# Morgan County
## Housing Study & Survey

September 2026



CENTER FOR
APPALACHIAN
INNOVATION
*at Marietta College*

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# EXECUTIVE SUMMARY

# Executive Summary

Morgan County has more housing units than its population requires with approximately 7,320  yet residents surveyed consistently report that housing is difficult to find. The gap between those two facts is the central finding of this study. A large share of vacant units are seasonal, uninhabitable, or otherwise unavailable to prospective buyers and renters. The county's rental market has lost more than 300 units over the past fourteen years and now operates at an almost zero vacancy rate. The result is a housing market that appears adequate on paper but is functionally constrained for the households that need it most.

Morgan County's population has declined modestly and is older than both Appalachian Ohio and the state. More than 22% of residents are 65 or older, and deaths currently outpace births by approximately 100 people per year. These trends create growing demand for accessible, single-story, and senior housing options that are not adequately represented in the current inventory. Despite population loss, the county's labor force has remained stable. Many residents commute to for employment, choosing to live in Morgan County for its affordability, rural character, and quality of life. That residential appeal is an asset, but only if housing is available.

Morgan County's economy continues to grow. Inflation-adjusted GDP increased 14.2% between 2019 and 2024, average weekly wages rose 31% since 2020, and business formation activity reached its highest levels in two decades following the COVID-19 pandemic. More than 4,300 new jobs have been announced within 90 miles of McConnelsville since 2022. These regional investments create workers who will evaluate Morgan County as a residential option. Housing availability and condition will determine whether the county captures that demand or loses it to neighboring markets.

Affordability and attainability are not the same thing. Morgan County's median sale price of $130,000 is among the lowest in Ohio and well below the state median of $250,000. Many current homeowners carry manageable costs. But for first-time buyers and new households entering the market today, elevated interest rates, limited inventory, and the difficulty of accumulating a down payment have made homeownership harder to reach in practice, even where prices appear manageable on paper. The market is affordable. It is not always attainable.

A countywide survey conducted by the Center for Appalachian Innovation found that 72% of respondents believe housing affordability has become more of a problem over the past decade, and 84% said the county is not doing enough to address it. Sixty-three percent identified high housing prices as a major problem. Sixty-two percent identified poor-quality rental housing as a major problem. Sixty-eight percent said housing should be among the county government's top priorities. Residents are not describing an abstract policy issue — they are describing conditions they are living in.

The types of housing residents most want to see are consistent with what the data shows is missing. Fifty-nine percent rated single-family homes as very important for future development. Seventy-three percent rated senior apartments as very important, and 68% said the same about senior assisted living. Senior housing was the highest-priority development need identified in the survey, reflecting a population that is aging faster than its housing options are expanding.

Rental housing is the most acute immediate need. Six to seven rental units were actively listed across the entire county in August 2026. One year of waiting is typical for income-restricted housing. Young workers, recent graduates, and new employees cannot establish a household in Morgan County if there is nowhere to rent. A constrained rental market is not only a quality-of-life issue — it is a direct barrier to workforce recruitment and retention for every employer in the county.

Morgan County's existing housing stock is aging alongside its population. More than 1,600 homes were built before 1940, and only 206 new single-family units have been constructed since 2020. An aging stock without new construction means maintenance needs accumulate faster than the market can address them. Rehabilitation of existing homes particularly vacant ones represents one of the most cost-effective strategies available to expand the supply of quality housing.

Morgan County's primary housing challenge is not a shortage of structures. It is a mismatch between the housing that exists and the housing that residents need. The county has too few rentals, too few senior options, too few move-in-ready homes in the $100,000–$200,000 range, and too little new construction to absorb the rehabilitation deficit accumulating in its older stock. Addressing those gaps through rental development, senior housing, rehabilitation investment, and attainable homeownership programs will be essential to retaining residents, attracting workers, and sustaining the county's economic position within the broader Southeast Ohio region.

**Key Finding: Morgan County's housing gap is best characterized as an availability, attainability, and housing-type mismatch, rather than a simple shortage of housing units.**

# ECONOMIC & DEMOGRAPHIC DATA

# Economic & Demographic Data

In rural counties, such as Morgan County, even small population declines can have a noticeable impact on tax base, local labor force, and housing. Understanding population trends is essential in order to assess current and future housing trends. Population change is also a key indicator of economic vitality, workforce availability, and long term sustainability.

**Population Trends Among Southeastern Ohio Counties, 2021-2025**

| County | 2021 | 2022 | YoY Change | 2023 | YoY Change | 2024 | YoY Change | 2025 | YoY Change | Total Change | Total % Change |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Athens County, Ohio | 59,057 | 60,907 | 1,850 | 62,745 | 1,838 | 63,080 | 335 | 63,197 | 117 | 4,140 | 7.01% |
| Guernsey County, Ohio | 38,298 | 38,056 | -242 | 38,132 | 76 | 38,329 | 197 | 38,379 | 50 | 81 | 0.21% |
| Morgan County, Ohio | 13,698 | 13,624 | -74 | 13,620 | -4 | 13,605 | -15 | 13,626 | 21 | -72 | -0.53% |
| Muskingum County, Ohio | 86,543 | 86,090 | -453 | 86,187 | 97 | 86,321 | 134 | 87,014 | 693 | 471 | 0.54% |
| Noble County, Ohio | 14,345 | 14,361 | 16 | 14,342 | -19 | 14,264 | -78 | 14,276 | 12 | -69 | -0.48% |
| Perry County, Ohio | 35,484 | 35,493 | 9 | 35,583 | 90 | 35,705 | 122 | 35,918 | 213 | 434 | 1.22% |
| Washington County, Ohio | 59,485 | 58,890 | -595 | 58,637 | -253 | 58,599 | -38 | 58,389 | -210 | -1,096 | -1.84% |

Since 2021, Ohio's population increased by approximately 0.9%, while Appalachian Ohio experienced a population decline of approximately 1.1%. Morgan County followed the broader Appalachian trend and experienced a modest population decrease of 0.53% during this period, according to the Appalachia Children's Network. This is the second largest population decrease in comparison to its neighboring counties, over the past five years, as shown in the table above. The Ohio Department of Development projects that Morgan County's population could decline by nearly one-third by 2050 if current demographic trends continue. While projections indicate continued decline, population forecasts are based on current demographic trends and may change as economic and housing conditions evolve.



Within Morgan County, the village of Chesterhill has experienced some modest growth in recent years, while the villages of Stockport, Malta, and McConnelsville have seen declines in their population. Because of the size of these communities even slight population changes can have a noticeable impact on local housing demand and community stability.



**Population Demographics**

The median age of residents in Morgan County is 45.1 years with 22.1% of the population over 65 and another 14.2% within 10 years of retirement age. This is greater than both Appalachian Ohio (42.4 yrs, 13.0%, 22.1%) and the state (40.4 yrs, 12.4%, 20.0%)




As the age of residents in the community increases, the population suffers from a natural decline as deaths begin to outpace births. In Morgan County 106 more people have passed away than been born over the past five years. This is only partially offset by the 14 people who have moved into the county in the same span. In regions where accessible homes for aging populations are limited, communities may see a migration of residents outside the county to be closer to services, and medical practitioners.

This transition creates an opportunity for younger residents. As older occupants downsize or move from larger homes, their properties become available to younger families and working-age individuals. Expanding the supply of accessible senior housing, single-story homes, and modest multifamily developments could help Morgan County meet the needs of older residents while also creating opportunities to attract and retain the workforce needed to support the county's future growth. Providing additional housing options for seniors may also help more residents remain in the county as they age, rather than relocating to larger communities to find housing that better meets their needs.

**Population Trends Among Southeastern Ohio Settlements, 2021-2025**

| Place | 2021 | 2022 | YoY Change | 2023 | YoY Change | 2024 | YoY Change | 2025 | YoY Change | Total Change | Total % Change |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Athens | 20,637 | 22,691 | 2,054 | 24,657 | 1,966 | 25,023 | 366 | 25,313 | 290 | 4,676 | 22.66% |
| Glouster | 1,665 | 1,653 | -12 | 1,642 | -11 | 1,640 | -2 | 1,630 | -10 | -35 | -2.10% |
| Nelsonville | 4,568 | 4,544 | -24 | 4,521 | -23 | 4,513 | -8 | 4,488 | -25 | -80 | -1.75% |
| Cambridge | 10,074 | 9,991 | -83 | 9,991 | 0 | 10,050 | 59 | 10,055 | 5 | -19 | -0.19% |
| Byesville | 2,359 | 2,345 | -14 | 2,347 | 2 | 2,357 | 10 | 2,359 | 2 | 0 | 0.00% |
| Chesterhill | 199 | 199 | 0 | 197 | -2 | 204 | 7 | 208 | 4 | 9 | 4.52% |
| Malta | 562 | 560 | -2 | 560 | 0 | 559 | -1 | 559 | 0 | -3 | -0.53% |
| McConnelsville | 1,639 | 1,618 | -21 | 1,624 | 6 | 1,625 | 1 | 1,637 | 12 | -2 | -0.12% |
| Stockport | 478 | 475 | -3 | 474 | -1 | 473 | -1 | 472 | -1 | -6 | -1.26% |
| Zanesville | 24,767 | 24,618 | -149 | 24,657 | 39 | 24,860 | 203 | 25,138 | 278 | 371 | 1.50% |
| New Concord | 2,362 | 2,371 | 9 | 2,254 | -117 | 2,310 | 56 | 2,473 | 163 | 111 | 4.70% |
| Dresden | 1,655 | 1,645 | -10 | 1,650 | 5 | 1,644 | -6 | 1,646 | 2 | -9 | -0.54% |
| Caldwell | 1,826 | 1,907 | 81 | 1,875 | -32 | 1,868 | -7 | 1,866 | -2 | 40 | 2.19% |
| New Lexington | 4,419 | 4,434 | 15 | 4,433 | -1 | 4,445 | 12 | 4,465 | 20 | 46 | 1.04% |
| Crooksville | 2,413 | 2,401 | -12 | 2,401 | 0 | 2,398 | -3 | 2,404 | 6 | -9 | -0.37% |
| Somerset | 1,477 | 1,475 | -2 | 1,467 | -8 | 1,480 | 13 | 1,482 | 2 | 5 | 0.34% |
| Belpre | 6,695 | 6,639 | -56 | 6,679 | 40 | 6,678 | -1 | 6,657 | -21 | -38 | -0.57% |
| Marietta | 13,316 | 13,208 | -108 | 13,122 | -86 | 13,104 | -18 | 13,053 | -51 | -263 | -1.98% |

Several factors have contributed to Morgan County's overall population decline. One of the most significant is the county's aging population. According to U.S. Census Bureau estimates, approximately 22.1% of Morgan County residents are age 65 or older. The share of residents in this age group has increased in recent years, reflecting broader demographic trends occurring across many rural communities. As the population ages, workforce replacement becomes more challenging, particularly when the number of working-age residents does not grow at the same pace as retired residents



Population trends have a direct influence on housing demand, housing type, and long-term community sustainability. In Morgan County, modest population decline does not necessarily indicate a lack of economic activity, but it does affect how housing needs evolve over time. Fewer residents generally reduce overall demand for new housing construction, while shifts in age and household composition create demand for different types of housing. Communities with aging populations often experience increased demand for smaller, more accessible homes, while a limited supply of workforce and family housing can make it more difficult to attract and retain younger residents. Population decline can also reduce the number of households occupying existing housing units, increase pressure on local services, and limit the pool of residents available to support future economic growth. As a result, understanding demographic change is essential for planning housing investments that align with the county's future workforce, economic development, and community needs.



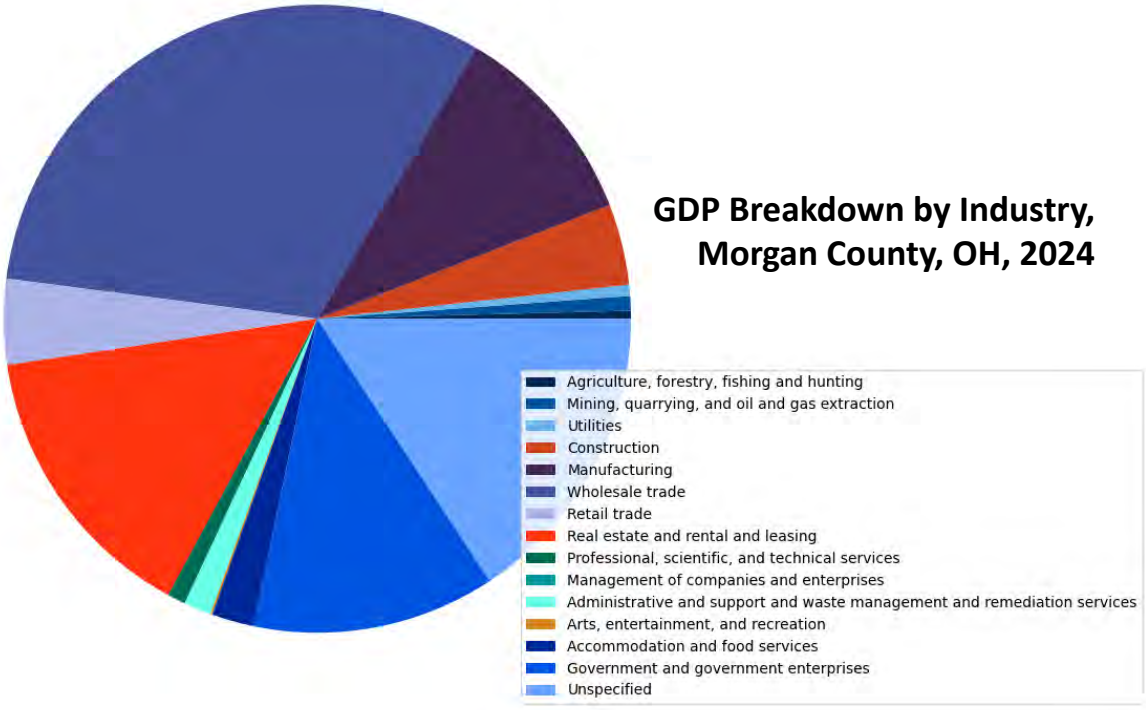
# Employment

Despite the long term trends, the local workforce has remained resilient. Between 2020 and 2025 the labor force increased while the number of unemployed residents declined, indicating strong workforce engagement despite the broader demographic challenges.

The county is also closely connected to the regional labor market. Previous American Community Survey estimates found that a substantial share of employed residents worked outside their county of residence, and many workers faced long commutes to access employment opportunities. This suggests that many residents choose to live in Morgan County while working elsewhere in the region.

