

Housing Finance  
Agency

FISCAL YEAR 2025

# URBAN OHIO HOUSING NEEDS ASSESSMENT

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

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## ABOUT THE OHIO HOUSING FINANCE AGENCY

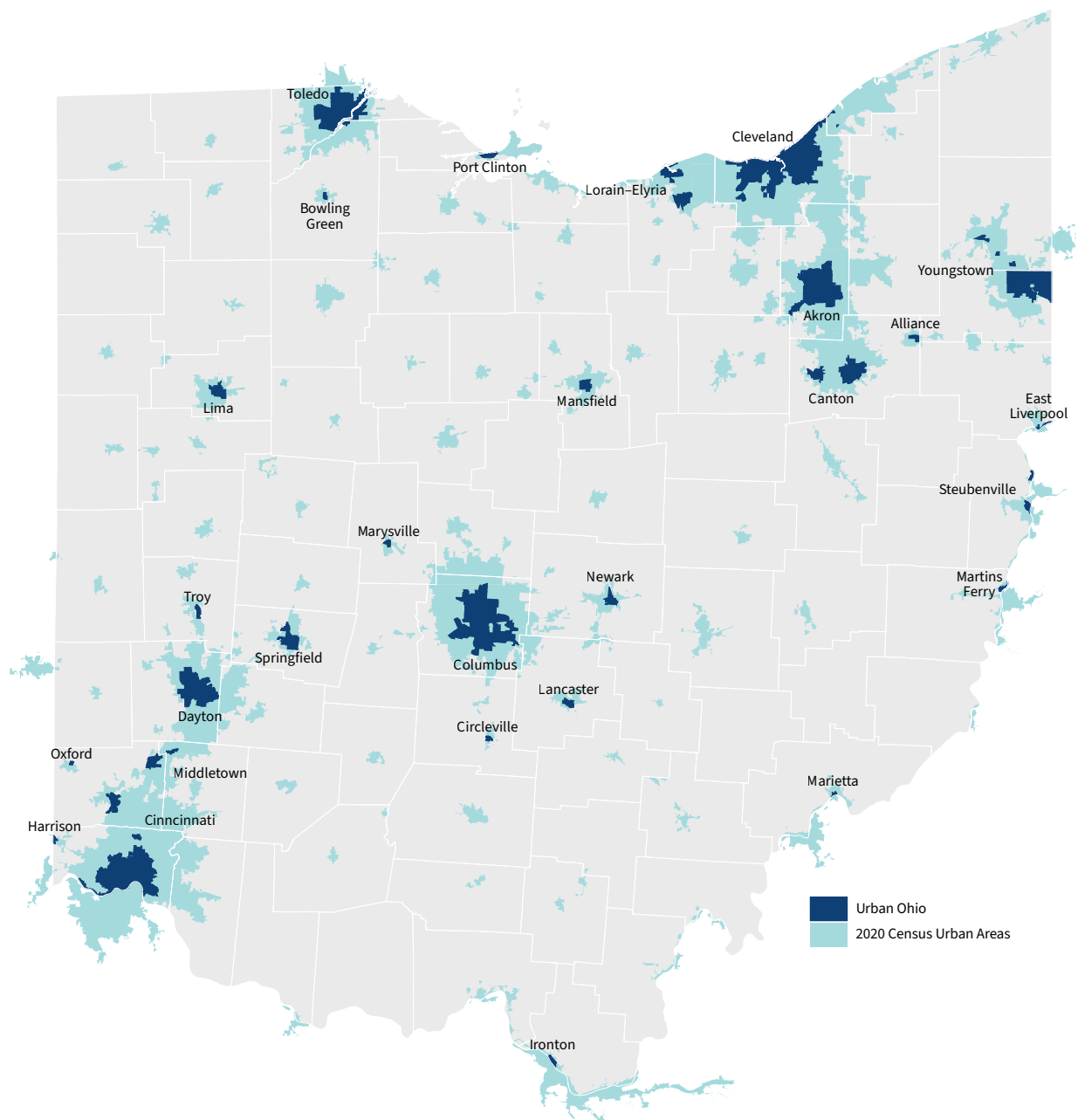
For more than 40 years, the Ohio Housing Finance Agency has served as the state's affordable housing leader assisting Ohioans with low and moderate incomes in accessing safe, quality, and affordable housing. Our mission statement is ***"We open the doors to an affordable place to call home."*** To do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

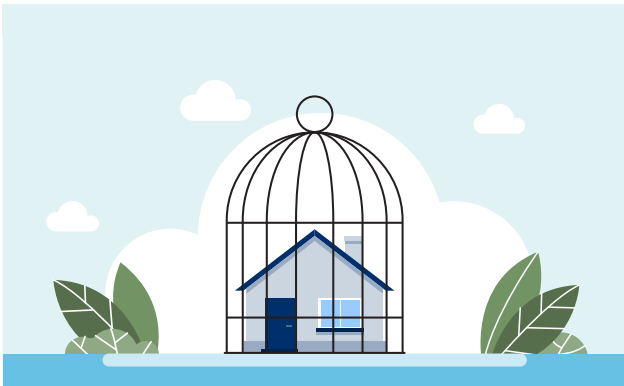
Throughout most of this report,<sup>1</sup> “urban Ohio” is defined based on the Ohio 2024–2025 Urban–Suburban–Rural (USR) index, which has been classified at the census tract level by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University. The USR index is a geographic 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

Urban Ohio consists of less than 2% of the state's total land area, but in 2022, it was home to 23% of Ohio's population. The urban cores of Ohio's cities have continued to lose population to the suburbs, which follows a trend that began in the mid-20th century. Decades of disinvestment in these communities and their aging housing stock have further contributed to a decline in the quality of life for residents. However, Ohio's cities also have plenty to offer, such as walkable neighborhoods, lower transportation costs, and easier access to jobs. These challenges and opportunities must be addressed together to give urban Ohio the best chance for success.



### **Despite lower home prices, a greater likelihood of being denied for a home loan puts homeownership out of reach for many prospective urban homebuyers.**

Less than half of urban heads of household (47%) owned their homes during the 2018 to 2022 period compared to the statewide average of 67% despite the fact that home prices in Ohio's urban neighborhoods are generally lower than the state median (\$172,783). Many prospective homebuyers lack the necessary credit history and income to buy homes. In 2022, potential homebuyers in urban Ohio were more likely to be denied on a mortgage loan application than the statewide average (25% compared to 22%).



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

During the 2018 to 2022 period, 11% of urban homeowners with mortgages found themselves severely cost-burdened meaning they spent at least half their household incomes on housing, which was higher than the state average (8.1%). This puts homeowners at increased risk of mortgage default and foreclosure, especially since the 2021 expiration of the federal foreclosure moratorium. In 2022, the foreclosure rate for mortgage holders in urban Ohio was 0.7%, which was considerably higher than the state average (0.4%).

**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.



**As rents increase faster than incomes, urban renters are finding themselves severely cost-burdened and at risk of eviction and homelessness.**

Urban renters tend to spend more on housing relative to income. The average share of household income spent on gross rent (24%) was higher than the state average (22%). This is largely because rents in these urban communities are rising faster than incomes. This makes urban renters also more likely to be housing insecure. During the 2018 to 2022 period, 27% of urban renters spent at least half their incomes on rent, which put them at risk of eviction and homelessness.



**Ohio’s cities are struggling with a net loss of housing, extremely tight rental markets, and a lack of homes that are affordable and available to lower-income renters.**

Over the past decade, urban Ohio has had a net loss of housing units (–2.1%) while statewide housing stock has increased over the same period (+2.5%). This contributes to a historically low rental vacancy rate (4.6%), which indicates an extremely tight housing market for prospective renters, especially those on fixed incomes. Of the urban rental units that are available, most are not affordable to lower-income renters. For every 100 extremely low-income renters in urban Ohio, there were only 40 rental units affordable and available to them in 2021.



### **Aging and inadequate housing stock puts the most vulnerable urban families at increased risk of health concerns.**

Housing units in urban Ohio were considerably more likely to have incomplete plumbing (3.8%) or kitchen facilities (5%) during the 2018 to 2022 period than Ohio homes in general (2.2% and 3.1%, respectively). Lacking a basic kitchen or adequate plumbing are considered severe housing problems that affect quality of life according to HUD standards. Low-quality housing puts vulnerable groups, including people with disabilities and young children, at heightened risk of health concerns. Urban Ohio's housing stock is also relatively old. Nearly half of housing units (47%) were 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. Housing conditions can also affect infant mortality. Infants born in urban Ohio are more likely to die before their first birthdays (1.3% probability) than Ohio infants in general (1% probability). Having safe, quality, and consistent housing improves their chances of living healthy lives.



### **Housing instability and homelessness among students in Ohio's urban schools remain high.**

Stemming from a lack of affordable and available rental housing, homelessness is a serious concern in urban Ohio, particularly among younger Ohioans. During the 2022–2023 school year, over 15,000 K–12 students in Ohio's urban school districts lacked a fixed, regular, and adequate nighttime residence. Urban students were more than twice as likely to experience homelessness as Ohio students in general (3.7% compared to 1.7%). Student homelessness is one clear demonstration of how important stable affordable housing is for the future of Ohio's urban neighborhoods. 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 cities.

