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City of Lorain Comprehensive Housing Assessment and Needs Analysis

Kirby Date
Cleveland State University, k.date@csuohio.edu

Charlie Post
Cleveland State University, c.post@csuohio.edu

Rachel Riemenschneider

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Maxine Goodman Levin
College of Urban Affairs

Center for Economic Development
Center for Community Planning and Development

Prepared for:
City of Lorain, Ohio

Prepared by:
Kirby Date, AICP
Charlie Post
Rachel Riemenschneider

FINAL REPORT January, 2021

**CITY OF LORAIN
COMPREHENSIVE
HOUSING ASSESSMENT
AND NEEDS ANALYSIS**

2121 Euclid Avenue Cleveland, Ohio 44115
<http://urban.csuohio.edu>

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EXECUTIVE SUMMARY

Background

The City of Lorain, a city of 63,000 along the Lake Erie waterfront at the mouth of the Black River in Lorain County, Ohio, is a revitalizing Legacy City with both opportunities and challenges in enhancing its ability to ensure a decent, affordable home in a quality neighborhood for every Lorain resident. This housing study was undertaken by the Center for Community Planning and development at the Maxine Goodman Levin College of Urban Affairs at Cleveland State University, acting as consultant to the City of Lorain. The purpose of the study is to provide the City with recommended priorities and strategies for housing investment and use of federal funding for the coming ten years. The project process included data collection, data analysis, resident and other stakeholder interviews, and regular consultation with members of the City Building and Housing Department.

Key Findings

Key findings of the study resulted from analysis of data, as informed by site visits, stakeholder interviews, City review and discussion, and neighborhood drive-throughs. They set the stage for the recommendations to follow.

1 Lorain has seen burgeoning investment in the City in the last 20 years, especially in the Downtown. The downtown is seeing revitalization efforts that are beginning to pay off, and a critical mass of amenities, including Black River Landing, the Palace Theatre, restaurants and local entrepreneur-led businesses are beginning to attract residents who are restoring older homes and buying new condominiums along the waterfront. While growth is not robust compared to certain neighborhoods in Cleveland, it is a positive contribution to community identity and the attractiveness of the City overall for new and existing residents alike. Amenities such as parks, schools, public transit, sidewalks and street trees, entertainment, restaurants and shopping, and cultural amenities, drive neighborhood vitality and attractiveness, and continued investment is critical for attracting and retaining residents and businesses.

2 Lorain's housing is a good value. Lorain's housing is in generally good condition, and low-cost. Western Reserve Land Conservancy's assessment of housing in Lorain in the summer of 2019 found that 78% of Lorain's homes are in excellent or good condition, indicating a high level of care for maintaining their homes among residents. Interviews indicate that Lorain is attractive because "you can get a decent home for a better price". Lorain's median home price of \$85,000 is the lowest in the Lorain County housing market, as is the City's median rent of \$697.

3 Existing Residents are a Solid Market. Interviews indicate a high level of satisfaction with living in Lorain, and commitment to staying there. Along with immigration, this factor has led to Lorain's stable population, in spite of employment losses and declining economic conditions. Lorain's neighborhood elementary schools are mainstays of their neighborhoods,

and residents take advantage of school choice across all grades. One important source of new residents for the City is those who have some tie to Lorain, either having grown up there, lived there at some point, have family there, or people who work there now.

4 Housing choice is needed for higher-income households. About 10% of Lorain’s households, or 2,500 households, earn over \$100,00 per year. These households are typically under-housed, spending less than 30% of their annual income on housing. These households have the means to travel to amenities, no need for school or a willingness to drive for children’s education, and a reason to feel connected to Lorain, either through family history, community connections, job location, or attraction to (relatively) affordable downtown/waterfront living. In particular, new housing at higher price points could be accommodated to meet this interest. Existing neighborhoods with little or no newer, higher-price-point housing, and a committed local community, may absorb a small amount of new higher-price-point housing.

5 Housing choice is needed for Lorain’s low-income households. 70% of Lorain’s 25,000 households earn below the Area Median Income (AMI) for the Cleveland-Elyria Metropolitan Statistical Area. Lorain’s population is the lowest-income in the immediate Lorain County housing market, with 22% of families living below the poverty level, 26% of all residents, and 40% of children under 18. 7,700 households (33% of all households) are cost-burdened, spending over 30% of their household income on housing, and 3,600 (14%) are severely cost burdened, spending over 50% of their household income on housing.

6 Housing choice is needed for low- and middle-income seniors. Interviews indicate a 6- to 12-month waiting list for subsidized housing for low-income seniors. For middle-income seniors, there are limited options for graduated living and supportive independent living in the city. Market analysis shows an adequate supply of lower-priced housing, both owner-occupied and renter-occupied, for low and middle income seniors, but it is primarily existing single family housing. Without rehabilitation and ongoing maintenance, this housing stock will deteriorate with time and be less available; and it does not provide adequate support for household needs such as snow removal, lawn maintenance, trash can maneuvering, and on-call medical assistance.

7 Rehabilitation is critical. The role of rehabilitation in meeting Lorain’s immediate 10-year housing needs cannot be overemphasized. Rehabilitation of the estimated 516 “D” rated properties immediately, and 4,913 “C” rated units within 10 years, will be critical, or the need for housing will greatly increase. Lorain’s housing stock is among the oldest in the Lorain County housing market, with 22% of homes built before 1939, and 67% built before 1970. As of 2020, two-thirds of Lorain’s housing stock (20,000 out of 29,000 units) is over 50 years old; by 2040, that number will rise to 25,000 units, or 86%. The current pace of rehabilitation in the City, estimated at about 10 to 300 major renovations per year, is not adequate to ensure long-

term stability and relevance of the housing stock.¹ Furthermore, given Lorain's very low-income population, many households, both seniors and general population, do not have the means to properly maintain their homes. Greatly increased efforts to support housing rehabilitation, including funding, City capacity, and support of do-it-yourself rehabilitation, are needed. Without housing rehabilitation, the gap in decent, affordable housing to meet Lorain families' needs will continue to grow.

8 Lorain's Housing is Attractive to Investors. The downside of the low cost of Lorain's housing stock, particularly the large quantity of workforce 3-bedroom housing in older neighborhoods, is its attractiveness to investors seeking to turn a profit on rental income while making minimal investment in property maintenance. At least 3,200 single family homes are owned by investors with multiple properties, one of them owning over 100 of them. Multi-family property is also at risk for deterioration, with 7,300 units owned by investors holding over 40 units.

9 Vacancy, Foreclosure and Eviction Management is doable but urgent. The City has pursued an aggressive program of demolition, demolishing over 500 unsafe and hazardous structures since 2013, which has helped to stabilize neighborhoods and prevent further expansion of blight. The City also currently requires vacancy and foreclosure registration, which can help to anticipate and avoid vacant housing problems. While foreclosure rates have stabilized in recent years, the effects of Covid-19 are likely to escalate these trends. A rise of evictions is likely, both due to tax and mortgage foreclosures, and nonpayment of rent. A comprehensive approach to foreclosure and eviction avoidance, involving homeowner and tenant counseling and facilitated negotiation with banks and landlords, is an urgent need.

Recommendations

The following recommendations respond to the findings, and are fully discussed in the body of the report.

1) Provide Limited New Housing to respond to market demand

- Modest amounts of Higher Price Point, both for-sale and for-rent
- Up to 1,200 Lower-cost affordable units by 2029
- Infill eastern neighborhoods where a mix of housing price points is needed to accommodate residents who want to remain in the neighborhood
- Supportive independent senior housing for both low-income and middle-income residents

2) Rehabilitate Housing Stock

- ~5000 rehabs are needed by 2030; another ~5000 by 2040

¹ Current data available is not defined in a way to allow for tracking of housing rehabilitation. Interviews with City staff indicate that a new Central Square system, expected to come online this year, should help the City efficiently track rehabilitation of housing stock in the future.

- Expand funding assistance for home rehabilitation
- Support D-I-Y maintenance through education, permit processes, funding assistance, contracting assistance, tool lending, and other creative measures

3) Recycle Land and Properties

- Continue demolition as needed
- Acquire properties strategically and proactively to support local investor purchase
- Rehab and resell properties, perhaps through nonprofit capacity
- Develop Strategic Revitalization Planning approaches that will make the most efficient use of funds available on targeted blocks and neighborhoods, to assist in enhancing the comparable properties available and strengthen the housing market

4) Enhance and Promote Neighborhoods and Amenities

- Collaborate with legislative leaders and Lorain County Transit to enhance transit availability in the City
- Collaborate with Lorain City Schools to promote success stories, strengthen the role of neighborhood elementary schools, and create a positive brand for the City and school choice
- Plan to enhance retail shopping, food and consumer services, and entertainment to provide convenience for residents, while increasing neighborhood vibrancy
- Work with partners to create positive brand messages and promote them to existing and potential residents, especially those with ties to the City

5) Create a Comprehensive Housing Management Program

- Improve data management and tracking, especially for planned new development, housing maintenance and rehabilitation
- Expand customer-service-oriented code enforcement to ask “how can we help you” while encouraging residents and landlords to be good stewards of their property
- Continue foreclosure/vacancy registration
- Expand rental registration to include all rental units in the City; include “good landlord” incentives to support local landlords who are providing quality housing while building family wealth
- Work with nonprofit partners, the Lorain Municipal Court, and the Lorain County Court of Common Pleas to pursue aggressive and comprehensive prevention of foreclosure and evictions
- Provide expanded senior and low-income programs for rent, utility, weatherization, lead and hazard abatement, emergency repairs, and housing maintenance support
- Update the City’s housing management regulation to incorporate new and updated programs

6) Expand City Capacity for Housing Management

- Explore creating nonprofit Community Development Corporation (CDC) capacity to complement City and partner activity in housing development, rehabilitation and management
- Expand inspection and code enforcement capabilities
- Continue and expand economic development efforts to provide jobs, and enhance neighborhood vitality
- Work with residents and businesses to develop a City and neighborhood-level branding strategy that will strengthen the City's and neighborhoods' identities and support retention and attraction of residents
- Strengthen partnerships with political leaders at the Council, City, County, Regional, and State levels in support of City redevelopment efforts
- Strengthen partnerships with the County Land Bank and County Auditor's office in implementing vacant and abandoned property repurposing
- Strengthen partnerships with nonprofit organizations doing subsidized housing, housing counseling, and tenant-landlord relations

7) Ensure Adequate Funding

- Plan for targeted and focused use of CDBG funds and other federal/state sources
- Consider creating a Housing Trust Fund that will provide a vehicle for new development to contribute to neighborhood revitalization and affordable housing
- Review fee and permit structures to ensure that housing management programs contribute adequately to their operation
- Capitalize on partnerships and collaborations with other organizations to make the most efficient use of funds available with minimal duplication, and alignment of programs and activity with each organization's mission

Conclusions

The analysis indicates that opportunity exists in the City, for new housing and housing rehabilitation, neighborhood enhancement and housing management programs to ensure that Lorain residents, old and new, have decent, affordable housing that meets their needs and interests. The potential is there to attract and retain residents, grow the City's resident population, and maintain the City's good quality housing stock. The City's challenge will be to increase organizational and funding capacity to pursue these ideas going into the future.

It is noted that significant uncertainty is present due to the effects of Covid-19. While housing is more in demand with prices going up, loss of jobs means that more households cannot afford to pay for it. The timing of restoration of employment and business activity is becoming more clear, but is still unknown how long it will take the economy to recover. Some businesses have seen benefits as a result of the pandemic, and future business opportunities for rebuilding the

economy are a possibility. However the retail, office, and downtown neighborhood housing markets are likely to be volatile for some time. It will be important for the City to track trends over the coming years.

Caveats and limitations

The Northeast Ohio housing market is highly variable, and Covid-19 adds significant uncertainty. Many factors determine the success of a housing development project; positive market demand is only one of them. Developer experience, knowledge of the market, business and finance acumen and investor relationships are significant determining factors in project success. The demand and supply models in this analysis are based on assumptions as stated; much of the input data has margins of error. Adjustments to either will change the results. The purpose of this study is to inform City policy and strategy, and is not intended for any other use. Housing investors should do their own analyses based on their vision and experience.

1 INTRODUCTION AND BACKGROUND

Setting the Stage for Housing Assessment

The City of Lorain is a community of 63,000 residents in Northeast Ohio, west of Cleveland. It is one of two principal cities in Lorain County, along with the City of Elyria (population 54,000), and represents 20% of the County's 308,000 people. Located along the southern coast of Lake Erie, its downtown is centered around the Black River outlet into the lake; the City has a variety of industrial and government uses on its lakeshore, along with a marina and limited public access.

Like many cities in this part of Ohio, Lorain is a historic legacy city², characterized by a robust industrial/manufacturing past, and more recent population loss, job loss, and disinvestment. At its peak in 1970, the City's population was 78,000³. Since then, the flight of wealthier and White residents to the suburbs (and in Lorain's case, the western half of the City) has compounded the loss of population due to the reduction of the industrial base, leaving behind a concentration of people in central neighborhoods who are poorer, predominantly minority, living in blighted neighborhoods. The city has seen much of the same impact of the Great Recession of 2008-9 as other cities in the region, with areas of vacancy and abandonment, of residential and commercial property alike. Many remaining residents, especially seniors, are finding it difficult to maintain their aging homes.

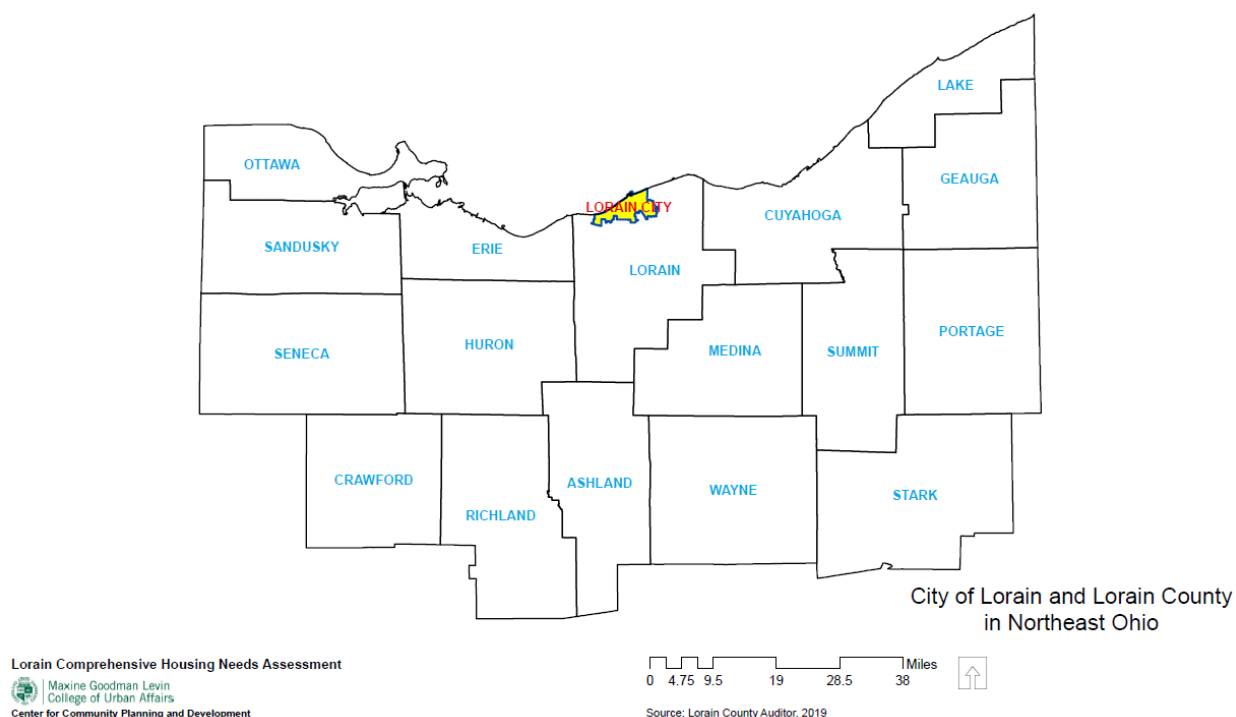
However, in recent years, the City has seen the beginning of resurgence of investment, with young people reclaiming properties in and around the downtown, and community investment in a park and festival area along the Black River. Historic preservation tax credits have been leveraged by the private sector to begin the redevelopment of several downtown buildings. Federal and regional dollars have been leveraged to restore the streetscape of Erie Street, the main east-west avenue running parallel to the lakeshore.

Interviews note that many residents of Lorain are generally happy there, enjoying neighborhood and family connections. First time home buyers find solid housing stock and a good value for a decent home. The City has also continued to see slow, steady housing growth of about 100 units per year in the western Wards.

² "Legacy City" refers to traditional manufacturing-based cities with the majority of development occurring prior to 1960. Key characteristics include loss of jobs, manufacturing base, and economic investment since then; significant proportions of traditional workforce housing in walkable "middle neighborhoods" that are now in decline; and a pattern of White flight which has left concentrations of poverty and minority populations in declining inner-city neighborhoods; aging infrastructure; and a resulting loss of property valuation and income for City services. See J.R. Tighe and S. Ryberg-Webster, eds, *Legacy Cities: Continuity and Change Amid Decline and Revival*, University of Pittsburgh Press, 2019.

³ US Decennial Census

Map 1.1 City Location in Lorain County and Northeast Ohio



Purpose of the Study and Research Questions

The City recognizes the opportunity presented by burgeoning interest in Lorain’s downtown neighborhoods, as well as the need for housing rehabilitation, demolition and new construction in all Wards. A new mayoral administration since 2019, with new housing, building and community development staff, are looking forward to repositioning the City for the next decade. This study was commissioned to address the need for a comprehensive housing assessment that can help to identify specific opportunities and challenges to shape City policy and use of funds in the coming years.

Key questions include the following:

- Where is “housing growth” happening, and why? (both new homes and newly rehabilitated homes)
- What do current population/household character and trends forward mean for housing development and redevelopment in Lorain?
- How is Lorain positioned in the housing market in Northeast Ohio – what are its strengths and challenges in attracting new households and retaining existing ones?
- What is the need and demand for new housing, and housing rehabilitation, in the City over the coming 10 years, at the Ward level – including recommended location, price point, and type?
- What are the action steps the City can take to strengthen the housing market, and support providing decent housing for every Lorain household, while avoiding displacement and supporting residents who live here now?

- What is an appropriate definition of “blighted property” and “blighted area” for Lorain, and what properties and areas of the City would meet those criteria?
- Assess the current impediments to fair housing in Lorain.

Study Process

The study process began in the fall of 2019 under the previous mayoral and community development administration. Its completion in the fall of 2020 has allowed the engagement of new leadership, and the incorporation of changing perspectives due to the Covid-19 pandemic.

Specific steps in the process included:

- 1) **Data collection and analysis.** Data were collected from a variety of sources, including the US Census, Ohio Departments, City, and County datasets; Google and ESRI spatial data; US Department of HUD, and other datasets to answer specific questions.
- 2) **City reconnaissance.** This included a drive-around with City staff, and detailed Google maps and Google Street View review.
- 3) **Telephone interviews.** Interviews with residents, realtors and key stakeholders.
- 4) **Community Survey.** Participation in a community survey that was completed as part of the City of Lorain Consolidated Plan, submitted to HUD in the summer of 2020, and review of community engagement results.
- 5) **Slum and Blight Analysis.** Development of Slum and Blight data and mapping rationale, methodology and recommendations for the City on Slum and Blight policy.
- 6) **Analysis of Impediments to Fair Housing.** Preparation of an analysis of the status of Fair Housing laws implementation in the City.
- 7) **Market Analysis.** Development and application of a model to analyze gaps in the housing market in Lorain for for-sale, rental, affordable, and senior housing.
- 8) **Presentations and Meetings.** A presentation and meeting with Fair Housing Board; presentation of the final report to City staff; presentation of interim Slum and Blight, Fair Housing, and Market Analysis reports to City staff; ongoing meetings with the City’s planning, housing, and community development team.
- 9) **Final Reports.** Preparation of a final comprehensive housing report, final Slum and Blight analysis report, and final Impediments to Fair Housing report.

Parts of the Study

The overall housing study project included three main parts: This Comprehensive Housing Assessment final report, completed in November 2020; a Slum and Blight analysis and final report, completed in October 2020; and An Analysis of Impediments to Fair Housing, completed in September 2020. A Market Analysis memorandum, and Slum and Blight Analysis memorandum, were completed about halfway through the study in March of 2020.

Parts of this full Comprehensive Housing Assessment Report include:

- 1) Characterizing Lorain, its neighborhoods and amenities
- 2) Characterizing Lorain’s population and households
- 3) Characterizing Lorain’s housing stock

- 4) Positioning Lorain in the housing market
- 5) Housing Market Analysis
- 6) Housing Management Opportunities
- 7) Recommendations and Conclusions

A Word About Covid-19

At this writing, in January of 2021, the world is in the midst of an unprecedented economic crisis due to the Covid-19 pandemic. While vaccinations are bringing a sense that life will return to normal at some point in 2021 or 2022, it is expected that “normal” will be very different from what was typical in 2019. Effects on the economy are significant, seen both as negative impacts in some industries, and positive impacts in others. Restaurants, event space and office space have been especially affected by the downturn as patrons and office workers stay home, while logistics services and some manufacturing products, and some consumer services (such as cleaners, pet stores and pet services), benefit. It is expected that some of these changes will remain after the pandemic is past.

Similar results are seen with housing. On one hand, many service workers, and those in the hospitality, accommodations and tourism industries, are partially or fully out of work, and finding it difficult to pay rent. If government intervention is inadequate, a significant rise in mortgage foreclosure, tax foreclosure, and evictions of both renters and homeowners is expected in 2021. On the other hand, a combination of extremely low interest rates, and families needing socially distant housing, are driving up demand for single family homes among households led by workers who can continue employment from home.

Cities across the country, including Lorain, are also seeing effects of this crisis. As many industries, residents and workers suffer economic hardship, so does the City, with income tax revenues significantly reduced and budgets severely challenged. In addition, the ongoing challenges of protecting City workers and visitors has led to inefficient workflow, all while residents’ needs are increasing.

Currently, the end date of the crisis and economic recovery is unknown, and for a while there will be limited data about current conditions. While vaccines are on the horizon, it is not known how deep the effect of the pandemic will be, and how long recovery will take; or what demand will look like when the pandemic subsides. The data available to us for analysis is largely pre-pandemic, and must be taken as such. The analyst’s approach is to generate a sense of the market pre-pandemic, against which to compare new information as it becomes available.

Data Used in the Study

Data for this study was drawn from a variety of sources both government and proprietary. Where possible, collected data was used, such as the US government’s decennial census, or the Ohio Department of Taxation’s residential home sales data, which has no margin of error and reflects actual quantitative values collected. However, much demographic and housing data is provided by the US Census’ American Community Survey (ACS), which consists of estimates

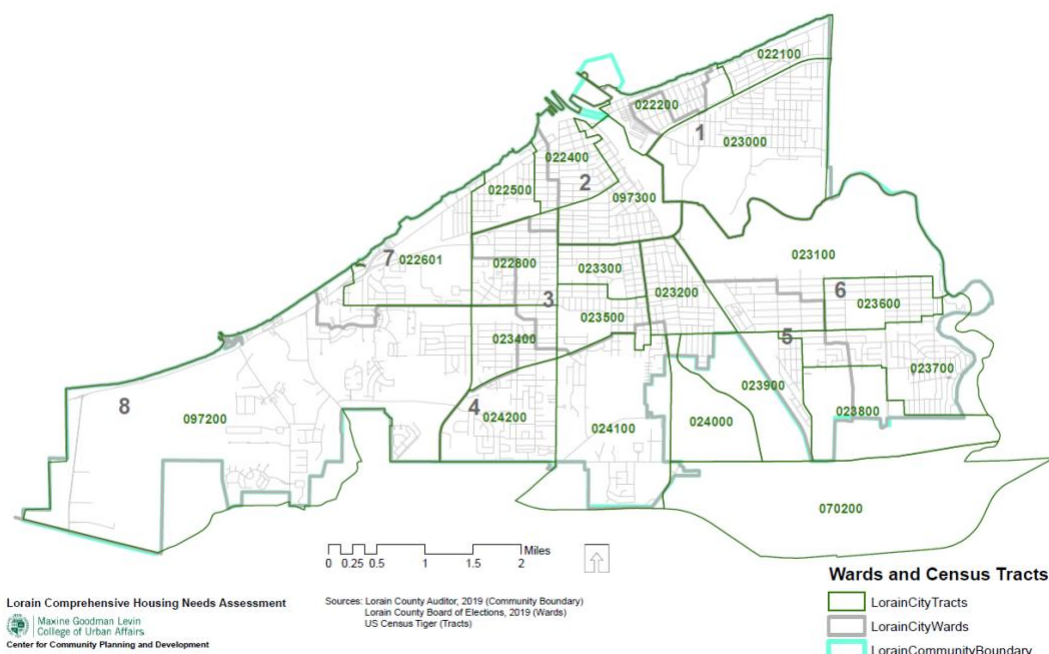
based on sampling. The ACS data does have a margin of error. For cities as large as Lorain, or Lorain County or the State of Ohio (cited in some tables), the margin of error is small. However, some smaller data points, such as the number of non-English-speaking families or the number of seniors within a certain income bracket, may have larger margins of error⁴.

Census and ACS data is provided at the census tract or block group level, the lowest geographic level available. As shown in Map 2, the City's Ward boundaries do not neatly line up with census tract boundaries. For this reason, when analyzing information by Ward, we have utilized ESRI's data apportionment service, which uses a weighted centroid approach to allocate Census and ACS data, and make projections, within Ward boundaries. In addition, some data which is only available at the County level was allocated to wards proportionally. Further information on data sources and methodology is included in the Market Analysis chapter.

Finally, some primary data was collected by hand, specifically for this project. In particular, the neighborhoods assessment, summarized in Chapter 2, and detailed in the appendix, utilized site review, Google data, web review, and Google streetview data, to define neighborhood character, and identify and locate neighborhood amenities.

Throughout the study, the intent was to utilize the best available data for the data point concerned. Sources are given for each table, figure and map. The intent is to characterize the City in broad terms, to identify trends and opportunities which can be further explored by entities involved in specific projects. No representation is made of accuracy suitable for development investment decisions beyond broad trends.

Map 1.2 City of Lorain wards and census tracts



⁴ For margin of error information, see the ACS tables cited as sources for the data provided in this report.

2 THE CITY OF LORAIN, ITS NEIGHBORHOODS AND AMENITIES

Introduction

The quality of a neighborhood is driven by the quality of its housing, and the market for housing is driven by the quality of its neighborhoods. Both neighborhoods and housing work together to create a decent, safe, affordable, community-based place for people to live, work, go to school, and play. Neighborhood character and amenities, from schools to churches to entertainment, determine the demand for housing in that neighborhood, and the potential for attracting new residents, as well as the need and opportunity for housing investment. No housing study is complete without setting the context in neighborhoods.

Lorain's eight wards comprise sixteen neighborhoods, each with its own character and history, land uses and general age of construction. From the historic core in Ward 2 near the mouth of the Black River at Lake Erie, to lakeshore residences, to established neighborhoods of workforce housing surrounding former industrial sites, to newer housing on the west side of the City, each neighborhood has its own amenities and sense of community.

The amenities map in this section summarizes the amenities across the City, with a legend describing the amenity symbols included. More detail is shown in the full neighborhood description for each neighborhood, located in the Appendix, including a closeup map showing key neighborhood amenities.

Lorain's Neighborhoods

The City of Lorain is divided into eight wards. For the purposes of this study, data is analyzed at the Citywide and Ward level. However, in characterizing neighborhoods, we can further break down the Wards into sixteen neighborhoods with distinct histories, housing types, ages, and characteristics. A full detailed discussion of each Ward and its component neighborhood(s) is included in the Appendix, with detailed demographic data, neighborhood maps of schools and amenities, and photos of typical housing. Here, we summarize the overall geography of the City and each neighborhood's role in the City's housing market.

Lorain's neighborhoods, beyond the original, older area of the Downtown, are overall characterized by an openness, with larger lots and wider streets than might be seen in typical suburbs of the same era. Interviews stress that there are many attractive neighborhoods and streets with solid homes, and a "nice home can be found for a good value in Lorain". One interviewee realtor described Lorain as a "city to watch" for this reason.

The **East Lorain neighborhood** is comprised of Ward 1, and a small portion of Ward 2. It is just east of downtown and is bordered by Lake Erie to the north. This neighborhood is largely well-kept, smaller single family homes built in the first half of the 20th century. It has two commercial streets along East Erie Avenue and Colorado Avenue. Highlights of the neighborhood include large historic properties fronting the lakeshore, Century Park with public

access to the lakeshore, and 250-acre Cromwell Park. Neighborhood schools in this neighborhood include Longfellow Middle School, and Larkmoor Elementary School.



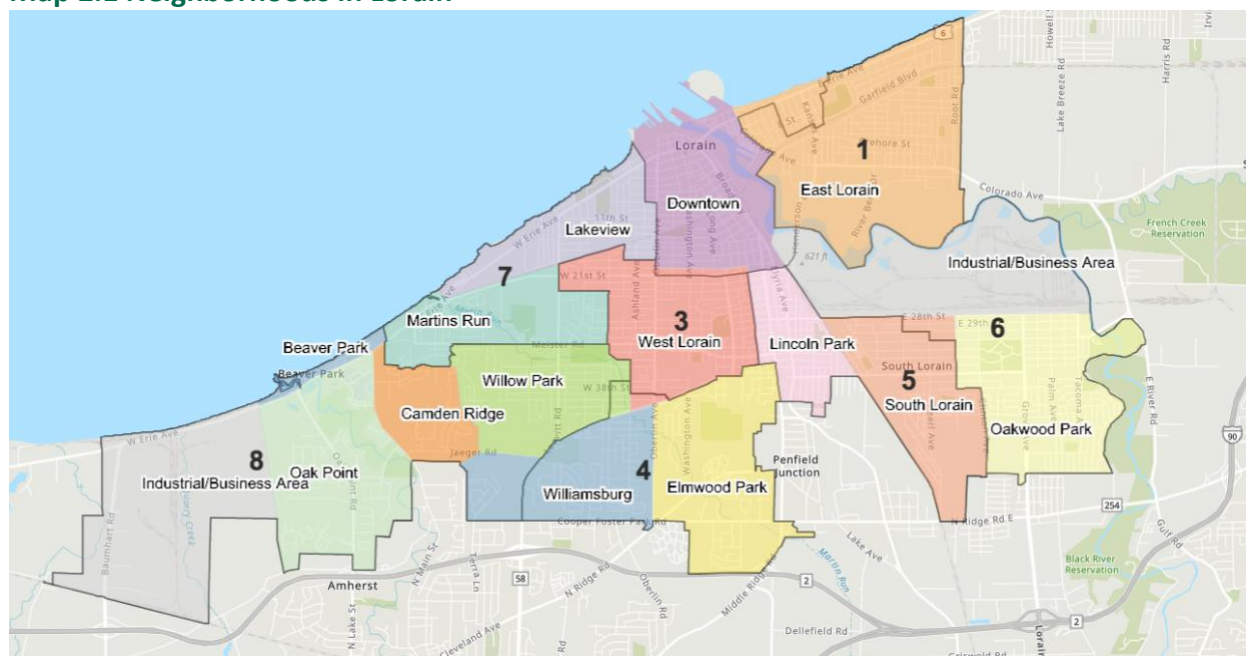
Historic Homes Along Erie Avenue in East Lorain

The **Downtown neighborhood** is comprised of most of Ward 2. This is the central core of the City, and is the oldest part of Lorain. It surrounds the mouth of the Black River where it joins Lake Erie, and continues down the east and west sides of the Black River. It is home to the main historic and cultural amenities in the City, including the Black River Landing park and outdoor amphitheater, the restored historic Palace Theater, the Lorain Historical Society Moorhouse Museum, the main Lorain Public Library, and many historic churches and other buildings. Its main commercial street, Broadway Avenue, is revitalizing with new restaurants and businesses, and is beginning to attract young residents who are renting and restoring older homes. The new Harborwalk development of urban town homes sits along the east bank of the Black River and has a private marina incorporated into the development. Ward 2 is the youngest neighborhood in the City. However, Ward 2 is currently the poorest neighborhood in the City, with the lowest median household income at \$25,860, and has the highest proportion of renters at 61.5%. Neighborhood schools in the Downtown include Admiral King Elementary and Hawthorne Elementary.



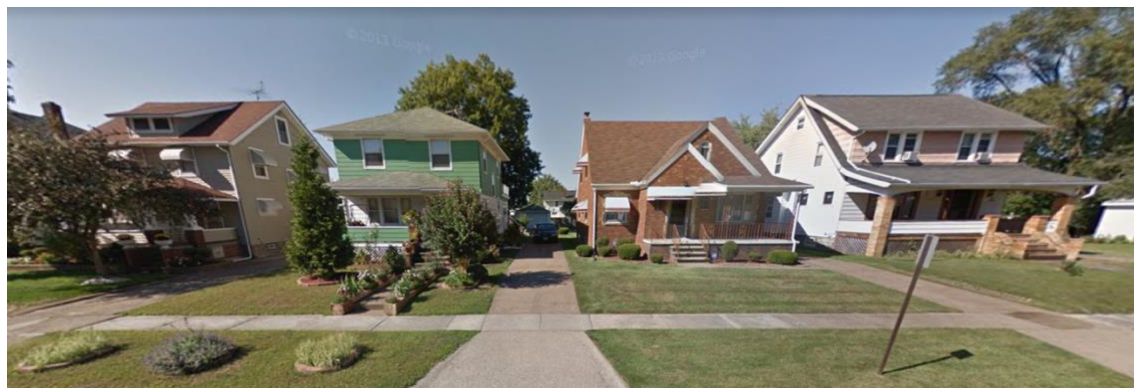
Erie Avenue in Downtown

Map 2.1 Neighborhoods in Lorain



Source: CSU CCPD, ESRI, City of Lorain

The **West Lorain neighborhood** is comprised of most of Ward 3. This central neighborhood is home to the City's one High School, a new facility built in 2015. Most of the housing in this neighborhood are older single family homes built before 1959, with a few duplexes and homes built through 1980, and two LMHA complexes. This neighborhood is aging, and it ties with Ward 8 for having the highest proportion of households with a senior, at 32%. It has the highest percentage of residents on social security at 37%. This neighborhood is diverse, with the highest percentage of Black residents at 26%, and 32% Hispanic. Amenities in this neighborhood include multiple schools and churches, Central and Falbo parks, and two neighborhood groceries. Most of the schools in the city are located in West Lorain, including Lorain City schools: Lorain High School, and General Johnnie Wilson Middle School. The West Lorain Neighborhood's neighborhood school is Washington Elementary School.



Homes along East 29th in West Lorain

The ***Elmwood Park and Williamsburg neighborhoods*** comprise Ward 4, on the south side of the City, south of West Lorain. These neighborhoods are separated by a major commercial zone along Oberlin Avenue, running north-south; Williamsburg is further bordered to the south by more commercial development along Cooper Foster Park Road. Recreation amenities are strong in these neighborhoods, with the Lost Nation Sports Park in Williamsburg, and sizeable Elmwood Park in Elmwood Park. This Ward has an older population, the highest median age in the City at 43.3 years, with a somewhat higher income relative to the rest of the City, at \$39,636. It is diverse at 13% Black and 24% Hispanic residents. Most of the homes in this Ward were built between 1960 and 1980; most are single family homes in good condition. There are a few two-and three-story apartment buildings along Oberlin Avenue and northeast of Elmwood Park. These neighborhoods are served by three school districts: Lorain City Schools, Clearview Local Schools, and Amherst Village Schools.



Single Family Housing, Elmwood Park



Multi-Family Housing, Williamsburg

The Lincoln Park and South Lorain neighborhoods, comprising Ward 5, are directly south of the Downtown Neighborhood along Broadway Avenue, and south of the Industrial Steel Mill Area shown. These two neighborhoods are distinct from each other and separated by the CSX Transportation Railroad track and right-of-way. Ward 5 is the center of Lorain's Hispanic community, with a population over 50% Hispanic, and the lowest population of white residents

in the City at 51%. It is also the youngest population in the City with a median age of 31.8, and the largest percentage of households with at least one child (40%). Ward 5 has the lowest median household income of the City at \$26,600.

The Lincoln Park neighborhood's commercial area is along Broadway Avenue and East 28th Street. Homes in the northern half of the Lincoln Park neighborhood are older, and mostly built before 1939. In the southern half, a mix of homes date to 1940-2000. Most homes throughout this neighborhood are single family, with some 2-family dwellings. Amenities in Lincoln Park include Repko Park, and many churches. Its neighborhood school is Garfield Elementary School.

The South Lorain neighborhood's commercial areas center on East 28th Street. The northeast part of South Lorain was built before 1959, and the rest 1960-1979. Most homes are single family, but there are several large apartment buildings and 2-family homes; and two LMHA housing complexes. Amenities in South Lorain include Porath and General Johnnie Wilson parks, the Boys and Girls Club of Lorain County, and many churches. Its neighborhood school is Steven Dohanos Elementary School.



Single-Family Housing, Lincoln Park

The **Oakwood Park neighborhood**, sometimes considered joined with South Lorain, centers around Oakwood Park in the southeast corner of the City, south of the industrial area and bounded by East 28th street on the north, and the Black River on the east. Together with the industrial area, which has no residential neighborhoods, the Oakwood Park neighborhood comprises Ward 6. The neighborhood's commercial areas center around the northern and southern blocks of Grove Avenue. Ward 6 is aging, tied for second highest in the city with 29% of its households having a person over 65, and the highest percentage of households with a person with a disability, at 45%. North of East 36th Street, there is a mix of single-family, 2 and 3-family homes, most built before 1939. South of 36th street, there are mostly single family homes, built 1940-1979. 63% of homes are owner-occupied. This area is also a Hispanic center in Lorain, with 48% of residents reporting as Hispanic. 68% are White and 11% are Black. Amenities in this neighborhood, beyond Oakwood Park itself and the commercial areas, are

Homewood Park, the river frontage, the South Lorain Branch Library. The Oakwood Park neighborhood has two neighborhood schools, Palm Elementary school and Helen Steiner Rice Elementary School. Southview Middle School is also located in this neighborhood. While most of this ward is part of the Lorain City School district, the southwest corner (west of Grove and South of East 42nd) is part of the Clearview Local School District.



Single Family Housing, Oakwood Park

Ward 7 comprises the **Lakeview and Martin's Run neighborhoods** just west of Downtown and the West Lorain neighborhoods. The Lakeview neighborhood has a major amenity in the Lake Erie shoreline, and Lakeview Park. Its commercial area is a short strip along West Erie Street, with restaurants catering to visitors including the Beachcliff Diner. There are many large, vacant or undeveloped parcels in this neighborhood. Homes are older, most built before 1959, with a few post-2000 newer homes. The Martin's Run neighborhood has a commercial area along Leavitt Road, and a light industrial area backing up to the Pipe Yard sports park. Homes include older subdivisions and apartment complexes north of Meister Road, built 1960-1979, and mostly new small-lot subdivisions to the south built after 2000. Amenities, in addition to the Pipe Yard, include several churches. Ward 7's neighborhood school is Frank Jacinto Elementary School. Ward 7 is also an aging neighborhood with the second largest percent of households with a member over 65%, and a mid-range median household income of \$35,483. 25% of Ward 7 residents are Hispanic; 63% are White and 21% are Black.



Lakeview Park



New Triplex, Martins Run

Ward 8, the largest ward in the City by area, has five neighborhoods with distinct characters. The **Beaver Park neighborhood** along the Lake Erie shoreline is a narrow strip focused on a marina and related businesses; there is a small residential area with about 50 mobile homes. The **Camden Ridge, Willow Park and Oak Point neighborhoods** are all largely residential; Oak Point has a limited commercial area on its south border with Amherst, and Willow Park has a commercial area along Tower Road to the south. The **Industrial Area** on the far west end of the city has no homes. Ward 8's neighborhood school is Toni Wofford Morrison Elementary School (a Lorain City School).

Residents of Ward 8 neighborhoods together are the oldest in Lorain, with the highest median age at 42.2, and the most people over age 65. On the other hand, 30% of households in the

Ward have one or more children under 18. 20% of Ward 8 residents are Hispanic; 80% are White and 10% are Black. This is the wealthiest ward in Lorain, with a median household income of \$69,481.

This ward has the highest percentage of owners at 78.1%. Most homes are single-family, but there are apartment complexes in all three neighborhoods. Homes in Oak Point and Willow Park were built between 1940 and 1979; many of the homes in Cambden Ridge are newer, in several small post-2000 subdivisions. The latest part of the City to be developed, Ward 8 remains the most popular for newer home construction. Interviews indicate that part of the attraction is the Amherst Exempted Village School District, which overlaps Oak Point and Cambden Ridge. See further discussion below.

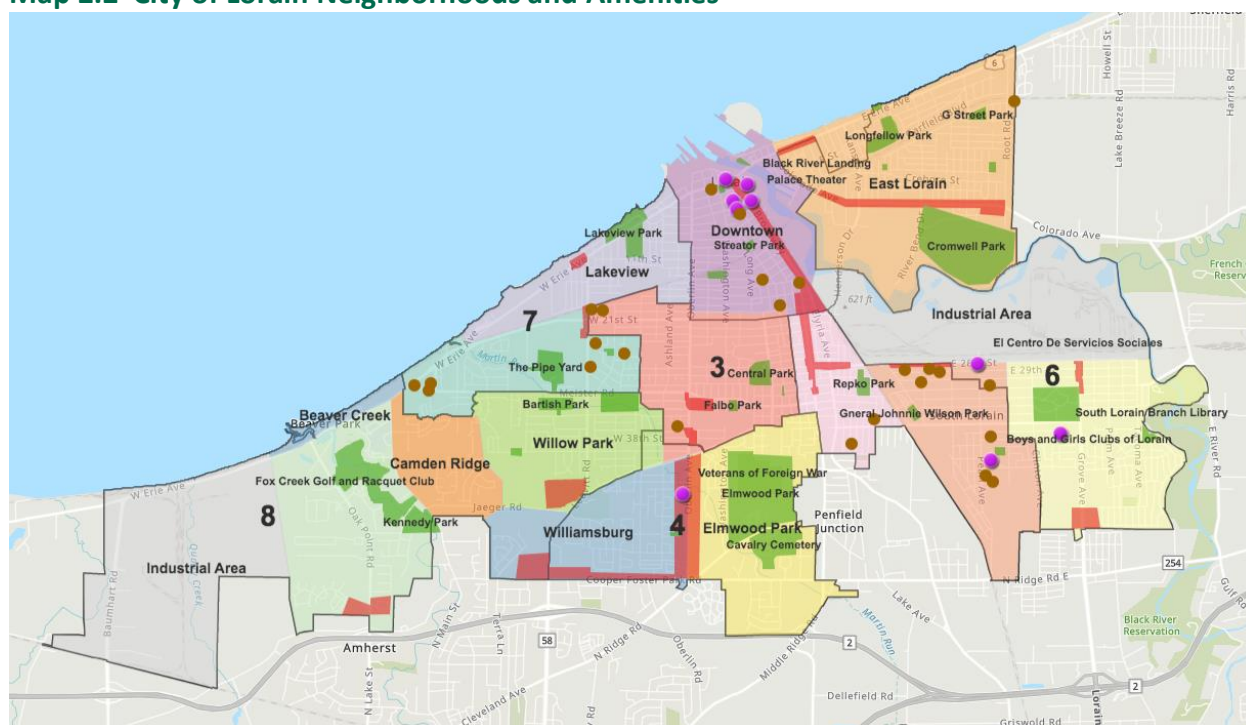


Single-Family Homes, Camden Ridge



New Single Family Homes, Crossings Subdivision, Oak Point

Map 2.2 City of Lorain Neighborhoods and Amenities



Source: CSU CCPD, ESRI, City of Lorain

Amenities Map Legend

Subsidized Housing Locations



Cultural Amenities



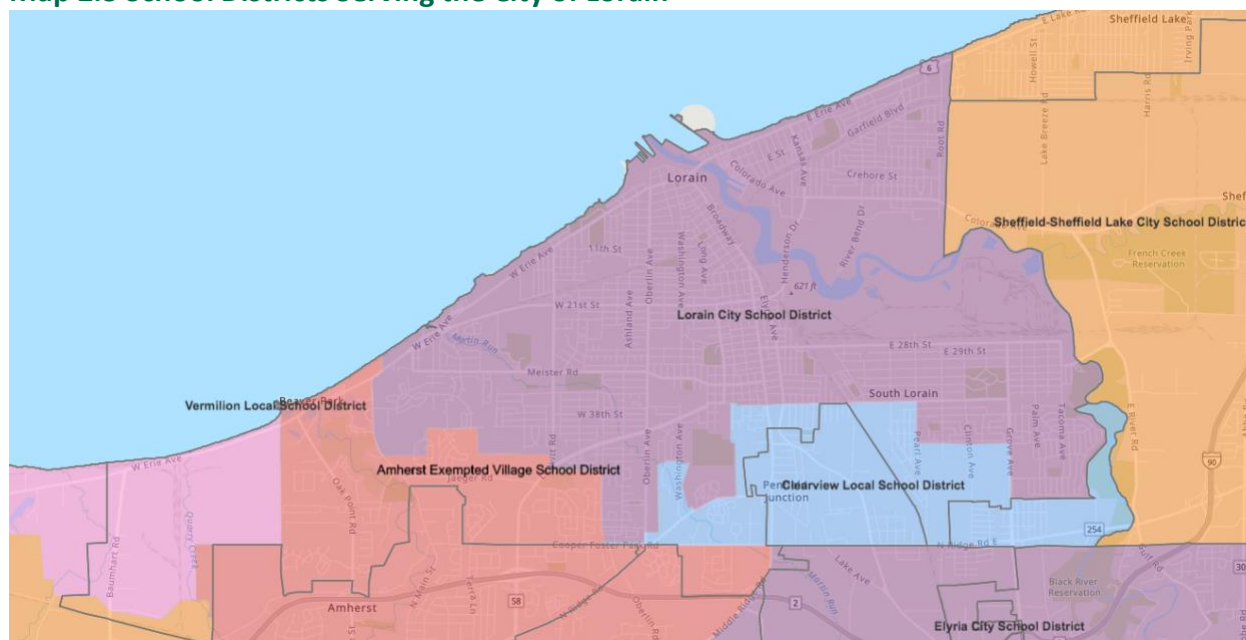
Parks and Commercial Areas



Schools and Education in Lorain

K-12 Schools. Schools are a significant factor in choice of home location in Ohio. Families living in Lorain have a range of choices for school attendance. The Lorain City School District serves almost the entire population of the City. From the height of its student population of about 17,000 in 1972, the District has downsized. Currently, the District serves about 6,000 students with facilities that include a new high school serving 2,000 students, built in 2016; two middle schools, and 12 elementary schools. The District's state report card lists a "D" rating, and it is currently under oversight of the Ohio Board of Education. However, interviews indicate that some parents find benefits in the Lorain City Schools, especially the ability for high school students to take classes free of charge at Lorain County Community College (LCCC).