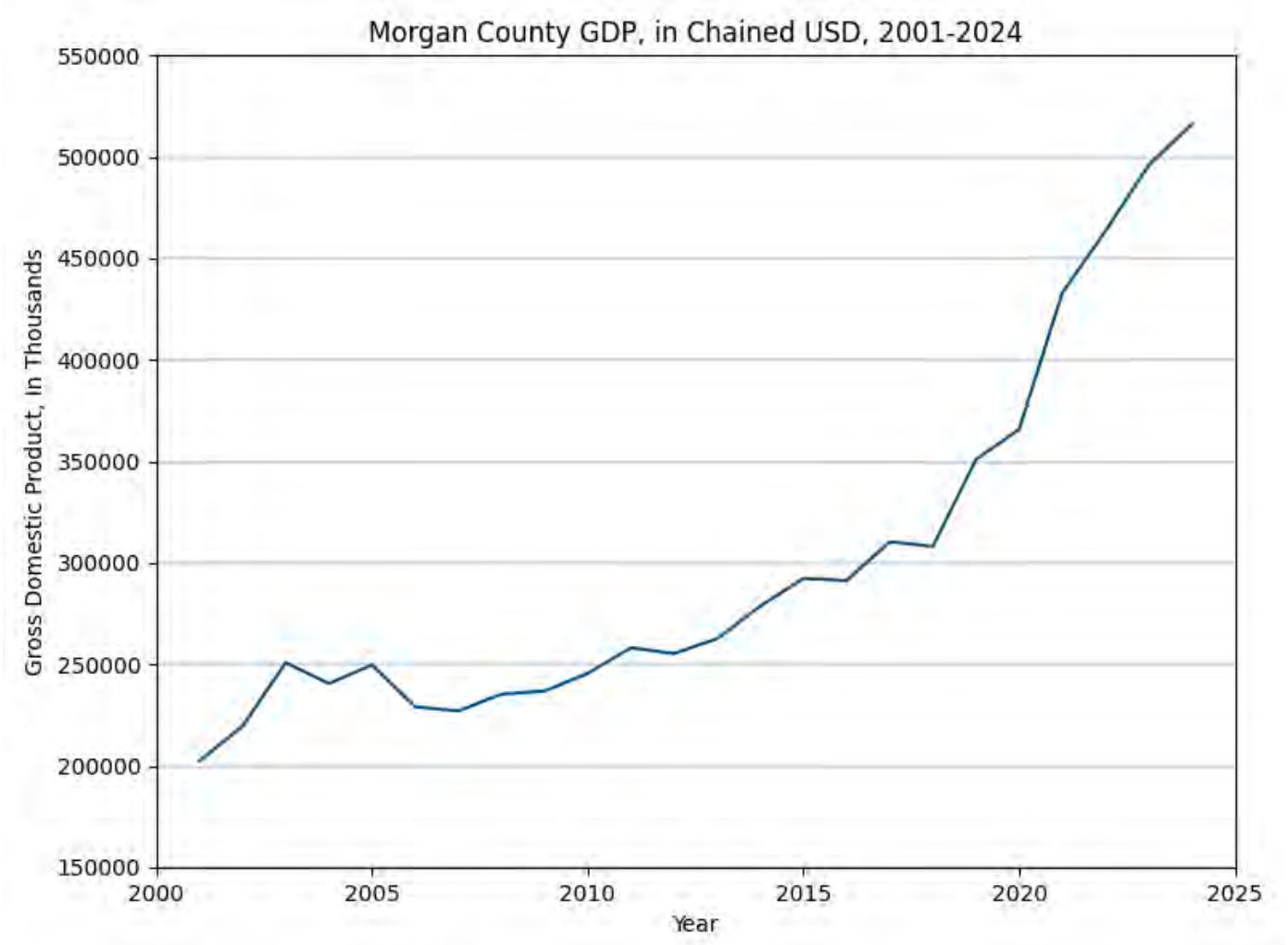
Despite these commuting patterns, Morgan County's economy has continued to grow. After adjusting for inflation, GDP increased from $310.3 million in 2017 to $379.7 million in 2024.

These trends highlight the importance of housing availability, affordability, and quality in Morgan County's future development. As a residential community within a broader regional economy, the county's ability to retain residents, attract working-age households, and sustain long-term population stability is closely tied to the availability of housing.

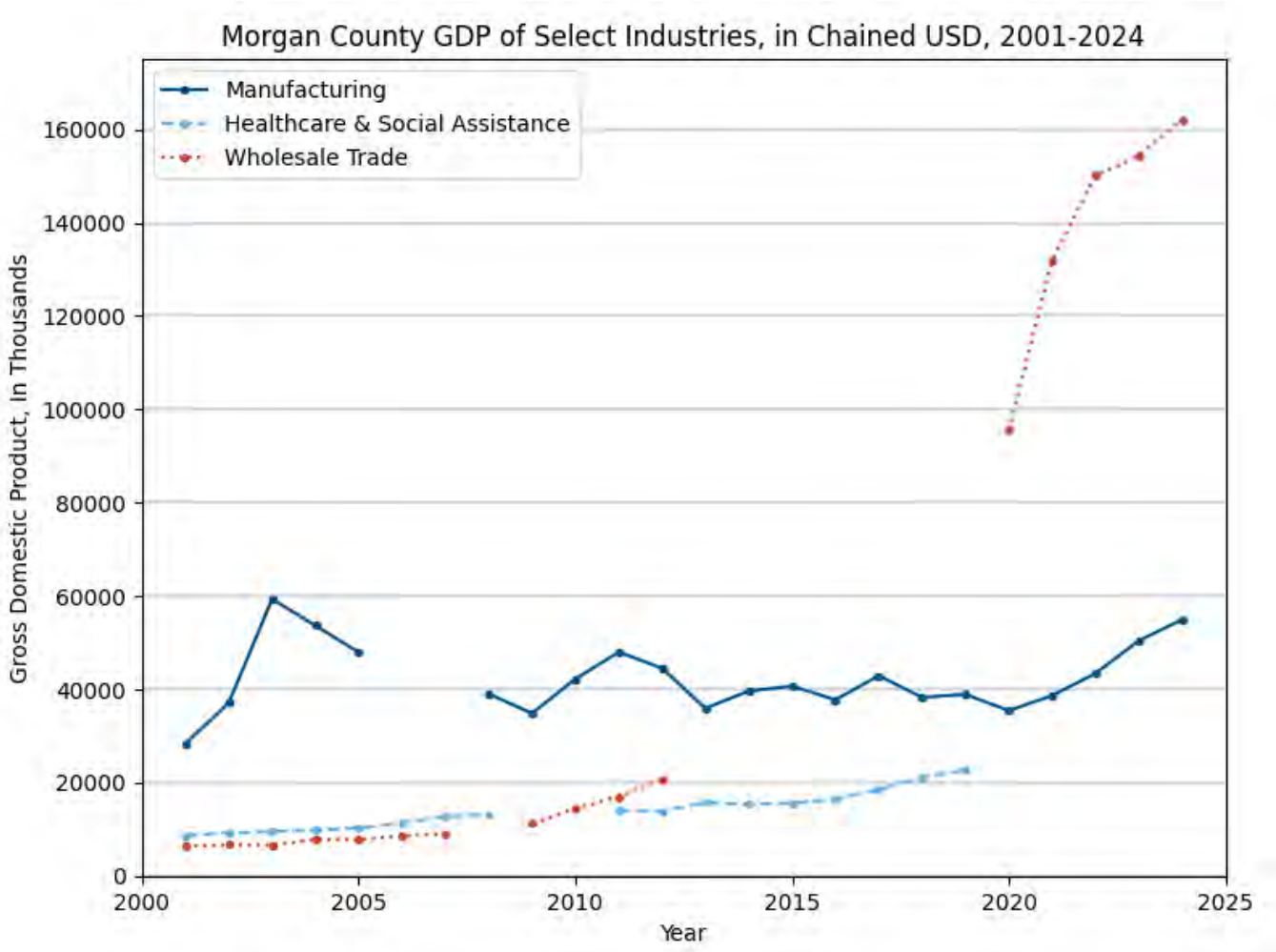



**GDP Breakdown by Industry, Morgan County, OH, 2024**

Morgan County's economy is supported by strong activity in trade, manufacturing, and health care and social assistance. Wholesale trade represents a significant component of the county's trade sector and is also one of the area's major employment industries. Regional employment projections for Southeast Ohio indicate continued growth in health care and social assistance, educational services, accommodation and food services, and wholesale trade through 2032. Manufacturing, while remaining an important contributor to the local economy, is the only major industry projected to experience regional employment declines between 2022 and 2032.



Morgan County's leading industries not only provide employment but also, support additional business activity, consumer spending, and demand for housing throughout the county. The current industries in the county, along with expected growth in education services, hospitality, healthcare and social assistance will likely increase the importance of housing availability as a factor influencing population growth and retention.



Despite ongoing population decline, labor force growth suggests that Morgan County continues to retain many working-age residents. This indicates that population change alone does not fully capture local economic conditions.

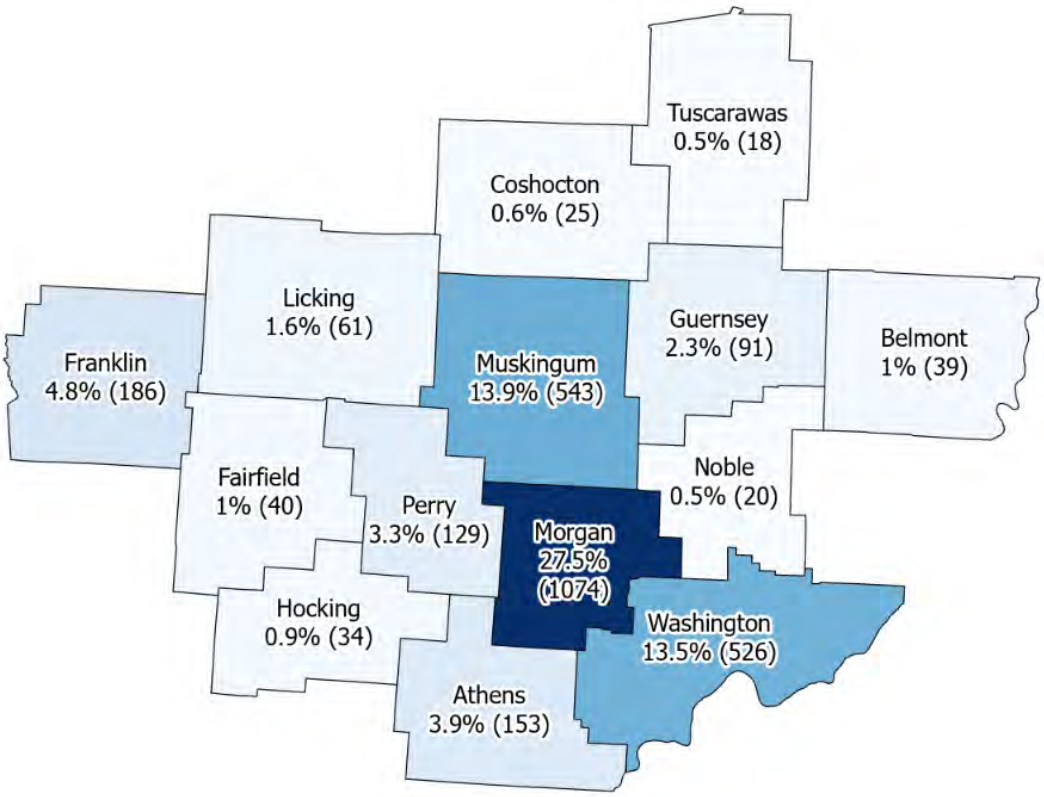
| Household Income in Morgan County, 2024 (Past 12 Months) | | |
|---|---|---|
| **Income Range** | **Number** | **Percent** |
| Total Households | 5713 | 100.0% |
| Less than $10,000 | 209 | 3.7% |
| $10,000 to $19,999 | 768 | 13.4% |
| $20,000 to $29,999 | 455 | 8.0% |
| $30,000 to $39,999 | 511 | 8.9% |
| $40,000 to $49,999 | 408 | 7.1% |
| $50,000 to $59,999 | 546 | 9.6% |
| $60,000 to $74,999 | 783 | 13.7% |
| $75,000 to $99,999 | 816 | 14.3% |
| $100,000 to $149,999 | 695 | 12.2% |
| $150,000 to $199,999 | 358 | 6.3% |
| $200,000 or more | 164 | 2.9% |

According to the 2024 ACS, approximately 66% of households reported annual incomes above $40,000, 17.1% reported incomes below $20,000, and 21.3% reported incomes above $100,000.

Median household income in Morgan County is also increasing over the years. The median annual income in the County as of 2024 was $64,911, up 100.7% from the median household income of $32,337 in 2005.

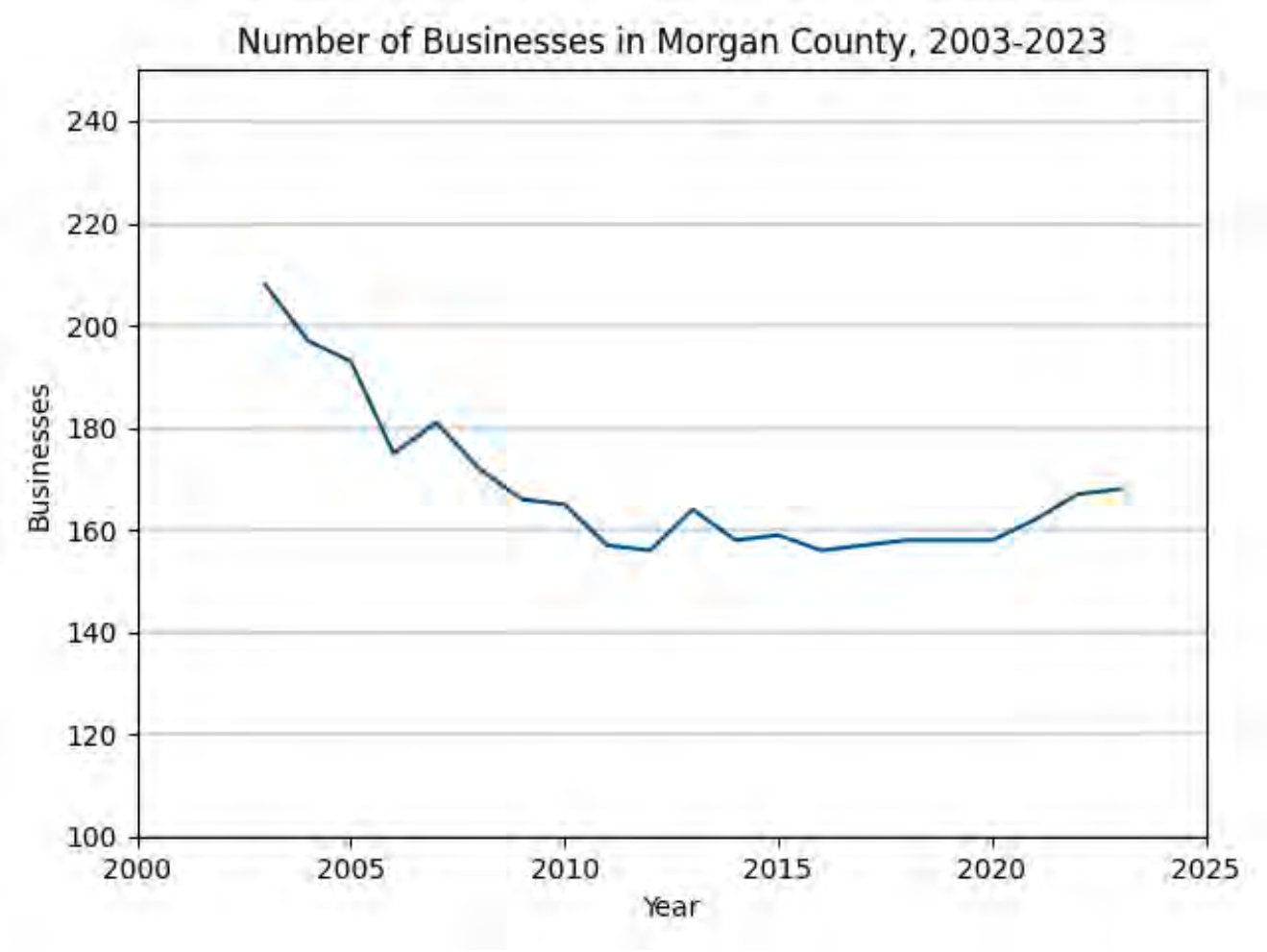
| Median Household Income in Morgan County, OH, 2005-2024 | | |
|---|---|---|
| **Year** | **Income** | **YoY %** |
| 2005 | 32,337 | |
| 2006 | 31,676 | -2.04% |
| 2007 | 33,087 | 4.45% |
| 2008 | 33,695 | 1.84% |
| 2009 | 33,083 | -1.82% |
| 2010 | 35,634 | 7.71% |
| 2011 | 35,173 | -1.29% |
| 2012 | 35,748 | 1.63% |
| 2013 | 36,057 | 0.86% |
| 2014 | 37,923 | 5.18% |
| 2015 | 39,969 | 5.40% |
| 2016 | 40,680 | 1.78% |
| 2017 | 41,375 | 1.71% |
| 2018 | 40,557 | -1.98% |
| 2019 | 46,883 | 15.60% |
| 2020 | 45,698 | -2.53% |
| 2021 | 46,327 | 1.38% |
| 2022 | 58,803 | 26.93% |
| 2023 | 52,585 | -10.57% |
| 2024 | 64,911 | 23.44% |
| **Total Change** | 32,574 | 100.73% |

Morgan County experienced economic growth between 2019 and 2024, although inflation accounted for a substantial portion of the increase in current-dollar GDP. Current-dollar GDP increased by 47.1%, from $350.9 million to $516.1 million, while inflation-adjusted GDP, also known as real GDP, increased by approximately 14.2%, from $332.4 million to $379.7 million. Private-industry real GDP increased by 15.5%, compared with a 7.3% increase in government real GDP. Growth was concentrated primarily in service-producing industries, which expanded by 21.2%, while goods-producing industries declined by 5.3%. Manufacturing real GDP increased by 8.7%, indicating modest growth in actual manufacturing output. Real GDP from trade increased by 20.7% between 2020 and 2024, making trade an important source of recent economic growth. In contrast, real GDP from natural resources and mining declined by approximately 52.1%.




