

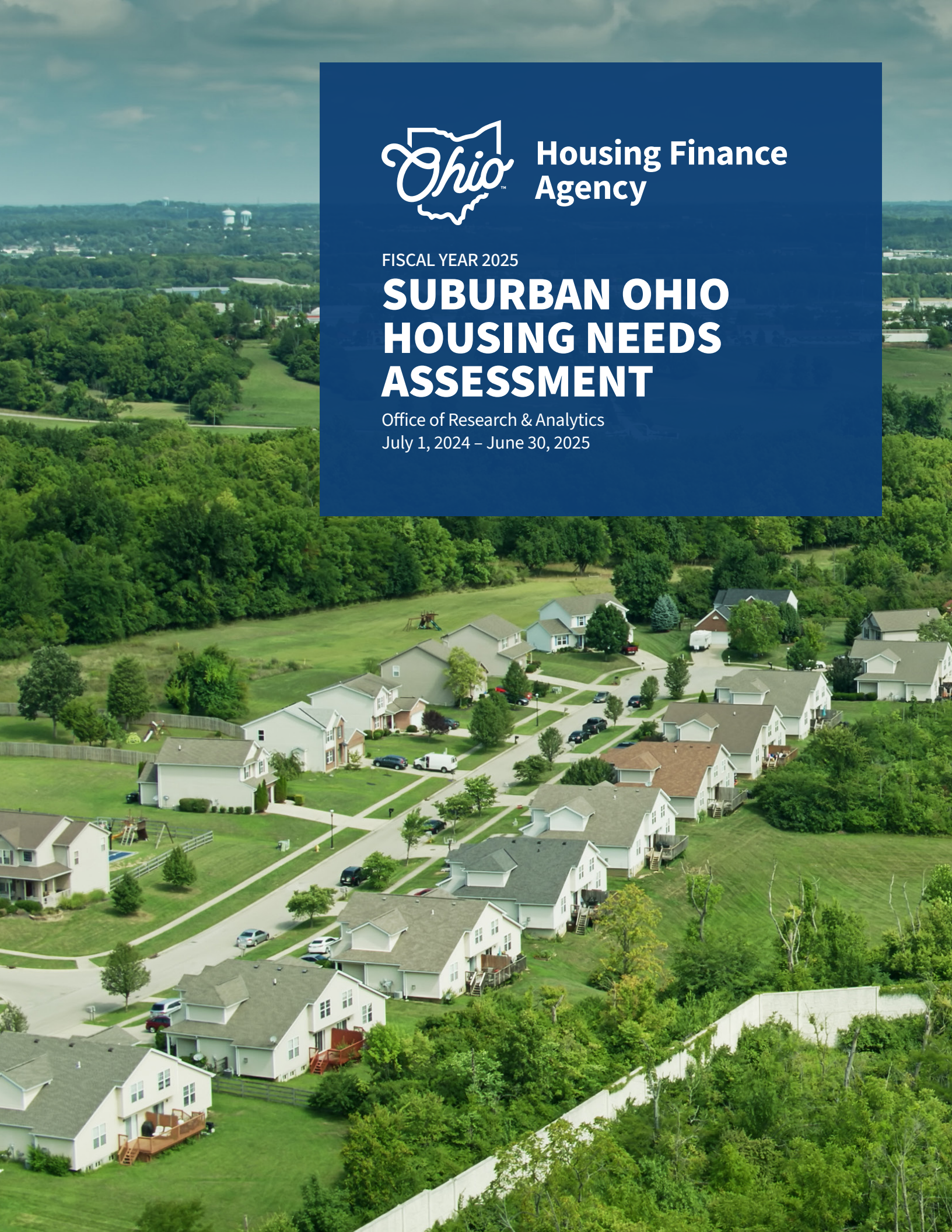


Housing Finance  
Agency

FISCAL YEAR 2025

# SUBURBAN OHIO HOUSING NEEDS ASSESSMENT

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



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## ABOUT THE OHIO HOUSING FINANCE AGENCY

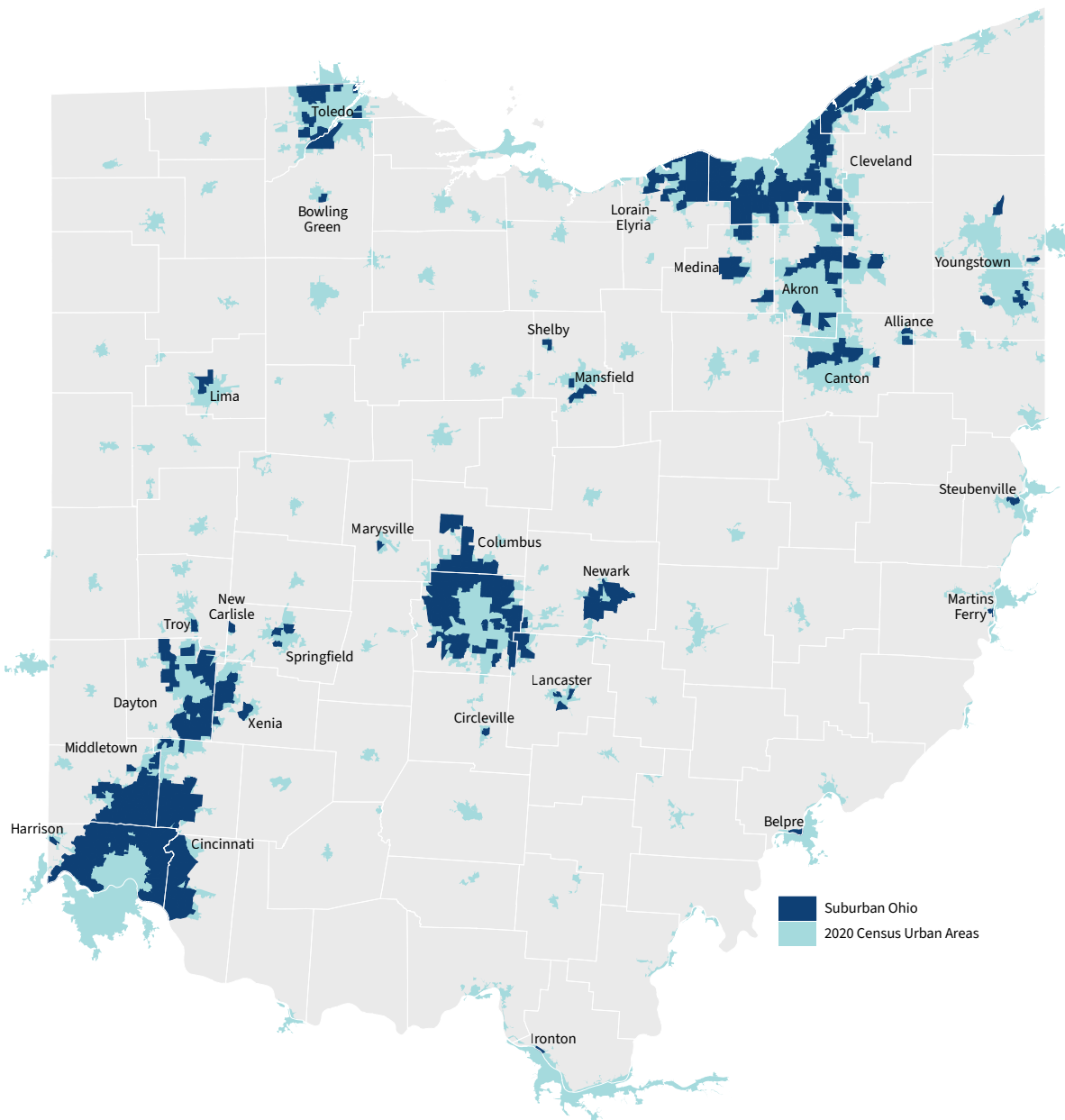
For more than 40 years, the Ohio Housing Finance Agency has served as the state's affordable housing leader assisting Ohioans with low and moderate incomes in accessing safe, quality, and affordable housing. Our mission statement is ***"We open the doors to an affordable place to call home."*** To do 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 SUBURBAN OHIO

Throughout most of this report,<sup>1</sup> “suburban 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.



<sup>1</sup> 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

Suburban Ohio consists of less than 5% of the state's total land area, but in 2022, it was home to 31% of Ohio's population. Following a trend that began in the mid-20th century, Ohio's suburbs have been the primary driver of population growth in the state while rural areas and more dense urban parts of Ohio have lost population. Benefiting from a wealthier tax base and considerably newer housing stock, suburban Ohioans tend to have a better quality of life. At the same time, Ohio's suburbs have an inadequate supply of affordable rental housing, making it more difficult for suburban renters on fixed incomes to build a healthy and prosperous future for their families.



### **Despite higher home prices and an extremely tight housing market, suburban Ohioans are still more likely to own their homes.**

During the 2018 to 2022 period, 69% of suburban heads of household owned their homes, which was higher than the statewide average of 67%, despite the fact that home prices in Ohio's suburbs were generally higher than the state median (\$172,783). Suburban household incomes are also relatively high. Prospective homebuyers in the suburbs may be in a better financial position to buy a home than their counterparts in urban and rural Ohio. In 2022, potential homebuyers in suburban Ohio were less likely to be denied on their mortgage loan applications than the statewide average (20% compared to 22%).



### **Fewer suburban mortgage holders are severely cost-burdened, which makes the threat of foreclosure less likely.**

One in 13 suburban mortgage holders (7.5%) were severely cost-burdened during the 2018 to 2022 period, which means they spent at least half their household incomes on housing. However, this prevalence of severe mortgage burden in the suburbs was less common than for the state as a whole (8.1%). The foreclosure rate for mortgage holders in suburban Ohio in 2022 was also lower than the state average (0.3% compared to 0.4%). In spite of the higher home prices, household incomes in Ohio's suburbs were generally high enough to make homeownership more affordable and the threats of mortgage default and foreclosure less likely.

**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.



**Higher rents on fixed incomes increase the risk of eviction and homelessness for many suburban renters.**

Rents in suburban Ohio during the 2018 to 2022 period were generally higher than the state median (\$945). For families on limited incomes, being able to afford these higher rents can be extremely difficult. During this same period, one out of every five suburban renters (21%) was severely cost-burdened, which increased the risk of eviction. As such, suburban renters were more likely to be evicted. In 2022, the eviction filing rate was higher for suburban renters than the statewide rate (7.6% compared to 6.4%). This puts suburban renters at a heightened risk of becoming homeless.



**While suburban housing growth is booming, there are still not enough affordable homes for lower-income renters.**

Over the past decade, suburban Ohio’s housing stock has grown by about 3.5 times the statewide rate of growth (+8.6% compared to +2.5%). However, residential construction is barely keeping up with the demand. During the 2018 to 2022 period, the homeowner and rental vacancy rates in Ohio’s suburbs (0.7% and 4.3%, respectively) were even lower than the state’s already historically low rates (0.9% and 4.5%, respectively). Of the suburban rental units that are available, most are unaffordable to lower-income renters. For every 100 extremely low-income renters in suburban Ohio, there were only 30 rental units affordable and available to them in 2021.