Map 2.3 School Districts Serving the City of Lorain



Source: OGRIP Open Data GeOhio Spatial Data Portal, 2020

Parts of the City are outside the Lorain City School District borders and are served by adjacent districts, including Amherst Exempted Schools and the Clearview School District.⁵ See Map 2.3. A portion of Ward 8 to the west, which is in the Vermilion School District, is currently entirely industrial in use, with no residents.

About 1,059 students, or 11% of students in the Lorain City School District, choose to attend nearby school districts under open enrollment. See Table 2.1. An additional 24% of students attend private and charter schools, including Catholic schools within Lorain.⁶

⁵ The number of Lorain residents who live within the Clearview and Amherst school district areas, and attend those schools, is unknown because many students throughout those districts use “Lorain” as their mailing address, whether or not they live within Lorain’s borders, and the school districts are unable to track community of residence by address.

⁶ Source: Ohio Board of Education and the Lorain City School District enrollment office. The number of students attending Catholic schools outside of Lorain is unknown, as the Diocese does not keep district-wide enrollment records, and many students in the area use “Lorain” as their mailing address, whether or not they live within Lorain’s borders.



Larkmoor Elementary School, East Lorain

Table 2.1 K-12 Schools Serving Lorain Students

School or District as listed	Number	Percent of All Students	Ohio Board of Education Overall Grade, Nov 2019
SCHOOLS IN LORAIN			
Lorain City School District	6,106	61%	D
Charter Schools	1,677	17%	
Private and Catholic Schools*	735	7%	
Homeschooled	56	1%	
OPEN ENROLLMENT STUDENTS IN OTHER DISTRICTS			
Clearview Local	601		D
Elyria City Schools	110		D
Sheffield-Sheffield Lake City Schools	106		C
All Other Districts	68		N/A
Amherst Exempted Village	58		B
Firelands Local	47		B
Vermillion Local	30		C
Midview Local	13		C
Oberlin City Schools	12		D
Keystone Local	4		B
North Ridgeville City Schools	4		C
Wellington Exempted Village	3		C
Huron City Schools	2		C
Avon Local	1		A
Subtotal	1,059	11%	
Special Needs and Other Placements	372	4%	
TOTAL STUDENTS SERVED	10,005	100%	
Source: Ohio Bd of Education; US Census; Catholic Diocese of Cleveland; School Districts listed			
*Note: Data for students enrolled in private schools outside of the City of Lorain is not available.			

Colleges and Universities. All Lorain County residents have access to the vibrant Lorain County Community College (LCCC), with its main campus in Elyria. LCCC maintains two satellite campuses in the City of Lorain, one at the City Center on West Erie Avenue, and one at Lorain High School.

Cultural Amenities

Many cultural resources in the City of Lorain are concentrated in the Downtown area, more specifically along Broadway Avenue.

Lorain Public Library. The Lorain Public Library System serves Lorain County, including two branches in the City of Lorain – one downtown and one in the Oakwood Park neighborhood on the south-east side of the city. In addition to providing access to books and other materials for check-out, the branches have computer and Wifi access, meeting rooms, and resources for Spanish-speaking residents.

Churches. There are many churches and other religious institutions throughout the City of Lorain, particularly in the older neighborhoods on the city's east side. Many residential and commercial corridors feature historical church buildings. See the neighborhood amenities maps for major churches in each neighborhood.

Black River Landing. Black River Landing is a former industrial area turned concert and festival venue, operated by the Lorain Port and Finance Authority.⁷



Black River Landing source: Retown

Lorain Palace Theater. This is a historic theater that was recently renovated, and has a full schedule of events including concerts, theater and comedy performances.⁸

⁷ The Lorain Port and Finance Authority operates several facilities in the downtown Lorain area, including Black River Landing, the Black River Wharf Boat Launch, Lakeside Landing, Mile-Long Pier, and Riverside Park. See the Parks and Natural Areas section for more information, and the Port Authority's web site, <https://www.lorainportauthority.com/>.

⁸ The Lorain Palace Theatre is a nonprofit 501(C)(3). See <https://lorainpalace.com/>



The Lorain Palace Theater *Source: Heritage Ohio*

Lorain Historical Society. Offering events around the city, the Lorain Historical Society is housed in the historic Carnegie Center, and has a house museum at Moore House. Both are just blocks from the center of downtown.⁹

Shopping and Entertainment

Shopping. Lorain has several commercial corridors and nodes. Broadway Avenue - which starts downtown and extends into the Lincoln Park neighborhood – is a major historical commercial destination. Oberlin Avenue has newer, less-dense commercial development, including Lorain Plaza Shopping Center strip mall, which has a large independent grocery store, Apple's. Leavitt Road (Route 58) also has several commercial nodes with big box stores, such as Home Depot, Walmart, Kohl's, and Meijer. Commercial shopping areas are noted in red on the citywide amenities map, and the neighborhood amenities maps in the Appendix.

Interviews noted the lack of amenities in Lorain's neighborhoods overall, especially neighborhood shopping. A planned retail market analysis will look more closely at shopping amenities in Lorain, and identify opportunities to enhance small business and consumer goods and services opportunities in neighborhoods.

Food and Entertainment. In addition to Black River Landing and the Lorain Palace Theater, residents of the City enjoy a burgeoning local restaurant scene, including new restaurants in the

⁹ See <https://www.lorainhistory.org/>

downtown, and ethnic and family-run mainstays in the neighborhoods. New restaurants include Union Town Provisions, Fresco Bistro, and Brew and Stew along Broadway in the downtown. In the Lakeview district, there are the Beachcliff Diner, Papasito's Mexican Grill, and Chris's Restaurant, a family dining institution. Oberlin Avenue and Leavitt Road (Route 58) are home to a variety of mid-priced family and ethnic dining including pizzerias, Italian dining, Mexican and Puerto Rican dining, and Chinese/Asian venues.

Parks and Natural Areas

The lakefront provides Lorain residents with several opportunities for access to Lake Erie. A public boat ramp and fishing pier at the mouth of the Black River combine with Lakeside Landing and Riverside Park in the downtown to connect the downtown to the Lake and River. On the west side of the City, in the Lakeview neighborhood, Lakeview Park provides swimming, paddling and picnicking. On the east side of the City's lakeshore, Century Park has a beach and fishing area, along with picnicking. Oasis Marina and Beaver Park Marina provide private boat slips and related services.

Extensive work by a consortium of organizations through the Lower Black River Restoration Plan over the past two decades has restored habitat, water quality, and scenic quality in the Black River as it connects to Lake Erie. A former industrial travelway now boasts boating and fishing along with commercial uses.¹⁰



Lakeview Park, Lorain

Overall, the City maintains 56 parks, over 800 acres, throughout Lorain's neighborhoods, including among them Oakwood Park, Central Park, and Longfellow Park.¹¹ In addition, residents and businesses have access to the well-established Lorain County Metroparks system

¹⁰ See <https://www.cityoflorain.org/376/Lower-Black-River-Restoration>

¹¹ See <https://www.cityoflorain.org/237/Parks-Recreation>

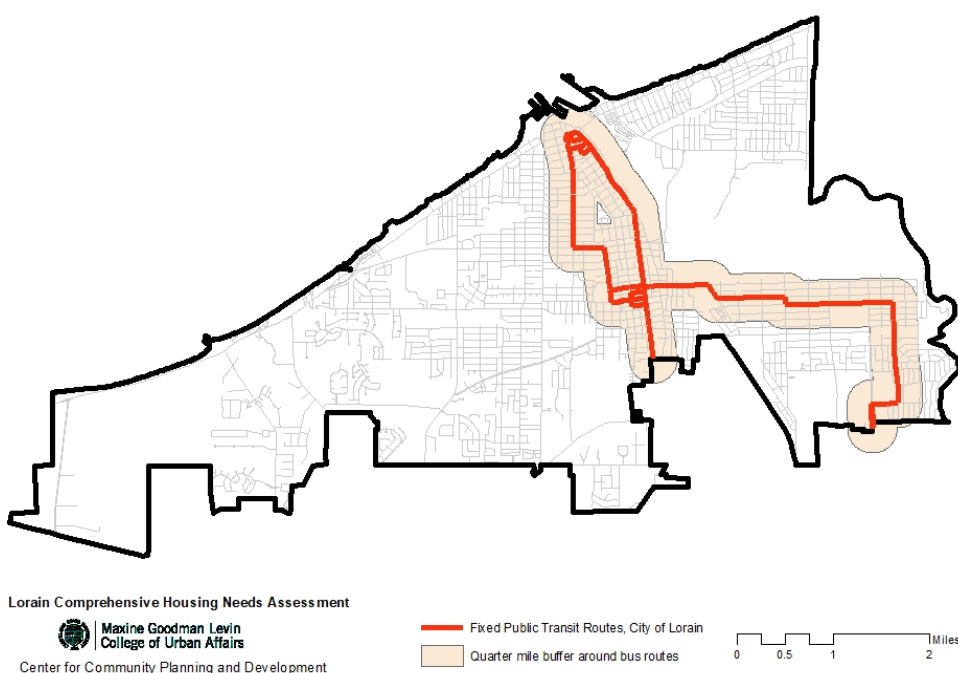
in adjacent cities, including French Creek Reservation in Sheffield Village and Vermilion Reservation in Vermilion.¹²

Transportation and Mobility

Public Transit and Mobility. The City of Lorain’s public transportation is provided by Lorain County Transit. There are four fixed bus routes within the city, exclusively serving the eastern half of the city. Seniors and residents with disabilities can pre-arrange for paratransit service.¹³

Interviews noted the significant lack of convenient, affordable public transit in the City. Younger residents and families interested in alternative forms of mobility, seniors, and lower-income households without access to a car, find it difficult to get to school, work, community places, and shopping. Limited route locations are further challenged by limited route times. As Lorain moves into the next decade, it will be critical to work with Lorain County Transit to identify ways to increase convenient public transit service in the City.

Map 2.4 Public Transit Routes in Lorain with ¼ Mile Buffer



Source: Lorain County Transit, CSU CCPD

Bicycle Travel. Bicycle travel in the City is possible via on-street bike routes designated on the Lorain County Bike Map, a collaborative project of Lorain County communities and NOACA, the region’s transportation coordinating authority.¹⁴ Dedicated bike infrastructure is limited.

¹² See <https://www.loraincountymetroparks.com/>

¹³ See <http://www.loraincounty.us/commissioners-departments/transit>

¹⁴ See <https://www.noaca.org/home/showdocument?id=24010>

Through routes from downtown to the neighborhoods are unmarked on-street, mostly rated “for confident riders”, and some “for experienced riders only.” There is a combination of dedicated bike lanes and sharrows along much of East Erie Avenue, east of the downtown.

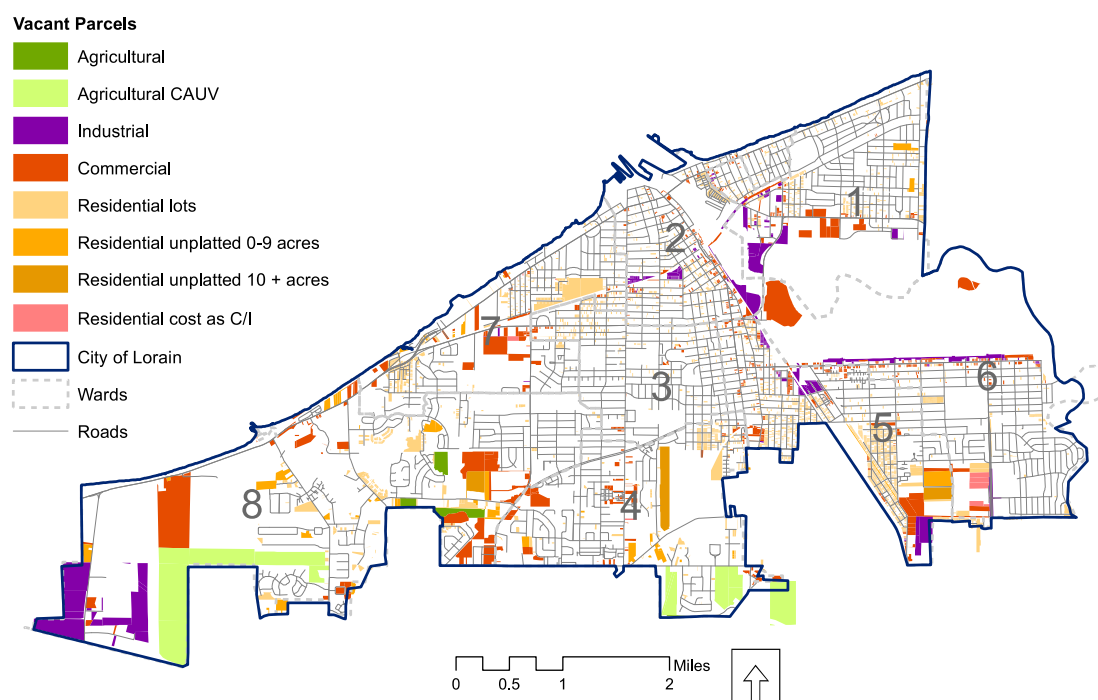
Streets and Roads. Interviews also noted the fundamental need for street repair and improvement in Lorain’s neighborhoods.

Vacant Land in Lorain

Map 2.5 and Table 2.2 summarize the vacant, available land in Lorain, classified by land use, according to County Auditor files. A total of 2,400 acres are available for redevelopment in Lorain. ~800 acres are designated for residential use, but the additional ~500 acres in agricultural land is also potential for residential use in the long run.

Map 2.5 City of Lorain Vacant Land

Vacant Parcels, 2019



Lorain Comprehensive Housing Needs Assessment
 Maxine Goodman Levin
 College of Urban Affairs
 Center for Community Planning and Development

Source: Lorain County Auditor, 2019

Table 2.2 Vacant Parcels in Lorain by Size Category

Land Use	Number of Vacant Parcels, Classified by Acreage Range						Total Acreage	Average Acreage per Parcel
	<0.5	0.5 to 3.0	3 to 10	10 to 20	20 to 40	> 40		
Agricultural		1	1	2			4	11.2
Agricultural CAUV		1	2	4	2	5	14	32.8
Industrial	149	25	15	5	3	2	199	1.9
Commercial	826	114	24	5	3	2	974	0.7
Residential lots	3,391	71	9	3	1		3,475	0.2
Residential unplatted 0-9 acres	37	23	16		1		77	2.0
Residential unplatted 10 + acres	0	0	0	1	1	1	3	27.9
Residential cost as Commercial/Industrial	7	3	4				14	1.9
Total	4410	238	71	20	11	10	4,760	0.5

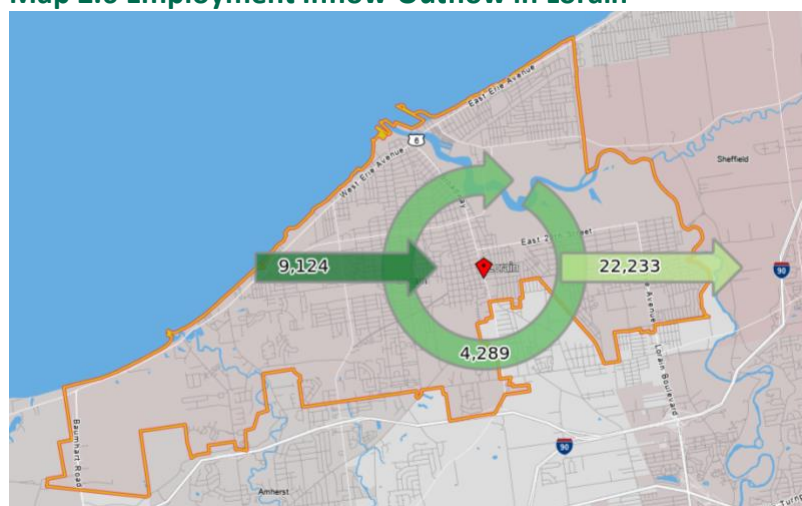
Source: Lorain County Auditor

3,391 of the 4,760 available parcels are individual residential lots, scattered throughout the City, but especially clustered in southern Ward 1, western Ward 3, southeastern Ward 7, and western and eastern Ward 5. Platted residential lots are targets for infill one- and two-family development, to strengthen individual streets and neighborhoods.

There are also large blocks of unplatted residential land in Wards 4, 5 and 8. Agricultural land, which would potentially become residential land over time, is located along the City's southern border in Wards 4 and 8, overlapping into the surrounding townships.

Employment in Lorain

Employment is a key amenity in any community seeking to attract residents. Map 2.6 illustrates the number of workers coming to Lorain from their residences in other communities (9,124); the number of residents leaving Lorain to work in other communities (22,233); and the number of residents who both live and work in Lorain (4,289). Those who live in Lorain and work elsewhere, and live in Lorain and work there, are key participants in Lorain's housing market. Those who live elsewhere are a target market which could be attracted here. See further discussion under "Positioning Lorain in the Northeast Ohio Housing Market".

Map 2.6 Employment Inflow-Outflow in Lorain

Source: LEHD On the Map, 2017 data

As shown in Table 2.3, the top five employers in the City include City government, health care, and the City schools. United States Steel, and other employers, make up the other five. City economic development work on retaining and attracting employment will greatly benefit the housing market in the coming decade, and should be a priority. Table 2.4 breaks down the employment by industry; the most number of jobs in Lorain center around the health and social services, retail trade, manufacturing, and educational services industries.

Table 2.3 Top 10 Employment Withholders, 2018

Mercy Health Lorain
Lorain City Schools
Cleveland Clinic Foundation
City of Lorain
United States Steel
Camaco LLC
Mercy Health Physicians
Minute Men Select
Liebert Corporation
Grace Management Services

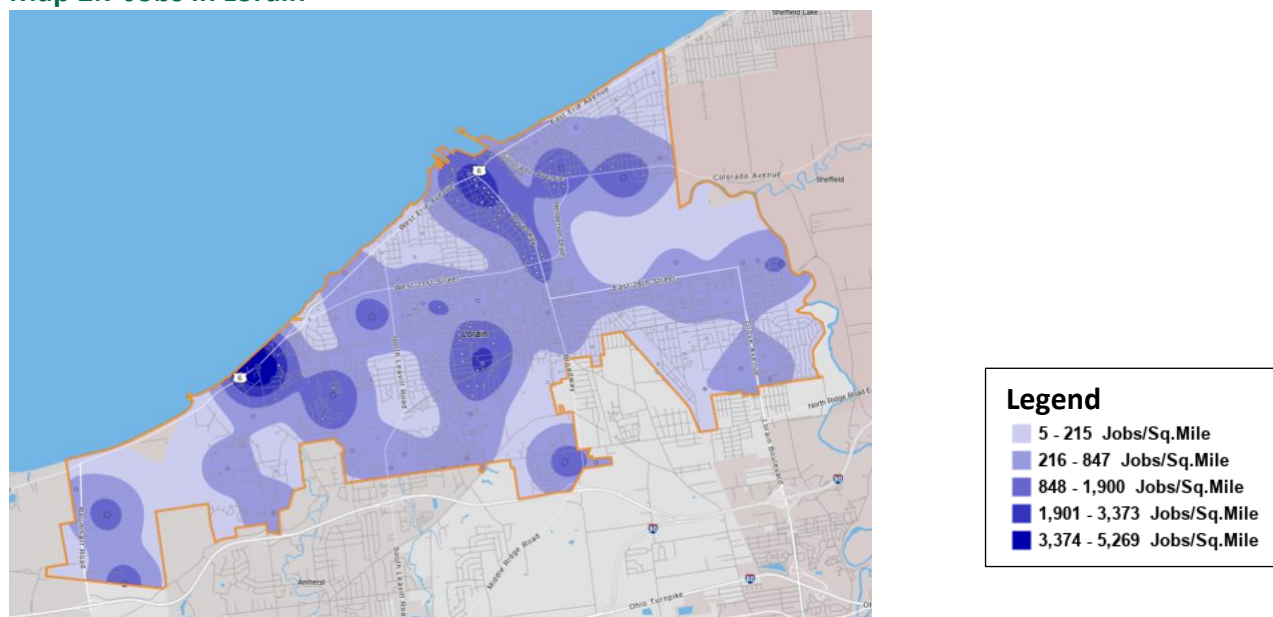
Source: City of Lorain

Table 2.4 Employment in Lorain by Industry

Industry	Count	Share
Agriculture, Forestry, Fishing and Hunting	0	0.0%
Mining, Quarrying, and Oil and Gas Extraction	14	0.1%
Utilities	137	1.0%
Construction	459	3.4%
Manufacturing	1,264	9.4%
Wholesale Trade	916	6.8%
Retail Trade	1,702	12.7%
Transportation and Warehousing	257	1.9%
Information	232	1.7%
Finance and Insurance	283	2.1%
Real Estate and Rental and Leasing	146	1.1%
Professional, Scientific, and Technical Services	239	1.8%
Management of Companies and Enterprises	261	1.9%
Administration & Support, Waste Management and Remediation	265	2.0%
Educational Services	1,160	8.6%
Health Care and Social Assistance	3,985	29.7%
Arts, Entertainment, and Recreation	98	0.7%
Accommodation and Food Services	953	7.1%
Other Services (excluding Public Administration)	544	4.1%
Public Administration	498	3.7%
Total	13,413	100%

Source: LEHD On the Map, 2017 Data

Map 2.7 shows the location of jobs in the City. Jobs are well-distributed throughout the City, and include “hot spots” in the downtown, the commercial/retail area along 58 at Tower Boulevard; and Mercy Health at Kolbe Road.

Map 2.7 Jobs in Lorain

Source: LEHD On the Map, 2017 data

Tables 2.5 and 2.6 show the Ohio Development Service Agency's projections for job change by industry for the Cleveland-Elyria MSA. An overall very small positive growth of 3% over the decade 2016-2026 is bolstered by growth in construction, trade (including retail and wholesale trade), health care, and management and business services, while manufacturing is expected to decline. This information indicates the potential for growth in these industries to be expanded in the City.

Table 2.5 Projected Job Change by Industry, Cleveland-Elyria MSA, 2016-2026, Part 1

NAICS Code	Description	Employment*		Projected Change in Employment	
		2016	2026	2016-2026	Percent
		Annual	Projected		
	TOTAL	1,083,501	1,119,796	36,295	3.3%
	Goods Producing	162,043	156,933	-5,110	-3.2%
	Natural Resources and Mining	6,805	6,736	-69	-1.0%
212	Mining, except oil and gas	529	502	-27	-0.9%
	Agriculture, Forestry, Fishing, and Hunting	6,188	6,133	-55	-5.1%
	Construction	34,334	36,237	1,903	5.5%
236	Construction of buildings	7,371	7,467	96	1.3%
237	Heavy and civil engineering construction	3,147	3,332	185	5.9%
238	Specialty trade contractors	23,816	25,438	1,622	6.8%
	Manufacturing	120,904	113,960	-6,944	-5.7%
311	Food manufacturing	5,821	5,896	75	1.3%
312	Beverage and tobacco product manufacturing	841	857	16	1.9%
315	Apparel manufacturing	533	220	-313	-58.7%
323	Printing and related support activities	4,601	4,300	-301	-6.5%
324	Petroleum and coal products manufacturing	692	637	-55	-7.9%
325	Chemical manufacturing	10,637	9,881	-756	-7.1%
326	Plastics and rubber products manufacturing	7,585	6,818	-767	-10.1%
327	Nonmetallic Mineral Product Manufacturing	2,917	2,727	-190	-6.5%
331	Primary metal manufacturing	7,146	5,982	-1,164	-16.3%
332	Fabricated metal product manufacturing	26,665	25,827	-838	-3.1%
333	Machinery manufacturing	15,080	14,115	-965	-6.4%
334	Computer and electronic product manufacturing	5,878	5,471	-407	-6.9%
335	Electrical equipment, appliance, and component manufacturing	5,649	5,445	-204	-3.6%
336	Transportation equipment manufacturing	13,494	13,035	-459	-3.4%
339	Miscellaneous manufacturing	5,948	5,684	-264	-4.4%
	Service Providing	864,547	902,495	37,948	4.4%
	Trade, Transportation, and Utilities	177,633	179,408	1,775	1.0%
	Wholesale Trade	45,626	45,646	20	0.0%
423	Merchant wholesalers, durable goods	27,020	26,580	-440	-1.6%
424	Merchant wholesalers, nondurable goods	13,654	14,216	562	4.1%
425	Wholesale electronic markets and agents and brokers	4,952	4,850	-102	-2.1%
	Retail Trade	101,372	102,111	739	0.7%
441	Motor vehicle and parts dealers	13,548	14,093	545	4.0%
442	Furniture and home furnishings stores	2,423	2,243	-180	-7.4%
443	Electronics and appliance stores	3,241	2,826	-415	-12.8%
444	Building material and garden supply stores	7,742	8,002	260	3.4%
445	Food and beverage stores	21,533	21,378	-155	-0.7%
446	Health and personal care stores	8,423	8,666	243	2.9%
447	Gasoline stations	5,997	6,346	349	5.8%
448	Clothing and clothing accessories stores	7,532	6,343	-1,189	-15.8%
451	Sporting goods, hobby, book, and music stores	3,367	3,226	-141	-4.2%
452	General merchandise stores	19,983	21,737	1,754	8.8%
453	Miscellaneous store retailers	4,754	4,551	-203	-4.3%
454	Nonstore retailers	2,829	2,700	-129	-4.6%

Table 2.6 Projected Job Change by Industry, Cleveland-Elyria MSA, 2016-2026, Part 2

NAICS Code	Description	Employment*		Projected Change in Employment	
		2016	2026	2016-2026	Percent
		Annual	Projected		
	TOTAL	1,083,501	1,119,796	36,295	3.3%
	Transportation and Warehousing	N/A	N/A	N/A	N/A
484	Truck transportation	9,152	9,259	107	1.2%
485	Transit and ground passenger transportation	2,650	3,107	457	17.2%
488	Support activities for transportation	3,983	4,194	211	5.3%
	Information	13,354	11,945	-1,409	-10.6%
511	Publishing industries, except Internet	5,271	4,155	-1,116	-21.2%
512	Motion picture and sound recording industries	924	1,033	109	11.8%
515	Broadcasting, except internet	1,407	1,295	-112	-8.0%
517	Telecommunications	3,600	3,098	-502	-13.9%
	Financial Activities	62,900	64,561	1,661	2.6%
	Finance and Insurance	46,885	47,109	224	0.5%
522	Credit intermediation and related activities	16,056	15,058	-998	-6.2%
523	Securities, commodity contracts, and related activities	4,933	5,370	437	8.9%
524	Insurance carriers and related activities	25,089	26,026	937	3.7%
	Real Estate and Rental and Leasing	16,015	17,452	1,437	9.0%
531	Real estate	12,235	13,853	1,618	13.2%
	Professional and Business Services	141,978	151,440	9,462	6.7%
	Professional, Scientific, and Technical Services	54,082	57,322	3,240	6.0%
5411	Legal services	9,956	8,519	-1,437	-14.4%
5412	Accounting, tax preparation, bookkeeping, and payroll services	7,781	7,580	-201	-2.6%
5413	Architectural, engineering, and related services	8,117	8,384	267	3.3%
5415	Computer systems design and related services	11,943	13,747	1,804	15.1%
5416	Management, scientific, and technical consulting services	8,097	10,818	2,721	33.6%
5418	Advertising, public relations, and related services	1,956	1,913	-43	-2.2%
5419	Other professional, scientific, and technical services	3,227	3,114	-113	-3.5%
	Management of Companies and Enterprises	26,180	28,611	2,431	9.3%
	Administrative and Waste Services	61,716	65,507	3,791	6.1%
5611	Office administrative services	3,136	3,655	519	16.5%
5612	Facilities support services	743	812	69	9.3%
5613	Employment services	26,582	28,833	2,251	8.5%
5615	Travel arrangement and reservation services	833	618	-215	-25.8%
5617	Services to buildings and dwellings	13,774	14,314	540	3.9%
5619	Other support services	1,318	1,277	-41	-3.1%
562	Waste management and remediation services	2,689	2,656	-33	-1.2%
	Education and Health Services	249,660	274,150	24,490	9.8%
	Educational Services	77,241	78,356	1,115	1.4%
	Health Care and Social Assistance	172,419	195,794	23,375	13.6%
621	Ambulatory health care services	44,306	50,455	6,149	13.9%
622	Hospitals	74,125	85,149	11,024	14.9%
623	Nursing and residential care facilities	32,325	34,151	1,826	5.6%
624	Social assistance	21,663	26,039	4,376	20.2%
	Leisure and Hospitality	102,567	104,333	1,766	1.7%
	Arts, Entertainment, and Recreation	16,651	17,558	907	5.4%
711	Performing arts, spectator sports, and related industries	5,154	5,426	272	5.3%
712	Museums, historical sites, and similar institutions	1,301	1,417	116	8.9%
713	Amusement, gambling, and recreation industries	10,196	10,715	519	5.1%
	Accommodation and Food Services	85,916	86,775	859	1.0%
721	Accommodation	7,217	7,388	171	2.4%
722	Food services and drinking places	78,699	79,387	688	0.9%
	Other Services	43,374	43,668	294	0.7%
811	Repair and maintenance	8,880	9,049	169	1.9%
812	Personal and laundry services	12,310	12,947	637	5.2%
813	Religious, grantmaking, civic, professional, and similar organizations	18,599	18,647	48	0.3%
814	Private households	3,585	3,025	-560	-15.6%
	Government	73,081	72,990	-91	-0.1%
	Federal Government	18,109	18,404	295	1.6%
	Postal service	4,904	4,130	-774	-15.8%
	Federal government, except postal service	13,205	14,274	1,069	8.1%
	State Government	3,859	3,652	-207	-5.4%
	Local Government	51,113	50,934	-179	-0.4%
	Self Employed and Unpaid Family Workers	56,911	60,368	3,457	6.1%

*Selected industries with 500 or more employees.

Source: Ohio Department of Job and Family Services, Bureau of Labor Market Information, July 2019.

Findings: Lorain and Its Neighborhoods

- The downtown neighborhood has a number of major amenities which show promise for continued redevelopment, including event venues, employment, recreational and cultural amenities.
- However, the downtown residential neighborhood is one of the poorest in the City, with the oldest housing stock, and will need substantial rehabilitation support in order to continue the redevelopment momentum. At the same time, care will need to be taken to retain the capacity of exciting residents to live there. Policy focus may help them afford their rents, property taxes, and home maintenance in order not to be “priced out” as the downtown redevelops.
- Other neighborhoods are somewhat lacking in amenities including walkability, neighborhood groceries and restaurants. Parks, churches and schools are a plus.
- Lorain’s city schools remain problematic for the attractiveness of living in Lorain, due to the low grade published by the state. However, residents continue to live here and send their children to City schools, with positive results reported by parents. In addition, they take advantage of school choice through open enrollment, Catholic, charter, and alternative schools. It will be important for the City to work with the school district to promote stories of success, and to continually improve the quality of schools in Lorain.
- There is plenty of vacant residential land in the City, available for development and redevelopment. In particular, large numbers of platted residential lots in Wards 1, 3, 5 and 7, if developed as infill over time, have the potential to re-invigorate their neighborhoods. Unplatted lots are available as well, along with undeveloped agricultural land; these are good opportunities for new subdivision-scale development, but will not provide the benefits of strengthening existing neighborhoods when developed.
- Employment in Lorain is well-distributed throughout the City, and has some potential to grow via business attraction and retention to available, build-ready land.
- The City’s transportation system is limited, particularly public transit, bike infrastructure, and road system condition. Any work the City can do on these amenities will enhance the market for housing in Lorain’s neighborhoods.

3 CHARACTERIZING LORAIN'S POPULATION AND HOUSEHOLDS

Population and Households Over Time

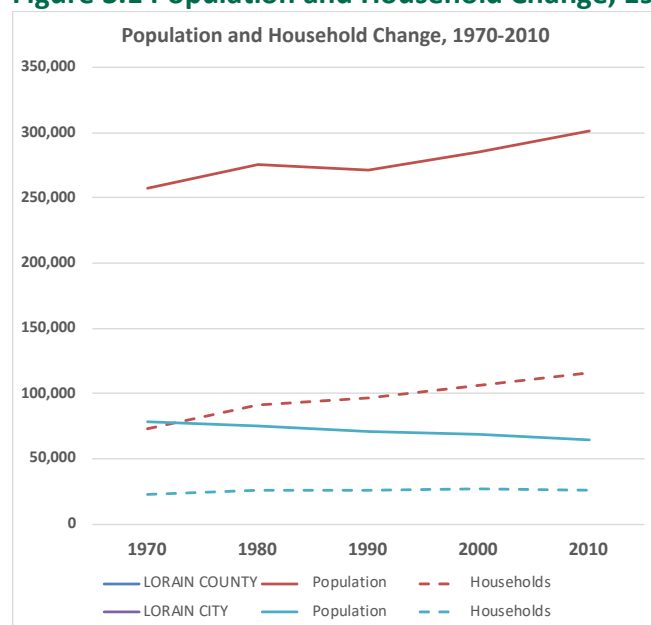
The City's population of 63,731 in 2017 has shown a steady decline every decade since its peak in 1970. This decline has slowed since 2010. In contrast, the number of households grew in the 1980's, flattening in the 1990's and 2000's, and have declined at a very slow rate since then. Household growth while the population is declining indicates a decline in the size of households. This pattern is seen in many communities over time as the senior population grows and the number of children per household decreases.

Table 3.1 Population and Household Change Over Time

Year	Lorain City				Lorain County			
	Total Population	Percent Change	Total Households	Percent Change	Total Population	Percent Change	Total Households	Percent Change
1970	78,185		23,037		256,843		73,087	
1980	75,416	-3.5	25,999	12.9	274,909	7.0	90,819	24.3
1990	71,245	-5.5	26,198	0.8	271,126	-1.4	96,064	5.8
2000	68,652	-3.6	26,434	0.9	284,664	5.0	105,836	10.2
2010	64,097	-6.6	25,529	-3.4	301,356	5.9	116,274	9.9
2017	63,731	-0.6	25,330	-0.8	305,405	1.3	118,594	2.0

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S0101 and Table S1101; 2010 Census Summary File 1, Table DP-1; 1970-1990: Census Population and Housing Data Books

Figure 3.1 Population and Household Change, 1970-2010



Source: See Table 3.1

As populations in many Ohio communities continue to age, immigration and in-migration play a very important role in continued growth and replacement of people and households in City neighborhoods. Lorain County has seen an overall growth in its foreign-born population of 6.2% since 2010, with immigrants from Europe, Asia, and Latin America forming largest populations in the County.¹⁵

In-migration from other counties has seen growth in recent years for both Lorain County and the City of Lorain. However, population change due to in-migration from other states and countries has seen a significant drop in the City, and a bigger drop in the last three years. In-migration is largely a result of state and federal policy, but the City should be aware of the trends and support in-migration where possible.

Table 3.2 Lorain County Foreign-Born Population Trends, 2010-2018

	2010	2011	2012	2013	2014	2015	2016	2017	2018	Percent Change 2010-2018	Percent Change 2014-2018
Total	8,492	8,530	8,557	8,679	8,613	8,385	8,823	9,035	9,015	6.2%	4.7%
Europe	3,728	3,796	3,483	3,315	3,178	2,734	3,026	3,388	3,399	-8.8%	6.9%
Asia	2,352	2,295	2,328	2,482	2,498	2,893	2,973	2,846	2,975	26.5%	19.1%
Africa	136	222	299	356	500	545	459	389	325	138.9%	-35.0%
Oceania	42	43	60	43	52	67	53	54	54	27.4%	4.7%
Latin America	1,639	1,655	1,951	2,040	1,981	1,811	1,897	1,988	1,830	11.7%	-7.6%
North America	586	520	436	443	396	344	415	370	433	-26.2%	9.2%

Source: US Census, American Community Survey 5-year estimates, Table S0502

Table 3.3 In-Migration trends, Population over 1 year of age, 2010-2018

Area and Place of Origin	2010	2011	2012	2013	2014	2015	2016	2017	2018	Percent Change 2010-2018	Percent Change 2014-2018
LORAIN COUNTY											
Population 1 year and over	296,541	297,462	298,133	298,809	299,594	300,089	301,061	302,403	303,568	2.4%	1.3%
Moved Within County	26,392	27,664	27,726	26,594	27,263	27,608	26,794	27,216	27,018	2.4%	-0.9%
Moved from Different Ohio County	9,193	9,221	9,242	8,665	9,587	9,903	9,935	9,979	10,625	15.6%	10.8%
Moved from Different State	3,855	3,570	3,578	3,885	3,595	3,601	3,613	3,931	3,643	-5.5%	1.3%
Moved From Abroad	890	595	1,193	896	899	1,200	1,204	1,210	911	2.4%	1.3%
CITY OF LORAIN											
Population 1 year and over	64,360	63,984	63,567	63,435	63,351	63,123	63,013	63,034	62,796	-2.4%	-0.9%
Moved Within County	9,911	10,237	9,599	8,691	8,552	9,216	8,885	9,014	8,980	-9.4%	5.0%
Moved from Different Ohio County	1,223	1,216	1,144	698	760	821	819	882	1,005	-17.8%	32.2%
Moved from Different State	772	768	826	952	887	884	819	819	628	-18.7%	-29.2%
Moved From Abroad	322	384	572	507	507	505	441	252	251	-21.9%	-50.4%

Source: American Community Survey 5-year estimates, Table S0701

¹⁵ This information is only available at the County level, not at the City level.

Population and Household Projections

Table 3.4 Ohio DSA Growth Projections by County, 2010 to 2040

County	Year					Past Change	Projected Change	
	2000	2010	2020	2030	2040	2000 to 2010	2010 to 2040	Avg. Per Decade Change, 2010 to 2040
Lorain	284,664	301,356	310,230	320,430	328,190	5.9%	8.9%	3.0%
Cuyahoga	1,393,978	1,280,122	1,209,550	1,154,210	1,113,950	-8.2%	-13.0%	-4.3%
Medina	151,095	172,332	184,670	194,510	199,890	14.1%	16.0%	5.3%
Summit	542,899	541,781	534,150	528,990	523,190	-0.2%	-3.4%	-1.1%
Portage	152,061	161,419	161,410	158,930	151,720	6.2%	-6.0%	-2.0%
Geauga	90,895	93,389	93,510	94,930	94,710	2.7%	1.4%	0.5%
Lake	227,511	230,041	228,600	228,380	228,060	1.1%	-0.9%	-0.3%
Northeast Ohio	2,843,103	2,780,440	2,722,120	2,680,380	2,639,710	-2.2%	-5.1%	-1.7%

Source: Ohio Development Services Agency

Source: Ohio Development Services Agency

The Ohio Development Services Agency projects population change to 2040 at the County level. As shown above, Lorain County's population is projected to grow very slowly at a rate of 3 percent per decade during the period 2010-2040.

Projections below are proportionally allocated by ESRI according to their statistical projection methods¹⁶ ESRI's projections to 2024 were projected forward to 2029 by the CSU research team using a straight-line methodology. As shown, all of Lorain's neighborhoods are projected to grow, some so slowly as to be "flat". The majority of expected growth will occur in Wards 7 and 8, according to these projections. Wards 2 and 5 are projected to show a slight decline in population.

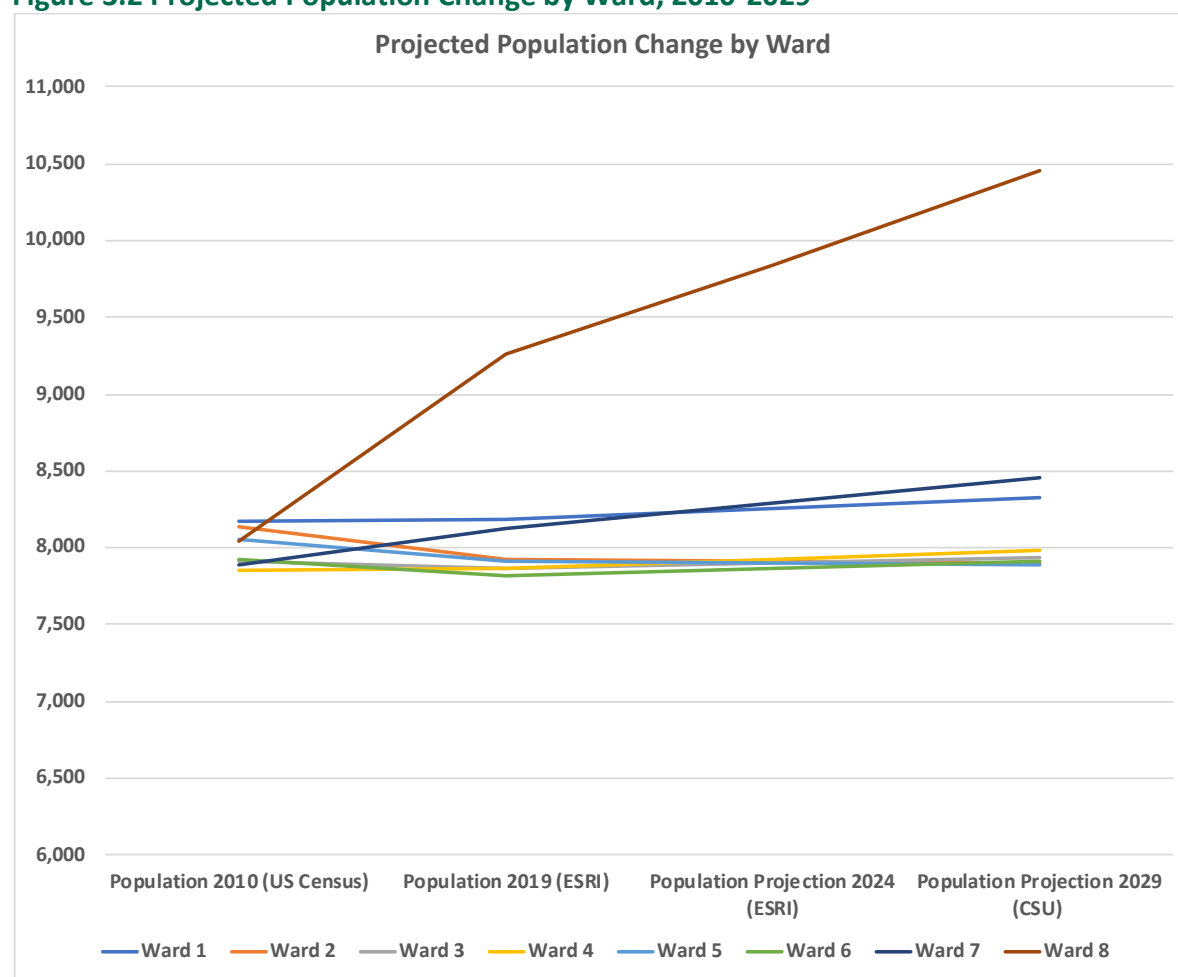
Household growth is also expected to be focused on Wards 7 and 8. All neighborhoods are expected to show growth in number of households, if very slight in Wards 2 and 5. A total of 2,861 net new residents are projected by 2029 citywide, in 898 new households.

