

Community Reinvestment Area

Housing Survey 2009

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City of Cleveland, Community Development Dept
Housing Development Office



Photo: Cleveland Landmarks Commission

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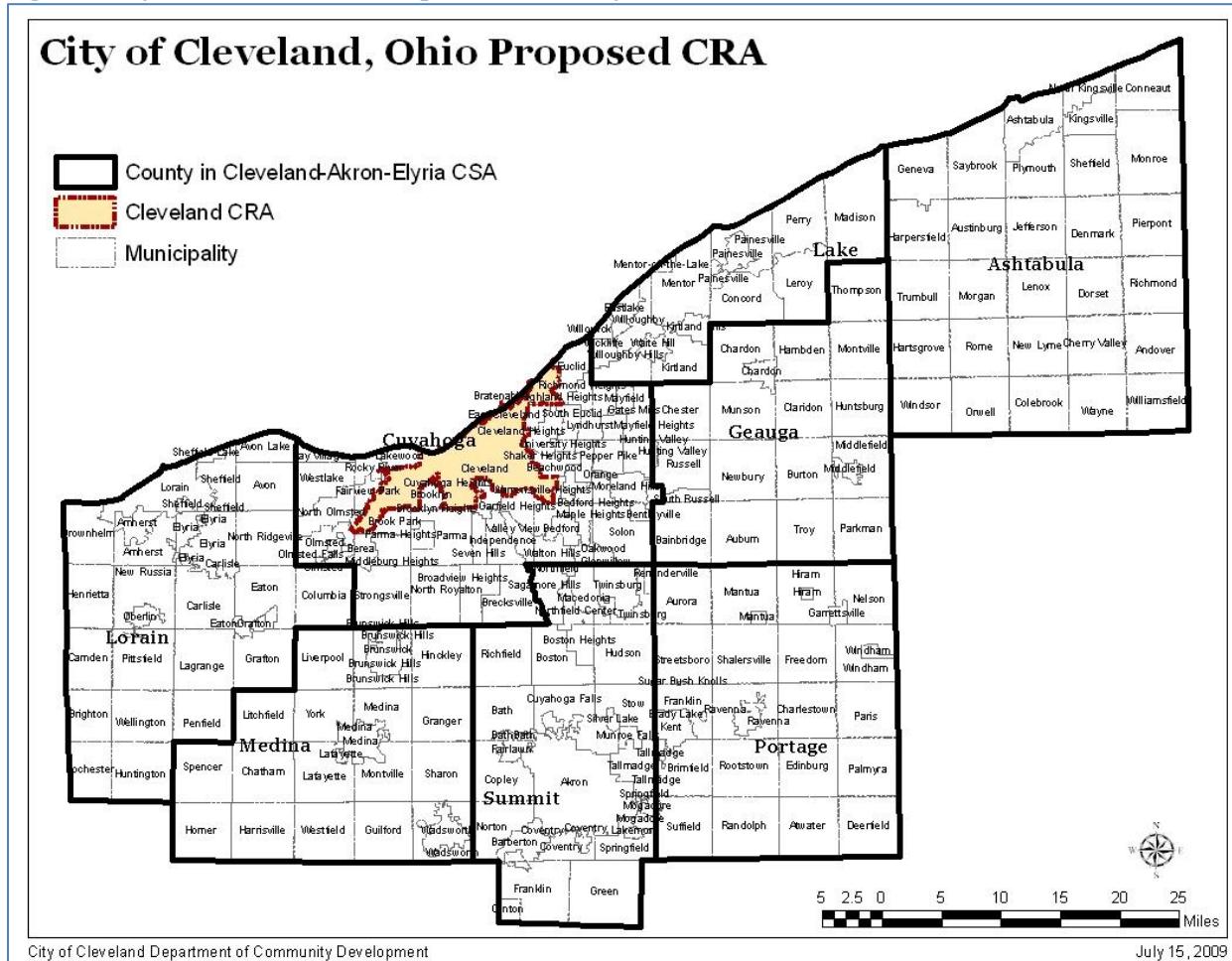
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1 Purpose and Scope

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 225 census tracts that cover the entire city. 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 proposed CRA of 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



Cleveland continues to be a distressed city based on the following indicators¹:

- Cleveland city experienced 8.4 % population loss from 2000 to 2007, based on census bureau estimates, and 13.4% population decline between 1990 and 2007.
- Median household income and median family income were much lower than both county and Combined Statistical Area (CSA) level; 57.2% and 57.7% respectively from 2005 to 2007
- The percent of vacant housing units was 20.8% from 2005 to 2007.
- Median housing value was much lower than both county and CSA level.
- Median value of owner occupied housing units (\$89,700) was 63.8 % of Cuyahoga County and 60.4 % of Cleveland-Akron-Elyria CSA.
- There are highly concentrated low and moderate income populations in Cleveland (average of 68.2% by census tract)
- The student performance was the lowest among school districts in Cuyahoga County².

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 amended Cleveland’s Tax Abatement program (Ord. 856-07). This amendment allows for a 10 years 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 a great tool for everyone, for the developers it is a great selling tool, for the homebuyer it make homeownership more affordable, and makes Cleveland a city of choice.

¹ Data obtained from three year estimates from 2005-2007 American Community Survey by U.S. Census Bureau.

² 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 72.1 within Cuyahoga County during the 07-08 school year.

2 General Demographic, Social, and Housing Characteristics

The 2005-2007 American Community Survey (ACS) three year estimate from U.S. Census Bureau was used for the analysis of the general demographic, social, economic, and housing characteristics of the proposed Cleveland CRA, except population estimates. This information represented the average characteristics over a 3-year period of time from January 2005 to December 2007. These estimates were an interval estimate with the confidence level of 90%.

2.1 Population and Race Distribution

The population estimation of Cleveland city was 438,042 in 2007, based on the population estimates by U.S. Census Bureau. It accounted for 33.8% of the county population. The population of Cleveland city has dropped 8.4 % from 2000 to 2007. Cleveland city experienced a 1.4 % higher decrease in population than that in Cuyahoga County during the same time span. The population of 438,042 in 2007 represents a 13.4 % decline since 1990. It was a 5.2 % higher decline than that of Cuyahoga County within the same time period. The population estimate came from U.S. Census Bureau.

Table 1 Population Change from 1990 to 2007

Profile	1990 (Census)	2000 (Census)	2007 (Estimate)	% Change 2000-2007	% Change 1990-2007
Cleveland City	505,647	478,403	438,042	-8.4%	-13.4%
Cuyahoga County	1,412,140	1,393,978	1,295,958	-7.0%	-8.2%

Source: U.S. Census Bureau, Census 1990, 2000, and population estimate

In terms of race distribution, the portion of minority in Cleveland was much higher than that in both Cuyahoga County and Cleveland-Akron-Elyria CSA. The percent of African-American race alone in Cleveland city (52.8%) was much higher than Cuyahoga county as well as Cleveland-Akron-Elyria CSA.

Table 2 Race Distribution from 2005 to 2007

Profile	Total Population (Estimate)	White alone	African American alone	American Indian and Alaska Native alone	Asian alone	Hawaiian and Other Pacific Islander alone	Some other race alone	Two or more races
Cleveland-Akron-Elyria CSA	2,908,612 (100.0%)	227,8271 (78.3%)	496,017 (17.1%)	5,763 (0.2%)	49,831 (1.7%)	411 (0.0%)	37,290 (1.3%)	41,029 (1.4%)
Cuyahoga County	1,310,905 (100.0%)	860,351 (65.6%)	376,204 (28.7%)	2,596 (0.2%)	29,884 (2.3%)	286 (0.0%)	22,268 (1.7%)	19,316 (1.5%)
Cleveland city	405,014 (100.0%)	<u>159,543</u> <u>(39.4%)</u>	<u>214,037</u> <u>(52.8%)</u>	1,290 (0.3%)	6,226 (1.5%)	49 (0.0%)	15,199 (3.8%)	8,670 (2.1%)

Source: U.S. Census Bureau, 2005-2007 American Community Survey

2.2 Concentration of Low and Moderate Income Families

The income level of Cleveland city was much lower than both Cuyahoga County and Cleveland-Akron-Elyria CSA. Table 3 shows the income disparity among Cleveland city, Cuyahoga County, and Cleveland-Akron-Elyria CSA. The median household income of Cleveland city in 2007 only accounted for 57.2 % of the Cleveland-Akron-Elyria CSA while that of Cuyahoga County was 91.5%. Furthermore, the median family income of Cleveland city in 2007 was almost a half percent of that in Cleveland-Akron-Elyria CSA. In contrast, Cuyahoga County accounted for relatively 91.5% of Cleveland-Akron-Elyria CSA. The family income level of Cleveland city was a range of the moderate income over Cleveland-Akron-Elyria CSA.

Table 3 Median Income of Cleveland City

Profile	Median Household Income (in 2007 inflation-adjusted dollars)	Median family income in the past 12 months (in 2007 inflation-adjusted dollars)	Median nonfamily income in the past 12 months (in 2007 inflation-adjusted dollars)	Per capita income in the past 12 months (in 2007 inflation-adjusted dollars)
Cleveland-Akron-Elyria CSA	47,179 (100.0%)	60,708 (100.0%)	27,549 (100.0%)	25,587 (100.0%)
Cuyahoga County	43,162 (91.5%)	56,526 (93.1%)	26,444 (96.0%)	25,412 (99.3%)
Cleveland city	27,007 (57.2%)	33,178 (54.7%)	19,713 (71.6%)	15,907 (62.2%)

Source: U.S. Census Bureau, 2005-2007 American Community Survey

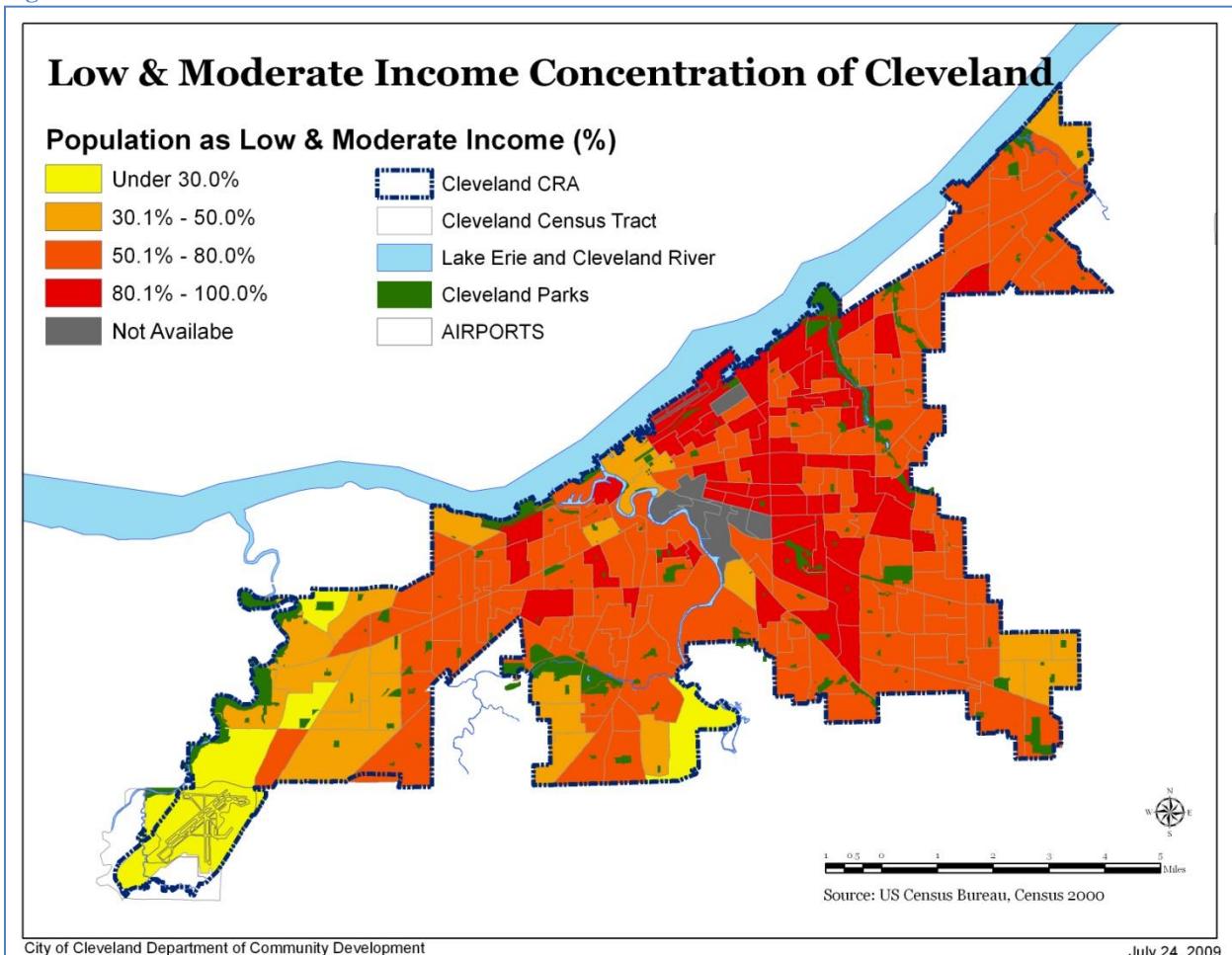
Table 4 and Figure 2 show low and moderate income³ concentration with the percentage of population below 80% of area median family income in census tract, based on 2000 census. The percentage of population as low and moderate income ranged from 26.9% to 100.0% in Cleveland city. Over 71 % of census tracts in Cleveland city had a concentration of more than 50 % of low moderate income population (large map refer to appendix B).