### **Newer housing stock and more ideal social conditions reduce the risk of health concerns for suburban Ohioans.**

With most suburbs being developed after World War II, it's not surprising that less than 10% of suburban housing units in Ohio (9.5%) were built before 1950 when the nation's first laws banning lead-based paint were enacted. This makes it far less likely for young children in Ohio's suburbs to be exposed to chipped lead paint or lead-contaminated dust. Furthermore, benefiting from generally better social conditions, such as advantaged socioeconomic status, lack of overcrowding, access to a car, and more permanent housing, households in suburban Ohio are considered less vulnerable to disasters or disease outbreaks than the average Ohio household. This means suburban Ohioans are less susceptible to the potential negative effects caused by external stresses on human health, such as a natural disaster, man-made ecological catastrophe, or pandemic.



### **Suburban youths remain at risk of homelessness.**

Stemming from a lack of affordable and available rental housing, homelessness is a serious concern in suburban Ohio, particularly among younger Ohioans. During the 2022–2023 school year, over 3,900 K–12 students in Ohio's suburban school districts lacked a fixed, regular, and adequate nighttime residence. Student homelessness is one clear demonstration of how important stable affordable housing is for the future of Ohio's suburbs. Students who experience housing instability are at higher risk for poor school performance, mental and physical health issues, and other concerns.<sup>2</sup> Failing to address issues of housing affordability and instability may have long-term negative impacts on Ohio's youth and, ultimately, on Ohio's suburbs.

<sup>2</sup> <https://nche.ed.gov/research/>



## OHIO HEROES

OHFA's Ohio Heroes program encourages certain Ohio residents who serve the public to become homeowners by offering discounted mortgage rates. Qualified homebuyers have to meet certain income and credit requirements and work in one of several public service positions, including police officers, firefighters, EMTs, physicians, nurses, and teachers. Veterans, active-duty military members, and reservists are also eligible. As part of the program, qualified borrowers participate in free homebuyer education courses that help them learn more about the homebuying process. For example, courses include learning how to calculate closing costs, what to expect from a home inspection, and the general timeline for completing documents.

**OHFA has assisted over 1,000 homebuyers across suburban Ohio through this program since 2018.**

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



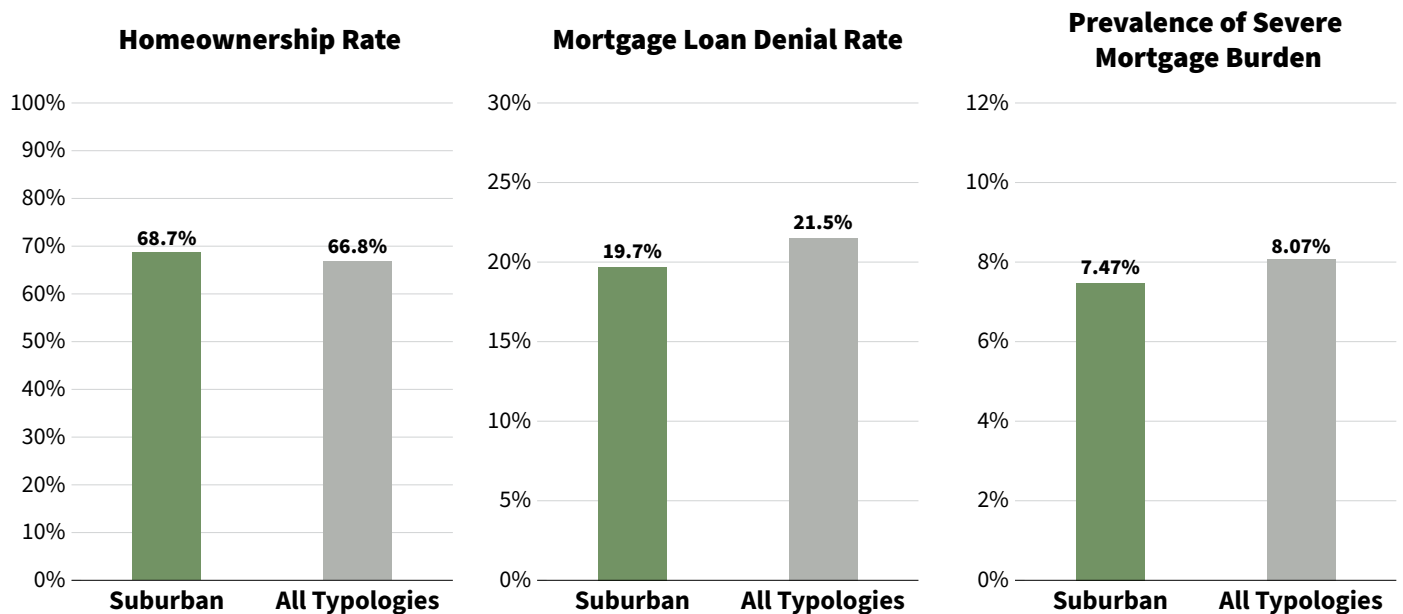
## HOMEOWNERSHIP

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

### SECTION HIGHLIGHTS

- During the 2018 to 2022 period, 68.7% of suburban heads of household owned their homes, which was higher than the statewide average of 66.8%.
- Potential homebuyers in suburban Ohio were less likely to be denied on their mortgage loan applications in 2022 than the statewide average (19.7% compared to 21.5%).
- One in 13 suburban mortgage holders (7.47%) was severely cost-burdened during the 2018 to 2022 period, meaning they spent at least half their household income on housing, which put them at risk of foreclosure.
- Home prices in Ohio’s suburbs in 2022 were generally higher than the state median (\$172,783) with notable exceptions in suburban Mansfield and Alliance (Stark County).

### How Suburban Ohio Compares

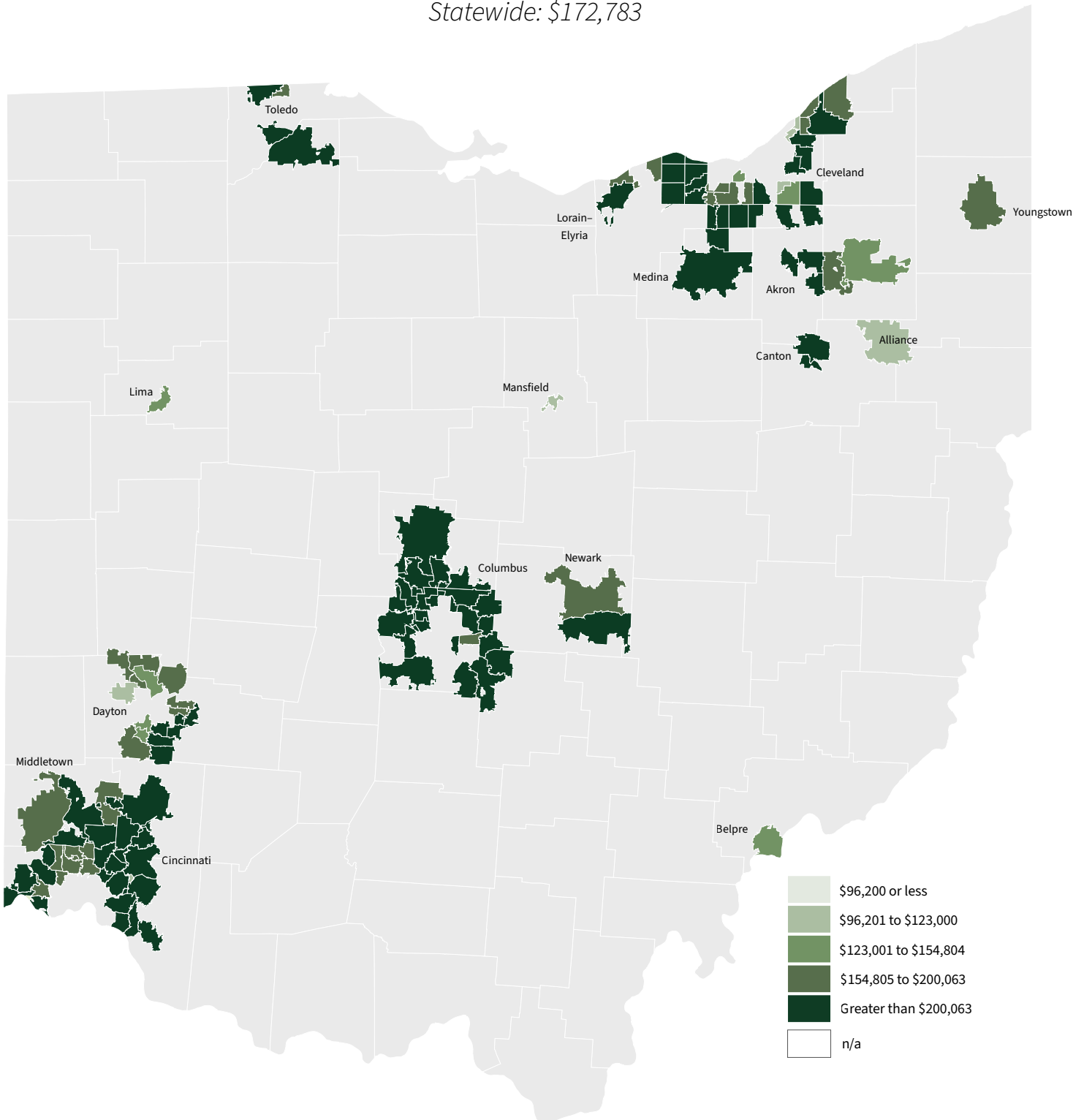


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25003, B25091; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2022 loan applications)

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 ZCTA\*

Statewide: \$172,783



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 color coded as “n/a.”

