

SUMMIT COUNTY PUBLIC HEALTH

HOUSING AND HEALTH IN SUMMIT COUNTY

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POPULATION HEALTH VITAL STATISTICS DATA BRIEF, OCTOBER 2026

The *Population Health Vital Statistics Data Brief* series was created to provide regular updates to the Community Health Assessment and to provide the community with additional important information about population health. For more information on the Community Health Assessment and to access other reports in the *Vital Statistics Data Brief* series, please visit scph.org/assessments-reports

Public Health
Prevent. Promote. Protect.



HOUSING STOCK

Age - The median age of Summit County's housing stock is 65 years, with a median year of construction of 1959, Akron's housing stock is considerably older than housing in the suburbs (median of 83 years of age in Akron vs. 55 years in the suburbs). According to the Federal Reserve Bank of Chicago's *Peer City Identification Tool*, 84% of Akron's housing stock was built before 1980; 22 percentage points higher than the best in it's 12-city comparison group.

One-quarter of the county's housing stock was built before 1940; 73% were built before 1978. This last figure is important because the sale of lead-based paint was still legal until 1978. Many homes built before that date still contain this dangerous substance.

Appraised value - According to the Summit County Fiscal Office, the median appraised value of the county's housing units is 171,270. Nearly 22% of

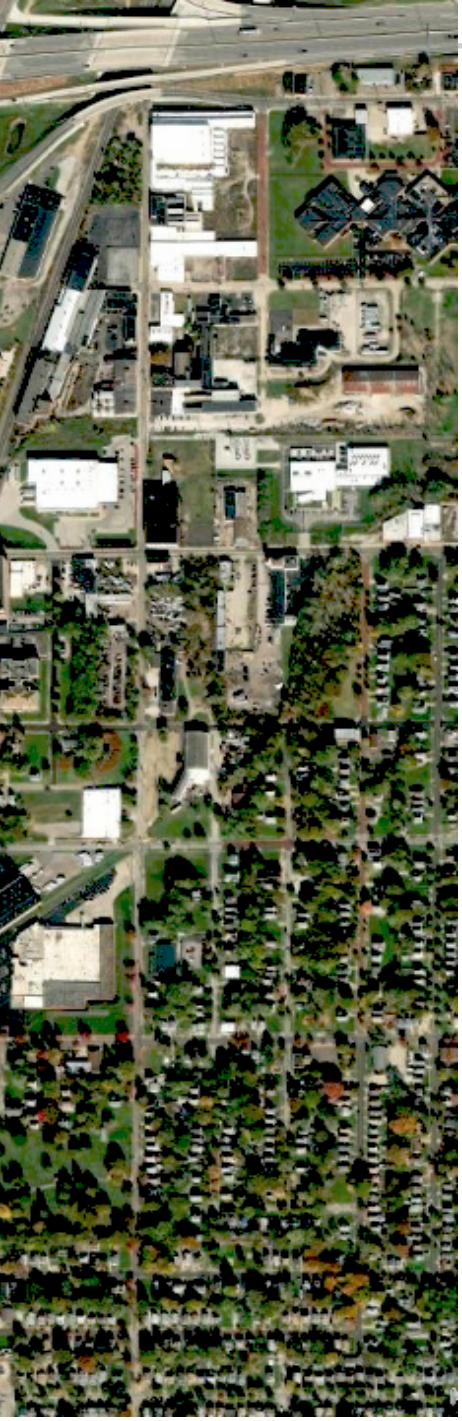


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housing units are valued at $100,000 or less; 28% are valued at $250,000 or more.

Housing Occupancy - Just under 94% of housing units in Summit County are occupied, while 6% are vacant (about 15,000 units).

Housing Tenure - Of the county's 228,000 housing units, 68% are owner-occupied, while the remaining 32% are renter-occupied. According to 2020-2024 ACS data, current vacancy rates are 0.8% for owner-occupied housing units and 3.1% for renter-occupied units.

Quality of Housing Stock

According to the American Community Survey (ACS), a small but meaningful number of occupied housing units lacks one or more basic facilities that the vast majority of owners and renters take for granted. These homes lack either complete kitchen facilities, plumbing facilities, or telephone service; often all three. Hundreds or even thousands of residents could be living without access to one or more of these basic but vital facilities in their homes.

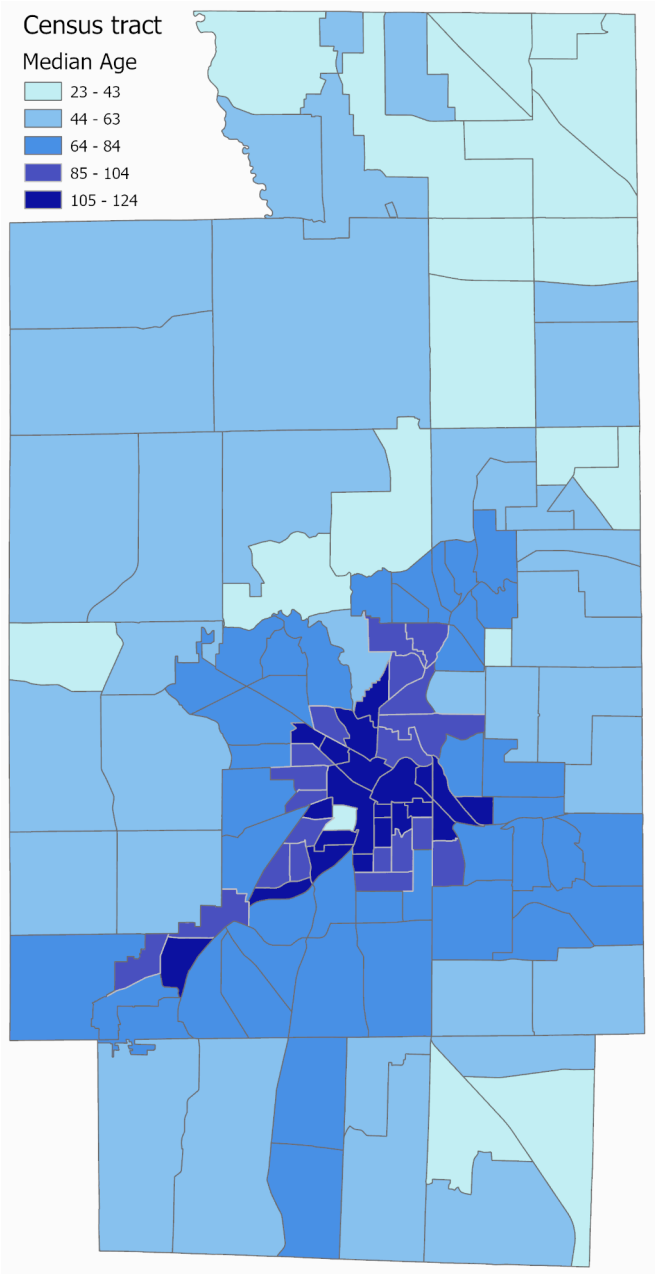


FIGURE 1: MEDIAN AGE OF RESIDENTIAL PARCELS, 2026 Source: Summit County Fiscal Office, 2026

