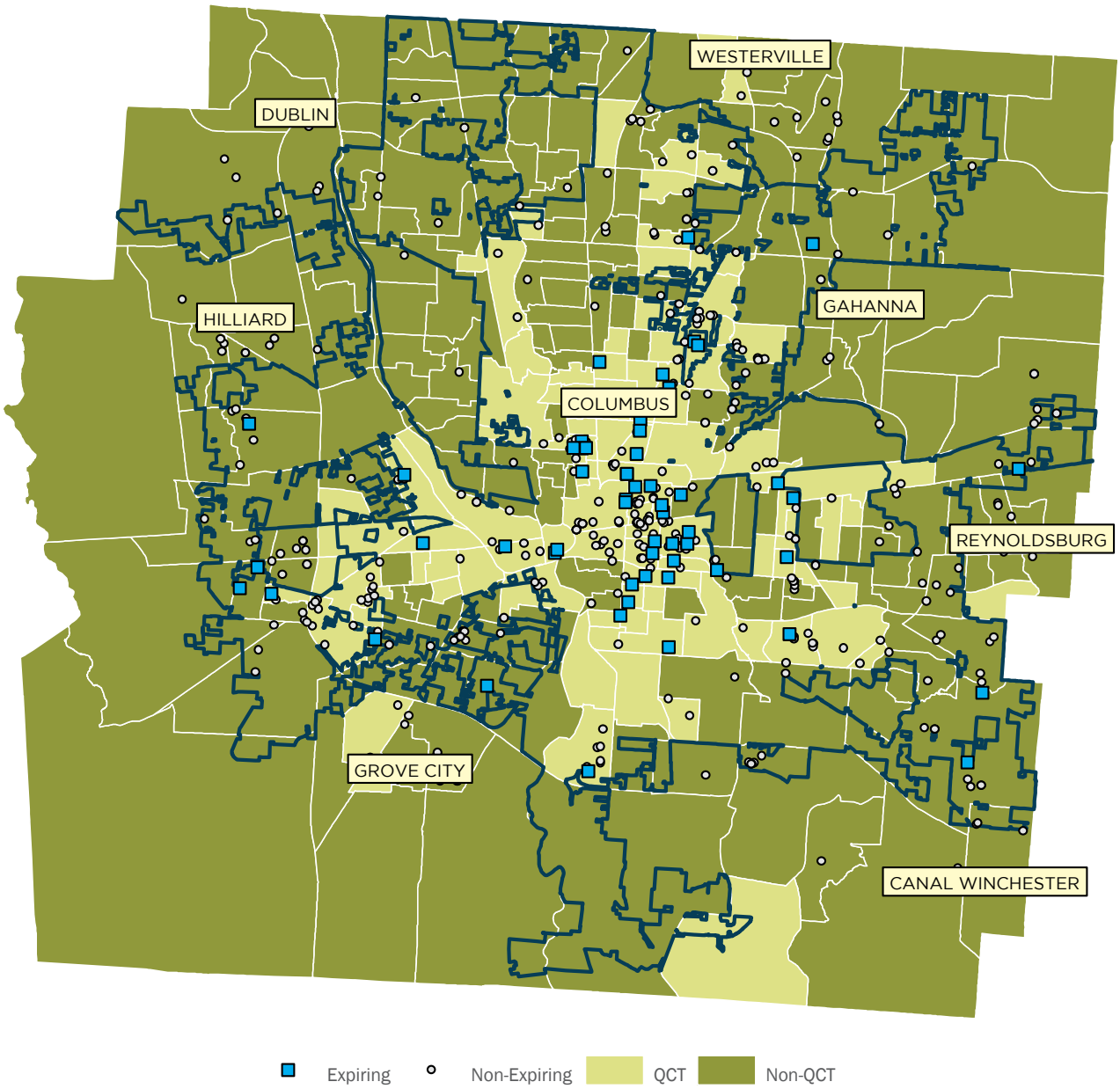
Rates of expiration vary widely by program. Nearly two in five Section 8 subsidies are set to expire, as are over a third of Section 202 units (supportive housing for the elderly). About a quarter of units subsidized by HOME dollars and housing credits are also set to expire, as are nearly a fifth of Section 515 units.

