OHIO **HOUSING** FINANCE AGENCY

FISCAL YEAR 2022

NORTHEAST OHIO REGIONAL HOUSING NEEDS ASSESSMENT

Office of Housing Policy
July 1, 2021 – June 30, 2022

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ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, the Ohio Housing Finance Agency has served as the state's affordable housing leader, assisting Ohioans with low and moderate incomes in accessing safe, quality and affordable housing. Our mission statement is "We open the doors to an affordable place to call home". To do so, 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 170,000 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 136,000 affordable rental housing units since 1987.

ABOUT THE OHIO HOUSING NEEDS ASSESSMENT

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 OHFA's Annual Plan, the Housing Needs Assessment uses a wide range of state data to measure the scale and scope of Ohio's housing challenges. The HNA evaluates Ohio's current housing landscape to gauge needs, identify gaps, highlight key trends and assess the obstacles. This information helps OHFA achieve its mission to help Ohioans find quality affordable housing, and provides information that helps other housing stakeholders to build priorities, policies and programs for action. The HNA serves as a resource for OHFA's Board, staff and the state at large.

EXECUTIVE SUMMARY

Northeast Ohio has faced a large array of intertwined housing and economic challenges. Much of the economy was built on manufacturing, which was hit hard in the early 2000s. Northeast Ohio's economy lost jobs during the 2000 to 2010 period[1]. At the same time, the region was hit particularly hard by the housing foreclosure crisis. Since 2010 the region has steadily added jobs back to an increasingly diversified economy, particularly in sectors such as health care. As the economy has rebounded, so have parts of the housing market. Prior to the COVID-19 crisis, the region was experiencing a predicted surge in the housing market because of an influx of millennial buyers and a low housing supply. However, while there have been rebounds in both the economy and the housing market, Northeast Ohio is marked by levels of severe inequality, which puts low-income and Black households at higher risk for health and housing challenges.

As home prices rise, homeownership drifts further out of reach for lower-income households.

In 2019 home prices in the suburban counties around Cleveland and Akron were higher than the state median ($132,317), with Geauga County having the highest median home price in the region ($217,313). While increases in home prices are positive for existing homeowners, it makes it challenging for new homeowners to enter the market. This is true for moderate-income potential homebuyers, who may be required to stay in the rental market as prices climb out of reach.

Northeast Ohio has a large racial gap in homeownership and mortgage burden.

Black homeowners in Northeast Ohio are twice as likely to be severely mortgage burdened than white homeowners (15.0% compared to 7.5%), meaning they spend at least half their income on housing. The racial gap in severe mortgage burden is also larger in Northeast Ohio (7.5 percentage points) than the state overall (6.7). This is layered upon a region which has a history of racial segregation and redlining; Cleveland was one of the most segregated cities in the mid-1900s[2].

[1] https://teamneo.org/wp-content/uploads/2019/11/northeast-ohio-since-great-recession-2019-qer.pdf
[2] https://www.clevescene.com/scene-and-heard/archives/2018/05/10/new-data-map-reminds-us-cleveland-is-hyper-segregated

The housing market is tight, and the rate of new construction is low.

Since 2010 Northeast Ohio's housing stock has grown by 0.7%, a slower pace than the state in general (2.1%). In part because of the slow rate of construction, vacancy rates have been declining. The homeowner vacancy rate in Northeast Ohio (1.7%) is currently slightly higher than the statewide rate (1.6%). This can explain some of the surge in home prices.

Northeast Ohio's aging housing stock puts children at risk of health concerns.

Northeast Ohio's current housing stock is relatively old compared to the rest of the state due to the slow rate of construction, which has persisted for many years. Due to the widespread use of lead-based paint in older homes, Northeast Ohio has one of the highest rates of children at risk of lead-based paint hazards. In 2018, one in 29 young children tested in Northeast Ohio (3.5%) were confirmed to have elevated blood lead levels (EBBLs); considerably higher than the statewide rate (2.3%). The prevalence rate was highest in Cuyahoga County (6.6%), where the risk of lead-based paint hazard is higher.
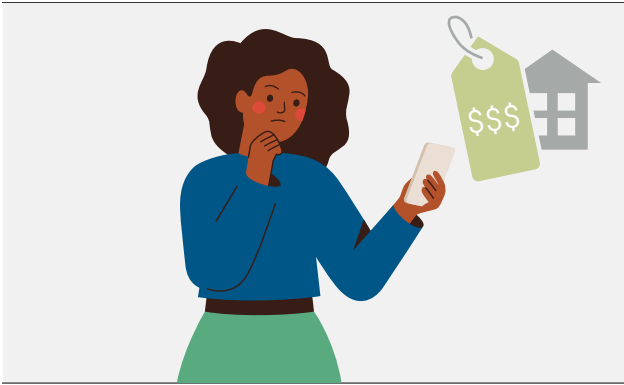
There are not enough affordable and available units for lower-income renters.

In 2018 Northeast Ohio had only 40 affordable and available units for every 100 extremely low-income households (ELI)—those who earn less than 30% of the area median income. This is lower than the state average (44) and translates to only 85,428 affordable and available rental units for 211,676 ELI renter households, leaving a shortage of 126,249 units. This gap is present in all 20 counties in the region; only two counties (Columbiana and Jefferson) are meeting more than half of local need. This lack of affordable housing puts renters in Northeast Ohio at risk for challenges such as rent burden, eviction and homelessness.
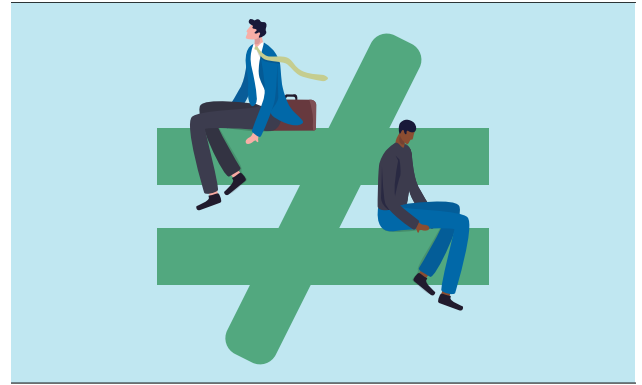
Northeast Ohio has deep racial disparities in poverty, exacerbating issues of housing insecurity.

In 2018, Black Northeast Ohioans were three times more likely to live in poverty than their white counterparts (33% versus 11%). As a result, Black renters are more likely to be severely cost burdened (35% compared to 22% for white renters) and face higher barriers to housing stability. This suggests that achieving racially equitable housing outcomes in Northeast Ohio will be very challenging and may require targeted programs that reduce ongoing and historic patterns of segregation and discrimination.

Renters in Northeast Ohio continue to face eviction.

In 2018 there were 37,720 eviction filings in the region, representing 6.5% of all renter households, though this was lower than the statewide rate (6.6%). Cuyahoga County had the highest eviction filing rate in the region (8.1%). Given the racial disparities in access to stable housing, it is not surprising that eviction rates are highest in Black neighborhoods in Cleveland[3]. Evictions can further exacerbate inequality[4], as households face a housing crisis and may need to pay steep unexpected costs to acquire a new home or may need to enter a homeless shelter.

High barriers to stable housing for Black households contribute to the racial disparities in health.

Between 2009 and 2018 the infant mortality rate for Black mothers in Northeast Ohio was 15.1 per 1,000 live births compared to 5.3 for white mothers—a gap of 9.8 points per mille, on par with the statewide gap (9.2). Children born to Black mothers in Northwest Ohio were almost three times more likely to die before their first birthday than those born to white mothers in the state.

[3] https://evictionlab.org/eviction-tracking/cleveland-oh/
[4] https://evictionlab.org/why-eviction-matters/

Northeast Ohio's children remain at risk for rent burden and homelessness.

Stemming from a lack of affordable and available housing in the region, homelessness among students remains high in Northeast Ohio. During the 2018–2019 school year, 10,558 public school students in Northeast Ohio (1.8% of enrollment) were flagged as lacking a fixed, regular and adequate nighttime residence, although this is lower than the state average (2.0%). Student homelessness is one clear demonstration of how important affordable, stable housing is for the region's future growth. Students who experience housing instability are at higher risk for flagging school performance, mental and physical health issues, among other issues[5]. Failing to address issues of affordability and instability may create long-term harms for Northeast Ohio's youth and future costs for the region.

[5] https://nche.ed.gov/research/

OHFA IMPACT IN NORTHEAST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been a partner in Northeast Ohio working to finance and encourage the production of affordable rental housing and homeownership options. The numbers below highlight the impact of OHFA's work in the region since the start of the Agency. For more examples of this impact, see the spotlight stories on pages 10 and 25.