**County of Private Employment for Individuals Living in Morgan County**

As of 2023, Morgan County is home to 168 businesses. This is a net decrease of 40 since 2003. Interest in business-formation increased substantially in Morgan county after 2020. Annual business applications rose from 44 in 2020 to 108 in 2024, an increase of approximately 145%. Applications declined to 82 in 2025 but remained above every pre-2021 annual level except one—meaning 2025 was still higher than the years between 2005-2020. The increase in business applications indicates greater entrepreneurial interest. Because applications do not confirm that a business opened or created employment, the measure should be interpreted as an indicator of potential activity rather than confirmed investment.




The increase in business applications suggests continued entrepreneurial interest in Morgan County and may indicate future economic activity and housing demand if applications translate into operating businesses.

Morgan County exists within a regional economy that is experiencing significant transformation. While the county itself has experienced modest population decline and limited new housing construction in recent years, the broader Southeast Ohio and tri-state region is in the early stages of a major shift driven by industrial investment, energy sector expansion, and workforce development initiatives. Understanding this regional context is important to any honest assessment of Morgan County's housing needs, because housing demand does not follow county boundaries.

Between 2022 and 2026, more than 4,300 new jobs and over $5.9 billion in capital investment have been announced across Southeast Ohio and the Appalachian Ohio region within a 90-minute commute of McConnelsville. Workers filling those positions, and the households that support them, will evaluate housing markets in surrounding counties when making residential decisions. Morgan County's relative affordability, rural character, and access to regional highway corridors along US-33 and SR-60 position it to attract a share of that residential demand, provided suitable and available housing exists.

Morgan County's own economy has also demonstrated resilience during this period. Total county-level gross domestic product has more than doubled since 2001, increasing from $202 million to $516 million by 2024. Average weekly wages have grown by approximately 31% since 2020, rising from $757 to $989. Business formation activity has trended upward following a period of modest contraction. These local economic indicators suggest that Morgan County is not a passive observer of regional growth, but a contributing participant in the Appalachian Ohio economy whose housing market must be positioned to support continued economic activity and workforce participation.

The most significant growth in gross domestic product has occurred in wholesale trade, finance and real estate, health care and social assistance, and manufacturing. GDP increased notably from 2020 to 2023, rising more than 40% in three years — a rate that substantially outpaced national trends during the same period.

**Summary of Nearby Industry Investments 2022 - 2026**

| Geography | New Direct Jobs Announced | Capital Investment Announced |
|---|---|---|
| Within Morgan County | 17+ | $4.7M+ |
| Within 50-Mile Commute | 256+ | $42.4M+ |
| 50–90 Miles | 870+ | $180.5M+ |
| 90–120 Miles | 3,230+ | $5.65B+ |
| **Total** | **4,373+** | **$5.9B+** |

Projects within this distance of approximately 50 miles are within a realistic daily commute for most Morgan County residents. Of particular significance is Atlantic Emergency Solutions' $4.7 million expansion in McConnelsville itself, which represents one of the most recent direct investments within the county. Workers attracted to positions in this commute zone represent the most direct source of potential new housing demand in Morgan County, and their residential decisions will be influenced in part by the availability and condition of housing within the county.

Expanding the analysis to a 90-mile radius captures a significant cluster of industrial investment in Jackson County, Scioto County, Ross County, and Belmont County. This distance reflects commuting patterns that are common in rural Southeast Ohio, where many residents regularly travel longer distances for employment. Notable projects include General Mills' $100 million investment in Wellston and Bellisio Foods' $40 million expansion in Jackson. Workers employed at facilities in these communities actively evaluate housing in surrounding counties, particularly where lower land costs, larger lots, and rural amenities are important factors. Morgan County's relative affordability compared with Washington and Muskingum counties may make it a competitive residential option for this workforce, provided available and suitable housing exists.

At the broader regional scale, three transformative investments represent economic anchors expected to reshape workforce composition and residential patterns across a wide area of Appalachian and central Ohio. Centrus Energy Corp.'s uranium enrichment plant expansion in Piketon represents the largest single advanced-manufacturing investment in the region in recent decades. Honda and LG Energy Solution's $4.4 billion electric vehicle battery plant in Jeffersonville, combined with Vertiv Holdings' $50 million expansion in Ironton, will create more than 3,200 direct jobs in industries characterized by above-median wages and broad workforce recruitment from across the state.

While these projects lie beyond a typical daily commute from Morgan County, their workforce impacts extend outward. Workers employed at these facilities who value rural living, lower housing costs, and access to acreage may evaluate communities within a broader residential catchment area. Morgan County's position along the US-33 and SR-60 corridors provides geographic accessibility to this broader workforce pool, and its relative affordability may be a meaningful competitive factor as these regional investments come online over the next several years

Morgan County does not need to manufacture an economic growth story. Investment is occurring within the county, in neighboring Washington and Meigs counties, and across Southeast Ohio within commuting distance of McConnelsville. These investments create workers with real housing needs. The county's proximity to Marietta, Zanesville, Athens, and Jackson means it is already within the residential consideration set for workers employed in those markets. Housing availability and condition will increasingly determine whether Morgan County is able to capture a meaningful share of that residential demand.

Morgan County's affordability relative to neighboring counties is a genuine competitive asset, but that advantage depends on housing actually being available. The county's median sale price of $130,000 and its rural amenities compare favorably to home prices in Washington and Muskingum counties, where values are substantially higher. However, that affordability advantage is diminished if workers cannot find move-in-ready homes, suitable rental units, or housing that meets their household needs. As noted throughout this study, the primary barrier in Morgan County is not price — it is housing availability, condition, and variety.

# HOUSING DATA

# Housing Data

Morgan County remains predominantly an owner occupied community. Approximately 79% of occupied housing units are owner-occupied, compared with approximately 67% statewide. This ownership rate is substantially higher than both Ohio and national averages, and reflects the county's long- standing pattern of home ownership. The large number of owner-occupied homes contributes to community stability and reflects the relatively affordable cost of homeownership compared with many Ohio markets. However, a housing market heavily concentrated in owner-occupied units may also limit housing options for younger households, new workers, seniors seeking to downsize, and families transitioning into the community. Expanding the availability of rental housing and rehabilitating vacant properties may help broaden housing choices while supporting workforce attraction and retention efforts.

Morgan county contained approximately 7,320 housing units in 2024. Of these units, 5,713 were occupied and approximately 1,607 were vacant, resulting in an overall housing vacancy rate of approximately 22.0%. While this vacancy rate appears high, the majority of vacant units are not available for occupancy. According to the American Community Survey, approximately 62.4% of the vacant units are classified as seasonal, recreational, or occasional-use housing. An additional 30.1% are vacant for other reasons, which may include undergoing repairs, renovation, estate settlement, or properties no longer suitable for occupancy.



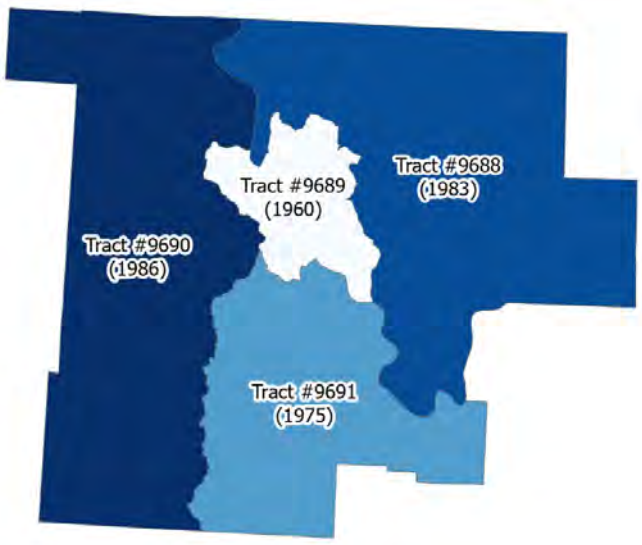
The Morgan County housing stock presents both opportunities and challenges. While the county contains a substantial number of housing units overall, many vacant units are seasonal properties or housing that is not readily available for occupancy. As a result, the presence of vacant structures does not translate to available housing for residents seeking to purchase a home, or rent. The high percentage of vacant housing should be noted, for it presents an opportunity for revitalization. This may also be an opportunity for policy efforts to aid in converting vacant housing units to occupied properties for full-time residents.

| Total Housing Units, Morgan County, 2024 | | |
|---|---|---|
| **Housing Units** | **Number** | **Percent** |
| Total Units | 7320 | 100.00% |
| - Occupied Units | 5713 | 78.05% |
| - Owner Occupied | 4507 | 78.89% |
| - Renter Occupied | 1206 | 21.11% |
| - Vacant Units | 1607 | 21.95% |



Of the 7320 housing units in Morgan County, 1687 were built in 1939 or earlier, with another 30% between 50 and 87 years old. Many homes this old may require updates, rehabilitation, energy-efficiency improvements, lead remediation, or accessibility modifications to remain competitive in today's housing market. The downside to this is that many of the homes may be in need of asbestos removal and lead remediation. Though these homes present an opportunity for tax credits, such as the historic preservation tax credits.

| Year Structure Built, Morgan County, 2025 | | |
|---|---|---|
| **Year Built** | **Number** | **Percent** |
| Total Units | 7320 | 100.0% |
| 2020 or later | 146 | 2.0% |
| 2010 to 2019 | 641 | 8.8% |
| 2000 to 2009 | 906 | 12.4% |
| 1990 to 1999 | 921 | 12.6% |
| 1980 to 1989 | 854 | 11.7% |
| 1970 to 1979 | 906 | 12.4% |
| 1960 to 1969 | 495 | 6.8% |
| 1950 to 1959 | 445 | 6.1% |
| 1940 to 1949 | 319 | 4.4% |
| 1939 or earlier | 1687 | 23.0% |
| **Median Year** | 1978 | |




**Median Year Structure Built by Census Tract, ACS 2024**

## Recent Housing Starts (Single-Family)

Morgan County has experienced limited residential construction activity in recent years. Between 2020 and 2024, a total of 206 single-family housing units were constructed. Construction activity peaked in 2021 before declining for two consecutive years, followed by a modest increase in 2024. Despite the recent uptick, new housing production remains relatively low compared to the county's long-term housing needs.

Construction costs increased by approximately $45,554 per home over the five-year period, due to rising material costs, labor shortages, supply-chain disruptions, and broader inflationary pressures following the COVID-19 pandemic. The cost of residential construction has increased substantially during this period. The average valuation of newly constructed homes was approximately $253,509 in 2020, compared to $299,063 in 2024. When new housing becomes more expensive to build, fewer projects are financially feasible, particularly in rural markets where home values may not fully support development costs. This reduces the supply of modern housing options available to residents and makes it more difficult for employers and communities to attract new workers and families.

Continued investment in housing development, rehabilitation, and infrastructure that supports residential growth may help expand the supply of housing options available to current and future residents. As economic growth continues across the region, the availability of quality housing will remain an important factor in workforce attraction, retention, and long-term community development.

Regional employers continue to invest and expand operations throughout Southeast Ohio. The ability of Morgan County to capture future workforce growth may depend in part on the availability of housing that meets the needs of new residents and working families.

## Housing Trends

Between January 2021 and December 2025, 991 valid residential sales were recorded in Morgan County. The data reveal a consistent picture of the typical home that changes hands in the county. The median sale price was $130,000, at a median price of $86.87 per square foot for a 1,506 square foot home. The median home sold during this period was a single-story, three-bedroom, one-bathroom structure built in 1960, sitting on just over one acre of land and averaging 66 years of age at the time of sale.

These characteristics reflect a housing market defined by older, modest, rural properties rather than new construction or move-up inventory. A home built in 1960 is likely to carry deferred maintenance needs, may lack modern amenities, and may require energy-efficiency improvements, accessibility modifications, or system upgrades before it meets the expectations of today's buyers. The combination of an older median age at sale and a median price of $130,000 suggests that buyers are generally absorbing both the cost of purchase and the likelihood of near-term repair costs — a dynamic that disproportionately affects first-time buyers and households with limited cash reserves.

| Median Characteristics of Home Sold<br>Morgan County, OH<br>Jan 2021 - Dec 2025 | |
|---|---|
| Total Sales | 991 |
| Median Sale Price ($) | 130000 |
| Median Living Area (sq. ft.) | 1506 |
| Median Total Rooms | 6 |
| Median Bedrooms | 3 |
| Median Full Bathrooms | 1 |
| Median Half Bathrooms | 0 |
| Median Stories | 1 |
| Median Year Built | 1960 |
| Median Home Age at Sale (yrs) | 66 |
| Median Acreage | 1.03 |
| Median Price per Sq. Ft. ($) | 86.87 |



## Housing Trends

Morgan County's housing market is severely constrained across every price range where most buyers qualify. Only 24 homes were actively listed countywide during the October 2025 to September 2026 period, against 181 recorded sales, producing an overall months of supply of 1.6. A balanced market typically requires 4 to 6 months of supply. Morgan County has less than two months at every price point below $300,000.

The under-$50,000 band recorded 34 sales with zero active listings, suggesting that transactions in this range occur almost entirely off-market through informal transfers, estate sales, or tax foreclosures rather than through open-market listings accessible to most buyers.

The $50,000–$299,999 range — where the majority of Morgan County households can qualify — shows between 1.1 and 2.2 months of supply across all four bands. This is where the shortage is most consequential. Above $300,000, market conditions are more balanced, though sales volume is limited. Above $500,000, there is no meaningful functioning market.

The conclusion is straightforward: a buyer entering the Morgan County market today has fewer than two months of available inventory in every price range that matters. In conditions this tight, buyers with less cash, lower credit, or longer financing timelines are routinely out-competed. Increasing active inventory through rehabilitation, new construction, and conversion of vacant properties is the most direct way to improve access for current and future residents.

**Market Analysis by Price Range**
**Morgan County, OH**
**Oct 2025 - Sep 2026**

| Price Range | Active Supply | Share of Supply | Observed 12-Month Sales | Share of Sales | Months of Supply | Market Finding |
|---|---|---|---|---|---|---|
| Under $50,000 | 0 | 0.0% | 34 | 18.8% | 0.0 | Specialized/off-market segment |
| $50,000–$99,999 | 2 | 8.3% | 22 | 12.2% | 1.1 | Constrained |
| $100,000–$149,999 | 3 | 12.5% | 33 | 18.2% | 1.1 | Constrained |
| $150,000–$199,999 | 3 | 12.5% | 27 | 14.9% | 1.3 | Constrained |
| $200,000–$299,999 | 7 | 29.2% | 39 | 21.5% | 2.2 | Constrained |
| $300,000–$499,999 | 7 | 29.2% | 18 | 9.9% | 4.7 | Near balanced |
| $500,000 and above | 2 | 8.3% | 8 | 4.4% | 3.0 | Thin, low-volume market |
| **TOTAL** | **24** | **100.0%** | **181** | **100.0%** | **1.6** | **Constrained overall** |

The limited availability of newer housing may reduce the county's ability to attract or retain some households. This is potentially due to the inability of the market to supply homes with more modern amenities, multiple bathrooms, upgraded kitchens, energy efficiency. Since 2020, only 206 new units have been built. Although owner-estimated housing values and median sale prices are not directly comparable measures, both indicate that housing costs in Morgan County remain substantially below state and national levels.

