



OHIO HOUSING
FINANCE AGENCY

FISCAL YEAR 2022

SOUTHWEST OHIO REGIONAL HOUSING NEEDS ASSESSMENT

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

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ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, the Ohio Housing Finance Agency has served as the state's affordable housing leader, assisting Ohioans with low and moderate incomes in accessing safe, quality and affordable housing. Our mission statement is "We open the doors to an affordable place to call home". To do so, OHFA uses federal and state resources to fund fixed-rate mortgage loans and provide financing for the development of affordable rental housing. The Agency relies on its partnerships with the private and public sectors and nonprofit organizations to serve homebuyers, renters, and populations with special housing needs. Since 1983 OHFA has empowered over 170,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Housing Tax Credit program, OHFA has assisted in the financing of more than 136,000 affordable rental housing units since 1987.

ABOUT THE OHIO HOUSING NEEDS ASSESSMENT

Housing is one critical component for building a healthy and prosperous future for Ohioans, but the state faces a number of sustained challenges to providing affordable and accessible housing. As part of OHFA's Annual Plan, the Housing Needs Assessment uses a wide range of state data to measure the scale and scope of Ohio's housing challenges. The HNA evaluates Ohio's current housing landscape to gauge needs, identify gaps, highlight key trends and assess the obstacles. This information helps OHFA achieve its mission to help Ohioans find quality affordable housing, and provides information that helps other housing stakeholders to build priorities, policies and programs for action. The HNA serves as a resource for OHFA's Board, staff and the state at large.

EXECUTIVE SUMMARY

Population growth in Southwest Ohio is occurring on pace with overall growth in the Midwest, due largely to in-migration of millennials. Economic opportunity has also grown past the pre-2010 housing crisis peak¹, with increases in both job availabilities and incomes. This may be due, in part, to its geographic location, which is on the I-70 corridor that extends to Indianapolis and Columbus. Yet, while there is moderate income growth, home prices are rising faster than growth in incomes, which may pose problems for both the homeowner market and the rental market. The growth in home prices, low rates of construction, and low vacancy rates have decreased rental affordability over the last decade.



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

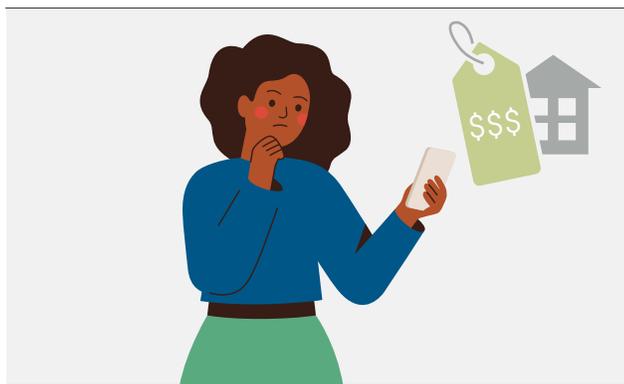
Sixty-five percent of Southwest Ohio householders owned their homes at the end of 2019, which was slightly below the statewide average of 67%. In 2019 home prices in the suburban counties around Cincinnati and Dayton were higher than the state median (\$132,317), with Warren County having the highest median home price in the region (\$233,106). While increases in home prices are positive for existing homeowners, it makes it challenging for new homeowners to enter the market. This is particularly true for moderate-income potential homebuyers, who may be required to stay in the rental market as prices climb out of reach.



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

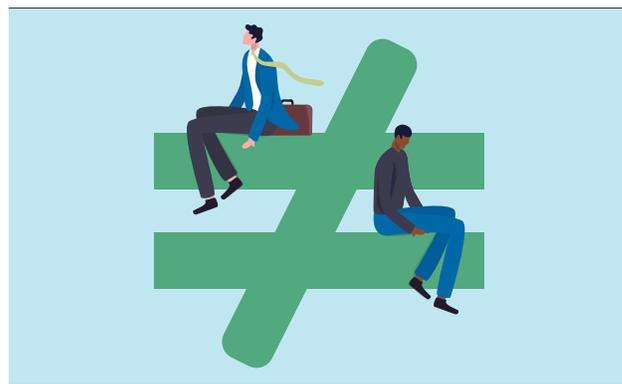
In part due to the slow rate of construction, which has persisted for many years, Southwest Ohio's current housing stock is relatively old compared to the rest of the state. Due to the widespread use of lead-based paint in older homes, Southwest Ohio is at a high risk of lead-based paint hazard. One in 11 housing units in the region (9.3%) has young children present and is old enough to contain lead paint. This risk level is slightly higher than the state average (9.1%).

¹ <https://www.huduser.gov/portal/publications/pdf/CincinnatiOH-KY-IN-CHMA-19.pdf>



There are not enough affordable and available units for lower-income renters.

In 2018 Southwest Ohio had 83 affordable and available units for every 100 very low-income households (VLI)—those who earn less than 50% of the area median income. This is higher than the state average (80) and translates to 183,730 affordable and available rental units for 221,537 VLI renter households, leaving a shortage of 37,807 units. This gap is present in all 16 counties in the region; only two counties (Brown and Clermont) are meeting more than 90% of local need. Southwest Ohio has a smaller gap than the state, suggesting that the rental market may be a bit better for low-income renters. However, given the growth in population expected in Southwest Ohio, if housing construction and policies that build and maintain affordable housing are not implemented, this may become substantially worse. A lack of affordable housing puts renters at risk for challenges such as rent burden, eviction and homelessness.



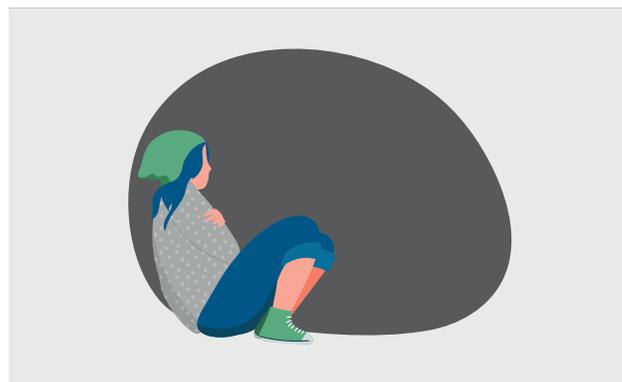
Southwest Ohio has deep racial disparities in poverty, exacerbating issues of housing insecurity.

In 2018 Black Southwest Ohioans were nearly three times more likely to live in poverty than their white counterparts (30% versus 11%). As a result, Black renters are more likely to be severely cost burdened (32% compared to 22% for white renters) and face higher barriers to housing stability. This suggests that achieving racially equitable housing outcomes in Southwest Ohio will be very challenging and may require targeted programs that reduce ongoing and historic patterns of segregation and discrimination.



Renters in Southwest Ohio continue to face eviction.

In 2018 there were 29,338 eviction filings in the region, representing 7.3% of all renter households, higher than the statewide rate (6.6%). Hamilton County had one of the highest eviction filing rates in the region (8.4%). Given the racial disparities in access to stable housing, it is not surprising that eviction rates are highest in Black neighborhoods² in Cincinnati. Suburban Butler County had the highest eviction filing rate (11.2%) in the state. Evictions can further exacerbate inequality³, as households face a housing crisis and may need to pay steep unexpected costs to acquire a new home or may need to enter a homeless shelter.



Southwest Ohio's children remain at risk for rent burden and homelessness.

Stemming from a lack of affordable and available housing in the region, homelessness among students remains high in Southwest Ohio. During the 2018–2019 school year, 10,485 K–12 students in Southwest Ohio's public and community schools (2.4% of enrollment) were flagged as lacking a fixed, regular and adequate nighttime residence, higher than the state average (2.0%). More than half of these students experiencing homelessness (5,700) attend schools in Hamilton County (4.9% of enrollment). Student homelessness is one demonstration of how important affordable, stable housing is for the region's future growth. Students who experience housing instability are at higher risk for flagging school performance, mental and physical health issues, among other issues⁴. Failing to address issues of affordability and instability may create long-term harms for Southwest Ohio's youth and future costs for the region.