Table 4 Low and Moderate Income Concentration of Cleveland City in 2000

Low & Mod Income Population (%)	Number of Census Tract (%)	Average
20.0%-30.0%	4 (1.79%)	28.05%
30.1%-40.0%	7 (3.13%)	35.71%
40.1%-50.0%	16 (7.14%)	46.13%
50.1%-60.0%	25 (11.16%)	55.30%
60.1%-70.0%	38 (16.96%)	66.67%
70.1%-80.0%	70 (31.25%)	75.19%
80.1%-90.0%	36 (16.07%)	83.42%
90.1%-100.0%	21 (9.38%)	95.04%
Not Available	7 (3.13%)	-
Total	224 (100.00%)	68.21%

Source: U.S. Census of Population and Housing, 2000

³ The calculation used three income limits; moderate income (80%) level, low income (50%) level, and very low income (30%) level over area median income (U.S. Census Bureau)

Figure 2 Low and Moderate Income Concentration of Cleveland in 2000

Source: U.S. Census of Population and Housing, 2000

2.3 Housing Stock

Table 5 is summarized general housing stock characteristics during 2005 and 2007;

- The average housing units of Cleveland city between 2005 and 2007 was 212,747. It accounted for 16.5 % of total housing units in CSA and for 34.3% of housing units in Cuyahoga County.
- The percent of vacant housing units in Cleveland city was much higher than both County and CSA level.
- There was much higher renter occupied housing units in Cleveland than that in both Cuyahoga County and Cleveland-Akron-Elyria CSA.
- The vacancy rate was 20.8%.
- Median Year of built was 1939 in Cleveland.
- Median Value (dollar) for owner occupied housing units was 60.4 % of Cleveland-Akron-Elyria CSA.

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

	Geography	Cleveland City		Cuyahoga County		Cleveland-Akron-Elyria CSA	
Housing Units	HOUSING UNITS: Total	212,747	16.5%	620,837	48.0%	1,292,862	100.0%
Occupancy Status	HOUSING UNITS: Occupied	168,557	79.2%	542,856	87.4%	1,159,159	89.7%
	HOUSING UNITS: Vacant	44,190	20.8%	77,981	12.6%	133,703	10.3%
Tenure Status	OCCUPIED HOUSING UNITS: Owner occupied	80,318	47.7%	345,665	63.7%	807,201	69.6%
	OCCUPIED HOUSING UNITS: Renter occupied	88,239	52.3%	197,191	36.3%	351,958	30.4%
	VACANT HOUSING UNITS: Total	44,190	20.8%	77,981	12.6%	133,703	10.3%
	VACANT HOUSING UNITS: For rent	15,104	34.2%	27,388	35.1%	43,523	32.6%
	VACANT HOUSING UNITS: Rented, not occupied	1,447	3.3%	2,324	3.0%	4,926	3.7%
	VACANT HOUSING UNITS: For sale only	6,016	13.6%	12,535	16.1%	24,860	18.6%
	VACANT HOUSING UNITS: Sold, not occupied	1,452	3.3%	3,348	4.3%	6,258	4.7%
	VACANT HOUSING UNITS: For seasonal, recreational, or occasional use	253	0.6%	1,043	1.3%	6,337	4.7%
	VACANT HOUSING UNITS: For migrant workers	0	0.0%	0	0.0%	0	0.0%
Vacancy Status	VACANT HOUSING UNITS: Other vacant	19,918	45.1%	31,343	40.2%	47,799	35.8%
Median Built year	HOUSING UNITS: Median year structure built	1939	-	1953	-	1959	-
Median Housing Value	OWNER-OCCUPIED HOUSING UNITS: Median value (dollars)	\$88,900	60.4%	\$139,300	94.6%	\$147,300	100.0%

Source: U.S. Census Bureau, 2005-2007 American Community Survey

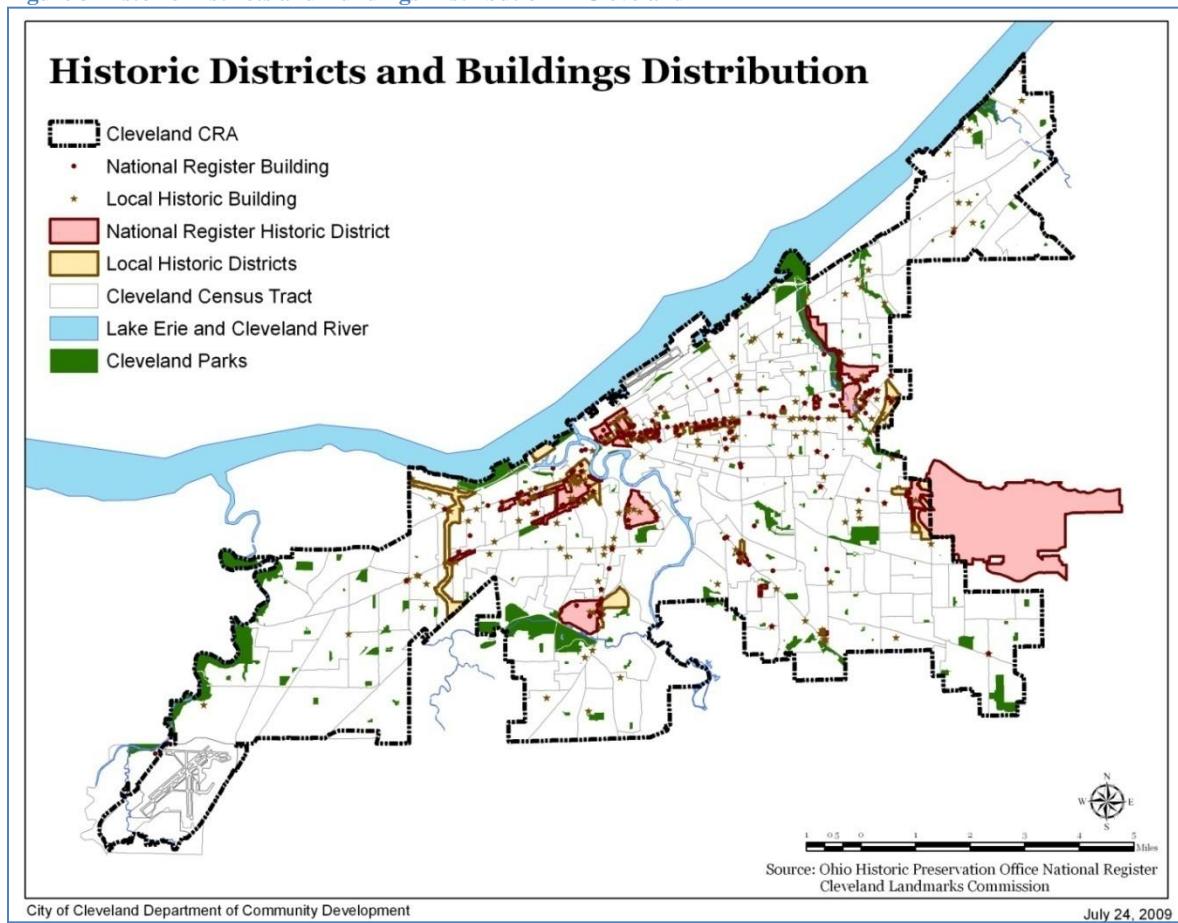
3 Housing Survey

3.1 Historic Districts and Buildings

Figure 3 shows the location of historic districts and buildings in Cleveland city. There are 31 historic districts and 169 buildings among 208 sites that are listed on Ohio Historic Preservation Office National Register. According to designation of local historic districts and structures by the Cleveland Landmarks Commission⁴, 23 local historic districts, and 267 historic buildings among 285 historic structures were located throughout the city.

The total number of 5,015 properties (about 3.0% of total properties⁵) was located in these national historic districts based on 2008 data, and 4,792 properties (2.8%) was placed in local historic districts. A total number of 7,447 unique properties (4.4%) were contained in both national and local historic districts. The national historic districts were spread out in 44 census tracts (19.6%) among 225 in Cleveland city and the local historic districts were extended throughout 39 census tracts (17.3%). A total of 57 unique census tracts (25.3%) belonged to both historic districts city wide (large map refer to appendix C).

Figure 3 Historic Districts and Buildings Distribution in Cleveland



⁴ 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.

⁵ The number of total properties in Cleveland was 169,788 based on 2008 data.

3.2 Aging of Housing Stock

The percent of old housing stock could be a tool to determine potential historic significance. 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 2005 to 2007 was 212,747 in Cleveland city. The average percentage of housing units built after 2000 in Cleveland city was lower than both Cuyahoga County and Cleveland-Akron-Elyria CSA. Only 2.7 % of housing stock was built after 2000 within Cleveland, compared to 3.2 % housing stock in Cuyahoga County, and 6.2% housing stock in Cleveland-Akron-Elyria CSA.

About 57 % of total housing stock was built before 1939. The percentage of aging housing stock in Cleveland city was much higher than both County and Cleveland-Akron-Elyria CSA.

Table 6 Built Years of Housing Units

Geography	Cleveland city	Cuyahoga County	Cleveland-Akron-Elyria CSA
Total HOUSING UNITS	212,747	100.0%	620,837
Built 2005 or later	848	0.4%	4,489
Built 2000 to 2004	4,855	2.3%	14,319
Built 1990 to 1999	4,140	1.9%	15,634
Built 1980 to 1989	4,608	2.2%	2.5%
Built 1970 to 1979	9,214	4.3%	59,079
Built 1960 to 1969	14,483	6.8%	82,578
Built 1950 to 1959	26,483	12.4%	127,796
Built 1940 to 1949	25,927	12.2%	65,618
Built 1939 or earlier	122,189	57.4%	32.2%
			320,562
			24.8%

Source: U.S. Census Bureau, 2005-2007 American Community Survey

Table 7 and Figure 4 shows the distribution of aging residential properties that consisted of single, two, three, four family homes, and apartments in Cuyahoga County by census tract. This information came from the Cuyahoga Auditor Parcel Characteristics file⁶ based on year 2007 (large map refer to appendix D).

Cleveland has a much higher portion of aging residential structures than its suburbs as well as Cuyahoga County. Over 80.3 % of total residential properties in Cleveland city was built before 1950, while the average of housing stock before 1950 was 25.3% in the suburbs. In Cuyahoga County, 42.4% was built before 1950. In terms of new housing distribution, about 2.5% of residential structures since 2000 were built in Cleveland, about 4.2% in the suburbs, and about 3.7% in Cuyahoga County. However, the portion of new residential structures since 2000 was lower in Cleveland than both suburban cities and Cuyahoga County.

