![Ohio Housing Finance Agency logo]

Housing Finance Agency

FISCAL YEAR 2025

RURAL OHIO HOUSING NEEDS ASSESSMENT

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

CONTENTS

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

Designed by Paige Dixon
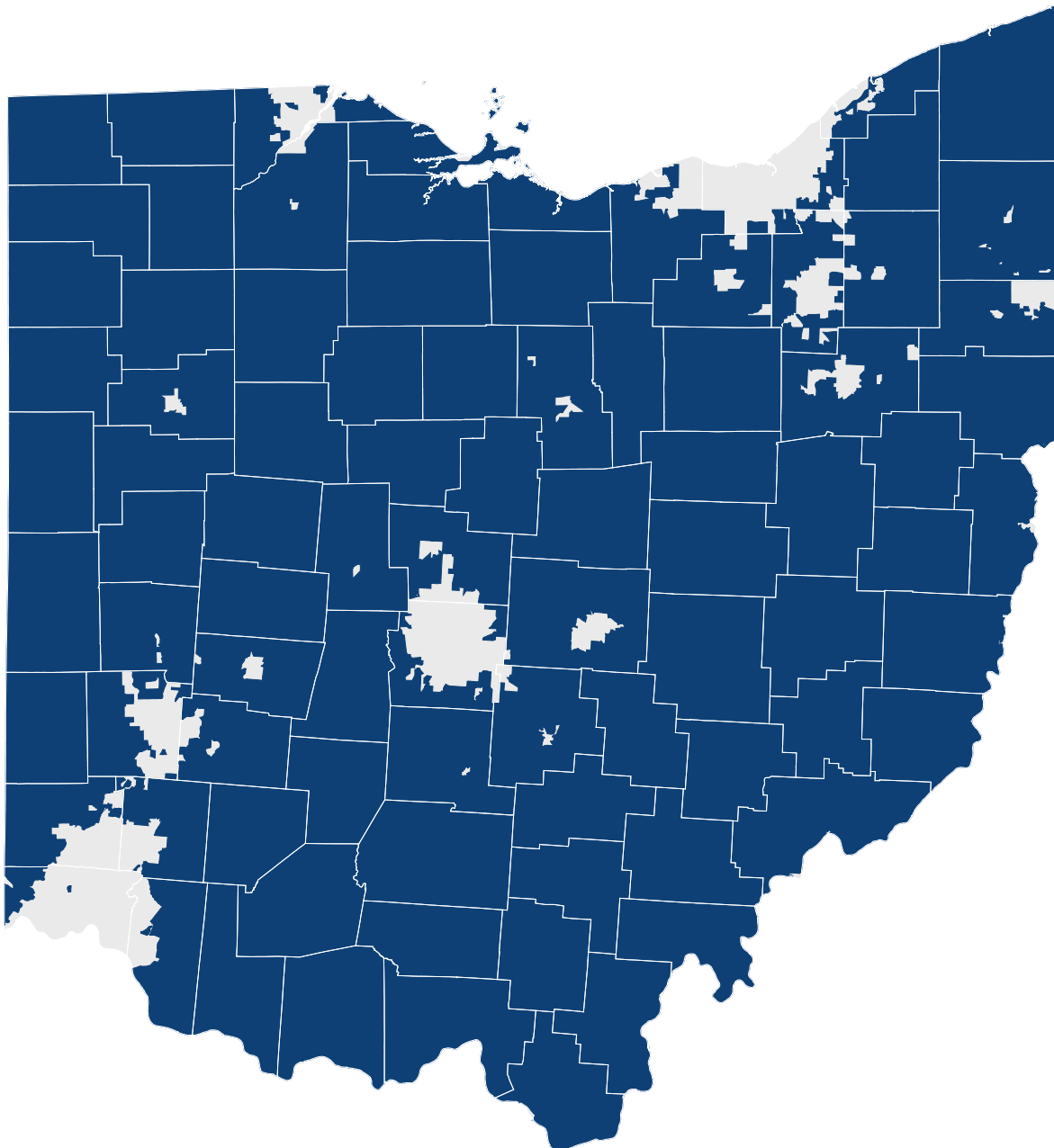
ABOUT THE OHIO HOUSING FINANCE AGENCY

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 RURAL OHIO

Throughout most of this report,[1] "rural Ohio" is defined based on the Ohio 2024–2025 Urban–Suburban–Rural (USR) index, which has been classified at the census tract level by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. The USR index is a geographic typology classification based on a combination of indicators, including built form density, housing unit density, population density, and age of housing.

[1] *Some of the data in this report could not easily be converted to census tract level. For data available by ZIP code, we devised a classification scheme that roughly aligns with the Kirwan's USR index. For data available by school district, we based our classification on the Ohio Department of Education and Workforce's 2013 Typology of Ohio School Districts.*

EXECUTIVE SUMMARY

Rural Ohio consists of 94% of the state's total land area, but in 2022, it was home to less than half (46%) of Ohio's population. The overall decline in rural poverty over the past few decades is a key indicator of the improved general wellbeing of the rural population.[2] However, there are still a number of challenges facing rural communities, such as the continued loss of population to urban and suburban areas, social isolation and limited access to vital services, and — despite the overall improvement in economic prosperity — persistent poverty.

Lower home prices make homeownership more affordable for rural homebuyers on fixed incomes.

Three out of every four rural heads of household (76%) 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 rural Ohio being generally lower than the state median ($172,783). Affordable home prices put homeownership more within reach for rural homebuyers, especially those on fixed incomes.

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

Rents in rural Ohio during the 2018 to 2022 period were generally lower than the state median ($945). Rural renters also 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 lower-income rural renters. For every 100 extremely low-income renters in rural Ohio, there were only 45 rental units affordable and available to them in 2021.

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.

Many rural households are struggling with home energy costs and access to vital utilities, particularly in Appalachia and Southeast Ohio.

With incomes being lower for many rural households — particularly those in Appalachia and Southeast Ohio — than they are for the typical Ohio household, utility costs can be more of a burden for them. The monthly utility costs for the average rural household ($259) in 2022 were higher than the state average ($248). At the same time, many rural Ohioans lack reliable home internet services, which are increasingly necessary for accessing healthcare, government services, and educational and job opportunities. During the 2018 to 2022 period, 15% of rural households lacked a home broadband subscription. Rural households in Southeast Ohio were almost twice as likely as those in Central Ohio to have no broadband subscription or computer.
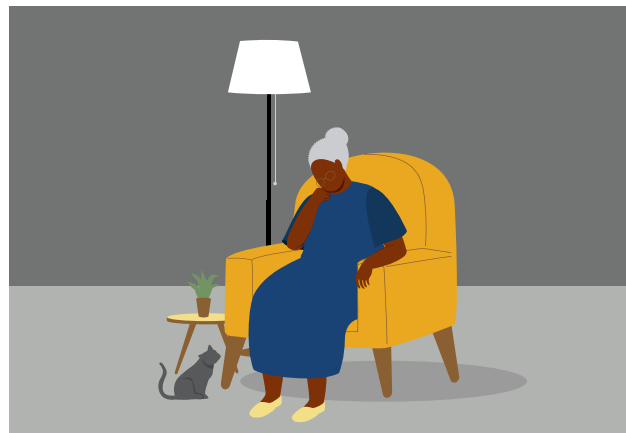

Inadequate housing stock puts the most vulnerable rural families at increased risk of health concerns.

During the 2018 to 2022 period, one in 40 housing units in rural Ohio (2.4%) had incomplete plumbing, and 3.2% lacked complete kitchen facilities. 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. While overall rural Ohio's housing stock is relatively new, nearly one in four rural housing units (23%) was built before 1950 when the nation's first laws banning lead-based paint were enacted. These homes are more likely to contain chipped lead paint or lead-contaminated dust, which can be ingested by small children.

Rural youths remain at risk of homelessness, particularly in Southeast Ohio.

Stemming from a lack of affordable and available rental housing, rural homelessness is a serious concern, particularly among younger Ohioans. During the 2022–2023 school year, over 7,000 K–12 students in Ohio's rural and small-town school districts (1.2% of enrollment) lacked a fixed, regular, and adequate nighttime residence. The prevalence of student homelessness was higher in rural Southeast Ohio with Zane Trace Local Schools in Ross County having the largest share of students in the state flagged as homeless (13%). Student homelessness is one clear demonstration of how important stable affordable housing is for the future of rural Ohio. Students who experience housing instability are at higher risk for poor school performance, mental and physical health issues, and other concerns.[3] Failing to address issues of housing affordability and instability may have long-term negative impacts on Ohio's youth and ultimately rural Ohio.

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

During the 2018 to 2022 period, the median age in Ohio was 40. In comparison, Ohio's rural areas have generally older populations. Aging adults face unique challenges to maintaining the cost and upkeep of their homes, especially among those who wish to age in place. As the baby-boom generation ages, rural Ohio's older population will grow, which poses serious challenges to housing and caring for the elderly in these communities.

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

NEXT HOME

OHFA's Next Home program provides incentives for those who are not first-time homebuyers to purchase a subsequent home by offering 30-year, fixed-rate mortgages. Available loans include conventional, Federal Housing Administration (FHA), Veteran's 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 300 homebuyers across rural Ohio through this program since 2018.

