OHIO HOUSING FINANCE AGENCY

OHIO HOUSING
NEEDS ASSESSMENT

Technical Supplement to the Fiscal Year
2018 Annual Plan

Office of Affordable Housing Research and Strategic Planning
July 1, 2017 - June 30, 2018

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ABOUT THE OHIO HOUSING FINANCE AGENCY

For more than 30 years, the Ohio Housing Finance Agency (OHFA) has served as the state's affordable housing leader, assuring that Ohioans with low and moderate incomes have access to safe, quality and affordable housing. 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 more than 158,000 households throughout Ohio to achieve the dream of homeownership. As the allocating agency for the Housing Tax Credit program, OHFA has assisted in the financing of more than 141,000 affordable rental housing units since 1987.

Our Mission

OHFA uses federal and state resources to finance housing opportunities for low- and moderate-income Ohioans through programs that develop, preserve and sustain affordable housing throughout the state. Our mission statement, "***We open the doors to an affordable place to call home***," provides focus for the daily work of the Agency.

Our Vision

We envision an Ohio where everyone has a safe, decent and affordable place to call home.

We partner with public agencies, nonprofits, and for-profit organizations to have a positive impact on all communities. We help finance innovative and sustainable housing solutions that provide renters and homebuyers affordable homes, while maintaining high standards of customer service, programmatic knowledge and technical expertise.

Our Impact

With more than three decades of service, OHFA has emerged as a respected and trusted leader in affordable housing finance and will continually lead the nation in providing access to affordable housing for low- and moderate-income households.

ABOUT THE OFFICE OF AFFORDABLE HOUSING RESEARCH AND STRATEGIC PLANNING

The Office of Affordable Housing Research and Strategic Planning (OAHR) was established in December 2009 to serve as a resource within OHFA to assist in the development of evidence-based affordable housing policies through research, project development and management, data analysis and stakeholder collaborations. In the years since, OAHR has established itself as a leader among its peers and a source of scholarship on a variety of topics related to affordable housing.

EXECUTIVE SUMMARY

As part of OHFA's Annual Plan, the Office of Affordable Housing Research and Strategic Planning is tasked with identifying the scale and scope of the state's housing challenges. However, this document is more than a legal obligation; it pulls together information from a variety of sources and disciplines to build a picture of where and how Ohioans live. These data inform documents like the Qualified Allocation Plan (QAP) and other OHFA policymaking to help ensure that every Ohioan has access to safe, affordable housing.

Demographics

As of July 1, 2016, the U.S. Census Bureau estimated Ohio to have 11,614,373 residents. For the first time in the state's history, Franklin County had the highest population; Cuyahoga County held that distinction since the 1900 Census, while Hamilton County had done so throughout the 19th century. Much of central Ohio, as well as other suburban counties (especially Warren), have added population faster than the state as a whole, while rural counties, particularly in Appalachia and north central Ohio, have lost substantial shares of their population in this decade alone. Overall, 64 of 88 counties have seen population decline since 2010.

Ohio contains all or part of 18 federally defined urban areas, which are contiguous regions that have at least 50,000 people and a density of over 1,000 people per square mile. Columbus has the highest population density (2,802), while Lima has the lowest (1,376); the state as a whole has 283 people per square mile, a figure that drops to 107 outside of the urban areas.

Overall, the median Ohioan is 39 years old. This varies dramatically across the state. With its large student population, Athens County is the youngest in the state with the typical resident being only 28, while the median resident of Noble County is 50 years old. The largest shares of the state's population are people in their 50s, followed by teenagers and young adults aged 15 to 24. Delaware County has the highest share of households that are families with children (40 percent), followed by Holmes County; counties on or near the state's eastern border tend to have the lowest shares.

Just over one-third of Ohioans aged 25 or older holds a college degree (associate's or higher). This share is higher in wealthier suburban communities and lower in distressed urban and rural areas. Unsurprisingly, academic performance among public school students is improved in areas with better adult educational attainment. Those left behind leave the system in large numbers; an average of over 23,000 high school students drop out of school every year.

Finally, the state's prison system holds just over 50,000 Ohioans. The average sentence is 28 months, and one percent of inmates have a sentence of death or life without parole, meaning that the vast majority of those incarcerated will re-enter the community. Nearly 24,000 Ohioans exited state prisons in 2016.

Economics

Ohio's labor force consisted of 5.7 million people in 2016, or 62.5 percent of individuals aged 16 and older – five out of eight. This figure, the labor force participation rate, went up for the first time since 2007, albeit by only a tenth of a percentage point. Though there is good reason to be worried about people dropping out of the workforce, a large share of those leaving the labor force consists of older Baby Boomers entering retirement.

Ohio's unemployment rate, the share of the labor force currently out of work and looking, was 4.9 percent in 2016, unchanged from 2015, and still the lowest since 2001. As with many things in this report, such figures vary widely across the state. Mercer County had an unemployment rate of 3.2 percent, the lowest in Ohio; nine others reported rates below four percent. On the other hand, Monroe County is experiencing severe economic distress, with an unemployment rate of 10.9 percent, higher than the statewide figure in any year since 1983. While no other county is quite as challenged, above-average unemployment is deeply concentrated in the 32 federally designated Appalachian counties.

The median Ohio worker earns $17.19 per hour. By occupation, hourly wages ranged from $9 among food prep workers to $45 for those in management positions. Office and administrative workers represented 15 percent of Ohio's workforce, or more than 800,000 people; occupation groups disproportionately located in Ohio are production and healthcare support jobs.

Wages also varied geographically. Among workplaces in Hamilton County, the average job pays $1,098 per week; jobs in Hocking County pay barely half as much

($559 per week). The highest wages are generally in urban and suburban counties, while Southeast Ohio has the lowest wages. Looking at median household income, a similar trend emerges, though incomes are highest in outlying counties, reflecting wealthy workers who live in the exurbs but work in the urban cores.

Fifteen percent of Ohioans and 21 percent of Ohio children live below the federal poverty line – an income of $12,060 for a single adult and $4,180 for each additional household member. The highest rate is in Athens County (31 percent), though college students skew this figure; the lowest rate is in Delaware County (four percent). While income trends described above hold for adults, many urban counties have rates of child poverty much above the state average, particularly Lucas (29 percent). These figures are generally in line with national averages, though poverty rates for children aged 0 to 4 are notably higher, and are still above pre-recession levels despite declines in recent years.

Similarly, 15 percent of Ohio households receive aid from the Supplemental Nutrition Assistance Program (SNAP), i.e., food stamps. SNAP use is more prevalent in the south central part of the state. Additionally, over 2.5 million Ohioans, 22 percent of the state's residents, were enrolled in Medicaid in February 2017; about a quarter of this total are "Group 8" enrollees, low-income adults without children who are eligible via Medicaid expansion.

Last, nearly 2,500 shale oil and gas wells have been permitted in the state from 2010 through March 2017. Of these, 95 percent are in an eight-county region in east-central Ohio.

Race and Ethnicity

Nearly one-fifth (19.7 percent) of Ohioans belong to a racial or ethnic minority group. For many reasons, including both de facto and de jure segregation, racial and ethnic minorities are often geographically concentrated and have substantially different housing experiences than non-Hispanic whites. Many exurban and rural areas are almost exclusively white, while African-Americans overwhelmingly reside within metropolitan areas, and their urban cores. Hispanic Ohioans are also disproportionately represented in urban areas, but also reside in substantial numbers in the northwest portion of the state, working in the agricultural sector.

Overall, the median income of households headed by non-Hispanic whites ($53,074) is nearly twice that of African-Americans ($28,003); all racial and ethnic minorities, except Asians, have incomes substantially below those of the majority. Similar disparities exist with respect to rates of homeownership, as non-Hispanic white householders are roughly twice as likely as African-American householders (71.9 percent vs. 36.4 percent) to own their home.

As part of its Final Rule on Affirmatively Furthering Fair Housing (AFFH), the U.S. Department of Housing and Urban Development (HUD) designated 156 census tracts in Ohio as Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAP), which are areas with high minority populations and very low household incomes. About 320,000 Ohioans live in these neighborhoods.

Housing Stock and Tenure

Ohio's rate of homeownership has remained above the national average (66.4 percent vs. 63.7 percent in the fourth quarter of 2016), though both have generally declined since 2005. A typical Ohio homeowner is older, more likely to be married and more likely to live in a larger household than the average Ohio renter.

Ohio has 5,140,902 housing units. More than two-thirds of these units are single family detached homes; this figure ranges from 54 percent in Franklin County to 86 percent in Geauga County. About four percent are mobile homes; the rest are attached or multi-unit structures. Overall, 53 percent of all housing units statewide are single, owner-occupied, detached homes.

Twenty-one percent of Ohio housing units were built over 75 years ago; only 11 percent were built since 2000. Given the realities of the 2008 housing crisis, this decline in production is unsurprising. However, aging housing stock may have implications for maintenance and rehabilitation costs Ohio property owners face.

As of 2013, over 106,000 households were living in functionally substandard housing in Ohio. Their homes had incomplete kitchen and plumbing facilities and/or overcrowded conditions. These households were disproportionately low-income, though over half earned more than 50 percent of area median income (AMI).

More than a tenth of housing units in Ohio are vacant. Vacancy rates range from four percent in Delaware County to 38 percent in Ottawa County, and are generally highest in east central Ohio and vacation areas with seasonal properties.

Homeownership Market

Over 186,000 homes were sold in Ohio in 2016. Home price appreciation has continued, with a typical sale statewide coming in at just less than $120,000. This is an all-time high on a nominal basis, but well below 2000 levels on an inflation-adjusted basis. The median home in Ohio is worth just under $130,000, though this varies widely across the state, ranging from $81,000 in Vinton County to $256,800 in Delaware County.

Statewide, 90-day mortgage delinquency hit a peak of 7.58 percent in January 2010; foreclosures peaked at 3.65 percent two years later in January 2012, even as unemployment rates and other economic indicators began to improve. Thankfully, these have declined substantially since to 3.28 percent and 1.09 percent, respectively; though this represents a major improvement, both figures are still above what they were before the bubble years and subsequent crash. Similarly, the share of homes that are underwater has declined from nearly 27 percent in 2013 to just over 9 percent today. Ohio is marginally worse than the national average on all three metrics.

OHFA has worked to make homeownership more affordable and sustainable in Ohio by helping over 41,000 households purchase a home in the past decade and demolish nearly 5,000 homes to stabilize property values and mitigate the risk of foreclosure.

Housing Affordability

Median monthly gross rent (i.e., including utilities) in Ohio is $730. The amount of money required to rent a typical apartment ranges widely by county, from $541 in Meigs to $953 in Delaware. Overall, nearly half of renter households in Ohio experience housing cost burden; the median tenant pays 29.5 percent of their income toward rent and utilities, just below the standard 30 percent threshold. This figure also varies by county, from a low of 22.6 percent in Holmes to a high of 40.6 percent in Athens. Renters aged 65 and older are slightly more likely to experience housing cost burden than other age groups.

Over a quarter of Ohio renters – nearly 400,000 households – are experiencing severe housing cost burden. This means a household either is paying more than half of their income in gross rent or has no income at all. Nearly three-quarters of extremely low-income renters – those earning 30 percent of AMI or less – fall within this category. The problem of severe housing cost burden is more prominent in most Ohio urban areas, but also a number of rural communities as well. For these households, their ability to afford basic expenses such as food, healthcare, and transportation are severely compromised. This no doubt contributes to the nearly 110,000 eviction cases filed in Ohio's municipal and county courts in 2015, or 71 for every 1,000 renter-occupied units statewide.

The median Ohio household with a mortgage pays $1,246 for housing, including principal, interest, taxes, insurance, utilities and condominium or mobile home fees (if applicable). This figure ranges from $837 in Monroe County to $1,962 in Delaware County, though the share of income this represents is fairly consistent statewide; the state median is 21.2 percent. Nearly a quarter of homeowners are housing cost burdened; nine percent – about 275,000 households – spend more than 50 percent of their income on housing and utilities.

Subsidized Housing

Statewide, 14 percent of rental units are receiving some form of project-based subsidy from the federal government. Just over 87,000 units that received OHFA funding are active, meaning that they are being monitored by the Agency's Office of Program Compliance in accordance with federal and/or state regulations. In addition, nearly 132,000 further units received capital funds from HUD or the U.S. Department of Agriculture (USDA). Every county except one (Monroe) has at least 100 assisted rental units; Cuyahoga has the most in the state, with 34,383.

In considering the provision of affordable housing relative to the number of low-income renters (i.e., those earning 80 percent of AMI or less), it becomes clear that the supply of affordable housing is often far outstripped by demand. Statewide, there are only enough federally subsidized and OHFA-funded units to serve 22 percent of low-income renters. The lowest ratio in the state is 9 percent, in Knox County, followed by Monroe and Noble (10 percent). No county can serve even half of its low-income renters; the highest ratios are in Jefferson (42 percent), Hocking (40 percent), and Jackson (36 percent).

Homelessness

On a single night in January 2016, volunteers counted 10,404 Ohioans living either in homeless shelters or on the streets, down more than a quarter from a similar count in 2012. Even sharper declines were registered in populations of interest, including a 44 percent decline in homelessness among families and a 61 percent drop in chronic homelessness. This is due in large measure to the work done by local continuums of care – eight countywide entities in the state's urban cores and the Balance of State Continuum of Care covering the remaining 80 counties. It is worth noting, however, that due to the inherently transitory nature of those without stable housing conditions, the actual count of homeless persons is almost certainly much higher.

As part of those efforts, to help stabilize the lives of those who had previously experienced homelessness, there has been a substantial increase over the past decade in the number of permanent supportive housing (PSH) units, from fewer than 10,000 in 2008 to nearly 17,000 in 2016. OHFA has contributed to this work by helping fund 2,790 PSH units since 2010.

Last, the federal McKinney-Vento Act requires school districts to determine and report how many students are in precarious housing conditions – not only homelessness as defined above, but also children without a permanent residence living with friends or extended family, i.e., "doubling up" or "couch surfing." Ohio identified 19,450 public school students in such circumstances during the 2015-2016 school year, or about one out of 90 students statewide. This proportion is often much higher in distressed areas, both urban and rural; Hillsboro City (Highland County), Switzerland of Ohio Local (Monroe County) and Toledo City (Lucas County) all reported that over 10 percent of their students were housing insecure.

Physical and Mental Disabilities

Nearly 14 percent of Ohioans have some form of disability – more than 1.5 million people. This includes individuals who have difficulty with hearing, vision, cognition, ambulation, self-care, and/or independent living. The highest rates of disability are found in south central Ohio, where several counties have more than one in five residents with one or more disabilities.

Nearly a quarter million Ohioans receive Supplemental Security Income, or disability pay from the federal government; of these, 65 percent of claimants have mental disorders that prevent them from gaining or maintaining employment, as compared with 35 percent with a physical disability.

One of our state's most pressing challenges is the epidemic of opioid abuse. More than 3,000 Ohioans died of drug overdoses in 2015, or 26.3 per 100,000 people; this is an increase of more than 20 percent from 2014 figures and is nearly twice the 2010 rate. Overdose deaths have been most prevalent in recent years in the southwest part of the state.

Medicaid has successfully transitioned over 9,000 individuals from institutional settings into the community through its HOME Choice program, which both improves quality of life for persons with physical or mental disabilities and older adults and reduces taxpayer expense. More than 2,000 persons cared for in Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICFs/IID) are able to do so as well, but are on a waiting list for a Medicaid Waiver that would enable such a move.

Infant Mortality

Another dire policy challenge in this state is the issue of infant mortality. On average, in 2015, 7.2 out of every 1,000 live births did not reach their first birthday, compared with 5.9 per 1,000 nationally. Ohio has the 11th highest rate of death in the country, tied with North Dakota and West Virginia. Further, there is a severe racial disparity, with black infants dying at a rate nearly three times that of their white counterparts. Geographically, rates are highest in the southern tier of the state, as well as in Cuyahoga County, though county-level data masks the severe disparities that exist between neighborhoods.

In 2014, the Kirwan Institute for the Study of Race and Ethnicity at The Ohio State University mapped census tracts in eight urban counties that qualified as "hotspots" for infant mortality; these neighborhoods experienced rates of infant death two to three times higher than surrounding areas. These are generally deeply impoverished neighborhoods that are often largely inhabited by minority populations; indeed, there is substantial overlap between these hotspots and the RCAP/ECAP areas.

Older Adults and Veterans

More than 15 percent of Ohioans are aged 65 or older. Among counties, Noble has the largest share of residents over 65 (22.3 percent), followed closely by Monroe and Ottawa; Franklin has the smallest (10.6 percent). Statewide, one in nine households consist of a single adult aged 65 or older living alone. This rate is at least one in seven in Richland, Jefferson, and Mahoning Counties, while it is less than half that in Delaware County, where only 7 percent of households fall into this category.

This proportion of older Ohioans is expected to continue to increase. By 2040, 24 percent of Ohio residents will be aged 65 or older. Further, a larger share of these individuals will have a physical or cognitive impairment; 10.5 percent of those aged 60 or older by 2030 will be in this group. Central and southwest Ohio will continue to have fewer older adults than the state as a whole, while most rural areas – particularly those in the eastern part of the state – will have higher than average proportions of older Ohioans.

Households headed by older adults have particularly high rates of housing problems – cost burden, overcrowding, and/or inadequate facilities. Among those who own their homes, 24 percent of those aged 62 to 74 and 26 percent of Ohioans 75 or older are experiencing one or more of these conditions, though these rates are over 80 percent among extremely low-income households (at or below 30 percent AMI). Housing problems are more than twice as common among renters, with 47 percent of those aged 62 to 74 and 56 percent of those 75 or older in these categories.

Importantly, many homes occupied by older adults are not conducive to people who may experience increased mobility impairment as they age. Nationwide, nine percent of homes including a person 65 or older are livable for someone who has an ambulatory difficulty; among those who already have such challenges, the proportion is barely one in seven. Most homes that house older occupants with mobility challenges (56 percent) cannot reasonably be modified to accommodate such residents.

These issues often intersect with another population of interest: veterans. Nearly half (47 percent) of all veterans are aged 65 or older. While veterans tend to be better off economically than those who did not serve, they are almost twice as likely to have a disability (28 percent vs. 15 percent), and veterans with disabilities are more likely to be living in poverty. Nearly 95,000 Ohio households headed by a veteran aged 55 or older experienced housing cost burden in 2012, more than a fifth of such households, though this is a lower share than the non-veteran population.

Younger veterans are also a population of concern, however. Also in 2012, there were over 27,000 post-9/11 veterans living in Ohio's three largest metropolitan areas; typical incomes were insufficient to purchase a home, and in Cleveland and Columbus were insufficient to afford a one-bedroom apartment at fair market rent.

Veterans are also more than twice as likely to take their own life. Death rates from suicide were 35 per 100,000 people among veterans nationally and 15 per 100,000 among non-veterans. This gap has only widened in recent years; the suicide rate among male veterans is up 30 percent since 2001, while comparable figures for non-veterans are unchanged.

Part One

THE PEOPLE OF OHIO

Demographics

Economics

Race and Ethnicity

Chapter One
DEMOGRAPHICS

Exhibit 1–1. Population by County

Statewide: 11,614,373

County	Population
Williams	37,017
Fulton	42,514
Lucas	432,488
Ottawa	40,636
Lake	228,614
Ashtabula	98,231
Defiance	38,158
Henry	27,629
Wood	130,219
Sandusky	59,330
Erie	75,107
Lorain	306,365
Cuyahoga	1,249,352
Geauga	94,060
Trumbull	201,825
Paulding	18,865
Putnam	34,056
Hancock	75,872
Seneca	55,353
Huron	58,439
Medina	177,221
Summit	540,300
Portage	161,921
Van Wert	28,362
Allen	103,742
Wyandot	22,118
Crawford	42,083
Richland	121,107
Ashland	53,652
Wayne	116,470
Stark	373,612
Mahoning	230,008
Columbiana	103,685
Mercer	40,909
Auglaize	45,894
Hardin	31,474
Marion	65,096
Morrow	35,036
Holmes	43,936
Carroll	27,669
Jefferson	66,704
Shelby	48,623
Logan	45,165
Union	55,457
Delaware	196,463
Knox	60,814
Coshocton	36,602
Tuscarawas	92,420
Harrison	15,307
Darke	51,778
Miami	104,679
Champaign	38,747
Licking	172,198
Muskingum	86,068
Guernsey	39,063
Belmont	68,673
Preble	41,247
Montgomery	531,239
Clark	134,786
Madison	43,419
Franklin	1,264,518
Fairfield	152,597
Perry	35,927
Noble	14,294
Monroe	14,210
Greene	164,765
Pickaway	57,565
Morgan	14,804
Washington	60,610
Butler	377,537
Warren	227,063
Clinton	41,902
Fayette	28,676
Ross	77,000
Hocking	28,340
Athens	66,186
Hamilton	809,099
Clermont	203,022
Highland	43,029
Vinton	12,921
Meigs	23,125
Brown	43,759
Pike	28,160
Jackson	32,505
Adams	27,907
Scioto	76,088
Gallia	30,015
Lawrence	60,872

Legend:
- Less than 50,000
- 50,000 to 99,999
- 100,000 to 199,999
- 200,000 to 499,999
- 500,000 or more

Source: 2016 Population Estimates, U.S. Census Bureau

In 2016, for the first time, Franklin County was the most populated jurisdiction in Ohio, passing Cuyahoga County. Vinton County is the least populated county with fewer than 13,000 residents.

Exhibit 1–2. Population Change by County, 2010–2016

Statewide: +0.67%
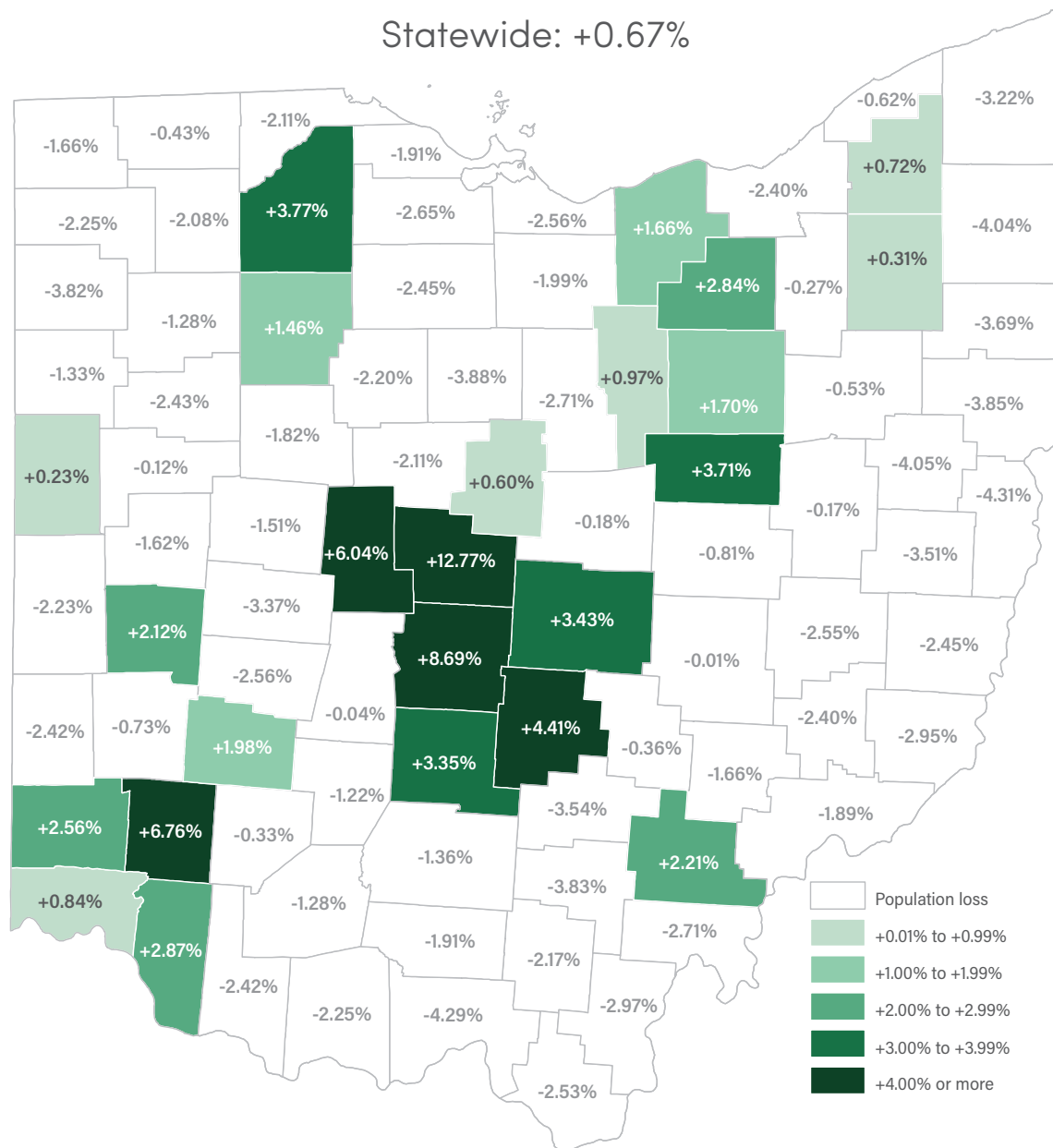
Source: 2010 Decennial Census and 2016 Population Estimates, U.S. Census Bureau

Since the 2010 census, Ohio has added only 77,869 residents, representing an increase of less than one percent. In that time, 64 of 88 counties, those shown in white, lost residents. Population growth is overwhelmingly concentrated in Central Ohio and exurban areas. Meanwhile, the largest declines are mostly in the eastern portion of the state.

Exhibit 1–3. People per Square Mile in Ohio Urban Areas

Statewide: 283
Non-Urban Areas: 107

Toledo
2,099

Cleveland
2,291

Lorain
1,799

Akron
1,739

Youngstown
1,574

Lima
1,376

Mansfield
1,493

Canton
1,679

Weirton
1,386

Wheeling
1,688

Springfield
1,718

Newark
1,829

Middletown
1,726

Dayton
2,071

Columbus
2,802

Parkersburg
1,580

Cincinnati
2,088

Huntington
1,562
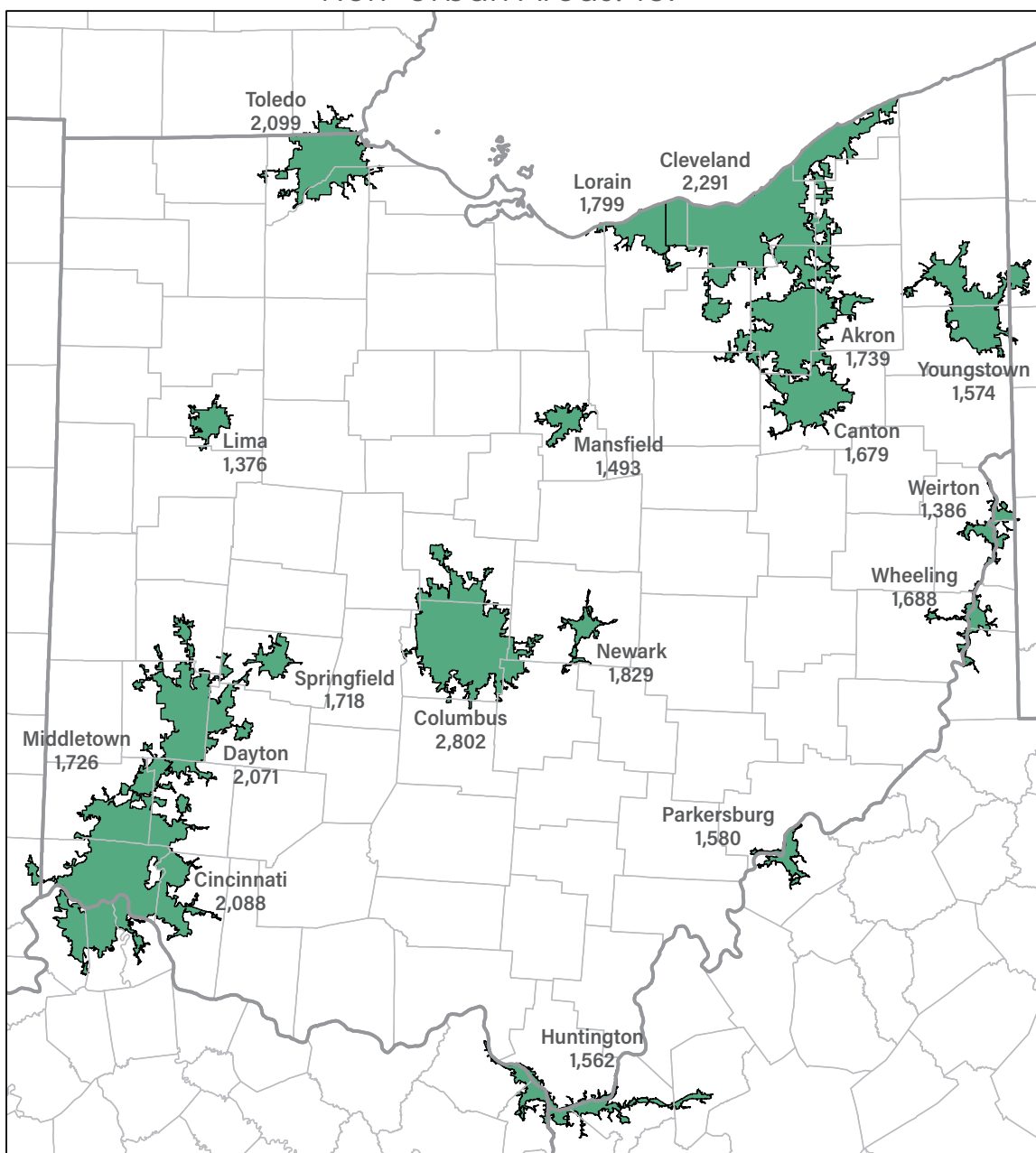
Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B01001, and U.S. Census Bureau TIGER Shapefiles

Ohio includes all or part of 18 urban areas designated by the U.S. Census Bureau. These are contiguous areas with population densities of 1,000 residents per square mile or more and at least 50,000 residents overall. By rule, every metropolitan statistical area (MSA) includes at least one urban area.

Exhibit 1–4. Median Age by County

Statewide: 39.2

Legend:
- Less than 35.0
- 35.0 to 37.9
- 38.0 to 40.9
- 41.0 to 43.9
- 44.0 or more
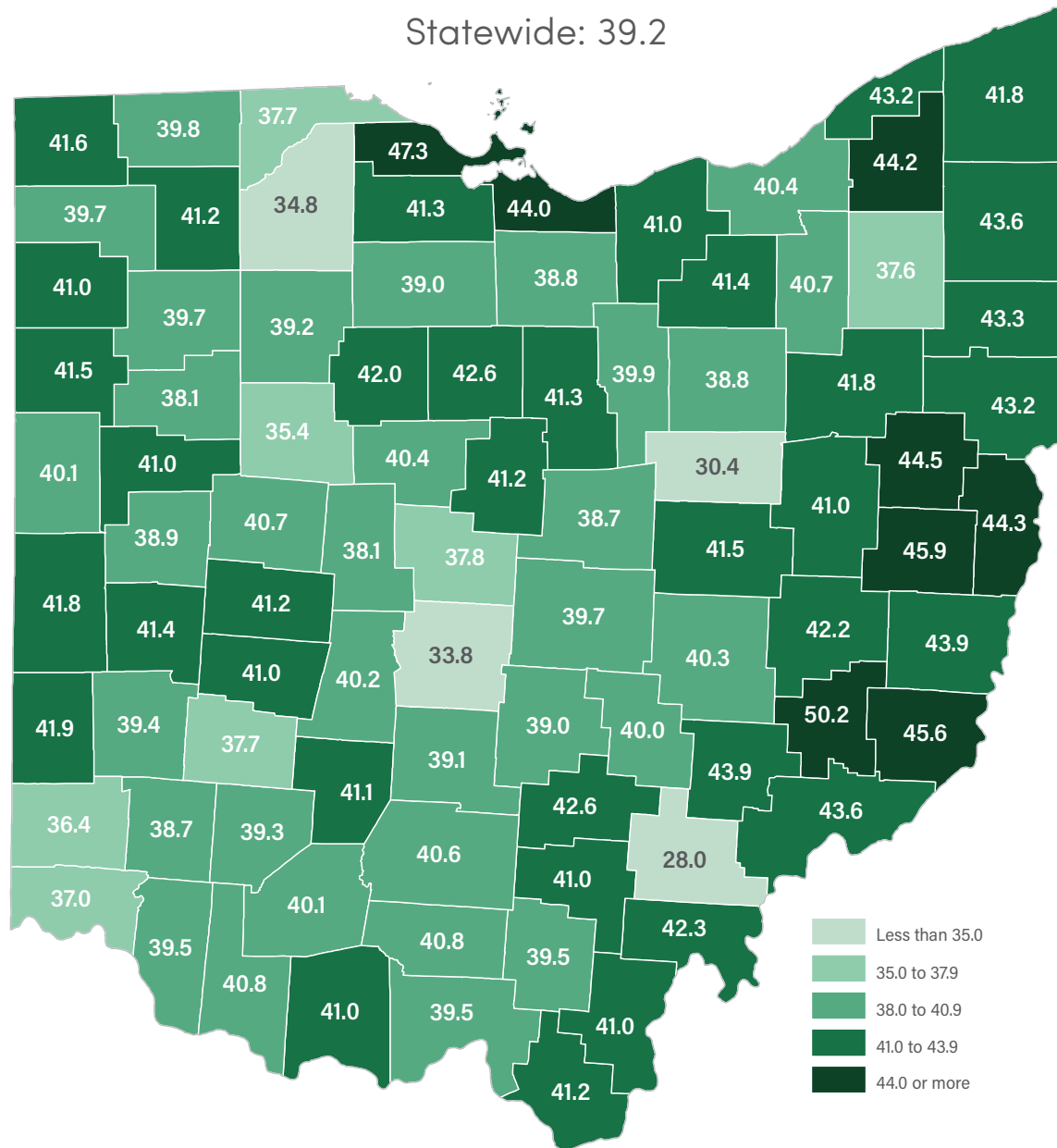
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B01002

Overall, the median Ohioan is 39.2 years old; half are older, while half are younger. At the county level, areas with large college populations (plus Holmes County, with its substantial Amish community) tend to be the youngest, while east-central Ohio and lakeshore counties with disproportionately high retiree populations are the oldest.

Exhibit 1-5. Ohio Population Pyramid
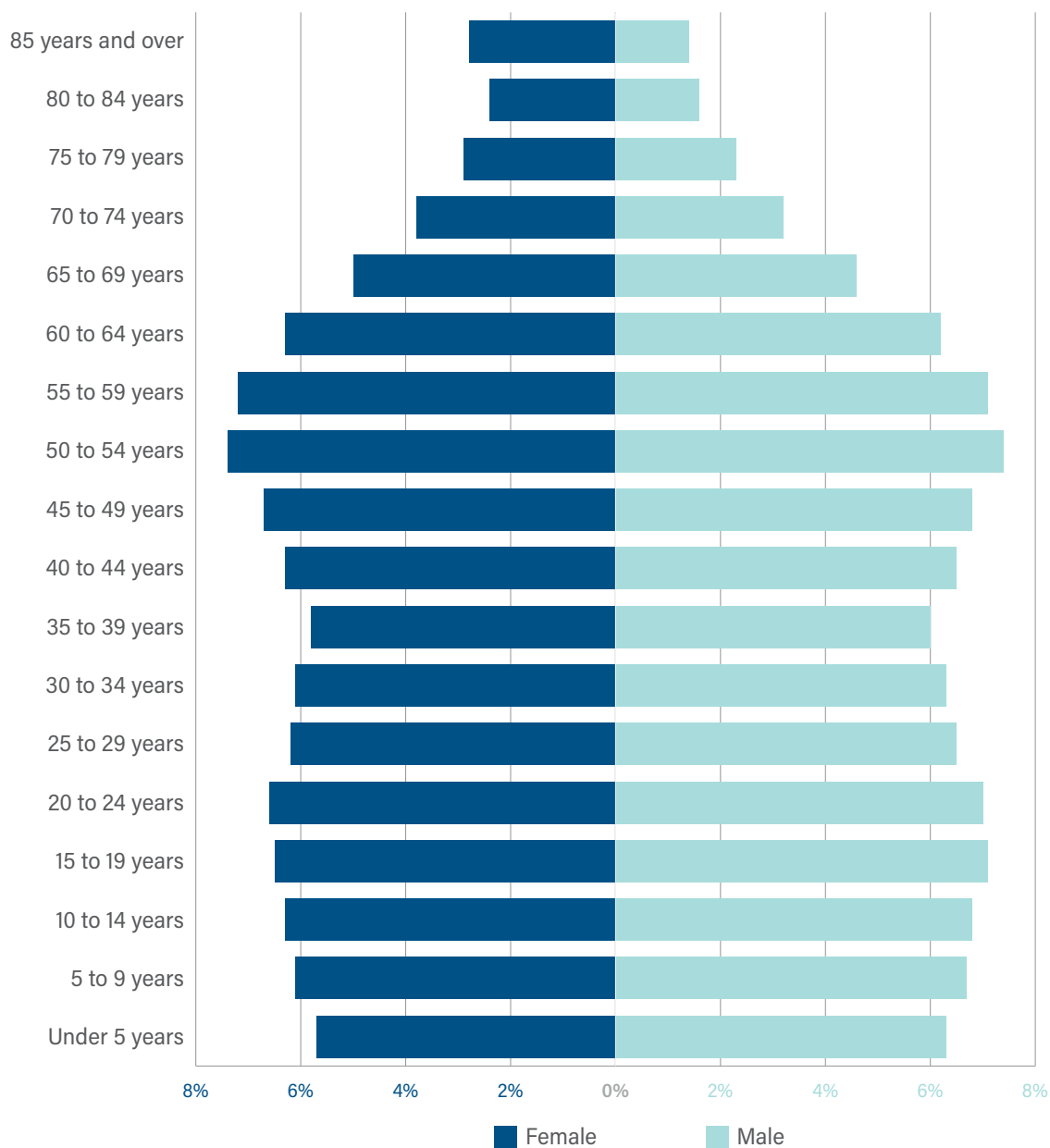
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B01001

This chart shows the composition of Ohio's residents by age and sex. The largest share of the population is Ohioans aged 50 to 54 and the youngest of the Baby Boomer generation, with the slightly older 55 to 59 age bracket, being the second largest share. Youth aged 15 to 24 also represent a substantial proportion of Ohio's residents.

Exhibit 1–6. Families with Children as Percent of Households by County

Statewide: 27.1%

Legend:
- Less than 25.0%
- 25.0% to 27.4%
- 27.5% to 29.9%
- 30.0% to 32.4%
- 32.5% or more
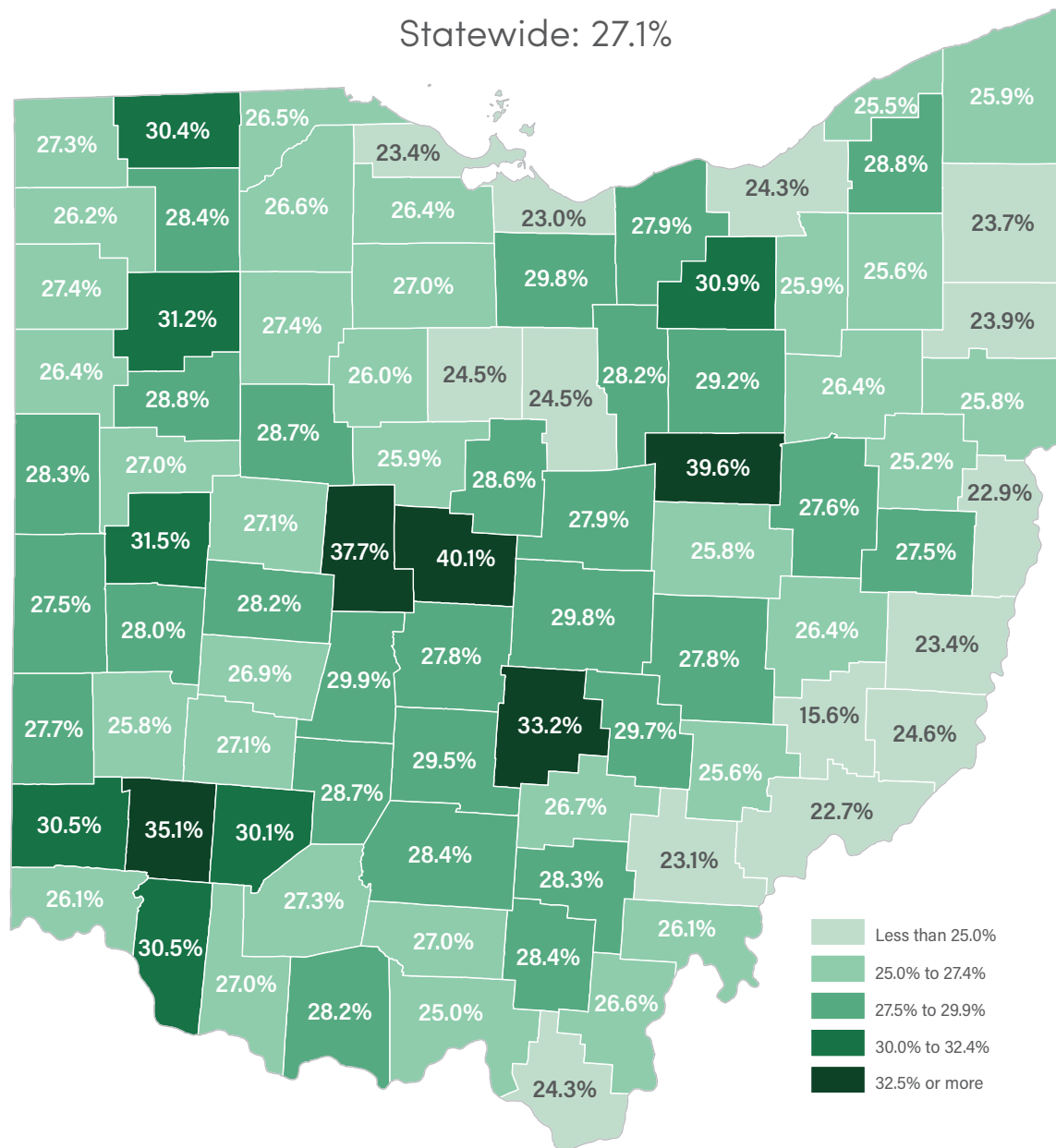
Source: 2011-2015 American Community Survey Five-Year Estimates, Table S1101

Statewide, just over a quarter of households in Ohio are families with children. By county, Delaware and Holmes have the highest share, while Noble, by far, has the lowest.

Exhibit 1–7. Percent of Persons 25 Years or Older with a College Degree by School District

Statewide: 34.3%

Less than 20.0%
20.0% to 29.9%
30.0% to 39.9%
40.0% to 49.9%
50.0% or more
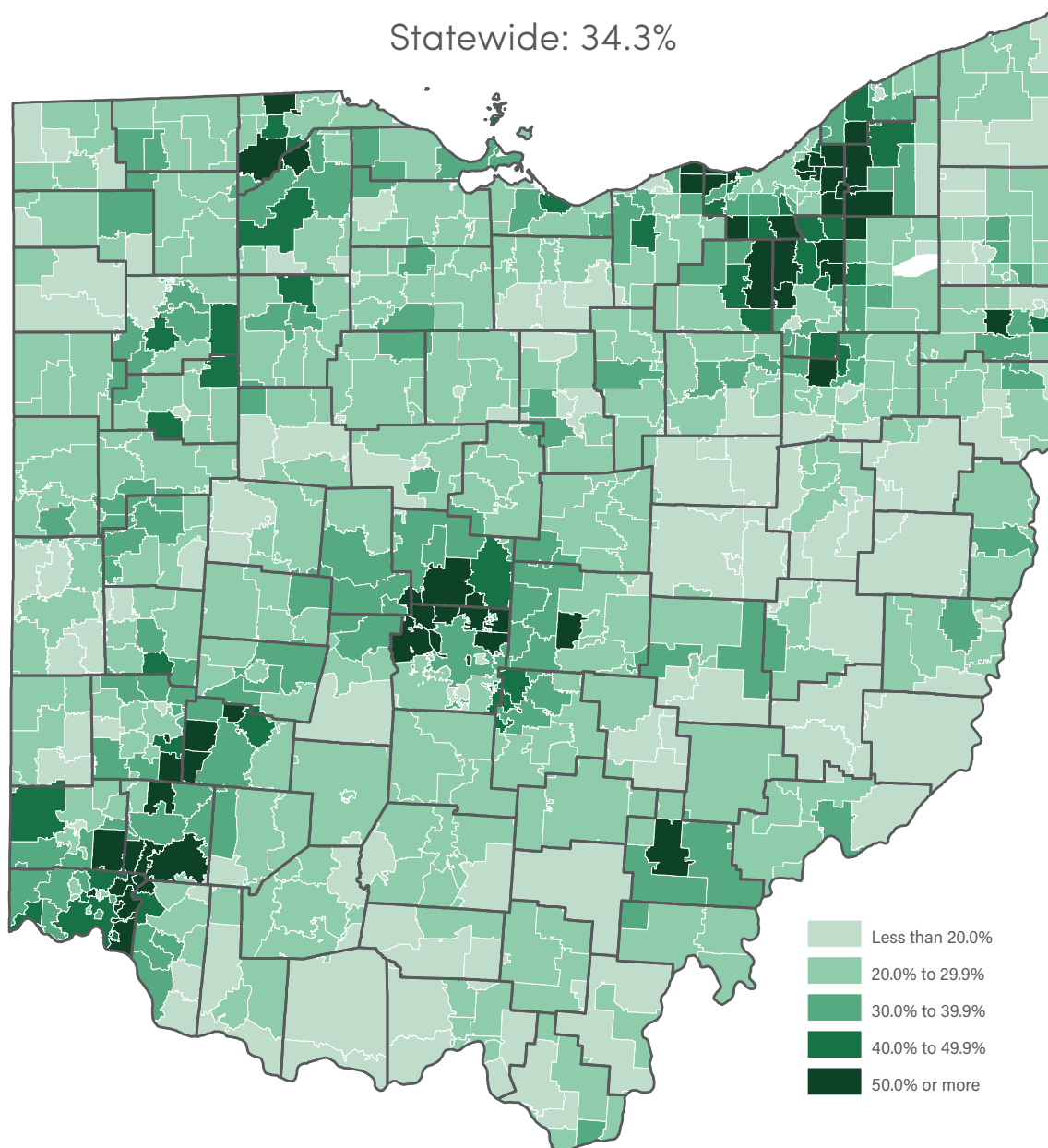
Source: 2011-2015 American Community Survey Five-Year Estimates, Table S1501

Barely one-third of Ohioans hold a college degree (associate's or higher). While geographic differences are not particularly apparent at the county level, they are apparent when estimates are tabulated by school district. Highly educated workforces are almost exclusively situated in college towns and wealthy suburban areas, with much of rural Ohio possessing fewer residents with formal academic credentials.