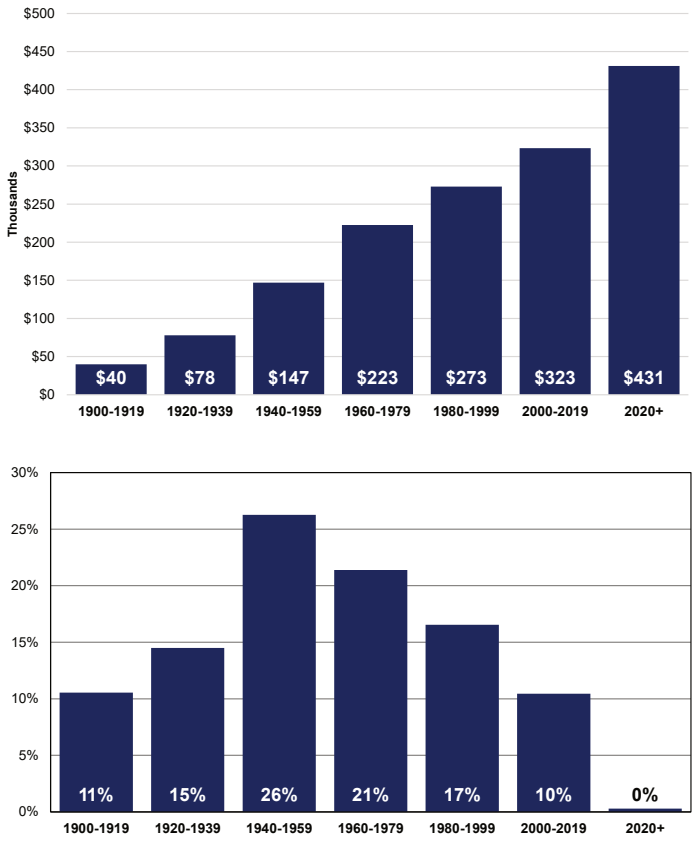


FIGURE 2A AND 2B: APPRAISED VALUE OF RESIDENTIAL PARCELS (2A, TOP); YEAR OF CONSTRUCTION (2B, BOTTOM): Source: Summit County Fiscal Office, 2026

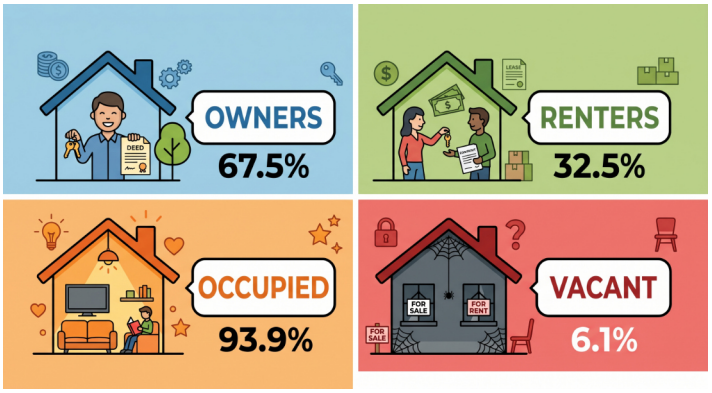
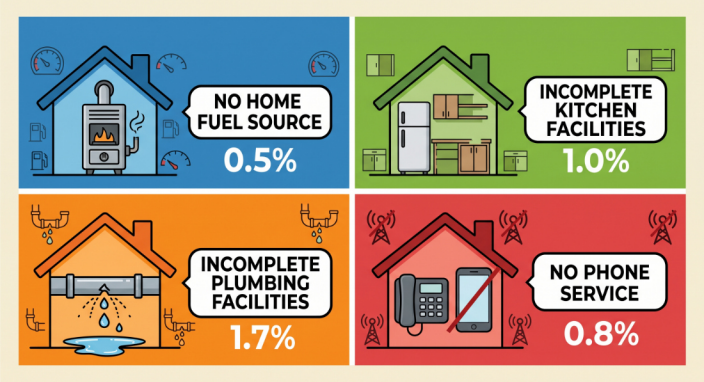


FIGURE 3: HOUSING OCCUPANCY AND TENURE: Source: Source: 2020-2024 ACS



Definition of Basic Facilities:

Complete Kitchen Facilities - Must include a sink with a faucet, a stove or range, and a refrigerator.

Complete Plumbing Facilities - Must include hot and cold running water and a bathtub or shower.

Telephone Service - Must include a phone (cell or land line) in working order and have service available. Discontinued service is counted as having no telephone service.

No Fuel Used - Includes units that either don't have installed heating equipment or do not use any fuel for heating.

FIGURE 4: HOUSING UNITS LACKING AT LEAST ONE BASIC FACILITY:
Source: 2020-2024 ACS

Housing Affordability

Owner housing burden - The median cost of a home for owners with a mortgage is $1,481 per month; more than twice the monthly cost for owners without a mortgage. According to the 2020-2024 ACS, nearly a fifth of Summit County homeowners with a mortgage are paying 30% or more of their income for their home; a figure which falls to just 12% for those without a mortgage. The 30% figure is generally recognized as the highest amount people should pay for their homes before being considered overburdened. Paying more than 30% for housing often results in people having to divert resources away from other important areas of life like food, health care, or transportation costs, creating hardships for everyone involved.

As Figure 7 shows, residents in western and southwestern Akron have the highest percentages of homeowners paying 30% or more of their income for their homes. These are also the areas where the average age is highest and the quality ratings are lowest.

Renter housing burden - Renters face an even greater challenge than homeowners. Almost half of renters in Summit County (49.9%) were paying at least 30% of their income for rent from 2020-2024 according to the ACS; more than twice as many as owners with a mortgage.

