



Housing Finance
Agency

FISCAL YEAR 2025

APPALACHIAN OHIO HOUSING NEEDS ASSESSMENT

Office of Research & Analytics
July 1, 2024 – June 30, 2025

CONTENTS

Defining Appalachian Ohio	4
Executive Summary	5
Homeownership	9
Rental Housing.....	11
Utilities & Transportation.....	13
Housing Insecurity	15
Housing Stock	17
Health.....	19
Income & Labor	21
Demographics	23
Appendix.....	26
Data Sources	32

*Research and Analysis by Devin Keithley, Victoria Murguia,
and Madeleine Drost*

Designed by Paige Dixon

ABOUT THE OHIO HOUSING FINANCE AGENCY

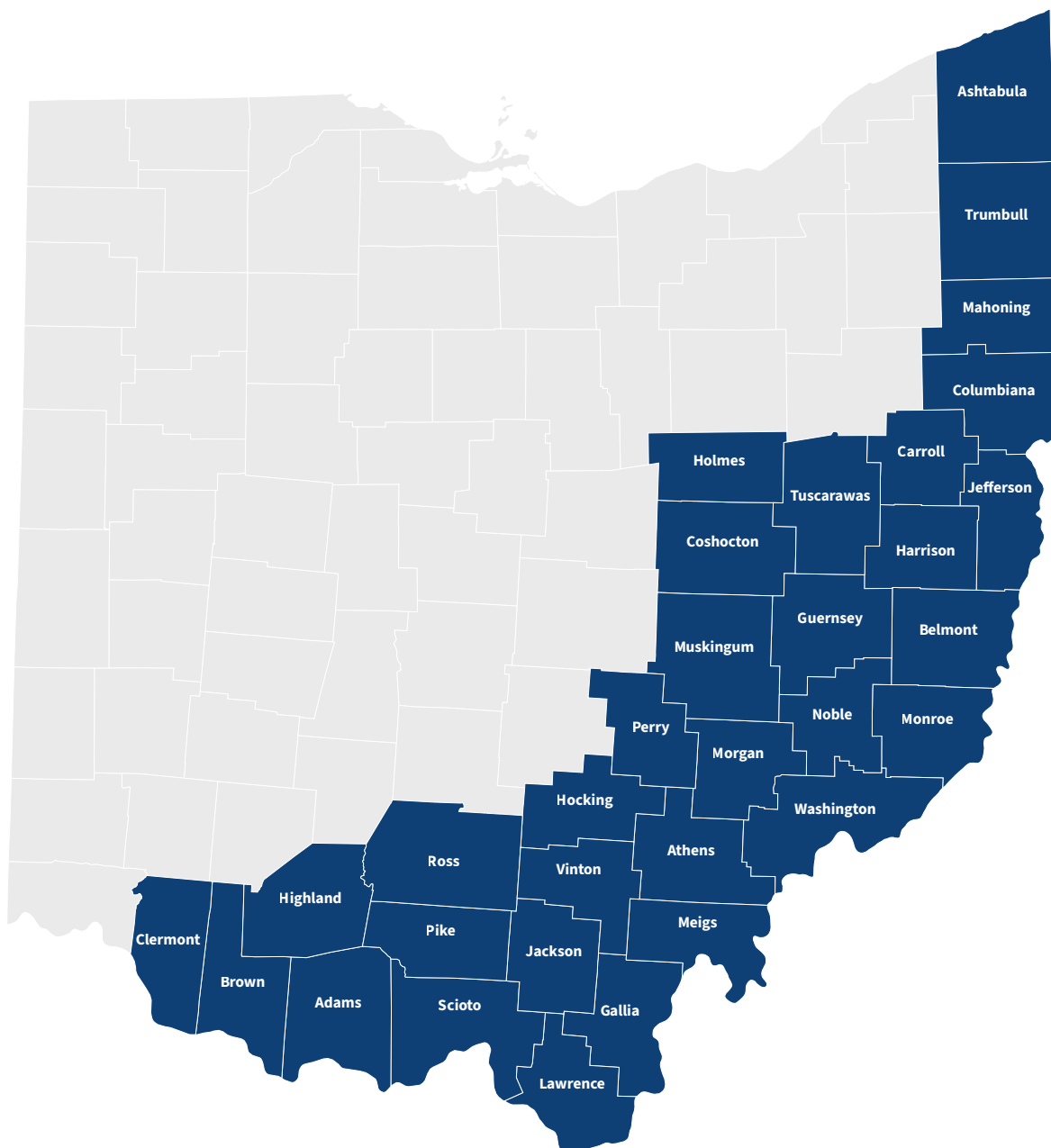
For more than 40 years, the Ohio Housing Finance Agency has served as the state's affordable housing leader assisting Ohioans with low and moderate incomes in accessing safe, quality, and affordable housing. Our mission statement is ***"We open the doors to an affordable place to call home."*** To do 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 159,000 families throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Low-Income Housing Tax Credit program, OHFA has assisted in the financing of more than 151,000 affordable rental housing units since 1987.

ABOUT THE OHIO HOUSING NEEDS ASSESSMENT

Housing is a critical component for building a healthy and prosperous future for Ohioans, however the state faces a number of sustained challenges to providing affordable and accessible housing. As part of our annual planning process, OHFA develops the Ohio Housing Needs Assessment, which uses a wide range of data to identify the scale and scope of Ohio's housing challenges. Additionally, these findings are used to inform the Agency's strategic priorities and serve as a resource for OHFA's Board, staff, and the state at large.

DEFINING APPALACHIAN OHIO

Ohio's Appalachian region covers 32 counties located roughly in the western foothills of the Appalachian Mountains and the Appalachian Plateau, stretching from the Ohio River to Lake Erie. These counties have been designated at the federal level by the Appalachian Regional Commission — created by Congress in 1965 — for the purpose of alleviating poverty and strengthening economic growth in the region. The region was defined broadly to cover as many economically underdeveloped counties as possible, and as a result, it extends beyond what may be commonly thought of as “Appalachia.”



EXECUTIVE SUMMARY

Appalachian Ohio has undergone substantial changes in the past century. The population has been shrinking since before World War II and continues to do so. In the nearly 60 years since Congress established the Appalachian Regional Commission, a decline in resource extraction and manufacturing has limited job opportunities. This has resulted in a region where incomes, health, and economic prosperity have lagged behind the rest of the state.¹



Lower home prices in the region make homeownership more affordable for lower-income homebuyers.

Seven out of every 10 Appalachian heads of household (72%) owned their homes during the 2018 to 2022 period, which was higher than the statewide average of 67%. This is likely due to home prices throughout the region being generally lower than the state median (\$172,783) with Vinton County having the lowest median home price in the state (\$33,448). The median home prices in all but two counties in the region (Clermont and Hocking) were less than three times the median household income in those markets, which is a standard measure of affordability.² This puts homeownership more within reach for many Appalachian homebuyers on fixed incomes.



With more Appalachian homeowners experiencing severe mortgage burden, the threat of foreclosure looms, which puts additional stress on the rental market.

During the 2018 to 2022 period, 8.6% of Appalachian mortgage holders were severely cost-burdened meaning they spent at least half their household incomes on housing, which is higher than the state average (8.1%). This puts homeowners at increased risk of mortgage default and foreclosure, especially since the 2021 expiration of the federal foreclosure moratorium. In 2022, the foreclosure rate for mortgage holders in Appalachian Ohio was 0.5%, which was higher than the state average (0.4%).

¹ <https://insights.som.yale.edu/insights/can-appalachian-ohio-build-new-economy>

² <http://www.demographia.com/dhi.pdf>

Glossary:

Severe cost burden: Households spending at least 50% of income on housing-related costs. For homeowners with a mortgage, this is referred to as “severe mortgage burden.” For renters, this is referred to as “severe rent burden.”

AMI: Area Median Income is the midpoint of a region’s income distribution—half the households in a region earn more than the median and half earn less. Local income limits help identify program eligibility and affordability based on geography.

ELI: Extremely Low-Income, having a household income at or below either the federal poverty guideline or 30% of AMI, whichever is higher.

VLI: Very Low-Income, having a household income at or below 50% of AMI.



While Appalachian Ohioans tend to pay less rent, there are still not enough affordable and available homes for lower-income renters.

Rents in Ohio’s Appalachian region during the 2018 to 2022 period were generally lower than the state median (\$945). Appalachian renters also tend to spend less relative to income. The average share of household income spent on gross rent (20%) was less than the state average (22%). At the same time, there are not enough affordable and available rental units for the region’s lower-income renters. For every 100 extremely low-income renters in Appalachian Ohio, there were only 51 rental units affordable and available to them in 2021.



Many Appalachian households are struggling with home energy costs and access to vital utilities.

With incomes in the region being generally lower than they are for the typical Ohio household, utility costs can be more of a burden for Appalachian households. One in 11 households in the Appalachian region (9%) relied on the Home Energy Assistance Program (HEAP) to help with the costs of certain utilities in 2022 — almost double the state average (4.9%). At the same time, many in the region lack reliable home internet service, which is increasingly necessary for accessing healthcare, government services, and educational and job opportunities. During the 2018 to 2022 period, 18% of Appalachian households lacked a home broadband subscription. Of the 32 Appalachian counties, all but one (Clermont) have more limited access than the state average (13%). Reliable internet access is most lacking in Holmes County, where nearly two in five households have no broadband subscription or computer.



Inadequate housing stock puts the most vulnerable Appalachian families at increased risk of health concerns.

During the 2018 to 2022 period, housing units in the Appalachian region were more likely to have incomplete plumbing (3.7%) or kitchen facilities (4.3%) than Ohio homes in general (2.2% and 3.1%, respectively). Lacking a basic kitchen or adequate plumbing are considered severe housing problems that affect quality of life according to HUD standards. Low-quality housing puts vulnerable groups, including people with disabilities and young children, at heightened risk of health concerns. In the 2018 to 2022 period, one in five adults (21%) in Ohio's Appalachian region were disabled, a significantly higher prevalence of disability than for Ohio adults in general (17%). Between 2013 and 2022, seven out of every 1,000 children born in Appalachian Ohio died before their first birthdays, which is roughly on par with the statewide infant mortality rate. Having safe, stable, quality housing reduces the risk of infant mortality.



As baby boomers age, housing options remain limited for older adults in Appalachian Ohio.

During the 2018 to 2022 period, the median age in Ohio was 40 years. In comparison, Ohio's Appalachian counties had generally older populations with only Athens — home to Ohio University — and Holmes — where there are many large Amish families with children — having a lower median age than the statewide median. Noble County had the highest median age in the state (54). Older adults in Appalachian Ohio are also more likely to live alone. During the same period of 2018 to 2022, one in seven households in the region (14%) housed a single adult age 65 or older, compared to 13% of Ohio households in general. Aging householders living alone face unique challenges when maintaining the costs and upkeep of their homes, especially among those who wish to age in place. As the baby-boom generation ages, Appalachian Ohio's older population will grow, which poses serious challenges to housing and caring for the elderly in the region.



NEXT HOME

OHFA's Next Home program provides incentives for those who are not first-time homebuyers to purchase subsequent homes by offering 30-year fixed-rate mortgages. Available loans include conventional, Federal Housing Administration (FHA), Veterans' Affairs (VA), and U.S. Department of Agriculture – Rural Development (USDA-RD) government loans. Applicants also have the option of coupling this with 2.5% YourChoice! Down Payment Assistance. 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 how to calculate closing costs, what to expect from a home inspection, and the general timeline for completing documents.

OHFA has assisted over 130 homebuyers across Appalachian Ohio through this program since 2018.

For more information about the Next Home program, visit OHFA's website at <https://myohiohome.org/nexthome.aspx>.

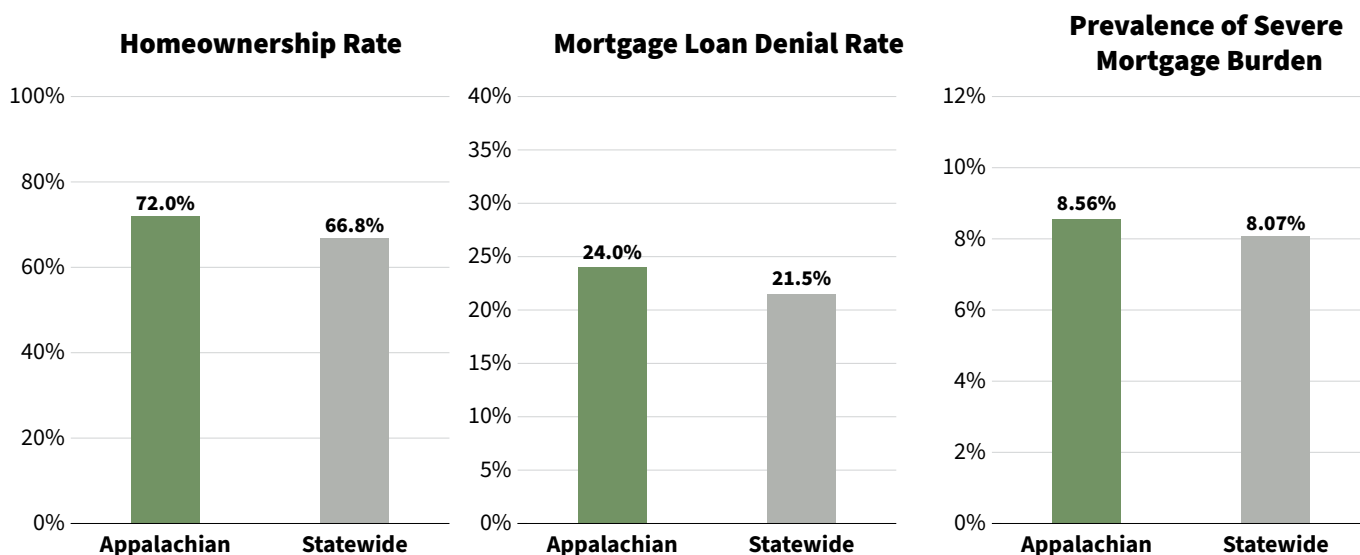
HOMEOWNERSHIP

This section looks at homeownership rates, homebuying, and how homeowners are balancing housing costs in Appalachian Ohio. The strength of the housing market can provide insight into how the supply and demand for housing may create challenges to realizing and maintaining the dream of owning a home.