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



## GRANTS FOR GRADS

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

**OHFA has assisted over 300 homebuyers in urban Ohio through this program since 2018.**

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



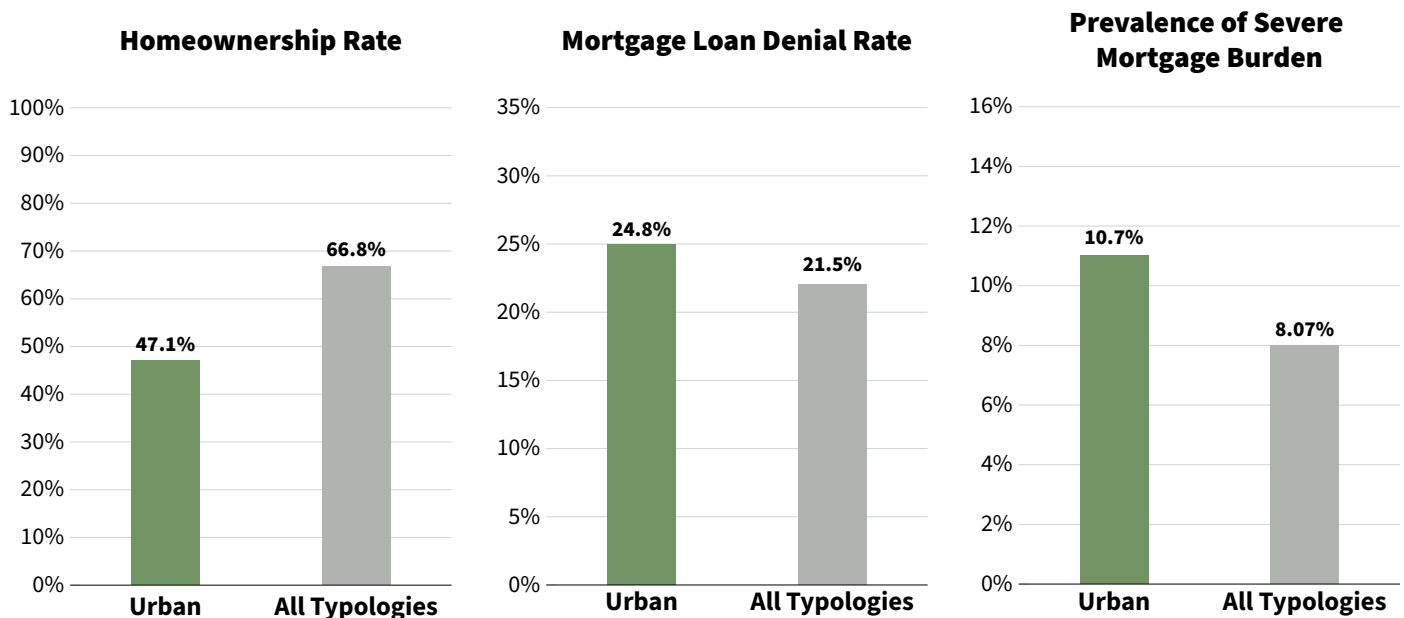
## HOMEOWNERSHIP

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

- Less than half of urban heads of household (47.1%) owned their homes during the 2018 to 2022 period compared to the statewide average of 66.8%.
- Potential homebuyers in urban Ohio were more likely to be denied on their mortgage loan applications in 2022 than the statewide average (24.8% compared to 21.5%)
- During the 2018 to 2022 period, 10.7% of urban mortgage holders were severely cost-burdened, meaning they spent at least half their household income on housing, which was higher than the state average (8.1%).
- Home prices in Ohio’s urban neighborhoods in 2022 were generally lower than the state median (\$172,783) with notable exceptions in central city Columbus and the east side of Cincinnati.

### How Urban Ohio Compares

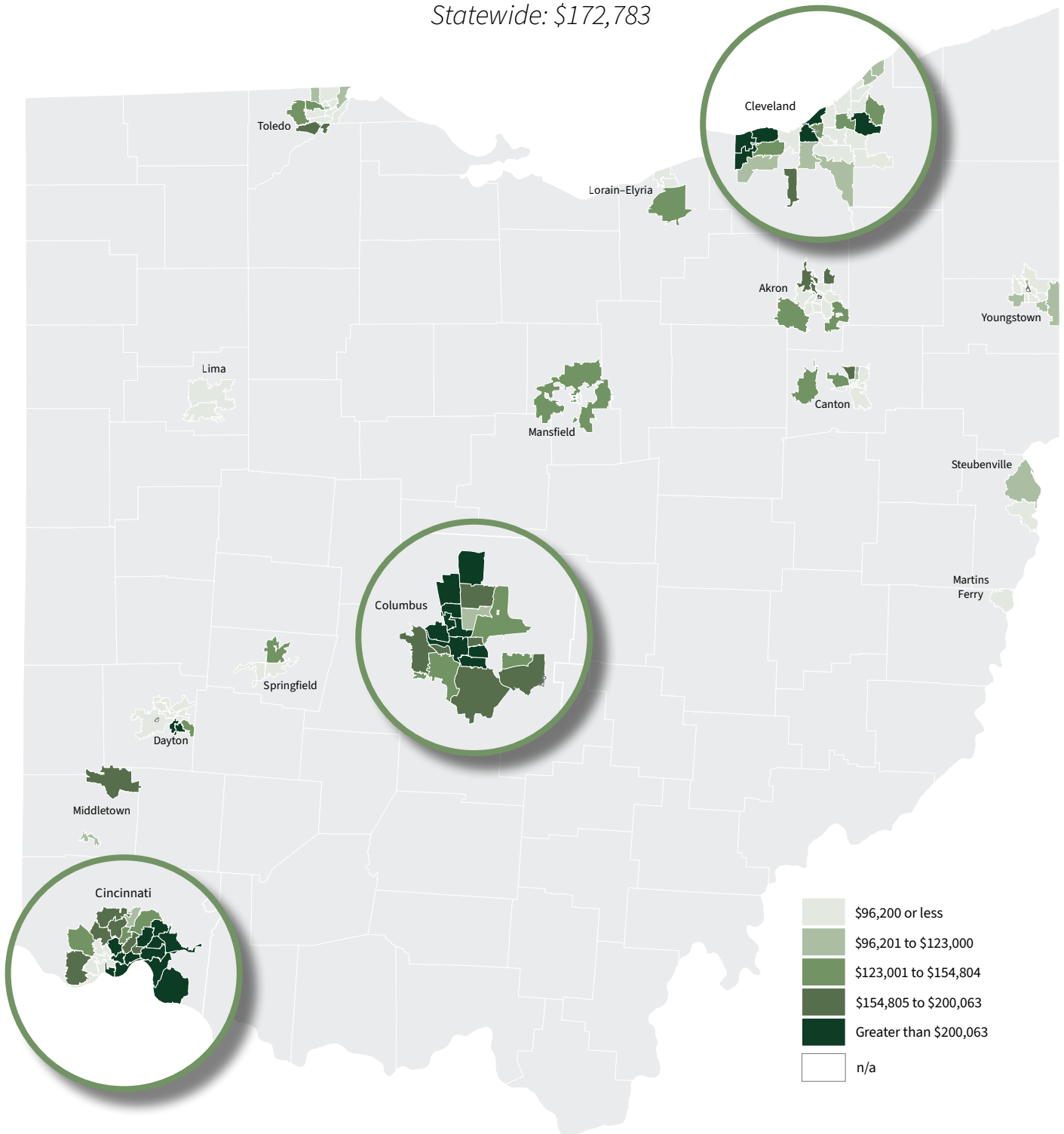


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25003, B25091; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2022 loan applications)

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 income 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.”

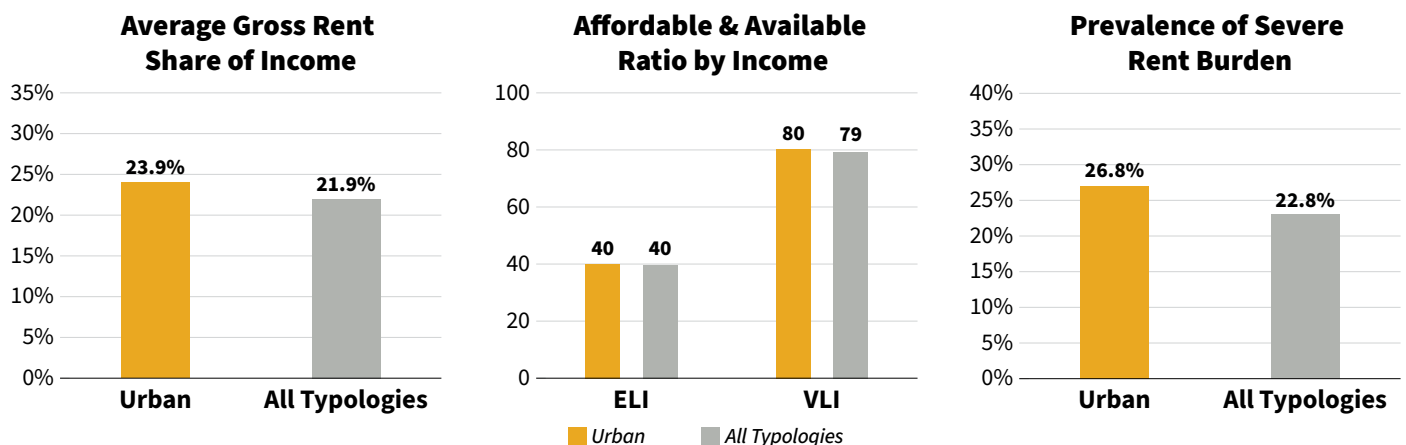
## RENTAL HOUSING

This section focuses on how urban 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

- Urban renters tend to spend more relative to income. The average share of household income spent on gross rent (23.9%) during the 2018 to 2022 period was higher than the state average (21.9%).
- For every 100 extremely low-income (ELI) renters in urban Ohio, there were only 40 rental units affordable and available to them in 2021.
- Urban renters are more likely to be housing insecure. During the 2018 to 2022 period, 26.8% of urban renters were severely cost-burdened, meaning they spent at least half their household income on rent, which put them at risk of eviction and homelessness.
- Rents in Ohio’s urban neighborhoods were generally lower than the state median (\$945) with notable exceptions in central city Columbus and the east side of Cincinnati.

