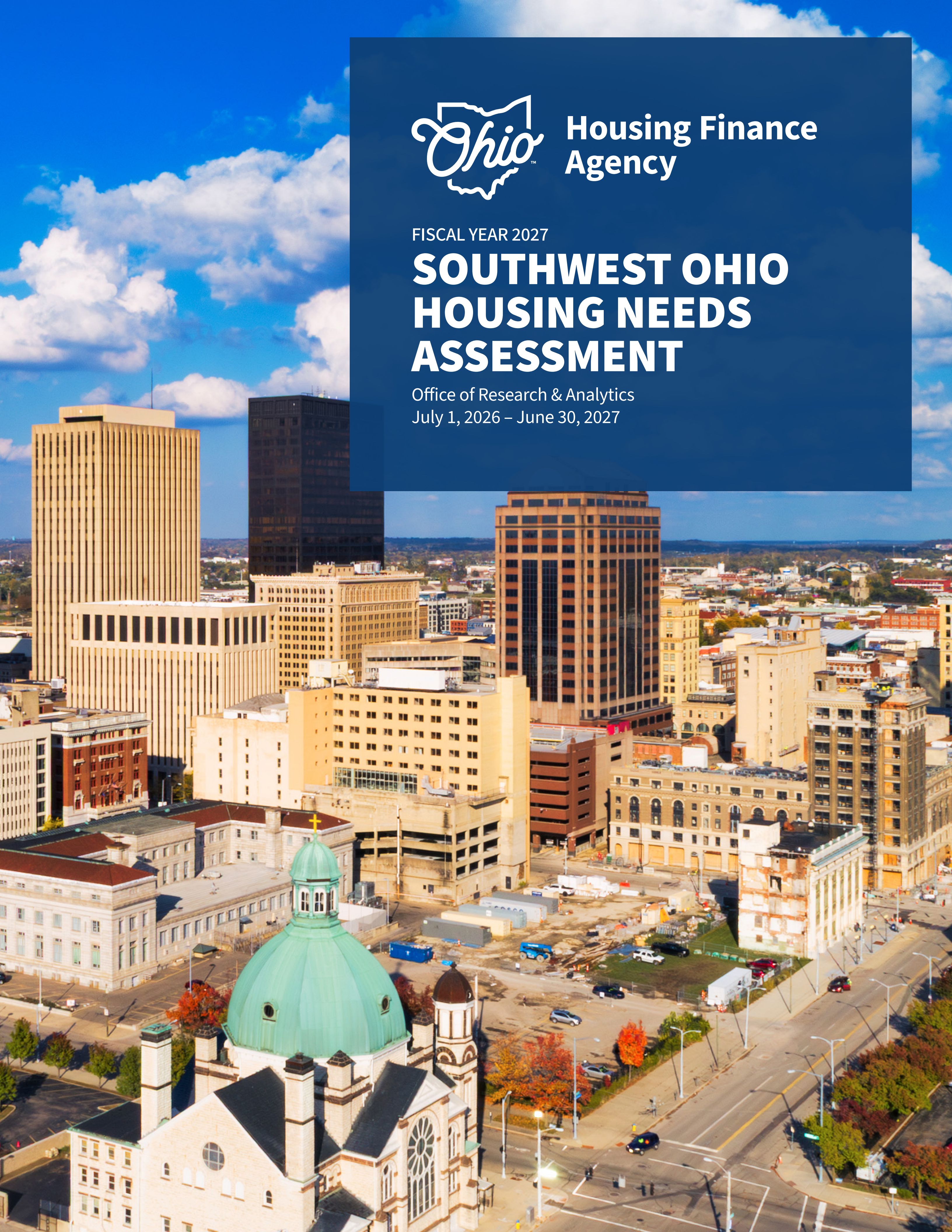

Ohio Housing Finance Agency

FISCAL YEAR 2027

SOUTHWEST OHIO HOUSING NEEDS ASSESSMENT

Office of Research & Analytics

July 1, 2026 – June 30, 2027

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Designed by Paige Dixon

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.

SOUTHWEST OHIO

Downtown Dayton

EXECUTIVE SUMMARY

Over the past several years, Southwest Ohio has been growing steadily in terms of both population and housing stock.[1] As economic opportunity in the region has improved so have incomes but not as rapidly as rents have increased.[2,3] These trends have resulted in a housing affordability crisis in Southwest Ohio. This situation will require public–private collaboration to help keep up with the demand for more affordable housing and continue attracting jobs and people to the region.

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] *RentalTrends. Cotality.*
[3] *Small Area Income and Poverty Estimates. U.S. Census Bureau.*

Outside of the Cincinnati area, home prices are making homeownership more affordable for Southwest Ohio homebuyers on fixed incomes.

Homeownership across much of Southwest Ohio — with the notable exception of Hamilton and surrounding counties — is relatively affordable for potential homebuyers on fixed incomes. In 2023 the median home-price-to-income ratios in 11 of the 16 counties in the region were lower than the statewide ratio (2.6 years of income). Meanwhile, Clermont County had the highest ratio (3.2) making it the most unaffordable in the region.[4,5]

Southwest Ohio's rental market remains tight even as housing construction increases.

Since 2019 the number of new housing units authorized for construction in Southwest Ohio has increased by 10%.[6] Despite this increase in production, the rental market in the region remains extremely tight. During the 2019 to 2023 period, the percentage of available rental units in Southwest Ohio (3.9%) was lower than the statewide rental vacancy rate (4.3%) limiting options for prospective renters.[7]

[4] *MarketTrends. Cotality.*
[5] *Small Area Income and Poverty Estimates. U.S. Census Bureau.*
[6] *Building Permits Survey. U.S. Census Bureau.*
[7] *American Community Survey. U.S. Census Bureau.*

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

Even as residential construction in the region increases, very little of it is affordable or available to the most vulnerable Southwest Ohioans. In 2023 there were only 38 affordable and available units for every 100 ELI renters in the region. This is lower than the statewide average (40) and equates to only 44,382 affordable and available rental homes for the 116,130 ELI renter households in Southwest Ohio leaving a shortage of 71,748 units.[8] Closing this affordability gap between supply and demand for ELI renters will require sustained public investment in affordable housing development.

As rents increase faster than incomes, Southwest 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, every county in the region saw a rise in the median rental price of a two-bedroom apartment from 2019 to 2024.[9] At the same time income growth across much of the region has been moderate at best. In Warren County — which, over that period, saw the greatest rent increase in the region (+57%) — households simultaneously saw a raise in median income of only 2.9% from 2018 to 2023.[10] When rents rise faster than incomes, housing instability increases. In particular, this puts Southwest Ohio renters on fixed incomes at greater risk of losing their homes to eviction and becoming homeless.

[8] *National Low-Income Housing Coalition.*
[9] *RentalTrends. Cotality.*
[10] *Small Area Income and Poverty Estimates. U.S. Census Bureau.*

One in 10 Southwest Ohioans lives in severely cost-burdened housing, which increases the risk of losing one's home to foreclosure or eviction.

In 2023, 10% of Southwest Ohioans lived in a household spending at least half its income on housing, a common measure of housing instability.[11] The share of mortgage holders in the region who were more than three months behind on their loan payments in 2024 (1.5%) was higher than the state average of 1.2%, putting them at risk of losing their homes to foreclosure.[12] Also in 2024, 9.9% of renters in Butler County and 9.8% of those in neighboring Hamilton County had an eviction filed against them, putting them at risk of homelessness. These were considerably higher eviction filing rates than the statewide average (6.5%).[13,14] 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.

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

Southwest Ohio's public and community schools reported that at least 7,821 students (1.9% of K–12 enrollment) lacked a fixed, regular, and adequate place to sleep during the 2024/2025 school year.[15] Students who experience housing instability are at higher risk for poor school performance, mental and physical health issues, and other concerns.[16] Failing to address issues of housing affordability and instability for families with school-age children will have long-term negative impacts on Southwest Ohio's youth and ultimately the region at large.

[11] IPUMS USA. University of Minnesota.
[12] MarketTrends. Cotality.
[13] State of Ohio Court Statistics.
[14] American Community Survey. U.S. Census Bureau.
[15] Ohio Department of Education and Workforce.
[16] https://nche.ed.gov/research/

Racial disparities in housing persist making it harder for Black Southwest Ohioans to achieve economic stability.

In Southwest Ohio, Black potential homebuyers are twice as likely to be denied on mortgage loan applications as their white counterparts. In 2023, 16% of Black applicants were denied compared to 8% of white applicants — a greater disparity (8 percentage points) than statewide (7).[17] Black Southwest Ohioans also hold a disproportionately small share of the region's housing wealth. While 15% of homes in Southwest Ohio in 2023 had a Black head of household, only 6% of housing wealth in the region was Black-owned.[18] Studies show that homes in Black communities tend to be undervalued compared to similar homes in majority-white neighborhoods.[19] Furthering fair housing practices will help enable Black Southwest Ohioans to build generational wealth and achieve greater economic stability for their families.

