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City of Lorain Comprehensive Housing Assessment and Needs Analysis: Appendices

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CITY OF LORAIN
COMPREHENSIVE HOUSING
ASSESSMENT AND NEEDS
ANALYSIS
APPENDICES

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APPENDICES

APPENDIX A: LORAIN'S NEIGHBORHOODS

This Appendix includes a detailed summary of characteristics and amenities in each neighborhood in the City, organized by Ward. Table X is a summary of key demographic characteristics, comparing Ward and Citywide. For an overview of City neighborhoods and amenities, see the main body of the report, Chapter 2.

Table A1 Demographic Characteristics by Ward

Characteristic	Ward 1	Ward 2	Ward 3	Ward 4	Ward 5	Ward 6	Ward 7	Ward 8	Total
Population 2010	8,169	8,135	7,909	7,852	8,052	7,923	7,886	8,041	63,967
Population 2013-2017	7,983	7,945	7,171	7,977	8,397	8,214	7,347	8,482	63,516
Population 2019	8,190	7,926	7,867	7,863	7,912	7,823	8,121	9,263	64,965
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
Median Age 2010	36.5	34.6	36.0	42.4	31.3	36.3	37.2	40.3	
Median Age 2019	37.8	36.2	37.2	43.3	31.8	37.0	39.0	42.2	
Households 2010	3,249	3,357	3,172	3,484	2,797	3,027	3,295	3,085	25,466
Households 2013-2017	3,235	3,251	3,001	3,495	2,859	3,027	3,153	3,207	25,228
Households 2019	3,296	3,304	3,171	3,534	2,773	3,032	3,432	3,532	26,074
% Households with a Senior 65+ 2013-2017	26%	21%	32%	29%	27%	29%	31%	32%	28%
% Households with one or more children under age 18 2013-2017	34%	31%	30%	27%	40%	32%	32%	30%	32%
% Households with at least one person with a disability 2013-2017	33%	42%	39%	31%	37%	45%	39%	30%	37%
Average Household Size 2010	2.51	2.40	2.46	2.24	2.85	2.62	2.36	2.53	
Average Household Size 2019	2.48	2.37	2.45	2.22	2.83	2.58	2.33	2.56	
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%
% White Alone 2010	77%	61%	58%	75%	54%	71%	66%	83%	68%
% Black Alone 2010	12%	23%	26%	13%	24%	11%	21%	9%	17%
% Other 2010	10%	16%	16%	12%	22%	18%	13%	8%	14%
Percent Hispanic Origin (Any Race) 2010	15%	22%	26%	18%	43%	41%	20%	15%	25%
% White Alone 2019	74%	58%	54%	71%	51%	68%	63%	80%	65%
% Black Alone 2019	13%	22%	26%	13%	23%	11%	21%	10%	17%
% Other 2019	13%	19%	20%	16%	26%	21%	16%	11%	18%
% Hispanic Origin (Any Race) 2019	20%	28%	32%	24%	50%	48%	25%	20%	31%

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

Ward 1 – East Lorain Neighborhood

Ward 1 Amenities Map



Ward 1 consists of the East Lorain neighborhood, due east of the downtown. It runs roughly between the Black River to the west and south, and Root Road to the east, to the lake on the north. A small area of this eastern part of the City is included in Ward 2 but is characteristically part of the fabric of this neighborhood. This neighborhood has been variably known as East Lorain, Easthaven, Highview Park, Fairhome, and Larkmoor. The main commercial streets are East Erie Avenue and Colorado Avenue. Root Road, which forms the eastern border of the neighborhood, is primarily a residential street. The southern part of Ward 1 is an open area; the eastern half 250-acre Cromwell Park and the western half an industrial area with little housing.

Ward 1 is home to Lorain City Schools' Larkmoor Elementary and Longfellow Middle Schools. St. Anthony of Padua School, a private school, and Summit Academy, a charter school, are also

within the East Lorain neighborhood, although technically in Ward 2. Summit Academy was once the site of Fairhome School, a public neighborhood school.

Ward 1 is home to about 12% of Lorain’s seniors, which is 1/8, or a fair share compared to other neighborhoods in the City. Its median age is right in the middle of Lorain’s neighborhoods. About 25% of its households have a member who is at least 65 years of age. 34% of households in Ward 1 have children under age 18, close to the Citywide average. Along with Ward 8, Ward 1 has the lowest proportion of minority residents in the City, at 12% black, and 15% Hispanic; the ward’s population is 77% white. Its median annual household income, at \$38,000, is third in ranking among Lorain’s neighborhoods, but still well below the highest-ranking neighborhood, Ward 8, which is at \$69,000. With 24% of households below the federal poverty level, 35% of households receiving social security income, and 5% receiving other public assistance, it is close to the average for the City of Lorain as a whole.

Streets in this neighborhood are characterized by well-kept smaller homes; many are owned by seniors, or have become rental units in recent years, and are at risk for deferred property maintenance. Homes in Ward 1 are primarily single family and built in the first half of the 20th century. Older homes can, in particular, be found along the water. A large section of homes built in 1960-1979 can be found in the center of the ward. While there are mostly single-family homes, there are a few blocks of 2-family homes in the eastern half of the ward; the western half has some scattered parcels of 2-family homes and small apartment buildings.

Homes along the water were rated as “A” (Excellent) by the Western Reserve Land Conservancy (WRLC), and most of the rest of the ward is rated as “B” (Good), with a few scattered parcels rated worse than a “B”. There are 81 vacant residential properties in this ward, most were rated as “C”s and “D”s (Average and Below Average) by the WRLC.



East Lorain neighborhood street



Large, historic homes along Erie Avenue

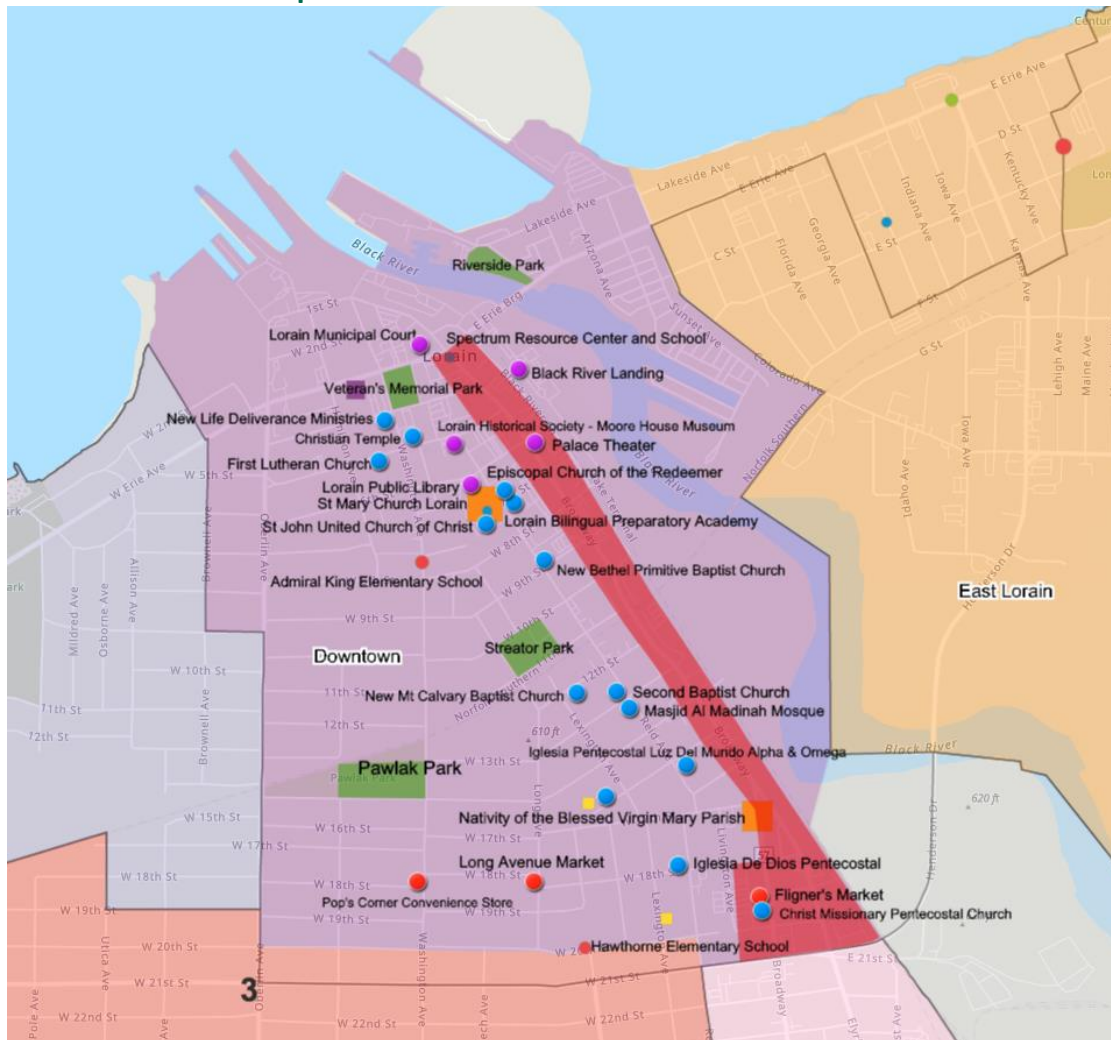
Ward 2 – Downtown Neighborhood

Ward 2 is predominantly the downtown area of Lorain, and its oldest neighborhood. The neighborhood is characterized by the main downtown and commercial area along the lake, Erie Avenue (East-West), and Broadway (North-South), along the Black River.

The area near the mouth of the Black River is the historic part of downtown Lorain. The focus of redevelopment in downtown Lorain, this area has seen restoration of historic buildings, redevelopment of the riverfront with the Black River Landing event venue, and a new streetscape on Erie Avenue. Harborwalk, on the east bank of the Black River adjacent to downtown, is a recent development of multi-story condominiums, with a marina, and retail/storefront space. A yacht club and marina, City Hall, federal and state offices, and other office development are also focused on the intersection of Erie Avenue and the river. Running north to south along the river is Broadway Avenue (Route 57). Housing in this neighborhood just outside the commercial area is largely older homes and is seeing reinvestment by younger residents buying and restoring historic homes. The density of this area is still fairly low, however, with many vacant lots and wide street rights-of-way. The neighborhood is also home to many large, historic institutional buildings that include churches, schools, and a former synagogue. The main Lorain Public Library is also in this neighborhood. Neighborhood schools in the Downtown include Admiral King Elementary and Hawthorne Elementary.

Ward 2 is younger and less well-off than most of the City. It has the second youngest median age in the city, and only 21% of households have someone over 65 years old – the lowest percentage across all eight wards. Just over half (58%) of the residents of Ward 2 are white; 22% are black and 28% are Hispanic. Ward 2 has the highest proportion of renters at 61.5%. It also has the lowest median household income, \$25,860, the highest percent of households under the poverty level, and the highest percent of households on public assistance.

Ward 2 Amenities Map



Ward 2 has older homes that are in good to moderate condition. While there are still mostly single-family homes, Ward 2 has the most variation in the types of residential buildings, with 2- and 3-family homes, as well as small apartment buildings, dispersed throughout the ward. There are two large LMHA complexes in this neighborhood at each end of Broadway Avenue. Nearly all the homes were built before 1939, with the notable exception of the Harborwalk which was built after 2000. Most of the residential parcels are rated as “B” (Good) or “C” (Average), with few scattered parcels rated better or worse.



Broadway Avenue in downtown



West Ninth St south of downtown



Harborwalk

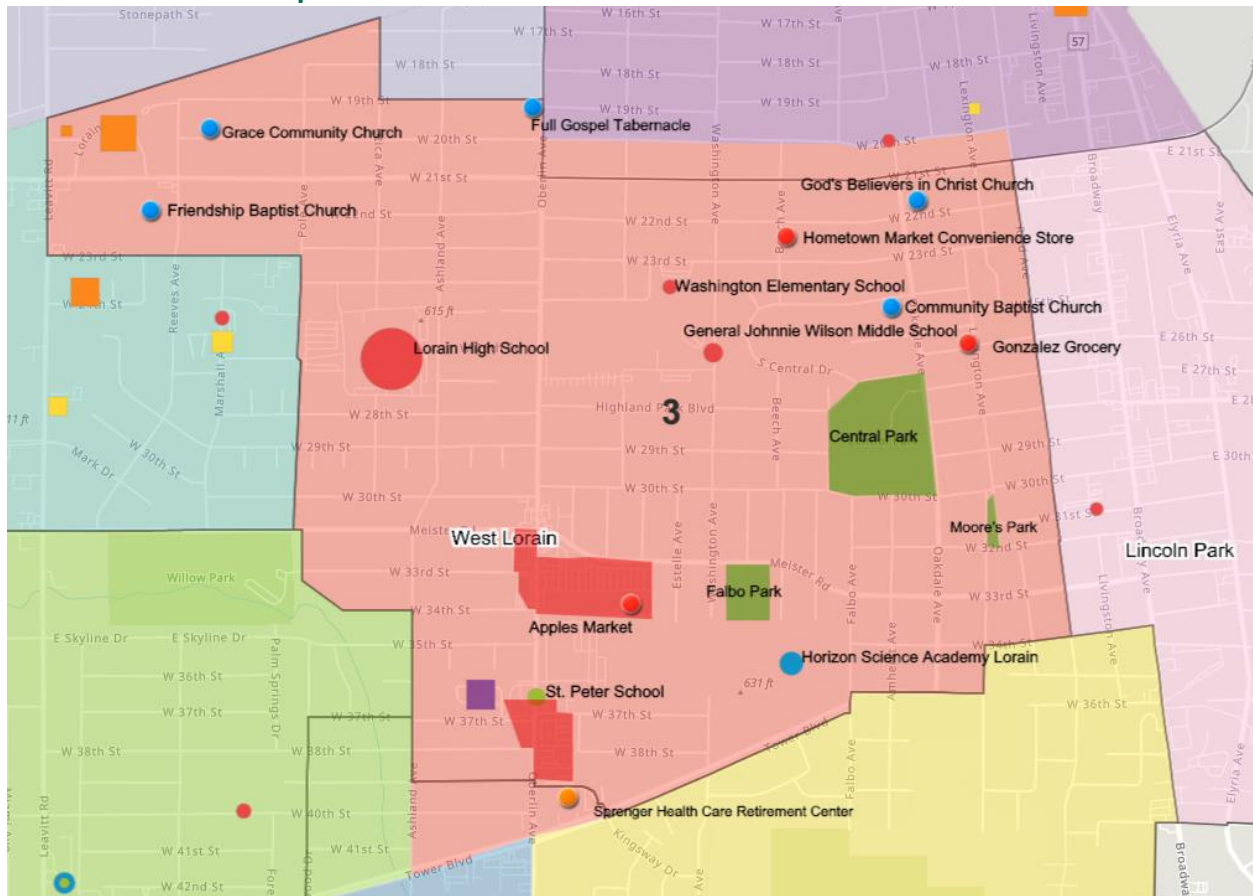
Ward 3 – West Lorain Neighborhood

Ward 3 is at the center of the City of Lorain, southwest of the downtown. It is bordered by West 21st street and the Norfolk Southern Railroad on the north and Tower Boulevard on the south. Reid Road forms the eastern border; Leavitt Road, Pole Avenue, and Ashland Avenue are the western border. The entire Ward is comprised of the neighborhood of West Lorain. The commercial corridors are along Oberlin avenue, between Meister Road & West 34th Street and West 27th Street to Tower Boulevard. On the eastern side of the Ward, there are several parks, primarily surrounded by residential areas. There is an industrial area on the northwest side of the ward, along the railroad.

Most of the schools in the city are located in Ward 3, including Lorain City schools: Lorain High School, and General Johnnie Wilson Middle School. The West Lorain Neighborhood's neighborhood school is Washington Elementary School. St. Peter-Lorain (a private school) and Horizon Science Academy (a charter school) are also located in this ward.

Ward 3 has a median age of 37.2 and 32% of the households have a senior – the highest percentage in the city (tied with ward 8). 57.6% of households own their home and the average household size is 2.45 people. The median income is \$29,879. Ward 3 is home to highest percentage of residents on Social Security at 37%. The highest percentage of black residents live in Ward 3 at 26%; 54% of this ward's residents are white and 32% are Hispanic.

Ward 3 Amenities Map



Ward 3 has mostly single-family homes, with some 2-family homes throughout. There is a small neighborhood of apartment buildings northeast of Central Park. Almost all of the residences were built before 1959, with older homes on the eastern edge of the ward and some newer (built 1960-1979) along Ward 3's border with Ward 7. There are also two LMHA complexes in the northwest corner of the neighborhood. Most of the properties are rated as "A" or "B" by WRLC. There are 93 vacant structures, most of which are "C"s.



W 29th Street, Single family homes



S. Central Drive, Multi-Family

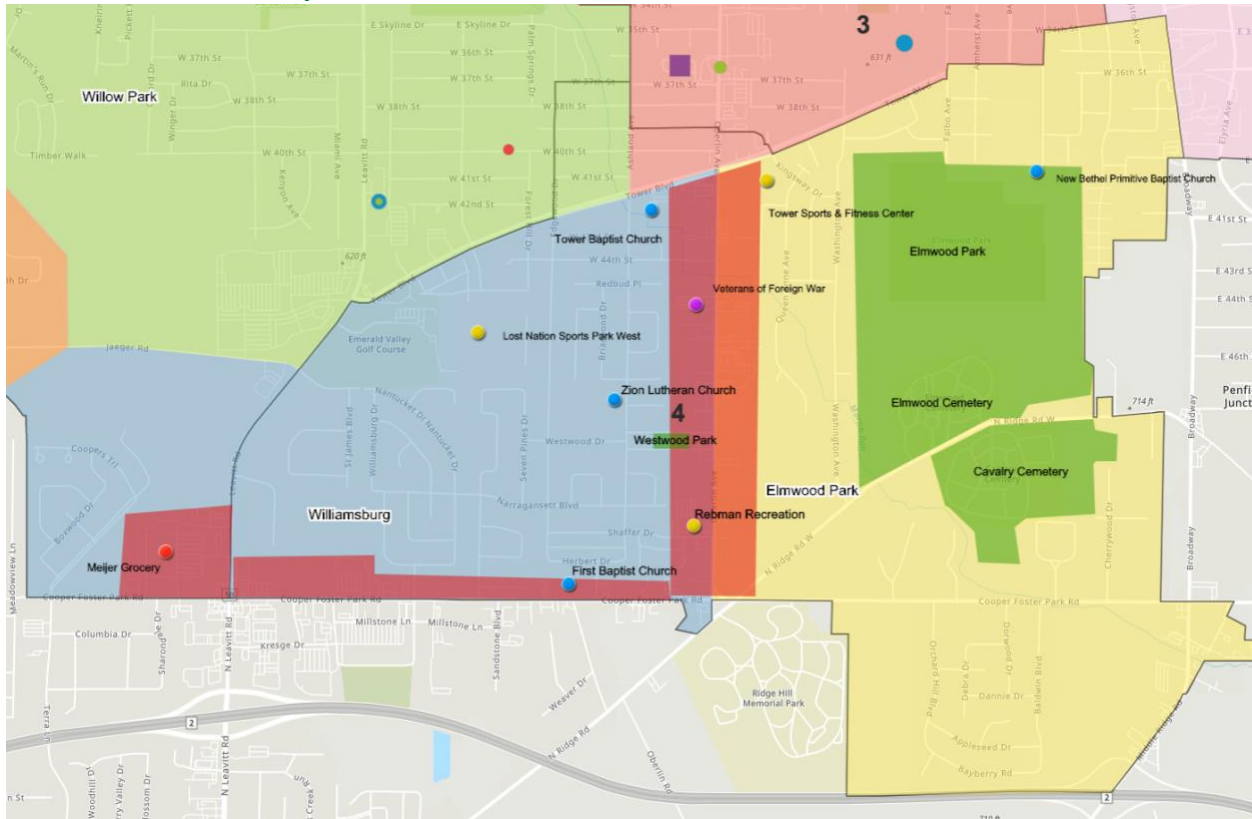
Ward 4 – Elmwood Park and Williamsburg neighborhoods

South of Tower Boulevard to the southern border of the city is Ward 4. Leavitt Road is the eastern border of the ward, and the western border falls to the west of Broadway. Oberlin Avenue bisects the ward into two neighborhoods – Elmwood Park to the east and Williamsburg to the west. The neighborhoods of Willow Park and West Lorain each have a small corner protruding into Ward 4 along Tower Boulevard on the northwest edge of the ward. Along Oberlin Avenue is the commercial corridor of the ward. It is a low-density commercial district, with multi-family residential buildings interspersed with the businesses. Ward 4 intersects 3 different school districts: Clearview Local School District on the east, Lorain City School District in the center, and Amherst Exempted Village School District to the South and West.

