



FISCAL YEAR 2022

SOUTHEAST 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

Southeast Ohio has undergone substantial changes since the mid-twentieth century. The region has a small and shrinking population compared to the rest of the state; the population has been declining since WWII¹. Economic changes in the last 50 years have created some stubborn barriers to job growth, as decreases in the resource extraction and manufacturing sectors have limited job opportunities. This has resulted in a region where incomes and economic growth have lagged behind the rest of the state.



Lower home prices make homeownership more affordable for lower-income homebuyers.

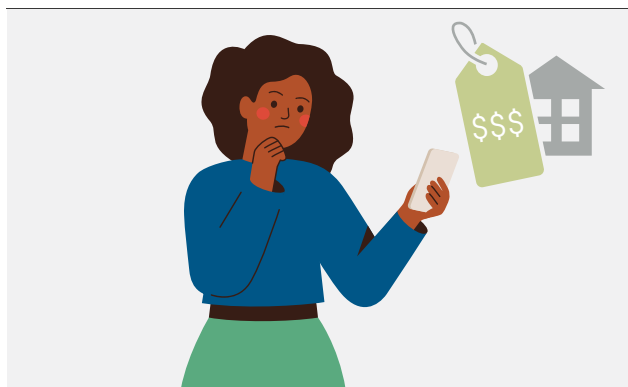
Seventy-one percent of Southeast Ohio householders owned their homes at the end of 2019, which was higher than the statewide average of 67%. This is likely due to the home prices throughout the region being lower than the state median (\$132,317), with Vinton County having the lowest median home price in the state (\$22,126). Lower prices put homeownership more within reach for many lower-income homebuyers.



Southeast Ohio's slow construction and rental vacancies indicate a market in distress.

Since 2010 Southeast Ohio's housing stock has grown by only 0.4%, a much slower pace than the state (2.1%). This may be in part due to rental vacancies. The rental vacancy rate in Southeast Ohio (6.6%) is higher than the state average (5.6%), which indicates a housing market in distress.

¹ <https://insights.som.yale.edu/insights/can-appalachian-ohio-build-new-economy>



There are not enough affordable and available units for lower-income renters.

In 2018 Southeast Ohio had 78 affordable and available units for every 100 very low-income households (VLI)—those who earn less than 50% of the area median income. This is slightly lower than the state average (80) and translates to 40,723 affordable and available rental units for 52,510 VLI renter households, leaving a shortage of 11,787 units. This gap is present in all 19 counties in the region; only five counties (Gallia, Guernsey, Noble, Scioto and Vinton) are meeting more than 90% of local need. This lack of affordable housing puts renters in Southeast Ohio at risk for challenges such as rent burden, eviction and homelessness.



Southeast Ohio renters continue to face eviction.

In 2018 there were 3,354 eviction filings in the region, representing 3.7% of all renter households, substantially lower than the statewide rate (6.6%). Ross County had the highest eviction filing rate in the region (5.5%). Evictions can further exacerbate inequality², 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.

² <https://evictionlab.org/why-eviction-matters/>



High barriers to stable housing for Black households contribute to the racial disparities in health.

Between 2009 and 2018 the infant mortality rate for Black mothers in Southeast Ohio was 21.2 per 1,000 live births compared to 6.7 for white mothers—a gap of 14.5 points per mille, substantially larger than the statewide gap (9.2). Children born to Black mothers in Southeast Ohio were three times more likely to die before their first birthday than those born to white mothers in the state.



Southeast Ohio's children 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 Southeast Ohio. During the 2018–2019 school year, 2,422 public school students in Southeast Ohio (2.1% of enrollment) were flagged as lacking a fixed, regular and adequate nighttime residence, on par with the state average (2.0%). The two counties with the highest incidence of student homelessness in the state are both in Southeast Ohio: Morgan and Monroe counties (8.2% and 8.0%, respectively). Student homelessness is one clear demonstration of how important affordable, stable housing is for the region's future growth. Students who experience housing instability are at higher risk for flagging school performance, mental and physical health issues, among other issues³. Failing to address issues of affordability and instability may create long-term harms for Southeast Ohio's youth and future costs for the region.

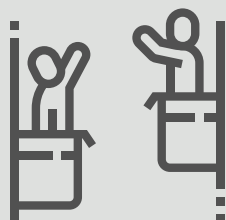
³ <https://nche.ed.gov/research/>

OHFA IMPACT IN SOUTHEAST OHIO

While the region faces a number of affordable housing challenges, OHFA has long been a partner in Southeast 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 8 and 23.



7,405
Homebuyers
Assisted



8,459
Affordable Rental Units
Built or Preserved

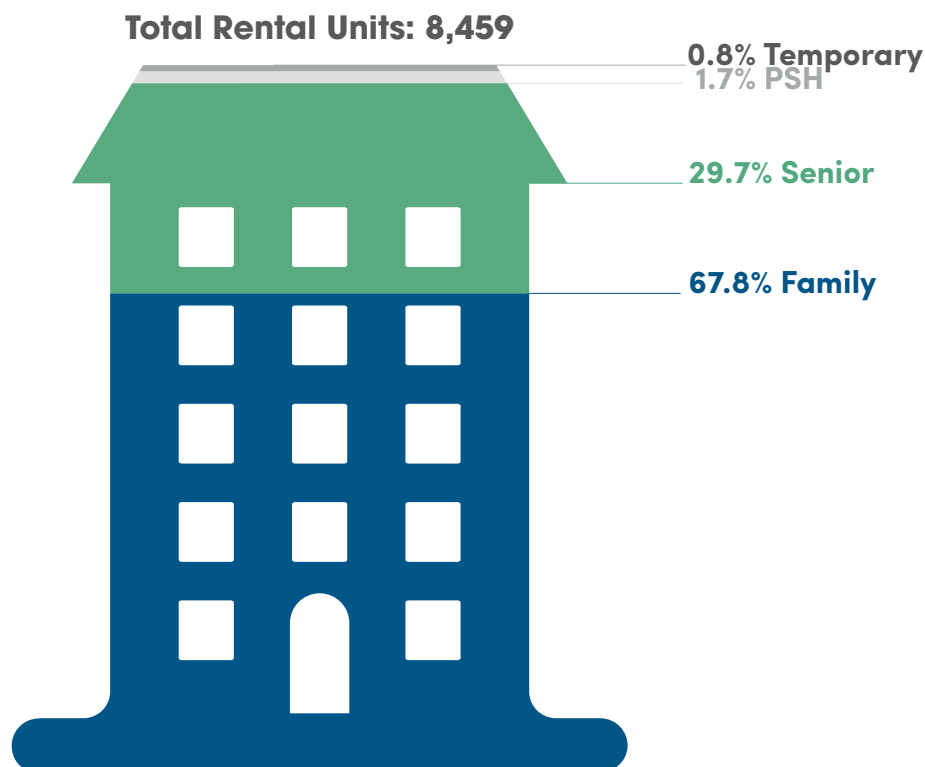


1,243
Mortgage Holders
Helped to Avoid
Foreclosure



472
Blighted and Vacant
Homes Demolished

RENTAL UNITS DEVELOPED BY PRIORITY NEED





OHIO HEROES

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

In Southeast Ohio, OHFA has assisted 407 homebuyers through this program since it started in 2008.