62,535
Homebuyers
Assisted
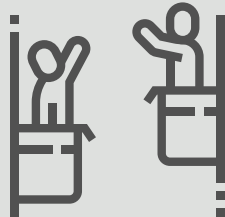
44,124
Affordable Rental Units
Built or Preserved

11,891
Mortgage Holders
Helped to Avoid
Foreclosure

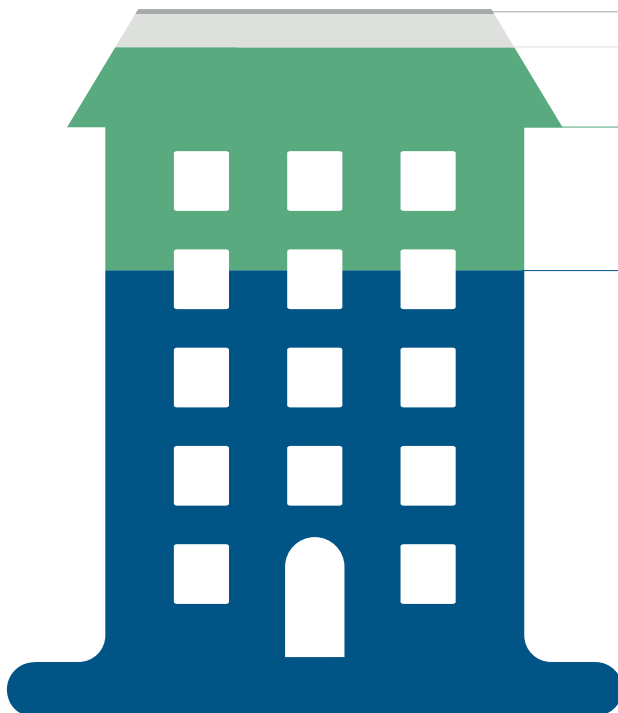**9,578**
Blighted and Vacant
Homes Demolished

RENTAL UNITS DEVELOPED BY PRIORITY NEED

Total Rental Units: 44,124

0.7% Temporary
4.7% PSH
31.5% Senior
63.1% Family

GRANTS FOR GRADS

OHFA's Grants for Grads program provides incentives for recent graduates to become homeowners by offering a discounted mortgage rate and down payment assistance (2.5% or 5%). Graduates have to meet certain eligibility requirements, and if they remain in the home for five years, all down payment assistance provided through OHFA is forgiven. As part of the program, qualified borrowers participate in free homebuyer education courses that help them learn more about the homebuying process. For example, courses include learning how to calculate closing costs, what to expect from a home inspection and the general timeline for completing documents.

In Northeast Ohio, OHFA has assisted 800 homebuyers through this program since it started in 2009.

For more information about the Grants for Grads program, visit OHFA's website at https://myohiohome.org/grantsforgrads.aspx.

HOMEOWNERSHIP

This section looks at homeownership, homebuying and how homeowners are balancing housing costs in Northeast Ohio. The strength of the housing market can provide insight into how the supply and demand for housing may create challenges related to maintaining homeowner status. For example, the drop in home values during the housing crisis put a financial strain on many homeowners.

SECTION HIGHLIGHTS

– **In 2019 Geauga County had the highest median home price in the region ($217,313).**

– **Black potential homebuyers in Northeast Ohio are nearly twice as likely to be denied on a mortgage loan application as their white counterparts, a greater disparity (20 percentage points) than statewide (17).**

– **Nearly 9% of homeowners in Northeast Ohio are severely cost burdened, meaning they spend at least half their income on housing, higher than the state average (8.4%).**

– **Black homeowners in Northeast Ohio are also more likely to be severely cost burdened than white homeowners (15.0% compared to 7.5%).**

MEDIAN HOME PRICE BY COUNTY

Lake
$137,688

Ashtabula
$75,638

Geauga
$217,313

Cuyahoga
$105,214

Trumbull
$83,050

Lorain
$140,600

Portage
$152,588

Medina
$195,008

Summit
$122,721

Mahoning
$90,353

Ashland
$114,313

Wayne
$137,454

Stark
$119,304

Columbiana
$79,221

Richland
$96,460

Holmes
$160,681

Carroll
$97,042

Jefferson
n/a

Tuscarawas
$111,575

Harrison
$68,131

Statewide: $132,317

$68,131 $217,313
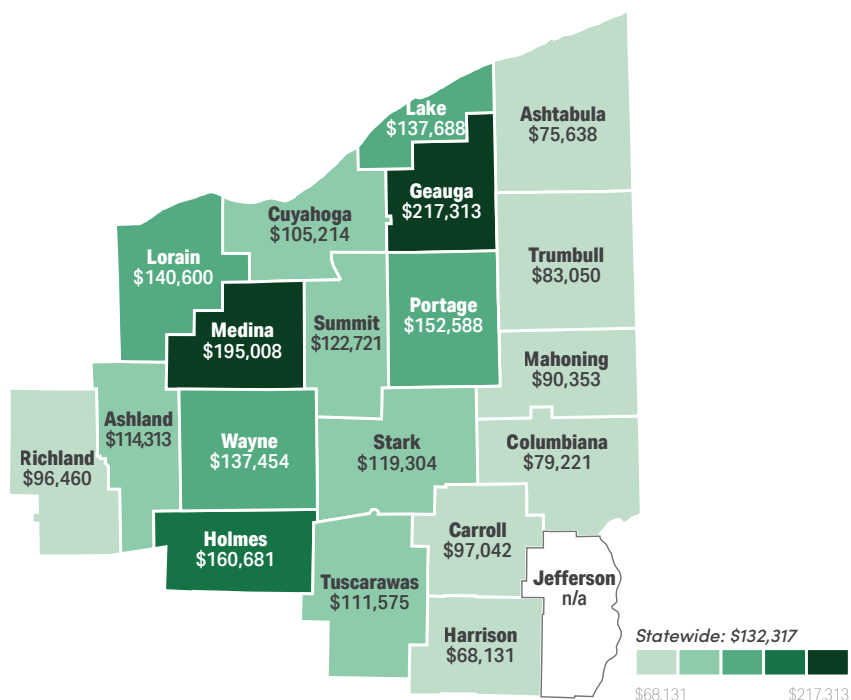
Source: Real Estate Analytics Suite, CoreLogic (based on 2019 sales)

HOW THE REGION COMPARES

Mortgage Loan Denial Rate

● White ● Black

	Northeast Ohio	Statewide
Black	41.8%	37.8%
	19.7	16.5
White	22.2%	21.3%

Severe Mortgage Rate Burden

Northeast Ohio	Statewide
8.85%	8.44%

Severe Mortgage Burden Rate Gap

● White ● Black

	Northeast Ohio	Statewide
Black	15.01%	14.01%
	7.50	6.71
White	7.52%	7.30%

RENTAL HOUSING

This section focuses on how Northeast Ohio's renters are able to balance housing costs compared to income. When renters spend over 30% of their income on housing, they risk being unable to afford other necessities, such as food and healthcare. Rent burden places people into a precarious position, in which any unexpected cost, such as a car repair, may risk their housing stability.

SECTION HIGHLIGHTS

– **Lake County had the highest median monthly gross rent in the region ($881).**

– **For every 100 extremely low-income renters in Northeast Ohio, there were only 40 rental units affordable and available to them in 2018— lower than the state average (44).**

– **Nearly 25% of renters in Northeast Ohio are severely cost burdened, meaning they spend at least half their income on rent, higher than the state average (23%).**

– **Black renters in Northeast Ohio are also more likely to be severely cost burdened than white renters (35% compared to 22%).**
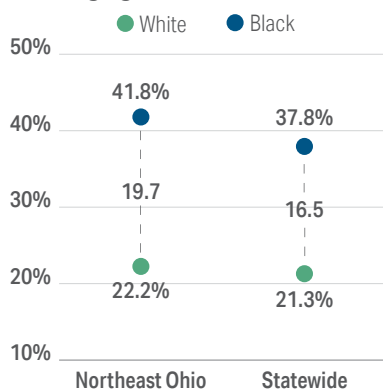
MEDIAN MONTHLY GROSS RENT BY COUNTY

Lake $881
Ashtabula $679
Geauga $815
Cuyahoga $790
Trumbull $659
Lorain $768
Portage $841
Medina $861
Summit $806
Mahoning $670
Ashland $730
Wayne $728
Stark $728
Columbiana $650
Richland $664
Holmes $639
Carroll $694
Jefferson $650
Tuscarawas $756
Harrison $617