Exhibit 9-4a. Location of Subsidized Rental Housing by Expiration Status and Qualified Census Tracts, Cuyahoga County



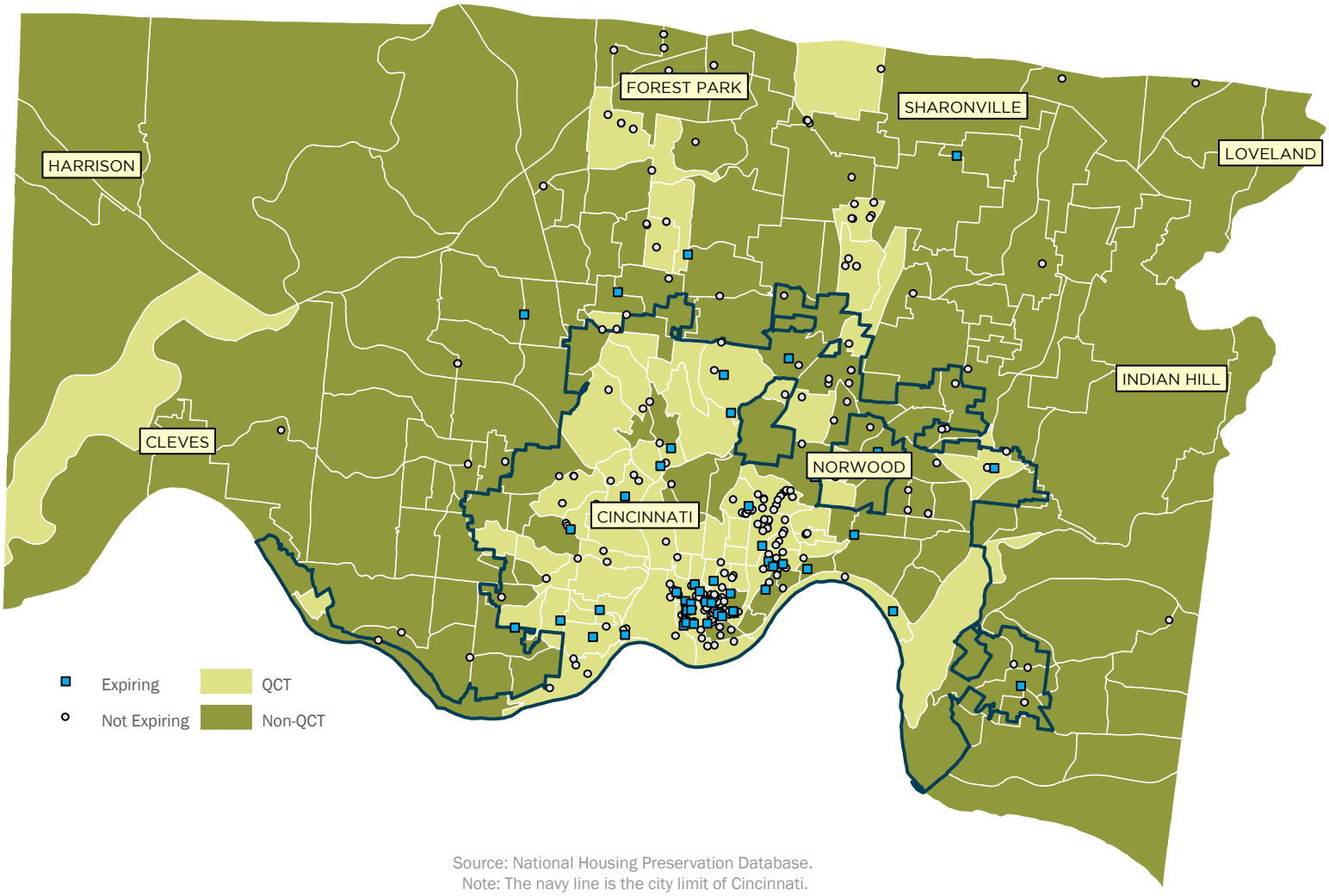
Source: National Housing Preservation Database.
Note: The navy line is the city limit of Cleveland.

Exhibit 9-4b. Location of Subsidized Rental Housing by Expiration Status and Qualified Census Tracts, Franklin County



