

# OHIO HOUSING NEEDS ASSESSMENT

TECHNICAL SUPPLEMENT TO THE  
FISCAL YEAR 2017 ANNUAL PLAN



Office of Affordable Housing Research and Strategic Planning

July 1, 2016 - June 30, 2017



**About the Ohio Housing Finance Agency..... 6**

**About the Office of Affordable Housing Research and Strategic Planning ..... 6**

**Executive Summary ..... 7**

**Chapter 1: Demographics..... 11**

Exhibit 1-1. Total Population by County..... 11

Exhibit 1-2. Population per Square Mile by County..... 12

Exhibit 1-3. Population Change by County, 2010-2015..... 13

Exhibit 1-4. Median Age by County..... 14

Exhibit 1-5. Share of Population 55 and Older by County..... 15

Exhibit 1-6. Share of Population 65 and Older by County..... 16

Exhibit 1-7. Share of Population 75 and Older by County..... 17

Exhibit 1-8. Percent of Minority Residents by County (Non-White and/or Hispanic/Latino)..... 18

Exhibit 1-9. Percent Change in Minority Population by County, 2005-2009 to 2010-2014..... 19

Exhibit 1-10. Percent of Households Consisting of Families with Children by County..... 20

Exhibit 1-11. Percent of Households that are Persons 65 and Older Living Alone by County..... 21

Exhibit 1-12. Percent Change in Households by County, 2005-2009 to 2010-2014..... 22

Exhibit 1-13. Percent of Population Aged 25 and Older with a College Degree (includes Associate's Degrees) by County..... 23

Exhibit 1-14. Grandparents Living with Grandchildren..... 24

**Chapter 2: Vulnerable Populations ..... 25**

Exhibit 2-1. Prevalence of Disability by County..... 25

Exhibit 2-2a. Percent of Adults Aged 18 to 64 with an Independent Living Difficulty by County..... 26

Exhibit 2-2b. Percent of Adults Aged 65 and Older with an Independent Living Difficulty by County and OHFA-Funded Senior Project Sites, 2000-2015..... 27

Exhibit 2-3. Percent of Households Receiving Supplemental Security Income by County..... 28

Exhibit 2-4. Share of Population under 65 Without Health Insurance by County..... 29

Exhibit 2-5. Total Point-in-Time Homelessness Count..... 30

Exhibit 2-6. Point-in-Time Family Homelessness..... 30

Exhibit 2-7. Point-in-Time Chronic Homelessness..... 31

Exhibit 2-8. Point-in-Time Veteran Homelessness..... 31

Exhibit 2-9. Total Year-Round Emergency Shelter, Transitional Housing and Safe Haven Beds..... 32

Exhibit 2-10. Total Year-Round Permanent Supportive Housing Beds..... 32

Exhibit 2-11. Permanent Supportive Housing Units as a Percentage of Estimated Individuals Experiencing Homelessness by Continuum of Care..... 33

Exhibit 2-12a. Students Experiencing Homelessness by School District..... 34

Exhibit 2-12b. Students Experiencing Homelessness by School District..... 35

Exhibit 2-13. Number of County ADAMH, CMH and ADAS Board Beds..... 36

Exhibit 2-14. County ADAMH, CMH and ADAS Board Housing Needs..... 36

Exhibit 2-15. Number of Beds at Intermediate Care Facilities for Individuals with Intellectual Disabilities by County..... 37

Exhibit 2-16. Medicaid HOME Choice Transitions by County..... 38

Exhibit 2-17a. Medicaid HOME Choice Transitions by Qualified Residence..... 39

Exhibit 2-17b. Medicaid HOME Choice Transitions by Service Population..... 39

Exhibit 2-17c. Self-Reported Barriers to HOME Choice Transitions..... 39

Exhibit 2-18. Ohio Veterans by Earliest Period of Service..... 40

Exhibit 2-19. Percent of Veterans in Poverty by County..... 41

Exhibit 2-20. Percent of Veterans with Any Disability by County..... 42

Exhibit 2-21. Sentences Completed at Ohio Prisons by County of Residence, 2014..... 43

Exhibit 2-22a. Infant Mortality Hotspots in Cuyahoga County..... 44

Exhibit 2-22b. Infant Mortality Hotspots in Franklin County..... 45

Exhibit 2-22c. Infant Mortality Hotspots in Hamilton County..... 46

Exhibit 2-22d. Infant Mortality Hotspots in Lucas County..... 47

Exhibit 2-22e. Infant Mortality Hotspots in Mahoning County..... 48

Exhibit 2-22f. Infant Mortality Hotspots in Montgomery County..... 49

Exhibit 2-22g. Infant Mortality Hotspots in Stark County..... 50

Exhibit 2-22h. Infant Mortality Hotspots in Summit County..... 51

**Chapter 3: Economic Data ..... 52**

Exhibit 3-1. Ohio Civilian Labor Force Estimates..... 52

Exhibit 3-2. Unemployment Rate by County..... 53

Exhibit 3-3. Unemployment Rate by Sex, Race/Ethnicity and Age..... 54

Exhibit 3-4. Employment and Wages by Economic Supersector..... 55

Exhibit 3-5. Employment and Annual Wage by Occupation..... 56

Exhibit 3-5. Employment and Annual Wage by Occupation..... 56

Exhibit 3-6. Net New Stable Job Creation per 1,000 Residents by County, January 2010 to December 2014..... 58

Exhibit 3-7a. Number of Workers Earning Less than \$40,000 Annually by Block Group of Residence and Employment, Cuyahoga County..... 60

Exhibit 3-7b. Number of Workers Earning Less than \$40,000 Annually by Block Group of Residence and Employment, Franklin County..... 61

Exhibit 3-7c. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residents and Employment, Hamilton County..... 62

Exhibit 3-7d. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residents and Employment, Lucas County..... 63

Exhibit 3-7e. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Mahoning County..... 64

Exhibit 3-7f. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Montgomery County..... 65

The Housing Needs Assessment was authored by **Dr. Holly Holtzen**, Director of Research and Strategic Planning; **Bryan Grady**, Research Analyst; and **Taylor Koch**, Research Assistant.

Exhibit 3-7g. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Stark County.....	66
Exhibit 3-7h. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Summit County.....	67
Exhibit 3-8. Median Household Income by County.....	68
Exhibit 3-9a. Summary of Household Income..	69
Exhibit 3-9b. Household Income Relative to Area Median Income.....	69
Exhibit 3-10a. Percent of Residents Below the Poverty Line by County.....	70
Exhibit 3-10b. Percent of Children Below the Poverty Line by County.....	71
Exhibit 3-11. Permitted Horizontal Drilling Wells by County.....	72
<b>Chapter 4: Housing Stock.....</b>	<b>73</b>
Exhibit 4-1. Housing Units by Structure Type.....	73
Exhibit 4-2. Number of Housing Units by Year Built.....	73
Exhibit 4-3a. Percent of Housing Units Built Before 1980 by Block Group, Cuyahoga County.....	74
Exhibit 4-3b. Percent of Housing Units Built Before 1980 by Block Group, Franklin County.....	75
Exhibit 4-3c. Percent of Housing Units Built Before 1980 by Block Group, Hamilton County.....	76
Exhibit 4-3d. Percent of Housing Units Built Before 1980 by Block Group, Lucas County.....	77
Exhibit 4-3e. Percent of Housing Units Built Before 1980 by Block Group, Mahoning County.....	78
Exhibit 4-3f. Percent of Housing Units Built Before 1980 by Block Group, Montgomery County.....	79
Exhibit 4-3g. Percent of Housing Units Built Before 1980 by Block Group, Stark County.....	80
Exhibit 4-3h. Percent of Housing Units Built Before 1980 by Block Group, Summit County.....	81
Exhibit 4-4. Prevalence of Housing Problems by Tenure and Income.....	82
Exhibit 4-5. Prevalence of Housing Problems by County.....	83
Exhibit 4-6. Housing Vacancy Rate by County.....	84
Exhibit 4-7. NIP Demolition Activity.....	85
Exhibit 4-8a. NIP Demolition Sites and Vacancy Rates by Block Group, Cuyahoga County.....	86
Exhibit 4-8b. NIP Demolition Sites and Vacancy Rates by Block Group, Franklin County.....	87

Exhibit 4-8c. NIP Demolition Sites and Vacancy Rates by Block Group, Lucas County.....	88
Exhibit 4-8d. NIP Demolition Sites and Vacancy Rates by Block Group, Mahoning County.....	89
Exhibit 4-8e. NIP Demolition Sites and Vacancy Rates by Block Group, Stark County.....	90
Exhibit 4-8f. NIP Demolition Sites and Vacancy Rates by Block Group, Trumbull County.....	91

**Chapter 5: Owners and Renters ..... 92**

Exhibit 5-1. Ohio and National Homeownership Rate.....	92
Exhibit 5-2. Age of Householder by Tenure.....	93
Exhibit 5-3. Race of Householder by Tenure.....	93
Exhibit 5-4. Household Size by Tenure.....	94
Exhibit 5-5. Household Composition by Tenure.....	94
Exhibit 5-6. Year Structure Built by Tenure.....	95
Exhibit 5-7. Number of Bedrooms by Tenure.....	95
Exhibit 5-8. Number of Occupants per Room by Tenure.....	96
Exhibit 5-9. Units in Structure by Tenure.....	96

**Chapter 6: Homeownership Trends ..... 97**

Exhibit 6-1. Total Monthly Home Sales.....	97
Exhibit 6-2. Median Home Sales Price.....	97
Exhibit 6-3. Average Monthly Median Sales Price by County.....	98
Exhibit 6-4. 90+ Day Delinquency Rate.....	99
Exhibit 6-5. Foreclosure Rate.....	99
Exhibit 6-6. 90+ Day Delinquency Rate by County.....	100
Exhibit 6-7. Foreclosure Rate by County.....	101
Exhibit 6-8. Real Estate Owned Properties as a Share of Total Sales.....	102
Exhibit 6-9. Percent of Mortgaged Homes with Negative Equity.....	102

**Chapter 7: Homeowner Affordability..... 103**

Exhibit 7-1. Median Gross Monthly Housing Cost for Mortgagors by County.....	103
Exhibit 7-2. Housing Cost Burden for Homeowners by Age of Householder.....	104
Exhibit 7-3. Ratio of Median Single Family Home Value to Median Household Income by County.....	105
Exhibit 7-4. Housing Affordability Index by Metropolitan Area.....	106

**Chapter 8: Renter Affordability ..... 107**

Exhibit 8-1. Median Monthly Gross Rent by County.....	107
Exhibit 8-2. Monthly Gross Rent.....	108
Exhibit 8-3. Median Gross Rent as Percent of Household Income by County.....	109
Exhibit 8-4. Gross Rent as Percent of Household Income.....	110
Exhibit 8-5. Renter Housing Cost Burden.....	111
Exhibit 8-6. Severe Renter Cost Burden by County.....	112
Exhibit 8-7. Renter Housing Cost Burden by Age of Householder.....	113
Exhibit 8-8a. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Cuyahoga County.....	114
Exhibit 8-8b. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Franklin County.....	115
Exhibit 8-8c. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Hamilton County.....	116
Exhibit 8-8d. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Lucas County.....	117
Exhibit 8-8e. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Mahoning County.....	118
Exhibit 8-8f. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Montgomery County.....	119
Exhibit 8-8g. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Stark County.....	120
Exhibit 8-8h. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Summit County.....	121
Exhibit 8-9a. Affordable Housing Units per 100 Extremely Low-Income Renter Households by County.....	122
Exhibit 8-9b. Affordable Housing Units per 100 Extremely Low-Income Renter Households <u>without Federal Assistance</u> by County.....	123

**Chapter 9: Renter Subsidies..... 124**

Exhibit 9-1. Number of Federally Subsidized Rental Units by County..... 124

Exhibit 9-2. Percent of Federally Subsidized Rental Units with Expiring Contracts by County ..... 125

Exhibit 9-3. Number and Expiration Status of Project-Based Federal Rental Subsidies by Program..... 126

Exhibit 9-4a. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Cuyahoga County..... 127

Exhibit 9-4b. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Franklin County..... 128

Exhibit 9-4c. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Hamilton County..... 129

Exhibit 9-4d. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Lucas County..... 130

Exhibit 9-4e. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Mahoning County..... 131

Exhibit 9-4f. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Montgomery County..... 132

Exhibit 9-4g. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Stark County ..... 133

Exhibit 9-4h. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Summit County ..... 134

Exhibit 9-5. Location of USDA Rural Development Rental Units by Expiration Status and Census Tract Income ..... 135

Exhibit 9-6. Characteristics of Ohio Households and Householders Receiving HUD Rental Subsidies..... 136

Exhibit 9-7. Percent of Renters Receiving HUD Subsidies by County ..... 137

Exhibit 9-8. Rate of Federal Project-Based Subsidization of Rental Units by County ..... 138

Exhibit 9-9. Percent of Housing Credit Units with Federal Project-Based Subsidy by County..... 139

**Chapter 10: Opportunity..... 140**

Exhibit 10-1. Components of Kirwan Opportunity Index..... 140

Exhibit 10-2. Components of Kirwan Change Index..... 141

Exhibit 10-3a. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Cuyahoga County..... 143

Exhibit 10-3b. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Franklin County..... 144

Exhibit 10-3c. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Hamilton County..... 145

Exhibit 10-3d. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Lucas County..... 146

Exhibit 10-3e. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Montgomery County..... 147

Exhibit 10-3f. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Summit County..... 148

**Chapter 11: Food Insecurity ..... 149**

Exhibit 11-1. Percent of Households Participating in the Supplemental Nutrition Assistance Program (SNAP) by County..... 149

Exhibit 11-2a. Percent of Individuals Facing Food Insecurity..... 150

Exhibit 11-2b. Percent of Children Experiencing Food Insecurity..... 151

Exhibit 11-3a. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Cuyahoga County..... 152

Exhibit 11-3b. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Franklin County..... 153

Exhibit 11-3c. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Hamilton County..... 154

Exhibit 11-3d. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Lucas County..... 155

Exhibit 11-3e. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Mahoning County..... 156

Exhibit 11-3f. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Montgomery County..... 157

Exhibit 11-3g. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Stark County ..... 158

Exhibit 11-3h. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Summit County..... 159

**Chapter 12: Racially/Ethnically Concentrated Areas of Poverty ..... 160**

Exhibit 12-1a. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Allen County..... 161

Exhibit 12-1b. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Butler County..... 162

Exhibit 12-1c. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Clark County..... 163

Exhibit 12-1d. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Cuyahoga County ..... 164

Exhibit 12-1e. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Franklin County..... 165

Exhibit 12-1f. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Hamilton County..... 166

Exhibit 12-1g. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Jefferson County..... 167

Exhibit 12-1h. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Lorain County ..... 168

Exhibit 12-1i. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Jefferson County..... 169

Exhibit 12-1j. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Mahoning County ..... 170

Exhibit 12-1k. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Montgomery County ..... 171

Exhibit 12-1l. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Stark County ..... 172

Exhibit 12-1m. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Summit County..... 173

Exhibit 12-1n. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Trumbull County..... 174

Exhibit 12-1o. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Warren County..... 175

**Data Sources ..... 176**

## About the Ohio Housing Finance Agency

For more than 30 years, the Ohio Housing Finance Agency (OHFA) has served as the state's affordable housing leader, assuring that Ohioans with low and moderate incomes have access to safe, quality and affordable housing. 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 more than 152,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the federal Low-Income Housing Credit program, OHFA has assisted with the financing of more than 128,000 affordable rental housing units since 1987.

### Our Mission

We open the doors to an affordable place to call home. OHFA uses federal and state resources to finance housing opportunities for low- and moderate-income families and individuals. Our programs help to develop and preserve affordable housing throughout Ohio.

### Our Values

We commit to delivering our programs with a high standard of excellence to continually meet the public need for affordable housing. OHFA has emerged as a respected leader through consistent demonstration of integrity, partnership and performance.

### Our Impact

With more than three decades of service, our impact is built on the power of partnerships. OHFA values its relationships with private sector, public sector and nonprofit organizations that share our commitment to serving homebuyers, renters and populations with special housing needs.

## About the Office of Affordable Housing Research and Strategic Planning

The Office of Affordable Housing Research and Strategic Planning (OAHR) was established in December 2009 to serve as a resource within OHFA to assist in the development of evidence-based affordable housing policies through research, project development and management, data analysis and engaging stakeholder collaborations. In six short years, OAHR has established itself as a leader among its peers and a source of scholarship on a variety of topics related to affordable housing.

# Executive Summary

As a technical supplement to OHFA's Annual Plan, the Office of Affordable Housing Research and Strategic Planning is tasked with identifying the scale and scope of the state's housing challenges. This document is more than a legal obligation, however; it pulls together information from a variety of sources and disciplines to build a picture of where and how Ohioans live. These data inform documents like the Qualified Allocation Plan (QAP) and other OHFA policymaking to help ensure that every Ohioan has access to safe, affordable housing. Key points from each chapter are covered below.

## Chapter 1: Demographics

On July 1, 2015, based on U.S. Census Bureau estimates, Ohio had 11,613,423 residents. Most counties lost population since 2010, but the gains in Central Ohio and some suburban areas led to a slight overall increase (0.67 percent) in population over the last five years. According to 2010-2014 American Community Survey (ACS) Five-Year Estimates, one in five Ohioans was a member of a racial or ethnic minority group. The median Ohioan was 39 years old and roughly one in seven people was aged 65 years or older; these figures were higher in the far eastern portion of the state. Barely one in four households consisted of a family with children. More than 100,000 grandparents statewide were responsible for their grandchildren, while one out of every nine households was a single older adult (65+) living alone. Lastly, among adults aged 25 or older, one in three reported some form of postsecondary degree, with substantially higher rates in metropolitan areas.

## Chapter 2: Vulnerable Populations

Statewide, 13.5 percent of Ohioans report having at least one type of disability, according to the 2010-2014 American Community Survey (ACS), defined as difficulty with hearing, vision, cognition, ambulation, self-care and/or independent living. These rates were highest in the south central and southeast portions of the state. Over five percent of households receive Supplemental Security Income (SSI), again similarly concentrated in the Appalachian region.

A January 2015 point-in-time (PIT) count found 11,182 people experiencing homelessness statewide, either in shelters or on the street. While PIT is a one-time analysis of a group that is inherently difficult to locate, it is encouraging that this figure represents a 5.4 percent drop from 2014. This includes 3,617 people experiencing homelessness as a family, 1,275 people defined as chronically homeless, and 1,183 veterans. There were 15,824 units of permanent supportive housing (PSH) and 10,273 beds in emergency shelters and other transitional facilities in 2015 to serve individuals and families who previously experienced homelessness, plus 6,760 beds for those with mental health or addiction issues and 6,459 beds for individuals with intellectual disabilities.

Just over nine percent of adults not on active duty were veterans; seven percent of them experienced poverty and over a quarter reported a disability, regardless of whether it was a consequence of their service. In addition, 21,300 people were released from correctional facilities in Ohio in 2014; 15 percent returned to Cuyahoga County and nine percent returned to Hamilton County. Lastly, many distressed neighborhoods are infant mortality hotspots, where children die before their first birthday two to three times more often than in the rest of the county.

### Chapter 3: Economic Data

The unemployment rate in Ohio in 2015 was 4.9 percent, a 14-year low, down from 5.8 percent in 2014; 59.4 percent of the working-age population (16 or older) was employed, the highest reading since 2009. Unemployment rates ranged from 3.2 percent in Mercer County to 9.5 percent in hard-hit Monroe County. The average job in Ohio, of which there were over 5.42 million, paid \$22.68 per hour for 34.2 hours per week, or an average weekly wage of \$776. Overall, over the past five years, wages were essentially flat after adjusting for inflation. From 2010 through 2014, Ohio added 35 jobs per 1,000 residents; Union and Erie Counties more than doubled that pace, while five counties saw a net decline in jobs.

This chapter highlights “spatial mismatch,” the degree to which jobs for low- and moderate-income workers are situated far from where their labor pools reside, within eight Ohio counties. For households that do not have reliable private transportation, it can be extremely challenging to locate gainful employment. Overall, annual median household income in Ohio was \$48,849 as of 2014; one in eight households was extremely low income (earning less than 30 percent of area median income, or AMI), with another 12 percent labeled as very low income (31 to 50 percent of AMI). Nearly one in six Ohioans lived below the poverty line in 2014, including 23 percent of children.

### Chapter 4: Housing Stock

According to the 2010-2014 ACS, Ohio had 5,135,173 housing units; more than two-thirds of these were single-family detached homes. Twenty-one percent were built more than 75 years ago (1939 or earlier). The median home in Crawford and Cuyahoga Counties is more than 60 years old, three times the age of the

same home in Delaware County. Thirty-two percent of households experienced a “housing problem,” meaning that they were cost-burdened, overcrowded, or living in functionally substandard housing; this includes nearly a quarter of homeowners and 47 percent of renters. For very and extremely low-income households, however, this figure increases to 73 percent. The issue is most acute in urban areas plus Athens County, with lower rates seen in rural portions of northwest Ohio.

One in nine housing units in Ohio is vacant, with even relatively prosperous counties experiencing substantial vacancy rates. Since 2014, OHFA has worked with county land banks to administer the Neighborhood Initiative Program (NIP), which uses federal Hardest Hit Funds to eliminate blighted properties. As of March 31, NIP had funded the demolition of 2,009 homes, the majority of which were situated in Cuyahoga County. Substantial activity also took place in Franklin, Lucas, Mahoning, Stark and Trumbull Counties.

### Chapter 5: Owners and Renters

The Census Bureau reported that Ohio's homeownership rate was 66.9 percent in the fourth quarter of 2015, modestly higher than the 63.8 percent level seen nationally. This varied a great deal by race, however; 72 percent of white non-Hispanic householders were owner-occupiers, but only 41 percent of non-white and/or Hispanic householders owned their home. As owners were somewhat older on average, three in five owner-occupied households were headed by a married couple, according to ACS, as opposed to just over one in five renter-occupied households. Over half of renter households were “nonfamily,” meaning that they consist of either a single person (42 percent) or unrelated individuals (10 percent).

Homes built since 1990 constitute 26 percent of owner-occupied units but only 19 percent of rentals; while 28 percent of owner-occupied homes have four or more bedrooms, only 8 percent of rental units were similarly sized, with only one in eight units of that size available for rent. Renter households were three times as likely to experience overcrowding. A third of rental units were detached single-family homes (up from 29 percent as of 2009), a consequence of the housing crisis and falling homeownership rates.

### **Chapter 6: Homeownership Trends**

Over 187,000 single family homes were sold in Ohio in 2015, according to CoreLogic, up six percent from 2014. The median sale price for these houses was just less than \$110,000, again representing a modest increase; while this is approaching all-time highs, it is still well below prices in 2000 after accounting for inflation. At the county level, median prices ranged from \$46,000 in Morgan to \$264,000 in Delaware.

Ninety-day mortgage delinquency had fallen below four percent as of December 2015, representing the lowest level in over nine years and approximately half of its crisis-era peak (7.6 percent in 2010). Foreclosures have fallen even more steeply, from 3.7 percent in 2012 to 1.4 percent last December, the lowest rate since 2002. Similarly, real estate owned (REO) sales were down, below eight percent of total sales, and negative equity had been more than halved from 26 percent of mortgaged homes in late 2011 to 12 percent in late 2015.

### **Chapter 7: Homeowner Affordability**

The median Ohio household with a mortgage pays \$1,274 for housing, including principal, interest, taxes, insurance, condominium fees (if applicable) and utilities (specifically electric, gas, sewer, and/or water). Across the state, housing

costs range from \$850 in Noble County to \$1,960 in Delaware County. Nearly a quarter of homeowners spend more than 30 percent of their income on these expenses, making them housing cost-burdened. Overall, the median value of a single family home is 2.65 times median household income in Ohio, slightly above the 2.5 figure that is a recommended threshold for homebuyers (derived from Federal Housing Administration underwriting guidelines); this ranged from a low of 1.94 in Van Wert County to a high of 3.37 in Athens County.

Another way of looking at homeowner costs is the National Association of Realtors' Housing Affordability Index (HAI), which computes the monthly cost of a conforming mortgage for a median-priced existing single-family home as a percentage of monthly median income. Nationally, the index came in at 163 in 2015, meaning that a median-income household makes 63 percent more than is required to afford a median-priced home. In Ohio's eight largest metropolitan areas, the HAI ranged from 245 (Columbus) to 367 (Youngstown). Readings were stable statewide between 2014 and 2015—except in the Toledo metro area, where the index fell by 14 percent.

### **Chapter 8: Renter Affordability**

The median renter household in Ohio pays \$729 in gross rent (i.e., including utilities), according to the 2010-2014 ACS. By county, the highest median gross rents were in Warren (\$936) and Delaware (\$921), while the lowest were in Monroe (\$521) and Morgan (\$537). The median household pays 29.9 percent of income toward rent and utilities, just below the 30 percent threshold used to quantify cost burden. Twenty-four percent of renters pay more than half of their income toward rent, constituting severe cost burden. When combined with renters not earning an

income, over 400,000 Ohio households spend 50 percent or more of their income on rent. Last, in urban counties, low-income households must commit most of their wages to housing and transportation to live in all but the most distressed neighborhoods.

### **Chapter 9: Renter Subsidies**

According to the National Housing Preservation Database, there were 223,842 rental units statewide receiving some form of federal project-based subsidy at last count. While the majority of these were situated in urban areas, every county except one (Monroe) has more than 100 such units. One-third of these units will require a subsidy renewal within the next five years to maintain affordability, including 34 percent of 93,201 active housing credit units and 39 percent of 83,332 units with an active Section 8 contract. More than 430,000 people live in HUD-subsidized units, or about one in eight statewide; their median household income is less than \$11,000, and over 20 percent of units include a person with disabilities. About 15 percent of units receive a federal project-based subsidy, with just over a third of housing credit units receiving a second subsidy.

### **Chapter 10: Opportunity**

Maps of opportunity and change indices developed by the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University highlight neighborhoods in Ohio's six most populous counties that have high levels of opportunity, as well as those that do not but are trending in that direction. The former group—typically composed of suburbs and wealthier inner-ring communities—are areas where development of new affordable housing would be desirable to improve job opportunities and quality of life for low-income Ohioans. The latter group of

neighborhoods, marked on the maps as “watch areas,” is where existing affordable housing should be preserved due to risk of future gentrification and displacement of low-income households.

### **Chapter 11: Food Insecurity**

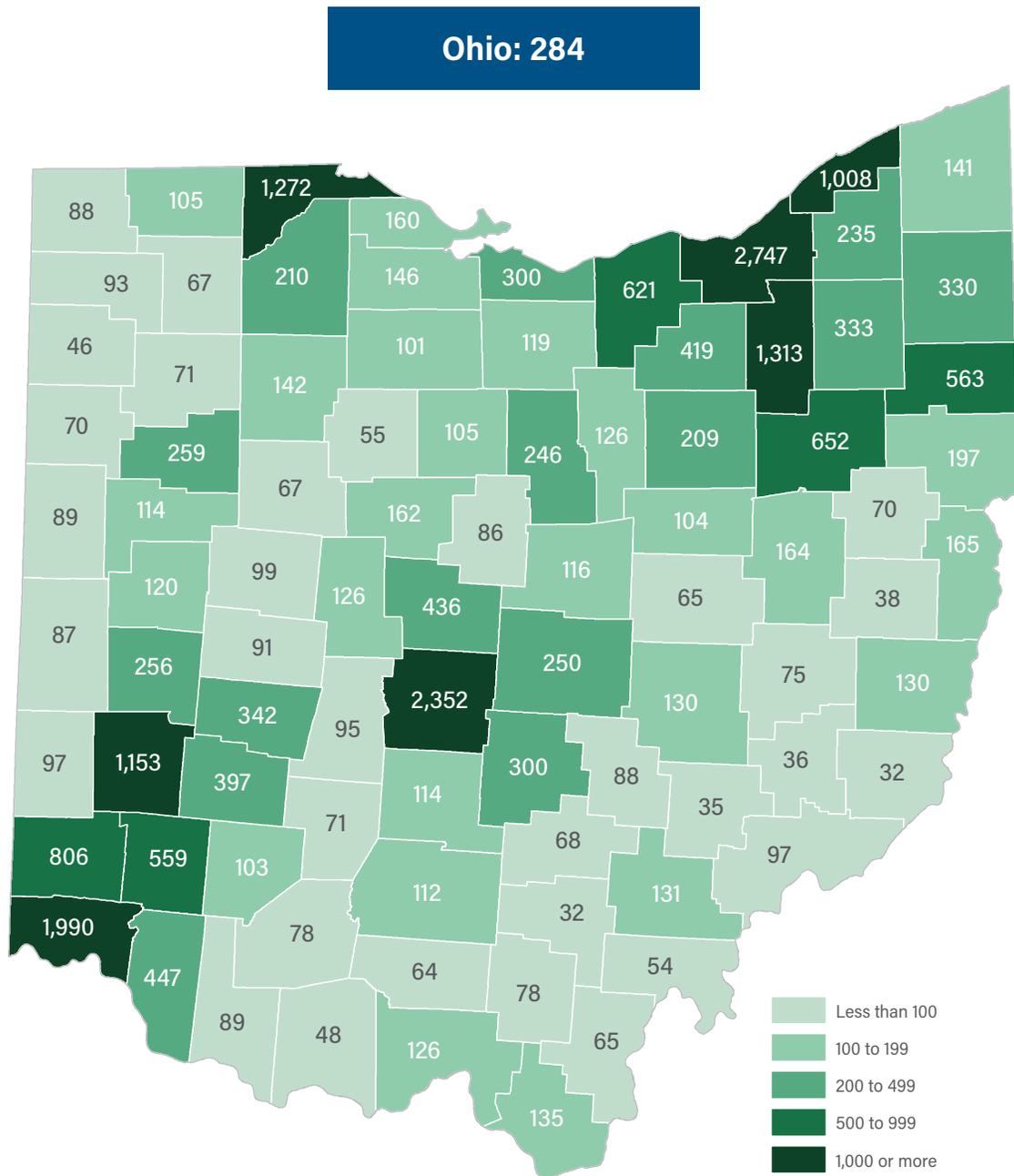
Statewide, 17 percent of all residents and 24 percent of children are classified as being food insecure by the U.S. Department of Agriculture, figures that generally align with the poverty rates for corresponding populations. For the eight urban counties, another measure assessed the share of households that are not within walking distance (half a mile) of a grocery store and do not have a car. While this describes few if any individuals in suburban areas, many inner-city neighborhoods exceeded 20 percent; the Mount Vernon area of Columbus, however, reported a figure of 75 percent. Individuals living in these neighborhoods are at heightened risk for malnutrition and other health challenges.

### **Chapter 12: Racially/Ethnically Concentrated Areas of Poverty**

On July 16, 2015, HUD published its Final Rule on Affirmatively Furthering Fair Housing (AFFH), designed to clarify the AFFH mandate included in the Fair Housing Act of 1968 and facilitate compliance among states and localities. A primary component of AFFH, as articulated in the Final Rule, is the elimination of Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAP). Ohio has 156 such areas spread across 15 counties. About 320,000 people live in these areas, or 2.8 percent of the state's population. This chapter contains maps of each county's RCAP/ECAPs, which include the location of OHFA properties funded since 2000 for reference.



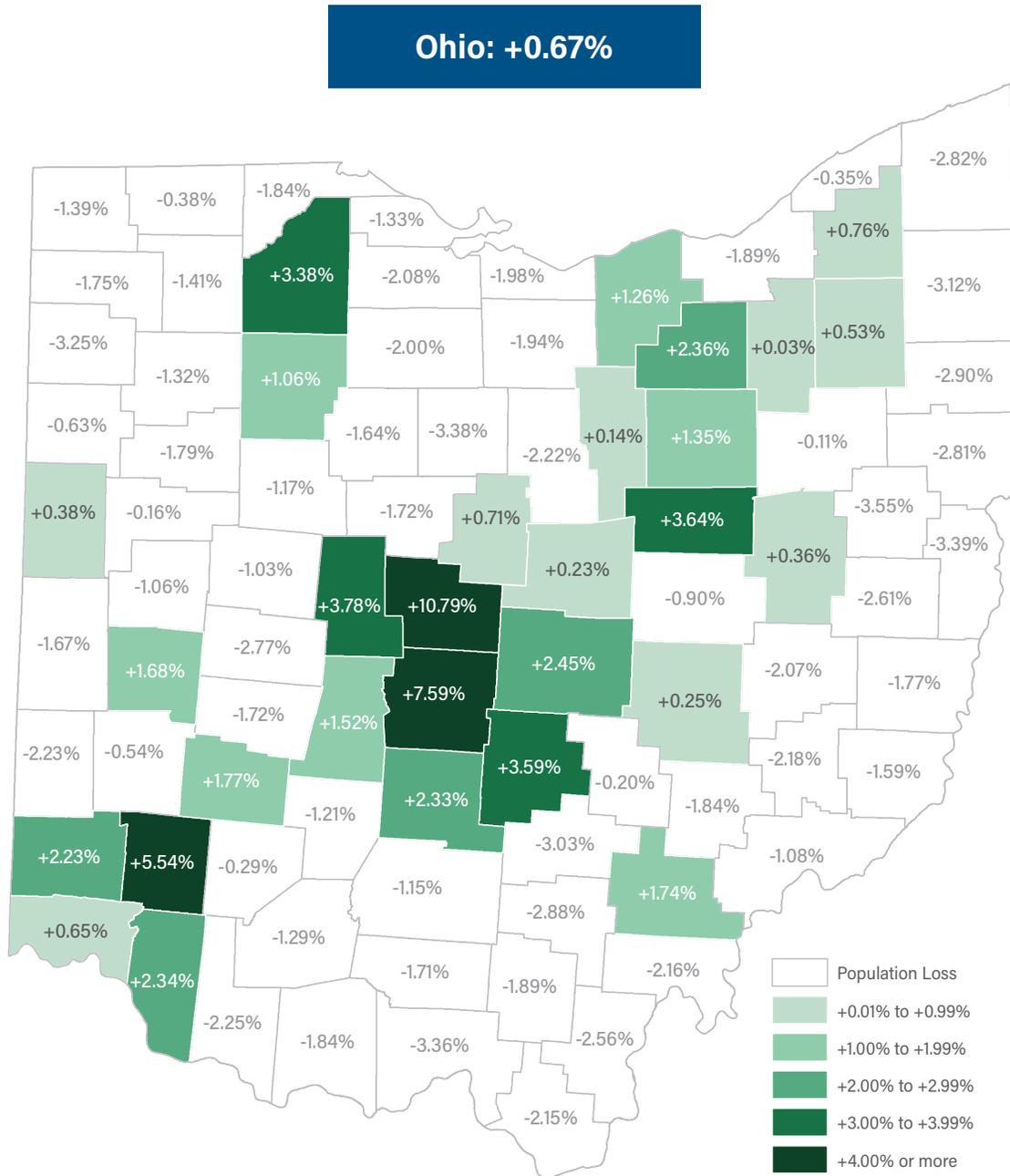
## Exhibit 1-2. Population per Square Mile by County



Source: U.S. Census Bureau 2010 Decennial Census and 2015 Population Estimates

Population density varies greatly across the state of Ohio, ranging from 32 residents per square mile in Monroe and Vinton Counties to 2,747 in Cuyahoga County. Seven counties have more than 1,000 residents per square mile, while seven counties have fewer than 50.

### Exhibit 1-3. Population Change by County, 2010–2015

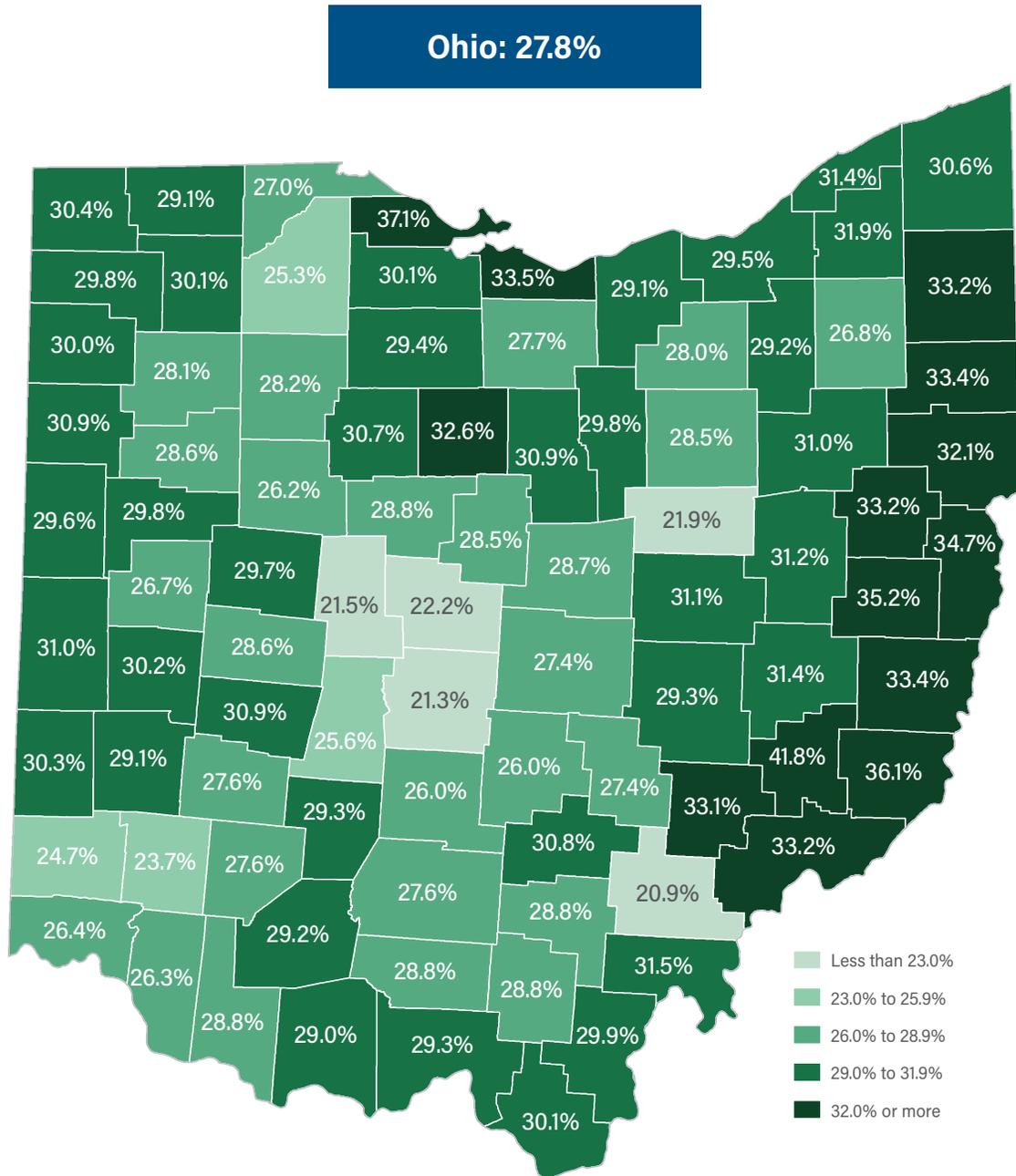


Source: U.S. Census Bureau 2015 Population Estimates

While the state as a whole added just fewer than 77,000 people since 2010, 59 counties —over two-thirds of them—have lost population, with Carroll seeing the sharpest decline (3.55 percent). On the other hand, three counties (Delaware, Franklin and Warren) have grown their population by more than five percent in the past five years. Population growth is concentrated in Central Ohio and suburban counties outside Cincinnati, Cleveland, Dayton and Toledo. Some less populated counties, like Athens and Hancock, saw gains as well.



## Exhibit 1-5. Share of Population 55 and Older by County



Source: 2010-2014 American Community Survey Five-Year Estimates

Ohioans aged 55 and older comprised over a quarter of the state's population, but top 30 percent in many eastern counties and some rural counties throughout the state. Noble, Ottawa and Monroe were home to the largest shares of adults in this age range, while the same demographic comprised just over 20 percent in Athens, Union and Franklin.





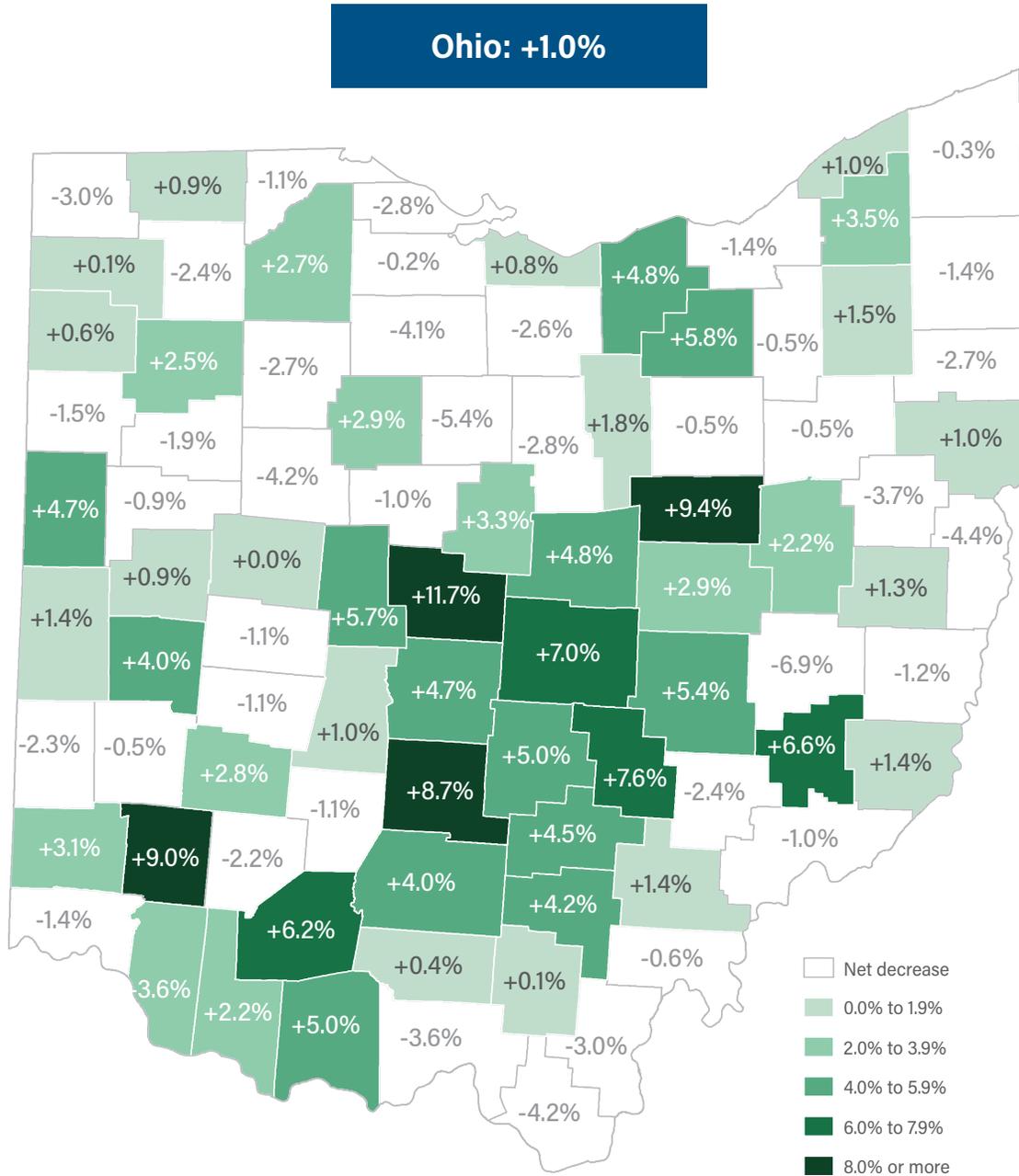








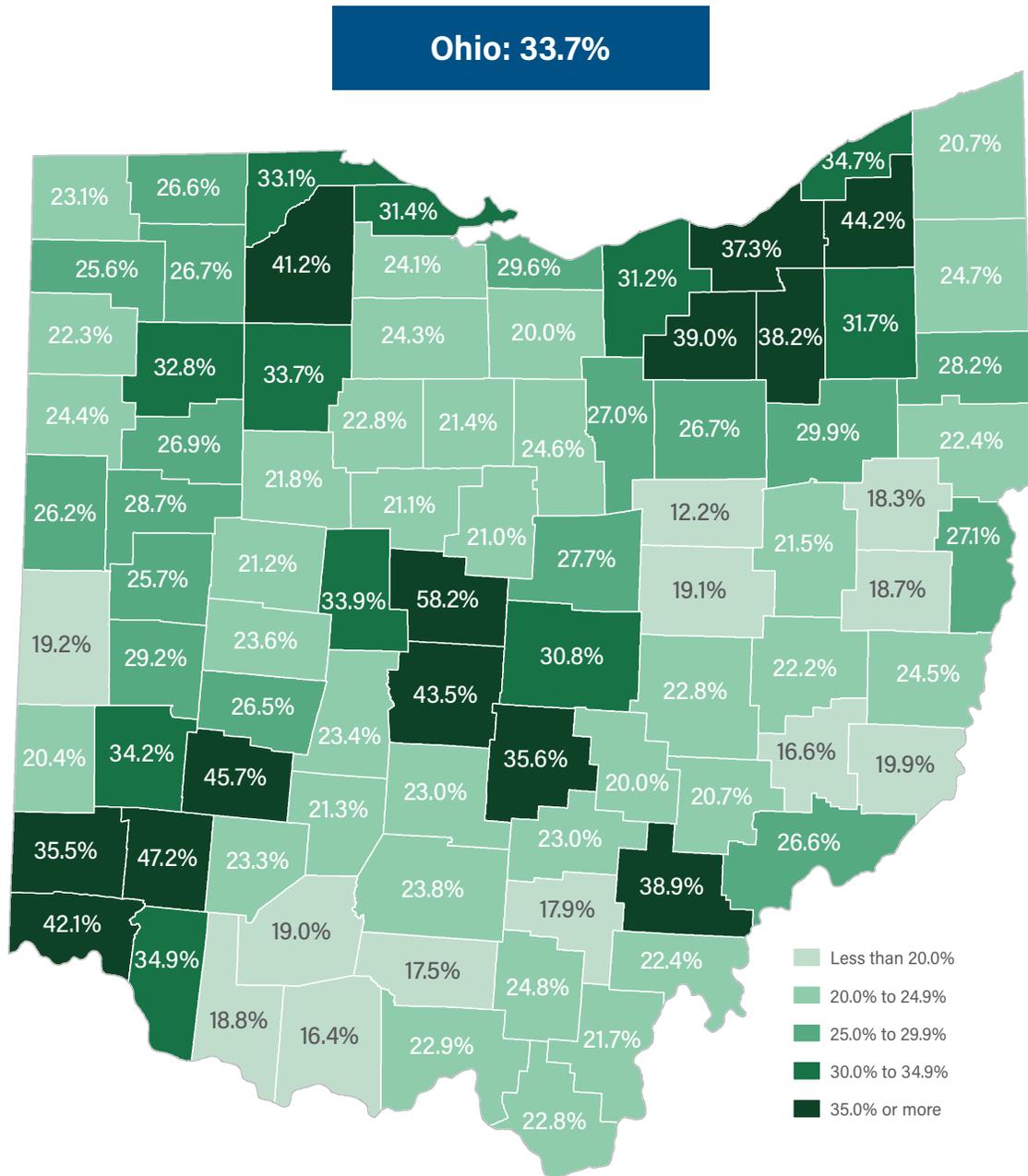
### Exhibit 1-12. Percent Change in Households by County, 2005-2009 to 2010-2014



Source: 2005-2009 and 2010-2014 American Community Survey Five-Year Estimates

From 2005-2009 to 2010-2014, the number of households—i.e., any individual or group of people occupying a housing unit—increased in 49 of 88 counties. Statewide, this figure increased one percent in that time. Delaware County saw the highest household growth rate (11.7 percent), while Guernsey County lost nearly 7 percent of its households.

### Exhibit 1-13. Percent of Population Aged 25 and Older with a College Degree (includes Associate's Degrees) by County



Source: 2010-2014 American Community Survey Five-Year Estimates

While over one-third of Ohio's population aged 25 and older had a college degree, there was a wide range of educational attainment throughout the state. Delaware County was home to the highest percentage of adults with college degrees (58 percent), while Holmes County had the lowest (12 percent). Suburban and urban counties were home to higher shares of adults with college degrees, while rural counties have lower educational attainment.

### Exhibit 1-14. Grandparents Living with Grandchildren

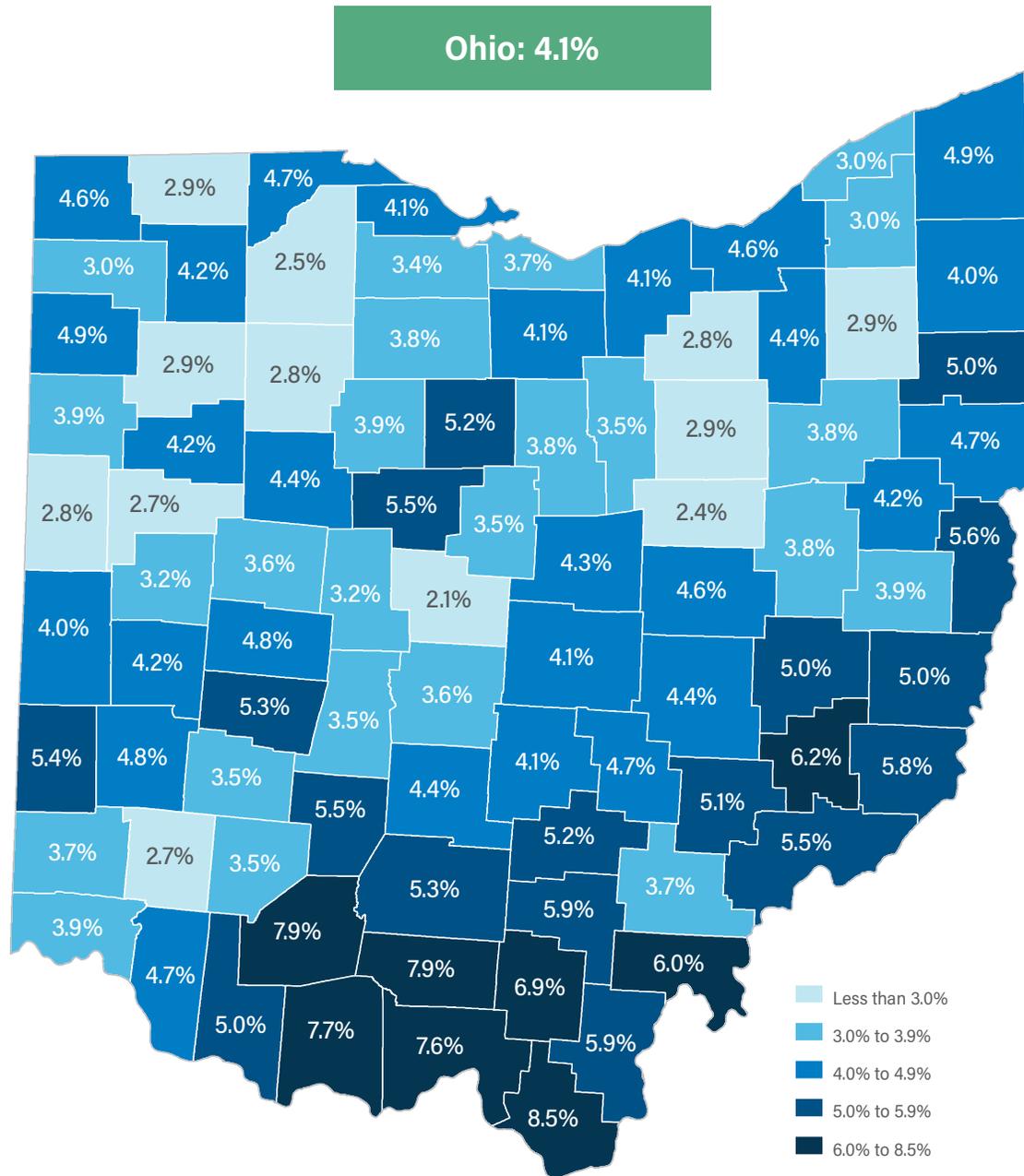
	2005-2009		2010-2014	
	Estimate	Percent	Estimate	Percent
Grandparent living with and <i>responsible</i> for their own grandchildren under 18 years	91,513	46.5	100,667	46.1
<i>Grandparent age 30 to 59</i>	63,904	32.5	67,925	31.1
<i>Grandparent age 60 or older</i>	27,609	14.0	32,742	15.0
Grandparent living with, but <i>not responsible</i> for their own grandchildren under 18 years	105,389	53.5	117,855	53.9
<b>Total</b>	<b>196,902</b>	<b>100</b>	<b>218,522</b>	<b>100</b>

Source: 2005-2009 and 2010-2014 American Community Survey Five-Year Estimates

The number of grandparents living with their grandchildren is growing in Ohio. Over 100,000 grandparents were raising grandchildren in the first half of this decade—up more than 9,000 from the previous five-year average.



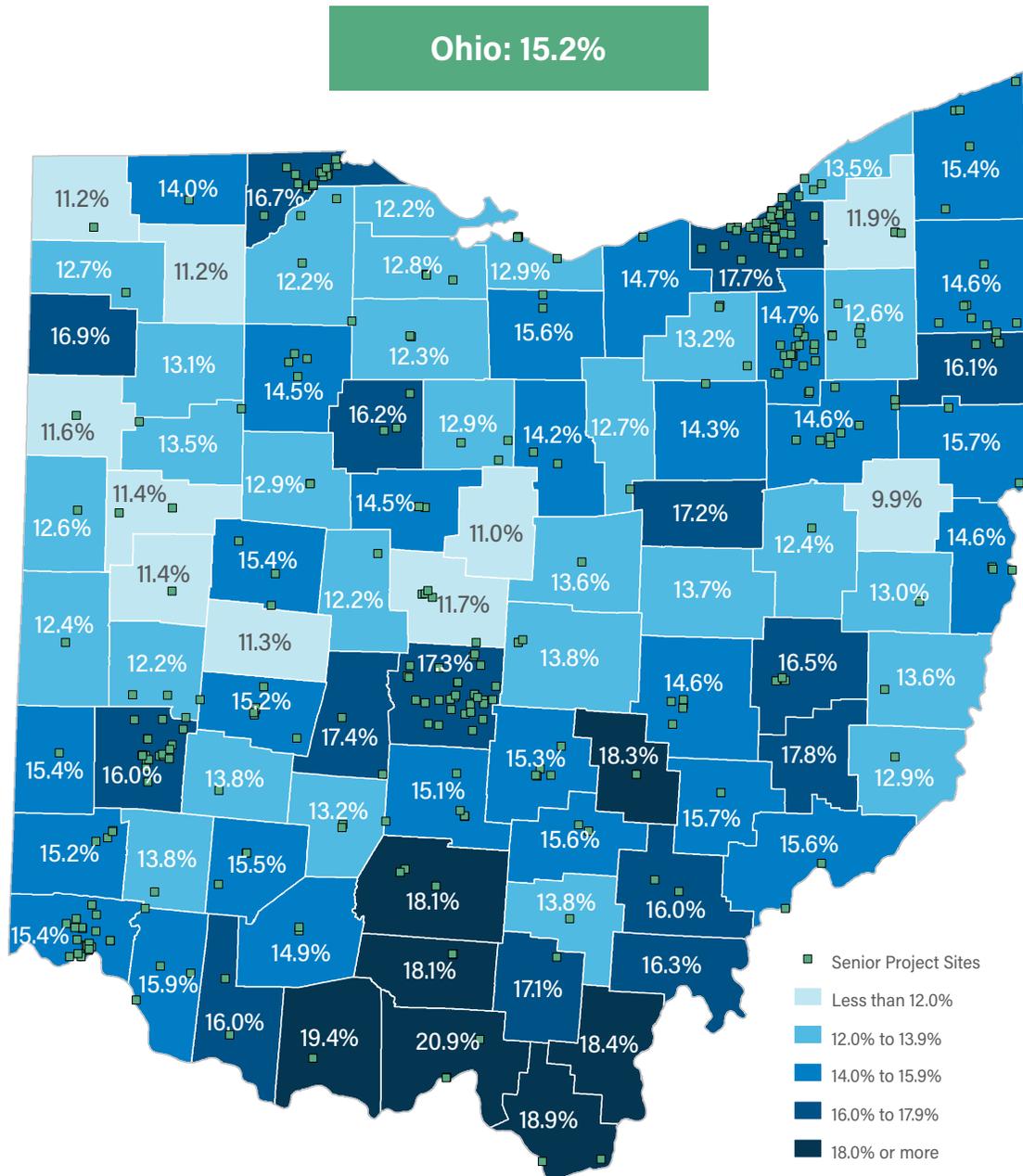
## Exhibit 2-2a. Percent of Adults Aged 18 to 64 with an Independent Living Difficulty by County



Source: 2010-2014 American Community Survey Five-Year Estimates

In Ohio, 4.1 percent of adults 18 to 64 reported a physical, mental, or emotional condition that compromised their ability to complete errands and other tasks central to daily living. This rate ranged from 2.1 percent in Delaware County to 8.5 percent in Lawrence County.

## Exhibit 2-2b. Percent of Adults Aged 65 and Older with an Independent Living Difficulty by County and OHFA-Funded Senior Project Sites, 2000–2015

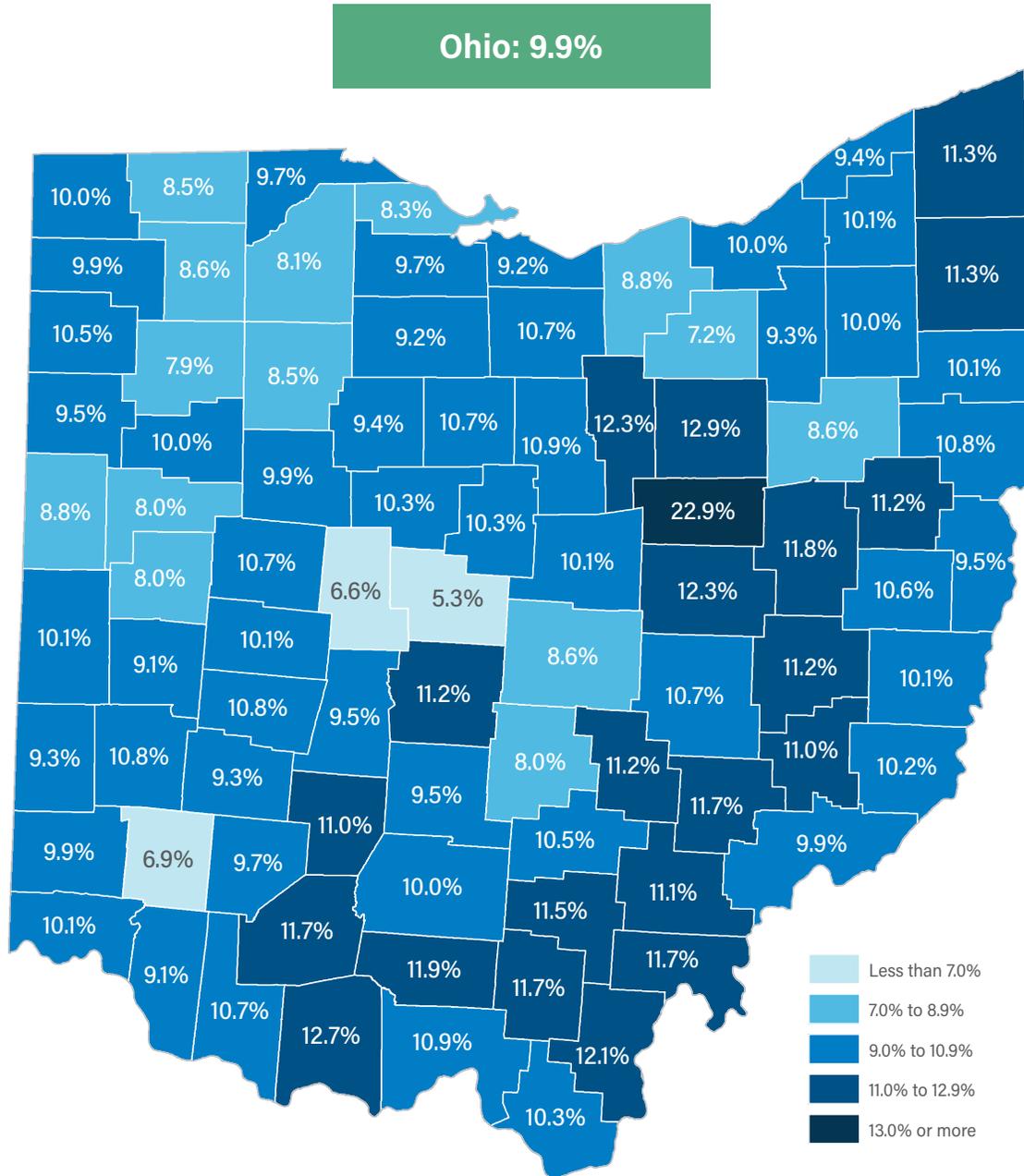


Source: 2010–2014 American Community Survey Five-Year Estimates and OHFA administrative data

Over 15 percent of Ohioans 65 or older reported an independent living difficulty, with figures ranging from 9.9 percent in Carroll County to 20.9 percent in Scioto County. As with disability rates in general, rates were highest in the south-central part of the state, though most urban areas statewide were also above average.



### Exhibit 2-4. Share of Population under 65 Without Health Insurance by County



Source: 2014 U.S. Census Bureau Small Area Health Insurance Estimates

In 2014, about 947,000 (9.9 percent) of Ohioans under 65 had no health insurance. This is down substantially from 13.0 percent in 2013; such a large and sudden drop is likely due to the individual mandate and healthcare exchange provisions in the Affordable Care Act (ACA), which took effect in 2014. The lowest uninsured rate is in Delaware County (5.3 percent), while the highest is in Holmes County (22.9 percent), whose large Amish population is exempt from many requirements of the ACA and often pays out of pocket for medical care.