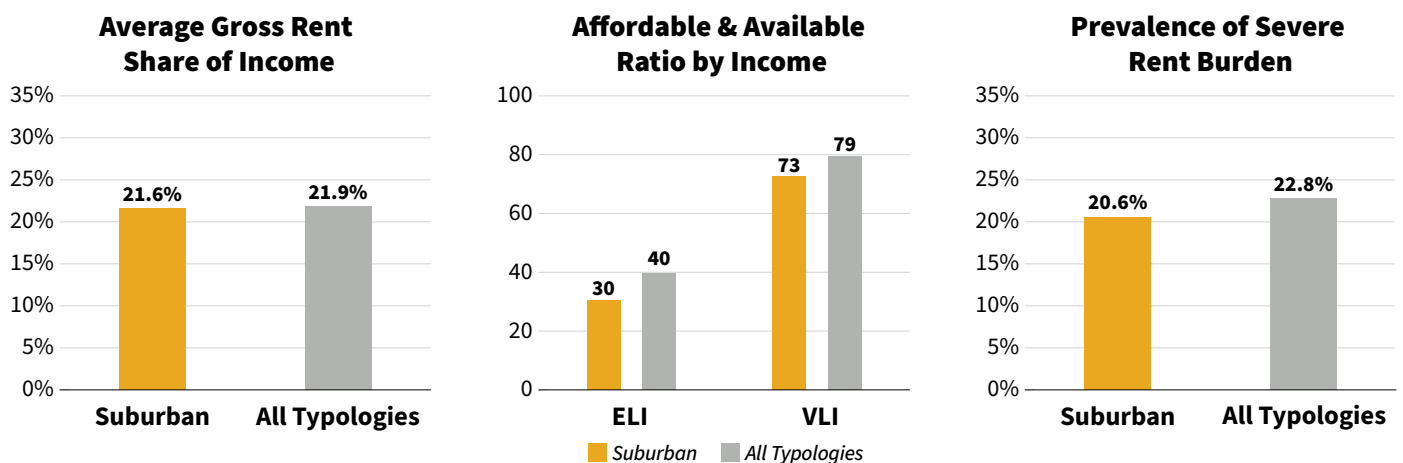
## RENTAL HOUSING

This section focuses on how suburban 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

- The typical suburban household spent 21.6% of its income on gross rent during the 2018 to 2022 period — roughly on par with the state average (21.9%).
- For every 100 extremely low-income (ELI) renters in suburban Ohio, there were only 30 rental units affordable and available to them in 2021 — fewer than the state average (40).
- One out of every five suburban renters (20.6%) was severely cost-burdened during the 2018 to 2022 period, meaning they spent at least half their household income on rent, which put them at risk of eviction and homelessness.
- Rents in Ohio’s suburbs were generally higher than the state median (\$945) with notable exceptions in suburban Springfield, Mansfield, and Youngstown.

### How Suburban Ohio Compares

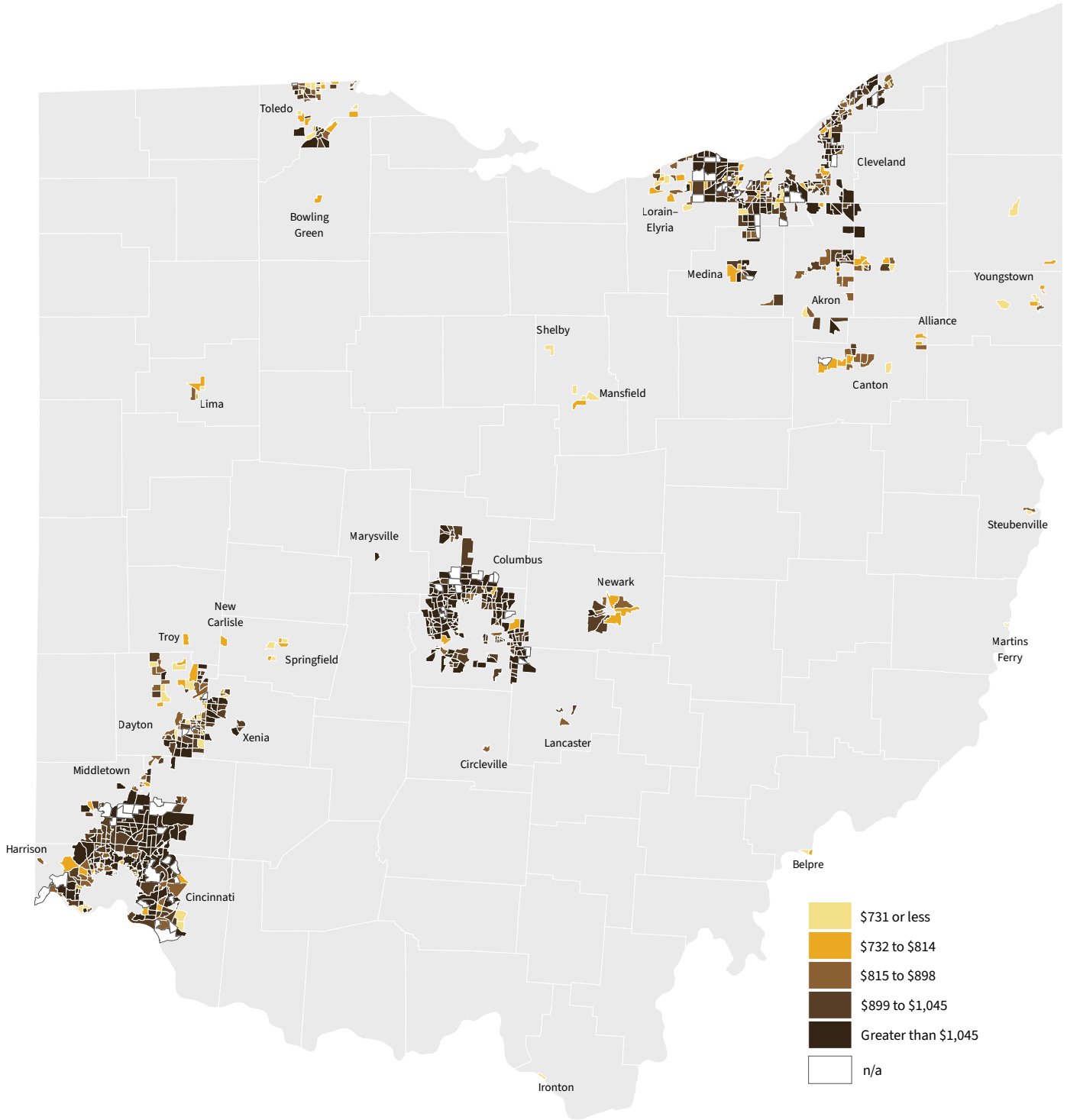


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25065, B25070, B25106, B25120; National Low Income Housing Coalition (public data request, based on the 2021 ACS Public Use Microdata Sample)

Notes: Gross rent includes 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. Suburban 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



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." The maximum median gross rent that could be reported at the census tract level was "\$3,500+," which represents the highest interval of an open-ended distribution.

## UTILITIES & TRANSPORTATION

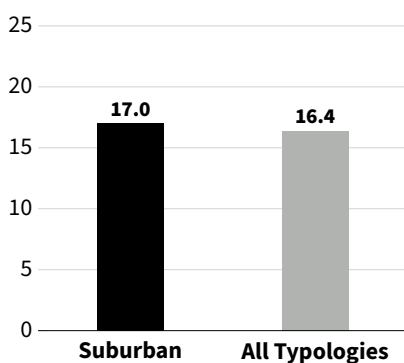
This section looks at the use of home energy and utilities, including increasingly vital broadband internet access, and how utility and transportation costs affect household budgets. Many suburban Ohioans struggle to afford their monthly utility bills or the expenses associated with having to own a car.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

### SECTION HIGHLIGHTS

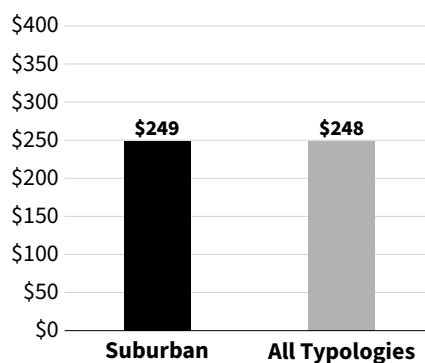
- A typical household in suburban Ohio emits 17 metric tons of carbon dioxide per year from home energy use, which is more than the average housing carbon footprint in Ohio (16.4).
- The monthly utility costs for an average suburban household (\$249) in 2022 were roughly on par with the state average (\$248).
- From 2015 to 2019, the typical household in suburban Ohio spent \$13,028 a year — or \$1,086 a month — on transportation costs, which were mostly from car ownership.
- Suburban Ohio has better access to reliable internet services. Compared to 13.3% of Ohio households in general, only 9.2% of suburban households lacked a home broadband subscription during the 2018 to 2022 period. Suburban Mansfield and Ironton were among the areas with the most limited access.

### How Suburban Ohio Compares

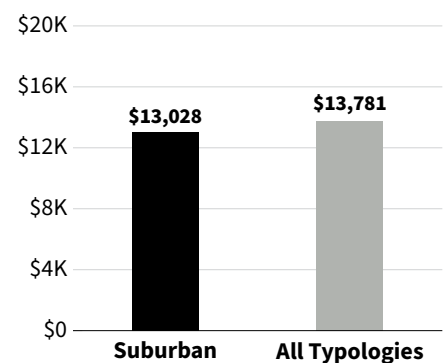
**Average Household Carbon Footprint from Home Energy Use (tCO<sub>2</sub>e/yr)**



**Average Monthly Utility Costs**



**Average Annual Household Transportation Costs**

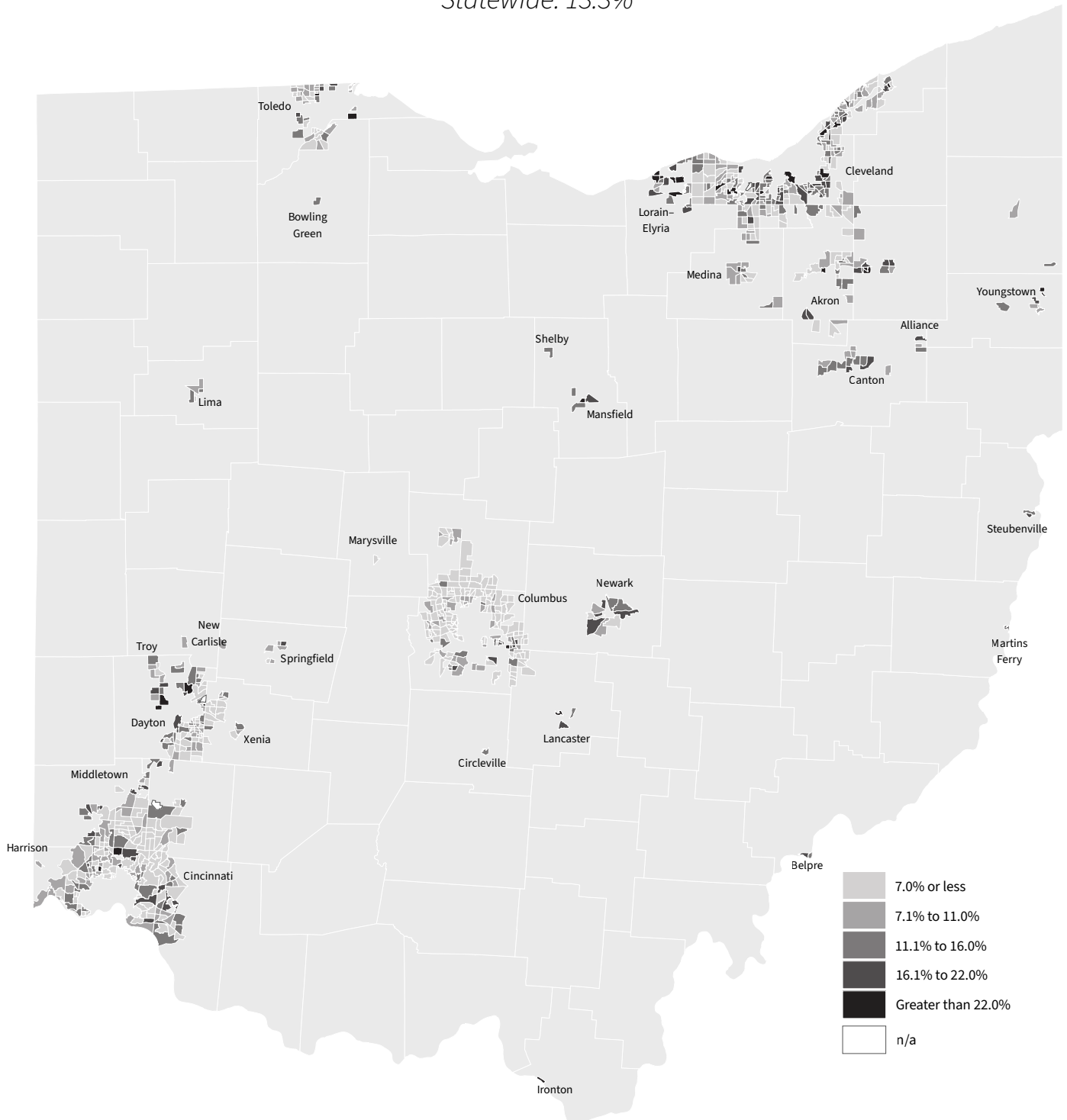


Sources: CoolClimate Network, University of California Berkeley (public data request, based on 2013 data); IPUMS USA, University of Minnesota (based on the 2022 American Community Survey Public Use Microdata Sample); H+T® Affordability Index, Center for Neighborhood Technology (based on 2015–2019 data)

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 rent 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 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%



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."