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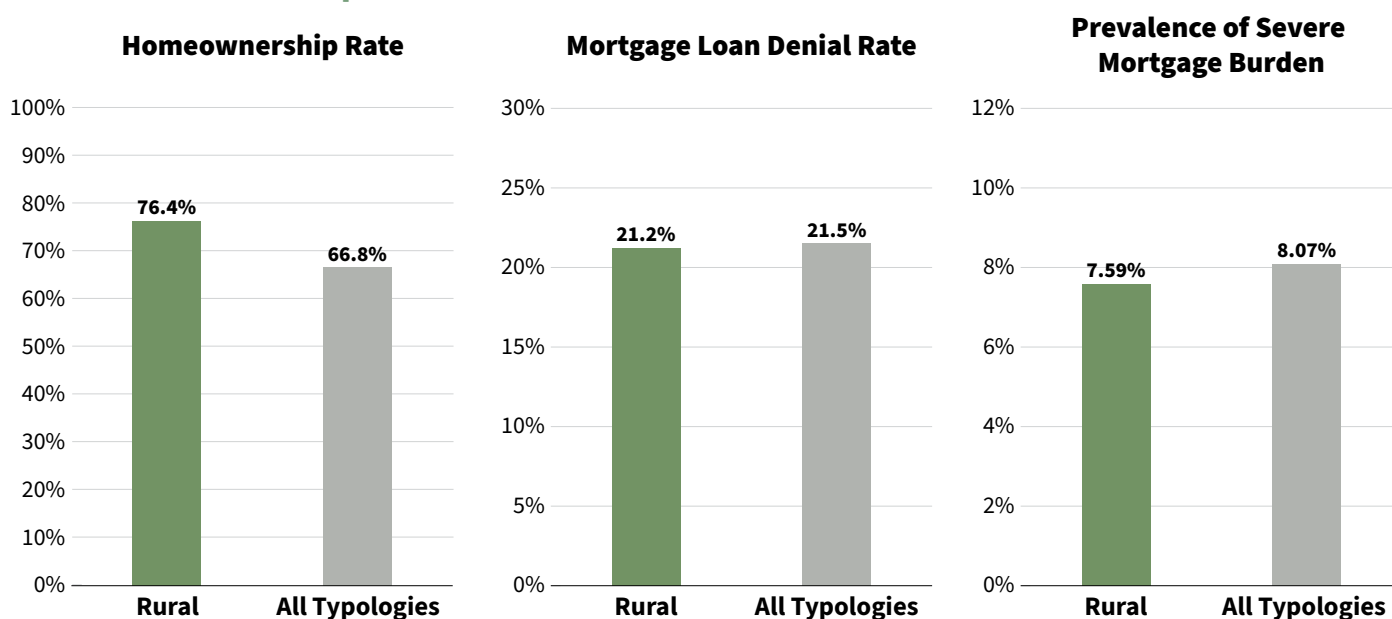
HOMEOWNERSHIP

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

– Three in four rural heads of household (76.4%) owned their homes during the 2018 to 2022 period, which was higher than the statewide average of 66.8%.

– One out of every five potential homebuyers in rural Ohio (21.2%) was denied on their mortgage loan applications in 2022.

– During the 2018 to 2022 period, 7.59% of rural mortgage holders were severely cost burdened, meaning they spent at least half their household incomes on housing, which put them at risk of foreclosure.

– Home prices in rural Ohio in 2022 were generally lower than the state median ($172,783) with notable exceptions in the rural areas adjacent to suburbs — particularly in Central and Northeast Ohio — and Ohio's Amish Country (Holmes County).

How Rural Ohio Compares

Homeownership Rate

	Rural	All Typologies
	76.4%	66.8%

Mortgage Loan Denial Rate

	Rural	All Typologies
	21.2%	21.5%

Prevalence of Severe Mortgage Burden

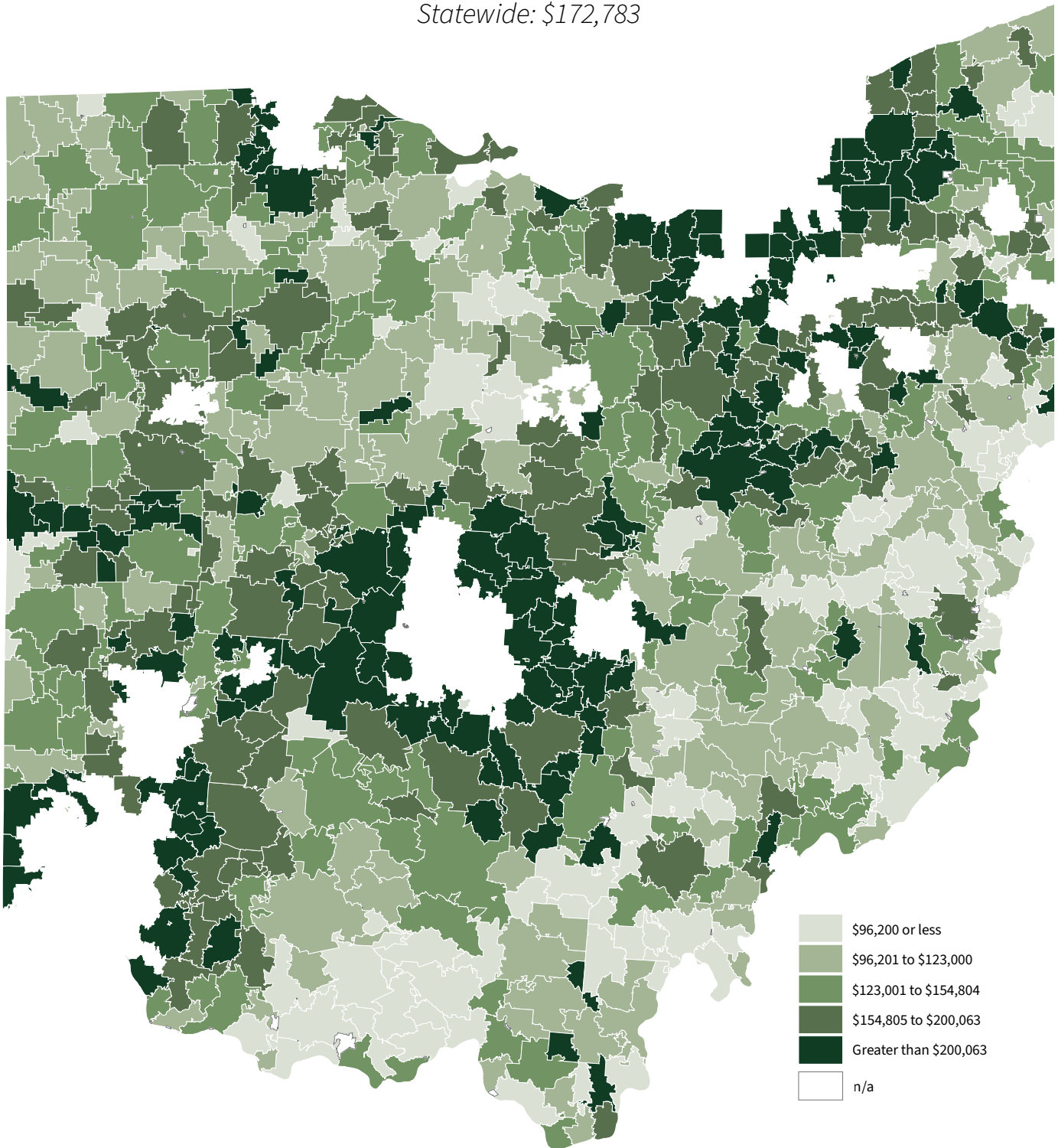|	Rural	All Typologies
	7.59%	8.07%

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 applicants, 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 income on homeowner costs or having no income.

Median Home Price by ZCTA*

Statewide: $172,783

	$96,200 or less
	$96,201 to $123,000
	$123,001 to $154,804
	$154,805 to $200,063
	Greater than $200,063
	n/a

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

* CoreLogic data are available by United States Postal Service ZIP code service area; however, the map above is drawn by ZIP Code Tabulation Area (ZCTA), which is a more generalized geographic representation of ZIP code boundaries developed by the United States Census Bureau for tabulating summary statistics. Census Bureau ZCTAs have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USR index, which has been defined at the census tract level by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. The data represent a 12-month average median home sales price in each ZIP code service area. If there were no home sales in a ZIP code service area or insufficient data to calculate a median, the corresponding ZCTA is marked "n/a."
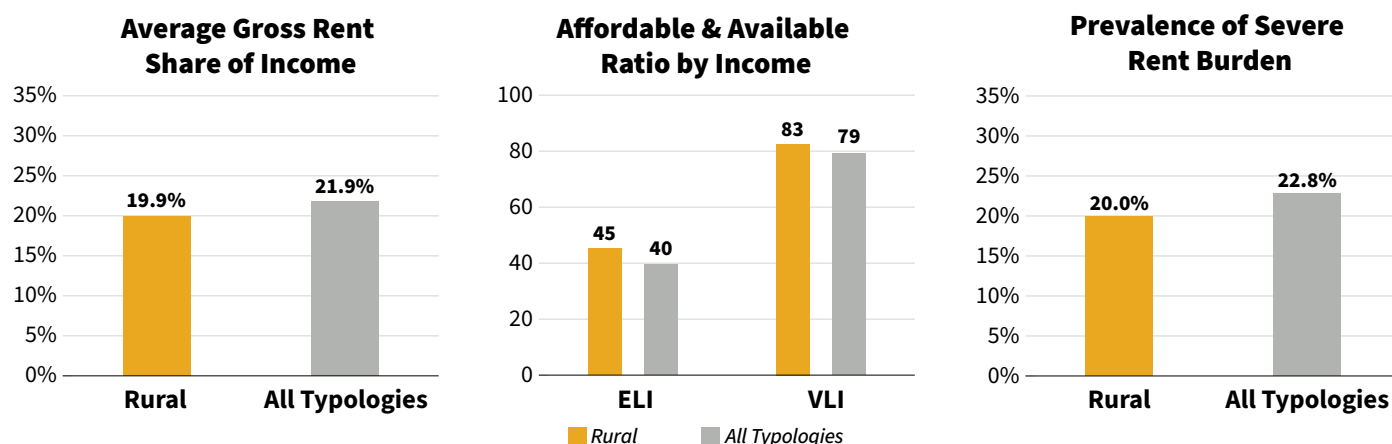
RENTAL HOUSING

This section focuses on how rural renters in Ohio 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

– Rural renters tend to spend less relative to income. The average share of household income spent on gross rent (19.9%) during the 2018 to 2022 period was less than the state average (21.9%).