### Exhibit 2-5. Total Point-in-Time Homelessness Count

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015
Cuyahoga County	2,185	2,242	2,236	2,278	2,262	2,191	2,129	2,103	1,943
Franklin County	1,373	1,341	1,359	1,387	1,418	1,434	1,488	1,614	1,721
Hamilton County	1,046	1,116	1,140	1,006	1,275	1,654	1,326	1,043	1,063
Lucas County	745	959	945	986	1,096	977	900	809	564
Mahoning County	249	236	183	183	223	224	227	256	368
Montgomery County	785	844	837	884	986	1,081	1,041	791	971
Stark County	536	909	410	431	482	482	522	531	472
Summit County	824	740	820	859	857	813	862	870	760
Balance of State	3,521	4,525	4,770	4,555	4,431	5,121	3,830	3,806	3,320
<b>Total</b>	<b>11,264</b>	<b>12,912</b>	<b>12,700</b>	<b>12,569</b>	<b>13,030</b>	<b>13,977</b>	<b>12,325</b>	<b>11,823</b>	<b>11,182</b>

Source: U.S. Department of Housing and Urban Development 2007-2015 Point-in-Time Estimates

In January 2015, volunteers across the state attempted to identify the number of people experiencing homelessness in the state of Ohio. This “point-in-time” (PIT) count identified 11,182 individuals, a decrease of over five percent from 2014. While PIT is a one-time analysis of a population that is inherently difficult to locate, it is the only comprehensive measure available. Declines were reported in Cuyahoga, Lucas, Stark and Summit Counties, while increases were reported in Franklin, Hamilton, Mahoning and Montgomery Counties; the remainder of the state also reported a decrease. The following three tables describe homelessness among family households, persons experiencing chronic homelessness and veterans experiencing homelessness.

### Exhibit 2-6. Point-in-Time Family Homelessness

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015
Cuyahoga County	499	452	493	495	496	565	599	530	393
Franklin County	432	490	387	433	395	366	397	466	337
Hamilton County	326	390	359	297	545	767	501	284	244
Lucas County	321	306	348	314	314	327	332	326	164
Mahoning County	128	115	100	86	99	138	129	90	267
Montgomery County	281	360	335	259	384	442	422	208	317
Stark County	253	401	187	183	247	230	230	272	228
Summit County	249	250	271	272	315	303	297	291	253
Balance of State	1,905	2,283	2,446	2,511	2,423	2,984	1,807	1,652	1,414
<b>Total</b>	<b>4,394</b>	<b>5,047</b>	<b>4,926</b>	<b>4,850</b>	<b>5,218</b>	<b>6,122</b>	<b>4,714</b>	<b>4,119</b>	<b>3,617</b>

Source: U.S. Department of Housing and Urban Development 2007-2015 Point-in-Time Estimates

### Exhibit 2-7. Point-in-Time Chronic Homelessness

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015
Cuyahoga County	652	698	584	664	398	375	303	252	217
Franklin County	503	238	271	276	303	311	309	257	207
Hamilton County	226	269	268	303	223	234	274	166	175
Lucas County	200	256	312	218	207	138	149	107	42
Mahoning County	28	22	7	13	46	54	42	88	86
Montgomery County	120	74	52	102	60	48	64	39	27
Stark County	49	119	55	17	75	84	71	71	67
Summit County	215	212	217	218	210	208	211	219	157
Balance of State	315	364	537	429	492	530	330	282	297
<b>Total</b>	<b>1,275</b>	<b>2,252</b>	<b>2,303</b>	<b>2,240</b>	<b>2,014</b>	<b>1,982</b>	<b>1,753</b>	<b>1,481</b>	<b>1,275</b>

Source: U.S. Department of Housing and Urban Development 2007-2015 Point-in-Time Estimates

### Exhibit 2-8. Point-in-Time Veteran Homelessness

Continuum of Care	2010	2011	2012	2013	2014	2015
Cuyahoga County	355	388	334	313	329	326
Franklin County	88	145	133	148	156	129
Hamilton County	123	192	200	175	192	203
Lucas County	46	90	71	54	51	33
Mahoning County	11	12	12	15	25	35
Montgomery County	139	156	136	131	128	114
Stark County	10	20	42	52	25	26
Summit County	49	76	91	97	120	63
Balance of State	146	200	225	227	210	254
<b>Total</b>	<b>967</b>	<b>1,279</b>	<b>1,244</b>	<b>1,212</b>	<b>1,236</b>	<b>1,183</b>

Source: U.S. Department of Housing and Urban Development 2010-2015 Point-in-Time Estimates

### Exhibit 2-9. Total Year-Round Emergency Shelter, Transitional Housing and Safe Haven Beds

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015
Cuyahoga County	1,990	2,049	2,160	2,120	2,143	2,164	2013	1936	1838
Franklin County	1,249	935	941	942	942	952	958	897	1074
Hamilton County	1,053	1,052	1,036	1,057	1,349	1,552	1339	951	942
Lucas County	876	892	863	985	950	934	924	931	739
Mahoning County	327	337	336	290	298	276	284	285	288
Montgomery County	762	706	733	790	894	962	805	739	747
Stark County	406	430	417	447	406	457	468	447	437
Summit County	713	690	657	649	683	659	669	665	614
Ohio Balance of State	4,796	3,538	3,614	4,044	4,028	4,543	3,908	3,908	3,594
<b>Total</b>	<b>12,172</b>	<b>10,629</b>	<b>10,757</b>	<b>11,324</b>	<b>11,693</b>	<b>12,499</b>	<b>11,368</b>	<b>10,759</b>	<b>10,273</b>

Source: U.S. Department of Housing and Urban Development 2007-2015 Point-in-Time Estimates

The composition of beds for persons experiencing homelessness has changed over time. Prior to 2009, most available beds were in emergency shelters, transitional housing and safe haven facilities. Since then, a majority of available beds have been situated in permanent supportive housing (PSH), reflecting a shift toward more stable housing for these vulnerable populations.

### Exhibit 2-10. Total Year-Round Permanent Supportive Housing Beds

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015
Cuyahoga County	3,373	3,695	4,587	4,791	3,970	3,649	3,585	3,822	4,358
Franklin County	1,772	1,557	1,657	1,685	1,856	2,021	2,146	2,235	2,368
Hamilton County	1,330	1,277	1,357	1,373	1,642	1,851	1,770	2,092	2,347
Lucas County	205	408	661	765	767	1,037	1,038	1,177	1,192
Mahoning County	205	209	217	251	268	279	300	314	340
Montgomery County	694	755	733	702	854	892	927	982	1045
Stark County	269	310	310	351	372	420	441	479	475
Summit County	352	294	298	237	381	418	432	463	481
Ohio Balance of State	2,302	1,106	1,080	1,334	1,724	1,996	2,224	2,647	3,218
<b>Total</b>	<b>10,502</b>	<b>9,611</b>	<b>10,900</b>	<b>11,489</b>	<b>11,834</b>	<b>12,563</b>	<b>12,863</b>	<b>14,211</b>	<b>15,824</b>

Source: U.S. Department of Housing and Urban Development 2007-2015 Point-in-Time Estimates

**Exhibit 2-11. Permanent Supportive Housing Units as a Percentage of Estimated Individuals Experiencing Homelessness by Continuum of Care**

<b>Continuum of Care</b>	<b>Minimum Estimate of Individuals Experiencing Homelessness</b>	<b>HUD Count of Active PSH Units</b>	<b>Ratio of PSH Units to Individuals Experiencing Homelessness</b>	<b>Count of Active OHFA-Funded PSH Units</b>	<b>OHFA Units as a Percentage of Minimum Estimated Homelessness</b>
Cuyahoga County	5,829	4,358	75	871	15
Franklin County	5,163	2,368	46	2,157	42
Hamilton County	3,189	2,347	74	426	13
Lucas County	1,692	1,192	70	500	30
Mahoning County	1,104	340	31	189	17
Montgomery County	2,913	1,045	36	471	16
Stark County	1,416	475	34	242	17
Summit County	2,280	481	21	339	15
Ohio Balance of State	9,960	3,218	32	740	7
<b>Total</b>	<b>33,546</b>	<b>15,824</b>	<b>47</b>	<b>5,935</b>	<b>18</b>

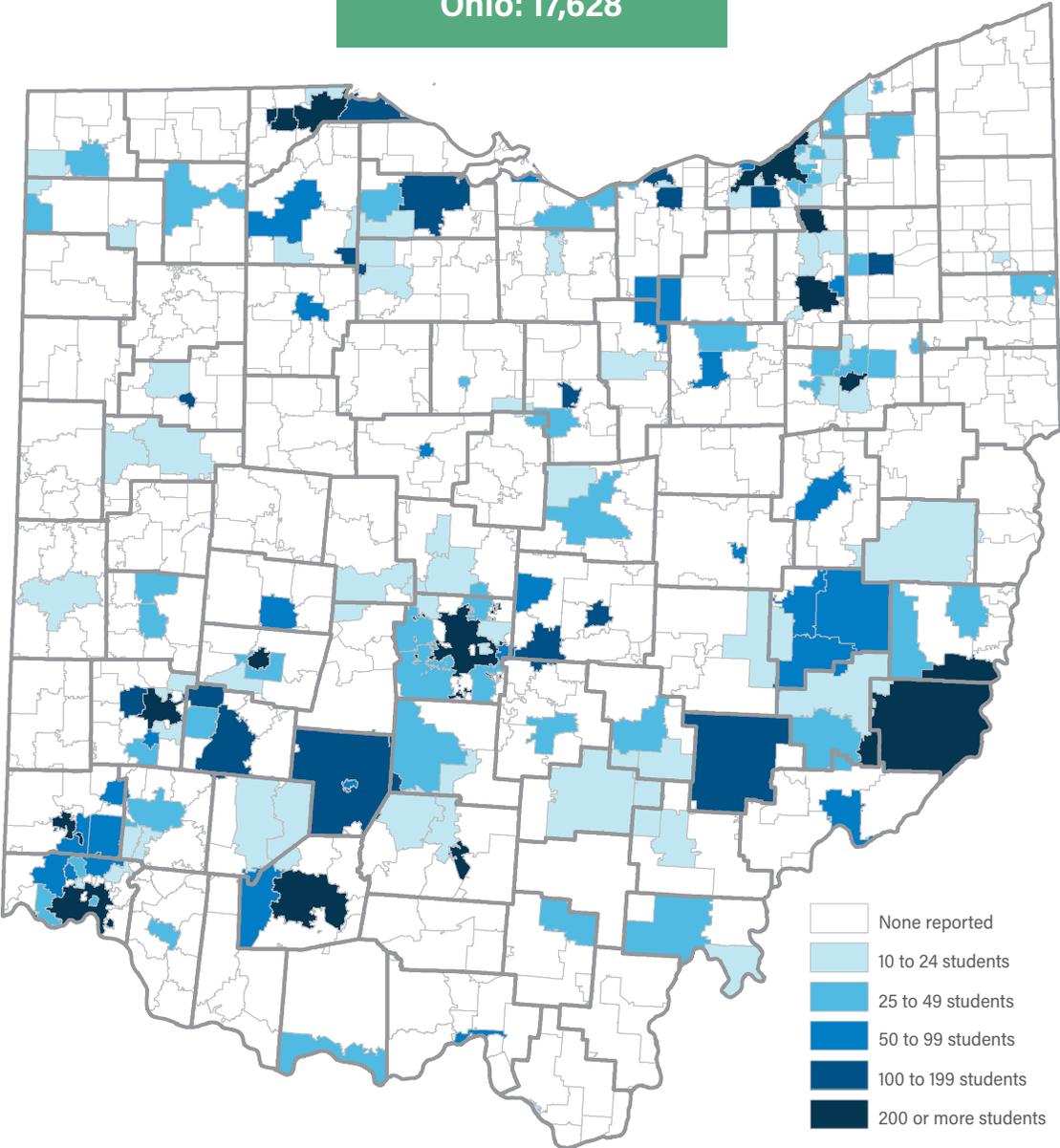
Source: U.S. Department of Housing and Urban Development 2007-2015 Point-in-Time Estimates and OHFA Administrative Data

Research indicates that HUD’s Point-in-Time counts underestimate the actual number of individuals experiencing homelessness by a factor of at least three<sup>1</sup>. This means it is estimated that at least 33,546 individuals experienced homelessness in Ohio in 2015. While there are more than 15,000 PSH units statewide, this investment can only serve less than half (47 percent) of a conservative estimate of the state’s homeless population. This share varies from 21 percent in Summit County to 75 percent in Cuyahoga County. OHFA-funded units can serve only at most 18 percent of individuals experiencing homeless.

<sup>1</sup>Wright, J.D., & Devine, J.A. (1995). Housing dynamics of the homeless: Implications for a count. American Journal of Orthopsychiatry, 65(3), 320-329.

### Exhibit 2-12a. Students Experiencing Homelessness by School District

Ohio: 17,628



Source: Ohio Department of Education Advanced Reports, 2014-2015 School Year  
 Note: Districts that identified nine or fewer students experiencing homelessness were excluded from these data for confidentiality reasons.

Just over one percent of children attending Ohio public schools (17,628) experienced homelessness, according to local reports for the 2014-2015 school year required by the federal McKinney-Vento Homeless Assistance Act. This included children who were “doubling up” or living in other arrangements with a high degree of housing insecurity, as well as those living in shelters or on the streets. Notably, while the very largest numbers of students were located in urban districts, a number of suburban and rural districts also experienced very high rates of homelessness among their students.

### Exhibit 2-12b. Students Experiencing Homelessness by School District

School District	County	Number	Percent of Enrollment
Toledo City	Lucas	1,823	8.5
Columbus City	Franklin	1,598	3.2
Cincinnati City	Hamilton	1,412	4.2
Cleveland Municipal City	Cuyahoga	1,188	3.1
Akron City	Summit	608	2.9
Canton City	Stark	337	3.7
Hamilton City	Butler	328	3.3
Springfield Local	Lucas	324	8.6
Hillsboro City	Highland	321	12.7
Dayton City	Montgomery	257	1.8
Chillicothe City	Ross	251	8.8
Switzerland of Ohio Local	Monroe	250	10.8
Nordonia Hills City	Summit	219	6.1
Springfield City	Clark	212	2.8
Ravenna City	Portage	197	7.6
Oregon City	Lucas	176	4.8
Fairborn City	Greene	169	4.0
Parma City	Cuyahoga	152	1.4
Elyria City	Lorain	147	2.3
Fremont City	Sandusky	142	3.6
Lorain City	Lorain	140	2.1
Newark City	Licking	137	2.2
Fostoria City	Seneca	121	6.7
Morgan Local	Morgan	114	5.8
Xenia Community City	Greene	109	2.6
Trotwood-Madison City	Montgomery	109	4.4
Southwest Licking Local	Licking	107	2.8
Lima City	Allen	104	2.7
Miami Trace Local	Fayette	103	4.2
Mansfield City	Richland	100	2.8
Other public school districts plus community schools	—	6,373	—
<b>Total</b>	—	<b>17,628</b>	<b>1.0</b>

Source: Ohio Department of Education Advanced Reports, 2014-2015 School Year

Note: Districts that identified nine or fewer students experiencing homelessness were excluded from these data for confidentiality reasons.

### Exhibit 2-13. Number of County ADAMH, CMH and ADAS Board Beds

Housing Type	Beds	Percent
<b>Residential Treatment</b>	<b>1,866</b>	<b>28</b>
Mental Health	725	11
Alcohol and Other Drugs (medical)	38	1
Alcohol and Other Drugs (non-medical)	1,103	16
<b>Residential Care</b>	<b>3,561</b>	<b>53</b>
Adult Care Facility/Group	3,092	46
Adult Residential Care	305	5
Child Residential Care/Group	164	2
<b>Permanent</b>	<b>401</b>	<b>6</b>
<b>Time-Limited</b>	<b>932</b>	<b>14</b>
<b>Total Beds</b>	<b>6,760</b>	<b>100</b>

Source: Ohio Behavioral Health Housing Needs Assessment Survey 2015

Note: Data for 46 of 51 county ADAMH boards were collected.

Exhibit 2-13 identifies and quantifies the different types of local housing options for those dealing with addiction and/or mental illness. Just 401 permanent supportive housing units are operated by county boards. Given the demand for such options, it is not surprising that PSH was the top identified need for county boards in a 2015 survey, with 65 percent of responding agencies reporting a shortage (see Exhibit 2-14).

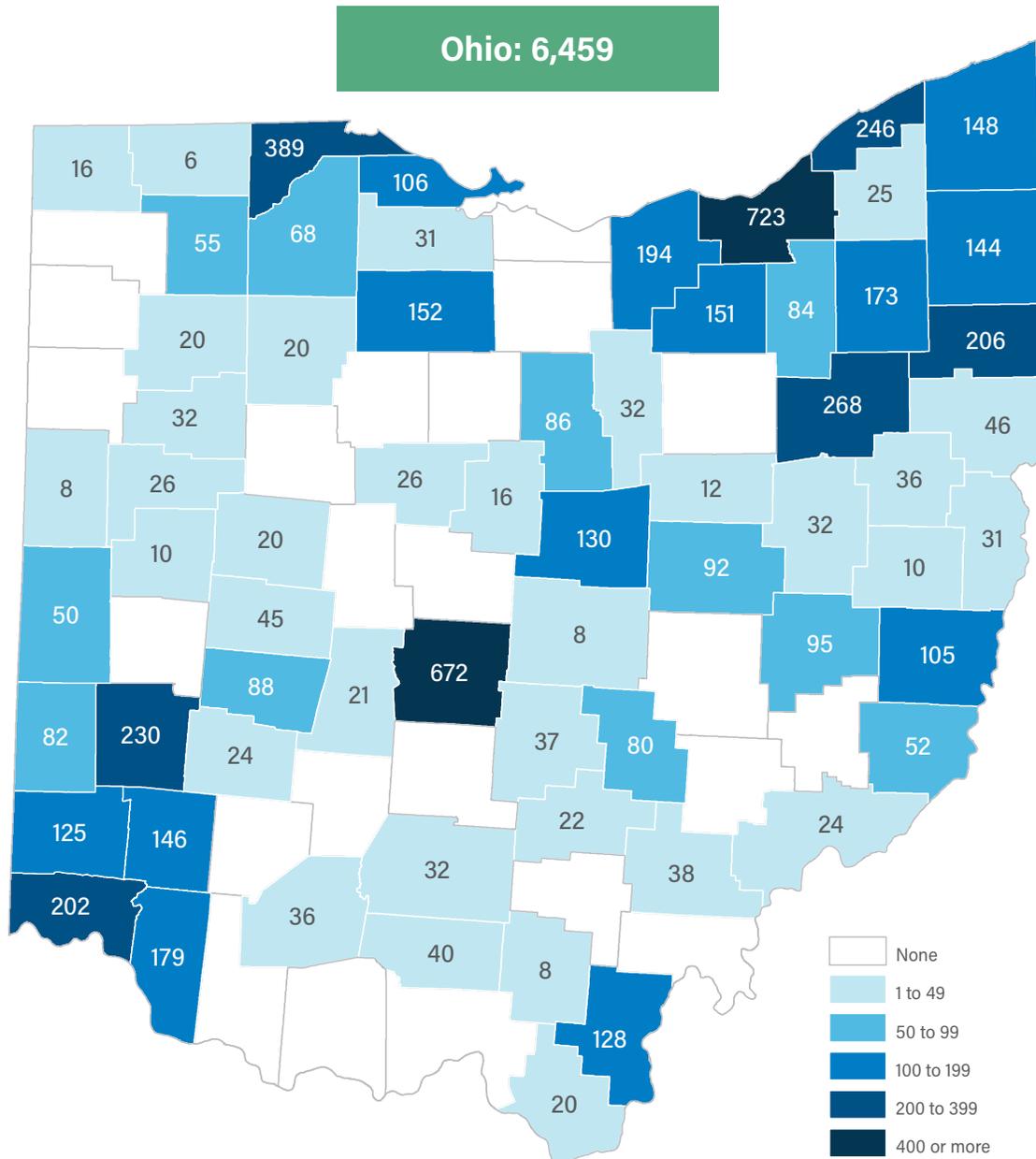
### Exhibit 2-14. County ADAMH, CMH and ADAS Board Housing Needs

Housing Need	Boards	Percent
<b>Residential Treatment</b>	<b>27</b>	<b>59</b>
<b>Residential Care</b>	<b>34</b>	<b>74</b>
Adult Care Facility/Group	25	54
Adult Residential Care	18	39
Licensed ODODD Facility	7	15
Child Residential Care/Group	15	33
<b>Permanent</b>	<b>40</b>	<b>87</b>
Permanent Supportive	30	65
Community Residence	12	26
Recovery Residence	32	70
Private Apartment	26	57
Homeownership	7	15
<b>Time-Limited</b>	<b>36</b>	<b>78</b>
Respite	23	50
Foster	13	28
Crisis	25	54
Temporary	19	41
Transitional	23	50

Source: Ohio Behavioral Health Housing Needs Assessment Survey 2015

Note: Data for 46 of 51 county ADAMH boards were collected.

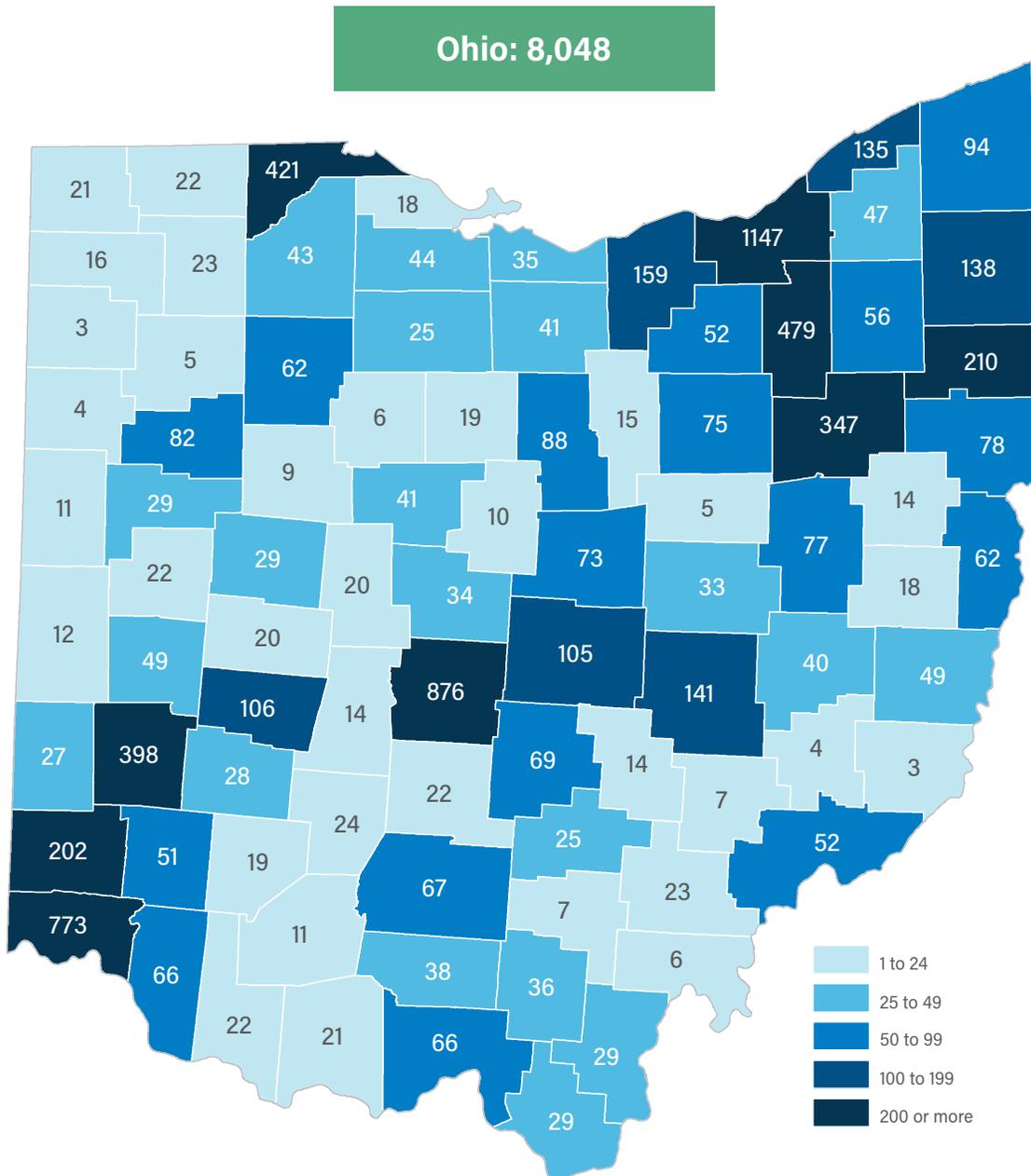
### Exhibit 2-15. Number of Beds at Intermediate Care Facilities for Individuals with Intellectual Disabilities by County



Source: Ohio Department of Developmental Disabilities

There are 6,459 beds in Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICFs/IID) in Ohio. Of these, 765 beds are in ten state-operated facilities, while the rest are operated by private providers and county boards, but over a quarter of counties (23) have no such facilities at all. County boards report that about 22,000 individuals living in the community are in immediate need of Medicaid Waiver services, some of whom are also in need of housing, but have been placed on a waiting list. In addition, over a third of those living in an ICF/IID are able to move back into the community, but are on a waiting list to obtain a Medicaid Waiver that would pay for less restrictive care.

## Exhibit 2-16. Medicaid HOME Choice Transitions by County



Source: Ohio Department of Medicaid

The Ohio Department of Medicaid's HOME Choice program provides funding to move individuals from institutional settings to housing in the community, where they receive supportive services. The program ensures that more Ohioans in need are able to access the appropriate level of assistance while saving the state money it would have spent on more expensive assistance. Since its inception in 2008, over 8,000 Medicaid recipients in all 88 counties have participated in the HOME Choice program.

### Exhibit 2-17a. Medicaid HOME Choice Transitions by Qualified Residence

Category	Number	Percent
Rental housing	5,033	62.5
Living with relative	1,889	23.5
Group home	687	8.5
Homeownership	295	3.7
Assisted living	144	1.8
<b>Total</b>	<b>8,048</b>	<b>100</b>

Source: Ohio Department of Medicaid. Note: Data include transitions through May 15, 2016.

### Exhibit 2-17b. Medicaid HOME Choice Transitions by Service Population

Category	Number	Percent
Physical disability	2,888	35.9
Mental illness	2,863	35.6
Older adult	1,477	18.4
Developmental disability	820	10.2
<b>Total</b>	<b>8,048</b>	<b>100</b>

Source: Ohio Department of Medicaid. Note: Data include transitions through May 15, 2016.

### Exhibit 2-17c. Self-Reported Barriers to HOME Choice Transitions

Category	Number	Percent
Lack or insufficient supply of affordable housing only	1,450	18.0
Lack or insufficient supply of accessible housing only	835	10.4
Insufficient supply of affordable <u>and</u> accessible housing	591	7.3
Insufficient supply of rental vouchers	457	5.7

Source: Ohio Department of Medicaid. Note: Data include transitions through May 15, 2016.

More than 60 percent of Medicaid HOME Choice transitions moved individuals from institutional settings to rental housing, with another 24 percent moving in with relatives. Those served by the program are largely individuals with physical disabilities and those experiencing mental illness. When asked about obstacles to the transition, many cited the cost and/or availability of housing as a key factor; the average transition took about four months, often due to housing issues.

### Exhibit 2-18. Ohio Veterans by Earliest Period of Service

Earliest Service Period	Veterans	
	Estimate	Percent
September 2001 to present	48,850	5.9
Gulf War through August 2001	112,480	13.5
Between Gulf War and Vietnam Era	129,576	15.5
Vietnam Era	291,488	34.9
Between Vietnam Era and Korean War	90,149	10.8
Korean War	86,364	10.4
Between Korean War and World War II	4,965	0.6
World War II	69,610	8.3
Before World War II	876	0.1
<b>Total Veterans</b>	<b>834,358</b>	<b>100</b>

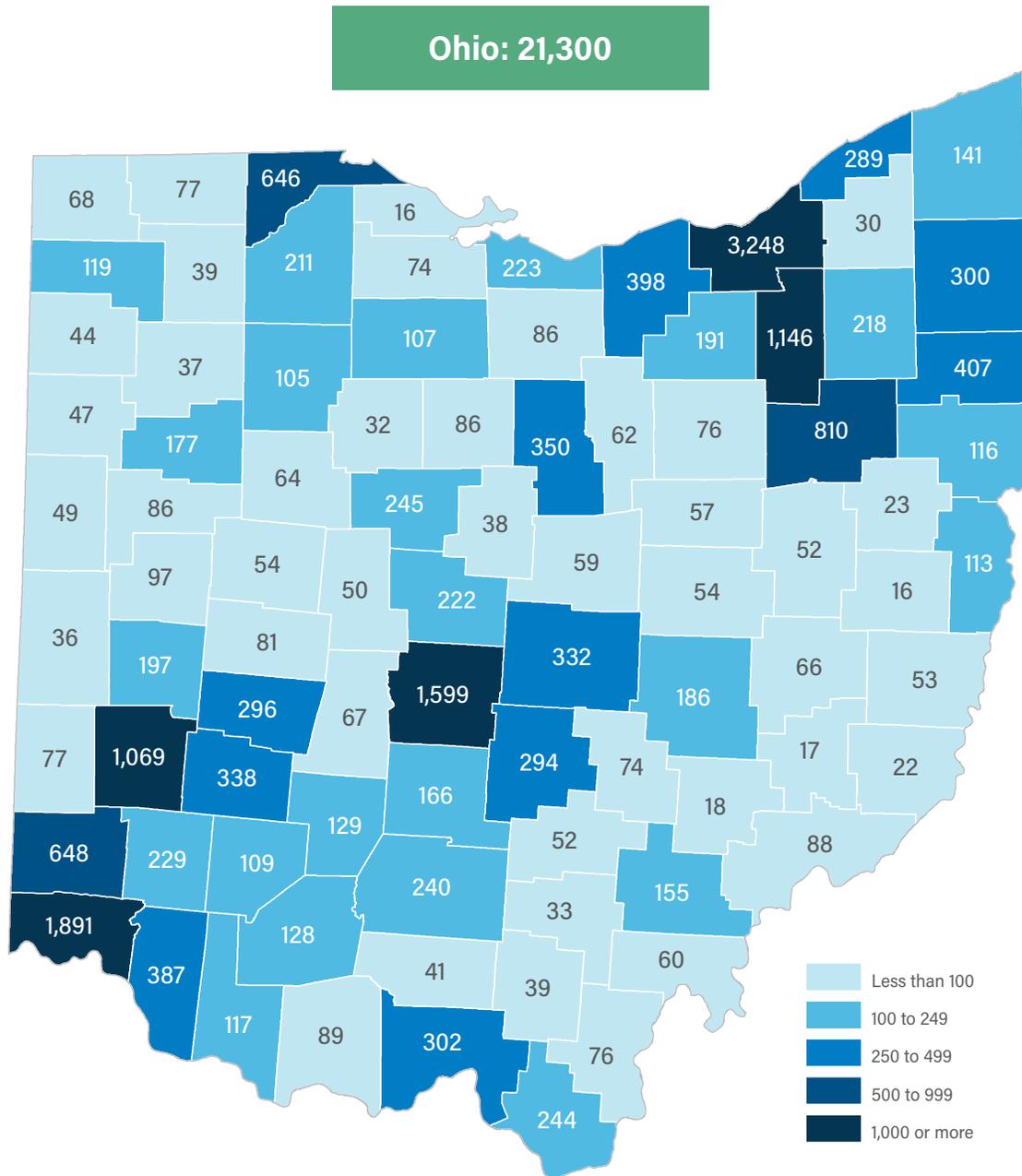
Source: 2010-2014 American Community Survey Five-Year Estimates

As of 2014, 9.4 percent of Ohioans were veterans, with over a third having served during the Vietnam War era. Roughly six percent first served in 2001 or later.





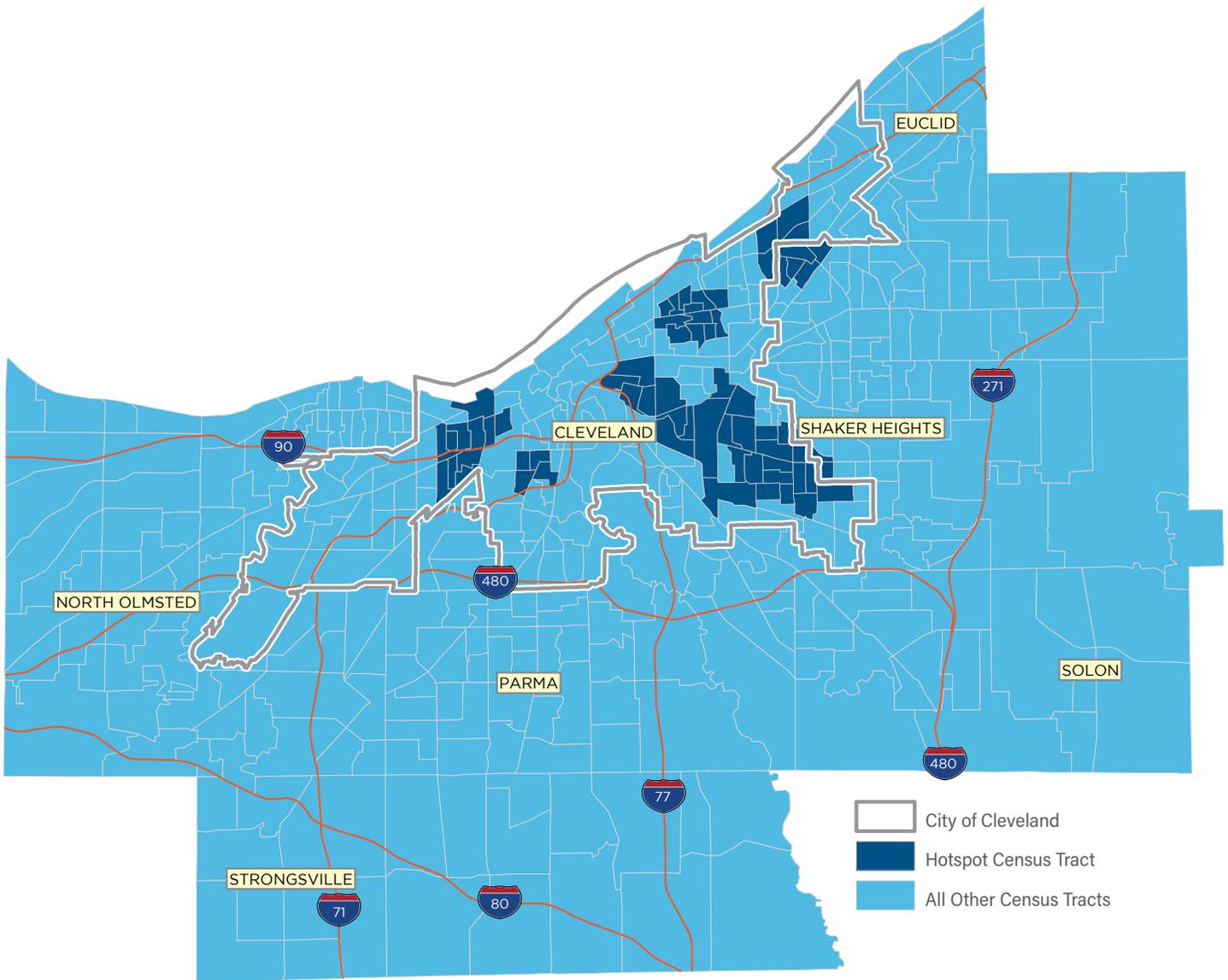
## Exhibit 2-21. Sentences Completed at Ohio Prisons by County of Residence, 2014



Source: Ohio Department of Rehabilitation and Correction

In 2014, 21,300 prisoners completed their sentences at state correctional facilities. By far, the largest concentration of re-entrants is in Cuyahoga County (3,248), accounting for 15 percent of the state total. This group may struggle to locate housing and employment upon release and require supportive services to ensure they are able to integrate into society, reducing the risk of recidivism.

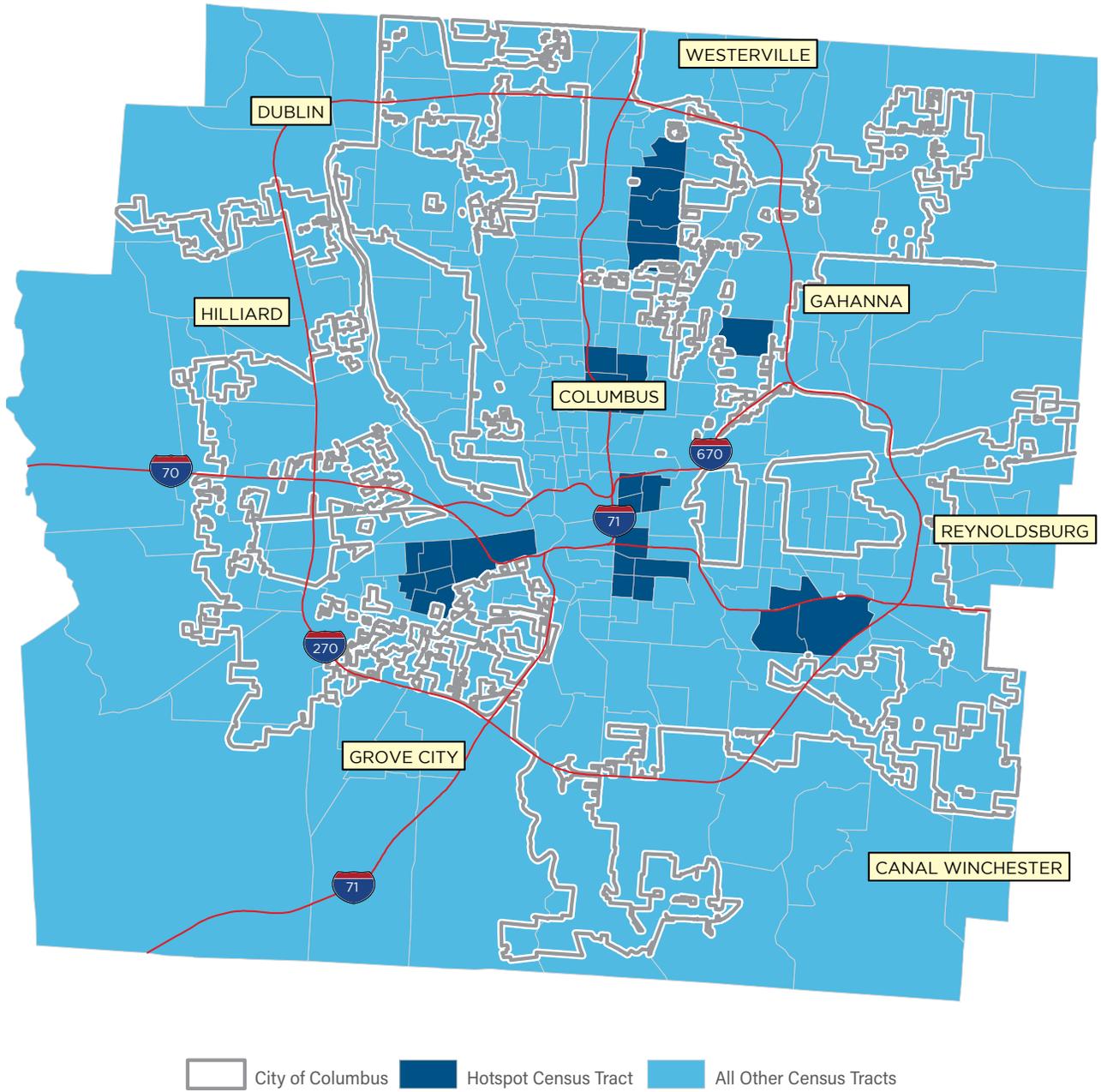
## Exhibit 2-22a. Infant Mortality Hotspots in Cuyahoga County



Source: Kirwan Institute for the Study of Race and Ethnicity

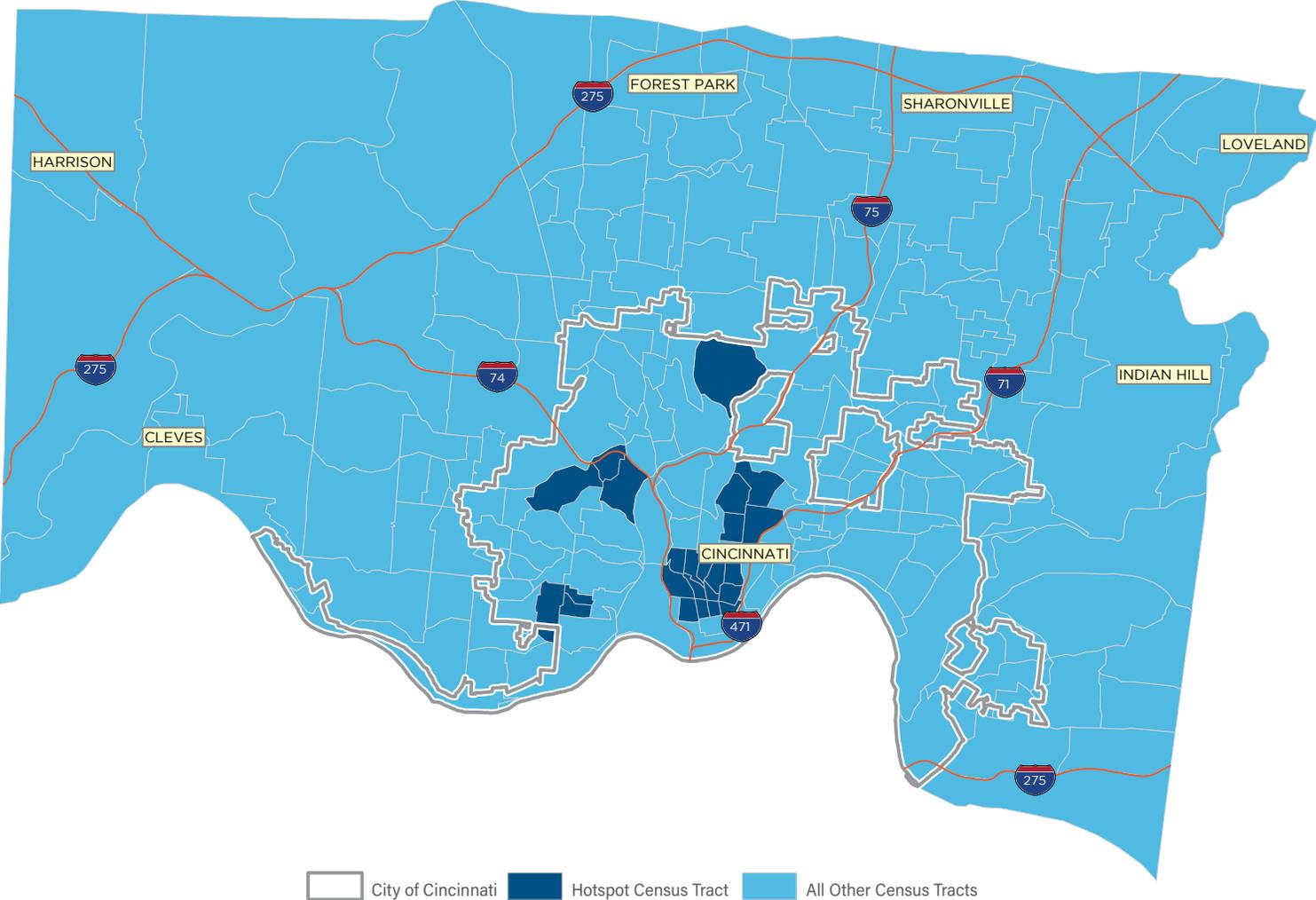
Exhibit 2-22 includes eight maps of infant mortality hotspots identified by the Kirwan Center for the Study of Race and Ethnicity at The Ohio State University in each of the eight core urban counties. According to federal data, Ohio ranks 45th among states in infant mortality; these hotspots see children dying before their first birthday two to three times more often than in the rest of the county.

### Exhibit 2-22b. Infant Mortality Hotspots in Franklin County



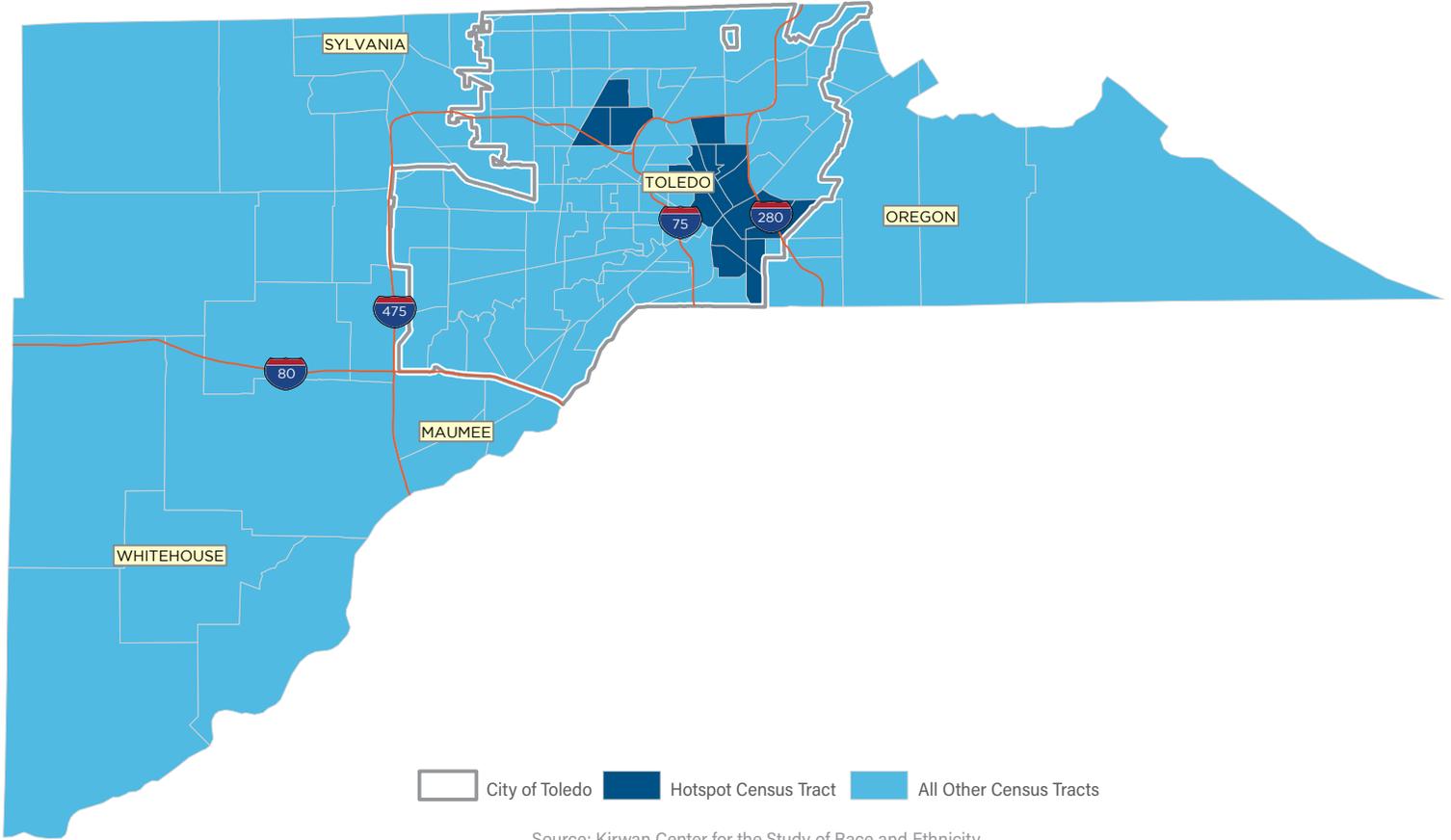
Source: Kirwan Institute for the Study of Race and Ethnicity

### Exhibit 2-22c. Infant Mortality Hotspots in Hamilton County



Source: Kirwan Center for the Study of Race and Ethnicity

## Exhibit 2-22d. Infant Mortality Hotspots in Lucas County

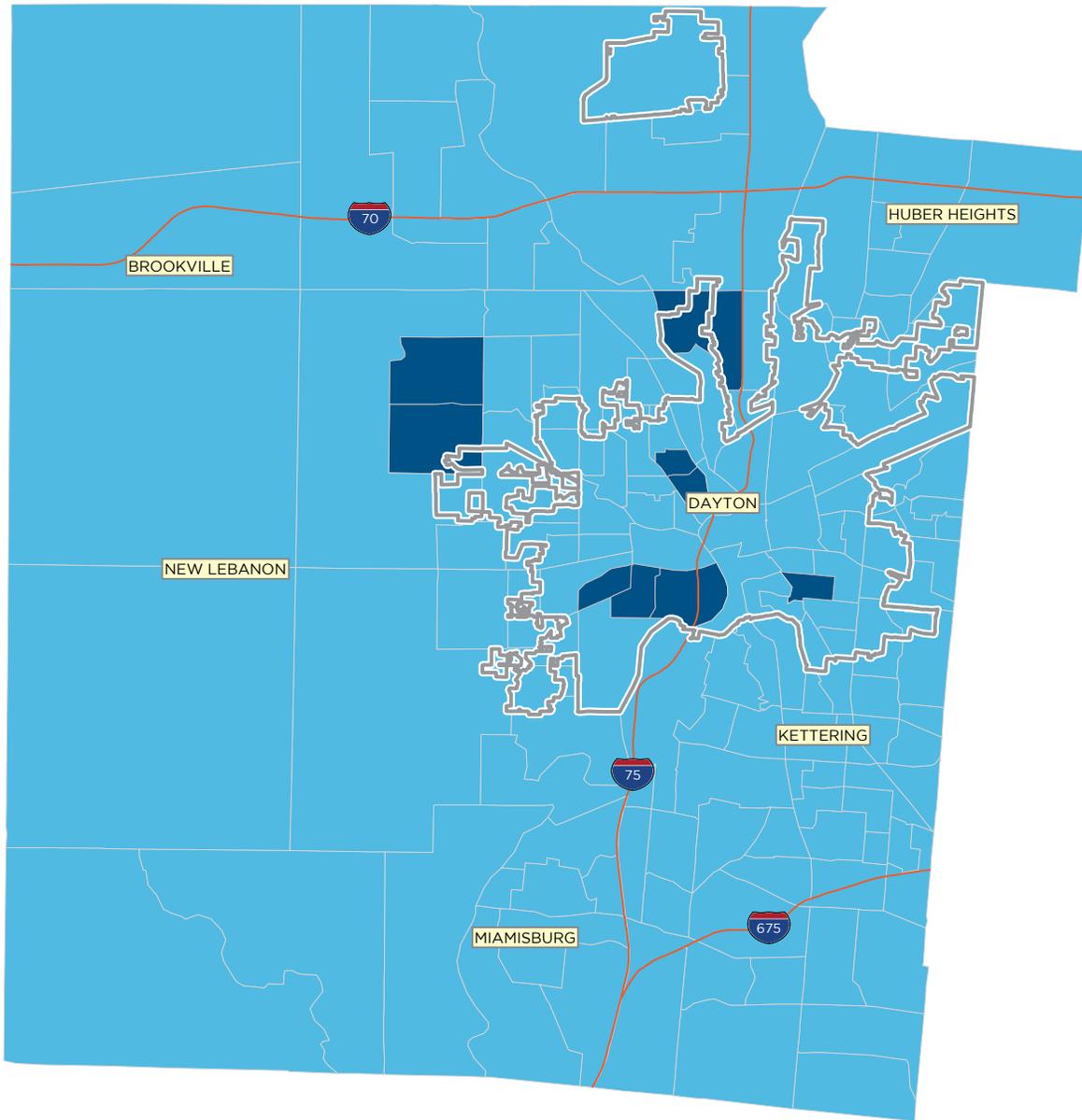


## Exhibit 2-22e. Infant Mortality Hotspots in Mahoning County



Source: Kirwan Center for the Study of Race and Ethnicity

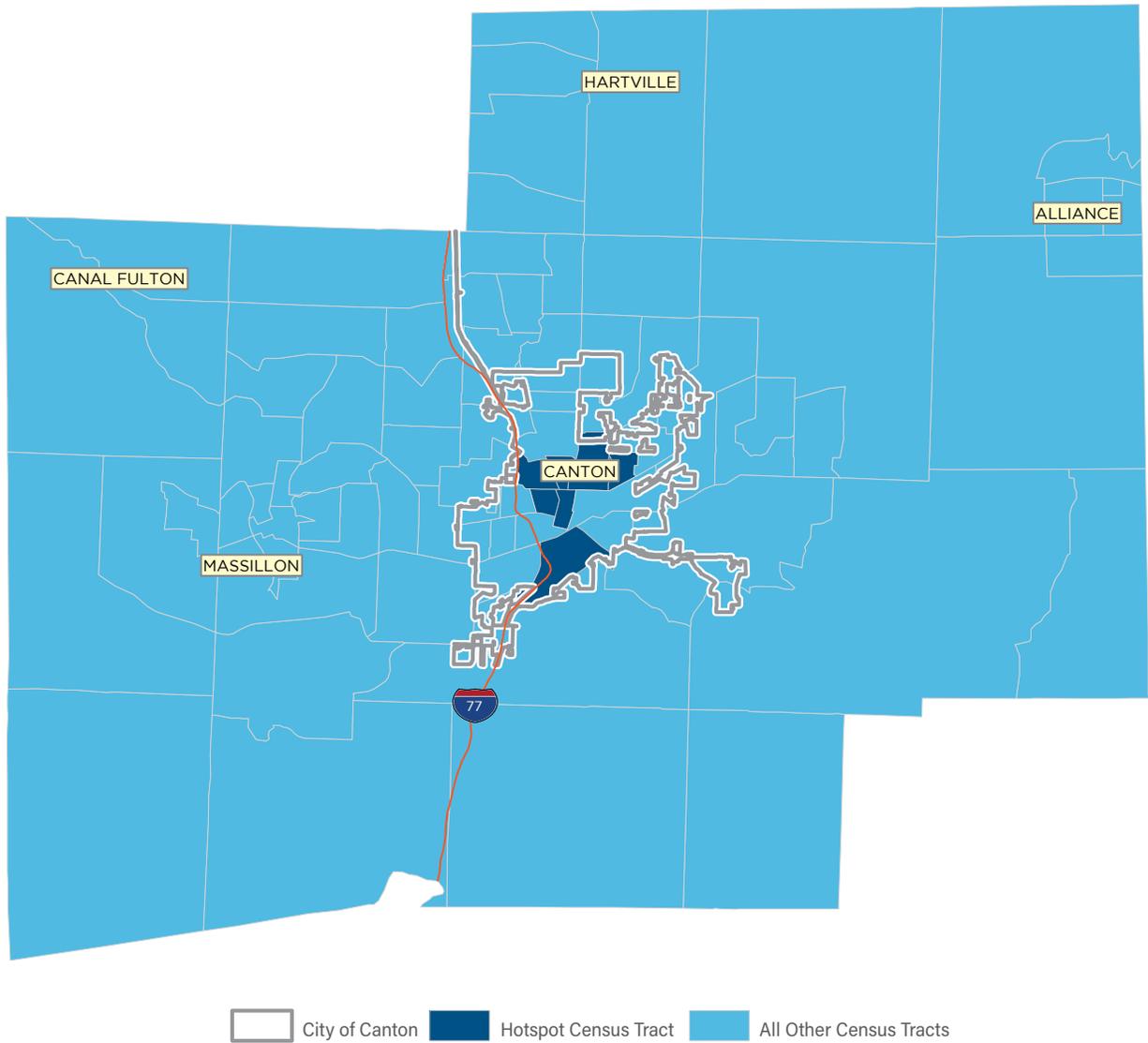
## Exhibit 2-22f. Infant Mortality Hotspots in Montgomery County



City of Dayton Hotspot Census Tract All Other Census Tracts

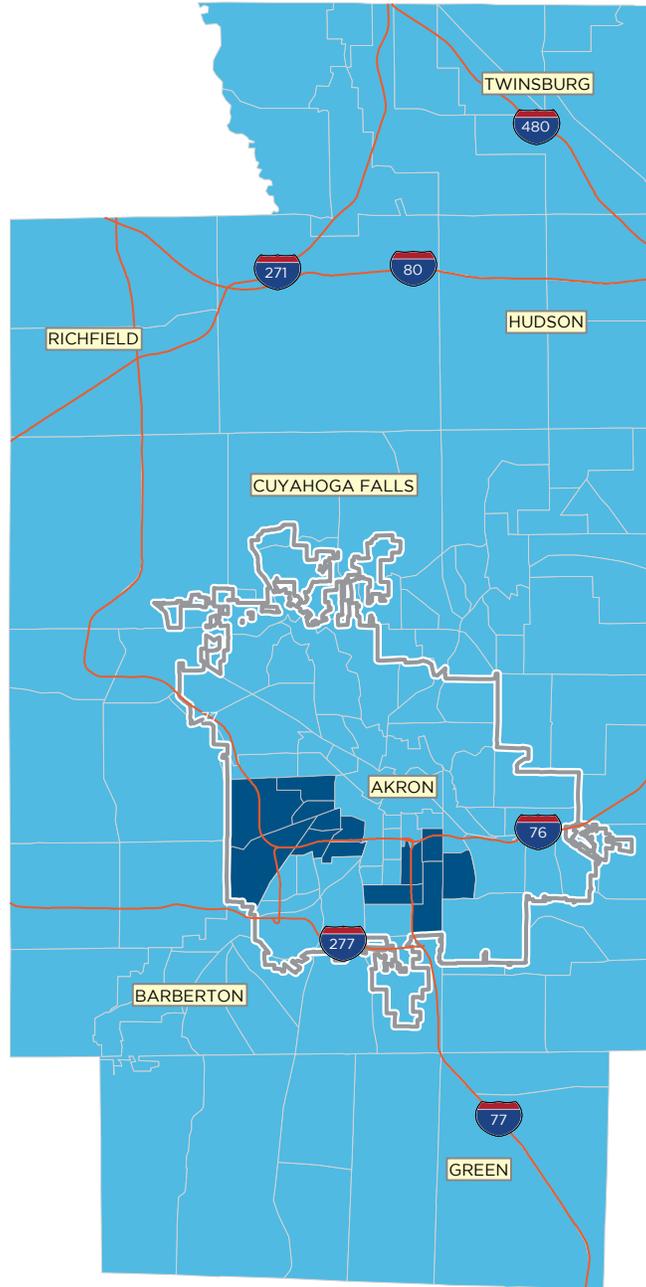
Source: Kirwan Center for the Study of Race and Ethnicity

## Exhibit 2-22g. Infant Mortality Hotspots in Stark County



Source: Kirwan Center for the Study of Race and Ethnicity

## Exhibit 2-22h. Infant Mortality Hotspots in Summit County



 City of Akron  Hotspot Census Tract  All Other Census Tracts

Source: Kirwan Center for the Study of Race and Ethnicity

## Chapter 3: Economic Data

**Exhibit 3-1. Ohio Civilian Labor Force Estimates**

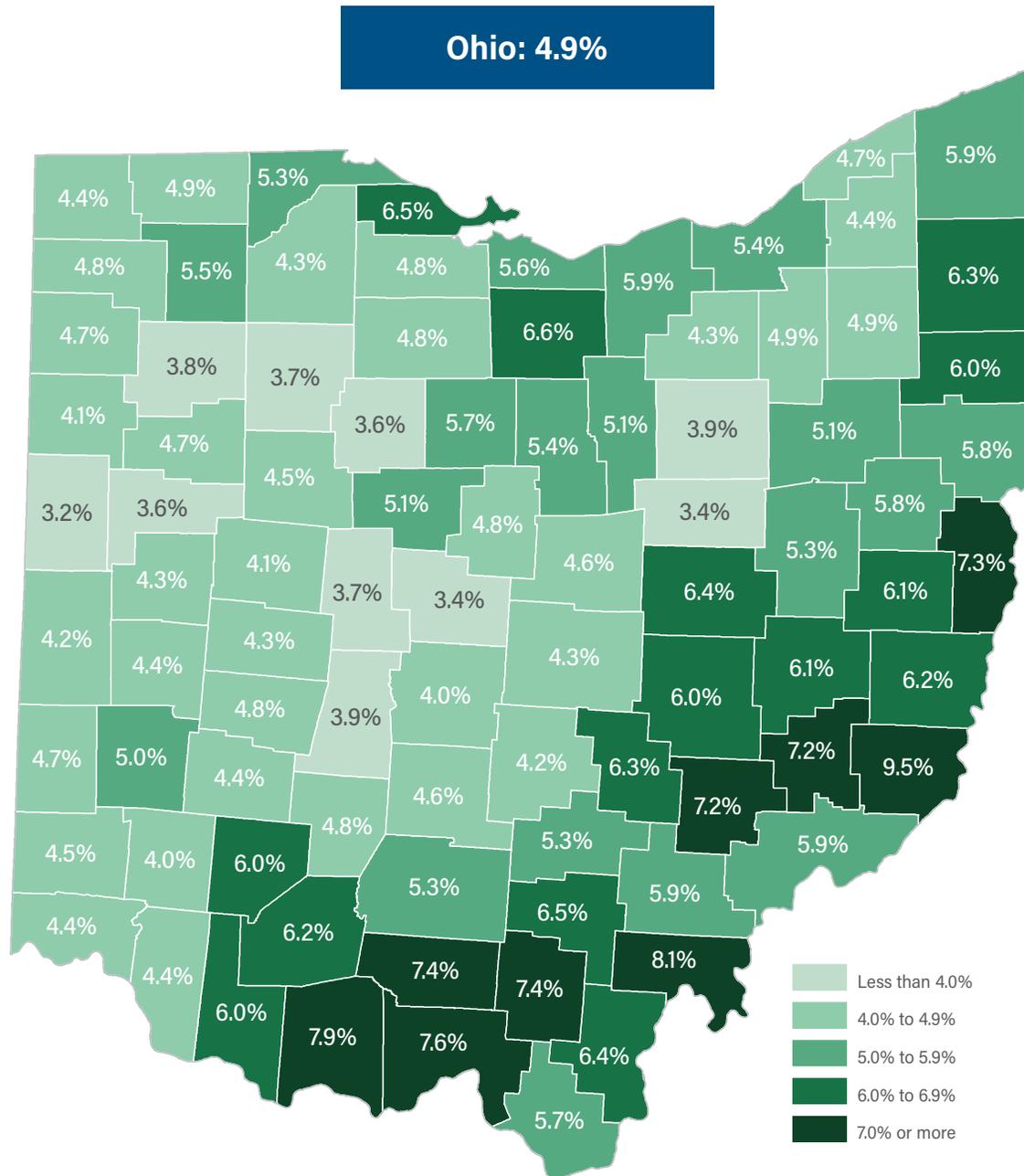
Year	Working-Age Population <sup>1</sup>	Labor Force	LFPR <sup>2</sup>	Employed	EPR <sup>3</sup>	Unemployed	Rate
<b>2015</b>	<b>9,124,266</b>	<b>5,700,344</b>	<b>62.5%</b>	<b>5,423,019</b>	<b>59.4%</b>	<b>277,325</b>	<b>4.9%</b>
2014	9,091,565	5,702,698	62.7%	5,372,754	59.1%	329,944	5.8%
2013	9,055,764	5,717,133	63.1%	5,290,147	58.4%	426,986	7.5%
2012	9,024,161	5,706,059	63.2%	5,284,522	58.6%	421,537	7.4%
2011	8,997,003	5,771,469	64.1%	5,261,238	58.5%	510,231	8.8%
2010	8,970,970	5,846,886	65.2%	5,247,050	58.5%	599,836	10.3%
2009	8,953,903	5,906,768	66.0%	5,297,098	59.2%	609,670	10.3%
2008	8,929,752	5,965,166	66.8%	5,580,843	62.5%	384,323	6.4%
2007	8,899,484	5,990,292	67.3%	5,657,718	63.6%	332,574	5.6%
2006	8,859,318	5,945,482	67.1%	5,624,435	63.5%	321,047	5.4%
2005	8,819,792	5,890,046	66.8%	5,541,082	62.8%	348,964	5.9%
2004	8,784,378	5,870,479	66.8%	5,502,444	62.6%	368,035	6.3%
2003	8,751,391	5,872,372	67.1%	5,505,858	62.9%	366,514	6.2%
2002	8,709,513	5,852,985	67.2%	5,516,645	63.3%	336,340	5.7%
2001	8,667,199	5,816,832	67.1%	5,567,130	64.2%	249,702	4.3%
2000	8,623,110	5,787,343	67.1%	5,556,757	64.4%	230,586	4.0%

Source: U.S. Bureau of Labor Statistics and Ohio Bureau of Labor Market Information—Local Area Unemployment Statistics (LAUS)

Notes: 1. "Working-age population" means those aged 16 years or older, excluding active-duty military personnel and those living in institutional housing (dormitories, jails, etc.). 2. LFPR = labor force participation rate. 3. EPR = employment to population ratio.