There is also a commercial district along Coopers Forest Park Road at the far southern boundary of the Williamsburg neighborhood. The main commercial districts in this neighborhood are along Oberlin Avenue and Cooper Foster Park roads, all suburban development. The Walmart Supercenter, Kohl's, and Home Depot are across Tower Road on the north. There is also a commercial development, including a Giant Eagle and Aldi, on the south end of the neighborhood between Cooper Foster Park Road and Route 2; this is technically outside of city boundaries, but easily accessible to neighborhood residents. The neighborhood also contains the Lost Nation Sports Park West.

Elmwood Park, Elmwood Cemetery, and Calvary Cemetery occupy the middle portion of the Elmwood Park neighborhood. Aside from these greenspaces, the remainder of the neighborhood is residential. Homes surrounding the park and cemeteries are single-story and split-level ranch homes on quite large lots.

Ward 4 Amenities Map



Ward 4 has an older population with a high income relative to the rest of the city. It has the highest median age at 43.3 and the second largest number of residents over 65 years old (1,726). It also has the smallest household size at 2.22 people per household on average. Just over half of the households are owner-occupied, and the ward has the second highest median household income, \$39,636. White residents make up 71% of the ward, 13% are black, and 24% are Hispanic.

In the Elmwood Park neighborhood, most of the homes west of the park were built after 1960, whereas south and east of the park, homes were built in the first half of the 20th century. Almost all of the homes in Elmwood Park are single family, with the exception of a few blocks of smaller apartment buildings in the northeast corner of the neighborhood. Nearly all the properties are rated as “As” or “Bs”

Williamsburg’s homes were almost all built between 1960 and 1979. Again, most of the residences are single family homes, but there are two-family homes and small apartment buildings along Oberlin Avenue. Most of the properties are rated as “B”s, with a number of “A”s as well.

Throughout the ward, there are only 14 vacant residential structures, half are rated “B” and half are rated “C”.



Multifamily housing in Elmwood Park



Single-family housing in Elmwood Park



Multifamily housing in Williamsburg



Single-family housing in Williamsburg

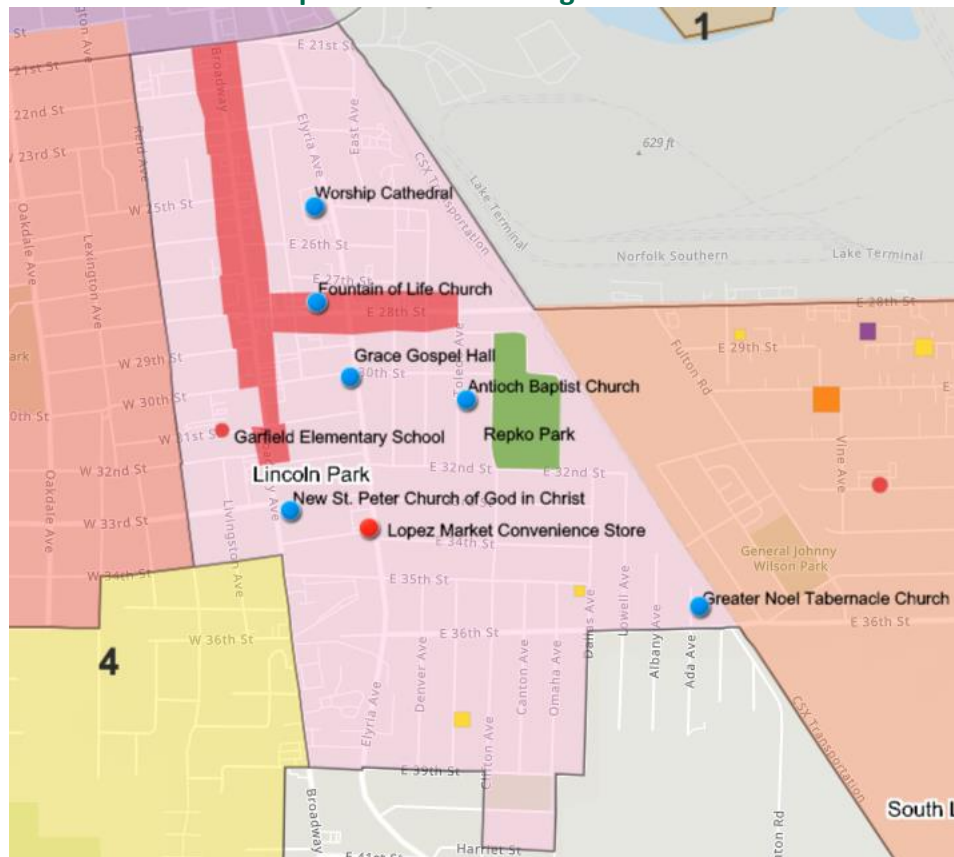
Ward 5 – Lincoln Park and South Lorain Neighborhoods

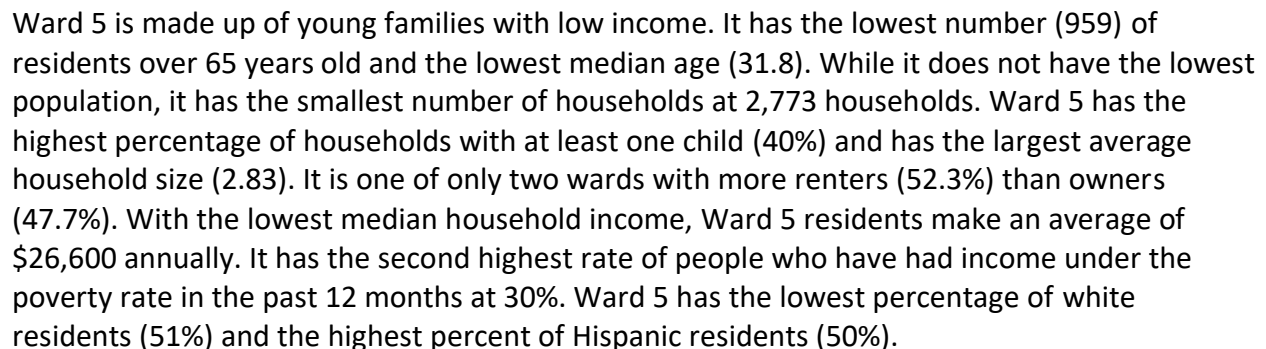
Ward 5 is made up of two neighborhoods and bisected by the CSX Transportation Railroad. The neighborhood of Lincoln Park is to the west and South Lorain is to the east. Lincoln Park is bordered by East 21st on the north, Reid Avenue on the west, and East 39th & East 36th on the south. South Lorain's northern bound is East 28th, Clinton and Seneca Avenues on the east, and the city border on the south.

In Lincoln Park there is a commercial corridor along Broadway Avenue from East 21st to East 32nd Streets and along East 28th Street. Garfield Elementary School is the neighborhood school. Lincoln Park also has Repko Park, a large park on the eastern side of the neighborhood.

South Lorain has a commercial strip along its northern border, East 28th Street. There are many religious institutions throughout Ward 5, in South Lorain in particular. Stevan Dohanos Elementary School and the Boys and Girls Clubs of Lorain County are both located in the neighborhood, along with General Johnnie Wilson Park and Porath Park. Ward 5 residents who live south of East 26th Street are in the Clearview Local School District, the rest of the ward is in the Lorain City School District.

Ward 5 Amenities Map – Lincoln Park Neighborhood



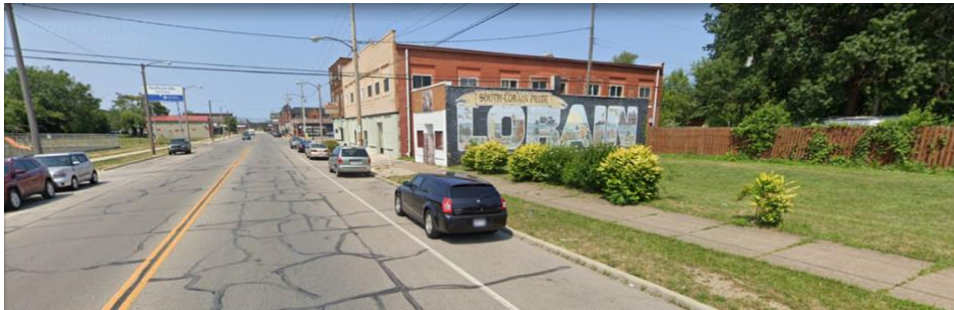


In South Lorain, the northeast section of the residential area was built before 1959, while the portion bordering Lincoln Park were built in 1960-1979. The remainder of the neighborhood is comprised of homes with a variety of ages. Most of the homes are single-family, with several large apartment buildings and 2-family homes scattered throughout South Lorain. Two LMHA complexes are located in South Lorain.

Maxine Goodman Levin College of Urban Affairs, Cleveland State University



Single-family housing in Lincoln Park



Commercial street in South Lorain



Single-family housing South Lorain

Ward 6 – Oakwood Park Neighborhood

Ward 6 is in the far southeast corner of the City of Lorain. While the southern half is residential with a few commercial areas, the northern half of the ward is a large industrial area. The Oakwood Park neighborhood is entirely contained in the ward, and the neighborhood of South Lorain protrudes into the ward in its northwest corner. The Oakwood Park Neighborhood is situated between East 28th Street on the north and Packard Drive on the south. The Black River

forms the northern border of the industrial area and the eastern border of the neighborhood, and the neighborhood's western border is Clinton and Seneca Avenues.

Ward 6 Amenities Map



Grove Avenue runs down the center of the neighborhood, with commercial districts at the northern and southern ends. There is a centrally-located greenspace – Oakwood Park – just north of the South Lorain Library. Palm Elementary School, a Lorain City School, and Summit Academy Community for Alternative Learners, a charter school, are also within walking distance of the park. As with Ward 5, there are a large number of churches in this ward.

Oakwood Park 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.

Ward 6 has the smallest population of all eight wards (7,923). Tied for second highest, 29% of its households have someone over the age of 65, and the median age is 37. 32% of the households have one or more children, the same as the city as a whole. Ward 6 has the highest percentage of households with at least one person with a disability – 45%. It has the second highest average household size at 2.58 people. 63.1% of households are owner-occupied. The median household income is \$36,087. Ward 6 has the second highest percent of Hispanic residents at 48%; 68% of residents are white and 11% are black.

The southern half of Oakwood Park is homogenous single-family homes, with the exception of several blocks of 2-family homes just east of Grove Avenue. The area north of East 36th is also mostly single family, but 2- and 3-family structures are peppered throughout; most of the residences were built before 1939. South of Oakwood Park and along the southeastern border are homes built in 1960-1979. East of Grove Avenue, the homes were built between 1940 and 1959. There are 74 vacant homes, which are primarily rated as “C”s (26), and then “D”s (17) or “F”s (17).



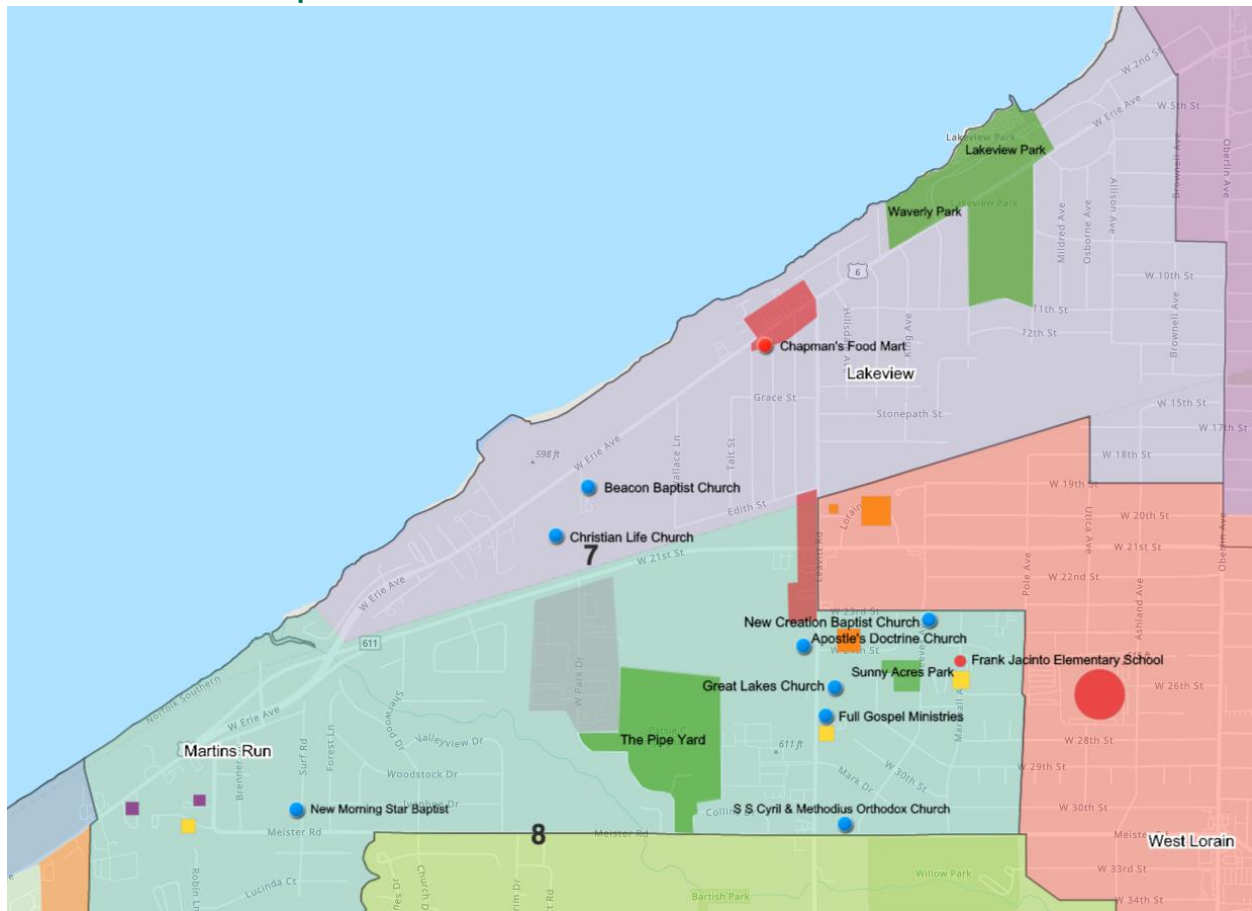
Single-family housing in Oakwood Park

Ward 7 – Lakeview and Martin’s Run Neighborhoods

The northern border of Ward 7 is Lake Erie and extends to Meister Road on the south. Oberlin Avenue and Pole Avenue make up the eastern border, and the ward ends before Kolbe Road on the east. The Lakeview neighborhood is north of the Norfolk Southern Railroad, and the Martins Run neighborhood is to the south.

The Lakeview neighborhood, also known as La Cote De Lac, is the northern edge of the City, between downtown and Beaver Creek, along Lake Erie. Much of this area remains undeveloped with large open parcels. The area is very much oriented to the lakefront. Its main spine is US 6, or West Erie Avenue, lined by larger older homes, especially on the north side, with rear lake frontage. Commercial establishments along US 6 cater to visitors including the Beachcliff Diner and other restaurants, and a market.

Ward 7 Amenities Map



The Martins Run neighborhood surrounds Martins Run, and Martins Run Drive forms its southwestern border. It includes older subdivisions and apartment complexes north of Meister Road, and mostly new small-lot suburban subdivisions to the south. It has a large baseball complex, the Pipe Yard, just south of an industrial office park. There is also a low-density commercial area on the northern portion of Leavitt in Martins Run. The eastern half of Martins Run has several churches and the Ward's neighborhood school, Frank Jacinto Elementary School.

Ward 7 has the third largest population (8,121) and a median age of 39 years old. It has the second largest percent of households with someone over 65 years old (31%). The average household size is 2.33 people, the second lowest in the city. 56.4% of the households own as opposed to rent their homes. The average household income is \$35,483, and Ward 7 has the second highest percentages of households with someone receiving Social Security (36%) and public assistance (8%). White residents make up 63% of the ward and black residents comprise 21%. A quarter of the residents are Hispanic.

Lakeview has older homes; most were built before 1959, with a few parcels of post-2000 structures on the border with Ward 3. Martins Run has mostly homes built between 1960-1979,

with some built after 2000 on the southwestern border. Throughout the ward, there are mostly single-family homes, with some 2- and 3- family homes, as well as larger apartment buildings, scattered throughout. There is one LMHA complex with 142 units on the eastern side of the Martins Run neighborhood. There are 58 vacant residential structures in the ward, 28 have a rating of “C” from WRLC and 16 are “D”s.



Lakeview Park



Large, new single-family homes in Lakeview Park



Single-family housing in Martins Run



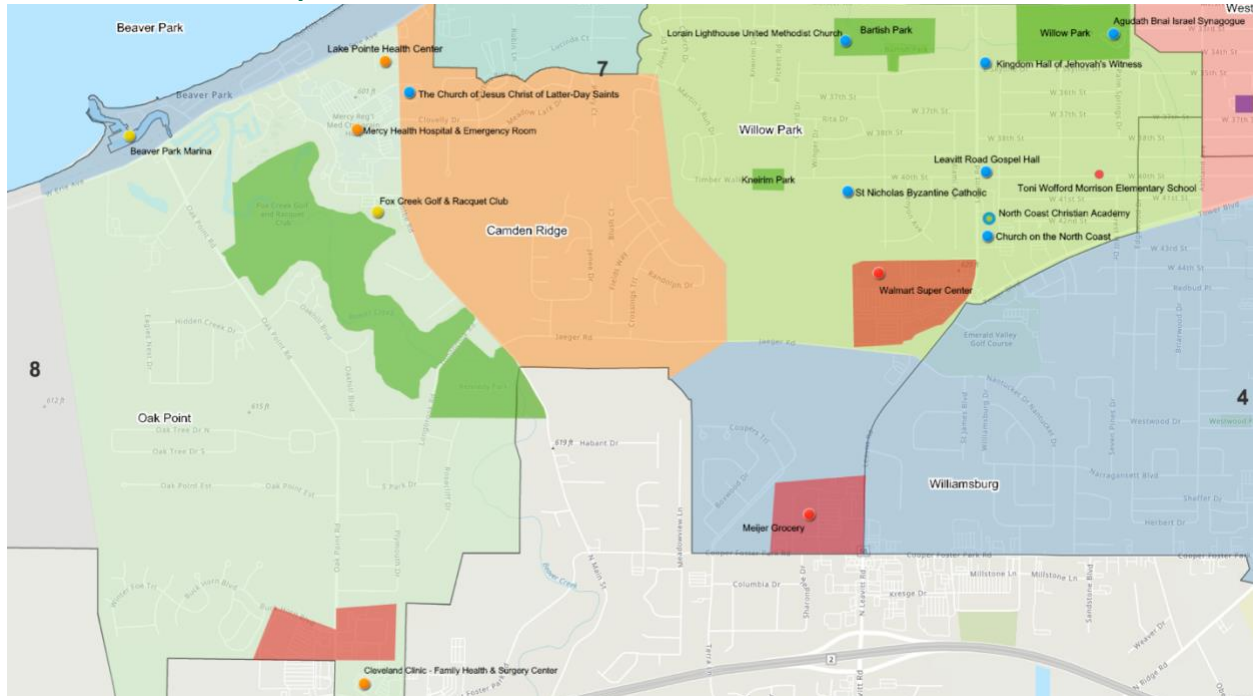
New multi-family in Martins Run

Ward 8 – Willow Park, Camden Ridge, Oak Point, and Beaver Park Neighborhoods

On the eastern-most side of the city of Lorain is Ward 8. It is comprised of five neighborhoods – Willow Park, Camden Ridge, Oak Point, and Beaver Park in their entirety and a portion of Williamsburg.

