



# Community Reinvestment Area

## Housing Survey 2016

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City of Cleveland, Department of Community Development  
Housing Development Office



Photos: Department of Community Development

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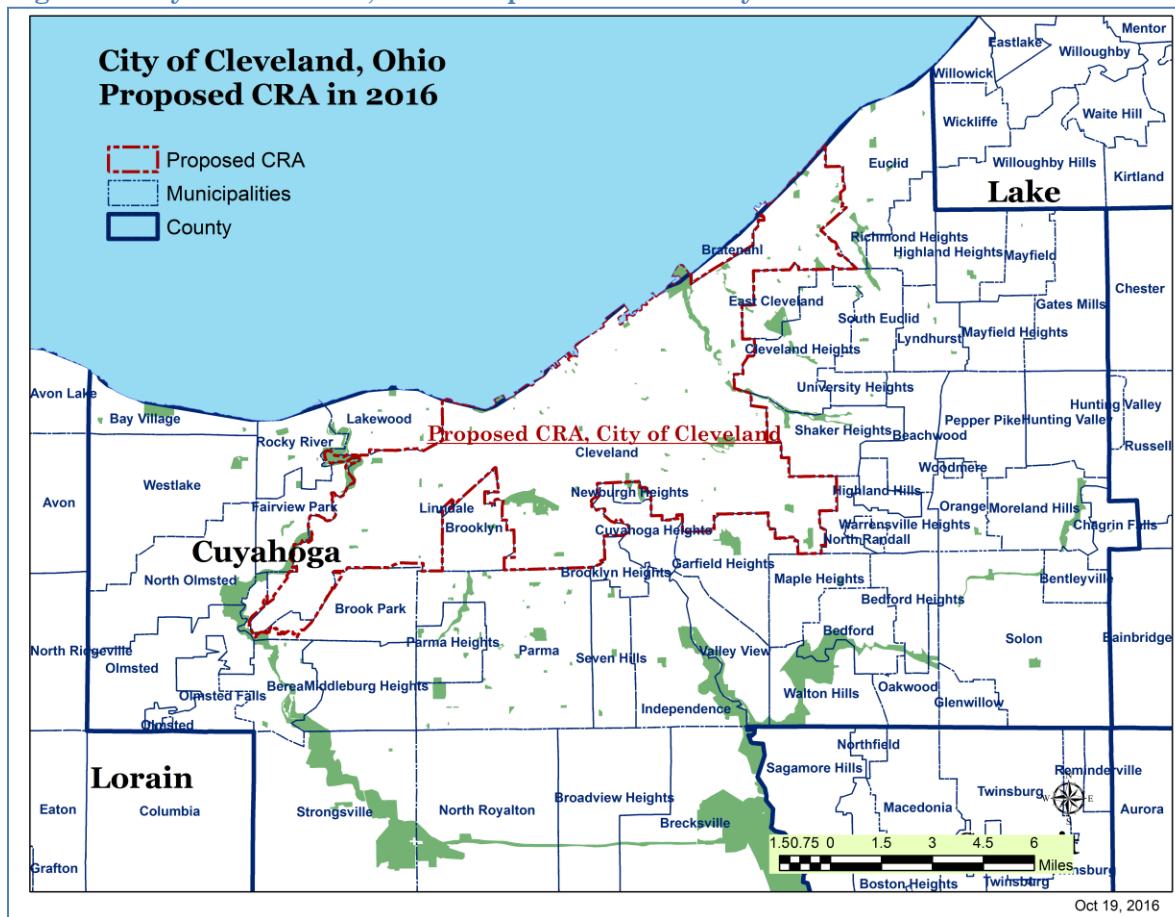
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## 1 Purpose and Scope

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 177 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 Areas 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. One tract to cover Lake Erie was excluded, and left 177 Census Tracts.

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

- Continuing population declining: Cleveland city experienced 1.6 % of the population loss from 2010 to 2015, based on US Census ACS2010 and ACS2015, and 18.4 % of the population was declined between 2000 and 2015.
- Average Median household income and median family income were much lower than both county and State level; 59.2% and 54.2%, and 53.6% and 52.4% respectively between 2010 and 2015
- Vacancy rate: The percent of estimated vacant housing units was 21.2% over five years from 2011 to 2015.
- Housing market trends: Median housing value was much lower than both county and State level.
- The average median value of owner-occupied housing units (\$69,600) in the City of Cleveland was 57.1 % of Cuyahoga County and 53.6 % of Ohio State between 2011 and 2015.
- There are highly concentrated low and moderate income populations in Cleveland (average of 64.5% 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 May 14, 2012, the City of Cleveland passed ordinance #76-12 to amend Cleveland’s Tax Abatement program (Ord. 856-07). This amendment allows for a ten years Tax Abatement 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 citywide[James or Cecilia need to verify this part].

The Tax Abatement program is an important and useful tool; for developers as an attractive incentive for promoting home sales; 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 2011-2015 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 76.1 within Cuyahoga County during the 2013-2014 school years.

## 2 General Demographic, Social, and Housing Characteristics

This report used four data set from the U.S. Census Bureau to analyze the general demographic, social, economic, and housing characteristics in the proposed Cleveland CRA as follows;

- Census 2010, and Census 2000
- 2011-2015 American Community Survey five-year estimate (hereafter ACS 2015)
- 2006-2010 American Community Survey five-year estimate (hereafter ACS 2010)
- ACS 2015 and ACS2010 represented the average characteristics over a 5-year period, each from January 2011 and January 2006. These estimates were an interval estimate with a confidence level of 90%.

### 2.1 Population and Race Distribution

The population of the City of Cleveland in 2015 was estimated 390,584 based on the population estimate by the U.S. Census Bureau. It accounted for 30.9 percent 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 continuously decreased 1.6 % from 2010 to 2015. The population of 390,584 in 2015 represents an 18.4 % decline since 2000. It was a total of 13.7 percentage point higher decline than the balance of Cuyahoga County from 2000 to 2015. The population count came from the U.S. Census Bureau.

**Table 1 Population Change: 2000-2014**

Geography	2000	2010	2015	%change 00-10	%change 10-15	%change 00-15
Cleveland City	478,403	396,830	390,584	-17.05%	-1.57%	-18.36%
% Of County	34.30%	31.00%	30.92%			
Other Cities In County	915,575	883,292	872,605	-3.53%	-1.21%	-4.69%
% Of County	65.70%	69.00%	69.08%			
County	1,393,978	1,280,122	1,263,189	-8.17%	-0.98%	-9.38%
% Of State	12.30%	11.10%	10.96%			
Ohio State	11,353,140	11,536,504	11,575,977	1.62%	0.21%	1.96%
% Of Us	4.00%	3.70%	3.68%			
Us	281,421,906	308,745,538	316,515,021	9.71%	1.74%	12.47%

Source: U.S. Census Bureau, Census 2000 & 2010, Population and Housing Unit Counts; ACS2010 & 2015 5-Years Estimates

Regarding race distribution, there was a dynamic of racial composition over five years from 2011 to 2015. A total of 9.9% decreased the percent of the White population. The populations of all minority

groups were decreased except the Hispanic or Latino of any race during the same time span. However, the portion of the minority population in Cleveland was still much higher than its total representation in Cuyahoga County. The percent of African-Americans in Cleveland (50.8 %) was still much higher than the balance of cities in the county (19.7 %) and was reflected in the higher percentage rate for the county (29.3% ) when the city and balance of the county were combined.

**Table 2 Race Distribution: 2010 - 2015**

Geography	City of Cleveland			Other Cities in County			Cuyahoga County		
	Year	2010	2015	% Change	2010	2015	% Change	2010	2015
Total Population	396,830	390,584	-1.57%	883,292	872,605	-1.21%	1,280,122	1,263,189	-1.32%
%	100.00%	100.00%		100.00%	100.00%		100.00%	100.00%	
White	147,924	133,240	-9.93%	666,179	629,585	-5.49%	814,103	762,825	-6.30%
%	37.28%	34.11%		75.42%	72.15%		63.60%	60.39%	
African American	211,691	198,384	-6.29%	168,507	171,943	2.04%	380,198	370,327	-2.60%
%	53.35%	50.79%		19.08%	19.70%		29.70%	29.32%	
American Indian	1,340	871	-35.00%	1,238	1,132	-8.56%	2,578	2,003	-22.30%
%	0.34%	0.22%		0.14%	0.13%		0.20%	0.16%	
Asian/ Pacific Islander	7,447	7,276	-2.30%	25,721	27,687	7.64%	33,168	34,963	5.41%
%	1.88%	1.86%		2.91%	3.17%		2.59%	2.77%	
Other races	28,427	9,791	-65.56%	21,648	16,864	-22.10%	50,075	26,655	-46.77%
%	7.16%	2.51%		2.45%	1.93%		3.91%	2.11%	
Hispanic	39,533	41,022	3.63%	21,737	25,394	16.82%	61,270	66,416	8.40%
%	9.96%	10.50%		2.46%	2.91%		4.79%	5.26%	

Source: U.S. Census Bureau, ACS2006-2010 5 Year Estimates, ACS2011-2015 5 Year Estimates

## 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 2015 was at 53.6 % of the State's median, while Cuyahoga County was 90.5% of the State's median household income. Furthermore, the median family income in Cleveland in 2015 was about 54.2 percent of that in Cuyahoga County and about 52.4 % of that in the State. By contrast, Cuyahoga County's rate was 96.8% of the State's median. The family income level in Cleveland was a range of the Low Moderate 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 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) in 2015**

Geography	Household Income	Family Income*	Non-Family Income*	Per Capita Income*
City of Cleveland	\$26,150	\$32,455	\$19,584	\$17,537
(% from County)	59.22%	54.16%	70.38%	62.51%
(% from State)	53.59%	52.44%	68.09%	65.75%
Cuyahoga County	\$44,190	\$60,554	\$27,684	\$28,215
(% from State)	90.49%	96.82%	96.74%	105.17%
Ohio State	\$49,429	\$62,817	\$29,023	\$26,953
(%)	100.00%	100.00%	100.00%	100.00%

Note: \* in the past 12 months

Source: U.S. Census Bureau, 2011-2015 American Community Survey (in 2015 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 2016 by Census tract, based on 2015 ACS estimates. The percentage of the population as low income ranged from 9.3% to 96.8% in the City of Cleveland. Over 86.4 % of Census Tracts (153 of 177 Census Tracts) in Cleveland had a concentration of more than 50 % low-income population. Total low-moderate income population accounted for approximately 63.1 % of the total population (a total of 246,750) 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 2015****A. City of Cleveland**

% of Below Moderate Income Pop	Census Tract		Total Population		Below Mod Income Pop		Below Mod Family HH Pop		Below Mod Non-Family HHs Pop	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Less than 30.0%	5	2.8%	14,518	3.7%	3,033	1.2%	543	1.0%	1,411	2.3%
Between 30.0% and 50.0%	19	10.7%	56,224	14.4%	23,329	9.5%	5,069	9.0%	7,722	12.8%
Between 50.0% and 80.0%	122	68.9%	267,300	68.4%	175,307	71.0%	40,856	72.2%	43,521	71.9%
Greater than 80.0%	31	17.5%	52,701	13.5%	45,081	18.3%	10,106	17.9%	7,860	13.0%
Total	177	100.0%	390,743	100.0%	246,750	100.0%	56,574	100.0%	60,514	100.0%

