OHIO **HOUSING** FINANCE AGENCY

FISCAL YEAR 2022

CENTRAL OHIO REGIONAL HOUSING NEEDS ASSESSMENT

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

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ABOUT THE OHIO HOUSING FINANCE AGENCY

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

ABOUT THE OHIO HOUSING NEEDS ASSESSMENT

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

EXECUTIVE SUMMARY

Central Ohio has been experiencing large population booms over the last decade. Projections estimate that it is on track to reach 3 million residents by 2050, adding roughly 1.2 million households[1] and 1.5 million jobs. Central Ohio's population is increasingly outpacing other regions. This growth puts stress on the existing housing infrastructure; one study estimates that at least 14,000 new housing units per year would need to be built to accommodate this growth.[2] As the demand to supply ratio continues to tilt, Central Ohio faces substantial problems around housing availability, affordability, and instability.

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

Sixty-two percent of Central Ohio householders owned their homes at the end of 2019, which was below the statewide average of 67%. In 2019 home prices throughout the region were higher than the state median ($132,317), with Delaware County having the highest median home price in the state ($311,846). This surge in pricing may be positive for those who already own but limits the degree to which moderate-income Ohioans can enter the homeownership market. This harms households who are locked out of the housing market – by reducing their ability to build equity and stability.

Central Ohio has a large racial gap in homeownership and mortgage burden.

Black homeowners in Central Ohio are more likely to be severely cost burdened than white homeowners (11.5% compared to 7.0%), meaning they spend at least half their income on housing. This racial gap in severe mortgage burden is smaller in Central Ohio (4.5 percentage points) than the state overall (6.7).

The housing market is tight even as the rate of new construction surges.

Since 2010 Central Ohio's housing stock has grown by 6.6%, more than three times faster than the state in general (2.1%). Despite the surge in new construction, the homeowner vacancy rate in Central Ohio (1.2%), is currently lower than the statewide rate of 1.6%, indicating a relatively tight housing market. Limits on growth put additional pressure on the number of homes available, leading to a sellers' market, in which buyers may be required to waive inspections or engage in costly bidding wars to acquire a home.

Central Ohio's relatively new housing stock provides safer housing, especially for children.

Due largely to the high rate of new construction, Central Ohio's current housing stock is relatively new compared to the rest of the state. Only one in six housing units in the region (18%) were built before the 1950s, when the first lead paint laws were enacted. This suggests that Central Ohio's children are less at risk for lead poisoning than children in other regions.
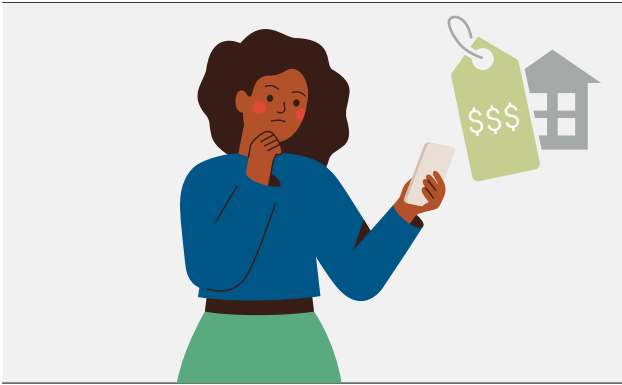
There are not enough affordable and available units for lower-income renters.

Even as new residential construction surges in the region, very little of it is affordable or available to the most vulnerable renters. In 2018 Central Ohio had only 34 affordable and available units for every 100 extremely low-income households (ELI)—those who earn less than 30% of the area median income. This is substantially lower than the state average (44) and translates to only 32,223 affordable and available rental units for 95,888 ELI renter households, leaving a shortage of 63,665 units. This gap is present in all 11 counties in the region; and none are meeting more than half of local need. This lack of affordable housing puts renters in Central Ohio at risk for challenges such as rent burden, eviction and homelessness. We should expect this gap to widen over time—as housing construction lags need and population continues to grow—unless there are concerted efforts to invest in the construction and preservation of units that are affordable to lower-income renters.

Central Ohio renters continue to face eviction.

In 2018 there were 22,130 eviction filings in the region, representing 7.0% of all renter households and higher than the statewide rate (6.6%). Marion and Franklin counties had the highest eviction filing rates in the region (8.2% and 7.5%, respectively). The high level of evictions is, in part, related to the low vacancy rates and lack of affordable rental housing. Given the racial disparities in access to stable housing, it is not surprising that eviction rates are highest in Black neighborhoods[3] in Columbus. Evictions can further exacerbate inequality[4], as households face a housing crisis and may need to pay steep unexpected costs to acquire a new home or may need to enter a homeless shelter.

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[3] *https://evictionlab.org/eviction-tracking/columbus-oh/*
[4] *https://evictionlab.org/why-eviction-matters/*

Children in Central Ohio remain at risk for rent burden and homelessness.

Stemming from a lack of affordable and available housing in the region, homelessness among students remains high in Central Ohio. During the 2018–2019 school year, 6,292 public school students in Central Ohio (1.8% of enrollment) were flagged as lacking a fixed, regular and adequate nighttime residence, although this is lower than the state average (2.0%). The high rate of student homelessness is one demonstration of the ways in which a tight, unaffordable housing market affects families and the state as a whole. Studies consistently show students who experience homelessness and housing instability are at higher risk for learning delays, mental and physical health issues, etc.[5] The cost of housing instability for children, and for the state, is particularly high.

[5] https://nche.ed.gov/research/

OHFA IMPACT IN CENTRAL OHIO

While the region faces a number of affordable housing challenges, OHFA has long been a partner in Central Ohio working to finance and encourage the production of affordable rental housing and homeownership options. The numbers below highlight the impact of OHFA's work in the region since the start of the Agency. For more examples of this impact, see the spotlight stories on pages 9 and 24.

45,458
Homebuyers Assisted
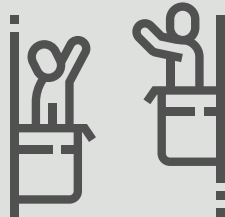
31,551
Affordable Rental Units Built or Preserved