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

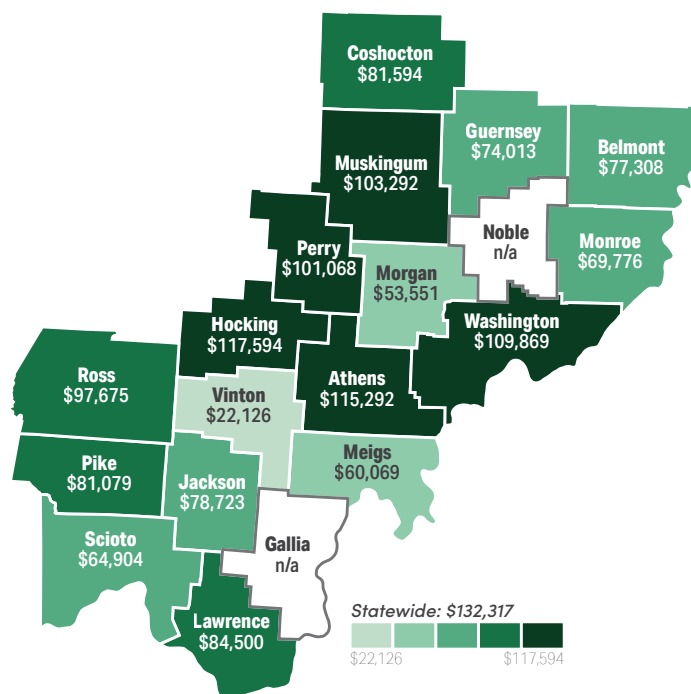
HOMEOWNERSHIP

This section looks at homeownership rates, homebuying and how homeowners are balancing housing costs in Southeast 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

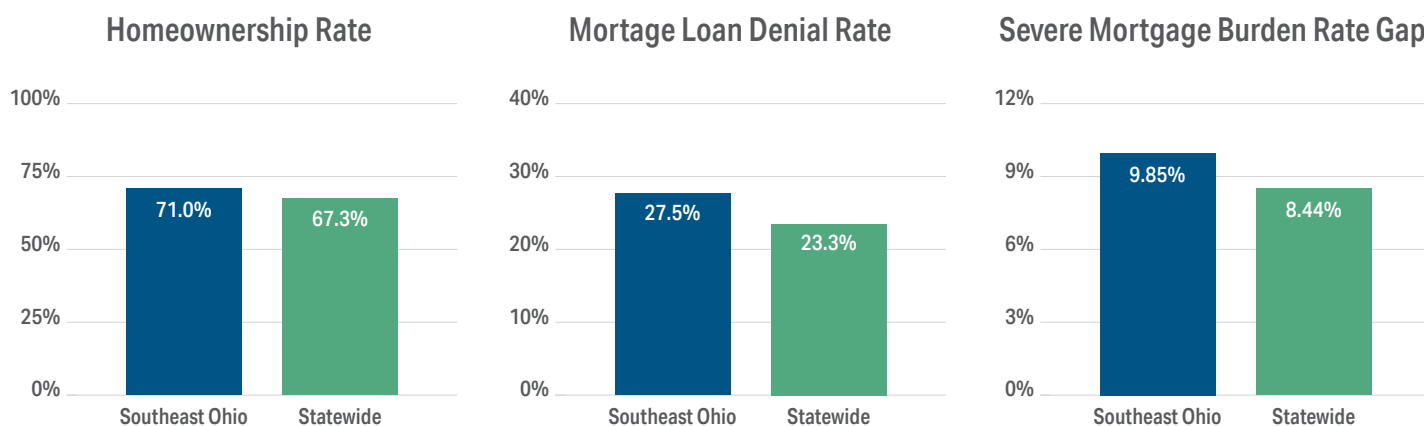
- Seventy-one percent of Southeast Ohio householders owned their homes at the end of 2019, which is above the statewide average of 67%.
- The median home price in Vinton County in 2019 (\$22,126) was the lowest in the state.
- Potential homebuyers in Southeast Ohio are more likely to be denied on a mortgage loan application than the statewide average (28% compared to 23%)
- Nearly 10% of homeowners in Southeast Ohio are severely cost burdened, meaning they spend at least half their income on housing, higher than the state average (8.4%).

MEDIAN HOME PRICE BY COUNTY



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

HOW THE REGION COMPARES



Sources: Home Mortgage Disclosure Act (HMDA) data, Consumer Financial Protection Bureau (based on 2018 loan applications); 2014–2018 American Community Survey (ACS) (ACS) Five-Year Estimates, Table B25091; 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.

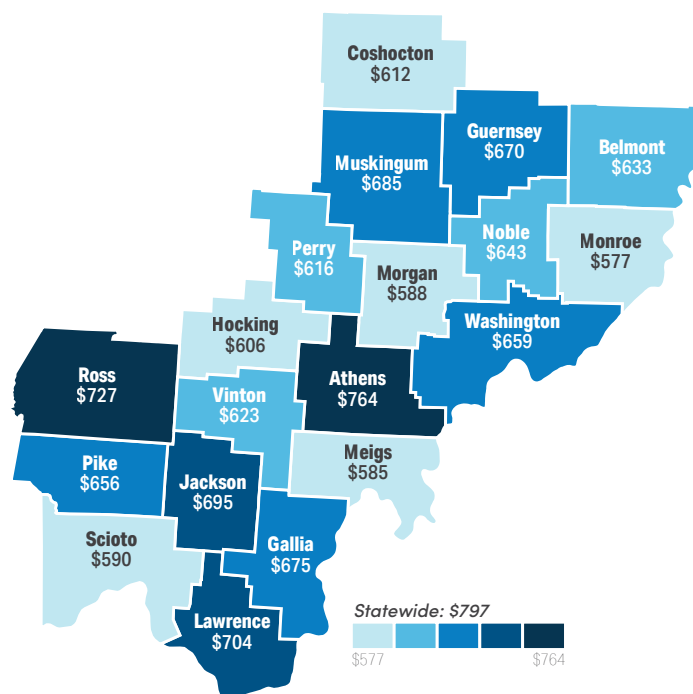
RENTAL HOUSING

This section focuses on how Southeast Ohio's renters are able to balance housing costs compared to income. When renters spend over 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 Monroe County (\$577) was the lowest in the state.
- For every 100 very low-income renters in Southeast Ohio, there were only 78 rental units affordable and available to them in 2018—lower than the state average (80).
- Nearly 25% of renters in Southeast Ohio are severely cost burdened, meaning they spend at least half their income on rent, higher than the state average (23%).
- Black renters in Southeast Ohio are more likely to be severely cost burdened than white renters (31% compared to 23%), meaning they spend at least half their income on rent. However, the gap between them is smaller than the statewide gap (8 percentage points compared to 12).

