

1: Key Conditions and Trends in the Regional Housing Market**Growth**

Annual % Change in Population, 1990-2000 0.0

Income and Employment

Median Household Income, 1998

Annual % Change in Income, 1993-1998

Unemployment Rate, 1997 5.2

Racial & Ethnic Diversity

Minority % of Population, 2000 23.0

Black % of Population, 2000

Hispanic % of Population, 2000

Asian % of Population, 2000

Housing Affordability

House Price Growth Rate, 1995-2000 4.9

Rental Affordability Ratio, 1999 0.8

Worst Case Needs

% of Renters with Priority Housing Needs 18.0

HUD Assistance

HUD Assistance per Low-Income Renter, 1996 27.0

2: Housing Problems by Income Category				
	Cleveland		Cuyahoga	
	1992	Annual % Change 1992-96	1992	Annual % Change 1992-96
Very Low Income	65478		47245	
Excess Cost Burden	13559	3.17%	9737	0.80%
Severe Cost Burden	30678	-0.17%	22830	1.31%
Moderately Deficient	2631	-7.35%	154	-100.00%
Severely Deficient	5872	-2.67%	440	37.70%
Overcrowded	2499	22.65%	1059	14.45%
One or More Problems	46554	1.27%	32876	1.20%
Low Income	39468		40645	
Excess Cost Burden	9037	-1.20%	10014	3.23%
Severe Cost Burden	876	11.77%	3798	2.56%
Moderately Deficient	528	1.62%	0	#DIV/0!
Severely Deficient	1499	-2.15%	595	6.90%
Overcrowded	770	22.69%	386	-15.26%
One or More Problems	11584	0.71%	14191	3.60%
Moderate Income	39716		77979	
Excess Cost Burden	3544	7.19%	13302	4.25%
Severe Cost Burden	198	0.13%	1687	0.98%
Moderately Deficient	1167	-23.82%	893	-18.34%
Severely Deficient	1155	41.92%	669	34.14%
Overcrowded	157	108.52%	380	74.83%
One or More Problems	5908	19.67%	16575	7.14%

3: Household Characteristics				
	Cleveland		Cuyahoga	
	1992	Annual % Change 1992-96	1992	Annual % Change 1992-96
Rental Unit Affordability				
- < 30% area median	34897	2.01%	16445	-9.74%
- 30-50% area median	57759	-3.25%	23726	4.28%
- 50-80% area median	21185	2.82%	72976	0.54%
- 80-95% area median	712	2.50%	8770	7.38%
- > 95% area median	1626	-14.42%	2156	17.28%
Homeowner Unit Affordability				
- < 30% area median	28441	-11.08%	6136	-15.37%
- 30-50% area median	32281	-0.50%	11614	-8.77%
- 50-80% area median	28688	6.20%	75049	1.74%
- 80-95% area median	4548	-3.49%	45197	-1.44%
- > 95% area median	3729	-1.28%	123190	1.45%

4: Household Characteristics				
	Cleveland		Cuyahoga	
	1992	Annual % Change 1992-96	1992	Annual % Change 1992-96
Household Size				
- one person	64133	1.25%	99917	0.30%
- two people	56028	-0.10%	116624	2.60%
- three people	34206	-5.36%	64348	-2.74%
- four people	22885	-0.03%	59676	-2.95%
- five or more people	18544	-1.38%	28865	3.32%
Household Type				
- elderly	47517	-2.94%	99855	1.31%
- small related	82416	-0.21%	177018	-1.15%
- large related	18308	-1.06%	28865	3.32%
- other	47556	1.06%	63692	1.15%
Household Race/Ethnicity				
- non-Hispanic white	104197	-1.79%	306457	0.63%
- non-Hispanic black	80435	0.92%	52474	-2.28%
- Hispanic	8122	3.51%	4182	5.23%
- Asian	1472	-5.64%	5494	1.07%
- other	1570	-41.33%	823	-1.33%
Household Income				
- < 30% area median	65478	0.22%	47245	-0.11%
- 30-50% area median	39468	-7.19%	40645	-2.15%
- 50-80% area median	39716	4.32%	77979	1.74%
- 80-95% area median	14791	-4.50%	26708	0.88%
- > 95% area median	36343	0.03%	176853	0.20%