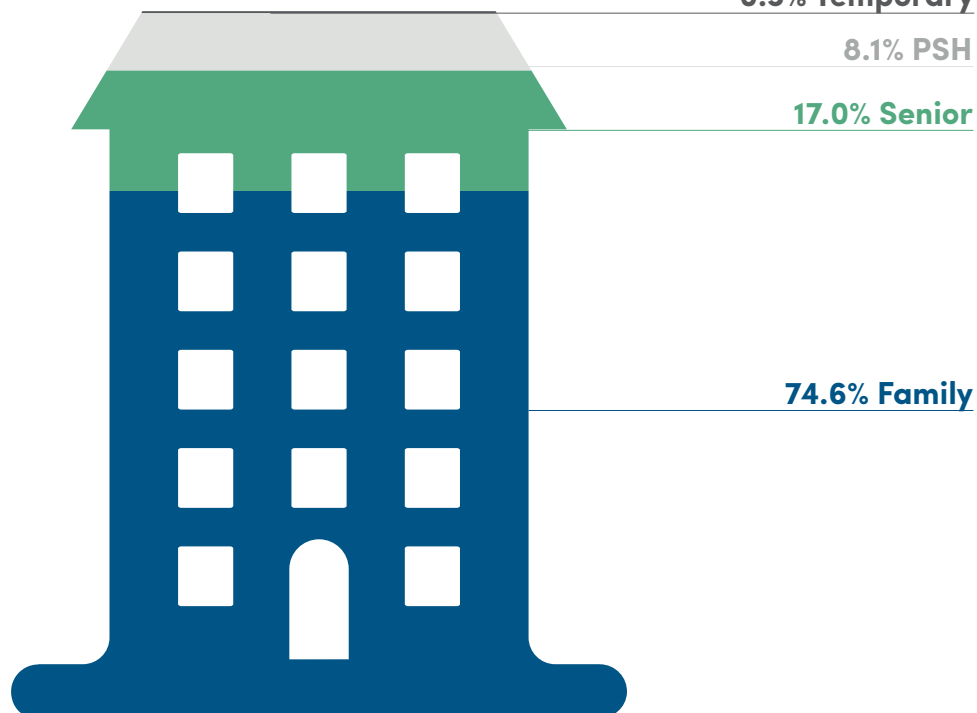**4,000**
Mortgage Holders Helped to Avoid Foreclosure

1,311
Blighted and Vacant Homes Demolished

RENTAL UNITS DEVELOPED BY PRIORITY NEED

Total Rental Units: 31,551

0.3% Temporary

8.1% PSH

17.0% Senior

74.6% Family

GRANTS FOR GRADS

OHFA's Grants for Grads program provides incentives for recent graduates to become homeowners by offering a discounted mortgage rate and down payment assistance (2.5% or 5%). Graduates have to meet certain eligibility requirements, and if they remain in the home for five years, all down payment assistance provided through OHFA is forgiven. As part of the program, qualified borrowers participate in free homebuyer education courses that help them learn more about the homebuying process. For example, courses include learning how to calculate closing costs, what to expect from a home inspection and the general timeline for completing documents.

In Central Ohio, OHFA has assisted 1,134 homebuyers through this program since it started in 2009.

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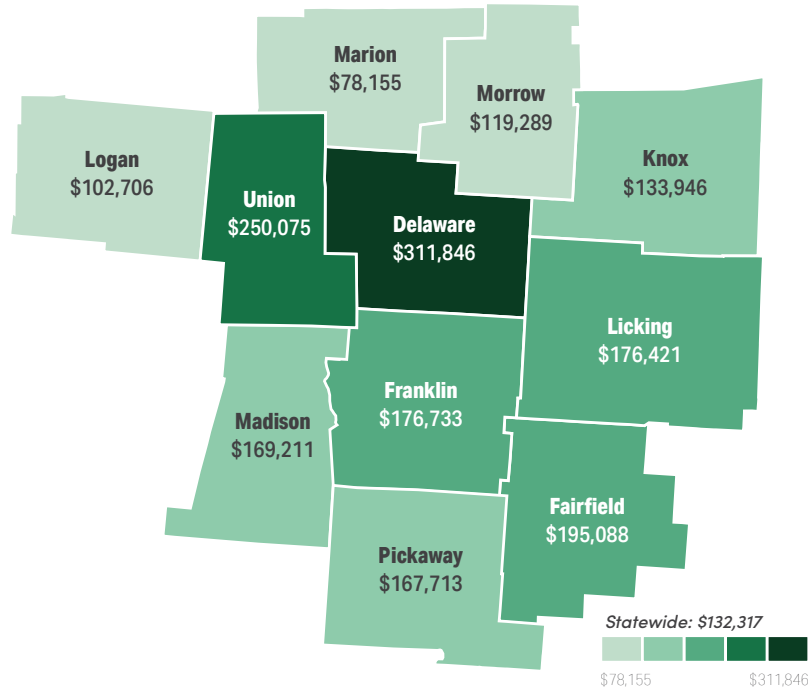
HOMEOWNERSHIP

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

SECTION HIGHLIGHTS

- Sixty-two percent of Central Ohio householders owned their homes at the end of 2019, which was below the statewide average of 67%.

- The median home price in Delaware County in 2019 ($311,846) was the highest in the state.

- Potential homebuyers in Central Ohio are less likely to be denied on a mortgage loan application than the statewide average (21% compared to 23%)

- Black homeowners in Central Ohio are more likely to be severely cost burdened than white homeowners (11.5% compared to 6.7%), meaning they spend at least half their income on housing.
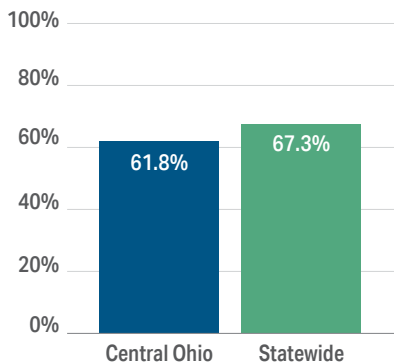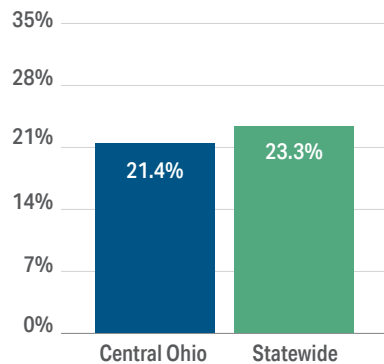
MEDIAN HOME PRICE BY COUNTY

Marion
$78,155

Morrow
$119,289

Logan
$102,706

Knox
$133,946

Union
$250,075

Delaware
$311,846

Licking
$176,421

Madison
$169,211

Franklin
$176,733

Fairfield
$195,088

Pickaway
$167,713

Statewide: $132,317

$78,155 $311,846

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

HOW THE REGION COMPARES

Homeownership Rate

- Central Ohio: 61.8%
- Statewide: 67.3%

Mortgage Loan Denial Rate

- Central Ohio: 21.4%
- Statewide: 23.3%

Severe Mortgage Burden Rate Gap

● White ● Black

Central Ohio:
- Black: 11.45%
- Gap: 4.45
- White: 7.01%

Statewide:
- Black: 14.01%
- Gap: 6.71
- White: 7.30%
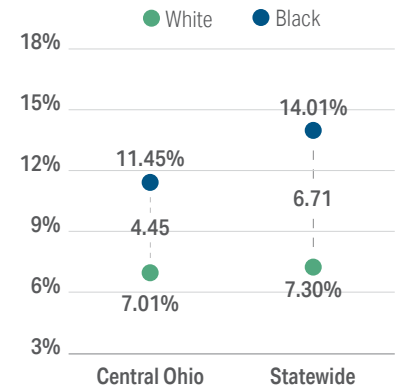
Sources: 2014–2018 American Community Survey (ACS) Five-Year Estimates, Table B25003; 2018 Current Population Survey/Housing Vacancy Survey (CPS/HVS), U.S. Census Bureau; Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2018 loan applications); 2012–2016 Comprehensive Housing Affordability Study (CHAS) data, Table 9

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

RENTAL HOUSING

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

SECTION HIGHLIGHTS

- The median monthly gross rent in Delaware County ($1,040) was the highest in the state.