Data from the National Low Income Housing Coalition (NLIHC) highlight the challenges facing those at the low end of the housing market. According to NLIHC, those making the minimum wage ($11.00 per hour) can only afford to pay $572 per month while still keeping housing costs below 30% of income. However, a zero-bedroom unit at fair market rent is $332 beyond that level.[3] For low-income renters, simply finding a place to live often means making unacceptable trade-offs between other necessities, working more than one job, relying on food stamps or other public assistance, or all of these. As an example, a renter making the minimum wage would have to work 69 hours per week just to afford a one-bedroom unit in Summit County, while a two-bedroom unit would require 89 hours per week; the equivalent of more than two full-time jobs.[3]

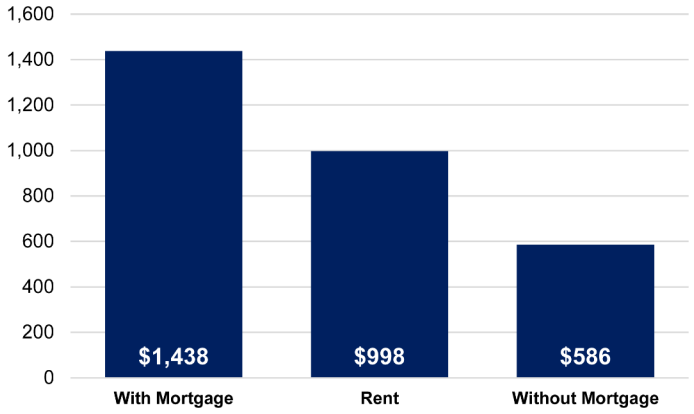


FIGURE 5: MEDIAN MONTHLY HOUSING COSTS: Source: 2020-2024 ACS

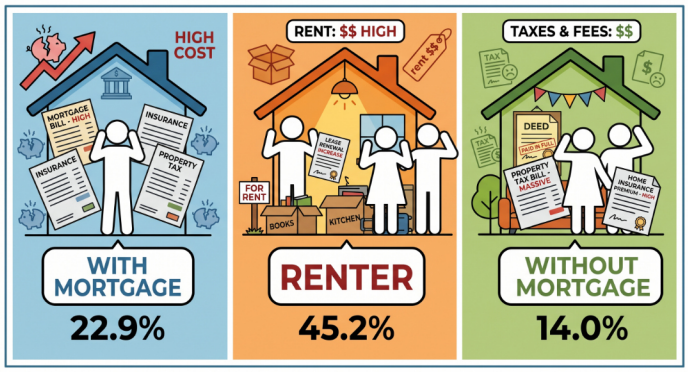
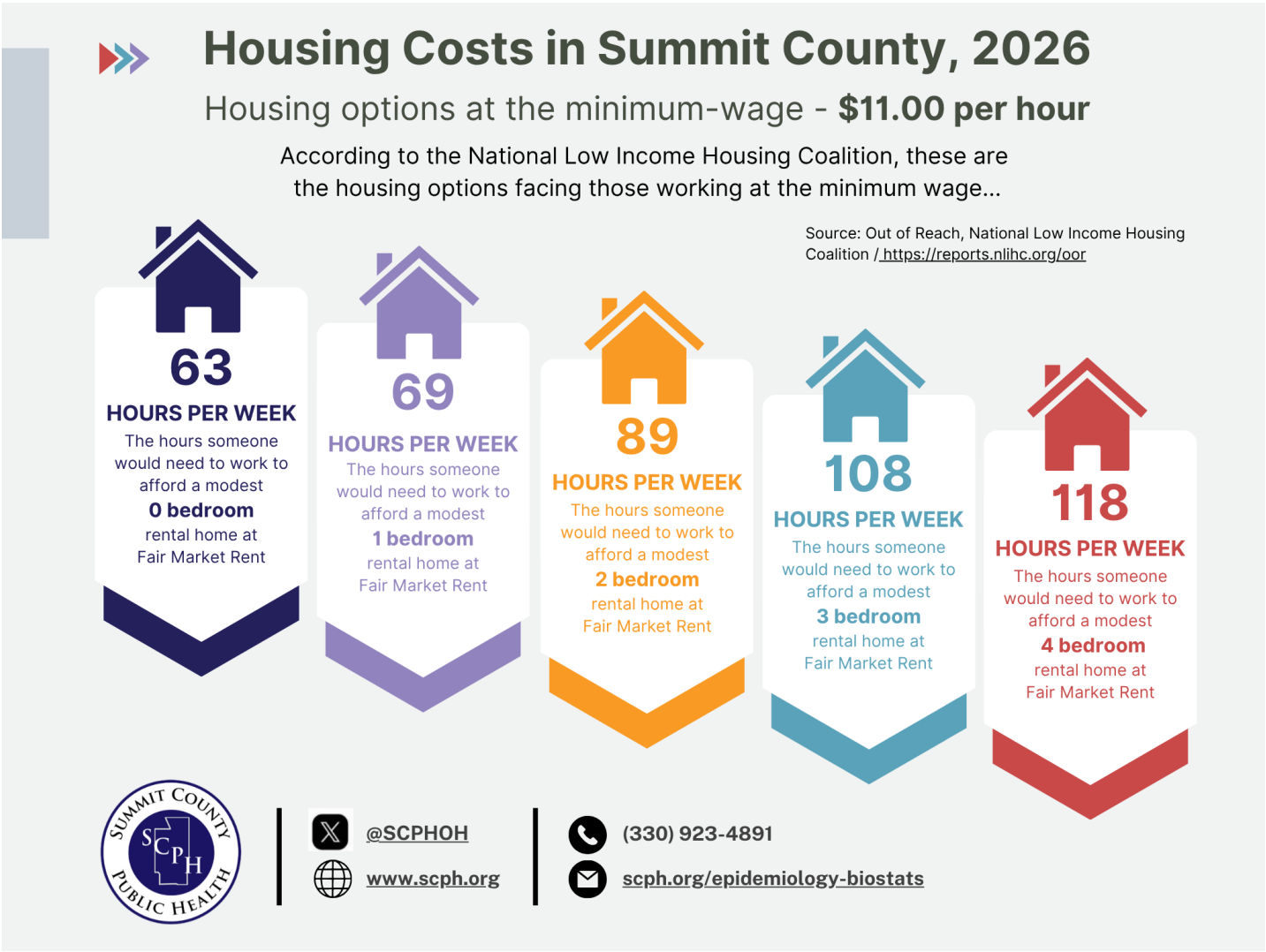