SECTION HIGHLIGHTS

- Of Appalachian Ohio heads of household, 72% owned their homes during the 2018 to 2022 period, which was higher than the statewide average of 66.8%.
- Potential homebuyers in Appalachian Ohio were more likely to be denied on their mortgage loan applications in 2022 than the statewide average (24% compared to 21.5%)
- During the 2018 to 2022 period, 8.56% of Appalachian mortgage holders were severely cost-burdened, meaning they spent at least half their household incomes on housing, which is higher than the state average (8.07%). This puts them at risk of foreclosure.
- Home prices in Ohio's Appalachian region in 2022 were generally lower than the state median (\$172,783), except in Clermont, Holmes, and Hocking counties. The median home price in Hocking County (\$180,904) — with its growing number of commuters and proximity to Columbus — was five times higher than the median home price of its more remote neighbor to the south, Vinton County (\$33,448).

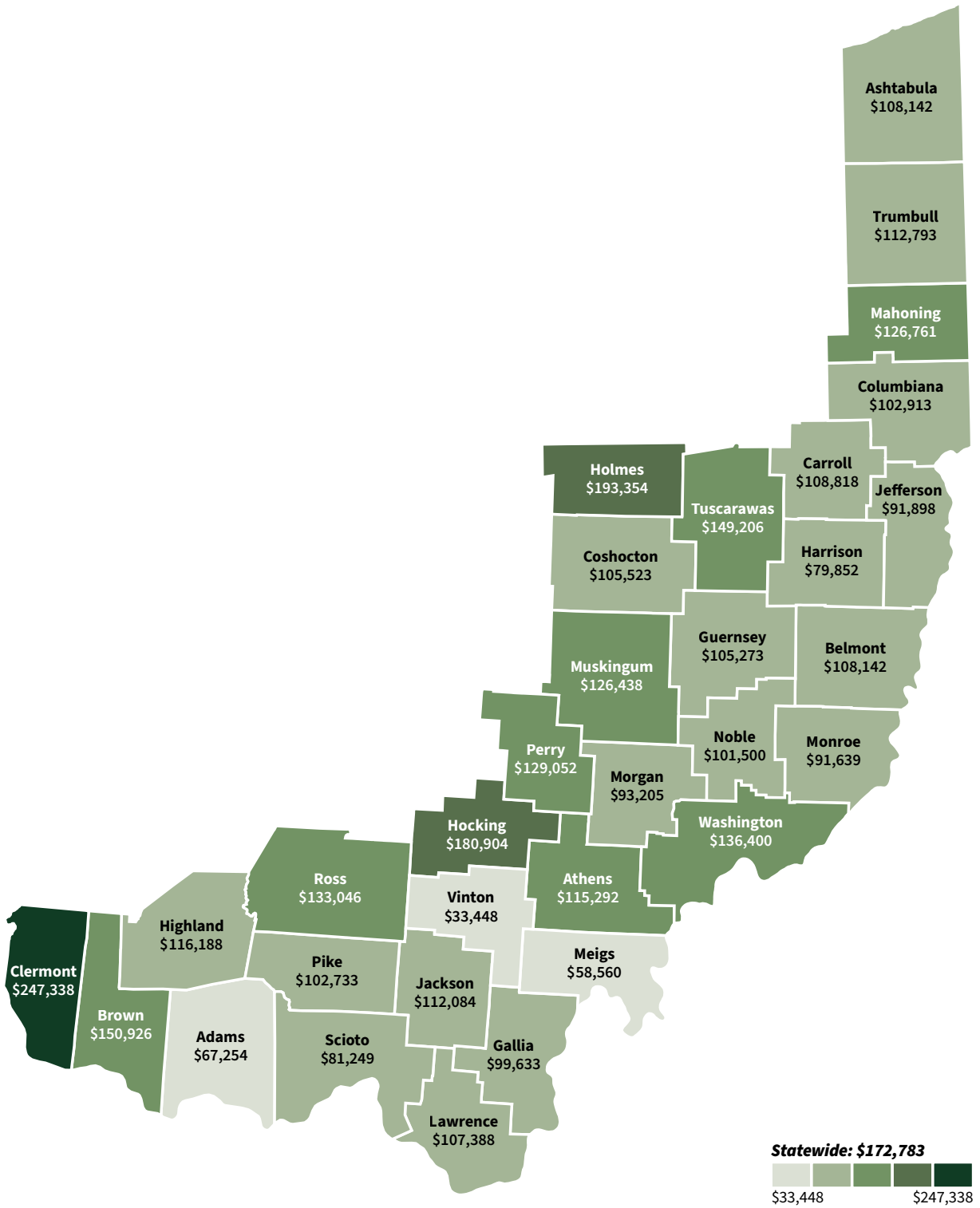
How Appalachian Ohio Compares



Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25003, B25091; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2022 loan applications)

Notes: Mortgage loan denial rate is the percentage of total mortgage loan applications denied by lenders. Applications include pre-approval 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% of its incomes on homeowner costs or having no income.

Median Home Price by County



Source: Real Estate Analytics Suite, CoreLogic (based on 2022 sales)

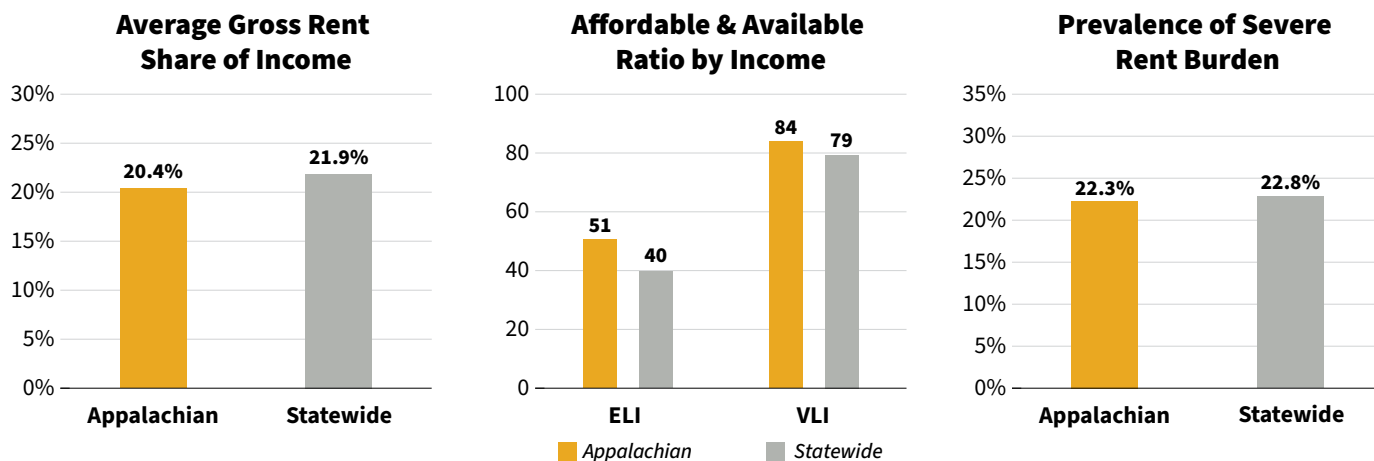
RENTAL HOUSING

This section focuses on how Appalachian Ohio's renters balance housing costs relative to income. When renters spend more than 30% of their incomes on housing, they risk being unable to afford other necessities, such as food and healthcare. When they spend more than half their incomes on rent and other housing costs, they find themselves at risk of eviction and homelessness. Rent burden places householders in a precarious position in which any unexpected cost, such as a car repair, can make their housing unstable.

SECTION HIGHLIGHTS

- Appalachian renters tend to spend less relative to income. The average share of household income spent on gross rent (20.4%) during the 2018 to 2022 period was less than the state average (21.9%).
- For every 100 extremely low-income (ELI) renters in Appalachian Ohio, there were only 51 rental units affordable and available to them in 2021 — however, this was better than the state average (40).
- During the 2018 to 2022 period, 22.3% of Appalachian renters were severely cost-burdened (i.e., they spent at least half their household income on rent) — roughly on par with the state average (22.8%).
- Rents in Ohio's Appalachian region were generally lower than the state median (\$945), except in Clermont County where the median gross rent was \$984.

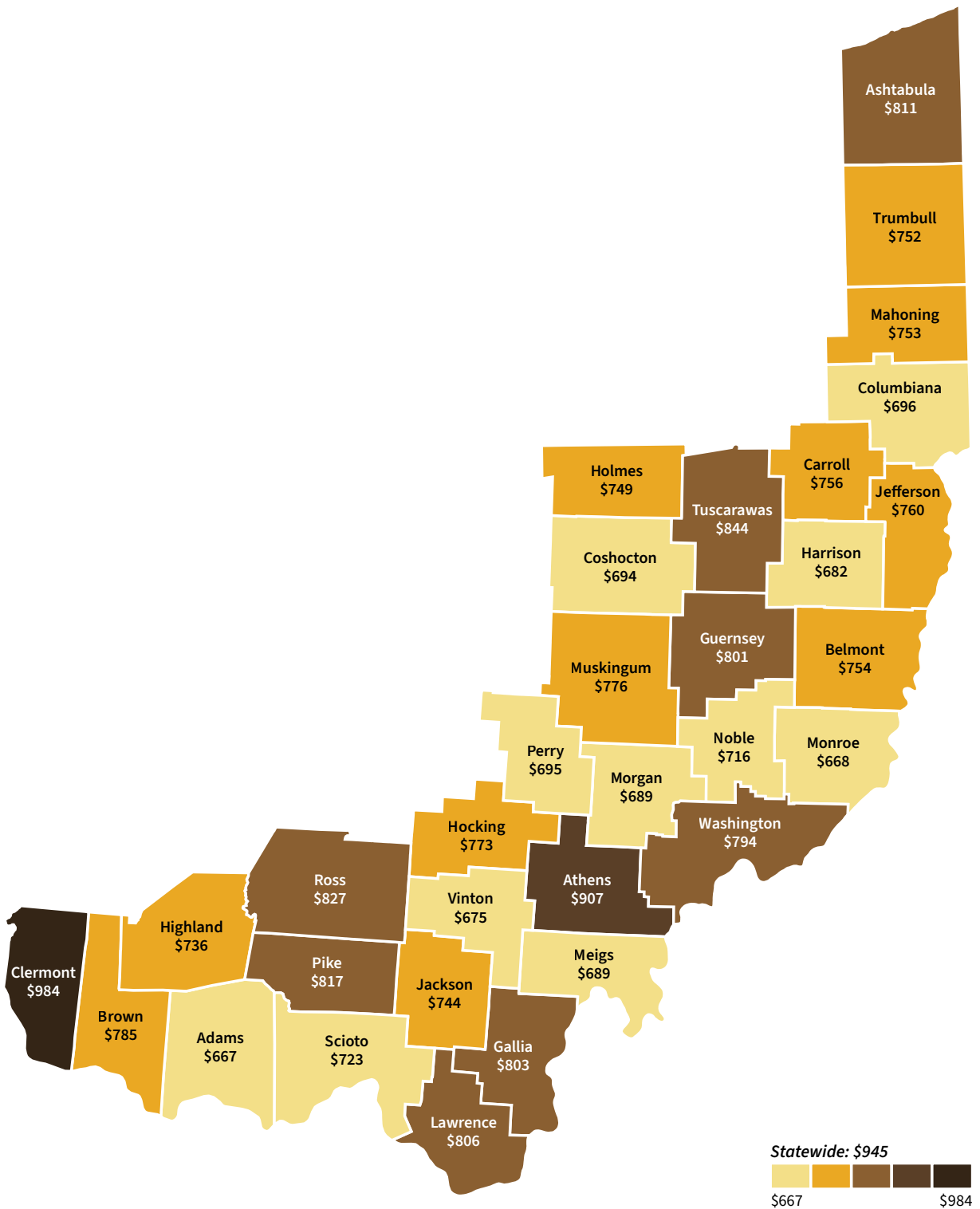
How Appalachian Ohio Compares



Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25065, B25070, B25106, B25120; National Low Income Housing Coalition (public data request, based on the 2021 ACS Public Use Microdata Sample)

Notes: Gross rent includes the average monthly costs of utilities e.g., electricity, natural gas, water, sewer, heating fuels). Extremely low-income (ELI) is defined as those households with incomes at or below the federal poverty level or 30% of area median income, whichever is greater. Very low-income (VLI) is defined as those households with incomes at or below 50% of area median income, including ELI households. Affordability is based on the common standard that households should not spend more than 30% of their incomes on housing. Rental units are both "affordable and available" to renters in a specific income group if the gross rents meet the 30% affordability threshold, and the units are either available for rent or occupied by households with incomes at or below a defined income level. Regional estimates are 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. Severe rent burden is defined as a renter household spending at least 50% of its incomes on gross rent or having no income.