- For every 100 extremely low-income renters in Central Ohio, there were only 34 rental units affordable and available to them in 2018—lower than the state average (44).

- Twenty-three percent of renters in Central Ohio are severely cost burdened, meaning they spend at least half their income on rent, on par with the state average.

- Black renters in Central Ohio are more likely to be severely cost burdened than white renters (30% compared to 21%), meaning they spend at least half their income on rent.

MEDIAN MONTHLY GROSS RENT BY COUNTY

Marion
$721

Morrow
$703

Logan
$733

Knox
$736

Union
$943

Delaware
$1,040

Licking
$832

Franklin
$942

Madison
$795

Fairfield
$866

Pickaway
$792

Statewide: $797

$703 $1,040
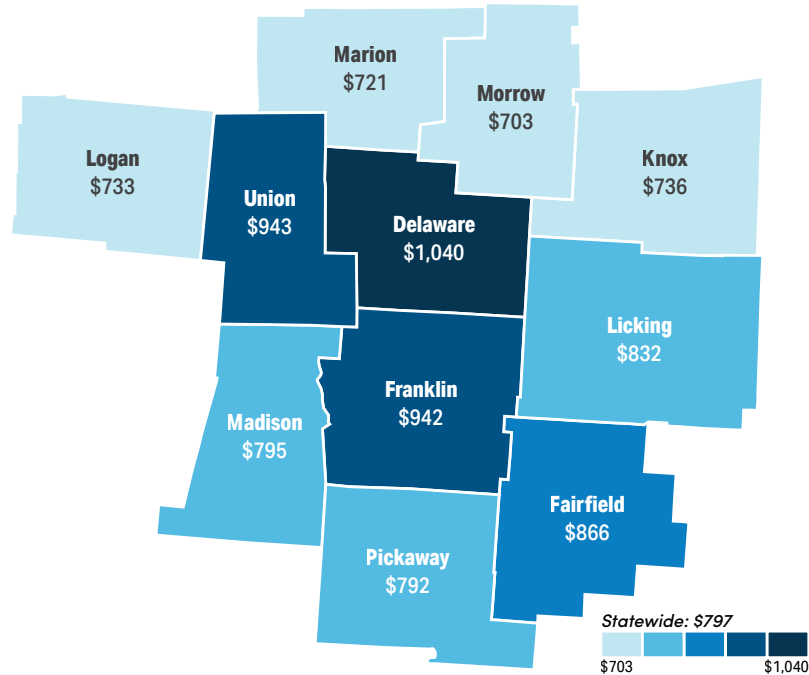
Source: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B25003 & B25064

HOW THE REGION COMPARES

Affordable and Available Ratio (ELI)

Central Ohio	34
Statewide	44

Severe Rent Burden Rate

Central Ohio	22.6%
Statewide	23.0%

Severe Rent Burden Rate Gap

● White   ● Black

Central Ohio:
Black 30.4%
Gap 9.7
White 20.7%

Statewide:
Black 33.4%
Gap 11.9
White 21.5%

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

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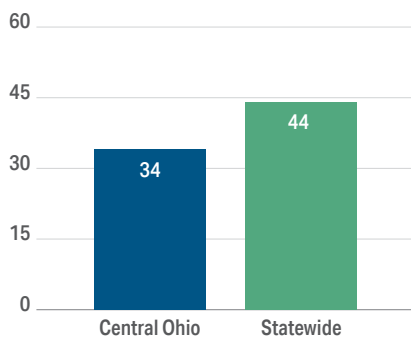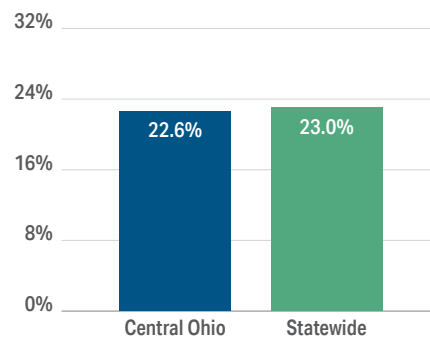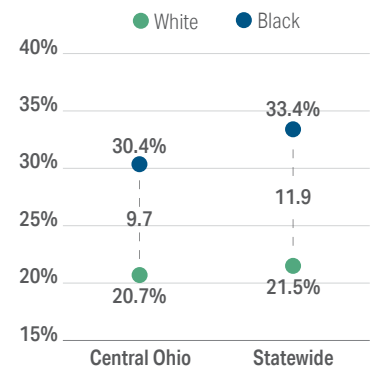
HOME ENERGY & TRANSPORTATION

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

SECTION HIGHLIGHTS

- **On average, a household in Central Ohio emits 17 metric tons of carbon dioxide equivalent per year from home energy use, on par with the state's carbon footprint.**

- **One in 20 Central Ohio households (5.0%) relies on the Home Energy Assistance Program (HEAP) to help with the cost of certain utilities, lower than the state average (5.6%)**

- **The average household in Morrow County spends $15,057 a year on transportation costs—or $1,255 a month—the highest in the region.**

- **A typical Central Ohio household spends a combined 50% of income on housing and transportation—what is referred to as the H+T® Affordability Index—five points higher than the threshold of affordability devised by the Center for Neighborhood Technology, but lower than the state average (52%).**

AVERAGE ANNUAL TRANSPORTATION COSTS BY COUNTY
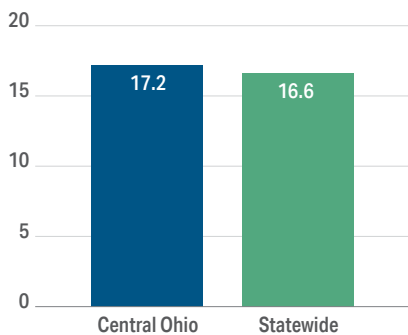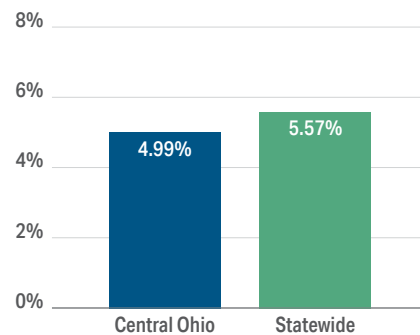