The western part of Ward 8 is a large industrial area. It is also the location of four different school districts: Firelands Local School District (the southern border of the industrial area), Vermilion Local School District (the remainder of the industrial area), Amherst Exempted Village School District (Oak Point and Beaver Park, and the southern half of Camden Ridge and Willow Park), and Lorain City School District (the northern part of Camden Ridge and Willow Park).

Ward 8 Amenities Map



Willow Park extends from Meister Road on the north to Jaeger Road on the south; its eastern border is Ashland Avenue and Tower Boulevard and extends past Martins Run Road in the west. South of Willow Park, from Jaeger Road to Cooper Foster Park Road, is the western part of Williamsburg. West of Willow Park, Camden Ridge is made up of several small subdivisions: Crossings at Martin's Run, Camden Ridge, and the subdivision along Clovelly Dr and south of Martin's Run Road. West of the Camden Ridge neighborhood, on the east side of Kolbe Road, is the Oak Point neighborhood which extends from Erie Avenue south to the city's southern border. Between Erie Avenue and Lake Erie is the Beaver Park neighborhood.

Aside from the industrial area in the west, Ward 8 is largely residential; Camden Ridge and Beaver Park, for example, are almost entirely residential. Willow Park has two large parks along its northern edge, several churches throughout the neighborhood, and North Coast Christian Academy (a private school). Ward 8's neighborhood school Toni Wofford Morrison Elementary School (a Lorain City School).

Willow Park has a commercial area in its southeast corner where Jaeger Road and Leavitt Road meet. Williamsburg also has a commercial district further south on Leavitt Road. Both commercial areas have a big-box grocery store. Oak Point has some greenspace on its eastern edge and a commercial district in its southeast corner. In the northeast corner of Oak Point is Mercy Health Hospital & Emergency Room, which is surrounded by other medical facilities.

Ward 8 is the most different from the other wards. It has the largest population (9,263), the most people over the age of 65 (1,829), and the highest median age (42.2). 30% of households in the ward have one or more child and the average household size is 2.56, the third highest in

the city. It has, by far, the lowest percentage of renters at just 21.9% and the highest median household income at \$69,481. It has the lowest percent of households under the poverty level (9%) and receiving public assistance (2%). Ward 8 has the highest percent of white residents (80%), lowest percent of black residents (10%), and tied for lowest percent of Hispanic residents (20%).

In Ward 8, almost all the homes are single family, with some pockets of larger apartment buildings throughout. Homes in Willow Park were primarily built between 1940 and 1979. In Camden Ridge, there are many newer homes, built after 2000. Homes in the northeastern part of Oak Ridge were built in the middle of the 20th century and the southwest portion were built after 1980.



Single-family homes in Camden Ridge



Single-family homes in Crossings subdivision

APPENDIX B: SUPPLEMENTAL MAPS AND TABLES – POPULATION AND HOUSEHOLDS

These appendices support the Population and Households chapter.

Table B1 Race and Ethnicity Detail

Race/Ethnicity	2000 Census		2010 Census		2013-2017 ACS		Percent Change 2000-2010	Percent Change 2010-2017	Percent Change 2000-2017
	Number	Percent	Number	Percent	Number	Percent			
RACE									
Total Population	68,652	100.0	64,097	100.0	63,731	100.0	-6.6	-0.6	-7.2
One race	65,911	96.0	60,638	94.6	59,985	94.1	-8.0	-1.1	-9.0
White alone	47,848	69.7	43,505	67.9	46,134	72.4	-9.1	6.0	-3.6
Black or African American alone	10,943	15.9	11,262	17.6	10,541	16.5	2.9	-6.4	-3.7
Asian alone	227	0.3	228	0.4	591	0.9	0.4	159.2	160.4
American Indian and Alaska Native	304	0.4	324	0.5	401	0.6	6.6	23.8	31.9
Native Hawaiian and Other Pacific Islander	24	0.0	9	0.0	48	0.1	-62.5	433.3	100.0
Some other race alone	6,565	9.6	5,310	8.3	2,270	3.6	-19.1	-57.3	-65.4
Two or more races	2,741	4.0	3,459	5.4	3,746	5.9	26.2	8.3	36.7
HISPANIC OR LATINO									
Total population	68,652	100.0	64,097	100.0	63,731	100.0	-6.6	-0.6	-7.2
Hispanic or Latino (of any race)	14,438	21.0	16,177	25.2	18,715	29.4	12.0	15.7	29.6
Not Hispanic or Latino	54,214	79.0	47,920	74.8	45,016	70.6	-11.6	-6.1	-17.0

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B02001 and Table B03002; 2010 Census Summary File 1, Table QT-P3;
2000 Census Summary File 1, Table QT-P3

Table B.2 Household Income Detail

Income Range	Lorain City			Lorain County			Ohio		
	Estimate	Margin of Error (+/-)	Percent	Estimate	Margin of Error (+/-)	Percent	Estimate	Margin of Error (+/-)	Percent
Total	25,330	459	100.0	118,594	904	100.0	4,633,145	10,307	100.0
Less than \$10,000	3,116	348	12.3	7,949	610	6.7	348,397	3,423	7.5
\$10,000 to \$14,999	2,087	331	8.2	5,301	533	4.5	236,867	2,733	5.1
\$15,000 to \$19,999	1,930	303	7.6	6,122	438	5.2	245,888	3,135	5.3
\$20,000 to \$24,999	1,738	263	6.9	5,974	503	5.0	251,361	3,057	5.4
\$25,000 to \$29,999	1,597	275	6.3	5,566	515	4.7	236,083	3,036	5.1
\$30,000 to \$34,999	1,742	280	6.9	5,937	542	5.0	245,824	3,128	5.3
\$35,000 to \$39,999	1,452	232	5.7	5,338	452	4.5	224,222	2,902	4.8
\$40,000 to \$44,999	1,436	259	5.7	6,245	555	5.3	225,872	3,134	4.9
\$45,000 to \$49,999	1,045	166	4.1	4,961	341	4.2	197,092	2,777	4.3
\$50,000 to \$59,999	1,749	241	6.9	10,350	613	8.7	376,164	3,296	8.1
\$60,000 to \$74,999	2,218	291	8.8	12,641	716	10.7	481,558	3,896	10.4
\$75,000 to \$99,999	2,747	331	10.8	16,073	717	13.6	571,891	4,835	12.3
\$100,000 to \$124,999	1,206	223	4.8	10,276	629	8.7	373,582	3,982	8.1
\$125,000 to \$149,999	523	160	2.1	5,881	523	5.0	223,344	3,111	4.8
\$150,000 to \$199,999	527	141	2.1	5,608	435	4.7	208,374	2,799	4.5
\$200,000 or more	217	83	0.9	4,372	383	3.7	186,626	2,613	4.0
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 (ACS) 2013-2017 5-year estimates, Table B19001 and Table DP03

Table B3 Households by Tenure, Focus on Senior Households

Age category	Lorain City			Lorain County	Ohio
	Estimate	Margin of Error (+/-)	Percent of all Households	Percent of all Households	Percent of all Households
Total HHs	25,330	459	100.0		
Owner-occupied	14,386	534	56.8	71.4	66.1
Householder 65 to 74	2,485	229	9.8	12.8	11.4
Householder 75 to 84	1,537	196	6.1	6.7	6.3
Householder 85 and older	967	153	3.8	3.2	2.5
Householder over 65	4,989		19.7	22.6	20.1
Renter-occupied	10,944	487	43.2	28.6	33.9
Householder 65 to 74	874	157	3.5	2.3	2.7
Householder 75 to 84	562	174	2.2	1.6	1.5
Householder 85 and older	68	45	0.3	0.9	1.0
Householder over 65	1,504		5.9	4.8	5.2

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B25007

Table B4 Poverty Status of Households by Household Type

Household Type	Lorain City								
	2005-2009			2009-2013			2013-2017		
	Estimate	Margin of Error (+/-)	Percent	Estimate	Margin of Error (+/-)	Percent	Estimate	Margin of Error (+/-)	Percent
All households	27,142	594	100.0	25,664	490	100.0	25,330	459	100.0
HHs with income below poverty level	6,065	482	22.3	6,759	394	26.3	6,099	455	24.1
Family households	3,677	351	13.5	4,280	412	16.7	3,371	375	13.3
Nonfamily households	2,388	352	8.8	2,479	307	9.7	2,728	298	10.8
Male householder	945	204	3.5	986	230	3.8	1,127	224	4.4
Householder under 25 years	69	55	0.3	30	24	0.1	6	8	0.0
Householder 65 years and older	294	131	1.1	184	93	0.7	246	126	1.0
Female householder	1,443	268	5.3	1,493	213	5.8	1,601	255	6.3
Householder under 25 years	10	20	0.0	56	53	0.2	82	56	0.3
Householder 65 years and older	536	144	2.0	370	96	1.4	418	119	1.7

Source: American Community Survey (ACS) 5-year estimates, 2005-2009, 2009-2013, 2013-2017, Table B17017

Table B5 Households Receiving Food Stamps/SNAP

Household	Lorain City				Lorain County		Ohio		
	2005-2009		2013-2017		2013-2017		2013-2017		
	Estimate	Margin of Error (+/-)	Estimate	Margin of Error (+/-)	Estimate	Margin of Error (+/-)	Estimate	Margin of Error (+/-)	
All households	27,142	594	25,330	459	118,594	904	4,633,145	10,307	
Percent households below poverty level	22.3	1.6	24.1	1.8	13.2	0.7	14.4	0.1	
Households receiving SNAP	5,505	449	6,912	508	15,740	850	659,838	4,945	
Percent households receiving SNAP	20.3		27.3	2.0	13.3	0.7	14.2	0.1	

Source: American Community Survey (ACS) 5-year estimates, 2005-2009, 2013-2017, Table S2201

Table B6 Households by size and family status

Households	Lorain City			Lorain County			Ohio		
	Number	Margin of Error (+/-)	Percent	Number	Margin of Error (+/-)	Percent	Number	Margin of Error (+/-)	Percent
Total Households	25,330	459	100.0	118,594	904	100.0	4,633,145	10,307	100.0
Average Household size	2.49	0.04		2.50	0.02		2.44	0.01	
Family households	16,037	368	63.3	80,152	1,008	67.6	2,956,437	9,368	63.8
2-person household	6,751	414	26.7	37,705	916	31.8	1,377,443	5,988	29.7
3-person household	3,941	340	15.6	18,052	692	15.2	665,914	5,312	14.4
4-person household	3,018	329	11.9	14,865	713	12.5	542,438	5,749	11.7
5-person household	1,450	235	5.7	6,368	477	5.4	241,301	2,802	5.2
6-person household	629	148	2.5	2,252	314	1.9	82,994	2,153	1.8
7-or-more person household	248	91	1.0	910	175	0.8	46,347	1,603	1.0
Nonfamily households	9,293	425	36.7	38,442	923	32.4	1,676,708	6,653	36.2
1-person household	8,250	424	32.6	32,591	979	27.5	1,391,133	7,125	30.0
2-person household	976	190	3.9	5,104	515	4.3	239,544	2,726	5.2
3-person household	67	40	0.3	486	131	0.4	30,203	1,189	0.7
4-person household	0	27	0.0	187	93	0.2	11,036	666	0.2
5-person household	0	27	0.0	74	51	0.1	3,161	373	0.1
6-person household	0	27	0.0	0	27	0.0	950	175	0.0
7-or-more person household	0	27	0.0	0	27	0.0	681	180	0.0

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table B11016, Table S1101

Table B7 Adjusted HUD Income Limits, Cleveland-Elyria MSA, 2019

Income Level: AMHI = \$73,700	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
30% AMHI (Extremely Low)	\$ 15,500	\$ 17,700	\$ 19,900	\$ 22,100	\$ 23,900	\$ 25,650	\$ 27,450	\$ 29,200
50% AMHI (Very Low)	\$ 25,800	\$ 29,500	\$ 33,200	\$ 36,850	\$ 39,800	\$ 42,750	\$ 45,700	\$ 48,650
60% AMHI	\$ 30,960	\$ 35,400	\$ 39,840	\$ 44,220	\$ 47,760	\$ 51,300	\$ 54,840	\$ 58,380
80% AMHI (Low)	\$ 41,300	\$ 47,200	\$ 53,100	\$ 58,950	\$ 63,700	\$ 68,400	\$ 73,100	\$ 77,850
120% AMHI (Workforce)	\$ 61,950	\$ 70,800	\$ 79,650	\$ 88,425	\$ 95,550	\$ 102,600	\$ 109,650	\$ 116,775

Source: US Dept of HUD, CSU CCPD

Table B8 HUD Fair Market Rents, 2019 and 2020, Cleveland-Elyria MSA

Bedrooms	0	1	2	3	4	5	6	7
2019	\$ 569	\$ 678	\$ 836	\$ 1,102	\$ 1,158	\$ 1,332	\$ 1,505	\$ 1,679
2020	\$ 585	\$ 691	\$ 849	\$ 1,119	\$ 1,174	\$ 1,350	\$ 1,526	\$ 1,702

Source: US Dept of Housing and Urban Development

Table B9 HUD LIHTC Rent Limits, 2019, Cleveland-Elyria MSA

2019 LIHTC rent limits						
Bedrooms	0	1	2	3	4	5
50% AMHI maximum rent	\$ 645	\$ 691	\$ 830	\$ 958	\$ 1,068	\$ 1,179
60% AMHI rent	\$ 774	\$ 829	\$ 996	\$ 1,149	\$ 1,282	\$ 1,415

Source: US Dept of HUD

Table B10 Residents' Commute Time to Work

Time	Lorain City		Lorain County		Ohio	
	Number	Margin of Error (+/-)	Number	Margin of Error (+/-)	Number	Margin of Error (+/-)
Workers 16 years and over	25,116	857	138,393	1,394	5,382,511	11,462
	Percent		Percent		Percent	
Less than 10 minutes	14.8	1.7	14.2	0.7	14.4	0.1
10 to 14 minutes	14.4	1.8	13.1	0.7	14.5	0.1
15 to 19 minutes	15.7	1.6	14.7	0.7	16.4	0.1
20 to 24 minutes	16.9	1.5	14.8	0.6	16.1	0.1
25 to 29 minutes	8.1	0.9	8.3	0.5	8.0	0.1
30 to 34 minutes	12.6	1.4	13.8	0.7	12.6	0.1
35 to 44 minutes	7.0	1.2	8.4	0.5	6.8	0.1
45 to 59 minutes	7.0	1.2	7.8	0.5	6.3	0.1
60 or more minutes	3.6	0.8	4.8	0.4	5.0	0.1
	Minutes		Minutes		Minutes	
Mean travel time to work (minutes)	*	*	24.2	0.4	23.4	0.1

Source: American Community Survey (ACS) 2013-2017 5-year estimates, Table S0802

* Cannot be displayed because the number of sample cases is too small

APPENDIX C: SUPPLEMENTAL MAPS AND TABLES – HOUSING STOCK

These appendices support the Housing Stock chapter.

Table C1 Year Structure Built: Single Family Housing

Year Built	Lorain City		Lorain County		Ohio	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total	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

Table C2 Gross Rents Detail

Rent amount	Lorain City		Lorain County		Ohio	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Renter-occupied units	10,944		33,910		1,572,672	
With cash rent	10,284	100%	31,932	100%	1,491,144	100%
Less than \$100	212	2.1%	428	1.3%	13,178	0.9%
\$100 to \$149	91	0.9%	155	0.5%	7,187	0.5%
\$150 to \$199	143	1.4%	266	0.8%	12,444	0.8%
\$200 to \$249	523	5.1%	895	2.8%	36,694	2.5%
\$250 to \$299	284	2.8%	520	1.6%	22,272	1.5%
\$300 to \$349	246	2.4%	470	1.5%	22,753	1.5%
\$350 to \$399	186	1.8%	641	2.0%	26,993	1.8%
\$400 to \$449	378	3.7%	713	2.2%	39,666	2.7%
\$450 to \$499	416	4.0%	1,160	3.6%	53,784	3.6%
\$500 to \$549	775	7.5%	1,967	6.2%	77,111	5.2%
\$550 to \$599	723	7.0%	1,465	4.6%	87,548	5.9%
\$600 to \$649	727	7.1%	2,185	6.8%	103,808	7.0%
\$650 to \$699	894	8.7%	2,664	8.3%	106,799	7.2%
\$700 to \$749	987	9.6%	2,395	7.5%	107,637	7.2%
\$750 to \$799	498	4.8%	1,606	5.0%	101,408	6.8%
\$800 to \$899	1,300	12.6%	3,426	10.7%	178,851	12.0%
\$900 to \$999	719	7.0%	2,936	9.2%	145,561	9.8%
\$1,000 to \$1,249	986	9.6%	4,545	14.2%	202,422	13.6%
\$1,250 to \$1,499	94	0.9%	1,731	5.4%	76,587	5.1%
\$1,500 to \$1,999	85	0.8%	1,111	3.5%	45,776	3.1%
\$2,000 to \$2,449	17	0.2%	142	0.4%	12,984	0.9%
\$2,500 to \$2,999	0	0.0%	142	0.4%	4,298	0.3%
\$3,000 to \$3,499	0	0.0%	67	0.2%	2,890	0.2%
\$3,500 or more	0	0.0%	302	0.9%	2,493	0.2%
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.

