Housing Finance Agency

FISCAL YEAR 2027

SOUTHEAST OHIO HOUSING NEEDS ASSESSMENT

Office of Research & Analytics

July 1, 2026 – June 30, 2027

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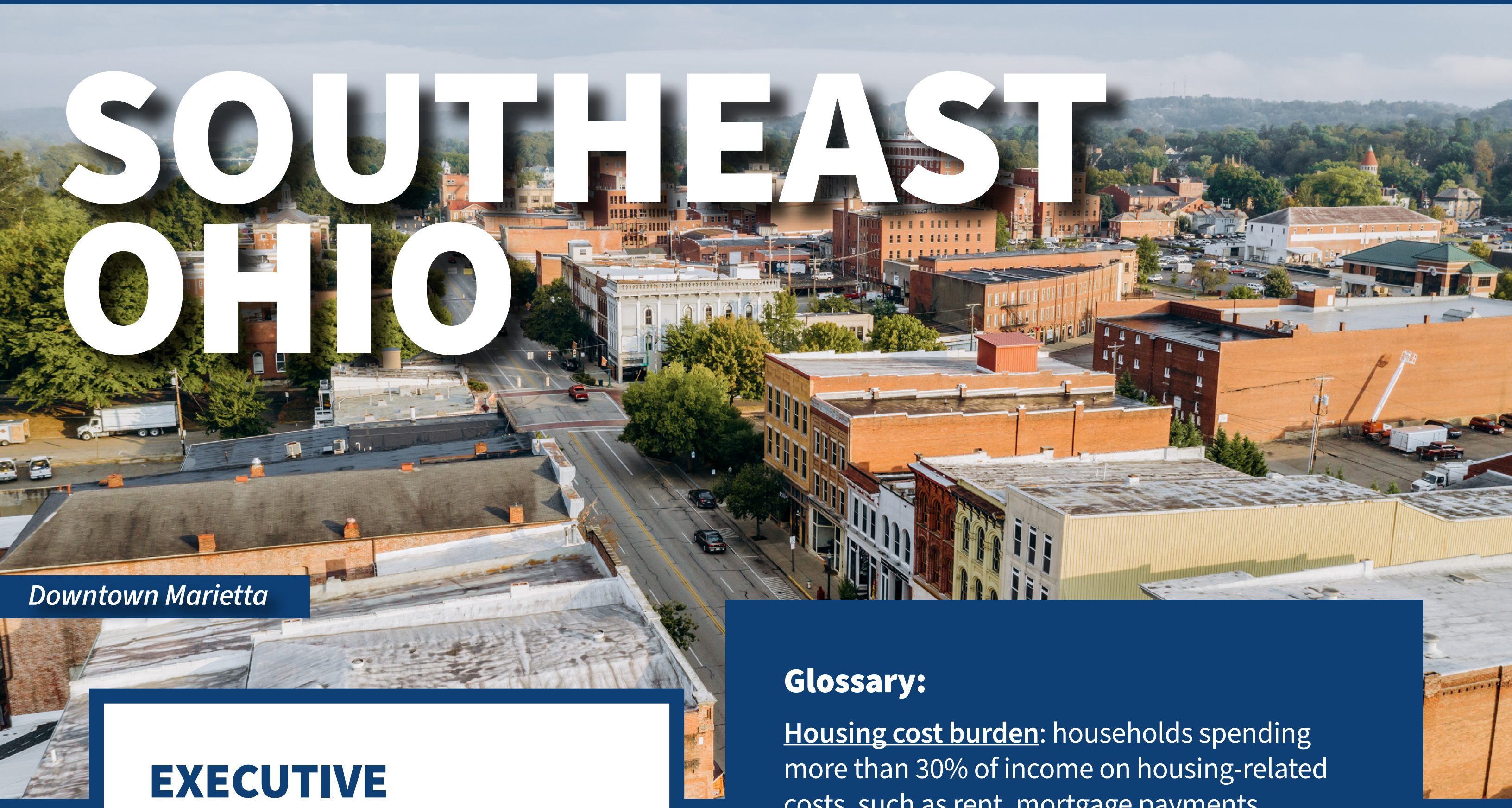
ABOUT THE OHIO HOUSING FINANCE AGENCY

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.

SOUTHEAST OHIO



Downtown Marietta

EXECUTIVE SUMMARY

Southeast Ohio has undergone substantial changes in the past century. The population has been shrinking since before World War II and is expected to lose another 22% of its population by 2050.[1,2] Much of this is due to a decline in resource extraction and manufacturing, which has limited job opportunities and resulted in a region where incomes, health, and economic prosperity have lagged behind the rest of the state.[3] Southeast Ohio also has a serious need for adequate and accessible housing for the most vulnerable — among them are a disproportionately large population of older adults and people with disabilities.

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.*
[3] *https://insights.som.yale.edu/insights/can-appalachian-ohio-build-new-economy*

Home prices in Southeast Ohio make homeownership more affordable, but many prospective homebuyers in the region are being denied when they apply for a mortgage.

Homeownership in Southeast Ohio is relatively affordable for potential homebuyers, especially those on fixed incomes. In 2023, the median home-price-to-income ratios in 18 of the 19 counties in the region were lower than the statewide ratio (2.6 years of income).[4,5] At the same time, potential homebuyers in the region are far more likely to be denied on mortgage loan applications than applicants statewide. In 2023, 19% of applicants in Southeast Ohio were denied a home purchase mortgage loan compared to 11% of Ohio applicants in general.[6] This indicates a greater need for credit counseling and downpayment assistance to help prospective buyers achieve the dream of homeownership and build generational wealth for their families.

There are not enough affordable and available rental units for the lowest-income Southeast Ohioans.

In 2023, there were only 65 affordable and available rental homes for every 100 ELI renters in the region. This equates to only 21,437 affordable and available rental homes for the 33,230 ELI renter households in Southeast Ohio leaving a shortage of 11,793 units.[7] Closing this affordability gap between supply and demand for ELI renters will require sustained public investment in affordable housing development.

[4] *MarketTrends. Cotality.*
[5] *Small Area Income and Poverty Estimates. U.S. Census Bureau.*
[6] *Home Mortgage Disclosure Act (HMDA) data. Consumer Financial Protection Bureau.*
[7] *National Low-Income Housing Coalition.*

As rents increase faster than incomes, Southeast Ohio renters are finding 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.[8] At the same time income growth has been relatively slow across much of the region, and in some counties incomes have declined. In Muskingum County — which, over that period, saw the greatest rent increase in the region (+36%) — households simultaneously saw a decline in median income of 1.2% from 2018 to 2023.[9] When rents rise faster than incomes, housing instability increases. In particular, this puts Southeast Ohio renters on fixed incomes at greater risk of losing their homes to eviction and becoming homeless.

Many Southeast Ohio households are struggling with home energy costs and access to vital utilities.

Home energy costs are a burden for many Southeast Ohio households. In 2024, 13% of households in the region participated in the federally funded Home Energy Assistance Program (HEAP) to help with their heating or cooling utility bills, and 12% relied on the state-funded Percentage of Income Payment Plan (PIPP) to help with their gas and electric bills. These participation rates were both more than double the state average (5% for both programs) indicating a greater reliance on energy assistance.[10] At the same time, many in the region lack reliable home internet services. During the 2019 to 2023 period, 18% of households in the region lacked a broadband subscription at home — considerably worse than statewide coverage (12%) — limiting their access to reliable internet services, which are increasingly necessary for obtaining healthcare, government services, and educational and job opportunities.[11]

[8] RentalTrends. Cotality.
[9] Small Area Income and Poverty Estimates. U.S. Census Bureau.
[10] Energy Assistance program data. Ohio Department of Development.
[11] American Community Survey. U.S. Census Bureau.

Homelessness among school-age children in Southeast Ohio remains high.

Southeast Ohio's public and community schools reported that at least 2,051 students (1.9% of K–12 enrollment) lacked a fixed, regular, and adequate place to sleep during the 2024/2025 school year.[12] Students who experience housing instability are at higher risk for poor school performance, mental and physical health issues, and other concerns.[13] Failing to address issues of housing affordability and instability for families with school-age children will have long-term negative impacts on Southeast Ohio's youth and ultimately the region at large.

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

Southeast Ohio's housing stock is relatively old. One in four housing units in the region (26%) were built before 1950 when the nation's first laws banning lead-based paint were enacted.[14] These homes are more likely to contain chipped lead paint or lead-contaminated dust — which can be ingested by young children — putting Southeast Ohio's youth at greater risk of lead poisoning than in other regions.

12 Ohio Department of Education and Workforce.
13 https://nche.ed.gov/research/
14 Ibid.

With its aging population and high prevalence of disability, Southeast Ohio has a growing need for more accessible housing for older adults.

Southeast Ohioans are relatively old. In 2023 the median age in nearly all counties in the region was higher than the statewide median (40 years) with Noble having the highest median age in the state (54).[15] Adults in the region are also considerably more likely to be living with a disability. During the 2019 to 2023 period, 22% of Southeast Ohioans aged 18 or older had a disability compared to 17% of adults statewide.[16] With disabilities becoming more prevalent with age, there is a greater need for affordable housing options that are more accessible and designed for older adults with independent living challenges.

Black Southeast Ohioans with a mortgage have a higher rate of severe housing cost burden than their white counterparts.

Black Southeast Ohio homeowners with a mortgage in 2023 were more than four times as likely as their white counterparts in the region (37% compared to 8%) to be spending at least half their incomes on housing. The prevalence of severe housing cost burden among Black mortgage holders in the region was also more than double the rate for the statewide cohort (15%).[17] This places them at greater risk of losing their homes to foreclosure.

