OHIO HOUSING NEEDS ASSESSMENT

Technical Supplement to the Fiscal Year 2019 Annual Plan

Office of Housing Policy
July 1, 2018 - June 30, 2019

OHIO **HOUSING** FINANCE AGENCY

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 over 162,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Housing Tax Credit program, OHFA has assisted in the financing of more than 134,000 affordable rental housing units since 1987.

Our Mission

OHFA uses federal and state resources to finance housing opportunities for low- and moderate-income Ohioans through programs that develop, preserve and sustain affordable housing throughout the state. Our mission statement, "**We open the doors to an affordable place to call home**," provides focus for the daily work of the Agency.

Our Vision

We envision an Ohio where everyone has a safe, decent and affordable place to call home.

We partner with public agencies, nonprofits, and for-profit organizations to have a positive impact on all communities. We help finance innovative, inclusive and sustainable housing solutions that provide a diverse set of renters and homebuyers affordable homes while maintaining high standards of customer service, programmatic knowledge and technical expertise.

Our Impact

With more than three decades of service, OHFA has emerged as a respected and trusted leader in affordable housing finance and will continually lead the nation in providing access to affordable housing for low- and moderate-income households.

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EXECUTIVE SUMMARY

Housing is one critical component for building a healthy and prosperous future for Ohioans, but the state faces a number of sustained challenges to providing affordable and accessible housing. As part of our annual planning process, the Ohio Housing Finance Agency (OHFA) evaluates the current housing landscape to assess the obstacles to meeting its mission to help Ohioans find quality affordable housing that meets their needs. The Ohio Housing Needs Assessment serves as a resource for OHFA's Board, staff and the state at large. The full document provides comprehensive documentation on housing and related topics in Ohio. This summary identifies several themes and key issues currently facing the state.

SEVERE HOUSING COST BURDEN

Over 390,000 renter households in Ohio – one in four – experience severe housing cost burden, meaning they spend at least half of their income on rent and utilities. Standard measures of rent burden suggest rents above 30 percent of household income limit the affordability of other basic expenses; 47 percent of Ohio renters exceed this threshold.

These challenges are not just seen in big cities. In every county statewide, at least one in eight renter households is severely cost burdened. School districts with the most dire affordability challenges are found in all corners of the state—urban, suburban and rural—showing how deep and pervasive the need for affordable housing is throughout Ohio.

Overall, there are only 42 available and affordable rental units per 100 extremely low-income renter households (i.e., earning at or below 30 percent of area median income, or AMI). Further analysis finds that all 88 counties have a shortage of rental housing for this population, and only two counties (Putnam and Vinton) are able to meet more than two-thirds of local need.

On top of housing, transportation requirements add a cost burden. A typical Ohio household spends 53 percent of its income on housing and transportation combined. For a moderate-income household (i.e., one earning 80 percent of AMI), this figure increases to 62 percent—well above the recommended 45 percent maximum.

390,000 *or 25% of Ohio's renter households are* **severely cost burdened***.*
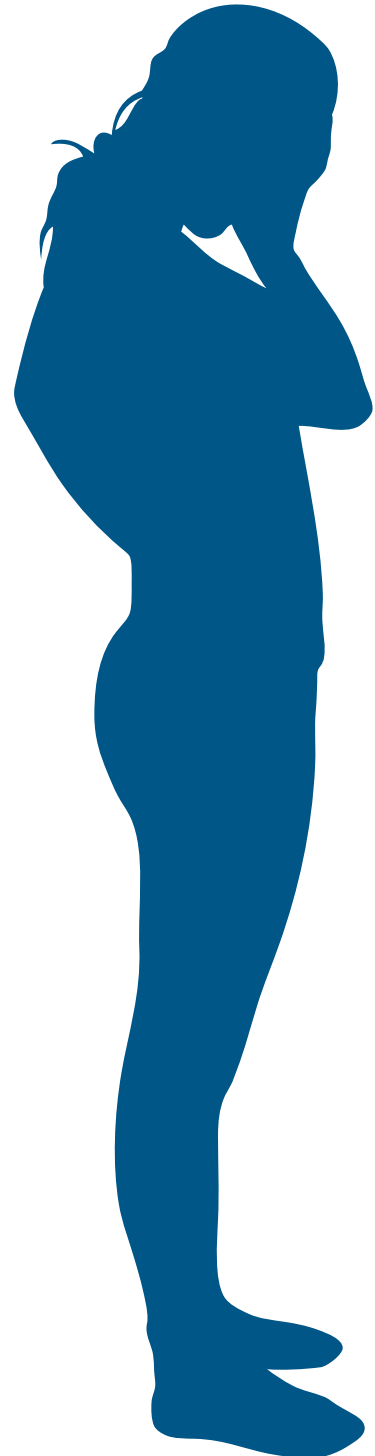
*For every **100** extremely low-income renter households, there are only **42** rental units **affordable** and **available** to them.*
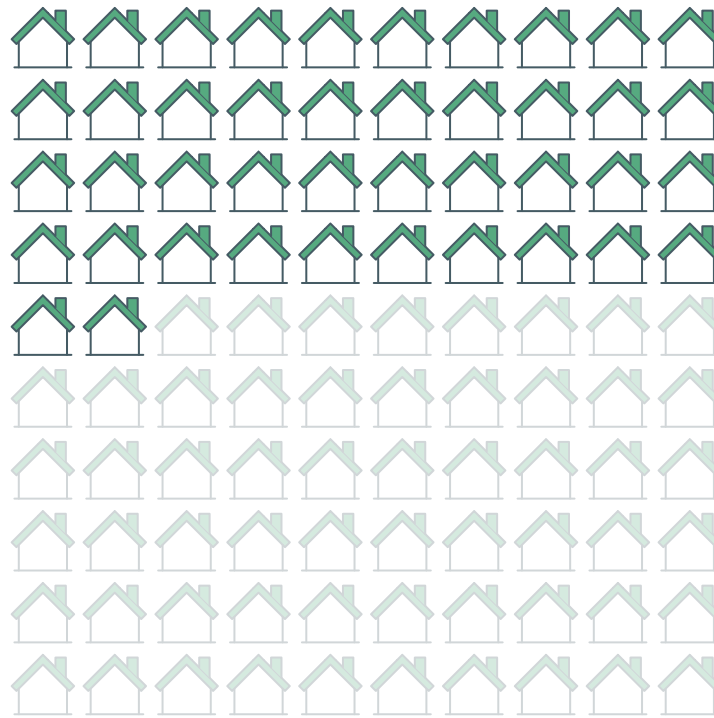
Moderate-income *Ohioans spend* **62% of their income on housing and transportation** *costs alone.*

INCOME SPENT ON HOUSING

REMAINING INCOME

INCOME SPENT ON TRANSPORTATION
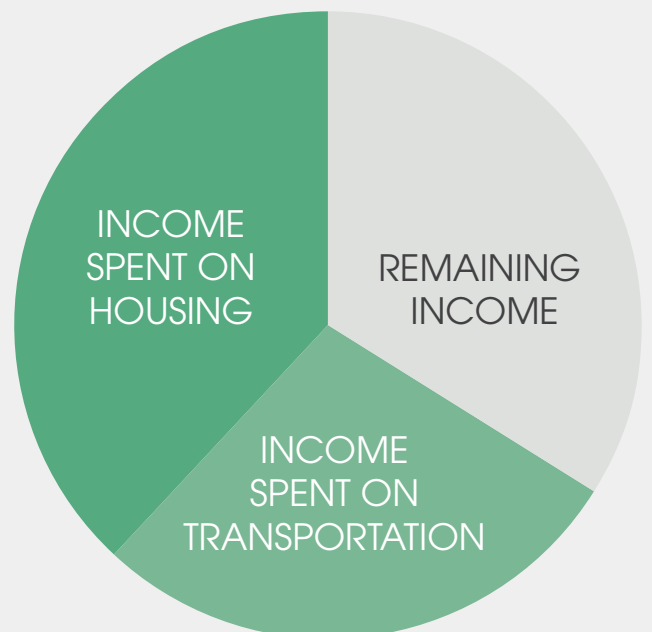
EVICTIONS AND HOUSING INSTABILITY

Households that devote a large share of their income to rent are at higher risk for eviction or loss of housing, since any bad break could mean coming up short at the end of the month. In 2016 there were 105,632 eviction filings statewide, 67 per 1,000 renter households. However, this statistic only includes formal court proceedings, so it is likely that far more Ohioans were forced to move involuntarily. At the county level, Butler, Lucas, Cuyahoga, Hamilton and Marion saw the highest rates of eviction cases. The number of evictions has been relatively stable throughout the decade, even as the economy has improved.

Eviction can lead to homelessness. On a single night in January 2017, 10,095 individuals were counted statewide as living in temporary housing, such as a homeless shelter or on the streets. This point-in-time count, however, dramatically underestimates the challenge of homelessness; according to data from seven of the state's nine Continuums of Care, 58,484 clients accessed emergency shelters and other housing services for people experiencing homelessness in 2016 alone.[1]

[1]Holtzen, H., Fallon, K., Boos, C., & Grady, B. (2018). Confronting Homelessness: Examining the Scope of Ohio's Silent Crisis and Its Local Solutions. Retrieved from http://ohiohome.org/news/documents/HomelessnessReport.pdf.

In 2016, **105,632 evictions** *were filed statewide. That's* **67 per 1,000 renter households***.*

On a single night in 2017,

over 10,000 individuals

were counted statewide as living in

temporary housing, homeless shelters

or on the streets.

However, a recent study showed that

the actual number of Ohioans

experiencing homelessness

is at least **seven times larger**.

OHIO'S HOUSING STOCK

More than one in five homes in Ohio were built before 1940, including a third of the state's vacant housing. More than one percent of housing units and over two percent of renter-occupied units do not have complete kitchen or plumbing facilities. Over 100,000 renter-occupied units, or 6.9 percent, are rated as inadequate, mostly due to lack of upkeep causing issues such as leaks, holes, large cracks, peeling paint, broken plaster and rat infestation. One-third of renter-occupied units reported water leakage from outside, and 23 percent reported blown fuses or breakers in the prior three months. Similarly, 1.3 percent of households, including 2.4 percent of renter-occupied households, are living in overcrowded conditions, meaning there are more household members than there are rooms.

For the first time, state-level data from the American Housing Survey provide insights on the quality of Ohio's housing stock. Over 285,000 renter households (18 percent) are considered by the U.S. Department of Housing and Urban Development (HUD) to have Worst Case Housing Needs, meaning they are very low-income, do not have a housing subsidy and are severely cost burdened and/or live in severely inadequate housing.

These conditions may be due to the fact that the housing market is historically tight in Ohio. While over 545,000 housing units are vacant, representing 11 percent of the state's housing stock, only 29 percent of these units are available for sale or rent. Quarterly estimates of owner and rental vacancy from the U.S. Census Bureau are both near their lowest levels on record, suggesting it is challenging for individuals to locate decent available housing.

One in five *housing units in Ohio were built* **before 1940**.

After 2009
1.4%

2000-2009
9.8%

1990-1999
11.8%

1980-1989
9.0%

1970-1979
14.3%

1960-1969
12.3%

1950-1959
14.3%

1940-1949
6.4%

Before 1940
20.7%
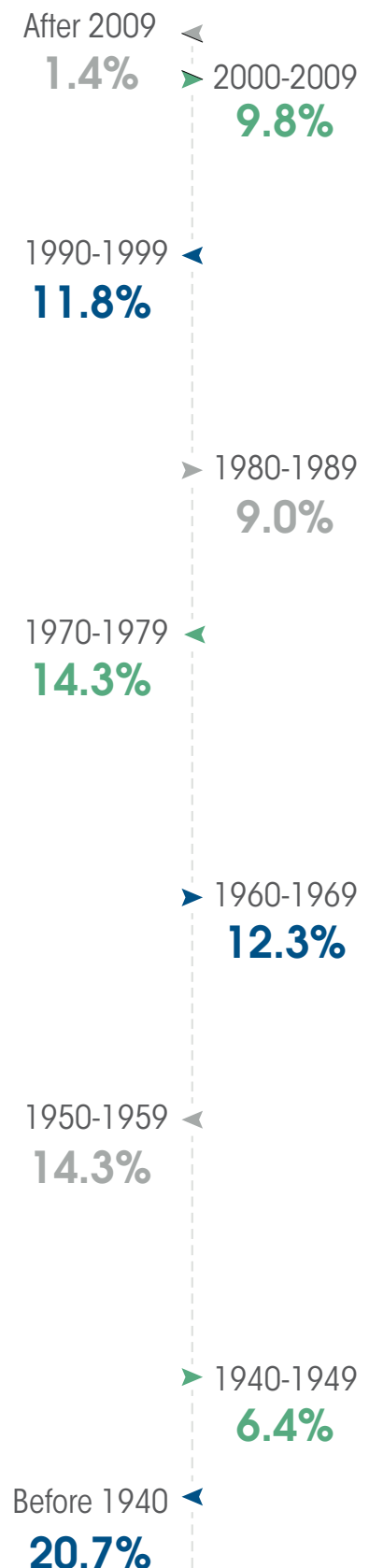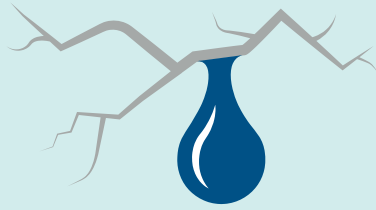
See Exhibit 4-6, p. 61

6.9% *of renter-occupied units are considered* **structurally inadequate**.

18% *of renter households are considered to have* **Worst Case Housing Needs**.

Over **545,000** *housing units are not occupied year-round. Of those, only* **29%** *are for sale or rent.*

Units for sale or rent

Migrant workers

Sold/rented vacant units

Seasonal/Occasional

All other vacant units
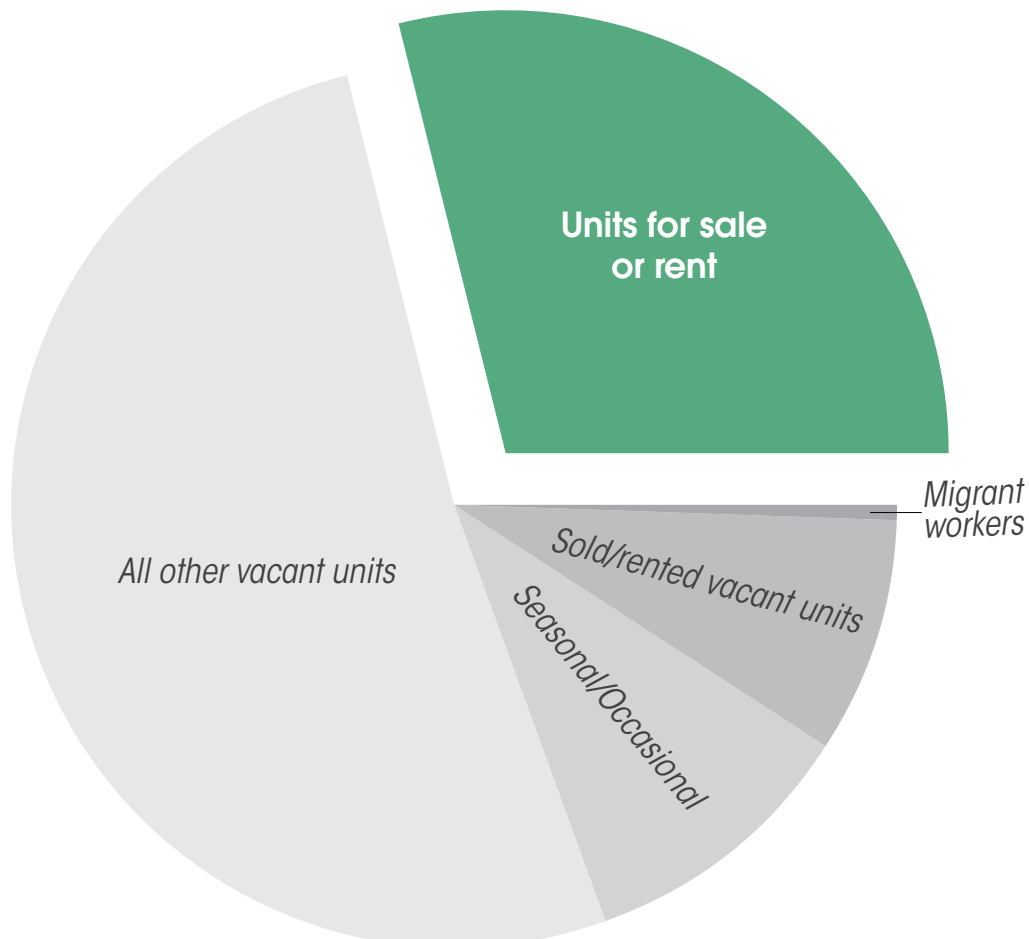
OHIO'S CHILDREN

Ohio's children face challenges of poverty and health that are related to their housing. Ohio has one of the worst records in the United States on infant mortality. For every 1,000 children born in Ohio in 2016, 7.4 died before their first birthday, the eighth-highest rate in the country. Furthermore, there is a stark racial gap in infant mortality. Ohio Department of Health data showed that children born to Black mothers were nearly three times as likely to die before their first birthday as children born to White mothers in 2016 (15.2 and 5.8 deaths per 1,000 live births, respectively). Infants are more susceptible to high mortality rates if they and their mothers experience low-quality or inconsistent housing.

Young children are also uniquely susceptible to lead poisoning; overall, 427,875 households, or 9.4 percent of all households statewide, have a young child who spends substantial time in a home old enough to contain lead paint. Depending on the level of exposure, lead can cause irreversible organ damage, mental and behavioral impairment and even death, as well as a wide array of other negative life outcomes.

Children are more likely than adults to experience poverty in Ohio, with 20.4 percent of all children and 23.7 percent of children under five living in households below the federal poverty level versus 14.5 percent of the overall population, according to Census data. Many of these children experience housing instability. During the 2016–2017 school year, 20,083 students without a permanent address were identified, or 1.2 percent of statewide enrollment. Of these, 2,358 were in the Toledo City School District, representing more than a tenth of the district's total enrollment. Many rural areas reported high rates of housing instability as well, particularly Hillsboro City (Highland County) and Switzerland of Ohio Local (Monroe County).

7 out of every 1,000 *children born in Ohio die before their first birthday.*

Children born to Black mothers are nearly three times more likely to die before their first birthday than those born to White mothers.

15 out of every 1,000

6 out of every 1,000

See Exhibit 12-10, p. 164

9.4% *of all households in Ohio have young children present and are old enough to* **contain lead paint**.

Children are more likely than adults to experience poverty in Ohio. Nearly **15% of the overall population** *live below the federal poverty level versus over* **20% of children**.

Ohio's public and community schools reported that **20,083** *students experiencing severe housing insecurity during the 2016-17 school year.*

OHIO'S OLDER ADULTS

Based on current demographic trends, the number of older adults in Ohio will increase rapidly, from 1.8 million people aged 65 or over today to 2.8 million by 2040. This represents an increase from 15.5 percent to 24.0 percent of state population. Many of these older adults are living alone; one out of every nine Ohio households— or over half a million—houses a single older adult.

Older adults are more likely to experience housing cost burden than their younger counterparts. Fifty-two percent of renters and 25 percent of homeowners aged 65 or over are paying at least 30 percent of their income on housing, compared with 42 percent of younger renters and 19 percent of younger homeowners.

Over a quarter of the population aged 65 to 74 and nearly half of those 75 or over reported having one or more disabilities. Housing choice is severely limited for individuals with mobility impairments, as 63 percent of homes statewide cannot be entered by someone in a wheelchair. As the older population increases, there will likewise be an increased need for housing geared to this population.

Ohioans aged 65 and over *expected to grow from* **16%** *today* to **24%** *in 2040.*

1.8m 2016 POPULATION

2.1m 2020 POPULATION

2.6m 2030 POPULATION

2.8m 2040 POPULATION
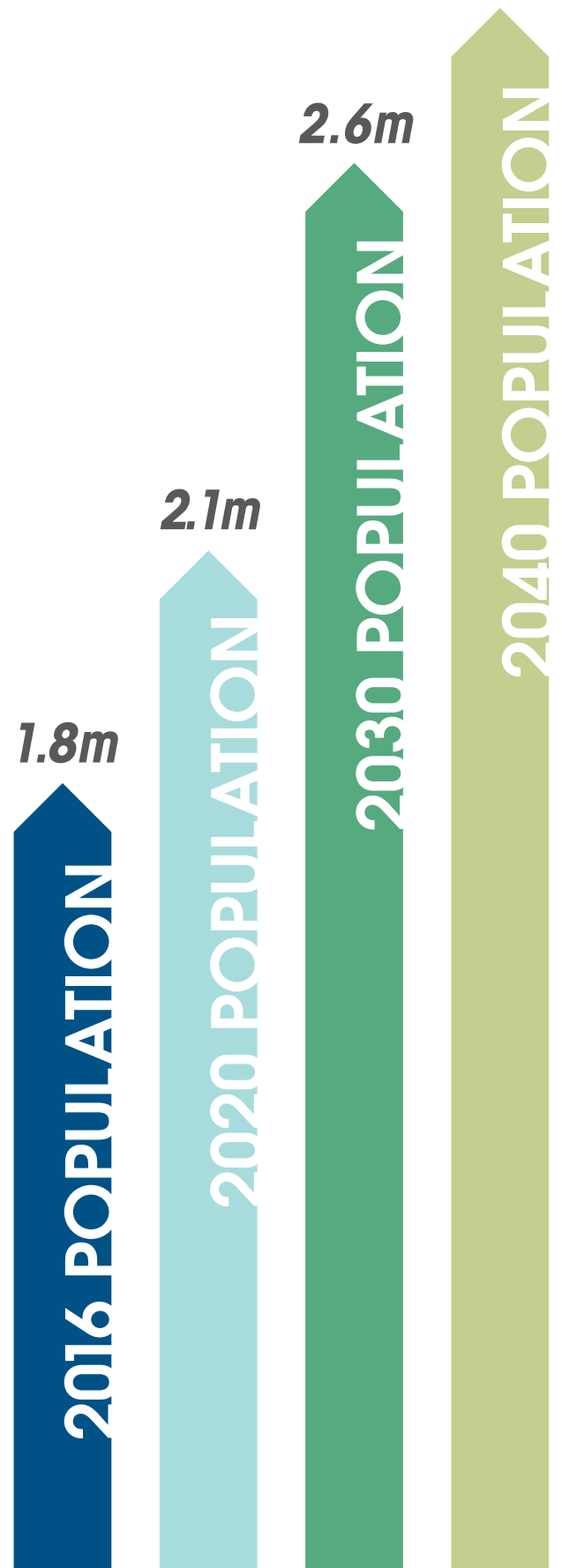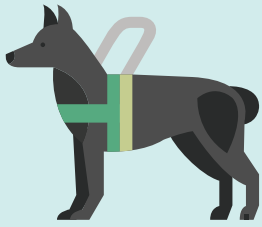
25% *of adults aged* **65 to 74** *and nearly* **50%** *of adults* **75 and over** *have a disability.*

See Exhibit 11-3, p. 154

25% *of homeowners aged 65 and over spend more than* **30% of income** *on housing costs.*

52% *of renters aged 65 and over spend more than* **30% of income** *on rent.*

See Exhibit 6-7, p. 99

See Exhibit 6-28, p. 117

63% *of homes statewide* **cannot** *be entered by someone in a* **wheelchair**.

See Exhibit 10-5, p. 143

OHIO'S PEOPLE OF COLOR

One in five Ohioans identify as a person of color (i.e., reported being a member of a racial or ethnic minority). Members of these groups are more likely to be economically disadvantaged; Blacks are nearly three times likelier to live in poverty as non-Hispanic Whites (33 percent and 12 percent, respectively), while Hispanics (27 percent) are more than twice as likely to be living in poverty. Homeownership is far more common among non-Hispanic Whites (72 percent) than among Black (36 percent) or Hispanic (44 percent) Ohioans.

These disparities are geographically concentrated. HUD has identified census tracts that are Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs), where most residents are persons of color and the poverty rate is 40 percent or higher. While these tracts are home to just one percent of the state's White residents, 19 percent of Blacks and nine percent of Hispanics live in such areas.

Black Ohioans are three times *more likely to live in poverty than non-Hispanic Whites.*

33% *or* **450,000** *live in poverty.*

12% *or* **1.1 million** *live in poverty.*

Only **36%** *of* **Black householders** *are homeowners*

Only **44%** *of* **Hispanic householders** *are homeowners*

72% *of* **White householders** *are homeowners*

See Exhibit 2-7, p. 38

One in five Black Ohioans *live in Racially or Ethnically Concentrated Areas of Poverty.*

See Exhibit 2-6, p. 37

APPALACHIAN OHIO

Thirty-two counties in eastern and southern Ohio are federally designated as Appalachian; two million Ohioans, or 17 percent of the state's population, reside in this area. The population is older, on average; 30 of 32 counties have a median age above that of the statewide figure (39.3). There are also more people with disabilities; of the 16 counties with the highest disability rates, 15 are found in Appalachia.

This region is also economically distressed. Thirty of 32 counties have an unemployment rate at or above the state average (five percent), including the 13 highest rates in the state; 30 of 32 counties have a median household income below the statewide figure ($52,357). Out of 18 counties where more than 25 percent of children are living in poverty, 15 are found in Appalachia.

Compounding these challenges, housing costs are still growing. Between 2007–2011 and 2012–2016, of the seven counties statewide with double-digit percent increases in gross rent, five were in Appalachia, and the only five counties with comparable increases in monthly owner costs were also in Appalachia. This may be related to the high share of mobile homes in local housing stock, particularly in the southern part of the state.

The westernmost counties of Appalachian Ohio and the southwest part of the state in general have also been particularly hard-hit by the opioid epidemic. Brown County has seen the highest rate of unintentional drug overdose deaths (37.8 per 100,000 residents between 2010 and 2016). Statewide, 4,050 people died from overdoses in 2016, an increase of 1,000 (33 percent) from 2015.

Appalachian Ohio consists of 32 counties.

*Out of **16** counties with the **highest disability** rates, **15** are found in Appalachia.*

See Exhibit 10-2, p. 141

*Out of **18** counties where more than **25% of children are living in poverty**, **15** are found in Appalachia.*

See Exhibit 3-9, p. 49

*In 2016, **4,050** people died from unintentional overdoses in Ohio. Since 2010, **Brown County** has seen the highest rate with **38 deaths per 100,000** residents.*

See Exhibits 10-8 and 10-9, pp. 146-147

PART ONE:
THE PEOPLE OF OHIO

Demographics

Race and Ethnicity

Economics

CHAPTER 1:
DEMOGRAPHICS

Exhibit 1-1. Population by County

Statewide: 11,658,609

Williams 36,784 · Fulton 42,289 · Lucas 430,887 · Ottawa 40,657 · Lake 230,117 · Ashtabula 97,807
Defiance 38,156 · Henry 27,185 · Wood 130,492 · Sandusky 59,195 · Erie 74,817 · Lorain 307,924 · Cuyahoga 1,248,514 · Geauga 93,918 · Trumbull 200,380
Paulding 18,845 · Putnam 33,878 · Hancock 75,754 · Seneca 55,243 · Huron 58,494 · Medina 178,371 · Summit 541,228 · Portage 162,277
Van Wert 28,217 · Allen 103,198 · Wyandot 22,029 · Crawford 41,746 · Ashland 53,628 · Wayne 116,038 · Stark 372,542 · Mahoning 229,796
Mercer 40,873 · Auglaize 45,778 · Hardin 31,364 · Marion 64,967 · Morrow 34,994 · Richland 120,589 · Holmes 43,957 · Carroll 27,385 · Columbiana 103,077
Shelby 48,759 · Logan 45,325 · Union 56,741 · Delaware 200,464 · Knox 61,261 · Tuscarawas 92,297 · Jefferson 66,359 · Harrison 15,216
Darke 51,536 · Champaign 38,840 · Licking 173,448 · Coshocton 36,544 · Guernsey 39,093 · Belmont 68,029
Miami 105,122 · Clark 134,557 · Madison 44,036 · Franklin 1,291,981 · Muskingum 86,149 · Noble 14,406 · Monroe 13,946
Preble 41,120 · Montgomery 531,542 · Greene 166,752 · Fayette 28,752 · Fairfield 154,733 · Perry 36,024 · Morgan 14,709 · Washington 60,418
Butler 380,604 · Warren 228,882 · Clinton 42,009 · Pickaway 57,830 · Hocking 28,474 · Athens 66,597
Hamilton 813,822 · Highland 42,971 · Ross 77,313 · Vinton 13,092 · Meigs 23,080
Clermont 204,214 · Brown 43,576 · Pike 28,270 · Jackson 32,449 · Gallia 29,973
Adams 27,726 · Scioto 75,929 · Lawrence 60,249

Legend:
- Less than 50,000
- 50,000 to 99,999
- 100,000 to 199,999
- 200,000 to 499,999
- 500,000 or more

Source: 2017 Population and Housing Unit Estimates, U.S. Census Bureau

» Franklin County is the most populous county in Ohio with a population of over 1.2 million.

» Vinton County is the least populous with about 13,000 residents.

Exhibit 1-2. Change in Population by County, 2010 to 2017

Statewide: +1.06%

Legend:
- Population loss
- +0.01% to +0.99%
- +1.00% to +1.99%
- +2.00% to +2.99%
- +3.00% to +4.99%
- +5.00% or more
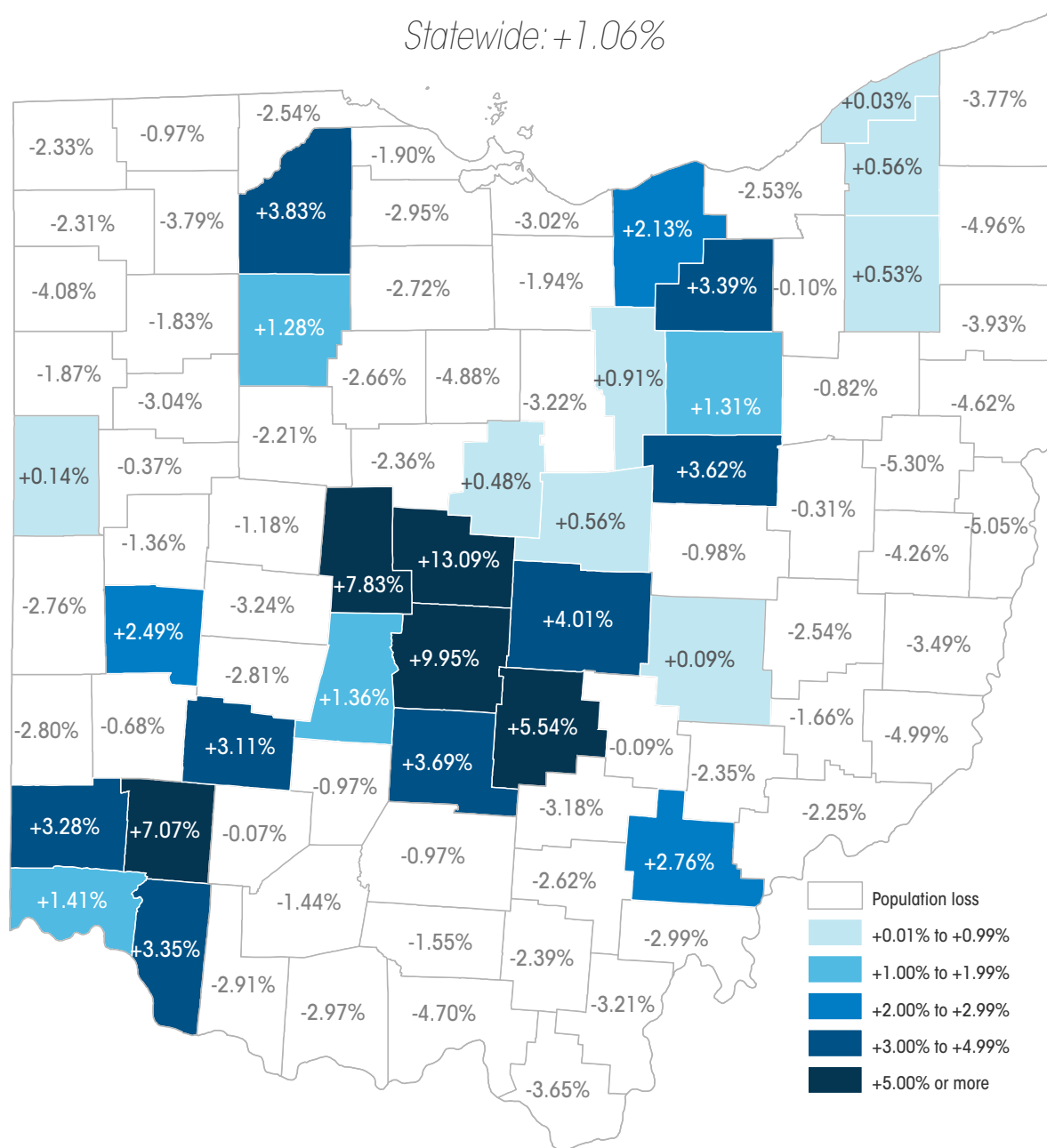
Source: 2010 Decennial Census and 2017 Population and Housing Unit Estimates, U.S. Census Bureau

» Since the 2010 Census, Ohio has added only 122,105 residents, representing an increase of a little more than one percent.

» In that time, 60 out of 88 counties lost population.

» Four of the five fastest growing counties are in Central Ohio, while four of the five largest declines are found on the eastern side of the state.

Exhibit 1-3. Population of Ohio Urban Areas

Toledo
502,281

Lorain
179,561

Cleveland
1,766,126

Youngstown
376,351

Akron
568,262

Canton
279,248

Weirton
69,674

Lima
71,760

Mansfield
74,189

Wheeling
79,457

Columbus
1,448,885

Springfield
83,944

Newark
77,235

Middletown
97,160

Dayton
727,695

Parkersburg
66,140

Cincinnati
1,649,194

Huntington
202,348
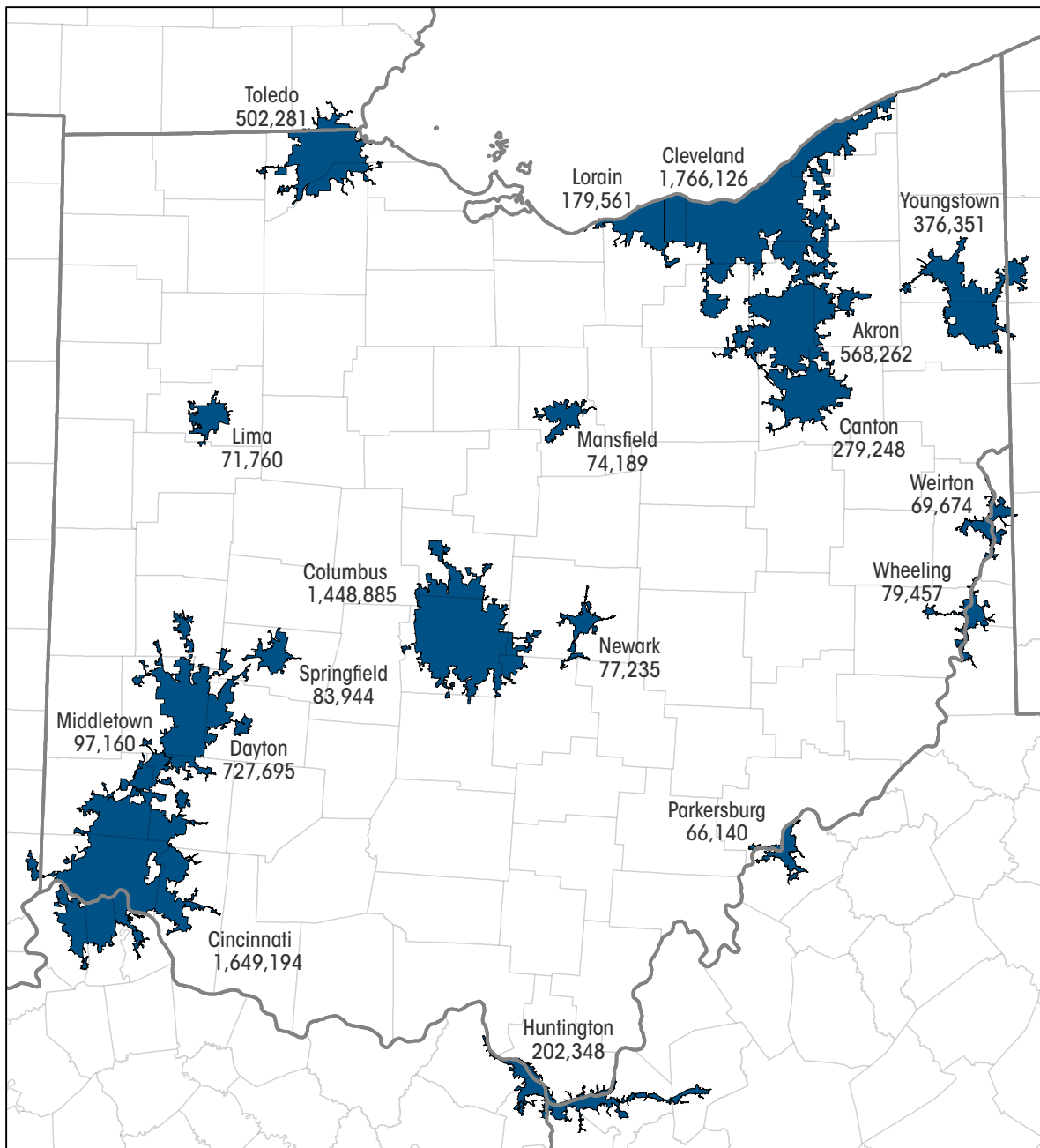
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B01003, and U.S. Census Bureau TIGER/Line® Shapefiles

Note: The U.S. Census Bureau defines an urban area as a contiguous area with a population density of 1,000 or more residents per square mile and at least 50,000 residents overall. By rule, every metropolitan statistical area (MSA) includes at least one urban area. Population counts include portions of urban areas outside the state of Ohio.

» Ohio contains all or part of 18 Census-designated urban areas.

» The Cleveland urban area is the most populous in the state with over 1.7 million residents.

» The least populated urban area is centered around Parkersburg, West Virginia, with a small portion in Ohio.

Exhibit 1-4. People per Square Mile by Urban Area

Urban Area	People per Square Mile
Akron, OH	1,746
Canton, OH	1,678
Cincinnati, OH-KY-IN	2,094
Cleveland, OH	2,288
Columbus, OH	2,838
Dayton, OH	2,071
Huntington, WV-KY-OH	1,552
Lima, OH	1,371
Lorain-Elyria, OH	1,792
Mansfield, OH	1,474
Middletown, OH	1,732
Newark, OH	1,834
Parkersburg, WV-OH	1,561
Springfield, OH	1,715
Toledo, OH-MI	2,089
Weirton-Steubenville, WV-OH	1,379
Wheeling, WV-OH	1,690
Youngstown, OH-PA	1,561

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B01003; U.S. Census Bureau TIGER/Line® Shapefiles

Note: The U.S. Census Bureau defines an urban area as a contiguous area with a population density of 1,000 or more residents per square mile and at least 50,000 residents overall. By rule, every metropolitan statistical area (MSA) includes at least one urban area. Population densities are based on population counts and square mileage including in portions of urban areas outside the state of Ohio.

» The Columbus urban area has the highest population density, with over 2,800 people per square mile.

» The most sparsely populated urban area in Ohio is centered around Lima, with less than 1,400 people per square mile.

Exhibit 1-5. Median Age by County

Statewide: 39.3

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B01002

» The median age divides Ohio's population into two groups of equal size: half the population is older than the median age, and half is younger.

» Athens County, with its large student population, is the youngest in the state with a median age below 30 years.

» Noble County is the oldest with a median age of 48 years.

Exhibit 1-6. Population Pyramid

Age Group	
85 years and over	
80 to 84 years	
75 to 79 years	
70 to 74 years	
65 to 69 years	
60 to 64 years	
55 to 59 years	
50 to 54 years	
45 to 49 years	
40 to 44 years	
35 to 39 years	
30 to 34 years	
25 to 29 years	
20 to 24 years	
15 to 19 years	
10 to 14 years	
5 to 9 years	
Under 5 years	

8% 6% 4% 2% 0% 2% 4% 6% 8%

■ Female   ■ Male
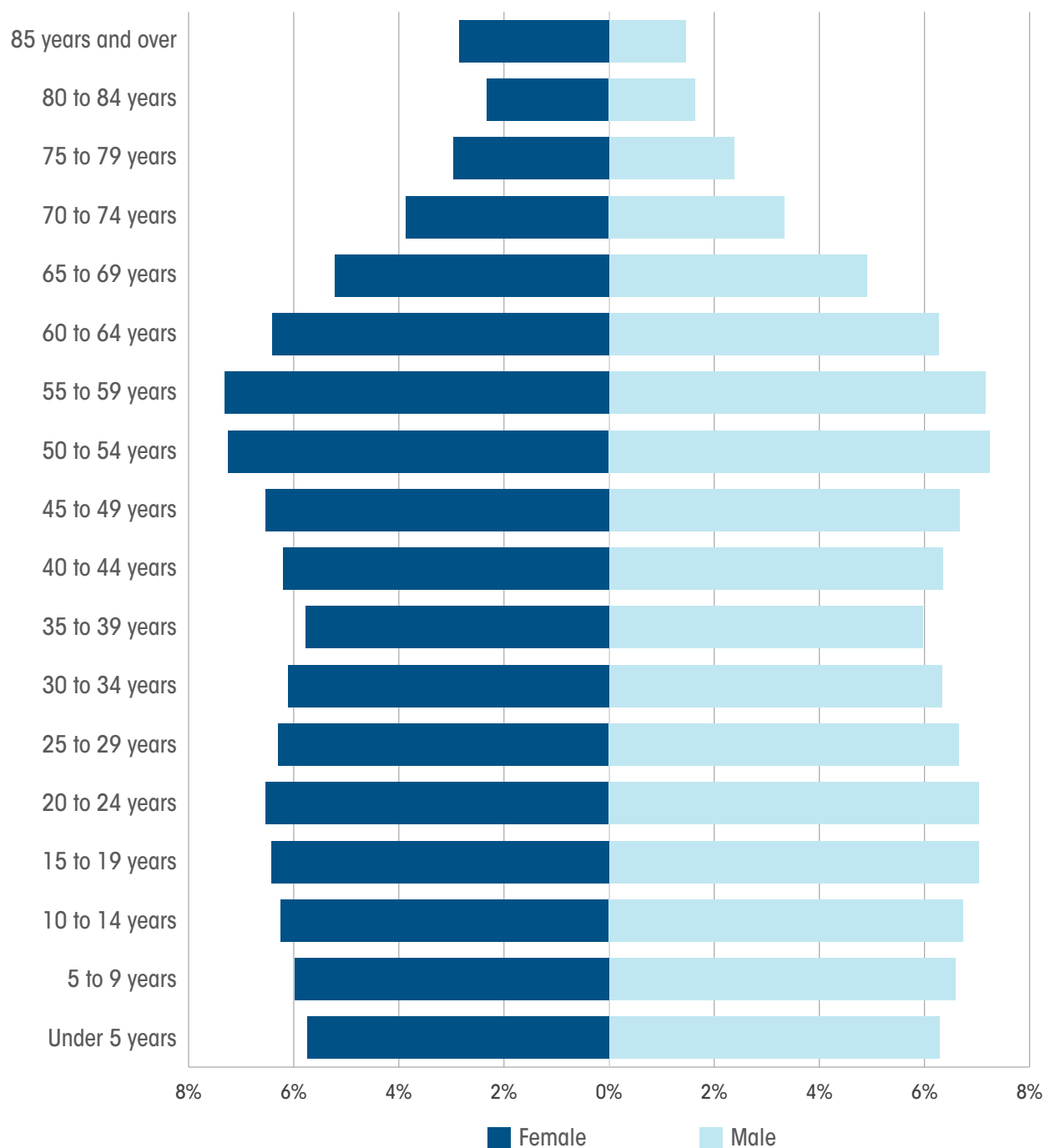
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B01001

» The chart above shows the composition of Ohio's residents by age and sex.

» The largest age group of Ohioans, making up almost 29 percent of the population, are 50- to 59-year-olds, representing younger Baby Boomers and the oldest of Generation X.

» The second largest age group are 15- to 24-year-olds (27%), or young Millennials and Generation Z.

Exhibit 1-7. Families with Children as Share of Households by County

Statewide: 26.9%

Legend:
- Less than 22.5%
- 22.5% to 24.9%
- 25.0% to 27.4%
- 27.5% to 29.9%
- 30.0% or more

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25115

» Statewide, just over a quarter of households in Ohio are families with children under 18 years.

» Holmes County, with its large Amish community, has the highest share of families with children, while Noble County has the smallest share by far.

Exhibit 1-8. Performance Index Grade by School District
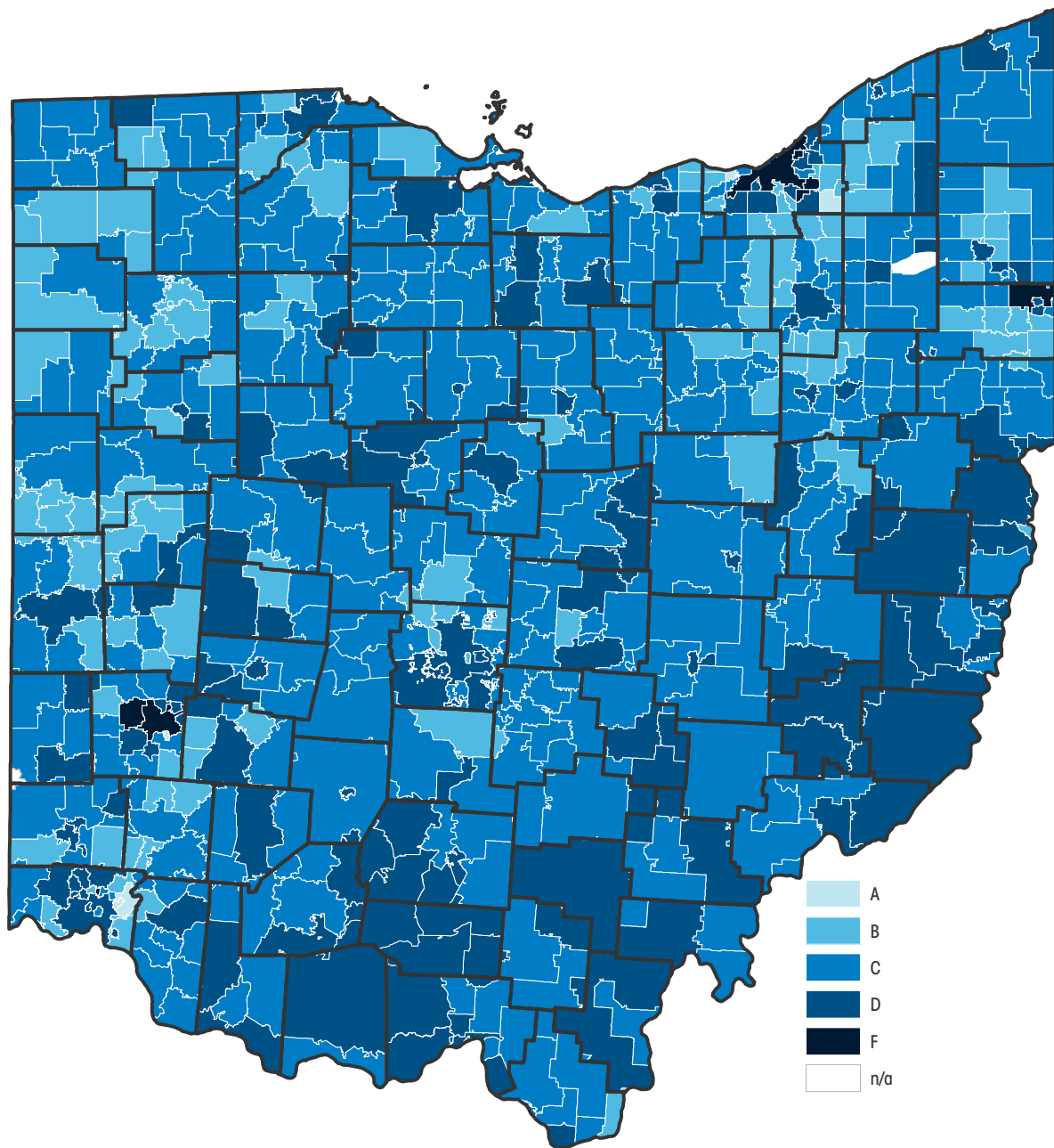
Source: 2016-2017 Ohio School Report Cards, Ohio Department of Education

» The six school districts with a grade of A are all suburban.

» While three of the eight districts with the lowest grade represent some of the larger urban districts in the state (Cleveland Municipal, Dayton City and Youngstown City Schools), many of the school districts with a D rating can be found in the more rural Appalachian region of Ohio.

Exhibit 1-9. Share of Population 25 Years and Over with a College Degree by County

Statewide: 35.1%

Legend:
- Less than 22.5%
- 22.5% to 29.9%
- 30.0% to 37.4%
- 37.5% to 44.9%
- 45.0% or more

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B15002

- » Barely one-third of Ohioans 25 years or over hold a college degree (associate's or higher).

- » At nearly 60 percent, Delaware County has by far the greatest share with a college degree.

- » Holmes County has by far the smallest share with a little over 12 percent with a college degree.

Exhibit 1-10. Share of Young Adults Living at Home by County

Statewide: 31.2%

Less than 25.0%	
25.0% to 29.9%	
30.0% to 34.9%	
35.0% to 39.9%	
40.0% or more	
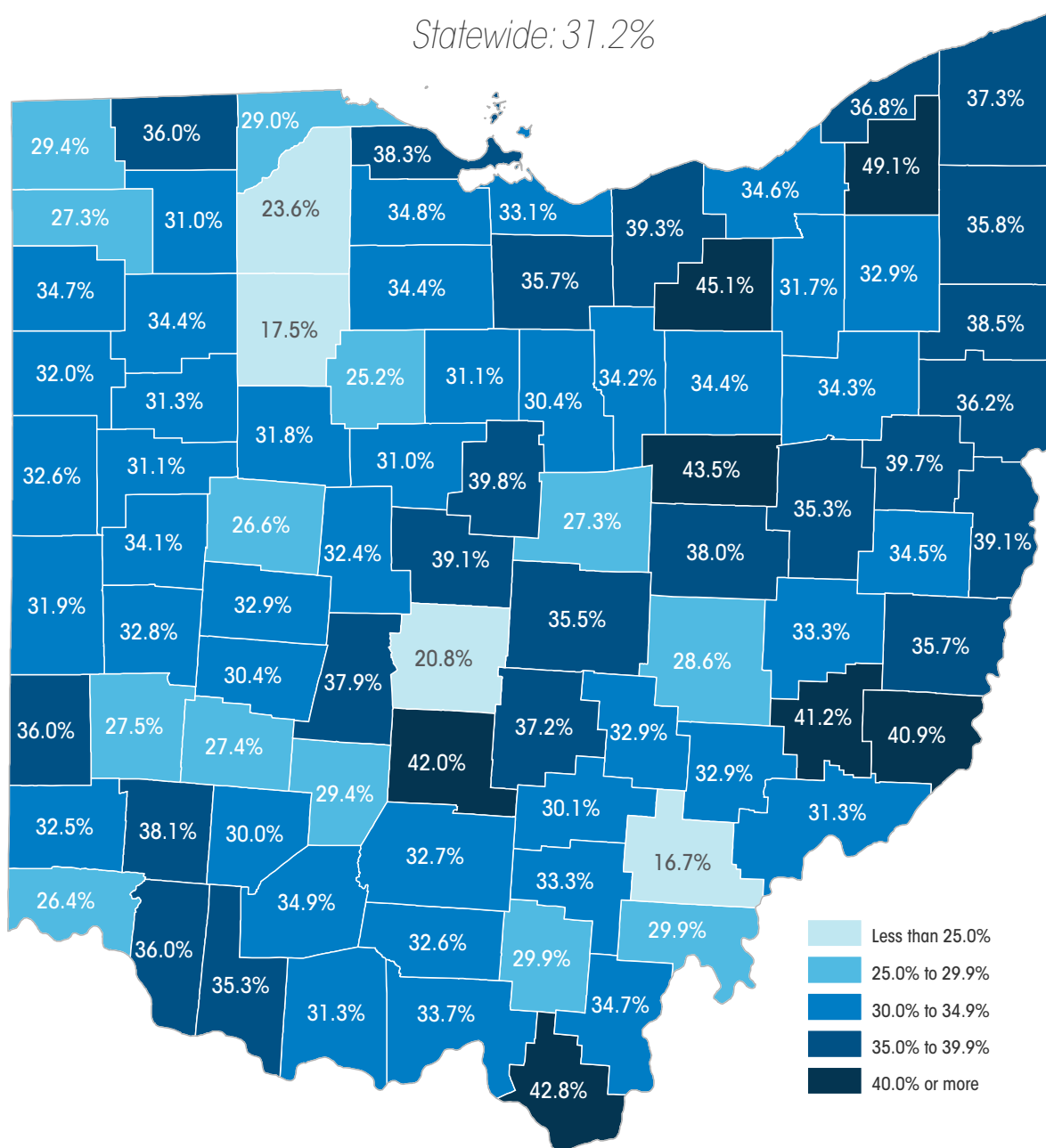
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B09021

Note: "Young adult living at home" indicates a person aged 18-34 who is the child of the head of household.

» Nearly 750,000 young Ohioans aged 18 to 34 live at home with their parents.

» About half of young adults in Geauga County live at home with their parents, the highest rate in the state.

» Athens County has the lowest share of young adults living with their parents.

CHAPTER 2:
RACE AND ETHNICITY

Exhibit 2-1. Population by Race and Ethnicity

Race or Ethnicity	Population	Percent
White	9,519,506	82.2
Black or African American	1,421,943	12.3
American Indian and Alaska Native	21,459	0.2
Asian	224,520	1.9
Native Hawaiian and Other Pacific Islander	3,248	<0.1
Some other race	98,088	0.8
Two or more races	298,177	2.6
Hispanic or Latino (of all races)	400,932	3.5
White, not Hispanic or Latino	9,265,123	80.0
Total population	**11,586,941**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B03002

Note: Numbers are based on self-identification by people according to the race and ethnicity with which they most closely identify. The Hispanic or Latino population may belong to any race category.

» One in five Ohioans identify as a person of color or member of a racial or ethnic minority.

» Black Ohioans represent the second largest racial or ethnic group in the state.

Exhibit 2-2. Non-Hispanic Black Share of Population by School District

Statewide: 12.1%

Less than 2.5%
2.5% to 4.9%
5.0% to 9.9%
10.0% to 19.9%
20.0% or more
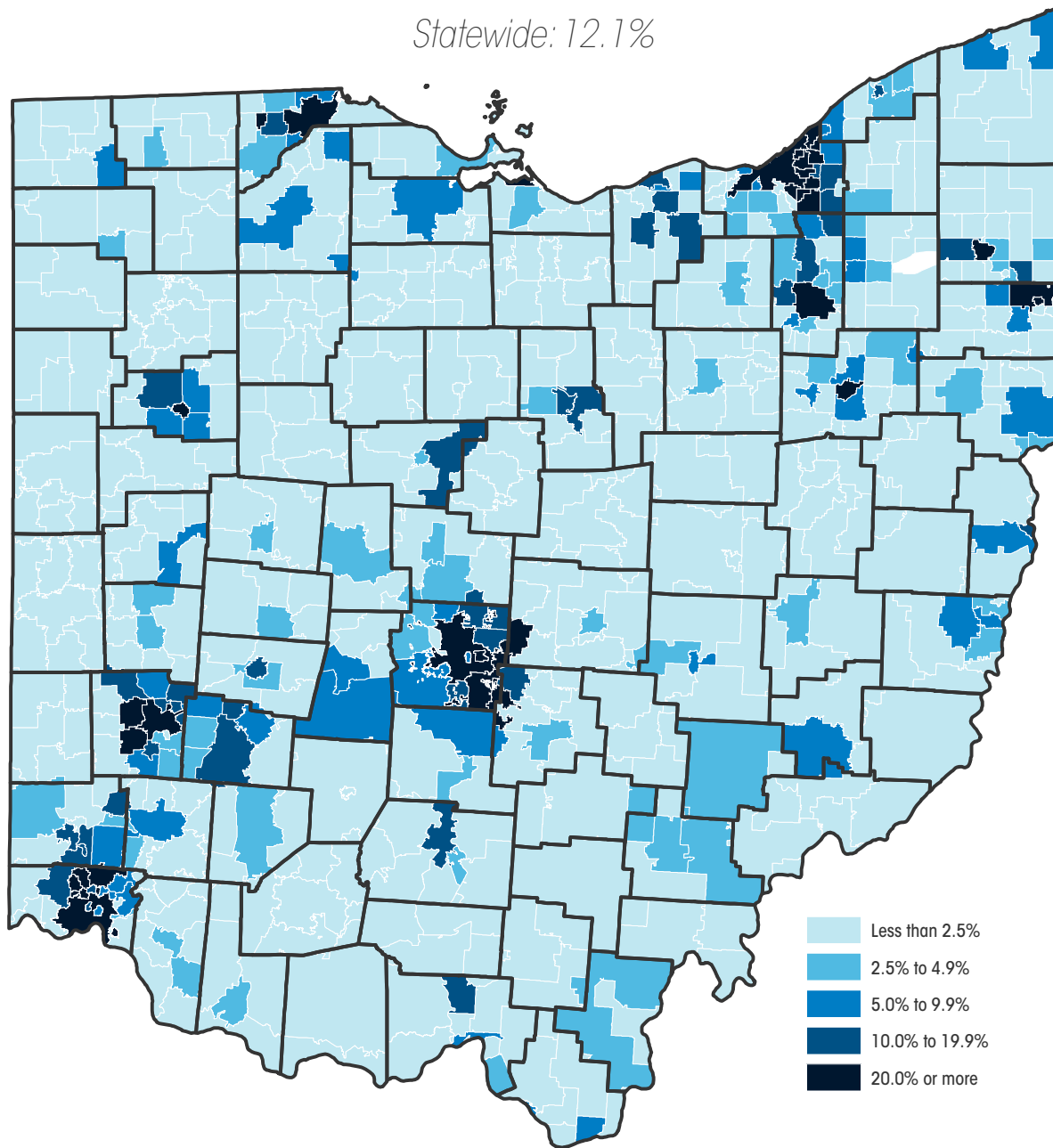
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B03002

» While non-Hispanic Blacks represent 12 percent of Ohio residents, the vast majority are concentrated in the state's urban cores.

» Warrensville Heights City School District in Cuyahoga County has the greatest concentration of non-Hispanic Blacks, with over 90 percent.

Exhibit 2-3. Hispanic Share of Population by School District

Statewide: 3.5%

Less than 1.2%
1.2% to 2.4%
2.5% to 4.9%
5.0% to 9.9%
10.0% or more
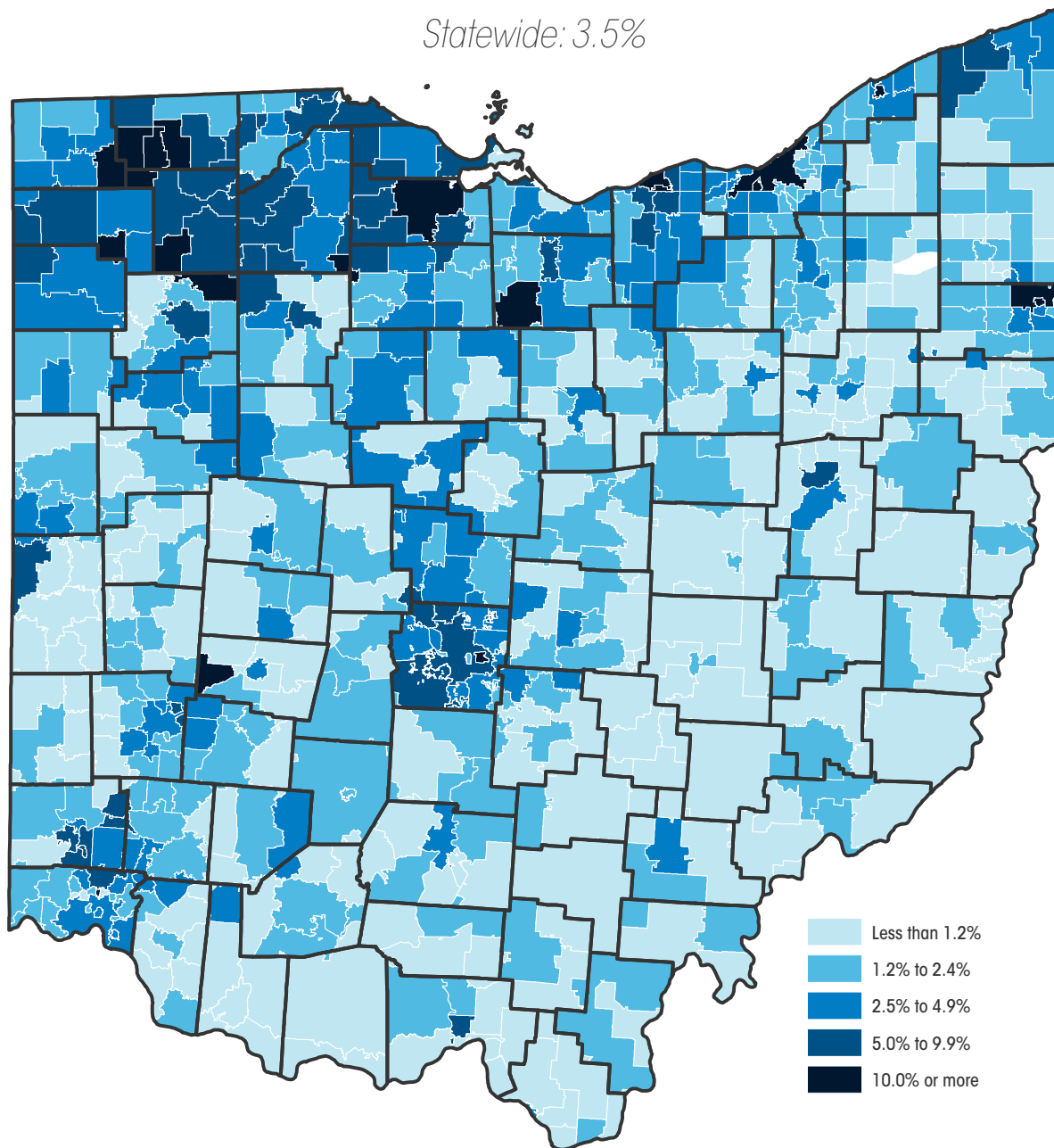
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B03002

» About one in 30 Ohioans identify as Hispanic or Latino.

» Lorain City School District has the greatest concentration of Hispanic Ohioans, with over 30 percent.

» Northwest Ohio also has an above-average share of Hispanics, due in part to the large number of migrant agricultural workers in that portion of the state.[2]

[2] Ohio Commission on Hispanic/Latino Affairs. (2012). Ohio's Migrant Farm Workers. Retrieved from http://ochla.ohio.gov/PublicPolicy/LatinoCommunityReports/OhiosMigrantSeasonalFarmWorkers.aspx

Exhibit 2-4. Median Household Income by Race and Ethnicity of Householder

Race or Ethnicity of Householder	Median Household Income
White	$54,249
Black or African American	$29,033
American Indian or Alaska Native	$32,415
Asian	$69,184
Native Hawaiian and Other Pacific Islander	$37,250
Some other race	$36,044
Two or more races	$36,628
Hispanic or Latino (of all races)	$39,300
White, not Hispanic or Latino	$54,490
All Households	**$50,674**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B19013A-I

» Households in Ohio with an Asian head of household typically have a higher income than householders of other racial groups.