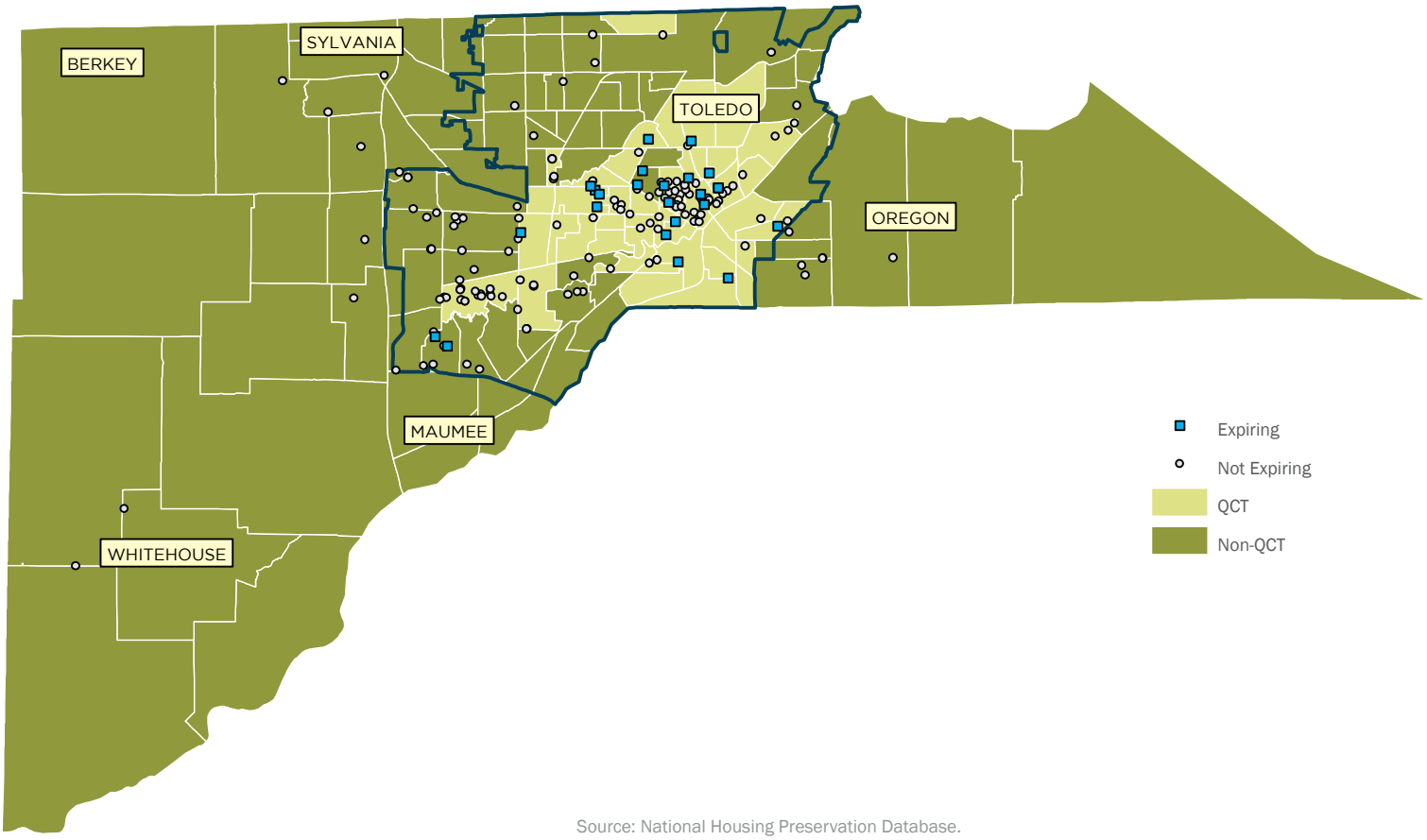
Source: National Housing Preservation Database.
Note: The navy line is the city limit of Columbus (excluding parts of the city outside Franklin County).

Exhibit 9-4c. Location of Subsidized Rental Housing by Expiration Status and Qualified Census Tracts, Hamilton County



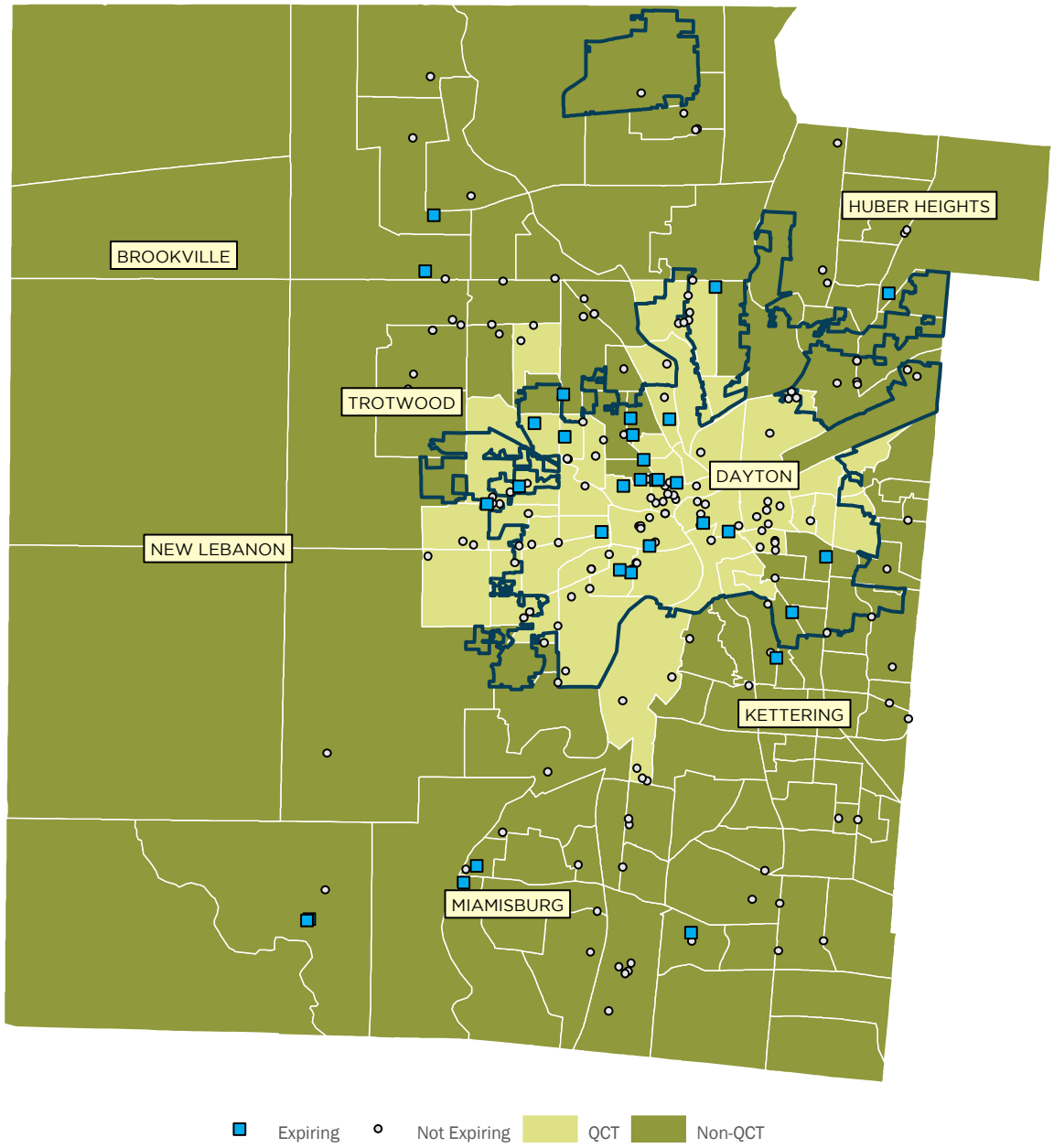
Source: National Housing Preservation Database.
Note: The navy line is the city limit of Cincinnati.

