

Ohio's Affordable Housing Tax Credit

Summary of Proposed Changes



Contents

Background	2
Rural Housing Crisis	2
Rural Preservation Imperative	2
Rural New Construction Challenges	2
OLIHTC Program Overview.....	2
Rural Community Definition—Division (A)	4
Preservation Project Definition—Division (A)	6
Preservation Eligibility—Division (B)	7
Current Law	7
Proposed Change.....	7
Effect.....	7
Enhanced State Credits for Rural New Construction Projects—Division (D)	8
Current Law	8
Proposed Change.....	8
Rationale	8
Program Name Change—Division (J)	8
Making the Program Permanent—Divisions (A) & (B)	8
Appendix	9
Map of Rural Communities	9
Small Counties (population under 75,000)	10
Large Counties (population over 75,000) within an MSA	12
Large Counties (population over 75,000) not within an MSA	17

Background

Rural Housing Crisis

Many rural Ohio communities have aging affordable housing stock with no clear path to preservation and face significant barriers to new affordable housing development. Standard LIHTC financing often doesn't pencil in rural markets due to structural cost disadvantages. Urban and suburban markets have greater capacity to attract private capital for both new development and preservation.

Rural Preservation Imperative

OHFA has numerous LIHTC properties in rural communities approaching the point where preservation becomes necessary. Without intervention, many will convert to market-rate housing or deteriorate, eliminating affordable units in communities where replacement would be prohibitively expensive and where market alternatives are extremely limited.

Rural preservation also faces unique economic headwinds. These projects are typically smaller in scale than urban developments, limiting operational efficiencies and increasing per-unit costs. Moreover, rural LIHTC properties generally receive lower pricing per credit than properties in CRA-eligible markets, where community reinvestment obligations drive stronger investor demand. This pricing differential reduces equity generation from both federal and state credits, widening the gap that preservation financing must bridge. Combined with thin rural capital markets, these factors make private-sector preservation financing elusive even when properties remain physically viable.

Rural New Construction Challenges

Rural new construction faces even steeper challenges than preservation. Per-unit development costs run higher due to lower land values (reducing total project basis), smaller project scale (limiting contractor competition and operational efficiencies), limited contractor availability, and thinner rent markets that cap achievable rents. The standard LIHTC subsidy often leaves significant financing gaps that are difficult to fill in rural markets where banks and equity investors have limited presence. The enhanced credit for rural new construction recognizes these structural disadvantages and provides targeted gap financing where it's needed most.

The proposed amendments target state resources where market gaps are greatest while maintaining program integrity through clear definitions, objective criteria, and OHFA's established underwriting expertise. By limiting both the enhanced credit and preservation eligibility to rural communities, the amendments focus on areas where one-size-fits-all financing doesn't work.

OLIHTC Program Overview

Ohio's Affordable Housing Tax Credit (OLIHTC) provides state tax credits that match federal Low-Income Housing Tax Credits, making affordable housing projects financially viable by filling gaps that federal credits alone cannot bridge. The program is currently limited to new construction projects and is scheduled to expire on June 30, 2027.

State credits are awarded only to projects that have already received federal LIHTC allocations from OHFA, ensuring that state resources leverage federal investment rather than competing with it. The credits can be claimed against multiple state taxes, including corporate income tax, insurance premiums tax, and financial institutions tax, providing flexibility for investors with diverse tax obligations.

Since its creation in 2023, the program has supported 44 projects representing 4,426 affordable units across Ohio, with funding concentrated in areas where private market financing is insufficient to make projects feasible.

Rural Community Definition—Division (A)

The goal of the rural community definition is to identify areas where standard LIHTC financing faces the greatest structural challenges while avoiding false positives that would dilute scarce state resources. Given the geographic diversity and complexity of Ohio's population patterns—from densely populated metropolitan areas to sparsely settled agricultural regions—it is necessary to take a multi-faceted approach to building this definition.

Ohio's 88 counties range from Franklin County with over 1.3 million residents to Vinton County with under 13,000. If every county were at one of these two extremes, building the definition would be relatively simple. However, many large counties contain genuinely rural townships alongside urban centers, while some small counties have grown suburban communities that no longer face rural market challenges. A simple county-based approach would either exclude rural areas that need support or include suburban areas that do not.