» Households with a Black head of household have the lowest median income, barely half the median income of those headed by White Ohioans.

Exhibit 2-5. Poverty Rate by Race and Ethnicity

Race or Ethnicity	Poverty Rate
White	12.3%
Black or African American	33.2%
American Indian and Alaska Native	27.4%
Asian	13.4%
Native Hawaiian and Other Pacific Islander	24.7%
Some other race	27.4%
Two or more races	28.5%
Hispanic or Latino (of all races)	27.1%
White, not Hispanic or Latino	11.9%
Total population	**15.4%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B17001A-I

Note: Poverty status can only be determined for individuals in households and therefore excludes individuals living in group quarters such as college dormitories, correctional facilities or nursing homes.

» Whites in Ohio experience poverty at a lower rate than other racial or ethnic groups.

» Blacks, with the highest poverty rate among racial and ethnic groups in the state, are nearly three times likelier to live in poverty as non-Hispanic White Ohioans.

Exhibit 2-6. Population by Race and Ethnicity, Racially or Ethnically Concentrated Areas of Poverty in Ohio

Race or Ethnicity	Population	Percent	Percent of Group Living in R/ECAPs
White	123,155	28.3	1.3
Black or African American	273,990	63.0	19.3
American Indian and Alaska Native	1,765	0.4	8.2
Asian	4,030	0.9	1.8
Native Hawaiian and Other Pacific Islander	185	<0.1	5.7
Some other race	10,050	2.3	10.2
Two or more races	21,390	4.9	7.2
Hispanic or Latino (of all races)	36,380	8.4	9.1
White, not Hispanic or Latino	103,908	23.9	1.1
Total population	**434,565**	**100.0**	**3.8**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B17001A-I

Note: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) are census tracts where a majority of the population is non-white and/or Hispanic and the poverty rate is at least 40 percent or three times that of the metropolitan or micropolitan statistical area, whichever is lower.

» For the purposes of fair housing compliance, HUD has identified certain census tracts as Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) based on demographics and the poverty rate as it compares to that of the metro area.

» Over 400,000 Ohioans live in R/ECAPs.

» While R/ECAPs are home to one percent of the state's White population, 19 percent of Blacks and nine percent of Hispanics in Ohio are concentrated in these census tracts.

See Appendix A for county maps of R/ECAPs and active OHFA project sites.

Exhibit 2-7. Race and Ethnicity of Householder by Tenure

Race or ethnicity of householder	Owner-occupied households	Renter-occupied households	All households	Homeownership rate
White	90.5%	70.8%	83.8%	71.3%
Black or African American	6.7%	23.1%	12.3%	36.1%
American Indian and Alaska Native	0.1%	0.3%	0.2%	47.2%
Asian	1.3%	2.3%	1.6%	52.2%
Native Hawaiian and Other Pacific Islander	<0.1%	<0.1%	<0.1%	35.6%
Some other race	0.4%	1.1%	0.6%	38.2%
Two or more races	0.9%	2.3%	1.4%	44.0%
Hispanic or Latino (of all races)	1.6%	4.1%	2.5%	43.8%
White, not Hispanic or Latino	89.4%	68.4%	82.2%	71.7%
All Households	**3,035,485**	**1,565,964**	**4,601,449**	**66.0%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25003A-I

» Higher poverty rates and lower incomes, as well as other factors, make homeownership less attainable for persons of color.

» While 71 percent of White householders in Ohio own their home, only 36 percent of Black householders and 44 percent of Hispanic householders are homeowners.

Exhibit 2-8. Prevalence of Housing Problems for Owner-Occupied Households by Income, Race and Ethnicity of Householder

Household Income	White		Black		Hispanic	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	112,350	78.5%	17,145	80.5%	3,040	76.9%
31% to 50% AMI	125,935	57.1%	16,930	68.9%	3,025	64.4%
51% to 80% AMI	157,505	38.3%	19,465	50.5%	3,860	47.2%
81% to 100% AMI	71,190	24.7%	7,380	31.2%	1,660	32.8%
101% AMI or more	117,110	7.0%	9,795	10.2%	1,725	7.1%
All incomes	**584,090**	**21.3%**	**70,715**	**34.7%**	**13,310**	**28.8%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 1

Note: A "housing problem" indicates a household where housing costs exceed 30 percent of income, a housing unit has incomplete kitchen or plumbing facilities, or there is more than one occupant per room. AMI refers to area median income as defined by HUD. "White" and "Black" refer to individuals of that race who do not have Hispanic or Latino ethnicity, while Hispanic individuals can be of any race.

» HUD has identified four specific housing problems—related to either the physical environment or affordability—that can negatively affect low-income households: incomplete kitchen facilities, incomplete plumbing facilities, overcrowding and cost burden.

» Extremely low-income (30 percent of area median income or less) Black homeowners experience the highest prevalence rate of housing problems among owner households.

Exhibit 2-9. Prevalence of Housing Problems for Renter-Occupied Households by Income, Race and Ethnicity of Householder

Household Income	White		Black		Hispanic	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	188,740	77.1%	105,975	73.2%	15,230	81.1%
31% to 50% AMI	149,085	75.5%	52,185	76.8%	9,220	79.6%
51% to 80% AMI	90,330	39.5%	25,345	39.7%	4,755	37.6%
81% to 100% AMI	13,810	12.5%	2,805	11.7%	505	9.4%
101% AMI or more	13,335	5.0%	1,750	4.2%	1,080	10.4%
All incomes	**455,300**	**43.5%**	**188,060**	**54.9%**	**30,790**	**52.4%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 1

» More than half of renter households with Black or Hispanic householders experience one of the four housing problems defined by HUD.

» Extremely low-income Hispanic renters experience the highest rate of housing problems among renter households.

Exhibit 2-10. Prevalence of Severe Housing Problems for Owner-Occupied Households by Income, Race and Ethnicity of Householder

Household Income	White		Black		Hispanic	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	87,435	61.1%	14,490	68.0%	2,375	60.1%
31% to 50% AMI	62,375	28.3%	9,900	40.3%	1,720	36.6%
51% to 80% AMI	48,660	11.8%	6,035	15.6%	1,070	13.1%
81% to 100% AMI	13,295	4.6%	1,250	5.3%	485	9.6%
101% AMI or more	21,755	1.3%	1,985	2.1%	590	2.4%
All incomes	**233,520**	**8.5%**	**33,660**	**16.5%**	**6,240**	**13.5%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 2

Note: A "severe housing problem" indicates a household where housing costs exceed 50 percent of income, a housing unit has incomplete kitchen or plumbing facilities, or there are more than 1.5 occupants per room. AMI refers to area median income as defined by HUD. "White" and "Black" refer to individuals of that race who do not have Hispanic or Latino ethnicity, while Hispanic individuals can be of any race.

» While overcrowding and cost burden can be more or less severe, HUD considers both incomplete kitchen facilities and incomplete plumbing facilities to be severe enough.

» Extremely low-income Black homeowners experience the highest rate of severe housing problems among owner households.

Exhibit 2-11. Prevalence of Severe Housing Problems for Renter-Occupied Households by Income, Race and Ethnicity of Householder

Household Income	White		Black		Hispanic	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	162,280	66.3%	89,615	61.9%	13,335	71.0%
31% to 50% AMI	57,310	29.0%	18,625	27.4%	3,405	29.4%
51% to 80% AMI	18,675	8.2%	4,240	6.6%	1,575	12.5%
81% to 100% AMI	4,565	4.1%	745	3.1%	350	6.5%
101% AMI or more	8,280	3.1%	940	2.2%	840	8.1%
All incomes	**251,110**	**24.0%**	**114,165**	**33.3%**	**19,505**	**33.2%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 2

» One in three renter households with Black or Hispanic householders experience one of the four severe housing problems defined by HUD.

» Extremely low-income Hispanic renters experience the highest rate of severe housing problems among renter households.

CHAPTER 3:
ECONOMICS

Exhibit 3-1. Labor Force Participation and Unemployment

Year	Working-Age Population	Labor Force	LFPR	Employment	EPR	Unemployed	Unemployment 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	8,970,102	5,846,886	65.2%	5,247,050	58.5%	599,836	10.3%
2011	8,994,891	5,771,469	64.2%	5,261,238	58.5%	510,231	8.8%
2012	9,019,902	5,705,591	63.3%	5,284,001	58.6%	421,590	7.4%
2013	9,051,499	5,716,730	63.2%	5,290,609	58.5%	426,121	7.5%
2014	9,087,192	5,701,477	62.7%	5,370,560	59.1%	330,917	5.8%
2015	9,114,932	5,694,303	62.5%	5,414,872	59.4%	279,431	4.9%
2016	9,146,743	5,739,296	62.7%	5,451,315	59.6%	287,981	5.0%
2017	9,189,568	5,780,021	62.9%	5,491,174	59.8%	288,847	5.0%

Source: Local Area Unemployment Statistics, U.S. Bureau of Labor Statistics

Note: "Working-age population" is all civilians 16 years and over. "LFPR" is the labor force participation rate, i.e., labor force divided by working-age population. "EPR" is the employment-population ratio, i.e., employment divided by working-age population.

» Five percent of Ohio's labor force was unemployed in 2017, unchanged from 2016.

» After long declines during and after the Great Recession, labor force participation is increasing slightly.

Exhibit 3-2. Unemployment Rate by County

Statewide: 5.0%

Legend:
- Less than 4.0%
- 4.0% to 4.9%
- 5.0% to 5.9%
- 6.0% to 6.9%
- 7.0% or more
- Appalachia
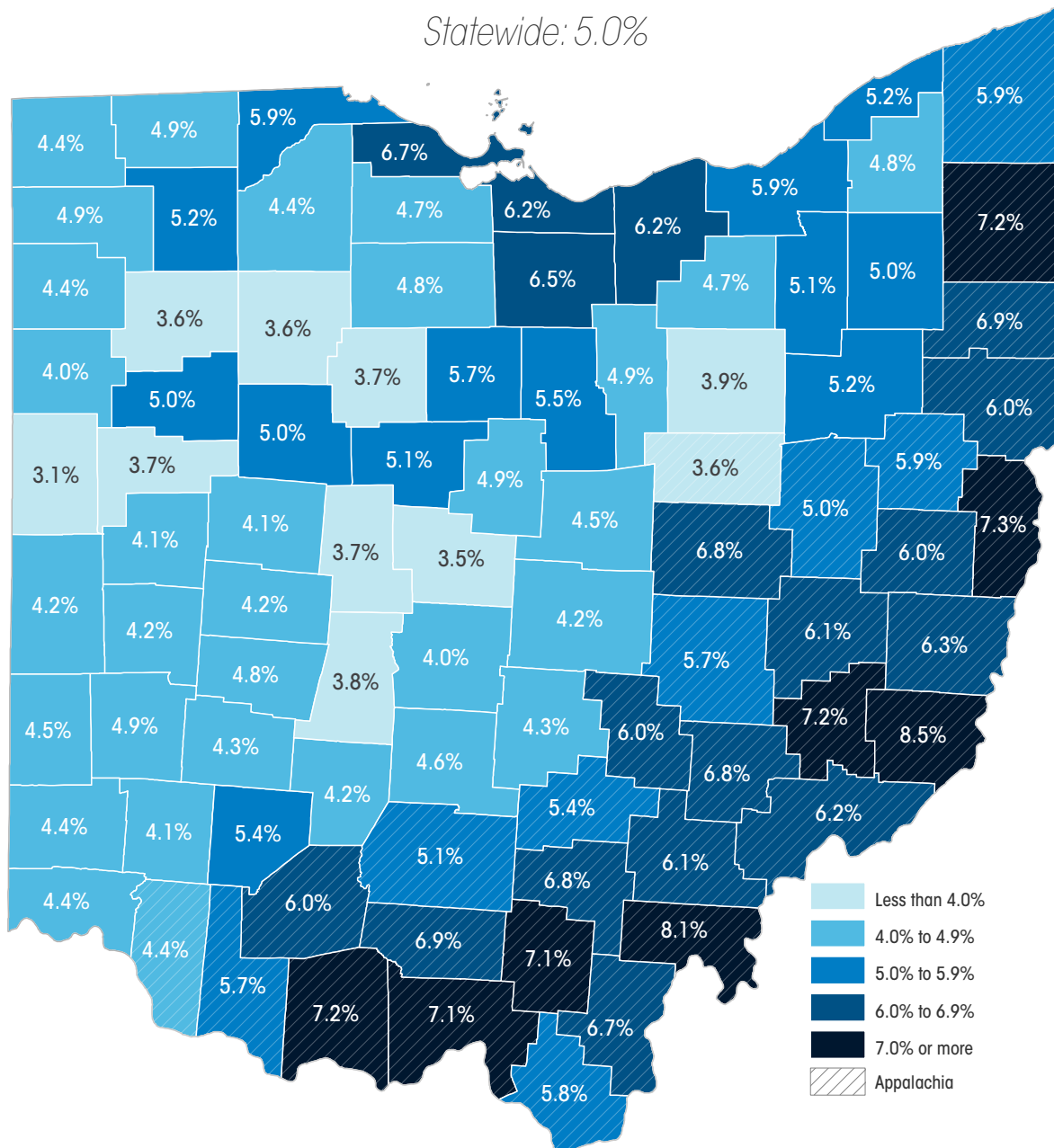
Source: Local Area Unemployment Statistics, U.S. Bureau of Labor Statistics (2017 Annual Average)

» County unemployment rates ranged from 3.1 percent (Mercer) to 8.5 percent (Monroe).

» Thirty out of 32 Appalachian counties had unemployment at or above the state average.

Exhibit 3-3. Employment, Location Quotient and Median Wage by Major Occupational Group

Occupational Group	Employment	Percent	Location Quotient	Hourly Median Wage
Management	237,880	4.4	0.87	$45.76
Business and Financial Operations	270,580	5.0	0.96	$30.20
Computer and Mathematical	148,050	2.8	0.92	$36.89
Architecture and Engineering	95,300	1.8	1.01	$35.60
Life, Physical and Social Science	36,210	0.7	0.84	$28.91
Community and Social Service	79,260	1.5	1.00	$20.52
Legal	31,140	0.6	0.75	$31.56
Education, Training, and Library	326,210	6.1	0.99	$24.48
Arts, Design, Entertainment, Sports and Media	60,500	1.1	0.83	$18.97
Healthcare Practitioners and Technical	359,670	6.7	1.12	$28.78
Healthcare Support	192,490	3.6	1.24	$12.32
Protective Service	118,960	2.2	0.93	$19.18
Food Preparation and Serving Related	506,230	9.4	1.02	$9.45
Building and Grounds Cleaning and Maintenance	160,400	3.0	0.96	$11.70
Personal Care and Service	137,170	2.6	0.71	$10.66
Sales and Related	510,000	9.5	0.93	$12.46
Office and Administrative Support	815,030	15.2	0.98	$16.22
Farming, Fishing and Forestry	4,450	0.1	0.25	$13.51
Construction and Extraction	185,480	3.5	0.86	$22.36
Installation, Maintenance and Repair	208,120	3.9	1.00	$21.02
Production	490,870	9.1	1.44	$17.08
Transportation and Material Moving	396,620	7.4	1.06	$14.64
All Occupations	**5,370,640**	**100.0**	**1.00**	**$17.55**

Source: May 2017 Occupational Employment Statistics, U.S. Bureau of Labor Statistics

Note: The location quotient indicates employment specialization relative to the national average (1.00). The higher the location quotient, the more locally specialized the occupation.

» The hourly median wage in Ohio last year was $17.55; this varies by job type from $9.45 per hour in food service to $45.76 per hour in management positions.

» Over 15 percent of the Ohio labor force worked in office and administrative support jobs, representing the largest share of employment.

» Production and healthcare jobs are by far the most specialized occupations in the state.

Exhibit 3-4. Average Weekly Earnings by County of Workplace

Statewide: $920

Legend:
- Less than $700
- $700 to $799
- $800 to $899
- $900 to $999
- $1,000 or more

County values shown on map: $737, $805, $878, $739, $820, $687, $782, $781, $799, $820, $752, $695, $787, $1,028, $741, $668, $698, $693, $758, $798, $886, $810, $730, $876, $756, $715, $739, $831, $769, $687, $715, $810, $706, $770, $662, $814, $721, $781, $722, $806, $808, $1,027, $974, $812, $857, $768, $918, $701, $753, $781, $784, $774, $771, $778, $1,032, $758, $732, $752, $645, $810, $739, $732, $688, $671, $866, $1,009, $870, $613, $836, $650, $824, $901, $977, $832, $833, $646, $583, $1,094, $655, $895, $678, $821, $687, $722, $705, $671, $645

Source: Quarterly Census of Employment and Wages, U.S. Bureau of Labor Statistics (3rd Quarter 2017)

» Jobs in Hamilton County have the highest average wages ($1,094 per week), while jobs in Meigs County pay the least ($583 per week).

» Wages are generally higher in urban and suburban areas, but disparities are not as severe as they are with respect to household incomes (see Exhibit 3-6).

Exhibit 3-5. Household Income Distribution by Tenure

Income	Owner-occupied households	Renter-occupied households
Less than $25,000	14.3%	44.3%
$25,000 to $49,999	22.6%	29.1%
$50,000 to $74,999	20.5%	14.8%
$75,000 to $99,999	15.1%	6.4%
$100,000 or more	27.5%	5.4%

■ Owner-occupied households   ■ Renter-occupied households
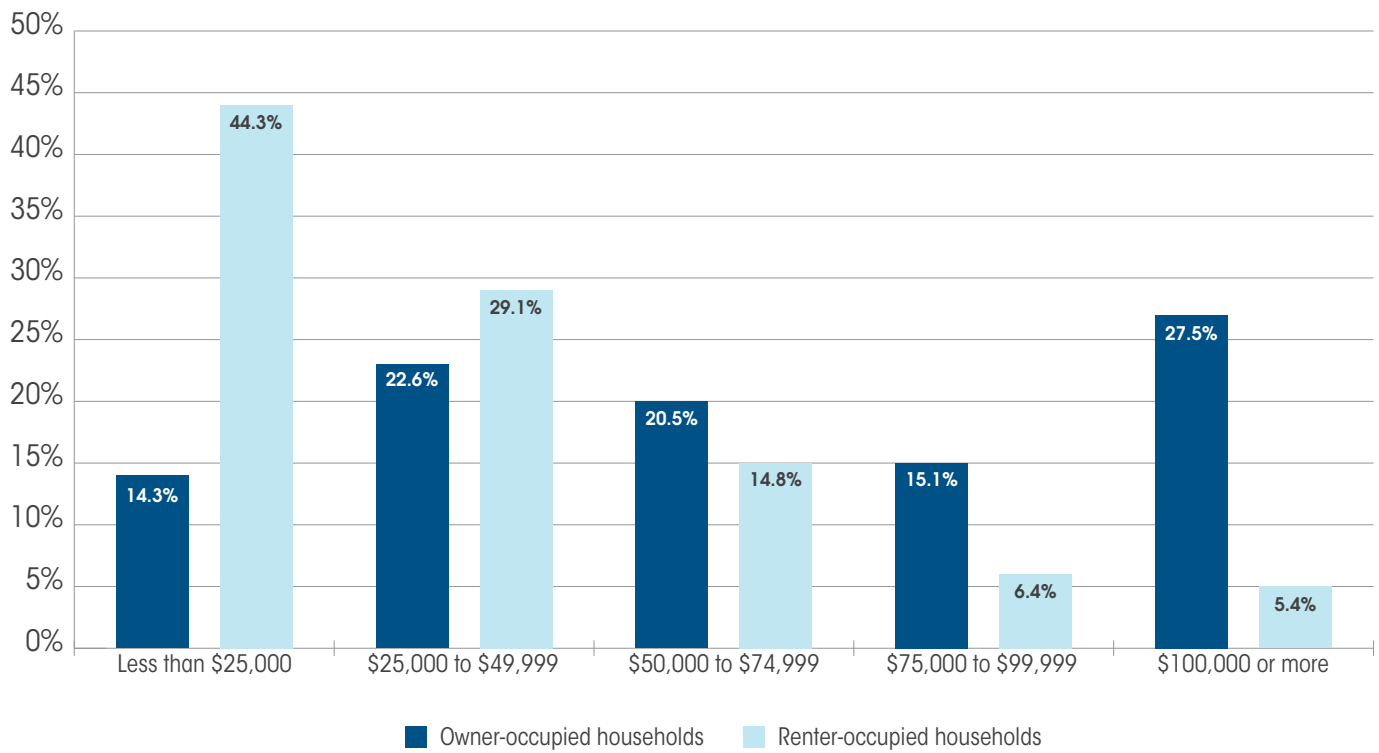
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25118

» Nearly half (44.3 percent) of all renter households in Ohio earn less than $25,000 per year.

» Over a quarter (27.3 percent) of all owner households in Ohio earn $100,000 per year or more.

Exhibit 3-6. Median Household Income by County of Residence

Statewide: $52,357

Legend:
- Less than $40,000
- $40,000 to $49,999
- $50,000 to $59,999
- $60,000 to $69,999
- $70,000 or more
- Appalachia

Source: 2016 Small Area Income and Poverty Estimates, U.S. Census Bureau
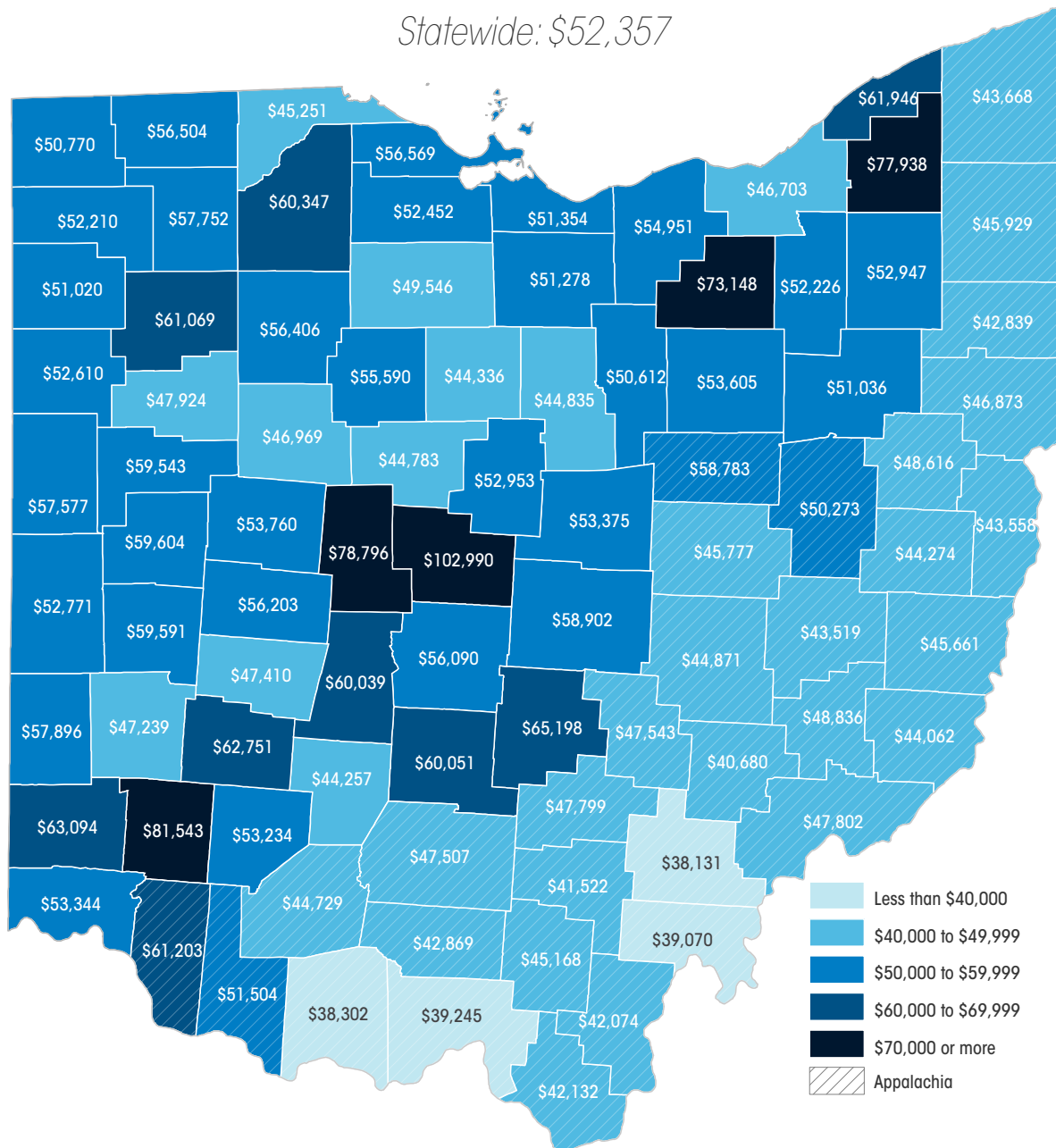
» Median household incomes range from $38,131 (Athens County) to $102,990 (Delaware County).

» Incomes are generally highest in suburban counties and lowest in the Appalachian region.

Exhibit 3-7. Overall and Child Poverty Rates for the United States and Ohio

- - - - - - U.S. Poverty Rate (overall)   ——— Ohio Poverty Rate (overall)

- - - - - - U.S. Poverty Rate (under 18)   ——— Ohio Poverty Rate (under 18)

- - - - - - U.S. Poverty Rate (under 5)   ——— Ohio Poverty Rate (under 5)
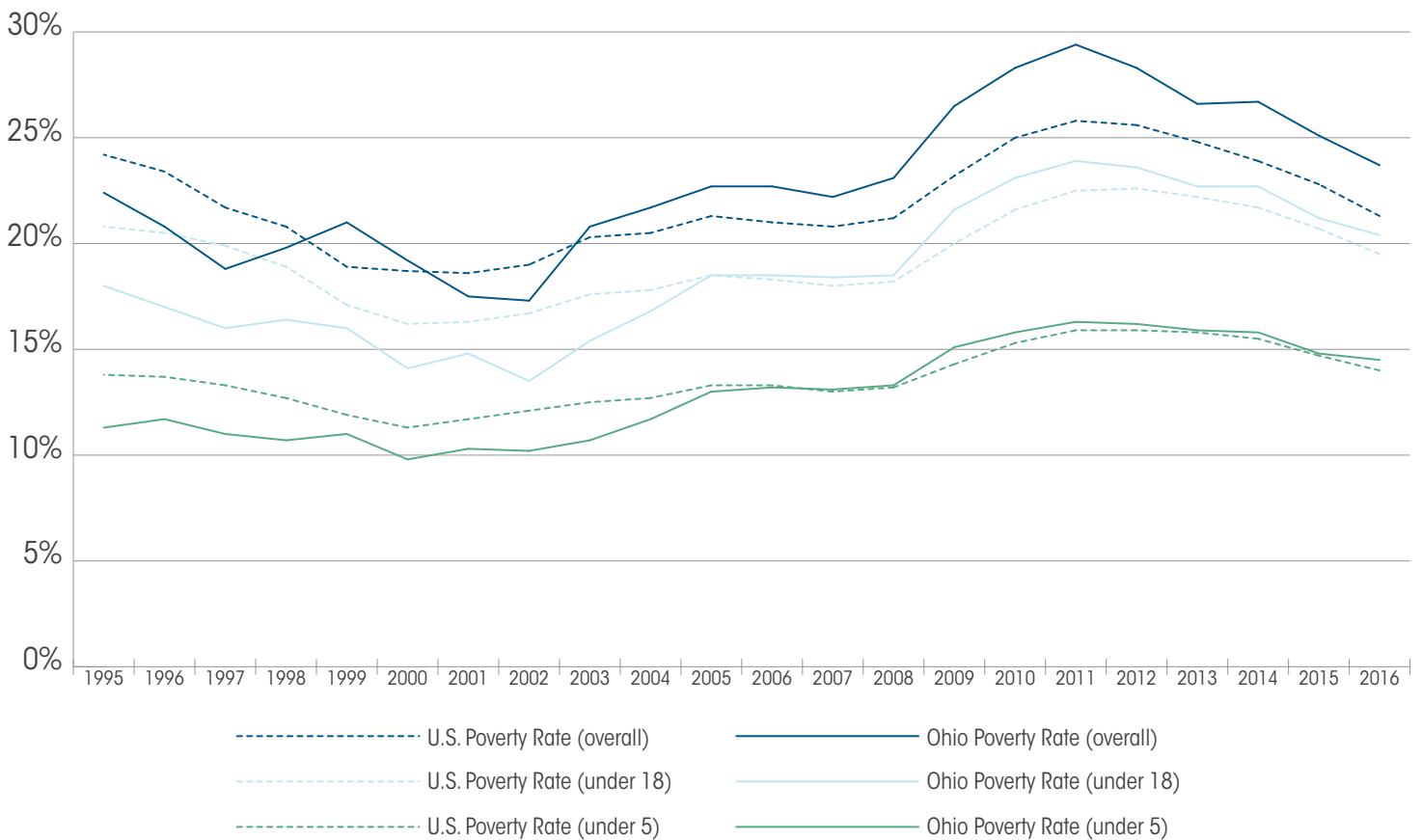
Source: Small Area Income and Poverty Estimates, U.S. Census Bureau

» The federal poverty level threshold in 2016 was $11,880 per year for a single adult plus $4,160 for each additional member of the household.

» The poverty rate is marginally higher in Ohio than the national average for both the overall population and children under 18, as has been the case since the Great Recession.

» Poverty is substantially higher in Ohio among children under five years (23.7 percent vs. 21.3 percent) than is the case nationally.

Exhibit 3-8. Overall Poverty Rate by County

Statewide: 14.5%

Legend:
- Less than 10.0%
- 10.0% to 14.9%
- 15.0% to 19.9%
- 20.0% to 24.9%
- 25.0% or more
- Appalachia
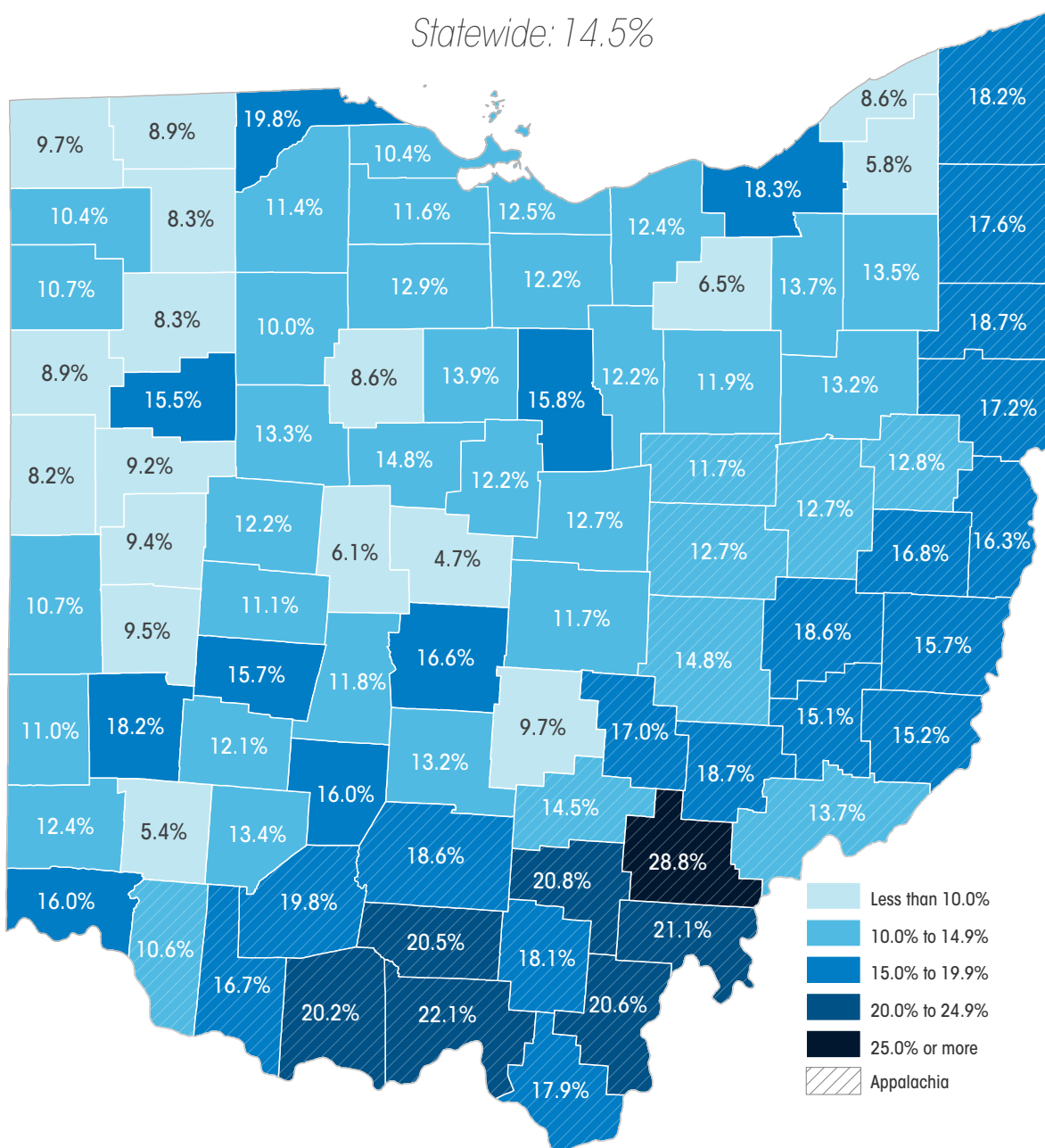
Source: 2016 Small Area Income and Poverty Estimates, U.S. Census Bureau

» More than one in seven Ohioans (14.5 percent) is living below the federal poverty level.

» Estimates range from 4.7 percent (Delaware County) to 28.8 percent (Athens County), though this figure is distorted due to the large student population at Ohio University; many college students have little or no income but are supported financially by student loans, assistance from family or other means.

» Poverty rates are generally lowest in Northwest Ohio and suburban areas and highest in urban counties and Appalachia.

Exhibit 3-9. Child Poverty Rate by County

Statewide: 20.4%

	Less than 10.0%
	10.0% to 14.9%
	15.0% to 19.9%
	20.0% to 24.9%
	25.0% or more
/////	Appalachia

Source: 2016 Small Area Income and Poverty Estimates, U.S. Census Bureau
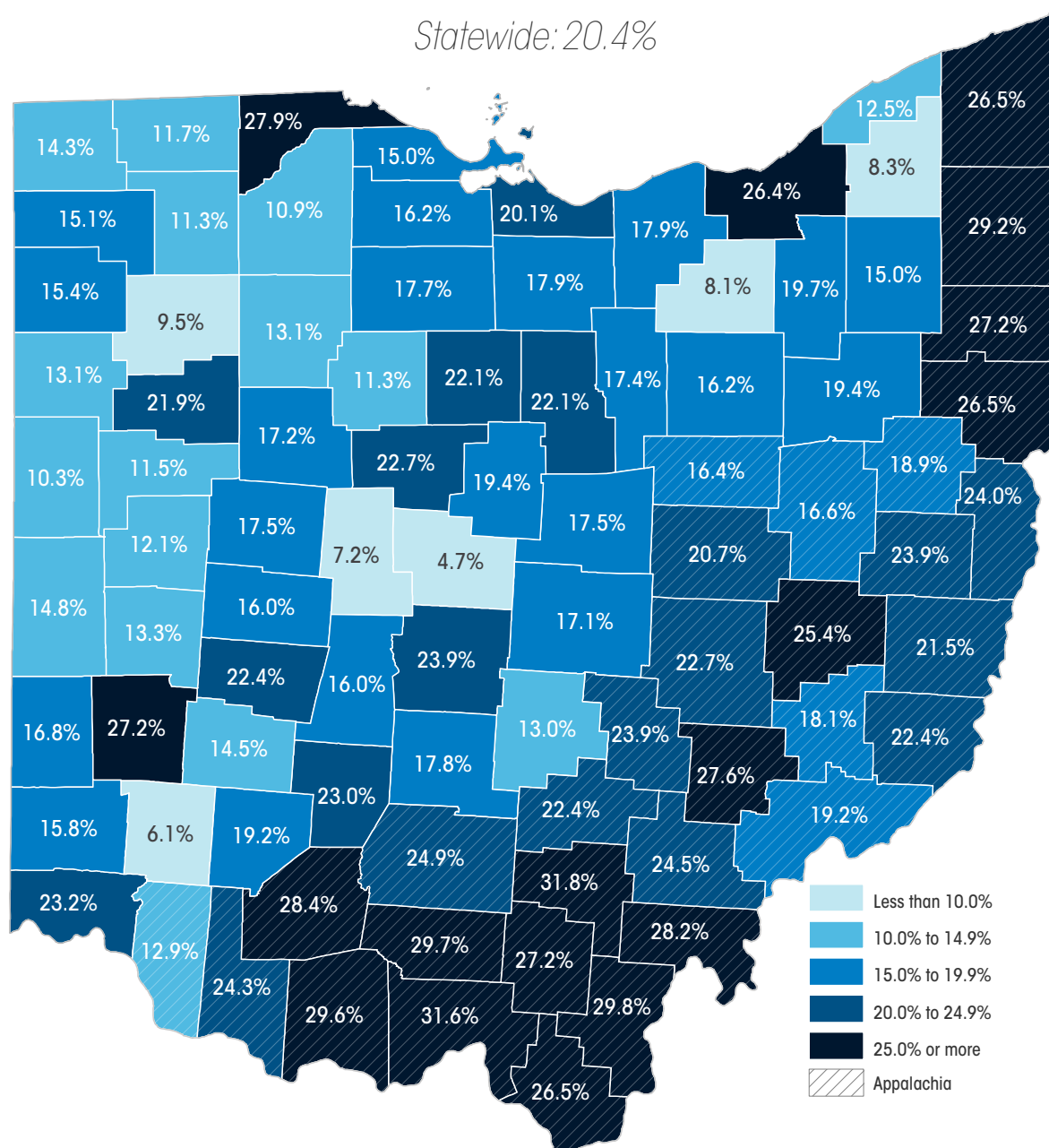
» More than one in five children in Ohio under 18 (20.4 percent) are living below the federal poverty level.

» Estimates range from 4.7 percent (Delaware County) to 31.8 percent (Vinton County).

» Poverty rates are generally lowest in Northwest Ohio and suburban areas and highest in urban counties and Appalachia.

Exhibit 3-10. Share of Population with Low Access to Healthy Food by County

Statewide: 25.3%

Source: Food Access Research Atlas, U.S. Department of Agriculture

Note: Low access to healthy food is defined as having no supermarket within one mile (in urban areas) or within ten miles (in rural areas) of home. Data are derived from the 2010 Decennial Census and a 2015 directory of supermarkets.

» More than a quarter of Ohio residents have low access to a large grocery store with fresh produce.

» Morrow County residents have the best access to healthy food (99.9 percent having access) while half of Warren County's residents have low access—the worst in the state.

» Access to healthy foods is worst in automobile-dependent suburban areas, as well as some rural counties, particularly Noble and Vinton Counties.

Exhibit 3-11. Share of Households Participating in the Supplemental Nutrition Assistance Program by County

Statewide: 14.8%

	Legend
	Less than 10.0%
	10.0% to 14.9%
	15.0% to 19.9%
	20.0% to 24.9%
	25.0% or more
	Appalachia

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B22003

» More than one in seven households (14.8 percent) participate in the federal Supplemental Nutrition Assistance Program (SNAP), commonly referred to as "food stamps."

» Participation rates range from 4.3 percent (Delaware County) to 26.8 percent (Pike County).

» SNAP enrollment is generally lowest in rural western Ohio and suburban areas, and typically highest in the south-central portion of the state.

Exhibit 3-12. Medicaid Managed Care Enrollment and Eligibility by Category

Category	Eligible	Enrolled	Percent of Enrollment	Percent Enrolled
Covered Families & Children (CFC)	1,588,188	1,557,010	62.7	98.0
Adult Extension (Group VIII)	647,487	621,736	25.0	96.0
Aged, Blind, and Disabled (ABD)	211,353	196,459	7.9	93.0
MyCare Ohio	145,204	109,663	4.4	75.5
Total	**2,592,232**	**2,484,868**	**100.0**	**95.9**

Source: December 2017 Medicaid Managed Health Care Monthly Enrollment Report, Ohio Department of Medicaid

Note: Data current as of December 2017. Medicaid recipients fall into one of four categories based on federal law: Covered Families & Children (CFC) covers low-income children (including 18-year-olds), pregnant women and parents; Adult Extension (Group VIII) covers low-income adults aged 19 to 64 years, which was provided through Medicaid expansion enabled by the 2010 Patient Protection and Affordable Care Act and approved by the state in 2013; Aged, Blind, and Disabled (ABD) covers low-income older adults aged 65 years or over, people who are legally blind and individuals with a federally-approved disability; and MyCare Ohio, the state's Integrated Care Delivery System, was created in 2012 to provide more efficient care for Medicare-Medicaid dual enrollees.

» Nearly 2.5 million Ohioans are enrolled in Medicaid, or 21.3 percent of the state's population.

» Almost two-third of enrollees (62.7 percent) are low-income children, pregnant women or parents.

» A quarter of enrollees received coverage through Medicaid expansion.

Exhibit 3-13. Share of Households Participating in the Home Energy Assistance Program by County

Statewide: 7.8%

Source: 2017 Home Energy Assistance Program data, Ohio Development Services Agency;
2012-2016 American Community Survey Five-Year Estimates, Table B25003

» In 2017 about one in 13 households statewide (7.8 percent) applied to the federal Home Energy Assistance Program (HEAP), which helps those earning 175 percent of the federal poverty level or less afford winter heating and other essential energy costs by directly subsidizing their utility bills.

» Participation rates range from 2.2 percent (Delaware County) to 25.6 percent (Vinton County).

» Enrollment is generally highest in Appalachia, particularly the south central part of the state.

Exhibit 3-14. Number of Permitted Shale Oil and Gas Wells by County

Statewide: 2,785

Legend:
- None
- 1 to 9
- 10 to 19
- 20 to 49
- 50 to 249
- 250 or more
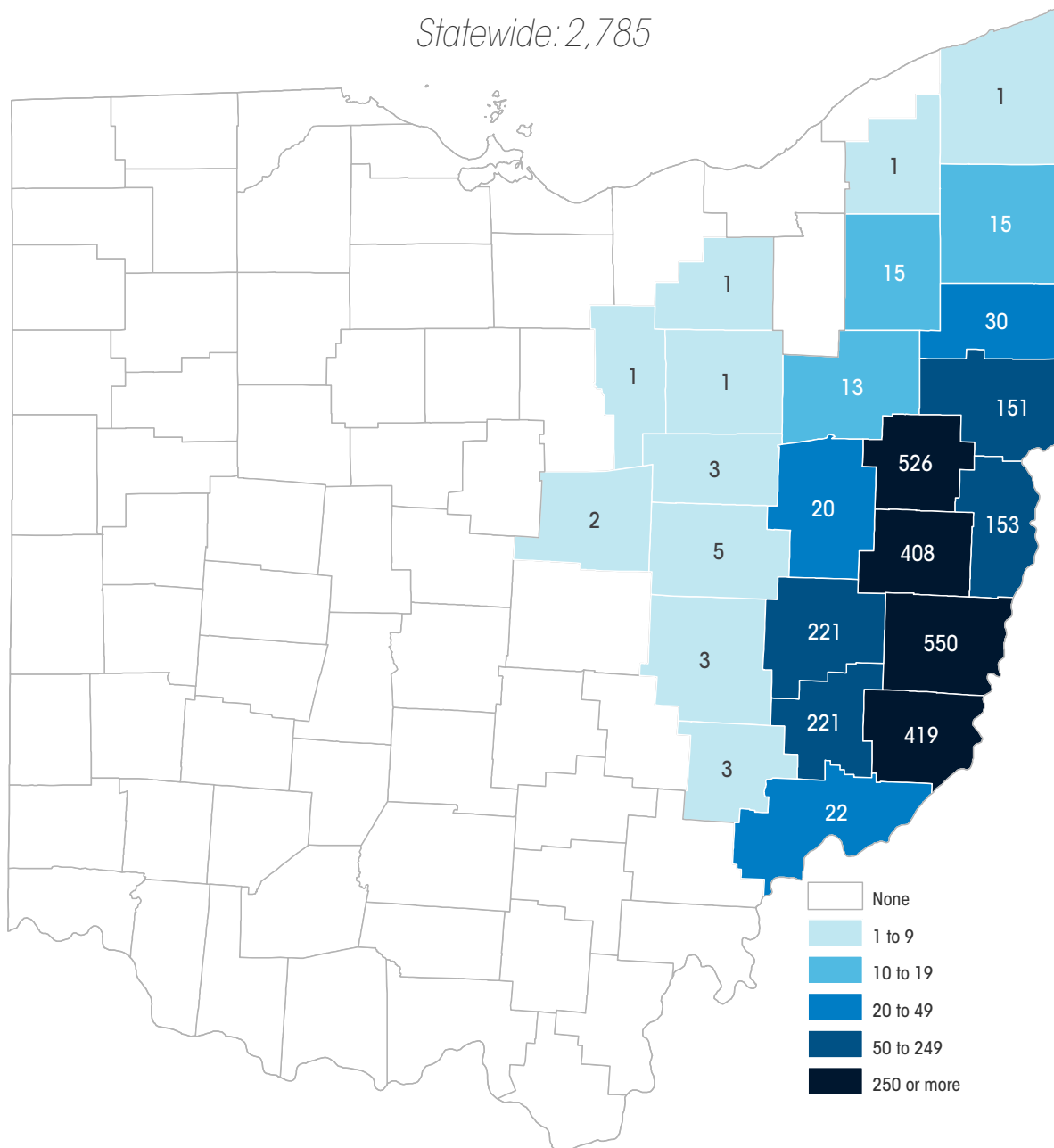
Source: Shale Well Drilling and Permitting data, Ohio Department of Natural Resources (as of December 31, 2017)

» Energy exploration continues in eastern Ohio in the Marcellus and Utica shale formations.

» Over two thirds of all permitted wells statewide (1,903 wells, 68.3 percent) are concentrated in Belmont, Carroll, Harrison and Monroe Counties.

» In addition, Columbiana, Guernsey, Jefferson and Noble Counties have over 150 permitted wells each.

PART TWO:
HOUSING IN OHIO

Housing Stock and Occupancy

Housing Market

Housing Costs and Affordability

Multifamily Affordable
Housing Development

CHAPTER 4:
HOUSING STOCK AND OCCUPANCY

Exhibit 4-1. Change in Number of Housing Units by County, 2010 to 2016

Statewide: +0.72%
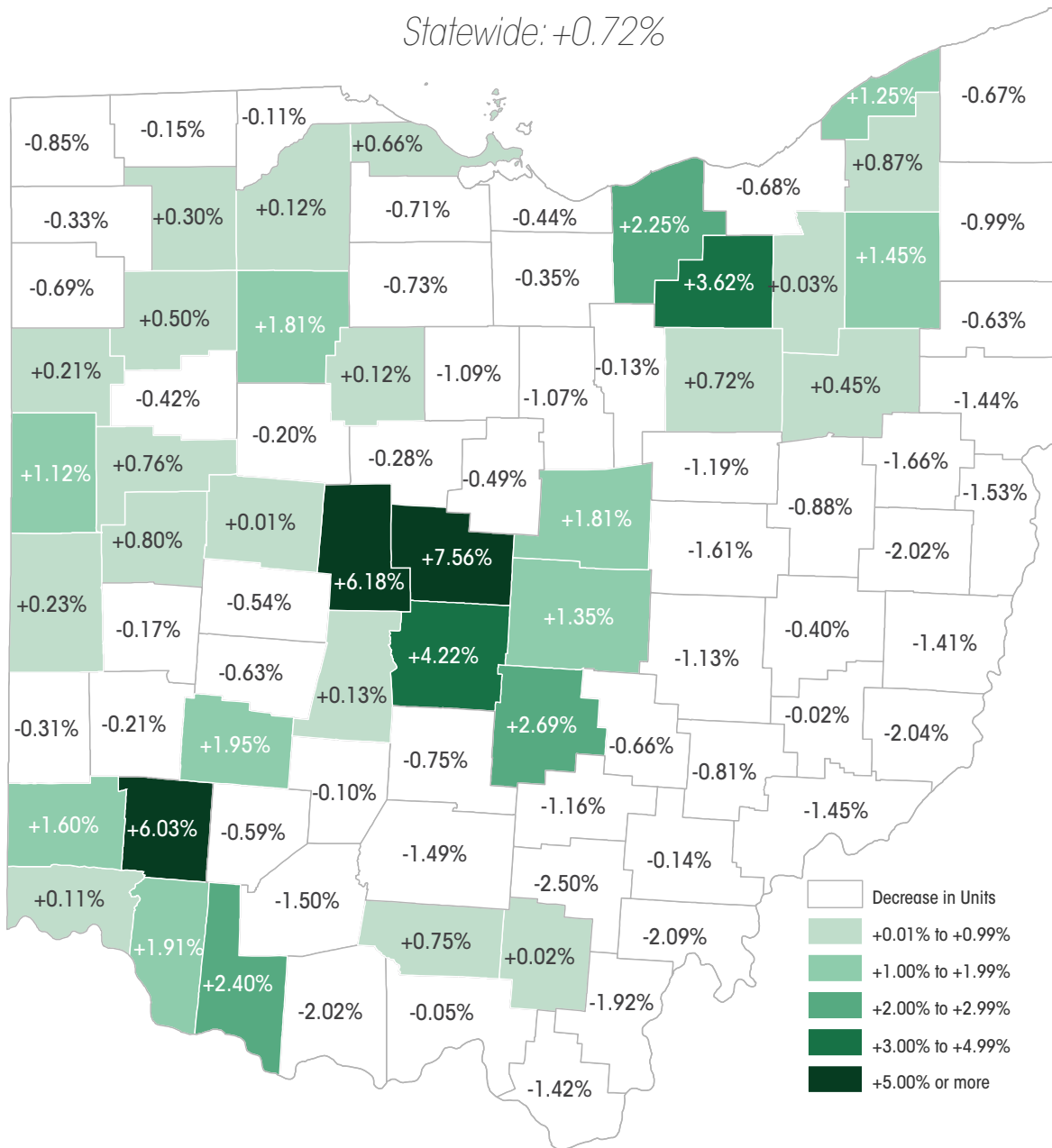
Source: 2010 Decennial Census and 2016 Population and Housing Unit Estimates, U.S. Census Bureau

» Since 2010, Ohio has added only 36,853 housing units, an increase of a less than one percent.

» In some counties, housing stock is declining while population is growing (or increases simply are not keeping up with population growth), notably in Holmes, Miami, Pickaway and Wood (see Exhibit 1-2).

Exhibit 4-2. Housing Units by Number of Units in Structure, Structure Type and Tenure

Structure Type	Owner-occupied		Renter-occupied		Vacant Units		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-unit, detached	2,718,921	89.6	520,531	33.2	290,605	53.3	3,530,057	68.6
1-unit, attached	114,978	3.8	91,588	5.8	24,173	4.4	230,739	4.5
2 units	26,988	0.9	151,525	9.7	50,058	9.2	228,571	4.4
3 to 4 units	19,091	0.6	170,186	10.9	39,151	7.2	228,428	4.4
5 to 9 units	14,587	0.5	199,497	12.7	36,163	6.6	250,247	4.9
10 to 19 units	9,752	0.3	164,368	10.5	32,628	6.0	206,748	4.0
20 to 49 units	5,125	0.2	85,075	5.4	15,352	2.8	105,552	2.1
50 or more units	7,193	0.2	141,590	9.0	20,858	3.8	169,641	3.3
Mobile home	118,227	3.9	40,830	2.6	36,507	6.7	195,564	3.8
Boat, RV, van, etc.	623	<0.1	774	<0.1	0	0.0	1,397	<0.1
Total	**3,035,485**	**100.0**	**1,565,964**	**100.0**	**545,495**	**100.0**	**5,146,944**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25024 and B25032

» Sixty-nine percent of all housing units in Ohio are single-family detached homes; 14 percent are found in multifamily properties with five or more units, while four percent are mobile homes.

» Single-family detached homes account for 90 percent of homeowners, a third of renters and a little over half of the vacant housing stock in Ohio.

» Units in multifamily properties account for a little over one percent of homeowners, 38 percent of renters and 19 percent of vacant units in the state.

Exhibit 4-3. Single-Family Detached Homes as a Share of Housing Units by County

Statewide: 68.6%
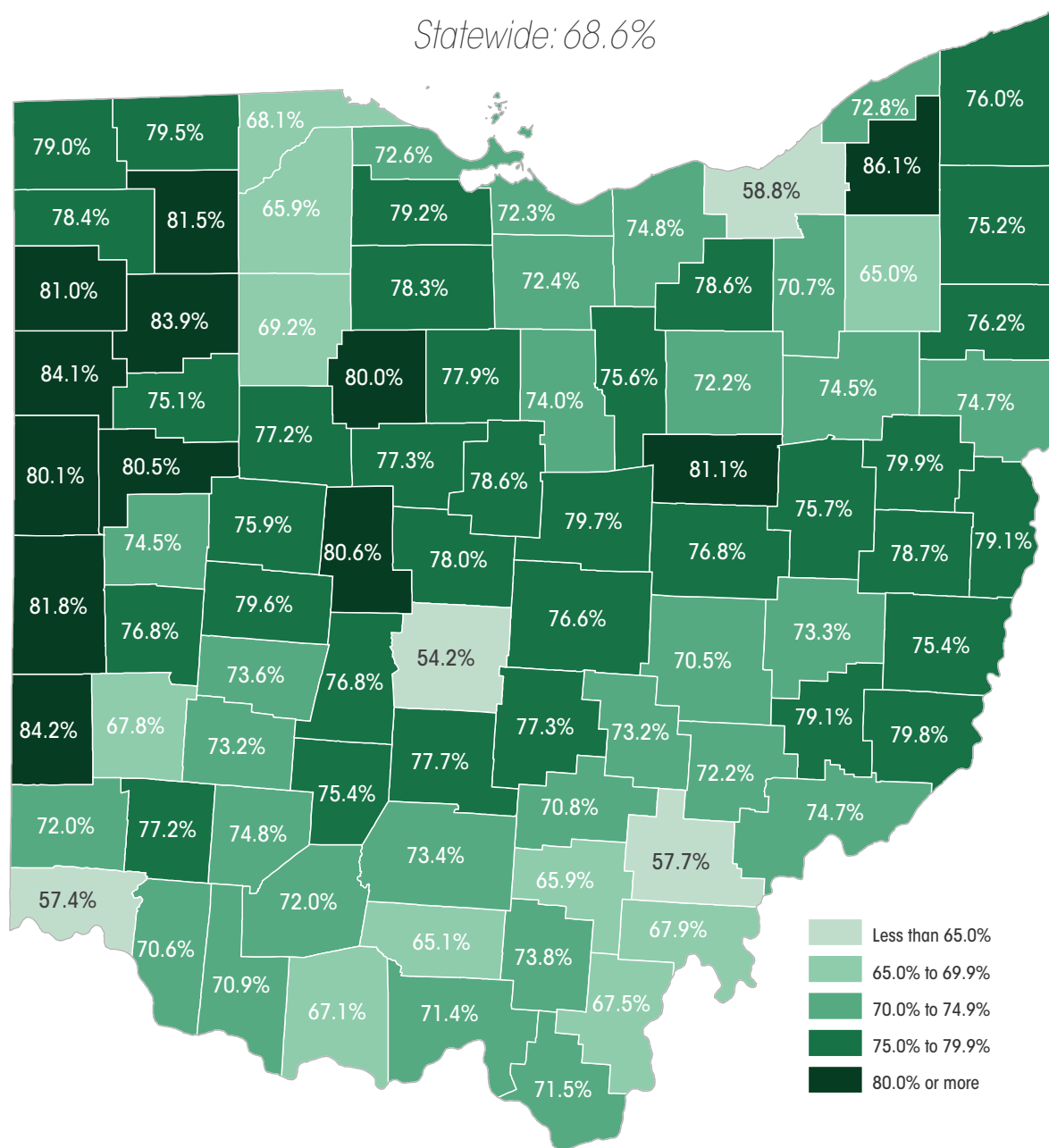
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25024

Legend:
- Less than 65.0%
- 65.0% to 69.9%
- 70.0% to 74.9%
- 75.0% to 79.9%
- 80.0% or more

» Single-family detached homes are most common in the rural portions of northern and western Ohio.

» Urban counties and rural parts of southern Ohio have a relatively smaller share of single-family detached homes.

Exhibit 4-4. Units in Multifamily Properties as Share of Housing Units by County

Statewide: 14.2%

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25024

Note: "Multifamily" indicates a building with five or more units.

- » The highest concentrations of multifamily units are in Ohio's urban counties, making up nearly a quarter of the housing stock in Cuyahoga, Franklin and Hamilton.

- » Units in multifamily properties are least common in rural parts of southern and eastern Ohio, particularly in those counties where mobile homes are most prevalent (see Exhibit 4-5).

Exhibit 4-5. Mobile Homes as Share of Housing Units by County

Statewide: 3.8%

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25024

» Mobile homes are most common in the rural parts of southern Ohio with the highest share in Vinton County (29.6 percent).

» The lowest concentrations of mobile homes are in urban counties, making up less than one percent of the housing stock in Cuyahoga, Hamilton and Summit.

Exhibit 4-6. Housing Units by Year Structure Built by Tenure

Year Structure Built	Owner-Occupied		Renter-Occupied		Vacant Units		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 or later	41,185	1.4	25,034	1.6	4,043	0.7	70,262	1.4
2000 to 2009	349,717	11.5	118,830	7.6	38,197	7.0	506,744	9.8
1990 to 1999	405,490	13.4	162,329	10.4	41,964	7.7	609,783	11.8
1980 to 1989	259,916	8.6	165,221	10.6	40,251	7.4	465,388	9.0
1970 to 1979	402,062	13.2	263,704	16.8	68,099	12.5	733,865	14.3
1960 to 1969	363,906	12.0	205,426	13.1	63,141	11.6	632,473	12.3
1950 to 1959	473,240	15.6	194,500	12.4	68,563	12.6	736,303	14.3
1940 to 1949	184,355	6.1	101,997	6.5	40,859	7.5	327,211	6.4
1939 or earlier	555,614	18.3	328,923	21.0	180,378	33.1	1,064,915	20.7
Total	**3,035,485**	**100.0**	**1,565,964**	**100.0**	**545,495**	**100.0**	**5,146,944**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25034 and B25036

» One in five housing units in Ohio are built before 1940, while 11 percent have been built since 2000.

» Pre-war and older housing units account for 18 percent of owner-occupied housing, 21 percent of renter-occupied housing and one third of vacant housing stock in Ohio.

» Housing units constructed since 2000 account for 13 percent of owner households, nine percent of renter households and eight percent of vacant units in the state.

Exhibit 4-7. Risk of Lead-Based Paint Hazard by Tenure and Presence of Young Children

	Owner-Occupied		Renter-Occupied		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent
Structure built before 1980	2,016,745	66.0	1,065,640	70.4	3,082,385	67.4
Structure built before 1980 with young children present	223,925	7.3	203,950	13.5	427,875	9.4
All households	**3,056,200**	**100.0**	**1,513,800**	**100.0**	**4,570,000**	**100.0**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 13

Note: A home is at risk if it was built before 1980 and has at least one child under seven years present at least eight hours per week.

» Lead was used in house paints before it was essentially regulated away in 1978; as such, much of the housing stock built before 1980 likely contains some lead-based paint.

» Young children are uniquely susceptible to lead poisoning and are particularly at risk if they spend a substantial amount of time in a home with lead-based paint.

» Over two-thirds of occupied housing units in Ohio are old enough to contain lead-based paint.

» Of these older housing units, 427,875 (9.4 percent of all households) are either home to young children or have young children present at least eight hours a week—such as a home-based childcare provider—and are considered to be at risk of lead-based paint hazard.

Exhibit 4-8. Risk of Lead-Based Paint Hazard by County
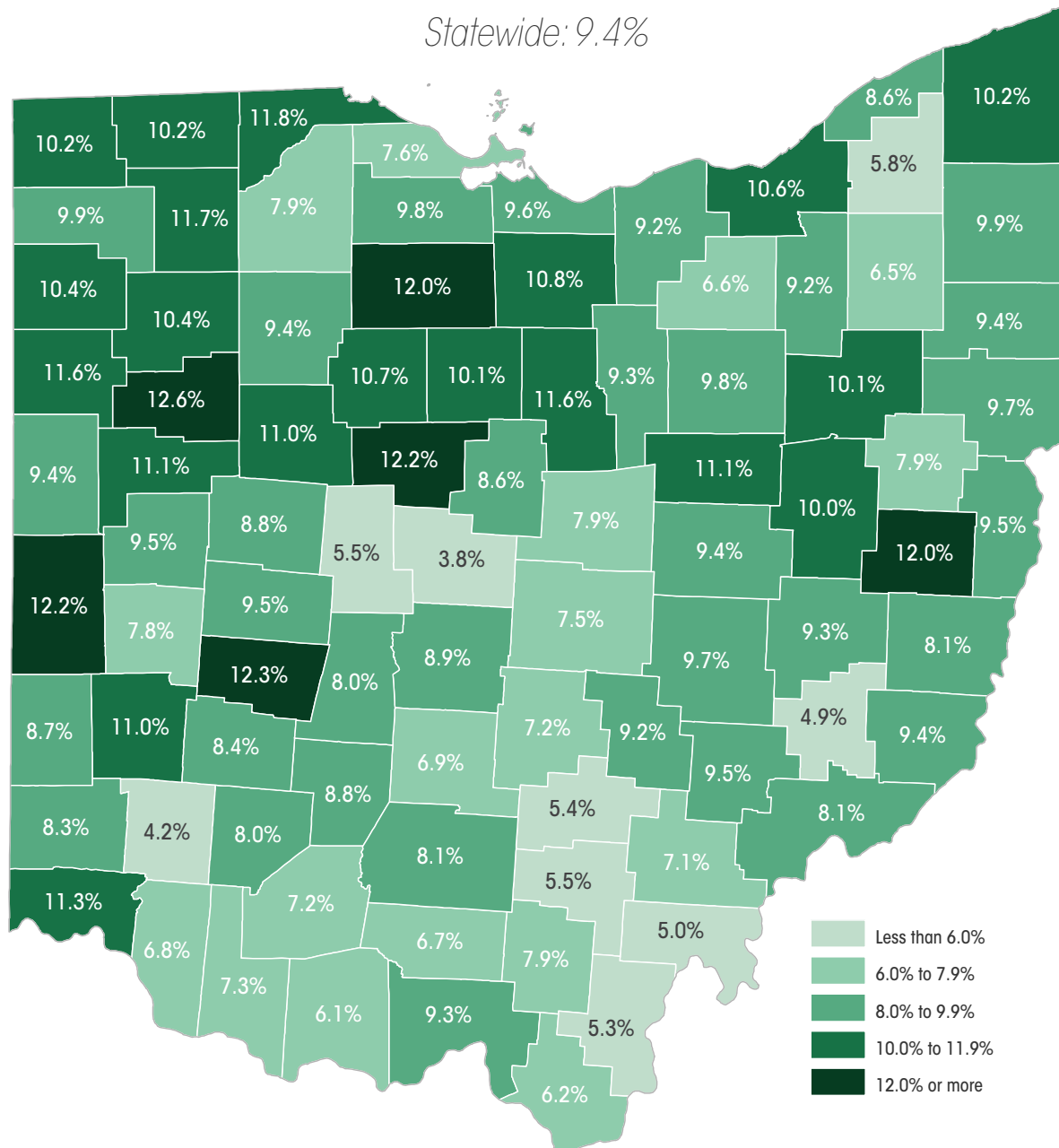
Statewide: 9.4%

	Legend
	Less than 6.0%
	6.0% to 7.9%
	8.0% to 9.9%
	10.0% to 11.9%
	12.0% or more

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 13

Note: A home is at risk if it was built before 1980 and has at least one child under 7 years present at least eight hours per week.

