

# CUYAHOGA COUNTY HOUSING STUDY

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**CSU**

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# Abstract

The Cuyahoga Countywide Housing Study was completed by the Center for Economic Development in the Levin College of Public Affairs and Education at Cleveland State University. The study aims to guide the newly established Office of Housing and Community Development in formulating housing policies and action strategies for Cuyahoga County and its municipalities. The Center for Economic Development utilized housing data and stakeholder interviews to assess the county's housing needs. The study addresses challenges such as mismatched housing stock, an aging population, affordability issues, and programming difficulties. To tackle these disparities, the study identifies key metrics, recommends best practices, and adopts place-based approaches to meet the diverse housing needs of county residents. It emphasizes the importance of influencing local, state, and federal public housing policy.



# INTRODUCTION

The Center for Community Planning & Development and Economic Development was contracted by the Cuyahoga County Department of Housing and Community to examine housing policies, programs, and data.

The project encompassed four major components: existing data and information collections, stakeholder and community interviews, county-wide agency and department interviews, and a survey of community and economic development representatives from municipalities in Cuyahoga County to examine the existing housing program and policies currently in effect across the county, identifying the housing needs and challenges of municipalities, and housing related recommendations.

Access to housing is a cornerstone of economic development. Housing plays a critical role in the economic health of a community, in the opportunity for individual workers and their families, and in increasing wealth and economic mobility.

Housing has been a historically difficult issue facing Cuyahoga County. In 2006, Cuyahoga County became the epicenter of the nation's foreclosure crisis. A Report written after the crisis explored what happened across the county as foreclosures increased. It stated that "With a four-fold increase in foreclosures from 1995 to 2007 and entire neighborhoods decimated by vacant and abandoned homes,

Cuyahoga County has served as a striking example of the devastation wrought by the mortgage lending meltdown.”[1] By all accounts, the County responded swiftly and effectively to a rapidly worsening housing crisis. Yet, Cuyahoga County continues to experience the after-effects of the foreclosure crisis still today.

The 2024 Housing Study released prepared for Cuyahoga County Council highlights that Cuyahoga County’s recovery from the 2007 foreclosure crisis is not countywide[2]. While over the last several years Cuyahoga County has been experiencing a resurgent real estate market, that comeback is not seen across the whole of the county. There remain significant portions of the county where housing prices are struggling to recover from the national mortgage foreclosure crisis nearly 18 years ago. This is particularly true for communities and neighborhoods with majority minority populations

Other external pressures have created a complex landscape for housing in the county. The changes brought on by the Covid Pandemic exacerbated already rising housing costs. By December of 2020, home prices had risen 11.5%. But the increase in the cost for housing was not only seen by those looking to buy a property. Renters experienced significant increases in monthly payments as well.

# METHODOLOGY

## Research Project Approach

The Center was tasked with examining the existing housing programs and policies, issues and challenges currently in place across the county. This included identifying the housing needs and challenges of municipalities, and housing-related recommendations. The study was split into four sections outlined below.

### Phase 1: Data Collection and Information Collection

The data section of this report serves two purposes: to provide relevant demographic information concerning all aspects of housing across the county and to reflect the priorities and findings from the qualitative data collection. Following this, the data was divided into four sections: demographics, affordability, demand, and challenges. Each of these sections are populated with maps and tables, with the maps symbolized with natural breaks. Background information and sources for each variable will be provided separately.

Housing demographics variables were sourced from the 2018-2022 American Community Survey (ACS) 5-year estimates at the city and census tract<sup>[1]</sup> levels to ensure consistency. NEO CANDO's housing data portal and neighborhood stabilization tool databases were leveraged for more granular and recent data surrounding court data, land-banked properties, sales, taxes, tax valuations, etc., and these data are marked as up to 2023 or 2024, as noted. Federal housing data covering subsidized housing and mortgages were sourced from the HUD Open Data Portal, the Home Mortgage Disclosure Act, and the Fannie Mae and Freddie Mac Single-Family Public Use Database.

[1] Census tracts are commonly operationalized as neighborhoods.





## Phase II: Stakeholder Input

The second phase engaged community organizations and stakeholders for input and feedback interviews, and information from county agencies and departments. This phase was split into two subsections.

### Phase IIA: Stakeholder Interviews

The research team conducted one-on-one interviews with community stakeholders and organizations operating in Cuyahoga County regarding their programs and housing-related activities.

This section provides information and insight into the landscape of approaches and existing programs to address housing across the county and to identify areas that need additional development and support. These insights provided a base for understanding some unique challenges and opportunities for existing programs, contextualizing community-specific priorities, and providing the context for program implementation and operation. The county can use this information to determine new or future programs to address housing-related issues.

## Phase IIB: Cuyahoga County Agency and Department Interviews

The research team interviewed leadership and staff from various agencies and departments across Cuyahoga County to understand what programs, activities, and funding are currently in place to address housing and housing-related issues. Providing the Department of Housing and Community Development with a comprehensive understanding of the breadth and depth of programmatic activities throughout Cuyahoga County. This study uncovered potential programmatic gaps, challenges, and needs. The research team examined issues related to the housing challenges agencies and departments currently are experiencing.

The interviews were roughly 60 minutes long and conducted virtually through Zoom. All interviews were recorded and transcripts were created through the Zoom application. The transcripts were then cleaned and edited for accuracy. All files were then uploaded to the qualitative software MAXQDA for analysis. The transcripts were coded in three phases, the first was utilizing in vivo coding which is using exact words and phrases to signify meaningful segments {2}. The second phase of coding was to create themes using the coded segments. The final phase was to identify challenges and opportunities for the county based on the themes founded in the research.

2 Creswell, J. W., & Creswell, J. D. (2018). Research design: qualitative, quantitative, and mixed methods approaches. Fifth edition. SAGE





### **Phase III: Community and Economic Development Survey**

The final phase of the project consisted of a survey of community and/or economic development practitioners from the 59 municipalities in Cuyahoga County. The survey was designed with information and finding built from the previous activities.

The survey was distributed via email to the contacts in each community. The electronic survey followed a logical pattern that moves respondents along different paths depending on their answers. The survey was designed to be concise and only asked questions pertinent to the research. The survey was approximately fifteen minutes in length to complete. The survey was active for four weeks. The research team emailed multiple invitations to complete the survey to ensure the highest response rate. Additionally, staff from the Department of Housing and Community Development send out email information about the survey to their community contacts requesting their participation.

The research team received 26 completed survey responses. The responses helped inform the research team about the most significant challenges communities face regarding housing, their needs and gaps, what programs and activities are currently being utilized in various communities, and funding needs.

The following report has incorporated information and data collection from each phase of the project. The resulting database from the data analysis, GIS files, and other data tables will be made available electronically.

