

Democratizing Data through the Housing Needs Assessment

Ohio Housing Finance Agency
Special Achievement

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The Ohio Housing Finance Agency (OHFA) works hard to ensure every Ohioan has a safe and affordable place to call home. OHFA's annual strategic planning process is a key component for delivering on this goal. Each year, three documents are produced through this process: a Housing Needs Assessment that gauges statewide housing need; an Annual Plan that outlines agency goals in relation to existing need; and an Annual Report that measures progress on each strategic goal.

The Housing Needs Assessment is a critical component for determining how best to utilize resources to address housing need. It brings together more than 30 data sources to provide a detailed look at Ohio, its people, and its specific housing challenges. The Housing Needs Assessment is also frequently used by partners statewide who use the data to inform their understanding of and approach to housing-related issues.

Innovative

In State Fiscal Year 2019 (July 1, 2018-June 30, 2019), OHFA reimagined the Housing Needs Assessment to bring it online, with the goals of democratizing knowledge, improving agency efficiency, and inspiring more statewide coordination. The Office of Research and Analytics worked with the Office of Public Affairs to re-conceptualize the layout and format of the data for an online interface.

In years past the entire Housing Needs Assessment was printed and distributed within the agency and to partners. The size and magnitude of the document made it cumbersome to use and share. Partners were limited to the specific maps and charts created by OHFA's Research and Analytics office.

Over the last five years, the offices have continuously enhanced the online Housing Needs Assessment. Currently, it includes a dynamic Executive Summary, which improves the understanding of the data, and an interactive platform using Tableau software. The structure of the webpage includes nine unique sections that users can easily navigate. The use of Tableau also allows the report's graphics and underlying data to be downloaded by users.

Responding to an Important State Need

Housing is a critical issue throughout Ohio and a prime focus of state and local government officials as well as local media. OHFA's Housing Needs Assessment was a key resource for the Agency over the past year as it worked to educate state and local leaders on the condition of Ohio's housing industry. Data points from the Housing Needs Assessment were used by OHFA in testimony to the Ohio General Assembly as well as by industry partners. The data allowed the Agency to provide an accurate assessment of the state's housing challenges, which in turn informed the Ohio General Assembly as it drafted and passed key housing legislation, including: an Ohio Low-Income Housing Tax Credit, an Ohio Single Family Tax Credit, and an Ohio Home Buyer Savings Account.

The online, interactive Housing Needs Assessment also addresses local and statewide media outlet's need for housing data. Promoted through a news release in July, the 2023 Housing Needs Assessment data was included in news stories (See Exhibits). The Agency continues to promote specific data points on its social media channels through monthly data bytes. It also has been highlighted on the state of Ohio's data platform and in a news release by an industry partner, the Coalition on Homelessness and Housing in Ohio (COHHIO).

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Achieves Intended Results

The Housing Needs Assessment has helped OHFA make substantial progress in identifying housing challenges and developing an informed, data-driven Annual Plan that focuses on the most pressing statewide housing needs. It is helpful for OHFA leadership and staff to be able to quickly access the data they need to make decisions. Likewise, the Housing Needs Assessment format helps OHFA more effectively produce an Annual Report that situates OHFA's progress within the broader context of the state and its current housing challenges.

OHFA recognizes that accessing data can be a barrier for many statewide partners. Part of the impetus behind this change was to make the complete assessment available online in a free and easy-to-use format, thereby empowering individuals to access and use the data in ways that best serve their needs. The interactive platform allows users to navigate a myriad of data points, download visualizations, and drill down to focus on geographies or demographics of interest more easily.

For example, individuals who work with a specific geography, like Appalachian Ohio, can focus only on that section of the state to get a more nuanced picture of the region. In the same vein, if somebody is focused on a specific sub-group of the population, such as children or aging adults, they can engage more directly with that demographic data. This helps provide the specific data that organizations need to better understand the populations they work with, or better inform the housing-related problems they wish to solve.

Finally, the Housing Needs Assessment format allows OHFA to connect and manage metrics and analyses more effectively as an agency. OHFA is working to expand the use of the data collected for the Housing Needs Assessment and has also published regional assessments to analyze how housing challenges vary in different parts of the state. Government leaders, nonprofits, and trade groups have used the regional assessments to develop impactful local policies throughout Ohio.