FIGURE 6: HOUSING BURDEN: Source: 2020-2024 ACS



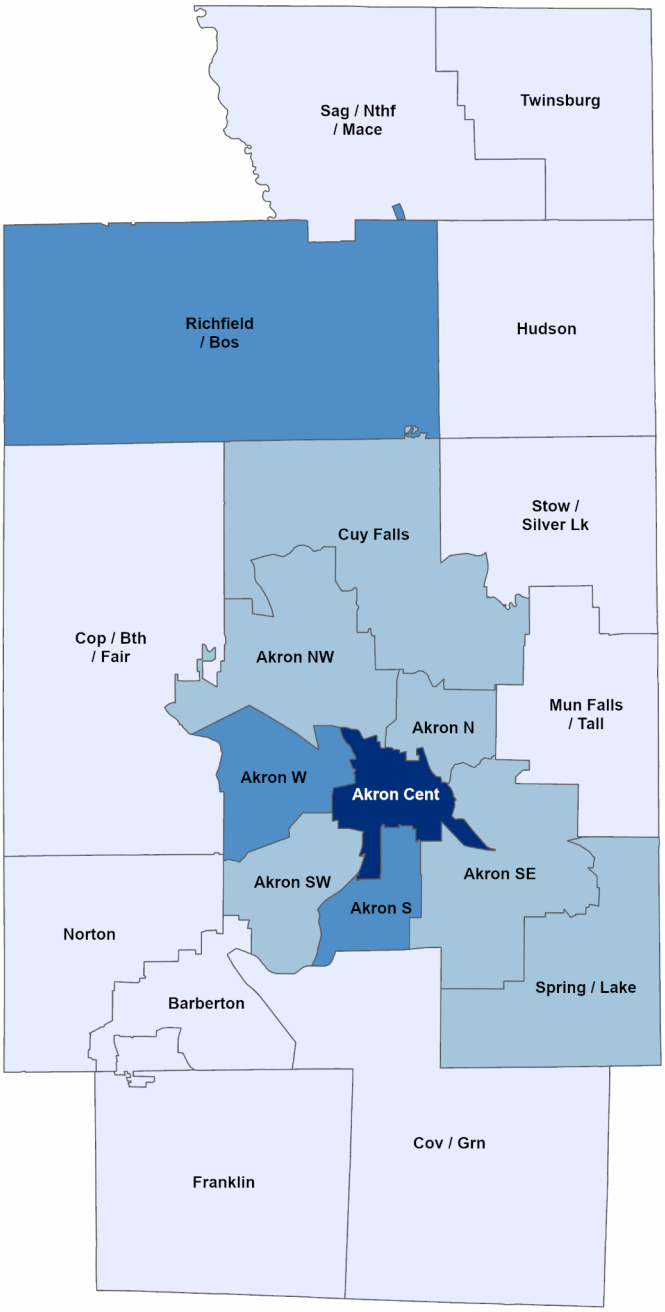


FIGURE 7: PERCENT OF HOMEOWNERS PAYING 30% OF THEIR INCOME OR MORE FOR THEIR MORTGAGE:
Source: 2020-2024 ACS

Summit 2030 Clusters
With mortgage paying 30%+
- 14.2% - 20.0%
- 20.1% - 25.8%
- 25.9% - 31.5%
- 31.6% - 37.3%
- 37.4% - 43.0%

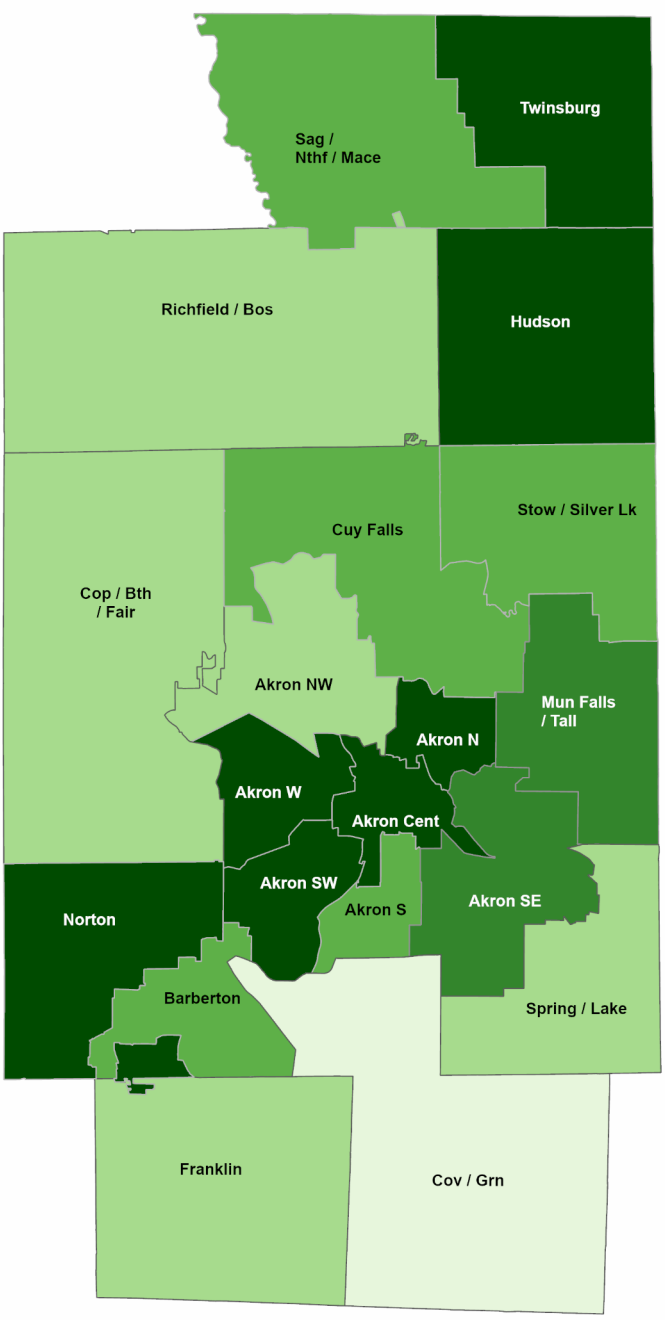


FIGURE 8: PERCENT OF RENTERS PAYING 30% OF THEIR INCOME OR MORE FOR THEIR MORTGAGE:
Source: 2020-2024 ACS

Summit 2030 Clusters
Renter burden
- 27.0% - 33.1%
- 33.2% - 39.3%
- 39.4% - 45.4%
- 45.5% - 51.6%
- 51.7% - 57.8%

Income and Housing - Figure 9 shows the Fair Market Rent necessary in Summit County to afford dwellings of various sizes. Today, a two-bedroom unit would cost nearly $1,300 in Summit County. A resident would have to earn $24 per hour just to afford housing. All other living expenses would be on top of that.