Median Monthly Gross Rent by County



Source: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B25064

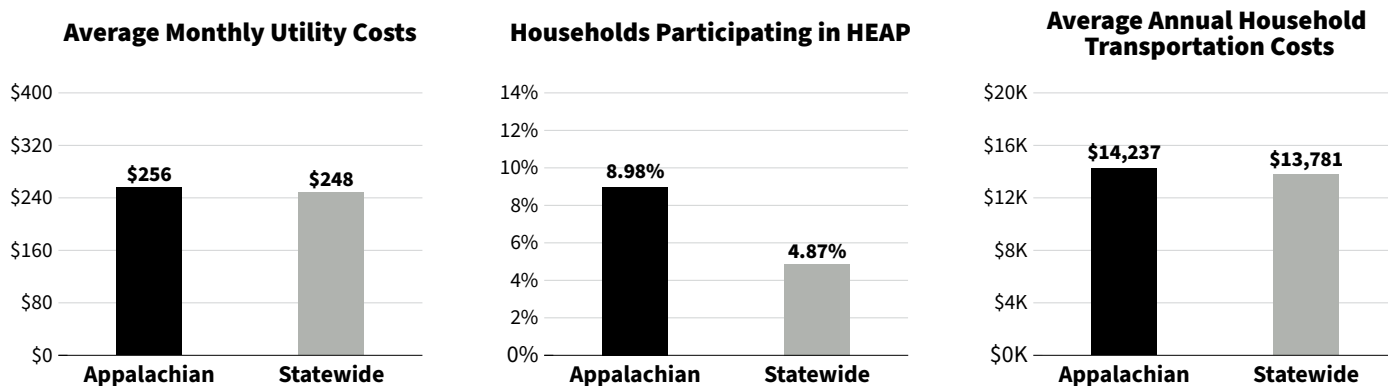
UTILITIES & TRANSPORTATION

This section looks at the use of home energy and utilities, including increasingly vital broadband internet access, and how utility and transportation costs affect household budgets. Many Appalachian Ohioans struggle to afford their monthly utility bills or the expenses associated with having to own a car. These additional costs beyond rent or mortgage payments can make some places in Appalachia less affordable to call home.

SECTION HIGHLIGHTS

- The monthly utility costs for an average Appalachian household (\$256) in 2022 were slightly higher than the state average (\$248).
- With incomes in the region being generally lower than they are for the typical Ohio household, utility costs can be more of a burden for Appalachian households. One in 11 households in the Appalachian region (8.98%) relied on the Home Energy Assistance Program (HEAP) to help with the cost of certain utilities in 2022 — almost double the state average (4.87%).
- From 2015 to 2019, the typical household in Appalachian Ohio spent \$14,237 a year — or \$1,186 a month — on transportation costs, which were mostly from car ownership. This was more than the average Ohio household (\$13,781).
- During the 2018 to 2022 period, 18.2% of Appalachian households lacked a home broadband subscription, which limited access to reliable internet service. Of the 32 Appalachian counties, all but one (Clermont) have more limited access than the state average (13.3%). Reliable internet access is most lacking in Holmes County, where nearly two in five households have no broadband subscription or computer.

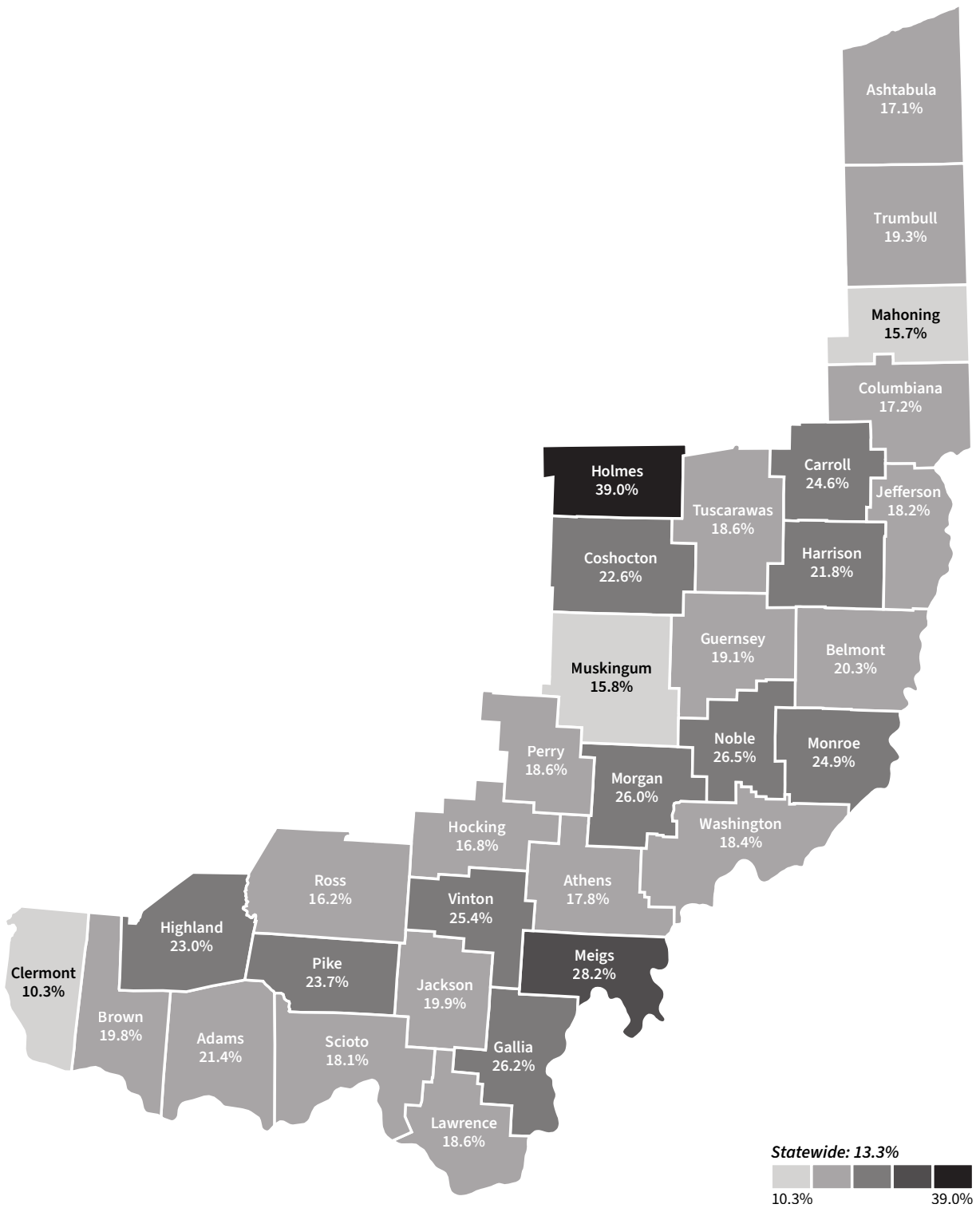
How Appalachian Ohio Compares



Sources: IPUMS USA, University of Minnesota (based on the 2022 American Community Survey Public Use Microdata Sample); 2022 Home Energy Assistance Program (HEAP) data, Ohio Department of Development (public data request); H+T® Affordability Index, Center for Neighborhood Technology (based on 2015–2019 data)

Notes: The H+T® Affordability Index combines the average housing and transportation costs as a share of household incomes. Housing costs are based on "selected monthly owner costs" and gross rents from 2015–2019 American Community Survey (ACS) Five-Year Estimates. These are averaged and weighted by tenure. Transportation costs are defined as the sum of auto ownership costs, auto use costs, and transit costs. These are averaged and weighted by auto ownership, auto use, and transit use. Auto ownership and transit use are also derived from 2015–2019 ACS Five-Year Estimates; auto use is derived from a place-based model of vehicle miles traveled; auto ownership and auto use costs are derived from the 2019 Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics; and transit use costs are derived from 2019 National Transit Database from the Federal Transportation Administration. Costs and incomes are based on a "Regional Typical Household," assuming area median household income, average household size for a region, and average number of commuters per household for a region. Regional estimates of IPUMS USA data are calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to "crosswalk" data from Public Use Microdata Areas (PUMAs) to counties.

Share of Households Without Broadband by County



Source: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B28003

HOUSING INSECURITY

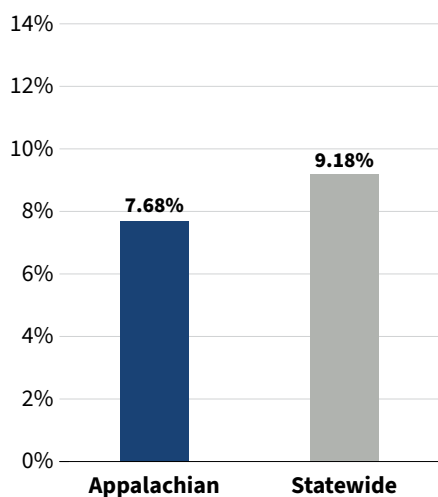
This section focuses on the population at risk of losing their homes or experiencing homelessness. Data on those who are housing insecure are difficult to find, particularly for those forced to live with friends or family for short periods of time. Thus, many of the numbers in this section are likely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

SECTION HIGHLIGHTS

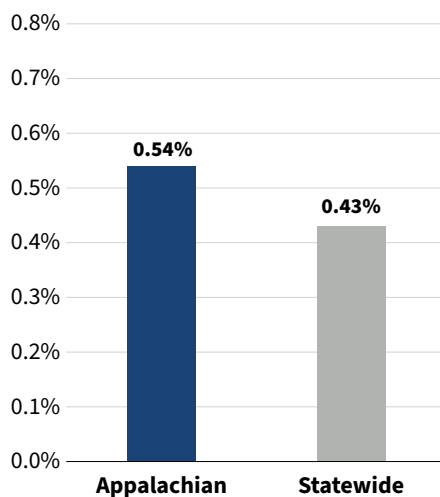
- In 2022, one in 13 Appalachian Ohioans (7.68%) lived in a household that spent at least half its income on housing, which put them at risk of foreclosure or eviction.
- The foreclosure rate for mortgage holders in Appalachian Ohio in 2022 was 0.54% — higher than the state average (0.43%).
- At the same time, the eviction filing rate (4.18%) was considerably lower for Appalachian renters than the statewide rate (6.41%).
- During the 2022–2023 school year, at least 4,652 K–12 students in Appalachian Ohio’s public and community schools lacked a fixed, regular, and adequate nighttime residence. The prevalence of student homelessness was highest in Monroe, Ross, and Highland counties.

How Appalachian Ohio Compares

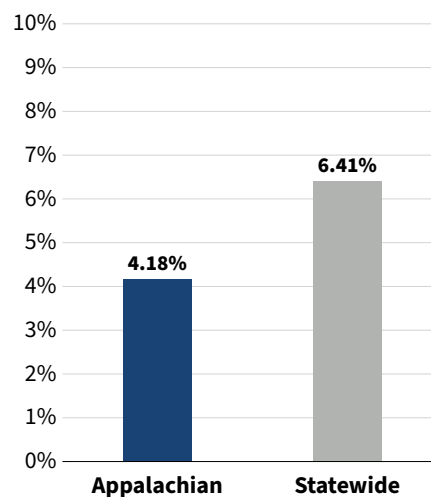
Share of Population in Severely Cost-Burdened Housing



Foreclosure Rate



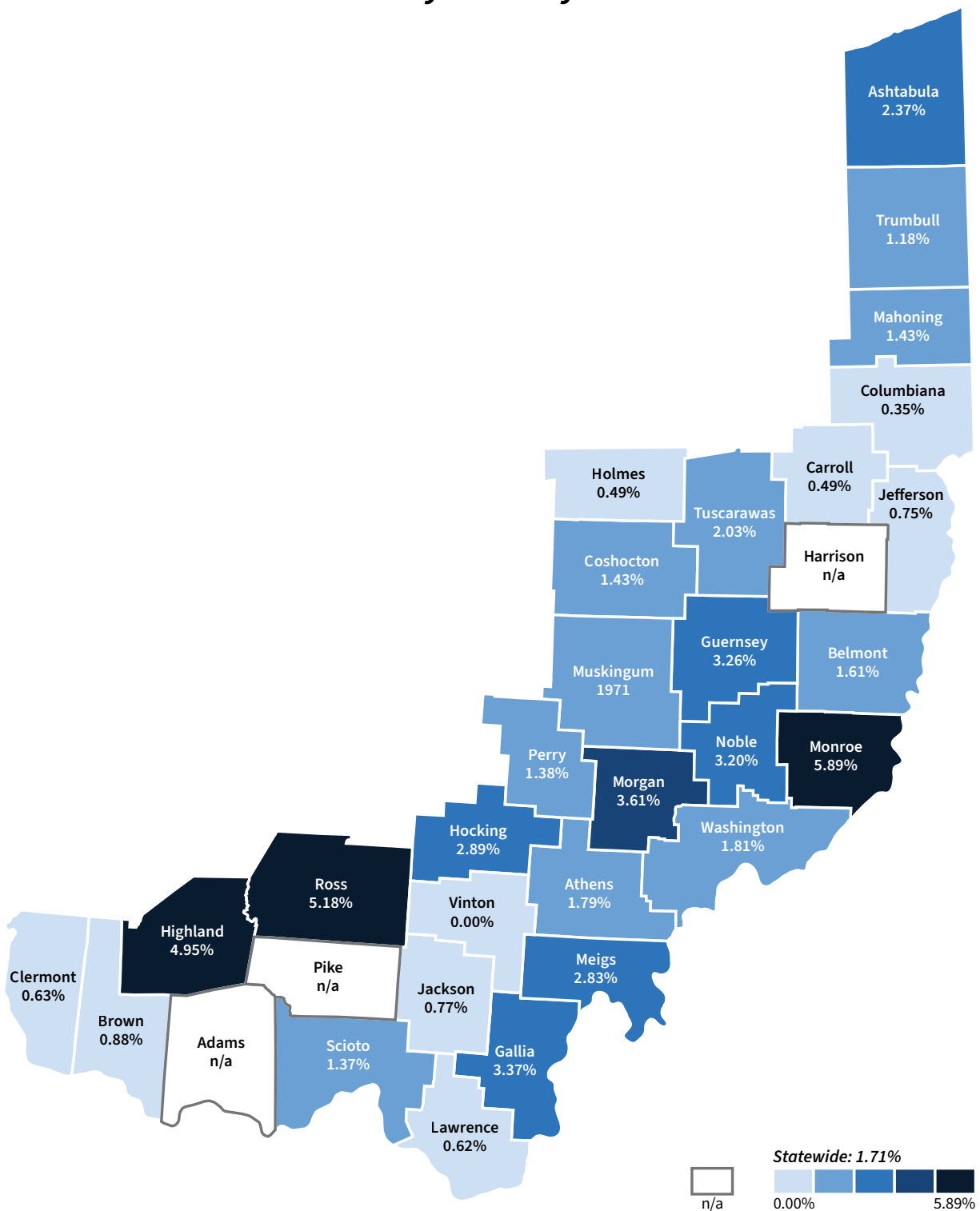
Eviction Filing Rate



Sources: Real Estate Analytics Suite, CoreLogic (based on 2022 data); State of Ohio Court Statistics, Supreme Court of Ohio (based on 2022 data); 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B25003; IPUMS USA, University of Minnesota (based on the 2022 ACS Public Use Microdata Sample)

Notes: 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. Regional estimates of IPUMS USA data are 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.