While it is not technically or administratively feasible to construct a perfect definition, the proposed definition uses a three-tier approach based on county population and metropolitan statistical area (MSA) status, with objective criteria that can be mapped using GIS software. MSAs are regions defined by the federal Office of Management and Budget based on economic integration and commuting patterns around urban centers. MSA designation indicates areas with stronger economic connections, greater access to capital markets, and more robust private financing options for development projects. Counties within MSAs typically have more resources available for affordable housing development than counties outside MSAs, which tend to be more economically isolated.

1. **Small Counties (population under 75,000)**

- Counties with populations under 75,000 are presumptively rural. All areas within these counties qualify as rural communities except for municipalities of 25,000 or more.

2. **Large Counties (population 75,000 or more) within Metropolitan Statistical Areas**

- Counties with populations of 75,000 or more that are located within MSAs are presumptively not rural. Only townships with population density below 250 persons per square mile qualify as rural communities within these counties

3. **Large Counties (population 75,000 or more) outside Metropolitan Statistical Areas**

- Counties with populations of 75,000 or more that are not located within MSAs are presumptively not rural. There are two pathways to rural designation for these communities:
 - a. Townships with population density below 250 persons per square mile, and
 - b. Municipalities with populations under 20,000.

All criteria use publicly available Census Bureau data (county population, township density, municipal population, OMB MSA boundaries) based on the most recent decennial census. OHFA will produce and maintain a publicly available GIS map implementing these criteria, which will serve as the definitive determination of rural community status for program purposes.

This approach accomplishes several goals:

- **Minimizes false negatives:** Avoids excluding areas that are genuinely rural due to technical definitions or arbitrary thresholds. The 55 small counties automatically qualify with minimal exclusions, while density and MSA tests capture genuinely rural areas in large counties that would otherwise be excluded by blanket county disqualification.
- **Minimizes false positives:** Avoids including areas that are genuinely non-rural due to technical definitions or arbitrary thresholds. The municipal population exclusion eliminates larger urban centers, while MSA restrictions screen out suburban communities that have access to private capital markets.
- **Administratively efficient:** While the definition is necessarily complex, all criteria use publicly available Census Bureau data that can be pre-mapped by OHFA using standard GIS software with no case-by-case director determinations, subjective assessments of "rural character," or interpretive judgment required.

Preservation Project Definition—Division (A)

The goal of the preservation project definition is to provide adequate lead time for intervention before deferred maintenance causes irreparable damage, while limiting the program to areas where private market alternatives for preservation are most constrained. The definition must be narrowly tailored to capture aging properties where physical and financial needs are emerging, while maintaining objective eligibility criteria that developers and OHFA can verify without subjective assessment.

The proposed definition allows state credits to be used for preservation projects that meet specific age and location criteria:

- Must have been placed in service at least twenty years prior to the date of application, and
- Must be located in a rural community (per limitation in division (B))

This approach accomplishes the following goals:

- **Provides adequate lead time:** The twenty-year threshold allows owners to begin planning preservation before deferred maintenance compounds into more costly rehabilitation. Even well-managed properties reach the end of useful life for mechanical systems, roofs, and other major components around year twenty. The goal is to enable proactive preservation rather than crisis intervention.
- **Captures aging properties:** The twenty-year threshold captures properties where physical or financial needs are emerging, not just those in crisis. This enables intervention while properties remain physically viable rather than waiting for deterioration to compound.
- **Limit to rural areas:** By restricting eligibility to rural communities, the program concentrates preservation resources where market gaps are greatest. Urban and suburban preservation projects can typically access private bank financing, investor equity, and other capital sources that are largely absent from rural markets. In rural communities, when an affordable housing property is lost, replacement development is often prohibitively expensive and market alternatives are extremely limited, making preservation the most cost-effective strategy for maintaining the affordable housing stock.
- **Objective eligibility:** The criterion is verifiable through OHFA's records (placed-in-service date) with no subjective determination required.