Survey results suggest that many residents are already experiencing the effects of an aging housing inventory. More than half of survey respondents reported living in homes older than 50 years, including more than one-quarter living in homes built before 1930. Despite the age of the housing stock, approximately 70% reported their homes were in good or excellent condition, suggesting that while many homes remain functional, ongoing maintenance and rehabilitation needs are likely to become increasingly important over time.



| Owner-Occuped Unit Value, Morgan County, 2025 | | |
|---|---|---|
| **Estimated Value** | **Number** | **Percent** |
| All Owner-Occupied | 4507 | 100.0% |
| Less than $20,000 | 427 | 9.5% |
| $20,000 to $39,999 | 148 | 3.3% |
| $40,000 to $59,999 | 334 | 7.4% |
| $60,000 to $79,999 | 209 | 4.6% |
| $80,000 to $99,999 | 447 | 9.9% |
| $100,000 to $124,999 | 341 | 7.6% |
| $125,000 to $149,999 | 332 | 7.4% |
| $150,000 to $199,999 | 774 | 17.2% |
| $200,000 to $300,000 | 880 | 19.5% |
| $300,000 to $499,999 | 467 | 10.4% |
| $500,000 to $999,999 | 145 | 3.2% |
| $1,000,000 or more | 3 | 0.1% |
| **Lower Quartile** | **Median** | **Upper Quartile** |
| $80,400 | $150,900 | $229,300 |

Housing values in Morgan county show that the median owner-occupied home value in Morgan County is $150,900. This is  far below the national and state medians of $332,700 and $214,800 .

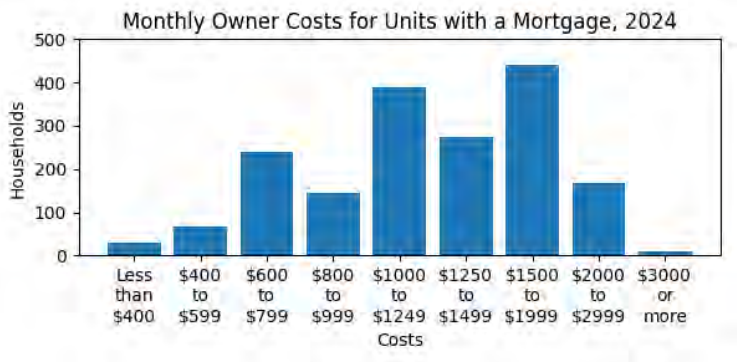


## Monthly Owner Costs of Homes with Mortgages

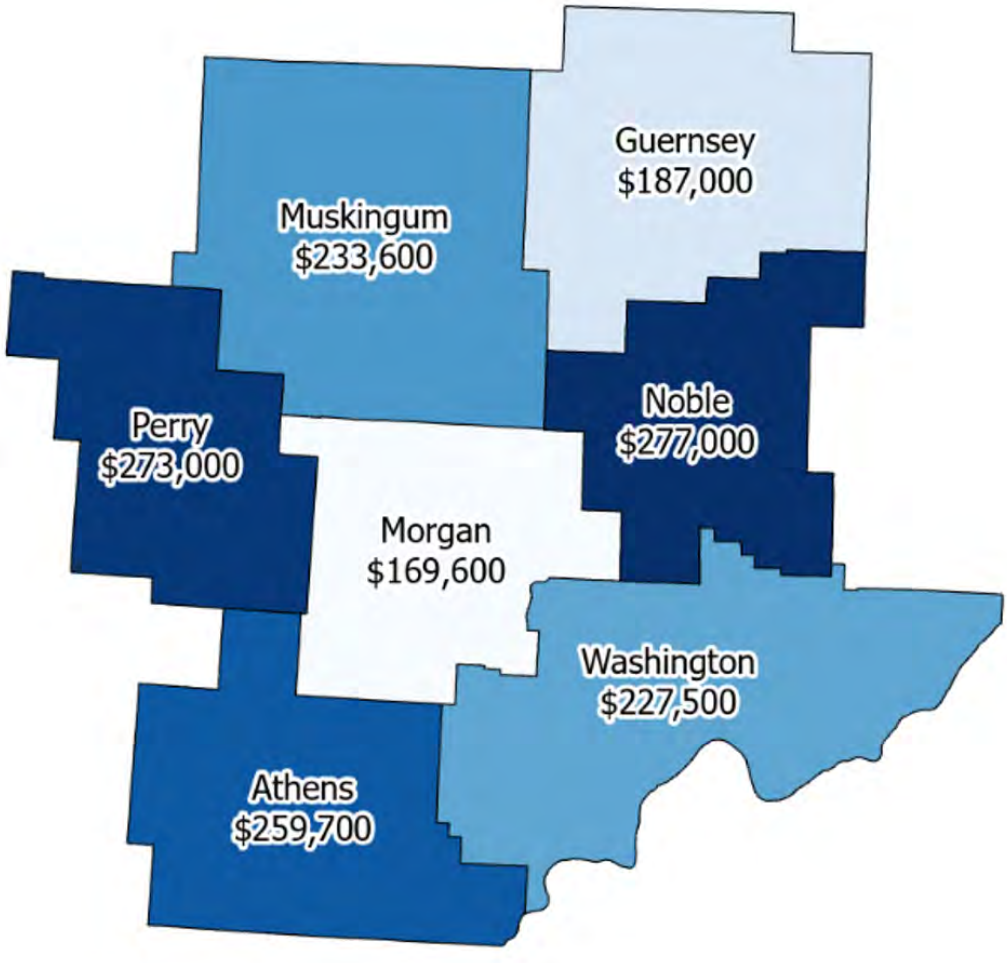
Reflecting Morgan County's long-established pattern of home ownership, approximately 60% owner-occupied homes do not carry a mortgage. This is well above the national average of approximately 40%. For those homeowners with a home mortgage, Morgan County's housing costs remain relatively modest compared with many housing markets across Ohio and the United States. According to the American Community Survey, approximately 1,765 owner-occupied housing units carry a mortgage, with a median monthly owner cost of approximately $1260. The second largest share of mortgaged households, approximately 22%, report monthly housing costs between $1,000 and $1,249, and 24.9% for the greatest fraction at the $1500- $1999 range.

While housing costs remain manageable for many current homeowners, these figures largely reflect households that already own their homes and, in many cases, purchased them under different market conditions. The experience of first-time home-buyers may differ substantially due to higher home prices, elevated interest rates, and limited housing inventory.  Affordability may not be the primary challenge, housing availability may be the more significant issue.

| Mortgage Details, Morgan County, 2015-2024 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **2015** | **2016** | **2017** | **2018** | **2019** | **2020** | **2021** | **2022** | **2023** | **2024** |
| **Median Home Value** | 88300 | 91400 | 90500 | 96500 | 99900 | 102700 | 103500 | 121200 | 134200 | 150900 |
| **Median Household Income** | 37067 | 38941 | 40276 | 41731 | 42341 | 43791 | 44848 | 51056 | 55971 | 59351 |
| **% Federal Average Mortgage Rate (June)** | 3.87 | 3.66 | 3.94 | 4.54 | 3.82 | 3.18 | 2.99 | 5.09 | 6.79 | 6.99 |
| **20% Down Payment** | 17660 | 18280 | 18100 | 19300 | 19980 | 20540 | 20700 | 24240 | 26840 | 30180 |
| **Expected Monthly Payment (Before Tax/Insurance)** | 332 | 335 | 343 | 393 | 373 | 354 | 349 | 526 | 699 | 802 |
| **% of Monthly Income** | 10.75 | 10.32 | 10.22 | 11.30 | 10.57 | 9.70 | 9.34 | 12.36 | 14.99 | 16.22 |
| **Actual Median Total Owner Costs** | 1007 | 1025 | 994 | 981 | 954 | 954 | 993 | 1091 | 1210 | 1260 |
| **% of Monthly Income** | 32.60 | 31.59 | 29.62 | 28.21 | 27.04 | 26.14 | 26.57 | 25.64 | 25.94 | 25.48 |



Morgan County home prices remain comparatively low relative to many Ohio markets. However, lower prices do not necessarily mean that suitable housing is available or attainable for every household. Housing prices across Southeast Ohio remain below statewide averages despite continued appreciation in many markets. Ohio REALTORS® reported a statewide median home sale price of $250,000 in 2025. Median sale prices in Southeast Ohio ranged from approximately $150,900 in Morgan County to approximately $255,000 in Washington County. Perry County's  median sale price reached $250,000, matching the statewide median, while Muskingum and Athens counties reported median home sale prices of approximately $240,000 and $215,000, respectively. This data suggest that Southeast Ohio remains a relatively affordable housing region compared to many parts of the state, although substantial variation exists among individual counties with Morgan County standing out as a highly affordable place to purchase a home. Affordable housing may provide a competitive advantage when attracting employers and workforce residents.




Average of Monthly Median Home Sales, April-July 2026

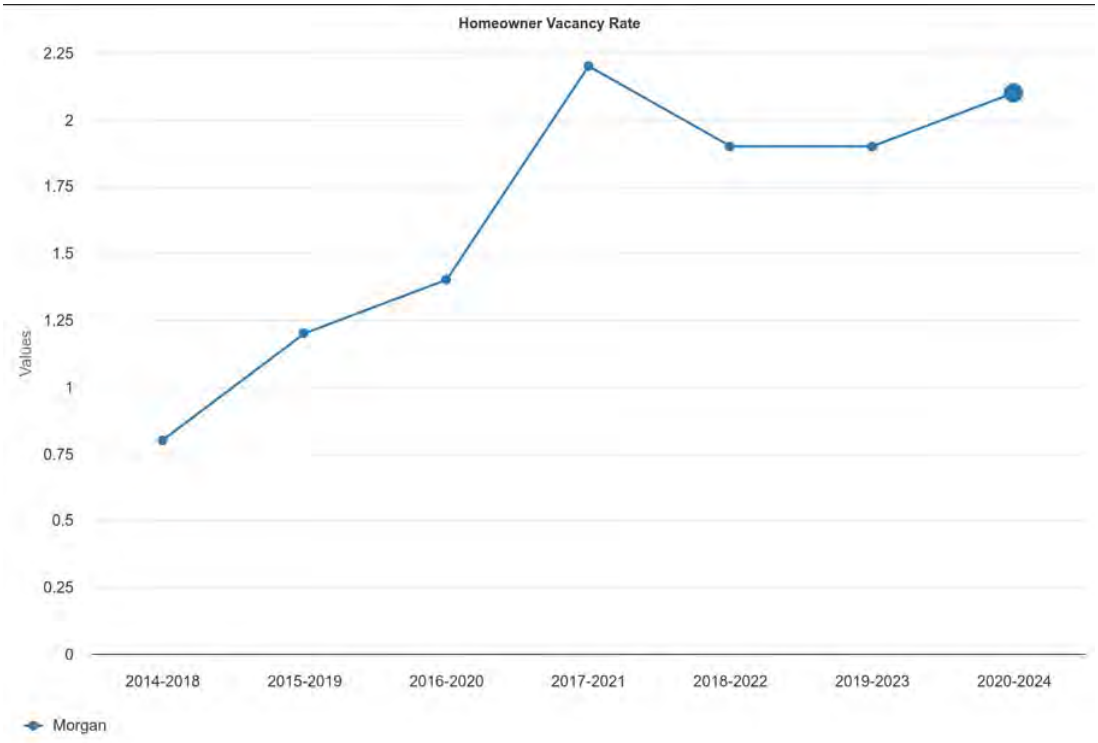
## Vacant Housing

The vacancy rate is a telling sign about the health of the housing market within a community. Since 2018 homeowner vacancies rose and fell from 0.8% to the current rate of 2.1%.

Low homeowner vacancy is generally associated with constrained housing supply and seller-favorable market conditions,  the state average is 0.8% and the national average is 0.9%.

Homes are selling faster year over year.  This is something that can have a negative impact later, when there is a buyers market and a home was purchased for a higher than market value price.

Morgan County's homeowner vacancy rate hit a low of 0.7–0.8% in 2017–2018, before beginning to climb. The pandemic pushed the rate to a peak of 2.2% in 2021. Post-pandemic, it declined briefly to 1.9% in 2022 and 2023, but has since risen again to 2.1% in 2024 — returning near pandemic-era highs.



The adjacent table presents the median sale price for all residential properties sold in Morgan County between 2016 and May 2026, based on data from the Morgan County Transfers dataset. During this period, the median sale price increased from $50,500 to $107,500, representing a more than 100% increase over the past decade. This trend generally mirrors growth in household incomes, which also approximately doubled during the same period. Over the longer period, both median household income and recorded sale prices increased substantially. However, this comparison alone does not establish that affordability remained stable because financing costs and other ownership expenses also changed.

| Year | Sales Amount |
|---|---|
| 2016 | $ 50,500.00 |
| 2017 | $ 80,000.00 |
| 2018 | $ 75,000.00 |
| 2019 | $ 57,375.00 |
| 2020 | $ 62,750.00 |
| 2021 | $ 75,750.00 |
| 2022 | $ 84,950.00 |
| 2023 | $ 115,662.50 |
| 2024 | $ 85,795.18 |
| 2025 | $ 105,000.00 |
| 2026 | $ 107,500.00 |

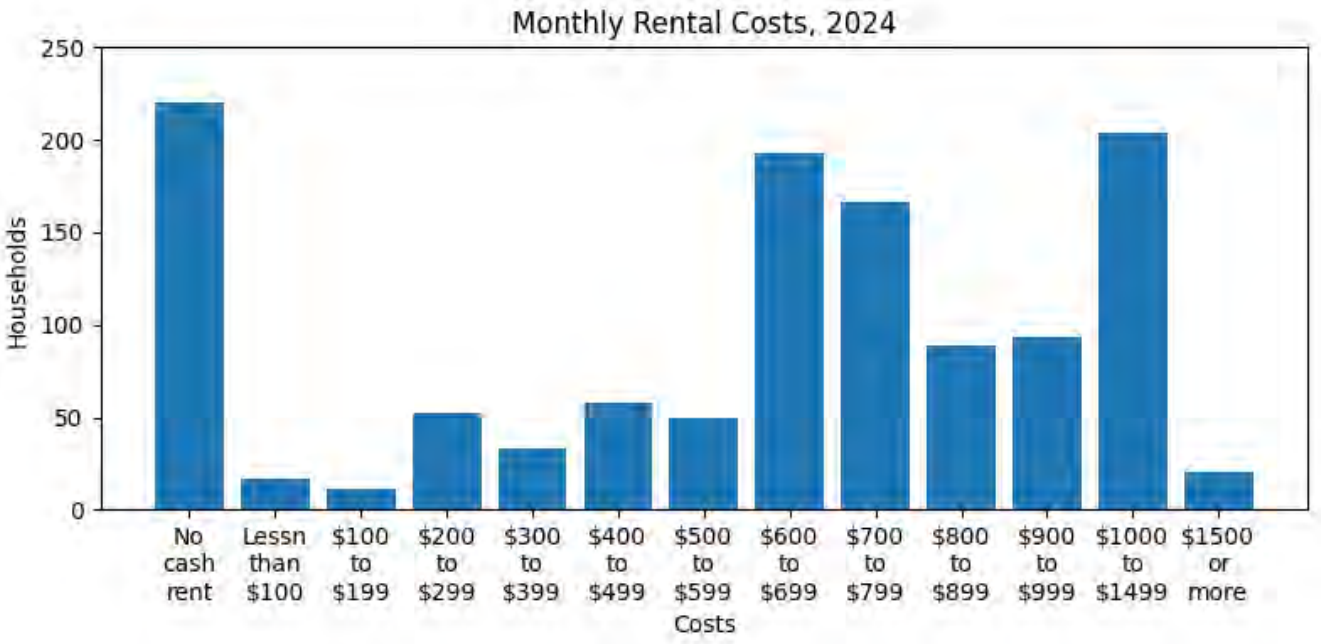
Higher home prices, combined with elevated mortgage interest rates, may create additional barriers to homeownership for first-time buyers and younger households. While Morgan County remains more affordable than many Ohio housing markets, the rapid increase in housing values highlights the importance of maintaining a diverse housing inventory that includes both owner-occupied and rental housing options. Expanding rental opportunities may help accommodate younger residents, new workers, and households that are not yet prepared to enter the homeownership market.

