



# Community Reinvestment Area

## Housing Survey 2012

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City of Cleveland, Department of Community Development  
Housing Development Office



Photos: Department of Community Development

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## 1 Purpose and Scope

This report contains the housing survey within the proposed Community Reinvestment Area (CRA) in the City of Cleveland. The CRA in the City of Cleveland contains 178 Census tracts that cover the entire city<sup>1</sup>. The purpose of this report is to determine whether the area shown in Figure 1 should be designated as a Community Reinvestment Area as defined by Ohio Revised Code: Sections 3735.65-70 (large map refer to [Appendix A](#)). The designation of the proposed CRA in the City of Cleveland aims to encourage the revitalization of the existing housing stock and development of new housing.

The Criteria for evaluating the proposed CRA follows the Ohio Revised Code Section 3735.65 (B); “housing facilities or structures of historical significance are located in and new housing construction and repair of existing facilities or structures are discouraged.”

**Figure 1 City of Cleveland, Ohio Proposed Community Reinvestment Area**



<sup>1</sup> The number of Census tracts in the City of Cleveland has declined from 225 to 178 in 2010 due to a decrease in population as reported in the 2010 Census.

Cleveland continues to be a distressed city based on the following indicators<sup>2</sup>;

- Cleveland city experienced 17.1 % population loss from 2000 to 2010, based on US Census 2000 and 2010, and 21.5% population decline between 1990 and 2010.
- Average Median household income and median family income were much lower than both county and State level; 62.7% and 57.7%, and 57.7% and 57.8% respectively between 2006 and 2010
- The percent of average vacant housing units was 27.3% from 2006 to 2010.
- Median housing value was much lower than both county and State level.
- Average median value of owner occupied housing units (\$86,700) was 63.2 % of Cuyahoga County and 63.6 % of State level between 2006 and 2010.
- There are highly concentrated low and moderate income populations in Cleveland (average of 64.8% by census tract)
- The student performance was the third lowest among 31 school districts in Cuyahoga County<sup>3</sup>.

The purpose of this report is to recertify the City of Cleveland as a Community Reinvestment Area. As defined by Ohio Revised code: Sections 3735.65-70 the criteria for eligibility are whether the area is one in which “housing facilities or structures of historical significance are located and new housing construction and repair of existing facilities or structures are discouraged.”

On June 8, 2009 the City of Cleveland passed ordinance #769-09 to amend Cleveland’s Tax Abatement program (Ord. 856-07). This amendment allows for a 10 year tax extension for converting historic properties that are currently rental properties into for sale condominiums. The extension of the abatement for historic properties will be available city-wide.

The Tax Abatement program is an important and useful tool; for developers as a great selling tool; for homebuyers by making homeownership more affordable; and for the city of Cleveland, helping to make it a city of choice.

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<sup>2</sup> Data obtained from Census 2010 and five year estimates from 2006-2010 American Community Survey by U.S. Census Bureau.

<sup>3</sup> According to the Local Report Card by the Ohio Department of Education, the Cleveland Metropolitan School District was designated to academic watch and received the lowest performance index score of 75.7 within Cuyahoga County during the 2010-2011 school years.

## 2 General Demographic, Social, and Housing Characteristics

The 2006-2010 American Community Survey five year estimate (hereafter ACS 2010) and 2010 Census data from the U.S. Census Bureau was used for the analysis of general demographic, social, economic, and housing characteristics in the proposed Cleveland CRA. ACS 2010 represented the average characteristics over a 5-year period, from January 2006 to December 2010. These estimates were an interval estimate with a confidence level of 90%.

### 2.1 Population and Race Distribution

The population estimate in the City of Cleveland was 396,830 in 2010, based on the population count by the U.S. Census Bureau. It accounted for 31.0% of the county population. From 2000 to 2010, the population in Cleveland decreased by 17.1%. Cleveland experienced a 13.5 percentage point higher decrease in population than did the balance of Cuyahoga County during the same time span. The population of 396,830 in 2010 represents a 21.5 % decline since 1990. It was a 19 percentage point higher decline than the balance of Cuyahoga County within the same time period. The population count came from the U.S. Census Bureau.

**Table 1 Population Change: 1990 – 2010**

Geography	1990	2000	2010	%change 09-00	%change 00-10	%change 90-10
Cleveland City	505,647	478,403	396,830	-5.39%	<b>-17.05%</b>	-21.52%
% Of County	35.8%	34.3%	<b>31.0%</b>			
Other Cities In County	906,493	915,575	883,292	1.00%	-3.53%	-2.56%
% Of County	64.2%	65.7%	69.0%			
County	1,412,140	1,393,978	1,280,122	-1.29%	-8.17%	-9.35%
% Of State	13.0%	12.3%	11.1%			
Ohio State	10,847,115	11,353,140	11,536,504	4.67%	1.62%	6.36%
% Of Us	4.4%	4.0%	3.7%			
Us	248,709,873	281,421,906	308,745,538	13.15%	9.71%	24.14%

Source: U.S. Census Bureau, Census 1990; Census 2000; Census 2010, Population and Housing Unit Counts

In terms of race distribution, the portion of minority population in Cleveland was much higher than its total representation in Cuyahoga County. The percent of African-Americans in Cleveland (53.4%), as an example, was much higher than the balance of cities in the county (19.1%), and was reflected in the higher percentage rate for the county (29.7%) when the city and balance of the county were combined. By contrast, the Asian population increased in Cleveland, but other cities in the County gained much higher percentages than the City of Cleveland.

Table 2 Race Distribution: 2000 - 2010

Geography	City of Cleveland			Other Cities in County			Cuyahoga County		
Year	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
Total Population	478,403	396,830	-17.05%	915,575	883,292	-3.53%	1,393,978	1,280,122	-8.17%
%	100.0%	100.0%	-	100.0%	100.0%	-	100.0%	100.0%	-
White	206,487	147,924	-28.36%	751,012	666,179	-11.30%	957,499	814,103	-14.98%
%	43.16%	37.28%		82.03%	75.42%		68.69%	63.60%	
African American	246,242	<b>211,691</b>	<b>-14.03%</b>	140,285	168,507	20.12%	386,527	380,198	-1.64%
%	51.47%	<b>53.35%</b>		15.32%	19.08%		27.73%	29.70%	
American Indian	1,597	1,340	-16.09%	1,148	1,238	7.84%	2,745	2,578	-6.08%
%	0.33%	0.34%		0.13%	0.14%		0.20%	0.20%	
Asian/ Pacific Islander	6,904	<b>7,447</b>	<b>7.87%</b>	19,341	25,721	32.99%	26,245	33,168	26.38%
%	1.44%	<b>1.88%</b>		2.11%	2.91%		1.88%	2.59%	
Other races	17,173	<b>28,427</b>	<b>65.53%</b>	3,789	21,648	471.34%	20,962	50,075	138.88%
%	3.59%	<b>7.16%</b>		0.41%	2.45%		1.50%	3.91%	
Hispanic	34,728	39,533	13.84%	12,350	21,737	76.01%	47,078	61,270	30.15%
%	7.26%	9.96%		1.35%	2.46%		3.38%	4.79%	

Source: U.S. Census Bureau, Census 2000; Census 2010



## 2.2 Concentration of Low and Moderate Income Families

The income level in Cleveland was much lower than both Cuyahoga County and the State of Ohio. Table 3 shows the income disparity among Cleveland, Cuyahoga County, and the State. The median household income in Cleveland in 2010 was at 57.7 % of the State's median, while Cuyahoga County was 92.1% of the State's median household income. Furthermore, the median family income in Cleveland in 2010 was about 59 percent of that in Cuyahoga County and about 58 % of that in the State. By contrast, Cuyahoga County's rate was 97.3% of the State's median. The family income level in Cleveland was a range of the Low income limit<sup>4</sup> over the County. It strongly reinforces that households in Cleveland have less power to invest in a new home or in home repairs. As a result, it is expected that new housing development will be discouraged in the City of Cleveland CRA area.

**Table 3 Median Income in Cleveland (city)**

Geography	Household Income	Family Income*	Non-Family income*	Per Capita income*
City of Cleveland	\$27,349	\$34,495	\$19,426	\$16,302
(% from County)	62.7%	59.4%	71.9%	62.1%
(% from State)	57.7%	57.8%	71.0%	64.9%
Cuyahoga County	\$43,603	\$58,064	\$27,014	\$26,263
(% from State)	92.1%	97.3%	98.7%	104.6%
Ohio State	\$47,358	\$59,680	\$27,366	\$25,113
(%)	100.0%	100.0%	100.0%	100.0%

Note: \* in the past 12 months

Source: U.S. Census Bureau, 2006-2010 American Community Survey (in 2010 inflation-adjusted dollars)

Table 4 and Figure 2 show low income<sup>5</sup> concentration with the percentage of population below 80% of area median family income in FY 2012 by Census tract, based on 2010 ACS estimates. The percentage of population as low income ranged from 14.8% to 100.0% in the City of Cleveland. Over 83 % of Census tracts in Cleveland had a concentration of more than 50 % low income population. Total low income population accounted for approximately 65 % of the total population in Cleveland (large map refer to [Appendix B](#)).

<sup>4</sup> Low income limit was defined by HUD based on number of people in family and area median family income.

<sup>5</sup> The calculation used Low-Moderate Income limits from HUD; it is 80% level of area family median income.

**Table 4 Low and Moderate Income Concentration in Cleveland (city) in 2012****A. City of Cleveland**

% of Low Income <sup>1)</sup> Population	# of Census Tract	Total Pop	Total Low- Income Pop	From Family HHs	From Non- Family HHs
Less Than 30.0%	4	12,901	2,645	1,200	1,445
%	2.3%	3.1%	20.5%	45.4%	54.6%
Between 30.0% and 50.0%	25	68,006	28,570	18,239	10,331
%	14.2%	16.6%	42.0%	63.8%	36.2%
Between 50.1% and 80.0%	112	258,343	173,959	131,564	42,395
%	63.6%	62.9%	67.3%	75.6%	24.4%
Greater Than 80.0%	35	71,503	61,173	48,562	12,611
%	19.9%	17.4%	85.6%	79.4%	20.6%
Total	176	410,753	266,347	199,564.4	66,782.6
%	100.0%	100.0%	<b><u>64.8%</u></b>	<b><u>74.9%</u></b>	<b><u>25.1%</u></b>

**B. Other Cities in County**

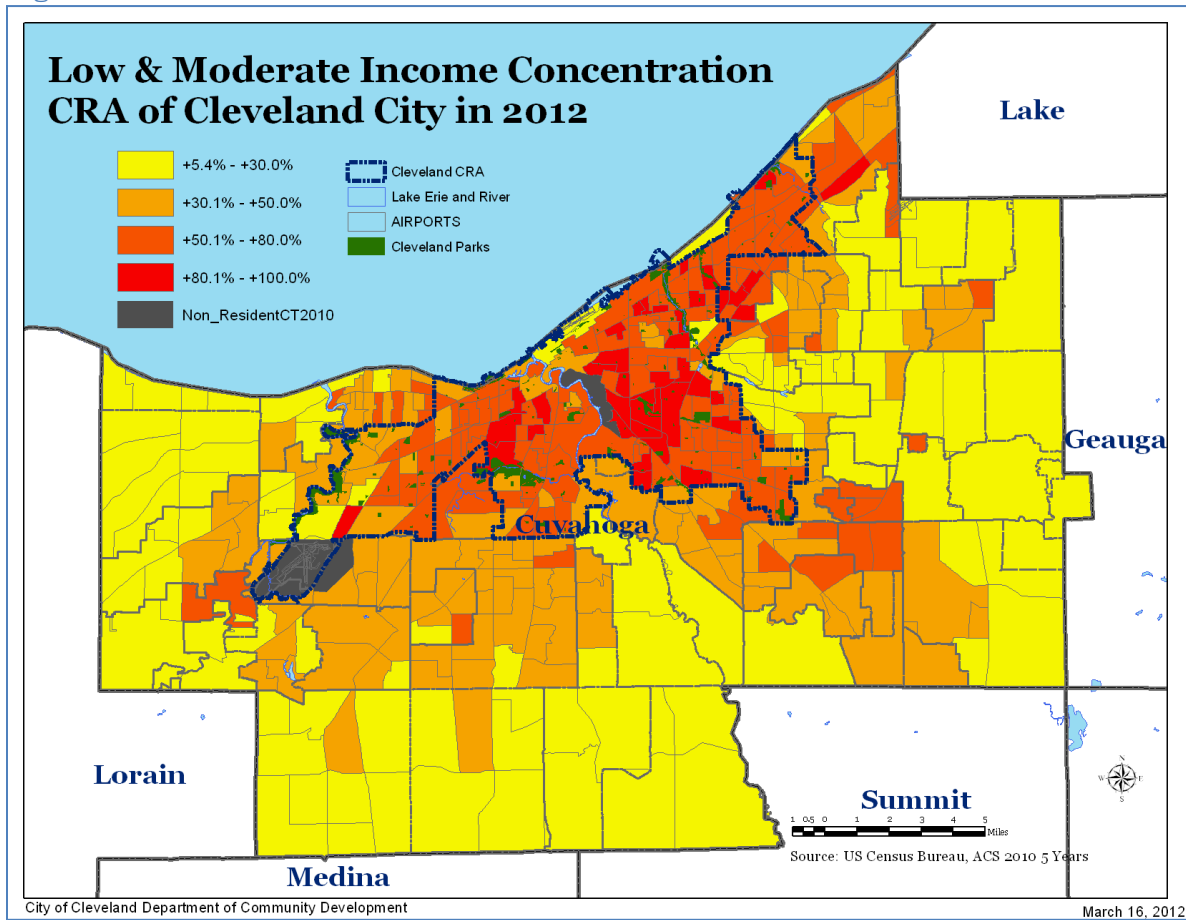
% of Low Income Population	# of Census Tract	Total Pop	Total Low- Income Pop	From Family HHs	From Non- Family HHs
Less Than 30.0%	103	376,594	74,262	51,579	22,683
%	38.6%	42.6%	19.7%	69.5%	30.5%
Between 30.0% and 50.0%	115	381,934	151,140	106,472	44,669
%	43.1%	43.3%	39.6%	70.4%	29.6%
Between 50.1% and 80.0%	44	117,141	69,876	49,545	20,331
%	16.5%	13.3%	59.7%	70.9%	29.1%
Greater Than 80.0%	5	7,403	6,262	4,741	1,521
%	1.9%	0.8%	84.6%	75.7%	24.3%
Total	267	883,072	301,541	212,337	89,204
%	100.0%	100.0%	<b><u>34.1%</u></b>	<b><u>70.4%</u></b>	<b><u>29.6%</u></b>