[15] *Population and Housing Estimates. U.S. Census Bureau.*
[16] *American Community Survey. U.S. Census Bureau.*
[17] *IPUMS USA. University of Minnesota.*

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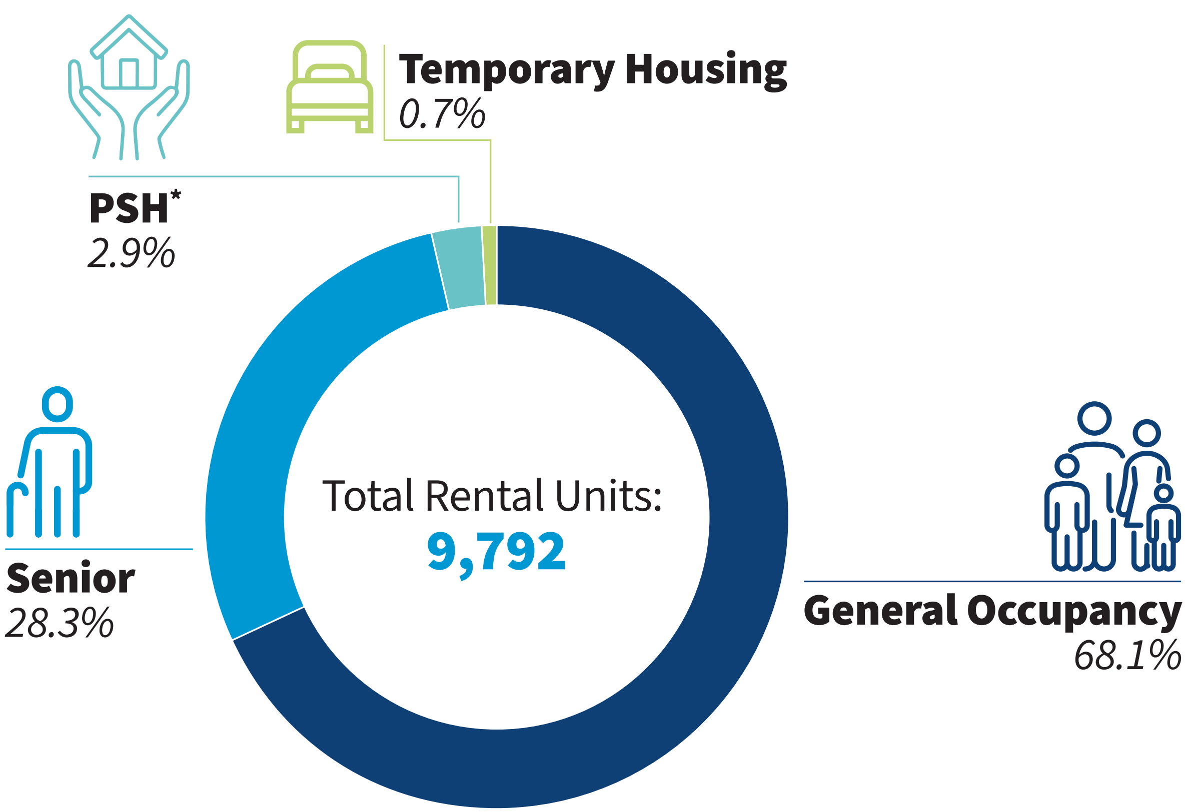
OHFA IMPACT IN SOUTHEAST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been partnering with organizations in Southeast 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 11 and 28.

6,857
Homebuyers Assisted

9,792
Affordable Rental Units Built or Preserved

RENTAL UNITS DEVELOPED BY PRIORITY NEED



* PSH = Permanent Supportive Housing

OHIO HEROES

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

OHFA has assisted 622 homebuyers in Southeast Ohio through this program since it started in 2008.

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

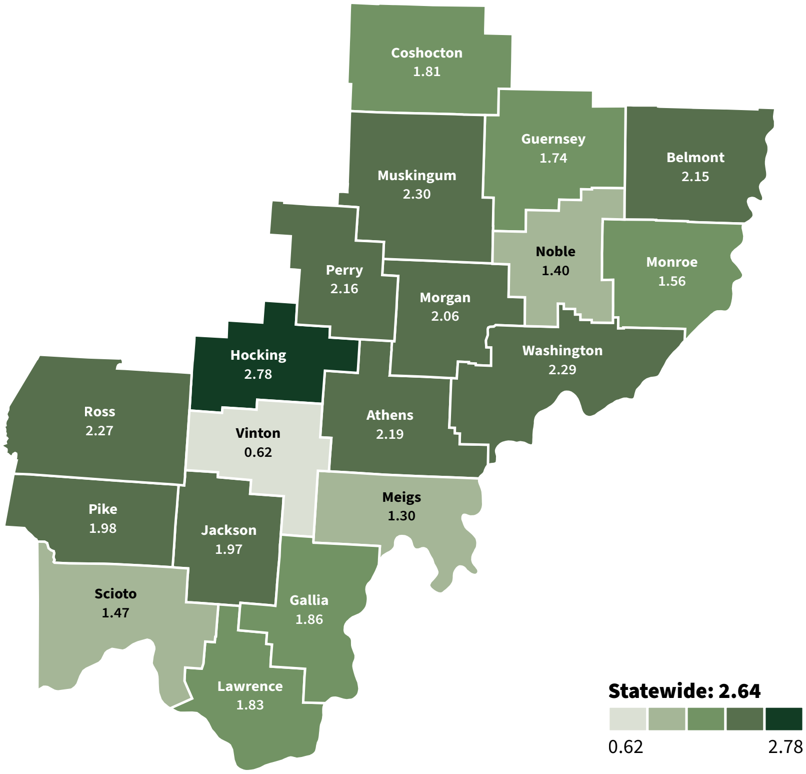
HOMEOWNERSHIP

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

- Potential homebuyers in Southeast Ohio are far more likely to be denied on mortgage loan applications than applicants statewide. In 2023, 18.6% of applicants in the region were denied home purchase mortgage loans compared to 10.8% of Ohio applicants in general.
- Black Southeast Ohio homeowners with a mortgage in 2023 were more than four times as likely as their white counterparts in the region (37.7% compared to 7.9%) to be spending at least half their incomes on housing. The prevalence of severe housing cost burden among Black mortgage holders in the region was also more than double the rate for the statewide cohort (14.6%).
- In 2023, 1.07% of Southeast Ohio homeowners applied for home improvement loans, which was lower than the statewide share (1.53%), indicating less of a demand for financial assistance to cover major home repairs.
- The home-price-to-income ratios in most Southeast Ohio counties in 2023 were lower than the statewide ratio, making homeownership relatively affordable for the typical potential homebuyer in the region. Vinton County had the lowest price-to-income ratio in both the region and the state (0.62 years of income) making it the best place to buy a home in terms of affordability. Meanwhile, neighboring Hocking County was the only county in the region to have a more unaffordable price-to-income ratio than the statewide ratio (2.78 compared to 2.64).

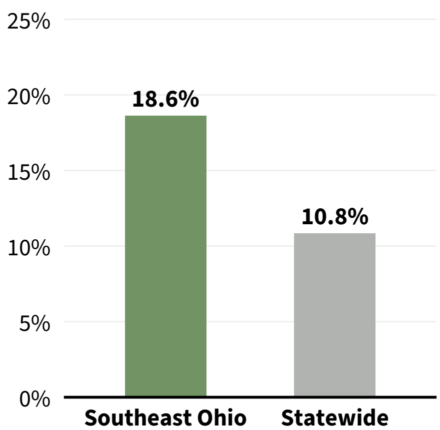
Median Home-Price-to-Income Ratio by County



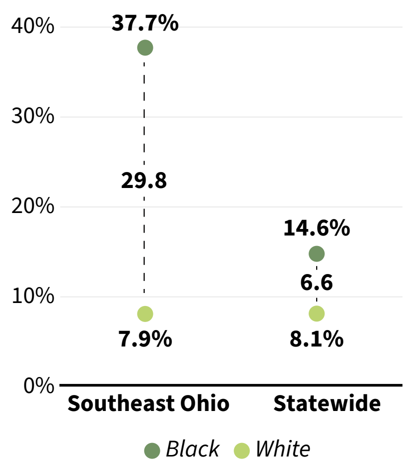
Source: MarketTrends, Cotality (based on 2023 sales); 2023 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

How the Region Compares

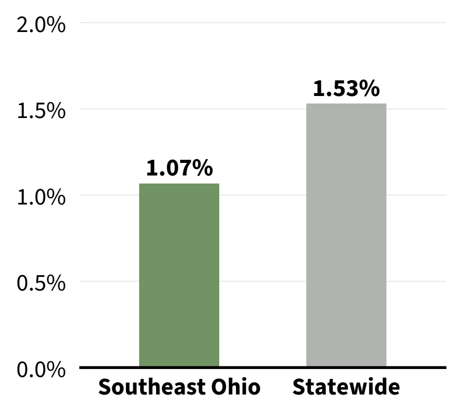
Mortgage Loan Denial Rate



Severe Mortgage Burden Gap, Black & White



Home Improvement Loan Applications, Share of Owners



Sources: Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2023 loan applications); IPUMS USA, University of Minnesota (based on the 2023 American Community Survey [ACS] Public Use Microdata Sample)

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. 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 mortgage burden is a related term applicable to mortgage holders. The housing wealth gap is the difference between the share of households and the share of aggregate home values by the race of the head of household. Estimates include all heads of household who identify as a race alone or in combination with other races. 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.