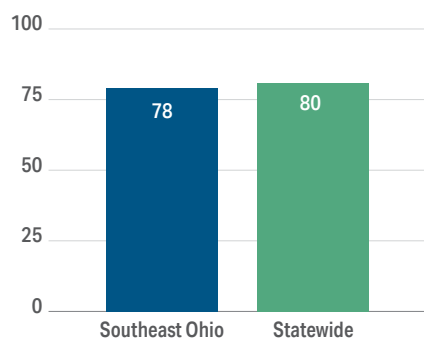
MEDIAN MONTHLY GROSS RENT BY COUNTY



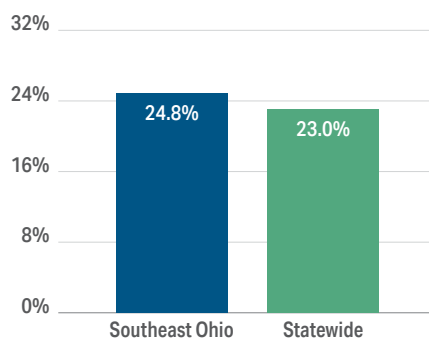
Source: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B25003 & B25064

HOW THE REGION COMPARES

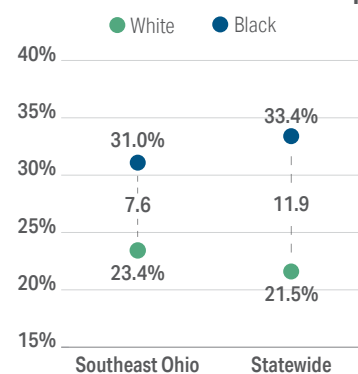
Affordable and Available Ratio (VLI)



Severe Rent Burden Rate



Severe Rent Burden Rate Gap



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). Very low-income (VLI) is defined as those with incomes at or below 50% of area median income. 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.

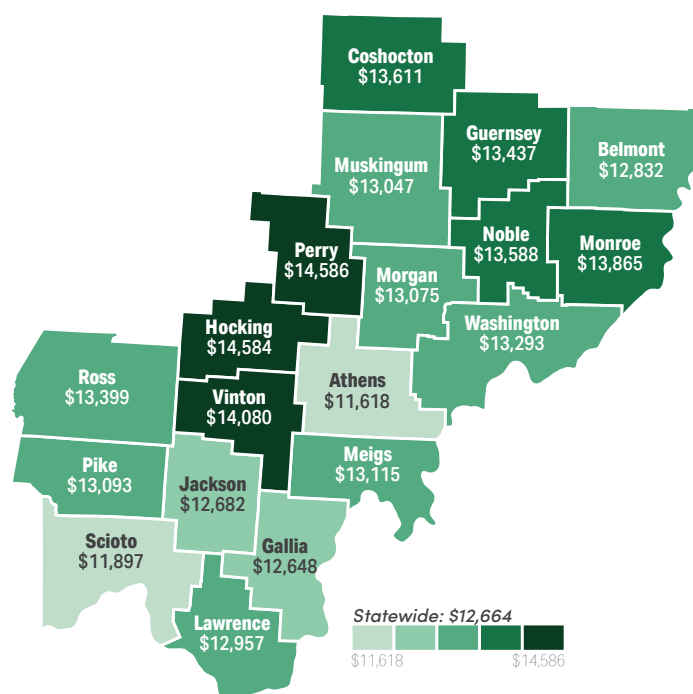
HOME ENERGY & TRANSPORTATION

This section looks at the use of energy to heat and power Southeast 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 Southeast Ohio less affordable to call home.

SECTION HIGHLIGHTS

- On average, a household in Southeast Ohio emits 15 metric tons of carbon dioxide equivalent per year from home energy use, lower than the state average (17).
- One in eight Southeast Ohio households (12.7%) relies on the Home Energy Assistance Program (HEAP) to help with the cost of certain utilities, more than double the state average (5.6%)
- The average household in Perry County spends \$15,586 a year on transportation costs—or \$1,299 a month—the highest in the region.
- A typical Southeast Ohio household spends a combined 58% of income on housing and transportation—what is referred to as the H+T® Affordability Index—13 points higher than the threshold of affordability devised by the Center for Neighborhood Technology.

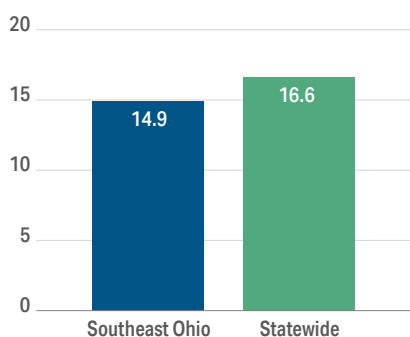
AVERAGE ANNUAL TRANSPORTATION COSTS BY COUNTY



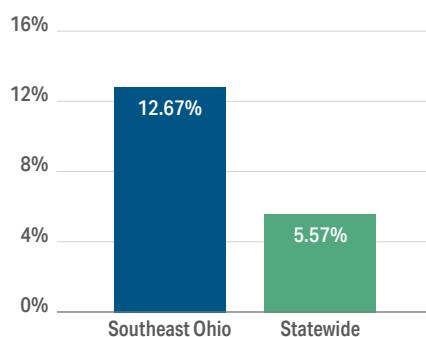
Source: H+T® Affordability Index, Center for Neighborhood Technology (based on 2011–2015 data)

HOW THE REGION COMPARES

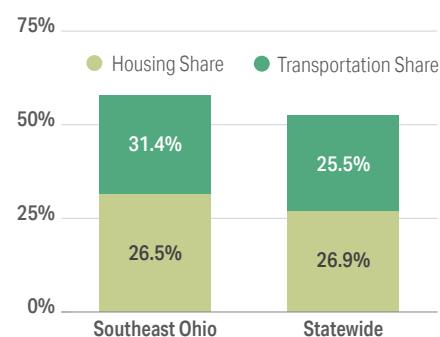
Avg. Home Energy Carbon Footprint



Households Participating in HEAP



H+T® Affordability Index



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.