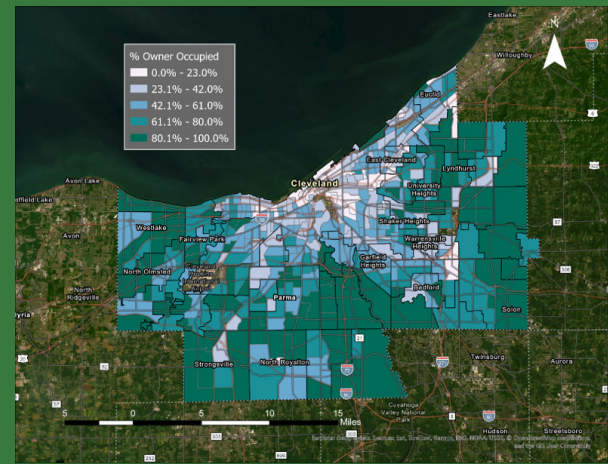
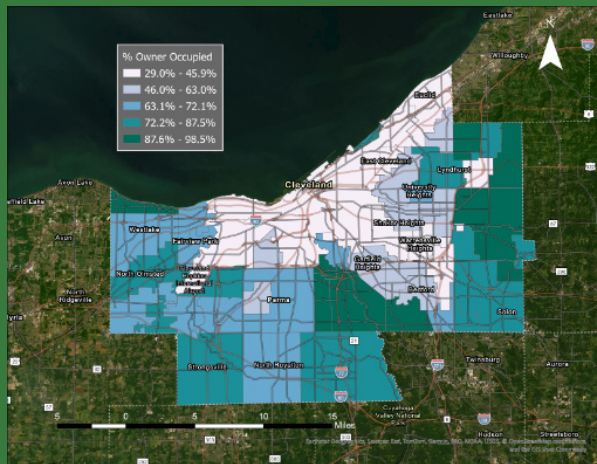


# DATA

The following section provides background data on the housing demographics, costs, affordability, demand, and challenges in communities across Cuyahoga County. It is broken up into four separate sections that provide an overview of each. Demographics data was sourced from the American Community Survey 2018-2022 5-year estimates for most demographic variables to provide a consistent baseline, with other indicators sourced from NEO CANDO and HUD when looking at specific facets and challenges.

# SECTION 1: DEMOGRAPHICS

The demographics section covers a wide range of housing indicators, including homeownership, vacancy, age, costs, and structure



Figures 1 and 2: Homeownership Rate by City and Census Tract (2018-2022 ACS)

Figure 1 displays the percentage of owner-occupied homes in cities across Cuyahoga County. In the City of Cleveland and East Cleveland, the lightest shading corresponds to the lowest owner-occupied rates, between 29.0% and 45.9%. These urban neighborhoods are dominated by rental properties. This pattern contrasts sharply with suburban areas like Pepper Pike, Highland Heights, and Independence, with the highest owner-occupancy rates in the region ranging from 87.6% to 98.5%. These high rates highlight the stability and appeal of these suburbs as established residential communities. Altogether, there is a clear gradient of the prioritization of homeownership reaching out from the center of the county

Figure 2 amplifies this by looking at the more granular census tract level. While this map reveals some pockets of greater homeownership rates across Cleveland and the near east side, it also highlights the dominance of near-exclusive homeowner neighborhoods across the outer ring suburbs, with some neighborhoods reaching 100% homeownership rates.



Table 1: Homeownership by Age of Householder (2018-2022 ACS)

Municipality	Householder Age							
	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85 or Older
Bay Village	N/A	88.2%	94.5%	94.0%	98.0%	83.9%	92.9%	83.5%
Beachwood	9.8%	25.4%	65.2%	58.9%	69.2%	74.1%	65.7%	35.2%
Bedford	35.7%	40.7%	63.0%	46.5%	73.7%	73.0%	41.4%	42.3%
Bedford Heights	0.0%	10.8%	34.4%	58.7%	34.4%	60.3%	77.5%	67.5%
Bentleyville	N/A	100.0%	95.1%	100.0%	100.0%	100.0%	96.6%	100.0%
Berea	6.9%	57.5%	68.7%	68.7%	77.3%	83.7%	92.7%	90.6%
Bratenahl	N/A	88.7%	69.4%	73.3%	87.0%	76.3%	95.9%	78.6%
Brecksville	0.0%	75.7%	93.2%	93.6%	88.8%	79.5%	84.0%	65.0%
Broadview Heights	0.0%	64.2%	89.8%	86.3%	91.8%	91.3%	78.5%	73.2%
Brooklyn	9.9%	33.7%	54.7%	50.2%	56.8%	66.5%	63.9%	85.3%
Brooklyn Heights	N/A	94.4%	89.5%	94.5%	99.2%	89.9%	100.0%	100.0%
Brook Park	57.4%	61.5%	85.4%	79.5%	88.1%	81.5%	86.9%	78.2%
Chagrin Falls	N/A	73.6%	87.4%	92.2%	84.7%	100.0%	73.9%	37.3%
Cleveland	8.0%	19.2%	33.7%	44.3%	50.4%	57.8%	64.6%	68.2%
Cleveland Heights	16.5%	30.6%	54.2%	65.8%	74.1%	74.8%	78.1%	49.8%
Cuyahoga Heights	N/A	67.7%	57.1%	50.0%	69.4%	88.1%	89.8%	44.4%
East Cleveland	0.0%	13.1%	23.6%	42.3%	31.7%	42.7%	43.9%	50.2%
Euclid	3.4%	21.0%	41.2%	44.3%	47.9%	53.5%	61.6%	63.7%
Fairview Park	5.6%	48.8%	67.0%	77.7%	80.5%	70.9%	82.2%	94.3%
Garfield Heights	11.7%	26.5%	49.5%	64.4%	66.0%	76.5%	68.8%	58.7%
Gates Mills	0.0%	75.0%	100.0%	95.9%	84.5%	95.2%	100.0%	100.0%
Glenwillow	100.0%	100.0%	80.3%	82.3%	100.0%	93.6%	100.0%	18.2%
Highland Heights	100.0%	100.0%	94.8%	94.0%	100.0%	91.1%	100.0%	70.2%
Highland Hills	N/A	0.0%	0.0%	52.4%	19.6%	31.7%	41.0%	37.5%
Hunting Valley	0.0%	100.0%	100.0%	87.2%	100.0%	100.0%	100.0%	100.0%
Independence	N/A	72.7%	100.0%	91.3%	91.3%	100.0%	100.0%	96.9%
Lakewood	6.7%	26.4%	47.9%	59.3%	59.4%	58.4%	57.6%	52.8%
Linndale	N/A	0.0%	43.3%	22.2%	35.7%	50.0%	100.0%	N/A
Lyndhurst	N/A	70.9%	73.1%	71.9%	90.1%	68.9%	84.9%	80.2%
Maple Heights	37.9%	21.1%	37.6%	64.6%	75.1%	86.3%	93.6%	84.4%