Marion
$12,628

Morrow
$15,057

Knox
$13,815

Logan
$13,712

Union
$14,556

Delaware
$13,918

Licking
$13,869

Franklin
$11,702

Madison
$14,336

Fairfield
$13,835

Pickaway
$14,583

Statewide: $12,664

$11,702 $15,057
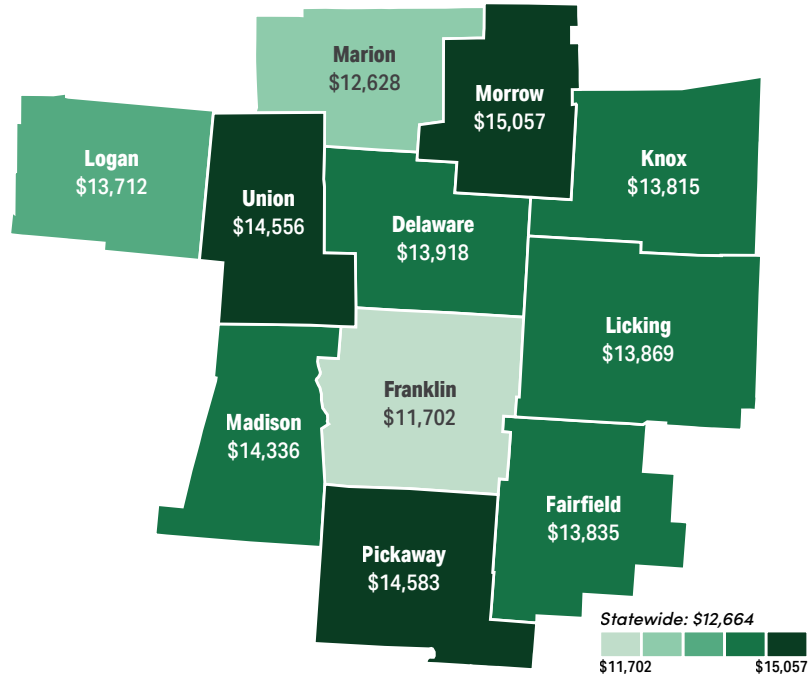
Source: H+T® Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)
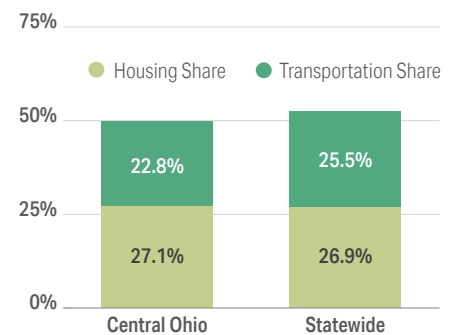
HOW THE REGION COMPARES

Avg. Home Energy Carbon Footprint

Central Ohio	Statewide
17.2	16.6

Households Participating in HEAP

Central Ohio	Statewide
4.99%	5.57%

H+T® Affordability Index

● Housing Share   ● Transportation Share

	Central Ohio	Statewide
Transportation Share	22.8%	25.5%
Housing Share	27.1%	26.9%

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

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

HOUSING INSECURITY

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

SECTION HIGHLIGHTS

– **Central Ohio's foreclosure rate in 2019 was 0.4%, below the state average (0.6%).**

– **In 2019 the negative equity share for Central Ohio mortgage holders was 2.9%, below the state average (4.4%).**

– **There were 650 eviction filings in Marion County in 2018, representing 8.2% of all renter households—the highest eviction filing rate in the region.**

– **During the 2018–19 school year, 1.8% of K–12 students in Central Ohio's public and community schools lacked a fixed, regular and adequate nighttime residence.**

EVICTION FILING RATE BY COUNTY

Marion
8.23%

Morrow
4.87%

Logan
4.58%

Union
4.08%

Delaware
4.02%

Knox
4.01%

Licking
6.16%

Franklin
7.53%

Madison
3.88%

Fairfield
5.98%

Pickaway
6.51%

Statewide: 6.58%

3.88%   8.23%
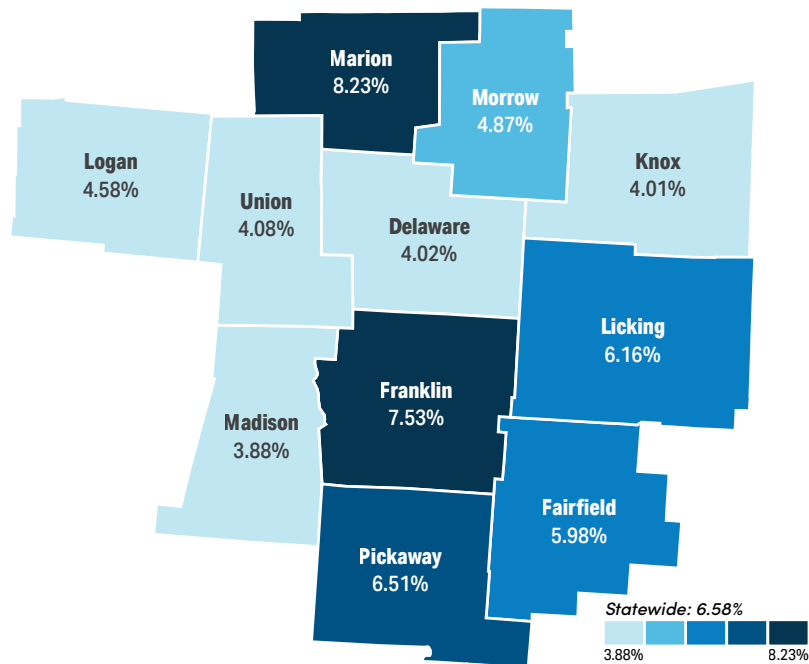
Source: Supreme Court of Ohio Case Management System; 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Table B25003

HOW THE REGION COMPARES

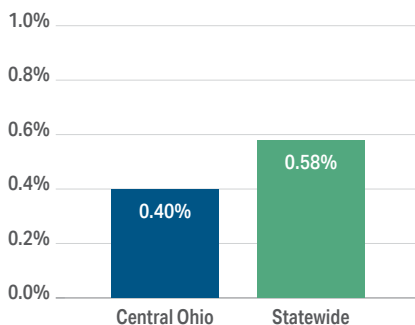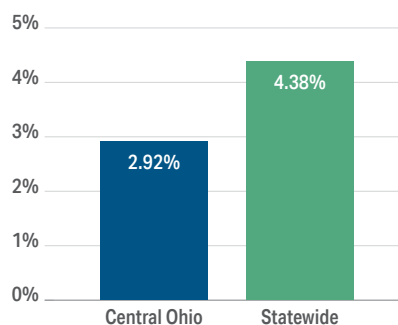### Foreclosure Rate

Central Ohio	0.40%
Statewide	0.58%

Negative Equity Share

Central Ohio	2.92%
Statewide	4.38%

Homeless Share of School Enrollment

Central Ohio	1.79%
Statewide	2.01%
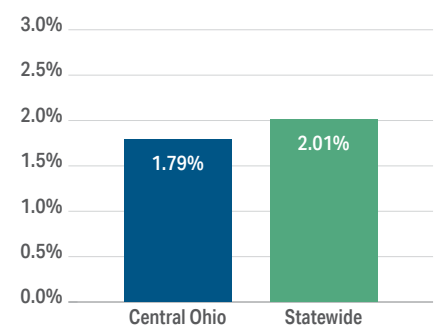
Sources: Real Estate Analytics Suite, CoreLogic (based on 2019 data); Ohio Department of Education (public data request, based on 2018–2019 school year data)

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

HOUSING STOCK

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

SECTION HIGHLIGHTS

– **Since 2010 Central Ohio's housing stock has grown by 6.6%, more than three times faster than the state in general (2.1%).**

– **The homeowner vacancy rate in Central Ohio (1.2%) is lower than the state average (1.6%), indicating a relatively tight housing market.**

– **Much of Central Ohio's housing stock is relatively new. Only one in six housing units in the region (18%) were built before the 1950s, when the first laws banning lead-based paint were enacted.**