**C. Cuyahoga County**

% of Low Income Population	# of Census Tract	Total Pop	Total Low- Income Pop	From Family HHs	From Non- Family HHs
Less Than 30.0%	107	389,495	76,907	52,779	24,129
%	24.2%	30.1%	19.7%	68.6%	31.4%
Between 30.0% and 50.0%	140	449,940	179,710	124,710	55,000
%	31.6%	34.8%	39.9%	69.4%	30.6%
Between 50.1% and 80.0%	156	375,484	243,835	181,109	62,726
%	35.2%	29.0%	64.9%	74.3%	25.7%
Greater Than 80.0%	40	78,906	67,435	53,303	14,132
%	9.0%	6.1%	85.5%	79.0%	21.0%
Total	443	1,293,825	567,888	411,901	155,987
%	100.0%	100.0%	<b><u>43.9%</u></b>	<b><u>72.5%</u></b>	<b><u>27.5%</u></b>

Source: Recalculated based on American Community Survey 2006-2010 5 Year Estimates and HUD Low Moderate Income definition

Figure 2 Low and Moderate Income Concentration in Cleveland in 2012



Source: Calculated based on U.S. Census American Community Survey 2006-2010 5 Year Estimates

## 2.3 Housing Stock

Table 5 and Table 6 summarize general housing stock characteristics between 2006 and 2010;

- The average housing units in Cleveland between 2006 and 2010 was 207,536. It accounted for 16.5 % of total housing units in Cuyahoga County.
- The percent of vacant housing units in the City of Cleveland was much higher than both Cuyahoga County and the State of Ohio.
- Renter occupied housing units in Cleveland were much higher than that in both Cuyahoga County and the State of Ohio.
- The vacancy rate was 19.3%.
- Median Year of built housing was 1939 in Cleveland.
- Median Value (dollar) of owner occupied housing units was 63.2 % of that in Cuyahoga County.

**Table 5 Housing Units, Occupancy, Tenure, and Vacancy Status**

Geography	Cleveland City	%	Cuyahoga County	%	Ohio State	%
Total housing units	207,536	100.0%	621,763	100.0%	5,127,508	100.0%
Occupied housing units	167,490	<b>80.7%</b>	545,056	87.7%	4,603,435	89.8%
Vacant housing units	40,046	<b>19.3%</b>	76,707	12.3%	524,073	10.2%
For rent	16,688	41.7%	32,522	42.4%	184,143	35.1%
Rented, not occupied	676	1.7%	1,369	1.8%	8,126	1.6%
For sale only	3,033	7.6%	9,679	12.6%	78,089	14.9%
Sold, not occupied	984	2.5%	2,356	3.1%	19,263	3.7%
For seasonal, recreational, or occasional use	444	1.1%	2,463	3.2%	58,591	11.2%
All other vacancies	18,221	45.5%	28,318	36.9%	175,861	33.6%
Occupied housing units Total:	167,490		545,056		4,603,435	
Owner-occupied housing units	73,911	44.1%	331,876	60.9%	3,111,054	67.6%
Homeowner vacancy rate (%)	3.90%		2.80%		2.40%	
Renter-occupied housing units	93,579	<b>55.9%</b>	213,180	39.1%	1,492,381	32.4%
Rental vacancy rate (%)	15.00%		13.20%		10.90%	
Average household size: Owner occupied	2.35		2.42		2.54	
Average household size: Renter occupied			2.10		2.24	

Source: U.S. Census Bureau, Census 2010

**Table 6 Housing Median Value and Year Structure Built**

Geography	Median Value (Dollars)	Upper Value Quartile (Dollars)	Median Year Structure Built
City of Cleveland	\$86,700	\$114,800	1939
(% from County)	63.2%	58.0%	
(% from State)	63.6%	58.0%	
Cuyahoga County	\$137,200	\$198,000	1954
(% from State)	100.6%	100.0%	
Ohio State	\$136,400	\$198,000	1965
(%)	100.0%	100.0%	

Source: Census 2006-2010 American Community Survey 5 Year Estimates

### 3 Housing Survey

#### 3.1 Historic Districts and Buildings

Figure 3 shows the location of historic districts and buildings in the City of Cleveland. There are 31 historic districts and 169 buildings among the 208 sites listed with the Ohio Historic Preservation Office National Register. According to the designation of local historic districts and structures by the Cleveland Landmarks Commission<sup>6</sup>, 23 local historic districts, and 267 historic buildings among 284 local historic structures were located throughout the city.

A total of 5,015 parcels (about 3.0% of total parcels<sup>7</sup>) were located in national historic districts based on 2008 data, and 4,806 parcels (2.8%) were in local historic districts. A total of 7,447 unique parcels (4.4%) were contained in both national and local historic districts. The national historic districts were spread over 39 census tracts (21.9%) of the 178 tracts in Cleveland, and the local historic districts were spread throughout 46 census tracts (25.8%). Both historic districts were collectively within 54 unique census tracts (30.2%) city wide (large map refer to [Appendix C](#)).

National Register Of Historic Places	Count	%
Bridge	4	2.2%
Cemetery	1	0.6%
Districts	<b>31</b>	<b>13.5%</b>
Harbor Or Station	1	0.5%
Road	1	0.5%
Building	<b>169</b>	<b>82.0%</b>
Submarine	1	0.6%
Total	208	100.0%

Sources: Retrieved on March 13, 2012 from State Historic Preservation Offices (SHPOs) at <http://ohsweb.ohiohistory.org/ohpo/nr/index.aspx>; excluding demolished structures.

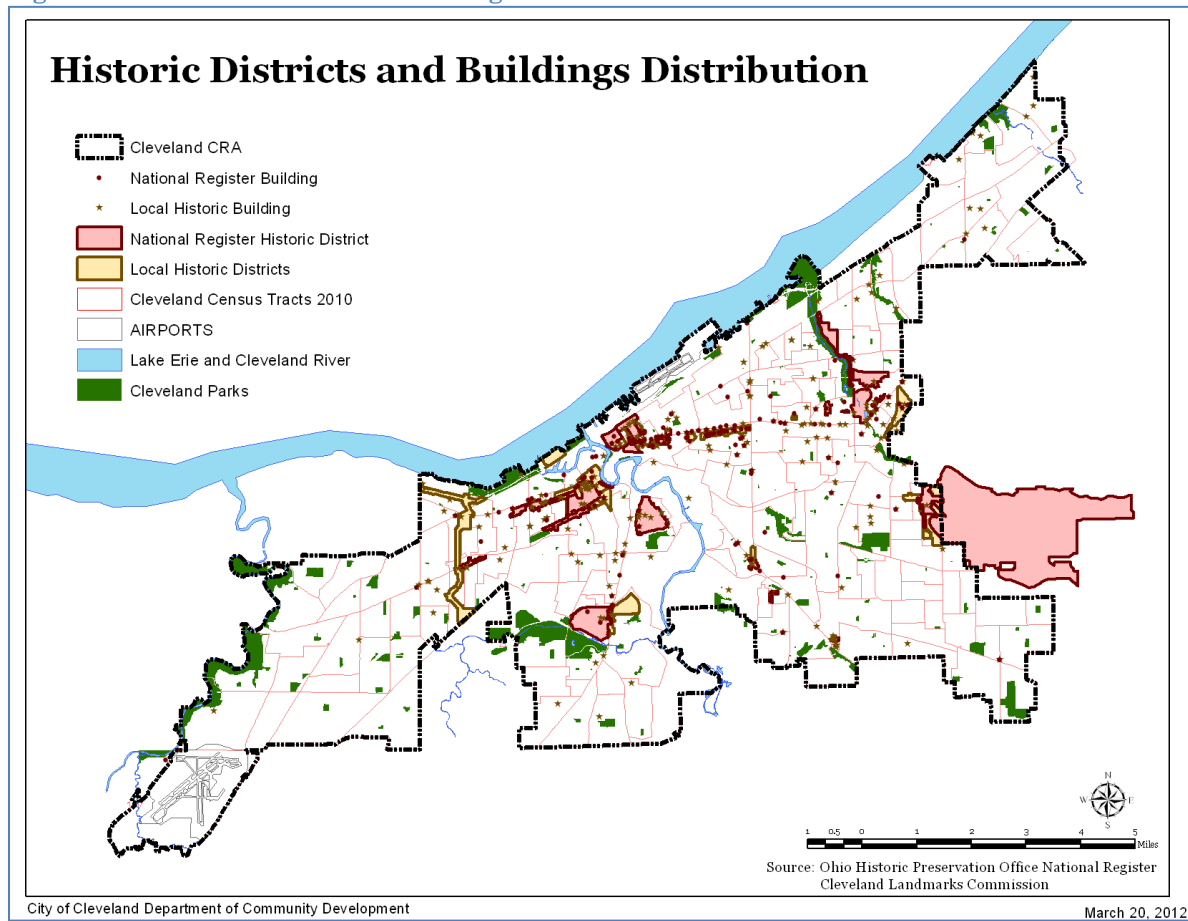
Cleveland Land Mark	Count	%
Bridge	1	0.4%
Building	<b>267</b>	<b>94.0%</b>
Cemetery	7	2.5%
Historic Site	2	0.7%
Other	1	0.4%
Park	6	2.1%
Total	284	100.0%

Source: City of Cleveland <http://planning.city.cleveland.oh.us/landmark/cpc.html>

<sup>6</sup> The designation was based on Cleveland Zoning Code Chapter 161, Landmarks Commission Ordinance (h); (h) "Landmark" means any improvement which has special character or special historical or aesthetic value as part of the development, heritage or cultural characteristics of the City, State, or the United States and which has been designated as a landmark pursuant to the provisions of this chapter. However, "landmark" may also include the improvement parcel, or part thereof, on which a landmark is situated.

<sup>7</sup> The total number of parcels in Cleveland was 169,050 based on 2011 data.

Figure 3 Historic Districts and Building Distribution in Cleveland



### 3.2 Age of Housing Stock

The percent of old housing stock could be a tool to determine potential historic significance, while the percent of recent housing stock could be a measure of whether new construction has been discouraged. The average total number of housing units from 2006 to 2010 was 216,561 in Cleveland. The average percentage of housing units built after 2000 in the City of Cleveland was lower than both Cuyahoga County and the State of Ohio. Only 3.0 % of housing stock was built after 2000 within Cleveland, compared to 3.8 % housing stock in Cuyahoga County, and 9.0% housing stock in the State of Ohio.

About 56 % of total housing stock was built before 1939. The percentage of aging housing stock in Cleveland was much higher than both the County and State.