¹⁶ See https://downloads.esri.com/esri_content_doc/dbl/us/J10268_Methodology_Statement_2019-2024_Esri_US_Demographic_Updates.pdf

Table 3.5 Projected Population and Household Change by Ward, 2010-2029

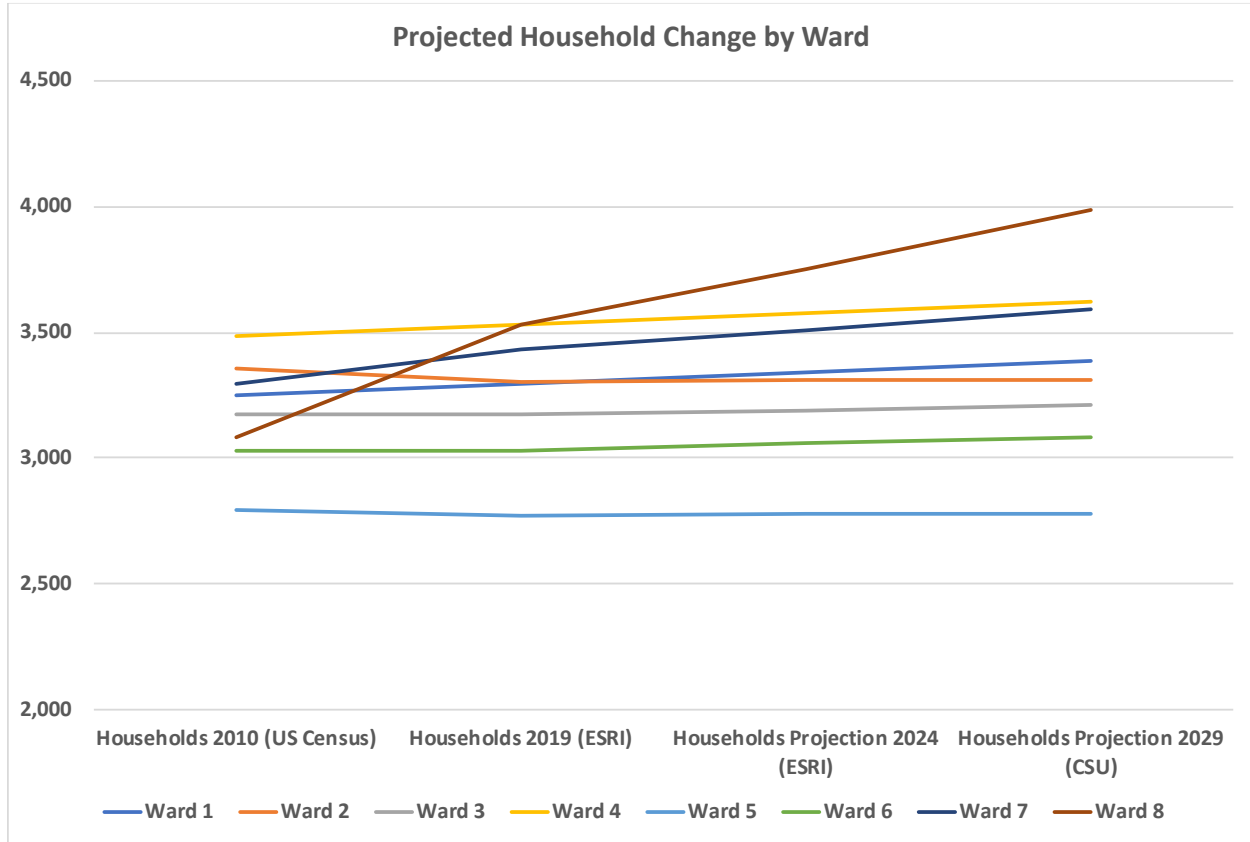
Characteristic	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Total
Population 2010 (US Census)	8,169	8,135	7,909	7,852	8,052	7,923	7,886	8,041	63,967
Population 2019 (ESRI)	8,190	7,926	7,867	7,863	7,912	7,823	8,121	9,263	64,965
Population Projection 2024 (ESRI)	8,257	7,916	7,901	7,922	7,898	7,868	8,288	9,840	65,890
% increase (decrease) 2010-2019	0.3%	-2.6%	-0.5%	0.1%	-1.7%	-1.3%	3.0%	15.2%	1.6%
% increase (decrease) 2019-2024	0.8%	-0.1%	0.4%	0.8%	-0.2%	0.6%	2.1%	6.2%	1.4%
Population Projection 2029 (CSU)	8,325	7,906	7,935	7,981	7,884	7,913	8,458	10,453	66,828
Total Projected Population Change 2019-2029	1.6%	-0.3%	0.9%	1.5%	-0.4%	1.2%	4.2%	12.8%	2.9%
Households 2010 (US Census)	3,249	3,357	3,172	3,484	2,797	3,027	3,295	3,085	25,466
Households 2019 (ESRI)	3,296	3,304	3,171	3,534	2,773	3,032	3,432	3,532	26,074
Households Projection 2024 (ESRI)	3,339	3,309	3,192	3,579	2,778	3,059	3,511	3,752	26,519
% increase (decrease) 2010-2019	1.4%	-1.6%	0.0%	1.4%	-0.9%	0.2%	4.2%	14.5%	2.4%
% increase (decrease) 2019-2024	1.3%	0.2%	0.7%	1.3%	0.2%	0.9%	2.3%	6.2%	1.7%
Households Projection 2029 (CSU)	3,383	3,314	3,213	3,625	2,783	3,086	3,592	3,986	26,972
Total Projected Household Change 2019-2029	2.6%	0.3%	1.3%	2.6%	0.4%	1.8%	4.7%	12.8%	3.4%
Number of New Households 2019-2029	87	10	42	91	10	54	160	454	898

Source: US Census, ESRI, CSU CCPD

Figure 3.2 Projected Population Change by Ward, 2010-2029

Source: US Census, ESRI, CSU CCPD

Figure 3.3 Projected Household Change by Ward, 2010-2029



Source: US Census, ESRI, CSU CCPD

Age

In Figure 3.4 and Table 3.6, the age distribution of the City's population is compared to the County and State of Ohio. The City and County both reflect population proportions very similar to the statewide average. Lorain's population overall is younger than the County and State, with a median age of 37.6, four years younger than the County, and two years younger than the state. The City does have a measurably lower proportion of males to females than the County and State, at 88.5%. The County and State are closer to the national average (which is 97% males to females).

Figure 3.4 Population Age Distribution


Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S0101

Table 3.6 Population by Age and Sex

Age category	Lorain City (%)	Lorain County (%)	Ohio (%)
5 to 14 years	14.1	12.8	12.6
15 to 17 years	4.3	4.2	4.0
Under 18 years	24.9	22.6	22.6
18 to 24 years	10.3	8.8	9.4
15 to 44 years	38.6	36.3	38.2
16 years and over	77.8	80.2	80.0
18 years and over	75.1	77.4	77.4
21 years and over	70.7	73.4	73.3
60 years and over	21.3	23.5	22.3
62 years and over	18.9	20.6	19.6
65 years and over	15.7	16.8	15.9
75 years and over	7.2	7.2	6.9
Median age	37.6	41.5	39.3
Sex ratio (males per 100 females)	88.5	97.1	96.0

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S0101

Race and Ethnicity

The population of Lorain is diverse; while the non-White population is concentrated in certain neighborhoods, all neighborhoods show a level of diversity greater than the County and State averages.

The proportion of White residents in Lorain is the largest racial group, at 72%, with a 2% increase since 2000. The proportion of Black residents has also increased from 16% to 17%, as has the proportion of residents who report they are two or more races, from 4% to 6%. The proportion of Asian and Native American/Alaskan Native, while small at .9% and .6% respectively, have also grown. The group that has declined is those who report “other race”, from 10% to 4%. The population of Native Hawaiian and other Pacific Islanders is smaller than the measurable statistics. Overall, Lorain is more diverse than Lorain County, which has 85% White, 7.5% Black, 1.4% Asian, and 4% two or more races. Ohio’s overall population is 81% White, 13% Black, 3% two or more races, and 2% Asian.

Lorain’s highest proportion of White residents are in Wards 1, 4 and 8, with 74%, 71% and 79% White residents respectively. The highest proportion of Black residents are found in Wards 2, 3 and 5, with 23%, 26% and 23% Black residents respectively. Ward 7 is close with 21% Black residents.

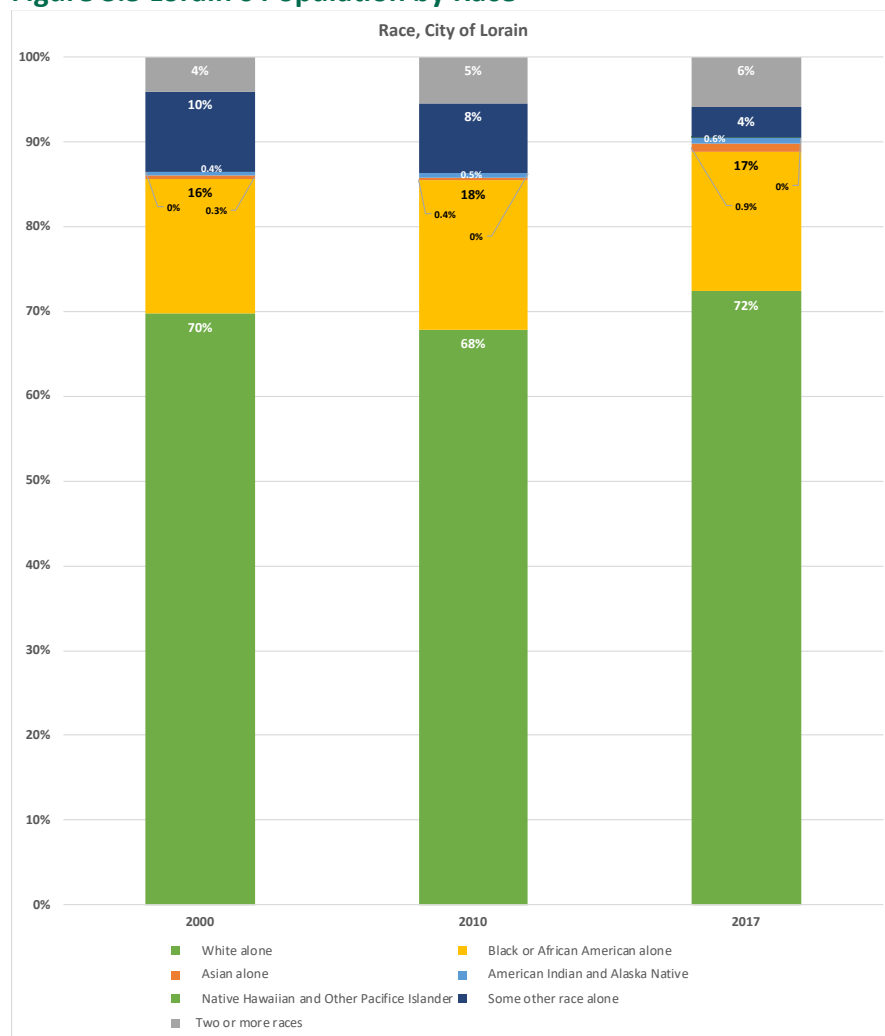
Lorain’s Hispanic or Latinx population has grown from 21% to 29% since 2000. The Hispanic population is concentrated in Wards 5 and 6, which are close to half Hispanic or Latinx. However, the Hispanic population is well represented in the other Wards of the City, from 20% in Wards 1 and 8, to 30% in Ward 3.

Table 3.7 Race/Ethnicity by Ward, 2019

	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8
White Alone	74.2%	58.1%	54.4%	71.0%	51.3%	67.6%	63.2%	79.5%
Black Alone	12.9%	22.5%	25.6%	13.2%	22.6%	11.1%	20.7%	10.0%
American Indian Alone	0.4%	0.6%	0.5%	0.3%	1.0%	0.8%	0.3%	0.2%
Asian Alone	0.5%	0.3%	0.3%	0.6%	0.2%	0.4%	0.4%	0.9%
Pacific Islander Alone	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Some Other Race Alone	5.7%	10.1%	12.3%	9.2%	17.2%	14.7%	8.5%	4.9%
Two or More Races	6.3%	8.4%	6.8%	5.6%	7.6%	5.5%	6.8%	4.4%
Hispanic Origin	19.8%	27.7%	32.2%	24.0%	49.9%	48.2%	25.2%	20.0%

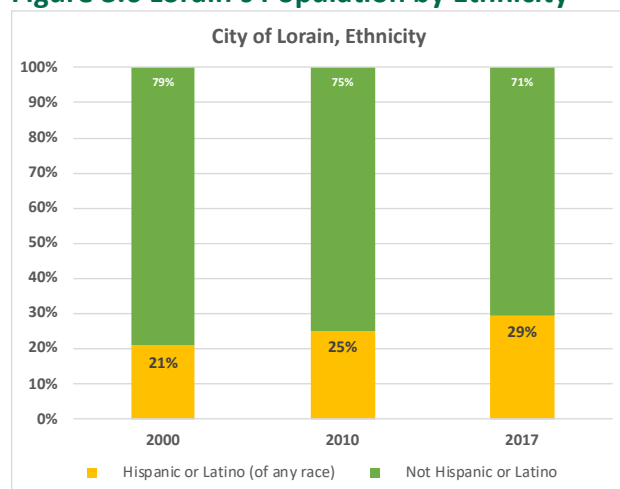
Source: ESRI

Figure 3.5 Lorain's Population by Race



Source: US Census American Community Survey 2013-2017 5 year estimates

Figure 3.6 Lorain's Population by Ethnicity



Source: US Census American Community Survey 2013-2017 5 year estimates

Migration and Immigration

Migration data indicate that Lorain residents are somewhat more mobile than those of the County and Ohio overall; however a higher proportion of movers moved within the County than for the County or state. As shown in Table 3.9, 17.3% of Lorain residents (who are 1 year of age or older) lived in a different house one year ago, compared to 13.9% for the County and 14.9% for the state. The majority of Lorain movers (14.3% of residents) moved from within the County. Only 2.7% of residents moved from a different county or state in the past year, compared to 4.6% for Lorain County, and 5.1% for the state. Similar to the County and State, .4% of residents, or 233 Lorain residents, moved from abroad in the past year.

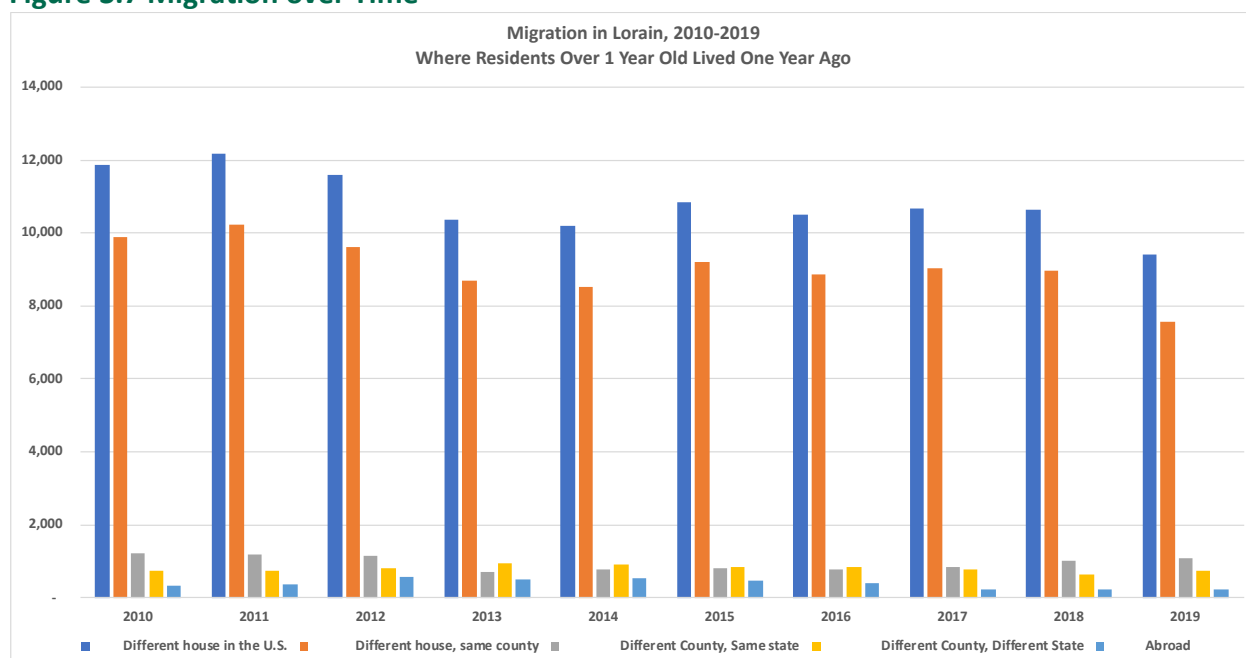
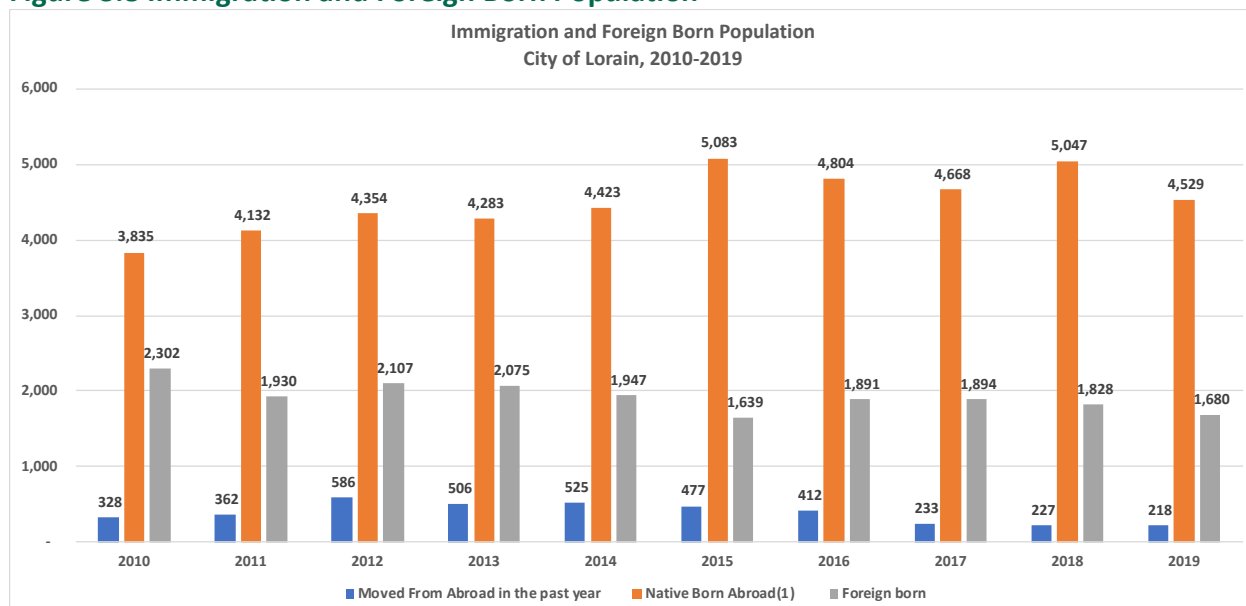
Table 3.9 Migration Comparison

Housing Status	Lorain City		Lorain County		Ohio	
	Number	Percent	Number	Percent	Number	Percent
Total population 1 year and over	63,034		302,403		11,477,267	
Same house 1 year ago	52,130	82.7%	260,313	86.1%	9,772,568	85.1%
Moved within same county	9,028	14.3%	27,225	9.0%	1,070,560	9.3%
Moved from different county within same state	851	1.4%	10,003	3.3%	392,424	3.4%
Moved from different state	792	1.3%	3,794	1.3%	195,629	1.7%
Moved from abroad	233	0.4%	1,068	0.4%	46,086	0.4%

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B07001

Figure 3.7 shows annual migration to Lorain over time, from 2010 to 2019. The number of residents who moved to Lorain has declined, from about 12,000 in 2010 to about 9,500 in 2019. In all years, movers within the County made up a significant majority of all movers, dropping from 10,000 in 2010 to about 7,500 in 2019.

Since immigration is known to be important to maintaining population in aging cities, and Lorain is a diverse city, it is also helpful to understand trends in migration from abroad, as well as trends in the foreign-born birthplace of residents. In Figure 3.8, these three statistics are shown over time from 2010 to 2019. Note that “native born abroad” populations are people who were born in Puerto Rico, the US Virgin Islands, or were born to American citizens living abroad. As shown, residents who are native born abroad increased steadily every year from 2010 to 2015, and then remained relatively high at 4,700 to 5,000 residents through 2018. There was an estimated drop to 4,500 in 2019, but it is early to tell whether this is indicative of a pattern. The foreign born population has dropped fairly steadily every year from 2,300 in 2010 to 1,680 in 2019. Residents who moved from abroad in the previous year declined significantly from a peak of 586 in 2012 to 218 in 2019.

Figure 3.7 Migration over Time**Figure 3.8 Immigration and Foreign Born Population**

Disability

About 19% of Lorain's residents report at least one disability, and about 38% of Lorain's senior residents over age 65 report at least one disability. Since many people often have more than one disability, limited census reporting makes it difficult to quantify exactly how many residents might require supportive housing, and how many may require housing with accommodations. More detailed surveys are typically performed by disability services agencies.

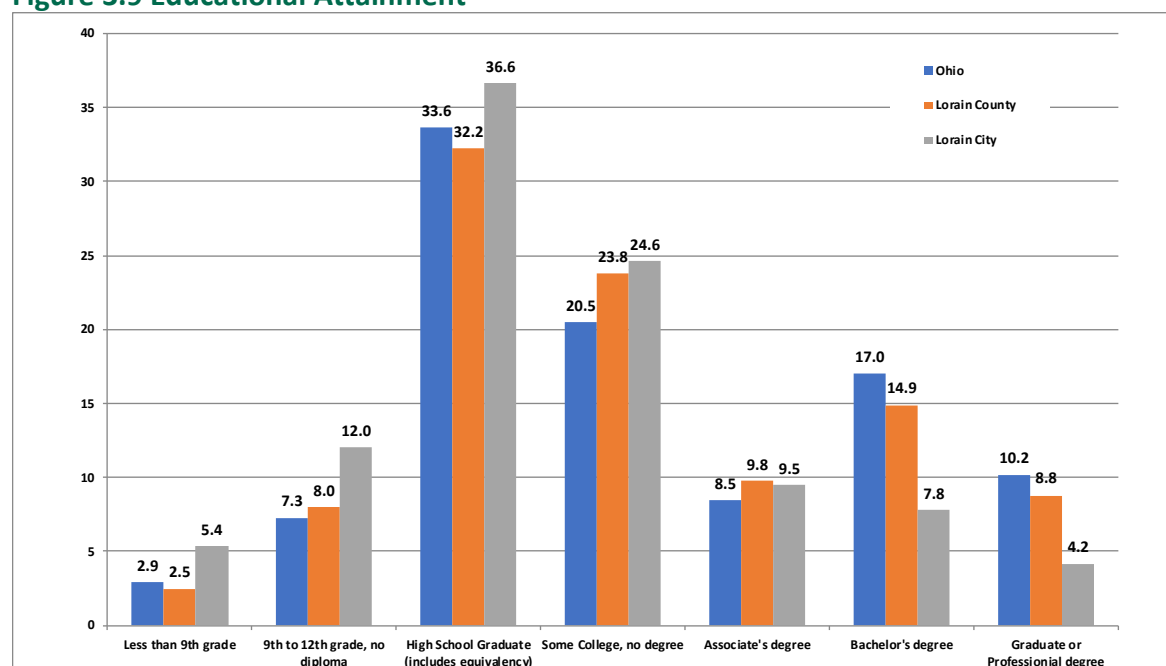
Table 3.9 Population by Disability

Type of Disability	Number	Percent
Total Civilian Noninstitutionalized Population	63,316	100.0%
Population with a Disability	11,920	18.8%
With a hearing difficulty	2,848	4.5%
With a vision difficulty	2,606	4.1%
With a cognitive difficulty	4,942	7.8%
With an ambulatory difficulty	6,162	9.7%
With a self-care difficulty	2,523	4.0%
With an independent living difficulty	4,152	6.6%
Population Age 65 and Over	9,797	100.0%
Population Age 65 and Over with a Disability	3,716	37.9%
With a hearing difficulty	1,645	16.8%
With a vision difficulty	739	7.5%
With a cognitive difficulty	1,023	10.4%
With an ambulatory difficulty	2,518	25.7%
With a self-care difficulty	950	9.7%
With an independent living difficulty	1,593	16.3%

Source: American Community Survey (ACS) 2014-2018 5-year estimates, Table S1810

Educational Attainment

Lorain's population is relatively less educated than that of the County or State, with a higher proportion of residents at educational attainment levels below Bachelor's degree. Overall, 12% of Lorain's residents have a Bachelor's Degree or higher, compared to 23.7% for Lorain County, and 27.2% for the State of Ohio.

Figure 3.9 Educational Attainment

Source: American Community Survey, 2013-2017 5-year estimates, Table S1501

Occupation

Lorain's working population is employed in a diversity of occupations, with about 23% in management, business, science and arts; 23% in service including health care; 24% in sales and office; and 21% in material production and moving (manufacturing and logistics). The remaining 9% is in natural resources, construction, and maintenance industries.

Table 3.10 Population by Occupation

Category	Number	Percent
Civilian employed, 16 years and over	25,819	100.0
Management, business, science, arts	5,896	22.8
Mgmt., business, financial	2,117	8.2
Management	1,462	5.7
Business and financial	655	2.5
Computer, engineering, science	665	2.6
Computer and math	388	1.5
Architecture and engineering	198	0.8
Life, physical, social science	79	0.3
Education, legal, community service, arts, media	1,801	7.0
Community and social service	536	2.1
Legal	151	0.6
Education, training, library	950	3.7
Arts, design, entertainment, sports, media	164	0.6
Healthcare practitioner, technical	1,313	5.1
Health diagnosing and treating	674	2.6
Health technologists	639	2.5
Service	5,877	22.8
Healthcare support	929	3.6
Protective service	566	2.2
Fire fighting and prevention	265	1.0
Law enforcement	301	1.2
Food preparation and serving-related	2,126	8.2
Building and grounds cleaning	1,249	4.8
Personal care and service	1,007	3.9
Sales and office	6,265	24.3
Sales and related	2,841	11.0
Office and administrative support	3,424	13.3
Natural resources, construction, maintenance	2,348	9.1
Farming, fishing, forestry	170	0.7
Construction and extraction	1,390	5.4
Installation, maintenance, repair	788	3.1
Production, transportation, material moving	5,433	21.0
Production	2,894	11.2
Transportation	1,223	4.7
Material moving	1,316	5.1

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S2401

Household Characteristics

Lorain's 25,330 households are both older and younger than those of the County and State. Lorain's average household size is similar to the County, at 2.49 people per household, and slightly larger than the 2.44 people per household of the state of Ohio. While the City has a similar proportion of family households to the County and State (63%), its proportion of single-parent households is much higher, at almost 28%, compared to 19% and 17% for the County and State respectively. Its proportion of households headed by a person over age 65, and percent of single-person households is 12.2% and 32.6% respectively. Both of these

characteristics are higher in proportion when compared to the County and State. The City also has a higher proportion of households with a member under the age of 18.

Table 3.11 Household Type

Age category	Lorain City	Lorain County	Ohio
Total Households	25,330	118,594	4,633,145
Average Household Size	2.49	2.50	2.44
Total families	16,037	80,152	2,956,437
Average family size	3.14	3.04	3.04
Percent Family Households	63.3	67.6	63.8
Percent Single-Parent Households	27.9	18.7	17.4
Percent Non-Family Households	36.7	32.4	36.2
Percent Households with one or more people under the age of 18	33.0	30.8	29.8
Percent Households with one or more persons age 60 and over	38.2	40.7	38.3
Percent Householder Living Alone	32.6	27.5	30.0
Percent Householder Age 65 and Over	12.2	11.7	11.5

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S1101

21.5% of Lorain's households speak another language, and 5.5% have limited English proficiency. Persons with Limited English Proficiency (LEP) have a limited ability to read, speak, write, or understand English. Under Federal law, these individuals may be eligible for language assistance in use of government services and programs.¹⁷

Table 3.12 Households by Limited English Proficiency (LEP)

Households	Lorain City			
	All Households		Limited English-speaking households	
	Number	Percent of all Households	Number	Percent of all Households
All households	25,330	100.0%	1,396	5.5%
Households speaking another language	5,445	21.5%		
Spanish	4,674	18.5%	1,215	4.8%
Other Indo-European languages	533	2.1%	80	0.3%
Asian and Pacific Island languages	112	0.4%	45	0.2%
Other languages	126	0.5%	56	0.2%

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S1602

12.6% of Lorain's households do not have access to a vehicle. This is much higher than the County (7.0%) or state (8.3%). This characteristic is especially of concern due to the limited availability of public transit in Lorain. While seniors and those with a disability have access to limited paratransit services, residents who do not fall into these categories have very limited

¹⁷ See https://www.lep.gov/sites/lep/files/media/document/2020-03/042511_QA_LEP_General_0.pdf

public transit available, and may find it difficult to get to work, school, shopping, and other activities.

Table 3.13 Household Access to Vehicles

Vehicles	Lorain City		Lorain County		Ohio	
	Number	Percent	Number	Percent	Number	Percent
Occupied housing units	25,330	100.0	118,594	100.0	4,633,145	100.0
No vehicles available	3,203	12.6	8,350	7.0	384,150	8.3
1 vehicle available	10,104	39.9	38,434	32.4	1,541,697	33.3
2 vehicles available	8,025	31.7	47,422	40.0	1,743,382	37.6
3 or more vehicles available	3,998	15.8	24,388	20.6	963,916	20.8

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table DP04

Households and Housing Tenure

Housing tenure is included in this chapter because the *household's* desire and ability to afford a home drive the renter/owner proportion. Households in the City are more likely to be renters than those of the state or county; about 56.8% of Lorain households are owners, vs. 43.2% who are renters. There is a higher percentage of renter households now than there were in 2000 (38.8%). Housing tenure varies by Ward; as estimated by ESRI for 2019, Wards 2 and 5 have the highest percentage of renters, at 61.5% and 52.2% respectively, and Ward 8 has the lowest, at 21.9%. In contrast, 28.6 percent of households across the County are renters, and 33.9% of Ohio households.

Table 3.14 Household Housing Tenure

Subject	Lorain City			Lorain County	Ohio
	2000	2010	2013-2017	2013-2017	2013-2017
Total Occupied Housing	26,434	25,529	25,330	118,594	4,633,145
Owners	16,184	14,753	14,386	84,684	3,060,473
Owner Percent	61.2	57.8	56.8	71.4	66.1
Renters	10,250	10,776	10,944	33,910	1,572,672
Renters Percent	38.8	42.2	43.2	28.6	33.9

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25003; 2010 Census Summary File 1, Table QT-H2; 2000 Census Summary File 1, Table H004

Table 3.15 Housing Tenure Trends by Ward

Households	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Citywide
2000 Households	3,419	3,660	3,462	3,651	3,158	3,314	3,359	2,425	26,448
Owners	70.7%	45.6%	64.4%	59.9%	54.6%	69.7%	58.8%	72.3%	61.5%
Renters	29.3%	54.4%	35.6%	40.1%	45.4%	30.3%	41.2%	27.7%	38.5%
2010 Households	3,248	3,354	3,172	3,483	2,798	3,026	3,296	3,085	25,462
Owners	64.7%	39.3%	58.9%	55.9%	49.1%	64.2%	56.5%	77.2%	58.1%
Renters	35.3%	60.7%	41.1%	44.1%	50.9%	35.8%	43.5%	22.8%	41.9%
2019 Households	3,296	3,306	3,170	3,535	2,772	3,029	3,434	3,529	26,073
Owners	63.3%	38.5%	57.6%	54.8%	47.8%	63.1%	56.4%	78.1%	57.7%
Renters	36.7%	61.5%	42.4%	45.2%	52.2%	36.9%	43.6%	21.9%	42.3%
2024 Households	3,338	3,310	3,190	3,580	2,778	3,060	3,513	3,750	26,519
Owners	64.8%	40.2%	59.1%	55.9%	49.2%	64.6%	57.8%	78.7%	59.2%
Renters	35.2%	59.8%	40.9%	44.1%	50.8%	35.4%	42.2%	21.3%	40.8%

Source: ESRI, based on US Census, American Community Survey

Household Income and Housing Affordability

Housing affordability defined. Housing affordability is determined by two factors: the income of the household, and the cost of housing (both for-sale and for-rent housing). How well these two factors match up determines the overall affordability of housing in a community. While we characterize housing cost in the housing stock chapter, household income is characterized here. The availability of statistics on the relative housing cost “burden” of households allows us to characterize the affordability, or income-housing cost match, here as well.

The US Department of Housing and Urban Development (HUD) sets the guideline housing affordability threshold at 30% of annual household income. That is, no more than 30% of a household’s annual income should be dedicated to housing cost, including the rent and/or mortgage payments, utilities, insurance, and property taxes. Households with more than 30% of their annual income dedicated to housing are considered to be “housing cost burdened”. Those with more than 50% of their annual income dedicated to housing are considered to be “severely housing cost burdened”. Further discussion is included in the Market Analysis chapter, where we compare housing cost and income for both renters and owners, by ward. Here, we broadly characterize the level of housing cost burden across the city.

Table 3.16 Median Household Income and Trends

Tenure	Lorain City			Lorain County			Ohio		
	2000	2006-2010	2013-2017	2000	2006-2010	2013-2017	2000	2006-2010	2013-2017
All households	\$34,002	\$35,353	\$36,139	\$44,870	\$52,066	\$54,987	\$40,846	\$47,358	\$52,407
Owners	\$43,823	\$50,151	\$54,848	\$53,087	\$63,099	\$67,963	\$50,093	\$60,166	\$67,426
Renters	\$20,523	\$16,575	\$21,071	\$24,945	\$24,648	\$28,241	\$25,116	\$25,590	\$30,375

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25119; ACS 2006-2010 5-year estimates, Table B25119; 2000 Decennial Census, Table HCT012

Median household income trends in Lorain. The median household income of households in the City is, as might be expected, substantially higher for owner households than for renters. For owners, the median income has risen steadily since 2000, at a higher rate than the rate of inflation. The median household income for owners remains lower, at \$54,848, than that of Lorain County households (\$67,963) and Ohio households (\$67,426). The median household income of renters in the City decreased from 2000 to 2010, and increased again through 2017. At \$21,071, it remains lower than both the County (\$28,241) and Ohio (\$30,374).

Overall household income in Lorain is broken down by income band in Table 3.17. Lorain's households are skewed toward lower income, with 28.2% under \$20,000, and 63.8% under \$50,000. This contrasts with Lorain County, which has only 16.3% under \$20,000, and 45.0% under \$50,000. Only 9.8% of City households earn over \$100,000 per year, compared to 22% in the County and 21.4% in the state. 12.3% earn under \$10,000 per year, compared to 6.7% in the County and 7.5% in the state.

Table 3.17 Household Income in the Last 12 Months

Characteristic	City of Lorain	Lorain County	Ohio
Total Number of Households	25,330	118,594	4,633,145
Total under \$20,000	28.2%	16.3%	17.9%
Total \$20,000-\$50,000	35.6%	28.7%	29.8%
Total \$50,000-\$100,000	26.5%	32.9%	30.9%
Total over \$100,000	9.8%	22.0%	21.4%
Median Household Income	\$ 36,139	\$ 54,987	\$ 52,407
Mean Household Income	\$ 48,886	\$ 71,808	\$ 71,119
With Food Stamp/SNAP	27.3%	13.3%	14.2%
With Social Security Income	34.3%	33.7%	31.4%
With Supplem. Security Income	10.6%	5.7%	5.9%
With Cash public assistance	6.1%	2.7%	3.1%

Source: American Community Survey 2013-2017 5-year estimates, Table DP03 and B19001

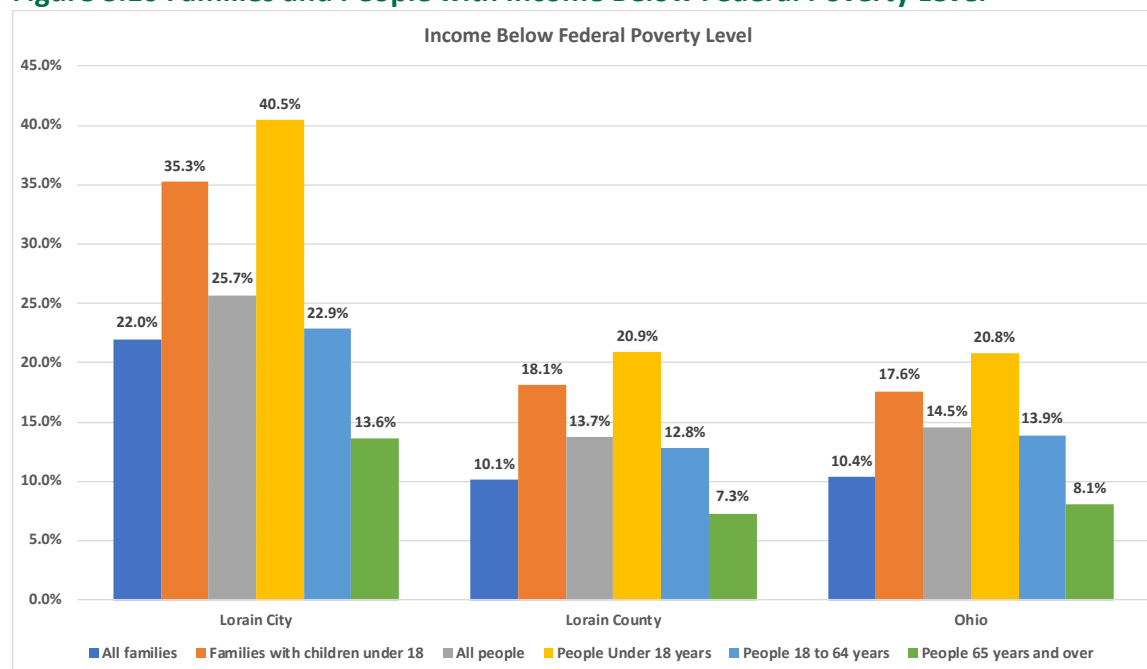
Table 3.18 Families and People with Income Below Federal Poverty Level

Families and People	Lorain City	Lorain County	Ohio
All families	22.0%	10.1%	10.4%
Families with children under 18	35.3%	18.1%	17.6%
All people	25.7%	13.7%	14.5%
People Under 18 years	40.5%	20.9%	20.8%
People 18 to 64 years	22.9%	12.8%	13.9%
People 65 years and over	13.6%	7.3%	8.1%

Source: American Community Survey 2014-2018 5-year estimates, Table DP03

Incomes below Federal poverty level. 22% of all households in Lorain have incomes below the federal poverty level. 25.7% of all residents, and 40.5% of all children under 18, are living in households with incomes below the federal poverty level.

Figure 3.10 Families and People with Income Below Federal Poverty Level



Source: American Community Survey 2014-2018 5-year estimates, Table DP01

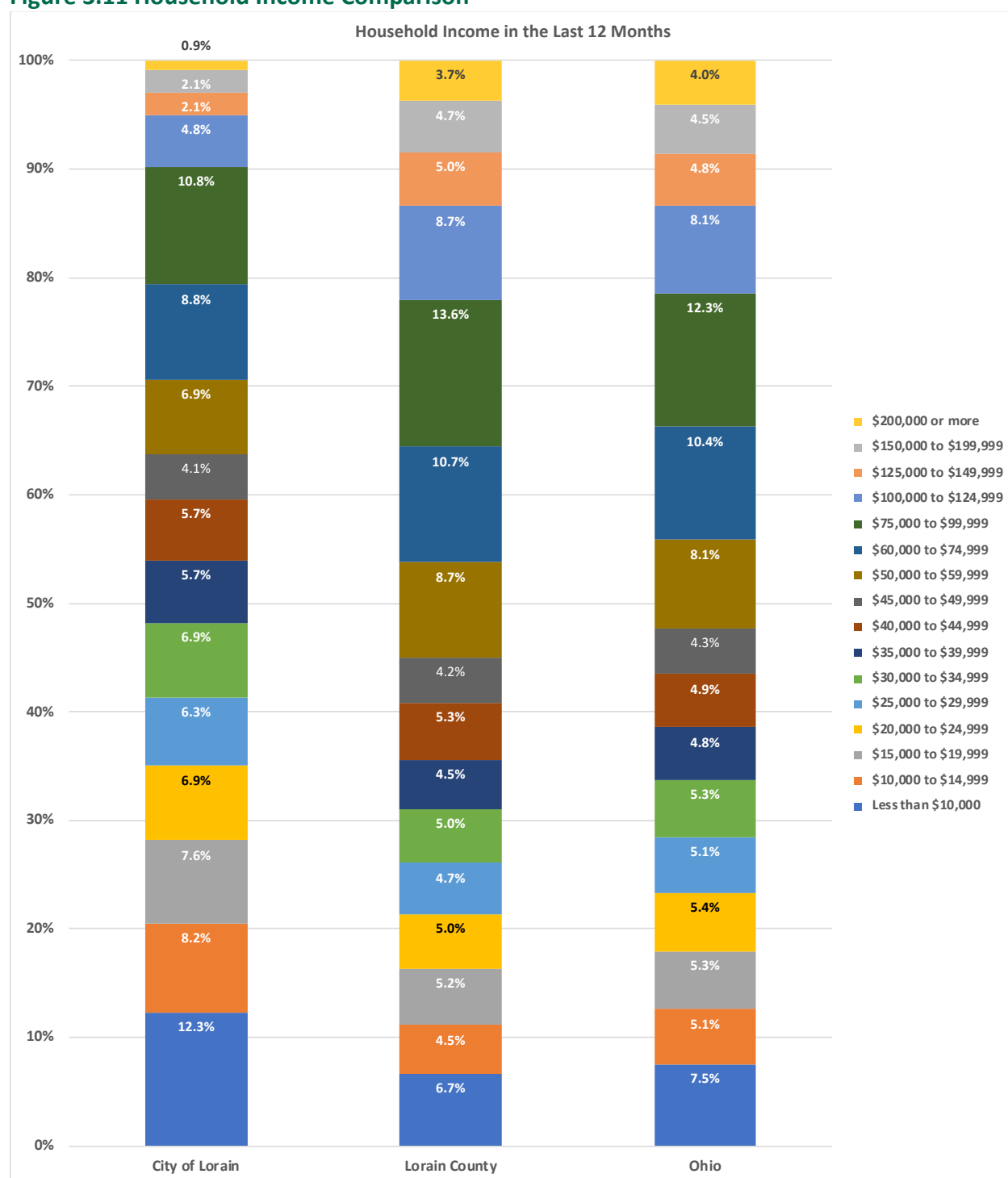
Low income households

Table 3.19 HUD CHAS Income Distribution Overview, City of Lorain

Household Characteristics	Owner	% of Owners	Renter	% of Renters	Total	% of Total
Household Income <= 30% HAMFI	1,290	9%	4,450	42%	5,740	23%
Household Income >30% to <=50% HAMFI	1,845	13%	2,390	23%	4,235	17%
Household Income >50% to <=80% HAMFI	2,970	20%	2,120	20%	5,090	20%
Household Income >80% to <=100% HAMFI	1,820	13%	650	6%	2,470	10%
Household Income >100% HAMFI	6,630	46%	980	9%	7,610	30%
Total	14,555	100%	10,585	100%	25,140	100%

Source: ACS 2012-2016 5-year estimates, via CHAS

HUD classifies households by percentage of the HAMFI (HUD Area Median Family Income, also referred to as “AMI” – “Area Median Income”, which is determined for the Cleveland-Elyria Metropolitan Statistical Area). 23% of all of Lorain households earn less than 30% of the HAMFI, and are considered “extremely low income”. Another 17% earn between 30% and 50% of HAMFI and are considered “very low income”, and 20% earn between 50% and 80% of HAMFI and are considered to be “low income”. Added together, 60% of Lorain households meet HUD’s definition for low-income households, including 85% of renters and 42% of owners.

Figure 3.11 Household Income Comparison

Source: American Community Survey 2013-2017 5-year estimates, Table DP03

Housing cost burden. Following on the household income information, 14% of Lorain households are severely cost burdened, spending more than half of their annual income on

housing, including 24% of renters and 7% of owners. 31% are cost burdened overall, including almost half of all renters (48%) and 18% of owners.

Table 3.20 HUD Housing Cost Burden Overview, City of Lorain

Household Characteristic	Owner	% of Owners	Renter	% of Renters	Total	% of Total
Cost Burden <=30%	11,870	82%	5,055	48%	16,925	67%
Cost Burden >30% to <=50%	1,610	11%	2,579	24%	4,189	17%
Cost Burden >50%	995	7%	2,590	24%	3,585	14%
Cost Burden not available	70	0%	365	3%	435	2%
Total	14,555	100%	10,585	100%	25,140	100%

Source: ACS 2012-2016 5-year estimates, via CHAS

Middle-Income Households. Many communities, especially Legacy Cities, are becoming more aware of and concerned about the role of middle-income neighborhoods and households in their housing market. Middle-income neighborhoods, most built before 1960 to serve working class/middle class families raising children, form the backbone of many older cities in the United States. They were typified by single family homes on walkable streets, surrounding commercial streets where families could find the day-to-day goods and services they needed. Churches and schools were major amenities in these communities around which community life revolved.

Today, middle income neighborhoods, and the middle-income households who inhabit them, are diverse and often have higher proportion of couples or singles without children, many of them seniors. The condition of their housing stock is of concern as it is typically at least 50 years old, sometimes up to 100 years old. While more maintenance is required, many households don't have the extra funds needed to maintain their homes, and there is no subsidy provided for households in these income levels.