Benefits that outweigh the Costs

Previously, the Housing Needs Assessment was a static, printed book that was very informative but time-consuming to produce and costly to print and distribute each year. The last edition before it was moved online was 200 pages long and required a huge lift over many months from the Offices of Public Affairs and Research and Analytics.

In contrast, using Tableau to create the online version is a much more efficient use of OHFA resources—eliminating the need for printing costs and reducing the amount of staff time devoted to the project. The online design also allows edits to be made quickly and efficiently as new metrics are added. For example, during the COVID-19 pandemic, OHFA was able to quickly create a special COVID section that was updated monthly to provide housing data to partners. This would never have been possible if OHFA had still been using a printed book.

The online Needs Assessment has a single landing page with tabs broken out by topic of interest, for example Homeownership, Rental Housing, Housing Stock, etc. This allows users to select a specific focus and dig into section highlights, embedded Tableau maps and visualizations—layered in the web design so the user can toggle from one map or visualization to another—and links to download an Excel workbook that includes tables, footnotes, and links to data sources.

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This format also allows users to access the information on their own timetable and almost eliminates the burden on OHFA staff to provide customers with general housing data. This is a benefit to both customers and OHFA staff. A great example of this is Logan County. They wanted to build their own county-based Housing Needs Assessment. Previously, it would have been hard to use the data from the print version, but with the online format Logan County leaders are able to download and put together their own localized assessment.

News Stories

[Can 'heritage homes' help solve Ohio's housing shortage?: Ohio Newsroom](#)

[How living on disability affects some people's ability to secure housing: Spectrum News](#)

[Home prices in southeast Ohio are far outpacing wages, leaving even middle-income workers behind: WOUB News](#)

[Opinion: Building Affordable Housing is not so Easy. Here's why: Cincinnati Enquirer](#)

[Ohio's homeownership rate lowest recorded: Dayton Daily News](#)

[Data Suggests Home Insecurity Increased Ever Since the Pandemic: Spectrum News](#)

[Northeast Ohio counties with Cheapest Rent Prices: Fox 8 Cleveland](#)


[Northeast Ohio counties with the Highest Eviction Rates: Fox 8 Cleveland](#)

[Ohio Senate forms Committee Dedicated to Housing Issues: Spectrum News](#)

Blog Posts

[Databyte: Mortgage Loan Denial Rate in Ohio Varies by Loan Purpose and Race](#)

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DATABYTE: MORTGAGE LOAN DENIAL RATE IN OHIO VARIES BY LOAN PURPOSE AND RACE

POSTED ON NOVEMBER 1, 2023 | CATEGORIES: INFOGRAPHICS | WRITTEN BY: DEVIN KEITHLEY

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As part of our most recent [Ohio Housing Needs Assessment](#), we examined Home Mortgage Disclosure Act (HMDA) data from the Consumer Financial Protection Bureau to better understand the challenges prospective borrowers face. For Ohioans applying for a mortgage loan, we found that the likelihood of being denied by a lender can vary considerably depending on factors such as the purpose of the loan or the race of the applicant.

Click to [view/download](#) the PDF for the infographic.

DATABYTE: MORTGAGE LOAN DENIAL RATE IN OHIO VARIES BY LOAN PURPOSE AND RACE

BY DEVIN KEITHLEY

As part of our most recent Ohio Housing Needs Assessment, we examined Home Mortgage Disclosure Act (HMDA) data from the Consumer Financial Protection Bureau to better understand the challenges prospective borrowers face for Ohioans applying for a mortgage loan. We found that the likelihood of being denied by a lender can vary considerably depending on factors such as the purpose of the loan or the race of the applicant.

In 2023, 654,424 applications were processed in Ohio. The chart below shows the three most common purposes for a mortgage loan application: refinancing (28%), home purchase (52%), and home improvement (20%). While home improvement loan applications were less common, Ohioans applying for these loans were the likeliest to be denied—more than twice as likely as those applying for refinancing (28% compared to 16%) and nearly four times higher than prospective homebuyers (20%).