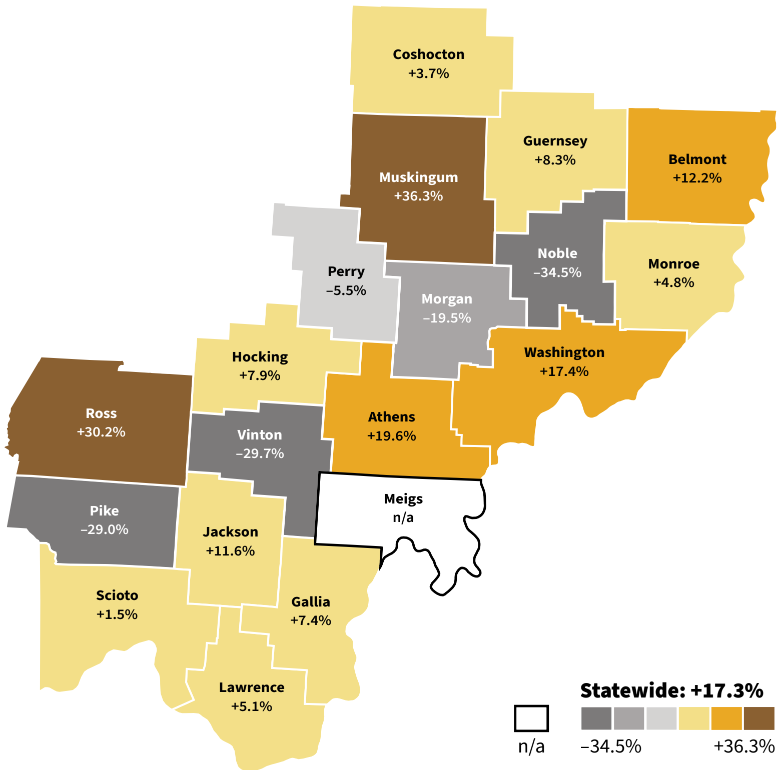
RENTAL HOUSING

This section focuses on how Southeast 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 65 affordable and available rental homes for every 100 ELI renters in Southeast Ohio. Despite the affordability gap, this was more than the statewide average of 40.
- For every 100 VLI renters in the region, there were only 83 rental units affordable and available to them in 2023 — also more than the state average (71).
- During the 2019 to 2023 period 26.5% of renters in Southeast Ohio spent at least half their incomes on housing — higher than the statewide rate of 24.4% — putting them at risk of eviction and homelessness.
- Since the start of the COVID-19 pandemic, rents in Ohio have been rapidly increasing. Adjusted for inflation, most counties in Southeast Ohio saw a rise in the median rental price for a two-bedroom apartment from 2019 to 2024 with the greatest increase in Muskingum County (+36.3%). Meanwhile, neighboring Noble County had the biggest decrease in rent both in Southeast Ohio and statewide (–34.5%).

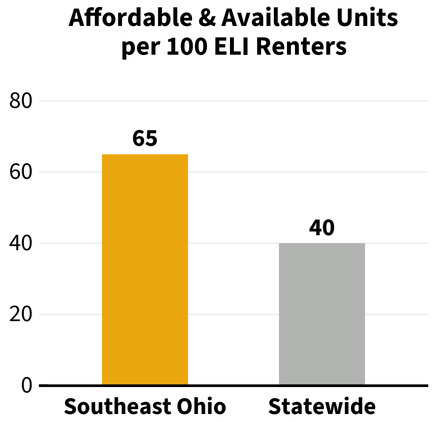
Change in Median Rent for a Two-Bedroom Apartment 2019 to 2024 by County

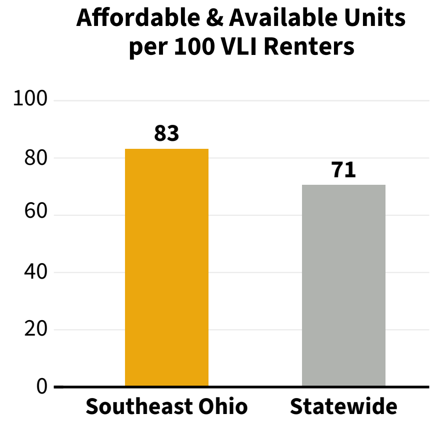


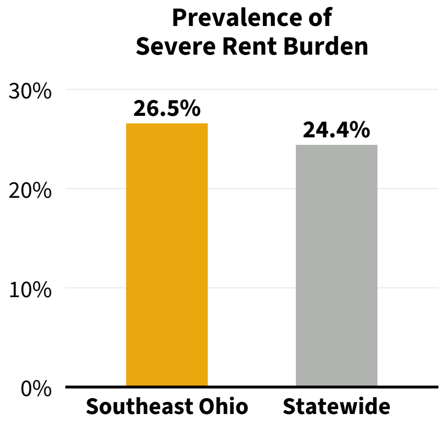
Source: RentalTrends, Cotality

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); 2019–2023 ACS Five-Year Estimates, Tables B25070 & B25106

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 the National Low Income Housing Coalition analysis 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.

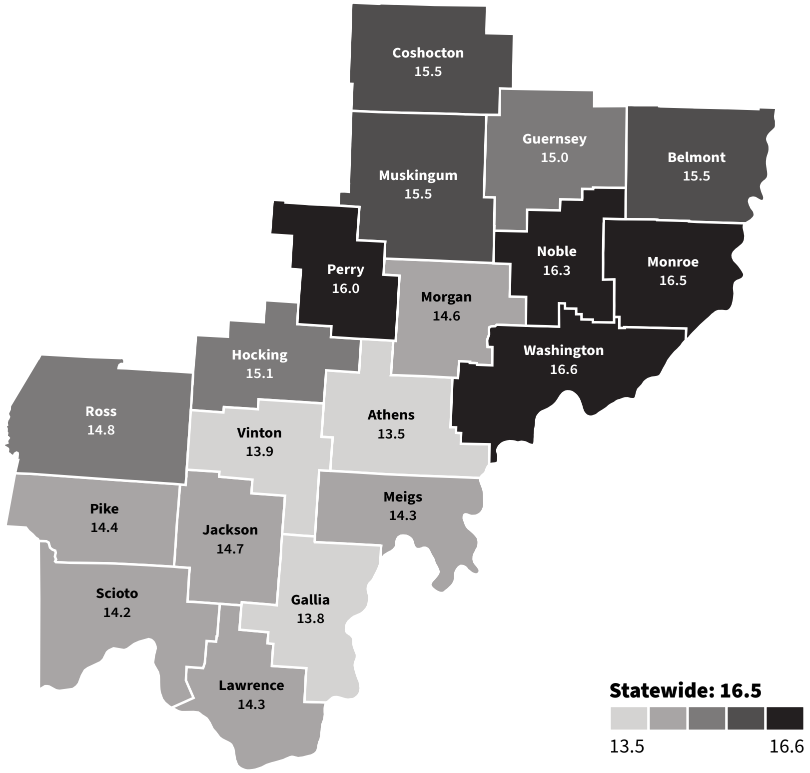
HOME ENERGY & UTILITIES

This section looks at residential utility and energy use and how the cost of utilities affects household budgets. Many Southeast 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 Southeast Ohio households. In 2024, 12.7% 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 more than double the state average (5.2%) indicating a greater reliance on energy assistance.
- The Percentage of Income Payment Plan (PIPP) is another energy assistance program available to income-eligible Ohio households. In 2024, 11.7% of Southeast Ohio households relied on this state-funded program throughout the year to help with their gas or electric bills. This rate was also more than twice the statewide participation rate (5.2%).
- During the 2019 to 2023 period, 17.9% of households in the region lacked a broadband subscription at home — considerably worse than the statewide coverage (12.1%) — limiting their access to reliable internet services.
- The average Southeast Ohio household uses 15.0 metric tons of carbon dioxide equivalent every year to heat, cool, and power its home. This residential carbon footprint is lower than the state average (16.5). The average home in Athens County represents the smallest residential carbon footprint in both the region and the state (13.5) while the typical household in neighboring Washington County expends the highest levels of home energy in Southeast Ohio (16.6).