Municipality	Householder Age							
	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85 or Older
Mayfield	0.0%	51.2%	76.2%	88.1%	93.2%	73.0%	83.3%	12.5%
Mayfield Heights	16.8%	23.9%	40.7%	51.4%	62.4%	62.8%	49.7%	46.3%
Middleburg Heights	0.0%	51.8%	54.0%	67.9%	78.6%	78.4%	74.5%	86.1%
Moreland Hills	N/A	79.2%	100.0%	100.0%	86.5%	96.8%	100.0%	100.0%
Newburgh Heights	100.0%	10.8%	41.1%	63.5%	48.9%	75.0%	75.4%	100.0%
North Olmsted	39.6%	57.2%	72.7%	81.7%	81.2%	85.5%	81.4%	84.4%
North Randall	0.0%	0.0%	0.0%	33.0%	14.5%	38.8%	46.3%	100.0%
North Royalton	29.0%	37.2%	65.0%	75.5%	82.9%	88.9%	88.8%	30.7%
Oakwood	0.0%	19.8%	100.0%	75.3%	62.1%	76.9%	92.6%	100.0%
Olmsted	0.0%	45.6%	76.2%	76.9%	74.9%	77.6%	69.2%	59.9%
Olmsted Falls	0.0%	64.2%	85.0%	90.6%	87.1%	89.7%	95.0%	88.8%
Orange	N/A	64.1%	77.8%	100.0%	91.4%	100.0%	85.3%	100.0%
Parma	13.8%	57.3%	72.3%	73.2%	75.0%	84.3%	86.2%	83.0%
Parma Heights	29.2%	39.5%	63.2%	65.1%	58.6%	62.7%	72.5%	62.6%
Pepper Pike	42.9%	100.0%	96.9%	94.3%	98.9%	100.0%	100.0%	100.0%
Richmond Heights	0.0%	9.7%	54.2%	70.8%	74.0%	83.0%	90.1%	62.4%
Rocky River	0.0%	49.6%	83.6%	86.3%	83.4%	72.8%	61.8%	45.5%
Seven Hills	100.0%	96.5%	88.5%	95.3%	95.7%	96.9%	95.1%	100.0%
Shaker Heights	11.9%	44.2%	62.0%	57.3%	74.9%	66.8%	58.7%	58.0%
Solon	25.2%	74.0%	86.0%	92.6%	88.7%	86.1%	72.4%	77.5%
South Euclid	50.0%	64.9%	78.1%	67.1%	84.9%	90.2%	91.3%	94.0%
Strongsville	5.8%	64.0%	79.5%	86.9%	92.2%	90.8%	86.1%	66.0%
University Heights	14.4%	64.0%	64.0%	69.0%	76.9%	78.5%	70.4%	64.1%
Valley View	28.6%	75.0%	97.7%	78.4%	95.9%	100.0%	94.5%	100.0%
Walton Hills	0.0%	43.5%	85.7%	76.0%	99.2%	97.0%	100.0%	100.0%
Warrensville Heights	0.0%	2.4%	41.3%	48.6%	49.8%	52.3%	57.8%	65.2%
Westlake	34.9%	30.1%	67.2%	83.6%	88.0%	83.3%	75.5%	57.6%
Woodmere	0.0%	0.0%	24.4%	42.9%	34.9%	51.9%	100.0%	63.6%
All Suburbs	14.6%	40.8%	64.6%	71.6%	74.6%	75.0%	77.1%	76.0%
Cuyahoga County	11.8%	32.7%	55.5%	63.4%	66.9%	67.3%	72.0%	73.4%
Franklin County	8.0%	32.3%	50.9%	61.6%	66.7%	74.3%	75.2%	67.3%
Hamilton County	12.6%	38.6%	56.8%	65.9%	69.8%	75.0%	75.8%	62.3%
State of Ohio	17.3%	44.6%	63.7%	64.6%	83.8%	79.6%	80.4%	72.1%

Table 1 highlights homeownership rates segmented by the age of householder, ranging from individuals aged 15 to 24 to those aged 85 or older. Younger age groups, particularly those between 15 and 24, generally exhibit very low homeownership rates, reflecting the challenges younger individuals face in achieving homeownership, such as lower incomes and limited financial stability. As age increases, homeownership rates rise, typically peaking in the 55–74 age range. This trend suggests that individuals in these age groups are more likely to have stable incomes, accumulated wealth, and a remarkable ability to purchase or maintain homes. However, homeownership rates decline slightly in the oldest age group (85 or older), likely due to fixed incomes, downsizing, health issues, or the transition to assisted living. Additionally, the homeownership rate across all age brackets is higher in the suburbs than in Cuyahoga County as a whole, illustrating their better capacity in facilitating homeownership overall, though rates fall behind compared to other major counties in Ohio.

Table 2: Homeownership by Race and Ethnicity (2018-2022 ACS 5-Year)

Municipality	Total Occupied Housing Units	Homeownership Rate	Total White Occupied	White HOR	Total Hispanic Occupied	Hispanic HOR	Total Black Occupied	Black HOR
Bay Village	6,086	92.0%	5,756	91.8%	100	100.0%	26	100.0%
Beachwood	5,828	57.7%	4,652	61.3%	57	100.0%	450	46.9%
Bedford	6,060	56.1%	2,695	75.5%	53	84.9%	3,228	38.6%
Bedford Heights	6,116	43.6%	966	68.0%	211	36.0%	4,584	36.1%
Bentleyville	245	98.8%	227	98.7%	-	N/A	14	100.0%
Berea	7,115	71.8%	6,290	74.0%	194	68.0%	413	46.5%
Bratenahl	689	81.7%	513	82.8%	27	77.8%	96	66.7%
Brecksville	5,574	84.1%	5,222	83.0%	-	N/A	34	100.0%
Broadview Heights	8,396	83.2%	7,204	88.7%	172	33.7%	356	13.8%
Brooklyn	4,762	54.8%	3,366	58.3%	408	40.2%	558	27.1%
Brooklyn Heights	575	94.8%	524	96.6%	25	88.0%	9	100.0%
Brook Park	7,809	80.2%	6,721	83.3%	456	70.6%	354	31.6%
Chagrin Falls	1,949	80.3%	1,760	78.2%	13	100.0%	12	100.0%
Cleveland	167,829	40.9%	63,952	51.7%	16,270	34.4%	78,832	34.1%
Cleveland Heights	19,462	58.6%	9,836	66.9%	601	43.1%	7,345	53.7%
Cuyahoga Heights	255	70.6%	244	69.3%	-	N/A	-	N/A
East Cleveland	6,576	30.9%	549	17.1%	48	50.0%	5,659	32.8%
Euclid	22,706	43.7%	7,648	74.2%	340	52.9%	13,945	26.8%
Fairview Park	7,727	69.6%	7,008	71.7%	386	52.1%	126	25.4%
Garfield	11,974	57.2%	4,755	78.9%	329	76.6%	6,519	42.0%
Highland Hills	779	92.8%	694	92.7%	14	64.3%	-	N/A
Glenwillow	266	86.5%	145	96.6%	-	N/A	75	62.7%
Highland Heights	3,504	94.7%	3,179	94.5%	32	65.6%	19	100.0%
Highland Hills	218	28.9%	4	0.0%	6	50.0%	198	29.8%
Hunting Valley	252	94.8%	234	94.4%	7	100.0%	-	N/A
Independence	3,012	94.5%	2,914	94.3%	42	100.0%	7	100.0%
Lakewood	26,442	43.8%	22,666	47.2%	982	27.2%	1,689	11.3%
Linndale	68	38.2%	34	44.1%	22	9.1%	10	70.0%
Lyndhurst	6,657	76.7%	5,461	82.0%	325	16.6%	718	67.8%
Maple Heights	10,144	62.9%	2,787	83.5%	137	83.9%	6,963	55.8%
Mayfield	1,385	79.1%	1,314	79.5%	16	37.5%	38	47.4%