Overall, Ohio's unemployment rate was 4.9 percent in 2015, down somewhat from a revised 5.8 percent in 2014. This represents the lowest annual unemployment rate since 2001 and aligns with what economists generally consider "full employment." More broadly, labor force participation—the percentage of working age persons either employed or actively seeking employment—is still declining, albeit far less dramatically than during the past recession. Importantly, though, this is to be expected regardless of the strength of the economy as the oldest members of the Baby Boomer generation reach retirement age. Over 59 percent of Ohioans eligible to work were employed, a modest uptick from the sluggish early years of the ongoing economic recovery.

### Exhibit 3-2. Unemployment Rate by County



Source: U.S. Bureau of Labor Statistics and Ohio Bureau of Labor Market Information – Local Area Unemployment Statistics (LAUS), 2015

While the state unemployment rate may suggest a solid labor market, this was not the case everywhere. Rates ranged from 3.2 percent in Mercer County to 9.5 percent in Monroe County, which has experienced particularly severe job losses due to the closure of an aluminum plant and coal mines in the area. Elevated unemployment was concentrated overwhelmingly in Appalachia and, to a lesser extent, the north central portion of the state, while lower rates were generally in central and west central Ohio.

### Exhibit 3-3. Unemployment Rate by Sex, Race/Ethnicity and Age

	Rate
<b>Sex</b>	
Men	5.0%
Women	4.8%
<b>Race/Ethnicity</b>	
White	4.0%
Black	10.9%
Hispanic	5.8%
<b>Age Group</b>	
16-19	19.2%
20-24	9.2%
25-34	4.2%
35-44	4.0%
45-54	3.0%
55-64	3.2%
65+	3.5%

Source: U.S. Bureau of Labor Statistics, 2015

Note: Data are based on preliminary estimates.

The table above shows that unemployment was not evenly distributed across the population. African-Americans were nearly three times as likely to be jobless as whites, while about one in five teenagers who wanted to work were unable to do so.

### Exhibit 3-4. Employment and Wages by Economic Supersector

Economic Supersector	Number of Positions	Average Hours per Week	Average Hourly Wage	Average Weekly Earnings
<b>Total Nonfarm</b>	<b>5,421,200</b>	—	—	—
<b>Total Private</b>	<b>4,652,600</b>	<b>34.2</b>	<b>\$22.68</b>	<b>\$776</b>
Mining and Logging	14,100	—	—	—
Construction	200,200	38.6	\$26.49	\$1,023
Manufacturing	686,800	40.9	\$24.34	\$996
Trade, Transportation and Utilities	1,012,800	34.7	\$21.38	\$742
Information	71,600	—	—	—
Financial Activities	292,300	37.1	\$27.10	\$1,005
Professional and Business Services	715,400	35.6	\$25.73	\$916
Education and Health Services	906,800	32.2	\$22.60	\$728
Leisure and Hospitality	539,600	24.2	\$12.54	\$303
Other Services	213,200	30.7	\$21.04	\$646
<b>Government</b>	<b>768,600</b>	—	—	—

Source: U.S. Bureau of Labor Statistics and Ohio Bureau of Labor Market Information—Current Employment Statistics (CES), 2015

Note: Time and wage data are not available for public sector jobs and small supersectors.

Overall, the average job in Ohio pays \$776 per week. By supersector (or group of industries), the highest-paying jobs were in construction and financial activities, each of which pays more than \$1,000 per week. Unsurprisingly, the lowest hours worked and hourly wages were found in the leisure and hospitality supersector. The largest supersector by number of jobs was trade, transportation and utilities, of which more than half were retail positions.

## Exhibit 3-5. Employment

Occupation Group	Total Employees		
	2010	2015	Change
Management	183,760	243,270	+32.4%
Business and Financial Operations	217,470	253,180	+16.4%
Computer and Mathematical	119,540	136,170	+13.9%
Architecture and Engineering	80,770	93,140	+15.3%
Life, Physical, and Social Science	29,630	35,450	+19.6%
Community and Social Service	72,360	74,900	+3.5%
Legal	29,490	30,300	+2.7%
Education, Training, and Library	303,440	314,280	+3.6%
Arts, Design, Entertainment, Sports, and Media	54,620	58,820	+7.7%
Healthcare Practitioners and Technical	324,310	353,160	+8.9%
Healthcare Support	202,760	195,650	-3.5%
Protective Service	112,710	113,800	+1.0%
Food Preparation and Serving Related	455,340	489,490	+7.5%
Building and Grounds Cleaning and Maintenance	152,440	159,750	+4.8%
Personal Care and Service	108,180	118,360	+9.4%
Sales and Related	515,960	514,300	-0.3%
Office and Administrative Support	813,290	813,080	0.0%
Farming, Fishing, and Forestry	4,120	4,490	+9.0%
Construction and Extraction	153,480	176,140	+14.8%
Installation, Maintenance and Repair	188,650	208,220	+10.4%
Production	433,270	501,570	+15.8%
Transportation and Material Moving	366,110	393,320	+7.4%
<b>Total</b>	<b>4,921,690</b>	<b>5,280,850</b>	<b>+7.3%</b>

## and Annual Wage by Occupation

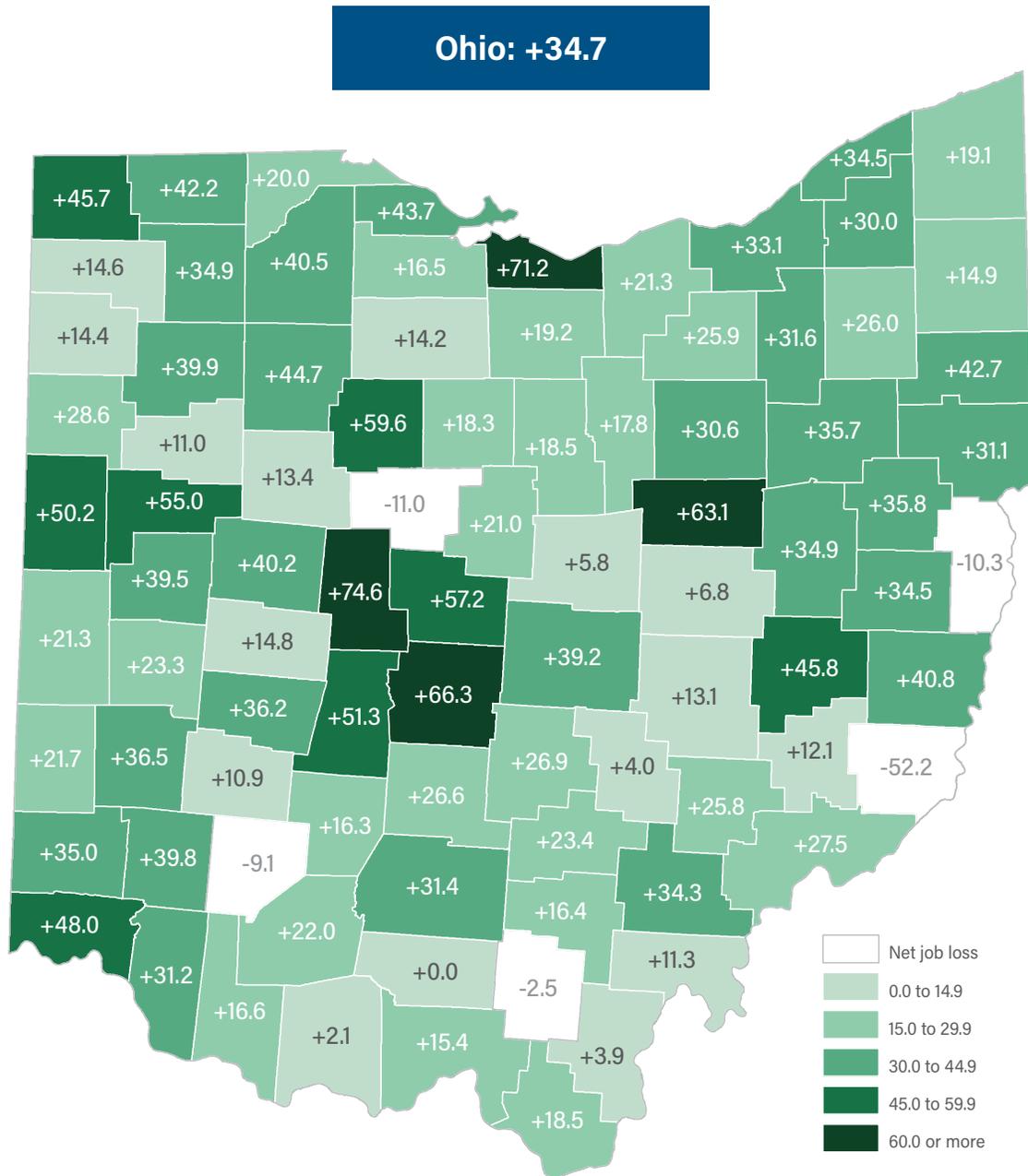
Location Quotient			Median Annual Wage			
2010	2015	Change	2010	2010 adjusted for inflation	2015	Change in real terms
0.79	0.92	0.13	\$88,150	\$95,819	\$90,260	-5.8%
0.92	0.94	0.02	\$56,690	\$61,622	\$60,780	-1.4%
0.94	0.89	-0.05	\$67,960	\$73,873	\$73,850	0.0%
0.91	0.98	0.07	\$65,040	\$70,698	\$70,790	0.1%
0.72	0.81	0.09	\$55,890	\$60,752	\$58,190	-4.2%
0.98	0.99	0.01	\$39,130	\$42,534	\$41,320	-2.9%
0.77	0.74	-0.03	\$61,410	\$66,753	\$66,890	0.2%
0.93	0.96	0.03	\$45,930	\$49,926	\$50,570	1.3%
0.82	0.83	0.01	\$37,010	\$40,230	\$38,750	-3.7%
1.14	1.15	0.01	\$54,490	\$59,231	\$58,050	-2.0%
1.32	1.28	-0.04	\$23,030	\$25,034	\$23,980	-4.2%
0.91	0.89	-0.02	\$37,180	\$40,415	\$38,840	-3.9%
1.07	1.02	-0.05	\$18,030	\$19,599	\$18,980	-3.2%
0.94	0.95	0.01	\$21,480	\$23,349	\$22,520	-3.5%
0.82	0.72	-0.10	\$20,340	\$22,110	\$20,600	-6.8%
0.99	0.93	-0.06	\$23,100	\$25,110	\$24,780	-1.3%
0.98	0.97	-0.01	\$29,740	\$32,327	\$31,960	-1.1%
0.26	0.26	0.00	\$24,080	\$26,175	\$26,350	0.7%
0.78	0.84	0.06	\$41,480	\$45,089	\$44,490	-1.3%
0.99	1.01	0.02	\$39,150	\$42,556	\$41,510	-2.5%
1.36	1.44	0.08	\$31,920	\$34,697	\$33,990	-2.0%
1.11	1.08	-0.03	\$26,730	\$29,056	\$28,830	-0.8%
—	—	—	<b>\$32,150</b>	<b>\$34,947</b>	<b>\$35,030</b>	<b>0.2%</b>

Source: U.S. Bureau of Labor Statistics and Ohio Bureau of Labor Market Information—Occupational Employment Statistics (OES)

Note: "Location quotient" indicates the prevalence of jobs in Ohio relative to the national average. Values below 1.00 indicate that the occupation is less prevalent in Ohio than the nation; values above 1.00 indicate the occupation is more prevalent. Inflation adjustment used U.S. Bureau of Labor Statistics Consumer Price Index data.

In 2010, when unemployment was above 10 percent, the median Ohio job paid \$32,150. This comes out to \$34,946 in 2015 dollars, according to the U.S. Bureau of Labor Statistics, meaning that worker got an inflation-adjusted raise of just \$84 over five years. Ohio's concentration in production intensified between 2010 and 2015, while office and sales jobs have actually become slightly scarcer, even as the number of jobs in the economy overall increased substantially. Encouragingly, the fastest growing occupation group is management (32 percent more jobs since 2010), which had the highest wages of any category.

### Exhibit 3-6. Net New Stable Job Creation per 1,000 Residents by County, January 2010 to December 2014



The data set used to develop Exhibit 3-7, the U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) database, identifies the workplaces (at the Census block level) of low- and moderate-wage jobs, defined as one paying less than \$40,000 per year, and the residences of workers employed by those jobs. The Census Bureau partners with state agencies—in Ohio's case, the Bureau of Labor Market Information, part of the Department of Job and Family Services—to ensure the completeness and accuracy of these data.

The maps in Exhibit 3-7 were developed for the "Big Eight" urban counties (Cuyahoga, Franklin, Hamilton, Lucas, Mahoning, Montgomery, Stark and Summit). Each map uses dot densities to show where these people live (indicated in blue) and work (green). Each dot represented 10 workers in 2013. These records were aggregated to the block group level; this makes displaying data easier and ensures a further layer of confidentiality for workers and firms alike. LEHD represents a powerful tool for analyzing distributions of residences, workplaces and commuting patterns for households that form OHFA's customer base.

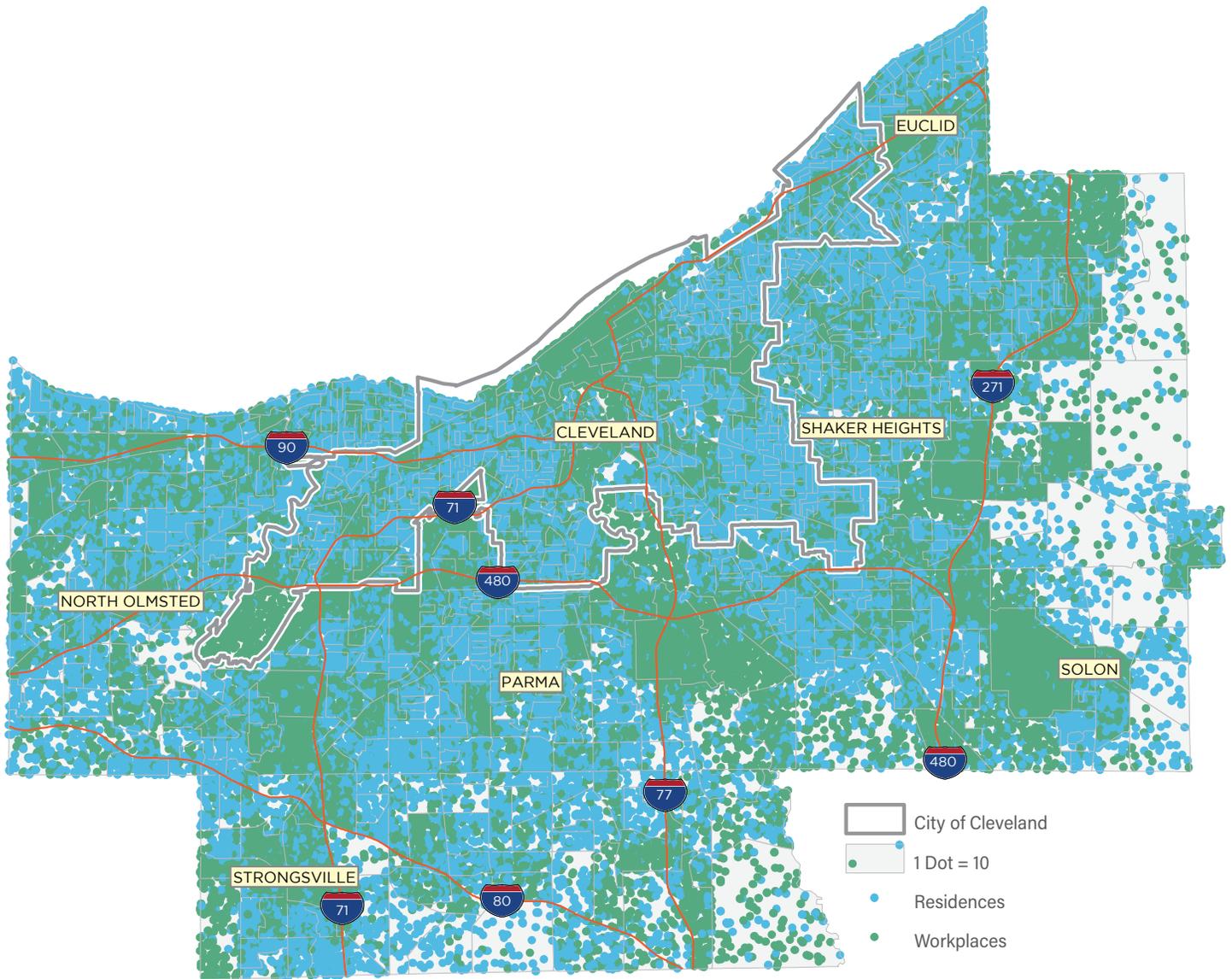
If people lived near where they worked, the map would be relatively uniformly blue-green. Instead, a phenomenon known in academic literature as "spatial mismatch" is observed. While some jobs paying less than \$40,000 were located in urban cores, most were situated on the fringe of urban areas. These are the areas saturated with green dots. Centers of employment for low- and moderate-income workers in the modern service-based economy—places like hospitals, shopping malls and warehouses—have migrated to suburban areas.

On the other hand, most workers reside in older neighborhoods within the core municipality, where blue dots are concentrated; affordable houses and apartments for these workers and their families were overwhelmingly located in the urban core, even as many of the jobs that employ them have left. Hence, households face increased transportation expenses; if an employee does not have access to a car, he or she must rely on infrequent public transportation service or friends and family to drive them.

Specifically, while there were concentrations of jobs in the downtown of each community and other neighborhoods near the urban core (particularly near anchor institutions, such as the Cleveland Clinic and the University of Cincinnati), many employment centers were sited elsewhere, typically along interstate beltways and bypasses. For instance, areas such as Beachwood and Independence (Cuyahoga County), Dublin and Easton (Franklin), Springdale (Hamilton), Maumee (Lucas), Miamisburg (Montgomery) and Fairlawn/Montrose (Summit) have large employment bases but are far from workers who could fill those positions.

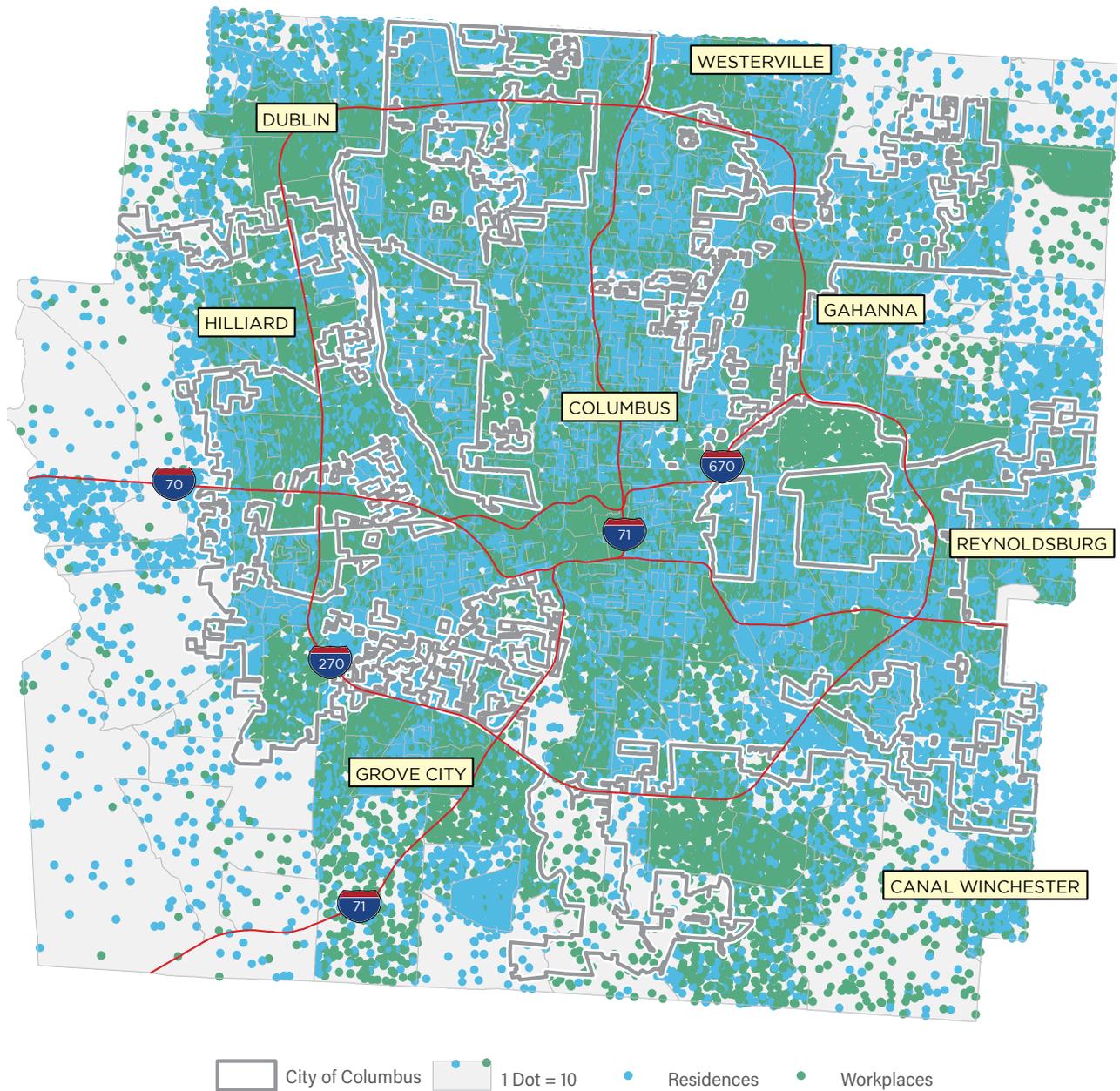
Conversely, where blue dots overwhelm green dots, "job deserts" exist; in these areas, it is a challenge to find work that is convenient to home as well as children's schools and other community assets. A majority of these areas were urban neighborhoods, such as the Glenville and Kinsman neighborhoods in Cleveland, Avondale and Winton Hills in Cincinnati and the northwest side of Dayton. Some, however, were in suburban areas; these can be found in both "inner-ring" areas, such as portions of Euclid and Parma in Cuyahoga County, and communities farther afield, like Blacklick and Galloway in Franklin County.

**Exhibit 3-7a. Number of Workers Earning Less than \$40,000 Annually by Block Group of Residence and Employment, Cuyahoga County**



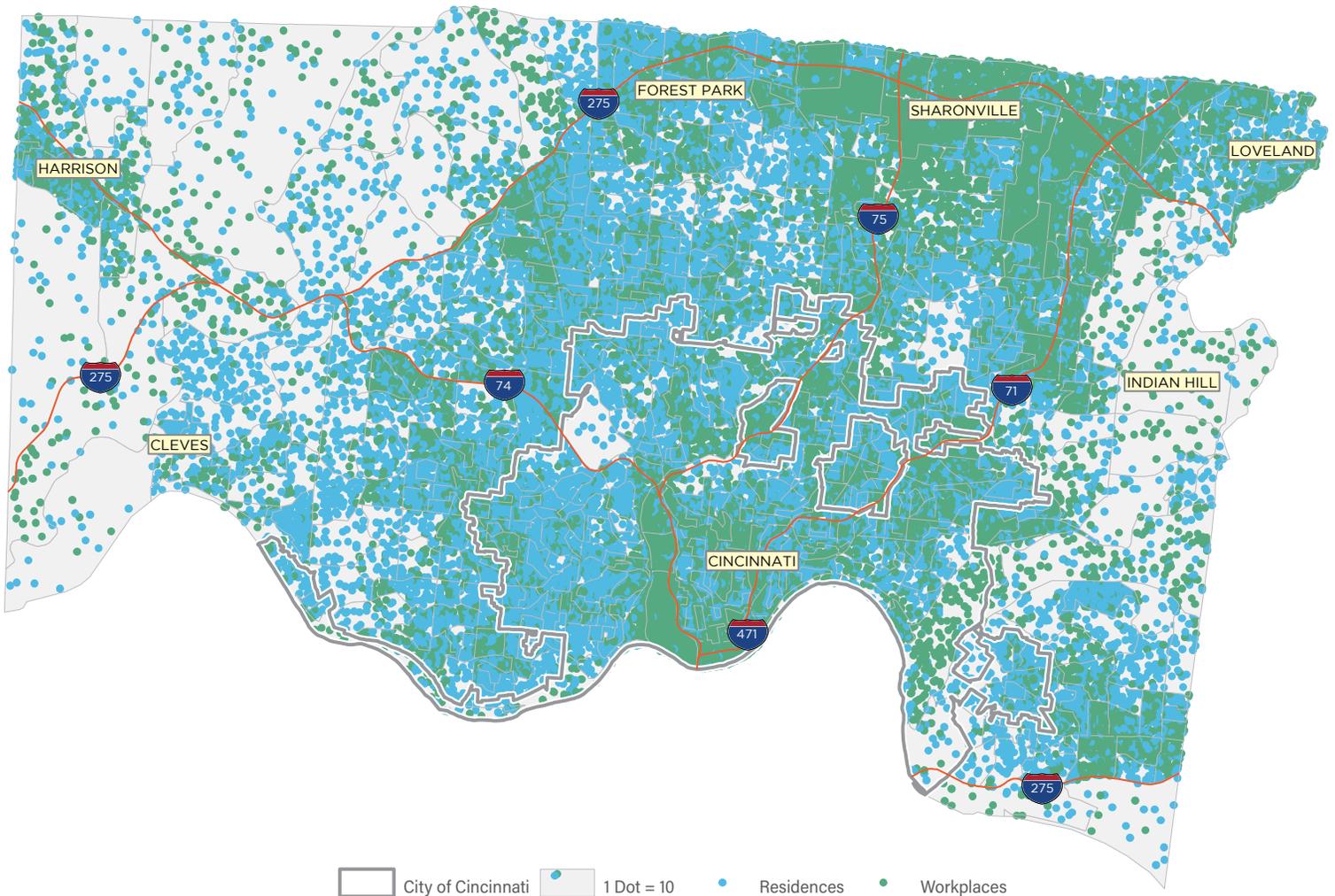
Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

### Exhibit 3-7b. Number of Workers Earning Less than \$40,000 Annually by Block Group of Residence and Employment, Franklin County



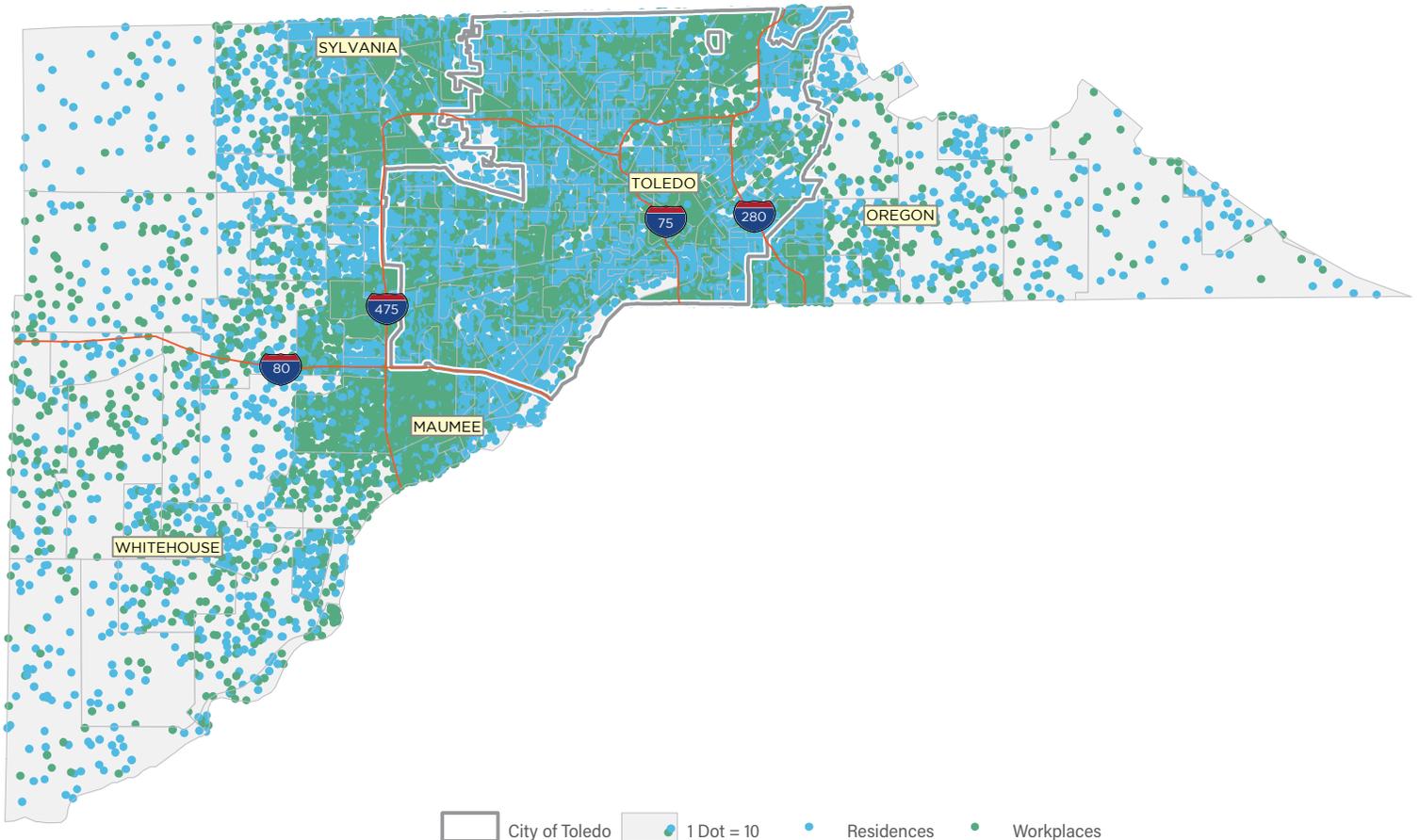
Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

### Exhibit 3-7c. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residents and Employment, Hamilton County



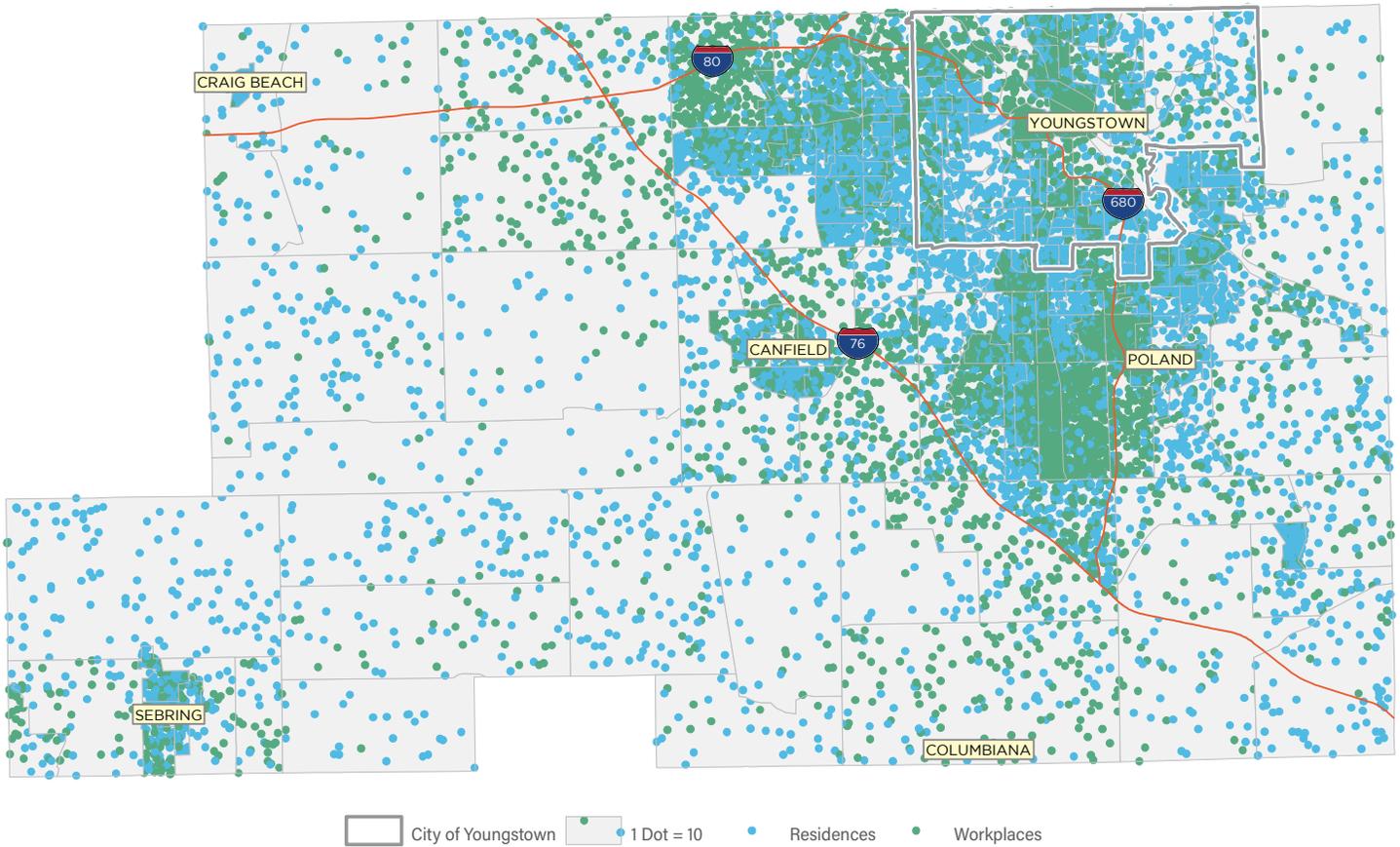
Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

### Exhibit 3-7d. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residents and Employment, Lucas County



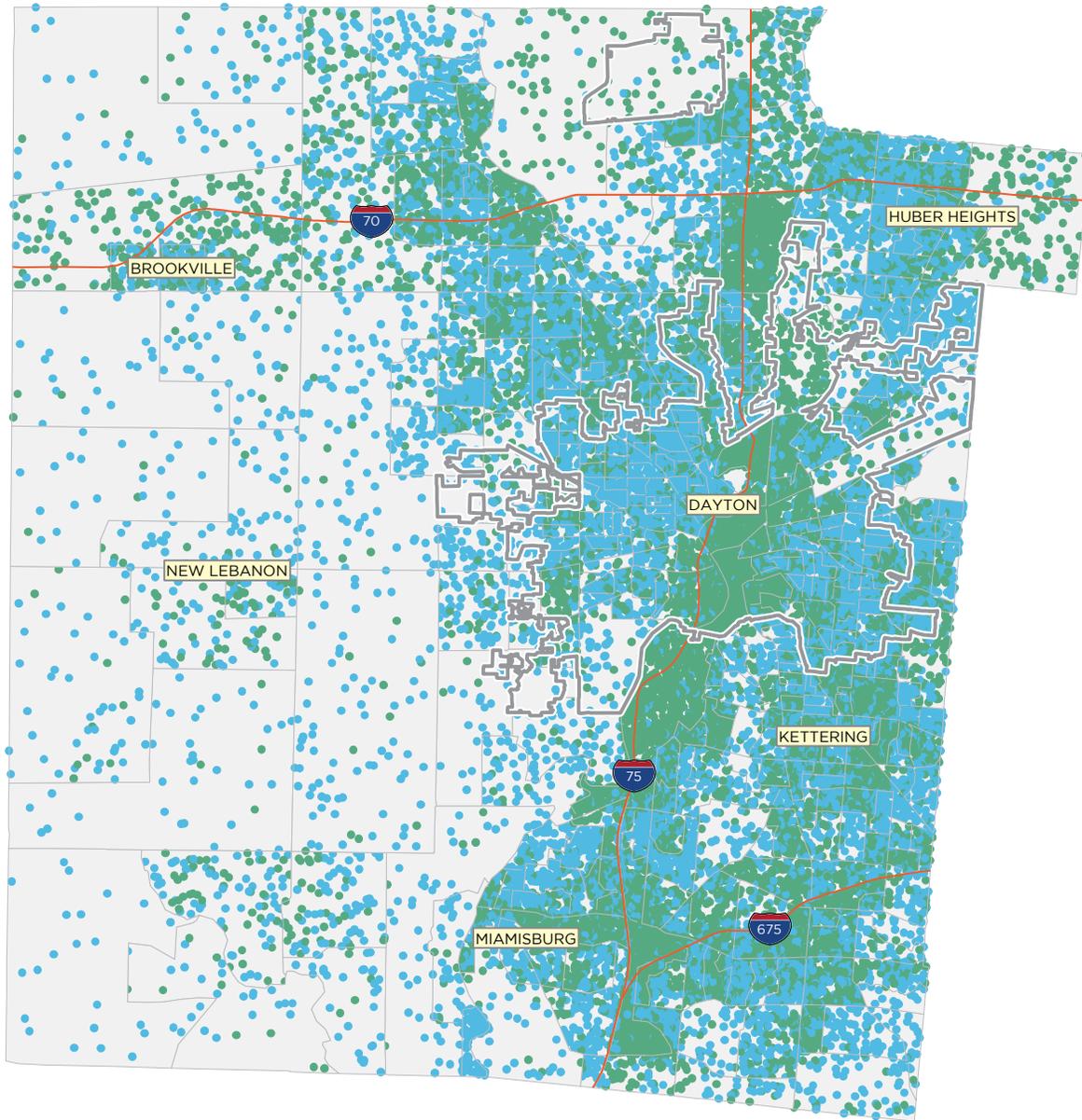
Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

### Exhibit 3-7e. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Mahoning County



Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

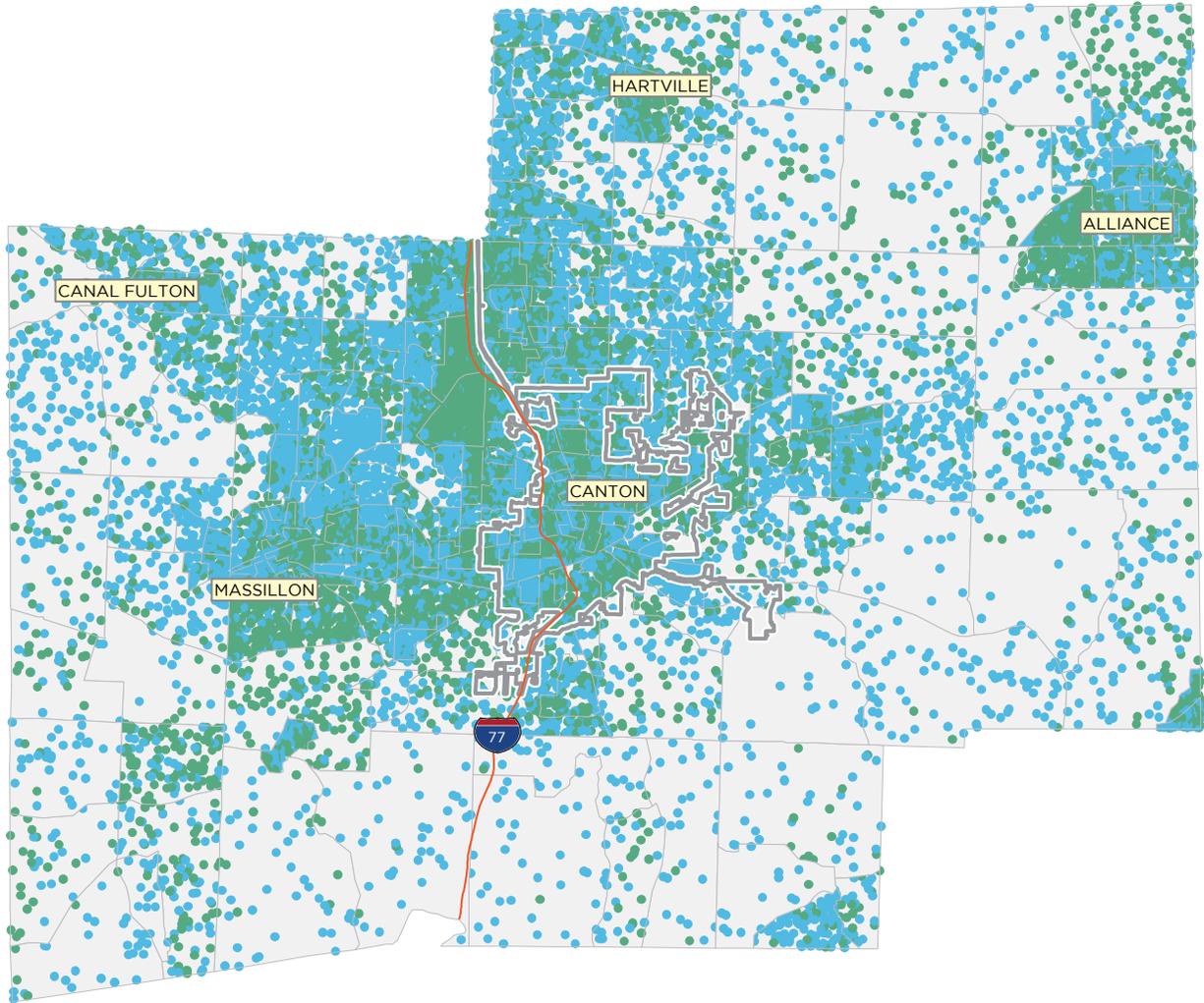
### Exhibit 3-7f. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Montgomery County



City of Dayton
  1 Dot = 10
 • Residences
 • Workplaces

Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

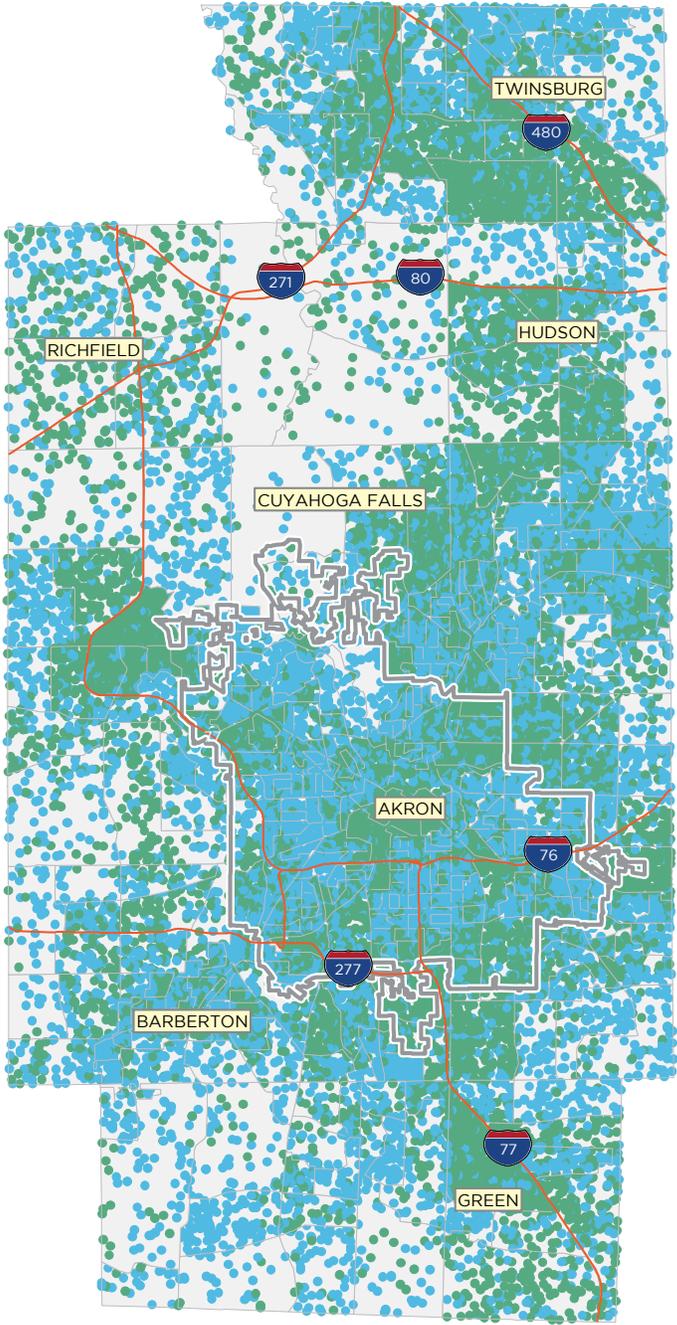
### Exhibit 3-7g. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Stark County



City of Canton    1 Dot = 10    Residences    Workplaces

Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

**Exhibit 3-7h. Number of Workers Earning Less Than \$40,000 Annually by Block Group of Residence and Employment, Summit County**

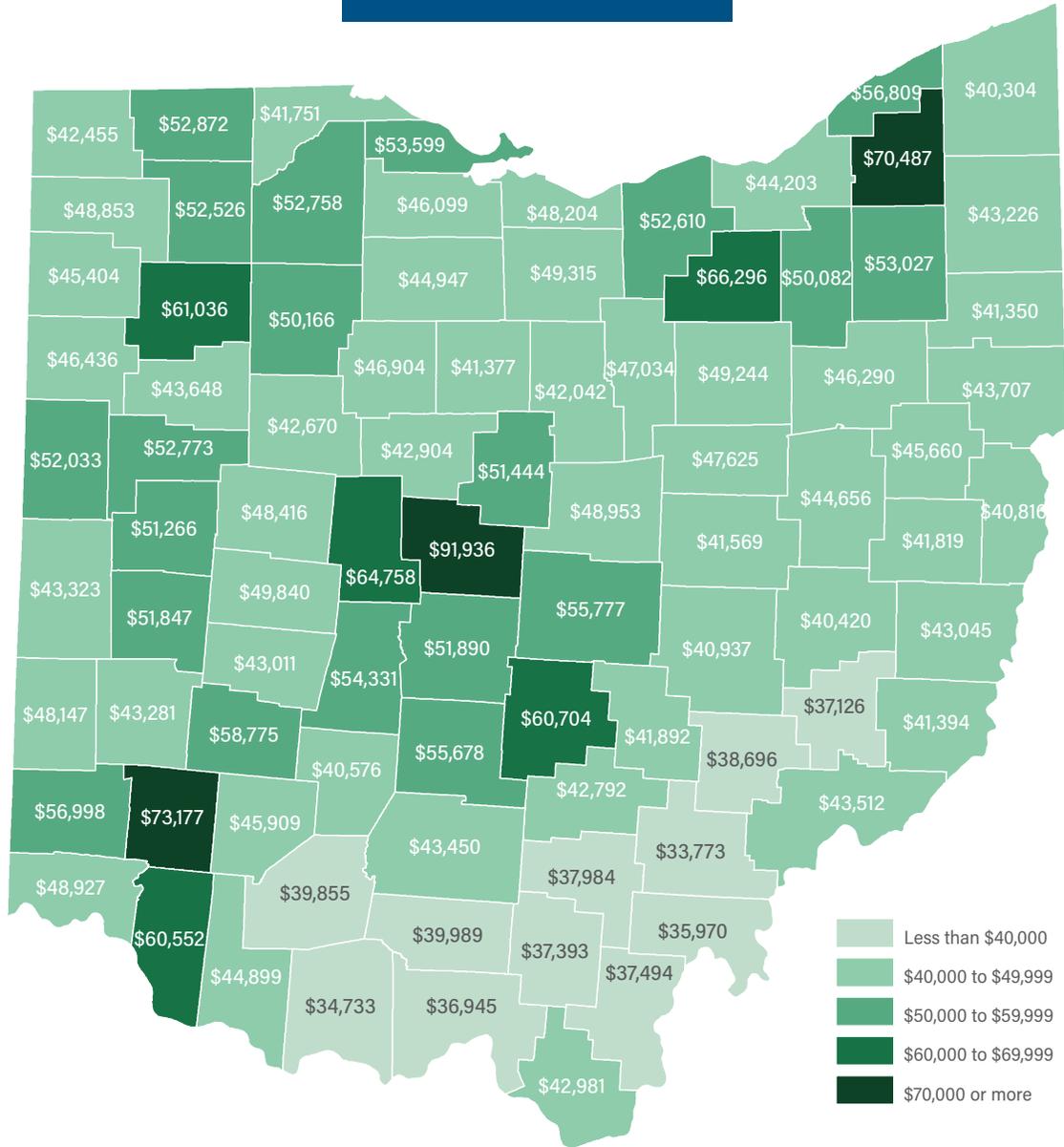


City of Akron    
  1 Dot = 10    
 • Residences    
 • Workplaces

Source: U.S. Census Bureau LEHD Origin-Destination Employment Statistics (LODES) Database, 2013.

### Exhibit 3-8. Median Household Income by County

**Ohio: \$48,849**



Source: 2010-2014 American Community Survey Five-Year Estimates

Income varied widely across the state. Median household incomes ranged from a low of \$33,773 in Athens County to a high of \$91,936 in Delaware County. More generally, 11 counties had a median below \$40,000, while eight had a median above \$60,000. The least well-off counties were largely Appalachian, while counties with high incomes were generally suburban or exurban (with Putnam being the notable exception).

### Exhibit 3-9a. Summary of Household Income

Income	Households	Percent
Less than \$10,000	372,228	8.1
\$10,000 to \$19,999	527,628	11.5
\$20,000 to \$29,999	515,394	11.3
\$30,000 to \$39,999	486,416	10.6
\$40,000 to \$49,999	427,907	9.4
\$50,000 to \$74,999	844,149	18.5
\$75,000 to \$99,999	548,179	12.0
\$100,000 or more	848,114	18.6
<b>Total</b>	<b>4,570,015</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Almost one of five households subsisted on less than \$20,000 per year, while nearly as many earned \$100,000 or more. The table above indicates the overall distribution of income among Ohio households.

### Exhibit 3-9b. Household Income Relative to Area Median Income

Income	Households	Percent
30% AMI or less	584,100	12.8
31% to 50% AMI	530,050	11.6
51% to 80% AMI	779,480	17.1
81% to 100% AMI	471,840	10.4
Over 100% AMI	2,190,245	48.1
<b>Total</b>	<b>4,555,710</b>	<b>100</b>

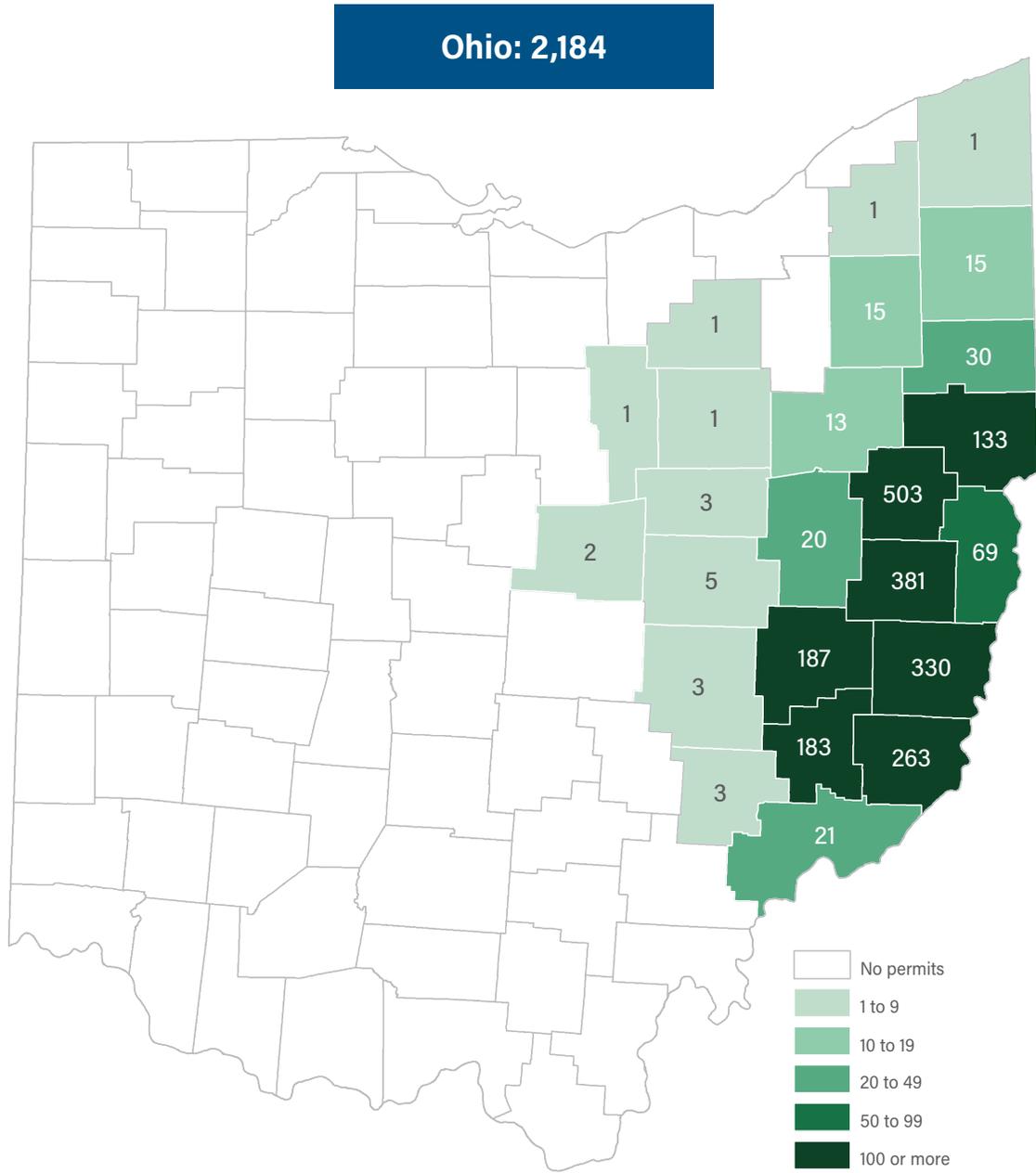
Source: Comprehensive Housing Affordability Strategy (CHAS) data, 2008-2012 American Community Survey Five-Year Estimates

Affordable housing professionals typically evaluate income with respect to area median income (AMI), which is computed by the U.S. Department of Housing and Urban Development (HUD) based on county of residence and household size. This ratio determines eligibility for housing assistance programs funded by the federal government. More than one in eight households (13 percent) made less than 30 percent of the area median income, categorizing them as "extremely low-income." Another 12 percent were considered "very low-income," making less than 50% AMI.





### Exhibit 3-11. Permitted Horizontal Drilling Wells by County



Source: Ohio Department of Natural Resources, March 2016

The vast majority of permitted shale wells are sited in an eight-county region in east central Ohio. While production has fallen due to decreased oil and gas prices, the region and adjacent areas have already seen dramatic shifts in their housing markets, detailed in OHFA-funded research conducted by Ohio University, that have coincided with a substantial influx of out-of-state workers.

## Chapter 4: Housing Stock

**Exhibit 4-1. Housing Units by Structure Type**

Structure Type	Units	Percent
Single family, detached	3,515,489	68.5
Single family, attached	233,707	4.6
Two units (duplex)	227,517	4.4
Three- or four-unit	228,642	4.5
Five- to nine-unit	246,537	4.8
10- to 19-unit	209,458	4.1
20- to 49-unit	107,695	2.1
50-unit or larger	163,081	3.2
Mobile home	201,645	3.9
Boat, RV, van, etc.	1,402	<0.1
<b>Total</b>	<b>5,135,173</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Just over two-thirds of housing units statewide were detached single family homes. About 14 percent were either attached single family homes (townhomes or cluster homes) or units situated in multifamily structures with four or fewer units, with another 14 percent of units located within larger apartment buildings.

**Exhibit 4-2. Number of Housing Units by Year Built**

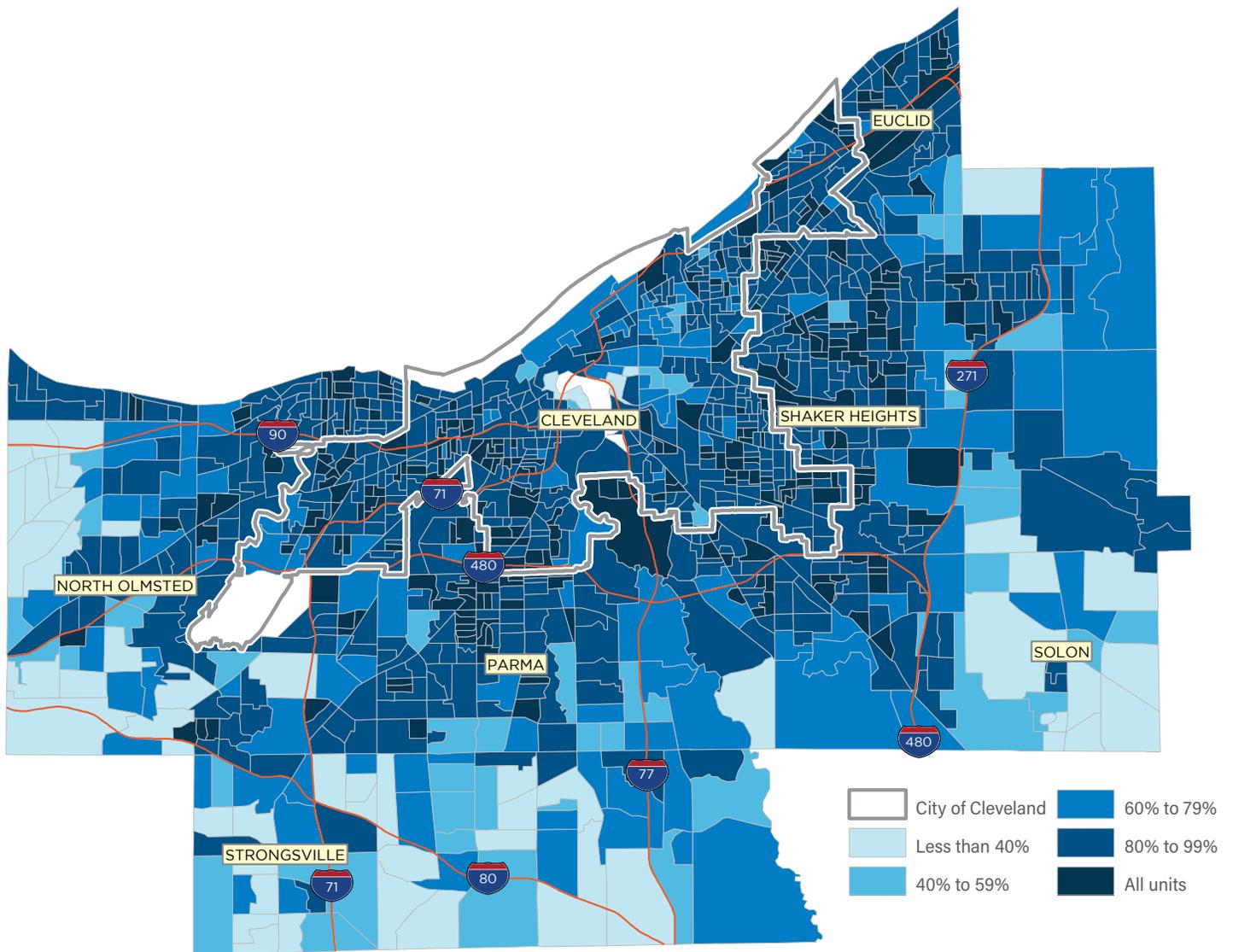
Year Built	Units	Percent
2010 or later	31,822	0.6
2000 to 2009	51,778	10.0
1990 to 1999	607,286	11.8
1980 to 1989	466,003	9.1
1970 to 1979	728,155	14.2
1960 to 1969	639,021	12.4
1950 to 1959	741,034	14.4
1940 to 1949	336,819	6.6
1939 or earlier	1,073,255	20.9
<b>Total</b>	<b>5,135,173</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

More than one in five (21 percent) of housing units in Ohio was more than 75 years old, while a similar number (22 percent) were less than 25 years old. Given recent turmoil in the housing market, this decade's contribution to Ohio's housing stock is vanishingly small.