Exhibit 1–8. Performance Index Grade by School District

n/a
A
B
C
D
F
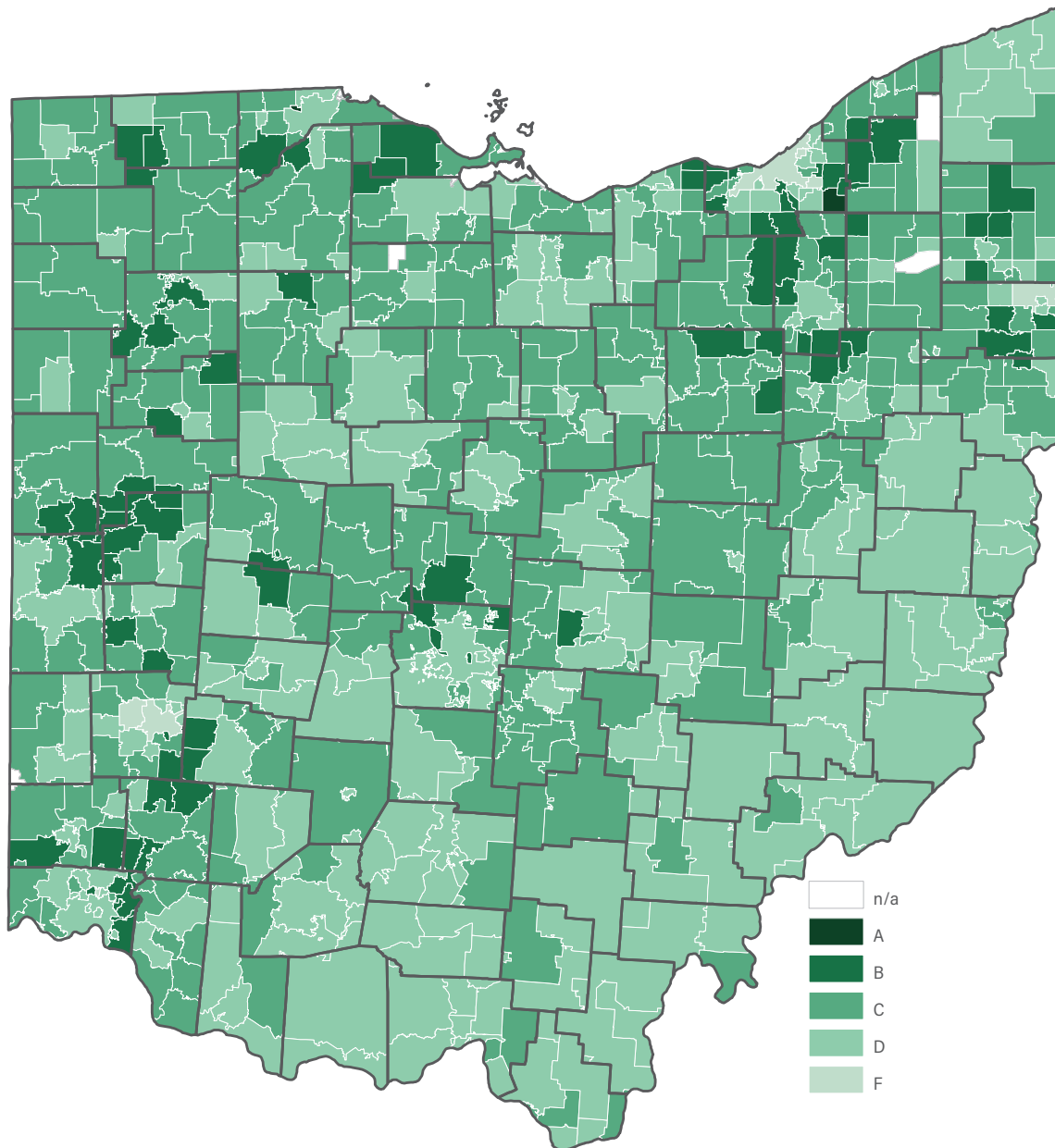
Source: Ohio Department of Education 2015-16 School Report Cards

It is perhaps unsurprising, then, that Ohio public school children tend to perform better on standardized tests in locations where their parents and other adults are more likely to hold educational credentials. There is a very strong correlation between Ohio Department of Education performance index letter grades and the rate of college degrees held by adults.

Exhibit 1–9. High School Dropouts by Grade and School Year

School Year	9th	10th	11th	12th	Other	Total
2015-2016	3,569	2,963	5,237	6,975	172	18,916
2014-2015	4,912	4,381	5,595	8,295	233	23,416
2013-2014	5,039	3,651	5,410	7,946	240	22,286
2012-2013	5,728	3,765	5,599	7,425	250	22,767
2011-2012	6,331	4,279	5,732	7,838	369	24,549
2010-2011	6,543	3,949	4,877	7,317	1,026	23,712
2009-2010	6,973	3,866	4,727	6,857	571	22,994
2008-2009	7,244	3,963	4,983	7,946	665	24,801
2007-2008	7,941	4,629	5,515	7,590	390	26,065
2006-2007	7,997	4,584	5,232	6,976	191	24,980
Average	**6,228**	**4,003**	**5,291**	**7,517**	**411**	**23,449**

Note: Tables may not sum due to rounding. Source: Ohio Department of Education Advanced Reports

Over the past decade, over 234,000 students dropped out of Ohio high schools, creating a large pool of youth lacking basic and necessary workforce skills.

Exhibit 1–10. Selected State Prisoner Data

Current Prison Population	50,029
Percent Male	91.7
Percent White	52.6
Average Age	37.2 years
Average Length of Stay	28 months
Prisoners Released in 2016	23,845
Re-entrants Under Supervision	37,221

Source: Ohio Department of Rehabilitation and Correction (as of March 2017)

Over 50,000 Ohioans are currently in state prisons. Nearly 24,000 were released in 2016. These individuals will be at high risk of recidivism without supportive services to assist them in re-entering the community.

Chapter Two

ECONOMICS

Exhibit 2–1. Ohio Civilian Labor Force Data, 2000–2016

Year	Working-Age Population[1]	Labor Force	LFPR[2]	Employed	EPR[3]	Unemployed	Rate
2016	9,139,843	5,713,088	62.5%	5,430,790	59.4%	282,298	4.9%
2015	9,114,535	5,691,642	62.4%	5,412,759	59.4%	278,883	4.9%
2014	9,087,689	5,697,697	62.7%	5,367,282	59.1%	330,415	5.8%
2013	9,053,063	5,715,256	63.1%	5,288,320	58.4%	426,936	7.5%
2012	9,022,696	5,705,591	63.2%	5,284,001	58.6%	421,590	7.4%
2011	8,996,155	5,771,469	64.2%	5,261,238	58.5%	510,231	8.8%
2010	8,970,981	5,846,886	65.2%	5,247,050	58.5%	599,836	10.3%
2009	8,953,903	5,906,768	66.0%	5,297,098	59.2%	609,670	10.3%
2008	8,929,752	5,965,166	66.8%	5,580,843	62.5%	384,323	6.4%
2007	8,899,484	5,990,292	67.3%	5,657,718	63.6%	332,574	5.6%
2006	8,859,318	5,945,482	67.1%	5,624,435	63.5%	321,047	5.4%
2005	8,819,792	5,890,046	66.8%	5,541,082	62.8%	348,964	5.9%
2004	8,784,378	5,870,479	66.8%	5,502,444	62.6%	368,035	6.3%
2003	8,751,391	5,872,372	67.1%	5,505,858	62.9%	366,514	6.2%
2002	8,709,513	5,852,985	67.2%	5,516,645	63.3%	336,340	5.7%
2001	8,667,199	5,816,832	67.1%	5,567,130	64.2%	249,702	4.3%
2000	8,623,110	5,787,343	67.1%	5,556,757	64.4%	230,586	4.0%

Notes: 1. "Working-age population" means those aged 16 years or older, excluding active-duty military personnel and those living in institutional housing (dormitories, jails, etc.). 2. LFPR = labor force participation rate. 3. EPR = employment to population ratio.

Source: Ohio Bureau of Labor Market Information and U.S. Bureau of Labor Statistics – Local Area Unemployment Statistics (LAUS)

Overall, Ohio's unemployment rate, the percentage of workers in the labor force that are out of work, in 2016 was 4.9 percent, unchanged from 2015. This is the lowest level since 2001, indicating a relatively healthy job market. Labor force participation, the share of people aged 16 or older who either have a job or are actively seeking one, went up for the first time since 2007 to 62.5 percent. The decline during and since the Great Recession is due to a combination of factors, including older Baby Boomers reaching retirement age and an increase in discouraged workers unable to find employment.

Exhibit 2-2. Unemployment Rate by County, 2016 Annual Average
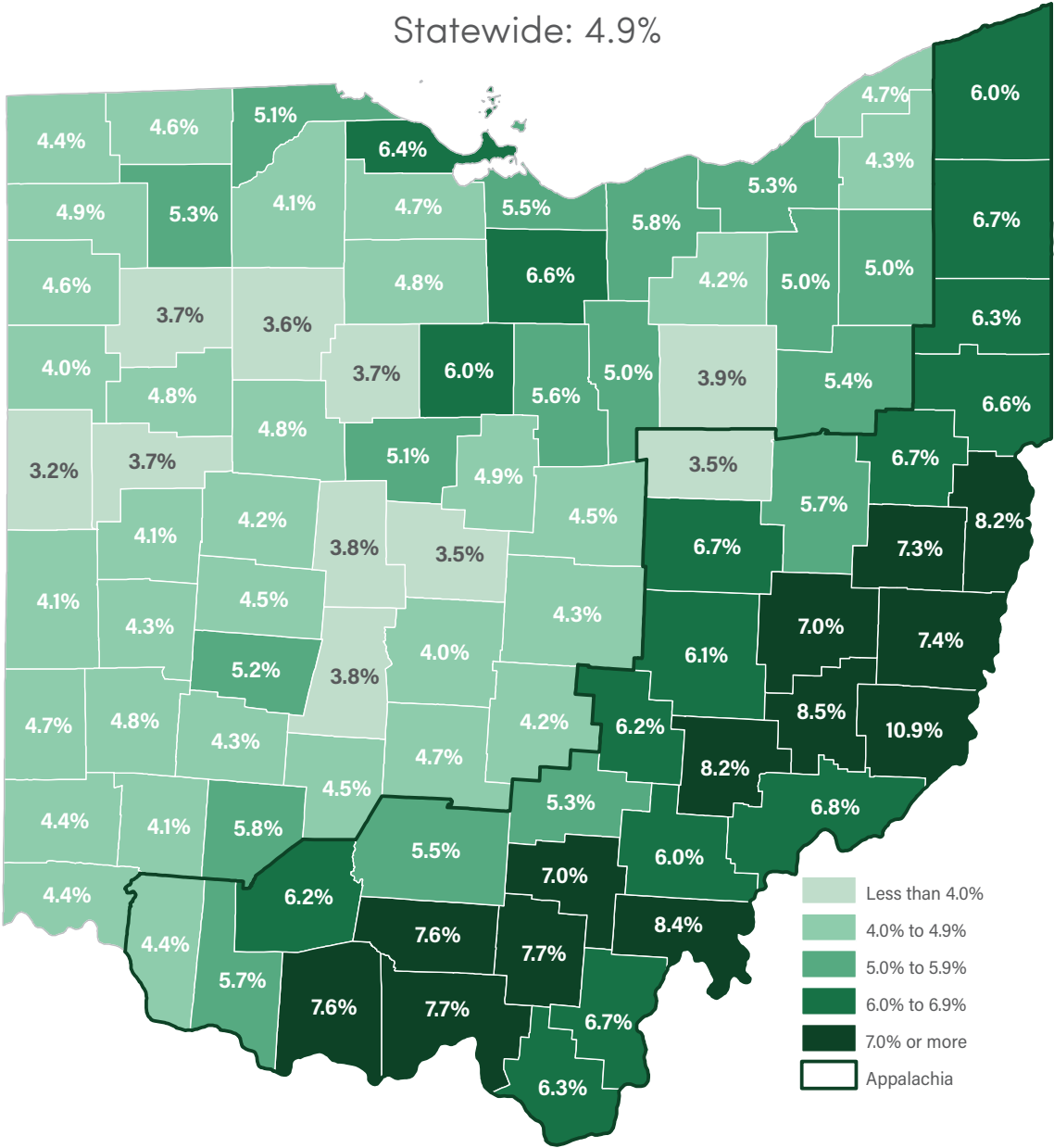
Statewide: 4.9%

░	Less than 4.0%
▒	4.0% to 4.9%
▓	5.0% to 5.9%
▓	6.0% to 6.9%
■	7.0% or more
▢	Appalachia

Note: "Appalachia" denotes counties designated by the U.S. Appalachian Regional Commission.

Source: Ohio Bureau of Labor Market Information and U.S. Bureau of Labor Statistics - Local Area Unemployment Statistics (LAUS)

Unemployment varies dramatically across the state, ranging from a low of 3.2 percent in Mercer County to a high of 10.9 percent in Monroe County. Unemployment is sharply higher in the state's 32 Appalachian counties (outlined in dark green) than in the rest of the state, with all but two above the state average.

Exhibit 2-3. Employment and Wages by Occupation, May 2016

Occupation Group	Employment	Percent	Location Quotient	Median Wage
Management	239,640	4.5	0.89	$44.54
Business and Financial Operations	261,220	4.9	0.94	$29.66
Computer and Mathematical	140,110	2.6	0.88	$36.40
Architecture and Engineering	94,370	1.8	0.99	$34.93
Life, Physical, and Social Science	35,490	0.7	0.81	$28.31
Community and Social Service	76,540	1.4	1.00	$19.96
Legal	30,740	0.6	0.75	$31.82
Education, Training, and Library	317,620	6.0	0.97	$23.90
Arts, Design, Entertainment, Sports, and Media	59,760	1.1	0.83	$18.68
Healthcare Practitioners and Technical	360,860	6.8	1.14	$28.39
Healthcare Support	199,500	3.7	1.30	$11.85
Protective Service	116,940	2.2	0.91	$18.78
Food Preparation and Serving Related	506,630	9.5	1.03	$9.30
Building and Grounds Cleaning and Maintenance	160,270	3.0	0.95	$11.34
Personal Care and Service	126,220	2.4	0.74	$10.34
Sales and Related	509,470	9.5	0.92	$12.28
Office and Administrative Support	815,240	15.3	0.97	$15.76
Farming, Fishing, and Forestry	4,180	0.1	0.24	$13.54
Construction and Extraction	180,550	3.4	0.85	$21.89
Installation, Maintenance, and Repair	210,310	3.9	1.01	$20.47
Production	494,570	9.3	1.43	$16.80
Transportation and Material Moving	397,650	7.4	1.07	$14.17
All occupations	**5,337,890**	**100**	**1.00**	**$17.19**

Source: Ohio Bureau of Labor Market Information and U.S. Bureau of Labor Statistics – Occupational Employment Statistics (OES)

The median hourly wage in Ohio was $17.19 last year. Naturally, this varied substantially by the type of job, ranging from $9 in food service to $45 in management positions. Over 15 percent of Ohioans worked in office and administrative support jobs, representing the largest share of the state's workforce. The location quotient, which indicates employment relative to the national average, shows that Ohio specializes most in production and healthcare support employment.

Exhibit 2-4. Average Weekly Earnings per Job by County of Workplace, Third Quarter 2016
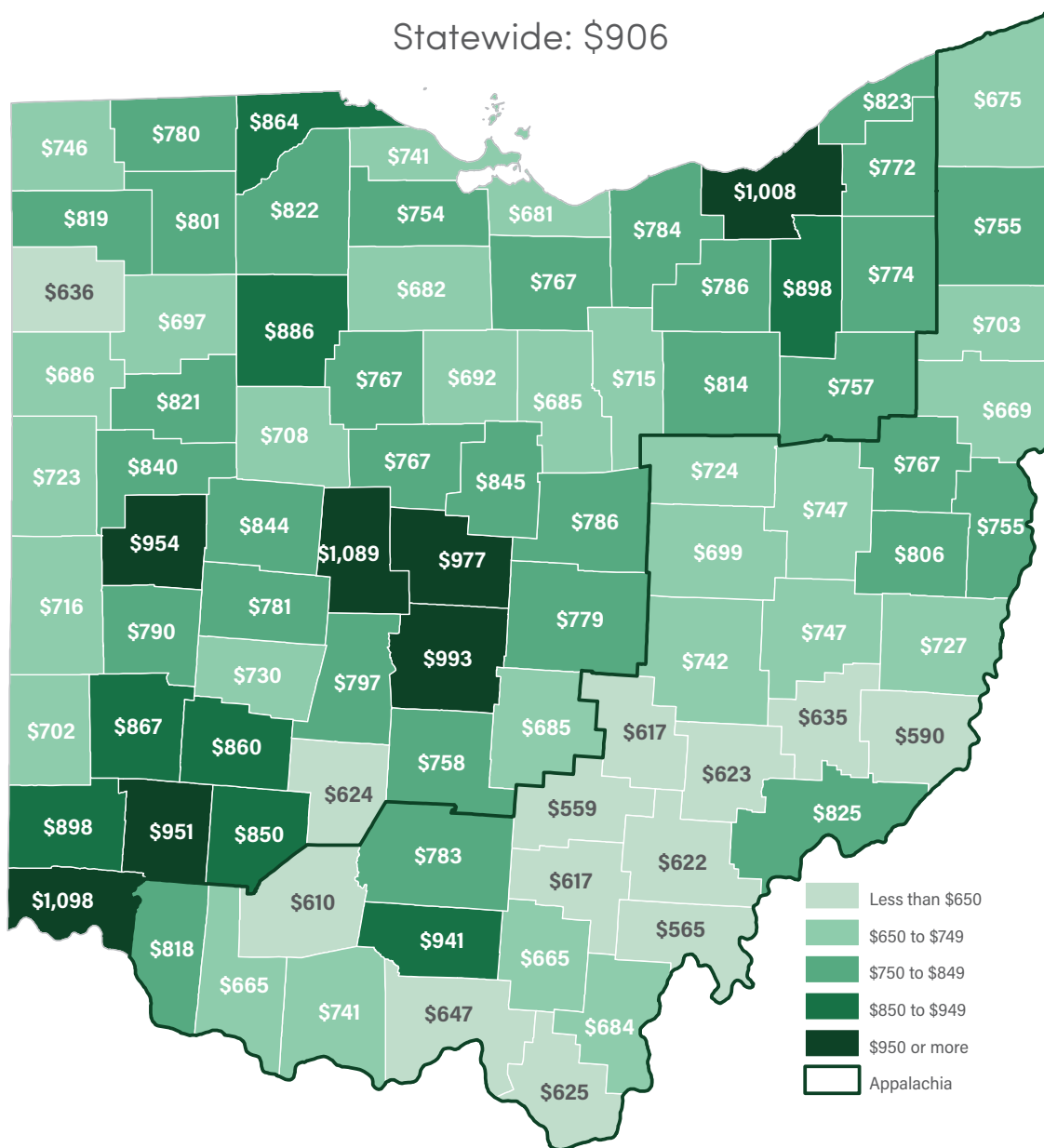
Statewide: $906

Note: "Appalachia" denotes counties designated by the U.S. Appalachian Regional Commission.

Source: Ohio Bureau of Labor Market Information and U.S. Bureau of Labor Statistics - Quarterly Census of Employment and Wages (QCEW)

Across the state, average wages ranged from $559 per week for jobs in Hocking County to $1,098 for those in Hamilton County. Again, Ohio's Appalachian region is a relatively weak performer when compared to the rest of the state, while the highest wages are located in Central and Southwest Ohio.

Exhibit 2-5. Median Household Income by County of Residence
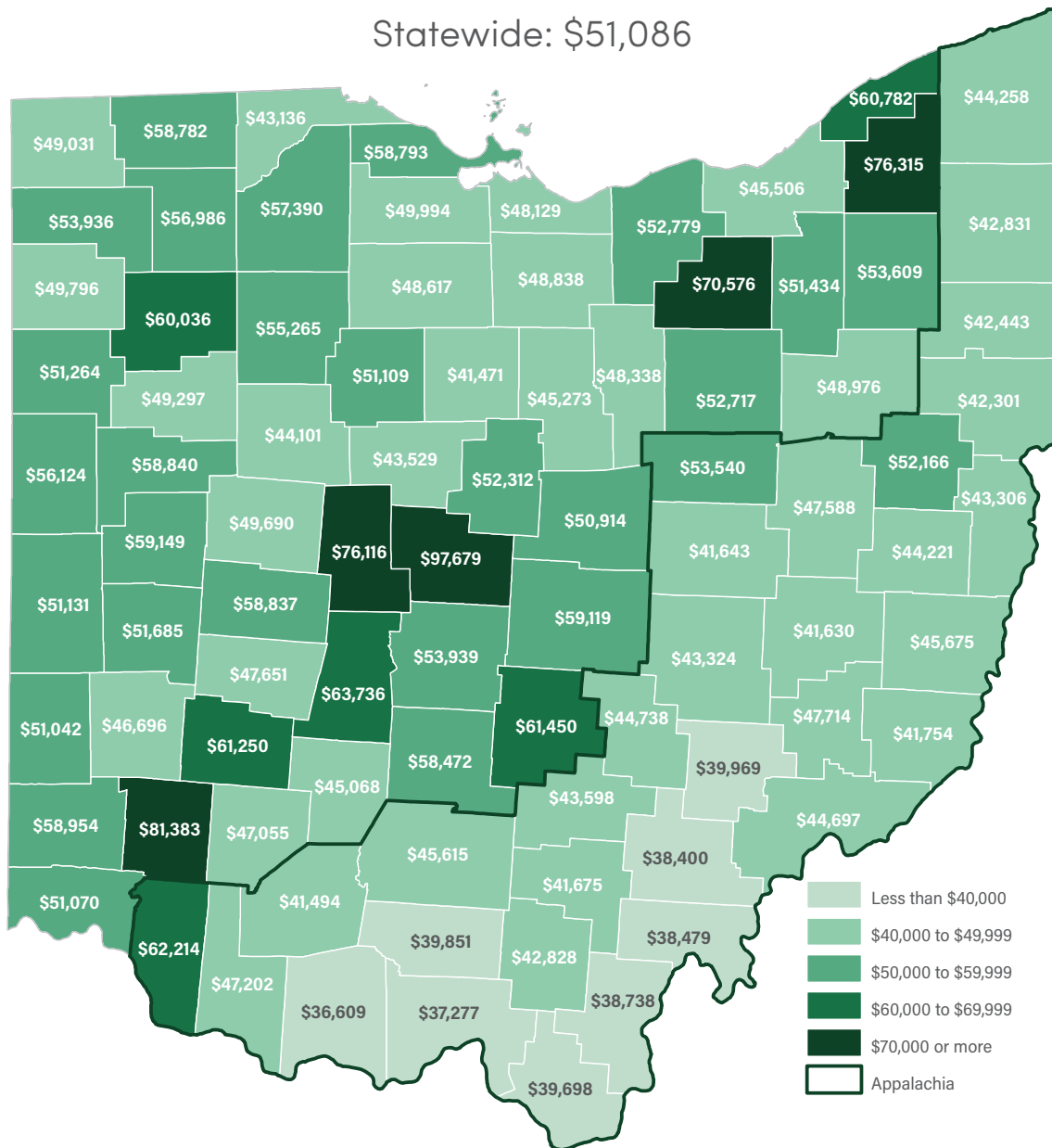
Statewide: $51,086

Note: "Appalachia" denotes counties designated by the U.S. Appalachian Regional Commission.
Source: 2015 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

With respect to household income, a similar pattern emerges, though suburban counties become the highest performers due to high-wage workers who commute into urban cores.

Exhibit 2-6a. Percent of Population in Poverty by County
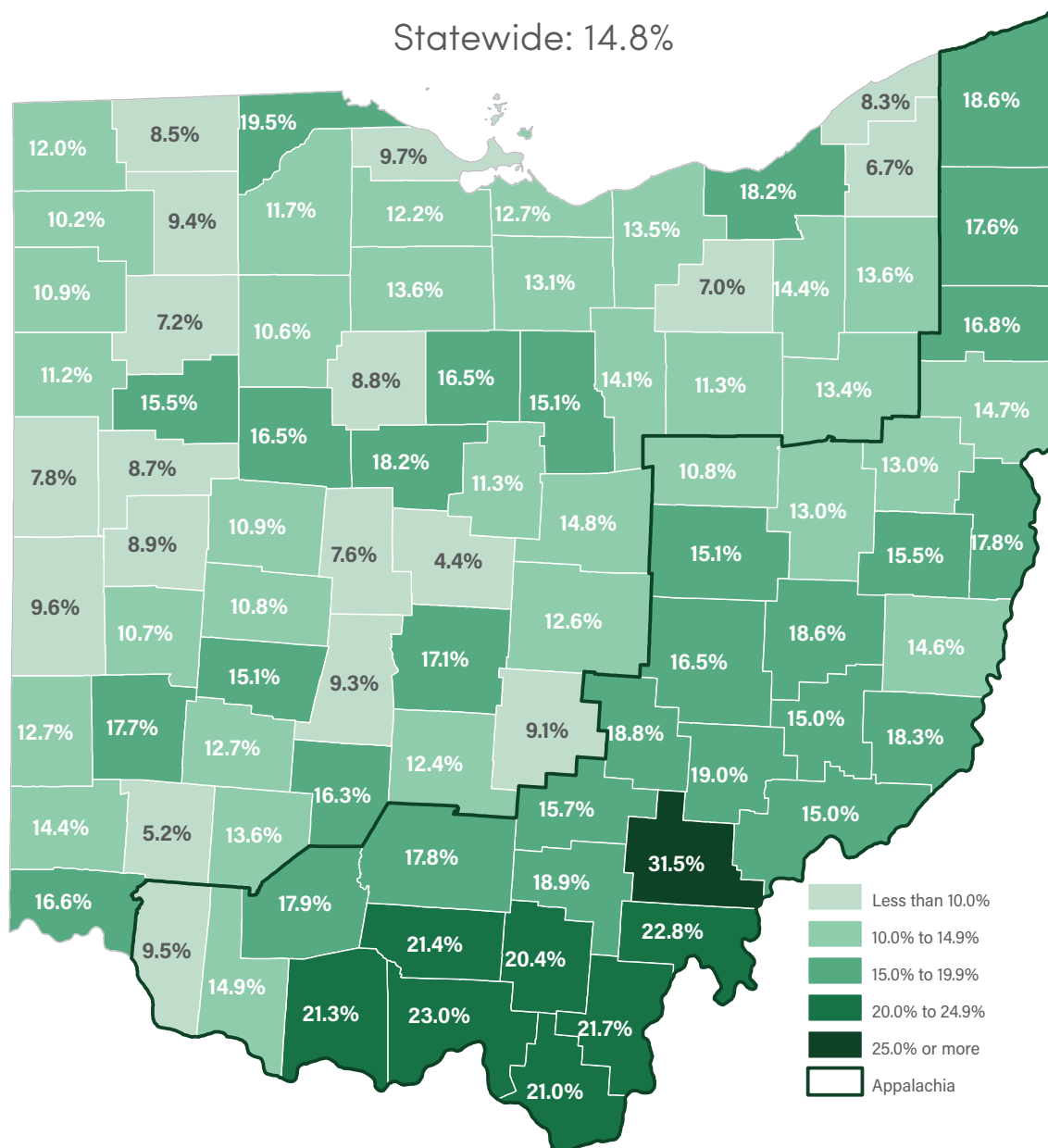
Statewide: 14.8%

	Less than 10.0%
	10.0 to 14.9%
	15.0% to 19.9%
	20.0% to 24.9%
	25.0% or more
	Appalachia

Note: "Appalachia" denotes counties designated by the U.S. Appalachian Regional Commission.
Source: 2015 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

Overall, roughly one in seven Ohio residents lived in households earning less than the federal poverty line in 2015—$11,770 for a single person and $4,160 for each additional household member. The highest poverty rates are in the south central part of the state. Athens County, at 31.5 percent, is highest by far, though this is due to its disproportionately large student population; Delaware County is the lowest, at 4.4 percent.

Exhibit 2–6b. Percent of Children in Poverty by County
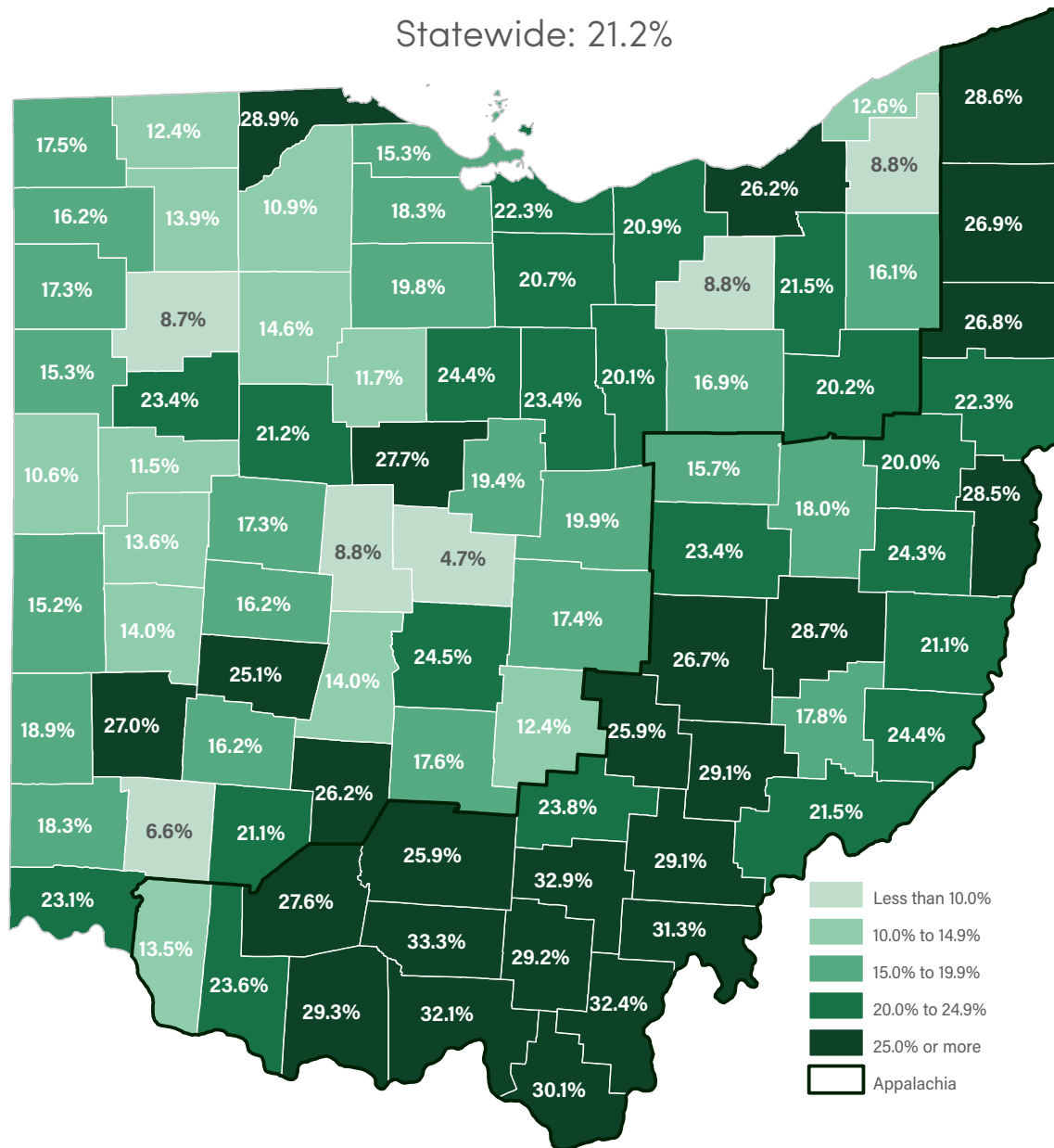
Statewide: 21.2%

Note: "Appalachia" denotes counties designated by the U.S. Appalachian Regional Commission.

Source: 2015 Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

Among children, the picture is more dire with more than 21 percent of those aged 17 or younger living in impoverished households. Fully one-third of Pike County children are living in such circumstances, the highest in Ohio. Here, high levels of poverty are noticeable in both urban and rural counties, particularly those in Appalachia.

Exhibit 2-6c. Ohio and National Poverty Rates (In Percent) by Age Range, 1995–2015

U.S. Poverty Rate (all) Ohio Poverty Rate (all)

U.S. Poverty Rate (0-17) Ohio Poverty Rate (0-17)

U.S. Poverty Rate (5-17) Ohio Poverty Rate (5-17)

U.S. Poverty Rate (0-4) Ohio Poverty Rate (0-4)
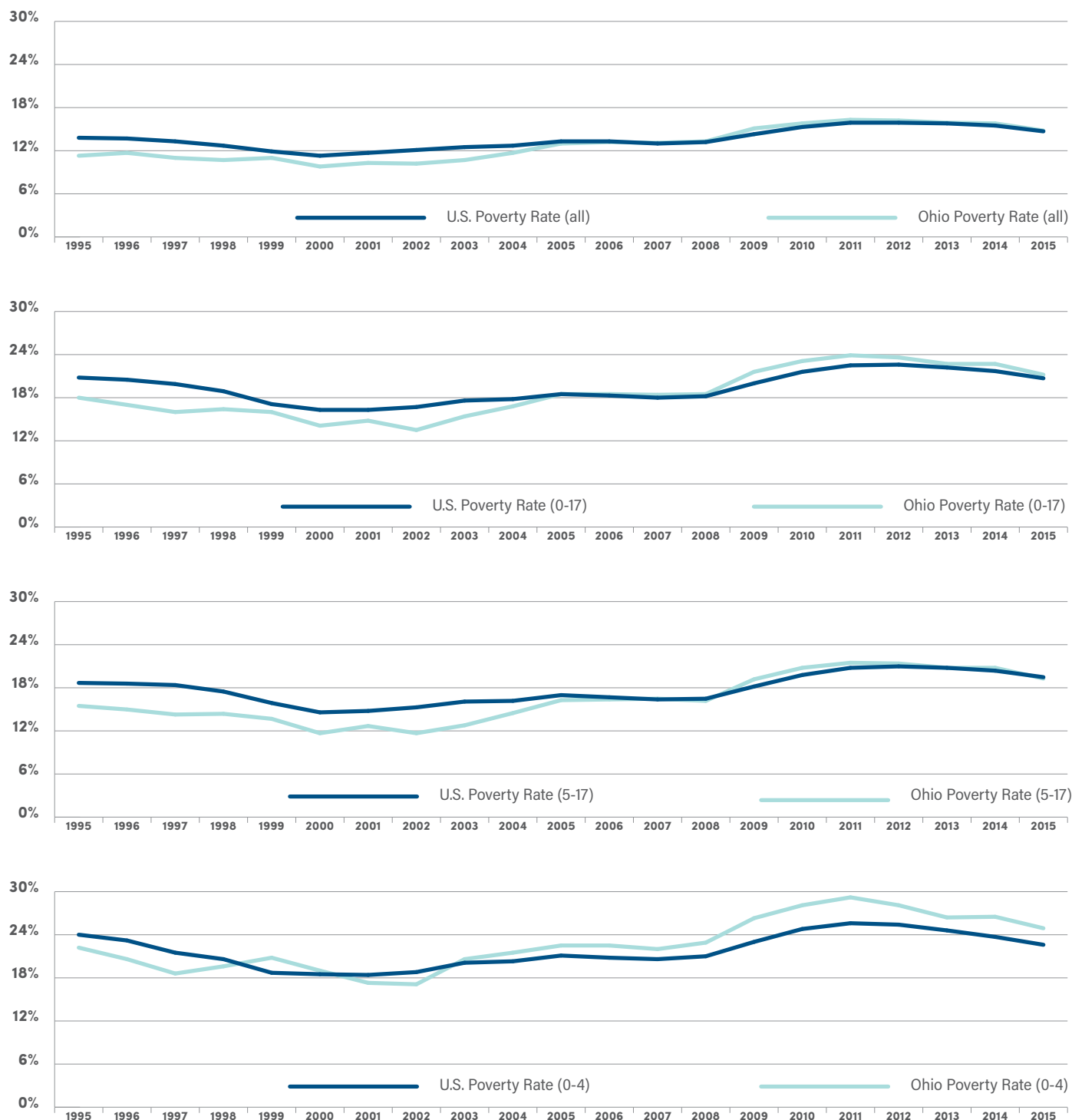
Source: Small Area Income and Poverty Estimates (SAIPE), U.S. Census Bureau

Over time, poverty has generally been comparable to national averages except among children aged 0 to 4, where it has been consistently higher for over a decade. Poverty declined in all age groups in 2015 both in Ohio and nationally, though it is still above pre-recession levels.

Exhibit 2-7. Percent of Households Participating in the Supplemental Nutrition Assistance Program by County

Statewide: 15.0%

	Less than 10.0%
	10.0% to 14.9%
	15.0% to 19.9%
	20.0% to 24.9%
	25.0% or more
	Appalachia

Note: "Appalachia" includes counties designated by the U.S. Appalachian Regional Commission.
Source: 2011-2015 American Community Survey Five-Year Estimates, Table S2201

The Supplemental Nutrition Assistance Program (SNAP), known as food stamps, serves 15 percent of Ohio households. The highest participation rates are again clustered in the south central part of Ohio, though Lucas and Clark Counties also have enrollment rates above 20 percent.

Exhibit 2-8. Medicaid Eligibility and Enrollment

Category	Eligible	Enrolled	Percent
Aged, Blind, and Disabled	140,815	131,862	93.6
Covered Families and Children	1,694,882	1,647,154	97.2
Group 8	673,829	634,256	94.1
Integrated Care Delivery System	142,642	104,872	73.5
Total Medicaid Population	**2,652,168**	**2,518,144**	**94.9**

Source: Ohio Department of Medicaid (as of February 2017)

Medicaid recipients fall into one of four categories based on federal law:

- Aged, blind, and disabled, which includes low-income persons 65 or older, persons who are legally blind and individuals with a federally-approved disability;

- Covered families and children, which covers low-income children aged 0 to 18, pregnant women and parents;

- Group 8, coverage for low-income adults aged 19 to 64, which was provided through Medicaid expansion enabled by the 2010 Patient Protection and Affordable Care Act and approved by the state in 2013; and the

- Integrated Care Delivery System, also known as MyCare Ohio, created in 2012 to provide more efficient care for Medicare-Medicaid dual enrollees.

Overall, more than 2.5 million Ohioans are enrolled in Medicaid, or 21.7 percent of the state's population. More than one quarter of those enrolled are members of Group 8, adults without children who became eligible through the expansion of Medicaid. Most of those served are parents and children in low-income families.

Exhibit 2-9. Permitted Shale Wells by County

Statewide: 2,477

No wells
1 to 9
10 to 19
20 to 99
100 to 299
300 or more
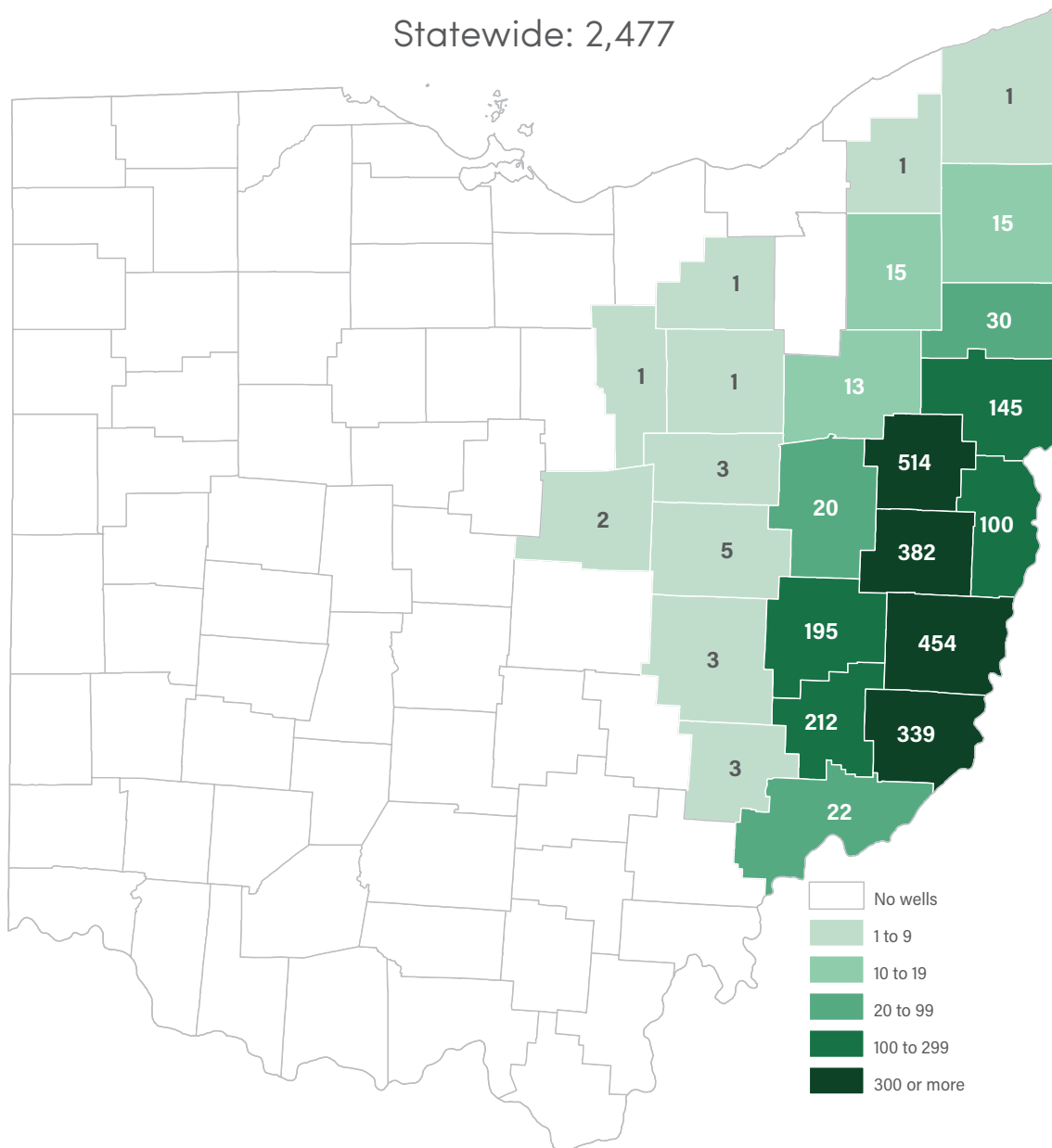
Source: Ohio Department of Natural Resources (as of March 25, 2017)

Finally, one major factor in Ohio's economy is the emergence of shale drilling. From 2010 through March 2017, the state issued nearly 2,500 permits for horizontal wells to extract oil and natural gas. This activity is situated in the eastern part of the state, particularly the eight-county region of Belmont, Carroll, Columbiana, Guernsey, Harrison, Jefferson, Monroe, and Noble. Ninty-five percent of permitted wells statewide are in this area. PTTGC America is currently evaluating whether to build a petrochemical processing plant, colloquially known as an ethane "cracker" in Mead Township, Belmont County. A final decision on this potential investment is due by the end of 2017.

Chapter Three
RACE AND ETHNICITY

Exhibit 3-1a. African-American (Non-Hispanic) Share of Population by School District

Statewide: 12.0%

	Less than 2.5%
	2.5% to 4.9%
	5.0% to 9.9%
	10.0% to 19.9%
	20.0% or more
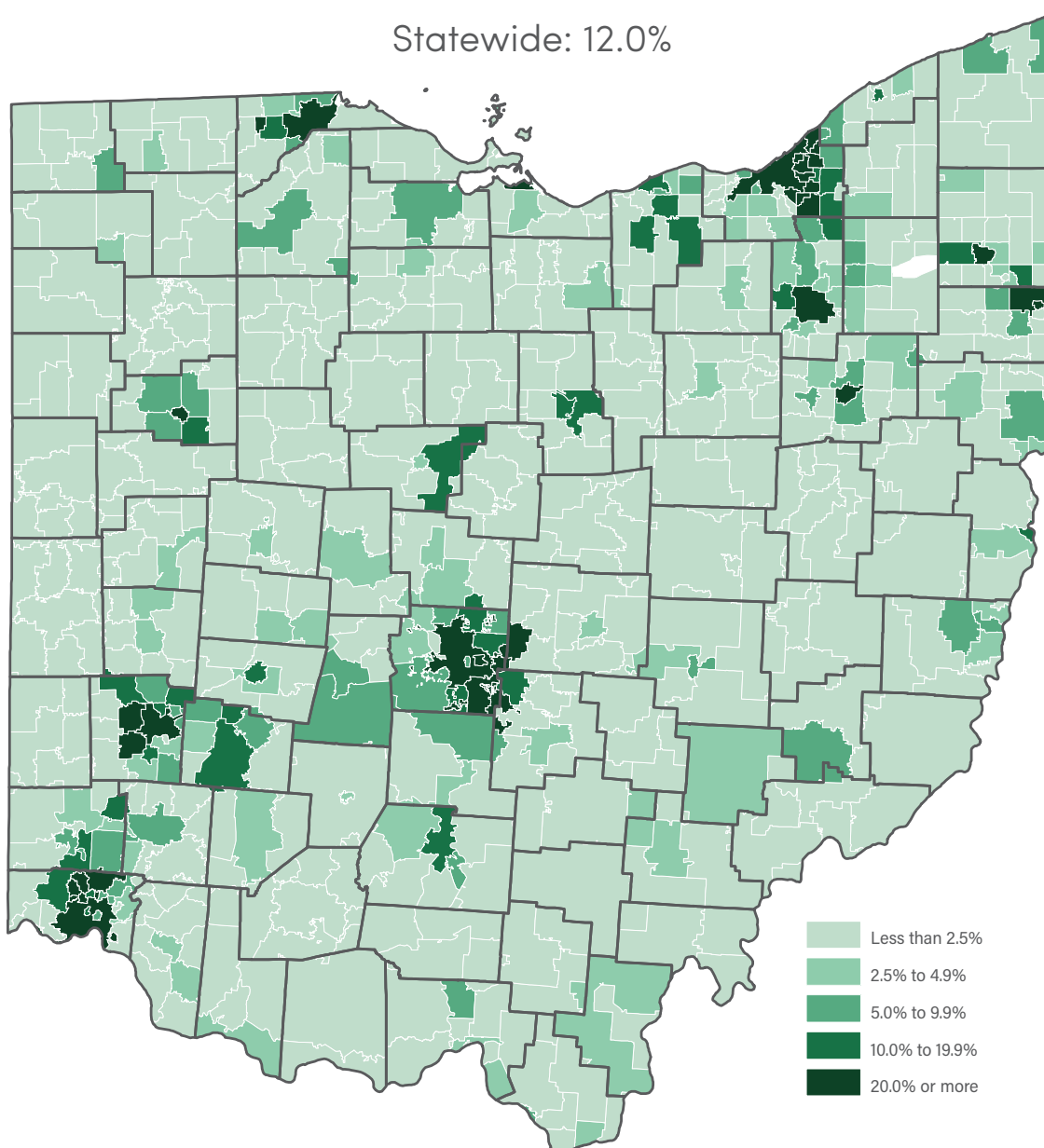
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B03002

Though African-Americans represent 12 percent of Ohio residents, the vast majority of school districts include much smaller shares of black residents, who are disproportionately concentrated in the state's urban cores.