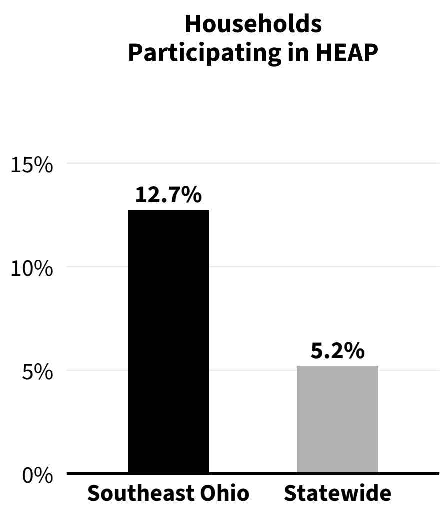
Average Residential Carbon Footprint in Metric Tons per Year by County

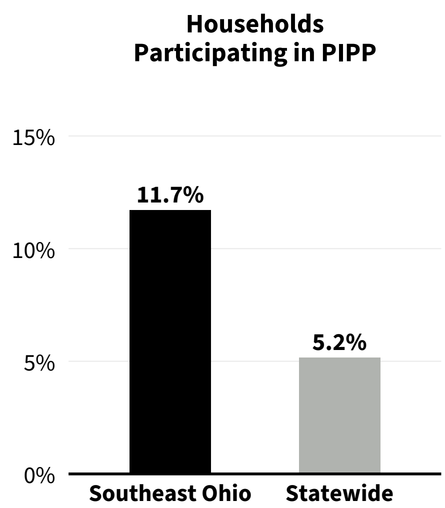


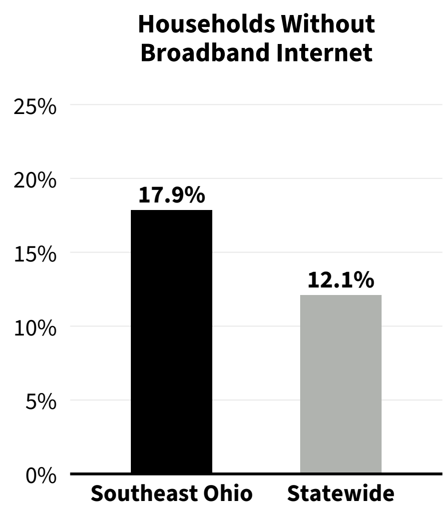
Source: CoolClimate Network; University of California, Berkeley (public data request)(based on 2013 data)

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 (CO_2e) 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







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

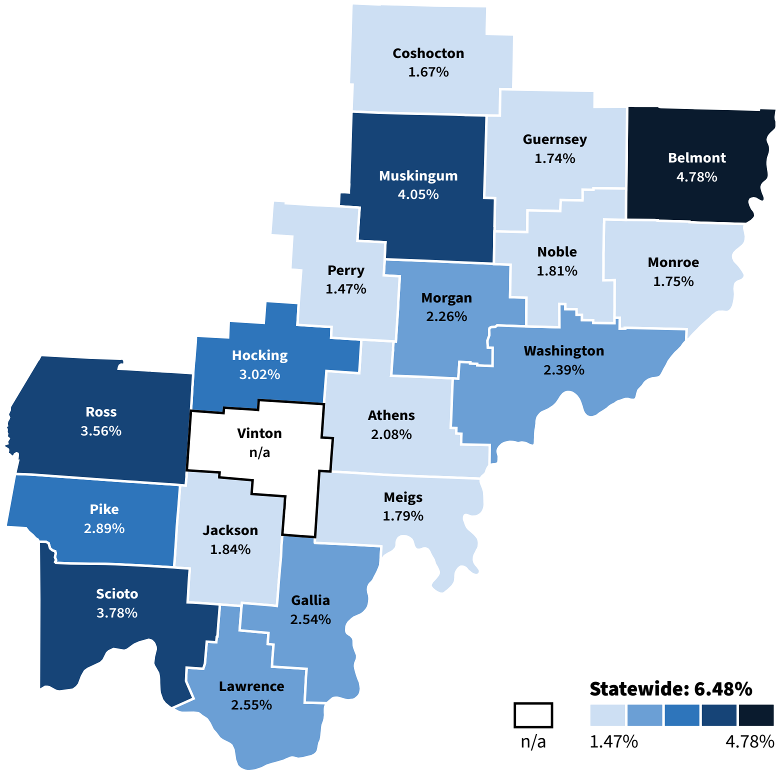
- In 2023, 9.9% of Southeast Ohioans lived in households spending at least half their incomes on housing, putting them at risk of losing their homes to foreclosure or eviction. The likelihood of living in severely cost-burdened housing in this region was less than for Ohioans in general (10.7%).

- The share of mortgage holders in the region that were “underwater” or had negative equity in their homes in 2024 (3.18%) was considerably 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, Southeast Ohio’s public and community schools reported that 1.93% of students lacked a fixed, regular, and adequate place to sleep. This rate was slightly above the statewide average (1.87%).

- Eviction filings are far less common in Southeast Ohio than they are statewide. In 2024 only 2.88% of renters had an eviction filed against them compared to 6.48% of renters statewide. In fact, every county in the region had a lower eviction filing rate than the state average. Among Southeast Ohio counties, Perry had the lowest rate (1.47%) while Belmont had the highest (4.78%).

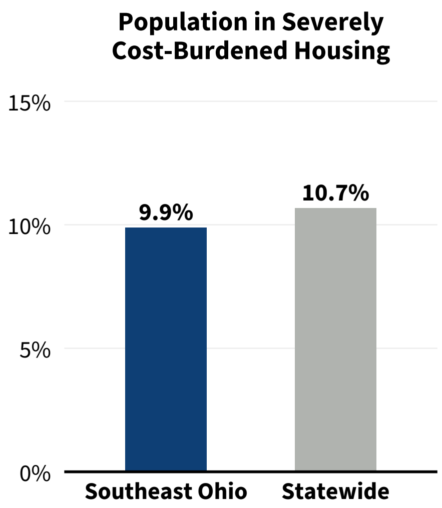
Eviction Filing Rate by County

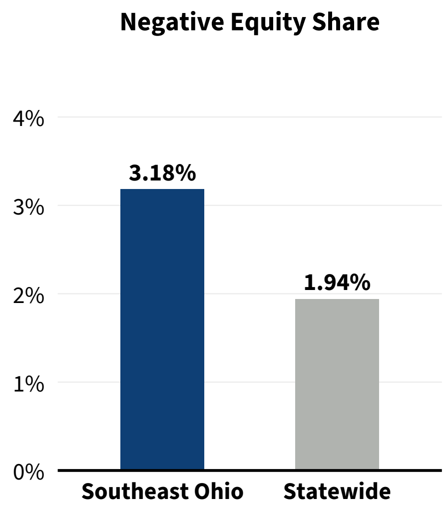


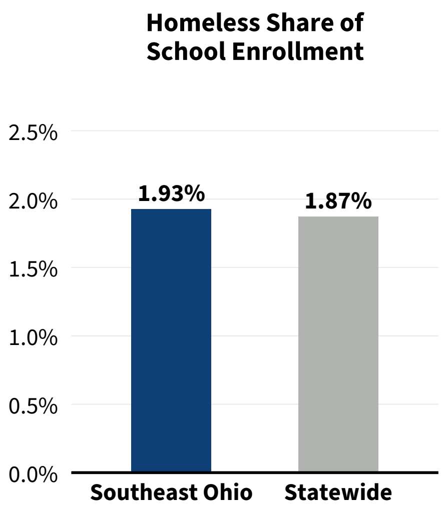
Source: State of Ohio Court Statistics (based on 2024 court filings); 2023 American Community Survey (ACS) Five-Year Estimates, ACS One-Year Estimates Table B25003

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.

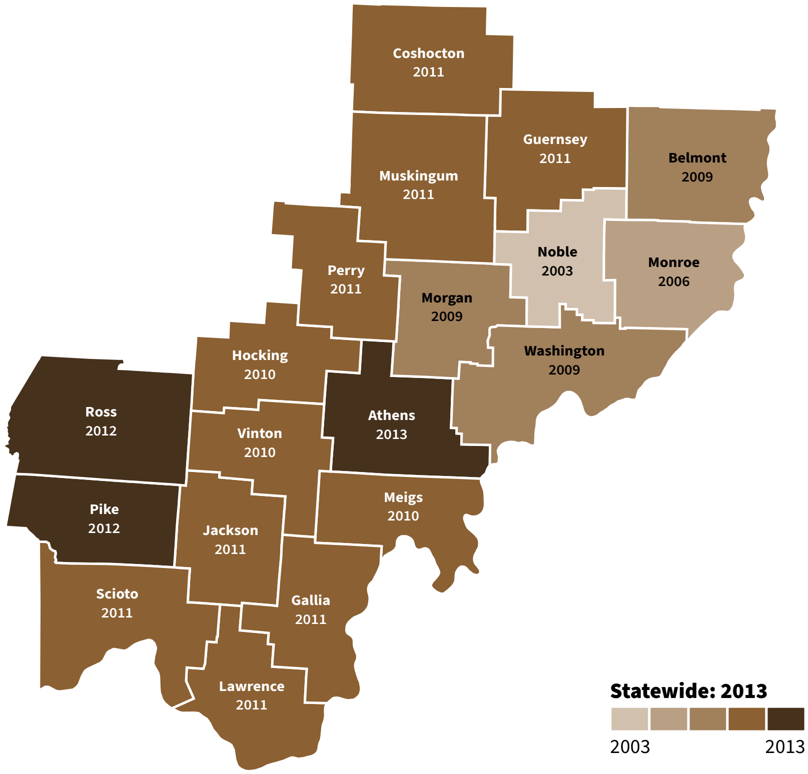
HOUSING STOCK

This section focuses on the types of housing in Southeast Ohio as well as new home construction 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

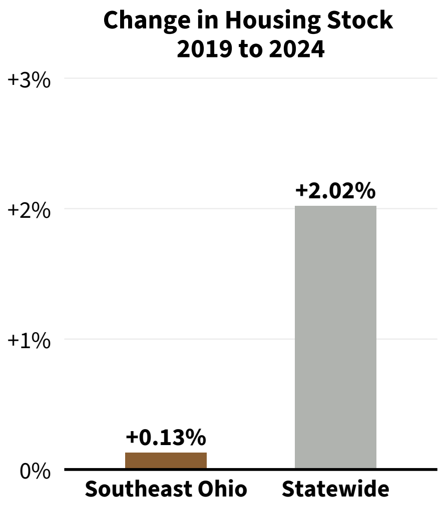
- Since 2019 the region's housing stock has grown by only 0.13%, a fraction of the statewide growth rate (+2.02%).
- Only 6.3% of housing units in Southeast Ohio are in structures with five or more units. This percentage is less than half the statewide share of multifamily housing (14.7%).
- At the same time, 14.2% of housing units in the region can be classified as mobile or manufactured homes — more than four times the statewide share of such housing (3.5%).
- Half of all Ohio heads of household moved into their current homes in 2013 or later. Most householders in Southeast Ohio have lived in their current residences longer than that with Noble County having the earliest median move-in date in both the region and the state (2003). Athens County had the most recent median move-in date (2013), the same as the state median.