5: Cleveland Local Assessment for the 1990s

Housing Market

- Over the past forty years Cleveland has experienced significant losses of population, housing and jobs. Movement outward from the city has caused housing abandonment in the central city. Vacancy rates steadily increased from 1970-1990, reaching more than 11 percent in 1996. The vast majority of vacant units are for rent units. The housing stock was approximately 215,000 occupied units in 1990. These units were almost evenly owner-occupied and renter-occupied.
- As a result of a decreasing population, housing in Cleveland is relatively affordable compared to other major urban markets. Median housing values in Cleveland are half that of the surround Cuyahoga county.
- Cleveland's housing stock is old, with the median age of single family houses at 70 years. Almost 60 percent of the housing stock was built before 1950. Most of Cleveland's units are one or two unit structures.
- The primary problem faced by Cleveland residents is housing cost burden. Over 23 percent of households have a moderate cost burden, while 46 percent have a severe cost burden. Many owners, especially elderly owners, are finding it increasingly difficult to make necessary repairs to their units given their incomes.
- The number of owner occupied units increased slightly from 1990-1996, while the number of renter occupied units decreased slightly during the same period.

Demographics

- The city of Cleveland's population fell by about one percent annually from 1990-1996, while the regional population increased by approximately the same amount.
- Cleveland's population is almost evenly divided between whites and minorities, with increasing number s of blacks and Hispanics moving to the city from 1990-1996. In 1990, the city's population was approximately 53 percent white, 43 percent black, 3.5 percent Hispanic and about one percent Asian and other. The city's total population fell from 505,616 in 1990 to 451,581 in 1996, a decrease of 11 percent.
- All types of households except other decreased in number from 1990-1996. The city's share of elderly households decreased the most, by about three percent annually. About 43 percent of the total households are small-related, with elderly and other households making up approximately 25 percent of the total each.
- Cleveland's elderly population fell during the 90's. While cost burden is the most common housing problem for elderly households, the number of households reporting inadequacies increased significantly over this time period. Supportive housing for all special needs populations in the city is minimal and inadequate.

Special Populations

- The greatest gap between supply and demand was in the production or rehabilitation of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- There is a need for rehabilitation aid to elderly people, and for assisted housing. A Kent State University study showed that there were approximately 17,000 elderly people in need of assisted housing in Cleveland. Given the high poverty levels among the elderly in Cleveland, very few are able to afford the cost of existing facilities.

	<ul style="list-style-type: none"> ▪ Help homeless achieve independence through access to permanent housing and services. 	<ul style="list-style-type: none"> ▪ Supplemental Assistance for Facilities to Assist the Homeless ▪ Section 8, single room occupancy. ▪ Shelter Plus Care. 	Single persons	350 500
Elderly renters	<ul style="list-style-type: none"> ▪ Expand the stock of affordable units. 	<ul style="list-style-type: none"> ▪ Continue to fulfill current Section 202 commitments. ▪ New construction. 	Section 202	297
Elderly Owners	<ul style="list-style-type: none"> ▪ Prevent deterioration. 	<ul style="list-style-type: none"> ▪ Senior Homeowner Assistance Program. 		
Non-Housing Community Development Priorities				
Neighborhood development	<ul style="list-style-type: none"> ▪ Continue activities to improve the public environment and facilities used by the community. 	<ul style="list-style-type: none"> ▪ Use NDA funds to do capital works and beautification projects, match federal highway funds, street resurfacing , recreations center renovations, water and sewer projects, street lighting, traffic signalization, residential sidewalk replacement, off-street parking development and land acquisition. ▪ Fund community based non-profits that carry out housing, commercial and other neighborhood development activities. 		
Commercial Development	<ul style="list-style-type: none"> ▪ Preserve and enhance the viability of commercial areas while working in cooperation with residents, property owners and business operators. 	<ul style="list-style-type: none"> ▪ Allocate CDBG funds to the Storefront Renovation Program and the Neighborhood Commercial Hub Program. ▪ City of Cleveland will use the Neighborhood Development Investment Fund, Section 108 Loans and the Economic Development Initiative funds for development. ▪ Code enforcement, land banking, demolition, interim maintenance of land bank properties. 		
Economic Opportunities	<ul style="list-style-type: none"> ▪ Increase jobs and employability. 	<ul style="list-style-type: none"> ▪ Empowerment Zone to include business and real estate development, jobs capacity, entrepreneurial activity and supportive services. ▪ Direct Assistance: financial and technical assistance. 		