² <https://evictionlab.org/eviction-tracking/cincinnati-oh/>

³ <https://evictionlab.org/why-eviction-matters/>

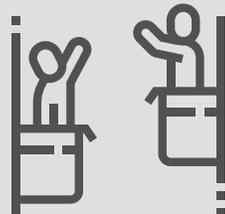
⁴ <https://nche.ed.gov/research/>

OHFA IMPACT IN SOUTHWEST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been a partner in Southwest Ohio working to finance and encourage the production of affordable rental housing and homeownership options. The numbers below highlight the impact of OHFA's work in the region since the start of the Agency. For more examples of this impact, see the spotlight stories on pages 8 and 23.



44,632
Homebuyers
Assisted



34,699
Affordable Rental Units
Built or Preserved

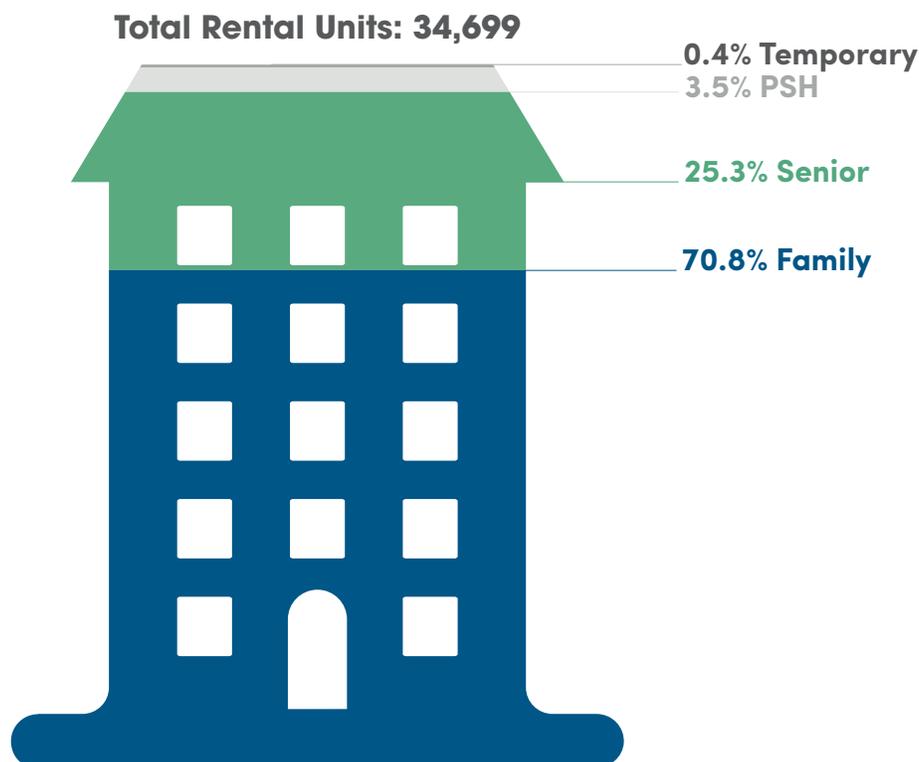


7,118
Mortgage Holders
Helped to Avoid
Foreclosure



2,207
Blighted and Vacant
Homes Demolished

RENTAL UNITS DEVELOPED BY PRIORITY NEED





NEXT HOME

OHFA's Next Home program provides incentives for those who are not first-time homebuyers to purchase a subsequent home by offering 30-year, fixed-rate mortgages. Available loans include conventional, Federal Housing Administration (FHA), Veteran's Affairs (VA) and US Department of Agriculture Rural Development (USDA-RD) government loans. Applicants also have the option of coupling this with 2.5% YourChoice! down payment assistance. As part of the program, qualified borrowers participate in free homebuyer education courses that help them learn more about the homebuying process. For example, courses include how to calculate closing costs, what to expect from a home inspection and the general timeline for completing documents.

In Southwest Ohio, OHFA has assisted 258 homebuyers through this program since it started in 2015.

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

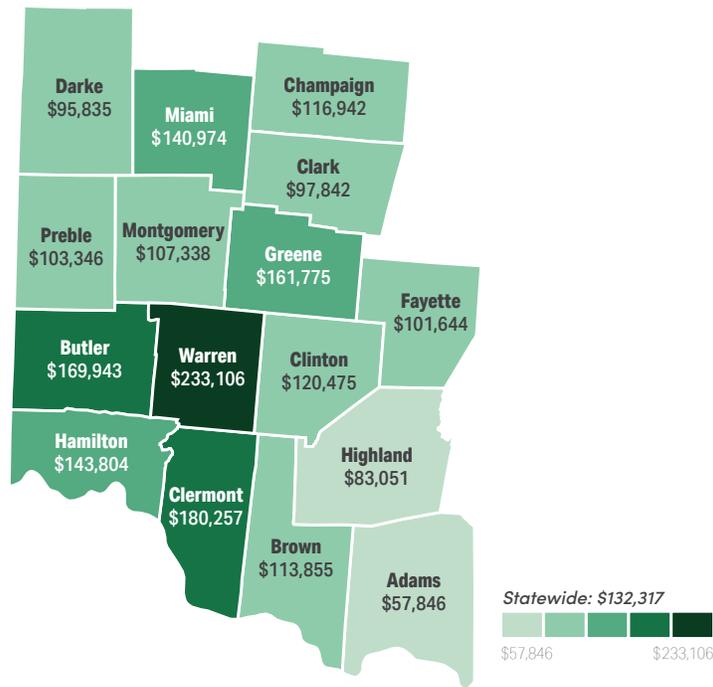
HOMEOWNERSHIP

This section looks at homeownership rates, homebuying and how homeowners are balancing housing costs in Southwest Ohio. The strength of the housing market can provide insight into how the supply and demand for housing may create challenges related to maintaining homeowner status. For example, the drop in home values during the housing crisis put a financial strain on many homeowners.

SECTION HIGHLIGHTS

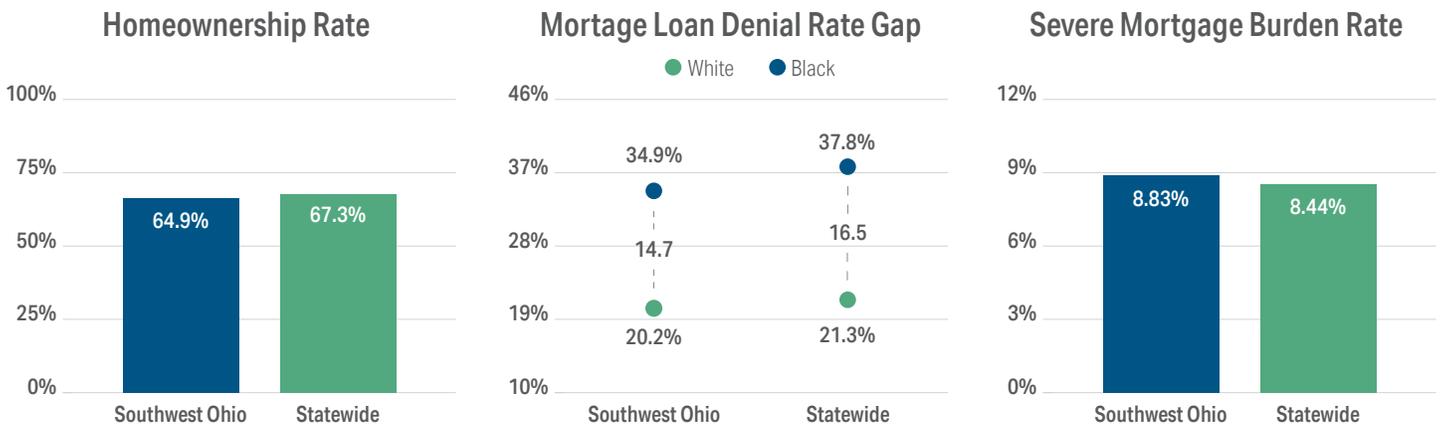
- Sixty-five percent of Southwest Ohio householders owned their homes at the end of 2019, which was below the statewide average of 67%.
- In 2019 Warren County had the highest median home price in the region (\$233,106).
- Black potential homebuyers in Southwest Ohio are more likely to be denied on a mortgage loan application than their white counterparts—35% compared to 20%—however the denial rate gap (15 percentage points) is smaller than the statewide average (17).
- Nearly 9% of homeowners in Southwest Ohio are severely cost burdened, meaning they spend at least half their income on housing, higher than the state average (8.4%).