[17] *Home Mortgage Disclosure Act (HMDA) data. Consumer Financial Protection Bureau.*
[18] *IPUMS USA. University of Minnesota.*
[19] *https://www.brookings.edu/events/valuing-homes-in-black-communities/*

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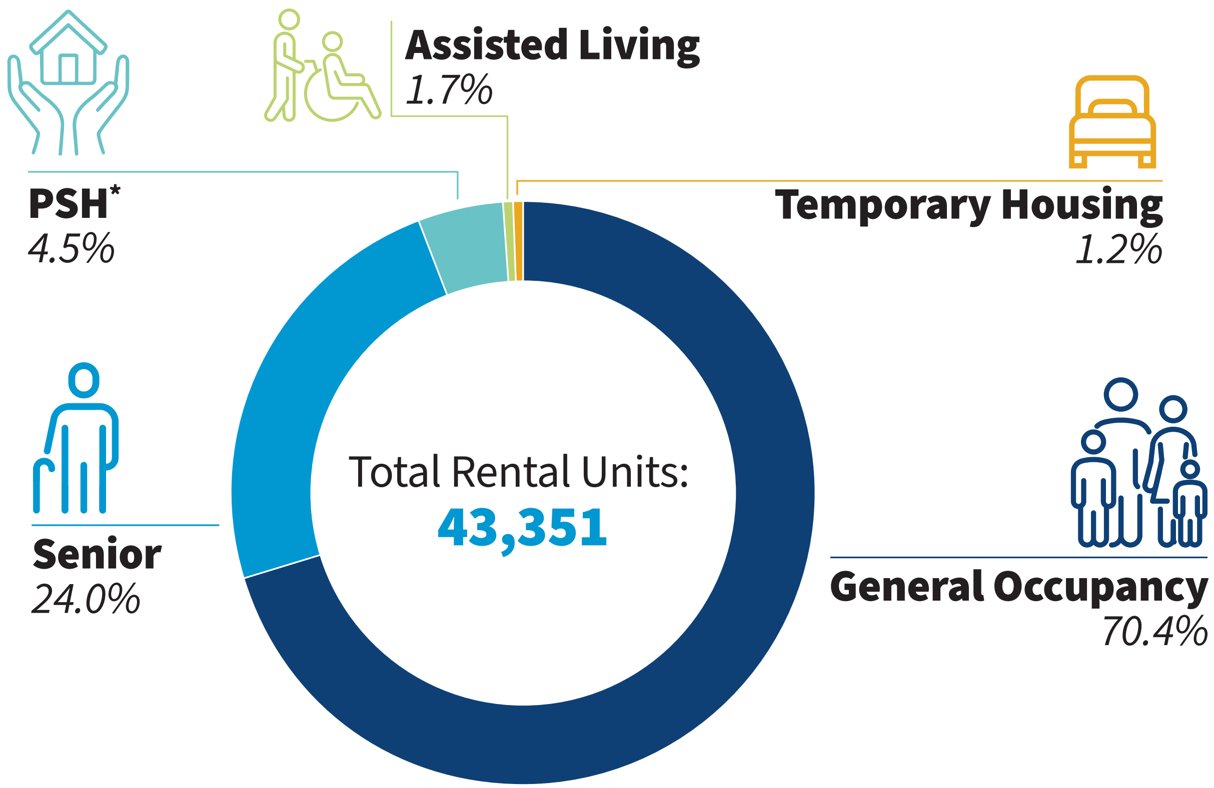
OHFA IMPACT IN SOUTHWEST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been partnering with organizations in Southwest 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

41,945
Homebuyers Assisted

43,351
Affordable Rental Units Built or Preserved

RENTAL UNITS DEVELOPED BY PRIORITY NEED



* PSH = Permanent Supportive Housing

NEXT HOME

OHFA's Next Home program provides incentives for those who are not first-time homebuyers to purchase a subsequent home by offering 30-year, fixed-rate mortgages. Available loans include conventional, Federal Housing Administration (FHA), Veteran's Affairs (VA), and U.S. Department of Agriculture – Rural Development (USDA-RD) government loans. Applicants also have the option of coupling this with OHFA's down payment assistance (3% or 3.5%) programs. As part of Next Home, qualified borrowers participate in free homebuyer education courses that help them learn more about the homebuying process. For example, courses include how to calculate closing costs, what to expect from a home inspection, and the general timeline for completing documents.

OHFA has assisted 444 homebuyers in Southwest Ohio through this program since it started in 2015.

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

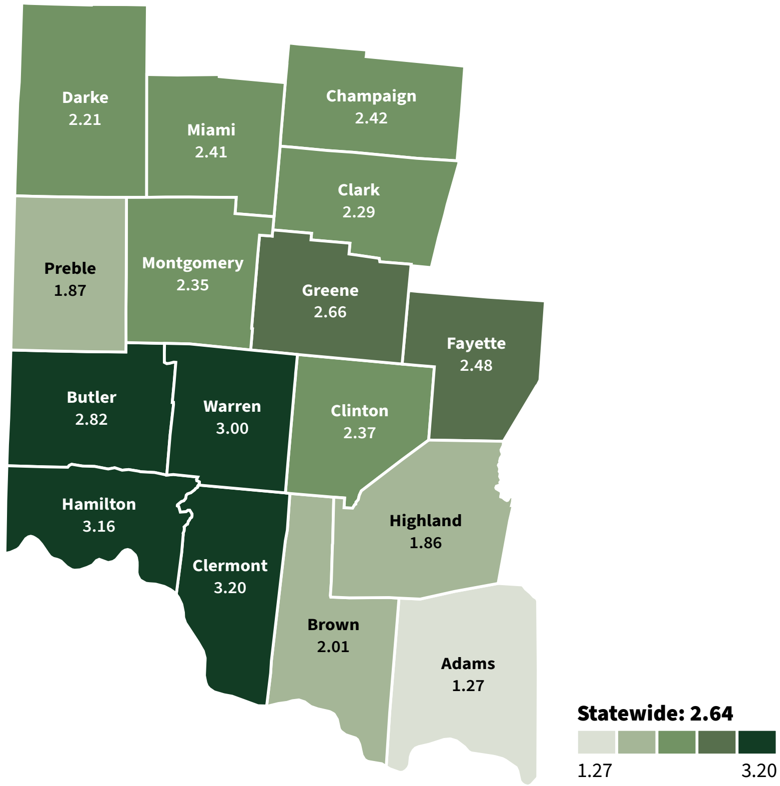
HOMEOWNERSHIP

This section looks at homeownership, 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

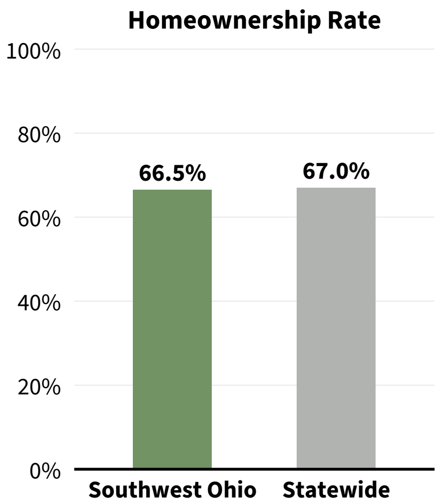
- During the 2019 to 2023 period, 66.5% of Southwest Ohio heads of household owned their homes, which is on par with the statewide average of 67.0%.
- Black potential homebuyers in Southwest Ohio are twice as likely to be denied on mortgage loan applications as their white counterparts. In 2023, 16.4% of Black applicants were denied compared to 8.3% of white applicants — a greater disparity (8.1 percentage points) than statewide (7.3).
- Black Southwest Ohioans hold a disproportionately small share of the region's housing wealth. While 14.8% of homes in Southwest Ohio in 2023 had a Black head of household, only 6.3% of housing wealth in the region was Black-owned. The resulting housing wealth gap of 8.5 percentage points is larger than the statewide gap (7.5).
- In 2023 the home-price-to-income ratios in most Southwest Ohio counties — with the notable exception of the Cincinnati area — were lower than the statewide ratio (2.64), making homeownership relatively affordable for potential homebuyers in the region. Adams County had the lowest price-to-income ratio in the region (1.27 years of income) making it the best place in Southwest Ohio to buy a home in terms of affordability. Meanwhile, Clermont County had the highest ratio (3.20) making it the most unaffordable in the region.