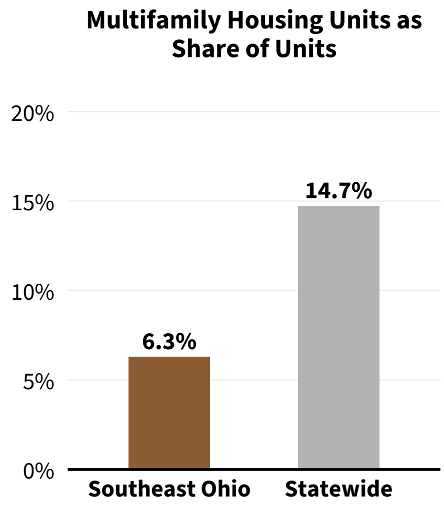
Median Year Moved into Unit by County

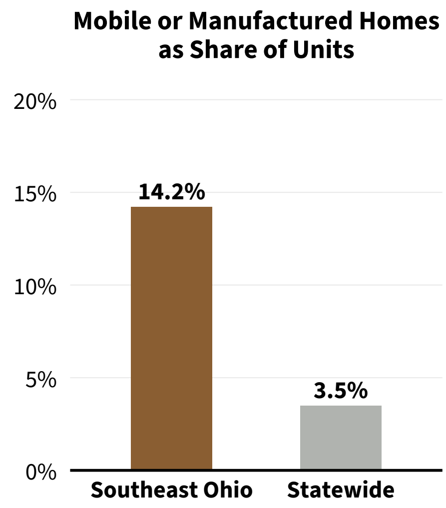


Source: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Table B25039

How the Region Compares







Sources: Population and Housing Estimates, U.S. Census Bureau; 2019–2023 American Community Survey (ACS) Five-Year Estimates, Table B25024

Notes: Multifamily housing units are defined as those in structures with 5 or more units.

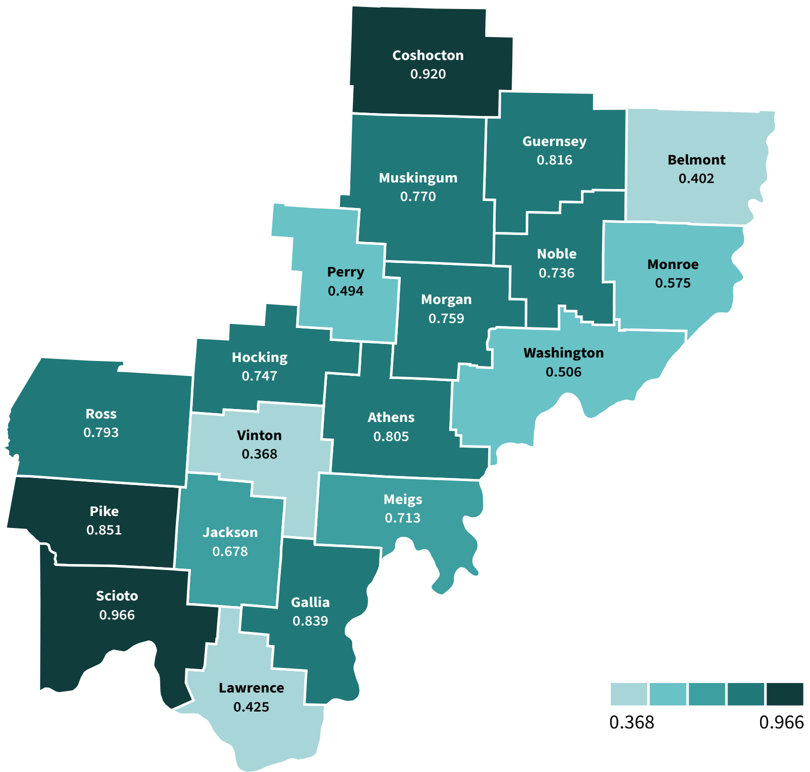
HEALTH

This section focuses on the housing challenges of vulnerable Southeast 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

- One in four housing units in Southeast Ohio (25.5%) was built before 1950 when the nation's first laws banning lead-based paint were enacted — on par with the statewide share (24.9%). These older homes are more likely to contain chipped lead paint or lead-contaminated dust, which can be ingested by young children.
- Between 2019 and 2023, about seven out of every 1,000 children born in Southeast Ohio died before their first birthdays — just above the statewide infant mortality rate (6.97) during that period. Having unsafe, low-quality, or inconsistent housing puts the youngest children at greater risk of mortality.
- Adults in the region are considerably more likely to live with a disability. During the 2019 to 2023 period, 22.2% of Southeast Ohioans aged 18 or older had a disability compared to 16.7% of adults statewide.
- Southeast Ohio households are generally more 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 over 0.500. Scioto County had the highest score in the region (0.966) meaning residents of this county are the most 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, Vinton County had the lowest SVI score in the region (0.368) indicating that residents of this county would be at lower risk in such a crisis.

Social Vulnerability Index Score by County

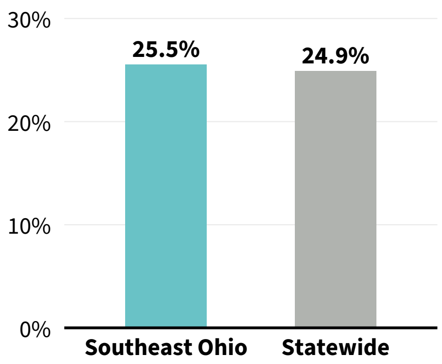


Source: 2022 Social Vulnerability Index, Centers for Disease Control and Prevention (CDC)

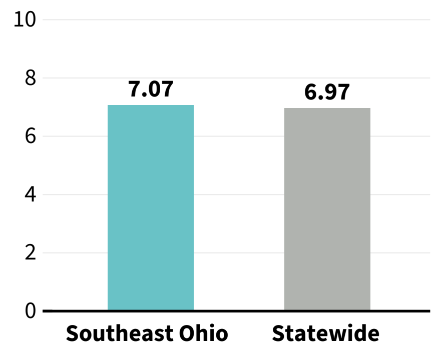
Notes: Social vulnerability is defined as the degree to which a community exhibits certain social conditions that may affect that community's ability to prevent human suffering and financial loss in the event of a hazardous event, such as a natural disaster, man-made ecological catastrophe, or disease 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

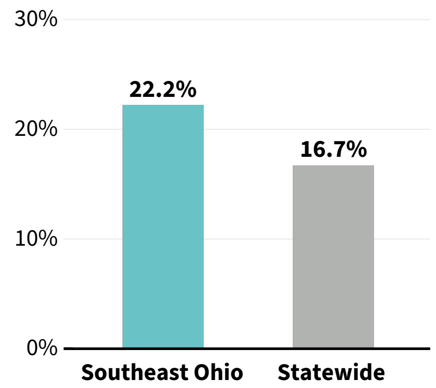
Share of Housing Units Built Pre-1950



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).

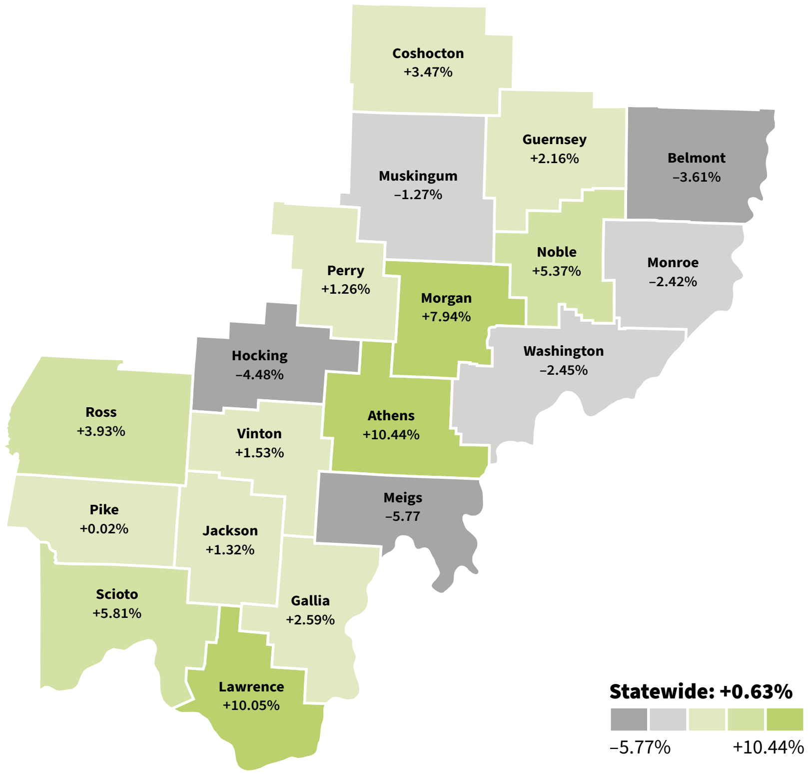
INCOME & LABOR

This section gives information on Southeast 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, 17.1% of Southeast Ohio households were living below the federal poverty level — representing a higher poverty rate than the state average (13.2%).
- Working-age Southeast Ohioans are less likely to participate in the labor force. In 2024, 57.2% of civilians in the region aged 16 or older had a job or were actively looking for work. This labor force participation rate was lower than the state average (63.8%).
- Of those in Southeast Ohio's labor force, 5.17% were unemployed — higher than the statewide unemployment rate of 4.28%.
- Adjusted for inflation, income growth in Ohio has generally been stagnant since 2018. In Southeast Ohio, however, most of the counties experienced at least a moderate increase in median household income from 2018 to 2023. Among these counties, Athens had the most income growth over this period (+10.44%) while neighboring Meigs had the greatest loss of income (–5.77%).