– For every 100 extremely low-income (ELI) renters in rural Ohio, there were only 45 rental units affordable and available to them in 2021.

– During the 2018 to 2022 period, 20% of rural renters were severely cost-burdened, meaning they spent at least half their household income on rent, putting them at risk of eviction and homelessness.

– Rents in rural Ohio were generally lower than the state median ($945) with exceptions in rural areas adjacent to Ohio's suburbs.

How Rural Ohio Compares

Average Gross Rent Share of Income — Rural: 19.9%, All Typologies: 21.9%

Affordable & Available Ratio by Income — ELI: Rural 45, All Typologies 40; VLI: Rural 83, All Typologies 79

Prevalence of Severe Rent Burden — Rural: 20.0%, All Typologies: 22.8%
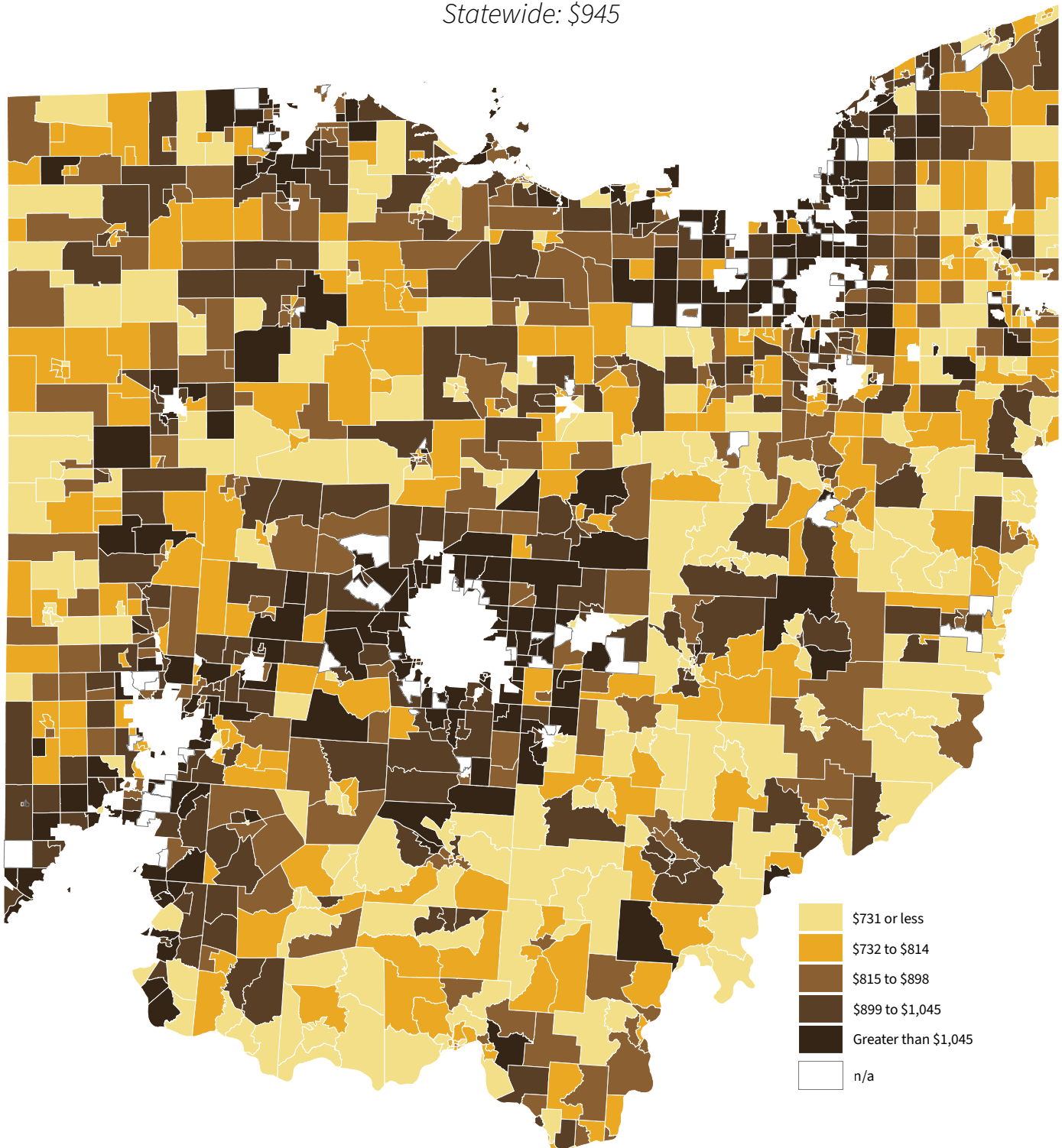
Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25065, B25070, B25106, B25120; National Low Income Housing Coalition (public data request, based the 2021 ACS Public Use Microdata Sample)

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 individuals 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 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 income 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. Rural 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 census tracts. 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 Census Tract

Statewide: $945

Legend:
- $731 or less
- $732 to $814
- $815 to $898
- $899 to $1,045
- Greater than $1,045
- n/a

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

Notes: If there were no occupied rental units in a census tract or insufficient data to calculate a median, the census tract is color coded as "n/a."
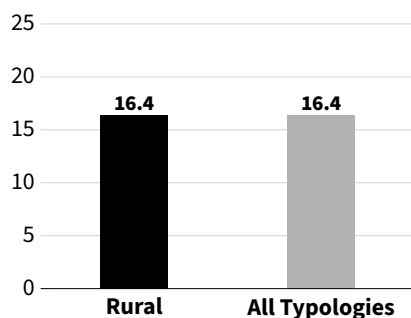
UTILITIES & TRANSPORTATION

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 rural 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 rural Ohio less affordable to call home.
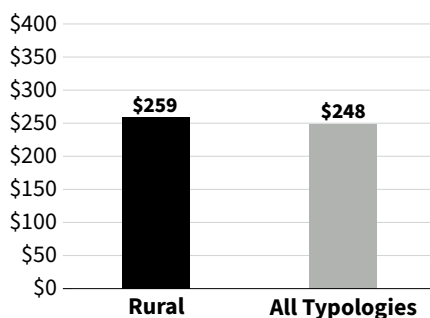
SECTION HIGHLIGHTS

– A typical household in rural Ohio emits 16.4 metric tons of carbon dioxide per year from home energy use, which is on par with the average housing carbon footprint in Ohio.

– The monthly utility costs for an average rural household ($259) in 2022 were slightly higher than the state average ($248).

– From 2015 to 2019, the typical household in rural Ohio spent $14,297 a year — or $1,191 a month — on transportation costs, which were mostly from car ownership. This was more than the average Ohio household ($13,781).

– Rural Ohio has more limited access to reliable internet service. During the 2018 to 2022 period, 14.5% of rural households lacked a home broadband subscription compared to 13.3% of Ohio households in general. Rural households in Southeast Ohio were almost twice as likely as those in Central Ohio to have no broadband subscription or computer.
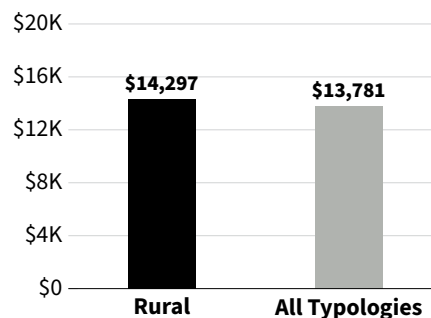
How Rural Ohio Compares

Average Household Carbon Footprint from Home Energy Use (tCO2e/yr)

