

# *Appalachian Set Aside Review*

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Prepared by Ohio University's  
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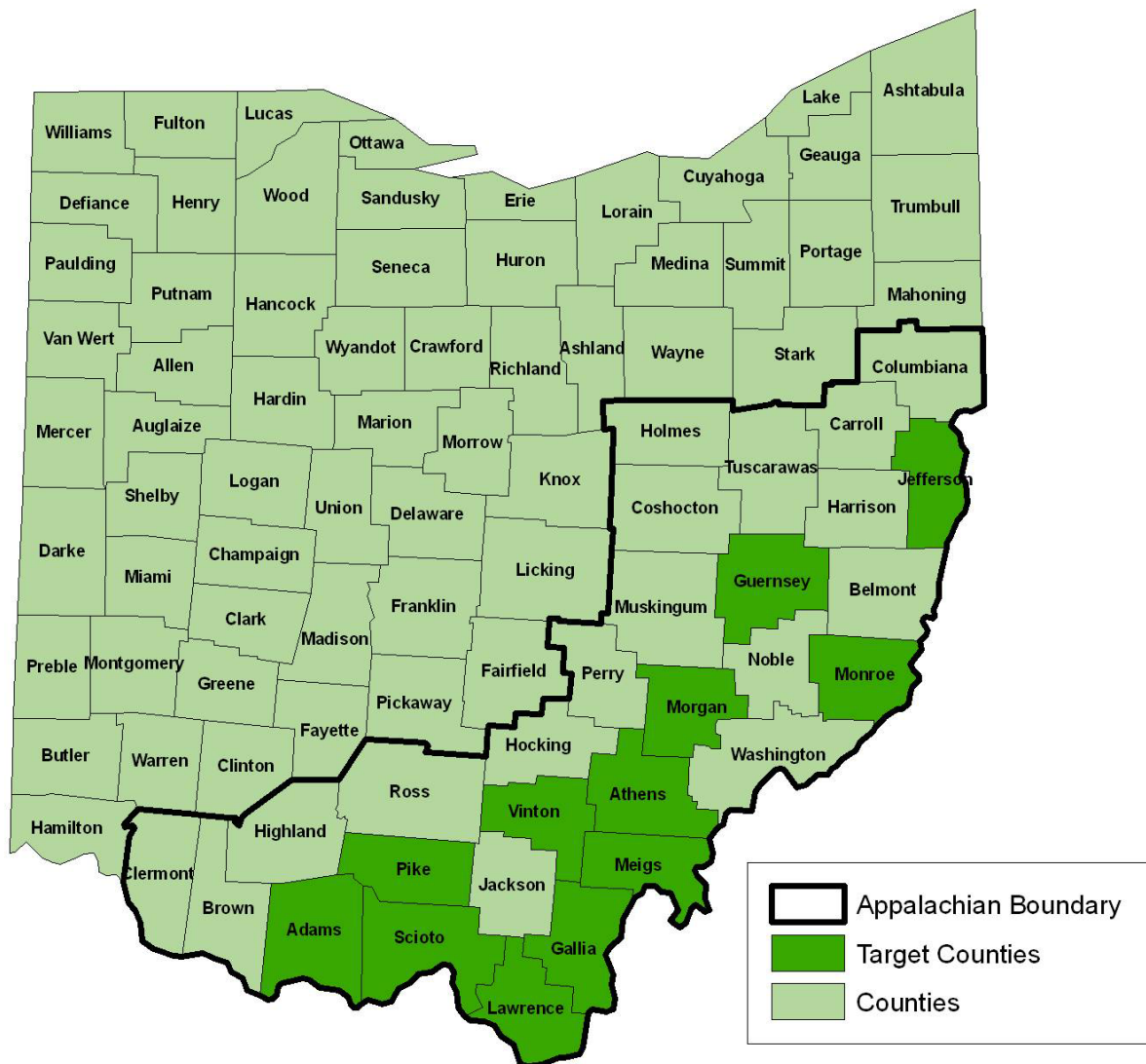
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## Executive Summary

### Overview

The Ohio Housing Finance Agency (OHFA) contracted with Ohio University’s Voinovich School of Leadership and Public Affairs to conduct the Appalachian Set Aside Review. The Appalachian Set Aside Review was a study of the twenty-nine Appalachian counties in Ohio with the goal of learning about the barriers to the development of subsidized rental housing in the region. OHFA asked the Voinovich School to focus in particular on twelve target counties: Adams, Athens, Gallia, Guernsey, Jefferson, Meigs, Monroe, Morgan, Pike, Lawrence, Scioto, and Vinton Counties.

**Figure 1: Appalachian Ohio and Target Counties**



## Executive Summary

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The Appalachian Set Aside Review had three components: (1) the gathering and analysis of qualitative data through interviews with a sampling of Community Housing Development Organizations (CHDOs) and Metropolitan Housing Authorities (MHAs); (2) the compilation of publicly available quantitative data for the twenty-nine counties, with differences noted between the twelve target counties and the remaining seventeen Ohio Appalachian counties; and (3) the construction of maps of Ohio's Appalachian counties in order to identify potentially feasible areas for the development of subsidized housing.

### Qualitative Research

Voinovich School staff conducted telephone interviews with representatives of five CHDOs and three MHAs. A list of respondents and their organizational affiliations is provided in Appendix A: Interview Respondents.

Respondents told Voinovich School staff that finding sites and securing funding are large barriers to development in their areas, but also spoke about several more fundamental problems they have encountered while trying to develop subsidized housing. According to many respondents, the rural nature of their counties makes their areas not well suited to many of OHFA's funding streams. The lack of infrastructure and dispersed nature of the population in rural areas increases development costs and makes rural developers less competitive. The extreme poverty in the area also makes it very difficult to develop profitably, since area residents find it hard to afford even subsidized rents. To change this, according to respondents, development in their area needs to be heavily subsidized with grants.

### Quantitative Research

At OHFA's request, Voinovich School staff collected data on the following issues for all 29 Appalachian counties in Ohio:

- *Overcrowded Housing*
- *Substandard Housing*
- *Foreclosures*

## Executive Summary

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- *Unemployment*
- *Available Housing*

The most notable differences between target and non-target counties were that target counties, in combination, tended to have a lower foreclosure rate, a higher unemployment rate, and less growth in housing stock.

### Maps

Voinovich School staff created two sets of maps in order to identify the location of land that is potentially feasible for development. The first set of maps shades all areas that have a greater than 15% slope, are located within a designated floodplain, and are public lands excluded from development. Major communities as well as state and national highways are shown on these maps as well. Voinovich School staff created 29 maps of this nature, one for each Appalachian Ohio county.

The second set of maps Voinovich School staff created indicates the location of underground mines by shading their location and extent. A separate map of this type was made for each of the 12 targeted counties.