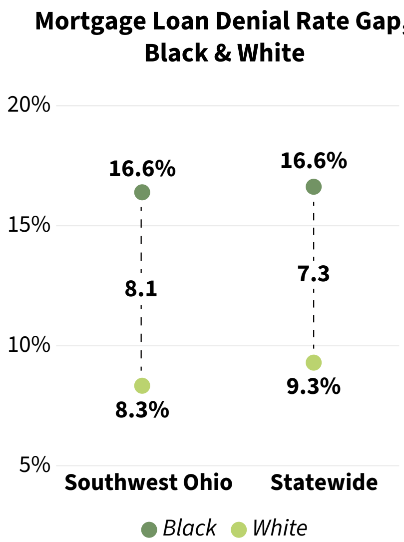
Median Home-Price-to-Income Ratio by County

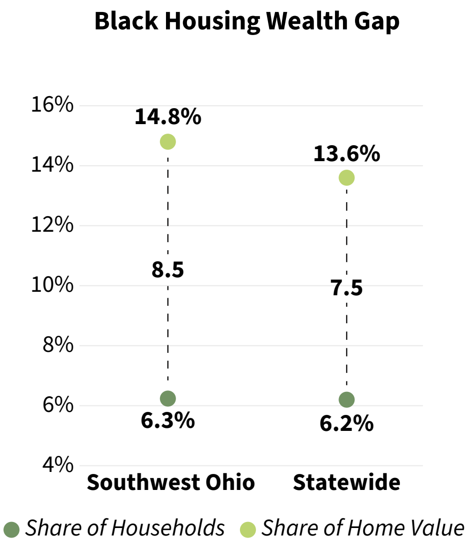


Source: MarketTrends, Cotality (based on 2023 sales); 2023 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

How the Region Compares







Sources: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Table B25003; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2023 loan applications); IPUMS USA, University of Minnesota (based on the 2023 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.

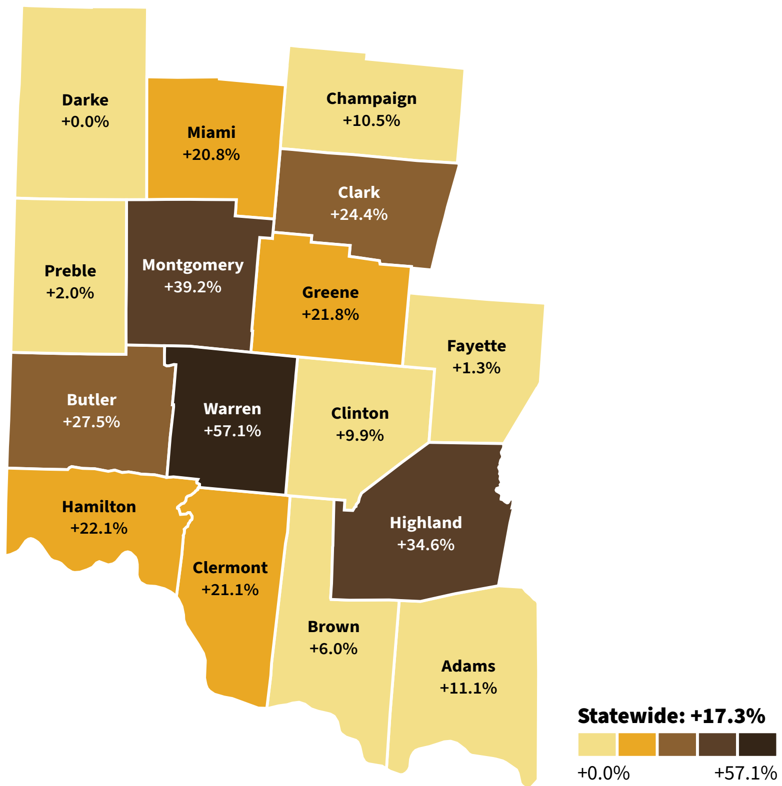
RENTAL HOUSING

This section focuses on how Southwest 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 38 affordable and available rental homes for every 100 ELI renters in Southwest Ohio — less than the statewide average of 40.
- For every 100 VLI renters in the region, there were only 74 rental units affordable and available to them in 2023. Despite the affordability gap, this was more than the state average (71).
- During the 2019 to 2023 period 24.4% of renters in Southwest Ohio spent at least half their incomes on housing — matching the statewide rate — 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, every county in Southwest Ohio saw a rise in the median rental price of a two-bedroom apartment from 2019 to 2024 with the greatest increase in Warren County (+57.1%). Darke County experienced a rise in median rent of less than 0.1% (+0.001%), the smallest increase in the region.

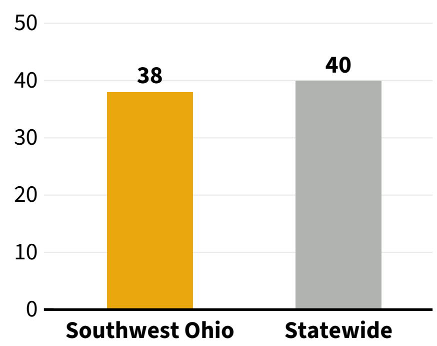
Change in Median Rent for a Two-Bedroom Apartment 2019 to 2024 by County

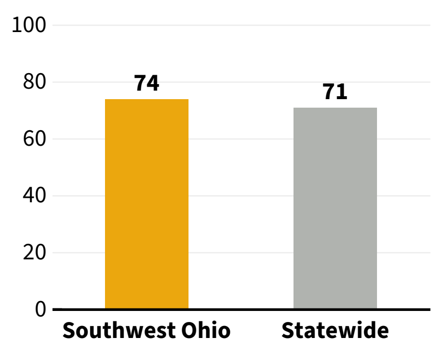


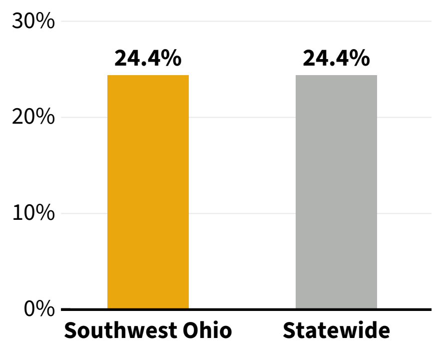
Source: RentalTrends, Cotality

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 Southwest 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

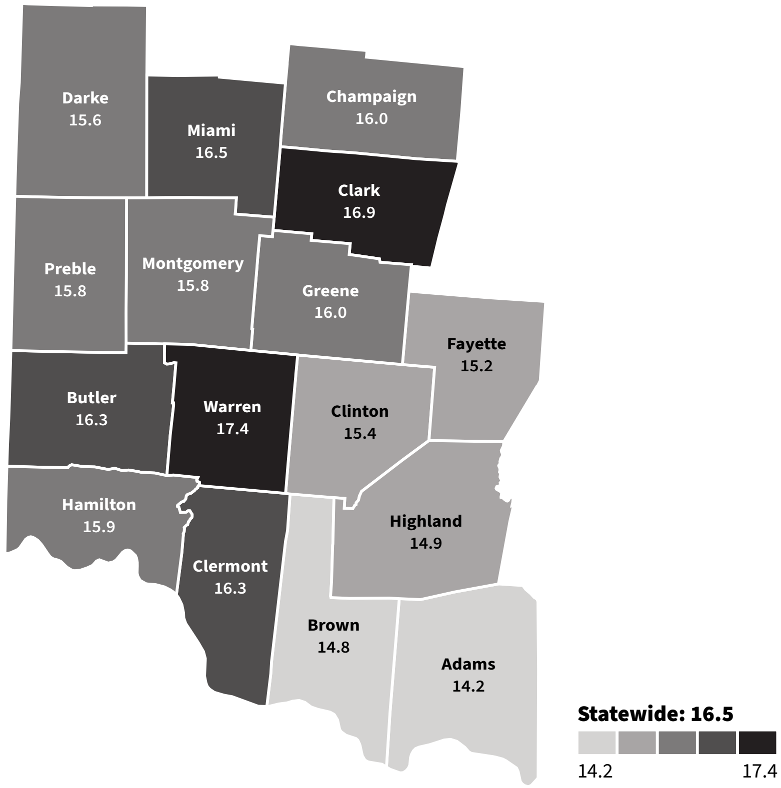
- Home energy costs are a burden for many Southwest Ohio households. In 2024, 3.38% of households in the region participated in the federally funded Home Energy Assistance Program (HEAP). Income-eligible households may have a one-time payment applied to their heating or cooling utility bills. This participation rate was lower than the state average (5.20%).

- The Percentage of Income Payment Plan (PIPP) is another energy assistance program available to income-eligible Ohio households. During 2024, 3.02% of Southwest Ohio households relied on this state-funded program to help with their gas or electric bills. This was also below the statewide participation rate (5.15%).