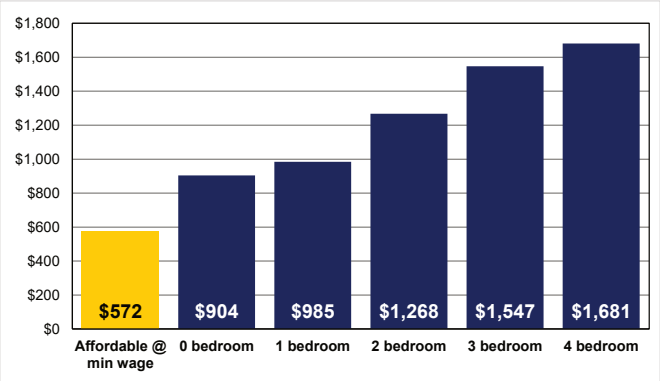
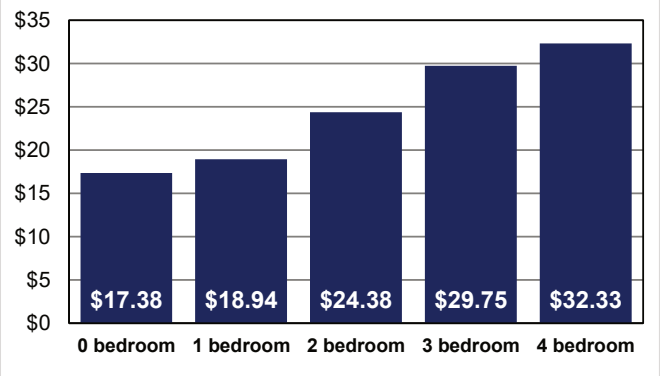


FIGURE 9: FAIR MARKET RENT FOR DIFFERENT RENTAL UNIT SIZES, SUMMIT COUNTY, 2026: Source: National Low Income Housing Coalition



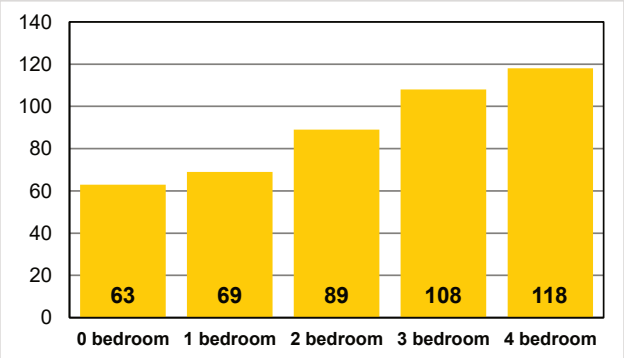
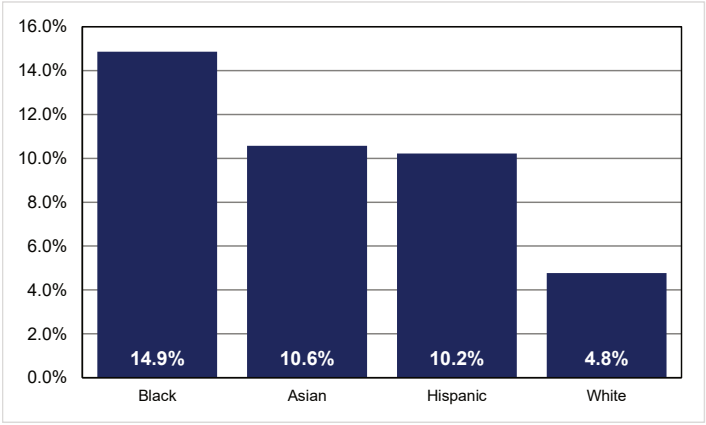


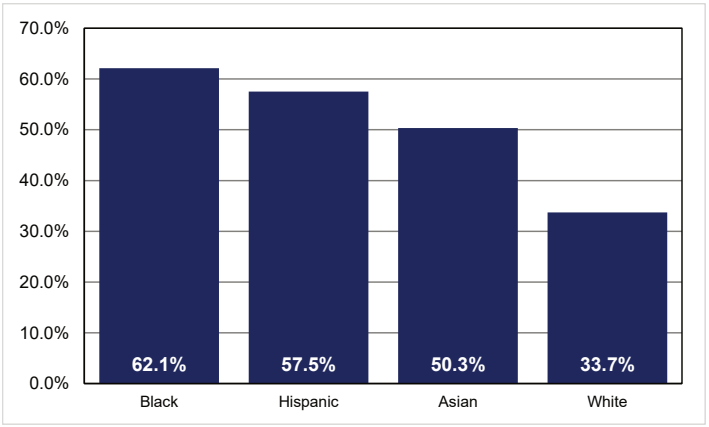
FIGURE 10A / 10B: HOUSING WAGE: INCOME NEEDED TO AFFORD AND HOURS OF WORK NECESSARY TO AFFORD HOUSING IN SUMMIT COUNTY, 2026: Source: National Low Income Housing Coalition

[3] National Low Income Housing Coalition; Out of Reach, 2026. Downloaded from: https://nlihc.org/oor/state/oh

Home Loan Denials

Affordability also depends on access to home purchase and improvement loans. As shown in Figures 10 and 11, low-income and minority applicants are much less likely to be approved for these loans. Specifically, they are about twice as likely to be denied home purchase loans compared to middle- or upper-income applicants. The same is true for home improvement loans, which are crucial for maintaining property value and neighborhood stability. Low-income and minority applicants are also twice as likely to be turned down for these loans. Figures 12 and 13 highlight that many of the areas with the highest denial rates also have the highest housing burden and the lowest housing quality.