Taken together, these maps provide information about land area that may be suitable for development. Land areas not shaded in either set of maps may be considered potentially feasible for development, depending upon road and utility access, reasonable proximity to employment centers, and market availability.

The maps can be found in a separate report titled *Appalachian Set Aside Review: Maps*.

### Introduction

Voinovich School staff interviewed officials from five CHDOs and three MHAs in Appalachian Ohio. Four of the five CHDOS are located in the counties targeted by OHFA for the Appalachian Set Aside. Two of the three MHAs are located in the targeted counties. The remaining MHA and CHDO are located in counties outside of the target area but within Appalachian Ohio (see Table 1).

**Table 1: Organizations Interviewed by Voinovich School Staff**

	<b>Organizations from Target Counties</b>	<b>Organizations from Non-Target Counties</b>
<b>CHDOs</b>	Gallia Meigs Community Action Agency  Ironton Lawrence Community Action Organization  Pike Community Action Committee  Three Rivers Housing Corporation (Athens County)	Frontier Community Services (Ross County)
<b>MHAs</b>	Cambridge MHA (Guernsey County)  Jefferson County MHA	Hocking County MHA

To select the respondents, the Voinovich School consulted with OHFA, who suggested several potential respondents who are active in housing development. The Voinovich School selected the respondents from this list who would provide the most geographic variation, in order to minimize the impact that any shared geographical influences might have on respondents. Voinovich School staff then added respondents thought to be less active in development to the interview sample. These additions were made in order to introduce variation on the degree of success respondents have had with development, which allowed Voinovich School staff to learn why these organizations have chosen not to pursue development or have had difficulty with development efforts. The names and titles of interview respondents can be found in Appendix A.

## Qualitative Research

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OHFA requested that the Voinovich School ask respondents the following questions:

- Is there a Consumer Credit Counseling agency in the area?
- Is there a HUD certified housing counselor in the area?
- Is there a FHLB member bank in the area?
- Are there areas with no local building code?
- What is the MHA waiting list like?
- Of the total rental housing units, how much is owned by the MHA or has some subsidy attached (such as LIHTC, USRDA, or HUD)?

In addition to these questions, Voinovich School staff asked respondents about their experience with OHFA funding, their perceptions of the suitability of OHFA funding streams for their areas, and their thoughts on how OHFA could facilitate development in their area. The interview script can be found in Appendix B.

## Responses to Interview Questions

### *Current Supply of Subsidized Rental Housing*

When asked how many rental units in their area were subsidized, respondents gave the following answers: over 140 units; seven multi-family units; 100 multi-family units; over 600 units; 1,578 units; and approximately 2,575 units. When asked how many of those units are run by the MHA, respondents replied: one multi-family unit; two multi-family units; 250-300 units; roughly 300 units; roughly 350 units; 578 units; and 660 units. Respondents' approximations of the MHA waiting list in their area were: six months; one year; two years (two respondents gave this estimate); "totally off the charts"; and "not in your lifetime."<sup>1</sup> All respondents said that there is a need for more subsidized rental housing in their areas.

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<sup>1</sup> Two respondents declined to answer the question about the number of subsidized rental units; one respondent declined to answer the question about units run by the MHA; two respondents did not answer the question about the length of their MHA waiting list.



## Qualitative Research

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### Financial Resources

Voinovich School staff asked respondents if they have a FHLB member bank, Consumer Credit Counseling Agency, or HUD certified housing counselor in their area. Their answers are summarized in the following tables.

**Table 2: FHLB Member Banks, Consumer Credit Counseling Agencies, and HUD Certified Housing Counselors, All Respondents**

	Yes	No	Don't Know	No Response	Total
FHLB member bank	4	3	0	1	8
Consumer Credit Counseling Agency	2	4	1	1	8
HUD certified housing counselor	3	3	1	1	8

**Table 3: FHLB Member Banks, Consumer Credit Counseling Agencies, and HUD Certified Housing Counselors, Target County Respondents Only**

	Yes	No	Don't Know	No Response	Total
FHLB member bank	2	3	0	1	6
Consumer Credit Counseling Agency	1	3	1	1	6
HUD certified housing counselor	2	2	1	1	6

### Building Codes

When asked about the percentage of their county or counties covered by a building code, all respondents said there are building codes in the towns, cities, and villages. Areas outside of the towns, cities, and villages are not covered by building codes.

### Barriers to Development

Voinovich School staff asked respondents about the biggest barriers to the development of subsidized rental housing in their area. We asked in particular if any of the following posed obstacles: finding developers; finding contractors or builders; gaining access to building supplies; securing funding; or finding suitable sites for development. Seven of the respondents

## Qualitative Research

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agreed that securing funding and finding suitable sites were the most significant barriers to development. One respondent reported that obtaining building supplies was a problem. One respondent said that finding developers who charged competitive prices was also a problem. The following table summarizes the respondents' answers.

**Table 4: Responses to Barriers to Development Question**

Barriers	Total # of respondents saying this is a problem	# of target county respondents saying this is a problem*
Securing funding	7	5
Finding suitable sites	7	5
Finding developers	1	1
Finding contractors or builders	1	0
Access to building supplies	1	0

\*Five of the seven organizations interviewed are located in a target area.

Respondents' answers to this question revealed that local development organizations find obtaining a site and securing financing to be challenging. Six of the seven respondents who said finding sites was a problem made the claim because of lack of utilities in the area, along with floodplain and mining issues. The remaining respondent who said finding sites was a problem said it was because their area was so crowded that it was difficult to find any open area.

However, two respondents said that while finding suitable sites is a problem, if they were to be awarded funding for a development project they would find a site. One respondent disagreed with the idea that building supplies are difficult to obtain because builders come with their own established supply lines. Another said that they do not need to find developers, because they can do developing themselves.

### *OHFA Funding*

Over the course of the interviews, three respondents commented on the competitiveness of the application process for OHFA funding. Respondents also remarked on the amount of money needed to organize a project and prepare applications. Two respondents noted that predevelopment costs were very burdensome for community organizations operating on a tight budget. When taken together, several respondents argued, high predevelopment costs and low

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chances of winning funding make it very difficult for local development organizations to stay afloat.

Aside from these unsolicited remarks, Voinovich School staff gathered information on OHFA funding by asking respondents about their experiences applying for OHFA funding, as well as their thoughts on the suitability of OHFA funding for their areas.

### *Experience with OHFA Funding*

When asked if their organization had applied for OHFA funding in the last five years, six of the respondents said yes. All of the respondents who had applied for OHFA funding told us what type of funds they had been awarded; all six reported at least one successful application. Four respondents reported winning Housing Development Assistance Program funds. Two reported being awarded tax credits. One reported winning funds from the Housing Development Loan program. Another reported winning funds for emergency home repair. Three respondents also reported submitting unsuccessful applications. Two of the unsuccessful applications were for tax credit projects; one was for Housing Development Assistance Program funds.

