

# The Housing Crunch



Every Ohioan deserves safe, decent, and affordable housing. Our faith communities volunteer across this state everyday to help build homes, help families find housing, and feed our neighbors - but we cannot do it alone. As housing costs climb, and the housing stock dwindles, we need a strong public commitment to housing stability in Ohio so all Ohioans can truly thrive!

## COSTS ARE CLIMBING

Rent and home price continue to climb in Ohio. Currently a low-wage worker need to work [60 hours a week](#) in Ohio to afford a 1 bedroom apartment at fair market value. In February 2024, the average home sold in Ohio for about \$265,000 - up [nearly 9% since Feb. 2023](#). The more money families spend on rent or a mortgage is less money available for education, food, and medicine. [Over 1 million Ohioans](#) live in homes that spend over half their monthly income on housing - increasing their risk for foreclosure or eviction.

## HELP NEIGHBORS LIVE WITH DIGNITY

As people grow older, it becomes more difficult to maintain their own homes. [1 in 4 homes in Ohio were built pre 1950](#). Investments through the Ohio Housing Trust Fund have been used by local non-profit and community groups to help the elderly and those with disabilities to make the investments needed to allow them to maintain their homes so that they can age in place and live with dignity.

## ZONING CODE UPDATES

Many of our community zoning codes were written to divide our communities by race and economic status. For example, many communities no longer allow a 'mother-in-law' suites or multi-family housing to be built in certain neighborhoods. Local zoning codes [can also be a barrier for faith communities that would like to use their unused land for affordable housing development](#).

The state should encourage , support, and collaborate with local communities to make meaningful zoning code updates to create more housing options that will better fit with the realities of the modern Ohio family.



## PREDATORY LANDLORDS

In 2021, more than 21% of all single family home sales in Ohio were to private investors, not to individuals and families seeking to live in the home. These companies have a competitive advantage over most home buyers.



Ohio should adopt strategies that will hold absentee landlords accountable for maintaining their properties. Poorly maintained housing not only hurts the individual tenant but the entire neighborhood. The State of Ohio should also pursue measures that level the playing field for small scale landlords and families to have a shot in this increasingly competitive market.

## REDUCE EVICTIONS

An eviction can follow a tenant for years, preventing them from regaining stability. Research shows that 22% of eviction filings have ambiguous language that can mislead future landlords. We can reduce evictions by expanding access to legal representation during eviction proceedings, standardizing and simplifying the process to seal eviction records - especially when they are misleading to future landlords - and create and expand eviction diversion efforts that allow tenants to avoid the eviction throughout the process.

## SUPPORT OUR HOUSELESS NEIGHBORS

Through the Ohio Housing Trust Fund, non-profits and local service providers have been able to provide emergency shelter to more than 34,000 Ohioans in 2023. Through continued investment in the Trust Fund, Ohio can expand these programs and invest more in building up Permanent Supportive Housing (PSH) and Housing First initiatives that are the most effective in helping individuals and families regain housing stability for the long-term and be treated with dignity.

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