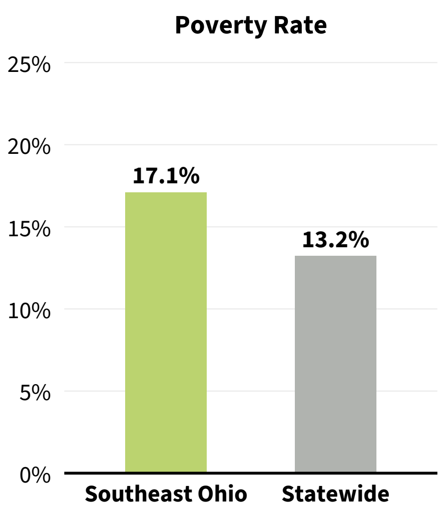
Change in Median Household Income 2018 to 2023 by County

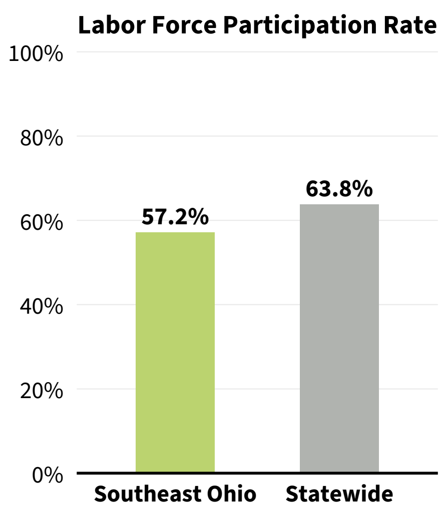


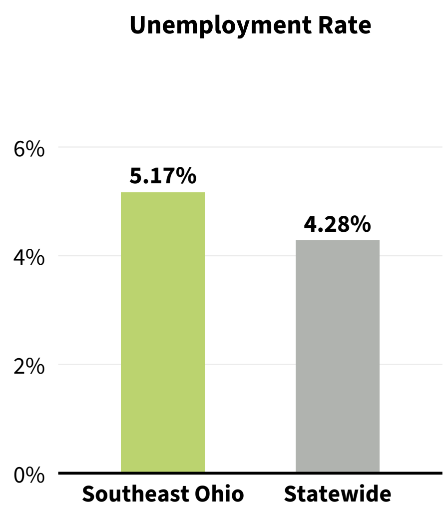
Source: Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

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.

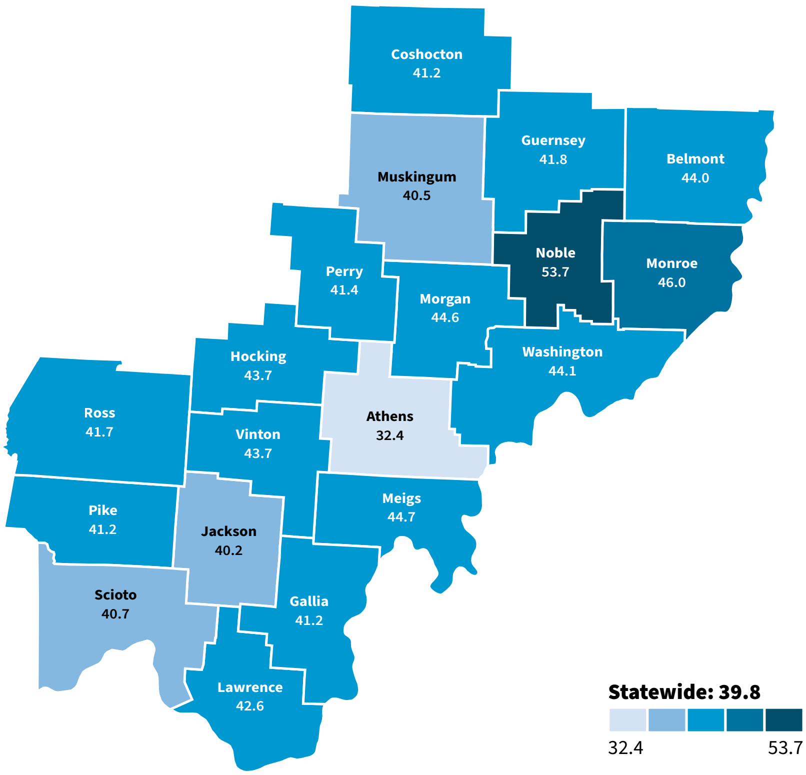
DEMOGRAPHICS

This section details the general population trends within Southeast 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

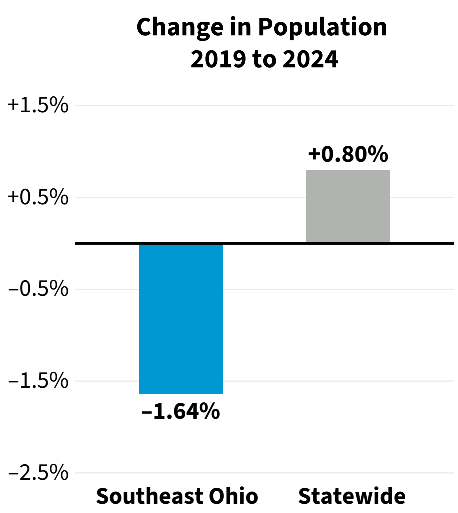
- Regionally, from 2019 to 2024, Southeast Ohio saw the greatest population loss (–1.64%) compared to statewide growth of 0.80% over the same period.
- In 2023, 17.7% of Hispanic Ohioans in the region lived in a household spending at least half their incomes on housing, which puts them at risk of losing their homes to foreclosure or eviction. This likelihood of living in severely cost-burdened housing was higher in Southeast Ohio than for Hispanic Ohioans statewide (14.9%).
- Southeast Ohioans are more likely to live in an institutional setting, such as a nursing home or correctional facility. In 2023, 2.26% of residents were institutionalized compared to 1.31% of Ohioans in general.
- Southeast Ohioans are relatively old. In 2023, the median age in nearly all counties in the region was higher than the statewide median (39.8 years) with Noble having the highest median age in the state (53.7). At the same time, Athens County — home to Ohio University's large student population — had the lowest median age in the state (32.4).

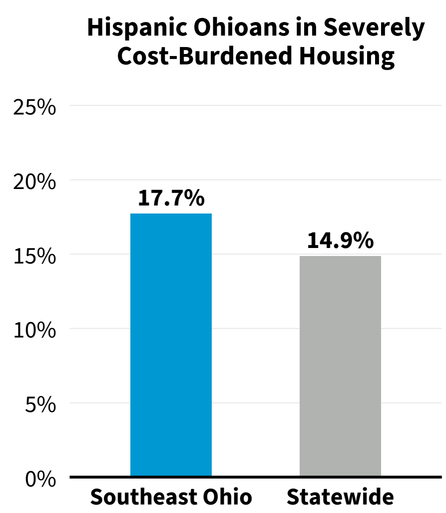
Median Age by County

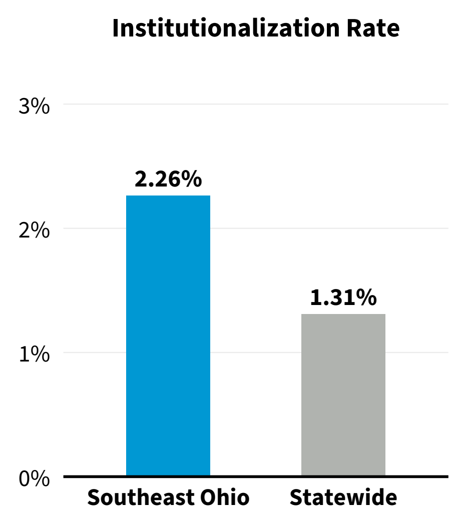


Source: 2023 Population and Housing Estimates, U.S. Census Bureau

How the Region Compares







Sources: Population and Housing Estimates, U.S. Census Bureau; IPUMS USA, University of Minnesota (based on the 2023 American Community Survey Public Use Microdata Sample)

Notes: Institutional settings include all correctional facilities, group homes for juveniles, residential treatment centers for juveniles, nursing facilities, psychiatric units, hospital units with homeless patients who have no exit or disposition plan, in-patient hospice facilities, military treatment facilities with active duty assigned patients, and residential schools for people with disabilities. 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.

Photo courtesy of Harvest Crossing

HARVEST CROSSING

Milton Township | Jackson County

Property Details:
Developer: Frontier Community Services
Funding Type: Low-Income Housing Tax Credit (LIHTC); HOME Investment Partnerships Program; Housing Development Loan (HDL) program
Funding Amount: $10,790,000 in 9% LIHTC; $600,000 in HOME funds; $2,250,000 in HDL
Population Served: Seniors

In partnership with Frontier Community Services, OHFA helped bring 46 affordable apartments for older Ohioans to Milton Township. Harvest Crossing keeps residents engaged and connected with shared amenities, including a fitness center, outdoor picnic area with grills, and playground for visiting family. Located outside the city of Wellston, residents can enjoy lake life at nearby Hammertown Lake as well as walking, hiking, and horseback riding.