"Middle income" is defined differently by different sources. The Center for Community Progress has defined "middle neighborhoods" as census tracts where the median household income is between 80% and 120% of the national median household income, or 100% to 150% of the city median household income.¹⁸ The Pew Research Center defines middle income as 67% to 200% of an area's median household income.¹⁹ The Urban Land Institute defines "Workforce Housing" as needed for households who earn between 50% and 120% of the area median income. These are households which fall above most income limits for housing subsidy (recognizing that LIHTC housing's threshold is often 60%).²⁰

¹⁸ Presentation by Allan Wallach, February 18, 2019. See [Communities at Risk: Understanding the Challenges Facing Middle Neighborhoods - Feb. 2019](#)

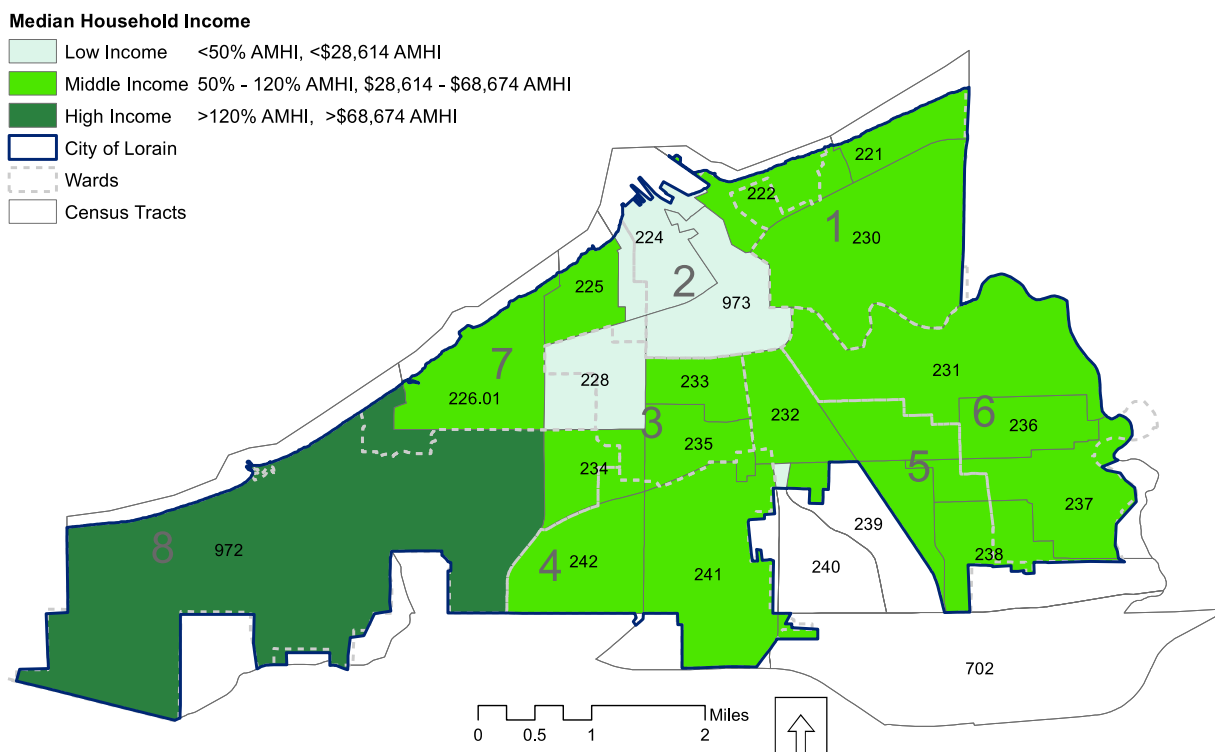
¹⁹ See <https://www.pewresearch.org/fact-tank/2020/07/23/are-you-in-the-american-middle-class/#:~:text=Middle%2Dincome%20households%20%E2%80%93%20those%20with,%2448%2C500%20to%20%24145%2C500%20in%202018.>

²⁰ See https://chicago.uli.org/wp-content/uploads/sites/10/2012/03/AlbanyParkReport_Final_forweb.pdf

For the purposes of this report, we have used the ULI's definition. Map 3.1 illustrates the pattern of middle-income neighborhoods and households in Lorain. The median household income for the Cleveland-Elyria Metropolitan Statistical Area, including Lorain County, is \$57,228.²¹ According to the ULI definition, census tracts²² in Lorain classified as "middle income", or 50%-120% of the area median household income (AMHI), fall in the \$28,614-\$68,674 income range. As shown, a majority of the City are considered "middle neighborhoods", with a small area near the downtown falling into the "low income" bracket and the west side falling into the "high income" bracket. Table 3.21 gives a summary of the data supporting the map. See further discussion on middle-income households in the Market Analysis chapter.

Map 3.1 Middle-Income Neighborhoods in Lorain

Median Household Income, 2019



Lorain Comprehensive Housing Needs Assessment



Maxine Goodman Levin
College of Urban Affairs

Center for Community Planning and Development

Source: US Census Bureau ACS, 2014-2019 5-Year Estimate

²¹ American Community Survey, 2019 1-year estimates.

²² Data on median household income for geographic areas is only available from the US Census by census tract at the lowest level, and not by census block.

Table 3.21 Middle Income Households in Lorain

Census Tract	Median Household Income	Number of Households
Low Income (<50% Area Median Household Income)		
973	\$ 19,919	1,150
228	\$ 22,114	1,797
240	\$ 24,881	844
224	\$ 28,466	1,601
Middle Income (50%-120% Area Median Household Income)		
238	\$ 28,864	664
231	\$ 30,290	1,205
232	\$ 30,506	1,099
233	\$ 31,627	815
222	\$ 35,729	1,107
237	\$ 36,210	2,041
230	\$ 37,827	2,015
226.01	\$ 40,071	1,182
236	\$ 41,581	943
242	\$ 41,790	2,087
234	\$ 42,414	990
235	\$ 43,409	836
239	\$ 43,646	531
241	\$ 45,417	1,288
702	\$ 52,535	925
221	\$ 59,167	820
225	\$ 60,160	650
High Income (>120% Area Median Household Income)		
972	\$ 70,401	3,390
Cleveland-Elyria MSA Area		
Median Household Income	\$ 57,228	

Source: American Community Survey 2019 1-year estimates

Foreclosures and Evictions

Eviction and foreclosure data is included here because these two cataclysmic events in the life of households are factors of the intersection of household income and housing cost.

For homeowners, foreclosures occur when a mortgage holder defaults on mortgage payments or property taxes, or both. Foreclosure results in the homeowner losing the home, and in some cases being evicted. This represents a loss of equity and wealth on the part of the homeowner. Data on foreclosure trends can be a good measure of the comparative ability of homeowners to afford housing over time, and on their ability to build wealth in a community.

Table 3.22 shows that foreclosure filings in the City of Lorain occurred at a little less than twice the level of filings in the remainder of Lorain County over the past five years. This pattern held

for both single-family and multi-family properties. Clearly it is more challenging for lower-income households in the City to maintain mortgage and tax obligations. Table 3.22 compares foreclosure filings by ward over the same 5-year period. These show a higher rate of foreclosure in Wards 1, 2, 5 and 6, which is where lower-income homeowners are concentrated, as well as households of color and/or Hispanic origin. There is an alignment of lower-income households, poverty, and foreclosure rates in these neighborhoods with concentrations of people of color.

A total of 1,274 single family foreclosure filings were reported in the City of Lorain from 2015 to 2019, representing 6.4% of all single family parcels in the City. 5.7% of multi-family parcels were foreclosed in the same period. In contrast, 3.8% of all remaining single-family parcels in the County were foreclosed upon during the same period, and 2.7% of multi-family parcels. Foreclosure filings in the City during that period held relatively steady year-to-year, at between 1.2% and 1.4% of parcels every year undergoing foreclosure (.4% to 1.5% of multi-family parcels). The lowest proportion of foreclosure filings occurred in Wards 8 and 4, at 4.6% and 4.7% of single family parcels respectively. The highest proportion occurred in Ward 2, at 7.6%. Multi-family foreclosures were more varied across the Wards, with the lowest level occurring in Ward 4 (1.0%) and the highest in Ward 5 (10.7%).

Table 3.22 Foreclosure Filings, City of Lorain and Lorain County Comparison

Area Total Number of Parcels		Foreclosure Filings					
		2015	2016	2017	2018	2019	Total 2015 to 2019
Single Family Parcels							
Lorain City	19,844	242	269	253	267	243	1,274
	100.0%	1.2%	1.4%	1.3%	1.3%	1.2%	6.4%
Remainder of County	77,080	616	649	571	563	506	2,905
	100.0%	0.8%	0.8%	0.7%	0.7%	0.7%	3.8%
Multi-Family Parcels							
Lorain City	2,078	9	22	26	30	32	119
	100.0%	0.4%	1.1%	1.3%	1.4%	1.5%	5.7%
Remainder of County	5,870	34	39	28	36	20	157
	100.0%	0.6%	0.7%	0.5%	0.6%	0.3%	2.7%

Source: Lorain County Clerk of Courts

Table 3.23 Foreclosure Filings, 2015-2019, by Ward

Area	Foreclosure Filings 2015-2019					
	Single -Family Parcels			Multi-Family Parcels		
	Total Parcels	Number	Pct.	Total Parcels	Number	Pct.
Lorain City	19,844	1,274	6.4	2,078	119	5.7
Ward 1	2,864	205	7.2	309	17	5.5
Ward 2	2,172	166	7.6	392	30	7.7
Ward 3	2,550	165	6.5	163	17	10.4
Ward 4	2,140	99	4.6	202	2	1.0
Ward 5	2,045	145	7.1	224	24	10.7
Ward 6	2,739	196	7.2	222	13	5.9
Ward 7	2,290	155	6.8	341	9	2.6
Ward 8	3,044	143	4.7	225	7	3.1

Source: Lorain County Clerk of Courts

Eviction occurs when a bank forecloses on a property and reclaims it, forcing the foreclosed homeowner to leave their property. It also occurs when a tenant is unable to pay rent. If a homeowner or tenant leaves without contest, it is usually unreported. The data we include here is from court filings that occur when the tenant or homeowner contests the eviction and the matter is resolved in court. Therefore, eviction data is only a partial record of the households who left housing because they could not pay the rent, mortgage or taxes.

Once an eviction hearing is scheduled, it may be resolved in favor of the homeowner or tenant, in which case the eviction does not occur; or the homeowner or tenant may leave voluntarily. “Put outs” refer to the fewer number of tenants/homeowners who refuse to leave and the County Sheriff’s Office must intervene and force the occupant to leave by removing their belongings and changing the locks on the doors. A total of 2,900 eviction hearings were scheduled in the City from 2015 through mid-2019, an average of 923 per year. The actual number of put-outs was lower, at 573 per year.

Table 3.24 Evictions, 2015-July 2020

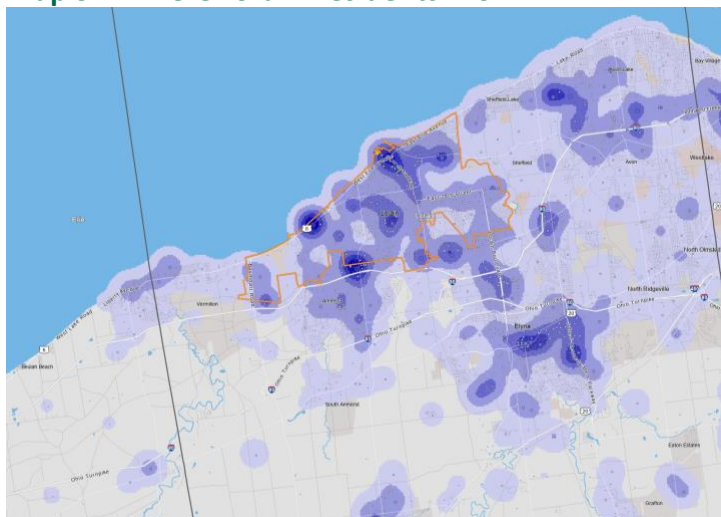
Year	Eviction Hearings Scheduled	Put-Outs
2015	1,037	664
2016	965	632
2017	908	552
2018	881	498
2019	822	517
2020 through 7/31/20	303	85
Grand Total	4,916	2,948
Average per Year through 2019	923	573

Source: Lorain Municipal Court

Figure 3.12 Housing Evictions 2015-July 2020

Residents and Work

26,010 of Lorain's residents worked in 2017, with 16% of them employed in the City of Lorain. The highest proportion of residents employed in Lorain worked in Ward 8 (26%) and Ward 2 (21%). Residents are spread throughout Northeast Ohio for their places of work; 30% go beyond the top 20 workplaces. After the City of Lorain, the next highest work places of employment include Elyria, Cleveland and Avon (11%, 8% and 5% respectively).

Map 3.2 Where Lorain Residents Work

Source: LEHD On the Map, 2017 data

Table 3.25 Where Lorain Residents Work

Live in City of Lorain (Total)			
Work County	Work Place	Number of Employees	Percent of Total
All Working Residents		26,010	100%
Lorain	Lorain City	4,290	16%
Lorain	Elyria city	2,736	11%
Cuyahoga	Cleveland city	2,078	8%
Lorain	Avon city	1,325	5%
Lorain	Amherst city	1,170	4%
Cuyahoga	Westlake city	1,051	4%
Lorain	Avon Lake city	882	3%
Lorain	Sheffield village	546	2%
Lorain	North Ridgeville city	448	2%
Cuyahoga	North Olmsted city	419	2%
Franklin	Columbus city	412	2%
Cuyahoga	Independence city	382	1%
Cuyahoga	Strongsville city	297	1%
Lorain	Oberlin city	291	1%
Lorain	Elyria township	285	1%
Lorain	Sheffield township	269	1%
Cuyahoga	Brook Park city	235	1%
Lorain	Amherst township	214	1%
Lorain	Carlisle township	196	1%
Lorain	Vermilion city	192	1%
Summit	Akron city	191	1%
Cuyahoga	Parma city	184	1%
N/A	All Others	7,917	30%
Lorain	Lorain City	4,290	100%
Lorain	Lorain city Ward 8	1,112	26%
Lorain	Lorain city Ward 2	903	21%
Lorain	Lorain city Ward 1	549	13%
Lorain	Lorain city Ward 3	472	11%
Lorain	Lorain city Ward 4	396	9%
Lorain	Lorain city Ward 6	302	7%
Lorain	Lorain city Ward 7	286	7%
Lorain	Lorain city Ward 5	270	6%

Source: LEHD Origin-Destination Employment Statistics, 2017

Findings: Population and Households

Note that the following findings are based on 2017 to 2019 data, depending on the data source, and represent pre-pandemic conditions. As of 2020, it is likely that income and housing cost burden statistics are much worse than characterized here. Furthermore, as income and rent support is depleted in late 2020, a spike in foreclosures and evictions is expected in 2021.

- Lorain's population is young and diverse, with proportionally fewer Whites, and more non-Whites, than the County and State averages overall. While there are fewer Blacks than County and State averages, there are proportionally more persons of 2 or more races or Other races; and fewer Asians, Native Americans, and Hawaiian/Pacific Islanders.

- The City has a strong presence of Hispanic/Latinx residents throughout the City. Wards 5 and 6 are the center of Hispanic/Latinx community, with 48% and 50% of residents respectively identifying as Hispanic/Latinx. In the other six Wards, from 20% to 32% of residents identify as Hispanic/Latinx.
- Lorain's households are overall low-income, with 60% of them meeting HUD's definition for low-income households, including 85% of renters and 42% of owners. 23% of Lorain's households are considered "extremely low income" at less than 30% AMI, and another 17% are considered "very low income" at 30% to 50% AMI.
- Housing affordability is an issue in Lorain, with 48% of all renters considered cost burdened, and 18% of homeowners. When viewed in light of the relative low cost of Lorain's housing stock (see Housing Stock findings), this is an even bigger issue.
- 3,203 households (12.6% of all of Lorain's households) do not have access to a car.
- About 1,400 (5.5%) of Lorain's households have limited English proficiency, the majority of them Spanish-speaking. This presents a need to provide information and services in both English and Spanish.
- Lorain residents are more mobile than those of the County and State overall, with 17.3% of residents moving from a different house in the past year. 14.3% of residents moved within the County, indicating that the largest market for Lorain homes is residents of the County. Only .4% of Lorain residents moved from abroad in the past year, paralleling the trend in the County and State.
- The number of Lorain residents who are native born abroad (Puerto Rico, Virgin Islands, and born of Americans living abroad) has dropped in the past year to 4,500, after highs from 2015-2018 of 4,700 to 5,100. It is too early to discern whether this is a pattern. The annual number of residents who moved from abroad in the past year has dropped by more than half, to 218 from a high of 586 in 2012.
- 56.8% of Lorain's households are owners, and 43.2% are renters. The proportion of renters has been steadily increasing since 2000.
- Lorain's residents over age 16 have a lower level of educational attainment compared to the County and state. Overall, 12% of Lorain's residents have a Bachelor's Degree or higher, compared to 23.7% for Lorain County, and 27.2% for the State of Ohio.
- Lorain residents who work are proportioned almost equally among management, business, science and arts (23%); service including health care (23%); sales and office (24%); and material production and moving (manufacturing and logistics, 21%). The remaining 9% is employed in natural resources, construction, and maintenance industries.
- An average of 923 eviction hearings for Lorain households were scheduled in the City per year, and 573 households were put out of their homes per year, for the period 2015 through mid-2019.
- A total of 1,274 single family foreclosure filings were reported in the City of Lorain from 2015 to 2019, representing 6.4% of all single family homes in the City, and an average of 283 per year. 5.7% of multi-family buildings were foreclosed in the same period.
- The City should evaluate their system for foreclosure and eviction prevention and management. Key elements of such a system include regulations requiring foreclosure

registration with the City; effective financial counseling for buyers, homeowners and tenants; an effective housing court for resolving rent and foreclosure disputes and working out alternatives to eviction; and collection and analysis of data on a regular basis to benchmark progress and set up early warning signals of expanding foreclosure and eviction patterns.

4 CHARACTERIZING LORAIN'S HOUSING STOCK

Housing Type

The majority of housing in Lorain is 1 unit detached (single family) housing, representing 67.2% of all housing units in the City. This is comparable to the proportion of single family housing in the State (68.7%), but lower than the proportion in the County (75.0%). The next most common types of units are 1-unit attached, 2 units, and 10 to 19 units, each representing about 6% of the housing units in the City. 3 to 4 units, 5 to 9 units, and 50 or more units hover around 4% of the City's housing units for each category.

Two- and three-family units are scattered throughout the City, except for Ward 8 and part of Ward 4. There are blocks of 2-family units in Wards 1, 6 and 7, and a block of 3-family units in Ward 7. Apartments are clustered in specific locations in Wards 3, 5, 7 and 8.

Map 4.1 Housing type

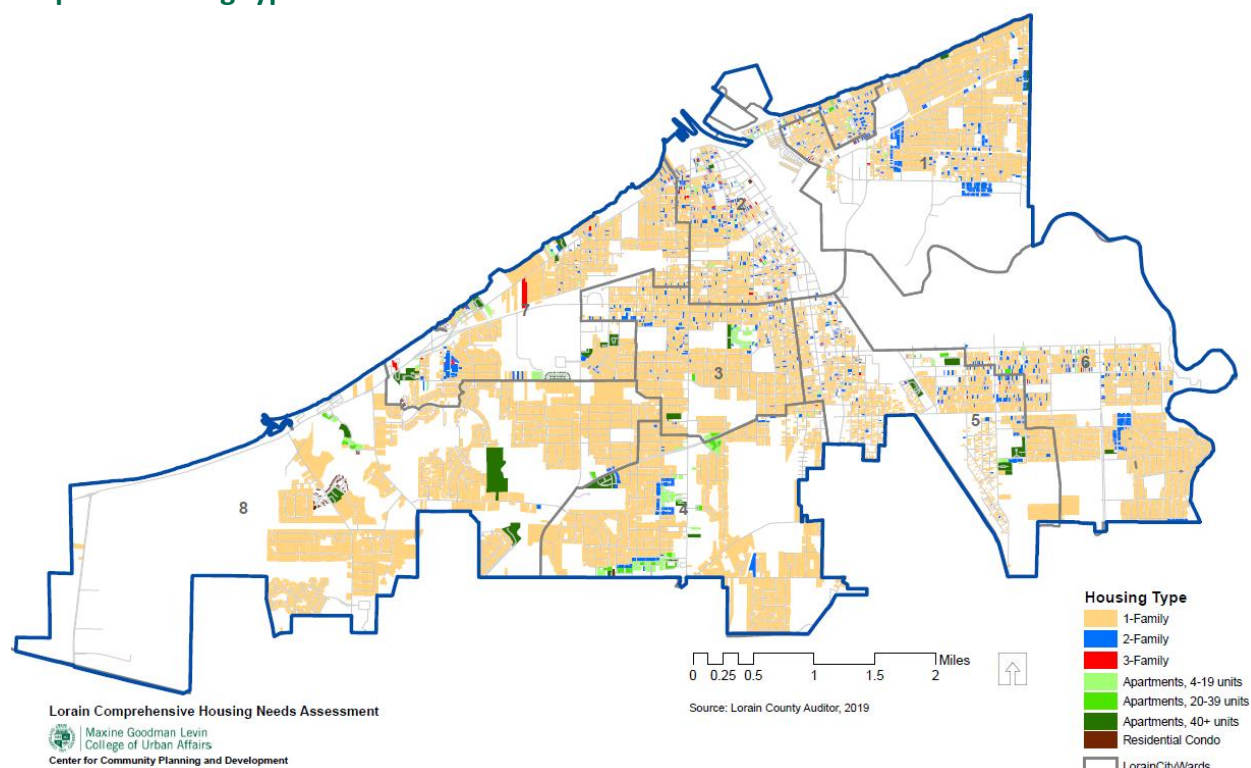


Table 4.1 Total Housing Units by Units in Structure

Type of Units	Lorain City		Lorain County		Ohio	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	29,327		129,717		5,174,838	
1-unit, detached	19,698	67.2%	97,270	75.0%	3,552,698	68.7%
1-unit, attached	1,723	5.9%	7,984	6.2%	231,390	4.5%
2 units	1,829	6.2%	4,046	3.1%	225,839	4.4%
3 or 4 units	1,103	3.8%	3,419	2.6%	229,148	4.4%
5 to 9 units	1,050	3.6%	3,358	2.6%	251,423	4.9%
10 to 19 units	2,001	6.8%	5,529	4.3%	207,190	4.0%
20 to 49	332	1.1%	1,853	1.4%	107,193	2.1%
50 or more	1,097	3.7%	3,423	2.6%	171,786	3.3%
Mobile home	478	1.6%	2,788	2.1%	196,586	3.8%
Boat, RV, van, etc.	16	0.1%	47	0.0%	1,585	0.0%

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25024

Housing Age

Housing in the City of Lorain is significantly older than the county and state averages. Two-thirds of Lorain's housing (67.5%) was built before 1970, compared to about half for the county and state (49.3% and 53.2% respectively). About 22% was built before 1939 (compared to 15.6% for the county and 20.5% for the state.) It is likely that over 10% of housing in Lorain is over 100 years old (built before 1920).

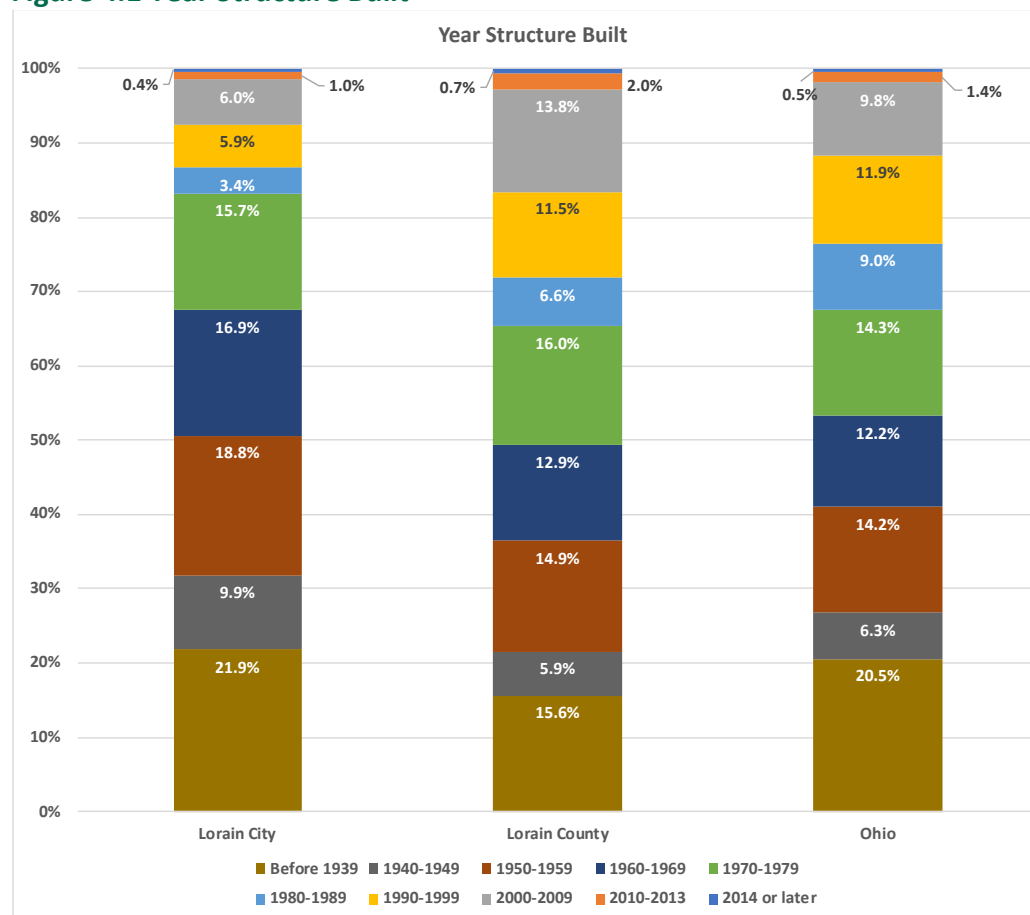
Housing construction in Lorain peaked in the thirty years from 1950 to 1980, with 51.4% of Lorain's housing units built during that period. After 1980, housing construction in Lorain slowed substantially, and again after the Great Recession of 2008. Only 15.3% of Lorain's housing was built in the 30 years between 1980 and 2010, and only 1.4% from 2010 to 2017.

See further discussion under Housing Rehabilitation for housing age projections and needs.

Table 4.2 Year Structure Built

Year Built	Lorain City		Lorain County		Ohio	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Housing Units	29,327	100.0%	129,717	100.0%	5,174,838	100.0%
2014 or later	129	0.4%	916	0.7%	25,334	0.5%
2010-2013	297	1.0%	2,632	2.0%	70,257	1.4%
2000-2009	1,764	6.0%	17,942	13.8%	507,339	9.8%
1990-1999	1,727	5.9%	14,980	11.5%	613,226	11.9%
1980-1989	1,003	3.4%	8,543	6.6%	466,116	9.0%
1970-1979	4,602	15.7%	20,719	16.0%	737,431	14.3%
1960-1969	4,953	16.9%	16,723	12.9%	632,437	12.2%
1950-1959	5,524	18.8%	19,346	14.9%	736,327	14.2%
1940-1949	2,915	9.9%	7,662	5.9%	325,052	6.3%
Before 1939	6,413	21.9%	20,254	15.6%	1,061,319	20.5%

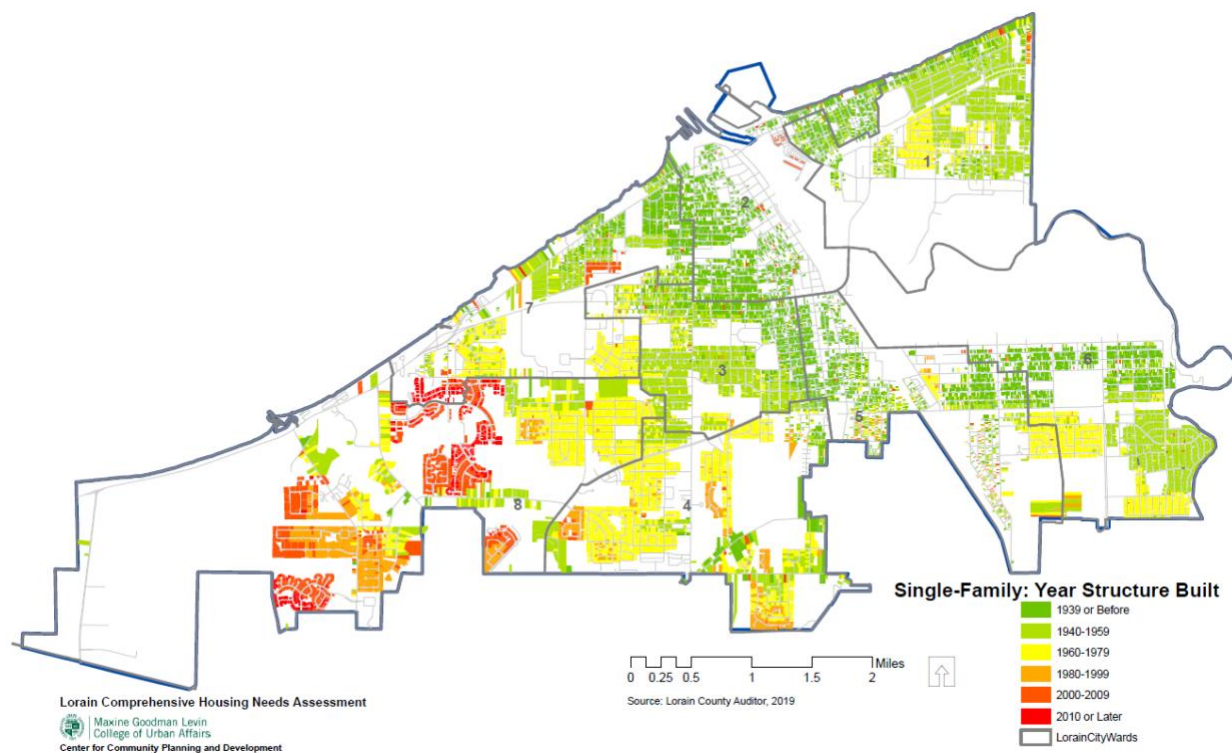
Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25034

Figure 4.1 Year Structure Built

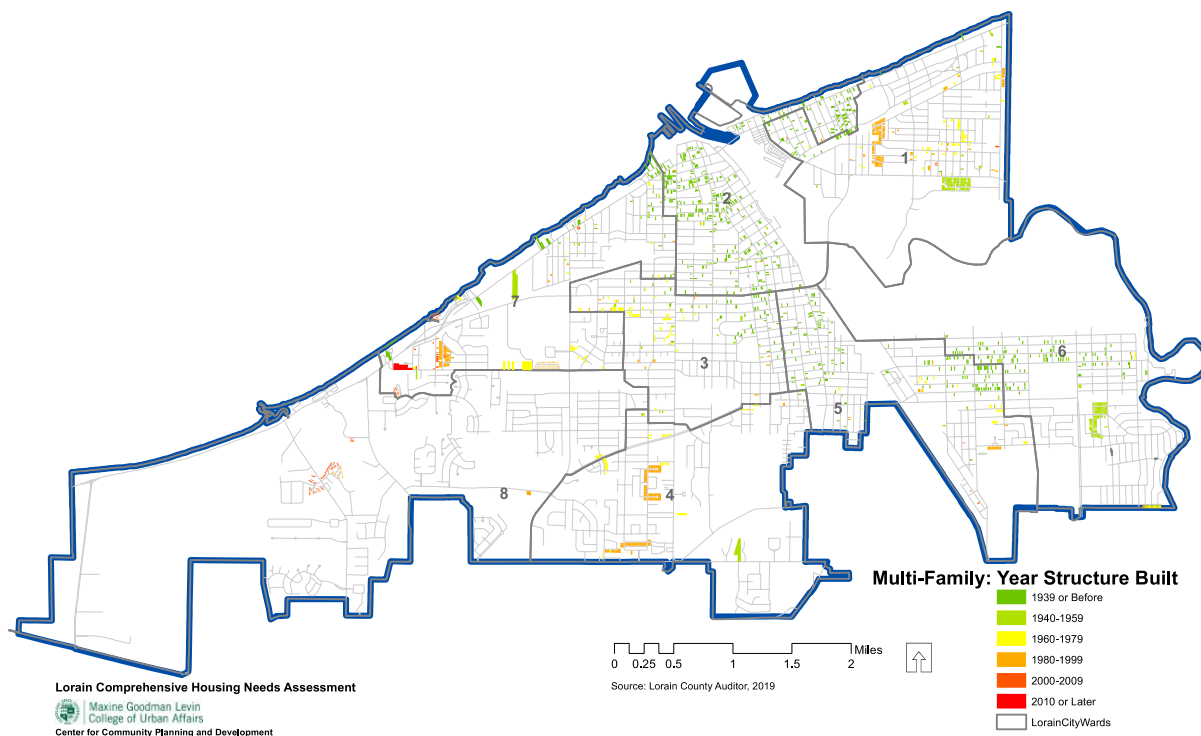
County Auditor data showing the location of housing by age is shown in Maps 4.2 and 4.3. The history of Lorain's development is clearly shown on map 4.2, and reflected as well in Map 4.3. Almost all of Ward 2, the downtown ward, is populated by housing built before 1939. Parts of Wards 3, 5 and 6 are also in this age category. These oldest neighborhoods are aligned with the neighborhoods in the City that are the most blighted and have historically seen the least investment over the years, as further discussed later in this section.

Housing development expanded east and west from the downtown and industrial corridors in the 1940's and 1950's, and then further west through the present. Almost all of the housing developed since 2000 has been in Ward 8, on the west side of the City. A few exceptions include condominium development along the waterfront and along Colorado Avenue, and one location in Ward 7.

Map 4.2 Year Structure Built: Single Family Housing



Map 4.3 Year Structure Built: Multi-Family Housing



Size and Number of Bedrooms

The size and number of bedrooms available in a house are a major factor in determining its attractiveness to modern buyers. Much older single-family housing stock, especially that built during the post-war industrial development years, has fewer bedrooms and a smaller footprint than is desirable today. By contrast, however, many historic older homes, built before 1939, were larger and had more bedrooms, making them more attractive for restoration and re-marketing to the current generation of new home buyers, especially if they are structurally sound and are located in walkable neighborhoods near the downtown.

As summarized in Tables 4.3, 4.4 and 4.5, almost two-thirds of Lorain's owner-occupied housing stock has 3 bedrooms and is under 1,500 square feet, with 17% less than 1,000 square feet. First-time homebuyers are often satisfied with a three-bedroom home of this size, or even smaller, especially if it is a good value. However, families moving up are usually looking for four bedrooms, available in 17.8% of owner-occupied homes in the City. About a third of Lorain's homes are over 1,500 square feet.

86% of rental units in Lorain have 1, 2 and 3 bedrooms (20%, 38% and 28% respectively). Another 10% have four or more bedrooms. See the Market Analysis chapter for more discussion about demand for rental units by number of bedrooms.

Table 4.3 Number of Bedrooms by Tenure

Size of Unit in Bedrooms	City of Lorain		Lorain County	Cleveland-Elyria MSA
	Estimate	Percent	Percent	Percent
All Occupied Housing Units	25,460			
Owner occupied:	14,242	100%	100.0%	100.0%
No bedroom	13	0.1%	0.1%	0.2%
1 bedroom	109	0.8%	0.8%	1.0%
2 bedrooms	2,152	15.1%	14.3%	14.7%
3 bedrooms	9,058	63.6%	53.6%	51.0%
4 bedrooms	2,531	17.8%	26.9%	27.5%
5 or more bedrooms	379	2.7%	4.3%	5.6%
Renter occupied:	11,218	100%	100.0%	100.0%
No bedroom	500	4%	3.1%	3.9%
1 bedroom	2,189	20%	18.5%	26.3%
2 bedrooms	4,261	38%	40.6%	39.8%
3 bedrooms	3,122	28%	29.8%	22.8%
4 bedrooms	890	8%	6.3%	5.8%
5 or more bedrooms	256	2%	1.7%	1.4%

Source: American Community Survey 2013-2018 5-year estimates, Table B-25042

Table 4.4 Single Family Number of Bedrooms

Number of Bedrooms	Count	Percent
0	4	0.0
1	114	0.6
2	3,072	15.5
3	13,092	65.9
4	3,115	15.7
5	296	1.5
6	70	0.4
7	8	0.0
Unknown	95	0.5
Total	19,866	100.0

Source: Lorain County Auditor, 2019

Note: includes both rental and owner-occupied units

Table 4.5 Single Family Home Size in Square Feet

Square Footage	Count	Percent
Less than 500	23	0.1
500-999	3,227	16.2
1,000-1,499	9,665	48.7
1,500-1,999	4,697	23.6
2,000-2,499	1,485	7.5
2,500-2,999	433	2.2
3,000-3,499	138	0.7
3,500-3,999	47	0.2
4,000-4,499	25	0.1
4,500-4,999	11	0.1
5,000+	20	0.1
N/A	95	0.5
Total	19,866	100.0

Source: Lorain County Auditor, 2019

Note: includes both rental and owner-occupied units

Owner-Occupied Housing Value

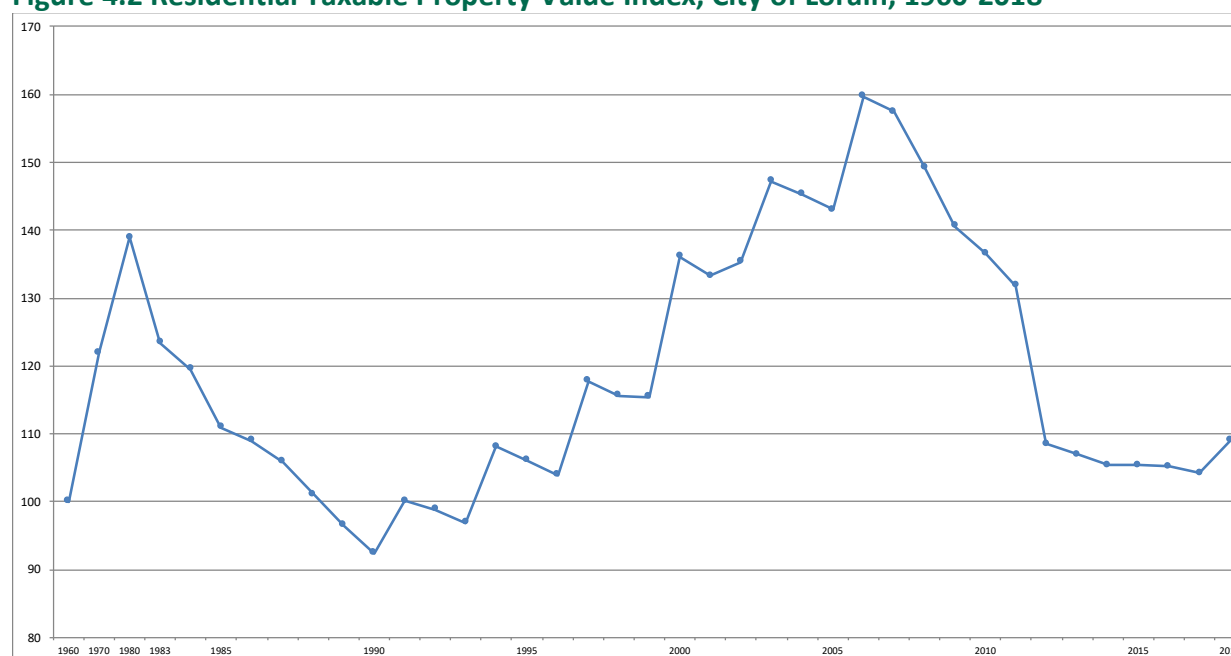
The majority of Lorain's single family housing (79.6%) is worth less than \$100,000, with another 12.6% between \$100,000 and \$150,000. Compared to the median home value of the County and the Cleveland-Elyria MSA (\$145,100 and \$146,800 respectively²³), Lorain's housing is substantially lower in value. Since a larger proportion of Lorain's homes have at least three bedrooms, when compared to the County and MSA, Lorain's homes are a greater value for the same sized home compared to the County and MSA. Property condition is also a factor in the value of a home; see further discussion under Property Condition below.

²³ US Census, American Community Survey, 2013-2018 5-year estimates

Table 4.6 Single Family Housing Value

Value	Number	Percent
\$49,999 or less	4,893	24.8%
\$50,000-\$99,999	10,835	54.8%
\$100,000-\$149,999	2,493	12.6%
\$150,000-\$199,999	893	4.5%
\$200,000-\$249,999	353	1.8%
\$250,000-\$349,999	217	1.1%
\$350,000-\$499,999	47	0.2%
\$500,000+	28	0.1%
All Single Family Units	19,759	100.0%

Source: Lorain County Auditor, 2019

Figure 4.2 Residential Taxable Property Value Index, City of Lorain, 1960-2018²⁴

Source: Ohio History Connection (1960-1980), Ohio Municipal Advisory Council (1983-1995), Ohio Department of Taxation (1996+)

The graph in Figure 4.2 provides an index of residential property values adjusted for inflation to 2018 dollars, starting at 1960 as 100. It shows that when adjusted for inflation, overall residential property value in Lorain has effectively appreciated only 10% since 1960, while fluctuating widely.

²⁴ These data were obtained from the Ohio Department of Taxation, as reported by each county. The data are organized by broad property classes: agricultural, residential, commercial, industrial, mining. This graph plots only the residential value reported, and includes 1-family, 2-family, 3-family, and condominiums, but does not include apartments (which are considered commercial under this classification system).

Renter-Occupied Housing: Rents

The cost of rental housing in Lorain is also substantially lower than that of the County and state. 24% of Lorain's rental housing is less than \$500 per month (including utilities), compared to 16.4% for the County and 15.8% for the State. On the higher end, 11.5% of the City's rental units have rents over \$1000, compared to 25.3% for the County and 23.3% for the State. HUD's established fair market rent for a 2-bedroom apartment in 2017 (the time period of this data) was \$781. If we assume that 1/3 of the \$700 to \$999 rent band is below \$781, about a third of Lorain's rental units fall below HUD's Fair Market Rent, while that amount for the County and State is closer to a quarter.²⁵

The implication is that Lorain's rental units are generally affordable. There is a lack of higher-rent housing that might attract tenants able to pay higher rents.

Table 4.7 Gross Rents

Rent amount	Lorain City	Lorain County	Ohio
Renter-occupied units	10,944	33,910	1,572,672
With cash rent	10,284	31,932	1,491,144
Less than \$300	12.2%	7.1%	6.2%
\$300 to \$499	11.9%	9.3%	9.6%
\$500 to \$699	30.3%	25.9%	25.2%
\$700 to \$999	34.1%	32.5%	35.8%
\$1000 to \$1499	10.5%	19.7%	18.7%
\$1500 to \$1999	0.8%	3.5%	3.1%
\$2000 to \$3000	0.2%	0.9%	1.2%
\$3000 or more	0.0%	1.2%	0.4%
No cash rent	660	1,978	81,528
Median rent	\$ 674	\$ 751	\$ 764

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25063 & Table B25064

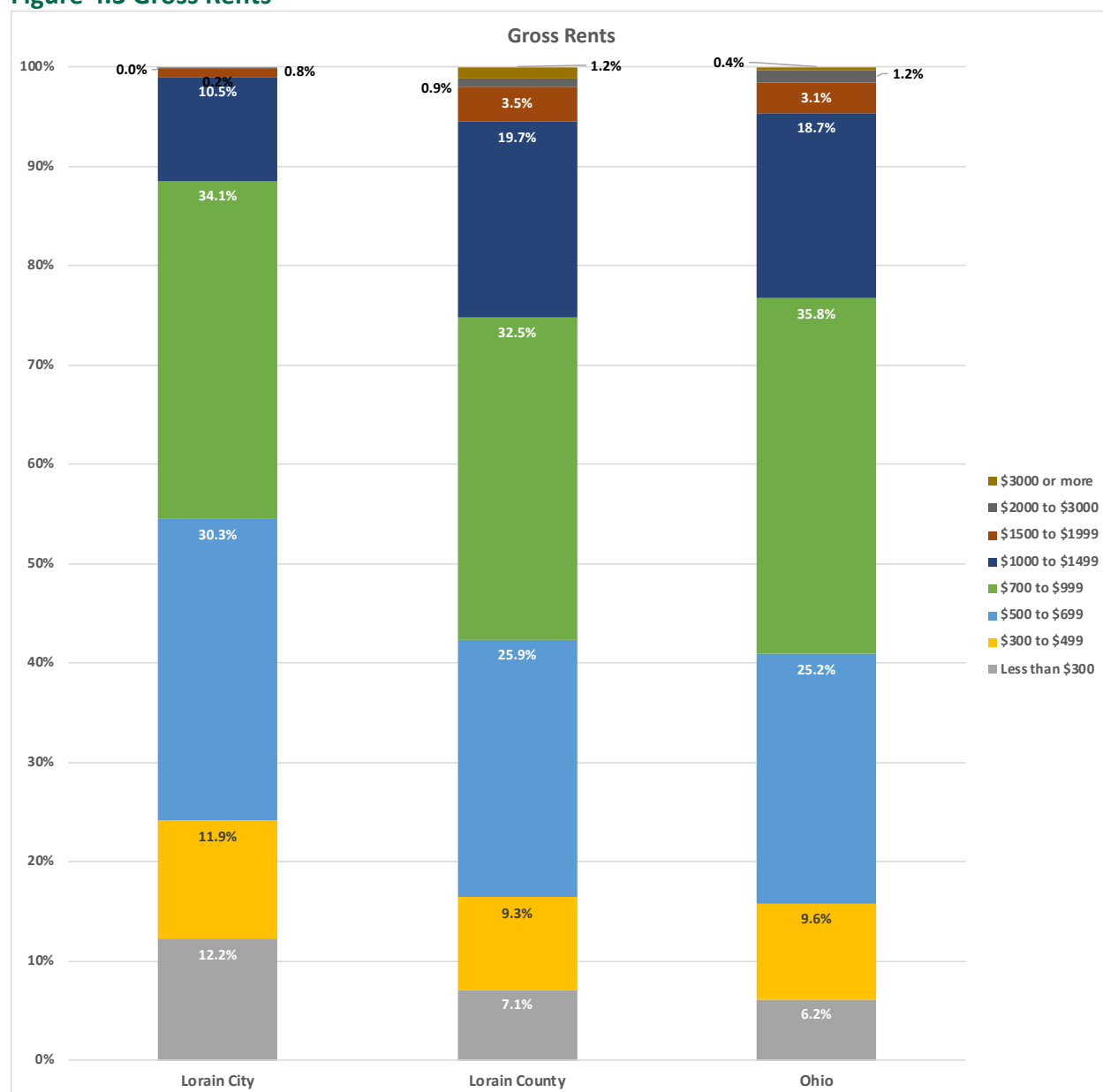
Note: Gross Rent includes estimated monthly costs of utilities and fuels, if paid for by the renter.