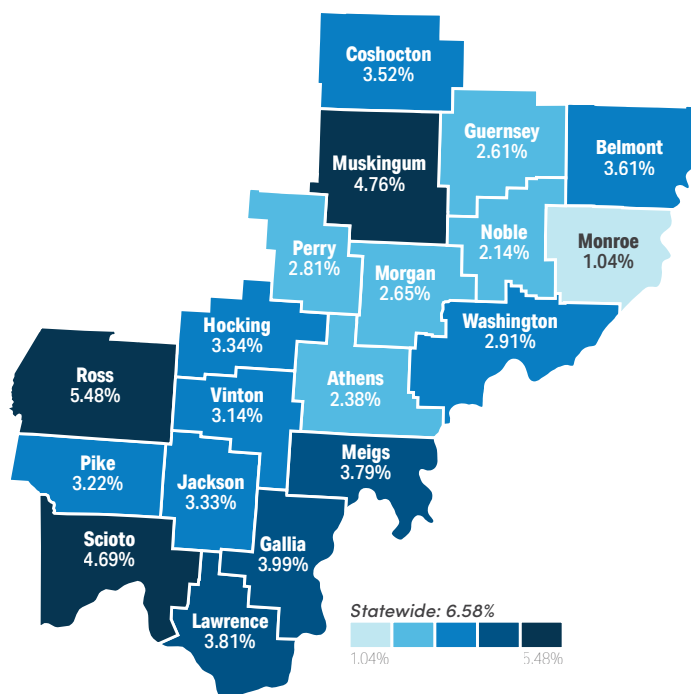
HOUSING INSECURITY

This section focuses on the population at risk of 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 time period. Thus, many of the numbers in this section are likely an undercount of the total Southeast Ohio population experiencing housing insecurity.

SECTION HIGHLIGHTS

- In 2019 the 90-day delinquency rate for Southeast Ohio mortgage holders was 2.4%, higher than the state average (1.8%).
- Southeast Ohio's foreclosure rate in 2019 was 0.8%, above the state average (0.6%).
- There were 475 eviction filings in Ross County in 2018, representing 5.5% of all renter households—the highest eviction filing rate in the region, but still lower than the statewide rate (6.6%).
- There were 15 eviction filings in Monroe County in 2018, representing 1% of all renter households—the lowest eviction filing rate in the state.

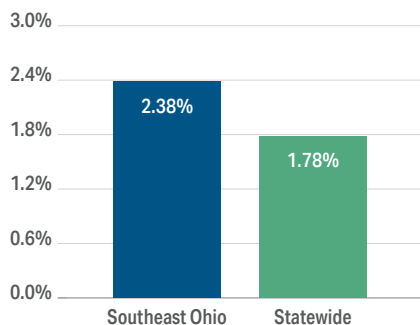
EVICTIION FILING RATE BY COUNTY



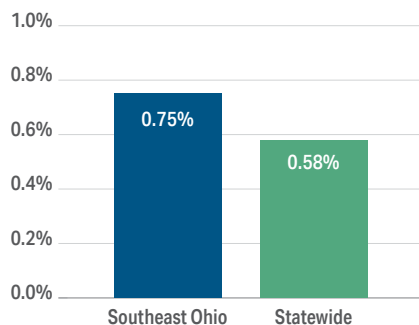
Source: Supreme Court of Ohio Case Management System; 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Table B25003

HOW THE REGION COMPARES

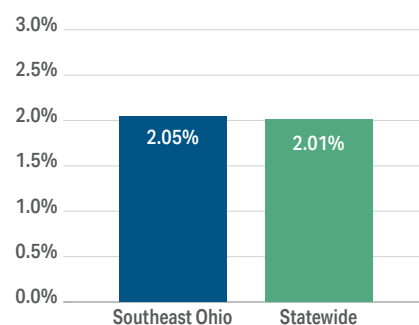
90-Day Delinquency Rate



Foreclosure Rate



Homeless Share of School Enrollment



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.

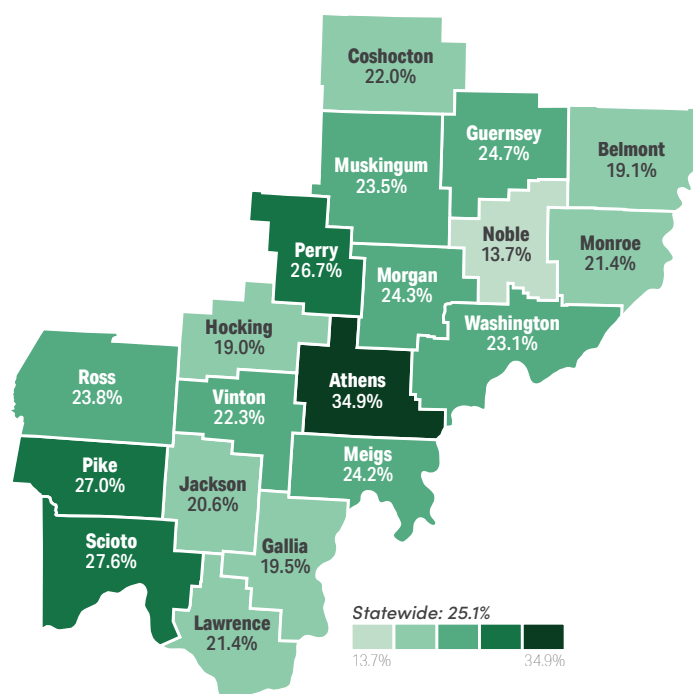
HOUSING STOCK

This section focuses on the type, age and quality of housing within Southeast 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 Southeast Ohio's housing stock has grown by 0.4%, a slower pace than the state (2.1%).
- Fifteen percent of housing units in Southeast Ohio are mobile homes, substantially higher than the state average (3.8%).
- The rental vacancy rate in Southeast Ohio (6.6%) is higher than the state average (5.6%).
- One in three renters in Athens County (35%) report experiencing severe housing problems, as defined by HUD, including incomplete kitchen and plumbing facilities, severe overcrowding and severe rent burden. At the same time, only 14% of renters in nearby Noble County reported similar housing problems. These counties represent the highest and lowest prevalence rates in the state.

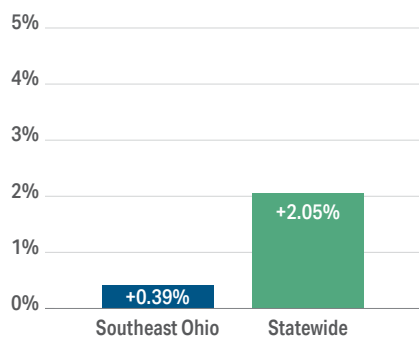
PREVALENCE OF SEVERE HOUSING PROBLEMS AMONG RENTERS BY COUNTY



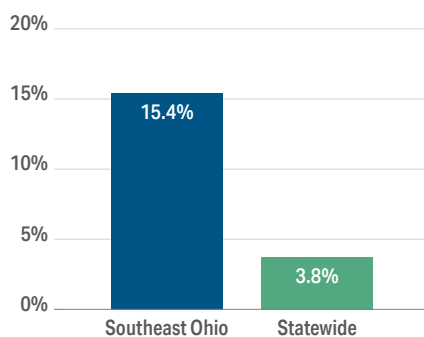
Source: 2012–2016 Comprehensive Housing Affordability Strategy (CHAS) data, Table 2

HOW THE REGION COMPARES

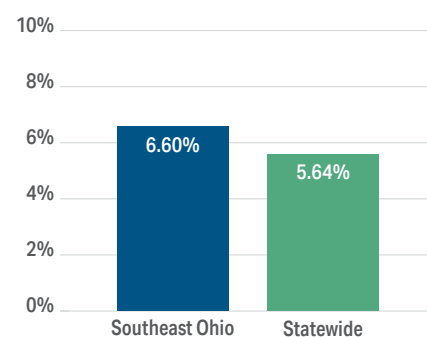
Change in Housing Stock, 2010–19



Mobile Homes as Share of Units



Rental Vacancy Rate



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 pose a greater risk.