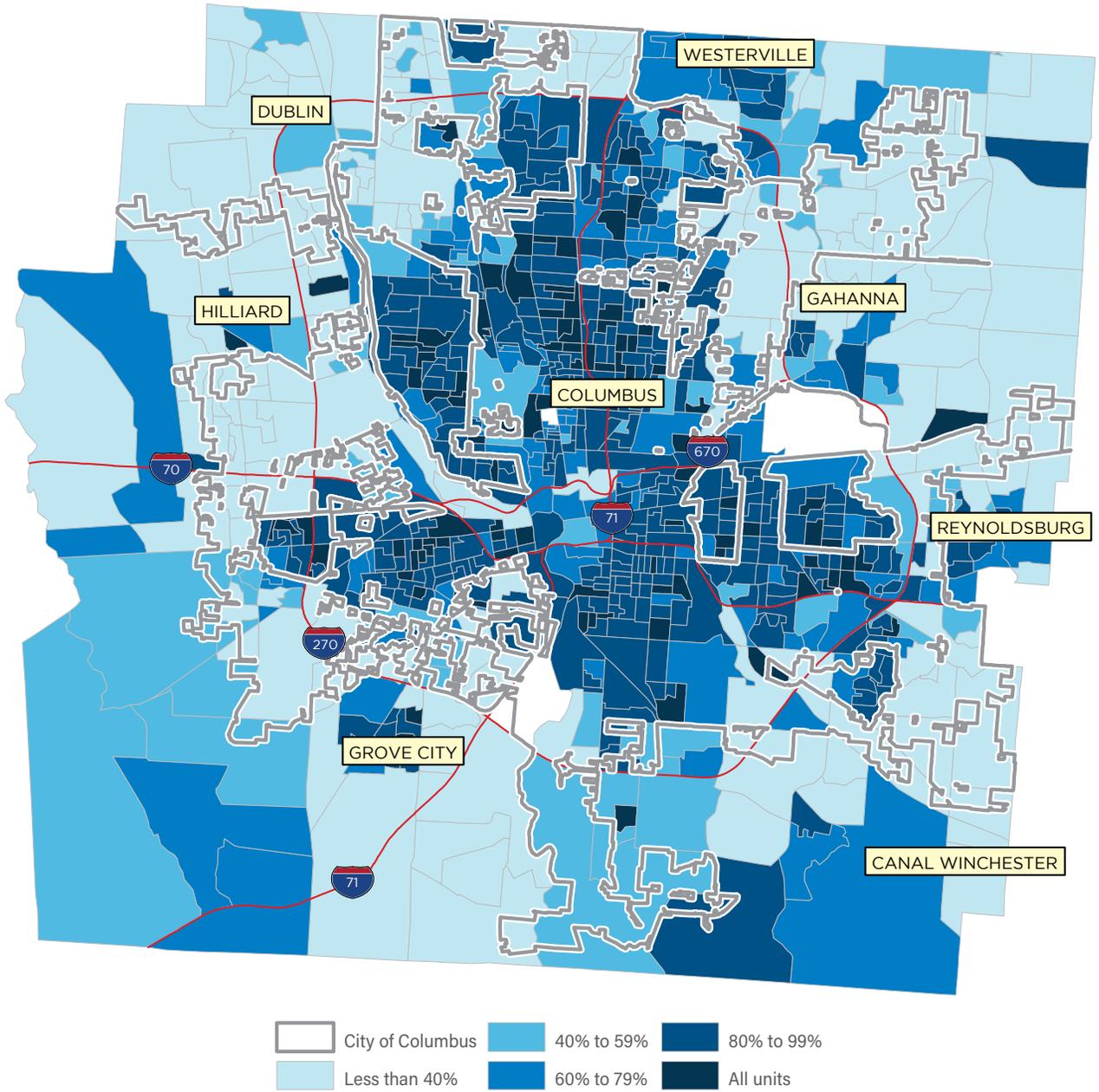
Overall, 69 percent of homes were built in 1979 or earlier, meaning that they are old enough to potentially contain lead paint. The following pages highlight the potential risk of lead by block group in Ohio's eight urban counties.

### Exhibit 4-3a. Percent of Housing Units Built Before 1980 by Block Group, Cuyahoga County



Source: 2010-2014 American Community Survey Five-Year Estimates

Exhibit 4-3b. Percent of Housing Units Built Before 1980 by Block Group, Franklin County



Source: 2010-2014 American Community Survey Five-Year Estimates

**Exhibit 4-3c. Percent of Housing Units Built Before 1980 by Block Group, Hamilton County**

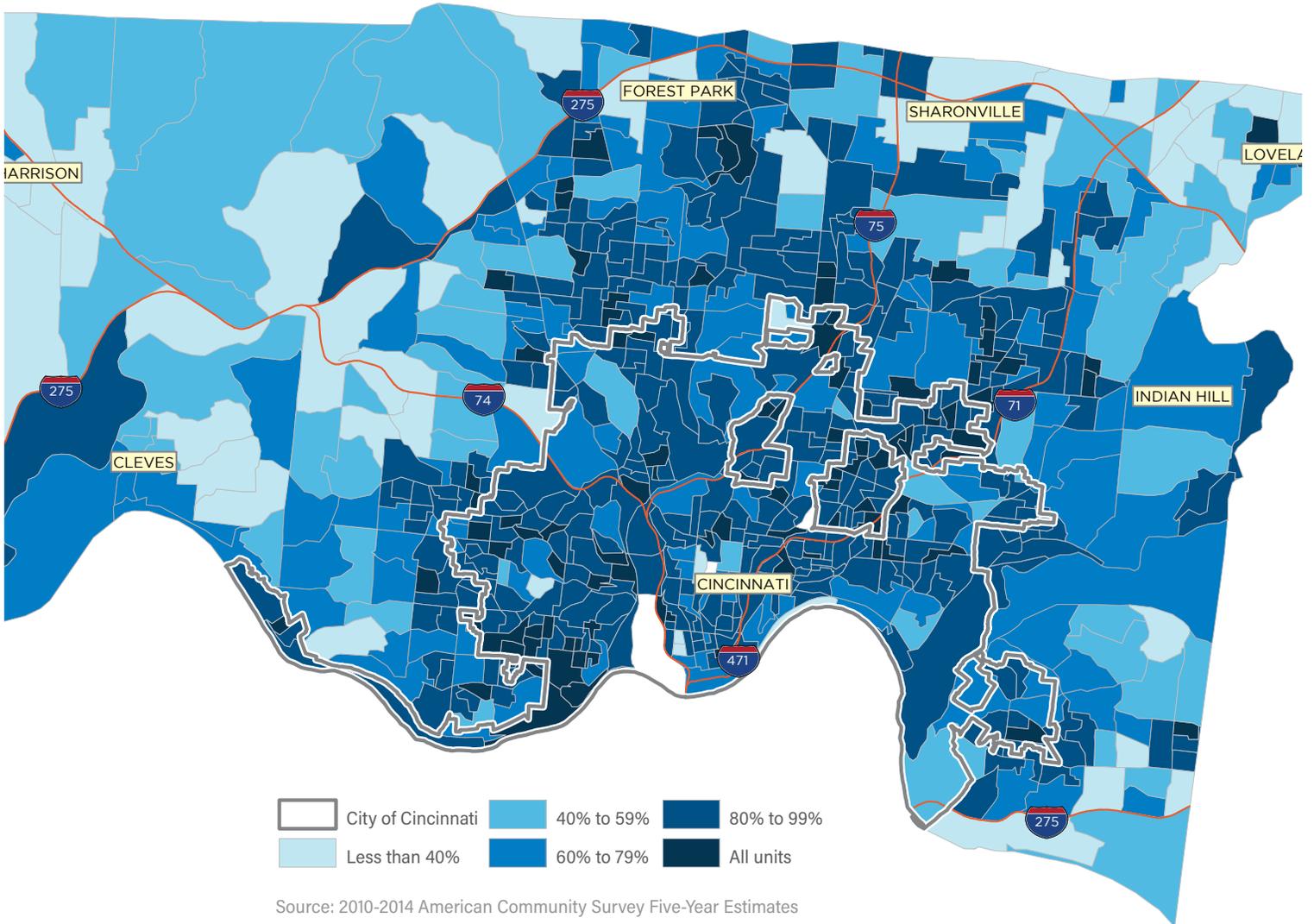
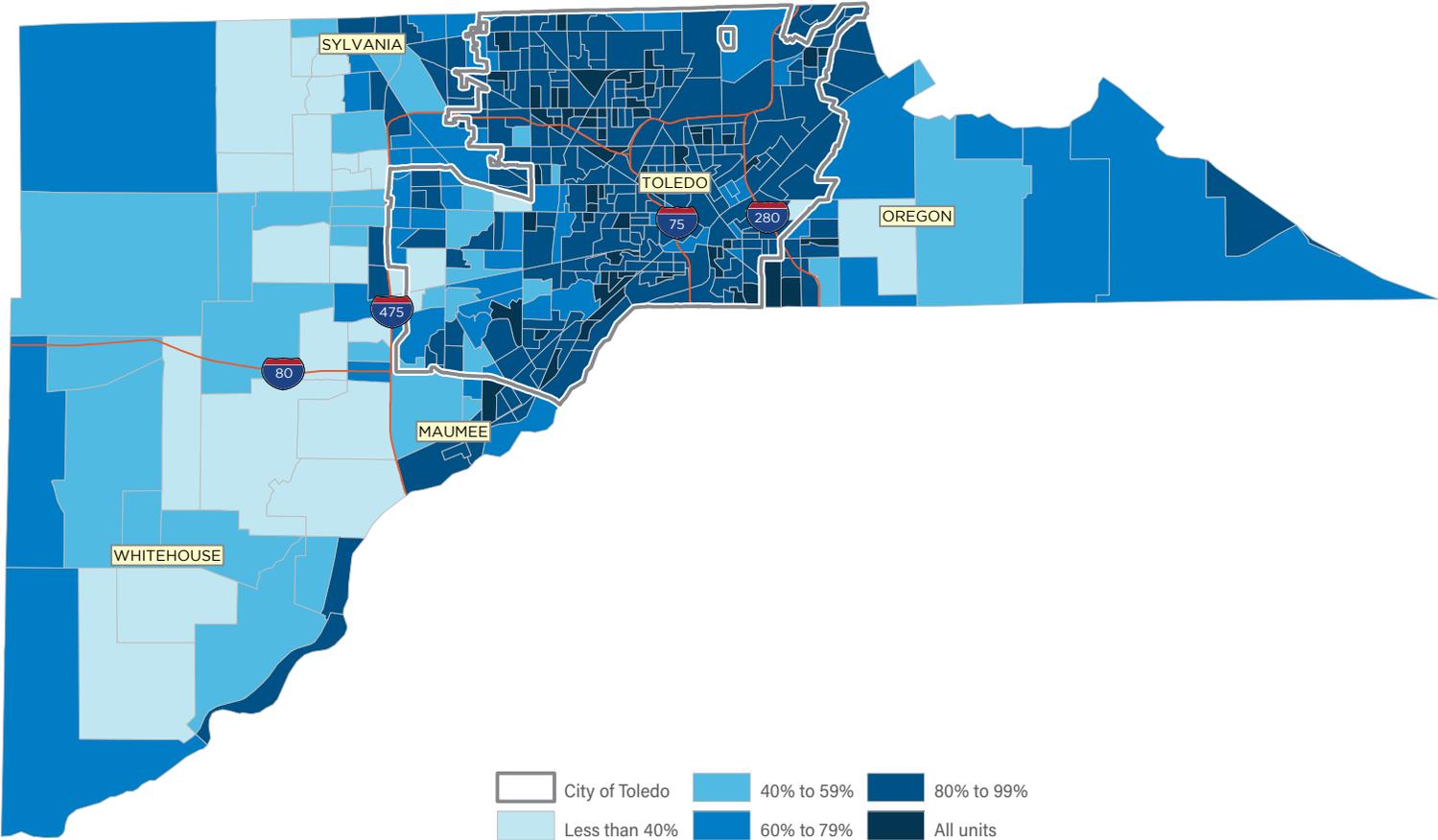
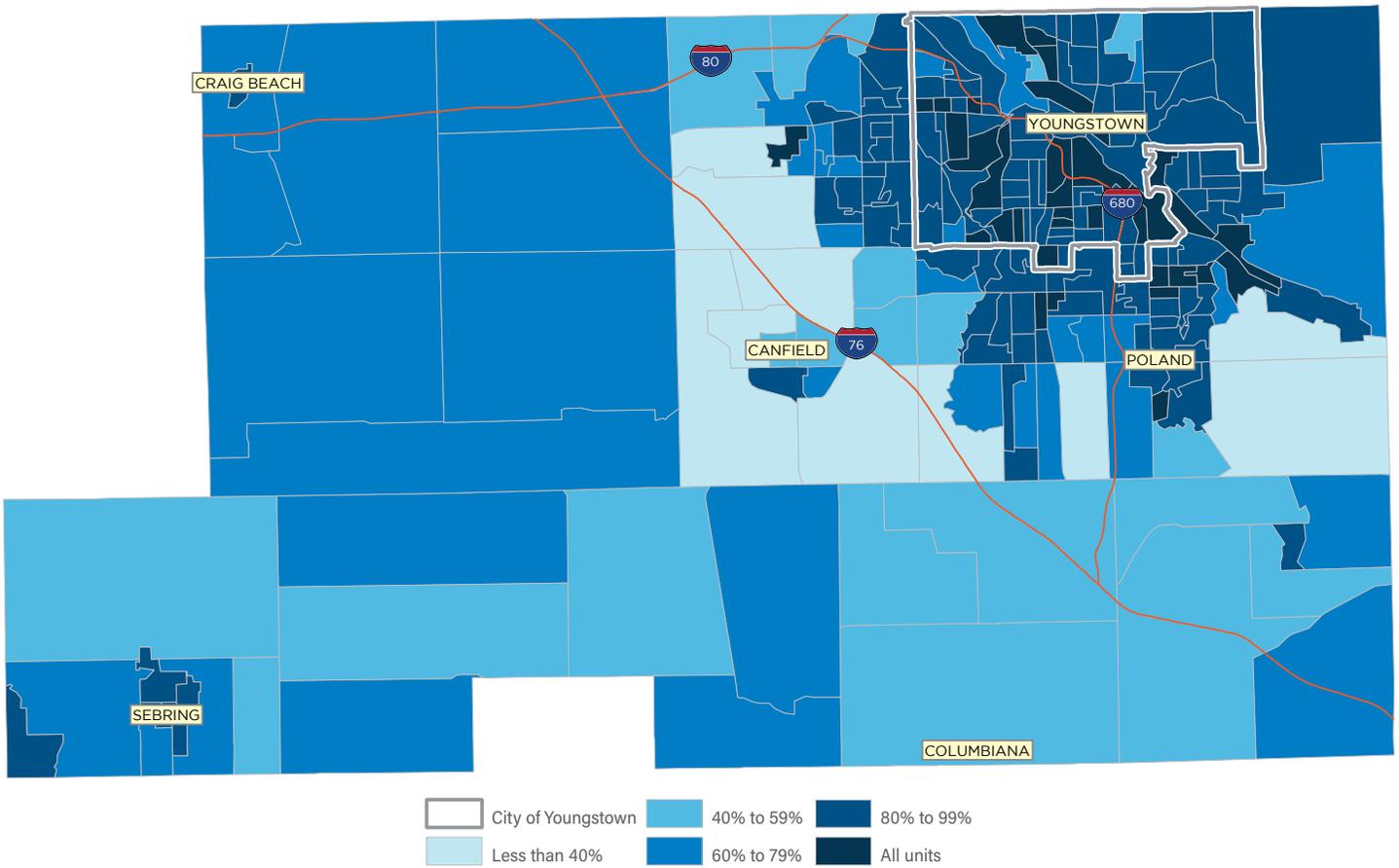


Exhibit 4-3d. Percent of Housing Units Built Before 1980 by Block Group, Lucas County



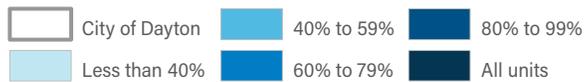
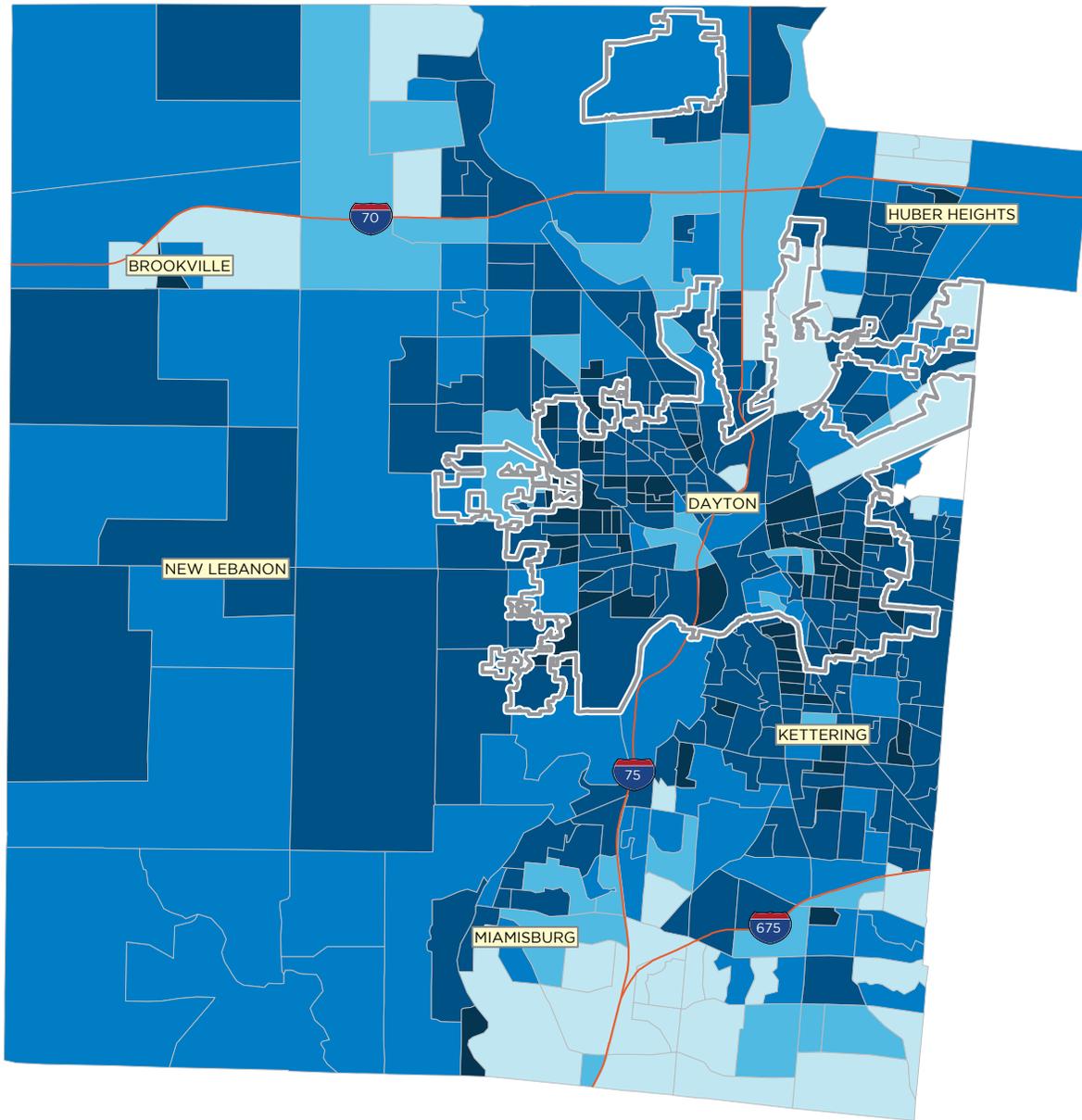
Source: 2010-2014 American Community Survey Five-Year Estimates

### Exhibit 4-3e. Percent of Housing Units Built Before 1980 by Block Group, Mahoning County



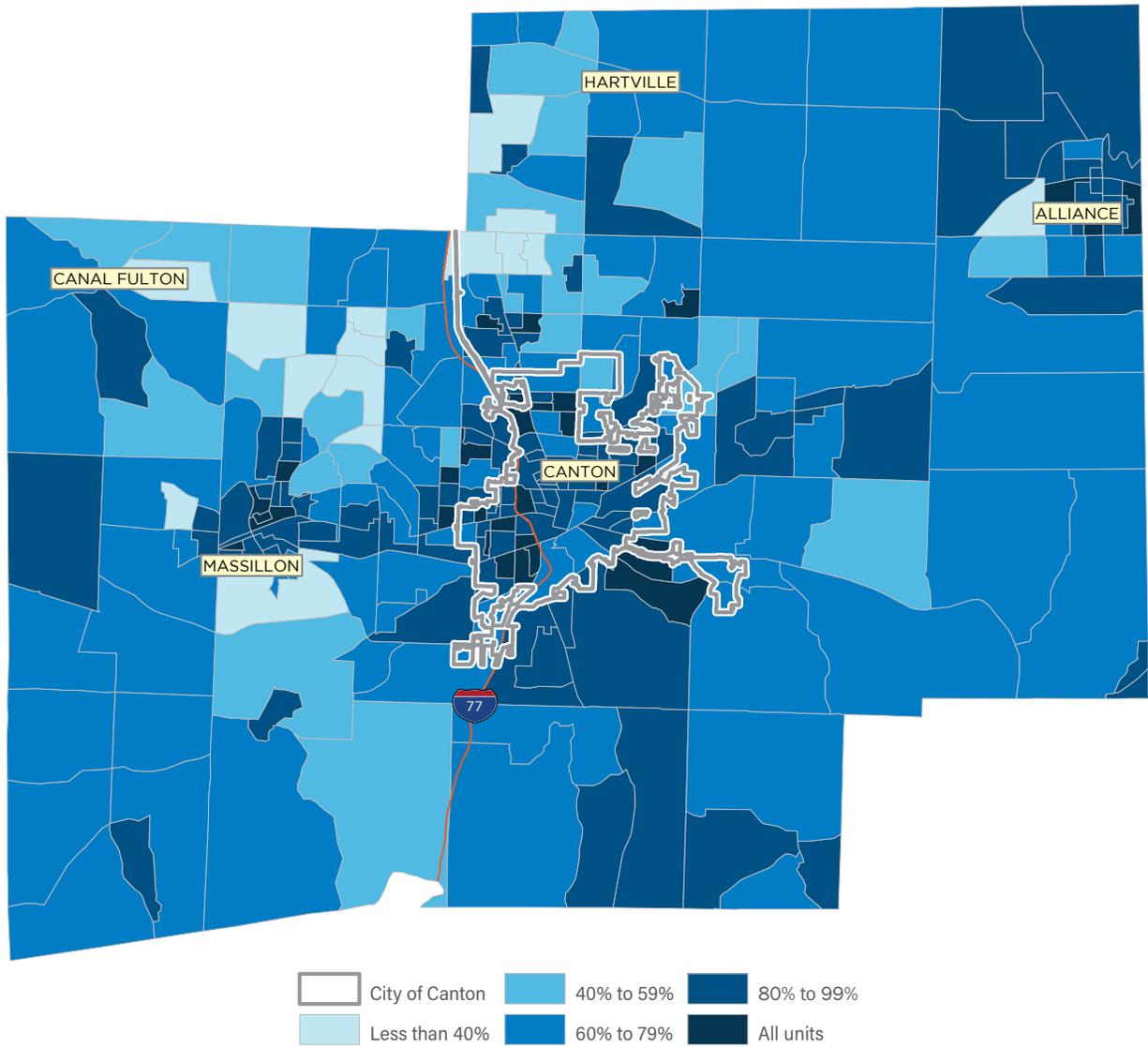
Source: 2010-2014 American Community Survey Five-Year Estimates

Exhibit 4-3f. Percent of Housing Units Built Before 1980 by Block Group, Montgomery County



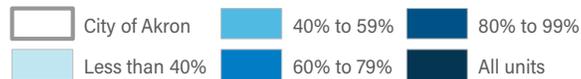
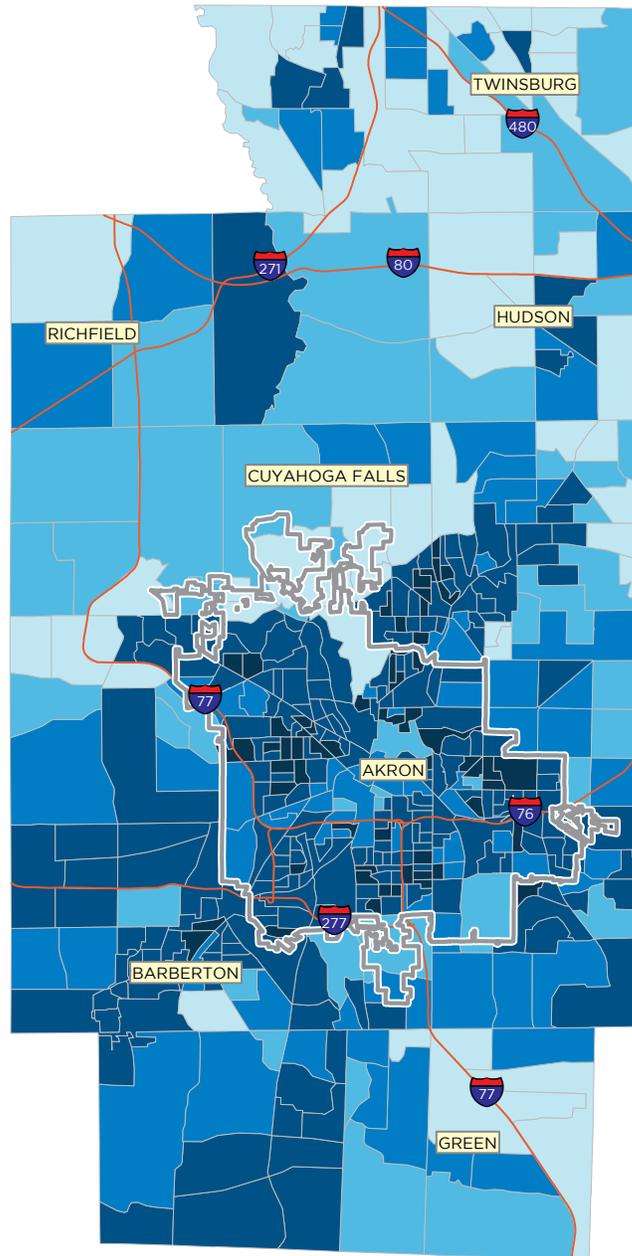
Source: 2010-2014 American Community Survey Five-Year Estimates

Exhibit 4-3g. Percent of Housing Units Built Before 1980 by Block Group, Stark County



Source: 2010-2014 American Community Survey Five-Year Estimates

**Exhibit 4-3h. Percent of Housing Units Built Before 1980 by Block Group, Summit County**



Source: 2010-2014 American Community Survey Five-Year Estimates

### Exhibit 4-4. Prevalence of Housing Problems by Tenure and Income

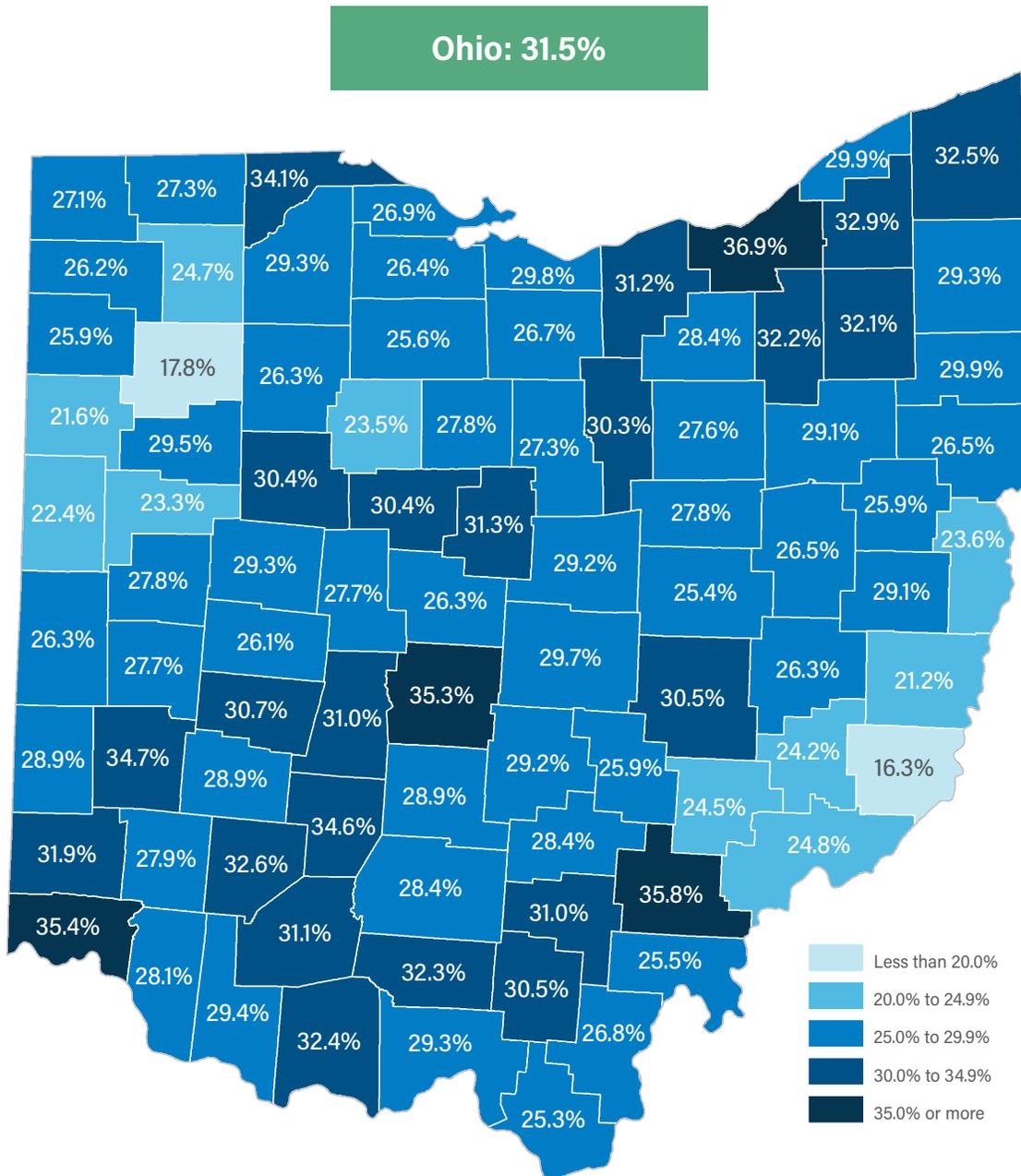
	Percent of Households with One or More Housing Problems
<b>All Households</b>	<b>31.5</b>
Owner-Occupied	24.4
Renter-Occupied	46.6
30% AMI or less	77.0
31% to 50% AMI	68.9
51% to 80% AMI	41.2
81% to 100% AMI	24.6
Over 100% AMI	8.4

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, computed by the U.S. Census Bureau from 2008-2012 American Community Survey Five-Year Estimates

Note: AMI stands for Area Median Income as computed by HUD.

A “housing problem” is said to exist when (a) gross housing costs (including utilities) exceed 30 percent of income, (b) the number of occupants exceeds the number of rooms, and/or (c) the unit has incomplete kitchen or plumbing facilities. Nearly one in three Ohio households experienced a housing problem, including just less than a quarter of homeowners and almost half of renters. Issues were more acute among very low-income individuals (50% AMI or less), where 73 percent of households were experiencing at least one housing problem.

## Exhibit 4-5. Prevalence of Housing Problems by County



Source: HUD CHAS Data, 2008-2012 American Community Survey

Looking at these data by county, the prevalence of housing problems ranged from 16 percent in Monroe County to 37 percent in Cuyahoga County. The highest levels of housing problems were typically concentrated in the highest populated areas, where high housing demand drives up costs, plus Athens County and its disproportionate college student population. The lowest levels were generally clustered in rural northwest and east central Ohio.



### Exhibit 4-7. NIP Demolition Activity

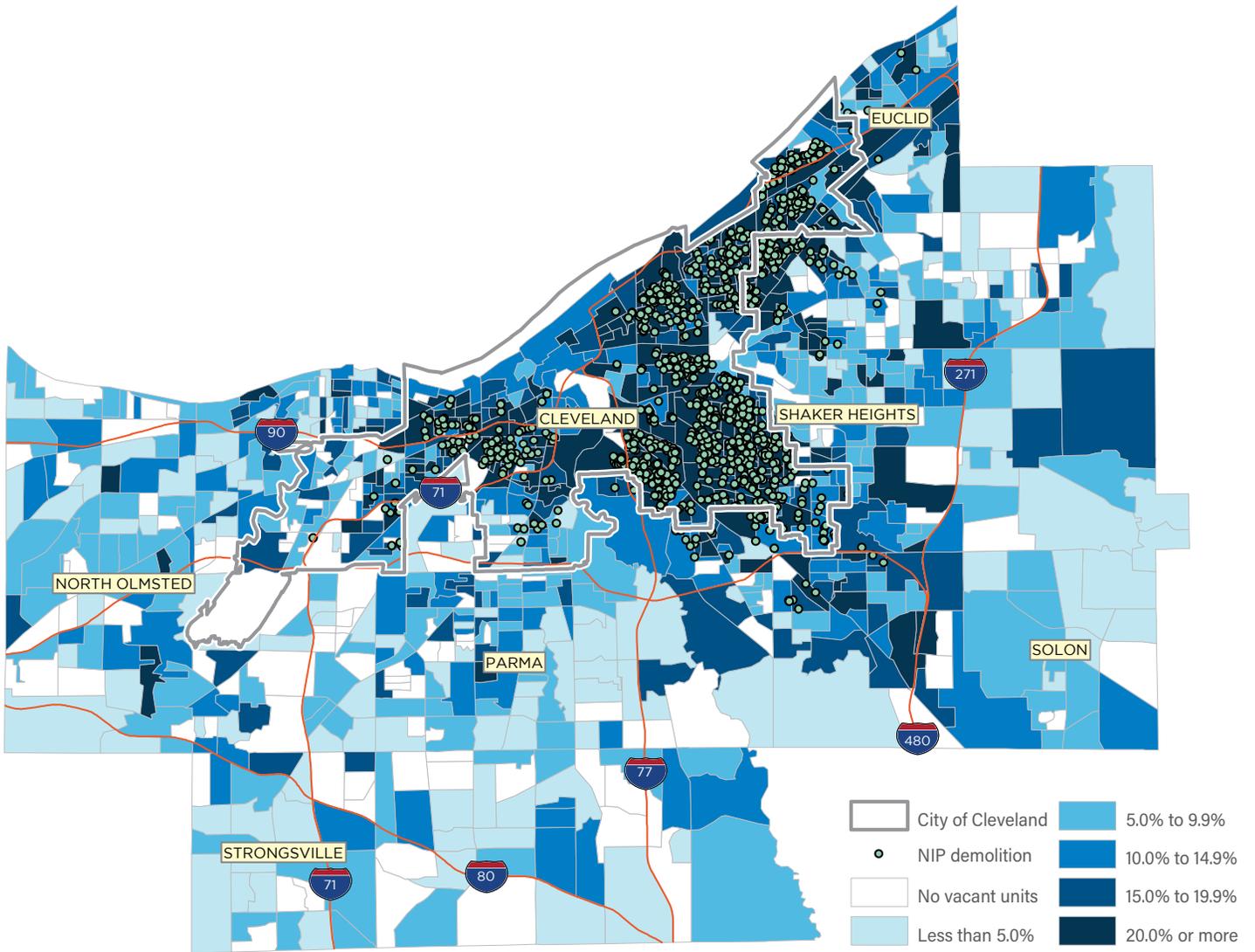
County	Demolitions	Reimbursement	Cost per Building
Ashtabula	23	\$366,324	\$15,927
Clark	10	\$146,849	\$14,685
Columbiana	7	\$134,682	\$19,240
Cuyahoga	1,128	\$14,161,748	\$12,555
Erie	7	\$114,488	\$16,355
Fairfield	7	\$126,694	\$18,099
Franklin	127	\$2,183,673	\$17,194
Hamilton	1	\$25,000	\$25,000
Jefferson	6	\$84,837	\$14,140
Lake	8	\$123,303	\$15,413
Lucas	389	\$3,745,727	\$9,629
Mahoning	72	\$1,075,664	\$14,940
Montgomery	28	\$384,987	\$13,750
Portage	2	\$19,844	\$9,922
Richland	27	\$329,147	\$12,191
Stark	57	\$920,124	\$16,143
Summit	6	\$72,086	\$12,014
Trumbull	104	\$1,150,221	\$11,060
<b>Total</b>	<b>2,009</b>	<b>\$25,165,398</b>	<b>\$12,526</b>

Source: OHFA administrative data (as of March 31, 2016)

The Neighborhood Initiative Program (NIP) works with 21 county land banks across Ohio to use Hardest Hit Funds from the U.S. Department of the Treasury to finance the removal of vacant and blighted residential properties. Through March 2016, 18 counties received reimbursements from OHFA for eligible demolition expenditures; Butler and Lorain joined them in April, with Belmont about to do so. Over half (56 percent) of reimbursements were in Cuyahoga, home to Ohio's first county land bank, with another 19 percent taking place in Lucas. Although land banks can request reimbursement of up to \$25,000 per home, the average amount per building statewide had been about half that amount thus far.

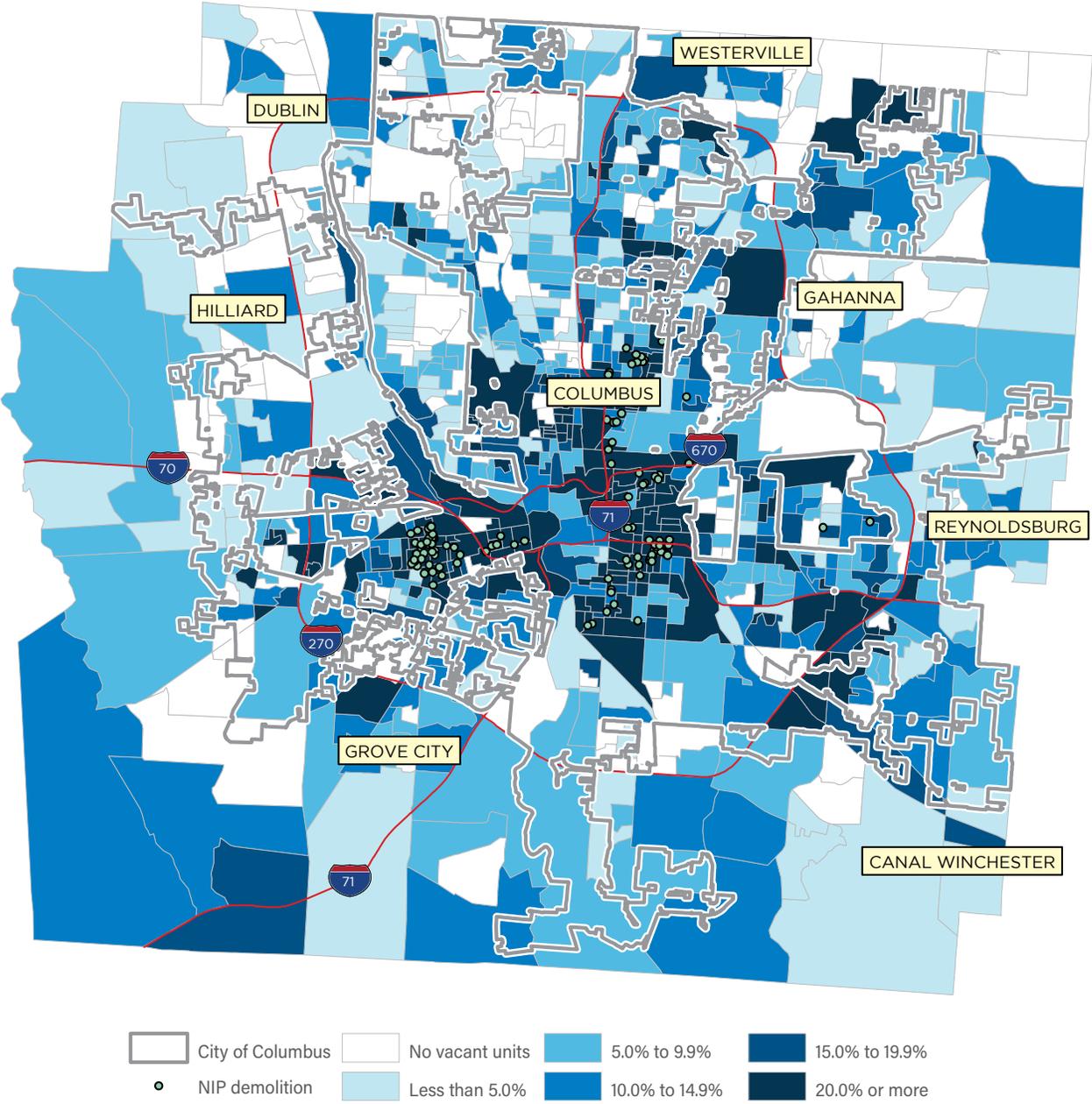
The following six pages will highlight the location of NIP-funded demolition activity in the counties with more than 50 such structures. In addition, the maps also show the high vacancy rates in the areas where county land banks are removing blighted homes and stabilizing neighborhoods.

### Exhibit 4-8a. NIP Demolition Sites and Vacancy Rates by Block Group, Cuyahoga County



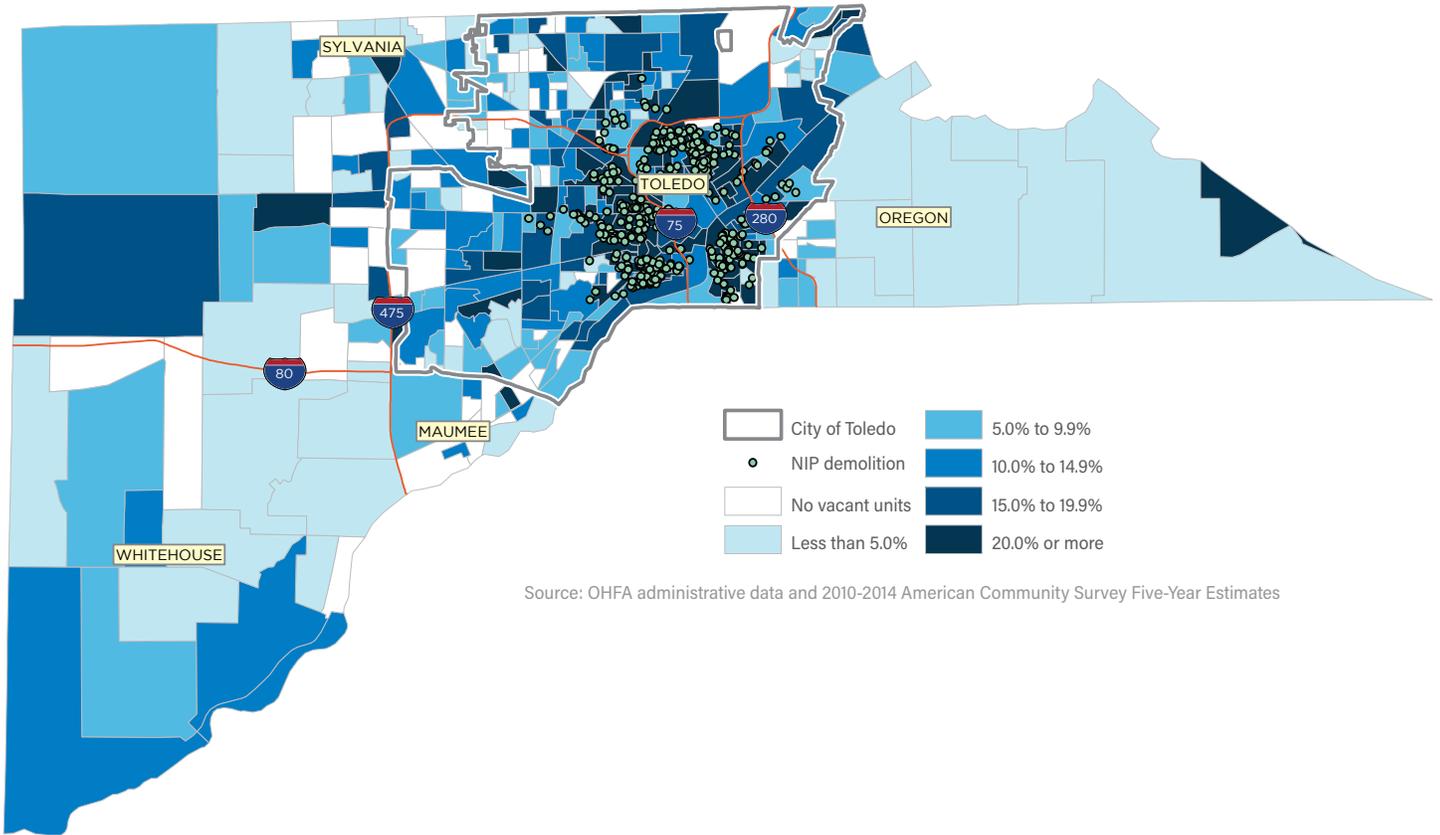
Source: OHFA administrative data and 2010-2014 American Community Survey Five-Year Estimates

Exhibit 4-8b. NIP Demolition Sites and Vacancy Rates by Block Group, Franklin County



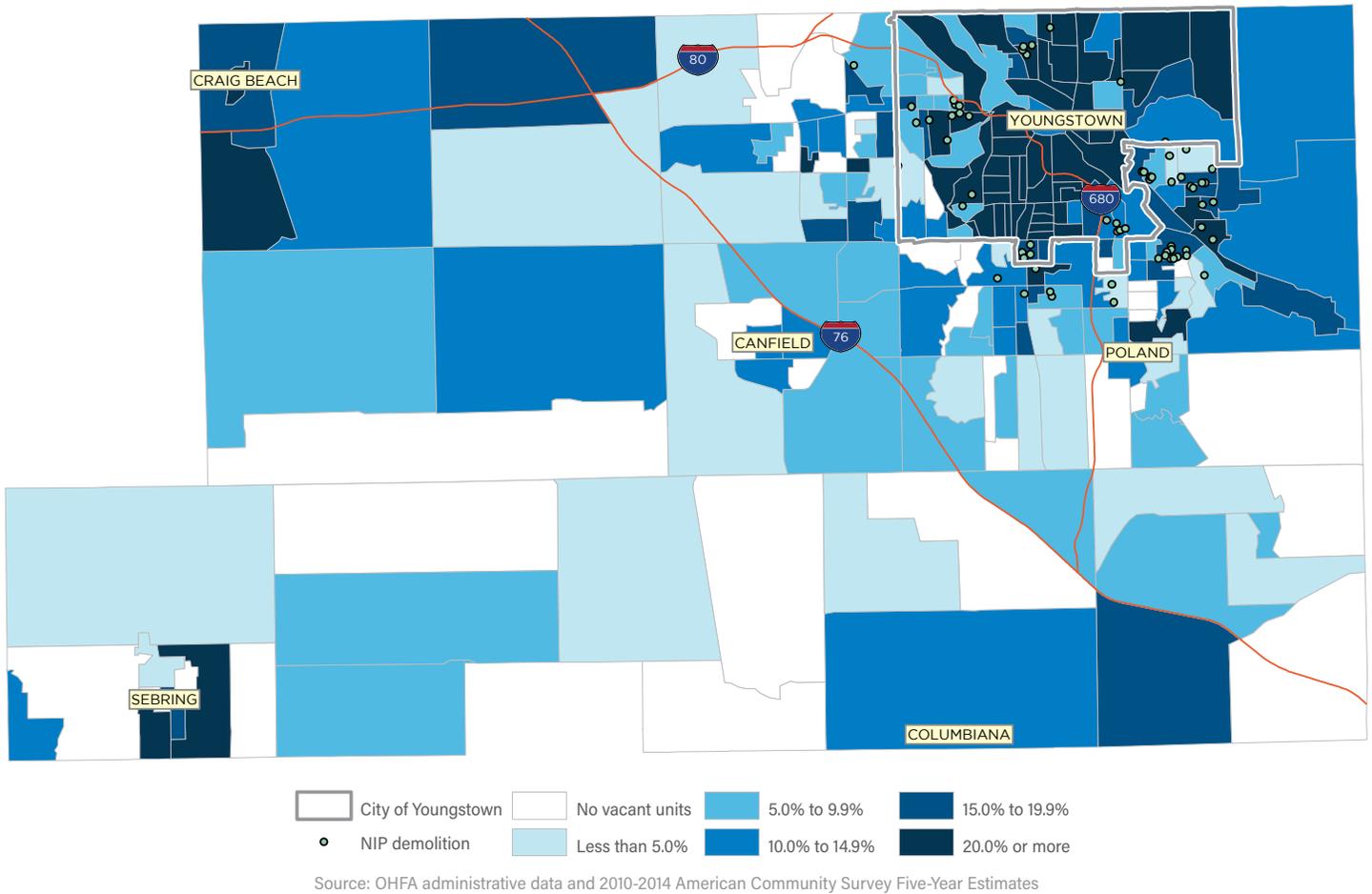
Source: OHFA administrative data and 2010-2014 American Community Survey Five-Year Estimates

### Exhibit 4-8c. NIP Demolition Sites and Vacancy Rates by Block Group, Lucas County

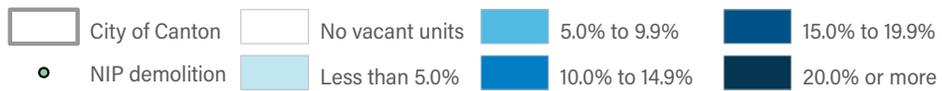
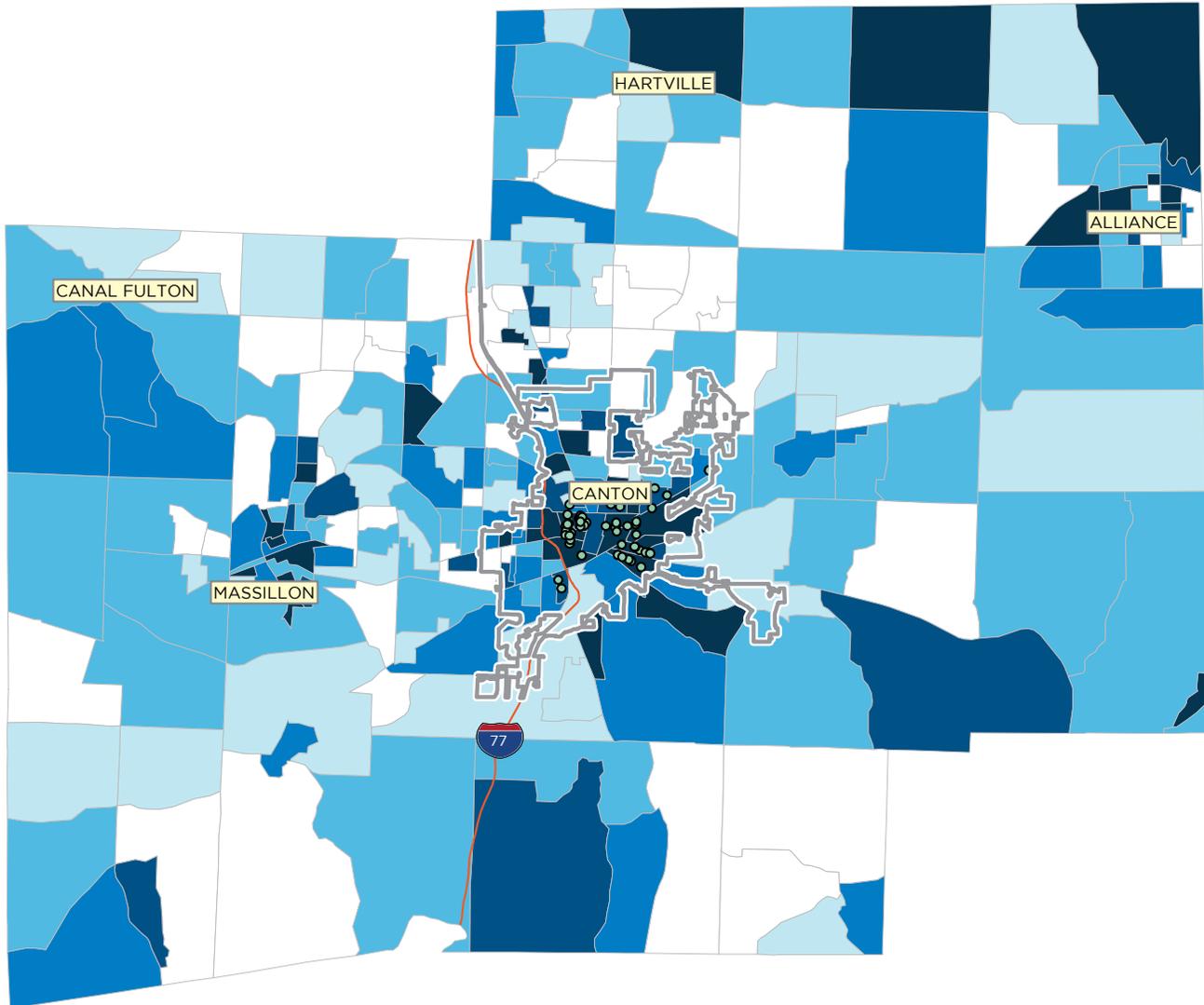


Source: OHFA administrative data and 2010-2014 American Community Survey Five-Year Estimates

### Exhibit 4-8d. NIP Demolition Sites and Vacancy Rates by Block Group, Mahoning County

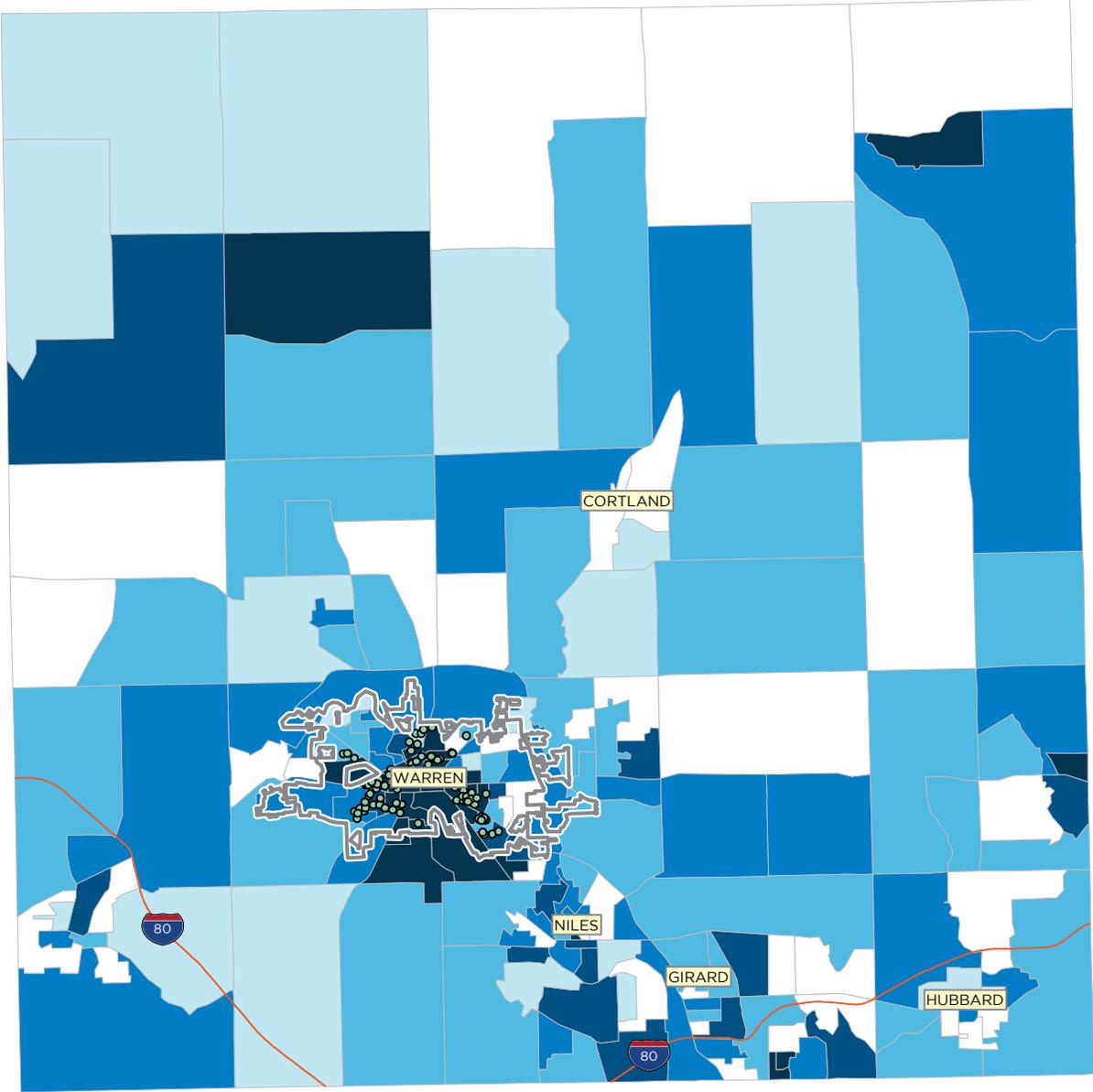


**Exhibit 4-8e. NIP Demolition Sites and Vacancy Rates by Block Group, Stark County**



Source: OHFA administrative data and 2010-2014 American Community Survey Five-Year Estimates

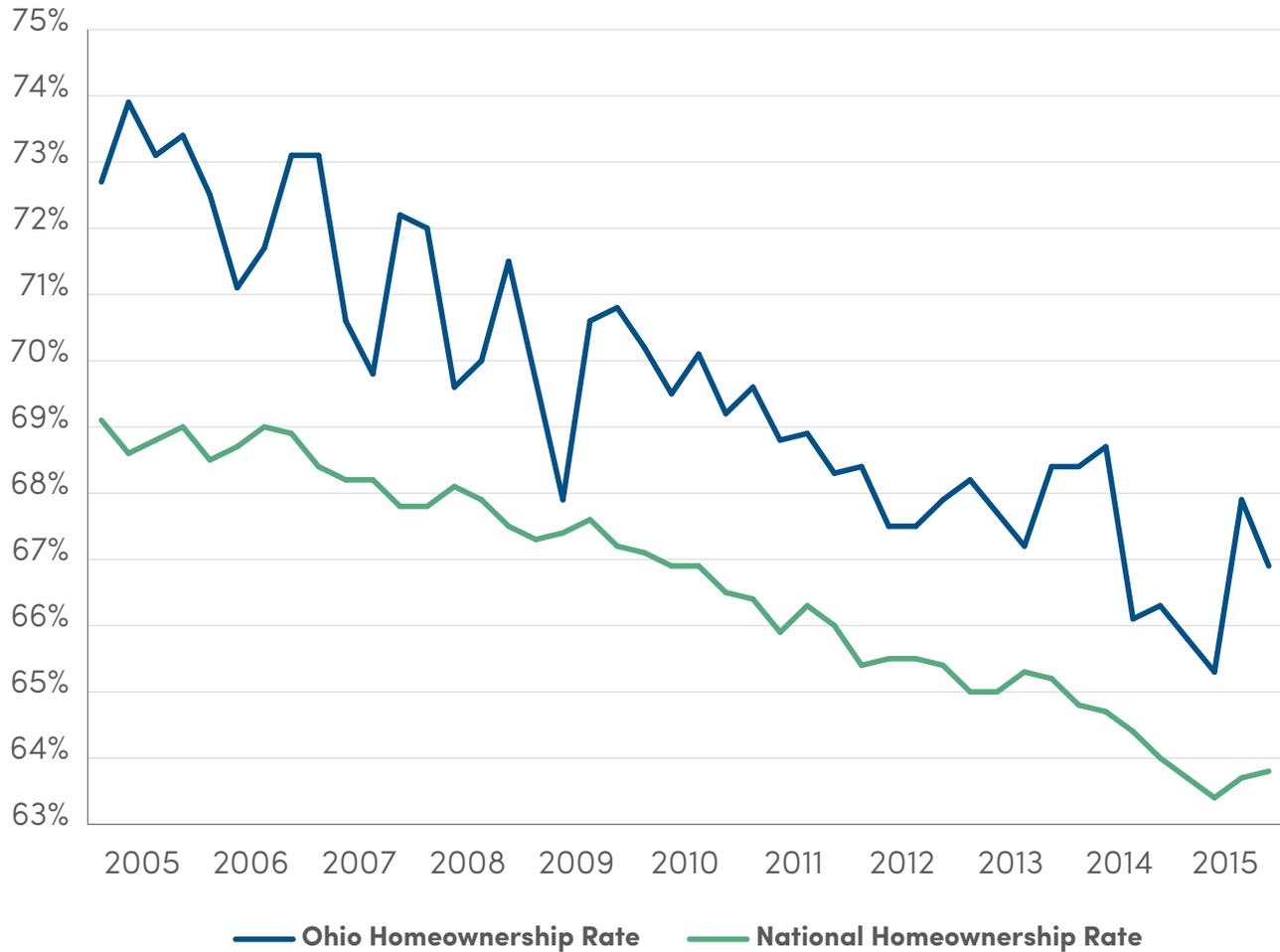
**Exhibit 4-8f. NIP Demolition Sites and Vacancy Rates by Block Group, Trumbull County**



Source: OHFA administrative data and 2010-2014 American Community Survey Five-Year Estimates

## Chapter 5: Owners and Renters

Exhibit 5-1. Ohio and National Homeownership Rate



Source: Housing Vacancies and Homeownership data, U.S. Census Bureau

Since 2005, homeownership rates in both Ohio and the nation at large have fallen substantially. The percent of households owning a home in Ohio peaked at 73.9 percent in 2005; this figure reached a multi-decade low of 65.3 percent early in 2015 before recovering somewhat. The same is true of the national figure, which peaked at 69.1 percent in 2005 and fell to 63.4 percent in the first quarter of last year.