²⁵ Note that the American Community Survey's "Gross rent" and HUD's "Fair Market Rent" both include utilities if those are usually paid by the tenant. See <https://www.hudexchange.info/faqs/programs/811-project-rental-assistance-pra/program-requirements/calculating-rents-and-utility-allowances/does-the-fair-market-rent-fmr-include-utilities/#:~:text=Yes.,must%20include%20a%20utility%20allowance>. And <https://www.census.gov/quickfacts/fact/note/US/HSG860218#:~:text=Gross%20rent%20provides%20information%20on,kerosene%2C%20wood%2C%20etc.>)

Table 4.8 HUD Fair Market Rents, Since 2010, Cleveland-Elyria Metro Area

Bedrooms	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
0	\$ 526	\$ 515	\$ 520	\$ 487	\$ 493	\$ 502	\$ 499	\$ 524	\$ 529	\$ 569	\$ 585
1	\$ 610	\$ 598	\$ 603	\$ 585	\$ 592	\$ 603	\$ 614	\$ 626	\$ 634	\$ 678	\$ 691
2	\$ 735	\$ 720	\$ 727	\$ 741	\$ 750	\$ 764	\$ 773	\$ 781	\$ 785	\$ 836	\$ 849
3	\$ 942	\$ 923	\$ 932	\$ 993	\$ 1,005	\$ 1,023	\$ 1,017	\$ 1,027	\$ 1,032	\$ 1,102	\$ 1,119
4	\$ 1,001	\$ 981	\$ 990	\$ 1,025	\$ 1,037	\$ 1,057	\$ 1,073	\$ 1,088	\$ 1,091	\$ 1,158	\$ 1,174

Source: US Dept of Housing and Urban Development

Figure 4.3 Gross Rents


Source: American Community Survey 2013-2017 5-year estimates, Table B25063

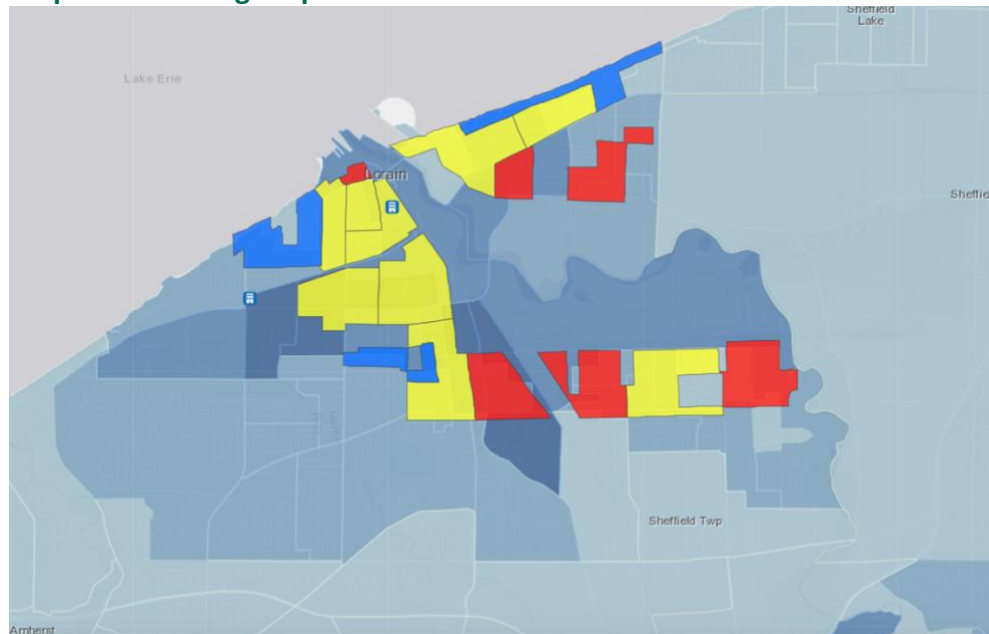
Housing Investment History in Lorain

This brief section outlines the impact of housing investment policy in the City of Lorain during the formative period before the Fair Housing Act of 1968, when “redlining” was legal. This section is taken from the City’s Analysis of Impediments to Fair Housing, prepared this year. This historic policy is mappable and has an impact on the long-term character and condition of housing in Lorain, and so is included here as well.

Historic Impact of Redlining. ESRI has developed a mapping tool which overlays areas of redlining laid out in the 1920s and 1930s, and continued through the 1950s, in Lorain. As shown in Map 4.2, red areas were “redlined” and identified as areas where federal mortgage funds and refinancing were not to be expended. Yellow areas were cautionary, and green areas were acceptable areas for investment. On the map, the darkness of the blue background indicates the percent African-American population by block group.

As shown in Map 4.2, “red” and “yellow” areas designated as early as 1920 coincided with areas of high concentration of Black residents today. These include parts of Wards 5, 6 and 1 (red zones), and most of the central city (yellow zones) including parts of Wards 3, 4 and 7. While redlining is illegal today, the consequences of it remain, with chronically low investment in predominantly Black neighborhoods preventing residents from obtaining mortgages, obtaining home insurance, and obtaining refinancing, and therefore building wealth.

Map 4.2 Redlining Map



Source: ESRI Segregation Mapping tool (see footnote)

In addition to redlining, which limited housing investment, financing and insurance in Black neighborhoods, public housing supported by HUD was required to align with the racial makeup of the existing population in a neighborhood. This meant that Black low-income residents were

required to live in Black neighborhoods, and White low-income residents were required to live in White neighborhoods.²⁶ These two policies together ensured that Black Americans were less upwardly mobile than their White counterparts, and were greatly limited in their ability to build household and family wealth through real estate investment, a cornerstone of the American Dream.

Occupancy, Vacancy and Demolition

According to the American Community Survey, there were about 4,000 vacant housing *units* across the City for the 2013-2017 estimation period, or a rate of 13.6%. The Western Reserve Land Conservancy's property condition survey noted 673 vacant housing *structures* (about 3% of all residential structures), excluding all of Ward 8 and part of Ward 4. These numbers are not comparable since they measure different units and are likely incomplete, but between them we do get a good sense of the range of vacancy that is likely in the City.

Normal residential vacancy in a typical housing market is in the range of 5 to 10%, and a comparison of national, state, regional and local levels, as shown in Table 4.10, supports this range. Overall Lorain's housing unit vacancy rate is higher than the state and national averages, and much higher than the County's, but reflects housing vacancy trends at the state and national level that are on the higher end of normal.

Table 4.9 Housing Occupancy Overall

Subject	Lorain City		Lorain County		Ohio	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	29,327	100.0%	129,717	100.0%	5,174,838	100.0%
Occupied housing units	25,330	86.4%	118,594	91.4%	4,633,145	89.5%
Vacant housing units	3,997	13.6%	11,123	8.6%	541,693	10.5%
Homeowner vacancy rate	2.3		1.5		1.7	
Rental vacancy rate	6.8		5.1		5.8	

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table DP04

Table 4.10 Housing Occupancy Comparison

	City of Lorain	Lorain County	Cleveland-Elyria MSA	Ohio	USA
Vacant Housing Units	13.1%	8.4%	10.3%	10.8%	12.2%

Source: American Community Survey 2014-2018 5-year estimates, Table DP04

The largest number of residential and commercial properties identified as vacant by WRLC were in Wards 2 and 5.

²⁶ ESRI Segregation Mapping tool,

<https://www.arcgis.com/apps/Cascade/index.html?appid=5ccb9580d7a9489c918d57ab04af7296>

Table 4.11 Vacant Structures: WRLC survey

Ward	Residential	Commercial	Total
1	105	15	120
2	263	57	320
3	101	7	108
4	23	8	31
5	201	24	225
6	109	21	130
7	69	10	79
Total	871	142	1,013

Source: Western Reserve Land Conservancy, 2019

Note: Part of Ward 4, and all of Ward 8, were not

Table 4.12 summarizes tax delinquency in the City of Lorain; overall 3.5% of Lorain's residential properties were certified tax delinquent between 1998 and 2017. The highest proportion of tax delinquent structures were 2-family homes, at 7.5% since 1998.²⁷

Table 4.12 Tax Delinquent Properties, City of Lorain

Year Certified	Apartments		1-Family		2-Family		3-Family		Condos		TOTAL	
	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars	Number	Dollars
1998	0	\$0	1	\$16,227	0	\$0	0	\$0	0	\$0	1	\$16,227
2001	0	\$0	1	\$4,132	0	\$0	0	\$0	0	\$0	1	\$4,132
2002	0	\$0	1	\$30,756	0	\$0	0	\$0	0	\$0	1	\$30,756
2003	0	\$0	3	\$43,801	0	\$0	0	\$0	0	\$0	3	\$43,801
2004	0	\$0	1	\$928	0	\$0	0	\$0	0	\$0	1	\$928
2006	1	\$28,408	21	\$330,409	3	\$32,553	0	\$0	0	\$0	25	\$391,370
2007	0	\$0	34	\$443,698	4	\$72,716	0	\$0	0	\$0	38	\$516,414
2008	1	\$34,114	58	\$608,743	14	\$163,559	0	\$0	1	\$12,695	74	\$819,111
2009	1	\$3,766	42	\$481,322	8	\$83,331	0	\$0	0	\$0	51	\$568,419
2010	1	\$718	73	\$429,360	10	\$58,283	0	\$0	0	\$0	84	\$488,361
2011	0	\$0	53	\$359,210	6	\$83,392	0	\$0	0	\$0	59	\$442,602
2012	0	\$0	54	\$248,981	4	\$40,961	0	\$0	0	\$0	58	\$289,942
2013	0	\$0	69	\$196,865	6	\$19,153	0	\$0	0	\$0	75	\$216,018
2014	0	\$0	52	\$219,306	5	\$16,963	0	\$0	2	\$6,402	59	\$242,672
2015	0	\$0	48	\$132,870	3	\$14,142	1	\$2,328	4	\$10,617	56	\$159,957
2016	7	\$10,548	30	\$53,183	6	\$12,023	0	\$0	0	\$0	43	\$75,754
2017	2	\$5,515	98	\$158,309	29	\$56,157	0	\$0	2	\$3,989	131	\$223,969
Total Delinquent	13	\$83,068	639	\$3,758,101	98	\$653,233	1	\$2,328	9	\$33,702	760	\$4,530,433
Average Per Property		\$6,390		\$5,881		\$6,666		\$2,328		\$3,745		\$5,961
Total No. of Properties	366		19,866		1,303		62		342		21,939	
Percent of All Properties	3.6%		3.2%		7.5%		1.6%		2.6%		3.5%	
Average Per Year	0.2%		0.2%		0.4%		0.1%		0.2%		0.2%	

Source: <ftp://loraincountyauditor.com/Real Estate Data/Delinquents/Lorain County Delinquent and Unpaid report 01272020.csv>

²⁷ This number needs to be understood as a relative measure, since some properties could have been (and likely were) certified tax delinquent more than once.

Rental Housing Ownership

A major concern in recent years is the increasing proportion of single family housing in older cities that is bought up as rental property by investors. Interviews with local realtors indicate that investors are among the top three categories of homebuyers, along with first-time homebuyers and people who already live in, or grew up in, the City. The relative low cost of Lorain's housing stock is an attraction to investors looking to turn a profit by purchasing low-cost homes, putting minimal improvement into them, and then renting them out for income. This trend contributes to the deterioration of housing stock if investors don't maintain the property adequately, and is further exacerbated if the landlord is out of town and unavailable to respond quickly to repair needs or inspection requests from the City.

As shown in the following tables, there are twenty property owners who are holding more than ten single family homes, and two of them hold more than 70 properties each. There are five owners who hold more than ten 2- and 3-family homes, holding up to twenty properties. Of these owners, six of them appear to have out-of-state addresses; however other entities with local addresses could be effectively held by out-of-state investors.

Table 4.13 shows that investor ownership of multiple properties is concentrated in Wards 1, 3, 5 and 6, for both single family and multi-family properties.

Key to managing housing owned by investors is to ensure basic property maintenance so that housing stock quality is maintained, and local managers are provided who are accountable for keeping property in good condition and up to code. See the Housing Management Opportunities section for more information.

Table 4.13 Ownership and Absentee Landlords – top 20 2- and 3-family property owners

Property Owner	Owner Address	Owner City	Owner State	County (if Ohio)	Number of Properties
NEW LEVEL PROPERTIES LLC	215 E ERIE AVE	LORAIN	OH	LORAIN	21
SERENITY HOMES USA LLC	2216 S EXMOOR ST	TAMPA	FL		17
CALABRESE ANTHONY J & CALABRESE DEBRA B	3716 E LAKE RD	SHEFFIELD LAKE	OH	LORAIN	14
G I WESTERN PROPERTIES CORPORATION	111 HOOVER ST	BRIDGEVILLE	PA		11
SKARUPA RAYMOND W & JUDY	P.O. BOX 183	LA GRANGE	OH	LORAIN	11
NEO PROPERTY GROUP LLC	387 MEDINA ROAD	MEDINA	OH	MEDINA	8
VICSCO HOME RENTALS LLC	4757 COLORADO AVE	SHEFFIELD LAKE	OH	LORAIN	8
CHARBON41 LLC	11137 ARROWHEAD DR	GRAFTON	OH	LORAIN	7
FORFEITURE STATE OF OHIO	226 MIDDLE AVE	ELYRIA	OH	LORAIN	7
HN REALTY LLC	30875 DORAL CT	WESTLAKE	OH	CUYAHOGA	7
KTS ENTERPRISES LLC	6014 LAKE AVE	ELYRIA	OH	LORAIN	7
LEGACY PROPERTY MANAGEMENT LLC	1319 COLORADO AVE	LORAIN	OH	LORAIN	7
BIBBEE PROPERTIES LLC	36195 AURENSEN RD	N RIDGEVILLE	OH	LORAIN	6
CAFERRO FRANCIS TRUSTEE & CAFERRO ANNAMARIA TRUSTEE	3623 RESERVE TRL	LORAIN	OH	LORAIN	6
DUTRO RAYMOND C & ANGELA S TRUSTEES	13911 DARROW ROAD	VERMILION	OH	LORAIN	6
INVINCIBLE INC	2216 S EXMOOR ST	TAMPA	FL		6
KOTEFSKI SHARON A & PAUL L	6337 BALDWIN BLVD	LORAIN	OH	LORAIN	5
MCKIBBEN FAIRBANKS PAULA L & FAIRBANKS MARK E	303 PARK AVE	ELYRIA	OH	LORAIN	5
PJK HOLDINGS LLC	22321 YARROW TRL	STRONGSVILLE	OH	CUYAHOGA	5
TEAM RIETH LLC	1700 ROSECREST DR	LORAIN	OH	LORAIN	5

Source: Lorain County Auditor

In some cases, multiple owner addresses were provided. The most frequently listed address was used in this analysis.

Owner addresses were considered to be different from the parcel addresses if the respective street numbers were different by at least 20.

Out-of-state owners are shaded.

Table 4.14 Single Family Property Owners with Over 10 Properties, by Ward

Owner Name	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	No. of Single Family Properties
Grand Total	547	593	450	124	507	540	314	94	3169
M49 CAPITAL LLC	29	5	6	3	4	54	6	5	112
SERENITY HOMES USA LLC		30	9		25	4	4		72
ASM INVESTMENTS LLC	4	8	15		13	11	5	1	57
DUTRO RAMOND C & DUTRO ANGELA S	3	4	2	0	2	5	0	0	16
POWER SYSTEMS LLC	17	4	9	5		5	5	8	53
LEGACY PROPERTY MANAGEMENT LLC	23	8	2	1		3	1	1	39
HN REALTY LLC	4	7	5		8	5	1		30
VINE ESTATES LIMITED					24				24
PJK HOLDINGS LLC	3	13	1		1		1		19
PERCHINSKY PEGGY & PERCHINSKY TROY	2	1	4	0	4	1	0	0	12
SHAPIRO DAVID		4	5		3	3	2		17
SUTTON KENT N	2	1	1		6	4	3		17
REALTY 7 LLC	2	3	5		3	1	1		15
CAFERRO FRANCESCO	1	1	6	1	2		2	1	14
CAFERRO FRANCIS TRUSTEE & CAFERRO ANNAMARIA TRUSTEE			5	4	3	1		1	14
SMITH CHARLES L & LAURIE G	4		3		5	1	1		14
AKIN DEBORAH J	1	6	2		2	1	1		13
LOOMIS PROPERTIES LLC	2	5	1		3	1	1		13
MID CITY RESIDENTIAL INVESTORS LLC		5	2		3	2			12
REDS ALL AMERICAN RECYCLING CO LTD	1	1		4	3	1	1		11
THIRD GENERATION INVESTMENTS LLC	2		2		1	6			11
TVP ENTERPRISES LTD		1	1		8	1			11
D BOYD PROPERTIES LLC		1				1	7	1	10

Source: Lorain County Auditor

Table 4.15 Multi-Family Property Owners with Over 40 Units, by Ward

Owner Name	Number of Units								Grand Total
	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	
Grand Total	746	978	677	1,428	844	563	1,179	906	7,321
ROWLAND BILLY S TRUSTEE				38			112	100	250
RHOCKEL INVESTMENT GROUP PLL				168					168
OBERLIN MANOR LTD			155						155
VILLAGE OF LIGHTHOUSE POINT LLC THE								149	149
OAK HILLS WEST LLC								144	144
NEW OAKWOOD APARTMENTS ASSOCIATES LLC					128				128
CLOVER COMMUNITIES LORAIN LLC								119	119
1021 TOWER BLVD LLC				108					108
MARQUES FAMILY LIMITED PARTNERSHIP							100		100
D M F INC AN OHIO CORPORATION				96					96
FREDERICK LAKEVIEW LLP							96		96
OAKS 17 LLC THE				96					96
NEW MARSHALL PLAZA ASSOCIATES LLC							90		90
PENTAMEN ARMS APARTMENTS LLC				87					87
JED LORAIN APARTMENTS LLC			84						84
PREFERRED INVESTMENT PROPERTIES LTD				84					84
OHIO SENIOR HOUSING PROPERTIES LLC		82							82
WG PEARL VILLAGE LLC					81				81
FAIRWAY EAST LLC								80	80
WG WESTGATE GARDENS LLC							73		73
WEST ERIE 18 LLC							72		72
JURSINSKI ROBERT S & ROSALIE C				68					68
SOUTHERN HEIGHTS LIMITED PARTNERSHIP					68				68
VEARD JENNA TERRACE LIMITED PARTNERSHIP							65		65
LORAIN 74 LLC				24		36			60
SACRED HEART COMMUNITY CORP					60				60
OVERLOOK 18 LLC	54								54
NEW LEVEL PROPERTIES LLC	44	7			1				52
WEST LAKE GARDENS ASSOC							50		50
ARBOR GROVE LORAIN LLC						48			48
CONCORD GARDEN APTS LTD				48					48
FULTON HOMES INC					48				48
LIBERTY CIRCLE APARTMENTS LLC				48					48
VEARD WINGATE LLC							48		48
LORAIN GREEN LIMITED PARTNERSHIP	47								47
OHIO MULTIFAMILY LLC				46					46
SERENITY HOMES USA LLC		20	4		8	5	7		44
B T W HOUSING ASSOC INC							41		41
BEAVERCREST GARDENS LLC								40	40

Source: Lorain County Auditor

Housing Property Condition

In the summer of 2013, the Western Reserve Land Conservancy (WRLC) was engaged by the City of Lorain to conduct a parcel-by-parcel evaluation of property condition across the City.²⁸ The study was one of many that the WRLC has conducted in Northeast Ohio in recent years, in recognition that property condition and vacancy can act as a drag on neighborhood housing markets and property values, preventing revitalization and strengthening of housing markets.

The 2013 study found that an overall 6% of residential structures were vacant, and 96% of Lorain's housing stock was rated as "good" or "excellent". Three hundred properties were identified as structurally deficient and in need of demolition. The study concluded that Lorain's vacant and blighted housing status was "manageable", and challenged the City to shift demolition prioritization to be data-driven rather than simply responding to complaints.²⁹

In the summer of 2019, the City re-engaged the WRLC to conduct an update, focusing on Wards 1, 2, 3, 5, 6, and part of Ward 4. Table 4.16 summarizes the findings. (See Table 6.13 in the Market Analysis section of this report for a detailed breakdown by Ward). Overall, 128 properties were found to be structurally deficient (grade of "F") and in need of demolition. 73.9% of all residential properties evaluated, and 82.5% of likely owner-occupied properties, were found to be in "good" or "excellent" condition. ("A" and "B")³⁰ 516 properties, 2.4%, were found to be in "deteriorated" condition ("D") and should be targets for immediate evaluation for rehabilitation. 4,913 properties, or 23.1%, were found to be in fair condition (grade of "C") and are high priority for rehabilitation over the next ten years.

As shown in Map 4.3, properties rated good and excellent ("A" and "B") are found in all neighborhoods of the City, with properties rated Deteriorated or Poor ("C" and "D") more concentrated in Wards 2 and 3. Table 4.17 summarizes the WRLC's criteria for property evaluation.

²⁸ See <https://www.wrlandconservancy.org/pdf/LorainVacantPropertyInventory.pdf>

²⁹ Note that the WRLC evaluation was exterior only, as visible from the sidewalk, and was not done for commercial properties. WRLC's methodology is discussed in detail in the Slum and Blight study recently completed for the City by CSU.

³⁰ Note that the 2019 survey excluded Ward 8 and part of Ward 4, where most properties are considered to be in good or excellent condition.

Table 4.16 Residential Property Condition

Ward	Number of Units per WRLC Condition Grade					Total Number of Rated Residential Properties	Percent of All Rated Units			
	A	B	C	D	F		% A-B	%C	%D	%F
OWNER-OCCUPIED PROPERTY										
Citywide	3,270	7,169	2,071	147	-	12,657	82.5%	16.4%	1.2%	0.0%
RENTAL PROPERTY										
Citywide	548	4,615	2,446	171	-	7,780	66.4%	31.4%	2.2%	0.0%
VACANT PROPERTY										
Citywide	5	144	396	198	128	871	17.1%	45.5%	22.7%	14.7%
ALL RATED PROPERTIES										
Citywide	3,823	11,928	4,913	516	128	21,308	73.9%	23.1%	2.4%	0.6%

Source: Lorain County Auditor, WRLC 2019, CCPD analysis

Notes:

Single family properties were considered to be "for rent" if property address differed from owner address, and "owner-occupied" if property and owner addresses matched.

For multi-family properties, including 2 and 3-family structures, one unit per property was subtracted and added to the Owner-Occupied list where the property address and owner address were the same.

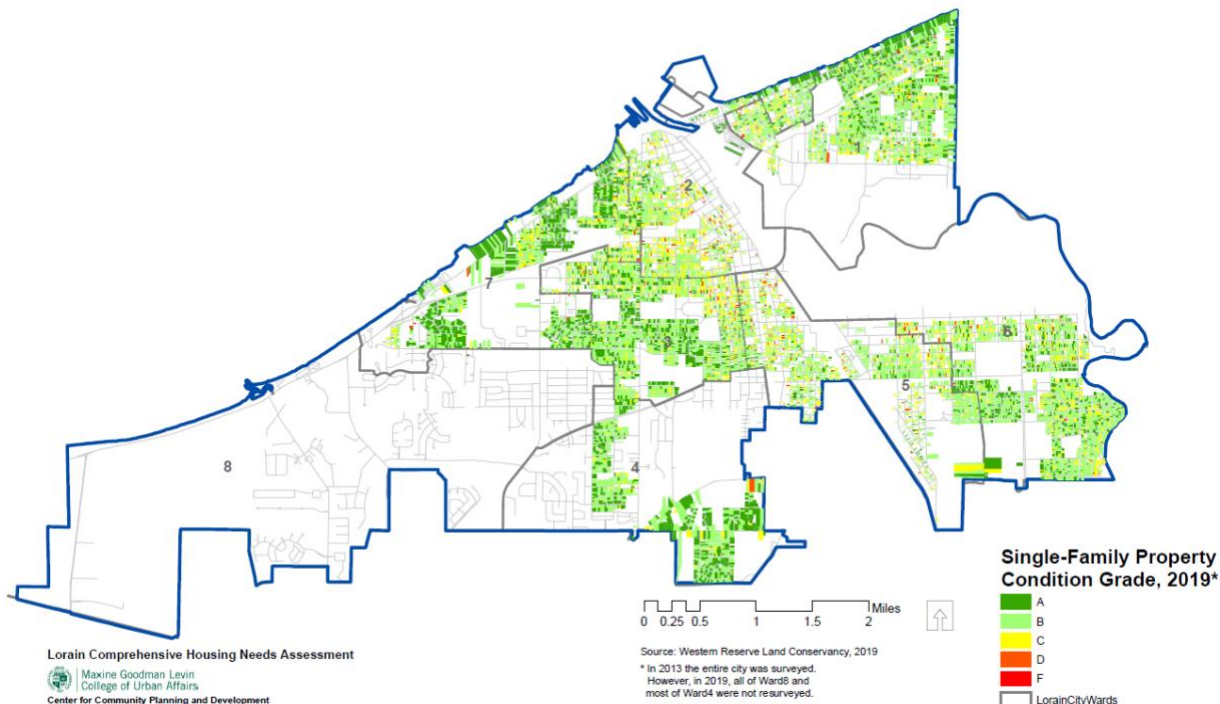
Note that Ward 8, and half of Ward 4, were not rated in the 2019 WRLC survey.

Table 4.17 WRLC Property Assessment Grading Scale

Category	Description
A: Excellent	<ul style="list-style-type: none"> * No visible signs of deterioration * Well-maintained and cared for * New construction/renovation * Historic detailing. Unique
B: Good	<ul style="list-style-type: none"> * Needs basic improvements * Minor painting * Removal of weeds * Cleaning
C: Fair	<ul style="list-style-type: none"> * Some cracking of brick or wood * Major painting required * Deteriorated concrete * Crumbling concrete * Cracked windows or stairs
D: Deteriorated	<ul style="list-style-type: none"> * Major cracking of brick, wood rotting * Broken or missing windows * Missing brick and siding * Open holes
F: Unsafe/Hazard	<ul style="list-style-type: none"> * House is open and a shell * Can see through completely * House ransacked and filled with trash * In danger of collapse * Immediate safety hazard

Source: Western Reserve Land Conservancy

Map 4.3 Residential Property Condition, WRLC Criteria

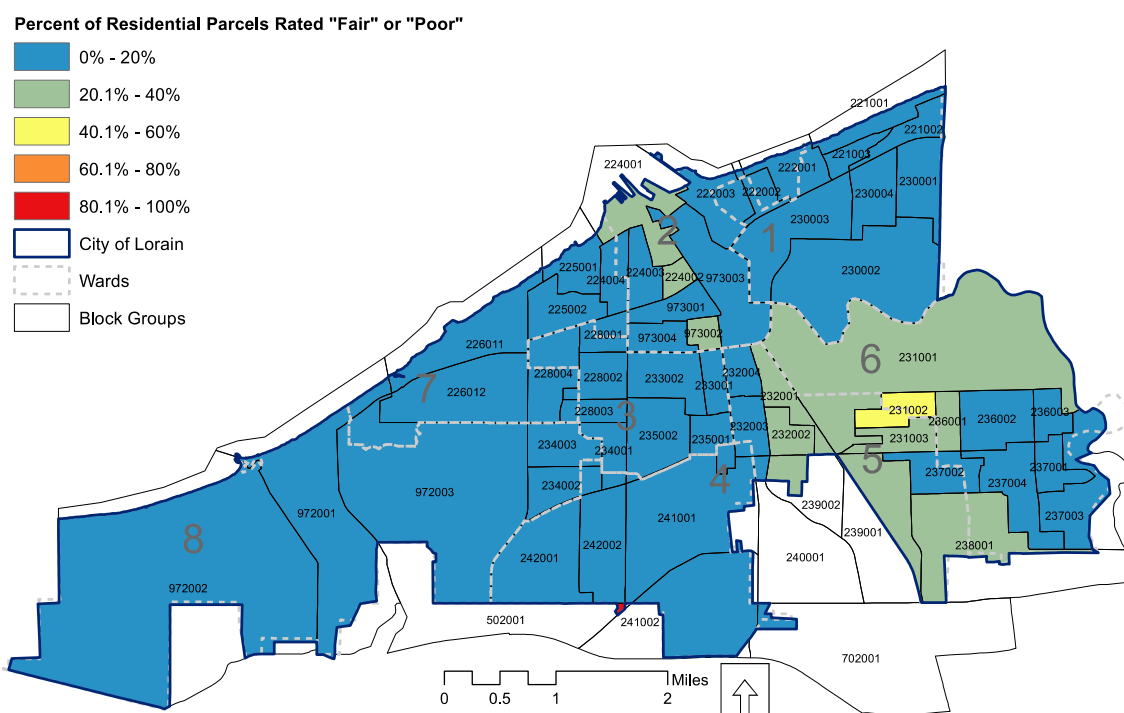


For the Slum and Blight evaluation prepared for the City in September of 2020, a second property condition criteria was used, as available from the County Auditor. This methodology provided a way of evaluating commercial as well as residential property, and was seen as consistent across years, since the County Auditor conducts a full evaluation every six years. According to this set of criteria, 192 residential properties are in Poor condition and likely warrant demolition, while 91.2% of all of Lorain’s residential properties are rated Excellent, Good or Average. In general the conclusions are the same, which is that properties in Lorain are in overall decent condition, and those that require attention (rated “Fair” or “Poor”) are a measurable and manageable number.

Table 4.18 Overall Property Condition, Residential and Commercial, County Auditor Criteria

	Excellent	Good	Average	Fair	Poor	TOTAL
Residential Parcels	45	2,856	16,836	1,698	192	21,627
Residential - Percent	0.2%	13.2%	77.8%	7.9%	0.9%	100.0%
Commercial Parcels	51	106	333	456	370	1,316
Commercial - Percent	3.9%	8.1%	25.3%	34.7%	28.1%	100.0%
Residential and Commercial Parcels	96	2,962	17,169	2,154	562	22,943
All Parcels -Percent	0.4%	12.9%	74.8%	9.4%	2.4%	100.0%

Source: Lorain County Auditor 2019

Figure 4.4 Residential Property Condition, County Auditor Criteria**Percent Blighted Parcels by Block Group, Residential**

Lorain Comprehensive Housing Needs Assessment
 Maxine Goodman Levin
 College of Urban Affairs
 Center for Community Planning and Development

Source: Lorain County Auditor, 2019

As shown in Table 4.91, 481 residential properties have been demolished since 2013, and an additional 148 have been approved for demolition. This is well in line with the properties identified in both 2013 and 2019 as in need of demolition.

Table 4.19 Demolition of Structures

Year	Commercial Demolished	Residential Demolished	Total Demolished	Approved for Demolition	Total
2013	7	93	100		100
2014	7	39	46		46
2015	1	103	104		104
2016		36	36		36
2017		106	106	23	129
2018	4	94	98	94	192
2019		10	10	31	41
Total	19	481	500	148	648

Source: City of Lorain

Table 4.20 summarizes the maintenance and enforcement issues identified, by Ward, in the City. Of 16,000 complaints related to housing maintenance that were made between 2015 and mid-2019 (about 4,000 per year), the largest numbers were in Wards 2, 5 and 1 in that order.

Miscellaneous uncategorized complaints, debris, siding and vehicles received the largest number of complaints.

Table 4.20 Primary Maintenance and enforcement issues by Ward, 2015-2019

Complaint Type	Number of Complaints, by Ward									Total
	1	2	3	4	5	6	7	8	Unknown	
Other	491	665	412	155	666	566	227	75	166	3,423
Debris	315	420	196	36	236	263	143	16	68	1,693
Siding	262	283	229	27	344	318	148	13	31	1,655
Vehicle	244	171	301	96	284	181	78	69	55	1,479
Reinspect	187	350	72	39	186	265	88	24	21	1,232
Accessory Buildings	187	153	178	21	179	272	60	9	15	1,074
Roof	93	134	110	52	198	144	58	12	18	819
Porch/Stairs	99	241	74	5	155	167	51	0	18	810
Gutter/Downspout	59	122	52	6	113	90	25	5	9	481
Windows/Doors	64	106	72	3	82	63	30	4	22	446
Vacancy	45	115	90	8	64	43	30	8	24	427
Landscape	47	97	55	12	62	69	62	10	12	426
Damage	111	128	17	6	41	52	32	4	14	405
Boat/Trailer/RV	59	29	44	67	25	18	46	95	10	393
No Violation	33	49	50	21	80	51	27	14	12	337
Fence	34	39	33	13	24	53	12	5	5	218
Protective Treatment	51	65	11	2	40	28	11	2	1	211
Pavement	22	16	24	13	16	20	23	25	4	163
Foundation	24	16	20	1	15	13	7	0	2	98
Drainage	25	19	10	2	14	10	8	2	7	97
Security/Safety	10	12	36	5	10	17	5	1	1	97
Premises id	11	7	2	3	18	16	2	1	0	60
Swimming Pool	8	7	16	5	1	7	4	2	1	51
Permits	4	9	5	2	7	2	5	1	6	41
Animals	8	5	4	7	7	2	3	0	1	37
Interior Violations	10	5	2	2	6	2	3	0	6	36
Chimney	0	6	6	0	8	3	1	0	0	24
Total	2,503	3,269	2,121	609	2,881	2,735	1,189	397	529	16,233

Complaints registered from 10/08/2015 through 07/24/2019

Source: City of Lorain

Housing Rehabilitation

Table 4.21 projects the aging of Lorain’s housing stock. If we assume that houses over 50 years old are in need of some sort of major rehabilitation (new kitchen, baths, electrical, or HVAC), in 2010, about half of Lorain’s housing stock, or 15,000 units, was in that stage. As of 2020, that number has risen to 67.5%, or almost 20,000 units. About 5,000 units became 50 years old during the decade between. According to Tables 4.22 and 4.23, 77 Emergency Home Repair rehabilitation projects were completed in the City between 2013 and 2019; among all permits, there were 304 “additions” and 804 “alterations”. If this pace of major renovation has held across the years, rehabilitation is clearly far below what it would need to be, if it were proportional to the aging of housing stock.

Also of interest, of 13,000 permits granted during 2013-2019, only 99 of them used federal funding. The protection and continued relevance of Lorain’s housing stock is a very big concern, and will continue to increase in significance over time. The very low level of federal funding to support housing renovation is of concern, given the predominance of low-income households and homeowners in the City.

Table 4.21 Aging of Housing Stock

Year Structure Built	Estimate	2010 age in years	Add	2020 age in years	Add	2030 age in years	Add	2040 age in years
Total units	29,327							
Built 2014 or later	129					10		20
Built 2010 to 2013	297					10		20
Built 2000 to 2009	1,764			10		20		30
Built 1990 to 1999	1,727	10		20		30		40
Built 1980 to 1989	1,003	20		30		40		50
Built 1970 to 1979	4,602	30		40		50		60
Built 1960 to 1969	4,953	40		50		60		70
Built 1950 to 1959	5,524	50		60		70		80
Built 1940 to 1949	2,915	60		70		80		90
Built 1939 or earlier	6,413	70		80		90		100
Total units over 50 years		14,852	4,953	19,805	4,602	24,407	1,003	25,410
% housing units over 50 years		50.6		67.5		83.2		86.6

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25034, CCPD

Table 4.22 Emergency Home Repair Projects Completed, 2013-2019

Project ID	2013	2014	2015	2016	2017	2018	2019	Total
Total Investment	\$ 297,173	\$ 97,106	\$ 78,428	\$ 62,966	\$ 25,412	\$ 248,941	\$ 108,973	\$ 918,998
Number of Projects	16	5	14	11	2	19	10	77
Average Investment Per Project	\$ 18,573	\$ 19,421	\$ 5,602	\$ 5,724	\$ 12,706	\$ 13,102	\$ 10,897	\$ 11,935

Source: City of Lorain

Table 4.23 All Residential Improvement Permits

Type of Permit	2014	2015	2016	2017	2018	Partial 2019	Total
Roof and/or Siding	513	502	529	518	478	386	2,926
HVAC A/C and/or Furnace	302	368	361	372	345	188	1,936
Windows and/or Doors	258	272	252	276	290	142	1,490
Fence	162	198	224	238	204	148	1,174
Other	59	71	209	216	258	140	953
Electrical	259	271	129	92	121	62	934
Plumbing	133	198	126	122	141	95	815
Alterations	113	100	155	175	168	93	804
Waterproofing	147	119	108	117	157	77	725
Demolition	54	122	53	83	84	41	437
Hot Water Tank	57	49	119	92	67	40	424
Addition	129	119	27	15	10	8	308
Gutters/Downspouts	51	52	36	29	48	36	252
TOTAL	2,237	2,441	2,328	2,345	2,371	1,456	13,178

Source: City of Lorain

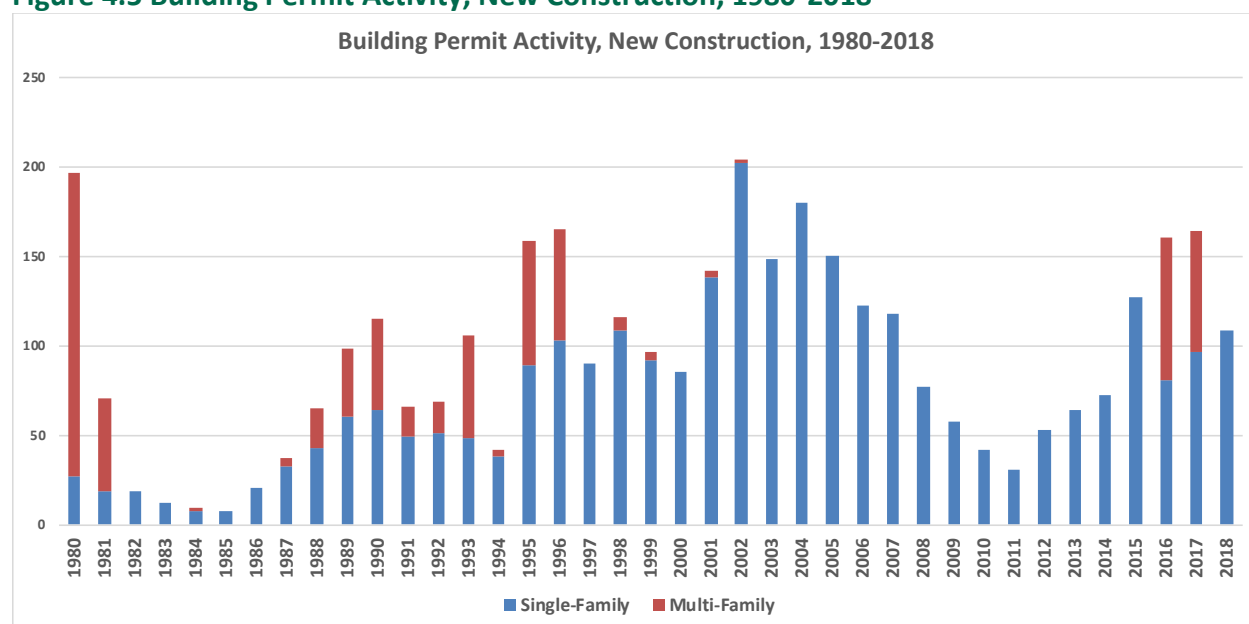
Table 4.24 Residential Improvement Permits – Utilizing Federal funds

Year	Total Improvement Permits	Permits Using Federal Funding	Percent Federal Funded	Federal Funding Dollars
2014	2,237	14	0.63	\$97,106
2015	2,441	24	0.98	\$78,428
2016	2,328	11	0.47	\$62,966
2017	2,345	3	0.13	\$25,412
2018	2,371	30	1.27	\$248,941
2019	1,456	17	1.17	\$108,973
Total	13,178	99	0.75	\$621,825

Source: City of Lorain

Construction of New Housing Units

About 96 new housing units have been built every year in Lorain since 1980, dropping to 91 per year from 2010 to 2018. This number has fluctuated widely, from a total of 7 in 1985 to 200 in 2002. The majority of these (77 per year since 1980), are single family units. Single family units have continued to be developed at a similar pace (75 per year) since 2010. Only three three- to four-family buildings have been built since 1996, in 2016. There have been no two-family units built since 2002. Buildings with 5 or more units have increased since 2010, with 14 per year since 1980 increasing to 16 per year.

Figure 4.5 Building Permit Activity, New Construction, 1980-2018

Source: City of Lorain

Table 4.25 New Building Permit Activity, 1980-2018

Year	Single-Family		Two-Family		Three/Four-Family		Five or More-Family		Total		Average Per Unit
	Units	Value	Units	Value	Units	Value	Units	Value	Units	Value	
1980	27	\$2,038,560	100	\$3,232,460	11	\$515,000	58	\$1,782,400	196	\$7,568,420	\$38,614
1981	19	\$1,293,030	0	\$0	0	\$0	51	\$1,800,000	70	\$3,093,030	\$44,186
1982	19	\$1,551,460	0	\$0	0	\$0	0	\$0	19	\$1,551,460	\$81,656
1983	12	\$982,340	0	\$0	0	\$0	0	\$0	12	\$982,340	\$81,862
1984	7	\$536,560	2	\$116,500	0	\$0	0	\$0	9	\$653,060	\$72,562
1985	7	\$283,000	0	\$0	0	\$0	0	\$0	7	\$283,000	\$40,429
1986	20	\$1,592,300	0	\$0	0	\$0	0	\$0	20	\$1,592,300	\$79,615
1987	32	\$2,640,108	2	\$137,000	3	\$121,829	0	\$0	37	\$2,898,937	\$78,350
1988	43	\$3,394,228	4	\$302,400	0	\$0	18	\$500,000	65	\$4,196,628	\$64,564
1989	60	\$4,896,070	8	\$497,075	0	\$0	30	\$715,000	98	\$6,108,145	\$62,328
1990	64	\$6,210,023	8	\$546,543	3	\$111,879	40	\$950,000	115	\$7,818,445	\$67,986
1991	49	\$5,288,806	2	\$82,987	0	\$0	15	\$685,000	66	\$6,056,793	\$91,770
1992	51	\$6,482,831	2	\$147,393	0	\$0	16	\$627,000	69	\$7,257,224	\$105,177
1993	48	\$4,478,108	6	\$464,000	4	\$180,000	48	\$2,505,000	106	\$7,627,108	\$71,954
1994	38	\$4,815,028	4	\$302,596	0	\$0	0	\$0	42	\$5,117,624	\$121,848
1995	89	\$8,959,374	4	\$415,000	0	\$0	65	\$2,419,609	158	\$11,793,983	\$74,645
1996	103	\$12,556,920	2	\$104,000	6	\$420,000	54	\$2,246,692	165	\$15,327,612	\$92,895
1997	90	\$12,153,945	0	\$0	0	\$0	0	\$0	90	\$12,153,945	\$135,044
1998	108	\$17,611,266	8	\$364,000	0	\$0	0	\$0	116	\$17,975,266	\$154,959
1999	92	\$10,935,743	4	\$151,000	0	\$0	0	\$0	96	\$11,086,743	\$115,487
2000	85	\$8,547,707	0	\$0	0	\$0	0	\$0	85	\$8,547,707	\$100,561
2001	138	\$15,248,446	4	\$700,000	0	\$0	0	\$0	142	\$15,948,446	\$112,313
2002	202	\$22,451,903	2	\$132,700	0	\$0	0	\$0	204	\$22,584,603	\$110,709
2003	148	\$17,492,923	0	\$0	0	\$0	0	\$0	148	\$17,492,923	\$118,195
2004	180	\$19,002,341	0	\$0	0	\$0	0	\$0	180	\$19,002,341	\$105,569
2005	150	\$17,518,600	0	\$0	0	\$0	0	\$0	150	\$17,518,600	\$116,791
2006	122	\$14,493,783	0	\$0	0	\$0	0	\$0	122	\$14,493,783	\$118,802
2007	118	\$12,232,351	0	\$0	0	\$0	0	\$0	118	\$12,232,351	\$103,664
2008	77	\$7,306,251	0	\$0	0	\$0	0	\$0	77	\$7,306,251	\$94,886
2009	57	\$4,880,318	0	\$0	0	\$0	0	\$0	57	\$4,880,318	\$85,620
2010	42	\$3,905,224	0	\$0	0	\$0	0	\$0	42	\$3,905,224	\$92,982
2011	31	\$2,834,561	0	\$0	0	\$0	0	\$0	31	\$2,834,561	\$91,437
2012	53	\$4,818,234	0	\$0	0	\$0	0	\$0	53	\$4,818,234	\$90,910
2013	64	\$5,533,754	0	\$0	0	\$0	0	\$0	64	\$5,533,754	\$86,465
2014	72	\$7,450,769	0	\$0	0	\$0	0	\$0	72	\$7,450,769	\$103,483
2015	127	\$12,737,695	0	\$0	0	\$0	0	\$0	127	\$12,737,695	\$100,297
2016	81	\$9,932,705	0	\$0	3	\$579,000	76	\$3,088,920	160	\$13,600,625	\$85,004
2017	96	\$12,041,660	0	\$0	0	\$0	68	\$2,133,500	164	\$14,175,160	\$86,434
2018	108	\$14,124,909	0	\$0	0	\$0	0	\$0	108	\$14,124,909	\$130,786
TOTAL	2,929	\$ 321,253,834	162	\$ 7,695,654	30	\$ 1,927,708	539	\$ 19,453,121	3660	\$ 350,330,317	
Average Annual, 1980-2018	77.1	\$ 8,454,048	4.3	\$ 202,517	0.8	\$ 50,729	14.2	\$ 511,924	96.3	\$ 9,219,219	
Average Annual, 2010-2018	74.9	\$ 8,153,279	0.0	0.0	0.3	\$ 64,333	16.0	\$ 580,269	91.2	\$ 8,797,881	

Source: US Census Bureau, Building Permits Survey

Values are not adjusted for inflation.