Municipality	Total Occupied Housing Units	Homeownership Rate	Total White Occupied	White HOR	Total Hispanic Occupied	Hispanic HOR	Total Black Occupied	Black HOR
Mayfield Heights	10,057	45.3%	7,023	56.3%	434	56.7%	1,802	9.2%
Middleburg Heights	7,474	69.1%	6,153	76.5%	311	83.3%	263	12.2%
Moreland Hills	1,425	94.4%	1,348	94.1%	8	100.0%	20	100.0%
Newburgh Heights	856	45.8%	662	47.1%	57	57.9%	102	31.4%
North Olmsted	13,140	77.2%	11,726	79.5%	687	53.4%	294	36.7%
North Randall	570	25.3%	124	66.1%	3	0.0%	433	14.1%
North Royalton	13,541	70.1%	12,024	73.6%	370	47.0%	393	8.7%
Oakwood	1,361	71.2%	629	76.9%	15	0.0%	673	67.8%
Olmsted	5,796	70.9%	5,069	73.4%	361	33.2%	155	0.0%
Olmsted Falls	3,712	84.9%	3,299	84.6%	245	100.0%	76	69.7%
Orange	1,373	90.5%	1,031	93.0%	48	100.0%	168	82.7%
Parma	34,546	72.0%	29,785	77.0%	1,945	48.8%	1,513	22.4%
Parma Heights	9,334	57.9%	7,313	69.2%	437	42.3%	1,165	7.8%
Pepper Pike	2,590	97.6%	2,008	98.4%	83	65.1%	102	100.0%
Richmond Heights	4,983	63.0%	2,025	80.8%	135	49.6%	2,595	49.5%
Rocky River	9,693	70.5%	9,132	71.0%	160	57.5%	84	0.0%
Seven Hills	4,857	95.1%	4,402	96.3%	112	69.6%	88	73.9%
Shaker Heights	12,826	59.5%	6,675	74.1%	330	30.9%	4,854	41.1%
Solon	8,773	85.0%	6,419	87.0%	263	73.0%	923	61.9%
South Euclid	8,756	78.2%	4,363	81.0%	197	55.8%	3,965	74.4%
Strongsville	18,785	82.6%	16,779	85.3%	513	59.5%	338	34.6%
University Heights	4,851	65.2%	3,327	71.1%	93	18.3%	1,324	52.2%
Valley View	777	92.5%	666	92.6%	8	87.5%	-	N/A
Walton Hills	903	90.8%	839	90.7%	5	100.0%	59	91.5%
Warrensville Heights	6,158	38.5%	206	36.4%	23	100.0%	5,859	38.3%
Westlake	14,537	72.1%	12,780	74.8%	357	35.3%	330	31.5%
Woodmere	287	26.8%	77	16.9%	52	5.8%	137	42.3%
All Suburbs	384,592	67.3%	271,252	75.0%	12,255	51.1%	81,160	40.1%
Cuyahoga County	552,421	58.4%	335,204	70.6%	28,525	41.6%	159,992	37.2%
Franklin County	542,366	53.5%	354,960	63.0%	22,581	36.4%	117,925	31.3%
Hamilton County	348,491	59.2%	232,081	70.7%	9,220	42.2%	88,841	33.7%
State of Ohio	4,789,408	66.8%	3,822,671	73.1%	150,138	48.1%	591,793	36.1%

Table 2 focuses on the total number of occupied housing units and the corresponding homeownership rates for White, Hispanic, and Black households. The data reveals significant disparities in homeownership across racial and ethnic groups. White households generally have higher homeownership rates compared to Hispanic and Black households. For example, cities like Bedford Heights show a stark contrast in homeownership rates, where Black households experience considerably lower rates compared to their White counterparts. Hispanic households, while sometimes exhibiting higher homeownership rates, tend to represent a smaller share of the total occupied housing units. These patterns highlight the ongoing racial disparities in housing access. Likewise with homeownership by age of householder, homeownership is considerably more prevalent in suburbs than in the county as a whole.



Figures 3 and 4: Vacancy Rate by City and Census Tract (2018-2022 ACS)

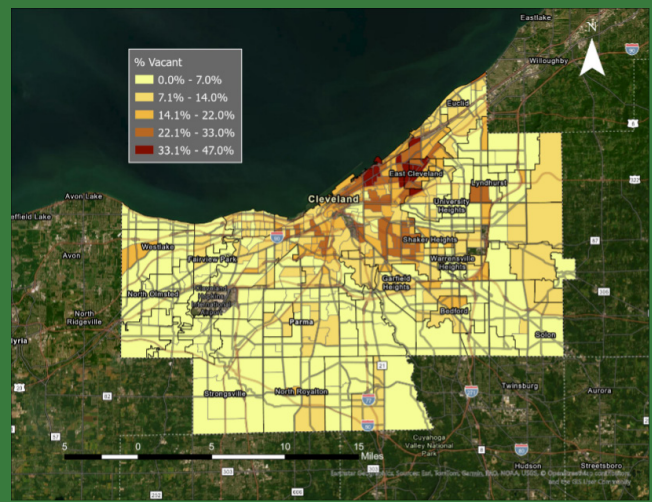
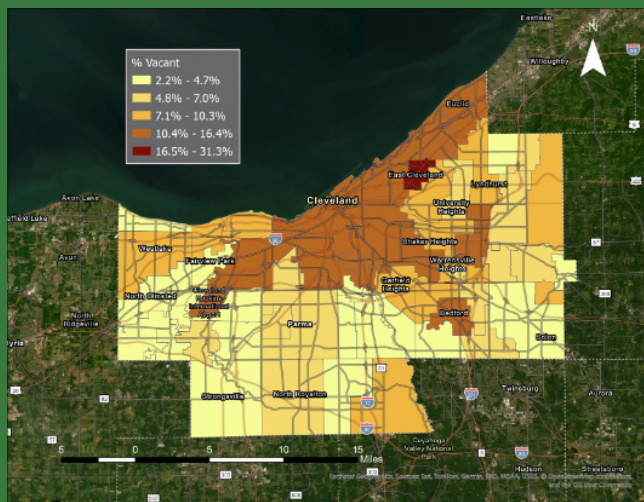


Figure 3 shows the vacancy rate by city across Cuyahoga County. While the majority of cities show a vacancy rate below 10%, Cleveland and parts of the near east side exceed this, with East Cleveland having a vacancy rate upwards of 30%. Figure 4 provides greater detail in this, highlighting that the vast majority of neighborhoods across the county suffer little from vacancy while several inner-city neighborhoods suffer disproportionately, highlighting the need for targeted interventions.