Preservation Eligibility—Division (B)

The proposal modifies Division (B)'s "but-for" requirement to explicitly allow preservation projects located in rural communities to be eligible for state credits.

Current Law

Currently, Division (B) requires that credits be reserved only for projects "creating additional housing units that would not have otherwise been created with other state, federal, or private financing." This language limits eligibility to new construction since preservation projects don't create "additional" units.

Proposed Change

The amendment adds language allowing credits for preservation projects located in rural communities that are "preserving affordable housing units that would not remain affordable housing units..."

Effect

This change makes preservation projects eligible for state credits, but ONLY if they are located in rural communities. Urban and suburban preservation projects remain ineligible. The amendment recognizes that rural communities face unique challenges in preserving affordable housing and lack the private market alternatives available in urban areas.

Enhanced State Credits for Rural New Construction Projects—Division (D)

The proposal would allow OHFA to award state credits that are up to 130% of federal credits for the construction of new units in rural communities. Rural preservation projects and all non-rural projects receive standard 100% matching credits (the same as under current law).

Current Law

Division (D) currently calculates the annual credit amount as the lesser of: (1) the federal credit amount, or (2) one-tenth of the reserved credit amount. This effectively caps state credits at 100% of federal credits.

Proposed Change

The amendment creates two calculation pathways:

1. **Standard Projects:** For all qualified projects other than those creating new units in rural communities, the calculation remains unchanged—annual credit equals the lesser of federal credit or one-tenth of reserved amount.
2. **Rural New Construction:** For qualified projects creating new units in rural communities, the annual credit equals one-tenth of the reserved credit amount, which may be up to 130% of the federal credit amount and which may exceed the federal credit.

Rationale

Rural new construction faces higher per-unit development costs due to lower land values, smaller project scale, limited contractor availability, and thinner rent markets. The enhanced credit is intended to address these gap financing challenges without unlimited exposure. All urban and suburban projects—and rural preservation projects—continue under the existing 1:1 ratio, maintaining current investor expectations for the bulk of the program.

The limitation to new construction recognizes that preservation deals typically pencil more easily than new construction due to lower acquisition costs and existing infrastructure. Enhanced credits are targeted where the financing gap is greatest.

Program Name Change—Division (J)

Updates the name of the program to be the “Affordable Housing Tax Credit”. The change requires conforming amendments to multiple sections of the Ohio Revised Code, including at least ORC 5747.83 (section title), 5747.98 (credit ordering), 5725.36 (insurance company tax), 5726.58 (financial institutions tax), and 5729.19 (foreign insurance premiums tax).

