



Housing Finance
Agency

FISCAL YEAR 2027

NORTHWEST OHIO HOUSING NEEDS ASSESSMENT

Office of Research & Analytics
July 1, 2026 – June 30, 2027



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ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 40 years, the Ohio Housing Finance Agency (OHFA) has helped low- and moderate-income Ohioans access safe, quality, and affordable housing. OHFA uses federal and state resources and partners with a broad set of stakeholders to strengthen Ohio's affordable housing landscape. OHFA helps Ohioans achieve the dream of homeownership through down payment assistance, fixed-rate loans, and Mortgage Tax Credits. OHFA also provides financing for the construction and preservation of affordable rental housing for low- and moderate-income families and individuals, including older adults, persons with disabilities, persons experiencing homelessness, persons struggling with mental illness or substance abuse, and veterans. The Agency works to maintain the safety and high standards of this rental housing through asset management, inspections, and compliance training and technical assistance.

ABOUT THE OHIO HOUSING NEEDS ASSESSMENT

Housing is foundational for building a healthy and prosperous future for Ohioans; however, the state continues to face persistent challenges in ensuring that homes are both affordable and accessible. The Ohio Housing Needs Assessment draws on a wide range of data to identify the scope and scale of these challenges. As a key component of the Annual Plan, the assessment provides essential baseline information that guides the Agency in setting its strategic priorities and also serves as an important resource for OHFA's Board, staff, and the state at large.

NORTHWEST OHIO

Sandusky

EXECUTIVE SUMMARY

Like much of the state, Northwest Ohio has been losing population. By 2050 the region is expected to have a net loss of over 200,000 residents.^{1,2} Much of this decline has been fueled by the loss of manufacturing jobs. As the region seeks to redefine itself economically by attracting workers to more sustainable sectors, Northwest Ohio needs to improve or replace much of its aging housing stock in order to meet the demands of a changing population.

Glossary:

Housing cost burden: households spending more than 30% of income on housing-related costs, such as rent, mortgage payments, utilities, property taxes, and other such fees (The 30% threshold is a commonly used measure of housing affordability.)

Severe cost burden: households spending more than 50% of income on housing-related costs (For homeowners with a mortgage, this is referred to as “severe mortgage burden.” For renters, this is referred to as “severe rent burden.”)

AMI: area median income, the midpoint of a region’s income distribution — half the households in a region earn more than the median and half earn less (Local income limits help identify program eligibility and affordability based on geography.)

ELI: extremely low-income, having a household income at or below either the federal poverty guideline or 30% of AMI, whichever is higher

VLI: very low-income, having a household income at or below 50% of AMI

¹ Population and Housing Estimates. U.S. Census Bureau.

² Population Characteristics and Projections. Ohio Department of Development.



Home prices in Northwest Ohio make homeownership more affordable for homebuyers on fixed incomes.

Homeownership in Northwest Ohio is relatively affordable for potential homebuyers, especially those on fixed incomes. In 2023 the median home-price-to-income ratios in 21 of the 22 counties in the region were lower than the statewide ratio (2.6 years of income).^{3,4} When homes are priced to fit the housing budgets of prospective buyers, there are more opportunities to achieve the dream of homeownership and build generational wealth.



As residential construction in Northwest Ohio decreases, the lowest-income renters are in demand of more affordable and available housing.

New residential construction in Northwest Ohio is currently below pre-pandemic levels. Between 2019 and 2024, the number of new housing units authorized for construction in the region decreased by 3% while statewide housing production has been rapidly increasing (+32%).⁵ At the same time, there is a demand for more housing for the region's lowest income residents. In 2023 there were only 44 affordable and available rental homes for every 100 ELI renters in the region. This translates to only 20,015 affordable and available rental homes for the 45,903 ELI renter households in Northwest Ohio, leaving a shortage of 25,887 units.⁶ Closing this affordability gap between supply and demand for ELI renters will require sustained public investment in affordable housing development.

³ MarketTrends, Cotality.

⁴ Small Area Income and Poverty Estimates. U.S. Census Bureau.

⁵ Building Permits Survey. U.S. Census Bureau.

⁶ National Low-Income Housing Coalition.



As rents increase faster than incomes, Northwest Ohio renters find themselves at risk of eviction and homelessness.

Since the start of the COVID-19 pandemic, rents have been rapidly increasing. Adjusted for inflation, most counties in the region saw a rise in the median rental price of a two-bedroom apartment from 2019 to 2024 with the greatest increase — in both the region and the state — in Ottawa County (+86%).⁷ At the same time income growth has generally been stagnant. In Northwest Ohio only 12 of the 22 counties in the region experienced an increase in median household income from 2018 to 2023 while the other 10 counties saw incomes decline.⁸ When rents rise faster than incomes, housing instability increases. In particular, this puts Northwest Ohio renters on fixed incomes at greater risk of losing their homes to eviction and becoming homeless.



Lucas County has the highest eviction filing rate in the state, putting renters in danger of becoming homeless.

In 2024 there were 7,088 evictions filed in Lucas County — or 10.2% of all renter households — representing the highest eviction filing rate in the state.^{9,10} Such a high number of evictions puts stress on the homelessness system. With rising rents and the expiration of COVID-era moratoria on evictions, renters — especially those on fixed incomes — are finding themselves at greater risk of becoming homeless.

⁷ RentalTrends. Cotality.

⁸ Small Area Income and Poverty Estimates. U.S. Census Bureau.

⁹ State of Ohio Court Statistics.

¹⁰ American Community Survey. U.S. Census Bureau.



Northwest Ohio's aging housing stock puts young children at serious risk of lead poisoning.

Northwest Ohio's housing stock is relatively old compared to the rest of the state. In the region 30% of housing units were built before 1950 when the nation's first laws banning lead-based paint were enacted — higher than the statewide share (25%).¹¹ Older homes are more likely to contain chipped lead paint or lead-contaminated dust — which can be ingested by young children — putting Northwest Ohio's youth at greater risk of lead poisoning than in other regions.



Racial disparities in housing persist, exacerbating economic instability for Black Northwest Ohioans.

Black potential homebuyers in the region are almost twice as likely to be denied on a mortgage loan application as their white counterparts. In 2023, 20% of Black applicants were denied compared to 11% of white applicants — a greater disparity (9 percentage points) than statewide (7).¹² Black renters in the region are more likely to spend at least half their incomes on housing than their white counterparts — 31% compared to 20%. This 11-percentage-point gap in severe rent burden between Black and white renters is also wider than the statewide gap (9).¹³ All of this suggests that achieving racially equitable housing outcomes will be challenging and may require targeted programs to help Black Northwest Ohioans achieve economic stability for their families.

¹¹ American Community Survey, U.S. Census Bureau.

¹⁴ Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau.

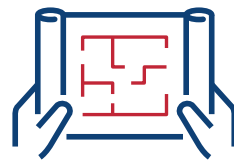
¹⁵ IPUMS USA, University of Minnesota.

OHFA IMPACT IN NORTHWEST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been partnering with organizations in Northwest Ohio to finance and encourage the production of affordable rental housing and homeownership options. The following numbers highlight the impact of OHFA's work in the region since the start of the Agency. For more examples of this impact, see the spotlight stories on pages 9 and 26.

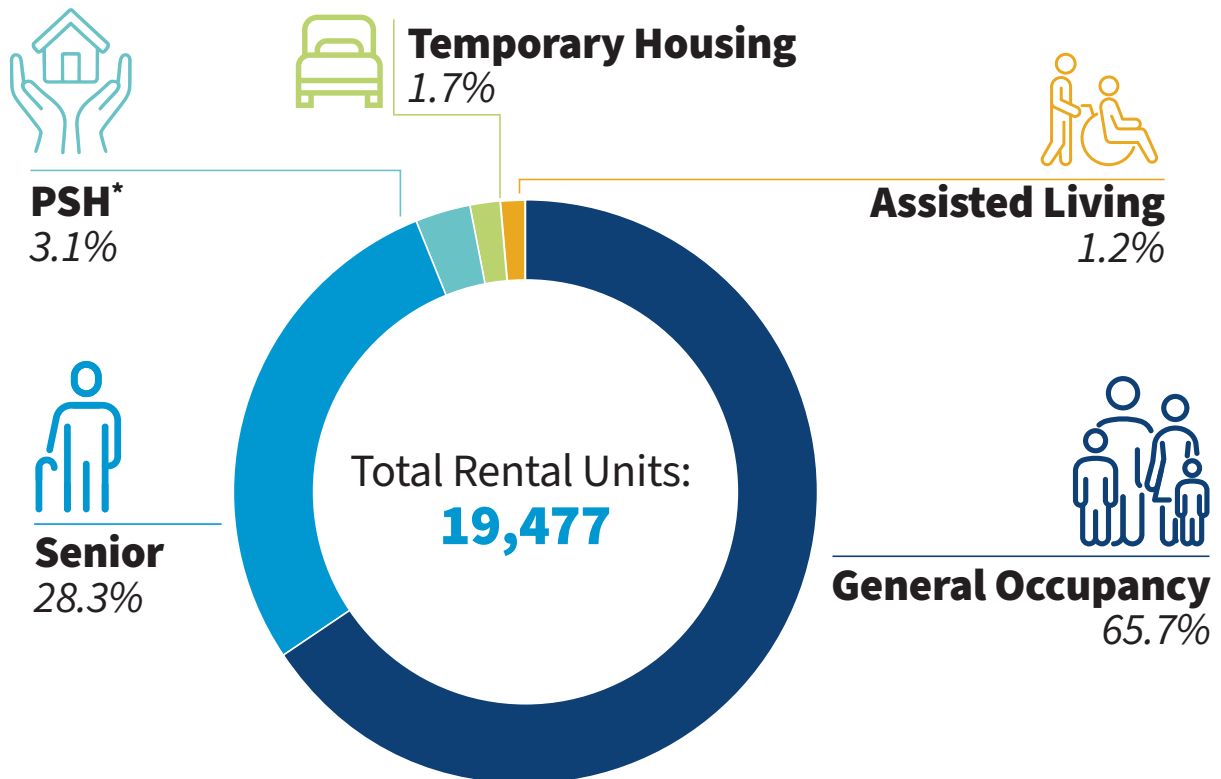


11,500
Homebuyers Assisted



19,477
Affordable Rental Units
Built or Preserved

RENTAL UNITS DEVELOPED BY PRIORITY NEED



* PSH = Permanent Supportive Housing



GRANTS FOR GRADS

OHFA's Grants for Grads program provides incentives for recent graduates to become homeowners by offering discounted mortgage rates and down payment assistance (3% or 3.5%). Graduates must meet certain eligibility requirements, and if they remain in their homes for five years, all down payment assistance provided through OHFA is forgiven. As part of the program, qualified borrowers participate in free homebuyer education courses that help them learn more about the homebuying process. For example, courses include learning how to calculate closing costs, what to expect from a home inspection, and the general timeline for completing documents.

