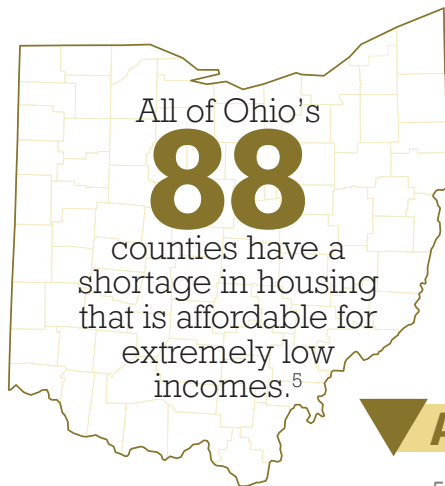


Affordable Housing

Affordable housing is a nationwide crisis. Ohio is the second most affordable state in the country¹ yet Ohioans pay too much of their income in housing. Typically a family's largest expense, making housing affordable is a key aspect of ensuring financial stability.² Housing is considered unaffordable if it costs more than 30% of a household's income.³ Families whose housing costs higher than 50% of income are considered severely cost burdened and are at a higher risk of becoming homeless.^{1,4} When housing is unaffordable, unstable, and or insufficient to meet demand, residents and communities suffer a variety of short and long-term adverse impacts. Affordable housing has several linkages to intimate partner violence. Firstly, the lack of affordable housing increases a families cost burden and thus economic stress, a risk factor for IPV perpetration. Secondly, when a family is in a domestic violence crisis, finding safe housing is a consideration for leaving an abuser.

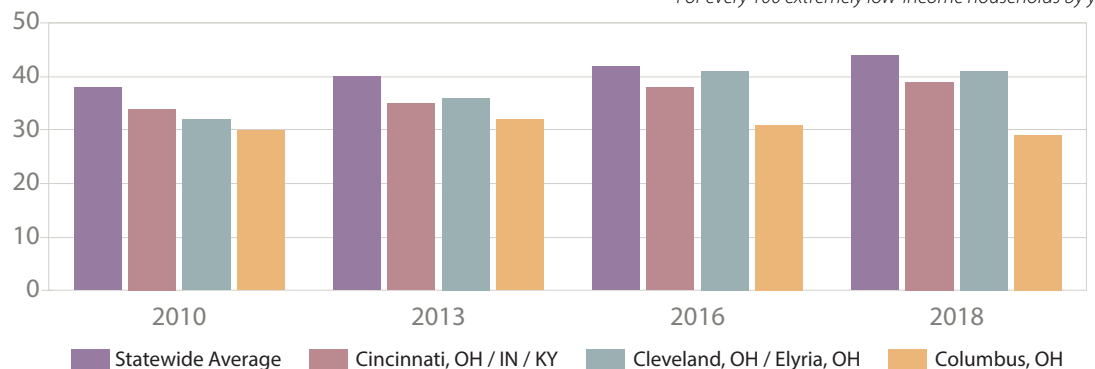
Trends



The current statewide average is 44 affordable and available rental units per 100 extremely low-income families.⁶ The situation is worse in Ohio's large cities and metro areas. The Columbus metro area has just 29 units available and affordable for every 100 extremely low-income families, Cincinnati has 39, and Cleveland 41.⁷ Kid's Count⁸ tracks and ranks states by children in low income households with high housing cost-burden. Ohio has ranked between 19 and 21 in the Kids Count since 2012. The 2018 Kids Count ranking for Ohio was 20.

Affordable & Available Rental Units

For every 100 extremely low-income households by year.



Barriers to Closing the Gap

- Affordable housing shortages exist across the state, and are most severe in Ohio's three largest cities.⁹
- With the cost of housing rising and availability decreasing, housing insecurity, evictions, and homelessness are felt disproportionately across Ohio.^{10,11} Racist and discriminatory policies and practices and social, political, and economic system continue to limit opportunities for Black, Hispanic and Native American Ohioans.¹²
- Not enough money is appropriated to housing assistance at the state and federal level to meet the needs of low-income Ohioans.¹³
- Housing policies that favor homeowners over renters, the rising cost of labor and materials to build units, and housing codes that limit the expansion of affordable housing contribute to affordable housing gaps.¹⁴
- A private housing market driven by economic incentives will continue to fail to meet the needs of extremely low-income households since it responds to opportunities for profit rather than genuine housing need.¹⁵
- The labor market continues to create low-wage work, and our political institutions do not sufficiently respond to the resulting financial needs of low-wage workers, leaving many to struggle to afford basic needs, like housing.¹⁶
- The lack of adequate financial support for people outside the labor market – elderly, people with disabilities, people engaged in socially valuable but unpaid work (such as caregivers), increases the number of people with low incomes unable to afford housing.¹⁷

Remedies to Closing the Gap^{18,19,20}

- Protect, expand, and monitor the implementation of the national Housing Trust Fund (HTF), the first federal resource to provide state block grants to build, rehabilitate, or preserve housing for extremely low income (ELI) households.^{21,22}
- Preserve and increase resources for federal affordable housing and homelessness programs, such as those of the US Department of Housing and Urban Development (HUD) and the US Department of Agriculture (USDA).^{21,22}
- Ensure federal disaster recovery efforts are fair and equitable, such that the housing, infrastructure, and mitigation needs of the lowest income people and their communities, which are often the hardest impacted by disasters and have the fewest resources to recover afterwards, are not overlooked.^{21,22}
- Promote equitable access to affordable housing for the lowest income groups, by furthering Fair Housing Act practices and protections.
- Advocate for criminal justice reform that will eliminate barriers to housing and support for programs that help formerly incarcerated people successfully reintegrate into their communities and end policies that criminalize homelessness.^{21,22}
- Champion anti-poverty and homelessness solutions, including but not limited to heating and weatherization assistance, the Supplemental Nutrition Assistance Program (SNAP), Earned Income Tax Credit (EITC), unemployment insurance, Social Security, Medicaid, Medicare, the Children's Health Insurance Program (CHIP), and housing protections in the Violence Against Women Act (VAWA).^{21,22}
- Support legislation like the Eviction Crisis Act to provide emergency assistance to families on the verge of losing their homes.²³
- Expand the Ohio Housing Trust Fund, the primary source of state funding for local homeless and affordable housing programs.²⁴
- Create a state version of the Low Income Housing Tax Credit program to leverage additional federal bond funding to create an estimated 1,200 affordable units each year.²⁵