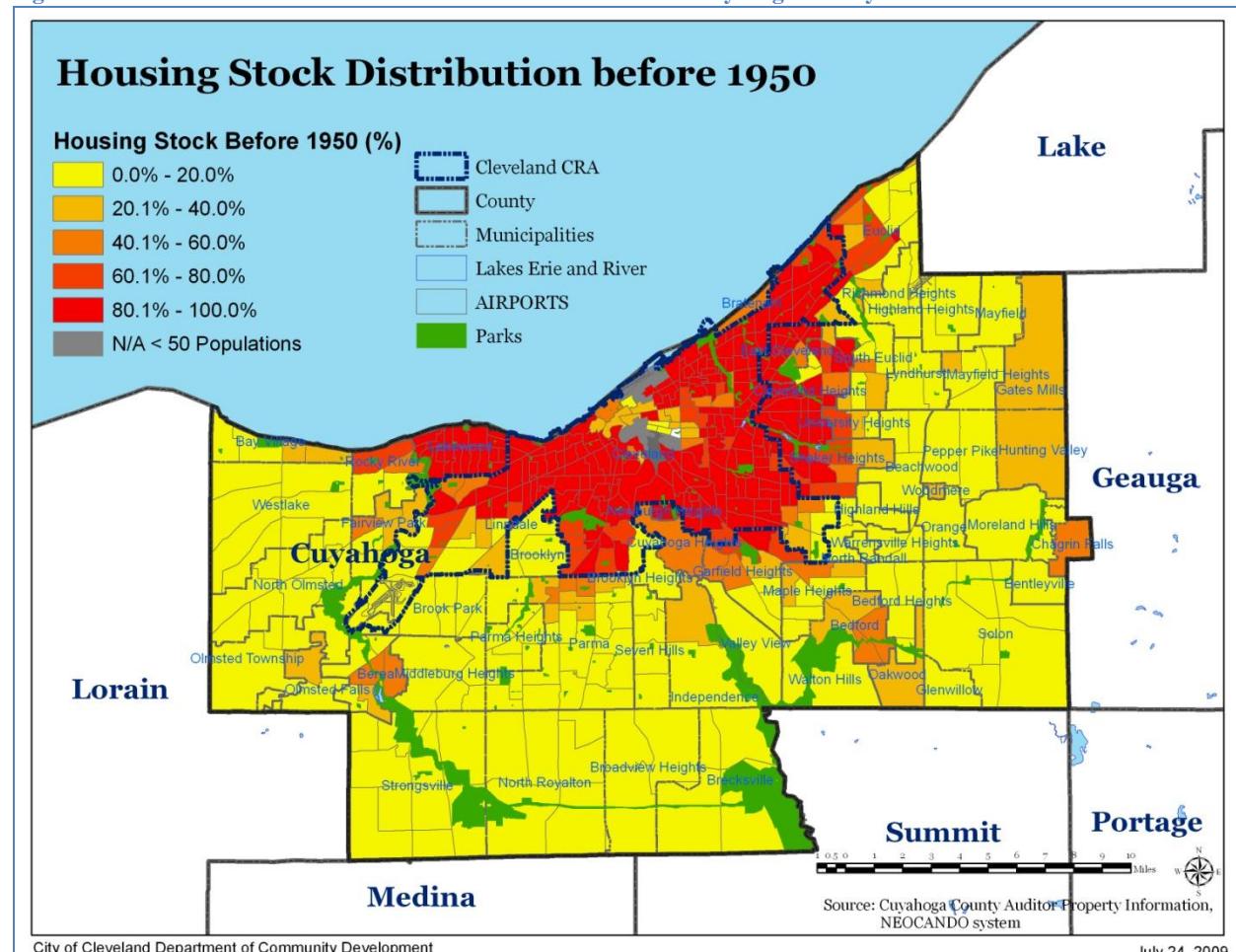
⁶ Obtained from Cuyahoga County and preprocessed by the Center for Housing Research and Policy at Cleveland State University. Provided electronically by NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>).

Table 7 Residential Structures Built before 1950

Built Year	Cleveland City		Other cities in county		Cuyahoga County	
	Count	%	Count	%	Count	%
BEFORE 1950	90,651	80.27%	63,246	25.33%	153,897	42.44%
1950S	12,395	10.98%	83,541	33.46%	95,936	26.46%
1960S	3,926	3.48%	40,242	16.12%	44,168	12.18%
1970S	779	0.69%	20,089	8.05%	20,868	5.76%
1980S	418	0.37%	15,530	6.22%	15,948	4.40%
1990S	1,966	1.74%	16,523	6.62%	18,489	5.10%
2000S	2,797	2.48%	10,501	4.21%	13,298	3.67%
TOTAL	112,932	100.00%	249,672	100.00%	362,604	100.00%

Note: the number of 47,297 housing structures was missing.

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

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

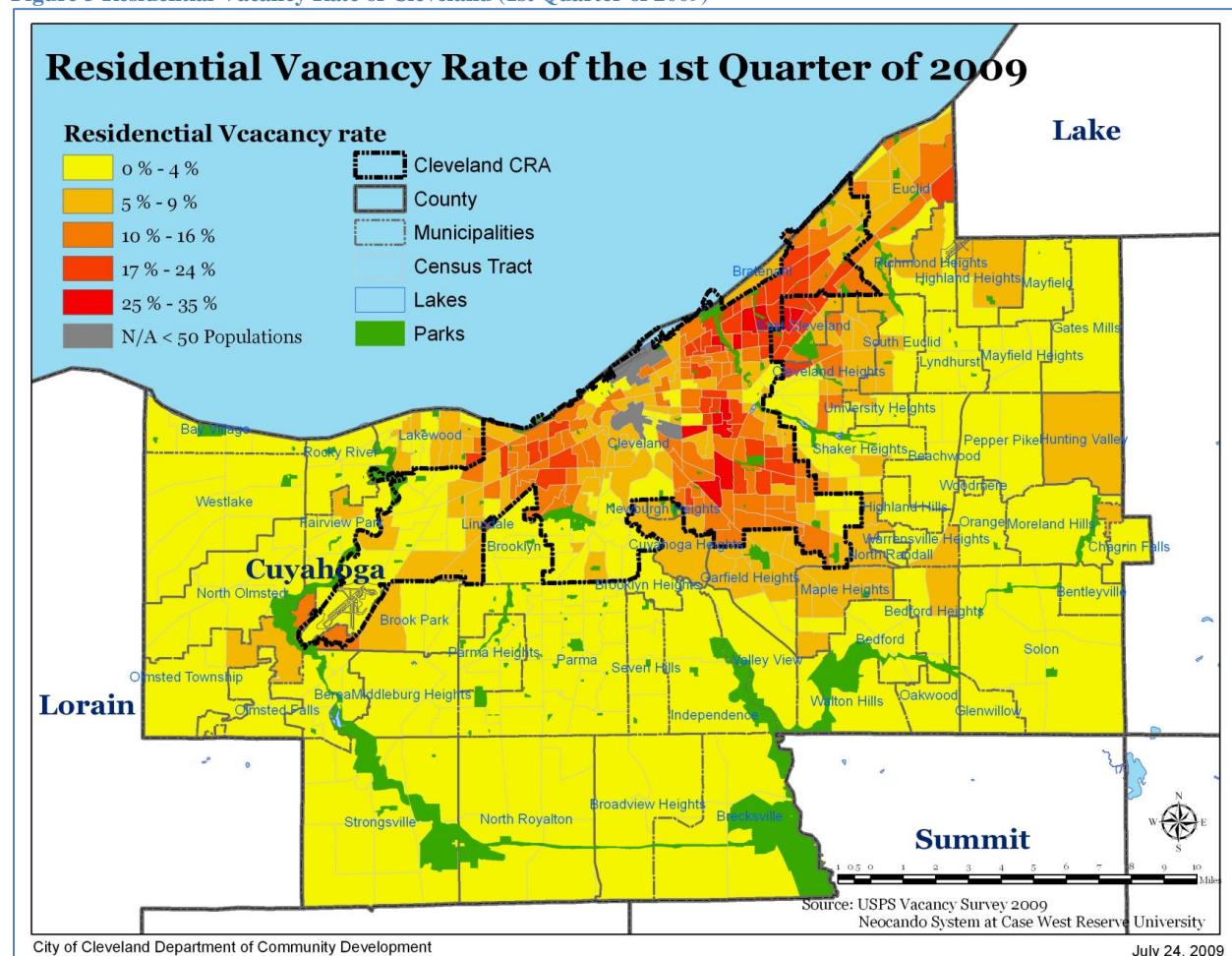
Source: Cuyahoga County Auditor Property Information, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

3.3 Vacancy Rate

The residential vacancy rate in the 1st quarter of 2009 in Cleveland was much higher than suburban cities in Cuyahoga County. The residential vacancy rate came from the USPS vacant survey. Overall, the average residential vacancy rate of Cleveland was 11.5%. It was higher than Cuyahoga County's average by 4.0 percentage points. The residential vacant rate of most of suburban cities in Cuyahoga County was below 5%.

There were 39 census tracts between 0 % and 4% and relatively 57 census tracts between 5 % and 9%, 72 census tracts between 10% and 16%, 39 census tracts between 17% and 24%, and 12 census tracts between 25 % and 35 % in proposed CRA of Cleveland. The total number of vacant residential structures was 23,042 units (58.4% of total vacancy residential addresses within Cuyahoga County). High vacancy rate in proposed CRA of Cleveland could indirectly represent the high probability that new housing investment or repair of existing housing stock be discouraged compared to its suburbs (Figure 5, large map refer to Appendix G).

Figure 5 Residential Vacancy Rate of Cleveland (1st Quarter of 2009)



Source: USPS Vacancy Survey 2009, NEOCANDO, Center on Urban Poverty and Social Change, MSASS, Case Western Reserve University (<http://neocando.case.edu>)

3.4 Condition of Housing Stock

Table 8 and Figure 6 show the housing condition of residential structures that consisted 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 file⁷ and was revised in 2006.

The condition of the housing stock in Cleveland was highly deteriorated compared to both that of suburbs and Cuyahoga County. The percentage of housing below fair condition was 36.2% in Cleveland, while the average percent of below fair condition was only 4.2 % in suburbs and 14.0% in Cuyahoga County. The percent of housing condition below fair in proposed CRA was 8.6 times higher than that in Cleveland suburbs. This indirectly represents whether repair of existing housing units in the proposed CRA of Cleveland was discouraged compared to its suburbs (large map refer to Appendix E).