Figure 5: Median Housing Value by City (2018-2022 ACS)

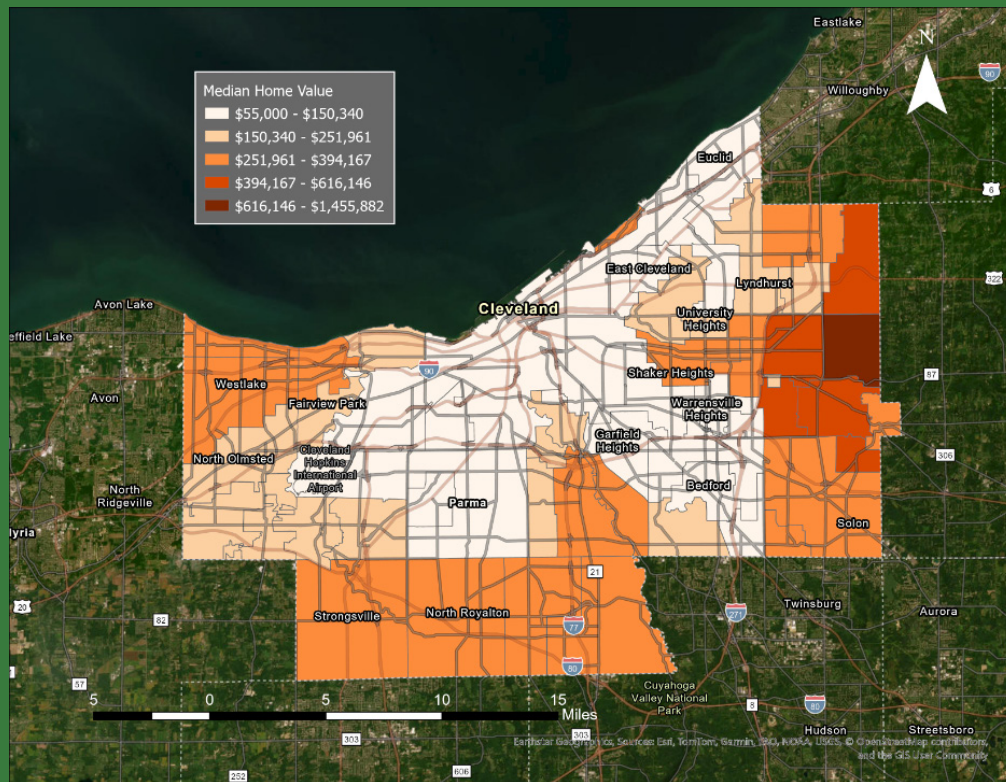


Figure 5 depicts median home values across the Greater Cleveland area. Linndale, East Cleveland, Maple Heights, Newburgh Heights, and The City of Cleveland have the lowest median home values in the region, all below \$90,000. In contrast, cities like Solon and Shaker Heights stand out with home values in the \$251,961- \$394,167 range, showcasing their reputation as affluent suburbs with high property demand and desirable amenities. On the east edge of the county, cities such as Hunting Valley, Moreland Hills, and Gates Mills have median housing values exceeding \$400,000 and even \$1 million, making properties in these communities unattainable for the vast majority of households in the county

Neighborhoods like Shaker Heights and University Heights offer a unique contrast. Despite being close to Cleveland, they have higher home values, reflecting their historic homes, well-maintained neighborhoods, and proximity to cultural and educational institutions. Meanwhile, Garfield Heights is a suburb directly south of the City of Cleveland that shares the characteristics of the city with home values in the \$55,000-\$150,340 range. In sum, this map illustrates the region's wide gradient of housing values.



Figure 6: Median Gross Rent by City (2018-2022 ACS)

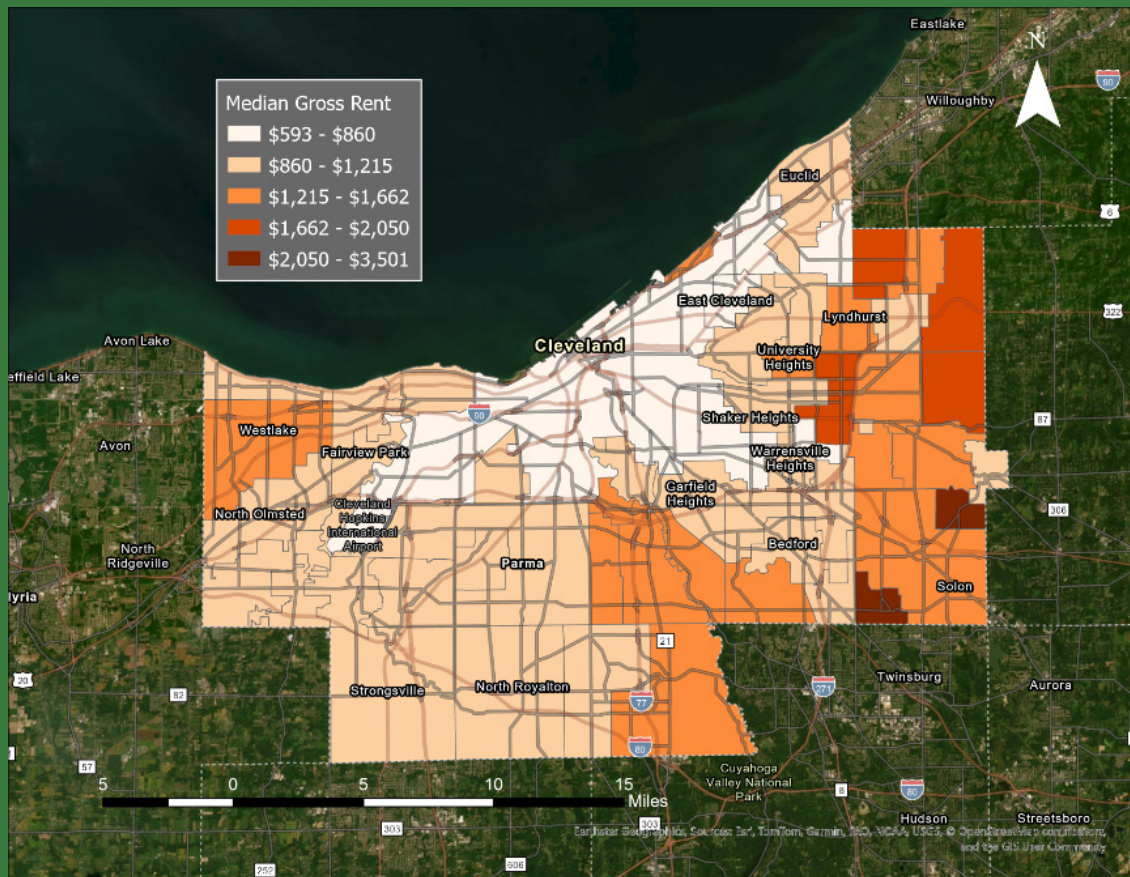


Figure 6 illustrates the median rent for cities across Cuyahoga County. The City of Cleveland and its inner-ring suburbs are friendly to renters in the region, with median rents below \$1,200. As with housing values, the far east and parts of the south side of the county are by far the least affordable, though this reflects the economic conditions in these cities and their overall lack of rental properties. Median rents that exceed \$1,600 are abnormal for the region and reflect markets, where larger homes are held as rental properties, and boutique townhouses, may fill out the remainder. Overall, the map showcases the contrast between higher-rent suburban areas like Solon and Westlake and more affordable neighborhoods closer to Cleveland's urban core. These differences highlight the impact of location, styles, amenities, and economic conditions on housing affordability in the County.