– **Nearly one in three renters in Knox County (30%) report experiencing severe housing problems, as defined by HUD— the highest prevalence rate in the region. Severe housing problems include incomplete kitchen and plumbing facilities, severe overcrowding and severe rent burden.**

PREVALENCE OF SEVERE HOUSING PROBLEMS AMONG RENTERS BY COUNTY

Marion 23.0%
Morrow 21.5%
Knox 29.8%
Logan 20.1%
Union 18.8%
Delaware 17.9%
Licking 24.9%
Franklin 25.6%
Madison 17.9%
Fairfield 24.2%
Pickaway 21.4%

Statewide: 25.1%
17.9% 29.8%
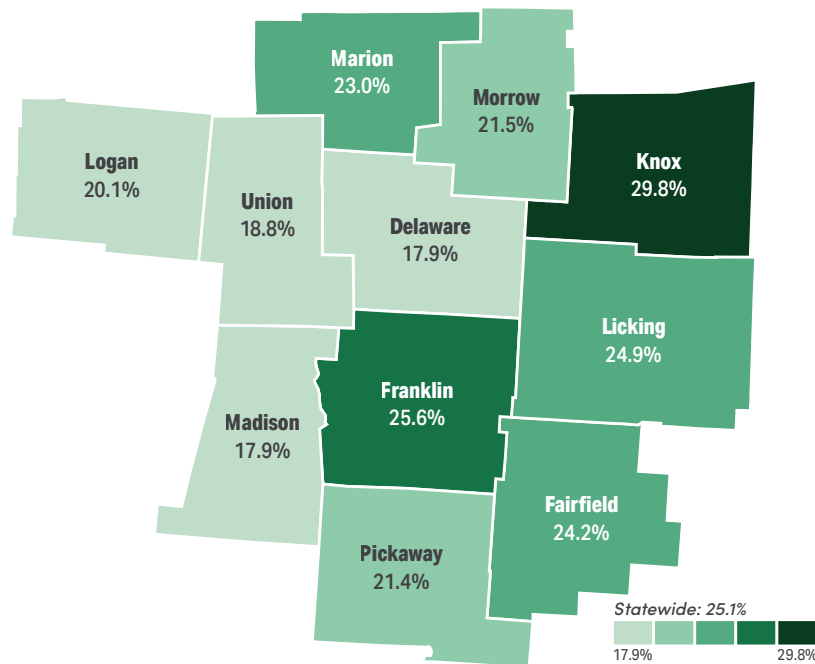
Source: 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data, Table 2

HOW THE REGION COMPARES

Change in Housing Stock, 2010–19

Central Ohio	+6.62%
Statewide	+2.05%

Homeowner Vacancy Rate

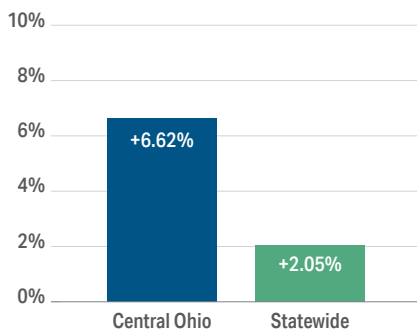|	
Central Ohio	1.23%
Statewide	1.56%
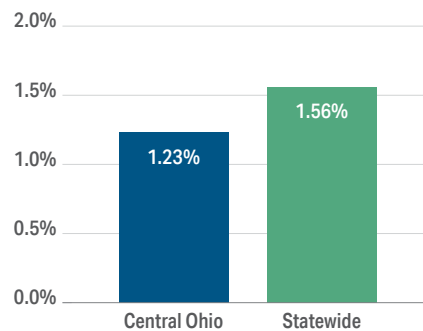
Share of Units Built Pre-1950/1980
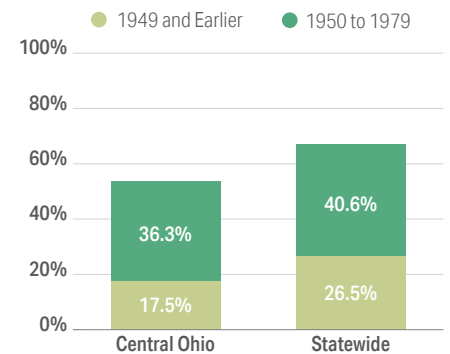
● 1949 and Earlier   ● 1950 to 1979

	1949 and Earlier	1950 to 1979
Central Ohio	17.5%	36.3%
Statewide	26.5%	40.6%

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

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

INCOME & LABOR

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

SECTION HIGHLIGHTS

- **The median household income in Delaware County in 2018 ($103,536) was the highest in the state.**

- **One in eight Central Ohioans (13%) live below the federal poverty level, however this represents a lower poverty rate than the state average (14%).**

- **At the same time, one in six children in Central Ohio (18%) live in poverty.**

- **At the end of 2019 the labor force participation rate in Central Ohio was 69%, higher than the state average (63%).**

MEDIAN HOUSEHOLD INCOME BY COUNTY

Marion
$45,419

Morrow
$60,452

Knox
$56,885

Logan
$61,699

Union
$84,861

Delaware
$103,536

Licking
$66,145

Madison
$61,645

Franklin
$60,383

Fairfield
$67,654

Pickaway
$58,742

Statewide: $56,155

$45,419 $103,536
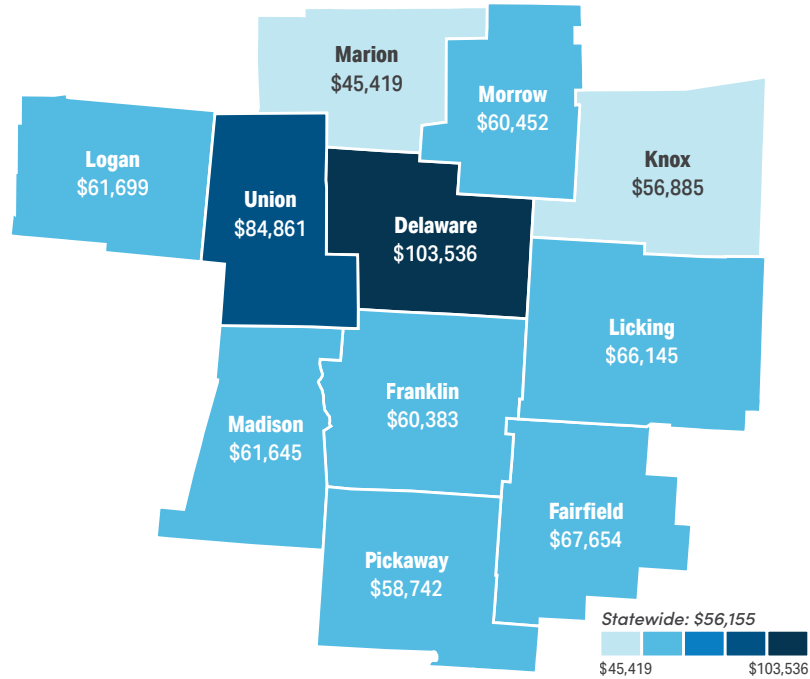
Source: 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