**B. Other Cities in County**

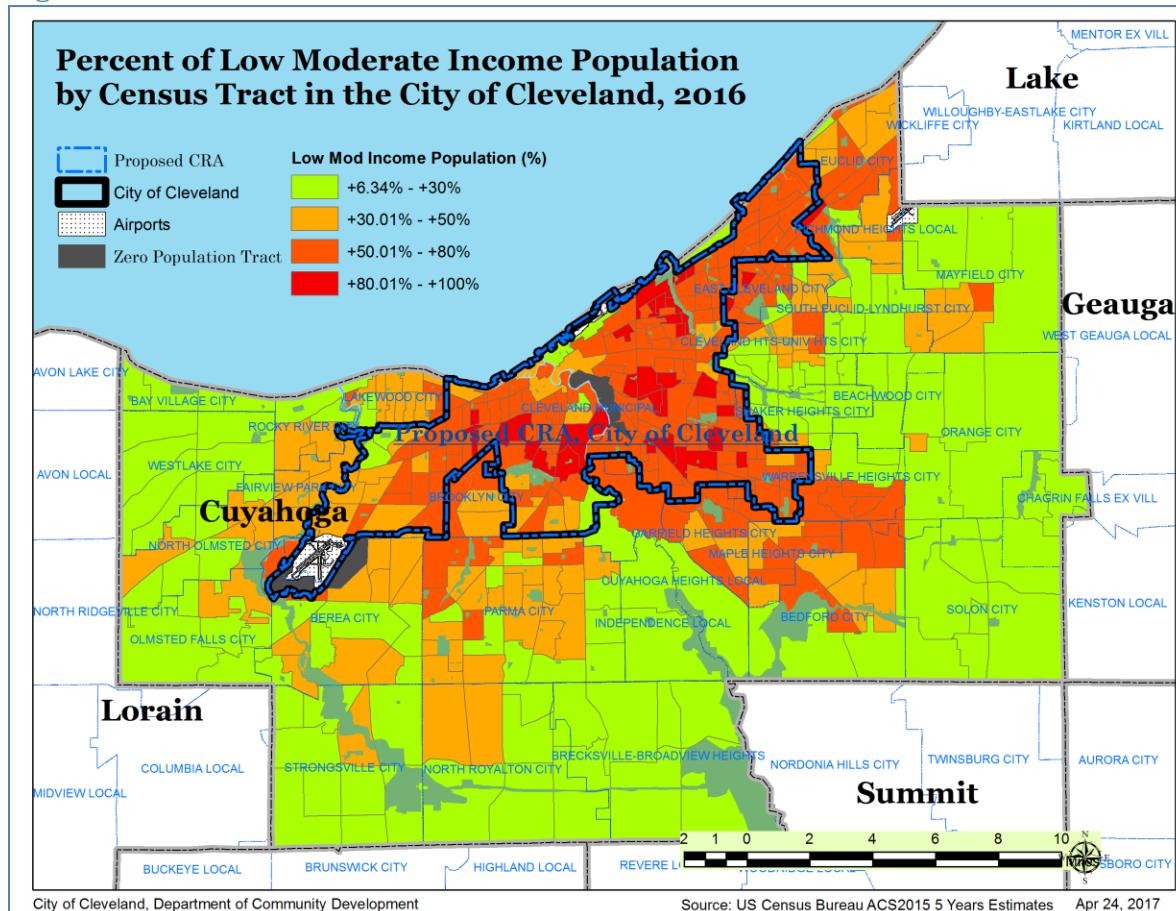
% of Below Moderate Income Pop	Census Tract		Total Population		Below Mod Income Pop		Below Mod Family HH Pop		Below Mod Non-Family HHs Pop	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Less than 30.0%	115	42.8%	410,197	47.0%	80,577	28.2%	18,695	27.8%	24,092	29.5%
Between 30.0% and 50.0%	95	35.3%	318,359	36.5%	120,307	42.1%	28,835	42.9%	33,280	40.8%
Between 50.0% and 80.0%	55	20.4%	138,355	15.9%	80,090	28.0%	18,827	28.0%	22,435	27.5%
Greater than 80.0%	4	1.5%	5,535	0.6%	4,653	1.6%	858	1.3%	1,782	2.2%
Total	269	100.0%	872,446	100.0%	285,627	100.0%	67,215	100.0%	81,589	100.0%

**C. Cuyahoga County**

% of Below Moderate Income Pop	Census Tract		Total Population		Below Mod Income Pop		Below Mod Family HH Pop		Below Mod Non-Family HHs Pop	
	Count	(%)	Count	(%)	Count	(%)	Count	(%)	Count	(%)
Less than 30.0%	120	26.9%	424,715	33.6%	83,610	15.7%	19,238	15.5%	25,503	17.9%
Between 30.0% and 50.0%	114	25.6%	374,583	29.7%	143,636	27.0%	33,904	27.4%	41,002	28.9%
Between 50.0% and 80.0%	177	39.7%	405,655	32.1%	255,397	48.0%	59,683	48.2%	65,956	46.4%
Greater than 80.0%	35	7.8%	58,236	4.6%	49,734	9.3%	10,964	8.9%	9,642	6.8%
Total	446	100.0%	1,263,189	100.0%	532,377	100.0%	123,789	100.0%	142,103	100.0%

Source: Recalculated based on American Community Survey 2011-2015 5 Year Estimates with Cuyahoga County Median Family income in 2016, and HUD Low-Moderate Income definition

**Figure 2 Low and Moderate Income Concentration in Cleveland in 2016**



Source: Calculated based on U.S. Census American Community Survey 2011-2015 5 Year Estimates, Cuyahoga County Median Family income in 2016 from HUD.

## 2.3 Housing Stock

The general characteristics of housing stock in Cleveland are summarized in Table 5 and Table 6 as follows:

- The estimated housing units in the City of Cleveland were 212,154 according to the ACS 2015. It accounted for 34.3 % of total housing units in Cuyahoga County.
- The percent of occupied housing units was 78.8% in Cleveland. The number of renter-occupied units is greater than that of owner-occupied units in the City of Cleveland. The percent of renter-occupied units (57.8%) were 15.6 percentage points higher than that of owner-occupied units.
- The percent of vacant housing units in Cleveland was 21.2%. It consists of 53.3 percent of total vacant housing units in Cuyahoga County. The percent of vacant housing units in the City of Cleveland was much higher than both Cuyahoga County (13.7%) and the State of Ohio (10.8%).
- Homeowner vacancy rate in Cleveland is also about one percentage point higher than that of Cuyahoga County.
- The housing stock in Cleveland is older than Cuyahoga County. Median Year of built housing was 1939 in Cleveland compare to 1955 in the Country.
- Median Value (dollar) of owner-occupied housing units (\$69,600) was 57.1 % of that in Cuyahoga County and 53.6% of State level between 2011and 2015.

**Table 5 Housing Units, Occupancy, and Tenure in 2015**

Geography	Cleveland City (%)	Cuyahoga County (%)	Ohio State (%)
Total housing units	212,154	100.0	619,303
Occupied housing units	167,100	78.8%	534,719
– Owner-occupied	70,489	42.2%	317,310
– Renter-occupied	96,611	57.8%	217,409
Vacant housing units	45,054	21.2%	84,584
Renter-occupied housing units	96,611	57.8	217,409
Homeowner vacancy rate (%)	3.00%		2.20%
Rental vacancy rate (%)	7.10%		7.80%
Avg household size: Owner occupied	2.36		2.45
Avg household size: Renter-occupied	2.19		2.1

Source: Census 2011-2015 American Community Survey 5 Year Estimates

**Table 6 Home Owner Occupied Housing Median Value and Year Structure Built in 2015**

Geography	Median Value (Dollars)	Upper-Value Quartile (Dollars)	Median Year Structure Built
City of Cleveland	69,600	96,400	1939
(% from County)	57.14%	51.19%	
(% from State)	53.58%	48.93%	
Cuyahoga County	121,800	188,300	1955
(% from State)	93.76%	95.58%	
Ohio State	129,900	197,000	1967
(%)	100%	100%	

Source: Census 2011-2015 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 177 Census Tracts in Cleveland, and the local historic districts were spread throughout 46 census tracts (25.8%). Both historical districts were collectively within 54 unique census tracts (30.2%) citywide (large map refer to [Appendix C](#)).

National Register of Historic Places	Count	%
Bridge	3	1.29%
Cemetery	1	0.43%
Districts	43	18.45%
Harbor Or Station	1	0.43%
Road	1	0.43%
Building	182	78.11%
Submarine	1	0.43%
Site	1	0.43%
Total	233	100.00%

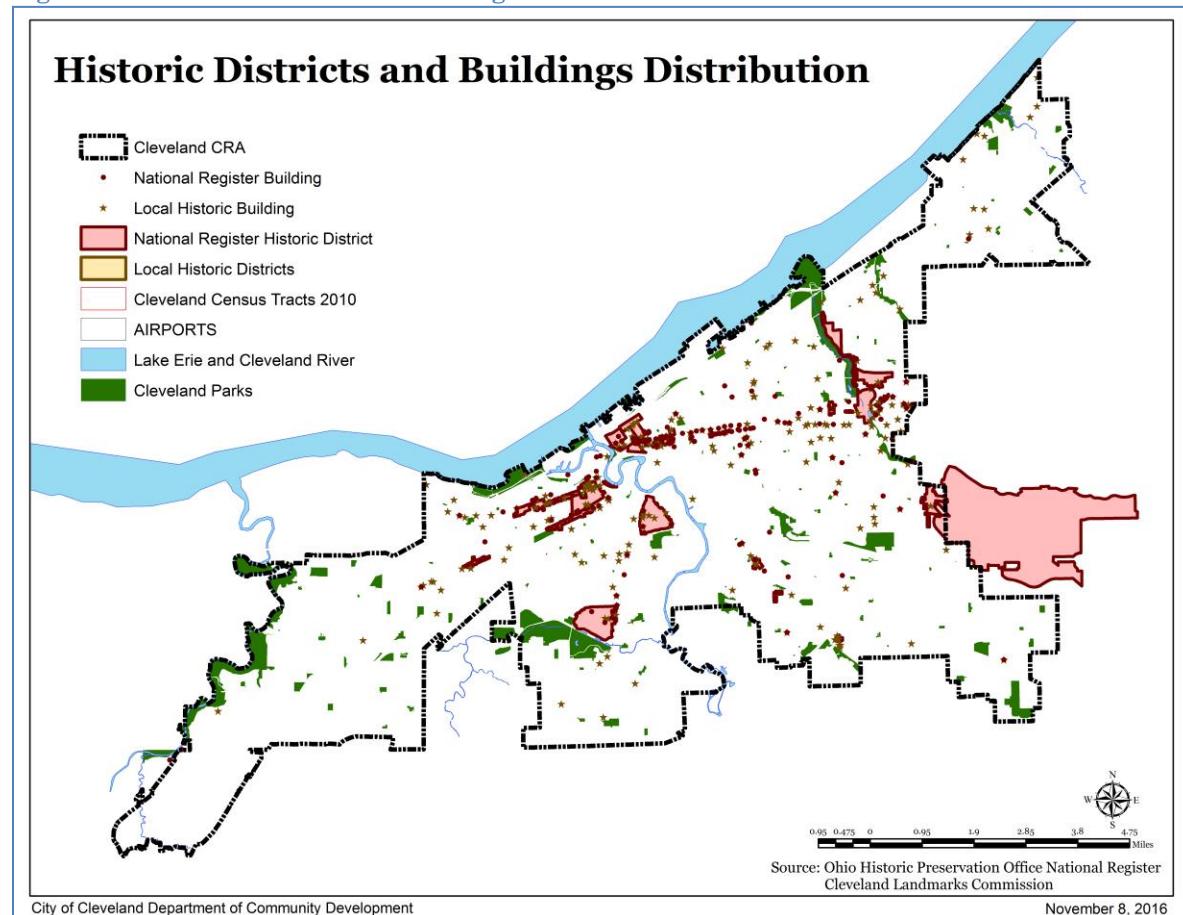
Sources: Retrieved on March 13, 2012, from State Historic Preservation Offices (SHPOs) at <http://ohsweb.ohiohistory.org/ohpo/nr/index.aspx>; excluding demolished structures.

Cleveland Land Mark	Count	%
Bridge	1	0.35%
Building	267	93.68%
Cemetery	7	2.46%
Historic Site	2	0.70%
Other	6	2.11%
Park	2	0.70%
Total	285	100.00%

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

Cleveland holds a high portion of aged housing stocks. The percent of old housing stock reveals indirectly the existence of potentially historical significance and the necessity of home maintenance, while the percent of recent housing stock could be a measure of whether new construction has been discouraged. Table 8 and Figure 4 show the distribution of aging housing units in Cuyahoga County by Census tract (large map refer to [Appendix D](#)). The total number of housing units in 2015 was 212,154 in Cleveland. The median built year in Cleveland is 16 years older than that of Cuyahoga County. The housing stock built before 1950 consists of 66.0% of total housing units in Cleveland.

New construction over past 16 years was the similar rate that in County but the portion of newer housing construction is much behind the State average. The percent of housing units built after 2000 in the City of Cleveland and Cuyahoga County were lower than the State of Ohio. Only 4.4 % of housing units were built after 2000 within Cleveland, compared to 4.9 % housing stock in Cuyahoga County, and 11.0% housing stock in the State of Ohio.