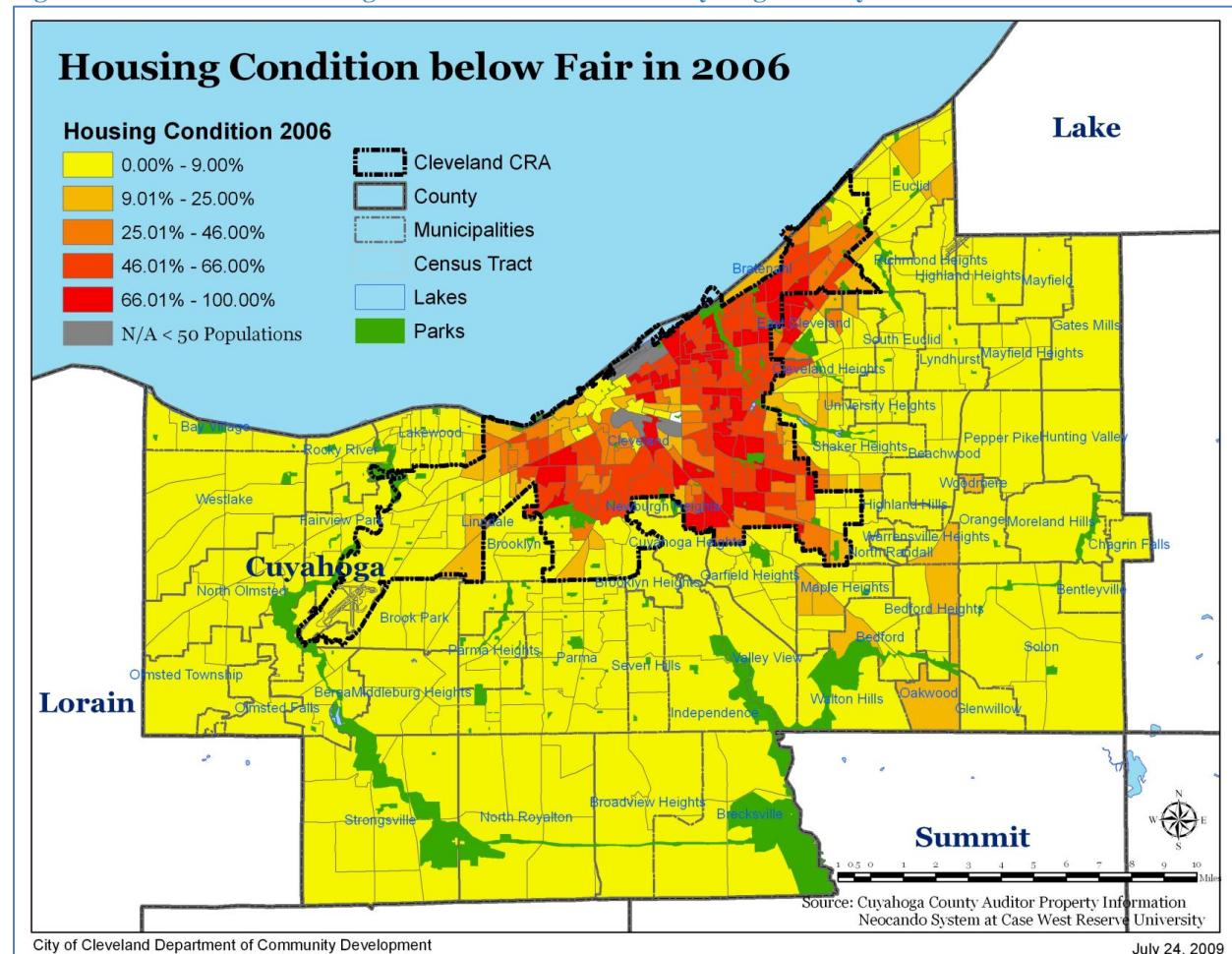
Table 8 Distribution of Residential Structure Condition in Cleveland, Suburbs, and Cuyahoga County

Housing Condition	Cleveland City		Other cities in county		Cuyahoga County	
	Housing Units	%	Housing Units	%	Housing Units	%
Excellent	50	0.04%	1,006	0.36%	1,056	0.26%
Very Good	495	0.40%	9,986	3.54%	10,481	2.58%
Good	9,333	7.55%	73,563	26.09%	82,896	20.44%
Average	68,955	55.78%	185,609	65.83%	254,564	62.77%
Fair	33,046	26.73%	10,711	3.80%	43,757	10.79%
Poor	9,046	7.32%	896	0.32%	9,942	2.45%
Very Poor	2,378	1.92%	107	0.04%	2,485	0.61%
Un Sound	286	0.23%	65	0.02%	351	0.09%
Sound Value	26	0.02%	20	0.01%	46	0.01%
Total	123,615	100.00%	281,963	100.00%	405,578	100.00%
Under Fair	4,4782	36.23%	11,799	4.18%	56,581	13.95%

Note: the number of 893 housing structures was not available.

⁷ 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 2006



Source: 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 9 shows the average of the median value of owner occupied units (dollars) from 2000 to 2007. This information was obtained from census 2000 and 2007 ACS. The median value of owner occupied units increased in both geographic areas. Cleveland city experienced 2.8 percentages less increases in housing value than that in Cuyahoga County.

Table 9 Median Value of Owner Occupied Units (dollars)

Geography	2000	2007 (Estimate)	Percent Change
Cleveland city	71,100	89,700	26.2%
Cuyahoga County	110,100	142,000	29.0%
Cleveland-Akron-Elyria CSA	NA	149,500	NA

Source: U.S. Census Bureau Census 2000, 2007 American Community Survey

However, the analysis of residential sales from 2004 to 2005 shows high decrease in home value in both Cleveland and Cuyahoga County. The median value of single family home sales declined 69.3% during five years, and relatively two family home sales (81.4%), three family home sales (85.7%), and condominium (12.7%) in Cleveland city.

Overall, the value of residential sales in Cleveland was lower than that in Cuyahoga County. In addition, the declining value of residential sales in Cleveland city from 2004 to 2008 was higher than the county, except for condominium sales. Cleveland experienced a much higher decline in single family home values than the county. Figure 7 shows the single family home sales price distribution in 2008. Median value of single family home sales in Cleveland city was much lower than its suburbs within the county (large map refer to Appendix F).

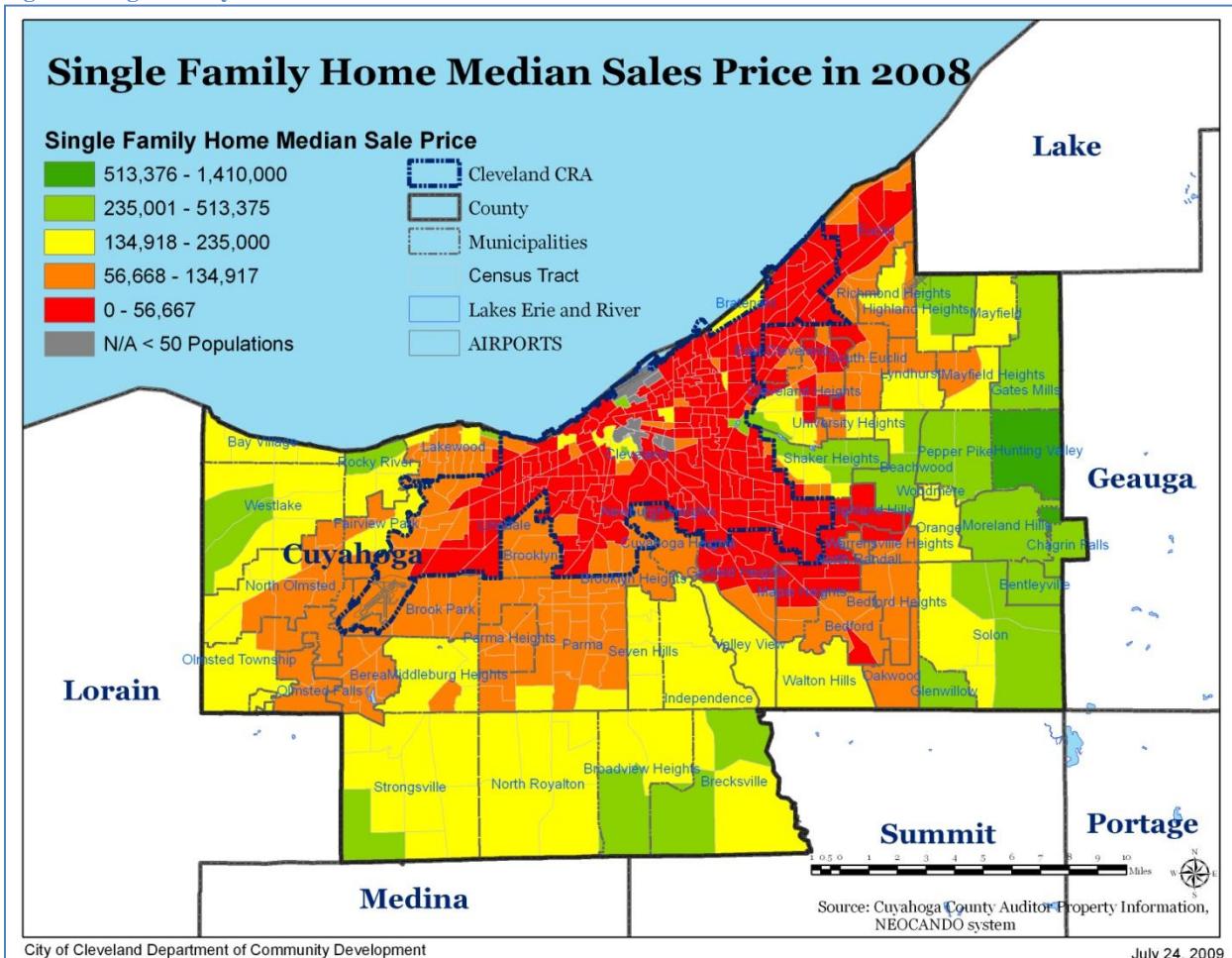
Such a weak housing market condition of the proposed CRA could indirectly show the probability that the new investments in housing be discouraged.

Table 10 Median Value of Residential Sales from 2004 to 2008

Type	Median Sales Price (2004)		Median Sales Price (2008)		Percent Change	
	Cleveland City	Cuyahoga County	Cleveland City	Cuyahoga County	Cleveland City	Cuyahoga County
Single Family	76,000	121,000	23,334	68,000	-69.30%	-43.80%
Two Family	70,000	80,000	13,000	16,667	-81.43%	-79.17%
Three Family	72,000	75,000	10,300	12,000	-85.69%	-84.00%
Condominium	121,400	109,000	106,000	35,000	-12.69%	-67.89%

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

Figure 7 Single Family Home Median Sales Prices in 2008



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

3.6 Major industry

Major industries of Cleveland are education, service, health care, and social assistance (24.3%), followed by manufacturing (14.7%). Major industry distribution was summarized in Table 11.