- During the 2019 to 2023 period, 10.7% of households in the region lacked a broadband subscription at home, limiting their access to reliable internet services. However, broadband coverage in Southwest Ohio was better than the state in general — 12.1% of all Ohio households were without broadband.

- The average Southwest Ohio household uses 16.1 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 Adams County represents the smallest residential carbon footprint in the region (14.2), while the typical household in Warren County expends the highest levels of home energy in Southwest Ohio (17.4).

Average Residential Carbon Footprint in Metric Tons per Year by County

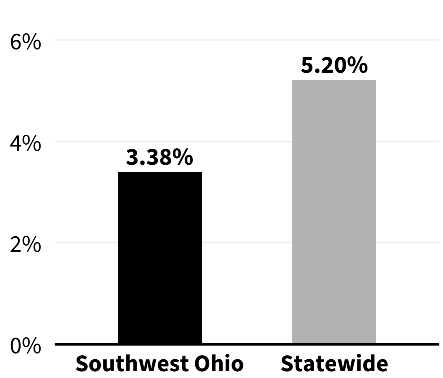


Source: CoolClimate Network; University of California, Berkeley (public data request)(based on 2013 data)

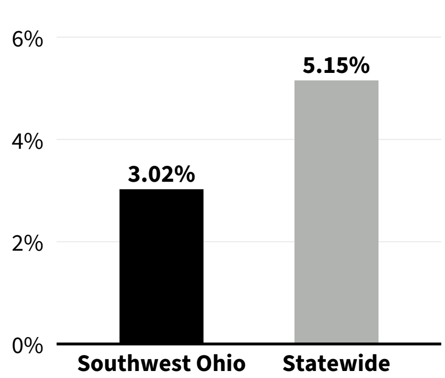
Notes: This CoolClimate Network model includes direct emissions from consumption of fossil fuels to heat homes as well as indirect emissions embodied in the production of electricity used to power homes. Electricity is measured in kilowatt hours per year, natural gas is measured in cubic feet per year, 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

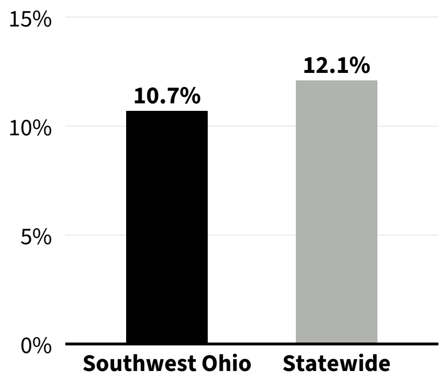
Households Participating in HEAP



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

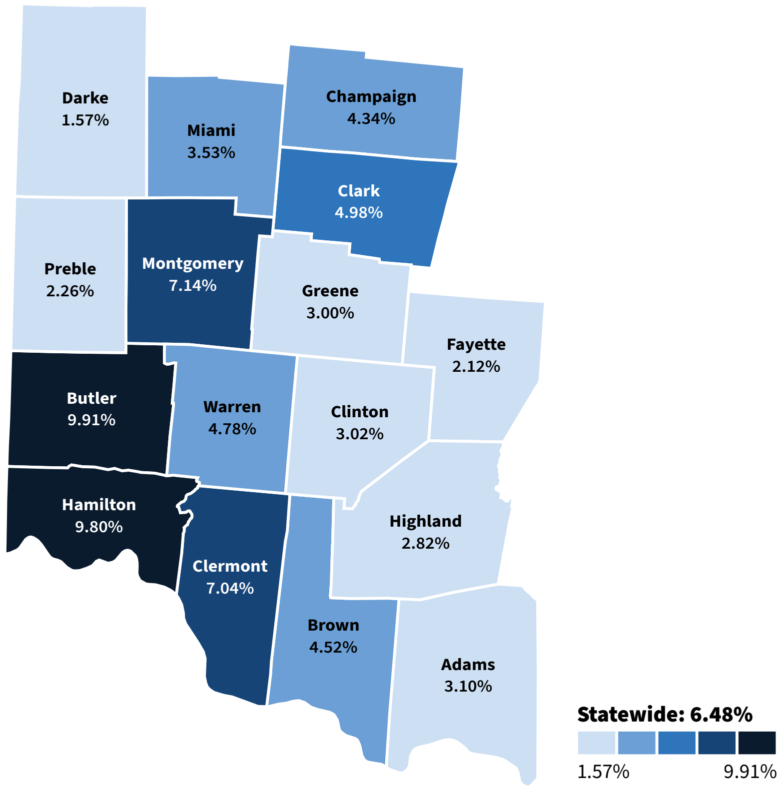
HOUSING INSTABILITY & HOMELESSNESS

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, 10.1% of Southwest 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 slightly less than for Ohioans in general (10.7%).
- The share of mortgage holders who were more than three months behind on their loan payments in 2024 (1.45%) was higher than the state average of 1.18%, putting borrowers at risk of losing their homes to foreclosure.
- During the 2024/2025 school year, Southwest Ohio's public and community schools reported that 1.88% of students lacked a fixed, regular, and adequate place to sleep. This was on par with the statewide average (1.87%).
- In 2024, 9.91% of Butler County renters had an eviction filed against them, putting them at risk of homelessness. Neighboring Hamilton County was not far behind (9.80%). These were considerably higher eviction filing rates than the statewide average (6.48%). Most Southwest Ohio counties, however, had a lower rate than the state average with Montgomery and Clermont being the only other counties in the region with an above average rate (7.14% and 7.04%, respectively). Darke County had the lowest rate in the region (1.57%).

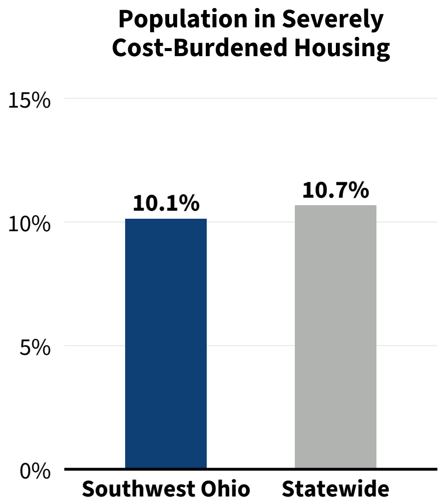
Eviction Filing Rate by County

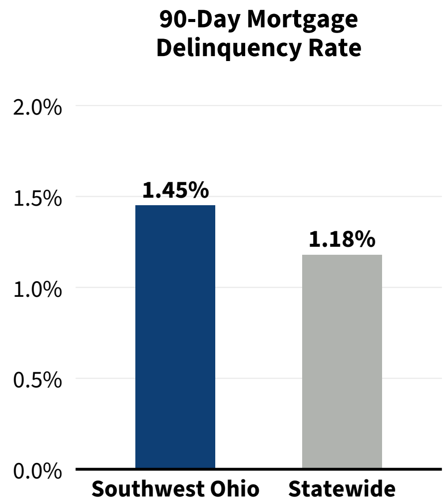


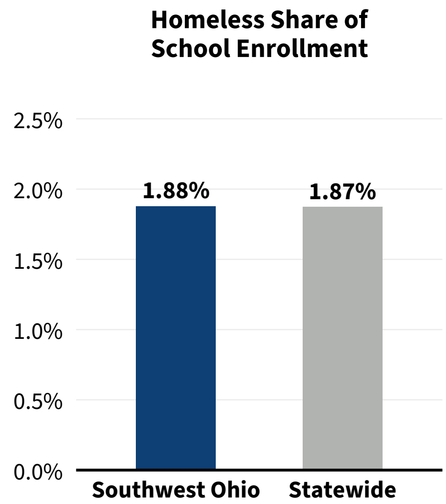
Source: State of Ohio Court Statistics (based on 2024 court filings); 2023 American Community Survey (ACS) Five-Year Estimates, ACS One-Year Estimates Table B25003

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.