**Table 7 Built Years of Housing Units in 2015**

Geography	City of Cleveland			Cuyahoga County		Ohio State
Built Year	Housing Units	(% of County )	(% of State)	Housing Units	(% of State)	Housing Units
Total	212,154 (100.0%)	34.3%	4.1%	619,303 (100.0%)	12.1%	5,140,902 (100.0%)
<u>Built 2014 or later</u>	0 (0.0%)	0.0%	0.0%	110 (0.02%)	3.2%	3,451 (0.1%)
Built 2010 to 2013	1,047 (0.5%)	41.6%	2.3%	2,515 (0.4%)	5.5%	45,414 (0.9%)
Built 2000 to 2009	8,297 (3.9%)	31.2%	1.6%	26,618 (4.3%)	5.2%	513,529 (10.0%)
Built 1990 to 1999	6,032 (2.8%)	17.1%	1.0%	35,362 (5.7%)	5.8%	606,139 (11.8%)
Built 1980 to 1989	5,075 (2.4%)	14.9%	1.1%	34,052 (5.5%)	7.3%	465,073 (9.0%)
Built 1970 to 1979	9,749 (4.6%)	15.9%	1.3%	61,309 (9.9%)	8.4%	731,422 (14.2%)
Built 1960 to 1969	15,203 (7.2%)	18.0%	2.4%	84,418 (13.6%)	13.3%	637,730 (12.4%)
Built 1950 to 1959	28,135 (13.3%)	22.2%	3.8%	126,724 (20.5%)	17.2%	738,799 (14.4%)
<u>Built Before 1950</u>	<u>138,616 (65.4%)</u>	<u>55.9%</u>	<u>9.9%</u>	<u>248,195 (40.1%)</u>	<u>17.7%</u>	<u>1,399,345 (27.2%)</u>
Built 1940 to 1949	24,738 (11.7%)	40.9%	7.5%	60,498 (9.8%)	18.3%	330,406 (6.4%)
Built 1939 or earlier	113,878 (53.7%)	60.7%	10.7%	187,697 (30.3%)	17.6%	1,068,939 (20.8%)
Median year structure built	1939			1955		1967

Source: Census 2011-2015 American Community Survey 5 Year Estimates

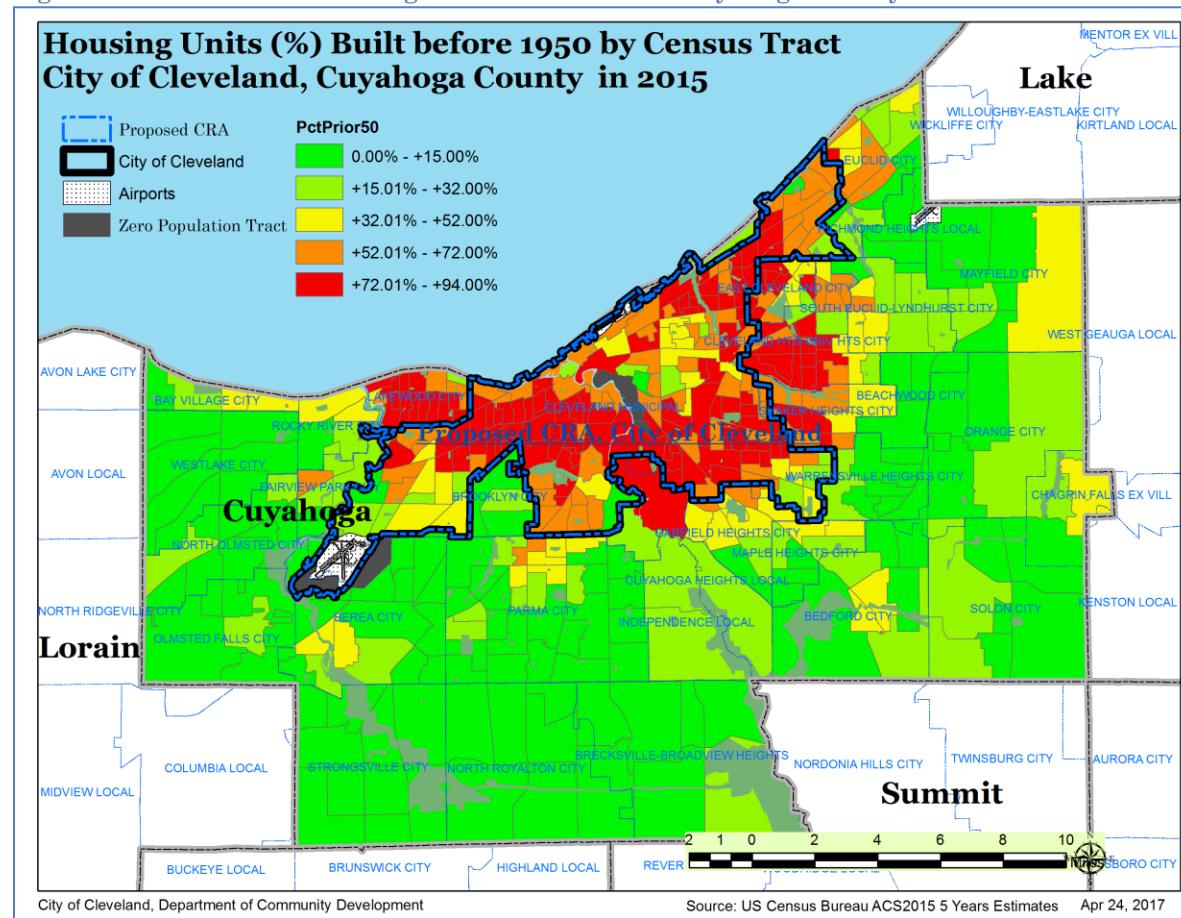
Table 8 shows the distribution of housing units built before 1950 by tenure. Cleveland holds a higher portion of aged renter-occupied housing units than that of County. The housing maintenance or repair could be discouraged in the soft housing market such as Cleveland.

**Table 8 Distribution of Housing Units Built Before 1950 by Tenure in 2015**

Field Name	Cleveland	(% of County)	(% of State)	Cuyahoga County	(% of State)	Ohio
Total Occupied Housing Units	167,100	31.3%	3.6%	534,719	11.7%	4,585,084
Owner Occupied Housing Units	70,489 (42.2%)	22.2%	2.3%	317,310 (53.9%)	10.4%	3,040,444 (66.3%)
Occupied Units Built Before 1950	48,023 <b>(68.1%)</b>	42.7%	6.4%	112,550 <b>(35.5%)</b>	15.1%	746,933 (24.6%)
Median Year of Owner-Occupied Housing Units	1939			1956		1968
Renter Occupied Housing Units	96,611 (57.8%)	44.4%	6.3%	217,409 (40.7%)	14.1%	1,544,640 (33.7%)
Occupied Units Built Before 1950	57,270 <b>(59.3%)</b>	64.8%	13.4%	88,407 <b>(40.7%)</b>	20.8%	425,949 (27.6%)
Median Year of Renter-Occupied Housing Units	1941			1956		1967

Source: Census 2011-2015 American Community Survey 5 Year Estimates

**Figure 4 Distribution of Housing Units before 1950 in Cuyahoga County 2015**



Source: Census 2011-2015 American Community Survey 5 Year Estimates

Table 9 shows the distribution of aging residential structures in Cuyahoga County by Census tract. Cleveland has a much higher portion of aging residential structures than its suburbs as well as Cuyahoga County as a whole. Over 79.2% of total residential properties in Cleveland were built before 1950, while the percentage of housing stock erected before 1950 was 30.6% in the suburbs. In Cuyahoga County, 44.1% were built before 1950, when combining the city and suburban balance of the county.

New housing construction in the City of Cleveland was slightly discouraged in the proposed CRA of Cleveland over past five years from 2010 to 2016 compared to its suburban areas. Regarding new housing distribution, about 0.4% of residential structures since 2010 were built in Cleveland, about 0.5% in the suburbs, and 0.5% in Cuyahoga County, when calculating the city and balance of the county together. Also, the portion of new residential structures in the City of Cleveland built between 2000 and 2009 was smaller compared to that of suburban cities in Cuyahoga County.

**Table 9 Residential Structures Built before 1950**

Geography	City of Cleveland		Other Places		Cuyahoga County	
Built Year	# of Res Structure	(%)	# of Res Structure	(%)	# of Res Structure	(%)
before 1950	92,699	79.22%	93,247	30.57%	185,946	44.06%
between 1950 and 1959	12,292	10.50%	84,563	27.72%	96,855	22.95%
between 1960 and 1969	3,851	3.29%	46,967	15.40%	50,818	12.04%
between 1970 and 1979	931	0.80%	27,087	8.88%	28,018	6.64%
between 1980 and 1989	717	0.61%	19,096	6.26%	19,813	4.69%
between 1990 and 1999	2,251	1.92%	19,659	6.45%	21,910	5.19%
between 2000 and 2009	3,840	3.28%	12,744	4.18%	16,584	3.93%
between 2010 and 2016	437	0.37%	1,650	0.54%	2,087	0.49%
Total	117,018	100.00%	305,013	100.00%	422,031	100.00%

Note: 518 residential structures were excluded from the analysis due to missing built year information.

Source: Calculated based on the Cuyahoga County Auditor Property Tax Information in 2016

### 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 by a United States Postal Service (USPS) vacancy survey. Overall, the average residential vacancy rate in Cleveland was 12.3%. It was more than three times 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. The total number of vacant residential structures in Cleveland (Table 10) was 14,097 (56.1% of total vacant residential addresses within Cuyahoga County).

**Table 10 Residential Structure Vacancy Rate as of September 2016**

Geography	Residential Address		Residential Vacant Address		Average by Census Tract	
	Count	%	Count	%	Rate (%)	Vac Days
City of Cleveland	218,050	<b><u>32.90%</u></b>	26,747	<b><u>62.05%</u></b>	<b><u>13.54%</u></b>	<b><u>1,725</u></b>
Other Places in County	444,635	67.10%	16,356	37.95%	4.30%	1,077
Cuyahoga County	662,685	100.00%	43,103	100.00%	7.98%	1,334

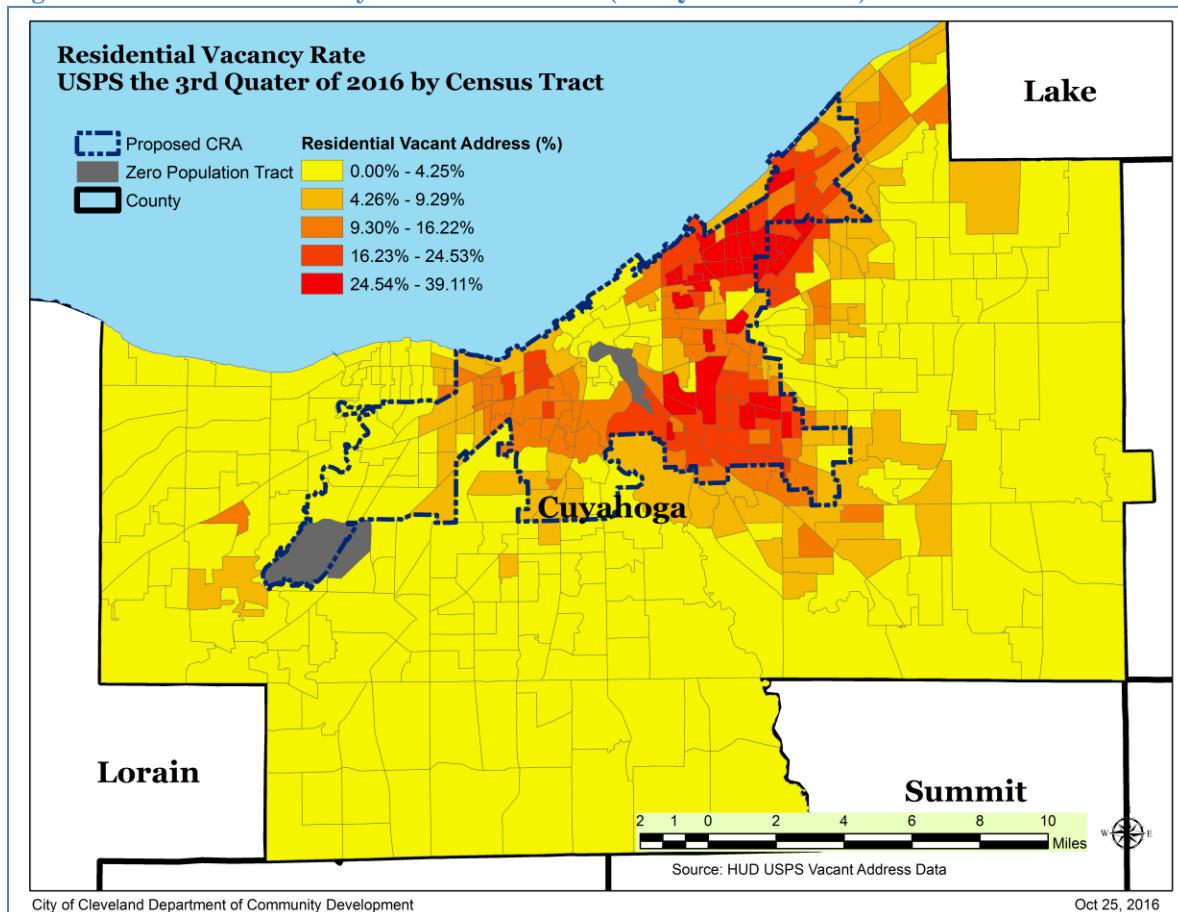
Source: USPS Vacancy Address Data by HUD at <https://www.huduser.gov/portal/datasets/usps.html>

There were 26 Census Tracts between 0 % and 5% vacancy rate. 37 Census Tracts were between 5 % and 10%, and 61 Census Tracts were between 10% and 20%. 42 Census Tracts were between 20% and 30% and nine Census Tracts were greater than 30 % in the proposed CRA of Cleveland (Table 11). 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](#)).