Exhibit 9-4d. Location of Subsidized Rental Housing by Expiration Status and Qualified Census Tracts, Lucas County



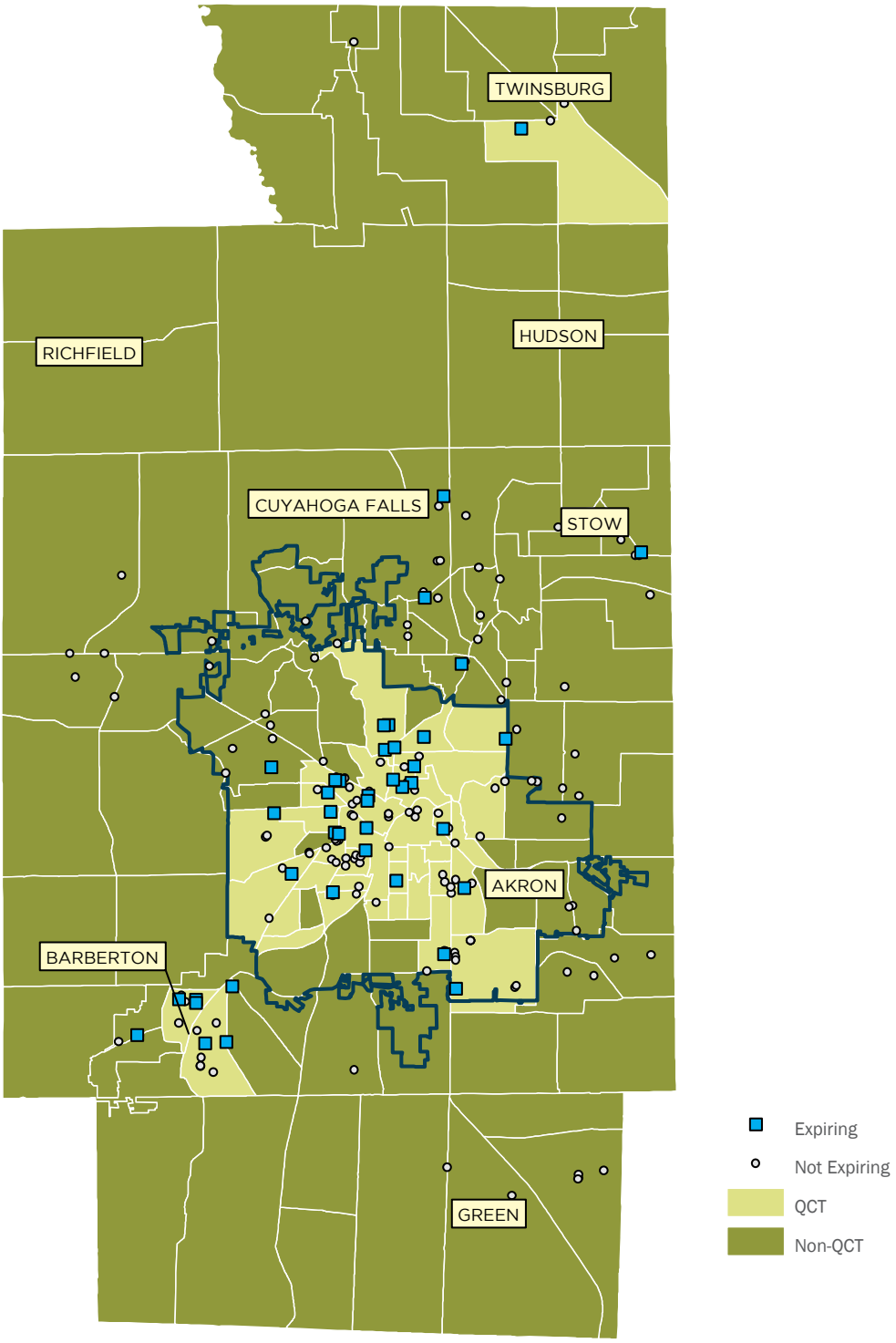
Source: National Housing Preservation Database.
Note: The navy line is the city limit of Toledo.