	Rural	All Typologies
	16.4	16.4

Average Monthly Utility Costs

	Rural	All Typologies
	$259	$248

Average Annual Household Transportation Costs

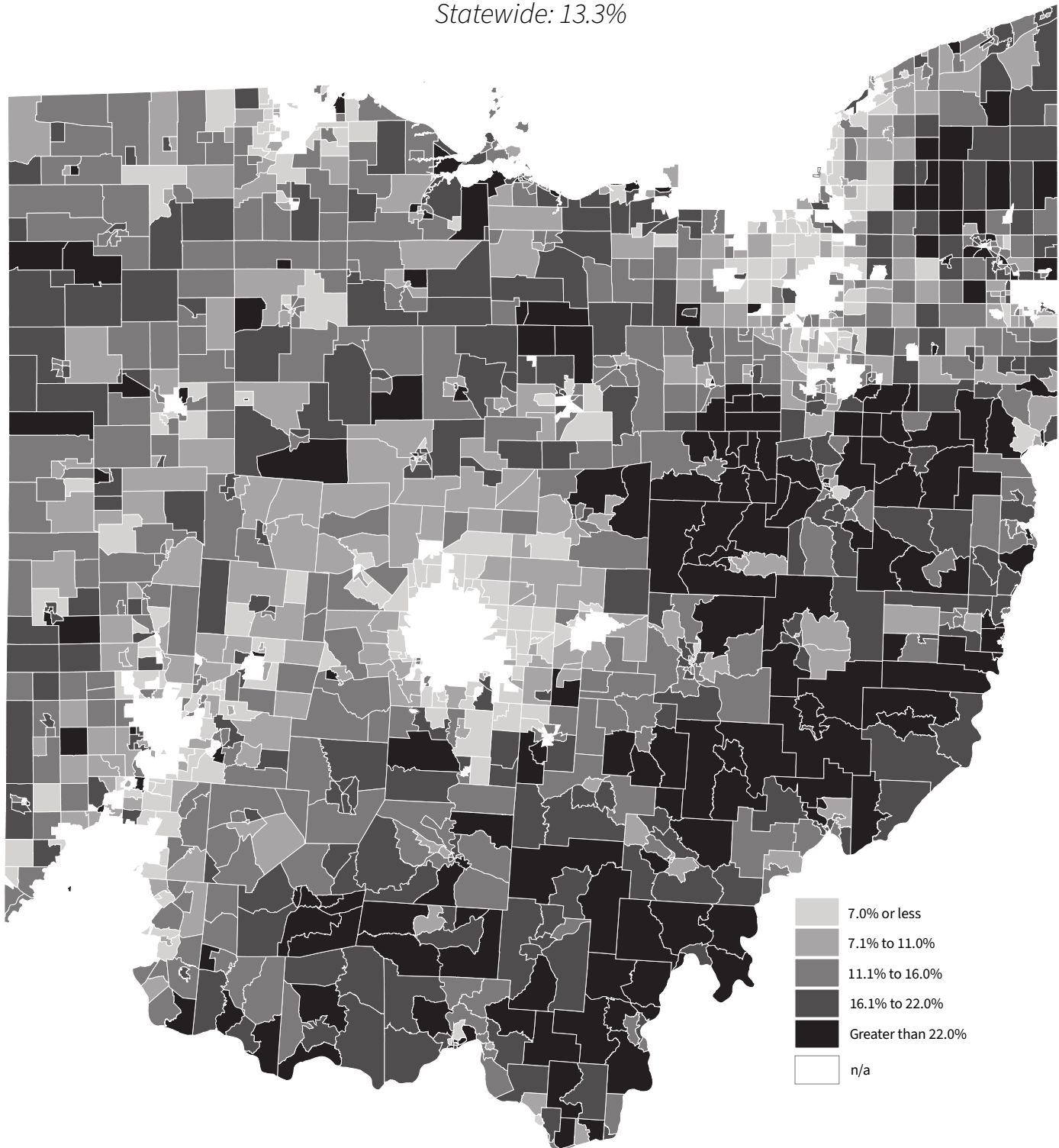|	Rural	All Typologies
	$14,297	$13,781

Sources: CoolClimate Network, University of California Berkeley (public data request, based on 2013 data); IPUMS USA, University of Minnesota (based on the 2022 American Community Survey Public Use Microdata Sample); H+T® Affordability Index, Center for Neighborhood Technology (based on 2015–2019 data)

Notes: The CoolClimate Network model includes direct emissions from consumption of fossil fuels to heat homes as well as indirect emissions 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. CoolClimate data are available by ZIP Code Tabulation Area (ZCTA). Census Bureau ZCTAs have been categorized as urban, suburban, or rural, based on how they align with the Ohio 2024–2025 USR index, which has been defined at the census tract level by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. 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, auto use, 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 costs 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. Rural 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 census tracts.

Share of Households Without Broadband by Census Tract

Statewide: 13.3%

Legend:
- 7.0% or less
- 7.1% to 11.0%
- 11.1% to 16.0%
- 16.1% to 22.0%
- Greater than 22.0%
- n/a

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

Notes: If there were no occupied housing units in a census tract, it is color coded as "n/a."
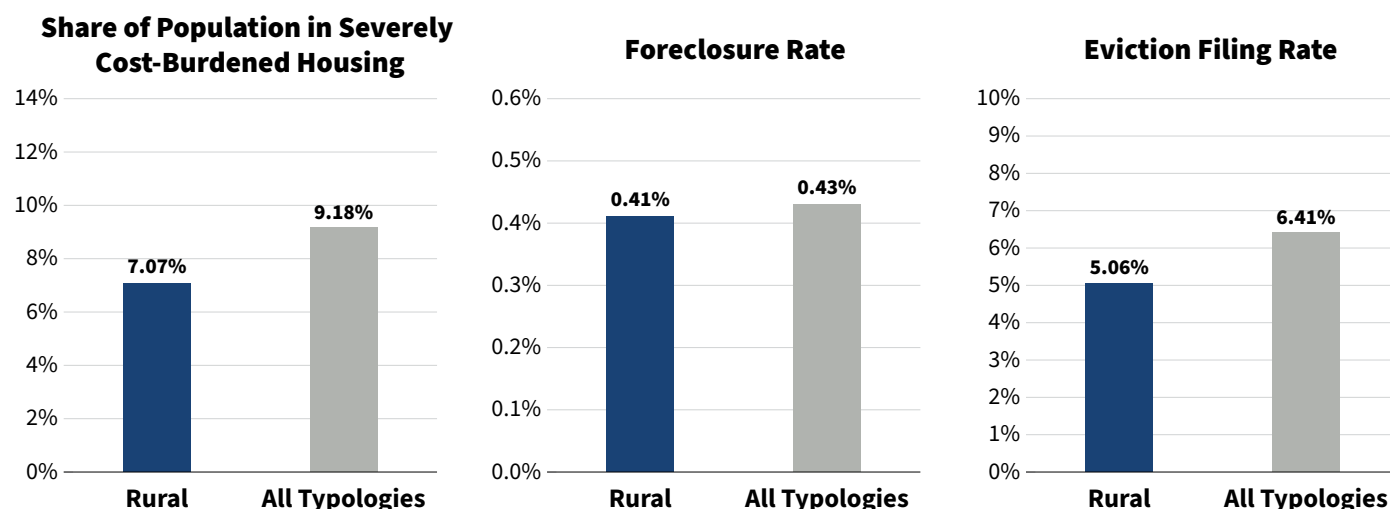
HOUSING INSECURITY

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 rural Ohio.

SECTION HIGHLIGHTS

– In 2022, one in 14 rural Ohioans (7.07%) 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 rural Ohio in 2022 was 0.41%, which was roughly on par with the state average (0.43%).

– At the same time, the eviction filing rate (5.06%) was considerably lower for rural renters than the statewide rate (6.41%).

– During the 2022–2023 school year, over 7,000 K–12 students in Ohio's rural and small-town school districts (1.21% of enrollment) lacked a fixed, regular, and adequate nighttime residence. The prevalence of student homelessness was higher in rural Southeast Ohio with Zane Trace Local Schools in Ross County having the largest share of students in the state flagged as homeless (12.97%).