**Table 11 Residential Structures Vacancy Rate Distribution by Census Tract as of Sep 2016**

Geography Vacancy Rate	City of Cleveland		Other Places in Cuyahoga		Cuyahoga County	
	# of Tract	%	# of Tract	%	# of Tract	%
Less Than 5%	41	23.16%	203	75.46%	244	54.71%
Between 5% and 10%	29	16.38%	42	15.61%	71	15.92%
Between 10% and 20%	<u>67</u>	<u>37.85%</u>	13	4.83%	80	17.94%
Between 20% and 30%	<u>31</u>	<u>17.51%</u>	6	2.23%	37	8.30%
Greater than 30%	9	5.08%	5	1.86%	14	3.14%
Total	177	100.00%	269	100.00%	446	100.00%

Source: USPS Vacancy Address Data by HUD at <https://www.huduser.gov/portal/datasets/usps.html>

**Figure 5 Residential Vacancy Rate in Cleveland (3rd Quarter of 2016)**

Source: USPS Vacancy Address Data by HUD at <https://www.huduser.gov/portal/datasets/usps.html>

### 3.4 Condition of Housing Stock

Table 12 and Figure 6 show the housing condition of residential structures in Cuyahoga County and represent a huge disparity in housing condition between Cleveland and its suburbs. This information came from Cuyahoga Auditor Residential building Appraisal file<sup>8</sup> based on the tax year 2016.

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 the housing fair or below fair condition was 30.7% in Cleveland, while the percent of below fair condition was only 3.5 % in the suburbs and 11.1% in Cuyahoga County. A Higher portion of residential structures with lower housing condition indirectly reflects whether the maintenance of existing housing units in the proposed CRA of Cleveland was discouraged compared to its suburbs (large map refer to [Appendix E](#)).

**Table 12 Residential Structure Condition Distribution in Cleveland, Suburbs, and County**

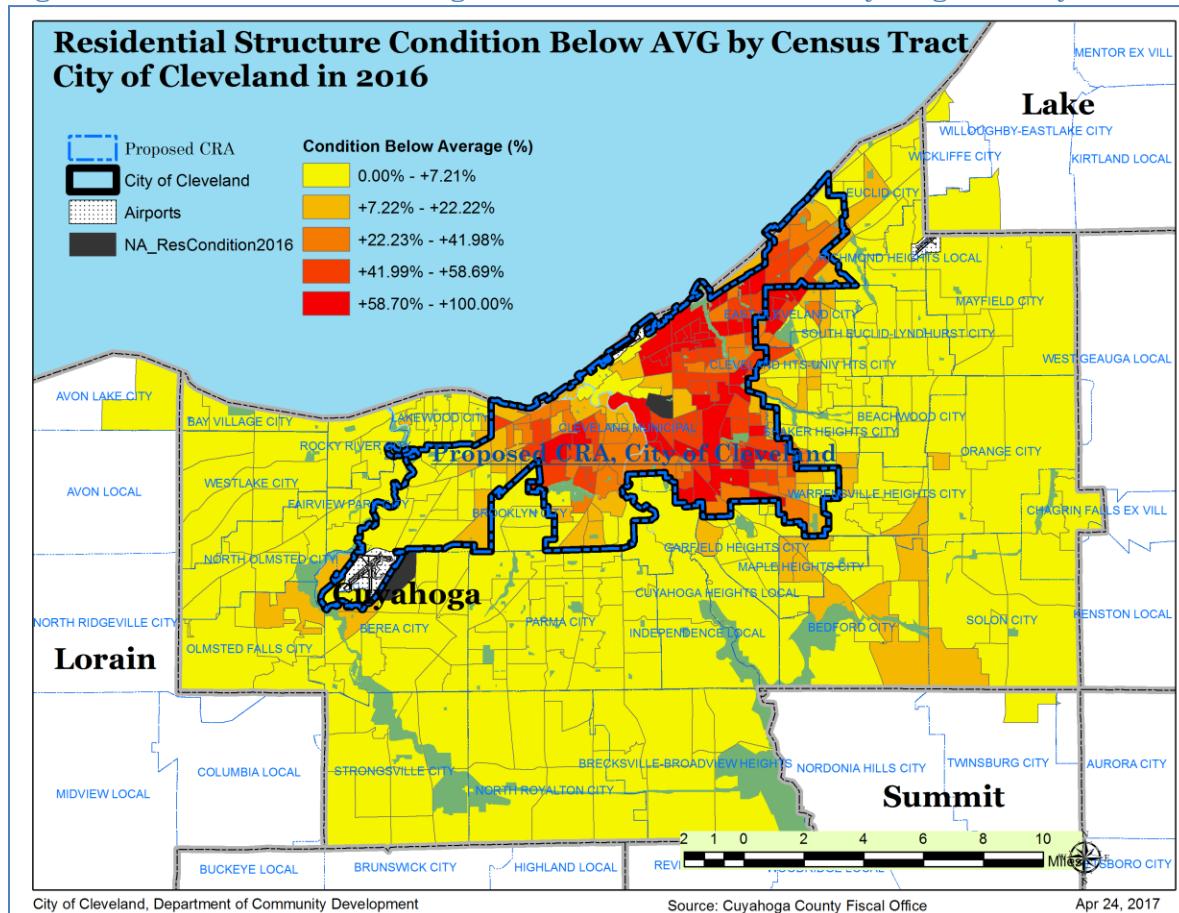
Geography	City of Cleveland		Other Places		Cuyahoga County	
Condition	# of Res Structure	(%)	# of Res Structure	(%)	# of Res Structure	(%)
<b><u>Above Average</u></b>	<b><u>12,152</u></b>	<b><u>10.23%</u></b>	<b><u>95,133</u></b>	<b><u>31.06%</u></b>	<b><u>107,285</u></b>	<b><u>25.24%</u></b>
Excellent	111	0.09%	1,179	0.38%	1,290	0.30%
Very Good	810	0.68%	10,554	3.45%	11,364	2.67%
Good	11,231	9.46%	83,400	27.23%	94,631	22.26%
Average	70,205	59.11%	200,614	65.49%	270,819	63.71%
<b><u>Below Average</u></b>	<b><u>36,411</u></b>	<b><u>30.66%</u></b>	<b><u>10,581</u></b>	<b><u>3.45%</u></b>	<b><u>46,992</u></b>	<b><u>11.05%</u></b>
Fair	26,929	22.67%	9,515	3.11%	36,444	8.57%
Poor	6,422	5.41%	844	0.28%	7,266	1.71%
Very Poor	2,015	1.70%	175	0.06%	2,190	0.52%
Unsound	1,045	0.88%	47	0.02%	1,092	0.26%
Total	118,768	100.00%	306,328	100.00%	425,096	100.00%

Note: 5 records were excluded from the analysis due to missing the condition information.

Source: Calculated based on the Cuyahoga County Auditor Property Tax Information in 2016

<sup>8</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 2014**



Source: Calculated based on Cuyahoga County Auditor Property Information in 2016

### 3.5 Value of Housing Stock

Table 13 shows the estimated median value of owner-occupied units (dollars) from ACS 2010 5 year estimates to ACS 2015 5 year estimates. The median value of owner-occupied units decreased in all geographic areas. Cleveland experienced an 8.5 percentage higher decreases in housing value percentage change than the entire Cuyahoga County, and about 15.0 percentage higher than that of the State of Ohio. Figure 7 shows the estimated median value of owner-occupied housing units between 2010 and 2014. Median home sales value in Cleveland were much lower than its suburbs within the county (large map refer to [Appendix F](#)).

**Table 13 Median Value of Owner Occupied Units (dollars)**

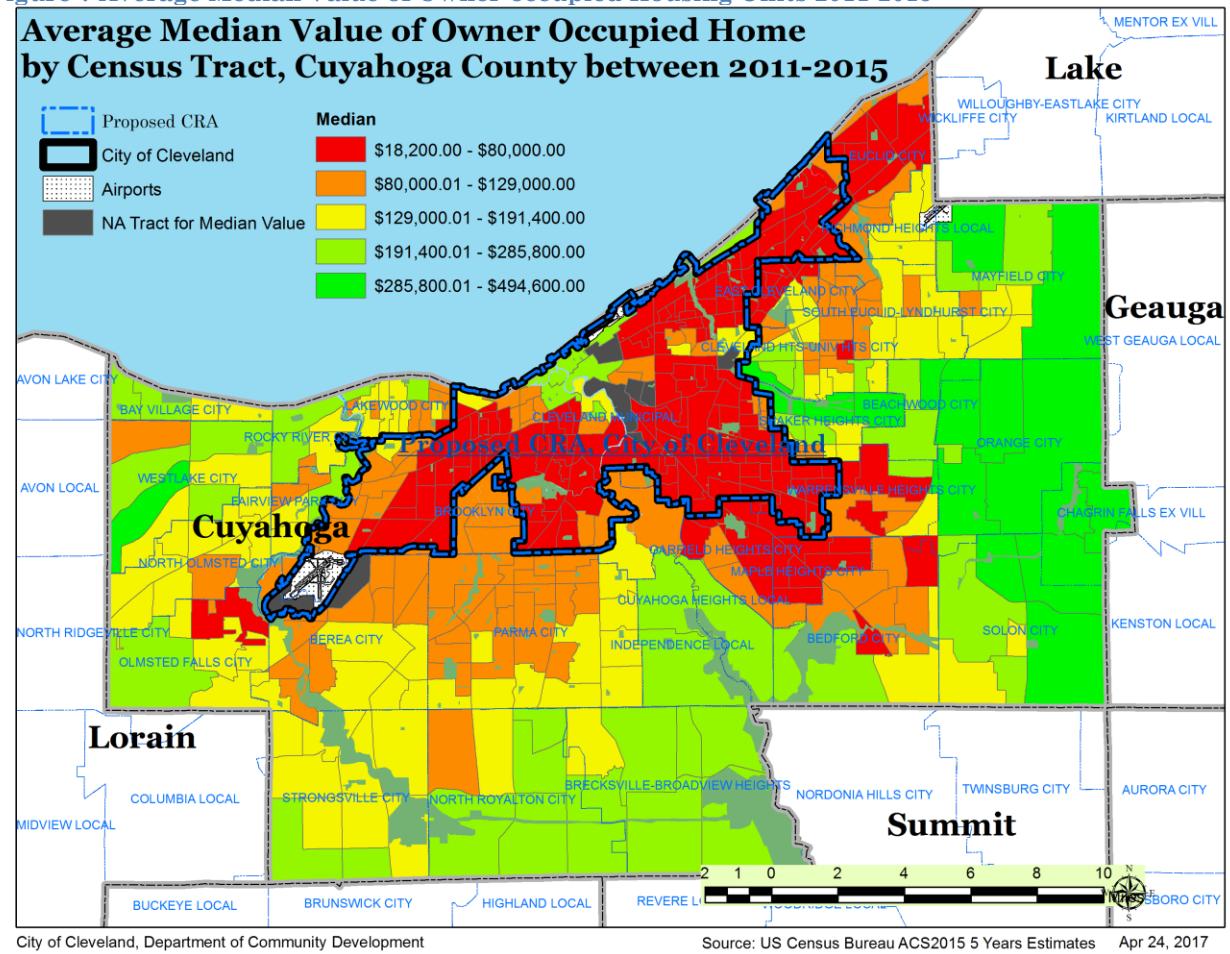
Geography	2006-2010 <sup>1)</sup>	2011-2015 <sup>2)</sup>	% Change
Cleveland city	86,700 63.2% of County, 63.6% of State	69,600 57.1% of County 53.6% of State	-19.72%
Cuyahoga County	137,200	121,800	-11.22%
Ohio State	136,400	129,600	-4.77%

Note: 1) Estimated median house value from 2006 to 2010; 2) Estimated median house value from 2011 to 2015

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

2011-2015 American Community Survey 5 Year Estimates

**Figure 7 Average Median Value of Owner-occupied Housing Units 2011-2015**



Source: Census 2011-2015 American Community Survey 5 Year Estimates

Table 14 shows the analysis of residential home sales between two time spans: from August 1<sup>st</sup>, 2008 to July 31<sup>st</sup>, 2011 and from August 1<sup>st</sup>, 2013 to July 31<sup>st</sup>, 2016. The Cleveland housing market has been recovering from the housing market burst in 2006. Average sale price increased 14.6 percent between two-time spans. Median sale price also increased 14.1% during the same time span. A total number of home sales slightly decreased by 0.6 percent between two-time spans.

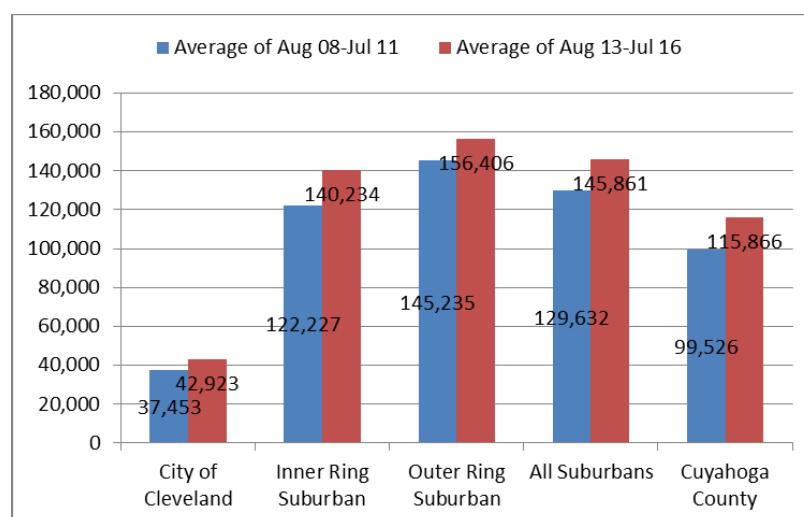
The mean and median value of the housing market analysis reveals that Cleveland constitutes a lower segment of the housing market in Cuyahoga County. The average housing sale price was about 37 % of that in Cuyahoga County in both time periods. The overall value of residential home sales in Cleveland was lower than that in Cuyahoga County as a whole. A considerably lower housing market condition in the proposed CRA could indirectly show the probability that new investments in housing would be discouraged.