MEDIAN HOME PRICE BY COUNTY



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

HOW THE REGION COMPARES



Sources: Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2018 loan applications); 2014–2018 American Community Survey (ACS) (ACS) Five-Year Estimates, Table B25091; 2012–2016 Comprehensive Housing Affordability Study (CHAS) data, Table 9

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

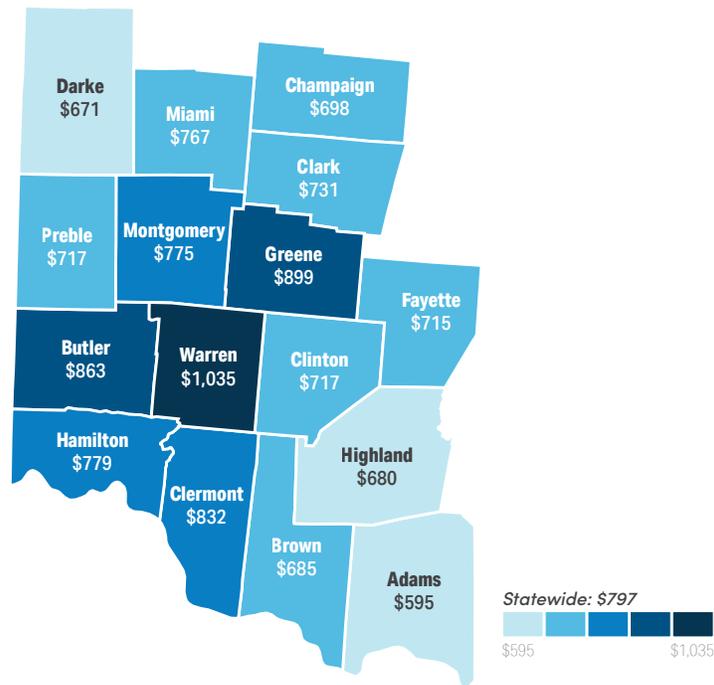
RENTAL HOUSING

This section focuses on how Southwest Ohio's renters are able to balance housing costs compared to income. When renters spend over 30% of their income on housing, they risk being unable to afford other necessities, such as food and healthcare. Rent burden places people into a precarious position, in which any unexpected cost, such as a car repair, may risk their housing stability.

SECTION HIGHLIGHTS

- Warren County had the highest median monthly gross rent in the region (\$1,035).
- For every 100 very low-income renters in Southwest Ohio, there were 83 rental units affordable and available to them in 2018—higher than the state average (80).
- Nearly 24% of renters in Southwest Ohio are severely cost burdened, meaning they spend at least half their income on rent, slightly higher than the state average (23%).
- Black renters in Southwest Ohio are also more likely to be severely cost burdened than white renters (32% compared to 22%).

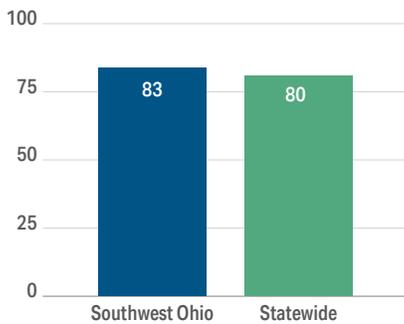
MEDIAN MONTHLY GROSS RENT BY COUNTY



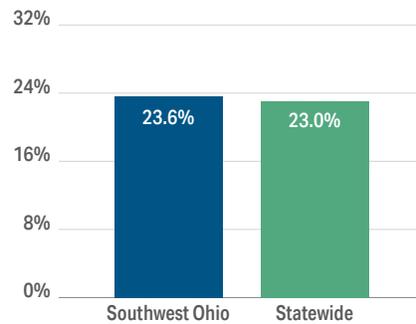
Source: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B25003 & B25064

HOW THE REGION COMPARES

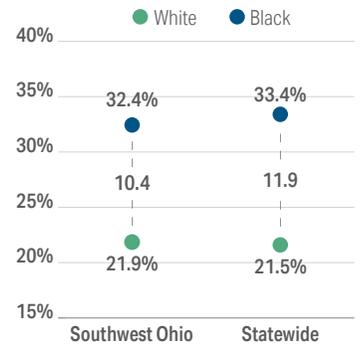
Affordable and Available Ratio (VLI)



Severe Rent Burden Rate



Severe Rent Burden Rate Gap



Sources: IPUMS USA, University of Minnesota (based on 2014–2018 five-year estimates); 2018 Income Limits, U.S. Department of Housing and Urban Development (HUD); The Gap: A Shortage of Affordable Homes, March 2020, National Low Income Housing Coalition (based on 2018 data); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables B25070 & B25106; 2012–2016 Comprehensive Housing Affordability Study (CHAS) data, Table 9

Notes: Gross rent includes average monthly cost of utilities (i.e., electricity, natural gas, water, sewer, and heating fuels). Very low-income (VLI) is defined as those with incomes at or below 50% of area median income. Affordability is based on the common standard that households should not spend more than 30% of their income on housing. Rental units are both “affordable and available” to renters in a specific income group if the gross rent meets the 30% affordability threshold and they are either available for rent or occupied by households with incomes at or below the defined income level. Statewide estimates are from the National Low Income Housing Coalition. County estimates for counties with more than 38,000 households are based on 2014–2018 ACS Public Use Microdata Sample (PUMS)—calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to “crosswalk” the data from Public Use Microdata Areas (PUMAs) to counties—and 2018 Income Limits from HUD. County estimates for counties with less than 38,000 households are based on 2012–2016 CHAS data, also from HUD. Severe rent burden is defined as a renter household spending at least 50 percent of household income on gross rent or having no income.

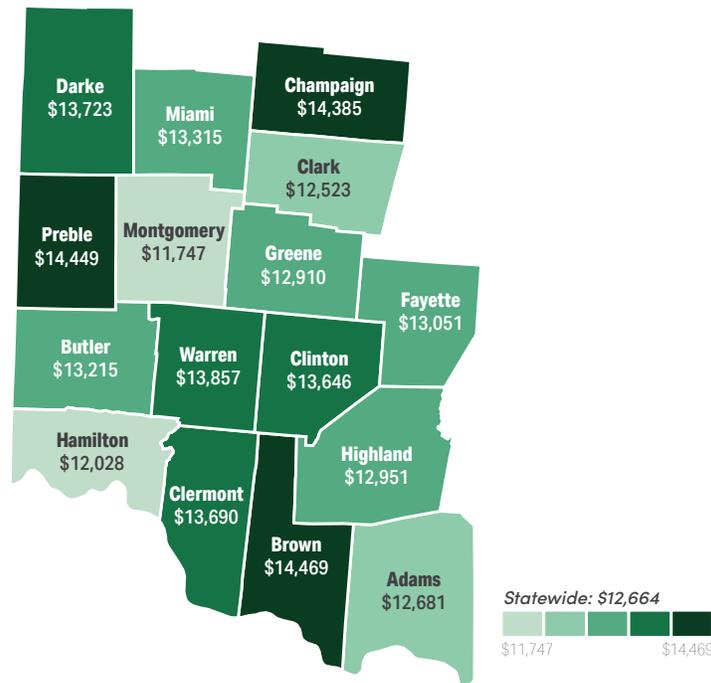
HOME ENERGY & TRANSPORTATION

This section looks at the use of energy to heat and power Southwest Ohio homes and how energy, utility and transportation costs affect household budgets. Many households struggle to afford their monthly energy bills, or the expenses associated with having to own a car. These additional costs beyond a rent or mortgage payment can make some places in Southwest Ohio less affordable to call home.

SECTION HIGHLIGHTS

- On average, a household in Southwest Ohio emits 16 metric tons of carbon dioxide equivalent per year from home energy use, less than the state’s carbon footprint (17).
- One in 25 Southwest Ohio households (3.9%) relies on the Home Energy Assistance Program (HEAP) to help with the cost of certain utilities, lower the state average (5.6%).
- The average household in Brown County spends \$14,469 a year on transportation costs—or \$1,206 a month—the highest in the region.
- A typical Southwest Ohio household spends a combined 51% of income on housing and transportation—what is referred to as the H+T[®] Affordability Index—six points higher than the threshold of affordability devised by the Center for Neighborhood Technology, but slightly lower than the state average (52%).