Table 11 Profile of Major Industry

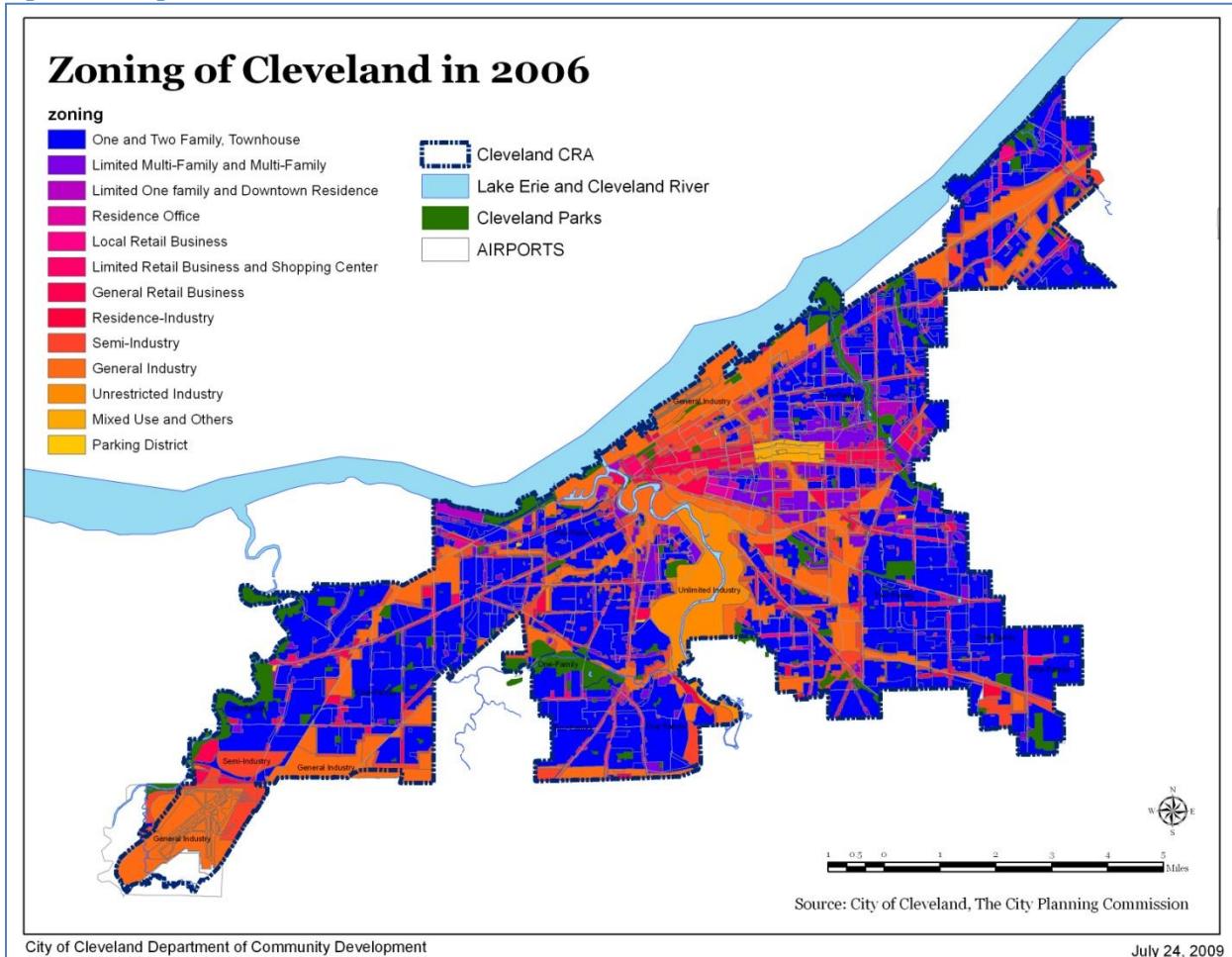
Industry	Cleveland	%	County	%	CSA	%
Total employments	155,066	100.0%	604,793	100.0%	1,388,804	100.0%
Agriculture, forestry, fishing and hunting, and mining	715	0.5%	1,469	0.2%	5,825	0.4%
construction	5,838	3.8%	23,914	4.0%	72,275	5.2%
<u>Manufacturing</u>	<u>22,758</u>	<u>14.7%</u>	<u>81,345</u>	<u>13.5%</u>	<u>23,3016</u>	<u>16.8%</u>
Wholesale trade	4,372	2.8%	20,552	3.4%	48,396	3.5%
Retail trade	14,482	9.3%	63,063	10.4%	<u>150,864</u>	<u>10.9%</u>
Transportation and warehousing, and utilities	9,217	5.9%	29,326	4.8%	64,944	4.7%
Information	2184	1.4%	13,264	2.2%	28,033	2.0%
Finance, insurance, real estate, and rental and leasing	10,177	6.6%	52,502	8.7%	101,824	7.3%
<u>professional, scientific, and management, and administrative and waste management services</u>	<u>16,381</u>	<u>10.6%</u>	<u>67,445</u>	<u>11.2%</u>	135,666	9.8%
<u>Education, service, health care and social assistance</u>	<u>37,611</u>	<u>24.3%</u>	<u>149,440</u>	<u>24.7%</u>	<u>324,671</u>	<u>23.4%</u>
Arts, entertainment, and recreation, and accommodation, and food services	14,493	9.3%	52,003	8.6%	114,468	8.2%
Other services, except public administration	8,351	5.4%	26,358	4.4%	61,230	4.4%
Public administration	8,487	5.5%	24,112	4.0%	47,592	3.4%

Source: U.S. Census Bureau, 2007 American Community Survey

3.7 Zoning

Figure 8 shows the existing zoning of Cleveland. The majority of the proposed CRA is designated residential that consisted 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

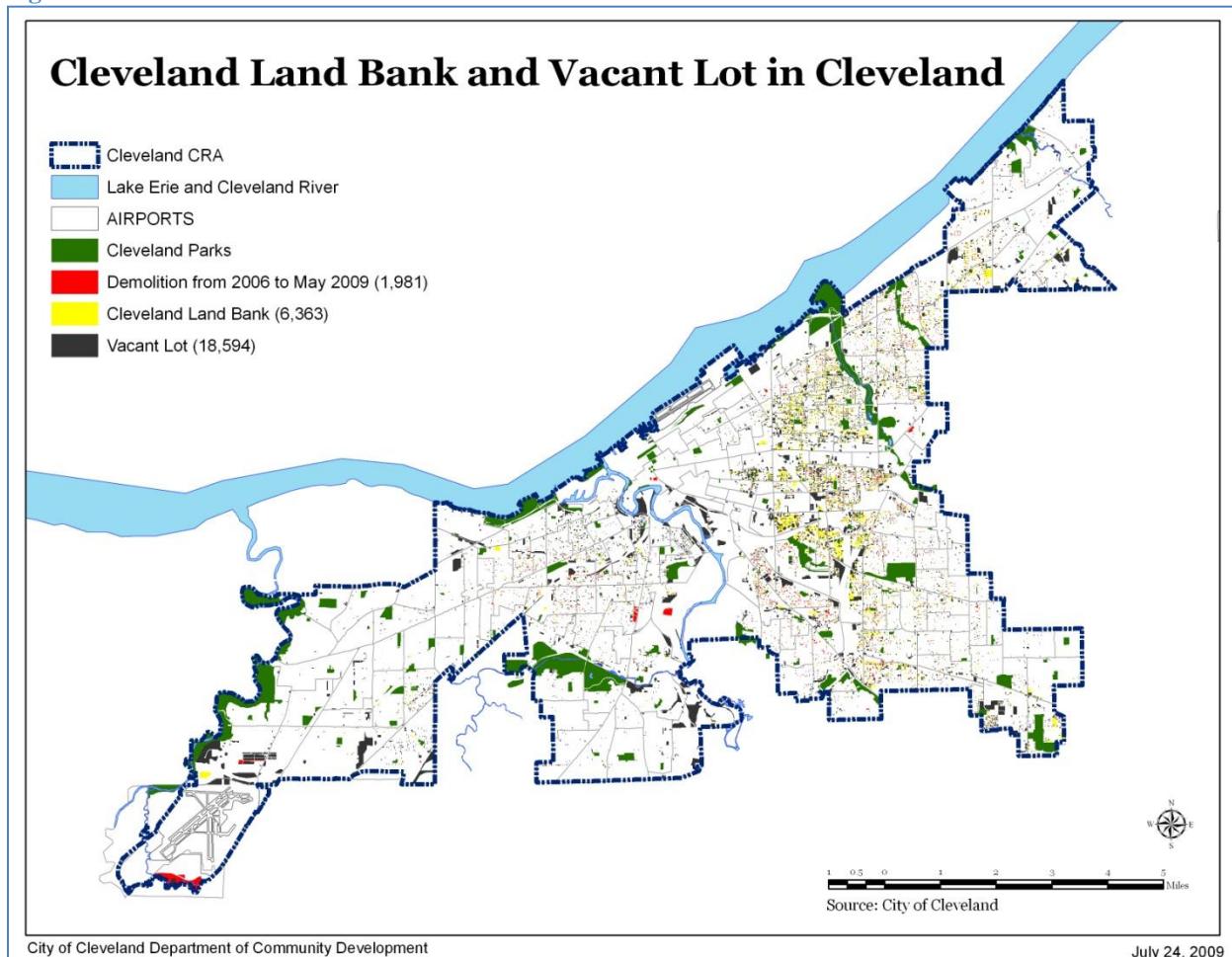


3.8 Vacant Land and Demolition

Figure 9 represents the distribution of vacant lots in Cleveland in 2009. There are 6,363 parcels in the Cleveland Land Bank (3.7 %) as of July 2009⁸. Land bank parcels are spread citywide throughout 191 census tracts. Some land bank parcels are preserved for future developments. Others are used for immediate private development by individuals as well as developers. In addition, there were 18,594 vacant parcels recorded in April 2009 spread throughout all census tracts in Cleveland. The total number of unique vacant parcels was 24,291. It accounted for 14.4% of total parcels of Cleveland city. Furthermore, 1,981 deteriorated residential structures were demolished from 2006 to May, 2009 citywide. This number represents the magnitude of disinvestment in housing stock.

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

Figure 9 Cleveland Land Bank and Vacant Lot and Demolition Distribution



⁸ The most recent information on Cleveland Land Bank parcels was updated July 9, 2009 by the Department of Community Development, City of Cleveland.

4 Summary and Conclusion

The designation of the proposed CRA of the City of Cleveland intended to encourage the revitalization of the 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 using 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 of the City of Cleveland, and vacant land. Major findings are summarized as follows;

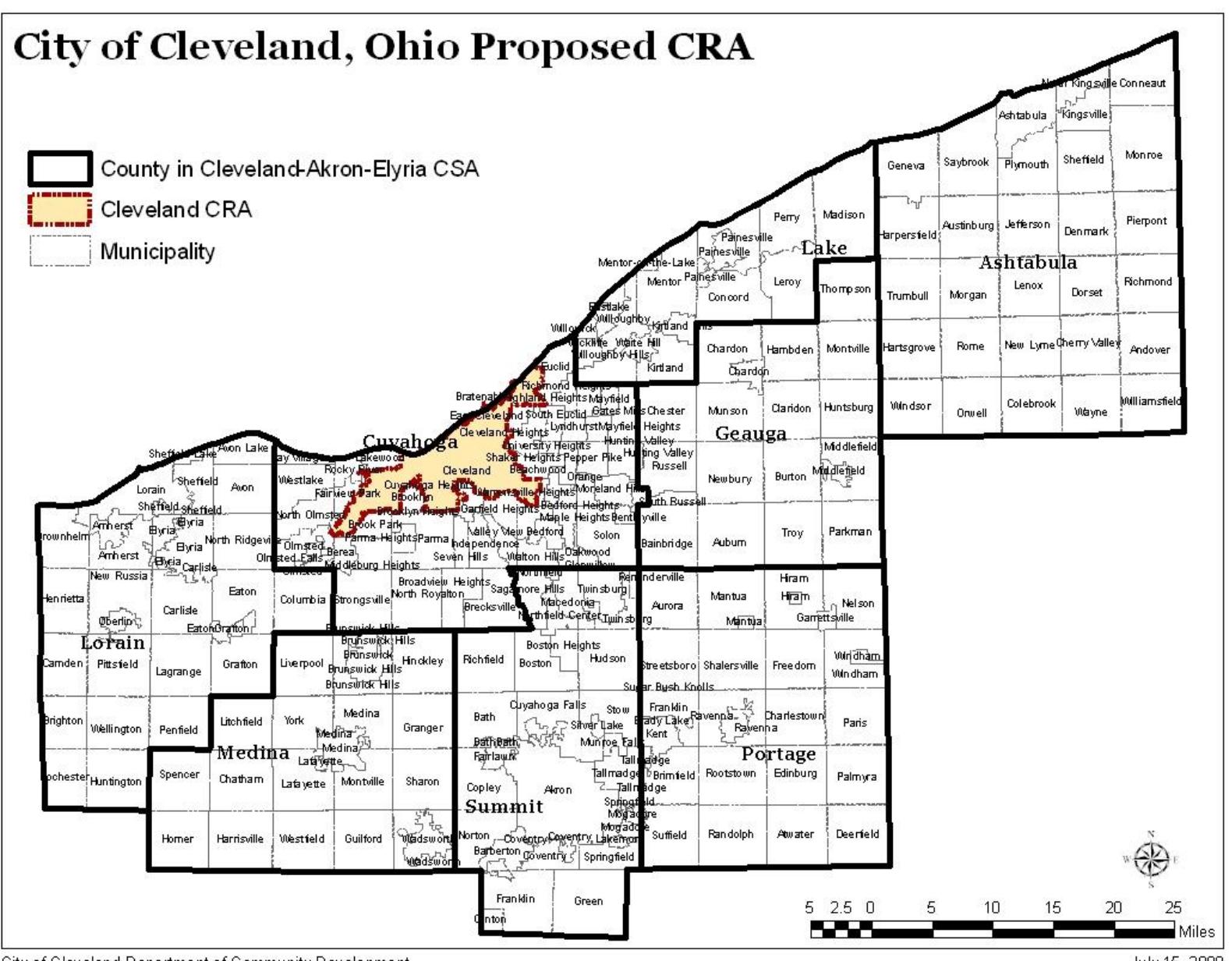
- According to the analysis of zoning distribution in Fig 8 and appendix H, the majority of the proposed CRA consisted of zoned residential for one family, two family, multi-family, and townhouse.
- 7,447 properties (4.4%) are located in national and local historic districts. There are 169 national register and 267 local historic buildings citywide. Furthermore, 57.4 % of aging housing units built before 1940 shows the potential for the existence of historic housing structures.
- The small portion (2.7%) of housing units built after 2000 represented that investment for new housing construction was discouraged.
- 58.4 percent of residential vacancy addresses in Cuyahoga County were located in the proposed CRA of Cleveland. Such a high concentration of vacancy could indirectly represent the probability that new housing investment or repair of existing housing stock be discouraged.
- According to the aging of residential properties, 2.5 % of residential properties were built in the 2000s, while 80.3 percent of residential structures were built before 1950. In terms of the condition of residential properties, only 8% of them were rated higher than good in Cleveland, whereas about 30% of properties were rated above good condition in the suburbs. The percentage of residential properties below fair condition in the proposed CRA was 8.6% 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 was discouraged.
- According to the analysis of residential sales price, the relatively weak housing market condition within the proposed CRA compared to that in Cuyahoga County (median sales price of single family, \$23,334 in 2008, 34.3% of Cuyahoga County; refer to Table 10 and Fig. 6) could indirectly show the probability that new housing investment be discouraged.
- 24,291 (14.4%) unique parcels in the proposed CRA of Cleveland were vacant in 2009 and 1,981 deteriorated housing structures were demolished from 2006 to May 2009. 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.
- Finally, relatively low socio-economic conditions in the proposed CRA of Cleveland with lower income levels (median household income, \$27,007 in 2007, 57.2% of Cleveland-Akron-Elyria CSA; refer to Table 3), high concentration of low and moderate income population (average of 68.2%; refer to Table 4 and Fig. 2), and lower housing value (the median value of home owner occupied unit, 89,700 below 60% of Cleveland-Akron-Elyria CSA; refer to Table 9) could indirectly affect the probability of discouraging new housing development and rehab practices in the proposed CRA.