Exhibit 3–1b. Hispanic (Any Race) Share of Population by School District

Statewide: 3.4%

Less than 1.2%
1.2% to 2.4%
2.5% to 4.9%
5.0% to 9.9%
10.0% or more
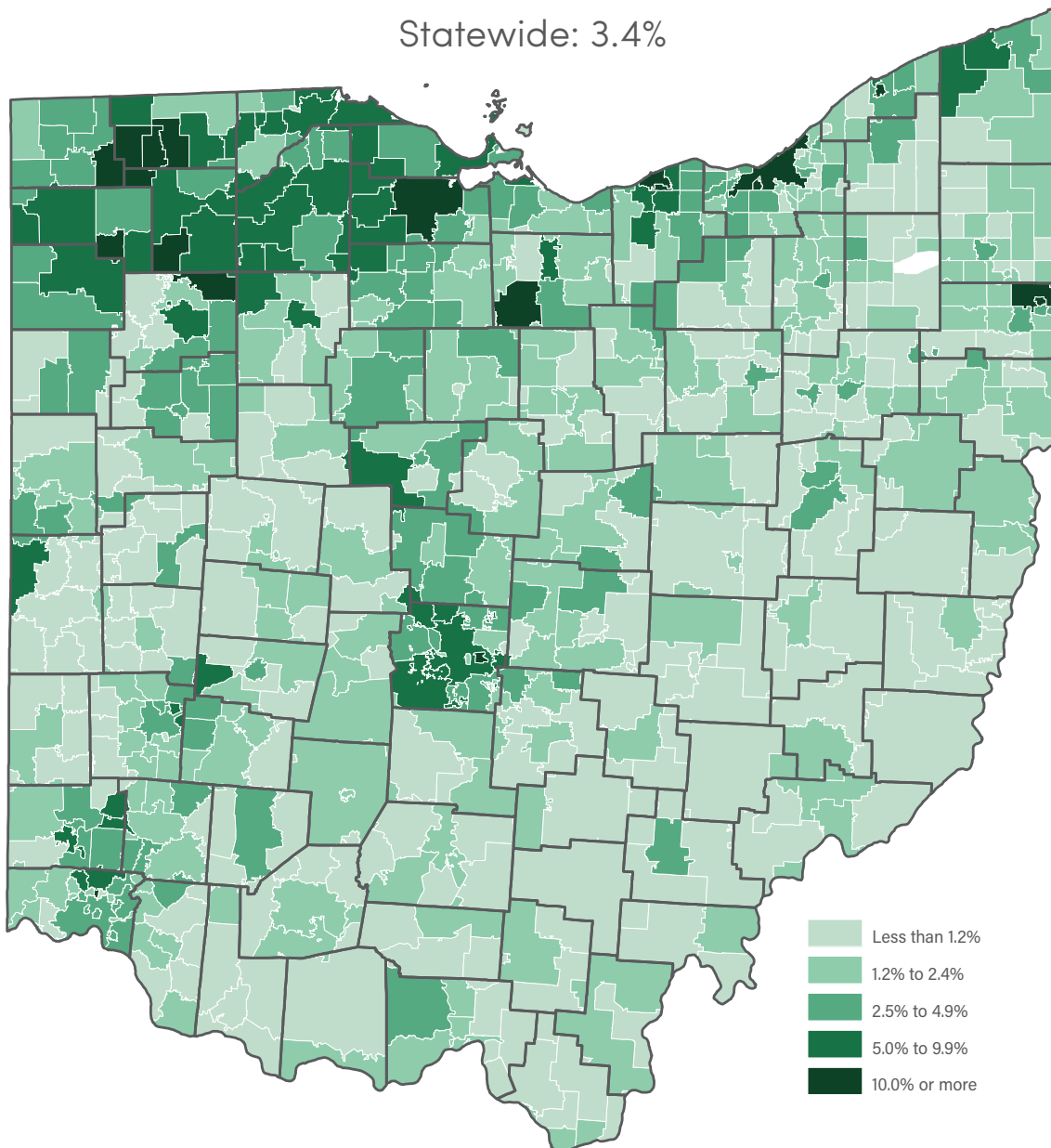
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B03002

About one in 30 Ohioans is Hispanic or Latino. Proportions tend to be higher in urban areas, though less dramatically so than among African-Americans. Northwest Ohio, however, has an above average proportion of Hispanics, owing to the substantial number of migrant agricultural workers employed in that portion of the state.

Exhibit 3-2. Median Household Income by Race and Ethnicity of Householder

Race or Ethnicity	Median Household Income
White	$52,809
Black or African-American	$28,003
American Indian and Alaskan Native	$32,272
Asian	$68,818
Native Hawaiian and Other Pacific Islander	$44,201
Some other race	$36,716
Two or more races	$35,701
Hispanic or Latino	$38,361
White alone, not Hispanic or Latino	$53,074
All households	**$51,086**

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B19013A-I

Exhibit 3-3. Race and Ethnicity of Householder by Tenure

	Owner-Occupied Households	Renter-Occupied Households	All Households	Homeownership Rate
White	90.6%	71.1%	84.0%	71.5%
Black or African-American	6.7%	23.0%	12.2%	36.4%
American Indian and Alaskan Native	0.2%	0.3%	0.2%	47.9%
Asian	1.3%	2.2%	1.6%	53.5%
Native Hawaiian and Other Pacific Islander	<0.1%	<0.1%	<0.1%	39.8%
Some other race	0.4%	1.1%	0.6%	39.2%
Two or more races	0.9%	2.2%	1.4%	44.8%
Hispanic or Latino	1.6%	4.0%	2.4%	43.7%
White alone, not Hispanic or Latino	89.5%	68.7%	82.5%	71.9%
All households	**3,040,444**	**1,544,640**	**4,585,084**	**66.3%**

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B25003 and S2502

On average, households headed by whites have higher household incomes than all other minority groups in Ohio, with the exception of Asian-Americans. The median household headed by an African-American earns just over $28,000 per year, barely half that of those headed by a white Ohioan. Unsurprisingly, this makes homeownership less attainable for minority groups. While 72 percent of white householders own their home, only 36 percent of blacks and 44 percent of Hispanics are homeowners.

Racially/Ethnically Concentrated Areas of Poverty

On July 16, 2015, the U.S. Department of Housing and Urban Development (HUD) published its Final Rule on Affirmatively Furthering Fair Housing (AFFH), designed to clarify the AFFH mandate included in the Fair Housing Act of 1968 and facilitate compliance among states and localities. Specifically, the AFFH Final Rule calls for state and local governments to develop policies that "overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics," which include "race, color, religion, sex, familial status, national origin, or handicap."

A primary component of AFFH, as articulated in the Final Rule, is the elimination of Racially/Ethnically Concentrated Areas of Poverty (RCAP/ECAP). HUD defines these areas as census tracts where (a) at least 50 percent of residents are non-white and/or Hispanic and (b) the proportion of residents below the federal poverty line is at least 40 percent or three times that of the metropolitan or micropolitan statistical area (if applicable), whichever is lower. According to this definition, based on 2010 Census data, Ohio has 156 census tracts meeting this definition across 15 counties. About 320,000 people live in these areas, or 2.8 percent of the state's population. The following pages contain maps of each county's RCAP/ECAPs, which include the location of properties receiving OHFA funding since 2000 for reference.

Exhibit 3-4a. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Allen County
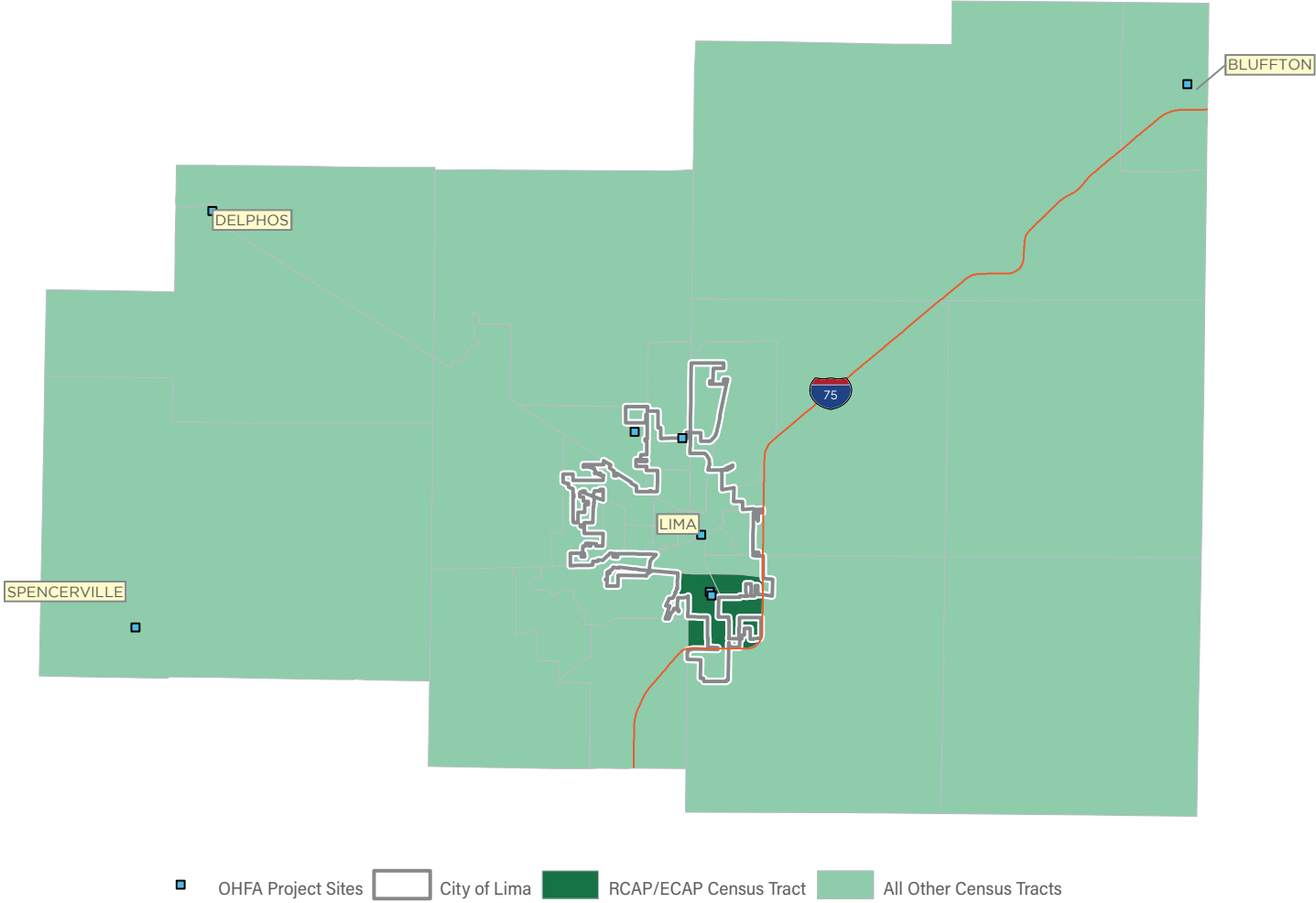
OHFA Project Sites   City of Lima   RCAP/ECAP Census Tract   All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4b. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Butler County
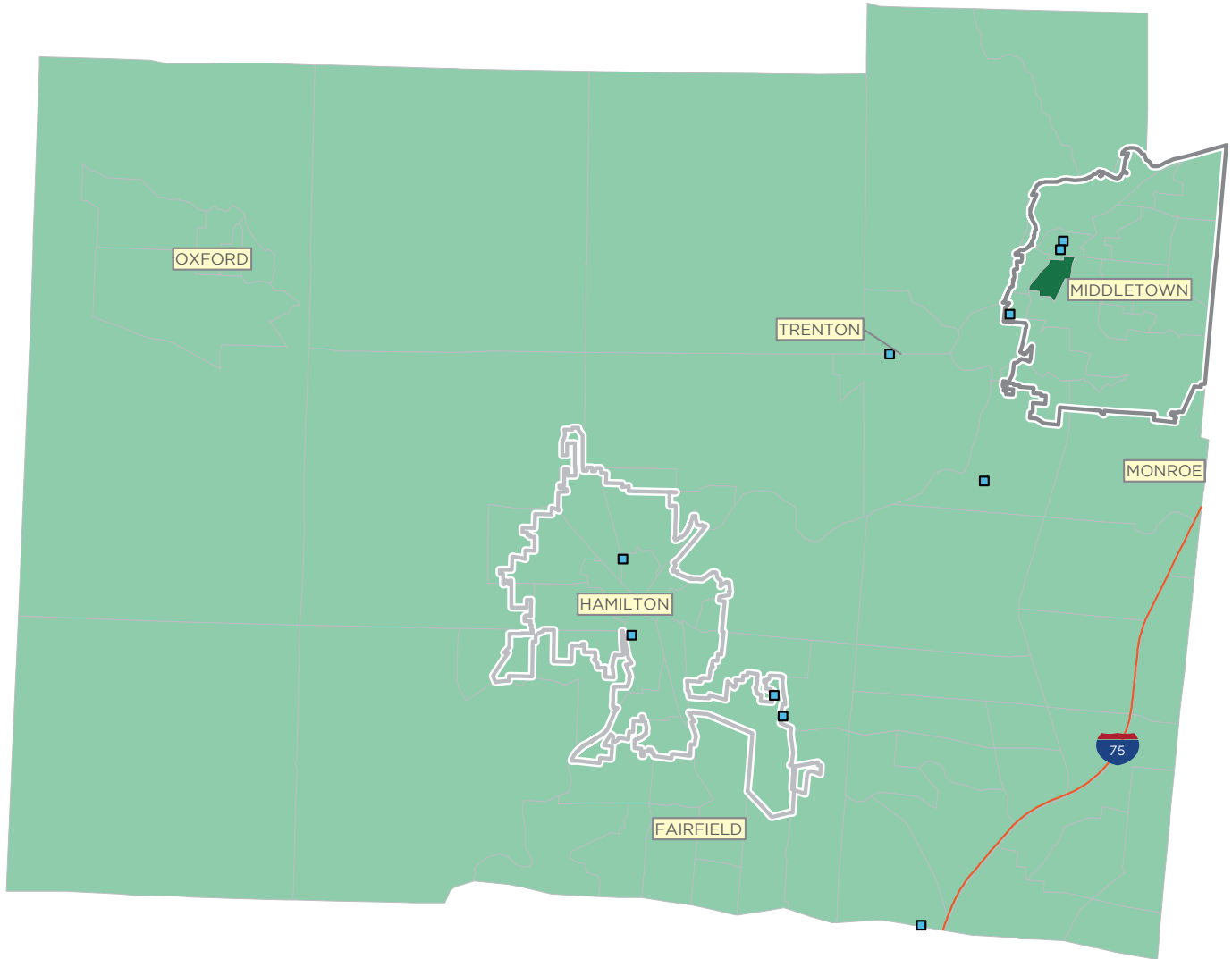
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4c. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Clark County
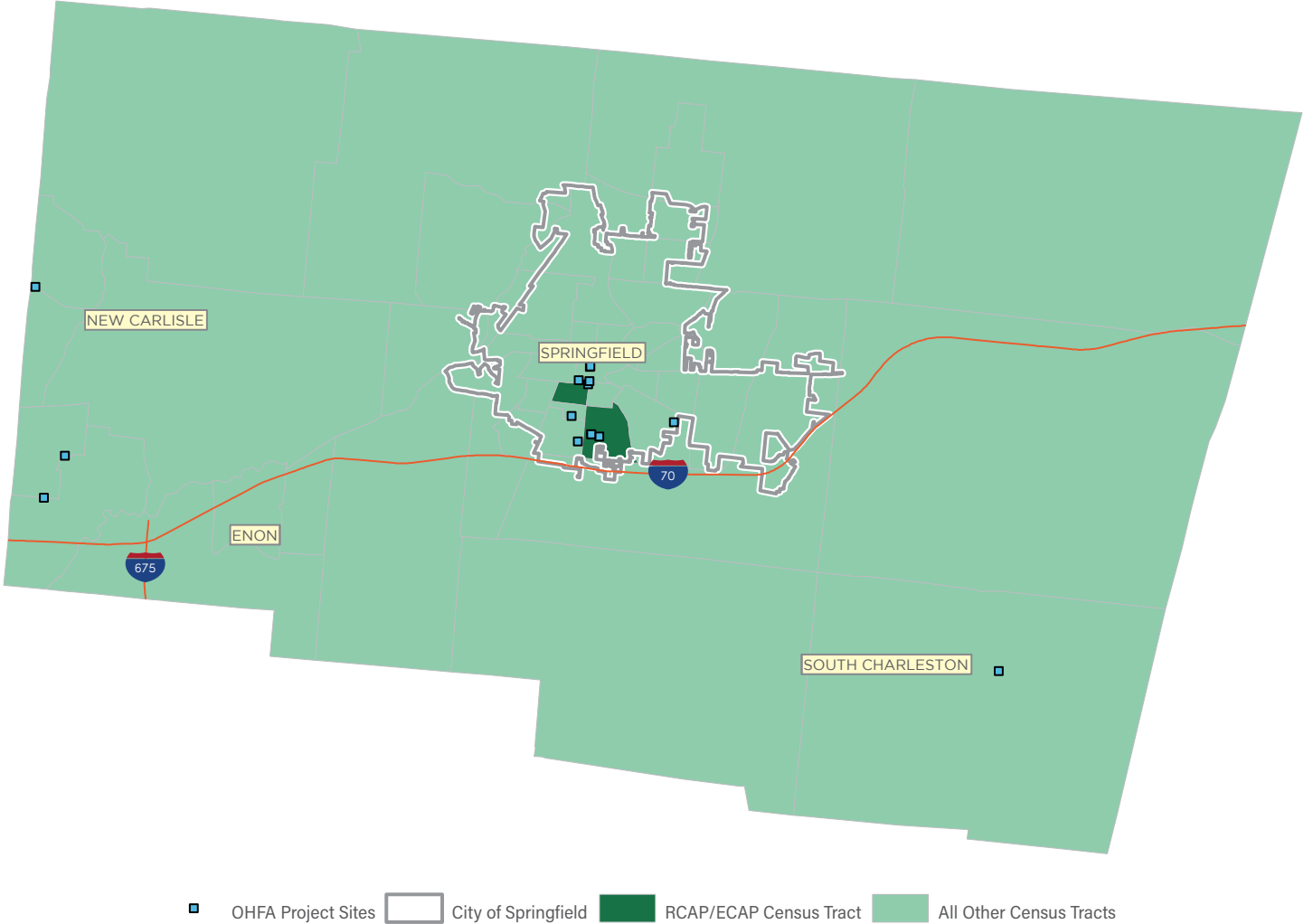
■ OHFA Project Sites   ▢ City of Springfield   ■ RCAP/ECAP Census Tract   ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4d. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Cuyahoga County
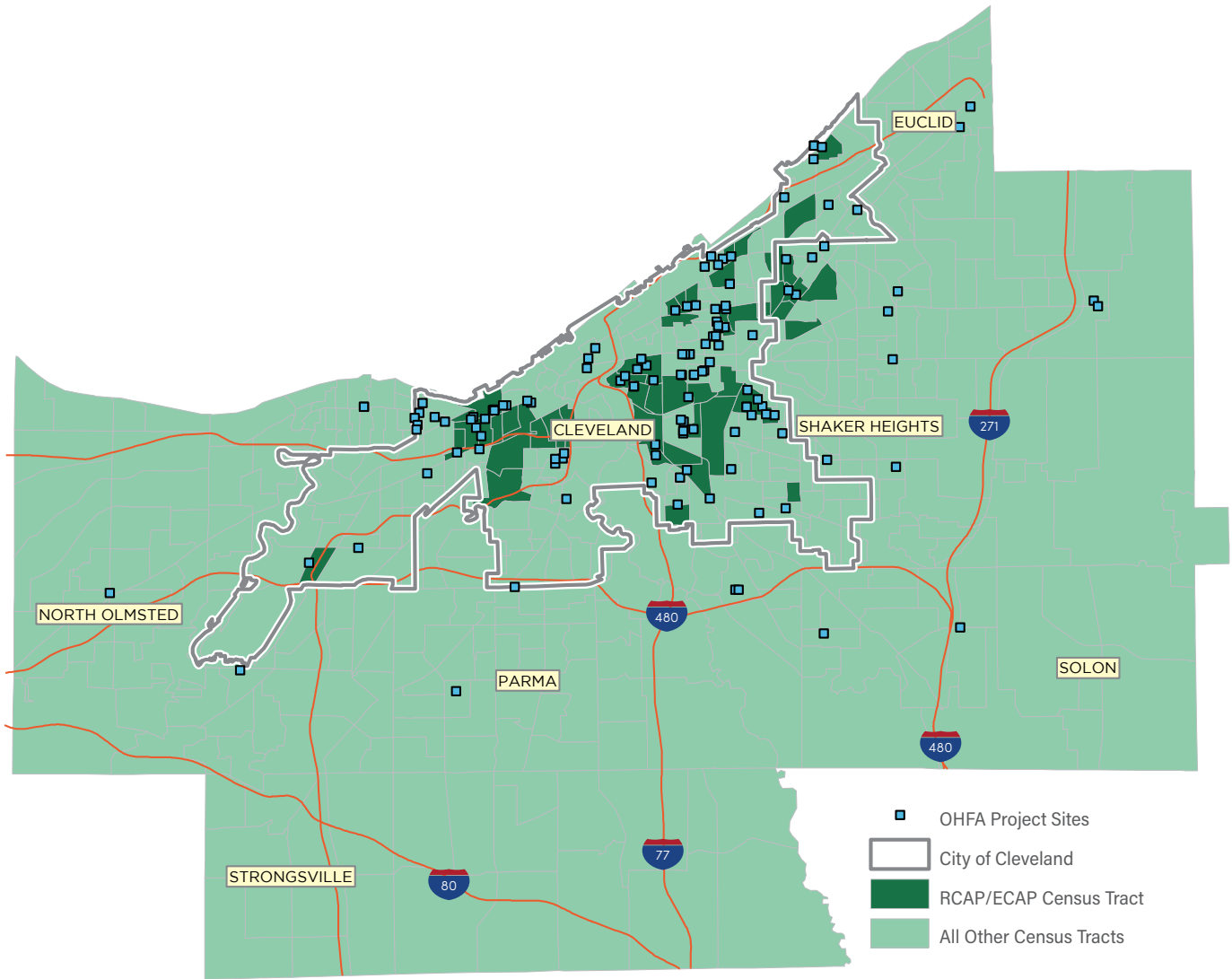
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4e. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Franklin County
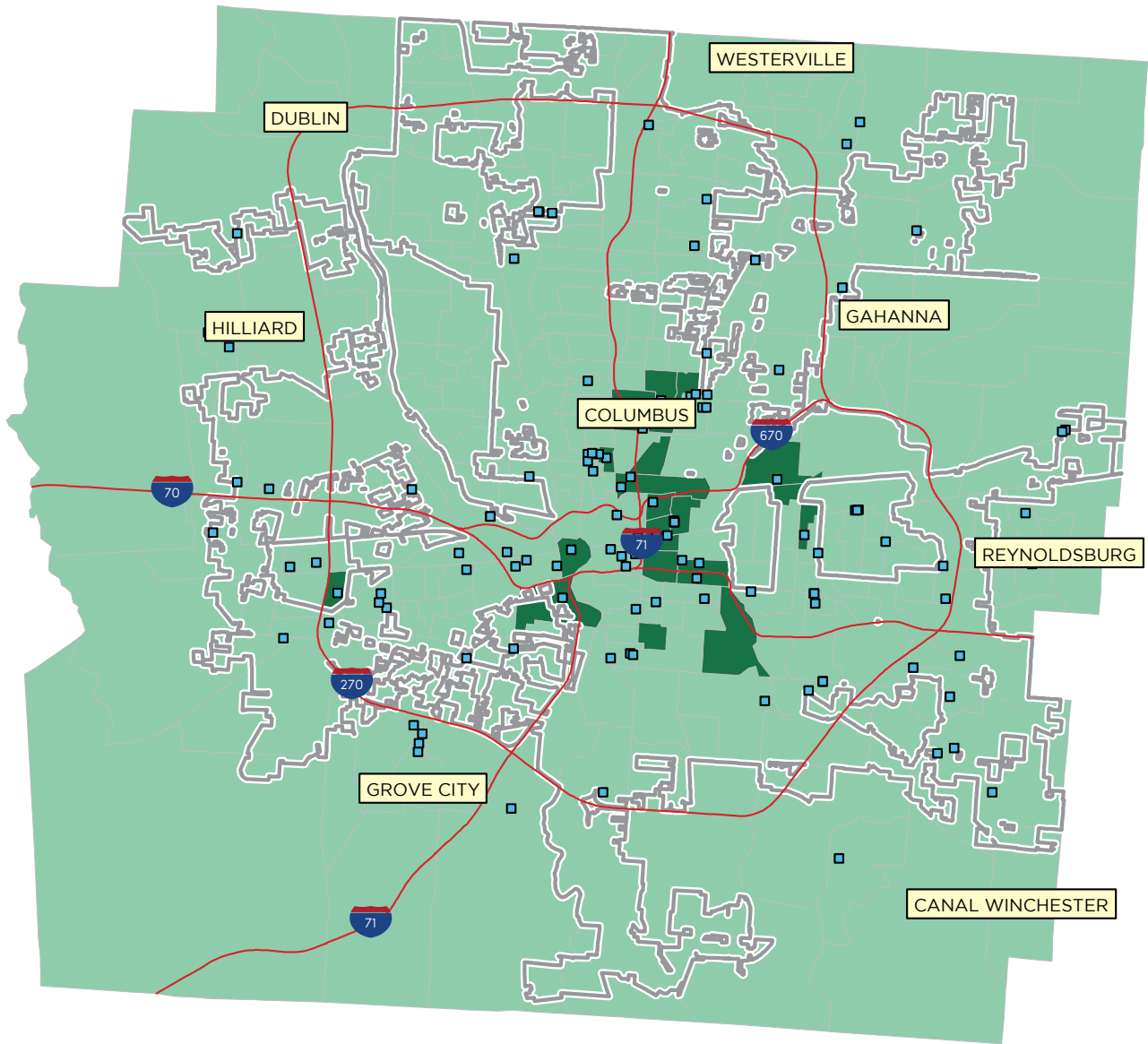
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4f. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Hamilton County

HARRISON

FOREST PARK

SHARONVILLE

LOVELAND

CLEVES

INDIAN HILL

CINCINNATI

■ OHFA Project Sites ☐ City of Cincinnati ■ RCAP/ECAP Census Tract ■ All Other Census Tracts
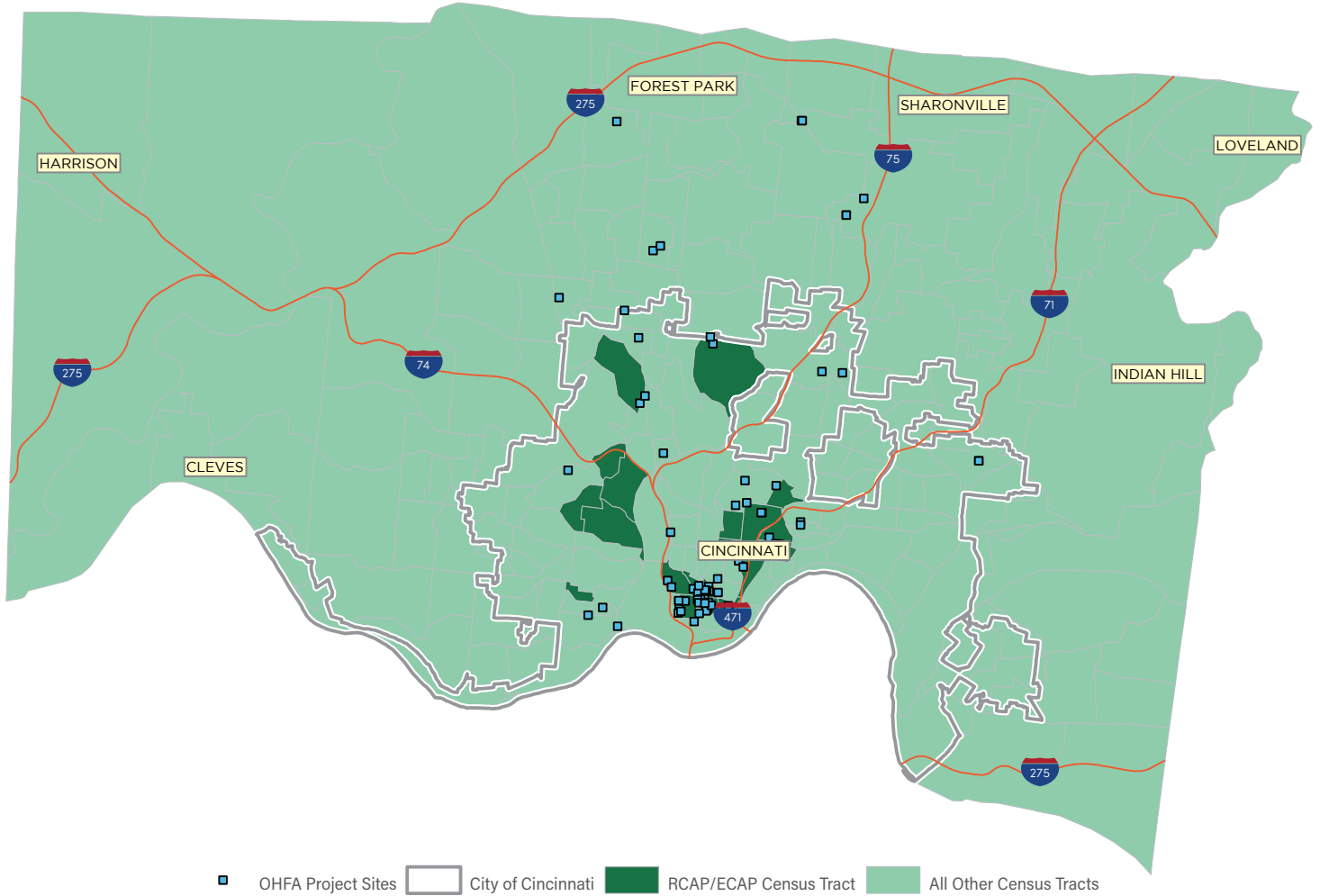
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4g. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Jefferson County
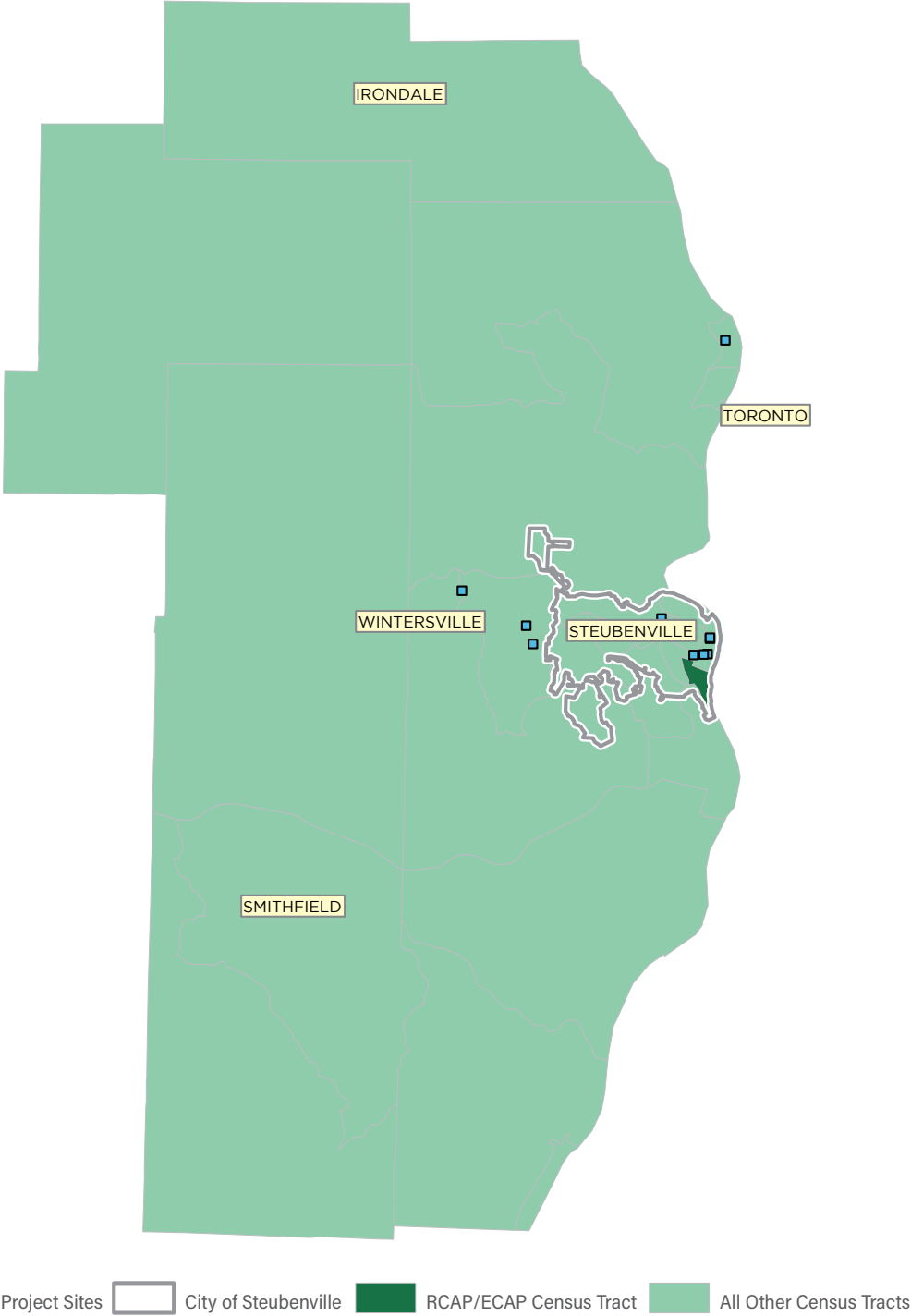
IRONDALE

TORONTO

WINTERSVILLE

STEUBENVILLE

SMITHFIELD

■ OHFA Project Sites   City of Steubenville   RCAP/ECAP Census Tract   All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4h. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Lorain County
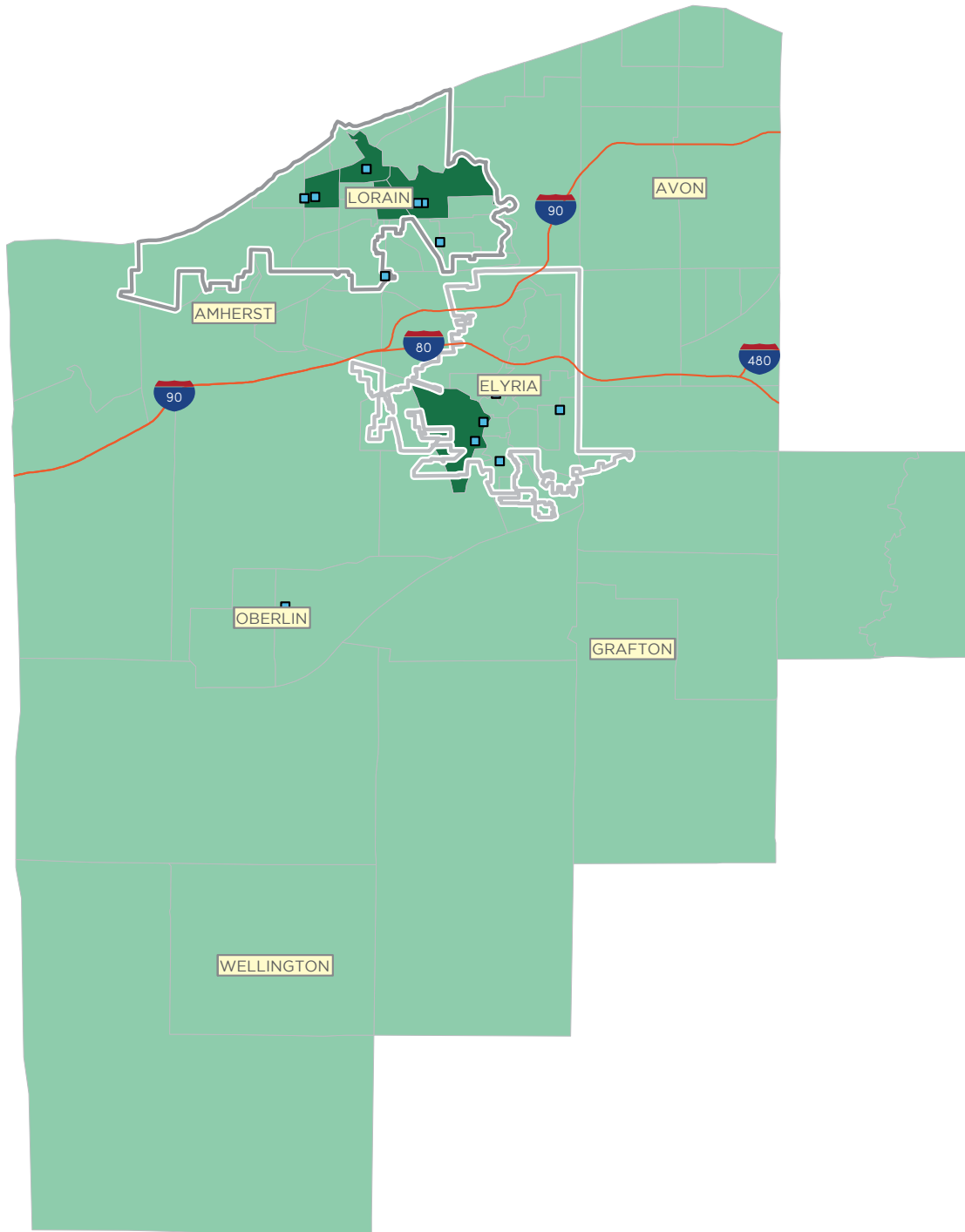
- ■ OHFA Project Sites
- ▢ City of Elyria
- ▢ City of Lorain
- ■ TCAP/ECAP Census Tract
- ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

**Exhibit 3-4i. Racially/Ethnically Concentrated Areas of Poverty and
OHFA Project Sites, 2000–2015, Lucas County**
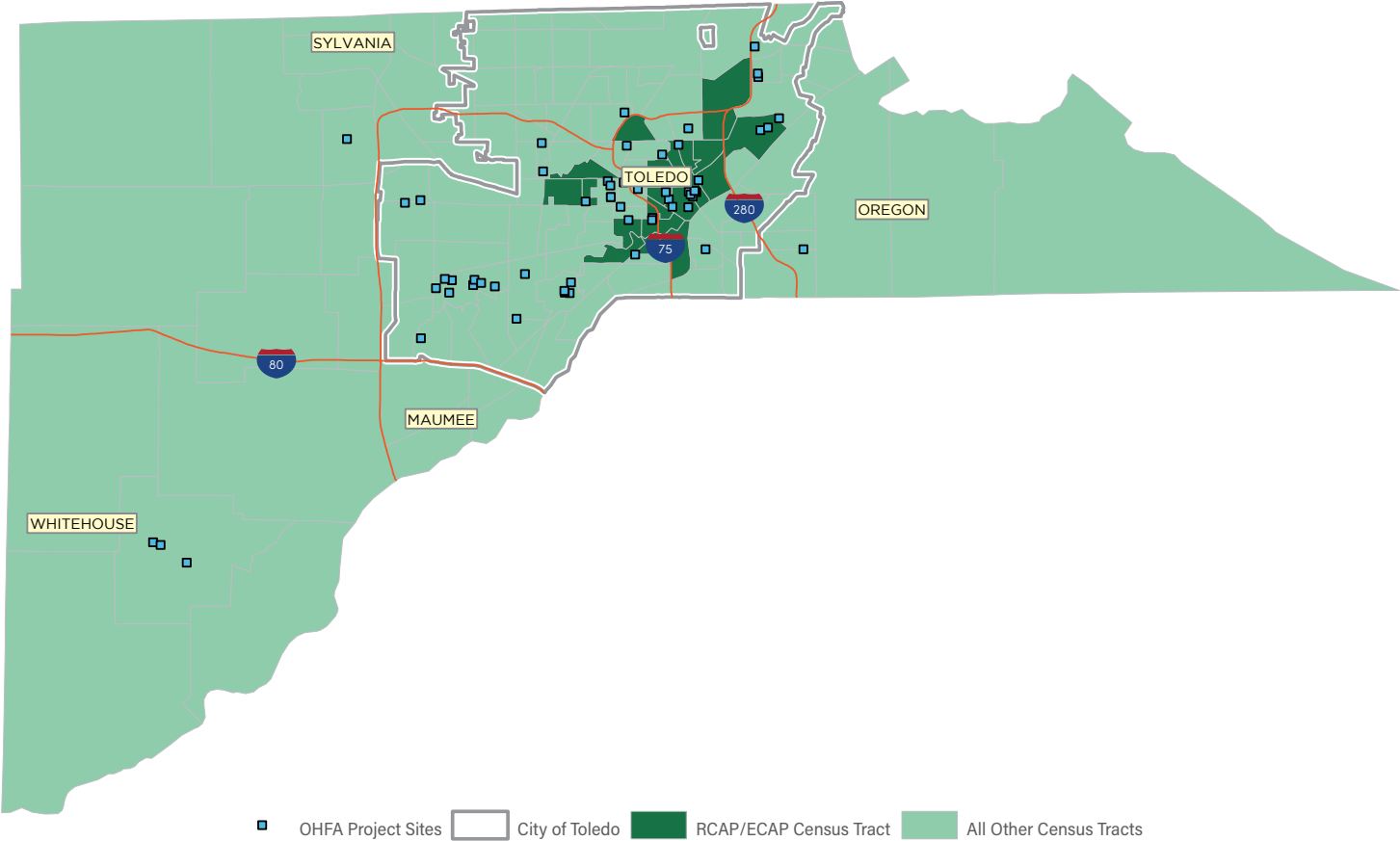
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4j. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Mahoning County

CRAIG BEACH

YOUNGSTOWN

CANFIELD

POLAND

SEBRING

COLUMBIANA
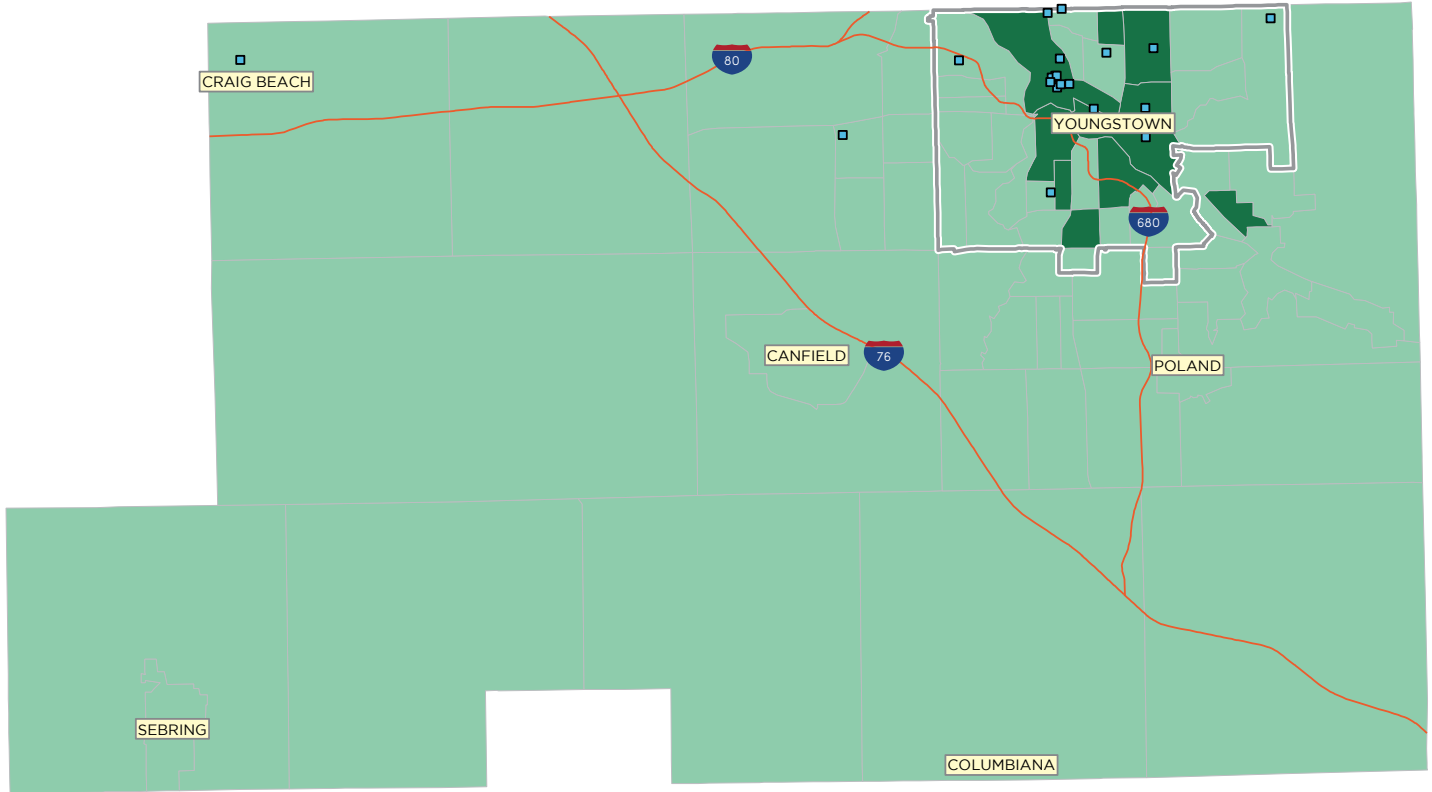
■ OHFA Project Sites ☐ City of Youngstown ■ RCAP/ECAP Census Tract ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4k. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Montgomery County
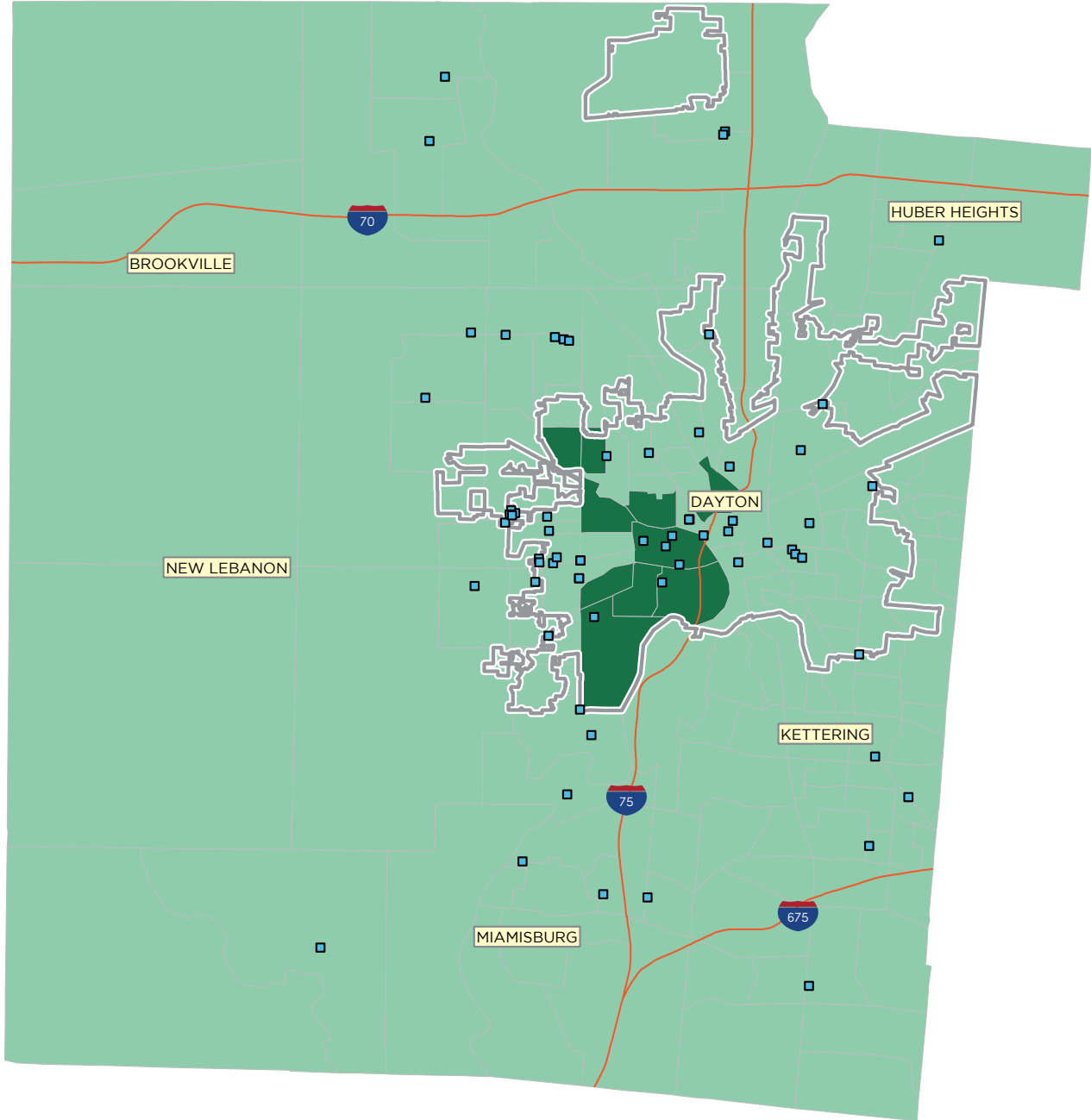
■ OHFA Project Sites ▢ City of Dayton ■ RCAP/ECAP Census Tract ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3–4l. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Stark County