Statewide: $797
$617 — $881
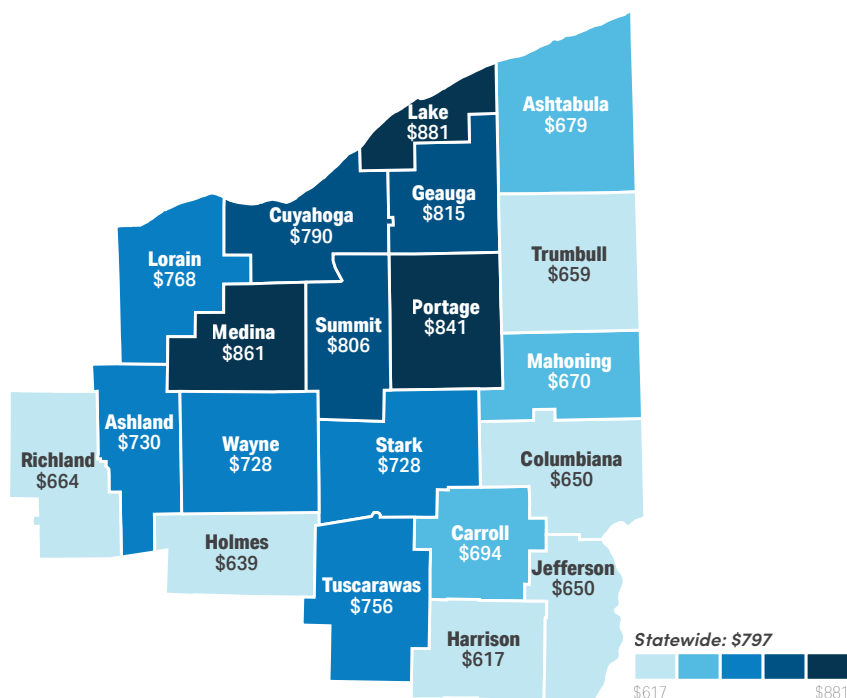
Source: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B25003 & B25064

HOW THE REGION COMPARES

Affordable and Available Ratio (ELI)

Northeast Ohio	40
Statewide	44

Severe Rent Burden Rate

Northeast Ohio	24.7%
Statewide	23.0%

Severe Rent Burden Rate Gap

● White ● Black

	Northeast Ohio	Statewide
Black	35.3%	33.4%
(gap)	13.9	11.9
White	21.5%	21.5%

Sources: IPUMS USA, University of Minnesota (based on 2014–2018 five-year estimates); 2018 Income Limits, U.S. Department of Housing and Urban Development (HUD); The Gap: A Shortage of Affordable Homes, March 2020, National Low Income Housing Coalition (based on 2018 data); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables B25070 & B25106; 2012–2016 Comprehensive Housing Affordability Study (CHAS) data, Table 9

Notes: Gross rent includes average monthly cost of utilities (i.e., electricity, natural gas, water, sewer, and heating fuels). Extremely low-income (ELI) is defined as those with incomes at or below the federal poverty level or 30% of area median income, whichever is greater. Affordability is based on the common standard that households should not spend more than 30% of their income on housing. Rental units are both "affordable and available" to renters in a specific income group if the gross rent meets the 30% affordability threshold and they are either available for rent or occupied by households with incomes at or below the defined income level. Statewide estimates are from the National Low Income Housing Coalition. County estimates for counties with more than 38,000 households are based on 2014–2018 ACS Public Use Microdata Sample (PUMS)–calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to "crosswalk" the data from Public Use Microdata Areas (PUMAs) to counties–and 2018 Income Limits from HUD. County estimates for counties with less than 38,000 households are based on 2012–2016 CHAS data, also from HUD. Severe rent burden is defined as a renter household spending at least 50 percent of household income on gross rent or having no income.
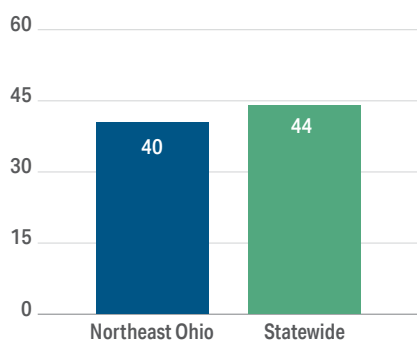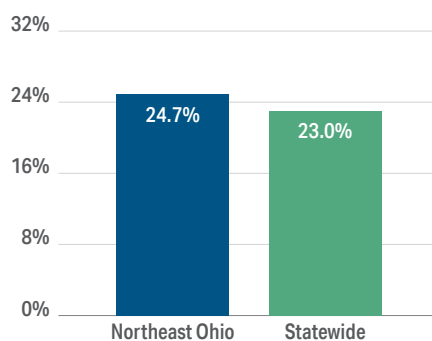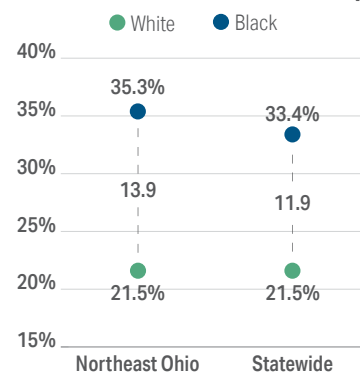
HOME ENERGY & TRANSPORTATION

This section looks at the use of energy to heat and power Northeast Ohio homes and how energy, utility and transportation costs affect household budgets. Many households struggle to afford their monthly energy bills, or the expenses associated with having to own a car. These additional costs beyond a rent or mortgage payment can make some places in Northeast Ohio less affordable to call home.

SECTION HIGHLIGHTS

- On average, a household in Northeast Ohio emits 17 metric tons of carbon dioxide equivalent per year from home energy use.

- One in 18 Northeast Ohio households (5.6%) relies on the Home Energy Assistance Program (HEAP) to help with the cost of certain utilities, on par with the state average.

- The average household in Cuyahoga County spends $11,263 a year on transportation costs—or $939 a month—the lowest in the state.

- A typical Northeast Ohio household spends a combined 53% of income on housing and transportation—what is referred to as the H+T® Affordability Index—eight points higher than the threshold of affordability devised by the Center for Neighborhood Technology.

AVERAGE ANNUAL TRANSPORTATION COSTS BY COUNTY

Lake $13,048

Ashtabula $13,136

Geauga $14,464

Cuyahoga $11,263

Trumbull $12,608

Lorain $13,037

Medina $13,640

Summit $12,387

Portage $13,293

Mahoning $12,243

Ashland $13,737

Wayne $14,157

Stark $12,713

Columbiana $13,196

Richland $12,651

Holmes $15,787

Carroll $14,401

Jefferson $12,781

Tuscarawas $13,471

Harrison $14,319

Statewide: $12,664

$11,263 $15,787
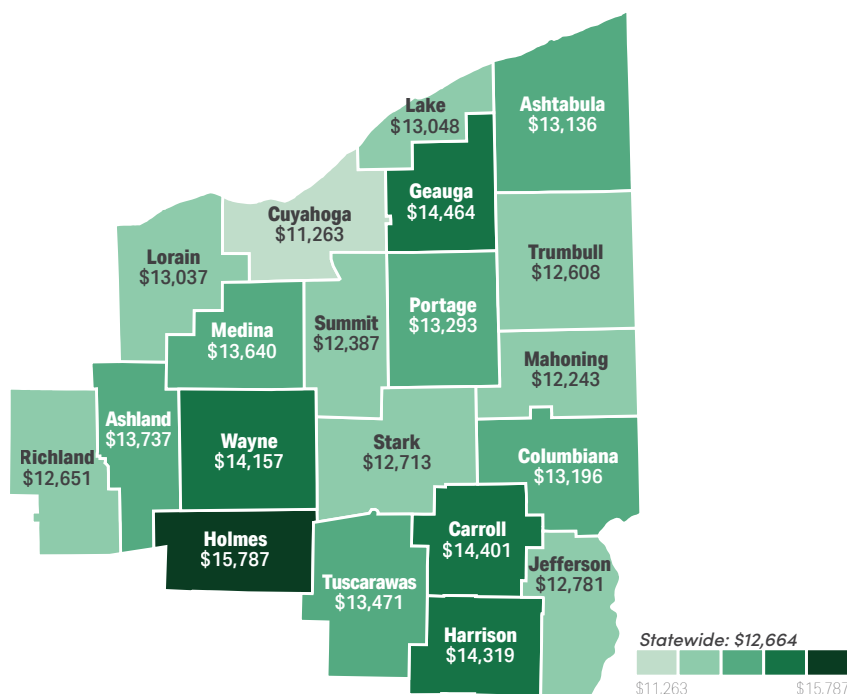
Source: H+T® Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)

HOW THE REGION COMPARES

Avg. Home Energy Carbon Footprint

	Northeast Ohio	Statewide
	17	16.6

Households Participating in HEAP

	Northeast Ohio	Statewide
	5.55%	5.57%

H+T® Affordability Index

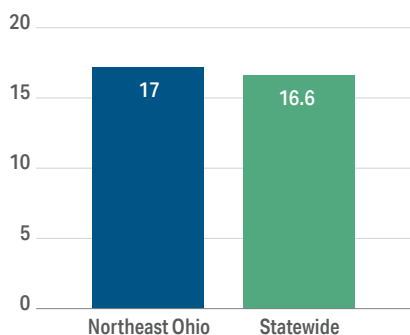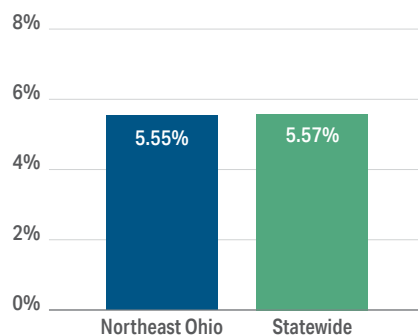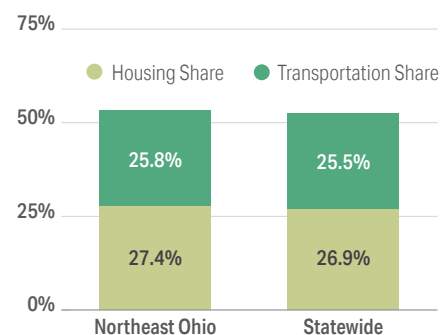● Housing Share   ● Transportation Share