In conclusion, this housing survey shows that the proposed CRA mainly consisted 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).

Appendix

- A. Proposed Community Reinvestment Area
- B. Low and Moderate Income Concentration
- C. Designation of Historic Districts and Buildings
- D. Distribution of residential Properties Built Prior 1950
- E. Residential Property Condition below Fair in 2006
- F. Single Family Home Median Sales Price in 2008
- G. Residential Vacancy (1st Quarter of 2009)
- H. Zoning of the City of Cleveland
- I. Vacant and Demolition Parcel Distribution of City of Cleveland in 2008
- 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. 97th St.)
- N. Photo of Structure in Need of Repair (2229 E. 80th St.)

A. Proposed Community Reinvestment Area



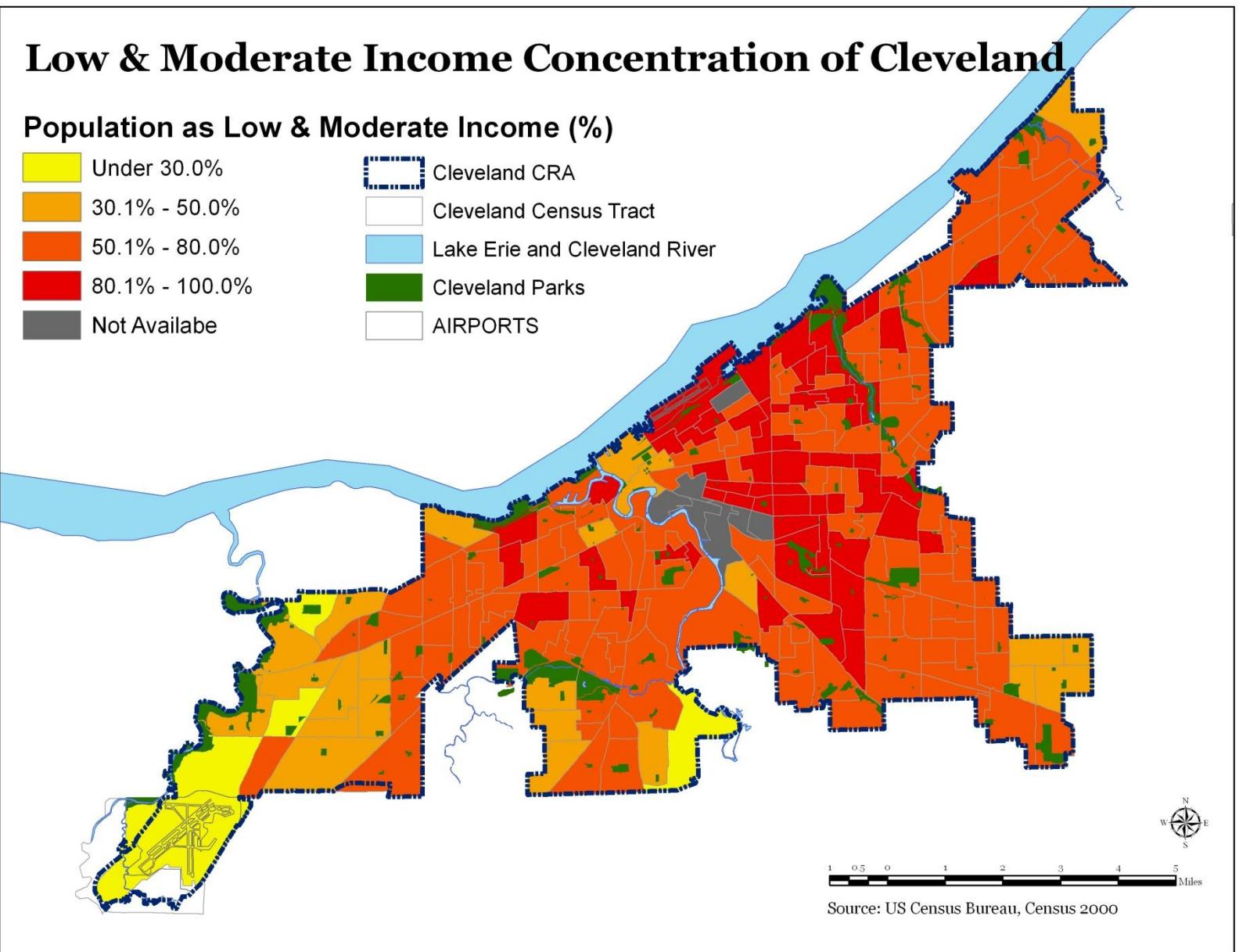
B. Low and Moderate Income Concentration

Low & Moderate Income Concentration of Cleveland

Population as Low & Moderate Income (%)

- █ Under 30.0%
- █ 30.1% - 50.0%
- █ 50.1% - 80.0%
- █ 80.1% - 100.0%
- █ Not Available

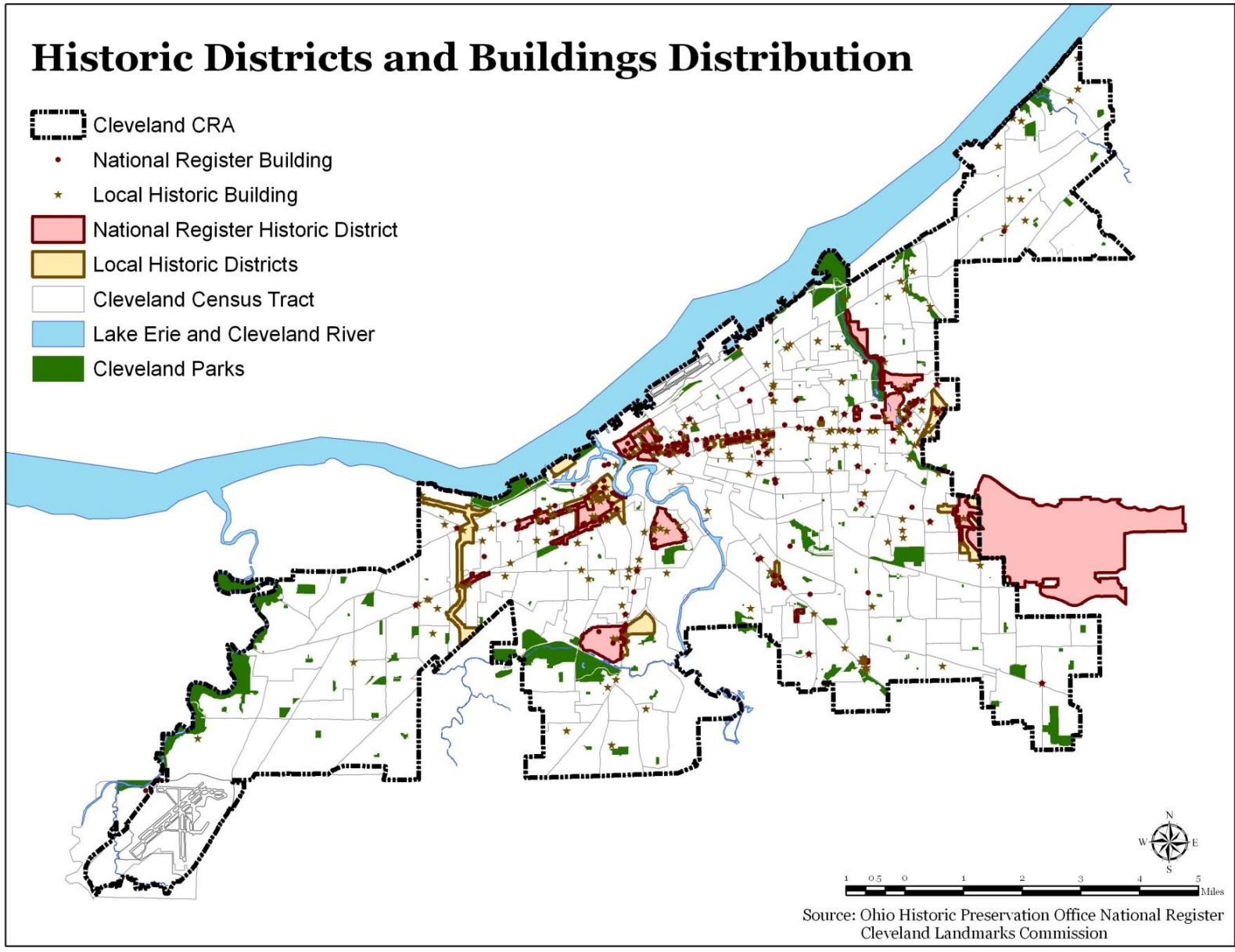
- █ Cleveland CRA
- █ Cleveland Census Tract
- █ Lake Erie and Cleveland River
- █ Cleveland Parks
- █ AIRPORTS



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 Tract
- Lake Erie and Cleveland River
- Cleveland Parks