HARTVILLE

ALLIANCE

CANAL FULTON

CANTON

MASSILLON

77

□ OHFA Project Sites   ☐ City of Canton   ■ RCAP/ECAP Census Tract   ▆ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4m. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Summit County
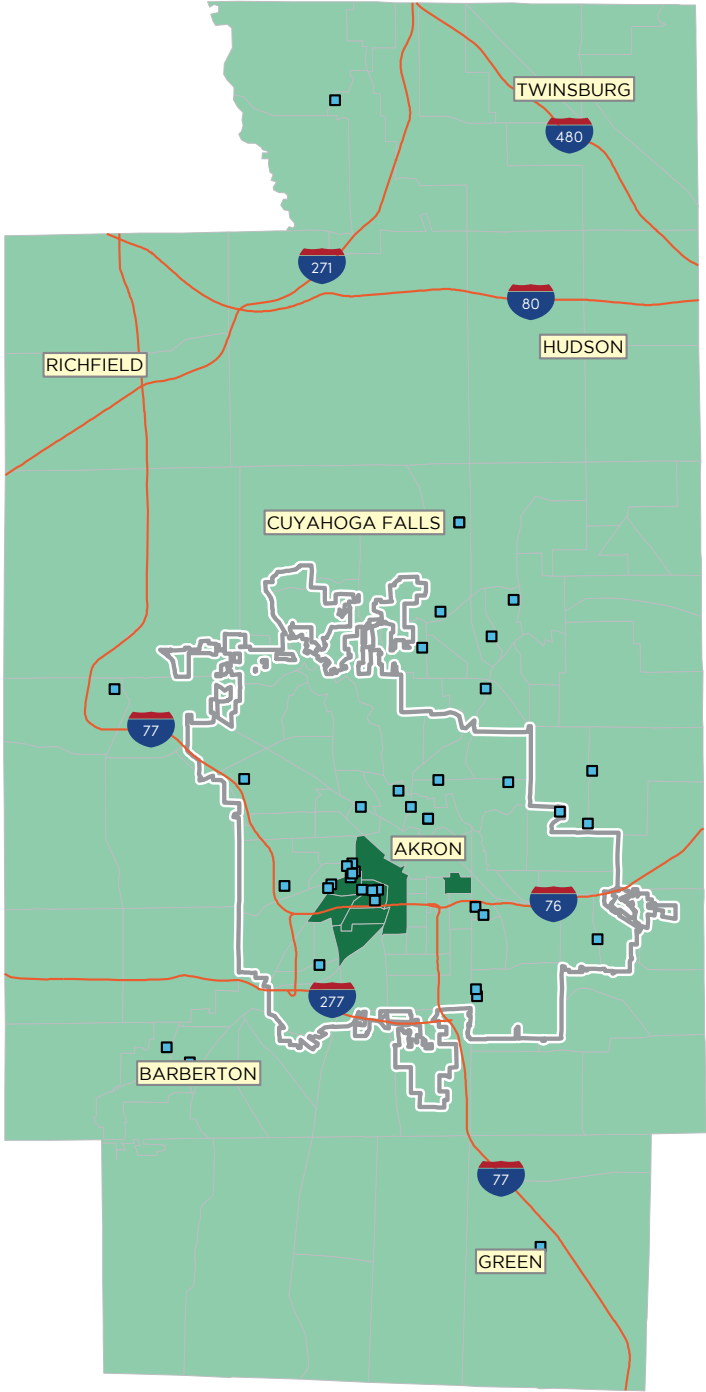
Legend: ■ OHFA Project Sites □ City of Akron ■ RCAP/ECAP Census Tract ■ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4n. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000–2015, Trumbull County
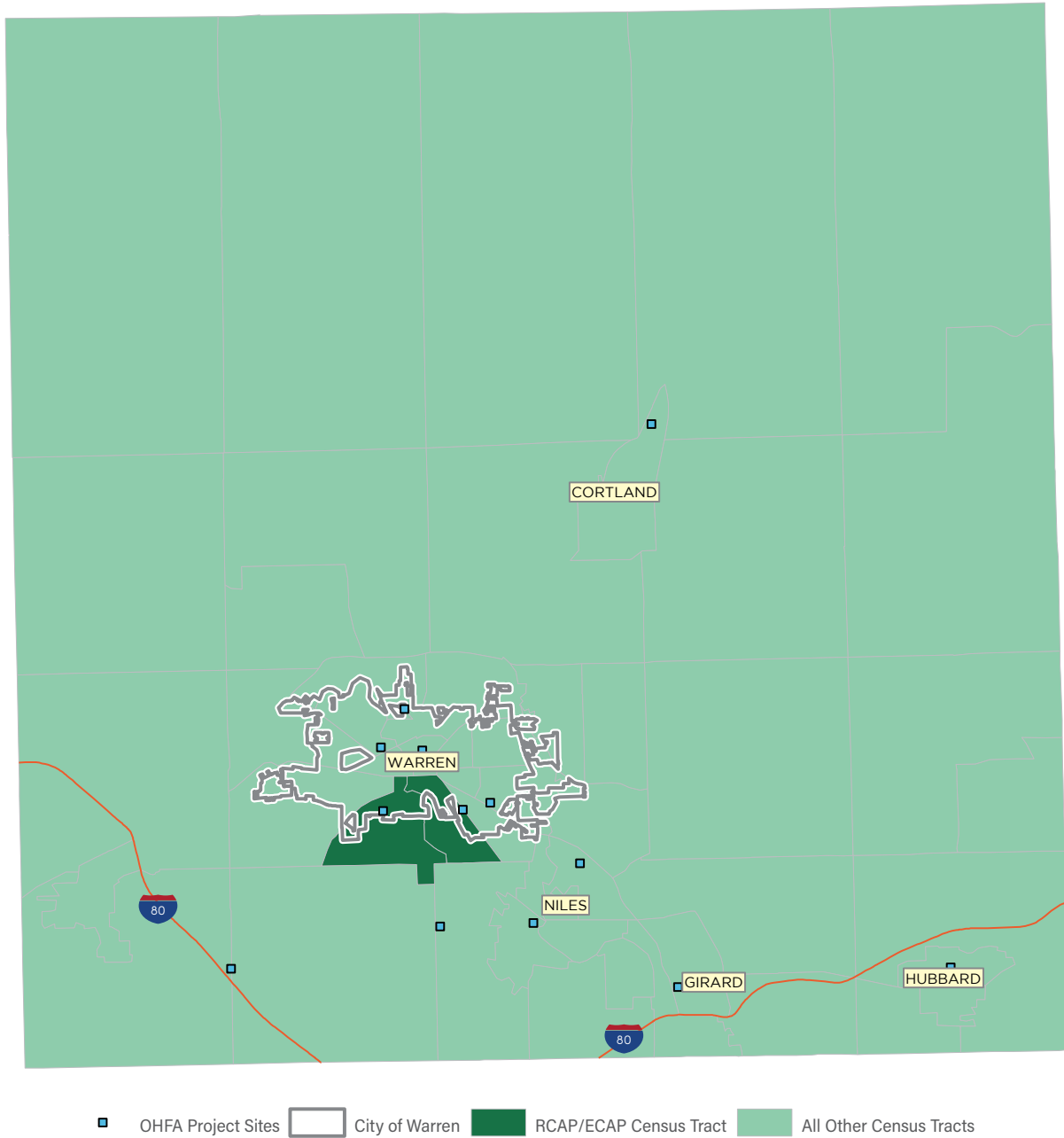
■ OHFA Project Sites   ▢ City of Warren   ■ RCAP/ECAP Census Tract   ▢ All Other Census Tracts

Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Exhibit 3-4o. Racially/Ethnically Concentrated Areas of Poverty and OHFA Project Sites, 2000-2015, Warren County
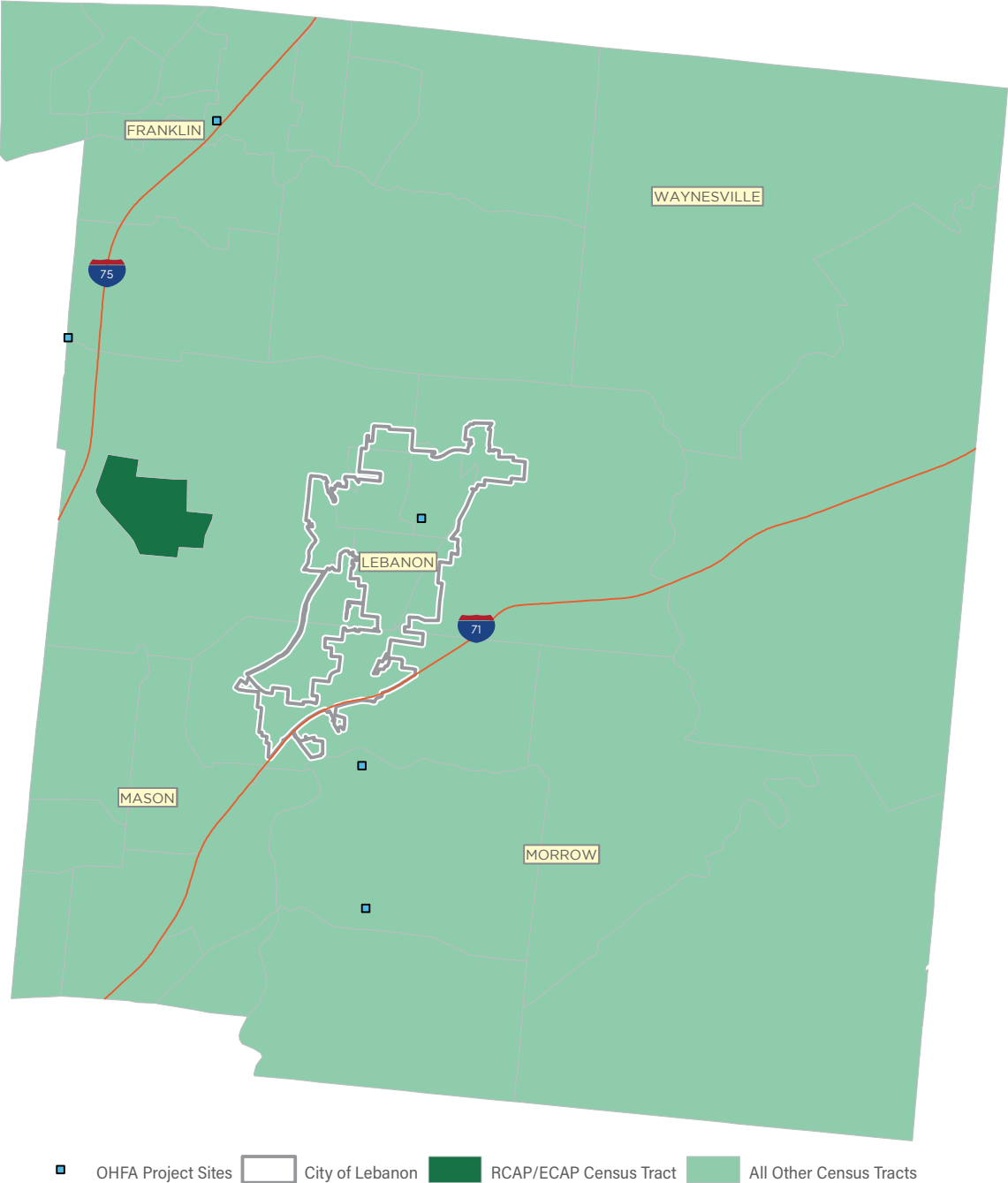
Source: U.S. Department of Housing and Urban Development and OHFA administrative data

Part Two

THE PEOPLE OF OHIO

Housing Stock and Tenure

Homeownership Market

Subsidized Housing

Chapter Four
HOUSING STOCK AND TENURE

Exhibit 4-1. Ohio and National Homeownership Rate, 2005–2016
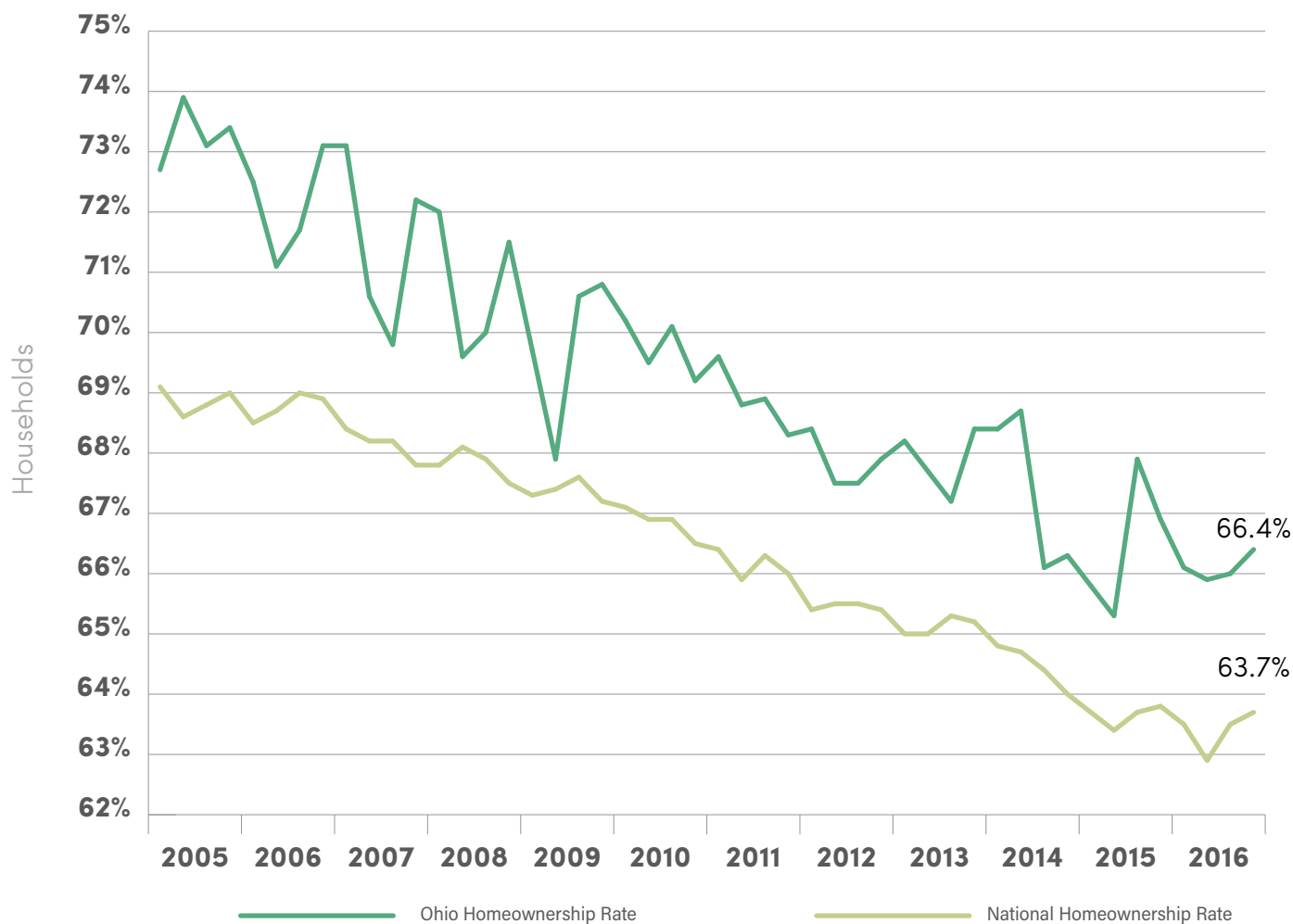
Source: U.S. Census Bureau Housing Vacancies and Homeownership Survey

Between 2005 and 2014, homeownership rates in Ohio and the nation at large fell. However, over the past two years, the rates have stabilized. The percent of household owning a home in Ohio is now 66.4 percent; this figure is 1.1 percentage points above the 2015 low. The most recent national reading, 63.7 percent, is 0.8 percentage points above the 2015 low.

Exhibit 4-2. Housing Units by Structure Type and Tenure

Structure Type	Owner-Occupied		Renter-Occupied		Vacant Units		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1-unit, detached	2,720,890	89.5	508,765	32.9	290,757	52.3	3,520,412	68.5
1-unit, attached	115,436	3.8	90,858	5.9	25,838	4.6	232,132	4.5
2 units	27,081	0.9	150,081	9.7	51,157	9.2	228,319	4.4
3 or 4 units	18,409	0.6	168,243	10.9	42,151	7.6	228,803	4.5
5 to 9 units	15,067	0.5	197,072	12.8	36,861	6.6	249,000	4.8
10 to 19 units	9,772	0.3	163,441	10.6	34,387	6.2	207,600	4.0
20 or more units	12,431	0.4	223,827	14.5	38,003	6.8	274,261	5.3
Mobile home	120,708	4.0	41,515	2.7	36,664	6.6	198,887	3.9
Boat, RV, van, etc.	650	<0.1	838	<0.1	0	0.0	1,488	<0.1
Total	**3,040,444**	**100**	**1,544,640**	**100**	**555,818**	**100**	**5,140,902**	**100**

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables DP04 and B25032

Sixty-nine percent of all housing units are single family detached housing units; 14 percent are apartment buildings with five or more units, while four percent are mobile homes. Ninety percent of homeowners and 33 percent of renters live in single family detached units; about eight percent of these units are vacant.

Exhibit 4-3a. Single Family Detached Homes as Percent of Housing Units by County

Statewide: 68.5%

	Legend
	Less than 65.0%
	65.0% to 69.9%
	70.0% to 74.9%
	75.0% to 79.9%
	80.0% or more
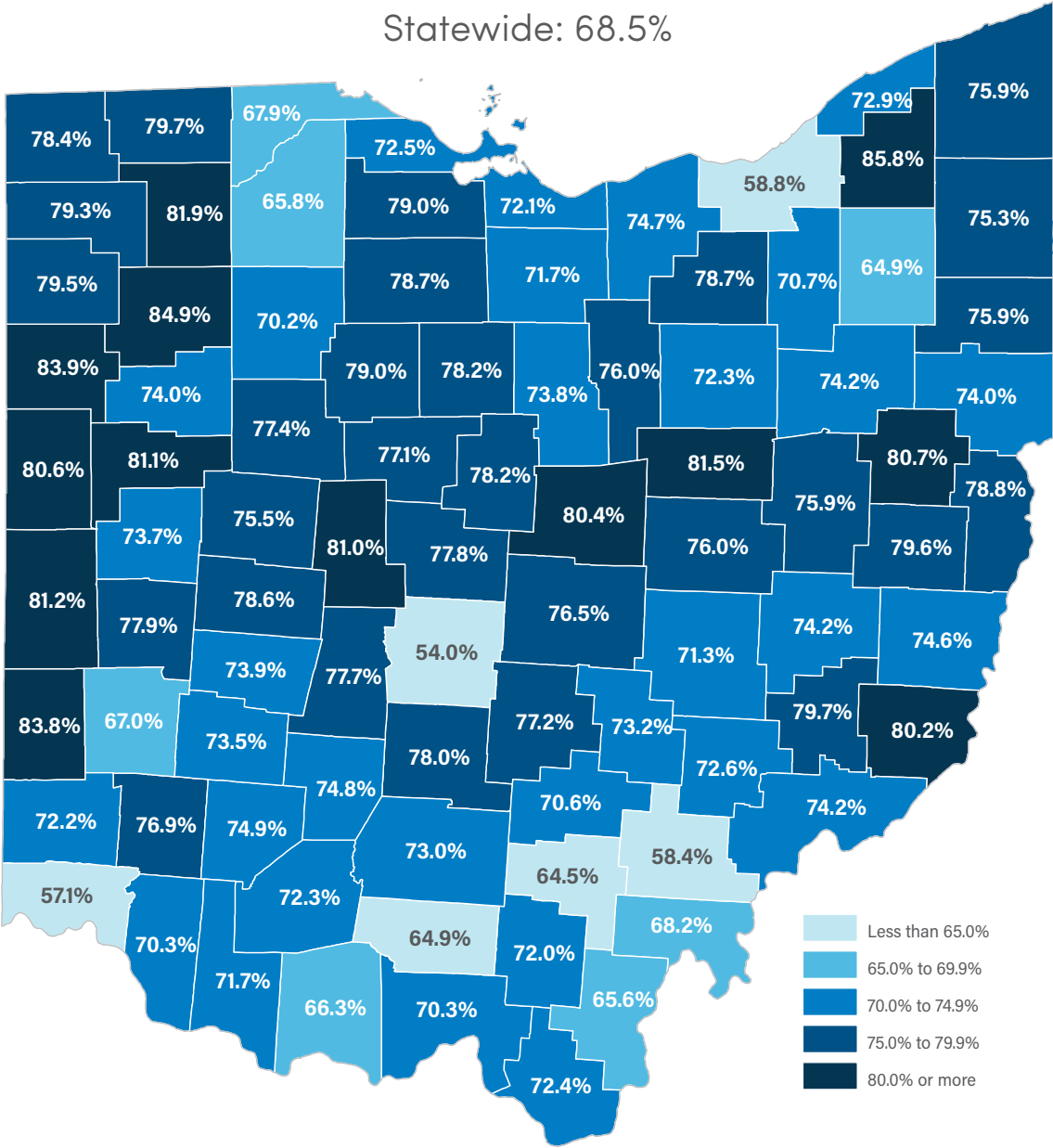
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25024

Single family detached housing units are most common in rural portions of northern and western Ohio and least common in urban counties and southern Ohio.

Exhibit 4-3b. Units in Multifamily Properties as Percent of Housing Units by County

Statewide: 14.2%

Legend:
- Less than 2.5%
- 2.5% to 4.9%
- 5.0% to 9.9%
- 10.0% to 19.9%
- 20.0% or more
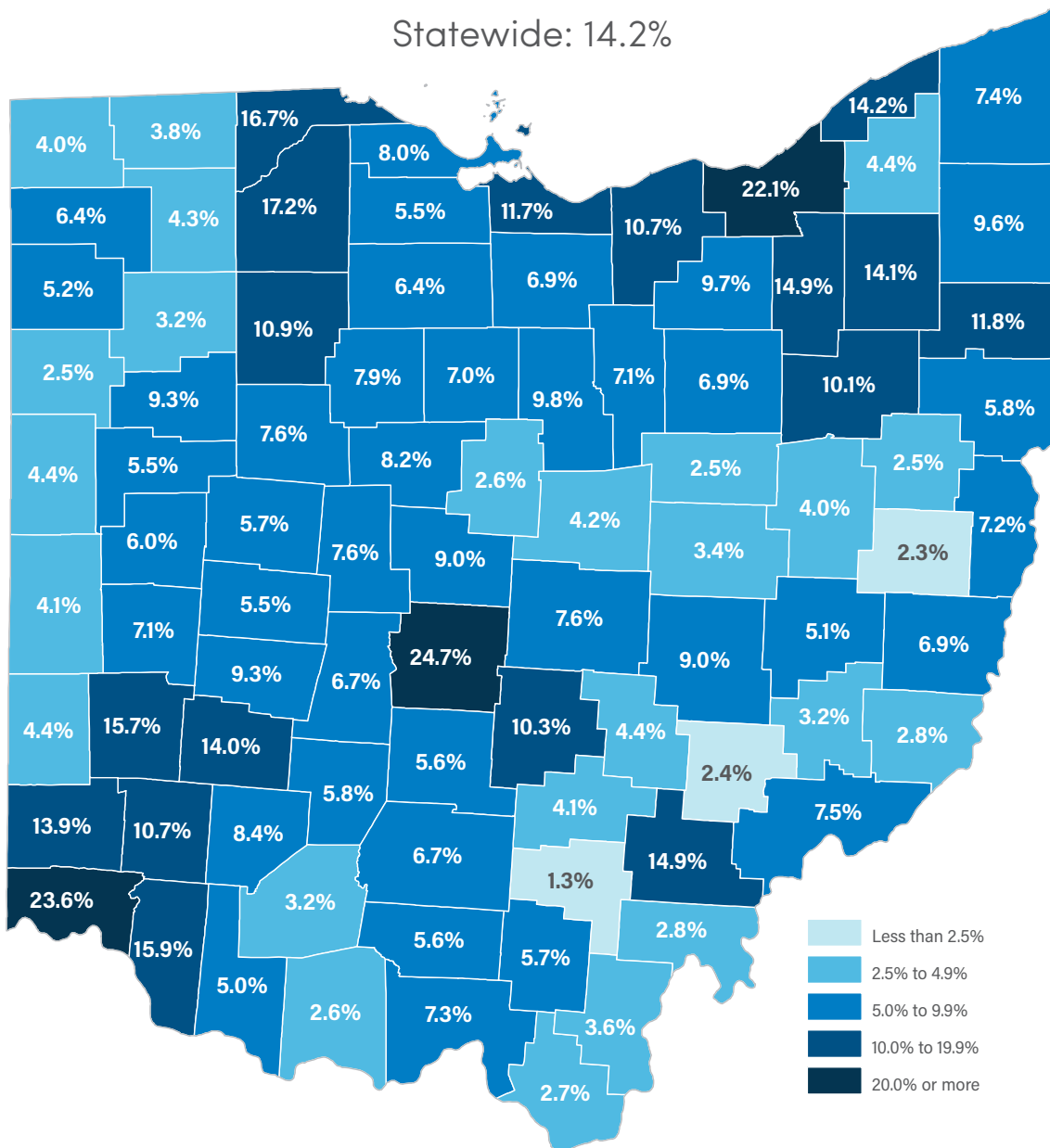
Note: "Multifamily" means five or more units in a single structure.
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25024

The highest concentrations of multifamily units are in Ohio's urban areas. Almost a quarter of units in Franklin, Hamilton and Cuyahoga Counties are situated in buildings with five or more housing units.

Exhibit 4-3c. Mobile Homes as Percent of Housing Units by County

Statewide: 3.9%

Legend:
- Less than 5.0%
- 5.0% to 9.9%
- 10.0% to 14.9%
- 15.0% to 19.9%
- 20.0% or more
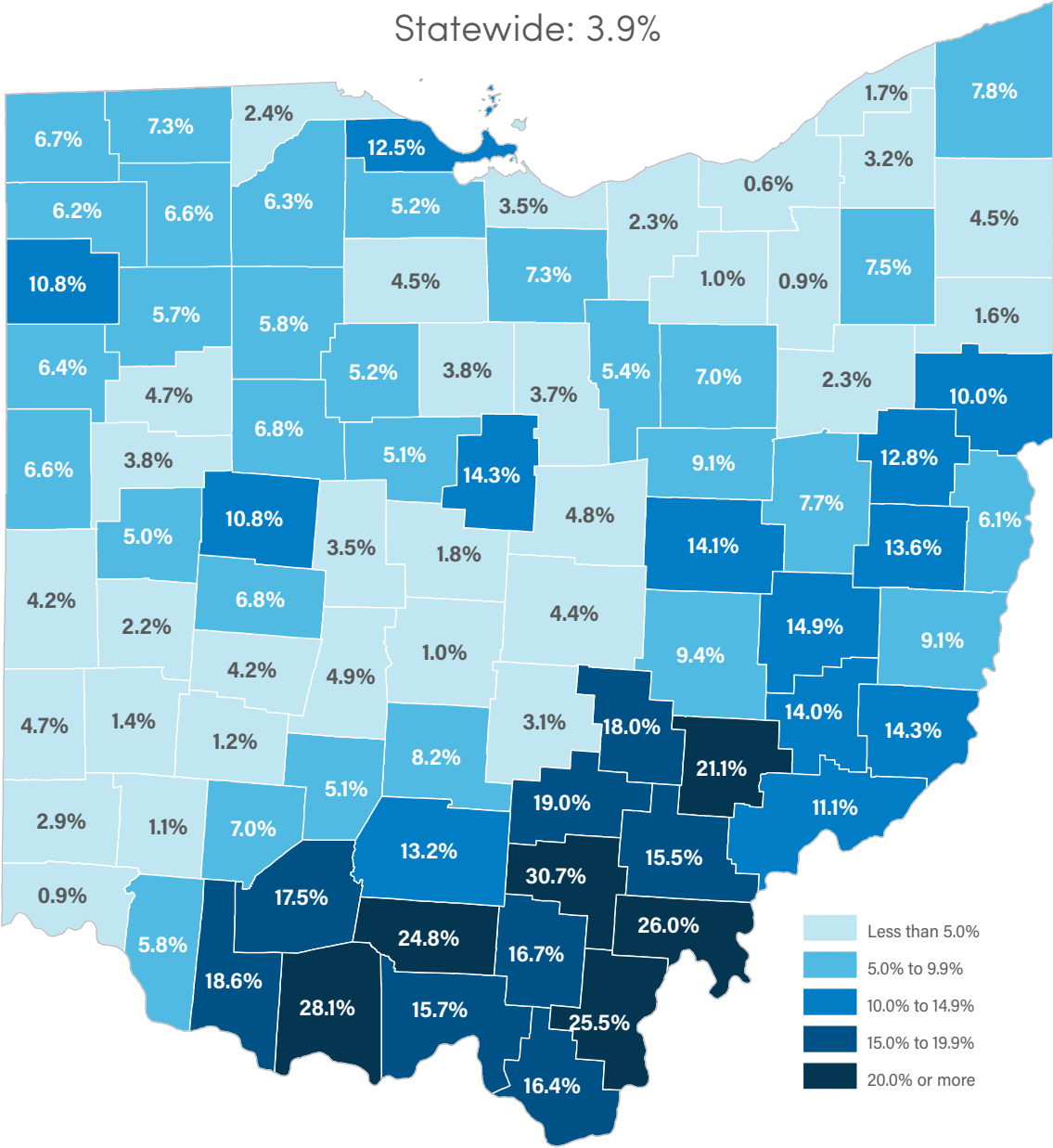
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25024

On average, one of every 26 Ohio housing units is a mobile home. The rates of mobile home utilization are highest in south-central Ohio and, to a lesser extent, east central Ohio. Vinton County has the highest share in the state (30.7 percent).

Exhibit 4-4. Housing Units by Year Built and Tenure

Year Built	Owner-Occupied		Renter-Occupied		Vacant Units		All Housing Units	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 or later	29,642	1.0	17,376	1.1	1,847	0.3	48,865	1.0
2000 to 2009	352,270	11.6	120,743	7.8	40,516	7.3	513,529	10.0
1990 to 1999	405,179	13.3	158,693	10.3	42,267	7.6	606,139	11.8
1980 to 1989	260,536	8.6	163,398	10.6	41,139	7.4	465,073	9.0
1970 to 1979	401,677	13.2	260,296	16.9	69,449	12.5	731,422	14.2
1960 to 1969	366,396	12.1	205,845	13.3	65,489	11.8	637,730	12.4
1950 to 1959	477,811	15.7	192,340	12.5	68,648	12.4	738,799	14.4
1940 to 1949	187,346	6.2	101,092	6.5	41,968	7.6	330,406	6.4
Before 1940	559,587	18.4	324,857	21.0	184,495	33.2	1,068,939	20.8
Total	**3,040,444**	**100**	**1,544,640**	**100**	**555,818**	**100**	**5,140,902**	**100**

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables DP04 and B25036

Over one in five (21 percent) housing units in Ohio is more than 76 years old. Fifty-two percent of these properties are owner-occupied; 17 percent are vacant. One-third of vacant units are in this age category. Given recent turmoil in the housing market, this decade's contribution to Ohio's housing stock is vanishingly small. Only 11 percent of Ohio's housing stock was built since 2000.

Exhibit 4-5. Prevalence of Incomplete Kitchen or Plumbing Facilities and/or Overcrowding by Income and Tenure

Household Income	Owner Households		Renter Households		All Households	
	Number	Percent	Number	Percent	Number	Percent
30% AMI or less	**5,310**	**3.2**	**22,715**	**5.5**	**28,025**	**4.9**
31% to 50% AMI	**6,145**	**2.5**	**14,855**	**5.4**	**21,000**	**4.0**
51% to 80% AMI	8,685	1.9	14,560	4.7	23,245	3.0
81% to 100% AMI	4,450	1.4	5,030	3.5	9,480	2.1
101% AMI or more	14,395	0.8	9,890	2.9	24,285	1.1
All households	**38,985**	**1.3**	**67,050**	**4.5**	**106,035**	**2.3**

Note: "Percent" indicates share of households in the appropriate tenure and income bracket experiencing one of the housing problems specified. Totals do not add to 100 percent.

Source: 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) Data

"Incomplete kitchen or plumbing facilities" is defined by the U.S. Census Bureau as a housing unit lacking hot and cold running water, a flush toilet, a bathtub or shower, a sink with a faucet, a stove or range and/or a refrigerator. Overcrowding is defined as having one or more occupants per room (all types, not just bedrooms) in the housing unit. These tables report the prevalence of housing problems based on a household's income as a percentage of area median income (AMI), which is computed by the U.S. Department of Housing and Urban Development (HUD) and is contingent upon county of residence and size of the household.

Over 100,000 Ohio households are experiencing one or more structural housing problems. Issues were more acute among extremely low-income individuals (30 percent AMI or less), where nearly five percent of households live in overcrowded homes or without adequate bathroom or kitchen facilities. At all income ranges, renters are more vulnerable than homeowners.

Exhibit 4–6a. Housing Vacancy Rate by County

Statewide: 10.8%

Legend:
- Less than 5.0%
- 5.0% to 9.9%
- 10.0% to 14.9%
- 15.0% to 19.9%
- 20.0% or more
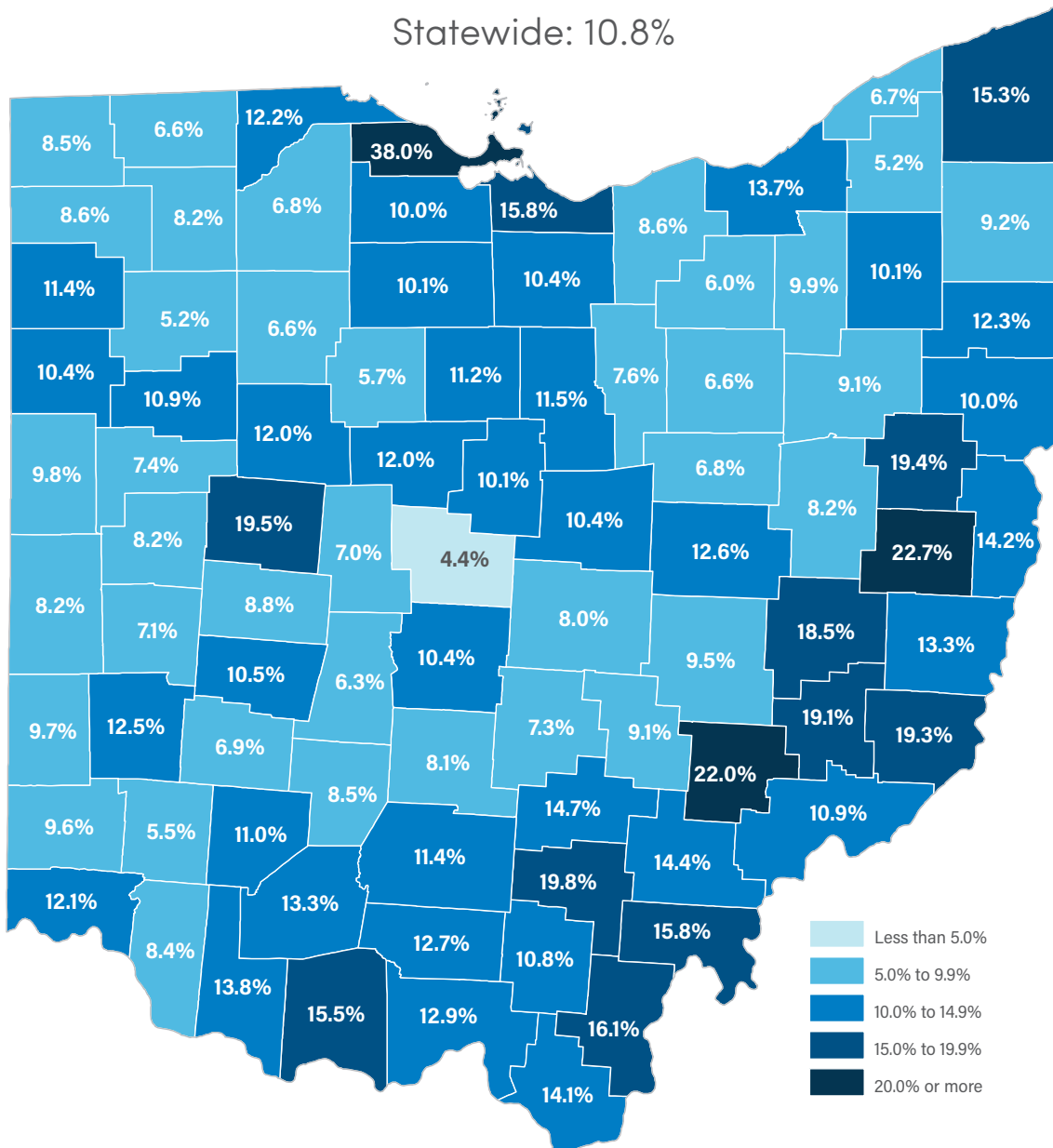
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25002

Nearly one in nine houses in Ohio was vacant as of 2015, meaning simply that no one was living in the property at the time of the survey. By county, the highest vacancy rate was in Ottawa (38 percent); this is elevated due to the large number of vacation homes in the area. Morgan and Harrison were also above 20 percent Within counties, however, there can be dramatic variations from one neighborhood to the next.

Exhibit 4-6b. Housing Vacancy Rate by School District (Top 25)

School District	County	Vacancy Rate
North Bass Local	Ottawa	100%
Kelleys Island Local	Erie	91.0%
Middle Bass Local	Ottawa	84.4%
Put-in-Bay Local	Ottawa	74.0%
Danbury Local	Ottawa	61.7%
Port Clinton City	Ottawa	41.0%
Indian Lake Local	Logan	39.2%
East Cleveland City	Cuyahoga	35.9%
Conotton Valley Union Local	Carroll	31.8%
Walnut Township Local	Fairfield	25.6%
Pymatuning Valley Local	Ashtabula	23.6%
Harrison Hills City	Harrison	23.4%
Rolling Hills Local	Guernsey	23.1%
Dayton City	Montgomery	22.7%
Morgan Local	Morgan	22.6%
Steubenville City	Jefferson	22.5%
East Guernsey Local	Guernsey	22.5%
East Knox Local	Knox	22.4%
Brown Local	Carroll	21.4%
Cleveland Municipal	Cuyahoga	21.2%
Ripley-Union-Lewis-Huntington Local	Brown	21.2%
Bright Local	Highland	21.1%
Windham Exempted Village	Portage	20.5%
Benton-Carroll-Salem Local	Ottawa	20.1%
Switzerland of Ohio Local	Monroe	20.1%

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25002

Many of the districts on this list have large numbers of seasonal residences, particularly those in Erie, Fairfield, Logan, and Ottawa Counties. These are not necessarily indicative of housing market distress. However, the remaining school districts listed are experiencing vacancy rates due to more conventional reasons. Among these, East Cleveland had the highest rate (36 percent).

Exhibit 4-7. Age of Householder by Tenure

Age of Householder	Owner-Occupied		Renter-Occupied		Homeownership Rate
	Households	Percent	Households	Percent	
15 to 24 years	23,194	0.8	167,036	10.8	12.2%
25 to 34 years	286,886	9.4	390,442	25.3	42.4%
35 to 44 years	477,040	15.7	285,648	18.5	62.5%
45 to 54 years	663,207	21.8	262,507	17.0	71.6%
55 to 64 years	703,619	23.1	209,458	13.6	77.1%
65 to 74 years	487,215	16.0	112,892	7.3	81.2%
75 to 84 years	287,341	9.5	68,849	4.5	80.7%
85+ years	111,942	3.7	47,808	3.1	70.1%
Total	**3,040,444**	**100**	**1,544,640**	**100**	**66.3%**

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25007

Data on the age of householders shows that 36 percent of renters were younger than 35 years old, By contrast, only 10 percent of homeowners were under 35.

Exhibit 4-8. Household Size by Tenure

Size of Household	Owner-Occupied		Renter-Occupied		Homeownership Rate
	Households	Percent	Households	Percent	
1 person	728,728	24.0	646,979	41.9	53.0%
2 people	1,181,685	38.9	405,306	26.2	74.5%
3 people	470,648	15.5	224,497	14.5	67.7%
4 people	401,588	13.2	150,295	9.7	72.8%
5 or more people	257,795	8.5	117,563	7.6	68.7%
Total	**3,040,444**	**100**	**1,544,640**	**100**	**66.3%**

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25009

Statewide, 42 percent of renters and 24 percent of homeowners live alone. Households with four or more members were more common among owner-occupiers (22 percent) than among renters (17 percent).

Exhibit 4-9. Household Type by Tenure

Household Type	Owner-Occupied		Renter-Occupied		Homeownership Rate
	Households	Percent	Households	Percent	
Married couple with children	634,961	20.9	162,237	10.5	79.6%
Married couple without children	1,184,344	39.0	162,354	10.5	87.9%
Male householder alone with children	51,633	1.7	52,614	3.4	49.5%
Male householder alone without children	66,621	2.2	34,980	2.3	65.6%
Female householder alone with children	100,975	3.3	240,184	15.5	29.6%
Female householder alone without children	156,925	5.2	89,770	5.8	63.6%
Single-person households	728,728	24.0	646,979	41.9	53.0%
Other non-family households	116,257	3.8	155,522	10.1	42.8%
Total	**3,040,444**	**100**	**1,544,640**	**100**	**66.3%**

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25115

Overall, married couples are more likely to own their home than other types of households, whether with children (80 percent) or without (88 percent). These groups represents 60 percent of owner-occupied households but only 21 percent of renter-occupied households. Female householders with children are by far the least likely group to own their home (30 percent). Non-family households (i.e. ,people living alone or with unrelated individuals) comprised more than half of renters but just over a quarter of homeowners.

Chapter Five

HOMEOWNERSHIP MARKET

Exhibit 5-1. Total Monthly Home Sales, 2000–2016
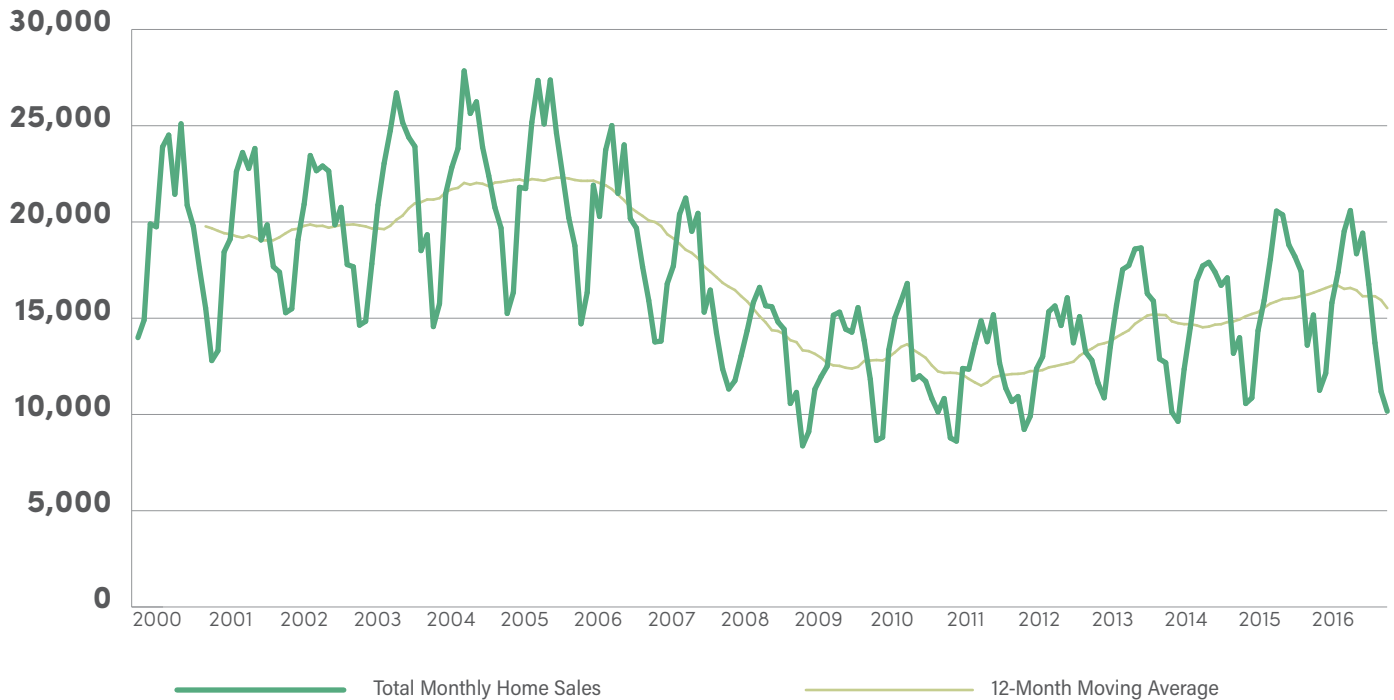
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

Over 186,000 single family homes were sold in Ohio in 2016. Housing activity continues to increase slightly, as it generally has over the past five years, though sales are still well below the pace of 19,000 to 20,000 per month from the early 2000s.