**Table 7 Built Years of Housing Units**

Geography	City of Cleveland			Cuyahoga County		Ohio State	
Built Year	Housing Units	(% from County)	(% from State)	Housing Units	(% from State)	Housing Units	(%)
Total	216,561	58.0%	58.0%	622,637	12.2%	5,107,273	100.0%
Built 2005 or later	1,728	23.9%	2.6%	7,257	5.9%	123,675	100.0%
%	<b>0.8%</b>			1.2%		2.4%	
Built 2000 to 2004	4,704	48.0%	1.8%	15,993	4.8%	335,468	100.0%
%	<b>2.2%</b>			2.6%		6.6%	
Built 1990 to 1999	5,038	44.2%	3.2%	32,353	5.4%	595,302	100.0%
%	2.3%			5.2%		11.7%	
Built 1980 to 1989	4,270	47.7%	3.1%	33,149	7.3%	456,878	100.0%
%	2.0%			5.3%		8.9%	
Built 1970 to 1979	10,851	69.1%	4.9%	61,326	8.4%	734,288	100.0%
%	5.0%			9.8%		14.4%	
Built 1960 to 1969	15,395	68.7%	6.3%	83,258	13.1%	633,665	100.0%
%	7.1%			13.4%		12.4%	
Built 1950 to 1959	27,826	71.9%	5.2%	128,346	17.0%	753,012	100.0%
%	12.8%			20.6%		14.7%	
Built 1940 to 1949	26,539	69.9%	6.0%	64,431	18.0%	358,691	100.0%
%	12.3%			10.3%		7.0%	
Built 1939 or earlier	120,210	72.3%	7.0%	196,524	17.6%	1,116,294	100.0%
%	<b>55.5%</b>			31.6%		21.9%	
Median year structure built	1939			1954		1965	

Source: Census 2006-2010 American Community Survey 5 Year Estimates



Table 8 and Figure 4 shows the distribution of aging residential properties that consist of single, two, three family homes, and apartments in Cuyahoga County by Census tract. This information was retrieved from the Cuyahoga Auditor Parcel Characteristics file<sup>8</sup> based on year 2010 (large map refer to [Appendix D](#)).

Cleveland has a much higher portion of aging residential structures than its suburbs as well as Cuyahoga County as a whole. Over 81.9 % of total residential properties in Cleveland were built before 1950, while the average housing stock erected before 1950 was 33.7% in the suburbs. In Cuyahoga County, 48.2% were built before 1950, when combining the city and suburban balance of the county.

In addition, new housing construction was greatly discouraged in the proposed CRA of Cleveland. The portion of new residential structures built since 2000 was only 17.6% in the City of Cleveland compared to 82.4% in suburban cities in Cuyahoga County. In terms of new housing distribution, about 2.1% of residential structures since 2000 were built in Cleveland, about 4.1% in the suburbs, and 3.5% in Cuyahoga County, when calculating the city and balance of the county together. This reinforces that new construction in the proposed Cleveland CRA has been discouraged over past decades compared with other cities in the County.

**Table 8 Residential Structures Built before 1950**

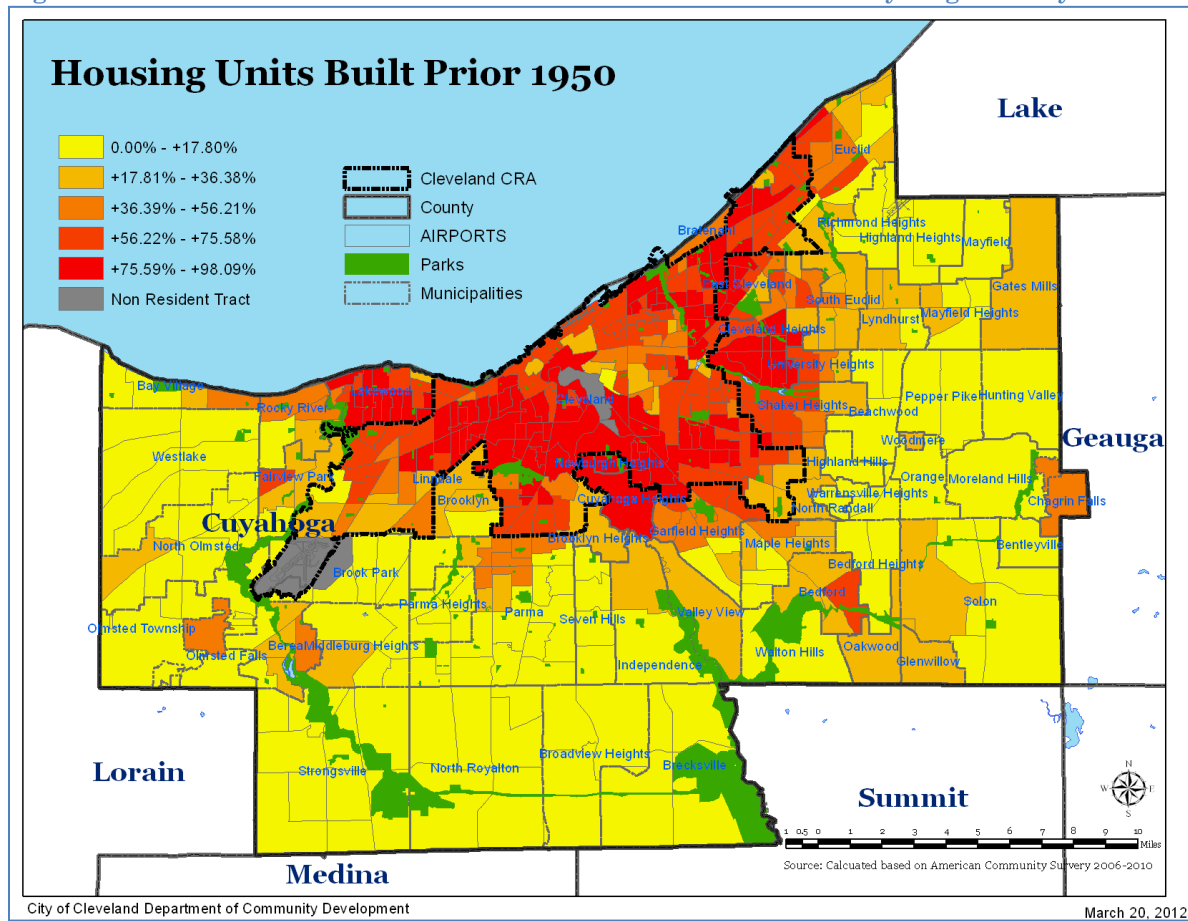
Geography	City of Cleveland		Other Places in County		Cuyahoga County	
Built Year	# of Structures	%	# of Structures	%	# of Structures	%
<b>Before 1950s</b>	100,544	51.1%	96,140	48.9%	196,684	100.0%
<b>%</b>	<b>82.15%</b>		<b>33.74%</b>		<b>48.28%</b>	
<b>1950s</b>	12,267	12.8%	83,768	87.2%	96,035	100.0%
<b>%</b>	<b>10.02%</b>		<b>29.39%</b>		<b>23.57%</b>	
<b>1960s</b>	3,797	8.5%	40,768	91.5%	44,565	100.0%
<b>%</b>	<b>3.10%</b>		<b>14.31%</b>		<b>10.94%</b>	
<b>1970s</b>	815	3.9%	20,245	96.1%	21,060	100.0%
<b>%</b>	<b>0.67%</b>		<b>7.10%</b>		<b>5.17%</b>	
<b>1980s</b>	465	2.9%	15,637	97.1%	16,102	100.0%
<b>%</b>	<b>0.38%</b>		<b>5.49%</b>		<b>3.95%</b>	
<b>1990s</b>	1,985	10.6%	16,663	89.4%	18,648	100.0%
<b>%</b>	<b>1.62%</b>		<b>5.85%</b>		<b>4.58%</b>	
<b>2000s</b>	2,519	17.6%	11,755	82.4%	14,274	100.0%
<b>%</b>	<b>2.06%</b>		<b>4.12%</b>		<b>3.50%</b>	
<b>Total</b>	122,392	30.0%	284,976	70.0%	407,368	100.0%
<b>%</b>	<b>100.00%</b>		<b>100.00%</b>		<b>100.00%</b>	

Note: 753 structures were excluded from the analysis.

Source: Calculated based on the Cuyahoga County Auditor Property Tax Information in 2010, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

<sup>8</sup> Obtained from Cuyahoga County and preprocessed by the Center for Housing Research and Policy at Cleveland State University. Provided electronically by NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>). Residential properties were selected by Land Use Code (LUC): 4010 ~ 4090, 5100, 5200, and 5300.

Figure 4 Distribution of Residential Structures Built before 1950 in Cuyahoga County



Source: Census 2006-2010 American Community Survey 5 Year Estimates

### 3.3 Vacancy Rate

The residential vacancy rate in the 3<sup>rd</sup> quarter of 2011 in Cleveland was much higher than suburban cities in Cuyahoga County. The residential vacancy rate came from data collected in a United States Postal Service (USPS) vacancy survey. Overall, the average residential vacancy rate in Cleveland was 12.3%. It was more than three time higher than suburban cities in the balance of the county. The residential vacancy rate in suburban cities in Cuyahoga County was below 3.6%. The City of Cleveland was higher than Cuyahoga County's average by 6.3 percentage points as well.

**Table 9 Residential Structure Vacancy Rate in 2011**

Geography	# of Residential Structures <sup>9</sup>	# of Vacant Structures by USPS	Rate
City of Cleveland	114,994	14,097	12.26%
%	27.26%	56.11%	
Other Places in County	306,771	11,025	3.59%
%	72.74%	43.89%	
Cuyahoga County	421,765	25,122	5.96%
%	100.00%	100.00%	

Source: Calculated based on the USPS Vacancy Survey in 2011, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

As Table 10 illustrates, there were 26 census tracts between 0 % and 5% vacancy rate, 37 census tracts between 5 % and 10%, 61 census tracts between 10% and 20%, 42 census tracts between 20% and 30%, and 9 census tracts greater than 30 % in the proposed CRA of Cleveland. The total number of vacant residential structures in Cleveland (Table 9) was 14,097 (56.1% of total vacant residential addresses within Cuyahoga County). A high vacancy rate in the proposed Cleveland CRA indirectly reflects the high probability that new housing investment, or repair of existing housing stock, be discouraged by comparison to its suburbs (Figure 5, large map refer to [Appendix G](#)).

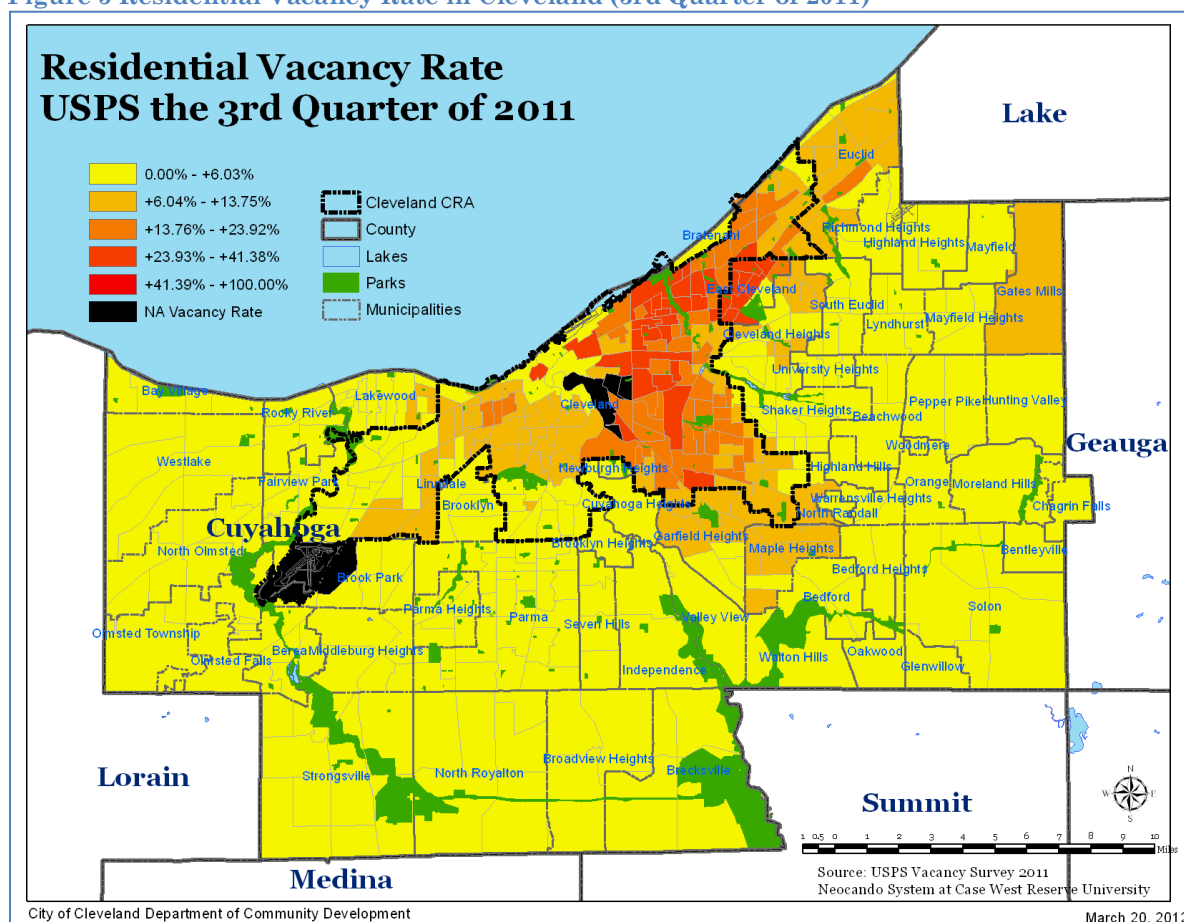
<sup>9</sup> Total number of residential structure for vacant rate was different from the analysis of housing condition and built year. This is because City of Cleveland tried to capture one to three family homes that consisted of the basic building blocks of Northeast Ohio. These numbers have been used for analysis in the Neighborhood Typology of the City of Cleveland. It was calculated by the following criteria: 1) number of living units between 1 and 3; 2) Total building value (Auditor's Estimated Value) greater than zero; 3) Apartments 1-6 units(LUC 4090) if they are subdivided homes into apartments.