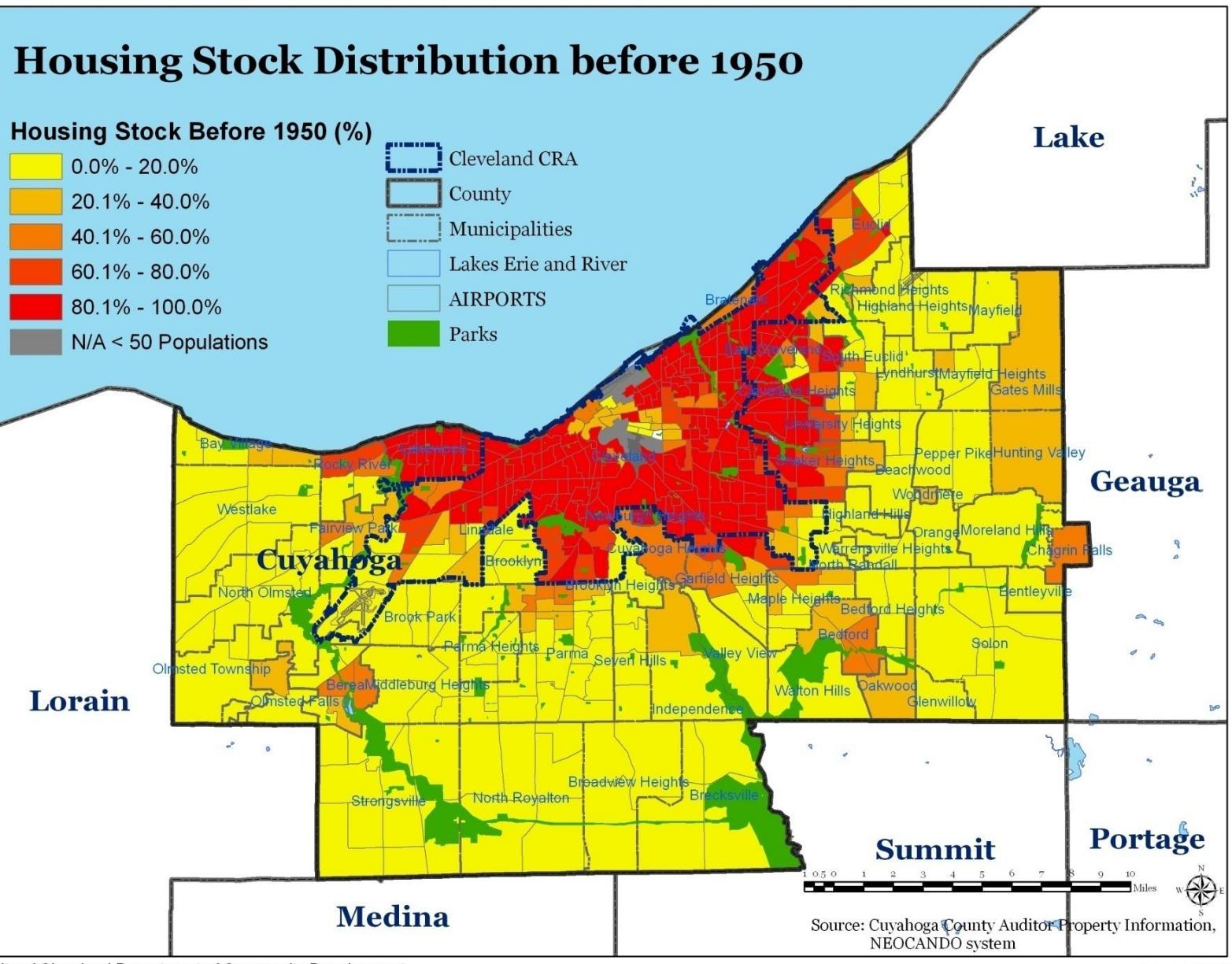
D. Distribution of Residential Properties Built Prior 1950

Housing Stock Distribution before 1950

Housing Stock Before 1950 (%)

- 0.0% - 20.0%
- 20.1% - 40.0%
- 40.1% - 60.0%
- 60.1% - 80.0%
- 80.1% - 100.0%
- N/A < 50 Populations

- Cleveland CRA
- County
- Municipalities
- Lakes Erie and River
- AIRPORTS
- Parks



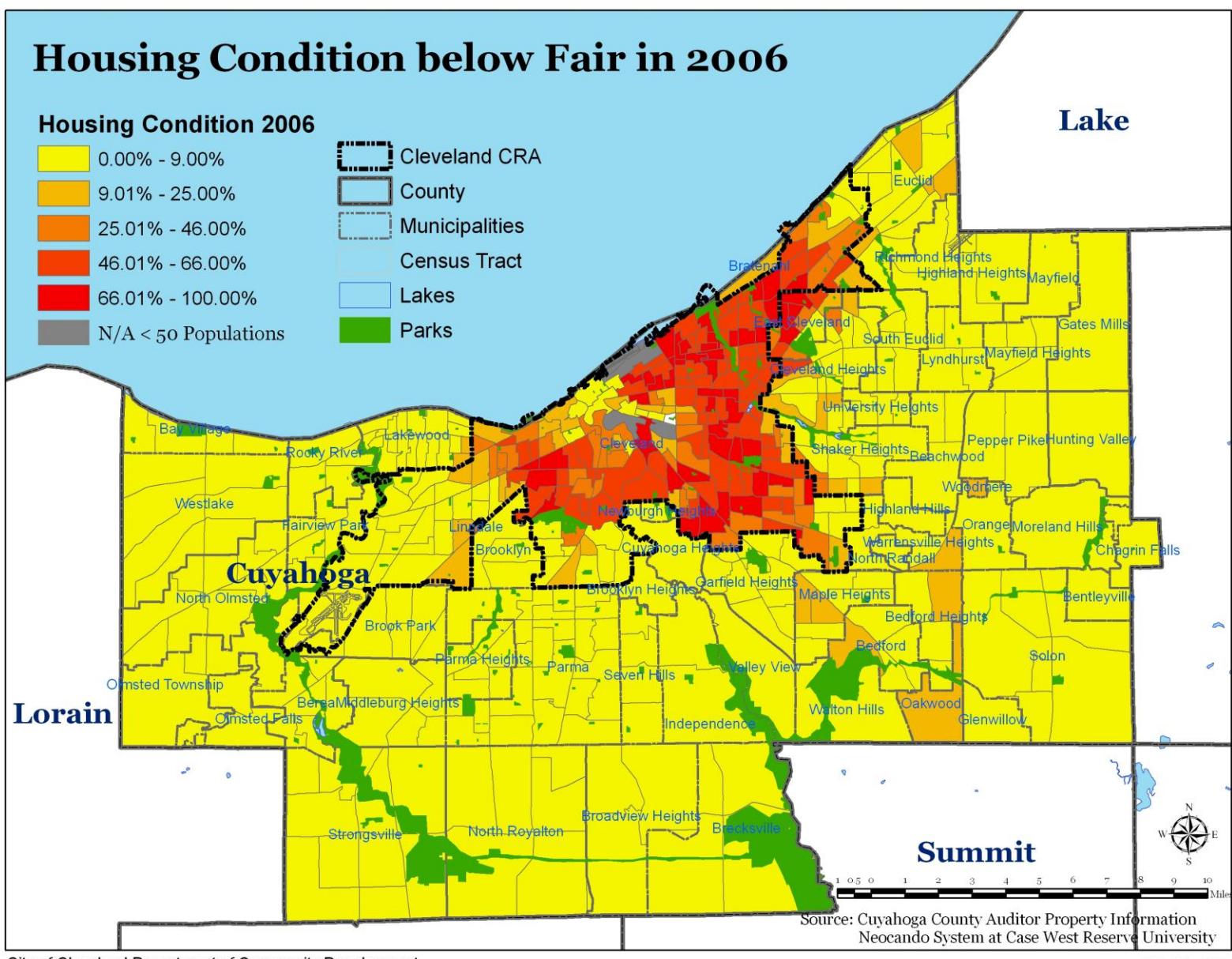
E. Residential Property Condition below Fair in 2006

Housing Condition below Fair in 2006

Housing Condition 2006

- 0.00% - 9.00%
- 9.01% - 25.00%
- 25.01% - 46.00%
- 46.01% - 66.00%
- 66.01% - 100.00%
- N/A < 50 Populations

- Cleveland CRA
- County
- Municipalities
- Census Tract
- Lakes
- Parks



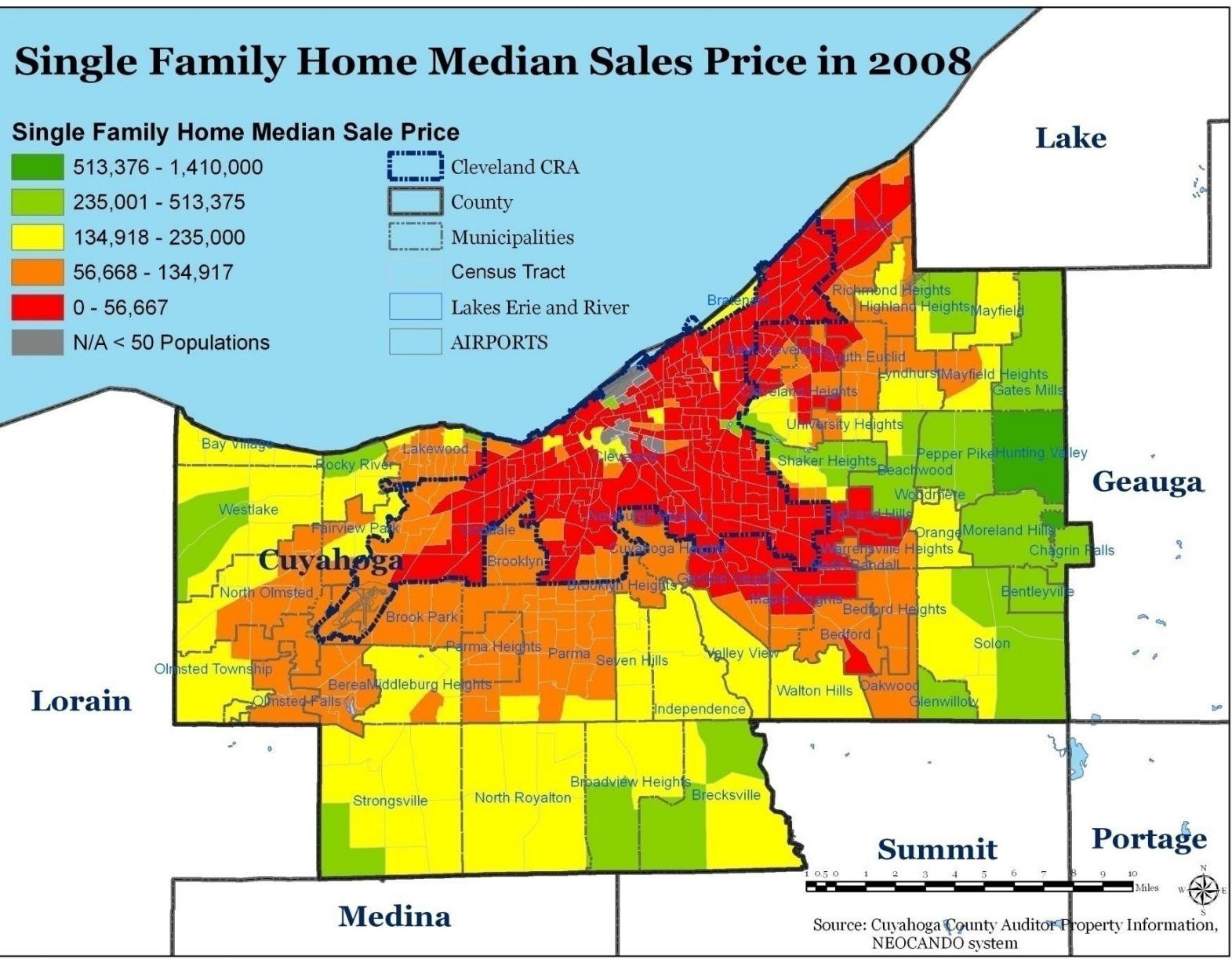
F. Single Family Home Median Sales Price in 2008

Single Family Home Median Sales Price in 2008

Single Family Home Median Sale Price

- 513,376 - 1,410,000
- 235,001 - 513,375
- 134,918 - 235,000
- 56,668 - 134,917
- 0 - 56,667
- N/A < 50 Populations

- Cleveland CRA
- County
- Municipalities
- Census Tract
- Lakes Erie and River
- AIRPORTS