FIGURES 10 & 11: LOAN DENIAL RATES - PURCHASE (TOP) AND IMPROVEMENT BY RACE (BOTTOM), 2020-2025: Source: FFIEC Home Mortgage Disclosure Act data

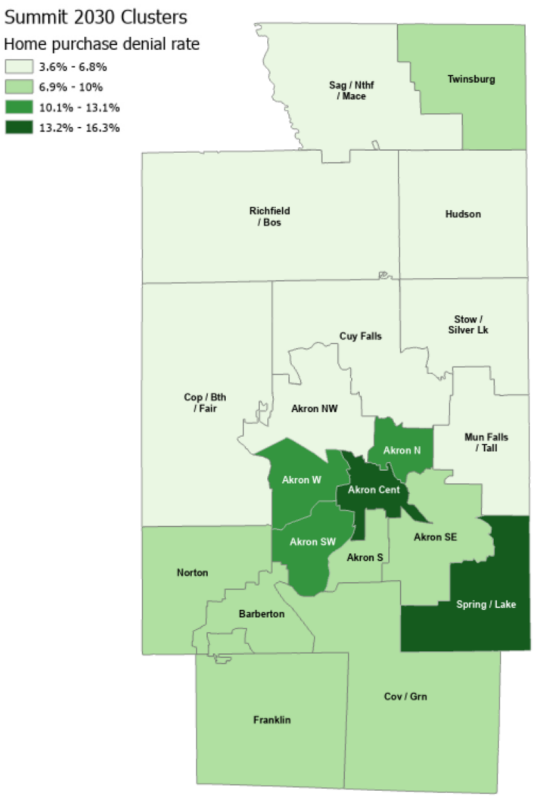


FIGURE 12: PERCENT OF HOME PURCHASE LOANS DENIED, 2020-2025: Source: FFEIC (https://ffiec.cfpb.gov/data-browser/data/2020?category=counties&items=39153

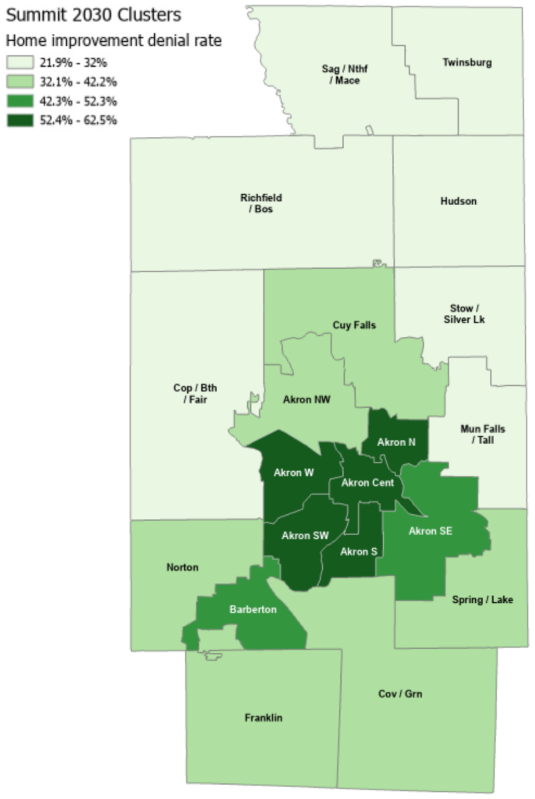


FIGURE 13: PERCENT OF HOME IMPROVEMENT LOANS DENIED, 2020-2025: Source: FFEIC (see above for link)

Health-Related Housing Issues

According to the American Journal of Public Health, "Each year in the United States, 13.5 million nonfatal injuries occur in and around the home, 2,900 people die in house fires, and 2 million people make emergency room visits for asthma. One million young children in the United States have blood lead levels high enough to adversely affect their intelligence, behavior, and development. Two million Americans occupy homes with severe physical problems, and an additional 4.8 million live in homes with moderate problems."[3]

Poor housing conditions can lead to a range of health problems. These include exposure to hazards like carbon monoxide, allergens (such as mold, dust mites, pests, and vermin), and lead in paint, pipes, and faucets. These issues can cause serious health effects, including heart, lung, and neurological damage. Lead exposure, in particular, can hinder brain development and lead to behavioral problems in children.

Physical damage to the property such as broken stairs or windows can also pose safety risks. This is especially true for children and the elderly, who are at greater risk of falls and injuries. Additionally, living in a home without basic necessities like running water, heating, stoves, or refrigerators increases the likelihood of food-borne illness (from improperly stored food) or fire hazards (from using space heaters or gas stoves for heat).

Figures 14 and 15 highlight the connection between housing conditions and health. Figure 14 compares the age of housing with areas of high blood-lead levels, while Figure 15 shows the percentage of children under age 6 who tested positive for elevated blood-lead levels. The maps clearly show that neighborhoods with older homes tend to have higher rates of childhood lead poisoning. These older homes are often the main source of lead exposure, either through lead in old pipes or from lead dust and paint chips in homes that lack proper maintenance.

Overcrowding is another issue that impacts owners and renters in the low income housing market. A total of 2,371 housing units had more than one occupant per room from 2020-2024; 961 had more than 1.5 occupants per room.

Overcrowded homes can have significant impacts on children's health. According to the American Journal of Public Health, overcrowding "...is negatively associated with mental health status, ability to cope with stress, child and parent interaction, social relationships, and sleep. It also increases the risk for childhood injuries, elevated blood pressure, respiratory conditions, and exposure to infectious disease."[4]