Share of Students Experiencing Homelessness by County



Source: Ohio Department of Education and Workforce (public data request, based on 2022–2023 school year data)

Notes: Students meet the McKinney-Vento definition of homeless when they lack fixed, regular, adequate nighttime residences. Students who are sharing the housing of another person (“doubled up”) due to loss of housing, economic hardship, or similar reasons 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 counts. Students may be double counted across typologies if they moved during the school year; however, statewide numbers represent unduplicated totals. If there were fewer than 10 students flagged as “homeless” in a county, it is marked “n/a.”

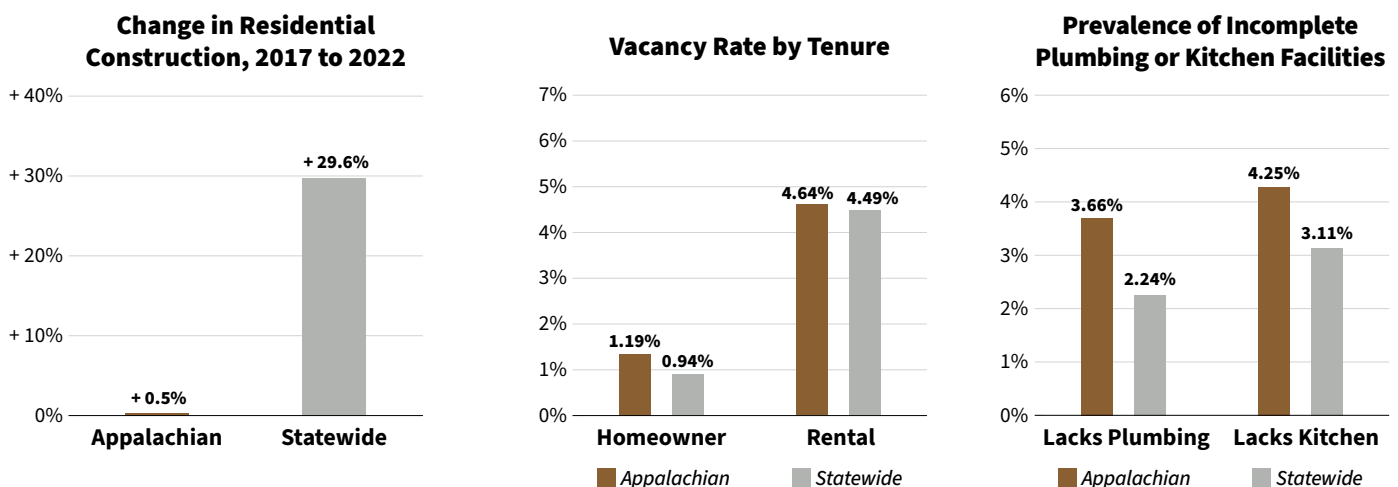
HOUSING STOCK

This section focuses on the age and quality of housing within Appalachian Ohio as well as new home construction and housing vacancies. Slow growth in residential construction and historically low housing vacancy rates create obstacles and limited housing options for prospective homebuyers and renters on fixed incomes.

SECTION HIGHLIGHTS

- From 2017 to 2022, new residential construction in Appalachian Ohio barely increased (+0.5%) compared to 29.6% growth in production statewide.
- During the 2018 to 2022 period, the homeowner vacancy rate in Ohio’s Appalachian region (1.19%) was slightly higher than the state average (0.94%), which implies a better housing market for potential buyers. Meanwhile, the rental vacancy rate in the region (4.64%) was more on par with the statewide rate (4.49%).
- Housing units in the Appalachian region were more likely to have incomplete plumbing (3.66%) or kitchen facilities (4.25%) than Ohio homes in general (2.24% and 3.11% respectively). Lacking a basic kitchen or adequate plumbing are considered severe housing problems that affect quality of life according to HUD standards.
- The median year of construction for housing units in Ohio was 1970. In comparison, much of Appalachian Ohio’s housing stock was relatively new. Housing stock tended to be older in the northeastern counties with Jefferson County having the oldest housing stock in the region — half the homes there were built before 1958. Meanwhile, homes in the southwestern part of the region tended to be newer.

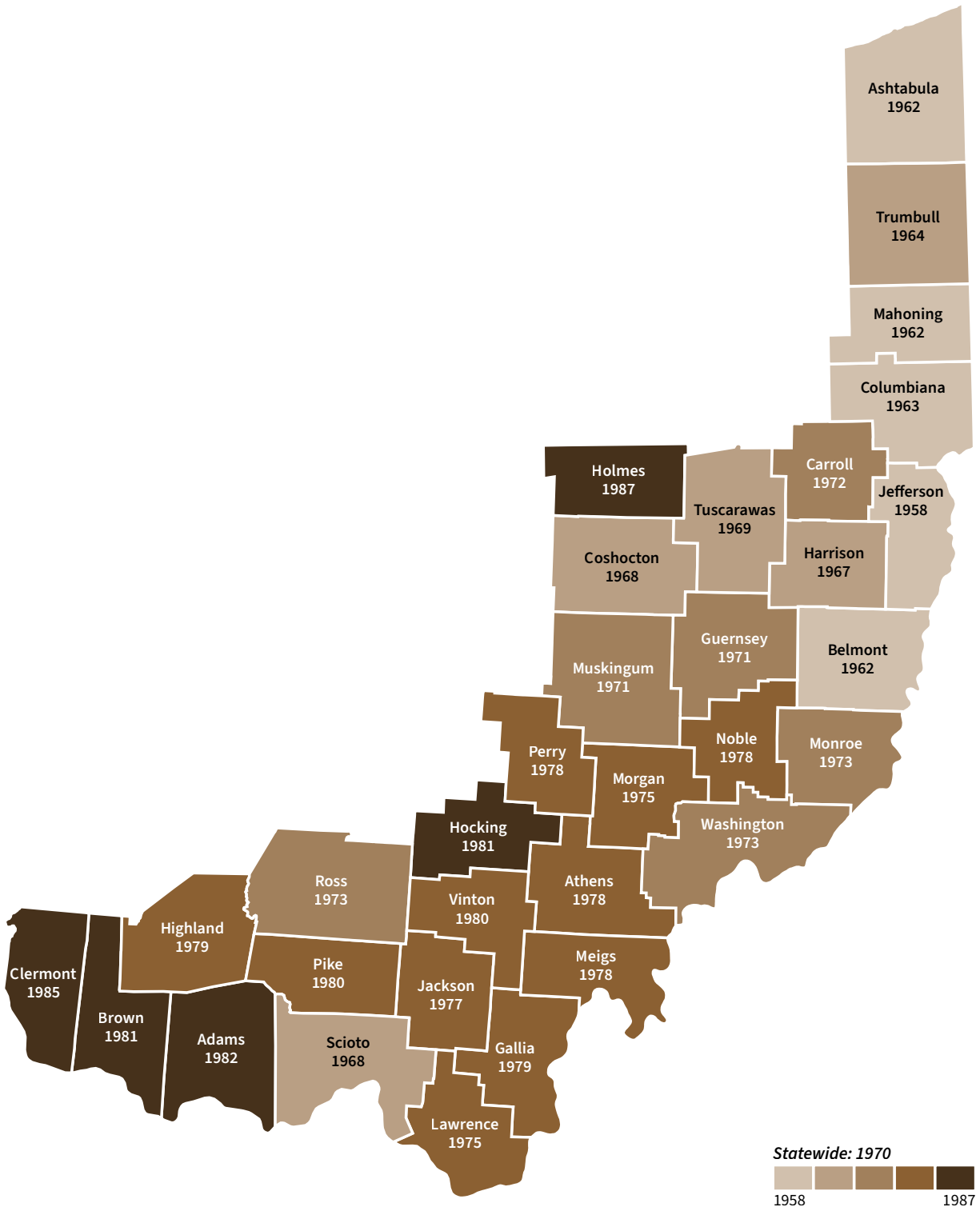
How Appalachian Ohio Compares



Sources: Building Permits Survey, U.S. Census Bureau; 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25003, B25004, B25047, B25051

Notes: Data on new housing units authorized for construction are limited to privately-owned homes.

Median Year Structure Built by County



Source: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B25035

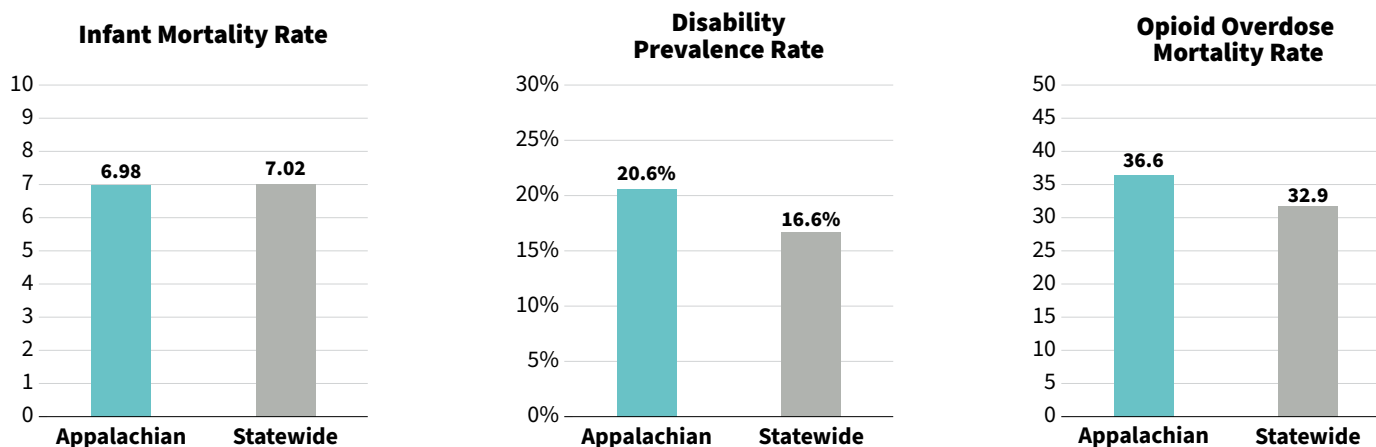
HEALTH

This section focuses on the housing challenges of vulnerable Appalachian Ohioans with high-risk medical conditions as well as the ways in which housing insecurity, quality, and safety are important social determinants of health and wellbeing. Older inadequate homes present serious health challenges for Appalachian Ohio's families — particularly those with young children, who are especially at risk of lead-based paint hazard — and individuals with disabilities who require accessible housing.

SECTION HIGHLIGHTS

- Between 2013 and 2022, about seven (6.98) out of every 1,000 children born in Appalachian Ohio died before their first birthday, which is roughly on par with the statewide infant mortality rate (7.02). Having unsafe, low-quality, or inconsistent housing puts the youngest children at greater risk of death.
- In the 2018 to 2022 period, one in five adults (20.6%) in Ohio's Appalachian region were disabled — a significantly higher prevalence of disability than for Ohio's adults in general (16.6%).
- From 2013 to 2022, there were 36.6 deaths resulting from unintentional opioid overdoses for every 100,000 people in Appalachian Ohio, which is higher than the statewide rate (32.9).
- Appalachian Ohioans are generally more vulnerable to disasters or disease outbreaks than the average Ohio household. In 2020, Adams County had the highest Social Vulnerability Index score in the state (1.000), which means residents were the most susceptible to the potential negative effects caused by external stresses on human health, such as a natural disaster, man-made ecological catastrophe, or pandemic.

