OHIO **HOUSING** FINANCE AGENCY

FISCAL YEAR 2022

NORTHWEST OHIO REGIONAL HOUSING NEEDS ASSESSMENT

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

TABLE OF CONTENTS

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

Northwest Ohio has historically been considered a strong but affordable housing market. The region has provided affordable single-family homes, though a relatively high rate of rentership compared to other regions of the state. While the economy was well-diversified, job growth has been relatively weak[1]. The housing market for both rentals and single-family homes has become tighter in recent years, creating potential challenges for housing affordability.

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

In 2019 home prices in the suburban counties around Toledo were higher than the state median ($132,317), with Wood County having the highest median home price in the region ($160,058). While increases in home prices are positive for existing homeowners, it makes it challenging for new homeowners to enter the market. This is particularly true for moderate-income potential homebuyers, who may be required to stay in the rental market as prices climb out of reach.

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

The racial gap in homeownership between Black and white Northwest Ohioans is large—39 percentage points, compared to 37 at the state level. This is likely due in part to Black Northwest Ohioans being nearly twice as likely to be denied on a mortgage loan application as their white counterparts (11.5% compared to 7.0%)—a greater disparity (20 percentage points) than the state overall (17). Black homeowners in Northwest Ohio are then more likely to be severely mortgage burdened than white homeowners (14.6% compared to 6.6%) meaning they spend at least half their income on housing—a larger racial gap (8.0 percentage points) than the state overall (6.7).

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

Since 2010 Northwest Ohio's housing stock has grown by 1.0%, a slower pace than the state (2.1%). Partially because of the slow rate of construction, vacancy rates have been declining. The homeowner vacancy rate in Northwest Ohio (1.7%) is currently slightly higher than the statewide rate of 1.6%. This can explain some of the surge in home prices.

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

In part due to the slow rate of construction, which has persisted over many years, Northwest Ohio's current housing stock is relatively old compared to the rest of the state. One in three housing units in the region (26.5%) was built before the 1950s (32%)—when the first laws banning lead-based paint were enacted—compared to 27% of housing units statewide. Due to the widespread use of lead paint in older homes, Northwest Ohio is at a high risk of lead-based paint hazard, especially for young children.
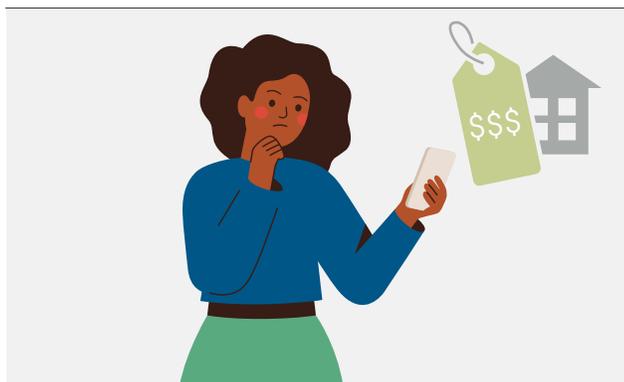
There are not enough affordable and available units for lower-income renters.

In 2018 Northwest Ohio had only 40 affordable and available units for every 100 extremely low-income (ELI) households—those who earn less than 30% of the area median income. This is lower than the state average (44) and translates to only 24,836 affordable and available rental units for 62,043 ELI renter households, leaving a shortage of 37,207 units. This gap is present in all 22 counties in the region; only four counties (Huron, Mercer, Putnam and Sandusky) are meeting more than half of local need. This lack of affordable housing puts renters in Northwest Ohio at risk for challenges such as rent burden, eviction and homelessness.
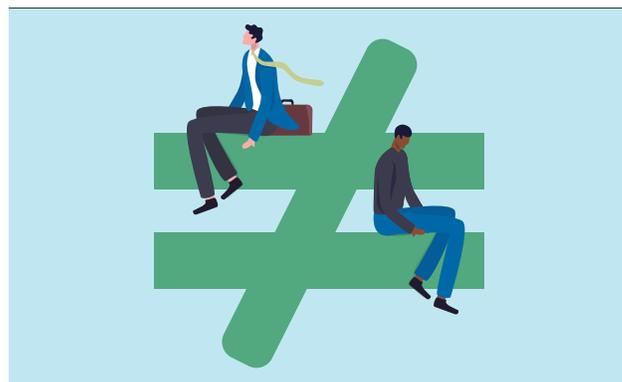
Northwest Ohio has deep racial disparities in poverty, exacerbating issues of housing insecurity.

In 2018, Black Northwest Ohioans were more than three times likelier to live in poverty than their white counterparts (35% versus 11%). As a result, Black renters are more likely to be severely cost burdened (35% compared to 21% for white renters) and face higher barriers to housing stability. This suggests that achieving racially equitable housing outcomes in Northwest Ohio will be very challenging and may require targeted programs that reduce ongoing and historic patterns of segregation and discrimination.

Renters in Northwest Ohio continue to face eviction.

In 2018 there were 12,723 eviction filings in the region, representing 6.7% of all renter households, slightly higher than the statewide rate (6.6%). Lucas County had the highest eviction filing rate in the region (10.2%). Evictions can further exacerbate inequality[2], 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.
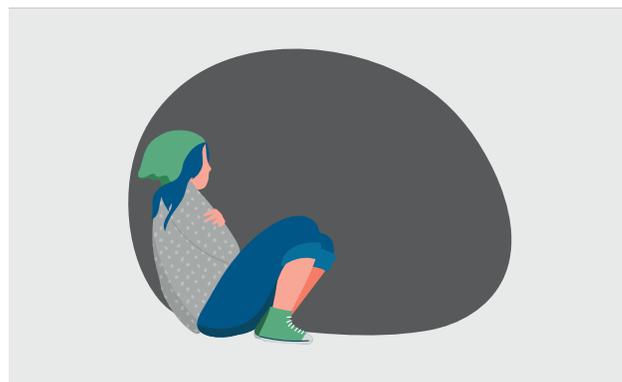
Northwest Ohio's children remain at risk for rent burden and homelessness.

Stemming from a lack of affordable and available housing in the region, homelessness among students remains high in Northwest Ohio. During the 2018–2019 school year, 5,126 public school students in Northwest Ohio (2.2% of enrollment) were flagged as lacking a fixed, regular and adequate nighttime residence, higher than the state average (2.0%). Student homelessness is one 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[3]. Failing to address issues of affordability and instability may create long-term harms for Northwest Ohio's youth and future costs for the region.

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[2] https://evictionlab.org/why-eviction-matters/

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

OHFA IMPACT IN NORTHWEST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been a partner in Northwest 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 9 and 24.

11,853
Homebuyers
Assisted
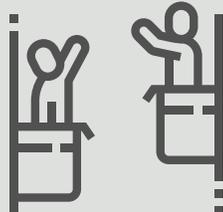
17,174
Affordable Rental Units
Built or Preserved

3,041
Mortgage Holders
Helped to Avoid
Foreclosure

2,839
Blighted and Vacant
Homes Demolished

RENTAL UNITS DEVELOPED BY PRIORITY NEED

Total Rental Units: 17,174
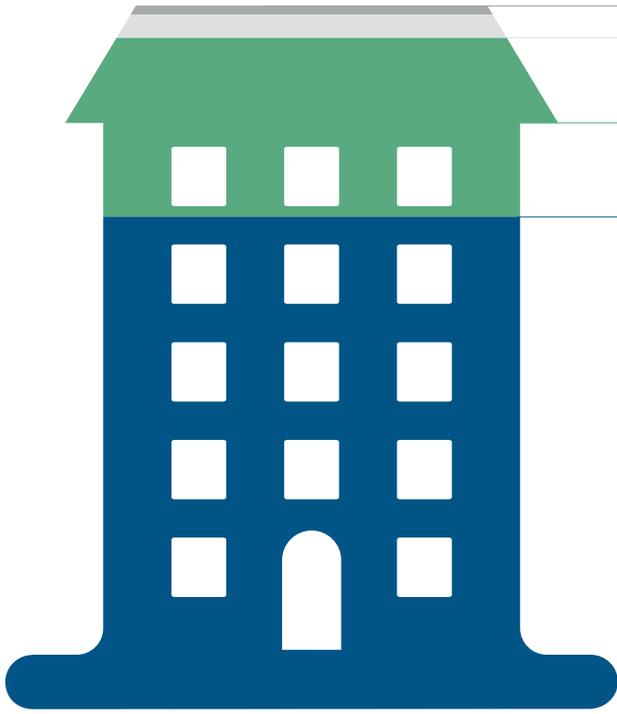
1.4% Temporary
3.2% PSH
25.4% Senior
70.0% Family

OHIO HEROES

OHFA's Ohio Heroes program encourages certain Ohio residents who serve the public to become homeowners by offering a discounted mortgage rate. Qualified homebuyers have to meet certain income and credit requirements, and work in one of several public service positions, including police officers, firefighters, EMTs, physicians, nurses and teachers. Veterans, active-duty military and reservists are also eligible. 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 Northwest Ohio, OHFA has assisted 458 homebuyers through this program since it started in 2008.