Table 10 Residential Structures Vacancy Rate Distribution by Census Tract in 2011

Geography	City of Cleveland		Other Places in County		Cuyahoga County	
Vacancy Rate	# of Tract	%	# of Tract	%	# of Tract	%
Less Than 5 %	26	14.69%	198	73.61%	224	50.22%
Between 5% and 10%	37	20.90%	53	19.70%	90	20.18%
Between 10% and 20%	61	34.46%	8	2.97%	69	15.47%
Between 20% and 30%	42	23.73%	5	1.86%	47	10.54%
Greater Than 30%	9	5.08%	4	1.49%	13	2.91%
N/A	2	1.13%	1	0.37%	3	0.67%
Grand Total	177	100.00%	269	100.00%	446	100.00%

Source: Calculated based on the USPS Vacancy Survey in 2011, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

Figure 5 Residential Vacancy Rate in Cleveland (3rd Quarter of 2011)



Source: USPS Vacancy Survey 2011 3<sup>rd</sup> Quarter, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

### 3.4 Condition of Housing Stock

Table 11 and Figure 6 show the housing condition of residential structures that consist of single, two, three, four family homes, and apartments in Cuyahoga County, and represents a huge disparity in housing condition between Cleveland and its suburbs. This information came from Cuyahoga Auditor Parcel Characteristics file<sup>10</sup> based on Tax year 2010.

The condition of housing stock in Cleveland was highly deteriorated compared to the suburbs, and more than tripled the percentage rate of the County when the city and balance of the county were calculated together. The percentage of housing below fair condition was 35.1% in Cleveland, while the average percent of below fair condition was only 4.2 % in suburbs and 13.5% in Cuyahoga County. This indirectly reflects whether repair of existing housing units in the proposed CRA of Cleveland were discouraged compared to its suburbs (large map refer to [Appendix E](#)).

**Table 11 Residential Structure Condition Distribution in Cleveland, Suburbs, and County**

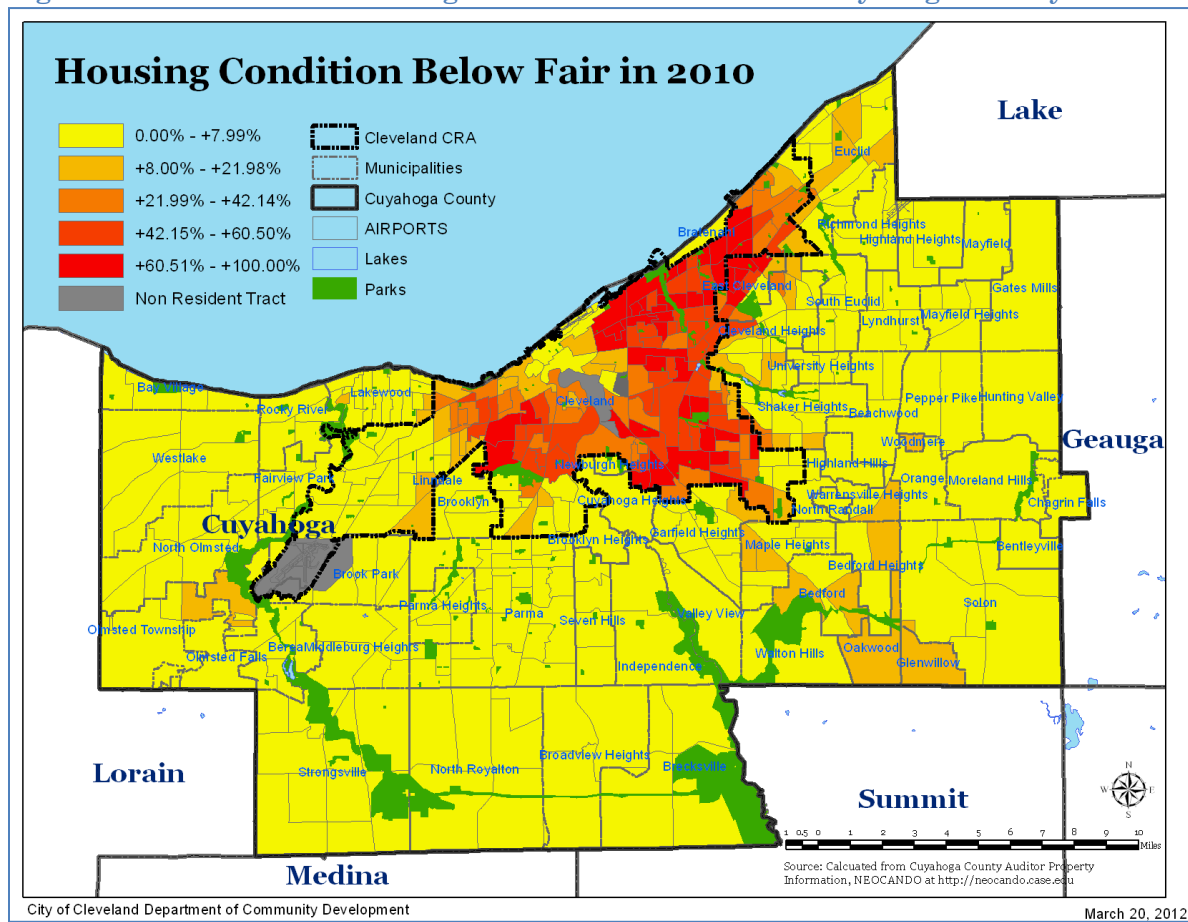
Geography	City of Cleveland		Other Places in County		Cuyahoga County	
Housing Condition	# of Structures	%	# of Structures	%	# of Structures	%
<b>Excellent</b>	59	5.1%	1,096	94.9%	1,155	100.0%
%	0.05%		0.38%		0.28%	
<b>Very Good</b>	582	5.3%	10,438	94.7%	11,020	100.0%
%	0.48%		3.66%		2.70%	
<b>Good</b>	9,844	11.6%	75,137	88.4%	84,981	100.0%
%	8.04%		26.36%		20.86%	
<b>Average</b>	68,911	27.0%	186,464	73.0%	255,375	100.0%
%	56.29%		65.43%		62.68%	
<b>Sound</b>	20	52.6%	18	47.4%	38	100.0%
%	0.02%		0.01%		0.01%	
<b>Below Fair</b>	<b>43,011</b>	<b>35.1%</b>	<b>11,843</b>	<b>4.2%</b>	<b>54,854</b>	<b>13.5%</b>
%	<b>35.13%</b>		<b>4.16%</b>		<b>13.46%</b>	
<b>Fair</b>	32,267	75.0%	10,750	25.0%	43,017	100.0%
%	26.36%		3.77%		10.56%	
<b>Poor</b>	8,370	90.2%	907	9.8%	9,277	100.0%
%	6.84%		0.32%		2.28%	
<b>Very Poor</b>	2,169	94.6%	125	5.4%	2,294	100.0%
%	1.77%		0.04%		0.56%	
<b>Unsound</b>	205	77.1%	61	22.9%	266	100.0%
%	0.17%		0.02%		0.07%	
<b>Total</b>	122,427	30.0%	284,996	70.0%	407,423	100.0%
%	100.00%		100.00%		100.00%	

Note: A total of 698 structures that did not have housing condition information are excluded from the analysis.

Source: Calculated based on the Cuyahoga County Auditor Property Tax Information in 2010, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

<sup>10</sup> Obtained from Cuyahoga County and preprocessed by the Center for Housing Research and Policy at Cleveland State University. Currently, they are provided by NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>).

Figure 6 Distribution of Housing Conditions below Fair in Cuyahoga County in 2010



Note: 4,811 parcels of housing condition info in 2010 were not joined to GIS 2011 parcel layer.

Source: Calculated based on Cuyahoga County Auditor Property Information, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

### 3.5 Value of Housing Stock

Table 12 shows the average median value of owner occupied units (dollars) from 2000 to 2010. This information was obtained from census 2000 and 2010 ACS 5 year estimates. The median value of owner occupied units increased in all geographic areas. Cleveland experienced a 2.7 percent lower increase in housing value than the entire Cuyahoga County, and 13.8 % lower than the State of Ohio.

**Table 12 Median Value of Owner Occupied Units (dollars)**

Geography	2000	2010 <sup>1)</sup>	% Change
Cleveland city	71,100	86,700	21.9%
Cuyahoga County	110,100	137,200	24.6%
Ohio State	100,500	136,400	35.7%

Note: 1) Average median house value from 2006 to 2010

Source: U.S. Census Bureau Census 2000; Census 2006-2010 American Community Survey 5 Year Estimates

However, the analysis of residential home sales between two time spans: from October 2005 to September 2008 and from October 2008 to September 2011, show a high decrease in home value in both Cleveland and Cuyahoga County. The median value of single family home sales declined 15.5% during the two time spans in Cleveland. The total number of home sales between the two time spans declined 65.8 % in Cleveland.

The overall value of residential home sales in Cleveland was lower than that in Cuyahoga County as a whole. In addition, the declining value of residential sales in Cleveland from 2005 to 2011 was higher than the balance of the county. Cleveland experienced a much higher decline in single family home values than the balance of the county. Figure 7 shows the median value of owner occupied housing units between 2006 and 2010. Median home sales value in Cleveland were much lower than its suburbs within the county (large map refer to [Appendix F](#)).

A considerably weak housing market condition in the proposed CRA could indirectly show the probability that new investments in housing would be discouraged.



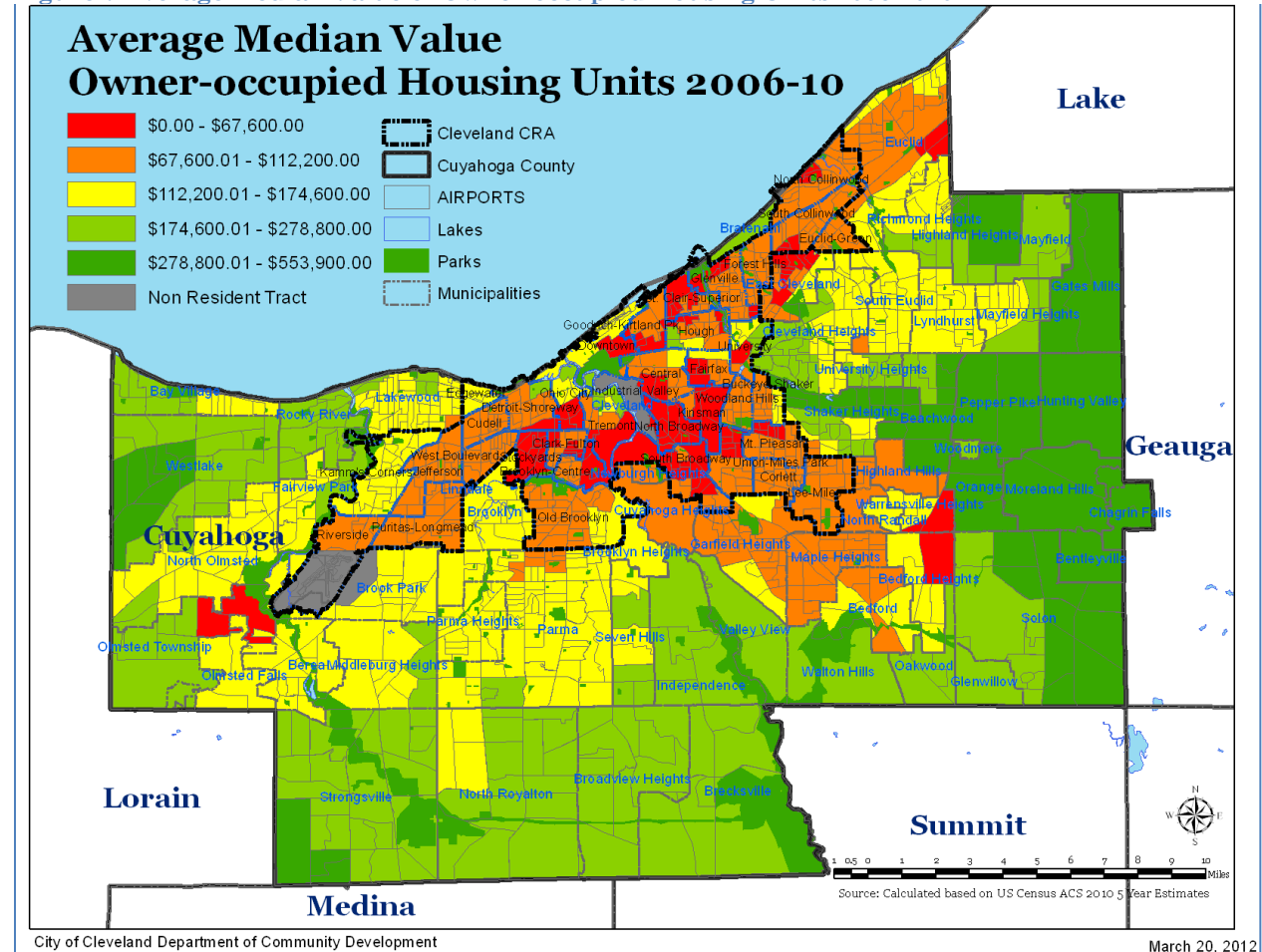
Table 13 Median Value of Residential Sales from 2005 to 2011