OHFA has assisted 243 homebuyers in Northwest Ohio through this program since it started in 2009.

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

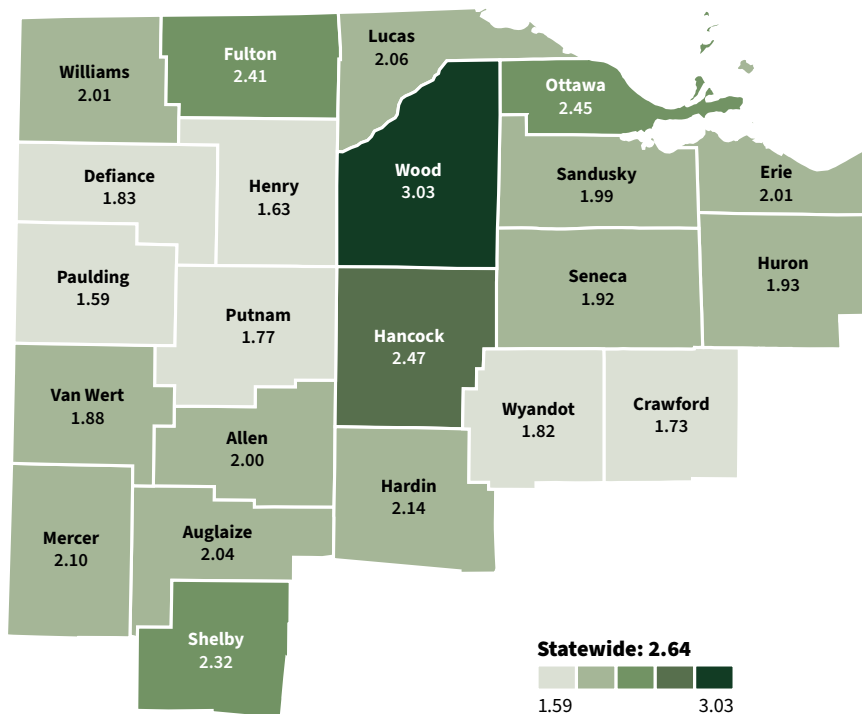
HOMEOWNERSHIP

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

SECTION HIGHLIGHTS

- During the 2019 to 2023 period, white heads of household in Northwest Ohio were more than twice as likely to own their homes as their Black counterparts (74.3% compared to 34.0%). The resulting gap in homeownership — 40.3 percentage points — was larger than the statewide gap (35.7).
- Black potential homebuyers in Northwest Ohio are almost twice as likely to be denied on a mortgage loan application as their white counterparts. In 2023, 20.3% of Black applicants were denied compared to 11.1% of white applicants — a greater disparity (9.2 percentage points) than statewide (7.3).
- In 2023, 1.19% of Northwest Ohio homeowners applied for a home improvement loan, which was lower than the statewide share (1.53%), indicating less of a need for major home repairs.
- The home-price-to-income ratios in most Northwest Ohio counties in 2023 were lower than the statewide ratio making homeownership relatively affordable for potential homebuyers in the region. Paulding County had the lowest price-to-income ratio (1.59 years of income) making it the best place in the region to buy a home in terms of affordability. In Northwest Ohio only Wood County had a higher price-to-income ratio (3.03) than the statewide ratio (2.64) making homeownership more out of reach for residents on fixed or limited incomes.

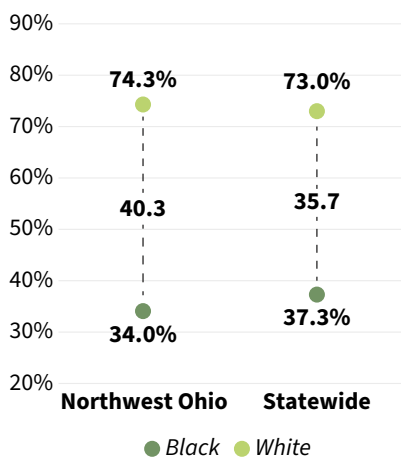
Median Home-Price-to-Income Ratio by County



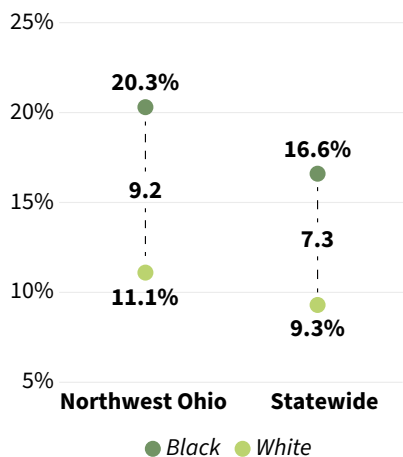
Source: MarketTrends, Cotality (based on 2023 sales); 2023 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

How the Region Compares

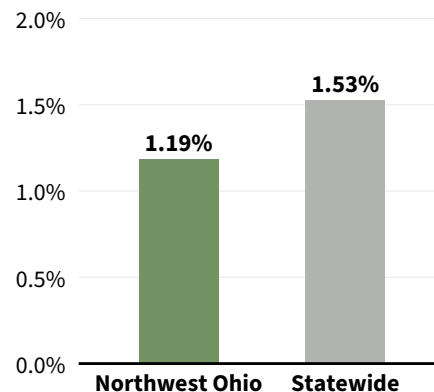
Homeownership Rate Gap, Black & White



Mortgage Loan Denial Rate Gap, Black & White



Home Improvement Loan Applications, Share of Owners



Sources: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Tables B25003A/B; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2023 loan applications)

Notes: Mortgage loan denial rate is the percentage of home purchase mortgage loan applications denied by lenders. Applications include pre-approval requests. Applications approved but not accepted are counted as approved. Applications withdrawn by applicant, files closed for incompleteness and loans purchased by a financial institution are excluded from the analysis.

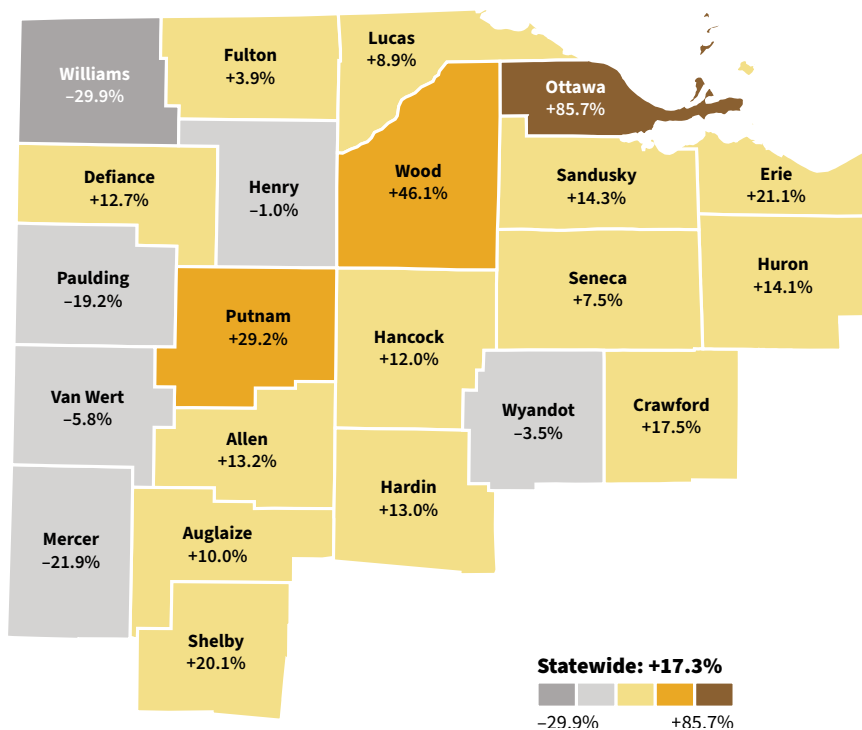
RENTAL HOUSING

This section focuses on how Northwest Ohio’s renters are able to balance housing costs compared to income. When renters spend 30% or more of their incomes on housing, they risk being unable to afford other necessities, such as food and healthcare. When they spend 50% or more of their incomes on rent and other housing costs, they find themselves at risk of eviction and homelessness. Rent burden places householders in a precarious position in which any unexpected cost, such as a car repair, can make their housing situations unstable.

SECTION HIGHLIGHTS

- In 2023 there were only 44 affordable and available rental homes for every 100 ELI renters in Northwest Ohio. Despite the affordability gap, this was better than the statewide average of 40.
- For every 100 VLI renters in the region, there were 78 rental units affordable and available to them in 2023 — also more than the state average (71).
- Black Northwest Ohio renters in 2023 were more likely to spend at least half their incomes on housing than their white counterparts (31.5% compared to 20.3%). The resulting gap in severe rent burden between Black and white renters in the region (11.2 percentage points) was larger than the statewide gap (9.0).
- Since the start of the COVID-19 pandemic, rents in Ohio have been rapidly increasing. Adjusted for inflation, most counties in Northwest Ohio saw a rise in the median rental price for a two-bedroom apartment from 2019 to 2024 with the greatest increase — in both the region and the state — being in Ottawa County (+85.7%). Among counties in the region that saw a drop in median rent over this period, Williams had the biggest decrease (-29.9%).