» Risk of lead-based paint hazard is highest in parts of northern and western Ohio where there is also a larger share of single-family detached homes (see Exhibit 4-3).

» Young children are at the lowest risk of lead-based paint hazard in southern Ohio, where there are relatively fewer single-family detached homes, and in counties such as Delaware, Union and Warren where there has been a considerable amount of new home construction (see Exhibit 4-1).

Exhibit 4-9. Common Exterior Building Deficiencies in Occupied Single-Unit Structures by Type and Tenure

	Owner-Occupied		Renter-Occupied		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent
Foundation crumbling or has open crack or hole	274,500	9.3	49,400	6.2	323,900	8.7
Broken windows	115,400	3.9	67,700	8.5	183,100	4.9
Missing roofing material	134,800	4.6	37,300	4.7	172,100	4.6
Missing bricks, siding, or other outside wall material	103,000	3.5	34,600	4.4	137,600	3.7
Sagging roof	63,900	2.2	10,900	1.4	74,800	2.0
Hole in roof	44,900	1.5	16,000	2.0	60,900	1.6
Boarded up windows	28,600	1.0	18,100	2.3	46,700	1.2
Sloping outside walls	25,600	0.9	8,500	1.1	34,100	0.9
Bars on windows	19,300	0.7	9,000	1.1	28,300	0.8
All occupied single-unit structures	**2,944,700**	**100.0**	**793,400**	**100.0**	**3,738,100**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Deficiency types are defined by HUD. Single-unit structures include single-family homes (detached or attached), mobile homes, boats, and RVs.

» The most common type of exterior building deficiency for Ohio homeowners is a crumbling foundation or having open cracks or holes in exterior walls, which combined are found in 9.3 percent of owner-occupied, single-unit structures.

» Broken windows are the most common type of exterior building deficiency for renters of single-unit structures in Ohio (8.5 percent).

AMERICAN HOUSING SURVEY

This table, and several others throughout this report, is drawn from the American Housing Survey (AHS), which was created by the U.S. Census Bureau in 1973 and has been conducted every other year since 1983. Results from this survey provide a great deal of insight regarding housing issues, particularly property conditions. However, in the past, AHS data were only available at the national level and for selected large metropolitan areas. Earlier this year, 2015 AHS data were released for the first time at the state level for seven states, including Ohio. This represents a compelling new data source not just for this report, but for anyone interested in learning more about where Ohioans live.

Data can be accessed through the AHS Table Creator here:
https://www.census.gov/programs-surveys/ahs/data/interactive/ahstablecreator.html

Exhibit 4-10. Common Interior Building Deficiencies by Type and Tenure

	Owner-Occupied		Renter-Occupied		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent
Plumbing Deficiencies						
Water supply stoppage in last 3 months	50,300	1.7	114,400	7.2	164,700	3.6
No flush toilet working some time in last 3 months	41,500	1.4	69,400	4.4	110,900	2.4
No hot or cold piped water	2,200	0.1	2,400	0.2	4,600	0.1
Heating Deficiencies						
Heating equipment breakdowns lasting 6 hours or more	66,200	2.2	73,200	4.6	139,400	3.0
Inadequate insulation	33,900	1.1	52,000	3.3	85,900	1.9
Inadequate heating capacity	25,300	0.8	34,600	2.2	59,900	1.3
Electric and Wiring Deficiencies						
Fuses or breakers blown in last 3 months	234,200	7.8	363,900	23.0	598,100	13.1
Exposed wiring	50,300	1.7	47,200	3.0	97,500	2.1
Rooms without electric outlets	49,600	1.7	36,000	2.3	85,600	1.9
No electrical wiring	2,100	0.1	500	<0.1	2,600	0.1
Upkeep and Other Deficiencies						
Water leakage from outside structure	359,900	12.0	526,500	33.3	886,400	19.4
Signs of mice or rats inside home in last 12 months	399,200	13.3	172,900	10.9	572,100	12.5
Open cracks or holes in walls or ceilings	172,200	5.7	167,500	10.6	339,700	7.4
Water pipes leaked	99,500	3.3	195,600	12.4	295,100	6.4
Plumbing fixtures backed up or overflowed	84,800	2.8	129,500	8.2	214,300	4.7
Mold in last 12 months	86,200	2.9	69,000	4.4	155,200	3.4
Signs of cockroaches in last 12 months	31,200	1.0	100,000	6.3	131,200	2.9
Broken plaster or peeling paint on walls or ceilings	82,500	2.8	48,500	3.1	131,000	2.9
Leakage from broken water heater	50,500	1.7	70,100	4.4	120,600	2.6
Holes in floors	22,500	0.8	39,900	2.5	62,400	1.4
All households	**2,995,500**	**100.0**	**1,579,900**	**100.0**	**4,575,400**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Deficiency types are defined by HUD. Water leaks are classified as upkeep deficiencies rather than plumbing deficiencies.

» Over 13 percent of Ohio homeowners report signs of mice or rats inside the home at least once in the previous year, the most common type of interior building deficiency for homeowners followed by water leakage from outside the structure (12 percent).

» One third of Ohio renters reported water leakage from outside the building, the most common type of interior building deficiency for renters, followed by blown fuses or breakers, in the prior three months (23 percent).

Exhibit 4-11. Housing Inadequacy by Severity, Deficiency Type, and Tenure

	Owner-Occupied		Renter-Occupied		All Households	
	Number	Percent	Number	Percent	Number	Percent
Moderately inadequate	*75,500*	*2.5*	*87,500*	*5.5*	*163,000*	*3.6*
Upkeep	55,000	1.8	59,000	3.7	114,000	2.5
Other	21,700	0.7	29,300	1.9	51,000	1.1
Severely inadequate	*17,100*	*0.6*	*21,500*	*1.4*	*38,600*	*0.8*
Plumbing	2,200	0.1	5,800	0.4	8,000	0.2
Heating	8,600	0.3	14,800	0.9	23,400	0.5
Electric	4,100	0.1	300	<0.1	4,400	0.1
Wiring	0	0.0	800	0.1	800	<0.1
Upkeep	2,900	0.1	700	<0.1	3,600	0.1
All households	**2,995,500**	**100.0**	**1,579,800**	**100.0**	**4,575,300**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Housing inadequacy, severity classifications, and deficiency types are defined by HUD. Plumbing deficiencies include lack of hot or cold water, lack of a full bathroom and sharing a bathroom with non-household members. Heating deficiencies include uncomfortable cold during winter lasting 24 hours or more because of heating equipment breakdowns. Electric deficiency is defined as lack of electricity. Wiring deficiencies include exposed wiring, rooms with no working wall outlets, and blown fuses or tripped circuit breakers. Upkeep deficiencies include water leaks, holes in floors, holes or open cracks in walls or ceilings, peeling paint or broken plaster on walls or ceilings and signs of rats. Other deficiencies include toilet breakdowns, reliance on unvented room heaters and lacking complete kitchen facilities.

» Over 100,000 renter-occupied units (6.9 percent) are rated as inadequate by HUD, mostly due to lack of upkeep causing issues such as leaks, holes, open cracks, peeling paint, broken plaster and rats.

» Of these units, more than 20,000 (1.4 percent of all renter households) are rated as severely inadequate, primarily due to uncomfortable cold in winter caused by breakdowns in heating equipment.

Exhibit 4-12. Worst Case Housing Needs

	Number	Percent
Assisted renter households (self-reported)	235,800	14.9
Unassisted renter households (81% AMI or more)	458,000	29.0
Unassisted renter households (51 to 80% AMI)	314,800	19.9
Unassisted renter households (50% AMI or less), *not Worst Case Needs*	**285,200**	**18.1**
Renter households with Worst Case Needs	**286,100**	**18.1**
All renter households	**1,579,900**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: To be classified as "Worst Case Needs," as defined by HUD, a renter-occupied household must have income below 50% AMI, receive no government housing assistance (federal, state or local), and pay more than 50% of income for rent, live in severely inadequate housing, or both. Severely inadequate housing is defines as having any one of the following interior building deficiencies: lack of hot or cold water; lack of a full bathroom; sharing a bathroom with non-household members; uncomfortable cold during winter lasting 24 hours or more because of heating equipment breakdowns; lack of electricity; exposed wiring, rooms with no working wall outlets, and blown fuses or tripped circuit breakers in the past three months; or any five of six upkeep deficiencies (water leaks from the exterior, interior water leaks, holes in floors, open cracks in walls or ceilings, peeling paint or broken plaster on walls or ceilings, and signs of rats). AMI refers to area median income as defined by HUD.

»   The Worst Case Needs measure was developed by HUD to determine the extent to which adequate and affordable rental units are needed for families at the lowest income levels.

»   Nearly one in five Ohio renter households (18 percent) can be classified as having Worst Case Needs, meaning they are very low-income, receive no government housing assistance and are either severely cost burdened or live in severely inadequate housing conditions.

Exhibit 4-13. Prevalence of Housing Problems by Income and Tenure

Household Income	Owner-Occupied		Renter-Occupied		All Households	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	136,085	78.6%	323,210	75.7%	459,295	76.5%
31% to 50% AMI	149,480	58.6%	218,480	76.0%	367,960	67.8%
51% to 80% AMI	185,340	39.7%	124,995	39.5%	310,335	39.6%
81% to 100% AMI	82,420	25.5%	17,655	12.2%	100,075	21.4%
More than 100% AMI	133,255	7.2%	17,180	5.1%	150,435	6.9%
All incomes	**686,580**	**22.5%**	**701,520**	**46.3%**	**1,388,100**	**30.4%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 1

Note: A "housing problem" indicates a household where housing costs exceed 30 percent of income, a housing unit has incomplete kitchen or plumbing facilities or there is more than one occupant per room. AMI refers to area median income as defined by HUD.

» Nearly half of Ohio renter households (46.3 percent) experience at least one of four housing problems, as defined by HUD: incomplete kitchen or plumbing facilities, overcrowding or cost burden.

» One in five homeowners in Ohio (22.5 percent) experience one of these four housing problems.

» These issues are more acute among extremely low-income households (30 percent AMI or less) where over 75 percent of households experience housing problems regardless of tenure.

Exhibit 4-14. Prevalence of Severe Housing Problems by Income and Tenure

Household Income	Owner-Occupied		Renter-Occupied		All Households	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	107,200	61.9%	277,060	64.9%	384,260	64.0%
31% to 50% AMI	76,100	29.8%	82,335	28.7%	158,435	29.2%
51% to 80% AMI	57,660	12.3%	25,710	8.1%	83,370	10.6%
81% to 100% AMI	15,490	4.8%	5,940	4.1%	21,430	4.6%
More than 100% AMI	25,170	1.4%	10,960	3.2%	36,130	1.7%
All incomes	**281,620**	**9.2%**	**402,005**	**26.6%**	**683,625**	**15.0%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 2

Note: A "severe housing problem" indicates a household where housing costs exceed 50 percent of income, a housing unit has incomplete kitchen or plumbing facilities or there are more than 1.5 occupants per room.

» While overcrowding and cost burden can be more or less severe, HUD considers both incomplete kitchen facilities and incomplete plumbing facilities to be severe enough.

» One in four Ohio renter households (26.6 percent) experience one of four severe housing problems.

» Extremely low-income households are by far the most likely to experience severe housing problems (over 60 percent), regardless of tenure.

Exhibit 4-15. Prevalence of Substandard Housing by Income and Tenure

Household Income	Owner-occupied		Renter-occupied		All households	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	3,430	1.98%	11,505	2.69%	14,935	2.49%
31% to 50% AMI	3,170	1.24%	8,085	2.81%	11,255	2.08%
51% to 80% AMI	3,635	0.78%	7,295	2.30%	10,930	1.39%
81% to 100% AMI	1,925	0.60%	1,945	1.34%	3,870	0.83%
More than 100% AMI	5,980	0.33%	4,750	1.41%	10,730	0.49%
All incomes	**18,140**	**0.59%**	**33,580**	**2.22%**	**51,720**	**1.13%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 8

Note: "Substandard housing" is defined as a housing unit with incomplete kitchen facilities (a sink with a faucet, a stove or range and a refrigerator) or incomplete plumbing facilities (hot and cold running water, a flush toilet and a bathtub or shower).

» HUD considers units with incomplete kitchen or plumbing facilities to be substandard housing.

» One out of every 45 renter-occupied units in Ohio (33,580 units) lack a basic kitchen or bathroom.

» At all income ranges, renters are more vulnerable than homeowners.

Exhibit 4-16. Prevalence of Overcrowded Housing by Income and Tenure

Household Income	Owner-Occupied		Renter-Occupied		All Households	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	2,315	1.34%	12,475	2.92%	14,790	2.46%
31% to 50% AMI	3,239	1.27%	7,955	2.77%	11,194	2.06%
51% to 80% AMI	5,165	1.11%	8,115	2.56%	13,280	1.69%
81% to 100% AMI	2,910	0.90%	2,915	2.01%	5,825	1.24%
More than 100% AMI	8,570	0.47%	4,985	1.48%	13,555	0.62%
All incomes	**22,199**	**0.73%**	**36,445**	**2.41%**	**58,644**	**1.28%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 10

Note: "Overcrowded housing" is defined as a household with more than one occupant per room, excluding bathrooms and hallways.

» Roughly one in 40 renter households in Ohio (36,445 households) is considered overcrowded by HUD's standard of one person per room.

» At all income ranges, renters are more likely to experience overcrowding than homeowners.

Exhibit 4-17. Prevalence of Severely Overcrowded Housing by Income and Tenure

Household Income	Owner-occupied		Renter-occupied		All households	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	480	0.28%	2,900	0.68%	3,380	0.56%
31% to 50% AMI	589	0.23%	1,945	0.68%	2,534	0.47%
51% to 80% AMI	880	0.19%	2,340	0.74%	3,220	0.41%
81% to 100% AMI	400	0.12%	660	0.45%	1,060	0.23%
More than 100% AMI	1,745	0.09%	1,365	0.40%	3,110	0.14%
All incomes	**4,094**	**0.13%**	**9,210**	**0.61%**	**13,304**	**0.29%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 10

Note: "Severely overcrowded housing" is defined as a household with more than 1.5 occupants per room, excluding bathrooms and hallways.

» One in four overcrowded renter households in Ohio (9,210 households) is considered severely overcrowded by HUD for having 1.5 occupants members per room.

» At all income ranges, renters are more likely to experience severe overcrowding than homeowners.

Exhibit 4-18. Housing Units per Square Mile by School District

Statewide: 125

Less than 25
25 to 99
100 to 399
400 to 1,599
1,600 or more
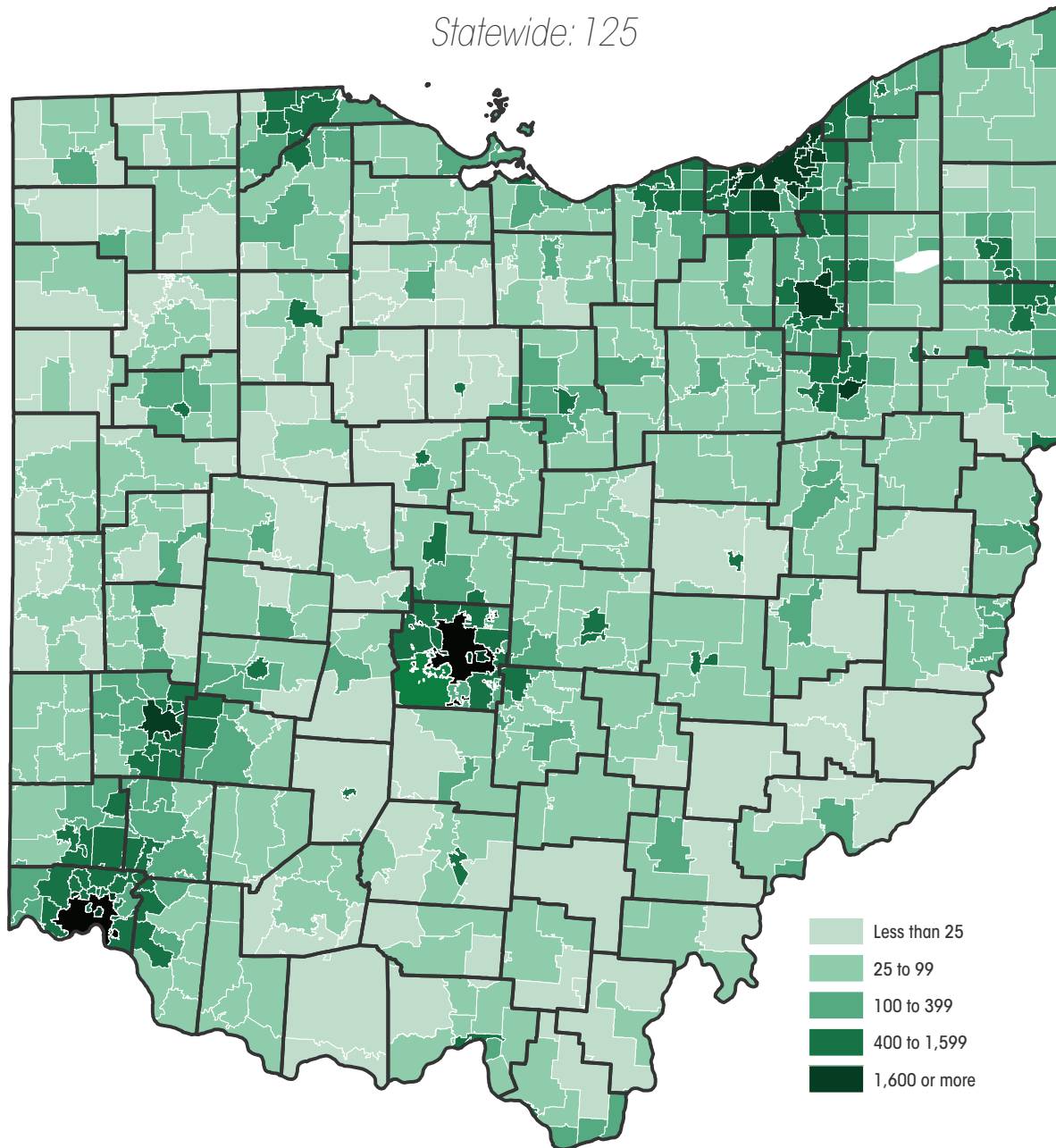
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25001;
School District Square Mileage, Ohio Department of Education (based on 2013 maps)

»   Housing density is closely connected to urban, suburban and rural topologies—more
    so than population density—with high-density urban communities at one end of the
    spectrum and low-density rural areas at the other.

»   Lakewood City School District in Cuyahoga County has the highest number of housing
    units per square mile (4,534), while Ridgemont Local School District in Hardin County has
    the fewest (13).

Exhibit 4-19. Quarterly Vacancy Rates for the United States and Ohio by Tenure

Legend:
— Ohio Rental Vacancy Rate
- - - U.S. Rental Vacancy Rate
— Ohio Homeowner Vacancy Rate
- - - U.S. Homeowner Vacancy Rate
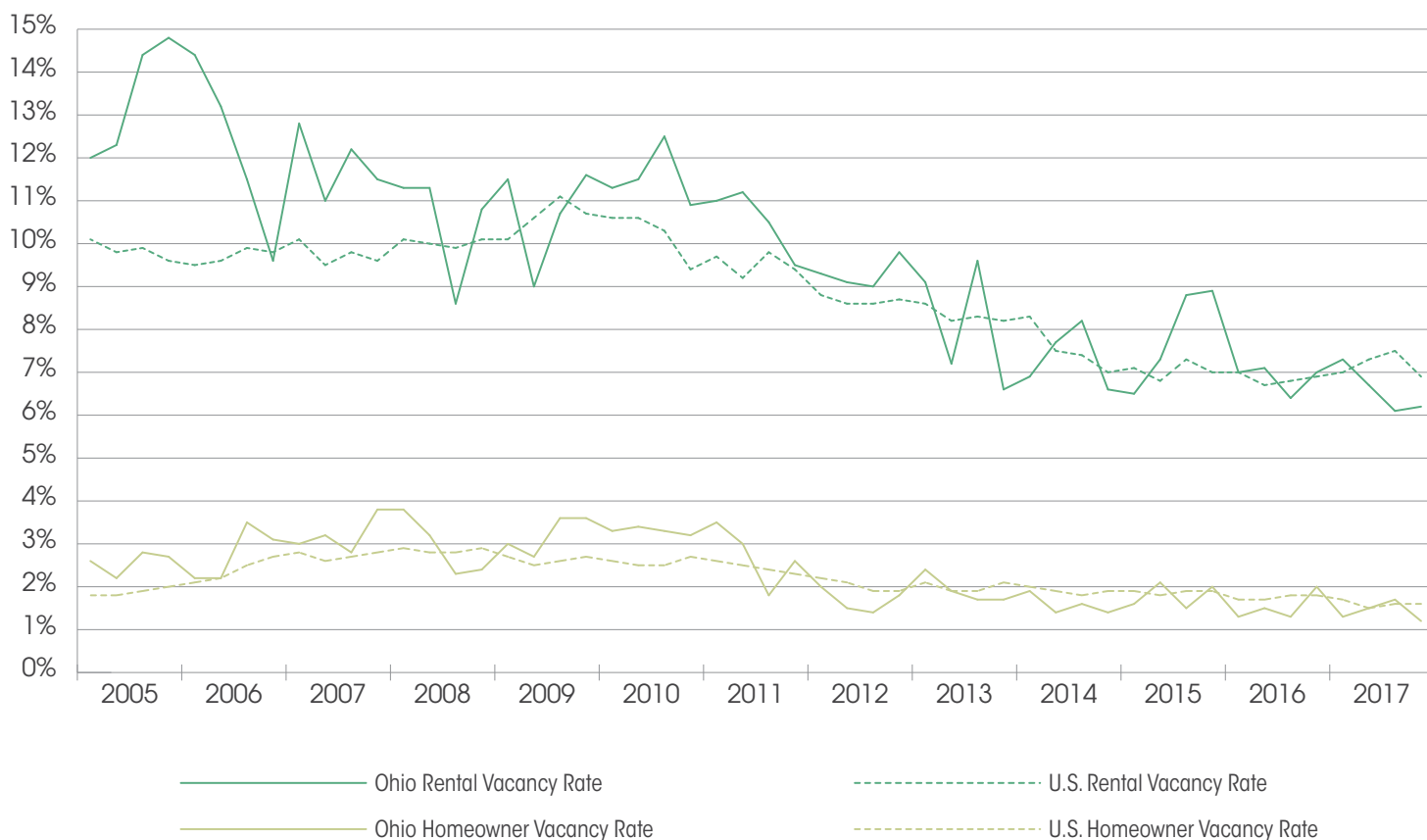
Source: Housing Vacancy Survey, U.S. Census Bureau

Note: The vacancy rate, also known as the "available housing vacancy rate," is defined as the number units available for sale or rent divided by the sum of the number of occupied units, units sold or rented (but not occupied) and units available for sale or rent. It excludes units for seasonal or occasional use, units for migrant workers and any other vacant units that are not currently on the housing market for whatever reason.

» Rental vacancy rates have historically been significantly higher than homeowner vacancy rates, both in Ohio and nationally, and have been generally declining over the past decade.

» As of the fourth quarter of 2017, 6.2 percent of the year-round rental housing inventory in Ohio were vacant-for-rent, down from a high of 14.8 percent in 2005.

» At the same time, the homeowner vacancy rate in Ohio stands at 1.2 percent, down from 3.8 percent at its highest point in 2007 and 2008.

Exhibit 4-20. Year-Round Housing Inventory by Vacancy Status and Tenure

	Homeowner Units	Rental Units	All Housing Units
Year-round housing inventory	*3,113,873*	*1,693,461*	*4,807,334*
Occupied	3,035,485	1,565,964	4,601,449
Sold or rented, not occupied	21,657	25,338	46,995
Available for sale or rent	56,731	102,159	158,890
Available housing vacancy rate	1.8%	6.0%	3.3%

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25004

Note: The "year-round housing inventory" includes all occupied units, units sold or rented but not occupied and units available for sale or rent. It excludes units for seasonal or occasional use, units for migrant workers and any other vacant units that are not currently on the housing market for whatever reason. The "available housing vacancy rate," is defined as the number units available for sale or rent divided by the number of units in the year-round housing inventory.

» There are 102,159 available housing units in Ohio for rent, or six percent of the rental inventory.

» At the same time there are 56,731 available homes for sale in Ohio, corresponding to a homeowner vacancy rate of 1.8 percent.

Exhibit 4-21. Vacant Units by Vacancy Type

	Number	Percent of All Vacant Units	Percent of All Housing Units
Available for sale or rent	158,890	29.1	3.1
Sold or rented, not occupied	46,995	8.6	0.9
For seasonal or occasional use	56,638	10.4	1.1
For migrant workers	549	0.1	<0.1
Other vacant units	282,423	51.8	5.5
All vacant units	*545,495*	*100.0*	*10.6*
All occupied units	4,601,449	—	89.4
All housing units	**5,146,944**	**—**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25004

Note: A housing unit is considered vacant if no one is living in the unit more than two months out of the year and construction that has reached a point where all exterior windows and doors are installed and final, usable floors are in place. Other vacant units include bank-owned properties and units held by the owner for personal reasons. Former residential units which are currently being used for nonresidential purposes, such as a store or office, are not included. Abandoned housing units that have been open to the elements or are set to be demolished or condemned are also not included.

» Over 545,000 housing units are not occupied year-round, representing 11 percent of the state's housing stock.

» One in 10 vacant units in Ohio is for seasonal or occasional use only, such as vacation homes.

» Only 29 percent of vacant units are available for sale or rent for year-round use.

Exhibit 4-22. Vacant Units as Share of Housing Units by County

Statewide: 10.6%

	Less than 5.0%
	5.0% to 9.9%
	10.0% to 14.9%
	15.0% to 19.9%
	20.0% or more
	Appalachia

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25002

Notes: A housing unit is considered vacant if no one is living in the unit more than two months out of the year. Vacant units include housing available for sale or rent, housing inventory sold or rented but not occupied, housing for seasonal or occassional use, housing for migrant workers or any construction that has reached a point where all exterior windows and doors are installed and final usable floors are in place. Former residential units which are currently being used for nonresidential purposes, such as a store or office, are not included. Abandoned housing units that have been open to the elements or are set to be demolished or condemned are also not included.

» Nearly one in nine housing units in Ohio is considered vacant.

» Ottawa County, with its large number of seasonal vacation homes on Lake Erie, has the largest share of vacant units (37.9 percent), followed by Morgan, Harrison and Vinton (all higher than 20 percent)— three Appalachia counties where vacancy is more likely to be indicative of housing market distress.

» Meanwhile, fast-growing Delaware County has the smallest share of vacant units in state (4.3 percent).

Exhibit 4-23. Vacant Units as Share of Housing Units by School District

Statewide: 10.6%

Less than 5.0%
5.0% to 9.9%
10.0% to 14.9%
15.0% to 19.9%
20.0% or more

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25002

Notes: A housing unit is considered vacant if no one is living in the unit more than two months out of the year. Vacant units include housing available for sale or rent, housing inventory sold or rented but not occupied, housing for seasonal or occassional use, housing for migrant workers or any construction that has reached a point where all exterior windows and doors are installed and final usable floors are in place. Former residential units which are currently being used for nonresidential purposes, such as a store or office, are not included. Abandoned housing units that have been open to the elements or are set to be demolished or condemned are also not included.

» Due to the large number of seasonal vacation homes, the four island districts in Lake Erie—North Bass, Middle Bass, Put-in-Bay and Kelleys Island—have by far the largest share of vacant units in the state, ranging from 77 to 100 percent.

» Outside of such vacation destinations, East Cleveland City School District in Cuyahoga County has the largest share of vacant units (35.9 percent).

» Kalida Local School District in Putnam County has the smallest share in the state (0.4 percent).

Exhibit 4-24. Quarterly Homeownership Rates for the United States and Ohio
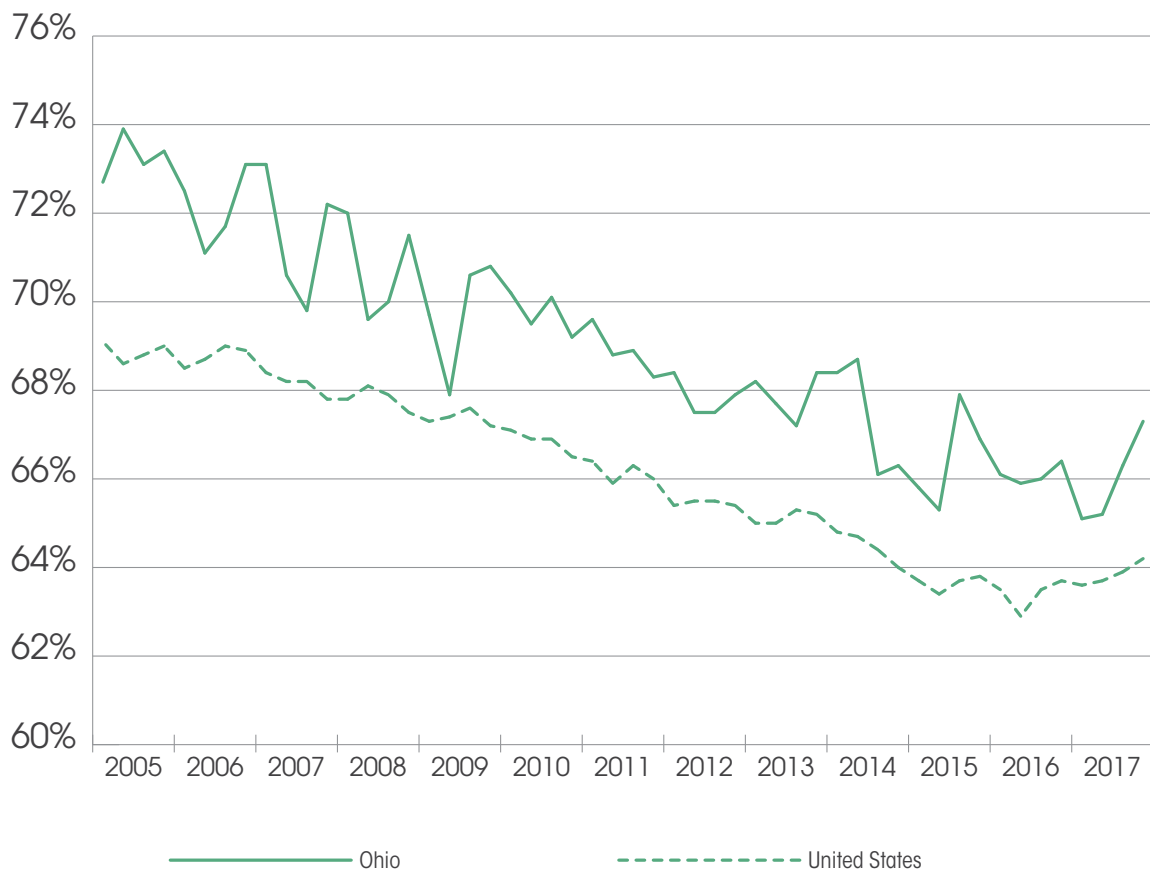
Source: Housing Vacancy Survey, U.S. Census Bureau

» Between 2005 and 2014, homeownership rates in Ohio and the United States at large fell.

» However, in the past three years, homeowership rates have seemed to stabilize.

» After reaching its lowest point in the first quarter of 2017 (65.1 percent), the homeownership rate in Ohio increased to 67.3 percent in the fourth quarter, which is above the national rate (64.2 percent).

Exhibit 4-25. Homeownership Rate by County

Statewide: 66.0%

Legend:
- Less than 60.0%
- 60.0% to 64.9%
- 65.0% to 69.9%
- 70.0% to 74.9%
- 75.0% or more

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25003
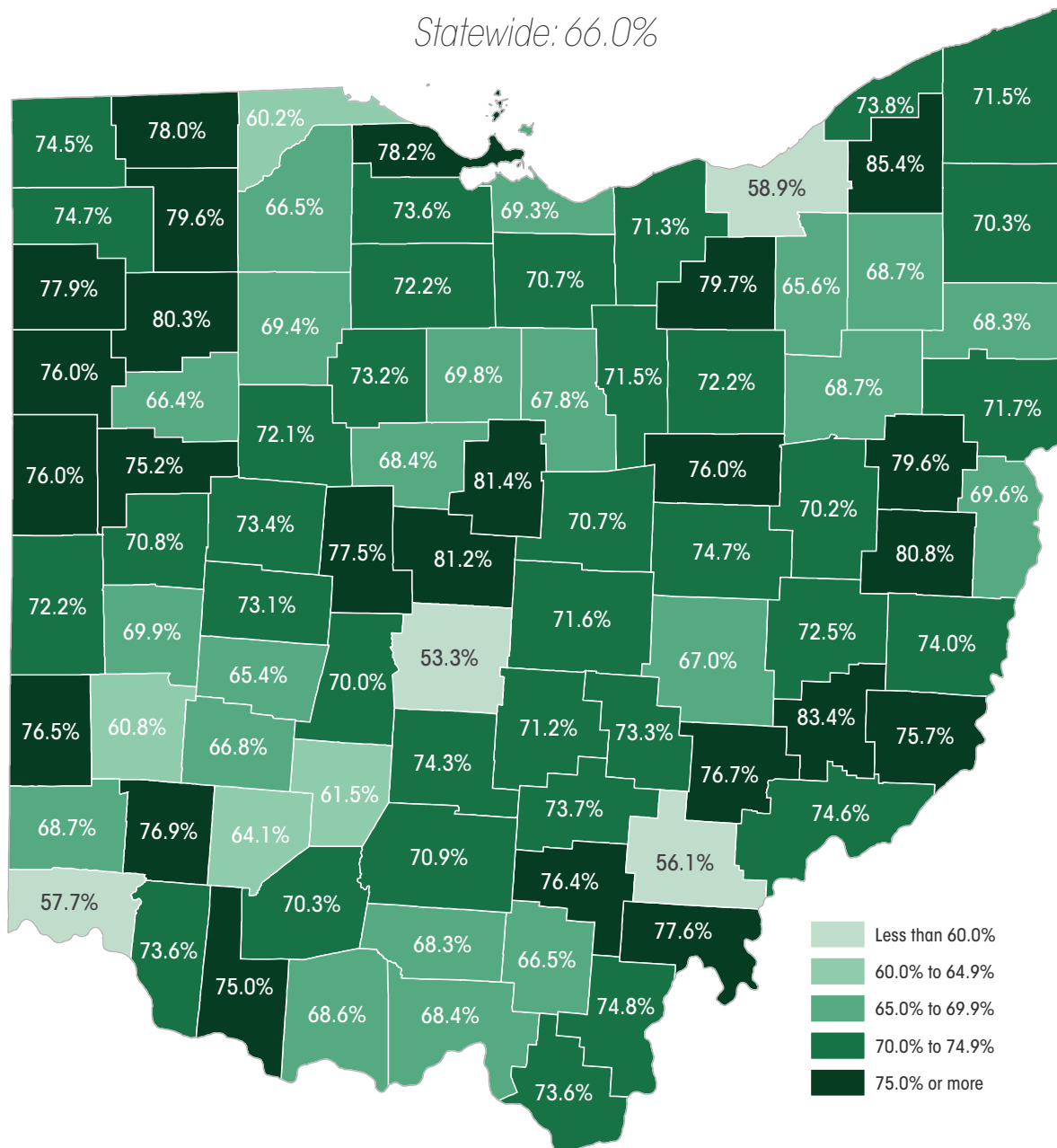
» Roughly two-thirds of householders in Ohio own their home.

» Homeownership is highest in suburban Geauga County (85.4 percent) and lowest in more urban Franklin County (53.3 percent), where nearly half of householders are renters.

Exhibit 4-26. Age of Householder by Tenure

Age of Householder	Owner Householder		Renter Householder		Homeownership Rate
	Number	Percent	Number	Percent	
15 to 24 years	24,707	0.8	167,877	10.7	12.8%
25 to 34 years	283,433	9.3	398,762	25.5	41.5%
35 to 44 years	466,463	15.4	285,756	18.2	62.0%
45 to 54 years	644,190	21.2	260,704	16.6	71.2%
55 to 64 years	707,949	23.3	216,917	13.9	76.5%
65 to 74 years	507,169	16.7	119,520	7.6	80.9%
75 to 84 years	287,441	9.5	68,298	4.4	80.8%
85 years and over	114,133	3.8	48,130	3.1	70.3%
All householders	**3,035,485**	**100.0**	**1,565,964**	**100.0**	**66.0%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25007

» More than one in three renter householders (36.2 percent) is under age 35, while only 10.9 percent of owner householders are young adults.

» Over half of owner householders (53.3 percent) are age 55 or older; among renter householders, 28.9 percent fall in the same age range.

Exhibit 4-27. Household Size by Tenure

Household Size	Owner-Occupied		Renter-Occupied		Homeownership Rate
	Number	Percent	Number	Percent	
1-person household	729,893	24.0	653,365	41.7	52.8%
2-person household	1,182,336	39.0	414,271	26.5	74.1%
3-person household	467,551	15.4	227,966	14.6	67.2%
4-person household	398,583	13.1	151,575	9.7	72.4%
5-person household	169,907	5.6	73,387	4.7	69.8%
6-person household	56,233	1.9	29,430	1.9	65.6%
7- or more person household	30,982	1.0	15,970	1.0	66.0%
All households	**3,035,485**	**100.0**	**1,565,964**	**100.0**	**66.0%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25009

» Statewide, 42 percent of renter households and 24 percent of owner households are individuals living alone.

» Households with four or more members are more common among owners (22 percent) than among renters (17 percent).

Exhibit 4-28. Household and Family Type by Tenure

Household or Family Type	Owner-Occupied		Renter-Occupied		Homeownership Rate
	Number	Percent	Number	Percent	
Married couple without children	1,181,472	38.9	165,462	10.6	87.7%
Married couple with children	628,151	20.7	164,020	10.5	79.3%
Single mother with children	98,230	3.2	239,348	15.3	29.1%
Single father with children	53,546	1.8	54,410	3.5	49.6%
Other family household	227,186	7.5	128,328	8.2	63.9%
1-person household	729,893	24.0	653,365	41.7	52.8%
Other nonfamily household	117,007	3.9	161,031	10.3	42.1%
All households	**3,035,485**	**100.0**	**1,565,964**	**100.0**	**66.0%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25115

» Married couples are more likely to own their home than other household or family types, whether they have children (79 percent) or not (88 percent).

» Married couples represent 60 percent of owner households but only 21 percent of renter households.

» Single mothers with children are by far the least likely householders to own their home (29 percent) and make up the most common family type among renters (15 percent).

» Non-family households, most of which are individuals living alone, comprise more than half of renter households (52 percent) but only 28 percent of owner households.

Exhibit 4-29. Common Reasons for Moving by Tenure

Reasons for Moving	Owner-Occupied		Renter-Occupied		All households	
	Number	Percent	Number	Percent	Number	Percent
Wanted a larger or better quality home	155,500	44.3	166,300	23.4	321,800	30.3
To form own household	114,800	32.7	187,300	26.3	302,100	28.4
Wanted a more desirable neighborhood	136,000	38.7	156,400	22.0	292,400	27.5
To be closer to family	99,200	28.2	122,200	17.2	221,400	20.8
To reduce your housing costs	65,100	18.5	136,900	19.3	202,000	19.0
Change in household or family size	72,000	20.5	129,000	18.1	201,000	18.9
New job or job transfer	40,800	11.6	90,300	12.7	131,100	12.3
To reduce commuting time	34,300	9.8	90,900	12.8	125,200	11.8
Forced to move	11,800	3.4	60,600	8.5	72,400	6.8
Other	36,600	10.4	167,300	23.5	203,900	19.2
Not reported	9,900	2.8	27,200	3.8	37,100	3.5
All households moved in past 2 years	**351,400**	**100.0**	**711,000**	**100.0**	**1,062,400**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Reasons for moving closer to family include health reasons, economic reasons or other. Reasons for change in household or family size include marriage, divorce, separation, child birth or adoption. Commuting includes to work or school. Being forced to move includes being forced by a landlord, a bank or other financial institution, the government or because of a disaster or fire. Totals may not add up to 100 percent because respondents could give more than one reason for moving.

» Over one million households in Ohio moved in the two years prior to the survey, two-thirds of them (711,000) into a rental unit.

» Among those households moving into a rental unit, the most common reason for moving was to form their own household (26 percent).

» Among the 351,400 recent homebuyers in Ohio, the most common reason for moving was wanting a larger or better quality home (44 percent).

» Nearly one in three households that moved (31 percent) did so to reduce either housing costs (19 percent) or transportation costs (12 percent).

» The number of households reporting they were forced to move (72,400) appears to be an undercount, considering the number of eviction filings alone is over 100,000 (see Exhibit 6-16).

CHAPTER 5:
HOUSING MARKET

Exhibit 5-1. Monthly Number of Home Sales
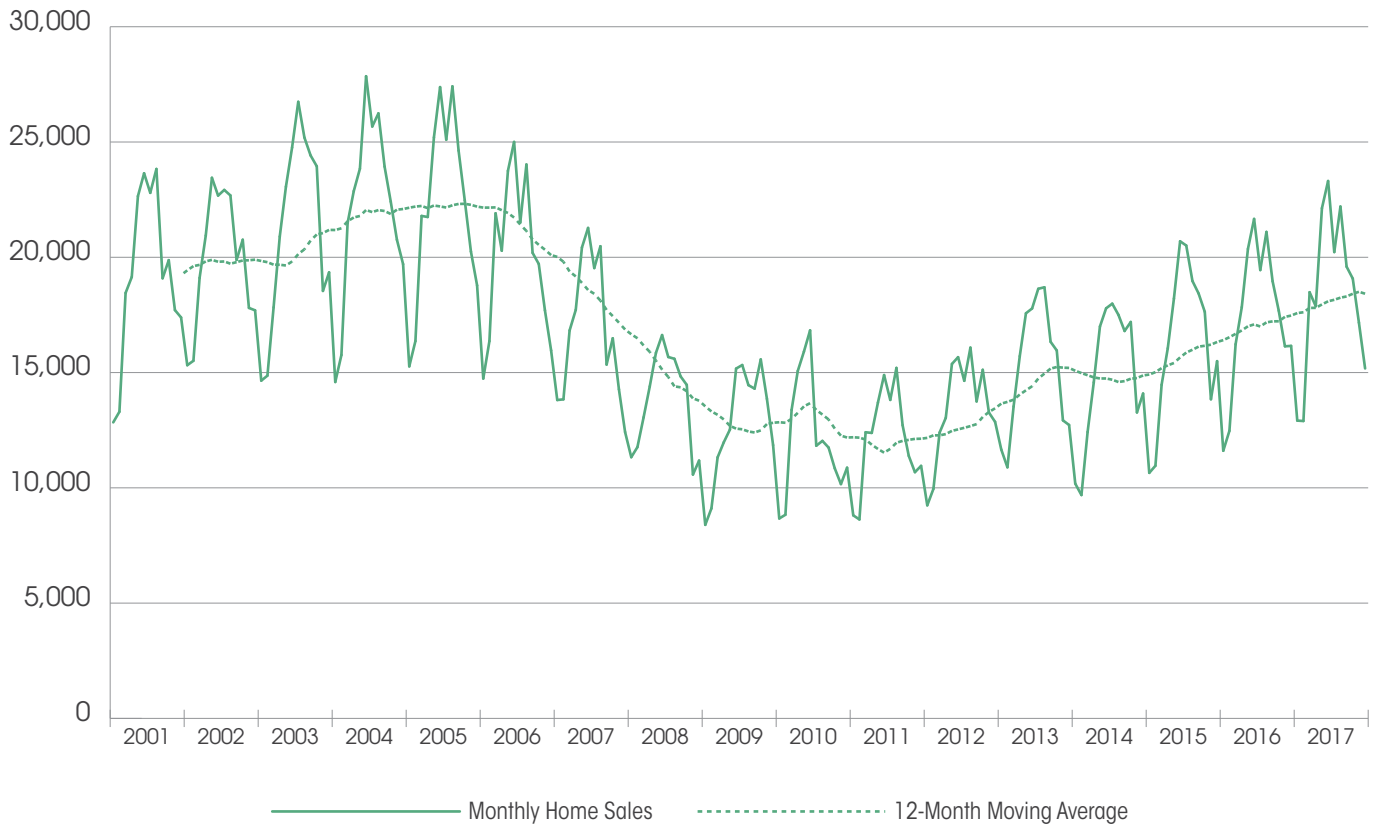
Source: Real Estate Analytics Suite, CoreLogic

» In total, 221,048 homes were sold in Ohio in 2017, or an average of 18,421 per month.

» 2017 was the busiest year for home sales statewide since 2006.

Exhibit 5-2. Monthly Median Home Sale Price

Median Home Sales Price (Real Dollars) ———
12-Month Moving Average (Real Dollars) ----------
Median Home Sales Price (Nominal Dollars) ———
12-Month Moving Average (Nominal Dollars) ----------

Source: Real Estate Analytics Suite, CoreLogic;
Consumer Price Index for All Urban Consumers, U.S. Bureau of Labor Statistics

Note: The value in nominal dollars represents the dollar value at the time, as opposed to the value in real dollars which is adjusted
for inflation using the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter."

» The 12-month moving average in median sales price was nearly $120,000 by December 2017.

» In nominal (i.e., non-inflation-adjusted) terms, this is the highest price on record.

» Adjusting for inflation, however, prices are still well below where they were 10 to 15 years ago.

Exhibit 5-3. Median Home Value by County

Statewide: $131,900
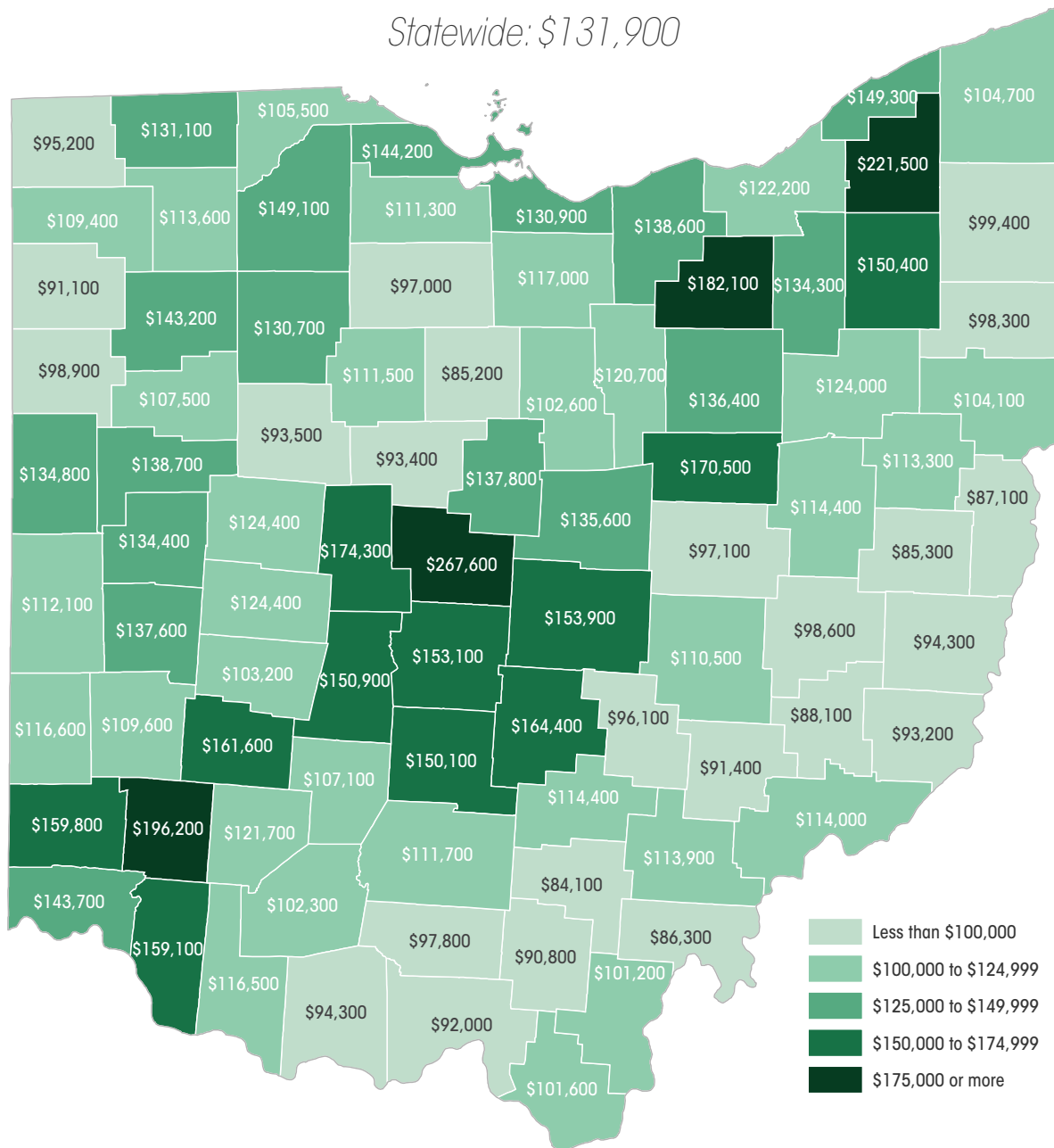
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25077

Legend:
- Less than $100,000
- $100,000 to $124,999
- $125,000 to $149,999
- $150,000 to $174,999
- $175,000 or more

» The median home in Ohio is worth $131,900.

» County-level values range from $85,200 (Crawford) to $267,600 (Delaware).

» Home values are lowest in rural areas and highest in Central Ohio and suburban counties.

Exhibit 5-4. Down Payment as Share of Purchase Price for Homes Purchased or Built

Share of Purchase Price	Number	Percent
No down payment	427,500	14.8
Less than 3%	57,300	2.0
3% to 5%	259,800	9.0
6% to 10%	430,700	14.9
11% to 15%	147,500	5.1
16% to 20%	426,600	14.8
21% to 40%	273,100	9.4
41% to 99%	166,900	5.8
Bought outright (100%)	166,400	5.8
Not reported	534,200	18.5
All homes purchased or built	**2,890,100**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Includes all homeowners who purchased or built their current home regardless of date of acquisition.

» Fifteen percent of homes in Ohio were originally purchased or built with no down payment, and over 40 percent were purchased with 10 percent down or less.

» Six percent of homes in the state were originally purchased with cash.

Exhibit 5-5. Homebuyers Assisted by OHFA Homeownership Programs by County Since 2008

Statewide: 38,146

Source: OHFA homeownership program data (as of December 31, 2017)
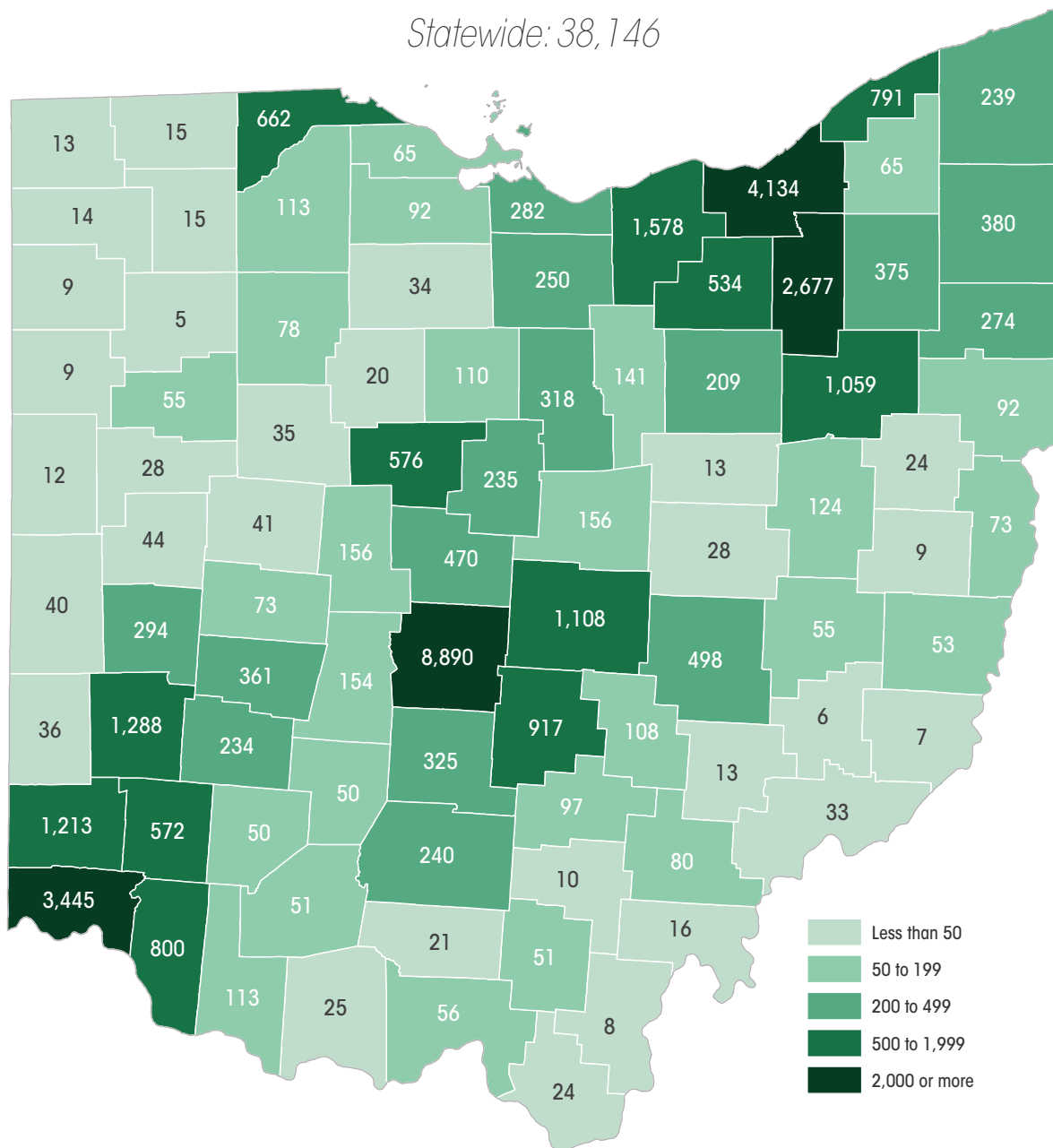
Note: "Homebuyers assisted" are households receiving an OHFA loan and/or mortgage tax credit.

Legend:
- Less than 50
- 50 to 199
- 200 to 499
- 500 to 1,999
- 2,000 or more

» On average, OHFA homebuyer programs have served 3,815 households per year over the past decade.

» OHFA loans and/or mortgage tax credits have been issued in all 88 counties with at least five homebuyers assisted in every county.

» Franklin County's 8,890 homeowners assisted represents 23.3 percent of the statewide total.

Exhibit 5-6. Monthly 90-Day Delinquency Rates for the United States and Ohio
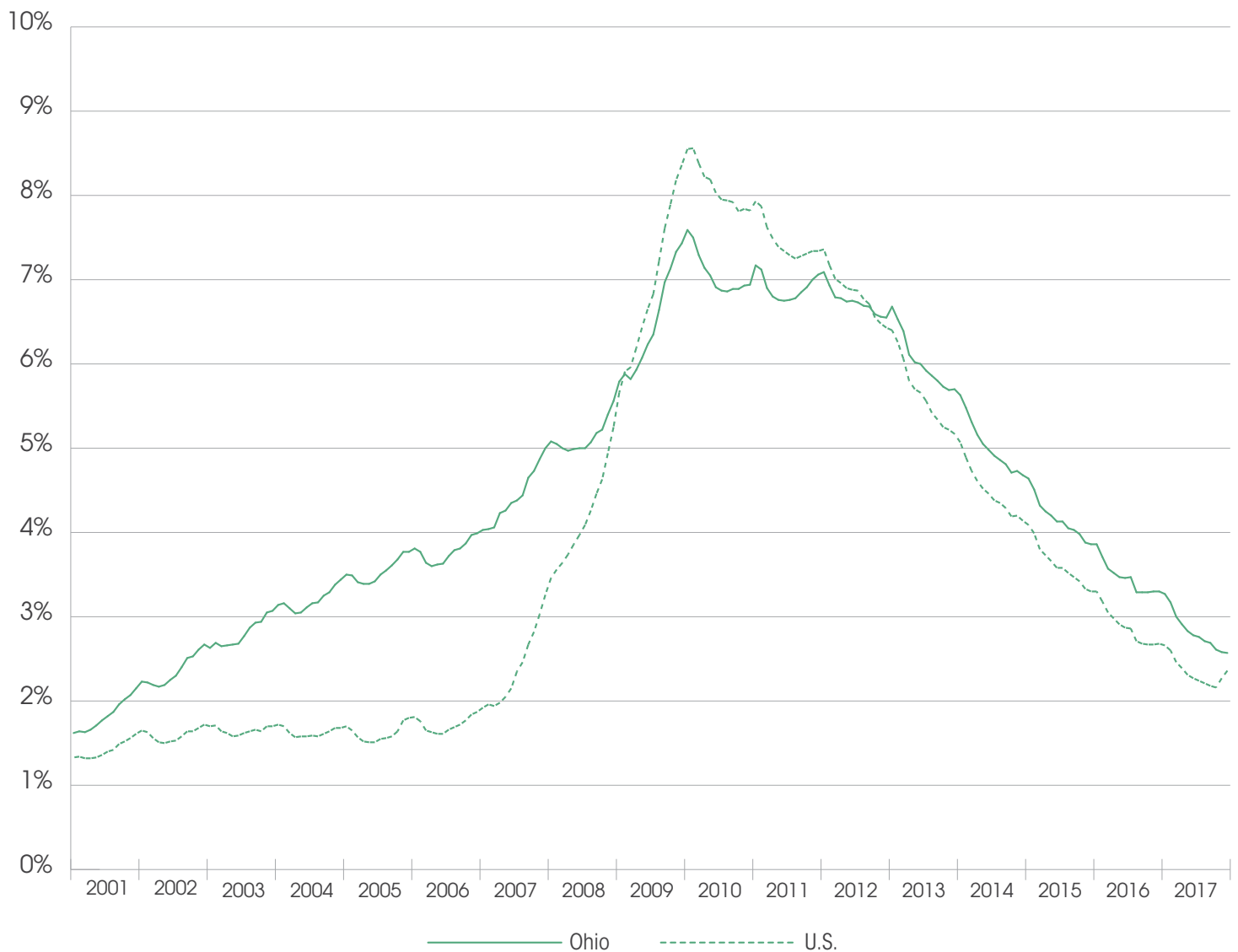
Source: Real Estate Analytics Suite, CoreLogic

» In January 2010, 7.59 percent of all mortgages statewide were 90 days delinquent or more.

» This rate was 2.57 percent in December 2017, nearly two thirds less than the 2010 peak.

» Delinquencies have been slightly more common in Ohio than the rest of the country since 2012.

Exhibit 5-7. 90-Day Delinquency Rate by County

Statewide: 2.57%

	Legend
	Less than 1.00%
	1.00% to 1.99%
	2.00% to 2.99%
	3.00% to 3.99%
	4.00% or more

Source: Real Estate Analytics Suite, CoreLogic (as of December 2017)

» Ninety-day delinquency rates by county range from 0.98 percent (Delaware) to 5.07 (Meigs).

» The highest delinquency rates are seen in south central and east central parts of the state.

Exhibit 5-8. Monthly Foreclosure Rates for the United States and Ohio
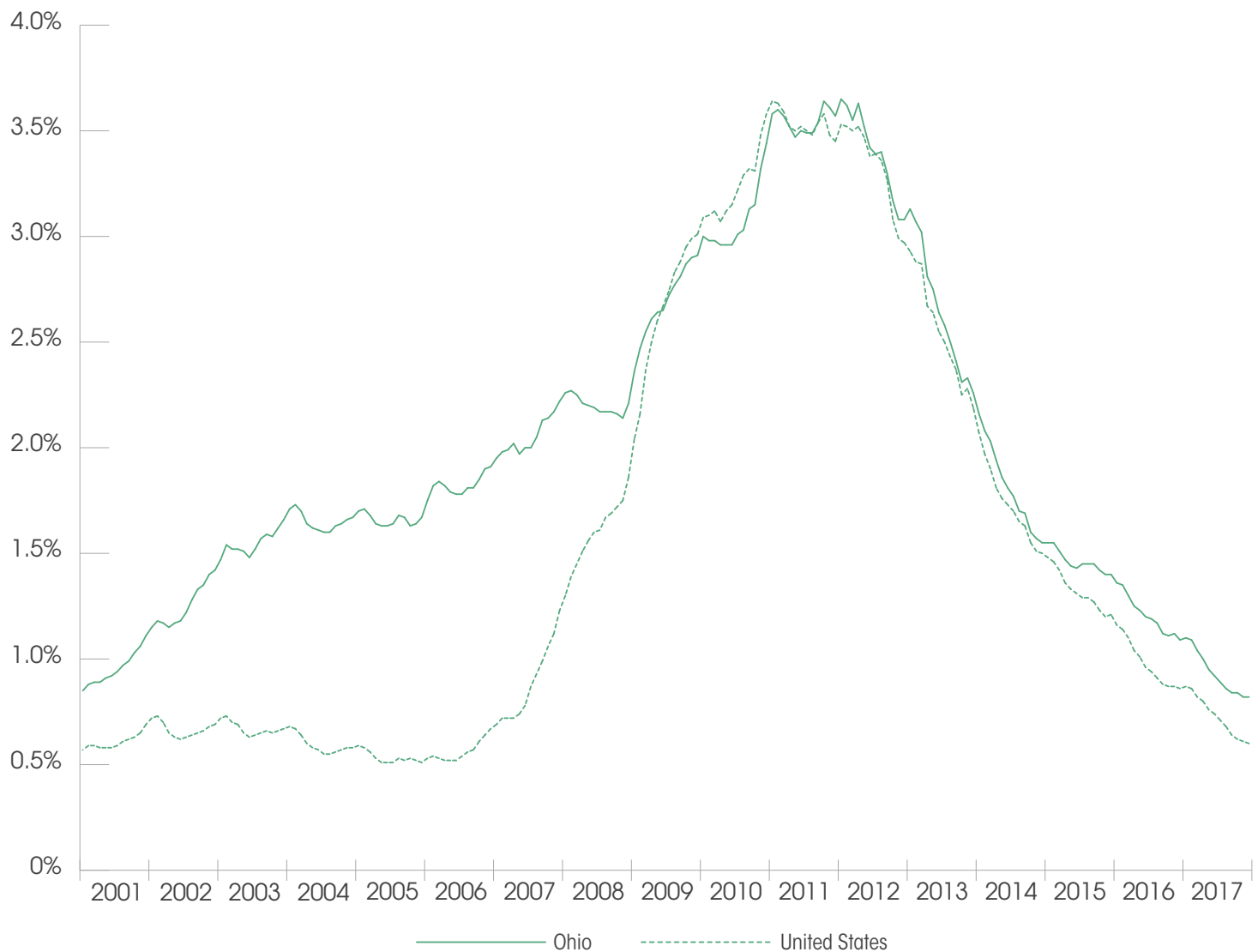
Source: Real Estate Analytics Suite, CoreLogic

» Foreclosure rates peaked at 3.65 percent in Ohio in January 2012.