As the chart on the right shows, when the race of the applicant is considered, Black Ohioans were more likely to be denied regardless of loan purpose, with the widest racial rate gap for home improvement loans. Nearly half (49%) of Black applicants for these loans were denied, compared with 28% of the white population—a gap of 21 percentage points. The same bias for home purchase loan applications (35% of Black prospective borrowers are denied, compared to 14% of white prospective borrowers—a gap of 21 percentage points).

The inability to refinance or make home repairs are serious challenges for Ohio homeowners, especially those on fixed incomes. In addition, the stark reality between Black and white Ohioans in accessing these crucial financing tools—combined with the consistent distribution of homes in Black neighborhoods—make homeownership less affordable for Black Ohioans and curbed their ability to build equity and accumulate generational wealth.

Generally, we offer two programs that address these challenges: English OHFA borrowers may be able to refinance their mortgage loan through our Refinance Program. Additionally, OHFA borrowers have access to affordable grants and loans for needed home repairs, improvements, and modernization through the [Foster of Home](#) program, a partnership with Forensic Remodeling and The Ohio State University.

Denial Rate Gap, Black & White, by Loan Purpose

Loan Purpose	Black Applicants	White Applicants	Denial Rate Gap
Refinancing	27.5%	14.2%	13.3 % pts.
Home Purchase	35.2%	14.2%	21.0 % pts.
Home Improvement	48.5%	14.8%	33.7 % pts.

Top 3 Mortgage Loan Purposes by Number of Applications Processed and Action Taken

Loan Purpose	Approved	Denied
Home Purchase	281,054 (54.8%)	205,294 (31.3%)
Refinancing	183,111 (26.3%)	102,070 (15.6%)
Home Improvement	209,348 (32.0%)	182,070 (27.8%)

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- March 2024 (2)
- February 2024 (1)
- January 2024 (2)
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New Builds in Ohio: A Changing and Challenging Housing Landscape

Published November 9, 2023

NEW BUILDS IN OHIO: A CHANGING & CHALLENGING HOUSING LANDSCAPE

POSTED ON NOVEMBER 9, 2023 | CATEGORIES: HOUSING | WRITTEN BY: IAN GRAPES

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Reports of the housing shortage have been dominant in the public consciousness for the past several years. At the Ohio Housing Finance Agency (OHFA), we are identifying the various causes of this shortage and implementing programs to address it. As part of the annual planning process, OHFA's Office of Research and Analytics conducts a biennial assessment of housing needs across the state.

One of the most striking trends in the most recent **Ohio Housing Needs Assessment** is the decrease in new housing units authorized for construction since 2000. In 2022, 30,936 total housing units were authorized for construction, which is a 38% decrease since the early 2000's — or put another way, it is a decline of around 19,000 units over the past 22 years in annual production. Construction of single-family housing also saw a decline in construction, dropping from 38,013 units in 2000 to 17,424 units in 2022. Structures with between two and four units saw a similar decline in construction, decreasing by 41% since 2000, which accounts for a loss of 1,195 units annually.



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Data Byte: Data Byte: Our 2023 Ohio Housing Needs Assessment shows a net loss of 15,000 affordable rental units for the lowest income Ohioans between 2020 and 2021. Learn how we're working to increase the supply in our FY 2024-2025 Annual Plan: <https://bit.ly/45njv19> #databyte #2023OHNA

 OHIO HOUSING FINANCE AGENCY
DATABYTE

Over 1 million Ohioans (8.8%) live in a household that spends at least half its income on housing, which puts them at risk of foreclosures or evictions. This includes 325,722 people living in households that are severely mortgage-burdened and 707,820 Ohioans living in severely rent-burdened households.



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OHIO HOUSING
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DATABYTE

There are 447,717 extremely low-income (ELI) renters in Ohio, but only 177,318 rental homes are affordable and available to them – leaving a shortage of 270,399 units.



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Data Byte: Our 2023 Ohio Housing Needs Assessment found that the changing landscape of the housing supply is a huge obstacle to prospective homebuyers and renters on fixed incomes. Learn how we're working to increase the supply ...see more



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DATABYTE

From 2016-2021, there was a 38% decline in the number of vacant units available for sale or rent but a 13% increase in the number of units for seasonal, recreational, or occasional use, including short-term rental properties.