### How Urban Ohio Compares

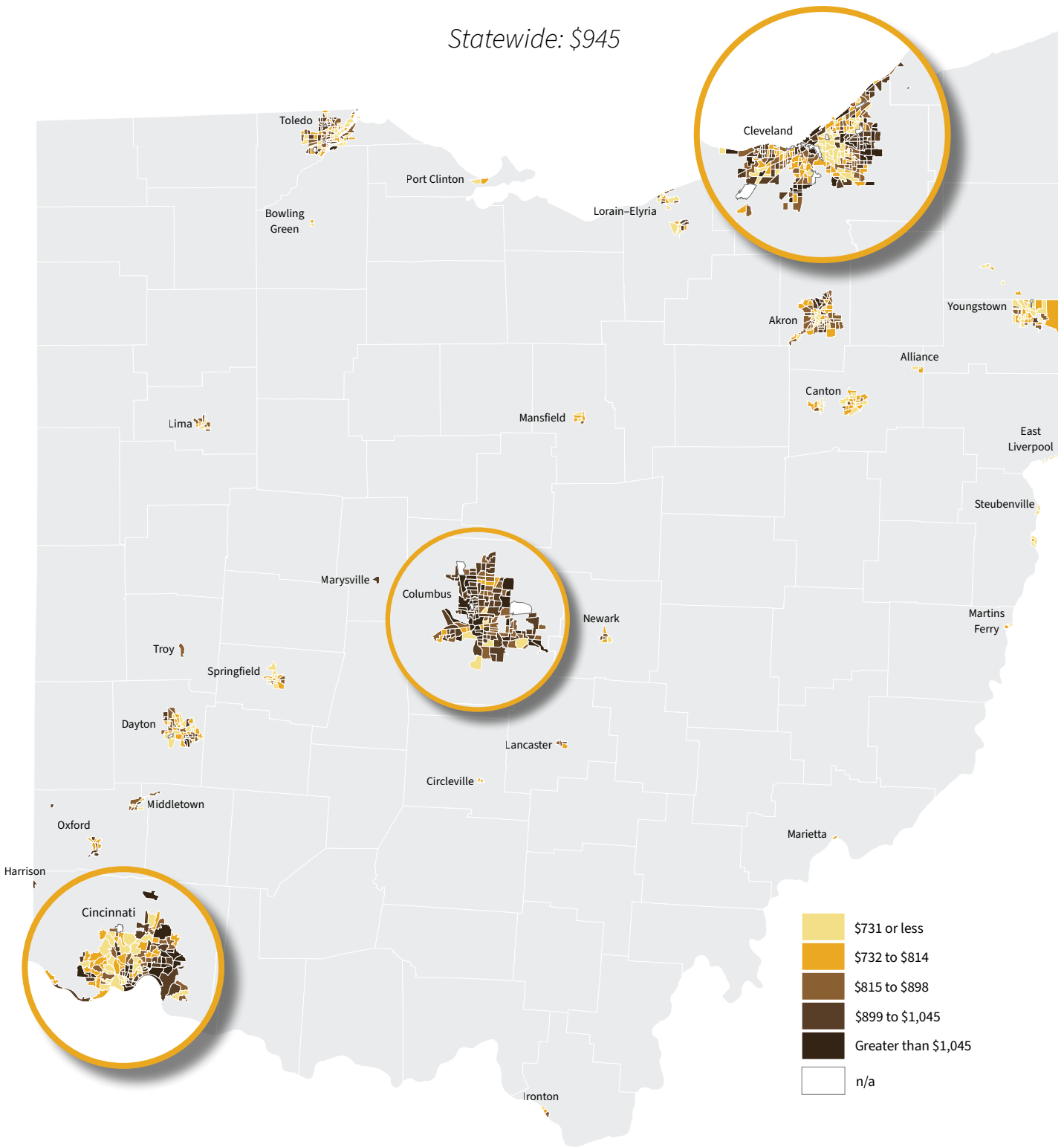


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B25065, B25070, B25106, B25120; National Low Income Housing Coalition (public data request, based on the 2021 ACS Public Use Microdata Sample)

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 people with incomes at or below 50% of area median income, including ELI households. Affordability is based on the common standard that households should not spend more than 30% of their incomes on housing. Rental units are both “affordable and available” to renters in a specific income group if the gross rent meets the 30% affordability threshold and they are either available for rent or occupied by households with incomes at or below the defined income level. Rural estimates 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. Severe rent burden is defined as a renter household spending at least 50% of its household 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."

## UTILITIES & TRANSPORTATION

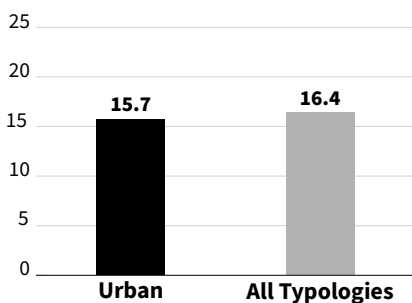
This section looks at the use of home energy and utilities, including increasingly vital broadband internet access, and how utility and transportation costs affect household budgets. Many urban Ohioans struggle to afford their monthly utility bills or the expenses associated with having to own a car.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

### SECTION HIGHLIGHTS

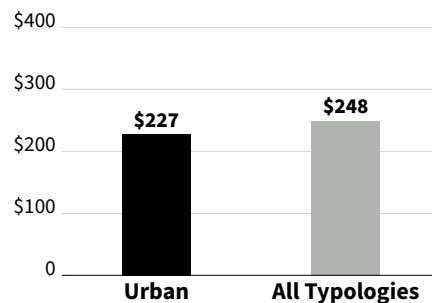
- A typical household in urban Ohio emits 15.7 metric tons of carbon dioxide per year from home energy use. Urban homes tend to be smaller in size, which limits the carbon footprint.
- This also reduces home energy costs. The monthly utility expenses for an average urban household (\$227) in 2022 were less than the state average (\$248).
- Access to public transit and shorter commute times help reduce transportation spending for urban households. From 2015 to 2019, the typical household in urban Ohio spent \$11,130 a year — or \$928 a month — on transportation costs, which is less than the average Ohio household (\$13,781).
- Urban Ohio has more limited access to reliable internet service. During the 2018 to 2022 period, 16.4% of urban households lacked a home broadband subscription compared to 13.3% of Ohio households in general. The urban neighborhoods of Canton, Steubenville, and Lorain–Elyria were among the areas with the most limited access.

### How Urban Ohio Compares

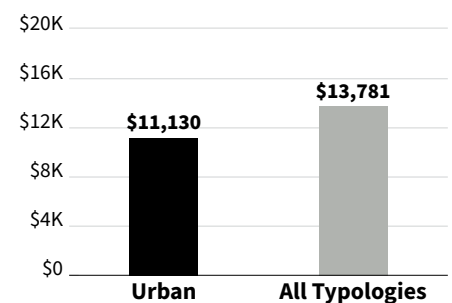
**Average Household Carbon Footprint from Home Energy Use (tCO<sub>2</sub>e/yr)**



**Average Monthly Utility Costs**



**Average Annual Household Transportation Costs**

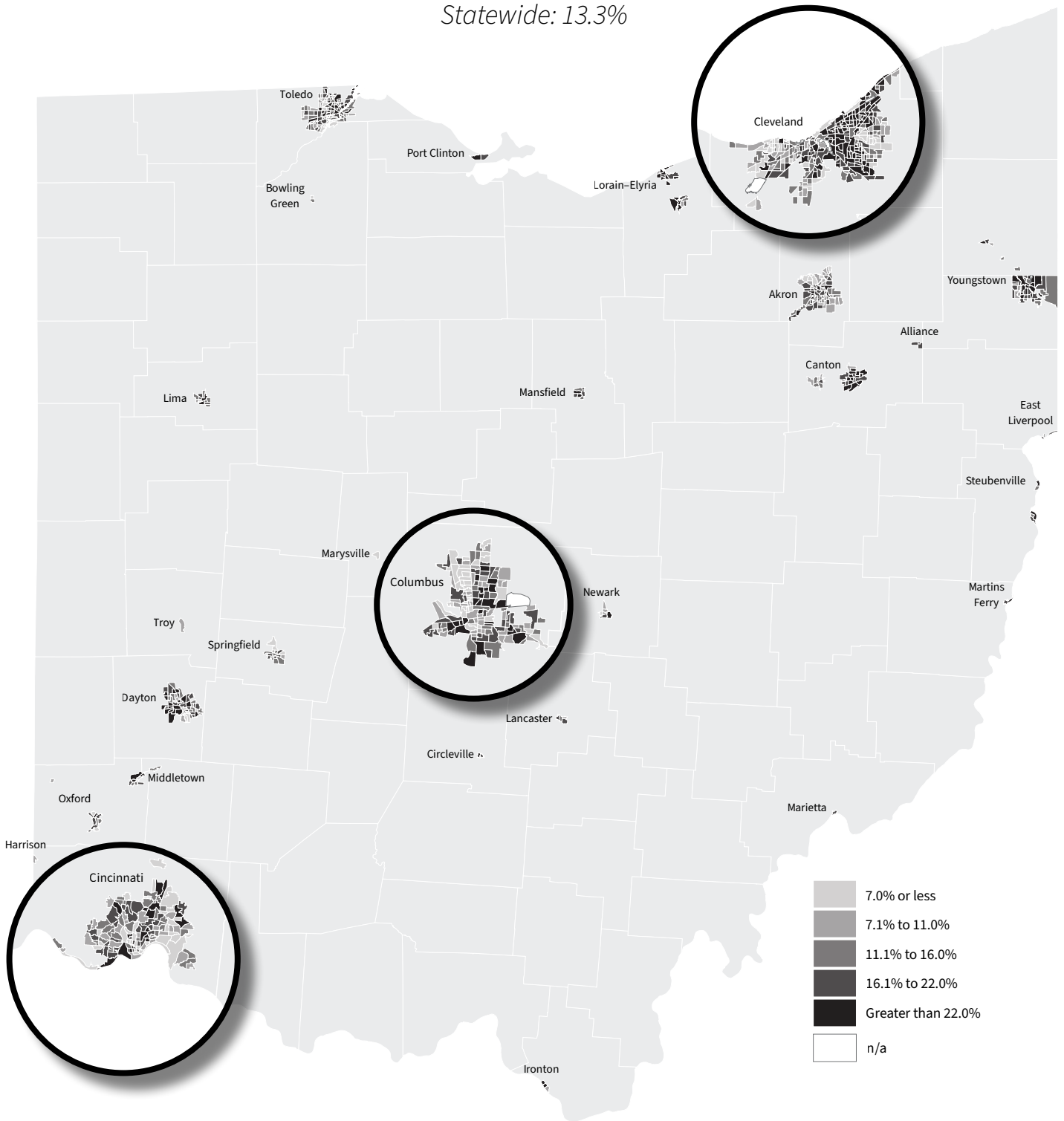


Sources: CoolClimate Network, University of California Berkeley (public data request, based on 2013 data); IPUMS USA, University of Minnesota (based on the 2022 American Community Survey Public Use Microdata Sample); H+T® Affordability Index, Center for Neighborhood Technology (based on 2015–2019 data)

Notes: The CoolClimate Network model includes direct emissions from consumption of fossil fuels to heat homes as well as indirect emissions embodied in the production of electricity used to power homes. Electricity is measured in kilowatt hours per year, natural gas is measured in cubic feet per year, and home fuel oil is measured in gallons per year. Carbon footprint is measured in metric tons (or tonnes) of carbon dioxide equivalent per year. Carbon dioxide is a greenhouse gas that contributes to global climate change. 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 income. 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 and use costs and transit costs. These are averaged and weighted by auto ownership, auto use, and transit use. Auto ownership and transit use are also derived from 2015–2019 ACS Five-Year Estimates; auto use is derived from a place-based model of vehicle miles traveled; auto ownership and use costs are derived from the 2019 Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics; transit use costs are derived from 2019 National Transit Database data from the Federal Transportation Administration. Costs and income are based on a “Regional Typical Household,” assuming area median household income, average household size for the region, and average number of commuters per household for the region. 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, the map is color coded as “n/a.”