Exhibit 5-2. Median Home Sale Price, 2000–2016

Legend:
Nominal Median Home Sale Price
12-Month Moving Average
Real Median Home Sale Price
12-Month Moving Average
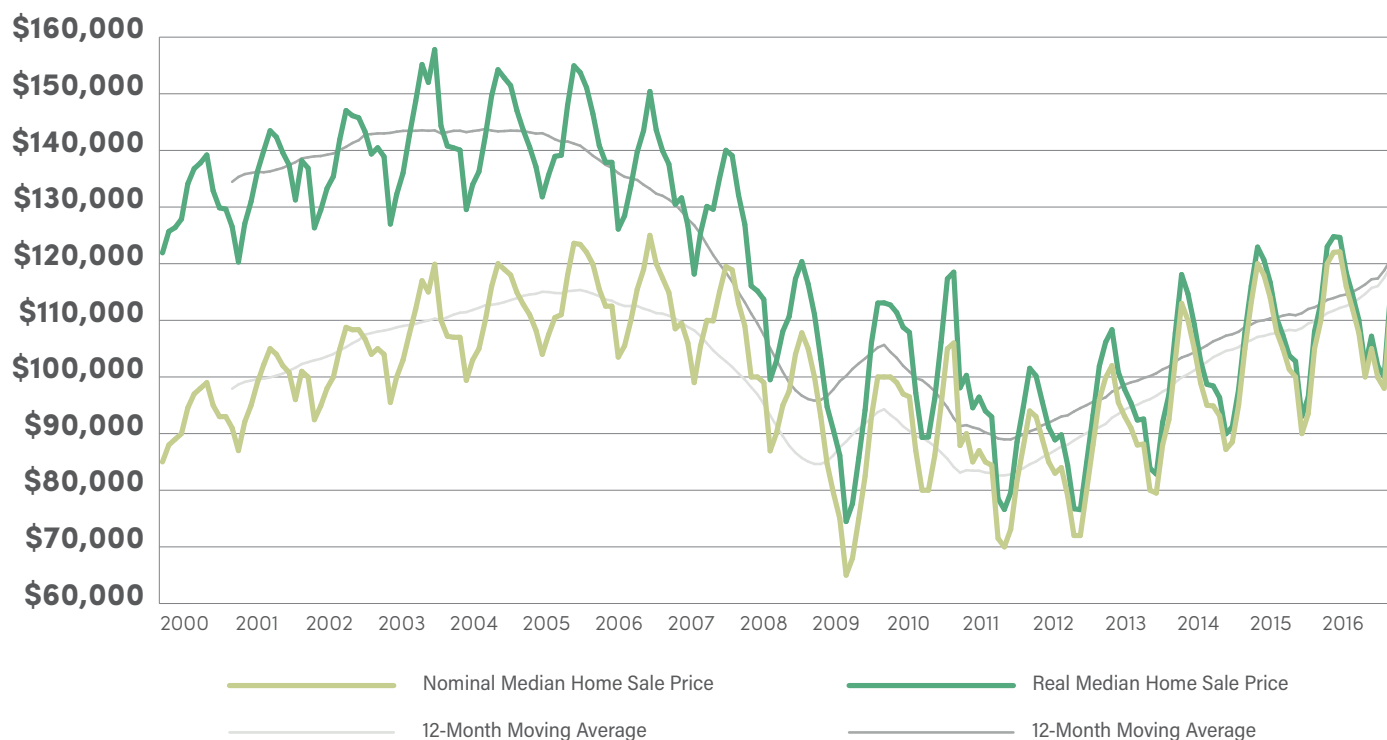
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

Monthly median sales prices averaged almost $120,000 in 2016, up from about $110,000 in 2015. Nominal prices (lighter) are approaching all-time highs, but after adjusting for inflation (darker), single family homes are still less expensive than they were in 2000.

Exhibit 5-3. Median Owner-Occupied Home Value by County

Statewide: $129,900

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25077

The statewide median home value is $129,900. These values vary widely by county, from $81,000 in Vinton to $256,800 in Delaware. Home values were lowest in south-central and east-central Ohio.

Exhibit 5-4a. 90-Day Delinquency Rate, 2000-2016
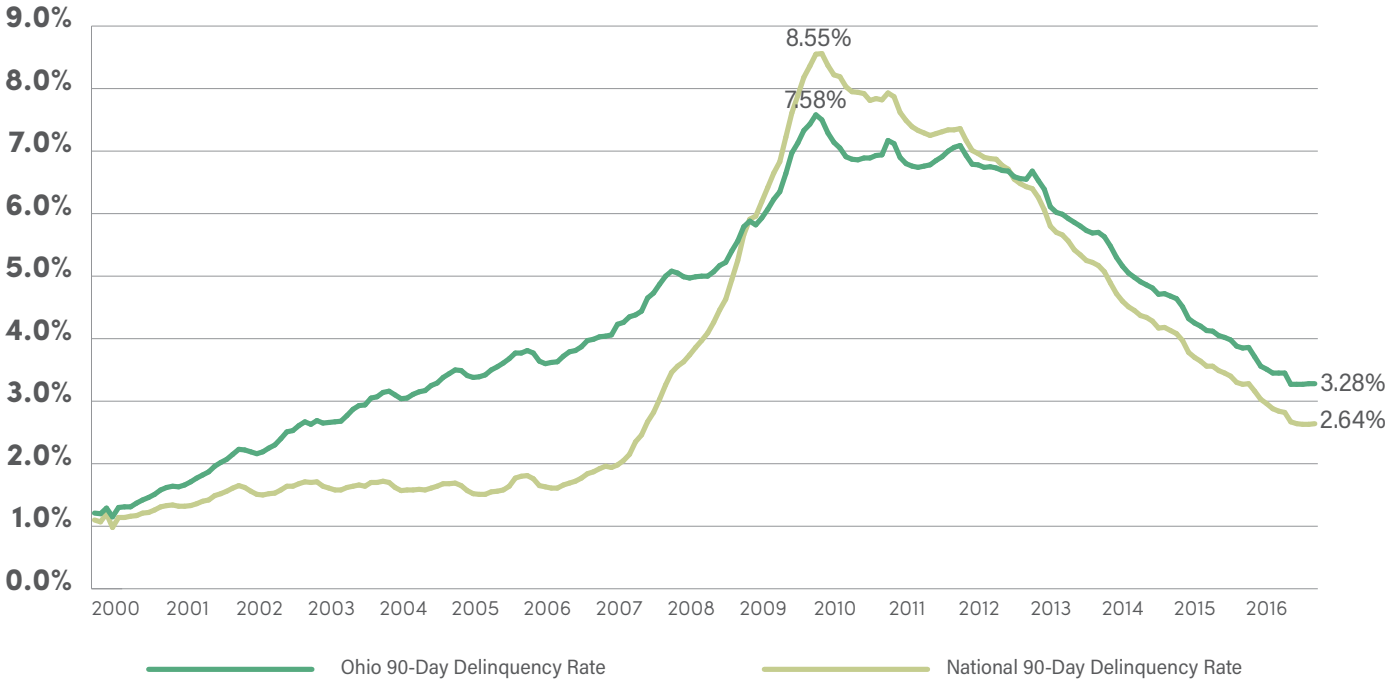
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

Statewide, 3.28 percent of single family mortgages were 90 days delinquent or more in December 2016, the lowest figure in 10 years. Although this is less than half of its peak reading of 7.58 percent in January 2010, the level is still well above the pre-housing bubble figures and is modestly higher than the national average.

Exhibit 5-4b. 90-Day Delinquency Rate by County, December 2016

Statewide: 3.28%

Legend:
- Less than 2.00%
- 2.00% to 2.99%
- 3.00% to 3.99%
- 4.00% to 4.99%
- 5.00% or more
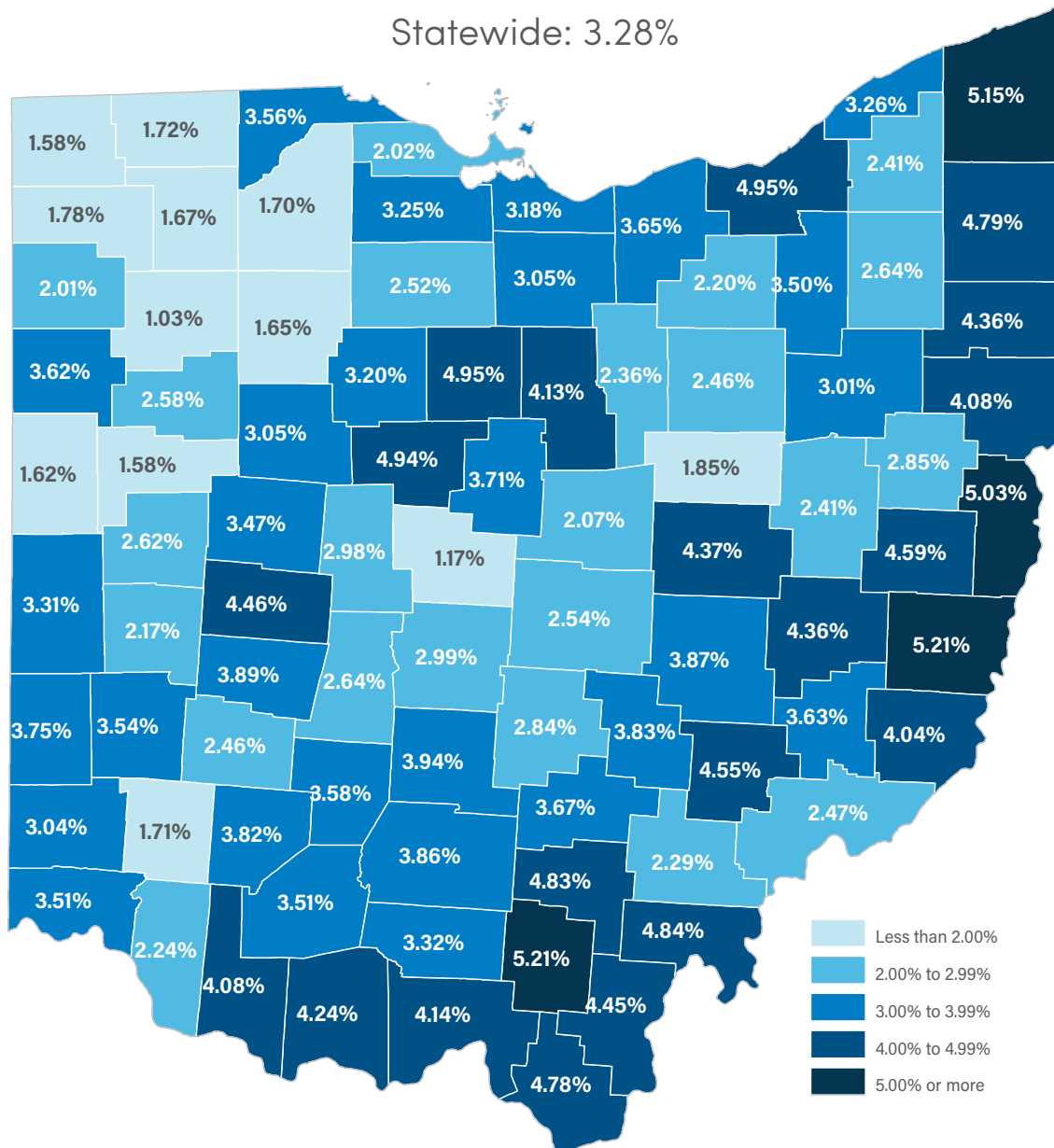
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

There were substantial disparities in mortgage delinquency rates by county. Rates ranged from 1.03 percent in Putnam to 5.21 percent in Belmont and Jackson. The south central and far eastern portions of the state are experiencing above average delinquency in general.

Exhibit 5-5a. Foreclosure Rate, 2000-2016
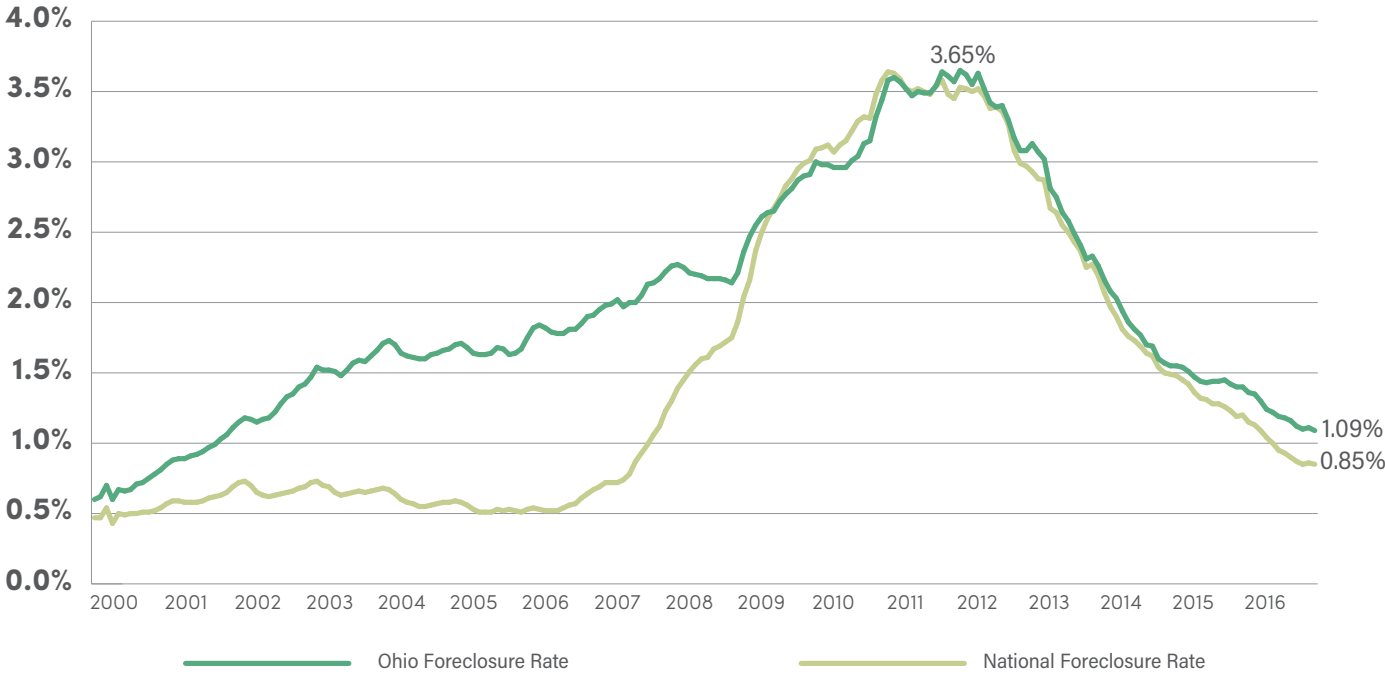
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

Ohio's foreclosure rate of 1.09 percent in December 2016 is a 13-year low, down dramatically from the peak of 3.65 percent in January 2012. However, foreclosures are still more common in Ohio than the nation at large.

Exhibit 5-5b. Foreclosure Rate by County, December 2016

Statewide: 1.09%

	Less than 0.50%
	0.50% to 0.99%
	1.00% to 1.49%
	1.50% to 1.99%
	2.00% or more
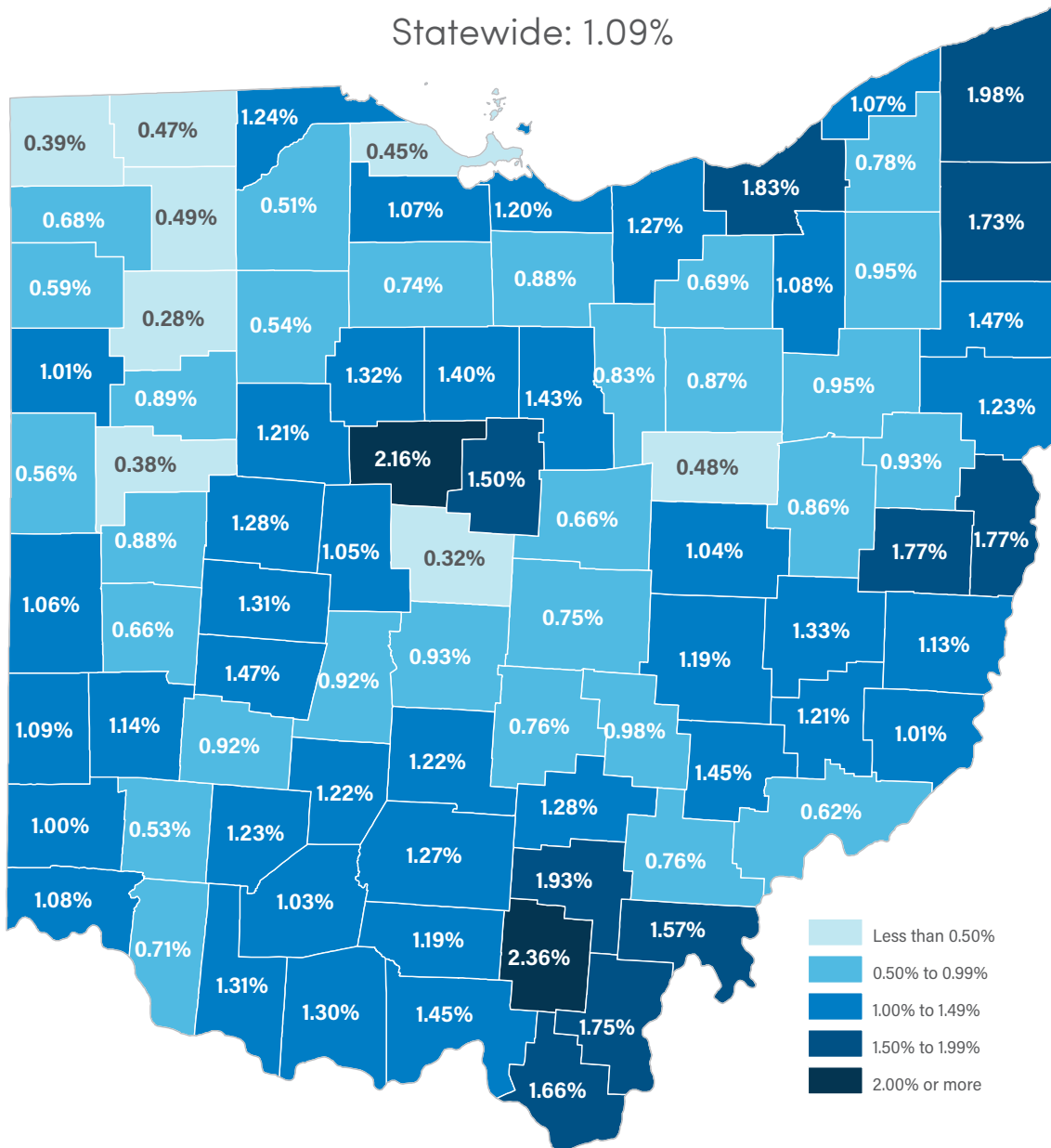
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

A similar pattern exists with regard to foreclosure rates, with Putnam County and Jackson County again representing, respectively, the lowest and highest rates in the state.

Exhibit 5-6. Negative Equity Share, 2009–2016
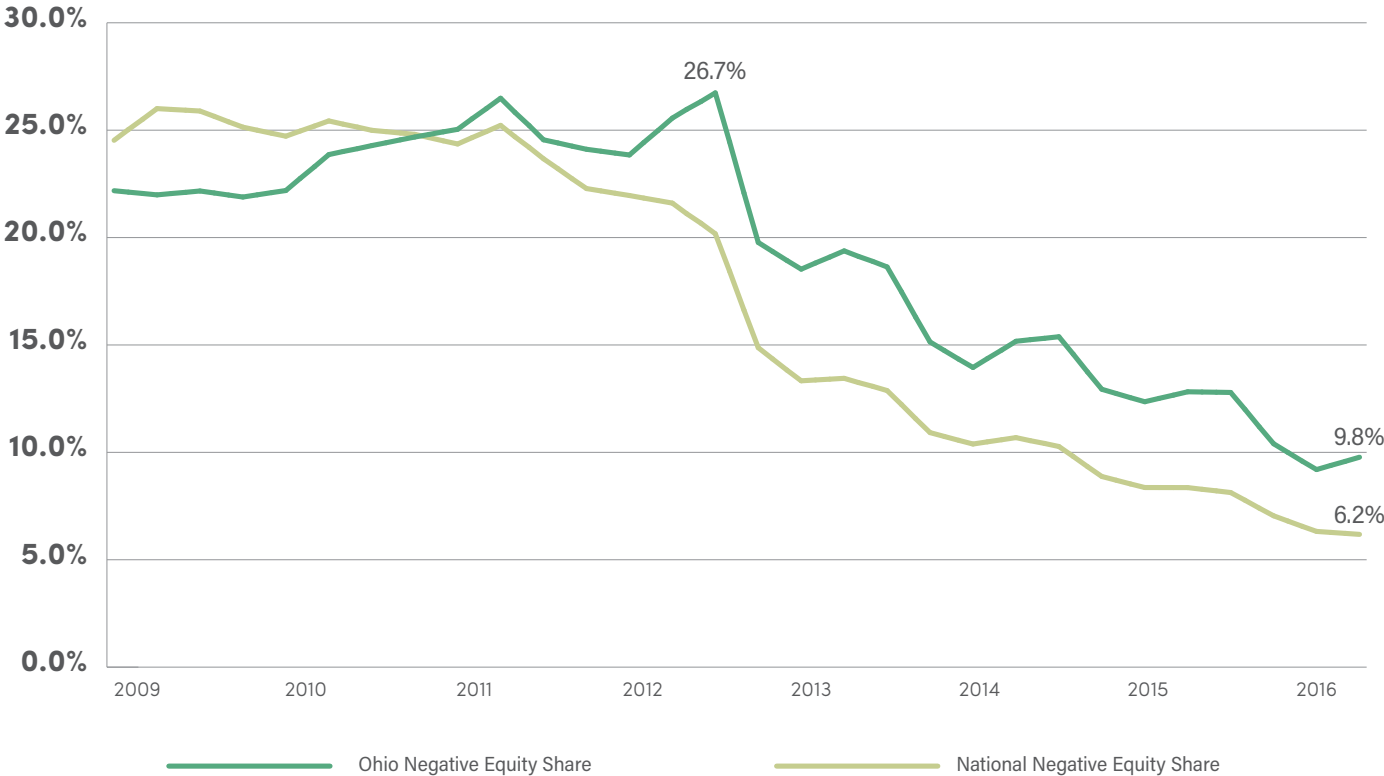
Source: CoreLogic Real Estate Analytics Suite (accessed March 30, 2017)

For the first time since 2009, the earliest year available, less than 10 percent of mortgaged homes were underwater (i.e., worth less than the amount owed on the mortgage) in September 2016. This is less than half the post-crisis peak of 27 percent in March 2013. Again, however, Ohio is underperforming the nation on this measure.

Exhibit 5-7. Homebuyers Assisted by OHFA Homeownership Programs by County, 2007-2016

Statewide: 41,836

	Legend
	Less than 50
	50 to 249
	250 to 499
	500 to 999
	1,000 or more
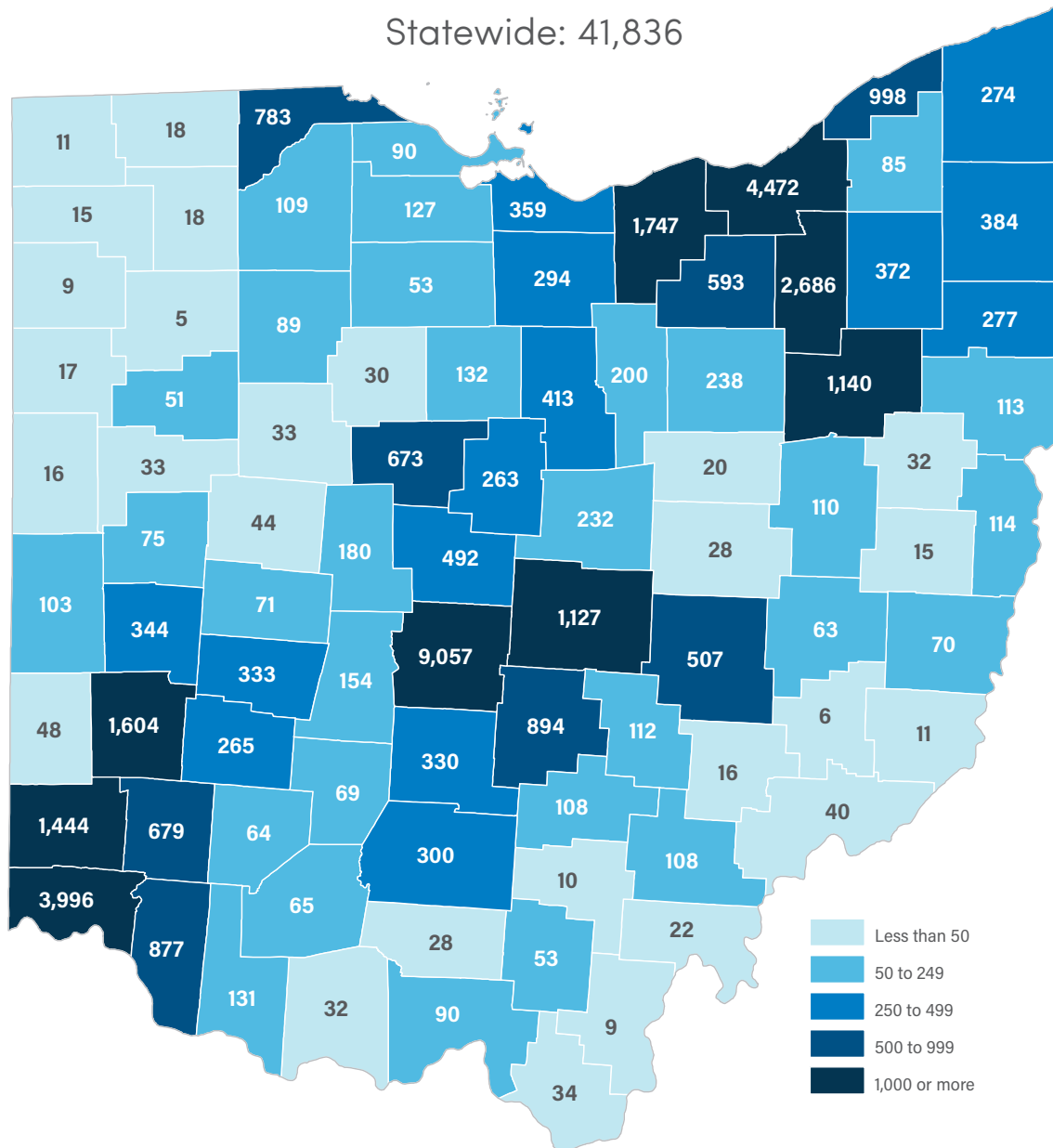
Source: OHFA administrative data

During the past decade, OHFA has helped 41,836 Ohio households buy a home. OHFA homeownership programs include market-rate mortgages, Mortgage Tax Credits (MTCs) and down payment assistance to qualified applicants.

Exhibit 5-8. Neighborhood Initiative Program Demolition Reimbursements by County

County Land Bank	Demolitions	Reimbursements
Ashtabula	60	$1,044,666
Belmont	10	$137,696
Butler	60	$672,814
Clark	39	$631,295
Columbiana	26	$458,297
Cuyahoga	1,699	$21,466,696
Erie	12	$165,847
Fairfield	21	$355,454
Franklin	378	$6,007,888
Hamilton	187	$3,357,259
Jefferson	24	$347,228
Lake	27	$492,499
Lorain	116	$2,157,537
Lucas	831	$8,050,759
Mahoning	166	$2,250,676
Montgomery	293	$4,247,949
Portage	19	$178,824
Richland	69	$810,269
Stark	223	$3,155,077
Summit	132	$2,056,268
Trumbull	200	$1,899,041
Grand Total	**4,592**	**$59,944,040**

Source: OHFA administrative data (current as of February 28, 2017)

The Neighborhood Initiative Program (NIP), funded by Ohio's portion of the Hardest Hit Fund, has aimed to stabilize property values and mitigate the risk of foreclosure by removing and greening vacant and blighted homes. OHFA has worked with county land banks to demolish 4,592 homes as of February; over one-third of these homes were in Cuyahoga County.

Chapter Six
HOUSING AFFORDABILITY

Exhibit 6-1. Monthly Gross Rent, 2006–2010 vs. 2011–2015

	2006–2010		2011–2015	
	Households	Percent	Households	Percent
No cash rent	76,703	5.5	82,278	5.3
Less than $250	77,541	5.5	74,264	4.8
$250 to $499	224,126	16.0	190,389	12.3
$500 to $599	200,880	14.3	185,931	12.0
$600 to $699	205,589	14.7	217,842	14.1
$700 to $799	183,006	13.0	204,275	13.2
$800 to $899	142,723	10.2	170,150	11.0
$900 to $999	97,101	6.9	128,927	8.3
$1,000 to $1,249	120,827	8.6	173,037	11.2
$1,250 to $1,499	38,614	2.8	60,887	3.9
$1,500 or more	36,108	2.6	56,660	3.7
Total households	**1,403,218**	**100**	**1,544,640**	**100**
Median gross rent	**$678**	---	**$730**	---

Note: Gross rents include utility costs and are not adjusted for inflation.

Source: 2006-2010 and 2011-2015 American Community Survey Five-Year Estimates, Tables B25063 and B25064

Statewide, the median renter household pays $730 per month for rent and utilities (including electricity, natural gas, sewer and water, if applicable), up from $678 in the prior five-year period. This represents a 7.7 percent increase overall. The share of households paying $1,000 or more per month in gross rent increased from 14 to 18 percent in that time.

Exhibit 6-2. Median Monthly Gross Rent by County

Statewide: $730
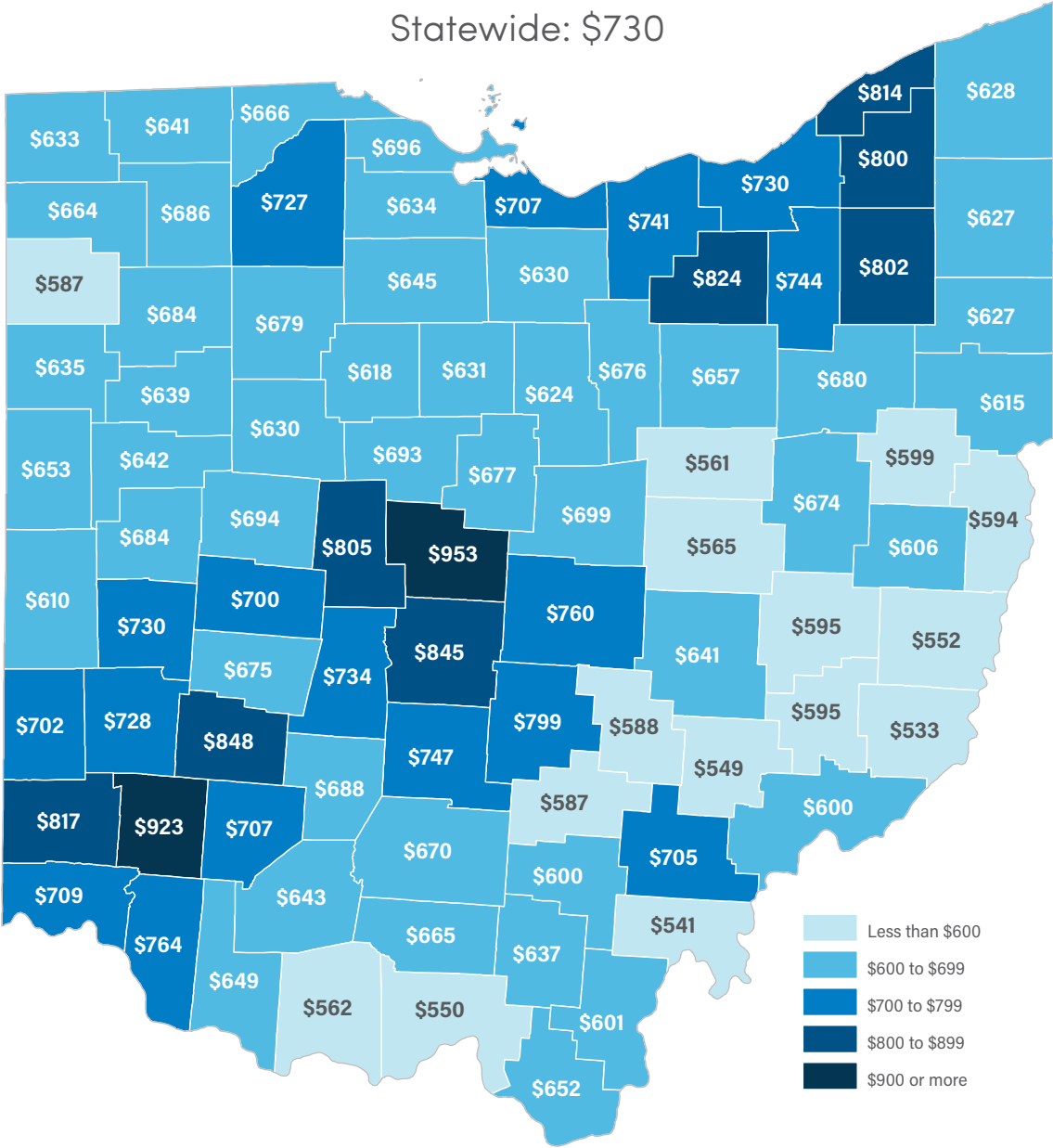
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25064

By county, median monthly gross rents range from a low of $533 in Monroe to a high of $953 in Delaware. Generally speaking, rents are highest in and near the three largest metropolitan areas and lowest in Appalachian counties.

Exhibit 6-3. Increase in Median Monthly Gross Rent by County, 2006–2010 to 2011–2015

Statewide: 7.7%

Source: 2006-2010 and 2011-2015 American Community Survey Five-Year Estimates, Table B25064

With respect to change in rents, all 88 counties saw an increase between 2006-2010 and 2011-2015, ranging from 0.5 percent in Auglaize and Fulton Counties to 22.0 percent in Delaware County. Increases tended to be low to moderate in Northeast Ohio, while they were more than double the state average in much of the east central portion of the state, areas where shale oil and gas drilling have emerged in recent years.

Exhibit 6-4. Median Gross Rent as Percent of Household Income by County

Statewide: 29.5%

Legend:
- Less than 24.0%
- 24.0% to 26.9%
- 27.0% to 29.9%
- 30.0% to 32.9%
- 33.0% or more
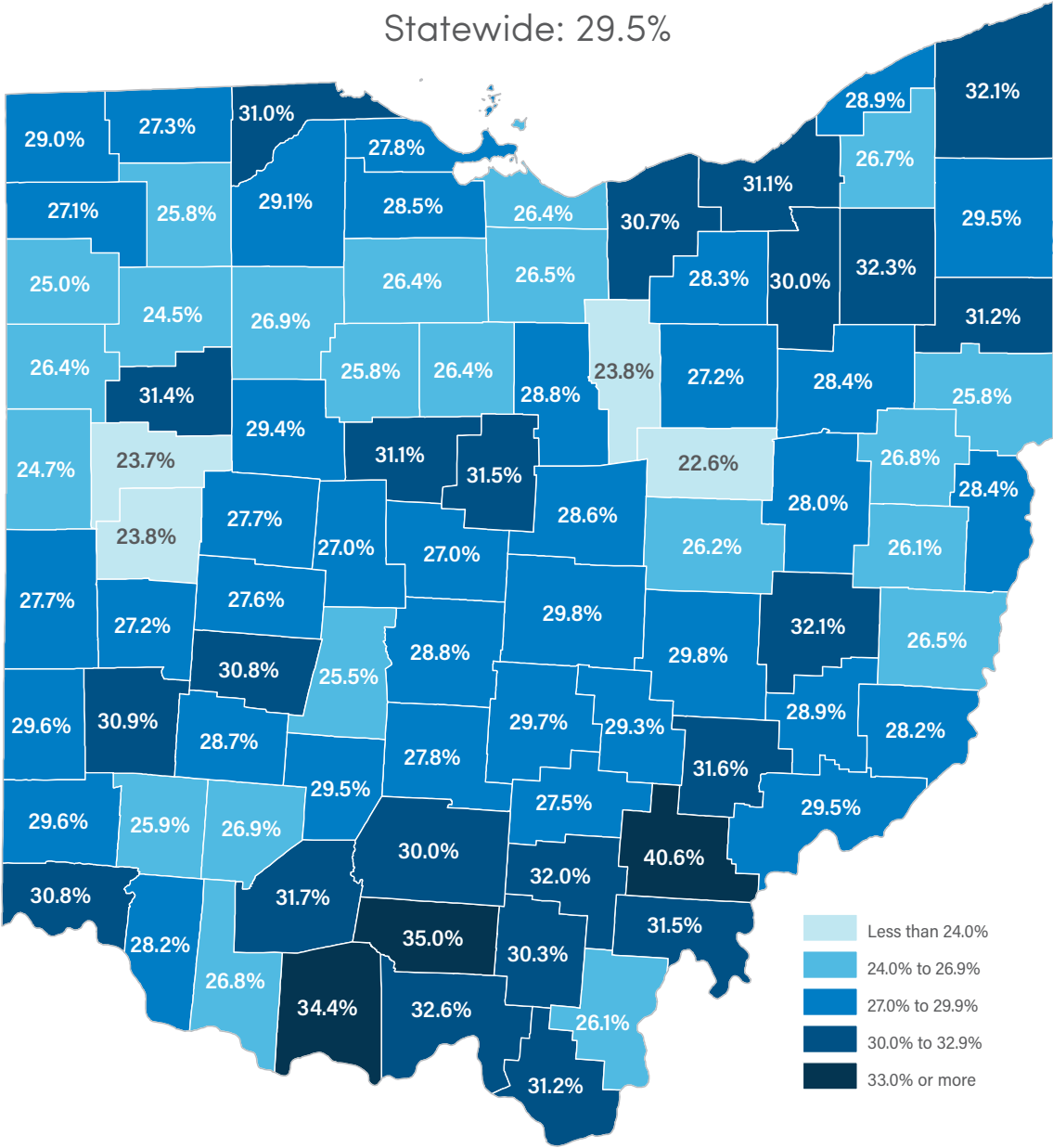
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25071

The typical Ohio renter paid 29.5 percent of their household income toward gross rent. This is just below the 30 percent threshold that indicates a household is experiencing housing cost burden. The median renter is, in fact, cost burdened in 25 of 88 counties. Rent as a share of income is highest in Athens and Pike Counties and lowest in Holmes County.

Exhibit 6-5. Gross Rent as Percent of Household Income

	Households	Percent
No cash rent paid	82,278	5.3
Less than 10.0 percent	60,127	3.9
10.0 to 14.9 percent	138,696	9.0
15.0 to 19.9 percent	187,186	12.1
20.0 to 24.9 percent	177,470	11.5
25.0 to 29.9 percent	165,056	10.7
30.0 to 34.9 percent	**122,041**	**7.9**
35.0 to 39.9 percent	**89,354**	**5.8**
40.0 to 49.9 percent	**123,832**	**8.0**
50.0 percent or more	**359,820**	**23.3**
Zero or negative income	**38,780**	**2.5**
Total households	**1,544,640**	**100**

Note: Gross rents include utility costs and are not adjusted for inflation.

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B25070 and B25106

This table highlights the degree to which Ohio renters experience housing cost burden. Statewide, 48 percent of renter households pay at least 30 percent of their income in rent and utilities or have no income at all. Of this group, **398,600 households**, more than a quarter of all renters in the state of Ohio, are experiencing severe cost burden, meaning that at least half of household income, if applicable, is spent on housing.

Exhibit 6-6. Renter Housing Cost Burden by Age of Householder

Gross Rent as Percent of Income	Householder Age 15–34		Householder Age 35–64		Householder Age 65+	
	Households	Percent	Households	Percent	Households	Percent
Less than 20.0 percent	145,592	26.1	204,646	27.0	35,771	15.6
20.0 to 24.9 percent	67,372	12.1	89,190	11.8	20,908	9.1
25.0 to 29.9 percent	56,283	10.1	79,223	10.5	29,550	12.9
30.0 to 34.9 percent	41,666	7.5	57,892	7.6	22,483	9.8
35.0 percent or more	210,062	37.7	266,861	35.2	96,083	41.9
Not computed	36,503	6.5	59,801	7.9	24,754	10.8
Total households	**557,478**	**100**	**757,613**	**100**	**229,549**	**100**

Note: "Not computed" includes households with no cash rent, no income, or both.

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25072

Looking at renter cost burden by age, older adults aged 65 and older are the most likely to be spending more than 30 percent of their income on rent, with at least 52 percent of householders in that group falling into that category. Elsewhere, a minimum of 45 percent of younger adults and 43 percent of adults aged 35 to 64 are cost burdened.

Exhibit 6-7. Renter Housing Cost Burden by Income

Household Income	Severe Cost Burden (Rent ≥50% of income)		Moderate Cost Burden (Rent 30–49% of income)		Not Cost Burdened (Rent 0–29% of income)		Total Renter Households
	Households	Percent	Households	Percent	Households	Percent	
30% AMI or less	**302,090**	**73.5**	**45,880**	**11.2**	**62,885**	**15.3**	**410,855**
31% to 50% AMI	**74,975**	**27.1**	**133,880**	**48.3**	**68,295**	**24.6**	**277,150**
51% to 80% AMI	12,940	4.2	106,780	34.5	189,565	61.3	309,285
81% to 100% AMI	1,515	1.1	13,545	9.4	129,085	89.6	144,145
101% AMI or more	1,950	0.6	7,435	2.2	332,035	97.3	341,420
All households	**393,470**	**26.5**	**307,520**	**20.7**	**781,865**	**52.7**	**1,482,855**

Note: Percent totals add to 100% horizontally to show cost burden within income brackets.

Source: 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) Data

Nearly three-fourths of extremely low-income renter households (income of 30 percent AMI or less) are experiencing severe housing cost burden, meaning that at least half of their income pays for rent and utilities. Overall, 85 percent experience some cost burden. Among very low-income renter households (income of 31 to 50 percent AMI), over a quarter are severely cost burdened and 75 percent are at least moderately cost burdened.

Exhibit 6-8a. Severe Rent Burden by County

Statewide: 25.8%

Legend:
- Less than 15.0%
- 15.0% to 19.9%
- 20.0% to 24.9%
- 25.0% to 29.9%
- 30.0% or more
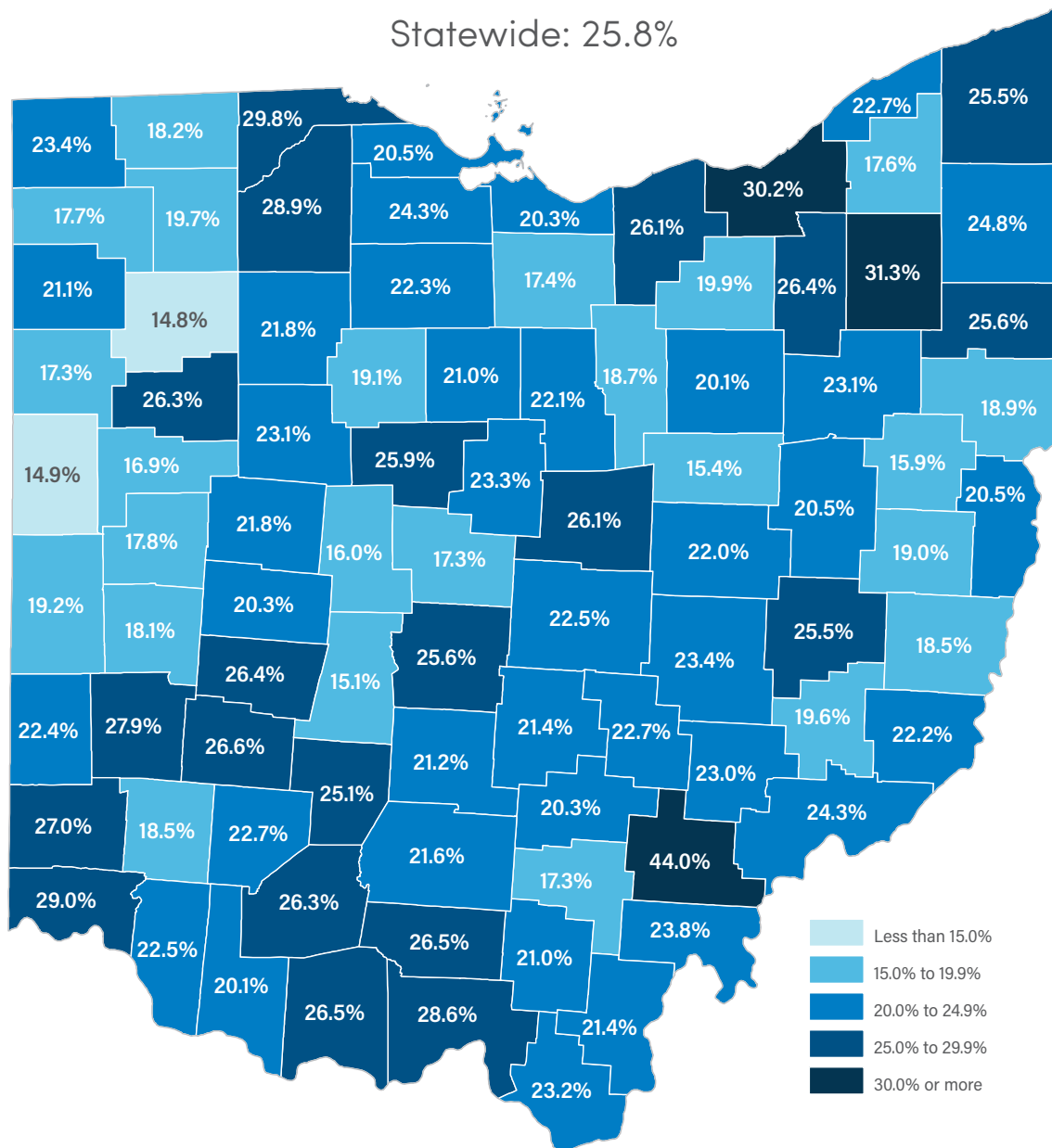
Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B25070 and B25106

By county, the prevalence of severe rent burden ranges from 15 percent in Mercer and Putnam Counties to 44 percent in Athens County, though this is skewed by the large university population. Most urban counties have rates of severe rent burden above the state average, particularly Cuyahoga, Lucas and Hamilton, while most suburban and rural areas are below the state average.