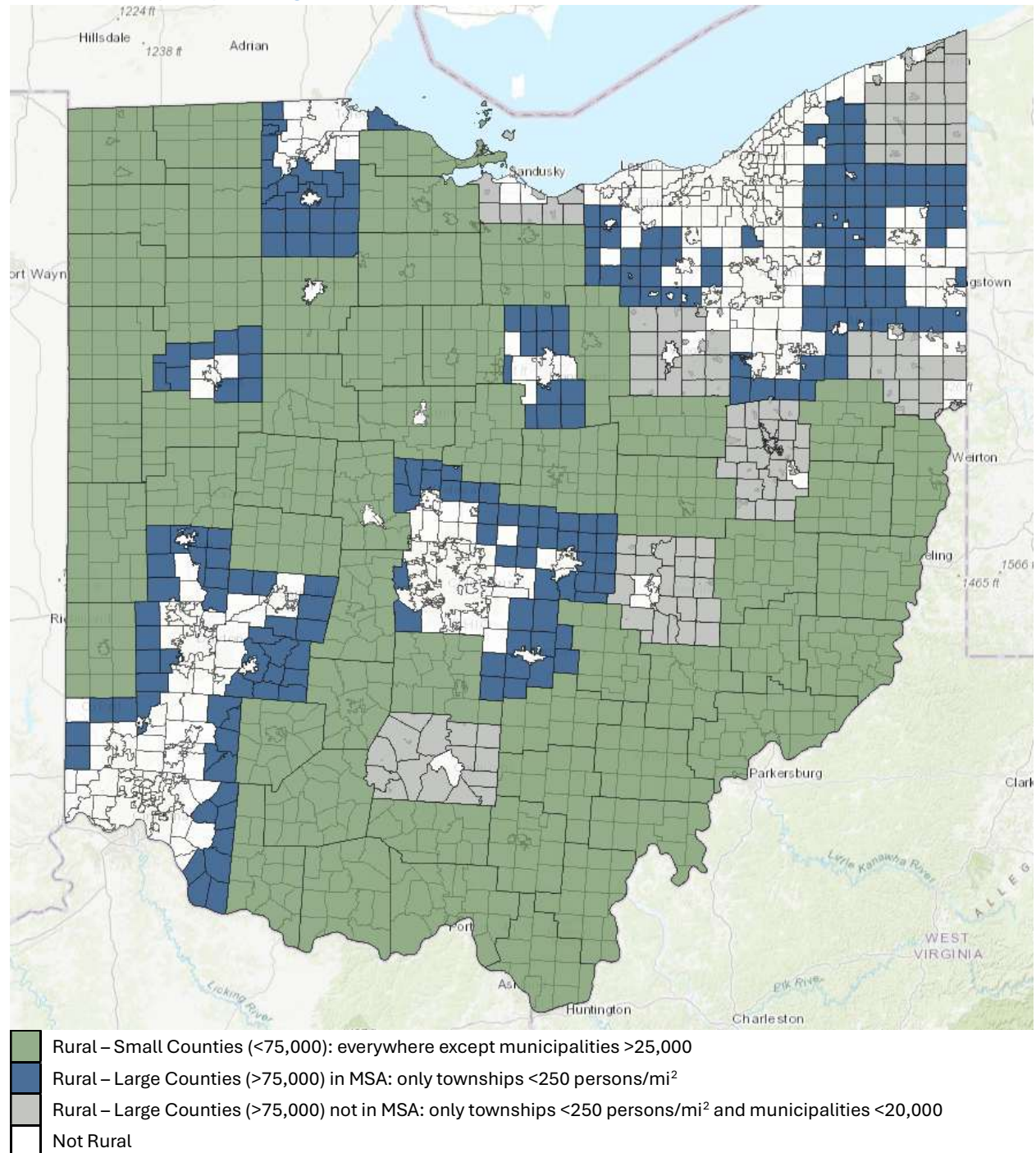
Making the Program Permanent—Divisions (A) & (B)

The program’s track record of responsible administration and measurable results supports eliminating the current sunset provision, making Ohio’s Affordable Housing Tax credit a permanent program. This change provides long-term certainty for developers, investors, and communities.

Appendix

Map of Rural Communities

Interactive map: <https://arcg.is/15aTzy3>



Small Counties (population under 75,000)

Only municipalities with populations of 25,000 or more are excluded from being designated rural in Small Counties.

Adams	27,477	Huron	58,565
Ashland	52,447	Jackson	32,653
Athens	62,431	Jefferson	65,249
Auglaize	46,422	Knox	62,721
Belmont	66,497	Lawrence	58,240
Brown	43,676	Logan	46,150
Carroll	26,721	Madison	43,824
Champaign	38,714	Marion	65,359
Clinton	42,018	• Except for Marion	35,999
Coshocton	36,612	Meigs	22,210
Crawford	42,025	Mercer	42,528
Darke	51,881	Monroe	13,385
Defiance	38,286	Morgan	13,802
Fayette	28,951	Morrow	34,950
Fulton	42,713	Noble	14,115
Gallia	29,220	Ottawa	40,364
Guernsey	38,438	Paulding	18,806
Hancock	74,920	Perry	35,408
• Except for Findlay	40,313	Pickaway	58,539
Hardin	30,696	Pike	27,088
Harrison	14,483	Preble	40,999
Henry	27,662	Putnam	34,451
Highland	43,317	Sandusky	58,896
Hocking	28,050	Scioto	74,008
Holmes	44,223	Seneca	55,069

Shelby	48,230	Vinton	12,800
Union	62,784	Washington	59,771
• Except for Marysville	25,571	Williams	37,102
Van Wert	28,931	Wyandot	21,900

Large Counties (population over 75,000) within an MSA

Only townships with fewer than 250 people per square mile qualify as “rural communities” in Large Counties within an MSA.