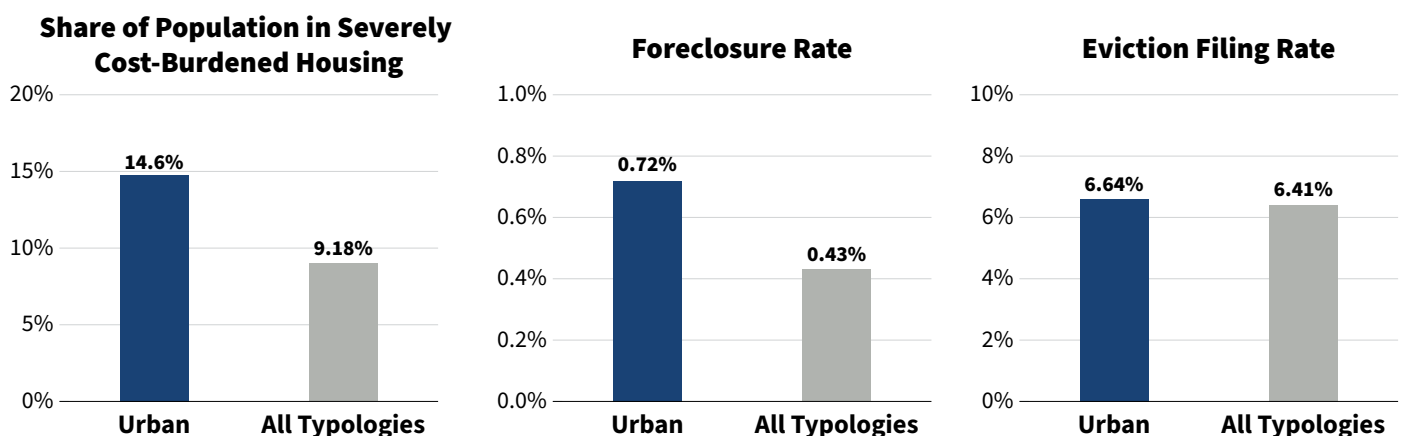
## HOUSING INSECURITY

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 urban Ohio.

### SECTION HIGHLIGHTS

- In 2022, one in seven urban Ohioans (14.6%) lived in a household that spent at least half its income on housing — a far greater likelihood of housing insecurity than Ohioans in general (9.2%) — which put them at risk of foreclosure or eviction.
- The foreclosure rate for mortgage holders in urban Ohio in 2022 was 0.72% — considerably higher than the state average (0.43%).
- At the same time, the eviction filing rate (6.64%) was roughly on par with the statewide rate (6.41%).
- During the 2022–2023 school year, over 15,000 K–12 students in Ohio’s urban school districts lacked a fixed, regular, and adequate nighttime residence. Urban students were more than twice as likely to experience homelessness as Ohio students in general (3.71% compared to 1.66%). Among urban school districts, the prevalence of student homelessness was highest in Mansfield City Schools (9.97%).

### How Urban Ohio Compares

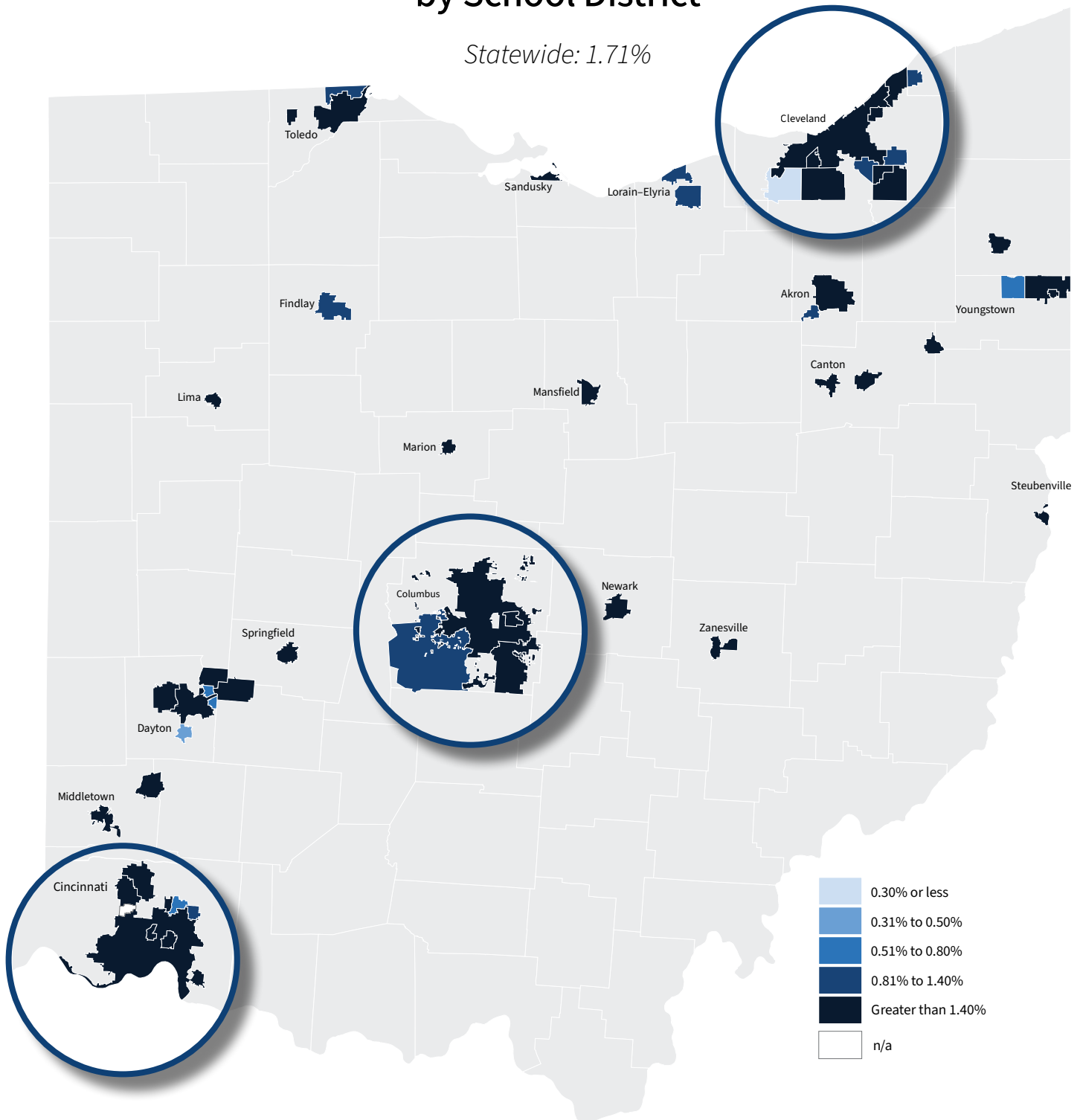


Sources: Real Estate Analytics Suite, CoreLogic (based on 2022 data); State of Ohio Court Statistics, Supreme Court of Ohio (based on the 2022 ACS Public Use Microdata Sample); 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B25003; IPUMS USA, University of Minnesota (based on 2022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

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 to 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%



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 their own Typology of Ohio School Districts — most recently updated in 2013 — and this map is based on that classification scheme. DEW has eight typology categories based on both demographic and geographic characteristics, and this map includes those that are labeled “urban” (i.e., 7–8). 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 reason meet the definition of homeless. This includes students living in motels, hotels, RV parks, or campgrounds due to lack of alternative adequate accommodations as well as those living in emergency or transitional shelters or abandoned in hospitals. Statewide numbers include online and “bricks-and-mortar” community schools. All numbers are based on total head count. Students may be double counted across typologies if they moved during the school year; however, statewide numbers represent unduplicated totals. If there were fewer than 10 students flagged as “homeless” in a school district, it is color coded as “n/a.”



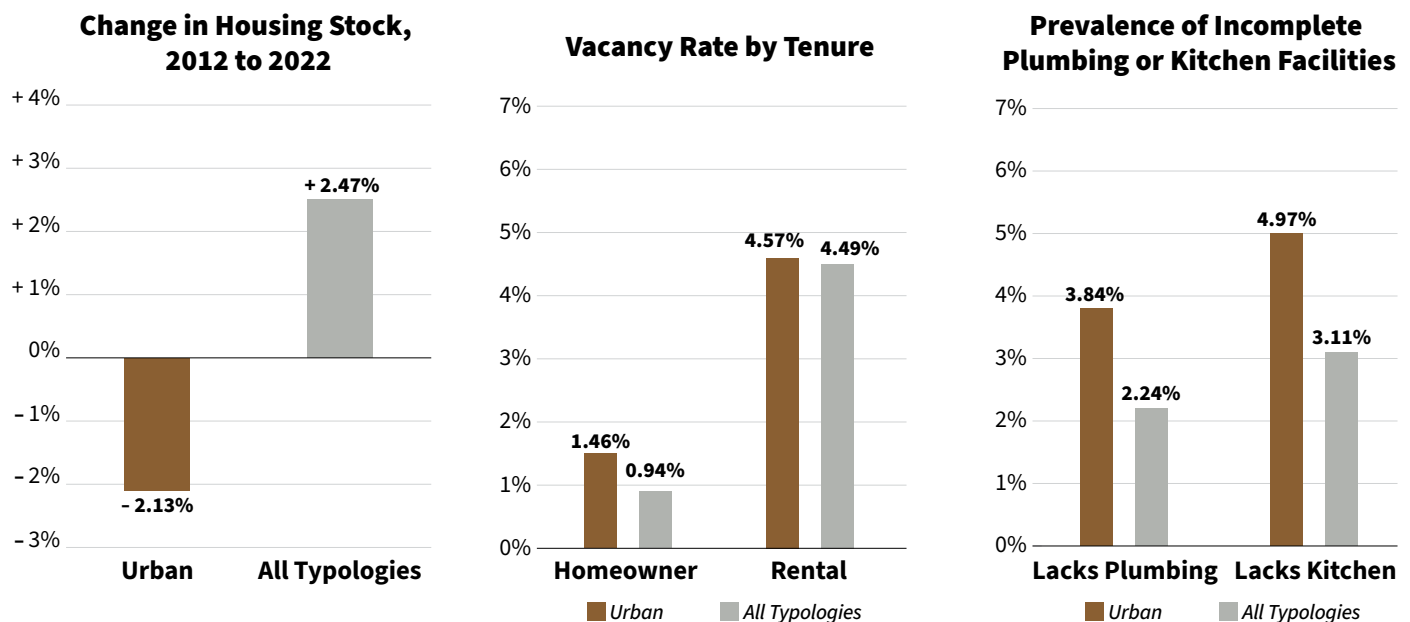
## HOUSING STOCK

This section focuses on the age and quality of housing within urban 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 option for prospective homebuyers and renters on fixed incomes.