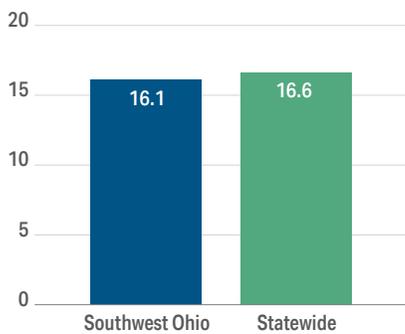
AVERAGE ANNUAL TRANSPORTATION COSTS BY COUNTY



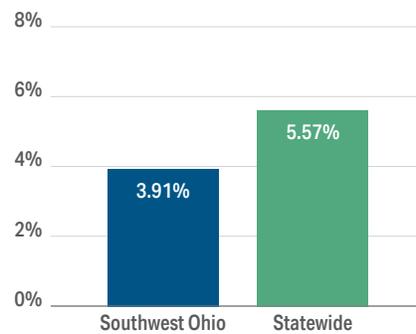
Source: H+T[®] Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)

HOW THE REGION COMPARES

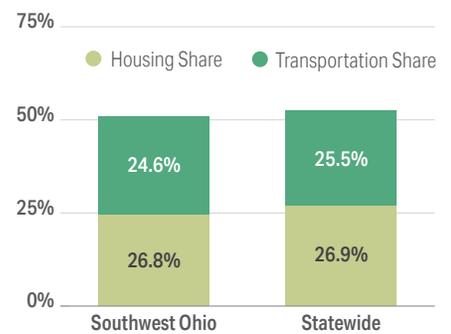
Avg. Home Energy Carbon Footprint



Households Participating in HEAP



H+T[®] Affordability Index



Sources: CoolClimate Network, University of California Berkeley (public data request, based on 2013 data); 2019 Home Energy Assistance Program (HEAP) data, Ohio Development Services Agency (public data request); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table DP04; H+T[®] Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)

Notes: The CoolClimate Network model includes direct emissions from consumption of fossil fuels to heat homes as well as indirect emissions embodied in the production of electricity used to power homes. Electricity is measured in kilowatt hours per year, natural gas is measured in cubic feet per year, and home fuel oil is measured in gallons per year. Carbon footprint is measured in metric tons (or tonnes) of carbon dioxide equivalent per year. Carbon dioxide is a greenhouse gas that contributes to global climate change. The H+T[®] Affordability Index combines the average housing and transportation costs as a share of household income. Housing costs are based on "selected monthly owner costs" and gross rent from 2011–2015 American Community Survey (ACS) (ACS) Five-Year Estimates. These are averaged and weighted by tenure. Transportation costs are defined as the sum of auto ownership costs, auto use costs and transit costs. These are averaged and weighted by auto ownership, auto use and transit use. Auto ownership and transit use are also derived from 2011–2015 ACS Five-Year Estimates; auto use is derived from a place-based model of vehicle miles traveled; auto ownership costs and auto use costs are derived from the 2013 Consumer Expenditure Survey from the U.S. Bureau of Labor Statistics; transit use costs are derived from 2015 National Transit Database data from the Federal Transportation Administration. Costs and income are based on a "Regional Typical Household," assuming area median household income, average household size for the region and average number of commuters per household for the region.

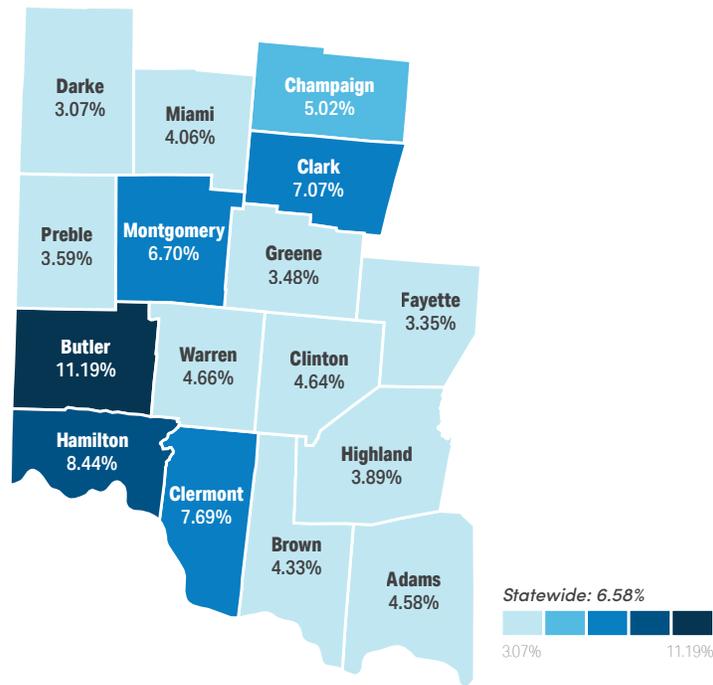
HOUSING INSECURITY

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

SECTION HIGHLIGHTS

- In 2019 the 90-day delinquency rate for Southwest Ohio mortgage holders was 1.7%, below the state average (1.8%).
- Southwest Ohio's foreclosure rate in 2019 was 0.6%, on par with the state average.
- There were 4,897 eviction filings in Butler County in 2018, representing 11% of all renter households—the highest eviction filing rate in the state.
- During the 2018–19 school year, 2.4% of K–12 students in Southwest Ohio's public and community schools lacked a fixed, regular and adequate nighttime residence.

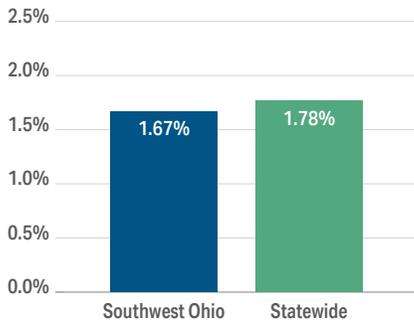
EVICTION FILING RATE BY COUNTY



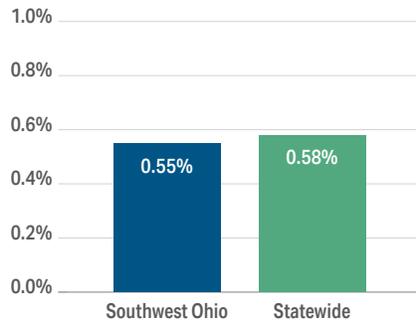
Source: Supreme Court of Ohio Case Management System; 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Table B25003

HOW THE REGION COMPARES

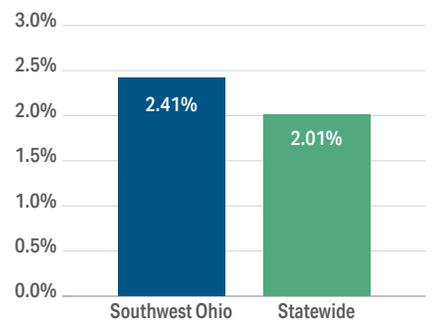
90-Day Delinquency Rate



Foreclosure Rate



Homeless Share of School Enrollment



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

Notes: Students meet the McKinney-Vento definition of homeless when they lack a fixed, regular, adequate nighttime residence. Students who are sharing the housing of another person (doubled up) due to loss of housing, economic hardship or similar reason meet the definition of homeless. This includes students living in motels, hotels, RV parks or campgrounds due to lack of alternative adequate accommodations, as well as those living in emergency or transitional shelters or abandoned in hospitals. Statewide numbers include online and “bricks-and-mortar” community schools. All numbers are based on total head count. Students may be double counted across typologies if they moved during the school year, however statewide numbers represent unduplicated totals. The eviction filing rate is the number of new eviction filings per 100 renter-occupied households. In Ohio an eviction is legally referred to as a “forcible entry and detainer” or F.E.D.