For more information about the Ohio Heroes program, visit OHFA's website at https://myohiohome.org/ohioheroes.aspx.

HOMEOWNERSHIP

This section looks at homeownership rates, homebuying and how homeowners are balancing housing costs in Northwest 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

- **The gap in homeownership between white and Black householders in Northwest Ohio is large—39 percentage points, compared to 37 statewide.**

- **In 2019 Wood County had the highest median home price in the region ($160,058).**

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

- **Black homeowners in Northwest Ohio are also more than twice as likely to be severely mortgage burdened than white homeowners (14.6% compared to 6.6%), meaning they spend at least half their income on housing.**

MEDIAN HOME PRICE BY COUNTY

County	Median Home Price
Williams	$88,904
Fulton	$120,671
Lucas	$101,219
Ottawa	$133,067
Defiance	$91,892
Henry	$100,129
Wood	$160,058
Sandusky	$88,213
Erie	$114,143
Paulding	$73,313
Putnam	$114,017
Hancock	$140,571
Seneca	$74,658
Huron	$92,678
Van Wert	$82,916
Allen	$93,315
Wyandot	$94,794
Crawford	$64,498
Mercer	$130,261
Auglaize	$123,279
Hardin	$84,308
Shelby	$120,846

Statewide: $132,317

$64,498 — $160,058

Source: Real Estate Analytics Suite, CoreLogic (based on 2019 sales)

HOW THE REGION COMPARES

Homeownership Gap Rate

White ● Black

	Northwest Ohio	Statewide
White	72.4%	71.8%
Gap	38.9	37.1
Black	33.5%	34.7%

Mortgage Loan Denial Gap

White ● Black

	Northwest Ohio	Statewide
Black	40.8%	37.8%
Gap	19.7	16.5
White	21.1%	21.3%

Severe Mortgage Burden Rate Gap

White ● Black

	Northwest Ohio	Statewide
Black	14.59%	14.01%
Gap	8.03	6.71
White	6.55%	7.30%
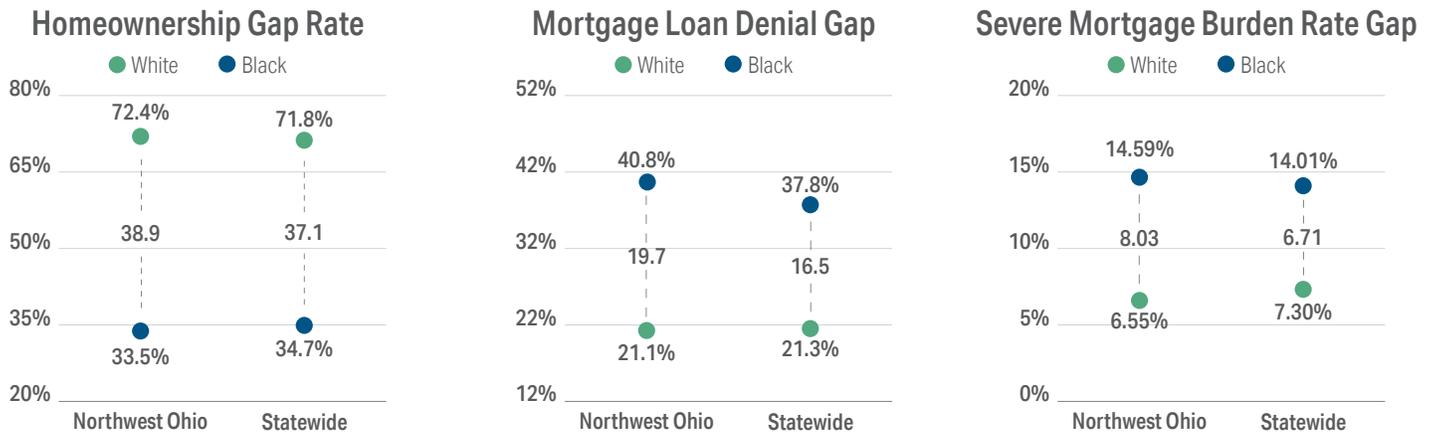
Sources: 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables B25003A & B25003B; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2018 loan applications); 2012–2016 Comprehensive Housing Affordability Study (CHAS) data, Table 9

Notes: Mortgage loan denial rate is the percentage of total mortgage loan applications denied by lenders. Applications include preapproval requests. Applications approved but not accepted are counted as approved. Applications withdrawn by applicant, files closed for incompleteness and loans purchased by a financial institution are excluded from the analysis. Severe mortgage burden is defined as an owner-occupied household spending at least 50 percent of income on homeowner costs or having no income.

RENTAL HOUSING

This section focuses on how Northwest Ohio's renters are able to balance housing costs compared to income. When renters spend more than 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

- Wood County had the highest median monthly gross rent in the region ($786), though that was still lower than the state median ($797).

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

- Nearly 22% of renters in Northwest Ohio are severely cost burdened, meaning they spend at least half their income on rent, slightly lower than the state average (23%).

- Black renters in Northwest Ohio, however, are more likely to be severely cost burdened than white renters (35% compared to 21%).

MEDIAN MONTHLY GROSS RENT BY COUNTY

Williams $684
Fulton $707
Lucas $723
Ottawa $724
Defiance $695
Henry $686
Wood $786
Sandusky $684
Erie $739
Paulding $662
Putnam $683
Hancock $747
Seneca $700
Huron $685
Van Wert $690
Allen $687
Wyandot $625
Crawford $648
Mercer $677
Auglaize $688
Hardin $663
Shelby $731

Statewide: $797

$625 — $786
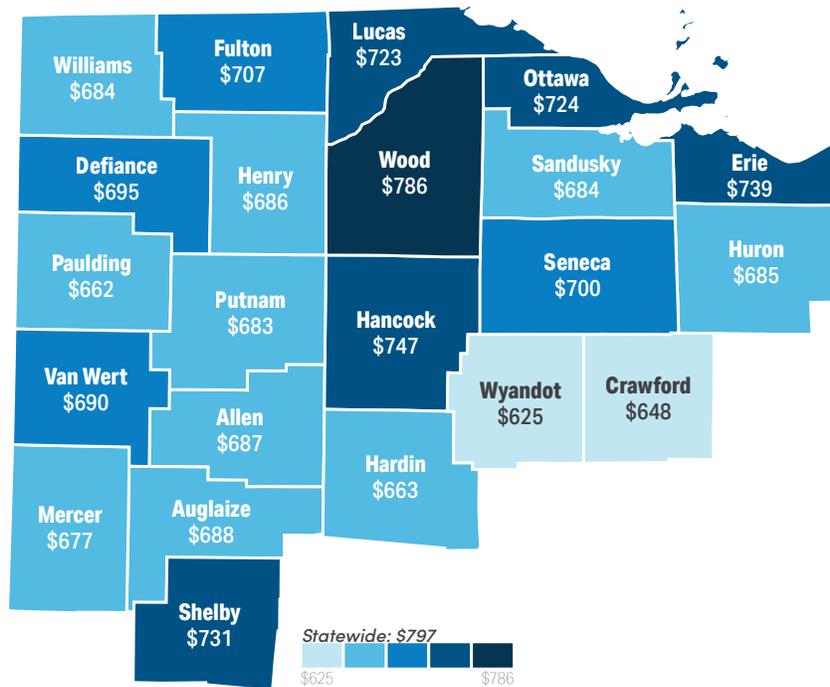
Source: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B25003 & B25064

HOW THE REGION COMPARES

Affordable and Available Ratio (ELI)