Table C3 Ownership and Absentee Landlords – top 20 Single Family property owners

Property Owner	Owner Address	Owner City	Owner State	County (if Ohio)	Number of Properties
M49 CAPITAL LLC	5050 DETROIT RD	ELYRIA	OH	LORAIN	90
SERENITY HOMES USA LLC	2216 S EXMOOR ST	TAMPA	FL		74
FORFEITURE STATE OF OHIO	226 MIDDLE AVE	ELYRIA	OH	LORAIN	44
LEGACY PROPERTY MANAGEMENT LLC	1319 COLORADO AVE	LORAIN	OH	LORAIN	40
POWER SYSTEMS LLC	3 WINDSTAR CT	NEWPORT BEACH	CA		40
HN REALTY LLC	30875 DORAL CT	WESTLAKE	OH	CUYAHOGA	37
CAFERRO FRANCIS TRUSTEE & CAFERRO ANNAMARIA TRUSTEE	510 APPESEED DRIVE	LORAIN	OH	LORAIN	34
ASM INVESTMENTS LLC	5990 ROSECLIFF DR	LORAIN	OH	LORAIN	31
EQUITY TRUST COMPANY	90 FALLEN OAKS LN	AMHERST	OH	LORAIN	27
LORAIN COUNTY LAND REUTILIZATION CORPORAITON	226 MIDDLE AVE	ELYRIA	OH	LORAIN	26
VINE ESTATES LIMITED	1524 E 31ST STREET	LORAIN	OH	LORAIN	26
PJK HOLDINGS LLC	22321 YARROW TRL	STRONGSVILLE	OH	CUYAHOGA	23
JB PATRIOT PROPERTIES I LLC	3946 DUNTON RD	LORAIN	OH	LORAIN	21
EMT INVESTMENTS LLC & EMTH PROPERTIES LLC	P O BOX 914	AMHERST	OH	LORAIN	20
HLM PROPERTIES LLC	26069 WESTWOOD RD	WESTLAKE	OH	CUYAHOGA	18
NATIVITY HOMES LLC	34442 ST MARON BLVD	AVON	OH	LORAIN	18
PERCHINSKY PEGGY & PERCHINSKY TONY, TROY	521 S LAKE ST	AMHERST	OH	LORAIN	16
R&M RENTALS 3 LLC	411 NE 2ND AVE	HALLANDALE BEACH	FL		15
SHAPIRO DAVID	47676 COOPER FOSTER PAR	AMHERST	OH	LORAIN	15
SUTTON KENT N	148 CHERRY VALLEY DR	AMHERST	OH	LORAIN	15
REDS ALL AMERICAN RECYCLING CO LTD	3883 DAYTON AVE	LORAIN	OH	LORAIN	14
LOOMIS PROPERTIES LLC	4368 LAIRD RD	LOOMIS	CA		13
THIRD GENERATION INVESTMENTS LLC	838 REID AVE	LORAIN	OH	LORAIN	13
SMITH BRADLEY S & DEBORAH L	2417 MUIRWOOD RD	AVON	OH	LORAIN	12
GASPER ALLEN F & GASPER LISA A	3219 EAST ERIE AVE	LORAIN	OH	LORAIN	11
REALTY 7 LLC	30875 DORAL LN	WESTLAKE	OH	LORAIN	11
BARNEY LORAIN PROPERTIES LLC	33699 LEAR INDUSTRIAL PK	AVON	OH	LORAIN	10
JPS PROPERTY MANAGEMENT LLC	5235 MALONE AVE	SHEFFIELD LAKE	OH	LORAIN	10
THEM PROPERTIES LLC	P O BOX 914	AMHERST	OH	LORAIN	10

Source: Lorain County Auditor

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

Out of state landlords are shaded.

Table C4 Primary Maintenance and enforcement issues – by Property Type

Complaint Type	Number of complaints, by Type of Property							
	Single-Family	Two-Family	Three-Family	Condos	Apts.	Other	Unknown	Total
Other	2,475	392	30	2	67	291	166	3,423
Debris	1,245	229	16	14	44	77	68	1,693
Siding	1,289	163	8	11	27	126	31	1,655
Vehicle	1,153	142	6	0	18	105	55	1,479
Reinspect	988	144	10	0	27	42	21	1,232
Accessory Buildings	948	74	3	0	7	27	15	1,074
Roof	627	73	5	0	11	85	18	819
Porch/Stairs	641	123	8	0	7	13	18	810
Gutter/Downspout	387	57	3	2	7	16	9	481
Windows/Doors	292	65	3	3	15	46	22	446
Vacancy	289	42	5	0	10	57	24	427
Landscape	303	54	6	15	3	33	12	426
Damage	300	55	2	0	6	28	14	405
Boat/Trailer/RV	355	9	0	0	1	18	10	393
No Violation	273	31	4	0	5	12	12	337
Fence	188	11	0	0	4	10	5	218
Protective Treatment	151	22	3	0	6	28	1	211
Pavement	127	6	0	14	5	7	4	163
Foundation	82	13	0	0	0	1	2	98
Drainage	66	13	0	0	1	10	7	97
Security/Safety	57	18	0	0	6	15	1	97
Premises id	38	10	0	0	0	12	0	60
Swimming Pool	48	2	0	0	0	0	1	51
Permits	26	4	0	0	2	3	6	41
Animals	28	1	0	0	1	6	1	37
Interior Violations	22	4	0	0	3	1	6	36
Chimney	16	3	2	0	0	3	0	24
Total	12,414	1,760	114	61	283	1,072	529	16,233

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

Source: City of Lorain

APPENDIX D: COMPARATIVE CITIES – PEER CITIES

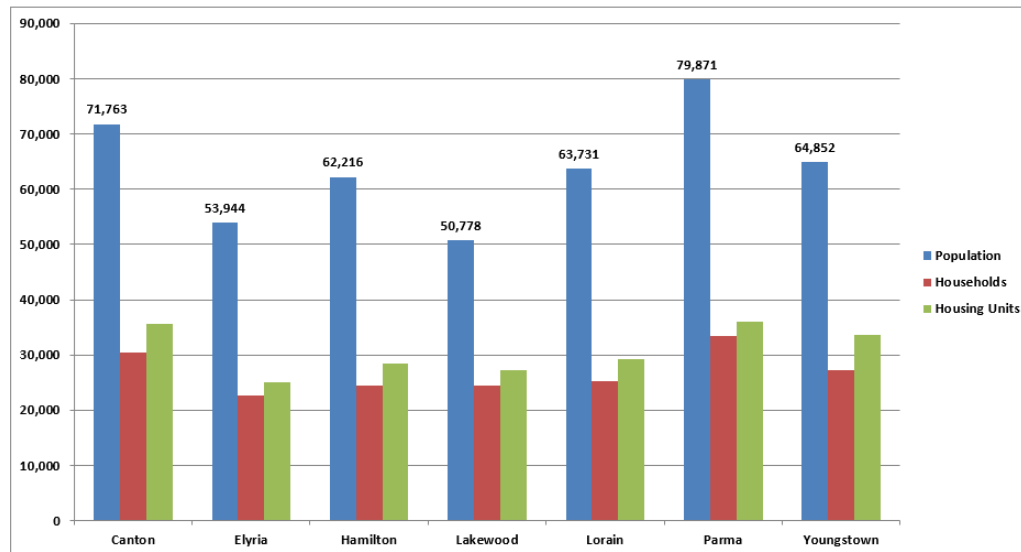
In the early stages of this project, City staff identified six communities that they considered peers of the City, as a way to evaluate Lorain’s housing market in relation to them. The six communities identified included:

- Canton, Ohio
- Elyria, Ohio
- Hamilton, Ohio
- Lakewood, Ohio
- Parma, Ohio
- Youngstown, Ohio

The following analysis compares these communities to Lorain, with regard to key community indicators: demographics, school systems, taxes, and housing characteristics.

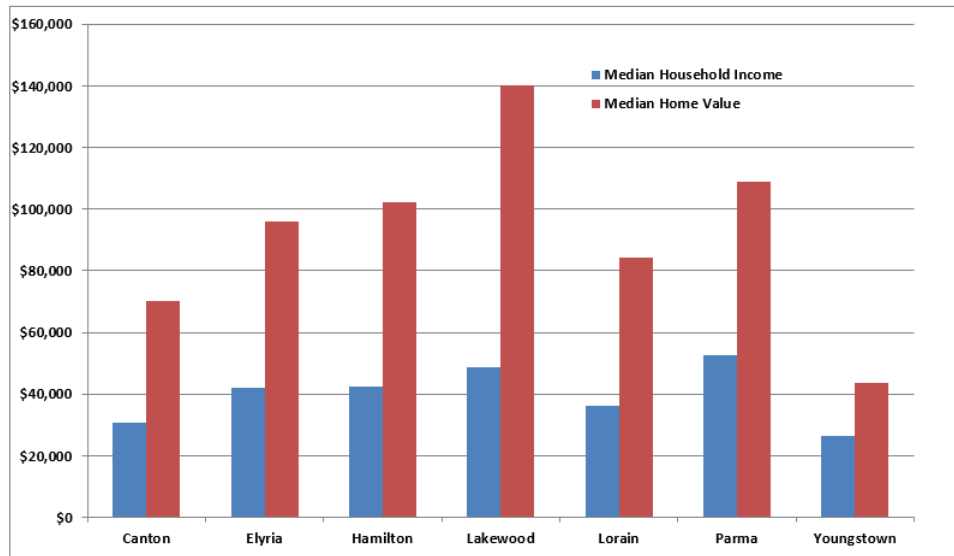
As shown in Figure D1, Lorain falls in the middle of the group, when comparing counts for population, households and housing units. Parma and Canton are on the higher end, Elyria and Lakewood are lower, and Youngstown and Hamilton are close to Lorain in size of these indicators.

Figure D.1 Population, Households and Housing Units Compared



Source: American Community Survey, 2013-2017 5-year estimates, Table S0101, Table B11016, Table B25001

When comparing median income and median home value, Lorain is fifth from the highest in the field of seven. Lakewood, Parma, Hamilton and Elyria have higher values, while Canton and Youngstown have lower values. Elyria is of particular interest since it is a preferred place of residence for some Lorain workers. Its slightly higher home value and median household income may indicate that more diverse higher-quality housing is available there, and neighborhoods of people with similar slightly higher incomes.

Figure D.2 Median Income and Median Home Value

Source: American Community Survey, 2013-2017 5-year estimates, Table B19013, Table B25077

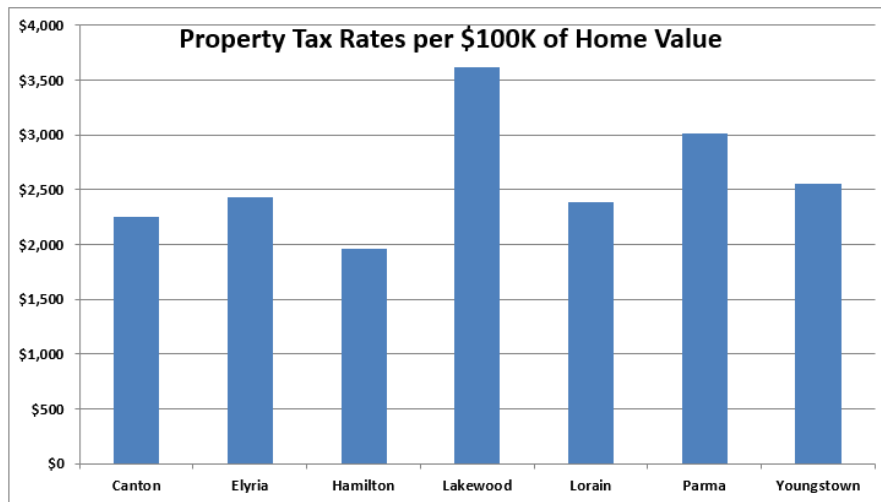
Table D1 compares school district ratings. Lorain is second to lowest school district performance index rating of the group, at 62.9 (“D”). Only Youngstown is lower at 57.6 (“F”). Lakewood is the highest at 92.8. While school district grades do not tell the whole story, it is one available way to compare districts to each other, when this is difficult to do otherwise.

Table D.1 School District Report Card Performance Ratings, 2015-2018

School District	Canton Local	Elyria City	Hamilton City	Lakewood City	Lorain City	Parma City	Youngstown City
Letter Grade	C	D	D	C	D	D	F
Performance Index Score	88.025	74.802	77.422	92.885	62.904	83.905	57.355

Source: Ohio Department of Education, Ohio School Report Cards, Performance Index Rankings, 2017-2018

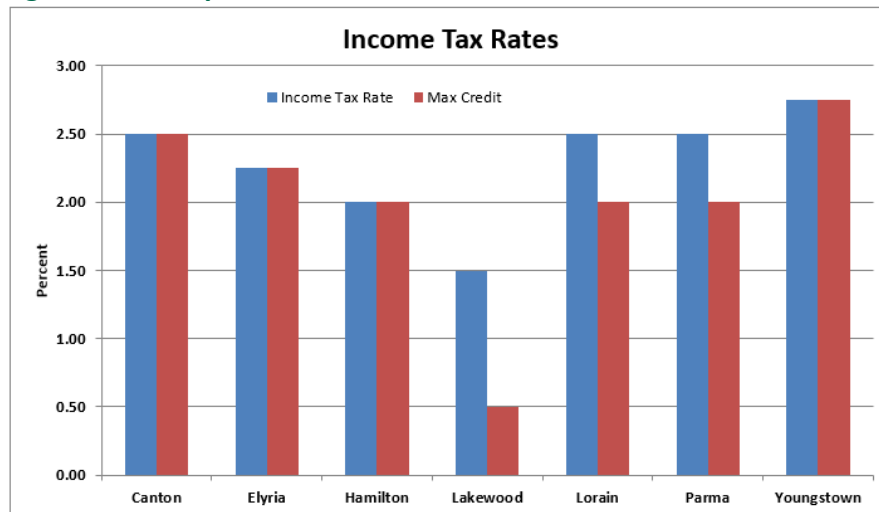
With regard to property taxes, Lorain is once again in the middle of the group. Lakewood’s property tax rates are substantially higher than the others, clearing \$3,500 per \$100,000 home value. Parma and Youngstown both clear \$2,500. Hamilton is lowest at less than \$2,000; and the others, including Lorain, are between \$2,000 and \$2,500.

Figure D.3 Comparison of Property Tax Rates

Source: Ohio Department of Taxation, PR-5

Note: Effective rate after application of tax reduction factors but prior to deduction of non-business 10% property tax credit, owner occupied 2.5% property tax credit, and homestead exemption.

Figure D4 compares the income tax rates and credit rates for the communities. A credit, as shown, is given to residents who pay income tax elsewhere; for residents, their effective income tax rate is the difference between the income tax rate and the credit, with some variation depending on the tax rate of the community where they are employed. As shown, Lorain and Parma both have a residual tax rate of .5%, while Lakewood is highest at 1.0%. The others have effectively no resident income tax, as their credit equals the amount.

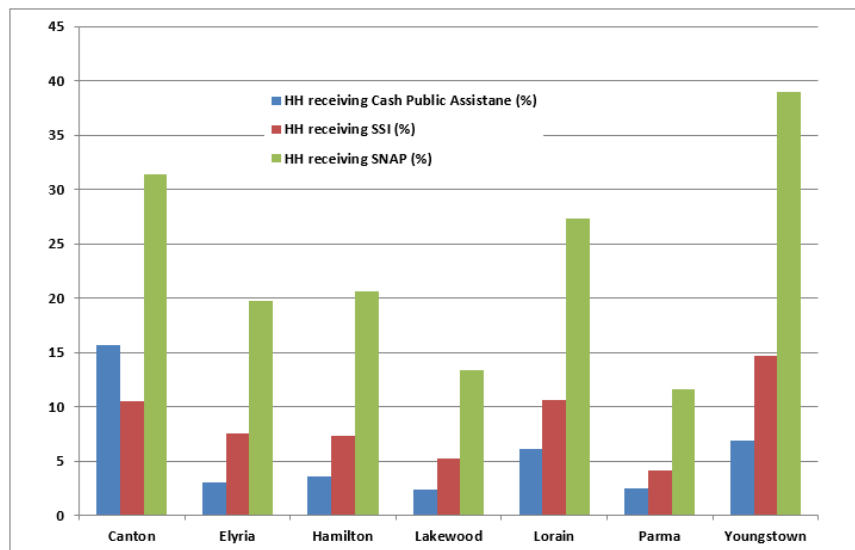
Figure D.4 Comparison of Income Tax Rates

Source: Regional Income Tax Agency (RITA; Elyria, Youngstown), Central Collection Agency (CCA; Hamilton), City of Canton, City of Lakewood, City of Lorain, City of Parma

Figure D5 compares public assistance rates among the communities. Lorain, Youngstown and Canton have the highest percentages of resident households receiving SNAP (supplemental

nutrition assistance program, formerly Food Stamps), with over 25% of households receiving that benefit. This is another indicator of the low-income nature of Lorain's households. Parma and Lakewood are the lowest, at under 15%. Other assistance programs have lower participation rates, with social security income (SSI) received by a little over 10% of households in Lorain, and cash assistance received by a little over 5%.

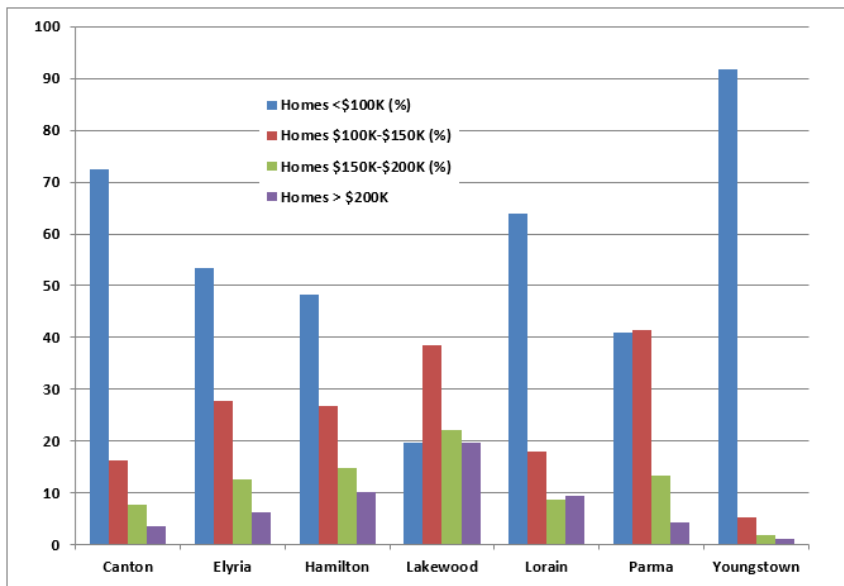
Figure D.5 Comparison of Public Assistance Rates



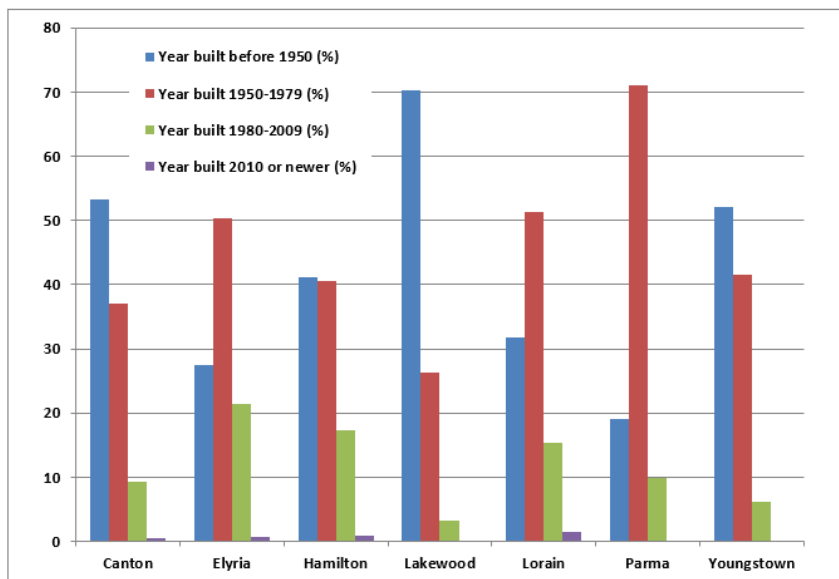
Source: American Community Survey, 2013-2017 5-year estimates, Table DP03

Figure D.6 compares the proportion of homes in each community by value band. Most of the communities, including Lorain, have the largest proportion of homes valued below \$100,000, with Youngstown the highest at over 90%, and Hamilton the lowest at about 48%. Lorain is in the middle of this group, with about 64% valued below \$100,000. Lakewood and Parma are the exceptions, with the largest proportion in both for homes between \$100,000 and \$150,000 (in Parma, the two lowest bands are close at around 40% each). When comparing Lorain and Elyria, Lorain has a slightly higher proportion of homes valued over \$200,000.

In a comparison of housing age, Lakewood, Canton and Youngstown stand out as the oldest, with the highest proportion of homes built before 1950. Lorain and Elyria's patterns are very similar, with the largest proportion, close to 50%, built between 1950 and 1979.