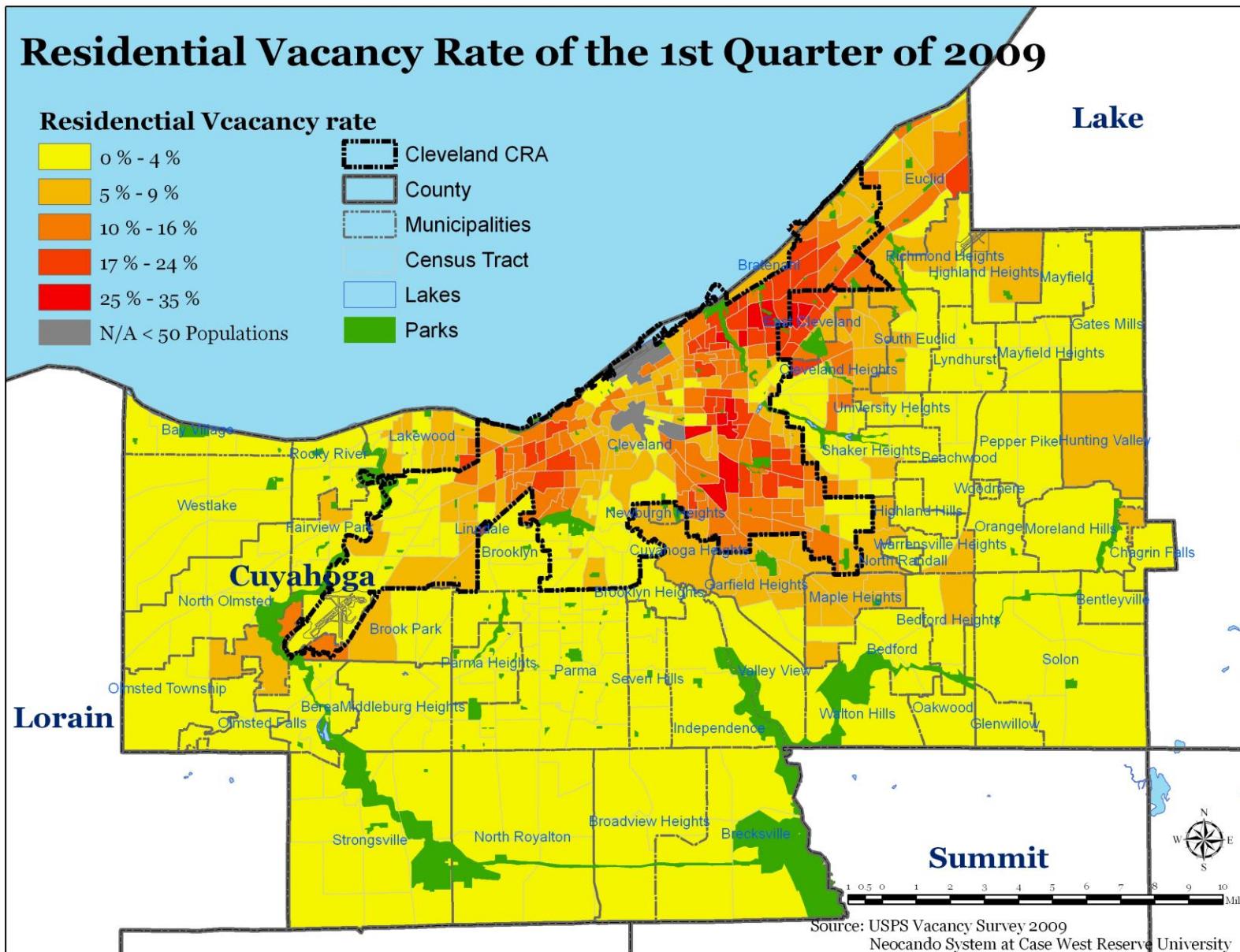
G. Residential Vacancy (1st Quarter of 2009)

Residential Vacancy Rate of the 1st Quarter of 2009

Residential Vacancy rate



- Cleveland CRA
- County
- Municipalities
- Census Tract
- Lakes
- Parks

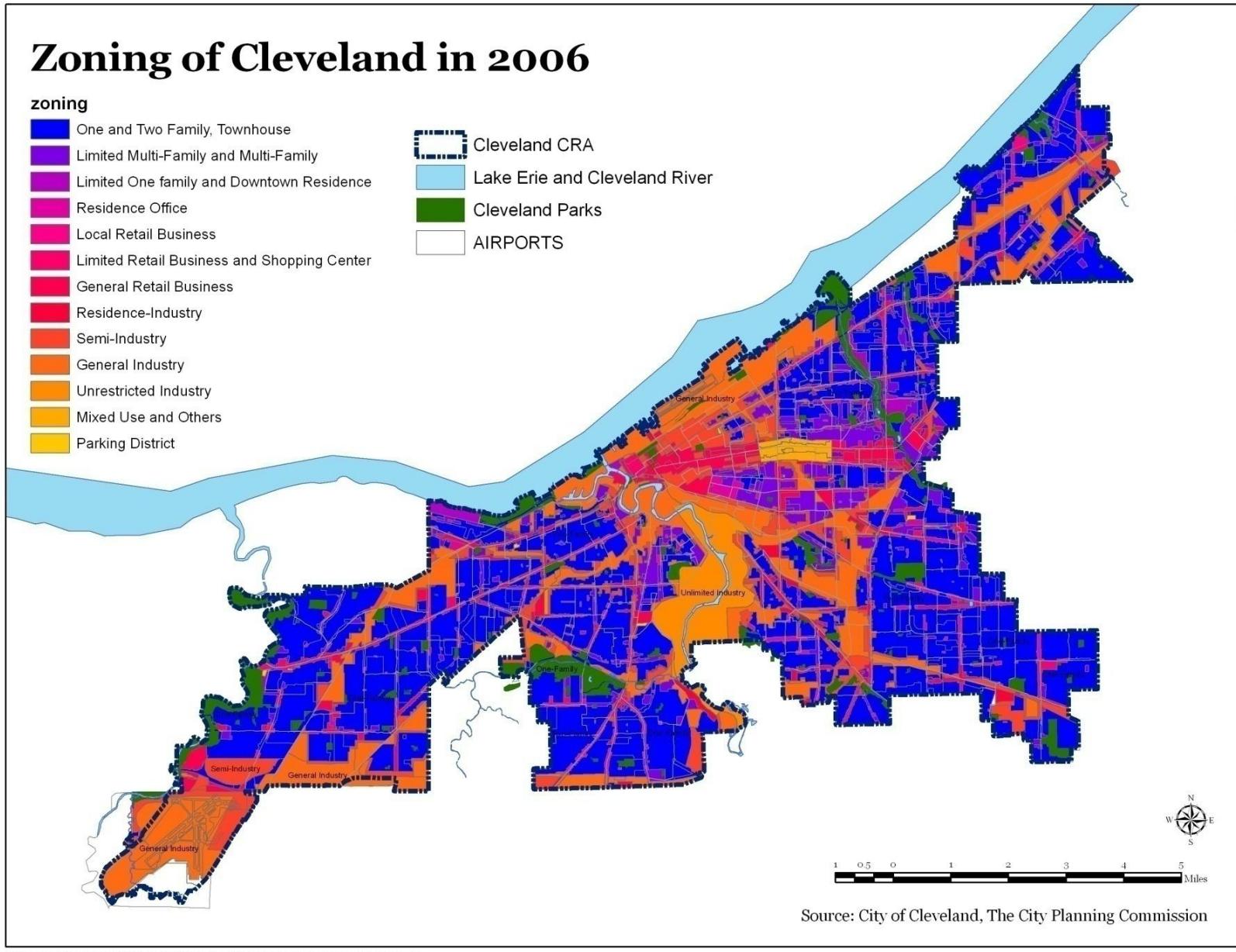


H. Zoning of the City of Cleveland

Zoning of Cleveland in 2006**zoning**

- [Blue Box] One and Two Family, Townhouse
- [Purple Box] Limited Multi-Family and Multi-Family
- [Dark Purple Box] Limited One family and Downtown Residence
- [Pink Box] Residence Office
- [Magenta Box] Local Retail Business
- [Light Magenta Box] Limited Retail Business and Shopping Center
- [Red Box] General Retail Business
- [Dark Red Box] Residence-Industry
- [Orange Box] Semi-Industry
- [Dark Orange Box] General Industry
- [Yellow Box] Unrestricted Industry
- [Light Yellow Box] Mixed Use and Others
- [Yellow Box] Parking District

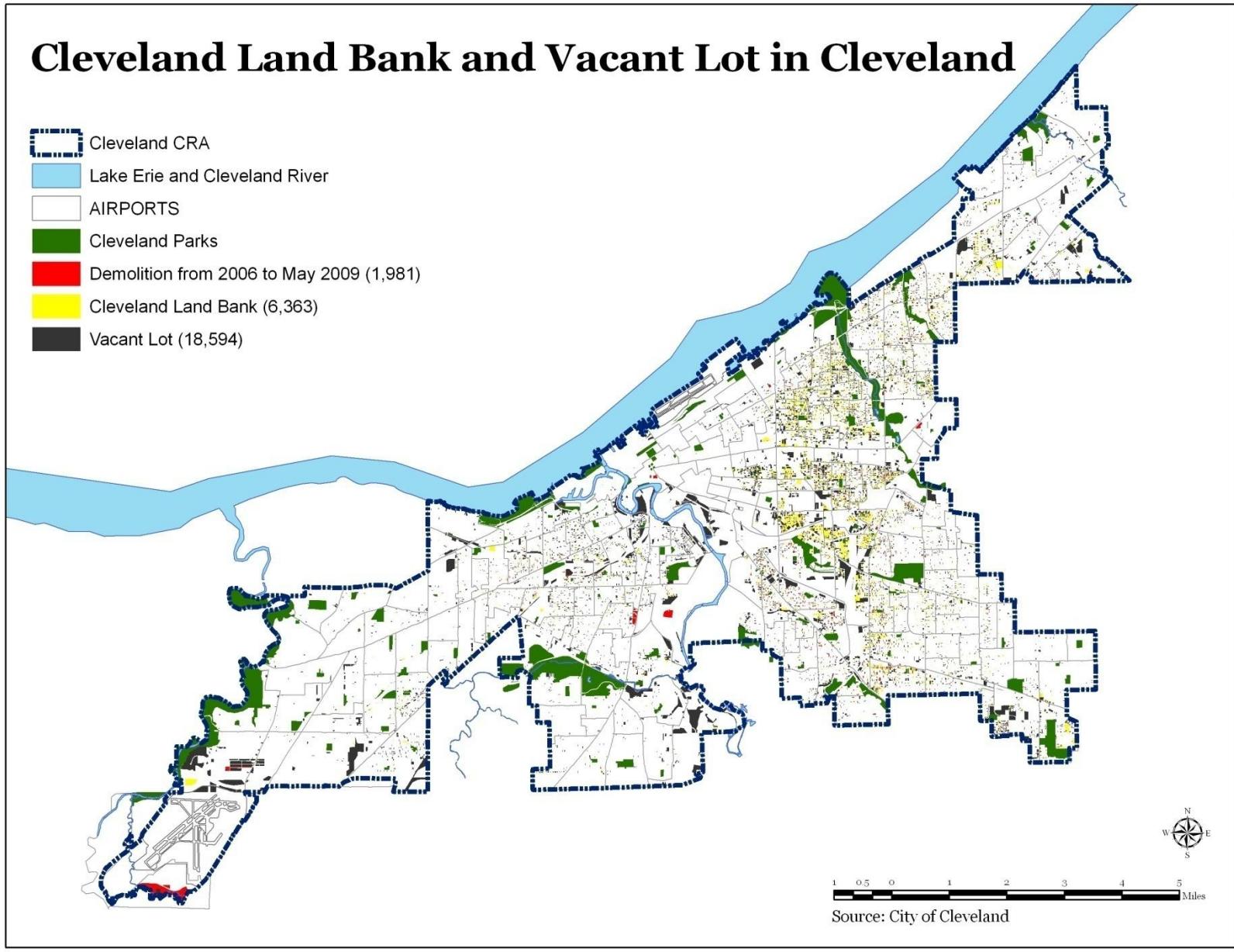
- [Light Blue Box] Cleveland CRA
- [Light Blue Box] Lake Erie and Cleveland River
- [Dark Green Box] Cleveland Parks
- [White Box] AIRPORTS



I. Vacant Parcels Distribution of the City of Cleveland

Cleveland Land Bank and Vacant Lot in Cleveland

- [Dashed Blue Box] Cleveland CRA
- [Light Blue Box] Lake Erie and Cleveland River
- [White Box] AIRPORTS
- [Dark Green Box] Cleveland Parks
- [Red Box] Demolition from 2006 to May 2009 (1,981)
- [Yellow Box] Cleveland Land Bank (6,363)
- [Black Box] Vacant Lot (18,594)



August 12, 2009

COMMUNITY REINVESTMENT AREA

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



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



August 12, 2009

COMMUNITY REINVESTMENT AREA

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



M. 647 E. 97th St. (parcel# 108-05-062)



August 12, 2009

COMMUNITY REINVESTMENT AREA

N. 2229 E. 80th St. (parcel# 119-28-128)