5: Cuyahoga Local Assessment for the 1990s

Housing Market

- The Consortium contains about 51 percent of all housing units within Cuyahoga County. The four Consortium jurisdictions represent stable and affordable housing markets. Housing demolitions are not a significant issue for the jurisdictions.
- In the Consortium as a whole, 20 percent of the housing units were built before 1939. However, within the individual jurisdictions, the percentage of units built before 1939 ranges from 15 percent or less in Euclid and the Urban County to 57 percent in Cleveland Heights and 63 percent in Lakewood. The main period of building in Euclid occurred from the 1940's to the 1960's, while in the Urban County the main building period occurred in the 1950's and 1960's, with a steady amount of construction continuing to the present.
- It is estimated that there are approximately 13,100 units in the Consortium in need of rehabilitation. Approximately 4.6 percent of renter-occupied units, 4.1 percent of owner-occupied units, and 4.4 percent of vacant units are in need of rehabilitation. All of the structures are deemed suitable for rehabilitation.
- Close to 70 percent of the units in the Consortium are owner occupied. The percentage of owner occupied units increased by about one percent annually from 1990-1996, while the percentage of renter occupied units decreased by approximately the same amount during the same period.
- About half of homeowner units are affordable to those above 95 percent of the area median, with 30 percent affordable at 50-80 percent of the area median. Less than five percent of homeowner units are affordable to those below 50 percent of the area median. In general, homeowner units became less affordable to those at lower income levels from 1990 to 1996. About 60 percent of rental units are affordable to those earning 50-80 percent of the area median. About 30 percent of units are affordable to those below 50 percent of the area median. Rental units also became less affordable to those at lower income levels from 1990 to 1996.
- The primary problem faced by Consortium residents is housing cost burden. Over 12 percent of households have a moderate cost burden, while 8 percent have a severe cost burden. Burden is more severe among renters than owners, lower incomes than higher incomes, blacks and Hispanics than whites and Asians, and elderly and others than small related and large related households.

Demographics

- The population of the Cuyahoga County Consortium's fell by about six percent per year from 1990-1996, with 922,782 in 1996. The number of households fell by approximately the same amount.
- The Consortium's population is predominantly white, with blacks making up about 13 percent of the population in 1996. Hispanics, Asians, and other groups make up about 3 percent of the population. Blacks' share of the population decreased over

the period 1990-1996, while whites' and Asians' share increased.

- Elderly and small related households increased as a percentage of the total number of households, while large related and other households decreased. These changes were very small; less than two percent for all groups. In general, small households became more common, while large households became less common. Approximately half of the households in the Consortium are small related, with elderly households making up just under 30 percent of the total.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- Cleveland's Health Care for the Homeless estimate that there were approximately 10,000 homeless persons in Cuyahoga County in 1990. The Cuyahoga County Board of Mental Retardation had 2,335 Consortium residents enrolled in their services as of 1993. No assessment was provided for those with physical disabilities. About 340 cases of AIDS were reported in the Cleveland Metropolitan Area in 1993-1994. Adjusting this rate for the population of the Consortium in 1990 would mean that 111 Consortium residents contracted AIDS during this period. The cumulative confirmed number of AIDS cases from 1981-1994 was 1,597. There were an estimated 17,432 frail elderly persons in the Consortium in 1990. During a six month period in 1992, the Alcohol and Drug Addiction Services Board of Cuyahoga County admitted 2,973 users into treatment.