» This rate has fallen precipitously to 0.82 percent in December 2017.

» These figures have been modestly higher than the national average over the past three years.

Exhibit 5-9. Foreclosure Rate by County

Statewide: 0.82%
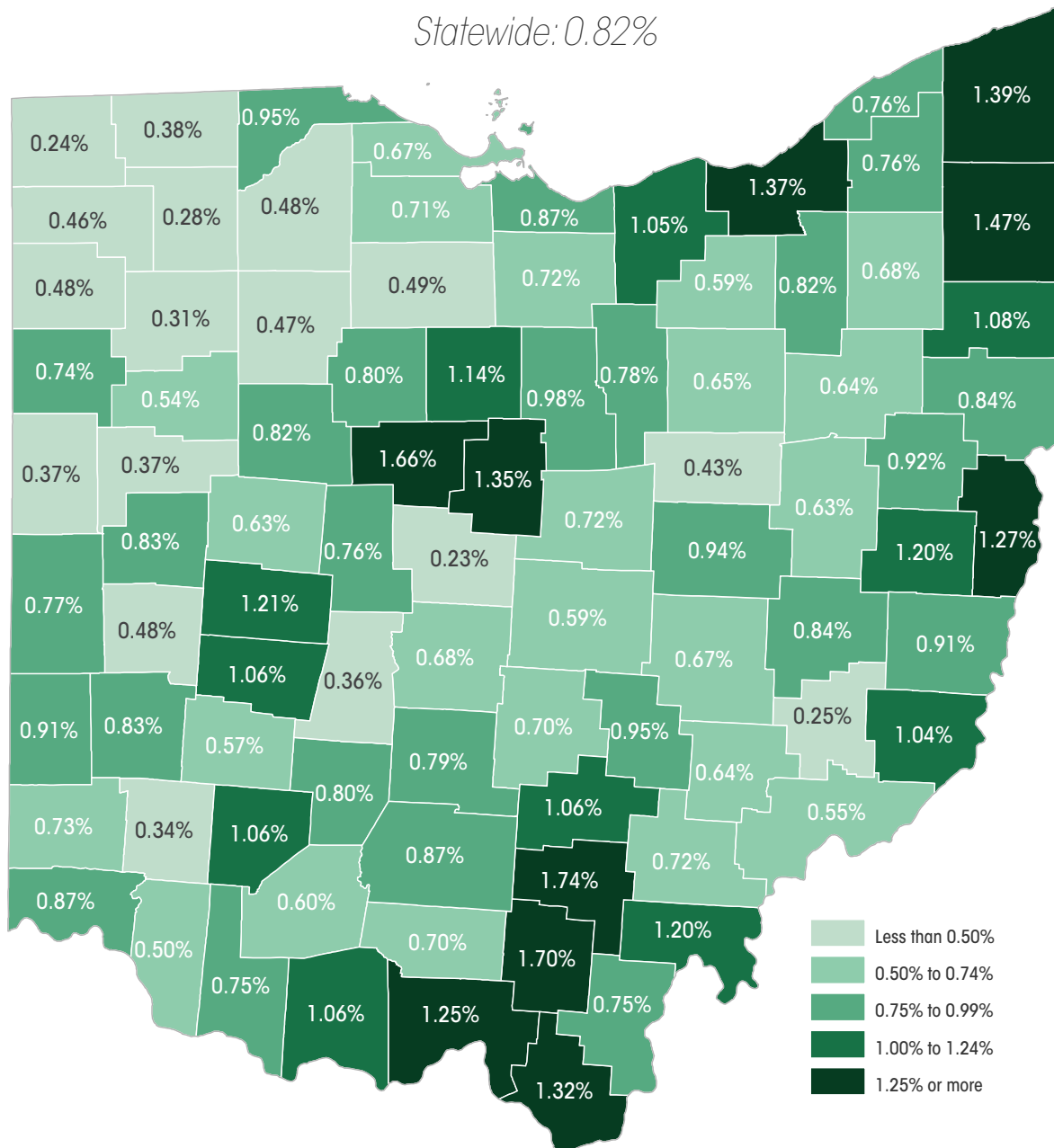
Source: Real Estate Analytics Suite, CoreLogic (as of December 2017)

» Foreclosure rates by county range from 0.23 percent (Delaware) to 1.74 percent (Vinton).

» Rates are generally highest in northeast and south central Ohio, though other locations (e.g., Marion) are also experiencing elevated levels.

Exhibit 5-10. Monthly Negative Equity Shares for the United States and Ohio

Source: Real Estate Analytics Suite, CoreLogic

» About one in 15 homes statewide (6.8 percent) are considered "underwater," meaning that more is owed on the mortgage than the home is worth.

» This is modestly higher than the nation as a whole, where about one in 20 (4.9 percent) are underwater.

» These levels represent a dramatic improvement from earlier in the economic recovery when more than one in four homes (26.7 percent) were underwater in March 2013.

Exhibit 5-11. Negative Equity Share by County

Statewide: 6.84%

⬜	Not available
🟩	Less than 4.00%
🟩	4.00% to 5.99%
🟩	6.00% to 7.99%
🟩	8.00% to 9.99%
🟩	10.00% or more

Source: Real Estate Analytics Suite, CoreLogic (as of December 2017)
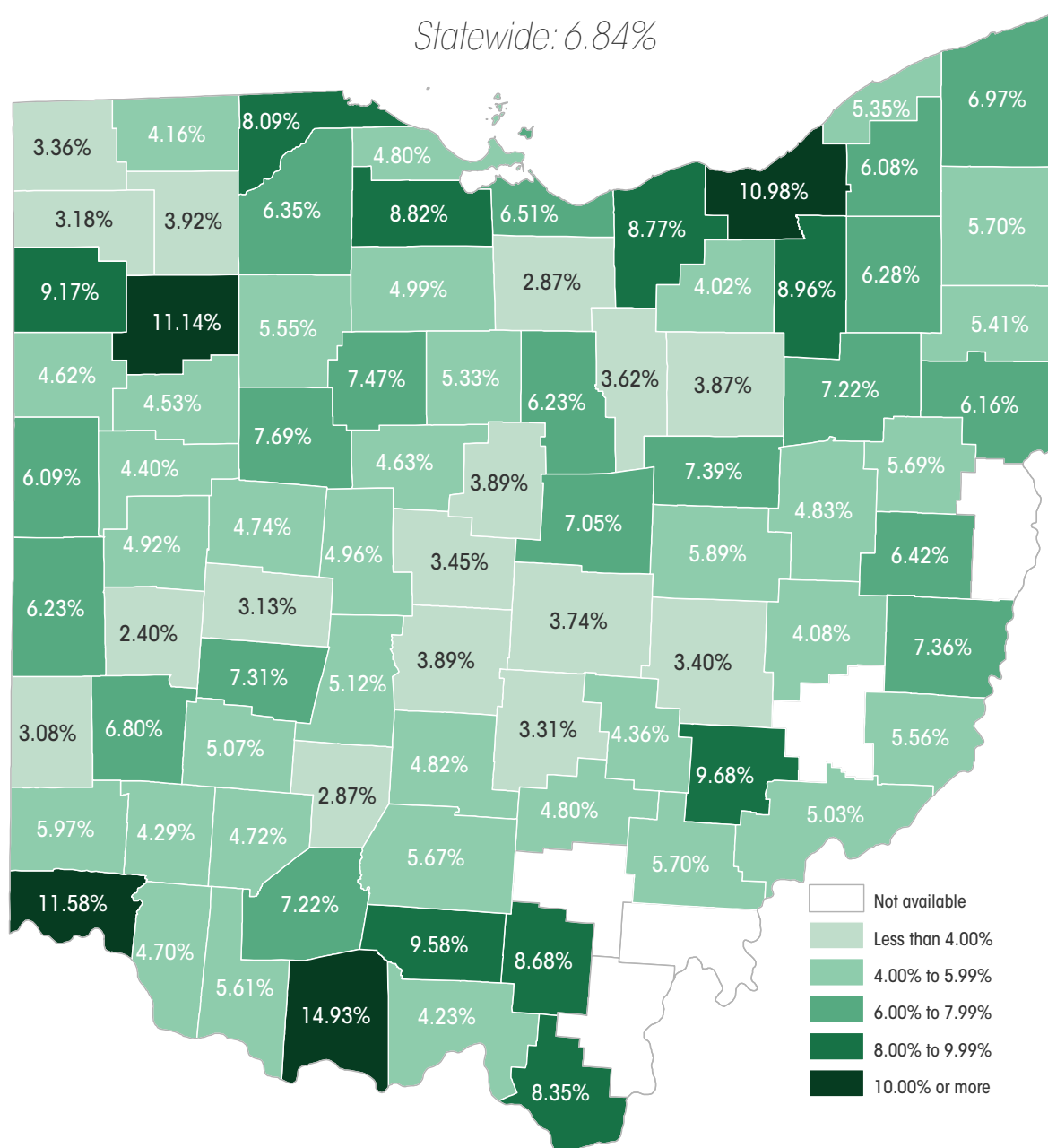
» Fewer homes in central Ohio have negative equity than in the rest of the state.

» Adams County (14.9 percent) has a particularly high rate of underwater homes.

» Hamilton, Putnam and Cuyahoga all have more than one in 10 homes underwater.

Exhibit 5-12. Neighborhood Initiative Program Demolitions by County

County Land Bank	Blighted and Vacant Homes Demolished	Demolition Reimbursement Funds Paid
Allen	60	$978,175
Ashtabula	98	$1,788,172
Belmont	10	$137,696
Butler	99	$1,347,514
Clark	71	$1,151,118
Columbiana	43	$714,778
Cuyahoga	2,485	$33,149,308
Erie	28	$370,202
Fairfield	26	$448,507
Franklin	606	$9,538,342
Hamilton	217	$4,563,340
Jefferson	64	$946,918
Lake	27	$492,499
Lawrence	53	$668,878
Licking	27	$360,271
Lorain	161	$2,898,348
Lucas	1,288	$13,226,605
Mahoning	297	$4,307,886
Marion	7	$110,268
Montgomery	471	$7,534,490
Ottawa	6	$127,576
Portage	38	$534,305
Richland	140	$1,631,248
Scioto	43	$834,386
Stark	281	$4,337,811
Summit	150	$2,342,651
Trumbull	297	$3,527,711
Van Wert	16	$287,389
Williams	1	$10,521
Statewide	**7,110**	**$98,366,911**

Source: OHFA Neighborhood Initiative Program data (as of December 31, 2017)

Note: The Neighborhood Initiative Program commenced in 2014. All numbers are cumulative.

» Through 2017, OHFA has helped demolish more than 7,000 homes across 29 counties, utilizing $98.4 million in federal Hardest Hit Fund awards.

» This activity helps meet the objective of the Hardest Hit Fund by eliminating blighted properties that depress the value of nearby properties, thereby reducing the risk of foreclosure.

CHAPTER 6:

HOUSING COSTS AND AFFORDABILITY

Exhibit 6-1. Monthly Gross Rent, 2007–2011 to 2012–2016

Monthly Gross Rent	2007–2011		2012–2016	
	Number	Percent	Number	Percent
No cash rent	78,288	5.5	81,578	5.2
Less than $250	75,716	5.3	72,990	4.7
$250 to $499	205,573	14.4	181,314	11.6
$500 to $599	194,334	13.6	178,883	11.4
$600 to $699	205,369	14.4	216,064	13.8
$700 to $799	186,915	13.1	207,794	13.3
$800 to $899	149,674	10.5	175,893	11.2
$900 to $999	107,213	7.5	137,037	8.8
$1,000 to $1,249	135,999	9.5	185,345	11.8
$1,250 to $1,499	46,184	3.2	67,330	4.3
$1,500 or more	42,336	3.0	61,736	3.9
Total renter-occupied households	**1,427,601**	**100.0**	**1,565,964**	**100.0**
Median gross rent (nominal dollars)	**$697**	**—**	**$743**	**—**
Median gross rent (real dollars)	**$719**	**—**	**$743**	**—**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25063 and B25064;
Consumer Price Index for All Urban Consumers, U.S. Bureau of Labor Statistics

Note: Gross rent includes average monthly cost of utilities (i.e., electricity, natural gas, water, sewer and heating fuels). The value in nominal dollars represents the dollar value at the time, as opposed to the value in real dollars which is adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter" in 2011 and 2016.

» Between 2012 and 2016, the typical renter paid $743 per month in rent and basic utilities.

» One in five renters (20 percent) paid over $1,000 per month in gross rent.

» Median rent increased 3.4 percent between 2007–2011 and 2012–2016 after adjusting for inflation.

» Notably, the number of renter households increased 9.7 percent in this period, even as the population of the state was relatively stable.
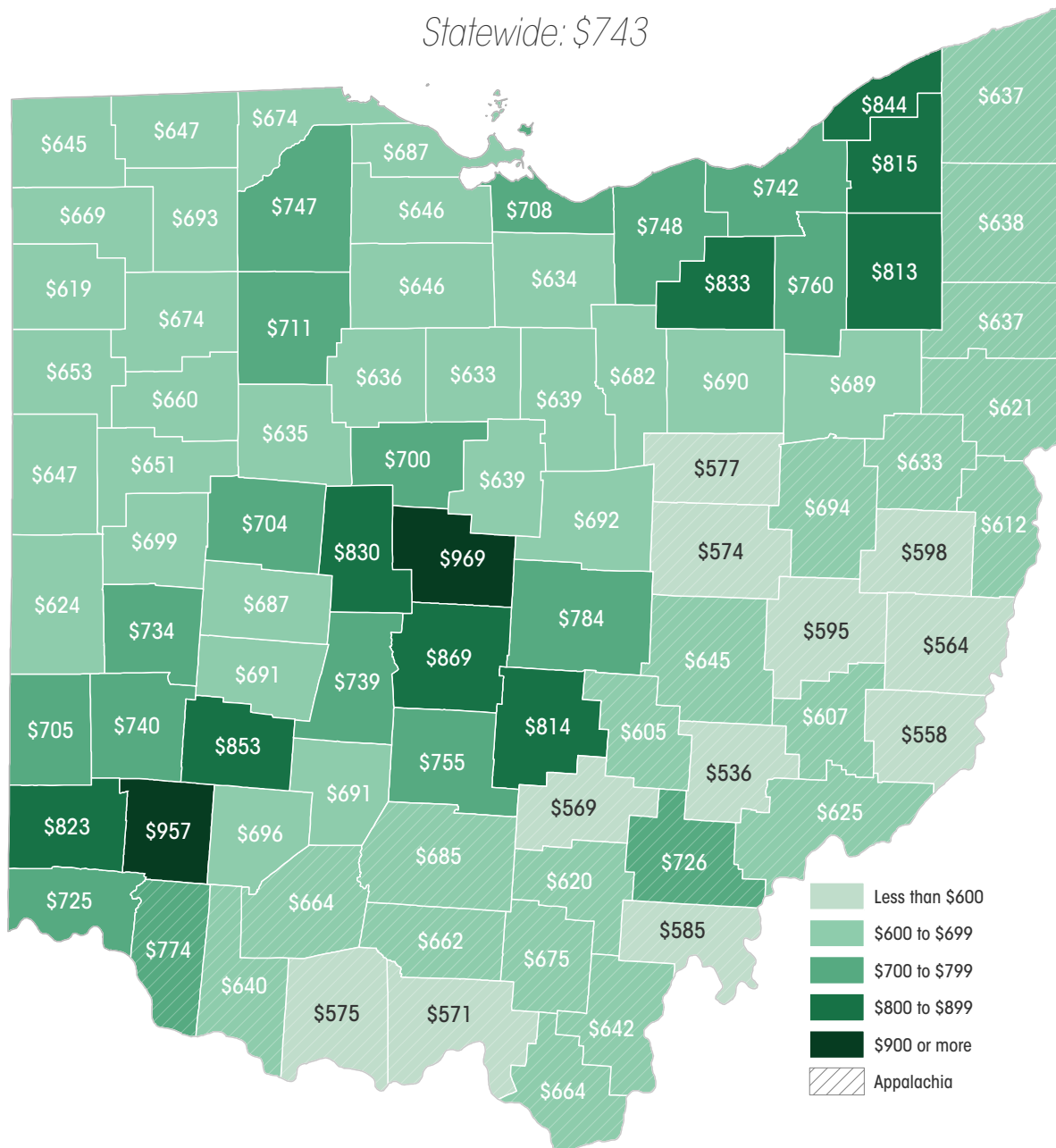
Exhibit 6-2. Median Gross Rent by County

Statewide: $743

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25064

Note: "Gross rent" includes utility costs, defined as electricity, natural gas, water and/or sewer bills.

» By county, median gross rent ranged from $558 in Monroe to $969 in Delaware.

» Rents were generally lower in Appalachia and higher in the state's major metropolitan areas.

Exhibit 6-3. Change in Inflation-Adjusted Median Gross Rent by County, 2007-2011 to 2012-2016
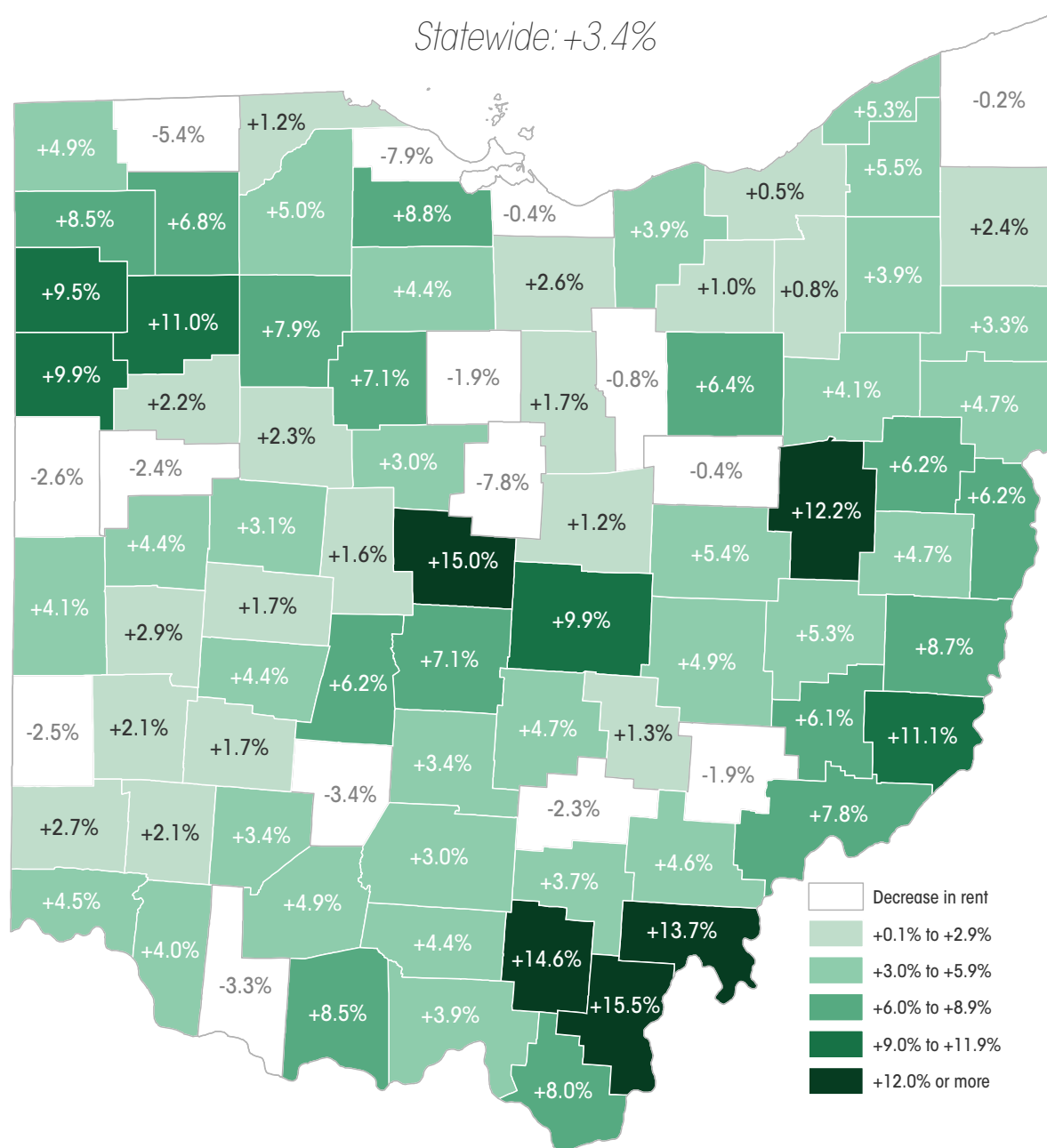
Statewide: +3.4%

Source: 2007-2011 and 2012-2016 American Community Survey Five-Year Estimates, Table B25064

Notes: "Gross rent" includes utility costs, defined as electricity, natural gas, water and/or sewer bills.
Inflation adustment based on the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter."

» By county, inflation-adjusted changes in rent ranged from -7.9% (Ottawa) to +15.5% (Gallia) between 2007–2011 and 2012–2016.

» Fourteen counties saw a decrease in median rent, while seven saw a double-digit increase.

» Rent increases appear to be highest in rural northwest Ohio, central Ohio and parts of Appalachia.

Exhibit 6-4. Inflation-Adjusted Average Monthly Renter Utility Costs by Type
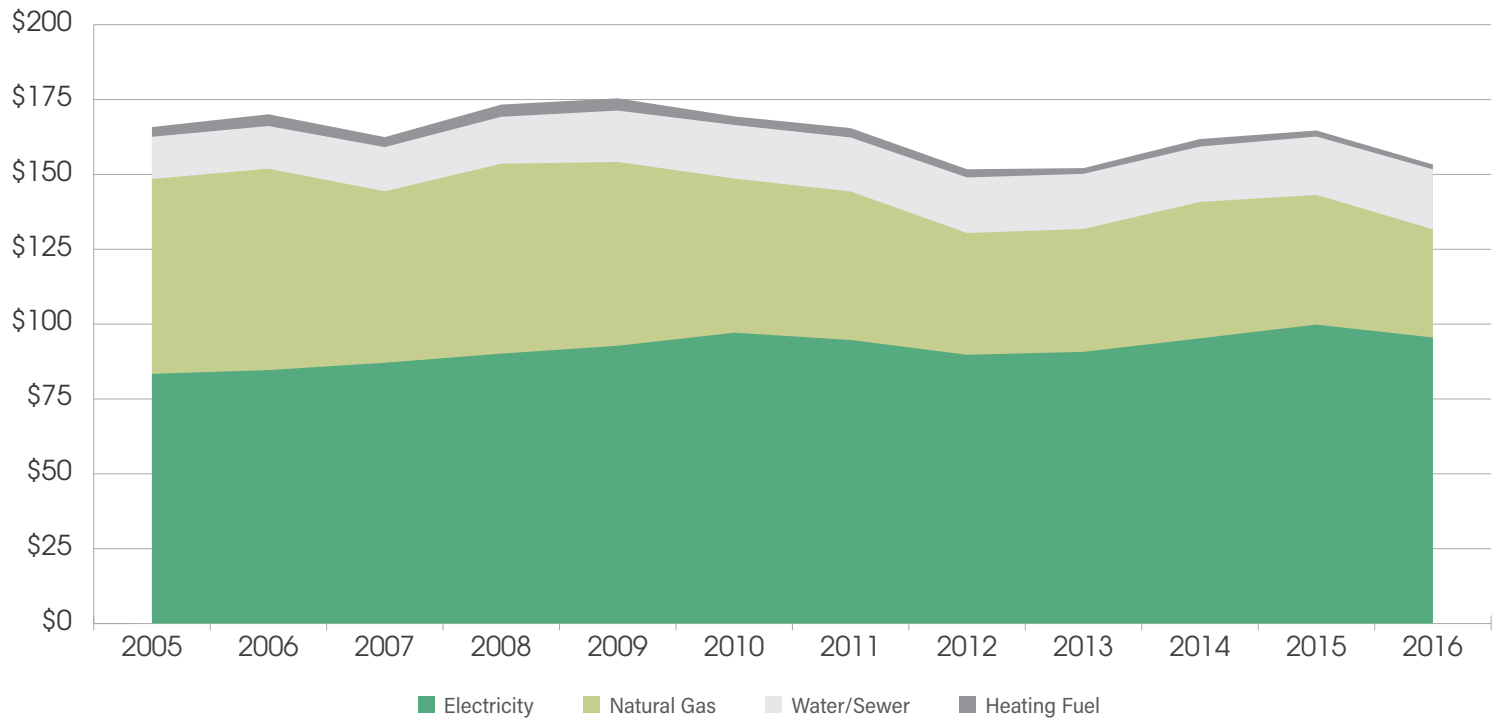
Year	Electricity	Natural Gas	Water and Sewer	Heating Fuel	Total Utilities
2005	$83.40	$65.08	$14.09	$3.24	$165.81
2006	$84.65	$67.25	$14.26	$3.93	$170.08
2007	$87.09	$57.27	$14.76	$3.33	$162.45
2008	$90.16	$63.40	$15.69	$4.07	$173.32
2009	$92.77	$61.38	$17.16	$4.09	$175.40
2010	$97.13	$51.48	$17.90	$2.86	$169.37
2011	$94.69	$49.59	$18.05	$3.13	$165.46
2012	$89.76	$40.67	$18.54	$2.74	$151.71
2013	$90.74	$41.04	$18.41	$1.91	$152.10
2014	$95.25	$45.55	$18.50	$2.50	$161.81
2015	$99.84	$43.32	$19.48	$2.02	$164.66
2016	$95.54	$36.13	$20.02	$1.62	$153.30

Source: IPUMS-USA, University of Minnesota; Consumer Price Index for All Urban Consumers, U.S. Bureau of Labor Statistics

Note: All costs are in real 2016 dollars, adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter."

» The average utility bill for renter households decreased $11.36, or 6.9 percent, from 2015 to 2016, after accounting for inflation.

» While electricity, water and sewer bills have increased modestly since 2005, natural gas and heating fuel expenses have dropped steeply as petroleum products have become cheaper.

Exhibit 6-5. Median Gross Rent as Share of Household Income by County

Statewide: 29.0%

Legend:
- Less than 24.0%
- 24.0% to 26.9%
- 27.0% to 29.9%
- 30.0% to 32.9%
- 33.0% or more
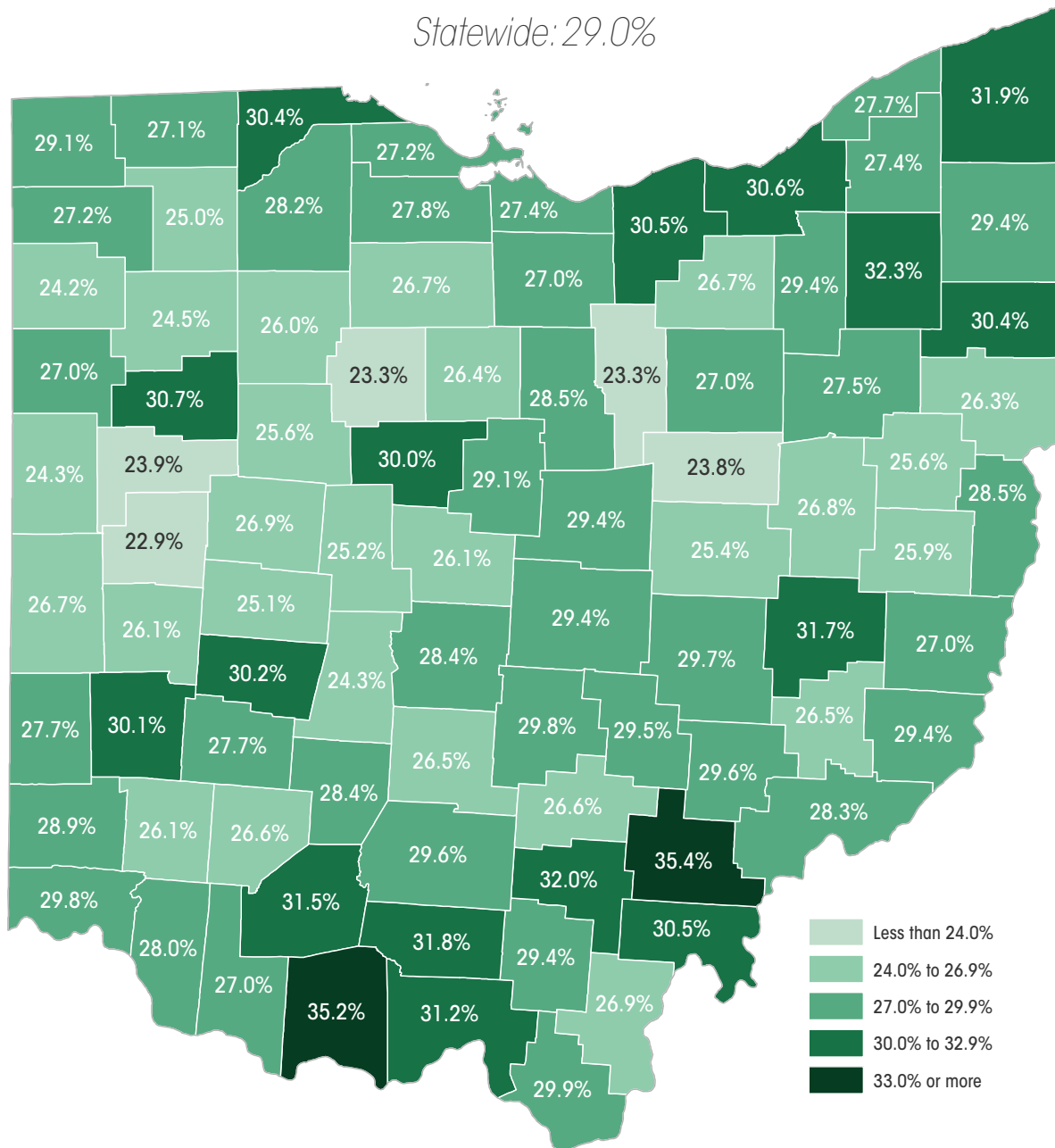
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25071
Note: "Gross rent" includes utility costs, defined as electricity, natural gas, water, and/or sewer bills.

» The typical Ohio renter pays 29 percent of their income toward rent and utilities, just below the 30 percent standard at which a household is considered housing cost burdened.

» By county, this level ranges from 22.9 percent (Shelby) to 35.4 percent (Athens), though the latter figure is somewhat skewed by the presence of Ohio University.

Exhibit 6-6. Gross Rent as Share of Household Income

	Number	Percent
No cash rent	81,578	5.2
Less than 10.0%	63,980	4.1
10.0% to 14.9%	147,311	9.4
15.0% to 19.9%	196,522	12.5
20.0% to 24.9%	182,177	11.6
25.0% to 29.9%	167,446	10.7
30.0% to 34.9%	123,972	7.9
35.0% to 39.9%	88,393	5.6
40.0% to 49.9%	123,685	7.9
50.0% or more	352,343	22.5
Zero or negative income	38,557	2.5
All renter-occupied households	**1,565,964**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Note: Gross rent includes average monthly cost of utilities (i.e., electricity, natural gas, water, sewer and heating fuels).

» A quarter of all renter households—390,900 in total—are severely cost burdened.

» In total, 726,950 renter households (46.4 percent) experience some level of housing cost burden.

Exhibit 6-7. Gross Rent as Share of Household Income by Age of Householder

Gross rent as share of income	Renter Householders 15 to 34 years		Renter Householders 35 to 64 years		Renter Householders 65 years and over	
	Number	Percent	Number	Percent	Number	Percent
Less than 20.0%	156,783	27.7	213,813	28.0	37,217	15.8
20.0% to 24.9%	70,229	12.4	90,603	11.9	21,345	9.0
25.0% to 29.9%	57,689	10.2	80,083	10.5	29,674	12.6
30.0% to 34.9%	42,173	7.4	58,255	7.6	23,544	10.0
35.0% or more	204,092	36.0	260,758	34.2	99,571	42.2
Not computed	35,673	6.3	59,865	7.8	24,597	10.4
All renter householders	**566,639**	**100.0**	**763,377**	**100.0**	**235,948**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25072

Note: Gross rent includes average monthly cost of utilities (i.e., electricity, natural gas, water, sewer and heating fuels). "Not computed" includes renter households with no cash rent or zero/negative income.

» Older adults are more likely to experience renter cost burden; at least 52.2 percent of householders aged 65 or over are cost burdened.

» This compares with 43.4 percent of householders age 15 to 34 and 41.8 percent of those age 35 to 64.

Exhibit 6-8. Prevalence and Severity of Housing Cost Burden for Renter-Occupied Households by Income

Household Income	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		All Renter Households
	Number	Rate	Number	Rate	Number	Rate	
30% AMI or less	311,470	72.9%	50,355	11.8%	65,400	15.3%	427,225
31% to 50% AMI	69,945	24.3%	143,205	49.8%	74,235	25.8%	287,385
51% to 80% AMI	12,150	3.8%	101,930	32.2%	202,550	64.0%	316,630
81% to 100% AMI	1,395	1.0%	11,965	8.2%	131,860	90.8%	145,220
More than 100% AMI	1,940	0.6%	6,400	1.9%	329,020	97.5%	337,360
All incomes	**396,900**	**26.2%**	**313,855**	**20.7%**	**803,065**	**53.0%**	**1,513,820**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 8

Note: "Moderate housing cost burden" for renters is defined as spending between 30 and 49 percent of household income on gross rent. "Severe housing cost burden" means a household is spending at least 50 percent of household income on gross rent or has no income. Renter households spending less than 30 percent of income on gross rent are not considered cost-burdened. AMI refers to area median income as defined by HUD.

» Nearly three in four (73 percent) extremely low-income renters (30% AMI or less) experience severe housing cost burden, representing over 300,000 households.

» Nearly three in four very low-income renter households (31% to 50% AMI) and over a third of low-income renter households (51% to 80% AMI) also experience some level of housing cost burden .

Exhibit 6-9. Prevalence of Severe Housing Cost Burden for Renter-Occupied Households by County

Statewide: 25.0% (390,900 households)

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Note: "Severe housing cost burden" means a household is spending at least 50 percent of household income on gross rent or has no income.

» Every county has at least one in eight renters experiencing severe housing cost burden.

» Athens (39.6 percent) reports the highest rate, though this is again skewed by college students.

» Severe cost burden is somewhat more common in the northeast and southwest parts of the state.

Exhibit 6-10. Prevalence of Severe Housing Cost Burden for Renter-Occupied Households by Urban Area

Urban Area	Rate
Akron, OH	27.4%
Canton, OH	23.2%
Cincinnati, OH-KY-IN	25.3%
Cleveland, OH	28.1%
Columbus, OH	24.1%
Dayton, OH	25.2%
Huntington, WV-KY-OH	28.2%
Lima, OH	25.3%
Lorain-Elyria, OH	26.1%
Mansfield, OH	22.2%
Middletown, OH	25.3%
Newark, OH	26.2%
Parkersburg, WV-OH	25.2%
Springfield, OH	28.7%
Toledo, OH-MI	27.4%
Weirton-Steubenville, WV-OH	23.5%
Wheeling, WV-OH	22.9%
Youngstown, OH-PA	25.1%

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Note: "Severe housing cost burden" means a household is spending at least 50 percent of household income on gross rent or has no income. Prevalence rates are based on household counts including in portions of urban areas outside the state of Ohio.

» Every Ohio urban area has at least one in five renters experiencing severe housing cost burden.

» Prevalence rates range from Mansfield (22.2 percent) to Springfield (28.7 percent).

» Smaller urban areas experience severe renter cost burden as much as larger ones.

Exhibit 6-11. Prevalence of Severe Housing Cost Burden for Renter-Occupied Households by School District

Statewide: 25.0% (390,900 households)
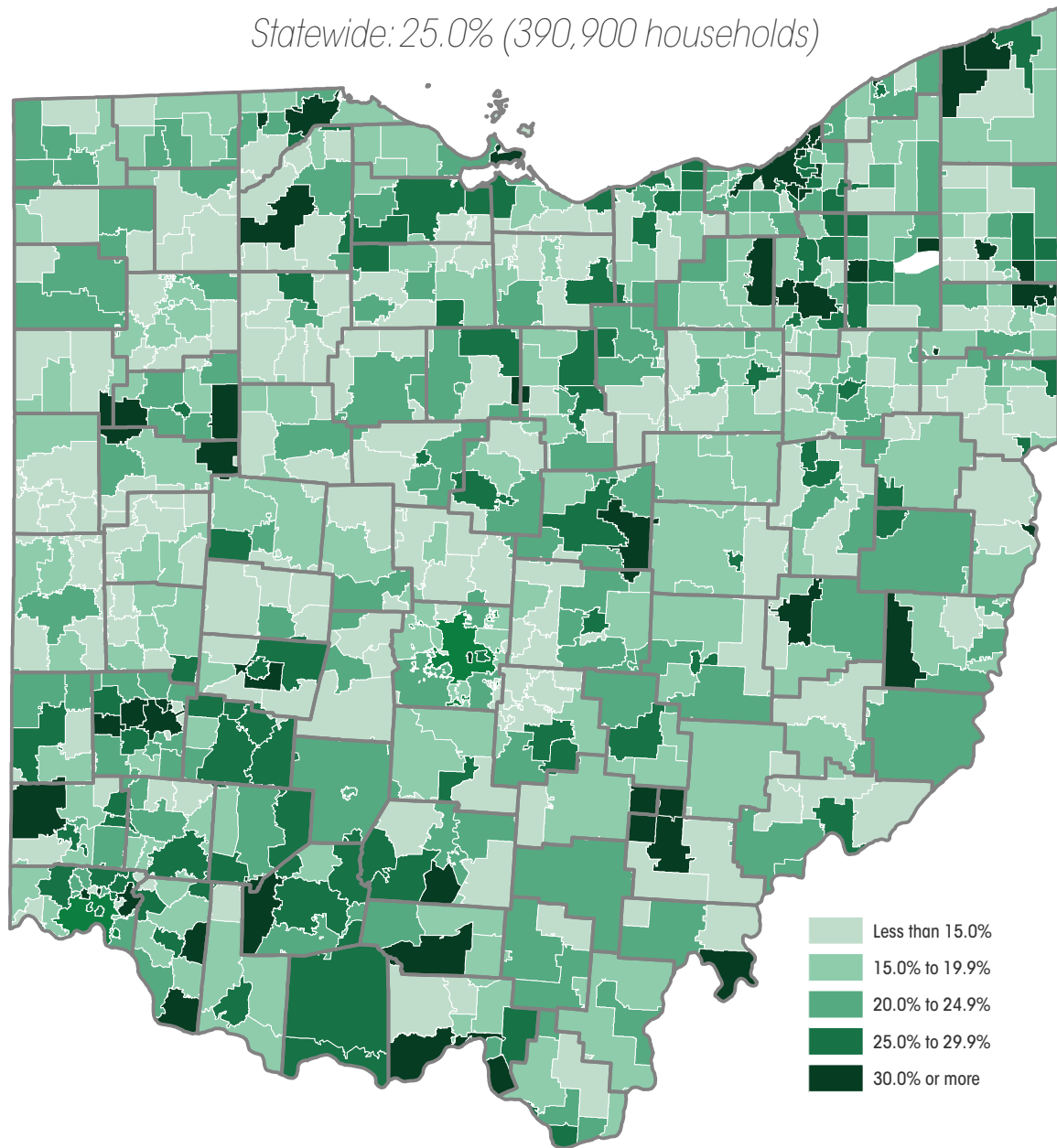
Less than 15.0%
15.0% to 19.9%
20.0% to 24.9%
25.0% to 29.9%
30.0% or more

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Note: "Severe housing cost burden" means a household is spending at least 50 percent of household income on gross rent or has no income.

» Severe housing cost burden tends to be more prevalent in urban districts but also in some rural areas, particularly in parts of southwest Ohio.

Exhibit 6-12. Top 25 School Districts by Prevalence of Severe Housing Cost Burden for Renter-Occupied Households

School District	County	Rate
Danbury Local	Ottawa	48.0%
Athens City	Athens	47.0%
Kent City	Portage	45.7%
Talawanda City	Butler	45.4%
Highland Local	Medina	42.5%
Fairport Harbor Exempted Village	Lake	42.5%
Bowling Green City	Wood	41.7%
East Cleveland City	Cuyahoga	41.2%
Allen East Local	Allen	40.8%
Washington-Nile Local	Scioto	40.1%
Indian Hill Exempted Village	Hamilton	40.0%
Finneytown Local	Hamilton	39.1%
Sebring Local	Mahoning	39.1%
Southern Local	Meigs	38.4%
Barnesville Exempted Village	Belmont	38.2%
Warren City	Trumbull	37.4%
Beachwood City	Cuyahoga	37.1%
Maple Heights City	Cuyahoga	36.7%
Windham Exempted Village	Portage	36.7%
Trotwood-Madison City	Montgomery	36.6%
Lockland Local	Hamilton	36.6%
Lynchburg-Clay Local	Highland	35.9%
Euclid City	Cuyahoga	35.2%
Northridge Local	Montgomery	34.9%
Green Local	Scioto	34.6%

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Note: "Severe housing cost burden" means a household is spending at least 50 percent of household income on gross rent or has no income.

» As noted earlier, many districts with the highest rates of severe renter cost burden are areas with large college populations, such as Athens, Kent, Talawanda (Oxford area) and Bowling Green.

» Otherwise, this list includes a wide range of communities, including distressed urban areas like East Cleveland and Warren, wealthy suburbs like Indian Hill and Beachwood and poor rural areas like Windham and Barnesville, suggesting high housing costs impact all corners of the state.

Exhibit 6-13. Supply of Rental Units Affordable and Available to Low-Income Renters by Income

Income Threshold	Renter-occupied Households	Affordable and Available Rental Units	Surplus (Shortage) of Affordable and Available Rental Units	Affordable and Available Units per 100 Renter Households
At or below 30% AMI	450,759	188,147	(262,612)	42
At or below 50% AMI	708,362	541,582	(166,780)	76
At or below 80% AMI	1,044,784	1,070,328	25,544	102

Source: 2017 The Gap Report, National Low Income Housing Coalition

Note: A rental unit is "affordable and available" if it is both affordable and vacant-for-rent or is occupied by a household at or below the income threshold. AMI refers to area median income as defined by HUD. Numbers are based on 2016 ACS PUMS data.

» For every 100 extremely low-income (ELI) renter households in Ohio, there are only enough affordable and available units to house 42 of them.

» This represents an affordable housing shortage of 262,612 units for ELI renter households.

Exhibit 6-14. Shortage of Rental Units Affordable and Available to Extremely Low-Income Renters by County

645	531	15,030	430	
470	469	3,146	845	1,345	6,505	43,965	3,660	2,230
309	53		825	860	1,865	13,275	510	
310	1,485					4,355		4,154
	2,490	353	900	830	1,821	6,385		5,210
429	543	540	1,211	499	2,340	230	300	1,489
866	730	860	491	1,225	1,086	664	1,545	1,275
	1,525	552		42,930	3,220		470	210
560	3,325	665			1,768		610	
8,470	3,860	704	931	3,014	621	194	168	
29,285	2,060	890	1,121	425	260	1,080		
	2,745	774	660	22	3,520	341		
	344	513	1,775	635	469			
			765					

Legend:
- Less than 500
- 500 to 999
- 1,000 to 1,999
- 2,000 to 9,999
- 10,000 or more

Source: 2010-2014 Comprehensive Housing Affordability Strategy data, Tables 14B and 15C
Note: A rental unit is "affordable and available" if it is both affordable and vacant-for-rent or is occupied by a household with income at or below 30% AMI (i.e., "extremely low-income").

» The shortage of rental units affordable and available to extremely low-income renters exists in all 88 counties statewide and is at least 100 units short in 86 of them.

» The largest shortage is in Cuyahoga County (43,965 units), followed closely by Franklin County (42,930).

Exhibit 6-15. Affordable and Available Rental Units per 100 Extremely Low-Income Renter Households by County
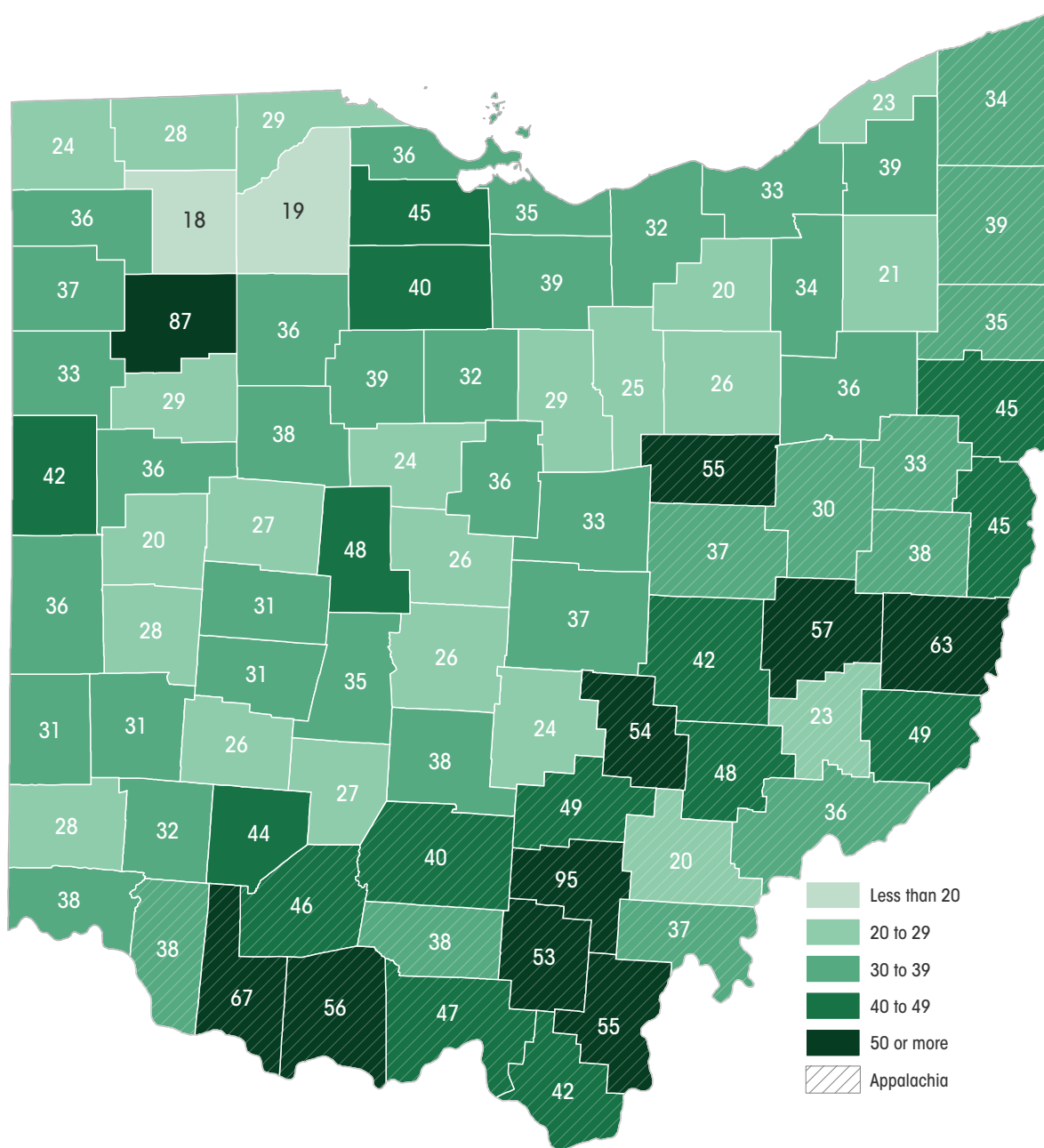
Source: 2010-2014 Comprehensive Housing Affordability Strategy data, Tables 14B and 15C

Note: A rental unit is "affordable and available" if it is both affordable and vacant-for-rent or is occupied by a household with income at or below 30% AMI (i.e., "extremely-low-income").

» In ratio terms, the number of affordable and available rental units per 100 extremely low-income renters ranges from 18 (Henry County) to 95 (Vinton County).

» Generally speaking, the housing shortage for this population is somewhat less severe in Appalachia.

Exhibit 6-16. Number of Eviction Filings by County

Statewide: 105,632
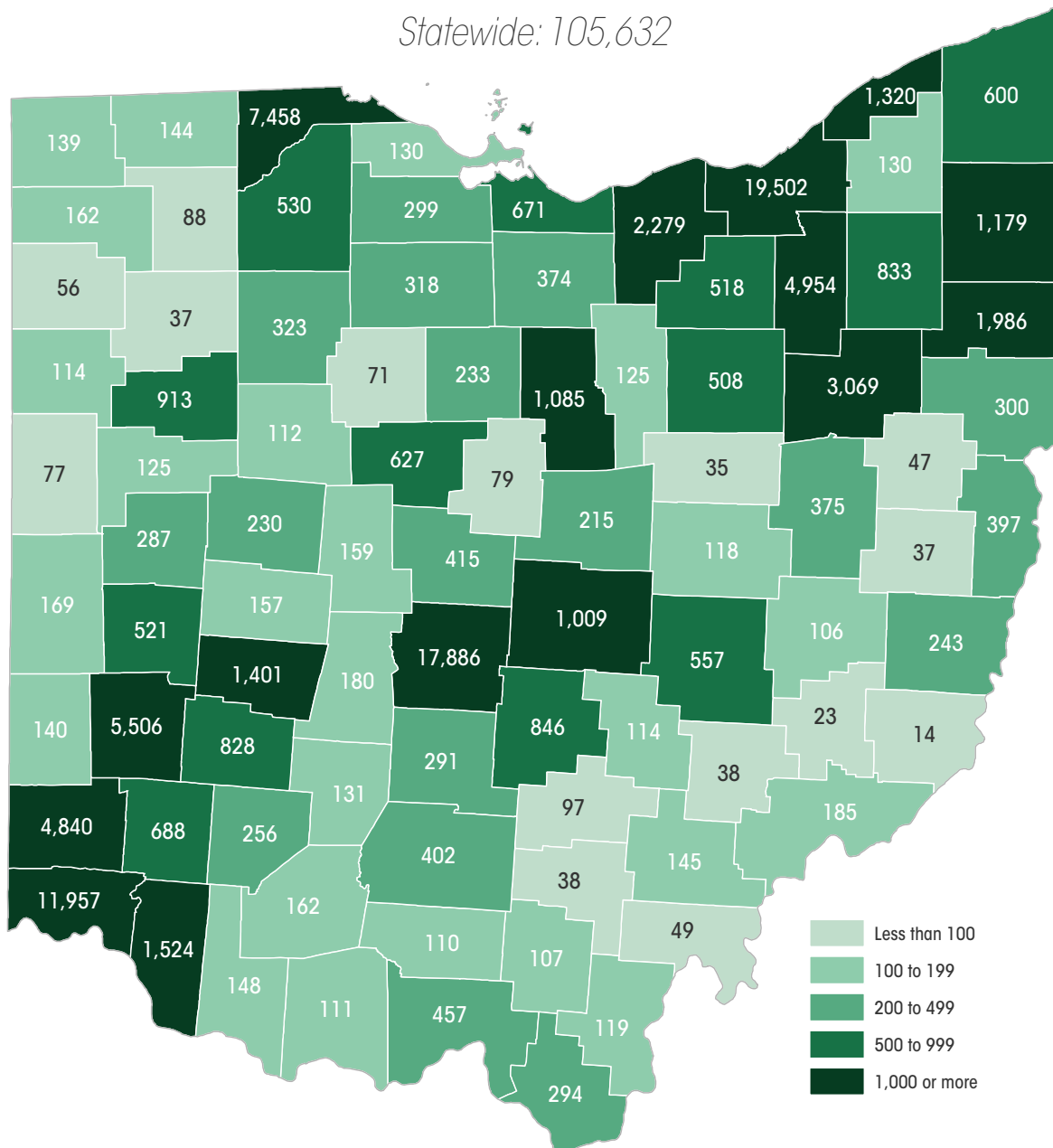
Source: Ohio Courts Statistical Report 2016, The Supreme Court of Ohio

» In county and municipal courts statewide in 2016, over 105,000 "forcible entry and detainer" cases were filed, indicating a landlord seeking to evict a tenant.

» It is unknown how many cases resulted in an eviction, but there are also many informal evictions that are done outside the court system.

» Nearly 20,000 of these cases, or 18 percent of the state total, were in Cuyahoga County.

Exhibit 6-17. Eviction Filings per 1,000 Renter Households by County

Statewide: 67.5

Legend:
- Less than 20.0
- 20.0 to 39.9
- 40.0 to 59.9
- 60.0 to 79.9
- 80.0 to 114.6
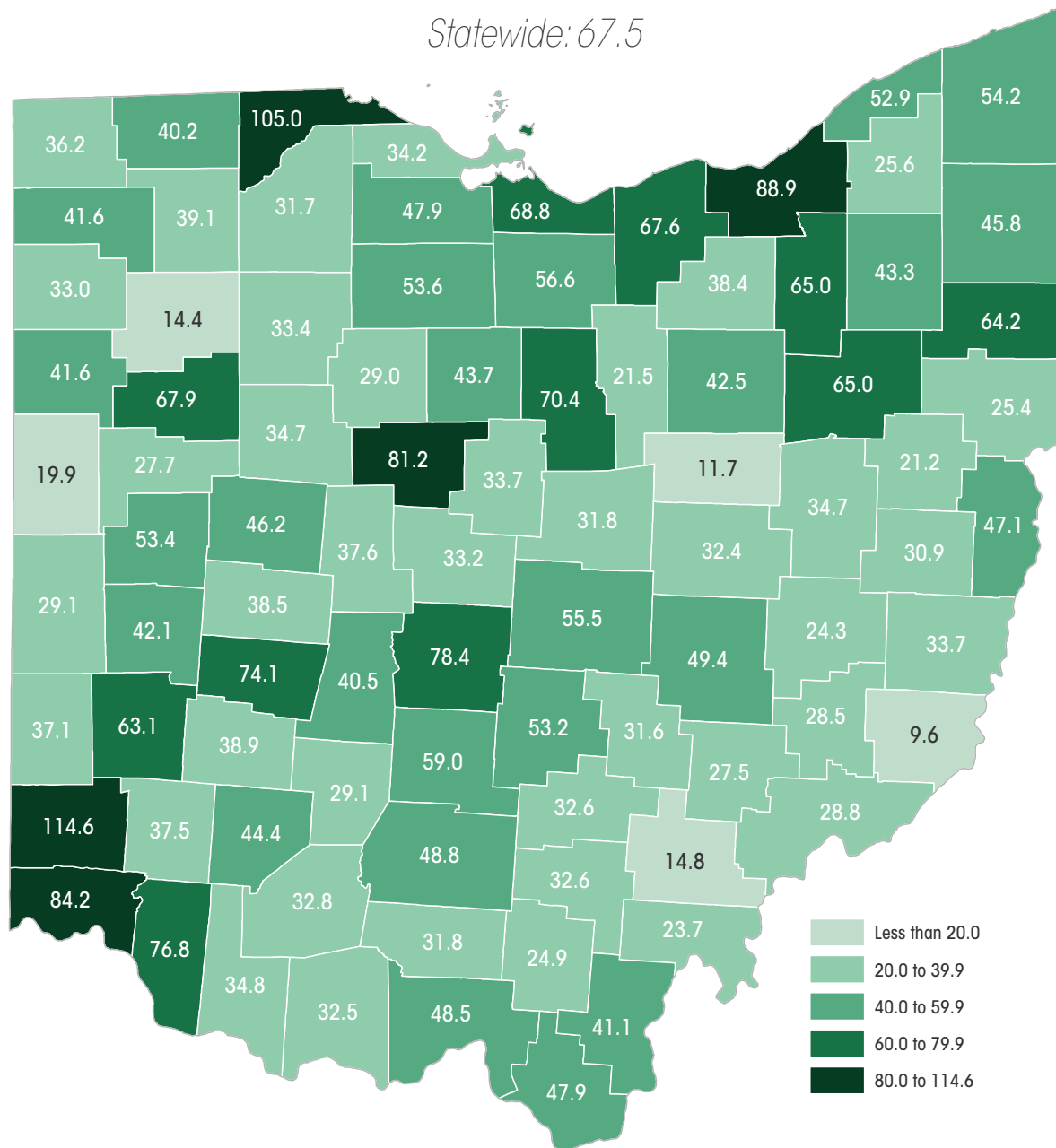
Source: 2016 Ohio Courts Statistical Report, The Supreme Court of Ohio and The Ohio Judicial System; 2012-2016 American Community Survey Five-Year Estimates, Table B25003

» There were 67.5 eviction filings per 1,000 renter households statewide.

» By county, Butler (114.6) and Lucas (105.0) had the highest eviction rates.

» Eviction filings were disproportionately concentrated in urban counties.

Exhibit 6-18. Selected Monthly Owner Costs for Mortgage Holders, 2007–2011 to 2012–2016

Selected Monthly Owner Costs	2007–2011		2012–2016	
	Number	Percent	Number	Percent
Less than $500	50,792	2.4	45,360	2.3
$500 to $599	52,285	2.4	55,968	2.9
$600 to $699	80,178	3.8	86,618	4.4
$700 to $799	107,633	5.0	120,074	6.1
$800 to $899	137,666	6.4	144,911	7.4
$900 to $999	155,855	7.3	156,258	8.0
$1,000 to $1,249	402,163	18.8	386,544	19.8
$1,250 to $1,499	349,332	16.4	310,310	15.9
$1,500 to $1,999	436,570	20.4	362,533	18.5
$2,000 or more	362,720	17.0	286,176	14.6
Total owner-occupied households with a mortgage	**2,135,194**	**100.0**	**1,954,752**	**100.0**
Median owner costs (nominal dollars)	**$1,308**	**—**	**$1,238**	**—**
Median owner costs (real dollars)	**$1,349**	**—**	**$1,238**	**—**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B25087 and B25088;
Consumer Price Index for All Urban Consumers, U.S. Bureau of Labor Statistics

Note: Costs include mortgage payments, property taxes, utilities and condominium or mobile home fees (if applicable). The value in nominal dollars represents the dollar value at the time, as opposed to the value in real dollars which is adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter" in 2011 and 2016.

»   Among mortgage holders, median selected monthly owner costs were $1,238 between 2012 and 2016.

»   Adjusted for inflation, this represents a decrease of $111, or 8.2 percent, from 2007–2011 data.

Exhibit 6-19. Median Selected Monthly Owner Costs for Mortgage Holders by County

Statewide: $1,238
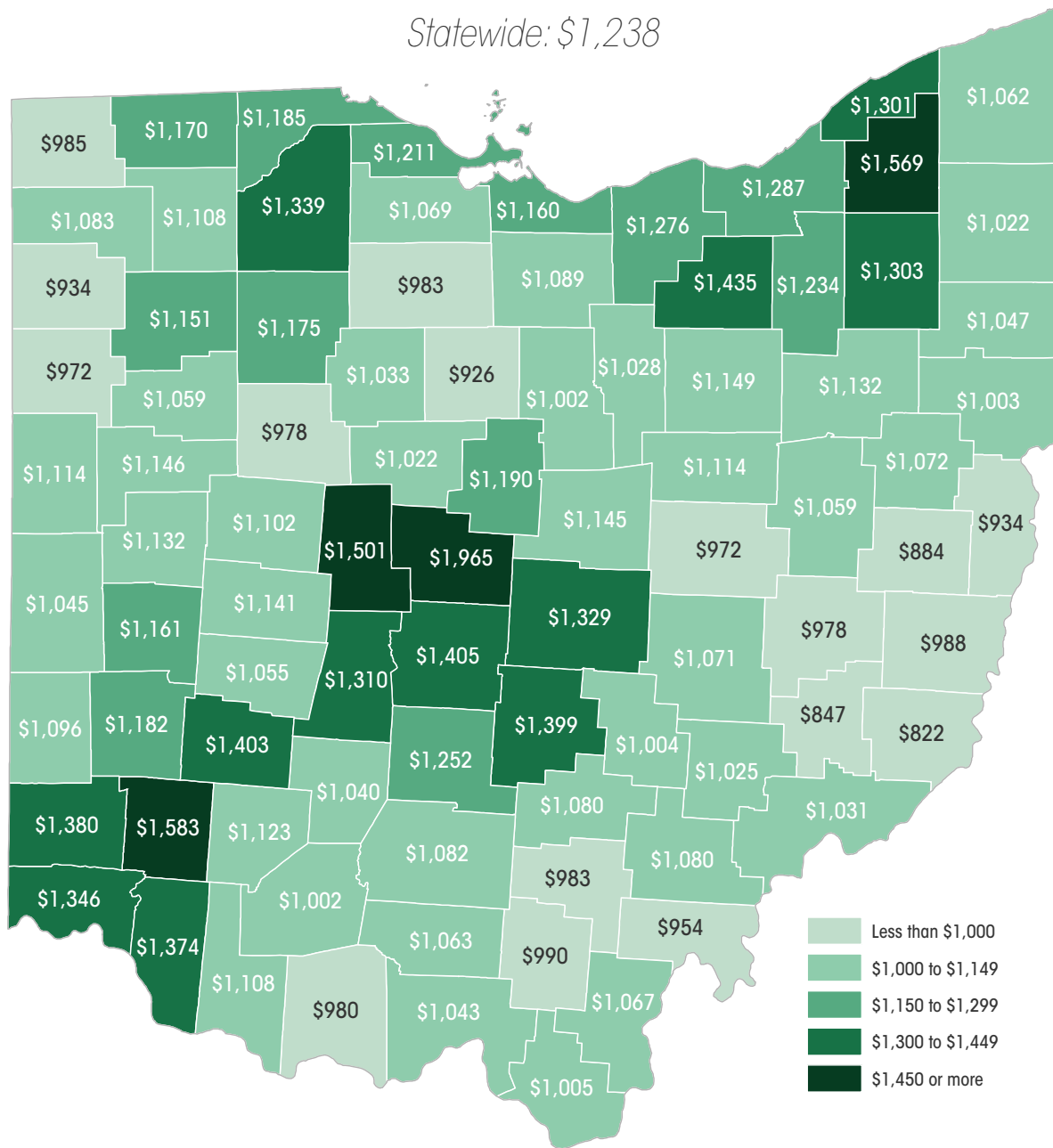
	Legend
	Less than $1,000
	$1,000 to $1,149
	$1,150 to $1,299
	$1,300 to $1,449
	$1,450 or more

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25088

Note: Costs include mortgage payments, property taxes, insurance, utilities, and condominium or mobile home fees (if applicable).

» By county, median selected monthly owner costs for homeowners with a mortgage range from $822 (Monroe) to $1,965 (Delaware), where costs are nearly $400 more per month than in any other county.

» Costs are generally highest in the state's large metropolitan areas, particularly suburban counties, and lowest in east central Ohio.