HOW THE REGION COMPARES

Poverty Rate

Central Ohio	12.9%
Statewide	13.8%

Child Poverty Rate

Central Ohio	17.8%
Statewide	19.2%

Labor Force Participation Rate

Central Ohio	69.0%
Statewide	62.8%
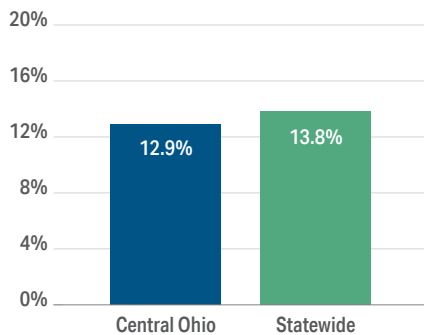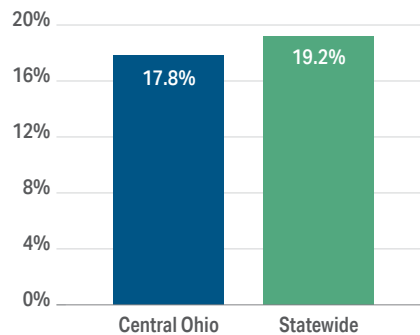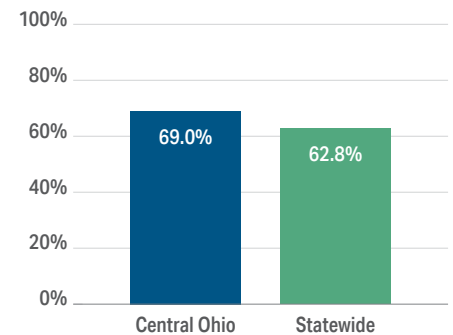
Sources: 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau; Local Area Unemployment Estimates, U.S. Bureau of Labor Statistics (based on 2019 annual averages); 2014–2018 American Community Survey (ACS) Five-Year Estimates, Tables S1810 & S1811

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

SECTION HIGHLIGHTS

– **Since 2010 Central Ohio's population has grown by 11.0%, a faster pace than the state in general (1.3%).**

– **Morrow County has the highest median age in the region (42).**

– **One in seven Central Ohio adults (14%) are disabled, representing a lower disability prevalence rate than the state in general (17%).**

– **Between 2009 and 2018 the infant mortality rate in Central Ohio (7.5 deaths per 1,000 live births) was higher than the statewide rate (7.3).**

MEDIAN AGE BY COUNTY

Marion
41.1

Morrow
42.4

Logan
41.7

Knox
39.5

Union
37.7

Delaware
39.1

Licking
39.8

Madison
40.5

Franklin
34.1

Fairfield
39.4

Pickaway
39.7

Statewide: 39.4

34.1   42.4
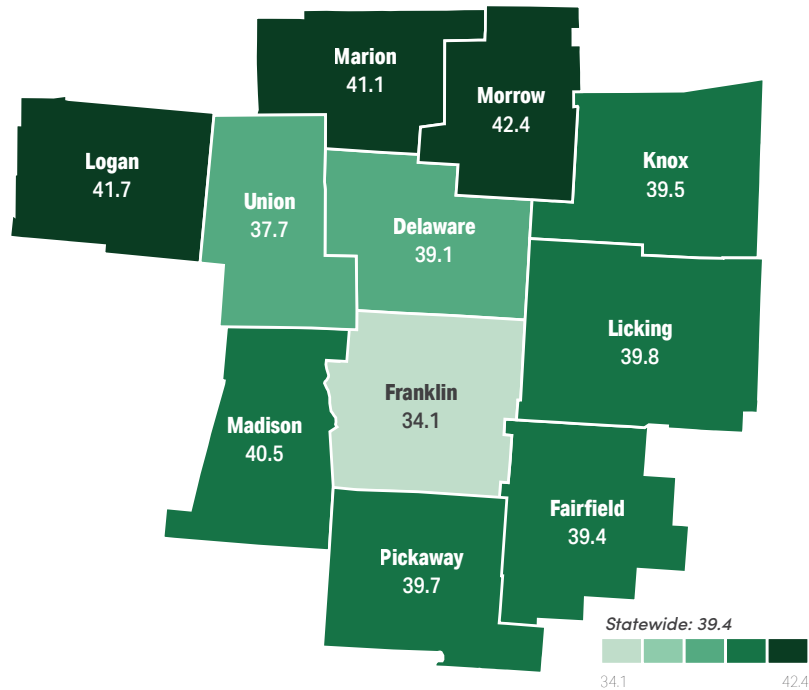
Source: 2018 Population and Housing Estimates, U.S. Census Bureau

HOW THE REGION COMPARES

Change in Population, 2010–2019

- Central Ohio: +11.00%
- Statewide: +1.32%

Disability Prevalence Rate

- Central Ohio: 14.3%
- Statewide: 16.8%
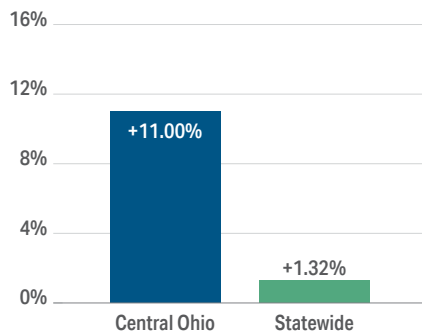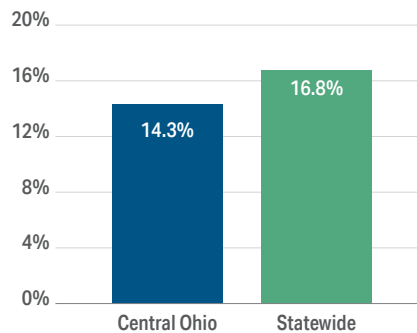
Infant Death per 1,000 Live Births
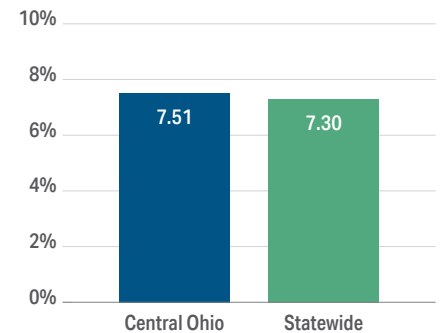
- Central Ohio: 7.51
- Statewide: 7.30

Sources: Population and Housing Estimates, U.S. Census Bureau; 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Table B18101; Ohio Public Health Data Warehouse, Ohio Department of Health (based on cumulative data from 2009 to 2018)

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

COLUMBUS SCHOLAR HOUSE

Columbus | Franklin County

Property Details:
Developer: Columbus Metropolitan Housing Authority
Funding Type: Housing Tax Credit; Housing Development Loan
Funding Amount: $5,266,520 in 9% HTCs over ten years; $2,500,000 in HDLs
Population Served: Families

Columbus Scholar House is a housing tax credit rental development located in Columbus. The project includes 28 units—18 garden-style apartments and 10 townhomes—for at-risk college students who are also parents. The Columbus Metropolitan Housing Authority (CMHA) partnered with area institutions, including The Ohio State University and Columbus State Community College, along with various supportive service agencies to develop the property in 2014, with doors opening two years later. Due to its success, the Scholar House model has been expanded to Cleveland and Cincinnati, and a second Scholar House is currently under construction in Columbus.