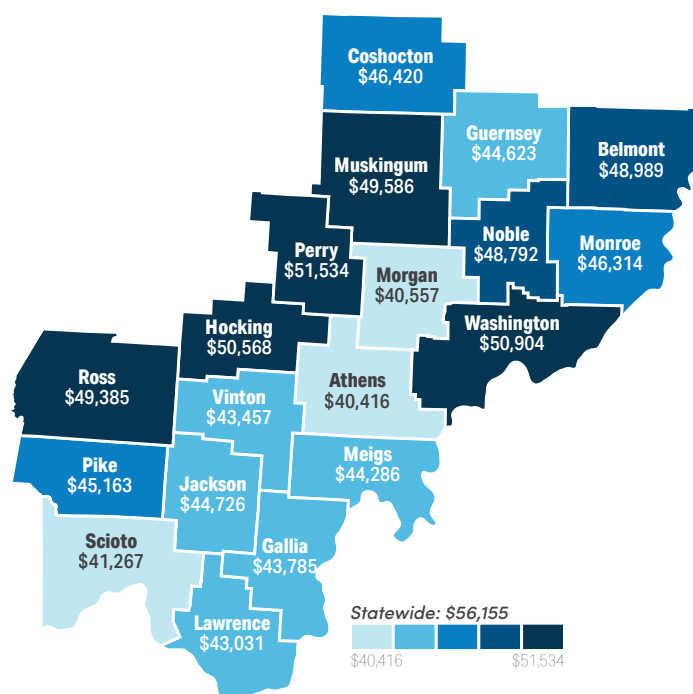
INCOME & LABOR

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

SECTION HIGHLIGHTS

- The median household income in Athens County in 2018 (\$40,416) was the lowest in the state.
- One in five Southeast Ohioans (19%) live below the federal poverty level, which represents a higher poverty rate than the state average (14%).
- At the same time, one in four children in Southeast Ohio (25%) live in poverty, representing a higher child poverty rate than the state average (19%).
- At the end of 2019 the labor force participation rate in Southeast Ohio was 54%, lower than the state average (63%).

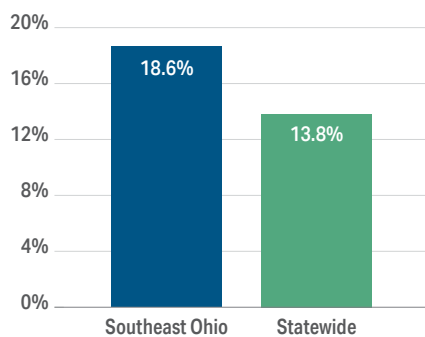
MEDIAN HOUSEHOLD INCOME BY COUNTY



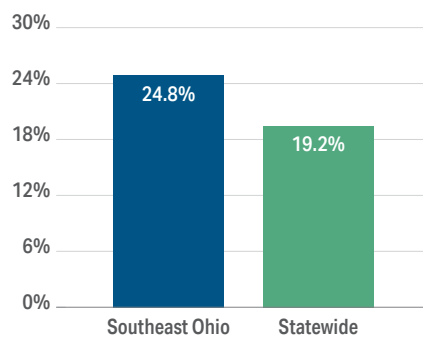
Source: 2018 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

HOW THE REGION COMPARES

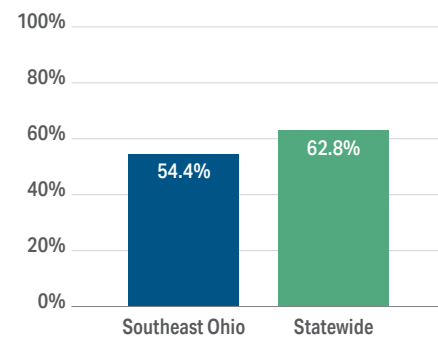
Poverty Rate



Child Poverty Rate



Labor Force Participation Rate



Sources: 2014–2018 American Community Survey (ACS) Five-Year Estimates, 2018 ACS One-Year Estimates, Tables B17001A and B17001B; 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)

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

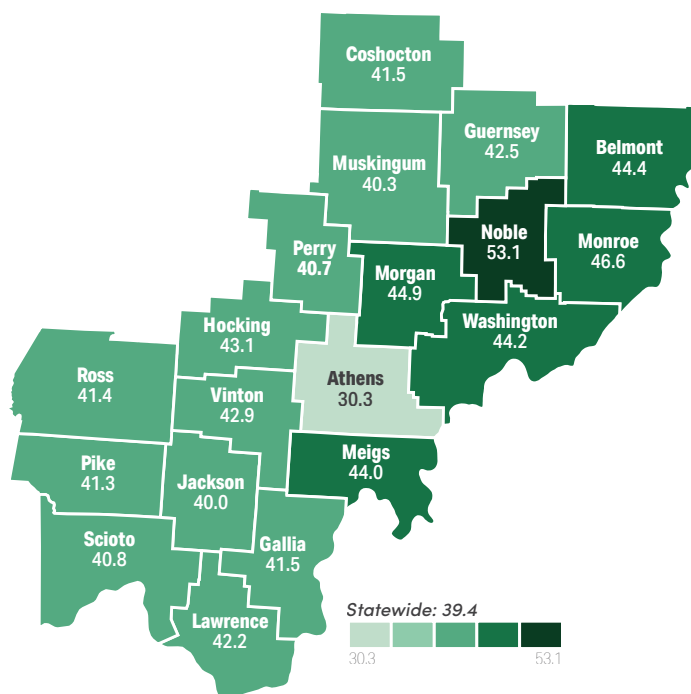
DEMOGRAPHICS

This section details the general population trends within Southeast Ohio, as well as 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 Southeast Ohio's population has declined by 2.6%, while the state population has increased (1.3%).
- Athens County has the lowest median age in Ohio (30) while the median age in nearby Noble County is the highest in the state (53).
- One in four veteran renters in Southeast Ohio (23%) is severely cost-burdened, meaning they spend more than 50% of household income on rent.
- Between 2009 and 2018 Black mothers in Southeast Ohio were three times likelier to experience the death of an infant than their white counterparts (21.2 versus 6.7 deaths per 1,000 live births).