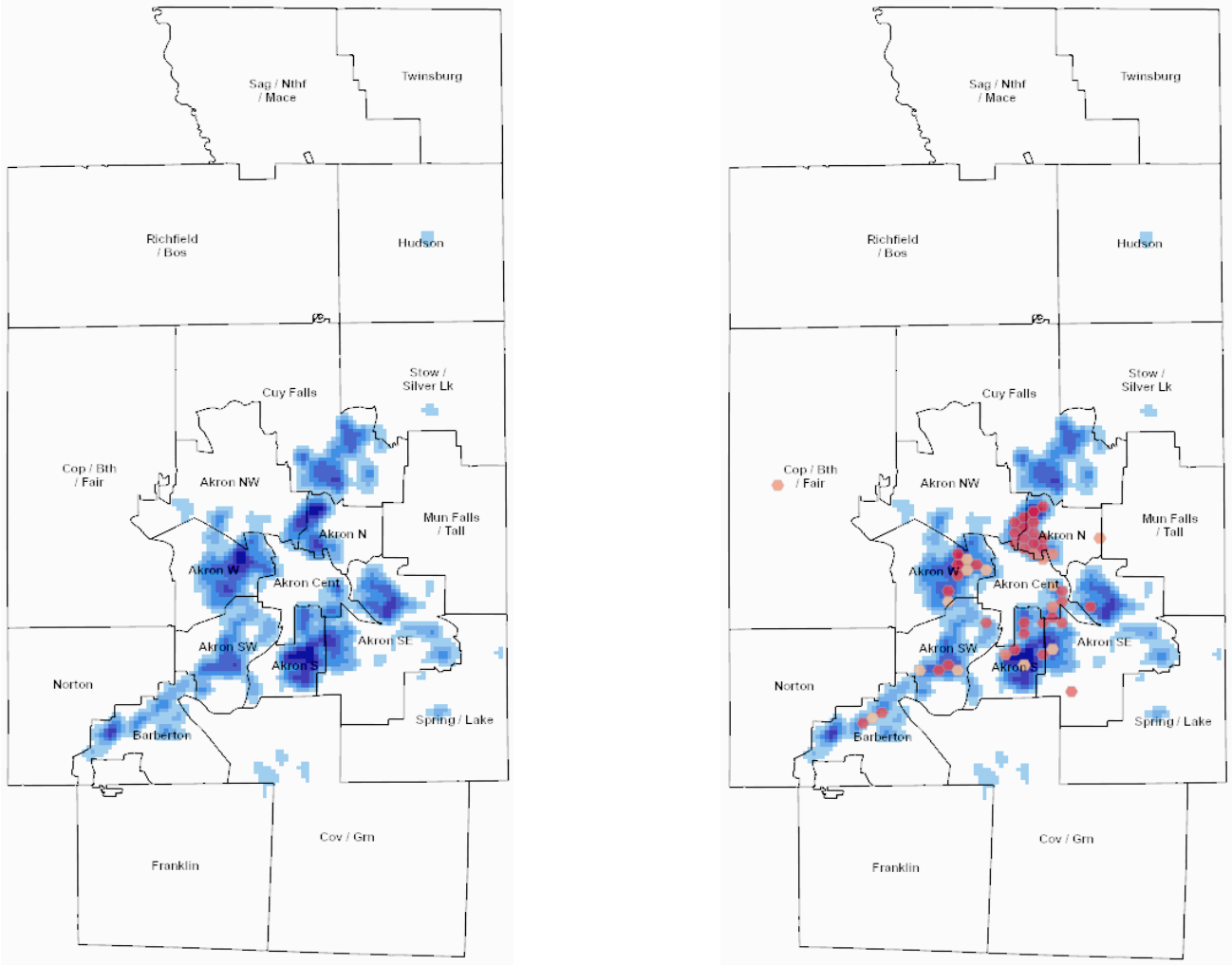


FIGURE 14: HOT SPOTS FOR HOUSING BUILT BEFORE 1950, 2025 (LEFT) AND HOT SPOTS FOR ELEVATED BLOOD-LEAD LEVELS IN CHILDREN UNDER AGE 6, 2015-2024 (RIGHT) Source: Summit County Fiscal Office, Ohio Department of Health Lead Testing Database

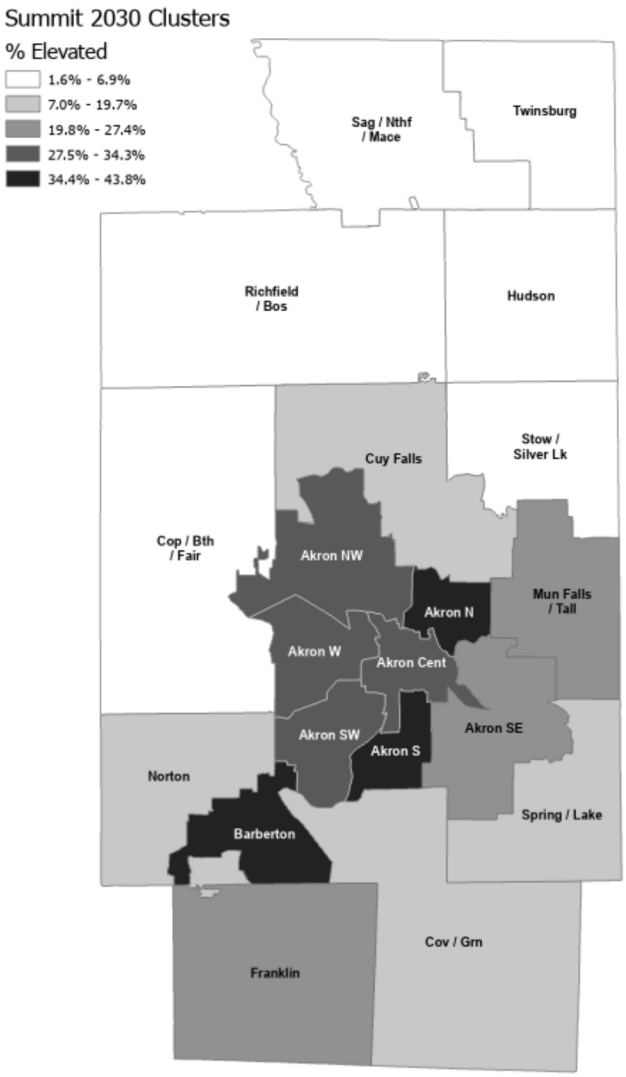
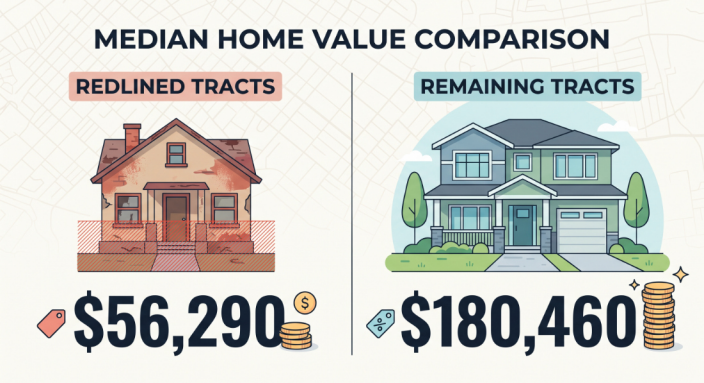


FIGURE 15: PERCENT OF BLOOD-LEAD TESTS PERFORMED THAT WERE ELEVATED, 2020-2025 (> 3.5 MICROGRAMS OF LEAD PER DECILITER OF BLOOD) Source: ODH Lead Testing Database

The Impact of Redlining

Redlining is a practice that began in the 1930s and wasn't formally outlawed until 1968. Based on the federal government's recommendations of neighborhoods that were poor investment risks, banks refused to make home purchase or improvement loans in areas where racial minorities and/or recent immigrants were living.