### SECTION HIGHLIGHTS

- Over the past decade, urban Ohio’s housing stock has declined by 2.13% while statewide housing has increased over the same period (+2.47%).
- During the 2018 to 2022 period, the homeowner vacancy rate in urban Ohio (1.46%) was higher than the state average (0.94%), which indicates a better housing market for potential buyers. Meanwhile, the rental vacancy rate in these areas (4.57%) was on par with the statewide rate (4.49%).
- Housing units in urban Ohio were considerably more likely to have incomplete plumbing (3.84%) or kitchen facilities (4.97%) 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 urban Ohio’s housing stock was relatively old.

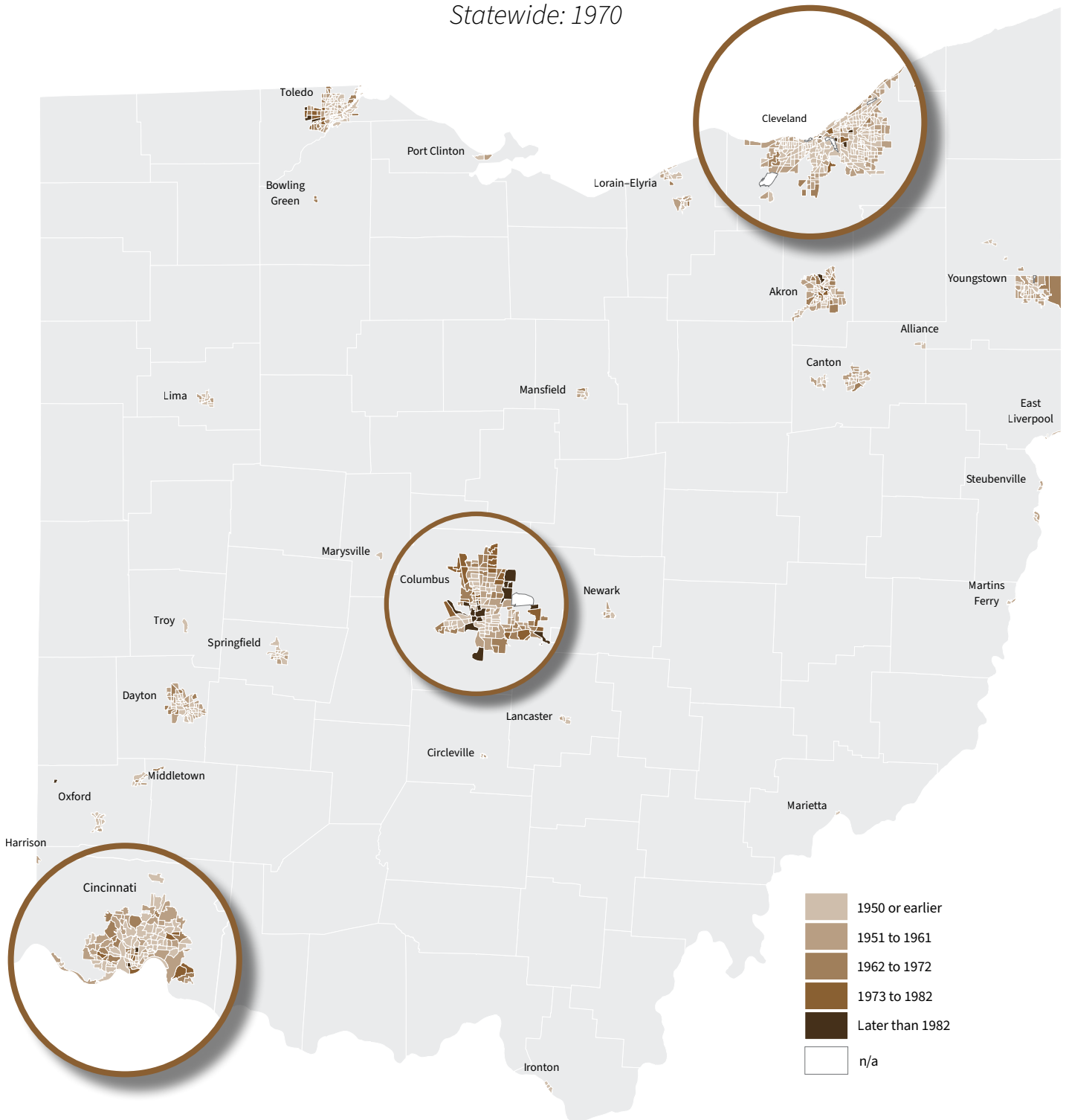
### How Urban Ohio Compares



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.”

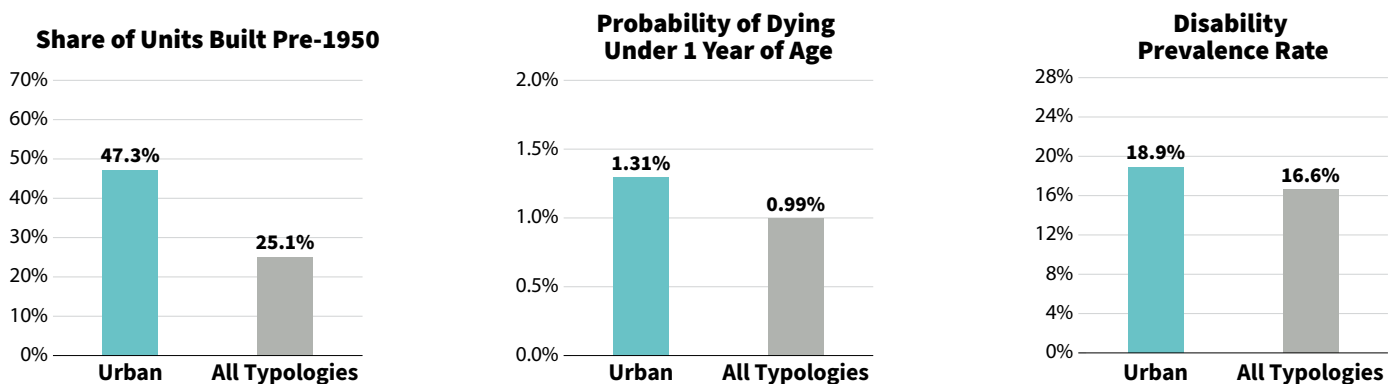
## HEALTH

This section focuses on the housing challenges of vulnerable urban 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 urban 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

- Nearly half of the housing units in urban Ohio (47.3%) were built before 1950 — when the nation's first laws banning lead-based paint were enacted — compared to 25.1% of Ohio homes in general. 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 urban Ohio were more likely to die before their first birthday (1.31% probability) than Ohio infants in general (0.99%) based on 2010 to 2015 data.
- In the 2018 to 2022 period, adults in urban Ohio were more likely to be disabled than Ohio adults in general (18.9% compared to 16.6%).
- Households in urban Ohio are generally more vulnerable to disasters or disease outbreaks than the average Ohio household. Social vulnerability is defined as the degree to which a 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.

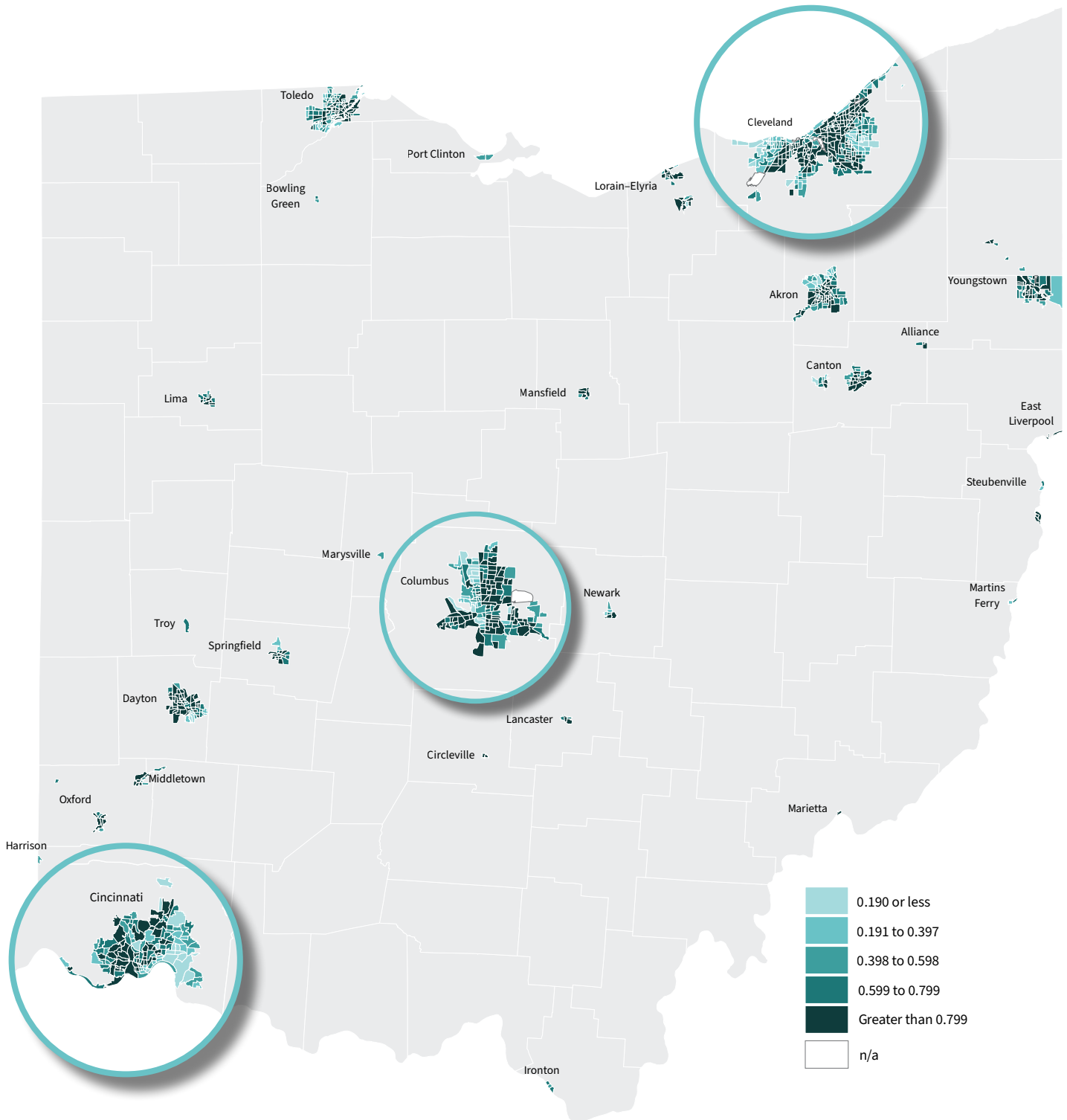
### How Urban Ohio Compares



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, which were enacted in the 1950s in some cities in the United States, restricting the use of lead paint in housing. Pre-1950 homes are also more likely to have chipped paint or lead-contaminated dust that 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, a man-made ecological catastrophe, or a disease outbreak. Social conditions used in this model include socioeconomic status, household composition, disability, minority status, English language ability, lack of a 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."