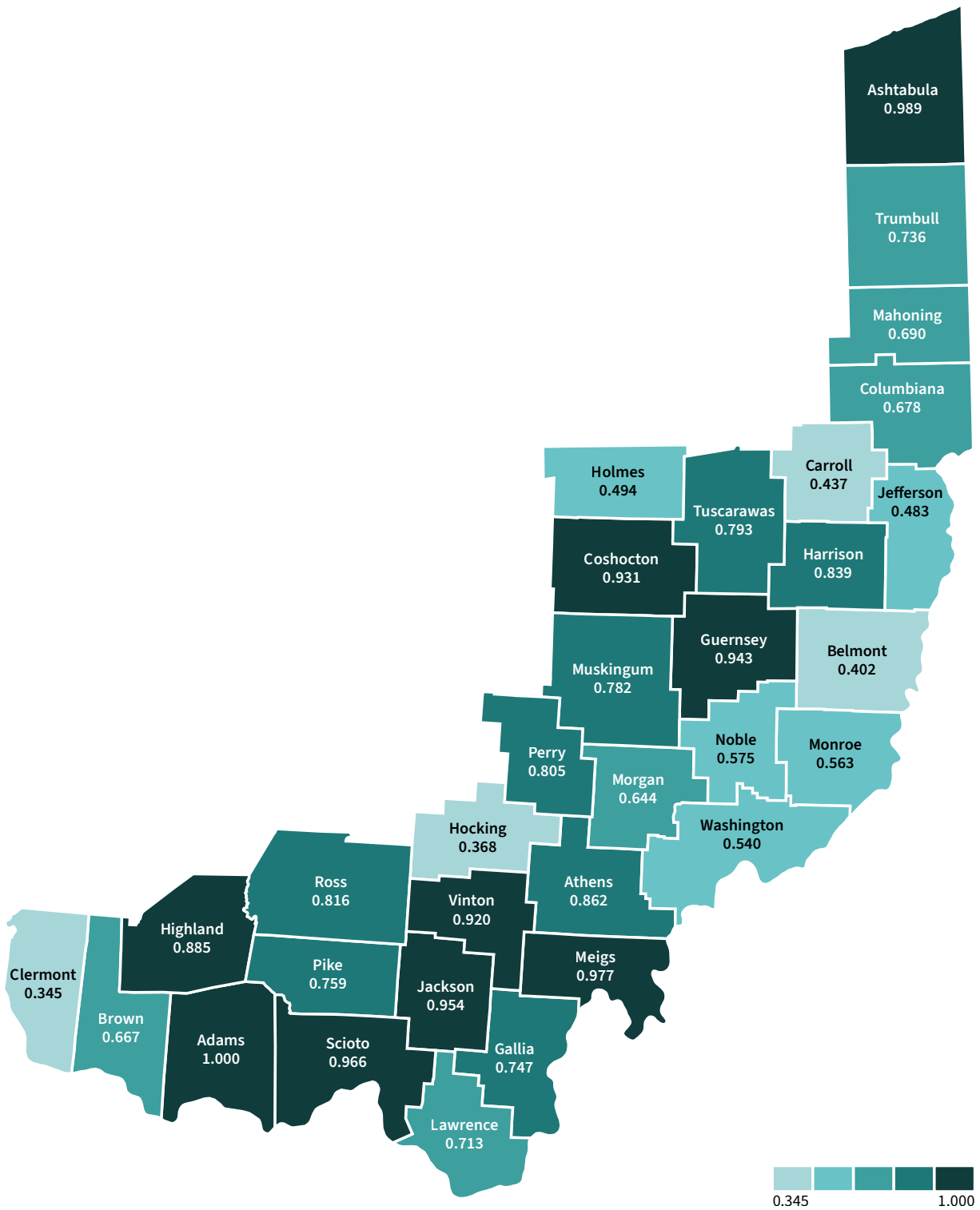
How Appalachian Ohio Compares



Sources: Ohio Public Health Data Warehouse, Ohio Department of Health (based on cumulative data from 2013 to 2022); 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B18101

Notes: The infant mortality rate is the number of infant deaths (before first birthdays) per 1,000 live births in the year prior. Disability status is defined as having serious difficulty with hearing, vision, cognition, ambulation, self-care (e.g., bathing and dressing), or independent living (e.g., performing errands, such as shopping). Opioids include the illegal drug heroin, the synthetic drug fentanyl, and pain medications available legally by prescription, such as oxycodone, hydrocodone, codeine, and morphine. Only unintentional overdose deaths are counted. The mortality rate is the number of deaths per 100,000 population and is a crude rate (i.e., not age-adjusted).

Social Vulnerability Index by County



Source: 2020 Social Vulnerability Index, Centers for Disease Control and Prevention (CDC)

Notes: The Social Vulnerability Index is a percentile ranking of counties or census tracts that describes the social vulnerability of a community. Social vulnerability is defined as the degree to which a community exhibits certain social conditions that may affect that community's ability to prevent human suffering and financial loss in the event of a hazardous event, such as a natural disaster, man-made ecological catastrophe, or disease outbreak. Social conditions used in this model include socioeconomic status, household composition, disability, minority status, English language ability, lack of personal vehicle, housing type, and overcrowding. Possible scores range from 0 (lowest vulnerability) to 1 (highest vulnerability).

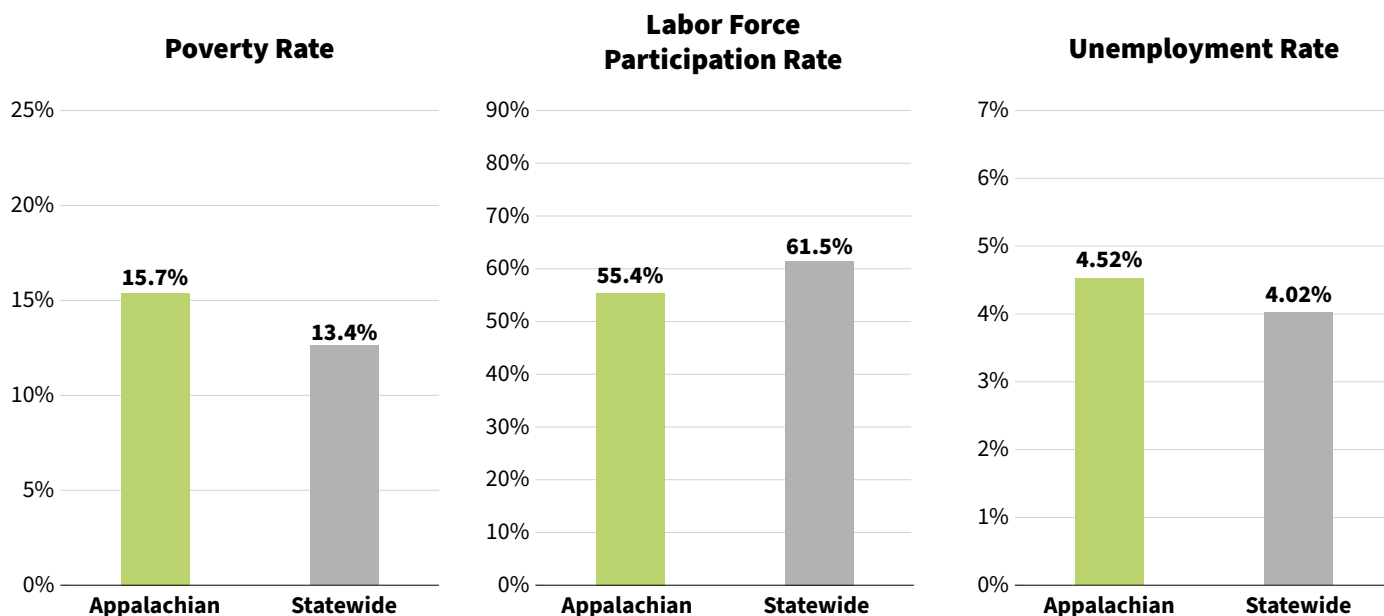
INCOME & LABOR

This section gives information on Appalachian Ohio's economic indicators, such as poverty rates, income levels, and unemployment rates. These metrics provide important context on the ability for Ohioans across the Appalachian region to afford housing.

SECTION HIGHLIGHTS

- In 2022, 15.7% of Appalachian Ohioans lived below the federal poverty level, which represented a higher poverty rate than the state average (13.4%).
- Only 55.4% of the civilian working age population in the Appalachian region had a job or were actively looking for work. This labor force participation rate is lower than the state average (61.5%).
- Of those in the Appalachian labor force, 4.52% were unemployed compared to a statewide unemployment rate of 4.02%.
- Household incomes in Ohio's Appalachian region in the 2018 to 2022 period were generally lower than the state median (\$65,786), except in Clermont and Holmes counties. The median household income in Meigs County (\$46,393) was the lowest in the region.

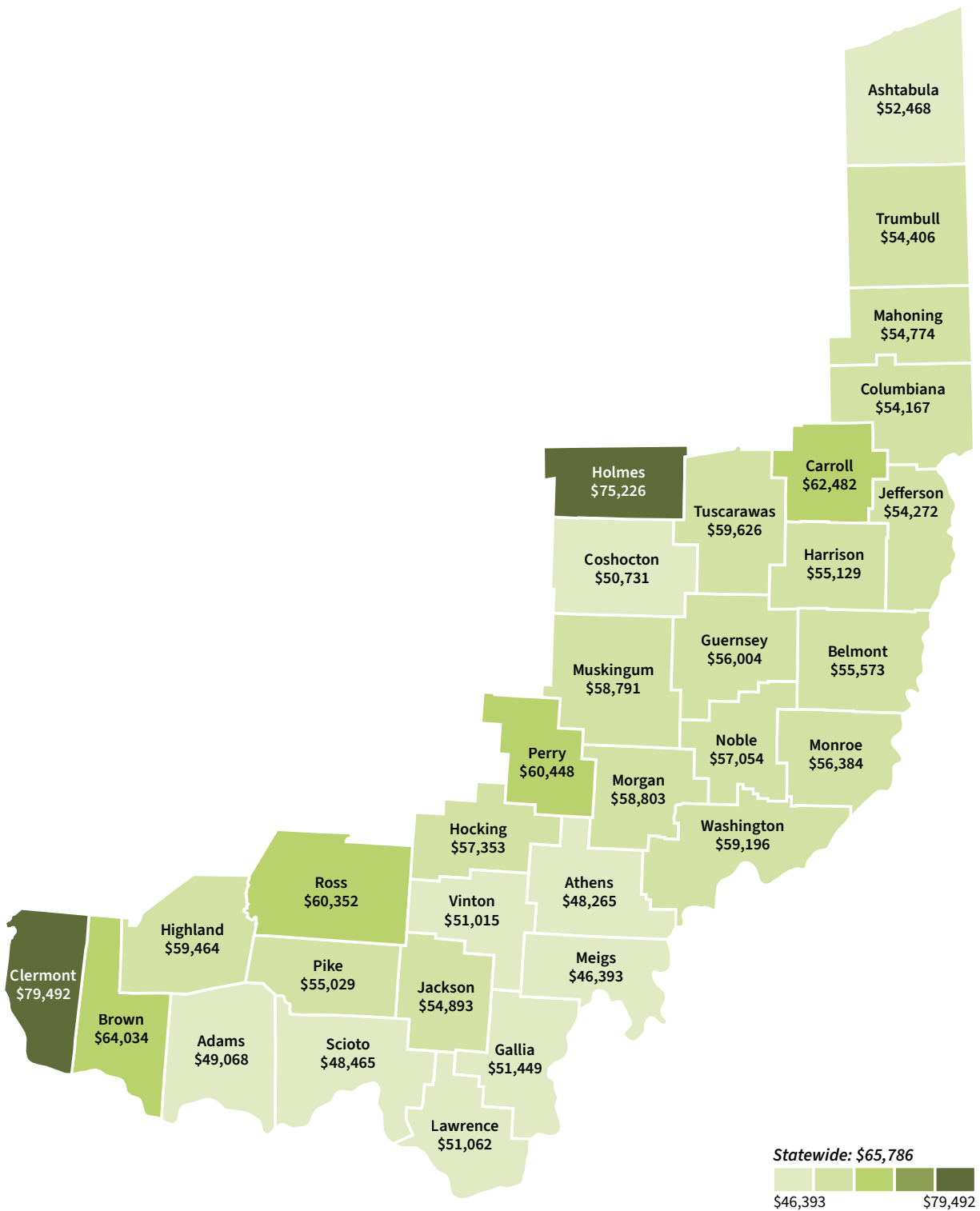
How Appalachian Ohio Compares



Sources: 2022 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; Local Area Unemployment Estimates, U.S. Bureau of Labor Statistics (based on 2022 annual averages); 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25047, B25051

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

Median Household Income by County



Source: 2022 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

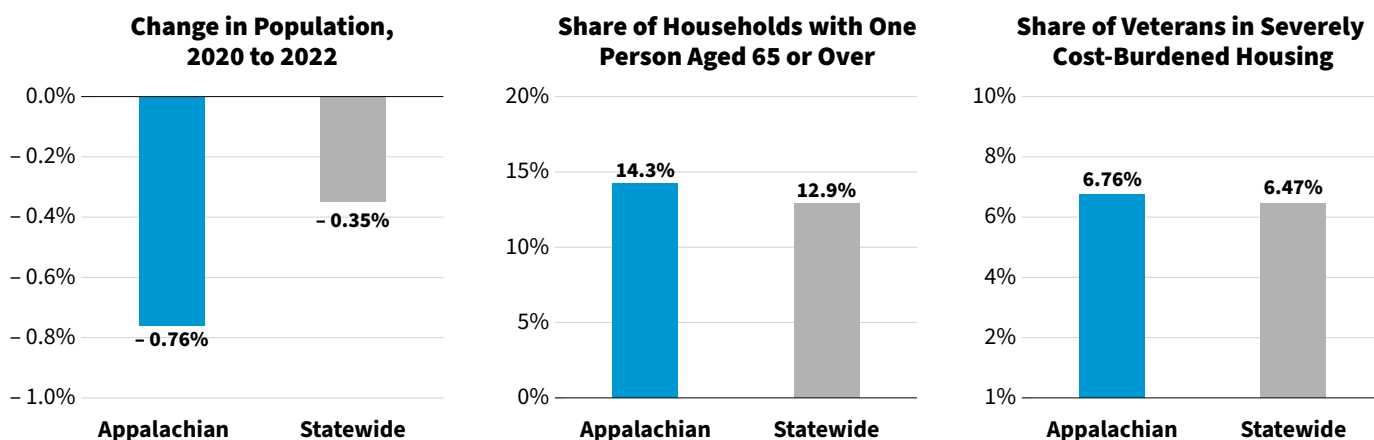
DEMOGRAPHICS

This section details the general population trends within Appalachian Ohio as well as segments of the population that are at particular risk for housing insecurity or other challenges. Population changes shape the demand for housing and provide insight into what types of housing are most needed.