Time Period	Geography	N	Mean	Median	Minimum	Maximum
Oct 2005 to Sep 2008	City of Cleveland	22,714	\$67,258	\$55,200	\$20,000	\$1,600,000
	%	33.67%	52.81%	55.20%	100.00%	22.86%
	Other Cities in County	44,745	\$157,863	\$127,000	\$20,000	\$7,000,000
	%	66.33%	123.95%	127.00%	100.00%	100.00%
	Cuyahoga County	67,459	\$127,356	\$100,000	\$20,000	\$7,000,000
Oct 2008 to Sep 2011	City of Cleveland	7,766	\$64,108	\$46,667	\$20,000	\$1,450,000
	%	11.51%	50.34%	46.67%	100.00%	20.71%
	Other Cities in County	30,421	\$138,598	\$109,000	\$20,000	\$3,925,000
	%	45.10%	108.83%	109.00%	100.00%	56.07%
	Cuyahoga County	38,187	\$123,449	\$92,000	\$20,000	\$3,925,000
% Change	City of Cleveland	-65.81%	-4.68%	-15.46%	0.00%	-9.38%
	Other Cities in County	-32.01%	-12.20%	-14.17%	0.00%	-43.93%
	Cuyahoga County	-43.39%	-3.07%	-8.00%	0.00%	-43.93%

Note: single, two, and three single family sales

Source: Calculated based on the Cuyahoga County Auditor Property Information, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

Figure 7 Average Median Value of Owner-occupied Housing Units 2006-2010



Source: Census 2006-2010 American Community Survey 5 Year Estimates



### 3.6 Major industry

The top major industries in Cleveland are education, service, health care, and social assistance (25.5%), followed by manufacturing (13.6%). Major industry distribution is summarized in Table 14.

**Table 14 Profile of Major Industry**

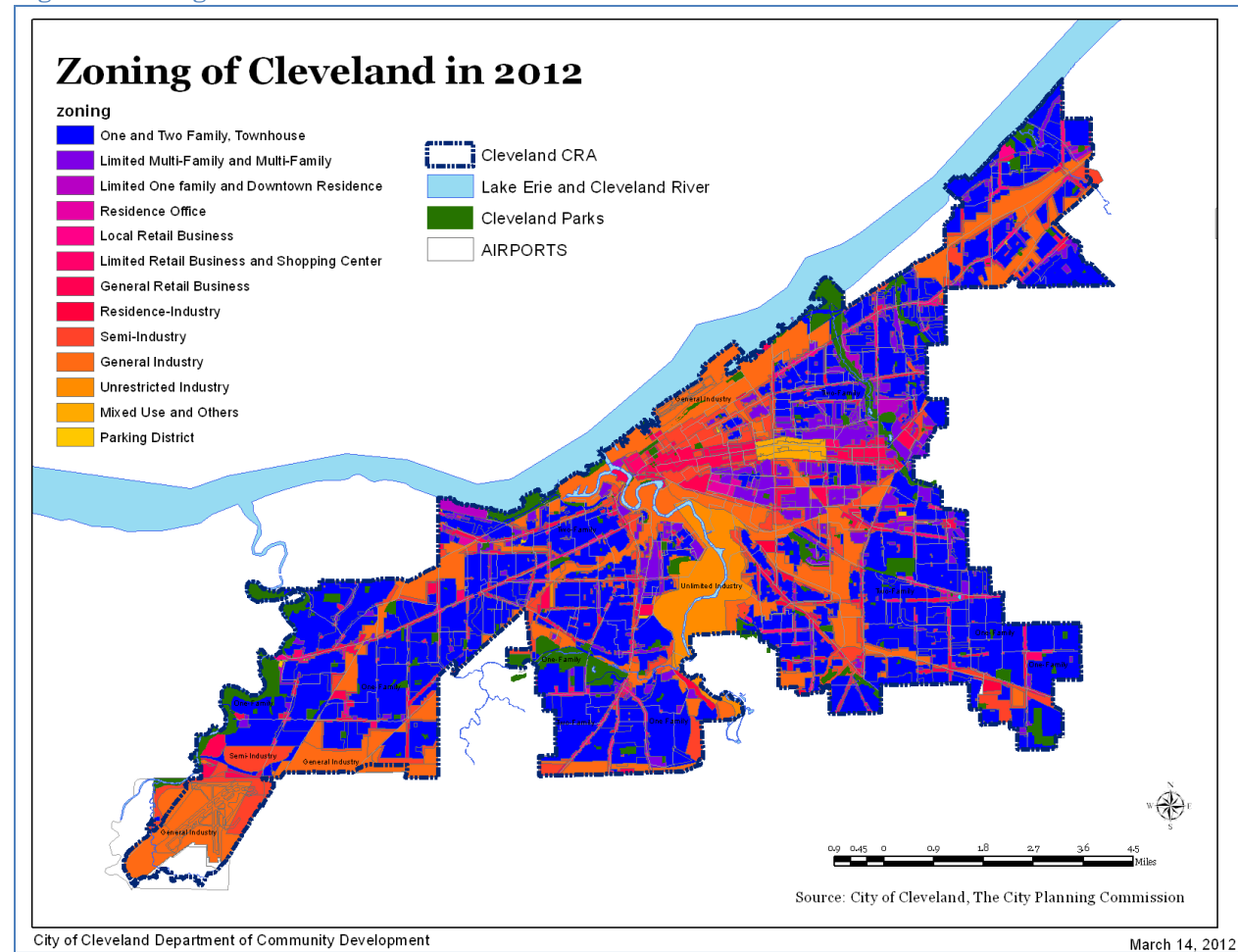
Geography	City of Cleveland		Cuyahoga County		Ohio State	
Major Industry	Total	%	Total	%	Total	%
Total:	157,742	100.0%	594,551	100.0%	5,369,857	100.0%
Agriculture, forestry, fishing and hunting, and mining	337	0.2%	1,038	0.2%	54,903	1.0%
Construction	6,487	4.1%	24,127	4.1%	301,725	5.6%
Manufacturing	21,425	<b><u>13.6%</u></b>	76,341	<b><u>12.8%</u></b>	859,548	<b><u>16.0%</u></b>
Wholesale trade	4,045	2.6%	19,438	3.3%	163,458	3.0%
Retail trade	15,652	<b><u>9.9%</u></b>	61,916	<b><u>10.4%</u></b>	626,512	<b><u>11.7%</u></b>
Transportation and warehousing, and utilities	8,634	5.5%	26,954	4.5%	266,567	5.0%
Information	2,725	1.7%	13,531	2.3%	105,502	2.0%
Finance and insurance, and real estate and rental and leasing	9,864	6.3%	50,659	8.5%	353,630	6.6%
Professional, scientific, and management, and administrative and waste management services	15,150	<b><u>9.6%</u></b>	63,863	<b><u>10.7%</u></b>	478,692	<b><u>8.9%</u></b>
Educational services, and health care and social assistance	40,251	<b><u>25.5%</u></b>	152,823	<b><u>25.7%</u></b>	1,254,969	<b><u>23.4%</u></b>
Arts, entertainment, and recreation, and accommodation and food services	17,267	<b><u>10.9%</u></b>	51,334	<b><u>8.6%</u></b>	454,730	<b><u>8.5%</u></b>
Other services, except public administration	7,592	4.8%	27,041	4.5%	239,248	4.5%
Public administration	8,313	5.3%	25,486	4.3%	210,373	3.9%

Source: U.S. Census Bureau, 2006-2010 American Community Survey; Industry By Occupation For The Civilian Employed Population 16 Years And Over, Universe: Civilian Employed Population 16 Years And Over

### 3.7 Zoning

Figure 8 shows the existing zoning in Cleveland. The majority of the proposed CRA is designated residential that consists of single family, two family, townhouse, and multi-family homes. The designation of the proposed CRA could encourage the redevelopment of residential structures (large map refer to [Appendix H](#)).

Figure 8 Zoning of Cleveland

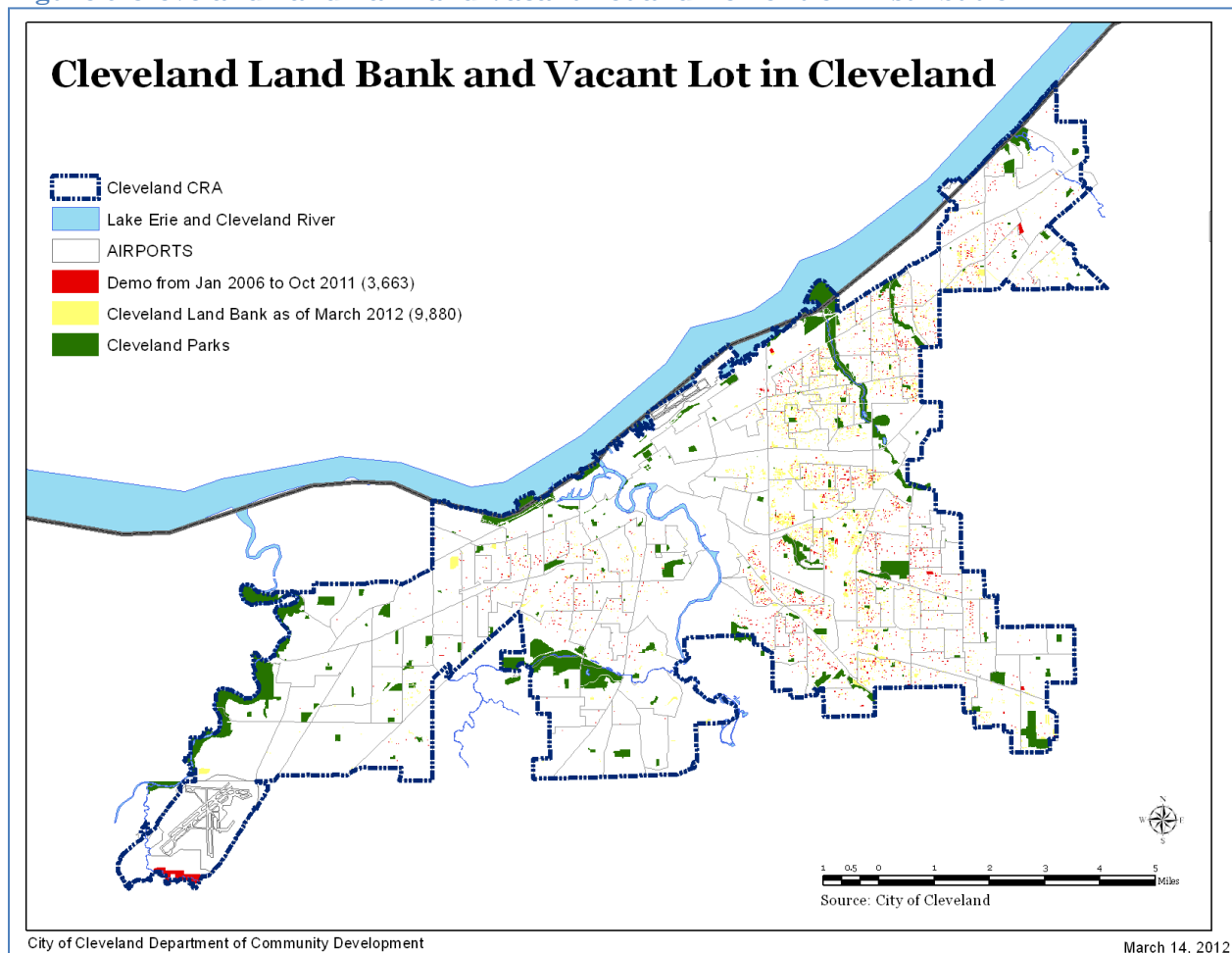


### 3.8 Vacant Land and Demolition

Figure 9 represents the distribution of vacant lots in Cleveland in 2012. There are 9,880 parcels in the Cleveland Land Bank (5.8 % of the parcels in the City of Cleveland) as of March 2012<sup>11</sup>. Land bank parcels are spread citywide throughout 165 census tracts. Some land bank parcels are preserved for future development. Others are used for immediate private development by individuals as well as developers. Furthermore, 3,663 deteriorated residential structures were demolished from Jan 2006 to Oct, 2011 citywide. This number represents the magnitude of disinvestment in housing stock.