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Posted September, 28, 2023

Fiscal Year 2024 Ohio Housing Needs Assessment Executive Summary

OHIO HOUSING FINANCE AGENCY

FY 2024 HOUSING NEEDS ASSESSMENT SECTIONS:

EXECUTIVE SUMMARY | TABLE OF CONTENTS | HOMEOWNERSHIP | RENTAL HOUSING | UTILITIES & TRANSPORTATION | HOUSING INSECURITY

HOUSING STOCK | HEALTH | INCOME & LABOR | DEMOGRAPHICS | HOW OHIO COMPARES | PAST ASSESSMENTS

FISCAL YEAR 2024 OHIO HOUSING NEEDS ASSESSMENT EXECUTIVE SUMMARY

The Ohio Housing Needs Assessment uses a wide range of data to identify the scale and scope of Ohio's housing challenges. As part of OHFA's annual planning process, the assessment plays a critical role in providing baseline information that the Agency uses to determine its strategic priorities. The following executive summary highlights the key trends related to affordable and accessible housing throughout Ohio.

GLOSSARY

- **Housing cost burden:** Households spending at least 30% of income on housing-related costs.
- **Severe cost burden households:** Spending at least 50% of income on housing-related costs. For homeowners, this is referred to as "severe mortgage burden." For renters, this is referred to as "severe rent burden."
- **AMI:** Area Median Income
- **ELI:** Extremely low-income households have an income at or below either the federal poverty guideline or 30% of AMI, whichever is higher.

AS HOME PRICES RISE AND VACANCY RATES FALL TO HISTORIC LOWS, HOMEOWNERSHIP IN OHIO IS DECLINING.

The rate of homeownership in Ohio has started to decline after a period of improvement from 2017 to 2020 when the rate reached a 10-year high of 70%. By the end of 2022, the rate had fallen to 64% - lower than the national average for the first time in record.

Home sales have steadily declined since the start of the pandemic. In 2022, there were 209,612 homes purchased in Ohio - the lowest annual number since 2015.

In 2022, the median home price in Ohio (\$174,000) was higher than in any year on record other than 2021 when adjusted for inflation.

The median home price in Ohio in 2021 was **2.6 times the median household income** - the largest price-to-income ratio since 2005 - making homeownership more unaffordable to many prospective homebuyers.

THE STATE'S AGING HOUSING STOCK PUTS THE MOST VULNERABLE OHIOANS AT INCREASED RISK OF HEALTH CONCERNS.

Ohio's housing stock is relatively old. One in four housing units in Ohio (or 25%) was built before 1950 when the nation's first laws banning lead-based paint were enacted - higher than the national share (16%). Northwest Ohio has the highest share of pre-1950 homes (31%). These homes are more likely to contain chipped lead paint or lead-contaminated dust, which can be ingested by young children.

One in four housing units in Ohio **25%** was built before 1950 when the nation's first laws banning lead-based paint were enacted.

Due in part to the age of Ohio's housing stock, **62% of housing units in the state are in buildings that require entry steps** - much higher than the national average (47%). This is a problem for those living with an ambulatory difficulty, which is experienced by 51% of Ohio adults with a disability.

The gap in homeownership between white and Black Ohioans has been widening steadily for over a decade to 37 percentage points by 2021 - eight points larger than the national gap (29). Ohio also had the lowest Black homeownership rate compared to neighboring states (36%).

Black mortgage holders are almost twice as likely to be severely mortgage burdened as their white counterparts (14% compared to 8%). This gap is the widest in Northeast Ohio where 17% of Black homeowners with mortgages spend more than half their incomes on housing compared to 8% of white mortgage holders in the region.

In 2021, **15%** of white applicants were denied a mortgage loan.

At the same time, **26%** of Black applicants were denied.

Both Black and white potential homebuyers in Ohio are less likely to be denied on a mortgage loan application than they were a decade ago. While the denial rate gap between them has also narrowed, **Black Ohioans are still more likely to be denied** (26% compared to 15%).

2024 Ohio Housing Needs Assessment

Click each image to visit the webpage.