Exhibit 6-8b. Severe Rent Burden by Urban Area

Statewide: 25.8%
Non-Urban Areas: 22.4%
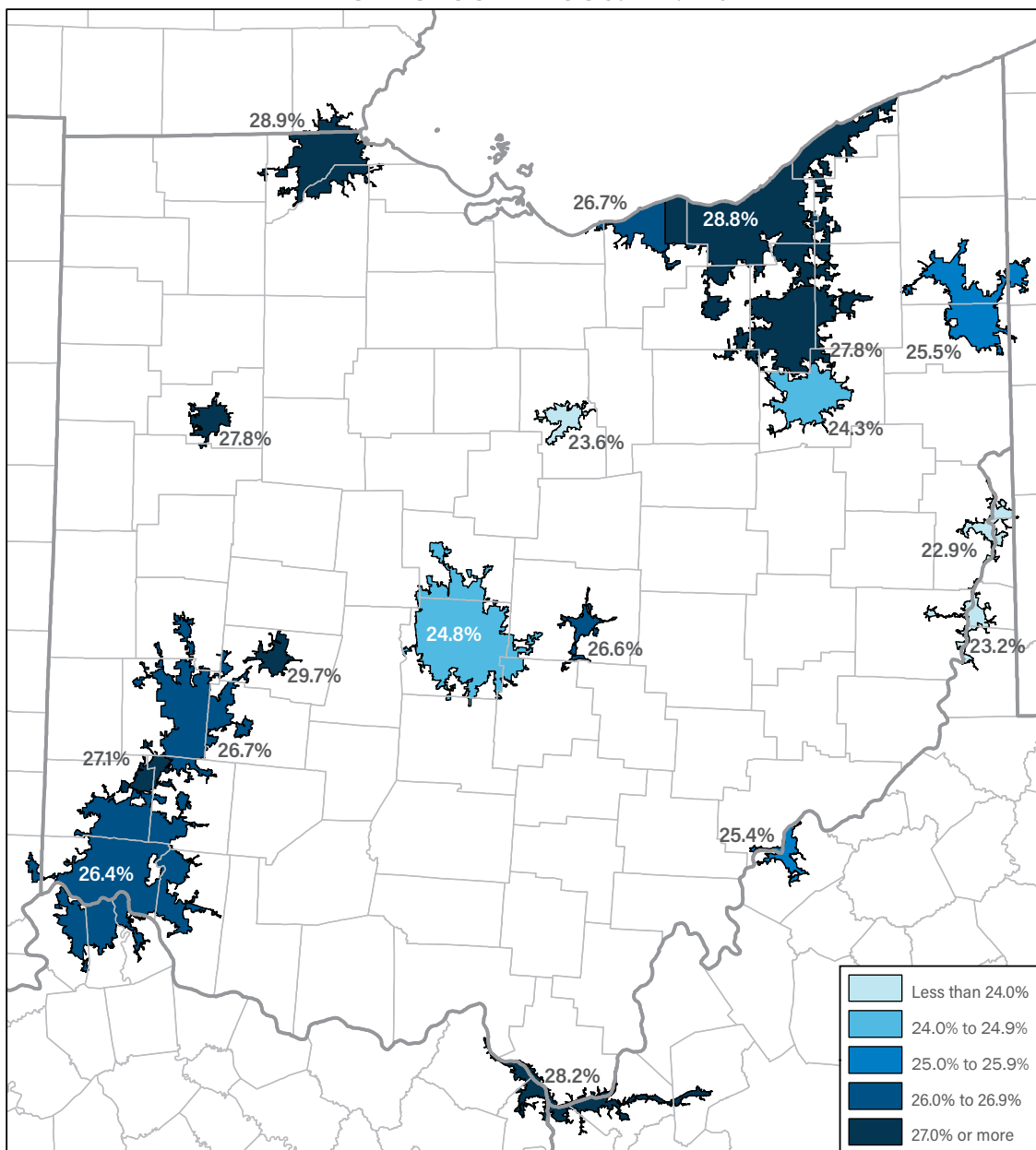
28.9%

26.7%

28.8%

27.8% 25.5%

24.3%

27.8%

23.6%

22.9%

24.8%

23.2%

29.7%

26.6%

26.7%

27.1%

26.4%

25.4%

28.2%

Less than 24.0%
24.0% to 24.9%
25.0% to 25.9%
26.0% to 26.9%
27.0% or more

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Looking specifically at urban areas alone, substantial disparities are clear. Springfield has the highest prevalence of severe rent burden (30 percent), followed by Toledo and Cleveland (29 percent). Meanwhile, Weirton and Wheeling, areas centered in West Virginia, but which include portions of Ohio, have the lowest rates of severe rent burden (23 percent), followed by Mansfield (24 percent).

Exhibit 6–8c. Severe Rent Burden by School District

Statewide: 25.8%

Less than 15.0%
15.0% to 19.9%
20.0% to 24.9%
25.0% to 29.9%
30.0% or more
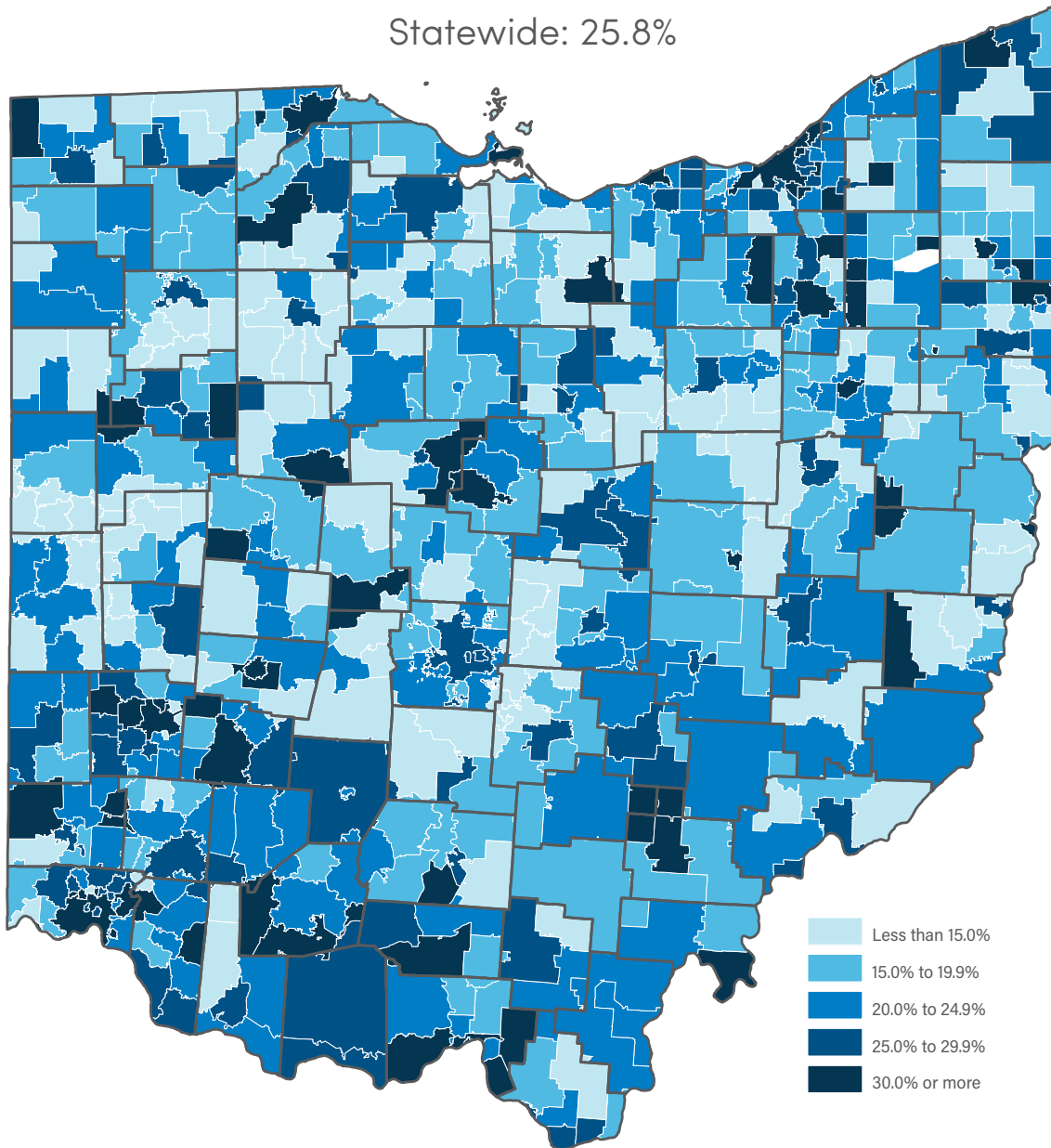
Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Exhibit 6–8d. Severe Rent Burden by School District (Top 25)

School District	County	Severe Rent Burden Share
Athens City	Athens	51.5%
Kent City	Portage	46.4%
Huntington Local	Ross	45.6%
Talawanda City	Butler	45.4%
Fairport Harbor Exempted Village	Lake	45.2%
Highland Local	Medina	42.2%
Bowling Green City	Wood	41.6%
East Cleveland City	Cuyahoga	41.4%
Beachwood City	Cuyahoga	41.2%
Sebring Local	Mahoning	40.3%
Washington-Nile Local	Scioto	39.0%
Garfield Heights City	Cuyahoga	38.7%
Bright Local	Highland	38.7%
Finneytown Local	Hamilton	38.5%
Allen East Local	Allen	38.5%
Windham Exempted Village	Portage	38.1%
Scioto Valley Local	Pike	37.9%
Lynchburg-Clay Local	Highland	37.3%
Ottawa Hills Local	Lucas	37.0%
Indian Hill Exempted Village	Hamilton	37.0%
Nelsonville-York City	Athens	37.0%
Maple Heights City	Cuyahoga	37.0%
Williamsburg Local	Clermont	36.0%
Lockland Local	Hamilton	35.7%
Danbury Local	Ottawa	35.6%

Source: 2011-2015 American Community Survey Five-Year Estimates, Tables B25070 and B25106

Looking at the local level, it is apparent that school districts with the highest levels of severe rent burden include a wide variety of places. As noted earlier, college towns (Athens, Kent, Talawanda and Bowling Green) have high levels of severe rent burden, because many students are supported through loans or familial support rather than employment income. Some districts with high-cost burdens are wealthy suburban communities (e.g., Ottawa Hills), while others are distressed urban areas (e.g., East Cleveland). Rural districts with high levels of severe rent burden include small towns, like Windham, and larger swaths of land, like Scioto Valley.

Exhibit 6–9a. Number of Eviction Filings by County

Statewide: 109,219

	Legend
	Less than 100
	100 to 249
	250 to 499
	500 to 999
	1,000 or more
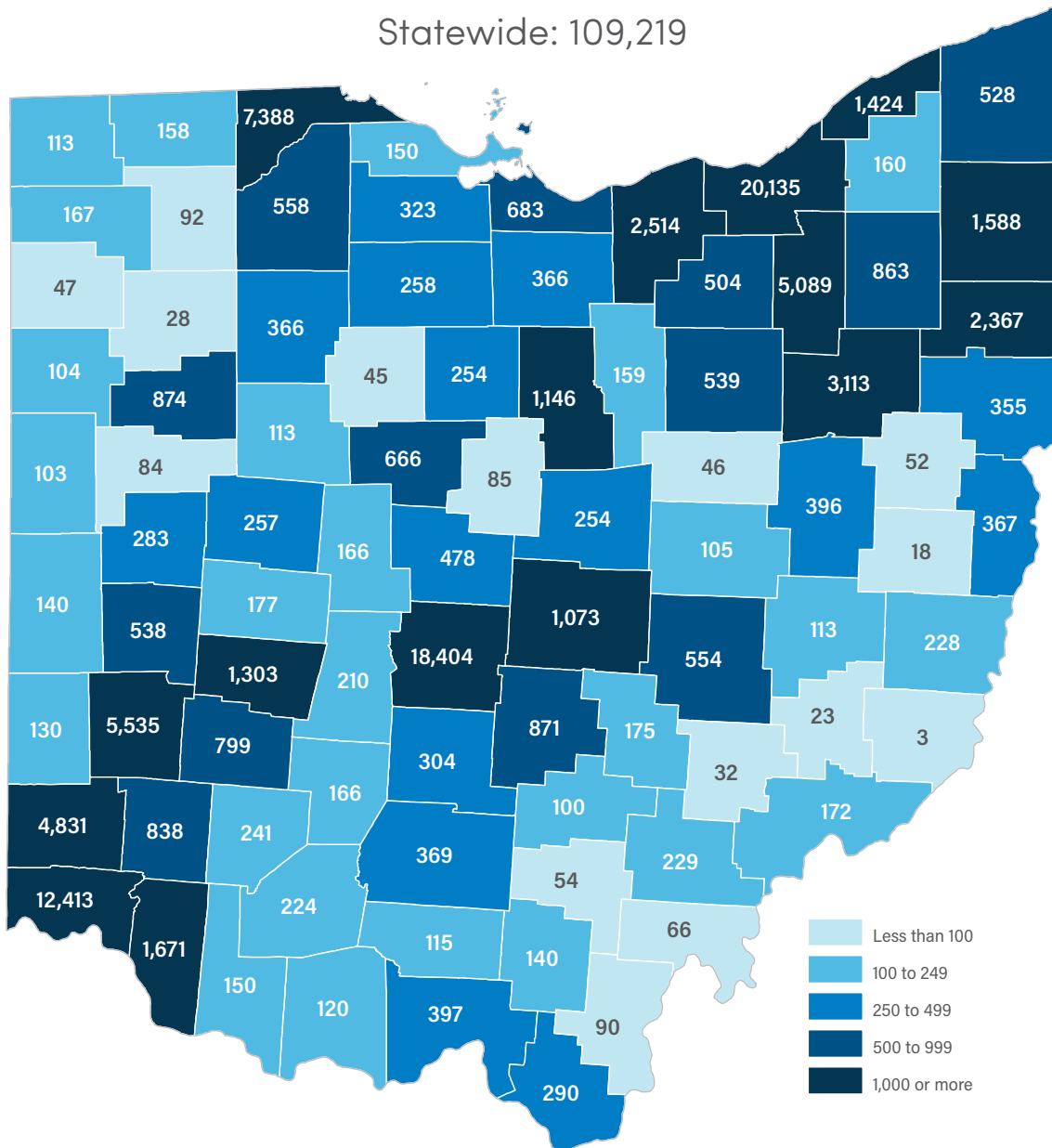
Source: 2015 Ohio Courts Statistical Report, Supreme Court of Ohio

Nearly 110,000 cases were filed in 2015 in the state's municipal and county courts under the state's "forcible entry and detainer" statute. In common language, these are eviction proceedings. Note that these data only include court filings. While this means not all cases necessarily led to a tenant removal, it also means that informal or extrajudicial evictions are not included. That said, this map highlights the sheer volume of housing insecurity generated due to eviction attempts. Over 20,000 cases were filed in Cuyahoga County, most in the state.

Exhibit 6-9b. Number of Eviction Filings per 1,000 Renter-Occupied Housing Units by County

Statewide: 70.7

Less than 20.0	
20.0 to 39.9	
40.0 to 59.9	
60.0 to 79.9	
80.0 or more	

Source: 2015 Ohio Courts Statistical Report, Supreme Court of Ohio, and 2011-2015 American Community Survey Five-Year Estimates, Table B25003

Another way of evaluating the data is to examine eviction filings relative to a county's renter-occupied housing stock. Statewide, this ratio was 71 per 1,000 rental units. Urban counties had higher rates of eviction filings; Butler had the highest ratio at 117. Nearly all rural counties were well below the state average; Monroe County had the lowest ratio at 2.

Exhibit 6-10. Selected Monthly Owner Costs for Homes with a Mortgage, 2006–2010 vs. 2011–2015

	2006–2010		2011–2015	
	Households	Percent	Households	Percent
Less than $500	55,077	2.5	48,429	2.4
$500 to $599	56,162	2.6	56,489	2.8
$600 to $699	84,777	3.9	86,162	4.3
$700 to $799	113,865	5.3	119,926	6.0
$800 to $899	143,524	6.6	144,338	7.3
$900 to $999	158,844	7.4	154,570	7.8
$1,000 to $1,249	413,674	19.1	387,726	19.5
$1,250 to $1,499	353,823	16.4	317,675	16.0
$1,500 to $1,999	433,502	20.1	372,821	18.8
$2,000 or more	346,930	16.1	295,202	14.9
Total households	2,160,178	100	1,983,338	100
Median owner costs	$1,288	---	$1,246	---

Source: 2006-2010 and 2011-2015 American Community Survey Five-Year Estimates, Tables B25087 and B25088

"Selected monthly owner costs," as defined by the Census Bureau, includes mortgage payments (including second mortgages and home equity lines of credit), property taxes, home insurance and utilities, as well as condominium or mobile home fees if applicable.

The number of homeowners with a mortgage decreased by 176,840 between 2006-2010 and 2011-2015, an eight percent drop, reflecting the overall decline in homeownership. The median cost of homeownership for mortgage holders declined more than three percent statewide, dropping from $1,288 to $1,246.

**Exhibit 6-11. Median Monthly Housing Costs for
Mortgage Holders by County**

Statewide: $1,246

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25088

Geographically, the most expensive homes are situated in Delaware County, where the median monthly owner costs approach $2,000; no other county exceeds $1,600. The lowest median cost of ownership is in Monroe County ($837). The highest costs are situated in largely suburban counties within metropolitan areas, while the lowest are located in the east-central portion of the state.

Exhibit 6-12. Median Monthly Housing Costs for Mortgage Holders as Percent of Household Income by County

Statewide: 21.2%

Less than 19.5%
19.5% to 20.4%
20.5% to 21.4%
21.5% to 22.4%
22.5% or more

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25092

Overall, the median mortgage holder spends 21.2 percent of his or her income on housing costs. This is generally consistent across the state, with slightly lower shares in the northwest and east central portions of the state and slightly higher shares in parts of Southwest Ohio.

Exhibit 6-13. Selected Monthly Owner Costs as Percent of Household Income by Mortgage Status

	With a mortgage		Without a mortgage	
	Households	**Percent**	**Households**	**Percent**
Less than 10.0 percent	138,998	7.0	417,042	39.5
10.0 to 14.9 percent	347,214	17.5	226,319	21.4
15.0 to 19.9 percent	424,579	21.4	135,332	12.8
20.0 to 24.9 percent	328,502	16.6	81,525	7.7
25.0 to 29.9 percent	214,163	10.8	51,496	4.9
30.0 to 34.9 percent	136,320	6.9	33,356	3.2
35.0 to 39.9 percent	89,365	4.5	21,907	2.1
40.0 to 49.9 percent	107,269	5.4	27,238	2.6
50.0 percent or more	189,680	9.6	51,128	4.8
Zero or negative income	7,248	0.4	11,763	1.1
Total households	**1,983,338**	**100**	**1,057,106**	**100**

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25091

Twenty-seven percent of mortgage holders and 14 percent of homeowners without a mortgage statewide experience housing cost burden. Of those, **almost 260,000 households are living with a severe cost burden**, with more than half of their income going toward housing expenses. Overall, including owners and renters, 658,419 households are severely cost burdened, representing **one in seven Ohio households**.

Exhibit 6-14. Homeowner Housing Cost Burden by Age of Householder

Gross Rent as Percent of Income	Householder Age 15-34		Householder Age 35-64		Householder Age 65+	
	Households	Percent	Households	Percent	Households	Percent
Less than 20.0 percent	156,367	50.4	1,037,733	56.3	495,384	55.9
20.0 to 24.9 percent	54,743	17.7	257,586	14.0	97,698	11.0
25.0 to 29.9 percent	33,271	10.7	162,033	8.8	70,355	7.9
30.0 to 34.9 percent	18,964	6.1	100,352	5.4	50,360	5.7
35.0 percent or more	44,806	14.4	274,100	14.9	167,681	18.9
Zero or negative income	1,929	0.6	12,062	0.7	5,020	0.6
Total households	**310,080**	**100**	**1,843,866**	**100**	**886,498**	**100**

Source: 2011-2015 American Community Survey Five-Year Estimates, Table B25093

As with renters, homeowners aged 65 and older are more likely to be cost burdened; 25 percent of householders in this age bracket are paying 30 percent or more of their income in housing costs. This compares with 22 percent of young adults and 21 percent of adults aged 35 to 64.

Exhibit 6-15. Homeowner Housing Cost Burden by Income

Household Income	Severe Cost Burden (Rent ≥50% of income)		Moderate Cost Burden (Rent 30-49% of income)		Not Cost Burdened (Rent 0-29% of income)		Total Owner Households
	Households	Percent	Households	Percent	Households	Percent	
30% AMI or less	**119,745**	**72.8**	**26,815**	**16.3**	**17,985**	**10.9**	**164,545**
31% to 50% AMI	**73,920**	**30.2**	**71,540**	**29.2**	**99,670**	**40.7**	**245,130**
51% to 80% AMI	55,320	12.1	131,690	28.8	270,385	59.1	457,395
81% to 100% AMI	13,565	4.3	75,295	23.8	227,855	71.9	316,715
101% AMI or more	13,195	0.7	131,990	7.0	1,745,830	92.3	1,891,015
All households	**275,745**	**9.0**	**437,330**	**14.2**	**2,361,725**	**76.8**	**3,074,800**

Note: Percent totals add to 100 percent horizontally to show cost burden within income brackets.

Source: 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) Data

Extremely low-income homeowners (30 percent AMI or less) are likely to experience cost burden; 73% are severely cost burdened, with another 16 percent moderately cost burdened. Nearly 60 percent of very low-income households (31 to 50 percent AMI) and 40 percent of low-income households (51 to 80 percent AMI) experience housing cost burden as well.

Chapter Seven
SUBSIDIZED HOUSING

Exhibit 7-1a. Active Rental Housing Units with HUD Project-Based Subsidy by County

Statewide: 125,383

Legend:
- No such units
- Less than 250
- 250 to 499
- 500 to 999
- 1,000 to 4,999
- 5,000 or more
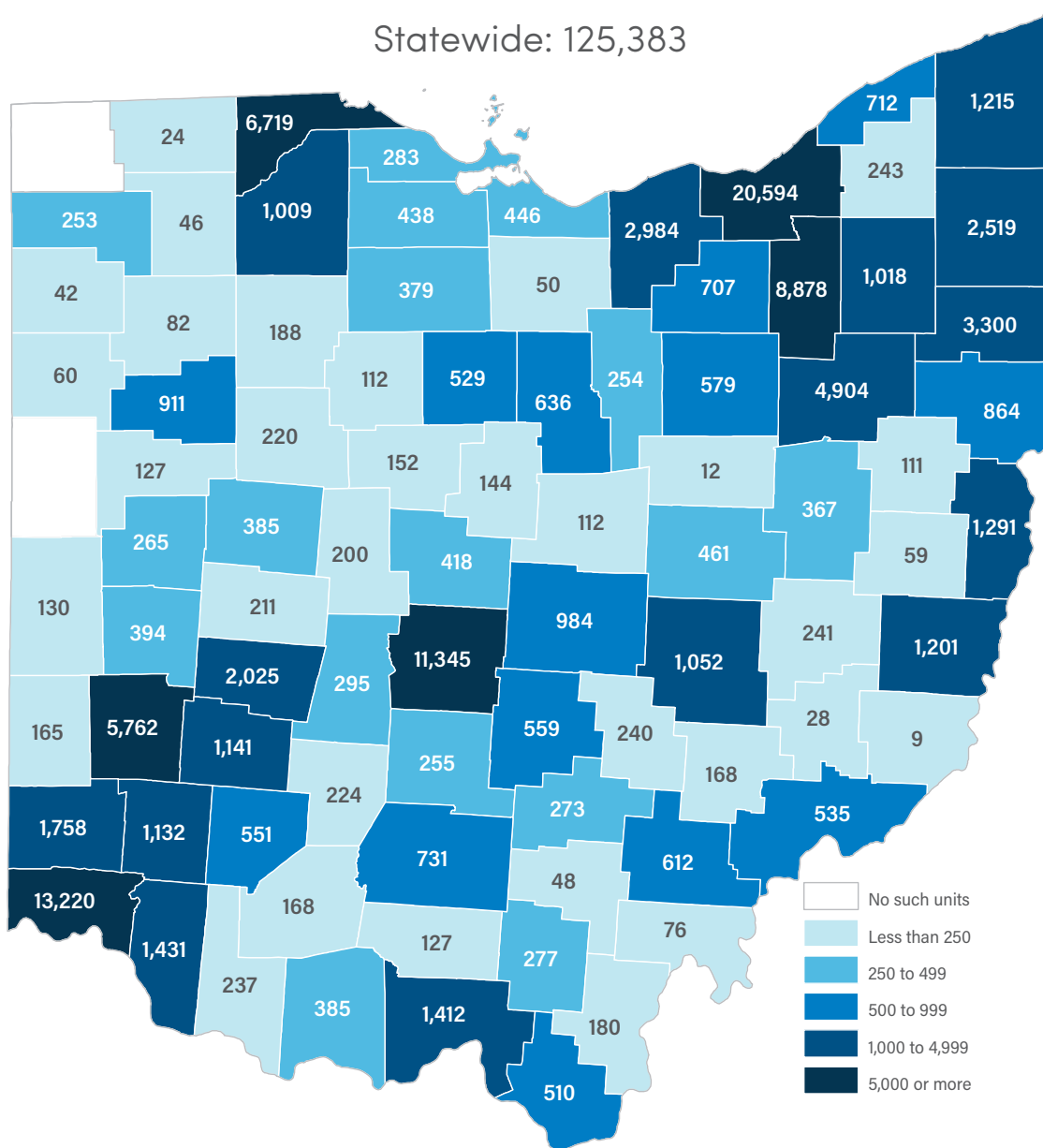
Note: Totals include projects receiving funding from HUD Section 8, Section 202, Section 236, FHA mortgage insurance, HOME Investment Partnership Program funds and public housing grants. Totals exclude OHFA and USDA Rural Development projects to avoid double-counting.
Source: National Housing Preservation Database

HUD has subsidized active rental housing projects in 86 of 88 counties. This represents eight percent of all renter-occupied housing. Nearly one-sixth of units are located in Cuyahoga County. Further, according to HUD's Picture of Subsidized Households, over 93,000 Housing Choice Vouchers (not shown here) assist another six percent of Ohio renters.

Exhibit 7-1b. Active USDA-Subsidized Rental Housing Units by County

Statewide: 6,641
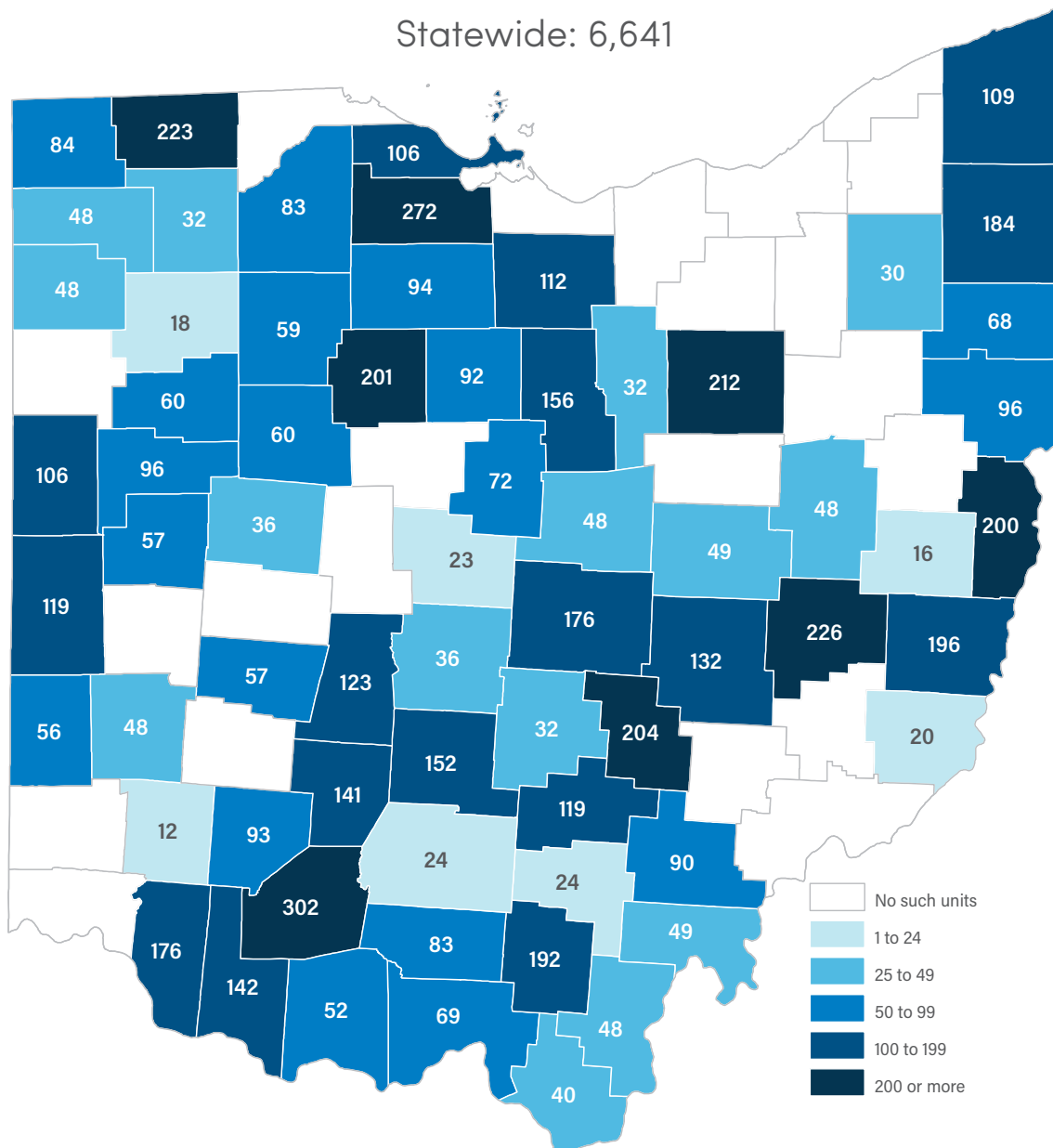
Note: Totals include projects receiving funding from USDA Rural Development Section 515 and Section 538.
Totals exclude OHFA projects to avoid double-counting. Source: National Housing Preservation Database

Rental housing in 66 of 88 counties is subsidized by the U.S. Department of Agriculture Rural Development (USDA RD) program with the most such units in Highland and Sandusky Counties. This affordable housing is designed to stabilize rural communities by ensuring that a wide array of housing opportunities are available for their residents.

Exhibit 7-2a. Active Housing Tax Credit-Funded Family Rental Units by County

Statewide: 54,414

	No such units
	Less than 100
	100 to 199
	200 to 499
	500 to 999
	1,000 or more
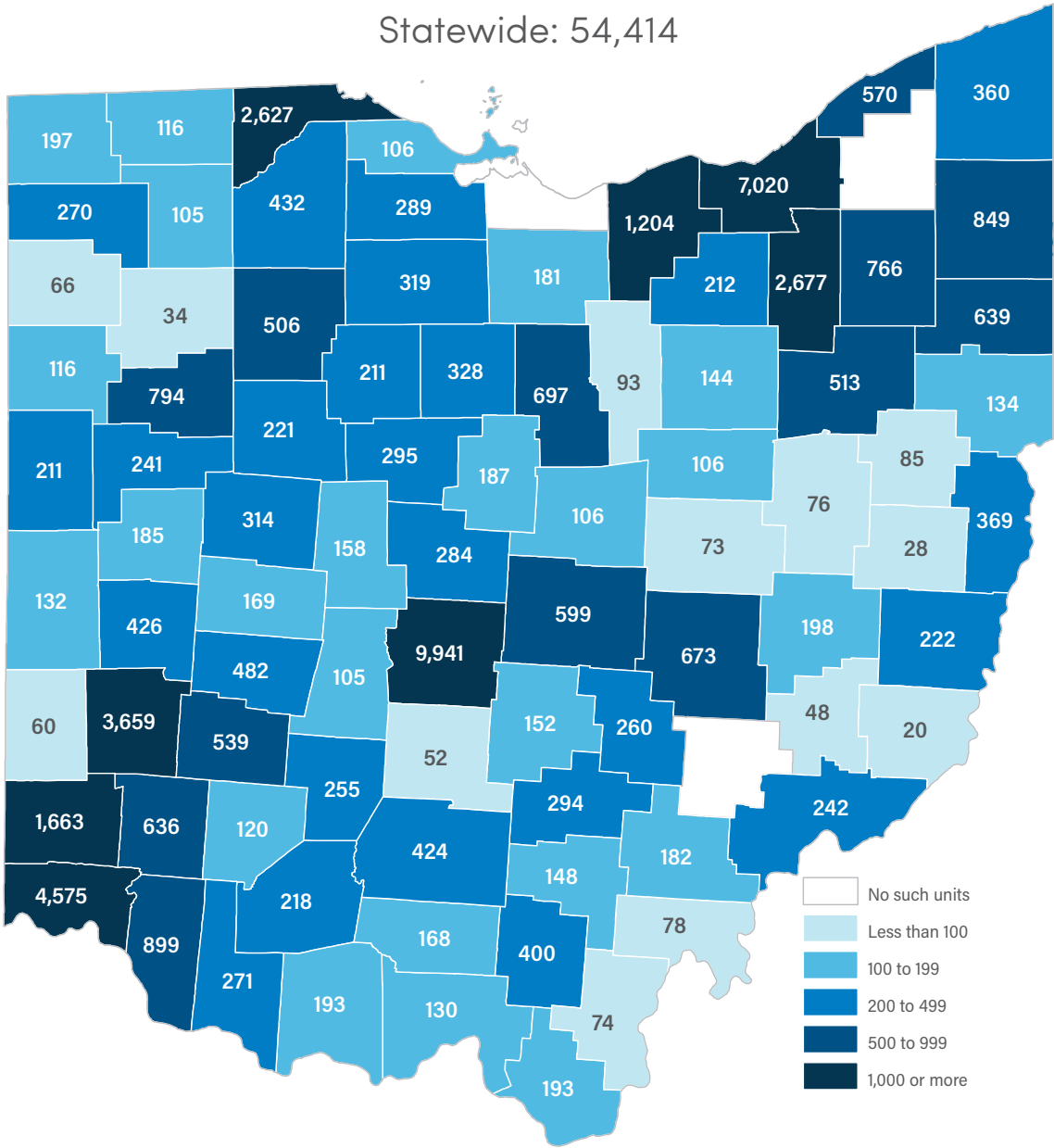
Note: Includes lease purchase units. Source: OHFA administrative data

Through the Housing Tax Credit program, OHFA has assisted in the development of over 54,000 active rental units for families and individuals, serving 85 of 88 counties. Nearly 10,000 of these, or about 18 percent, are located in Franklin County.

Exhibit 7-2b. Active Housing Tax Credit-Funded Senior Rental Units by County

Statewide: 24,908

Legend:
- No such units
- Less than 50
- 50 to 99
- 100 to 199
- 200 to 499
- 500 or more
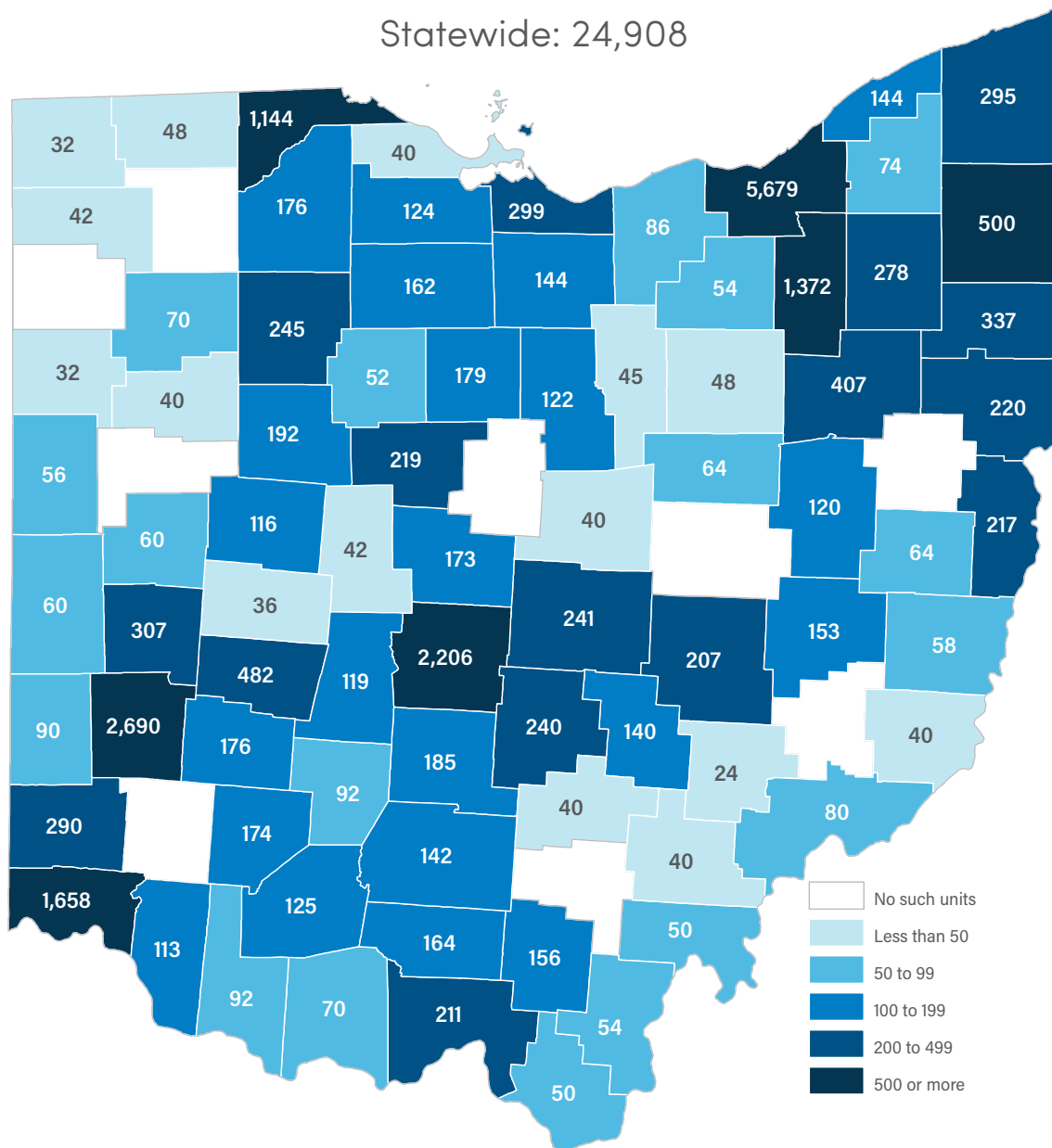
Source: OHFA administrative data

There are nearly 25,000 housing units partially funded using Housing Tax Credits allocated by OHFA that are reserved for projects serving those aged 55 years or older. Active senior projects are situated in 79 of 88 counties. Of these, 23 percent of the rental units funded are situated in Cuyahoga County.

Exhibit 7-2c. Active Housing Tax Credit-Funded Permanent Supportive Housing Rental Units by County

County	Units
Franklin	2,029
Cuyahoga	600
Montgomery	241
Hamilton	195
Lucas	180
Stark	154
Summit	120
Mahoning	114
Fayette	54
Ashland	40
Butler	38
Allen	24
Fairfield	21
Grand Total	**3,810**

Source: OHFA administrative data

Exhibit 7-2d. Active Non-Housing Tax Credit OHFA-Funded Rental Units by County

County	Units
Cuyahoga	490
Franklin	460
Hamilton	353
Lucas	227
Montgomery	209
Summit	170
Portage	135
Stark	130
Fairfield	120
Jefferson	113
Ottawa	103
All others	1,503
Grand Total	**4,013**

Source: OHFA administrative data

Additionally, OHFA funds permanent supportive housing for individuals and families at risk of homelessness through the Housing Tax Credit program, as well as other housing funded through other direct grant and loan programs. Together, these comprise nearly 8,000 active assisted rental housing units supported by OHFA.

Exhibit 7-2e. Active OHFA-Funded Rental Units by County

Statewide: 87,145

	Legend
	Less than 200
	200 to 499
	500 to 999
	1,000 to 1,999
	2,000 or more
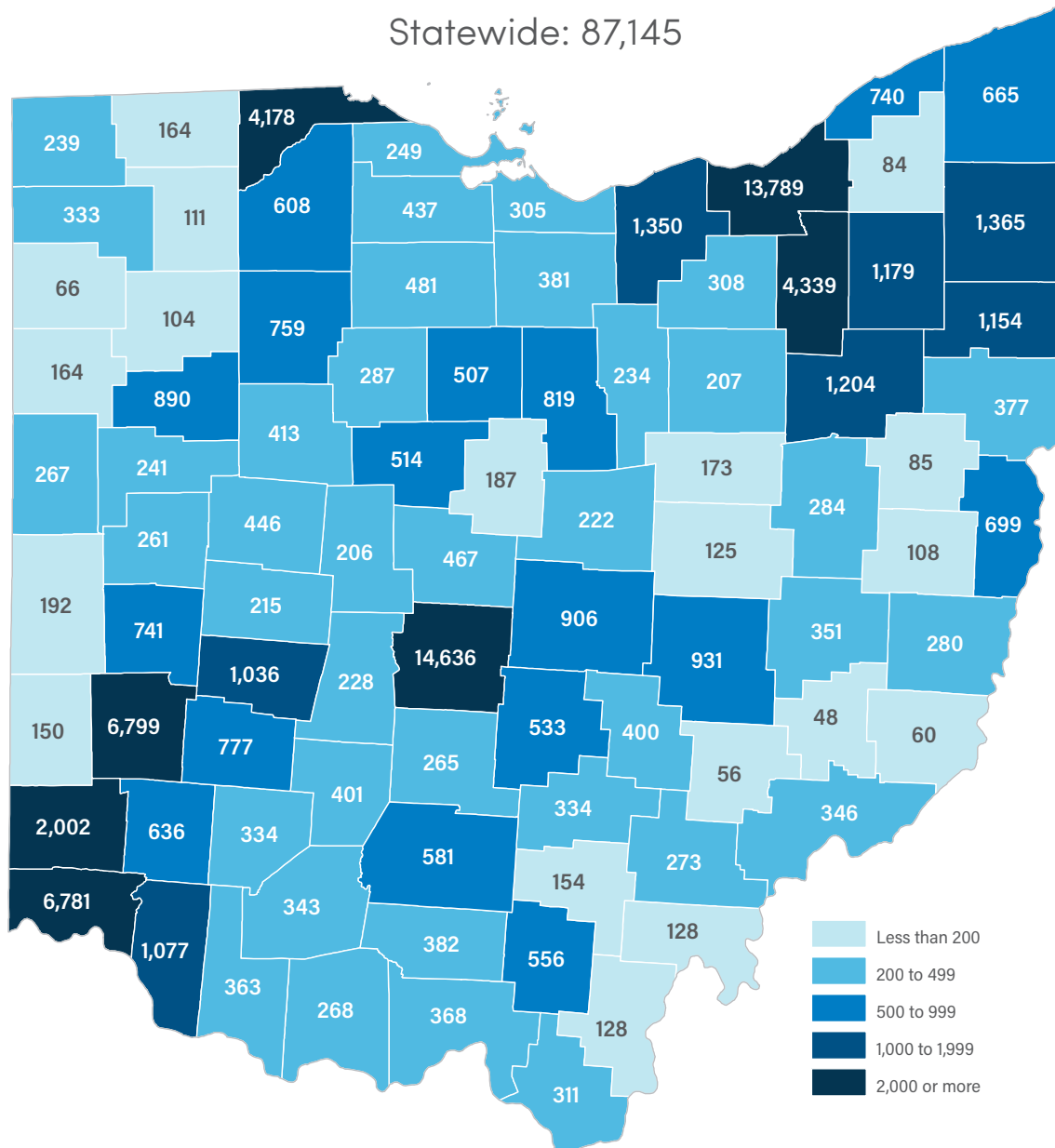
Source: OHFA administrative data

In total, OHFA has helped fund over 87,000 rental housing units statewide. All 88 counties have at least one OHFA-funded property, and there are at least 100 assisted rental units in 82 of 88 counties. Together, Franklin and Cuyahoga represent nearly one-third of OHFA production, roughly in line with their share of renter-occupied housing statewide.

Exhibit 7-3. Federally Subsidized and OHFA-Funded Rental Housing Units as Percent of Low-Income Renter Households

Statewide: 22%

Legend:
- Less than 15%
- 15% to 19%
- 20% to 24%
- 25% to 29%
- 30% or more
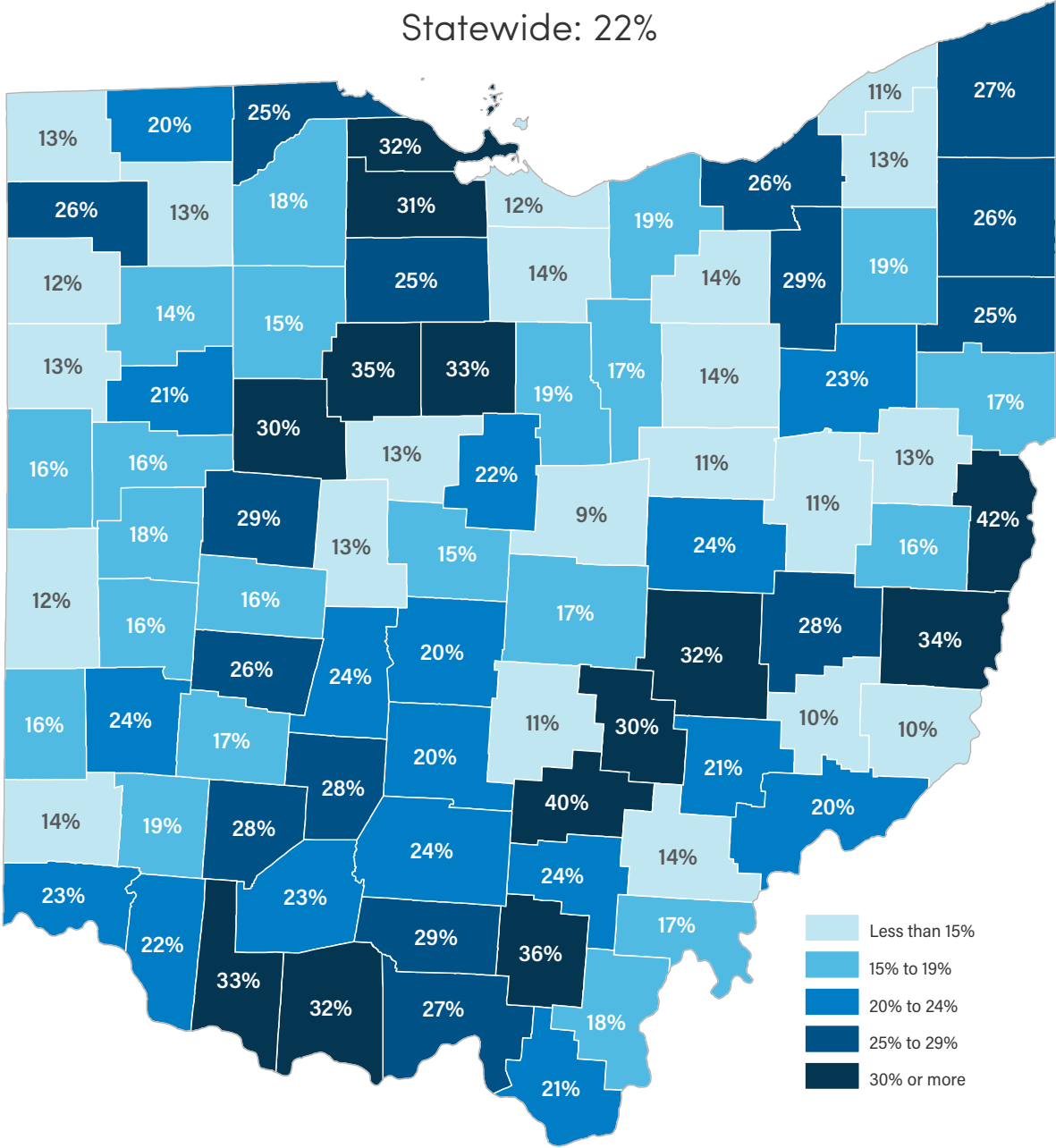
Note: Federally subsidized rental housing units includes all active projects that are receiving or have received HUD and/or USDA RD assistance. "Low-income renter households" consists of all households in renter-occupied housing units earning 80 percent of area median income or less.
Source: HUD CHAS Data, National Housing Preservation Database, OHFA administrative data

Does the quantity of assisted rental housing satisfy demand? The answer is no. Statewide, subsidized rental housing can only accommodate 22 percent of low-income renters. This ratio ranges from nine percent in Knox County to 42 percent in Jefferson County.