Table 3: Housing Stock by Age (2018-2022 ACS 5-Year)

Municipality	Median Year Built	2010 or later	2000-2009	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 or Earlier
Bay Village	1959	2.4%	2.9%	2.1%	4.5%	17.4%	18.6%	29.5%	11.2%	11.4%
Beachwood	1974	9.7%	3.9%	13.1%	16.0%	12.4%	19.8%	18.0%	3.2%	4.1%
Bedford	1959	0.4%	2.3%	2.2%	15.9%	10.0%	17.1%	23.1%	8.3%	20.8%
Bedford Heights	1966	2.6%	4.6%	6.6%	6.1%	18.3%	33.1%	21.4%	3.0%	4.5%
Bentleyville	1977	3.8%	1.3%	24.6%	18.0%	6.9%	7.3%	31.9%	2.8%	3.5%
Berea	1960	2.8%	8.7%	4.7%	3.3%	11.6%	18.3%	25.6%	10.0%	15.2%
Bratenahl	1963	4.5%	3.9%	14.5%	0.4%	6.9%	30.0%	10.7%	0.4%	28.8%
Brecksville	1975	4.2%	4.9%	15.7%	17.6%	14.2%	16.3%	17.9%	4.1%	5.3%
Broadview Heights	1984	3.1%	20.0%	20.5%	11.2%	14.5%	15.1%	12.1%	1.7%	1.8%
Brook Park	1961	0.3%	1.6%	3.9%	4.4%	5.5%	37.9%	39.6%	3.6%	3.3%
Brooklyn	1960	0.7%	0.9%	8.4%	2.1%	10.9%	26.9%	27.3%	18.6%	4.3%
Brooklyn Heights	1961	1.5%	2.9%	8.2%	3.9%	20.9%	13.4%	26.4%	8.2%	14.6%
Chagrin Falls	1955	5.1%	1.1%	3.1%	9.4%	4.3%	21.9%	9.8%	7.7%	37.6%
Cleveland	1940	3.6%	3.7%	3.3%	2.8%	5.4%	7.9%	12.5%	11.3%	49.5%
Cleveland Heights	1940	0.7%	1.5%	1.3%	3.1%	5.4%	4.7%	15.0%	11.7%	56.6%
Cuyahoga Heights	1949	0.0%	1.5%	2.3%	0.0%	0.4%	25.4%	17.8%	17.8%	34.9%
East Cleveland	1940	1.0%	1.7%	2.9%	3.1%	8.3%	11.5%	10.9%	7.9%	52.8%
Euclid	1956	0.3%	1.1%	1.8%	3.2%	13.3%	19.2%	30.0%	15.5%	15.7%
Fairview Park	1958	0.7%	0.2%	4.9%	2.4%	10.6%	24.4%	28.6%	14.7%	13.5%
Garfield Heights	1955	2.3%	2.1%	3.3%	1.6%	9.0%	14.9%	31.2%	12.7%	22.9%
Gates Mills	1964	2.9%	4.1%	2.8%	15.4%	13.3%	19.3%	9.3%	1.2%	31.6%
Glenwillow	2001	11.3%	42.1%	4.8%	4.8%	13.2%	11.3%	5.8%	1.0%	5.8%
Highland Heights	1981	2.8%	15.5%	22.8%	9.9%	6.8%	14.9%	24.2%	2.2%	1.0%
Highland Hills	1961	0.9%	0.0%	13.4%	4.3%	15.5%	17.7%	33.2%	11.2%	4.3%
Hunting Valley	1958	7.7%	11.7%	7.3%	4.0%	8.4%	7.3%	17.2%	2.2%	34.3%
Independence	1960	4.9%	5.5%	17.2%	9.8%	6.9%	5.7%	32.7%	4.5%	12.8%
Lakewood	1940	0.7%	0.6%	1.5%	2.7%	7.0%	13.3%	9.4%	6.0%	58.8%
Linndale	1952	0.0%	0.0%	0.0%	0.0%	11.3%	3.2%	46.8%	9.7%	29.0%
Lyndhurst	1958	1.9%	2.6%	1.3%	2.9%	8.1%	24.5%	36.2%	14.0%	8.5%
Maple Heights	1954	0.2%	0.4%	1.2%	4.5%	7.5%	12.6%	39.9%	22.7%	11.1%
Mayfield	1966	0.0%	2.4%	8.7%	14.0%	9.0%	37.4%	21.0%	3.0%	4.6%



Municipality	Median Year Built	2010 or later	2000-2009	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	1939 or Earlier
Mayfield Heights	1964	1.9%	0.9%	6.0%	11.8%	11.0%	29.4%	25.7%	5.7%	7.7%
Middleburg Heights	1970	1.9%	6.3%	11.7%	4.6%	24.7%	25.1%	20.7%	1.8%	3.1%
Moreland Hills	1959	2.1%	2.7%	5.3%	13.4%	15.1%	8.4%	22.1%	15.0%	16.0%
Newburgh Heights	1940	0.9%	0.5%	0.0%	0.0%	18.5%	5.1%	12.7%	12.5%	49.9%
North Olmsted	1965	0.5%	2.9%	7.5%	5.8%	17.9%	33.8%	22.1%	5.4%	4.2%
North Randall	1960	0.9%	2.1%	3.9%	0.4%	8.0%	33.9%	33.0%	12.0%	5.7%
North Royalton	1983	2.9%	9.1%	25.4%	17.6%	20.0%	8.3%	9.1%	4.1%	3.5%
Oakwood	1965	0.8%	8.1%	6.6%	4.0%	25.5%	9.6%	20.6%	8.4%	16.5%
Olmsted	1991	11.2%	20.2%	21.2%	14.7%	11.2%	5.9%	4.7%	6.9%	4.2%
Olmsted Falls	1979	2.0%	15.3%	19.8%	11.8%	14.3%	11.6%	12.6%	1.4%	11.2%
Orange	1979	2.6%	14.2%	17.7%	14.0%	15.3%	11.2%	13.7%	7.9%	3.6%
Parma	1958	1.3%	1.5%	3.5%	4.9%	11.0%	20.2%	39.6%	8.3%	9.8%
Parma Heights	1959	0.2%	3.7%	5.4%	3.3%	13.2%	19.4%	42.3%	6.5%	6.0%
Pepper Pike	1968	7.4%	4.8%	9.0%	8.3%	17.2%	20.3%	25.1%	6.5%	1.4%
Richmond Heights	1967	3.4%	9.1%	9.5%	3.4%	15.5%	28.1%	22.3%	5.9%	2.9%
Rocky River	1962	3.3%	2.4%	5.3%	7.9%	11.6%	23.1%	18.0%	9.7%	18.6%
Seven Hills	1967	2.7%	3.7%	7.6%	5.7%	19.6%	30.8%	21.4%	4.8%	3.7%
Shaker Heights	1944	1.5%	2.1%	1.5%	2.4%	3.9%	9.2%	21.5%	14.2%	43.6%
Solon	1980	7.5%	8.5%	18.1%	16.5%	16.7%	14.6%	12.4%	2.1%	3.7%
South Euclid	1953	0.6%	1.3%	1.9%	2.2%	5.3%	9.8%	40.6%	20.7%	17.6%
Strongsville	1981	5.0%	7.9%	21.3%	17.1%	25.1%	10.8%	9.0%	0.7%	3.1%
University Heights	1949	0.2%	0.7%	1.2%	3.6%	7.3%	11.4%	24.1%	27.6%	23.9%
Valley View	1968	0.7%	3.0%	13.0%	20.4%	7.9%	26.2%	11.4%	4.3%	13.0%
Walton Hills	1964	1.1%	2.0%	12.2%	9.2%	5.7%	30.7%	35.9%	2.1%	1.2%
Warrensville Heights	1961	0.8%	4.0%	3.5%	5.1%	10.1%	30.6%	27.7%	14.2%	4.2%
Westlake	1982	6.5%	8.0%	17.4%	22.7%	18.5%	9.0%	12.8%	1.7%	3.3%
Woodmere	1961	10.1%	1.7%	3.4%	4.8%	11.2%	21.6%	21.9%	16.6%	8.4%
Cuyahoga County	1956	2.7%	4.0%	6.2%	5.9%	10.0%	14.3%	19.6%	9.5%	27.9%
Franklin County	1978	9.1%	11.4%	14.0%	12.5%	14.6%	12.1%	11.4%	4.0%	10.9%
Hamilton County	1962	4.7%	6.9%	8.8%	11.8%	15.3%	17.6%	18.1%	8.6%	30.6%
Ohio	1970	5.2%	9.5%	11.6%	9.1%	14.1%	11.8%	13.6%	5.8%	19.3%