Of the two respondents who said their organization had not applied for OHFA funding in the last five years, one respondent said their organization did not apply for OHFA funding because they have a sister corporation that applies to OHFA for funds. The remaining respondent said that their organization did not apply for OHFA funding because OHFA funding was not geared toward the type of development their organization wanted (in this case, the respondent said their area needed fully subsidized public housing developments). The following tables summarize these answers for all respondents and for respondents from target counties only.

**Table 5: Experience with OHFA Funding Programs, All Respondents**

OHFA Funding Program	# of organizations that applied for program	# of organizations that received funds
Housing Development Assistance Program	6	5
Housing Development Loan Program	1	1
Tax Credit Projects	4	2
Emergency Home Repair	1	1

## Qualitative Research

**Table 6: Experience with OHFA Funding Programs, Target County Respondents Only**

OHFA Funding Program	# of organizations that applied for program	# of organizations that received funds
Housing Development Assistance Program	3	3
Housing Development Loan Program	0	0
Tax Credit Projects	2	0
Emergency Home Repair	1	1

### *Suitability of OHFA Funding Programs*

There seemed to be a perception among respondents that OHFA favors large, concentrated public housing units, and that these types of units are not suitable for their counties. For example, five respondents said specifically that tax credit projects were not useful in their area because the resulting rents were too high for their population to afford. One respondent said bond financing was not useful because better interest rates could be obtained from the Department of Agriculture. Another respondent said that rental housing development gap financing funds were not suited to their area because the 50% of cost limit was too low. One respondent said only that most OHFA funding streams were not suitable to their area. A final respondent said they thought all OHFA programs could work in their area.

### *Tax Credit Projects*

There was a widespread perception that tax credit projects were not suitable for the respondents' areas, either because the application process was perceived to be biased against them, or because tax credits and the resulting projects were not suitable. One respondent said that the application process for tax credit projects is geared toward large, for-profit developers. Another said that the application process favors developments intended for the elderly (which, the respondent said, are not needed in their area). Another respondent said that the application process was more suited to urban developers. As noted earlier, two respondents mentioned failing to win tax credits because they could not demonstrate sufficient proximity to public transportation and other services.

As far as tax credits and the resulting developments are concerned, respondents expressed doubts about their suitability. Two respondents noted that tax credits are increasingly difficult to sell,

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and many said that tax credit programs produce housing that is too expensive for qualifying families in their areas. To compensate for this problem many sites have tenants secure Section 8 vouchers, but four of the respondents said that there are not enough vouchers available in their area.

### *CHDO Competitive Operating Grant Program*

The CHDOs interviewed are aware of the CHDO Competitive Operating Grant Program. All four respondents who explicitly stated that they receive funds from this program expressed appreciation for the assistance they receive from the program. Two of these respondents said that non-profits in the area still need much more support in terms of operating costs and predevelopment costs. One respondent said they feared the process was too competitive and that they would not be awarded funds from this program in the future.

### *Respondents' Suggestions for Facilitating Development of Subsidized Rental Housing*

When asked how OHFA might facilitate the development of subsidized rental housing in their areas, respondents offered the following comments and suggestions:

- Provide more money for CHDO operating costs
- Establish a set-aside for rural areas
- Provide CHDOs who are proven developers with a non-competitive source of long-term support, so that CHDOs can maintain their capacity over the years that it takes to design and develop a project. This would help CHDOs bear the risks inherent in sinking money into predevelopment costs when the competitive funding process provides little guarantee of a return on their investment.
- Offer more grants instead of loans
- Monetize a percentage of tax credits
- Conduct housing needs studies that are not funded by large developers
- Allow developers to package projects with other communities to reduce development costs

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Several respondents said they would like more appreciation for the differences between rural and urban areas. According to one respondent, for example, a 20 unit project in a rural area makes a greater impact on the area's available subsidized housing than a 100 unit project would have in an urban area. While a 20 unit project may seem small, they said, in rural areas it is both more suitable and increases the available supply of subsidized housing in a more significant way.

### Synthesis of Interview Findings

Over the course of the interviews three broad themes emerged as respondents explained why development was difficult in their areas. The three themes stem from the rural nature of the counties under examination.

#### *Theme 1. Dispersed Populations in Rural Areas*

Respondents frequently noted the dispersed nature of much of the population in their areas. According to respondents, being in rural areas puts them at a disadvantage in the competition for funding. Two respondents explicitly said that the most suitable type of housing for areas with dispersed populations is small, scattered site housing. These same two respondents said that OHFA's funding streams tend to be geared toward the development of larger, concentrated housing units and so applicants who want to build smaller projects are at a disadvantage. Another respondent added that rural developers are at a disadvantage because smaller developments do not benefit from economies of scale, so rural developers enter the funding competition with higher unit costs than their urban competitors. According to the respondent, this makes for-profit developers much less interested in rural areas whose population bases cannot support the development of large projects. Another respondent noted that applications for development in rural areas are also at a disadvantage because census tracts in areas with dispersed population are quite large, which causes rural applicants to miss the density of need requirements attached to some funding.