	Northwest Ohio	Statewide
	40	44

Severe Rent Burden Rate

	Northwest Ohio	Statewide
	21.8%	23.0%

Severe Rent Burden Rate Gap

● White ● Black

	Northwest Ohio	Statewide
Black	34.8%	33.4%
Gap	13.9	11.9
White	21.0%	21.5%
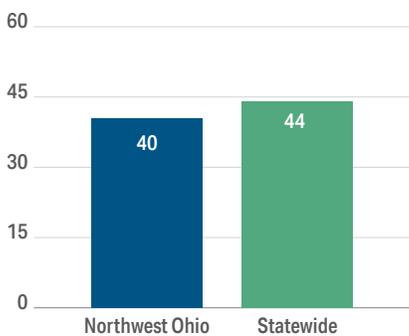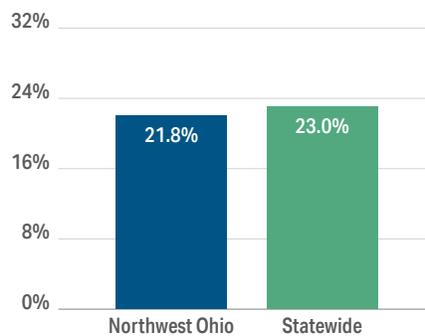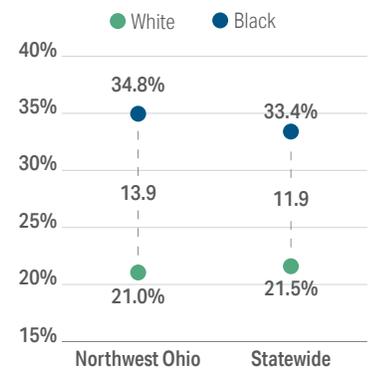
Sources: IPUMS USA, University of Minnesota (based on 2014–2018 five-year estimates); 2018 Income Limits, U.S. Department of Housing and Urban Development (HUD); The Gap: A Shortage of Affordable Homes, March 2020, National Low Income Housing Coalition (based on 2018 data); 2014–2018 American Community 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 Northwest 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 Northwest Ohio less affordable to call home.

SECTION HIGHLIGHTS

– **On average, a household in Northwest Ohio emits 17 metric tons of carbon dioxide equivalent per year from home energy use, on par with the state's carbon footprint.**

– **One in 18 Northwest Ohio households (5.9%) relies on the Home Energy Assistance Program (HEAP) to help with the cost of certain utilities, higher than the state average (5.6%)**

– **The average household in Putnam County spends $16,014 a year on transportation costs—or $1,335 a month—the highest in the state.**

– **A typical Northwest Ohio household spends a combined 54% of income on housing and transportation—what is referred to as the H+T® Affordability Index—nine points higher than the threshold of affordability devised by the Center for Neighborhood Technology.**

AVERAGE ANNUAL TRANSPORTATION COSTS BY COUNTY

| County	Cost
Williams	$13,548
Fulton	$14,088
Lucas	$11,981
Ottawa	$13,963
Defiance	$14,019
Henry	$14,639
Wood	$13,032
Sandusky	$13,670
Erie	$13,309
Paulding	$14,690
Putnam	$16,014
Seneca	$13,720
Huron	$13,917
Van Wert	$13,924
Allen	$12,972
Hancock	$13,382
Wyandot	$14,188
Crawford	$12,926
Mercer	$14,672
Auglaize	$14,205
Hardin	$13,875
Shelby	$14,329

Statewide: $12,664

$11,981 — $16,014
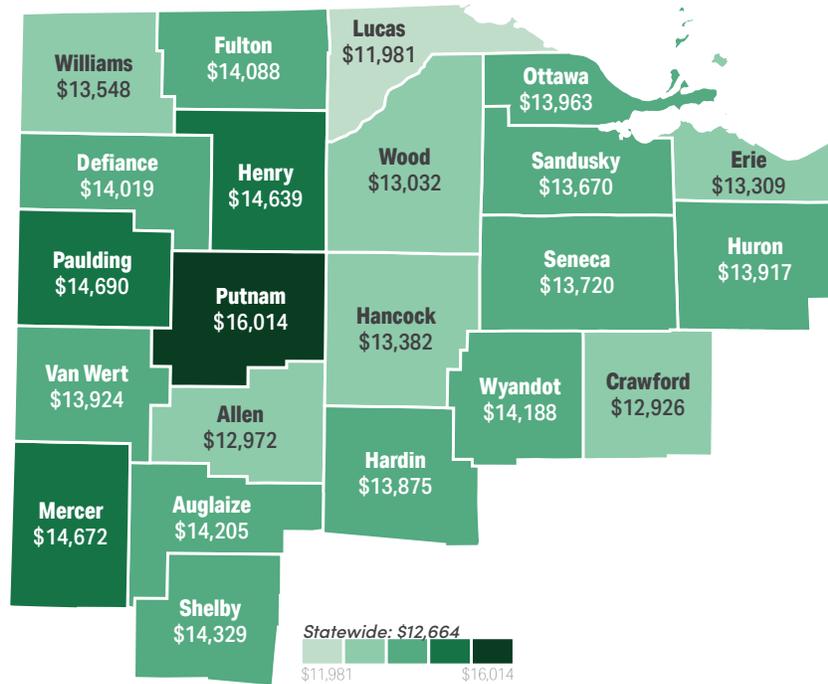
Source: H+T® Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)

HOW THE REGION COMPARES

Avg. Home Energy Carbon Footprint

	Northwest Ohio	Statewide
	16.5	16.6

Households Participating in HEAP

	Northwest Ohio	Statewide
	5.87%	5.57%

H+T® Affordability Index

Housing Share ● Transportation Share ●

	Northwest Ohio	Statewide
Transportation Share	27.9%	25.5%
Housing Share	25.8%	26.9%
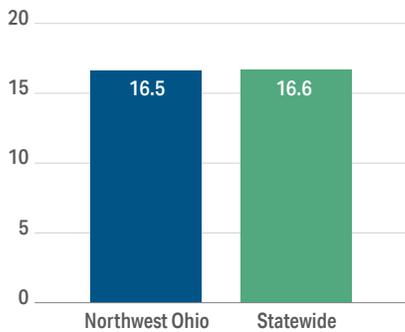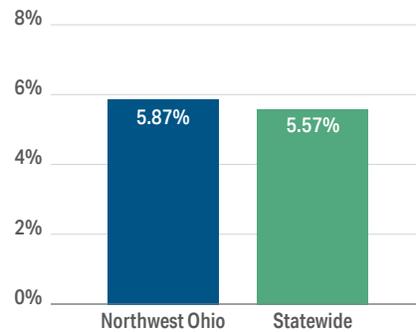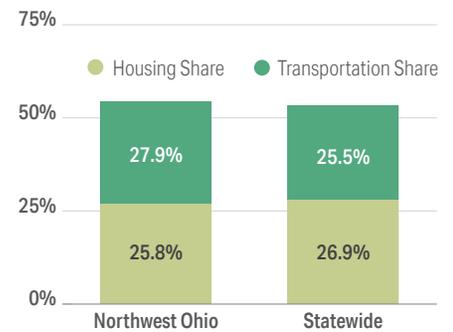
Sources: CoolClimate Network, University of California Berkeley (public data request, based on 2013 data); 2019 Home Energy Assistance Program (HEAP) data, Ohio Development Services Agency (public data request); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table DP04; H+T® Affordability 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 time period. Thus, many of the numbers in this section are likely an undercount of the total Northwest Ohio population experiencing housing insecurity.