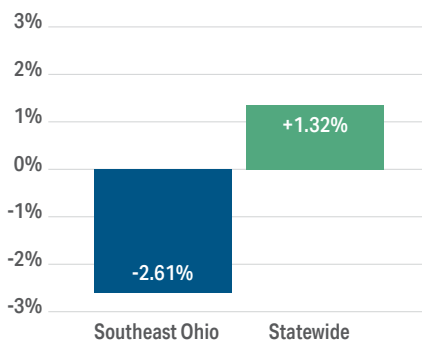
MEDIAN AGE BY COUNTY



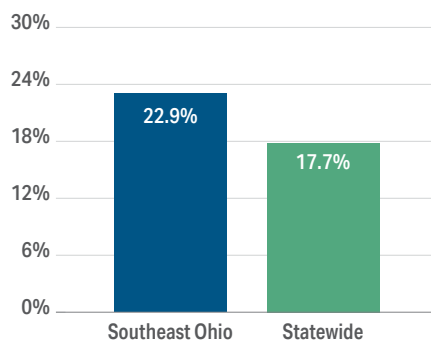
Source: 2018 Population and Housing Estimates, U.S. Census Bureau

HOW THE REGION COMPARES

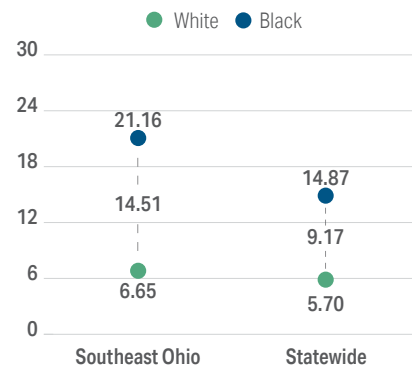
Change in Population, 2010–2019



Severe Rent Burden, Veterans



Infant Mortality Rate Gap



Sources: Population and Housing Estimates, U.S. Census Bureau; IPUMS USA, University of Minnesota (based on 2014–2018 five-year estimates); 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.

FREEDOM'S PATH AT CHILLICOTHE

Chillicothe | Ross County

Property Details:

Developer: Communities for Veterans, LLC

Funding Type: Housing Tax Credit; Ohio Housing Trust Fund; Recycled Tax Credit Assistance Program; Home Development Loan

Funding Amount: \$8,250,000 in 9% HTC's over ten years; \$1,000,000 in OHTF funds; \$1,000,000 in 9% RTCAP funds; \$1,500,000 in HDLs

Population Served: Permanent Supportive Housing

Freedom's Path is a housing tax credit rental development, located in Chillicothe at the VA Medical Center. The project contains 60 units—58 one-bedroom and 2 two-bedroom apartments—for income-qualifying veterans who have experienced homelessness or are at risk of becoming homeless. The developer partnered with the US Department of Veterans Affairs (VA), which allows residents to have easy access to their health care providers and other VA resources, such as food and clothing banks, mental health services and case management services. In addition, 31 of the 60 units are eligible for project-based rental assistance through HUD's Veterans Affairs Supportive Housing program vouchers. The project will also have a HUD-VASH case manager on site to offer cooking classes. Alcoholics Anonymous sessions are also available. Freedom's Path makes living easier for residents with disabilities by having an elevator and some accessible units with walk-in showers and lower counter tops. The development includes a community room, a computer center, a fitness center, a library and counseling offices.