Allen (Lima MSA)	102,206	- Tate 193.9/mi² - Stonelick 189.7/mi² - Williamsburg 183.6/mi² - Wayne 143.6/mi² - Franklin 89.6/mi² - Jackson 98.2/mi² - Washington 59.9/mi²
<i>Townships</i>		
- Marion 155.6/mi² - Richland 140.1/mi² - Spencer 131.4/mi² - Perry 93.9/mi² - Jackson 87.1/mi² - Auglaize 76.3/mi² - Amanda 59.9/mi² - Monroe 57.2/mi² - Sugar Creek 50.8/mi²		
Butler (Cincinnati MSA)	390,357	<i>Townships</i> - Berkshire 222.2/mi² - Harlem 171.3/mi² - Delaware 108.1/mi² - Scioto 106.0/mi² - Kingston 98.9/mi² - Porter 86.6/mi² - Trenton 85.6/mi² - Troy 84.8/mi² - Brown 54.1/mi² - Radnor 50.2/mi² - Oxford 47.3/mi² - Thompson 32.6/mi² - Marlboro 24.4/mi²
<i>Townships</i>		
- St. Clair 237.3/mi² - Hanover 222.8/mi² - Madison 211.3/mi² - Morgan 145.1/mi² - West Chester 122.2/mi² - Milford 96.2/mi² - Reily 72.5/mi²		
Clark (Springfield MSA)	136,001	
<i>Townships</i>		
- Springfield 233.6/mi² - German 225.1/mi² - Pike 101.1/mi² - Green 76.0/mi² - Pleasant 75.1/mi² - Harmony 72.6/mi² - Madison 61.6/mi²		
Clermont (Cincinnati MSA)	208,601	<i>Townships</i> - Liberty 163.2/mi² - Pleasant 161.4/mi² - Greenfield 156.4/mi² - Walnut 132.3/mi² - Hocking 130.4/mi² - Clearcreek 112.5/mi² - Rush Creek 106.8/mi² - Berne 102.0/mi² - Richland 91.6/mi² - Amanda 73.8/mi²
<i>Townships</i>		
Monroe 236.7/mi²		

• Madison	59.8/mi ²	• Columbia	111.5/mi ²
Franklin (Columbus MSA)	1,323,807	Lake (Cleveland-Elyria MSA)	232,603
<i>Townships</i>		<i>Townships</i>	
• Clinton	181.1/mi ²	• Leroy	122.2/mi ²
• Brown	177.5/mi ²	Licking (Columbus MSA)	178,519
• Pleasant	153.3/mi ²	<i>Townships</i>	
• Perry	143.0/mi ²	• Union	206.0/mi ²
Geauga (Cleveland-Elyria MSA)	95,397	• Licking	169.3/mi ²
<i>Townships</i>		• Madison	134.2/mi ²
• Russell	223.3/mi ²	• Washington	126.2/mi ²
• Auburn	219.3/mi ²	• Newton	123.7/mi ²
• Hambden	206.1/mi ²	• Hanover	120.6/mi ²
• Newbury	183.6/mi ²	• Liberty	105.3/mi ²
• Burton	179.1/mi ²	• St. Albans	96.2/mi ²
• Middlefield	173.8/mi ²	• Jersey	93.8/mi ²
• Chardon	169.7/mi ²	• Mary Ann	91.3/mi ²
• Parkman	164.9/mi ²	• Franklin	84.5/mi ²
• Huntsburg	149.5/mi ²	• Bowling Green	84.3/mi ²
• Claridon	136.3/mi ²	• Newark	76.5/mi ²
• Troy	107.5/mi ²	• Perry	66.8/mi ²
• Thompson	83.1/mi ²	• Mckean	62.3/mi ²
• Montville	78.6/mi ²	• Bennington	61.8/mi ²
Greene (Dayton MSA)	167,966	• Hopewell	55.5/mi ²
<i>Townships</i>		• Eden	59.8/mi ²
• Miami	177.6/mi ²	• Hartford	51.9/mi ²
• Cedarville	151.3/mi ²	• Burlington	47.3/mi ²
• Silvercreek	142.9/mi ²	• Fallsbury	39.6/mi ²
• New Jasper	121.7/mi ²	Lorain (Cleveland-Elyria MSA)	312,964
• Xenia	119.9/mi ²	<i>Townships</i>	
• Spring Valley	70.4/mi ²	• Eaton	215.7/mi ²
• Caesarscreek	42.8/mi ²	• Sheffield	162.8/mi ²
• Jefferson	38.8/mi ²	• Elyria	141.6/mi ²
• Ross	22.6/mi ²	• Grafton	105.1/mi ²
Hamilton (Cincinnati MSA)	830,639	• New Russia	85.1/mi ²
<i>Townships</i>		• Penfield	84.3/mi ²
• Whitewater	243.7/mi ²	• Henrietta	83.6/mi ²
		• Camden	76.1/mi ²