	Northeast Ohio	Statewide
Transportation Share	25.8%	25.5%
Housing Share	27.4%	26.9%

Sources: CoolClimate Network, University of California Berkeley (public data request, based on 2013 data); 2019 Home Energy Assistance Program (HEAP) data, Ohio Development Services Agency (public data request); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table DP04; H+T® Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)

Notes: The CoolClimate Network model includes direct emissions from consumption of fossil fuels to heat homes as well as indirect emissions embodied in the production of electricity used to power homes. Electricity is measured in kilowatt hours per year, natural gas is measured in cubic feet per year, and home fuel oil is measured in gallons per year. Carbon footprint is measured in metric tons (or tonnes) of carbon dioxide equivalent per year. Carbon dioxide is a greenhouse gas that contributes to global climate change. 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) (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 costs. These are averaged and weighted by auto ownership, auto use 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. Costs and income are based on a "Regional Typical Household," assuming area median household income, average household size for the region and average number of commuters per household for the region.

HOUSING INSECURITY

This section focuses on the population at risk of losing their home or experiencing homelessness. Data on those who are housing insecure are difficult to find, particularly for those forced to live with friends or family for a short period of time. Thus, many of the numbers in this section are likely an undercount of the total Northeast Ohio population experiencing housing insecurity.

SECTION HIGHLIGHTS

− **Northeast Ohio's foreclosure rate in 2019 was 0.7%, above the state average (0.6%).**

− **In 2019 the negative equity share for Northeast Ohio mortgage holders was 5.0%, higher than the state average (4.4%).**

− **There were 18,078 eviction filings in Cuyahoga County in 2018, representing 8.1% of all renter households—the highest eviction filing rate in the region.**

− **During the 2018–19 school year, 1.8% of K–12 students in Northeast Ohio's public and community schools lacked a fixed, regular and adequate nighttime residence.**

EVICTION FILING RATE BY COUNTY
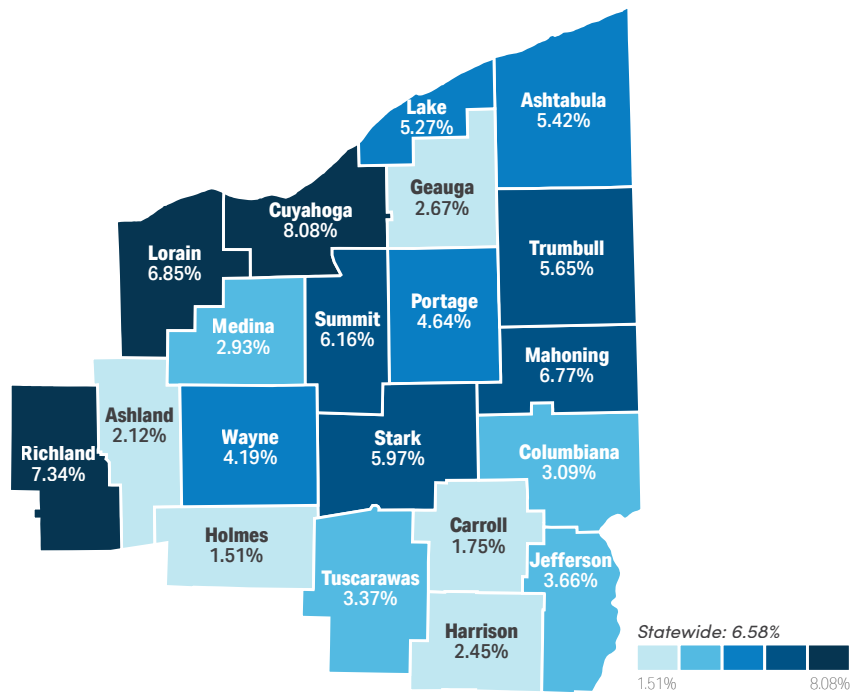
Source: Supreme Court of Ohio Case Management System; 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Table B25003

HOW THE REGION COMPARES

Foreclosure Rate

Northeast Ohio: 0.70%
Statewide: 0.58%

Negative Equity Share

Northeast Ohio: 4.99%
Statewide: 4.38%

Homeless Share of School Enrollment

Northeast Ohio: 1.78%
Statewide: 2.01%
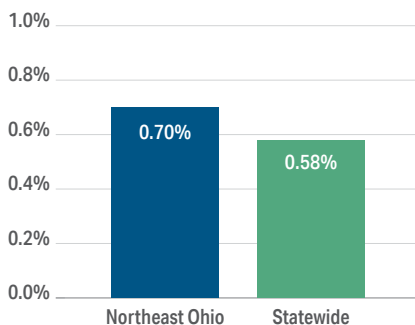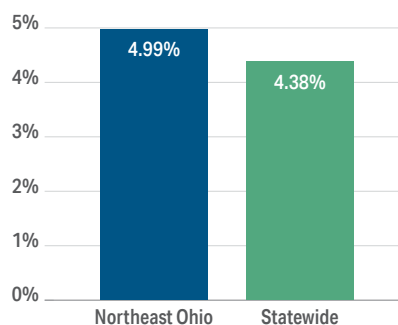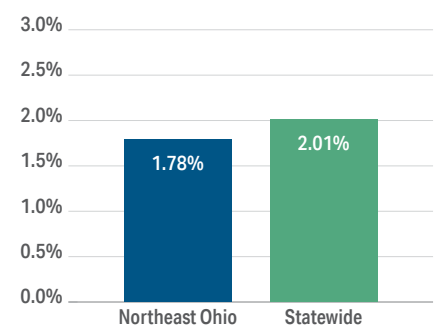
Sources: Real Estate Analytics Suite, CoreLogic (based on 2019 data); Ohio Department of Education (public data request, based on 2018–2019 school year data)

Notes: Students meet the McKinney-Vento definition of homeless when they lack a fixed, regular, adequate nighttime residence. Students who are sharing the housing of another person (doubled up) due to loss of housing, economic hardship or similar reason meet the definition of homeless. This includes students living in motels, hotels, RV parks or campgrounds due to lack of alternative adequate accommodations, as well as those living in emergency or transitional shelters or abandoned in hospitals. Statewide numbers include online and "bricks-and-mortar" community schools. All numbers are based on total head count. Students may be double counted across typologies if they moved during the school year, however statewide numbers represent unduplicated totals. The eviction filing rate is the number of new eviction filings per 100 renter-occupied households. In Ohio an eviction is legally referred to as a "forcible entry and detainer" or F.E.D.

HOUSING STOCK

This section focuses on the type, age and quality of housing within Northeast Ohio, including vacancy rates and the risk of lead-based paint hazard. Vacancy rates are indicative of housing market distress, while older, inadequate homes present serious health challenges for Ohio's families, particularly those with young children.

SECTION HIGHLIGHTS

– **Since 2010 Northeast Ohio's housing stock has grown by 0.7%, a slower pace than the state in general (2.1%).**

– **The homeowner vacancy rate in Northeast Ohio (1.7%) is slightly higher than the state average (1.6%).**

– **In 2018 one in 29 young children tested in Northeast Ohio had elevated blood lead levels (EBLLs), indicating the likely presence of lead-based paint in their homes.**

– **Nearly one in three renters in Portage County (30%) report experiencing severe housing problems, as defined by HUD — the highest prevalence rate in the region. Severe housing problems include incomplete kitchen and plumbing facilities, severe overcrowding and severe rent burden.**

PREVALENCE OF SEVERE HOUSING PROBLEMS AMONG RENTERS BY COUNTY

Lake 23.1%
Ashtabula 27.2%
Geauga 23.9%
Cuyahoga 28.0%
Trumbull 23.9%
Lorain 26.0%
Medina 21.6%
Summit 25.5%
Portage 30.2%
Mahoning 24.9%
Ashland 23.4%
Wayne 23.3%
Stark 23.2%
Columbiana 21.6%
Richland 20.2%
Holmes 18.5%
Carroll 15.3%
Jefferson 18.9%
Tuscarawas 21.8%
Harrison 23.0%