Part Three

VULNERABLE POPULATIONS

Homelessness

Physical and Mental Disabilities

Infant Mortality

Older Adults and Veterans

Chapter Eight

HOMELESSNESS

Exhibit 8-1a. Point-in-Time Count of Homeless Persons by Continuum of Care, 2007–2016

Exhibit 8-1b. Point-in-Time Count of Homeless Persons Table, 2007–2016

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Cuyahoga County	2,185	2,242	2,236	2,278	2,262	2,191	2,129	2,103	1,943	1,697
Franklin County	1,373	1,341	1,359	1,387	1,418	1,434	1,488	1,614	1,721	1,724
Hamilton County	1,046	1,116	1,140	1,006	1,275	1,654	1,326	1,043	1,063	1,116
Lucas County	745	959	945	986	1,096	977	900	809	564	599
Mahoning County	249	236	183	183	223	224	227	256	368	346
Montgomery County	785	844	837	884	986	1,081	1,041	791	971	751
Stark County	536	909	410	431	482	482	522	531	472	460
Summit County	824	740	820	859	857	813	862	870	760	679
Balance of State	3,521	4,525	4,770	4,555	4,431	5,121	3,830	3,806	3,320	3,032
Total	**11,264**	**12,912**	**12,700**	**12,569**	**13,030**	**13,977**	**12,325**	**11,823**	**11,182**	**10,404**

Source: 2016 Annual Homelessness Assessment Report, U.S. Department of Housing and Urban Development

Exhibit 8-1c. Point-in-Time Count of Homeless Persons in Families, 2007–2016

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Cuyahoga County	499	452	493	495	496	565	599	530	393	337
Franklin County	432	490	387	433	395	366	397	466	337	461
Hamilton County	326	390	359	297	545	767	501	284	244	272
Lucas County	321	306	348	314	314	327	332	326	164	211
Mahoning County	128	115	100	86	99	138	129	90	267	129
Montgomery County	281	360	335	259	384	442	422	208	317	196
Stark County	253	401	187	183	247	230	230	272	228	286
Summit County	249	250	271	272	315	303	297	291	253	209
Balance of State	1,905	2,283	2,446	2,511	2,423	2,984	1,807	1,652	1,414	1,357
Total	**4,394**	**5,047**	**4,926**	**4,850**	**5,218**	**6,122**	**4,714**	**4,119**	**3,617**	**3,458**

Source: 2016 Annual Homelessness Assessment Report, U.S. Department of Housing and Urban Development

Each year, the state's nine continuums of care, which are recognized by HUD as the local coordinators of services to persons experiencing homelessness, spend one night per year conducting a "point-in-time count," during which volunteers count individuals either living in shelters or on the streets. In 2016, 10,404 such persons were identified in Ohio, down seven percent from 2015. It is worth noting that because this population is inherently transient, obtaining a complete count is etssentially impossible. Academic literature suggests that the actual number of persons experiencing homelessness is three to five times larger than the figure obtained through a point-in-time count.[1] Of those counted, one-third were members of families experiencing homelessness.

[1]*Wright, J.D., & Devine, J.A. (1995). Housing dynamics of the homeless: Implications for a count. American Journal of Orthopsychiatry, 65(3), 320-329.*

Exhibit 8-1d. Point-in-Time Count of Chronically Homeless Persons, 2007–2016

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Cuyahoga County	652	698	584	664	398	375	303	252	217	193
Franklin County	503	238	271	276	303	311	309	257	207	160
Hamilton County	226	269	268	303	223	234	274	166	175	24
Lucas County	200	256	312	218	207	138	149	107	42	31
Mahoning County	28	22	7	13	46	54	42	88	86	43
Montgomery County	120	74	52	102	60	48	64	39	27	56
Stark County	49	119	55	17	75	84	71	71	67	44
Summit County	215	212	217	218	210	208	211	219	157	45
Balance of State	315	364	537	429	492	530	330	282	297	182
Total	**2,275**	**2,252**	**2,303**	**2,240**	**2,014**	**1,982**	**1,753**	**1,481**	**1,275**	**778**

Source: 2016 Annual Homelessness Assessment Report, U.S. Department of Housing and Urban Development

Exhibit 8-1e. Point-in-Time Count of Homeless Veterans, 2010–2016

Continuum of Care	2010	2011	2012	2013	2014	2015	2016
Cuyahoga County	355	388	334	313	329	326	202
Franklin County	88	145	133	148	156	129	133
Hamilton County	123	192	200	175	192	203	185
Lucas County	46	90	71	54	51	33	30
Mahoning County	11	12	12	15	25	35	30
Montgomery County	139	156	136	131	128	114	60
Stark County	10	20	42	52	25	26	16
Summit County	49	76	91	97	120	63	67
Balance of State	146	200	225	227	210	254	207
Total	**967**	**1,279**	**1,244**	**1,212**	**1,236**	**1,183**	**930**

Source: 2016 Annual Homelessness Assessment Report, U.S. Department of Housing and Urban Development

Since 2009, Ohio has been able to reduce the number of individuals experiencing chronic homelessness by two-thirds, including a 39 percent drop in the past year alone. This has been a priority for federal policymaking as articulated by the United States Interagency Council on Homelessness. Similarly, homelessness among veterans, another federal priority, fell sharply in 2016. Last November, the Dayton/Kettering/Montgomery County Continuum of Care was certified by HUD to have "functionally ended" veteran homelessness. While this does not mean no veteran will ever experience homelessness again, it means the county has proved that it has a systematic response that ensures homelessness is prevented whenever possible and is otherwise rare, brief and non-recurring. They were joined by Akron/Barberton/Summit County, which was certified last May; Cleveland/Cuyahoga County has an application for designation under review.

Exhibit 8-2a. Inventory of Year-Round Emergency Shelter, Transitional Housing and Safe Haven Beds, 2007–2016

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Cuyahoga County	1,990	2,049	2,160	2,120	2,143	2,164	2,013	1,936	1,838	1,584
Franklin County	1,249	935	941	942	942	952	958	897	1,074	1,215
Hamilton County	1,053	1,052	1,036	1,057	1,349	1,552	1,339	951	942	1,035
Lucas County	876	892	863	985	950	934	924	931	739	819
Mahoning County	327	337	336	290	298	276	284	285	288	293
Montgomery County	762	706	733	790	894	962	805	739	747	615
Stark County	406	430	417	447	406	457	468	447	437	362
Summit County	713	690	657	649	683	659	669	665	614	599
Balance of State	4,796	3,538	3,614	4,044	4,028	4,543	3,908	3,908	3,594	3,322
Total	**12,172**	**10,629**	**10,757**	**11,324**	**11,693**	**12,499**	**11,368**	**10,759**	**10,273**	**9,844**

Source: 2016 Annual Homelessness Assessment Report, U.S. Department of Housing and Urban Development

Exhibit 8-2b. Inventory of Year-Round Permanent Supportive Housing Beds, 2007–2016

Continuum of Care	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Cuyahoga County	3,373	3,695	4,587	4,791	3,970	3,649	3,585	3,822	4,358	4,662
Franklin County	1,772	1,557	1,657	1,685	1,856	2,021	2,146	2,235	2,368	2,661
Hamilton County	1,330	1,277	1,357	1,373	1,642	1,851	1,770	2,092	2,347	2,267
Lucas County	205	408	661	765	767	1,037	1,038	1,177	1,192	1,190
Mahoning County	205	209	217	251	268	279	300	314	340	392
Montgomery County	694	755	733	702	854	892	927	982	1,045	1,172
Stark County	269	310	310	351	372	420	441	479	475	458
Summit County	352	294	298	237	381	418	432	463	481	456
Balance of State	2,302	1,106	1,080	1,334	1,724	1,996	2,224	2,647	3,218	3,493
Total	**10,502**	**9,611**	**10,900**	**11,489**	**11,834**	**12,563**	**12,863**	**14,211**	**15,824**	**16,751**

Source: 2016 Annual Homelessness Assessment Report, U.S. Department of Housing and Urban Development

The decrease in chronic homelessness is in part attributable to a shift in federal priorities for housing services. Since 2012, the number of beds in emergency shelters and transitional housing has declined, while there has been an increase in permanent supportive housing, including projects funded by OHFA. The goal has been to eliminate repeated homelessness by providing a stable residence where individuals in distress can receive supportive services and reduce the likelihood that they will experience homelessness again.
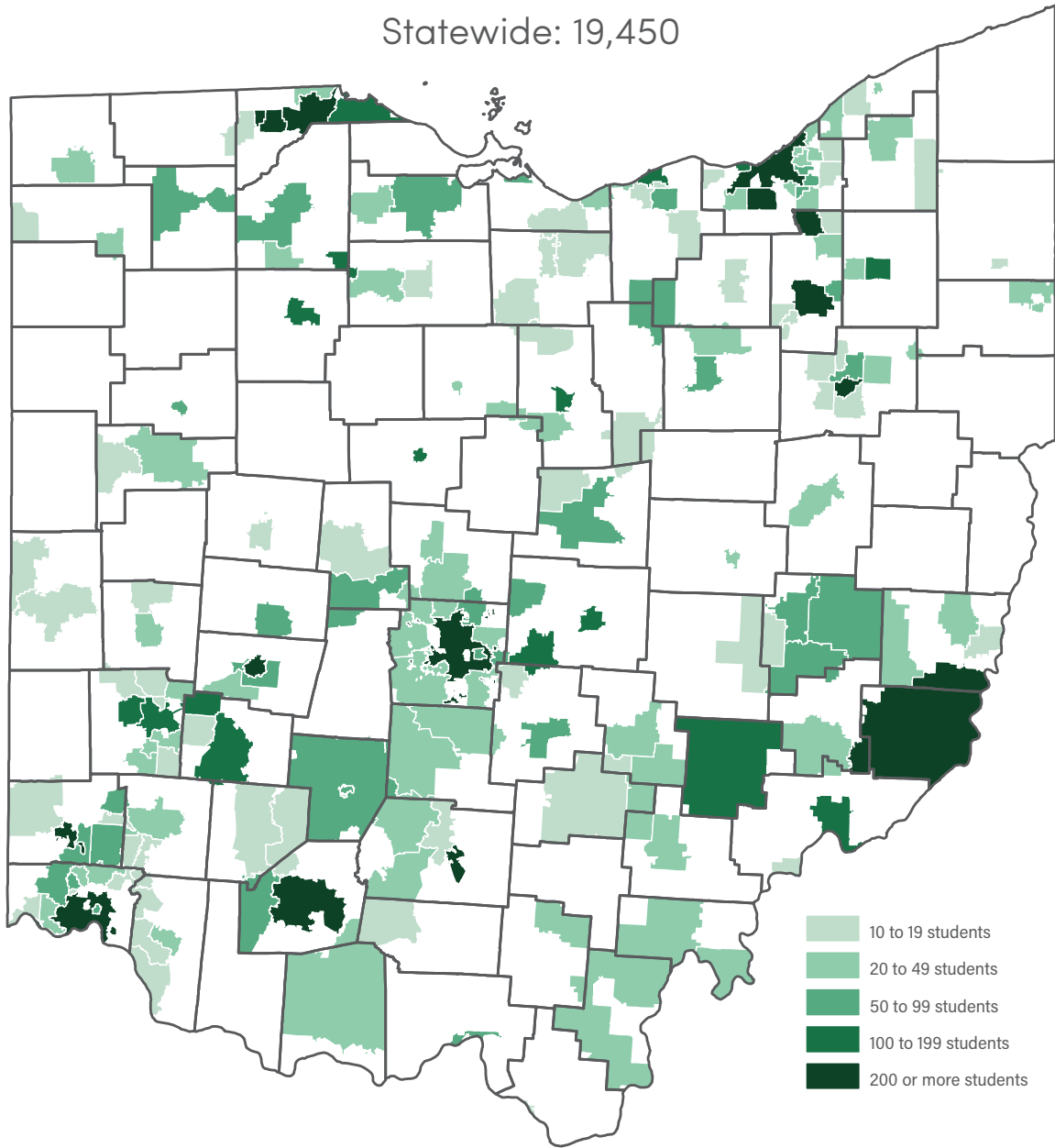
Exhibit 8-3a. Students Experiencing Homelessness by School District, 2015-2016 School Year (Top 30)

School District	County	Number of Students	Percent of Enrollment
Toledo City	Lucas	2,213	10.1
Cincinnati City	Hamilton	1,966	5.8
Columbus City	Franklin	1,504	3.0
Cleveland Municipal City	Cleveland	1,293	3.3
Akron City	Summit	659	3.1
Canton City	Stark	411	4.6
Hamilton City	Butler	380	3.8
Hillsboro City	Highland	339	13.5
Springfield Local	Lucas	323	8.8
Chillicothe City	Ross	266	9.3
Switzerland of Ohio Local	Monroe	244	11.1
Nordonia Hills City	Summit	241	6.8
Springfield City	Clark	217	2.8
Parma City	Cuyahoga	203	1.9
Ravenna City	Portage	179	1.2
Oregon City	Lucas	179	7.3
Newark City	Licking	171	4.6
Lorain City	Lorain	167	2.7
Dayton City	Montgomery	163	2.4
Marietta City	Washington	143	1.0
Fostoria City	Seneca	141	5.4
Mansfield City	Richland	140	7.8
Southwest Licking Local	Licking	136	4.0
Xenia Community City	Greene	135	3.5
Trotwood-Madison City	Montgomery	134	3.1
Findlay City	Hancock	121	4.9
Morgan Local	Morgan	116	2.1
Fairborn City	Greene	115	5.9
Marion City	Marion	108	2.6
Lakewood City	Cuyahoga	105	2.5
All other districts plus community schools	—	6,838	—
Total	**—**	**19,450**	**1.1**

Source: Ohio Department of Education Advanced Reports

During the 2015-2016 school year, Ohio school districts identified 19,450 students without a permanent residence. This includes children living in shelters or on the streets, as well as those who are living with friends or family on a temporary basis. Toledo City School District had the largest number of such students (2,213); this represents more than a tenth of their total enrollment. Hillsboro City (13.5 percent) and Switzerland of Ohio Local (11.1 percent) reported even higher shares of housing insecure students.

Exhibit 8–3b. Students Experiencing Homelessness by School District, 2015–2016 School Year

Statewide: 19,450

10 to 19 students
20 to 49 students
50 to 99 students
100 to 199 students
200 or more students

Note: Districts with fewer than 10 students experiencing homelessness are excluded for confidentiality reasons and shown in white.
Source: Ohio Department of Education Advanced Reports

Chapter Nine

PHYSICAL AND MENTAL DISABILITIES

Exhibit 9-1a. Prevalence of Disability among Ohioans

Type of disability	Number	Percent of Population
Hearing difficulty	419,130	3.7
Vision difficulty	257,047	2.3
Cognitive difficulty	605,521	5.7
Ambulatory difficulty	809,481	7.6
Self-care difficulty	299,825	2.8
Independent living difficulty	547,024	6.3
All persons with disabilities	**1,550,962**	**13.6**

Note: Individuals can be categorized as having more than one type of disability.

Source: 2011-2015 American Community Survey Five-Year Estimates, Table S1810

The Census Bureau identifies six types of disability:

- Hearing difficulty: deaf or having serious difficulty hearing

- Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses

- Cognitive difficulty: Because of a physical, mental or emotional problem, having difficulty remembering, concentrating or making decisions

- Ambulatory difficulty: Having serious difficulty walking or climbing stairs

- Self-care difficulty: Having difficulty bathing or dressing

- Independent living difficulty: Because of a physical, mental or emotional problem; having difficulty doing errands alone such as visiting a doctor's office or shopping

Exhibit 9-1b. Prevalence of Disability by County

Statewide: 13.6%

Legend:
- Less than 10.0%
- 10.0% to 13.3%
- 13.4% to 16.6%
- 16.7% to 19.9%
- 20.0% or more
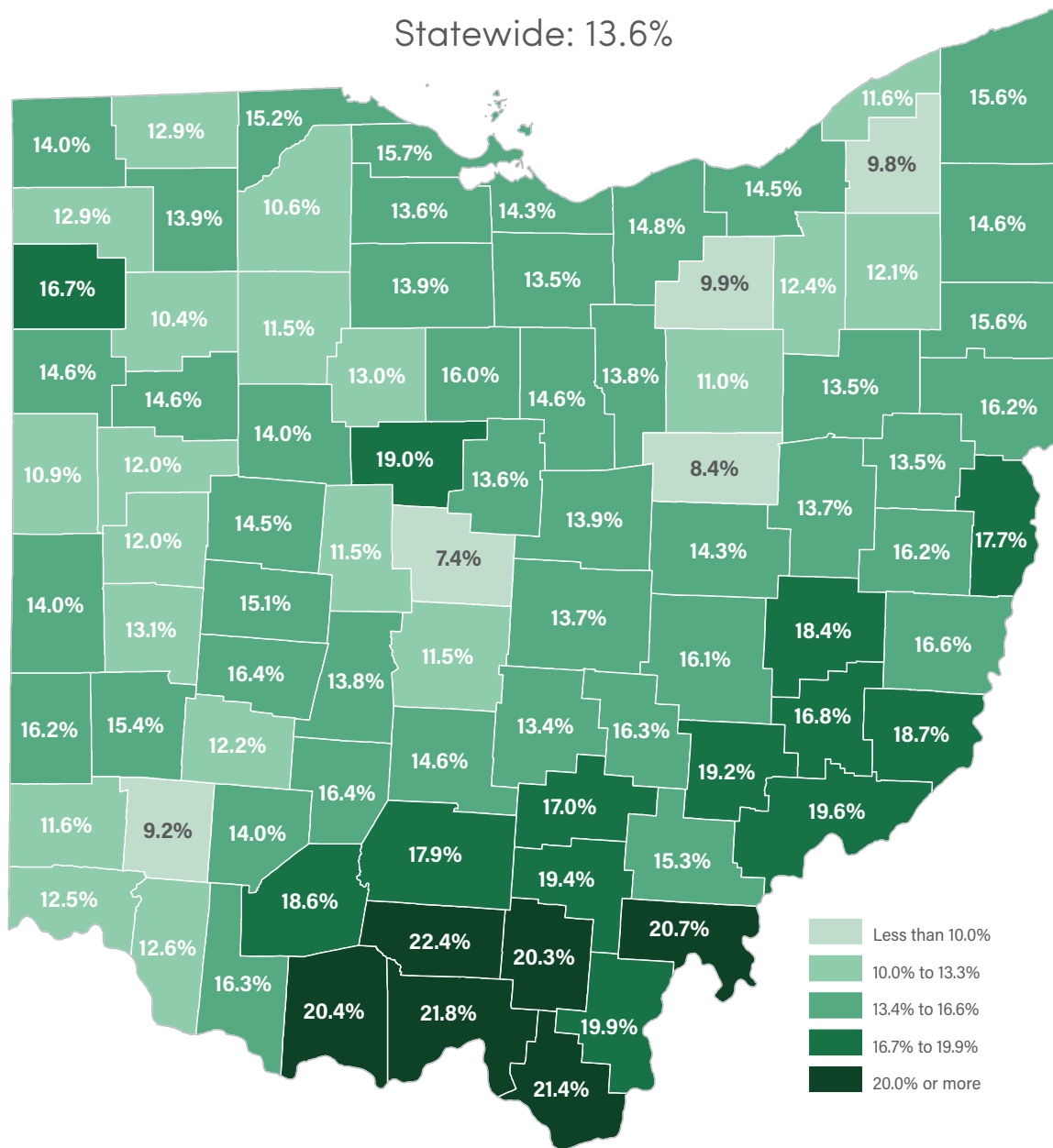
Source: 2011-2015 American Community Survey Five-Year Estimates, Table S1810

Persons with disabilities are not evenly distributed throughout the state. Pike County has the highest prevalence of disability (22.4 percent), more than three times higher than Delaware County (7.4 percent), which has the lowest prevalence. The highest rates of disability are concentrated in the south-central and, to a lesser extent, east-central portions of the state.

Exhibit 9–2. Supplemental Security Income Enrollment by Disability Diagnosis

Mental disorders (65.3%)	161,122
Intellectual disability	31.4%
Mood disorders	26.4%
Psychotic disorders	10.5%
Developmental disorders	6.6%
Organic mental disorders	4.6%
Autistic disorders	3.4%
Other mental disorders	17.1%
All other conditions (34.7%)	85,625
Musculoskeletal diseases	22.4%
Nervous system diseases	19.5%
Circulatory system diseases	8.3%
Endocrine diseases	7.5%
Respiratory diseases	6.6%
Injuries	4.9%
Congenital anomalies	4.6%
Neoplasms	3.2%
Digestive system diseases	2.6%
Genitourinary diseases	2.0%
Infectious/parasitic diseases	1.7%
Blood diseases	1.4%
Skin diseases	0.6%
Other/unknown	14.7%
Total enrollment	**246,747**

Source: 2015 SSI Annual Statistical Report, U.S. Social Security Administration

Nearly a quarter of a million Ohioans are receiving Supplemental Security Income. Nearly two-thirds of these individuals are experiencing mental rather than physical disabilities, with the largest cause being intellectual disability.

Exhibit 9-3. Prevalence of Illicit Drug Use and Mental Health Issues in the Past Year

	Age 12-17	Age 18-25	Age 26+
ILLICIT DRUG USE			
Past Year Cocaine Use	0.5%	4.2%	1.1%
Past Year Heroin Use	0.1%	0.9%	0.3%
ALCOHOL USE DISORDER			
Alcohol Dependence	1.0%	5.0%	3.1%
Alcohol Use Disorder	2.5%	11.7%	6.1%
MENTAL HEALTH ISSUES			
Major Depressive Episode	11.9%	11.2%	7.2%
Serious Mental Illness	n/a	5.9%	5.1%
Any Mental Illness	n/a	22.5%	19.8%
Serious Thoughts of Suicide	n/a	8.5%	4.0%

Source: 2014-2015 National Survey on Drug Use and Health, U.S. Substance Abuse and Mental Health Services Administration

One in five Ohio adults has a mental illness, as estimated by federal health data, with four percent of adults 26 and older reporting suicidal ideation. Over three percent of this group reported chemical dependency on alcohol.

Exhibit 9-4a. Unintentional Drug Overdose Deaths per 100,000 People by Year, 2010–2015

Year	Deaths	Population	Rate
2010	1,544	11,540,766	13.4
2011	1,772	11,545,442	15.3
2012	1,914	11,551,783	16.6
2013	2,110	11,572,232	18.2
2014	2,531	11,596,998	21.8
2015	3,050	11,613,423	26.3
Total	**12,921**	**—**	**18.6**

Unintentional Drug Overdose Deaths per 100,000 People
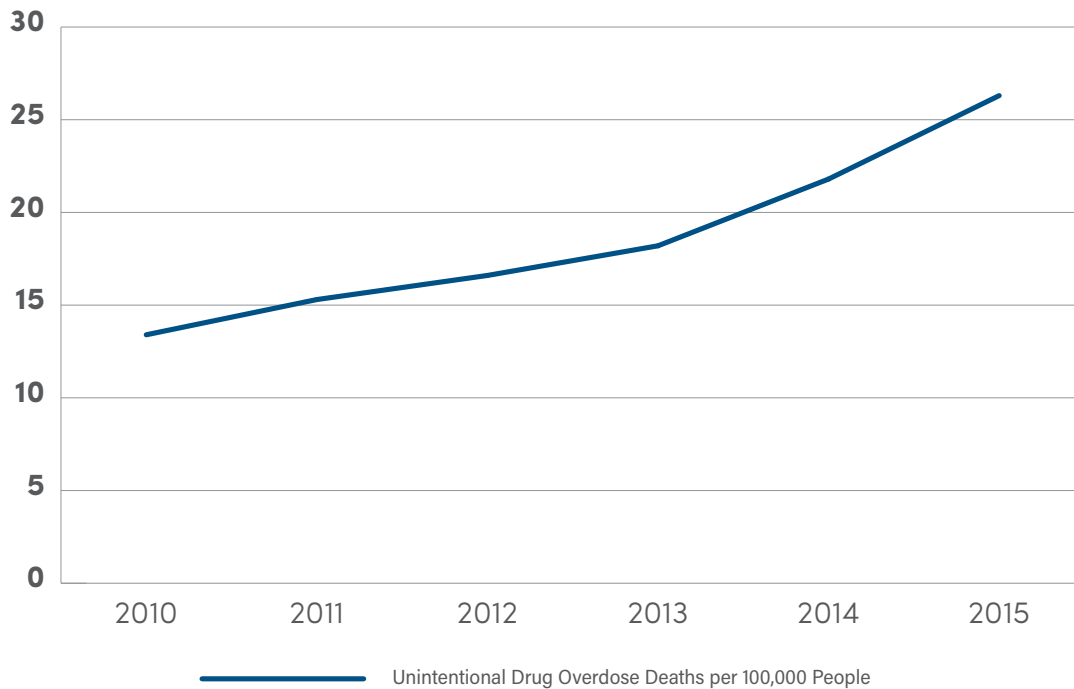
Source: Public Health Data Warehouse, Ohio Department of Health

The dramatic increase in opioid overdoses has emerged as one of the state's most urgent public health crises. From 2010 to 2015, unintentional drug overdose deaths statewide nearly doubled, topping 3,000 that year.

Exhibit 9–4b. Unintentional Drug Overdose Deaths per 100,000 People by County, 2010–2015

Statewide: 18.6

Source: Ohio Department of Health, Bureau of Vital Statistics

Legend:
- Not available
- Less than 10.0
- 10.0 to 14.9
- 15.0 to 19.9
- 20.0 to 24.9
- 25.0 or more

During those years, overdose deaths were most prevalent in southwest, south-central, and far eastern parts of the state, with Brown County (37.2) experiencing the highest death rate.

Exhibit 9-5a. Medicaid HOME Choice Community Transitions by County, 2008–2016

Statewide: 9,309

	Less than 25
	25 to 49
	50 to 99
	100 to 199
	200 or more
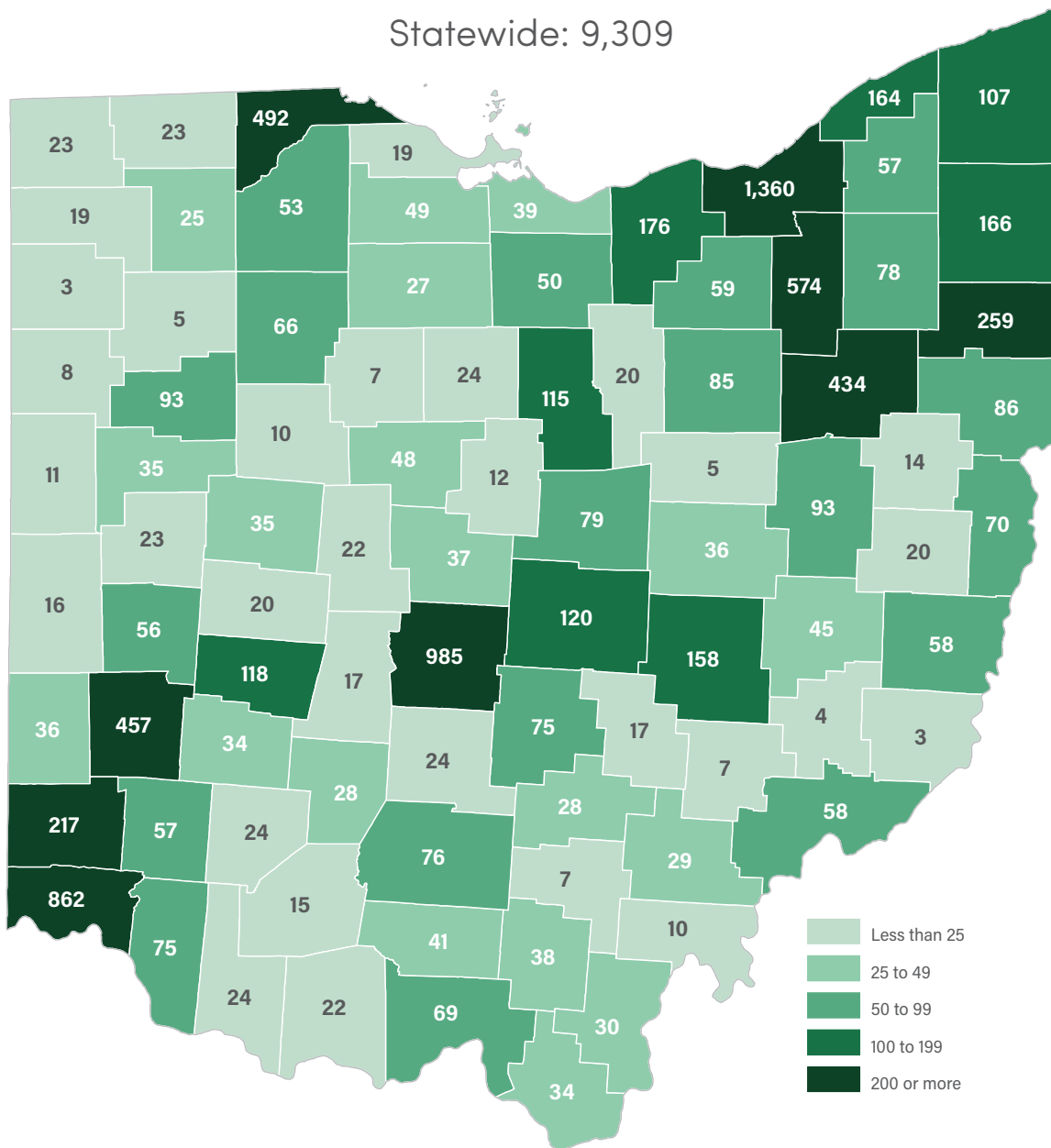
Source: Ohio Department of Medicaid

The Ohio Department of Medicaid HOME Choice program assists in transitioning individuals with disabilities from institutional settings to housing in the community, where they receive services and supports to live independently. Since its inception in 2008, over 9,300 Medicaid recipients across all 88 counties have participated in the HOME Choice program.

Exhibit 9-5b. Selected Medicaid HOME Choice Program Statistics, 2008-2016

Program Area	Category	Number of Transitions	Percent of Transitions
HOME Choice Transitions By Service Population	Mental illness/substance abuse	3,350	36.0%
	Physically disabled	3,263	35.1%
	Elderly	1,658	17.8%
	Developmentally disabled	1,038	11.2%
HOME Choice Transitions By Qualified Residence	Rented apartment or home	5,745	61.7%
	Relative's home	2,225	23.9%
	Group home	839	9.0%
	Own home	332	3.6%
	Assisted living	168	1.8%
Leading Barriers to Transitioning Into The Community	Lack or insufficient supply of affordable housing	1,607	17.3%
	Lack or insufficient supply of accessible housing	927	10.0%
	Insufficient supply of affordable AND accessible housing	647	7.0%
	Insufficient supply of rental vouchers	473	5.1%
	Lack of safe physically accessible housing for participant	253	2.7%
Factors Import in Choosing Qualified Housing Option	Affordability	4,710	50.6%
	Accessibility	2,910	31.3%
	With family/friends	2,841	30.5%
	Close to family/friends	2,684	28.8%
	Close to community resources	2,040	21.9%
	On a bus line	1,506	16.0%
	Only available option	888	9.5%

Source: Ohio Department of Medicaid

The populations most often served by the program are individuals with a mental illness or substance use disorder and individuals with physical disabilities. More than 60 percent of Medicaid HOME Choice transitions moved individuals from institutional settings to rental housing. HOME Choice participants rank affordability and accessible housing features as the top factors important in choosing place to live. These factors are also reported as the leading housing-related barriers to transitioning into the community.

Exhibit 9-6. Number of Beds at Intermediate Care Facilities for Individuals with Intellectual Disabilities by County

Statewide: 6,459
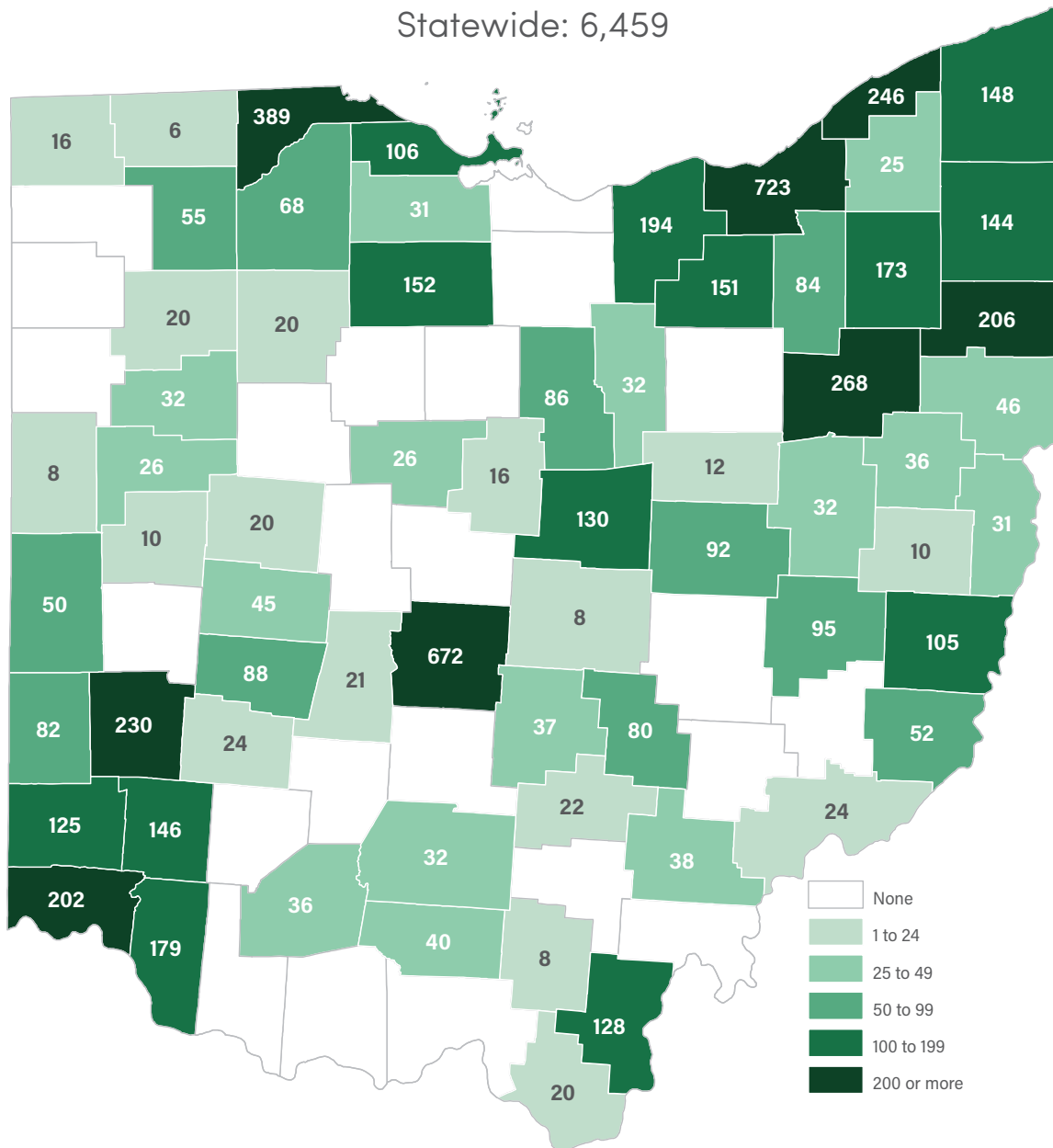
Source: Ohio Department of Developmental Disabilities

There are 6,459 beds in Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICFs/IID) in Ohio. Of these, 765 beds are in ten state-operated facilities, while the rest are operated by private providers and county boards. Over a quarter of counties (23) have no such facilities at all. County boards report that about 22,000 individuals living in the community are in immediate need of Medicaid Waiver services, some of whom are also in need of housing, but have been placed on a waiting list. In addition, over a third of those living in an ICF/IID are able to move back into the community but are on a waiting list to obtain a Medicaid Waiver that would pay for less restrictive care.

Chapter Ten
INFANT MORTALITY

Exhibit 10-2. Infant Mortality per 1,000 Live Births by County, 2006-2015
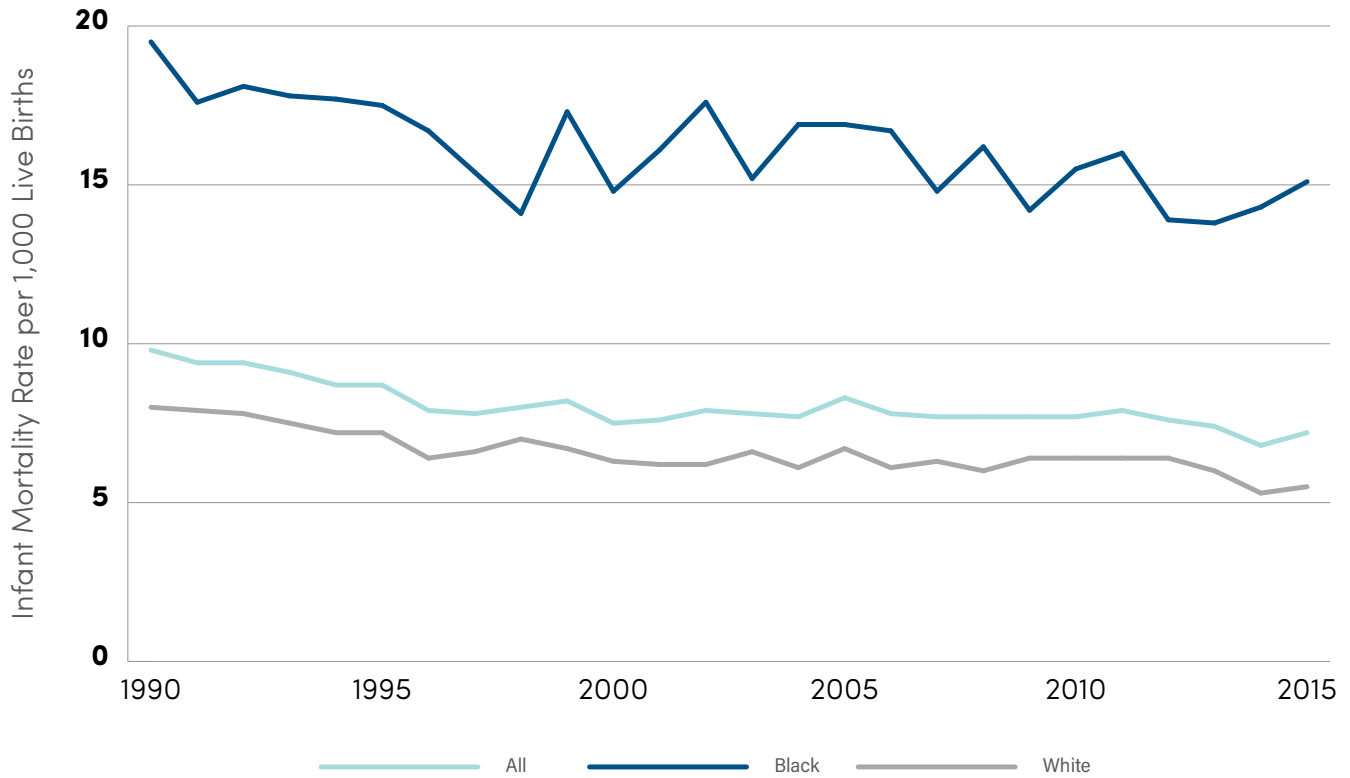
Source: Ohio Department of Health, Buraeu of Vital Statistics

Ohio has a very high rate of infant mortality. On average, in 2015, 7.2 out of every 1,000 live births did not reach their first birthday, compared with 5.9 nationally. According to the most recent data from the Centers for Disease Control and Prevention[2], Ohio has the 11th highest rate of infant death in the country, tied with North Dakota and West Virginia. In particular, African-American infants are nearly three times as likely as their white counterparts to die. One out of every 66 black infants born in Ohio does not survive, compared with one out of every 182 white infants. This disparity has persisted over the last 25 years.

Exhibit 10-2. Infant Mortality per 1,000 Live Births by County, 2006-2015

Statewide: 7.5

Source: Ohio Department of Health, Bureau of Vital Statistics

Geographically, there is a substantial disparity as well. At the county level, rates range from 4.1 per 1,000 in Medina and Mercer to 10.7 per 1,000 in Pike with the highest rates in the southwest and south central parts of the state.

Within counties, however, there are also substantial disparities. The Kirwan Institute for the Study of Race and Ethnicity identified "hot spots" in eight urban counties for infant mortality, census tracts in which rates are two to three times higher than the rest of the county. These tracts, along with the location of OHFA-funded rental housing developments, are identified in maps on the following pages.