**Table 14 Mean and Median Value of Residential Sales from 2005 to 2011**

Time Period	Geography	# of Sales	Average Sale Price	Median Sale Price
Aug 1 2008 to Jul 31 2011	City of Cleveland	17,357(32.7%)	<u>37,453(37.6%)</u>	<u>22,000(33.3%)</u>
	Other Cities in County	35,786(67.3%)	<u>129,632(130.2%)</u>	<u>99,000(150.0%)</u>
	- Inner Ring Suburban	24,268(45.7%)	122,227(122.8%)	95,000(143.9%)
	- Outer Ring Suburban	11,518(21.7%)	145,235(145.9%)	105,000(159.1%)
	Cuyahoga County	53,143(100.0%)	99,526(100.0%)	66,000(100.0%)
Aug 1 2013 to Jul 31 2016	City of Cleveland	17,259(29.1%)	<u>42,923(37.0%)</u>	<u>25,100(32.3%)</u>
	Other Cities in County	41,972(70.9%)	<u>145,861(125.9%)</u>	<u>112,000(144.2%)</u>
	- Inner Ring Suburban	27,370(46.2%)	140,234(121.0%)	115,000(148.0)
	- Outer Ring Suburban	14,602(24.7%)	156,406(135.0%)	107,500(138.4%)
	Cuyahoga County	59,231(100.0%)	115,866(100.0%)	77,680(100.0%)
% Change	City of Cleveland	-0.6%	<u>14.6%</u>	<u>14.1%</u>
	Other Cities in County	17.3%	<u>12.5%</u>	<u>13.1%</u>
	- Inner Ring Suburban	12.8%	14.7%	21.1%
	- Outer Ring Suburban	26.8%	7.7%	2.4%
	Cuyahoga County	11.5%	16.4%	17.7%

Note single, two, and three single family sales based on land use code; home sale price lower than \$2000 were excluded from the analysis. Home sales including multiple properties were also excluded from the analysis.

Source: Calculated based on the Cuyahoga County Auditor Property Information



### 3.6 Major industry

The top major industries in Cleveland are education, service, healthcare, and social assistance (26.2%), followed by manufacturing (12.9%). Major industry distributions are summarized in Table 15.

**Table 15 Profile of Major Industry in 2015**

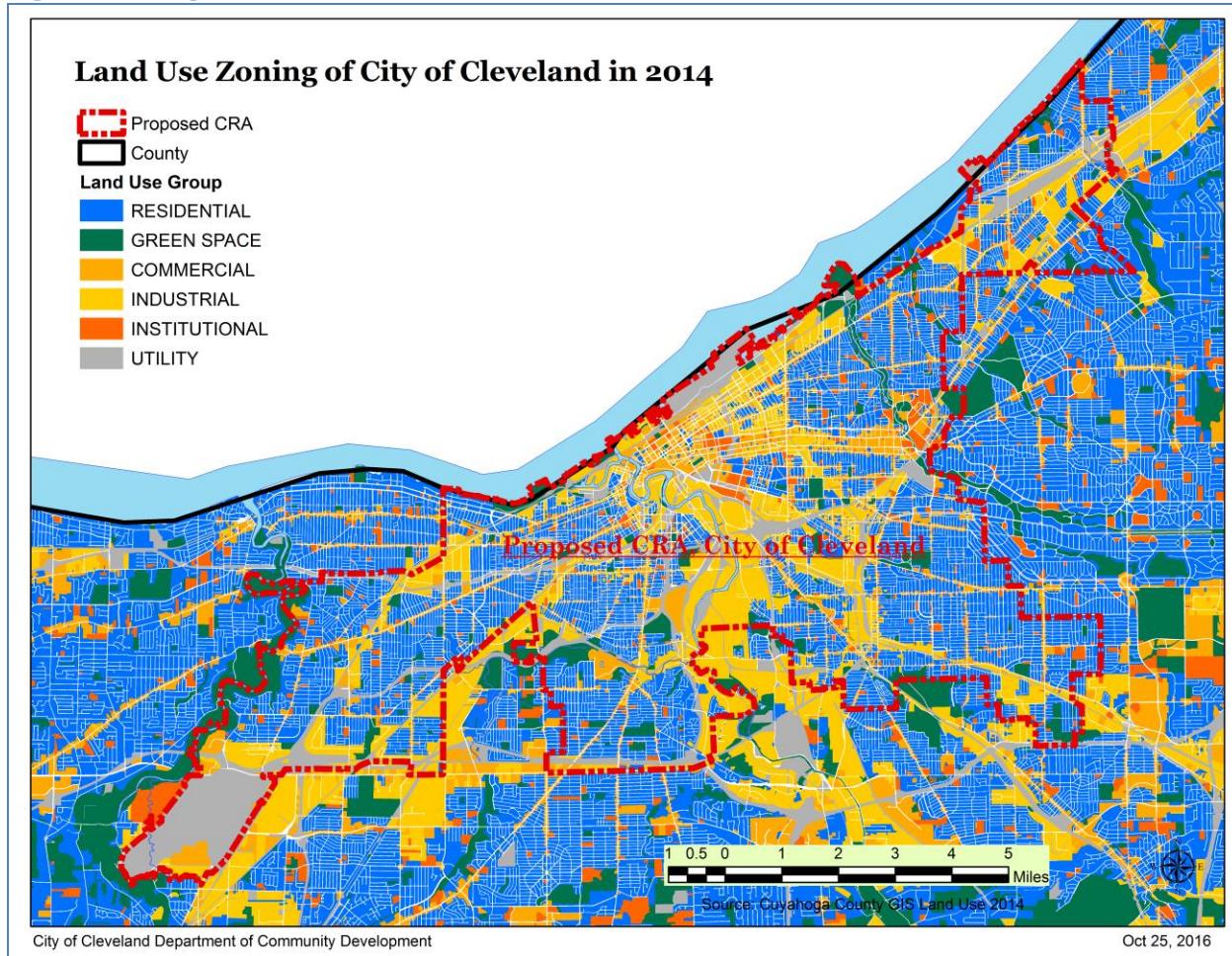
Geography	City of Cleveland		Cuyahoga County		Ohio State	
Major Industry	Total	%	Total	%	Total	%
Total:	147,298	100.00%	576,603	100.00%	576,603	100.00%
Agriculture, forestry, fishing and hunting, and mining	233	0.16%	1,401	0.24%	1,401	0.24%
Construction	5,939	4.03%	22,231	3.86%	22,231	3.86%
<u>Manufacturing</u>	<u>19,026</u>	<u>12.92%</u>	71,846	12.46%	71,846	12.46%
Wholesale trade	3,580	2.43%	16,360	2.84%	16,360	2.84%
Retail trade	15,730	10.68%	60,270	10.45%	60,270	10.45%
Transportation and warehousing, and utilities	7,427	5.04%	24,446	4.24%	24,446	4.24%
Information	2,732	1.85%	10,953	1.90%	10,953	1.90%
Finance and insurance, and real estate and rental and leasing	8,141	5.53%	45,346	7.86%	45,346	7.86%
Professional, scientific, and management, and administrative and waste management services	14,835	10.07%	63,887	11.08%	63,887	11.08%
<u>Educational services, and health care and social assistance</u>	<u>38,538</u>	<u>26.16%</u>	155,674	27.00%	155,674	27.00%
Arts, entertainment, and recreation, and accommodation and food services	17,203	11.68%	55,696	9.66%	55,696	9.66%
Other services, except public administration	6,644	4.51%	25,508	4.42%	25,508	4.42%
Public administration	7,270	4.94%	22,985	3.99%	22,985	3.99%

Source: U.S. Census Bureau, ACS2011-2015 5Years Estimates; 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

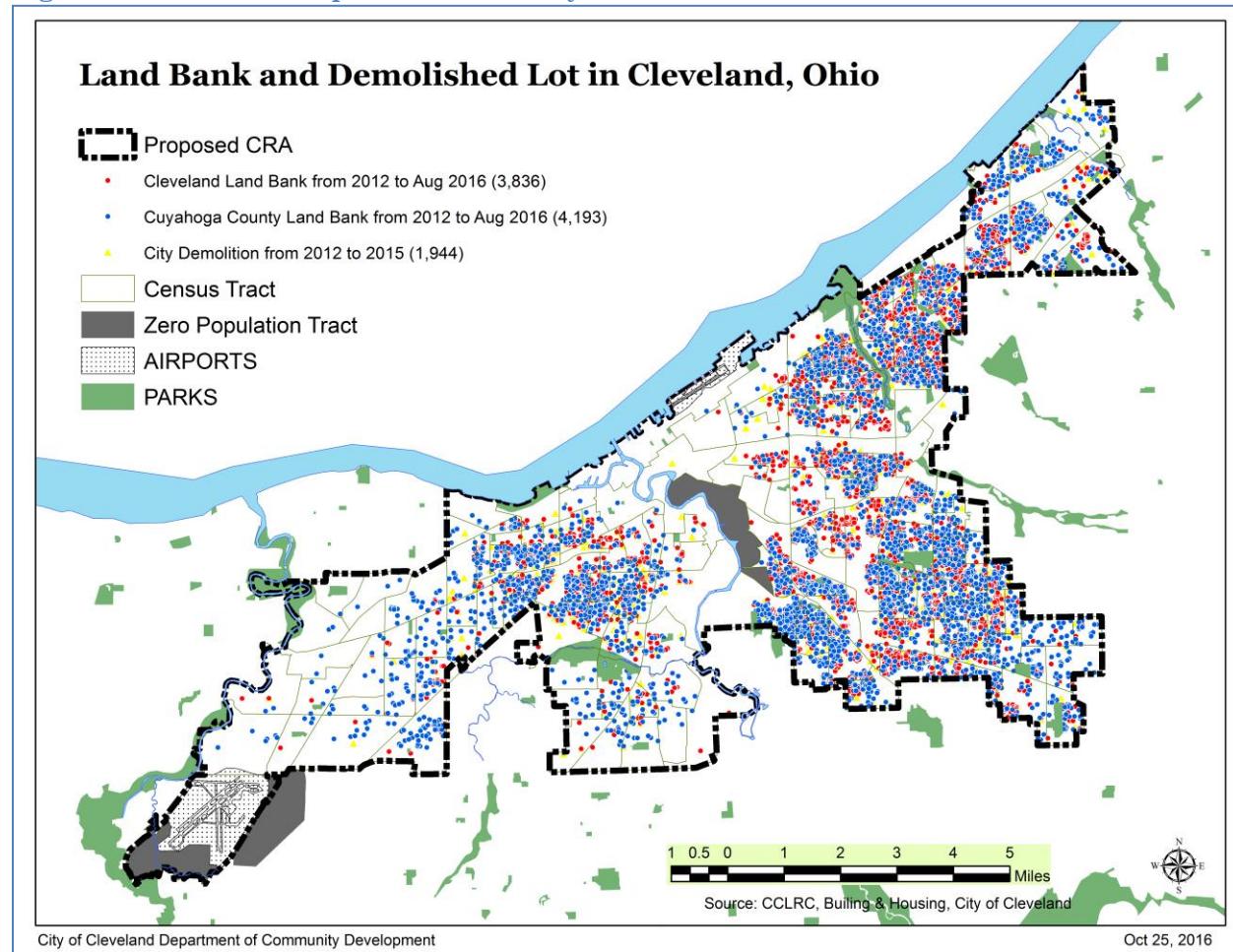
Figure 9 represents the distribution of vacant lots acquired by land bank and demolished by the City of Cleveland from 2012 to 2016. Both Cleveland land bank and Cuyahoga County land bank acquired 8,029 parcels from 2012 to August 2016 across the neighborhood in the City of Cleveland (4.18 % of the parcels in the City of Cleveland)<sup>9</sup>.

Land bank acquired vacant lots throughout 170 census tracts. Some land bank parcels will be preserved for future development. The others could be used for immediate private development by individuals as well as developers. Furthermore, 1,944 deteriorated residential structures were demolished from Jan 2012 to Dec 2015 citywide. This number represents the magnitude of disinvestment in housing stock.