How Rural Ohio Compares

Share of Population in Severely Cost-Burdened Housing

Rural	7.07%
All Typologies	9.18%

Foreclosure Rate

Rural	0.41%
All Typologies	0.43%

Eviction Filing Rate

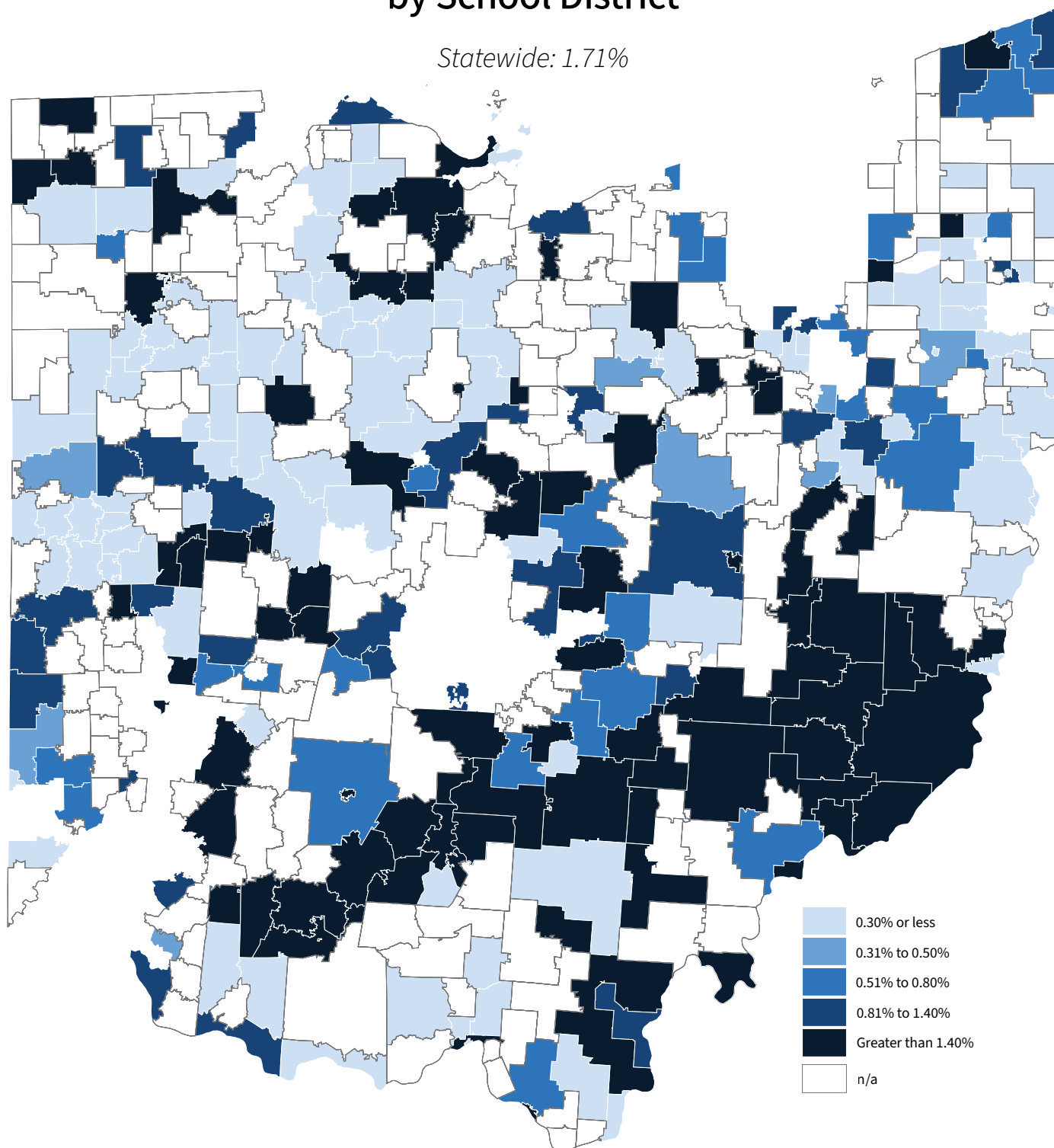|	
Rural	5.06%
All Typologies	6.41%

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: CoreLogic data are available by United States Postal Service ZIP code service areas, which have been translated to ZIP Code Tabulation Areas (ZCTAs), which are a more generalized geographic representation of ZIP code boundaries developed by the United States Census Bureau for tabulating summary statistics. Census Bureau ZCTAs have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USR index, which has been defined at the census tract level by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. The data represent a 12-month average foreclosure rate in each ZIP code service area. The eviction filing rate is the number of new eviction filings per 100 renter-occupied households. In Ohio an eviction is legally referred as a "forcible entry and detainer" or F.E.D. Rural estimates for eviction filing rate and share of population in severely cost-burdened housing are calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to "crosswalk" data from municipal court districts and Public Use Microdata Areas (PUMAs), respectively, to census tracts.

Share of Students Experiencing Homelessness by School District

Statewide: 1.71%

Legend:
- 0.30% or less
- 0.31% to 0.50%
- 0.51% to 0.80%
- 0.81% to 1.40%
- Greater than 1.40%
- n/a

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

Notes: Student homelessness data are available from the school district. The Ohio Department of Education and Workforce (DEW) has its own Typology of Ohio School Districts — most recently updated in 2013 — and the map is based on that classification scheme. DEW has eight typology categories based on both demographic and geographic characteristics, and the map includes those that are labeled "rural" or "small town" (i.e., 1–4). 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 school district, it is color coded as "n/a."
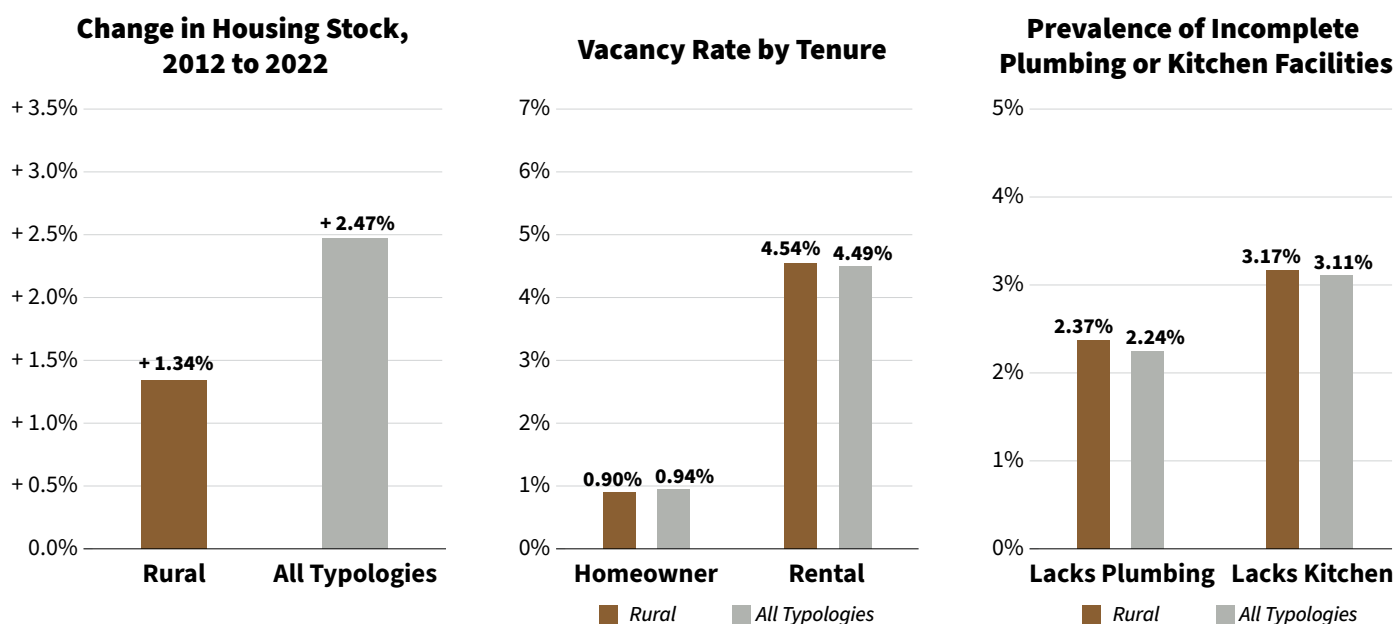
HOUSING STOCK

This section focuses on the age and quality of housing within rural 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

– Over the past decade, rural Ohio's housing stock has grown by 1.34%, about half the rate of statewide growth over the same period (+2.47%).

– During the 2018 to 2022 period, homeowner and rental vacancy rates in Ohio's rural areas (0.90% and 4.54%, respectively) were roughly on par with the state averages (0.94% and 4.49%, respectively).

– One in 40 housing units in rural Ohio (2.37%) had incomplete plumbing, and 3.17% lacked complete kitchen facilities. Lacking a basic kitchen or adequate plumbing are considered severe housing problems that affect quality of life according to HUD standards.

– During the 2018 to 2022 period, the median year of construction for housing units in Ohio was 1970. In comparison, much of rural Ohio's housing stock was relatively new with notable exceptions in rural parts of Northwest Ohio, where the housing stock was older. Meanwhile, rural homes in Central Ohio tended to be newer.

How Rural Ohio Compares

Change in Housing Stock, 2012 to 2022

Rural: + 1.34%
All Typologies: + 2.47%

Vacancy Rate by Tenure

Homeowner — Rural: 0.90%, All Typologies: 0.94%
Rental — Rural: 4.54%, All Typologies: 4.49%

■ Rural ■ All Typologies

Prevalence of Incomplete Plumbing or Kitchen Facilities

Lacks Plumbing — Rural: 2.37%, All Typologies: 2.24%
Lacks Kitchen — Rural: 3.17%, All Typologies: 3.11%

■ Rural ■ All Typologies

Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25001, B25003, B25004, B25047, B25051

Median Year Structure Built by Census Tract

Statewide: 1970

1950 or earlier
1951 to 1961
1962 to 1972
1973 to 1982
Later than 1982
n/a

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

Notes: If there were no occupied housing units in a census tract or insufficient data to calculate a median, the census tract is color colded as "n/a."
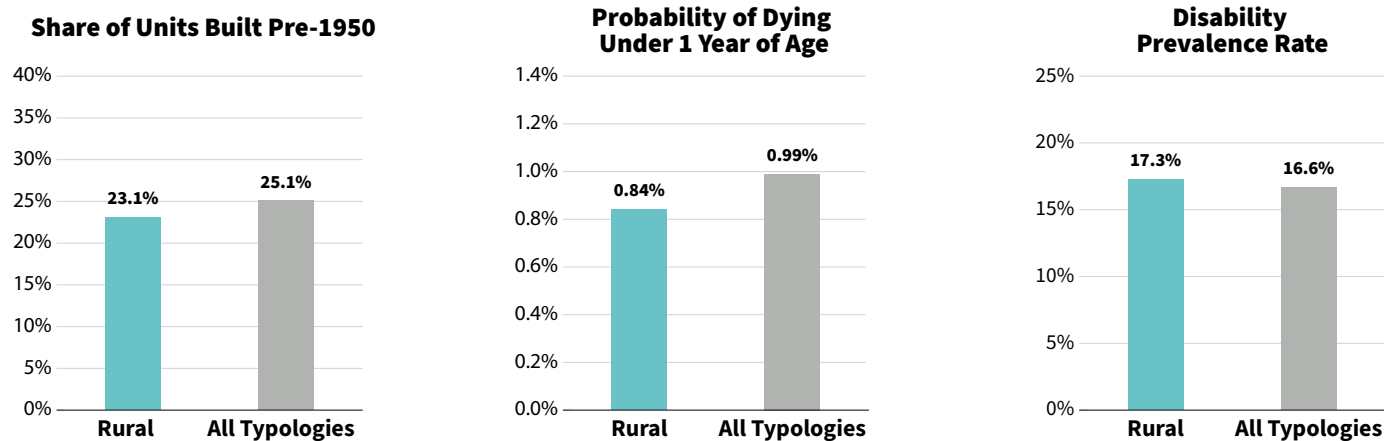
HEALTH

This section focuses on the housing challenges of vulnerable rural 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 rural Ohio's families — particularly those with young children, who are especially at risk of lead-based paint hazards — and individuals with disabilities who require accessible housing.