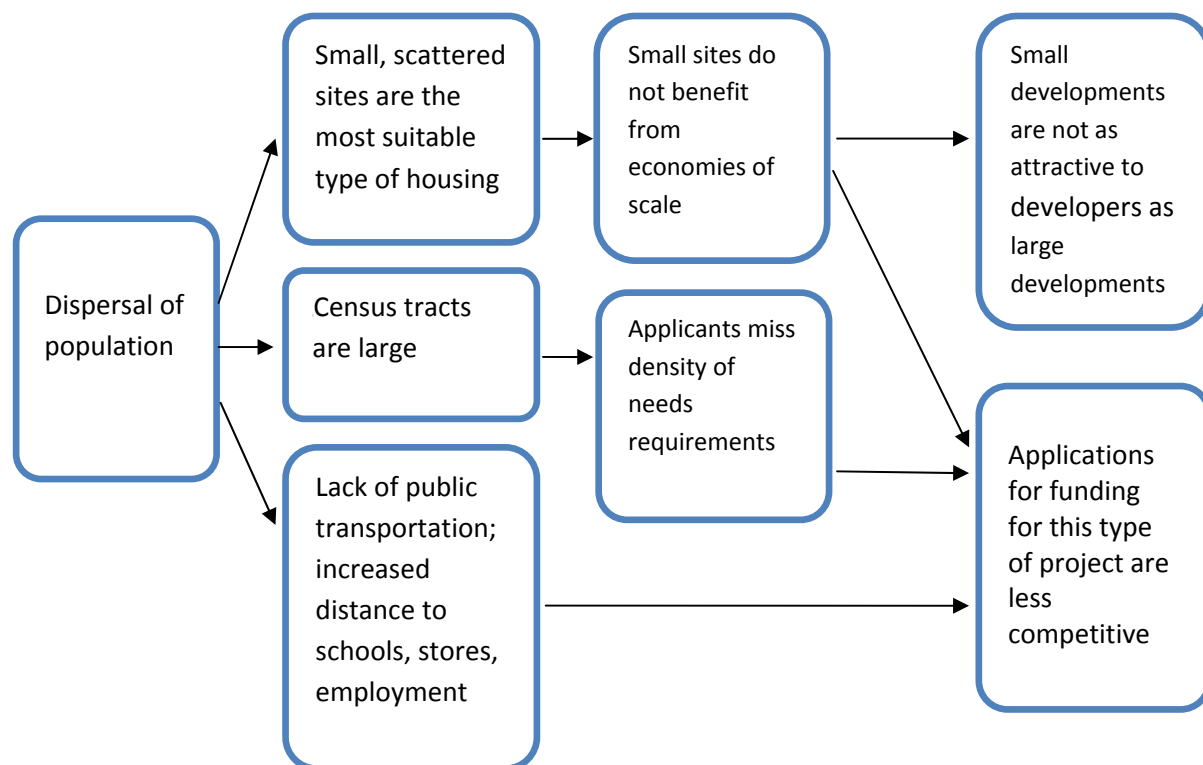
According to respondents, the lack of a concentrated population in many areas also means that public services are spread out, which may make it difficult to meet funders' requirements that potential sites have access to public transportation, public schools, stores, etc. Two respondents

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mentioned failing to win tax credit projects because they could not demonstrate that their sites had access to public transportation.

The following figure represents the arguments made by respondents who said the dispersed nature of the population in their areas makes it harder for them to develop housing. Not included in the figure is the perception, voiced by several respondents, that OHFA evaluators prefer funding large, concentrated developments, and that applying for a different type of development decreases the applicant's chance of securing funding.

**Figure 2: Effects of a dispersed population on development prospects**



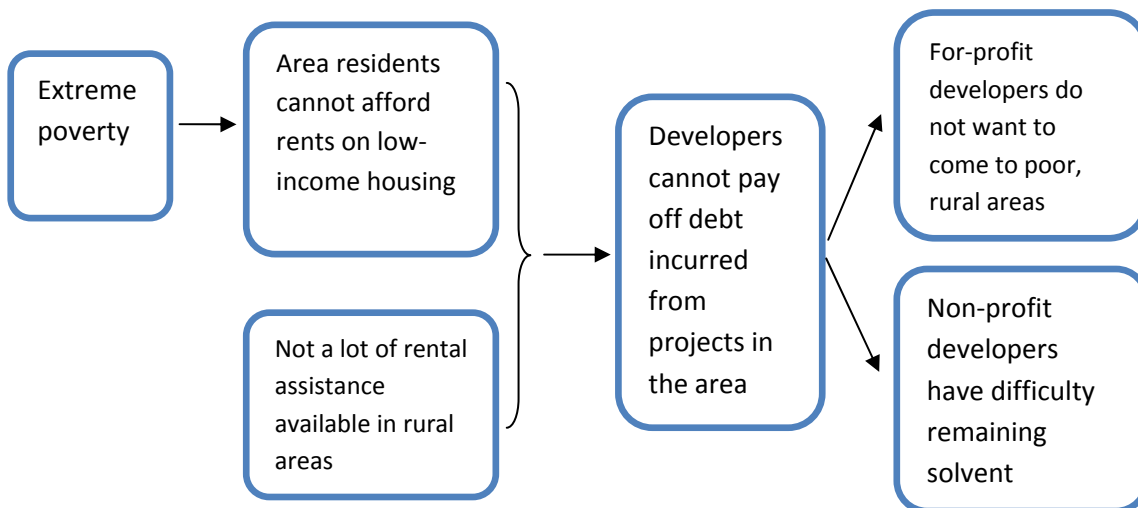
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### Theme 2. Extreme Poverty in Rural Areas

Respondents emphasized that the populations in their areas are generally extremely poor. This makes it difficult or impossible to develop profitably, they argued, because the population cannot afford the rents on the developed units. Six respondents said explicitly that the extreme poverty in their area means that residents of their counties cannot afford the rents on OHFA-funded developments. According to one respondent, tax credit units in their area are filled only because they have heavily layered subsidies on the property. According to another respondent, though, additional rental assistance is very difficult to come by in poor, rural areas. Four respondents noted that their areas were in serious need of more Section 8 vouchers in order to make their low-income rental units affordable. According to five respondents, rental units will be affordable to area residents with low incomes only when there are far more sizable subsidies attached to the units. According to three respondents, area residents' inability to afford rents on low-income housing has made developers less willing to develop affordable housing in their areas.

The following figure represents the arguments made by respondents who said the extreme poverty in their areas makes it harder for them to develop housing.

**Figure 2: Effects of poverty on development prospects**





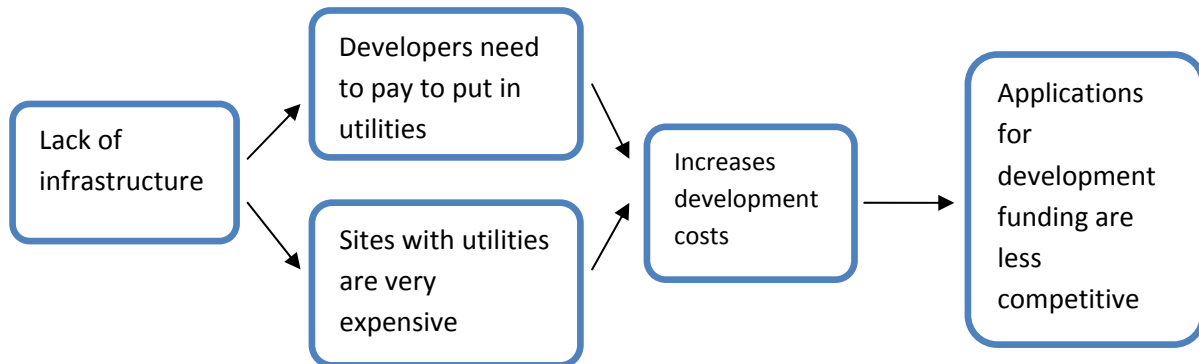
## Qualitative Research

### Theme 3. Lack of Infrastructure in Rural Areas

Respondents also stressed that their areas are severely lacking in infrastructure. Five respondents said explicitly that finding building sites with pre-existing utilities was one of the biggest challenges they faced. Two respondents noted that sites in their counties that already have utilities are extremely expensive. Two respondents noted that rural developers frequently must pay to put in utilities on projects, which runs up costs and puts them at a disadvantage when compared to developers in urban areas. Another respondent noted that in the past they had sought additional financing from Rural Development to subsidize the installation of utilities, but that money from Rural Development was no longer readily available.