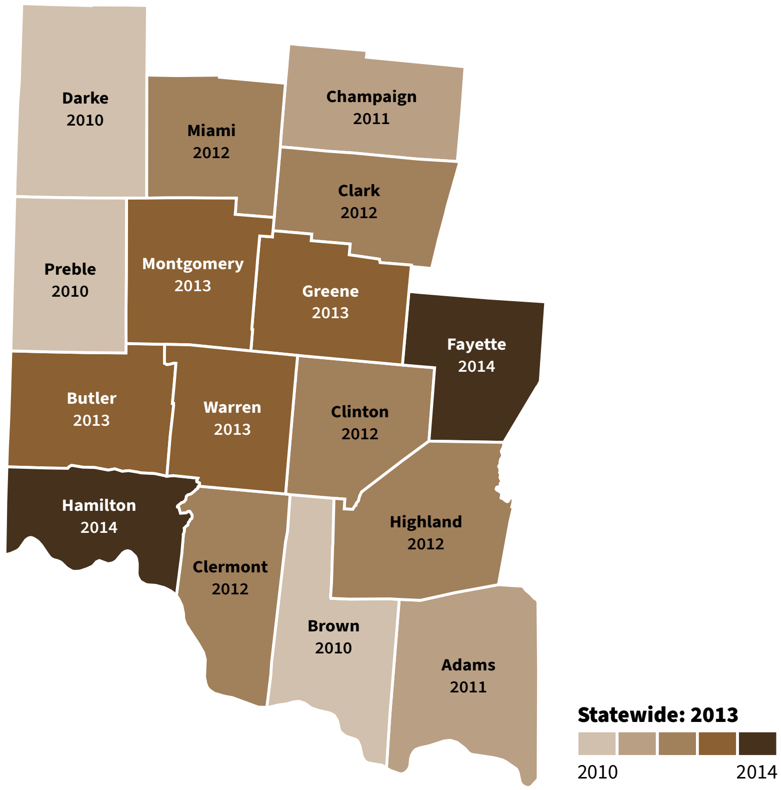
HOUSING STOCK

This section focuses on the types of housing in Southwest 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

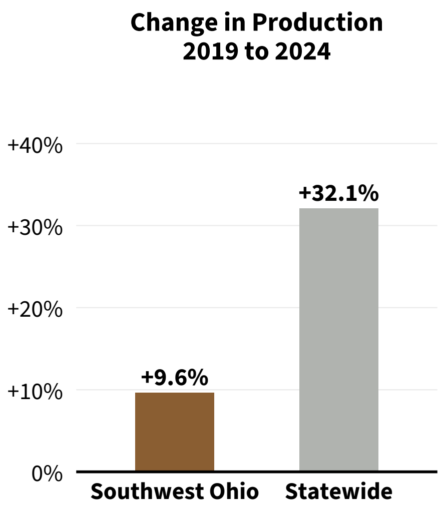
- Between 2019 and 2024 the number of new housing units authorized for construction in Southwest Ohio increased by 9.6% while statewide housing production rapidly increased over the same time frame (+32.1%).
- The rental vacancy rate in Ohio is historically low (4.34%). In Southwest Ohio, the percentage of available rental units is even lower (3.92%) indicating an extremely tight housing market with limited options for prospective renters.
- 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 Hamilton and Fayette counties moved more recently with both counties having 2014 as the median year in which to have moved. At the same time, three counties — Brown, Darke, and Preble — tied for having the earliest median year in the region (2010) meaning heads of household in those counties tend to have lived in their current residences longer.

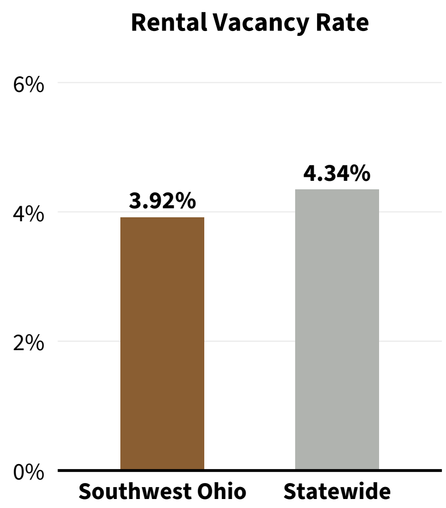
Median Year Moved into Unit by County

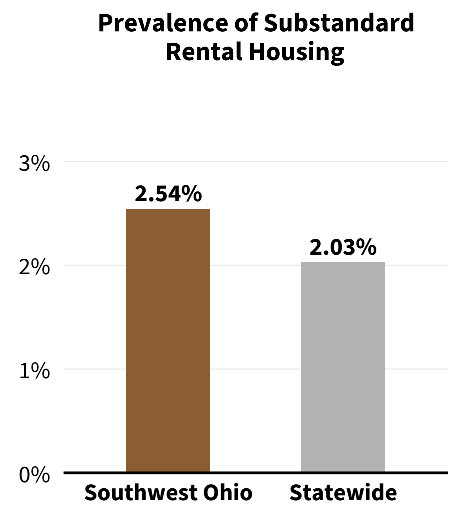


Source: 2019–2023 American Community Survey (ACS) Five-Year Estimates, Table B25039

How the Region Compares







Sources: Building Permits Survey, U.S. Census Bureau; 2019–2023 American Community Survey (ACS) Five-Year Estimates, Tables B25003 & B25004; 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.

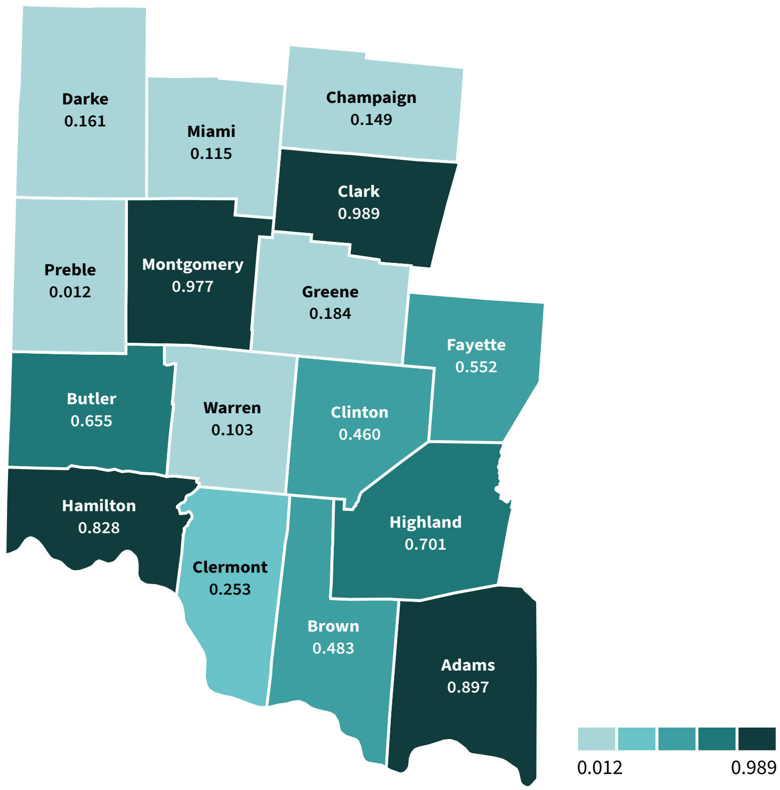
HEALTH

This section focuses on the housing challenges of vulnerable Southwest 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

- Less than a quarter of all housing units in Southwest Ohio (22.9%) were built before 1950 when the nation's first laws banning lead-based paint were enacted — lower 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, about seven (7.22) out of every 1,000 children born in Southwest Ohio died before their first birthdays — higher than 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.
- During the 2019 to 2023 period, 16.1% of Southwest Ohioans aged 18 or older had a disability compared to 16.7% of adults statewide.
- In 2022, nine out of 16 counties in Southwest Ohio had a Social Vulnerability Index (SVI) score below 0.500, meaning households in these counties are generally less vulnerable to disasters or disease outbreaks than the average Ohio household. Preble County had the lowest score in the region (0.012) making residents the least 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, Clark County had the highest SVI score in the region (0.989) indicating that residents would be at a considerably greater risk in such a crisis.

Social Vulnerability Index Score by County

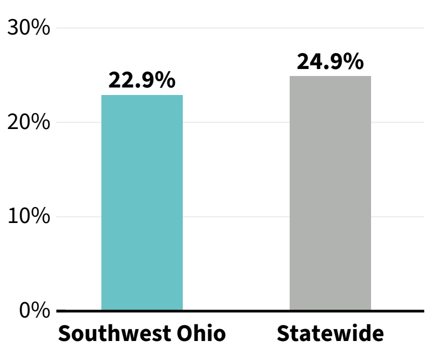


Source: 2022 Social Vulnerability Index, Centers for Disease Control and Prevention (CDC)

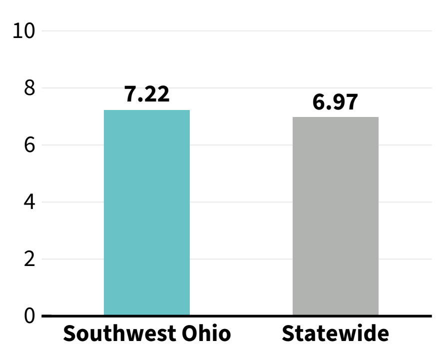
Notes: Social vulnerability is defined as the degree to which a community exhibits certain social conditions that may affect that community's ability to prevent human suffering and financial loss in the event of a hazardous event, such as a natural disaster, man-made ecological catastrophe, or disease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

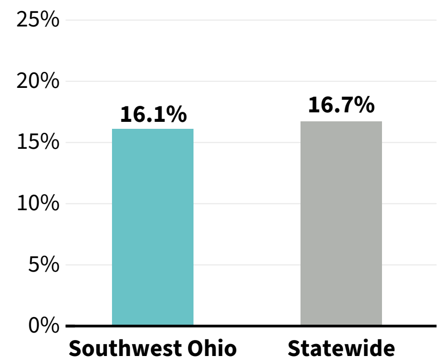
Share of Housing Units Built Pre-1950



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).

