

# The Need for Home Repair Support

## Housing Stock



Hamilton County

**23%**

of owner-occupied housing in Hamilton County was built before 1939.

**1961**

is the median year built for an owner-occupied structure in Hamilton County.

The City of Cincinnati

**55%**

of owner-occupied housing in the City of Cincinnati was built before 1939.

**Pre-1939**

is the median year built for an owner-occupied structure in the City of Cincinnati.

## Universe of Homeowners

Hamilton County

**203,145** units in Hamilton County are owner-occupied (59% of all housing units).

The City of Cincinnati

**54,647** units in the City of Cincinnati are owner-occupied (39% of all housing units).

## Black or African American Homeowners

Hamilton County

**29,392** Black or African American households are owner-occupants (14.5% of owner-occupied housing units).

The City of Cincinnati

**13,899** Black or African American households are owner-occupants (25.4% of owner-occupied housing units).



## Cost Burden

Owners are cost-burdened when housing costs are more than 30% of household income. Owners are severely cost-burdened when housing costs are more than 50% of household income. Owner's housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees, and utilities. Cost burden calculations do not include a household's assets or savings; some households may depend on things other than income to pay for housing costs.

### Hamilton County

**38,235** homeowners or **19%** of homeowners in Hamilton County are cost-burdened.

**40%** of the cost-burdened homeowners in Hamilton County are severely cost-burdened (15,377 households).

### The City of Cincinnati

**12,279** homeowners or **22%** of homeowners in the City of Cincinnati are cost-burdened.

**46%** of the cost-burdened homeowners in the City of Cincinnati are severely cost-burdened (5,616 households).

## Cost Burden by Homeowner Characteristics

### Hamilton County

**54%** of the cost-burdened homeowners in Hamilton County make less than \$35,000. 73% of cost-burdened homeowners make less than \$50,000.

**42%** or 16,126 of the cost-burdened homeowners in Hamilton County are ages 65 and above.

### The City of Cincinnati

**58%** of the cost-burdened homeowners in the City of Cincinnati make less than \$35,000. 76% of cost-burdened homeowners make less than \$50,000.

**39%** or 4,827 of the cost-burdened homeowners in the City of Cincinnati are ages 65 and above.