Exhibit 9-4e. Location of Subsidized Rental Housing by Expiration Status and Qualified Census Tracts, Montgomery County



Source: National Housing Preservation Database.
Note: The navy line is the city limit of Dayton.

Exhibit 9-4f. Location of Subsidized Rental Housing by Expiration Status and Qualified Census Tracts, Summit County



Source: National Housing Preservation Database.
Note: The navy line is the city limit of Akron.

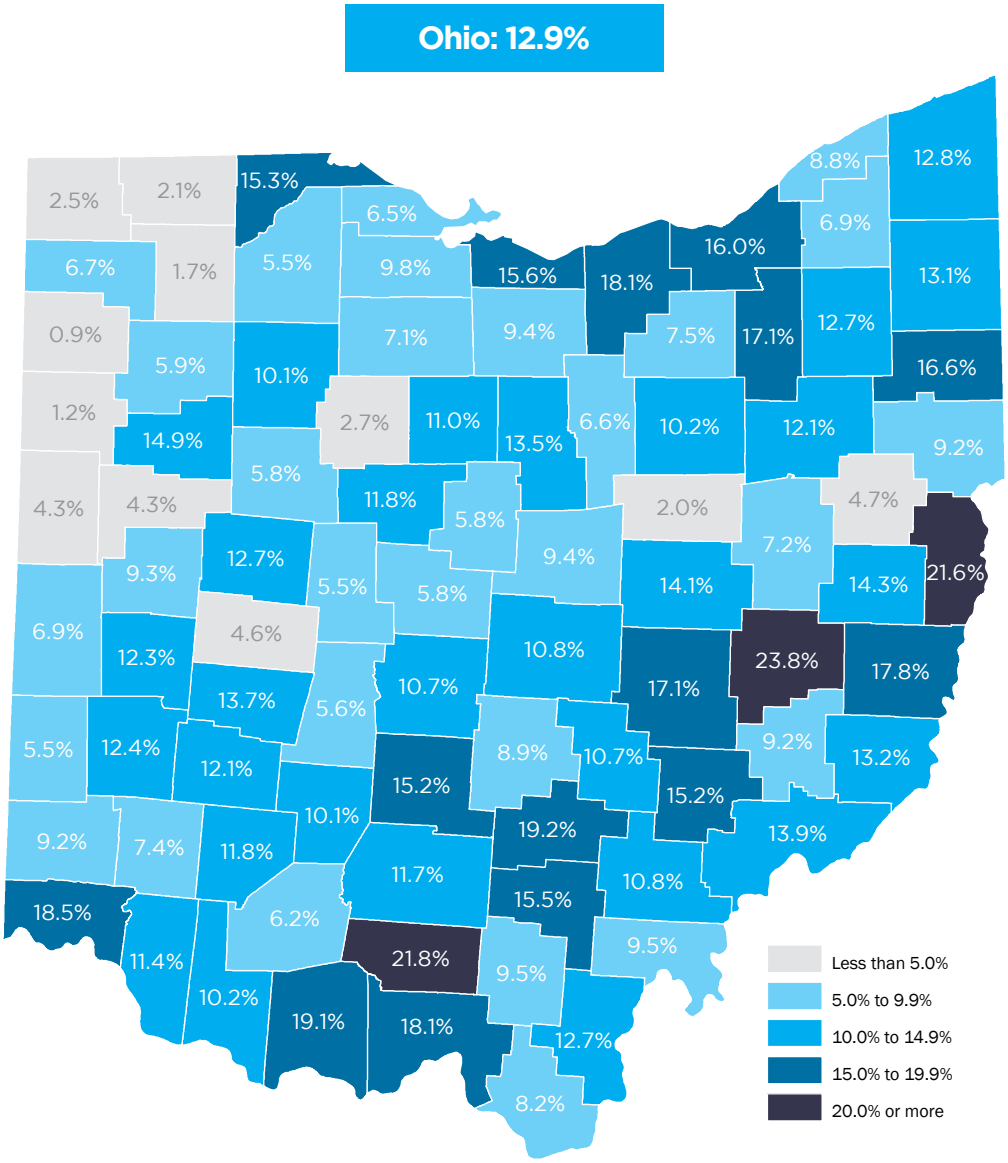
Exhibit 9-5. Selected Characteristics of Ohio Households Receiving HUD Rental Subsidies