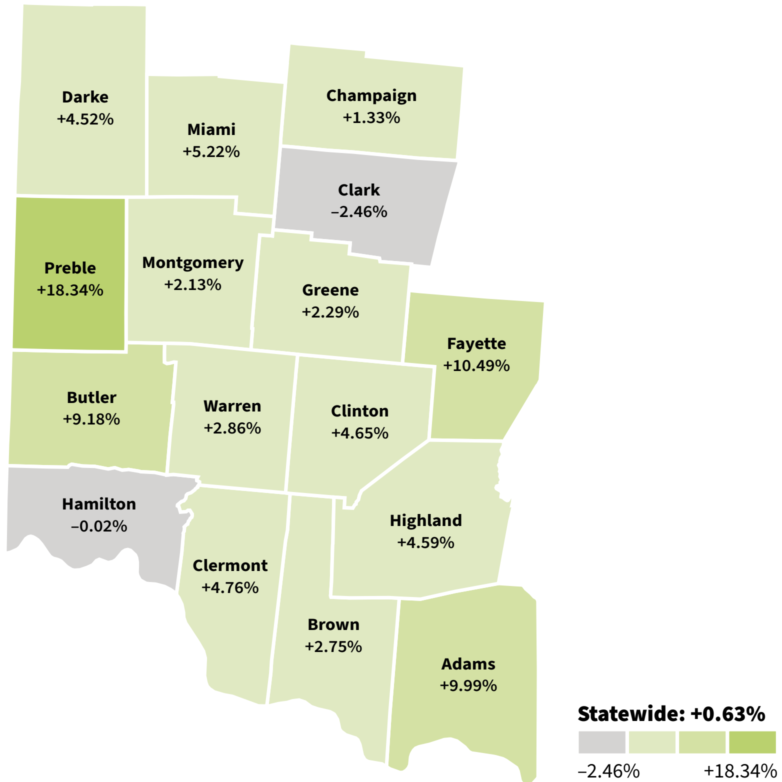
INCOME & LABOR

This section gives information on Southwest 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

- One in eight Southwest Ohio households (12.2%) was living below the federal poverty level in 2023. This represents a lower poverty rate than the state average (13.2%).
- In 2024, 64.4% of civilians in the region aged 16 or over had a job or were actively looking for work. This labor force participation rate is roughly on par with the state average (63.8%).
- Of those in Southwest Ohio's labor force, 4.22% were unemployed, which is about the same as the statewide unemployment rate (4.28%).
- Adjusted for inflation, income growth in Ohio has generally been stagnant since 2018. In Southwest Ohio, however, most of the counties experienced at least a moderate increase in median household incomes from 2018 to 2023. Among counties in the region, Preble had the most income growth over this period (+18.34%), while Clark had the greatest loss of income (–2.46%).

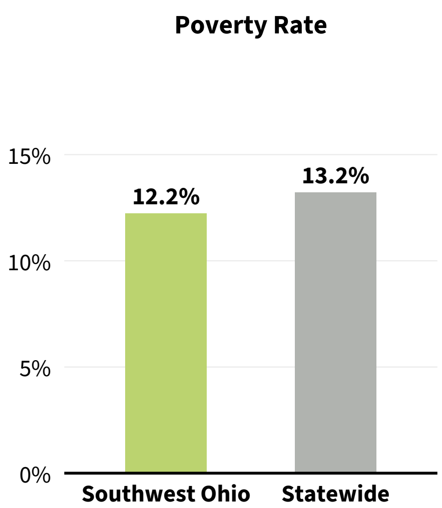
Change in Median Household Income 2018 to 2023 by County

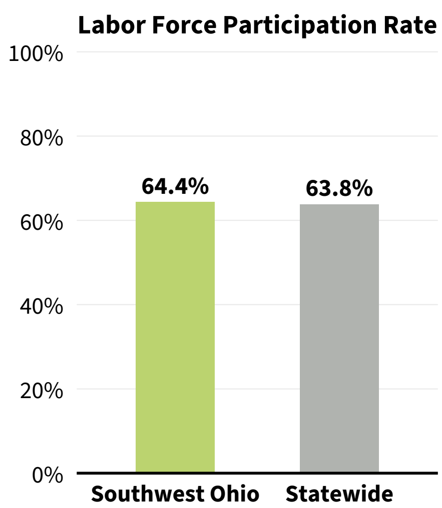


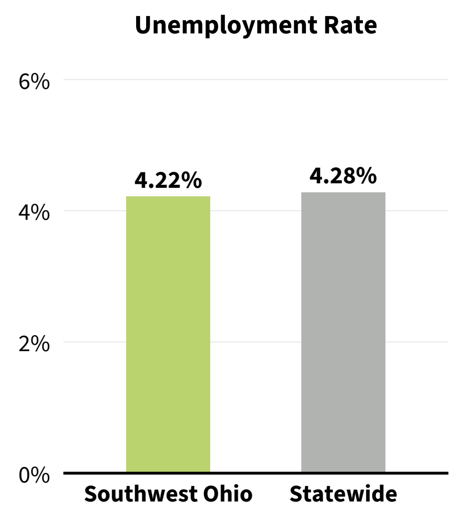
Source: Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

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.

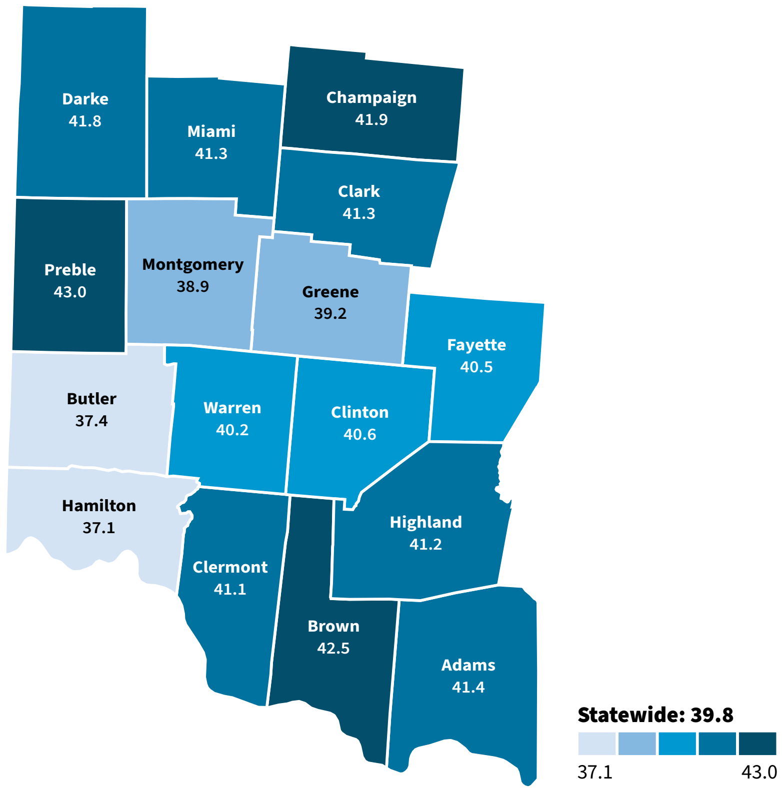
DEMOGRAPHICS

This section details the general population trends within Southwest 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

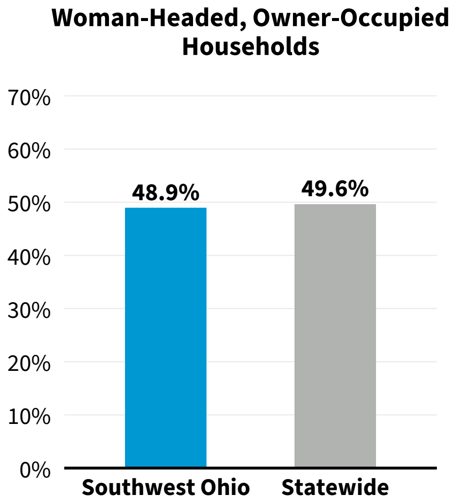
- Nearly half (48.9%) of homeowners in Southwest Ohio were women in 2023 — slightly below the state average (49.6%).
- Southwest Ohio households are almost twice as likely to be severely overcrowded as households statewide. In 2023, 0.83% of households in the region had more than 1.5 occupants per room — which is considered severely overcrowded —compared to 0.46% of Ohio households overall.
- In 2023, 19.3% of Limited English Proficient (LEP) individuals in the region lived in a household spending at least half their incomes on housing putting them at risk of losing their homes to foreclosure or eviction. This likelihood of living in severely cost-burdened housing was higher in Southwest Ohio than for LEP individuals statewide (18.1%). LEP individuals face significant housing challenges, including difficulty understanding lease terms and limited access to rental or mortgage assistance.
- Southwest Ohioans are relatively old. In 2023 the median age in most counties in the region was higher than the statewide median (39.8 years) with Preble having the highest median age in the region (43.0) and Hamilton having the lowest median age (37.1).