SECTION HIGHLIGHTS

– While overall rural Ohio's housing stock is relatively new, nearly one in four rural housing units (23.1%) was built before 1950 when the nation's first laws banning lead-based paint were enacted. These homes are more likely to contain chipped lead paint or lead-contaminated dust, which can be ingested by young children and cause irreversible damage to the nervous system, brain, and other organs.

– Infants born in rural areas were less likely to die before their first birthday (0.84% probability) than Ohio infants in general (0.99%) based on 2010 to 2015 data.

– In the 2018 to 2022 period, 17.3% of adults in rural Ohio were disabled, which was roughly on par with the statewide prevalence of disability (16.6%).

– Households in rural Ohio are generally more vulnerable to disasters or disease outbreaks than the average Ohio household. In 2020, rural parts of Southeast Ohio tended to be 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.
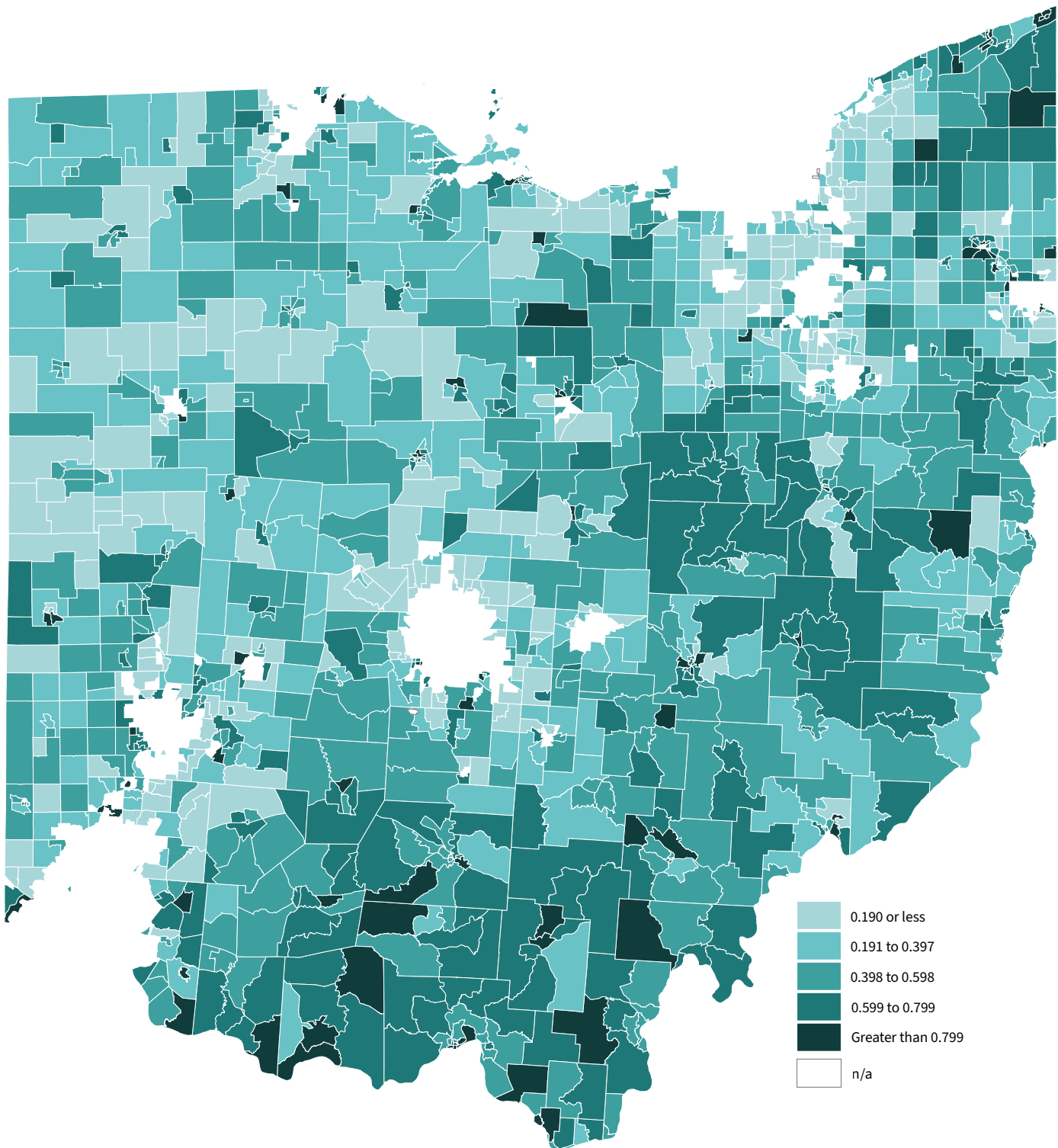
How Rural Ohio Compares

Share of Units Built Pre-1950

	Rural	All Typologies
	23.1%	25.1%

Probability of Dying Under 1 Year of Age

	Rural	All Typologies
	0.84%	0.99%

Disability Prevalence Rate

	Rural	All Typologies
	17.3%	16.6%

Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B18101, B25034; U.S. Small-Area Life Expectancy Estimates Project (USALEEP), Centers for Disease Control and Prevention (CDC) (based on 2010 to 2015 data)

Notes: 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 (EBLLs) in Ohio children under 6. Those homes predate the earliest laws in the United States that restrict 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 pose a greater risk. The probability of dying under 1 year of age is based on a combination of vital statistics information, population estimates, and statistical modeling. Disability status is defined as having serious difficulty with hearing, vision, cognition, ambulation, self-care (e.g., bathing, dressing), or independent living (e.g., performing errands, such as shopping).

Social Vulnerability Index by Census Tract

	0.190 or less
	0.191 to 0.397
	0.398 to 0.598
	0.599 to 0.799
	Greater than 0.799
	n/a

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). If there were no occupied housing units in a census tract or insufficient data to calculate a median, the census tract is color coded as "n/a."
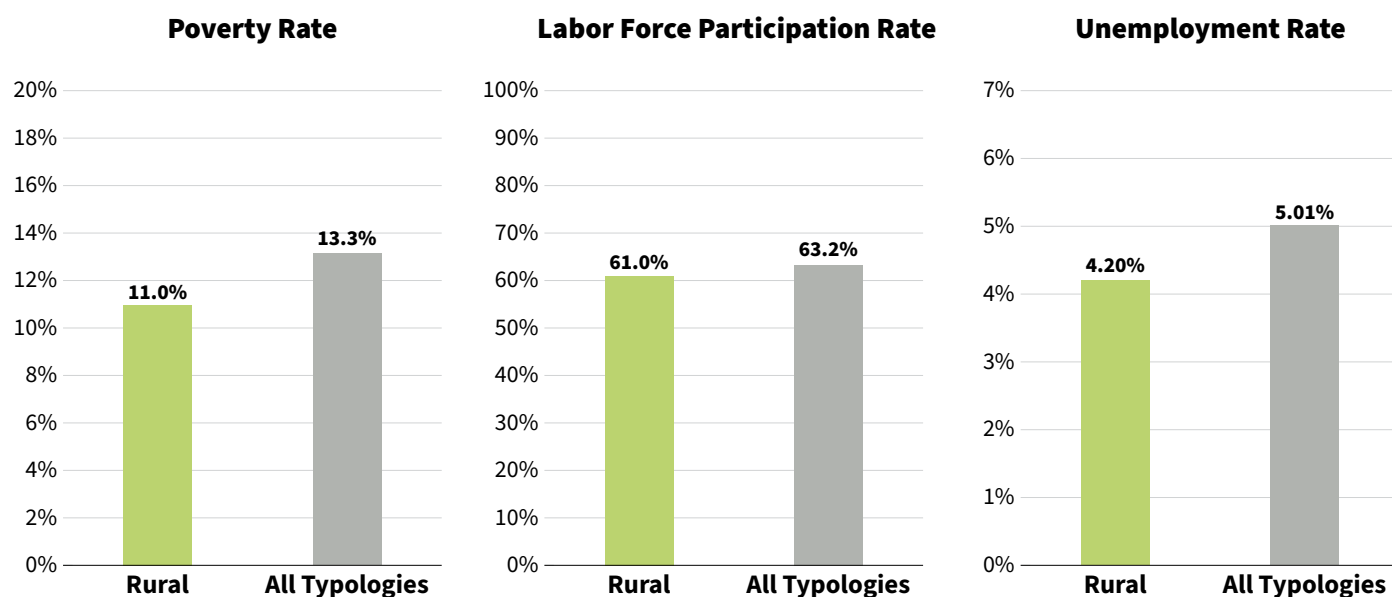
INCOME & LABOR

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

SECTION HIGHLIGHTS

– During the 2018 to 2022 period, 11% of rural Ohioans lived below the federal poverty level, which represented a lower poverty rate than the state average (13.3%).