SECTION HIGHLIGHTS

– **In 2019 the 90-day delinquency rate for Northwest Ohio mortgage holders was 1.6%, below the state average (1.8%).**

– **Northwest Ohio's foreclosure rate in 2019 was 0.5%, slightly lower than the state average (0.6%).**

– **There were 7,341 eviction filings in Lucas County in 2018, representing 10.2% of all renter households—the highest eviction filing rate in the region.**

– **During the 2018–19 school year, 2.2% of K–12 students in Northwest Ohio's public and community schools lacked a fixed, regular and adequate nighttime residence.**

EVICTION FILING RATE BY COUNTY

Williams 4.94%
Fulton 3.87%
Lucas 10.24%
Ottawa 3.63%
Defiance 4.30%
Henry 3.41%
Wood 3.06%
Sandusky 4.53%
Erie 7.39%
Paulding 3.62%
Putnam 1.25%
Seneca 4.64%
Huron 5.55%
Van Wert 9.36%
Allen 6.78%
Hancock 3.30%
Wyandot 2.14%
Crawford 4.11%
Mercer 3.10%
Auglaize 2.48%
Hardin 3.38%
Shelby 4.49%

Statewide: 6.58%
1.25%   10.24%
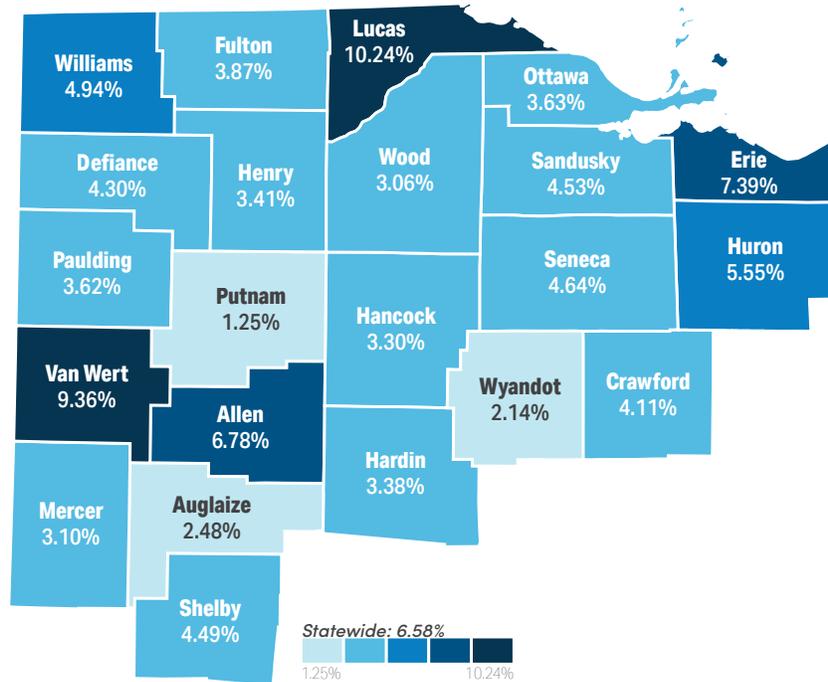
Source: Supreme Court of Ohio Case Management System; 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Table B25003

HOW THE REGION COMPARES

90-Day Delinquiency Rate

Northwest Ohio 1.55%
Statewide 1.78%

Foreclosure Rate



Northwest Ohio 0.50%
Statewide 0.58%

Homeless Share of School Enrollment

Northwest Ohio 2.22%
Statewide 2.01%
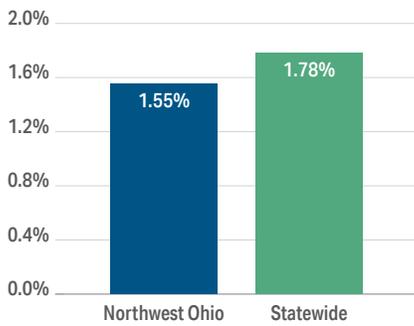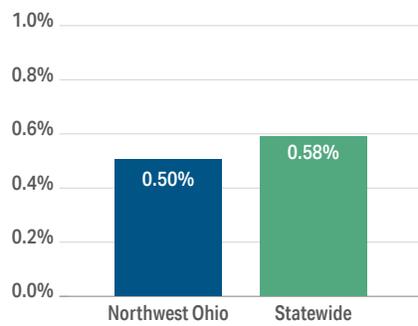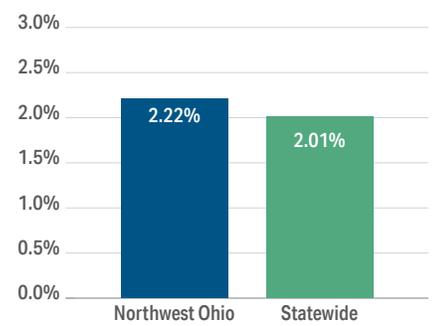
Sources: Real Estate Analytics Suite, CoreLogic (based on 2019 data); Ohio Department of Education (public data request, based on 2018–2019 school year data)

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 Northwest 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 Northwest Ohio's housing stock has grown by 1.0%, a slower pace than the state (2.1%).**

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

– **Northwest Ohio's housing stock is relatively old. One in three housing units in the region were built before 1950 (32%), when the first laws banning lead-based paint were enacted.**

– **At least one in four renters in Wood County (28%) 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

Williams 22.2%
Fulton 24.2%
Lucas 26.9%
Ottawa 23.5%
Defiance 21.6%
Henry 18.0%
Wood 28.3%
Sandusky 21.8%
Erie 22.3%
Paulding 22.4%
Putnam 18.6%
Hancock 19.7%
Seneca 19.6%
Huron 17.6%
Van Wert 15.5%
Allen 25.4%
Wyandot 16.3%
Crawford 23.4%
Mercer 16.3%
Auglaize 20.6%
Hardin 24.5%
Shelby 18.2%

Statewide: 25.1%
15.5%   28.3%
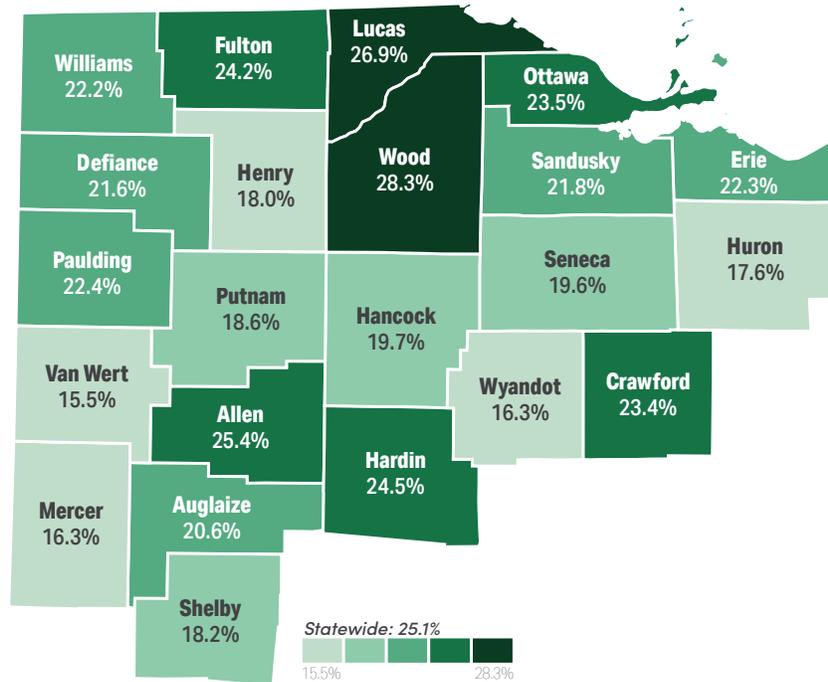
Source: 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data, Table 2

HOW THE REGION COMPARES

Change in Housing Stock, 2010–19

Northwest Ohio: +1.04%
Statewide: +2.05%

Homeowner Vacancy Rate

Northwest Ohio: 1.65%
Statewide: 1.56%
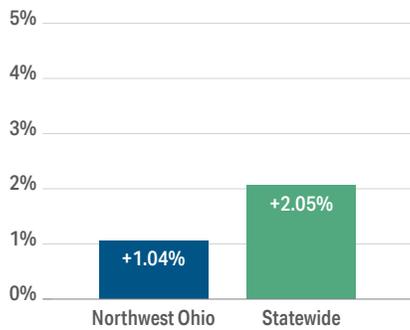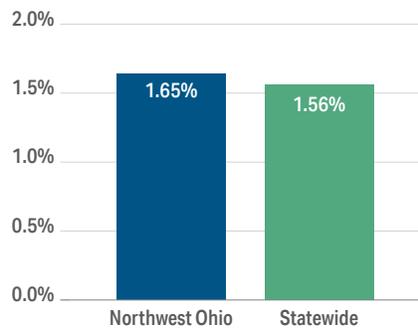
Share of Units Built Pre-1950/1980

● 1949 or Earlier   ● 1950 to 1979

Northwest Ohio: 38.1% / 32.1%
Statewide: 40.6% / 26.5%
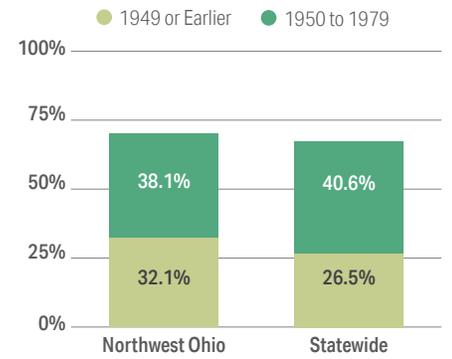
Sources: Population and Housing Estimates, U.S. Census Bureau; 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables B25003 & B25004; 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table B25034