- Pittsfield 58.4/mi²
- Brighton 53.7/mi²
- Huntington 52.1/mi²
- Rochester 44.9/mi²

Lucas (Toledo MSA) 431,279

Townships

- Spencer 143.6/mi²
- Swanton 127.9/mi²
- Providence 127.2/mi²
- Spencer 143.6/mi²
- Swanton 127.9/mi²
- Jerusalem 93.9/mi²
- Harding 77.4/mi²
- Richfield 69.9/mi²
- Washington 36.0/mi²

Mahoning (Youngstown-Warren-Boardman MSA) 228,614

Townships

- Springfield 190.2/mi²
- Beaver 187.6/mi²
- Milton 142.0/mi²
- Smith 117.5/mi²
- Green 108.8/mi²
- Goshen 94.2/mi²
- Jackson 85.3/mi²
- Ellsworth 82.8/mi²
- Berlin 76.3/mi²
- Coitsville 50.0/mi²

Medina (Cleveland-Elyria MSA) 182,470

Townships

- Lafayette 235.9/mi²
- Sharon 229.2/mi²
- Liverpool 224.4/mi²
- Granger 195.3/mi²
- York 193.2/mi²
- Wadsworth 168.5/mi²
- Litchfield 141.8/mi²

- Guilford 122.4/mi²
- Westfield 102.8/mi²
- Chatham 84.0/mi²
- Spencer 71.7/mi²
- Harrisville 65.4/mi²
- Homer 65.6/mi²

Miami (Dayton MSA) 108,744

Townships

- Union 197.5/mi²
- Newberry 149.6/mi²
- Bethel 134.7/mi²
- Staunton 84.1/mi²
- Newton 83.4/mi²
- Springcreek 79.4/mi²
- Elizabeth 56.1/mi²
- Lostcreek 53.6/mi²
- Brown 52.4/mi²
- Washington 50.4/mi²

Montgomery (Dayton MSA)

Townships

- Clay 235.4/mi²
- German 229.1/mi²
- Butler 223.0/mi²
- Jefferson 177.5/mi²
- Jackson 164.4/mi²
- Perry 159.9/mi²

Portage (Akron MSA) 161,791

Townships

- Suffield 236.4/mi²
- Shalersville 188.9/mi²
- Randolph 180.0/mi²
- Mantua 163.5/mi²
- Nelson 119.3/mi²
- Palmyra 111.6/mi²
- Freedom 110.7/ mi²
- Deerfield 109.6/mi²
- Atwater 98.8/ mi²

- Hiram 96.5/mi²
- Edinburg 96.3/mi²
- Charlestown 75.0/mi²
- Windham 74.3/mi²
- Paris 69.4/mi²

Richland (Mansfield MSA) 124,936

Townships

- Washington 180.1/mi²
- Jackson 151.7/mi²
- Jefferson 134.2/mi²
- Worthington 82.5/mi²
- Perry 81.3/mi²
- Weller 76.9/mi²
- Plymouth 76.4/mi²
- Monroe 73.6/mi²
- Sandusky 70.3/mi²
- Franklin 68.5/mi²
- Cass 62.0/mi²
- Bloominggrove 51.0/mi²
- Butler 45.7/mi²