Statewide: 25.1%
15.3% — 30.2%
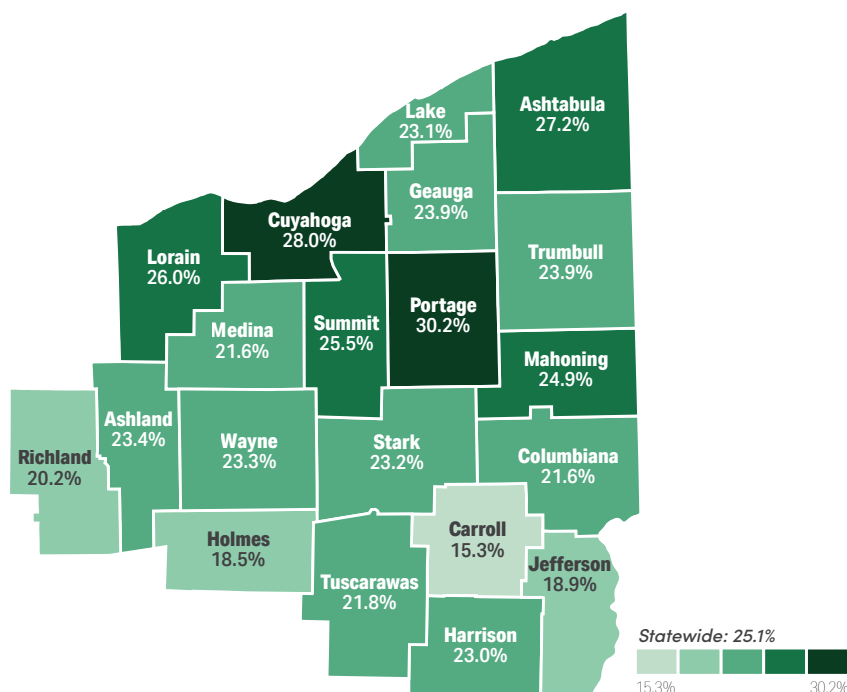
Source: 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data, Table 2

HOW THE REGION COMPARES

Change in Housing Stock, 2010–19
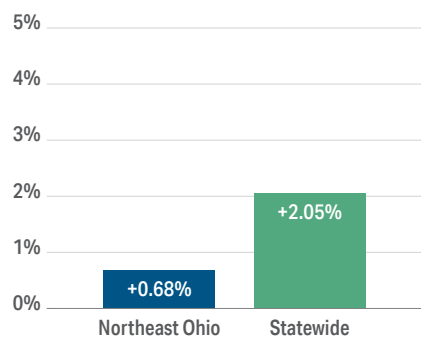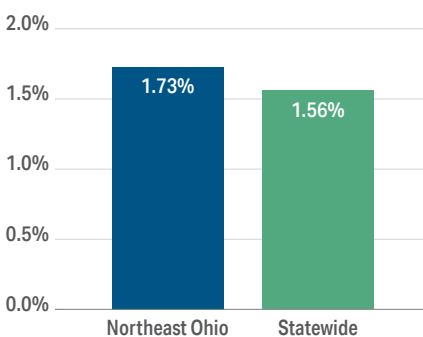
Northeast Ohio: +0.68%
Statewide: +2.05%

Homeowner Vacancy Rate

Northeast Ohio: 1.73%
Statewide: 1.56%

EBLLs in Children Under 6 Years

Northeast Ohio: 3.49%
Statewide: 2.29%
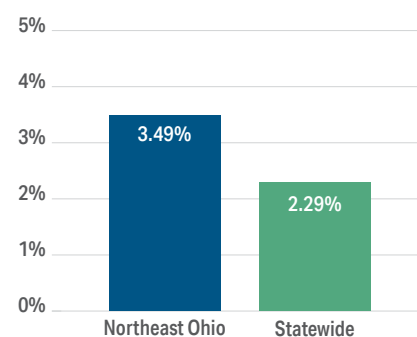
Sources: Population and Housing Estimates, U.S. Census Bureau; 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables B25003 & B25004; 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table B25034

Notes: Severe housing problems are defined by the U.S. Department of Housing and Urban Development to include housing costs exceeding 50% of household income, more than 1.5 occupants per room, incomplete kitchen or incomplete plumbing facilities. A 2013 study from The Ohio State University found that the share of homes built before 1950 was the most important predictor of elevated blood lead levels in Ohio children under 6. Those homes predate the earliest laws in the United States restricting the use of lead paint in housing, which were enacted in the 1950s in some cities. Pre-1950 homes are also more likely to have chipped paint or lead-contaminated dust which can be ingested by young children. The use of lead paint in housing was finally banned nationally in 1978 by the Consumer Product Safety Commission. As such homes built between 1950 and 1979 are considered to pose moderate levels of risk to young children; homes built prior to 1950 are considered to be pose a greater risk.

INCOME & LABOR

This section gives information on Northeast Ohio's economic indicators, such as poverty rates, income levels and unemployment rates. These provide important context on how Ohioans are faring financially, and how that may affect their ability to afford housing.

SECTION HIGHLIGHTS

– The median household income in Jefferson County in 2018 ($42,841) was the lowest in the region.

– In 2018 Black Northeast Ohioans were three times likelier to live in poverty than their white counterparts (33% versus 11%).

– One in five children in Northeast Ohio (21%) live in poverty, representing a higher child poverty rate than the state average (19%).

– At the end of 2019, the unemployment rate in Northeast Ohio was 4.4%, slightly higher than the state average (4.3%)

MEDIAN HOUSEHOLD INCOME BY COUNTY

Lake
$65,883

Ashtabula
$46,950

Geauga
$84,093

Cuyahoga
$50,006

Trumbull
$47,424

Lorain
$59,265

Medina
$76,475

Summit
$58,890

Portage
$63,689

Mahoning
$48,010

Ashland
$54,362

Wayne
$59,142

Stark
$52,310

Columbiana
$44,938

Richland
$49,668

Holmes
$60,828

Carroll
$50,002

Jefferson
$42,821

Tuscarawas
$51,030

Harrison
$50,301

Statewide: $56,155

$42,821 $84,093
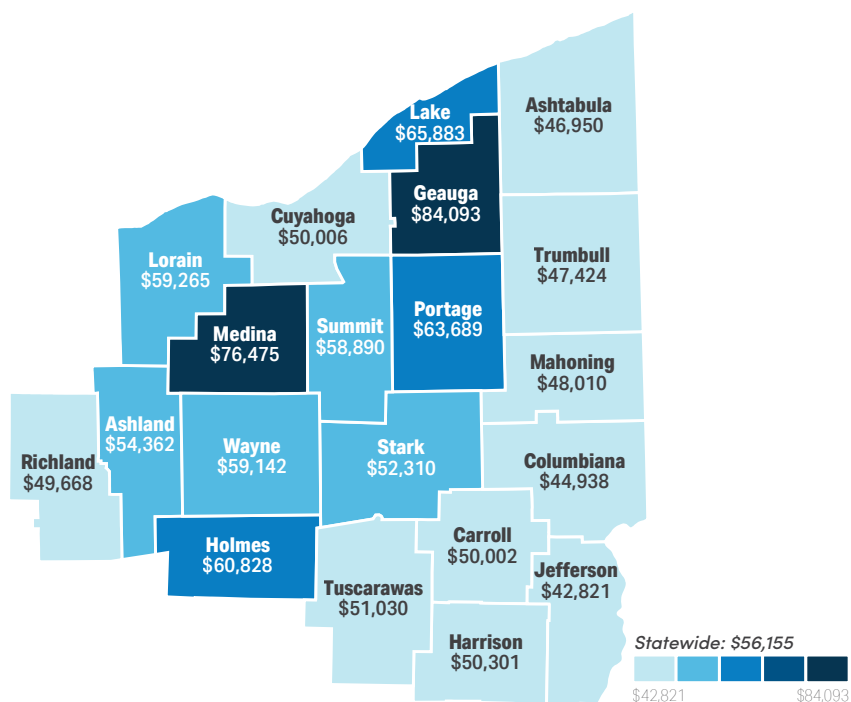
Source: 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

HOW THE REGION COMPARES

Poverty Gap Rate

● White   ● Black

33.2%

31.2%

22.2

19.7

11.0%

11.5%

Northeast Ohio   Statewide

Child Poverty Rate

20.7%   19.2%

Northeast Ohio   Statewide

Unemployment Rate

4.4%   4.3%

Northeast Ohio   Statewide
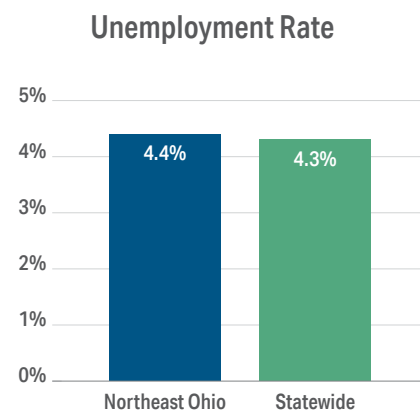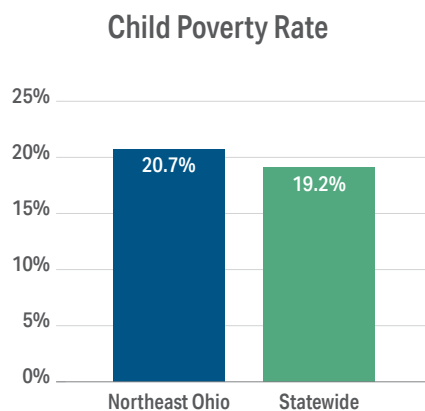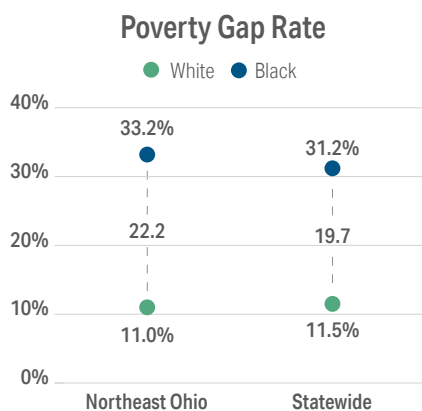
Sources: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B17001A and B17001B; 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; Local Area Unemployment Estimates, U.S. Bureau of Labor Statistics (based on 2019 annual averages)