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 Northwest 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 Crawford County in 2018 ($44,715) was the lowest in the region.**

− **In 2018 Black Northwest Ohioans were more than three times likelier to live in poverty than their white counterparts (35% versus 11%).**

− **One in six children in Northwest Ohio (17%) live in poverty, however this represents a lower child poverty rate than the state average (19%).**

− **At the end of 2019 the labor force participation rate in Northwest Ohio was 64%, slightly higher than the state average (63%).**

MEDIAN HOUSEHOLD INCOME BY COUNTY

Williams $54,581
Fulton $62,800
Lucas $47,865
Ottawa $58,345
Defiance $56,740
Henry $57,705
Wood $64,282
Sandusky $53,978
Erie $53,135
Paulding $53,876
Putnam $64,304
Hancock $61,579
Seneca $52,165
Huron $55,202
Van Wert $54,331
Allen $50,301
Wyandot $55,995
Crawford $44,715
Mercer $62,782
Auglaize $63,754
Hardin $49,580
Shelby $63,398

Statewide: $56,155
$44,715 $64,304
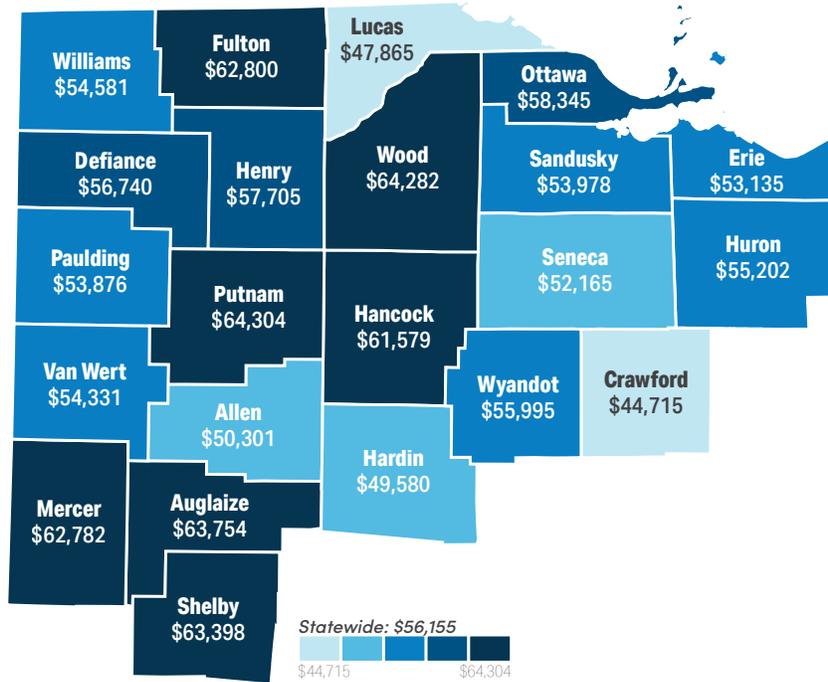
Source: 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

HOW THE REGION COMPARES
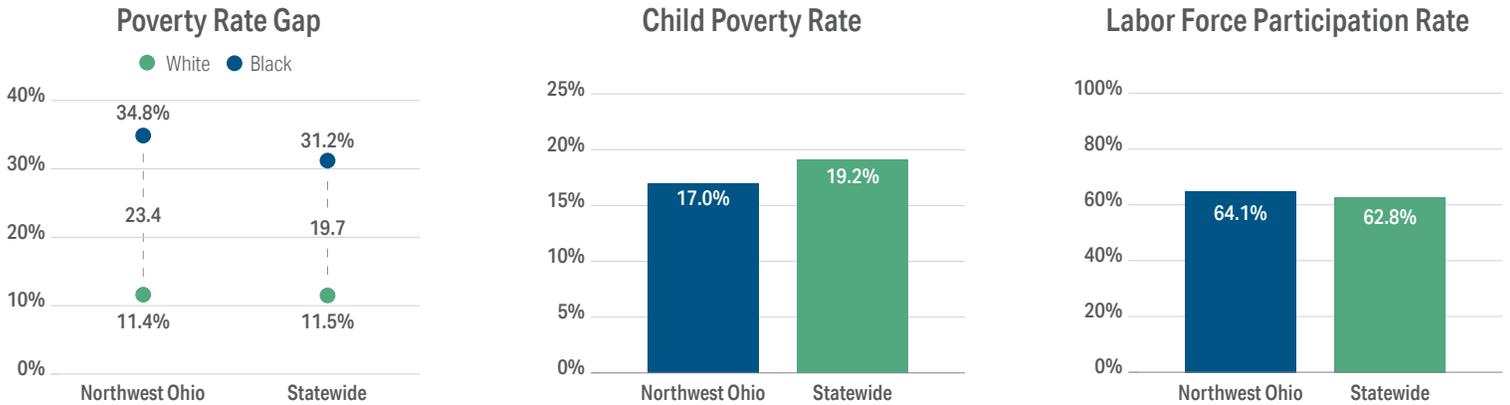
Poverty Rate Gap

● White ● Black

	Northwest Ohio	Statewide
Black	34.8%	31.2%
	23.4	19.7
White	11.4%	11.5%

Child Poverty Rate

	Northwest Ohio	Statewide
	17.0%	19.2%

Labor Force Participation Rate

	Northwest Ohio	Statewide
	64.1%	62.8%

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); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables S1810 & S1811

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 Northwest 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 Northwest Ohio's population has declined by 2.0%, while the state population has increased (1.3%).**

– **Ottawa County has the highest median age in the region (49).**

– **One in six Northwest Ohioans (17%) is a person of color, compared to one in five Ohioans statewide (21%).**

– **Nearly one in 10 veterans with a mortgage in Northwest Ohio (9.5%) is severely cost-burdened, meaning they spend over 50% of household income on housing.**

MEDIAN AGE BY COUNTY

Williams 41.5
Fulton 40.8
Lucas 38.2
Ottawa 49.2
Defiance 40.2
Henry 41.4
Wood 35.1
Sandusky 42.1
Erie 45.0
Paulding 41.7
Putnam 39.8
Hancock 39.2
Seneca 40.1
Huron 40.0
Van Wert 41.0
Allen 39.1
Wyandot 42.2
Crawford 43.6
Mercer 39.0
Auglaize 40.6
Hardin 36.1
Shelby 39.6

Statewide: 39.4
35.1 — 49.2
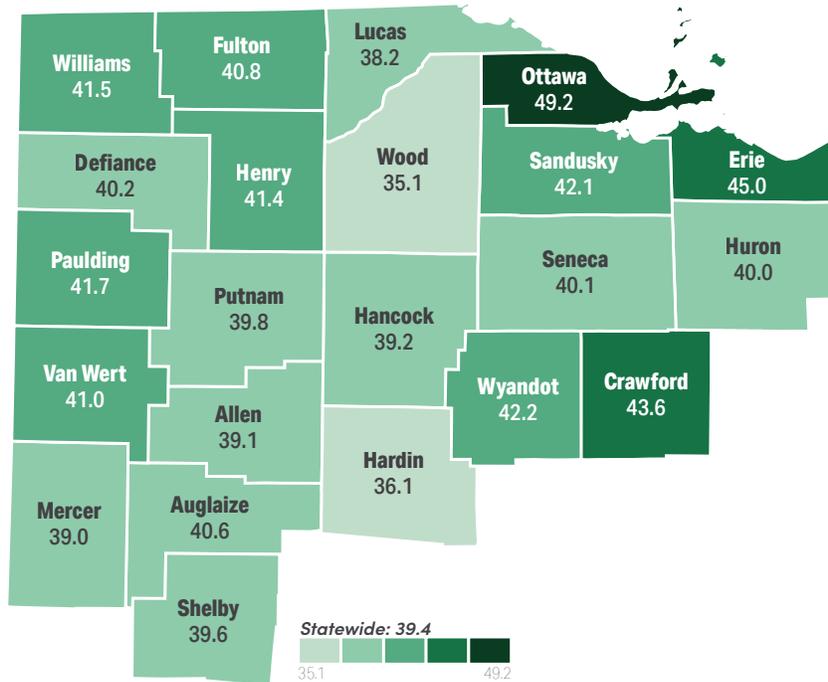
Source: 2018 Population and Housing Estimates, U.S. Census Bureau

HOW THE REGION COMPARES

Change in Population, 2010–2019

Northwest Ohio	-2.02%
Statewide	+1.32%

People of Color as Share of Pop.