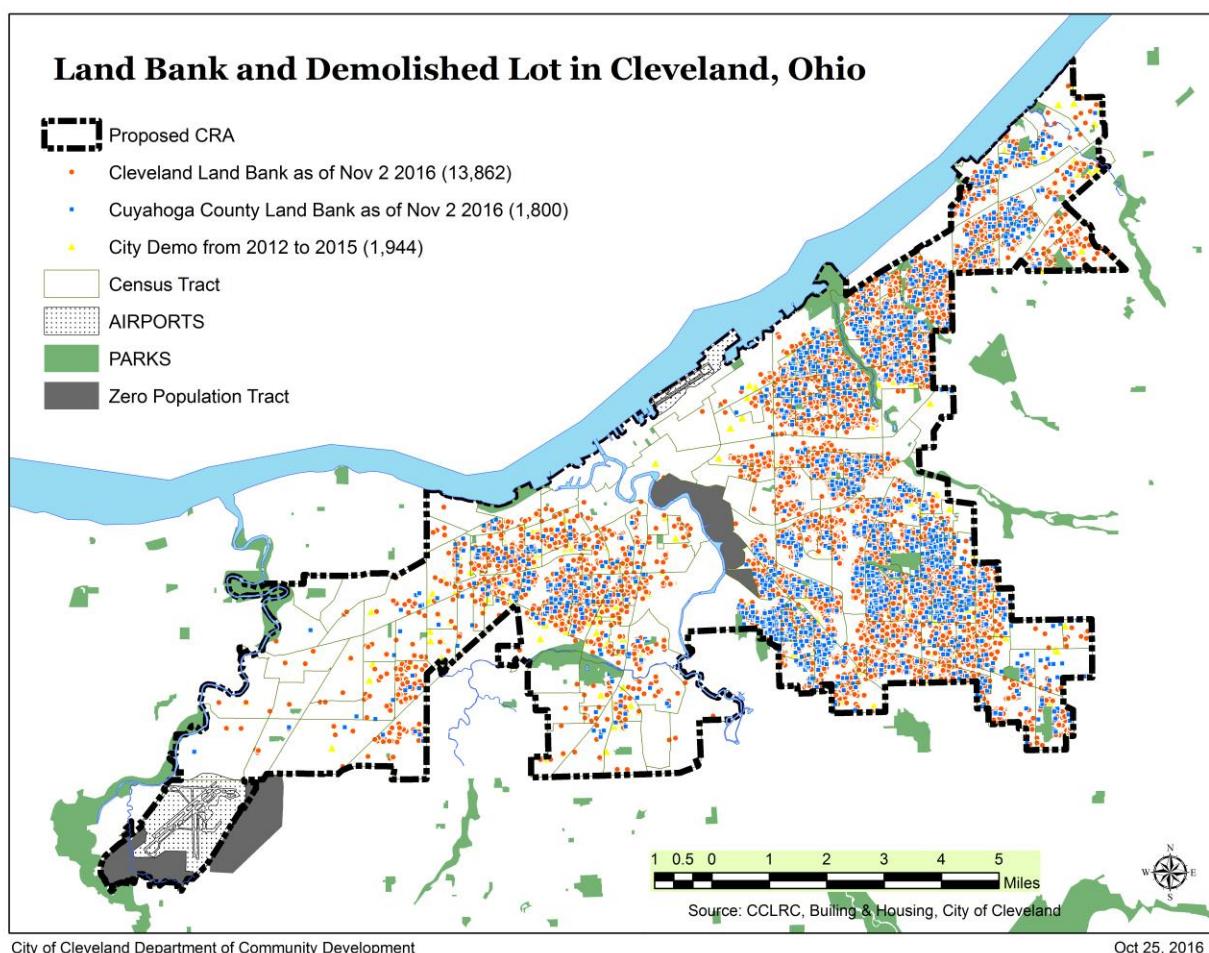
Figure 10 shows the land bank properties as of November 2<sup>nd</sup>, 2016 in the City of Cleveland. As of November 2<sup>nd</sup>, 2016, Cleveland Land Bank holds 13,862 vacant lots, and Cuyahoga County Land Bank holds 1,800 properties in the City of Cleveland.

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 Land Bank Acquisitions and City's Demolition from 2012 to 2016**



<sup>9</sup> Total number of parcels came from 2015 parcel layer from County.

**Figure 10 Land Bank Vacant Lots and Demolition Distribution in 2016**

## 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, the age of housing stock, the condition of housing stock, the 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, 53.7 % of aging housing units built before 1940 (refer to Table 7) shows the potential for the existence of historic housing structures.
- The small portion (0.4%) of housing units built after 2010 (refer to Table 9) reinforces that investment for new housing construction was discouraged.
- 62.1% percent of vacant residential addresses in Cuyahoga County (refer to Table 10) 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 structures on Table 9, 3.7 percent of residential properties were built after 2000, while 79.2 percent of residential structures were built before 1950. Regarding the condition of residential properties in Table 10, only 10.2 percent of the residential structures were rated higher than the average condition in Cleveland, whereas about 31.1 percent of properties were rated above or good condition in the suburbs. The percentage of residential properties below fair or fair condition in the proposed CRA was 8.9 times higher than that in the suburbs and mostly concentrated in the proposed CRA. A high portion of lower condition profile could indirectly show whether repair of existing housing units in the proposed CRA of Cleveland has been discouraged.
- An analysis of housing sales prices for owner-occupied units reveals that the housing market is a relatively weak condition within the proposed CRA to that in Cuyahoga County. The estimated median home sales price was \$69,600 over five years from 2011 to 2015; 57.1% of Cuyahoga County (refer to Table 13). The comparison between two five years estimates between 2010 and 2015 show the housing market is still lower (Table 13).
- According to the comparison of residential home sales price between two time spans from Aug 1<sup>st</sup>, 2008 to Jul 31<sup>st</sup>, 2011 and from Aug 1<sup>st</sup>, 2013 to Jul 31<sup>st</sup>, 2016, the housing market

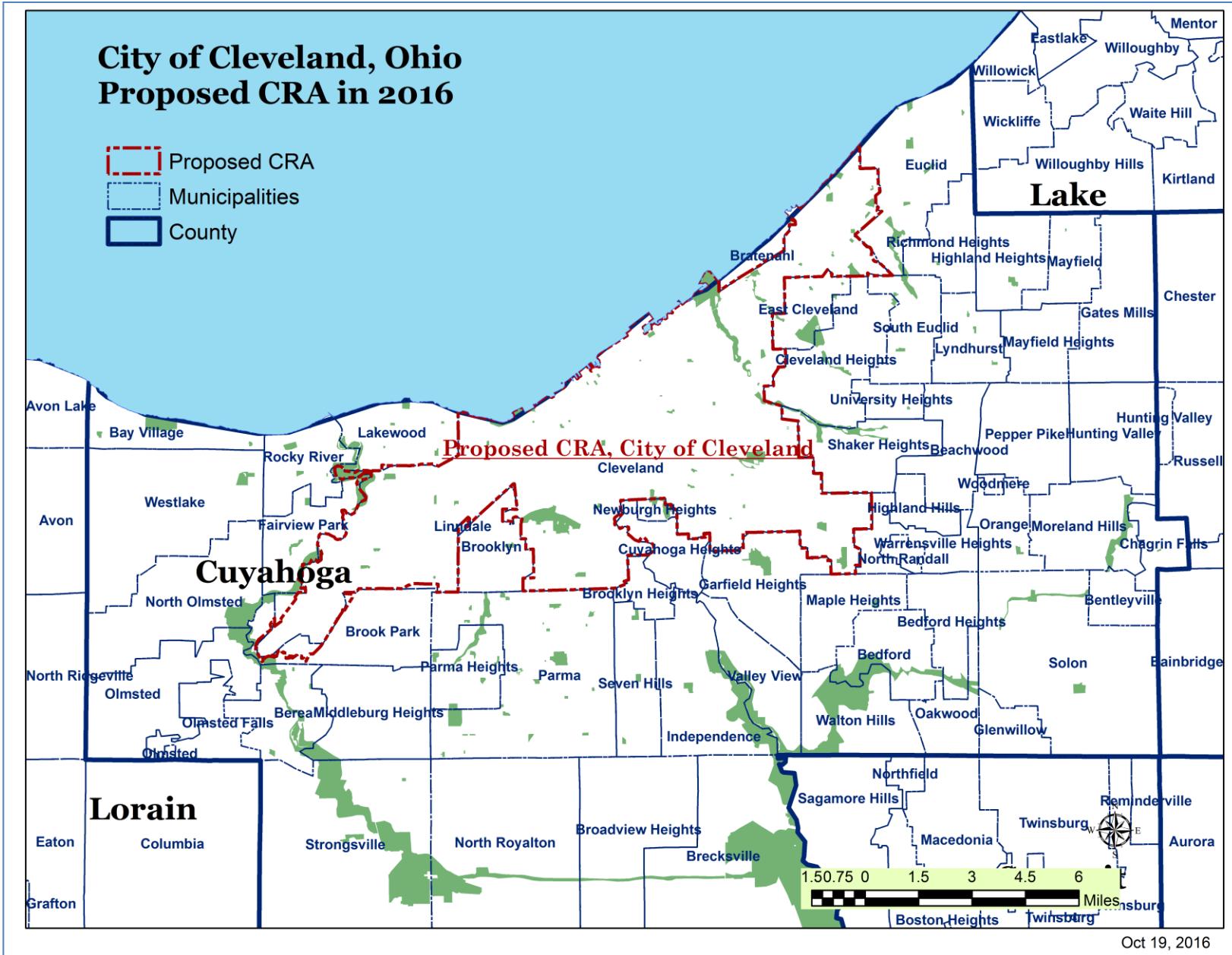
within proposed CRA is positioning in relatively lower housing market in Cuyahoga County; median home sales price, \$22,000 between Aug 1<sup>st</sup>, 2008 and Jul 31<sup>st</sup>, 2011, 33.3% of median housing value in Cuyahoga County, relatively 25,100 from Aug 1<sup>st</sup>, 2013 to Jul 31<sup>st</sup>, 2016, 32.3% (refer to Table 14). Overall, such a weak housing market condition in Cleveland CRA could indirectly show the probability that existing home repair or new housing investment have been discouraged.

- The city demolished 1,944 abandoned properties from 2012 to 2015. Total demolition number 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. Also, Cleveland Land Bank holds 13,862 vacant lots as of November 2<sup>nd</sup>, 2016. 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. The estimated median household income was \$26,150 over five years between 2011 and 2015; 59.2% of Cuyahoga County (refer to Table 3). There are high concentration of low-moderate income populations across the city (about 63.1% of total population in the City of Cleveland, and across 86.4% of city's Census Tracts, based on the calculation with ACS2015 and Cuyahoga County Median Family Income in 2016; refer to Table 4 and Fig. 2) and lower housing value (the estimated median value of homeowner-occupied unit over five years between 2011 and 2015, 69,600, which is about 57.1% of Cuyahoga County; refer to Table 6). Relatively lower socio-economic status of residents in lower housing market position of weak housing market conditions 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).

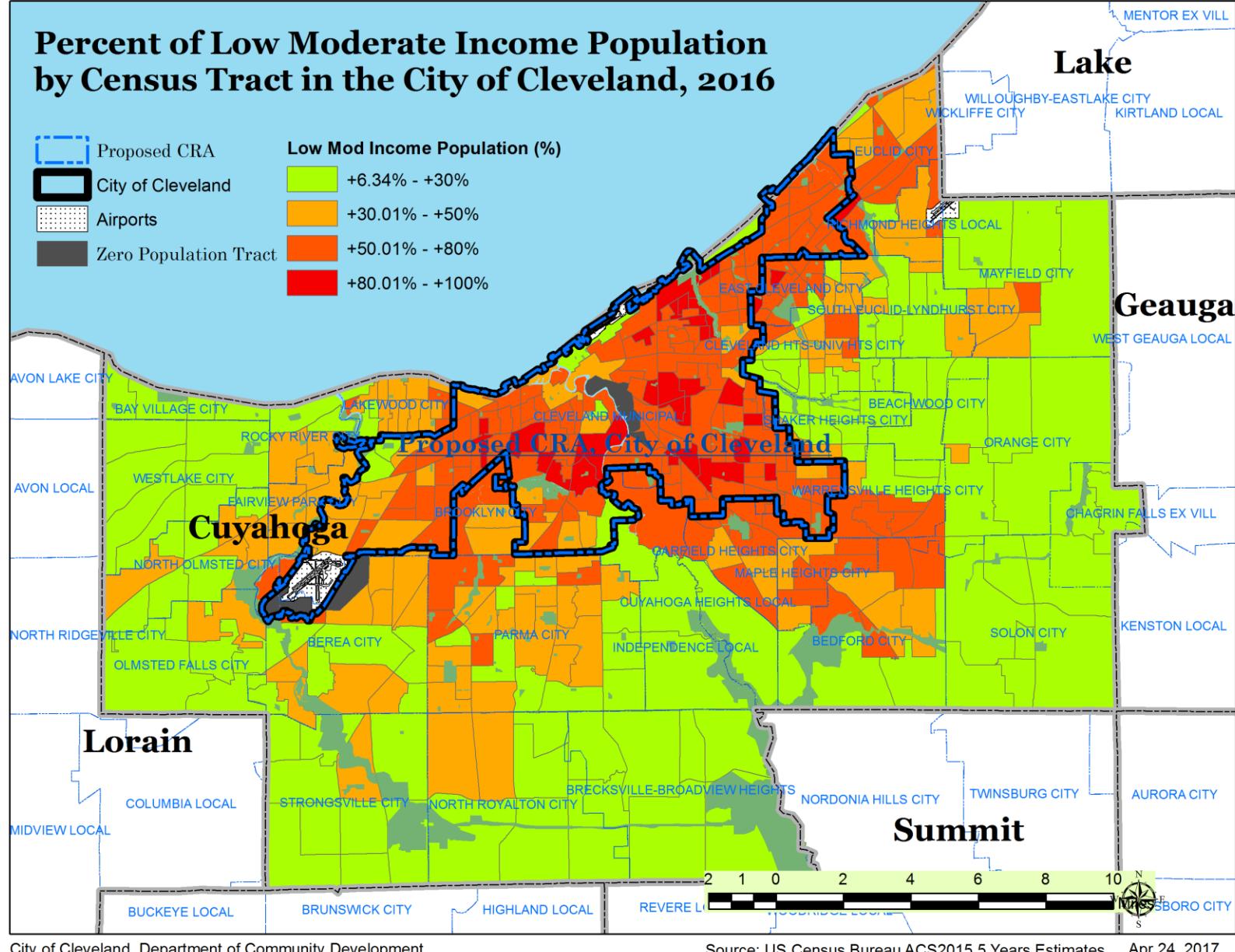
## 5 Appendix

- A. Proposed Community Reinvestment Area in 2016
- B. Low and Moderate Income Concentration in 2016
- C. Designation of Historic Districts and Buildings
- D. Distribution of Residential Properties Built Prior 1950 as of 2015
- E. Residential Property Condition below Fair in 2016
- F. Average Median Value of Owner Occupied Housing Units 2011-2015
- G. Residential Vacancy as of 3<sup>rd</sup> Quarter of 2016
- H. Zoning of the City of Cleveland in 2014
- I. Vacant and Demolition Parcel Distribution of City of Cleveland as of Nov 2016