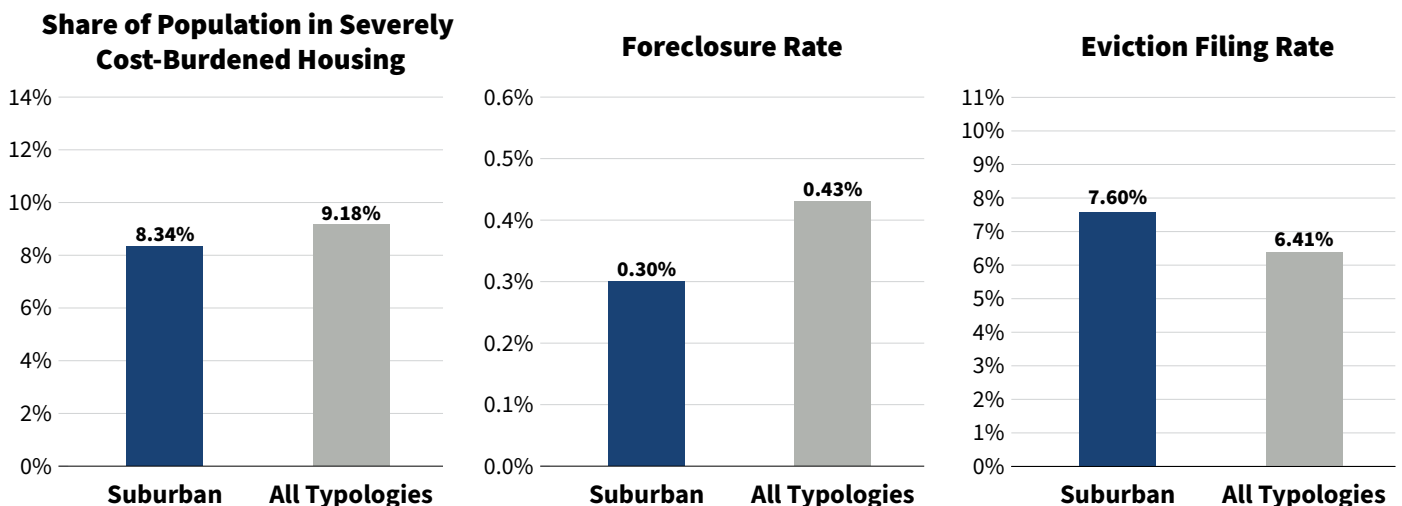
## HOUSING INSECURITY

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 suburban Ohio.

### SECTION HIGHLIGHTS

- In 2022, one in 12 suburban Ohioans (8.34%) 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 suburban Ohio in 2022 was 0.30% — lower than the state average (0.43%).
- At the same time, the eviction filing rate (7.60%) was higher for suburban renters than the statewide rate (6.41%).
- During the 2022–2023 school year, over 3,900 K–12 students in Ohio’s suburban school districts (0.67% of enrollment) lacked a fixed, regular, and adequate nighttime residence. Among suburban school districts, the prevalence of student homelessness was highest in Nardon Hills City Schools in Summit County (9.83%).

### How Suburban Ohio Compares

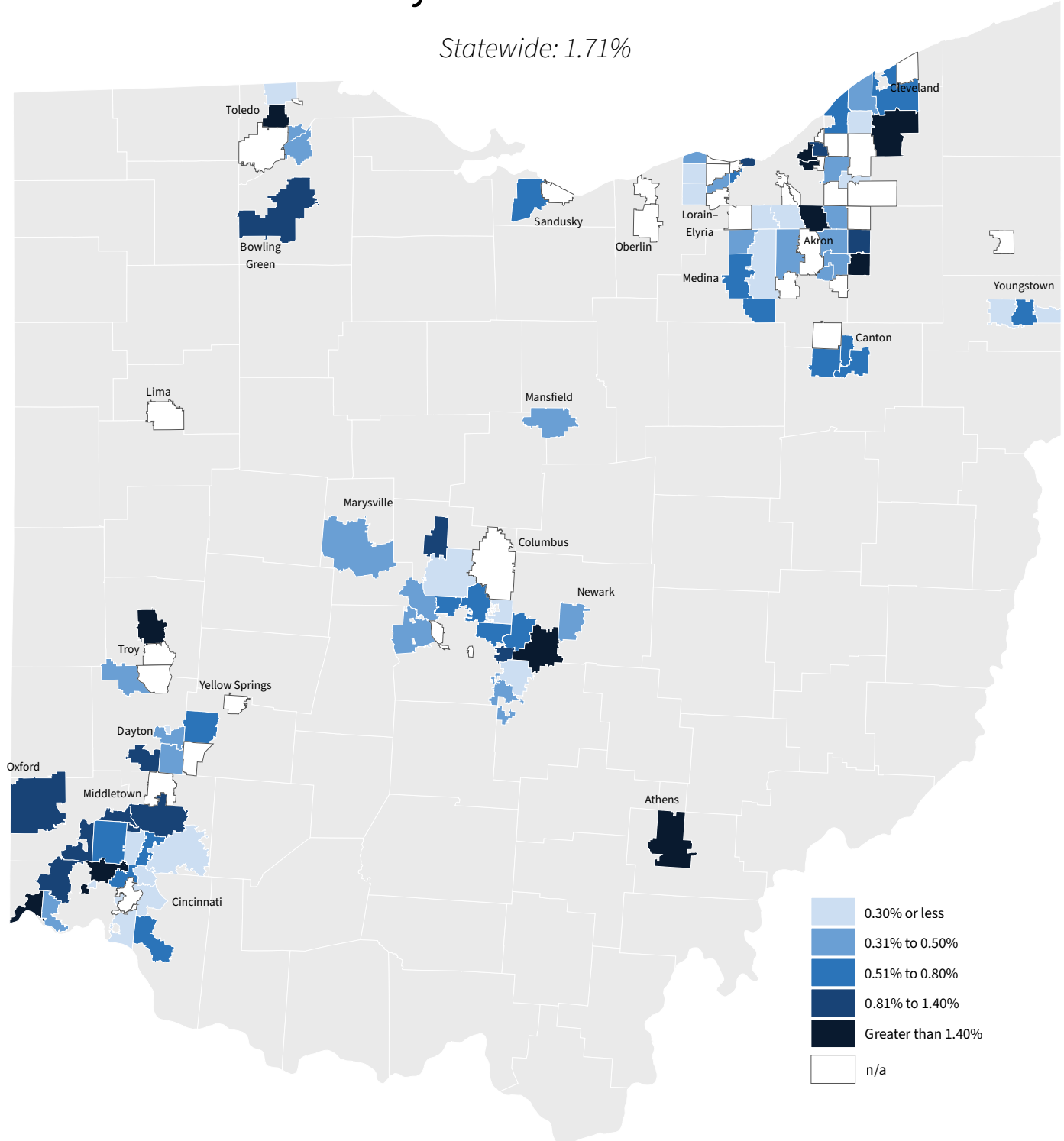


Sources: Real Estate Analytics Suite, CoreLogic (based on 2022 data); State of Ohio Court Statistics, Supreme Court of Ohio (based on 2022 data); 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B25003; IPUMS USA, University of Minnesota (based on the 2022 ACS Public Use Microdata 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 Suburban 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 to as a “forcible entry and detainer” or F.E.D. Suburban 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%



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 “suburban” (i.e., 5–6). 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.”



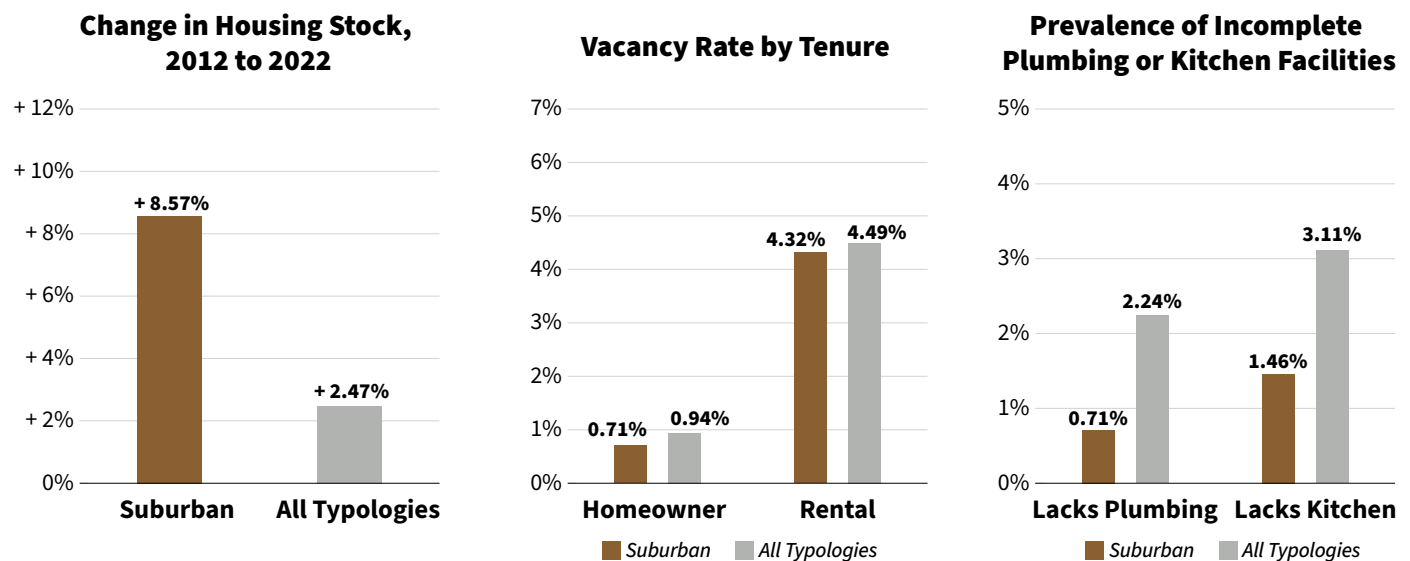
## HOUSING STOCK

This section focuses on the age and quality of housing within suburban 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, suburban Ohio’s housing stock has grown by about 3.5 times the statewide rate of growth over the same period (+8.57% compared to +2.47%).
- During the 2018 to 2022 period, homeowner and rental vacancy rates in Ohio’s suburbs (0.71% and 4.32%, respectively) were even lower than the state averages (0.94% and 4.49%, respectively), which made buying or renting in suburban areas more difficult.
- Housing units in Ohio’s suburbs were far less likely to have incomplete plumbing (0.71%) or kitchen facilities (1.46%) 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.
- During the 2018 to 2022 period, the median year of construction for housing units in Ohio was 1970. In comparison, much of suburban Ohio’s housing stock was relatively new with notable exceptions in the suburbs of Lima, Youngstown, and Springfield, where suburban homes tended to be older.