Subsidized Housing

Subsidized Housing Residences. Public housing in Lorain is managed at the County level by the Lorain Metropolitan Housing Authority (LMHA). LMHA's public housing is located primarily in the Cities of Lorain and Elyria, with a smaller number of units in Oberlin. In the City of Lorain, there are seven LMHA complexes – one dedicated specifically to elderly and disabled residents – for a total of 946 units. They are primarily located in the northern and eastern neighborhoods of the city. In addition to the LMHA housing, the city is home to eighteen other subsidized housing complexes with a total of 955 units, including seven Section 8 and eleven Low-Income Housing Tax Credit complexes. See table 4.26.

Housing in Lorain County is also subsidized through individual Housing Choice Vouchers (HCV) (formerly Section 8 vouchers), funded by HUD and managed by LMHA. According to LMHA, about 3,000 HCV recipients choose to use them in the City of Lorain. The waiting lists for these subsidized units (including vouchers) are about 6 months to a year

Table 4.26 Subsidized Housing in Lorain

Ward	Project Name	Address	No. Low Income Units	No. Bedrooms					Population	Type
				Studio	1	2	3	4+		
1	Lorain Green 1	3501 Pin Oak Dr	48	-	-	24	24	-	General	LIHTC
2	Nativity Manor	420 W 15th St	32	-	13	25	-	-	Senior/Disability	LIHTC
	Nativity Homes	1917 Lexington Avenue	18	-	-	-	8	10	Senior/Disability	LIHTC
	Firelands Lorain	1025 W Erie	77	63	8	6	-	-	Senior/Disability	Section 8 Project Based
	Kennedy Plaza	1730 Broadway Ave	177	37	135	5	-	-	General	LMHA
	Lakeview Plaza	310 7th St	207	149	57	1	-	-	General	LMHA
3	Oberlin Manor	1220 W 37th	150	-	143	7	-	-	General	Section 8 Project Based
	Westgate Apartments	2310 W 20th St	12	-	6	6	-	-	General	LMHA
	Leavitt Homes	2153 Lorain Dr	198	-	18	84	78	18	General	LMHA
5	South Lorain	2845 Wood Ave	8	-	8	-	-	-	General	LIHTC
	Threshold Homes	3803 Toledo	40	-	-	-	35	5	General	LIHTC
	Lorain Homes	3504 Dallas	8	-	-	-	-	8	General	LIHTC
	Southern Heights Multifamily	1648 E 29th St	56	-	-	23	26	14	General	LIHTC
	Pearl Village	4215 Pearl Ave	80	-	12	56	12	-	General	LIHTC
	Berkshire Court	1615 E 29th	48	-	8	40	-	-	General	Section 8 Project Based
	Sacred Heart Manor	4285 Pearl Ave	50	-	43	7	-	-	Senior/Disability	Section 8 Project Based
	Southside Gardens	3010 Vine Ave	117	-	-	32	24	41	General	LMHA
	International Plaza	1825 Homewood Ave	100	-	99	1	-	-	Senior/Disability	LMHA
6	Lowell Apartments	1833 E 31st St	26	-	14	12	-	-	General	Section 8 Project Based
7	Jenna Terrace	3152 Fulmer Rd	64	-	4	48	12	-	General	LIHTC
	Westgate Apartments	3005 Leavitt	72	-	12	60	-	-	General	LIHTC
	Marshall Plaza Apartments	2539 Marshall Ave	89	-	16	56	17	-	General	LIHTC
	Booker T Washington	3002 Fulmer	39	-	27	12	-	-	Senior/Disability	Section 8 Project Based
	West Lake Gardens	5001 W Erie	50	-	-	36	14	-	General	Section 8 Project Based
	Westview Terrace	2218 W 24th St	142	-	4	66	60	12	General	LMHA
Citywide	General Population		1,592	186	437	556	302	98		
	Senior/Disability		316	63	190	51	8	10		
Citywide	Total		1,908	249	627	607	310	108		

Source: HUD/Local Resources, LMHA

	LMHA Housing
	Additional Senior/Disability Housing

Findings: Housing Stock

- The majority of Lorain's housing units, 67%, are single-family detached housing. The remaining units are divided among a variety of unit types, among them 2, 3 and 4-unit structures, apartment complexes, single family attached, and condominiums, with no single type dominating.

- Lorain’s housing stock is significantly older than those of the County and State, with 22% built before 1939, and likely 10% over 100 years old. Only 16.7% of Lorain’s housing was built since 1980, and only 1.4% since 2010.
- The oldest housing is concentrated in Wards 2, 3 and 5 along Broadway, and Wards 5 and 6 along 28th Avenue. The newest housing is all in the western part of the City, in Wards 7 and 8.
- Almost 2/3 of Lorain’s owner-occupied housing stock is 3 bedrooms and under 1,500 square feet. This type of housing is attractive to first-time home-buyers, but less attractive as families move up.
- Lorain’s for-sale housing is very affordable. Almost 80% of Lorain’s owner-occupied housing stock is valued below \$100,000, and 92% is valued under \$150,000.
- Lorain’s rental housing is closer to average for the area (HUD’s Fair Market Rent). 12% of Lorain’s rental units are renting for below \$300 per month, including utilities, and 24% are renting for below \$500 a month. The majority (58%) are renting for between \$500 and \$999. While lower than the County and state averages, given Lorain’s very low income households, these rents remain unaffordable for many.
- About 13% of Lorain’s housing units are vacant, which is somewhat above local averages, but is not alarming. This level is higher than the County and state vacancy rates (8% and 11% respectively), but close to the national average (12%).
- There are twenty landowners who hold more than 10 single-family properties as rental income-producing properties; the top two hold 74 and 90 properties each. The top 20 owners of 2- and 3-family properties hold between 5 and 21 properties each.
- 78% of residential structures evaluated by the WRLC in the summer of 2019 were found to be in excellent or good condition. Only 2.3% were found to be in Poor or Very Poor condition.
- An aggressive demolition program in Lorain has continued apace. In 2013, 300 properties were found to be structurally deficient and in need of demolition. Since then, 481 residential structures have been demolished, including those that became blighted since 2013. In 2019, 132 structures were identified as needing demolition.
- The need for housing repair and rehabilitation in Lorain is a significant issue and will likely continue to increase. As of 2020, two-thirds of Lorain’s housing (about 20,000 units) was over 50 years old; from 2020 to 2030, an additional 5,000 housing units will reach that age. In the 2019 property survey, 3,500 properties were rated as “fair” and likely in need of rehabilitation to prevent them from becoming blighted. And yet, between 2013 and 2019, there were only 1,185 significant residential renovations. Only 99 received federal funding assistance. Given Lorain’s very low income households and the high proportion of single-family rental housing, there is a strong need for rehabilitation funding to enable Lorain’s residents to remain in their homes, and the long-term quality of Lorain’s homes to be ensured.
- About 90 to 100 new housing units are constructed in Lorain each year, most of them single family homes, and a small proportion in buildings with more than 5 units. This amount has fluctuated widely over the years, but has held true since 2010.

- There are about 1,900 subsidized rental housing units in the City, 946 of them owned and operated by LMHA. There are an additional 3,000 HCV holders in the City of Lorain. The waiting lists for these subsidized units (including vouchers) are about 6 months to a year.

5 POSITIONING LORAIN IN THE NORTHEAST OHIO HOUSING MARKET

Introduction

The purpose of this chapter is to evaluate Lorain’s potential housing market opportunities in relation to other communities. A comparison of characteristics can help define Lorain’s strengths in relation to other choices homebuyers and renters might make, and also identify challenges which could be addressed to make Lorain more attractive to new residents.

Three methodologies were used in conducting this brief evaluation:

- 1) Interviews with residents, non-residents, and realtors
- 2) Evaluation of place of residence of people working in Lorain
- 3) Evaluation of data comparing Lorain to surrounding and competitor communities

In addition, data was evaluated comparing Lorain to “peer communities” identified by the City of Lorain which are not housing competitors, but offer insights into Lorain’s characteristics. This information is included in the Appendix.

Interviews

Telephone interviews were held with three residents of the City, several social services professionals working with residents, and two realtors who often sell homes in the City. The following findings may be summarized:

- Homebuyers in the City generally fall into three categories:
 - People who have a connection to the City and their neighborhood, especially those who grew up there, or have lived in their neighborhood for a while, or lived there at one time
 - Young first-time home buyers who are drawn to affordable decent homes
 - Investors who are looking for low cost homes
- Realtors stated that residents exercise a wide range of options for schooling for their children. Over half enroll in the City school district; some in Catholic schools; and some in Charter schools. Some take advantage of open enrollment to attend nearby public schools, especially Amherst and Clearview; a few go as far as Oberlin City School District. One resident, whose children attended the Lorain City School District, stated her appreciation for the options for college courses available through Lorain High School, and felt a quality education is available with appropriate parental support. One former resident stated that she would love to live in Lorain, where she grew up, but had a special needs child who was better served in another district.
- Residents of Lorain in general like living there. Those who grew up there have a commitment and preference to continue living there. One interviewee who grew up in Lorain and had moved away, returned to the City in order to raise their children there. Residents state that neighborhoods can vary by block; they may feel comfortable and safe on their block and immediate area, but less safe just a few blocks away.
- People who choose to live in other communities do so because they prefer a larger lot or larger home, or a home with more amenities; to live in a different school district; to

live in a community with more amenities; because they have connections in other communities; and/or to be closer to work.

- Amenities that are desirable and attractive in Lorain include the restaurants and entertainment in the downtown; parks and recreation, both City of Lorain and nearby Metroparks; churches; and nearby shopping.
- The Hispanic community in Wards 5 and 6 is a significant draw for members of that community. As they gain savings and move into higher income groups, some would like to find housing that they can now afford, while remaining in the neighborhood. Others move to other parts of the City, while remaining in Lorain.

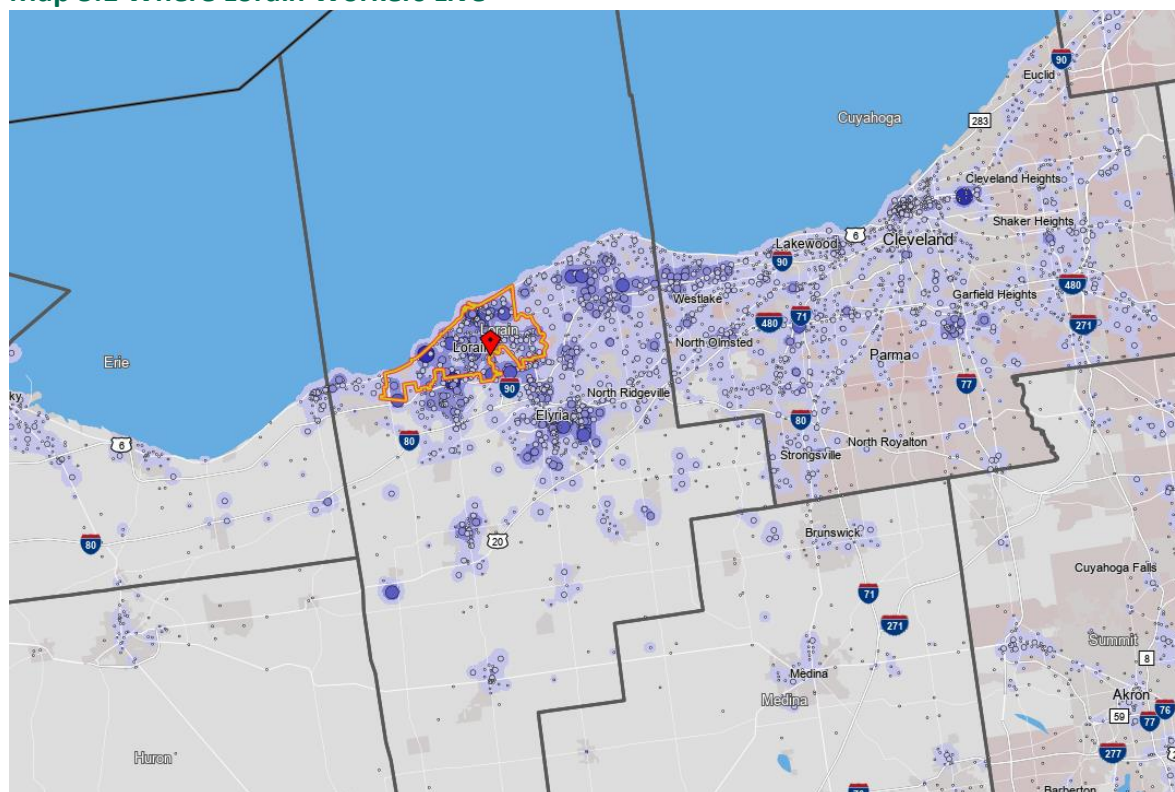
Workers and Residences

The choices of people who work in Lorain are key indicators of the housing market and Lorain's most likely competitors. As shown in Map 5.1 and Table 5.1, about 1/3 of the people who work in Lorain live in the City itself; about 1/3 live in the top 20 surrounding communities listed in the table; and 1/3 live in other communities. Of the top 20 surrounding communities, Elyria and Amherst top the list; but at 8.5% and 4.2% of workers respectively, they are shown to be attractive, but not overwhelmingly so. The remaining third of workers live in far-flung places across the region, from Ashtabula to Akron to Medina to Sandusky.

Table 5.1 Where Lorain Workers Live

Workers in City of Lorain			
Residence County	Residence Place	Number of Workers	Percent of Workers
N/A	Total	13,413	100.0%
Lorain	City of Lorain	4,289	32.0%
Lorain	Elyria city	1,135	8.5%
Lorain	Amherst city	562	4.2%
Lorain	North Ridgeville city	280	2.1%
Lorain	Amherst township	278	2.1%
Cuyahoga	Cleveland city	278	2.1%
Lorain	Avon Lake city	252	1.9%
Lorain	Sheffield township	223	1.7%
Lorain	Sheffield Lake city	221	1.6%
Lorain	Vermilion city	204	1.5%
Lorain	Avon city	192	1.4%
Lorain	Carlisle township	140	1.0%
Cuyahoga	Westlake city	105	0.8%
Cuyahoga	Lakewood city	102	0.8%
Lorain	Elyria township	97	0.7%
Huron	Norwalk city	96	0.7%
Erie	Vermilion city	96	0.7%
Cuyahoga	North Olmsted city	95	0.7%
Lorain	Brownhelm township	92	0.7%
Lorain	Sheffield village	91	0.7%
N/A	All Other Ohio	4,329	32.3%
N/A	Out of state	256	1.9%
Total Non-City Residents		9,124	68.0%

Source: US Census LEHD, 2017

Map 5.1 Where Lorain Workers Live

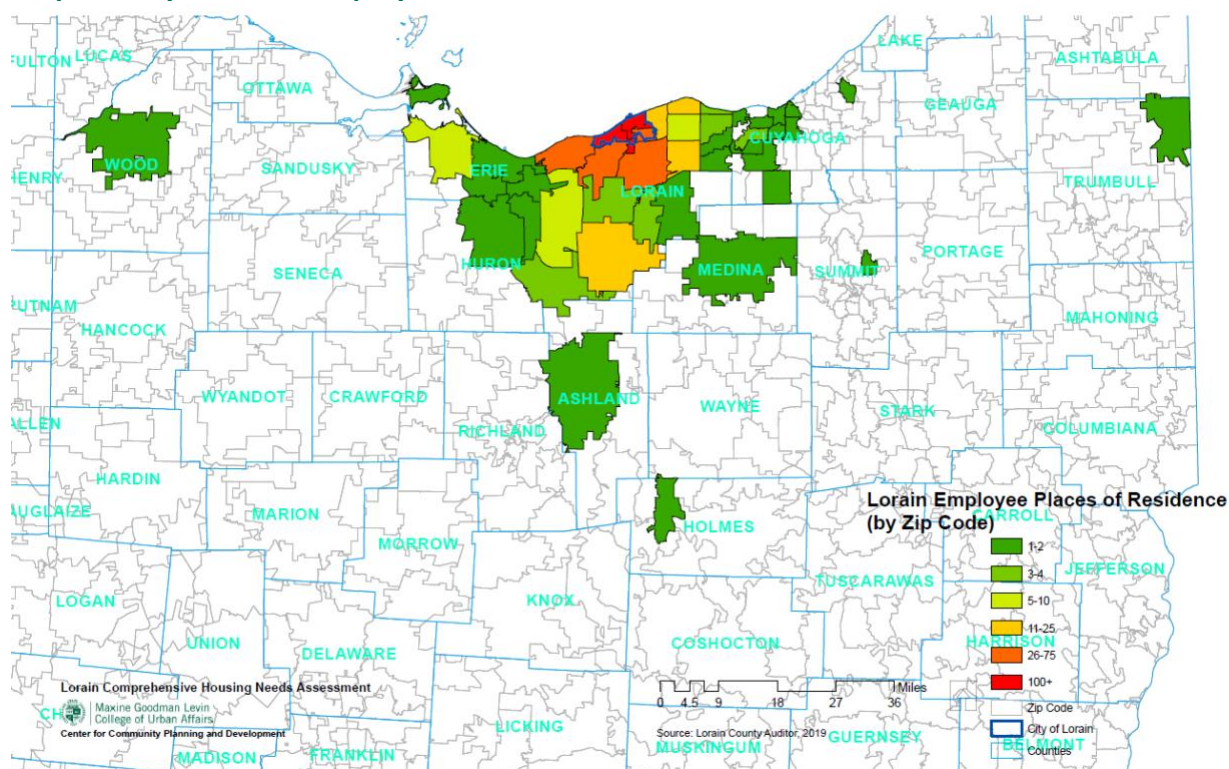
Source: US Census On the Map, LEHD Dataset 2017

What we can learn from this list and map is that Lorain workers exercise a wide range of choices and reasons regarding their place of residence. The City itself remains a strong draw to workers. Surrounding communities are also a strong draw, perhaps providing housing, neighborhoods, and amenities that are more desirable to those choosing to live there. A large number of workers live more than 30 minutes' drive from Lorain; they may be attracted to living closer to their place of employment, if the appropriate amenities and opportunities are in place.

Analysis of City of Lorain employee zip codes provides similar conclusions. 60% of the City's 693 employees live in Lorain itself. Amherst and Elyria are second, at 9.2% and 6.2% of employees, and are joined by Vermilion and Sheffield Lake, at 5.3% and 3.5% respectively. The remainder of the City's employees live across the region, with no individual community having a large number of them as residents. Once again, Lorain is a strong draw; surrounding communities together are a draw; and some workers live drive long distances to get to work in the City.

Table 5.2 City of Lorain Employee Places of Residence

Community	Number of City Employees	Percent of all City Employees
Lorain	418	60.3%
Amherst	66	9.5%
Elyria	43	6.2%
Vermilion	37	5.3%
Sheffield Lake	24	3.5%
Avon Lake	11	1.6%
North Ridgeville	11	1.6%
Wellington	11	1.6%
Cleveland	10	1.4%
Avon	7	1.0%
Sandusky	6	0.9%
Wakeman	5	0.7%
LaGrange	4	0.6%
Oberlin	4	0.6%
Bay Village	3	0.4%
New London	3	0.4%
Westlake	3	0.4%
Berlin Heights	2	0.3%
Collins	2	0.3%
Huron	2	0.3%
Medina	2	0.3%
North Olmsted	2	0.3%
Norwalk	2	0.3%
Amlin	1	0.1%
Ashland	1	0.1%
Big Prairie	1	0.1%
Bowling Green	1	0.1%
Brookpark	1	0.1%
Cuyahoga Falls	1	0.1%
Grafton	1	0.1%
Kinsman	1	0.1%
Marblehead	1	0.1%
Milan	1	0.1%
North Royalton	1	0.1%
Omsted Falls	1	0.1%
Rocky River	1	0.1%
South Euclid	1	0.1%
Unknown	1	0.1%
Grand Total	693	100.0%

Map 5.2 City of Lorain Employee Places of Residence

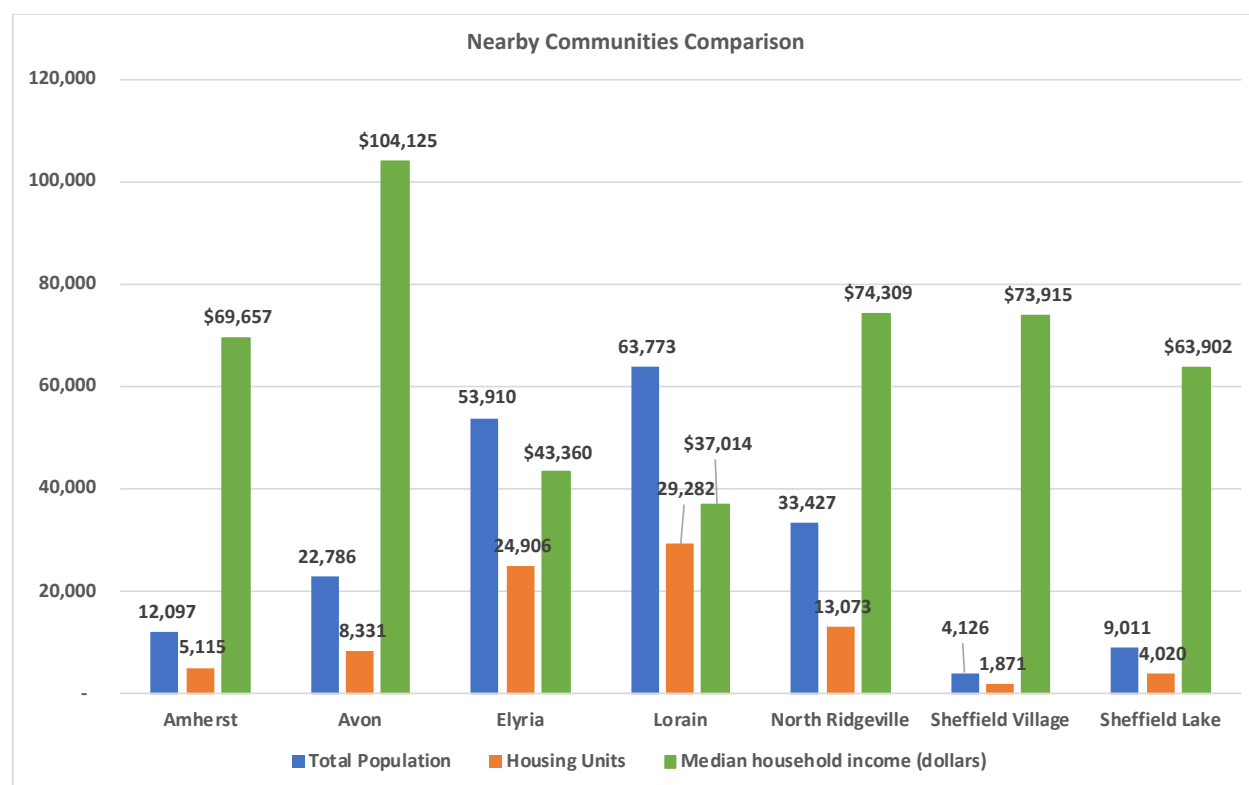
Source: City of Lorain

Comparing Nearby Communities

Based on the worker residence analysis, combined with the schools choice information in the Neighborhoods and Amenities section of this report, the following communities are seen as Lorain's primary competitors in attracting residents:

- City of Elyria
- Amherst Village
- Sheffield Village
- City of Sheffield Lake
- City of Avon
- City of North Ridgeville

This section will provide a brief summary of key indicators describing these communities and their housing markets, to help define Lorain's position in relation to them.

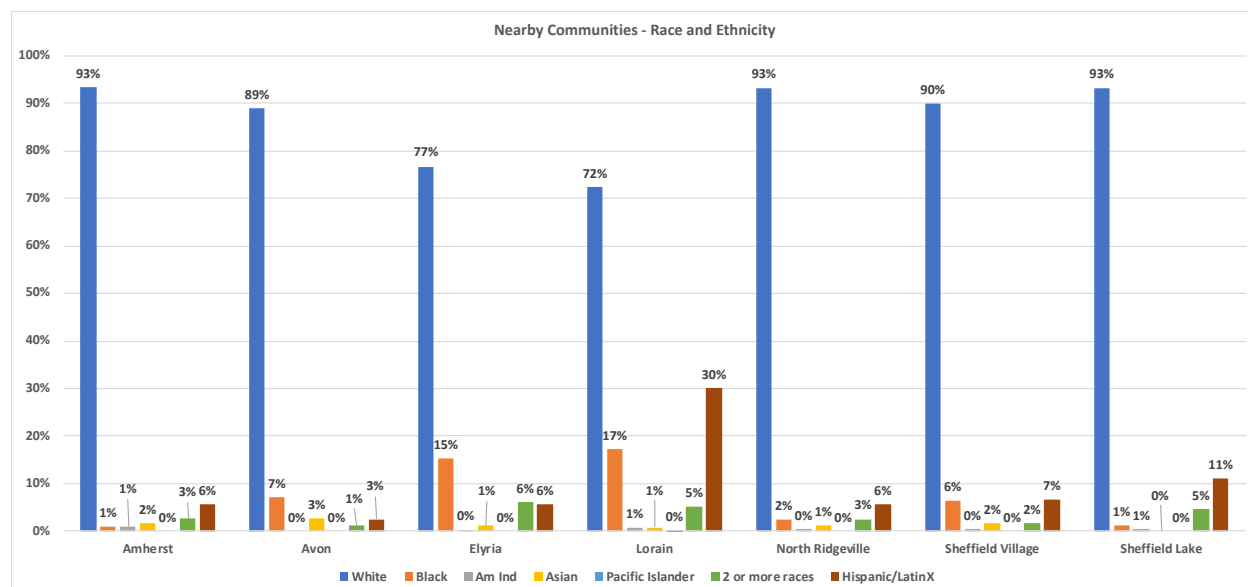
Figure 5.1 Comparing Nearby Communities

Source: American Community Survey 2013-2018 5-year estimates

Lorain and Elyria stand out from the group as being the most similar to each other, in size, and median household income. They are the two largest cities in the region, and have the lowest median household income (\$37,014 and \$43,360 respectively). Lorain's median household income is less than that of Elyria. Avon stands out from the rest as the wealthiest community, having the highest median household income (\$104,000) by a large margin. It is a mid-sized city of 22,786.

Amherst Village, Sheffield Village, North Ridgeville, and Sheffield Lake are similar to each other, with median household incomes between \$63,000 and \$74,000. They are also small sized communities compared to Lorain, Elyria and Avon.

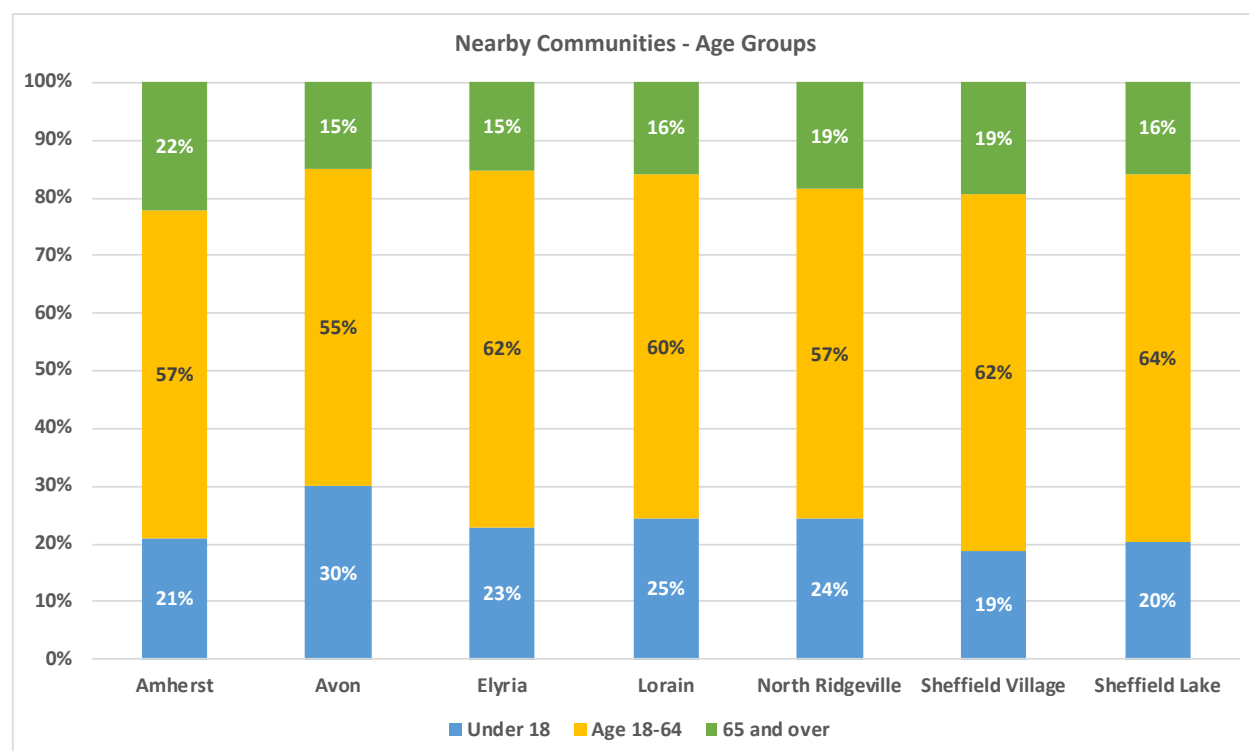
As noted in the Amenities section of this report, repeated here for convenience to the discussion, Avon's school district is the only one of the group with an "A" report card rating from the Ohio Board of Education. Amherst is rated "B", and Lorain and Elyria are rated "D". The rest are rated "C".

Figure 5.2 Nearby Communities - Race and Ethnicity

Source: American Community Survey 2014-2018 5-year estimates

Lorain is the most racially diverse of the communities in the nearby area, with 28% nonwhite residents. Lorain has the highest proportion of Black residents, at 17%, and by far the highest proportion of residents who identify as Hispanic or Latinx, at 30%. Elyria is close to Lorain, with 23% non-white residents, and 15% Black residents. The remaining communities are much less diverse, with 89% to 93% White residents, and many fewer Black and Hispanic residents. The area as a whole has very few Asian, Pacific Islander, and Native American residents, which are between zero and 3% in all of the communities.

From an age of population standpoint, the communities are very similar to each other. North Ridgeville, Sheffield Village and Amherst's populations are older, with a higher percentage of residents over age 65 (19%, 19% and 22% respectively). Avon, Lorain, North Ridgeville, and Elyria have the largest proportion of people under the age of 18, at 30%, 25%, 24% and 23% respectively. This is an interesting statistic – Avon likely attracts families with children due to its excellent school district – but so do Lorain and Elyria, in spite of perceptions of lower quality in the schools. School choice probably plays a role here, as does the lack of mobility of people with lower incomes.

Figure 5.3 Nearby Communities – Age Group Comparison

Source: American Community Survey 2014-2018 5-year estimates

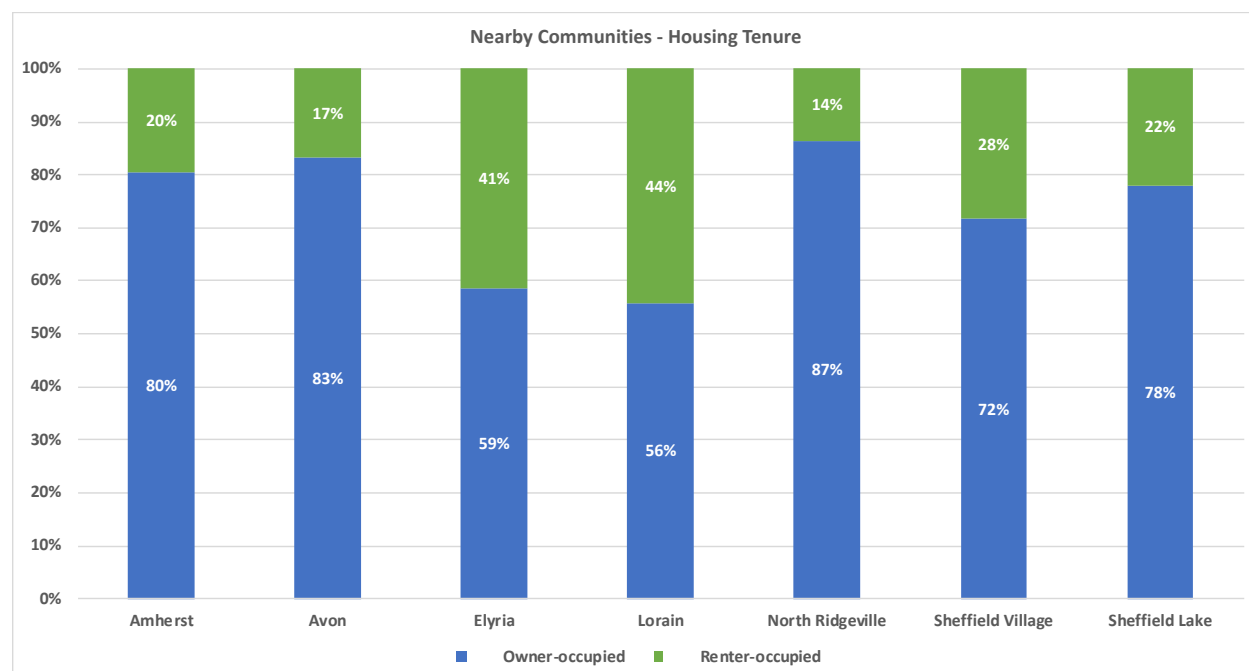
Following the pattern of lower median household income, Lorain and Elyria have the highest proportion of families and people whose income in the past twelve months was below the federal poverty level.³¹ As shown in Figure 5.4, Lorain has the highest proportion of both families and individuals whose income falls below the federal poverty level. 22% of families, 40.5% of children under 18, and 13.6% of seniors live in poverty. In contrast, in Avon, Sheffield Lake, and Sheffield, under 5% of families, children and seniors live in poverty. Amherst is somewhat higher, with 5.4% of families, 12.7% of children, and 2.6% of seniors living below the poverty threshold; as is North Ridgeville, with 6.5% of families with children, and 8.3% of children overall, living in poverty.

³¹ “Federal Poverty Level” refers to the level of family income, taking number of family members into account, below which families are eligible for certain federal programs. All individuals who live within a household whose income falls below the poverty threshold are considered to have income below the poverty level. See <https://aspe.hhs.gov/poverty-guidelines> for more information.

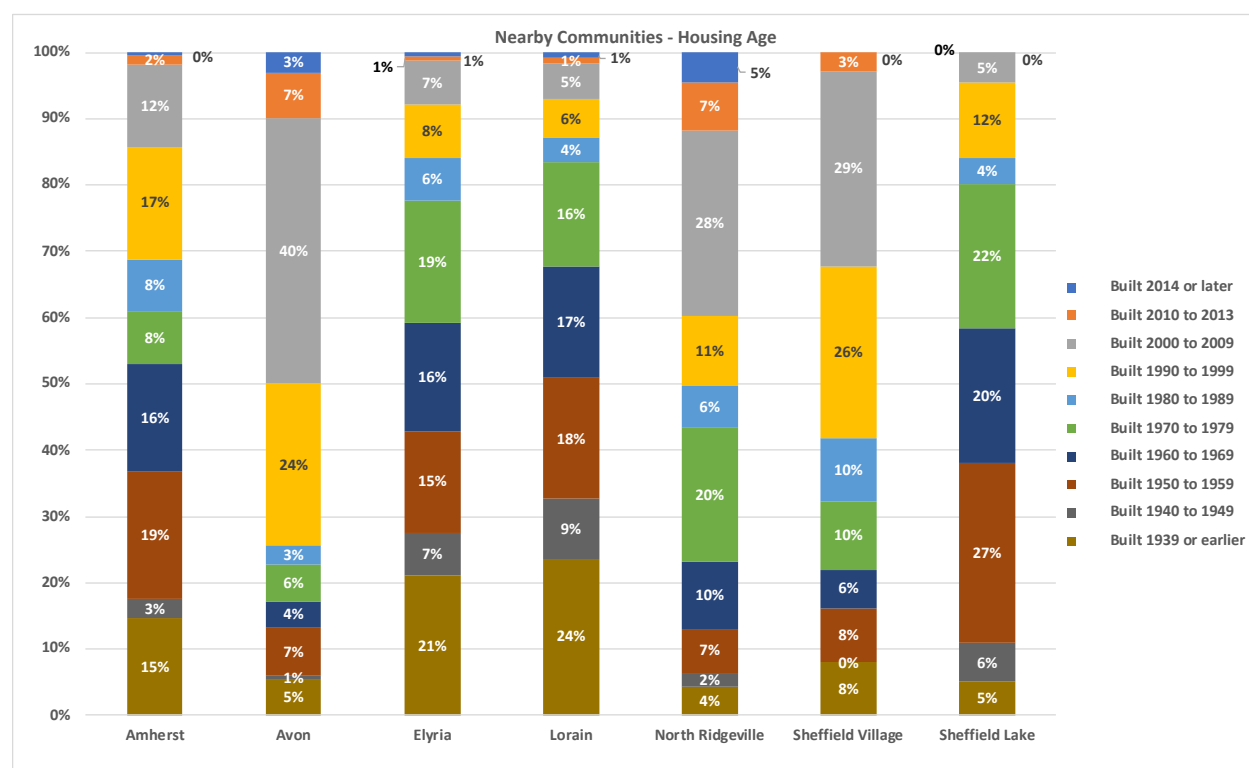
Figure 5.4 Nearby Communities – Income Below Poverty Level

Source: American Community Survey 2014-2018 5-year estimates

As might be expected, the two lower-income communities – Lorain and Elyria – have the highest proportion of renters (44% and 41% respectively). The other communities have a lower proportion of renters at 17% to 28%, or 72% to 83% homeowners. North Ridgeville has the highest proportion of homeowners at 87%.

Figure 5.5 Nearby Communities - Housing Tenure

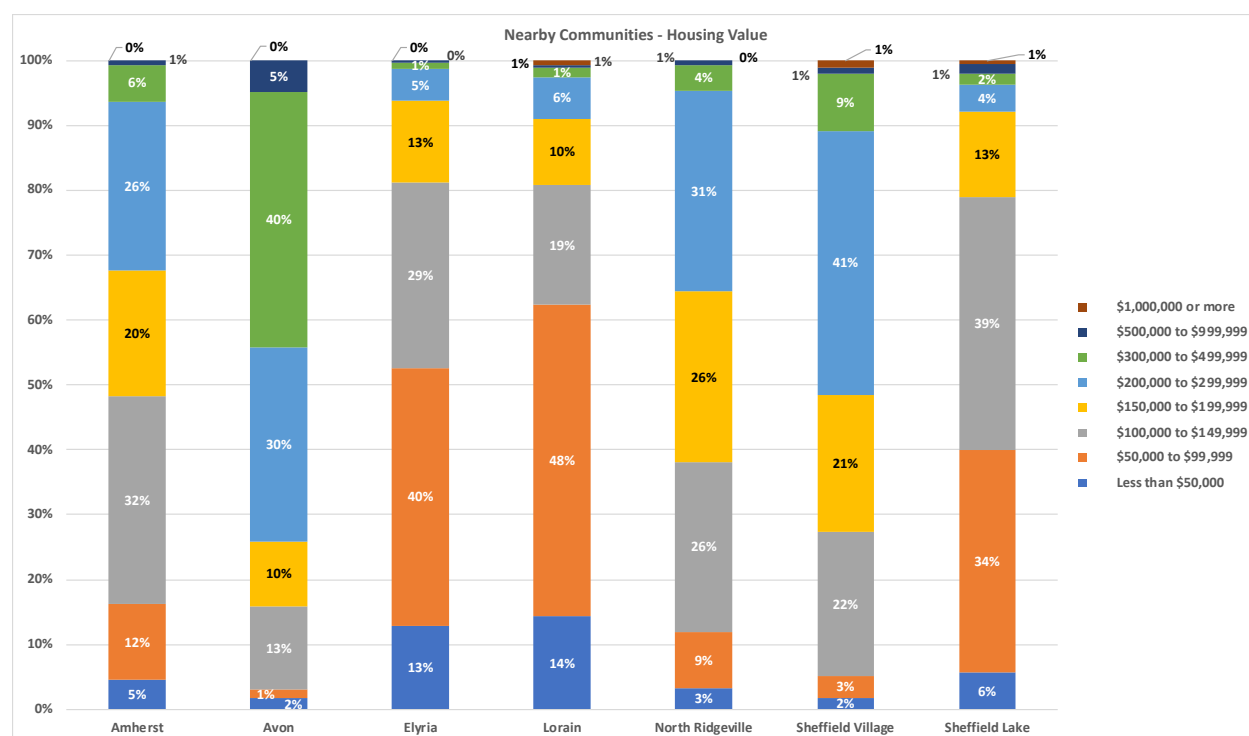
Source: American Community Survey 2014-2018 5-year estimates

Figure 5.6 Nearby Communities – Housing Age

Source: American Community Survey 2014-2018 5-year estimates

The compared communities vary widely in age and value of housing stock. As shown in Figure 5.6, Elyria and Lorain have the oldest housing stock, with 21% and 24% respectively built before 1939. The predominance of their housing was built before 1990 (83% and 87% respectively), and very little since then. Avon stands out as the community with the youngest housing stock, with 75% of its housing built since 1990, 50% since 2000.

Housing value across the communities is similarly varied. As shown on Figure 5.7, Elyria and Lorain have the lowest-valued owner-occupied housing, with 53% and 62% of housing valued below \$100,000 respectively. Sheffield Lake is close at 40%. In contrast, Avon and Sheffield Village have the highest-value housing stock, with 75% and 52% respectively valued over \$150,000, and only 3% and 5% respectively valued below \$100,000. Lorain has the lowest median home value of the group at \$85,000, with Elyria second-lowest at \$97,100. In contrast, Avon's median home value is more than three times Lorain's, at \$282,000. Sheffield Village is at \$202,000.