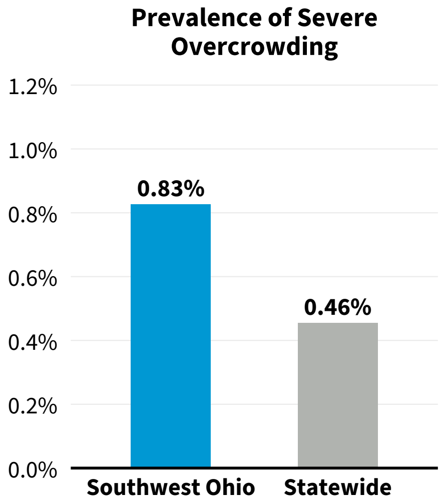
Median Age by County

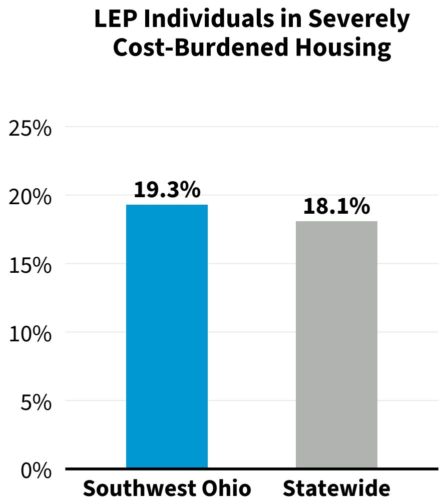


Source: 2023 Population and Housing Estimates, U.S. Census Bureau

How the Region Compares







Sources: IPUMS USA, University of Minnesota (based on the 2023 American Community Survey Public Use Microdata Sample)

Notes: The U.S. Department of Housing and Urban Development (HUD) defines severely overcrowded housing as having more than 1.5 persons per room. Rooms must be separated by built-in archways or walls that extend out at least 6 inches and go from floor to ceiling. Bathrooms, porches, balconies, foyers, halls, and unfinished basements are not counted. 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.

VERMILLION PLACE

Dayton | Montgomery County

Property Details:
Developer: Model Property Development, LLC
Funding Type: Low-Income Housing Tax Credit (LIHTC); Housing Development Loan (HDL) program; Multifamily (MF) Bonds program
Funding Amount: $6,390,150 in 4% LIHTC; $2,000,000 in HDL; $8,000,000 in MF bonds
Population Served: General occupancy

Vermillion Place is a first-of-its-kind housing community in Dayton designed specifically for kinship care families. Dayton Children's Hospital community health workers identified a growing need for stable housing among grandparents, aunts, uncles, and others who care for children when parents are unable to do so. Working alongside more than a dozen partners at the local, state, and national levels, Dayton Children's Hospital planted the initial seed for this effort that helped it grow into a vibrant and innovative project.

APPENDIX

	Adams	Brown	Butler	Champaign	Clark	Clermont
Homeownership						
Owner-occupied households, 2023	7,263	13,055	101,469	11,891	38,262	61,885
Homeownership rate, 2023	71.0%	76.1%	69.9%	76.7%	69.2%	73.4%
Median home sales price, 2023	$70,781	$137,190	$225,949	$169,725	$134,179	$262,928
Median home-price-to-income ratio, 2023	1.27	2.01	2.82	2.42	2.29	3.20
Rental Housing						
Renter-occupied households, 2023	2,303	3,411	41,678	3,415	16,344	21,377
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$655	$753	$970	$1,019	$823	$1,134
Median monthly rent, 2-BR apt., 2024	$727	$798	$1,236	$1,126	$1,024	$1,373
Change in median rent, 2-BR apt., 2019 to 2024	+ 11.1%	+ 6.0%	+ 27.5%	+ 10.5%	+ 24.4%	+ 21.1%
Severely cost-burdened renters, 2023	635	768	10,834	385	3,650	4,148
Prevalence of severe rent burden, 2023	27.6%	22.5%	26.0%	11.3%	22.3%	19.4%
Home Energy & Utilities						
Total residential carbon footprint (tCO_2e/yr), 2013	143,870	251,146	2,327,055	247,639	929,783	1,331,576
Avg. residential carbon footprint (tCO_2e/yr), 2013	14.2	14.8	16.3	16.0	16.9	16.3
Households participating in HEAP, 2024	1,958	1,309	3,569	978	3,266	1,697
Share of households participating in HEAP, 2024	19.14%	7.63%	2.46%	6.30%	5.90%	2.01%
Households participating in PIPP, 2024	1,446	940	2,286	894	3,395	1,304
Share of households participating in PIPP, 2024	14.13%	5.48%	1.57%	5.76%	6.14%	1.55%
Households without broadband internet, 2023	1,895	3,177	13,964	1,975	6,190	7,528
Share of households without broadband, 2023	18.5%	18.5%	9.6%	12.7%	11.2%	8.9%
Housing Instability & Homelessness						
Avg. monthly mortgages 90+ days delinquent, 2024	35	68	502	59	215	299
90-day mortgage delinquency rate, 2024	2.18%	1.77%	1.03%	1.83%	1.61%	0.86%
Eviction filings, 2024	92	185	4,339	157	850	1,581
Eviction filing rate, 2024	3.10%	4.52%	9.91%	4.34%	4.98%	7.04%
Housing Stock						
Vacant housing units for rent, 2023	57	90	2,007	161	522	414
Rental vacancy rate, 2023	1.88%	2.11%	4.31%	4.23%	2.92%	1.80%
Median year moved into unit, 2023	2011	2010	2013	2011	2012	2012
Health						
Housing units built 1949 or earlier, 2023	2,683	3,723	23,076	5,912	19,124	7,403
Share of housing units built 1949 or earlier, 2023	21.1%	19.1%	14.9%	35.0%	31.3%	8.5%
Infant deaths, 2019–2023	11	21	157	14	64	73
Infant mortality rate per 1K live births, 2019–2023	6.82	8.85	7.25	6.79	8.22	6.55
Noninstitutionalized adults with a disability, 2023	5,667	7,071	41,573	4,970	20,641	27,317
Adult disability prevalence rate, 2023	27.4%	21.3%	14.1%	16.7%	20.0%	16.9%
Overall Social Vulnerability Index (SVI) score, 2022	0.897	0.483	0.655	0.149	0.989	0.253
Income & Labor						
Median household income, 2018 (2023 dollars)	$50,633	$66,464	$73,334	$69,307	$60,164	$78,411
Median household income, 2023	$55,693	$68,289	$80,066	$70,230	$58,684	$82,143
Change in median household income, 2018 to 2023	+ 10.0%	+ 2.7%	+ 9.2%	+ 1.3%	– 2.5%	+ 4.8%
Poverty estimate, 2023	5,151	6,498	45,064	3,385	19,949	18,649
Poverty rate, 2023	19.0%	15.1%	11.9%	8.8%	15.2%	8.9%
Civilian labor force, 2024	11,565	20,052	203,546	19,973	64,439	111,426
Labor force participation rate, 2024	58.1%	58.3%	66.7%	69.5%	60.3%	66.6%
Unemployment estimate, 2024	696	1,019	8,197	805	2,939	4,474
Unemployment rate, 2024	6.02%	5.08%	4.03%	4.03%	4.56%	4.01%
Demographics						
Median age, 2023	41.4	42.5	37.4	41.9	41.3	41.1