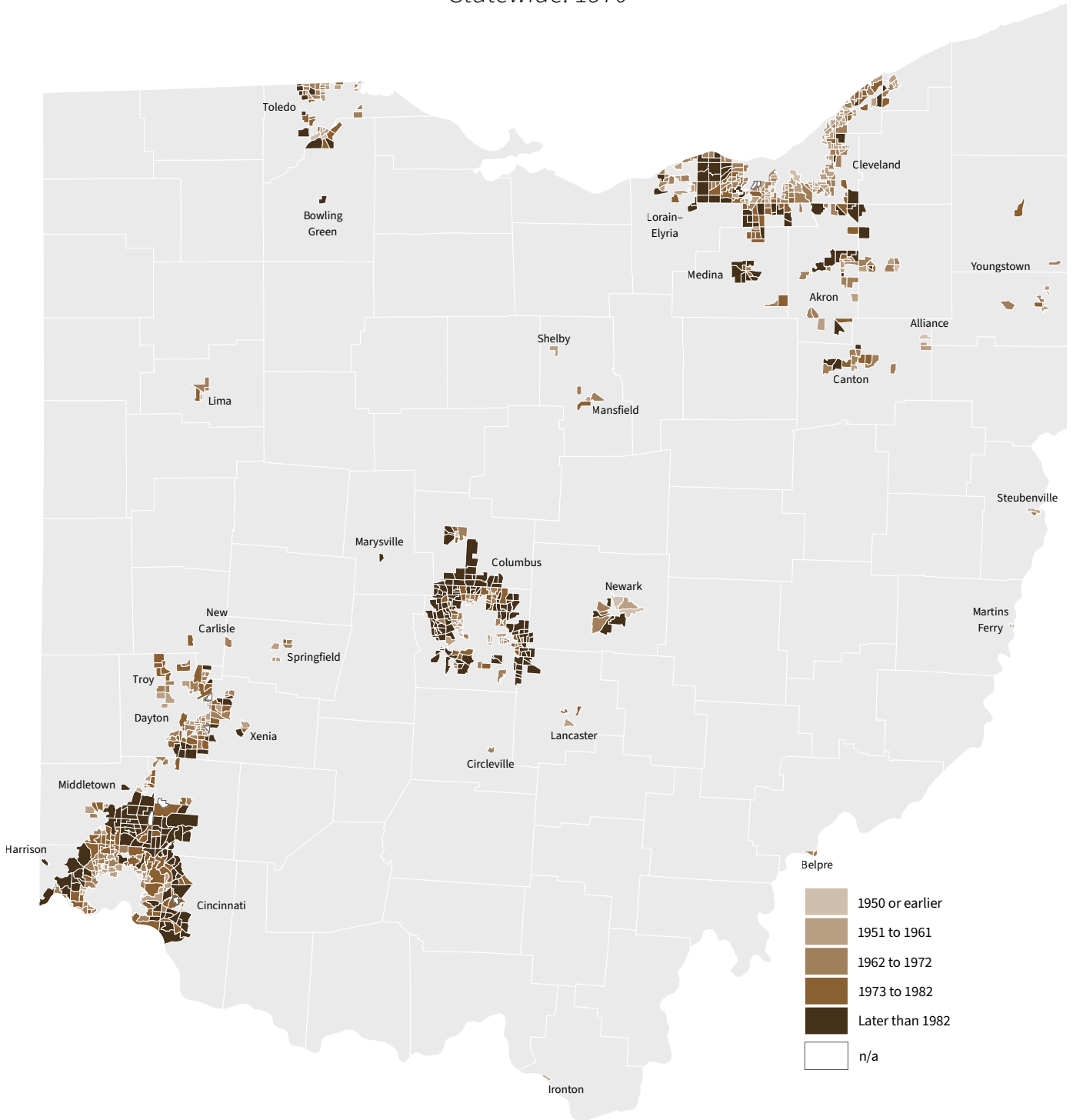
### How Suburban Ohio Compares



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



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 coded as "n/a." The earliest median year built that could be reported at the census tract level was "1939–" (i.e., 1939 or earlier), which represents the lowest interval of an open-ended distribution.

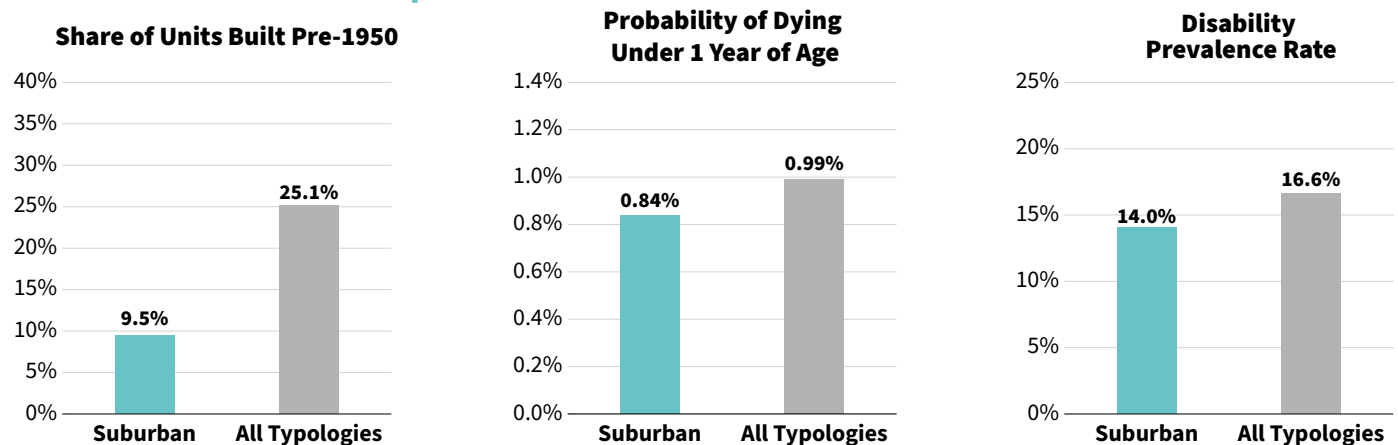
## HEALTH

This section focuses on the housing challenges of vulnerable suburban 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 suburban 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

- Less than 10% of suburban housing units in Ohio (9.5%) were built before 1950 when the nation's first laws banning lead-based paint were enacted. This makes it far less likely for young children in the suburbs to be exposed to chipped lead paint or lead-contaminated dust, which can cause irreversible damage to the nervous system, brain, and other organs, if ingested.
- Infants born in suburban 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, adults in suburban Ohio were less likely to be disabled than Ohio adults in general (14% compared to 16.6%).
- Households in suburban Ohio are generally less vulnerable to disasters or disease outbreaks than the average Ohio household. Social vulnerability is defined as the degree to which household or community is more or less susceptible to the potential negative effects caused by external stresses on human health, such as a natural disaster, man-made ecological catastrophe, or pandemic.

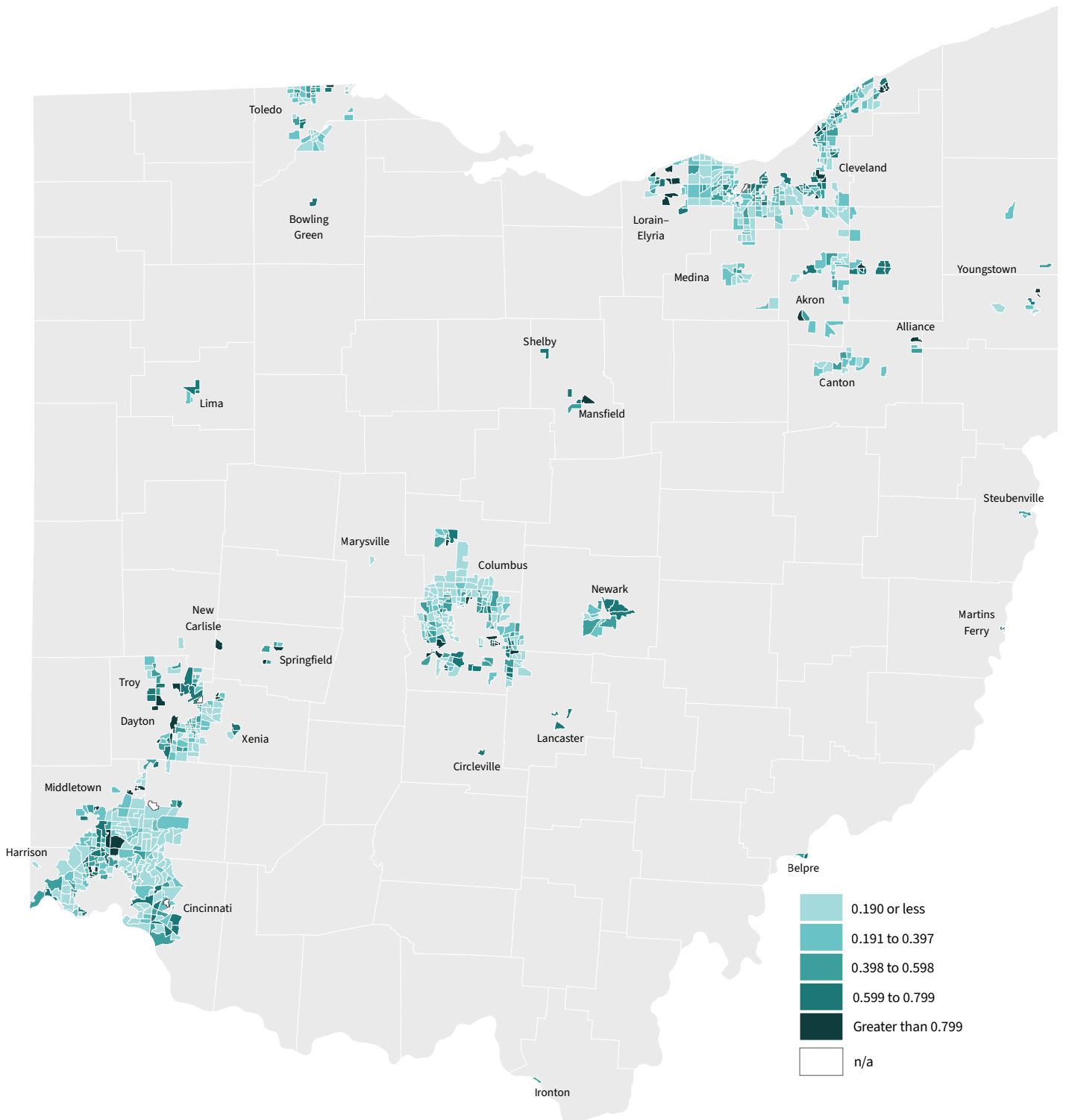
### How Suburban Ohio Compares



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



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."