Housing age is a defining feature of housing in Cuyahoga County, with several cities having major portions of their housing stock constructed pre-1950. Namely, Lakewood, Cleveland Heights, East Cleveland, Newburgh Heights, the City of Cleveland, and Shaker Heights each have over half of their housing stock predating 1950. Conversely, many of the new residential centers and wealthier suburbs in the county have a growing portion of housing stock constructed post-2000, with Glenwillow, Olmsted, Hunting Valley, and Solon chief among them. While Ohio as a whole has a similar distribution in housing age, Cuyahoga County is notable for having the earliest median housing age and lowest proportion of new home builds among the largest counties.

Table 4: Housing Stock by Type (2018-2022 ACS 5-Year)

Municipality	Total Units	Single Detached	Single Attached	2 Units	3-4 Units	5-9 Units	10-19 Units	20-49 Units	50+ Units	Other
Bay Village	6,353	94.7%	1.5%	0.0%	0.1%	0.0%	0.2%	0.4%	3.2%	0.0%
Beachwood	6,740	47.9%	5.8%	0.0%	1.6%	0.8%	2.4%	8.1%	33.4%	0.0%
Bedford	6,867	64.3%	3.3%	2.6%	4.3%	12.4%	1.6%	3.4%	8.1%	0.0%
Bedford Heights	6,451	42.9%	2.0%	0.8%	2.0%	4.6%	4.9%	2.4%	32.7%	7.6%
Bentleyville	1,562	97.2%	0.3%	0.0%	0.0%	2.5%	0.0%	0.0%	0.0%	0.0%
Berea	10,854	74.7%	4.7%	1.6%	1.7%	2.7%	5.7%	2.2%	6.5%	0.3%
Bratenahl	816	42.8%	14.1%	3.6%	0.7%	0.4%	0.0%	0.7%	37.4%	0.4%
Brecksville	6,016	81.7%	6.5%	0.0%	5.9%	2.9%	0.2%	0.4%	2.5%	0.0%
Broadview Heights	8,725	68.6%	7.5%	0.3%	1.9%	4.6%	11.2%	2.4%	3.5%	0.1%
Brook Park	8,099	84.8%	3.0%	0.5%	0.9%	2.8%	2.7%	2.5%	2.3%	0.6%
Brooklyn	5,105	67.6%	3.3%	4.7%	0.9%	1.7%	6.5%	4.8%	10.4%	0.1%
Brooklyn Heights	588	98.5%	0.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Chagrin Falls	2,045	69.4%	5.0%	0.4%	2.4%	11.2%	0.9%	5.6%	5.2%	0.0%
Cleveland	201,633	47.0%	6.1%	15.8%	5.7%	4.4%	4.0%	3.4%	12.9%	0.6%
Cleveland Heights	21,693	62.7%	4.6%	4.6%	5.3%	6.0%	5.5%	4.1%	7.1%	0.1%
Cuyahoga Heights	1,251	79.6%	6.8%	10.6%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
East Cleveland	9,566	30.6%	6.9%	15.5%	5.7%	6.5%	3.6%	9.7%	21.4%	0.1%
Euclid	25,617	53.8%	7.7%	5.1%	2.1%	4.3%	3.2%	2.3%	20.9%	0.5%
Fairview Park	8,072	71.5%	3.7%	0.9%	1.8%	3.7%	4.0%	3.1%	11.0%	0.2%
Garfield	13,073	75.6%	2.3%	8.9%	0.8%	5.3%	3.8%	1.5%	1.9%	0.0%
Highland Heights	849	98.1%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
Glenwillow	1,746	60.5%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	10.9%	27.7%
Highland Heights	3,642	87.4%	7.9%	0.0%	3.3%	0.0%	0.0%	0.0%	1.4%	0.0%
Highland Hills	2,093	24.1%	10.8%	0.0%	0.9%	4.7%	18.5%	8.2%	33.2%	0.0%
Hunting Valley	1,853	96.0%	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
Independence	3,139	97.3%	1.5%	0.7%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%
Lakewood	28,736	36.4%	4.8%	16.8%	5.2%	4.5%	7.5%	8.1%	16.6%	0.2%
Linndale	1,223	87.1%	1.6%	9.7%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Lyndhurst	7,185	80.5%	1.7%	0.5%	0.7%	4.9%	0.9%	1.6%	9.2%	0.0%
Maple Heights	11,133	84.6%	1.4%	0.7%	1.2%	3.2%	6.6%	0.8%	1.1%	0.5%
Mayfield	1,461	75.5%	2.8%	0.7%	2.7%	14.9%	0.0%	0.0%	3.4%	0.0%