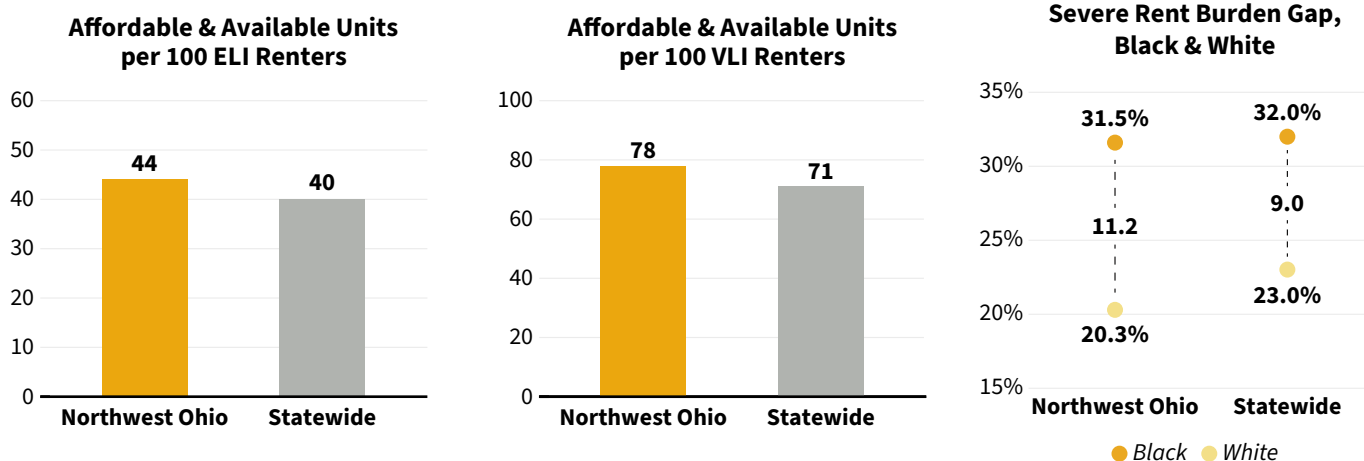
Change in Median Rent for a Two-Bedroom Apartment 2019 to 2024 by County



Source: RentalTrends, Cotality

Notes: Only includes two-bedroom single-family homes. The median rental price for these units is a proxy for the median rent in the overall market. Percent change in median rent takes into account an inflationary adjustment of 2019 rental prices to 2024 dollars based on the Consumer Price Index for All Urban Consumers (CPI-U), from the U.S. Bureau of Labor Statistics, for "all items less shelter."

How the Region Compares



Sources: National Low Income Housing Coalition (public data request) (based on the 2023 American Community Survey [ACS] Public Use Microdata Sample); IPUMS USA, University of Minnesota (based on the 2023 ACS Public Use Microdata Sample)

Notes: Gross rent includes average monthly cost of utilities (i.e., electricity, natural gas, water, sewer, and heating fuels). Extremely low-income (ELI) is defined as those with incomes at or below the federal poverty level or 30% of area median income, whichever is greater. Very low-income (VLI) is defined as those with incomes at or below 50% of area median income, including ELI households. Affordability is based on the common standard that households should not spend more than 30% of their income on housing. Rental units are both "affordable and available" to renters in a specific income group if the gross rent meets the 30% affordability threshold and they are either available for rent or occupied by households with incomes at or below the defined income level. Regional estimates derived from both the National Low Income Housing Coalition analysis and IPUMS USA are calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to "crosswalk" the data from Public Use Microdata Areas (PUMAs) to counties. Severe housing cost burden is defined as spending more than 50% of income on housing-related costs or having no income. The 50% threshold is commonly associated with being housing unstable and at risk of losing one's home. Severe rent burden is a related term applicable to renters.

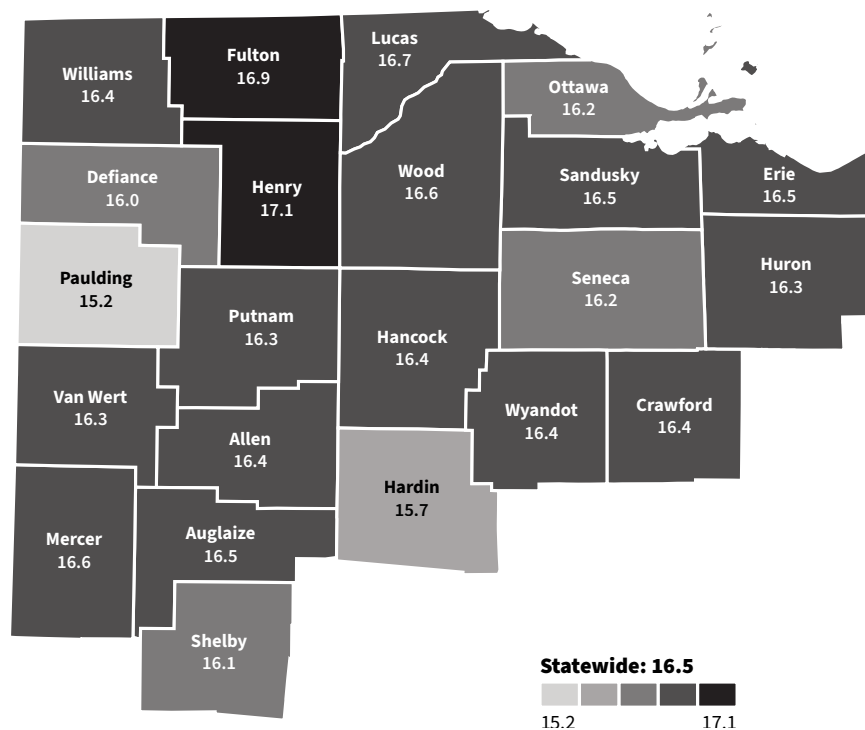
HOME ENERGY & UTILITIES

This section looks at residential utility and energy use and how the cost of utilities affects household budgets. Many Northwest Ohioans struggle to afford their monthly utility bills. These additional costs beyond a rent or mortgage payment can make some places in the region less affordable to call home.

SECTION HIGHLIGHTS

- Home energy costs are a burden for many Northwest Ohio households. In 2024, 6.28% of households in the region participated in the federally funded Home Energy Assistance Program (HEAP). Income-eligible households may have a one-time payment applied to their heating or cooling utility bills. This participation rate was higher than the state average (5.20%).
- The Percentage of Income Payment Plan (PIPP) is another energy assistance program available to income-eligible Ohio households. In 2024, 6.45% of Northwest Ohio households relied on this state-funded program throughout the year to help with their gas or electric bills. This rate was also above the statewide participation (5.15%).
- During the 2019 to 2023 period, 12.8% of households in the region lacked a broadband subscription at home — slightly worse than the statewide coverage (12.1%) — limiting their access to reliable internet services.
- The average Northwest Ohio household uses 16.5 metric tons of carbon dioxide equivalent every year to heat, cool, and power its home. This residential carbon footprint is the same as the state average. The average home in Henry County represents Northwest Ohio's largest residential carbon footprint (17.1) while the typical household in Paulding County expends the lowest levels of home energy in the region (15.2).

Average Residential Carbon Footprint in Metric Tons per Year by County

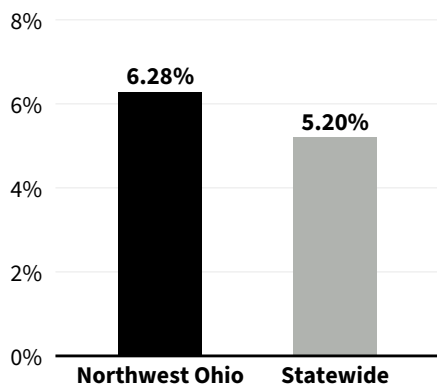


Source: CoolClimate Network; University of California, Berkeley (public data request) (based on 2013 data)

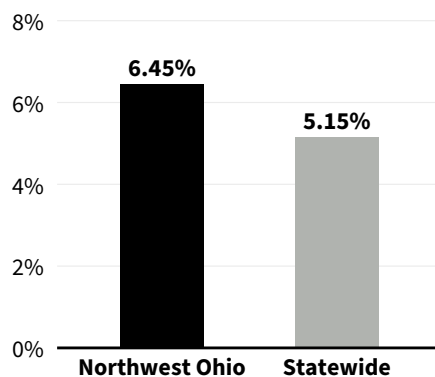
Notes: This CoolClimate Network model includes direct emissions from consumption of fossil fuels to heat homes as well as indirect emissions embodied in the production of electricity used to power homes. Electricity is measured in kilowatt hours per year, natural gas is measured in cubic feet per year, and home fuel oil is measured in gallons per year. Carbon footprint is measured in metric tons of carbon dioxide equivalent (CO₂e) per year, which includes carbon dioxide and other greenhouse gases that contribute to climate change such as methane and nitrous oxide.

How the Region Compares

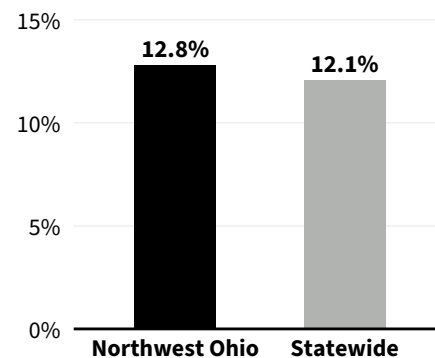
Households Participating in HEAP



Households Participating in PIPP



Households Without Broadband Internet



Sources: 2024 Energy Assistance program data, Ohio Department of Development (public data request); 2019–2023 American Community Survey (ACS) Five-Year Estimates, Tables DP04 and B28003

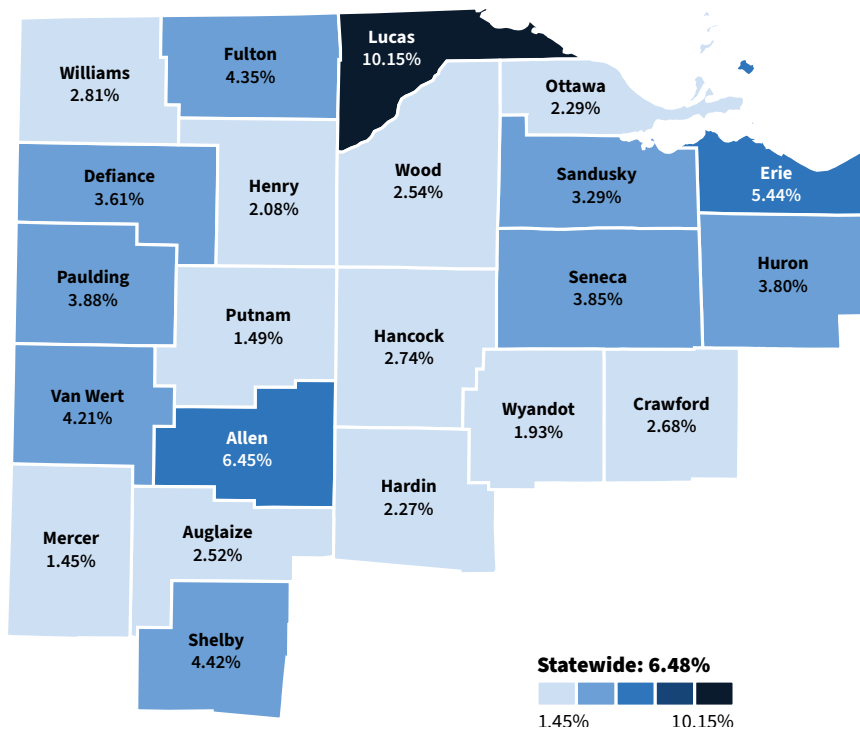
HOUSING INSTABILITY & HOMELESSNESS

This section focuses on the population at risk of losing their homes to foreclosure or eviction and those populations experiencing homelessness. Data on those who are housing unstable are difficult to find — particularly for those forced to live with friends or family for a short period of time.