## Monthly Rental Cost Count

Morgan County contains approximately 1,206 renter-occupied housing units with a median gross rent of approximately $742 per month. The largest share of renters pay between $1000- $1499 with 16.9%.

Although rental costs remain relatively affordable, rental housing represents a much smaller portion of the county's housing inventory than in many comparable communities. Only about 21.1% of occupied housing units are renter-occupied, reflecting a housing market that is heavily oriented toward homeownership. The combination of low rents and a limited number of rental units suggests that affordability may not be the primary challenge facing renters in Morgan County. Instead, the more significant issue may be housing availability. As discussed in the following sections, the county's rental housing inventory is limited, vacancy rates have declined substantially over time, and available rental units remain scarce. These conditions may create barriers for younger households, new workers, and residents who are not yet prepared for homeownership.

Rental housing represents a significantly smaller share of the housing market in Morgan County than in either Appalachian Ohio or the state as a whole. Approximately 33.2% of occupied housing units in Ohio are renter-occupied, compared to 28.0% in Appalachian Ohio and only 21.1% in Morgan County. This suggests a comparatively limited supply of rental housing within the county.



Morgan County's rental housing market has been in a significant and sustained decline for over a decade. In 2010, the rental vacancy rate stood at 13.8%. Since that time, the rate has fallen steadily and consistently, reaching an ACS estimated rate of 0.0% in 2024. The ACS estimate of a 0.0% rental vacancy rate indicates an exceptionally constrained rental market. Current listing platforms also show very few available units, reinforcing the conclusion that renters have limited choices. This decline is not a product of the pandemic or any single market disruption. The downward trend began well before 2020, suggesting a long-term structural problem with Morgan County's rental housing supply rather than a temporary market fluctuation.

The numbers behind the rate tell the same story. In 2010, there were 210 units actively available for rent within the county and a total rental stock of 1,523 units. By 2024, the total rental stock had fallen to 1,206 units — a loss of 317 rental units over fourteen years. As of August 2026, real-time listing platforms confirm the severity of the shortage. Realtor.com's market data reports only one actively tracked rental property in Morgan County. Zillow lists approximately six unique rental units within the county, including one income-restricted affordable housing unit through Clover Ridge with no publicly listed price. Trulia, which largely mirrors Zillow's listings, shows a similar picture — six to seven listings county-wide, the majority concentrated in McConnelsville. For a county of over 13,000 residents, this represents an extremely constrained rental market by any measure.

A healthy rental market is essential for attracting and retaining workers, supporting population stability, and ensuring that residents at all income levels have access to affordable housing. When very few units are available to rent, employers cannot recruit new employees who need a place to live, young residents cannot establish independent households, and vulnerable populations have nowhere to turn in a housing crisis.

When compared to its neighbors, Morgan County's overall vacancy rate of 22.0% — driven largely by seasonal and uninhabitable units — is roughly double that of surrounding counties, including Guernsey (14.3%), Athens (13.1%), Washington (11.3%), Perry (10.6%), and Muskingum (10.4%). Noble County, at 20.3%, shares a similarly elevated overall vacancy rate. Both Morgan and Noble stand significantly above their regional peers, with overall vacancy rates more than double most surrounding counties and nearly triple Ohio's state average of 8.1%. At the same time, Morgan County's rental vacancy rate of 0.0% falls far below Ohio's statewide rental vacancy rate of 5.8% — meaning that while the county appears to have many empty buildings, virtually none of them are available to rent.

This is not a problem unique to Morgan County, but it is one that Morgan County feels more acutely than most. The Ohio Housing Finance Agency reports a statewide shortage of more than 202,000 affordable rental units for low- and moderate-income Ohioans. In rural Appalachian counties like Morgan, where the rental stock was already thin and new construction has been minimal for decades, a statewide shortage has an outside impact. There is simply less cushion to absorb the pressure.

While Morgan County continues to experience population decline, a constrained rental market may contribute to outmigration among younger residents, recent graduates, and new workforce entrants who are unable or unwilling to purchase a home. Elevated mortgage interest rates have further increased the cost of homeownership, making rental housing an important entry point into the local housing market. Expanding the availability of quality, affordable rental units could help the county retain younger households, attract new workers, and provide housing options for individuals transitioning into the community for employment opportunities. The relatively low share of renter-occupied housing compared with both Appalachian Ohio and the state suggests that investment in rental housing may represent a strategic opportunity for workforce attraction and long-term community development.

Morgan County remains relatively affordable from a price perspective, but limited housing availability may restrict access to housing for new residents, renters, and workforce entrants. Survey respondents strongly reinforced concerns regarding rental housing availability. Sixty-three percent identified high rent as a major problem, while 62% identified poor-quality rental housing as a major problem. Many qualitative responses cited limited rental availability, declining housing quality, and rising rental costs as barriers to remaining in or relocating to Morgan County. Several respondents specifically noted difficulty finding rental housing that was both affordable and adequately maintained.



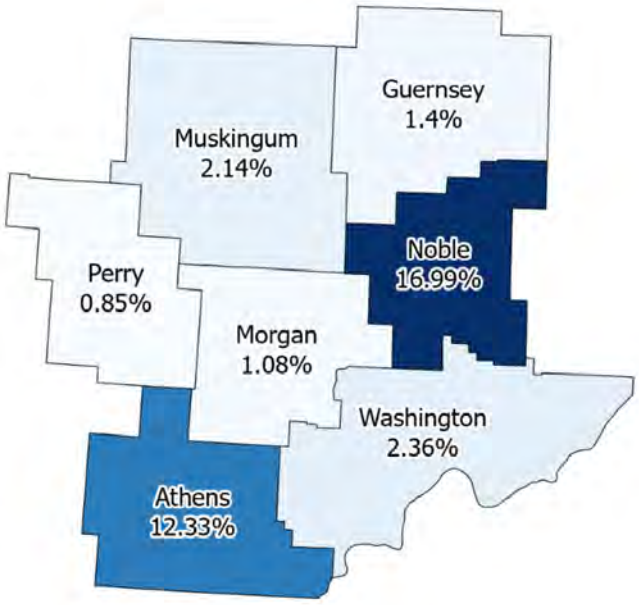
## Section 8 and Affordable Units

There are 277 housing units available to low income residents, representing 23.0% of all rental properties in Morgan County. Section 8 Housing Choice Vouchers can be used at any qualifying private rental units in the county. Low-Income Housing Tax Credits (LIHTC) were used to develop 24 units at Clover Ridge and Pheasant Ridge. Tenants at these properties pay below market rents as a condition of the tax credits received by the developer.

The average household income per year for people housed in subsidized housing is $16,603, with an average housing expenditure of $375 per family. Of the 277 units available, 234 of them are occupied (estimate by HUD), with an average wait time to gain access to a housing unit of 5 months. HUD also estimates that 18% of the families have moved out within the last year. 98% of residents are in the low income category, while 93% are in very low, and 74% are in extremely low income category. The demographics break down further with 64% of residents being the female head of household, only 21% of the housing units have 1 or more children in them, 44% of the units have at least one head or co-head as disabled, and of those 46% are aged 61 years or younger. The largest demographic segment for age is the 62 years or older age group, making up 46% of the 277 housing units. 75% of the people in these housing units also receive a utility allowance.

This information sheds light on what has already been discussed in this housing report, that there is a lack of affordable rental units. While this segment is highlighting income-restricted or federally assisted housing.

| Affordable Housing by the Numbers | | | |
|---|---|---|---|
| Total Subsidized Units | 277 | Households with Children (%) | 21 |
| - Occupied Units | 235 | Female-Led Households (%) | 64 |
| Low Income (%) | 98 | At least one Head of Household Disabled (%) | 44 |
| Very Low Income (%) | 93 | **Head of Household Age** | **Percent** |
| Extremely Low Income (%) | 74 | 24 or less | 6 |
| Average Household Income per Year | 16603 | 25 to 49 | 28 |
| Average Monthly Family Expenditure | 375 | 51 to 60 | 19 |
| Households with Utility Allowance (%) | 75 | 62 or more | 46 |
| Average Utility Allowance | 175 | 85 or more | 4 |




**Unhoused Population Rates in Morgan and Surrounding Counties**

## Listing Data and Home Valuation

The data show annual public listing prices from 2017 to 2025; note that these are not actual sales prices. Over the eight-year period, the median price increased by 139.4%, while the median price per sq. ft. increased by 98.25%. This reflects a significant shift in the county housing market over the decade, likely due to rising inflation and increased construction costs, but also due to potential changes in buyer preference. Buyers may be favoring larger homes which have been updated or have more amenities. The most drastic price increase occurred between 2020 and 2023, accounting for 99.89% of the total eight-year increase. The median price in 2020 was $113,194, nearly doubling by 2023. Over the same period, the median price per sq. ft. increased by 52.9%, rising from $78.83 in 2020 to $120.58 in 2023, suggesting that housing values increased significantly even after accounting for differences in home size. Morgan County's increase was much smaller (per dollar) than the national trend: nationally, the median price per sq. ft. rose from $151 in 2020 to $214 in 2023, and stands at roughly $228 in 2026.

**Listing Data, Morgan County, 2017-2025**

| Year | Total Annual New Listings | Annual Median Listing Price | Change YoY, Median List Price | Annual Median Days On Market | Annual Median Listing Price per Sq Ft | Change YoY, Median Listing Price Per Sq Ft | Annual Median Square Feet of Listings |
|---|---|---|---|---|---|---|---|
| 2017 | 126 | $ 96,752 | | 94 | $ 66.75 | | 1583 |
| 2018 | 116 | $ 117,552 | 21.50% | 86 | $ 73.25 | 9.74% | 1513 |
| 2019 | 76 | $ 92,639 | -21.19% | 73 | $ 82.92 | 13.20% | 1479 |
| 2020 | 106 | $ 113,194 | 22.19% | 89 | $ 78.83 | -4.92% | 1597 |
| 2021 | 122 | $ 173,600 | 53.37% | 63 | $ 103.75 | 31.61% | 1712 |
| 2022 | 90 | $ 188,585 | 8.63% | 54 | $ 106.83 | 2.97% | 1667 |
| 2023 | 78 | $ 218,202 | 15.70% | 68 | $ 120.58 | 12.87% | 1684 |
| 2024 | 98 | $ 230,711 | 5.73% | 61 | $ 130.83 | 8.50% | 1757 |
| 2025 | 106 | $ 231,625 | 0.40% | 70 | $ 132.33 | 1.15% | 1851 |
| Total Change | | $ 134,873 | 139.40% | -24 | $ 65.58 | 98.25% | 268 |

**Housing Product Types and Associated Median Sale Prices (Properties <= 1 Acre)**
**Morgan County, OH**
**2020-2024**

| Measure | 2 Bed 1 Bath | 2 Bed 1.5 Bath | 2 Bed 2 Bath | 3 Bed 1 Bath | 3 Bed 1.5 Bath | 3 Bed 2 Bath | 3 Bed 2.5 Bath | 4 Bed 2 Bath | 4 Bed 2.5 Bath |
|---|---|---|---|---|---|---|---|---|---|
| 2020 Median Sale Price | $27,500 | $75,000 | | $46,500 | $82,000 | $115,000 | | $99,000 | |
| 2021 Median Sale Price | $60,000 | $130,000 | $131,000 | $74,900 | $126,819 | $129,000 | $195,000 | | |
| 2022 Median Sale Price | $84,900 | $45,250 | $105,000 | $70,000 | $95,000 | $155,000 | $218,000 | | |
| 2023 Median Sale Price | $38,000 | $125,000 | $127,000 | $80,000 | $190,000 | $197,000 | | $95,000 | |
| 2024 Median Sale Price | $74,500 | $150,000 | | $120,750 | $152,500 | $116,750 | $220,000 | | |
| Total Change, 2020–2024 | $47,000 | $75,000 | | $74,250 | $70,500 | $1,750 | | | |
| Percent Change, 2020–2024 | 170.90% | 100.00% | | 159.70% | 86.00% | 1.50% | | | |
| Total Homes Sold, 2020–2024 | 107 | 29 | 13 | 111 | 46 | 56 | 10 | 14 | 4 |

## Housing Costs vs. Wages

From 2010 to 2024, the median monthly housing costs for homeowners with a mortgage increased from $904 to $1,260. On the contrary, median household income grew even faster, seeing a $29,277 increase. This suggests that the owner-occupied housing with a mortgage has remained affordable despite rising housing costs at a median level. Note that this data represents median households that already have mortgages. This does not reflect the housing market for first-time home buyers, who often face higher home prices and mortgage interest rates. This data may make the market appear more affordable than the experience of someone buying a home today.

The median age of first time home buyers has been steadily increasing since 1981, from 29 to 40 in 2025. This is due to many factors, income and employment trends, student debt, and economic and policy conditions also play a part in affordability and accessibility to homeownership . There are many programs that help first time home buyers with a down payment, but there are the fees and other costs that sometimes make ownership a challenge.  Based on typical lending assumptions, a household earning the county's median income and carrying approximately $650 in recurring monthly debt may be able to qualify for a mortgage near the county's median home sale price. Actual borrowing capacity will vary based on credit history, interest rates, down payment, and lender requirements.

The distinction between affordability and attainability is important. Morgan County's housing costs remain lower than many housing markets across Ohio, yet many households may still face barriers to homeownership. A household earning approximately the county's median income may be able to qualify for a mortgage under typical lending assumptions. However, after accounting for recurring debt obligations and everyday living expenses, limited income may remain available for emergency savings, home maintenance, closing costs, or a down payment. As a result, housing that appears affordable on paper may still be difficult to attain in practice. This challenge is particularly relevant for younger households and first-time home-buyers entering today's housing market.

If interest rates decrease by 1%, this will increase the number of affordable homes in the county. This decrease can change a monthly payment of $1,314.48, totaling $473,214.24, to $1,209.38 with a total of $435,341.10; furthermore, saving the homeowner about $37,873.14 over 30 years. In 2020, a $200,000 home with a 20% down payment would have an interest rate of around 3%, with an average monthly payment of $924.57 totaling $332,843.92. Buyers making smaller down payments benefit more from lower interest rates because they are financing a larger portion of the purchase price. This illustrates the impact of the interest rate effects on home buyers and their ability to purchase a home.

Even where median household income has increased faster than costs for existing homeowners, current mortgage rates can significantly affect the purchasing power of households entering the market today. Even a modest reduction in rates can lower monthly payments enough to expand purchasing power and improve access to homeownership for middle-income households.

Rental housing plays an increasingly important role in Morgan County's housing market as households delay homeownership and remain renters for longer periods of time. While most rental units remain relatively affordable, rental prices have steadily increased in recent years. Although the county's 2026 Fair Market Rent remains comparatively modest at $973 per month, the shift toward higher-priced rental units may present challenges for younger residents, entry-level workers, and lower-income households. As housing costs continue to rise, maintaining an adequate supply of affordable rental housing will remain important for workforce attraction, retention, and long-term population stability.