The extent of disinvestment underscores the potential opportunity for new development or investment within the proposed CRA (refer to large map [Appendix I](#)).

**Figure 9 Cleveland Land Bank and Vacant Lot and Demolition Distribution**



<sup>11</sup> The most recent information on Cleveland Land Bank parcels was updated March 2012 by the Department of Community Development, City of Cleveland.

## 4 Summary and Conclusion

The designation of the proposed CRA in the City of Cleveland intends to encourage the revitalization of existing housing stock and development of new housing. It was proposed based on two main factors: the existence of housing facilities and historic structures, and discouragement of new housing construction and rehab practices that do not meet building standards. This study examined those criteria with the use of eight indicators: distribution of historic districts and buildings, age of housing stock, condition of housing stock, value of housing stock, vacancy rate, major industry distribution, zoning in the City of Cleveland, and vacant land. Major findings are summarized as follows;

- According to the analysis of zoning distribution in Fig 8 and appendix H, the majority of the proposed CRA consisted of zoned residential for one family, two family, multi-family, and townhouse.
- 7,447 properties (4.4%) are located in national and local historic districts. There are 169 national register and 267 local historic buildings citywide. Furthermore, 55.6 % of aging housing units built before 1940 shows the potential for the existence of historic housing structures.
- The small portion (3.0%) of housing units built after 2000 reinforces that investment for new housing construction was discouraged.
- 56.1 percent of residential vacant addresses in Cuyahoga County were located in the proposed CRA of Cleveland. Such a high concentration of vacancy could indirectly reflect the probability that new housing investment or repair of existing housing stock has been discouraged.
- According to the aging of residential properties, 2.1 % of residential properties were built in the 2000s, while 82.2 percent of residential structures were built before 1950. In terms of the condition of residential properties, only 8.6% of them were rated higher than good in Cleveland, whereas about 30.4% of properties were rated above good condition in the suburbs. The percentage of residential properties below fair condition in the proposed CRA was 8.4 times higher than that in the suburbs and mostly concentrated in the proposed CRA. This could indirectly show whether repair of existing housing units in the proposed CRA of Cleveland has been discouraged.
- An analysis of residential home sales price compares the relatively weak housing market condition within the proposed CRA to that in Cuyahoga County (median home sales price, \$46,667 between Oct 2008 and Sep 2011, 46.7% of Cuyahoga County; refer to Table 13 and Fig. 6). Total number of sales and median value between Oct 2005 – Sep 2008 and Oct 2008 – Sep 2011 declined 65.8 % and 15.4 % over two time spans. Overall, such a weak housing market condition in Cleveland CRA could indirectly show the probability that new housing investment has been discouraged.

- There were 3,663 deteriorated housing structures that were demolished from Jan 2006 to Oct 2011. This represents the magnitude of disinvestment, but at the same time shows the potential opportunity of new investment or development in the proposed CRA of Cleveland. In addition, Cleveland Land Bank holds a total of 9,880 vacant lots as of March 2012. With these holdings, Cleveland has high potential and opportunity for new developments.
- Finally, relatively low socio-economic conditions in the proposed CRA of Cleveland with lower income levels (average median household income, \$27,349 between 2006 and 2010, 62.7% of Cuyahoga County; refer to Table 3), high concentration of low income population (average of 64.8% in 2012; refer to Table 4 and Fig. 2), and lower housing value (the average median value of homeowner occupied unit between 2006 and 2010, 86,700, which is below 63.2% of Cuyahoga County; refer to Table 9) could indirectly affect the probability of whether new housing development and rehab practices are discouraged in the proposed CRA.

In conclusion, this housing survey shows that the proposed CRA mainly consists of residential areas holding historical structures. Furthermore, investments such as new housing construction and rehab were highly discouraged. Therefore, the proposed CRA meets the criteria for a Community Reinvestment Area as defined by Ohio Revised Code Section 3735.65 (B).

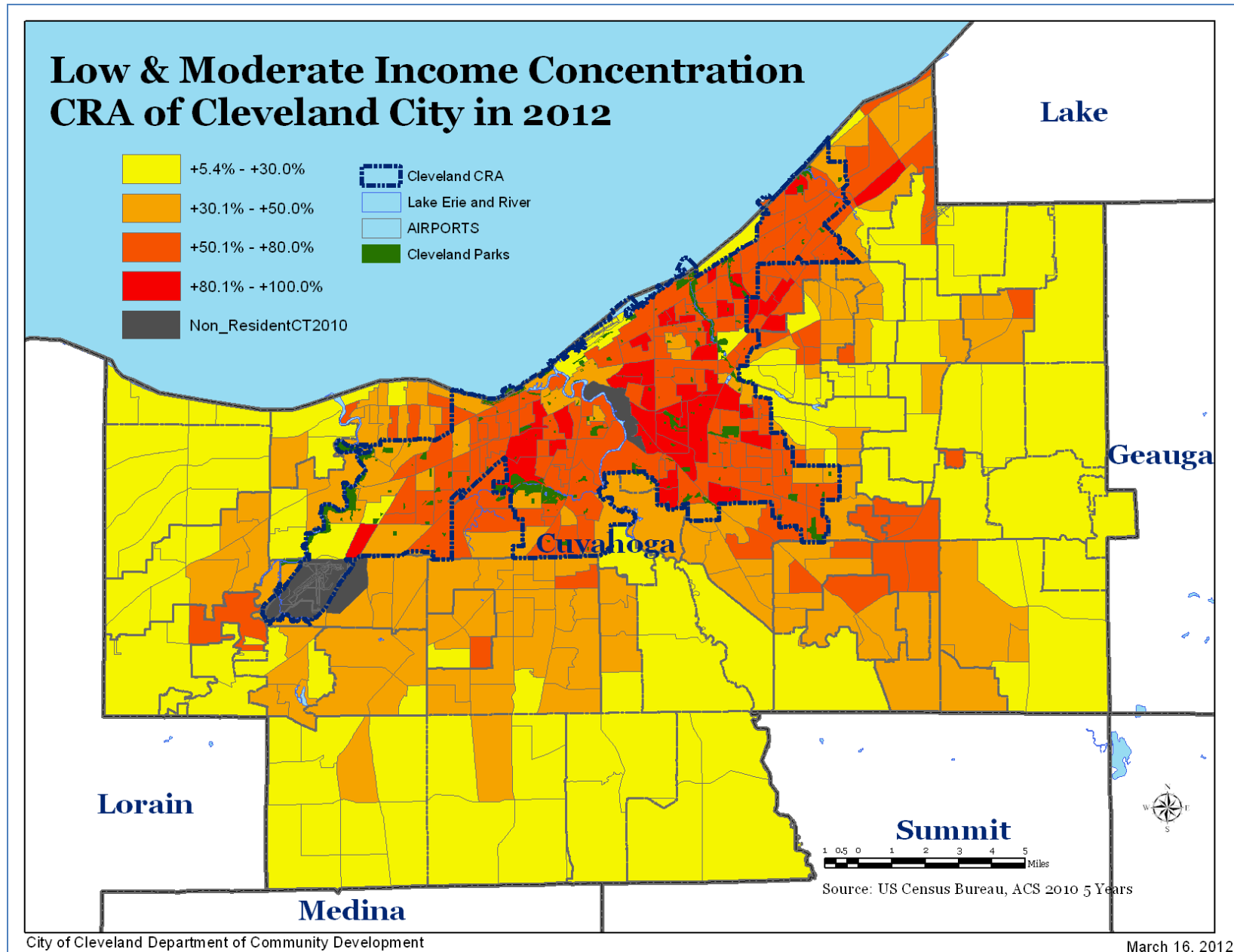
## 5 Appendix

- A. Proposed Community Reinvestment Area
- B. Low and Moderate Income Concentration in 2012
- C. Designation of Historic Districts and Buildings
- D. Distribution of residential Properties Built Prior 1950
- E. Residential Property Condition below Fair in 2010
- F. Average Median Value of Owner Occupied Housing Units 2006-2010
- G. Residential Vacancy (3<sup>rd</sup> Quarter of 2011)
- H. Zoning of the City of Cleveland in 2012
- I. Vacant and Demolition Parcel Distribution of City of Cleveland
- J. Photo of Structure in Need of Repair (4206 John Ave.)
- K. Photo of Structure in Need of Repair (7109 Clark Ave.)
- L. Photo of Structure in Need of Repair (8128 Linwood Ave.)
- M. Photo of Structure in Need of Repair (647 E. 97<sup>th</sup> St.)
- N. Photo of Structure in Need of Repair (2229 E. 80<sup>th</sup> St.)

## A. Proposed Community Reinvestment Area



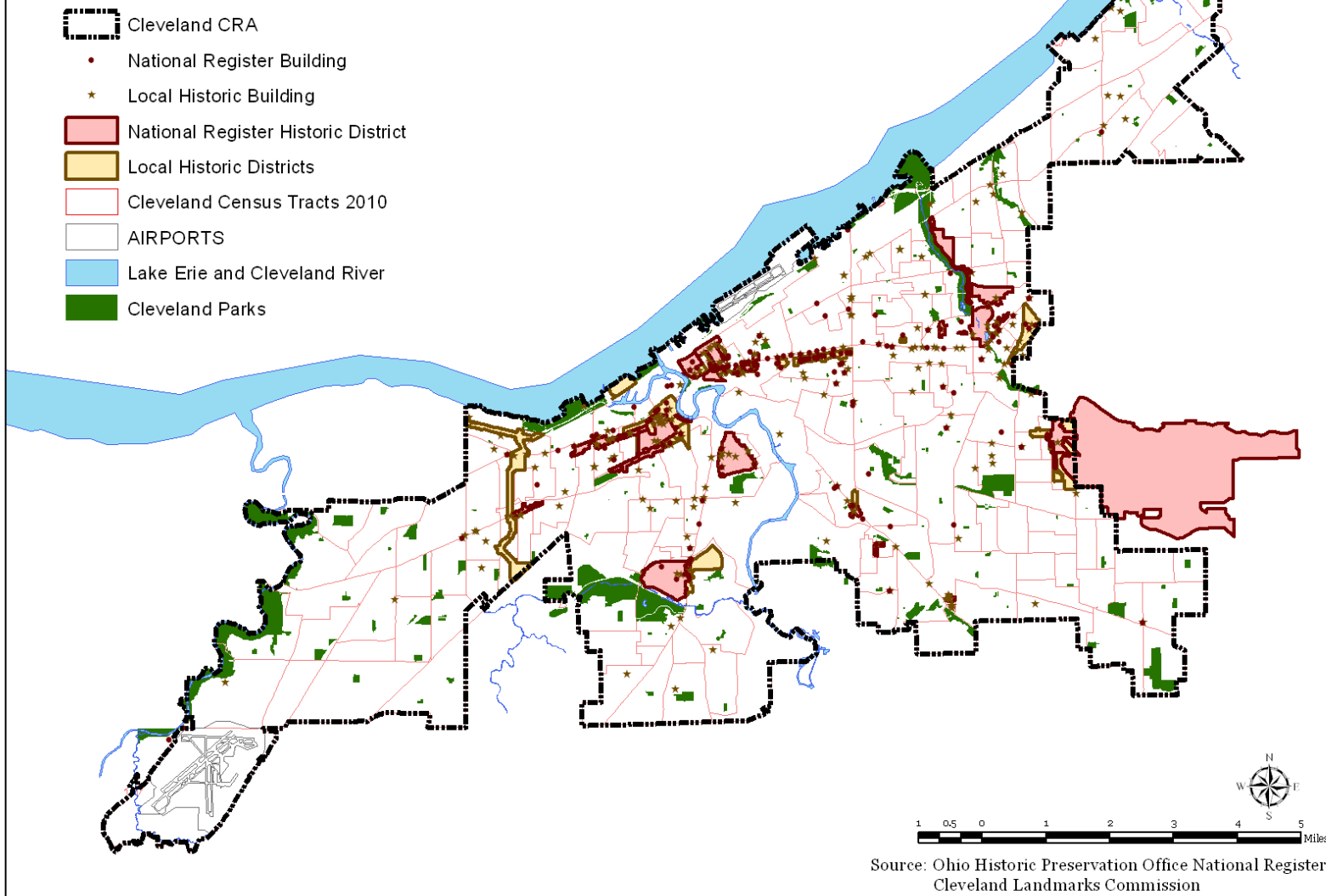
## B. Low and Moderate Income Concentration in 2012