SECTION HIGHLIGHTS

- From 2020 to 2022, Appalachian Ohio’s population declined by 0.76%, a faster rate of loss than the state in general (0.35%) over that period.
- Older adults in Appalachian Ohio are more likely to live alone. During the 2018 to 2022 period, one in seven households in the region (14.3%) housed a single adult aged 65 or older compared to 12.9% of Ohio households in general. Aging householders living alone face unique challenges when maintaining the cost and upkeep of their homes, especially among those who wish to age in place.
- Appalachian Ohio’s veterans are more likely to be housing insecure than Ohio veterans in general. In 2022, 6.76% of veterans in the region lived in severely cost-burdened housing, which put them at risk of losing their homes to foreclosure or eviction.
- During the 2018 to 2022 period, the median age in Ohio was 40. In comparison, Ohio’s Appalachian counties had generally older populations with only Athens — home to Ohio University — and Holmes — where there are many large Amish families with children — counties having lower median ages than the statewide median. Noble County had the highest median age in the state (54).

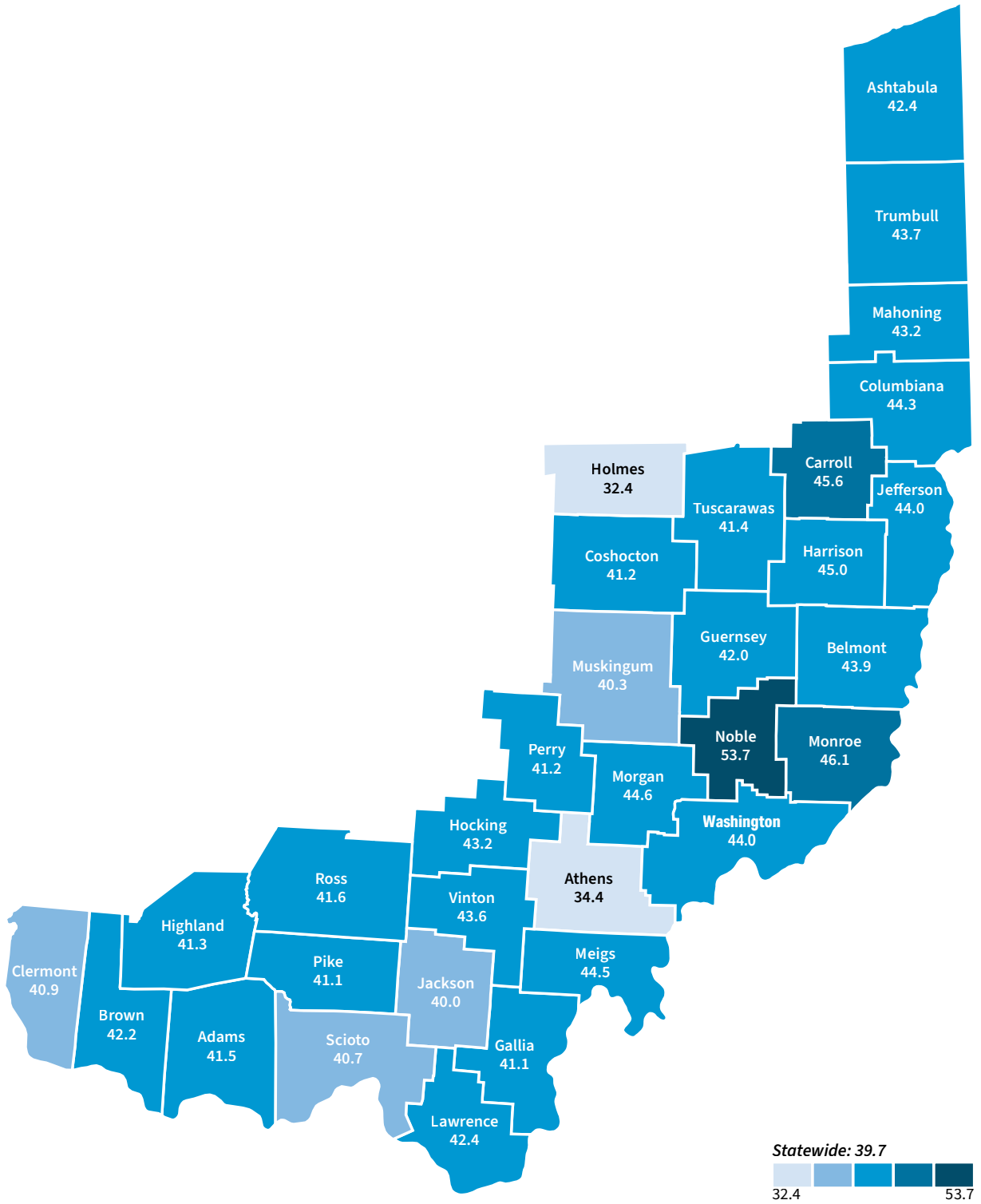
How Appalachian Ohio Compares



Sources: Population and Housing Estimates, U.S. Census Bureau; 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B11007; IPUMS USA, University of Minnesota (based on the 2022 ACS Public Use Microdata Sample)

Notes: Regional estimates of IPUMS USA data are 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.

Median Age by County



Source: 2022 Population and Housing Estimates, U.S. Census Bureau



SANDSTONE APARTMENTS

The Plains | Athens County

Property Details:

Developer: Frontier Community Services

Funding Type: Low-Income Housing Tax Credit; HOME Investment Partnerships Program; Housing Development Loan program

Funding Amount: \$826,700 in 9% LIHTCs over 10 years; \$601,000 in HOME funds; \$1,500,000 in HDLs

Population Served: Families

Sandstone Apartments is a 50-unit, new construction development that contains a mixture of two-, three-, and four-bedroom units for families. Funding provided by OHFA enabled the owner to construct 12 ranch-style buildings with attached garages along the main corridor in The Plains, Athens County.

Site amenities include green space, a community garden, children's playground, and shelter house with grills and picnic tables. Community spaces include a community room, kitchen, laundry, exercise room and lending library. Unit features include Energy Star appliances, safety features, ample storage space, and washer/dryer hookups. Universal design and green building standards were incorporated into the development.

APPENDIX

	Adams	Ashtabula	Athens	Belmont	Brown	Carroll
Homeownership						
Total owner-occupied households, 2022	7,271	28,278	13,698	19,357	12,647	8,695
Homeownership rate, 2022	71.5%	73.4%	60.7%	74.5%	74.6%	76.6%
Average monthly median home sales price, 2022	\$67,254	\$108,142	\$134,275	\$108,142	\$150,926	\$108,818
Mortgage loan applications denied, 2022	183	838	186	393	426	191
Mortgage loan denial rate, 2022	23.8%	27.5%	21.9%	23.5%	23.8%	20.9%
Severely cost-burdened mortgage holders, 2022	440	1,529	551	525	381	310
Prevalence of severe mortgage burden, 2022	11.85%	10.09%	8.55%	5.73%	5.04%	6.34%
Rental Housing						
Total renter-occupied households, 2022	2,904	10,271	8,884	6,617	4,311	2,660
Median monthly gross rent, 2022	\$667	\$811	\$907	\$754	\$785	\$756
Avg. gross rent share of household income, 2022	18.4%	24.2%	27.5%	16.6%	17.1%	17.1%
Severely cost-burdened renters, 2022	526	2,764	3,351	1,168	768	370
Prevalence of severe rent burden, 2022	18.1%	26.9%	37.7%	17.7%	17.8%	13.9%
Utilities & Transportation						
Households participating in HEAP, 2022	2,091	4,214	2,352	2,038	1,272	738
Share of households participating in HEAP, 2022	20.6%	11.0%	10.5%	8.0%	7.5%	6.5%
Households without broadband internet, 2022	2,176	6,600	4,014	5,282	3,363	2,792
Share of households without broadband, 2022	21.4%	17.1%	17.8%	20.3%	19.8%	24.6%
Avg. annual household transport. costs, 2019	\$14,324	\$13,919	\$13,116	\$14,377	\$15,705	\$15,537
Housing Insecurity						
Foreclosures, 2022	130	661	166	235	373	109
Average monthly foreclosure rate, 2022	0.72%	0.72%	0.44%	0.51%	0.85%	0.44%
Eviction filings, 2022	127	413	227	242	149	44
Eviction filing rate, 2022	4.37%	4.02%	2.56%	3.66%	3.46%	1.65%
Students experiencing homelessness, 2022/23	S	311	132	147	64	15
Homeless share of K-12 enrollment, 2023/23	S	2.37%	1.79%	1.61%	0.88%	0.49%
Housing Stock						
New housing units constructed, 2017	10	102	26	6	71	0
New housing units constructed, 2022	30	161	90	10	118	1
Change in residential construction, 2017 to 2022	+ 200.0%	+ 57.8%	+ 246.2%	+ 66.7%	+ 66.2%	n/a
Median year structure built, 2022	1982	1962	1978	1962	1981	1972
Vacant housing units for sale, 2022	192	399	258	304	33	72
Homeowner vacancy rate, 2022	2.55%	1.38%	1.85%	1.51%	0.26%	0.81%
Vacant housing units for rent, 2022	93	570	627	1,097	51	87
Rental vacancy rate, 2022	3.10%	5.20%	6.46%	14.08%	1.17%	3.15%
Housing units lacking plumbing facilities, 2022	807	2,307	999	1,595	580	677
Share of housing units lacking plumbing, 2022	6.35%	4.98%	3.78%	5.04%	2.99%	5.05%
Housing units lacking kitchen facilities, 2022	587	2,521	1,004	1,654	789	535
Share of housing units lacking kitchen, 2022	4.62%	5.45%	3.80%	5.23%	4.07%	3.99%
Health						
Infant deaths, 2013 to 2022	25	76	36	44	41	16
Infant mortality rate per 1K live births, 2013–22	7.42	6.95	7.02	6.74	8.43	S
Noninstitutionalized adults with a disability, 2022	5,892	14,611	9,807	9,424	6,850	4,374
Disability prevalence rate, 2022	28.5%	19.9%	19.0%	18.6%	20.6%	20.8%
Overdose deaths involving opioids, 2018–2022	49	125	78	75	95	15
Opioid mortality rate per 100K, 2018–22	40.9	29.0	28.7	25.6	48.6	12.3
Social Vulnerability Index, 2020	1.000	0.989	0.862	0.402	0.667	0.437
Income & Labor						
Median household income, 2022	\$49,068	\$52,468	\$48,265	\$55,573	\$64,034	\$62,482
Poverty estimate, 2022	5,354	16,280	11,625	10,591	7,019	3,055
Poverty rate, 2022	19.8%	17.4%	21.6%	17.2%	16.3%	11.6%
Civilian labor force, 2022	10,960	42,977	26,150	27,182	19,528	12,588
Labor force participation rate, 2022	51.1%	56.6%	49.6%	52.0%	56.8%	58.1%
Unemployment estimate, 2022	589	1,894	1,254	1,401	880	542
Unemployment rate, 2022	5.37%	4.41%	4.80%	5.15%	4.51%	4.31%
Demographics						
Population, 2020	27,440	97,516	62,371	66,283	43,671	26,697
Population, 2022	27,420	97,014	58,979	65,509	43,680	26,659
Change in population, 2020 to 2022	- 0.07%	- 0.51%	- 5.44%	- 1.17%	+ 0.02%	- 0.14%
Median age, 2022	41.5	42.4	34.4	43.9	42.2	45.6
Households with one person aged 65+, 2022	1,544	5,741	2,703	4,106	2,028	1,382
Share of households w/1 person aged 65+, 2022	15.2%	14.9%	12.0%	15.8%	12.0%	12.2%

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."