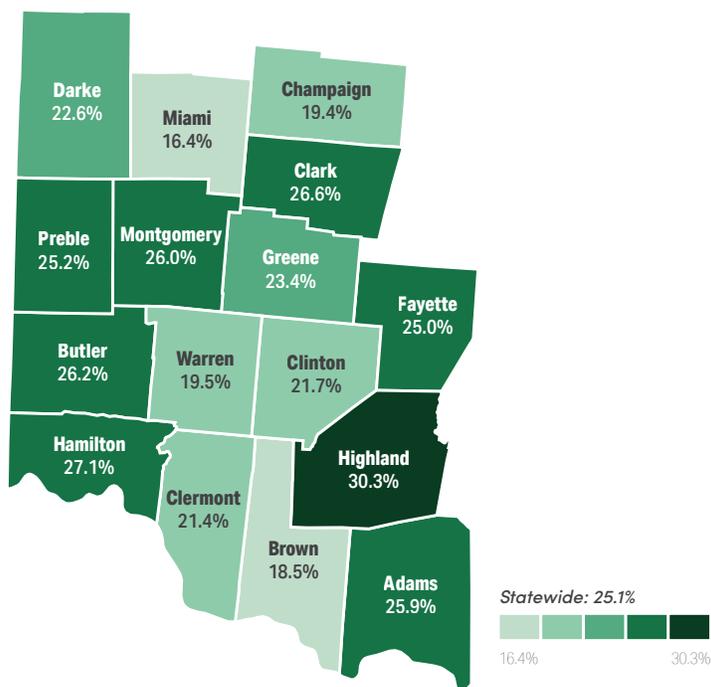
HOUSING STOCK

This section focuses on the type, age and quality of housing within Southwest Ohio, including vacancy rates and the risk of lead-based paint hazard. Vacancy rates are indicative of housing market distress, while older, inadequate homes present serious health challenges for Ohio's families, particularly those with young children.

SECTION HIGHLIGHTS

- Since 2010 Southwest Ohio's housing stock has grown by 2.1%, on par with the state's growth rate.
- Sixteen percent of housing units in Southwest Ohio are in multifamily structures of five or more units, higher than the state average (14%).
- One in 11 housing units in Southwest Ohio (9.3%) is considered at risk of lead-based paint hazard, meaning the structure is old enough to contain lead paint and young children are present at least eight hours a week.
- Nearly one in three renters in Highland County (30%) report experiencing severe housing problems, as defined by HUD—the highest prevalence rate in the region. Severe housing problems include incomplete kitchen and plumbing facilities, severe overcrowding and severe rent burden.

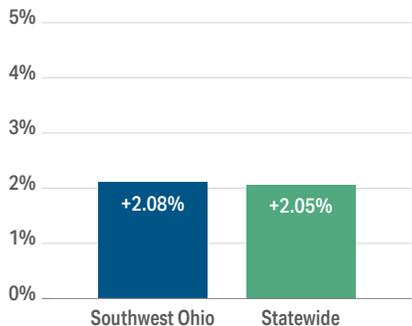
PREVALENCE OF SEVERE HOUSING PROBLEMS AMONG RENTERS BY COUNTY



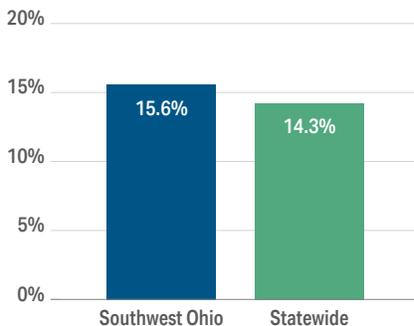
Source: 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data, Table 2

HOW THE REGION COMPARES

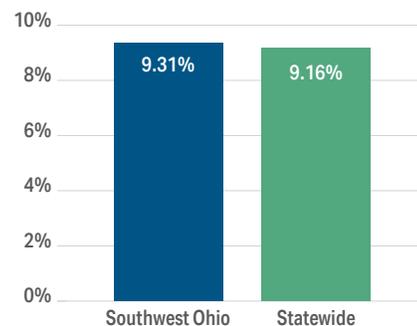
Change in Housing Stock, 2010–19



Multifamily Units as Share of Units



Risk of Lead-Based Paint Hazard



Sources: Population and Housing Estimates, U.S. Census Bureau; 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables B25003 & B25004; 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table B25034

Notes: Severe housing problems are defined by the U.S. Department of Housing and Urban Development to include housing costs exceeding 50% of household income, more than 1.5 occupants per room, incomplete kitchen or incomplete plumbing facilities. A 2013 study from The Ohio State University found that the share of homes built before 1950 was the most important predictor of elevated blood lead levels in Ohio children under 6. Those homes predate the earliest laws in the United States restricting the use of lead paint in housing, which were enacted in the 1950s in some cities. Pre-1950 homes are also more likely to have chipped paint or lead-contaminated dust which can be ingested by young children. The use of lead paint in housing was finally banned nationally in 1978 by the Consumer Product Safety Commission. As such homes built between 1950 and 1979 are considered to pose moderate levels of risk to young children; homes built prior to 1950 are considered to be pose a greater risk.

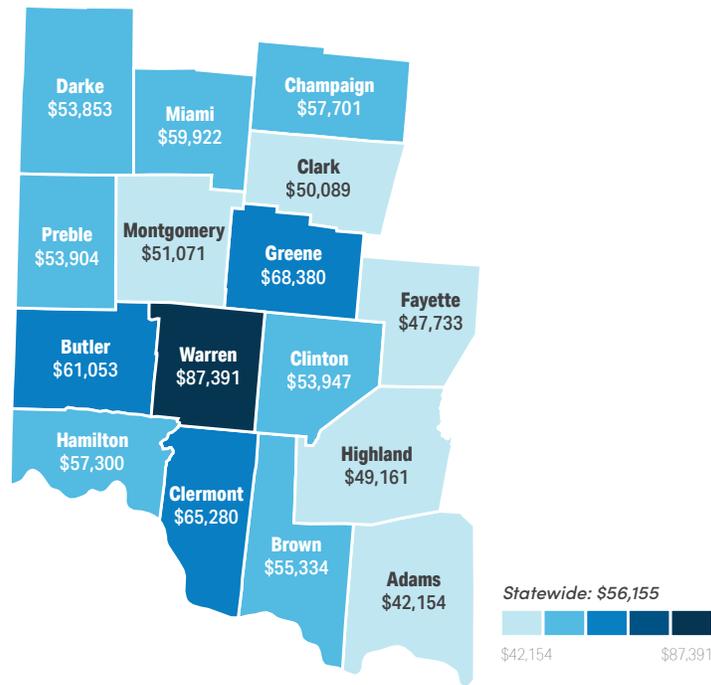
INCOME & LABOR

This section gives information on Southwest Ohio's economic indicators, such as poverty rates, income levels and unemployment rates. These provide important context on how Ohioans are faring financially, and how that may impact their ability to afford housing.

SECTION HIGHLIGHTS

- The median household income in Adams County in 2018 (\$42,154) was the lowest in the region.
- One in eight Southwest Ohioans (13%) live below the federal poverty level, however this represents a slightly lower poverty rate than the state average (14%).
- In 2018 Black Southwest Ohioans were nearly three times likelier to live in poverty than their white counterparts (30% versus 11%).
- At the end of 2019, the labor force participation rate in Southwest Ohio was 64%, slightly higher than the state average (63%).