SECTION HIGHLIGHTS

- In 2023, 9.3% of Northwest Ohioans lived in households spending at least half their incomes on housing, putting them at risk of losing their homes to foreclosure or eviction. However, the likelihood of living in severely cost-burdened housing was lower in this region than for Ohioans in general (10.7%).
- The share of mortgage holders in the region that were “underwater” or had negative equity in their homes in 2024 (2.29%) was higher than the state average of 1.94%. This limited their ability to refinance or sell without taking a financial loss.
- During the 2024/2025 school year, Northwest Ohio’s public and community schools reported that 1.82% of students lacked a fixed, regular, and adequate place to sleep. This rate is roughly on par with the statewide average (1.87%).
- In 2024, 10.15% of Lucas County renters had an eviction filed against them — the highest eviction filing rate in the region and the state — putting them at risk of homelessness. The remaining counties in Northwest Ohio, however, have a lower rate than the state average (6.48%), with Mercer having the lowest in the region (1.45%).

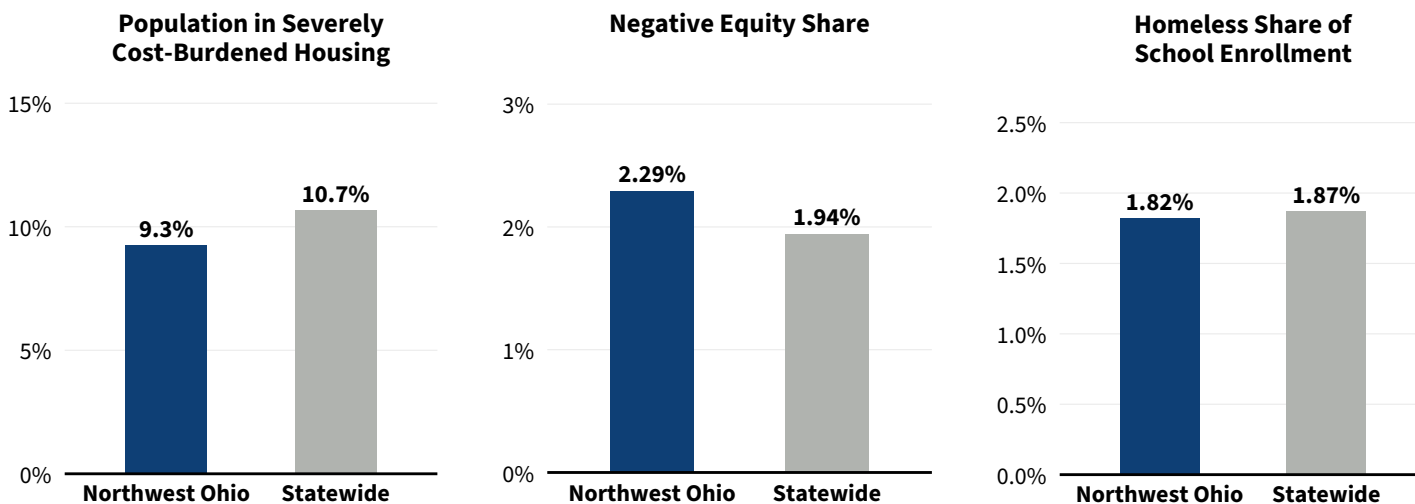
Eviction Filing Rate by County



Source: State of Ohio Court Statistics (based on 2024 court filings); 2023 American Community Survey (ACS) Five-Year Estimates, ACS One-Year Estimates Table B25003

Notes: The eviction filing rate is the number of new eviction filings per 100 renter-occupied households. In Ohio an eviction is legally referred to as a "forcible entry and detainer" or F.E.D.

How the Region Compares



Sources: IPUMS USA, University of Minnesota (based on the 2023 American Community Survey [ACS] Public Use Microdata Sample); MarketTrends, Cotality (based on 2024 data); Ohio Department of Education and Workforce (public data request) (based on 2024/25 school year data)

Notes: Regional estimates derived from IPUMS USA are calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to "crosswalk" the data from Public Use Microdata Areas (PUMAs) to counties. Students meet the McKinney-Vento definition of homeless when they lack a fixed, regular, and adequate nighttime residence. Students who are sharing the housing of another person (doubled up) due to loss of housing, economic hardship, or similar reason meet the definition of homeless. This includes students living in motels, hotels, RV parks, or campgrounds due to lack of alternative adequate accommodations, as well as those living in emergency or transitional shelters or abandoned in hospitals. All numbers are based on total head count.

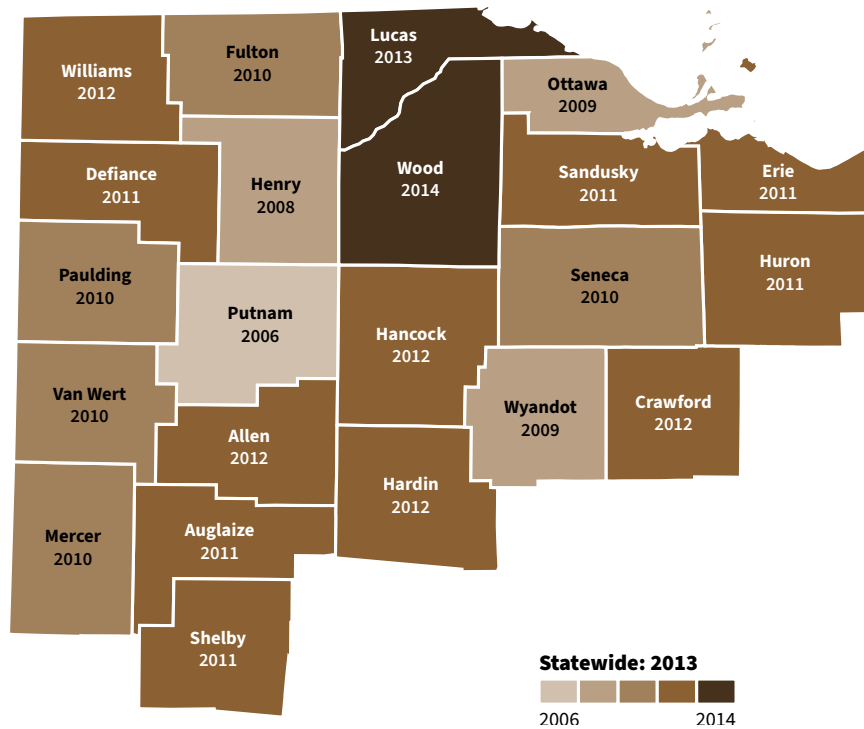
HOUSING STOCK

This section focuses on the types of housing in Northwest Ohio as well as new home construction, housing quality, and moving. Slow growth in residential construction — combined with historically low housing vacancy rates — create obstacles for prospective homebuyers and renters on fixed incomes.

SECTION HIGHLIGHTS

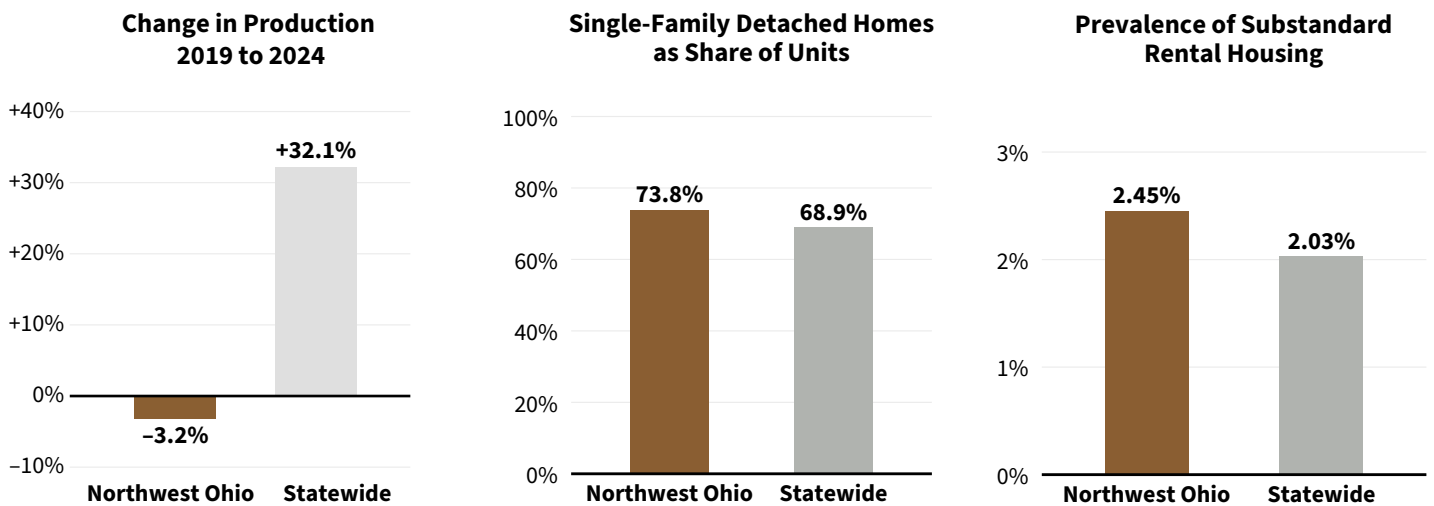
- Between 2019 and 2024, the number of new housing units authorized for construction in Northwest Ohio decreased by 3.2% while statewide housing production rapidly increased over the same time frame (+32.1%).
- Single-family detached homes make up 73.8% of the region's housing stock. This is higher than the statewide share of such housing (68.9%).
- During the 2019 to 2023 period, 2.45% of renter-occupied housing units in the region were considered substandard meaning they lacked a complete kitchen or plumbing. This was higher than the statewide share of substandard rental housing (2.03%).
- Half of all Ohio heads of household moved into their current homes in 2013 or later. Most householders in Northwest Ohio have lived in their current residences longer than that with Putnam County having the earliest median move-in date (2006) among counties in the region. Wood County had the most recent median move-in date (2014) and the only median year in the region after the state median.