Exhibit 6-20. Change in Inflation-Adjusted Median Owner Costs for Mortgage Holders by County, 2007-2011 to 2012-2016
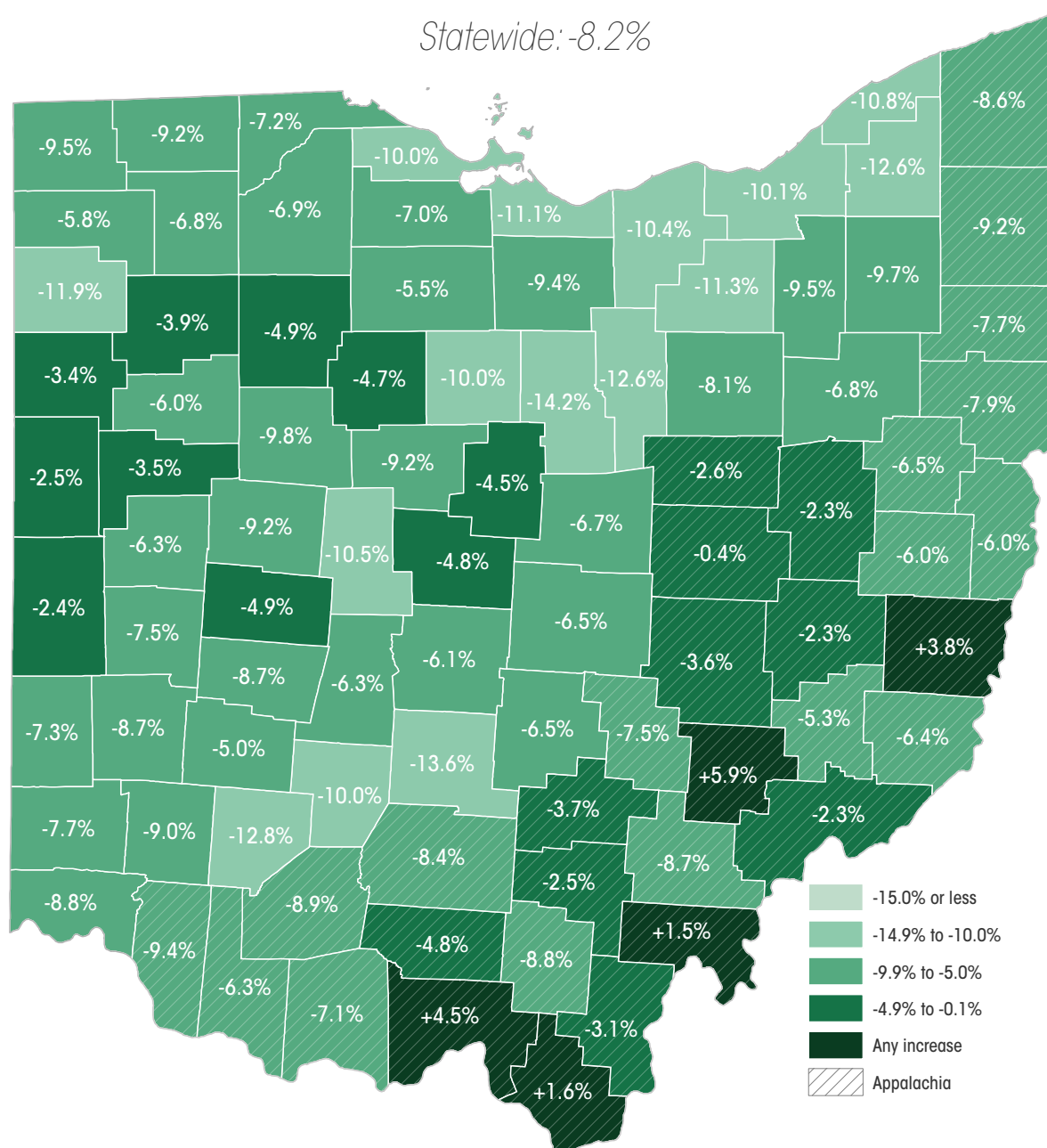
Statewide: -8.2%

-15.0% or less
-14.9% to -10.0%
-9.9% to -5.0%
-4.9% to -0.1%
Any increase
Appalachia

Source: 2007-2011 and 2012-2016 American Community Survey Five-Year Estimates, Table B25088

Note: Costs include mortgage payments, property taxes, insurance, utilities, and condominium or mobile home fees (if applicable). Inflation adustment based on the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter.

» In 83 out of 88 counties, median owner costs fell between 2007–2011 and 2012–2016.

» The five counties that experienced increases are in the Appalachian region, led by Morgan (+5.9 percent).

» The largest decrease was in Richland (-14.2 percent), with much of the north central and northeast portions of the state seeing double-digit percentage decreases.

Exhibit 6-21. Inflation-Adjusted Average Monthly Owner Utility Costs by Type
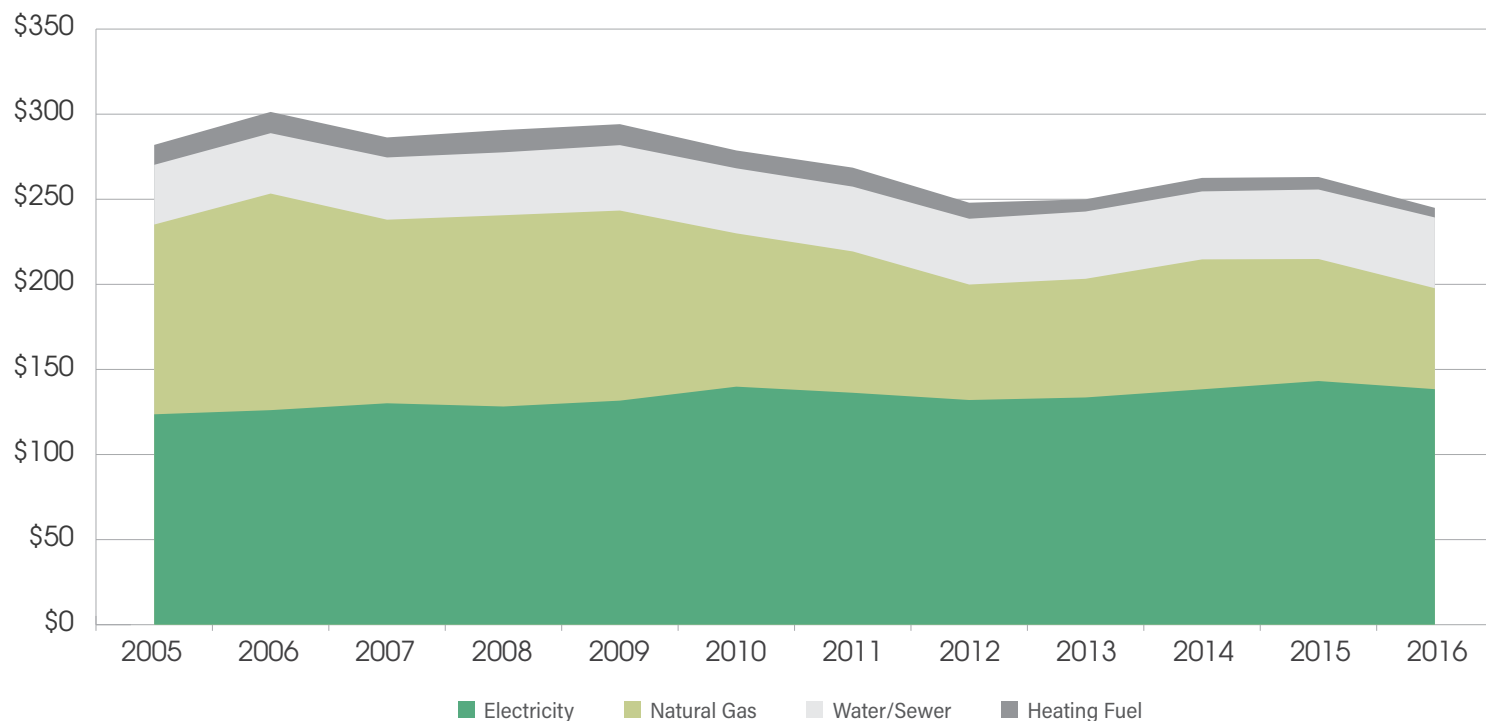
Legend: Electricity — Natural Gas — Water/Sewer — Heating Fuel

Year	Electricity	Natural Gas	Water and Sewer	Heating Fuel	Total Utilities
2005	$123.63	$111.50	$35.08	$11.72	$281.94
2006	$126.08	$127.27	$35.49	$12.49	$301.32
2007	$130.11	$107.88	$36.58	$11.77	$286.33
2008	$128.22	$112.39	$36.97	$13.11	$290.69
2009	$131.67	$111.70	$38.44	$12.33	$294.13
2010	$139.88	$90.08	$38.23	$10.49	$278.68
2011	$136.28	$83.05	$38.08	$11.15	$268.57
2012	$132.03	$67.85	$38.66	$9.42	$247.97
2013	$133.53	$69.72	$39.54	$7.18	$249.98
2014	$138.32	$76.35	$39.95	$7.93	$262.55
2015	$143.19	$71.69	$40.84	$7.37	$263.10
2016	$138.40	$59.31	$41.57	$5.65	$244.94

Source: IPUMS-USA, University of Minnesota; Consumer Price Index for All Urban Consumers, U.S. Bureau of Labor Statistics

Note: All costs are in real 2016 dollars, adjusted for inflation using the Consumer Price Index for All Urban Consumers (CPI-U) for "all items less shelter."

» Average monthly utility costs for homeowners, adjusted for inflation, fell by $18.16 (6.9 percent) between 2015 and 2016 and $56.38 (18.7 percent) over the prior decade.

» As with renters, while electricity, water and sewer costs have increased since 2005, natural gas and heating fuel costs have dropped substantially due to lower petroleum costs.

Exhibit 6-22. Median Monthly Owner Costs by Type Excluding Utilities

Mortgage payment	$694
Real estate taxes	$150
Homeowner's insurance	$63
Homeowner or condo fee	$33
Lot/land rent	$285
Trash collection	$20

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: The median monthly costs paid are calculated only for those owner households that paid separately for that type of owner cost. Mortgage payments include home-equity lump sum mortgages but exclude home-equity credit lines and reverse annuity mortgages. Real estate taxes include special assessments, school taxes, county taxes and any other property taxes on a housing unit. Homeowner or condo fees include homeowner's association (HOA) fees, mobile home park fees other than lot/land rent, condominium fees and cooperative maintenance fees. Lot/land rent accounts for rent paid for the site of a mobile home not included in mobile home park fees.

» The median mortgage payment statewide was $694 in 2015.

» An additional $213 were paid by the typical homeowner in real estate taxes and homeowner's insurance.

» The typical mobile home owner paid $285 to rent the land on which their home was situated.

Exhibit 6-23. Mortgage Holders by Mortgage Type

Mortgage Type	Number	Percent
Regular or home-equity lump-sum mortgage	1,749,300	94.1
Home-equity line-of-credit mortgage	206,400	11.1
Reverse annuity or home-equity conversion mortgage	10,200	0.5
All owner households with a mortgage	**1,858,600**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Totals do not add to 100 percent because households may have more than one type of mortgage. "Regular mortgages" include fixed-rate loans, adjustable rate loans, adjustable rate mortgages (ARM) or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals. "Home-equity lump-sum mortgages," which allow the lender to receive a set amount all at once, are often considered to be "regular mortgages." A "home-equity line-of-credit mortgage" is an arrangement in which one may withdraw funds at any time up to a set amount. "Reverse annuity or home-equity conversion mortgages" involve borrowing against home equity for retirement or income and sometimes do not need to be repaid until after the owner's death.

» Eleven percent of homes with a mortgage have a home equity line of credit.

» Just over 10,000 older adult households have a "reverse mortgage," allowing a draw-down of equity.

Exhibit 6-24. Mortgage Holders by Total Remaining Debt as Share of Home Value

Share of Home Value	Number	Percent
Less than 20%	158,600	8.6
20% to 39%	200,100	10.8
40% to 59%	243,500	13.2
60% to 79%	388,700	21.0
80% to 89%	156,700	8.5
90% to 99%	173,100	9.4
100% or more	162,400	8.8
Not reported	365,300	19.8
All owner households with a mortgage (excluding reverse mortgage holders)	**1,848,400**	**100.0**
Median share of home value	**69%**	**—**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Mortgage holders whose remaining debt is greater than 100 percent of their home value are considered to be "underwater." Reverse annuity or home-equity conversion mortgage holders are not included.

» The typical mortgage holder owes 69 percent of their home value in mortgage debt.

» Eighteen percent of homeowners with a mortgage owe 90 percent or more of their home value, which can also be described as having 10 percent or less equity in their home.

Exhibit 6-25. Regular Mortgage Holders by Interest Rate

Interest Rate	Number	Percent
Less than 3.0%	118,100	6.8
3.0% to 3.9%	652,100	37.4
4.0% to 4.9%	472,700	27.1
5.0% to 5.9%	248,400	14.3
6.0% to 6.9%	139,300	8.0
7.0% to 7.9%	63,000	3.6
8.0% or more	47,700	2.7
All owner households with a regular mortgage	**1,741,300**	**100.0**
Median interest rate	**4.0%**	**—**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: The interest rate reflects the annual percentage rate of the primary mortgage in effect as of the date of the interview, not the rate when the mortgage was made. "Regular mortgages" include fixed-rate loans, adjustable rate loans, adjustable rate mortgages (ARM) or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals.

» The typical homeowner has an interest rate of four percent on their mortgage.

» One in seven homeowners are paying at least six percent and could benefit greatly from refinancing.

Exhibit 6-26. Regular Mortgage Holders by Type of Mortgage Insurance

Type of Mortgage Insurance	Number	Percent
Government	*527,900*	*30.3*
Federal Housing Administration (FHA)	425,100	24.4
U.S. Department of Veterans Affairs (VA)	86,600	5.0
Rural Housing Service/Rural Development (RD)	16,200	0.9
Conventional	*1,175,200*	*67.5*
Private mortgage insurance (PMI)	391,200	22.5
Other types	784,000	45.0
Not reported	*38,300*	*2.2*
All owner households with a regular mortgage	**1,741,300**	**100.0**
Median monthly PMI payment	**$80**	**—**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Mortgage insurance is a promise to pay the lender's losses in case the borrower fails to keep up required mortgage payments and defaults on the loan. Such insurance protection is provided by the government acting as insurance agent and by private mortgage insurance companies. Other types may include mortgages insured or guaranteed by state or local governments, as well as mortgages that are not insured or guaranteed. "Regular mortgages" include fixed-rate loans, adjustable rate loans, adjustable rate mortgages (ARM) or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals.

» Three in 10 mortgages are insured through a government program, mostly FHA loans.

» Twenty-three percent have private mortgage insurance, typically paying $80 per month.

Exhibit 6-27. Median Selected Monthly Owner Costs as Share of Household Income for Mortgage Holders by County

Statewide: 20.4%
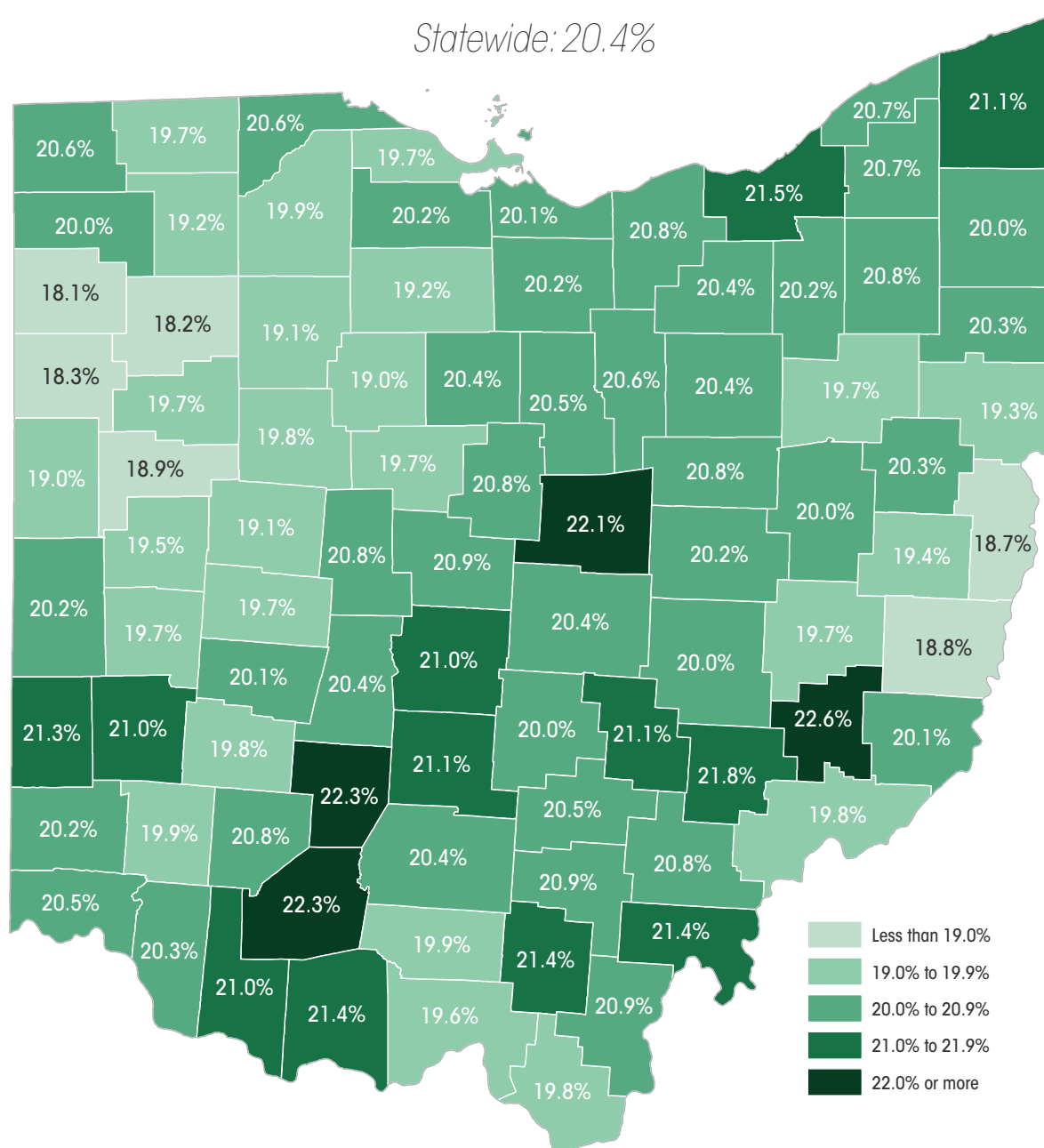
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25092

Note: Costs include mortgage payments, property taxes, insurance, utilities and condominium or mobile home fees (if applicable).

Legend:
- Less than 19.0%
- 19.0% to 19.9%
- 20.0% to 20.9%
- 21.0% to 21.9%
- 22.0% or more

» Overall, the typical homeowner with a mortgage pays just over 20 percent of their monthly income toward housing and utility costs.

» There is little variation in this figure across counties, ranging from a low of 18.1 percent (Paulding) to a high of 22.6 percent (Noble).

Exhibit 6-28. Selected Monthly Owner Costs as Share of Household Income by Mortgage Status

Selected monthly owner costs as share of income	With a Mortgage		Without a Mortgage	
	Number	Percent	Number	Percent
Less than 10.0%	148,802	7.6	442,175	40.9
10.0% to 14.9%	369,914	18.9	228,123	21.1
15.0% to 19.9%	427,251	21.9	134,979	12.5
20.0% to 24.9%	318,145	16.3	80,845	7.5
25.0% to 29.9%	203,214	10.4	49,749	4.6
30.0% to 34.9%	125,649	6.4	33,078	3.1
35.0% to 39.9%	80,943	4.1	21,359	2.0
40.0% to 49.9%	98,386	5.0	26,140	2.4
50.0% or more	175,435	9.0	52,118	4.8
Zero or negative income	7,013	0.4	12,167	1.1
All owner-occupied households	**1,954,752**	**100.0**	**1,080,733**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25091

Note: Costs include mortgage payments, property taxes, utilities and condominium or mobile home fees (if applicable).

» Statewide, 487,426 homeowner households with a mortgage are experiencing housing cost burden, representing one quarter of all mortgage holders.

» Over 182,000 mortgage holders (9.3 percent) are experiencing severe cost burden.

» Even among those without a mortgage, nearly 145,000 households experience housing cost burden, representing 13.4 percent of such homeowners.

Exhibit 6-29. Selected Monthly Owner Costs as Share of Household Income by Age of Householder

Selected monthly owner costs as share of income	Owner Householders 15 to 34 Years		Owner Householders 35 to 64 Years		Owner Householders 65 Years and Over	
	Number	Percent	Number	Percent	Number	Percent
Less than 20.0%	166,798	54.1	1,069,733	58.8	514,713	56.6
20.0% to 24.9%	51,614	16.8	248,068	13.6	99,308	10.9
25.0% to 29.9%	30,923	10.0	151,335	8.3	70,705	7.8
30.0% to 34.9%	17,222	5.6	90,678	5.0	50,827	5.6
35.0% or more	39,648	12.9	246,764	13.6	167,969	18.5
Zero or negative income	1,935	0.6	12,024	0.7	5,221	0.6
All owner householders	**308,140**	**100.0**	**1,818,602**	**100.0**	**908,743**	**100.0**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B25093

Note: Costs include mortgage payments, property taxes, utilities and condominium or mobile home fees (if applicable).

» As with renters, older adults experience higher rates of cost burden.

» One quarter of owner householders aged 65 years and over are spending at least 30 percent of their income on housing costs, compared with 19 percent of younger householders.

Exhibit 6-30. Prevalence and Severity of Housing Cost Burden for Owner-Occupied Households by Income

Household Income	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		All owner households
	Number	Rate	Number	Rate	Number	Rate	
30% AMI or less	123,085	71.1%	29,840	17.2%	20,175	11.7%	173,100
31% to 50% AMI	71,030	27.9%	75,310	29.5%	108,675	42.6%	255,015
51% to 80% AMI	49,690	10.6%	129,985	27.8%	287,295	61.5%	466,970
81% to 100% AMI	10,860	3.4%	67,500	20.9%	244,365	75.7%	322,725
More than 100% AMI	10,850	0.6%	108,700	5.9%	1,718,850	93.5%	1,838,400
All incomes	**265,515**	**8.7%**	**411,335**	**13.5%**	**2,379,360**	**77.9%**	**3,056,210**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 8

Note: "Moderate housing cost burden" for owners is defined as spending between 30 and 49 percent of household income on selected owner costs. "Severe housing cost burden" means a household is spending at least 50 percent of household income on selected owner costs or has no income. Owner households spending less than 30 percent of income on selected owner costs are not considered cost-burdened. AMI refers to area median income as defined by HUD.

» Among extremely low-income homeowners (30 percent AMI or less), 71 percent experience severe housing cost burden and another 17 percent experience moderate burden.

» Fifty-seven percent of very low-income homeowners (31 percent to 50 percent AMI) are cost burdened, much less than the 74 percent of comparable renters (see Exhibit 6-8).

Exhibit 6-31. Basic Monthly Housing Expenses and Self-Sufficiency Wages for a Family of One Adult and One Preschooler in Three Ohio Counties

	Noble County (low cost)	Ashtabula County (moderate cost)	Warren County (high cost)
Basic monthly housing expenses	$634	$646	$958
Monthly Self-Sufficiency Wage	$2,288	$2,582	$3,735
Basic housing expenses as share of Self-Sufficiency Wage	27.7%	25.0%	25.6%

Source: 2015 Self-Sufficiency Standard for Ohio, Center for Women's Welfare, University of Washington

Note: Figures represent the monthly housing expenses (based on Fair Market Rent, as determined by HUD) and Self-Sufficiency Wages for a family of one adult and one preschooler. Noble, Ashtabula and Warren Counties were chosen because they represent the low end (least expensive Self-Sufficiency Wage), the middle (close to the median Self-Sufficiency Wage of all 88 counties) and high end (most expensive Self-Sufficiency Wage), respectively, for that family type.

» The Self-Sufficiency Wage calculates the full cost of basic needs without help from public subsidies or informal assistance and take into account household composition and the cost of living in different counties.

» These basic expenses are 63 percent higher in the most expensive county in the state (Warren) than the least expensive county (Noble) for a family composed of a single adult and a preschooler.

» A family of one adult and one preschooler in Ohio needs an annual income of at least 168 percent of the federal poverty level ($1,361 per month in 2015) to be self-sufficient.

Exhibit 6-32. Housing and Transportation Costs as a Share of Household Income

	Housing Share	Transportation Share	H+T Affordability Index
Regional Typical Household (100% AMI)	27%	26%	53%
Regional Moderate Household (80% AMI)	34%	28%	62%

Source: H+T® Affordability Index, Center for Neighborhood Technology (based on 2011-2015 data)

Note: The H+T Affordability Index combines the average housing and transportation costs as a share of household income. Housing costs are based on "selected monthly owner costs" and gross rent from 2011-2015 American Community Survey (ACS) Five-Year Estimates. These are averaged and weighted by tenure. Transportation costs are defined as the sum of auto ownership costs, auto use costs and transit use costs. These are averaged and weighted by auto ownership and transit use. Auto ownership and transit use are also derived from 2011-2015 ACS Five-Year Estimates; auto use is derived from a place-based model of vehicle miles traveled; auto ownership costs and auto use costs are derived from the 2013 Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics; transit use costs are derived from 2015 National Transit Database data from the Federal Transportation Administration. A "Regional Typical Household" assumes a household income that is 100% AMI, the average household size for the region and the average number of commuters per household for the region. A "Regional Moderate Household" is based on the same assumptions, except that household income is 80% AMI.

» A typical Ohio household spends 53 percent of its income on housing and transportation costs.

» A moderate-income household in Ohio—earning 80 percent AMI—typically spends 62 percent of its income on these expenses combined.

» These figures compare to an ideal threshold of 45 percent (30 percent for housing, 15 percent for transportation).

» Consumer purchasing power is compromised when such large shares of income are spent on basics.

CHAPTER 7:

MULTIFAMILY AFFORDABLE HOUSING DEVELOPMENT

Exhibit 7-1. Common Types of Rent Reduction

Type of Rent Reduction	Number	Percent
Renter related to or employed by owner	139,800	33.9
Unit owned by a public housing authority	105,200	25.5
Portable housing voucher	82,300	20.0
Non-portable housing voucher	10,800	2.6
Other government rent subsidy	37,500	9.1
Other rent reduction requiring income verification	36,500	8.9
Total renter households reporting rent reduction	**412,000**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Data are based on self-reported information.

» More than one in four renter households reported paying below market rents.

» About two-thirds of these reduced rents are due to government intervention in some form.

Exhibit 7-2. Active HUD-Subsidized Rental Units by County

Statewide: 115,278
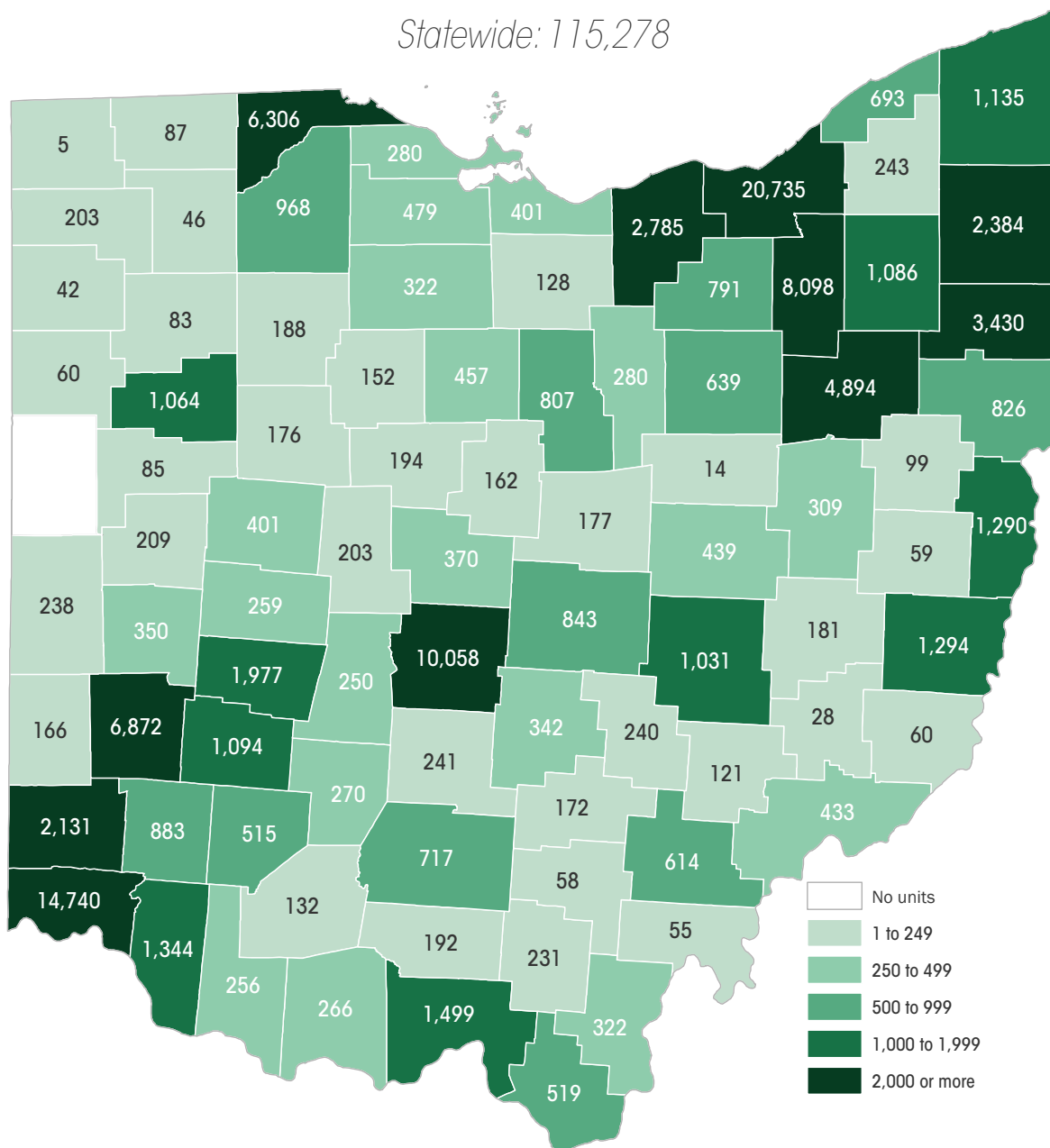
Source: National Housing Preservation Database

» More than 115,000 units located in 87 of 88 counties receive project-based subsidies from HUD.

» Cuyahoga County represents 18 percent of all active HUD-subsidized units in Ohio.

Exhibit 7-3. Active USDA RD-Subsidized Rental Units by County

Statewide: 7,027

Legend:
- No units
- 1 to 24
- 25 to 49
- 50 to 99
- 100 to 199
- 200 or more
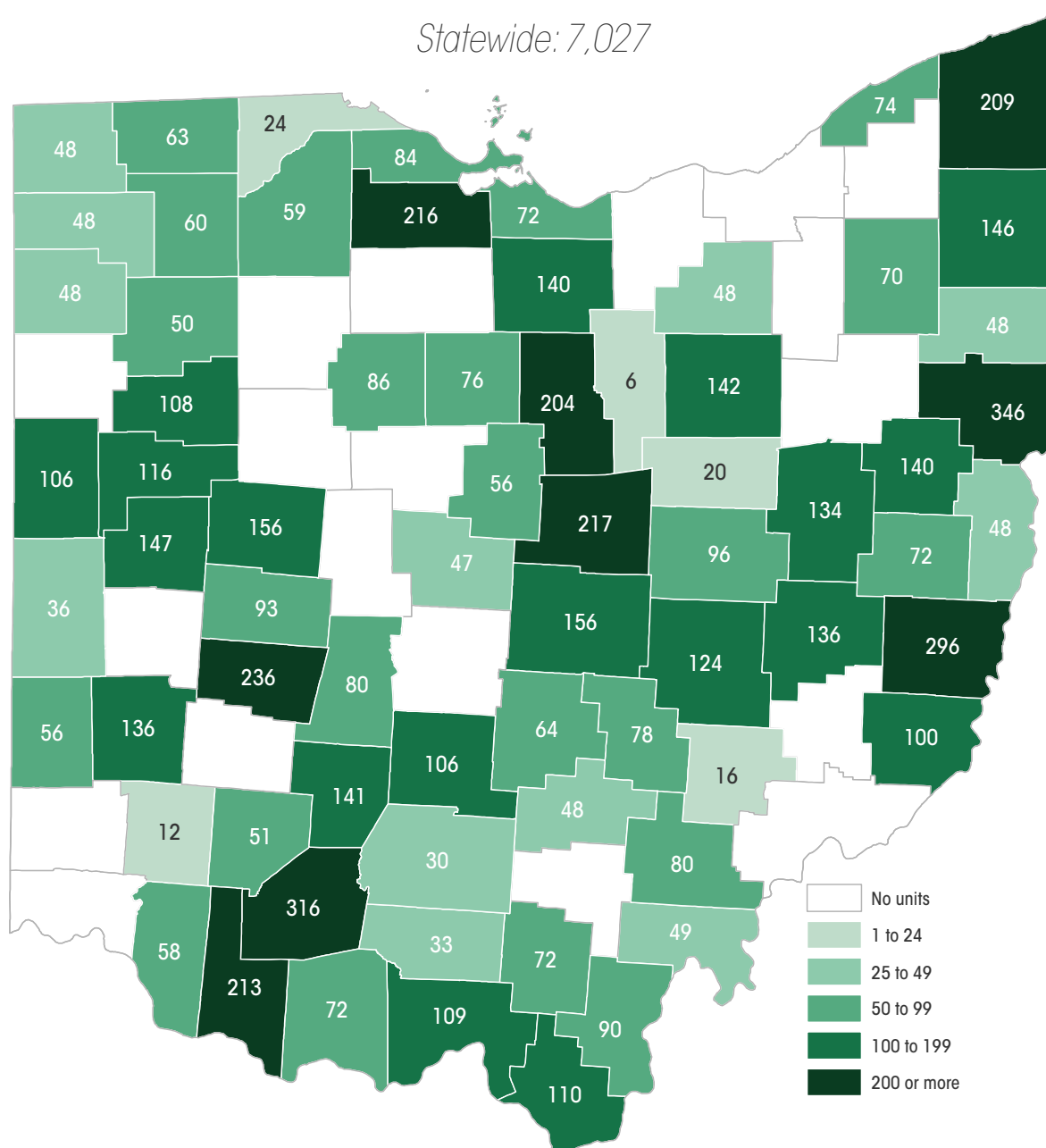
Source: National Housing Preservation Database

» The U.S. Department of Agriculture Office of Rural Development (USDA RD) subsidizes over 7,000 rental units in Ohio's rural communities.

» Sixty-nine out of 88 counties have at least some active USDA RD units.

» Columbiana and Highland Counties each have over 300 subsidized units.

Exhibit 7-4. Active HTC-Funded Family Rental Units by County

Statewide: 59,817

Source: OHFA DevCo data (as of December 31, 2017)

Legend:
- No units
- 1 to 99
- 100 to 199
- 200 to 499
- 500 to 999
- 1,000 or more

» Through the federal Housing Tax Credit (HTC) program, OHFA has assisted in financing nearly 60,000 active rental units intended for low-income families and individuals.

» These units are located in 85 of 88 counties statewide.

» Eighteen percent of these units are located in Franklin County.

Exhibit 7-5. Active HTC-Funded Senior Rental Units by County
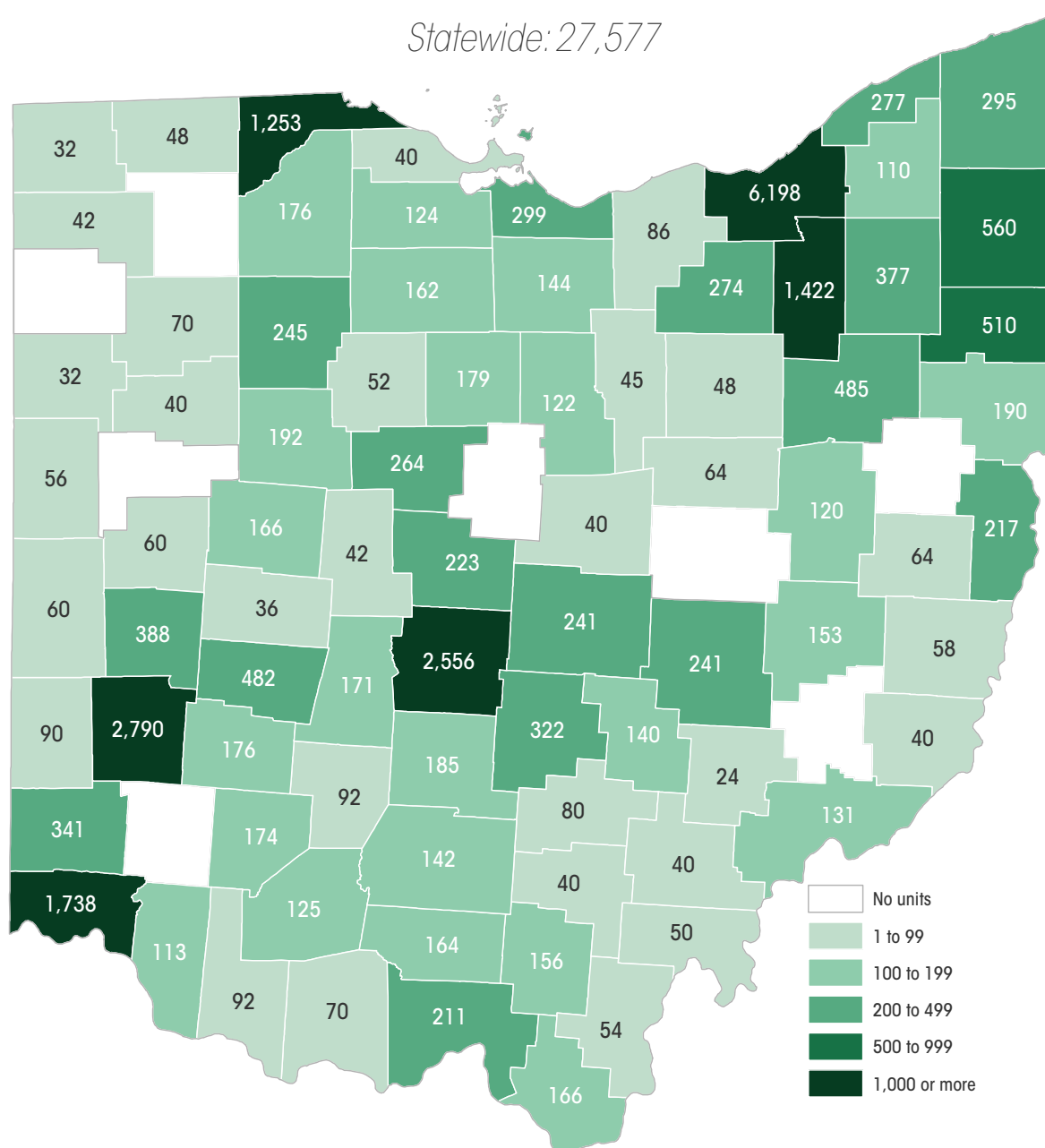
Statewide: 27,577

Source: OHFA DevCo data (as of December 31, 2017)

Legend:
- No units
- 1 to 99
- 100 to 199
- 200 to 499
- 500 to 999
- 1,000 or more

» Through the HTC program, OHFA has assisted in financing over 27,000 active rental units intended for older adults aged 55 or over.

» These units are located in 80 of 88 counties statewide.

» Twenty-two percent of these units are located in Cuyahoga County.

Exhibit 7-6. Active HTC-Funded Permanent Supportive Housing Rental Units by County

County	Units
Franklin	2,120
Cuyahoga	644
Montgomery	281
Lucas	260
Hamilton	229
Mahoning	154
Stark	154
Summit	120
Ross	60
Fayette	54
Ashland	40
Butler	38
Allen	24
Fairfield	21
Statewide	**4,199**

Source: OHFA DevCo data (as of December 31, 2017)

» Through the HTC program, OHFA has assisted in financing over 4,000 active rental units intended for people with disabilities, mental illness, or otherwise at high risk of homelessness.

» These units are located in 14 of 88 counties statewide.

» Half of these units are located in Franklin County.

Exhibit 7-7. Top 10 Counties by Number of Active Non-HTC, OHFA-Financed Affordable Rental Units

County	Units
Hamilton	574
Franklin	452
Lucas	438
Cuyahoga	426
Montgomery	224
Summit	170
Stark	157
Portage	135
Fairfield	120
Jefferson	113
All other counties	1,589
Statewide	**4,398**

Source: OHFA DevCo data (as of December 31, 2017)

» Through the Housing Development Assistance Programs (HDAP), which receive a majority of their funding from the Ohio Housing Trust Fund (OHTF), and other initiatives, OHFA has assisted in financing over 4,000 active rental units and homeless shelter beds.

» These units and beds are located in 60 of 88 counties statewide.

» Thirteen percent of these housing resources are in Hamilton County.

Exhibit 7-8. Total Active OHFA-Financed Affordable Rental Units by County

Statewide: 95,991

Source: OHFA DevCo data (as of December 31, 2017)

» In total, across all programs, OHFA has financed nearly 96,000 units of active affordable housing statewide.

» OHFA has invested in all 88 counties statewide, with at least 100 units in all but five counties.

» Franklin County (16 percent) and Cuyahoga County (15 percent) have the most active units.

Exhibit 7-9. Active Subsidized or OHFA-Financed Affordable Rental Units per 100 Low-Income Renter Households by County

Statewide: 22

Legend:
- Less than 15
- 15 to 19
- 20 to 24
- 25 to 29
- 30 or more

Source: National Housing Preservation Database, OHFA DevCo data (as of December 31, 2017), 2010-2014 Comprehensive Housing Affordability Strategy Data

Note: "Low-income" renter households are those with income at or below 80% AMI

» Statewide, for every 100 low-income renter households (80 percent AMI or less), there are only 22 federally- or state-assisted rental units available.

» Fairfield County has the fewest (10), while Belmont County has the most (39).

PART THREE:
VULNERABLE POPULATIONS

People Experiencing Homelessness

Veterans

People with Disabilities

Older Adults

Other Vulnerable Populations

CHAPTER 8:

PEOPLE EXPERIENCING HOMELESSNESS

Exhibit 8-1. Top 25 School Districts by Number of Students Experiencing Homelessness

School District	County	Number	Share of Enrollment
Toledo City	Lucas	2,358	10.3%
Columbus City	Franklin	1,956	3.9%
Cleveland Municipal City	Cuyahoga	1,463	3.8%
Akron City	Summit	733	3.4%
Cincinnati City	Hamilton	499	1.4%
Hamilton City	Butler	438	4.4%
Hillsboro City	Highland	326	13.7%
Canton City	Stark	313	3.6%
Springfield Local	Lucas	304	8.3%
Nordonia Hills City	Summit	260	7.4%
Dayton City	Montgomery	254	1.9%
Springfield City	Clark	253	3.3%
Switzerland of Ohio Local	Monroe	253	11.7%
Parma City	Cuyahoga	251	2.4%
Chillicothe City	Ross	228	8.4%
Mansfield City	Richland	200	6.1%
Lorain City	Lorain	182	2.8%
Trotwood-Madison City	Montgomery	175	6.8%
Marion City	Marion	173	4.1%
South-Western City	Franklin	165	0.7%
Ravenna City	Portage	162	6.9%
Marietta City	Washington	145	5.6%
Xenia Community City	Greene	131	3.1%
Southwest Licking Local	Licking	123	3.2%
Oregon City	Lucas	119	3.3%
All other districts plus community schools	—	8,619	—
Statewide Total	**—**	**20,083**	**1.2%**

Source: 2016-2017 Ohio School Report Cards, Advanced Reports, Ohio Department of Education

» Over 20,000 public school students in Ohio were identified by their districts as being housing insecure, meaning the student is either doubled up, living in a hotel or homeless shelter or living on the streets.

» Toledo City School District reported the most students in one of these conditions (2,358), representing more than 10 percent of all students.

» Hillsboro City School District reported the highest percentage of students experiencing homelessness of any district in the state (13.7).

Exhibit 8-2. Students Experiencing Homelessness by School District

Statewide: 20,083

Legend:
- None reported
- 10 to 24
- 25 to 49
- 50 to 99
- 100 to 199
- 200 or more
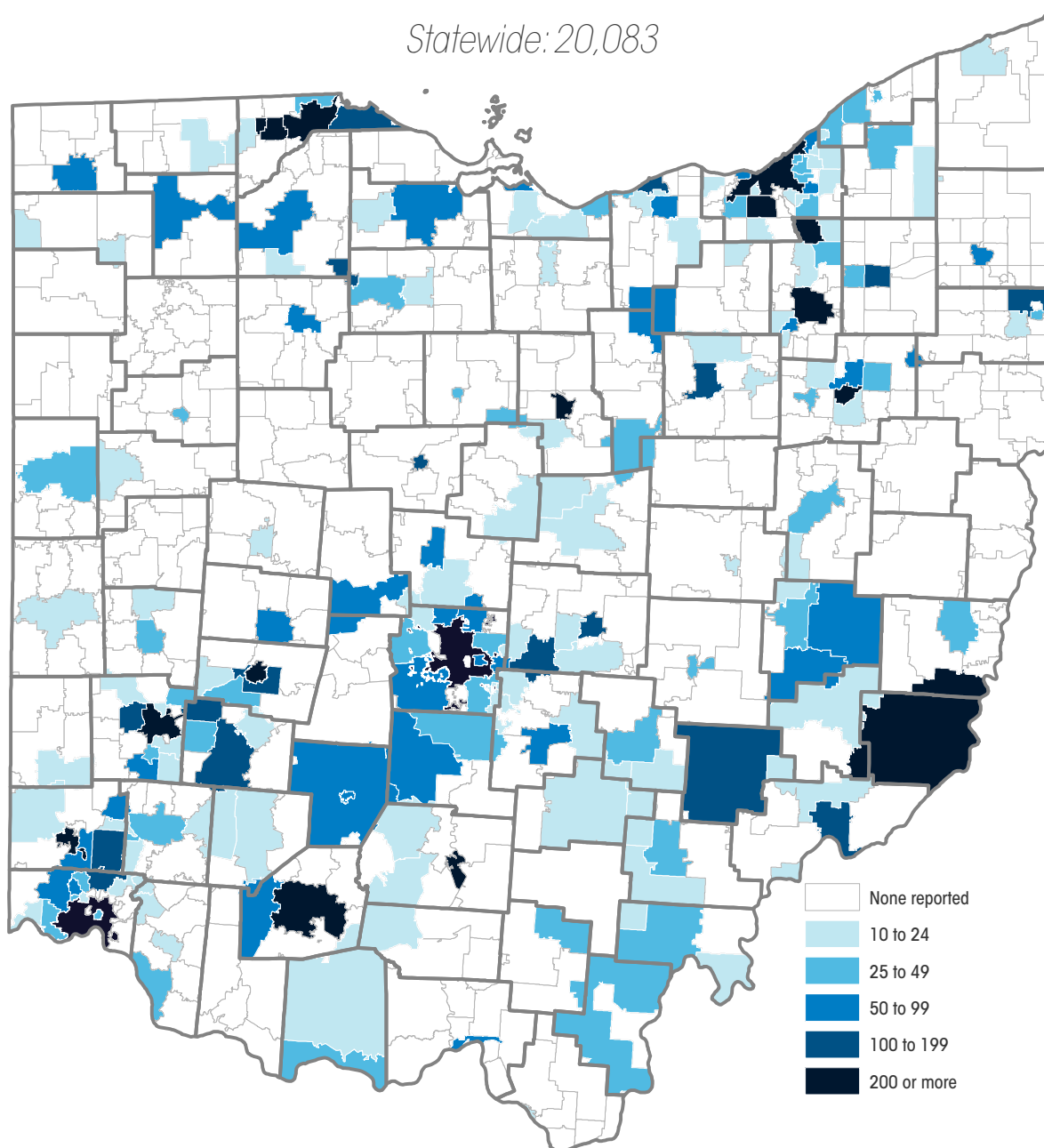
Source: 2016-2017 Ohio School Report Cards, Advanced Reports, Ohio Department of Education

Note: Districts with fewer than 10 identified students are suppressed to ensure confidentiality.

» Sixteen school districts reported having at least 200 students experiencing homelessness; among these are urban, suburban and rural districts.

» Out of 612 districts statewide, 199 reported having at least 10 students experiencing homelessness.

Exhibit 8-3. Beds in Year-Round Emergency Shelters, Safe Havens and Transitional Housing for Homeless Persons

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Cuyahoga	1,990	2,049	2,160	2,120	2,143	2,164	2,013	1,936	1,838	1,584	1,603
Franklin	1,249	935	941	942	942	952	958	897	1,074	1,215	1,229
Hamilton	1,053	1,052	1,036	1,057	1,349	1,552	1,339	951	942	1,035	971
Lucas	876	892	863	985	950	934	924	931	739	819	823
Mahoning	327	337	336	290	298	276	284	285	288	293	272
Montgomery	762	706	733	790	894	962	805	739	747	615	540
Stark	406	430	417	447	406	457	468	447	437	362	328
Summit	713	690	657	649	683	659	669	665	614	599	477
Balance	4,796	3,538	3,614	4,044	4,028	4,543	3,908	3,908	3,594	3,322	3,177
Statewide	**12,172**	**10,629**	**10,757**	**11,324**	**11,693**	**12,499**	**11,368**	**10,759**	**10,273**	**9,844**	**9,420**

Source: Housing Inventory Count, U.S. Department of Housing and Urban Development

» This table shows the number of beds in temporary housing for people experiencing homelessness across Ohio's nine continuums of care (CoCs).

» Eight counties administer their own CoC, with the remaining 80 counties overseen by a "balance of state" CoC.

» Since 2007, this figure has decreased 23 percent statewide.

Exhibit 8-4. Beds in Year-Round Permanent Supportive Housing for Homeless Persons

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Cuyahoga	3,373	3,695	4,587	4,791	3,970	3,649	3,585	3,822	4,358	4,662	4,004
Franklin	1,772	1,557	1,657	1,685	1,856	2,021	2,146	2,235	2,368	2,661	2,732
Hamilton	1,330	1,277	1,357	1,373	1,642	1,851	1,770	2,092	2,347	2,267	2,342
Lucas	205	408	661	765	767	1,037	1,038	1,177	1,192	1,190	1,196
Mahoning	205	209	217	251	268	279	300	314	340	392	379
Montgomery	694	755	733	702	854	892	927	982	1,045	1,172	1,390
Stark	269	310	310	351	372	420	441	479	475	458	499
Summit	352	294	298	237	381	418	432	463	481	456	602
Balance	2,302	1,106	1,080	1,334	1,724	1,996	2,224	2,647	3,218	3,493	3,626
Statewide	**10,502**	**9,611**	**10,900**	**11,489**	**11,834**	**12,563**	**12,863**	**14,211**	**15,824**	**16,751**	**16,770**

Source: Housing Inventory Count, U.S. Department of Housing and Urban Development

» The number of beds in permanent housing for people experiencing homelessness has increased 60 percent since 2007, due in part to OHFA's investment in this area.

» In particular, the Toledo/Lucas County CoC has seen an increase of 483 percent.

Exhibit 8-5. Point-in-Time Count of Homeless Population by Continuum of Care

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Cuyahoga	2,185	2,242	2,236	2,278	2,262	2,191	2,129	2,103	1,943	1,697	1,727
Franklin	1,373	1,341	1,359	1,387	1,418	1,434	1,488	1,614	1,721	1,724	1,691
Hamilton	1,046	1,116	1,140	1,006	1,275	1,654	1,326	1,043	1,063	1,116	1,162
Lucas	745	959	945	986	1,096	977	900	809	564	599	499
Mahoning	249	236	183	183	223	224	227	256	368	346	262
Montgomery	785	844	837	884	986	1,081	1,041	791	971	751	619
Stark	536	909	410	431	482	482	522	531	472	460	319
Summit	824	740	820	859	857	813	862	870	760	679	507
Balance	3,521	4,525	4,770	4,555	4,431	5,121	3,830	3,806	3,320	3,032	3,309
Statewide	**11,264**	**12,912**	**12,700**	**12,569**	**13,030**	**13,977**	**12,325**	**11,823**	**11,182**	**10,404**	**10,095**

Source: Point-in-Time Count, U.S. Department of Housing and Urban Development

» On one night in January, volunteers attempt to count the number of people experiencing homelessness, both in shelters and on the streets; this is referred to as a "point-in-time count" (PIT).

» In 2017, 10,095 individuals were counted statewide, which represents a 28 percent decline from the peak in 2012.

» In that time, Lucas County has seen the largest decline (49 percent), while Mahoning County has seen a 17 percent increase.

Exhibit 8-6. Point-in-Time Count of Homeless Individuals in Families by Continuum of Care

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Cuyahoga	499	452	493	495	496	565	599	530	393	337	367
Franklin	432	490	387	433	395	366	397	466	337	461	449
Hamilton	326	390	359	297	545	767	501	284	244	272	273
Lucas	321	306	348	314	314	327	332	326	164	211	242
Mahoning	128	115	100	86	99	138	129	90	267	129	99
Montgomery	281	360	335	259	384	442	422	208	317	196	160
Stark	253	401	187	183	247	230	230	272	228	286	172
Summit	249	250	271	272	315	303	297	291	253	209	115
Balance	1,905	2,283	2,446	2,511	2,423	2,984	1,807	1,652	1,414	1,357	1,530
Statewide	**4,394**	**5,047**	**4,926**	**4,850**	**5,218**	**6,122**	**4,714**	**4,119**	**3,617**	**3,458**	**3,407**

Source: Point-in-Time Count, U.S. Department of Housing and Urban Development

» Statewide, over 3,400 individuals in families were identified as homeless in the 2017 PIT.

» This represents a 44 percent decline from the 2012 peak.

» Franklin County experienced an increase in this population since 2012 (23 percent), while all other CoCs have seen family homelessness decline.

Exhibit 8-7. Point-in-Time Count of Chronically Homeless Population by Continuum of Care

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Cuyahoga	652	698	584	664	398	375	291	231	215	175	115
Franklin	503	238	271	276	303	311	309	257	207	156	226
Hamilton	226	269	268	303	223	234	274	166	159	24	90
Lucas	200	256	312	218	207	136	149	104	36	24	31
Mahoning	28	22	7	13	42	26	38	65	49	43	13
Montgomery	120	74	52	102	57	48	61	39	25	56	30
Stark	49	119	55	17	65	73	54	42	50	37	11
Summit	215	212	217	218	210	205	209	215	157	45	49
Balance	315	364	537	429	376	380	292	221	262	173	160
Statewide	**2,308**	**2,252**	**2,303**	**2,240**	**1,881**	**1,788**	**1,677**	**1,340**	**1,160**	**733**	**725**

Source: Point-in-Time Count, U.S. Department of Housing and Urban Development

» Statewide, 725 people were identified as chronically homeless in the 2017 PIT.

» An individual is chronically homeless if she or he is currently homeless and has experienced homelessness for more than a year or four times in the past three years.

» This represents a dramatic 69 percent decline since 2007.

» All nine CoCs have seen declines in the past decade.

Exhibit 8-8. Point-in-Time Count of Homeless Veterans by Continuum of Care

Continuum of Care	2011	2012	2013	2014	2015	2016	2017
Cuyahoga	388	334	313	329	326	202	172
Franklin	145	133	148	156	129	133	140
Hamilton	192	200	175	192	203	185	192
Lucas	90	71	54	51	33	30	51
Mahoning	12	12	15	25	35	30	15
Montgomery	156	136	131	128	114	60	60
Stark	20	42	52	25	26	16	10
Summit	76	91	97	120	63	67	62
Balance	200	225	227	210	254	207	160
Statewide	**1,279**	**1,244**	**1,212**	**1,236**	**1,183**	**930**	**862**

Source: Point-in-Time Count, U.S. Department of Housing and Urban Development

» Statewide, 862 veterans were identified as homeless in the 2017 PIT.

» This represents a 33 percent decline since complete data were first collected in 2011.

» Akron/Barberton/Summit County CoC and Dayton/Kettering/Montgomery County CoC have each been federally designated as having "effectively ended veteran homelessness," meaning that they have the resources in place to ensure that any veteran who needs permanent housing can quickly obtain it.

CHAPTER 9:

VETERANS

Exhibit 9-1. Period of Military Service

Period of service	Number	Share of Veterans	Share of Civilian Adults
September 2001 or later	90,482	11.6%	1.0%
August 1990 to August 2001	125,638	16.1%	1.4%
Vietnam era	279,284	35.8%	3.1%
Korean War	76,525	9.8%	0.9%
World War II	49,478	6.3%	0.6%
Peacetime service only	204,271	26.2%	2.3%
Total veteran population	*779,187*	*100.0%*	*8.7%*
Nonveteran civilian adult population	8,159,790	—	91.3%
Total civilian adult population	**8,938,977**	**—**	**100.0%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B21002

Note: Veterans may have served in more than one period of service.

» Overall, nine percent of civilian adults in Ohio previously served in the armed forces.

» Over one third of Ohio's veterans served during the Vietnam War.

» About one in nine veterans served in the post-9/11 era.

Exhibit 9-2. Selected Characteristics of Ohio Veterans and Nonveterans

Characteristic	Veterans	Nonveterans
Civilian adult population	*779,187*	*8,159,790*
Percent male	93.1%	44.0%
Percent 65 years and over	49.1%	17.3%
Percent White, Non-Hispanic	86.3%	81.7%
Median personal income	$34,776	$26,302
Civilian adult population in households	*763,747*	*7,902,556*
Poverty rate	7.4%	14.0%
Disability prevalence rate	28.2%	15.5%
Civilian population 25 years and over	*770,883*	*7,070,870*
Percent with a bachelor's degree or higher	20.3%	27.3%
Civilian population 18 to 64 years	*396,927*	*6,745,713*
Labor force participation rate	74.8%	76.5%
Unemployment rate	6.4%	7.1%

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B21001, B21003, B21004, B21005, C21001H, C21007

» Nearly half (49 percent) of Ohio veterans are aged 65 or over, and 93 percent are male.

» Veterans are more likely to be white and less likely to be unemployed than non-veterans.

» Veterans are almost twice as likely to have a disability (28 percent) than non-veterans (16 percent), regardless of whether their disability is a result of their service.

Exhibit 9-3. Poverty and Disability Rates for Civilian Adults by Age and Veteran Status

	Veterans	Nonveterans
Civilian population 18 to 64 years in households	*391,352*	*6,548,040*
Poverty rate	10.0%	15.0%
Disability prevalence rate	18.3%	11.6%
Disability prevalence rate among those in poverty	38.4%	24.8%
Civilian population 65 years and over in households	*372,395*	*1,354,516*
Poverty rate	4.8%	9.0%
Disability prevalence rate	38.6%	34.1%
Disability prevalence rate among those in poverty	47.2%	49.3%

Source: 2012-2016 American Community Survey Five-Year Estimates, Table C21007

» Among both working-age and older adults, veterans are less likely to be in poverty than non-veterans.

» Working-age veterans with a disability are more likely to be in poverty than nonveterans with a disability, but older veterans with a disability are less likely to be in poverty than older non-veterans with a disability.

Exhibit 9-4. Prevalence of Housing Cost Burden for Older Householders by Veteran Status

	Veterans	Non-Veterans
Civilian householders 55 years and over	*351,876*	*1,699,566*
Number experiencing housing cost burden	78,732	504,345
Prevalence rate of housing cost burden	22.4%	29.7%

Source: IPUMS-USA, University of Minnesota (based on 2016 data)

Note: Estimates are based on 2016 American Community Survey microdata. "Housing cost burden" is defined as spending at least 30 percent of household income on housing costs or having no income.

» Veterans aged 55 and over are less likely to experience housing cost burden than non-veterans in the same age bracket.

Exhibit 9-5. Labor Force Participation and Unemployment for Post-9/11 Veterans in Four Ohio Metro Areas

	Cincinnati	Cleveland	Columbus	Dayton
Number of post-9/11 veterans	*16,543*	*15,102*	*18,501*	*13,244*
Labor force participation rate	88.7%	87.6%	85.9%	85.6%
Unemployment rate	4.9%	5.7%	4.6%	4.4%

Source: IPUMS-USA, University of Minnesota (based on 2016 data); 2016 American Community Survey One-Year Estimates, Table B21002

Note: Labor force participation and unemployment estimates are based on 2016 American Community Survey microdata. Post-9/11 veterans are those who have served September 2001 or later. The four Metropolitan Statistical Areas (MSAs) represented have by far the most such veterans.

» There are over 63,000 people who served in the armed forces since September 2001 living in Ohio's four largest metropolitan areas.

» In the Cincinnati, Cleveland and Columbus MSAs, unemployment rates were slightly higher than for the working population as a whole (0.3-0.6 percentage points), while it was slightly lower than average in the Dayton area (0.3 percentage points), according to Bureau of Labor Statistics data.

» Previous research from the National Housing Conference (which did not include the Dayton metro area) indicated that since 2012 the number of post-9/11 veterans in the Cincinnati, Cleveland and Columbus metros have grown considerably; the Cleveland area experiencing the most growth—171 percent.

» Comparison to the same research indicates that unemployment rates have dramatically improved since 2012 across those three metros, particularly in the Columbus area, where unemployment went from 19.6 percent to 4.6 percent.

Exhibit 9-6. Selected Housing Affordability Data for Post-9/11 Veterans in Four Ohio Metro Areas

	Cincinnati	Cleveland	Columbus	Dayton
Median income, post-9/11 veterans	$38,000	$42,300	$40,700	$50,000
Median home price	$139,000	$111,000	$150,000	$102,000
Income needed to afford a median-priced home	$40,593	$32,416	$43,806	$29,788
Fair Market Rent (FMR) for a 1-BR apartment	$613	$626	$687	$585
Income needed to afford FMR for a 1-BR apartment	$24,495	$25,015	$27,453	$23,377

Source: IPUMS-USA, University of Minnesota (based on 2016 data); 2017 Paycheck to Paycheck Report, National Housing Conference; Fiscal Year 2017 Fair Market Rents, U.S. Department of Housing and Urban Development

Note: Median income is based on 2016 American Community Survey microdata. Median home price is for the first quarter of Fiscal Year 2017. Post-9/11 veterans are those who have served September 2001 or later. The four Metropolitan Statistical Areas (MSAs) represented have by far the most such veterans.

» Median earnings for post-9/11 veterans in Ohio's four largest metropolitan areas are sufficient to afford a one-bedroom apartment at Fair Market Rent, as computed by HUD, without becoming cost-burdened.

» However, in the Cincinnati and Columbus MSAs, that level of income would be insufficient to afford a median-priced home.

» Research from the National Housing Conference[3] (which did not include the Dayton metro area) indicates that the Cleveland homeowner market has become affordable to post-9/11 veterans since 2012, while the Cincinnati and Columbus homeowner markets remain unaffordable to such veterans.

» The same research indicates that the Cleveland and Columbus rental markets have become affordable to post-9/11 veterans, while Cincinnati's rental market has remained affordable.