The following figure represents the arguments made by respondents who said the lack of infrastructure in their areas makes it harder for them to develop housing.

**Figure 3: Effects of a lack of infrastructure on development prospects**



Note that Figures 1-3 do not operate in isolation. The mechanisms represented in them interact, at times exacerbating the problems rural areas have in achieving development. For example, attempts to remedy the lack of infrastructure can be exacerbated by the dispersed nature of the population, as when developers who want to put in water try to get residents to pay the needed tap fees and find that they need a larger population pool in order to get people to contribute. There are also additional influences not represented in these figures, such as the increasing competitiveness of the funding application process noted by some respondents, which makes any decrease in rural area's competitiveness an even larger problem. Also not included in the figures is the fact that scattered, small developments are the preferred development type of some

## *Qualitative Research*

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respondents because area MHAs and CHDOs may have a limited capacity to maintain and manage their developments. Three respondents spontaneously volunteered that it is difficult for them to maintain and manage rental units, and that smaller, scattered sites would be easier to manage than large, concentrated units.

### Introduction

At OHFA's request, Voinovich School staff collected data on the following issues for all 29 Appalachian counties in Ohio:

- *Overcrowded Housing*: To gauge the extent of overcrowded housing, Voinovich School staff compiled data on the number and percentage of occupants per room in both renter- and owner-occupied housing units.
- *Substandard Housing*: To measure the extent of substandard housing, Voinovich School staff collected data on the number and percentage of housing structures built before 1950, the number and percentage of renter- and owner-occupied units lacking complete plumbing facilities, and the number and percentage of owner- and renter-occupied housing units lacking complete kitchen facilities.
- *Foreclosures*: Voinovich School staff also collected data on the number of foreclosure filings in 1995, 2005, 2006, and 2007, and calculated the percent change between 1995 and 2007 and between 2006 and 2007.
- *Unemployment*: Voinovich School staff compiled data on unemployment rates for 2007.
- *Available Housing*: Voinovich School staff also collected data on the number of housing units for the years 2000 and 2007, and then calculated the change in those figures between the two years.

The results are presented for each of the 29 Ohio Appalachian counties and also for the target and non-target counties in aggregate.

## Quantitative Research

### Findings

#### *Overcrowded Housing: Owner Occupied Housing Units*

The following table shows the number and percentage of owner occupied housing units with more than 1.0 or 1.5 occupants per room. OHFA designated target counties are highlighted.

**Table 7: Occupants Per Room, Owner Occupied Housing Units**

County	# of Owner Occupied Housing Units	More than One Occupants Per Room		More than 1.5 Occupants Per Room	
		Number	Percent	Number	Percent
Adams	7,761	165	2.1%	27	0.3%
Athens	13,596	215	1.6%	48	0.4%
Belmont	21,244	158	0.7%	41	0.2%
Brown	12,367	227	1.8%	26	0.2%
Carroll	8,904	96	1.1%	21	0.2%
Clermont	49,353	507	1.0%	78	0.2%
Columbiana	32,656	270	0.8%	26	0.1%
Coshocton	10,911	181	1.7%	39	0.4%
Gallia	9,019	127	1.4%	39	0.4%
Guernsey	11,810	227	1.9%	26	0.2%
Harrison	4,957	56	1.1%	8	0.2%
Highland	11,735	150	1.3%	4	0.0%
Hocking	8,194	89	1.1%	22	0.3%
Holmes	8,723	511	5.9%	99	1.1%
Jackson	9,319	123	1.3%	24	0.3%
Jefferson	22,599	166	0.7%	26	0.1%
Lawrence	18,511	211	1.1%	65	0.4%
Meigs	7,336	110	1.5%	22	0.3%
Monroe	4,861	86	1.8%	11	0.2%
Morgan	4,607	39	0.8%	0	0.0%
Muskingum	23,897	278	1.2%	43	0.2%
Noble	3,629	76	2.1%	10	0.3%
Perry	9,923	90	0.9%	7	0.1%
Pike	7,324	159	2.2%	45	0.6%
Ross	19,949	345	1.7%	35	0.2%
Scioto	21,646	259	1.2%	54	0.2%
Tuscarawas	26,731	255	1.0%	25	0.1%
Vinton	3,805	80	2.1%	11	0.3%
Washington	19,165	146	0.8%	30	0.2%

Source: U.S. Census 2000, SF 3, H020

## Quantitative Research

### Overcrowded Housing: Renter Occupied Housing Units

The following table shows the number and percentage of renter occupied housing units with more than 1.0 or 1.5 occupants per room. OHFA designated target counties are highlighted.

**Table 8: Occupants Per Room, Renter Occupied Housing Units**

County	# Renter Occupied Housing Units	More than One Occupant Per Room		More than 1.5 Occupants Per Room	
		Number	Percent	Number	Percent
Adams	2,740	95	3.5%	6	0.2%
Athens	8,905	262	2.9%	67	0.8%
Belmont	7,065	108	1.5%	19	0.3%
Brown	3,188	134	4.2%	21	0.7%
Carroll	2,222	75	3.4%	4	0.2%
Clermont	16,660	451	2.7%	114	0.7%
Columbiana	10,317	256	2.5%	29	0.3%
Coshocton	3,445	53	1.5%	25	0.7%
Gallia	3,041	56	1.8%	0	0.0%
Guernsey	4,284	140	3.3%	24	0.6%
Harrison	1,441	37	2.6%	6	0.4%
Highland	3,852	146	3.8%	28	0.7%
Hocking	2,649	99	3.7%	33	1.2%
Holmes	2,614	135	5.2%	23	0.9%
Jackson	3,300	115	3.5%	14	0.4%
Jefferson	7,818	99	1.3%	16	0.2%
Lawrence	6,221	257	4.1%	65	1.0%
Meigs	1,898	52	2.7%	20	1.1%
Monroe	1,160	28	2.4%	2	0.2%
Morgan	1,283	62	4.8%	17	1.3%
Muskingum	8,621	267	3.1%	62	0.7%
Noble	917	24	2.6%	9	1.0%
Perry	2,577	102	4.0%	10	0.4%
Pike	3,120	108	3.5%	20	0.6%
Ross	7,187	164	2.3%	20	0.3%
Scioto	9,225	222	2.4%	84	0.9%
Tuscarawas	8,922	160	1.8%	30	0.3%
Vinton	1,087	54	5.0%	7	0.6%
Washington	5,972	147	2.5%	31	0.5%

Source: U.S. Census 2000, SF 3, H020

## Quantitative Research

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### Overcrowded Housing: Number of Occupants Per Room Summary

The following table shows the percentage of owner and renter occupied housing units with more than one or 1.5 occupants per room.