Exhibit 10-3a. Infant Mortality Hotspots and OHFA Project Sites, 2000–2015, Cuyahoga County
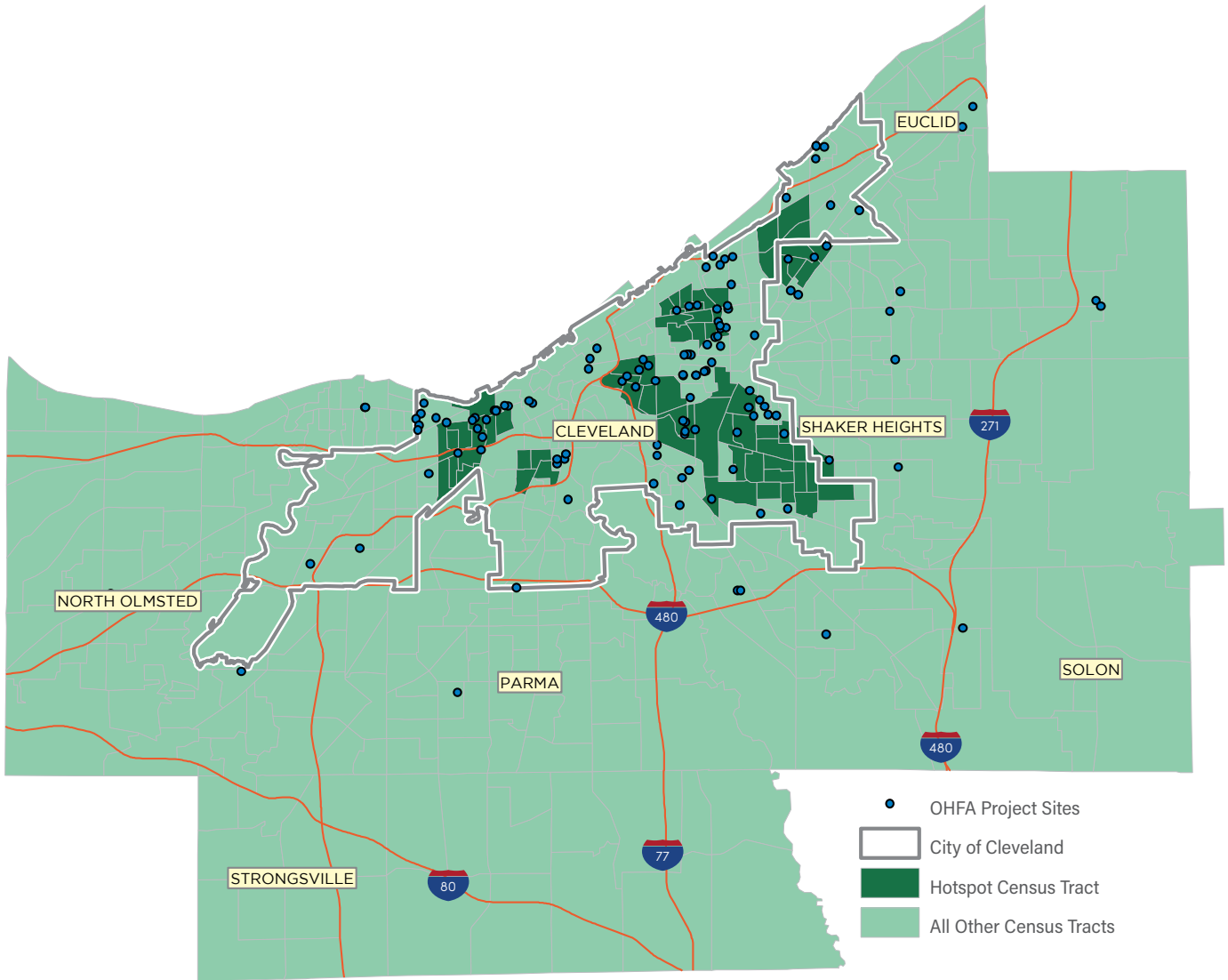
Source: Kirwan Institute for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data

Exhibit 10-3b. Infant Mortality Hotspots and OHFA Project Sites, 2000-2015, Franklin County
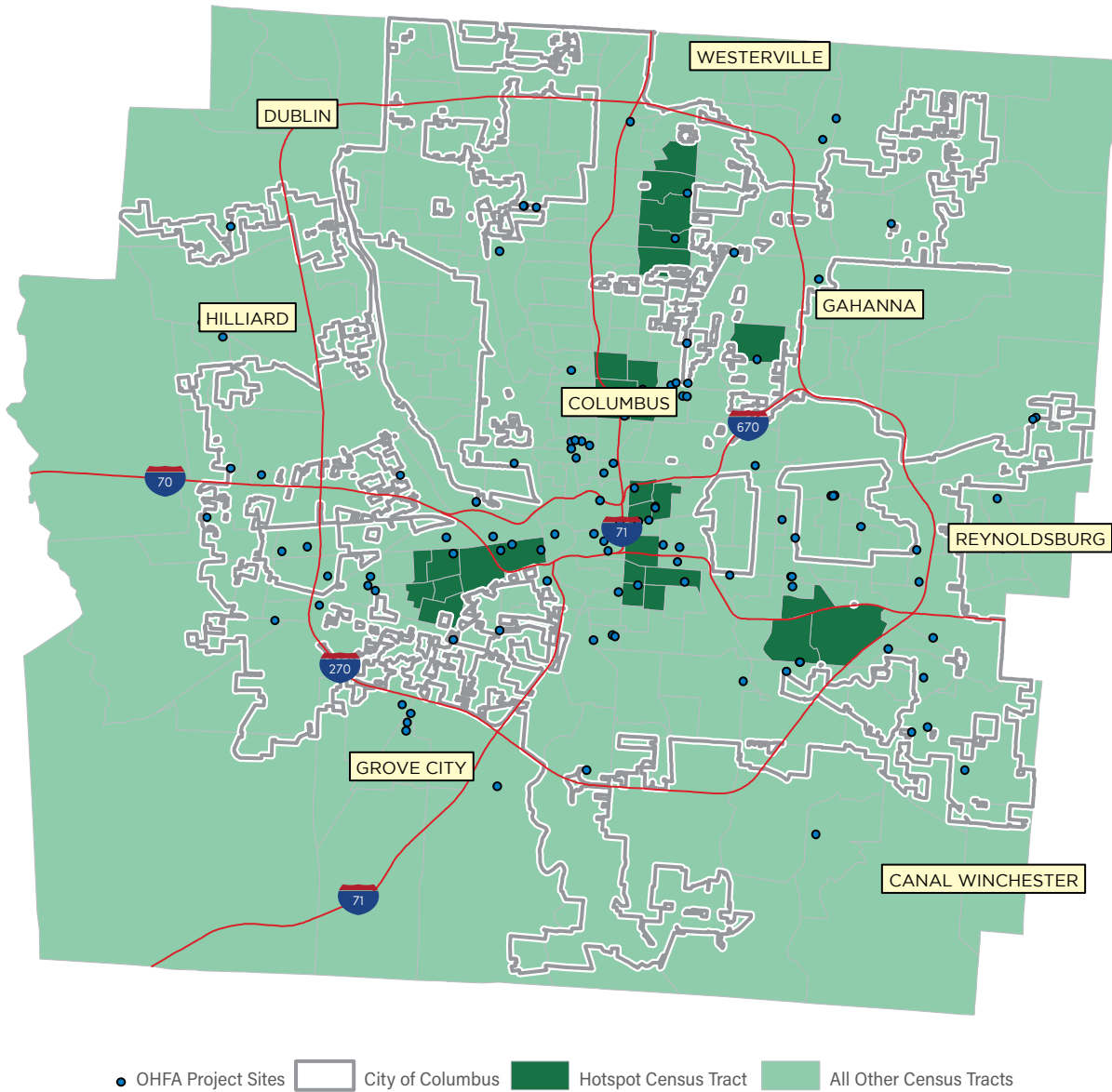
Source: Kirwan Institute for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data

**Exhibit 10-3c. Infant Mortality Hotspots and OHFA Project Sites,
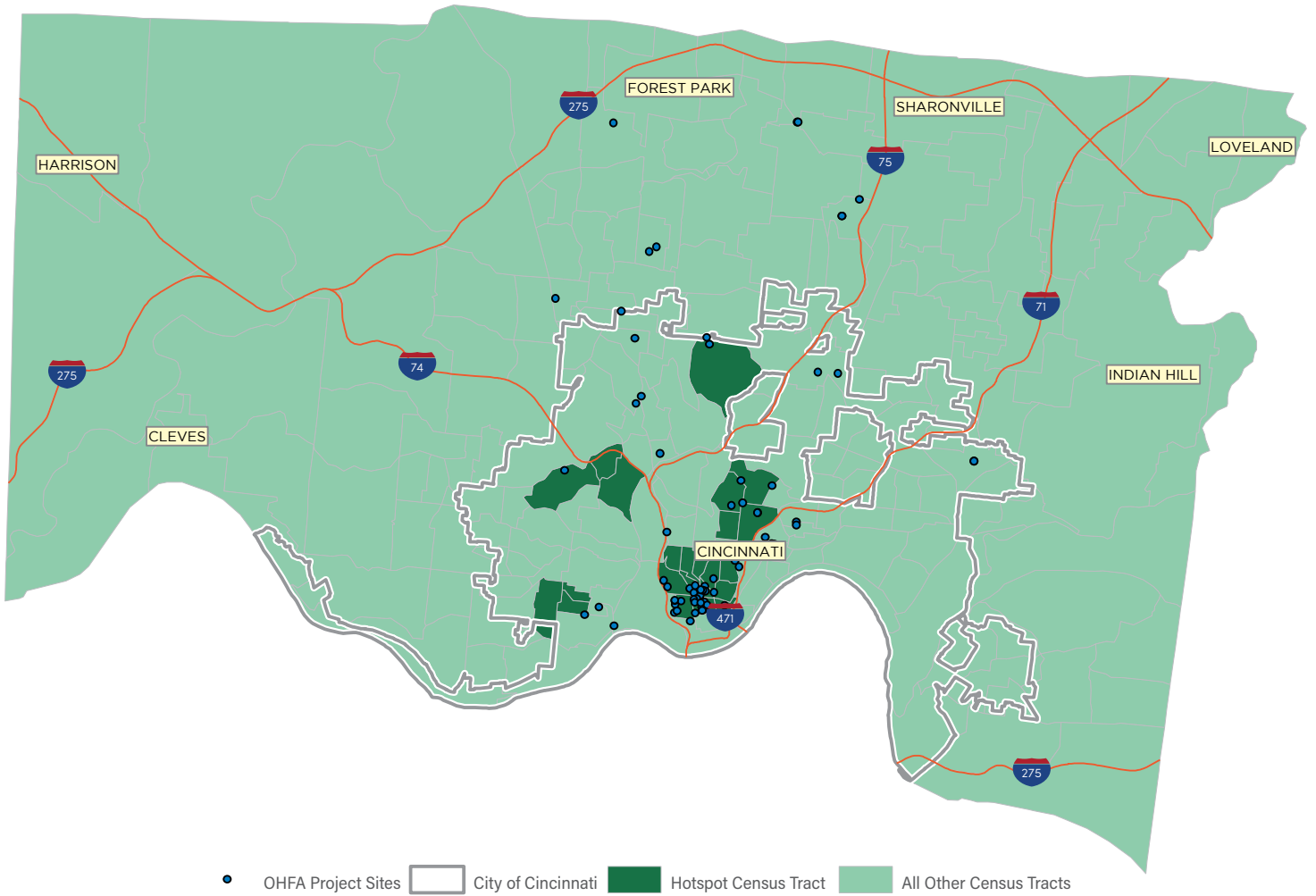2000-2015, Hamilton County**

Source: Kirwan Center for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data

Exhibit 10-3d. Infant Mortality Hotspots and OHFA Project Sites, 2000-2015, Lucas County

Source: Kirwan Center for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data
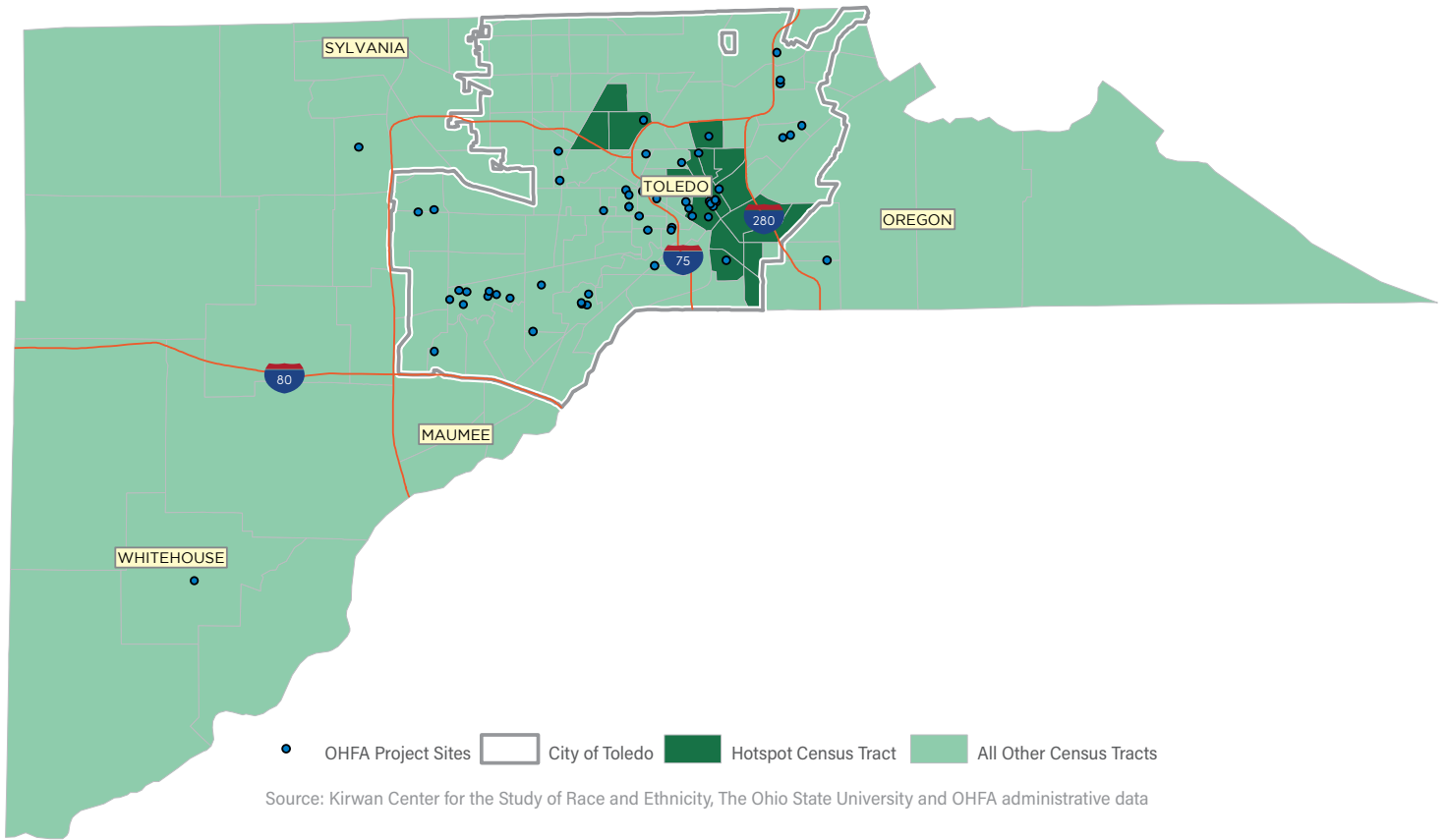
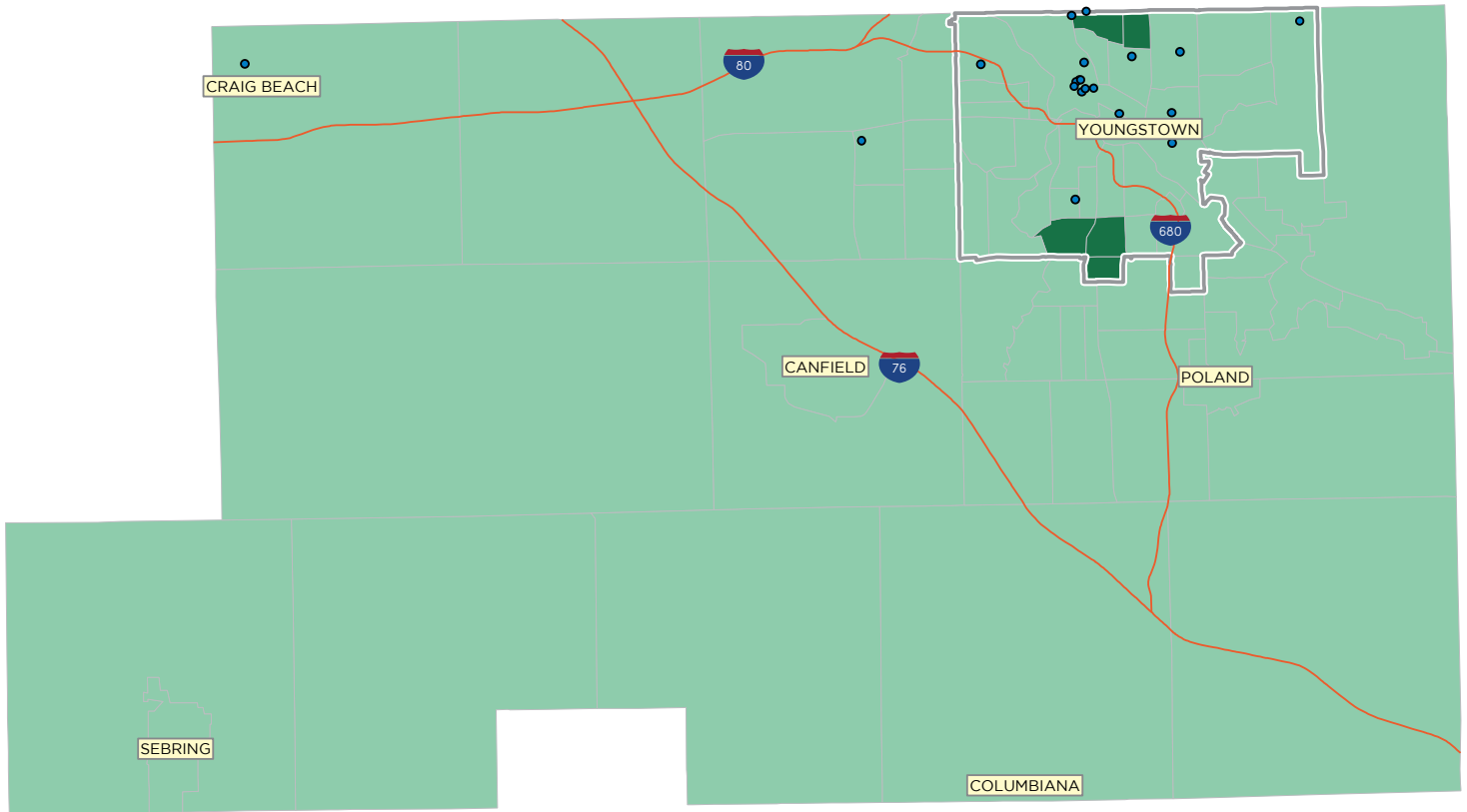### Exhibit 10-3e. Infant Mortality Hotspots and OHFA Project Sites, 2000-2015, Mahoning County

OHFA Project Sites   City of Youngstown   Hotspot Census Tract   All Other Census Tracts

Source: Kirwan Center for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data

Exhibit 10-3f. Infant Mortality Hotspots and OHFA Project Sites, 2000–2015, Montgomery County

Source: Kirwan Center for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data

Exhibit 10-3g. Infant Mortality Hotspots and OHFA Project Sites, 2000–2015, Stark County
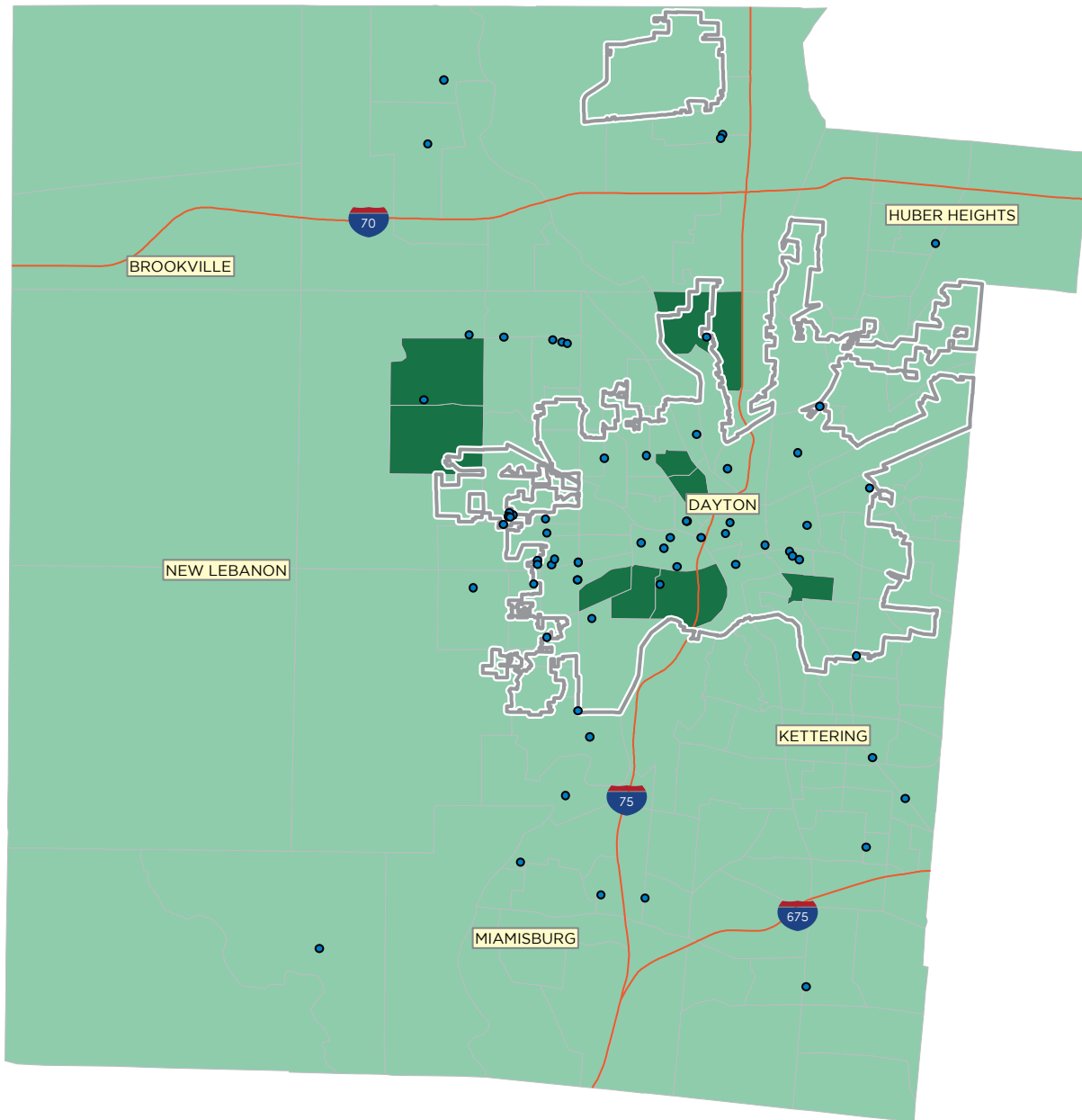

HARTVILLE

ALLIANCE

CANAL FULTON

CANTON

MASSILLON

77

● OHFA Project Sites ⬜ City of Canton ■ Hotspot Census Tract ■ All Other Census Tracts

Source: Kirwan Center for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data
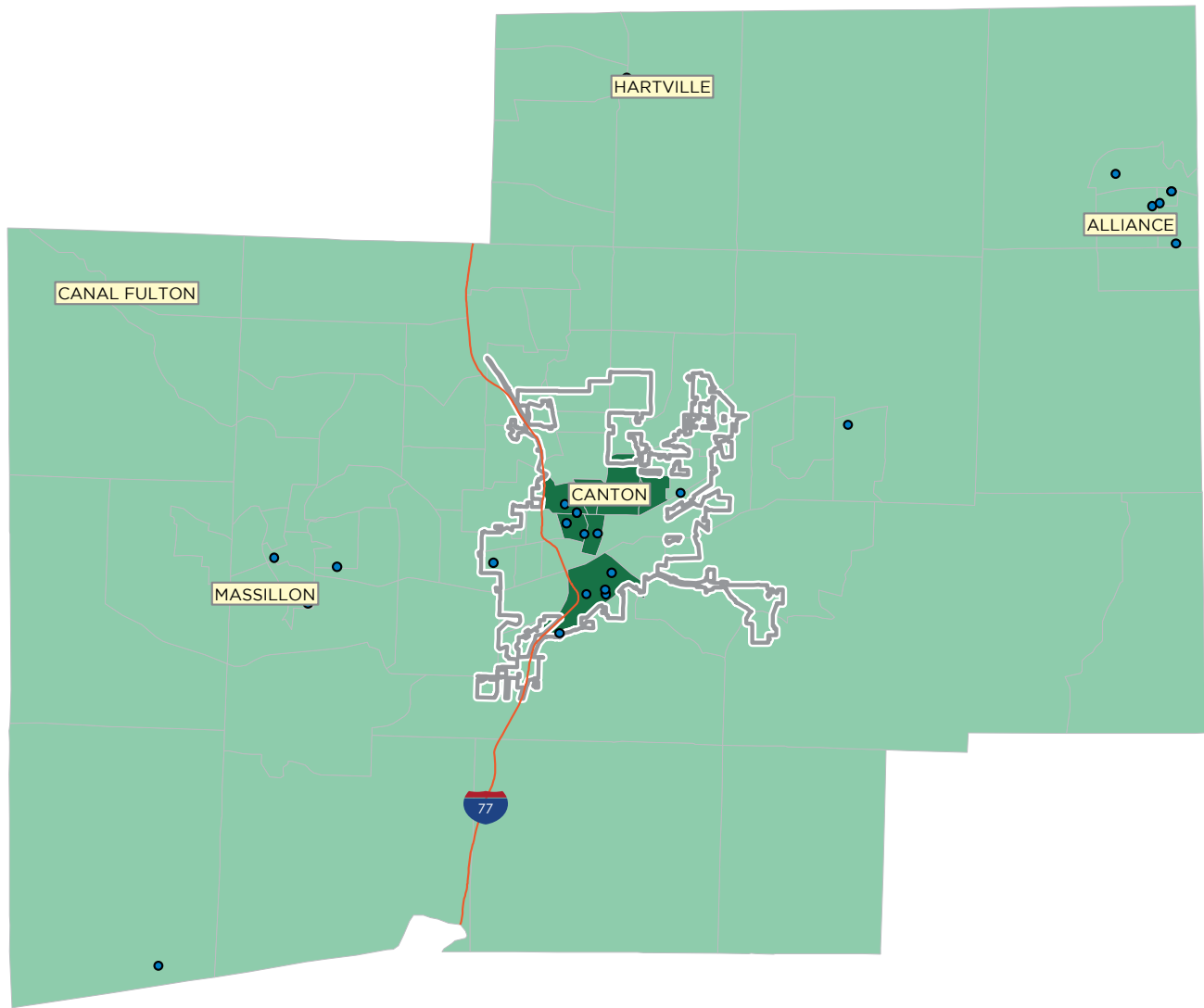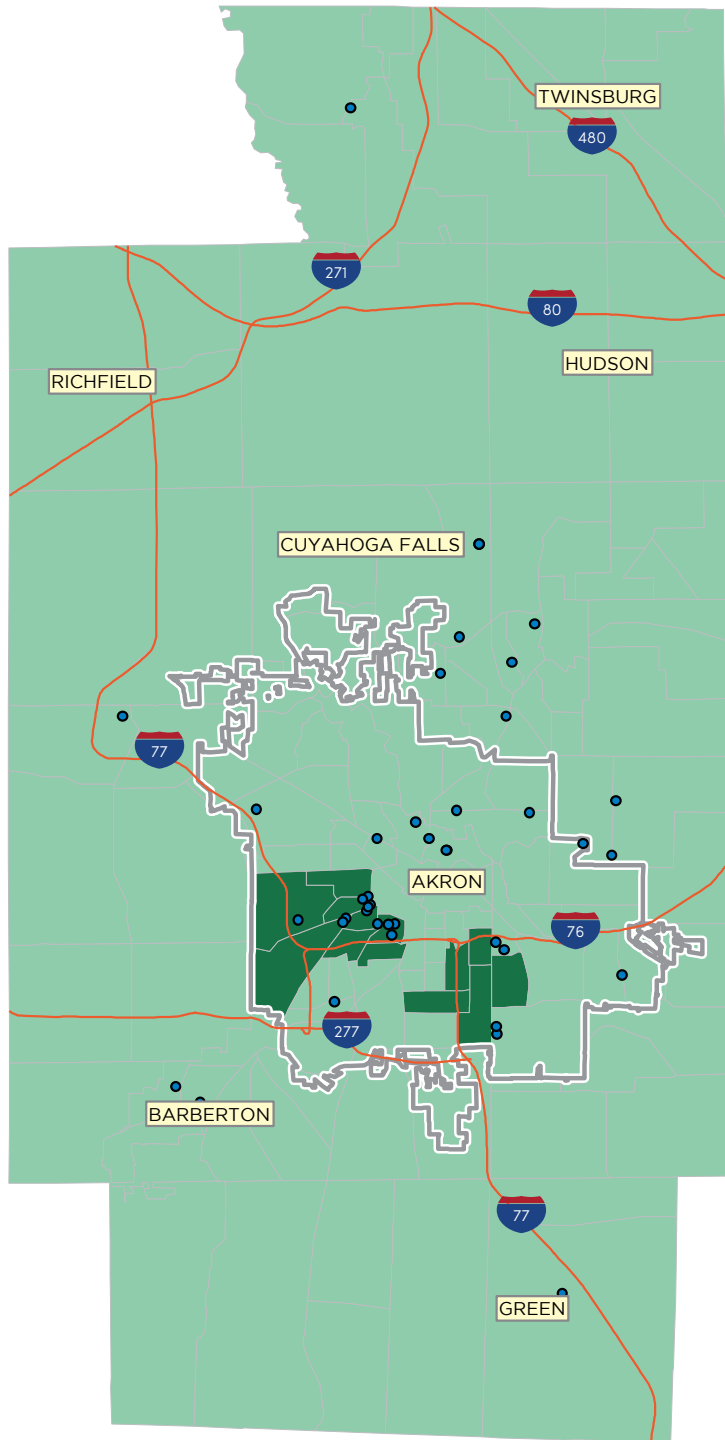
Exhibit 10-3h. Infant Mortality Hotspots and OHFA Project Sites, 2000-2015, Summit County

Source: Kirwan Center for the Study of Race and Ethnicity, The Ohio State University and OHFA administrative data

Chapter Eleven
OLDER ADULTS AND VETERANS

Exhibit 11–1. Persons 65 Years or Older as Percent of Population by County

Statewide: 15.1%

Legend:
- Less than 12.5%
- 12.5% to 14.9%
- 15.0% to 17.4%
- 17.5% to 19.9%
- 20.0% or more
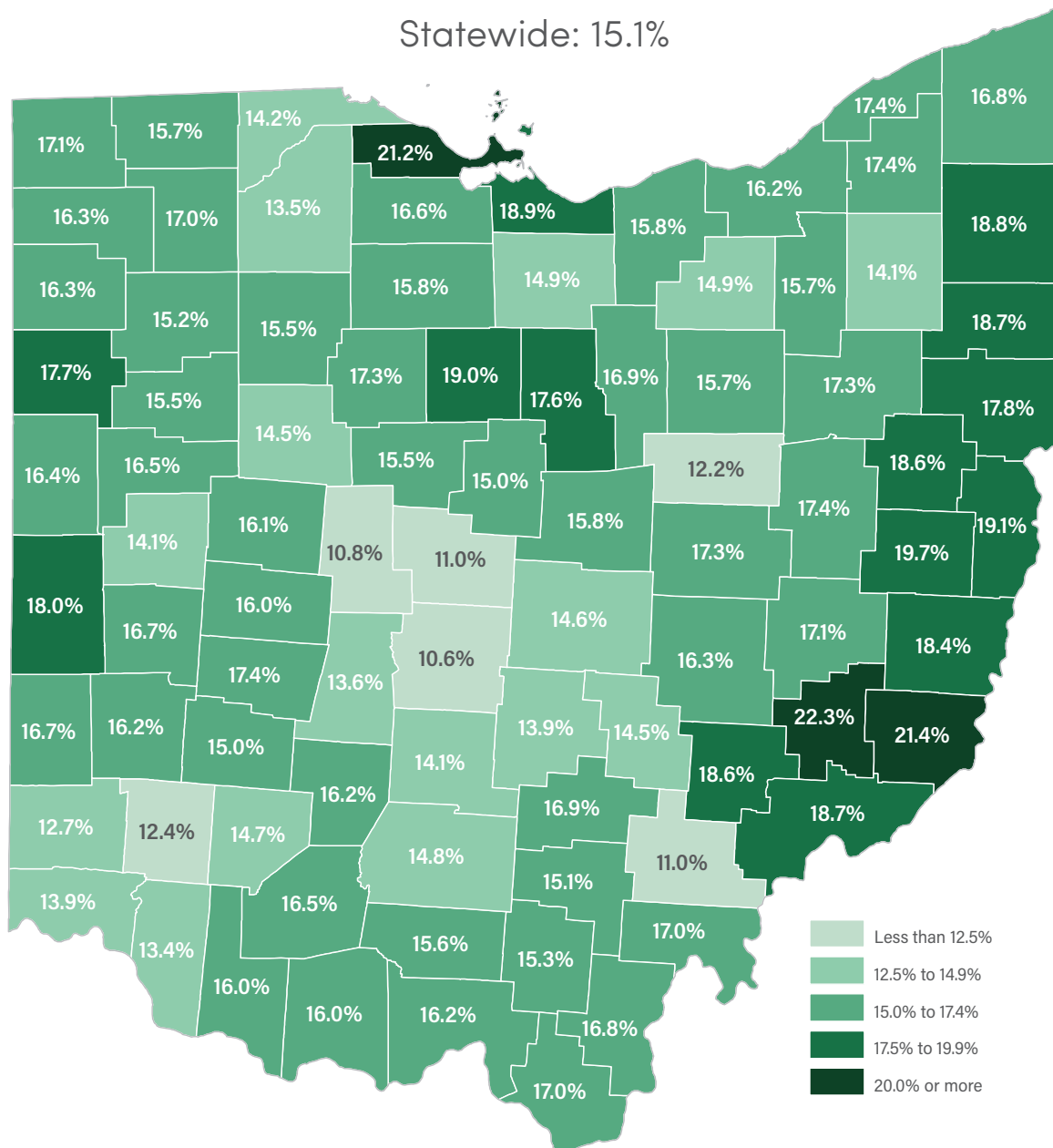
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B01001

Overall, 15 percent of Ohioans are aged 65 or older. Generally, older Ohioans are a smaller share of the population in Central Ohio and a larger one in eastern Ohio, as well as in Ottawa and Erie Counties, which have many retirees on or near the Lake Erie Islands.

Exhibit 11–2. Persons 65 Years or Older Living Alone as Percent of Households Population by County

Statewide: 11.2%
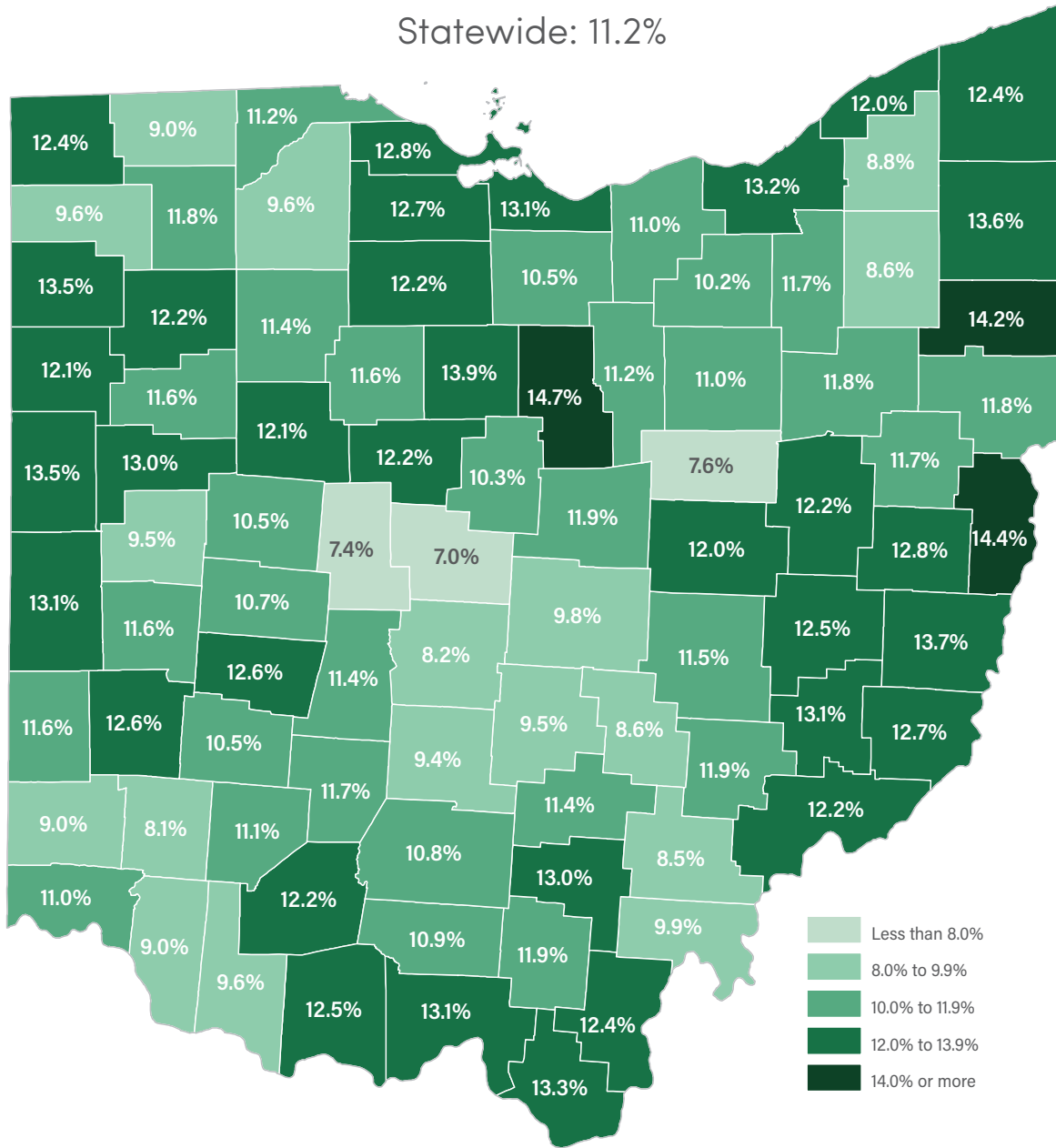
Source: 2011-2015 American Community Survey Five-Year Estimates, Table B11007

One-ninth of households in Ohio consist of a single person aged 65 or older living alone. More than half a million older adults fall in this category. This proportion is highest in Richland, Jefferson and Mahoning Counties, while it is lowest in Delaware, Union and Holmes Counties.

Exhibit 11-3a. Projected Older Adult Population, 2020-2040

	2020		2030		2040	
	People	Percent	People	Percent	People	Percent
Age 60+	2,952,661	25.2	3,371,907	28.7	3,428,379	29.3
Age 65+	2,133,145	18.2	2,685,567	22.8	2,811,497	24.0
Age 85+	269,111	2.3	336,664	2.9	533,793	4.6

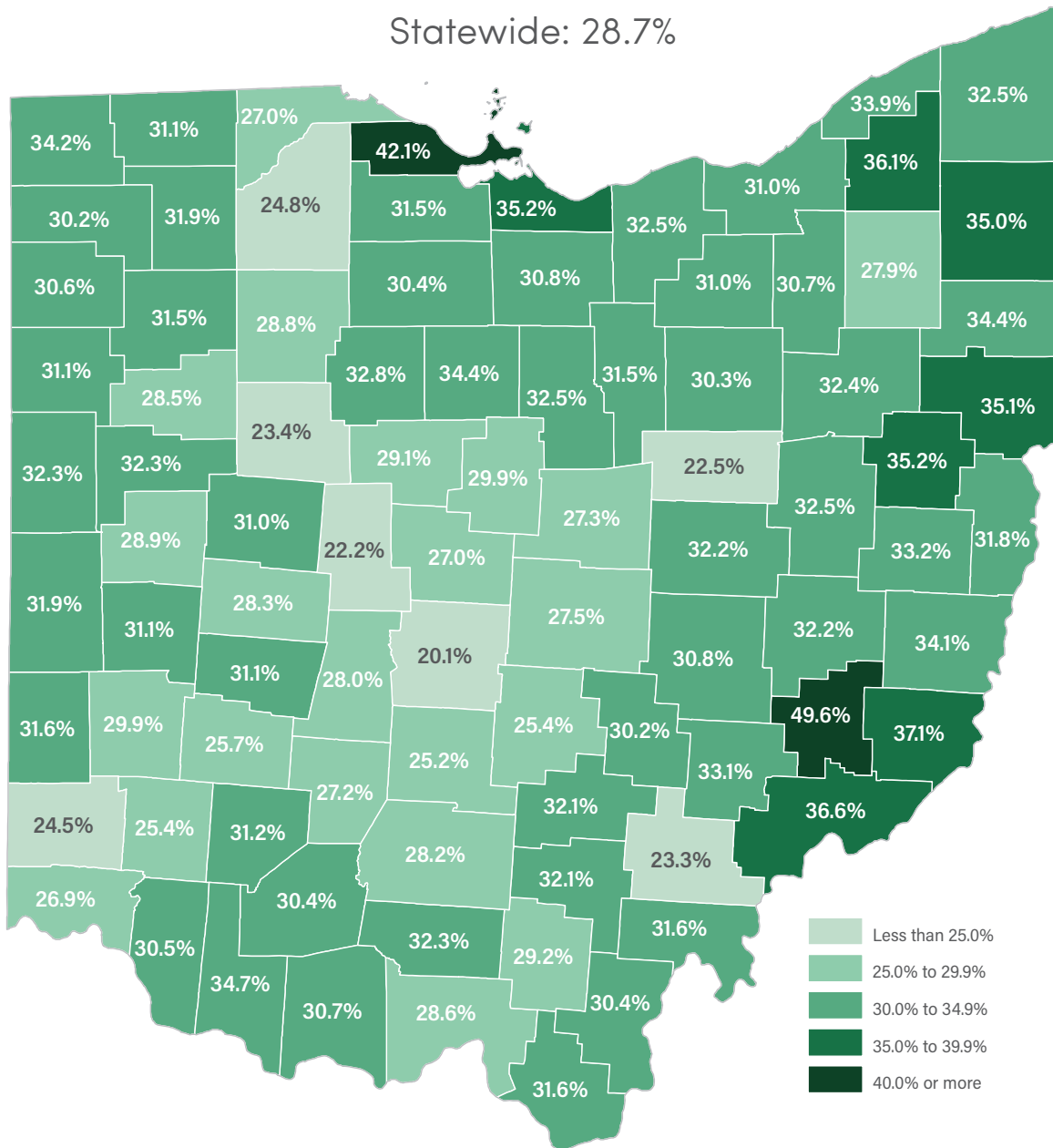*Source: Scripps Gerontology Center, Miami University*

Exhibit 11-3b. Projected Population Aged 60 or Older with Disabilities, 2020-2030

	2020		2025		2030	
	People	Percent	People	Percent	People	Percent
Severe Physical or Cognitive Disability	184,718	6.3	208,313	6.5	236,043	7.0
Moderate Physical or Cognitive Disability	96,591	3.3	107,634	3.3	116,970	3.5

Source: Scripps Gerontology Center, Miami University

Ohio is projected to continue aging, with older adults representing larger percentages of the state's population. By 2040, Ohioans 65 and older will represent nearly a quarter of the state's population, up from just over one-seventh today. The number of Ohioans 85 or older will more than double in the next quarter century. Further, the proportion of older adults with physical and cognitive disability will continue to increase as well, reaching 10.5 percent by 2030.

Exhibit 11–3c. Persons 60 Years or Older as Percent of Population by County

Statewide: 28.7%

	Less than 25.0%
	25.0% to 29.9%
	30.0% to 34.9%
	35.0% to 39.9%
	40.0% or more

Source: Scripps Gerontology Center, Miami University

By 2030, it is expected that at least 20 percent of residents in every county will be 60 years of age or older. In Noble County, nearly half of residents will fall in that age bracket. Existing patterns are projected to continue with the oldest counties being in eastern Ohio and along the western lakeshore.

Exhibit 11-4a. Prevalence of Housing Problems for Owner-Occupied Households with an Older Adult by Income

Income	Age 62–74		Age 75+	
	Number	Percent	Number	Percent
30% AMI or less	**33,005**	**88.4**	**30,800**	**84.1**
31% to 50% AMI	**37,250**	**58.6**	**38,605**	**45.9**
51% to 80% AMI	46,995	37.2	25,165	21.5
81% to 100% AMI	22,575	24.9	6,160	12.1
101% AMI or more	33,875	8.3	7,425	5.5
All incomes	**173,700**	**24.0**	**108,155**	**25.5**

Source: Comprehensive Housing Affordability Strategy Data, U.S. Department of Housing and Urban Development

Exhibit 11-4b. Prevalence of Housing Problems for Renter-Occupied Households with an Older Adult by Income

Income	Age 62–74		Age 75+	
	Number	Percent	Number	Percent
30% AMI or less	**31,380**	**72.1**	**20,080**	**70.3**
31% to 50% AMI	**27,310**	**69.4**	**24,725**	**66.2**
51% to 80% AMI	16,310	43.5	15,250	53.9
81% to 100% AMI	1,905	12.5	2,830	32.8
101% AMI or more	1,930	6.2	5,080	30.3
All incomes	**78,835**	**47.3**	**67,965**	**56.9**

Source: Comprehensive Housing Affordability Strategy Data, U.S. Department of Housing and Urban Development

Older adults can often have additional housing challenges. Affordability can be harder to maintain on a fixed income, the quality of the home may deteriorate over time or the home might be less accessible as a resident's mobility becomes impaired. Over 85 percent of extremely low-income homeowners and 70 percent of extremely low-income renters aged 62 or older are experiencing one or more housing problems, defined as (a) experiencing cost burden, (b) living with incomplete kitchen or plumbing facilities and/or (c) living in an overcrowded housing unit. More than 30 percent of non-low-income renters aged 75 or older are experiencing one or more of these conditions as well.

Exhibit 11-5. National Home Accessibility for Mobility-Impaired Individuals

	All households	Households with a member age 65+	Households with a member age 65+ with ambulatory disability
Potentially modifiable for person with mobility impairment	32.9%	39.0%	44.4%
Livable for person with mobility impairment	3.8%	8.8%	14.6%
Wheelchair accessible	0.2%	0.4%	0.9%

Source: Chan, S., & Ellen, I.G. (2016). Housing for an Aging Population. Housing Policy Debate, 27(2), 167-192.
Available online at http://dx.doi.org/10.1080/10511482.2016.1184696.

A recent academic paper examining American Housing Survey (AHS) data highlights the mismatch between the needs of older adults and the homes in which they live. While these data are not specific to Ohio, because AHS is a national survey, the fact that Ohio has an older than average housing stock suggests conditions here are similar or worse. Overall, 67 percent of housing units require climbing steps to enter the home and/or do not have a bedroom and bathroom on the ground floor. Fifty-six percent of older adults with mobility impairment live in such a home. Only four percent of housing units overall, and about one in seven occupied by a mobility-impaired older adult, can be fully and successfully navigated by someone with an ambulatory disability.

Exhibit 11-6. Veteran Status by Period of Service

Period of Service	Number	Percent of Veterans	Percent of Population
September 2001 to present	83,165	10.3	0.9
August 1990 to August 2001	122,843	15.2	1.4
Vietnam War	287,868	35.7	3.2
Korean War	83,011	10.3	0.9
World War II	59,000	7.3	0.7
Peacetime service only	170,644	21.2	1.9
Total veteran population	*806,531*	*100*	*9.1*
Non-veteran adult population	8,105,127	—	90.9
Total adult population	**8,911,658**	**—**	**100**

Source: 2011-2015 American Community Survey Five-Year Estimates, Table S2101

Exhibit 11-7. Profiles of Veterans and Non-Veterans

Characteristic	Veterans	Non-Veterans
Male	93.6%	43.7%
Age 65 or older	47.3%	16.9%
White, non-Hispanic	86.7%	81.9%
Median income	$33,946	$25,651
Holds bachelor's degree	20.1%	26.8%
Labor force participation rate (for persons aged 18 to 64)	74.4%	76.4%
Below the poverty line	7.4%	14.3%
With any disability	27.5%	15.3%

Source: 2011-2015 American Community Survey Five-Year Estimates, Table S2101

Ohio is home to over 800,000 veterans, about nine percent of the adult population. Over one-third of these veterans first served during the Vietnam War; another 18 percent served in prior conflicts.

Accordingly, 47 percent of veterans are aged 65 or older. Veterans have higher earnings and are less likely to live below the poverty line than non-veterans, but they are also less likely to hold a bachelor's degree or be in the labor force. Veterans are also more likely to have some kind of disability, whether service-related or not.

Exhibit 11-8. Poverty and Disability among Veterans by Age

Characteristic	Veterans	Non-Veterans
Poverty rate, age 18-64	9.9%	15.4%
Disability rate among those in poverty, age 18-64	36.7%	24.3%
Disability rate among those not in poverty, age 18-64	16.1%	9.1%
Poverty rate, age 65+	4.6%	8.9%
Disability rate among those in poverty, age 65+	46.5%	50.2%
Disability rate among those not in poverty, age 65+	37.6%	33.0%

Source: 2011-2015 American Community Survey Five-Year Estimates, Table C21007

As noted earlier, veterans are less likely to be in poverty; this is true for both older adults and their younger counterparts. Across all ages, there are over 58,000 veterans living below the poverty line. About 23,000 of them have a disability.

Exhibit 11-9. Housing Cost Burden among Heads of Household Aged 55 or Older by Veteran Status, 2012

Population	Veterans	Non-Veterans
Number of households experiencing housing cost burden	94,863	457,719
Percent of households experiencing housing cost burden	22.5	29.5

Source: Sturtevant, L., Brennan, M., Viveiros, J., & Handelman, E. (2015, June). Housing and Services Needs of Our Changing Veteran Population. *National Housing Conference and Center for Housing Policy report. Accessed on April 3, 2017, at http://centerforhousingpolicy.org/VeteransHousingReport_final.pdf.*

Overall, nearly 95,000 older veterans were spending more than 30 percent of their income on housing costs in 2012. While this represents a modestly lower share of the population than among their civilian counterparts, even with the supports available, many older veterans are struggling to fit housing expenses into their budget.

Exhibit 11-10. Labor Market Data and Housing Affordability for Post-9/11 Veterans in Ohio's Largest Metropolitan Statistical Areas, 2012

	Cincinnati	Cleveland	Columbus
Number of post-9/11 veterans	12,900	5,567	8,996
Labor force participation rate	92.2%	82.6%	88.2%
Unemployment rate	14.1%	15.9%	19.6%
Median home price	$110,000	$92,000	$118,000
Qualifying home buying income	$31,065	$25,982	$33,325
One-bedroom fair market rent	$558	$603	$625
Housing income needed to rent	$22,320	$24,120	$25,000

Source: Sturtevant, L., Brennan, M., Viveiros, J., & Handelman, E. (2015, June). Housing and Services Needs of Our Changing Veteran Population. National Housing Conference and Center for Housing Policy report. Accessed on April 3, 2017, at http://centerforhousingpolicy.org/VeteransHousingReport_final.pdf.

Though somewhat out of date, these figures represent a window into the degree to which young veterans can afford housing. In all three major metros, the typical income earned by those exiting the service was insufficient to buy a home in 2012 without experiencing housing cost burden. Only in the Cincinnati MSA could a young veteran afford to rent a one-bedroom apartment at the HUD-defined, fair market rent without becoming cost burdened.

Exhibit 11-11. National Suicide Rates per 100,000 People among Veterans and Non-Veterans

Population	Veterans		Non-Veterans	
	Rate, 2014	Age-Adjusted Change Since 2001	Rate, 2014	Age-Adjusted Change Since 2001
Male adults	37.0	+30.5%	26.2	+0.3%
Female adults	18.9	+85.2%	7.2	+39.7%
All adults	**35.3**	**+32.2%**	**15.2**	**+23.0%**

Source: Office of Suicide Prevention, U.S. Department of Veterans Affairs

In recent years, there has been an increasing awareness of the mental health challenges faced by veterans, particularly those returning from modern conflicts. Overall, veterans were more than twice as likely as non-veterans to commit suicide in 2014. Since 2001, the rate of suicide among male veterans has increased by more than 30 percent. While this rate has stayed stable among those who did not serve, the rate of female veteran suicide has increased more than twice as fast as that of non-veterans.