APPENDIX

	Athens	Belmont	Coshocton	Gallia	Guernsey	Hocking	Jackson	Lawrence	Meigs	Monroe
Homeownership										
Total owner-occupied households, 2018	12,698	20,021	10,602	8,576	11,467	8,396	9,044	16,847	7,269	4,497
Homeownership rate, 2018	56.1%	76.4%	73.3%	73.5%	71.2%	75.5%	70.2%	71.6%	79.1%	75.6%
Annual home sales, 2019	661	965	779	0	733	592	618	707	319	148
Avg. monthly home sales, 2019	55	80	65	0	61	49	52	59	27	12
Average monthly median home price, 2019	\$115,292	\$77,308	\$81,594	n/a	\$74,013	\$117,594	\$78,723	\$84,500	\$60,069	\$69,776
Mortgage loan applications denied, 2018	202	410	210	249	284	269	260	487	145	46
Mortgage loan denial rate, 2018	27.5%	24.3%	25.3%	39.3%	27.4%	30.7%	31.4%	30.1%	33.6%	18.5%
Severely cost-burdened mortgage holders, 2018	679	735	438	579	654	452	521	828	348	149
Prevalence of severe mortgage burden, 2018	10.46%	7.84%	7.96%	14.71%	10.47%	9.35%	11.20%	9.99%	11.27%	9.25%
Rental Housing										
Total renter-occupied households, 2018	9,922	6,179	3,859	3,086	4,631	2,724	3,848	6,693	1,924	1,448
Median monthly gross rent, 2018	\$764	\$633	\$612	\$675	\$670	\$606	\$695	\$704	\$585	\$577
VLI renters, 2018	5,895	3,710	1,880	1,574	2,475	1,555	2,340	2,715	1,095	49,023
Units affordable & available to VLI renters, 2018	3,405	2,880	1,680	1,495	2,290	1,380	1,930	1,835	965	38,360
Shortage of affordable & available units, 2018	2,490	830	200	79	185	175	410	880	130	10,663
Afford. & avail. units per 100 VLI renters, 2018	58	78	89	95	93	89	82	68	88	78
Severely cost-burdened renters, 2018	4,009	1,191	725	694	1,236	400	659	1,518	458	374
Prevalence of severe rent burden, 2018	40.4%	19.3%	18.8%	22.5%	26.7%	14.7%	17.1%	22.7%	23.8%	25.8%
Home Energy & Transportation										
Avg. electricity use (kWh/yr), 2013	9,446	10,183	10,520	10,063	10,413	10,852	10,525	10,359	10,228	11,677
Avg. natural gas use (ft ³ /yr), 2013	39,844	44,338	45,641	31,930	43,314	41,884	39,484	39,289	37,288	47,286
Avg. home fuel oil use (gal/yr), 2013	14.8	92.7	62.1	32.6	48.4	32.4	36.3	17.7	31.2	55.0
Avg. home energy footprint (tCO ₂ e/yr), 2013	13.5	15.5	15.5	13.8	15.0	15.1	14.7	14.3	14.3	16.5
Total home energy footprint (tCO ₂ e/yr), 2013	370,060	474,200	232,146	196,118	289,485	172,765	196,288	388,182	139,527	107,370
Households participating in HEAP, 2019	2,411	1,885	1,621	1,390	1,820	1,532	1,928	3,660	1,208	583
Share of households participating in HEAP, 2019	10.66	7.19	11.21	11.92	11.31	13.78	14.96	15.55	13.14	9.81
Avg. annual auto ownership cost, 2015	\$8,637	\$9,758	\$10,328	\$9,432	\$10,212	\$11,114	\$9,442	\$9,809	\$9,853	\$10,608
Avg. annual auto use cost, 2015	\$2,975	\$3,069	\$3,282	\$3,206	\$3,224	\$3,465	\$3,234	\$3,145	\$3,255	\$3,250
Avg. annual transit cost, 2015	\$6	\$5	\$1	\$10	\$1	\$4	\$6	\$2	\$7	\$7
Total avg. annual transportation costs, 2015	\$11,618	\$12,832	\$13,611	\$12,648	\$13,437	\$14,584	\$12,682	\$12,957	\$13,115	\$13,865
Avg. housing share of income, 2015	32.2%	25.3%	25.1%	31.8%	26.3%	20.9%	28.0%	25.8%	28.5%	23.4%
Avg. transportation share of income, 2015	34.3%	29.7%	32.6%	34.3%	32.8%	26.1%	32.1%	30.3%	34.7%	33.4%
H+T® Affordability Index, 2015	66.5	55.0	57.7	66.2	59.2	47.0	60.2	56.1	63.2	56.8
Housing Insecurity										
Mortgages 90+ days delinquent, Dec. 2019	49	105	50	32	58	50	49	125	25	12
90-day delinquency rate, Dec. 2019	1.51%	2.71%	2.43%	2.24%	2.09%	2.49%	3.65%	3.45%	3.42%	2.71%
Foreclosures, Dec. 2019	18	29	19	9	20	16	19	53	11	4
Foreclosure rate, Dec. 2019	0.55%	0.75%	0.92%	0.63%	0.72%	0.80%	1.41%	1.46%	1.51%	0.90%
Eviction filings, 2018	236	223	136	123	121	91	128	255	73	15
Eviction filing rate, 2018	2.38%	3.61%	3.52%	3.99%	2.61%	3.34%	3.33%	3.81%	3.79%	1.04%
Homeless students, 2017/18	170	123	85	89	204	130	65	14	90	160
Homeless share of school enrollment, 2017/18	2.25	1.31	1.70	1.98	3.70	3.05	1.26	0.15	2.64	7.99
Housing Stock										
Housing units, 2010	26,389	32,453	16,545	13,930	19,193	13,409	14,587	27,601	11,189	7,566
Housing units, 2019	26,673	32,238	16,420	13,916	19,384	13,419	14,958	27,534	11,236	7,483
Percent change in housing units, 2010–19	+ 1.08%	– 0.66%	– 0.76%	– 0.10%	+ 1.00%	+ 0.07%	+ 2.54%	– 0.24%	+ 0.42%	– 1.10%
Mobile homes, 2018	4,252	2,856	2,225	3,305	2,980	2,310	2,559	4,671	3,286	1,032
Mobile homes as share of housing units, 2018	15.98%	8.87%	13.52%	23.79%	15.45%	17.24%	17.32%	16.97%	29.41%	13.72%
Vacant units for rent, 2018	564	1,090	254	340	524	211	182	612	84	91
Rental vacancy rate, 2018	5.17%	14.50%	6.09%	9.85%	9.93%	7.13%	4.50%	8.24%	4.07%	5.90%
Renters with severe housing problems, 2016	3,425	1,380	800	565	1,080	565	885	1,315	500	310
Rate of severe housing problems, renters, 2016	34.9%	19.1%	22.0%	19.5%	24.7%	19.0%	20.6%	21.4%	24.2%	21.4%
Income & Labor										
Median household income, 2018	\$40,416	\$48,989	\$46,420	\$43,785	\$44,623	\$50,568	\$44,726	\$43,031	\$44,286	\$46,314
Poverty estimate, 2018	17,237	8,272	5,559	6,407	7,232	3,944	5,350	11,093	4,064	1,917
Poverty rate, 2018	30.7%	13.0%	15.4%	22.1%	18.8%	14.1%	16.8%	18.8%	17.8%	14.1%
Child poverty estimate, 2018	2,491	2,184	2,048	2,052	2,268	1,293	1,822	3,212	1,247	521
Child poverty rate, 2018	26.8%	17.7%	24.2%	30.9%	26.8%	21.2%	24.5%	25.3%	25.9%	19.1%
Civilian labor force, 2019	27,963	31,652	14,509	12,147	18,747	13,319	12,722	23,676	9,034	5,392
Labor force participation rate, 2019	49.3%	59.5%	50.8%	51.2%	60.4%	59.9%	50.4%	49.1%	48.8%	47.5%
Demographics										
Population, 2010	64,764	70,400	36,900	30,942	40,092	29,369	33,219	62,448	23,767	14,631
Population, 2019	65,327	67,006	36,600	29,898	38,875	28,264	32,413	59,463	22,907	13,654
Percent change in population, 2010–19	+ 0.87%	– 4.82%	– 0.81%	– 3.37%	– 3.04%	– 3.76%	– 2.43%	– 4.78%	– 3.62%	– 6.68%
Median age, 2018	30.3	44.4	41.5	41.5	42.5	43.1	40.0	42.2	44.0	46.6

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."