**Table 9: Occupants Per Room Summary**

Counties	Owner Occupied Units		Renter Occupied Units	
	% With More Than 1 Per Room	% With More Than 1.5 Per Room	% with More Than 1 Per Room	% with More Than 1.5 Per Room
Target Counties	1.4%	0.3%	2.8%	0.6%
Non-Target Counties	1.3%	0.2%	2.7%	0.5%

Source: U.S. Census 2000, SF 3, H020

- There was little difference between target and non-target counties in the prevalence of overcrowded housing.

## Quantitative Research

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### Substandard Housing: Age of Housing Units

The following table shows the number and percentage of housing units built prior to 1950. OHFA designated target counties are highlighted.

**Table 10: Year Structure Built**

County	Total Housing Units	Number Built Prior to 1950	Percent Built Prior to 1950
Adams	11,822	3,042	25.7%
Athens	24,901	7,526	30.2%
Belmont	31,236	14,024	44.9%
Brown	17,193	3,924	22.8%
Carroll	13,016	4,147	31.9%
Clermont	69,226	8,807	12.7%
Columbiana	46,083	18,788	40.8%
Coshocton	16,107	6,229	38.7%
Gallia	13,498	2,979	22.1%
Guernsey	18,771	6,859	36.5%
Harrison	7,680	3,184	41.5%
Highland	17,583	5,422	30.8%
Hocking	12,141	3,669	30.2%
Holmes	12,280	3,800	30.9%
Jackson	13,909	4,383	31.5%
Jefferson	33,291	13,365	40.1%
Lawrence	27,189	6,229	22.9%
Meigs	10,782	3,702	34.3%
Monroe	7,212	2,716	37.7%
Morgan	7,771	2,705	34.8%
Muskingum	35,163	12,609	35.9%
Noble	5,480	2,054	37.5%
Perry	13,655	5,256	38.5%
Pike	11,602	1,935	16.7%
Ross	29,461	9,133	31.0%
Scioto	34,054	12,118	35.6%
Tuscarawas	38,113	15,438	40.5%
Vinton	5,653	1,338	23.7%
Washington	27,760	8,233	29.7%

Source: U.S. Census 2000, SF3, H034

## Quantitative Research

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### *Substandard Housing: Age of Housing Units Summary*

The following table shows the percentage of housing units in target and non-target counties built prior to 1950.

**Table 11: Percentage of Units Built Prior to 1950**

<b>Counties</b>	<b>% Housing Units Built Prior to 1950</b>
Target	31.2%
Non-Target	31.8%

Source: U.S. Census 2000, SF3, H034

- There was little difference between target and non-target counties in the percentage of housing built prior to 1950. In both target and non-target counties, almost one-third of housing units were built prior to 1950.



## Quantitative Research

### Substandard Housing: Lack of Complete Plumbing Facilities

The following table shows the number and percentage of housing units lacking complete plumbing facilities. A housing unit is defined by the Census Bureau as lacking complete plumbing if any of the following are not present: hot and cold piped water, a flush toilet and a bathtub or shower. OHFA designated target counties are highlighted.

**Table 12: Number and Percentage of Housing Units Lacking Complete Plumbing Facilities**

County	Owner Occupied			Renter Occupied		
	# Housing Units	# Lacking Complete Plumbing	% Lacking Complete Plumbing	# Housing Units	# Lacking Complete Plumbing	% Lacking Complete Plumbing
Adams	7,761	196	2.5%	2,740	98	3.6%
Athens	13,596	182	1.3%	8,905	92	1.0%
Belmont	21,244	168	0.8%	7,065	33	0.5%
Brown	12,367	104	0.8%	3,188	36	1.1%
Carroll	8,904	52	0.6%	2,222	0	0.0%
Clermont	49,353	145	0.3%	16,660	47	0.3%
Columbiana	32,656	96	0.3%	10,317	71	0.7%
Coshocton	10,911	54	0.5%	3,445	45	1.3%
Gallia	9,019	70	0.8%	3,041	50	1.6%
Guernsey	11,810	116	1.0%	4,284	68	1.6%
Harrison	4,957	40	0.8%	1,441	22	1.5%
Highland	11,735	59	0.5%	3,852	64	1.7%
Hocking	8,194	131	1.6%	2,649	23	0.9%
Holmes	8,723	120	1.4%	2,614	55	2.1%
Jackson	9,319	74	0.8%	3,300	48	1.5%
Jefferson	22,599	81	0.4%	7,818	68	0.9%
Lawrence	18,511	136	0.7%	6,221	59	0.9%
Meigs	7,336	114	1.6%	1,898	30	1.6%
Monroe	4,861	149	3.1%	1,160	8	0.7%
Morgan	4,607	107	2.3%	1,283	40	3.1%
Muskingum	23,897	183	0.8%	8,621	38	0.4%
Noble	3,629	96	2.6%	917	25	2.7%
Perry	9,923	61	0.6%	2,577	22	0.9%
Pike	7,324	88	1.2%	3,120	60	1.9%
Ross	19,949	119	0.6%	7,187	158	2.2%
Scioto	21,646	139	0.6%	9,225	124	1.3%
Tuscarawas	26,731	86	0.3%	8,922	33	0.4%
Vinton	3,805	88	2.3%	1,087	68	6.3%
Washington	19,165	110	0.6%	5,972	74	1.2%

Source: U.S. Census 2000, SF 3, H047-H048

## Quantitative Research

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### *Substandard Housing: Lack of Complete Plumbing Facilities Summary*

The following table shows the percentage of housing units in target and non-target counties that lack complete plumbing facilities.

**Table 13: Percentage of Housing Units Lacking Complete Plumbing Facilities**

<b>Counties</b>	<b>% Owner Occupied Units Lacking Complete Plumbing</b>	<b>% Renter Occupied Units Lacking Complete Plumbing</b>
Target	1.1%	2.8%
Non-target	0.6%	1.3%

Source: U.S. Census 2000, SF 3, H047-H048

- Although target counties tended to have a slightly greater percentage of housing units that lack complete plumbing, overall the percentage of housing units with incomplete plumbing is relatively small.

## Quantitative Research

### Substandard Housing: Lack of Complete Kitchen Facilities

The following table shows the number and percentage of housing units lacking a complete kitchen facility. A housing unit lacking a complete kitchen facility is defined by the Census Bureau as lacking any of the following: (1) a sink with piped water, (2) a range or stove, and (3) a refrigerator. OHFA designated target counties are highlighted.