**A. Proposed Community Reinvestment Area in 2016**

## B. Low and Moderate Income Concentration in 2016

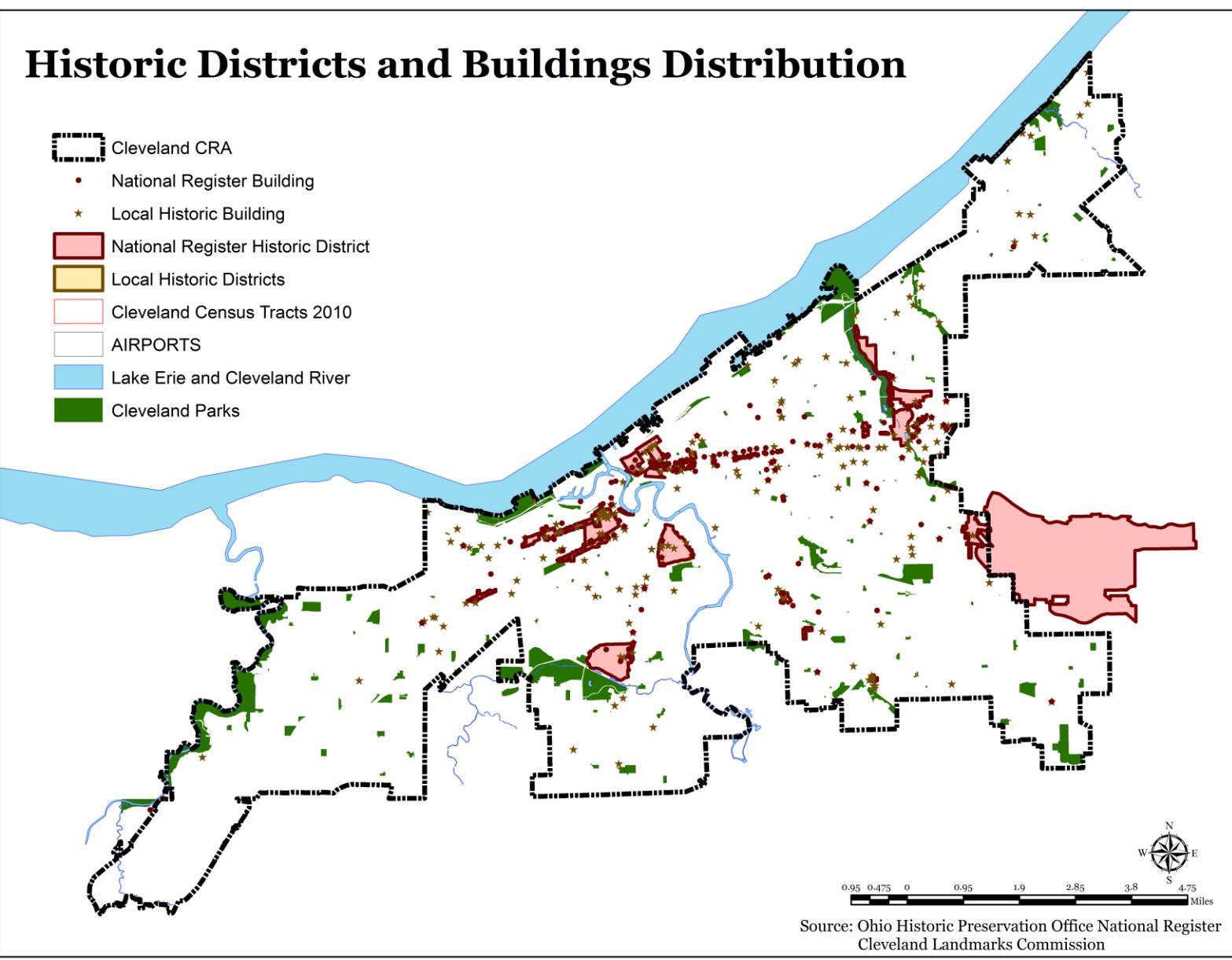
## Percent of Low Moderate Income Population by Census Tract in the City of Cleveland, 2016



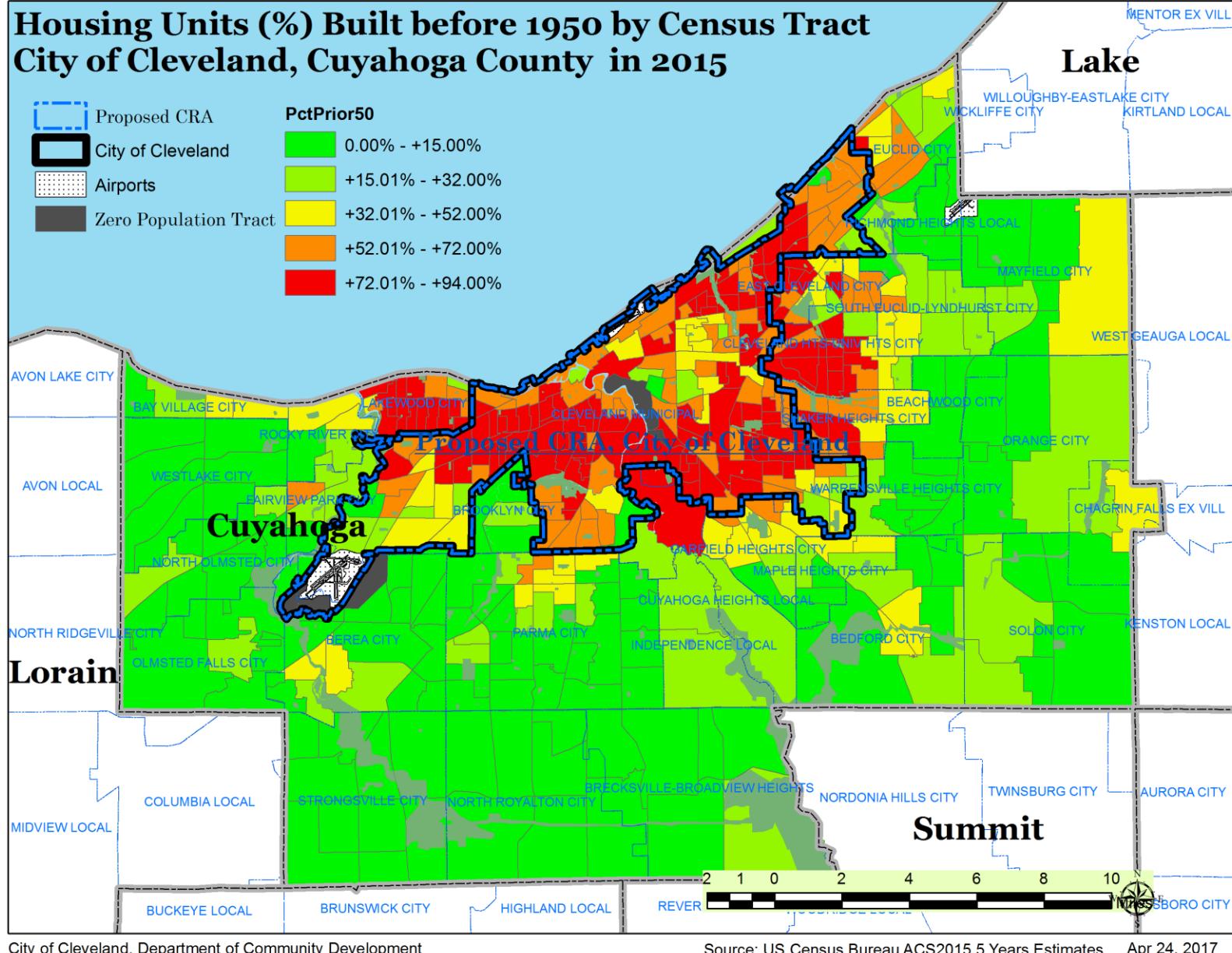
C. Designation of Historic Districts and Buildings

## Historic Districts and Buildings Distribution

- Cleveland CRA
- National Register Building
- ★ Local Historic Building
- National Register Historic District
- Local Historic Districts
- Cleveland Census Tracts 2010
- AIRPORTS
- Lake Erie and Cleveland River
- Cleveland Parks