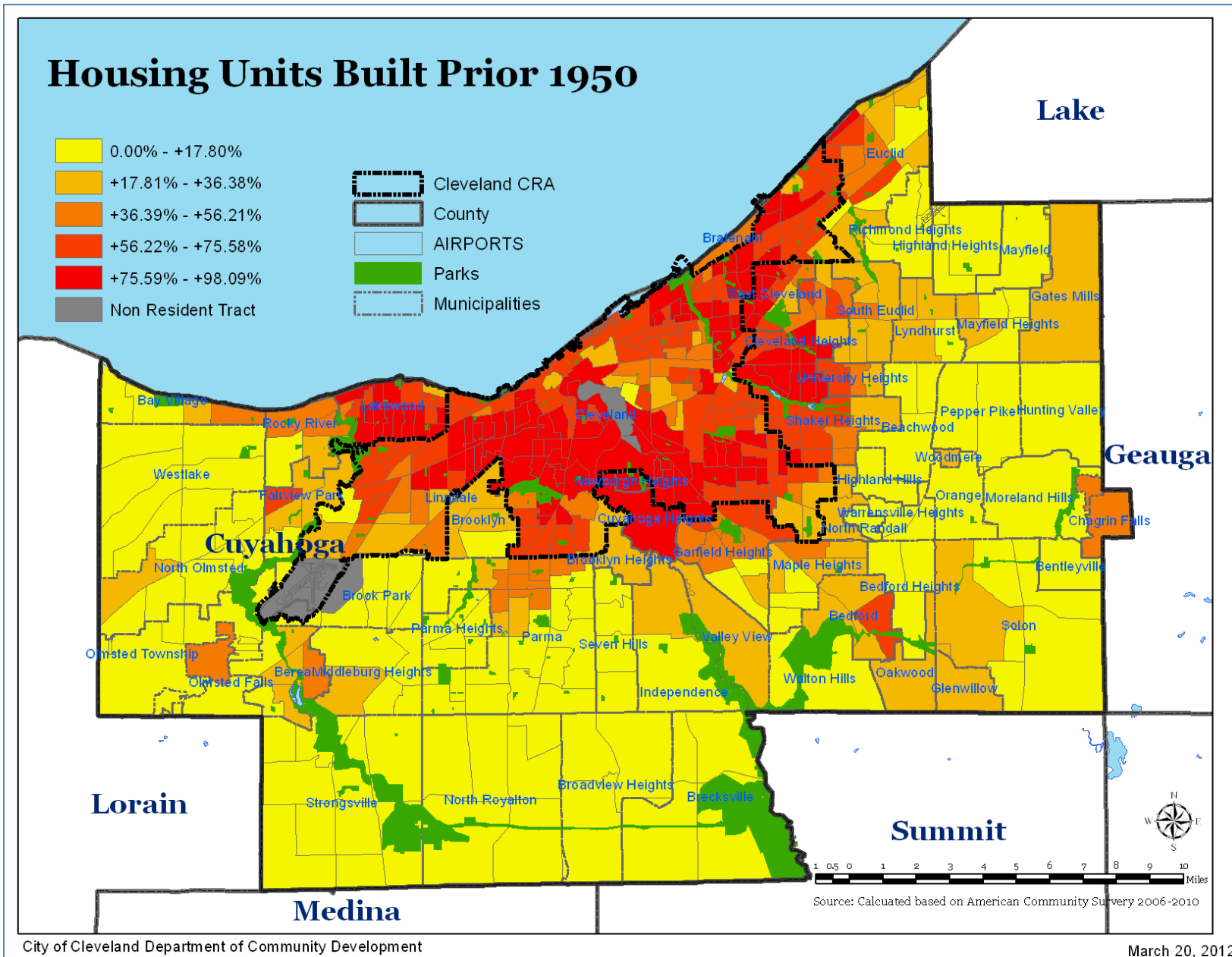


## C. Designation of Historic Districts and Buildings

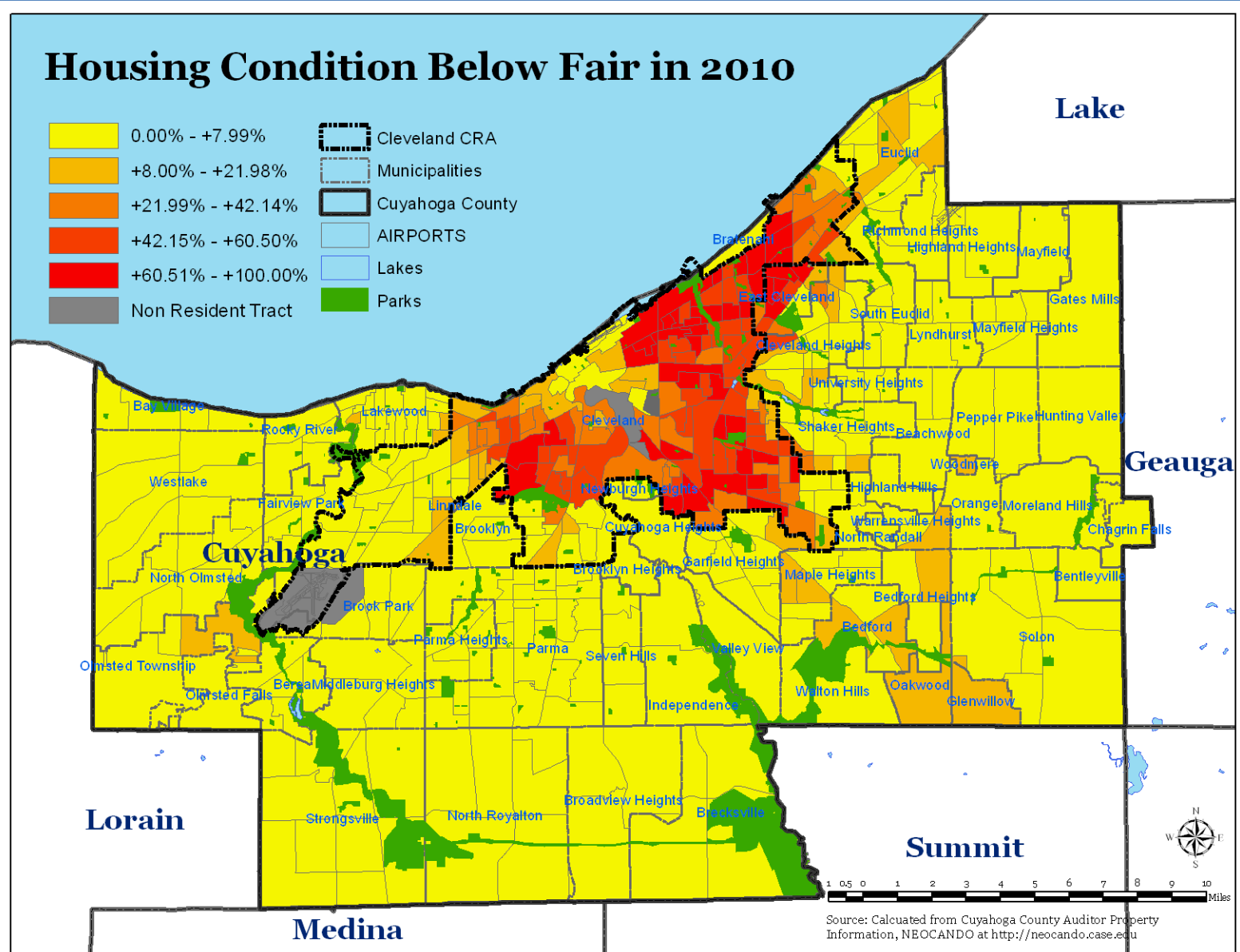
## Historic Districts and Buildings Distribution



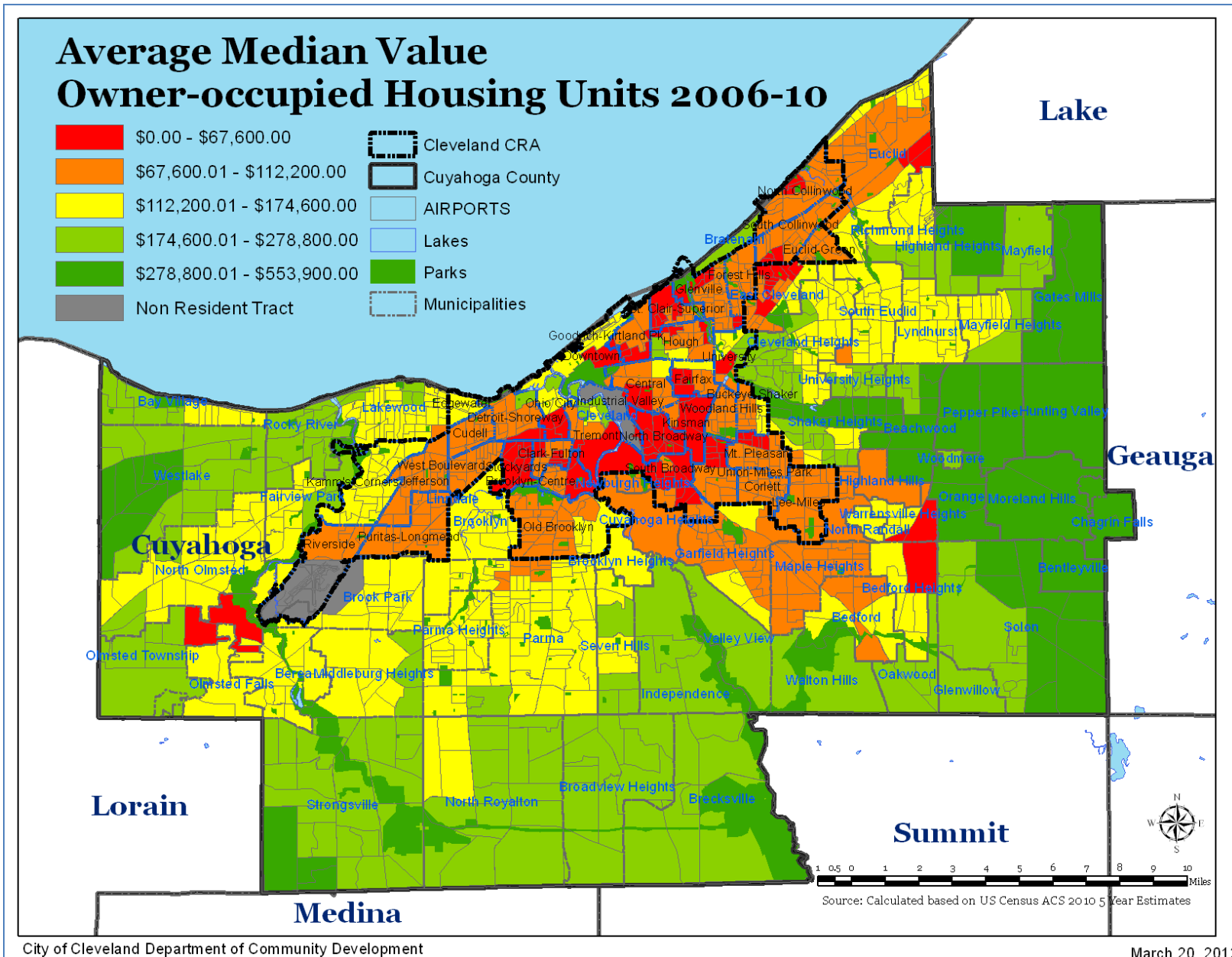
D. Distribution of Residential Properties Built Prior to 1950