**Table 14: Number and Percentage of Housing Units Lacking Complete Kitchen Facilities**

County	Owner Occupied			Renter Occupied		
	# Housing Units	# Lacking Kitchen Facilities	% Lacking Kitchen Facilities	# Housing Units	# Lacking Kitchen Facilities	% Lacking Kitchen Facilities
Adams	7,761	148	1.9%	2,740	52	1.9%
Athens	13,596	126	0.9%	8,905	133	1.5%
Belmont	21,244	111	0.5%	7,065	59	0.8%
Brown	12,367	82	0.7%	3,188	23	0.7%
Carroll	8,904	53	0.6%	2,222	8	0.4%
Clermont	49,353	85	0.2%	16,660	317	1.9%
Columbiana	32,656	44	0.1%	10,317	83	0.8%
Coshocton	10,911	71	0.7%	3,445	82	2.4%
Gallia	9,019	71	0.8%	3,041	41	1.3%
Guernsey	11,810	71	0.6%	4,284	46	1.1%
Harrison	4,957	21	0.4%	1,441	23	1.6%
Highland	11,735	36	0.3%	3,852	59	1.5%
Hocking	8,194	87	1.1%	2,649	29	1.1%
Holmes	8,723	315	3.6%	2,614	127	4.9%
Jackson	9,319	69	0.7%	3,300	35	1.1%
Jefferson	22,599	91	0.4%	7,818	60	0.8%
Lawrence	18,511	88	0.5%	6,221	76	1.2%
Meigs	7,336	43	0.6%	1,898	15	0.8%
Monroe	4,861	114	2.3%	1,160	17	1.5%
Morgan	4,607	75	1.6%	1,283	24	1.9%
Muskingum	23,897	86	0.4%	8,621	93	1.1%
Noble	3,629	82	2.3%	917	5	0.5%
Perry	9,923	28	0.3%	2,577	34	1.3%
Pike	7,324	69	0.9%	3,120	60	1.9%
Ross	19,949	82	0.4%	7,187	168	2.3%
Scioto	21,646	103	0.5%	9,225	204	2.2%
Tuscarawas	26,731	58	0.2%	8,922	59	0.7%
Vinton	3,805	39	1.0%	1,087	41	3.8%
Washington	19,165	73	0.4%	5,972	53	0.9%

Source: U.S. Census 2000, SF3, H050-H051

## Quantitative Research

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### *Substandard Housing: Lack of Complete Kitchen Facilities Summary*

The following table shows the percentage of housing units in target and non-target counties that lack complete kitchen facilities.

**Table 15: Percentage of Housing Units Lacking Complete Kitchen Facilities**

<b>Counties</b>	<b>% Owner Occupied Units</b>	<b>% Renter Occupied Units</b>
Target	0.5%	1.4%
Non-target	0.8%	1.5%

Source: U.S. Census 2000, SF3, H050-H051

- There was little difference between target and non-target counties in the percentage of housing units that lacked complete kitchen facilities.

## Quantitative Research

### Foreclosures

The following table shows the number of foreclosure filings in 1995 and between 2005 and 2007. OHFA designated target counties are highlighted.

**Table 16: Forclosure Filings**

County	1995 Filings	2005 Filings	2006 Filings	2007 Filings	Percent Change 2006 to 2007	Percent Change 1995 to 2007
Adams	25	118	107	116	8.4%	364.0%
Athens	21	128	157	206	31.2%	881.0%
Belmont	40	209	200	202	1.0%	405.0%
Brown	62	300	308	336	9.1%	441.9%
Carroll	35	122	130	157	20.8%	348.6%
Clermont	182	812	988	1,130	14.4%	520.9%
Columbiana	258	599	558	654	17.2%	153.5%
Coshocton	19	150	180	192	6.7%	910.5%
Gallia	42	84	82	94	14.6%	123.8%
Guernsey	50	183	167	225	34.7%	350.0%
Harrison	11	63	60	72	20.0%	554.5%
Highland	31	286	317	334	5.4%	977.4%
Hocking	37	123	142	138	-2.8%	273.0%
Holmes	15	105	81	125	54.3%	733.3%
Jackson	63	149	184	205	11.4%	225.4%
Jefferson	57	245	281	255	-9.3%	347.4%
Lawrence	42	223	206	241	17.0%	473.8%
Meigs	13	65	83	56	-32.5%	330.8%
Monroe	12	34	45	37	-17.8%	208.3%
Morgan	8	36	43	45	4.7%	462.5%
Muskingum	78	395	501	557	11.2%	614.1%
Noble	5	25	25	29	16.0%	480.0%
Perry	26	195	221	243	10.0%	834.6%
Pike	31	101	108	106	-1.9%	241.9%
Ross	74	293	399	413	3.5%	458.1%
Scioto	63	312	327	330	0.9%	423.8%
Tuscarawas	56	346	401	417	4.0%	644.6%
Vinton	10	40	43	52	20.9%	420.0%
Washington	33	190	230	285	23.9%	763.6%

Source: Foreclosure Growth in Ohio 2007, Policy Matters Ohio, March 2007

## Quantitative Research

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### Foreclosures Summary

The following table shows the percent change in foreclosure filings between 1995 and 2007 and between 2006 and 2007 for target and non-target counties. The table also presents the number of foreclosure filings as a percent of the total number of owner occupied housing units.

**Table 17: Foreclosure Filings Summary**

Counties	Change 1995-2007	Change 2006-2007	2007 fillings as a % of Owner Occupied Units
Target	371.4%	6.9%	1.3%
Non-target	435.5%	11.5%	1.9%

Source: Foreclosure Growth in Ohio 2007, Policy Matters Ohio, March 2007; U.S. Census 2000, SF3

- The increase in foreclosure filings was greater in non-target counties as compared to target counties.

## Quantitative Research

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### Unemployment

The following table presents the number and percentage of individuals in the civilian labor force who were unemployed in 2007. OHFA designated target counties are highlighted.

**Table 18: Unemployment, 2007**

County	Civilian Labor Force	Employed	Unemployed	Unemployment Rate
Adams	13,500	12,500	1,000	7.7
Athens	30,600	28,800	1,800	5.9
Belmont	32,800	30,900	1,800	5.6
Brown	22,200	20,800	1,400	6.4
Carroll	14,100	13,200	900	6.2
Clermont	106,600	101,200	5,400	5.0
Columbiana	53,400	50,100	3,300	6.3
Coshocton	17,500	16,300	1,200	6.9
Gallia	14,600	13,700	900	6.2
Guernsey	19,800	18,600	1,300	6.5
Harrison	7,400	6,900	500	6.3
Highland	21,500	20,200	1,300	6.0
Hocking	14,200	13,300	900	6.4
Holmes	19,700	18,900	800	4.1
Jackson	16,000	14,700	1,300	7.9
Jefferson	31,800	29,700	2,100	6.5
Lawrence	29,600	28,000	1,600	5.3
Meigs	9,300	8,400	800	8.9
Monroe	5,600	5,100	500	8.2
Morgan	5,800	5,200	500	9.3
Muskingum	39,100	36,000	3,000	7.8
Noble	5,800	5,400	400	7.4
Perry	16,400	15,200	1,200	7.4
Pike	10,900	9,800	1,000	9.6
Ross	35,000	32,600	2,400	6.9
Scioto	32,200	29,800	2,400	7.4
Tuscarawas	48,100	45,500	2,600	5.4
Vinton	5,900	5,400	500	8.0
Washington	33,200	31,500	1,700	5.1

Source: Civilian Labor Force Estimates, Ohio Labor Market Information, Ohio Department of Job and Family Services

## Quantitative Research

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### Unemployment Summary

The following table shows the 2007 unemployment rate in target and non-target counties.