6: Cuyahoga Local Priorities and Strategies

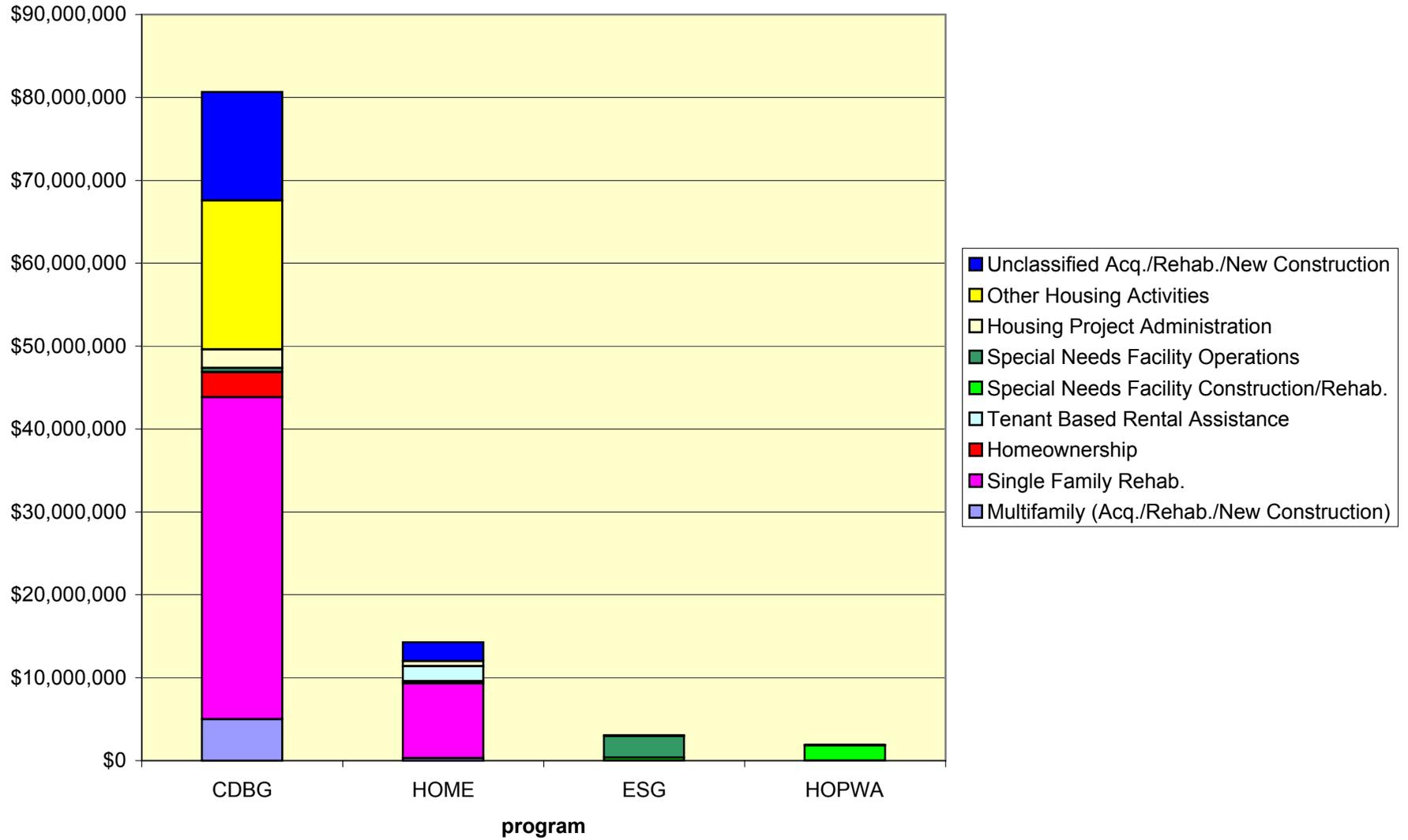
CUYAHOGA URBAN COUNTY			
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET
Small related, large related, elderly, and other renter households	<ul style="list-style-type: none"> ▪ Rehabilitation to be financed through below market rate loans. Funded through CDBG, HOME, LIHTCs, Section 8 Rehab programs, Ohio Housing Finance Agency, Ohio Capital Corporation for Housing, Housing Rehabilitation Loan Program, Housing Development Gap Financing, and financial institution lending. ▪ Rental Assistance: HOME, Low-Income Housing Preservation Program, Section 8 Rental Certificates and Section 8 Rental Vouchers. ▪ New construction activity involves making low-interest loan to developers of low- and moderate-income housing projects of scale. Programs include CDBG, Housing Development Gap Financing, and financial institution lending. ▪ Homebuyers assistance in the form of financial assistance regarding the purchase of the property, provides downpayment assistance. Programs include HOME, Ohio Housing Finance Agency, First Time Homebuyer Program, and financial institution lending. ▪ Support facilities and services include active publicity of other federal, state, and local programs to reduce the cost of winter heating bills for both renters paying their own heating costs and first-time homebuyers. Programs include the Home Weatherization Assistance Program, the Ohio Energy Credit Program, and the Percentage of Income Program. ▪ Credit counseling and home maintenance counseling by the Lutheran Housing Corporation. 		