APPENDIX

	Morgan	Muskingum	Noble	Perry	Pike	Ross	Scioto	Vinton	Washington	Region	Statewide
Homeownership											
Total owner-occupied households, 2018	4,788	23,173	4,172	10,061	7,279	20,077	20,402	3,806	18,571	221,746	3,071,227
Homeownership rate, 2018	77.9%	67.7%	84.0%	74.3%	67.3%	69.8%	67.8%	74.5%	73.9%	71.0%	67.3%
Annual home sales, 2019	225	1,497	0	577	392	1,313	1,062	162	899	11,649	225,034
Avg. monthly home sales, 2019	19	125	0	48	33	109	89	14	75	971	18,753
Average monthly median home price, 2019	\$53,551	\$103,292	n/a	\$101,068	\$81,079	\$97,675	\$64,904	\$22,126	\$109,869	n/a	\$132,317
Mortgage loan applications denied, 2018	80	600	58	267	190	452	599	91	348	5,247	91,547
Mortgage loan denial rate, 2018	25.3%	23.4%	23.4%	26.4%	30.1%	23.1%	34.6%	34.1%	24.6%	27.5%	23.3%
Severely cost-burdened mortgage holders, 2018	164	1,180	193	560	350	1,185	1,166	201	759	11,141	162,384
Prevalence of severe mortgage burden, 2018	7.57%	8.62%	12.48%	9.18%	9.55%	10.80%	11.85%	10.28%	8.27%	9.85%	8.44%
Rental Housing											
Total renter-occupied households, 2018	1,359	11,066	795	3,486	3,543	8,670	9,684	1,305	6,568	90,790	1,582,848
Median monthly gross rent, 2018	\$588	\$685	\$643	\$616	\$656	\$727	\$590	\$623	\$659	n/a	\$797
VLI renters, 2018	780	5,920	374	2,040	1,930	3,980	6,140	729	3,419	52,510	703,920
Units affordable & available to VLI renters, 2018	700	5,240	345	1,670	1,745	2,850	5,585	694	2,935	40,723	563,136
Shortage of affordable & available units, 2018	80	680	29	370	185	1,130	555	35	484	11,787	140,784
Afford. & avail. units per 100 VLI renters, 2018	90	89	92	82	90	72	91	95	86	78	80
Severely cost-burdened renters, 2018	270	2,945	119	717	737	2,055	2,630	305	1,468	22,510	367,187
Prevalence of severe rent burden, 2018	19.9%	26.6%	15.0%	20.6%	20.8%	23.7%	27.2%	23.4%	22.4%	24.8%	23.0%
Home Energy & Transportation											
Avg. electricity use (kWh/yr), 2013	10,186	10,735	11,378	11,505	10,268	10,334	10,049	10,054	11,778	10,489	11,460
Avg. natural gas use (ft ³ /yr), 2013	40,365	49,005	51,576	45,637	30,902	35,191	38,234	30,250	55,918	42,173	54,613
Avg. home fuel oil use (gal/yr), 2013	46.2	33.4	31.6	36.6	71.9	75.5	36.5	56.6	10.4	42.3	35.4
Avg. home energy footprint (tCO ₂ e/yr), 2013	14.6	15.5	16.3	16.0	14.4	14.8	14.2	13.9	16.6	14.9	16.6
Total home energy footprint (tCO ₂ e/yr), 2013	98,605	573,189	63,559	240,804	151,738	440,663	486,871	74,244	480,316	5,176,128	90,113,070
Households participating in HEAP, 2019	917	3,624	435	1,844	2,222	3,811	5,679	988	2,051	39,609	259,031
Share of households participating in HEAP, 2019	14.92	10.58	8.76	13.61	20.53	13.26	18.88	19.33	8.16	12.67	5.57
Avg. annual auto ownership cost, 2015	\$9,835	\$9,875	\$10,442	\$11,098	\$9,896	\$10,159	\$8,816	\$10,686	\$10,076	\$9,849	\$9,628
Avg. annual auto use cost, 2015	\$3,233	\$3,168	\$3,141	\$3,484	\$3,188	\$3,237	\$3,069	\$3,385	\$3,215	\$3,190	\$3,002
Avg. annual transit cost, 2015	\$7	\$4	\$5	\$5	\$9	\$3	\$12	\$10	\$2	\$5	\$34
Total avg. annual transportation costs, 2015	\$13,075	\$13,047	\$13,588	\$14,586	\$13,093	\$13,399	\$11,897	\$14,080	\$13,293	\$13,045	\$12,664
Avg. housing share of income, 2015	28.7%	27.1%	24.6%	19.1%	27.5%	26.7%	30.1%	26.8%	25.5%	26.5%	26.9%
Avg. transportation share of income, 2015	35.3%	31.7%	32.6%	26.1%	32.5%	30.9%	33.1%	34.6%	30.6%	31.4%	25.5%
H+T® Affordability Index, 2015	63.9	58.8	57.2	45.2	60.0	57.6	63.2	61.4	56.0	57.8	52.4
Housing Insecurity											
Mortgages 90+ days delinquent, Dec. 2019	13	169	10	68	29	108	117	10	64	1,143	21,753
90-day delinquency rate, Dec. 2019	3.00%	2.33%	2.53%	2.25%	2.76%	2.17%	2.54%	2.54%	1.44%	2.38%	1.78%
Foreclosures, Dec. 2019	4	45	0	20	9	31	36	2	17	362	7,055
Foreclosure rate, Dec. 2019	0.92%	0.62%	0.00%	0.66%	0.86%	0.62%	0.78%	0.51%	0.38%	0.75%	0.58%
Eviction filings, 2018	36	527	17	98	114	475	454	41	191	3,354	105,265
Eviction filing rate, 2018	2.65%	4.76%	2.14%	2.81%	3.22%	5.48%	4.69%	3.14%	2.91%	3.69%	6.58%
Homeless students, 2017/18	165	168	30	53	15	543	125	0	193	2,422	35,214
Homeless share of school enrollment, 2017/18	8.20	1.10	1.74	0.90	0.31	4.72	1.04	0.00	2.47	2.05	2.01
Housing Stock											
Housing units, 2010	7,887	38,078	6,052	15,208	12,430	32,149	34,198	6,290	28,370	363,524	5,127,525
Housing units, 2019	8,041	37,956	6,209	15,395	12,988	32,019	34,575	6,283	28,215	364,942	5,232,869
Percent change in housing units, 2010–19	+ 1.95%	– 0.32%	+ 2.59%	+ 1.23%	+ 4.49%	– 0.40%	+ 1.10%	– 0.11%	– 0.55%	+ 0.39%	+ 2.05%
Mobile homes, 2018	1,671	3,781	1,025	2,616	3,215	4,268	4,703	1,972	3,447	56,174	195,463
Mobile homes as share of housing units, 2018	21.02%	9.96%	16.68%	17.09%	25.08%	13.31%	13.66%	31.45%	12.21%	15.43%	3.77%
Vacant units for rent, 2018	46	689	49	105	246	329	615	14	475	6,520	96,114
Rental vacancy rate, 2018	3.25%	5.83%	5.51%	2.91%	6.39%	3.62%	5.95%	1.06%	6.71%	6.60%	5.64%
Renters with severe housing problems, 2016	335	2,645	110	965	935	1,960	2,600	260	1,485	22,120	393,330
Rate of severe housing problems, renters, 2016	24.3%	23.5%	13.7%	26.7%	27.0%	23.8%	27.6%	22.3%	23.1%	24.4%	25.1%
Income & Labor											
Median household income, 2018	\$40,557	\$49,586	\$48,792	\$51,534	\$45,163	\$49,385	\$41,267	\$43,457	\$50,904	n/a	\$56,155
Poverty estimate, 2018	2,443	13,996	2,109	5,846	5,648	13,099	16,288	2,474	9,251	142,229	1,568,586
Poverty rate, 2018	17.0%	16.6%	18.1%	16.4%	20.5%	18.4%	22.6%	19.0%	15.9%	18.6%	13.8%
Child poverty estimate, 2018	753	4,545	490	1,874	1,991	4,029	4,604	807	2,517	40,748	489,053
Child poverty rate, 2018	25.2%	24.0%	19.0%	22.9%	30.9%	25.5%	28.8%	28.8%	21.7%	24.8%	19.2%
Civilian labor force, 2019	6,818	39,742	4,733	16,143	10,862	35,474	28,992	5,531	27,355	344,810	5,813,185
Labor force participation rate, 2019	58.1%	58.4%	49.2%	57.3%	49.2%	62.6%	49.2%	53.0%	55.3%	54.4%	62.8%
Demographics											
Population, 2010	15,044	86,086	14,655	36,037	28,571	78,076	79,650	13,430	61,787	819,868	11,536,751
Population, 2019	14,508	86,215	14,424	36,134	27,772	76,666	75,314	13,085	59,911	798,436	11,689,100
Percent change in population, 2010–19	– 3.56%	+ 0.15%	– 1.58%	+ 0.27%	– 2.80%	– 1.81%	– 5.44%	– 2.57%	– 3.04%	– 2.61%	+ 1.32%
Median age, 2018	44.9	40.3	53.1	40.7	41.3	41.4	40.8	42.9	44.2	n/a	39.4

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."

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