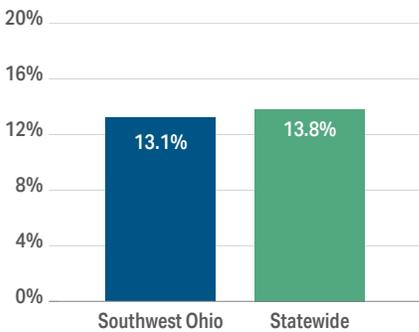
MEDIAN HOUSEHOLD INCOME BY COUNTY



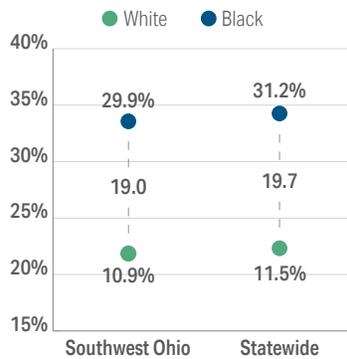
Source: 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

HOW THE REGION COMPARES

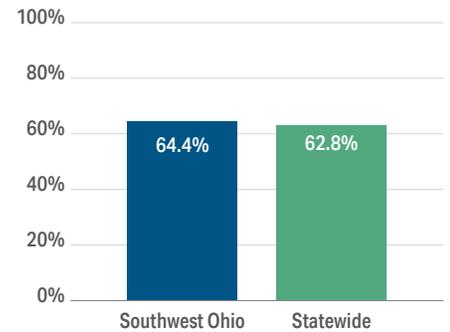
Poverty Rate



Poverty Rate Gap



Labor Force Participation Rate



Sources: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B17001A and B17001B; 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; Local Area Unemployment Estimates, U.S. Bureau of Labor Statistics (based on 2019 annual averages)

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

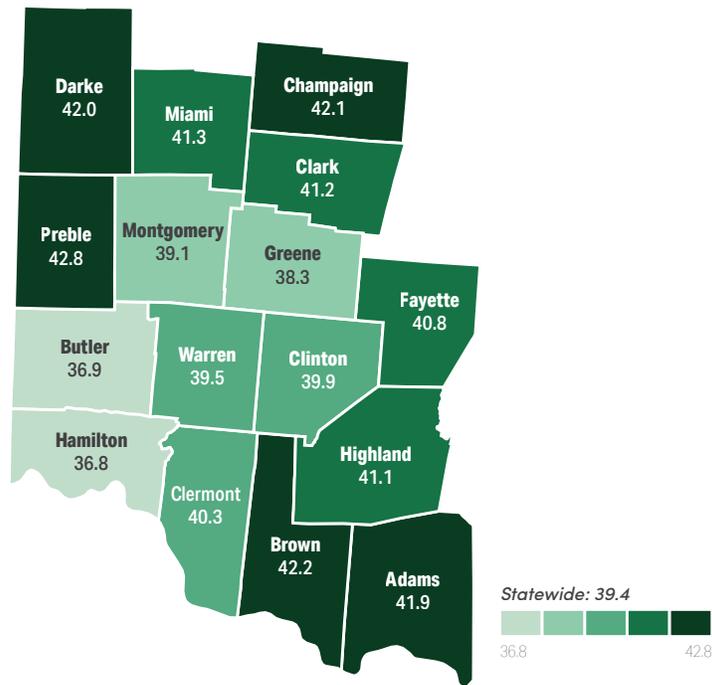
DEMOGRAPHICS

This section details the general population trends within Southwest Ohio, as well as specific segments of the population that are at risk for housing challenges or housing insecurity. Population changes shape the demand of housing and provide insight into what types of housing are most needed. For example, a growing percentage of older adults and persons with disabilities means a need for accessible housing may be higher.

SECTION HIGHLIGHTS

- Since 2010 Southwest Ohio's population has grown by 2.0%, a faster pace than the state (1.3%).
- Preble County has the highest median age in the region (43).
- In 2018 there were 36 deaths as a result of unintentional opiate overdose for every 100,000 people in Southwest Ohio, higher than the statewide rate (27).
- Between 2009 and 2018 the infant mortality rate in Southwest Ohio (7.7 deaths per 1,000 live births) was higher than the statewide rate (7.3).

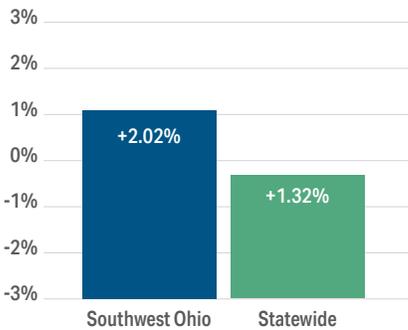
MEDIAN AGE BY COUNTY



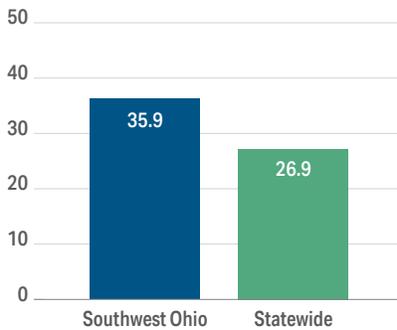
Source: 2018 Population and Housing Estimates, U.S. Census Bureau

HOW THE REGION COMPARES

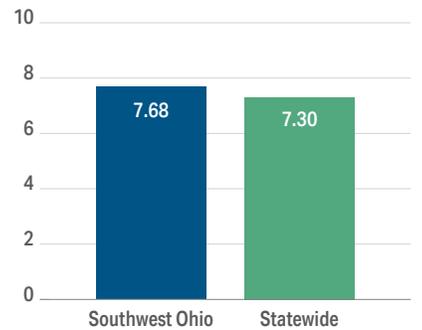
Change in Population, 2010-2019



Opiate Overdose Deaths per 100k



Infant Deaths per 1,000 Live Births



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

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

WASHINGTON SCHOOL APARTMENTS

Washington Court House | Fayette County

Property Details:

Developer: Woda Cooper Companies, Inc.

Funding Type: Housing Tax Credit

Funding Amount: \$8,918,140 in 9% HTC's over ten years

Population Served: Seniors

Washington School Apartments is a housing tax credit rental development, located in Washington Court House. The adaptive reuse project contains 42 units—29 one-bedroom and 13 two-bedroom apartments—for the 55 and older population. The historic restoration of a 1913 Beaux Arts Classical former middle school building, which was abandoned in 2009 after a new school structure was built, re-opened its doors in 2014. The school's rich history was preserved and can be seen through the charm and warmth of antique lockers and chalkboards throughout. The building includes a community room, a library, and a business center. The Woda Group, LLC, partnered with the local CHDO, The Community Action Commission of Fayette County, for the project, serving as both the development partner and service coordinator the project. The project was also identified and fell within the 2006 Fayette County Comprehensive Land Use Strategy Plan that called for more affordable housing and an increase in historic and cultural preservation.