Stark (Canton-Massillon MSA) 374,853

Townships

- Sugar Creek 193.5/mi²
- Tuscarawas 175.1/mi²
- Sandy 174.4/mi²
- Paris 169.5/mi²
- Bethlehem 164.8/mi²
- Lexington 158.7/mi²
- Osnaburg 146.9/mi²
- Washington 134.6/mi²
- Pike 120.3/mi²
- Marlboro 117.2/mi²

Summit (Akron MSA) 540,428

Townships

- Twinsburg 119.6/mi²
- Boston 52.4/mi²

Trumbull (Youngstown-Warren-Boardman MSA) 201,977

Townships

- Bazetta 214.9/mi²
- Warren 201.6/mi²
- Vienna 169.0/mi²
- Southington 140.6/mi²
- Mesopotamia 127.6/mi²
- Farmington 109.6/mi²
- Bristol 103.6/mi²
- Braceville 102.2/mi²
- Fowler 89.5/mi²
- Mecca 86.2/mi²
- Johnston 68.4/mi²
- Hartford 67.3/mi²
- Kinsman 66.2/mi²
- Vernon 50.7/mi²
- Bloomfield 49.0/mi²
- Greene 36.2/mi²
- Gustavus 33.5/mi²

Warren (Cincinnati MSA) 242,337

Townships

- Turtlecreek 249.2/mi²
- Salem 237.4/mi²
- Wayne 190.3/mi²
- Harlan 108.7/mi²
- Washington 80.3/mi²
- Massie 54.0/mi²

Wood (Toledo MSA) 132,248

Townships

- Perrysburg 248.3/mi²
- Middleton 169.6/mi²
- Weston 144.5/mi²
- Troy 137.2/mi²
- Grand Rapids 114.2/mi²
- Montgomery 114.2/mi²
- Henry 113.4/mi²

• Freedom	87.6/mi ²	• Portage	42.6/mi ²
• Washington	86.5/mi ²	• Webster	42.6/mi ²
• Bloom	70.4/mi ²	• Center	36.5/mi ²
• Plain	52.6/mi ²	• Milton	25.5/mi ²
• Liberty	46.0/mi ²	• Jackson	19.2/mi ²
• Perry	43.5/mi ²		

Large Counties (population over 75,000) not within an MSA

Only townships with fewer than 250 people per square mile and municipalities with fewer than 20,000 qualify as “rural communities” in Large Counties not within an MSA.

Ashtabula	97,574	- Geneva-on-the-Lake 916 - Rock Creek 667
Townships		Columbiana 101,877
- Orwell 129.1/mi² - Windsor 107.5/mi² - Harpersfield 98.5/mi² - Andover 97.2/mi² - Morgan 94.9/mi² - Austinburg 89.5/mi² - Monroe 55.6/mi² - Plymouth 85.9/mi² - Rome 77.0/mi² - Kingsville 74.9/mi² - Hartsgrove 65.3/mi² - Sheffield 64.1/mi² - Williamsfield 54.7/mi² - Trumbull 53.7/mi² - Lenox 56.3/mi² - Pierpont 41.1/mi² - Colebrook 45.0/mi² - New Lyme 40.4/mi² - Richmond 39.0/mi² - Cherry Valley 38.0/mi² - Denmark 34.7/mi² - Dorset 35.2/mi² - Wayne 27.5/mi²		Townships - Elkrun 121.6/mi² - Knox 114.5/mi² - Butler 107.2/mi² - Hanover 95.0/mi² - Middleton 95.0/mi² - West 90.3/mi² - Madison 81.7/mi² - Washington 89.5/mi² - Yellow Creek 90.9/mi² - Wayne 31.9/mi² - Franklin 31.9/mi²
Municipalities		Municipalities
- Ashtabula 17,975 - Conneaut 12,318 - Geneva 5,924 - Jefferson 3,226 - North Kingsville 2,742 - Roaming Shores 1,586 - Orwell 1,533 - Andover 972		- Salem 11,915 - East Liverpool 9,958 - Columbiana 6,559 - East Palestine 4,761 - Wellsville 3,113 - Lisbon 2,597 - Leetonia 1,833 - Salineville 1,206 - New Waterford 1,194 - Washingtonville 712 - Hanoverton 354 - Rogers 194 - Summitville 110
		Erie 75,622
		Townships
		- Milan 138.2/mi² - Berlin 112.6/mi² - Florence 94.4/mi²