Median Year Moved into Unit by County



Source: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Table B25039

How the Region Compares



Sources: Building Permits Survey, U.S. Census Bureau; 2019–2023 American Community Survey (ACS) Five-Year Estimates, Table B25024; IPUMS USA, University of Minnesota (based on the 2023 ACS Public Use Microdata Sample)

Notes: Data on new housing units authorized for construction are limited to privately-owned homes. The U.S. Department of Housing and Urban Development (HUD) defines substandard housing as a unit that lacks complete kitchen or plumbing facilities. Regional estimates derived from IPUMS USA are calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to "crosswalk" the data from Public Use Microdata Areas (PUMAs) to counties.

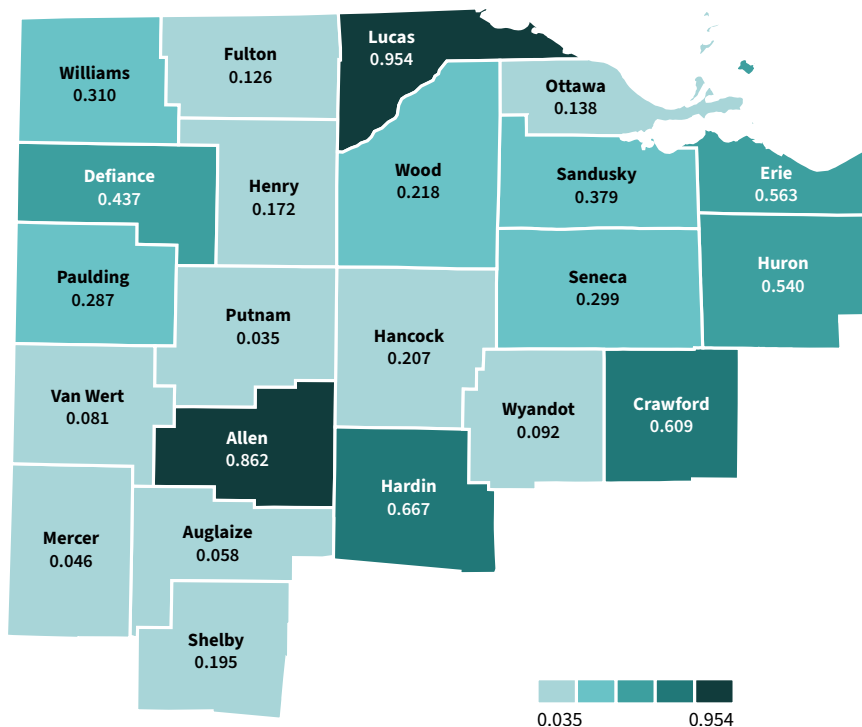
HEALTH

This section focuses on the housing challenges of vulnerable Northwest Ohioans with high-risk medical conditions as well as the ways in which housing instability, quality, and safety are important social determinants of health and wellbeing. Older inadequate homes present serious health challenges for Ohio's families — particularly those with young children who are especially at risk of lead-based paint hazard.

SECTION HIGHLIGHTS

- Northwest Ohio's housing stock is relatively old. In the region 30% of housing units were built before 1950 when the nation's first laws banning lead-based paint were enacted — higher than the statewide share (24.9%). These homes are more likely to contain chipped lead paint or lead-contaminated dust, which can be ingested by young children.
- Between 2019 and 2023, nearly eight (7.72) out of every 1,000 children born in Northwest Ohio died before their first birthdays — more than the statewide infant mortality rate (6.97) over that period. Having unsafe, low-quality, or inconsistent housing puts the youngest children at greater risk of mortality.
- Adults in the region are more likely to live with a disability. During the 2019 to 2023 period, 17.2% of Northwest Ohioans aged 18 or older had a disability compared to 16.7% of adults statewide.
- Northwest Ohio households are generally less vulnerable to disasters or disease outbreaks than the average Ohio household. In 2022 most counties in the region had a Social Vulnerability Index (SVI) score below 0.500. Putnam County had the lowest score in the region (0.035) indicating residents are less susceptible to the potential negative effects caused by external stresses on human health, such as a natural disaster, man-made ecological catastrophe, or pandemic. At the same time, Lucas County had the highest SVI score in Northwest Ohio (0.954) indicating that residents of this county would be at a considerably greater risk in such a crisis.

Social Vulnerability Index Score by County

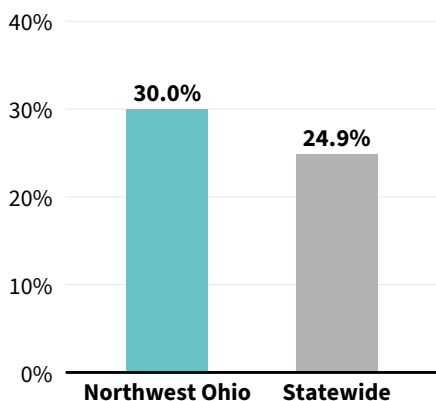


Source: 2022 Social Vulnerability Index, Centers for Disease Control and Prevention (CDC)

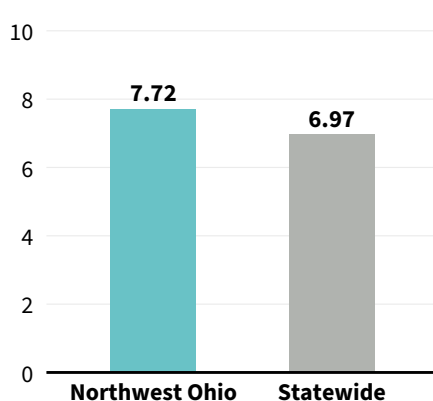
Notes: Social vulnerability is defined as the degree to which a community exhibits certain social conditions that may affect that community's ability to prevent human suffering and financial loss in the event of a hazardous event, such as a natural disaster, man-made ecological catastrophe, or disease outbreak. The Social Vulnerability Index (SVI) is a place-based index designed to identify and quantify communities experiencing social vulnerability. Possible scores range from 0 (lowest vulnerability) to 1 (highest vulnerability). Social conditions used in this model are divided into four themes: Socioeconomic Status (accounts for poverty, unemployment, housing cost burden, education, and health insurance); Household Characteristics (accounts for age, disabilities, family type, and English proficiency); Racial/Ethnic Minority Status; and Housing Type/Transportation (accounts for structure type, crowding, vehicles, and group quarters). The Overall SVI Score combines all four themes.

How the Region Compares

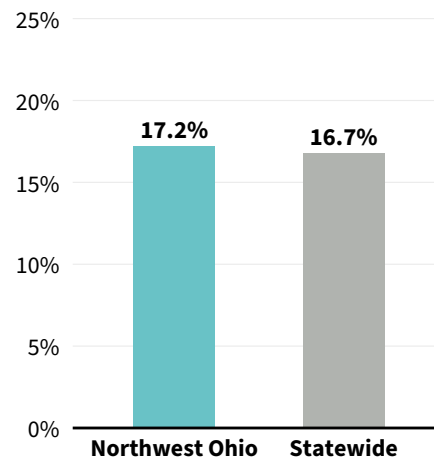
Share of Housing Units Built Pre-1950



Infant Mortality Rate per 1,000 Live Births



Disability Prevalence Rate



Sources: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Tables B25034 & B18101; Infant Mortality Annual Report, Ohio Department of Children & Youth (based on infant deaths from 2019 through 2023)

Notes: A 2013 study from The Ohio State University found that the share of homes built before 1950 was the most important predictor of elevated blood lead levels (EBLLs) in Ohio children under 6. Those homes predate the earliest laws in the United States restricting the use of lead paint in housing, which were enacted in the 1950s in some cities. Pre-1950 homes are also more likely to have chipped paint or lead-contaminated dust which can be ingested by young children. The use of lead paint in housing was finally banned nationally in 1978 by the Consumer Product Safety Commission. As such homes built between 1950 to 1979 are considered to pose moderate levels of risk to young children; homes built prior to 1950 are considered to pose a greater risk. The infant mortality rate is the number of infant deaths (before the first birthday) per 1,000 live births in the year prior. Rates based on fewer than 10 deaths are considered unreliable and are thus suppressed. Rates based on fewer than 20 deaths should be interpreted with caution. Statewide total deaths include 2 deaths in unknown counties. Disability status is defined as having serious difficulty with hearing, vision, cognition, ambulation, self-care (e.g., bathing and dressing), or independent living (e.g., performing errands such as shopping).

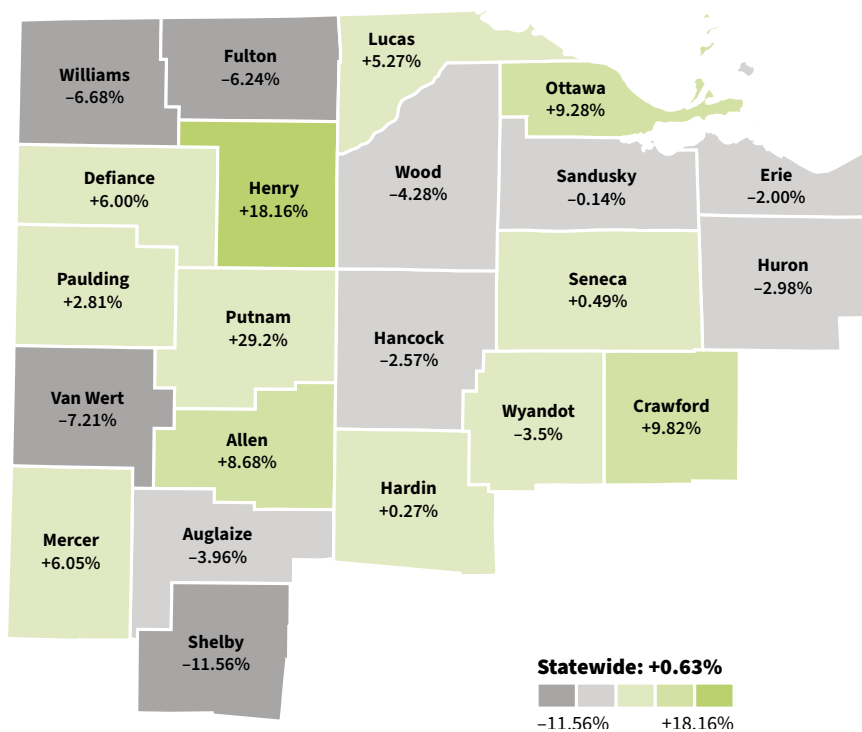
INCOME & LABOR

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

SECTION HIGHLIGHTS

- In 2023, 12.9% of Northwest Ohio households were living below the federal poverty level — representing a slightly lower poverty rate than the state average (13.2%).
- Working-age Northwest Ohioans are more likely to participate in the labor force. In 2024, 65.4% of civilians in the region aged 16 or older had a job or were actively looking for work. This labor force participation rate was higher than the state average (63.8%).
- Of those in Northwest Ohio's labor force, 4.74% were unemployed — higher than the statewide unemployment rate (4.28%).
- Adjusted for inflation, income growth in Ohio has generally been stagnant since 2018. In Northwest Ohio, only 12 of the 22 counties in the region experienced an increase in median household incomes from 2018 to 2023 while the other 10 counties saw them decline. Among these counties, Henry had the most income growth (+18.16%) while Shelby had the greatest loss of income both in the region and statewide (-11.56%).