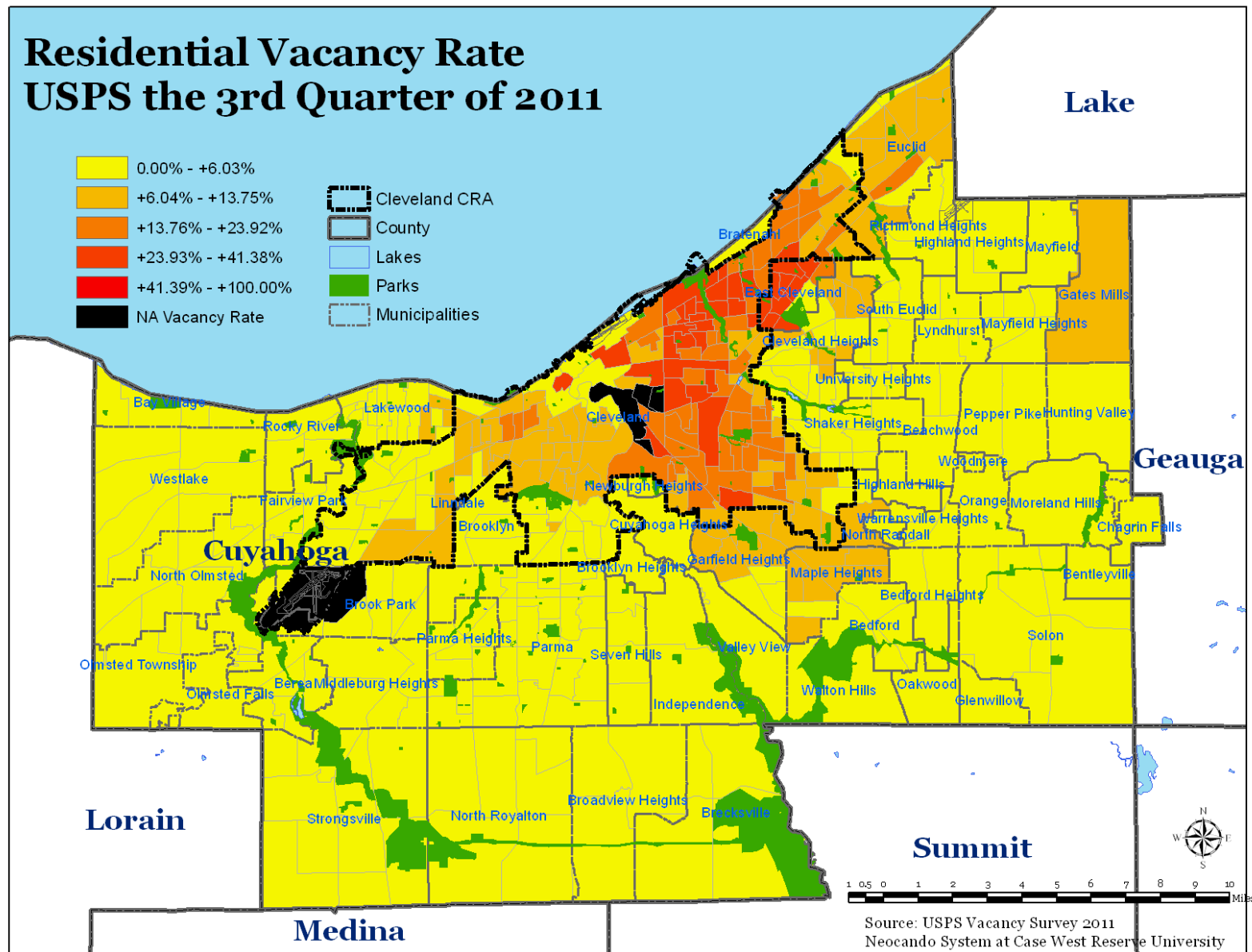


### E. Residential Property Condition below Fair in 2010



#### F. Average Median Value of Owner Occupied Housing Units 2006-2010

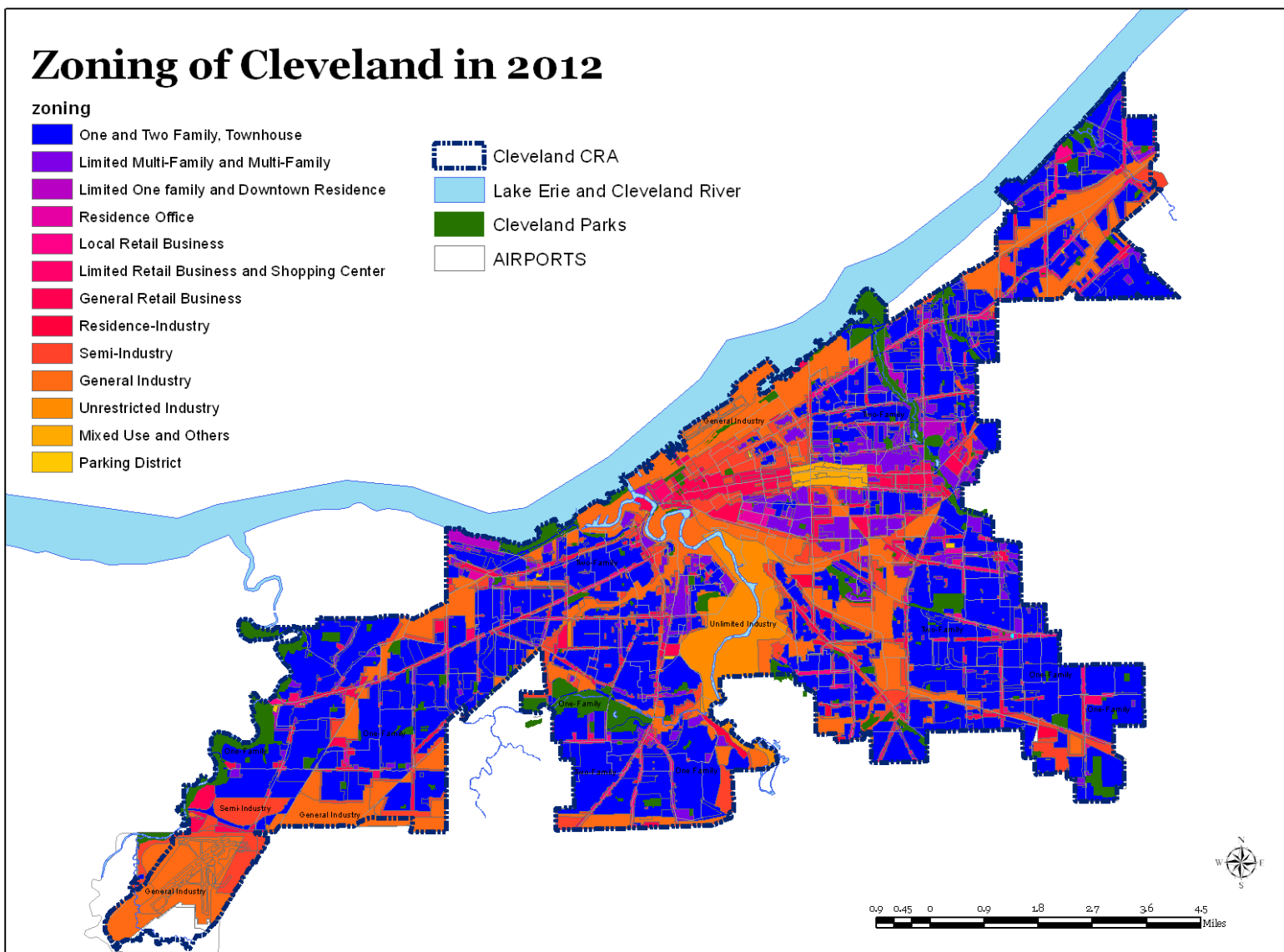
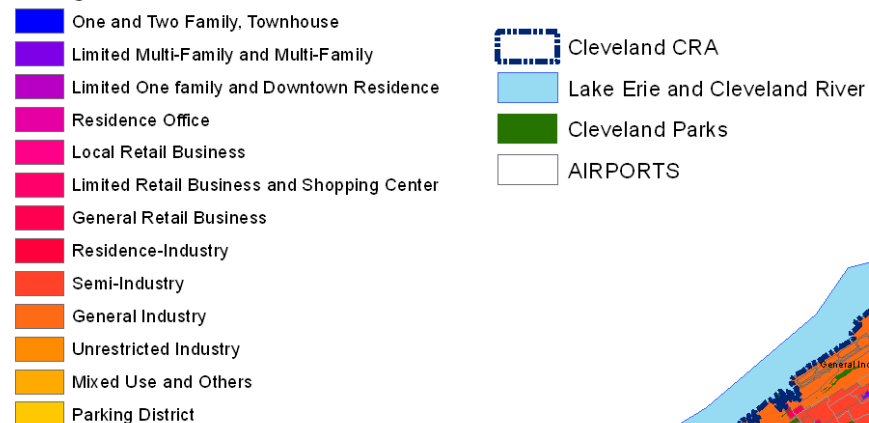


G. Residential Vacancy (3<sup>rd</sup> Quarter of 2011)

## H. Zoning in the City of Cleveland in 2012

## Zoning of Cleveland in 2012

### zoning









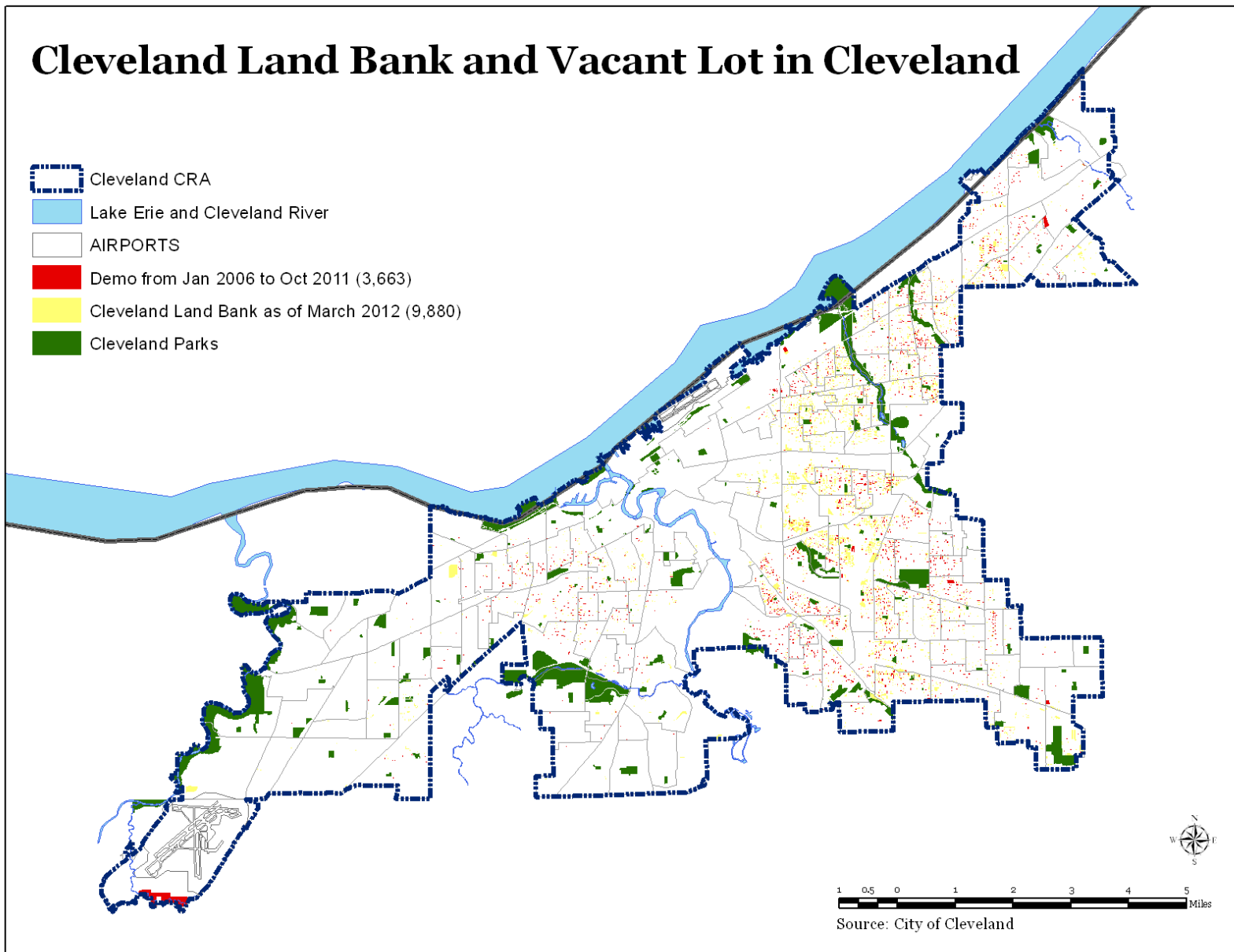
Source: City of Cleveland, The City Planning Commission



## I. Vacant Parcels Distribution in the City of Cleveland

## Cleveland Land Bank and Vacant Lot in Cleveland

-  Cleveland CRA
-  Lake Erie and Cleveland River
-  AIRPORTS
-  Demo from Jan 2006 to Oct 2011 (3,663)
-  Cleveland Land Bank as of March 2012 (9,880)
-  Cleveland Parks



March 7, 2012

**COMMUNITY REINVESTMENT AREA**

J. 4206 John Ave. (parcel# 003-29-065)





K. 7109 Clark Ave. (parcel# 006-29-026)





March 7, 2012

**COMMUNITY REINVESTMENT AREA**

**L. 8128 Linwood Ave. (parcel# 106-20-032)**





M. 647 E. 97<sup>th</sup> St. (parcel# 108-05-062)





March 7, 2012

**COMMUNITY REINVESTMENT AREA**

N. 2229 E. 80<sup>th</sup> St. (parcel# 119-28-128)