Figure 5.7 Nearby Communities – Housing Value

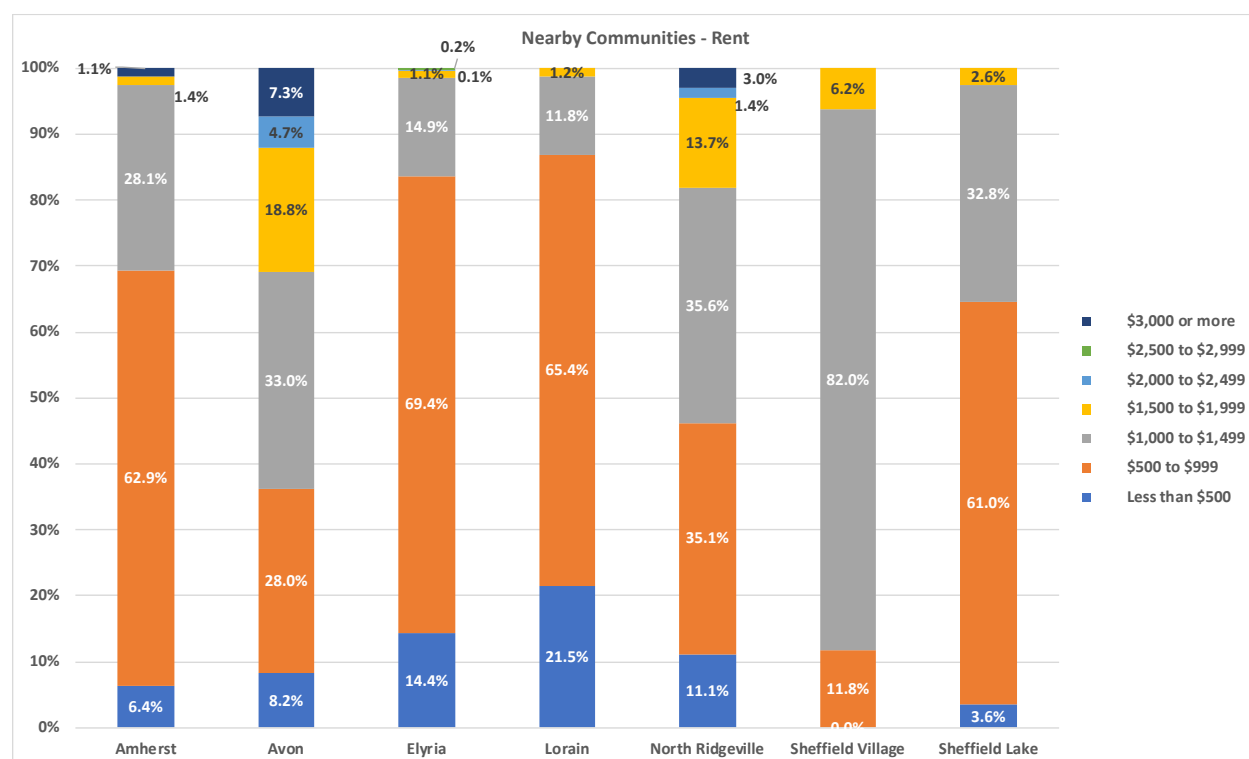
Source: American Community Survey 2014-2018 5-year estimates

Table 5.3 Nearby Communities – Median Home Value

	Amherst Village	Avon	Elyria	Lorain	North Ridgeville	Sheffield Village	Sheffield Lake
Median Home Value (dollars)	\$ 153,500	\$ 282,100	\$ 97,100	\$ 85,400	\$ 170,500	\$ 202,500	\$ 109,900

Source: American Community Survey 2014-2018 5-year estimates

Parallel to home values, rental property in Lorain and Elyria is lower-priced than in the other communities, and rental units in Avon and Sheffield Village are the highest. Lorain has the highest proportion of rental units with gross rent below \$500 per month, at 21.5%. A significant majority of rental units in Sheffield Village (82%) are between \$1000 and \$1500 per month, while Avon has the greatest diversity of rental unit prices, including 7% over \$3000 per month. Median monthly rents follow a similar pattern. Lorain is lowest at \$697 per month.

Figure 5.8 Nearby Communities – Rents

Source: American Community Survey 2014-2018 5-year estimates

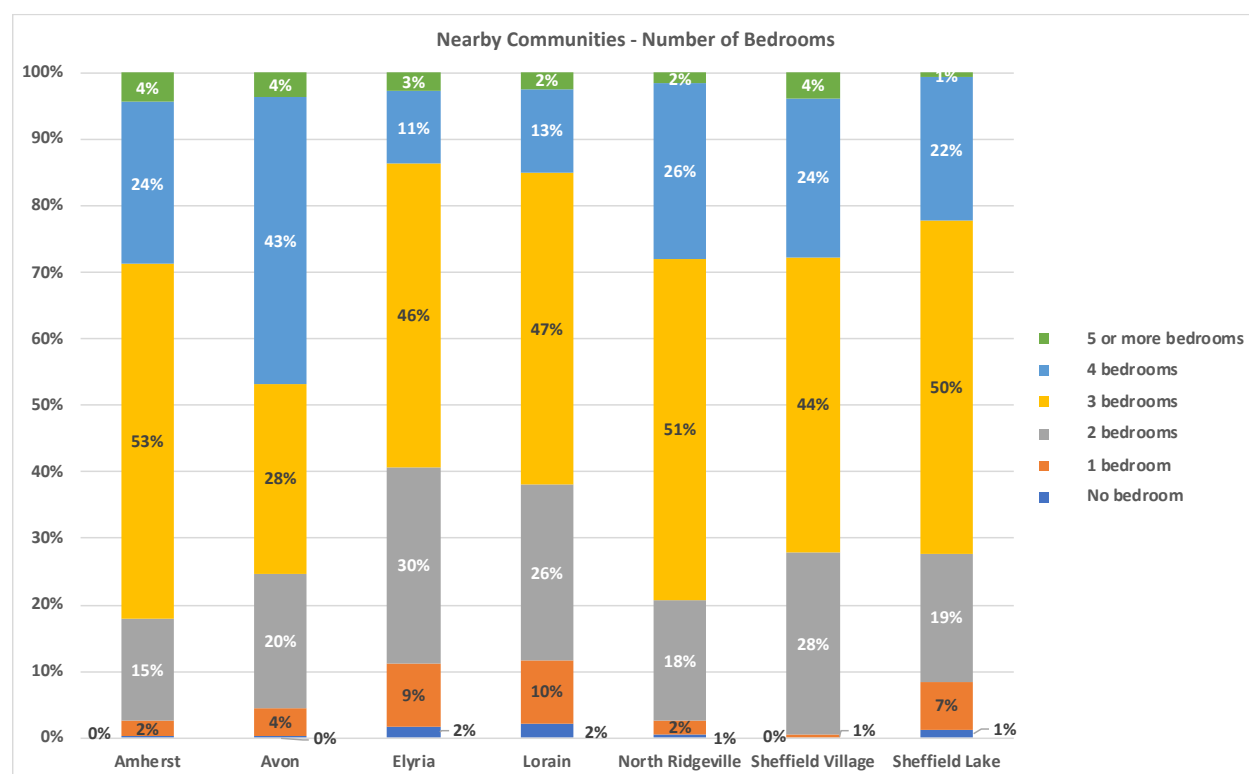
Table 5.4 Nearby Communities – Median Rent

	Amherst	Avon	Elyria	Lorain	North Ridgeville	Sheffield Village	Sheffield Lake
Median Rent (dollars)	\$ 913	\$ 1,177	\$ 731	\$ 697	\$ 1,067	\$ 1,273	\$ 932

Source: American Community Survey 2014-2018 5-year estimates

As discussed earlier in this report, number of bedrooms in housing units can be a significant determiner of attractiveness of housing stock to current buyers. While first-time homebuyers will choose three-bedroom for-sale homes, they will usually want to move up to at least four bedrooms with time. Renters often start in a studio or one-bedroom, and end there as seniors, but will look for two or three bedrooms when raising a family.

As shown in Figure 5.9, Avon has the highest number of housing units with four or more bedrooms, at 43%. Amherst, North Ridgeville, and Sheffield Village are next highest, all at 28%. The rest of the communities range between 14% and 23%. Lorain has 15%.

Figure 5.9 Nearby Communities – Number of Bedrooms

Source: American Community Survey 2014-2018 5-year estimates

Findings: Lorain's Position in the Housing Market

The following conclusions can be drawn about Lorain's position in the housing market framed by its immediately surrounding communities who are competitors for housing choice among potential residents. These findings are supported both by the quantitative data, and qualitative interviews.

- Lorain's for-sale housing is well-suited for first time homebuyers, with its good quality and condition, lower price point, and preponderance of homes with three or fewer bedrooms. (See the housing stock section for information on housing condition).
- Lorain's rental housing is well-suited for low-income households due to its greater affordability. Note, however, that due to its population's significantly lower income status, rental housing in the City remains unaffordable for many residents. (See the Households section of this report for more information).
- Lorain's existing residents are particularly committed to living in the City, and happy there, and will likely continue to choose to live there. Their commitment to the City has led them to care for their homes and keep them largely in good condition.
- Lorain's diversity is unique in the area and a strength on which to build, and continue to attract diverse residents.
- In particular, the Hispanic community is well-established in Lorain, and unique in the housing market for its numbers. As members of this community gain wealth, they

choose to stay in the City, and some might choose to stay within the primary community in Wards 5 and 6, if higher-level housing were available there.

- Lorain needs to work with the Lorain City Schools to find ways to enhance the experience of individual students, and tell stories of positive outcomes; the City can also promote the wide range of school choice that exists in the City.
- Lorain's lower-valued housing stock is a concern due to its attractiveness to investors looking to make a profit, who may or may not continue to maintain the property in order to preserve its condition, and enhance its neighborhood.
- Work is needed to strengthen the perception of the City for both existing and potential residents.
- Potential markets for new residents include those with existing ties to the City through growing up there, living there at some point, or having family there; those seeking urban and waterfront living at the small-city scale; those seeking affordable solid homes; those who work in Lorain and live elsewhere with longer commutes; and immigrants, especially those with ties to the City.

6 HOUSING MARKET ANALYSIS

Introduction

This chapter is provided as a summary of housing market analysis for the City of Lorain, Ohio. The City desires an estimate of potential new housing and rehabilitation needs for each Ward and the City as a whole, by price point, size and tenure (for-sale and for-rent). The purpose of the analysis is to help the City set priorities for use of CDBG funds for housing rehabilitation and construction, as well as promoting and collaborating on affordable and market-rate housing opportunities with the development community.

Data Used For This Analysis

The main body of the report summarizes various characteristics of Lorain’s housing stock and demographic needs, based on US Census (American Communities Survey 5-year estimates), County Auditor property data, and Western Reserve Land Conservancy property condition data. For a market analysis evaluation, it is important to start with parity between households and units – i.e., there should be a one-to-one match, one occupied unit for each household. In addition, there is a need in this study to break down both demographic and property data by Ward.

The best source of demographic data is the American Communities Survey 5-year estimates, available by census tract and for the City as a whole. As shown in Map A1 (Appendix, also Chapter 1), there is not a good alignment between census tracts and ward boundaries in the City of Lorain. We would have had to devise a statistical method to break down ACS demographic, income and household data by ward.

Furthermore, after multiple attempts at approaches to utilize the County’s and WRLC data, it became apparent that there are too many unknowns and errors in this parcel-specific data to be able to achieve a one-to-one match between the ACS demographic data and the recorded number of properties of various types. For example, many two-unit households were listed as having one or three units in the County data; properties having mixed residential and commercial uses often did not report the residential; and some units were not evaluated in the WRLC data. The result was an inventory of property that was misaligned with demographics, to the extent that total number of households, renter/owner proportions, and family size were far off from the number of properties having those characteristics, as shown in the data.³²

Therefore, we chose to use ESRI Business Analyst 2019 estimates for population, households, renter-occupied and owner-occupied housing units, household income, and age of householder. ESRI uses a weighted centroid method of apportionment which is well

³² See the data crosswalk in the Appendix for further information.

documented and tested.³³ ESRI rates each statistic as to its level of reliability; statistics used in this analysis were rated “green” or “good”. An additional benefit of using ESRI statistics is that 5-year projections are included.³⁴ When additional statistics were needed for the analysis, ACS and WRLC data were incorporated by proportion, as noted under “Methodology” below.

Methodology

The following details the specific methodology used to arrive at estimates of future demand and supply.

1) Define Housing Market Area. The housing market area for the City of Lorain was defined as primarily the City itself. Demand over and above the City’s present needs is incorporated in the estimated growth projected by ESRI, particularly for Ward 2, the downtown neighborhoods, where construction demand has shown in recent years that growth is possible.

Interviews with Lorain residents and realtors selling in the City confirmed this approach. Homebuyers are seen as falling into three categories:

- 1) People who already live in Lorain or grew up there and like the City or the particular neighborhood they’re familiar with.
- 2) First-time homebuyers who are looking for a good value
- 3) Investors looking for inexpensive homes as income-producing rental opportunities

There have been purchases of new homes in the downtown area, but the pace is seen as slow and steady and likely to continue at that pace. On the West side, demand continues at a steady pace for two reasons, the interest of seniors in affordable ranch homes that are offered there, and families who want to take advantage of the Amherst School District.

2) Demand Analysis

- a) Demographic totals for all households, Senior households, and disabled population, by ward, were obtained from ESRI Business Analyst, for 2019 and 2024. Demographic change for 5 additional years from 2024 to 2029 was projected forward in straight-line fashion for each statistic used.
- b) Total households by income level, by Ward, were projected forward from 2019 to 2029 using straight-line projections based on ESRI projections for 2019 and 2024.
- c) Renter/Owner proportions were allocated for households in each income band in each ward, based on a representative census tract chosen for each ward, using ACS 2013-2017 5-year estimate proportions. Criteria for choosing representative census tract was based on the

³³ A full description of ESRI’s apportionment methodology is available at <https://developers.arcgis.com/rest/geoenrichment/api-reference/data-apportionment.htm>.

³⁴ Further information on ESRI’s demographic projection methods for 2019-2024 is available at https://downloads.esri.com/esri_content_doc/dbl/us/J10268_Methodology_Statement_2019-2024_Esri_US_Demographic_Updates.pdf.

largest and most central tract covering the Ward. Table A lists the “representative tract” chosen for each Ward. Refer to Map A for census tract locations.

d) Renter and owner households with a person aged 65 and older (“Senior Households”) were characterized as a proportion of owners and renters, based on ACS 2016 5-year-estimates for the City of Lorain, the best available data. Table B shows the proportions used.

e) For owners and renters separately, by Ward, household size by income level, was allocated per the proportions provided in HUD’s Special Tabulations for Lorain County³⁵. This was the best data available that tied income level to household size.

f) Households were summarized by income band, for all households and senior households, for 2019 and 2029, by Ward and Citywide. In addition, summary information was provided for households with a person with at least one disability, by disability type.

Table 6.1 Representative Census Tracts Chosen for Each Ward

Ward	Geographic Area Name
1	Census Tract 230, Lorain County, Ohio
2	Census Tract 224, Lorain County, Ohio
2	Census Tract 973, Lorain County, Ohio
3	Census Tract 233, Lorain County, Ohio
4	Census Tract 242, Lorain County, Ohio
5	Census Tract 232, Lorain County, Ohio
6	Census Tract 236, Lorain County, Ohio
7	Census Tract 225, Lorain County, Ohio
8	Census Tract 972, Lorain County, Ohio

Table 6.2 Households with a person aged 65+, City of Lorain

Characteristic	Number	Percent of Total
All Households	25,140	
All Owner-Occupied Households	14,556	100%
Owner-Occupied Households with a person age 65+	4,955	34.0%
All Renter Households	10,584	100.0%
Renter-Occupied Households with a person age 65+	1,426	13.5%

Source: ACS 2012-2016 5-year estimates

3) Supply Summary

a) ESRI data for number of units by type of structure, rental and ownership, value and rent, was obtained for 2019 and 2024, and where needed, projected forward in straight-line fashion for 2029.

b) Rents were inflated by 1.9% per year from 2019 to 2029, as indicated by the US Bureau of Labor Statistics Consumer Price Index averages for the past 10 years. Home prices were

³⁵ HUD Special Tabulations for Households, based on ACS 2012-2016 5-year estimates, last updated August, 2019. Available at: <https://www.huduser.gov/portal/datasets/spectabs.html>.

inflated 3.2% per year, as indicated by the US Federal Housing Finance Agency index over 30 years. Both were a conservative choice based on past trends.

Table 6.3 Consumer Price Index, 1999-2019

Date	CPI Increase	CPI increase per year
December 31, 1999	-	-
December 31, 2009	28.00%	2.8%
December 31, 2019	19.00%	1.9%
1999-2019	53.00%	2.7%

Source: US Bureau of Labor Statistics

Table 6.4 Housing Price Index, 1991-2019

Time Frame	HPI Increase	HPI Increase per year
Rank	64	
1 Quarter	0.82	
1 Year	5.89	5.89%
5 Year	25.31	5.1%
Since Q1 1991 (29 years)	92.45	3.2%

Source: Federal Housing Finance Agency

- b) Using ESRI data, owner-occupied units were summarized by value band, and rental units were summarized by rent band, by ward and citywide.
- c) Subsidized properties and vouchers in the City of Lorain were summarized for seniors and general population using LMHA and HUD lists, by number of bedrooms, by ward and Citywide.
- d) Single-Family and Multi-Family Units were summarized by property grade, using proportions based on the WRLC survey.
- e) It is assumed that about 90 new homes are constructed in the City every year, under current trends.

4) Comparing Supply and Demand

a) Affordability bands were defined for home value and rent based on income. Assumptions include the following. Tables 6.5 and 6.6 show the assumed affordability level and income band “match” for owner-occupied (for-sale) housing and rental housing.

- The affordability threshold is 30% of household income spent for housing-related costs.
- For renters, an additional 20% of gross rent is included in “monthly household costs” to account for costs and service fees associated with housing (such as cleaning supplies, renter’s insurance, furnishings and trash removal; gross rent already includes utilities and fuel costs). For example, if gross rent for a housing unit is \$300, an additional \$60 per month would be assumed for related costs. If \$360 is 30% of household income, then this unit would be “affordable” for a household earning at least \$1,200 per month.
- For owners, monthly mortgage amounts were determined assuming a 5% interest rate for a 30-year mortgage, on 90% of the home’s value. Monthly household costs

(insurance, maintenance, utilities, services, furnishings and cleaning supplies) are estimated to be an additional 50% of the cost of monthly mortgage payments. This results in an affordable total house value at 341% of household annual income. For example, for a \$100,000 home, monthly mortgage payment would be \$488. With \$244 added for housing-related costs, the total monthly housing cost would be \$732. If this is 30% of monthly household income, then this home would be “affordable” for a household earning at least \$2,440 per month.

Table 6.5 Affordability Thresholds – Owner Occupant Households

HOME VALUE BANDS		CORRESPONDING HOUSEHOLD INCOME	
Supply - ESRI 2019 Comm Profile		Calculated based on affordability	
Value Low	Value High	Income Low	Income High
\$ -	\$ 50,000	\$ -	\$ 14,286
\$ 50,000	\$ 99,999	\$ 14,286	\$ 28,571
\$ 100,000	\$ 149,999	\$ 28,571	\$ 42,857
\$ 150,000	\$ 199,999	\$ 42,857	\$ 57,143
\$ 200,000	\$ 249,999	\$ 57,143	\$ 71,428
\$ 250,000	\$ 299,999	\$ 71,429	\$ 85,714
\$ 300,000	\$ 399,999	\$ 85,714	\$ 114,285
\$ 400,000	\$ 499,999	\$ 114,286	\$ 142,857
\$ 500,000	\$ 749,999	\$ 142,857	\$ 200,000
\$ 750,000	Up	\$ 200,000	up

Note: See text for affordability assumptions

Table 6.6 Affordability Thresholds – Renter Households

MONTHLY GROSS RENT BANDS		CORRESPONDING ANNUAL HOUSEHOLD INCOME	
Supply - ESRI Gross Rent and CCPD Calculations		Calculated based on affordability	
Rent Levels Low	Rent Levels High	Income Levels Low	Income level high
\$ -	\$ 300	\$ -	\$ 15,000
\$ 300	\$ 499	\$ 15,000	\$ 24,950
\$ 500	\$ 749	\$ 25,000	\$ 37,450
\$ 750	\$ 999	\$ 37,500	\$ 49,950
\$ 1,000	\$ 1,499	\$ 50,000	\$ 74,950
\$ 1,500	\$ 2,000	\$ 75,000	\$ 100,000
\$ 2,000	\$ 2,500	\$ 100,000	\$ 125,000
\$ 2,500	up	\$ 125,000	up

Note: See text for affordability assumptions

b) For each ward and citywide, a comparison was made of demand, and supply available. Number of owner households were compared by income band to number of owner-occupied units per affordable value band. Number of renter households were compared by income band and household size to number of renter-occupied units by affordable rent and number of

bedrooms. While HUD has formal standards of 2 persons per bedroom³⁶, in reality this standard is usually expanded when children are present in the household. In addition, market rate housing is more likely to be consumed at 1 bedroom per person in the household, especially at moderate and higher rent levels. For the purposes of this analysis, one occupant per bedroom is assumed for rental housing. Studio and one-bedroom apartments are combined for comparison to 1-person households.

c) Units were summarized by property condition for owner-occupied units, renter units, and vacant units separately. WRLC proportions of property condition grade by value band were utilized for owner-occupied units; properties in C and D condition were evenly distributed among units below \$100,000 value (for owner-occupied units), and below fair market rent (\$500) (for renter-occupied units). Units estimated at A and B grade were considered ready supply to meet demand; units estimated at C and D grade were considered in need of rehabilitation in order to meet demand. F-rated units were excluded from the analysis, and summarized as likely demolition priorities.

d) Units were summarized by Ward and Citywide for 2019 and 2029 for new construction, rehabs, for-sale, for-rent market rate, and affordable. Senior demand, both for rent and for sale, were considered separately. Rental units were summarized by unit size (number of bedrooms).

Defining Lorain's Housing Market Area

Lorain's housing market area, for the purposes of this study, was defined primarily as the City itself, aligning with the growth anticipated by ESRI in their demographic and household projections. The demand results of this analysis could shift if a higher level of residents were attracted to the City compared to current levels. See the "Positioning Lorain in the Housing Market" section of this report for details on Lorain's potential market attractiveness.

Defining Housing Demand

Projected Population and Household Characteristics by Ward, 2019-2029

As shown in Table 6.7 below, we project (based on methodology described above) that Lorain's population will grow by approximately 2.8% from 2019 to 2029, to about 67,000 people. This is in line with the Ohio Development Services Agency projections for Lorain County for an increase of 2.97% per decade from 2010-2040.³⁷

During that time, the number of households will grow by about 900 households, from 26,074 to 26,972. This represents an increase of 3.4% across the decade. The number of households is

³⁶ This citation refers to HUD's well-known "Keating Memorandum" of 1998, which stated that 2 occupants per bedroom were an appropriate standard. This information is available at <https://files.hudexchange.info/resources/documents/KeatingMemorandum.pdf>. As of 2003, HUD permits individual housing authorities to set occupancy standards based on unit size and configuration, household composition, and other factors. See https://www.hud.gov/sites/documents/DOC_10760.PDF Page 62 for details.

³⁷ see the Population and Households section of this report.

rising faster than the population, as the population ages, individuals are widowed and/or divorced, and more single-person households are formed.

Population growth is expected to be highest in Ward 8 at a total of 12.8% over the 10-year period. Ward 7 is next at 4% over that period. The remaining wards show population change virtually flat, some with slight growth, some with slight loss. These numbers are reflected in growth estimates for households over the same 10-year period: In Ward 8, an increase of about 450 households can be projected, or a growth rate that matches that of population, at about 12.8%. This means that in Ward 8, household sizes will remain relatively stable over the 10 years. Ward 7 will gain about 160 households, reflecting a growth rate of 4.7% over the 10-year period. This indicates a small reduction in household size overall in Ward 7. The remaining wards all show a small 10-year increase from 10 to 90 households per ward, or .3% to 2.6% increase. Wards 1 and 4 show the greatest increase at about 90 households in each ward.

Table 6.7 Population and Household Projections by Ward, 2019-2029

Characteristic	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Total
Population 2010 (US Census)	8,169	8,135	7,909	7,852	8,052	7,923	7,886	8,041	63,967
Population 2019 (ESRI)	8,190	7,926	7,867	7,863	7,912	7,823	8,121	9,263	64,965
Population Projection 2024 (ESRI)	8,257	7,916	7,901	7,922	7,898	7,868	8,288	9,840	65,890
% increase (decrease) 2010-2019	0.3%	-2.6%	-0.5%	0.1%	-1.7%	-1.3%	3.0%	15.2%	1.6%
% increase (decrease) 2019-2024	0.8%	-0.1%	0.4%	0.8%	-0.2%	0.6%	2.1%	6.2%	1.4%
Population Projection 2029 (CSU)	8,325	7,906	7,935	7,981	7,884	7,913	8,458	10,453	66,828
Total Projected Population Change 2019-2029	1.6%	-0.3%	0.9%	1.5%	-0.4%	1.2%	4.2%	12.8%	2.9%
Households 2010 (US Census)	3,249	3,357	3,172	3,484	2,797	3,027	3,295	3,085	25,466
Households 2019 (ESRI)	3,296	3,304	3,171	3,534	2,773	3,032	3,432	3,532	26,074
Households Projection 2024 (ESRI)	3,339	3,309	3,192	3,579	2,778	3,059	3,511	3,752	26,519
% increase (decrease) 2010-2019	1.4%	-1.6%	0.0%	1.4%	-0.9%	0.2%	4.2%	14.5%	2.4%
% increase (decrease) 2019-2024	1.3%	0.2%	0.7%	1.3%	0.2%	0.9%	2.3%	6.2%	1.7%
Households Projection 2029 (CSU)	3,383	3,314	3,213	3,625	2,783	3,086	3,592	3,986	26,972
Total Projected Household Change 2019-2029	2.6%	0.3%	1.3%	2.6%	0.4%	1.8%	4.7%	12.8%	3.4%
Number of New Households 2019-2029	87	10	42	91	10	54	160	454	898

Source: US Census, ESRI, CSU CCPD

Table 6.8 shows additional demographic information on senior population, senior households, households with a person with a disability, and low-income households, where projections were not available. These statistics were used in the analysis where necessary as proportions applied to the projections (see methodology for details).

Table 6.8 Additional Demographic Information

Characteristic	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Total
Senior Population 65+ 2010	1,082	819	1,277	1,322	835	1,041	1,147	1,373	8,896
Senior Population 65+ 2013-2017	1,014	822	1,295	1,485	1,013	1,302	1,354	1,648	9,933
Senior Population 65+ 2019	1,282	1,079	1,450	1,726	959	1,193	1,506	1,829	11,024
Households with A Senior 65+ 2013-2017	829	684	969	1,024	770	891	987	1,019	7,173
% Households with a Senior 65+ 2013-2017	26%	21%	32%	29%	27%	29%	31%	32%	28%
% Households with at least one person with a disability 2013-2017	33%	42%	39%	31%	37%	45%	39%	30%	37%
Owner Households as Percent of all 2019	63.3%	38.5%	57.6%	54.7%	47.7%	63.1%	56.4%	78.1%	57.7%
Renter Households as Percent of all 2019	36.7%	61.5%	42.4%	45.3%	52.3%	36.9%	43.6%	21.9%	42.3%
Median Household Income 2019	\$38,582	\$25,860	\$29,879	\$39,636	\$26,600	\$36,089	\$35,483	\$69,481	
Median Per Capita Income 2019	\$20,573	\$16,335	\$16,950	\$24,554	\$13,765	\$17,758	\$20,106	\$31,981	
% HH with Income in the Past 12 months below poverty level 2013-2017	24%	33%	29%	16%	30%	24%	27%	9%	24%
% HH with Social Security Income 2013-2017	35%	34%	37%	34%	30%	35%	36%	32%	34%
% Households with Public Assistance Income 2013-2017	5%	12%	8%	4%	6%	5%	8%	2%	6%

Source: Ward breakdowns derived by ESRI from US Census (2010), American Communities Survey (2013-2017), ESRI projections methodology (2019)

Tables 6.9, 6.10, and 6.11 show the projected income levels of households on a Ward-by-Ward basis for 2019 and 2029, as calculated by the methodology explained above. These numbers were used in the analysis predictive model and in drawing conclusions.

Since ESRI's method incorporates inflation into household income projections, there is a gradual increase evident from 2019 to 2029 in household income levels. Of note, in 2019, all Wards except 6 and 8 show the greatest number of households in the below \$15,000 category. This is true for the City as a whole as well. The \$50-74,999 category is next in most wards. This pattern shifts for 2029, with the greatest number falling generally in the \$50-74,999 and \$75-99,999 categories.

Table 6.9 Projection of Households by Income Levels, 2019

Income Level	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Citywide
<\$15,000	649	1,007	810	577	784	519	783	403	5,532
\$15,000 - \$24,999	388	595	513	487	525	494	491	269	3,762
\$25,000 - \$34,999	480	433	464	522	374	451	423	350	3,497
\$35,000 - \$49,999	436	368	431	474	330	509	432	378	3,358
\$50,000 - \$74,999	622	413	475	564	344	549	636	441	4,044
\$75,000 - \$99,999	436	254	261	497	255	300	331	656	2,990
\$100,000 - \$149,999	202	146	159	273	126	160	204	615	1,885
\$150,000 - \$199,999	65	77	35	109	31	48	98	267	730
\$200,000+	19	10	23	30	4	2	34	152	274
total	3,297	3,303	3,171	3,533	2,773	3,032	3,432	3,531	26,072

Source: ESRI

Table 6.10 Percentages of Households by Income Levels, 2019

Income Level	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Citywide
<\$15,000	19.7%	30.5%	25.5%	16.3%	28.3%	17.1%	22.8%	11.4%	21.2%
\$15,000 - \$24,999	11.8%	18.0%	16.2%	13.8%	18.9%	16.3%	14.3%	7.6%	14.4%
\$25,000 - \$34,999	14.6%	13.1%	14.6%	14.8%	13.5%	14.9%	12.3%	9.9%	13.4%
\$35,000 - \$49,999	13.2%	11.1%	13.6%	13.4%	11.9%	16.8%	12.6%	10.7%	12.9%
\$50,000 - \$74,999	18.9%	12.5%	15.0%	16.0%	12.4%	18.1%	18.5%	12.5%	15.5%
\$75,000 - \$99,999	13.2%	7.7%	8.2%	14.1%	9.2%	9.9%	9.6%	18.6%	11.5%
\$100,000 - \$149,999	6.1%	4.4%	5.0%	7.7%	4.5%	5.3%	5.9%	17.4%	7.2%
\$150,000 - \$199,999	2.0%	2.3%	1.1%	3.1%	1.1%	1.6%	2.9%	7.6%	2.8%
\$200,000+	0.6%	0.3%	0.7%	0.8%	0.1%	0.1%	1.0%	4.3%	1.1%
total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: CCPD calculation from ESRI

Table 6.11 Projection of Households by Income Levels, 2029

Income Level	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Citywide
<\$15,000	433	766	596	384	561	340	573	264	3,914
\$15,000 - \$24,999	284	518	425	367	432	359	437	195	3,012
\$25,000 - \$34,999	456	421	452	567	388	408	369	317	3,374
\$35,000 - \$49,999	438	376	451	423	338	515	391	362	3,292
\$50,000 - \$74,999	679	477	558	586	402	636	795	447	4,576
\$75,000 - \$99,999	601	434	380	651	409	464	474	806	4,208
\$100,000 - \$149,999	411	269	293	444	251	354	387	947	3,342
\$150,000 - \$199,999	145	110	80	244	65	111	203	527	1,479
\$200,000+	36	14	50	48	9	2	57	228	442
Total	3,384	3,317	3,217	3,626	2,783	3,086	3,594	3,989	26,986

Source: CCPD based on methodology described

Summarizing Housing Supply

Table 6.12 summarizes owner-occupied units, renter-occupied and vacant units by Ward. Note that owner-occupied units may include single family detached units, single family attached, single units in 2 and 3-family structures that are owned by the occupant, or mobile homes. Renter-occupied units may include single family units for rent, single family attached units for rent, multi-family units, rental units that are part of 2 and 3-family structures, and mobile homes for rent. For an estimate of type breakdowns by owner-occupied and renter-occupied status, see the Appendix.

Table 6.12 Property Supply Summary

Characteristic	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Citywide
ESRI Projections 2019									
All Housing Units	3,776	4,196	3,590	3,818	3,328	3,458	3,889	3,803	29,858
Owner Occupied Housing Units	2,088	1,271	1,827	1,936	1,325	1,912	1,937	2,757	15,053
Renter Occupied Housing Units	1,208	2,035	1,343	1,600	1,448	1,117	1,497	772	11,020
Vacant Housing Units	480	894	420	283	556	425	459	270	3,786
Owner Occupied Housing Units	55.3%	30.3%	50.9%	50.7%	39.8%	55.3%	49.8%	72.5%	50.4%
Renter Occupied Housing Units	32.0%	48.5%	37.4%	41.9%	43.5%	32.3%	38.5%	20.3%	36.9%
Vacant Housing Units	12.7%	21.3%	11.7%	7.4%	16.7%	12.3%	11.8%	7.1%	12.7%

Source: ESRI, CCPD Calculations

Table 6.13 summarizes WRLC survey data in order to estimate the proportions of units by property condition in each Ward. These proportions were applied in estimating total units needing rehabilitation in the “Comparing Supply and Demand” methodology. For a full breakdown by Ward and unit type, see the Appendix. Note that vacant units average 15% “F” grade. The proportion of “C” and “D” units is much higher for vacant units than for occupied.

Table 6.13 Summary of Residential Property Condition by Ward – per WRLC survey

Ward	Number of Units per WRLC Condition Grade					Total Number of Rated Residential Properties	Percent of All Rated Units			
	A	B	C	D	F		% A-B	%C	%D	%F
OWNER-OCCUPIED PROPERTY										
1	580	1,410	370	16	-	2,376	83.8%	15.6%	0.7%	0.0%
2	303	882	430	35	-	1,650	71.8%	26.1%	2.1%	0.0%
3	578	1,197	324	23	-	2,122	83.6%	15.3%	1.1%	0.0%
4	360	437	45	1	-	843	94.5%	5.3%	0.1%	0.0%
5	136	1,016	339	48	-	1,539	74.9%	22.0%	3.1%	0.0%
6	485	1,394	358	13	-	2,250	83.5%	15.9%	0.6%	0.0%
7	827	833	205	11	-	1,876	88.5%	10.9%	0.6%	0.0%
Citywide	3,270	7,169	2,071	147	-	12,657	82.5%	16.4%	1.2%	0.0%
RENTAL PROPERTY										
1	55	690	367	18	-	1,130	65.9%	32.5%	1.6%	0.0%
2	66	716	591	38	-	1,411	55.4%	41.9%	2.7%	0.0%
3	78	666	322	8	-	1,074	69.3%	30.0%	0.7%	0.0%
4	33	573	103		-	709	85.5%	14.5%	0.0%	0.0%
5	26	783	349	74	-	1,232	65.7%	28.3%	6.0%	0.0%
6	108	515	346	23	-	992	62.8%	34.9%	2.3%	0.0%
7	181	672	368	10	-	1,231	69.3%	29.9%	0.8%	0.0%
Citywide	548	4,615	2,446	171	-	7,780	66.4%	31.4%	2.2%	0.0%
VACANT PROPERTY										
1	0	25	44	23	13	105	23.8%	41.9%	21.9%	12.4%
2	1	41	130	45	46	263	16.0%	49.4%	17.1%	17.5%
3	1	15	47	23	15	101	15.8%	46.5%	22.8%	14.9%
4	0	13	10	0	0	23	56.5%	43.5%	0.0%	0.0%
5	1	18	87	64	31	201	9.5%	43.3%	31.8%	15.4%
6	2	21	42	25	19	109	21.1%	38.5%	22.9%	17.4%
7	0	11	36	18	4	69	15.9%	52.2%	26.1%	5.8%
Citywide	5	144	396	198	128	871	17.1%	45.5%	22.7%	14.7%
ALL RATED PROPERTIES										
Citywide	3,823	11,928	4,913	516	128	21,308	73.9%	23.1%	2.4%	0.6%

Source: Lorain County Auditor, WRLC 2019, CCPD analysis

Notes:

Single family properties were considered to be "for rent" if property address differed from owner address, and "owner-occupied" if property and owner addresses matched.

For multi-family properties, including 2 and 3-family structures, one unit per property was subtracted and added to the Owner-Occupied list where the property address and owner address were the same.

Note that Ward 8, and half of Ward 4, were not rated in the 2019 WRLC survey.

Subsidized Housing

Tables 6.14 and 6.15 summarize the availability of subsidized housing for the general population, and specifically for seniors. This availability is further discussed in the following

section, along with the use of Housing Choice vouchers in the City, and the associated waiting lists for all types of housing subsidy.

Table 6.14 Available Subsidized Housing for the General Population

Ward	Type	Total Units	Bedrooms			
			Studio/1	2	3	4+
1	LIHTC/Section 8	48	0	24	24	0
	LMHA	5	0	0	5	0
	Total Ward 1	53	0	24	29	0
2	LIHTC/Section 8	0	0	0	0	0
	LMHA	388	378	6	1	3
	Total Ward 2	388	378	6	1	3
3	LIHTC/Section 8	150	143	7	0	0
	LMHA	215	26	92	81	16
	Total Ward 3	365	169	99	81	16
4	LIHTC/Section 8	0	0	0	0	0
	LMHA	2	0	0	0	0
	Total Ward 4	2	0	0	0	0
5	LIHTC/Section 8	240	28	119	73	27
	LMHA	215	100	34	36	45
	Total Ward 5	455	128	153	109	72
6	LIHTC/Section 8	26	14	12	0	0
	LMHA	4	0	0	4	0
	Total Ward 6	30	14	12	4	0
7	LIHTC/Section 8	186	32	200	43	0
	LMHA	149	11	66	60	12
	Total Ward 7	335	43	266	103	12
8	LIHTC/Section 8	0	0	0	0	0
	LMHA	0	0	0	0	0
	Total Ward 8	0	0	0	0	0
Citywide	LIHTC/Section 8	650	217	362	140	27
	LMHA	978	515	198	187	76
	Total Citywide	1628	732	560	327	103

Source: CSU CCPD Compiled from US Dept HUD, LMHA

Table 6.15 Available Subsidized Housing for Seniors and Disabled Population

Ward	Type	Total Units	Bedrooms			
			Studio/1	2	3	4+
1	LIHTC/Section 8	0	0	0	0	0
	LMHA	0	0	0	5	0
	Total Ward 1	0	0	0	5	0
2	LIHTC/Section 8	127	84	31	8	10
	LMHA	0	0	0	0	0
	Total Ward 2	127	84	31	8	10
3	LIHTC/Section 8	0	0	0	0	0
	LMHA	0	0	0	0	0
	Total Ward 3	0	0	0	0	0
4	LIHTC/Section 8	0	0	0	0	0
	LMHA	0	0	0	0	0
	Total Ward 4	0	0	0	0	0
5	LIHTC/Section 8	50	43	7	0	0
	LMHA	100	99	1	0	0
	Total Ward 5	150	142	8	0	0
6	LIHTC/Section 8	0	0	0	0	0
	LMHA	0	0	0	0	0
	Total Ward 6	0	0	0	0	0
7	LIHTC/Section 8	39	27	12	0	0
	LMHA	0	0	0	0	0
	Total Ward 7	39	27	12	0	0
8	LIHTC/Section 8	0	0	0	0	0
	LMHA	0	0	0	0	0
	Total Ward 8	0	0	0	0	0
Citywide	LIHTC/Section 8	216	154	50	8	10
	LMHA	100	99	1	5	0
	Total Citywide	316	253	51	13	10

Source: CSU CCPD Compiled from US Dept HUD, LMHA

Comparing Supply and Demand

Following the methodology described above, the analysis compared supply and demand for each ward and Citywide, by owner-occupied and rental housing. The following are summary tables for the Citywide analysis. Parallel tables can be found in the Appendix for each Ward, with summary conclusions below. This summary incorporates inflation of income (by ESRI methodology), and inflation of supply (by Consumer Price Index for rent inflation, and by FHFA Housing Price Index for home value inflation). See the methodology section above for more information.

Citywide Analysis

As shown in Table 6.16, an overall net gap of about 900 units is anticipated by 2029, based on ESRI population and household projections. This is likely due to two factors: reduction of household sizes over time yields a need for more housing units to serve the same population; and modest likely population increase due to net births and immigration. The pattern shows that there is a surplus of housing units in the \$50,000 to \$200,000 category with a gap in units below \$50,000 value, and over \$200,000. This gap pattern is similar for 2019 and 2029, but with inflation, the gap for lower-income households, and the surplus for middle income households lessens somewhat, while the gap for higher-income households increases.

Table 6.16 Housing Niche Gap Analysis for Owner-Occupied Housing by Income level, Citywide, 2019 and 2029

Value of Unit	Households 2019 per income affordability	Occupied Units 2019	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)	Surplus or Gap 2019	Households 2029 per income affordability	Occupied Units 2029	Surplus or Gap 2029
All Units - Percent			82.5%	16.4%	1.2%				
All Units - number	15,051	15,050	12,413	2,462	175	1	15,956	15,050	906
0-\$50,000	3,034	1,738	1,651	1,231	87	65	2,146	1,286	860
\$50,000-99,999	3,624	6,479	6,392	1,231	87	4,087	3,098	3,497	399
\$100,000-149,999	1,657	2,999	2,999			1,342	1,614	4,064	2,450
\$150,000-199,999	1,685	1,695	1,695			10	1,755	2,219	465
\$200,000-249,999	1,331	880	880			451	1,506	1,303	203
\$250,000-299,999	1,069	546	546			523	1,414	894	520
\$300,000-399,999	1,299	320	320			980	1,944	1,008	936
\$400,000-499,999	620	123	123			498	1,100	283	817
\$500,000-749,999	574	95	95			479	1,124	245	879
\$750,000-up	158	177	177			18	255	251	4

Source: ESRI, ACS, WRLC, CCPD per described methodology

This pattern indicates that currently, very-low-income owner households are spending more than they can afford on housing, and higher-income households are spending less than they can afford. It is often the choice of higher-income households to trade off spending the maximum on housing for other lifestyle options such as travel and luxury goods. However, the significant gap in higher-value units indicates, even conservatively, that there is demand for higher-value housing.

Most importantly, Table 6.16 also illustrates the need for rehabilitation of owner-occupied housing. The “available supply” for this analysis depends on all units graded “A” through “D” being habitable and available for housing. As noted earlier in this report, units graded “D” are in need of immediate short-term rehabilitation in order to make them habitable, and for many it may not be cost-effective to do so. “C” rated units should be slated for smaller-scale rehabilitation in the coming 5 to 10 years. If rehabilitation does not happen, the likely gap in units of decent housing needed citywide by 2029 will be closer to 3,500 for-sale units. See rehabilitation summary below.

Table 6.17 Housing Niche Gap Analysis for Renter-Occupied Housing by Income level and Number of Bedrooms, Citywide, 2019

Rent Range	Households by Family Size 2019				All Units by Bedrooms 2019				Net Surplus (Gap) 2019			
	1-person	2-person	3+ person	All	0-1 Bedrooms	2 Bedrooms	3+ Bedrooms	All	0-1 Bedroom	2 Bedroom	3+ Bedroom	All
Percent Units												
All Units	4,021	3,111	3,888	11,021	2,717	4,189	4,114	11,020	1,304	1,078	225	1
0-\$299	897	638	804	2,338	724	404	107	1,235	173	234	696	1,104
\$300-499	889	268	433	1,590	623	238	277	1,138	266	29	156	452
\$500-749	746	449	510	1,705	1,177	2,172	928	4,276	430	1,723	418	2,571
\$750-999	489	339	364	1,192	179	1,193	1,562	2,934	310	855	1,197	1,742
\$1,000-1,499	495	515	700	1,709	16	170	1,118	1,304	479	345	418	406
\$1,500-1,999	268	482	513	1,264	0	11	122	133	268	471	392	1,131
\$2,000-2,499	92	123	184	398	0	0	0	0	92	123	184	398
\$2,500 and up	145	298	380	823	0	0	0	0	145	298	380	823

Source: ESRI, ACS, CCPD per described methodology

Table 6.18 Housing Niche Gap Analysis for Renter-Occupied Housing by Income level and Number of Bedrooms, Citywide, 2029

Rent Range	Households by Family Size 2029				All Units by Bedrooms 2029				Net Surplus (Gap) 2029			
	1-person	2-person	3+ person	All					0-1 Bedroom	2 Bedroom	3+ Bedroom	All
Percent Units												
All Units	3,970	3,396	4,239	11,605	2,717	4,189	4,114	11,020	1,252	793	125	585
0-\$299	684	486	613	1,782	608	339	90	1,037	76	147	522	745
\$300-499	760	229	371	1,360	489	208	183	880	271	21	187	480
\$500-749	735	442	503	1,681	861	1,225	593	2,679	125	782	91	998
\$750-999	480	332	357	1,169	629	1,472	1,008	3,109	150	1,140	650	1,940
\$1,000-1,499	560	582	792	1,934	123	852	1,581	2,556	437	270	789	622
\$1,500-1,999	363	653	695	1,711	7	86	581	674	356	567	115	1,037
\$2,000-2,499	147	197	295	639	0	3	37	40	147	194	258	599
\$2,500 and up	240	474	614	1,328	0	4	41	45	240	470	573	1,283

Source: ESRI, ACS, CCPD per described methodology

Tables 6.17 and 6.18 show the niche analysis by rent level and number of bedrooms Citywide for 2019 and 2029.

As noted above in the methodology section, while HUD retains formal standards of 1 bedroom for every two persons in a family, in reality, these standards are adapted when children are in the household. In addition, many market-rate rental units are consumed at 1 bedroom or more per household member. Finally, most single-family homes for rent have at least 2 bedrooms, and more often 3 or more. Therefore, in this analysis, 1 bedroom per household member is assumed as the gap analysis standard.

Overall, according to the analysis, in 2019 there are enough rental units to meet rental occupancy demand. However, the types and price points of units are not shown to be a good match to household sizes and incomes. In particular, there is an overall gap of 0 and 1-bedroom units, around 1300 units. Most likely this gap is being made up by 2 and 3-bedroom units, again most likely single-family homes for rent. Another obvious gap is in the number of all sizes of units in the lowest rent ranges. Recognizing that ESRI data includes subsidized housing, there remains a net gap in the number of affordable units available for all households with rent below \$500 per month. This gap ranges from 1500 units in 2019, to 1200 in 2029.

The tables show that by 2029, there will be a net gap of 585 rental units, with larger units (3+ bedroom) and smaller units (0 or 1 bedroom) the focus of the gap. Note that there will actually be a surplus of 2-bedroom units overall, which could be absorbed by both 1 and 3-person households. As we found for owner-occupied units, in 2019 there is a surplus of mid-priced units with rents ranging from \$500 to \$1000 per month. This indicates that many lower-income households are paying more than what they can afford in rent, and higher income households are paying less. This gap intensifies in 2029, taking inflation into account, with more lower-income households facing a shortage of affordable housing.