Exhibit 9-7. Overall Adult and Veteran Suicide Rates by Age

Age Group	Number of Veteran Suicides	Total Number of Adult Suicides	Veteran Suicide Rate per 100,000	Overall Adult Suicide Rate per 100,000
18 to 34 years	37	359	72.1	14.0
35 to 54 years	77	555	42.1	18.4
55 to 74 years	92	394	26.7	15.3
75 years and over	38	124	21.0	15.6
All ages 18 years and over	**244**	**1,432**	**32.1**	**16.0**

Source: Ohio Veteran Suicide Data Sheet, Office of Mental Health and Suicide Prevention, U.S. Department of Veterans Affairs (based on 2014 data)

» In 2014, 244 Ohio veterans committed suicide, representing 17 percent of recorded suicides statewide.

» Veterans are twice as likely to commit suicide as the general adult population, but young veterans aged 18 to 34 are more than five times as likely to commit suicide than all young adults.

[3] Sturtevant, L., Brennan, M., Viveiros, J., & Handelman, E. (2015, June). Housing and Services Needs of Our Changing Veteran Population. National Housing Conference and Center for Housing Policy report.

CHAPTER 10:
PEOPLE WITH DISABILITIES

Exhibit 10-1. Prevalence Rate by Disability Type

Disability Type	Population	Rate
Hearing difficulty	423,901	3.7%
Vision difficulty	263,923	2.3%
Cognitive difficulty	612,755	5.7%
Ambulatory difficulty	816,211	7.6%
Self-care difficulty	303,239	2.8%
Independent living difficulty	552,041	6.3%
Any disability type	**1,571,654**	**13.8%**

Source: 2012-2016 American Community Survey Five-Year Estimates,
Tables B18101, B18102, B18103, B18104, B18105, B18106, B18107

Note: The base for calculating the prevalence rate varies by disability type. For hearing and vision difficulty—as well as any disability type—the prevalence rate is the share of the total civilian non-institutionalized population. For cognitive, ambulatory, and self-care difficulty the prevalence rate is the share of the civilian non-institutionalized population five years and over. For independent living difficulty the prevalence rate is the share of the civilian non-institutionalized population 18 years and over. Individuals can be categorized as having more than one type of disability.

» Fourteen percent of Ohioans, roughly one in seven, reported having one or more disabilities.

» Of these, most reported an ambulatory difficulty, meaning that walking and/or climbing stairs is a substantial challenge.

» Six percent of adult Ohioans reported an independent living difficulty, meaning that the ability to do basic errands alone is compromised due to a physical, mental or emotional issue.

Exhibit 10-2. Disability Prevalence Rate by County

Statewide: 13.8%

Source: 2012-2016 American Community Survey Five-Year Estimates, Table B18101

Note: Includes any individual with a hearing, vision, cognitive, ambulatory, self-care or independent living difficulty.

- » Disability prevalence rates by county range from Delaware (7.4 percent) to Pike (23.1 percent).

- » People with disabilities represent a higher share of the population in Ohio's Appalachian region.

Exhibit 10-3. Prevalence of Housing Problems for Owner-Occupied Households with a Disabled Person by Disability Type and Income

Household Income	Hearing or Vision Impairment		Ambulatory Limitation		Cognitive Limitation		Self-Care or Independent Living Limitation	
	Number	Rate	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	22,575	79.3%	34,655	78.2%	23,460	79.4%	26,985	78.7%
31% to 50% AMI	24,875	51.9%	36,275	53.7%	20,430	58.2%	27,195	54.6%
51% to 80% AMI	23,895	31.8%	33,015	34.1%	20,750	38.1%	25,155	34.2%
More than 80% AMI	19,965	10.0%	24,555	11.2%	15,885	11.3%	17,955	10.8%
All owner households	**91,310**	**25.9%**	**128,500**	**30.0%**	**80,525**	**31.0%**	**97,290**	**30.1%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 6

Note: A "housing problem" indicates a household where housing costs exceed 30 percent of income, a housing unit has incomplete kitchen or plumbing facilities or more than one occupant per room. AMI refers to area median income as defined by HUD. Individuals can be categorized as having more than one type of disability.

» Owner households with a disabled person experience higher rates of housing problems than the state average (22.5 percent, see Exhibit 4-13).

» This disparity is most severe among individuals with cognitive limitations.

Exhibit 10-4. Prevalence of Housing Problems for Renter-Occupied Households with a Disabled Person by Disability Type and Income

Household Income	Hearing or Vision Impairment		Ambulatory Limitation		Cognitive Limitation		Self-Care or Independent Living Limitation	
	Number	Rate	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	40,295	72.3%	73,575	72.1%	68,880	74.3%	58,760	71.9%
31% to 50% AMI	29,205	72.0%	47,780	71.6%	37,290	75.8%	37,800	73.3%
51% to 80% AMI	14,440	43.9%	22,620	46.5%	17,515	44.7%	18,435	48.8%
More than 80% AMI	5,035	14.5%	6,935	15.2%	4,890	14.0%	6,275	18.4%
All renter households	**88,975**	**54.3%**	**150,910**	**57.4%**	**128,575**	**59.5%**	**121,270**	**59.1%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 6

Note: A "housing problem" indicates a household where housing costs exceed 30 percent of income, a housing unit has incomplete kitchen or plumbing facilities or more than one occupant per room. AMI refers to area median income as defined by HUD. Individuals can be categorized as having more than one type of disability.

» Renter households with a disabled person experience higher rates of housing problems than the state average (46.3 percent, see Exhibit 4-13).

» This disparity is most severe among individuals with cognitive limitations.

Exhibit 10-5. Wheelchair Accessibility to Entrances of Housing Units

Accessibility	Owner-occupied		Renter-occupied		Vacant Units		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Accessible	1,087,800	36.3	607,400	38.4	194,700	33.5	1,889,900	36.7
Not accessible	1,906,900	63.7	971,600	61.5	366,900	63.1	3,245,400	62.9
Not reported	700	<0.1	900	0.1	19,400	3.3	21,000	0.4
All housing units	**2,995,400**	**100.0**	**1,579,900**	**100.0**	**581,000**	**100.0**	**5,156,300**	**100.0**

Source: 2015 American Housing Survey, U.S. Census Bureau

Note: Housing units can be entered by someone in a wheelchair if it is possible to enter from outside without climbing any steps or stairs.

» Overall, only 37 percent of housing units can be entered without climbing steps or stairs, meaning that a majority of homes cannot be accessed by someone with a mobility impairment.

» This statistic does not indicate whether the interior of the housing unit could be navigated by someone in a wheelchair, which could pose additional challenges.

Exhibit 10-6. Supplemental Security Income Recipients by Diagnostic Group

Diagnostic Group	Percent of All Recipients
Intellectual disability	17.6
Mood disorders	16.3
Schizophrenia and other psychotic disorders	6.4
Autistic disorders	4.1
Developmental disorders	4.1
Childhood and adolescent disorders n.e.c.	3.9
Organic mental disorders	2.5
Other mental disorders	6.8
All mental disorders	*61.9*
Diseases of the musculoskeletal system and connective tissue	12.1
Diseases of the nervous system and sense organs	7.2
Diseases of the circulatory system	3.4
Diseases of the respiratory system	2.7
Endocrine, nutritional, and metabolic diseases	2.1
Injuries	1.7
Congenital anomalies	1.6
Neoplasms	1.1
Diseases of the digestive system	1.0
Diseases of the genitourinary system	0.7
Infectious and parasitic diseases	0.6
Diseases of the blood and blood-forming organs	0.4
Diseases of the skin and subcutaneous tissue	0.2
Other/unknown diagnosis	3.3
Total number of recipients	**263,534**

Source: 2016 SSI Annual Statistical Report, U.S. Social Security Administration

Note: The abbreviation "n.e.c." means "not elsewhere classified."

» Over 263,000 Ohioans (2.9 percent of adults statewide) receive Supplemental Security Income (SSI), commonly referred to as disability insurance.

» Sixty-two percent of recipients (over 163,000 people) have a mental disorder, with intellectual disabilities and mood disorders comprising a majority of this population.

Exhibit 10-7. Prevalence of Selected Substance Abuse and Mental Health Issues by Age

	12 to 17 Years	18 to 25 Years	26 Years and Over
Illicit Drug Use Other Than Marijuana			
Pain Reliever Misuse	3.8%	7.9%	4.1%
Cocaine Use	0.5%	4.9%	1.3%
Heroin Use	0.1%	0.8%	0.4%
Substance Dependence and Abuse			
Substance Use Disorder	4.3%	16.1%	7.0%
Alcohol Use Disorder	2.2%	11.6%	5.7%
Illicit Drug Use Disorder	2.9%	6.8%	1.9%
Pain Reliever Use Disorder	0.5%	1.2%	0.7%
Mental Health Issues			
Any Mental Illness	n/a	24.2%	19.0%
Serious Mental Illness	n/a	6.8%	4.9%
Major Depressive Episode	14.0%	11.5%	7.3%
Had Serious Thoughts of Suicide	n/a	9.3%	3.7%

Source: 2016 National Survey on Drug Use and Health,
U.S. Substance Abuse and Mental Health Services Administration

Note: Based on 2015–2016 two-year sample, survey respondents asked about use of substances and prevalence of mental health issues in the past year. "Pain reliever misuse" is defined as use of prescription psychotherapeutics in any way not directed by a doctor, including use without a prescription of one's own; use in greater amounts, more often or longer than told; or use in any other way not directed by a doctor. Prescription psychotherapeutics do not include over-the-counter drugs. "Pain Reliever Use Disorder" is a type of "Illicit Drug Use Disorder." "Mental illness" is defined as having a diagnosable mental, behavioral or emotional disorder other than a developmental or substance use disorder assessed by the Mental Health Surveillance Study (MHSS) Structured Clinical Interview for the Diagnostic and Statistical Manual of Mental Disorders—Fourth Edition—Research Version—Axis I Disorders (MHSS-SCID), which is based on the 4th edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-IV). "Major depressive episode" (MDE) is defined as a period of at least two weeks when a person experienced a depressed mood or loss of interest or pleasure in daily activities and had a majority of specified depression symptoms, based on definitions found in DSM-IV.

» Roughly five percent of Ohioans age 12 and over, including eight percent of young adults (ages 18 to 25), reported a misuse of pain relievers, which are often opioid-based.

» Eight percent of Ohioans age 12 and over, including 16 percent of young adults, reported having some type of a substance use disorder, defined as alcohol or drug dependence or abuse.

» One in five Ohioans age 18 years and over reported having a diagnosable mental illness.

» Four percent of adults, including nine percent of young adults, reported serious thoughts of suicide.

Exhibit 10-8. Unintentional Drug Overdose Deaths per 100,000 Population
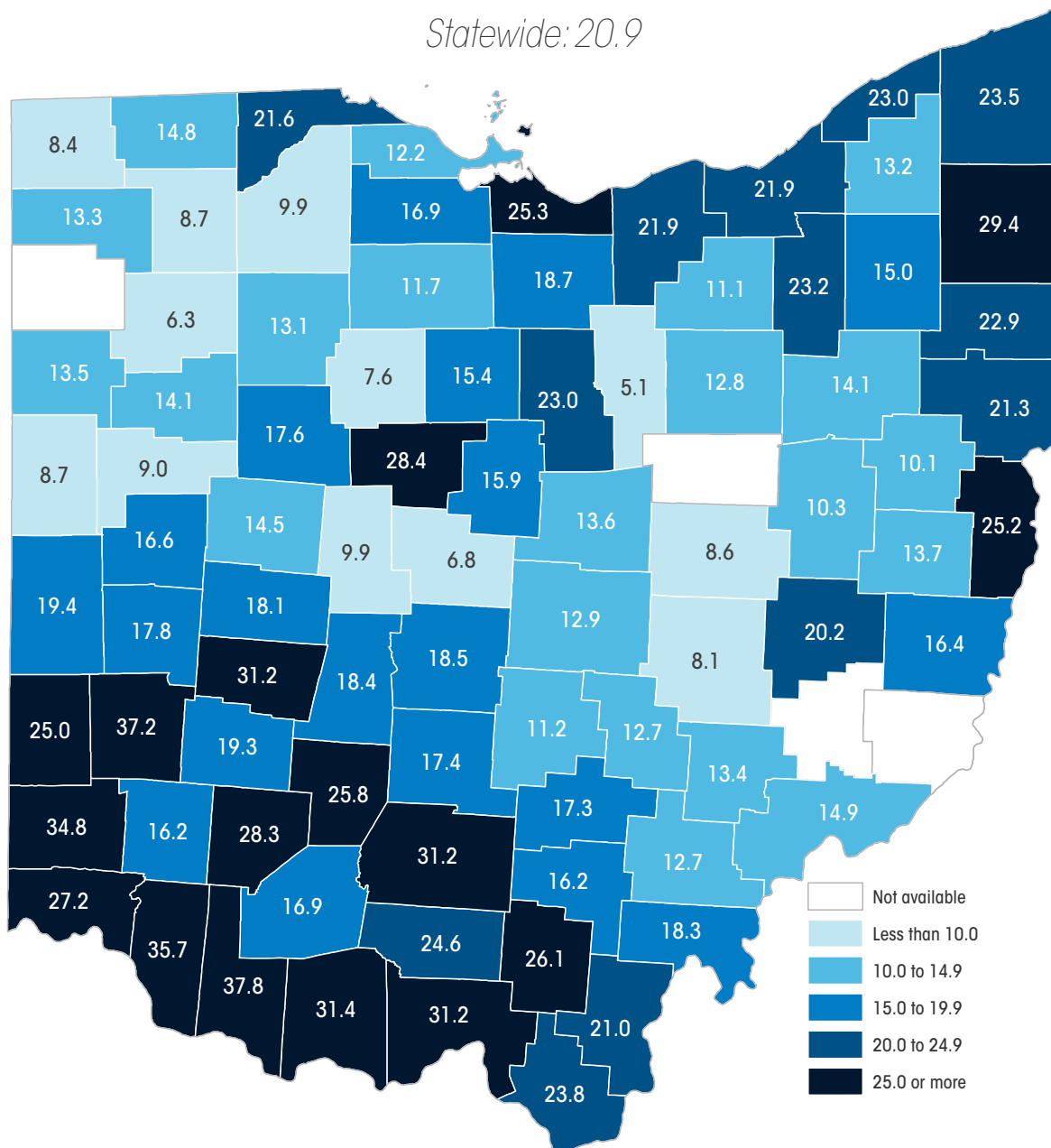

Unintentional Drug Overdose Deaths per 100,000 Population
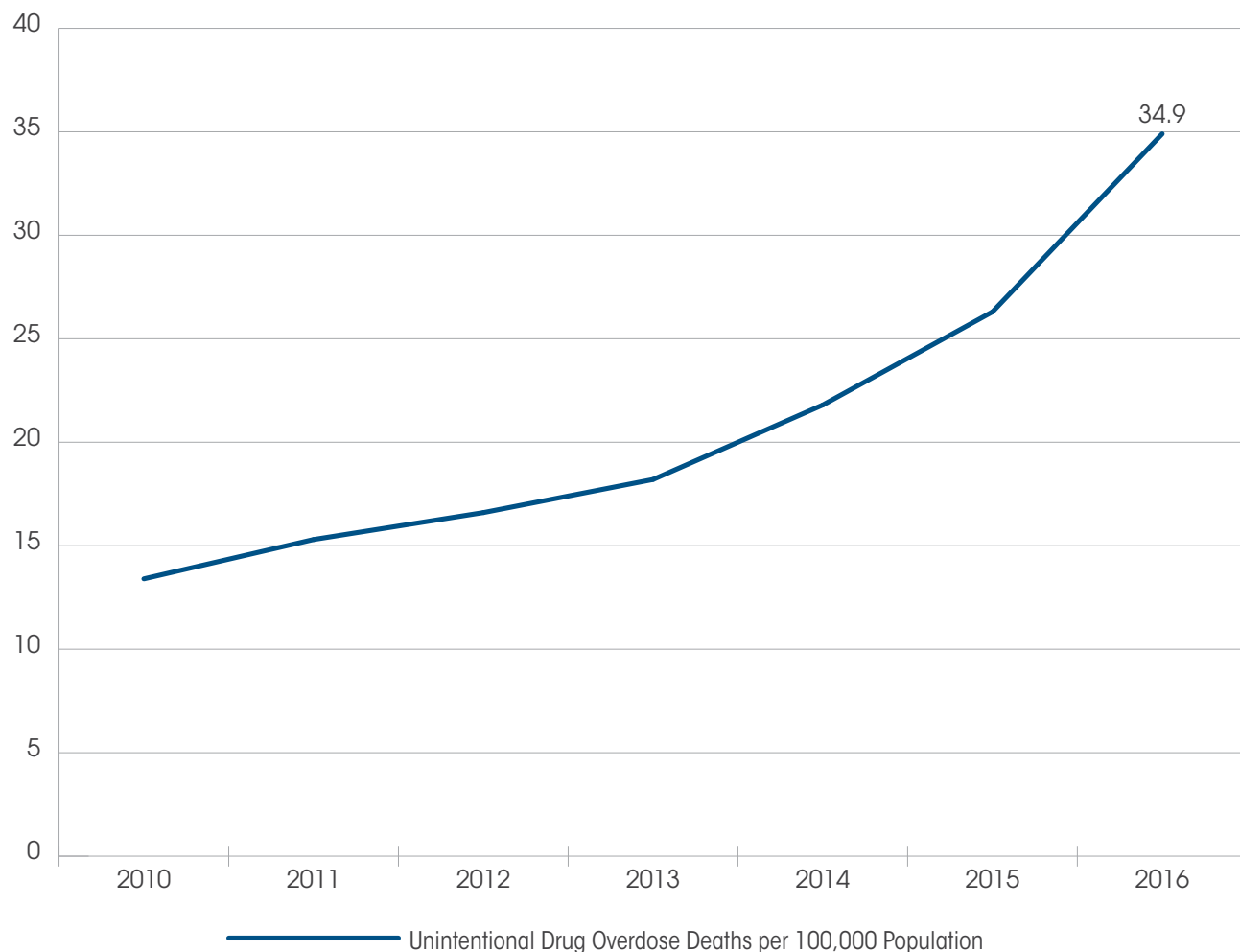
Year	Deaths	Mortality Rate
2010	1,544	13.4
2011	1,772	15.3
2012	1,914	16.6
2013	2,110	18.2
2014	2,531	21.8
2015	3,050	26.3
2016	4,050	34.9
Cumulative	**16,971**	**20.9**

Source: Public Health Data Warehouse, Ohio Department of Health

» As has been widely reported, Ohio is experiencing a dramatic increase in drug overdose deaths.

» 2016 had 1,000 more such deaths than 2015, representing a 33 percent spike, and overdose deaths have more than doubled since 2012.

Exhibit 10-9. Unintentional Drug Overdose Deaths per 100,000 Population by County

Statewide: 20.9

Legend:
- Not available
- Less than 10.0
- 10.0 to 14.9
- 15.0 to 19.9
- 20.0 to 24.9
- 25.0 or more

Source: Public Health Data Warehouse, Ohio Department of Health

Notes: Based on cumulative deaths from 2010 to 2016.

» Ashland County had the lowest rate of unintentional drug overdose deaths (5.1 per 100,000 residents between 2010 and 2016), while Brown County had the highest (37.8 per 100,000).

» These deaths are most common in southwest Ohio and portions of northeast Ohio.

Exhibit 10-10. Medicaid HOME Choice Community Transitions by County Since 2008

Statewide: 11,417
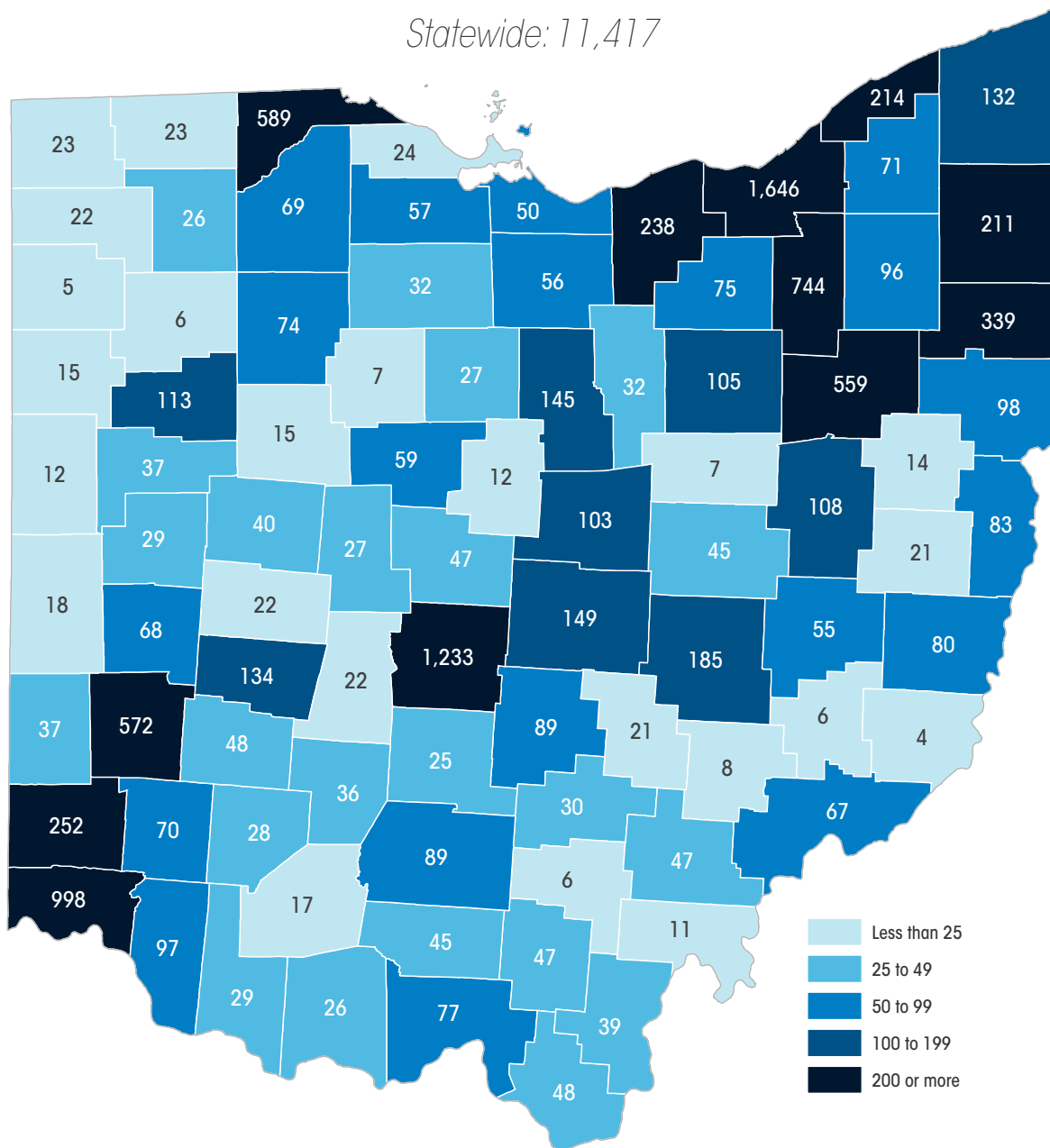
Source: HOME Choice program data, Ohio Department of Medicaid (as of December 31, 2017)

Note: Community transitions count the number of individuals with disabilities transitioning from institutional settings to housing in the community through the HOME Choice program.

» Over 11,000 Medicaid recipients have participated in the HOME Choice program, including residents of all 88 counties statewide.

» HOME Choice transitions people with disabilities from institutional settings to service-enriched housing in the community, providing a better quality of life and reducing taxpayer costs.

Exhibit 10-11. Selected Characteristics of Ohio Individuals with Disabilities in the HOME Choice Program Since 2008

Characteristic	Percent
By Service Population	
Mental illness/substance abuse	36.6
Physical disabilities	33.6
Elderly	16.5
Developmentally disabled	13.4
By Qualified Residence	
Rented apartment or home	62.6
Relative's home	22.8
Group home	9.3
Own home	3.5
Assisted living	1.8
Total HOME Choice Transitions	**11,417**

Source: HOME Choice program data, Ohio Department of Medicaid (as of December 31, 2017)

Note: Community transitions count the number of individuals with disabilities transitioning from institutional settings to housing in the community through the HOME Choice program.

» Most individuals participating in the HOME Choice program have either a mental illness or substance abuse issue (37 percent) or a physical disability (34 percent).

» Most participants (63 percent) are able to move into their own rental unit.

Exhibit 10-12. Leading Barriers and Important Factors for Ohio Individuals with Disabilities in the HOME Choice Program Since 2008

Barrier or Factor	Percent
Leading Barriers to Transitioning into the Community	
Lack or insufficient supply of affordable housing	16.8
Lack or insufficient supply of accessible housing	9.8
Insufficient supply of BOTH affordable and accessible housing	6.7
Insufficient supply of rental vouchers	4.7
Lack of safe physically accessible housing for participant	3.0
Factors Important in Choosing Qualified Housing Option	
Affordability	50.1
Accessibility	31.8
With family or friends	30.8
Close to family or friends	27.9
Close to community resources	20.5
On a bus line	15.7
Only available option	9.1
Total HOME Choice Transitions	**11,417**

Source: HOME Choice program data, Ohio Department of Medicaid (as of December 31, 2017)

Note: Community transitions count the number of individuals with disabilities transitioning from institutional settings to housing in the community through the HOME Choice program. Respondents could choose more than one important factor.

» Respondents indicated that the key barriers preventing a transition before entering the HOME Choice program were insufficient supplies of affordable and accessible housing.

» In addition to these factors, individuals were able to improve accessibility to family, friends and the community at large by moving out of an institutional setting.

Exhibit 10-13. Beds in Intermediate Care Facilities for Individuals with Intellectual Disabilities by County

Statewide: 6,230

Source: Intermediate Care Facilities for Individuals with Intellectual Disabilities program data,
Ohio Department of Developmental Disabilities (as of January 12, 2018)
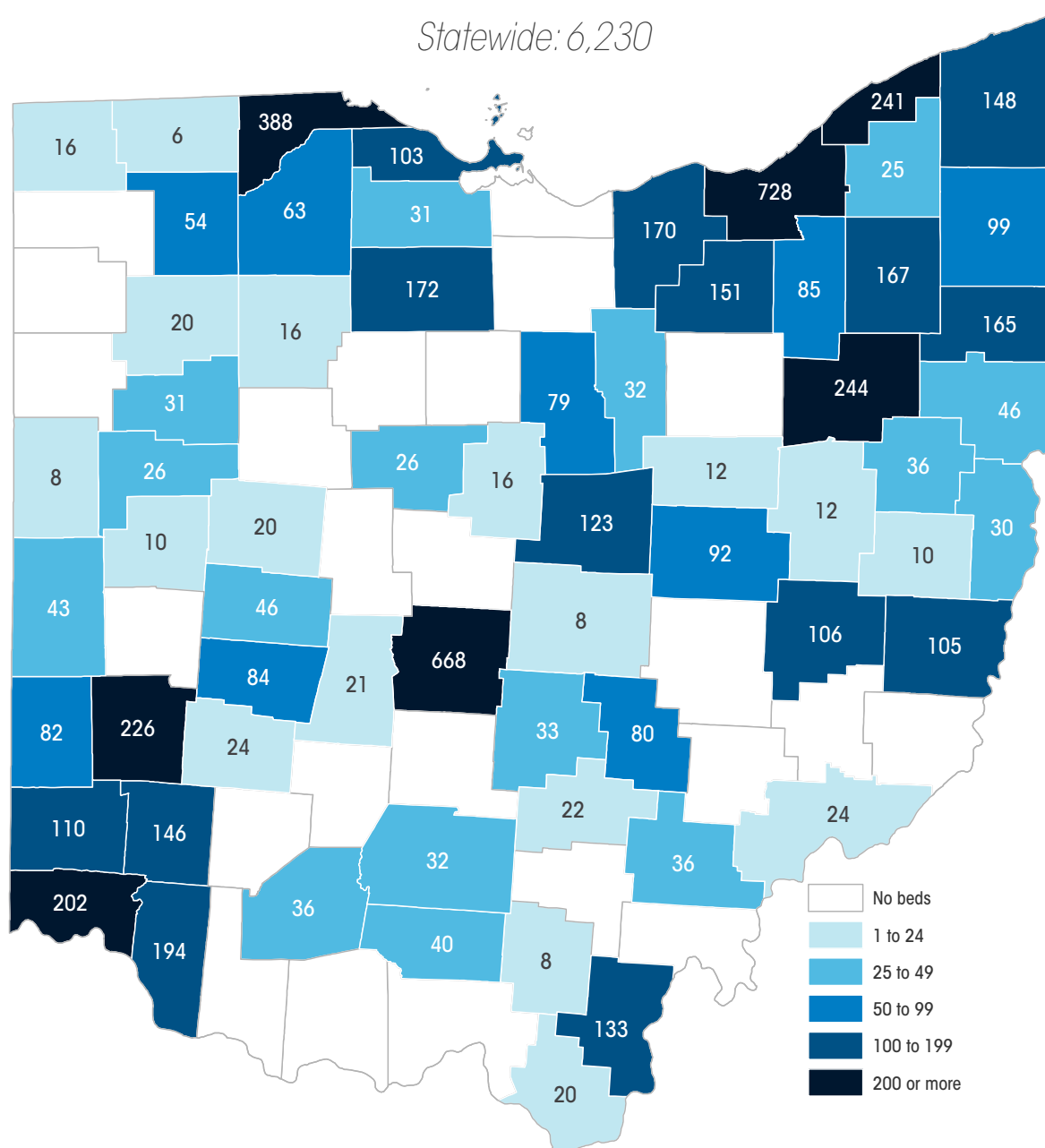
»   Statewide, the number of beds in Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICFs/IID) fell four percent from 2017.

»   Over a quarter of counties (24 out of 88) have no such facilities.

»   Over a third of those living in such facilities are able to move back into the community but lack a Medicaid waiver to do so.

CHAPTER 11:
OLDER ADULTS

Exhibit 11-1. Share of Population 65 Years and Over by County

Statewide: 15.5%

Legend:
- Less than 12.5%
- 12.5% to 14.9%
- 15.0% to 17.4%
- 17.5% to 19.9%
- 20.0% or more
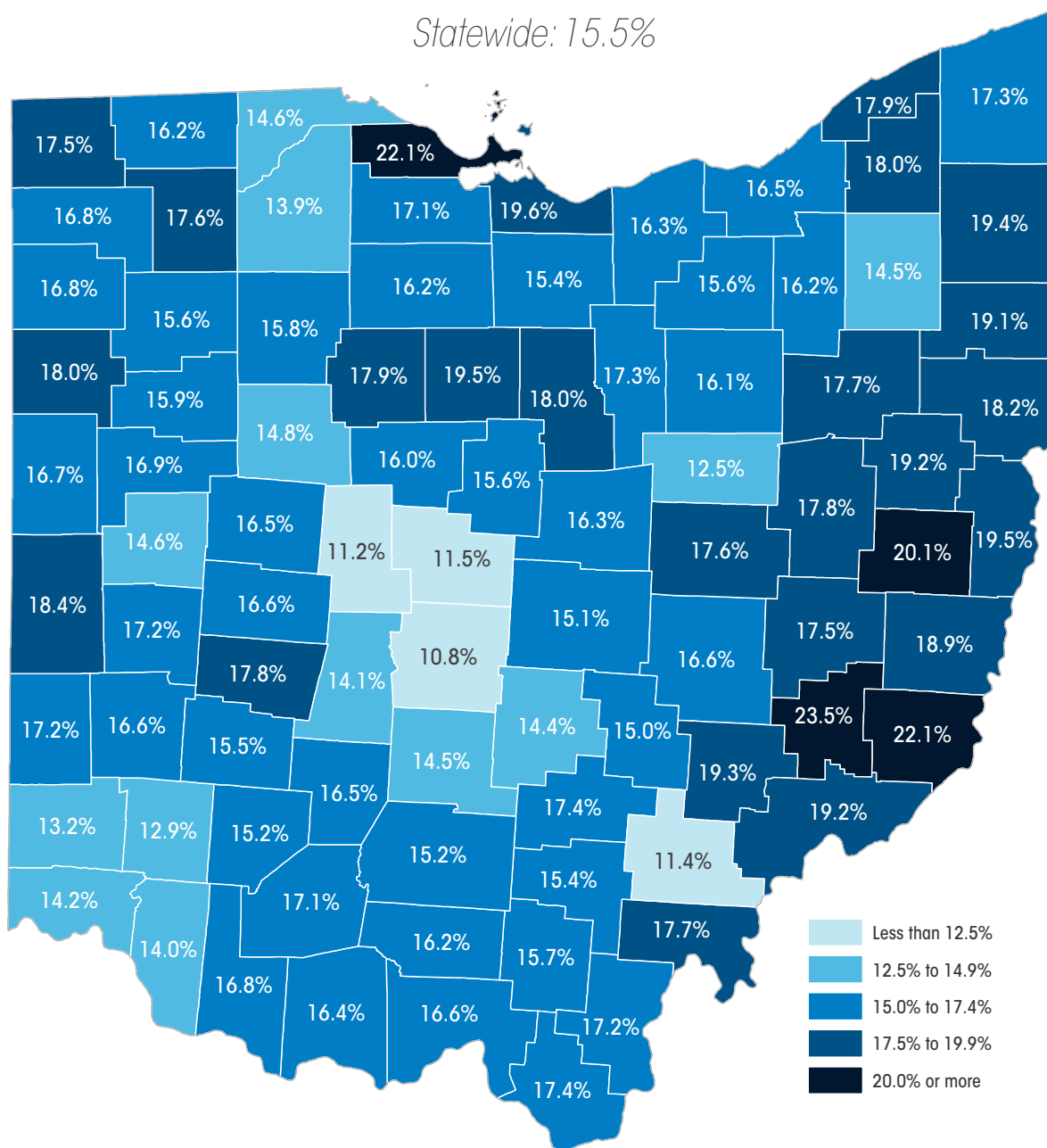
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B01001

» Nearly 1.8 million Ohioans are aged 65 or over, representing 16 percent of the population.

» Older adults represent the smallest share of the population in Franklin County (10.8 percent) and the largest share in Noble County (23.5 percent).

» Generally, the easternmost part of the state has a larger proportion of older adults than other regions.

Exhibit 11-2. Householders 65 Years and Over and Living Alone as Share of Households by County

Statewide: 11.4%

Legend	
	Less than 10.0%
	10.0% to 10.9%
	11.0% to 11.9%
	12.0% to 12.9%
	13.0% or more
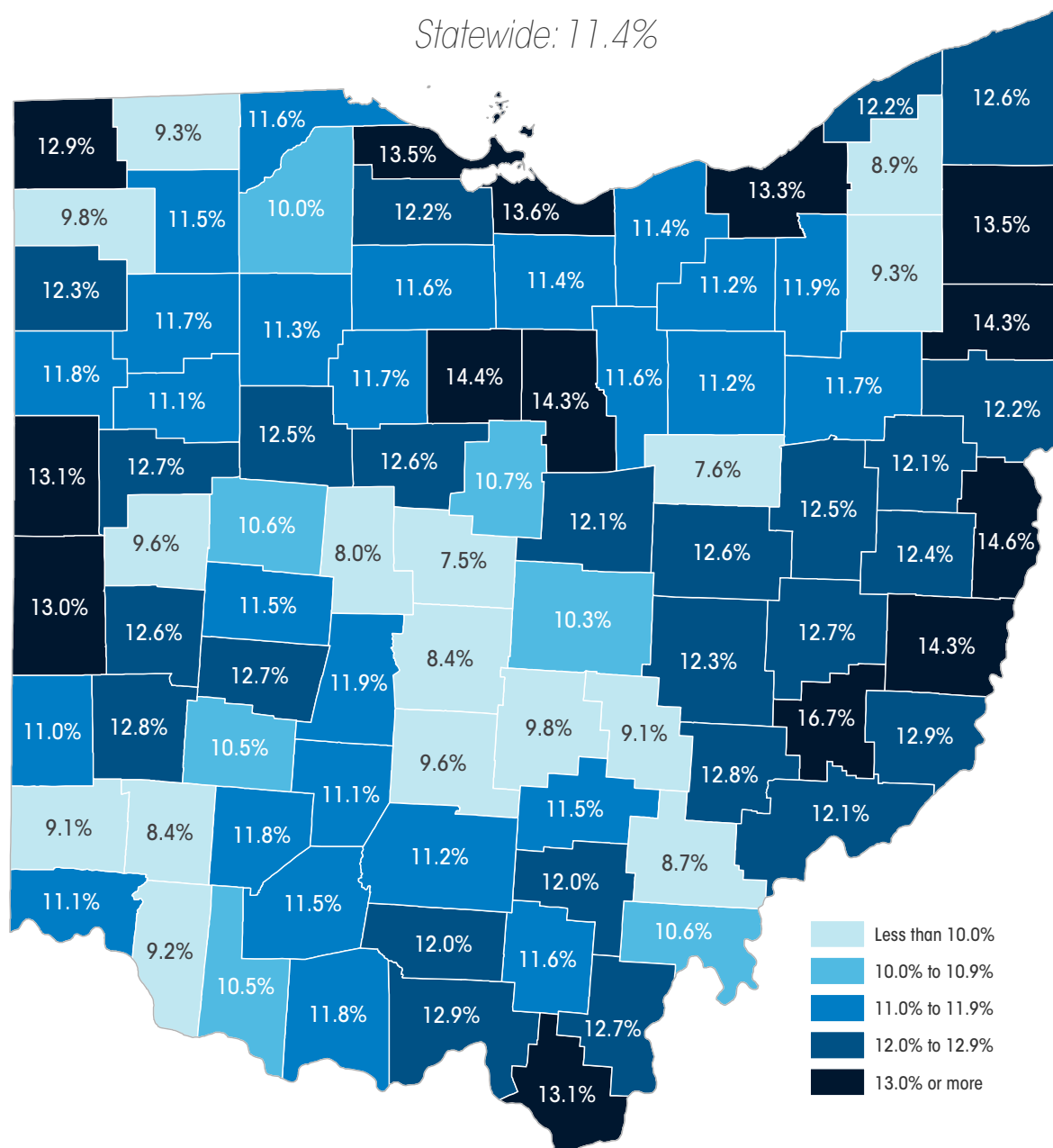
Source: 2012-2016 American Community Survey Five-Year Estimates, Table B11007

» One in nine households statewide (522,533) consists of an older adult living alone.

» This share ranges from a low of 7.5 percent (Delaware County) to a high of 16.7 percent (Noble County).

Exhibit 11-3. Disability Prevalence Rate for Older Adults by Age and Disability Type

Disability Type	65 to 74 Years		75 Years and Over	
	Number	Rate	Number	Rate
Hearing difficulty	91,011	9.2%	158,848	21.5%
Vision difficulty	38,289	3.9%	67,054	9.1%
Cognitive difficulty	49,083	5.0%	93,635	12.7%
Ambulatory difficulty	154,251	15.6%	229,043	31.1%
Self-care difficulty	45,180	4.6%	91,869	12.5%
Independent living difficulty	75,621	7.6%	177,925	24.1%
Any disability	**249,056**	**25.2%**	**357,045**	**48.4%**

Source: 2012-2016 American Community Survey Five-Year Estimates, Tables B18101, B18102, B18103, B18104, B18105, B18106 B18107

Note: Individuals can be categorized as having more than one type of disability.

» A quarter of adults aged 65 to 74 and nearly half of adults aged 75 and over have a disability.

» Most of these older adults have ambulatory challenges, though all types of disability become more common in the age range 65 to 74.

Exhibit 11-4. Projected Population of Older Adults by Age

Age Group	2020		2030		2040	
	Number	Percent	Number	Percent	Number	Percent
60 Years and Over	2,952,661	25.2	3,371,907	28.7	3,428,379	29.3
65 Years and Over	2,133,145	18.2	2,685,567	22.8	2,811,497	24.0
85 Years and Over	269,111	2.3	336,664	2.9	533,793	4.6

Source: Projections and Characteristics of the 60+ Population, Scripps Gerontology Center, Miami University

» The number of older adults in Ohio is projected to increase substantially in the coming years.

» Adults 65 years and over will grow from 15.5 percent of the population today to 24.0 percent in 2040.

» The number of adults 85 years and over will nearly double between 2020 and 2040.

Exhibit 11-5. Prevalence of Housing Problems for Owner-Occupied Households with an Older Adult by Age and Income

Household Income	62 to 74 Years (No One 75 and Over)		75 Years and Over		All Owner Households with a Person 62 Years and Over	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	32,470	80.2%	29,090	75.4%	61,560	77.9%
31% to 50% AMI	39,135	57.1%	38,190	44.2%	77,325	49.9%
51% to 80% AMI	47,580	35.8%	23,835	20.3%	71,415	28.5%
81% to 100% AMI	20,700	22.1%	5,425	10.8%	26,125	18.1%
More than 100% AMI	31,545	7.7%	6,675	5.1%	38,220	7.0%
All Owner Households	**171,430**	**22.9%**	**103,215**	**24.3%**	**274,645**	**23.4%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 5

Note: A "housing problem" indicates a household where housing costs exceed 30 percent of income, a housing unit has incomplete kitchen or plumbing facilities or more than one occupant per room. AMI refers to area median income as defined by HUD.

» Housing problems are slightly more common among owner households with older adults than among all owner-occupied households (22.5 percent; see Exhibit 4-13).

Exhibit 11-6. Prevalence of Housing Problems for Renter-Occupied Households with an Older Adult by Age and Income

Household Income	62 to 74 Years (No One 75 and Over)		75 Years and Over		All Owner Households with a Person 62 Years and Over	
	Number	Rate	Number	Rate	Number	Rate
30% AMI or less	33,025	68.7%	19,775	65.2%	52,800	67.4%
31% to 50% AMI	28,705	68.7%	25,745	67.0%	54,450	67.9%
51% to 80% AMI	16,135	41.1%	15,020	54.2%	31,155	46.5%
81% to 100% AMI	1,805	11.8%	2,710	30.5%	4,515	18.7%
More than 100% AMI	1,915	6.0%	4,975	30.7%	6,890	14.3%
All Renter Households	**81,585**	**46.2%**	**68,225**	**56.1%**	**149,810**	**50.3%**

Source: 2010-2014 Comprehensive Housing Affordability Strategy Data, Table 5

Note: A "housing problem" indicates a household where housing costs exceed 30 percent of income, a housing unit has incomplete kitchen or plumbing facilities or more than one occupant per room. AMI refers to area median income as defined by HUD.

» Housing problems for renter households with an older adult aged 75 or over are substantially more common than among renters at large (46.3 percent; see Exhibit 4-13).

» Notably, housing problems are somewhat less common among very low-income households with older adults but are dramatically more common at higher income levels.

CHAPTER 12:

OTHER VULNERABLE POPULATIONS

Exhibit 12-1. Fair Housing and Equal Opportunity Closed Cases by Basis of Complaint Since 2009

Basis	Number	Percent
Race or Color	1,256	28.6
National Origin	226	5.1
Religion	86	2.0
Sex	486	11.1
Disability	2,051	46.7
Familial Status	1,029	23.4
Retaliation	335	7.6
All Bases	**4,394**	**100.0**

Source: Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (as of December 31, 2017)

Note: Bases are defined in Title VIII of the Civil Rights Act of 1968 (a.k.a., the Fair Housing Act). "Familial status" is defined as the presence of children under 18 years of age. "Retaliation" is defined as punishment by a landlord—such as non-renewal of a lease or threats of eviction—in response to a previously filed fair housing complaint. Individual cases can have more than one basis of complaint.

» Almost half of all closed fair housing cases in Ohio since 2009 have been based, at least in part, on a claim of discrimination against a resident with a disability.

» Nearly one in three cases included a claim racial discrimination, and nearly one in four cases involved a complaint of discrimination based on the presence of children in the household.

Exhibit 12-2. Victims of Domestic Violence per 100,000 Population by Age and Sex

Age Group	Females	Males
Under 20 years	820	546
20 to 34 years	2,406	574
35 to 49 years	1,350	489
50 years and over	276	192
All age groups	**1,012**	**419**

Source: 2015 Domestic Violence in Ohio report, Office of Criminal Justice Services, Ohio Department of Public Safety

Note: Data are based on incidents reported to local law enforcement.

» Victimization rates were four times higher among women aged 20 to 34 (2.4 percent) than among men in the same age bracket.

» Because these figures are only based on police reports, they exclude unreported acts of domestic violence and thus undoubtedly undercount the actual number of victims.

Exhibit 12-3. Victims of Domestic Violence per 100,000 Population by County

Statewide: 601

Source: 2016 Domestic Violence Report, Ohio Bureau of Criminal Identification and Investigation, Ohio Attorney General
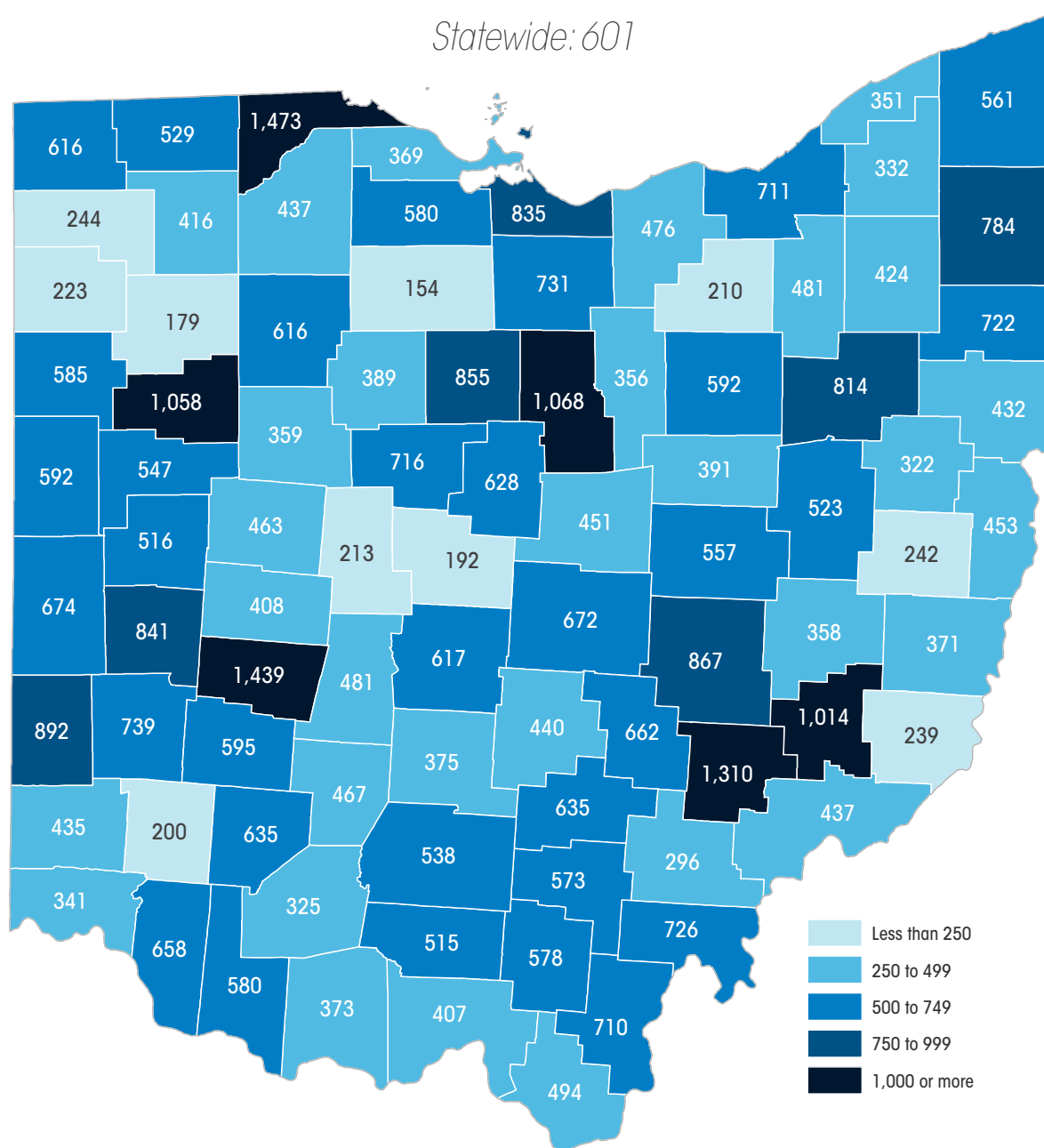
Note: Data are based on incidents reported to local law enforcement.

» At the county level, victimization rates range widely, from 154 per 100,000 people in Seneca to 1,473 per 100,000 people in Lucas.

» Wealthy suburban counties tend to report lower rates of domestic violence.

» It is unclear to what extent differences in local reporting or policing practices influence these data.

Exhibit 12-4. Top 10 Countries of Origin by Number of Refugees Arrivals Since 2002

Country of Origin	Number	Percent
Bhutan	9,539	29.1
Somalia	7,978	24.3
Iraq	3,215	9.8
Burma	2,688	8.2
Dem. Rep. Congo	2,106	6.4
Ukraine	960	2.9
Syria	916	2.8
Eritrea	737	2.2
Sudan	593	1.8
Ethiopia	493	1.5
All other countries	3,539	10.8
All countries	**32,764**	**100.0**

Source: Worldwide Refugee Admissions Processing System, Refugee Processing Center,
U.S. Bureau of Population, Refugees, and Migration (as of December 31, 2017)

Note: According to the Office of the United Nations High Commissioner on Refugees (UNHCR), refugees are people who have fled their country of origin to escape a war or due to a well-founded fear of persecution on account of race, religion, nationality, social status or politics, and have been awarded special protective status. Only a small fraction of the world's refugee population is considered for final resettlement in the United States. The U.S. State Department then helps match refugees with local resettlement agencies around the country. Refugee arrivals count the number of refugees initially resettled in Ohio by the U.S. Department of State and do not reflect secondary migration.

» More than half of all refugees resettled in Ohio since 2002 (53.5 percent) came from one of two countries: Bhutan or Somalia.

» The refugee community from Bhutan is primarily ethnic Nepali—individuals who tend to identify with the Hindu faith—and have been fleeing persecution in the predominately-Buddhist country since in the late 1980s.

» Fleeing civil war in their homeland starting in 1991, Ohio's Somali community is primarily located in Columbus, which, according to the American Community Survey, has become the second largest Somali community in the United States behind Minneapolis–St. Paul.

Exhibit 12-5. Number of Refugee Arrivals by County
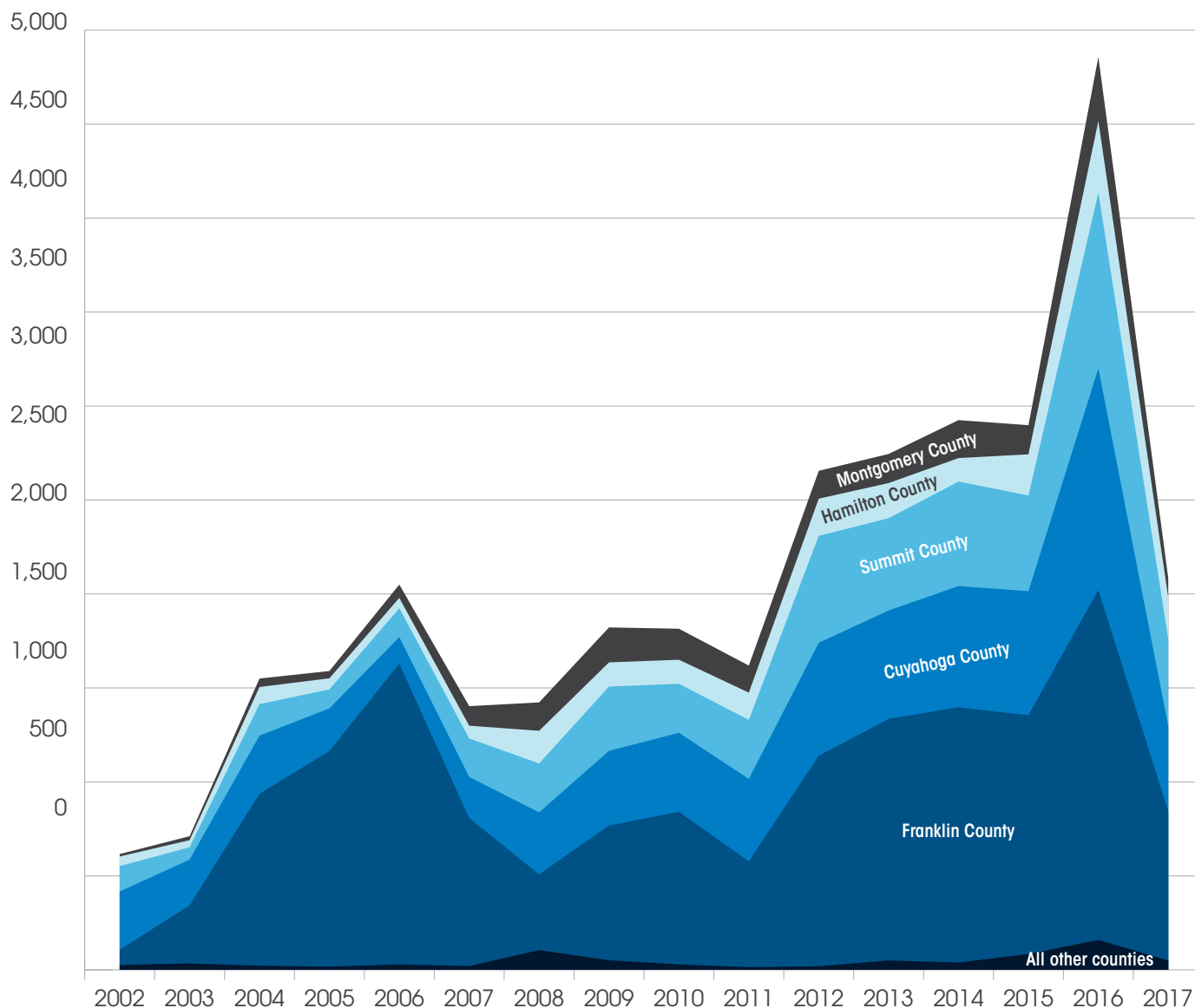
Source: Worldwide Refugee Admissions Processing System, Refugee Processing Center,
U.S. Bureau of Population, Refugees, and Migration

Note: According to the Office of the United Nations High Commissioner on Refugees (UNHCR), refugees are people who have fled their country of origin to escape a war or due to a well-founded fear of persecution on account of race, religion, nationality, social status or politics, and have been awarded special protective status. Only a small fraction of the world's refugee population is considered for final resettlement in the United States. The U.S. State Department then helps match refugees with local resettlement agencies around the country. Refugee arrivals count the number of refugees initially resettled in Ohio by the U.S. Department of State and do not reflect secondary migration.

» Over 32,000 refugees were resettled in Ohio between 2002 and 2017.

» In response to the global refugee crisis, refugee arrivals in Ohio peaked in 2016 at 4,857.

» Current U.S. foreign policy has slowed the annual number of arrivals in Ohio to 2,085 in 2017, a six-year low.

» Nearly half of Ohio's refugee arrivals since 2002 (46 percent) have been in Franklin County.

Exhibit 12-6. Selected Outcomes for Ohio Youth Transitioning Out of Foster Care by Age

Selected Outcomes	17 Years	19 Years	21 Years
Employed full- or part-time	15%	37%	51%
Receiving public assistance	n/a	39%	36%
Covered by Medicaid	86%	68%	64%
Graduated from high school or obtained GED	3%	51%	67%
Enrolled in high school or college	94%	49%	27%
Referred for substance abuse treatment	32%	13%	12%
Incarcerated	54%	32%	38%
Experienced homelessness	15%	26%	36%

Source: 2011-2015 National Youth in Transition Database Ohio Data, Ohio Department of Job and Family Services

Note: Based on a six year cohort. At 17 years of age, respondents reported any referral for substance abuse treatment, incarceration or homelessness in their lifetime, while 19- and 21-year-old respondents reported substance abuse referral, incarceration or homelessness in the past two years. Incarcerated is defined as being confined in a jail, prison, correctional facility or juvenile or community detention facility in connection with allegedly committing a misdemeanor or felony crime. A youth may be incarcerated after a wrongful arrest or for a minor infraction and may not be convicted. Homelessness is defined as having no regular or adequate place to live.

» Youth transitioning out of foster care experience severe challenges, as they seek to navigate young adulthood without support structures that many other people in their cohort have.

» Over a third of transitioning 21-year-olds reported experiencing homelessness in the prior two years.

» Two-thirds of 21-year-olds coming out of foster care reported being high school graduates but nearly half were unemployed.

Exhibit 12-7. High School Dropouts by Grade Level

School Year	Grade 9	Grade 10	Grade 11	Grade 12	All Grades
2007–2008	7,941	4,629	5,515	7,590	25,675
2008–2009	7,244	3,963	4,983	7,946	24,136
2009–2010	6,973	3,866	4,727	6,857	22,423
2010–2011	6,543	3,949	4,877	7,317	22,686
2011–2012	6,331	4,279	5,732	7,838	24,180
2012–2013	5,728	3,765	5,599	7,425	22,517
2013–2014	5,039	3,651	5,410	7,946	22,046
2014–2015	4,912	4,381	5,595	8,295	23,183
2015–2016	4,268	3,588	6,177	8,867	22,900
2016–2017	4,152	3,348	4,573	9,452	21,525

Source: Ohio School Report Cards, Advanced Reports, Ohio Department of Education

» During the 2016–2017 school year, 21,525 public high school students dropped out, a six percent decrease from 2015–2016 and a 16 percent decrease from 2007–2008.

» The number of seniors dropping out of school, however, hit a 10-year high last school year.

Exhibit 12-8. Selected Characteristics of Ohio Prisoners and Released Offenders

Prison Population	49,578
Males	91.9%
Whites	51.8%
Average Age	38.5 years
Average Length of Stay	28 months
Released Offenders Under Supervision	38,224
Three-year recidivism rate	29.3%

Source: January 2018 Monthly Fact Sheet and 2016 Key Recidivism Information, Ohio Department of Rehabilitation and Correction

Note: Recidivism rate is defined as the percentage of offenders released in 2012 who returned to incarceration by 2016 for either technical violation or new crime. All other data are as of December 31, 2017.

» Slightly less than 50,000 Ohioans were incarcerated at the end of 2017, representing a one percent decrease from the previous year.

» The vast majority of inmates will eventually be released, with an average sentence of 28 months.

» Just under 30 percent of released offenders committed a new offense within three years.

» Services can help ensure those reentering society have the supports necessary to build a new life after prison.[4]

[4] Makarios, M., Steiner, B. & Travis, L.F. (2010, December). Examining the Predictors of Recidivism Among Men and Women Released From Prison in Ohio. *Criminal Justice and Behavior,* 37(12), 1377-1391.

Exhibit 12-9. Selected Characteristics of Persons Living with HIV or AIDS

	Number	Percent
Persons living with a diagnosis of HIV infection or AIDS	*23,169*	*100.0*
Males	18,416	79.5
Whites, non-Hispanic	10,435	45.0
Under 15 years	76	0.3
15 to 24 years	996	4.3
25 to 34 years	3,961	17.1
35 to 44 years	4,387	18.9
45 to 54 years	7,234	31.2
55 to 64 years	5,042	21.8
65 years and over	1,473	6.4
Persons living with a diagnosis of AIDS	11,262	48.6
New diagnoses of HIV infection in past year	982	4.2
New diagnoses of AIDS in past year	430	1.9

2016 State of Ohio HIV Infections Annual Surveillance Statistics, Ohio Department of Health

Human immunodeficiency virus (HIV) infection and acquired immunodeficiency syndrome (AIDS) is a spectrum of conditions caused by infection with HIV that can lead to progressive failure of the immune system allowing life-threatening opportunistic infections and cancers to thrive.

» Over 23,000 Ohioans were living with a diagnosis of HIV infection or AIDS in 2016, with just under 1,000 new diagnoses of HIV infection in the prior year.

» Federal housing assistance and associated services for this population is available through the Housing Opportunities for Persons with AIDS (HOPWA) program, but other needs are often unmet.

Exhibit 12-10. Infant Mortality Rate per 1,000 Live Births by Race of Mother
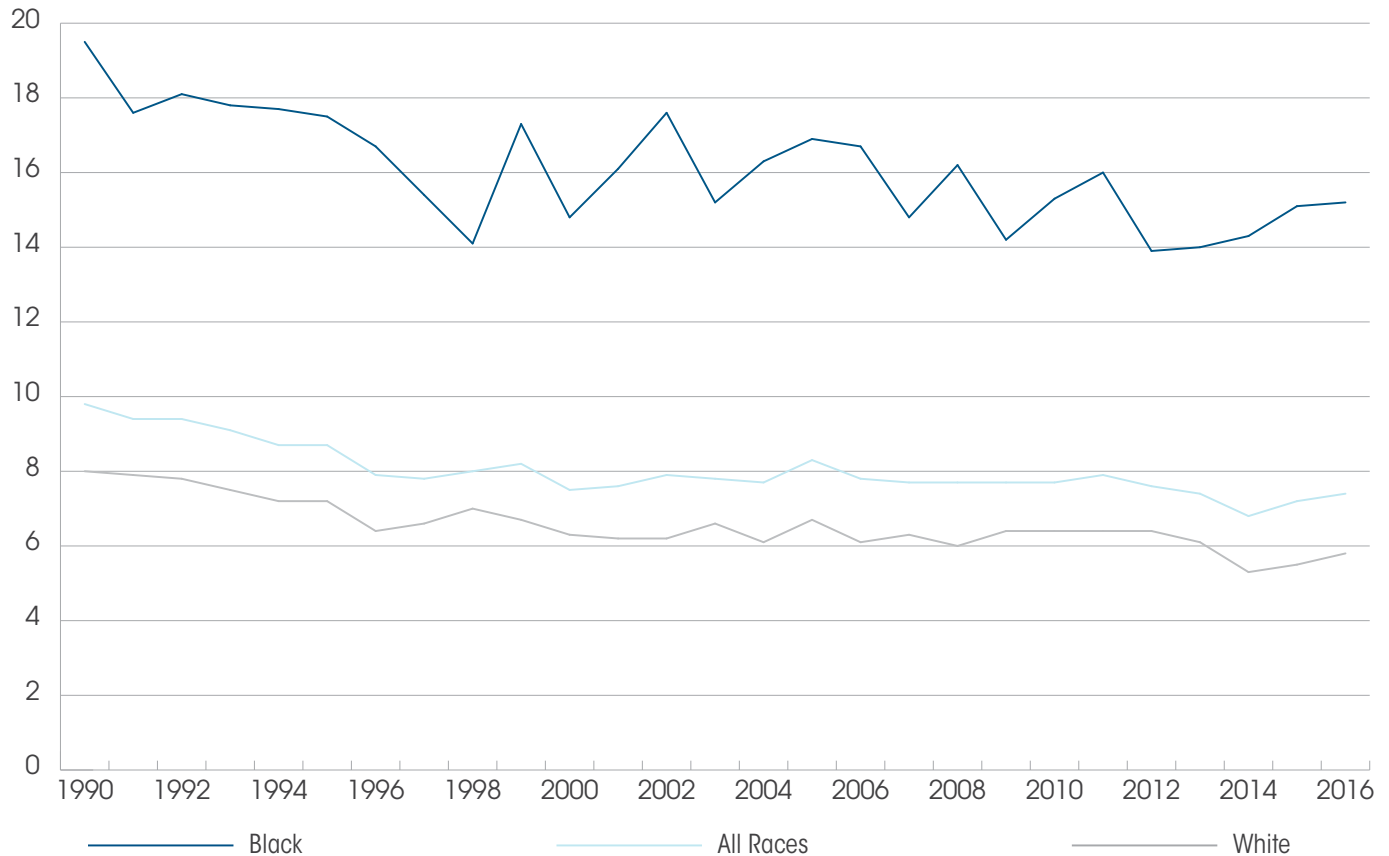
Source: Ohio Infant Mortality Data, Ohio Department of Health

» In 2016, 7.4 infants per 1,000 live births died before their first birthday; this is the eighth-highest rate in the country.[6]

» There is a severe gap by race, with babies born to Black mothers nearly three times as likely to die in infancy than babies born to White mothers (15.2 per 1,000 versus 5.8 per 1,000 respectively).