### Exhibit 5-2. Age of Householder by Tenure

	All Housing Units		Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
15 to 24 years old	190,376	4.2	24,533	0.8	165,843	11.0
25 to 34 years old	675,788	14.8	292,924	9.6	382,864	25.3
35 to 44 years old	770,546	16.9	489,647	16.0	280,899	18.6
45 to 54 years old	943,736	20.7	682,803	22.3	260,933	17.2
55 to 59 years old	473,656	10.4	361,879	11.8	111,777	7.4
60 to 64 years old	425,908	9.3	337,679	11.0	88,229	5.8
65 to 74 years old	577,163	12.6	470,142	15.4	107,021	7.1
75 to 84 years old	356,806	7.8	288,059	9.4	68,747	4.5
85+ years old	156,036	3.4	108,540	3.6	47,496	3.1
<b>Total</b>	<b>4,570,015</b>	<b>100</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Data on the age of householders shows that 36 percent of renters were younger than 35 years old, while just 15 percent of those aged 65 or older rented their homes. By contrast, only 10 percent of homeowners were under 35, while 28 percent were aged 65 or older.

### Exhibit 5-3. Race of Householder by Tenure

	All Housing Units	Owner-Occupied	Renter-Occupied
White	84.3%	90.6%	71.5%
Black or African American	12.1%	6.7%	22.9%
American Indian or Alaska Native	0.2%	0.1%	0.3%
Asian	1.5%	1.2%	2.1%
Native Hawaiian or Other Pacific Islander	<0.1%	<0.1%	<0.1%
Some other race	0.6%	0.4%	1.1%
Two or more races	1.3%	0.9%	2.1%
Hispanic or Latino origin	2.3%	1.5%	3.9%
White alone, not Hispanic or Latino	82.8%	89.6%	69.2%

Source: 2010-2014 American Community Survey Five-Year Estimates

Minorities made up 31 percent of renters versus 10 percent of homeowners in Ohio. When these figures are combined with those in Exhibit 5-2, one is able to compute a gap of over 30 percentage points in homeownership rates between non-Hispanic whites (72 percent) and all other ethnic and racial groups combined (41 percent).

### Exhibit 5-4. Household Size by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent
1-person household	729,088	23.9	632,733	41.8
2-person household	1,184,415	38.8	393,167	26.0
3-person household	475,558	15.6	221,247	14.6
4-person household	408,385	13.4	150,000	9.9
5-person household	170,616	5.6	72,036	4.8
6-person household	57,963	1.9	28,157	1.9
Larger households	30,181	1.0	16,469	1.1
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Statewide, 42 percent of renters and 24 percent of homeowners live alone. Households with four or more members were slightly more common among owner-occupiers (22 percent) than among renters (18 percent).

### Exhibit 5-5. Household Composition by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent
Married-couple family households	1,832,993	60.0	319,023	21.1
Unpartnered family households	378,960	12.4	413,121	27.3
<i>Male householder</i>	117,830	3.9	85,180	5.6
<i>Female householder</i>	261,130	8.5	327,941	21.7
Nonfamily households	844,253	27.6	781,665	51.6
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

These data show that 85 percent of households headed by a married couple owned their home. Unpartnered family households, by contrast, were slightly more likely to rent (52 percent) than own. This varies substantially by gender, however, with 58 percent of male householders but only 44 percent of female householders owning their home. Nonfamily households (i.e., people living alone or with non-related individuals) comprised more than half of renter-occupied households but just over a quarter of owner-occupied households.

### Exhibit 5-6. Year Structure Built by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent
Built 2010 or later	19,509	0.6	11,298	0.7
Built 2000 to 2009	351,355	11.5	119,132	7.9
Built 1990 to 1999	407,189	13.3	156,752	10.4
Built 1980 to 1989	261,405	8.6	160,978	10.6
Built 1970 to 1979	402,764	13.2	253,823	16.8
Built 1960 to 1969	371,595	12.2	201,201	13.3
Built 1950 to 1959	483,572	15.8	189,096	12.5
Built 1940 to 1949	190,818	6.2	102,837	6.8
Built 1939 or earlier	567,999	18.6	318,692	21.1
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

These data show that owner-occupied housing units were slightly newer than renter-occupied ones; homes built since 1990 constituted 26 percent of owner-occupied units and 19 percent of rentals.

### Exhibit 5-7. Number of Bedrooms by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent
No bedroom	3,880	0.1	45,172	3.0
1 bedroom	45,553	1.5	352,455	23.3
2 bedrooms	525,425	17.2	630,169	41.6
3 bedrooms	1,617,519	52.9	372,201	24.6
4 bedrooms	731,867	23.9	92,461	6.1
Larger units	131,962	4.3	21,351	1.4
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Rental units were substantially smaller than owner-occupied units were. While 28 percent of owner-occupied homes have four or more bedrooms, only 8 percent of rental units were similarly sized. Only one in eight (12 percent) units of this size was available for rent.

### Exhibit 5-8. Number of Occupants per Room by Tenure

	Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent
0.50 or fewer occupants per room	2,505,855	82.0	1,038,900	68.6
0.51 to 1.00 occupants per room	528,140	17.3	438,458	29.0
1.01 to 1.50 occupants per room	18,111	0.6	27,244	1.8
1.51 to 2.00 occupants per room	2,941	0.1	7,115	0.5
2.01 or more occupants per room	1,159	<0.1	2,092	0.1
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

A housing unit is considered overcrowded when it has more occupants than rooms. The data show that 2.4 percent of rental units fell within this category versus 0.7 percent of owner-occupied units.

### Exhibit 5-9. Units in Structure by Tenure

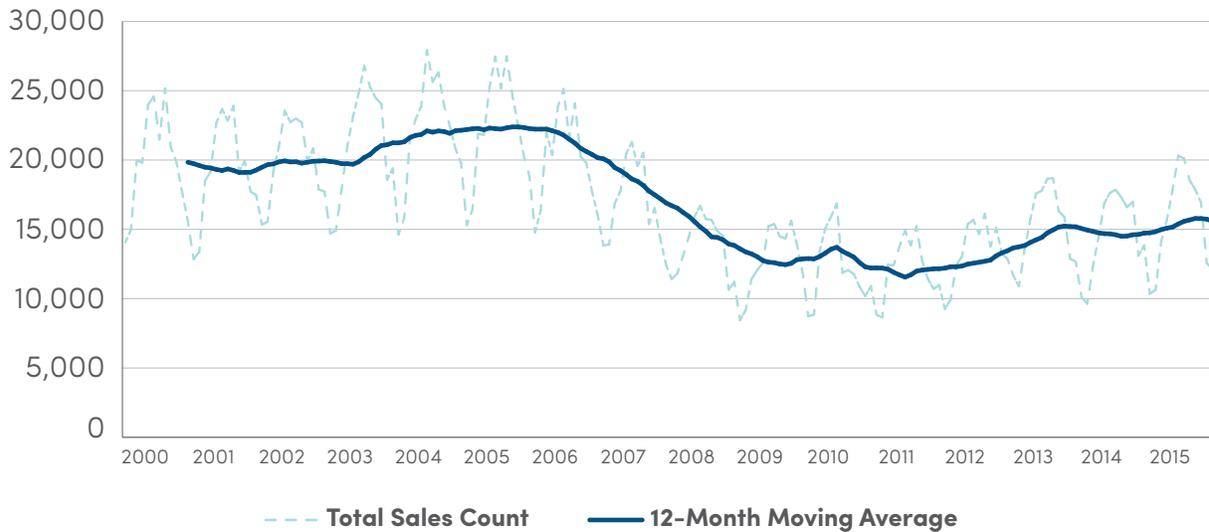
	Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent
1 unit, detached	2,733,309	89.5	491,900	32.5
1 unit, attached	116,322	3.8	90,003	5.9
2 units	27,382	0.9	147,557	9.8
3 or 4 units	18,094	0.6	167,489	11.1
5 to 9 units	14,242	0.5	194,284	12.8
10 or more units	22,163	0.7	381,033	25.2
Mobile home	124,062	4.1	40,773	2.7
Boat, RV, van, etc.	632	<0.1	770	<0.1
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Ninety percent of homeowners and 33 percent of renters live in single family detached housing; combined, this is 71 percent of households overall. A quarter of renters live in apartment buildings with ten or more units. Only 29 percent of renters lived in detached homes in the 2005-2009 ACS, suggesting that the housing crisis has led to higher levels of single family rental in Ohio.

## Chapter 6: Homeownership Trends

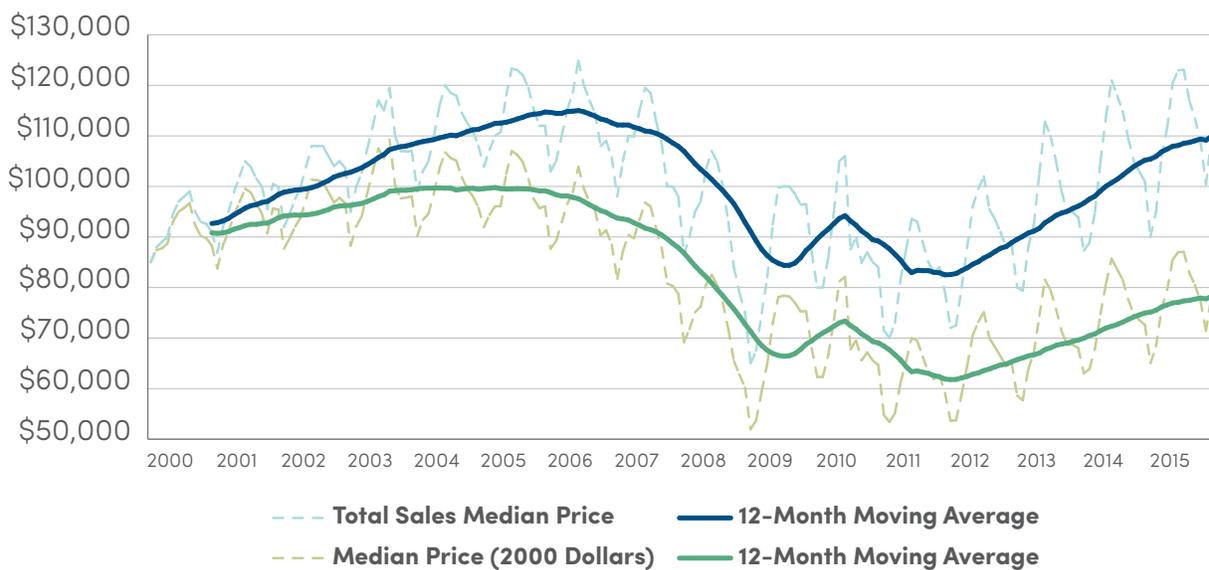
**Exhibit 6-1. Total Monthly Home Sales**



Source: CoreLogic, Inc., Market Trends Report

Over 187,000 single family homes were sold in Ohio in 2015, up six percent from 2014. While the market has recovered considerably since the crash, sales were still below pre-bubble levels.

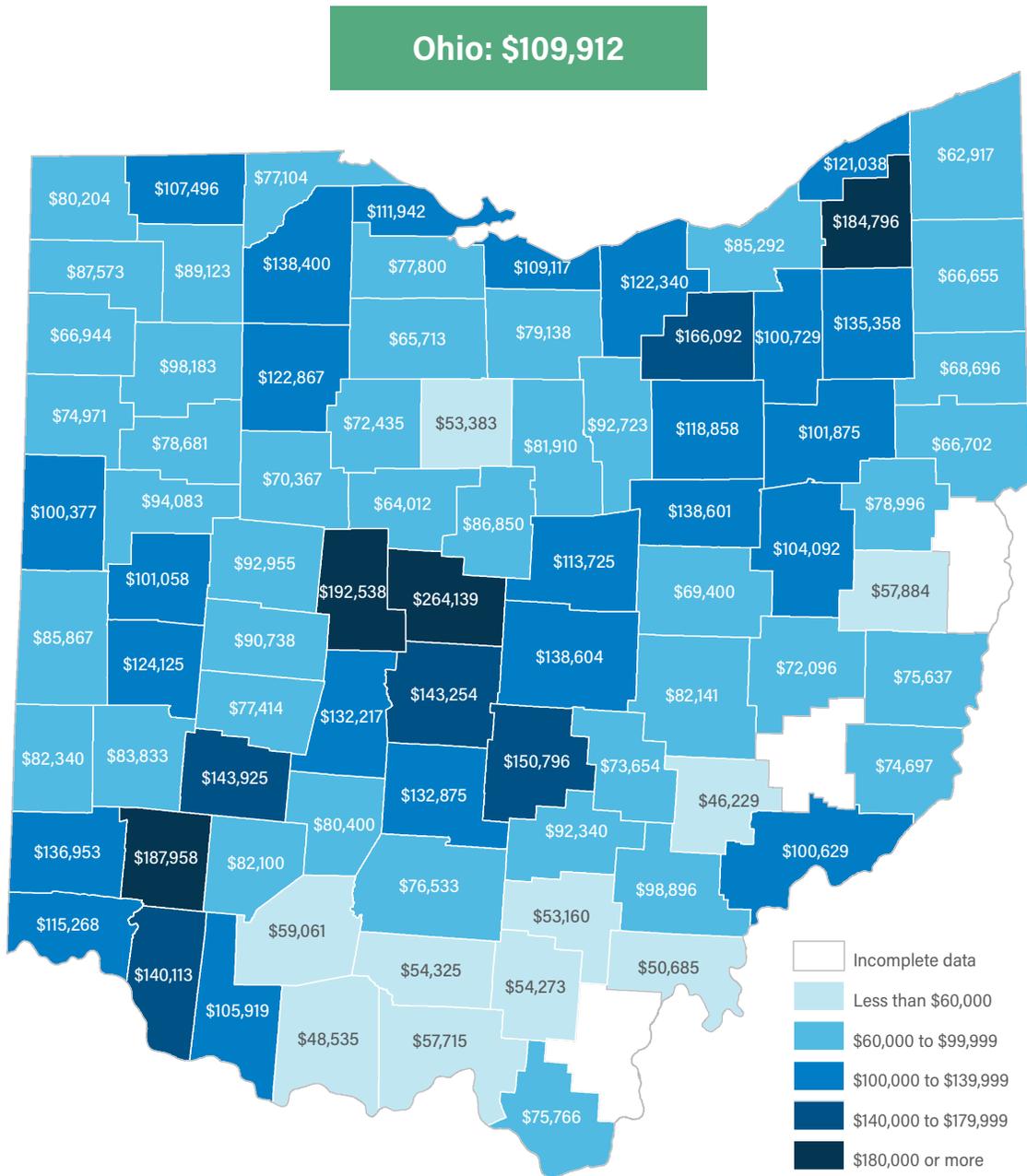
**Exhibit 6-2. Median Home Sales Price**



Source: CoreLogic, Inc., Market Trends Report

Monthly median sales prices averaged just less than \$110,000 in 2015, up from just over \$105,000 in 2014. Nominal prices (blue) are approaching all-time highs, but after adjusting for inflation (green), single family homes are still less expensive than they were in 2000.

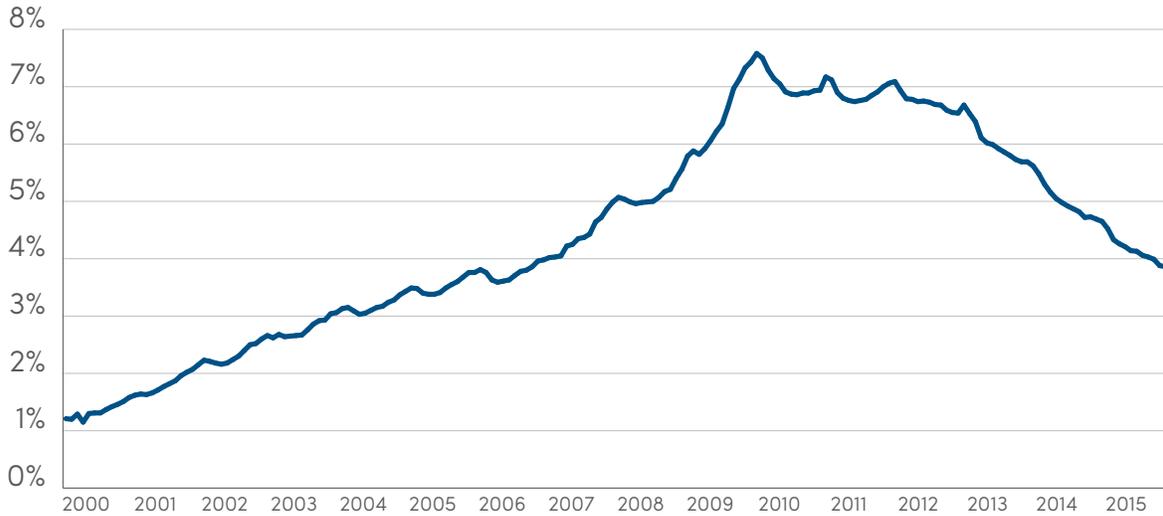
### Exhibit 6-3. Average Monthly Median Sales Price by County



Source: CoreLogic, Inc., Market Trends Report, 2015

Sales price data were available for 85 of 88 counties. The average of monthly median prices for 2015 ranged widely, from \$46,229 in Morgan County to \$264,139 in Delaware County. The least expensive homes sold last year were concentrated in Appalachia and north central Ohio, while the most expensive were in Central Ohio and suburban areas near Cleveland, Cincinnati and Dayton.

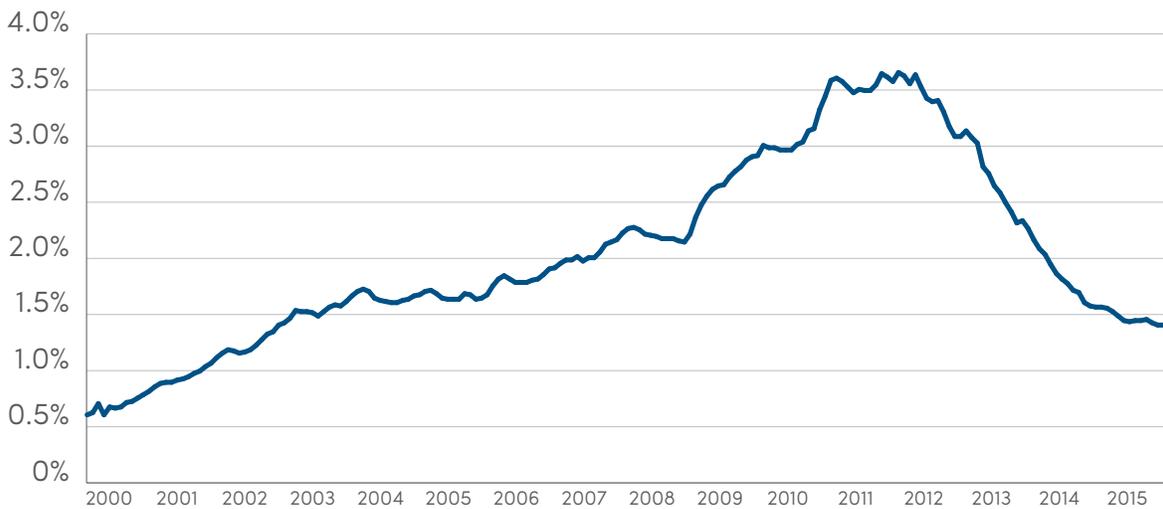
### Exhibit 6-4. 90+ Day Delinquency Rate



Source: CoreLogic, Inc., Market Trends Report

Statewide, 3.86% of single family mortgages were 90 days delinquent or more in December 2015, the lowest figure in over nine years and roughly half of its peak reading of 7.58% in January 2010.

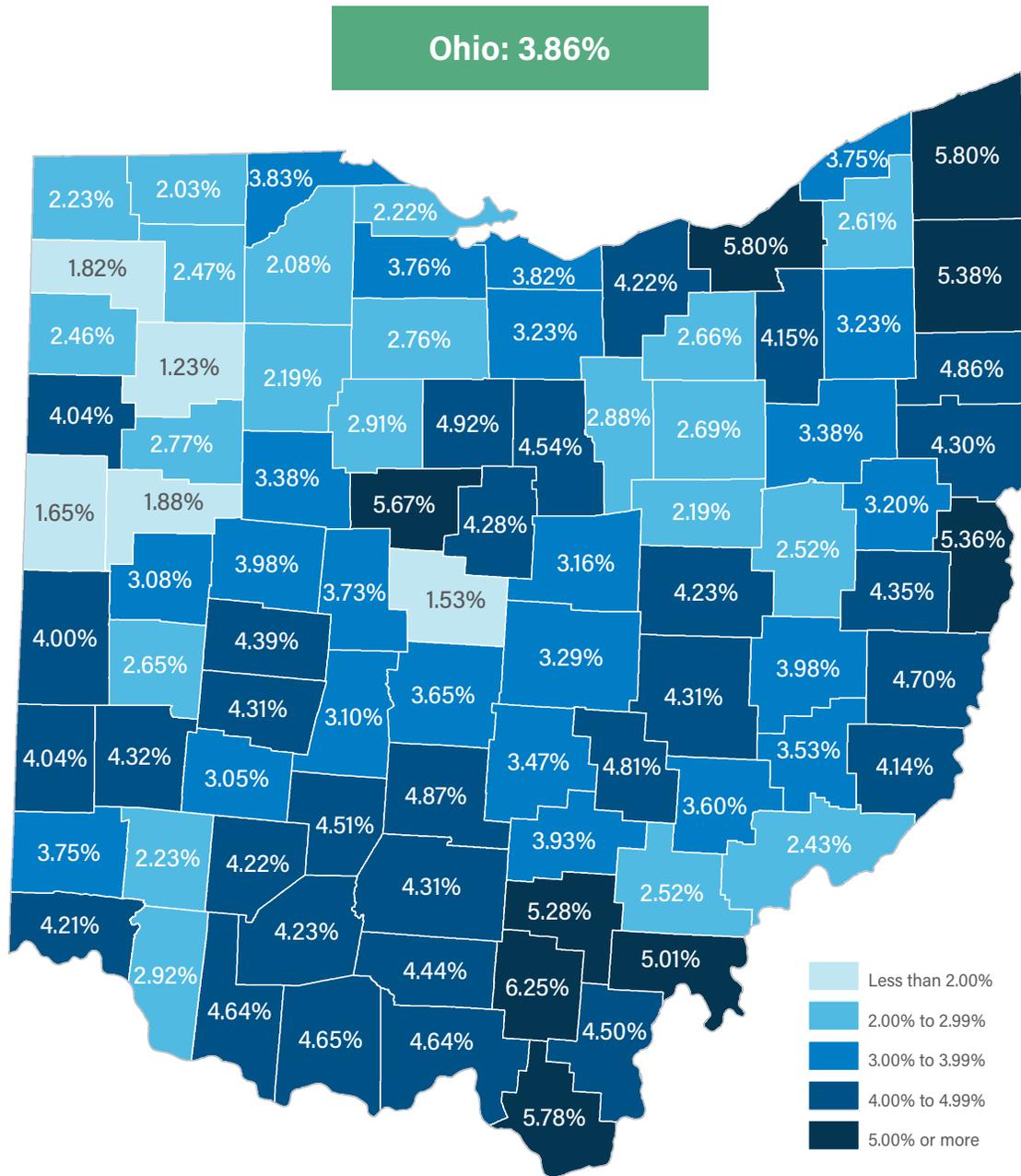
### Exhibit 6-5. Foreclosure Rate



Source: CoreLogic, Inc., Market Trends Report

Ohio's foreclosure rate of 1.40% in December 2015, however, is a 13-year low, down dramatically from the peak of 3.65% in January 2012.

### Exhibit 6-6. 90+ Day Delinquency Rate by County

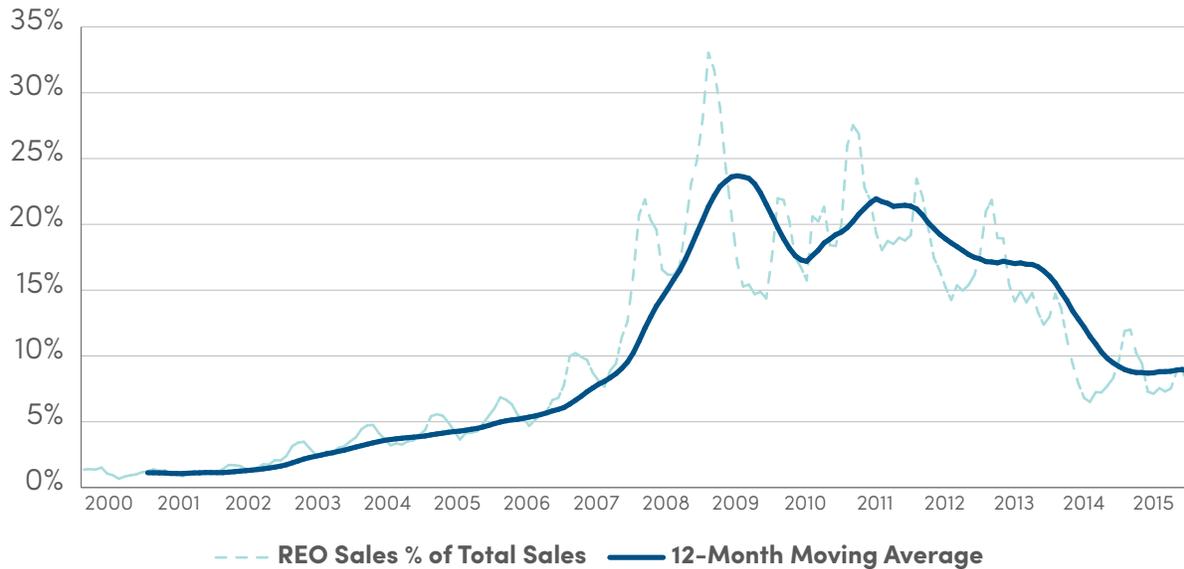


Source: CoreLogic, Inc., Market Trends Report, December 2015

Looking at delinquency rates by county, there were again substantial disparities. Rates ranged from 1.23% in Putnam to 6.25% in Jackson. Cuyahoga continued to be hard-hit, tied for second with Ashtabula for the highest rate in the state. The south central and far eastern portions of the state were also experiencing above average delinquency. Generally, northwest Ohio had lower rates; unsurprisingly, high-income counties tended to have lower rates as well.



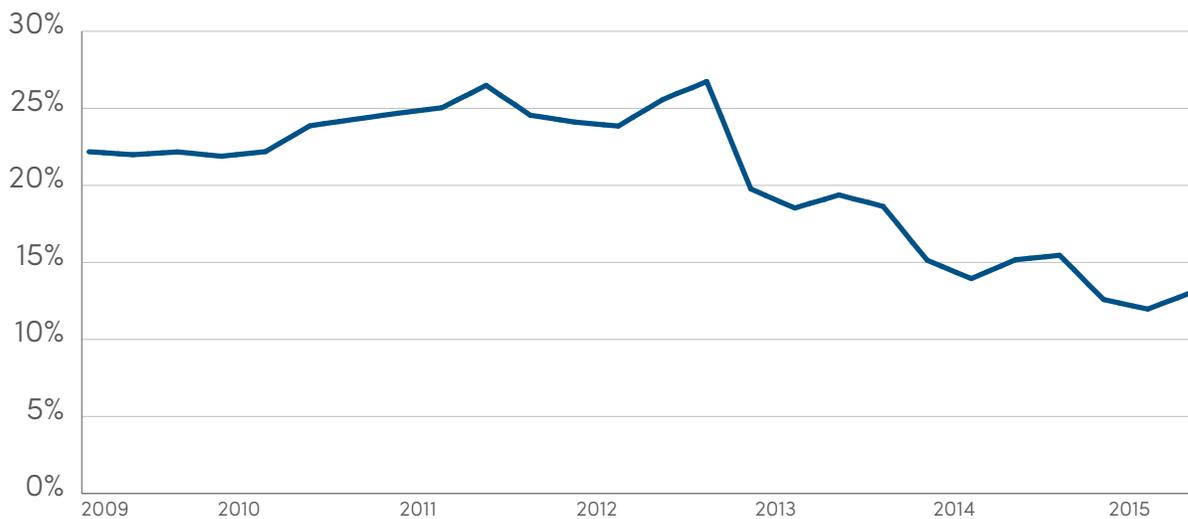
### Exhibit 6-8. Real Estate Owned Properties as a Share of Total Sales



Source: CoreLogic, Inc., Market Trends Report

Last December, 7.5% of single family homes sold in Ohio were real estate owned properties, nearly a nine-year low. As with delinquencies, this represents a dramatic fall from the worst of the crisis (fully a third of sales in January 2009 were REOs), but is still well above pre-bubble levels.

### Exhibit 6-9. Percent of Mortgaged Homes with Negative Equity



Source: CoreLogic, Inc., Market Trends Report

For the first time since 2009, the earliest year available, less than 12% of mortgaged homes were underwater (i.e. worth less than the amount owed on the mortgage) in September 2015, a figure that increased slightly since. This is less than half the post-crisis peak of 27% in March 2013.



### Exhibit 7-2. Housing Cost Burden for Homeowners by Age of Householder

Gross Housing Cost as Percent of Income	All Households		<35 years old		35 to 64 years old		>64 years old	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20.0	1,633,005	53.4	148,842	46.9	1,005,247	53.7	478,916	55.3
20.0 to 24.9	422,360	13.8	57,986	18.3	268,691	14.4	95,683	11.0
25.0 to 29.9	280,913	9.2	36,600	11.5	174,087	9.3	70,226	8.1
30.0 to 34.9	181,329	5.9	21,721	6.8	109,154	5.8	50,454	5.8
35.0 or more	519,950	17.0	50,453	15.9	303,079	16.2	166,418	19.2
Not computed	18,649	0.6	1,855	0.6	11,750	0.6	5,044	0.6
<b>Total</b>	<b>3,056,206</b>	<b>100</b>	<b>317,457</b>	<b>100</b>	<b>1,872,008</b>	<b>100</b>	<b>866,741</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Across all homeowners, about two-thirds of which hold a mortgage, 23 percent were paying at least 30 percent of their income toward housing expenses, a level that is typically considered to signify housing cost burden, denoted by the rows in light blue. This figure varies slightly by age of householder; older adults were most likely to be cost burdened (25 percent), followed by younger adults (23 percent) and those of middle age (22 percent).



### Exhibit 7-4. Housing Affordability Index by Metropolitan Area

	2012	2013	2014	2015	Change 2014-15
Akron	326.0	297.7	291.4	302.6	+3.9%
Canton	318.5	310.1	276.4	277.5	+0.4%
Cincinnati	297.0	267.9	268.6	275.1	+2.4%
Cleveland	322.0	298.3	284.1	295.1	+3.9%
Columbus	278.5	255.4	242.7	245.2	+1.0%
Dayton	319.3	294.7	284.1	282.9	-0.4%
Toledo	418.3	394.1	361.7	313.0	-13.5%
Youngstown	396.1	385.8	364.0	366.7	+0.7%

Source: National Association of Realtors

Another way to look at whether a typical family can purchase a typical home is to use the National Association of Realtors' Housing Affordability Index (HAI). According to their methodology:

A value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index above 100 signifies that family earning the median income has more than enough income to qualify for a [30-year fixed] mortgage loan on a median-priced home, assuming a 20 percent down payment.

Nationally, this index came in at 163 in 2015, meaning that the typical family earned 63 percent more than required to purchase a typical home. By this standard, then, Ohio's metropolitan areas were highly affordable, with HAI values between 245 (Columbus) and 367 (Youngstown). Akron and Cleveland each became nearly four percent more affordable in the past year, while Toledo became dramatically less affordable, with its HAI dropping 14 percent. Notably, HAI sets a maximum payment (principal and interest only) of 25 percent of income and assumes a household can afford to put 20 percent down, which may not reflect the "typical" family.



### Exhibit 8-2. Monthly Gross Rent

	2005-2009		2010-2014		Change
	Units	Percent	Units	Percent	
No cash rent	77,529	5.6	81,426	5.4	-0.2
Less than \$200	58,611	4.2	38,370	2.5	-1.7
\$200 to \$299	46,328	3.4	57,031	3.8	+0.4
\$300 to \$399	67,493	4.9	55,153	3.6	-1.2
\$400 to \$499	142,875	10.3	109,229	7.2	-3.1
\$500 to \$599	203,296	14.7	184,447	12.2	-2.5
\$600 to \$699	202,483	14.7	212,158	14.0	-0.6
\$700 to \$799	176,531	12.8	201,819	13.3	+0.5
\$800 to \$899	135,704	9.8	168,447	11.1	+1.3
\$900 to \$999	92,841	6.7	126,617	8.4	+1.6
\$1,000 to \$1,249	110,899	8.0	166,710	11.0	+3.0
\$1,250 or more	66,489	4.8	112,402	7.4	+2.6
<b>Total:</b>	<b>1,381,079</b>	<b>100</b>	<b>1,513,809</b>	<b>100</b>	<b>—</b>
Median:	\$665		\$729		+\$64

Source: 2005-2009 and 2010-2014 American Community Survey Five-Year Estimates

The statewide median monthly gross rent was \$729. This figure includes rent payment plus utilities (water, sewer, gas and/or electric). Nearly one in four renter households paid less than \$500 monthly, including those living rent-free, while nearly the same number pay at least \$1,000 per month.



### Exhibit 8-4. Gross Rent as Percent of Household Income

Gross rent	Households	Percent
Less than 10.0 %	56,874	3.8
10.0% to 14.9%	129,769	8.6
15.0% to 19.9%	181,429	12.0
20.0% to 24.9%	171,549	11.3
25.0% to 29.9%	160,412	10.6
30.0% to 34.9%	120,700	8.0
35.0% to 39.9%	88,774	5.9
40.0% to 49.9%	121,653	8.0
50.0% or more	362,831	24.0
No income	38,392	2.5
No cash rent	81,426	5.4
Total	1,513,809	100

Source: 2010-2014 American Community Survey Five-Year Estimates

Moving beyond a consideration of median costs, the depth of housing cost burden among Ohio renters becomes painfully clear. Not only did about half of households pay at least 30 percent of their incomes in rent and utilities, but over a quarter (26.5 percent) paid at least 50 percent of their income toward rent or had no income at all. In other words, over 400,000 renter households in the state of Ohio were experiencing severe housing cost burden, forced to cover other essentials like food and transportation with half or more of their income already spent.

Exhibit 8-5. Renter Housing Cost Burden

**401,223**  
Ohio households



spent 50% or more of  
household income on rent  
or had no income at all.

Source: 2010-2014 American Community Survey Five-Year Estimates



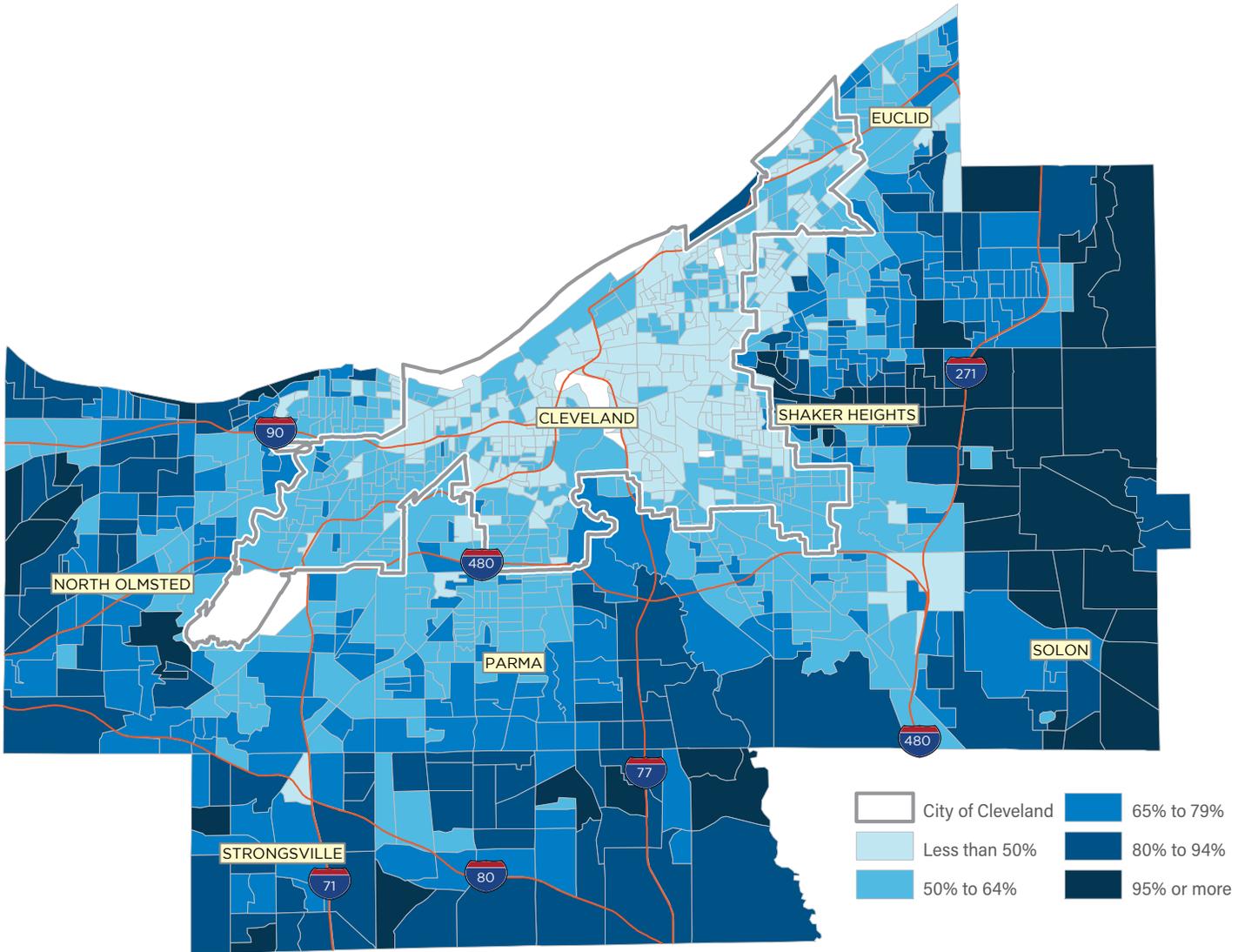
### Exhibit 8-7. Renter Housing Cost Burden by Age of Householder

Gross Housing Cost as Percent of Income	<35 years old		35 to 64 years old		>64 years old	
	Number	Percent	Number	Percent	Number	Percent
Less than 20.0	138,426	25.2	195,534	26.4	34,112	15.3
20.0 to 24.9	65,304	11.9	86,210	11.6	20,035	9.0
25.0 to 29.9	54,478	9.9	77,407	10.4	28,527	12.8
30.0 to 34.9	40,634	7.4	58,090	7.8	21,976	9.8
35.0 or more	213,337	38.9	265,909	35.8	94,012	42.1
Not computed	36,528	6.7	58,688	7.9	24,602	11.0
<b>Total</b>	<b>548,707</b>	<b>100</b>	<b>741,838</b>	<b>100</b>	<b>223,264</b>	<b>100</b>

Source: 2010-2014 American Community Survey Five-Year Estimates

Housing cost burdens were also somewhat disproportionate with respect to age. Fifty-two percent of renters aged 65 years or older experience housing cost burden, as compared with 47 percent of those aged 18 to 34 and 44 percent of those aged 35 to 64.

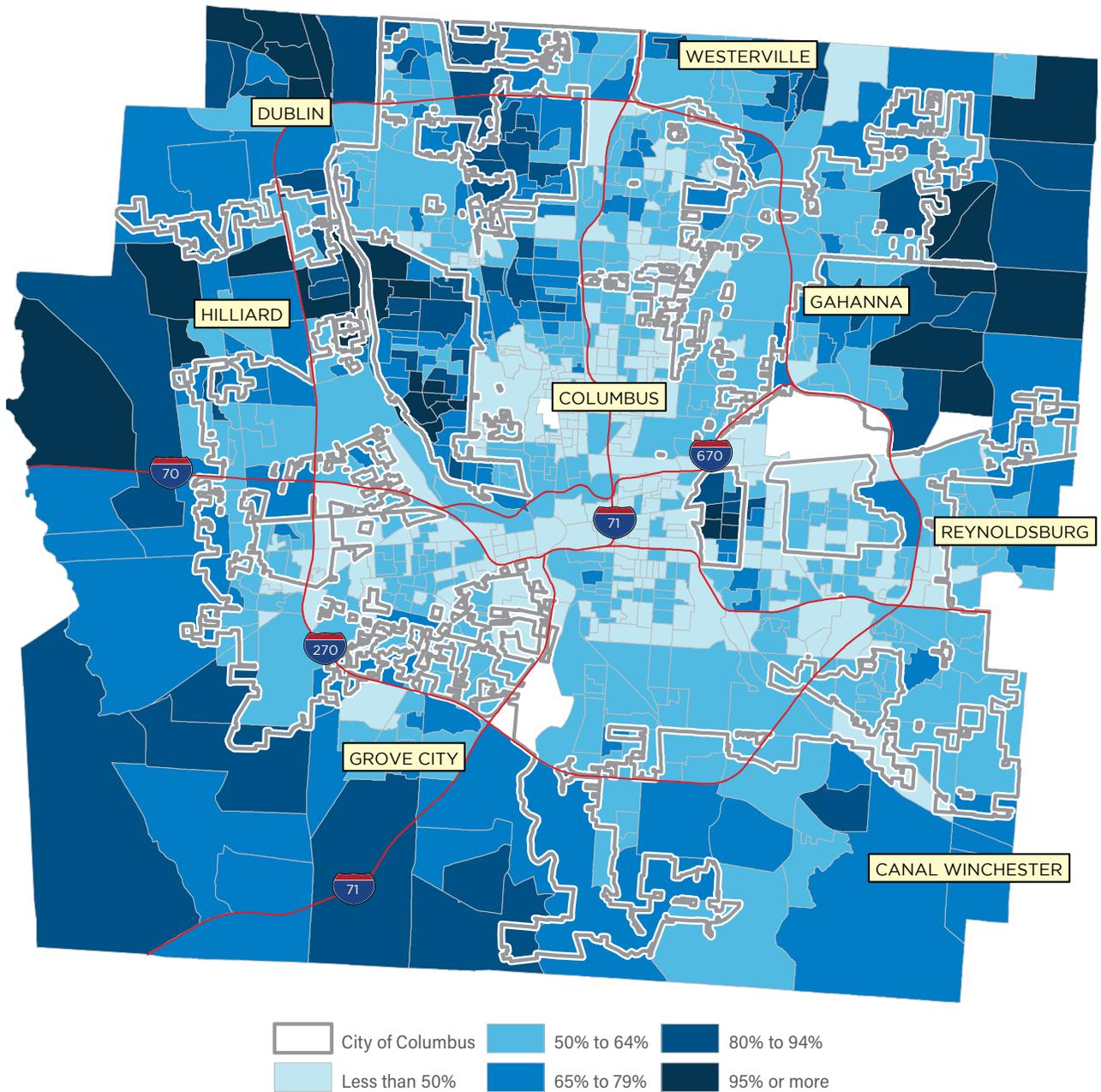
**Exhibit 8-8a. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Cuyahoga County**



Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

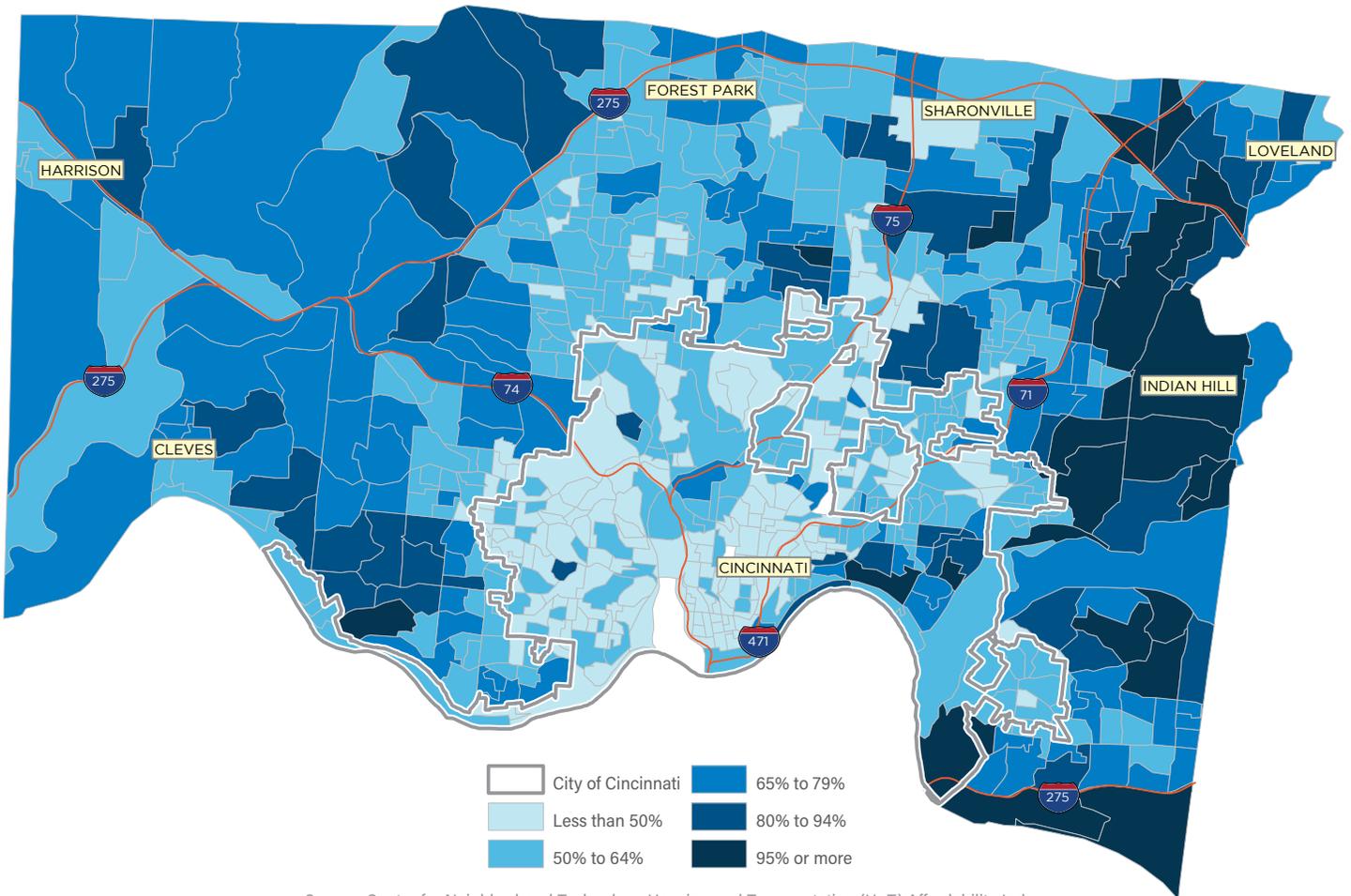
Housing costs do not exist in a vacuum. As noted in Chapter 3, housing that is affordable must also be able to access employment opportunities and other amenities for residents to be self-sufficient. Exhibit 8-8 uses data from the Center for Neighborhood Technology (CNT) to estimate the typical share of household income spent on housing and transportation combined for a household earning 80% AMI. These data are displayed by Census block group for each of the eight urban counties. Total costs are roughly proportional to distance from the central business district; housing becomes more expensive and public transportation becomes less available in outlying suburban areas.

**Exhibit 8-8b. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Franklin County**



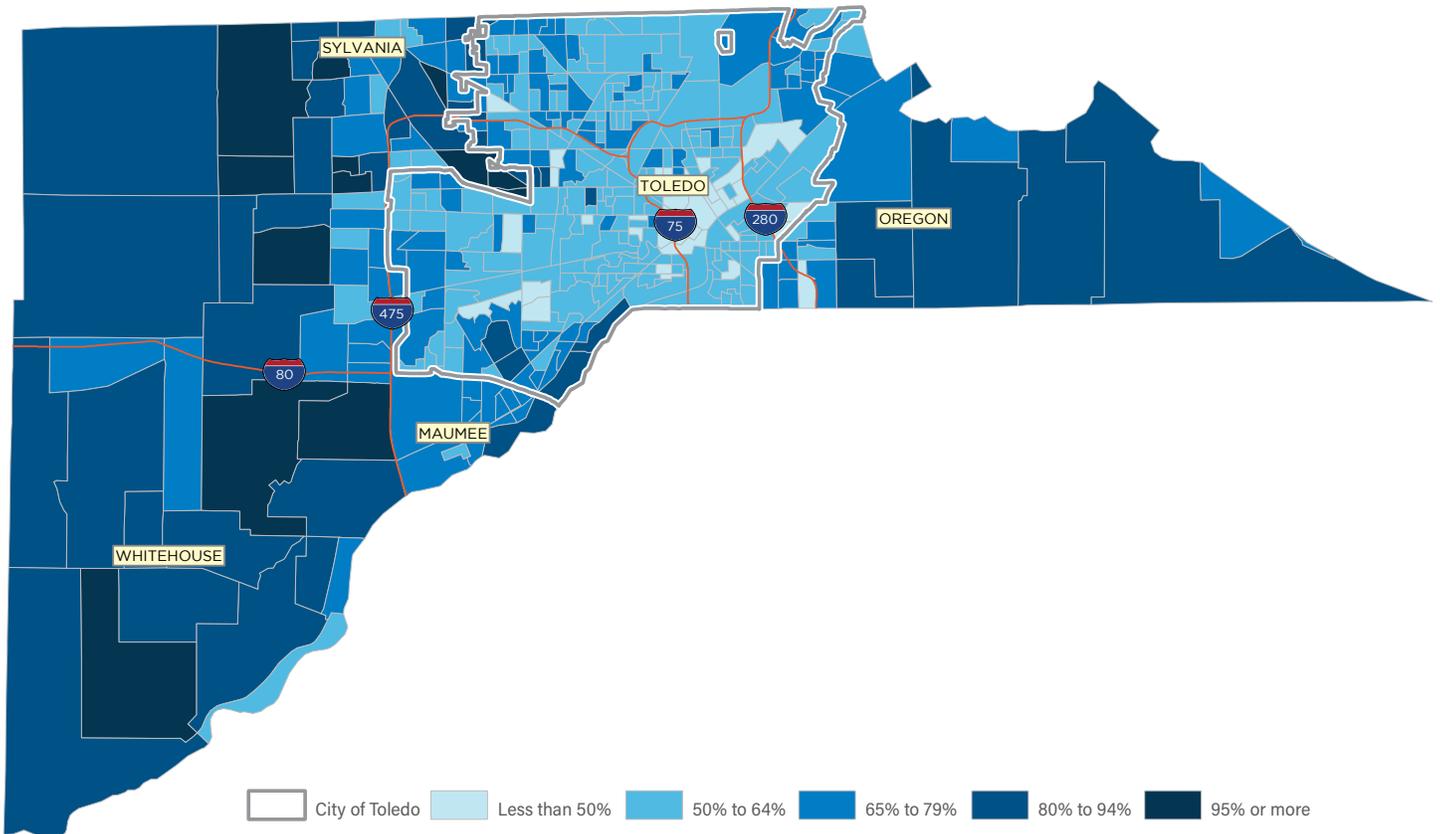
Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

**Exhibit 8-8c. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Hamilton County**



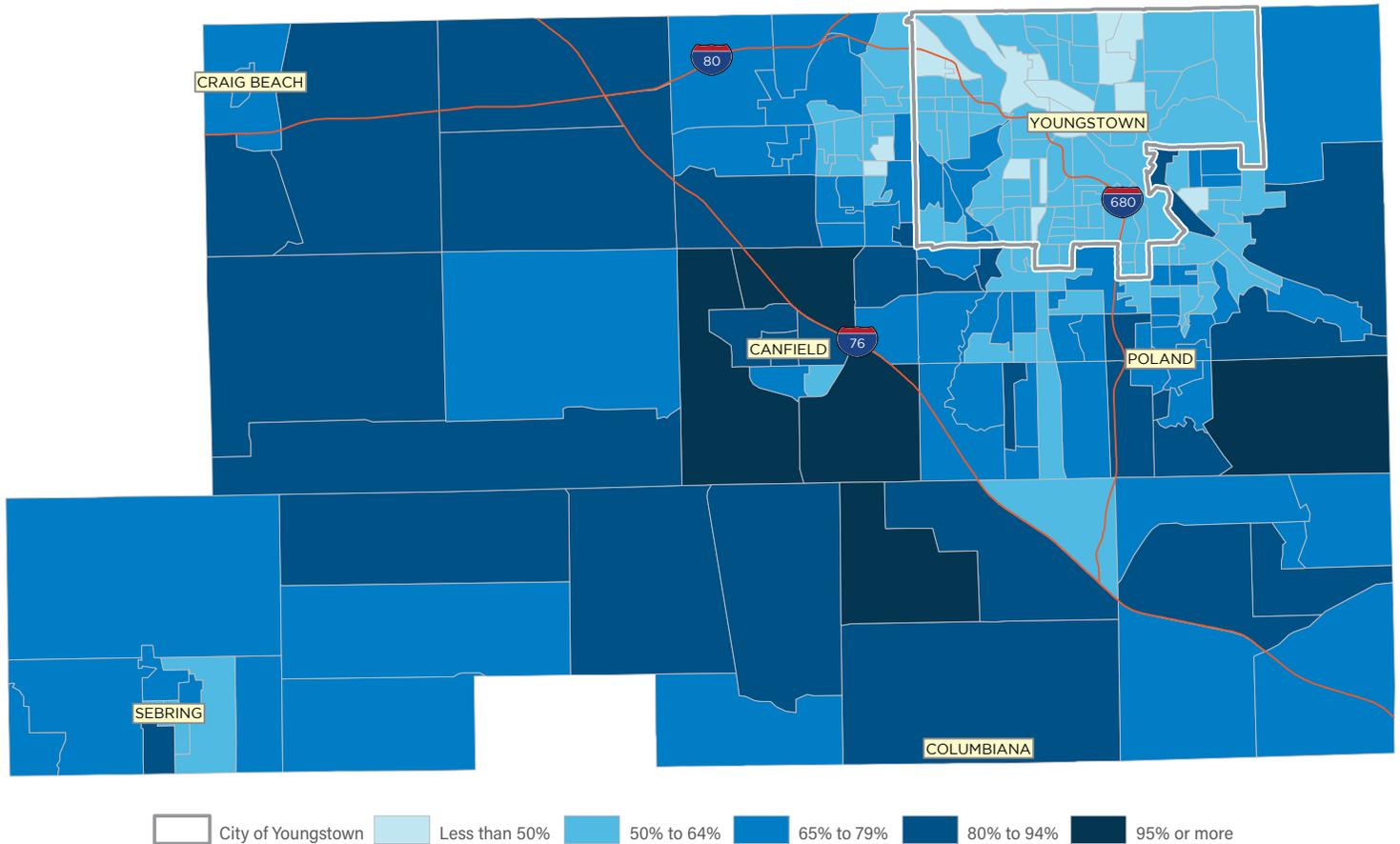
Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

**Exhibit 8-8d. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Lucas County**



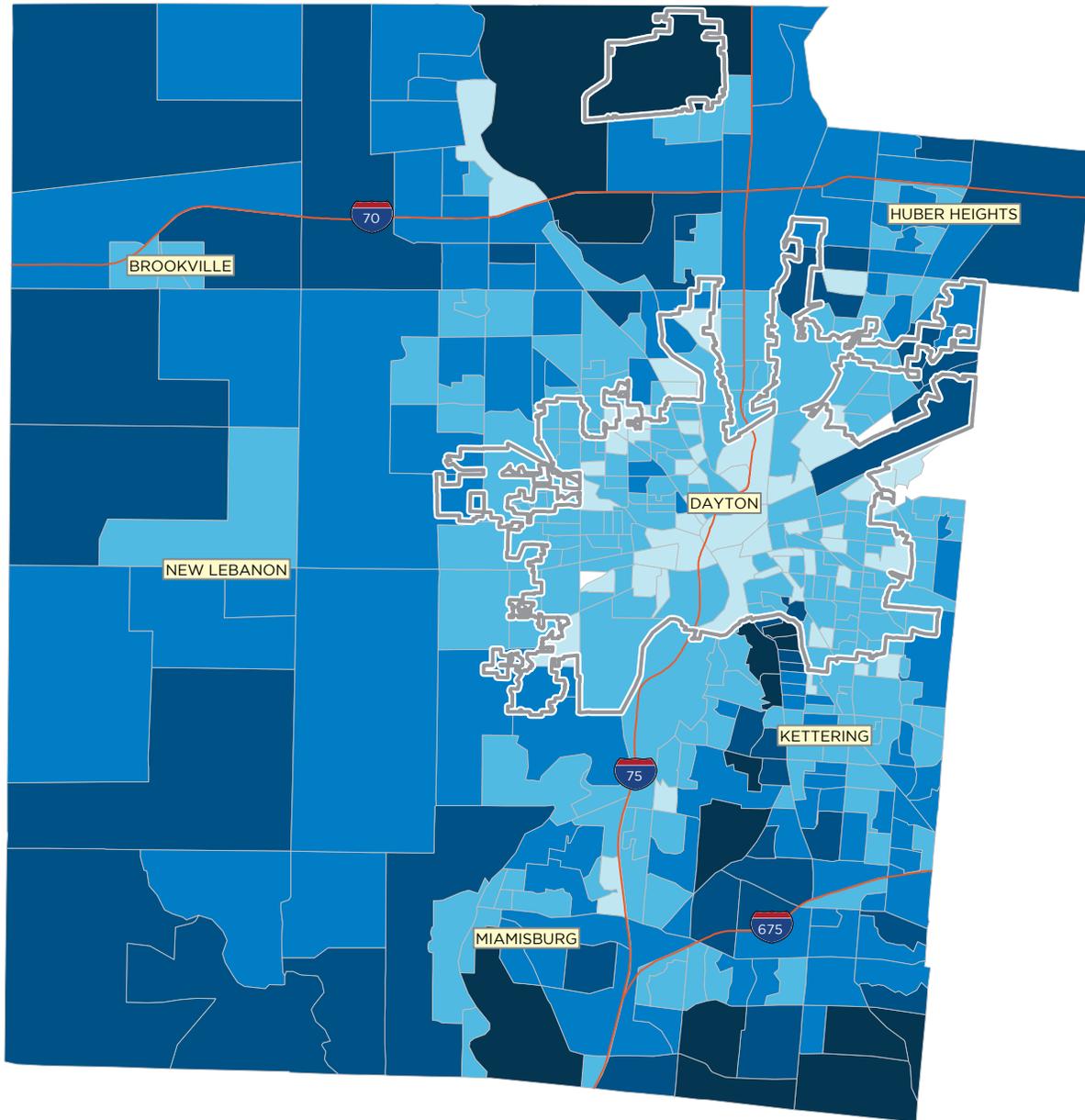
Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

**Exhibit 8-8e. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Mahoning County**



Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

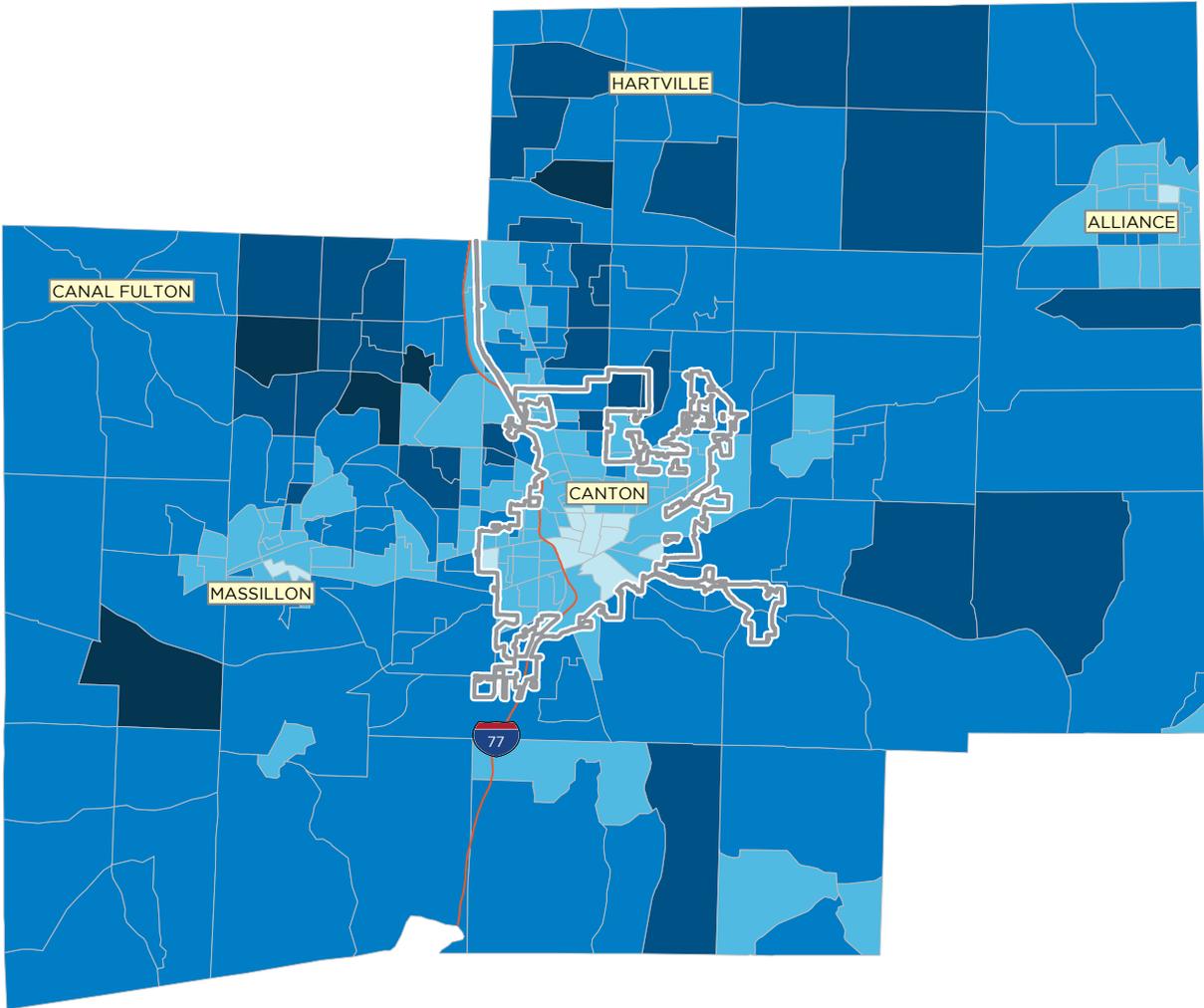
**Exhibit 8-8f. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Montgomery County**