Figure D.6 Comparison of Home Values

Source: American Community Survey, 2013-2017 5-year estimates, Table B25075

Figure D.7 Comparison of Housing Stock Age

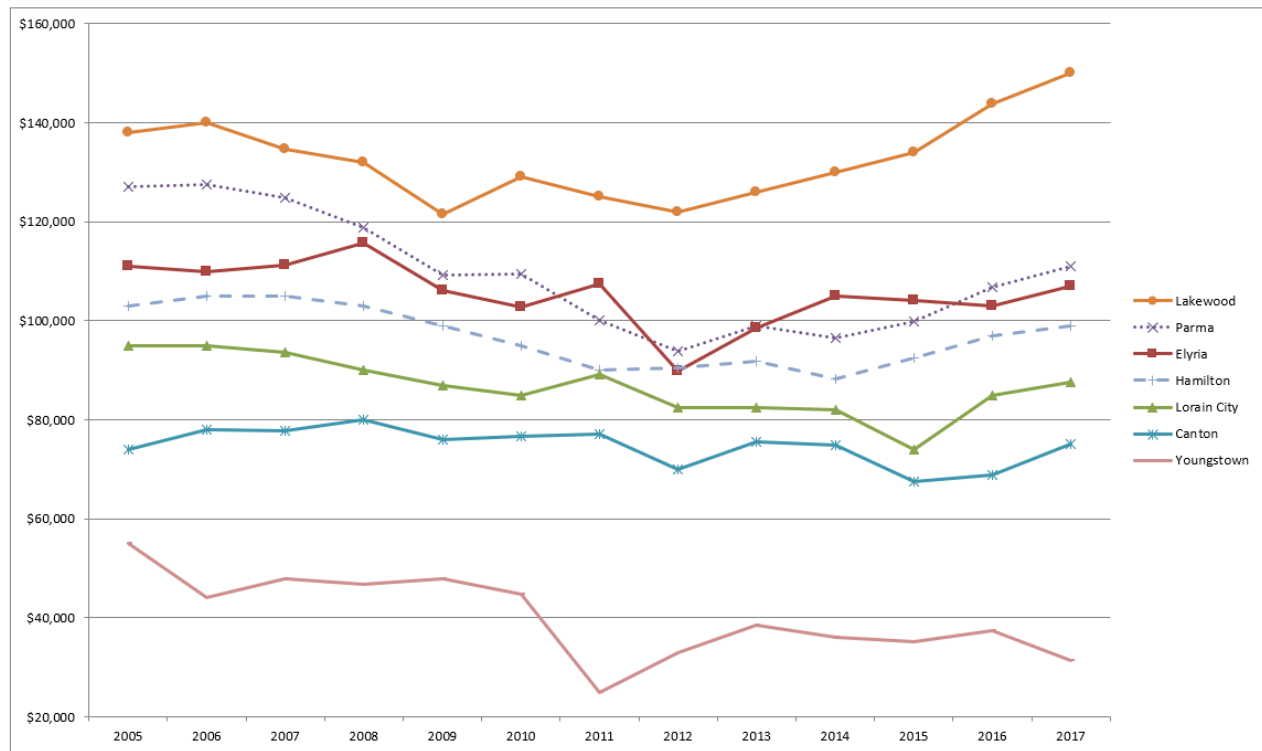
Source: American Community Survey, 2013-2017 5-year estimates, Table B25034

Home Sales in Lorain

Moving to a discussion of home sales in Lorain, Figure D.8 shows a comparison of the median sale price for arms-length sales among the seven communities over time. It is interesting to note that the sale trends do not parallel each other in relation to the Great Recession of 2008-2011. In terms of median sale price, Lorain's housing sales generally hover between \$80,000 and \$100,000, with a temporary drop in 2015. This is much higher than Youngstown and Canton, but lower than the median sale price trends in the other communities. This

information confirms the interview findings that homes that sell in Lorain are less expensive than their counterparts.

Figure D.8 Comparison of Median Sale Price Trends, 2005-2017



Source: Ohio Department of Taxation: https://www.tax.ohio.gov/tax_analysis/tax_data_series/real_property/residential_sales_data.aspx

Note: The number of sales reported includes only those sales that are considered valid for use in sales ratio studies. Excluded are sales due to foreclosure, sales between family members, sales where only a portion of a parcel is part of the transaction, and other sales that are not deemed to be arm's-length transactions by a willing seller. In addition, sales where the price of the transaction differs from the market value for tax purposes by more than 50 percent are also excluded.

TABLE E.1 Data Source Crosswalk

	ACS 2013-2017 estimates, City of Lorain	Lorain County Auditor - Revised 2/29/20	WRIC 2019 (partial Ward 4; excluding Ward 8)	ESRI 2019	ESRI 2024	GAP	Used for Market Study (Demand and Available Supply)	Comments
Total Population	63,516			64,965	65,890	1,449		
Total Households	25,228			26,074	26,519	846	26,074	Use ESRI for 2019 baseline
Total Senior Population (62 and over)	12,061							
Total Senior-Led Households	7,173			7,414	7,540	241	7,414	Use ESRI for 2019 baseline
All HH Owner percent	56.80%						14,810	Use percent x ESRI to arrive at this number
All Renter Percent	43.20%						11,264	Use percent x ESRI to arrive at this number
Senior Owner HH percent	36.20%						2,684	Use percent x ESRI to arrive at this number
Senior Renter HH percent	63.80%						4,730	Use percent x ESRI to arrive at this number
Check: OO + Renter percent	100.00%							
Total Housing Units	29,327	27,522		29,858			29,858	Use ESRI
Vacant Units	4,099			3,786			3,784	by subtraction, units - HH
Vacancy percent	14.0%			12.7%			12.7%	check: vacancy percent
Total Owner Occupied				15,053				
Owner Occupied % OF ALL UNITS				50.4%				
Owner % OF OCCUPIED UNITS				57.7%				
Total Renter Occupied				11,020				
Renter Occupied % OF ALL UNITS				36.9%				
Renter % OF OCCUPIED UNITS				42.3%				
Total Occupied Units	25,228			26,073			26,074	Matches HH number above
All Units, Occupied and Unoccupied								
Single-Family Housing Units detached/Mobile Homes	19,698	19,817				(168)		
No. Mobile Homes	478							
Multi-Family Housing Units (inc SF attached, 2-fam, 3-fam, more)	9,629	7,705					11,022	left over after removing SF housing units
							11,022	Check: total units
Owner-Occupied Units - Single Family	14,386	16,355				(1,815)	15,052	use ESRI
Owner-Occupied Units - Multi-Family		905						from our counts of county data
Total Owner Occupied Units		17,260					15,052	add two together; matches HH OO % above
Renter-Occupied Units - Single Family	10,944	3,462				7,775		
Renter-Occupied Units - Multi-Family		6,800						subtract all MF units - OO MF units
Total Renter Occupied Units		10,262						
Total	25,330	27,522				(1,745)	26,074	add all together
Total Housing Structures			17,135			4,308		
Multi-Family Housing Structures								this means average 3.7 units per structure
Single-Family Housing Structures								
Total Residential structure vacancy			871				3,784	Calculate units less households
Total Housing Unit Vacancy	13.60%						12.7%	Overall vacancy
Single Family Home structure vacancy								-
Homeowner Vacant "For Sale"	2.30%						2.30%	use as needed
Rental Vacant "For Rent"	6.80%						6.80%	

Table E.2 ODSA Population Projections

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	2.97
Cuyahoga	1,393,978	1,280,122	1,209,550	1,154,210	1,113,950	-8.2	-13.0	-4.33
Medina	151,095	172,332	184,670	194,510	199,890	14.1	16.0	5.33
Summit	542,899	541,781	534,150	528,990	523,190	-0.2	-3.4	-1.14
Portage	152,061	161,419	161,410	158,930	151,720	6.2	-6.0	-2.00
Geauga	90,895	93,389	93,510	94,930	94,710	2.7	1.4	0.47
Lake	227,511	230,041	228,600	228,380	228,060	1.1	-0.9	-0.29
Northeast Ohio	2,843,103	2,780,440	2,722,120	2,680,380	2,639,710	-2.2	-5.1	-1.69

Source: Ohio Development Services Agency

Table E.3 Supply Summary Comparison by Data Source

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%
American Communities Survey 2013-2017									
All Housing Units	3,711	4,099	3,471	3,809	3,399	3,396	3,793	3,561	29,239
Single Family Detached and Attached	83.4%	59.2%	79.7%	60.1%	74.7%	85.1%	69.8%	78.9%	73.4%
Multi-Family	16.5%	40.8%	18.6%	37.0%	24.2%	14.9%	26.7%	17.4%	25.0%
Mobile Homes	0.1%	0.0%	1.7%	2.5%	1.1%	0.0%	3.5%	3.7%	1.6%
Estimated from County Database 2018									
All Units	3,624	3,280	3,251	3,572	3,018	3,332	3,505	3,940	27,522
All Owner Occupied	2,410	1,729	2,146	2,029	1,596	2,274	2,080	2,996	17,260
All Renter Occupied	1,214	1,551	1,105	1,543	1,422	1,058	1,425	944	10,262
Single Family Owner Occupied	2,326	1,538	2,098	1,977	1,503	2,167	1,946	2,800	16,355
Multi-Family Owner-Occupied	84	191	48	52	93	107	134	196	905
Single Family For-Rent	531	649	447	163	539	566	334	233	3,462
Multi-Family For-Rent	683	902	658	1,380	883	492	1,091	711	6,800
All Units %	100%	100%	100%	100%	100%	100%	100%	100%	100%
All Owner Occupied	66.5%	52.7%	66.0%	56.8%	52.9%	68.2%	59.3%	76.0%	62.7%
All Renter Occupied	33.5%	47.3%	34.0%	43.2%	47.1%	31.8%	40.7%	24.0%	37.3%
Single Family Owner Occupied	64.2%	46.9%	64.5%	55.3%	49.8%	65.0%	55.5%	71.1%	59.4%
Multi-Family Owner-Occupied	2.3%	5.8%	1.5%	1.5%	3.1%	3.2%	3.8%	5.0%	3.3%
Single Family For-Rent	14.7%	19.8%	13.7%	4.6%	17.9%	17.0%	9.5%	5.9%	12.6%
Multi-Family For-Rent	18.8%	27.5%	20.2%	38.6%	29.3%	14.8%	31.1%	18.0%	24.7%
Add-on for Mobile Homes	0.1%	0.0%	1.7%	2.5%	1.1%	0.0%	3.5%	3.7%	1.6%
All Single Family	2,857	2,187	2,545	2,140	2,042	2,733	2,280	3,033	19,817
Multi-Family Subtracted	919	2,009	1,045	1,678	1,286	725	1,609	770	10,041
Mobile Homes	5	0	62	94	36	0	136	140	470
All Units	3,781	4,196	3,652	3,912	3,364	3,458	4,025	3,943	30,328

Source: ESRI, US Census ACS 2013-2017 5-year estimates, Lorain County Auditor, as noted

Table E.4 Owner-Occupied Supply by Home Value, 2019

Characteristic	WARD 1	WARD 2	WARD 3	WARD 4	WARD 5	WARD 6	WARD 7	WARD 8	ALL WARDS
Total	2,088	1,271	1,828	1,934	1,324	1,913	1,935	2,759	15,052
<\$50,000	165	394	274	126	277	321	132	50	1,738
\$50,000 - \$99,999	1,199	539	1,132	385	892	1,307	648	378	6,479
\$100,000 - \$149,999	303	119	320	882	114	180	538	544	2,999
\$150,000 - \$199,999	188	64	46	420	12	38	263	665	1,695
\$200,000 - \$249,999	21	46	15	70	9	4	153	563	880
\$250,000 - \$299,999	104	46	5	8	8	13	46	315	546
\$300,000 - \$399,999	44	31	7	6	-	8	75	149	320
\$400,000 - \$499,999	2	31	22	-	-	25	21	22	123
\$500,000 - \$749,999	13	3	-	17	12	13	37	-	95
\$750,000 - \$999,999	50	-	-	2	-	4	-	17	72
\$1,000,000 - \$1,499,999	-	-	5	21	-	-	17	14	58
\$1,500,000 - \$1,999,999	-	-	-	-	-	-	-	25	25
\$2,000,000 +	-	-	4	-	-	-	4	14	21
Source: ESRI, CCPD									

Table E.5 Rental Supply by Number of Bedrooms and Gross Rent, by Ward

Ward	Rent Band	Bedrooms					All
		0 BR	1 BR	0-1 BR	2 BR	3+ BR	
1	All by Bedrooms	0	63	63	517	628	1,208
	Less than \$300	0	0	-	0	0	-
	\$300-\$499	0	13	13	0	124	137
	\$500-\$749	0	16	16	369	104	490
	\$750-999	0	34	34	94	322	450
	\$1000-1499	0	0	-	54	78	132
	\$1500 or more	0	0	-	0	0	-
2	All by Bedrooms	431	407	839	262	934	2,035
	Less than \$300	354	215	569	28	0	596
	\$300-\$499	77	46	123	11	0	134
	\$500-\$749	0	127	127	174	202	503
	\$750-999	0	20	20	50	556	626
	\$1000-1499	0	0	-	0	171	171
	\$1500 or more	0	0	-	0	6	6
3	All by Bedrooms	41	231	272	296	775	1,343
	Less than \$300	0	0	-	77	20	97
	\$300-\$499	0	45	45	16	65	126
	\$500-\$749	0	101	101	97	114	312
	\$750-999	41	85	126	105	256	487
	\$1000-1499	0	0	-	0	268	268
	\$1500 or more	0	0	-	0	53	53
4	All by Bedrooms	80	364	443	864	293	1,600
	Less than \$300	0	0	-	13	0	13
	\$300-\$499	0	40	40	10	0	50
	\$500-\$749	80	324	403	575	0	979
	\$750-999	0	0	-	266	196	462
	\$1000-1499	0	0	-	0	97	97
	\$1500 or more	0	0	-	0	0	-
5	All by Bedrooms	0	423	423	364	660	1,448
	Less than \$300	0	0	-	54	0	54
	\$300-\$499	0	272	272	66	116	454
	\$500-\$749	0	80	80	118	192	390
	\$750-999	0	71	71	125	272	468
	\$1000-1499	0	0	-	0	80	80
	\$1500 or more	0	0	-	0	0	-
6	All by Bedrooms	63	129	192	219	707	1,117
	Less than \$300	0	30	30	0	0	30
	\$300-\$499	63	0	63	0	0	63
	\$500-\$749	0	99	99	24	12	135
	\$750-999	0	0	-	174	503	677
	\$1000-1499	0	0	-	21	192	213
	\$1500 or more	0	0	-	0	0	-
7	All by Bedrooms	0	0	-	230	1267	1,497
	Less than \$300	0	0	-	0	0	-
	\$300-\$499	0	0	-	92	0	92
	\$500-\$749	0	0	-	0	92	92
	\$750-999	0	0	-	138	392	530
	\$1000-1499	0	0	-	0	783	783
	\$1500 or more	0	0	-	0	0	-
8	All by Bedrooms	66	226	292	327	153	772
	Less than \$300	0	17	17	21	0	38
	\$300-\$499	0	0	-	0	0	-
	\$500-\$749	66	170	236	227	18	481
	\$750-999	0	19	19	40	53	113
	\$1000-1499	0	19	19	39	82	140
	\$1500 or more	0	0	-	0	0	-
CITYWIDE	All by Bedrooms	521	2197	2,717	4189	4114	11,020
	Less than \$300	209	514	724	404	107	1,235
	\$300-\$499	94	529	623	238	277	1,138
	\$500-\$749	207	969	1,177	2172	928	4,276
	\$750-999	10	169	179	1193	1562	2,934
	\$1000-1499	0	16	16	170	1118	1,304
	\$1500 or more	0	0	-	11	122	133

Source: CCPD based on ESRI 2019 Estimates and Vacancy, proportioned per ACS 2013-2017 5-year estimates

Table E.6 Owner-Occupied Property Condition by Ward

Ward	Structure Type	WRLC Condition Grade						Total Number	Percent of All Rated Units			Percent of Livable Units (A through D only)	
		A	B	C	D	F	Not Rated		% A-B	% C-D	% F	% A-B	% C-D
1	All	580	1,410	370	16	10	24	2,410	83.4%	16.2%	0.4%	84%	16%
	1-family	577	1,365	342	13	7	22	2,326					
	2-Family	3	41	25	3	3	2	77					
	3-Family		1	2			-	3					
	APTS		3	1			-	4					
2	All	303	882	430	35	21	58	1,729	70.9%	27.8%	1.3%	72%	28%
	1-family	291	805	372	29	16	25	1,538					
	2-Family	9	68	49	6	5	3	140					
	3-Family	2	5	7			2	16					
	APTS	1	3	2			1	7					
	Condo		1				27	28					
3	All	578	1,197	324	23	6	18	2,146	83.4%	16.3%	0.3%	84%	16%
	1-family	571	1,177	308	22	5	15	2,098					
	2-Family	7	18	14	1	1	3	44					
	APTS		2	2			-	4					
4	All	360	437	45	1		1,186	2,029	94.5%	5.5%	0.0%	95%	5%
	1-family	358	413	41	1		1,164	1,977					
	2-Family	2	21	3			14	40					
	APTS		3	1			6	10					
	Condo						2	2					
5	All	136	1,016	339	48	17	40	1,596	74.0%	24.9%	1.1%	75%	25%
	1-family	136	966	305	44	17	35	1,503					
	2-Family		48	31	4		5	88					
	3-Family		1	3			-	4					
	APTS		1				-	1					
6	All	485	1,394	358	13	8	16	2,274	83.2%	16.4%	0.4%	84%	16%
	1-family	482	1,334	320	12	6	13	2,167					
	2-Family	3	60	33	1	1	3	101					
	3-Family			1		1	-	2					
	APTS			4			-	4					
7	All	827	833	205	11	3	201	2,080	88.3%	11.5%	0.2%	88%	12%
	1-family	790	793	198	11	3	151	1,946					
	2-Family	18	30	6			1	55					
	3-Family	1	2	1			-	4					
	APTS		2				-	2					
	Condo	18	6				49	73					
8	All	1					2,995	2,996	100.0%	0.0%	0.0%	100%	0%
	1-family	1					2,799	2,800					
	2-Family						3	3					
	APTS						1	1					
	Condo						192	192					
Citywide	All	3,270	7,169	2,071	147	65	4,538	17,260	60.5%	12.9%	0.4%	82%	18%
	1-family	3,206	6,853	1,886	132	54	4,224	16,355					
	2-Family	42	286	161	15	10	34	548					
	3-Family	3	9	14		1	2	29					
	APTS	1	14	10			8	33					
	Condo	18	7				270	295					

Source: Lorain County Auditor, WRLC, CCPD Analysis

Table E.7 Rental Property Condition by Ward

Ward	Structure Type	WRLC Condition Grade						Total Number	Percent of All Rated Units			Percent of Livable Units	
		A	B	C	D	F	Not Rated		% A-B	% C-D	% F	% A-B	% C-D
1	All	55	690	367	18	10	74	1,214	65.4%	33.8%	0.9%	66%	34%
	1-Family	44	336	136	9	2	4	531					
	2-Family	11	251	215	9	5	6	497					
	3-Family		5	4		3		12					
	APTS		98	12			64	174					
2	All	66	716	591	38	25	115	1,551	54.5%	43.8%	1.7%	55%	45%
	1-Family	42	314	242	20	12	19	649					
	2-Family	17	208	165	8	13	21	432					
	3-Family	4	37	29	6		7	83					
	APTS	3	157	155	4		67	386					
	Condo						1	1					
3	All	78	666	322	8	9	22	1,105	68.7%	30.5%	0.8%	69%	31%
	1-Family	61	226	146	3	6	5	447					
	2-Family	17	106	64	5	3	13	208					
	APTS		334	112			4	450					
	Condo												
4	All	33	573	103			834	1,543	85.5%	14.5%	0.0%	85%	15%
	1-Family	11	35	11			106	163					
	2-Family	16	67	17			48	148					
	3-Family						3	3					
	APTS	6	471	75			657	1,209					
	Condo						20	20					
5	All	26	783	349	74	14	176	1,422	64.9%	33.9%	1.1%	66%	34%
	1-Family	18	309	163	21	10	18	539					
	2-Family	8	148	107	10	4	9	286					
	3-Family		5	15			3	23					
	APTS		321	64	43		146	574					
6	All	108	515	346	23	17	49	1,058	61.7%	36.6%	1.7%	63%	37%
	1-Family	51	324	153	16	8	14	566					
	2-Family	9	174	103	3	7	3	299					
	3-Family		3	5		2		10					
	APTS	48	14	85	4		32	183					
7	All	181	672	368	10		194	1,425	69.3%	30.7%	0.0%	69%	31%
	1-Family	63	159	87	8		17	334					
	2-Family	44	96	32	2		7	181					
	3-Family	2	16	5			3	26					
	APTS	71	401	244			153	869					
	Condo	1					14	15					
8	All	1					943	944	100.0%	0.0%	0.0%	100%	0%
	1-Family	1					232	233					
	2-Family						7	7					
	APTS						693	693					
	Condo						11	11					
Citywide	All	548	4,615	2,446	171	75	2,407	10,262	65.7%	33.3%	1.0%	66%	34%
	1-Family	291	1,703	938	77	38	415	3,462					
	2-Family	122	1,050	703	37	32	114	2,058					
	3-Family	6	66	58	6	5	16	157					
	APTS	128	1,796	747	51		1,816	4,538					
	Condo	1					46	47					

Source: Lorain County Auditor, WRLC, CCPD analysis

Notes:

Single family properties were considered to be "for rent" if property address differed from owner address.