Rehabilitation <ul style="list-style-type: none"> ▪ 150 units: 31-50%MFI ▪ 300 units: 51-80%MFI ▪ 50 units: 81-95% MFI Rental Assistance <ul style="list-style-type: none"> ▪ 175 units
Owner households	<ul style="list-style-type: none"> ▪ Rehabilitation to be financed through below market rate loans. Funded through CDBG, HOME, Ohio Housing Finance Agency, Housing Rehabilitation Loan Program, Exterior Maintenance Program, and financial institution lending ▪ Support facilities and services include active publicity of other federal, state, and local programs to reduce the cost of winter heating bills for both renters paying their own heating costs and first-time homebuyers. Programs include the Home Weatherization Assistance Program, the Ohio Energy Credit Program, and the Percentage of Income Program, Homestead property tax exemption, and the homestead water bill exemption. 		Rehabilitation <ul style="list-style-type: none"> ▪ 25 units at 31-50% MFI ▪ 125 units at 51-80% MFI Weatherization <ul style="list-style-type: none"> ▪ 861 units at 0-30% MFI ▪ 1621 units at 31-50% MFI (includes renters and owners) Homebuyer Assistance <ul style="list-style-type: none"> ▪ 100 units 51-80% MFI (includes renters and owners) New Housing Construction <ul style="list-style-type: none"> ▪ 50 units at 51-80 % MFI