APPENDIX

	Delaware	Fairfield	Franklin	Knox	Licking	Logan
Homeownership						
Total owner-occupied households, 2018	55,800	40,508	269,515	16,731	46,611	13,605
Homeownership rate, 2018	81.3%	72.7%	53.4%	71.7%	72.8%	72.9%
Annual home sales, 2019	4,937	3,246	26,438	1,164	3,831	1,110
Avg. monthly home sales, 2019	411	271	2,203	97	319	93
Average monthly median home price, 2019	$311,846	$195,088	$176,733	$133,946	$176,421	$102,706
Mortgage loan applications denied, 2018	1,894	1,294	10,189	440	1,608	396
Mortgage loan denial rate, 2018	18.1%	20.6%	22.3%	20.4%	21.7%	25.9%
Rental Housing						
Total renter-occupied households, 2018	12,849	15,240	235,187	6,609	17,405	5,049
Median monthly gross rent, 2018	$1,040	$866	$942	$736	$832	$733
ELI renters, 2018	2,526	4,240	70,973	2,165	6,686	1,300
Units affordable & available to ELI renters, 2018	811	1,471	21,956	579	3,032	445
Shortage of affordable & available units, 2018	1,715	2,769	49,017	1,586	3,654	855
Afford. & avail. units per 100 ELI renters, 2018	32	35	31	27	45	34
Severely cost-burdened renters, 2018	1,903	3,226	55,395	1,596	3,765	781
Prevalence of severe rent burden, 2018	14.8%	21.2%	23.6%	24.1%	21.6%	15.5%
Home Energy & Transportation						
Avg. electricity use (kWh/yr), 2013	13,889	12,648	10,885	11,327	11,773	11,012
Avg. natural gas use (ft^3/yr), 2013	54,892	51,666	58,261	48,244	53,071	42,854
Avg. home fuel oil use (gal/yr), 2013	40.2	34.2	6.6	42.5	32.0	42.9
Avg. home energy footprint (tCO2e/yr), 2013	19.0	17.5	15.9	16.2	16.7	15.5
Total home energy footprint (tCO2e/yr), 2013	7,849,851	781,883	7,698,055	359,461	901,720	354,398
Households participating in HEAP, 2019	1,041	2,989	24,685	1,463	3,190	1,324
Share of households participating in HEAP, 2019	1.52	5.36	4.89	6.27	4.98	7.10
Avg. annual auto ownership cost, 2015	$10,588	$10,510	$8,950	$10,504	$10,543	$10,436
Avg. annual auto use cost, 2015	$3,325	$3,321	$2,686	$3,311	$3,326	$3,274
Avg. annual transit cost, 2015	$5	$5	$65	$0	$0	$1
Total avg. annual transportation costs, 2015	$13,918	$13,835	$11,702	$13,815	$13,869	$13,712
Avg. housing share of income, 2015	39.6%	26.9%	25.9%	25.9%	25.1%	23.2%
Avg. transportation share of income, 2015	24.9%	24.8%	20.9%	28.5%	24.8%	27.5%
H+T® Affordability Index, 2015	64.6	51.7	46.9	54.4	49.9	50.7
Housing Insecurity						
Foreclosures, Dec. 2019	33	68	614	29	80	27
Foreclosure rate, Dec. 2019	0.10%	0.40%	0.42%	0.46%	0.43%	0.61%
Number of negative equity loans, Q4 2019	1,649	800	6,261	372	1,203	356
Negative equity share, Q4 2019	3.26%	2.46%	2.57%	4.78%	3.27%	4.49%
Eviction filings, 2018	516	911	17,706	265	1,072	231
Eviction filing rate, 2018	4.02%	5.98%	7.53%	4.01%	6.16%	4.58%
Homeless students, 2017/18	215	241	4,356	58	796	26
Homeless share of school enrollment, 2017/18	0.50	0.88	2.21	0.72	2.53	0.40
Housing Stock						
Housing units, 2010	66,363	58,701	527,191	25,119	69,288	23,178
Housing units, 2019	76,147	62,201	564,325	26,000	71,200	23,501
Percent change in housing units, 2010–19	+ 14.74%	+ 5.96%	+ 7.04%	+ 3.51%	+ 2.76%	+ 1.39%
Vacant units for sale, 2018	522	572	2,970	132	917	284
Homeowner vacancy rate, 2018	0.92%	1.39%	1.09%	0.78%	1.92%	2.03%
Housing units built 1949 or earlier, 2018	5,963	11,057	85,146	7,223	14,319	7,903
Housing units built 1950 to 1979, 2018	10,534	19,154	225,254	8,092	24,982	7,376
Housing units built 1979 or earlier, 2018	16,497	30,211	310,400	15,315	39,301	15,279
Share of housing units built 1949 or earlier, 2018	8.3%	18.3%	15.5%	28.1%	20.3%	33.8%
Share of housing units built 1950 to 1979, 2018	14.6%	31.6%	40.9%	31.4%	35.4%	31.5%
Share of housing units built 1979 or earlier, 2018	22.9%	49.9%	56.4%	59.5%	55.6%	65.3%
Renters with severe housing problems, 2016	2,240	3,850	58,485	2,010	4,525	1,000
Rate of severe housing problems, renters, 2016	17.9%	24.2%	25.6%	29.8%	24.9%	20.1%
Income & Labor						
Median household income, 2018	$103,536	$67,654	$60,383	$56,885	$66,145	$61,699
Poverty estimate, 2018	8,271	14,172	198,207	8,039	15,591	5,095
Poverty rate, 2018	4.1%	9.3%	15.5%	13.8%	9.1%	11.4%
Child poverty estimate, 2018	2,025	4,238	66,321	2,808	4,988	1,636
Child poverty rate, 2018	3.8%	11.6%	22.2%	20.4%	12.5%	16.2%
Civilian labor force, 2019	109,612	78,660	698,355	31,664	90,662	23,034
Labor force participation rate, 2019	73.7%	66.9%	69.9%	65.7%	67.0%	64.8%
Demographics						
Population, 2010	174,172	146,194	1,163,476	60,928	166,482	45,848
Population, 2019	209,177	157,574	1,316,756	62,322	176,862	45,672
Percent change in population, 2010–19	+ 20.10%	+ 7.78%	+ 13.17%	+ 2.29%	+ 6.23%	− 0.38%
Median age, 2018	39.1	39.4	34.1	39.5	39.8	41.7
Adults with a disability, 2018	14,014	19,157	128,820	7,388	23,370	5,624
Disability Prevalence, 2018	9.8%	16.9%	13.3%	15.9%	17.9%	16.4%
Infant deaths, 2009–2018	100	101	1,534	54	129	35
Infant mortality rate per 1k live births, 2009–2018	4.60	5.94	8.27	7.35	6.52	6.29