Resident perceptions indicate that housing affordability remains a significant concern despite Morgan County's relatively low housing prices compared with state and national averages. Seventy-two percent of survey respondents reported that housing affordability has become more of an issue over the last ten years, while only 4% believed affordability had become less of an issue. Many respondents noted that although Morgan County remains less expensive than many neighboring areas, limited inventory, rising prices, and increasing borrowing costs have made homeownership more difficult to attain, particularly for younger households and first-time home-buyers.

# HOUSING GAP ANALYSIS

# Housing Gap Analysis

On the surface, Morgan County appears adequately housed. Approximately 7,320 housing units serve a population of roughly 13,000 residents, and the county's overall vacancy rate of 22% might suggest available supply. That picture is misleading. The majority of vacant units are seasonal, recreational, or otherwise uninhabitable — not available to buyers or renters seeking year-round occupancy. When those units are removed from consideration, the functionally available housing supply is far more limited than the headline numbers suggest.

The market data confirm this. Between October 2025 and September 2026, only 24 homes were actively listed across the entire county against 181 recorded sales — a months-of-supply figure of 1.6, compared to the 4 to 6 months that characterize a balanced market. At every price point below $300,000, where the overwhelming majority of Morgan County households can qualify, supply is critically constrained. Buyers entering the Morgan County market today face fewer than two months of available inventory in every price range that matters.

Gap 1 — Rental Housing

Rental housing is the most immediate gap in Morgan County's housing inventory. The county contains approximately 1,206 renter-occupied units, representing just 21.1% of occupied housing — well below the statewide average of 33.2% and the Appalachian Ohio average of 28%. That share has been declining for more than a decade. Between 2010 and 2024, Morgan County lost 317 rental units, reducing the total rental stock from 1,523 to 1,206 units. Over the same period, the estimated rental vacancy rate fell from 13.8% to 0.0%.

As of August 2026, real-time listing platforms confirmed the severity of that decline. Realtor.com reported only one actively tracked rental property in Morgan County. Zillow listed approximately six to seven units countywide. For a county of over 13,000 residents, this represents an extreme constraint by any measure. A young worker relocating to Morgan County for employment, a recent graduate establishing an independent household, or a family in transition cannot enter this market if there is nowhere to rent. The rental shortage does not only affect renters — it affects every employer in the county attempting to recruit and retain workers who need a place to live before they are ready to purchase a home.

Survey respondents reinforced what the data show. Sixty-three percent identified high rent as a major problem, and 62% identified poor-quality rental housing as a major problem. Many noted that the few available units were either inadequately maintained or priced beyond what the rental market had historically supported. The rental gap is not a marginal concern. It is the single largest barrier to housing access in Morgan County today.

Gap 2 — Senior Housing

Morgan County's population is aging faster than its housing options are expanding. More than 22.1% of residents are age 65 or older — higher than both Appalachian Ohio at 13.0% and the State of Ohio at 12.4%. An additional 14.2% are within ten years of retirement age. Deaths currently outpace births in the county by approximately 106 people per year. As this population grows, demand for smaller, accessible, single-story, and maintenance-free housing will continue to increase.

The county's existing senior housing options are limited. McConnel Manor is the only senior housing complex in the county, and survey respondents specifically cited its inadequacy and the absence of alternatives. Of the 277 income-restricted housing units in the county, an estimated 46% are occupied by residents aged 62 or older, the county's most vulnerable senior residents are already concentrated in a small and constrained pool of assisted units. The wait time for those units averages five months, and 18% of occupants turn over annually.

The housing survey made senior housing the highest-priority development need identified by residents. Seventy-three percent of respondents rated senior apartments as very important for future development, and 68% said the same about senior assisted living — higher ratings than any other housing type asked about in the survey. Expanding senior housing is not only a quality-of-life investment. It is also a practical strategy for freeing larger, family-sized homes from occupants who would prefer to downsize but have nowhere suitable to go.

Gap 3 — Workforce and Attainable Homeownership

Morgan County's home prices remain among the lowest in Ohio. The median sale price of $130,000 is nearly half the statewide median of $250,000. A household earning the county's median income of $64,911 can technically qualify for a mortgage well above the median sale price under most conventional lending scenarios. The affordability appears strong. The attainability does not always match.

As the analysis throughout this study demonstrates, the barriers to homeownership in Morgan County are practical rather than strictly financial. Only 24 homes were listed for sale countywide during the most recent twelve-month period. Homes are selling in an average of fewer than two months, leaving limited time for buyers who require financing contingencies, inspections, or seller concessions. First-time buyers and households without cash reserves for a down payment, closing costs, and immediate repairs are routinely out-competed. The median home sold in Morgan County is 66 years old and likely requires near-term investment beyond the purchase price — a reality that the listing price alone does not capture.

Regional economic growth compounds the urgency of this gap. More than 4,300 new jobs have been announced within 90 miles of McConnelsville since 2022. Workers attracted to those positions will evaluate Morgan County as a residential option precisely because of its affordability. If available, move-in-ready homes in the $100,000–$200,000 range are not present in sufficient numbers to absorb that demand, the county will lose those potential residents to neighboring markets where inventory is more accessible, even at higher prices. Workforce housing, meaning homes that are structurally sound, appropriately sized, and immediately occupiable, is the product type most likely to convert regional employment growth into population stability for Morgan County

Gap 4 — Housing Rehabilitation

Morgan County's housing stock is old. More than 1,687 homes were built in 1939 or earlier, and an estimated 30% of the total housing stock is between 50 and 87 years old. Only 206 new single-family units have been built since 2020. The result is a stock that ages faster than it is replaced, accumulating maintenance deficits that the market does not always have the capacity or incentive to address.

Survey data reflect the lived experience of this aging inventory. More than 54% of respondents reported living in homes built over 50 years ago, including more than one-quarter living in homes built before 1930. While approximately 70% reported their home was in good or excellent condition, 27% described their home as in fair condition and an additional 3% described it as poor ,meaning that roughly 30% of owner-occupied households in the survey are living with deferred maintenance, structural concerns, or repair needs they have not been able to address.

Vacant and tax-delinquent properties compound the problem. Homes that go unoccupied deteriorate rapidly, reducing property values in surrounding neighborhoods and reducing the tax base available to fund local services. The Morgan County Land Bank provides a direct mechanism for addressing these properties, but its impact depends on the funding and staffing available to move properties through the pipeline at scale. Rehabilitation of existing housing, particularly in the villages of McConnelsville, Malta, Stockport, and Chesterhill, is one of the most cost-effective strategies available to the county for expanding its supply of quality housing without requiring new ground-up construction

Gap 5 — Entry-Level Ownership for First-Time Buyers

The barriers facing first-time buyers in Morgan County are distinct from those facing households that already own. Existing homeowners with mortgages report a median monthly housing cost of $1,260 , manageable at the county's median income. But those figures reflect households that purchased their homes years or decades ago, under different interest rate conditions, and with home values that have since appreciated. A household buying a comparable home today faces a meaningfully different calculation.

Mortgage interest rates in 2025 and 2026 remain elevated relative to the 2015–2020 period, and the down payment required to enter the market represents a significant barrier for younger households with limited savings. Survey respondents identified this clearly. Fifty-four percent identified interest rates as a major problem, and multiple respondents specifically noted the difficulty of accumulating the upfront costs, down payment, closing costs, and immediate repair reserves, required to purchase even a modestly priced home. The median age of first-time homebuyers nationally has risen to 40 years old, reflecting a generational shift in when and how households can realistically access ownership.

Morgan County risks losing young adults and early-career households at precisely the stage of life when they are most likely to establish long-term residential ties. Retaining a household in its twenties or thirties means retaining it for decades. Programs that reduce the upfront cost of homeownership, including down-payment assistance, employer-assisted housing, and low-interest rehabilitation loans, are among the most targeted investments available for stabilizing the county's younger demographic.

The table below summarizes the five gaps identified in this analysis, the evidence from which each gap was drawn, and the housing types most likely to address each need.

| Housing Need | Key Evidence | Gap Identified |
|---|---|---|
| **Rental Housing** | 0.0% vacancy; 317 units lost since 2010; 6–7 active listings countywide | Rental Supply Gap |
| **Senior Housing** | 22.1% age 65+; McConnel Manor only option; 73% of survey respondents rate senior apartments very important | Senior Housing Gap |
| **Workforce / Attainable** | 24 active listings; 1.6 months supply; 4,300+ regional jobs announced | Workforce Housing Gap |
| **Housing Rehabilitation** | 1,687+ pre-1940 homes; 206 new units since 2020; 30% of survey homes in fair or poor condition | Rehabilitation Gap |
| **First-Time Buyers** | Elevated rates; median buyer age 40; survey: 54% cite interest rates as major problem | Entry-Level Ownership Gap |

# CONCLUSIONS & RECOMMENDATIONS

# Conclusions & Recommendations

1. Expand Workforce and Rental Housing Opportunities

The most significant housing challenge identified in this study is the limited availability of rental housing. Although Morgan County contains a substantial number of housing units overall, very few rental units are available at any given time. Expanding rental housing options through new construction, rehabilitation of existing properties, adaptive reuse of underutilized buildings, and support for small-scale residential development should be a priority. Additional rental housing would provide options for young adults, new workers, recent graduates, and households that are not yet prepared for homeownership while supporting workforce recruitment and retention.

Several funding tools may help support rental housing expansion in Morgan County. The U.S. Department of Agriculture Rural Development program offers Section 515 Rural Rental Housing loans and Section 538 guaranteed loan financing for new affordable rental construction in rural communities, and Morgan County's rural designation makes it eligible for these programs. The Ohio Housing Finance Agency administers Low-Income Housing Tax Credits (LIHTC) on an annual competitive basis; LIHTC financing has been used to develop the county's existing income-restricted units at Clover Ridge and Pheasant Ridge and represents one of the most viable tools for adding new rental units in markets where development costs exceed what market rents alone can support.

2. Develop Housing Options for an Aging Population

Morgan County's population is older than both Appalachian Ohio and the State of Ohio, creating growing demand for housing that allows residents to age in place. Local leaders should encourage development of accessible housing options, including single-story homes, senior apartments, smaller maintenance-free housing developments, and rehabilitation programs that improve accessibility within existing homes. Expanding these options can help older residents remain in their communities while also creating housing turnover opportunities for younger households.

Ohio's Welcome Home Ohio program, administered by the Ohio Department of Development, provides grants for the construction or rehabilitation of housing that serves eligible households, including senior housing. Eligible applicants include land banks, qualifying nonprofit organizations, and electing political subdivisions, making this program accessible to Morgan County through its existing institutional partners. The USDA Section 504 Home Repair program provides low-interest loans and grants specifically for elderly and low-income homeowners to remove health and safety hazards and make accessibility modifications, and may support efforts to help older residents remain in existing homes.

3. Prioritize Housing Rehabilitation and Revitalization

A substantial portion of Morgan County's housing stock was built before 1940. While these homes represent an important community asset, many may require modernization, energy-efficiency improvements, accessibility upgrades, or other rehabilitation investments. The County should pursue state and federal rehabilitation funding opportunities, encourage private investment in existing housing, and explore programs that assist homeowners with property improvements. Rehabilitating existing housing may be one of the most cost-effective ways to increase the supply of quality housing available to residents.

The Morgan County Land Bank provides a direct mechanism for addressing vacant, tax-delinquent, and dilapidated properties by acquiring them, clearing title, and returning them to productive use. Strengthening the Land Bank's capacity and funding — including through Welcome Home Ohio grants of up to $100,000 per property — could allow the county to systematically target the most blighted structures in McConnelsville, Malta, Stockport, and other villages where vacancy and deterioration are concentrated. Survey respondents specifically cited rehabilitation programs as the type of intervention they most wanted to see, noting that homes in poor repair are often listed at prices that do not reflect their condition.

4. Support Attainable Homeownership

While home prices remain lower than many Ohio markets, rising construction costs, increasing home values, mortgage interest rates, and limited inventory have created barriers for first-time homebuyers. Morgan County should explore partnerships with lenders, employers, nonprofit organizations, and housing agencies to support down-payment assistance, homebuyer education, housing counseling, and other tools that improve access to homeownership. Increasing attainability is critical to retaining younger households and supporting long-term population stability.

The Ohio Housing Finance Agency's Your Choice! Down Payment Assistance program and Next Home program provide assistance to income-eligible first-time and repeat homebuyers purchasing in Ohio, including in rural counties. USDA Rural Development's Single Family Housing Guaranteed Loan Program offers zero-down-payment mortgage financing for eligible rural households — an important option in a county where the analysis in this study shows that the primary barrier to homeownership is not income but the ability to accumulate a down payment. The Residential Development Revolving Loan Fund, administered by the Ohio Department of Development, provides financing to local governments for infrastructure that supports new single-family construction in rural areas, and may help address the cost gap that has limited new entry-level construction in the county.

5. Encourage Residential Development That Aligns with Market Needs

Recent construction activity has added relatively few housing units to the county's inventory. Local governments should evaluate policies, regulations, infrastructure investments, and development incentives to ensure they support appropriate residential growth. Particular attention should be given to housing products that are currently underrepresented in the market, including workforce housing, smaller homes, duplexes, townhomes, and multifamily developments that expand housing choice while remaining compatible with community character.

Ohio's Community Reinvestment Area (CRA) program allows local governments to create tax abatement districts that partially or fully reduce the taxable value of real property improvements for a defined period. A CRA designation in targeted areas of McConnelsville or other villages could meaningfully reduce the carrying cost of new residential construction and may be sufficient to close the gap between development costs and the home values that the local market can currently support. The Residential Economic Development District (REDD) program, which provides grants for workforce

housing construction near major economic development projects.

6. Align Economic Development and Housing Strategies

Morgan County continues to experience business investment, labor force participation, and regional employment growth despite broader demographic challenges. Future economic development efforts should incorporate housing as a core component of workforce development planning. Employers, economic development organizations, and community leaders should work together to identify housing needs associated with workforce attraction, business expansion, and population retention. Housing availability will increasingly influence the county's ability to capitalize on regional economic opportunities.

As noted in the regional industrial growth section of this study, more than 4,300 new jobs have been announced within 90 miles of McConnelsville since 2022. A portion of the workforce filling those positions will evaluate Morgan County as a residential option. Coordinating with JobsOhio, the Appalachian Growth Alliance, and regional employers to identify specific workforce housing needs — including unit type, location, and price point — would allow the county to make a more targeted case for development investment. Employer-assisted housing programs and Community Development Financial Institution (CDFI) lending may also represent emerging tools for connecting local workforce needs with housing investment in rural markets.

7. Establish Ongoing Housing Monitoring and Data Collection

Housing markets evolve quickly. Morgan County should regularly monitor housing permits, rental vacancies, home sales, housing affordability, rehabilitation activity, and demographic trends. Creating an annual housing dashboard or periodic housing update would allow decision-makers to track progress, adjust strategies, and better position the county for future grant opportunities and development initiatives.
Consistent data collection will also strengthen the county's competitiveness for discretionary funding programs. A county that maintains up-to-date records on vacancy rates, permit activity, rental listings, and household income trends will be better positioned to respond quickly when funding opportunities arise. Partnering with the Center for Appalachian Innovation at Marietta College to produce an annual housing update would be a practical and low-cost approach to maintaining that data infrastructure over time.