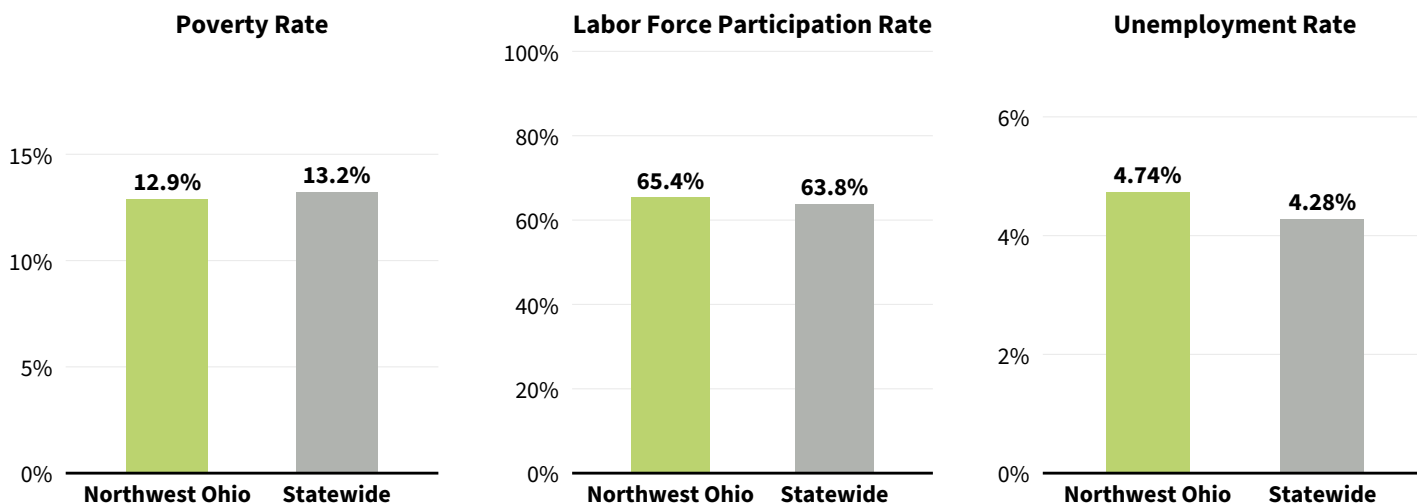
Change in Median Household Income 2018 to 2023 by County



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

Notes: Percent change in median household income takes into account an inflationary adjustment of 2018 household incomes to 2023 dollars based on the Consumer Price Index for All Urban Consumers (CPI-U), from the U.S. Bureau of Labor Statistics, for "all items less shelter."

How the Region Compares



Sources: 2023 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; Local Area Unemployment Estimates, U.S. Bureau of Labor Statistics (based on 2024 annual averages); 2019–2023 American Community Survey (ACS) Five-Year Estimates, Tables S1810 & S1811

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

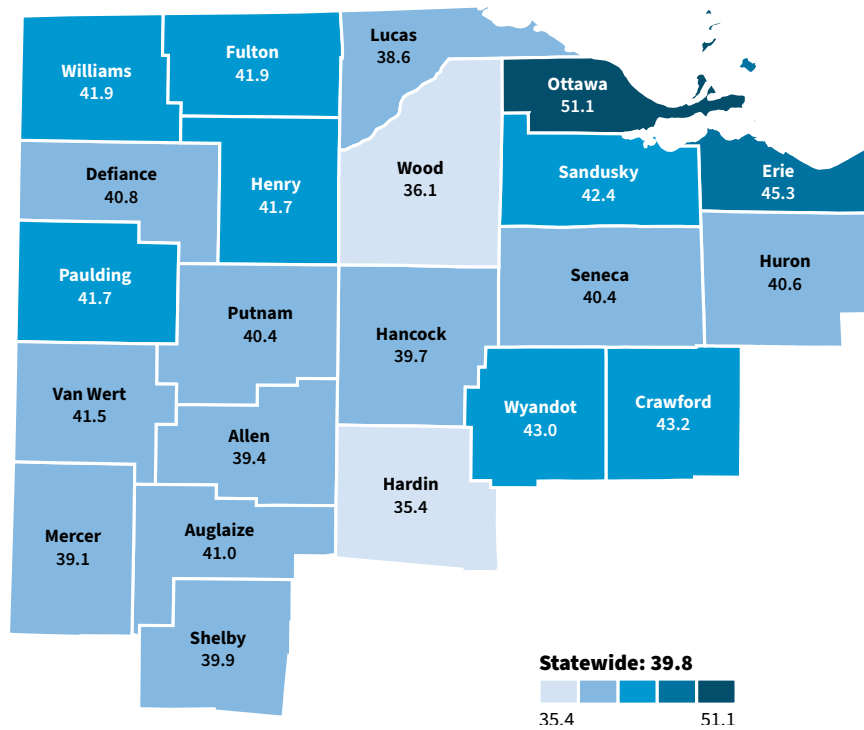
DEMOGRAPHICS

This section details the general population trends within Northwest Ohio as well as segments of the population that are at particular risk for housing challenges or instability. Population changes shape the demand for housing and provide insight into what types of housing are most needed.

SECTION HIGHLIGHTS

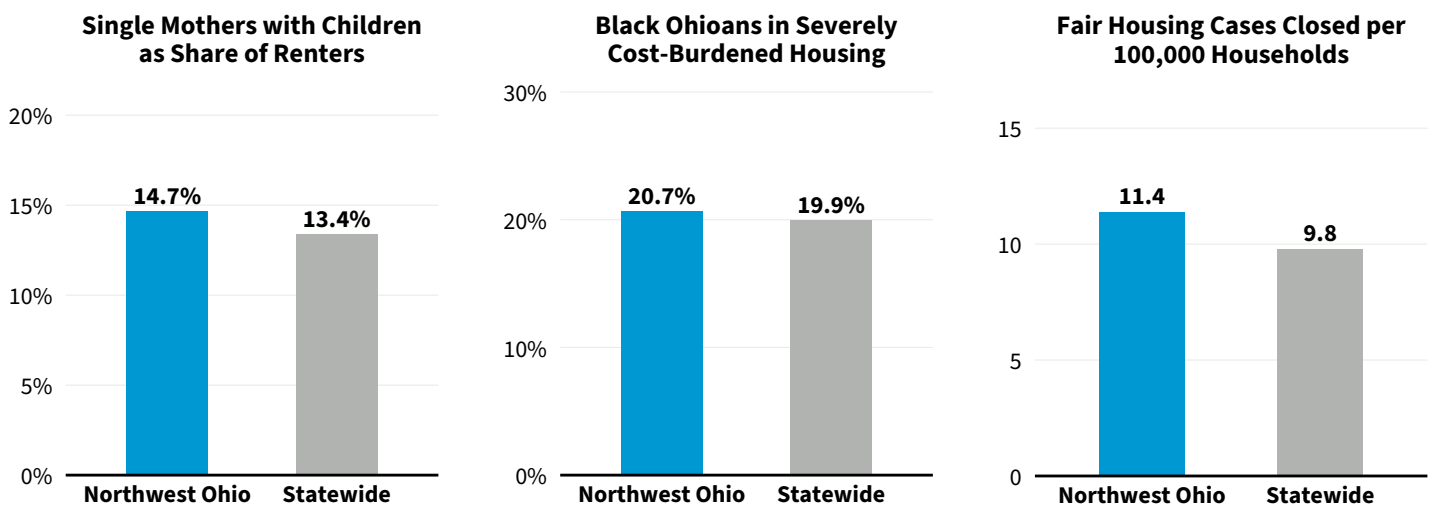
- During the 2019 to 2023 period, 14.7% of renters in Northwest Ohio were single mothers with children. This was higher than the statewide share of such renter households (13.4%).
- In 2023, 20.7% of Black Ohioans in the region lived in a household spending at least half its income on housing, putting them at risk of losing their homes to foreclosure or eviction. This likelihood of living in severely cost-burdened housing was slightly higher for Black households in Northwest Ohio than for Black Ohioans statewide (19.9%).
- Northwest Ohio residents are more likely to have filed a fair housing discrimination case than Ohioans in general. Since 2010 the U.S. Department of Housing and Urban Development (HUD) closed 11.4 such cases for every 100,000 households in the region compared to the statewide rate over the same period (9.8).
- Northwest Ohioans are relatively old. In 2023 the median age in most counties in the region was higher than the statewide median (39.8 years). Among counties in the region, Ottawa had the highest median age (51.1) while Hardin had the lowest (35.4).

Median Age by County



Source: 2023 Population and Housing Estimates, U.S. Census Bureau

How the Region Compares



Sources: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Tables B25009 & B25115; IPUMS USA, University of Minnesota (based on the 2023 ACS Public Use Microdata Sample); Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (public data request) (based on fair housing discrimination cases closed between 2010 and 2024)

Notes: Regional estimates derived from IPUMS USA are calculated using a geographic correspondence file from the Missouri Census Data Center at the University of Missouri to “crosswalk” the data from Public Use Microdata Areas (PUMAs) to counties. Bases of discrimination are defined in Title VIII of the Civil Rights Act of 1968 (a.k.a., the Fair Housing Act). There are seven protected categories: disability, race, color, national origin, sex, familial status, and religion, in addition to protection from retaliation in response to a previously filed fair housing complaint.