Program	Residents	Units	Median Income	Percent Minority	Percent Female	Percent Age 62+	Percent Disabled
Public Housing	87,263	45,005	$9,268	64	73	21	20
Housing Choice Vouchers	216,588	96,810	$10,699	60	82	15	23
Project-Based Section 8	65,326	34,759	$10,404	36	74	46	23
Section 236	6,742	3,347	$8,104	72	80	21	7
Multifamily Other	60,781	35,751	$8,671	56	74	36	15
All HUD Programs	436,856	219,302	$9,982	56	77	26	21

Source: 2013 HUD Picture of Subsidized Neighborhoods.
Note: Demographic criteria refer to head of household. "Minority" refers to any ethnic and/or racial category other than White only, non-Hispanic.

Households receiving HUD subsidies are very poor, making about $10,000 per year on average. Over half of these units have a minority head of household; over three-quarters have a female head of household. About a quarter are aged 62 or older and over a fifth of those people are disabled. Those living in Project-Based Section 8 units are predominately white non-Hispanic older adults when compared to other programs.

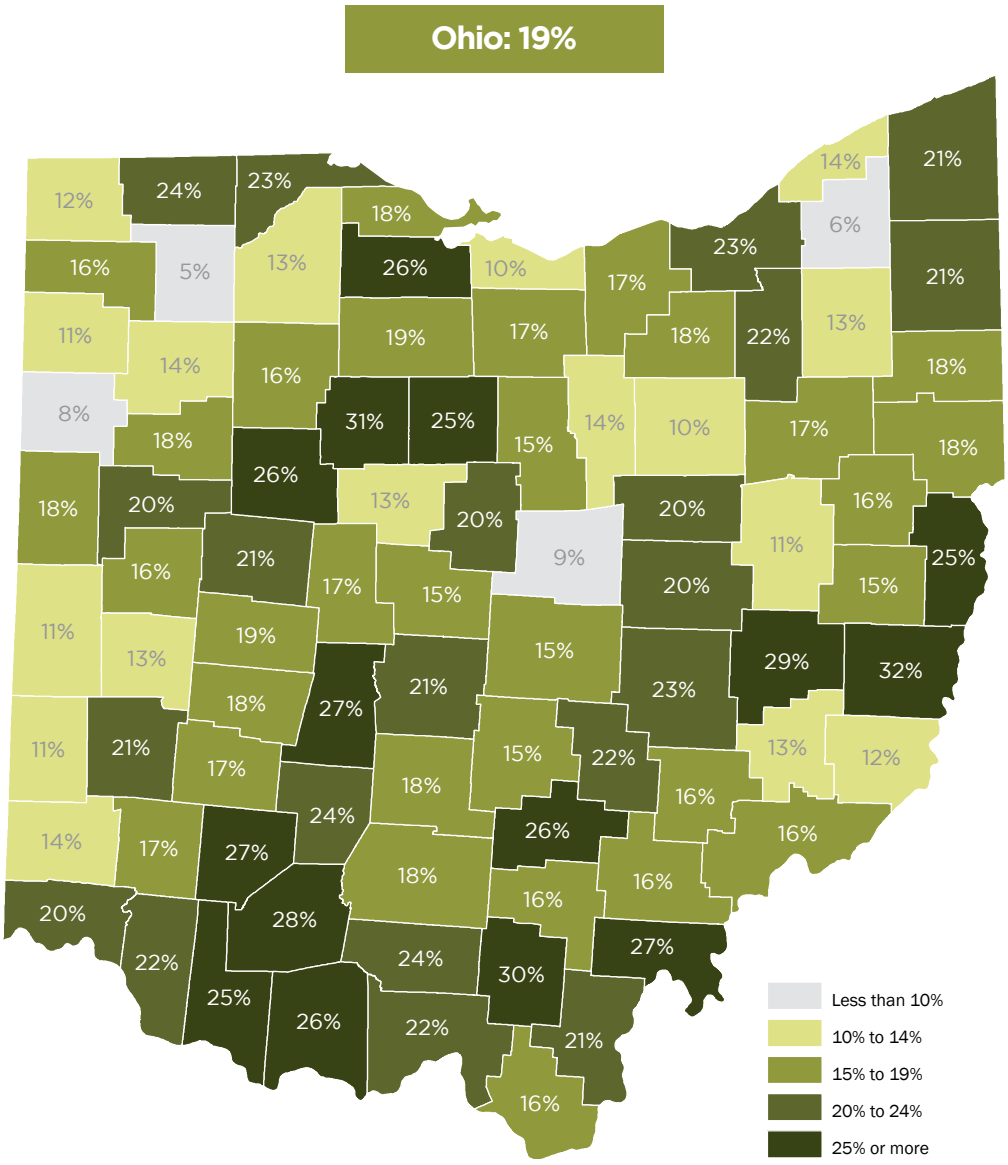
Exhibit 9-6. Percent of Renters Receiving HUD Subsidies by County