# APPENDICES & CITATIONS

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**ACS 5-Year Estimates Detailed Tables (2024)**

- Household Income in the Past 12 Months (2024 Inflation-Adjusted Dollars), Table B19001
- Housing Units, Table B25001
- Occupancy Status, Table B25002
- Tenure, Table B25003
- Vacancy Status, Table B25004
- Year Structure Built, Table B25034
- Gross Rent, Table B25063
- Median Gross Rent (Dollars), Table B25064
- Value, Table B25075
- Median Value (Dollars), Table B25077
- Mortgage Status, Table B25081
- Mortgage Status and Selected Monthly Owner Costs, Table B25087
- Median Selected Monthly Owner Costs by Mortgage Status (Dollars), Table B25088
- Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income, Table B25091
- Median Monthly Housing Costs (Dollars), Table B25105

**ACS 5-Year Estimates Subject Tables (2024)**

- Age and Sex, Table S0101
- Income in the Past 12 Months (2024 Inflation-Adjusted Dollars), Table S1901

**ACS 5-Year Estimates Data Profiles (2024)**

- Selected Economic Characteristics, Table DP03
- Selected Housing Characteristics, Table DP04
- ACS Demographic and Housing Estimates, Table DP05

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- Ohio Housing Finance Agency, FY 2026 Ohio Housing Needs Assessment
- U.S. Department of Housing and Urban Development, Low-Income Housing Tax Credit Property Database
- U.S. Department of Housing and Urban Development, Assisted Housing Database
- U.S. Department of Housing and Urban Development, FY 2026 Fair Market Rent Documentation System
- National Association of REALTORS®, 2025 Profile of Home Buyers and Sellers
- Freddie Mac Primary Mortgage Market Survey Archive

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- Atlantic Emergency Solutions Expansion (2022)
- Schaad and Sons Expansion in Morgan County (2024)
- Plaskolite Expansion in Zanesville (2024)
- Detroit Diesel Remanufacturing LLC (2024)
- Marker, Inc. / National Road Business Park (2024)
- Wedgewood Connect Ohio LLC and AJ Enterprise LLC (2024)
- Kessler Sign Company (2025)
- Sterling Teal International Inc. (2025)
- Tidewater Logistics Operating LLC (2025)
- The Ohio Bridge Corporation (2026)

## Local Surveys and Reference Reports

- Morgan County Housing Survey (2026)

## Locally Developed Housing Market Tables

- Median Characteristics of Homes Sold, 2021-2025
- For-Sale Housing Market Analysis by Price Range
- Housing Product Types and Associated Median Sale Prices, 2020-2024
- Regional Economic Impact Analysis

## Projection and Scenario Methodologies

- Department of Development County Population Projections (2020-2050).
- Ohio Labor Market Information Industry Employment Projections (2022-2032).
- Based on Freddie Mac's 30-year mortgage rate of 7.03% (September 24, 2026), assuming zero-percent down, housing costs limited to 30% of gross income, and escrow costs equal to 20% of principal and interest.
- Comparison using selected fixed-asset investment and housing-investment multipliers.
- Months of Supply:
- Calculated as active listings divided by average monthly sales over the trailing twelve months.

# APPENDIX

## MORGAN COUNTY SURVEY ANALYSIS

The Center for Appalachian Innovation conducted a survey of Morgan County households between July 13 and September 7, 2026. The survey was available online to all households in the county. Several efforts were made to increase participation, including mailing paper surveys directly to households, particularly in rural areas; mailing postcard reminders with a QR code and link to the online survey; publicizing the survey through online outlets; and promoting participation at public events.
Approximately 1.5% of county households responded. Because participation was voluntary and respondents were not randomly selected, the results should not be considered representative of all Morgan County residents. However, the responses reveal important trends, attitudes, and concerns regarding housing in the county.
Respondent Characteristics

The respondent population was relatively homogeneous in some respects. Ninety-five percent identified as White, while the remaining five percent reported another race. Women accounted for 74% of respondents, compared to 25% men. Fourteen percent reported having a disability, and approximately 22% reported either being a veteran or having a spouse who was a veteran.

In other ways, respondents reflected substantial diversity. Ages ranged from 26 to 90 years old, with a median age of 54.5 years. Politically, 17% identified as Very Liberal or Liberal, 38% identified as Moderate or Independent, and 43% identified as Conservative or Very Conservative.

Length of residency in Morgan County ranged from one year to eighty years, with a median of forty years. Educational attainment was split relatively evenly, with 48% reporting no college degree and 51% reporting an associate's, bachelor's, or graduate degree

Current Housing Conditions
One of the most notable survey findings is the age of the existing housing stock. More than 54% of respondents reported living in homes built over fifty years ago, and more than one-quarter reported living in homes built before 1930. Despite the age of these homes, approximately 70% described their homes as being in either excellent or good condition.

## Housing Preferences

Overall, respondents expressed preferences that align with Morgan County's rural character. Nearly 80% indicated that outdoor space is very important. Conversely, 54% indicated that public transportation is not important.

Respondents also placed a high value on access to high-speed internet and water and sewer infrastructure. While proximity to employment, schools, and healthcare was less important to many respondents, proximity to family and emergency services was viewed as highly important by a majority.

## Housing Affordability Concerns

Housing affordability emerged as a major concern throughout the survey.

Seventy-two percent of respondents reported that housing affordability had become more of an issue over the last ten years, compared to only four percent who believed it had become less of an issue.

Significant majorities identified high housing prices, high rent, poor quality rentals, interest rates, and dilapidated housing as major problems.

## Preferred Housing Development Types

Respondents strongly favored single-family homes and housing options for senior citizens. Single-family housing received the highest level of support among traditional housing types.

All three senior-housing categories received majority support, while nearly three-fourths of respondents indicated that senior apartments were very important.

## Key Themes from Open-Ended Responses

Several clear themes emerged from the qualitative responses.

### Housing Repairs and Infrastructure

Many respondents identified home repairs, roof replacement, septic systems, and deferred maintenance as their most pressing housing concerns. Others noted a lack of access to basic infrastructure, including water, sewer, cell service, and high-speed internet.

### Rising Housing Costs

Respondents overwhelmingly reported that home prices and rents have risen dramatically in recent years. Many expressed concern that local residents, particularly young families and first-time buyers, can no longer afford available housing.

## Limited Rental Availability

Numerous respondents noted a shortage of rental units, particularly affordable and well-maintained rentals. Limited inventory was repeatedly identified as a challenge for workers, seniors, and low-income households.

## Senior Housing Needs

A recurring concern was the lack of housing options for older residents, including senior apartments, assisted living facilities, and accessible housing suitable for aging in place.

## Housing as an Economic Development Issue

Many respondents emphasized that housing availability affects workforce attraction, business growth, population retention, and community vitality. Several specifically stated that housing should be viewed as an economic development priority rather than solely a social issue.

## Interest in Housing Development and Rehabilitation

Respondents frequently suggested rehabilitating vacant structures, supporting housing repair programs, encouraging workforce and starter-home construction, and leveraging partnerships among local governments, nonprofits, the Land Bank, and private developers.

## Overall Survey Findings

The survey results indicate widespread concern regarding housing affordability, aging housing stock, limited rental availability, and insufficient senior housing options. Respondents generally support greater county involvement in housing issues and favor expanding the supply of single-family homes and housing options for older adults.

Across both quantitative and qualitative responses, a consistent message emerged: housing is increasingly viewed as one of Morgan County's most important challenges and a critical factor in the county's future economic development and quality of life.