Northwest Ohio	16.9%
Statewide	21.3%
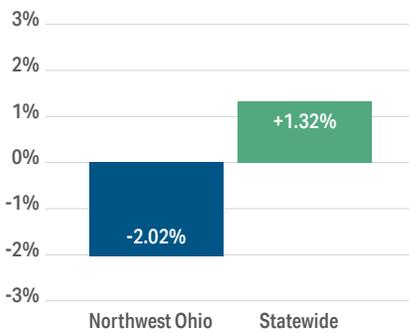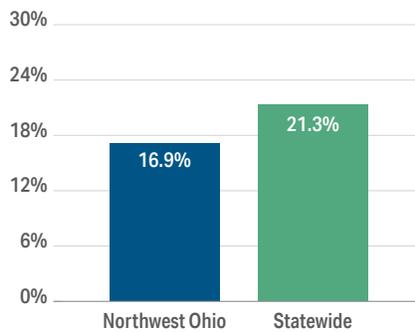
Severe Mortgage Burden, Veterans

Northwest Ohio	9.49%
Statewide	8.83%
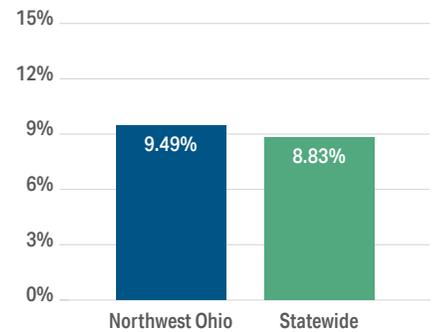
Sources: Population and Housing Estimates, U.S. Census Bureau; IPUMS USA, University of Minnesota (based on 2014–2018 five-year estimates); Ohio Public Health Data Warehouse, Ohio Department of Health (based on cumulative data from 2009 to 2018)

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

43 TOWN SQUARE

Lima | Allen County

Property Details:
Developer: Woda Cooper Companies, Inc.
Funding Type: Housing Tax Credit; Housing Development Loan
Funding Amount: $9,200,000 in 9% HTCs over ten years; $1,500,000 in HDLs
Population Served: Families

43 Town Square is a housing tax credit rental development in Lima. The mixed-income, mixed-use housing project contains 47 one-, two-, and three-bedroom apartments, with 37 affordable for families, seniors and individuals earning up to 60% of area median income. The remaining 10 units are market rate, along with commercial and office space on the main floors. Built in 1926, the 12-story building is listed on the National Register of Historic Places and is noted for its Chicago-style architecture and Renaissance Revival features. The developer, Woda Cooper, is hopeful the project will be the catalyst for the revitalization of downtown Lima. Opening its doors in 2018, the adaptive-reuse project includes units with open concept designs, modern finishes and fully equipped kitchens with Energy Star appliances, including dishwashers. Community amenities include an on-site management office, two community rooms, a computer room and multiple laundry spaces. Supportive services, such as parenting classes, job placement assistance, and wellness information, are provided through West Ohio Community Action Partnership.