PARK APARTMENTS

Toledo | Lucas County

Property Details:

Developer: Community Housing Network, Inc., and Lucas Housing Services Corporation

Funding Type: Low-Income Housing Tax Credit (LIHTC); Ohio Housing Trust Fund; Housing Development Loan (HDL) program

Funding Amount: \$11,000,000 in 9% LIHTC; \$300,000 in OHTF funds; \$2,750,000 in HDL

Population Served: Permanent Supportive Housing

Located on the former site of the historic Park Hotel in Toledo, the newly constructed Park Apartments now provide stable housing for young adults ages 18 to 24 who have transitioned out of foster care and are experiencing homelessness or are at risk of becoming homeless. Developed by Lucas Housing Services Corporation in partnership with Community Housing Network, the 45-unit property includes dedicated spaces for socialization, counseling, and educational services. They want Park Apartments to serve as more than housing. Their goal is to offer young adults a supportive environment where they can build stability, hope, and a brighter future.

APPENDIX

	Allen	Auglaize	Crawford	Defiance	Erie	Fulton
Homeownership						
Median home sales price, 2023	\$131,428	\$150,134	\$101,805	\$132,254	\$125,660	\$170,092
Median home-price-to-income ratio, 2023	2.00	2.04	1.73	1.83	2.01	2.41
Home improvement loan (HIL) applications, 2023	423	148	130	151	235	156
HIL applications, share of homeowners, 2023	1.51%	1.03%	1.01%	1.25%	1.03%	1.14%
Rental Housing						
Renter-occupied households, 2023	12,295	4,243	4,809	2,981	8,553	2,833
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	\$861	\$894	\$673	\$943	\$941	\$936
Median monthly rent, 2-BR apt., 2024	\$975	\$983	\$791	\$1,062	\$1,140	\$973
Change in median rent, 2-BR apt., 2019 to 2024	+ 13.2%	+ 10.0%	+ 17.5%	+ 12.7%	+ 21.1%	+ 3.9%
Home Energy & Utilities						
Total residential carbon footprint (tCO ₂ e/yr), 2013	669,038	311,379	295,009	241,898	526,954	283,776
Avg. residential carbon footprint (tCO ₂ e/yr), 2013	16.4	16.5	16.4	16.0	16.5	16.9
Households participating in HEAP, 2024	3,280	590	1,688	1,089	1,883	824
Share of households participating in HEAP, 2024	8.01%	3.11%	9.32%	7.08%	5.86%	4.88%
Households participating in PIPP, 2024	3,596	282	1,502	1,007	1,974	768
Share of households participating in PIPP, 2024	8.79%	1.49%	8.29%	6.55%	6.15%	4.55%
Households without broadband internet, 2023	5,336	2,534	2,325	2,034	4,791	1,981
Share of households without broadband, 2023	13.0%	13.4%	12.8%	13.2%	14.9%	11.7%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	356	256	112	133	435	144
Negative equity share, 2024	1.72%	3.18%	2.41%	2.50%	2.65%	1.64%
Eviction filings, 2024	836	115	141	119	505	137
Eviction filing rate, 2024	6.45%	2.52%	2.68%	3.61%	5.44%	4.35%
Housing Stock						
Single-family detached homes, 2023	34,491	16,221	15,895	13,455	28,208	14,534
Share of single-family detached homes, 2023	77.2%	81.0%	80.1%	81.2%	73.5%	82.1%
Median year moved into unit, 2023	2012	2011	2012	2011	2011	2010
Health						
Housing units built 1949 or earlier, 2023	13,104	6,250	7,703	5,011	10,607	5,691
Share of housing units built 1949 or earlier, 2023	29.3%	31.2%	38.8%	30.2%	27.6%	32.1%
Infant deaths, 2019–2023	44	19	14	13	29	17
Infant mortality rate per 1K live births, 2019–2023	7.28	7.33	6.33	6.38	8.63	7.65
Noninstitutionalized adults with a disability, 2023	14,229	5,605	6,132	4,952	10,415	5,589
Adult disability prevalence rate, 2023	18.9%	16.2%	19.1%	16.9%	17.7%	17.4%
Overall Social Vulnerability Index (SVI) score, 2022	0.862	0.058	0.609	0.437	0.563	0.126
Income & Labor						
Median household income, 2018 (2023 dollars)	\$60,419	\$76,578	\$53,709	\$68,153	\$63,823	\$75,432
Median household income, 2023	\$65,665	\$73,542	\$58,982	\$72,241	\$62,547	\$70,724
Change in median household income, 2018 to 2023	+ 8.7%	- 4.0%	+ 9.8%	+ 6.0%	- 2.0%	- 6.2%
Poverty estimate, 2023	13,724	3,877	5,082	3,332	8,994	3,333
Poverty rate, 2023	14.1%	8.5%	12.4%	8.9%	12.4%	8.0%
Civilian labor force, 2024	47,552	24,978	18,087	17,997	36,781	22,288
Labor force participation rate, 2024	60.9%	74.8%	58.3%	63.7%	60.7%	71.8%
Unemployment estimate, 2024	2,098	889	924	787	1,815	1,010
Unemployment rate, 2024	4.41%	3.56%	5.11%	4.37%	4.93%	4.53%
Demographics						
Single mother renters with children, 2023	2,205	511	832	275	1,440	351
Single mothers w/children, share of renters, 2023	17.0%	11.2%	15.8%	8.4%	15.5%	11.1%

	Hancock	Hardin	Henry	Huron	Lucas	Mercer
Homeownership						
Median home sales price, 2023	\$177,733	\$127,804	\$133,184	\$124,000	\$124,679	\$168,067
Median home-price-to-income ratio, 2023	2.47	2.14	1.63	1.93	2.06	2.10
Home improvement loan (HIL) applications, 2023	248	64	90	160	1,584	64
HIL applications, share of homeowners, 2023	1.13%	0.75%	0.98%	0.93%	1.41%	0.49%
Rental Housing						
Renter-occupied households, 2023	9,420	2,847	1,877	5,731	66,947	3,017
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	\$1,054	\$746	\$955	\$733	\$821	\$911
Median monthly rent, 2-BR apt., 2024	\$1,181	\$843	\$945	\$837	\$894	\$711
Change in median rent, 2-BR apt., 2019 to 2024	+ 12.0%	+ 13.0%	- 1.0%	+ 14.1%	+ 8.9%	- 21.9%
Home Energy & Utilities						
Total residential carbon footprint (tCO ₂ e/yr), 2013	512,557	180,981	189,076	379,024	2,995,699	264,967
Avg. residential carbon footprint (tCO ₂ e/yr), 2013	16.4	15.7	17.1	16.3	16.7	16.6
Households participating in HEAP, 2024	2,001	1,011	510	1,441	14,275	540
Share of households participating in HEAP, 2024	6.33%	8.63%	4.54%	6.15%	7.84%	3.32%
Households participating in PIPP, 2024	2,031	1,006	164	1,261	17,515	232
Share of households participating in PIPP, 2024	6.42%	8.59%	1.46%	5.38%	9.62%	1.43%
Households without broadband internet, 2023	3,283	1,851	1,457	3,276	23,108	1,607
Share of households without broadband, 2023	10.4%	15.8%	13.0%	14.0%	12.7%	9.9%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	462	149	117	117	1,388	305
Negative equity share, 2024	3.09%	3.70%	2.19%	1.40%	1.64%	4.30%
Eviction filings, 2024	267	71	43	235	7,088	48
Eviction filing rate, 2024	2.74%	2.27%	2.08%	3.80%	10.15%	1.45%
Housing Stock						
Single-family detached homes, 2023	24,189	9,702	9,802	18,449	137,381	14,653
Share of single-family detached homes, 2023	71.4%	75.1%	81.3%	72.1%	68.4%	81.3%
Median year moved into unit, 2023	2012	2012	2008	2011	2013	2010
Health						
Housing units built 1949 or earlier, 2023	8,857	4,353	4,301	7,641	64,015	3,963
Share of housing units built 1949 or earlier, 2023	26.1%	33.7%	35.7%	29.9%	31.9%	22.0%
Infant deaths, 2019-2023	19	16	11	18	253	15
Infant mortality rate per 1K live births, 2019-2023	4.54	8.60	7.33	5.56	10.20	4.80
Noninstitutionalized adults with a disability, 2023	8,124	3,701	2,948	8,426	57,757	4,000
Adult disability prevalence rate, 2023	14.1%	15.9%	14.2%	19.2%	17.7%	13.0%
Overall Social Vulnerability Index (SVI) score, 2022	0.207	0.667	0.172	0.540	0.954	0.046
Income & Labor						
Median household income, 2018 (2023 dollars)	\$73,965	\$59,553	\$69,312	\$66,306	\$57,493	\$75,410
Median household income, 2023	\$72,065	\$59,713	\$81,899	\$64,331	\$60,525	\$79,974
Change in median household income, 2018 to 2023	- 2.6%	+ 0.3%	+ 18.2%	- 3.0%	+ 5.3%	+ 6.1%
Poverty estimate, 2023	7,684	4,200	2,299	7,576	75,810	3,165
Poverty rate, 2023	10.6%	14.8%	8.5%	13.2%	18.2%	7.6%
Civilian labor force, 2024	40,628	13,293	13,078	28,144	211,475	23,583
Labor force participation rate, 2024	68.1%	59.3%	65.3%	61.5%	62.7%	79.7%
Unemployment estimate, 2024	1,479	619	637	1,494	12,372	731
Unemployment rate, 2024	3.64%	4.66%	4.87%	5.31%	5.85%	3.10%
Demographics						
Single mother renters with children, 2023	987	273	229	906	12,519	280
Single mothers w/children, share of renters, 2023	10.1%	8.7%	11.1%	14.6%	17.9%	8.5%