## D. Distribution of Residential Properties Built before 1950 as of 2015



E. Residential Property Condition below Fair in 2016

## Residential Structure Condition Below AVG by Census Tract City of Cleveland in 2016

Proposed CRA

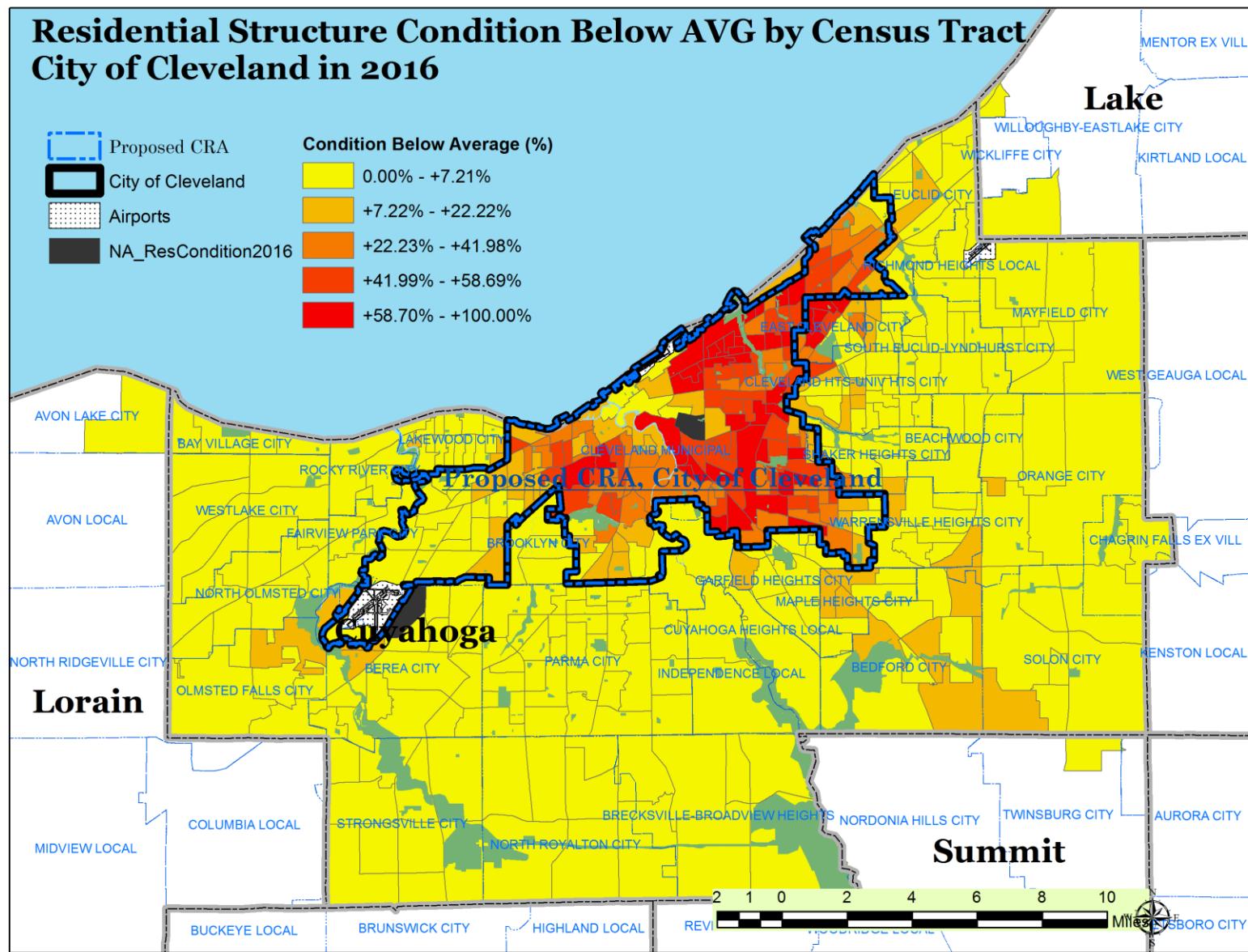
City of Cleveland

Airports

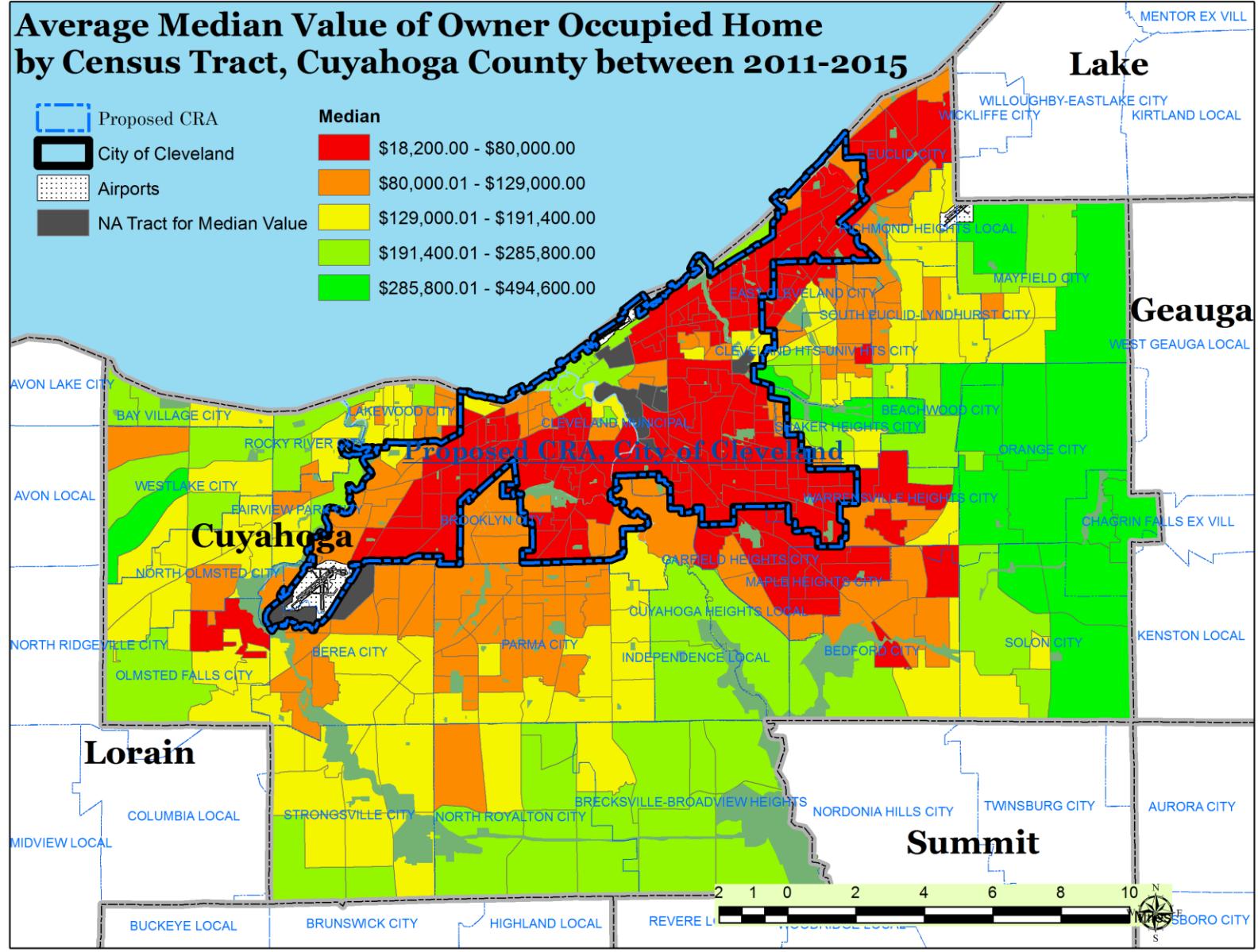
NA\_ResCondition2016

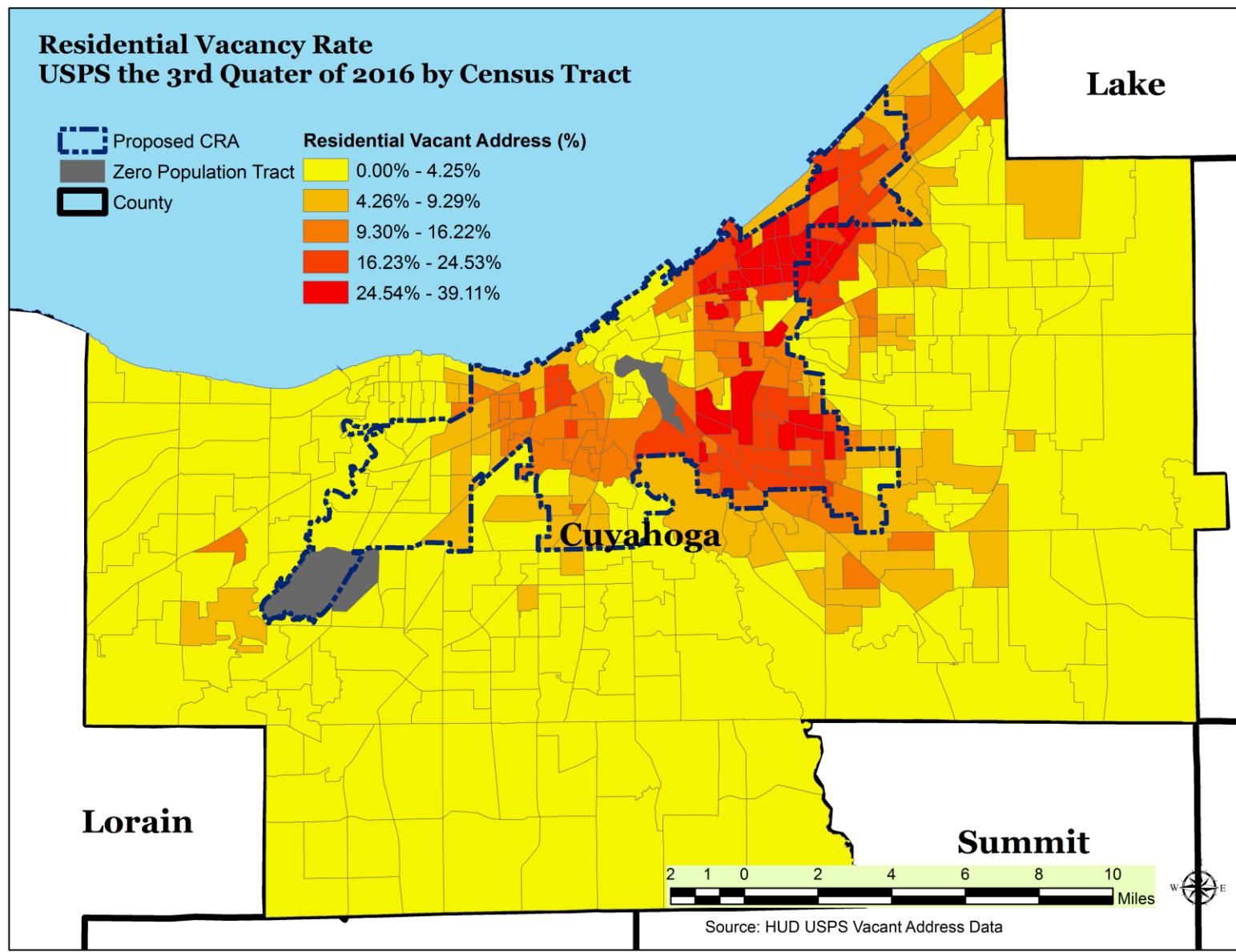
## Condition Below Average (%)

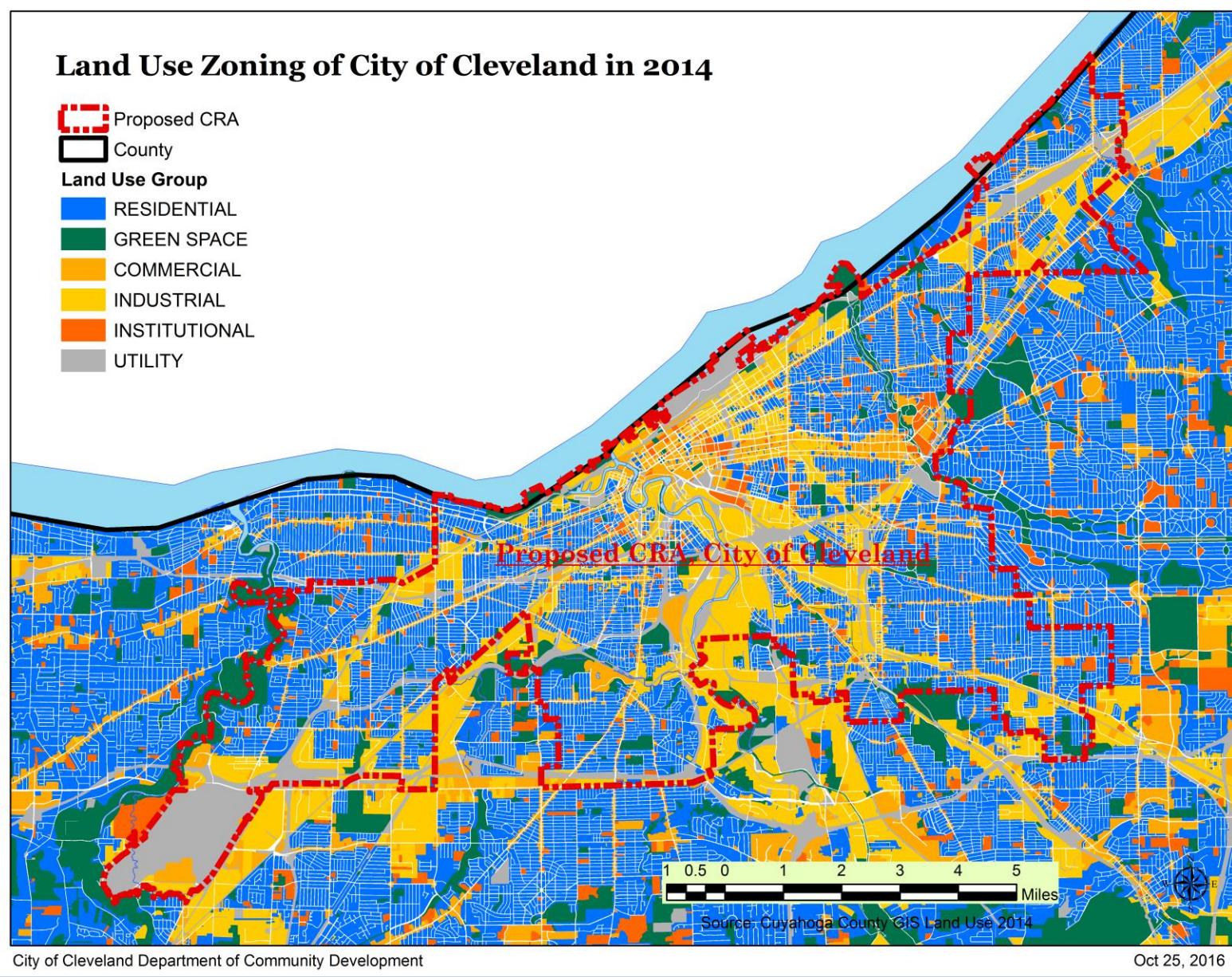
- 0.00% - +7.21%
- +7.22% - +22.22%
- +22.23% - +41.98%
- +41.99% - +58.69%
- +58.70% - +100.00%



## F. Average Median Value of Owner Occupied Housing Units 2011-2015



**G. Residential Vacancy as of 3<sup>rd</sup> Quarter of 2016**

**H. Zoning in the City of Cleveland in 2014**

## I. Vacant Parcels Distribution in the City of Cleveland as of Nov 2016

### Land Bank and Demolished Lot in Cleveland, Ohio

 Proposed CRA

- Cleveland Land Bank as of Nov 2 2016 (13,862)
- Cuyahoga County Land Bank as of Nov 2 2016 (1,800)
- City Demo from 2012 to 2015 (1,944)

 Census Tract

 AIRPORTS

 PARKS

 Zero Population Tract