For multi-family properties, including 2 and 3-family structures, one unit per property was subtracted and added to the Owner-

Table E.8 Vacant Property Condition by Ward

Ward	Type	Property Condition									
		A	B	C	D	F	TOTAL	Percent A-B	Percent C	Percent D	Percent F
1	1-Family	0	15	28	16	7	66				
	2-Family	0	1	2	3	4	10				
	3-Family	0	0	0	0	1	1				
	Unknown	0	9	14	4	1	28				
	Ward Total	0	25	44	23	13	105	24%	42%	22%	12%
2	1-Family	0	15	61	33	27	136				
	2-Family	0	2	12	4	10	28				
	3-Family	0	0	1	1	0	2				
	Apartments	0	2	4	1	0	7				
	Unknown	1	22	52	6	9	90				
	Ward Total	1	41	130	45	46	263	16%	49%	17%	17%
3	1-Family	1	13	38	18	10	80				
	2-Family	0	0	2	3	2	7				
	Apartments	0	0	3	0	0	3				
	Unknown	0	2	4	2	3	11				
	Ward Total	1	15	47	23	15	101	16%	47%	23%	15%
4	1-Family	0	3	5	0	0	8				
	2-Family	0	0	1	0	0	1				
	Apartments	0	0	1	0	0	1				
	Unknown	0	10	3	0	0	13				
	Ward Total	0	13	10	0	0	23	57%	43%	0%	0%
5	1-Family	1	10	49	45	27	132				
	2-Family	0	1	7	2	2	12				
	Apartments	0	1	3	2	0	6				
	Unknown	0	6	28	15	2	51				
	Ward Total	1	18	87	64	31	201	9%	43%	32%	15%
6	1-Family	2	10	23	17	12	64				
	2-Family	0	2	2	1	4	9				
	3-Family	0	0	0	0	1	1				
	Apartments	0	1	2	1	0	4				
	Unknown	0	8	15	6	2	31				
	Ward Total	2	21	42	25	19	109	21%	39%	23%	17%
7	1-Family	0	10	24	15	3	52				
	2-Family	0	1	1	1	0	3				
	Apartments	0	0	3	0	0	3				
	Unknown	0	0	8	2	1	11				
	Ward Total	0	11	36	18	4	69	16%	52%	26%	6%
Citywide (1)	All	5	144	396	198	128	871	17%	45%	23%	15%

Source: WRLC, 2019

(1) Note that half of Ward 4, plus Ward 8, were not evaluated in 2019

APPENDIX F: WARD-BY-WARD NICHE ANALYSIS

Tables for owner-occupied and rental niche analysis for 2019 and 2029, including rehab analysis, are included on the following pages. These tables parallel those included in the main body of the chapter for the citywide analysis. For explanation, see methodology and discussion of citywide analysis in the main text. Overall conclusions are included in the main text under “Ward-by-Ward analysis”, summarized in Table U.

Ward 1

WARD 1 Units Summary by Condition									
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	2,088	1,749	325	14	0	0	118	14	457
Renter-Occupied Units	1,208	797	392	19	0	0	68	19	480
Vacant Units	480	114	201	105	59	421	421	256	55
Net Total All Units	3,776	2,660	919	138	59	421	234	223	882

Source: ESRI, ACS, CCPD per described methodology

WARD 1 OWNER-OCCUPIED NICHE ANALYSIS									
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			83.8%	15.6%	0.7%				
All Units - number	2,089	2,088	1,749	325	14	1	2,206	2,088	118
0-\$50,000	391	165	158	163	7	63	260	122	138
\$50,000-99,999	461	1,199	1,191	163	7	900	379	606	228
\$100,000-149,999	242	303	303			61	237	699	462
\$150,000-199,999	258	188	188			70	269	224	45
\$200,000-249,999	225	21	21			204	245	143	102
\$250,000-299,999	174	104	104			70	224	68	156
\$300,000-399,999	195	44	44			151	293	104	188
\$400,000-499,999	73	2	2			71	148	42	106
\$500,000-749,999	59	13	13			47	128	19	109
\$750,000-up	12	50	50			38	23	60	37

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

WARD 1 RENTAL NICHE ANALYSIS 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	435	345	428	1,208	63	517	628	1,208	372	172	199	0
0-\$299	91	65	82	238	0	0	0	0	91	65	82	238
\$300-499	79	24	39	142	13	0	124	137	66	24	85	6
\$500-749	88	53	60	201	16	369	104	490	72	316	44	288
\$750-999	55	38	41	134	34	94	322	450	21	56	281	316
\$1,000-1,499	66	69	93	228	0	54	78	132	66	15	15	96
\$1,500-1,999	34	61	65	160	0	0	0	0	34	61	65	160
\$2,000-2,499	9	11	17	37	0	0	0	0	9	11	17	37
\$2,500 and up	13	24	31	68	0	0	0	0	13	24	31	68

Source: ESRI, ACS, CCPD per described methodology

WARD 1 RENTAL NICHE ANALYSIS 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	421	382	473	1,276	63	517	628	1,208	358	135	154	68
0-\$299	61	43	55	159	0	0	0	0	61	43	55	159
\$300-499	58	18	28	104	8	0	74	82	50	18	46	22
\$500-749	84	51	58	193	14	192	104	309	71	141	46	116
\$750-999	55	38	41	135	20	211	166	397	35	173	125	262
\$1,000-1,499	72	75	102	249	22	88	247	357	50	13	145	108
\$1,500-1,999	47	84	90	220	0	26	37	63	47	58	52	157
\$2,000-2,499	17	23	35	75	0	0	0	0	17	23	35	75
\$2,500 and up	26	50	65	141	0	0	0	0	26	50	65	141

Source: ESRI, ACS, CCPD per described methodology

WARD 1 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		65.9%	32.5%	1.6%
All Units	1,208	797	392	19
0-\$299	0	-	131	6
\$300-499	137	90	131	6
\$500-749	490	323	131	6
\$750-999	450	297		
\$1,000-1,499	132	87		
\$1,500-1,999	0	-		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 1 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	711	751
All Units less than \$100,000	290	218
0-\$50,000	133	89
\$50,000-99,999	157	129
\$100,000-149,999	82	81
\$150,000-199,999	88	92
\$200,000-249,999	76	83
\$250,000-299,999	59	76
\$300,000-399,999	66	100
\$400,000-499,999	25	50
\$500,000-749,999	20	44
\$750,000-up	4	8

Source: ESRI, ACS, CCPD per noted methodology

WARD 1 Renter Seniors								
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	97	54	12	163	93	65	14	172
All less than \$500	37	11	3	51	26	8	2	35
0-\$299	21	9	2	32	14	6	1	21
\$300-499	16	2	1	19	12	2	1	14
\$500-749	20	6	1	27	20	6	1	26
\$750-999	12	5	2	18	12	5	2	18
\$1,000-1,499	16	12	2	31	18	13	2	34
\$1,500-1,999	6	13	2	22	9	18	3	30
\$2,000-2,499	2	2	1	5	5	4	1	10
\$2,500 and up	2	5	1	9	5	11	3	19

Source: ESRI, ACS, CCPD per described methodology

Ward 2

WARD 2 Units Summary by Condition										
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	
Owner-Occupied Units	1,271	913	331	27	0	0	31	27	389	
Renter-Occupied Units	2,035	1,128	852	55	0	0	47	55	955	
Vacant Units	894	143	442	153	156	738	738	428	14	
Net Total All Units	4,200	2,183	1,626	235	156	738	659	347	1,357	

Source: ESRI, ACS, CCPD per described methodology

WARD 2 OWNER-OCCUPIED NICHE ANALYSIS									
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			71.8%	26.1%	2.1%				
All Units - number	1,271	1,271	913	331	27	0	1,302	1,271	31
0-\$50,000	368	394	381	166	13	192	280	292	12
\$50,000-99,999	355	539	525	166	13	350	318	356	38
\$100,000-149,999	128	119	119			8	128	311	183
\$150,000-199,999	120	64	64			56	128	88	40
\$200,000-249,999	91	46	46			45	105	49	55
\$250,000-299,999	64	46	46			19	97	39	59
\$300,000-399,999	72	31	31			41	125	68	57
\$400,000-499,999	32	31	31			2	59	26	33
\$500,000-749,999	37	3	3			35	57	41	16
\$750,000-up	4	-	-			4	6	2	4

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

WARD 2 RENTAL NICHE ANALYSIS 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	788	549	695	2,032	839	262	934	2,035	50	286	239	3
0-\$299	238	169	213	620	569	28	0	596	331	141	213	23
\$300-499	205	62	100	366	123	11	0	134	82	51	100	232
\$500-749	133	80	90	303	127	174	202	503	6	95	111	200
\$750-999	78	54	58	190	20	50	556	626	58	4	498	436
\$1,000-1,499	74	77	104	254	0	0	171	171	74	77	67	83
\$1,500-1,999	33	60	63	156	0	0	6	6	33	60	58	151
\$2,000-2,499	10	14	21	45	0	0	0	0	10	14	21	45
\$2,500 and up	18	35	46	98	0	0	0	0	18	35	46	98

Source: ESRI, ACS, CCPD per described methodology

WARD 2 RENTAL NICHE ANALYSIS 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	759	586	737	2,083	839	262	934	2,035	79	324	197	47
0-\$299	181	128	162	471	478	23	0	501	297	105	162	30
\$300-499	178	54	87	319	165	11	0	176	13	43	87	143
\$500-749	130	78	89	296	115	95	105	315	15	17	16	19
\$750-999	80	55	59	194	68	102	297	467	12	46	238	272
\$1,000-1,499	85	88	120	294	13	32	445	489	72	57	324	196
\$1,500-1,999	57	102	108	267	0	0	84	84	57	102	25	183
\$2,000-2,499	19	25	38	83	0	0	2	2	19	25	36	81
\$2,500 and up	30	55	74	159	0	0	2	2	30	55	72	157

Source: ESRI, ACS, CCPD per described methodology

WARD 2 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		55.4%	41.9%	2.7%
All Units	2,035	1,128	852	55
0-\$299	596	331	284	18
\$300-499	134	74	284	18
\$500-749	503	279	284	18
\$750-999	626	347		
\$1,000-1,499	171	95		
\$1,500-1,999	6	3		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 2 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	433	443
All Units less than \$100,000	246	203
0-\$50,000	125	95
\$50,000-99,999	121	108
\$100,000-149,999	44	43
\$150,000-199,999	41	44
\$200,000-249,999	31	36
\$250,000-299,999	22	33
\$300,000-399,999	25	43
\$400,000-499,999	11	20
\$500,000-749,999	13	19
\$750,000-up	1	2

Source: ESRI, ACS, CCPD per noted methodology

WARD 2 Renter Seniors								
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	174	81	18	274	167	93	21	281
All less than \$500	96	29	8	133	78	23	6	106
0-\$299	55	23	5	83	42	18	4	63
\$300-499	42	6	2	49	36	5	2	43
\$500-749	31	9	1	41	30	9	1	40
\$750-999	17	7	2	26	17	7	2	26
\$1,000-1,499	18	14	3	34	21	16	3	40
\$1,500-1,999	6	13	2	21	11	21	4	36
\$2,000-2,499	3	3	1	6	5	5	1	11
\$2,500 and up	3	8	2	13	5	13	3	21

Source: ESRI, ACS, CCPD per described methodology

Ward 3

WARD 3 Units Summary by Condition										
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	
Owner-Occupied Units	1,830	1,531	279	20	0	0	65	20	364	
Renter-Occupied Units	1,343	930	403	10	0	0	50	10	462	
Vacant Units	420	67	195	96	62	358	358	200	4	
Net Total All Units	3,592	2,527	877	125	62	358	243	170	822	

Source: ESRI, ACS, CCPD per described methodology

WARD 3 OWNER-OCCUPIED NICHE ANALYSIS

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			83.6%	15.3%	1.1%				
All Units - number	1,828	1,830	1,531	279	20	2	1,895	1,830	65
0-\$50,000	444	274	264	140	10	30	327	203	124
\$50,000-99,999	490	1,132	1,122	140	10	781	429	603	174
\$100,000-149,999	216	320	320			104	219	667	448
\$150,000-199,999	209	46	46			163	229	237	8
\$200,000-249,999	156	15	15			141	183	47	136
\$250,000-299,999	103	5	5			98	139	20	119
\$300,000-399,999	112	7	7			105	174	14	160
\$400,000-499,999	52	22	22			30	96	6	91
\$500,000-749,999	33	-	-			33	70	24	46
\$750,000-up	13	9	9			4	29	9	20

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

WARD 3 RENTAL NICHE ANALYSIS 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	515	367	461	1,343	272	296	775	1,343	243	71	314	0
0-\$299	132	94	118	343	0	77	20	97	132	16	98	246
\$300-499	121	37	59	217	45	16	65	126	77	20	6	92
\$500-749	99	59	68	226	101	97	114	312	3	38	46	87
\$750-999	63	44	47	153	126	105	256	487	63	62	209	333
\$1,000-1,499	58	61	82	201	0	0	268	268	58	61	185	67
\$1,500-1,999	23	42	45	111	0	0	53	53	23	42	8	58
\$2,000-2,499	8	10	16	34	0	0	0	0	8	10	16	34
\$2,500 and up	10	21	27	58	0	0	0	0	10	21	27	58

Source: ESRI, ACS, CCPD per described methodology

WARD 3 RENTAL NICHE ANALYSIS 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	498	398	496	1,392	272	296	775	1,343	226	102	278	50
0-\$299	97	69	87	253	0	65	17	82	97	4	70	171
\$300-499	101	30	49	180	27	22	42	91	74	8	7	89
\$500-749	97	58	66	222	71	57	85	213	27	1	19	9
\$750-999	66	46	49	161	94	85	147	325	28	39	97	165
\$1,000-1,499	68	71	97	236	80	67	303	451	12	4	206	214
\$1,500-1,999	34	61	65	161	0	0	147	147	34	61	82	14
\$2,000-2,499	14	19	29	62	0	0	16	16	14	19	13	46
\$2,500 and up	20	43	54	117	0	0	18	18	20	43	36	99

Source: ESRI, ACS, CCPD per described methodology

WARD 3 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		69.3%	30.0%	0.7%
All Units	1,343	930	403	10
0-\$299	97	67	134	3
\$300-499	126	87	134	3
\$500-749	312	216	134	3
\$750-999	487	337		
\$1,000-1,499	268	185		
\$1,500-1,999	53	37		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 3 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	622	645
All Units less than \$100,000	318	257
0-\$50,000	151	111
\$50,000-99,999	167	146
\$100,000-149,999	73	74
\$150,000-199,999	71	78
\$200,000-249,999	53	62
\$250,000-299,999	35	47
\$300,000-399,999	38	59
\$400,000-499,999	18	33
\$500,000-749,999	11	24
\$750,000-up	5	10

Source: ESRI, ACS, CCPD per noted methodology

WARD 3 Renter Seniors								
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	114	54	12	181	111	63	14	188
All less than \$500	55	16	4	75	43	12	3	58
0-\$299	30	13	3	46	22	9	2	34
\$300-499	25	3	1	29	20	3	1	24
\$500-749	23	7	1	30	23	7	1	30
\$750-999	14	5	2	21	14	6	2	22
\$1,000-1,499	14	11	2	27	17	13	2	32
\$1,500-1,999	4	9	2	15	7	13	2	22
\$2,000-2,499	2	2	1	5	4	4	1	8
\$2,500 and up	2	4	1	8	4	9	3	16

Source: ESRI, ACS, CCPD per described methodology

Ward 4

WARD 4 Units Summary by Condition

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	All Units A-B, 2029
Owner-Occupied Units	1,936	1,830	103	2	0	0	97	2	203	203
Renter-Occupied Units	1,600	1,367	232	-	0	0	82	0	315	315
Vacant Units	283	160	123	-	-	283	283	283	160	160
Net Total All Units	3,819	3,358	459	2	0	283	103	281	358	358

Source: ESRI, ACS, CCPD per described methodology

WARD 4 OWNER-OCCUPIED NICHE ANALYSIS

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			94.5%	5.3%	0.1%				
All Units - number	1,933	1,936	1,830	103	2	2	2,033	1,936	97
0-\$50,000	300	126	125	52	1	123	200	93	107
\$50,000-99,999	465	385	384	52	1	29	410	214	197
\$100,000-149,999	227	882	882			655	223	389	166
\$150,000-199,999	224	420	420			195	214	653	439
\$200,000-249,999	176	70	70			106	183	329	147
\$250,000-299,999	160	8	8			152	198	162	36
\$300,000-399,999	198	6	6			193	274	49	225
\$400,000-499,999	85	-	-			85	138	5	134
\$500,000-749,999	81	17	17			63	167	6	162
\$750,000-up	16	23	23			7	26	37	11

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

WARD 4 RENTAL NICHE ANALYSIS 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	575	457	568	1,600	443	864	293	1,600	131	407	275	0
0-\$299	100	71	90	261	0	13	0	13	100	58	90	248
\$300-499	123	37	60	220	40	10	0	50	83	27	60	171
\$500-749	118	71	81	271	403	575	0	979	285	504	81	708
\$750-999	74	51	55	180	0	266	196	462	74	214	141	281
\$1,000-1,499	74	77	105	255	0	0	97	97	74	77	8	159
\$1,500-1,999	48	86	91	225	0	0	0	0	48	86	91	225
\$2,000-2,499	14	19	28	62	0	0	0	0	14	19	28	62
\$2,500 and up	23	44	58	125	0	0	0	0	23	44	58	125

Source: ESRI, ACS, CCPD per described methodology

WARD 4 RENTAL NICHE ANALYSIS 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	556	503	623	1,682	443	864	293	1,600	113	361	330	82
0-\$299	67	47	60	174	0	11	0	11	67	37	60	163
\$300-499	93	28	45	166	24	8	0	32	69	20	45	134
\$500-749	126	75	86	287	226	303	0	529	100	228	86	242
\$750-999	66	46	49	161	194	372	71	636	128	326	21	475
\$1,000-1,499	77	80	109	265	0	170	176	346	77	90	67	80
\$1,500-1,999	63	113	120	295	0	0	46	46	63	113	73	249
\$2,000-2,499	23	31	46	100	0	0	0	0	23	31	46	100
\$2,500 and up	42	83	108	233	0	0	0	0	42	83	108	233