APPENDIX

	Adams	Brown	Butler	Champaign	Clark	Clermont	Clinton	Darke	Fayette
Homeownership									
Total owner-occupied households, 2018	7,498	12,883	94,470	11,044	35,679	57,321	10,723	15,100	7,413
Homeownership rate, 2018	69.2%	73.9%	68.3%	72.6%	65.0%	74.3%	65.5%	72.5%	63.2%
Annual home sales, 2019	510	731	7,314	599	2,595	4,182	781	941	559
Avg. monthly home sales, 2019	43	61	610	50	216	349	65	78	47
Average monthly median home price, 2019	\$57,846	\$113,855	\$169,943	\$116,942	\$97,842	\$180,257	\$120,475	\$95,835	\$101,644
Severely cost-burdened mortgage holders, 2018	533	662	5,426	451	1,625	3,651	575	641	446
Prevalence of severe mortgage burden, 2018	13.60%	8.42%	8.24%	6.69%	7.68%	9.21%	8.31%	7.28%	9.90%
Rental Housing									
Total renter-occupied households, 2018	3,337	4,551	43,756	4,165	19,226	19,860	5,647	5,738	4,323
Median monthly gross rent, 2018	\$595	\$685	\$863	\$698	\$731	\$832	\$717	\$671	\$715
VLI renters, 2018	2,240	1,965	24,986	1,899	10,325	17,291	2,570	2,760	1,980
Units affordable & available to VLI renters, 2018	1,940	1,800	20,677	1,455	8,216	16,175	1,989	2,265	1,555
Shortage of affordable & available units, 2018	300	165	4,309	444	2,109	1,116	581	495	425
Afford. & avail. units per 100 VLI renters, 2018	87	92	83	77	80	94	77	82	79
Severely cost-burdened renters, 2018	914	895	11,256	587	4,189	3,971	1,023	901	893
Prevalence of severe rent burden, 2018	27.4%	19.7%	25.7%	14.1%	21.8%	20.0%	18.1%	15.7%	20.7%
Home Energy & Transportation									
Avg. electricity use (kWh/yr), 2013	10,067	10,686	11,433	11,311	11,563	11,614	10,934	11,053	10,450
Avg. natural gas use (ft ³ /yr), 2013	24,401	26,817	46,816	40,937	58,341	35,949	34,967	40,502	43,266
Avg. home fuel oil use (gal/yr), 2013	102.6	95.2	52.8	65.7	34.5	92.2	80.7	55.3	56.5
Avg. home energy footprint (tCO ₂ e/yr), 2013	14.2	14.8	16.3	16.0	16.9	16.3	15.4	15.6	15.2
Total home energy footprint (tCO ₂ e/yr), 2013	191,081	229,018	2,070,393	247,623	1,023,969	7,004,319	271,387	310,928	168,764
Households participating in HEAP, 2019	2,056	1,424	3,999	943	3,570	1,834	1,537	1,035	1,354
Share of households participating in HEAP, 2019	18.98	8.17	2.89	6.20	6.50	2.38	9.39	4.97	11.54
Avg. annual auto ownership cost, 2015	\$9,441	\$10,993	\$10,057	\$10,948	\$9,494	\$10,370	\$10,305	\$10,435	\$9,832
Avg. annual auto use cost, 2015	\$3,226	\$3,468	\$3,150	\$3,436	\$3,025	\$3,320	\$3,339	\$3,287	\$3,217
Avg. annual transit cost, 2015	\$13	\$8	\$8	\$0	\$3	\$0	\$2	\$1	\$1
Total avg. annual transportation costs, 2015	\$12,681	\$14,469	\$13,215	\$14,385	\$12,523	\$13,690	\$13,646	\$13,723	\$13,051
Avg. housing share of income, 2015	28.8%	21.9%	26.6%	24.4%	27.0%	26.9%	25.8%	25.8%	27.6%
Avg. transportation share of income, 2015	35.7%	26.1%	23.8%	28.2%	28.7%	24.7%	29.2%	30.7%	32.2%
H+T® Affordability Index, 2015	64.4	48.0	50.4	52.6	55.7	51.6	55.0	56.6	59.8
Housing Insecurity									
Mortgages 90+ days delinquent, Dec. 2019	35	77	709	66	304	392	89	69	43
90-day delinquency rate, Dec. 2019	2.53%	2.22%	1.62%	2.22%	2.35%	1.25%	2.04%	2.19%	2.03%
Foreclosures, Dec. 2019	12	25	256	14	100	133	35	23	14
Foreclosure rate, Dec. 2019	0.87%	0.72%	0.58%	0.47%	0.77%	0.42%	0.80%	0.73%	0.66%
Eviction filings, 2018	153	197	4,897	209	1,360	1,527	262	176	145
Eviction filing rate, 2018	4.58%	4.33%	11.19%	5.02%	7.07%	7.69%	4.64%	3.07%	3.35%
Homeless students, 2017/18	51	46	1,196	187	537	147	54	43	103
Homeless share of school enrollment, 2017/18	1.06	0.62	1.94	2.59	2.47	0.51	0.71	0.49	2.06
Housing Stock									
Housing units, 2010	12,974	19,297	148,276	16,757	61,420	80,652	18,134	22,733	12,692
Housing units, 2019	12,952	20,554	153,241	16,848	61,253	84,146	18,229	23,037	12,817
Percent change in housing units, 2010–19	-0.17%	+6.51%	+3.35%	+0.54%	-0.27%	+4.33%	+0.52%	+1.34%	+0.98%
Units in multifamily structures, 2018	440	816	21,593	860	5,923	13,494	1,367	789	706
Share of units in multifamily structures, 2018	3.41%	4.07%	14.28%	5.12%	9.66%	16.29%	7.52%	3.45%	5.53%
Homes at risk of lead-based paint hazard, 2016	663	1,090	10,260	1,514	6,090	4,885	1,252	2,539	1,075
Prevalence of lead-based paint hazard, 2016	6.09%	6.39%	7.59%	9.99%	11.14%	6.49%	7.79%	12.19%	9.22%
Renters with severe housing problems, 2016	885	790	11,060	790	5,040	4,255	1,250	1,310	1,125
Rate of severe housing problems, renters, 2016	25.9%	18.5%	26.2%	19.4%	26.6%	21.4%	21.7%	22.6%	25.0%
Income & Labor									
Median household income, 2018	\$42,154	\$55,334	\$61,053	\$57,701	\$50,089	\$65,280	\$53,947	\$53,853	\$47,733
Poverty estimate, 2018	5,382	5,064	45,821	3,809	19,467	16,745	4,802	4,800	4,227
Poverty rate, 2018	19.7%	11.8%	12.4%	10.0%	14.9%	8.2%	11.8%	9.5%	15.1%
Poverty rate, white, 2018	14.2%	44.4%	20.0%	26.1%	27.4%	15.0%	7.4%	18.8%	25.0%
Poverty rate, black, 2018	21.9%	15.4%	11.5%	10.5%	13.9%	9.2%	12.5%	9.9%	15.6%
Poverty rate gap (in % points), 2018	-7.7	29.0	8.5	15.5	13.4	5.8	-5.0	8.9	9.5
Civilian labor force, 2019	10,887	19,931	197,809	20,052	63,866	108,143	17,790	25,887	13,943
Labor force participation rate, 2019	50.5%	58.3%	67.0%	65.5%	60.0%	67.9%	54.1%	64.5%	62.8%
Demographics									
Population, 2010	28,541	44,826	368,136	40,101	138,339	197,366	42,048	52,968	29,034
Population, 2019	27,698	43,432	383,134	38,885	134,083	206,428	41,968	51,113	28,525
Percent change in population, 2010–19	-2.95%	-3.11%	+4.07%	-3.03%	-3.08%	+4.59%	-0.19%	-3.50%	-1.75%
Median age, 2018	41.9	42.2	36.9	42.1	41.2	40.3	39.9	42.0	40.8
Unintentional opiate overdose deaths, 2018	53	95	894	45	311	416	75	78	61
Opiate overdose mortality rate per 100k, 2018	38.0	43.5	47.3	23.2	46.0	40.9	35.8	30.2	42.6
Infant deaths, 2009–2018	35	48	346	27	111	158	44	44	23
Infant mortality rate per 1k live births, 2009–2018	10.06	9.39	7.48	6.40	6.79	6.57	8.56	6.90	6.40

Notes: Some data are suppressed if the denominator is less than 100 or the total number is less than 10, as indicated with the letter "S."