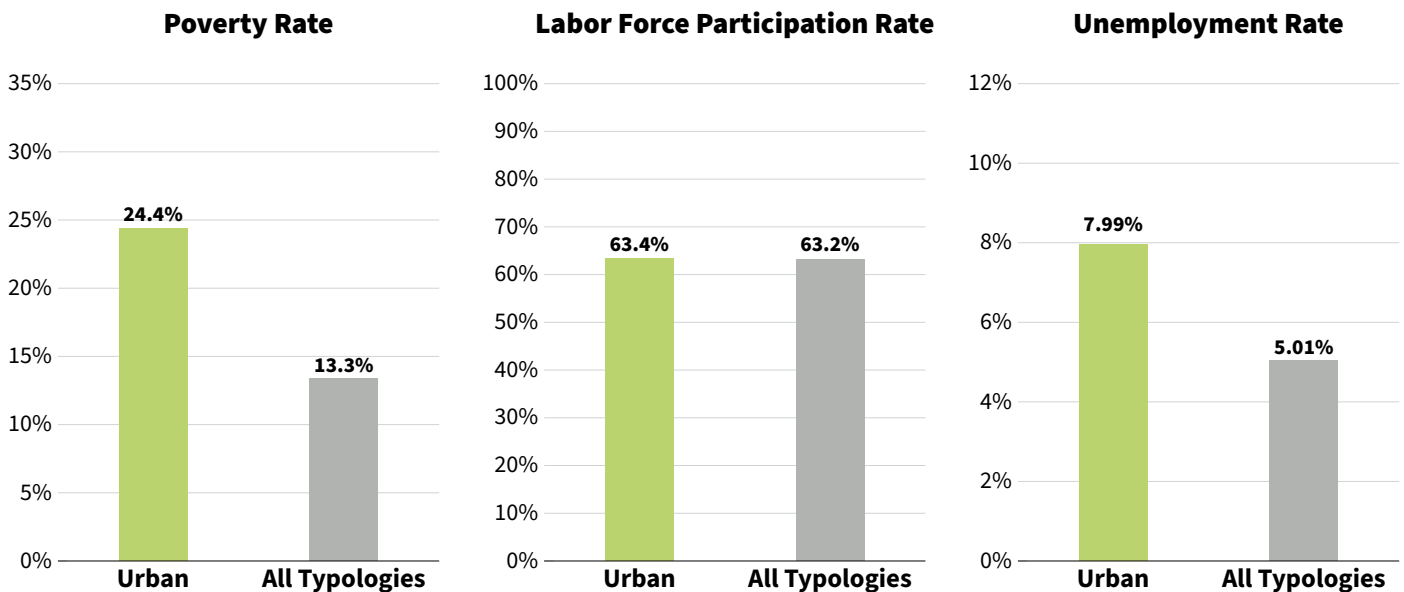
## INCOME & LABOR

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

### SECTION HIGHLIGHTS

- During the 2018 to 2022 period, urban Ohioans were almost twice as likely to live below the federal poverty level (24.4% compared to 13.3% statewide).
- Of the civilian working age population living in urban Ohio, 63.4% had a job or were actively looking for work, which is roughly on par with the state labor force participation rate (63.2%).
- Of those urban Ohioans in the labor force, 7.99% were unemployed, which is considerably higher than the statewide unemployment rate of 5.01%.
- Household incomes in urban Ohio were generally lower than the state median (\$66,990).

### How Urban Ohio Compares

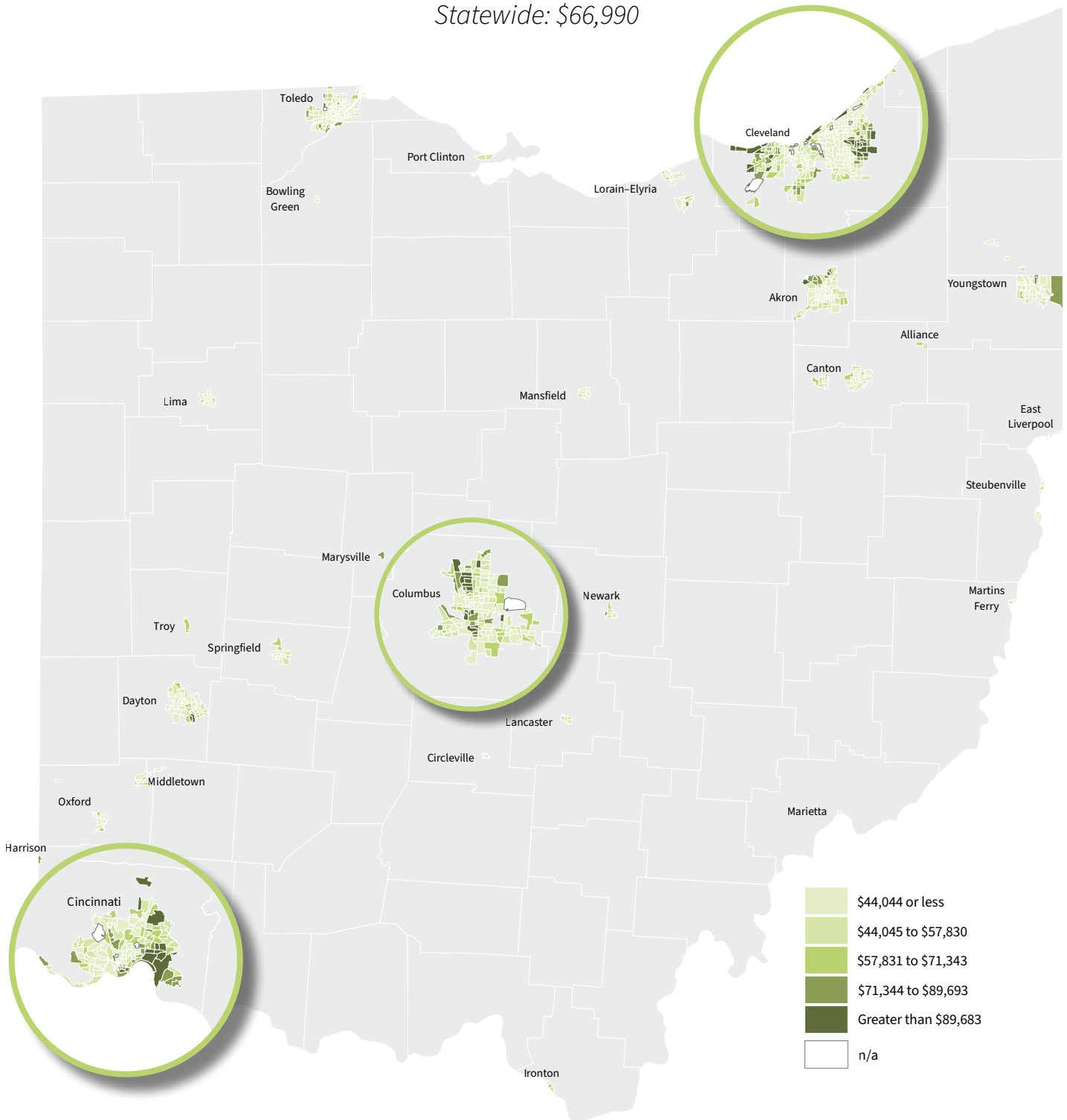


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Tables B17001, S2301

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.”

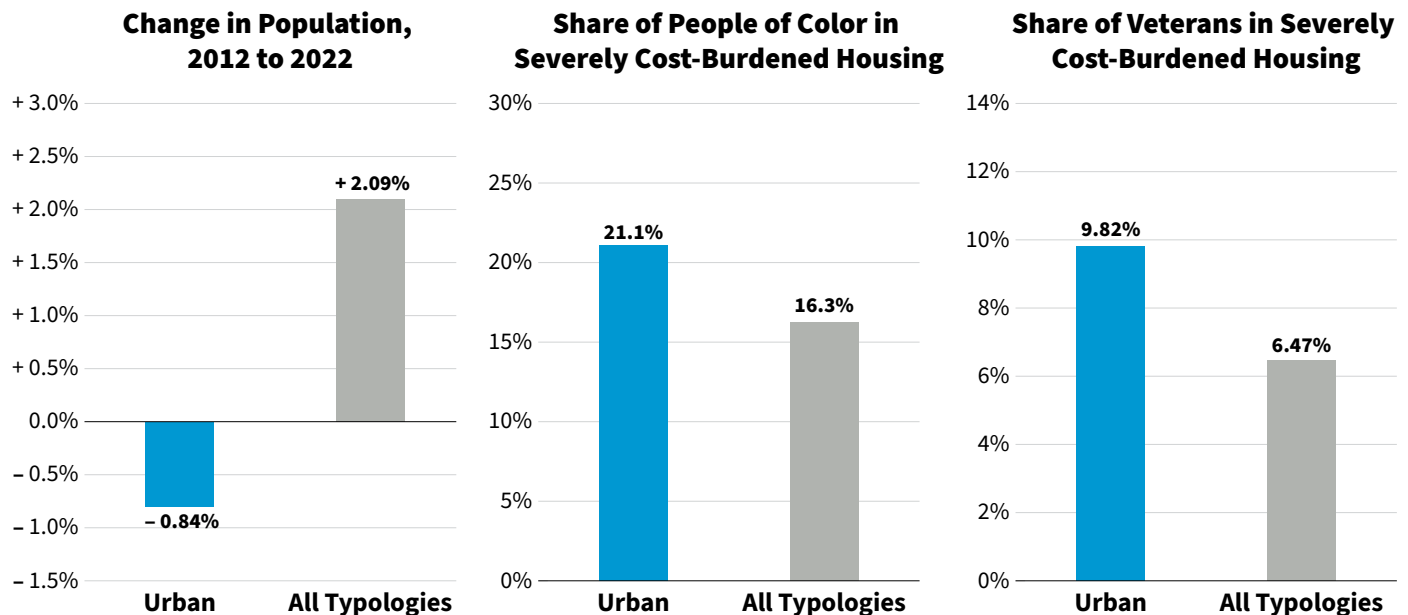
## DEMOGRAPHICS

This section details the general population trends within urban 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, urban Ohio’s population has declined by 0.84% while the state population has increased over the same period (+2.09%).
- Urban Ohioans of color are more likely to be housing insecure. In 2022, 21.1% of people of color in Ohio’s central cities lived in severely cost-burdened housing compared to 16.3% of Ohioans of color in general.
- Veterans living in urban Ohio are also more likely to be housing insecure. In 2022, 9.82% of veterans in Ohio’s urban neighborhoods 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 urban population is generally younger.