Sources: 2013 HUD Picture of Subsidizied Neighborhoods and 2009-2013 American Community Survey

Overall, just over one in eight (12.9 percent) people living in an Ohio rental household receives some form of subsidy from HUD. This varies widely across the state, from one percent in Paulding County to 24 percent in Guernsey County. The lowest rates of subsidization tend to fall in rural northwest Ohio, while the highest are found in portions of Appalachia and urban counties in northern Ohio.

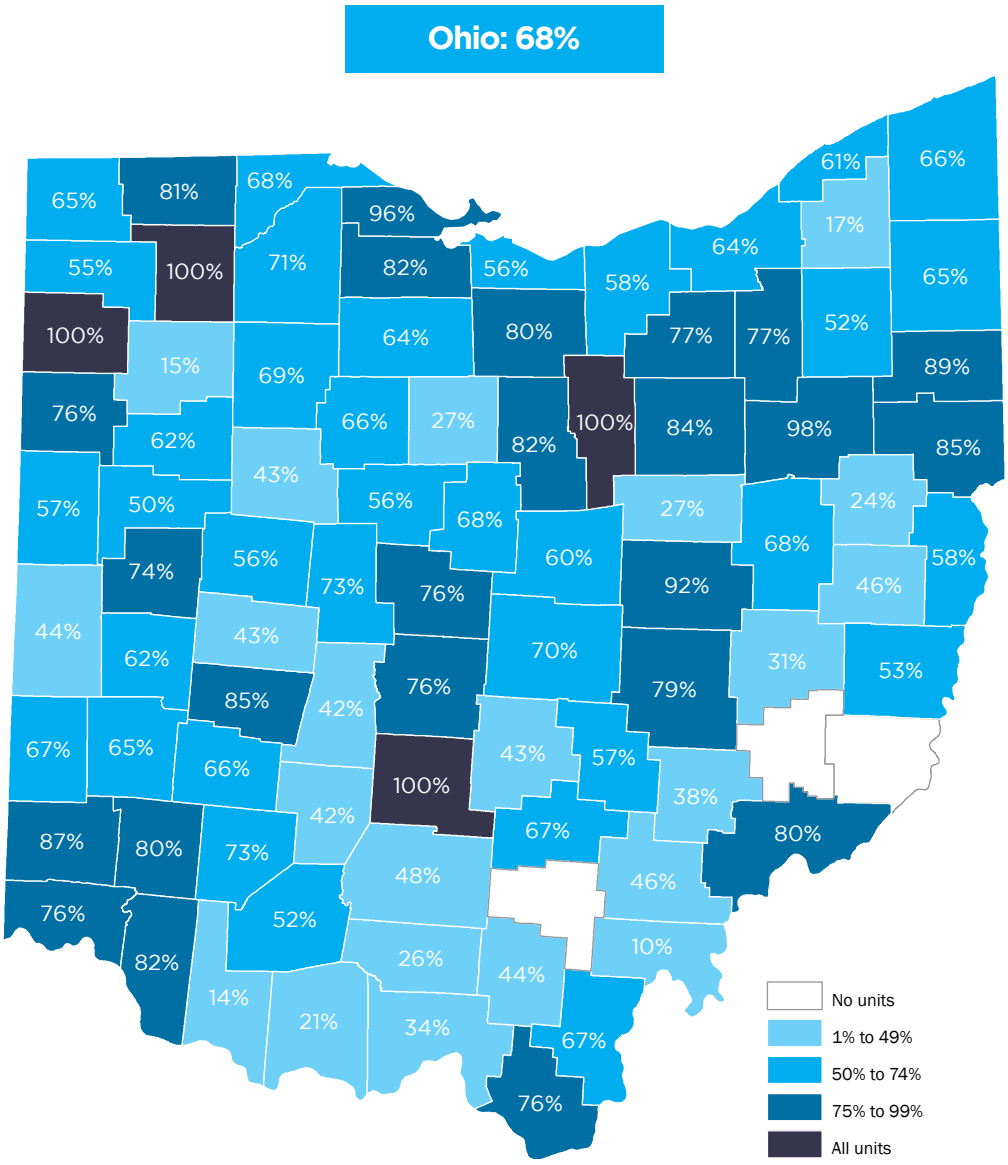
Exhibit 9-7. Rate of Federal Project-Based Subsidization of Rental Units by County



Sources: National Housing Preservation Database and 2009-2013 American Community Survey

Expanding this to include all federal subsidies, we find that nearly one in five (19 percent) rental units statewide have at least one type of federal rental subsidy attached to the unit. This share varies widely by county, from five percent in Henry County to 32 percent in Belmont County. There is no clear pattern to the spatial distribution, but counties with lower levels of subsidy may be more susceptible to housing cost burden if rents increase. As a high-cost market, Geauga County's dearth of assisted units is particularly notable.