Source: ESRI, ACS, CCPD per described methodology

WARD 4 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		85.5%	14.5%	0.0%
All Units	1,600	1,367	232	0
0-\$299	13	11	77	0
\$300-499	50	43	77	0
\$500-749	979	837	77	0
\$750-999	462	395		
\$1,000-1,499	97	83		
\$1,500-1,999	0	-		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 4 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	658	692
All Units less than \$100,000	260	208
0-\$50,000	102	68
\$50,000-99,999	158	140
\$100,000-149,999	77	76
\$150,000-199,999	76	73
\$200,000-249,999	60	62
\$250,000-299,999	55	67
\$300,000-399,999	68	93
\$400,000-499,999	29	47
\$500,000-749,999	27	57
\$750,000-up	6	9

Source: ESRI, ACS, CCPD per noted methodology

WARD 4 Renter Seniors								
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	127	73	16	216	121	87	19	227
All less than \$500	48	13	4	65	34	9	3	46
0-\$299	23	10	2	35	15	7	2	23
\$300-499	25	3	1	30	19	3	1	22
\$500-749	27	8	1	36	29	8	1	39
\$750-999	16	6	2	24	14	6	2	22
\$1,000-1,499	18	14	3	34	19	14	3	36
\$1,500-1,999	9	18	3	30	12	24	4	40
\$2,000-2,499	4	4	1	8	6	6	2	14
\$2,500 and up	4	10	3	17	6	20	5	31

Source: ESRI, ACS, CCPD per described methodology

Ward 5

WARD 5 Units Summary by Condition									
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
Owner-Occupied Units	1,324	991	292	41	0	0	125	41	458
Renter-Occupied Units	1,448	951	410	87	0	0	44	87	542
Vacant Units	556	53	241	177	86	470	470	207	33
Net Total All Units	3,328	1,994	942	305	86	470	301	79	1,033

Source: ESRI, ACS, CCPD per described methodology

WARD 5 OWNER-OCCUPIED NICHE ANALYSIS									
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			74.9%	22.0%	3.1%				
All Units - number	1,324	1,324	991	292	41	0	1,449	1,324	125
0-\$50,000	356	277	256	146	21	67	389	205	184
\$50,000-99,999	384	892	872	146	21	655	420	491	71
\$100,000-149,999	140	114	114			26	153	497	344
\$150,000-199,999	130	12	12			118	142	84	58
\$200,000-249,999	94	9	9			84	102	14	89
\$250,000-299,999	75	8	8			67	82	8	75
300,000-399,999	87	-	-			87	95	13	82
\$400,000-499,999	34	-	-			34	38	1	37
\$500,000-749,999	23	12	12			11	25	3	23
\$750,000-up	2	-	-			2	2	9	7

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

WARD 5 RENTAL NICHE ANALYSIS 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	496	385	483	1,363	423	364	660	1,448	73	21	177	84
0-\$299	103	73	92	268	0	54	0	54	103	19	92	213
\$300-499	115	35	56	206	272	66	116	454	157	32	60	248
\$500-749	92	56	63	211	80	118	192	390	12	63	128	179
\$750-999	56	39	41	136	71	125	272	468	15	87	231	333
\$1,000-1,499	56	58	79	192	0	0	80	80	56	58	2	112
\$1,500-1,999	41	75	79	195	0	0	0	0	41	75	79	195
\$2,000-2,499	14	19	28	60	0	0	0	0	14	19	28	60
\$2,500 and up	19	32	44	96	0	0	0	0	19	32	44	96

Source: ESRI, ACS, CCPD per described methodology

WARD 5 RENTAL NICHE ANALYSIS 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	0-1 Bedroom	2 Bedroom	3+ Bedroom	All
Percent Units												
All Units	543	421	528	1,492	423	364	660	1,448	119	57	132	44
0-\$299	112	80	101	293	0	46	0	46	112	34	101	247
\$300-499	126	38	61	226	163	48	70	281	37	10	8	56
\$500-749	101	61	69	231	151	88	146	385	49	27	77	154
\$750-999	61	42	45	148	64	102	190	356	3	60	145	208
\$1,000-1,499	61	63	86	210	45	80	216	342	15	17	130	131
\$1,500-1,999	45	82	87	214	0	0	39	39	45	82	48	175
\$2,000-2,499	15	20	30	66	0	0	0	0	15	20	30	66
\$2,500 and up	21	35	48	105	0	0	0	0	21	35	48	105

Source: ESRI, ACS, CCPD per described methodology

WARD 5 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		65.7%	28.3%	6.0%
All Units	1,448	951	410	87
0-\$299	54	36	137	29
\$300-499	454	298	137	29
\$500-749	390	256	137	29
\$750-999	468	308		
\$1,000-1,499	80	53		
\$1,500-1,999	0	-		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 5 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	451	493
All Units less than \$100,000	252	275
0-\$50,000	121	132
\$50,000-99,999	131	143
\$100,000-149,999	48	52
\$150,000-199,999	44	48
\$200,000-249,999	32	35
\$250,000-299,999	26	28
\$300,000-399,999	30	32
\$400,000-499,999	12	13
\$500,000-749,999	8	9
\$750,000-up	1	1

Source: ESRI, ACS, CCPD per noted methodology

WARD 5 Renter Seniors								
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	109	61	13	184	120	67	15	201
All less than \$500	47	13	4	64	51	14	4	70
0-\$299	24	10	2	36	26	11	3	39
\$300-499	23	3	1	28	26	3	1	30
\$500-749	21	6	1	28	23	7	1	31
\$750-999	12	5	2	18	13	5	2	20
\$1,000-1,499	14	10	2	26	15	11	2	28
\$1,500-1,999	8	16	3	26	9	17	3	29
\$2,000-2,499	4	4	1	8	4	4	1	9
\$2,500 and up	4	7	2	13	4	8	2	14

Source: ESRI, ACS, CCPD per described methodology

Ward 6

WARD 6 Units Summary by Condition										
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	All Units A-B, 2029
Owner-Occupied Units	1,913	1,598	304	11	0	0	100	11	415	415
Renter-Occupied Units	1,117	701	390	26	0	0	59	26	475	475
Vacant Units	425	90	164	97	74	351	351	179	16	16
Net Total All Units	3,455	2,389	858	134	74	351	192	142	874	874

Source: ESRI, ACS, CCPD per described methodology

WARD 6 OWNER-OCCUPIED NICHE ANALYSIS

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			83.5%	15.9%	0.6%				
All Units - number	1,914	1,913	1,598	304	11	1	2,013	1,913	100
0-\$50,000	311	321	316	152	6	162	204	238	34
\$50,000-99,999	510	1,307	1,301	152	6	948	402	698	296
\$100,000-149,999	257	180	180			77	249	730	482
\$150,000-199,999	268	38	38			229	285	133	152
\$200,000-249,999	198	4	4			194	229	35	194
\$250,000-299,999	130	13	13			117	182	14	168
\$300,000-399,999	137	8	8			130	232	14	218
\$400,000-499,999	58	25	25			33	127	7	121
\$500,000-749,999	44	13	13			31	101	30	71
\$750,000-up	1	4	4			3	1	14	13

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

WARD 6 RENTAL NICHE ANALYSIS 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	425	308	386	1,118	192	219	707	1,117	233	89	321	1
0-\$299	73	52	66	191	30	0	0	30	43	52	66	161
\$300-499	102	31	50	182	63	0	0	63	39	31	50	119
\$500-749	86	52	59	196	99	24	12	135	13	28	47	62
\$750-999	65	45	48	158	0	174	503	677	65	129	455	519
\$1,000-1,499	59	61	83	203	0	21	192	213	59	40	109	10
\$1,500-1,999	23	42	45	111	0	0	0	0	23	42	45	111
\$2,000-2,499	7	9	14	30	0	0	0	0	7	9	14	30
\$2,500 and up	10	16	22	48	0	0	0	0	10	16	22	48

Source: ESRI, ACS, CCPD per described methodology

WARD 6 RENTAL NICHE ANALYSIS 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	0-1 Bedroom	2 Bedroom	3+ Bedroom	All
Percent Units												
All Units	408	341	427	1,176	192	219	707	1,117	216	123	279	59
0-\$299	48	34	43	125	25	0	0	25	23	34	43	100
\$300-499	74	22	36	132	43	0	0	43	31	22	36	90
\$500-749	79	48	54	181	77	12	6	95	2	35	48	86
\$750-999	65	45	49	160	47	74	187	308	18	29	138	149
\$1,000-1,499	68	71	96	235	0	122	422	544	68	51	326	309
\$1,500-1,999	36	65	69	171	0	10	92	102	36	55	23	69
\$2,000-2,499	15	20	30	65	0	0	0	0	15	20	30	65
\$2,500 and up	22	36	50	107	0	0	0	0	22	36	50	107

Source: ESRI, ACS, CCPD per described methodology

WARD 6 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		62.8%	34.9%	2.3%
All Units	1,117	701	390	26
0-\$299	30	19	130	9
\$300-499	63	39	130	9
\$500-749	135	85	130	9
\$750-999	677	425		
\$1,000-1,499	213	134		
\$1,500-1,999	0	-		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 6 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	651	685
All Units less than \$100,000	280	206
0-\$50,000	106	69
\$50,000-99,999	174	137
\$100,000-149,999	87	85
\$150,000-199,999	91	97
\$200,000-249,999	67	78
\$250,000-299,999	44	62
\$300,000-399,999	47	79
\$400,000-499,999	20	43
\$500,000-749,999	15	35
\$750,000-up	0	0

Source: ESRI, ACS, CCPD per noted methodology

WARD 6 Renter Seniors								
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	94	46	10	151	90	56	12	158
All less than \$500	38	10	3	50	26	7	2	35
0-\$299	17	7	2	26	11	5	1	17
\$300-499	21	3	1	25	15	2	1	18
\$500-749	20	6	1	26	18	5	1	24
\$750-999	14	5	2	21	14	6	2	21
\$1,000-1,499	14	11	2	27	17	13	2	32
\$1,500-1,999	5	9	2	15	7	14	2	23
\$2,000-2,499	2	2	0	4	4	4	1	9
\$2,500 and up	2	4	1	6	4	8	2	14

Source: ESRI, ACS, CCPD per described methodology

Ward 7

WARD 7 Units Summary by Condition									
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
Owner-Occupied Units	1,935	1,712	211	11	0	0	143	11	366
Renter-Occupied Units	1,497	1,038	448	12	0	0	110	12	570
Vacant Units	459	73	239	120	27	432	432	286	47
Net Total All Units	3,891	2,823	899	143	27	432	179	263	889

Source: ESRI, ACS, CCPD per described methodology

WARD 7 OWNER-OCCUPIED NICHE ANALYSIS

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			88.5%	10.9%	0.6%				
All Units - number	1,935	1,935	1,712	211	11	0	2,078	1,935	143
0-\$50,000	419	132	126	106	6	182	307	97	210
\$50,000-99,999	452	648	643	106	6	302	395	339	57
\$100,000-149,999	203	538	538			335	181	457	276
\$150,000-199,999	231	263	263			33	245	398	153
\$200,000-249,999	204	153	153			52	255	206	50
\$250,000-299,999	130	46	46			84	178	145	32
\$300,000-399,999	140	75	75			64	216	133	83
\$400,000-499,999	66	21	21			44	124	57	68
\$500,000-749,999	71	37	37			35	145	53	92
\$750,000-up	19	21	21			2	32	50	18

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

WARD 7 RENTAL NICHE ANALYSIS 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	548	420	528	1,497	0	230	1,267	1,497	548	190	739	0
0-\$299	131	93	117	342	0	0	0	0	131	93	117	342
\$300-499	120	36	58	214	0	92	0	92	120	56	58	122
\$500-749	94	57	64	215	0	0	92	92	94	57	28	123
\$750-999	65	45	48	158	0	138	392	530	65	93	343	372
\$1,000-1,499	80	84	114	277	0	0	783	783	80	84	670	506
\$1,500-1,999	31	55	59	144	0	0	0	0	31	55	59	144
\$2,000-2,499	10	14	21	44	0	0	0	0	10	14	21	44
\$2,500 and up	18	37	47	102	0	0	0	0	18	37	47	102

Source: ESRI, ACS, CCPD per described methodology

WARD 7 RENTAL NICHE ANALYSIS 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	0-1 Bedroom	2 Bedroom	3+ Bedroom	All
Percent Units												
All Units	542	472	594	1,607	0	230	1,267	1,497	542	241	673	110
0-\$299	96	68	86	250	0	0	0	0	96	68	86	250
\$300-499	106	32	52	190	0	55	0	55	106	23	52	135
\$500-749	82	50	56	188	0	37	48	85	82	13	8	103
\$750-999	59	41	44	143	0	50	185	235	59	9	141	92
\$1,000-1,499	100	104	142	347	0	88	658	746	100	16	516	400
\$1,500-1,999	44	79	84	207	0	0	376	376	44	79	292	169
\$2,000-2,499	19	26	39	84	0	0	0	0	19	26	39	84
\$2,500 and up	35	72	91	198	0	0	0	0	35	72	91	198

Source: ESRI, ACS, CCPD per described methodology

WARD 7 RENTAL REHAB ANALYSIS 2019				
Rent Range	All Occupied Units	Estimated A and B Units (ready supply)	Estimated C Units (rehab)	Estimated D units (immediate rehab)
Percent Units		69.3%	29.9%	0.8%
All Units	1,497	1,038	448	12
0-\$299	0	-	149	4
\$300-499	92	64	149	4
\$500-749	92	64	149	4
\$750-999	530	367		
\$1,000-1,499	783	543		
\$1,500-1,999	0	-		
\$2,000-2,499	0	-		
\$2,500 and up	0	-		

Source: ESRI, ACS, CCPD per described methodology

WARD 7 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	659	707
All Units less than \$100,000	296	239
0-\$50,000	143	105
\$50,000-99,999	154	135
\$100,000-149,999	69	62
\$150,000-199,999	79	83
\$200,000-249,999	70	87
\$250,000-299,999	44	60
\$300,000-399,999	48	73
\$400,000-499,999	22	42
\$500,000-749,999	24	49
\$750,000-up	7	11

Source: ESRI, ACS, CCPD per noted methodology

WARD 7 Renter Seniors									
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	121	65	15	202	119	80	18	217	
All less than \$500	55	16	4	75	44	12	3	59	
0-\$299	30	13	3	46	22	9	2	34	
\$300-499	24	3	1	29	22	3	1	26	
\$500-749	22	6	1	29	19	6	1	25	
\$750-999	14	6	2	21	13	5	2	19	
\$1,000-1,499	20	15	3	37	25	19	3	47	
\$1,500-1,999	6	12	2	19	8	17	3	28	
\$2,000-2,499	3	3	1	6	5	5	1	11	
\$2,500 and up	3	8	2	14	5	17	5	27	

Source: ESRI, ACS, CCPD per described methodology

Ward 8

WARD 8 Units Summary by Condition									
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
Owner-Occupied Units	2,759	2,759	-	-	0	0	437	0	437
Renter-Occupied Units	772	772	-	-	0	0	123	0	123
Vacant Units	-	-	-	-	-	-	-	0	0
Net Total All Units	3,531	3,531	0	0	0	0	560	0	560

Source: ESRI, ACS, CCPD per described methodology

Note that property condition and vacancy survey was not done for Ward 8; all units were assumed to be occupied and Graded A-B.

WARD 8 OWNER-OCCUPIED NICHE ANALYSIS									
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			100.0%	0.0%	0.0%				
All Units - number	2,758	2,759	2,759	-	-	1	3,196	2,759	437
0-\$50,000	299	52	52	-	-	247	196	39	157
\$50,000-99,999	401	381	381	-	-	20	321	193	128
\$100,000-149,999	240	544	544			303	225	316	91
\$150,000-199,999	253	665	665			411	248	402	154
\$200,000-249,999	196	563	563			366	199	479	280
\$250,000-299,999	269	315	315			46	320	438	118
300,000-399,999	431	149	149			282	573	614	41
\$400,000-499,999	274	22	22			252	421	139	282
\$500,000-749,999	276	-	-			276	515	70	445
\$750,000-up	119	69	69			50	178	69	109

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

WARD 8 RENTAL NICHE ANALYSIS 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	234	242	297	773	292	327	153	772	58	85	144	1
0-\$299	34	24	30	88	17	21	0	38	17	3	30	51
\$300-499	33	10	16	59	0	0	0	0	33	10	16	59
\$500-749	39	24	27	90	236	227	18	481	197	203	9	392
\$750-999	29	20	21	69	19	40	53	113	9	20	32	43
\$1,000-1,499	28	29	40	97	19	39	82	140	8	10	42	44
\$1,500-1,999	30	55	58	144	0	0	0	0	30	55	58	144
\$2,000-2,499	16	21	31	67	0	0	0	0	16	21	31	67
\$2,500 and up	26	60	73	159	0	0	0	0	26	60	73	159

Source: ESRI, ACS, CCPD per described methodology

WARD 8 RENTAL NICHE ANALYSIS 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	0-1 Bedroom	2 Bedroom	3+ Bedroom	All
Percent Units												
All Units	243	293	360	895	292	327	153	772	49	34	207	123
0-\$299	22	16	20	58	14	17	0	32	8	2	20	26
\$300-499	24	7	12	43	3	3	0	6	21	4	12	37
\$500-749	36	22	25	82	123	118	9	250	87	96	15	168
\$750-999	27	19	20	67	120	123	28	272	93	105	8	205
\$1,000-1,499	28	29	40	98	23	46	77	145	6	17	37	47
\$1,500-1,999	37	67	72	176	9	19	39	67	28	49	32	109
\$2,000-2,499	24	32	48	104	0	0	0	0	24	32	48	104
\$2,500 and up	44	101	124	269	0	0	0	0	44	101	124	269

Source: ESRI, ACS, CCPD per described methodology

WARD 8 Homeowner Seniors		
Affordable Housing Value	Home-owner Senior House-holds 2019	Home-owner Senior House-holds 2029
All Households	939	1,088
All Units less than \$100,000	238	176
0-\$50,000	102	67
\$50,000-99,999	136	109
\$100,000-149,999	82	77
\$150,000-199,999	86	85
\$200,000-249,999	67	68
\$250,000-299,999	91	109
\$300,000-399,999	147	195
\$400,000-499,999	93	143
\$500,000-749,999	94	175
\$750,000-up	40	61

Source: ESRI, ACS, CCPD per noted methodology

WARD 8 Renter Seniors								
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	51	43	10	104	51	56	14	121
All less than \$500	14	4	1	20	10	3	1	14
0-\$299	8	3	1	12	5	2	1	8
\$300-499	7	1	0	8	5	1	0	6
\$500-749	9	3	0	12	8	2	0	11
\$750-999	6	2	1	9	6	2	1	9
\$1,000-1,499	7	5	1	13	7	5	1	13
\$1,500-1,999	6	11	2	19	7	14	2	24
\$2,000-2,499	4	4	1	9	6	6	2	14
\$2,500 and up	4	13	4	21	7	23	7	36

Source: ESRI, ACS, CCPD per described methodology

APPENDIX G. PROGRAMS AND OPPORTUNITIES

The following is a summary of the range of programs and opportunities available to support housing in Lorain.