APPENDIX

	Greene	Hamilton	Highland	Miami	Montgomery	Preble	Warren	Region	Statewide
Homeownership									
Total owner-occupied households, 2018	43,414	196,427	11,524	28,728	136,552	12,443	63,466	744,685	3,071,227
Homeownership rate, 2018	66.4%	57.8%	69.2%	69.9%	61.0%	77.3%	77.5%	64.9%	67.3%
Annual home sales, 2019	3,435	16,466	812	2,255	11,736	744	5,388	59,048	225,034
Avg. monthly home sales, 2019	286	1,372	68	188	978	62	449	4,921	18,753
Average monthly median home price, 2019	\$161,775	\$143,804	\$83,051	\$140,974	\$107,338	\$103,346	\$233,106	n/a	\$132,317
Severely cost-burdened mortgage holders, 2018	2,176	13,520	769	1,373	7,863	526	3,581	43,818	162,384
Prevalence of severe mortgage burden, 2018	7.67%	10.00%	10.71%	7.09%	9.06%	7.22%	7.65%	8.83%	8.44%
Rental Housing									
Total renter-occupied households, 2018	21,992	143,539	5,122	12,353	87,342	3,647	18,393	402,991	1,582,848
Median monthly gross rent, 2018	\$899	\$779	\$680	\$767	\$775	\$717	\$1,035	n/a	\$797
VLI renters, 2018	9,993	85,190	2,754	5,578	42,270	1,805	7,077	221,537	703,920
Units affordable & available to VLI renters, 2018	7,382	75,616	1,960	4,436	30,910	1,365	5,271	183,730	563,136
Shortage of affordable & available units, 2018	2,611	9,574	794	1,142	11,360	440	1,806	37,807	140,784
Afford. & avail. units per 100 VLI renters, 2018	74	89	71	80	73	76	74	83	80
Severely cost-burdened renters, 2018	5,044	37,922	1,241	2,021	21,250	652	3,076	95,205	367,187
Prevalence of severe rent burden, 2018	22.9%	26.0%	24.2%	16.4%	24.3%	17.9%	16.7%	23.6%	23.0%
Home Energy & Transportation									
Avg. electricity use (kWh/yr), 2013	11,179	10,957	10,646	11,705	10,959	11,297	12,626	11,316	11,460
Avg. natural gas use (ft ³ /yr), 2013	49,136	55,481	32,472	48,424	53,593	35,485	44,800	45,938	54,613
Avg. home fuel oil use (gal/yr), 2013	37.8	18.3	77.7	44.9	16.5	86.9	63.6	53.2	35.4
Avg. home energy footprint (tCO ₂ e/yr), 2013	16.0	15.9	14.9	16.5	15.8	15.8	17.4	16.1	16.6
Total home energy footprint (tCO ₂ e/yr), 2013	4,164,626	6,075,944	250,908	685,148	665,176	264,705	968,441	24,592,429	90,113,070
Households participating in HEAP, 2019	1,751	9,870	2,145	1,906	9,212	943	1,329	44,908	259,031
Share of households participating in HEAP, 2019	2.68	2.90	12.89	4.64	4.11	5.86	1.62	3.91	5.57
Avg. annual auto ownership cost, 2015	\$9,852	\$9,143	\$9,664	\$10,116	\$8,922	\$10,985	\$10,533	\$9,616	\$9,628
Avg. annual auto use cost, 2015	\$3,057	\$2,802	\$3,281	\$3,199	\$2,775	\$3,464	\$3,324	\$3,009	\$3,002
Avg. annual transit cost, 2015	\$1	\$83	\$5	\$0	\$50	\$0	\$0	\$36	\$34
Total avg. annual transportation costs, 2015	\$12,910	\$12,028	\$12,951	\$13,315	\$11,747	\$14,449	\$13,857	\$12,661	\$12,664
Avg. housing share of income, 2015	32.4%	25.2%	27.8%	26.3%	26.3%	25.6%	32.3%	26.8%	26.9%
Avg. transportation share of income, 2015	27.1%	21.7%	32.5%	27.9%	24.7%	30.2%	25.0%	24.6%	25.5%
H+T® Affordability Index, 2015	59.5	46.9	60.3	54.3	51.0	55.9	57.3	51.3	52.4
Housing Insecurity									
Mortgages 90+ days delinquent, Dec. 2019	251	1,589	60	164	1,090	92	285	5,315	21,753
90-day delinquency rate, Dec. 2019	1.23%	1.83%	1.98%	1.33%	1.95%	2.18%	0.92%	1.67%	1.78%
Foreclosures, Dec. 2019	88	537	12	46	345	45	64	1,749	7,055
Foreclosure rate, Dec. 2019	0.43%	0.62%	0.40%	0.37%	0.62%	1.07%	0.21%	0.55%	0.58%
Eviction filings, 2018	766	12,108	199	501	5,850	131	857	29,338	105,265
Eviction filing rate, 2018	3.48%	8.44%	3.89%	4.06%	6.70%	3.59%	4.66%	7.28%	6.58%
Homeless students, 2017/18	316	5,700	459	158	1,277	63	148	10,485	35,214
Homeless share of school enrollment, 2017/18	1.37	4.85	6.40	0.96	1.64	0.99	0.38	2.41	2.01
Housing Stock									
Housing units, 2010	68,240	377,367	19,386	44,254	254,794	17,883	80,736	1,255,595	5,127,525
Housing units, 2019	71,313	380,769	19,333	44,405	255,104	17,940	89,763	1,281,704	5,232,869
Percent change in housing units, 2010–19	+ 4.50%	+ 0.90%	- 0.27%	+ 0.34%	+ 0.12%	+ 0.32%	+ 11.18%	+ 2.08%	+ 2.05%
Units in multifamily structures, 2018	9,916	88,993	751	3,031	39,862	710	9,399	198,650	743,618
Share of units in multifamily structures, 2018	14.19%	23.49%	3.89%	6.84%	15.64%	3.97%	10.93%	15.64%	14.33%
Homes at risk of lead-based paint hazard, 2016	5,225	37,180	1,274	3,129	24,515	1,354	3,400	105,445	421,640
Prevalence of lead-based paint hazard, 2016	8.13%	11.09%	7.66%	7.61%	11.01%	8.44%	4.28%	9.31%	9.16%
Renters with severe housing problems, 2016	4,990	38,545	1,495	2,030	22,655	950	3,570	100,740	393,330
Rate of severe housing problems, renters, 2016	23.4%	27.1%	30.3%	16.4%	26.0%	25.2%	19.5%	25.3%	25.1%
Income & Labor									
Median household income, 2018	\$68,380	\$57,300	\$49,161	\$59,922	\$51,071	\$53,904	\$87,391	n/a	\$56,155
Poverty estimate, 2018	18,567	122,843	6,550	8,329	87,187	3,936	11,709	369,238	1,568,586
Poverty rate, 2018	11.6%	15.4%	15.4%	7.9%	16.9%	9.7%	5.2%	13.1%	13.8%
Poverty rate, white, 2018	26.5%	30.8%	14.2%	22.0%	33.2%	11.7%	7.1%	29.9%	31.2%
Poverty rate, black, 2018	10.6%	10.2%	20.3%	9.0%	12.6%	11.6%	4.5%	10.9%	11.5%
Poverty rate gap (in % points), 2018	15.9	20.7	- 6.1	13.0	20.6	0.2	2.6	19.0	19.7
Civilian labor force, 2019	82,868	422,363	17,133	53,705	252,830	21,183	119,683	1,448,073	5,813,185
Labor force participation rate, 2019	62.9%	66.4%	51.2%	65.0%	60.3%	65.0%	70.9%	64.4%	62.8%
Demographics									
Population, 2010	161,577	802,371	43,606	102,503	535,200	42,254	212,798	2,841,668	11,536,751
Population, 2019	168,937	817,473	43,161	106,987	531,687	40,882	234,602	2,898,995	11,689,100
Percent change in population, 2010–19	+ 4.56%	+ 1.88%	- 1.02%	+ 4.37%	- 0.66%	- 3.25%	+ 10.25%	+ 2.02%	+ 1.32%
Median age, 2018	38.3	36.8	41.1	41.3	39.1	42.8	39.5	n/a	39.4
Unintentional opiate overdose deaths, 2018	197	1,536	35	116	1,368	72	230	1,039	3,150
Opiate overdose mortality rate per 100k, 2018	23.8	37.8	16.3	22.1	51.4	34.9	20.3	35.9	26.9
Infant deaths, 2009–2018	99	1,024	52	62	510	21	139	2,743	10,232
Infant mortality rate per 1k live births, 2009–2018	5.55	9.27	9.49	5.22	7.53	4.65	5.66	7.68	7.30

Notes: Some data are suppressed if the denominator is less than 100 or the total number is less than 10, as indicated with the letter "S."

DATA SOURCES

Center for Neighborhood Technology, H+T®
Affordability Index

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

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

<https://ffiec.cfpb.gov/data-browser/>

CoreLogic, Real Estate Analytics Suite

<https://corelogicreas.com/>

National Low Income Housing Coalition,
The Gap Report

<https://reports.nlihc.org/gap/2018>

Ohio Department of Education (public data request)

<http://education.ohio.gov>

Ohio Department of Health, Bureau of Vital Statistics,
Ohio Public Health Data Warehouse

<http://publicapps.odh.ohio.gov/EDW/DataBrowser/Browse/Mortality>

Ohio Development Services Agency, Energy Assistance
Programs, Home Energy Assistance Program Data
(public data request)

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

Supreme Court of Ohio Case Management System

<https://www.supremecourt.ohio.gov/JCS/courtSvcS/dashboards/default.asp>

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

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

U.S. Department of Commerce, Bureau of the Census,
Decennial Census

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

U.S. Department of Commerce, Bureau of the Census,
Housing Vacancy Survey

<https://www.census.gov/housing/hvs/index.html>

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

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

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

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

U.S. Department of Housing and Urban Development,
HUD User, Comprehensive Housing Affordability
Strategy Data

<https://www.huduser.gov/portal/datasets/cp.html>

U.S. Department of Housing and Urban Development,
Income Limits

<https://www.huduser.gov/portal/datasets/il.html>

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

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

University of California Berkeley, CoolClimate Network
(public data request)

<https://coolclimate.org/data>

University of Minnesota, Minnesota Population Center,
IPUMS USA

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