City of Dayton
  Less than 50%
  50% to 64%
  65% to 79%
  80% to 94%
  95% or more

Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

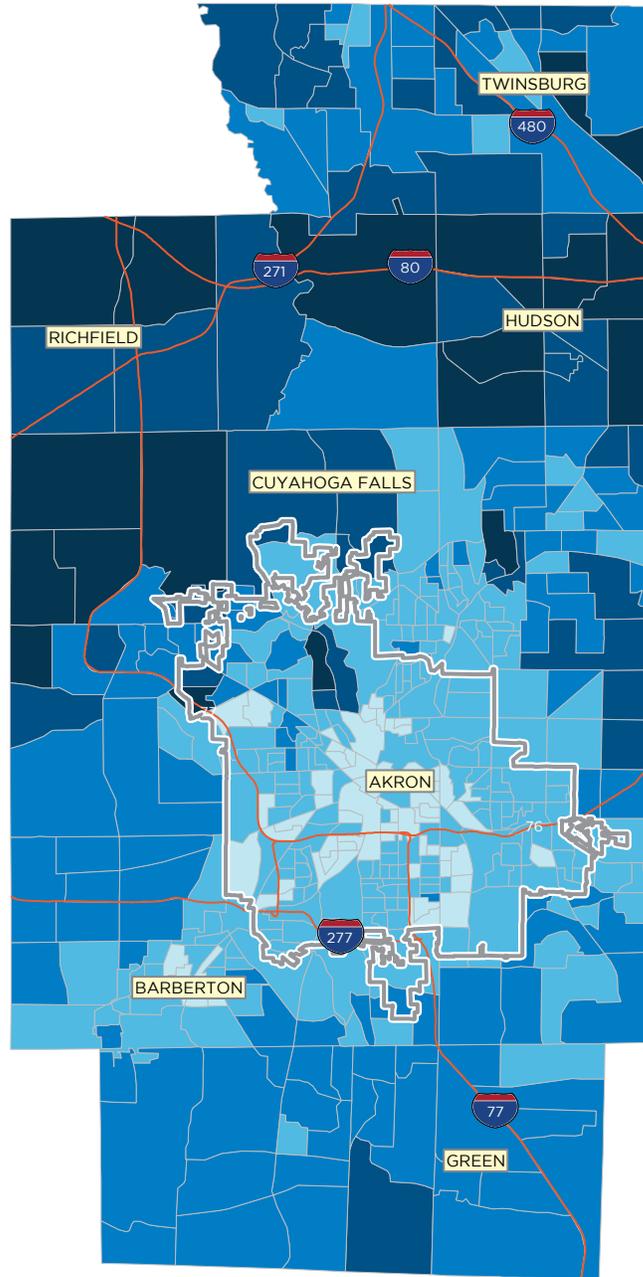
**Exhibit 8-8g. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Stark County**



City of Canton
  Less than 50%
  50% to 64%
  65% to 79%
  80% to 94%
  95% or more

Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

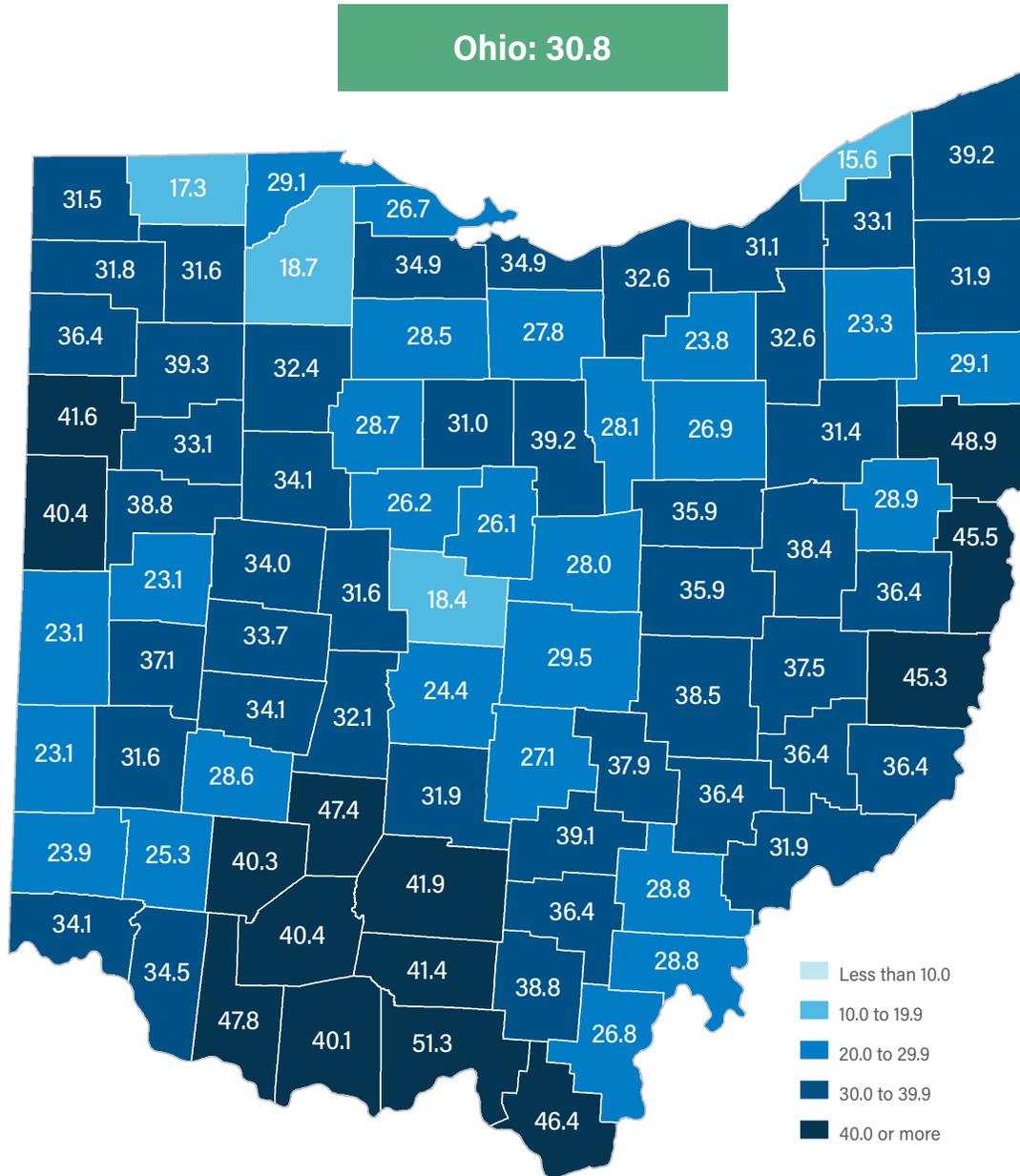
**Exhibit 8-8h. Housing and Transportation Costs as a Percent of Income for Households Earning 80 Percent of Area Median Income by Block Group, Summit County**



City of Akron
  Less than 50%
  50% to 64%
  65% to 79%
  80% to 94%
  95% or more

Source: Center for Neighborhood Technology Housing and Transportation (H+T) Affordability Index

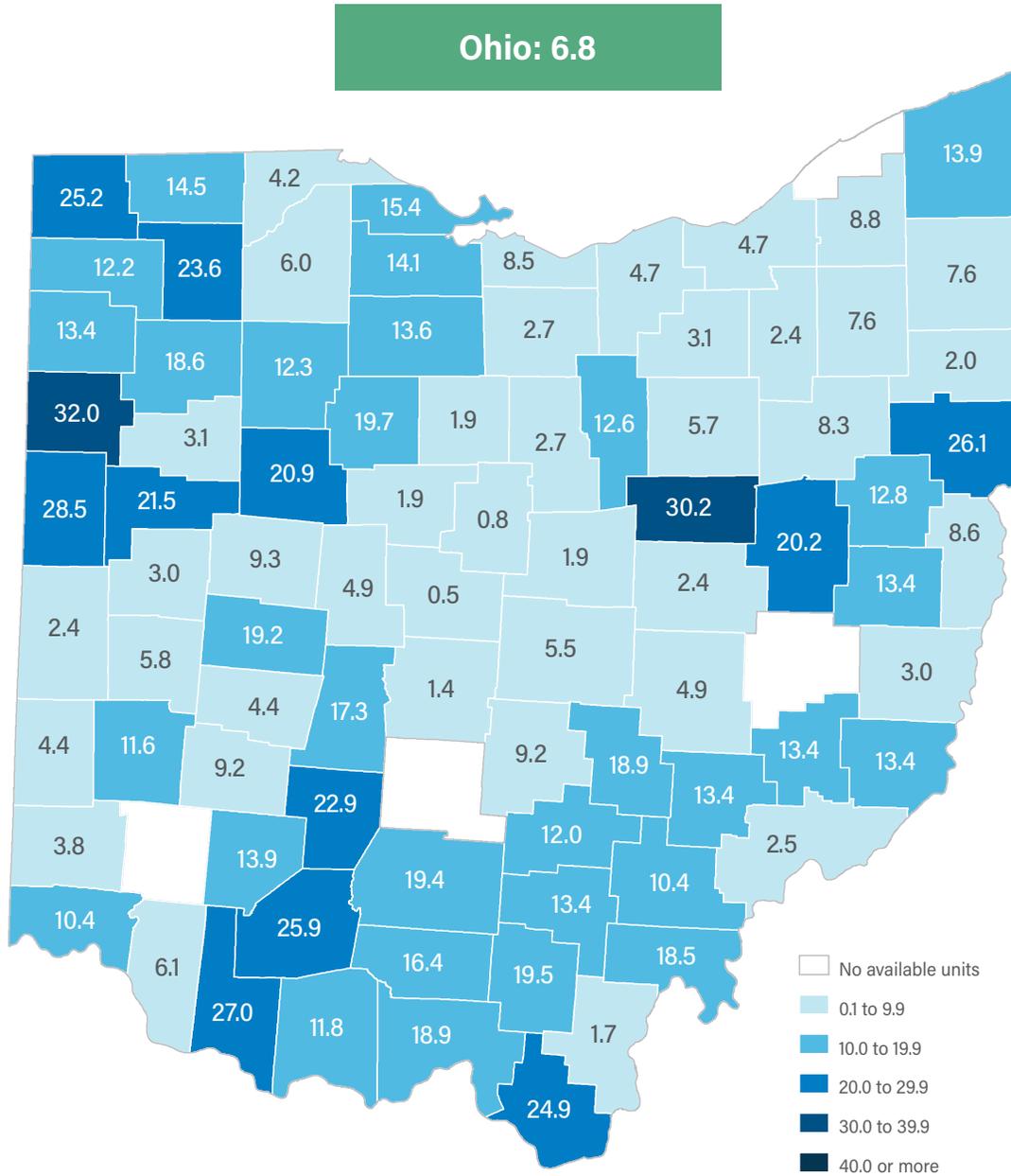
### Exhibit 8-9a. Affordable Housing Units per 100 Extremely Low-Income Renter Households by County



Source: Urban Institute Housing Assistance Matters Initiative. Data based on 2011-2013 American Community Survey Three-Year Estimates.  
 Note: Harrison, Morgan, Monroe, Noble, Paulding and Vinton Counties were grouped together, since individual estimates could not be computed for counties with fewer than 20,000 residents.

Ohio had 30.8 adequate and affordable units per 100 extremely low-income households (30% AMI or below); Lake County had the lowest proportion of affordable units (15.6), while Scioto County had the highest (51.3).

**Exhibit 8-9b. Affordable Housing Units per 100 Extremely Low-Income Renter Households without Federal Assistance by County**

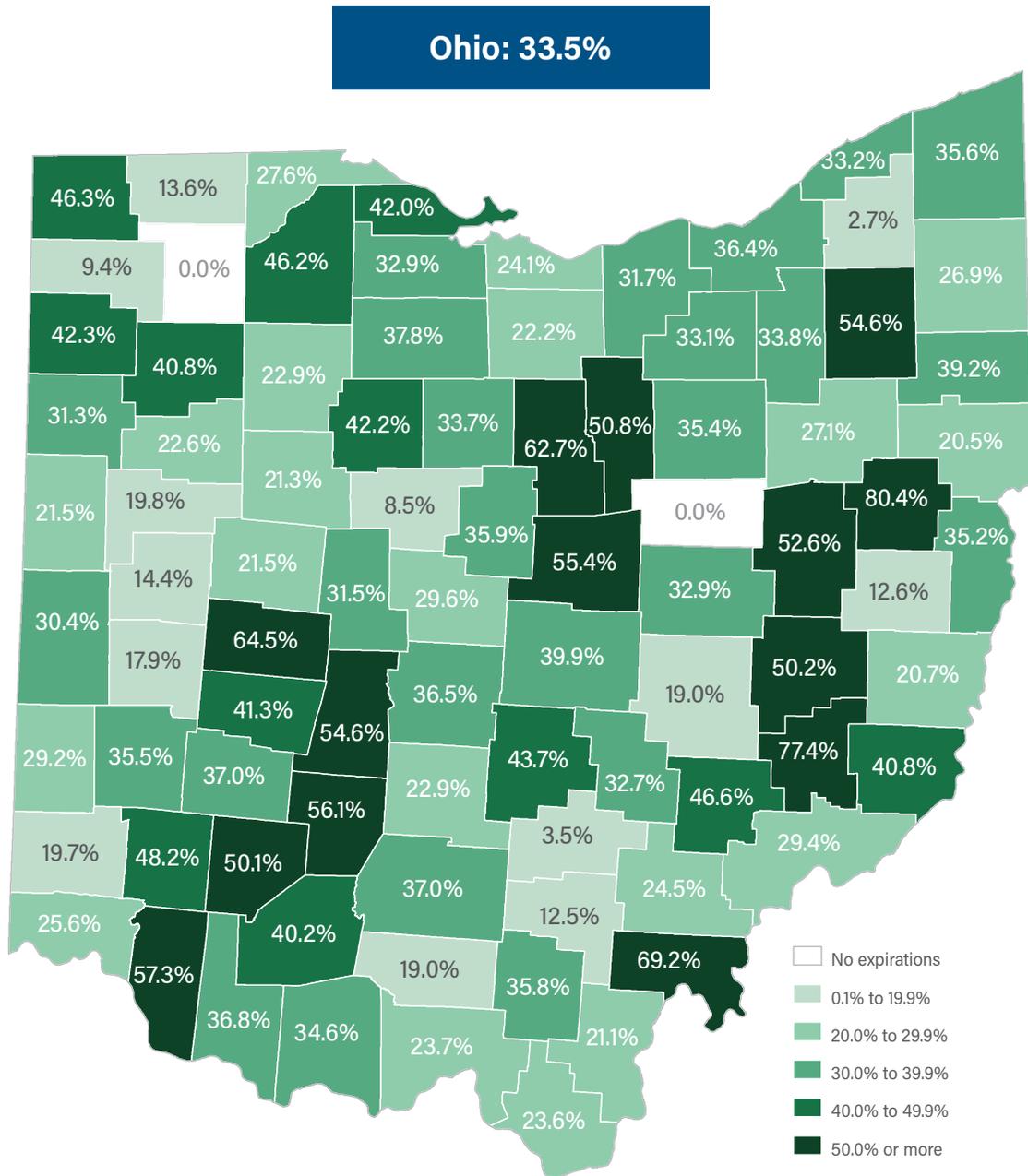


Source: Urban Institute Housing Assistance Matters Initiative. Data based on 2011-2013 American Community Survey Three-Year Estimates.  
 Note: Harrison, Morgan, Monroe, Noble, Paulding and Vinton Counties were grouped together, since individual estimates could not be computed for counties with fewer than 20,000 residents.

Without HUD subsidies, which include public housing, Housing Choice Vouchers and project-based Section 8 rental assistance, fewer than seven out of 100 units are adequate and affordable for an extremely low-income household. Four counties—Guernsey, Lake, Pickaway and Warren—would have zero units affordable to that population without rental subsidy or assistance.



### Exhibit 9-2. Percent of Federally Subsidized Rental Units with Expiring Contracts by County



Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

While many subsidies can and often are renewed by housing owners, one third of contracts are set to expire on or before June 30, 2021. The highest proportions are in Carroll and Noble Counties, both situated in the part of the state experiencing extensive energy exploration and development.

### Exhibit 9-3. Number and Expiration Status of Project-Based Federal Rental Subsidies by Program

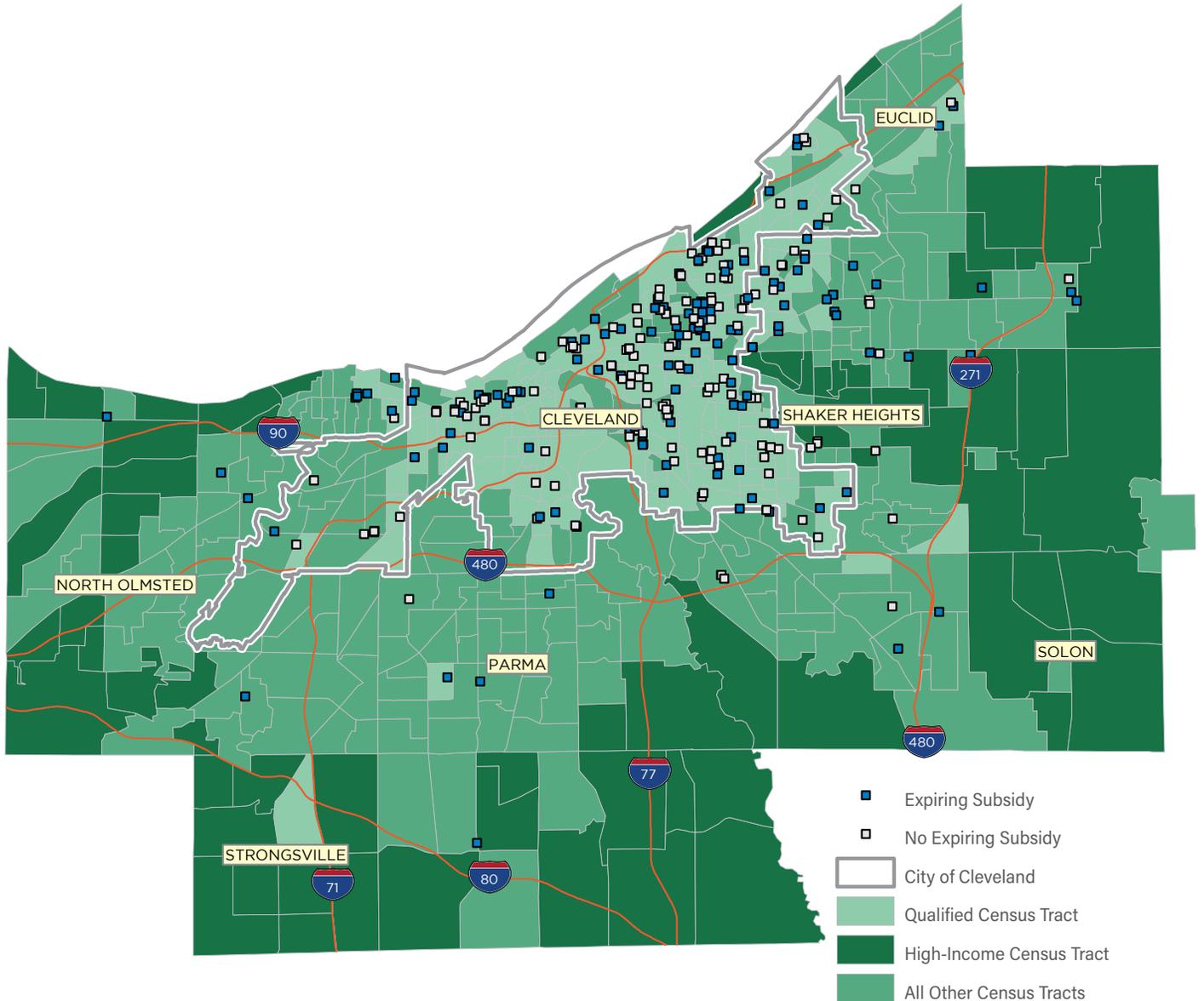
Agency	Program	Units	Expiring	Percent
HUD	FHA Insurance	35,596	2,913	8.2
HUD	HOME	11,274	4,002	35.5
HUD	Public Housing	45,365	n/a	n/a
HUD	Section 8	83,332	32,793	39.4
HUD	Section 202	7,015	2,912	41.5
IRS	Housing Credits	93,201	31,518	33.8
USDA	RD Section 515	14,584	2,731	18.7
USDA	RD Section 538	3,756	0	0.0
All Project-Based Subsidies		223,842	74,932	33.5

Source: National Housing Preservation Database

Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

Overall, one-third of rental units receiving a federal project-based subsidy may see that assistance expire within the next five years. The dominant forms of subsidy are the Low-Income Housing Credit program and Section 8 assistance, but Section 202 units are most likely to see their aid expire.

### Exhibit 9-4a. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Cuyahoga County

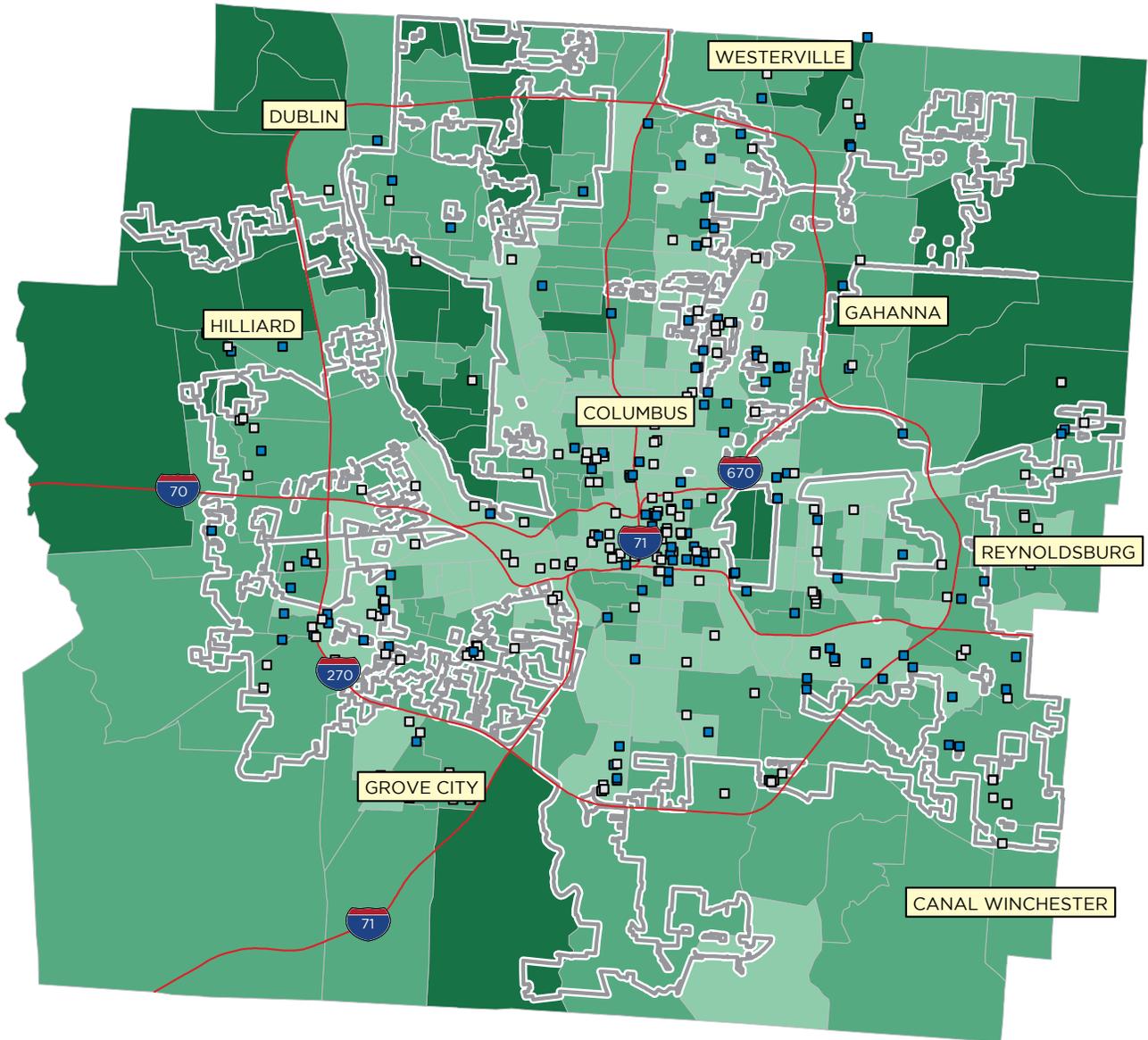


Source: National Housing Preservation Database

Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

The next nine pages highlight the location of affordable housing units in Ohio's urban and rural areas alike. Units receiving project-based subsidies from HUD or Low-Income Housing Credits in the eight core counties are identified, along with whether the assistance contract is at risk of expiration. In addition, Qualified Census Tracts and High-Income Census Tracts as they apply to Fiscal Year 2017 are identified, highlighting the discrepancies in placement of affordable housing with respect to neighborhood income levels.

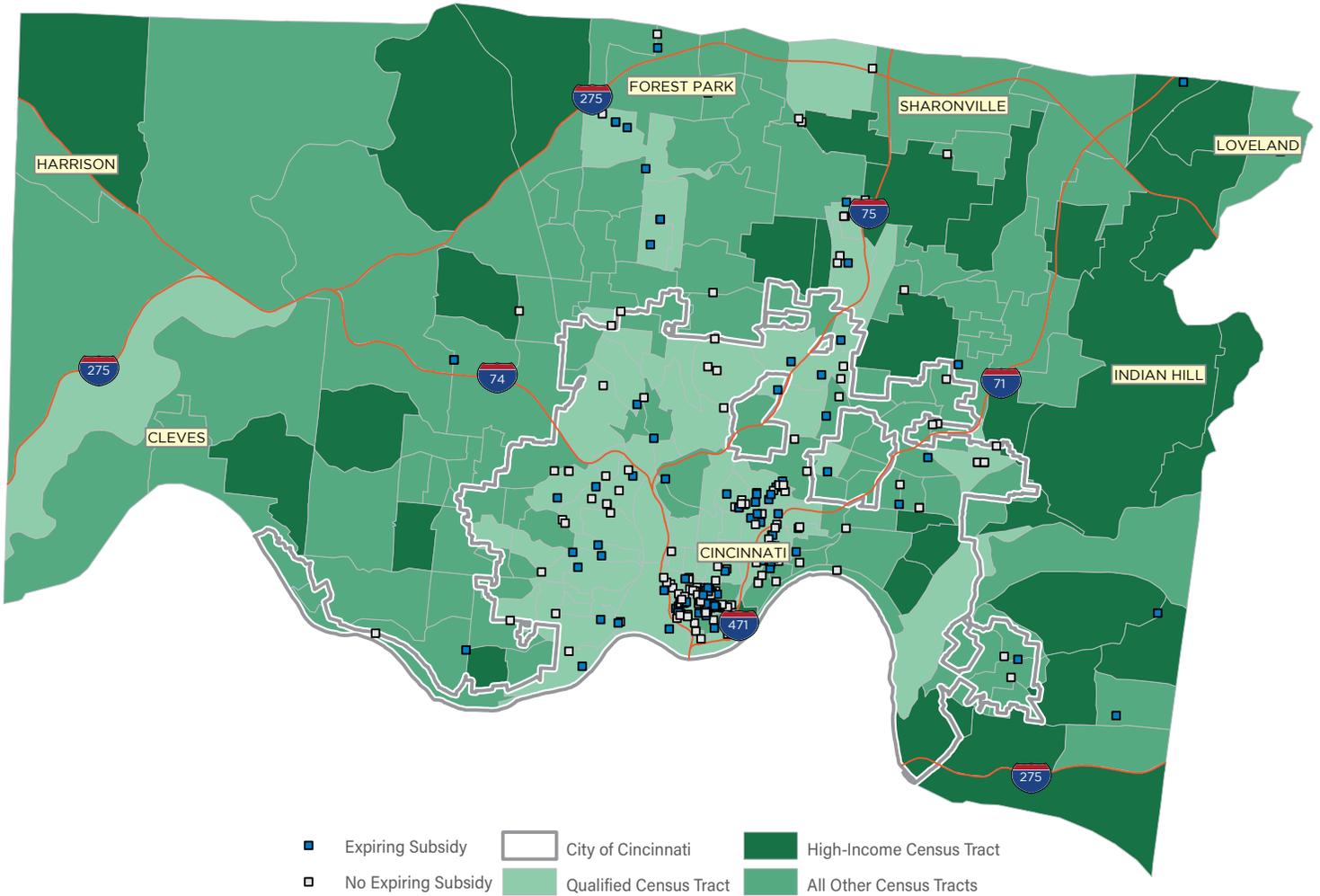
**Exhibit 9-4b. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Franklin County**



- Expiring Subsidy      □ City of Columbus      ■ High-Income Census Tract
- No Expiring Subsidy      ■ Qualified Census Tract      ■ All Other Census Tracts

Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

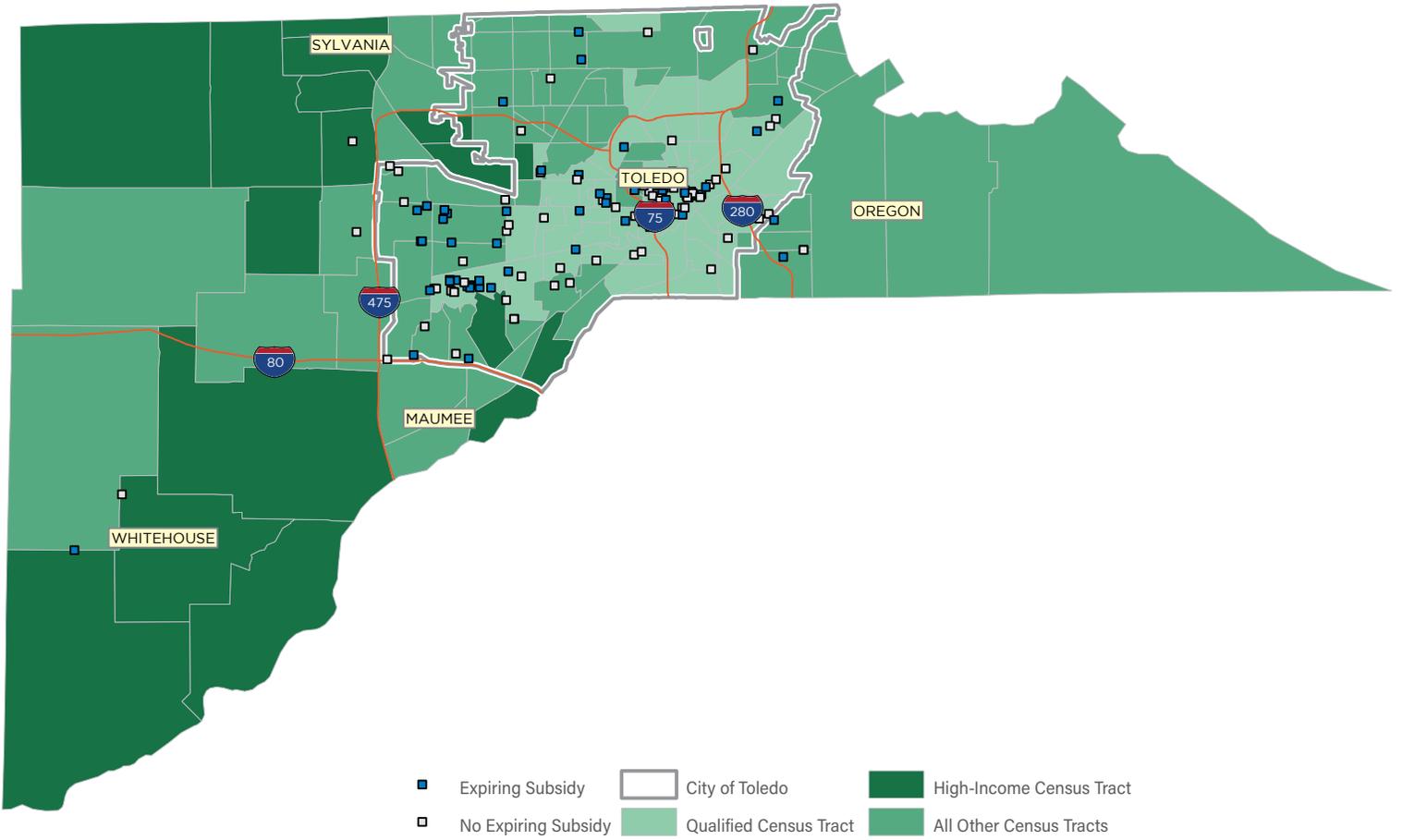
### Exhibit 9-4c. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Hamilton County



Source: National Housing Preservation Database

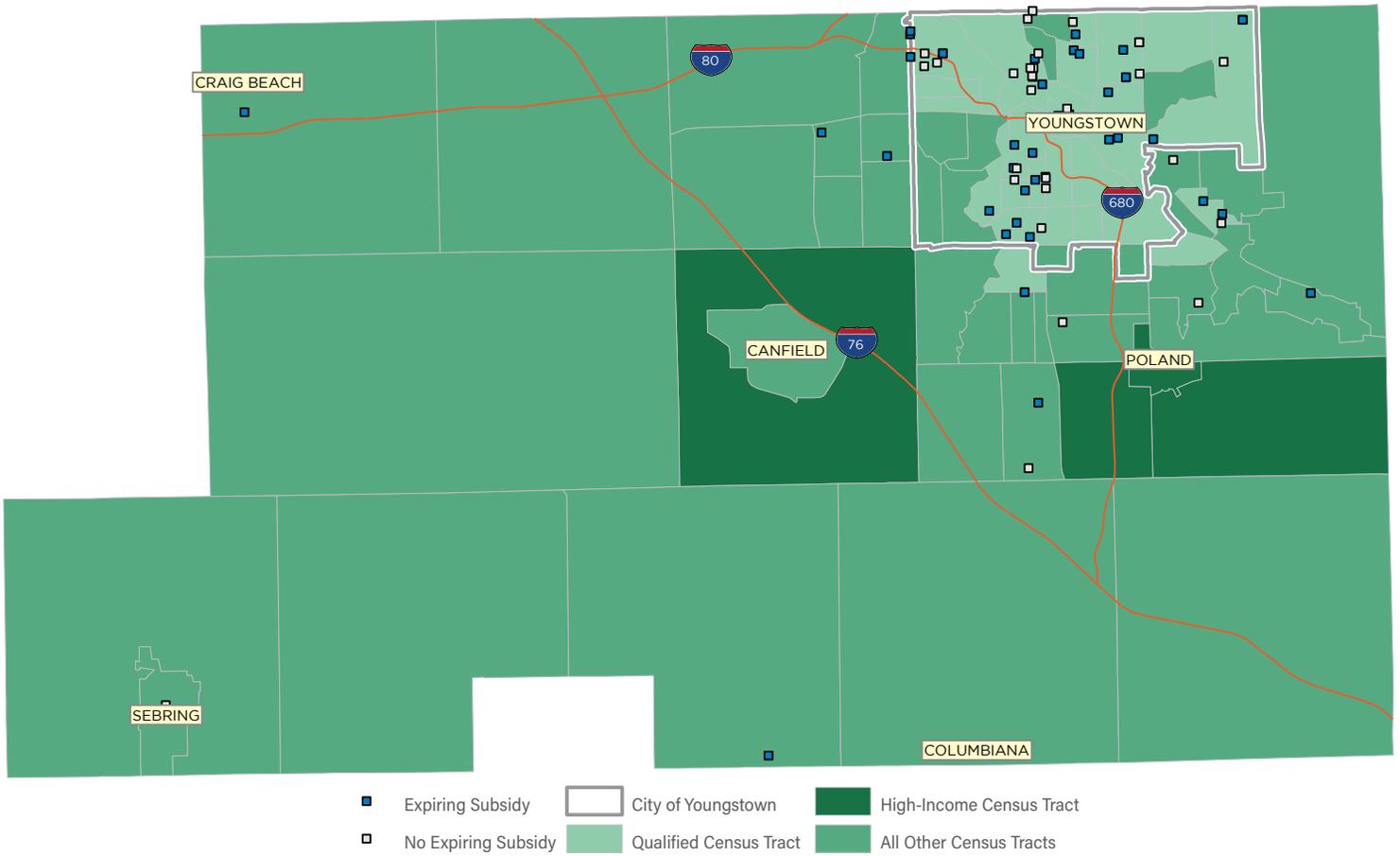
Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

### Exhibit 9-4d. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Lucas County



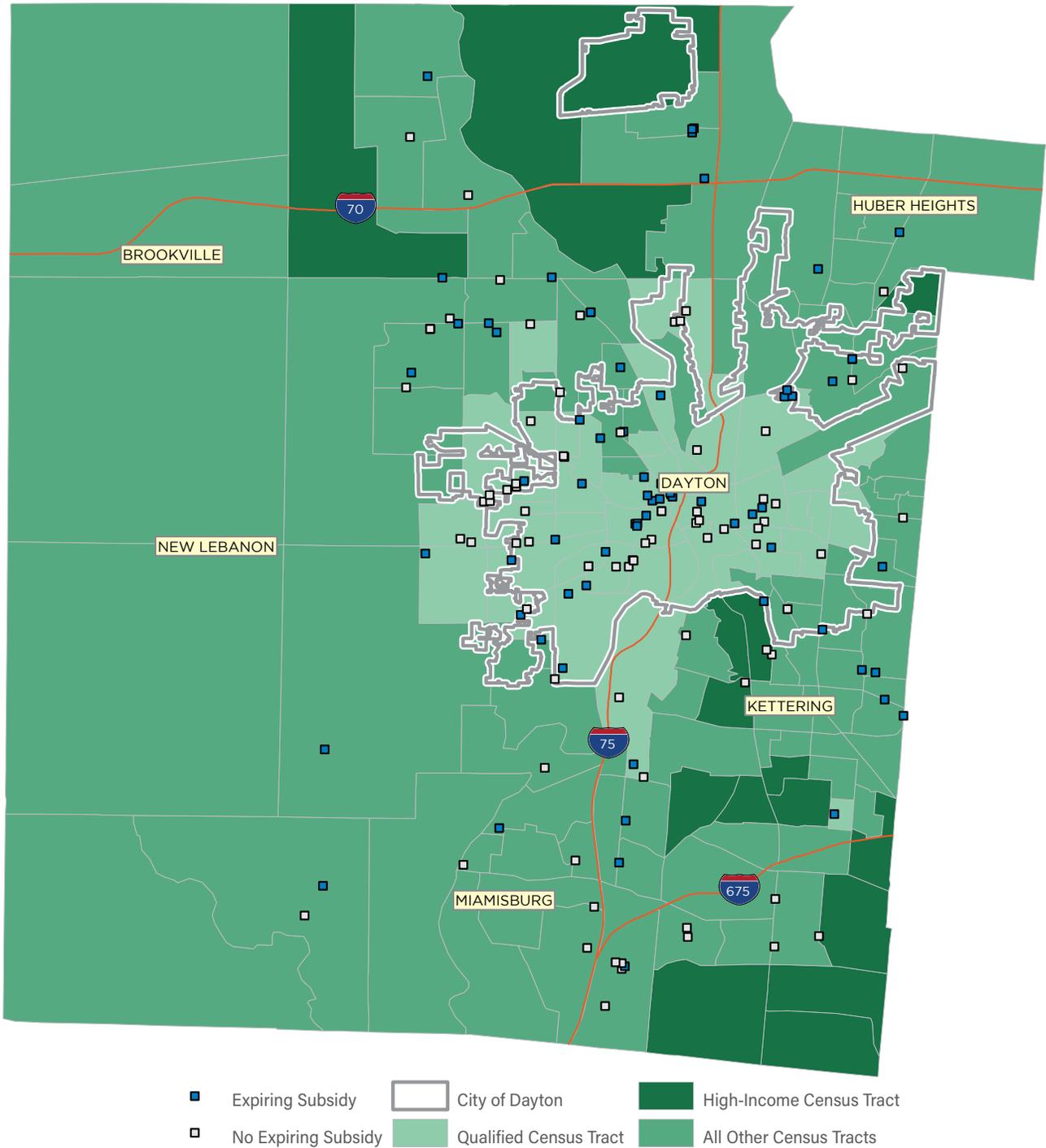
Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

### Exhibit 9-4e. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Mahoning County



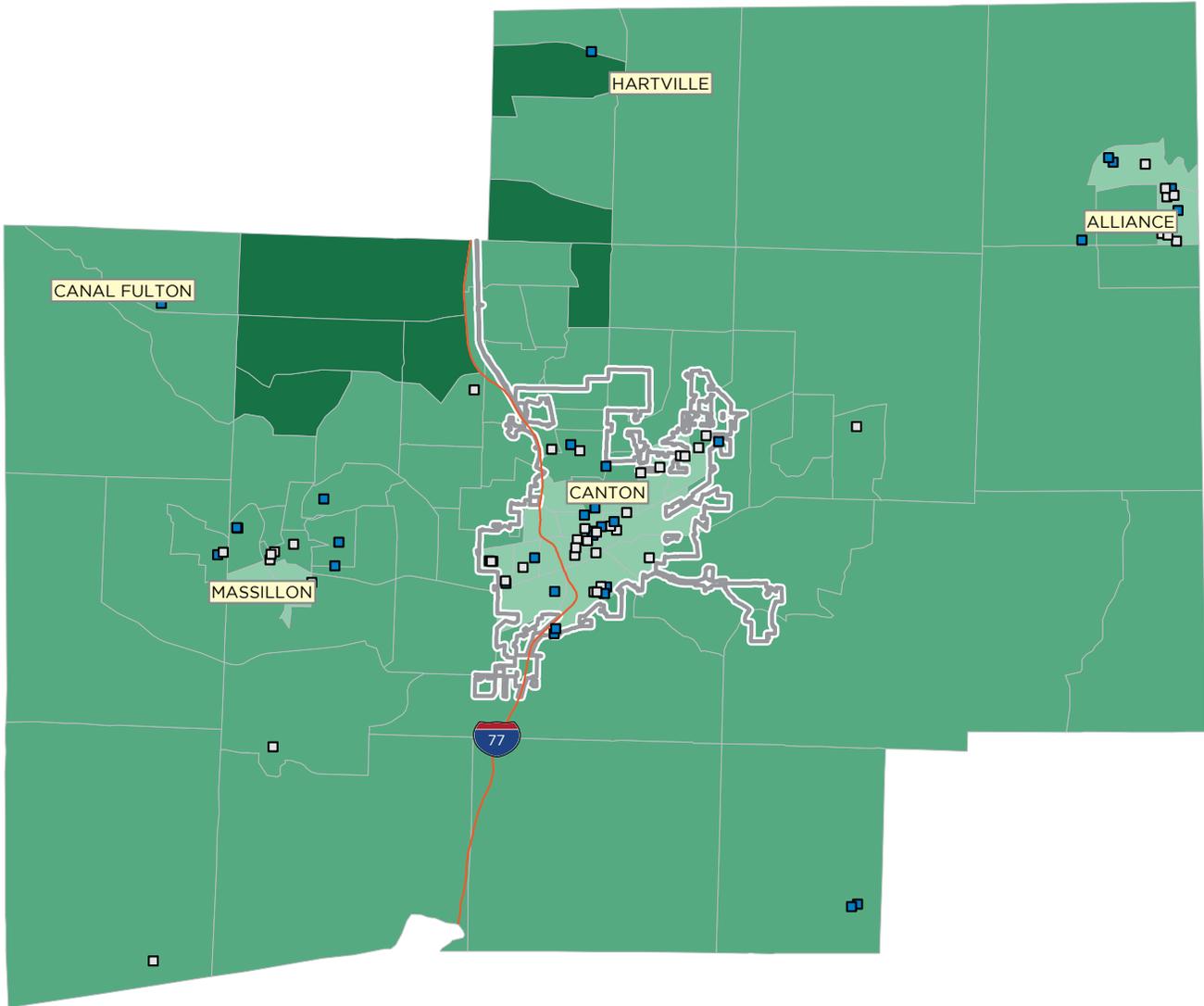
Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

### Exhibit 9-4f. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Montgomery County



Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

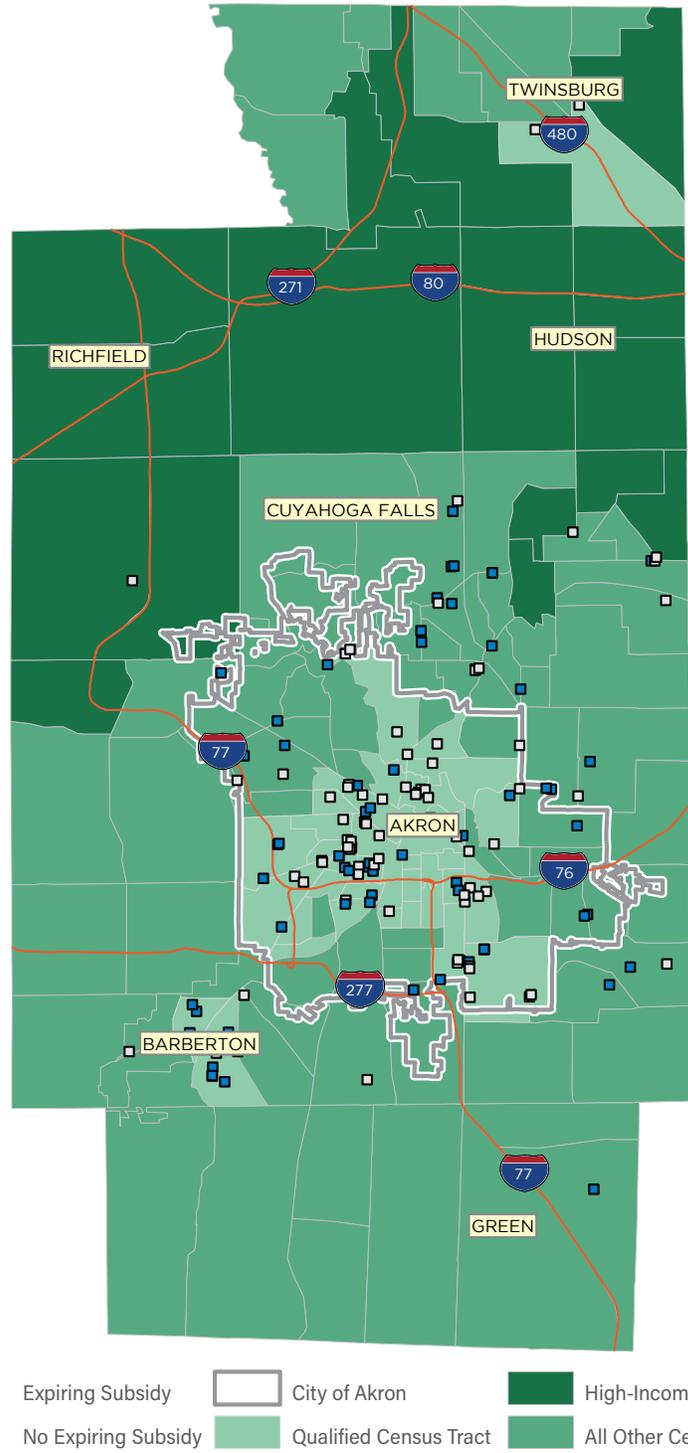
**Exhibit 9-4g. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Stark County**



- Expiring Subsidy      □ City of Canton      ■ High-Income Census Tract
- No Expiring Subsidy      ■ Qualified Census Tract      ■ All Other Census Tracts

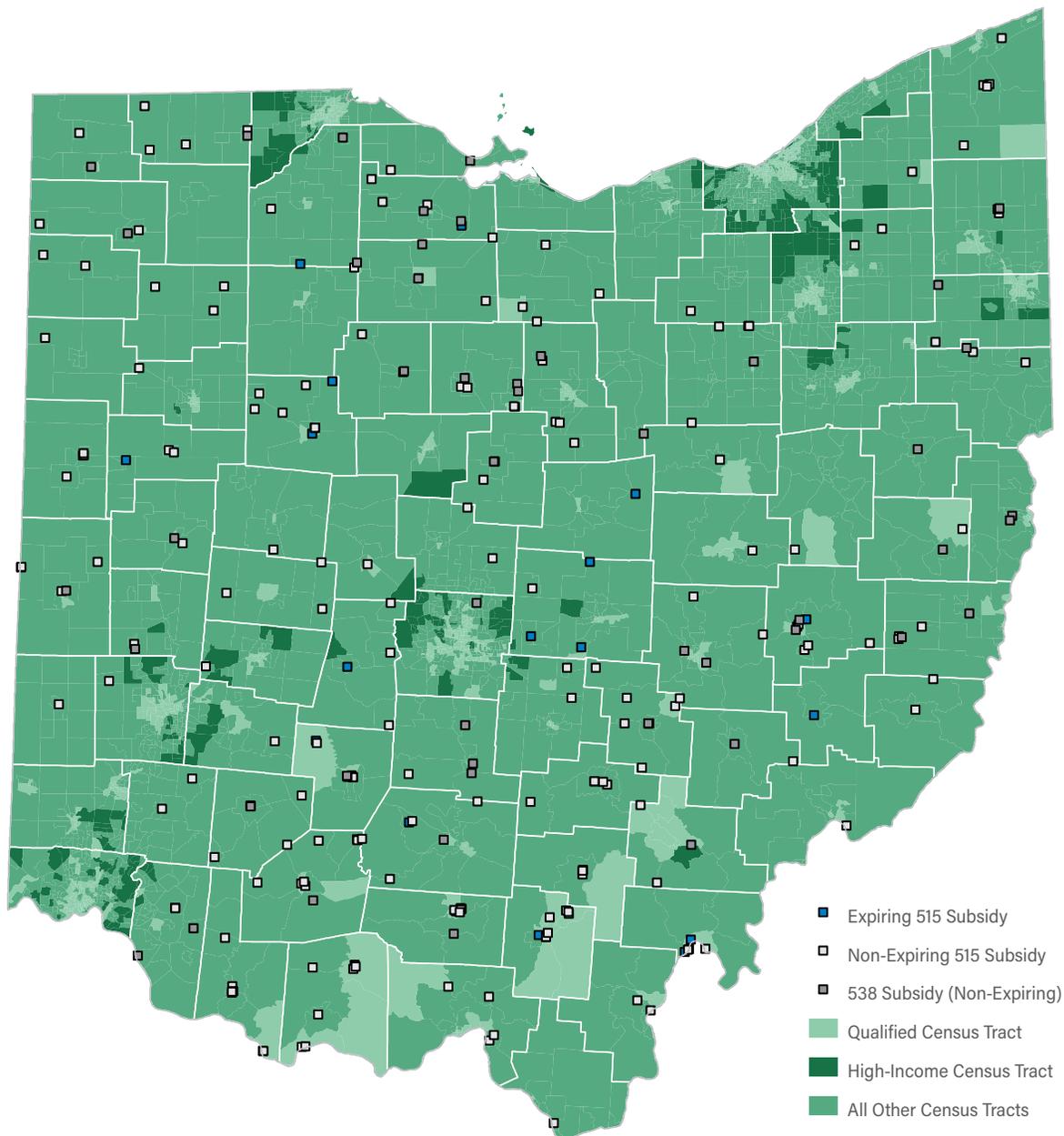
Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

### Exhibit 9-4h. Location of HUD and Housing Credit Rental Units by Expiration Status and Census Tract Income, Summit County



Source: National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

### Exhibit 9-5. Location of USDA Rural Development Rental Units by Expiration Status and Census Tract Income



Source: National Housing Preservation Database

Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

Exhibit 9-5 shows USDA Rural Development projects statewide categorized by program and status. In addition, Qualified Census Tracts and High-Income Census Tracts as they apply to Fiscal Year 2017 are identified, highlighting the discrepancies in placement of affordable housing with respect to neighborhood income levels.

### Exhibit 9-6. Characteristics of Ohio Households and Householders Receiving HUD Rental Subsidies

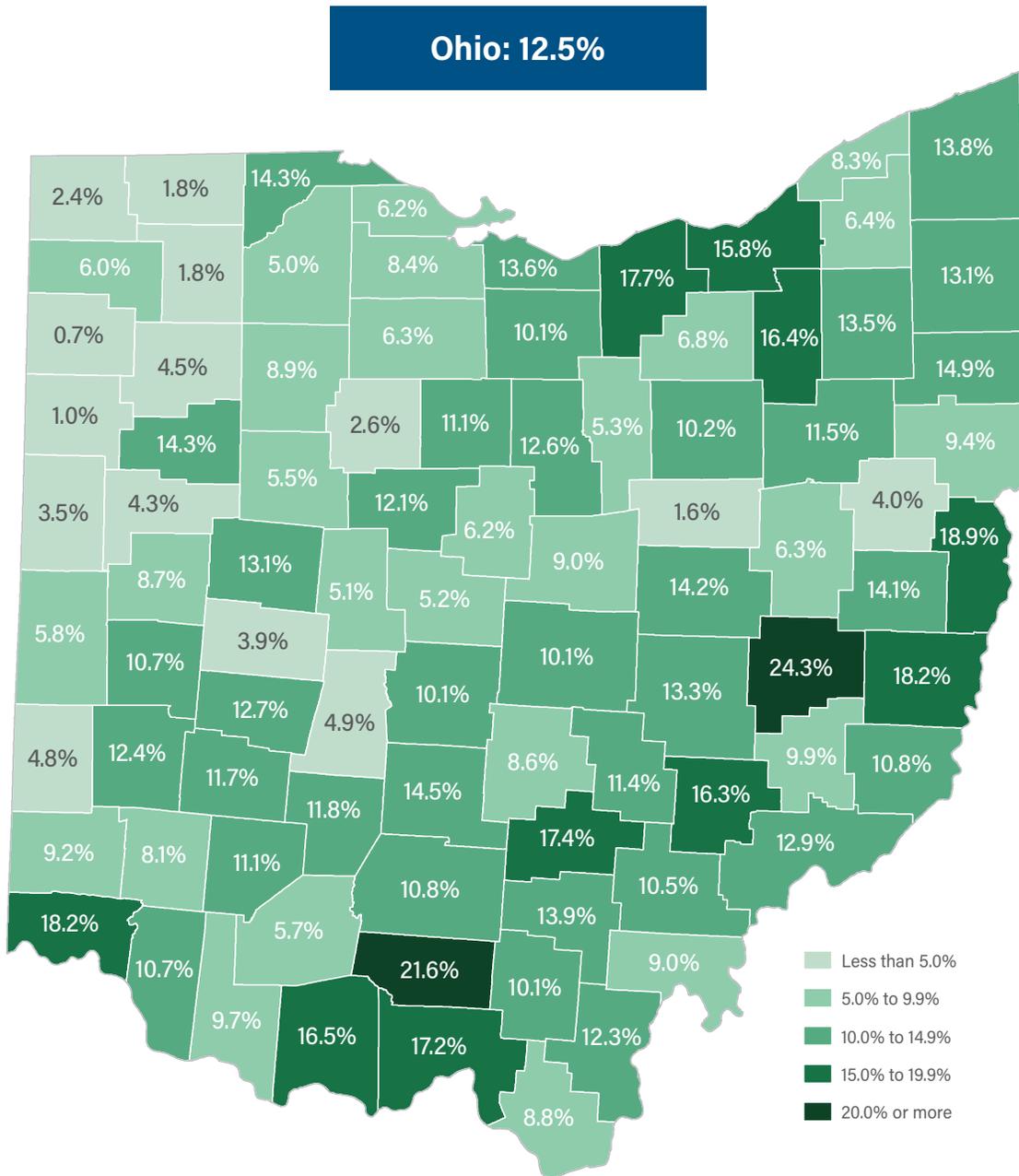
Program	Residents	Units	Median Income	Percent Minority	Percent Female	Percent Age 62+	Percent Disabled	Average Months on Waiting List
Public Housing	85,600	43,051	\$9,763	65	72	21	20	17
Housing Choice Vouchers	215,243	98,343	\$11,366	61	80	16	23	28
Project-Based Section 8	119,660	73,080	\$9,706	48	74	37	19	n/a
All Other HUD Programs	9,741	9,119	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total</b>	<b>430,244</b>	<b>224,043</b>	<b>\$10,577</b>	<b>56</b>	<b>76</b>	<b>26</b>	<b>22</b>	<b>24</b>

Source: 2015 HUD Picture of Subsidized Households

Note: "All Other HUD Programs" includes Section 8 Moderate Rehabilitation, Rental Assistance Payments and Rental Supplements, Section 236 Below Market Interest Rate loan program, Section 202 Project-Based Rental Assistance Contracts and Section 811 Project-Based Rental Assistance Contracts.

Just over 430,000 Ohioans lived in housing units subsidized by HUD in 2015. Overall, these households earned barely more than \$10,000 per year; 77% were extremely low-income (30% AMI or less). A majority identified with a racial and/or ethnic minority group, while three-quarters were female-headed. Just over a quarter had a head of household aged 62 or above; over a fifth were persons with disabilities. Notably, HUD reports that the average household waits two full years to receive rental assistance, but these data exclude public housing authorities (PHAs) for which waiting lists have been closed due to demand far outstripping supply, so in reality, it takes much longer to access subsidized housing in many portions of the state.

### Exhibit 9-7. Percent of Renters Receiving HUD Subsidies by County



Source: HUD Picture of Subsidized Households and 2010-2014 American Community Survey Five-Year Estimates

Overall, one in eight renters received some form of federal rent subsidy from HUD. This figure varied widely, from 0.7 percent in Van Wert County to 24.3 percent in Guernsey County. While many urban areas were above the state average, so too were many rural areas in Appalachia.





## Chapter 10: Opportunity

In 2015, as part of the development of the 2016-17 Qualified Allocation Plan (QAP) and its pivot toward a policy-based approach, OHFA commissioned the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University to develop comprehensive measures of neighborhood characteristics. Specifically, two metrics were developed: an opportunity index, which evaluates current conditions in educational, economic and environmental dimensions, and a change index, which covers a broader array of variables and seeks to determine the trajectory of a neighborhood. The compositions of these indices are detailed in Exhibit 10-1 and Exhibit 10-2.