Table 6.19 shows the rehabilitation needs analysis for rental units. Note that this is done by unit, not by structure. This approach is taken because the data includes all rental units, from single family homes to condos for rent to individual units in multi-family buildings.

Table 6.19 Rehab Analysis for Renter-Occupied Units, Citywide, 2019-2029

Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		66.4%	31.4%	2.2%
All Units	11,020	7,317	3,460	242
0-\$299	1,235	820	1153	81
\$300-499	1,138	756	1153	81
\$500-749	4,276	2,839	1153	81
\$750-999	2,934	1,948		
\$1,000-1,499	1,304	866		
\$1,500-1,999	133	88		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

According to Table 6.19, of the 11,020 units available to meet rental demand, about 3,700 of them are likely to require rehabilitation over the next ten years, 242 of them immediately. It is assumed that most of these fall into the lower rent ranges, so this need will predominantly affect lower-income households. As discussed earlier, units rated “D” are likely to require case-by-case evaluation to determine whether it is cost-effective to rehabilitate them, or whether they should be replaced.

Table 6.20 Rehab Summary for All Units

Unit Type	Units by Condition 2019					Surplus-Gap			
	Total Units 2019	Number of A-B Units	Number of C Units	Number of D units	Number of F units	All Units A-D, 2019	All Units A-D, 2029	All Units A-C, 2019	All Units A-B, 2029
CITYWIDE									
Owner-Occupied Units	15,050	12,413	2,462	175	0	0	906	175	3,543
Renter-Occupied Units	11,020	7,317	3,460	242	0	0	585	242	4,287
Vacant Units	3,786	647	1,723	859	557	3,229	3,229	1,813	91
Net Total All Units	29,856	20,378	7,645	1,276	557	3,229	1,739	1,396	7,739

Source: ESRI, ACS, CCPD per described methodology

Finally, Table 6.20 shows a summary of the estimated property condition and rehabilitation needs for all units, with vacant units included. The vacant property summary was done using ESRI’s estimates of vacant units, and the proportion of properties graded A through F by the WRLC survey. These are not classified as rental or owner-occupied since so many of them are likely single-family units which could be rented or sold.

This analysis underscores the critical role that rehabilitation must play in the City’s housing program in the next ten years. The net demand, if all A through D vacant units are available, is a surplus of 3,300 units in 2019, reducing to 1,739 in 2029, easily absorbing the additional growth in households expected during that time period. If “C” and “D” units are not rehabilitated, there will still be a surplus of 1,400 decent housing units now (assuming “D” units are not

“decent” and need to be rehabbed immediately). However, by 2029, there will be an estimated gap of 7,700 decent housing units by 2029 (assuming all “C” and “D” units will need to be rehabbed by that time).

According to this analysis, across the City, there are about 557 units rated “F” and a priority for demolition. “F” units are considered “not habitable” and therefore were not included in the net demand analysis.³⁸

Ward-by-Ward Analysis

Table 6.21 summarizes the assessment for supply-demand surpluses and gaps for each Ward. See the Appendix for detailed Ward-by-Ward tables that parallel the citywide discussion above, showing specific surpluses and gaps for different value bands (owner-occupied) and rent bands/number of bedrooms (renter-occupied).

The following conclusions can be drawn. These conclusions further underscore the critical role that rehabilitation will play in meeting housing needs in Lorain through 2029.

- If all current housing, including all occupied and vacant units rated “A” through “D” in condition, are considered livable and available, all wards show a surplus of rental and for-sale housing for 2019 and 2029. This is because there is ample vacant housing rated “A” through “D” to fill any anticipated needs. (Ward 8 does show a net gap of 560 units by 2029, because no vacant properties have been noted – see footnote)³⁹.
- All Wards (except Ward 8 and half of Ward 4, which were not evaluated) have numerous properties which need to be rehabilitated now (property condition rating “D”), or over the next ten years (property condition rated “C”). Ward 5 has the highest number of “D” rated properties at 305; Ward 2 is next with 235; Wards 1, 2, 6 and 7 each have them in the range of 125 to 143 “D” rated units. Ward 2 has the highest number of “C” rated properties, with 1,626; Wards 1, 3, 5 6 and 7 are all in the range of 858 to 942 “C” rated units; Ward 4 is last with 459, still a substantial number.⁴⁰
- If rehabilitation as recommended is not undertaken, all wards are still showing a net surplus in housing for 2019. Occupied and vacant housing supply rated “A” through “C”, not yet in need of rehabilitation, are still adequate to meet housing needs.
- However, all wards show a significant net gap in housing for 2029, if rehabilitation of “D” and “C” rated housing is not undertaken by that time.⁴¹ Ward 2 has the highest

³⁸ Note that in the WRLC survey, 5 units (2 in Ward 1, 1 in Ward 3, and 2 in Ward 6) were given ratings of “F” and “occupied”. We viewed photographs of these properties and treated them as errors, most likely effective “D” properties as they clearly were not “open”, and “unfit for habitation” – the definition of an “F” rating.

³⁹ It is important to note that vacant units and property condition were not evaluated for Ward 8, and half of Ward 4. This means that their actual numbers of vacant properties, and properties in need of rehabilitation, are likely higher than estimated here. For Ward 8, it was assumed that all properties fall into the “A-B” property condition, and there were no vacancies, as there was no basis for making this assumption.

⁴⁰ Ibid.

⁴¹ The 2019 net surplus/gap was calculated assuming all units rated A through C are available and livable; 2029 net surplus/gap was calculated assuming only units rated A and B are available and livable by that time.

gap of 1200 units; Wards 1, 3, 5, 6 and 7 are all in the mid-range with gaps of 760 to 747 units each; and Wards 4 and 8 are lower with gaps of 358 and 560 units respectively, noting that their evaluations were incomplete.

- Note that there is an underlying assumption that all vacant units would be available to fill gaps in owner-occupied and/or renter units. It is impossible to tell from the data which units are multi-family and unlikely to be available for gaps in sale. For a finer grained analysis of for-sale and for-rent unit gaps and surpluses by value and rent band, please refer to the detailed tables in the Appendix.
- Finally, all Wards (except Wards 4 and 8, which were not evaluated as to property condition) have housing units in need of demolition now (property condition rated “F”) . These numbers range from 27 units in Ward 7 to 156 in Ward 2.

Low-Income Housing

As shown in Table 6.17, approximately 4,000 renter households were lower-income (affording rents below \$500/month). Comparison with Tables 6.14 and 6.15 show that 1,900 subsidized units are available (including both general population and senior households). In addition, the Lorain Metropolitan Housing Authority notes that there are 2,000 Housing Choice Voucher holders who live in the City of Lorain. While the waiting list for subsidized units is open and the wait typically ranges from 6 to 12 months, the waiting list for vouchers is closed at this time. Occupancy in subsidized units is about 98%.⁴²

As shown earlier in Table 3.18, there were about 9,975 households in Lorain with incomes less than 50% AMHI in 2016. Of these, 6,840 were renters and 3,135 were owners. With only 3,900 subsidies available, including both housing and vouchers, there is a gap of at least 2,940 renters who could be accommodated with some sort of subsidy if it were available. In addition, 3,135 owners of low-income will likely need assistance to stay in their homes, or subsidized rental housing in the future.

Middle Income Housing

As discussed in the household income section of this report, middle income households can be defined as those with an annual income between 50% and 120% of the Area Median Income. The 2019 median household income for the Cleveland-Elyria MSA was \$57,228. Therefore, the “middle income” range would be \$27,136 to \$65,127. The affordability range for these middle income households, based on the methodology used in this chapter’s analysis, would be \$ \$565-\$1,357 monthly rent for renters, or a \$92,534-\$222,083 home for owner occupants.

According to tables 6.16 and 6.17, there is an adequate supply of this type of housing in Lorain for both middle income buyers and renters. This is a good illustration of the attraction of Lorain’s housing to middle-income households. As noted above, however, these calculations

⁴² LMHA data obtained via e-mail exchange with John McMahon, Assistant Director of LMHA, August 29, 2019. Mr. McMahon notes that an additional 1129 Housing Choice Voucher Holders choose to live in other parts of Lorain County.

rely heavily on the assumption that housing will remain in good condition into the future. A lag in rehabilitation will cause existing homes to fall into the fair condition category, no longer meeting the needs of these households.

Table 6.21 Ward-By-Ward Summary of Housing Needs

Ward	Property Type	Total Units 2019	Projected Surplus (Gaps) - all units A-D available		Demolition Needed Now - F Units	Rehab Needed Now - D units	Rehab Needed by 2029 - C Units	Projected Surplus (Gaps) - if Rehab Not Done	
			2019	2029				2019 (2)	2029 (3)
1	Owner-Occupied	2,088	0	(118)	0	14	325	(14)	(457)
	Renter-Occupied Units	1,208	0	(68)	0	19	392	(19)	(480)
	Vacant Units	480	421	421	59	105	201	315	114
	Net Total	3,776	421	234	59	138	919	282	(823)
2	Owner-Occupied	1,271	0	(31)	0	27	331	(27)	(389)
	Renter-Occupied Units	2,035	0	(47)	0	55	852	(55)	(955)
	Vacant Units	894	738	738	156	153	442	585	143
	Net Total	4,200	738	659	156	235	1,626	503	(1,201)
3	Owner-Occupied	1,830	0	(65)	0	20	279	(20)	(364)
	Renter-Occupied Units	1,343	0	(50)	0	10	403	(10)	(462)
	Vacant Units	420	358	358	62	96	195	262	67
	Net Total	3,592	358	243	62	125	877	232	(760)
4 (1)	Owner-Occupied	1,936	0	(97)	0	2	103	(2)	(203)
	Renter-Occupied Units	1,600	0	(82)	0	0	232	0	(315)
	Vacant Units	283	283	283	0	0	123	283	160
	Net Total	3,819	283	103	0	2	459	281	(358)
5	Owner-Occupied	1,324	0	(125)	0	41	292	(41)	(458)
	Renter-Occupied Units	1,448	0	(44)	0	87	410	(87)	(542)
	Vacant Units	556	470	470	86	177	241	293	53
	Net Total	3,328	470	301	86	305	942	165	(947)
6	Owner-Occupied	1,913	0	(100)	0	11	304	(11)	(415)
	Renter-Occupied Units	1,117	0	(59)	0	26	390	(26)	(475)
	Vacant Units	425	351	351	74	97	164	253	90
	Net Total	3,455	351	192	74	134	858	216	(800)
7	Owner-Occupied	1,935	0	(143)	0	11	211	(11)	(366)
	Renter-Occupied Units	1,497	0	(110)	0	12	448	(12)	(570)
	Vacant Units	459	432	432	27	120	239	313	73
	Net Total	3,891	432	179	27	143	899	289	(862)
8 (1)	Owner-Occupied	2,759	0	(437)	0	0	0	0	(437)
	Renter-Occupied Units	772	0	(123)	0	0	0	0	(123)
	Vacant Units	0	0	0	0	0	0	0	0
	Net Total	3,531	0	(560)	0	0	0	0	(560)
Citywide	Owner-Occupied	15,050	0	(906)	0	175	2,462	(175)	(3,543)
	Renter-Occupied Units	11,020	0	(585)	0	242	3,460	(242)	(4,287)
	Vacant Units	3,786	3,229	3,229	557	859	1,723	2,370	647
	Net Total	29,856	3,229	1,739	557	1,276	7,645	1,953	(7,183)

Source: CCPD per described methodology

Notes:

(1) Property and vacancy survey in 2019 was not completed for all of Ward 8, and part of Ward 4.

(2) 2019 net surplus/gap without rehab was calculated assuming that all units rated "A" through "C" are available and livable.

(3) 2029 net surplus/gap without rehab was calculated assuming that only units rated "A" and "B" are available and livable.

Senior Housing

Tables 6.22 and 6.23 show the demand for housing among households having a senior person⁴³. Households are categorized by the housing value they can afford (homeowners) and rent they can afford (renters). An available supply evaluation was not done here since any of the rental or owner-occupied units in the City could be occupied by a senior if the housing cost were affordable.

Of greatest importance is the comparison between the lower income senior households (affording rent below \$500/month) and the available subsidized senior housing. A total of over 300 senior renter households can only afford rent below \$300 a month, and another 200 can only afford rent between \$300 and \$500 per month. As shown above in Table O, there are 316 units of subsidized rental housing available to meet this need. Of note, 23 of the available units have 3 or more bedrooms. Our demand model shows that about 30 senior households would require 3 or more bedrooms, which is roughly in line with the available supply.

Table 6.22 Senior Renter Households

Affordable Rent Range	Renter Senior Households by Family Size 2019				Renter Senior Households by Family Size 2029			
	1-person	2-person	3+ person	All	1-person	2-person	3+ person	All
All Households	888	486	110	1,485	872	565	127	1,563
All less than \$500	387	112	30	529	312	88	24	423
0-\$299	207	88	21	315	158	67	16	240
\$300-499	180	25	9	214	154	21	8	183
\$500-749	173	50	7	230	171	49	6	226
\$750-999	105	41	14	161	103	41	14	157
\$1,000-1,499	122	91	17	230	138	103	19	261
\$1,500-1,999	51	101	18	170	70	137	24	231
\$2,000-2,499	24	23	6	54	39	38	10	86
\$2,500 and up	25	67	19	111	40	109	30	179
Source: ESRI, ACS, CCPD per described methodology								

When evaluating senior owner households, as shown in Table 6.23, it is apparent that there is a wide range of incomes among homeowner senior households in Lorain. Single family housing and mobile homes likely provide affordable housing for seniors, especially if their mortgages are paid off. However, lower-income senior homeowners will find it difficult to continue to pay their property taxes and maintain their homes over time, as their properties appreciate with time (thereby raising taxes) and deteriorate with time. The 1,000 senior homeowners who can afford a home less than \$50,000 would be prime candidates for rehabilitation, maintenance and property tax support.

To our knowledge, beyond single family housing, there are no senior-living units for sale in the City at this time. Table W would indicate a demand over time for senior-appropriate for-sale housing to meet this need. Specific characteristics of senior-appropriate housing include single-

⁴³ "Senior person" is variably defined in the data as "age 62 and over", and "age 65 and over".

level ranch style homes, smaller lots in a condominium or homeowners association arrangement which require minimal homeowner maintenance, and grouped units to support social engagement. As senior householders age, living arrangements which provide for independent living, assisted living and nursing care on one campus are ideal, so residents can graduate as their needs change. While Kendal at Oberlin provides this care in an upscale setting south of the City of Lorain in Oberlin, to date Lorain County lacks low- and medium-price-range housing to meet this need. As the primary population center of seniors in Lorain County, it would be appropriate for the City of Lorain to be the location of such a housing opportunity, especially in Ward 2 close to the waterfront and revitalizing downtown.

Table 6.23 Senior Owner Households

Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	5,124	5,432
All Units less than \$100,000	2,266	1,785
0-\$50,000	1,033	731
\$50,000-99,999	1,233	1,055
\$100,000-149,999	564	549
\$150,000-199,999	574	597
\$200,000-249,999	453	513
\$250,000-299,999	364	481
\$300,000-399,999	442	662
\$400,000-499,999	211	374
\$500,000-749,999	195	383
\$750,000-up	54	87

Source: ESRI, ACS, CCPD per noted methodology

Housing for Residents with Disabilities

The data on residents with disabilities is limited with regard to understanding their specific needs for housing. Of greatest concern with regard to housing are those with an ambulatory disability requiring accessible housing; and those with self-care or independent living disability requiring supportive or assisted housing.

ACS data, as shown in Table 6.24, tells us that 37% of the households in Lorain have at least one person with at least one disability, while 13% of the population has at least one disability. Of the 8,200 people with a disability, 51% have an ambulatory disability (4,208 people). If we assume that this would translate into the number of households, we might assume that about half of the 37% of households with at least one person with a disability have a need for accessibility. Updated to 2019 ESRI statistics, this would tell us of the 26,070 estimated total households, there may be a need for accessibility accommodations in 4,900 of them. Accessible housing may be provided through ranch-style single family housing, single-floor multi-family units with elevators, and ramp alternatives to stairs in other types of units.

Updated to the 2019 ESRI estimates for population, about 2,000 people would have a self-care disability, and 2,700 would have an independent living disability. These characteristics may overlap in any person, so at the minimum it can be surmised that supportive housing would be needed for 2,000 individuals.

Table 6.24 Disability Characteristics for the City of Lorain

Characteristic	ACS 2012-2017 Estimated Population	Percent	ESRI Estimates for 2019
Total civilian noninstitutionalized population	63,570	100%	64,965
Population with at least one disability	8,231	13%	8,412
All households	25,228	100%	26,074
Households with at least one person with a disability	9,266	37%	9,647
Population with at least one disability	8,231	100%	8,412
17 years and under	523	6%	534
18 to 64 years	4,710	57%	4,813
65 and over	2,998	36%	3,064
Population with a disability	8,231	100%	8,412
With a hearing difficulty	2,321	28%	2,372
With a vision difficulty	1,921	23%	1,963
With a cognitive difficulty	3,760	46%	3,843
With an ambulatory difficulty	4,208	51%	4,300
With a self-care difficulty	2,038	25%	2,083
With an independent living difficulty	2,664	32%	2,722
Estimate:			
Households with at least one person with an ambulatory disability		19%	4,932

Source: ACS 2012-2017 5-year estimates, ESRI, CCPD per described methodology

Findings: Market Analysis

To summarize, the following conclusions may be drawn from the analysis:

Lorain's housing market overall

- Findings of projections indicate that population and household growth is very low in Lorain, resulting in limited demand for new housing. An apparent gap of 900 for-sale units and 585 rental units by 2029 could be met by existing vacant properties, provided rehabilitation is effective.
- Key factors affecting this low demand include low-rated schools, lack of amenities, and in higher-income levels, lack of housing choice. These important city and neighborhood characteristics must be overcome in order to attract more people and families to Lorain.
- The exception to this theme may be higher-income households with the means to travel to amenities, no need for school or an intent to travel for children's education, and a reason to feel connected to Lorain, either through family history, job location, or attraction to (relatively) affordable downtown/waterfront living.
- In particular, new housing at higher price points could be accommodated to meet this interest, with an emphasis on 0 to 1-bedroom and 3+ bedroom units. Existing neighborhoods with little or no newer, higher-price-point housing, and a committed local community, may absorb a small amount of new housing.

- The role of rehabilitation in Lorain’s immediate 10-year housing needs cannot be overemphasized. Rehabilitation of the estimated 7,600 “C” rated units within 10 years will be critical. Without them, there will be a large gap in decent, affordable housing to meet Lorain families’ needs.
- As this report is being written, the COVID-19 pandemic has broken out, and is not yet at its peak in Northeast Ohio. All recommendations given here are done with the caveat that the future is unknown with regard to housing demand after the inevitable recession and economic adjustment on the horizon.

Market-Rate Housing for Rent and For Sale

- While in theory, there is adequate quantity of housing to meet demand for 2019 and 2029, this assumption rests heavily on rehabilitation of existing units. There is apparent activity toward this end in the City, especially in Ward 2, as younger householders buy historic properties and renovate them.
- In addition to rehabilitation of existing housing, there appears to be latent higher-income demand, with many homeowners, including seniors, having much higher income than the housing they are currently occupying. This would support continued modest development of higher-income for-sale housing, especially focused on senior and empty-nest households, located near the waterfront and revitalizing downtown to provide urban living amenities desired by the current market.
- Approximately 2,758 higher-income renter households in 2019, reducing to 1,985 households in 2029, are under-housed. While higher-income households may not choose to spend what they can afford on housing, these high numbers would indicate some support for continued development of market-rate for-rent housing. Our analysis indicates that these would be approximately equally distributed among 1, 2- and 3+ bedroom units.
- Approximately 2,931 in 2019, increasing to 3,359 in 2029, higher-income owner households in Lorain are underhoused. Like rental housing, this would indicate at least some support for higher-priced for-sale housing.

Affordable/Subsidized Housing for Rent

- Recognizing that ESRI data includes subsidized housing, there remains a net gap in the number of affordable units available for all households with rent below \$500 per month. This gap ranges from 1,500 units in 2019, to 1,200 in 2029.
- Comparing demand (households with below 50% AMHI) with supply (available subsidized units plus available Housing Choice vouchers), up to 4,000 additional households could be eligible for some sort of housing subsidy, either through Section 8 vouchers or LIHTC housing.

Housing for Special Populations (Seniors, Disability, Veterans)

- Data analysis indicates that there is likely adequate subsidized rental housing for seniors at this time, and projected to 2029. These needs are likely met by owner-occupied housing where the mortgage is paid off, or mortgage levels are fixed from many years

ago. However, LMHA and the Lorain County Office on Aging data indicate waiting lists for low-income seniors. It is likely that many seniors are staying in their single family homes or rental units when they would prefer a more supportive living environment if it were available.

- The more than 1,000 lower-income seniors living in owner-occupied housing will likely need support for rehabilitation, general maintenance and upkeep, and possibly for property taxes as their homes appreciate.
- In addition, there is a significant lack of suitable housing for middle-income seniors who would like to downsize or move to an independent-living senior community. There are about 1,000 senior households affording homes between \$100,000 and \$200,000, and another 400 affording rents between \$750 and \$1,500 per month. These households would be a good market to support mid-priced senior living. Furthermore, the availability of such housing in Lorain may draw seniors from elsewhere in the County, where mid-priced senior living is also limited.
- While the data supporting the need for mobility-impaired accessible housing in Lorain is limited, we can estimate that 37% of households have a person with a disability, and about half of those have a person with a mobility disability. This would mean that about 4,900 housing units would need to be accessible in Lorain. Accessibility can take the form of ranch-style housing, and rental units that are single-level, and if not on the ground floor, have access to elevators.
- We can also surmise that about 2,000 residents would need some sort of assisted or supportive housing. While much of this assistance and support is be provided by family members at home, the City should be in conversation with social service agencies about their needs for assisted housing over time.
- Interviews indicate that there is a need for permanent supportive housing for veterans, both males and females with and without children. The most appropriate location for this, according to our interview source, would be Elyria, in proximity to LCCC, where training, health care and veterans' services can be provided within easy walking/driving distance; however if the City should identify an opportunity, it may be worth pursuing with local veterans agencies.

7 HOUSING MANAGEMENT OPPORTUNITIES

Programs Review

Programs that support housing redevelopment and housing cover a wide range, from programs that provide funding and financing to cities, developers or residents; training and technical assistance programs; land reutilization programs; housing counseling; and public-private partnerships. A detailed list of federal, state and local housing programs available to cities, residents and developers is included in the appendix. *Note that many funding programs have been greatly affected by the Covid-19 crisis, and have been re-purposed, along with increased CARES act funding, to support those in greatest need.* The following is a brief review of programs offered by City Departments related to housing management in the City.

Department of Building, Planning and Housing⁴⁴

Emergency Home Repair Program. The Department utilizes CDBG funds to provide loans for emergency home repairs for households earning 80% of area median income (AMI) or less. Households earning 60% of AMI or less are eligible for 100% loan forgiveness over 5 years; those earning 60-80% are eligible for 80% loan forgiveness over 5 years. Eligible repairs include basic house systems affecting health and safety such as structural hazards; roof, gutters, doors and windows; gas, electrical, plumbing and HVAC systems; and accommodations for residents with disabilities.

Down Payment Assistance Program. In partnership with CHN Housing Partners (formerly NHS Housing Services of Greater Cleveland), the City is working on a program to provide down payment assistance for eligible low-income homebuyers who have not owned a home in the last three years. The City had a similar program in the past, with payment assistance up to \$15,000. The assistance came in the form of a loan which was forgiven at 20% per year for five years, if the homeowner stays in the home as their primary residence.^{45 46} Per City staff, it is hoped that this program can be reinstated in 2021.

Weatherization Program. The City provides assistance to low-income homeowners for hot water tank and furnace repair and replacement.

Lead Abatement Program. In partnership with Erie County Health Department, assistance is provided through the HUD Healthy Homes initiative to abate lead in homes of eligible families.⁴⁷

⁴⁴ See <https://www.cityoflorain.org/291/Programs-Services>

⁴⁵ See <https://www.cityoflorain.org/DocumentCenter/View/687/Down-Payment-Assistance-Program-Information?bidId=>

⁴⁶ Also see <https://chnhousingpartners.org/>

⁴⁷ See <http://eriecohealthohio.com/department-pages/environmental-public-health/lead-hazard-control-healthy-homes/>

Fair Housing Information and Referral. The City seats a Fair Housing Board, which meets quarterly, and provides Fair Housing information to residents, along with referral to the Legal Aid Society for complaints.⁴⁸

Code Review Summary

Existing Lorain ordinances, and the draft zoning code as of June 20, 2020, were reviewed with regard to housing development and housing management issues. A detailed review of the new draft zoning code was prepared and delivered to the City under separate cover, as it is a work in progress.

This is not a comprehensive, in-depth review of all aspects of the code language reviewed. The purpose of this review is to identify potential issues and opportunities to improve housing management in the City through its regulations. The City may want to study and address these issues identified.

This review did not encompass a review of processes and procedures utilized by the City for review, approval and appeal of proposed development, redevelopment and restoration projects. Such processes can be a significant barrier to accomplishing redevelopment of housing in legacy cities, and should be evaluated.

The following summary is organized by code section, as noted.

CURRENT CODIFIED ORDINANCES⁴⁹

Part 1, Administrative Code

Title 5, Administrative

Chapter 136: Fair Housing Code. This is a standard code which includes the elements typical of a Fair Housing regulation. While HUD's standard definition of protected classes is included in Lorain's code (and somewhat expanded), many communities are expanding the definitions of protected groups even further. In particular, they are incorporating prohibition against discrimination on the basis of *source of income*. This provision makes it unlawful to discriminate against holders of Section 8 Housing Choice Vouchers, or other public subsidies. This was recommended in the Analysis of Impediments to Fair Housing report, prepared this year.

Here is example language from the City of South Euclid.⁵⁰ Additional protected groups not included in Lorain's code are identified in *italics*.

⁴⁸ See <https://www.cityoflorain.org/275/Fair-Housing>

⁴⁹ City of Lorain, Codified Ordinances, American Legal Publishing Corporation, accessed 11/12/20 at https://codelibrary.amlegal.com/codes/lorain/latest/lorain_oh/0-0-0-19

⁵⁰ City of South Euclid, Codified Ordinances, American Legal Publishing Corporation, accessed 11/12/20 at https://codelibrary.amlegal.com/codes/southeuclid/latest/seuclid_oh/0-0-0-36496

552.01 DEFINITIONS.

(e) "Discriminate, discrimination or discriminatory" means any act, policy or practice that, regardless of intent, has the effect of subjecting any person to differential treatment as a result of that person's age, race, color, *creed*, religion, national origin, ancestry, disability, marital status, *military status*, *gender*, *gender identity or expression*, sexual orientation, *source of income*, ethnic group, or *physical characteristic*.

Part 15, Building Code

Title 1, Standards

1501 Ohio Building Code

1503 Residential Code of Ohio

1509 Property Maintenance Code

Title 3, Local Provisions

1521 Housing Board of Appeals

1523 Unsafe Buildings (Dangerous Buildings)

1525 Use and Occupancy Housing Code

1527 Minimum Use and Occupancy Standards for Dwellings

1537 Rental Dwelling Housing License Code

1539 Certificate of Inspection

1541 Untenanted Residential Property Certification

- In accordance with best practices, the City of Lorain incorporates the Ohio Building Code, Residential Code of Ohio, and International Property Maintenance Codes by reference. Many communities provide specific additional clarifying criteria for property maintenance, since the international code is very broad. The City's code language refers to amendments, but none are included. This should be clarified.

EDITOR'S NOTE: At the time of the publication of the 2007 update to the Lorain Codified Ordinances, the City was in the process of establishing amendments to the Property Maintenance Code. See the Clerk of Council for the current status of such amendments.⁵¹

- Chapters 1509, 1523, 1525, 1527, 1537, 1539 and 1541 all include varied and overlapping language regarding City agent in authority, owner responsibility, City's authority to enter, notification, inspection procedures, inspection criteria, and definition of family/household. In addition, sections 1525 and 1527 appear to be overlapping and/or duplicating the same regulatory need to define occupancy standards and related provisions. Ideally, all of these definitions and provisions should be aligned so there is one clear procedure, authority, and

⁵¹ City of Lorain, codified ordinances, 1509.04

set of standards for what constitutes habitable housing, and the city’s ability to enforce property maintenance codes, occupancy requirements, vacancy and safety provisions.

- Chapter 1523 addresses “Dangerous Buildings”. As we have discussed, parallel language should be implemented which defines “blight” and “blighted area” according to identified criteria for commercial and residential properties.⁵²
- Chapter 1537 addresses the urgent need for rental registration and inspection in older legacy cities such as Lorain. It rightly titles this “rental licensure” and has provisions for initial licensure, time period, non-transferability, inspection and enforcement. However, this only applies to 1(single family) and 2-unit (duplex) rentals. It is highly recommended that the rental registration code be updated to include provisions for all rental properties in the City, with an appropriate fee structure to support the staff capacity needed to enforce it. Additional resources are available at the Center for Community Progress web site on rental registration.⁵³
- In rental registration implementation, the City may wish to explore a state-of-the-art approach which rewards/incentivizes landlords who are compliant and competent by reducing their fees and increasing length of time for license renewal. Such a “good landlord program” can also provide perks such as landlord guides, collaboration meetings with other landlords, free radon testing, coordination with police/fire, discounts, etc. The Center for Community Progress has an information page about good landlord programs that includes examples and references.⁵⁴
- Section 1537 requires landlords who live outside Lorain County or its adjacent counties to register an agent who receives notices and is available for emergencies. Section 1541, aimed at property owners of vacant buildings, has similar provisions. The City may want to consider extending these requirements to include an agent who is also responsible for code compliance. The City of Ithaca, New York has relevant language⁵⁵:

§ 178-5. Responsibilities of agents delegated by property owners. [Amended 4-7-2004 by Ord. No. 2004-7] Property owners who do not reside in Tompkins County or one of its contiguous counties must file an agency agreement with the City Building Department designating an agent to be responsible for all of the responsibilities outlined in this chapter, and to accept service of process on behalf of the property

⁵² See separate Report on Slum and Blight prepared for the City of Lorain, dated 10-19-2020.

⁵³ See <https://www.communityprogress.net/tool-1---rental-registration-licensing-pages-207.php>

⁵⁴ See <https://www.communityprogress.net/tool-6--good-landlord-incentives-pages-212.php>

⁵⁵ City of Ithaca, New York, codified ordinances,
<https://ecode360.com/8389186?highlight=agent,agents&searchId=29704669068151768>

owner. Property owners residing within Tompkins County or one of its contiguous counties may delegate the responsibilities outlined in this chapter to an agent so long as, at the time of any violation of this subsection, an agency agreement is on file in the City Building Department. The property owner and agent shall both be liable for violations of this chapter, and the City may bring an enforcement action against either the property owner or agent, or both. If a property owner who does not reside in Tompkins County or one of its contiguous counties fails to file an agency agreement with the Building Department within 60 days of the effective date of this chapter, or if the agent designated does not accept service or denies agency, then the City Clerk shall be deemed to be the owner's agent for the limited purpose of accepting service of process on behalf of the owner and service by mail shall be deemed complete upon mailing by first class mail in the name of the owner to the address of the property. All agency agreements shall be in the form specified by the City Building Department and shall contain at a minimum the following information: the identity of the owner and the agent, the owner's and agent's addresses and current phone numbers, the property or properties the agent is accepting responsibility for, the beginning and ending date of the agreement, and the signatures of both the property owner and agent, along with each party's date of birth. The agent must be a resident of or maintain business in Tompkins County. Post office boxes will not be accepted as addresses for agents. The owner shall be responsible for informing the Building Department, in writing, of changes to the owner's and agent's addresses and telephone numbers that occur after the owner files the agency agreement with the Building Department. The property owner may not designate a residential tenant as the agent pursuant to this section, except where such designation is contained in an employment agreement between the property owner and the tenant. The employment agreement shall not be contained in the lease agreement between the property owner and the tenant, and the tenant's acceptance of designation as the agent shall not be a condition of the lease agreement.

- Section 1539 provides for point-of-sale inspection for one- and two-family dwellings. This is a good provision that is being adopted by many older communities with aging housing stock. The City should consider expanding this to include other housing properties including 3-unit properties, apartments and condominiums.
- Section 1541 applies to vacant and abandoned properties. An inspection after 30 days, and annually thereafter, is required. Currently, this provision provides only for the property owner to provide their own inspection and certification of inspection. Ideally, this would be handled by the City as an independent party, with appropriate fees to support the program.
- Additional comments on Section 1541: Section 1541 should have a definition for “foreclosure”. It should require notice of pending foreclosure as it is happening, and prior to eviction and vacancy. Language in Section 1541 requiring a cash bond for maintenance of the property is not clear about who is responsible for the bond.
- The City should revisit the fee structure for all housing enforcement programs to ensure that the capacity exists to operate them effectively.

8 RECOMMENDATIONS

Following on the findings at the end of each chapter, the following recommendations are made. Together, they form the creation of a comprehensive housing program for the City. While the City has been proactive in pursuing some of these measures, a comprehensive program, implemented in an organized effort with partners, will help to ensure an adequately funded effort with needed staffing, and efficient use of federal and state funds and City resources.

1. Provide Limited New Housing

- **Demand for new housing.** While overall demand for new housing is projected to be low, there is a projected additional demand for 900 for-sale and 585 for-rent units by 2029. Market analysis indicates that these could be divided between higher-price-point housing, and affordable housing for lower-income households, including both senior and general population affordable housing. There is a lack of middle-income independent living for seniors in the city as well, indicating possible demand.
- **Location of new housing.** While approximately 100 new homes are built in the western part of the City every year, effectively meeting projected demand, small amounts of new housing provided in the downtown and Wards 5 and 6 are recommended to attract people who prefer downtown living, and who want to stay in those neighborhoods, as their income increases.
- **Re-evaluate housing demand regularly.** Covid-19's projected effects are not known at this time, and revitalization may change the demand for housing in the City. Benchmarking and regular evaluation will assist the City in responding to changing conditions.

2. Rehabilitate Housing Stock

- **Properties needing rehabilitation.** 516 properties are rated “D – Deteriorated ” and require immediate rehabilitation. 4,913 properties are rated “C - Fair” and will require rehabilitation over the coming 10 years. At a minimum, an estimated additional 5,000 will require rehabilitation in the decade 2030 through 2040. These are conservative estimates; as of 2020, 20,000 of Lorain’s dwelling units are over 50 years old, and WRLC ratings are exterior only. It is likely that interior renovation is needed in many more in order for housing stock to remain relevant and livable.
- **Provide expanded funding assistance for rehabilitation.** In order to prevent continued deterioration of affordable housing stock, funding should be expanded to provide support for seniors, disabled, and low-income residents to assist with property maintenance and rehabilitation.
- **Support do-it-yourself property maintenance and rehabilitation.** It is a tribute to Lorain’s residents that most are doing a reasonable job maintaining their properties to date, as testified by the WRLC property assessment. Many are doing work themselves. A comprehensive support program would include low-cost loans, how-to workshops, tool lending libraries, discounts on materials, customer-friendly support for code

compliance in renovation work, and support in contractor engagement and management.

3. Recycle Land and Properties

A recycling approach to land revitalization goes beyond demolition to look at ways to use vacant and abandoned property to enhance neighborhoods. While some properties are appropriate for demolition, others may be suited to acquisition, renovation, and resale, improving the neighborhood housing market with upgraded comparables.

- **Continue Demolition.** Continue to assess and demolish properties as needed to prevent blight and maintain property values within neighborhoods. According to the WRLC assessment, 128 properties are rated “F” and require immediate demolition.
- **Acquire properties proactively.** Work with the Land Bank and other entities to acquire vacant, abandoned and foreclosed properties proactively and return them to productive use. Acquiring foreclosed properties provides an opportunity to pre-empt sale to large-scale investors and re-market properties for individual homebuyers, as well as local small-scale landlords who can be encouraged to maintain their investments properly, and build family wealth in the process.
- **Rehabilitate and Resell.** Consider creating non-profit capacity to acquire, rehabilitate, and re-sell housing in order to improve the housing market in target neighborhoods.
- **Strategic Revitalization Planning.** Evaluate blocks within neighborhoods for market strength/weakness and identify those that could benefit from targeted rehabilitation. Strategize property resales to ensure appropriate and positive comparables will be available throughout the years. This approach could extend to commercial properties as well.

4. Enhance and Promote Neighborhoods and Amenities

While not strictly part of housing management, the quality of neighborhoods is critical to a strong housing market. Any work the city does with partners to provide quality jobs, enhance and promote the schools, address blighted commercial properties, revitalize urban main streets, expand restaurant and entertainment amenities, improve roads and sidewalks, plant trees, provide quality parks and recreation opportunities, and create bike lanes and trails, will have a direct effect on the housing market. At the same time, given the positive reviews of Lorain given by many residents, work is needed to shift public perception closer to reality and emphasize the City’s strengths and attributes.

- Collaborate with legislative leaders and Lorain County Transit to enhance transit availability in the City. This is a long-term proposition that could involve collaboration with other cities and transit authorities in the state, to enhance transit availability and increase funding. Success in this area will greatly improve the attractiveness of city living in neighborhoods.
- Collaborate with Lorain City Schools to promote success stories, strengthen the role of neighborhood elementary schools, and create a positive brand for the City and school choice.

- Plan to enhance retail shopping, food and consumer services, and entertainment to provide convenience for residents, while increasing neighborhood
- Work with partners on creating branding messages for the City, and strengthen perceptions of the City to attract and retain residents. Potential markets include those with existing ties to the City through growing up there, living there, or having family there; those seeking urban and waterfront living at the small-city scale; those seeking affordable solid homes; those who work in Lorain and live elsewhere with longer commutes; and immigrants.

5. Create a Comprehensive Housing Management Program

Lorain's older housing stock and lower-income are typical of Legacy Cities in the Midwest part of the US. Many communities have made great progress on enhancing their housing markets and ensuring long-term quality of housing stock and neighborhoods through taking a comprehensive approach to housing management. A state-of-the-art housing management program would include the following. Some of these tasks will likely be better done in collaboration with partners.

- **Support strategic housing policy with data management and tracking.** Work with partners to track data on housing vacancy and abandonment, tax and mortgage foreclosure, property condition, property sales and ownership, and property rehabilitation; benchmark key indicators and review annually.
- **Provide customer-service-oriented code enforcement.** Approach code enforcement proactively for homeowners and commercial properties, including point-of-sale inspection, and regular (every 3- to 5-year) exterior inspection; such a program is enhanced by support for maintenance.
- **Continue foreclosure and vacancy registration.** Continue foreclosure and vacancy registration.
- **Rental registration expansion.** Expand rental registration and inspection requirements to apply to all rental properties, with incentives built in for "good landlords" (i.e. reduced fees, less frequent inspections, forums and training), and robust enforcement and followup
- **Work with nonprofit partners, the Lorain Municipal Court, and the Lorain County Court of Common Pleas to pursue aggressive and comprehensive prevention of foreclosure and evictions .** Work with partners to provide coordinated foreclosure and eviction prevention measures including homeowner education and financial counseling, collaboration with the courts, and facilitation of negotiated solutions
- **Update regulations relating to housing management.** As noted in the Housing Programs chapter, updates could be provided to the City's regulations to support housing management. Specific provisions include an expanded housing discrimination definition; clearly defined slum and blight definitions to enable application of CDBG funds to target neighborhoods; make agents of absentee landlords responsible for code compliance; expanding rental registration requirements; and expanding inspection requirements; enhanced vacant property inspection.

- **Continue and expand low-income and senior programs.** Continued support to low-income households for critical maintenance, rehabilitation, utility payment, lead abatement, and weatherization needs.

6. Expand Capacity for Housing Management

- **Create nonprofit capacity.** Work with partners to create Community Development Corporation nonprofit capacity as a complement to City programs. Nonprofit capacity can help to facilitate of new LIHTC housing, with for-profit and nonprofit developers; facilitate neighborhood-based collaboration on projects such as beautification, tree planting, social event, and enhancement programs; work with neighborhood partners on economic development on urban main streets; and be the base for neighborhood code compliance and do-it-yourself rehabilitation support.
- Expand inspection and code enforcement capabilities/staffing
- Continue and expand economic development efforts to provide jobs, and enhance neighborhood vitality
- Work with residents and businesses to develop a City and neighborhood-level branding strategy that will strengthen the City's and neighborhoods' identities and support retention and attraction of residents
- Strengthen partnerships with political leaders at the Council, City, County, Regional, and State levels in support of City redevelopment efforts
- Strengthen partnerships with the County Land Bank and County Auditor's office in implementing vacant and abandoned property repurposing
- Strengthen partnerships with nonprofit organizations doing subsidized housing, housing counseling, and tenant-landlord relations

7. Ensure Adequate Funding

Like most legacy cities, the City's capacity is limited to pursue new efforts, which will be even more limited for the foreseeable future, due to the effects of Covid-19. In addition to strategic/targeted use of CDBG funds, the City should evaluate its inspection/permit fee structure to ensure that code enforcement is well supported. A housing trust fund approach should also be explored to help generate funds for senior and low-income rehab support. Finally, partnerships will help to ensure the best use of funds by the organizations most suited to various activities.

- Plan for targeted and focused use of CDBG funds and other federal/state sources
- Consider creating a Housing Trust Fund that will provide a vehicle for new development to contribute to neighborhood revitalization and affordable housing. HTFs are typically funded as part of development agreements or fee structures related to new market-rate housing.
- Review fee and permit structures to ensure that housing management programs contribute adequately to their operation
- Capitalize on partnerships and collaborations with other organizations to make the most efficient use of funds available with minimal duplication, and alignment of programs and activity with each organization's mission

9 CONCLUSIONS, CAVEATS AND LIMITATIONS

Conclusions

As outlined in this study, the City of Lorain has both opportunities and challenges in revitalization of its housing market. Its diverse and young population, solid housing stock, and committed residents who care for their community and property are assets on which to build. Recent investment in the downtown is creating a centerpiece for community-wide revitalization with renewed attention to the waterfront, entertainment and dining venues, and a small but growing population of people interested in downtown living in Lorain, and willing to restore older housing and contribute to the community's future. There are many residents who enjoy living in Lorain and are committed to staying there. Historically, immigration has played a role in growing and stabilizing Lorain's population and could continue to do so.

Furthermore, there is demonstrated modest demand for higher-income new housing in Lorain, which should be focused on the downtown neighborhood where people can take advantage of urban living and amenities, and perhaps infill in neighborhoods where little higher-price-point housing exists, and a stable population would prefer to move up while staying there. There is also opportunity for independent middle-income seniors who might prefer to stay in Lorain while enjoying a more supportive living environment than their existing single family home might provide.

Challenges include the low income of many residents, who struggle to afford to stay in their homes and maintain them properly, resulting in much deferred maintenance. School quality is not ideal, although resident families have many choices for schools for their children. Some of the downsides of neighborhoods with concentrations of poverty are present. Lorain's general low population growth has been exacerbated recently by reduced immigration.

While property condition analysis shows that 73% of housing evaluated is in good or excellent condition, the remaining housing is at risk for further deterioration. Lorain's housing stock is among the oldest in Lorain County, and rehabilitation has not kept pace with the need. If properties continue to fall into blight, they will drag down the values of neighborhoods and nearby homes. It is urgent that the City continue to take robust steps to demolish the worst structures, work with partners to acquire and rehabilitate those most at risk for serious deterioration, and support property owners in maintaining and renovating their homes.

The low cost of Lorain's housing is a boon to first-time home buyers, who can buy more house for less money, but is also attractive to investors who want to turn a profit by renting property with minimal investment in housing maintenance. The City will need to increase their efforts to proactively acquire and rehabilitate property, and enhance code enforcement, to reward good landlords, and incentivize them to manage property well and provide decent housing for tenants.

Finally, the Covid-19 crisis is not yet over, and it is still difficult to predict the long-term impact on the housing market. Low-income residents will especially be at risk for foreclosure and eviction, resulting in homelessness, vacancy and abandonment of property, potentially affecting neighborhoods. The City will need to work with partners to support foreclosure and eviction avoidance programming, and work to ensure that residents' quality of life is ensured for the long term.

Caveats and Limitations

The market analyses and reviews included herein are based on a set of assumptions as outlined. A change in those assumptions could lead to very different results. The data on which the analyses are based, while obtained from respected sources, is only as good as the margins of error involved. We strive to use the best data available, but budget and logistical constraints are also important and may limit the specificity of the data available. We chose the most specific data available to us within an appropriate budget for the project.

It should be noted that beyond the current Covid-19 crisis, the housing market in communities in Northeast Ohio is variable. There are many factors that determine the ultimate success of a housing development project, and a positive market analysis is only one of them. Developer vision and understanding of their target market, capitalization, business acumen, management capabilities, and overall economic forces are among the other factors that are critical to success.

This analysis does not claim to predict the success or failure of any development effort. Its purpose is to inform policy and strategy in the revitalization of the City of Lorain. In addition to demonstrated demand, a successful project will be led by a developer with a strong and creative vision, solid capitalization, an aggressive marketing plan, and business/management expertise. It is highly recommended that individual project proponents explore the market for their proposals based on their vision and in-depth knowledge of their market and competitors.

This analysis is intended to indicate possible opportunities for The City of Lorain in their efforts to revitalize housing in the City. It is not intended for use by any other entity for any other purpose.