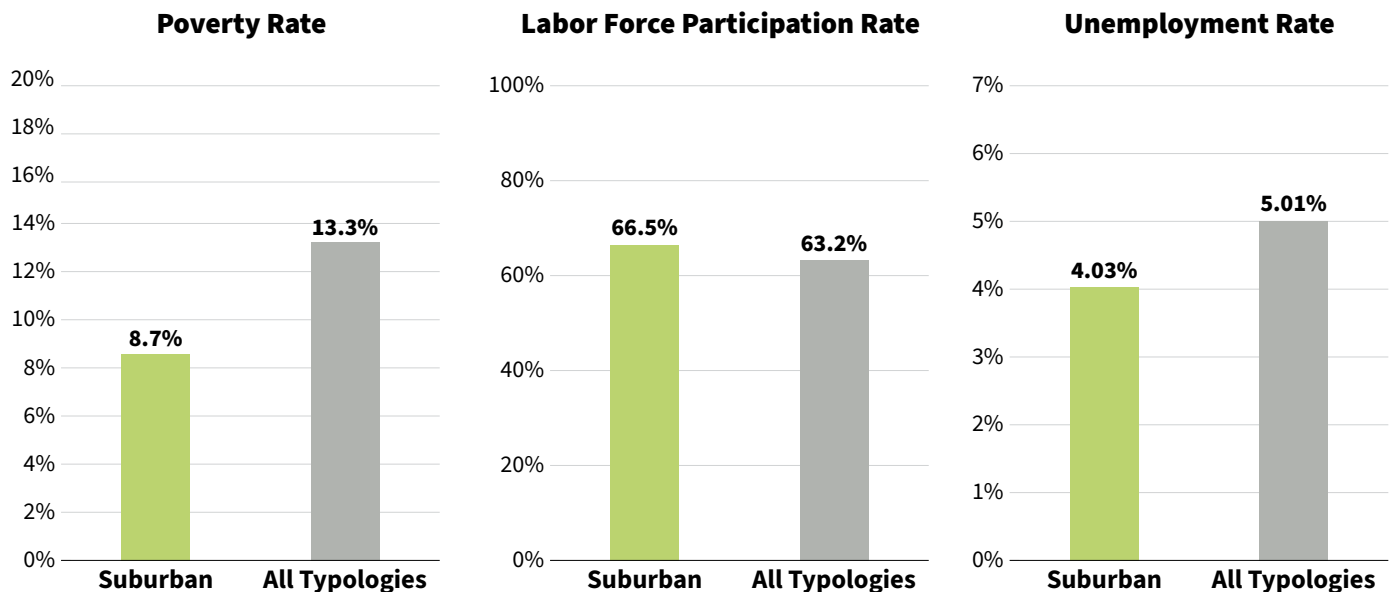
## INCOME & LABOR

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

### SECTION HIGHLIGHTS

- During the 2018 to 2022 period, suburban Ohioans were considerably less likely to live below the federal poverty level (8.7% compared to 13.3% statewide).
- Two-thirds of the civilian working age population living in Ohio's suburbs (66.5%) had a job or were actively looking for work, which was higher than the state labor force participation rate (63.2%).
- Of those suburban Ohioans in the labor force, 4.03% were unemployed, which was lower than the statewide unemployment rate of 5.01%.
- Household incomes in Ohio's suburbs were generally higher than the state median (\$66,990).

### How Suburban Ohio Compares

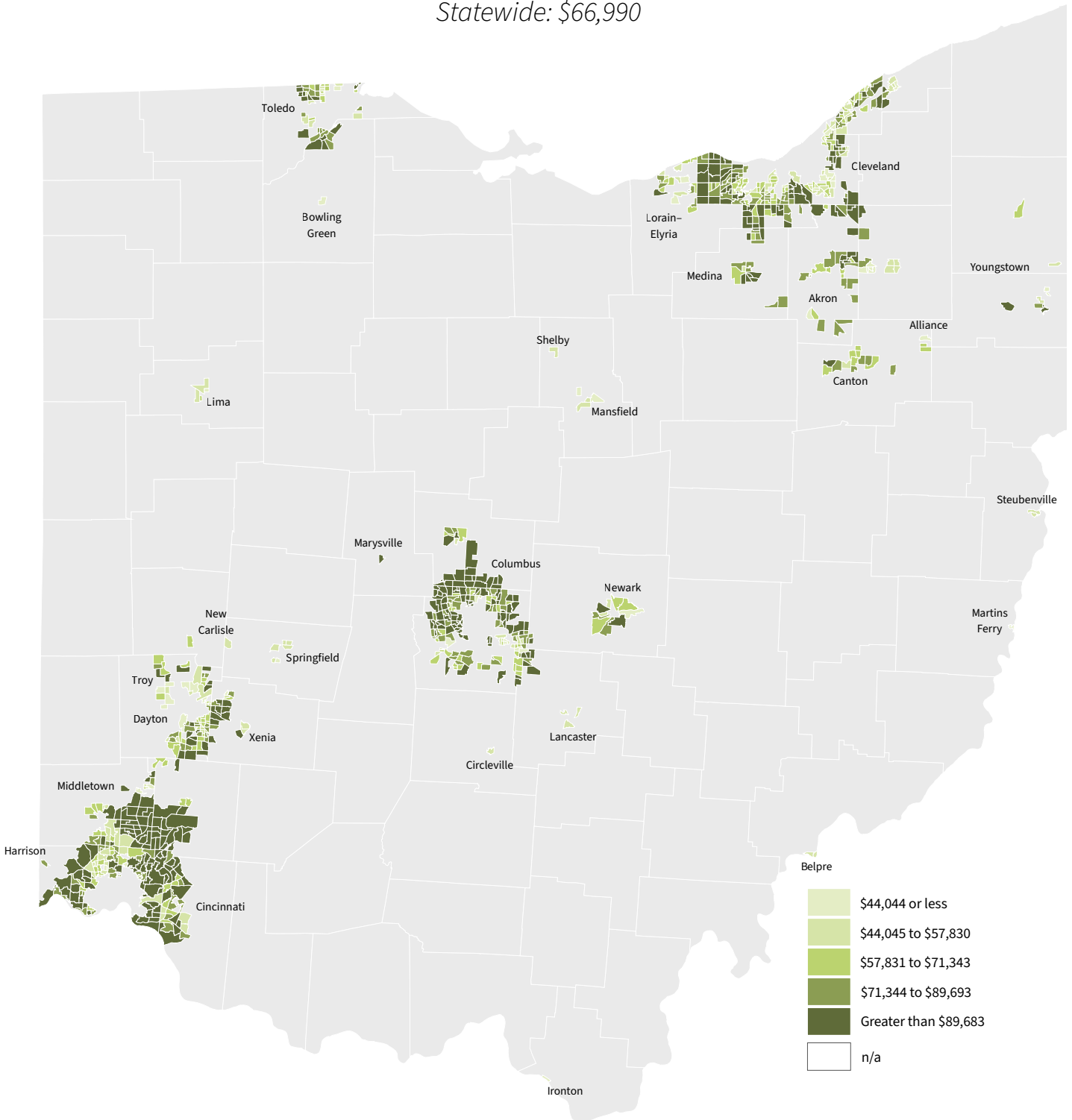


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B17001, S2301

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



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.”

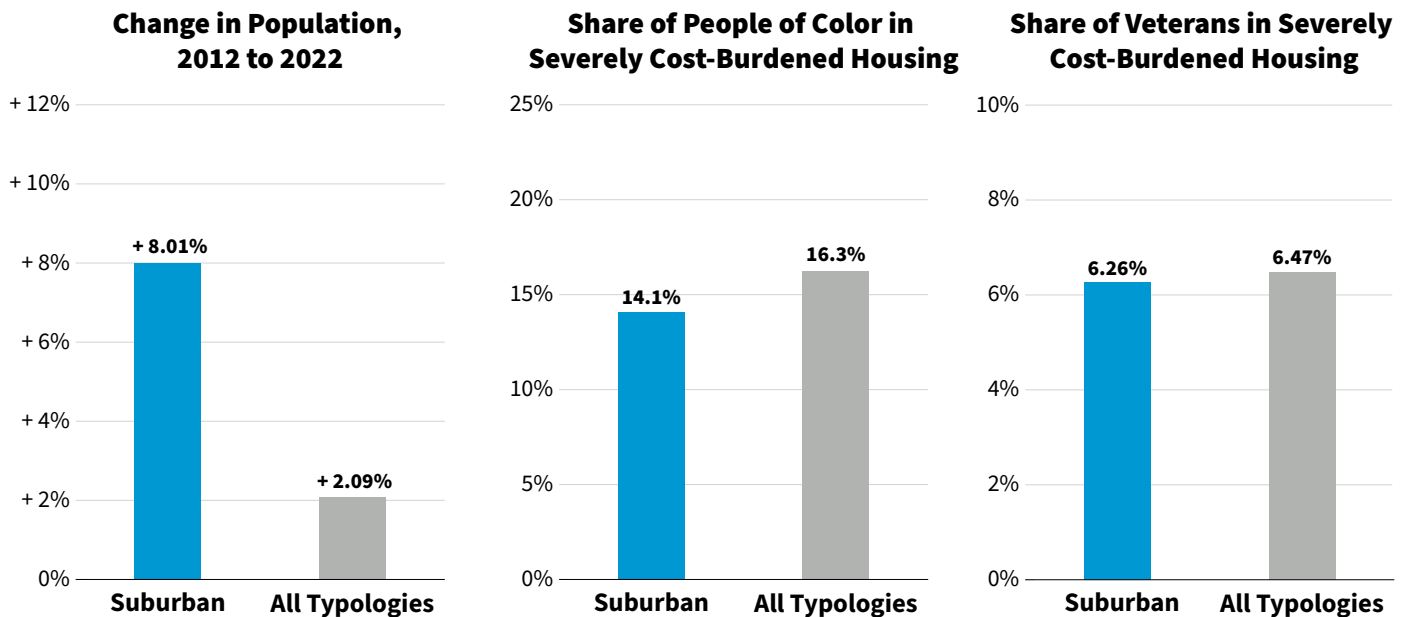
## DEMOGRAPHICS

This section details general population trends within suburban 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, the population in Ohio’s suburbs has grown four times faster than the state population over the same period (+8.01% compared to +2.09%).
- Suburban Ohioans of color are less likely to be housing insecure. In 2022, 14.1% of people of color in Ohio’s suburbs lived in severely cost-burdened housing compared to 16.3% of Ohioans of color in general.
- One in 16 veterans living in Ohio’s suburbs is housing insecure. In 2022, 6.26% of veterans in suburban Ohio areas lived in severely cost-burdened housing, which is roughly on par with veterans statewide (6.47%).
- In Ohio, age varies considerably from one suburban area to another. During the 2018 to 2022 period, people living in Cleveland’s suburbs tended to be older than the state median (40) whereas those living in the suburbs around Columbus tended to be younger.