Exhibit 9-8. Percent of Housing Credit Units with No Other Project-Based Subsidy by County



Source: National Housing Preservation Database

Another consideration is the degree to which projects funded by low-income housing credits receive other forms of subsidy. While layering multiple forms of assistance helps make units affordable for extremely low income households, it limits the number of households that are reached by rental subsidy programs. Overall, 68 percent of units funded by housing credits statewide receive no other form of project-based assistance. This share varies widely from one county to the next, however; while there is no clear geographic relationship, counties in darker shades of blue may need higher levels of reinvestment as housing credit deals expire.

REFERENCES

First American CoreLogic is a subscription service provider of consumer, financial and property information to business and government. The company combines public and proprietary data to capture housing market dynamics. These data were incorporated in the Housing Needs Assessment to provide analysis of Ohio's homeownership market.

The Institute for College Access and Success (TICAS) authored a report entitled Student Debt and the Class of 2013, which was cited herein.

Integrated Public Use Microdata Series (IPUMS) is a project of the University of Minnesota that collects and disseminates Decennial Census and American Community Survey microdata for social and economic research. Data compiled through IPUMS from ACS was used to analyze information on the number of young adults living at home.

The Location Affordability Index is a joint project of the U.S. Department of Transportation and the U.S. Department of Housing and Urban Development. These data provide statistics on housing and transportation expenses.

Multiple Listing Service (MLS) is a database of listings for sale by Realtors®. Information on properties for sale was found by conducting a county by county search on Realtor.com.

The National Low Income Housing Coalition (NLIHC) produces the annual Out of Reach report, which includes data to illustrate the income gap between available and affordable rental housing. NLIHC, in conjunction with the Public & Affordable Housing Research Corporation (PAHRC), maintains the National Housing Preservation Database, which was the source of data on subsidized housing availability by geography.

The Neighborhood Initiative Program (NIP) is a project of Ohio's Hardest Hit Fund (HHF), which is administered by the Ohio Housing Finance Agency. Data on vacant property demolitions are collected by NIP staff from county land banks and were used in this report to show where vacant property demolitions have taken place.

The Ohio Attorney General's Office administered Moving Ohio Forward (MOF), a grant program launched in April 2012 to assist communities by removing blighted houses and promote neighborhood revitalization. The program allocated $75 million to Ohio's counties and concluded in December 2014. This document used the MOF Program Summary to map the location of MOF demolitions.

The Ohio Department of Natural Resources (ODNR) provided data on shale drilling sites used in this report.

The Ohio Development Services Agency (ODSA) serves as the state government liaison to the U.S. Census Bureau and provided population projections for this report.

The U.S. Bureau of Labor Statistics (BLS) is the principal federal agency responsible for measuring labor market activity and working conditions and operates here in Ohio in conjunction with the Bureau of Labor Market Information, part of the Department of Job and Family Services. Several BLS programs were cited in this report, including Local Area Unemployment Statistics, Current Employment Statistics, and Occupational Employment Statistics. The first of these provides data on the labor force, while the latter two tabulate payroll by industry and job type, respectively.

The U.S. Census Bureau provided a substantial amount of data via the Decennial Census and the American Community Survey (ACS). The Decennial Census collects information from all U.S. households every ten years. The ACS collects data from a sample of all U.S. households annually; data were typically averaged across five years (2009-2013) to ensure data quality for small areas. Other data sources used in this report were annual population estimates, the Building Permits Survey, Longitudinal Employer-Household Dynamics (LEHD) for job creation and tract-level residence and workplace data and Small Area Income and Poverty Estimates (SAIPE) for information on county-level poverty rates. Because the American Community Survey is not a complete national count like the Decennial Census, results are subject to a margin of error that may be quite large, especially

in sparsely-populated counties and for small geographies like Census tracts. This also applies to sources that rely on ACS, including IPUMS, SAIPE and Comprehensive Housing Affordability Strategy (CHAS) data.

The U.S. Department of Education collects data on student loan default rates that were included in this report.

The U.S. Department of Housing and Urban Development (HUD) creates original data sets generated through federally-sponsored data collection efforts made accessible to researchers, of which several were used in this report. Information mapped in the preface comes from the Low and Moderate Income Summary Data site on HUD Exchange, which also produces annual Point-in-Time (PIT) counts and Housing Inventory counts that provide estimates of homelessness, including breakdowns of homelessness by sub-population. HUD User calculates CHAS data that analyzes housing conditions and the Picture of Subsidized Households for information on those living in subsidized units.

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