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

DEMOGRAPHICS

This section details the general population trends within Northeast Ohio, as well as specific segments of the population that are at risk for housing challenges or housing insecurity. Population changes shape the demand of housing and provide insight into what types of housing are most needed. For example, a growing percentage of older adults and persons with disabilities means a need for accessible housing may be higher.

SECTION HIGHLIGHTS

– **Since 2010 Northeast Ohio's population has declined by 1.7%, while the state population has increased (1.3%).**

– **Harrison County has the highest median age in the region (46).**

– **One in 10 veterans with a mortgage in Northeast Ohio (10%) is severely cost-burdened, meaning they spend more than 50% of household income on housing.**

– **Between 2009 and 2018 Black mothers in Northeast Ohio were nearly three times likelier to experience the death of an infant as their white counterparts (15.1 versus 5.3 deaths per 1,000 live births).**

MEDIAN AGE BY COUNTY

Lake 43.9
Ashtabula 42.9
Geauga 44.7
Cuyahoga 40.2
Lorain 41.7
Trumbull 44.6
Medina 42.5
Summit 41.0
Portage 38.4
Mahoning 43.6
Ashland 39.9
Wayne 38.8
Richland 41.3
Stark 42.0
Columbiana 44.4
Holmes 31.6
Carroll 45.6
Jefferson 45.0
Tuscarawas 41.6
Harrison 46.0

Statewide: 39.4
31.6   46.0
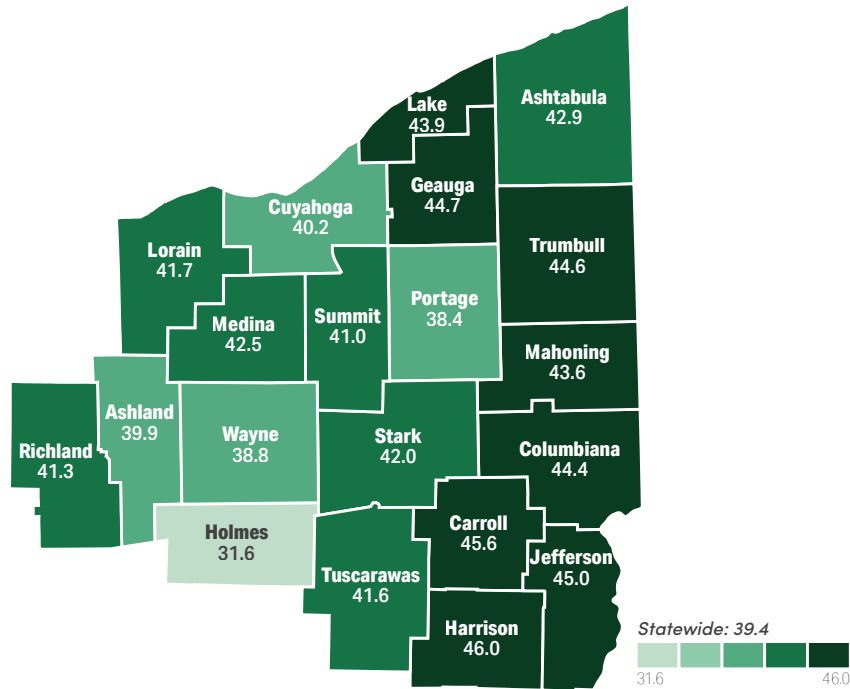
Source: 2018 Population and Housing Estimates, U.S. Census Bureau

HOW THE REGION COMPARES

Change in Population, 2010–2019

Northeast Ohio: -1.70%
Statewide: +1.32%
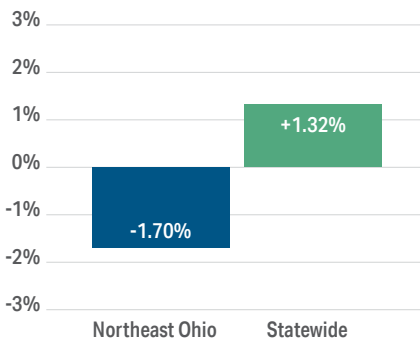
Severe Mortgage Burden, Veterans

Northeast Ohio: 10.05%
Statewide: 8.83%

Infant Mortality Rate Gap

● White ● Black

Northeast Ohio — Black 15.08, 9.79, White 5.29
Statewide — Black 14.87, 9.17, White 5.70
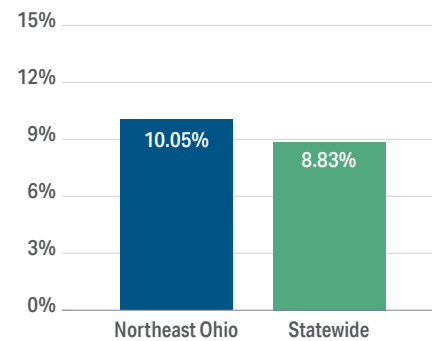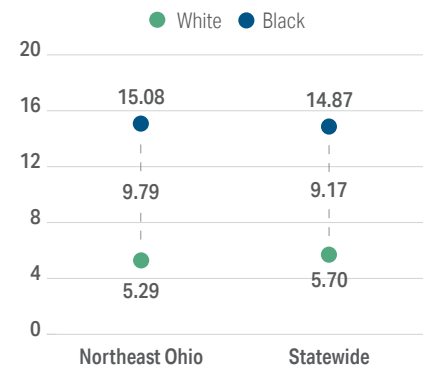
Sources: Population and Housing Estimates, U.S. Census Bureau; IPUMS USA, University of Minnesota (based on 2014–2018 five-year estimates); Ohio Public Health Data Warehouse, Ohio Department of Health (based on cumulative data from 2009 to 2018)

Notes: The infant mortality rate is the number of infant deaths (before the first birthday) per 1,000 live births in the year prior.

A PLACE FOR US

Cleveland | Cuyahoga County

Property Details:
Developer: NRP Group, LLC
Funding Type: Housing Tax Credit
Funding Amount: $8,095,090 in 9% HTCs over ten years
Population Served: Seniors

A Place for Us is a housing tax credit rental development in Cleveland. The project contains 55 units—26 one-bedroom and 29 two-bedroom apartments—for older adults who are members of the LGBTQ+ population. Local partners spent nearly two decades trying to develop this project, with doors opening in 2016. It is the first affordable housing development in Ohio catering to LGBTQ+ seniors and one of only a few across the nation. The project does not intend to exclude anyone, but rather provide a unique housing opportunity for an aging population that is often lacking close family relationships and suffering from isolation. The development offers physical spaces, programmatic activities, and central gathering spaces that welcome everyone in the community. For example, the onsite community room and conference rooms are used by supportive service providers and third-party social workers and visiting nurses and doctors for private counseling sessions such as Medicare/Medicaid counseling, financial planning, grief counseling, healthy relationships counseling and more. The transit-oriented development is accessible to rapid transit and includes a computer lab, fitness center and a garden terrace.