Exhibit 12-11. Infant Mortality Rate per 1,000 Live Births by County

Statewide: 7.3

Source: Ohio Infant Mortality Data, Ohio Department of Health

Notes: Based on cumulative deaths from 2012 to 2016

» County-level infant mortality rates are available for 74 out of 88 counties, ranging from 4.4 per 1,000 live births (Geauga) to 10.5 per 1,000 live births (Madison).

» Rates are generally highest in south central Ohio and urban counties.

See Appendix C for county maps of Ohio Equity Institute Infant Mortality hot spots and active OHFA project sites.

PART FOUR:
APPENDICES

Appendix A: Racially or Ethnically
Concentrated Areas of Poverty

Appendix B: Transportation Access
and Affordability

Appendix C: Infant Mortality
Hot Spots

APPENDIX A
RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Exhibit A-1. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Allen County
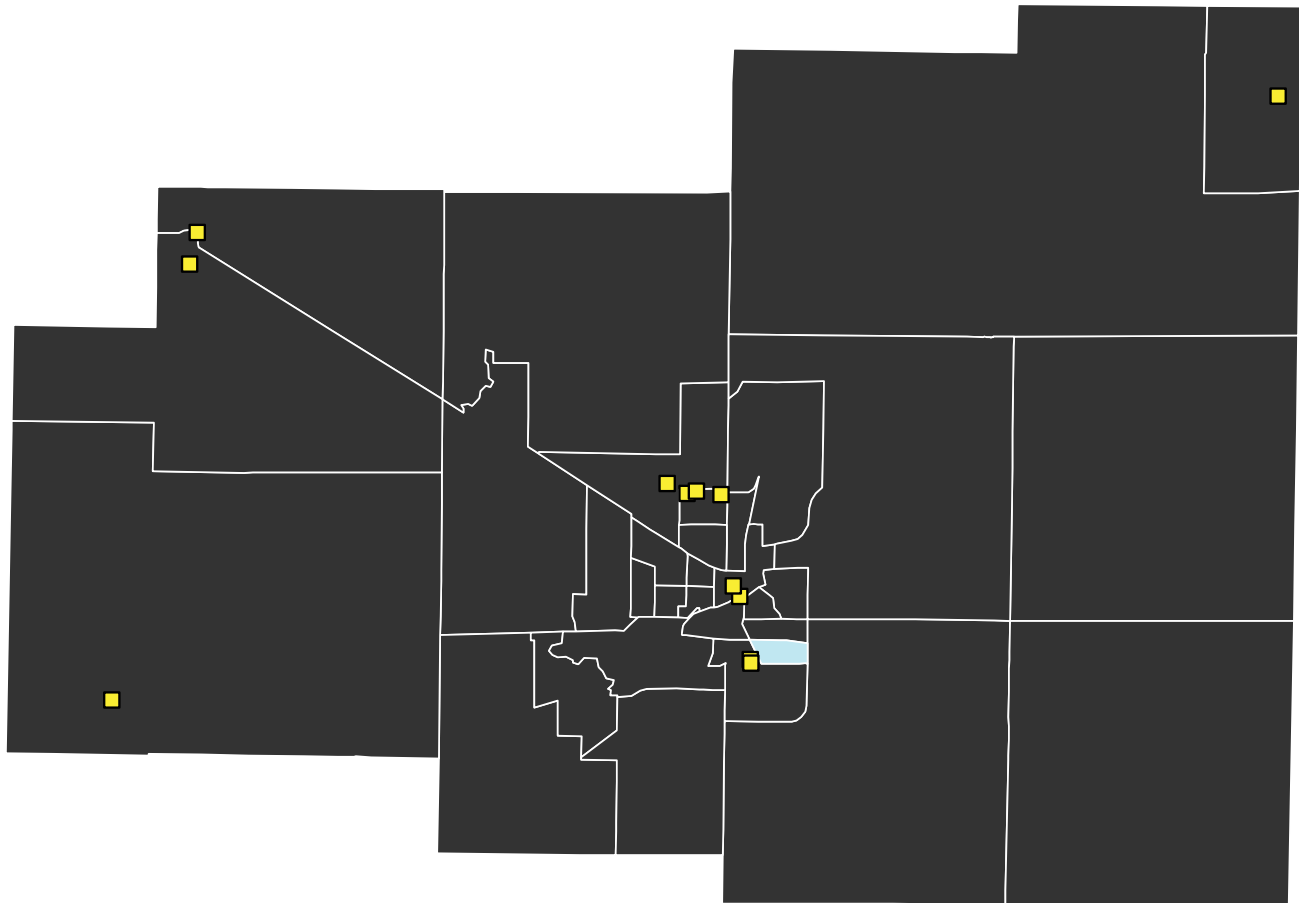
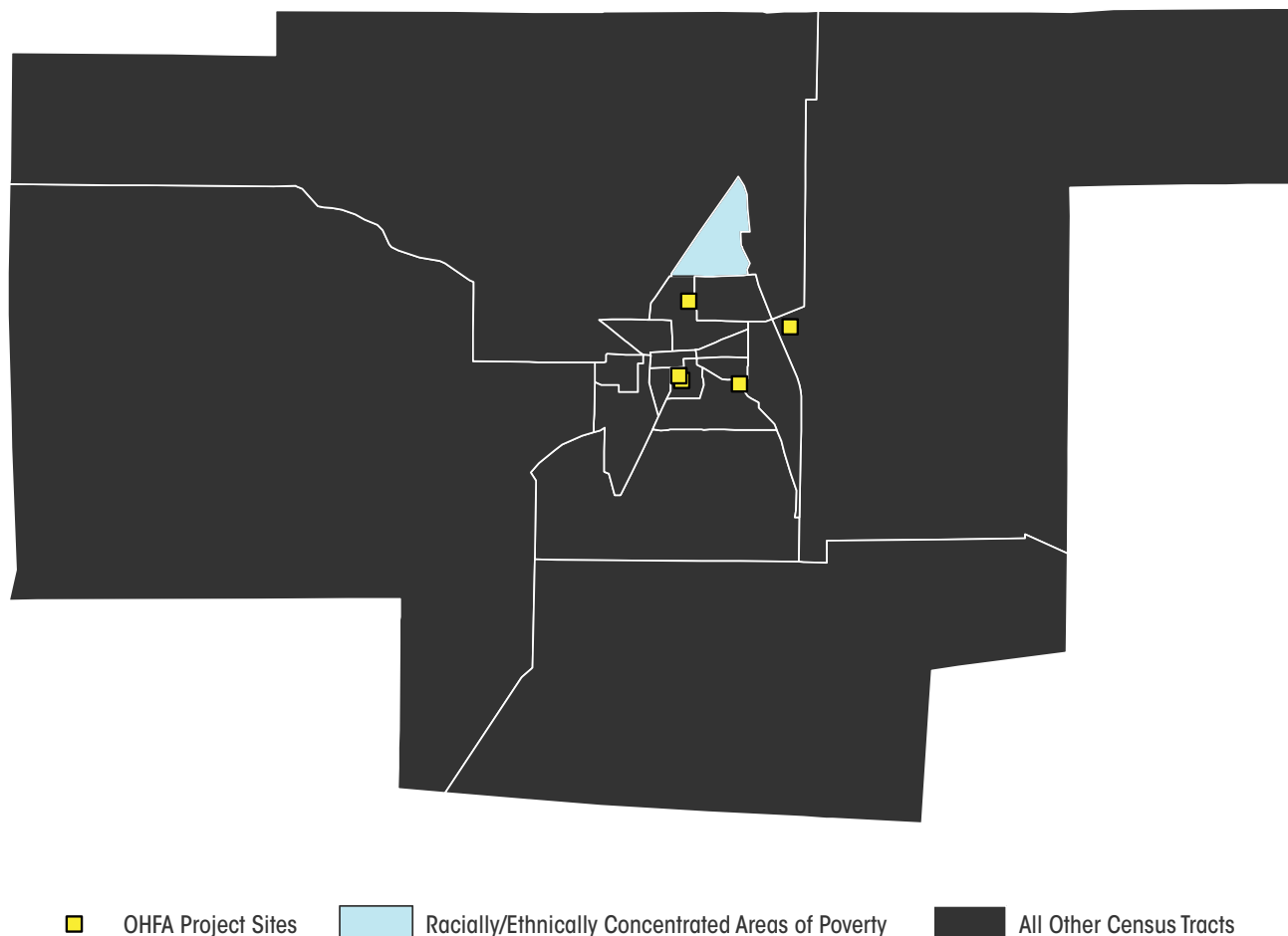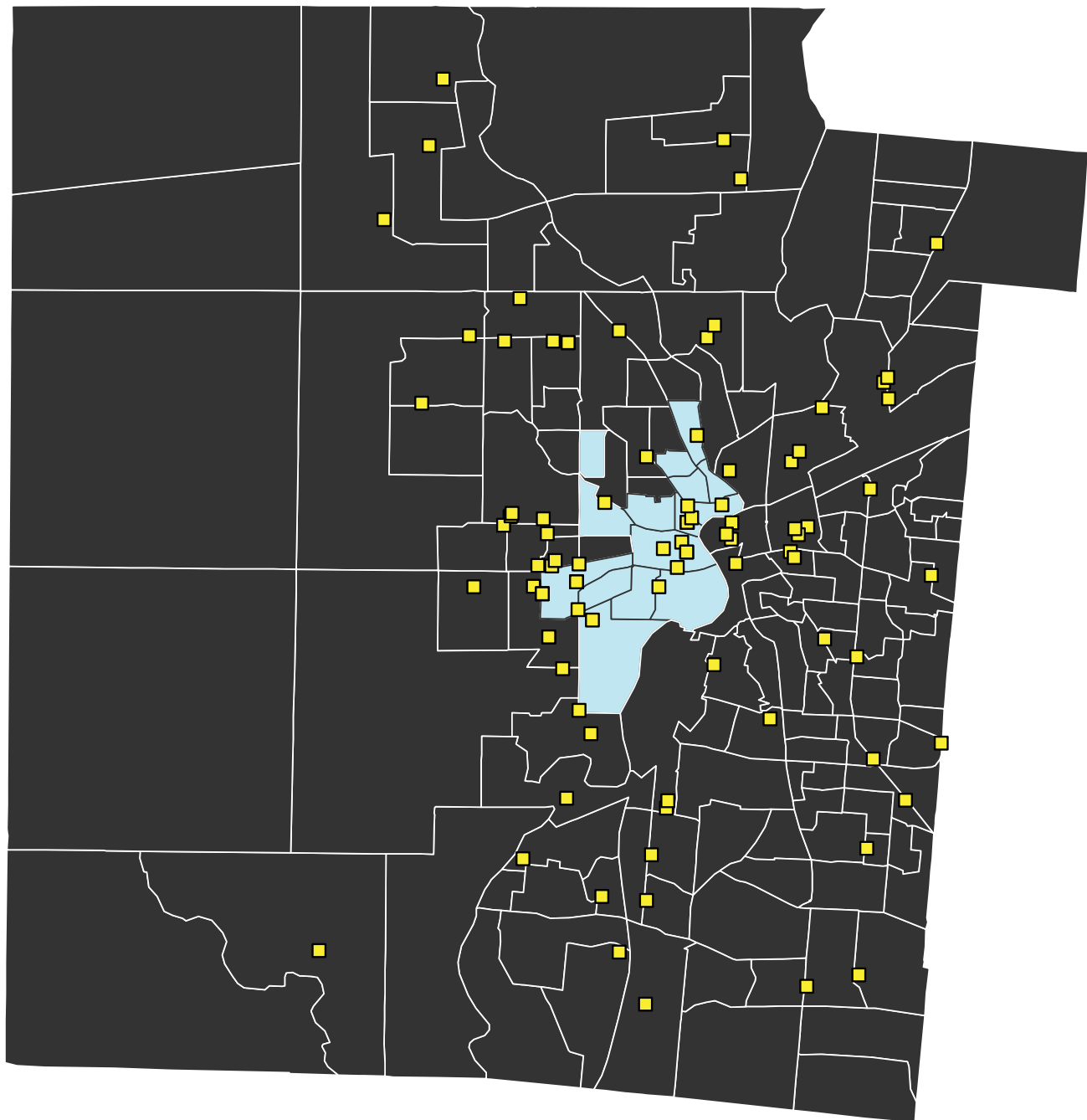◻ OHFA Project Sites   ◻ Racially/Ethnically Concentrated Areas of Poverty   ◼ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-2. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Butler County

☐ OHFA Project Sites   ▨ Racially/Ethnically Concentrated Areas of Poverty   ▪ All Other Census Tracts
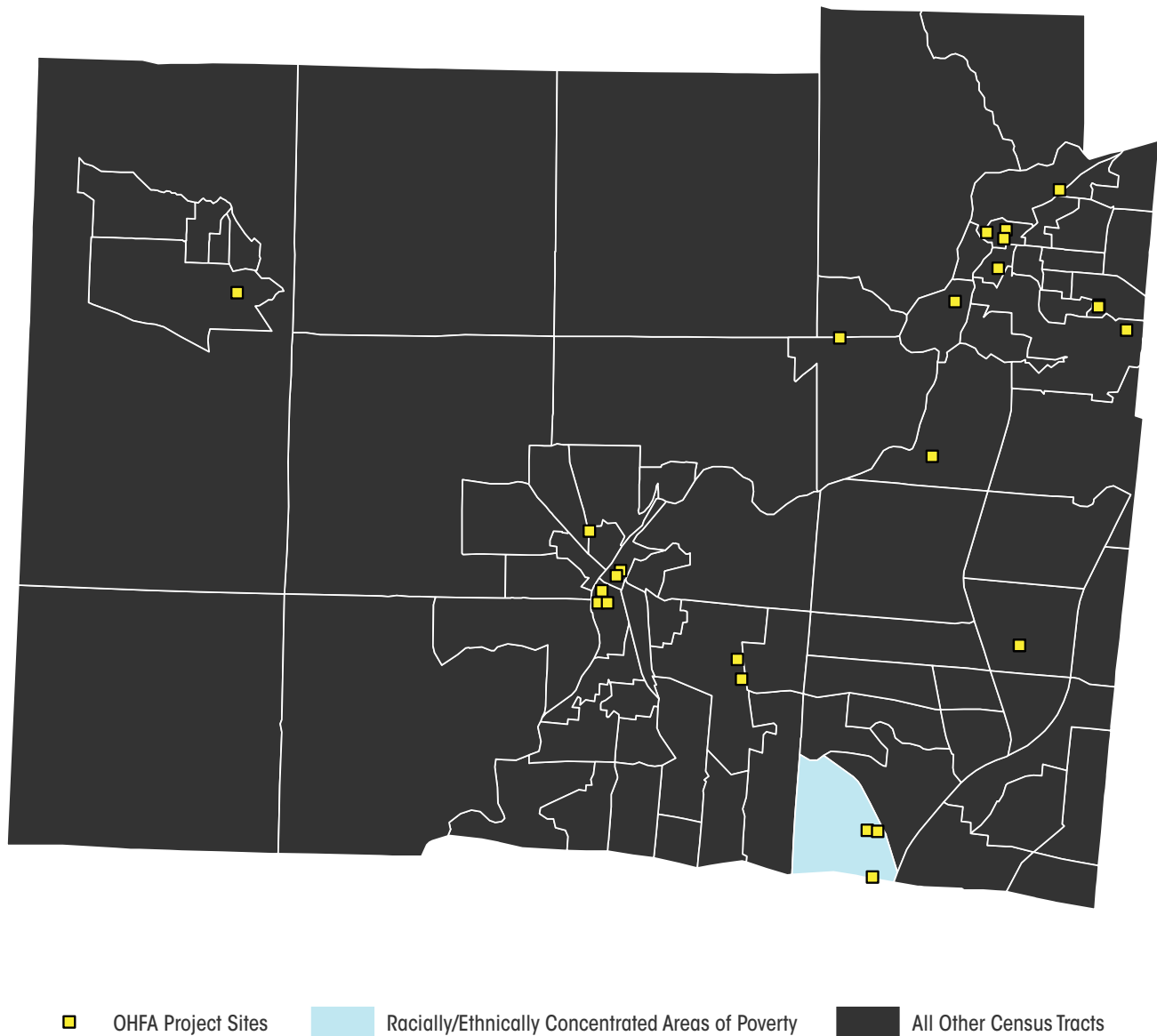
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-3. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Clark County
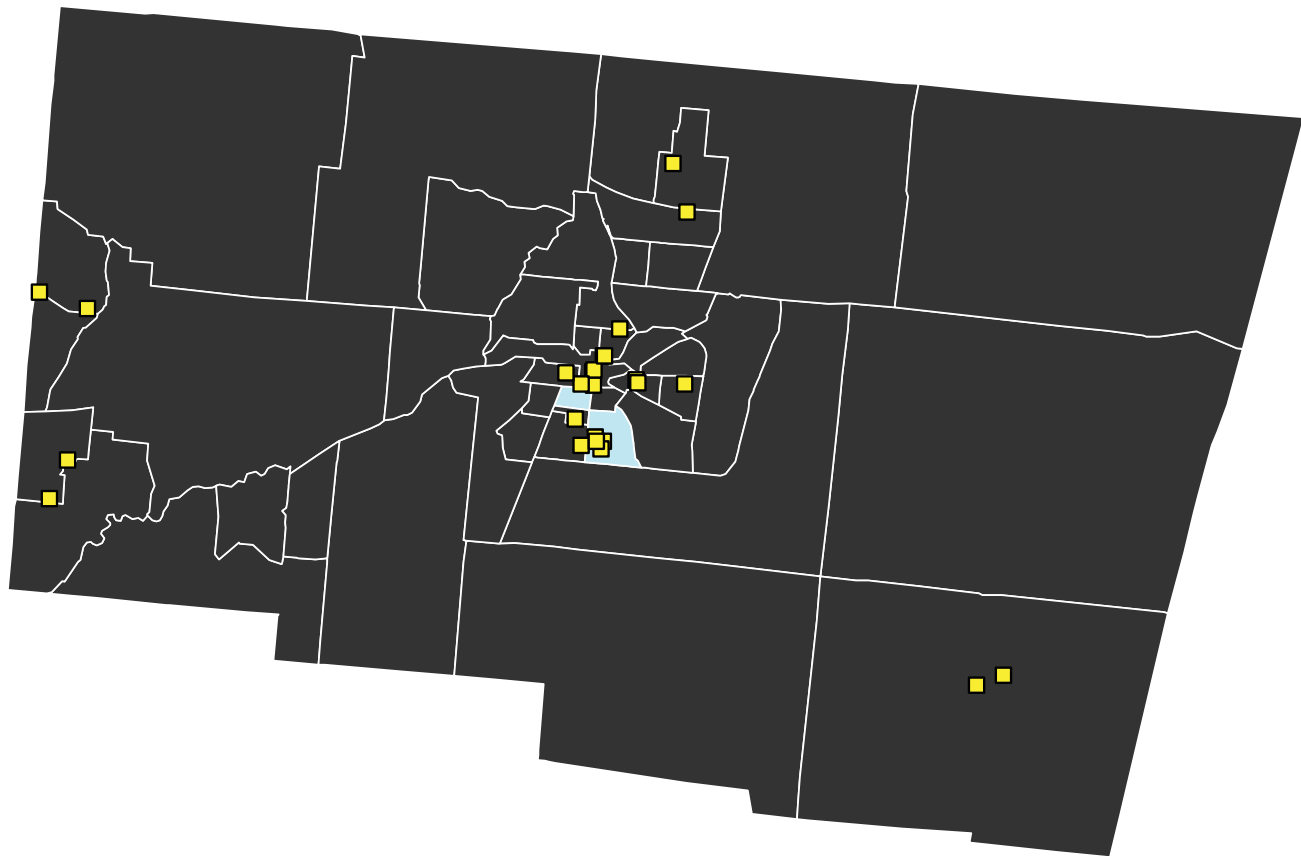
☐ OHFA Project Sites   ▢ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts

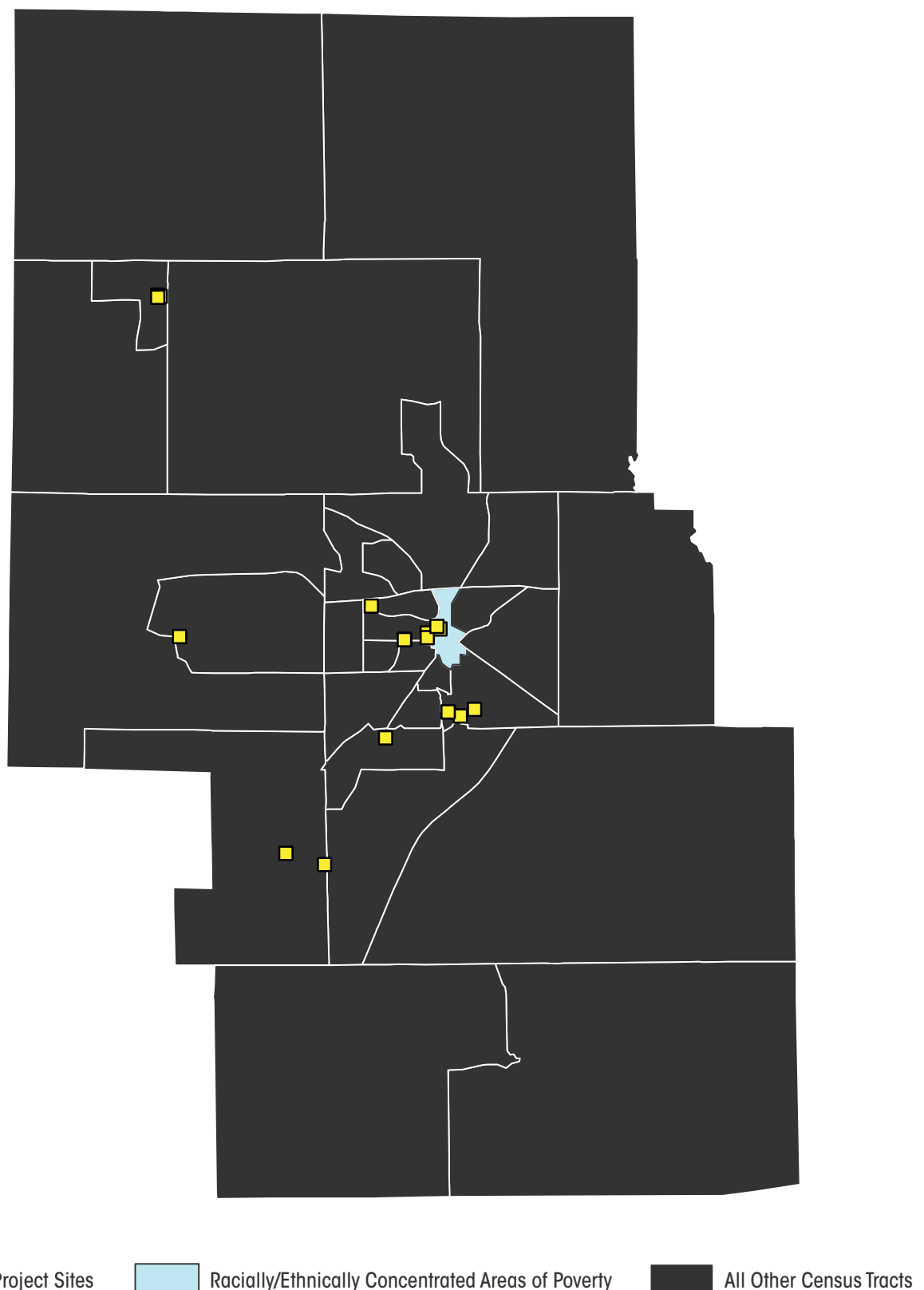Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-4. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Cuyahoga County

□ OHFA Project Sites   ▢ Racially/Ethnically Concentrated Areas of Poverty   ▮ All Other Census Tracts
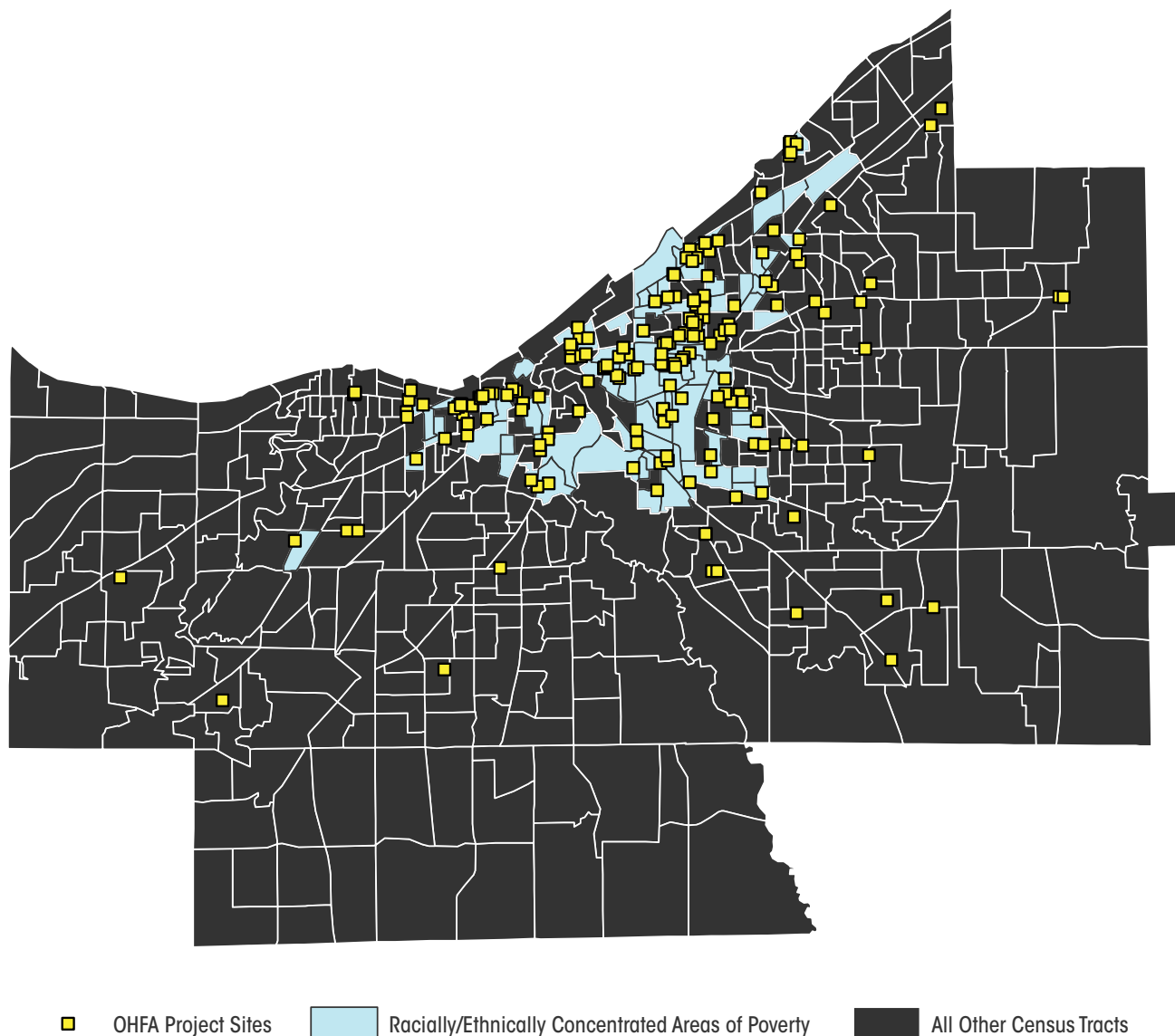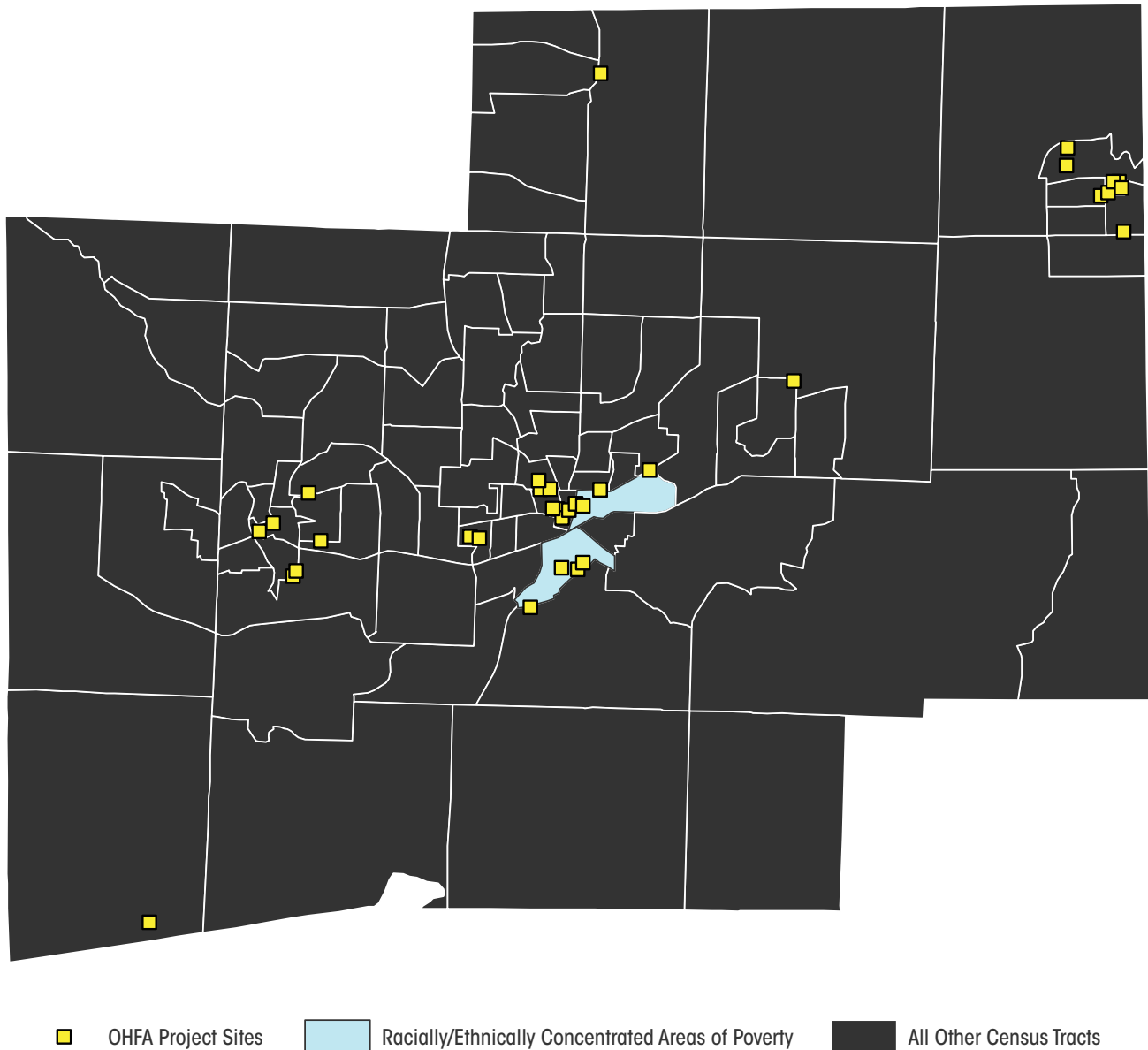
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-5. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Franklin County

◻ OHFA Project Sites   ▢ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts
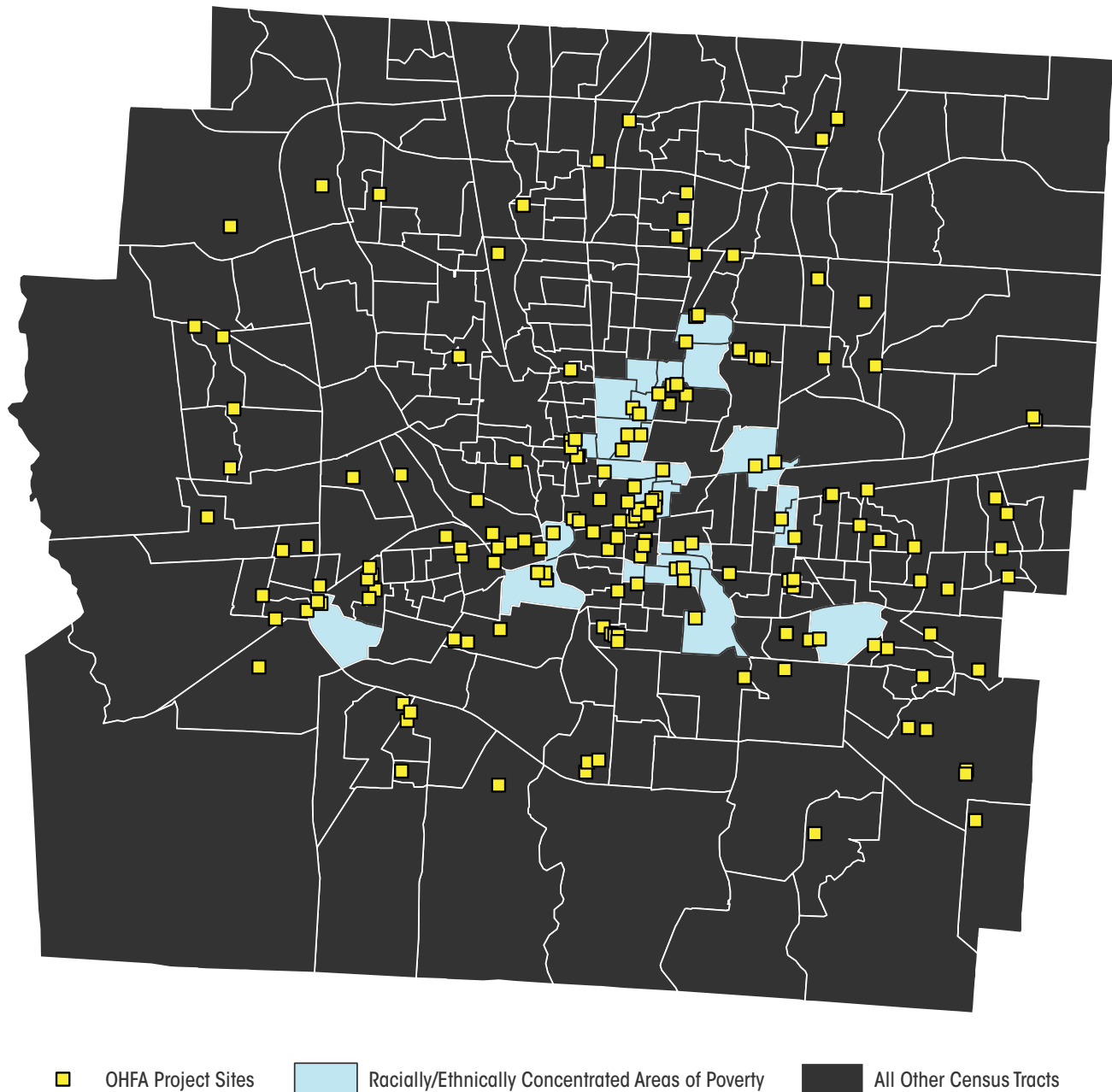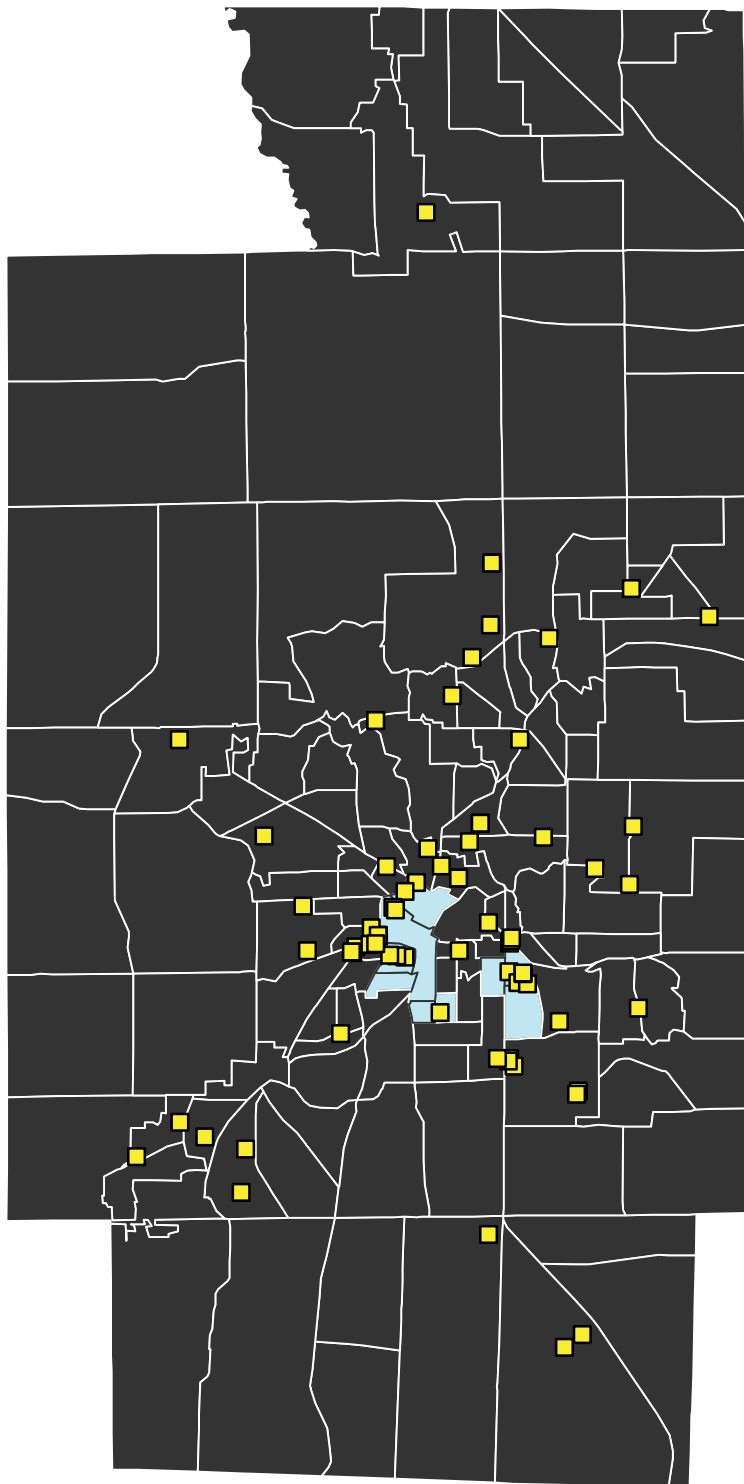
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-6. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Hamilton County

☐ OHFA Project Sites   ▢ Racially/Ethnically Concentrated Areas of Poverty   ◼ All Other Census Tracts
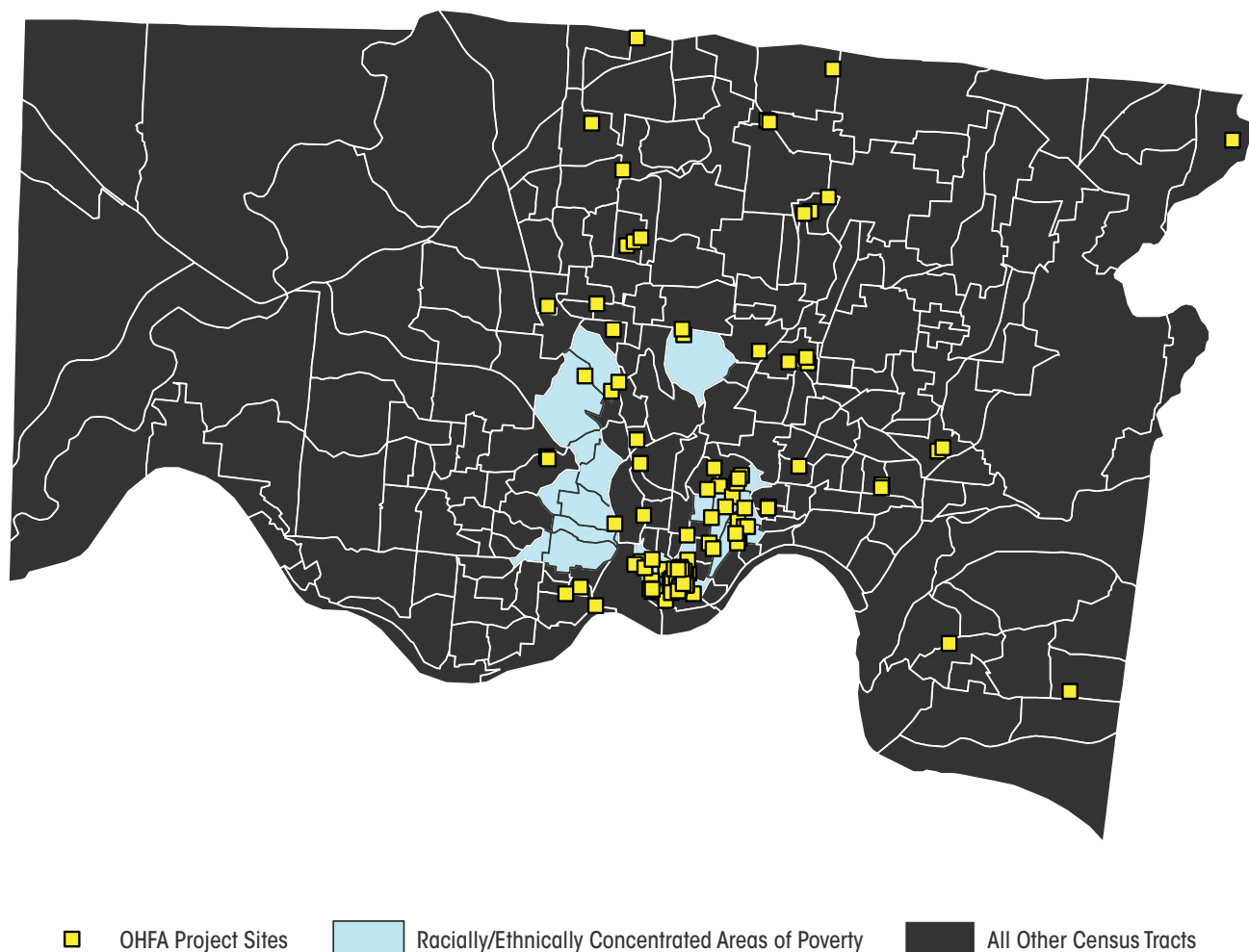
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-7. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Lorain County
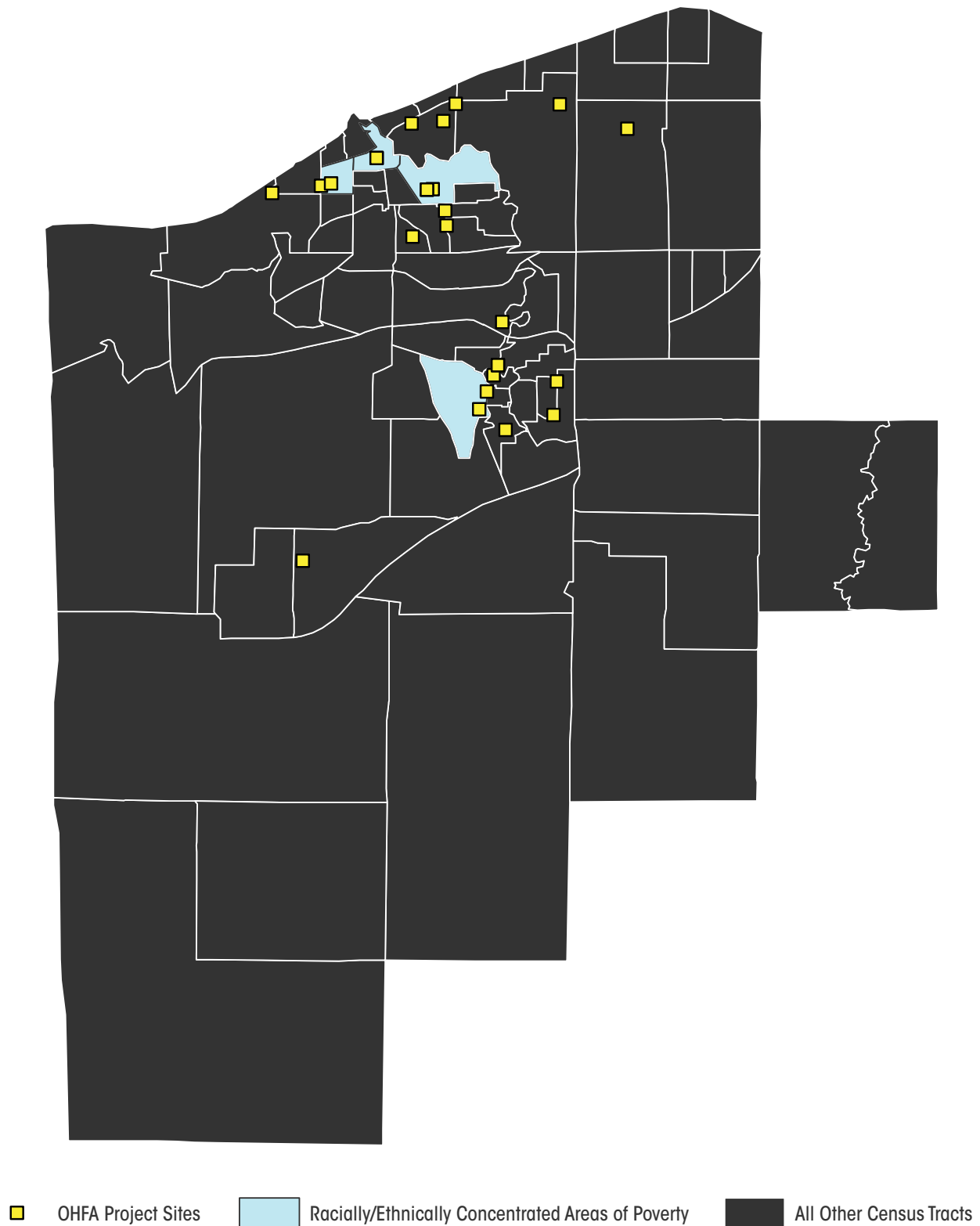
☐ OHFA Project Sites   ▨ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-8. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Lucas County

☐ OHFA Project Sites ☐ Racially/Ethnicaly Concentrated Areas of Poverty ☐ All Other Census Tracts
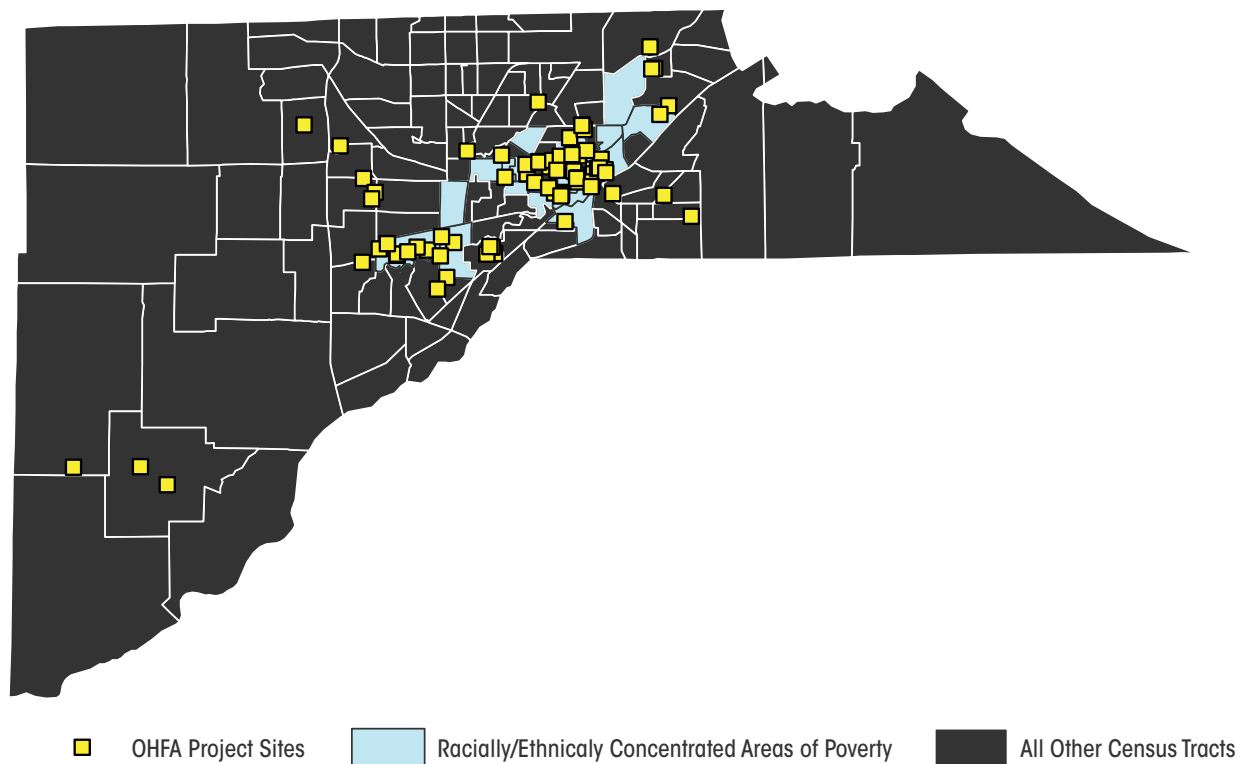
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-9. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Mahoning County

☐ OHFA Project Sites   ☐ Racially/Ethnically Concentrated Areas of Poverty   ☐ All Other Census Tracts
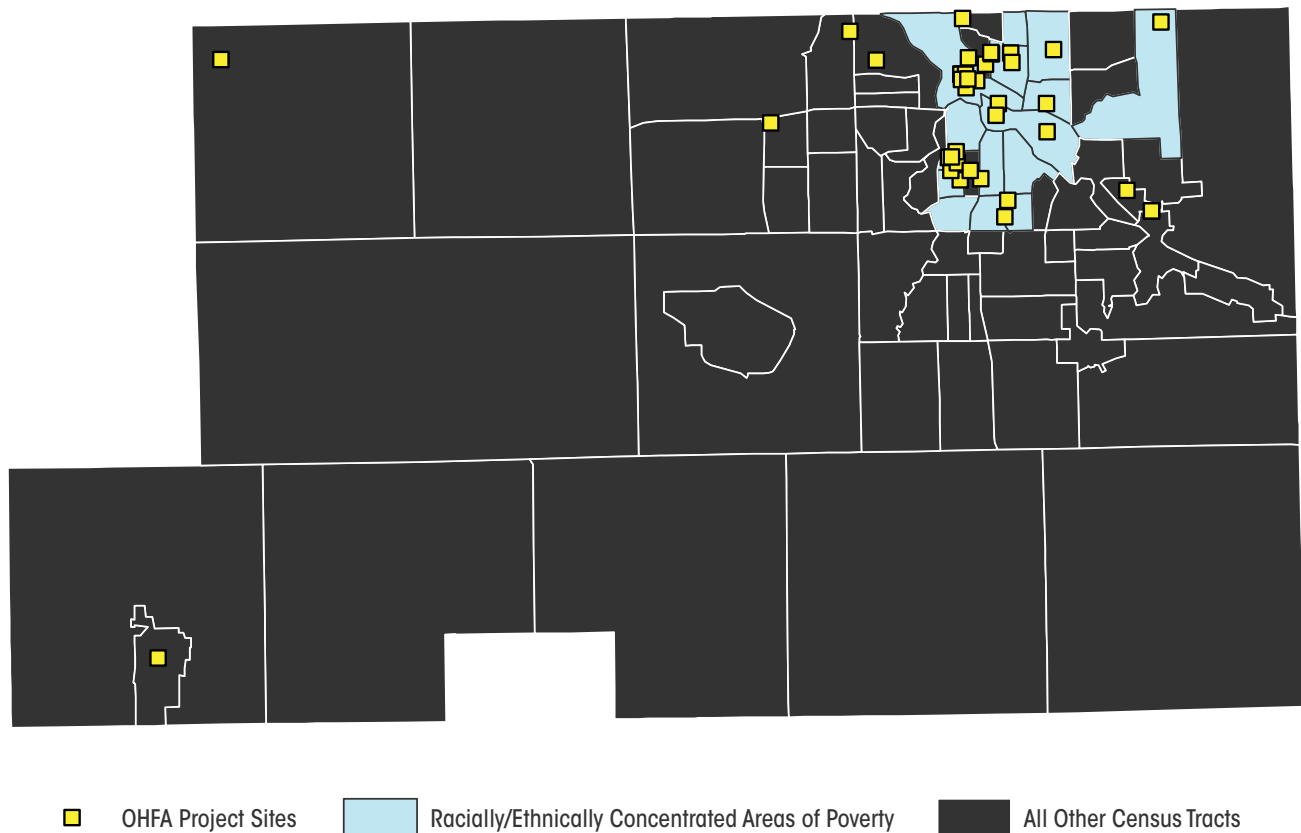
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-10. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Marion County
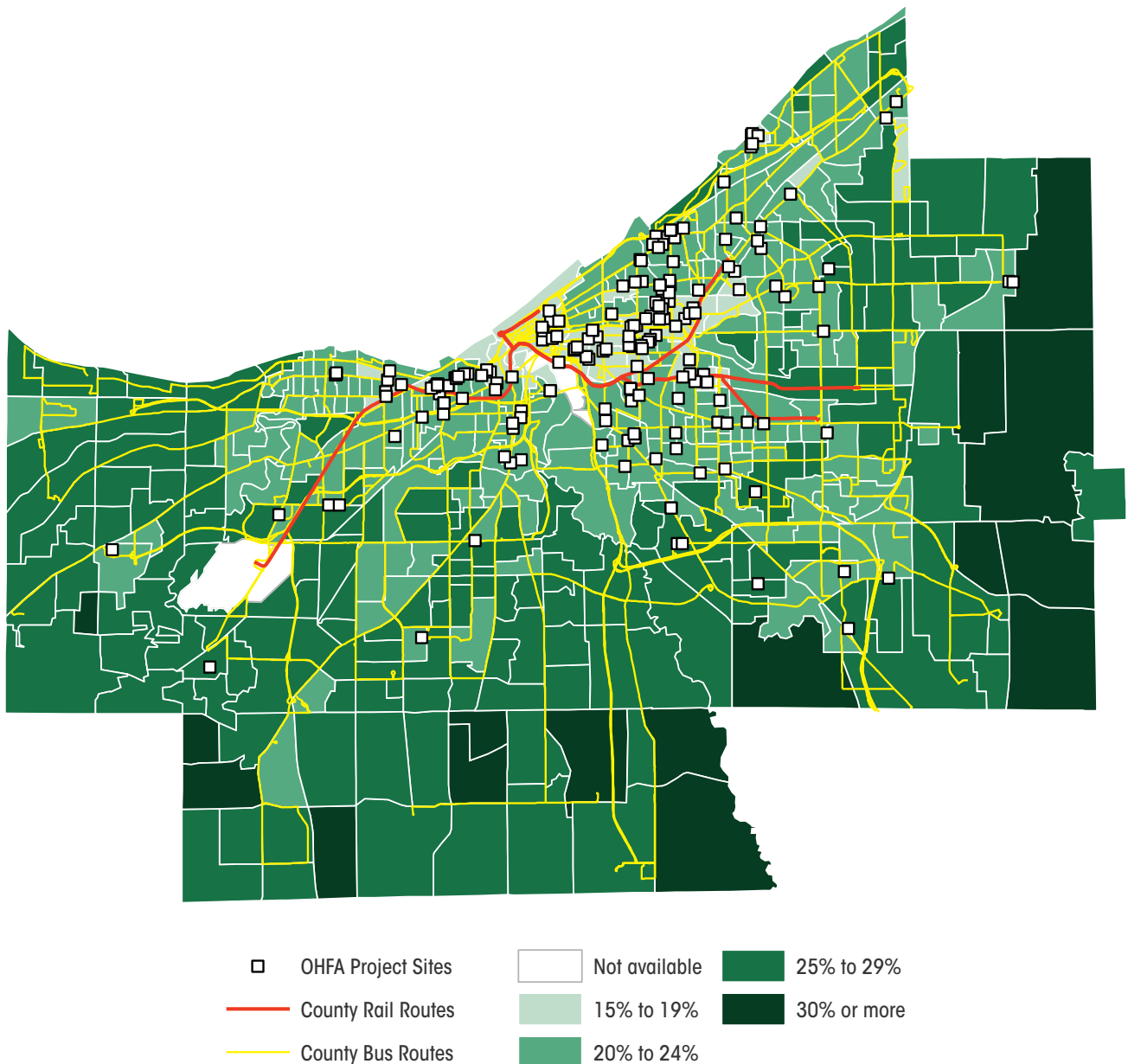

■ OHFA Project Sites   ▨ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-11. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Montgomery County

■ OHFA Project Sites   ▨ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-12. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Richland County

■ OHFA Project Sites   ▢ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-13. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Stark County

☐ OHFA Project Sites   ▨ Racially/Ethnically Concentrated Areas of Poverty   ▨ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-14. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Summit County

■ OHFA Project Sites   ▢ Racially/Ethnically Concentrated Areas of Poverty   ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit A-15. Racially/Ethnically Concentrated Areas of Poverty and Active OHFA Project Sites, Trumbull County
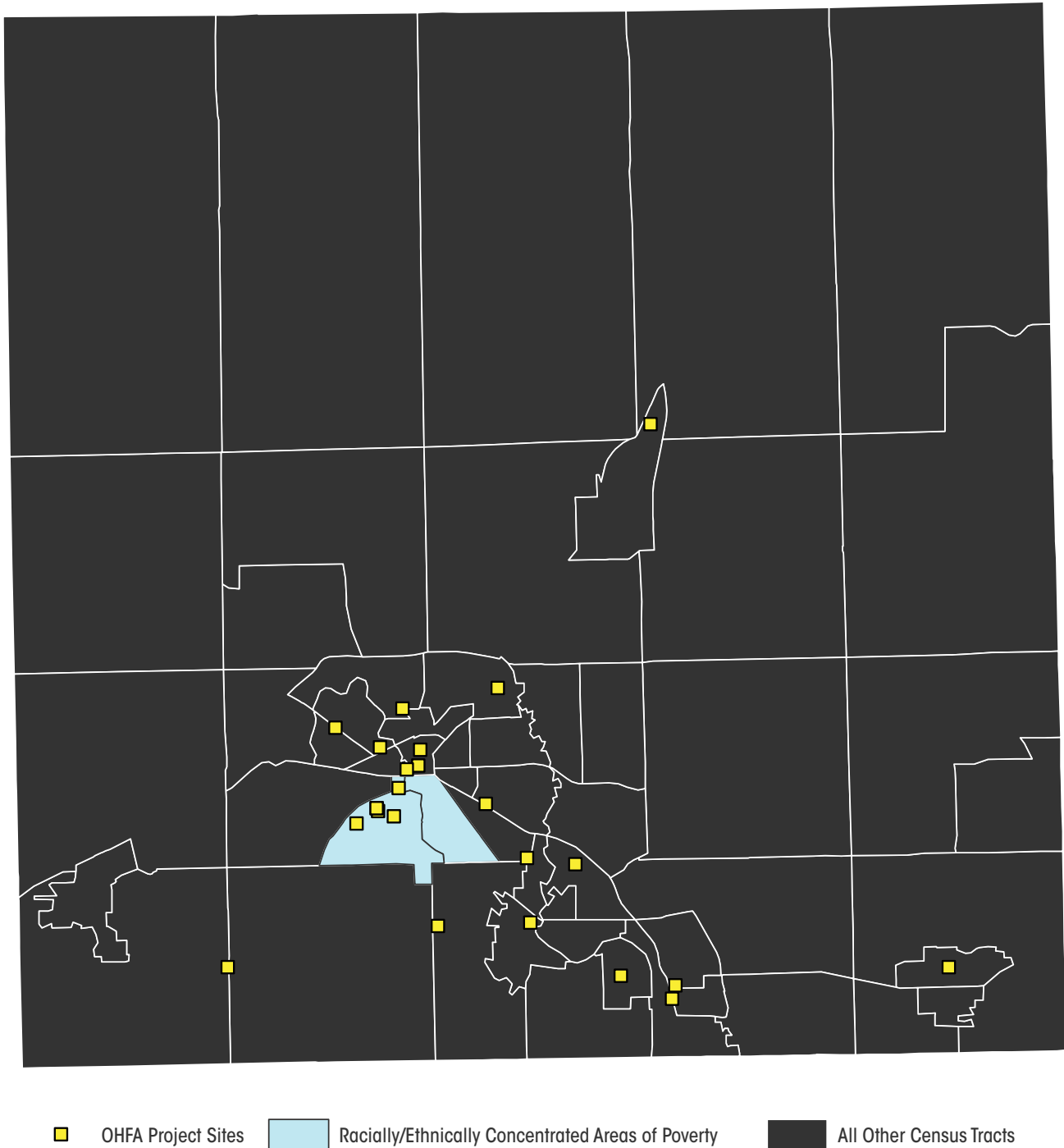
☐ OHFA Project Sites   ☐ Racially/Ethnically Concentrated Areas of Poverty   ☐ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