	Clermont	Columbiana	Coshocton	Gallia	Guernsey	Harrison
Homeownership						
Total owner-occupied households, 2022	61,021	30,192	10,562	8,578	11,737	4,509
Homeownership rate, 2022	73.8%	73.2%	71.7%	75.9%	72.6%	77.8%
Average monthly median home sales price, 2022	\$247,338	\$102,913	\$105,523	\$99,633	\$105,273	\$79,852
Mortgage loan applications denied, 2022	1,844	813	191	193	296	115
Mortgage loan denial rate, 2022	20.2%	24.8%	24.1%	31.3%	24.1%	30.3%
Severely cost-burdened mortgage holders, 2022	3,367	1,233	474	366	590	348
Prevalence of severe mortgage burden, 2022	8.36%	7.91%	8.80%	9.99%	9.35%	16.81%
Rental Housing						
Total renter-occupied households, 2022	21,691	11,059	4,177	2,725	4,428	1,290
Median monthly gross rent, 2022	\$984	\$696	\$694	\$803	\$801	\$682
Avg. gross rent share of household income, 2022	19.8%	18.5%	19.8%	17.4%	20.4%	16.3%
Severely cost-burdened renters, 2022	4103	2,157	874	553	1046	270
Prevalence of severe rent burden, 2022	18.9%	19.5%	20.9%	20.3%	23.6%	20.9%
Utilities & Transportation						
Households participating in HEAP, 2022	1,592	3,646	1,515	1,391	1,669	688
Share of households participating in HEAP, 2022	1.9%	8.8%	10.4%	12.3%	10.3%	12.0%
Households without broadband internet, 2022	8,509	7,098	3,327	2,962	3,087	1,267
Share of households without broadband, 2022	10.3%	17.2%	22.6%	26.2%	19.1%	21.8%
Avg. annual household transport. costs, 2019	\$15,125	\$14,341	\$14,263	\$14,332	\$13,798	\$15,375
Housing Insecurity						
Foreclosures, 2022	1,156	493	114	121	200	97
Average monthly foreclosure rate, 2022	0.28%	0.49%	0.43%	0.71%	0.60%	0.85%
Eviction filings, 2022	1,434	288	107	67	93	23
Eviction filing rate, 2022	6.61%	2.60%	2.56%	2.46%	2.10%	1.78%
Students experiencing homelessness, 2022/23	180	48	70	194	187	S
Homeless share of K-12 enrollment, 2023/23	0.63%	0.35%	1.43%	3.37%	3.26%	S
Housing Stock						
New housing units constructed, 2017	952	80	3	5	35	0
New housing units constructed, 2022	904	72	7	8	29	0
Change in residential construction, 2017 to 2022	- 5.0%	- 10.0%	+ 133.3%	+ 60.0%	- 17.1%	n/a
Median year structure built, 2022	1985	1963	1968	1979	1971	1967
Vacant housing units for sale, 2022	215	348	185	101	313	20
Homeowner vacancy rate, 2022	0.35%	1.13%	1.68%	1.15%	2.45%	0.43%
Vacant housing units for rent, 2022	376	412	331	202	488	99
Rental vacancy rate, 2022	1.69%	3.56%	7.34%	6.77%	9.83%	7.03%
Housing units lacking plumbing facilities, 2022	989	1,053	450	840	744	471
Share of housing units lacking plumbing, 2022	1.14%	2.28%	2.75%	6.24%	3.91%	6.36%
Housing units lacking kitchen facilities, 2022	1468	1,874	617	754	948	518
Share of housing units lacking kitchen, 2022	1.69%	4.06%	3.78%	5.60%	4.98%	7.00%
Health						
Infant deaths, 2013 to 2022	149	58	35	28	42	12
Infant mortality rate per 1K live births, 2013-22	6.50	5.54	7.75	7.57	9.29	S
Noninstitutionalized adults with a disability, 2022	27,647	16,153	5,708	5,169	6,102	2,171
Disability prevalence rate, 2022	17.2%	20.7%	20.7%	23.4%	20.6%	19.4%
Overdose deaths involving opioids, 2018-2022	360	56	32	93	40	10
Opioid mortality rate per 100K, 2018-22	37.0	12.7	21.7	70.5	22.8	15.8
Social Vulnerability Index, 2020	0.345	0.678	0.931	0.747	0.943	0.839
Income & Labor						
Median household income, 2022	\$79,492	\$54,167	\$50,731	\$51,449	\$56,004	\$55,129
Poverty estimate, 2022	18,724	15,017	5,448	5,676	5,719	1,962
Poverty rate, 2022	9.0%	15.5%	15.1%	20.0%	15.2%	13.9%
Civilian labor force, 2022	108,269	44,719	13,666	12,017	17,712	6,446
Labor force participation rate, 2022	65.1%	55.3%	47.7%	52.5%	58.0%	55.7%
Unemployment estimate, 2022	3844	2,066	667	565	871	318
Unemployment rate, 2022	3.55%	4.62%	4.88%	4.70%	4.92%	4.93%
Demographics						
Population, 2020	208,738	101,634	36,578	29,241	38,415	14,486
Population, 2022	210,805	100,511	36,571	29,068	38,098	14,378
Change in population, 2020 to 2022	+ 0.99%	- 1.10%	- 0.02%	- 0.59%	- 0.83%	- 0.75%
Median age, 2022	40.9	44.3	41.2	41.1	42.0	45.0
Households with one person aged 65+, 2022	10,642	6,319	1,897	1,675	2,265	926
Share of households w/1 person aged 65+, 2022	12.9%	15.3%	12.9%	14.8%	14.0%	16.0%

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."

	Highland	Hocking	Holmes	Jackson	Jefferson	Lawrence
Homeownership						
Total owner-occupied households, 2022	12,150	8,899	10,389	9,261	19,179	16,374
Homeownership rate, 2022	72.81%	78.90%	78.03%	74.37%	71.10%	72.92%
Average monthly median home sales price, 2022	\$116,188	\$180,904	\$193,354	\$112,084	\$91,898	\$107,388
Mortgage loan applications denied, 2022	322	229	94	261	488	484
Mortgage loan denial rate, 2022	22.2%	22.8%	20.9%	27.8%	27.3%	28.2%
Severely cost-burdened mortgage holders, 2022	595	400	411	433	907	811
Prevalence of severe mortgage burden, 2022	7.92%	7.92%	7.04%	9.29%	9.82%	10.58%
Rental Housing						
Total renter-occupied households, 2022	4,538	2,380	2,925	3,192	7,794	6,081
Median monthly gross rent, 2022	\$736	\$773	\$749	\$744	\$760	\$806
Avg. gross rent share of household income, 2022	18.0%	21.8%	13.0%	18.8%	20.2%	19.2%
Severely cost-burdened renters, 2022	675	438	402	679	1901	1178
Prevalence of severe rent burden, 2022	14.87%	18.40%	13.74%	21.27%	24.39%	19.37%
Utilities & Transportation						
Households participating in HEAP, 2022	1,973	1,216	373	1,856	2,386	3350
Share of households participating in HEAP, 2022	11.9%	10.8%	2.8%	15.0%	8.9%	14.8%
Households without broadband internet, 2022	3,846	1,900	5,194	2,482	4,915	4,166
Share of households without broadband, 2022	23.05%	16.85%	39.01%	19.93%	18.22%	18.55%
Avg. annual household transport. costs, 2019	\$14,180	\$15,946	\$17,925	\$14,877	\$13,643	\$13,482
Housing Insecurity						
Foreclosures, 2022	196	150	57	182	498	473
Average monthly foreclosure rate, 2022	0.54%	0.57%	0.36%	1.03%	0.91%	1.13%
Eviction filings, 2022	138	41	35	72	216	199
Eviction filing rate, 2022	3.04%	1.72%	1.20%	2.26%	2.77%	3.27%
Students experiencing homelessness, 2022/23	343	107	17	38	69	60
Homeless share of K-12 enrollment, 2023/23	4.95%	2.89%	0.49%	0.77%	0.75%	0.62%
Housing Stock						
New housing units constructed, 2017	12	6	5	62	4	15
New housing units constructed, 2022	15	3	4	36	0	10
Change in residential construction, 2017 to 2022	+ 25.00%	- 50.00%	- 20.00%	- 41.94%	- 100.00%	- 33.33%
Median year structure built, 2022	1979	1981	1987	1977	1958	1975
Vacant housing units for sale, 2022	117	60	68	180	178	389
Homeowner vacancy rate, 2022	0.94%	0.67%	0.64%	1.90%	0.90%	2.28%
Vacant housing units for rent, 2022	109	151	174	142	540	190
Rental vacancy rate, 2022	2.34%	5.95%	5.54%	4.17%	6.48%	2.94%
Housing units lacking plumbing facilities, 2022	860	376	304	897	1106	1925
Share of housing units lacking plumbing, 2022	4.52%	2.89%	2.09%	6.21%	3.54%	7.24%
Housing units lacking kitchen facilities, 2022	828	362	708	483	1455	2008
Share of housing units lacking kitchen, 2022	4.36%	2.78%	4.87%	3.34%	4.66%	7.55%
Health						
Infant deaths, 2013 to 2022	49	23	39	26	57	43
Infant mortality rate per 1K live births, 2013-22	9.11627907	7.560815253	5.071521456	6.3944909	8.652094718	6.552880219
Noninstitutionalized adults with a disability, 2022	7,182	4,519	3,066	6,652	10,450	12,207
Disability prevalence rate, 2022	22.1%	20.8%	10.2%	27.1%	20.1%	27.2%
Overdose deaths involving opioids, 2018-2022	58	50	8	42	91	176
Opioid mortality rate per 100K, 2018-22	31.1	43.6	S	27.4	35	65
Social Vulnerability Index, 2020	0.885	0.368	0.494	0.954	0.483	0.713
Income & Labor						
Median household income, 2022	\$59,464	\$57,353	\$75,226	\$54,893	\$54,272	\$51,062
Poverty estimate, 2022	6,339	4,194	3,505	5,912	11,626	9,583
Poverty rate, 2022	14.8%	15.2%	8.0%	18.4%	18.8%	17.1%
Civilian labor force, 2022	17,390	12,989	21,675	12,309	27,008	23,268
Labor force participation rate, 2022	51.6%	57.8%	68.6%	48.3%	50.5%	50.2%
Unemployment estimate, 2022	855	532	615	612	1470	1079
Unemployment rate, 2022	4.92%	4.10%	2.84%	4.97%	5.44%	4.64%
Demographics						
Population, 2020	43,359	28,039	44,226	32,669	65,171	58,136
Population, 2022	43,391	27,858	44,390	32,586	64,330	56,653
Change in population, 2020 to 2022	+ 0.07%	- 0.65%	+ 0.37%	- 0.25%	- 1.29%	- 2.55%
Median age, 2022	41.3	43.2	32.4	40	44	42.4
Households with one person aged 65+, 2022	2,134	1,279	1,111	1,363	4,414	3,540
Share of households w/1 person aged 65+, 2022	12.8%	11.3%	8.3%	10.9%	16.4%	15.8%

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."

	Mahoning	Meigs	Monroe	Morgan	Muskingum	Noble
Homeownership						
Total owner-occupied households, 2022	68,136	6,629	4,462	4,275	23,828	3,624
Homeownership rate, 2022	69.8%	75.0%	80.1%	75.6%	68.9%	79.7%
Average monthly median home sales price, 2022	\$126,761	\$58,560	\$91,639	\$93,205	\$126,438	\$101,500
Mortgage loan applications denied, 2022	2,038	131	56	60	625	52
Mortgage loan denial rate, 2022	24.9%	31.8%	25.1%	21.2%	21.6%	22.6%
Severely cost-burdened mortgage holders, 2022	3,226	189	107	90	1,414	203
Prevalence of severe mortgage burden, 2022	9.05%	7.37%	7.13%	5.43%	9.84%	15.53%
Rental Housing						
Total renter-occupied households, 2022	29,519	2,204	1,112	1,382	10,771	921
Median monthly gross rent, 2022	\$753	\$689	\$668	\$689	\$776	\$716
Avg. gross rent share of household income, 2022	22.0%	16.9%	14.2%	20.6%	20.7%	11.9%
Severely cost-burdened renters, 2022	6726	388	189	403	2502	77
Prevalence of severe rent burden, 2022	22.8%	17.6%	17.0%	29.2%	23.2%	8.4%
Utilities & Transportation						
Households participating in HEAP, 2022	7,728	1,251	556	947	3,262	430
Share of households participating in HEAP, 2022	7.9%	14.3%	10.0%	16.8%	9.6%	9.3%
Households without broadband internet, 2022	15,306	2,490	1,390	1,468	5,462	1,204
Share of households without broadband, 2022	15.7%	28.2%	24.9%	26.0%	15.8%	26.5%
Avg. annual household transport. costs, 2019	\$13,246	\$14,681	\$14,712	\$14,394	\$14,334	\$14,062
Housing Insecurity						
Foreclosures, 2022	1,261	90	39	33	489	28
Average monthly foreclosure rate, 2022	0.49%	1.04%	0.74%	0.61%	0.53%	0.60%
Eviction filings, 2022	1,983	56	19	24	443	16
Eviction filing rate, 2022	6.72%	2.54%	1.71%	1.74%	4.11%	1.74%
Students experiencing homelessness, 2022/23	437	88	109	64	231	55
Homeless share of K-12 enrollment, 2023/23	1.43%	2.83%	5.89%	3.61%	1.47%	3.20%
Housing Stock						
New housing units constructed, 2017	139	14	0	36	64	27
New housing units constructed, 2022	156	14	0	45	31	15
Change in residential construction, 2017 to 2022	+ 12.2%	+ 0.0%	n/a	+ 25.0%	- 51.6%	- 44.4%
Median year structure built, 2022	1962	1978	1973	1975	1971	1978
Vacant housing units for sale, 2022	1,070	140	64	83	205	4
Homeowner vacancy rate, 2022	1.54%	2.04%	1.40%	1.90%	0.85%	0.11%
Vacant housing units for rent, 2022	1,466	13	63	4	323	6
Rental vacancy rate, 2022	4.69%	0.58%	5.34%	0.29%	2.90%	0.64%
Housing units lacking plumbing facilities, 2022	3,692	1,089	619	452	1,617	489
Share of housing units lacking plumbing, 2022	3.41%	10.20%	8.65%	6.20%	4.22%	8.45%
Housing units lacking kitchen facilities, 2022	3965	713	616	537	2422	478
Share of housing units lacking kitchen, 2022	3.66%	6.68%	8.60%	7.36%	6.32%	8.26%
Health						
Infant deaths, 2013 to 2022	193	14	10	6	71	7
Infant mortality rate per 1K live births, 2013-22	8.05	S	S	S	7.02	S
Noninstitutionalized adults with a disability, 2022	33,494	4,568	2,408	2,750	12,972	2,572
Disability prevalence rate, 2022	18.9%	26.6%	22.9%	25.5%	19.6%	27.4%
Overdose deaths involving opioids, 2018-2022	565	72	6	11	111	10
Opioid mortality rate per 100K, 2018-22	56.5	71.7	S	19.8	28.6	21.1
Social Vulnerability Index, 2020	0.690	0.977	0.563	0.644	0.782	0.575
Income & Labor						
Median household income, 2022	\$54,774	\$46,393	\$56,384	\$58,803	\$58,791	\$57,054
Poverty estimate, 2022	41,912	3,969	1,823	2,292	11,524	1,835
Poverty rate, 2022	19.2%	18.3%	13.9%	17.0%	13.7%	15.9%
Civilian labor force, 2022	98,057	8,590	5,130	6,784	40,606	4,589
Labor force participation rate, 2022	53.5%	48.4%	47.3%	60.9%	59.6%	47.4%
Unemployment estimate, 2022	4702	502	328	361	1749	276
Unemployment rate, 2022	4.80%	5.84%	6.39%	5.32%	4.31%	6.01%
Demographics						
Population, 2020	228,005	22,149	13,349	13,756	86,450	14,086
Population, 2022	225,636	21,969	13,234	13,668	86,113	14,335
Change in population, 2020 to 2022	- 1.04%	- 0.81%	- 0.86%	- 0.64%	- 0.39%	+ 1.77%
Median age, 2022	43.2	44.5	46.1	44.6	40.3	53.7
Households with one person aged 65+, 2022	15,138	1,258	774	782	4,471	1,069
Share of households w/1 person aged 65+, 2022	15.5%	14.2%	13.9%	13.8%	12.9%	23.5%

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."