APPENDIX

	Allen	Auglaize	Crawford	Defiance	Erie	Fulton	Hancock	Hardin	Henry	Huron	Lucas	Mercer
Homeownership												
Homeownership rate, white householders, 2018	72.4%	77.2%	70.9%	78.5%	73.7%	78.0%	71.5%	71.5%	78.5%	71.3%	68.6%	77.3%
Homeownership rate, Black householders, 2018	33.4%	S	S	66.9%	35.6%	S	44.0%	S	S	31.3%	33.3%	S
Homeownership rate gap (in % points), 2018	39.0	S	S	11.5	38.1	S	27.5	S	S	40.0	35.3	S
Annual home sales, 2019	2,011	844	777	650	1,462	585	1,128	506	448	885	7,278	678
Avg. monthly home sales, 2019	168	70	65	54	122	49	94	42	37	74	607	57
Avg. monthly median home price, 2019	$93,315	$123,279	$64,498	$91,892	$114,143	$120,671	$140,571	$84,308	$100,129	$92,678	$101,219	$130,261
Mortgage loan applications denied, 2018	620	250	254	210	533	305	446	152	177	362	2,966	136
Mortgage loan denial rate, 2018	20.2%	18.9%	27.6%	18.6%	24.1%	22.8%	17.9%	24.4%	22.5%	24.9%	24.5%	21.8%
Severely cost-burdened mortgage holders, 2018	1,189	440	532	412	991	465	938	376	352	881	6,447	421
Prevalence of severe mortgage burden, 2018	7.49%	5.04%	8.35%	5.86%	7.56%	6.04%	6.61%	7.99%	6.78%	9.18%	9.51%	6.56%
Rental Housing												
Total renter-occupied households, 2018	13,585	4,400	5,328	3,490	9,699	3,748	9,813	3,340	2,496	6,794	71,673	3,774
Median monthly gross rent, 2018	$687	$688	$648	$695	$739	$707	$747	$663	$686	$685	$723	$677
ELI renters, 2018	4,920	990	1,545	905	2,130	955	2,575	835	430	1,490	27,571	899
Units affordable & available to ELI renters, 2018	1,737	390	615	365	685	280	815	225	150	775	10,833	475
Shortage of affordable & available units, 2018	3,183	600	930	540	1,445	675	1,760	610	280	715	16,738	424
Afford. & avail. units per 100 ELI renters, 2018	35	39	40	40	32	29	32	27	35	52	39	53
Severely cost-burdened renters, 2018	3,101	937	1,006	579	2,032	654	1,721	630	332	1,222	18,216	470
Prevalence rate of severe rent burden, 2018	22.8%	21.3%	18.9%	16.6%	21.0%	17.4%	17.5%	18.9%	13.3%	18.0%	25.4%	12.5%
Home Energy & Transportation												
Avg. electricity use (kWh/yr), 2013	11,266	11,710	10,919	11,122	11,373	12,041	11,487	10,994	12,156	11,447	11,138	11,923
Avg. natural gas use (ft³/yr), 2013	59,053	51,293	53,937	49,816	58,365	54,698	55,770	48,400	53,702	48,009	68,067	45,324
Avg. home fuel oil use (gal/yr), 2013	11.5	24.8	57.6	34.9	12.1	15.5	12.0	20.8	24.9	42.3	5.4	52.7
Avg. home energy footprint (tCO2e/yr), 2013	16.4	16.5	16.4	16.0	16.5	16.9	16.4	15.7	17.1	16.3	16.7	16.6
Total home energy footprint (tCO2e/yr), 2013	782,723	907,671	339,666	258,972	614,423	312,352	444,779	207,352	197,793	478,370	3,032,628	264,285
Households participating in HEAP, 2019	2,947	590	1,570	1,061	1,990	782	1,632	898	462	1,717	12,040	469
Share of households participating in HEAP, 2019	7.27	3.15	8.84	6.97	6.36	4.76	5.12	7.81	4.18	7.51	6.72	2.91
Avg. annual auto ownership cost, 2015	$9,808	$10,792	$9,807	$10,651	$10,134	$10,722	$10,161	$10,524	$11,150	$10,552	$9,094	$11,165
Avg. annual auto use cost, 2015	$3,150	$3,413	$3,116	$3,367	$3,172	$3,366	$3,220	$3,349	$3,488	$3,365	$2,848	$3,507
Avg. annual transit cost, 2015	$14	$0	$3	$1	$3	$0	$0	$1	$1	$0	$39	$0
Total avg. annual transportation costs, 2015	$12,972	$14,205	$12,926	$14,019	$13,309	$14,088	$13,382	$13,875	$14,639	$13,917	$11,981	$14,672
Avg. housing share of income, 2015	25.8%	23.0%	25.4%	24.1%	26.7%	28.6%	24.5%	26.2%	23.3%	24.6%	27.0%	23.2%
Avg. transportation share of income, 2015	29.4%	26.2%	31.7%	27.7%	27.7%	31.1%	26.3%	32.5%	27.2%	28.6%	26.4%	27.6%
H+T® Affordability Index, 2015	55.2	49.2	57.1	51.8	54.4	59.7	50.8	58.7	50.5	53.1	53.4	50.8
Housing Insecurity												
Mortgages 90+ days delinquent, Dec. 2019	150	56	75	51	158	76	85	51	41	94	898	30
90-day delinquency rate, Dec. 2019	1.28%	1.21%	2.36%	1.17%	1.71%	1.35%	0.95%	2.28%	1.31%	1.72%	1.96%	1.09%
Foreclosures, Dec. 2019	41	12	36	18	60	20	22	17	11	39	282	11
Foreclosure rate, Dec. 2019	0.35%	0.26%	1.13%	0.41%	0.65%	0.35%	0.25%	0.76%	0.35%	0.71%	0.61%	0.40%
Eviction filings, 2018	921	109	219	150	717	145	324	113	85	377	7,341	117
Eviction filing rate, 2018	6.78%	2.48%	4.11%	4.30%	7.39%	3.87%	3.30%	3.38%	3.41%	5.55%	10.24%	3.10%
Homeless students, 2017/18	79	38	102	46	242	48	167	19	73	42	3,614	86
Homeless share of school enrollment, 2017/18	0.50	0.47	1.56	0.72	1.74	0.56	1.37	0.44	1.67	0.46	5.68	1.03
Housing Stock												
Housing units, 2010	44,993	19,573	20,167	16,727	37,840	17,407	33,177	13,101	11,963	25,194	202,631	17,634
Housing units, 2019	45,188	20,138	19,996	16,824	37,897	17,610	34,559	13,252	12,142	25,314	203,798	18,272
Percent change in housing units, 2010–19	+ 0.43%	+ 2.89%	− 0.85%	+ 0.58%	+ 0.15%	+ 1.17%	+ 4.17%	+ 1.15%	+ 1.50%	+ 0.48%	+ 0.58%	+ 3.62%
Vacant units for sale, 2018	445	175	161	216	653	70	230	111	150	189	2,187	212
Homeowner vacancy rate, 2018	1.60%	1.20%	1.27%	1.78%	2.91%	0.55%	1.02%	1.32%	1.71%	1.16%	1.98%	1.68%
Housing units built 1949 or earlier, 2018	14,646	5,959	7,451	5,265	11,468	5,765	10,164	4,605	4,709	8,474	68,903	4,699
Housing units built 1950 to 1979, 2018	18,845	7,588	9,128	6,169	15,883	5,678	11,259	4,214	4,101	8,699	84,456	6,689
Housing units built 1979 or earlier, 2018	33,491	13,547	16,579	11,434	27,351	11,443	21,423	8,819	8,810	17,173	153,359	11,388
Share of housing units built 1949 or earlier, 2018	32.5%	30.0%	37.2%	31.3%	30.3%	32.9%	29.9%	34.9%	39.0%	33.6%	33.9%	26.2%
Share of housing units built 1950 to 1979, 2018	41.8%	38.2%	45.5%	36.7%	42.0%	32.4%	33.1%	32.0%	34.0%	34.5%	41.6%	37.3%
Share of housing units built 1979 or earlier, 2018	74.3%	68.2%	82.7%	68.0%	72.2%	65.3%	63.0%	66.9%	73.0%	68.0%	75.5%	63.5%
Renters with severe housing problems, 2016	3,410	930	1,245	840	2,175	865	1,900	790	405	1,160	19,135	630
Rate of severe housing problems, renters, 2016	25.4%	20.6%	23.4%	21.6%	22.3%	24.2%	19.7%	24.5%	18.0%	17.6%	26.9%	16.3%
Income & Labor												
Median household income, 2018	$50,301	$63,754	$44,715	$56,740	$53,135	$62,800	$61,579	$49,580	$57,705	$55,202	$47,865	$62,782
Poverty rate, white, 2018	35.1%	58.8%	36.2%	34.2%	27.8%	11.8%	18.5%	42.9%	29.7%	27.6%	35.6%	21.8%
Poverty rate, black, 2018	11.5%	8.3%	14.5%	10.1%	9.5%	8.8%	10.8%	16.5%	8.8%	13.1%	13.1%	6.7%
Poverty rate gap (in % points), 2018	23.6	50.5	21.7	24.1	18.3	3.0	7.7	26.3	20.9	14.5	22.5	15.1
Child poverty estimate, 2018	4,315	889	1,772	1,192	2,494	1,018	2,191	1,259	1,066	2,006	24,153	1,047
Child poverty rate, 2018	18.7%	8.2%	20.4%	14.0%	16.9%	10.4%	13.3%	17.7%	17.4%	14.6%	25.0%	10.1%
Civilian labor force, 2019	48,355	25,034	18,144	18,138	37,546	22,408	41,724	13,948	13,290	28,151	210,098	23,692
Labor force participation rate, 2019	60.5%	70.7%	54.5%	60.2%	61.7%	68.0%	69.7%	56.1%	62.6%	62.2%	62.1%	76.1%
Demographics												
Population, 2010	106,313	45,917	43,783	39,026	77,063	42,698	74,789	32,063	28,215	59,623	441,815	40,816
Population, 2019	102,351	45,656	41,494	38,087	74,266	42,126	75,783	31,365	27,006	58,266	428,348	41,172
Percent change in population, 2010–19	− 3.73%	− 0.57%	− 5.23%	− 2.41%	− 3.63%	− 1.34%	+ 1.33%	− 2.18%	− 4.28%	− 2.28%	− 3.05%	+ 0.87%
Median age, 2018	39.1	40.6	43.6	40.2	45.0	40.8	39.2	36.1	41.4	40.0	38.2	39.0
People of color, 2018	19,806	1,922	2,011	5,307	12,637	4,765	8,417	1,599	2,762	5,948	135,938	2,043
People of color as share of population, 2018	19.29%	4.20%	4.84%	13.91%	16.94%	11.27%	11.09%	5.08%	10.20%	10.17%	31.62%	4.99%