	Clinton	Darke	Fayette	Greene	Hamilton	Highland
Homeownership						
Owner-occupied households, 2023	11,662	15,359	7,335	45,599	207,763	12,316
Homeownership rate, 2023	70.5%	72.0%	63.0%	67.6%	59.0%	73.2%
Median home sales price, 2023	$161,010	$149,596	$157,388	$223,417	$217,313	$114,850
Median home-price-to-income ratio, 2023	2.37	2.21	2.48	2.66	3.16	1.86
Rental Housing						
Renter-occupied households, 2023	4,444	5,503	3,899	20,979	139,464	4,088
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$850	$858	$929	$949	$1,239	$705
Median monthly rent, 2-BR apt., 2024	$934	$858	$941	$1,156	$1,513	$949
Change in median rent, 2-BR apt., 2019 to 2024	+ 9.9%	+ 0.0%	+ 1.3%	+ 21.8%	+ 22.1%	+ 34.6%
Severely cost-burdened renters, 2023	1,158	890	832	4,189	38,757	714
Prevalence of severe rent burden, 2023	26.1%	16.2%	21.3%	20.0%	27.8%	17.5%
Home Energy & Utilities						
Total residential carbon footprint (tCO_2e/yr), 2013	254,818	324,646	174,389	1,061,766	5,513,597	246,083
Avg. residential carbon footprint (tCO_2e/yr), 2013	15.4	15.6	15.2	16.0	15.9	14.9
Households participating in HEAP, 2024	1,341	917	1,520	1,796	6,850	1,918
Share of households participating in HEAP, 2024	8.11%	4.30%	13.06%	2.66%	1.95%	11.41%
Households participating in PIPP, 2024	1,262	795	1,551	1,772	6,399	1,383
Share of households participating in PIPP, 2024	7.63%	3.73%	13.33%	2.63%	1.82%	8.23%
Households without broadband internet, 2023	2,295	3,411	1,885	5,539	37,016	3,494
Share of households without broadband, 2023	13.9%	16.0%	16.2%	8.2%	10.5%	20.8%
Housing Instability & Homelessness						
Avg. monthly mortgages 90+ days delinquent, 2024	82	63	52	192	1,034	57
90-day mortgage delinquency rate, 2024	1.72%	1.87%	2.28%	0.93%	1.11%	1.81%
Eviction filings, 2024	147	94	91	656	14,151	127
Eviction filing rate, 2024	3.02%	1.57%	2.12%	3.00%	9.80%	2.82%
Housing Stock						
Vacant housing units for rent, 2023	136	25	11	1,011	6,333	104
Rental vacancy rate, 2023	2.69%	0.41%	0.25%	4.34%	4.17%	2.23%
Median year moved into unit, 2023	2012	2010	2014	2013	2014	2012
Health						
Housing units built 1949 or earlier, 2023	3,935	8,379	3,325	9,199	119,621	4,313
Share of housing units built 1949 or earlier, 2023	21.9%	37.0%	26.2%	12.8%	31.4%	22.7%
Infant deaths, 2019–2023	17	9	9	46	391	25
Infant mortality rate per 1K live births, 2019–2023	7.28	S	S	5.48	7.60	9.49
Noninstitutionalized adults with a disability, 2023	6,382	6,351	4,845	20,247	91,814	7,312
Adult disability prevalence rate, 2023	19.9%	16.4%	22.3%	15.6%	14.6%	22.5%
Overall Social Vulnerability Index (SVI) score, 2022	0.460	0.161	0.552	0.184	0.828	0.701
Income & Labor						
Median household income, 2018 (2023 dollars)	$64,798	$64,685	$57,334	$82,135	$68,826	$59,050
Median household income, 2023	$67,813	$67,609	$63,348	$84,015	$68,810	$61,760
Change in median household income, 2018 to 2023	+ 4.7%	+ 4.5%	+ 10.5%	+ 2.3%	– 0.0%	+ 4.6%
Poverty estimate, 2023	5,080	4,962	4,064	15,986	109,421	5,225
Poverty rate, 2023	12.5%	9.8%	14.4%	9.9%	13.6%	12.1%
Civilian labor force, 2024	18,641	25,811	14,093	83,903	431,103	17,906
Labor force participation rate, 2024	60.2%	69.0%	67.3%	62.7%	66.4%	53.1%
Unemployment estimate, 2024	903	1,014	580	3,387	17,843	921
Unemployment rate, 2024	4.84%	3.93%	4.11%	4.04%	4.14%	5.14%
Demographics						
Median age, 2023	40.6	41.8	40.5	39.2	37.1	41.2

	Miami	Montgomery	Preble	Warren	Region	Statewide
Homeownership						
Owner-occupied households, 2023	32,710	143,441	13,289	71,866	795,165	3,235,568
Homeownership rate, 2023	73.4%	62.3%	79.4%	79.6%	66.5%	67.0%
Median home sales price, 2023	$182,408	$147,136	$143,020	$323,643	n/a	$179,408
Median home-price-to-income ratio, 2023	2.41	2.35	1.87	3.00	n/a	2.64
Rental Housing						
Renter-occupied households, 2023	11,416	83,544	3,151	17,399	382,415	1,510,762
Median monthly rent, 2-BR apt., 2019 (2024 dollars)	$920	$731	$899	$1,024	n/a	$961
Median monthly rent, 2-BR apt., 2024	$1,111	$1,017	$918	$1,608	n/a	$1,127
Change in median rent, 2-BR apt., 2019 to 2024	+ 20.8%	+ 39.2%	+ 2.0%	+ 57.1%	n/a	+ 17.3%
Severely cost-burdened renters, 2023	2,455	19,607	451	3,699	93,172	368,528
Prevalence of severe rent burden, 2023	21.5%	23.5%	14.3%	21.3%	24.4%	24.4%
Home Energy & Utilities						
Total residential carbon footprint (tCO_2e/yr), 2013	715,881	3,575,705	263,612	1,515,117	18,876,684	78,426,683
Avg. residential carbon footprint (tCO_2e/yr), 2013	16.5	15.8	15.8	17.4	16.1	16.5
Households participating in HEAP, 2024	2,121	8,865	935	1,412	40,452	251,190
Share of households participating in HEAP, 2024	4.76%	3.85%	5.58%	1.56%	3.38%	5.20%
Households participating in PIPP, 2024	1,686	9,062	881	1,026	36,082	248,794
Share of households participating in PIPP, 2024	3.78%	3.94%	5.26%	1.14%	3.02%	5.15%
Households without broadband internet, 2023	4,458	26,687	2,512	5,663	127,689	583,685
Share of households without broadband, 2023	10.0%	11.6%	15.0%	6.3%	10.7%	12.1%
Housing Instability & Homelessness						
Avg. monthly mortgages 90+ days delinquent, 2024	132	715	61	210	3,774	15,661
90-day mortgage delinquency rate, 2024	1.00%	1.25%	1.39%	0.60%	1.45%	1.18%
Eviction filings, 2024	418	6,190	78	880	30,036	104,842
Eviction filing rate, 2024	3.53%	7.14%	2.26%	4.78%	7.50%	6.48%
Housing Stock						
Vacant housing units for rent, 2023	399	3,820	190	1,201	16,481	73,190
Rental vacancy rate, 2023	3.24%	4.18%	5.21%	6.06%	3.92%	4.34%
Median year moved into unit, 2023	2012	2013	2010	2013	n/a	2013
Health						
Housing units built 1949 or earlier, 2023	13,365	58,833	5,539	7,163	295,593	1,312,678
Share of housing units built 1949 or earlier, 2023	28.4%	23.3%	30.6%	7.5%	22.9%	24.9%
Infant deaths, 2019–2023	39	266	11	53	1,206	4,521
Infant mortality rate per 1K live births, 2019–2023	6.76	8.62	5.52	4.31	7.22	6.97
Noninstitutionalized adults with a disability, 2023	12,579	73,488	5,783	22,693	358,733	1,507,220
Adult disability prevalence rate, 2023	15.1%	18.0%	18.4%	12.6%	16.1%	16.7%
Overall Social Vulnerability Index (SVI) score, 2022	0.115	0.977	0.012	0.103	n/a	n/a
Income & Labor						
Median household income, 2018 (2023 dollars)	$71,975	$61,344	$64,747	$104,970	n/a	$67,450
Median household income, 2023	$75,735	$62,650	$76,621	$107,973	n/a	$67,873
Change in median household income, 2018 to 2023	+ 5.2%	+ 2.1%	+ 18.3%	+ 2.9%	n/a	+ 0.6%
Poverty estimate, 2023	10,565	79,116	4,192	14,544	351,851	1,518,119
Poverty rate, 2023	9.6%	15.2%	10.4%	5.9%	12.2%	13.2%
Civilian labor force, 2024	54,554	251,424	22,042	126,545	1,477,020	5,898,612
Labor force participation rate, 2024	63.1%	59.8%	72.7%	67.1%	64.4%	63.8%
Unemployment estimate, 2024	2,149	11,696	840	4,824	62,286	252,536
Unemployment rate, 2024	3.94%	4.65%	3.81%	3.81%	4.22%	4.28%
Demographics						
Median age, 2023	41.3	38.9	43.0	40.2	n/a	39.8

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