### How Suburban Ohio Compares

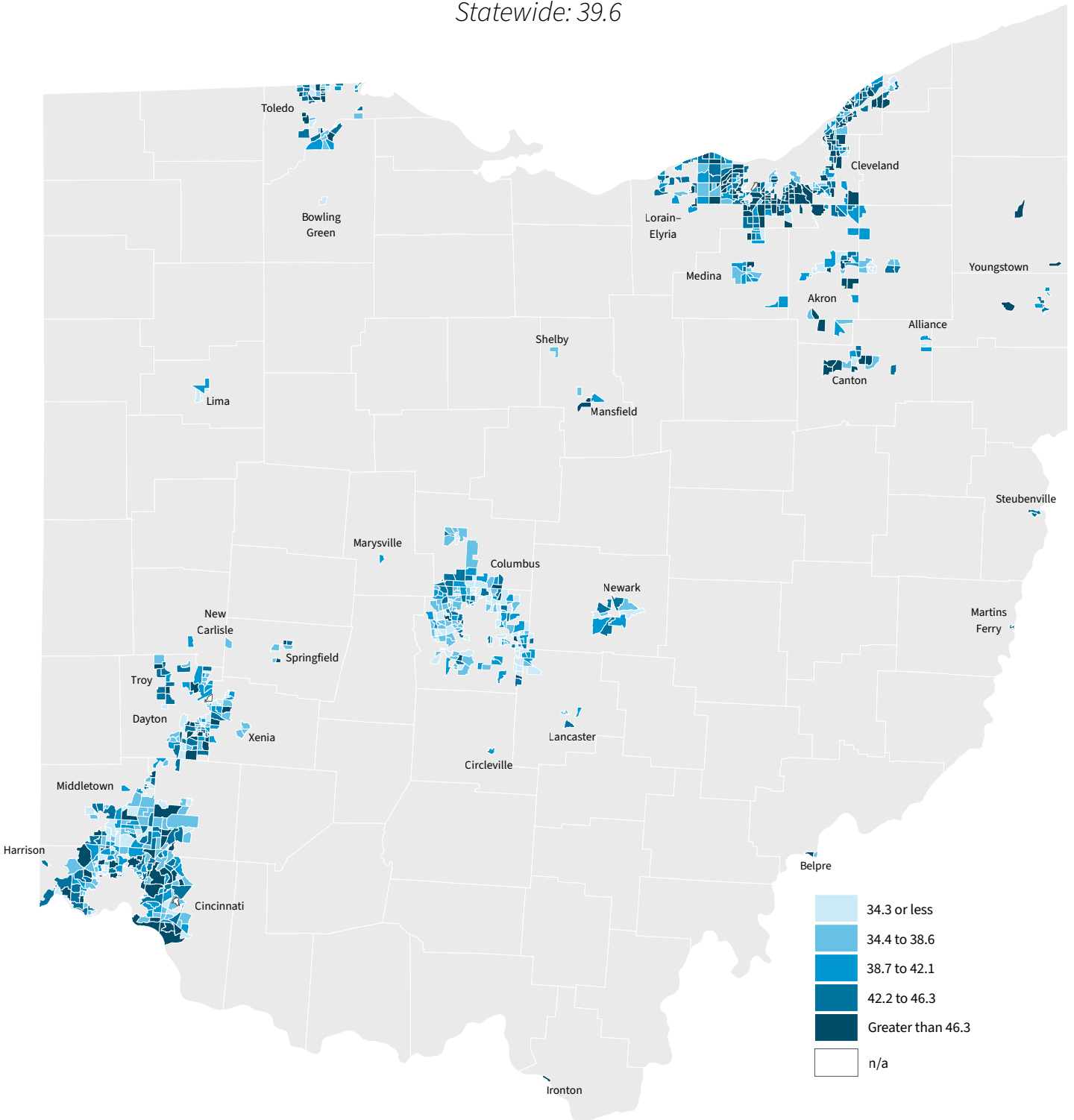


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B01003; IPUMS USA, University of Minnesota (based on the 2022 ACS Public Use Microdata Sample)

Notes: Suburban 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



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."





## BROOKSIDE RESIDENCES

Cuyahoga Falls | Summit County

Property Details:

**Developer:** NRP Group, LLC

**Funding Type:** Low-Income Housing Tax Credit; Housing Development Loan program

**Funding Amount:** \$1,000,000 in 9% LIHTCs over 10 years; \$1,500,000 in HDLs

**Population Served:** Seniors

Brookside Residences is a senior residential development providing 62 one- and two-bedroom apartments in a four-story green building. OHFA funding enabled the owner to develop a community in a park-like setting, which is surrounded by privacy and nature. The site, itself, features trails and amenities around a natural brook that runs through the site, as well as approximately four acres that are committed to a conservation easement. Amenities of the project include a fitness studio, pet grooming area, cyber café with internet access, and ample community gathering and meeting spaces.

## APPENDIX

	Suburban Akron	Suburban Alliance	Suburban Belpre	Suburban Bowling Green	Suburban Canton	Suburban Cincinnati	Suburban Circleville	Suburban Cleveland
<b>Homeownership</b>								
Homeownership rate, 2022	62.4%	58.8%	59.9%	5.2%	68.8%	74.5%	49.6%	72.5%
Mortgage loan denial rate, 2022	19.3%	24.0%	23.8%	S	17.7%	18.8%	21.7%	21.5%
Prevalence of severe mortgage burden, 2022	6.61%	8.83%	5.00%	S	7.48%	7.69%	24.35%	7.92%
<b>Rental Housing</b>								
Avg. gross rent share of household income, 2022	23.4%	16.2%	23.7%	26.9%	20.8%	21.4%	25.8%	22.5%
Prevalence of severe rent burden, 2022	26.7%	14.2%	20.8%	29.3%	17.0%	21.5%	30.1%	22.1%
<b>Utilities &amp; Transportation</b>								
Avg. home energy footprint (tCO <sub>2</sub> e/yr), 2013	16.6	16.9	15.5	n/a	17.8	17.1	n/a	17.5
Share of households without broadband, 2022	11.92%	15.29%	18.89%	15.74%	12.55%	7.95%	15.90%	10.76%
Avg. annual household transport. costs, 2019	\$12,559	\$12,409	\$12,513	\$11,603	\$13,078	\$13,751	\$12,445	\$12,819
<b>Housing Insecurity</b>								
Average monthly foreclosure rate, 2022	0.32%	0.58%	0.58%	n/a	0.24%	0.31%	n/a	0.42%
Homeless share of K-12 enrollment, 2023/23	0.48%	n/a	n/a	1.19%	0.73%	0.71%	n/a	0.85%
<b>Housing Stock</b>								
Change in housing stock, 2012 to 2022	+ 7.06%	- 11.85%	- 1.04%	+ 3.16%	+ 6.58%	+ 8.20%	- 3.11%	+ 4.74%
Homeowner vacancy rate, 2022	1.13%	0.00%	0.64%	0.00%	0.45%	0.50%	0.00%	0.76%
Rental vacancy rate, 2022	4.30%	1.41%	0.00%	1.23%	4.78%	4.04%	4.69%	4.34%
Share of housing units lacking plumbing, 2022	1.60%	1.81%	2.04%	0.00%	0.34%	0.71%	0.00%	0.67%
Share of housing units lacking kitchen, 2022	2.56%	5.44%	2.04%	0.00%	1.25%	1.37%	2.30%	1.44%
<b>Health</b>								
Share of housing units built before 1950, 2022	15.3%	42.9%	15.2%	6.5%	10.0%	8.5%	9.3%	10.7%
Probability of dying under 1 year of age, 2015	0.83%	0.97%	0.77%	0.82%	0.56%	0.84%	0.77%	0.85%
Disability prevalence rate, 2022	14.7%	16.3%	22.6%	15.9%	13.9%	12.9%	25.0%	15.1%
<b>Income &amp; Labor</b>								
Poverty rate, 2022	12.2%	19.3%	17.8%	50.5%	6.7%	7.1%	20.3%	7.9%
Labor force participation rate, 2022	65.7%	59.1%	56.3%	73.1%	64.5%	67.0%	47.2%	65.0%
Unemployment rate, 2022	5.14%	5.32%	4.18%	2.20%	2.65%	3.76%	7.70%	4.30%
<b>Demographics</b>								
Change in population, 2012 to 2022	+ 5.07%	- 9.37%	+ 3.52%	+ 0.97%	+ 5.98%	+ 6.45%	- 4.87%	+ 3.53%

Notes: Geographic divisions in the table above roughly align with the 2020 Census Urban Areas, which are defined at the block level by the Census Bureau and include both urban and suburban communities. For most metrics, these divisions are based on census tracts. For home energy footprint and foreclosure rates, these divisions are defined by Census Bureau ZCTA and have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USR index. For homeless enrollment, these divisions are based on school districts and have been categorized using the Ohio Department of Education and Workforce's Typology of Ohio School Districts. As such, some block-level-defined Census Urban Areas do not correspond to ZCTA or school district boundaries. In these instances, data are not available ("n/a"). Some data are suppressed if the denominator is less than 100 as indicated with the letter "S."