– Six out of every 10 civilians of working age living in rural Ohio (61%) had a job or were actively looking for work, which was roughly on par with the state labor force participation rate (63.2%).

– Of those rural Ohioans in the labor force, 4.20% were unemployed, which was lower than the statewide unemployment rate of 5.01%.

– Household incomes in rural Appalachia and Southeast Ohio tended to be lower than the state median ($66,990) whereas rural areas adjacent to Ohio's suburbs had generally higher incomes.

How Rural Ohio Compares

Poverty Rate

	Rural	All Typologies
	11.0%	13.3%

Labor Force Participation Rate

	Rural	All Typologies
	61.0%	63.2%

Unemployment Rate

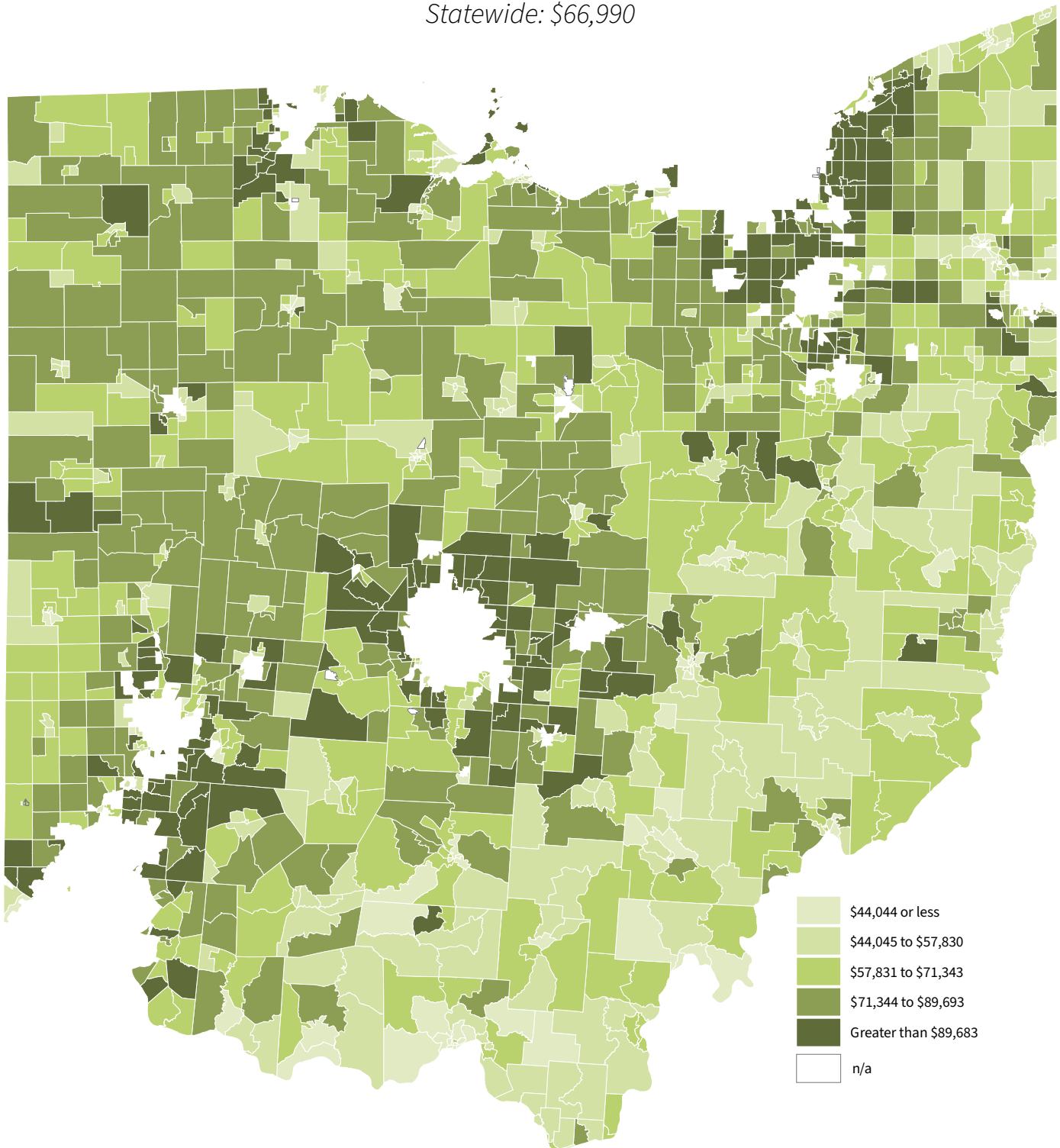|	Rural	All Typologies
	4.20%	5.01%

Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B17001, S2301

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 Census Tract

Statewide: $66,990

Legend:
- $44,044 or less
- $44,045 to $57,830
- $57,831 to $71,343
- $71,344 to $89,693
- Greater than $89,683
- n/a

Source: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B19013

Notes: If there were no occupied housing units in a census tract or insufficient data to calculate a median, the census tract is color coded as "n/a."
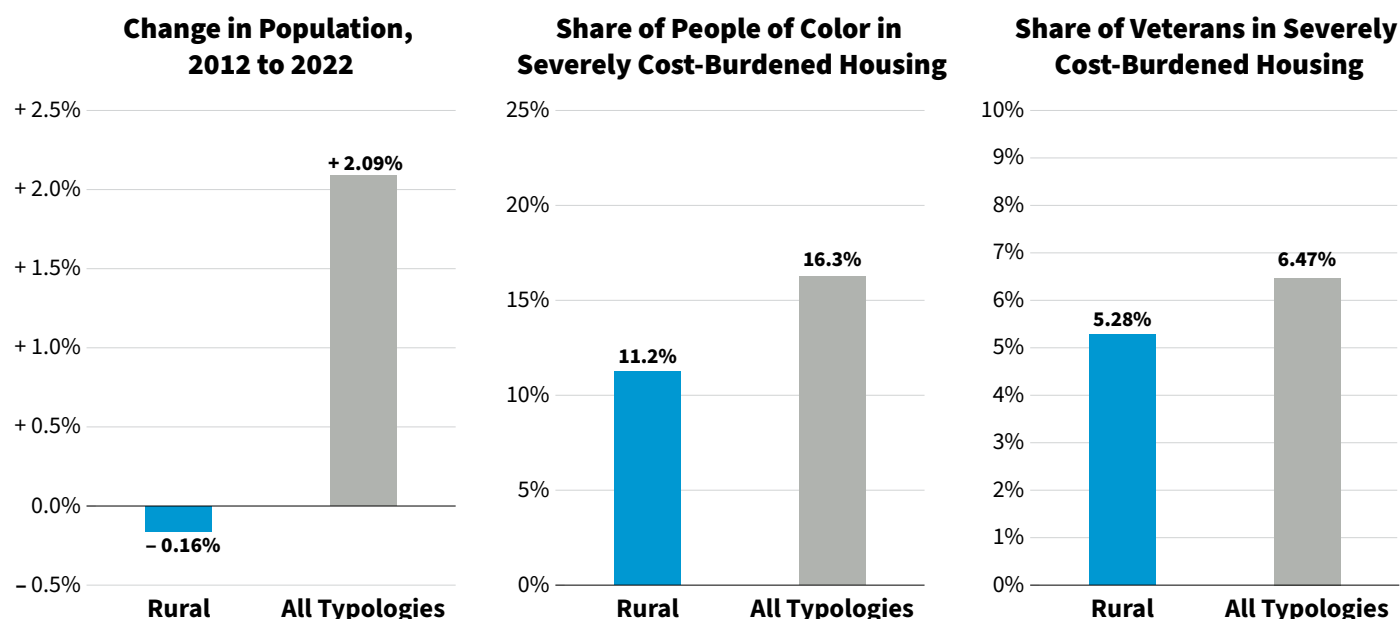
DEMOGRAPHICS

This section details the general population trends within rural 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

– Over the past decade, rural Ohio's population has declined by 0.16% while the state population has increased over the same period (+2.09%).

– Rural Ohioans of color are less likely to be housing insecure. In 2022, 11.2% of people of color in rural Ohio lived in severely cost-burdened housing compared to 16.3% of Ohioans of color in general.

– Veterans living in rural Ohio are also less likely to be housing insecure. In 2022, 5.28% of veterans in Ohio's rural areas lived in severely cost-burdened housing compared to 6.47% of Ohio veterans in general.

– During the 2018 to 2022 period, the median age in Ohio was 40. In comparison, Ohio's rural population is generally older with the notable exceptions of Holmes and Wayne counties, where there are many large Amish families with children.