APPENDIX

	Athens	Belmont	Coshocton	Gallia	Guernsey	Hocking
Homeownership						
Median home sales price, 2023	$117,625	$122,136	$104,463	$100,129	$95,297	$161,238
Median home-price-to-income ratio, 2023	2.19	2.15	1.81	1.86	1.74	2.78
Mortgage loan applications denied, 2023	74	69	51	84	50	59
Mortgage loan denial rate, 2023	18.8%	10.8%	13.7%	25.5%	12.9%	16.6%
Home improvement loan (HIL) applications, 2023	69	204	124	56	162	113
HIL applications, share of homeowners. 2023	0.49%	1.04%	1.15%	0.65%	1.39%	1.24%
Rental Housing						
Renter-occupied households, 2023	8,107	5,630	3,520	2,212	4,101	2,178
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$865	$868	$805	$659	$827	$949
Median monthly rent, 2-BR apt., 2024	$1,035	$974	$835	$707	$896	$1,025
Change in median rent, 2-BR apt., 2019 to 2024	+ 19.6%	+ 12.2%	+ 3.7%	+ 7.4%	+ 8.3%	+ 7.9%
Severely cost-burdened renters, 2023	3,190	1,319	1,013	523	1,081	412
Prevalence of severe rent burden, 2023	39.3%	23.4%	28.8%	23.6%	26.4%	18.9%
Home Energy & Utilities						
Total residential carbon footprint (tCO_2e/yr), 2013	301,988	392,725	224,521	155,473	242,278	169,523
Avg. residential carbon footprint (tCO_2e/yr), 2013	13.5	15.5	15.5	13.8	15.0	15.1
Households participating in HEAP, 2024	2,491	2,089	1,568	1,404	1,758	1,310
Share of households participating in HEAP, 2024	10.96%	7.90%	10.55%	12.42%	10.82%	11.33%
Households participating in PIPP, 2024	2,511	1,724	1,374	1,067	1,499	1,042
Share of households participating in PIPP, 2024	11.05%	6.52%	9.25%	9.44%	9.23%	9.01%
Households without broadband internet, 2023	3,472	4,852	3,155	2,878	2,767	1,776
Share of households without broadband, 2023	15.3%	18.3%	21.2%	25.5%	17.0%	15.4%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	109	218	199	28	112	200
Negative equity share, 2024	2.50%	2.79%	4.05%	2.89%	3.02%	5.59%
Eviction filings, 2024	180	329	68	68	80	74
Eviction filing rate, 2024	2.08%	4.78%	1.67%	2.54%	1.74%	3.02%
Housing Stock						
Multifamily housing units, 2023	3,576	2,286	811	425	1,197	480
Share of multifamily housing units, 2023	13.51%	7.23%	4.97%	3.16%	6.29%	3.69%
Mobile or manufactured homes, 2023	3,485	2,081	2,258	3,186	2,249	2,407
Share of mobile or manufactured homes, 2023	13.17%	6.59%	13.83%	23.68%	11.82%	18.50%
Median year moved into unit, 2023	2013	2009	2011	2011	2011	2010
Health						
Housing units built 1949 or earlier, 2023	6,603	10,887	5,369	1,949	5,277	2,657
Share of housing units built 1949 or earlier, 2023	24.9%	34.5%	32.9%	14.5%	27.7%	20.4%
Infant deaths, 2019–2023	13	17	13	15	18	15
Infant mortality rate per 1K live births, 2019–2023	5.59	5.64	5.94	8.50	8.32	10.59
Noninstitutionalized adults with a disability, 2023	9,798	9,483	5,380	5,292	6,279	4,357
Adult disability prevalence rate, 2023	18.9%	18.9%	19.6%	24.2%	21.3%	20.1%
Overall Social Vulnerability Index (SVI) score, 2022	0.805	0.402	0.920	0.839	0.816	0.747
Income & Labor						
Median household income, 2018 (2023 dollars)	$48,546	$58,843	$55,757	$52,592	$53,599	$60,740
Median household income, 2023	$53,616	$56,716	$57,694	$53,956	$54,757	$58,018
Change in median household income, 2018 to 2023	+ 10.4%	– 3.6%	+ 3.5%	+ 2.6%	+ 2.2%	– 4.5%
Poverty estimate, 2023	13,648	9,327	5,915	4,911	5,810	4,335
Poverty rate, 2023	25.3%	15.3%	16.2%	17.4%	15.4%	15.9%
Civilian labor force, 2024	26,494	28,659	13,988	12,444	18,158	13,256
Labor force participation rate, 2024	50.0%	55.3%	52.8%	59.0%	63.8%	63.1%
Unemployment estimate, 2024	1,510	1,485	732	657	944	604
Unemployment rate, 2024	5.70%	5.18%	5.23%	5.28%	5.20%	4.55%
Demographics						
Population, 2019	62,687	67,225	36,655	29,289	38,525	28,150
Population, 2024	63,218	64,692	37,003	28,886	38,219	27,429
Change in population, 2019 to 2024	+ 0.85%	– 3.77%	+ 0.95%	– 1.38%	– 0.79%	– 2.56%
Median age, 2023	32.4	44.0	41.2	41.2	41.8	43.7

	Jackson	Lawrence	Meigs	Monroe	Morgan	Muskingum
Homeownership						
Median home sales price, 2023	$107,073	$104,181	$65,402	$84,467	$108,119	$135,047
Median home-price-to-income ratio, 2023	1.97	1.83	1.30	1.56	2.06	2.30
Mortgage loan applications denied, 2023	97	200	55	22	23	146
Mortgage loan denial rate, 2023	24.7%	27.7%	28.9%	21.0%	13.8%	13.3%
Home improvement loan (HIL) applications, 2023	109	199	38	15	36	393
HIL applications, share of homeowners. 2023	1.17%	1.22%	0.57%	0.33%	0.83%	1.67%
Rental Housing						
Renter-occupied households, 2023	2,879	5,096	1,553	727	1,049	10,187
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$669	$737	$758	$862	$980	$762
Median monthly rent, 2-BR apt., 2024	$746	$775	n/a	$904	$788	$1,039
Change in median rent, 2-BR apt., 2019 to 2024	+ 11.6%	+ 5.1%	n/a	+ 4.8%	– 19.5%	+ 36.3%
Severely cost-burdened renters, 2023	814	1,149	383	147	282	2,445
Prevalence of severe rent burden, 2023	28.3%	22.5%	24.7%	20.2%	26.9%	24.0%
Home Energy & Utilities						
Total residential carbon footprint (tCO_2e/yr), 2013	181,992	324,305	124,568	91,685	82,217	525,979
Avg. residential carbon footprint (tCO_2e/yr), 2013	14.7	14.3	14.3	16.5	14.6	15.5
Households participating in HEAP, 2024	1,835	3,557	1,271	528	1,033	3,568
Share of households participating in HEAP, 2024	14.48%	15.81%	14.32%	9.58%	18.34%	10.42%
Households participating in PIPP, 2024	1,580	3,217	1,231	162	995	3,583
Share of households participating in PIPP, 2024	12.47%	14.30%	13.87%	2.94%	17.66%	10.46%
Households without broadband internet, 2023	2,367	3,812	2,392	1,326	1,390	4,963
Share of households without broadband, 2023	18.7%	16.9%	27.0%	24.1%	24.7%	14.5%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	102	252	58	59	48	327
Negative equity share, 2024	3.40%	4.39%	3.80%	8.92%	5.45%	2.51%
Eviction filings, 2024	62	158	39	17	29	434
Eviction filing rate, 2024	1.84%	2.55%	1.79%	1.75%	2.26%	4.05%
Housing Stock						
Multifamily housing units, 2023	799	777	384	188	163	3,272
Share of multifamily housing units, 2023	5.51%	2.93%	3.60%	2.63%	2.23%	8.53%
Mobile or manufactured homes, 2023	2,620	4,231	2,654	1,340	1,300	3,215
Share of mobile or manufactured homes, 2023	18.08%	15.94%	24.88%	18.75%	17.78%	8.38%
Median year moved into unit, 2023	2011	2011	2010	2006	2009	2011
Health						
Housing units built 1949 or earlier, 2023	3,581	4,797	2,705	1,909	2,090	11,034
Share of housing units built 1949 or earlier, 2023	24.7%	18.1%	25.4%	26.7%	28.6%	28.8%
Infant deaths, 2019–2023	6	19	9	3	4	44
Infant mortality rate per 1K live births, 2019–2023	S	6.20	S	S	S	8.94
Noninstitutionalized adults with a disability, 2023	6,881	11,601	4,485	2,241	2,605	12,606
Adult disability prevalence rate, 2023	27.9%	26.2%	25.9%	21.4%	24.4%	19.1%
Overall Social Vulnerability Index (SVI) score, 2022	0.678	0.425	0.713	0.575	0.759	0.770
Income & Labor						
Median household income, 2018 (2023 dollars)	$53,723	$51,687	$53,194	$55,630	$48,715	$59,560
Median household income, 2023	$54,431	$56,879	$50,127	$54,285	$52,585	$58,806
Change in median household income, 2018 to 2023	+ 1.3%	+ 10.0%	-5.77%	– 2.4%	+ 7.9%	– 1.3%
Poverty estimate, 2023	5,553	9,382	4,476	1,930	2,051	14,612
Poverty rate, 2023	17.3%	16.9%	20.8%	14.8%	15.2%	17.3%
Civilian labor force, 2024	12,819	24,166	8,783	5,201	7,042	41,978
Labor force participation rate, 2024	54.0%	52.6%	52.4%	51.2%	68.1%	61.8%
Unemployment estimate, 2024	742	1,229	594	349	363	1,924
Unemployment rate, 2024	5.78%	5.09%	6.77%	6.70%	5.16%	4.58%
Demographics						
Population, 2019	32,534	58,653	22,385	13,478	13,997	86,375
Population, 2024	32,723	55,829	21,491	13,051	13,532	86,582
Change in population, 2019 to 2024	+ 0.58%	– 4.81%	– 3.99%	– 3.17%	– 3.32%	+ 0.24%
Median age, 2023	40.2	42.6	44.7	46.0	44.6	40.5