Grants and Loans

Federal Agency Funds (through state and county agencies). The US federal government provides funding and subsidies through grants and loans. Many of these are administered by state agencies. The states can delegate to the counties or to individual municipalities. *Note that in 2020, most of these funds have been allocated along with additional CARES act funding to Covid-19 critical assistance. It is not known how long this will last, or what the funding landscape will look like after the Covid-19 assistance program is no longer needed.*

CDBG (Community Development Block Grant) funds. The Cities of Lorain and Elyria, Lorain County, and the Lorain Metropolitan Housing Authority are entitled as grantees for CDBG funds. The City receives about \$1.2 million per year from HUD in CDBG and HOME funding for housing and community development related activities.¹

ODSA Community Development funds. Some CDBG funds are allocated to the Ohio Development Services Agency (ODSA) for their Community Development Program. Entitled communities may apply directly to the ODSA. Projects must demonstrate benefit to low-income families, and a local match adds to proposal competitiveness. In 2016, \$11.6 million was distributed in Ohio through three programs: Critical Infrastructure (\$5 million in 21 projects); Downtown Revitalization (\$2.1 million in 7 projects); and Neighborhood Revitalization (\$4.5 million in 9 projects). These grants are highly competitive.

https://development.ohio.gov/cs/cs_cdp.htm

CHIP (Community Housing Impact and Preservation Program) funds. The ODSA also administers this competitive program using CDBG and HOME funds from HUD, and Ohio Housing Trust Funds. The purpose is to support the development and revitalization of affordable housing for low and moderate income families, including new construction, rehabilitation, and needed infrastructure improvements. In 2015, \$23 million was awarded for 38 projects ranging from \$175,000 to \$1,150,000. These grants are highly competitive.

https://development.ohio.gov/cs/cs_chip.htm

Ohio Housing Trust Fund. The Housing Trust Fund is a state-originated source of funding that was created by statewide referendum in 1990. It does not have a permanent source of funding so must be allocated in the biennial state budget, and the amounts available vary. It is also administered by the ODSA, and communities and counties can apply for funds on a highly competitive basis. Loans are available to private developers, local governments, lenders, and

¹ See <https://www.cityoflorain.org/DocumentCenter/View/2429/Public-Hearing-03-30-2020-Executive-Summary-Draft#:~:text=As%20an%20entitlement%20community%2C%20the,national%20and%20local%20goals%2Fobjectives.&text=These%20goals%20will%20provide%20the,Housing%2C%20and%20Planning%20may%20operate.>

nonprofits; only local governments and nonprofits are eligible for grants. All projects must benefit people under 80% of AMI, with preference given to those with even lower incomes. From 2011-2013, \$470,800 in grants were received by Lorain County applicants for six projects; \$1,688,000 in loans was received by developers in Lorain County. Projects fall into several programs: Target of Opportunity (flexible); Homeless Assistance; Housing Assistance (home repairs); Housing Development Assistance (through the Ohio Housing Finance Agency); and a Microenterprise Business Development Program.

https://development.ohio.gov/cs/cs_hdf.htm

OHFA low-mod homebuyer loans. The Ohio Housing Finance Agency (OHFA) provides low-interest loans for low to moderate income homebuyers, in both tax credit target areas and non-target areas. First Federal of Lakewood, Union Home Mortgage (Elyria and Norwalk), US Bank (Westlake) are among the participating lenders.

<http://www.myohiohome.org/lenders/MyOhioLL.aspx?County=Lorain>

Save the Dream Funds and Housing Counseling. The Save the Dream program of the Ohio Housing Finance Agency provides assistance to homeowners to help avoid foreclosure. Refinancing, loans, education and other assistance are provided through certified housing counseling agencies. In Lorain County, HUD-approved housing counseling agencies include the Lorain County Urban League. <http://savethedream.ohio.gov/> <http://www.lcul.org/>. CHN Housing Partners, now a regional organization serving Lorain and other counties, also provides housing counseling and various types of assistance.

Lorain County Brownfields Coalition. The City of Lorain is a member of the Lorain County Brownfields Coalition which can help with funding for Phase I and Phase II assessments. While this is primarily aimed at commercial or former commercial properties, it may be a priority to utilize this funding for sites that are near existing or future housing and may have potential impact on them. In 2014 the coalition received \$600,000.

<http://www.loraincounty.us/commissioners-departments/community-development>

EMS Fund. The Ohio Department of Health and Safety administers the State Board of Emergency Medical, Fire, and Transportation Services Grant Program, which provides competitive funding on an annual basis to local governments to support fire, police and EMS services. The City of Sandusky has successfully justified using excess funds from their grants to support demolition of properties that constituted a fire hazard.

<http://www.ems.ohio.gov/grants.aspx>

Development fees. New market rate developments can contribute to a fund that is used to support affordable housing development. The arrangement is brokered by the City or a CDC as part of the development approval process. This was done in the Duck Island Development project in Cleveland. Berges Home Performance LLC is a primary partner.

<http://www.bergesllc.com/duckisland/>

CRA Lender obligations. Per the federal Community Reinvestment Act (CRA), banks must meet thresholds for local investment that are in balance with the amount of deposits coming from the local community. The City can work with banks to encourage those funds to be used for rehabilitation, affordable housing construction, and historic preservation. They can also encourage banks to provide true-to-market appraisals for historic housing stock, in order to allow adequate borrowing to cover the cost of rehabilitation. The Cleveland Restoration Society has more information on these issues.

Housing Development Financing. The Ohio Housing Finance Agency also has various programs for loans, bond financing, and other support for development eligible for low income housing tax credits. <http://ohiohome.org/ppd/default.aspx>

Third Federal mortgages. Third Federal offers a HomeReady Purchase Mortgage and a Purchase/Refinance Rehab Mortgage Loan Program in Lorain County. The HomeReady program provides up to \$3000 down payment assistance with 3% down and low interest rates. The Rehab program provides for purchase, refinance and/or rehabilitation in one loan. Loan amounts are up to \$150,000 total, with \$100,000 maximum for rehabilitation costs. Interest rates are low. The loan is based on a post-rehabilitation appraisal. <https://www.thirdfederal.com/our-advantage/community-support/community-development-lending>

City Housing Loan Programs. Some cities establish relationships with local banks to create loan programs encouraging people to purchase homes there. For example, the City of Lakewood HOME Program for first-time homebuyers provides a second mortgage at 0% interest to cover down payment and closing costs. In exchange, the buyer must be qualified and attend education sessions. The program applies for condos, single-family and two-family properties. <http://www.onelakewood.com/community-vision/housing/fthb/>

Tax credits and incentives

Tax advantages may be leveraged to help with financing of affordable housing and community revitalization projects, and historic property renovations (for commercial use only). Tax credit programs allow investors to contribute to projects through an intermediary in exchange for credits on their income taxes. In addition, some cities provide tax credits or abatements to homebuyers as incentives to purchase in their city, or to alleviate the cost of living there.

Low Income Housing Tax Credit. (LIHTC or HTC in Ohio). The Low Income Housing Tax Credit has become the most important mechanism for financing multi-family affordable housing in the US, producing 100,000 housing units across the country each year. Over 100,000 units have been provided under the program in Ohio since 1987. In exchange for receiving funding through the tax credit program, developers agree to provide a specified amount of affordable units. The Ohio Housing Finance Agency is the allocator of LIHTC in Ohio. LIHTC can be provided at 9% and at 4% credits. The rules are that at least 20% of units must be rent restricted to renters whose income is below 60% AMI, or 40% restricted to renters income

below 50% AMI. Rent restricted properties must set rents at 30% of the renter's income. The rent restrictions are in place for 30 years, even if the development is sold. In Ohio, the 9% tax credit program is competitive; a 4% tax credit program is not competitive.

<https://nhlp.org/lihtcoverview> <http://ohiohome.org/ppd/htc.aspx>

CHDO (Certified Housing Development Organizations) HTC program. Nonprofit community development organizations can apply to the Ohio Housing Finance Agency to be certified as a CHDO, and be eligible for HOME setaside funding to help finance development projects through the LIHTC program. Standards for certification are rigorous; applicants must meet strict criteria, including substantial prior development experience. The funding must be used directly in development of multi-family affordable rental units. <http://ohiohome.org/ppd/chdo.aspx>

Historic Preservation Tax Credits. Tax credits are available to help finance commercial properties, including multi-family rental properties, that are on the National Register of Historic Places, and/or contribute to a National or Certified Local Government (CLG) Local historic district. The state preservation tax credit program is highly competitive, awarded on an annual basis and allocated geographically and per project size around the state. It provides up to 25% of the cost of rehabilitation, and is administered by the ODSA. The national historic tax credit program is administered in Ohio by the Ohio State Historic Preservation Office, and provides a 20% tax credit to eligible developments. Lorain has a number of scattered properties that are on the National Register of Historic Places, some of which have utilized the tax credit, but does not have a national or local historic district, and is not a certified local government.

https://development.ohio.gov/cs/cs_ohptc.htm [https://www.ohiohistory.org/preserve/state-historic-preservation-office/tax-incentives/federal-tax-credit-landing-page-\(1\)](https://www.ohiohistory.org/preserve/state-historic-preservation-office/tax-incentives/federal-tax-credit-landing-page-(1))

New Markets Tax Credits. Administered by the ODSA, this tax credit program provides credits to certified Community Development Entities (CDEs), which then allocate credits to eligible projects. There are a number of CDEs at the national, regional, and local scale who would be eligible to allocate tax credits to projects in Lorain. See

<https://www.cdfifund.gov/awards/nmtc/Pages/default.aspx?state=OH&Name=Ohio>

Tax rebates and abatements offered by the City. Some cities offer a tax abatement or tax rebate to encourage new housing in their communities. They can be used as incentives to encourage rent restrictions or provision of affordable units. Tax abatements offered to rental housing owners can help to make a project more profitable over time. Tax abatements offered to homeowners can help to attract buyers and improve absorption for the developer. Tax abatements offered directly to existing homeowners can help to reduce the cost of staying in place and rehabilitating housing. Tax abatements are usually provided for a specified period of time. In Oberlin, south of Lorain, a tax abatement was provided for Kendal at Oberlin, which has since expired. The City of Philadelphia offers a Longtime Owner Occupant Program tax abatement which reduces property taxes for owners who have lived in their homes for more than ten years and meet other eligibility requirements.

<http://www.phila.gov/loop/Pages/default.aspx>

The City of Lakewood offers a Homeowners' Tax Abatement Program which caps property tax increases for five years after eligible rehabilitation improvements have been made that increase the value of the home. <http://www.onelakewood.com/community-vision/housing/>

The City of Cleveland provides tax abatements to properties meeting Green Building Standards. <http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/CityAgencies/CommunityDevelopment/TaxAbatement>

Tax increment financing. Tax increment financing can be implemented by a local government within a designated district to assist with providing infrastructure improvements or certain housing rehabilitation to support economic development. It works by channeling any increases in taxes within the district, that will presumably be a result of the improvements, to repay loans that financed the improvements. TIF is complex under Ohio law and requires careful attention to setting up the taxing district arrangements. Housing projects supported must also have an infrastructure component, and must demonstrate that a commercial or industrial project will also benefit from the infrastructure improvement.

https://development.ohio.gov/bs/bs_tif.htm

https://development.ohio.gov/files/bs/TIF_IncentiveDistrictsSummary.pdf

Organizational strategies

Most successful housing development and rehabilitation programs are the result of organizational solutions involving multiple partners. A range of possibilities exist from creation or “growing” new organizations, to partnering with government, business, faith-based, and nonprofit partners.

Community Development Corporations (CDCs). The Northeast Ohio area is known nationally for its robust system of CDCs, nonprofit organizations which facilitate community development, housing and economic development solutions for their communities. CDCs in the City of Cleveland are funded by substantial HUD-entitlement CDBG funds which are allocated by an umbrella nonprofit, Cleveland Neighborhood Progress (CNP). CNP also provides real estate development and finance services.

In recent years, non-entitled cities have also developed CDCs that, as nonprofits, can leverage funds, and implement strategies, that are more difficult for government agencies to do. Their less restrictive rules for allocation of contracts, reduced paperwork requirements, and less restrictive ability to own and dispose of property put them in a better position to move forward in a nimble manner on housing and development opportunities. Their non-entitled status requires substantial effort in providing funding, but creative solutions exist. For example, the South Euclid CDC, One South Euclid, has an annual budget of about \$125,000, which is funded by the City general fund, grants, property sales, donations, fees, and fundraising activities. Their housing rehabilitation program purchases homes, contracts for rehabilitation, and then sells them, provides resale profits which help to fund the organization and future rehabs. The program also helps to bolster the real estate market in the community by creating comparables at higher selling prices. Beyond the housing rehabilitation program, the CDC provides small

grants to homeowners, organizes community events, and facilitates storefront art, community gardens, and pocket parks. <http://www.onesoutheuclid.org/story/>

In Lorain, CDC-type roles seem to be played by a number of organizations, including the City, the County Community Development Department, and the Lorain County Land Reutilization Corporation (land bank). A key role for a CDC could be becoming an OHFA-certified CHDO (see above), allowing financing through the OHFA tax credit program, but this would require staff and board members with a substantial track record in housing development experience. Housing programs could be taken up to scale with a focus on providing a quantity of decent, affordable housing rehabilitation projects that can help to drive improvements in the housing market, particularly for affordable housing, and for first-time home buyers in the \$80,000-\$120,000 range. A CDC also has the potential to leverage rehabilitation through training and leveraging of other grant and loan programs described above. Other possibilities are described in this section.

Community Land Trust. A community land trust is a nonprofit community organization which provides third party involvement in home purchase transactions in the interest of maintaining the affordability of housing. A common arrangement is for the community land trust to own the land, and then lease the home to a buyer for a reduced price. The buyer agrees to pay a small fee to the land trust, and to return a proportion of any profits on future sales, or to limit the sale price of the home, in order to ensure its future affordability. <http://community-wealth.org/strategies/panel/clts/index.html>. Community land trusts can be done at the county level; however the scale of a community land trust can vary widely, and could be applied to a smaller community. Community Land Trusts typically are at their most robust in cities where high land values price low-income residents out of the housing market. This is not a common problem in Northeast Ohio communities, but is becoming an issue in a few Cleveland neighborhoods, and could become a concern in Lorain as the downtown neighborhood gentrifies.

Limited equity cooperatives. In limited equity cooperatives, tenants own shares in their building and help to participate in its governance and management. In exchange for a monthly fee that helps to cover the cost of managing the property, cooperative members get tax benefits, democratic control, and the benefits of long-term tenure and property value increases. The cooperative concept can apply to a wide range of property types and scales, from townhouses to mobile home parks to multi-story buildings. Over 1 million cooperative units exist nationwide. A variation on the theme provides shared cooperative investment in commercial properties as well. <http://coophousing.org/resources/general-cooperative-information/about-cooperatives/> http://uhab.org/sites/default/files/doc_library/Limited_Equity_Cooperatives_A_Legal_Handbook_0.pdf <http://www.neic.coop/>

Social enterprise programs. Social enterprises are for-profit or nonprofit enterprises that produce products and services in a way that benefits the community. Examples include training and employment of underserved or less-employable residents; production that utilizes recycled materials; or creation of products that benefit the local food economy. In Ohio, organizations working on housing-related issues include People Working Cooperatively in Cincinnati, Catholic Charities, and Habitat for Humanity. Other enterprise examples include Edwin's Leadership and Restaurant Institute and Evergreen Cooperative.

<http://www.pwchomerepairs.org/ohio.aspx>

Rehabilitation-focused organizations and projects. Nonprofit organizations and projects can be created to focus exclusively on home repair needs. For example, People Working Cooperatively is a Cincinnati-based nonprofit with a mission focused on home and housing repair for seniors, veterans, those with disabilities, and low-income households in the Greater Cincinnati region. Services provided include fall cleanups and winterization, energy efficiency, home repairs, accessibility modifications, and heating and plumbing repairs. The organization's \$13 million budget comes from government and corporate sponsorships, United Way, donations, and in-kind support. Work is done by a staff of 120 trained tradespeople, and a volunteer force of 7,000. Approximately 10,000 assistance projects are completed each year. In Oregon, the Grandma's Porch fund, a project of Age Friendly Innovators, provides installation of very small (most under \$400) improvements to reduce fall and safety risks in seniors' homes.

<http://www.pwchomerepairs.org/about-pwc/pwc-story.aspx>

<http://agefriendlyinnovators.org/grandmas-porch/>

Habitat for Humanity Lorain County. Habitat for Humanity of Lorain County is a nonprofit providing comprehensive housing services for low income households. The organization provides new home construction, home rehabilitation, and home repair, and operates a ReStore discount retail store which sells low-cost, donated and recycled building materials. Habitat is supported by grants, donations, store sale proceeds, and home sale proceeds. It has been and will likely continue to be a partner for housing-related projects in Lorain.

<http://www.loraincountyhabitat.org/>

Public-Private Partnerships. Many CDCs and community organizations are supported by, and facilitate, partnerships with area major employers, banks, real estate organizations, and businesses. Examples include low-cost loan programs, donations, sponsorships, collaboration on events and campaigns, providing board members, and providing volunteer and in-kind support. Examples abound in Northeast Ohio.

Rehabilitation training programs. Both Lorain County Joint Vocational School and Lorain County Community College have programs that could be leveraged to enable training in housing rehabilitation, and collaborative work to provide training onsite for low-income families. As an example, the Trumbull County Neighborhood Partnership has

partnered with Trumbull Career and Technical Center’s Adult Construction Program, providing the school with discounted properties so students could receive hands-on training with construction and rehabilitation. <http://tnpwarren.org/>

Tenants’ organizations. Tenants’ organizations can be very helpful in helping to educate tenants and landlords about their rights and responsibilities, and assist with dispute resolution when needed. One role of tenants’ organizations is to help increase acceptance of Housing Choice (Section 8) vouchers among landlords. <http://www.clevelandtenants.org/>

AARP programs. The American Association of Retired Persons (AARP) has programs that can help Oberlin promote itself to the empty-nester and retiree market. These include the “Network of Age-Friendly Communities”, a free membership opportunity that provides partnerships, information, resources, toolkits, and networking; and the Livable Communities initiative that indexes the senior-livability of communities using established criteria. The AARP also has a Lifelong Home certification program for individual homes. <http://www.aarp.org/livable-communities/>

Specific Developers. There are a few developers who provide affordable and senior housing in the Northeast Ohio area. The City, or a CDC, may be interested in being proactive, and contacting these entities to determine whether a Lorain location would benefit both partners. Here are two examples. United Church Homes is a faith-based nonprofit property owner and manager providing affordable supportive housing for seniors. A lower-cost parallel to the Kendal model, it may be worth exploring regarding locating a project in Lorain for the long term. The nearest development to Lorain is in Sandusky. <http://www.unitedchurchhomes.org/> New Sunrise Properties provides affordable housing at three properties in Lorain County. http://newsunriseproperties.org/main/?page_id=2

Direct services and benefits for property owners

Cleveland Restoration Society Heritage Home Program. The Cleveland Restoration Society provides rehabilitation technical assistance and advice to owners of homes over 50 years old in participating communities. The program can be applied to convert multi-unit rental homes back to single-family use. Services are provided in exchange for an annual membership fee paid by the community government that is based on the number of homes of eligible age in the community, and/or hourly estimates of services to be provided. The program also provides low-interest loans for rehabilitation through partnership with local banks, and assists homeowners with contract decisions and implementation. Elyria and Oberlin are partners in the program; to participate, Lorain would need to work with a bank which would provide the loans. <http://www.clevelandrestoration.org/homeowner/>

Housing counseling. Housing counseling, mortgage foreclosure prevention and loan restructuring and assistance are provided through HUD-certified counseling agencies. The Urban League in Elyria is the HUD-certified counseling agency in Lorain County; homeowners

may also access housing counseling services through ESOP and CHN Housing Partners in Cleveland. <http://www.lcul.org/> <http://www.esop-cleveland.org/> <https://chnhousingpartners.org/>

Accidental landlords. Some housing organizations and communities encourage people living next door to rental properties to acquire them and become the landlord. A property owner can also become an accidental landlord if they are unable to sell a former home and decide to rent it. In the former case, this can be a “win-win”, providing the landlord with rental income and desirable neighbors whom they choose. In both cases, it can help to ensure a better response to maintenance issues, since interest in maintaining home value and neighborhood quality is higher than for other nonresident landlords.

Rehabilitation campaigns and social programs. Creating energy and interest in rehabilitation can be done through providing technical assistance and resources, social media campaigns, and social events. For example, Brick and Beam in Detroit holds home repair workshops, has a tool lending library, has a social media map program to “Brag Your Rehab”, and has social events and a web resource page. <https://www.brickandbeamdetroit.com/>