	Ottawa	Paulding	Putnam	Sandusky	Seneca	Shelby
Homeownership						
Median home sales price, 2023	\$187,569	\$107,396	\$140,576	\$129,156	\$120,868	\$156,544
Median home-price-to-income ratio, 2023	2.45	1.59	1.77	1.99	1.92	2.32
Home improvement loan (HIL) applications, 2023	186	70	137	107	102	159
HIL applications, share of homeowners, 2023	1.23%	1.16%	1.21%	0.59%	0.63%	1.15%
Rental Housing						
Renter-occupied households, 2023	2,601	1,357	1,654	5,816	5,448	4,593
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	\$745	\$902	\$772	\$748	\$870	\$895
Median monthly rent, 2-BR apt., 2024	\$1,382	\$729	\$997	\$855	\$935	\$1,076
Change in median rent, 2-BR apt., 2019 to 2024	+ 85.7%	- 19.2%	+ 29.2%	+ 14.3%	+ 7.5%	+ 20.1%
Home Energy & Utilities						
Total residential carbon footprint (tCO ₂ e/yr), 2013	289,836	113,380	214,864	393,650	354,893	296,326
Avg. residential carbon footprint (tCO ₂ e/yr), 2013	16.2	15.2	16.3	16.5	16.2	16.1
Households participating in HEAP, 2024	699	616	550	1,389	1,309	1,124
Share of households participating in HEAP, 2024	3.86%	8.17%	4.18%	5.68%	5.92%	5.98%
Households participating in PIPP, 2024	646	500	440	1,443	1,355	1,155
Share of households participating in PIPP, 2024	3.57%	6.63%	3.34%	5.90%	6.13%	6.15%
Households without broadband internet, 2023	2,859	1,529	1,756	3,525	3,304	1,844
Share of households without broadband, 2023	15.8%	20.3%	13.3%	14.4%	15.0%	9.8%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	285	86	292	269	166	366
Negative equity share, 2024	2.55%	3.09%	5.47%	2.21%	2.22%	4.38%
Eviction filings, 2024	68	58	28	207	226	218
Eviction filing rate, 2024	2.29%	3.88%	1.49%	3.29%	3.85%	4.42%
Housing Stock						
Single-family detached homes, 2023	20,982	7,239	12,240	20,343	18,965	15,775
Share of single-family detached homes, 2023	73.0%	84.8%	88.2%	76.8%	79.1%	78.4%
Median year moved into unit, 2023	2009	2010	2006	2011	2010	2011
Health						
Housing units built 1949 or earlier, 2023	7,160	2,349	3,896	9,103	9,883	5,150
Share of housing units built 1949 or earlier, 2023	24.9%	27.5%	28.1%	34.4%	41.2%	25.6%
Infant deaths, 2019-2023	8	6	9	21	25	21
Infant mortality rate per 1K live births, 2019-2023	5	5	5	7.11	8.55	6.79
Noninstitutionalized adults with a disability, 2023	5,889	2,911	3,121	8,876	7,472	6,276
Adult disability prevalence rate, 2023	18.1%	20.4%	12.3%	19.7%	17.7%	17.5%
Overall Social Vulnerability Index (SVI) score, 2022	0.138	0.287	0.035	0.379	0.299	0.195
Income & Labor						
Median household income, 2018 (2023 dollars)	\$70,081	\$64,713	\$77,239	\$64,836	\$62,658	\$76,150
Median household income, 2023	\$76,582	\$67,692	\$79,412	\$64,744	\$62,966	\$67,351
Change in median household income, 2018 to 2023	+ 9.3%	+ 4.6%	+ 2.8%	- 0.1%	+ 0.5%	- 11.6%
Poverty estimate, 2023	3,440	1,869	2,201	5,939	6,661	4,924
Poverty rate, 2023	8.8%	10.1%	6.5%	10.3%	12.8%	10.4%
Civilian labor force, 2024	21,298	8,964	19,348	30,342	26,849	23,826
Labor force participation rate, 2024	67.1%	65.4%	79.6%	64.8%	61.2%	69.2%
Unemployment estimate, 2024	1,226	361	640	1,334	1,200	968
Unemployment rate, 2024	5.75%	4.03%	3.31%	4.40%	4.47%	4.06%
Demographics						
Single mother renters with children, 2023	324	161	71	707	985	902
Single mothers w/children, share of renters, 2023	10.9%	10.8%	3.8%	11.2%	16.8%	18.3%

	Van Wert	Williams	Wood	Wyandot	Region	Statewide
Homeownership						
Median home sales price, 2023	\$113,583	\$123,085	\$223,688	\$127,446	n/a	\$179,408
Median home-price-to-income ratio, 2023	1.88	2.01	3.03	1.82	n/a	2.64
Home improvement loan (HIL) applications, 2023	84	134	571	89	5,092	49,468
HIL applications, share of homeowners, 2023	0.89%	1.15%	1.63%	1.33%	1.19%	1.53%
Rental Housing						
Renter-occupied households, 2023	2,071	3,613	18,410	2,169	173,285	1,510,762
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	\$776	\$1,133	\$846	\$909	n/a	\$961
Median monthly rent, 2-BR apt., 2024	\$730	\$794	\$1,236	\$877	n/a	\$1,127
Change in median rent, 2-BR apt., 2019 to 2024	- 5.8%	- 29.9%	+ 46.1%	- 3.5%	n/a	+ 17.3%
Home Energy & Utilities						
Total residential carbon footprint (tCO ₂ e/yr), 2013	188,240	250,649	882,090	147,799	9,982,085	78,426,683
Avg. residential carbon footprint (tCO ₂ e/yr), 2013	16.3	16.4	16.6	16.4	16.5	16.5
Households participating in HEAP, 2024	844	749	1,424	663	38,499	251,190
Share of households participating in HEAP, 2024	7.24%	4.85%	2.63%	7.31%	6.28%	5.20%
Households participating in PIPP, 2024	812	224	1,170	460	39,543	248,794
Share of households participating in PIPP, 2024	6.97%	1.45%	2.16%	5.08%	6.45%	5.15%
Households without broadband internet, 2023	1,615	2,537	4,594	1,361	78,507	583,685
Share of households without broadband, 2023	13.9%	16.4%	8.5%	15.0%	12.8%	12.1%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	171	132	404	74	6,220	43,340
Negative equity share, 2024	3.46%	2.51%	1.74%	2.86%	2.29%	1.94%
Eviction filings, 2024	95	106	487	46	11,144	104,842
Eviction filing rate, 2024	4.21%	2.81%	2.54%	1.93%	6.06%	6.48%
Housing Stock						
Single-family detached homes, 2023	10,956	13,133	36,302	7,944	500,859	3,634,026
Share of single-family detached homes, 2023	87.1%	79.2%	63.4%	80.4%	73.8%	68.9%
Median year moved into unit, 2023	2010	2012	2014	2009	n/a	2013
Health						
Housing units built 1949 or earlier, 2023	4,625	5,248	11,112	3,804	203,826	1,312,678
Share of housing units built 1949 or earlier, 2023	36.8%	31.7%	19.4%	38.5%	30.0%	24.9%
Infant deaths, 2019-2023	13	16	41	3	631	4,521
Infant mortality rate per 1K live births, 2019-2023	7.72	8.01	6.57	5	7.72	6.97
Noninstitutionalized adults with a disability, 2023	3,685	5,787	15,418	2,710	194,023	1,507,220
Adult disability prevalence rate, 2023	16.9%	20.9%	14.9%	16.4%	17.2%	16.7%
Overall Social Vulnerability Index (SVI) score, 2022	0.081	0.310	0.218	0.092	n/a	n/a
Income & Labor						
Median household income, 2018 (2023 dollars)	\$65,260	\$65,560	\$77,212	\$67,258	n/a	\$67,450
Median household income, 2023	\$60,555	\$61,183	\$73,906	\$69,913	n/a	\$67,873
Change in median household income, 2018 to 2023	- 7.2%	- 6.7%	- 4.3%	+ 3.9%	n/a	+ 0.6%
Poverty estimate, 2023	3,071	3,951	12,420	1,861	185,413	1,518,119
Poverty rate, 2023	10.9%	11.1%	9.8%	8.8%	12.9%	13.2%
Civilian labor force, 2024	14,934	18,203	71,612	13,831	747,091	5,898,612
Labor force participation rate, 2024	70.8%	68.0%	66.9%	86.6%	65.4%	63.8%
Unemployment estimate, 2024	554	753	3,016	471	35,378	252,536
Unemployment rate, 2024	3.71%	4.14%	4.21%	3.41%	4.74%	4.28%
Demographics						
Single mother renters with children, 2023	329	591	1,843	221	26,942	213,155
Single mothers w/children, share of renters, 2023	14.6%	15.7%	9.6%	9.3%	14.7%	13.4%

DATA SOURCES

Consumer Financial Protection Bureau, Home Mortgage Disclosure Act (HMDA) data
<https://www.consumerfinance.gov/data-research/hmda/>

Cotality, Real Estate Analytics Suite, MarketTrends and RentalTrends
<https://corelogicreas.com/REAS/servlet/mstrWeb>

National Low Income Housing Coalition (public data request)
<https://nlihc.org/>

Ohio Department of Children & Youth, Infant Mortality Annual Report
<https://childrenandyouth.ohio.gov/about-dcy/dcy-data-reporting/data-reporting>

Ohio Department of Development, Energy Assistance (public data request)
<https://development.ohio.gov/individual/energy-assistance>

Ohio Department of Development, TourismOhio, Ohio Regions
<https://ohio.org/regions/>

Ohio Department of Education and Workforce (public data request)
<http://education.ohio.gov>

Supreme Court of Ohio, State of Ohio Court Statistics
<https://www.supremecourt.ohio.gov/courts/services-to-courts/court-services/dashboards/>

U.S. Department of Commerce, Bureau of the Census, American Community Survey
<https://data.census.gov/>

U.S. Department of Commerce, Bureau of the Census, Building Permits Survey
<https://www.census.gov/construction/bps/index.html>

U.S. Department of Commerce, Bureau of the Census, Population and Housing Estimates
<https://www.census.gov/programs-surveys/popest.html>

U.S. Department of Commerce, Bureau of the Census, Small Area Income and Poverty Estimates
<https://www.census.gov/programs-surveys/saipe.html>

U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, Social Vulnerability Index
<https://www.atsdr.cdc.gov/place-health/php/svi/svi-data-documentation-download.html>

U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity (public data request)
https://www.hud.gov/program_offices/fair_housing_equal_opp

U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index
<https://www.bls.gov/cpi/>

U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics
<https://www.bls.gov/lau/>

University of California, Berkeley; CoolClimate Network (public data request)
<https://coolclimate.berkeley.edu/>

University of Minnesota, IPUMS USA
<https://usa.ipums.org/usa/>

University of Missouri, Missouri Census Data Center, Geocorr Applications
<http://mcdc.missouri.edu/applications/geocorr.html>