APPENDIX B

TRANSPORTATION ACCESS AND AFFORDABILITY

Exhibit B-1. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Cuyahoga County
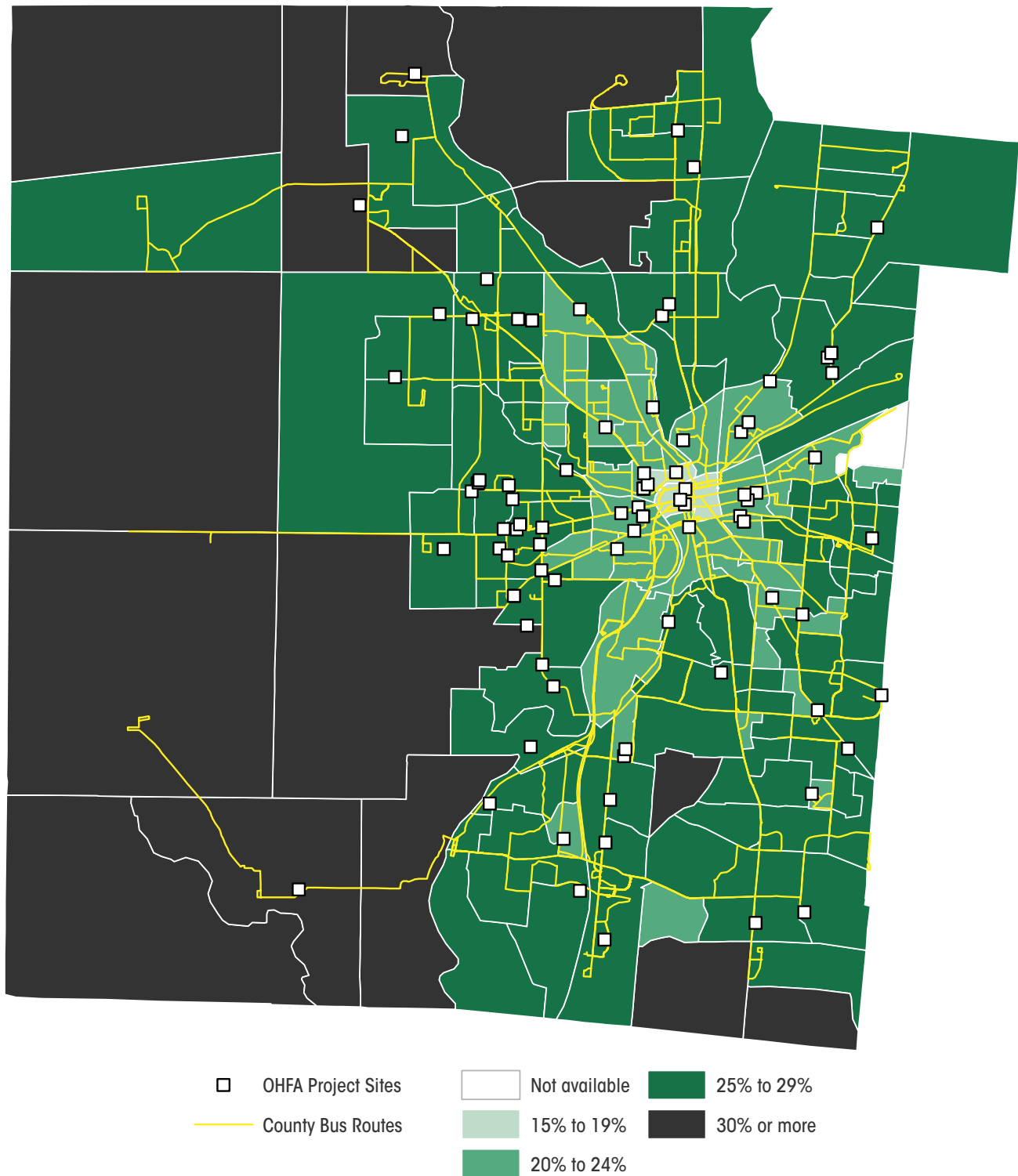

□ OHFA Project Sites

— County Rail Routes

— County Bus Routes

☐ Not available

   15% to 19%
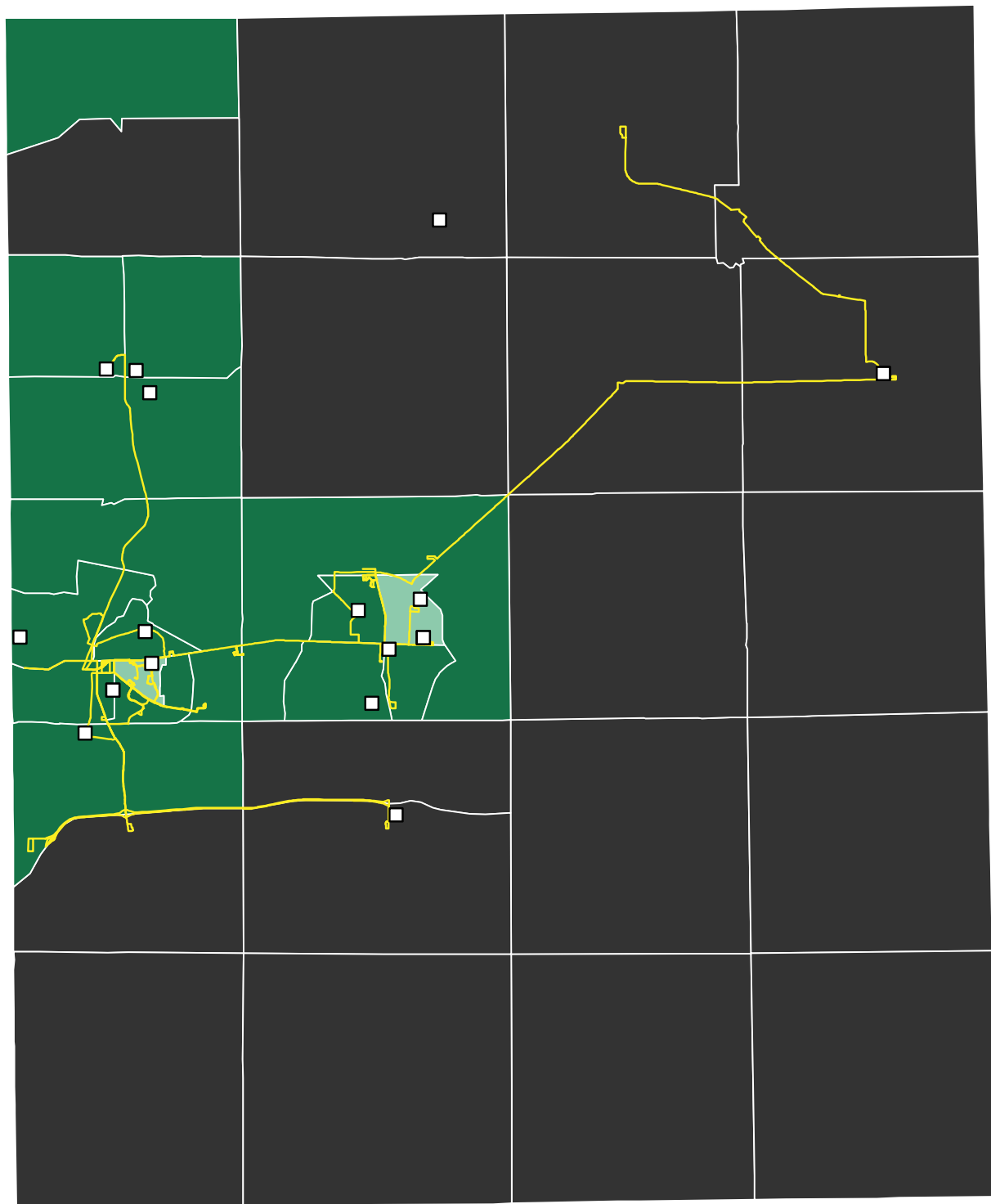
   20% to 24%

   25% to 29%

   30% or more

Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

Exhibit B-2. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Franklin County

□ OHFA Project Sites

— County Bus Routes

Not available

15% to 19%

20% to 24%

25% to 29%

30% or more
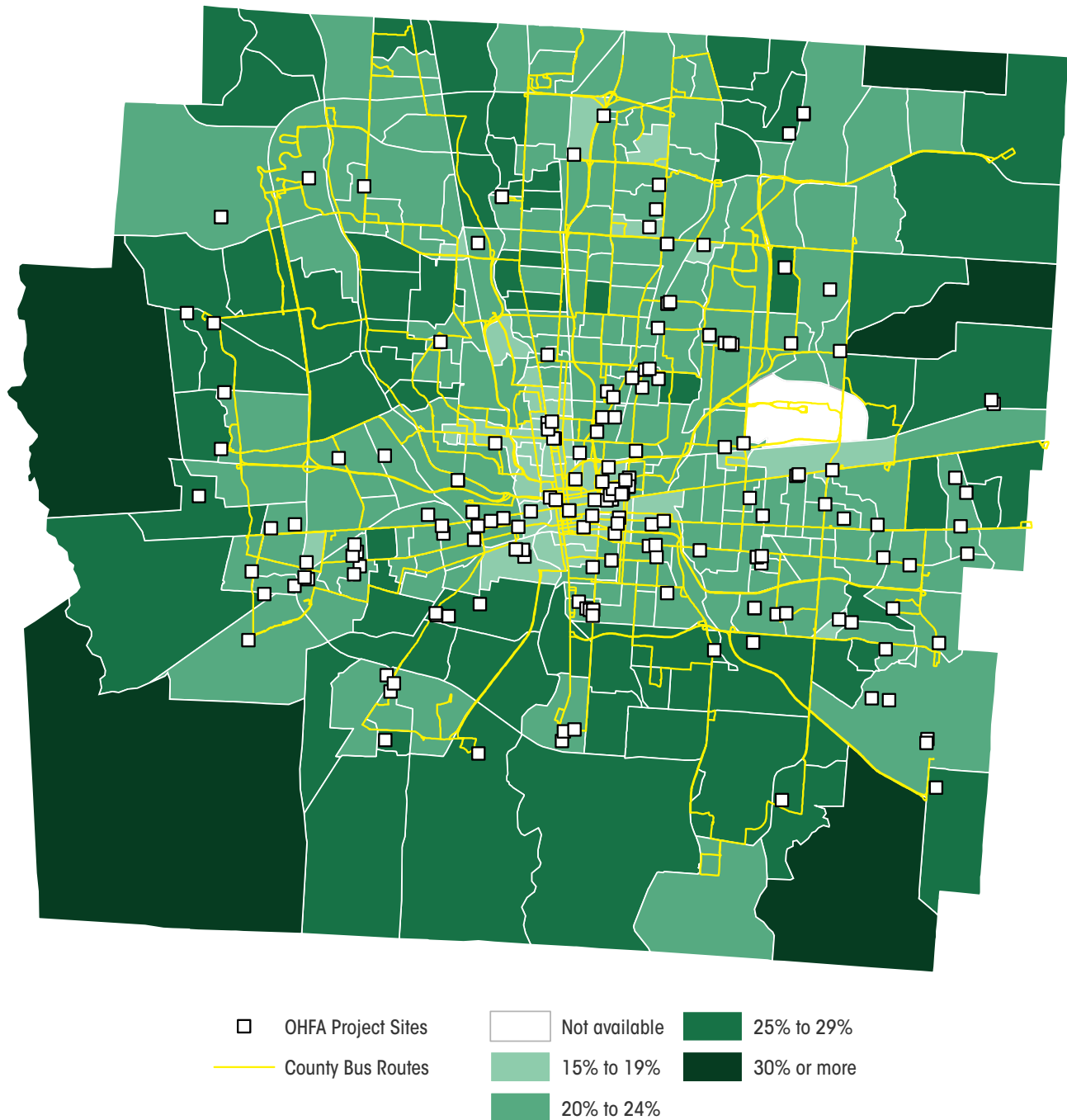
Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data
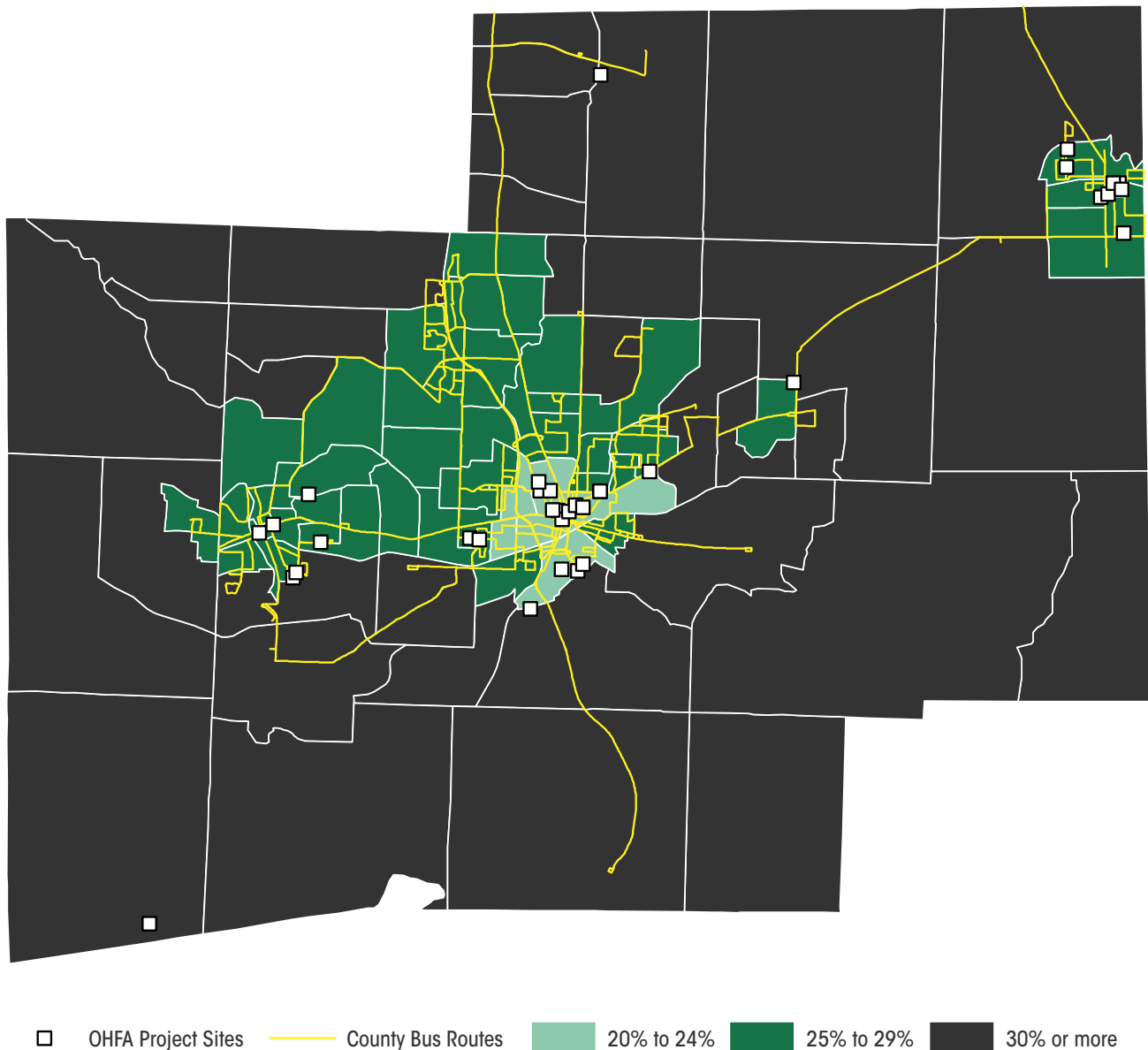
Exhibit B-3. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Hamilton County

□	OHFA Project Sites		Less than 15%
— (red)	County Rail Routes		15% to 19%
— (yellow)	County Bus Routes		20% to 24%
			25% to 29%
			30% or more
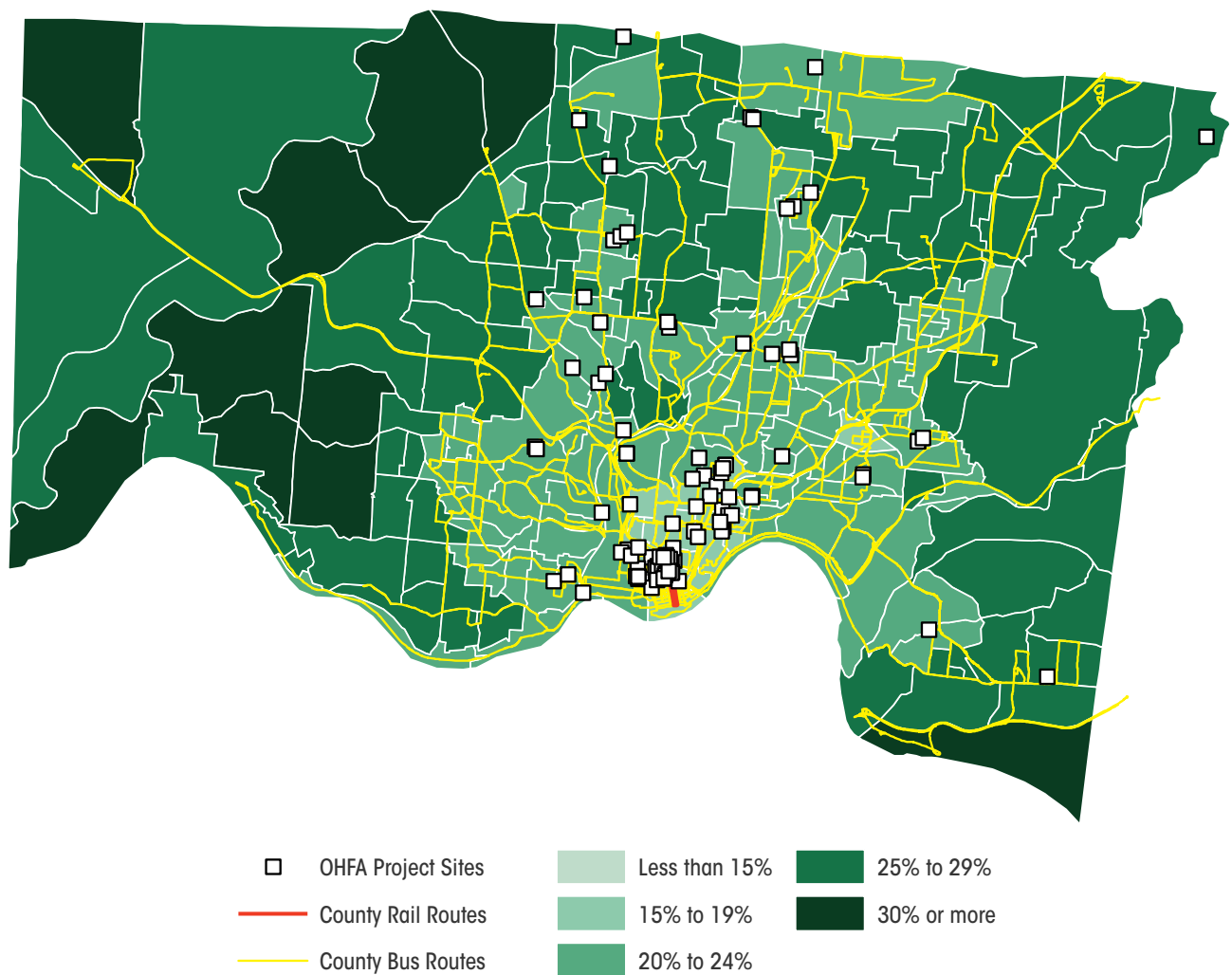
Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

Exhibit B-4. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Lucas County

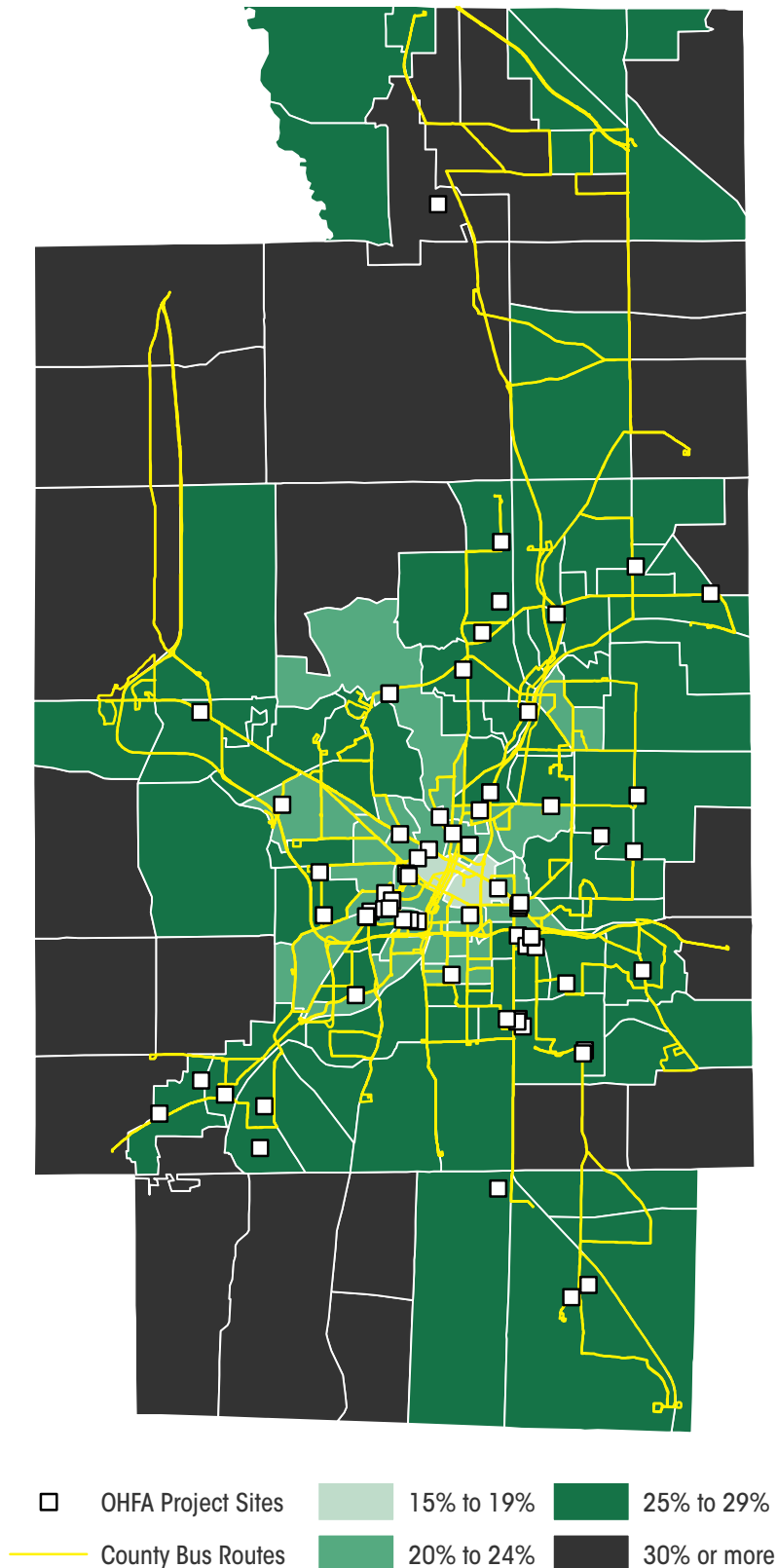☐ OHFA Project Sites   —— County Bus Routes   20% to 24%   25% to 29%   30% or more
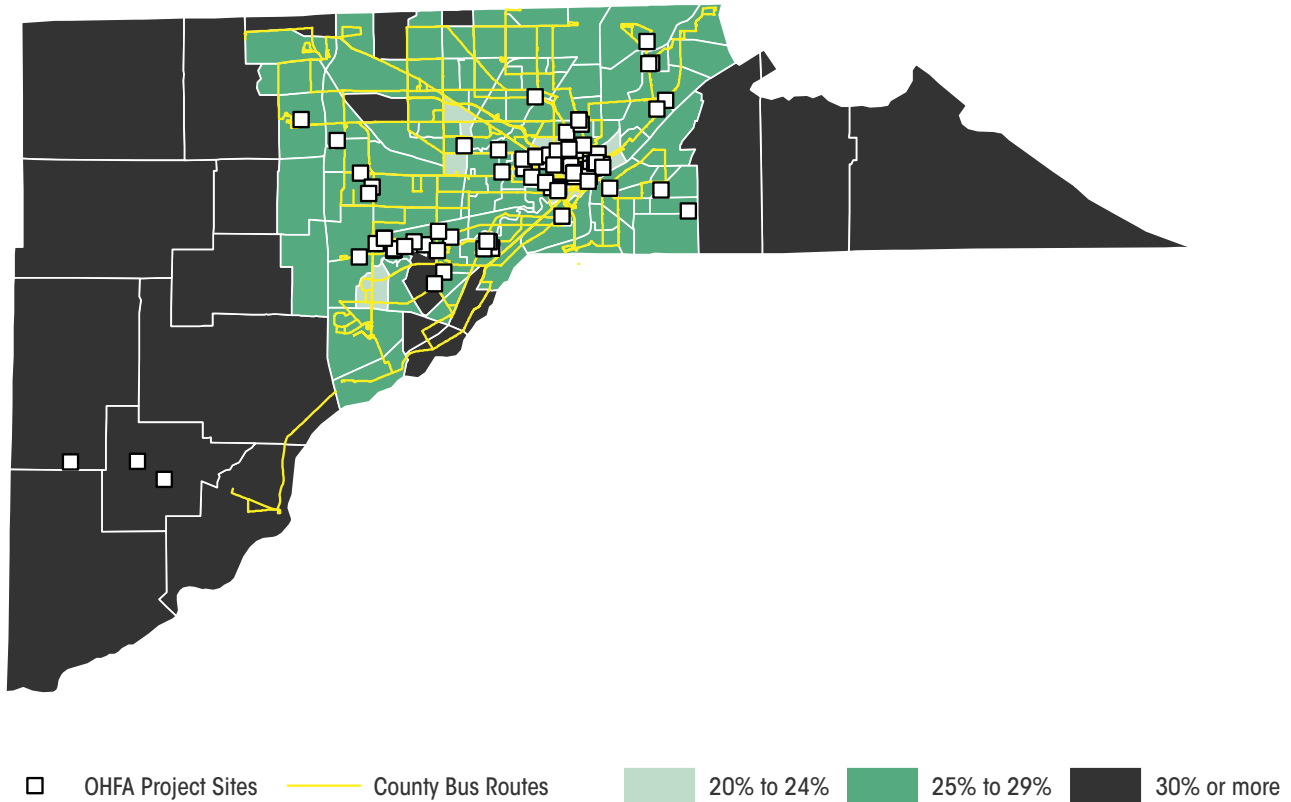
Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

Exhibit B-5. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Mahoning County

☐ OHFA Project Sites   —— County Bus Routes   ■ 25% to 29%   ■ 30% or more
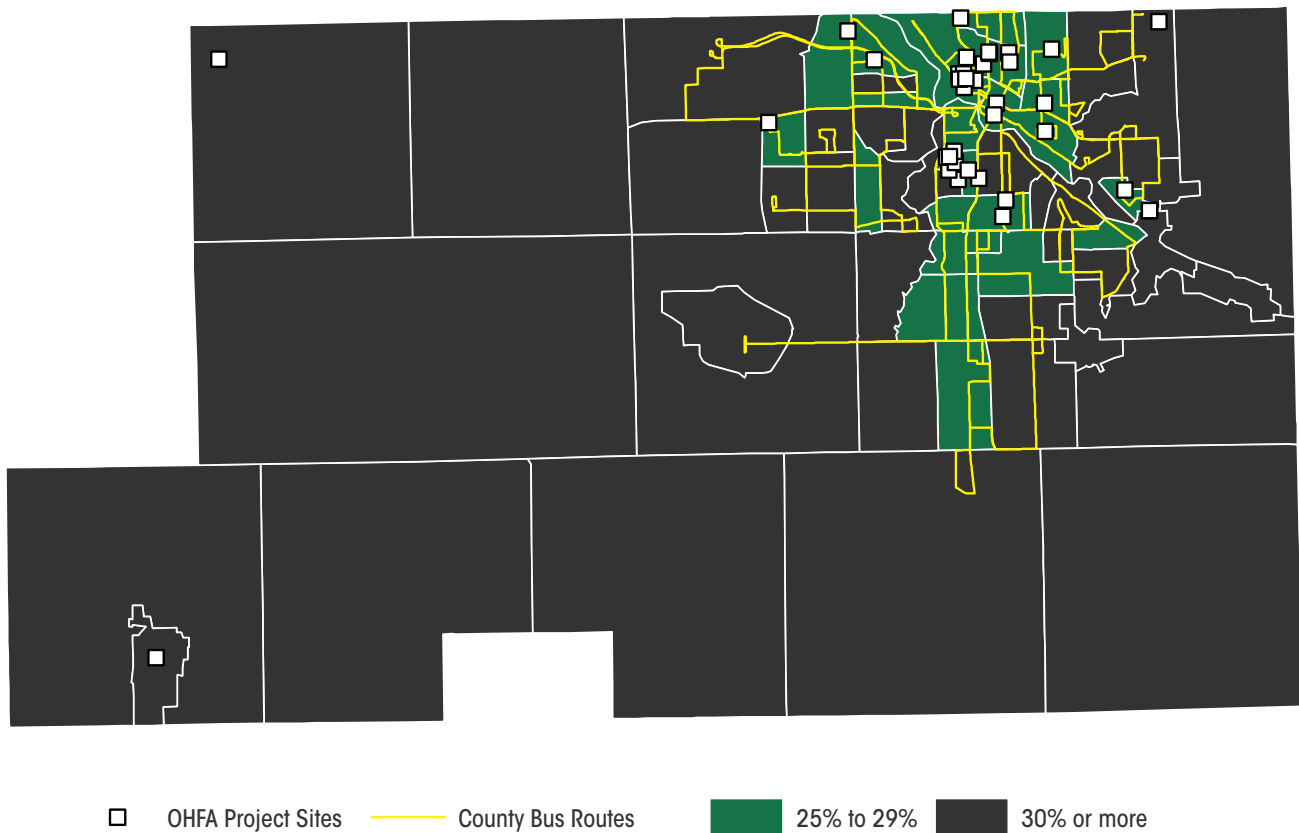
Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

Exhibit B-6. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Montgomery County
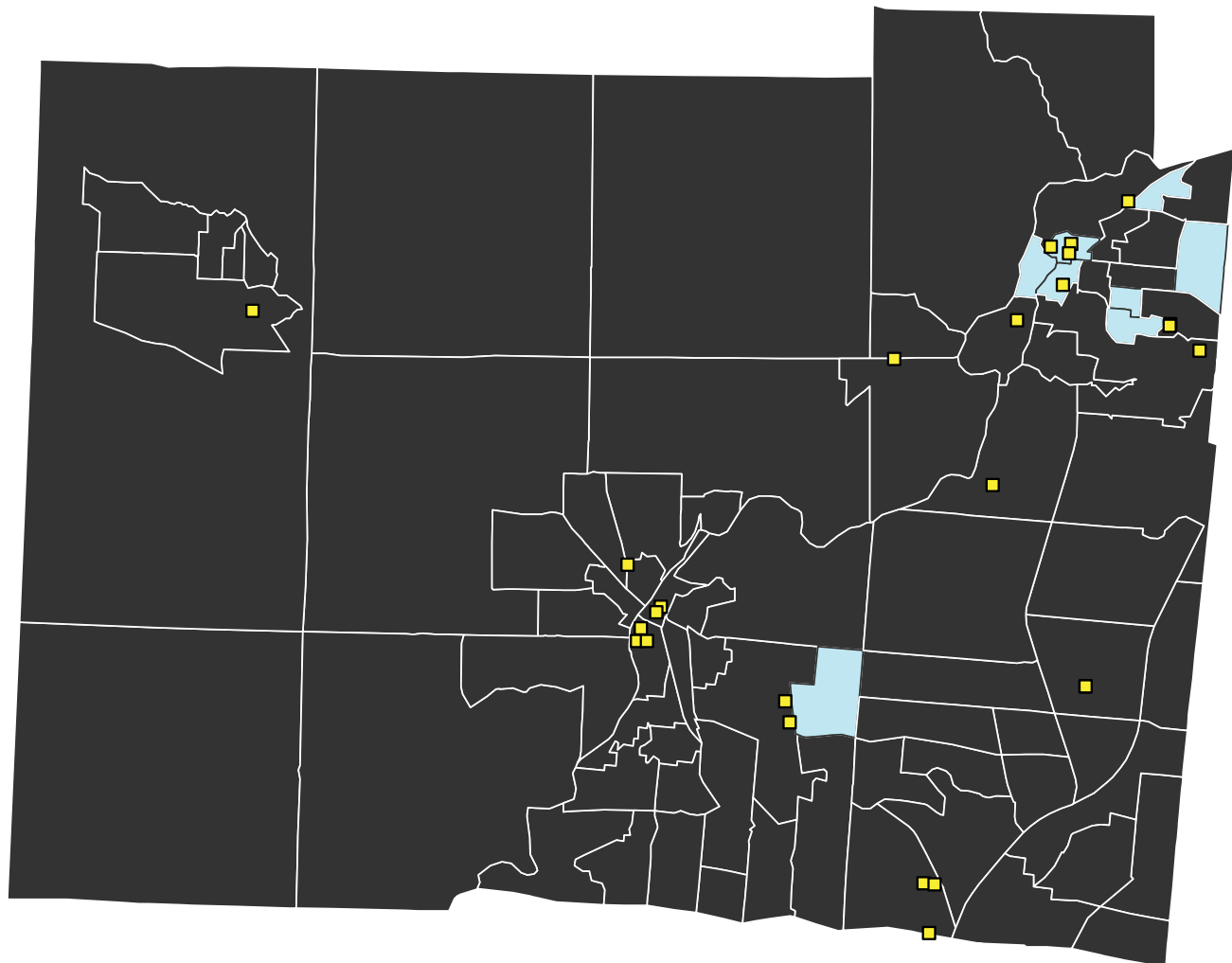

☐ OHFA Project Sites

— County Bus Routes

Not available

15% to 19%

20% to 24%

25% to 29%

30% or more

Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

# Exhibit B-7. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Portage County

☐ OHFA Project Sites   — County Bus Routes   20% to 24%   25% to 29%   30% or more

Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

Exhibit B-8. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Stark County

□ OHFA Project Sites   ——— County Bus Routes   20% to 24%   25% to 29%   30% or more

Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

Exhibit B-9. Average Transportation Costs as Share of Income for Households Earning 80 Percent of Area Median Income and Active OHFA Project Sites, Summit County

□ OHFA Project Sites   15% to 19%   25% to 29%

— County Bus Routes   20% to 24%   30% or more

Source: Center for Neighborhood Technology, Kirwan Institute for the Study of Race and Ethnicity and OHFA administrative data

APPENDIX C
INFANT MORTALITY HOT SPOTS

Exhibit C-1. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Butler County

■ OHFA Project Sites   ▢ Hot Spot Census Tracts   ■ All Other Census Tracts
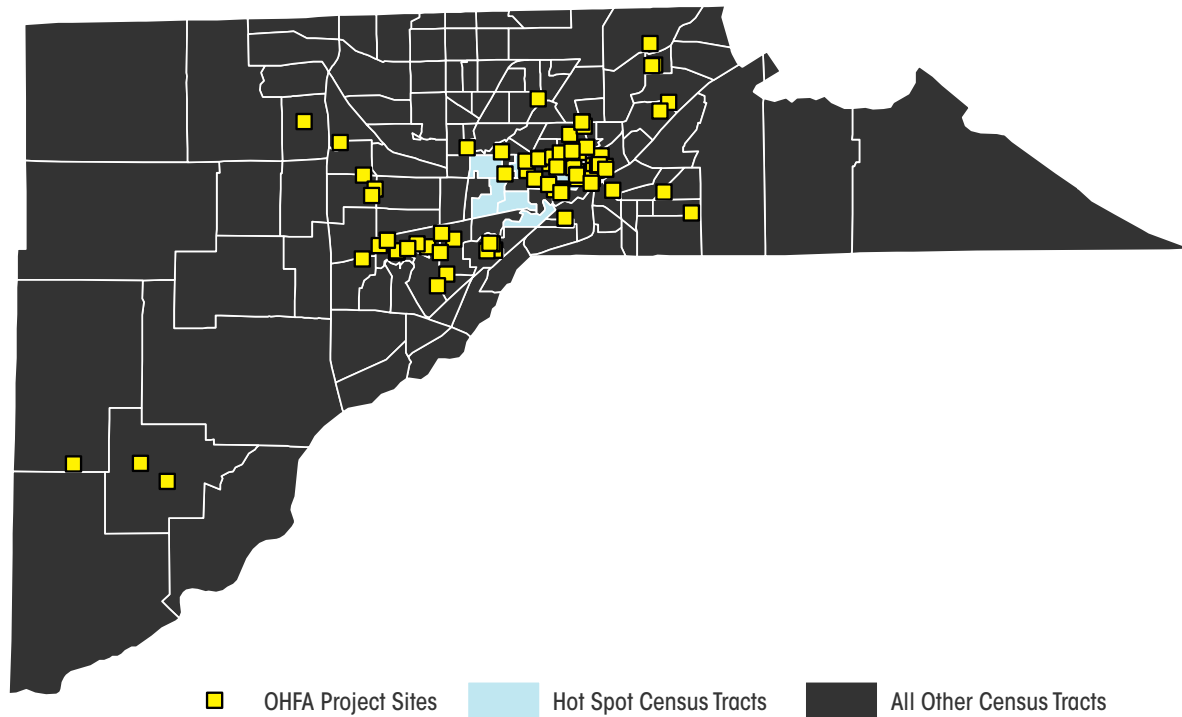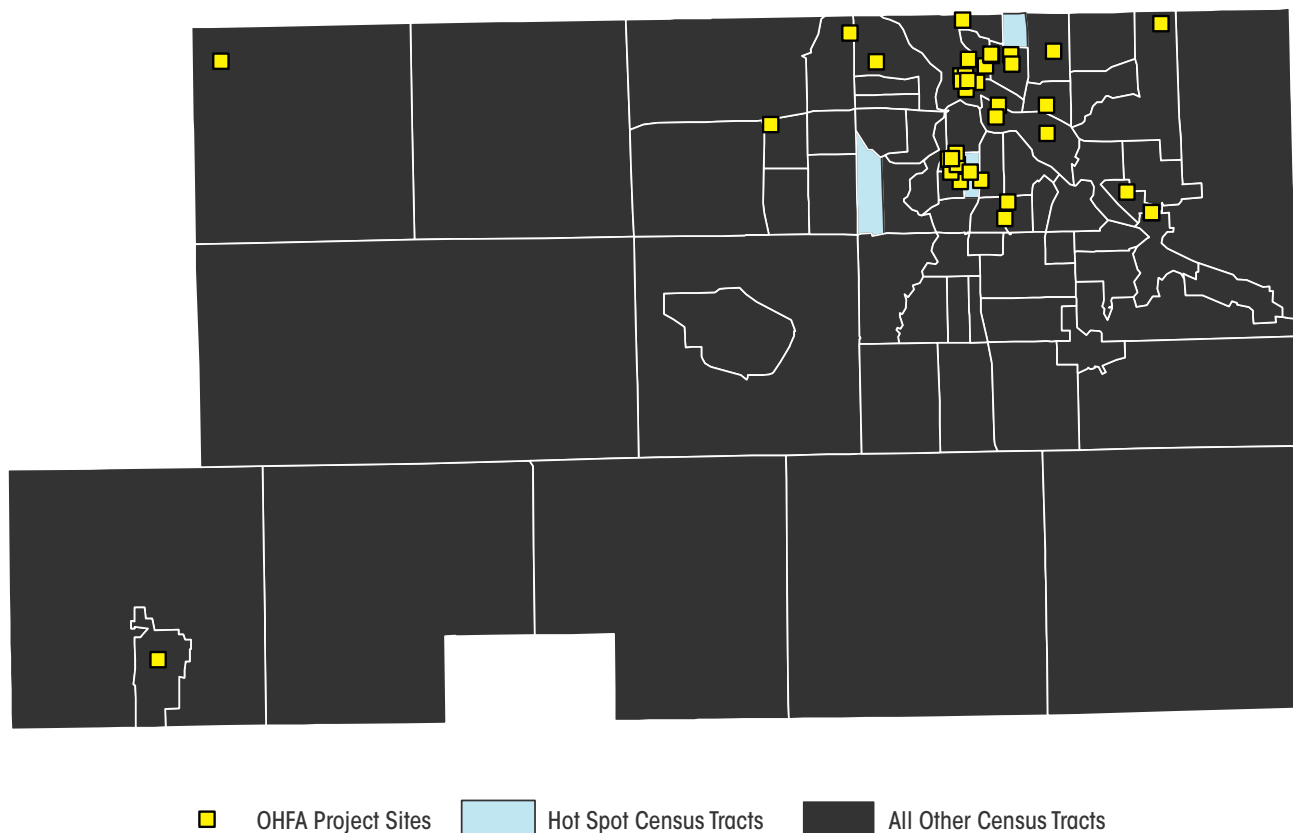
Source: Ohio Department of Health and OHFA administrative data

Exhibit C-2. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Cuyahoga County

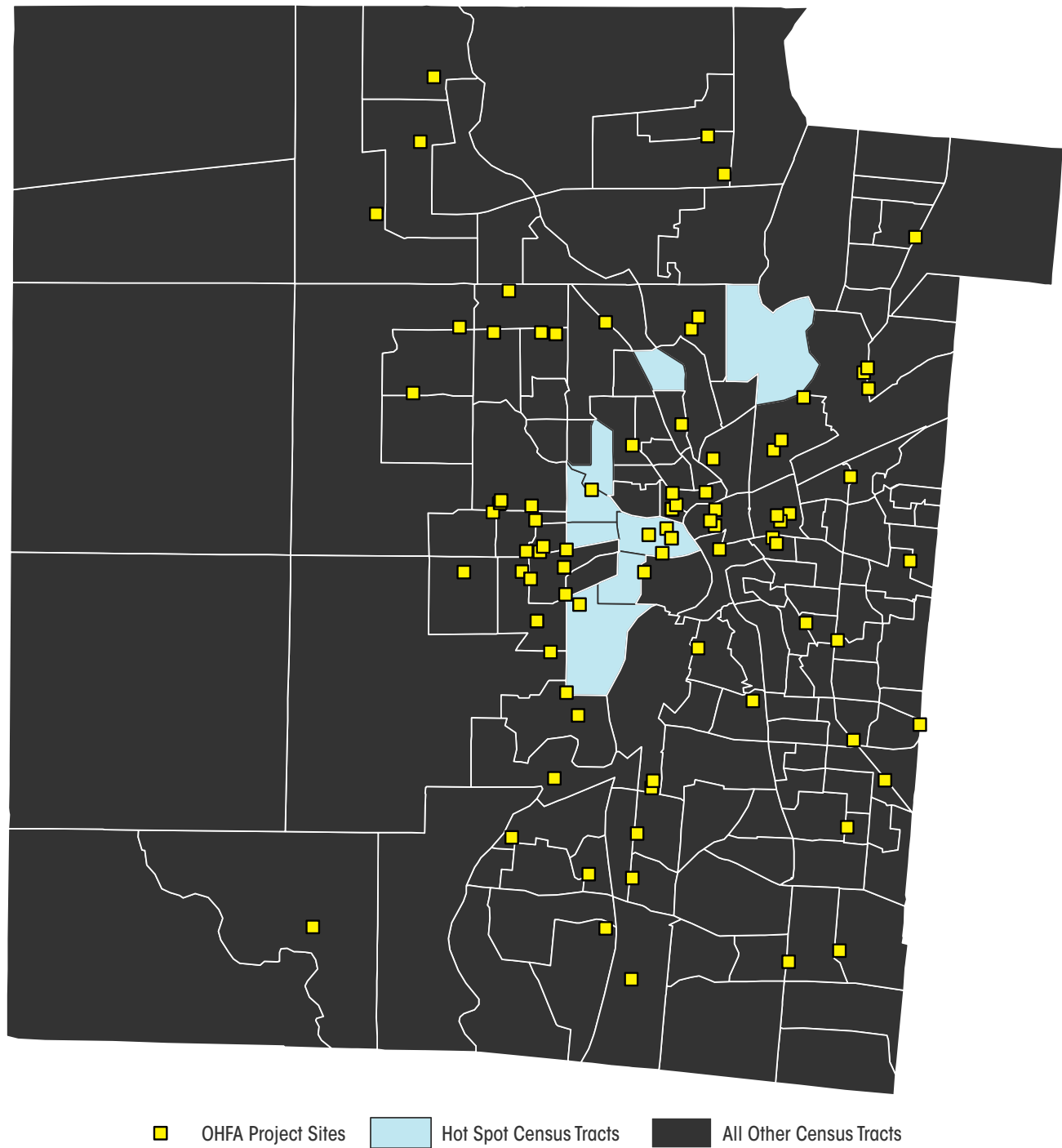OHFA Project Sites   Hot Spot Census Tracts   All Other Census Tracts
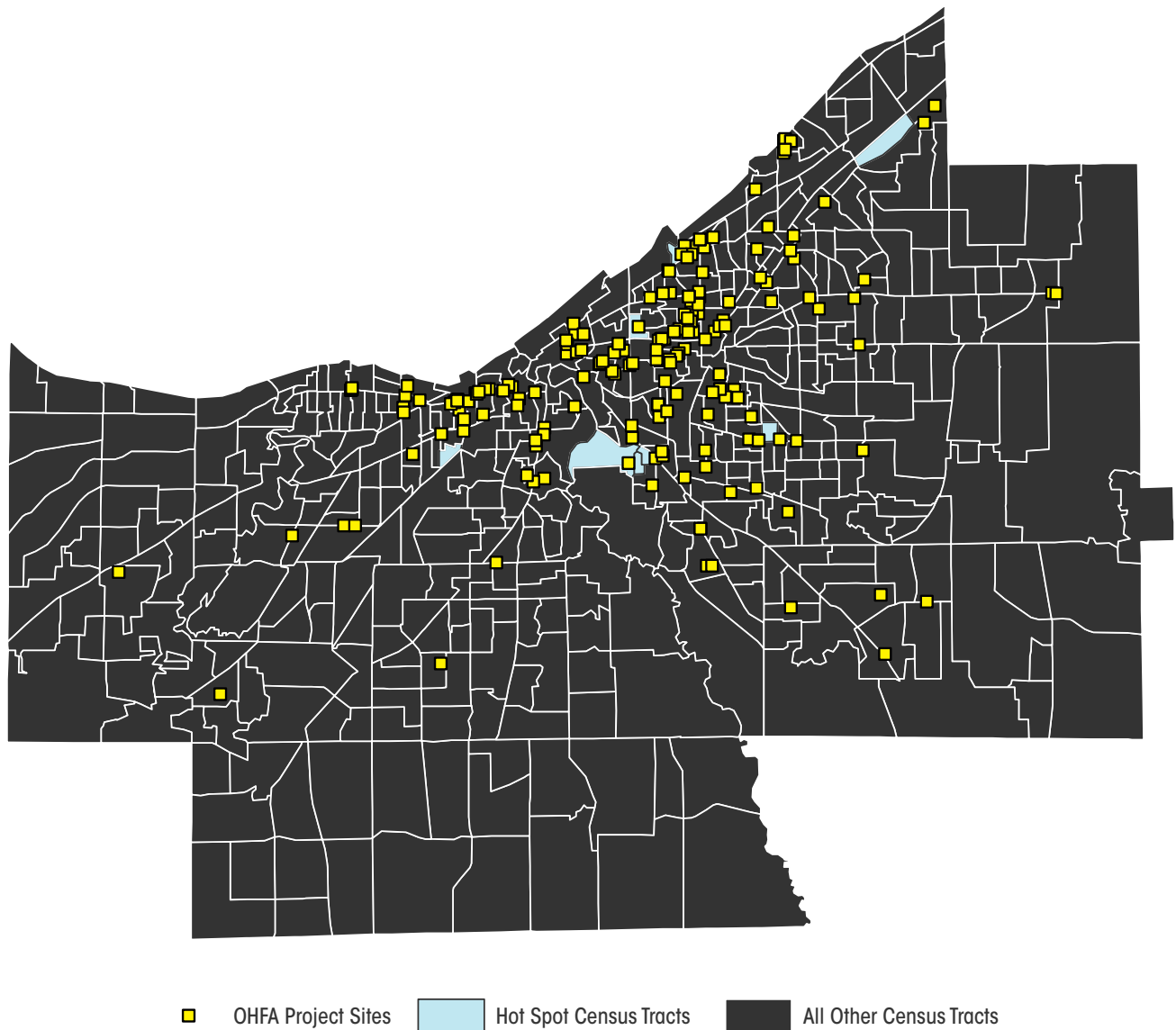
Source: Ohio Department of Health and OHFA administrative data

Exhibit C-3. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Franklin County

☐ OHFA Project Sites   ☐ Hot Spot Census Tracts   ☐ All Other Census Tracts
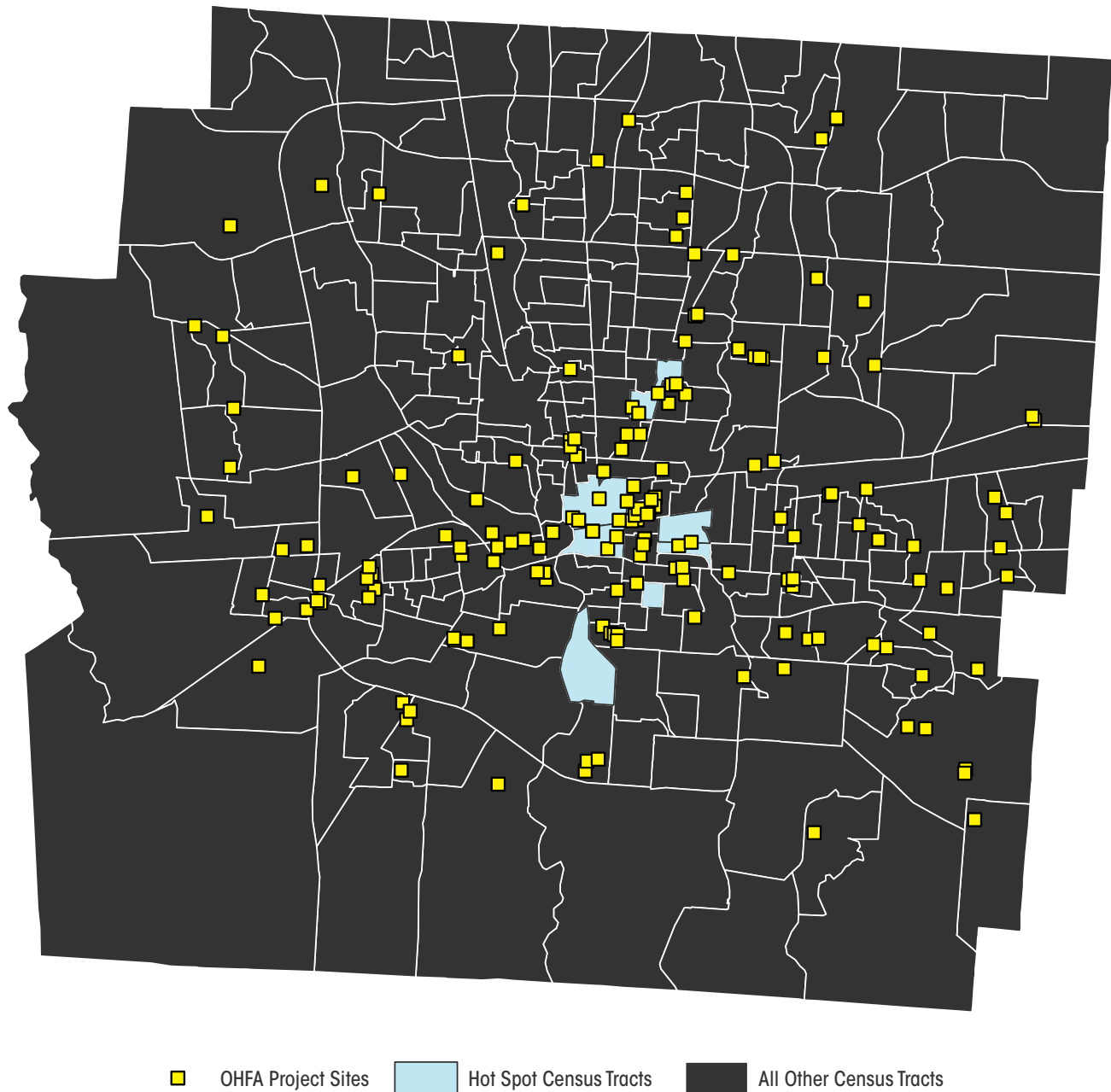
Source: Ohio Department of Health and OHFA administrative data

Exhibit C-4. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Hamilton County

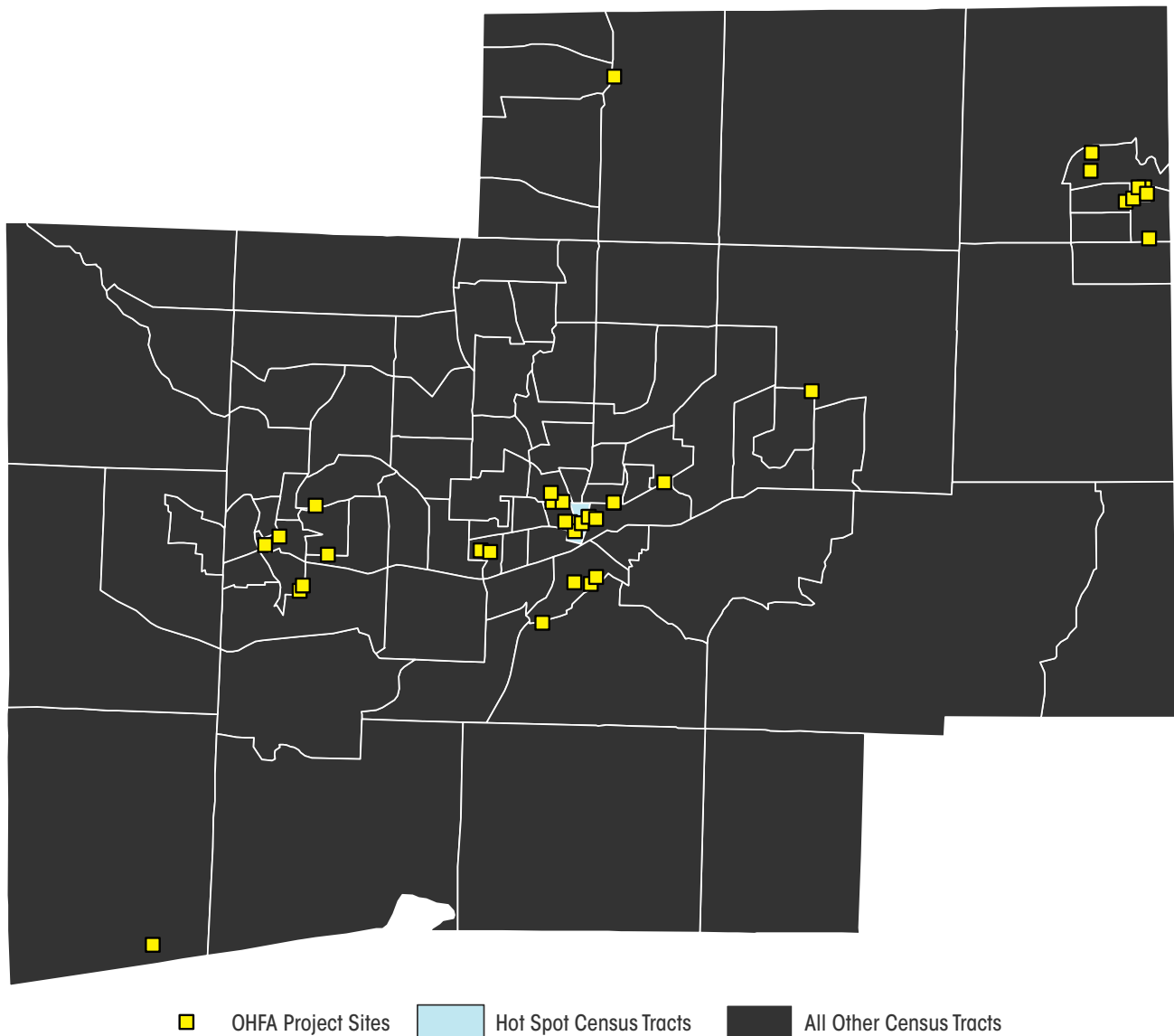◻ OHFA Project Sites   ▭ Hot Spot Census Tracts   ■ All Other Census Tracts
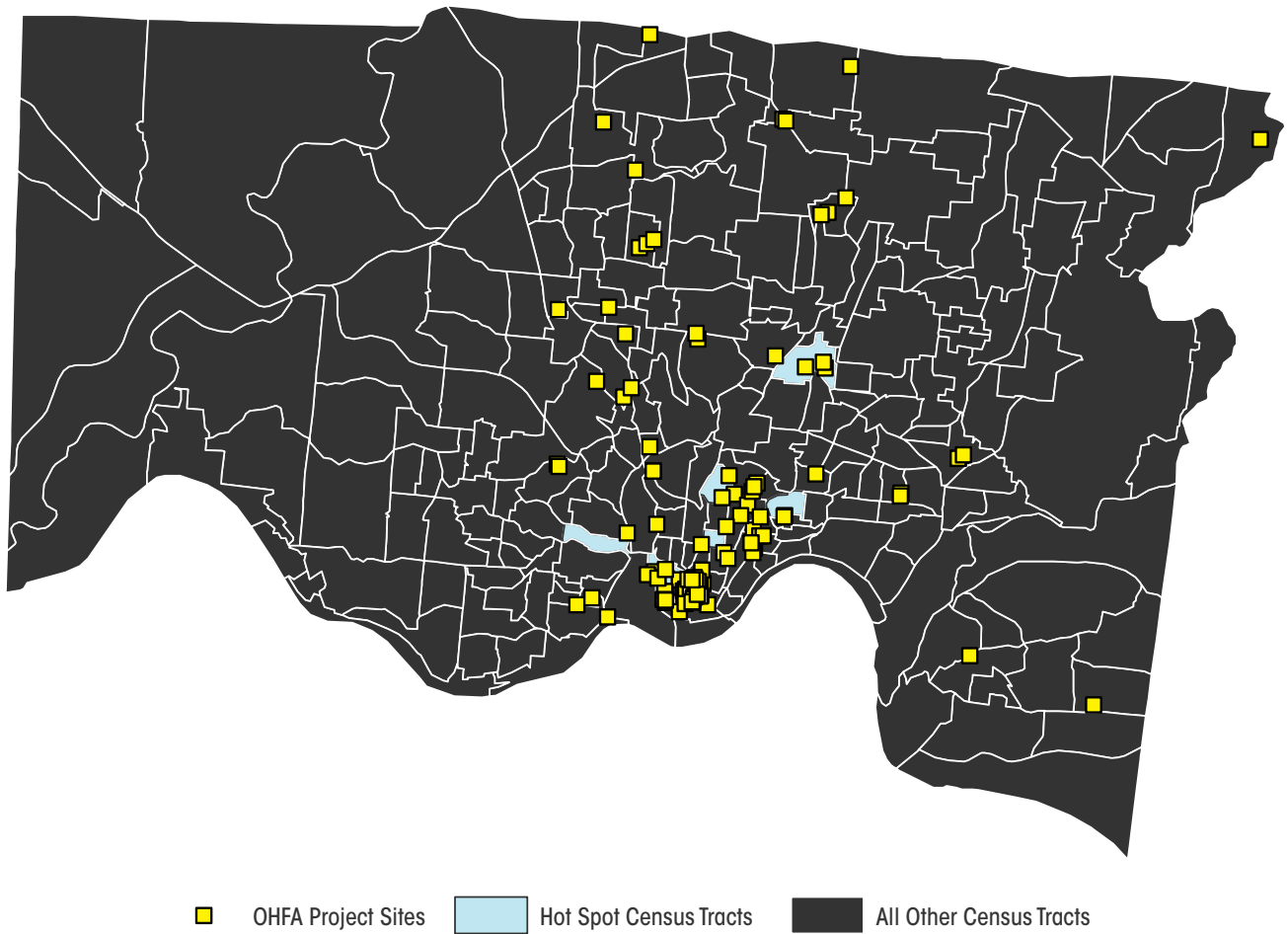
Source: Ohio Department of Health and OHFA administrative data

Exhibit C-5. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Lucas County

■ OHFA Project Sites ▨ Hot Spot Census Tracts ■ All Other Census Tracts

Source: Ohio Department of Health and OHFA administrative data

Exhibit C-6. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Mahoning County

OHFA Project Sites   Hot Spot Census Tracts   All Other Census Tracts

Source: Ohio Department of Health and OHFA administrative data

Exhibit C-7. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Montgomery County

■ OHFA Project Sites   ■ Hot Spot Census Tracts   ■ All Other Census Tracts

Source: Ohio Department of Health and OHFA administrative data

Exhibit C-8. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Stark County

OHFA Project Sites   Hot Spot Census Tracts   All Other Census Tracts

Source: Ohio Department of Health and OHFA administrative data

Exhibit C-9. Ohio Equity Institute Infant Mortality Hot Spots and Active OHFA Project Sites, Summit County

□ OHFA Project Sites   ▢ Hot Spot Census Tracts   ■ All Other Census Tracts
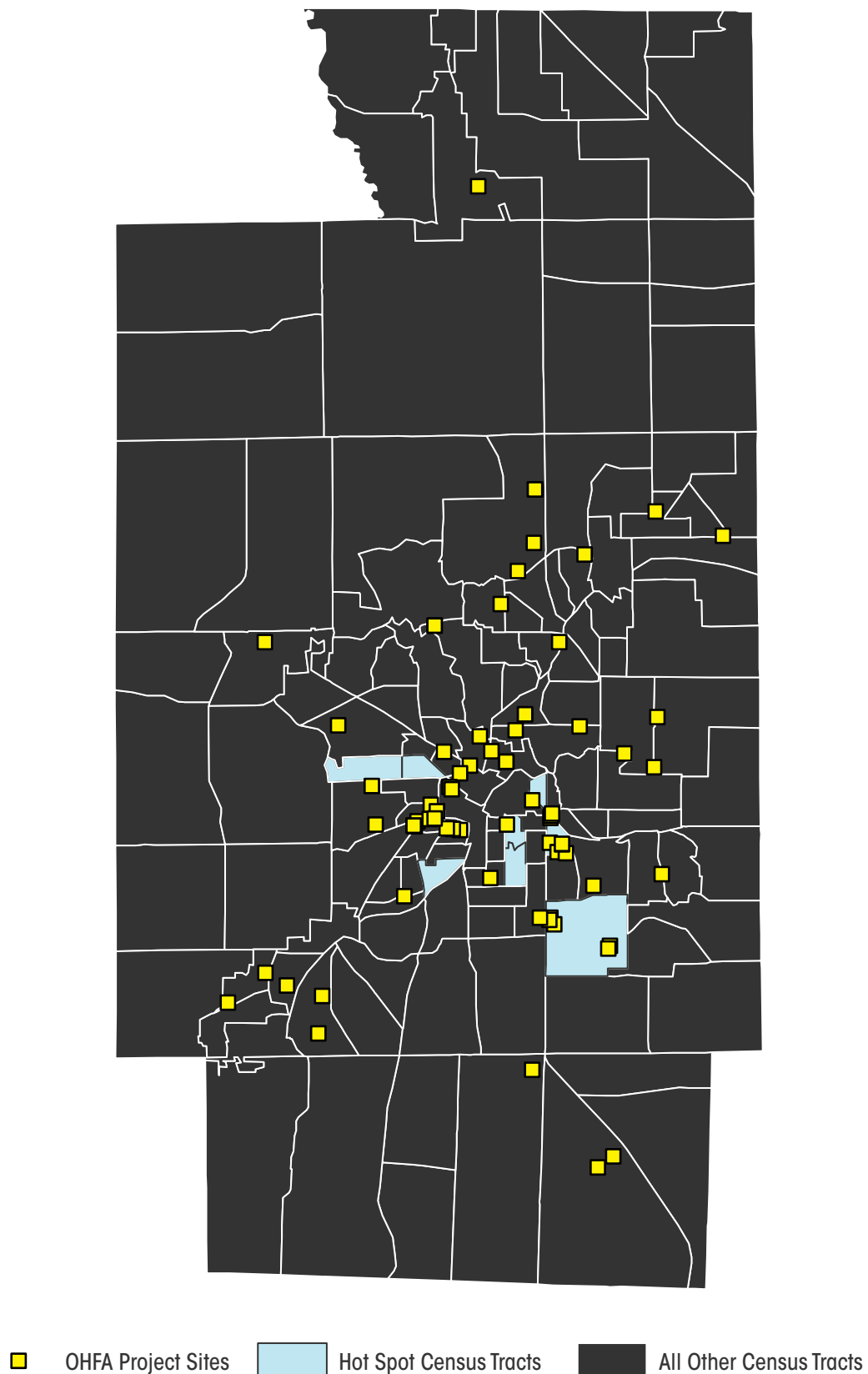
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