	Noble	Perry	Pike	Ross	Scioto	Vinton
Homeownership						
Median home sales price, 2023	$86,375	$135,242	$107,201	$139,964	$77,268	$32,638
Median home-price-to-income ratio, 2023	1.40	2.16	1.98	2.27	1.47	0.62
Mortgage loan applications denied, 2023	17	61	85	152	192	36
Mortgage loan denial rate, 2023	18.7%	14.5%	27.9%	17.3%	24.0%	22.8%
Home improvement loan (HIL) applications, 2023	42	143	55	216	195	34
HIL applications, share of homeowners. 2023	1.12%	1.40%	0.77%	1.04%	0.99%	0.87%
Rental Housing						
Renter-occupied households, 2023	717	2,875	3,260	7,918	7,624	912
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$1,173	$974	$1,074	$892	$780	$1,314
Median monthly rent, 2-BR apt., 2024	$768	$920	$762	$1,161	$791	$924
Change in median rent, 2-BR apt., 2019 to 2024	– 34.5%	– 5.5%	– 29.0%	+ 30.2%	+ 1.5%	– 29.7%
Severely cost-burdened renters, 2023	63	742	861	2,070	2,203	207
Prevalence of severe rent burden, 2023	8.8%	25.8%	26.4%	26.1%	28.9%	22.7%
Home Energy & Utilities						
Total residential carbon footprint (tCO_2e/yr), 2013	75,020	209,043	150,374	434,745	400,819	70,345
Avg. residential carbon footprint (tCO_2e/yr), 2013	16.3	16.0	14.4	14.8	14.2	13.9
Households participating in HEAP, 2024	409	1,846	2,304	3,678	5,558	964
Share of households participating in HEAP, 2024	8.92%	13.83%	21.30%	12.50%	19.41%	18.46%
Households participating in PIPP, 2024	234	1,558	2,210	3,202	6,130	846
Share of households participating in PIPP, 2024	5.10%	11.67%	20.43%	10.88%	21.41%	16.20%
Households without broadband internet, 2023	1,253	2,303	2,389	4,103	4,850	1,204
Share of households without broadband, 2023	27.3%	17.3%	22.1%	13.9%	16.9%	23.1%
Housing Instability & Homelessness						
Average monthly negative equity loans, 2024	0	112	100	218	141	83
Negative equity share, 2024	0.00%	2.78%	4.42%	2.44%	2.61%	8.78%
Eviction filings, 2024	15	46	107	308	335	2
Eviction filing rate, 2024	1.81%	1.47%	2.89%	3.56%	3.78%	S
Housing Stock						
Multifamily housing units, 2023	212	873	698	2,231	2,365	140
Share of multifamily housing units, 2023	3.66%	5.81%	5.78%	6.96%	7.13%	2.36%
Mobile or manufactured homes, 2023	1,039	2,491	2,740	4,365	4,688	1,655
Share of mobile or manufactured homes, 2023	17.92%	16.58%	22.70%	13.62%	14.14%	27.88%
Median year moved into unit, 2023	2003	2011	2012	2012	2011	2010
Health						
Housing units built 1949 or earlier, 2023	1,240	4,394	1,516	7,435	9,341	1,259
Share of housing units built 1949 or earlier, 2023	21.4%	29.3%	12.6%	23.2%	28.2%	21.2%
Infant deaths, 2019–2023	3	9	12	23	38	14
Infant mortality rate per 1K live births, 2019–2023	S	S	7.01	6.09	10.04	19.80
Noninstitutionalized adults with a disability, 2023	2,361	5,462	6,020	12,277	14,461	2,557
Adult disability prevalence rate, 2023	25.1%	20.3%	29.4%	22.2%	26.5%	25.9%
Overall Social Vulnerability Index (SVI) score, 2022	0.736	0.494	0.851	0.793	0.966	0.368
Income & Labor						
Median household income, 2018 (2023 dollars)	$58,606	$61,900	$54,247	$59,319	$49,568	$52,198
Median household income, 2023	$61,751	$62,677	$54,256	$61,651	$52,447	$52,999
Change in median household income, 2018 to 2023	+ 5.4%	+ 1.3%	+ 0.0%	+ 3.9%	+ 5.8%	+ 1.5%
Poverty estimate, 2023	1,733	4,817	5,189	11,723	12,775	2,329
Poverty rate, 2023	15.0%	13.7%	19.5%	16.5%	18.6%	18.8%
Civilian labor force, 2024	4,729	16,382	11,453	35,935	30,533	5,526
Labor force participation rate, 2024	52.0%	63.3%	58.1%	62.8%	54.0%	57.9%
Unemployment estimate, 2024	286	821	635	1,499	1,742	305
Unemployment rate, 2024	6.06%	5.01%	5.54%	4.17%	5.71%	5.52%
Demographics						
Population, 2019	14,203	35,407	27,193	77,173	74,554	12,859
Population, 2024	14,269	35,682	27,065	76,046	71,798	12,545
Change in population, 2019 to 2024	+ 0.46%	+ 0.78%	– 0.47%	– 1.46%	– 3.70%	– 2.44%
Median age, 2023	53.7	41.4	41.2	41.7	40.7	43.7

	Washington	Region	Statewide
Homeownership			
Median home sales price, 2023	$136,646	n/a	$179,408
Median home-price-to-income ratio, 2023	2.29	n/a	2.64
Mortgage loan applications denied, 2023	86	1,559	15,487
Mortgage loan denial rate, 2023	15.2%	18.6%	10.8%
Home improvement loan (HIL) applications, 2023	174	2,377	49,468
HIL applications, share of homeowners. 2023	0.93%	1.07%	1.53%
Rental Housing			
Renter-occupied households, 2023	5,717	76,262	1,510,762
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$986	n/a	$961
Median monthly rent, 2-BR apt., 2024	$1,158	n/a	$1,127
Change in median rent, 2-BR apt., 2019 to 2024	+ 17.4%	n/a	+ 17.3%
Severely cost-burdened renters, 2023	1,342	20,246	368,528
Prevalence of severe rent burden, 2023	23.5%	26.5%	24.4%
Home Energy & Utilities			
Total residential carbon footprint (tCO_2e/yr), 2013	405,967	4,563,567	78,426,683
Avg. residential carbon footprint (tCO_2e/yr), 2013	16.6	15.0	16.5
Households participating in HEAP, 2024	2,255	39,426	251,190
Share of households participating in HEAP, 2024	9.06%	12.74%	5.20%
Households participating in PIPP, 2024	2,068	36,233	248,794
Share of households participating in PIPP, 2024	8.31%	11.71%	5.15%
Households without broadband internet, 2023	3,997	55,249	583,685
Share of households without broadband, 2023	16.1%	17.9%	12.1%
Housing Instability & Homelessness			
Average monthly negative equity loans, 2024	124	2,490	43,340
Negative equity share, 2024	1.89%	3.18%	1.94%
Eviction filings, 2024	150	2,501	104,842
Eviction filing rate, 2024	2.39%	2.88%	6.48%
Housing Stock			
Multifamily housing units, 2023	1,531	22,408	776,052
Share of multifamily housing units, 2023	5.47%	6.29%	14.72%
Mobile or manufactured homes, 2023	2,658	50,662	183,383
Share of mobile or manufactured homes, 2023	9.50%	14.22%	3.48%
Median year moved into unit, 2023	2009	n/a	2013
Health			
Housing units built 1949 or earlier, 2023	6,984	91,027	1,312,678
Share of housing units built 1949 or earlier, 2023	25.0%	25.5%	24.9%
Infant deaths, 2019–2023	13	288	4,521
Infant mortality rate per 1K live births, 2019–2023	4.55	7.07	6.97
Noninstitutionalized adults with a disability, 2023	8,915	133,061	1,507,220
Adult disability prevalence rate, 2023	19.0%	22.2%	16.7%
Overall Social Vulnerability Index (SVI) score, 2022	0.506	n/a	n/a
Income & Labor			
Median household income, 2018 (2023 dollars)	$61,143	n/a	$67,450
Median household income, 2023	$59,646	n/a	$67,873
Change in median household income, 2018 to 2023	– 2.4%	n/a	+ 0.6%
Poverty estimate, 2023	7,334	127,850	1,518,119
Poverty rate, 2023	12.8%	17.1%	13.2%
Civilian labor force, 2024	27,413	344,958	5,898,612
Labor force participation rate, 2024	56.5%	57.2%	63.8%
Unemployment estimate, 2024	1,409	17,828	252,536
Unemployment rate, 2024	5.14%	5.17%	4.28%
Demographics			
Population, 2019	60,050	791,392	11,788,679
Population, 2024	58,332	778,392	11,883,304
Change in population, 2019 to 2024	– 2.86%	– 1.64%	+ 0.80%
Median age, 2023	44.1	n/a	39.8

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