	Suburban Columbus	Suburban Dayton	Suburban Harrison	Suburban Ironton	Suburban Lancaster	Suburban Lima	Suburban Lorain- Elyria	Suburban Mansfield
<b>Homeownership</b>								
Homeownership rate, 2022	63.0%	65.1%	82.7%	53.8%	49.2%	56.0%	71.6%	54.8%
Mortgage loan denial rate, 2022	18.9%	19.5%	20.0%	S	22.6%	18.4%	21.1%	16.8%
Prevalence of severe mortgage burden, 2022	7.13%	7.54%	4.45%	21.32%	8.02%	8.00%	9.10%	3.79%
<b>Rental Housing</b>								
Avg. gross rent share of household income, 2022	21.1%	21.3%	23.3%	15.9%	26.0%	21.2%	21.5%	21.0%
Prevalence of severe rent burden, 2022	18.0%	19.6%	22.0%	17.0%	23.7%	19.1%	23.6%	18.8%
<b>Utilities &amp; Transportation</b>								
Avg. home energy footprint (tCO2e/yr), 2013	17.0	16.1	n/a	n/a	n/a	16.3	17.8	15.3
Share of households without broadband, 2022	5.45%	9.41%	7.47%	24.35%	18.48%	11.33%	17.21%	19.48%
Avg. annual household transport. costs, 2019	\$12,915	\$12,648	\$14,479	\$11,481	\$12,904	\$11,946	\$12,976	\$11,711
<b>Housing Insecurity</b>								
Average monthly foreclosure rate, 2022	0.18%	0.35%	n/a	n/a	n/a	0.28%	0.34%	0.63%
Homeless share of K-12 enrollment, 2023/23	0.57%	0.48%	n/a	n/a	n/a	S	0.26%	0.50%
<b>Housing Stock</b>								
Change in housing stock, 2012 to 2022	+ 19.43%	+ 2.95%	- 1.60%	+ 3.08%	+ 41.75%	+ 1.71%	+ 11.16%	+ 3.41%
Homeowner vacancy rate, 2022	0.50%	1.04%	0.00%	0.00%	2.13%	0.00%	0.68%	0.63%
Rental vacancy rate, 2022	4.57%	4.74%	0.00%	0.00%	3.81%	3.74%	5.55%	5.26%
Share of housing units lacking plumbing, 2022	0.54%	0.71%	0.00%	2.79%	0.04%	0.88%	0.83%	0.62%
Share of housing units lacking kitchen, 2022	1.31%	1.38%	0.00%	4.01%	0.57%	1.43%	1.24%	1.29%
<b>Health</b>								
Share of housing units built before 1950, 2022	6.3%	8.3%	6.8%	28.8%	20.6%	9.5%	11.7%	12.5%
Probability of dying under 1 year of age, 2015	0.76%	0.96%	0.34%	0.75%	0.68%	0.73%	0.95%	0.66%
Disability prevalence rate, 2022	11.1%	16.3%	16.7%	34.8%	25.5%	14.8%	17.0%	27.2%
<b>Income &amp; Labor</b>								
Poverty rate, 2022	7.7%	10.8%	4.8%	20.0%	19.9%	14.5%	13.3%	15.7%
Labor force participation rate, 2022	71.7%	64.5%	74.6%	47.0%	59.8%	66.9%	61.7%	57.3%
Unemployment rate, 2022	3.60%	4.29%	0.30%	3.10%	4.05%	10.35%	4.07%	3.72%
<b>Demographics</b>								
Change in population, 2012 to 2022	+ 19.60%	+ 2.40%	- 10.31%	- 2.18%	+ 40.75%	+ 0.17%	+ 7.48%	+ 4.21%

Notes: Geographic divisions in the table above roughly align with the 2020 Census Urban Areas, which are defined at the block level by the Census Bureau and include both urban and suburban communities. For most metrics, these divisions are based on census tracts. For home energy footprint and foreclosure rates, these divisions are defined by Census Bureau ZCTA and have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USR index. For homeless enrollment, these divisions are based on school districts and have been categorized using the Ohio Department of Education and Workforce's Typology of Ohio School Districts. As such, some block-level-defined Census Urban Areas do not correspond to ZCTA or school district boundaries. In these instances, data are not available ("n/a"). Some data are suppressed if the denominator is less than 100 as indicated with the letter "S."

	Suburban Martins Ferry	Suburban Marysville	Suburban Medina	Suburban Middletown	Suburban Newark	Suburban Shelby	Suburban Springfield	Suburban Steubenville
<b>Homeownership</b>								
Homeownership rate, 2022	70.8%	77.8%	73.6%	69.4%	62.4%	51.8%	62.1%	68.9%
Mortgage loan denial rate, 2022	S	12.5%	18.9%	21.8%	20.1%	16.9%	20.3%	23.9%
Prevalence of severe mortgage burden, 2022	2.68%	2.12%	7.89%	4.30%	6.24%	4.07%	9.34%	12.92%
<b>Rental Housing</b>								
Avg. gross rent share of household income, 2022	14.6%	22.8%	22.3%	24.6%	21.7%	26.3%	21.1%	21.7%
Prevalence of severe rent burden, 2022	16.7%	9.8%	21.7%	17.9%	27.5%	29.2%	15.3%	29.7%
<b>Utilities &amp; Transportation</b>								
Avg. home energy footprint (tCO2e/yr), 2013	n/a	n/a	18.1	15.5	16.0	n/a	n/a	n/a
Share of households without broadband, 2022	18.39%	5.80%	10.31%	10.62%	13.03%	13.91%	10.77%	15.05%
Avg. annual household transport. costs, 2019	\$11,910	\$16,729	\$13,547	\$13,704	\$13,726	\$12,442	\$12,340	\$12,233
<b>Housing Insecurity</b>								
Average monthly foreclosure rate, 2022	n/a	n/a	0.19%	0.33%	0.35%	n/a	n/a	n/a
Homeless share of K-12 enrollment, 2023/23	n/a	0.40%	0.60%	1.01%	0.42%	n/a	n/a	n/a
<b>Housing Stock</b>								
Change in housing stock, 2012 to 2022	- 3.31%	- 11.53%	+ 4.68%	- 1.58%	+ 6.32%	- 16.57%	+ 3.29%	+ 0.91%
Homeowner vacancy rate, 2022	1.99%	0.00%	0.00%	0.89%	1.04%	2.24%	0.24%	0.00%
Rental vacancy rate, 2022	5.58%	0.00%	3.42%	1.62%	4.24%	0.00%	3.50%	0.00%
Share of housing units lacking plumbing, 2022	2.89%	0.00%	0.16%	1.28%	1.32%	3.15%	1.33%	0.00%
Share of housing units lacking kitchen, 2022	3.55%	0.00%	1.39%	1.62%	3.11%	0.71%	2.24%	2.87%
<b>Health</b>								
Share of housing units built before 1950, 2022	40.0%	2.8%	8.0%	10.0%	20.8%	33.1%	14.2%	20.6%
Probability of dying under 1 year of age, 2015	0.95%	0.78%	0.52%	0.93%	1.02%	0.35%	1.24%	1.79%
Disability prevalence rate, 2022	23.5%	8.5%	13.7%	17.4%	20.6%	17.1%	21.9%	15.5%
<b>Income &amp; Labor</b>								
Poverty rate, 2022	12.5%	1.4%	8.1%	9.2%	13.8%	17.8%	17.0%	12.6%
Labor force participation rate, 2022	54.1%	35.4%	68.1%	56.2%	58.4%	60.3%	57.8%	61.0%
Unemployment rate, 2022	11.70%	0.90%	4.43%	3.90%	2.44%	4.40%	7.90%	4.92%
<b>Demographics</b>								
Change in population, 2012 to 2022	- 16.24%	+ 11.40%	+ 0.88%	+ 8.52%	+ 13.38%	- 1.44%	+ 2.59%	+ 0.92%

Notes: Geographic divisions in the table above roughly align with the 2020 Census Urban Areas, which are defined at the block level by the Census Bureau and include both urban and suburban communities. For most metrics, these divisions are based on census tracts. For home energy footprint and foreclosure rates, these divisions are defined by Census Bureau ZCTA and have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USR index. For homeless enrollment, these divisions are based on school districts and have been categorized using the Ohio Department of Education and Workforce's Typology of Ohio School Districts. As such, some block-level-defined Census Urban Areas do not correspond to ZCTA or school district boundaries. In these instances, data are not available ("n/a"). Some data are suppressed if the denominator is less than 100 as indicated with the letter "S."

	Suburban Toledo	Suburban Troy	Suburban Xenia	Suburban Youngstown	Suburban Ohio	All Typologies
<b>Homeownership</b>						
Homeownership rate, 2022	69.5%	60.8%	68.2%	78.1%	68.7%	66.8%
Mortgage loan denial rate, 2022	18.5%	16.4%	20.2%	22.0%	19.7%	21.5%
Prevalence of severe mortgage burden, 2022	6.85%	1.92%	2.07%	6.06%	7.47%	8.07%
<b>Rental Housing</b>						
Avg. gross rent share of household income, 2022	19.3%	21.7%	22.3%	19.9%	21.6%	21.9%
Prevalence of severe rent burden, 2022	18.9%	15.3%	24.0%	14.3%	20.6%	22.8%
<b>Utilities &amp; Transportation</b>						
Avg. home energy footprint (tCO2e/yr), 2013	17.8	n/a	n/a	17.4	17.0	16.4
Share of households without broadband, 2022	9.68%	9.51%	10.48%	12.85%	9.17%	13.29%
Avg. annual household transport. costs, 2019	\$12,590	\$12,834	\$11,984	\$13,160	\$13,028	\$13,781
<b>Housing Insecurity</b>						
Average monthly foreclosure rate, 2022	0.16%	n/a	n/a	0.41%	0.30%	0.43%
Homeless share of K-12 enrollment, 2023/23	0.52%	2.12%	n/a	0.29%	0.67%	1.66%
<b>Housing Stock</b>						
Change in housing stock, 2012 to 2022	+ 7.56%	+ 0.50%	- 2.09%	- 2.04%	+ 8.57%	+ 2.47%
Homeowner vacancy rate, 2022	1.61%	0.00%	0.84%	1.50%	0.71%	0.94%
Rental vacancy rate, 2022	3.45%	0.00%	0.00%	11.78%	4.32%	4.49%
Share of housing units lacking plumbing, 2022	0.65%	0.00%	0.00%	1.05%	0.71%	2.24%
Share of housing units lacking kitchen, 2022	1.28%	0.00%	1.54%	1.64%	1.46%	3.11%
<b>Health</b>						
Share of housing units built before 1950, 2022	11.4%	4.6%	2.8%	13.5%	9.5%	25.1%
Probability of dying under 1 year of age, 2015	0.77%	0.77%	0.34%	0.75%	0.84%	0.99%
Disability prevalence rate, 2022	14.4%	19.8%	18.3%	16.4%	14.0%	16.6%
<b>Income &amp; Labor</b>						
Poverty rate, 2022	8.6%	8.3%	11.3%	9.2%	8.7%	13.3%
Labor force participation rate, 2022	64.9%	62.1%	61.5%	63.3%	66.5%	63.2%
Unemployment rate, 2022	4.46%	0.00%	5.51%	5.67%	4.03%	5.01%
<b>Demographics</b>						
Change in population, 2012 to 2022	+ 8.27%	+ 6.01%	- 1.71%	- 5.62%	+ 8.01%	+ 2.09%

Notes: Geographic divisions in the table above roughly align with the 2020 Census Urban Areas, which are defined at the block level by the Census Bureau and include both urban and suburban communities. For most metrics, these divisions are based on census tracts. For home energy footprint and foreclosure rates, these divisions are defined by Census Bureau ZCTA and have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USR index. For homeless enrollment, these divisions are based on school districts and have been categorized using the Ohio Department of Education and Workforce's Typology of Ohio School Districts. As such, some block-level-defined Census Urban Areas do not correspond to ZCTA or school district boundaries. In these instances, data are not available ("n/a"). Some data are suppressed if the denominator is less than 100 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 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](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>