**Exhibit 10-1. Components of Kirwan Opportunity Index**

Category	Indicator	Description
Education	Value Added	Calculation that uses student achievement data over time to measure the gains in student learning. It provides a way to measure the effect a school or teacher has on student academic performance over the course of a school year or another period of time.
	Performance Index	Calculation that measures student performance on the Ohio Achievement Assessments and Ohio Graduate Tests at the 3rd, 4th, 5th, 6th, 7th, 8th and 10th (OGT) grade levels. This ranking helps determine possible state interventions, which include a portion of the Title I funding directed to interventions, and implementation of the Ohio Improvement Process.
Job Access and Mobility	Jobs Nearby	Number of jobs that pay less than \$40,000/year
	Early Childhood Education Centers	Proximity to centers (of any type)
	Transit Coverage	Proximity and availability of bus routes
	Mean Commute Time	Average commute time, in minutes, of commuters in the census tract
	Commute by Alternative Mode	Percent of commutes not using a car
Environmental Hazards	Vacancy	Percent of housing units that have been vacant for 12 months or more
	Infant Mortality	Rate of infant mortality per 1,000 live births
	Volume of Nearby Toxic Release	Pounds of toxic release emitted from toxic waste sites
	Retail Healthy Food Index	Ratio of healthy food retailers to unhealthy food retailers
	Crime	Index of personal and property crimes per capita

Source: Kirwan Institute for the Study of Race and Ethnicity

## Exhibit 10-2. Components of Kirwan Change Index

Category	Indicator	Description
<b>Education</b>	Educational Attainment	Adults age 25+ with an Associate's degree or higher
	Promotion Rate	Percent of students exiting primary school on time
	Graduation Rate	Percent of students who graduated high school within four years of entry
	School Proficiency	Proficiency rate on mathematics and reading exams
	Student Poverty Rates	Percent of students receiving free/reduced-price lunch
	Student Teacher Ratio	Number of students per teacher
	High Quality Teachers	Average number of years teaching for all teachers/ percent of teachers who have obtained a certification
<b>Economic</b>	Economic Climate	Percent change in number of jobs
	Employment Competition	Percent of nearby jobs as a share of regional labor force
	Proximity to Employment	Percent of regional jobs within 30 minutes by car and transit or within five miles of block group centroid
	Public Assistance	Percentage of people on public assistance
	Unemployment Rate	Unemployed percentage of the civilian labor force
<b>Housing and Neighborhood</b>	Affordable Housing	Number of Housing Choice Vouchers (HCVs) in a tract
	Foreclosure Rate	Percent of mortgaged homes in foreclosure
	High-Cost Loan Rate	Percent of all mortgage loans that are high cost as reported in Home Mortgage Disclosure Act (HMDA)
	Housing Cost Burden	Percent of all households that spent 30% of household income or greater on housing costs
	Home Ownership	Owner-occupancy rate
	Housing Vacancy	Percent of housing units that are vacant
	Mortgage Denials	Mortgage denial rate
	Population Change	Percent change in population
	Poverty Rate	Percent of people below poverty line by census tract
	Property Appreciation	Percent increase in property value
	Property Values	Median single family home value
	Sub-Prime Loans	Number of high-cost HMDA loans
	Subsidized Housing	Number of HCVs and public housing units
<b>Transportation and Mobility</b>	Access to automobile	Percent of households with no car at home
	Mean Commute Time	Average commute time, in minutes
	Public transit access	Percent of area within ¼ mile of express bus stop
	Transit Dependency	Share of households without access to a car
	Transportation Cost	Cost of the average commute to work at \$0.50/mile or average transit fare
	Walkability	Percent of commuters who walk to work
<b>Health and Environment</b>	Toxic Waste Release	Pounds of toxic release emitted from toxic waste sites
	Crime Index	Index of personal and property crimes per capita
	Grocery Stores	Number of grocery stores within a particular radius
	Parks and Open Space	Distance to the nearest park or open space or percent of area containing a park or green space
	Proximity to Toxic Waste Release Sites	Index based on their distance from toxic waste facilities and amount of nearby toxic waste released

Source: Kirwan Institute for the Study of Race and Ethnicity

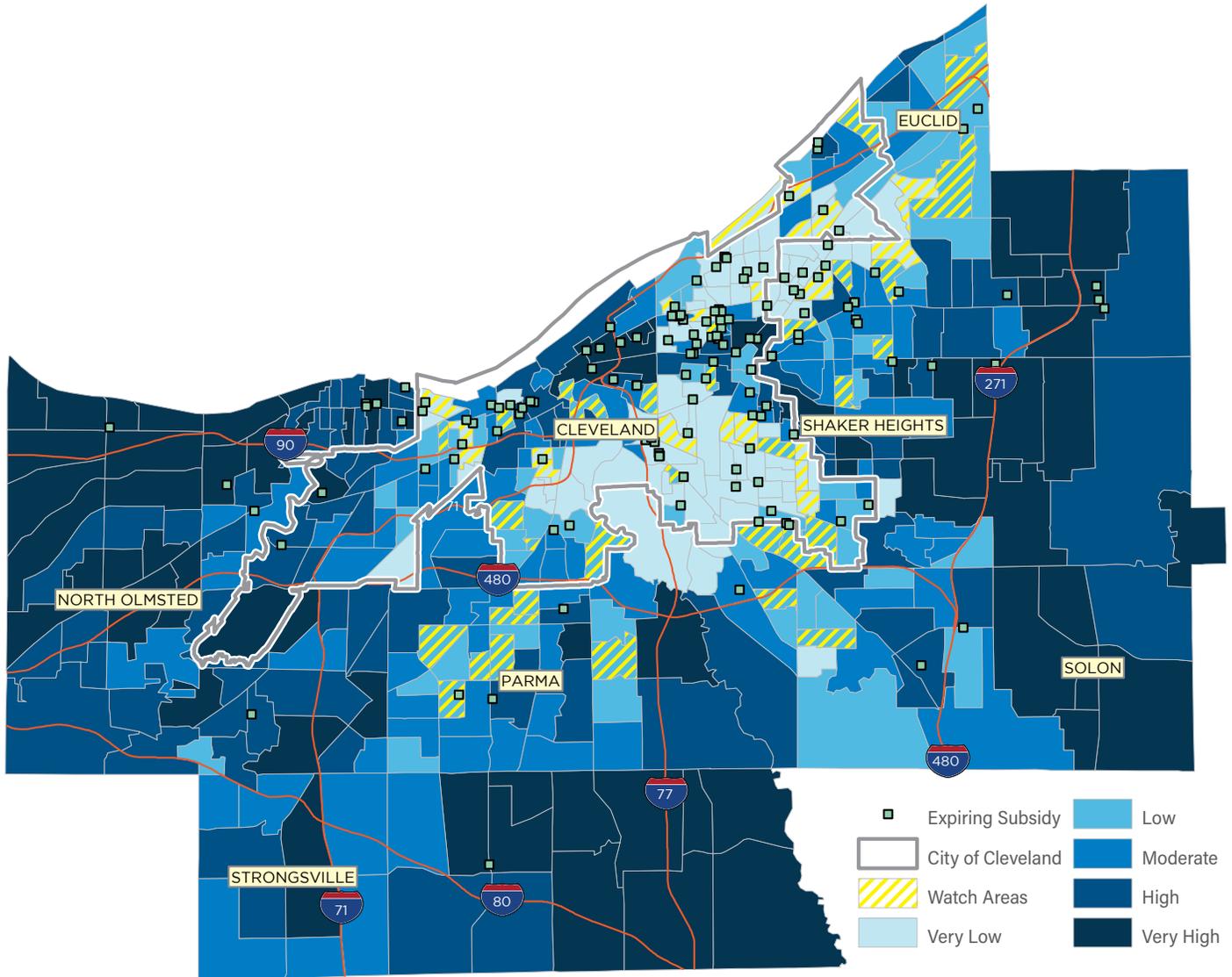
Opportunity and change indices were calculated for all census tracts in Ohio's six most populated counties (Cuyahoga, Franklin, Hamilton, Lucas, Montgomery and Summit), then standardized results such that each index divides tracts into quintiles, rating equal numbers of them "very high," "high," "moderate," "low," and "very low." Naturally, high opportunity indicates neighborhoods that are desirable and conducive to development. Also of note are tracts where the opportunity index is below average but the change index is above average; these areas, while perhaps distressed today, show potential for future redevelopment, which could lead to gentrification and displacement of existing residents. Such tracts are at risk of seeing their stock of affordable housing depleted.

Exhibit 10-3 provides a map of the opportunity index for every census tract in the six counties analyzed by Kirwan. Overlaid on these maps are sites where project-based subsidies are due to expire within the next five years (see Exhibit 9-4) and yellow crosshatching to denote "watch areas" where the risk of future displacement is elevated. Recent research<sup>2</sup> suggests that project-based subsidies are more likely not to be renewed if the project is situated in an area where the property is appreciating rapidly, which would presumably correlate with higher change index values. It would be reasonable to expect, then, that projects with expiring subsidies in these areas are less likely to remain affordable to low-income households.

---

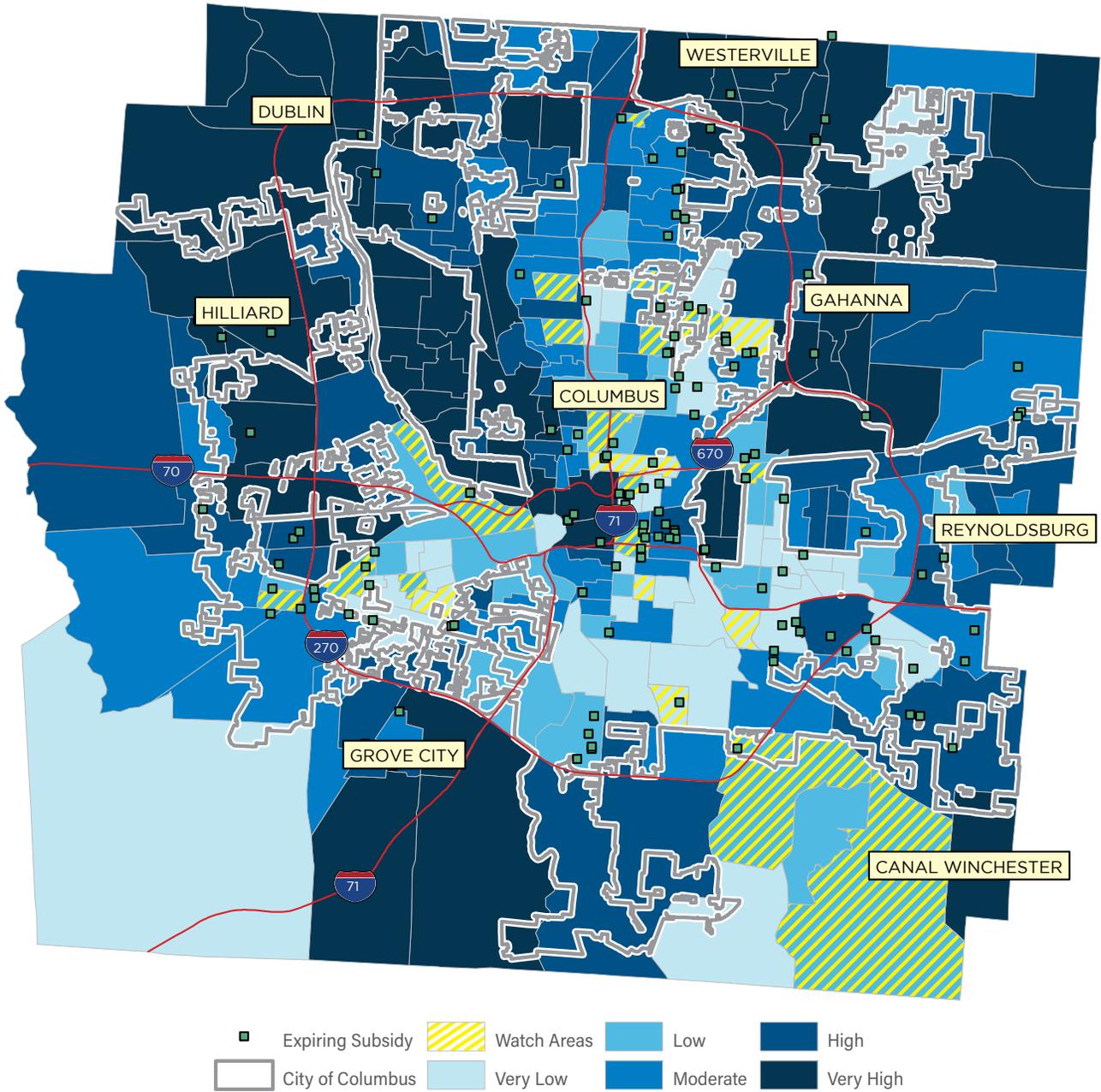
<sup>2</sup>Reina, V. & Begley, J. (2014). "Will they stay or will they go: Predicting subsidized housing opt-outs." *Journal of Housing Economics* 23, 1-16. Available online at [http://furmancenter.org/files/Begley\\_Reina\\_JHE.pdf](http://furmancenter.org/files/Begley_Reina_JHE.pdf).

### Exhibit 10-3a. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Cuyahoga County



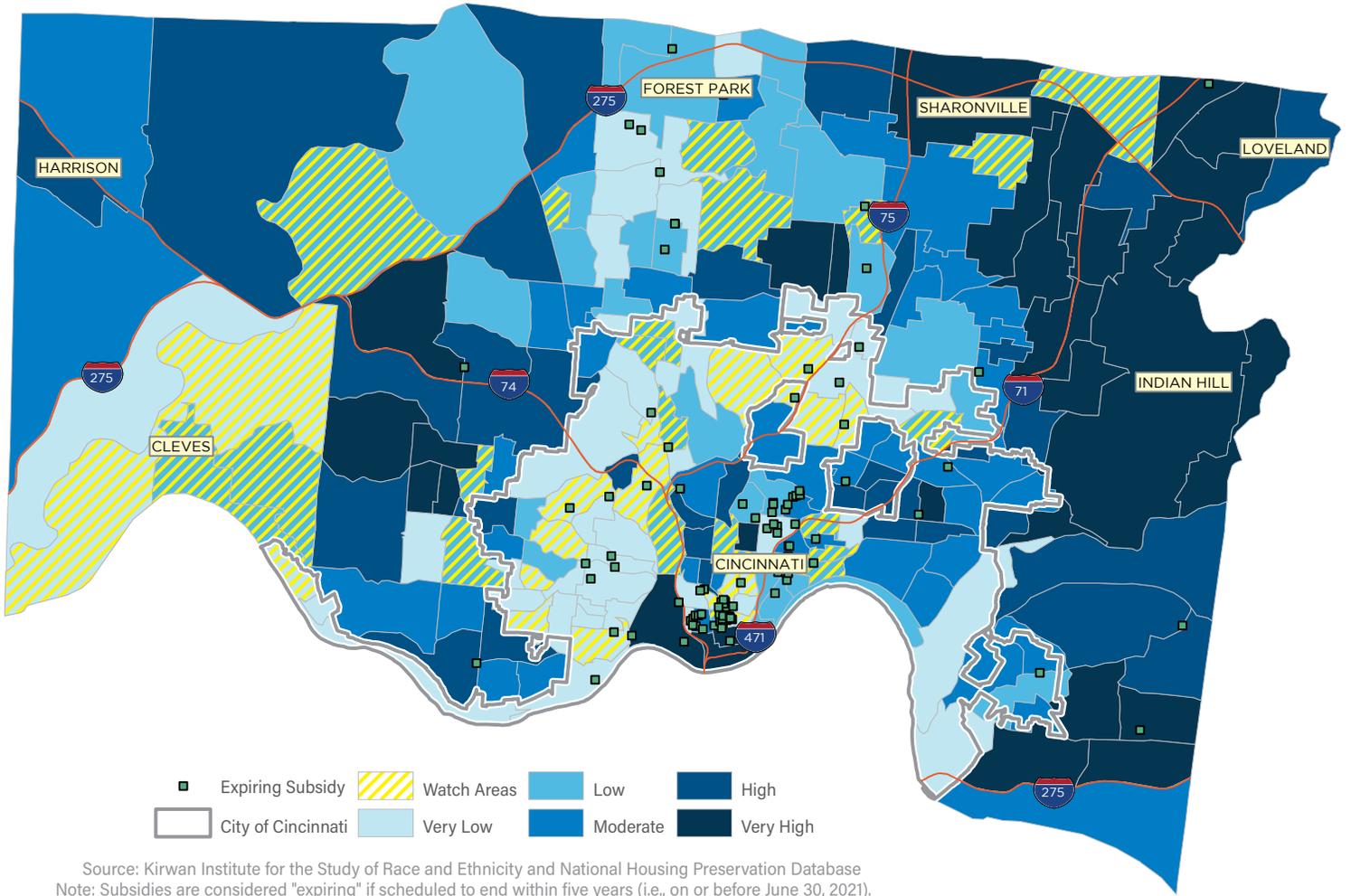
Source: Kirwan Institute for the Study of Race and Ethnicity and National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).  
 Watch areas have below-average opportunity but an above-average change index, indicating possible future displacement.

### Exhibit 10-3b. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Franklin County



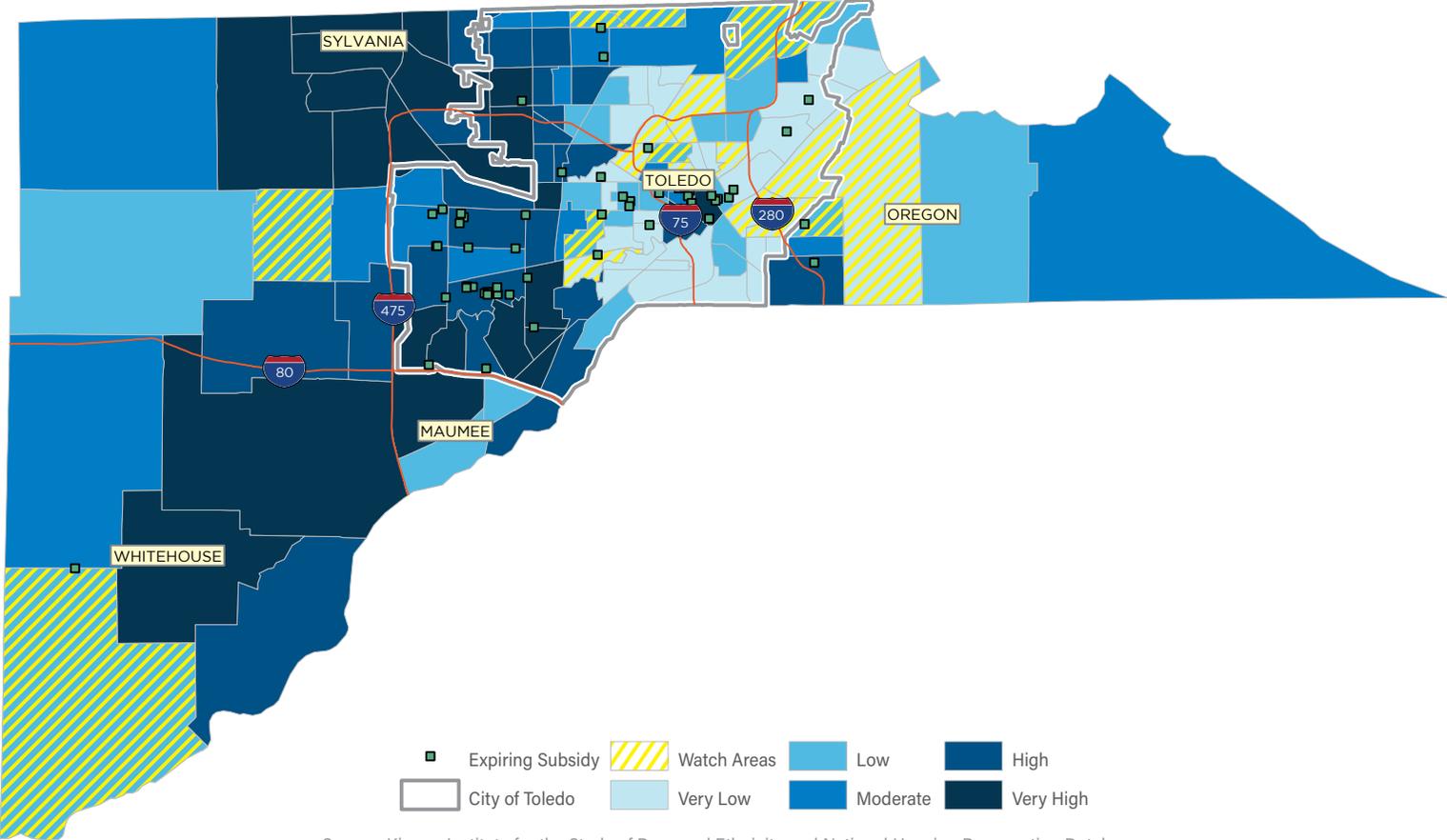
Source: Kirwan Institute for the Study of Race and Ethnicity and National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).  
 Watch areas have below-average opportunity but an above-average change index, indicating possible future displacement.

### Exhibit 10-3c. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Hamilton County



Source: Kirwan Institute for the Study of Race and Ethnicity and National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).  
 Watch areas have below-average opportunity but an above-average change index, indicating possible future displacement.

### Exhibit 10-3d. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Lucas County

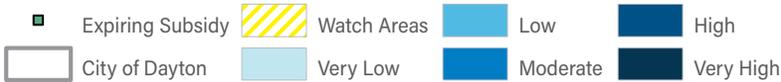
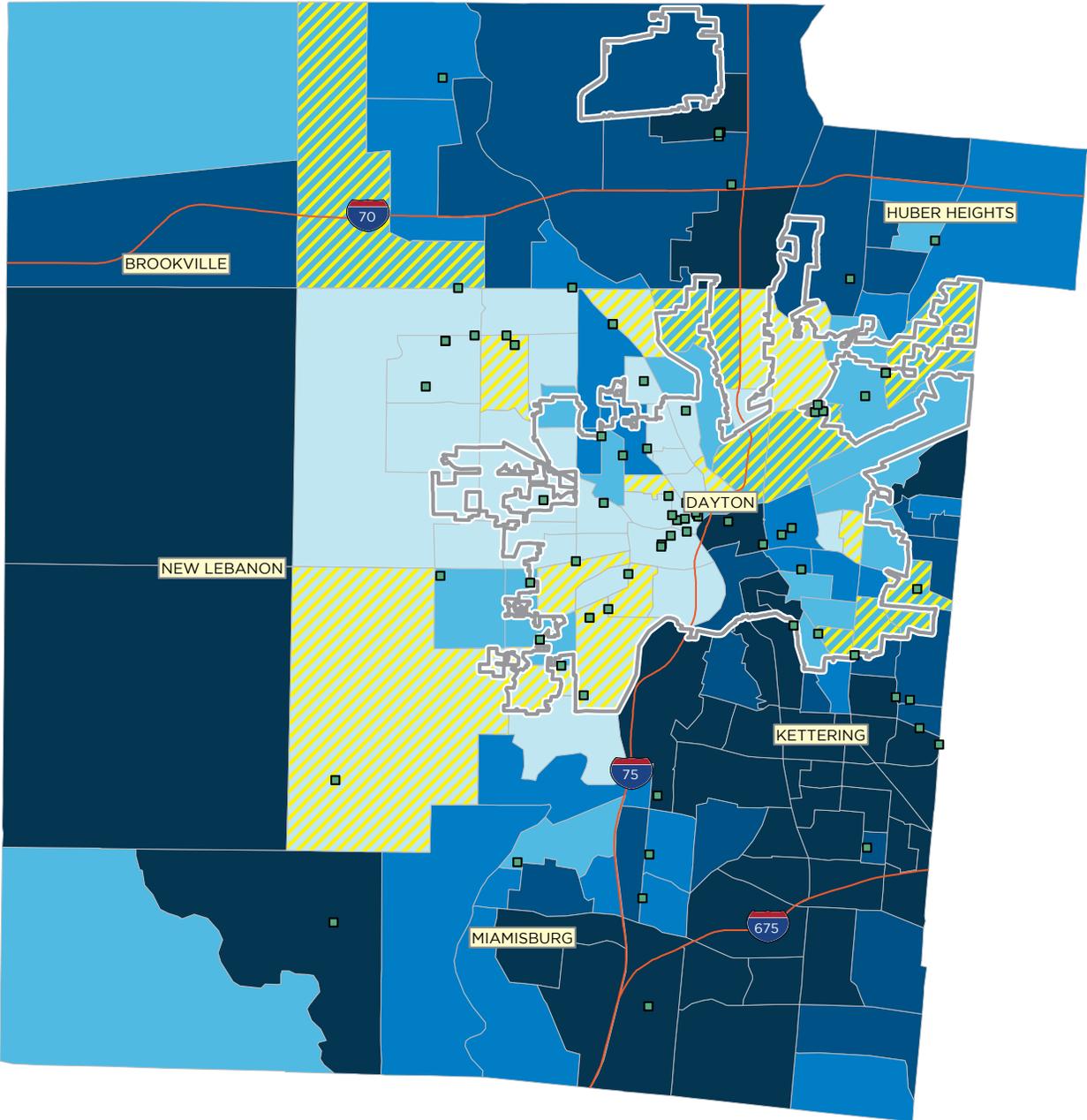


Source: Kirwan Institute for the Study of Race and Ethnicity and National Housing Preservation Database

Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).

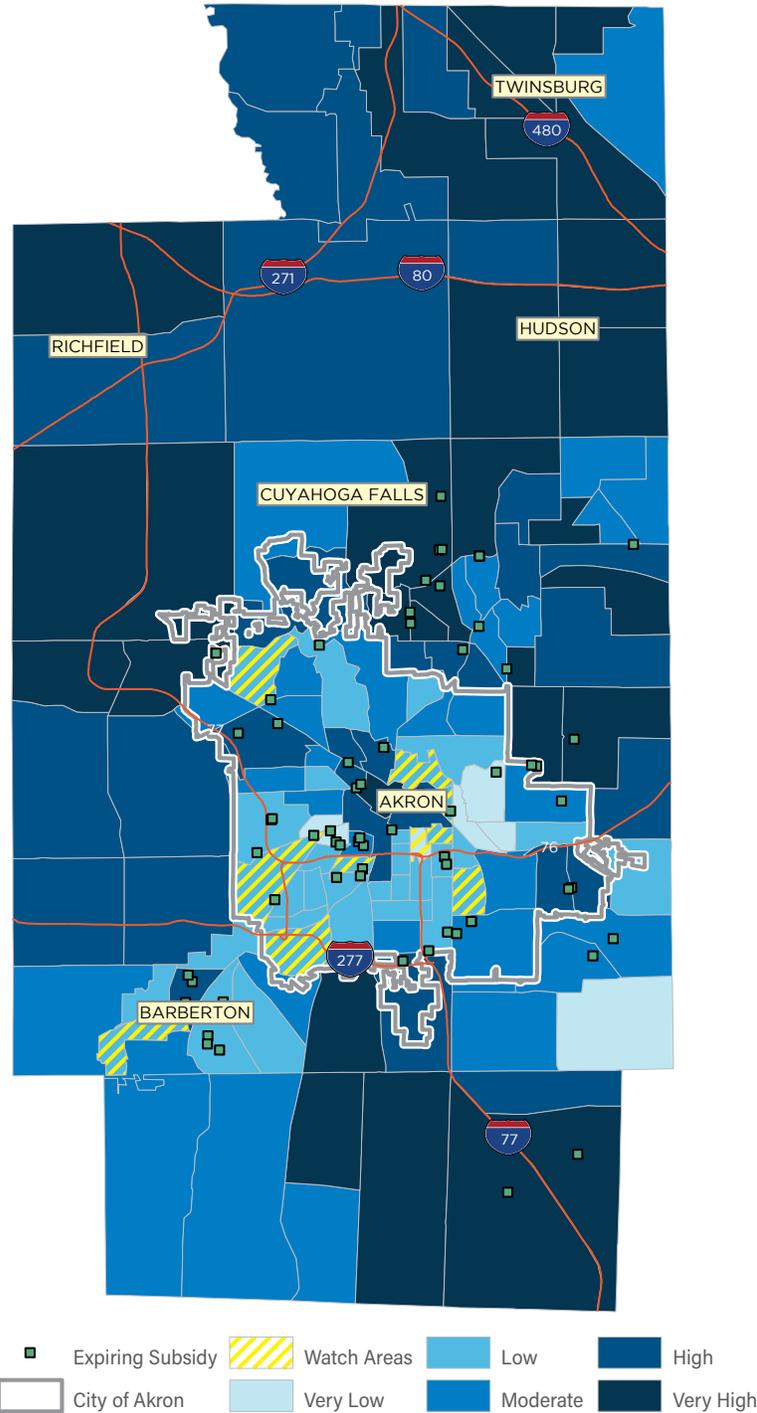
Watch areas have below-average opportunity but an above-average change index, indicating possible future displacement.

### Exhibit 10-3e. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Montgomery County



Source: Kirwan Institute for the Study of Race and Ethnicity and National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).  
 Watch areas have below-average opportunity but an above-average change index, indicating possible future displacement.

### Exhibit 10-3f. Kirwan Opportunity Index by Census Tract and Location of Expiring Subsidies, Summit County

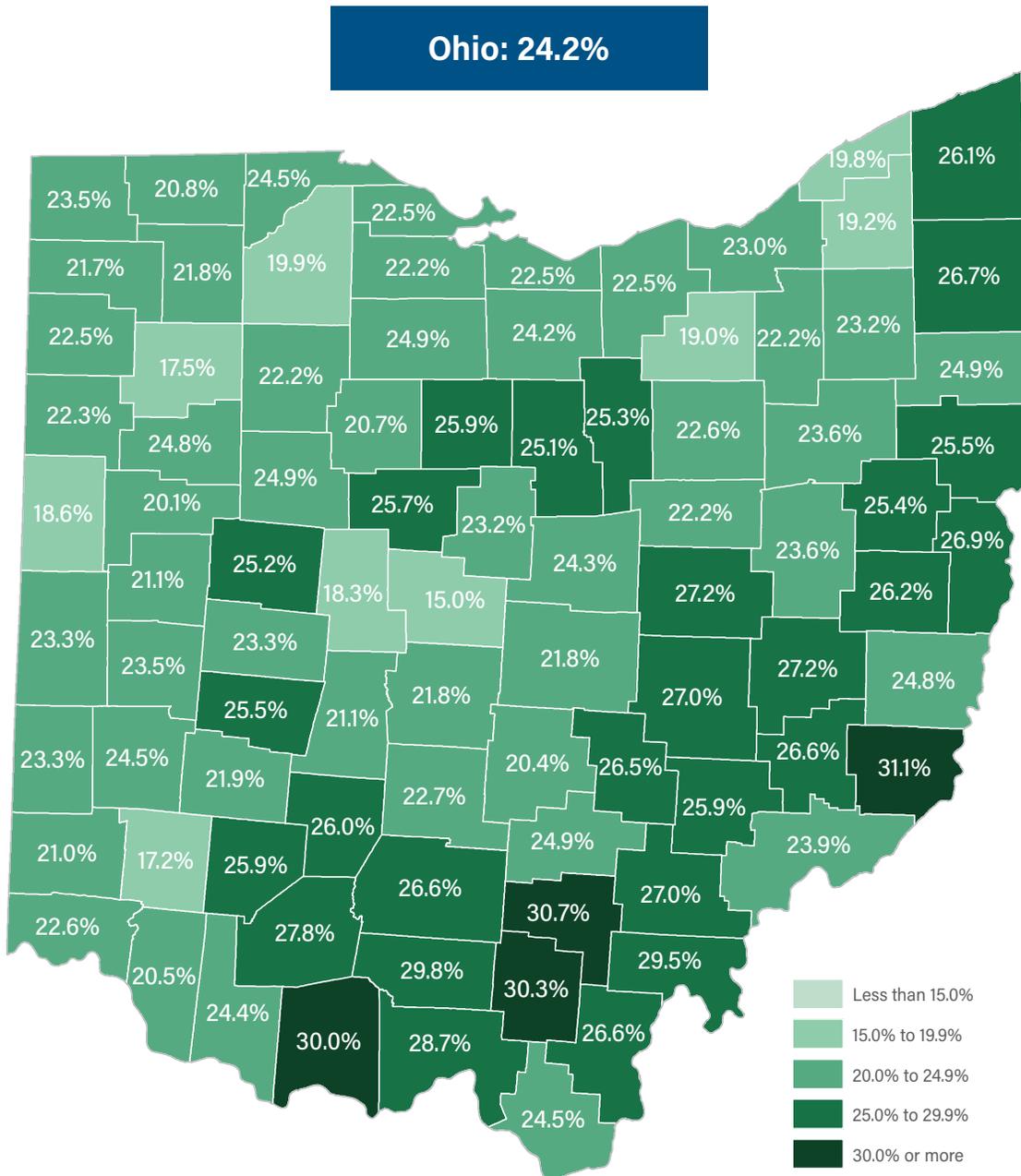


Source: Kirwan Institute for the Study of Race and Ethnicity and National Housing Preservation Database  
 Note: Subsidies are considered "expiring" if scheduled to end within five years (i.e., on or before June 30, 2021).  
 Watch areas have below-average opportunity but an above-average change index, indicating possible future displacement.





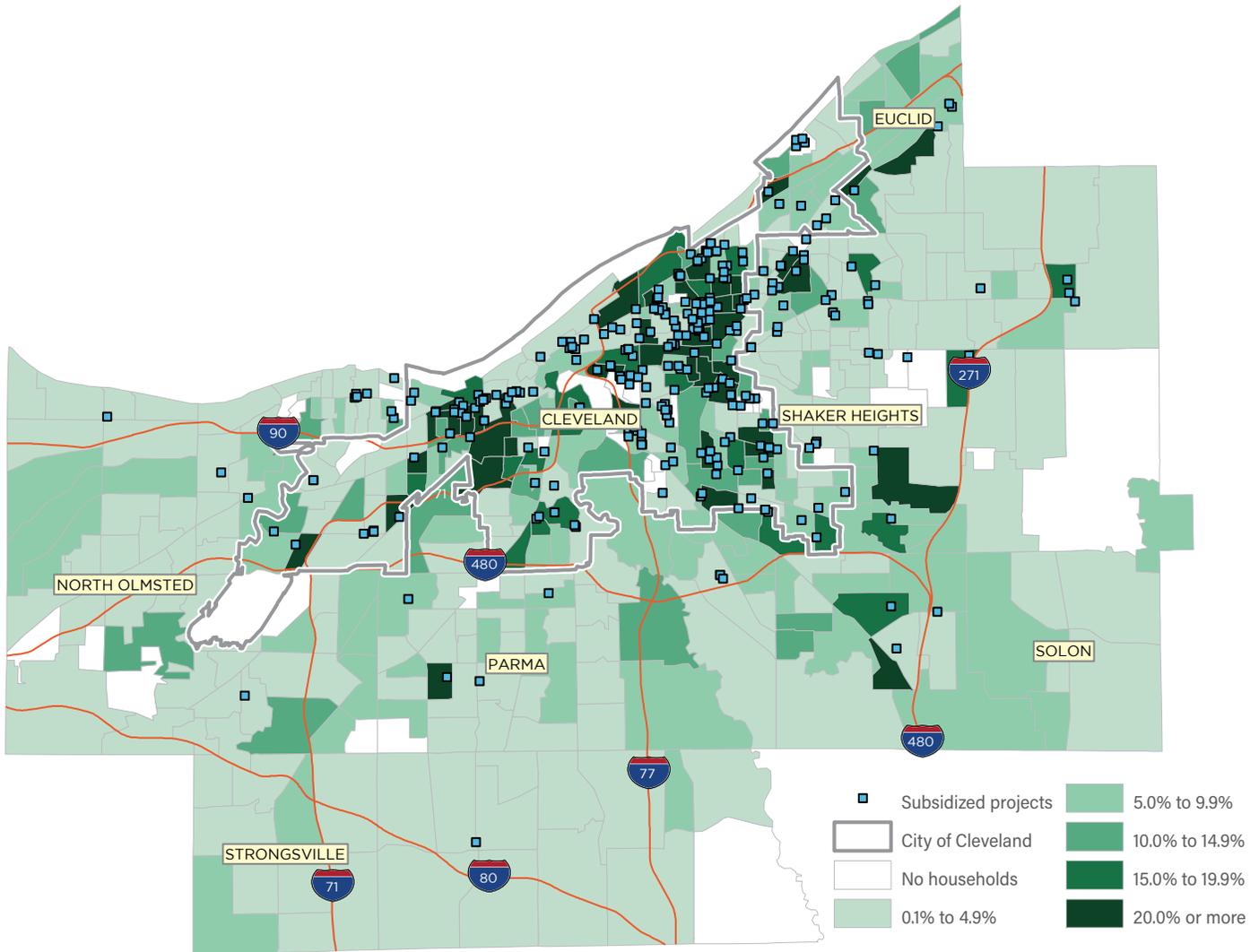
## Exhibit 11-2b. Percent of Children Experiencing Food Insecurity



Source: Feeding America Map the Meal Gap 2016

The situation for children, however, was worse. Nearly one in four children in Ohio faced food insecurity in 2014. Counties in south central and southeast Ohio experienced higher rates of child food insecurity, while western and central Ohio had lower rates. The highest percentage was found in Monroe County, with Vinton and Jackson Counties also over 30 percent.

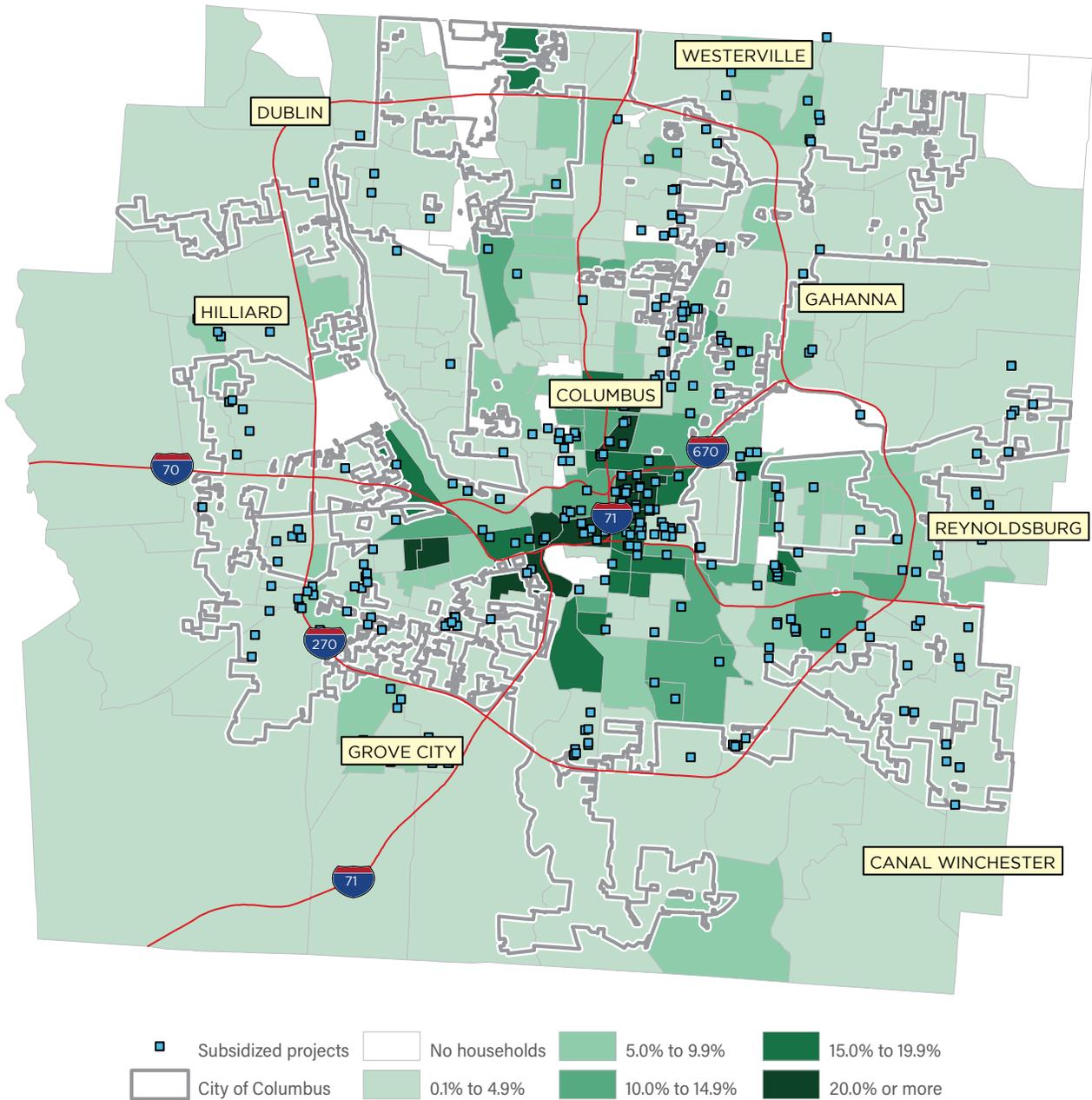
**Exhibit 11-3a. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Cuyahoga County**



Source: USDA Food Access Research Atlas and National Housing Preservation Database

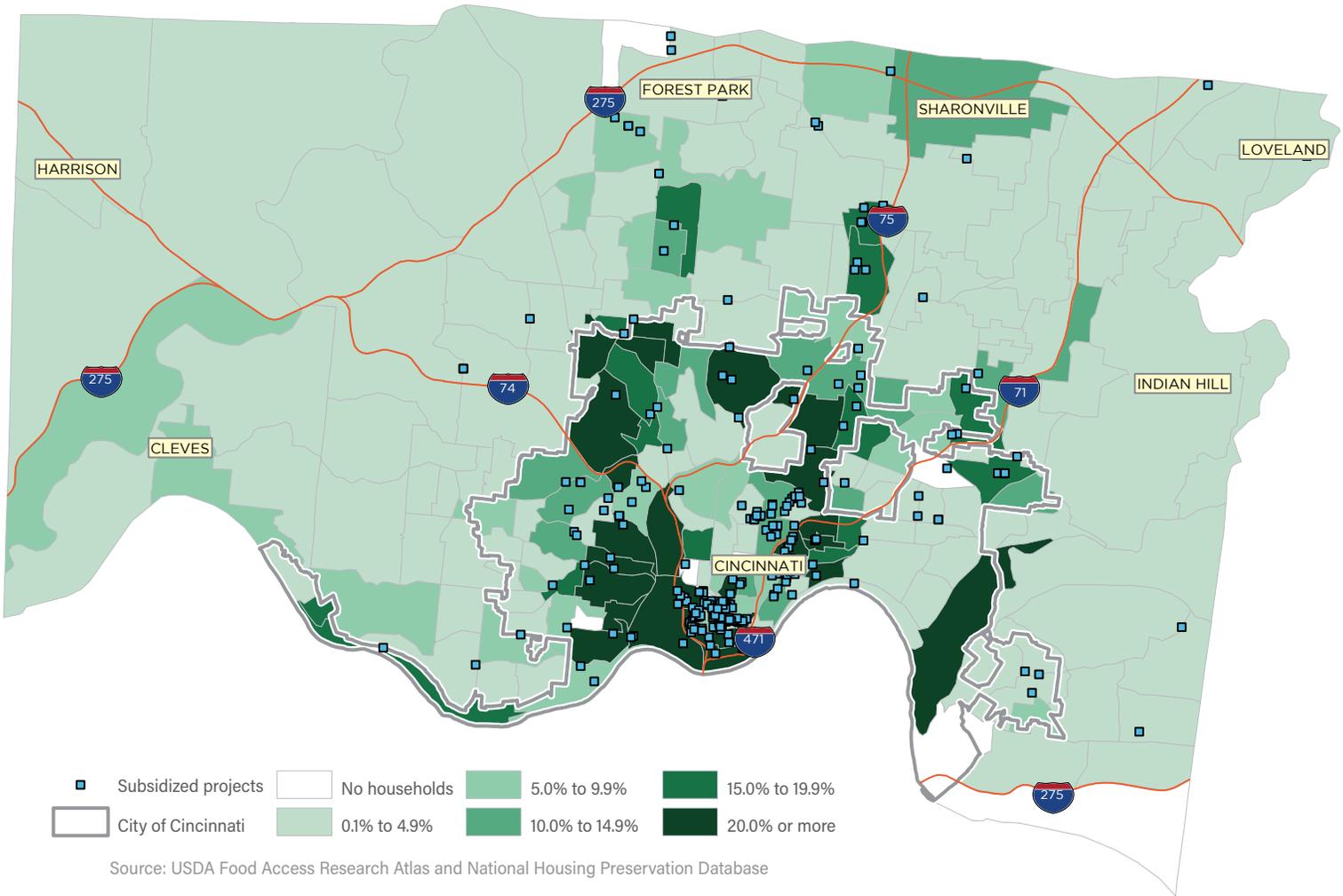
Exhibit 11-3 highlights areas in Ohio's eight core urban counties where households lack both a grocery store within one-half mile and a car to drive to one farther away. Individuals living in these census tracts are at heightened risk for malnutrition and other health challenges. More than one in five households fall into this group in many urban neighborhoods, though figures can be higher in some areas; three in four households in the Mount Vernon area of Columbus lack food access.

**Exhibit 11-3b. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Franklin County**

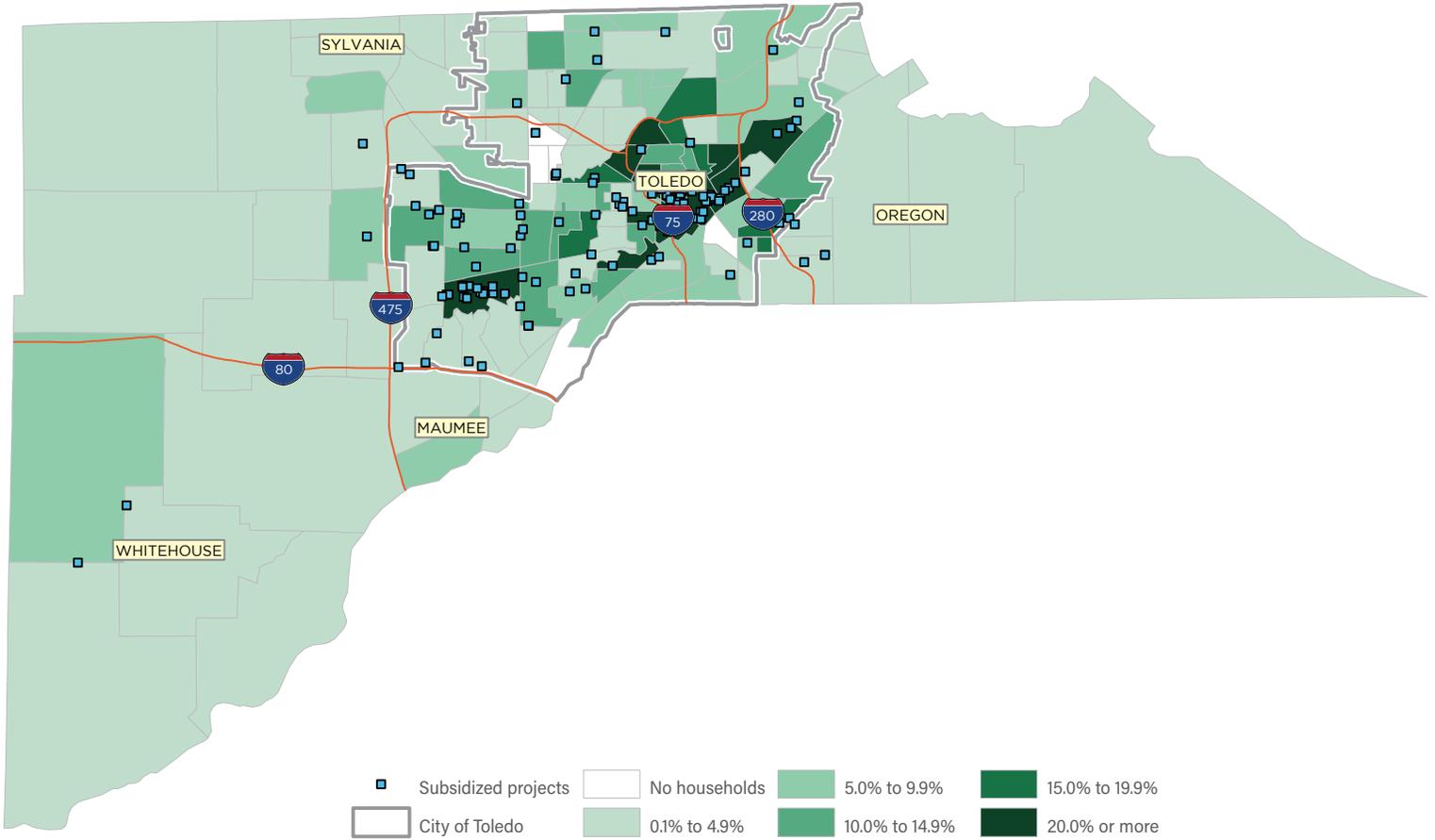


Source: USDA Food Access Research Atlas and National Housing Preservation Database

**Exhibit 11-3c. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Hamilton County**

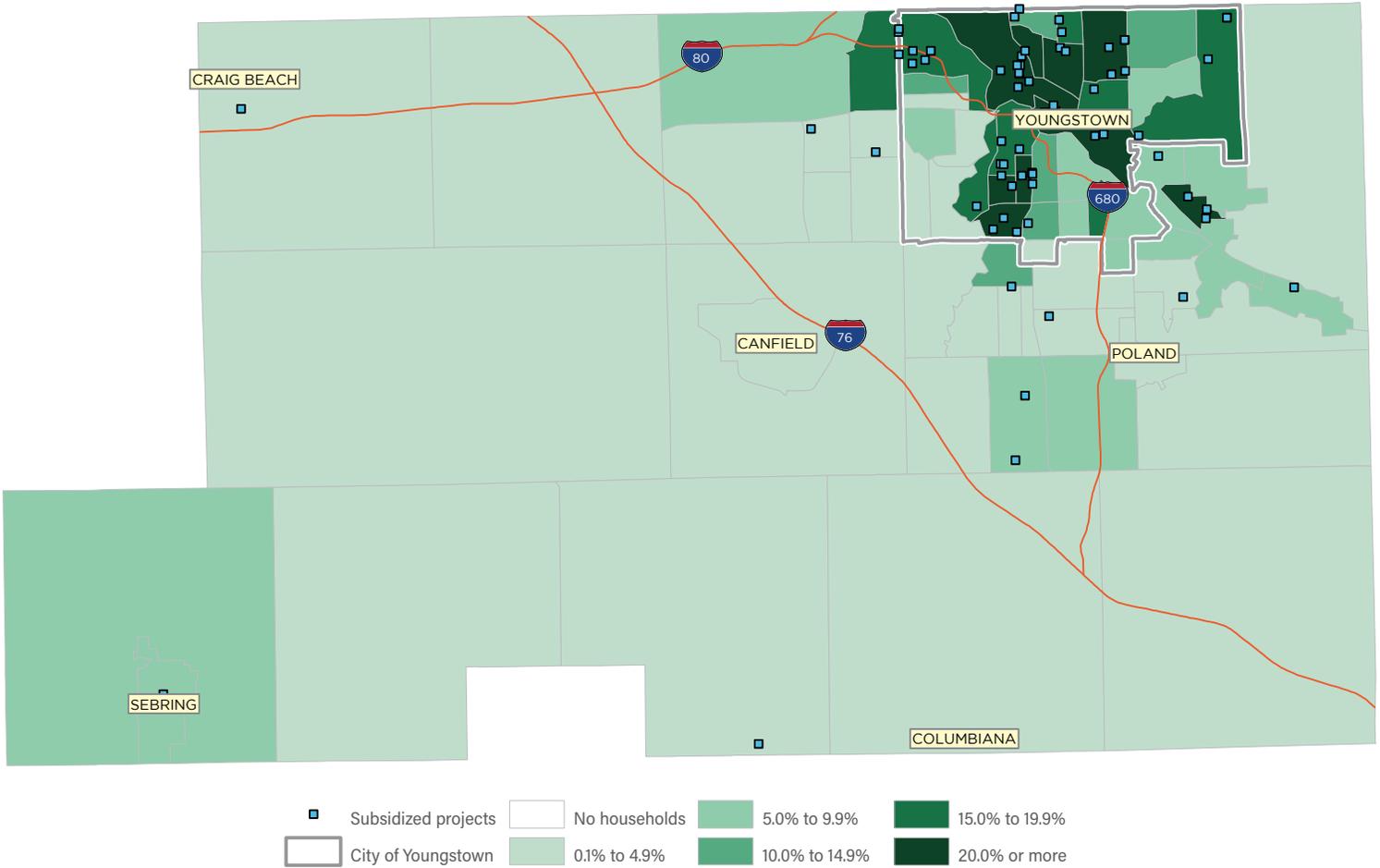


**Exhibit 11-3d. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Lucas County**



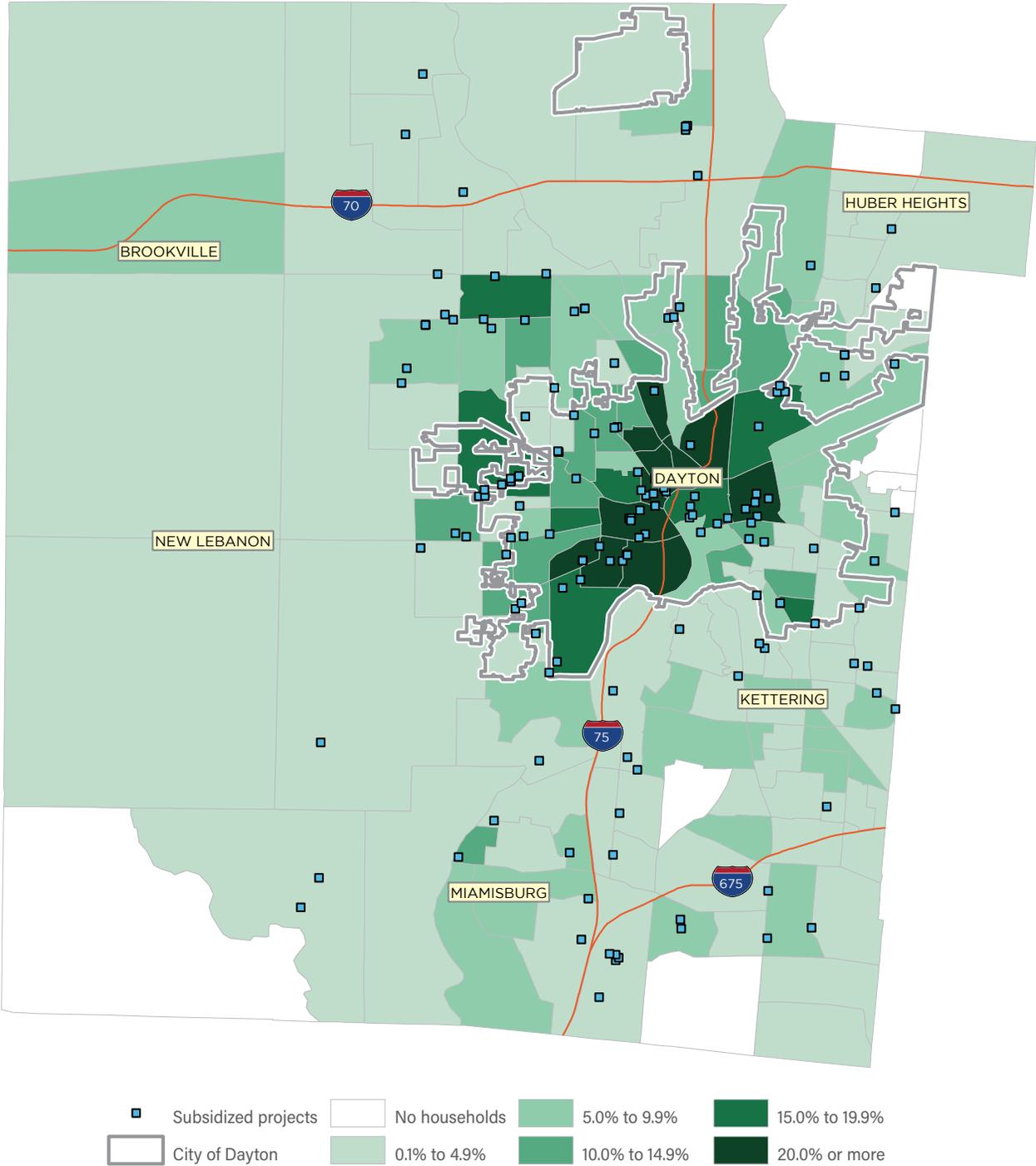
Source: USDA Food Access Research Atlas and National Housing Preservation Database

### Exhibit 11-3e. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Mahoning County



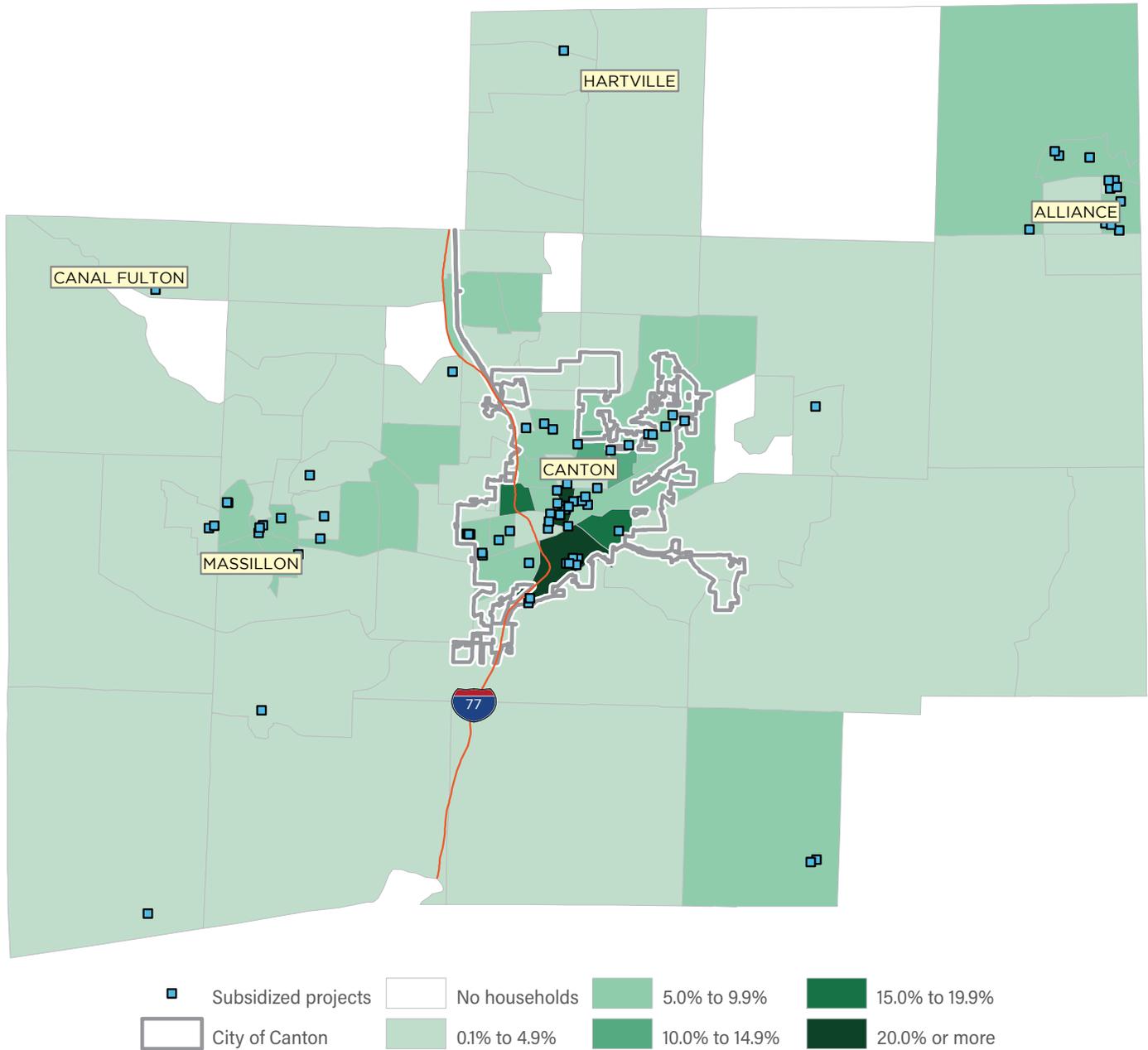
Source: USDA Food Access Research Atlas and National Housing Preservation Database

**Exhibit 11-3f. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Montgomery County**



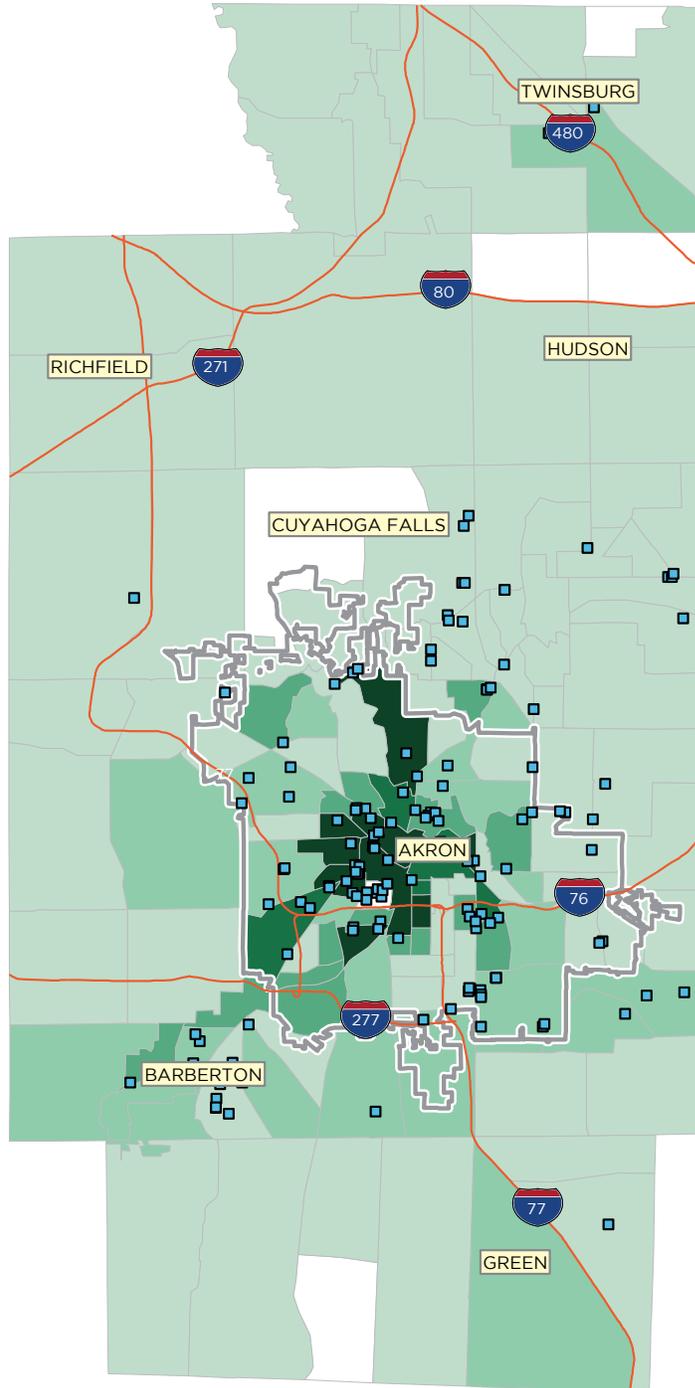
Source: USDA Food Access Research Atlas and National Housing Preservation Database

**Exhibit 11-3g. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Stark County**



Source: USDA Food Access Research Atlas and National Housing Preservation Database

**Exhibit 11-3h. Percent of Households Lacking a Grocery Store Within 1/2 Mile and a Car by Census Tract, Summit County**



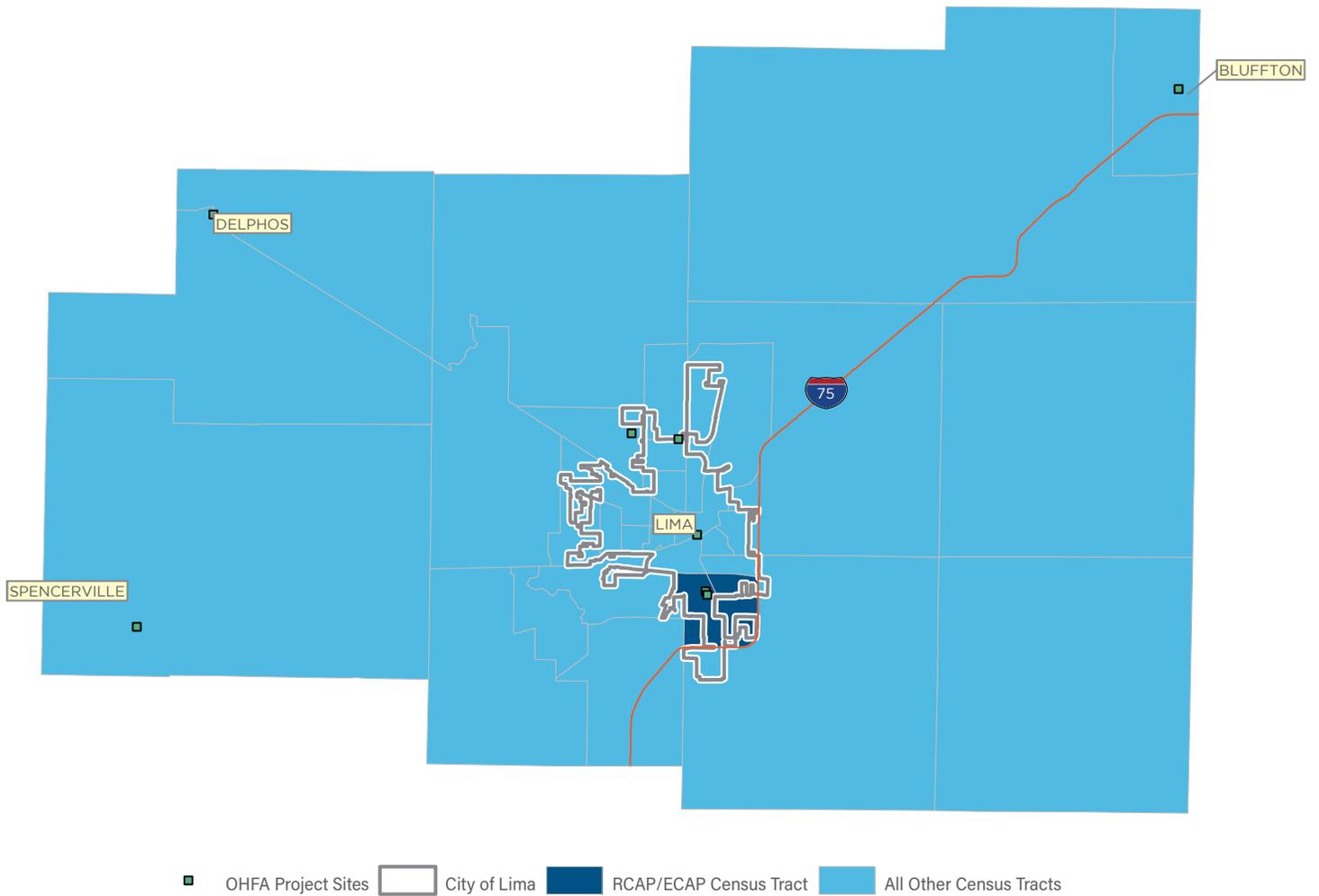
Source: USDA Food Access Research Atlas and National Housing Preservation Database

## Chapter 12: Racially/Ethnically Concentrated Areas of Poverty

---

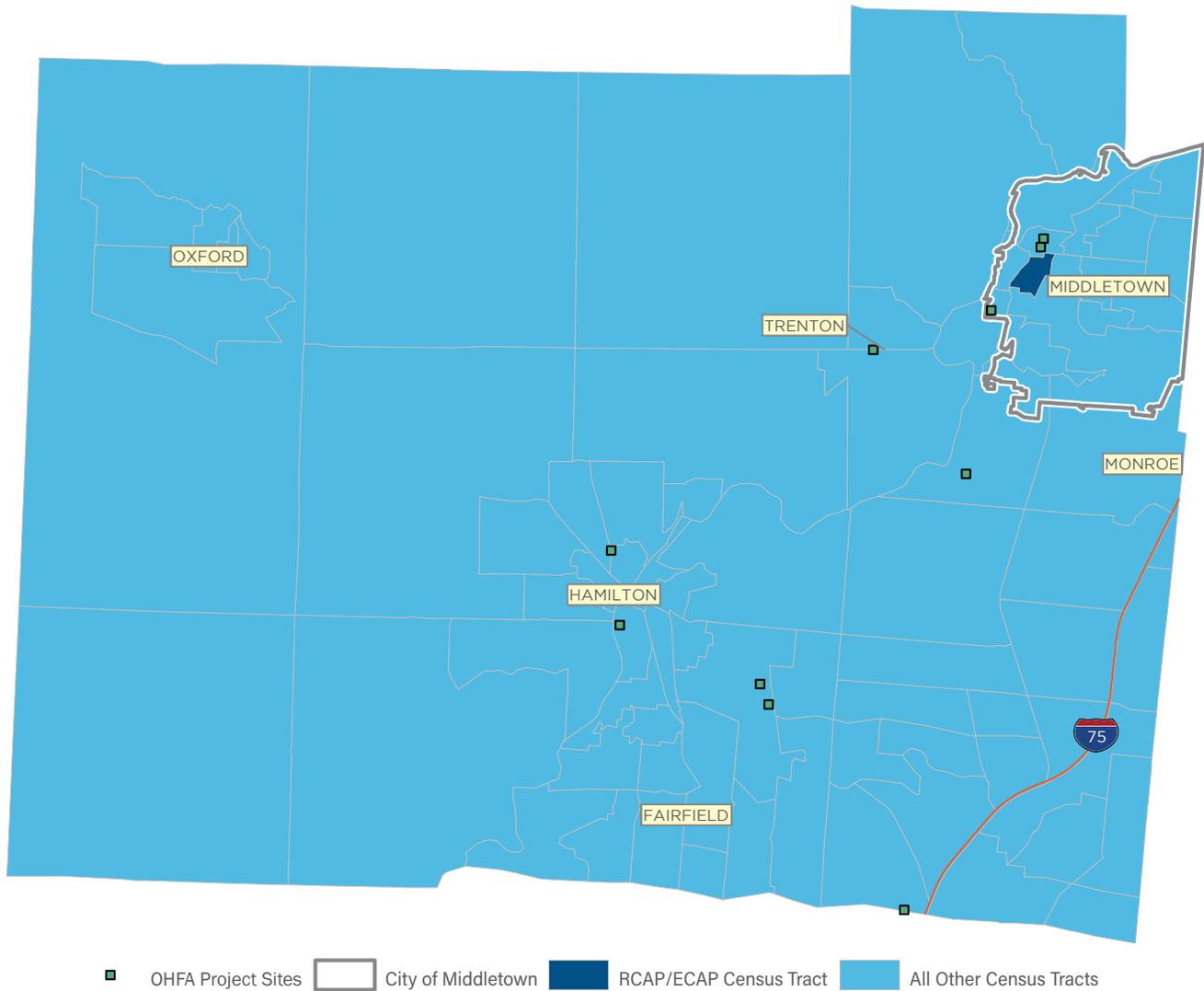
On July 16, 2015, HUD published its Final Rule on Affirmatively Furthering Fair Housing (AFFH), designed to clarify the AFFH mandate included in the Fair Housing Act of 1968 and facilitate compliance among states and localities. Specifically, the AFFH Final Rule calls for governments to develop policies that “overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics,” which include “race, color, religion, sex, familial status, national origin, or handicap.” A primary component of AFFH, as articulated in the Final Rule, is the elimination of Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAP). HUD defines these areas as census tracts where (a) at least 50 percent of residents are non-white and/or Hispanic and (b) the proportion of residents below the federal poverty line is at least 40 percent or three times that of the metropolitan or micropolitan statistical area (if applicable), whichever is lower. According to this definition, based on 2010 Census data, Ohio has 156 such areas spread across 15 counties. About 320,000 people live in these areas, or 2.8 percent of the state’s population. This chapter contains maps of each county’s RCAP/ECAPs, which include the location of OHFA properties funded since 2000 for reference.