<p>Homeless Persons</p>	<ul style="list-style-type: none"> ▪ Assessment/Outreach: Responsibility of the Cleveland/Cuyahoga County Office of Homeless Services. Funded by an Innovative Demonstration Grant. ▪ Emergency Shelter: Responsibility of the Cleveland/Cuyahoga County Office of Homeless Services. Funded by the Emergency Shelter Grant Program and an Innovative Demonstration Grant ▪ Transitional Housing: Responsibility of the Cleveland/Cuyahoga County Office of Homeless Services ▪ Permanent Supportive Housing: Responsibility of the Cleveland/Cuyahoga County Office of Homeless Services. Funded through a Tenant Based Rental Assistance Program. ▪ Permanent Housing: Responsibility of the Cleveland/Cuyahoga County Office of Homeless Services and funded through Section 8 Certificates from the Lorain MHA. ▪ Support Facilities and Services include, CDBG, HOME, HOPWA, Shelter Plus Care, Emergency Shelter Grants, Supportive Housing Program, Safe Havens Demonstration Program, Supplemental Assistance for Facilities to Assist the Homeless, various state grant, loan, and LIHTC programs, Clearinghouse service, and non-profits funded through non-public sources. 	
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<p>Non-Homeless Persons with Special Needs</p>	<ul style="list-style-type: none"> ▪ Elderly and Frail Elderly: served by public and private apartments in congregate and assisted living, nursing homes. ▪ Persons with Mental and Developmental Disabilities: Served by CCBMR, CCCMHB, and Eden, Inc. ▪ Persons with Physical Disabilities: Housing needs served by facilities outside of the county and in Cleveland. ▪ Persons with Drug/Alcohol Addictions: Served by treatment centers throughout the county. ▪ Persons with AIDS: Three Cleveland organizations provide housing-related services. <p>ALL OF THESE ADDRESSED BY:</p> <ul style="list-style-type: none"> ▪ Rehabilitation: Rehabilitation to be financed through below market rate loans. Funded through CDBG, HOME, HOPE 3, LIHTCs, Section 8 Rehab programs, Supportive Housing for Persons with Disabilities, Supportive Housing for the Elderly, Housing Opportunities for Persons with AIDS (HOPWA) Ohio Housing Finance Agency, Ohio Capital Corporation for Housing, State of Ohio Board of Mental Retardation and Developmental Disabilities, and non-profits funded through non-public sources. 	
Non-Housing Community Development Priorities		
<p>Economic Development/ Opportunity</p>	<ul style="list-style-type: none"> ▪ To preserve the City's diversified employment base and to strengthen the City's fiscal base 	<ul style="list-style-type: none"> ▪ Commercial/Industrial Rehab: through the Department of Development's Neighborhood Business District Revitalization Program, \$1,500,000 ▪ Commercial/Industrial Infrastructure, \$1,250,000 ▪ Other Commercial/Industrial improvements, including capital asset acquisition or construction of facilities for business expansion leading to job creation. \$17,250,000 <p>ALL activities funded through the Economic Development Loan Program, the Enterprise Zone Incentives, the Storefront Renovation Program, Industrial Revenue Bonds, and the Neighborhood Business District Revitalization Program.</p>
<p>Infrastructure</p>	<ul style="list-style-type: none"> ▪ Enhance the quality of the City's physical environment and strengthen the City's fiscal base 	<ul style="list-style-type: none"> ▪ Flood drain, estimated need \$590,000 ▪ Water improvements, estimated need \$3,577,000 ▪ Street improvements, estimated need \$11,589,000 ▪ Sidewalk improvements, estimated need \$302,000 ▪ Sewer improvements, estimated need \$5,613,000 ▪ Other, estimated need \$2,553,000
<p>Public Facilities</p>	<ul style="list-style-type: none"> ▪ 	<ul style="list-style-type: none"> ▪ Senior Centers, estimated need: \$6,432,000 ▪ Parks/Recreation Facilities, estimated need: \$3,204,000 ▪ Parking Facilities, estimated need: \$704,000

Public Service	▪	<ul style="list-style-type: none"> ▪ Handicapped Services, estimated need: \$240,000 ▪ Transportation: \$257,000 ▪ Fair Housing Counseling: \$525,000 ▪ Tenant/landlord Counseling: \$110,000
Energy Efficiency Improvements	▪	<ul style="list-style-type: none"> ▪ To be undertaken as part of public facilities renovations and construction projects.
Lead-Based Paint/Hazards	▪	<ul style="list-style-type: none"> ▪ Grant application not funded. Need is \$500,000.
Planning	▪	<ul style="list-style-type: none"> ▪ \$125,000 to be spent on planning activities.

7: Allocation of Housing Expenditures - Cleveland, OH



7: Allocation of Housing Expenditures -Cuyahoga County Consortium, OH