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

	Ottawa	Paulding	Putnam	Sandusky	Seneca	Shelby	Van Wert	Williams	Wood	Wyandot	Region	Statewide
Homeownership												
Homeownership rate, white householders, 2018	78.9%	77.6%	81.4%	72.8%	73.2%	73.0%	75.4%	76.3%	67.6%	73.1%	72.4%	71.8%
Homeownership rate, Black householders, 2018	S	S	S	27.6%	45.2%	7.9%	20.6%	S	28.1%	S	33.5%	34.7%
Homeownership rate gap (in % points), 2018	S	S	S	45.2	28.0	65.1	54.8	S	39.5	S	38.9	37.2
Annual home sales, 2019	1,284	326	502	952	765	781	539	710	2,059	327	25,497	225,034
Avg. monthly home sales, 2019	107	27	42	79	64	65	45	59	172	27	2,125	18,753
Avg. monthly median home price, 2019	$133,067	$73,313	$114,017	$88,213	$74,658	$120,846	$82,916	$88,904	$160,058	$94,794	n/a	$132,317
Mortgage loan applications denied, 2018	362	115	129	322	317	309	179	253	959	130	9,486	91,547
Mortgage loan denial rate, 2018	21.8%	24.0%	14.3%	24.7%	25.6%	24.8%	26.2%	20.7%	21.8%	22.3%	22.7%	23.3%
Severely cost-burdened mortgage holders, 2018	642	254	275	698	620	534	433	478	1,585	281	19,244	162,384
Prevalence of severe mortgage burden, 2018	8.13%	7.76%	4.38%	7.17%	7.06%	6.73%	8.82%	7.28%	7.33%	7.52%	7.78%	8.44%
Rental Housing												
Total renter-occupied households, 2018	3,772	1,795	2,552	6,750	6,140	5,475	2,894	3,707	17,238	2,476	190,939	1,582,848
Median monthly gross rent, 2018	$724	$662	$683	$684	$700	$731	$690	$684	$786	$625	n/a	$797
ELI renters, 2018	990	429	614	1,855	1,430	1,005	570	950	4,352	484	62,043	455,993
Units affordable & available to ELI renters, 2018	405	125	340	965	570	275	235	240	1,435	165	24,836	199,118
Shortage of affordable & available units, 2018	585	304	274	890	860	730	335	710	2,917	319	37,207	256,875
Afford. & avail. units per 100 ELI renters, 2018	41	29	55	52	40	27	41	25	33	34	40	44
Severely cost-burdened renters, 2018	728	301	415	1,378	1,259	800	545	644	4,306	309	41,585	367,187
Prevalence rate of severe rent burden, 2018	19.3%	16.8%	16.3%	20.4%	20.5%	14.6%	18.8%	17.4%	25.0%	12.5%	21.8%	23.0%
Home Energy & Transportation												
Avg. electricity use (kWh/yr), 2013	11,376	11,059	12,029	11,398	11,163	11,649	11,459	11,457	11,618	11,335	11,384	11,460
Avg. natural gas use (ft^3/yr), 2013	49,181	36,109	38,839	57,459	51,936	43,403	49,059	52,842	57,917	44,814	56,680	54,613
Avg. home fuel oil use (gal/yr), 2013	37.7	38.6	46.8	17.6	37.5	39.6	30.8	28.4	9.7	70.1	21.3	35.4
Avg. home energy footprint (tCO2e/yr), 2013	16.2	15.2	16.3	16.5	16.2	16.1	16.3	16.4	16.6	16.4	16.5	16.6
Total home energy footprint (tCO2e/yr), 2013	426,736	117,321	216,775	370,028	427,455	284,491	171,001	273,051	786,276	161,489	11,075,640	90,113,070
Households participating in HEAP, 2019	732	665	600	1,331	1,182	1,138	756	719	1,410	600	35,291	259,031
Share of households participating in HEAP, 2019	4.14	8.56	4.53	5.65	5.46	6.10	6.62	4.72	2.80	6.61	5.87	5.57
Avg. annual auto ownership cost, 2015	$10,667	$11,221	$12,365	$10,344	$10,415	$10,872	$10,596	$10,295	$9,895	$10,802	$10,036	$9,628
Avg. annual auto use cost, 2015	$3,295	$3,468	$3,647	$3,325	$3,304	$3,457	$3,326	$3,251	$3,137	$3,386	$3,161	$3,002
Avg. annual transit cost, 2015	$1	$1	$2	$1	$1	$0	$2	$2	$0	$0	$13	$34
Total avg. annual transportation costs, 2015	$13,963	$14,690	$16,014	$13,670	$13,720	$14,329	$13,924	$13,548	$13,032	$14,188	$13,210	$12,664
Avg. housing share of income, 2015	25.8%	23.7%	20.5%	24.7%	24.2%	23.1%	23.6%	26.5%	30.6%	23.9%	25.8%	26.9%
Avg. transportation share of income, 2015	25.9%	32.3%	26.5%	29.0%	30.2%	26.3%	29.0%	31.9%	28.7%	29.8%	27.9%	25.5%
H+T® Affordability Index, 2015	51.7	56.0	46.9	53.7	54.4	49.4	52.6	58.4	59.4	53.8	53.7	52.4
Housing Insecurity												
Mortgages 90+ days delinquent, Dec. 2019	68	13	25	150	106	55	29	40	160	39	2,450	21,753
90-day delinquency rate, Dec. 2019	1.14%	0.79%	0.66%	2.14%	1.94%	1.36%	1.73%	0.89%	1.05%	2.06%	1.55%	1.78%
Foreclosures, Dec. 2019	24	2	8	59	34	16	11	15	47	10	795	7,055
Foreclosure rate, Dec. 2019	0.40%	0.12%	0.21%	0.84%	0.62%	0.40%	0.66%	0.34%	0.31%	0.53%	0.50%	0.58%
Eviction filings, 2018	137	65	32	306	285	246	271	183	527	53	12,723	105,265
Eviction filing rate, 2018	3.63%	3.62%	1.25%	4.53%	4.64%	4.49%	9.36%	4.94%	3.06%	2.14%	6.66%	6.58%
Homeless students, 2017/18	S	S	S	157	140	26	S	85	138	S	5,126	35,214
Homeless share of school enrollment, 2017/18	n/a	n/a	n/a	1.87	1.75	0.31	n/a	1.51	0.72	n/a	2.22	2.01
Housing Stock												
Housing units, 2010	27,908	8,747	13,729	26,391	24,120	20,186	12,618	16,671	53,377	9,871	674,025	5,127,525
Housing units, 2019	28,713	8,803	14,001	26,357	24,168	20,525	12,709	16,666	54,130	9,970	681,032	5,232,869
Percent change in housing units, 2010–19	+ 2.88%	+ 0.64%	+ 1.98%	– 0.13%	+ 0.20%	+ 1.68%	+ 0.72%	– 0.03%	+ 1.41%	+ 1.00%	+ 1.04%	+ 2.05%
Vacant units for sale, 2018	335	186	88	179	277	154	248	81	522	71	6,940	49,171
Homeowner vacancy rate, 2018	2.32%	2.93%	0.82%	1.05%	1.74%	1.15%	2.75%	0.69%	1.54%	1.06%	1.65%	1.56%
Housing units built 1949 or earlier, 2018	7,058	2,463	4,159	10,354	9,952	4,832	4,997	6,189	11,732	3,952	217,796	1,375,336
Housing units built 1950 to 1979, 2018	9,816	3,397	4,841	8,953	8,692	7,604	4,499	5,996	18,484	3,201	258,192	2,106,231
Housing units built 1979 or earlier, 2018	16,874	5,860	9,000	19,307	18,644	12,436	9,496	12,185	30,216	7,153	475,988	3,481,567
Share of housing units built 1949 or earlier, 2018	24.9%	28.1%	29.9%	39.3%	41.3%	23.7%	39.2%	37.1%	21.8%	39.7%	32.1%	26.5%
Share of housing units built 1950 to 1979, 2018	34.6%	38.8%	34.8%	34.0%	36.0%	37.2%	35.3%	36.0%	34.3%	32.2%	38.1%	40.6%
Share of housing units built 1979 or earlier, 2018	59.4%	66.9%	64.8%	73.3%	77.3%	60.9%	74.6%	73.1%	56.0%	71.9%	70.2%	67.1%
Renters with severe housing problems, 2016	890	380	480	1,360	1,165	980	425	855	4,730	400	45,150	393,330
Rate of severe housing problems, renters, 2016	23.5%	22.4%	18.6%	21.8%	19.6%	18.2%	15.5%	22.2%	28.3%	16.3%	24.0%	25.1%
Income & Labor												
Median household income, 2018	$58,345	$53,876	$64,304	$53,978	$52,165	$63,398	$54,331	$54,581	$64,282	$55,995	n/a	$56,155
Poverty rate, white, 2018	30.4%	4.3%	S	33.2%	52.0%	37.0%	24.2%	S	32.6%	S	34.8%	31.2%
Poverty rate, black, 2018	10.0%	9.7%	6.4%	11.5%	12.8%	8.3%	10.7%	13.4%	12.4%	9.5%	11.4%	11.5%
Poverty rate gap (in % points), 2018	20.4	– 5.4	S	21.6	39.2	28.7	13.5	S	20.2	S	23.4	19.7
Child poverty estimate, 2018	931	629	550	1,707	1,902	1,390	731	1,156	2,845	494	55,737	489,053
Child poverty rate, 2018	12.5%	14.7%	6.5%	13.4%	16.2%	11.8%	11.5%	14.2%	10.9%	10.2%	17.0%	19.2%
Civilian labor force, 2019	21,086	8,651	18,834	30,698	27,344	24,265	14,839	18,985	70,867	13,016	749,110	5,813,185
Labor force participation rate, 2019	63.1%	58.4%	72.3%	66.0%	62.4%	64.6%	67.0%	67.1%	67.3%	75.0%	64.1%	62.8%
Demographics												
Population, 2010	41,433	19,610	34,496	60,946	56,742	49,455	28,759	37,652	125,489	22,617	1,509,320	11,536,751
Population, 2019	40,525	18,672	33,861	58,518	55,178	48,590	28,275	36,692	130,817	21,772	1,478,820	11,689,100
Percent change in population, 2010–19	– 2.19%	– 4.78%	– 1.84%	– 3.98%	– 2.76%	– 1.75%	– 1.68%	– 2.55%	+ 4.25%	– 3.74%	– 2.02%	+ 1.32%
Median age, 2018	49.2	41.7	39.8	42.1	40.1	39.6	41.0	41.5	35.1	42.2	n/a	39.4
People of color, 2018	3,179	1,436	2,568	9,228	5,863	3,583	1,773	2,802	15,623	1,124	250,334	2,493,460
People of color as share of population, 2018	7.80%	7.65%	7.60%	15.69%	10.62%	7.37%	6.27%	7.61%	11.95%	5.12%	16.88%	21.33%

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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