APPENDIX

	Ashland	Ashtabula	Carroll	Columbiana	Cuyahoga	Geauga	Harrison	Holmes	Jefferson	Lake	Lorain
Homeownership											
Annual home sales, 2019	945	1,648	383	1,647	27,379	1,555	219	631	0	4,568	6,513
Avg. monthly home sales, 2019	79	137	32	137	2,282	130	18	53	0	381	543
Average monthly median home price, 2019	$114,313	$75,638	$97,042	$79,221	$105,214	$217,313	$68,131	$160,681	n/a	$137,688	$140,600
Severely cost-burdened mortgage holders, 2018	692	1,615	410	1,297	20,725	1,747	268	385	782	3,541	4,604
Prevalence of severe mortgage burden, 2018	7.78%	10.75%	8.39%	7.91%	10.70%	8.53%	10.72%	7.25%	8.27%	7.79%	8.33%
Rental Housing											
Total renter-occupied households, 2018	5,705	11,270	2,508	11,348	223,765	4,905	1,349	2,979	8,442	24,584	33,938
Median monthly gross rent, 2018	$730	$679	$694	$650	$790	$815	$617	$639	$650	$881	$768
ELI renters, 2018	1,335	4,179	500	3,608	89,391	1,415	410	700	2,610	6,290	13,793
Units affordable & available to ELI renters, 2018	435	1,517	195	2,129	35,363	390	190	315	1,420	1,951	5,342
Shortage of affordable & available units, 2018	900	2,662	305	1,479	54,028	1,025	220	385	1,190	4,339	8,451
Afford. & avail. units per 100 ELI renters, 2018	33	36	39	59	40	28	46	45	54	31	39
Severely cost-burdened renters, 2018	980	3,030	365	2,315	62,726	880	194	440	1,922	4,670	9,078
Prevalence of severe rent burden, 2018	17.2%	26.9%	14.6%	20.4%	28.0%	17.9%	14.4%	14.8%	22.8%	19.0%	26.7%
Home Energy & Transportation											
Avg. electricity use (kWh/yr), 2013	11,505	11,250	10,458	10,578	10,884	13,603	10,473	13,131	10,172	12,301	11,891
Avg. natural gas use (ft³/yr), 2013	51,557	51,375	35,458	45,600	71,377	44,591	37,285	51,638	42,502	63,742	63,334
Avg. home fuel oil use (gal/yr), 2013	60.5	77.4	99.9	101.6	2.7	152.3	121.5	36.5	126.9	19.9	11.2
Avg. home energy footprint (tCO2e/yr), 2013	16.8	16.7	15.2	16.0	16.8	19.4	15.6	17.9	15.8	17.8	17.3
Total home energy footprint (tCO2e/yr), 2013	339,119	733,357	142,642	761,132	10,476,966	720,293	129,965	172,408	544,934	1,660,662	1,865,049
Households participating in HEAP, 2019	675	4,425	764	3,935	30,942	860	726	433	2,887	2,501	5,416
Share of households participating in HEAP, 2019	3.30	11.75	6.87	9.40	5.75	2.44	11.71	3.48	10.55	2.61	4.53
Avg. annual auto ownership cost, 2015	$10,447	$9,919	$10,968	$10,000	$8,579	$11,042	$10,908	$11,900	$9,688	$9,956	$9,928
Avg. annual auto use cost, 2015	$3,289	$3,212	$3,431	$3,192	$2,570	$3,422	$3,407	$3,887	$3,091	$3,077	$3,108
Avg. annual transit cost, 2015	$0	$5	$1	$4	$114	$0	$4	$0	$2	$15	$1
Total avg. annual transportation costs, 2015	$13,737	$13,136	$14,401	$13,196	$11,263	$14,464	$14,319	$15,787	$12,781	$13,048	$13,037
Avg. housing share of income, 2015	24.1%	28.0%	26.2%	24.6%	27.3%	37.2%	23.8%	22.4%	23.9%	29.8%	28.4%
Avg. transportation share of income, 2015	28.6%	32.4%	30.6%	29.7%	22.6%	29.0%	33.2%	30.4%	30.3%	26.1%	26.1%
H+T® Affordability Index, 2015	52.8	60.4	56.7	54.3	49.9	66.1	57.0	52.8	54.2	55.9	54.5
Housing Insecurity											
Foreclosures, Dec. 2019	23	79	11	51	1,115	37	8	8	47	189	235
Foreclosure rate, Dec. 2019	0.48%	1.00%	0.52%	0.61%	0.89%	0.36%	0.80%	0.59%	0.99%	0.61%	0.67%
Number of negative equity loans, Q4 2019	239	778	133	731	16,083	1,157	44	179	n/a	1,916	3,721
Negative equity share, Q4 2019	3.97%	4.85%	3.97%	5.50%	6.13%	5.26%	4.75%	6.27%	n/a	3.34%	5.48%
Eviction filings, 2018	121	611	44	351	18,078	131	33	45	309	1,296	2,325
Eviction filing rate, 2018	2.12%	5.42%	1.75%	3.09%	8.08%	2.67%	2.45%	1.51%	3.66%	5.27%	6.85%
Homeless students, 2017/18	128	175	27	23	4,666	93	S	14	S	228	548
Homeless share of school enrollment, 2017/18	1.71	1.29	0.89	0.16	2.77	0.87	n/a	0.36	n/a	0.71	1.21
Housing Stock											
Housing units, 2010	22,141	46,096	13,696	47,088	621,763	36,581	8,168	13,665	32,830	101,205	127,042
Housing units, 2019	22,379	46,269	13,606	46,850	617,249	37,417	8,081	13,583	32,408	103,493	132,798
Percent change in housing units, 2010–19	+ 1.07%	+ 0.38%	− 0.66%	− 0.51%	− 0.73%	+ 2.29%	− 1.07%	− 0.60%	− 1.29%	+ 2.26%	+ 4.53%
Vacant units for sale, 2018	185	488	216	594	6,239	330	69	29	585	883	1,346
Homeowner vacancy rate, 2018	1.23%	1.80%	2.44%	1.89%	1.92%	1.07%	1.36%	0.30%	2.90%	1.22%	1.54%
Share of housing units built 1949 or earlier, 2018	32.0%	34.7%	26.1%	35.3%	39.5%	17.0%	32.9%	24.3%	32.1%	15.6%	21.5%
Share of housing units built 1950 to 1979, 2018	33.3%	38.1%	35.8%	38.0%	43.9%	43.3%	32.6%	26.1%	50.0%	51.3%	43.5%
Share of housing units built 1979 or earlier, 2018	65.3%	72.8%	61.8%	73.4%	83.4%	60.2%	65.6%	50.4%	82.1%	66.9%	65.1%
Children under 6 with confirmed EBLLs, 2018	18	31	<10	34	1,491	<10	<10	<10	<10	14	39
Prevalence of EBLLs in children under 6, 2018	2.45%	3.20%	1.66%	3.25%	6.58%	0.69%	3.70%	1.79%	2.86%	0.74%	1.21%
Renters with severe housing problems, 2016	1,360	3,005	340	2,550	61,555	1,215	275	555	1,590	5,760	8,780
Rate of severe housing problems, renters, 2016	23.4%	27.2%	15.3%	21.6%	28.0%	23.9%	23.0%	18.5%	18.9%	23.1%	26.0%
Income & Labor											
Median household income, 2018	$54,362	$46,950	$50,002	$44,938	$50,006	$84,093	$50,301	$60,828	$42,821	$65,883	$59,265
Poverty rate, white, 2018	15.8%	27.4%	49.7%	51.0%	32.9%	20.8%	28.8%	S	36.9%	22.9%	36.8%
Poverty rate, black, 2018	13.3%	19.5%	12.8%	13.6%	10.5%	5.9%	16.8%	11.0%	16.4%	7.3%	10.6%
Poverty rate gap (in % points), 2018	2.5	7.9	36.9	37.4	22.4	14.9	12.0	S	20.5	15.5	26.2
Child poverty estimate, 2018	1,481	5,031	956	4,539	67,452	1,439	680	1,703	3,295	4,811	14,475
Child poverty rate, 2018	12.6%	24.0%	17.3%	22.3%	26.6%	6.8%	21.8%	12.6%	26.8%	10.6%	21.6%
Unemployment estimate, 2019	1,119	2,143	647	2,310	26,650	1,772	358	627	1,647	4,842	6,811
Unemployment rate, 2019	4.19%	4.81%	4.90%	4.87%	4.33%	3.61%	5.19%	3.01%	5.99%	3.84%	4.45%
Demographics											
Population, 2010	53,140	101,489	28,834	107,852	1,280,114	93,405	15,860	42,363	69,716	230,051	301,374
Population, 2019	53,484	97,241	26,914	101,883	1,235,072	93,649	15,040	43,960	65,325	230,149	309,833
Percent change in population, 2010–19	+ 0.65%	− 4.19%	− 6.66%	− 5.53%	− 3.52%	+ 0.26%	− 5.17%	+ 3.77%	− 6.30%	+ 0.04%	+ 2.81%
Median age, 2018	39.9	42.9	45.6	44.4	40.2	44.7	46.0	31.6	45.0	43.9	41.7

Notes: Some data are suppressed if the denominator is less than 100 or the total number is less than 10, as indicated with the letter "S."