**Table 19. Unemployment, 2007**

Counties	Unemployment Rate
Target	6.9%
Non-target	6.0%

Source: Civilian Labor Force Estimates, Ohio Labor Market Information, Ohio Department of Job and Family Services

- Overall, target counties had a greater unemployment rate as compared to non-target counties.



## Quantitative Research

### Housing

The table below shows the estimated number of housing units in 2007 and the estimated change in the number of housing units between 2000 and 2007. OHFA designated target counties are highlighted.

**Table 19: Number of Housing Units, 2000 and 2007**

County	Census 2000	Estimate 2007	Change 2000 to 2007	Percent Change 2000 to 2007
Adams	11,822	12,022	200	1.7%
Athens	24,901	25,205	304	1.2%
Belmont	31,236	31,335	99	0.3%
Brown	17,193	19,269	2,076	12.1%
Carroll	13,016	13,046	30	0.2%
Clermont	69,226	77,785	8,559	12.4%
Columbiana	46,083	46,903	820	1.8%
Coshocton	16,107	16,156	49	0.3%
Gallia	13,498	13,337	-161	-1.2%
Guernsey	18,771	19,566	795	4.2%
Harrison	7,680	7,737	57	0.7%
Highland	17,583	18,295	712	4.0%
Hocking	12,141	12,533	392	3.2%
Holmes	12,280	12,661	381	3.1%
Jackson	13,909	14,639	730	5.2%
Jefferson	33,291	33,456	165	0.5%
Lawrence	27,189	27,347	158	0.6%
Meigs	10,782	10,830	48	0.4%
Monroe	7,212	7,221	9	0.1%
Morgan	7,771	8,039	268	3.4%
Muskingum	35,163	35,478	315	0.9%
Noble	5,480	5,651	171	3.1%
Perry	13,655	14,173	518	3.8%
Pike	11,602	12,363	761	6.6%
Ross	29,461	30,206	745	2.5%
Scioto	34,054	34,729	675	2.0%
Tuscarawas	38,113	38,950	837	2.2%
Vinton	5,653	5,700	47	0.8%
Washington	27,760	27,971	211	0.8%

Source: Population Division, U.S. Census Bureau Annual Estimates of Housing Units for Counties in Ohio: April 1, 2000 to July 1, 2007 (HU-EST2007-04-39)

## Quantitative Research

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### Housing Summary

The table below shows the estimated change in the number of housing units between 2000 and 2007 for OHFA designated target and non-target counties.

**Table 20: Change in the Number of Housing Units, 2000 to 2007**

Counties	Number of Housing Units Year 2000	Estimated Number of Housing Units, 2007	% Change 2000 to 2007
Target	206,546	209,815	1.6%
Non-target	406,086	422,788	4.1%

Source: Population Division, U.S. Census Bureau Annual Estimates of Housing Units for Counties in Ohio: April 1, 2000 to July 1, 2007 (HU-EST2007-04-39)

- The rate of housing growth was considerably slower in target counties as compared to non-target counties.

## *Appendix A: Interview Respondents*

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The following is a list of interview respondents, their title and organizational affiliation, and the date of their interview.

Barbara Conover-West, Executive Director, Three Rivers Housing Corporation, 1/21/2000

Joe Constantini, Director, Jefferson County Metropolitan Housing Authority, 1/16/2009

Tammi Demattio, Section 8 Manager, Cambridge Metropolitan Housing Authority (Guernsey County), 1/22/2009

Craig Garrelts, Director, Hocking County Metropolitan Housing Authority, 2/10/2009

Ralph Kline, Assistant Executive Director of Planning, Ironton Lawrence Community Action Organization, 1/19/2009

Roger Patton, Director of Development and Planning, Pike Community Action Committee, 1/22/09

Rod Siddons, Chief Development Officer, Frontier Community Services (Ross County), 1/23/2009

Teresa Varian, Development Director, Gallia Meigs Community Action Agency, 1/21/2009

## *Appendix B: Interview Script*

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Ohio University is conducting a study for OHFA in order to learn about the particular subsidized housing needs of the Appalachian region of Ohio, as well as any obstacles that developers might face when working to create subsidized housing in the region. The questions I will be asking will all be about subsidized rental units in particular. I appreciate you taking the time to help us with this project.

First I'd like to learn about the subsidized rental housing in your area.

1. How many subsidized rental units are there in your county (counties)?  
Follow up:
  - a. How many are run by the MHA?
2. Would you tell me about your area's MHA waiting list?

Now I'd like to learn a bit about your area in general.

3. Do you have any of the following in your county (counties)?
  - a. FHLB member bank
  - b. Consumer Credit Counseling Agency
  - c. HUD certified housing counselor
4. What percentage of your county has a local building code?

Now let's talk about development in your county (counties).

5. Which strategies for increasing the number of available subsidized rental units do you think are best suited to your area: increasing the number of Section 8 properties; developing new subsidized rental units; or something else?
6. What would you say are the biggest barriers to developing subsidized rental housing in your county (counties)?

Follow up: Do any of the following present obstacles to development? How?

- a. Finding developers interested in developing rental housing in your area

## Appendix B: Interview Script

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- b. Finding contractors, builders
  - c. Getting access to building supplies and construction equipment
  - d. Applying for and obtaining funding
  - e. Finding suitable sites to develop
7. Which of the obstacles we just discussed [*recap answer to question 5*] would you say pose the biggest obstacles to development? (*probe for ranking*)

Now let's talk about OHFA funding.

8. In the last five years, have you applied for OHFA funding?

IF NO:

Why not? (then skip to question 10)

IF YES:

- a. Which programs did you apply for?

- b. Did you secure OHFA funding?

IF NO: Did OHFA tell you why your application was not approved?

IF YES: Is there anything in particular that you think was crucial to your success?

9. Of the various funding streams available through OHFA, are there any that developers in your area have chosen not to pursue? Why?
10. What are the challenges for OHFA development in your county (counties)?
11. What do you think OHFA could do to facilitate the development of subsidized rental housing in your area?