- Groton 52.8/mi²
- Oxford 43.5/mi²

Municipalities

- Huron 6,922
- Milan 1,371
- Castalia 774
- Berlin Heights 651
- Bay View 608
- Kelleys Island 256

Muskingum 86,410

Townships

- Newton 112.3/mi²
- Washington 139.8/mi²
- Hopewell 82.3/mi²
- Perry 106.4/mi²
- Jackson 99.3/mi²
- Licking 91.0/mi²
- Cass 63.3/mi²
- Harrison 90.6/mi²
- Brush Creek 42.2/mi²
- Salt Creek 41.2/mi²
- Clay 103.4/mi²
- Salem 37.5/mi²
- Highland 36.0/mi²
- Blue Rock 22.7/mi²
- Adams 24.4/mi²
- Monroe 20.8/mi²
- Madison 17.2/mi²
- Rich Hill 13.3/mi²
- Meigs 6.1/mi²

Municipalities

- Zanesville 24,765
- New Concord 2,361
- South Zanesville 1,894
- Dresden 1,650
- Frazeyburg 1,354
- Philo 720
- Adamsville 140

- Fultonham 115
- Norwich 87

Ross 77,093

Townships

- Huntington 101.8/mi²
- Green 119.4/mi²
- Concord 62.6/mi²
- Twin 57.9/mi²
- Liberty 75.8/mi²
- Springfield 83.5/mi²
- Buckskin 40.6/mi²
- Colerain 56.9/mi²
- Paxton 60.6/mi²
- Franklin 39.0/mi²
- Paint 35.6/mi²
- Harrison 32.9/mi²
- Jefferson 42.8/mi²
- Deerfield 34.1/mi²

Municipalities

- Chillicothe 22,059
- Kingston 1,262
- Frankfort 1,084
- Clarksburg 409
- Adelphi 322
- South Salem 219

Tuscarawas 93,263

Townships

- Goshen 143.3/mi²
- Dover 107.5/mi²
- Sandy 121.8/mi²
- Warwick 129.0/mi²
- Wayne 90.8/mi²
- Bucks 85.8/mi²
- Clay 78.6/mi²
- Salem 46.2/mi²
- Fairfield 67.8/mi²
- Union 65.4/mi²

- York 57.1/mi²
- Auburn 49.0/mi²
- Warren 48.1/mi²
- Jefferson 42.9/mi²
- Rush 29.2/mi²
- Washington 28.8/mi²
- Perry 17.0/mi²

Municipalities

- New Philadelphia 17,677
- Dover 13,112
- Uhrichsville 5,272
- Newcomerstown 3,702
- Strasburg 2,735
- Dennison 2,709
- Sugarcreek 2,373
- Gnadenhutten 1,240
- Tuscarawas 1,035
- Bolivar 1,000
- Baltic 851
- Midvale 673
- Mineral City 652
- Port Washington 548
- Barnhill 383
- Roswell 219
- Parral 205
- Zoar 172
- Stone Creek 153

Wayne

116,894

Townships

- Canaan 138.7/mi²
- Baughman 130.2/mi²
- Congress 102.3/mi²
- Franklin 116.3/mi²
- Wayne 109.8/mi²
- Paint 140.0/mi²
- Clinton 113.4/mi²
- Plain 73.3/mi²
- Chester 73.2/mi²
- Milton 82.1/mi²

Municipalities

- Orrville 8,452
- Rittman 6,131
- Doylestown 3,051
- Creston 2,139
- Dalton 1,927
- Shreve 1,497
- West Salem 1,430
- Smithville 1,338
- Apple Creek 1,188
- Marshallville 789
- Fredericksburg 409
- Burbank 296
- Mount Eaton 171
- Congress 132