How Rural Ohio Compares

Change in Population, 2012 to 2022

Rural	− 0.16%
All Typologies	+ 2.09%

Share of People of Color in Severely Cost-Burdened Housing

Rural	11.2%
All Typologies	16.3%

Share of Veterans in Severely Cost-Burdened Housing

Rural	5.28%
All Typologies	6.47%

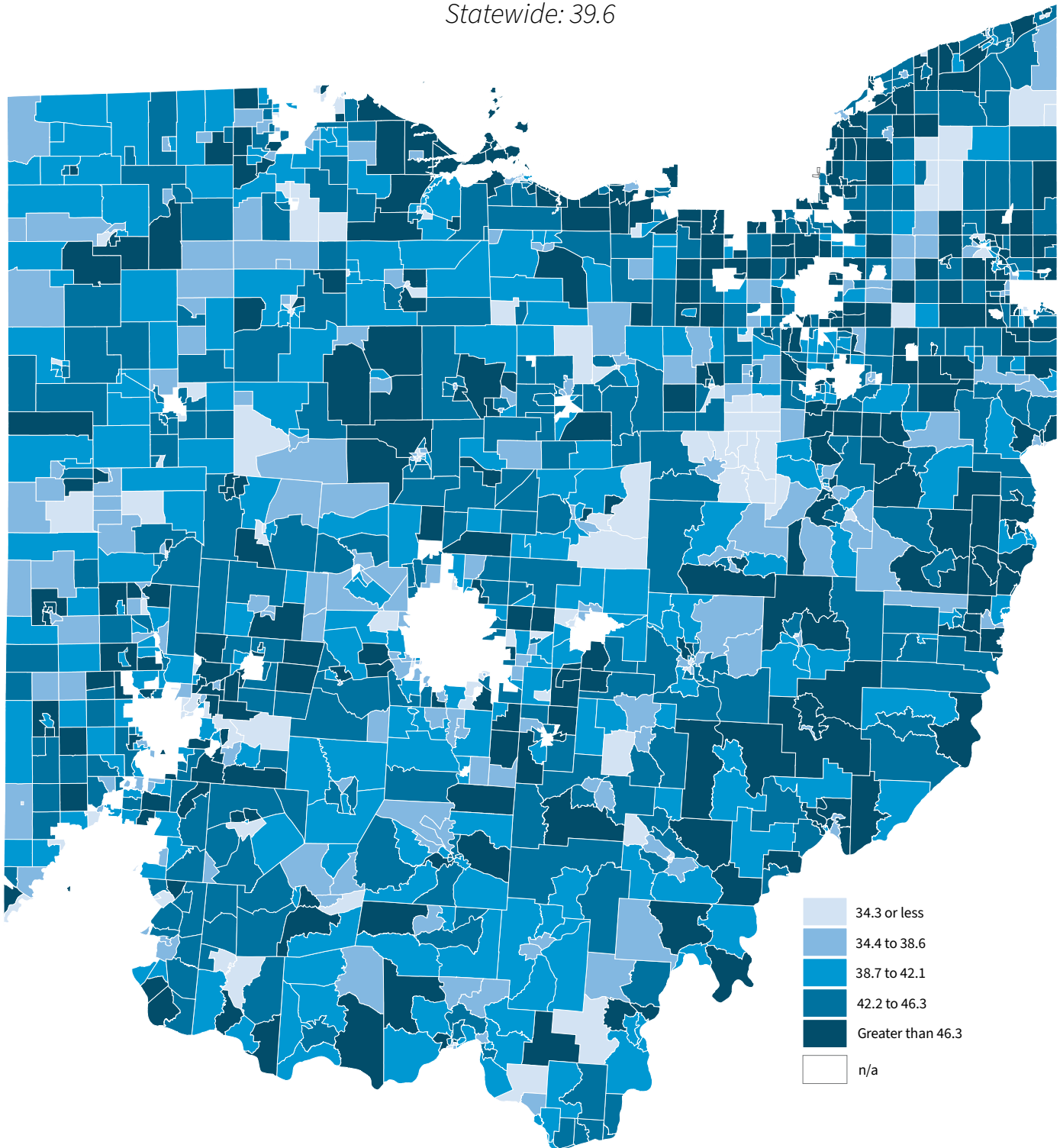*Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B01003; IPUMS USA, University of Minnesota (based on the 2022 ACS Public Use Microdata Sample)*

Notes: Rural 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 census tracts.

Median Age by Census Tract

Statewide: 39.6

Legend:
- 34.3 or less
- 34.4 to 38.6
- 38.7 to 42.1
- 42.2 to 46.3
- Greater than 46.3
- n/a

Source: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B01002

Notes: If there was no population in a census tract or insufficient data to calculate a median, the census tract is color coded as "n/a."

LEGACY PLACE

Urbana | Champaign County

Property Details:
Developer: Flaherty & Collins Development, LLC
Funding Type: Low-Income Housing Tax Credit; Housing Development Loan program; Multifamily Lending Program
Funding Amount: $800,000 in 9% LIHTCs over 10 years; $1,250,000 in HDLs; $1,000,000 in MLP loans
Population Served: Seniors

Built around the community's desire to utilize the historic Douglas Hotel/Inn, and two elementary school buildings, Legacy Place is a Low-Income Housing Tax Credit development that provides 51 units of affordable housing for individuals aged 55 and older in Urbana, Ohio. Renovations included structural maintenance, mechanical systems replacement, new interior walls and finishes, new plumbing and fixtures, and sprinkler systems. Residents enjoy a lending library, exercise facility, security system with controlled access, computer center, community room with TV, and ample outdoor space with seating areas, plant beds, a fire pit, and playgrounds. Each apartment includes Energy Star appliances, hardwood floors, ceiling fans, and in-unit washer/dryers.

APPENDIX

	Rural Central	Rural Northeast	Rural Northwest	Rural Southeast	Rural Southwest	Rural Ohio	All Typologies
Homeownership							
Homeownership rate, 2022	78.1%	78.2%	75.9%	72.3%	75.5%	76.4%	66.8%
Mortgage loan denial rate, 2022	20.3%	21.7%	20.0%	24.4%	20.4%	21.2%	21.5%
Prevalence of severe mortgage burden, 2022	7.27%	8.02%	6.65%	8.72%	7.35%	7.59%	8.07%
Rental Housing							
Avg. gross rent share of household income, 2022	19.9%	20.5%	18.8%	20.2%	19.7%	19.9%	21.9%
Afford. & avail. units per 100 ELI renters, 2021	42	44	44	52	45	45	40
Afford. & avail. units per 100 VLI renters, 2021	80	82	84	83	83	83	79
Prevalence of severe rent burden, 2022	18.8%	20.0%	17.7%	23.9%	19.5%	20.0%	22.8%
Utilities & Transportation							
Avg. home energy footprint (tCO2e/yr), 2013	16.3	17.4	16.5	14.8	16.0	16.4	16.4
Average monthly utility costs, 2022	$275	$247	$267	$271	$252	$259	$248
Share of households without broadband, 2022	10.2%	15.1%	13.7%	19.5%	13.2%	14.5%	13.3%
Avg. annual household transport. costs, 2019	$14,654	$14,165	$14,496	$13,772	$14,525	$14,297	$13,781
Housing Insecurity							
Average monthly foreclosure rate, 2022	0.38%	0.39%	0.35%	0.67%	0.42%	0.41%	0.43%
Eviction filing rate, 2022	7.14%	5.43%	4.25%	2.99%	5.74%	5.06%	6.41%
Homeless share of K-12 enrollment, 2023/23	1.34%	0.89%	0.76%	2.18%	1.28%	1.21%	1.66%
Housing insecure share of population, 2022	7.77%	6.88%	6.35%	7.61%	7.24%	7.07%	9.18%
Housing Stock							
Change in housing stock, 2012 to 2022	+ 3.80%	+ 1.50%	+ 1.04%	− 1.77%	+ 2.28%	+ 1.34%	+ 2.47%
Homeowner vacancy rate, 2022	0.68%	0.82%	0.93%	1.46%	0.79%	0.90%	0.94%
Rental vacancy rate, 2022	3.99%	4.69%	5.27%	5.06%	3.32%	4.54%	4.49%
Share of housing units lacking plumbing, 2022	2.00%	1.87%	1.81%	5.00%	2.05%	2.37%	2.24%
Share of housing units lacking kitchen, 2022	2.53%	3.14%	2.67%	5.05%	2.71%	3.17%	3.11%
Health							
Share of housing units built before 1950, 2022	18.2%	21.6%	28.8%	25.0%	21.3%	23.1%	25.1%
Probability of dying under 1 year of age, 2015	0.88%	0.82%	0.79%	0.90%	0.86%	0.84%	0.99%
Disability prevalence rate, 2022	15.7%	16.1%	16.5%	22.7%	17.4%	17.3%	16.6%
Income & Labor							
Poverty rate, 2022	9.0%	9.9%	9.9%	17.5%	10.8%	11.0%	13.3%
Labor force participation rate, 2022	63.7%	61.0%	63.3%	54.5%	61.4%	61.0%	63.2%
Unemployment rate, 2022	3.28%	4.16%	4.33%	5.20%	4.17%	4.20%	5.01%
Demographics							
Change in population, 2012 to 2022	+ 5.20%	− 0.94%	− 1.48%	− 3.96%	+ 1.94%	− 0.16%	+ 2.09%
Housing insecure share of people of color, 2022	11.9%	12.1%	8.6%	11.7%	11.5%	11.2%	16.3%
Housing insecure share of veterans, 2022	7.04%	6.02%	4.06%	5.45%	3.65%	5.28%	6.47%

Notes: Geographic divisions in the table above are based on Ohio Regions, which are defined at the county level by TourismOhio, part of the Ohio Department of Development.

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 Education and Workforce (public data request)
http://education.ohio.gov

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 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 Health and Human Services, Centers for Disease Control and Prevention, U.S. Small-Area Life Expectancy Estimates Project (USALEEP)
https://www.cdc.gov/nchs/nvss/usaleep/usaleep.html

University of California Berkeley, Renewable and Appropriate Energy Laboratory, CoolClimate Network (public data request)
https://coolclimate.org/

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