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

	Madison	Marion	Morrow	Pickaway	Union	Region	Statewide
Homeownership							
Total owner-occupied households, 2018	10,747	16,717	10,372	14,831	15,111	510,548	3,071,227
Homeownership rate, 2018	71.3%	67.9%	82.0%	75.2%	77.3%	61.8%	67.3%
Annual home sales, 2019	727	1,142	574	1,034	1,432	45,635	225,034
Avg. monthly home sales, 2019	61	95	48	86	119	3,803	18,753
Average monthly median home price, 2019	$169,221	$78,155	$119,289	$167,713	$250,075	n/a	$132,317
Mortgage loan applications denied, 2018	317	382	354	434	456	17,764	91,547
Mortgage loan denial rate, 2018	19.4%	23.9%	27.6%	20.4%	17.0%	21.4%	23.3%
Rental Housing							
Total renter-occupied households, 2018	4,333	7,899	2,278	4,897	4,435	316,181	1,582,848
Median monthly gross rent, 2018	$795	$721	$703	$792	$943	n/a	$797
ELI renters, 2018	1,175	1,980	795	1,410	1,030	95,888	455,993
Units affordable & available to ELI renters, 2018	325	690	299	480	369	32,223	199,118
Shortage of affordable & available units, 2018	850	1,290	496	930	661	63,665	256,875
Afford. & avail. units per 100 ELI renters, 2018	28	35	38	34	36	34	44
Severely cost-burdened renters, 2018	633	1,782	348	1,177	733	71,339	367,187
Prevalence of severe rent burden, 2018	14.6%	22.6%	15.3%	24.0%	16.5%	22.6%	23.0%
Home Energy & Transportation							
Avg. electricity use (kWh/yr), 2013	11,448	11,540	11,377	11,438	12,012	12,164	11,460
Avg. natural gas use (ft^3/yr), 2013	43,218	58,429	34,077	42,567	45,906	55,196	54,613
Avg. home fuel oil use (gal/yr), 2013	64.3	27.7	95.4	58.9	33.6	25.9	35.4
Avg. home energy footprint (tCO2e/yr), 2013	16.2	16.8	16.0	16.1	16.5	17.2	16.6
Total home energy footprint (tCO2e/yr), 2013	269,493	444,474	144,444	284,743	213,666	19,302,187	90,113,070
Households participating in HEAP, 2019	997	2,447	977	1,373	774	41,260	259,031
Share of households participating in HEAP, 2019	6.61	9.94	7.72	6.96	3.96	4.99	5.57
Avg. annual auto ownership cost, 2015	$10,876	$9,552	$11,497	$11,112	$11,068	$9,597	$9,628
Avg. annual auto use cost, 2015	$3,460	$3,071	$3,559	$3,471	$3,488	$2,944	$3,002
Avg. annual transit cost, 2015	$0	$6	$1	$1	$0	$40	$34
Total avg. annual transportation costs, 2015	$14,336	$12,628	$15,057	$14,583	$14,556	$12,581	$12,664
Avg. housing share of income, 2015	24.9%	26.5%	24.3%	25.1%	30.1%	27.1%	26.9%
Avg. transportation share of income, 2015	25.7%	29.4%	26.9%	26.1%	26.0%	22.8%	25.5%
H+T® Affordability Index, 2015	50.6	55.9	51.3	51.2	56.2	49.9	52.4
Housing Insecurity							
Foreclosures, Dec. 2019	21	57	23	37	23	1,012	7,055
Foreclosure rate, Dec. 2019	0.35%	1.00%	0.84%	0.70%	0.43%	0.40%	0.58%
Number of negative equity loans, Q4 2019	278	331	196	402	483	12,331	96,472
Negative equity share, Q4 2019	3.90%	3.29%	4.71%	4.01%	4.00%	2.92%	4.38%
Eviction filings, 2018	168	650	111	319	181	22,130	105,265
Eviction filing rate, 2018	3.88%	8.23%	4.87%	6.51%	4.08%	7.00%	6.58%
Homeless students, 2017/18	51	366	18	123	42	6,292	35,214
Homeless share of school enrollment, 2017/18	0.73	3.70	0.33	1.24	0.48	1.79	2.01
Housing Stock							
Housing units, 2010	15,938	27,835	14,155	21,272	19,439	868,479	5,127,525
Housing units, 2019	16,204	27,880	14,400	21,683	22,410	925,951	5,232,869
Percent change in housing units, 2010–19	+ 1.67%	+ 0.16%	+ 1.73%	+ 1.93%	+ 15.28%	+ 6.62%	+ 2.05%
Vacant units for sale, 2018	134	216	141	260	228	6,376	49,171
Homeowner vacancy rate, 2018	1.23%	1.27%	1.34%	1.72%	1.48%	1.23%	1.56%
Housing units built 1949 or earlier, 2018	3,965	10,034	3,266	5,032	3,962	157,870	1,375,336
Housing units built 1950 to 1979, 2018	5,387	11,545	3,938	6,761	4,706	327,729	2,106,231
Housing units built 1979 or earlier, 2018	9,352	21,579	7,204	11,793	8,668	485,599	3,481,567
Share of housing units built 1949 or earlier, 2018	24.7%	36.0%	22.9%	23.6%	19.1%	17.5%	26.5%
Share of housing units built 1950 to 1979, 2018	33.5%	41.4%	27.6%	31.6%	22.7%	36.3%	40.6%
Share of housing units built 1979 or earlier, 2018	58.2%	77.3%	50.5%	55.2%	41.7%	53.8%	67.1%
Renters with severe housing problems, 2016	795	1,780	505	1,055	795	77,040	393,330
Rate of severe housing problems, renters, 2016	17.9%	23.0%	21.5%	21.4%	18.8%	24.8%	25.1%
Income & Labor							
Median household income, 2018	$61,645	$45,419	$60,452	$58,742	$84,861	n/a	$56,155
Poverty estimate, 2018	4,215	9,772	4,106	6,413	2,724	276,605	1,568,586
Poverty rate, 2018	10.7%	16.5%	11.9%	12.1%	5.0%	12.9%	13.8%
Child poverty estimate, 2018	1,246	3,274	1,345	1,886	711	90,478	489,053
Child poverty rate, 2018	14.1%	24.7%	17.2%	15.6%	5.1%	17.8%	19.2%
Civilian labor force, 2019	20,932	28,542	16,999	26,734	28,843	1,154,036	5,813,185
Labor force participation rate, 2019	67.6%	60.0%	62.1%	63.5%	71.7%	69.0%	62.8%
Demographics							
Population, 2010	43,438	66,505	34,825	55,684	52,331	2,009,883	11,536,751
Population, 2019	44,731	65,093	35,328	58,457	58,988	2,230,960	11,689,100
Percent change in population, 2010–19	+ 2.98%	− 2.12%	+ 1.44%	+ 4.98%	+ 12.72%	+ 11.00%	+ 1.32%
Median age, 2018	40.5	41.1	42.4	39.7	37.7	n/a	39.4
Adults with a disability, 2018	5,534	10,599	4,655	7,596	5,261	232,018	1,502,190
Disability Prevalence, 2018	18.5%	23.0%	17.6%	18.7%	13.6%	14.3%	16.8%
Infant deaths, 2009–2018	39	52	19	39	41	2,143	10,232
Infant mortality rate per 1k live births, 2009–2018	8.89	6.69	S	6.40	6.47	7.51	7.30

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

DATA SOURCES

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