### Exhibit 12-1a. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Allen County



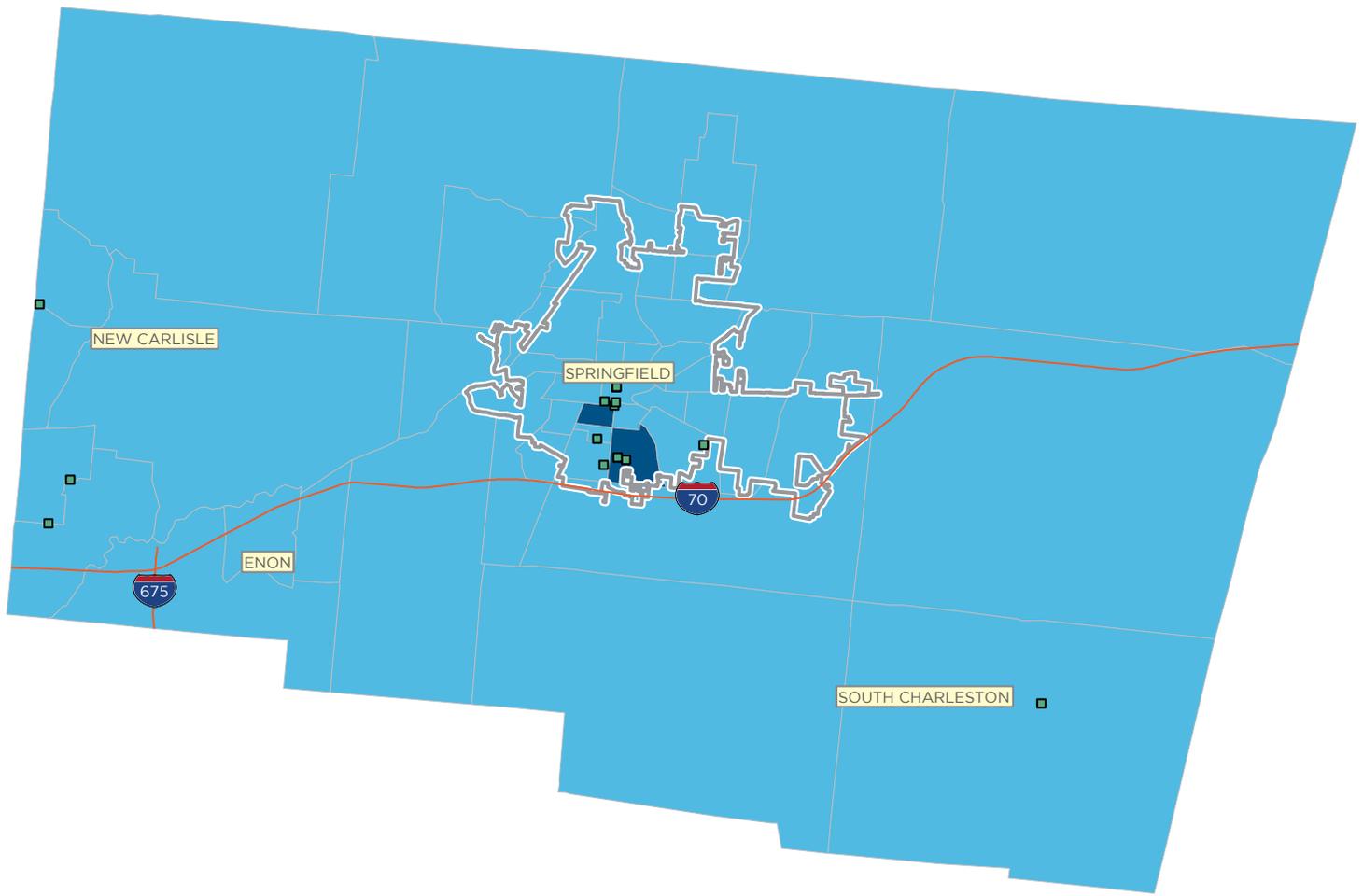
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

### Exhibit 12-1b. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Butler County



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

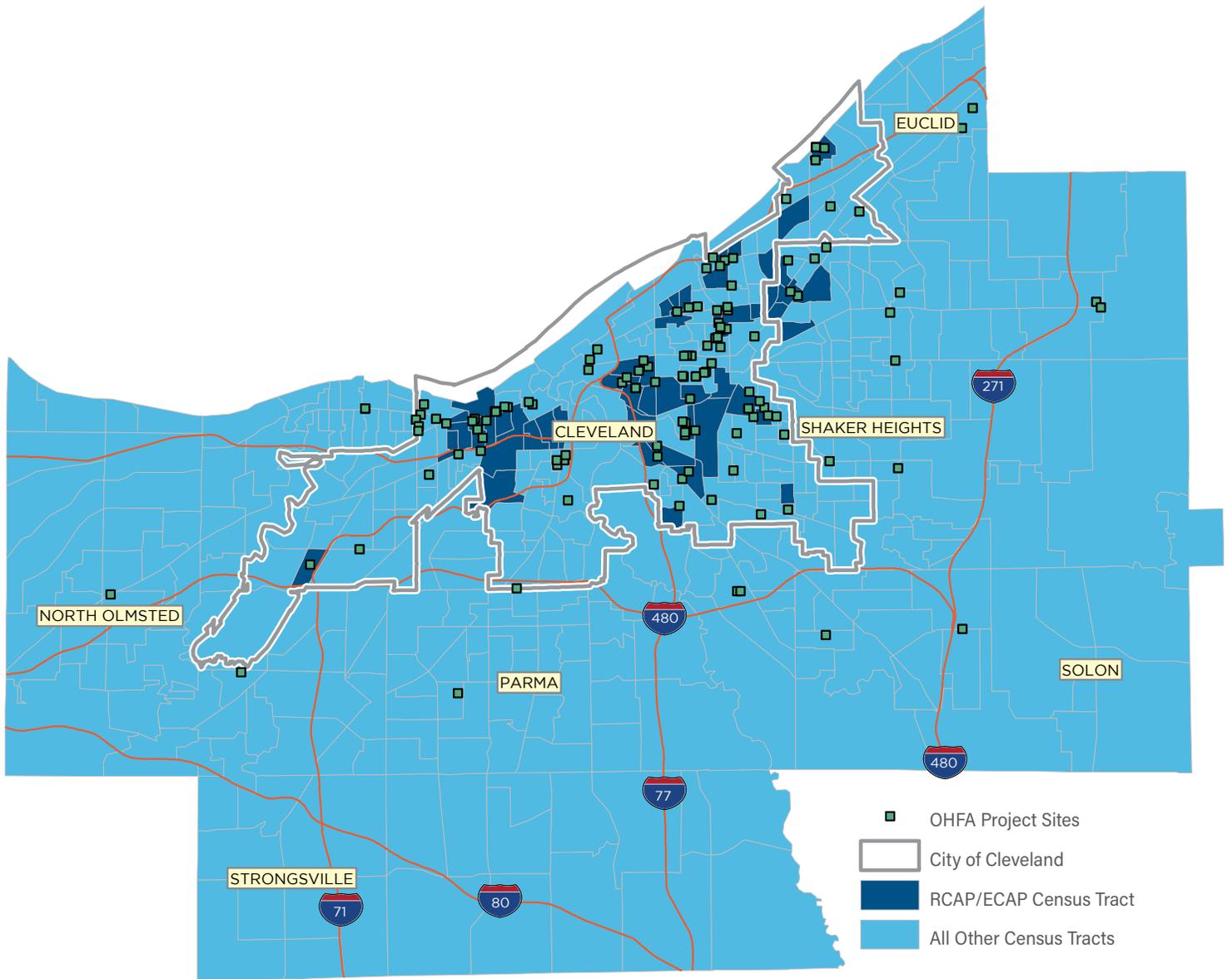
### Exhibit 12-1c. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Clark County



■ OHFA Project Sites    □ City of Springfield    ■ RCAP/ECAP Census Tract    ■ All Other Census Tracts

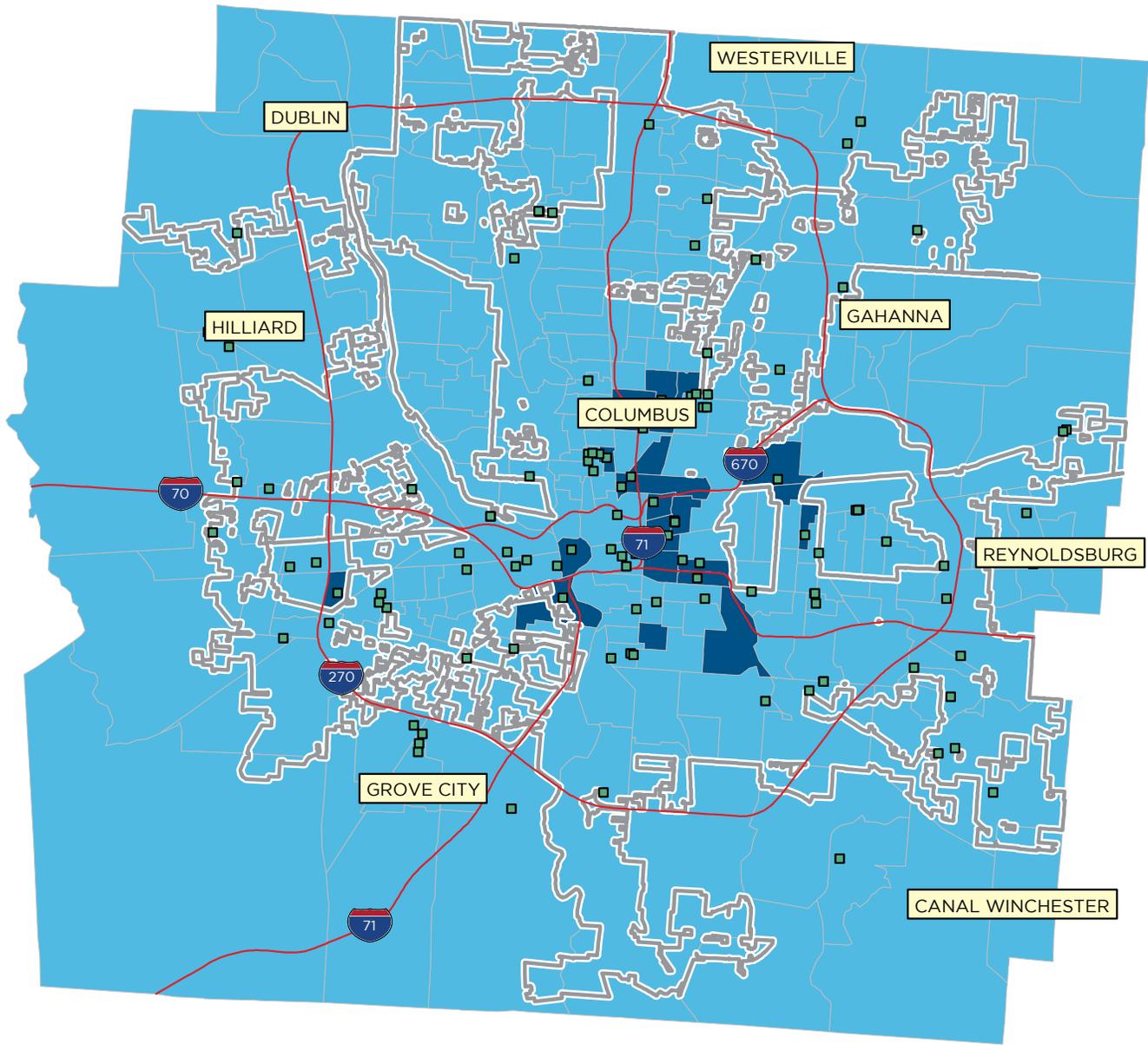
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

### Exhibit 12-1d. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Cuyahoga County



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

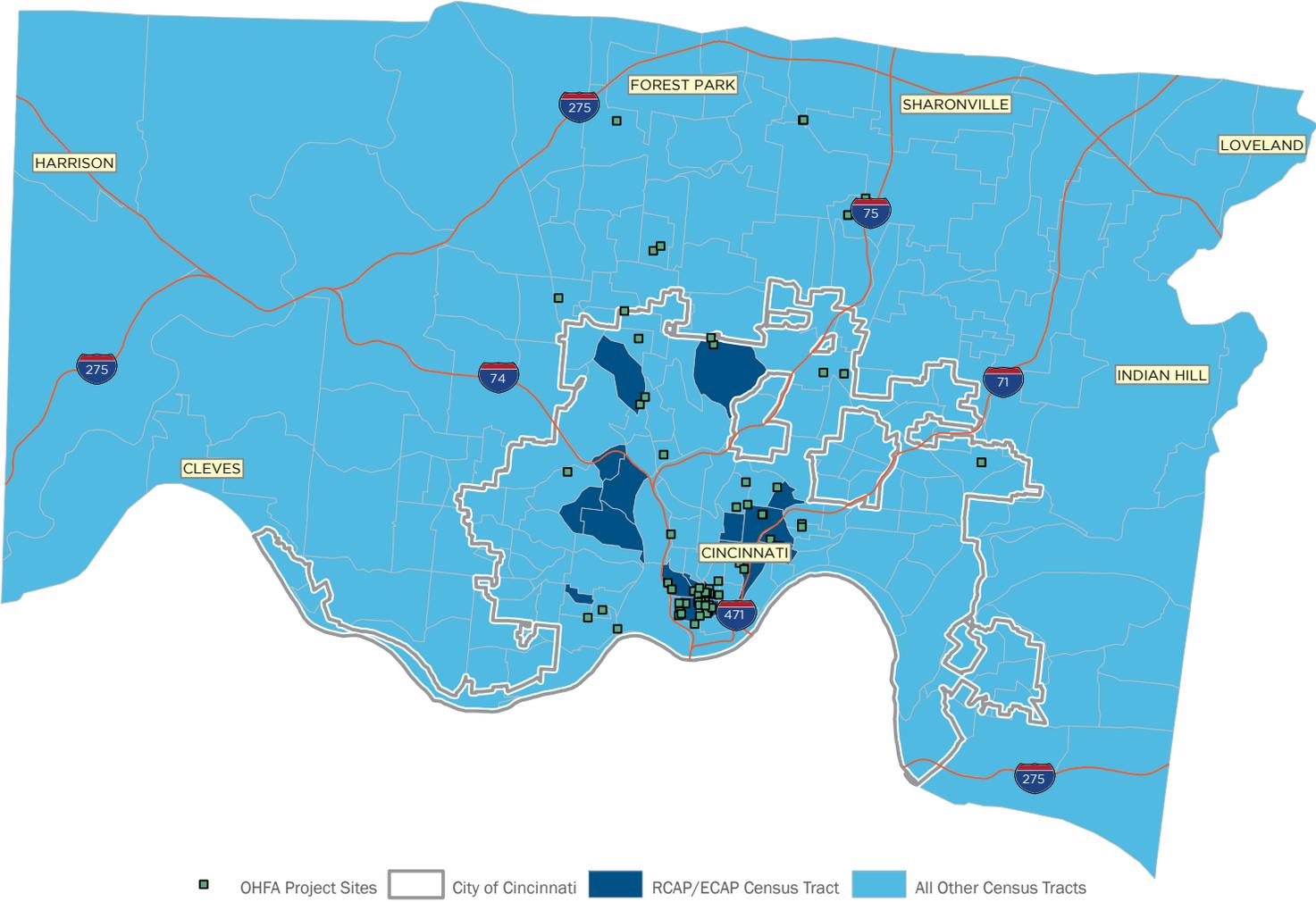
**Exhibit 12-1e. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Franklin County**



OHFA Project Sites
  City of Columbus
  RCAP/ECAP Census Tract
  All Other Census Tracts

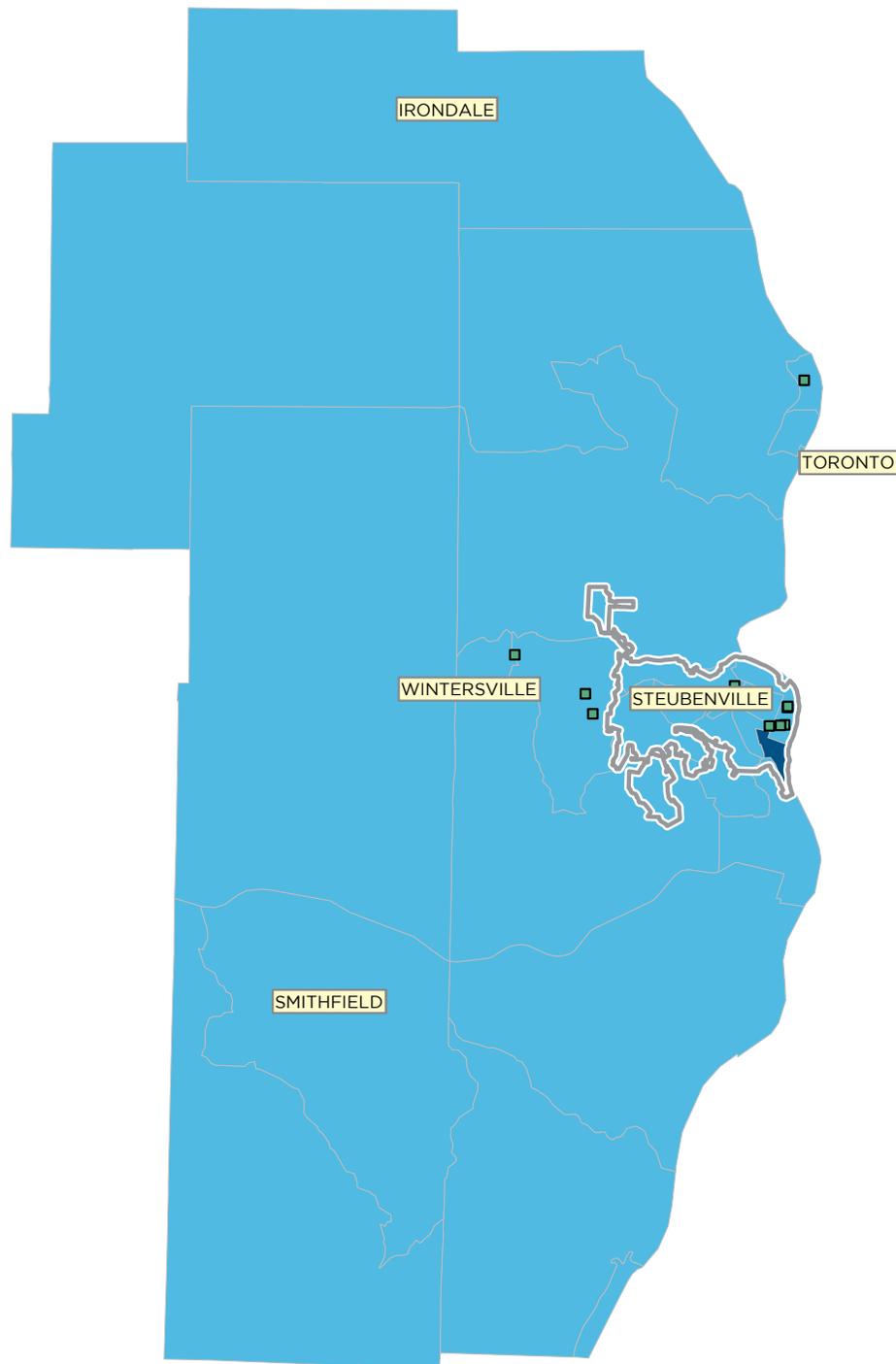
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

**Exhibit 12-1f. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Hamilton County**



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

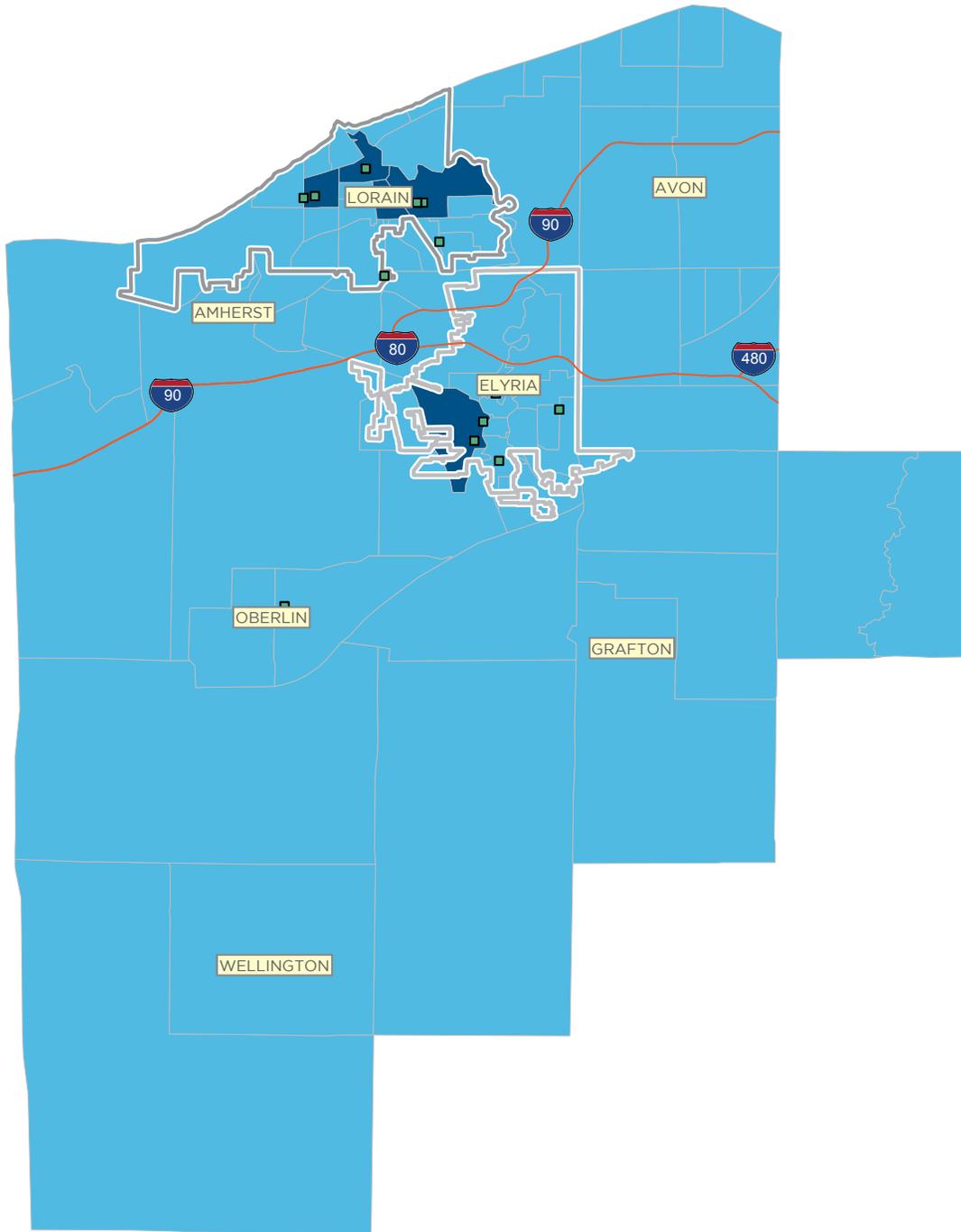
### Exhibit 12-1g. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Jefferson County



OHFA Project Sites
  City of Steubenville
  RCAP/ECAP Census Tract
  All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

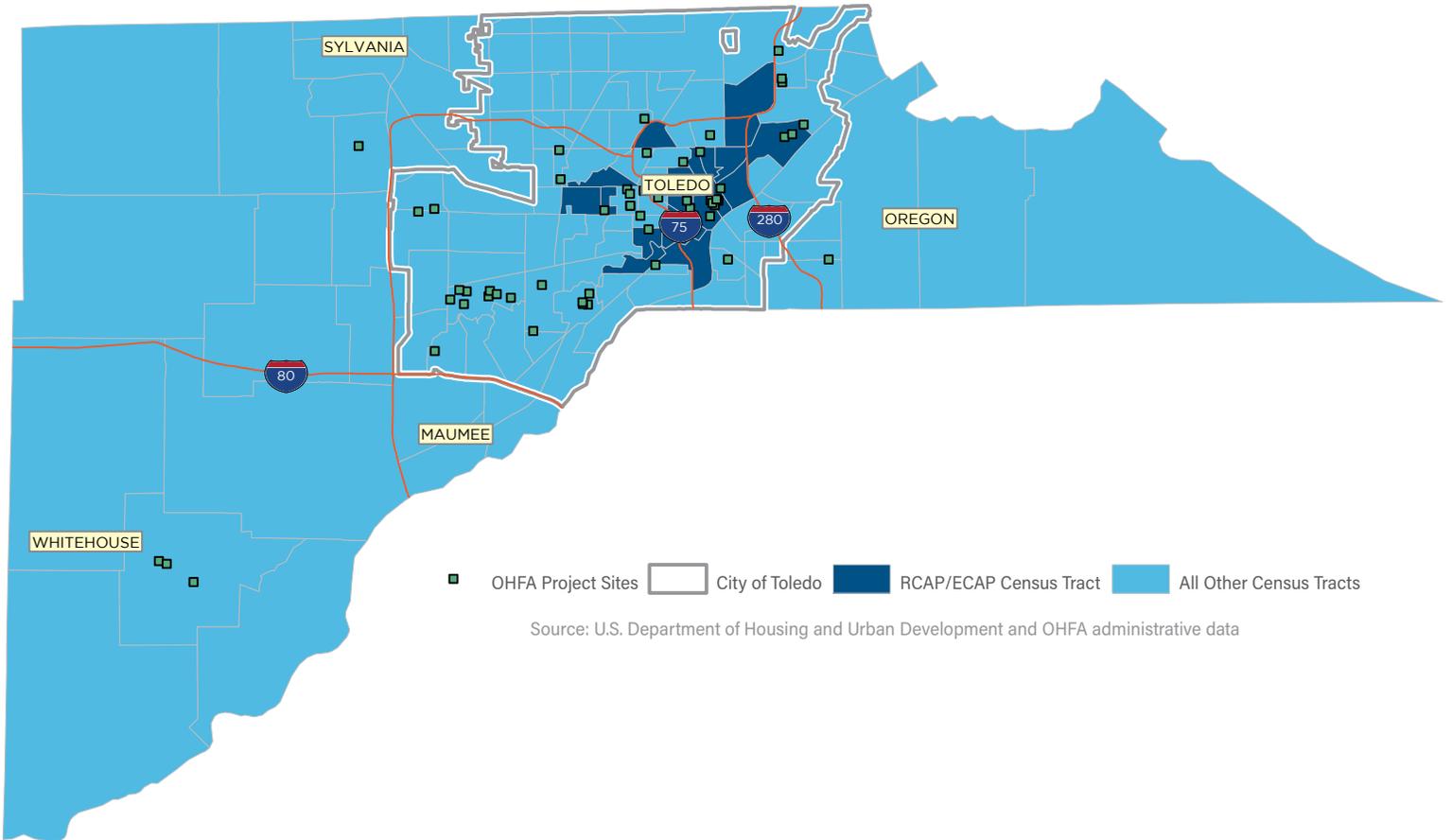
### Exhibit 12-1h. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Lorain County



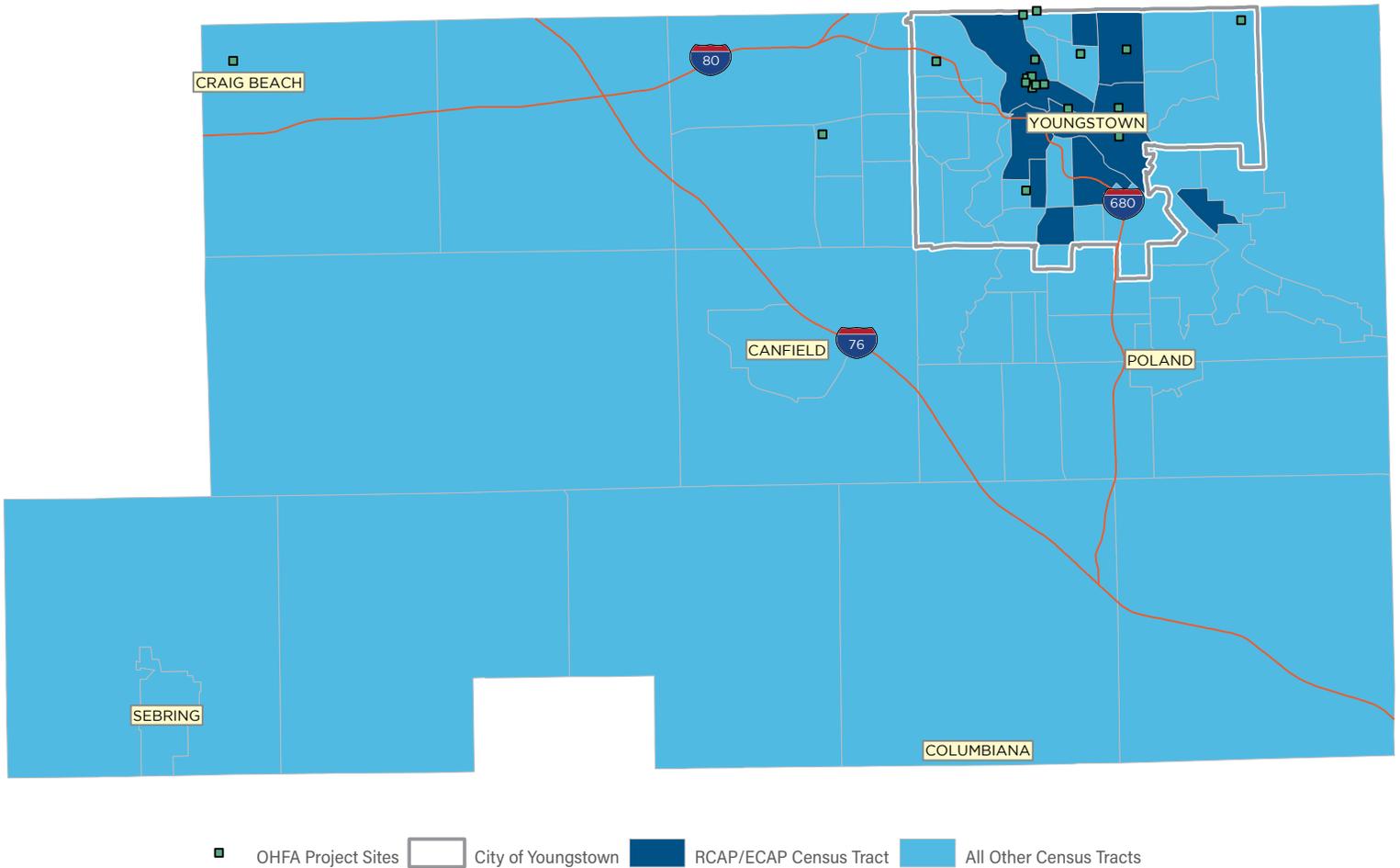
OHFA Project Sites
  City of Elyria
  City of Lorain
  TCAP/ECAP Census Tract
  All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

### Exhibit 12-1i. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Jefferson County

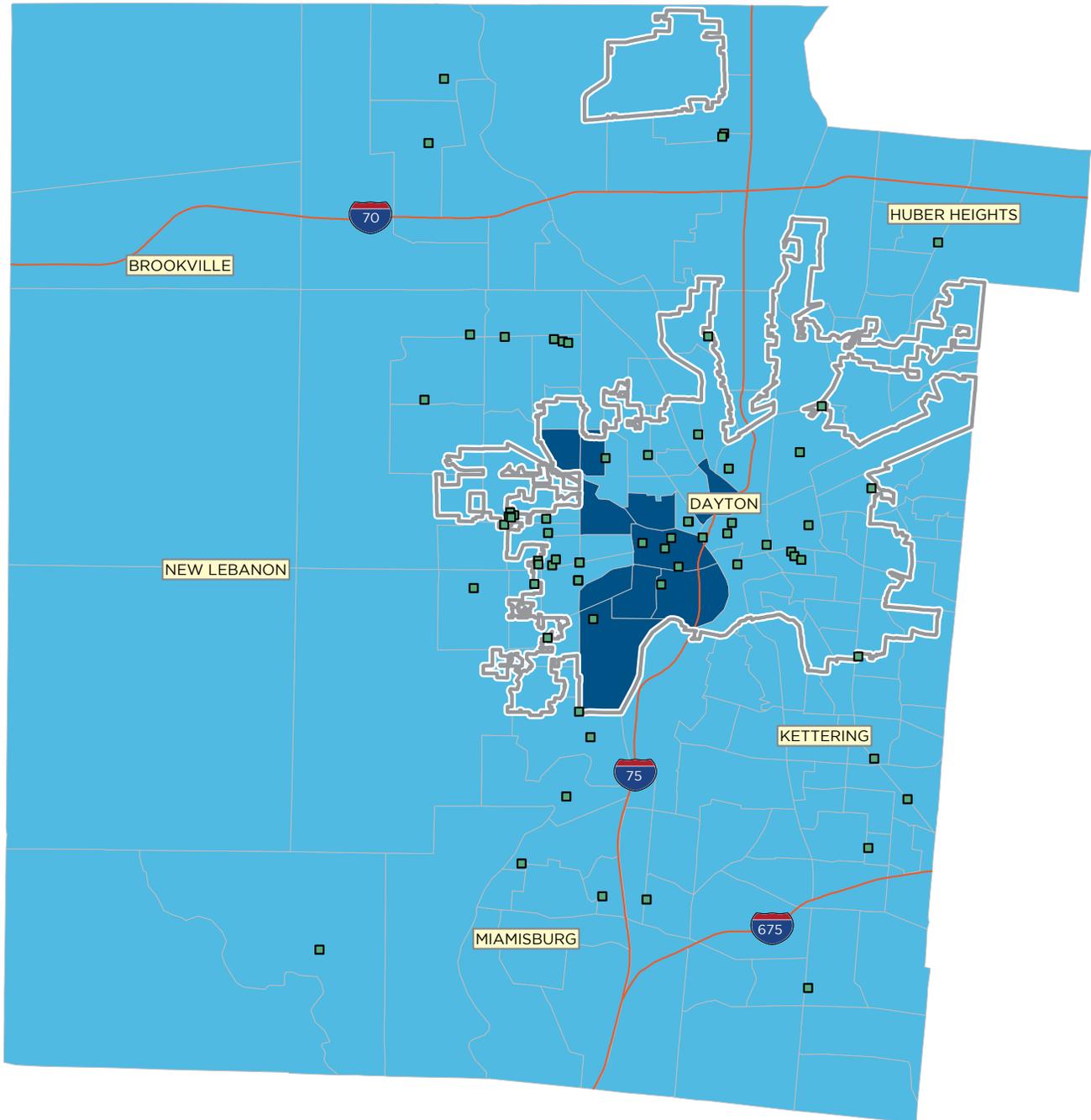


### Exhibit 12-1j. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Mahoning County



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

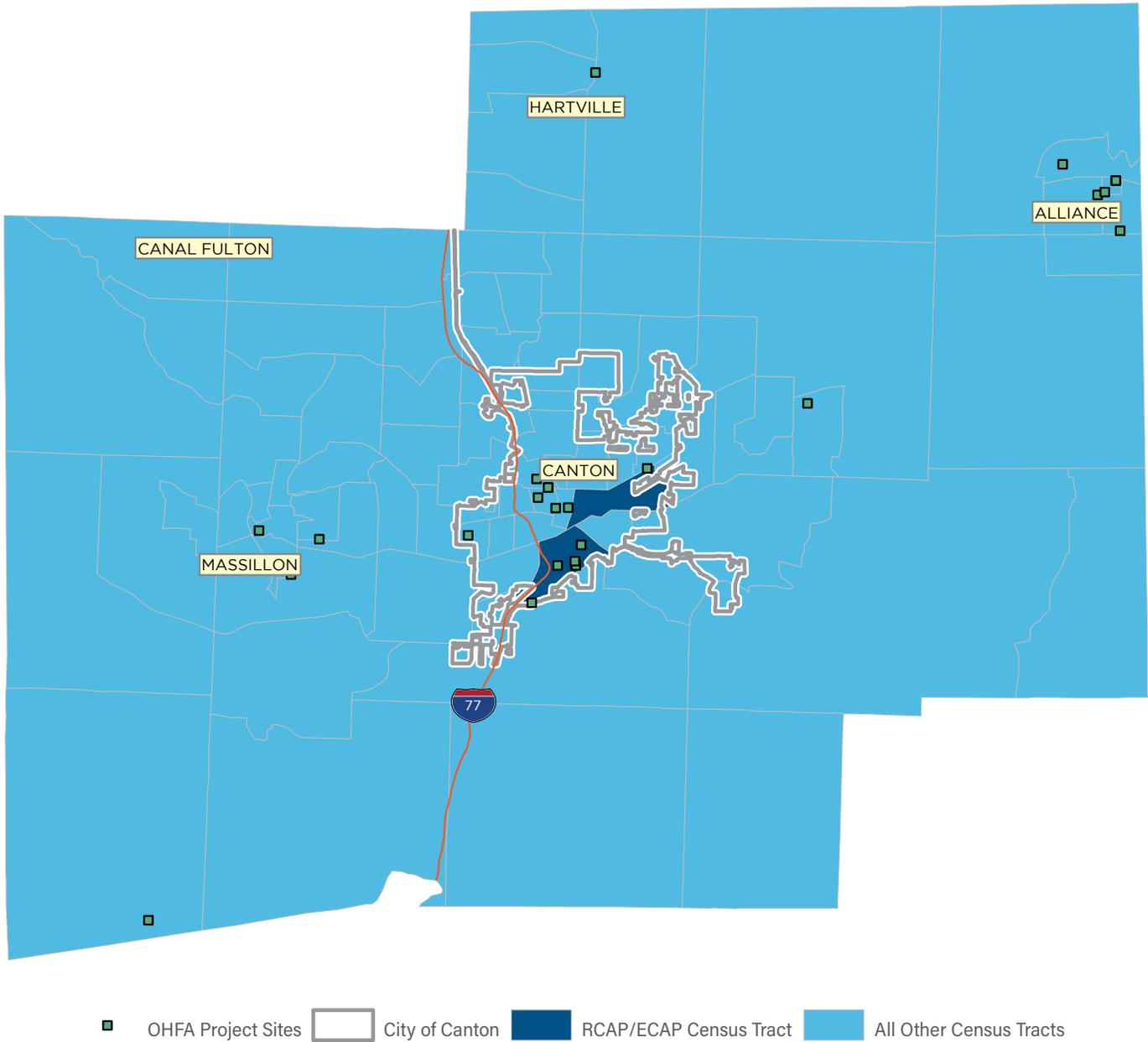
### Exhibit 12-1k. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Montgomery County



OHFA Project Sites
  City of Dayton
  RCAP/ECAP Census Tract
  All Other Census Tracts

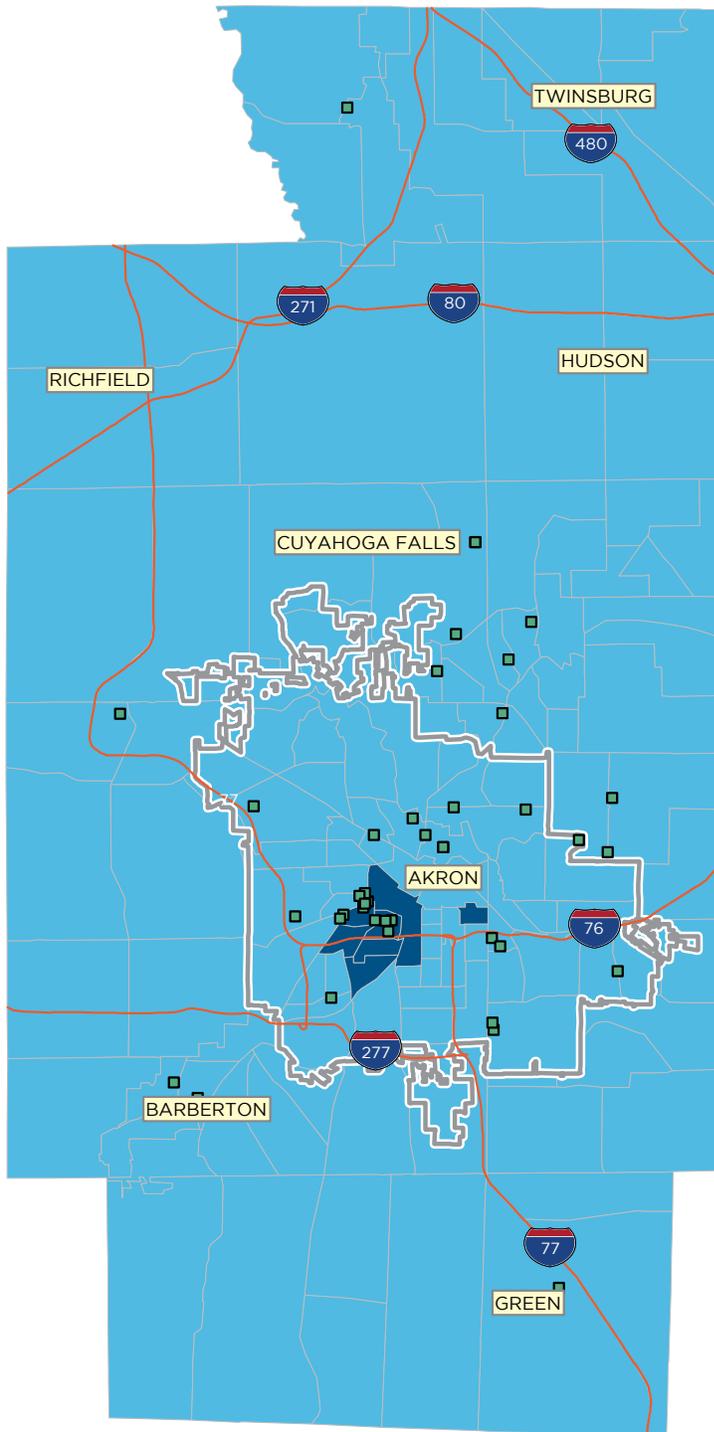
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

### Exhibit 12-1l. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Stark County



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

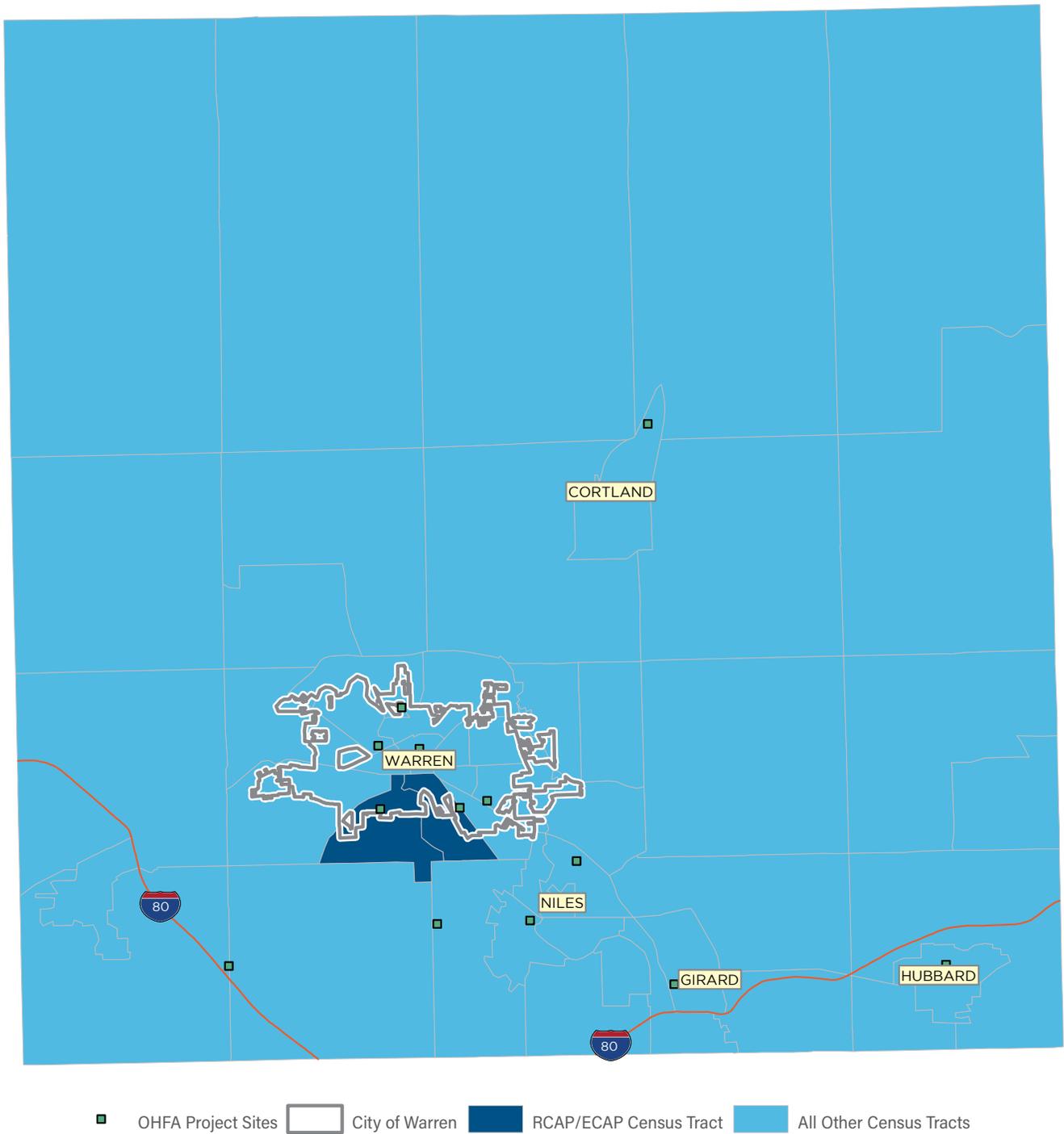
**Exhibit 12-1m. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Summit County**



OHFA Project Sites
  City of Akron
  RCAP/ECAP Census Tract
  All Other Census Tracts

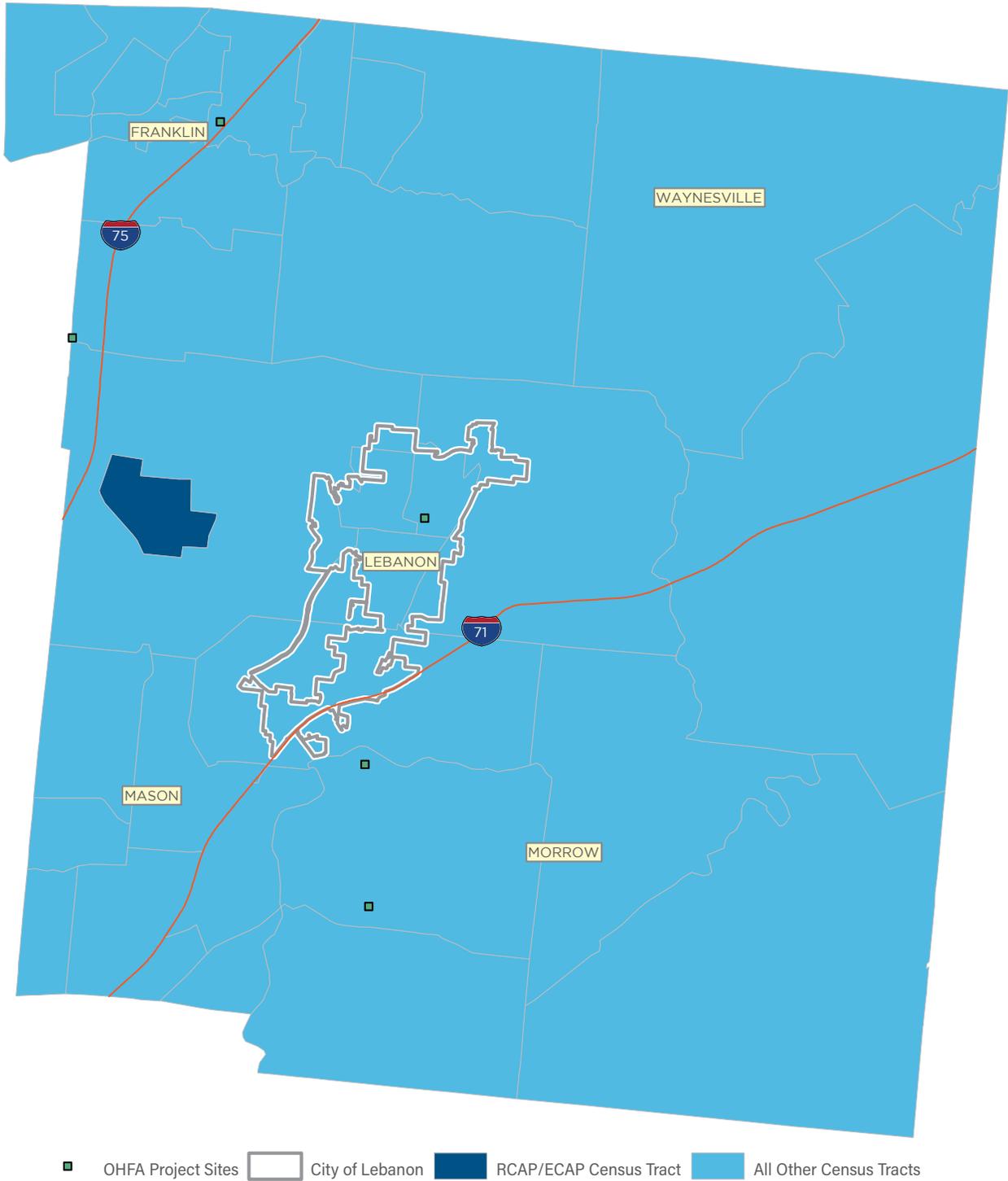
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

### Exhibit 12-1n. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Trumbull County



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

**Exhibit 12-1o. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Warren County**



Source: U.S. Department of Housing and Urban Development and OHFA administrative data

## Data Sources

The **Center for Neighborhood Technology**, a non-profit organization that focuses on promoting sustainable and livable urban communities, computed the Housing and Transportation (H+T) Affordability Index provided in Chapter 8.

**CoreLogic, Inc.**, is a subscription service provider of consumer, financial and property information to business and government. The company combines public and proprietary data to capture housing market dynamics. These data were incorporated in the Housing Needs Assessment to provide the analysis of Ohio's homeownership market in Chapter 6.

**Feeding America**, a non-profit organization representing over 200 food banks and 60,000 food pantries, generated the Map the Meal Gap data on food insecurity.

The **Kirwan Institute for the Study of Race and Ethnicity**, an interdisciplinary research institute at The Ohio State University, designed the Opportunity and Change Indices featured in Chapter 10 as part of a contract with OHFA and produced data on infant mortality hotspots in Chapter 2.

The **National Association of Realtors** is a real estate trade association that publishes the Housing Affordability Index discussed in Chapter 7.

The Public and Affordable Housing Research Corporation and the National Low Income Housing Coalition's joint **National Housing Preservation Database** provided information about federal rental subsidies in Chapter 9.

The **Neighborhood Initiative Program** (NIP) is a blight elimination program administered by OHFA and housed within Ohio's Hardest Hit Fund (HHF). Administrative data on property demolitions are collected by NIP staff from county land banks and were used in this report to show where vacant property demolitions have taken place.

The **Ohio Department of Developmental Disabilities** (DODD) supplied information on the supply of intermediate care facilities for individuals with intellectual disabilities in Chapter 2.

The **Ohio Department of Education** (ODE) published data on students experiencing homelessness included in Chapter 2.

The **Ohio Department of Medicaid** provided data on HOME Choice participants included in Chapter 2.

The **Ohio Department of Mental Health and Addiction Services** (Ohio MHAS) collected data on county Alcohol, Drug, and Mental Health (ADAMH), County Mental Health (CMH), and Alcohol, Drug, and Addiction Services (ADAS) boards' housing inventory and housing needs included in Chapter 2.

The **Ohio Department of Natural Resources** (ODNR) disseminated weekly data on shale drilling sites used in Chapter 3.

The **Ohio Department of Rehabilitation and Corrections** (ODRC) produced data on prisoner reentry included in Chapter 2.

The **U.S. Bureau of Labor Statistics** (BLS) is the principal federal agency responsible for measuring labor market activity and working conditions. Here in Ohio, BLS collaborates with the Bureau of Labor Market Information, part of the Department of Job and Family Services. Several BLS programs were cited in Chapter 3 of this report, including Local Area Unemployment Statistics, Current Employment Statistics, and Occupational Employment Statistics. The first of these provides data on the labor force, while the latter two tabulate payroll by industry and job type, respectively.

The **U.S. Census Bureau** provided a substantial amount of data via the American Community Survey (ACS) which collects data from a sample of all U.S. households annually; the Census Bureau averages data over five years (e.g. 2010 to 2014) to ensure data quality for small areas. Other data sources used in this report were annual population estimates, Longitudinal Employer-Household Dynamics (LEHD) for job creation and tract-level residence and workplace data, Small Area Health Insurance Estimates (SAHIE) and Small Area Income and Poverty Estimates (SAIPE) for information on county-level poverty rates. Because the American Community Survey is not a complete national count like the Decennial Census, results are subject to a margin of error that may be quite large, especially in sparsely-populated counties and for small areas like census tracts and block groups. This caveat also applies to sources that rely on ACS, including Comprehensive Housing Affordability Strategy (CHAS) data.

The **U.S. Department of Agriculture** (USDA) Economic Research Service published the Food Access Research Atlas included in Chapter 11.

The **U.S. Department of Housing and Urban Development** (HUD) sponsors data collection efforts made accessible to researchers, of which several were used in this report. Among these are Point-in-Time (PIT) and housing inventory counts that provide estimates of homelessness, including breakdowns of homelessness by sub-population, CHAS data that analyze housing conditions with respect to area median income and the Picture of Subsidized Households for information on those supported by HUD project-based and/or tenant-based assistance.

The **Urban Institute**, a non-profit organization that produces economic and social policy research, publishes data on housing affordability for extremely low-income households through its Housing Assistance Matters Initiative.

This page was intentionally left blank.





57 E Main Street Columbus OH 43215  
Phone 614.466.7970 Toll Free 888.362 6432  
Fax 614.644.5393 TDD 614.466.1940  
Web [www.ohiohome.org](http://www.ohiohome.org)

STAY CONNECTED...



The Ohio Housing Finance Agency is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry. Please visit [www.ohiohome.org](http://www.ohiohome.org) for more information.