### How Urban Ohio Compares

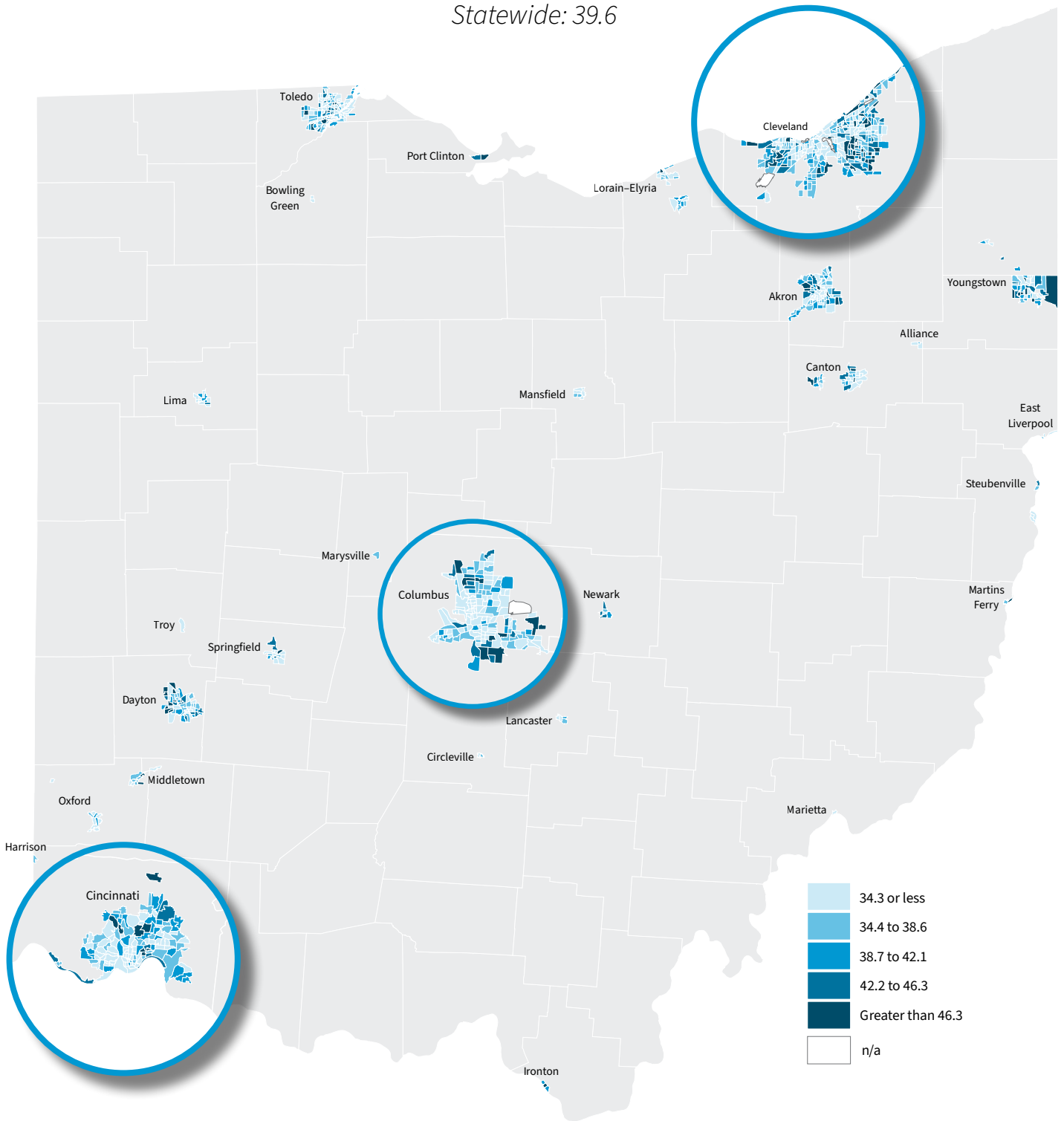


Sources: 2018–2022 American Community Survey (ACS) Five-Year Estimates, Table B01003; IPUMS USA, University of Minnesota (based on the 2022 ACS Public Use Microdata Sample)

Notes: Urban 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."





## VALLEY BRIDGE

Toledo | Lucas County

Property Details:

**Developer:** National Church Residences

**Funding Type:** Low-Income Housing Tax Credit; Ohio Housing Trust Fund

**Funding Amount:** \$1,092,489 in 9% LIHTCs over 10 years; \$300,000 in OHTF funds

**Population Served:** Seniors

Constructed in late 2018, Valley Bridge is a three-story building consisting of 70 one- and two-bedroom units for older adults earning up to 60% of the area median gross income (AMGI). Supported by the Toledo-Lucas County Plan Commission, Valley Bridge is a key component of the Community Revitalization Plan for the Southwest Sector of Reynolds Corner, and incorporates Home for Life, a healthcare program that engages the University of Toledo Medical Center Geriatrics Healthy Aging Clinic and the adjacent Friendship Baptist Church Volunteer Program to assist residents in improving their health while decreasing their healthcare expenditures. In fact, a wellness suite, including an exam room, waiting room, and office, is located on the site to deliver medical services directly to residents. Valley Bridge is also within walking distance to other local services, shopping, dining, medical facilities, and a library. The development, which is a Silver-rated Leadership in Energy and Environmental Design (LEED) for Homes community, features an on-site fitness center, computer room, library, washer/dryer hookups, and 24-hour emergency maintenance and welcomes small pets. In addition to OHFA funding, the project leveraged City HOME funds and obtained a property tax abatement. It also accepts rental subsidies through the Ohio Department of Medicaid Subsidy Demonstration Program and Project-based Housing Choice Vouchers.

## APPENDIX

	Urban Akron	Urban Alliance	Urban Bowling Green	Urban Canton	Urban Cincinnati	Urban Circleville	Urban Cleveland	Urban Columbus
<b>Homeownership</b>								
Homeownership rate, 2022	52.7%	41.6%	16.2%	52.2%	43.7%	37.9%	47.8%	40.3%
Mortgage loan denial rate, 2022	23.5%	26.7%	9.5%	24.3%	21.4%	26.8%	26.6%	23.6%
Prevalence of severe mortgage burden, 2022	9.37%	13.68%	4.93%	7.09%	10.12%	10.22%	12.31%	10.82%
<b>Rental Housing</b>								
Avg. gross rent share of household income, 2022	23.6%	17.4%	22.8%	23.4%	23.5%	24.6%	23.8%	24.2%
Prevalence of severe rent burden, 2022	27.0%	19.5%	39.2%	23.2%	27.2%	28.8%	27.1%	26.4%
<b>Utilities &amp; Transportation</b>								
Avg. home energy footprint (tCO <sub>2</sub> e/yr), 2013	16.3	n/a	n/a	16.3	14.5	n/a	16.0	15.1
Share of households without broadband, 2022	14.14%	17.52%	9.64%	22.61%	14.14%	21.25%	18.36%	12.85%
Avg. annual household transport. costs, 2019	\$11,772	\$11,433	\$11,328	\$11,701	\$11,127	\$12,620	\$10,412	\$11,064
<b>Housing Insecurity</b>								
Average monthly foreclosure rate, 2022	0.72%	n/a	n/a	0.67%	0.45%	n/a	0.96%	0.48%
Homeless share of K-12 enrollment, 2023/23	4.15%	2.45%	n/a	3.43%	5.35%	n/a	3.58%	2.47%
<b>Housing Stock</b>								
Change in housing stock, 2012 to 2022	- 3.54%	- 10.29%	- 0.57%	- 1.10%	- 2.57%	+ 2.59%	- 3.49%	+ 5.33%
Homeowner vacancy rate, 2022	1.24%	0.00%	0.00%	0.69%	1.08%	0.00%	1.46%	1.41%
Rental vacancy rate, 2022	3.59%	2.63%	1.09%	2.97%	4.80%	2.95%	4.97%	4.05%
Share of housing units lacking plumbing, 2022	2.71%	4.95%	0.21%	2.86%	2.43%	0.73%	4.12%	2.38%
Share of housing units lacking kitchen, 2022	3.48%	6.75%	1.88%	5.45%	3.06%	7.30%	6.56%	3.17%
<b>Health</b>								
Share of housing units built before 1950, 2022	45.2%	65.9%	34.7%	53.3%	50.8%	55.2%	55.6%	27.0%
Probability of dying under 1 year of age, 2015	1.11%	1.18%	0.36%	1.22%	1.29%	1.18%	1.26%	1.56%
Disability prevalence rate, 2022	19.1%	21.9%	10.2%	20.6%	16.0%	22.8%	19.5%	16.4%
<b>Income &amp; Labor</b>								
Poverty rate, 2022	20.8%	29.8%	36.9%	26.1%	23.0%	26.8%	23.4%	24.6%
Labor force participation rate, 2022	63.9%	58.3%	77.1%	60.4%	66.1%	61.7%	63.0%	67.0%
Unemployment rate, 2022	7.34%	3.23%	4.67%	7.88%	6.67%	14.11%	9.35%	6.38%
<b>Demographics</b>								
Change in population, 2012 to 2022	- 4.46%	- 0.44%	+ 1.46%	- 4.12%	+ 3.49%	+ 14.50%	- 4.12%	+ 10.01%

Notes: Geographic divisions in the table above roughly align with 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 rate, these divisions are defined by Census Bureau ZCTAs 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."