## Educational Attainment



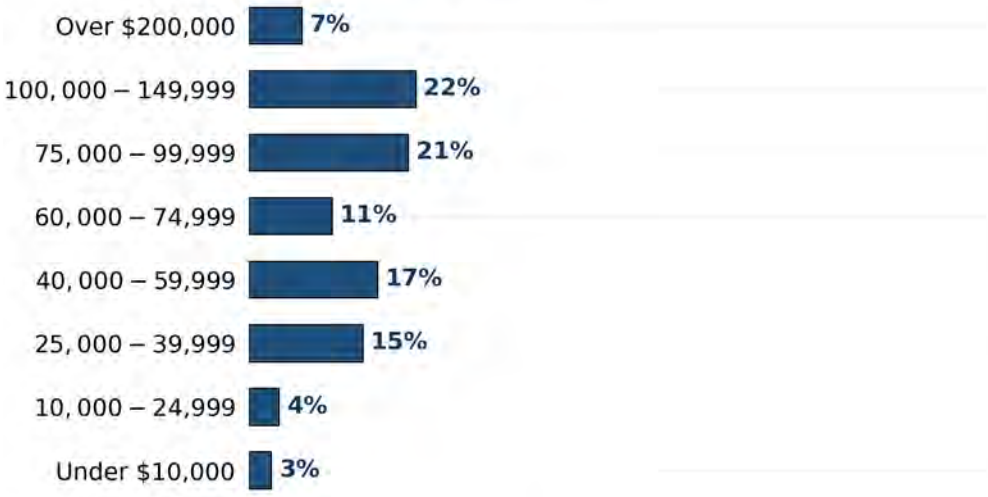

Source: Morgan County Housing Survey, 2026

## Employment Status



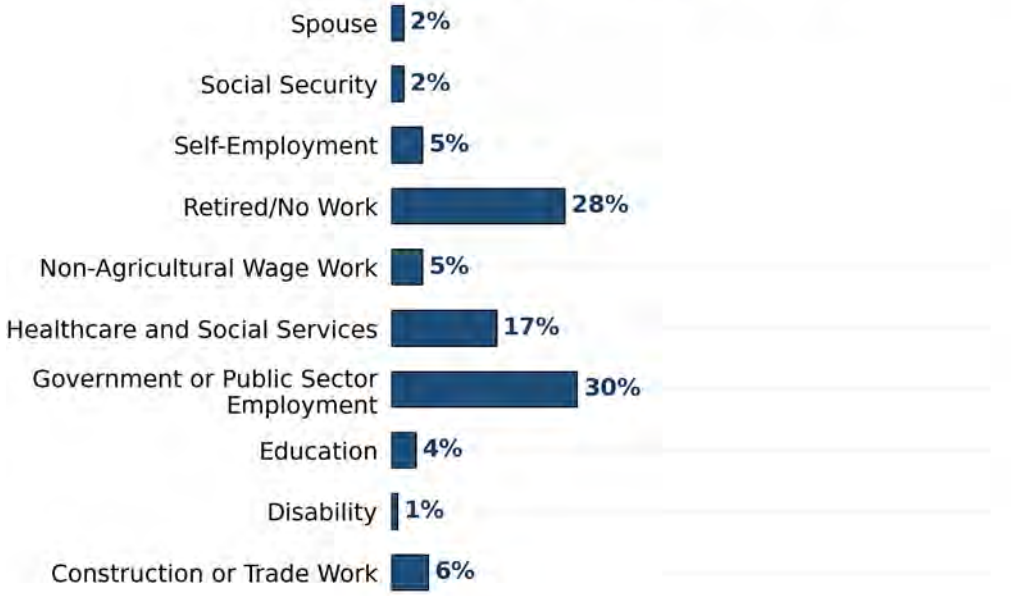

Source: Morgan County Housing Survey, 2026

## Household Income



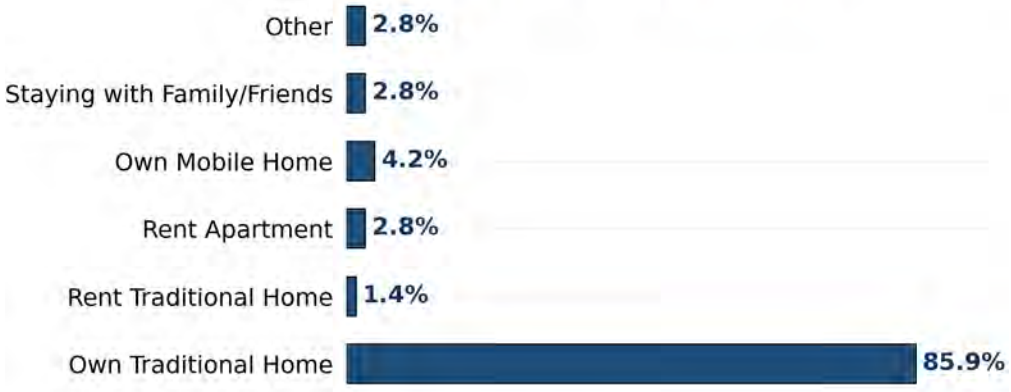

Source: Morgan County Housing Survey, 2026

## Primary Source of Income



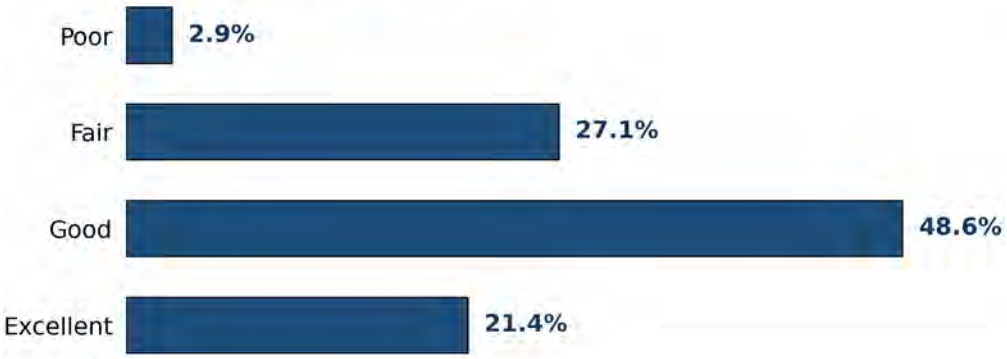

Source: Morgan County Housing Survey, 2026

## Current Housing Situation

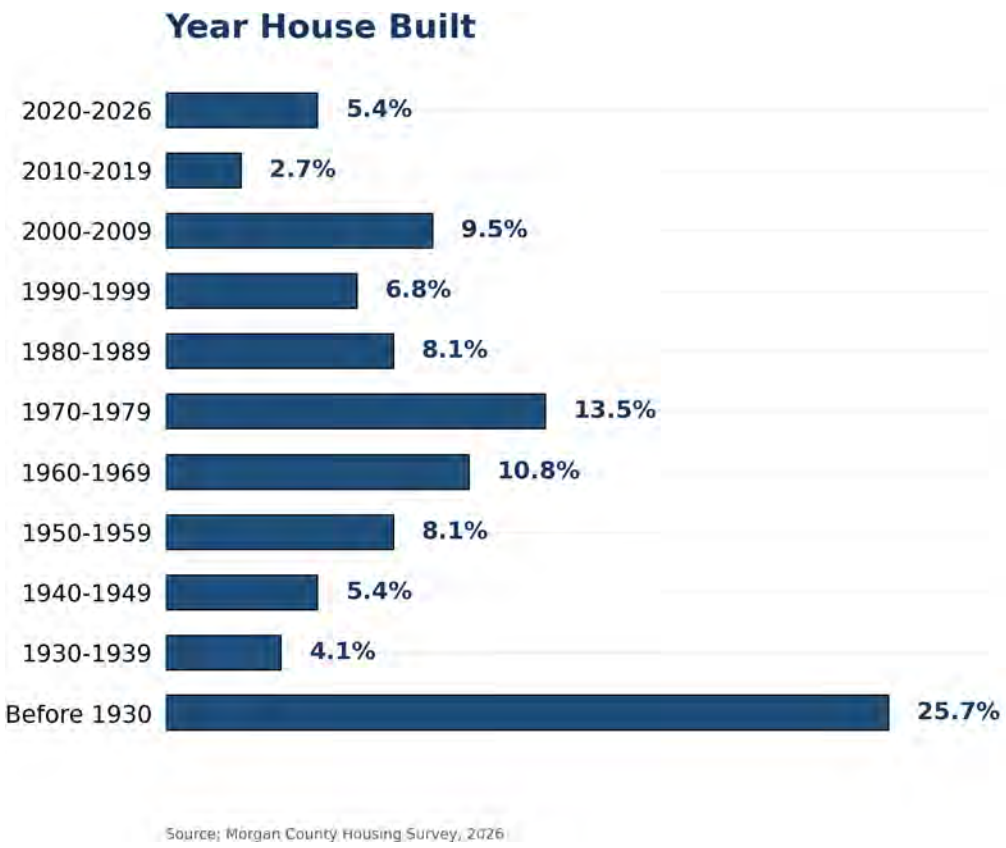



Source: Morgan County Housing Survey, 2026

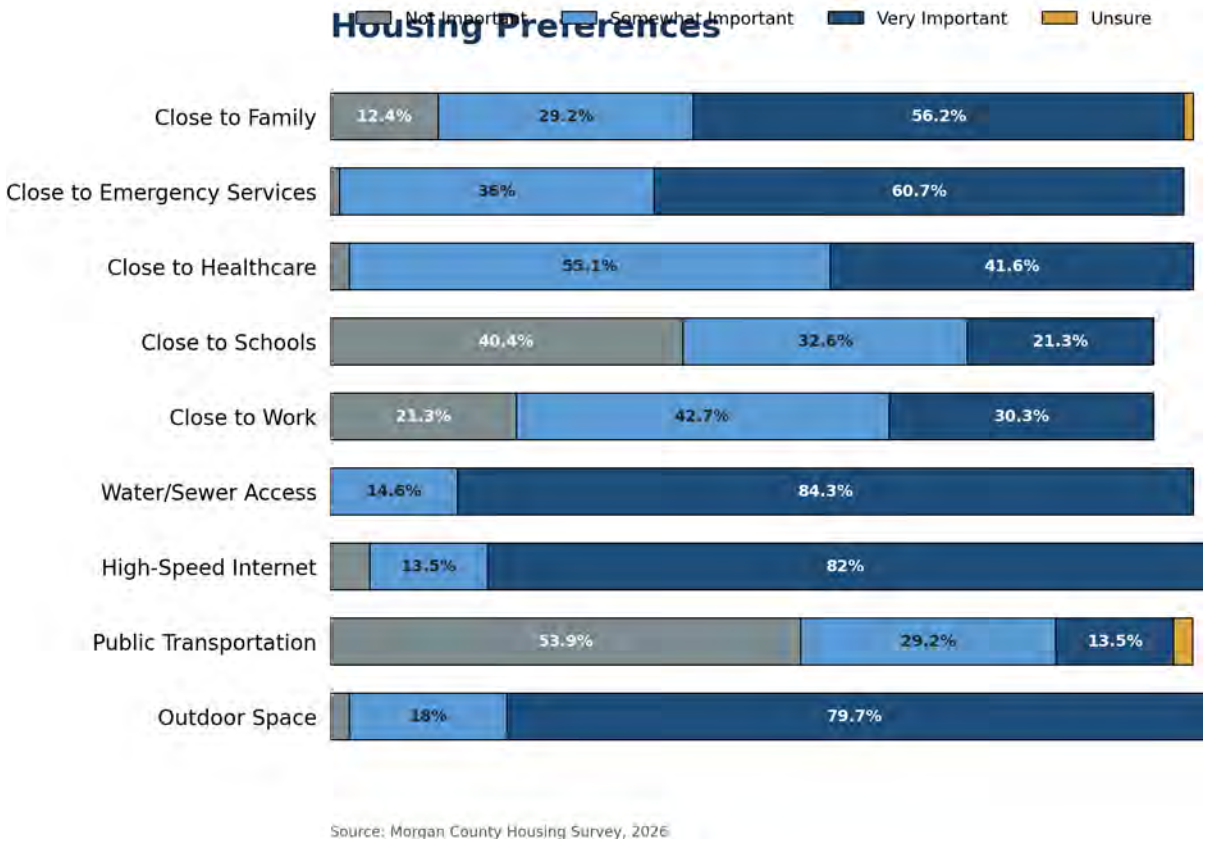
## Condition of Home




Source: Morgan County Housing Survey, 2026

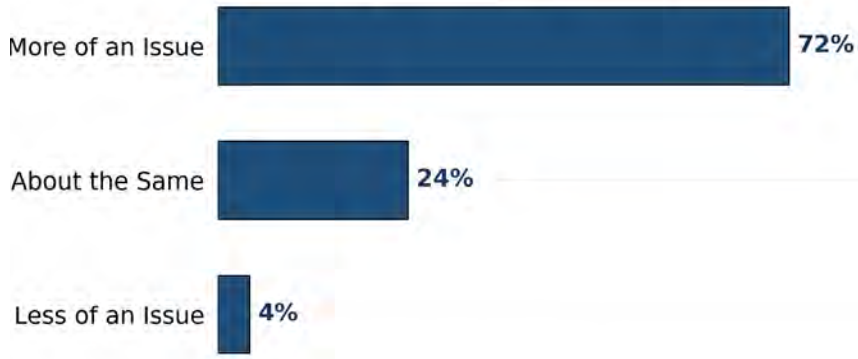



Source: Morgan County Housing Survey, 2026



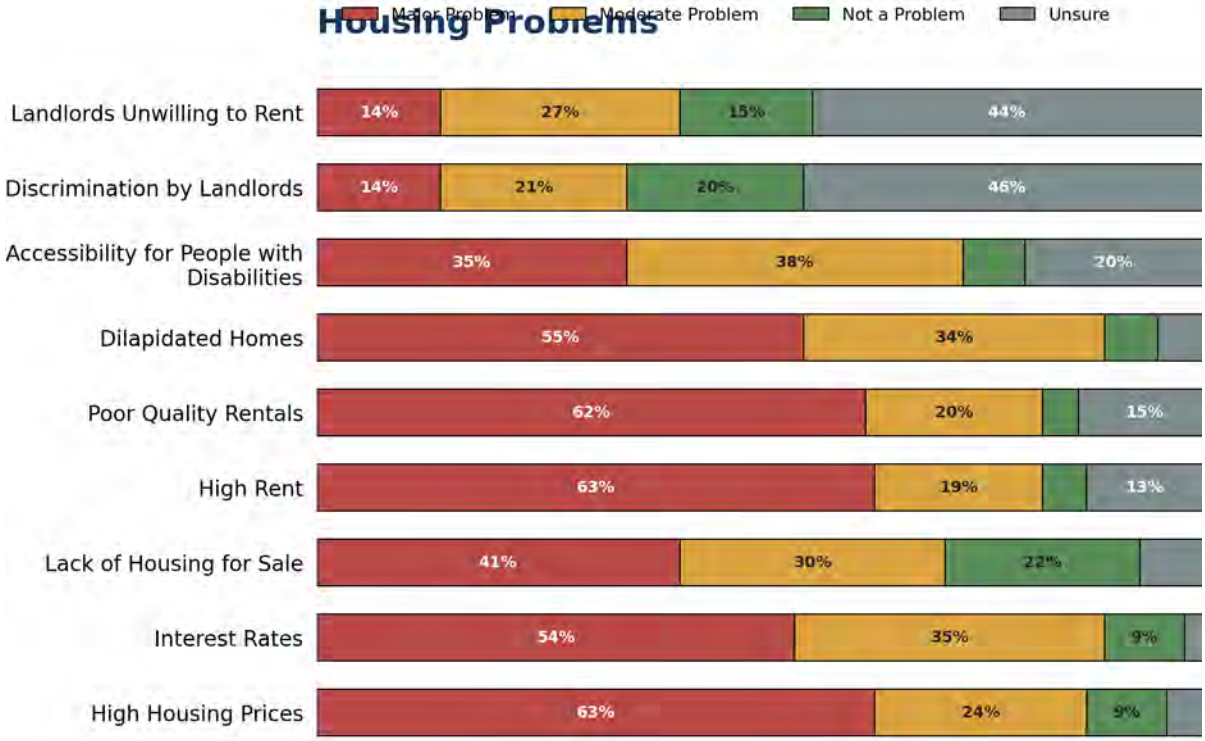

Source: Morgan County Housing Survey, 2026

## Change in Housing Affordability Over the Last 10 Years



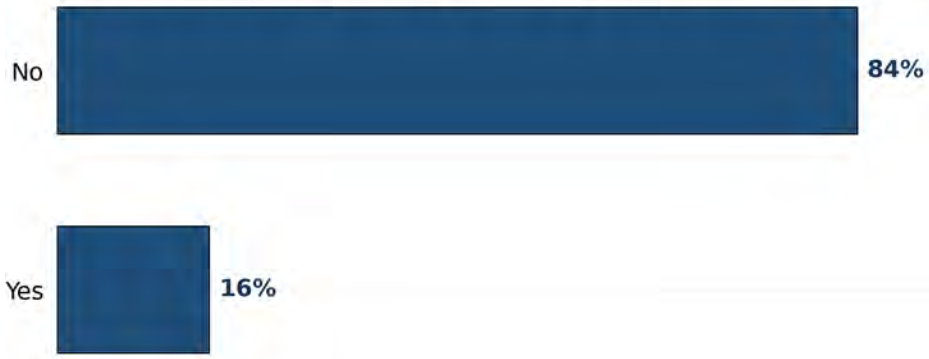

Source: Morgan County Housing Survey, 2026

## Housing Problems

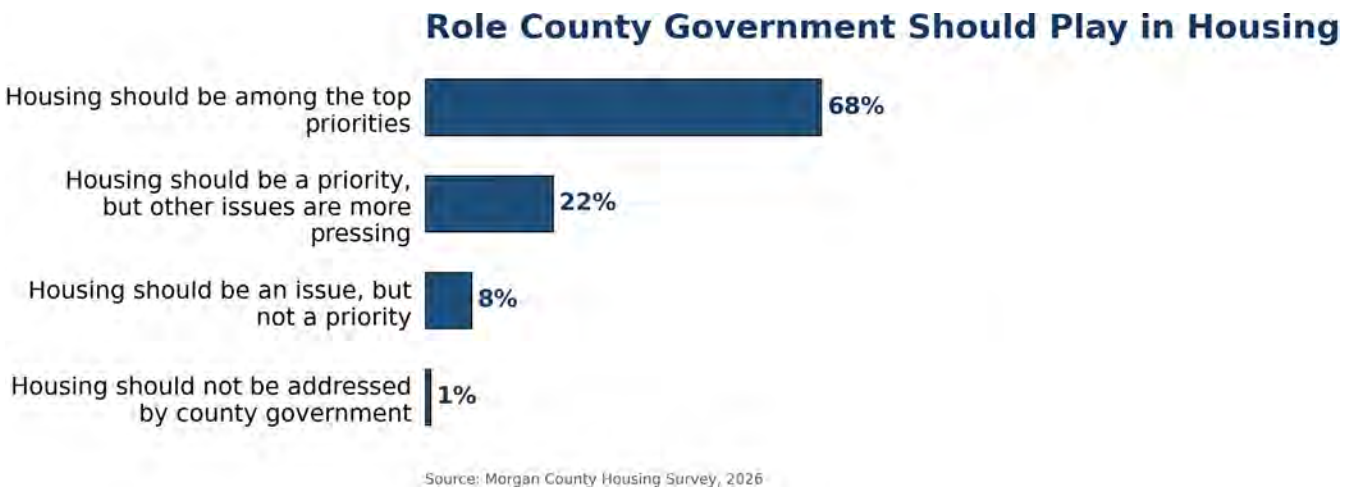


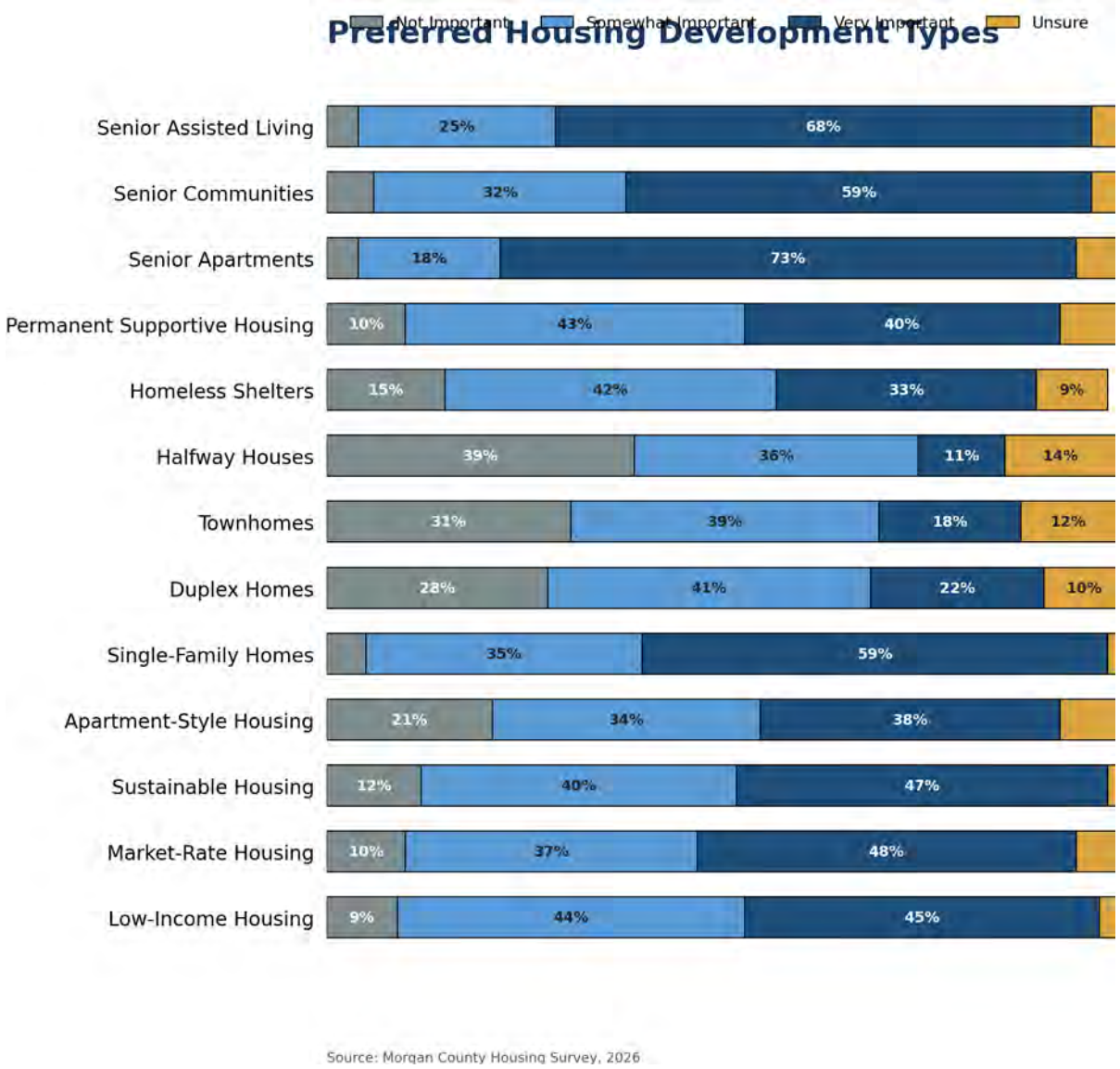

Source: Morgan County Housing Survey, 2026

## Is the County Doing Enough for Affordable Housing?




Source: Morgan County Housing Survey, 2026


Role County Government Should Play in Housing
Housing should be among the top priorities
68%
Housing should be a priority, but other issues are more pressing
22%
Housing should be an issue, but not a priority
8%
Housing should not be addressed by county government
1%
Source: Morgan County Housing Survey, 2026


Not Important
Somewhat Important
Very Important
Unsure
Preferred Housing Development Types
Senior Assisted Living
25%
68%
Senior Communities
32%
59%
Senior Apartments
18%
73%
Permanent Supportive Housing
10%
43%
40%
Homeless Shelters
15%
42%
33%
9%
Halfway Houses
39%
36%
11%
14%
Townhomes
31%
39%
18%
12%
Duplex Homes
28%
41%
22%
10%
Single-Family Homes
35%
59%
Apartment-Style Housing
21%
34%
38%
Sustainable Housing
12%
40%
47%
Market-Rate Housing
10%
37%
48%
Low-Income Housing
9%
44%
45%
Source: Morgan County Housing Survey, 2026