	Perry	Pike	Ross	Scioto	Trumbull	Tuscarawas
Homeownership						
Total owner-occupied households, 2022	10,127	6,889	20,949	19,209	61,012	26,273
Homeownership rate, 2022	75.7%	65.6%	70.9%	68.5%	71.7%	69.6%
Average monthly median home sales price, 2022	\$129,052	\$102,733	\$133,046	\$81,249	\$112,793	\$149,206
Mortgage loan applications denied, 2022	279	180	448	528	1,732	464
Mortgage loan denial rate, 2022	24.3%	27.1%	22.0%	28.1%	24.6%	24.4%
Severely cost-burdened mortgage holders, 2022	380	479	1,046	664	2,683	959
Prevalence of severe mortgage burden, 2022	6.87%	13.78%	9.25%	8.07%	8.42%	6.80%
Rental Housing						
Total renter-occupied households, 2022	3,244	3,606	8,616	8,821	24,030	11,501
Median monthly gross rent, 2022	\$695	\$817	\$827	\$723	\$752	\$844
Avg. gross rent share of household income, 2022	16.3%	20.0%	21.4%	21.2%	22.2%	20.6%
Severely cost-burdened renters, 2022	690	850	2,451	2,177	5924	2222
Prevalence of severe rent burden, 2022	21.3%	23.6%	28.4%	24.7%	24.7%	19.3%
Utilities & Transportation						
Households participating in HEAP, 2022	1,761	2,301	3,663	5,189	4,486	1810
Share of households participating in HEAP, 2022	13.5%	22.0%	12.4%	18.4%	5.3%	4.8%
Households without broadband internet, 2022	2,514	2,490	4,793	5,077	16,437	7,024
Share of households without broadband, 2022	18.8%	23.7%	16.2%	18.1%	19.3%	18.6%
Avg. annual household transport. costs, 2019	\$15,986	\$13,916	\$14,822	\$12,987	\$13,546	\$14,577
Housing Insecurity						
Foreclosures, 2022	211	212	436	406	1,296	329
Average monthly foreclosure rate, 2022	0.53%	1.58%	0.71%	0.77%	0.63%	0.35%
Eviction filings, 2022	85	87	353	287	1,513	346
Eviction filing rate, 2022	2.62%	2.41%	4.10%	3.25%	6.30%	3.01%
Students experiencing homelessness, 2022/23	80	S	672	160	321	297
Homeless share of K-12 enrollment, 2023/23	1.38%	S	5.18%	1.37%	1.18%	2.03%
Housing Stock						
New housing units constructed, 2017	38	89	16	4	98	90
New housing units constructed, 2022	28	31	20	5	106	63
Change in residential construction, 2017 to 2022	- 26.3%	- 65.2%	+ 25.0%	+ 25.0%	+ 8.2%	- 30.0%
Median year structure built, 2022	1978	1980	1973	1968	1964	1969
Vacant housing units for sale, 2022	53	35	104	489	782	147
Homeowner vacancy rate, 2022	0.52%	0.51%	0.49%	2.47%	1.25%	0.55%
Vacant housing units for rent, 2022	15	147	165	455	1,659	603
Rental vacancy rate, 2022	0.46%	3.84%	1.88%	4.80%	6.33%	4.93%
Housing units lacking plumbing facilities, 2022	815	681	1,063	1,876	1,587	774
Share of housing units lacking plumbing, 2022	5.43%	5.65%	3.32%	5.65%	1.68%	1.90%
Housing units lacking kitchen facilities, 2022	974	530	1,090	1,461	3499	1480
Share of housing units lacking kitchen, 2022	6.49%	4.40%	3.40%	4.40%	3.70%	3.63%
Health						
Infant deaths, 2013 to 2022	19	27	52	67	151	65
Infant mortality rate per 1K live births, 2013-22	S	7.81	6.26	7.96	7.27	5.68
Noninstitutionalized adults with a disability, 2022	5,760	6,409	12,569	15,418	31,558	13,047
Disability prevalence rate, 2022	21.4%	31.2%	22.6%	27.9%	20.1%	18.5%
Overdose deaths involving opioids, 2018-2022	60	53	206	361	494	89
Opioid mortality rate per 100K, 2018-22	39.3	44.7	54.8	105.7	58.1	22.4
Social Vulnerability Index, 2020	0.805	0.759	0.816	0.966	0.736	0.793
Income & Labor						
Median household income, 2022	\$60,448	\$55,029	\$60,352	\$48,465	\$54,406	\$59,626
Poverty estimate, 2022	5,445	5,252	9,783	15,113	31,959	10,432
Poverty rate, 2022	15.5%	19.7%	13.7%	21.8%	16.2%	11.5%
Civilian labor force, 2022	16,003	10,991	35,048	29,211	82,829	44,482
Labor force participation rate, 2022	57.5%	51.7%	60.9%	51.1%	51.1%	60.7%
Unemployment estimate, 2022	704	558	1,346	1,482	4088	1698
Unemployment rate, 2022	4.40%	5.08%	3.84%	5.07%	4.94%	3.82%
Demographics						
Population, 2020	35,448	27,069	77,064	73,844	201,672	93,183
Population, 2022	35,480	27,005	76,606	72,194	200,643	91,937
Change in population, 2020 to 2022	+ 0.09%	- 0.24%	- 0.59%	- 2.23%	- 0.51%	- 1.34%
Median age, 2022	41.2	41.1	41.6	40.7	43.7	41.4
Households with one person aged 65+, 2022	1,303	1,450	3,969	3,990	13,684	5,602
Share of households w/1 person aged 65+, 2022	9.7%	13.8%	13.4%	14.2%	16.1%	14.8%

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."

	Vinton	Washington	Appalachian Ohio	Statewide
Homeownership				
Total owner-occupied households, 2022	3,806	18,243	570,259	3,200,314
Homeownership rate, 2022	74.6%	74.1%	72.0%	66.8%
Average monthly median home sales price, 2022	\$33,448	\$136,400	n/a	\$172,783
Mortgage loan applications denied, 2022	92	285	60,490	421,427
Mortgage loan denial rate, 2022	28.2%	19.2%	24.0%	21.5%
Severely cost-burdened mortgage holders, 2022	141	617	25,869	159,198
Prevalence of severe mortgage burden, 2022	8.25%	6.91%	8.56%	8.07%
Rental Housing				
Total renter-occupied households, 2022	1,298	6,379	221,331	1,589,094
Median monthly gross rent, 2022	\$675	\$794	n/a	\$945
Avg. gross rent share of household income, 2022	13.8%	20.8%	20.4%	21.9%
Severely cost-burdened renters, 2022	147	1,392	49,361	362,544
Prevalence of severe rent burden, 2022	11.3%	21.8%	22.3%	22.8%
Utilities & Transportation				
Households participating in HEAP, 2022	915	2,024	70,683	231,442
Share of households participating in HEAP, 2022	18.1%	8.3%	9.0%	4.9%
Households without broadband internet, 2022	1,294	4,527	144,456	636,278
Share of households without broadband, 2022	25.4%	18.4%	18.2%	13.3%
Avg. annual household transport. costs, 2019	\$15,021	\$14,616	\$14,237	\$13,781
Housing Insecurity				
Foreclosures, 2022	42	199	10,482	65,464
Average monthly foreclosure rate, 2022	0.77%	0.38%	0.54%	0.43%
Eviction filings, 2022	5	129	9,261	102,126
Eviction filing rate, 2022	0.39%	2.02%	4.18%	6.41%
Students experiencing homelessness, 2022/23	0	141	4,652	29,043
Homeless share of K-12 enrollment, 2023/23	0.00%	1.81%	1.64%	1.66%
Housing Stock				
New housing units constructed, 2017	0	15	2,024	23,917
New housing units constructed, 2022	2	20	2,034	30,994
Change in residential construction, 2017 to 2022	n/a	+ 33.3%	+ 0.5%	+ 29.6%
Median year structure built, 2022	1980	1973	n/a	1970
Vacant housing units for sale, 2022	71	283	6,962	30,481
Homeowner vacancy rate, 2022	1.83%	1.51%	1.19%	0.94%
Vacant housing units for rent, 2022	28	202	10,888	75,550
Rental vacancy rate, 2022	2.08%	3.05%	4.64%	4.49%
Housing units lacking plumbing facilities, 2022	351	785	32,870	117,880
Share of housing units lacking plumbing, 2022	5.90%	2.80%	3.66%	2.24%
Housing units lacking kitchen facilities, 2022	211	998	38,087	163,372
Share of housing units lacking kitchen, 2022	3.55%	3.56%	4.25%	3.11%
Health				
Infant deaths, 2013 to 2022	19	30	1,530	9,547
Infant mortality rate per 1K live births, 2013–22	S	5.02	6.98	7.02
Noninstitutionalized adults with a disability, 2022	2,662	9,030	313,201	1,500,979
Disability prevalence rate, 2022	26.8%	19.1%	20.6%	16.6%
Overdose deaths involving opioids, 2018–2022	39	71	3,601	19,337
Opioid mortality rate per 100K, 2018–22	68.7	29.0	36.6	32.9
Social Vulnerability Index, 2020	0.920	0.540	n/a	n/a
Income & Labor				
Median household income, 2022	\$51,015	\$59,196	n/a	\$65,786
Poverty estimate, 2022	2,607	8,812	300,387	1,537,901
Poverty rate, 2022	20.9%	15.3%	15.7%	13.4%
Civilian labor force, 2022	5,398	26,568	871,139	5,741,288
Labor force participation rate, 2022	52.6%	54.5%	55.4%	61.5%
Unemployment estimate, 2022	269	1,253	39,370	230,953
Unemployment rate, 2022	4.98%	4.72%	4.52%	4.02%
Demographics				
Population, 2020	12,804	59,644	1,983,193	11,797,517
Population, 2022	12,565	58,901	1,968,186	11,756,058
Change in population, 2020 to 2022	- 1.87%	- 1.25%	- 0.76%	- 0.35%
Median age, 2022	43.6	44.0	n/a	39.7
Households with one person aged 65+, 2022	572	3,746	112,877	616,976
Share of households w/1 person aged 65+, 2022	11.2%	15.2%	14.3%	12.9%

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."

DATA SOURCES

Center for Neighborhood Technology, H+T® Affordability Index

<https://htaindex.cnt.org/>

Consumer Financial Protection Bureau, Home Mortgage Disclosure Act (HMDA) data

<https://www.consumerfinance.gov/data-research/hmda/>

CoreLogic, Real Estate Analytics Suite

<https://www.corelogic.com/solutions/real-estate-analytics-solutions.aspx>

National Low Income Housing Coalition (public data request)

<https://nlihc.org/>

Ohio Department of Development, Home Energy Assistance Program data (public data request)

https://www.development.ohio.gov/is/is_heap.htm

Ohio Department of Education and Workforce (public data request)

<http://education.ohio.gov>

Ohio Department of Health, Ohio Public Health Data Warehouse

<https://odh.ohio.gov/explore-data-and-stats/interactive-applications/ohio-public-health-data-warehouse1>

Supreme Court of Ohio, State of Ohio Court Statistics

<https://www.supremecourt.ohio.gov/courts/services-to-courts/court-services/dashboards/>

U.S. Department of Commerce, Bureau of the Census, American Community Survey

<https://data.census.gov/>

U.S. Department of Commerce, Bureau of the Census, Building Permits Survey

<https://www.census.gov/construction/bps/index.html>

U.S. Department of Commerce, Bureau of the Census, Population and Housing Estimates

<https://www.census.gov/programs-surveys/popest.html>

U.S. Department of Commerce, Bureau of the Census, Small Area Income and Poverty Estimates

<https://www.census.gov/programs-surveys/saipe.html>

U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, Social Vulnerability Index

https://www.atsdr.cdc.gov/placeandhealth/svi/data_documentation_download.html

U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics

<https://www.bls.gov/lau/>

University of Minnesota, IPUMS USA

<https://usa.ipums.org/usa/>

University of Missouri, Missouri Census Data Center, Geocorr Applications

<http://mcdc.missouri.edu/applications/geocorr.html>