	Urban Dayton	Urban East Liverpool	Urban Harrison	Urban Ironton	Urban Lancaster	Urban Lima	Urban Lorain- Elyria	Urban Mansfield
<b>Homeownership</b>								
Homeownership rate, 2022	49.8%	47.5%	68.9%	59.1%	50.9%	44.0%	50.5%	42.5%
Mortgage loan denial rate, 2022	26.5%	S	19.0%	24.0%	20.0%	25.7%	26.8%	27.2%
Prevalence of severe mortgage burden, 2022	9.91%	5.26%	5.07%	11.18%	6.78%	12.62%	13.06%	8.91%
<b>Rental Housing</b>								
Avg. gross rent share of household income, 2022	24.2%	22.1%	21.7%	18.8%	20.8%	23.4%	25.9%	23.1%
Prevalence of severe rent burden, 2022	27.5%	17.7%	11.2%	17.9%	20.3%	21.4%	29.4%	34.3%
<b>Utilities &amp; Transportation</b>								
Avg. home energy footprint (tCO2e/yr), 2013	15.4	n/a	n/a	n/a	n/a	16.0	16.1	16.7
Share of households without broadband, 2022	18.17%	21.79%	9.17%	19.82%	16.19%	17.40%	25.61%	20.51%
Avg. annual household transport. costs, 2019	\$11,135	\$12,031	\$14,471	\$11,950	\$12,391	\$12,011	\$12,053	\$11,437
<b>Housing Insecurity</b>								
Average monthly foreclosure rate, 2022	0.82%	n/a	n/a	n/a	n/a	0.61%	0.96%	0.66%
Homeless share of K-12 enrollment, 2023/23	2.57%	n/a	n/a	n/a	n/a	2.53%	1.34%	9.97%
<b>Housing Stock</b>								
Change in housing stock, 2012 to 2022	- 5.64%	- 23.41%	+ 46.44%	- 2.38%	- 5.37%	- 9.73%	- 0.73%	- 10.75%
Homeowner vacancy rate, 2022	2.89%	1.96%	0.33%	4.27%	0.50%	1.22%	2.67%	4.89%
Rental vacancy rate, 2022	4.86%	2.33%	12.39%	6.36%	5.96%	2.92%	7.86%	5.02%
Share of housing units lacking plumbing, 2022	8.55%	12.21%	0.16%	4.27%	3.69%	6.42%	3.66%	4.48%
Share of housing units lacking kitchen, 2022	6.99%	12.21%	0.00%	5.38%	6.34%	7.69%	4.21%	5.12%
<b>Health</b>								
Share of housing units built before 1950, 2022	49.2%	60.5%	20.0%	63.5%	61.1%	54.1%	50.4%	56.6%
Probability of dying under 1 year of age, 2015	1.41%	0.58%	0.33%	1.39%	0.77%	1.03%	0.91%	1.35%
Disability prevalence rate, 2022	20.7%	30.5%	14.2%	30.3%	27.6%	23.7%	20.5%	22.2%
<b>Income &amp; Labor</b>								
Poverty rate, 2022	26.0%	31.8%	3.8%	25.3%	16.6%	23.4%	29.7%	36.5%
Labor force participation rate, 2022	60.3%	53.6%	68.7%	50.3%	63.4%	58.9%	57.6%	56.3%
Unemployment rate, 2022	9.13%	9.89%	2.60%	7.71%	7.89%	7.66%	7.00%	11.67%
<b>Demographics</b>								
Change in population, 2012 to 2022	- 2.99%	- 11.09%	+ 27.19%	- 0.44%	- 7.72%	- 10.83%	- 3.39%	- 2.67%

Notes: Geographic divisions in the table above roughly align with 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 rate, these divisions are defined by Census Bureau ZCTAs 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."

	Urban Marietta	Urban Martins Ferry	Urban Marysville	Urban Middletown	Urban Newark	Urban Oxford	Urban Port Clinton	Urban Springfield
<b>Homeownership</b>								
Homeownership rate, 2022	43.2%	49.9%	74.2%	49.8%	52.0%	34.3%	72.4%	46.7%
Mortgage loan denial rate, 2022	S	25.2%	12.7%	23.8%	20.6%	S	22.2%	28.7%
Prevalence of severe mortgage burden, 2022	12.98%	2.18%	4.41%	5.84%	7.78%	0.00%	4.30%	9.69%
<b>Rental Housing</b>								
Avg. gross rent share of household income, 2022	28.1%	12.9%	20.9%	26.1%	21.3%	74.7%	13.9%	21.8%
Prevalence of severe rent burden, 2022	27.0%	15.7%	6.6%	25.4%	25.9%	58.8%	32.4%	19.0%
<b>Utilities &amp; Transportation</b>								
Avg. home energy footprint (tCO2e/yr), 2013	n/a	15.4	n/a	16.4	n/a	n/a	n/a	16.3
Share of households without broadband, 2022	18.21%	22.70%	2.59%	20.69%	13.60%	10.08%	20.72%	14.31%
Avg. annual household transport. costs, 2019	\$10,784	\$11,920	\$16,714	\$12,868	\$12,713	\$14,339	\$12,437	\$11,868
<b>Housing Insecurity</b>								
Average monthly foreclosure rate, 2022	n/a	0.47%	n/a	0.60%	n/a	n/a	n/a	0.87%
Homeless share of K-12 enrollment, 2023/23	n/a	n/a	n/a	3.12%	1.87%	n/a	5.22%	4.38%
<b>Housing Stock</b>								
Change in housing stock, 2012 to 2022	+ 1.43%	+ 2.48%	+ 41.73%	- 2.80%	+ 0.60%	+ 3.46%	+ 8.24%	- 2.95%
Homeowner vacancy rate, 2022	3.64%	0.00%	0.00%	2.04%	0.22%	0.00%	0.95%	1.69%
Rental vacancy rate, 2022	0.00%	10.24%	0.00%	3.34%	6.39%	7.92%	3.60%	2.54%
Share of housing units lacking plumbing, 2022	0.00%	6.29%	0.00%	2.93%	1.81%	0.00%	0.97%	4.51%
Share of housing units lacking kitchen, 2022	0.00%	6.03%	0.00%	5.25%	4.35%	0.00%	1.22%	8.83%
<b>Health</b>								
Share of housing units built before 1950, 2022	55.2%	49.8%	60.0%	53.3%	48.3%	13.1%	46.7%	62.0%
Probability of dying under 1 year of age, 2015	0.97%	2.73%	0.78%	1.25%	0.90%	1.50%	0.56%	0.93%
Disability prevalence rate, 2022	11.2%	16.4%	6.0%	23.8%	26.1%	1.2%	18.8%	20.5%
<b>Income &amp; Labor</b>								
Poverty rate, 2022	27.9%	28.3%	12.9%	26.3%	17.8%	59.4%	19.9%	25.7%
Labor force participation rate, 2022	56.0%	62.1%	78.7%	60.9%	61.5%	44.3%	59.8%	61.7%
Unemployment rate, 2022	7.70%	25.63%	6.20%	9.64%	6.07%	32.40%	4.95%	9.69%
<b>Demographics</b>								
Change in population, 2012 to 2022	- 8.87%	+ 3.30%	- 13.56%	+ 3.99%	- 1.57%	- 1.02%	- 4.54%	- 4.15%

Notes: Geographic divisions in the table above roughly align with 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 rate, these divisions are defined by Census Bureau ZCTAs 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."

	Urban Steubenville	Urban Toledo	Urban Troy	Urban Youngstown	Urban Ohio	All Typologies
<b>Homeownership</b>						
Homeownership rate, 2022	48.5%	50.9%	60.5%	58.0%	47.1%	66.8%
Mortgage loan denial rate, 2022	32.9%	27.2%	16.4%	32.8%	24.8%	21.5%
Prevalence of severe mortgage burden, 2022	10.03%	11.19%	3.77%	12.50%	10.69%	8.07%
<b>Rental Housing</b>						
Avg. gross rent share of household income, 2022	23.1%	24.6%	24.5%	24.9%	23.9%	21.9%
Prevalence of severe rent burden, 2022	26.6%	27.8%	36.3%	26.5%	26.8%	22.8%
<b>Utilities &amp; Transportation</b>						
Avg. home energy footprint (tCO2e/yr), 2013	15.7	16.2	n/a	16.6	15.7	16.4
Share of households without broadband, 2022	22.97%	17.08%	7.65%	20.41%	16.43%	13.29%
Avg. annual household transport. costs, 2019	\$11,509	\$11,466	\$12,680	\$11,833	\$11,130	\$13,781
<b>Housing Insecurity</b>						
Average monthly foreclosure rate, 2022	1.03%	0.85%	n/a	0.76%	0.72%	0.43%
Homeless share of K-12 enrollment, 2023/23	2.11%	6.55%	n/a	3.08%	3.71%	1.66%
<b>Housing Stock</b>						
Change in housing stock, 2012 to 2022	+ 0.45%	- 4.53%	+ 3.54%	- 9.55%	- 2.13%	+ 2.47%
Homeowner vacancy rate, 2022	1.91%	1.07%	2.78%	2.05%	1.46%	0.94%
Rental vacancy rate, 2022	11.11%	5.02%	3.89%	4.09%	4.57%	4.49%
Share of housing units lacking plumbing, 2022	4.87%	5.65%	1.83%	6.87%	3.84%	2.24%
Share of housing units lacking kitchen, 2022	6.81%	5.88%	2.99%	6.33%	4.97%	3.11%
<b>Health</b>						
Share of housing units built before 1950, 2022	56.0%	47.8%	67.6%	47.4%	47.3%	25.1%
Probability of dying under 1 year of age, 2015	1.45%	1.37%	0.85%	1.56%	1.31%	0.99%
Disability prevalence rate, 2022	23.2%	20.7%	14.4%	24.9%	18.9%	16.6%
<b>Income &amp; Labor</b>						
Poverty rate, 2022	32.7%	26.1%	22.6%	30.2%	24.4%	13.3%
Labor force participation rate, 2022	53.9%	62.0%	69.8%	54.4%	63.4%	63.2%
Unemployment rate, 2022	9.06%	8.46%	2.70%	11.29%	7.99%	5.01%
<b>Demographics</b>						
Change in population, 2012 to 2022	+ 0.61%	- 6.54%	+ 2.05%	- 9.46%	- 0.84%	+ 2.09%

Notes: Geographic divisions in the table above roughly align with 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 rate, these divisions are defined by Census Bureau ZCTAs and have been categorized as urban, suburban, or rural based on how they align with the Ohio 2024–2025 USRI 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>