Redlining proved devastating to low-income and minority neighborhoods. With investment cut off, homes fell into disrepair and neighborhoods collapsed. The impacts are still felt today. For example, the average age of homes in formerly redlined areas is 35 years older than in other areas (64 vs. 98 years). The average household income of census tracts that intersect a formerly redlined area is half as large as other tracts ($49,000 in redlined tracts vs. $103,000 in non-redlined tracts).



[4] Cutts DB, Meyers AF, Black MM, et al. **US Housing insecurity and the health of very young children**. Am J Public Health. 2011;101(8):1508–1514. doi:10.2105/AJPH.2011.300139.

[3] Krieger J, Higgins DL. Housing and health: time again for public health action. Am J Public Health. 2002;92(5):758–768. doi:10.2105/ajph.92.5.758

Redlining in Akron

According to ESRI, "The Home Owners' Loan Corporation (HOLC) was created in the New Deal Era and trained many home appraisers in the 1930s. The HOLC created a neighborhood ranking system infamously known today as redlining. Local real estate developers and appraisers in over 200 cities assigned grades to residential neighborhoods. These maps and neighborhood ratings set the rules for decades of real estate practices. The grades ranged from A to D.

Banks received federal backing to lend money for mortgages based on these grades. Many banks simply refused to lend to areas with the lowest grade, making it impossible for people in many areas to become homeowners. While this type of neighborhood classification is no longer legal thanks to the Fair Housing Act of 1968 (which was passed in large part due to the activism and work of the NAACP and other groups), the effects of disinvestment due to redlining are still observable today."

Neighborhood Redlining Grades Assigned in 1930s - ESRI Description

A (Best): Always upper- or upper-middle-class White neighborhoods that HOLC defined as posing minimal risk for banks and other mortgage Lenders, as they were "ethnically homogeneous" and had room to be further developed.

B (Still Desirable): Generally nearly or completely White, U.S.-born neighborhoods that HOLC defined as "still desirable and sound investments for mortgage lenders"

C (Declining) Areas where the residents were often working-class and/or first or second generation immigrants from Europe. These areas often lacked utilities and were characterized by older building stock.

D (Hazardous): Areas here often received this grade because they were ·infiltrated· with ·undesirable populations· such as Jewish, Asian, Mexican, and Black families. These areas were more likely to be close to industrial areas and to have older housing.

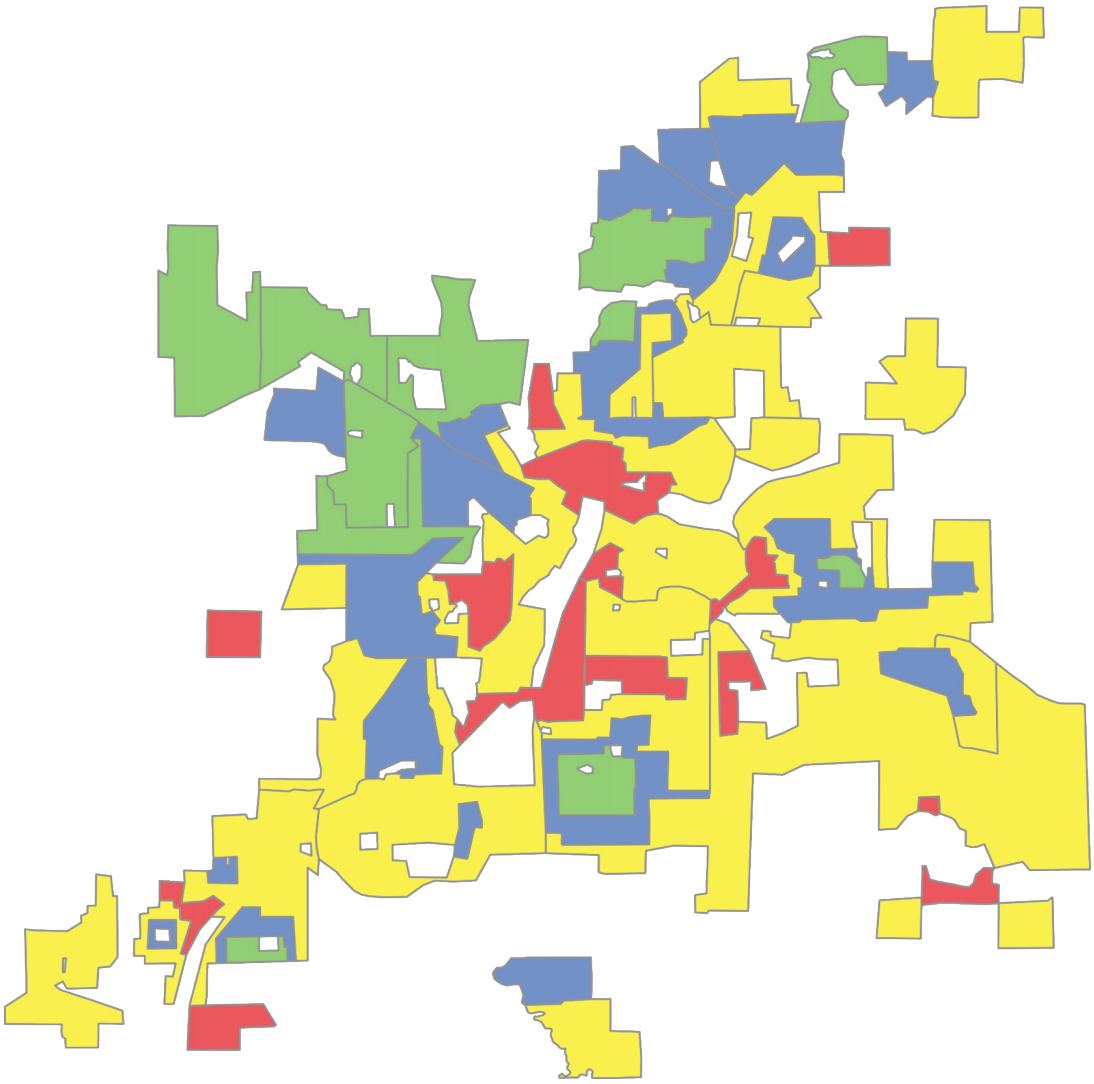


FIGURE 16: HOLC EVALUATION OF SUMMIT COUNTY AREAS

Source: Environmental Systems Research Institute (ESRI), Mapping Inequality; https://dsl.richmond.edu/panorama/redlining/