APPENDIX

	Mahoning	Medina	Portage	Richland	Stark	Summit	Trumbull	Tuscarawas	Wayne	Region	Statewide
Homeownership											
Annual home sales, 2019	4,200	3,476	2,659	2,361	7,315	11,209	3,092	1,614	1,770	83,184	225,034
Avg. monthly home sales, 2019	350	290	222	197	610	934	258	135	148	6,932	18,753
Average monthly median home price, 2019	$90,353	$195,008	$152,588	$96,460	$119,304	$122,721	$83,050	$111,575	$137,454	n/a	$132,317
Severely cost-burdened mortgage holders, 2018	3,542	3,065	2,149	1,421	4,726	8,084	2,598	1,062	1,467	64,180	162,384
Prevalence of severe mortgage burden, 2018	9.41%	8.23%	7.73%	7.59%	7.15%	8.49%	8.03%	7.40%	7.93%	8.85%	8.44%
Rental Housing											
Total renter-occupied households, 2018	30,703	13,184	18,777	15,382	48,429	76,932	25,217	10,849	11,681	581,947	1,582,848
Median monthly gross rent, 2018	$670	$861	$841	$664	$728	$806	$659	$756	$728	n/a	$797
ELI renters, 2018	10,830	3,293	7,333	4,736	15,821	27,504	9,418	2,690	3,773	211,676	455,993
Units affordable & available to ELI renters, 2018	3,885	1,107	1,740	1,922	7,529	11,968	3,789	700	1,323	85,428	199,118
Shortage of affordable & available units, 2018	6,945	2,186	5,593	2,814	8,292	15,536	5,629	1,990	2,450	126,249	256,875
Afford. & avail. units per 100 ELI renters, 2018	36	34	24	41	48	44	40	26	35	40	44
Severely cost-burdened renters, 2018	6,967	2,245	5,643	3,073	9,919	18,723	6,283	2,237	2,265	143,955	367,187
Prevalence of severe rent burden, 2018	22.7%	17.0%	30.1%	20.0%	20.5%	24.3%	24.9%	20.6%	19.4%	24.7%	23.0%
Home Energy & Transportation											
Avg. electricity use (kWh/yr), 2013	10,946	12,979	11,552	11,178	11,593	11,705	11,222	11,555	11,914	11,356	11,460
Avg. natural gas use (ft³/yr), 2013	66,943	60,027	51,477	53,342	63,071	69,978	63,561	54,998	51,158	63,407	54,613
Avg. home fuel oil use (gal/yr), 2013	23.9	36.4	69.5	50.9	34.1	9.6	36.5	46.5	59.8	30.0	35.4
Avg. home energy footprint (tCO2e/yr), 2013	16.8	18.4	16.9	16.4	17.3	17.4	17.0	16.8	17.0	17.0	16.6
Total home energy footprint (tCO2e/yr), 2013	1,870,892	1,036,313	1,077,899	866,836	2,892,742	1,682,868	1,561,877	676,276	754,457	29,966,686	90,113,070
Households participating in HEAP, 2019	7,907	1,795	3,135	3,740	7,868	10,476	5,110	2,170	2,198	97,963	259,031
Share of households participating in HEAP, 2019	8.06	2.64	5.06	7.79	5.15	4.67	5.93	5.89	5.07	5.55	5.57
Avg. annual auto ownership cost, 2015	$9,264	$10,396	$10,079	$9,599	$9,688	$9,440	$9,556	$10,227	$10,738	$9,470	$9,628
Avg. annual auto use cost, 2015	$2,969	$3,244	$3,157	$3,046	$3,007	$2,923	$3,050	$3,243	$3,419	$2,936	$3,002
Avg. annual transit cost, 2015	$10	$0	$58	$5	$18	$24	$1	$1	$0	$43	$34
Total avg. annual transportation costs, 2015	$12,243	$13,640	$13,293	$12,651	$12,713	$12,387	$12,608	$13,471	$14,157	$12,450	$12,664
Avg. housing share of income, 2015	26.7%	32.4%	27.8%	26.6%	25.8%	26.8%	26.2%	25.5%	25.0%	27.4%	26.9%
Avg. transportation share of income, 2015	28.7%	27.3%	26.0%	30.2%	27.0%	24.2%	29.6%	29.7%	28.1%	25.8%	25.5%
H+T® Affordability Index, 2015	55.4	59.7	53.8	56.8	52.8	51.0	55.8	55.2	53.1	53.1	52.4
Housing Insecurity											
Foreclosures, Dec. 2019	197	98	103	78	233	404	151	31	39	3,137	7,055
Foreclosure rate, Dec. 2019	0.93%	0.39%	0.55%	0.76%	0.51%	0.65%	0.89%	0.38%	0.37%	0.70%	0.58%
Number of negative equity loans, Q4 2019	1,529	1,617	1,283	863	3,612	6,677	1,162	568	708	43,000	96,472
Negative equity share, Q4 2019	3.39%	3.71%	4.11%	4.36%	4.59%	5.49%	3.23%	3.92%	3.61%	4.99%	4.38%
Eviction filings, 2018	2,080	386	871	1,129	2,889	4,741	1,425	366	489	37,720	105,265
Eviction filing rate, 2018	6.77%	2.93%	4.64%	7.34%	5.97%	6.16%	5.65%	3.37%	4.19%	6.48%	6.58%
Homeless students, 2017/18	368	117	254	459	986	1,813	224	238	191	10,558	35,214
Homeless share of school enrollment, 2017/18	1.16	0.44	1.19	2.52	1.68	2.39	0.80	1.63	1.18	1.78	2.01
Housing Stock											
Housing units, 2010	111,825	69,183	67,473	54,599	165,220	245,106	96,167	40,207	45,847	1,965,902	5,127,525
Housing units, 2019	111,236	73,567	69,752	54,113	167,205	246,432	95,617	40,237	46,948	1,979,240	5,232,869
Percent change in housing units, 2010–19	− 0.53%	+ 6.34%	+ 3.38%	− 0.89%	+ 1.20%	+ 0.54%	− 0.57%	+ 0.07%	+ 2.40%	+ 0.68%	+ 2.05%
Vacant units for sale, 2018	2,601	566	370	521	1,372	2,615	1,386	217	400	21,012	49,171
Homeowner vacancy rate, 2018	3.69%	1.02%	0.85%	1.56%	1.29%	1.73%	2.18%	0.83%	1.24%	1.73%	1.56%
Share of housing units built 1949 or earlier, 2018	29.0%	12.9%	18.4%	28.9%	28.8%	27.3%	26.2%	31.6%	23.5%	29.8%	26.5%
Share of housing units built 1950 to 1979, 2018	49.5%	36.4%	39.9%	46.7%	44.9%	43.0%	51.2%	33.6%	36.8%	43.6%	40.6%
Share of housing units built 1979 or earlier, 2018	78.4%	49.3%	58.4%	75.7%	73.7%	70.3%	77.5%	65.2%	60.3%	73.5%	67.1%
Children under 6 with confirmed EBLLs, 2018	91	<10	14	48	81	142	36	33	15	2,123	3,856
Prevalence of EBLLs in children under 6, 2018	2.56%	0.61%	0.74%	2.39%	1.48%	1.61%	1.35%	1.89%	1.14%	3.49%	2.29%
Renters with severe housing problems, 2016	7,705	2,915	5,820	3,120	10,955	19,485	6,135	2,355	2,785	148,260	393,330
Rate of severe housing problems, renters, 2016	24.9%	21.6%	30.2%	20.2%	23.2%	25.5%	23.9%	21.8%	23.3%	25.7%	25.1%
Income & Labor											
Median household income, 2018	$48,010	$76,475	$63,689	$49,668	$52,310	$58,890	$47,424	$51,030	$59,142	n/a	$56,155
Poverty rate, white, 2018	40.2%	27.7%	28.0%	32.6%	36.8%	29.9%	38.3%	32.6%	40.8%	33.2%	31.2%
Poverty rate, black, 2018	12.7%	6.0%	11.7%	12.5%	11.1%	9.5%	14.9%	12.4%	11.7%	11.0%	11.5%
Poverty rate gap (in % points), 2018	27.5	21.7	16.3	20.1	25.7	20.4	23.3	20.2	29.1	22.2	19.7
Child poverty estimate, 2018	10,996	2,938	4,285	5,287	18,104	19,469	10,261	3,544	3,803	184,549	489,053
Child poverty rate, 2018	24.3%	7.5%	14.3%	20.7%	23.2%	17.5%	25.7%	17.3%	13.8%	20.7%	19.2%
Unemployment estimate, 2019	5,930	3,451	3,711	2,370	8,457	11,714	5,366	1,946	2,024	93,897	246,923
Unemployment rate, 2019	5.77%	3.55%	4.26%	4.43%	4.50%	4.30%	6.15%	4.33%	3.28%	4.42%	4.25%
Demographics											
Population, 2010	238,787	172,333	161,424	124,474	375,591	541,772	210,332	92,585	114,516	4,356,012	11,536,751
Population, 2019	228,683	179,746	162,466	121,154	370,606	541,013	197,974	91,987	115,710	4,281,889	11,689,100
Percent change in population, 2010–19	− 4.23%	+ 4.30%	+ 0.65%	− 2.67%	− 1.33%	− 0.14%	− 5.88%	− 0.65%	+ 1.04%	− 1.70%	+ 1.32%
Median age, 2018	43.6	42.5	38.4	41.3	42.0	41.0	44.6	41.6	38.8	n/a	39.4

Notes: Some data are suppressed if the denominator is less than 100 or the total number is less than 10, as indicated with the letter "S."

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