Municipality	Total Units	Single Detached	Single Attached	2 Units	3-4 Units	5-9 Units	10-19 Units	20-49 Units	50+ Units	Other
Mayfield Heights	10,726	45.2%	3.4%	0.6%	1.4%	5.5%	3.4%	7.6%	32.9%	0.1%
Middleburg Heights	7,650	57.0%	11.3%	2.0%	2.1%	5.7%	18.4%	1.0%	2.4%	0.2%
Moreland Hills	3,898	94.2%	1.6%	0.0%	0.3%	3.9%	0.0%	0.0%	0.0%	0.1%
Newburgh Heights	1,251	51.6%	6.8%	36.6%	4.0%	0.0%	0.0%	0.0%	0.0%	1.0%
North Olmsted	13,569	71.3%	7.1%	0.2%	2.1%	4.3%	3.6%	2.2%	8.9%	0.4%
North Randall	1,709	37.1%	0.0%	0.5%	1.3%	7.7%	28.9%	15.7%	8.8%	0.0%
North Royalton	14,415	59.7%	5.8%	0.7%	2.5%	6.1%	18.9%	3.3%	2.9%	0.1%
Oakwood	1,746	79.8%	0.0%	0.0%	4.9%	0.0%	1.5%	0.0%	11.6%	2.2%
Olmsted	11,117	57.6%	5.8%	2.9%	2.7%	9.5%	3.5%	0.7%	2.2%	15.1%
Olmsted Falls	11,548	65.6%	16.0%	0.8%	1.6%	1.9%	6.3%	6.3%	1.5%	0.0%
Orange	1,766	78.7%	12.9%	2.8%	0.1%	1.2%	1.2%	0.4%	2.8%	0.0%
Parma	36,623	76.6%	3.2%	3.0%	0.6%	3.4%	5.3%	1.1%	6.8%	0.1%
Parma Heights	9,941	58.7%	1.6%	0.5%	3.2%	6.8%	5.8%	3.8%	19.3%	0.2%
Pepper Pike	2,733	92.9%	5.0%	0.0%	0.0%	1.1%	1.1%	0.0%	0.0%	0.0%
Richmond Heights	5,399	58.9%	4.8%	0.3%	0.8%	1.0%	1.8%	5.7%	26.6%	0.0%
Rocky River	10,494	57.2%	8.0%	1.5%	1.1%	4.4%	3.4%	6.5%	17.3%	0.5%
Seven Hills	5,051	96.1%	2.3%	0.2%	0.4%	0.0%	0.0%	0.0%	0.0%	1.0%
Shaker Heights	14,037	54.0%	3.4%	8.0%	1.5%	5.4%	6.3%	7.5%	13.8%	0.0%
Solon	9,359	86.0%	1.0%	0.2%	0.8%	5.3%	1.7%	2.0%	2.8%	0.0%
South Euclid	9,347	85.9%	2.3%	3.1%	2.2%	3.1%	2.2%	1.1%	0.1%	0.2%
Strongsville	19,474	79.3%	6.0%	0.5%	0.4%	0.7%	3.9%	1.3%	7.7%	0.1%
University Heights	5,124	78.3%	0.4%	7.4%	1.1%	1.6%	2.5%	3.8%	4.7%	0.2%
Valley View	808	97.3%	0.6%	0.1%	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Walton Hills	937	98.5%	0.3%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.6%
Warrensville Heights	7,682	43.0%	2.1%	1.1%	1.8%	9.0%	16.3%	9.5%	17.2%	0.0%
Westlake	15,774	58.0%	8.4%	0.2%	2.5%	4.8%	11.5%	4.7%	9.6%	0.4%
Woodmere	1,766	45.2%	0.0%	0.0%	1.1%	11.2%	11.2%	4.2%	26.7%	0.0%
Cuyahoga County	615,881	59.4%	5.2%	7.6%	3.3%	4.3%	5.0%	3.4%	11.2%	0.6%
Franklin County	582,701	53.2%	9.3%	3.4%	7.8%	9.2%	6.5%	3.9%	5.8%	0.9%
Hamilton County	379,583	58.5%	4.9%	5.1%	7.3%	5.7%	8.0%	3.4%	6.2%	0.8%
Ohio	5,251,209	69.0%	4.7%	3.8%	4.3%	4.6%	3.9%	2.2%	4.0%	3.6%

Table 4 depicts a largely bimodal distribution of housing types across the majority of cities in Cuyahoga County. The housing stock is primarily between single family homes and large-scale apartments, with exceptions in smaller multifamily units located in older suburbs and the presence of duplexes and triplexes the City of Cleveland and its inner ring suburbs. Compared to Cuyahoga County, Franklin and Hamilton County both have a higher presence of mid-sized multi-unit housing.

Table 5: Land Banked Properties (as of December 2024)

Municipality	Acquired Properties	Demo'd Properties	% Demo'd Properties
Bedford	25	7	28.0%
Bedford Heights	6	4	66.7%
Berea	8	6	75.0%
Bratenahl	2	1	50.0%
Brecksville	3	2	66.7%
Broadview Heights	5	5	100.0%
Brook Park	11	10	90.9%
Brooklyn	14	14	100.0%
Brooklyn Heights	1	0	0.0%
Cleveland	16,710	5,912	35.4%
Cleveland Heights	41	26	63.4%
Cuyahoga Heights	6	5	83.3%
East Cleveland	470	327	69.6%
Euclid	29	11	37.9%
Fairview Park	1	1	100.0%
Garfield Heights	115	78	67.8%
Glenwillow	3	3	100.0%
Independence	2	1	50.0%
Lakewood	5	5	100.0%
Lyndhurst	1	0	0.0%
Maple Heights	64	31	48.4%
Mayfield Heights	9	3	33.3%
Middleburg Heights	5	5	100.0%
Newburgh Heights	62	52	83.9%
North Olmsted	4	2	50.0%
North Randall	1	0	0.0%
North Royalton	15	10	66.7%
Oakwood	14	9	64.3%

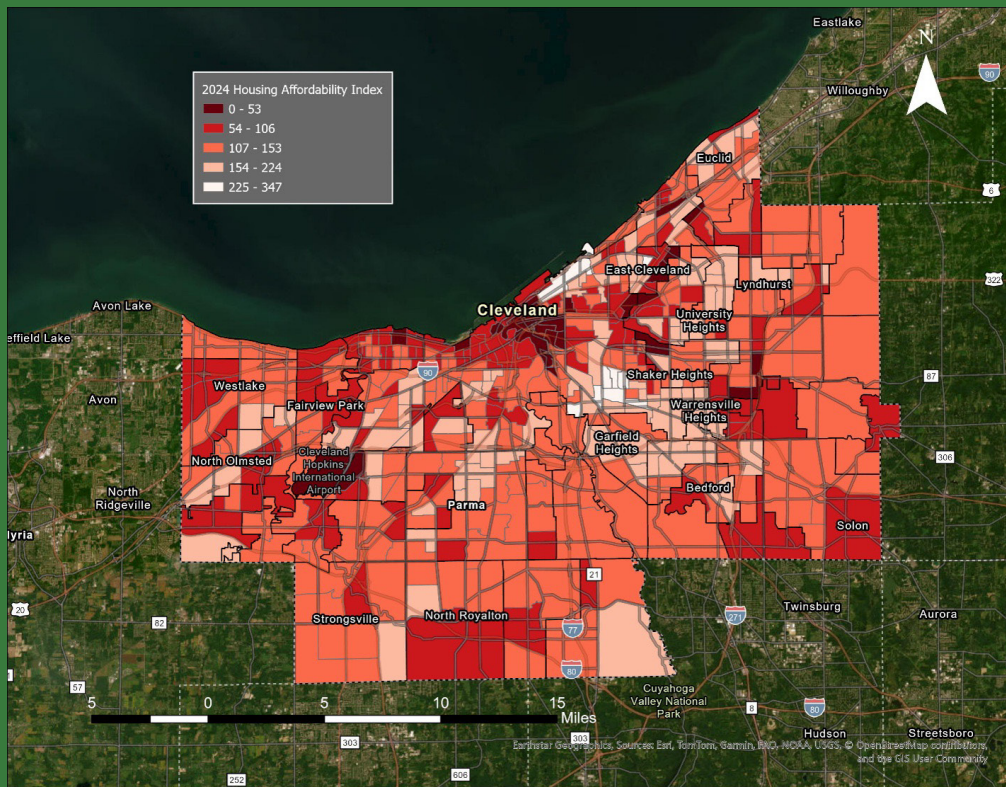
Olmsted Falls	1	1	100.0%
Olmsted Township	5	5	100.0%
Orange	1	0	0.0%
Parma	14	9	64.3%
Parma Heights	2	1	50.0%
Pepper Pike	3	2	66.7%
Richmond Heights	5	5	100.0%
Rocky River	2	1	50.0%
Seven Hills	11	11	100.0%
Shaker Heights	38	29	76.3%
Solon	1	0	0.0%
South Euclid	64	50	78.1%
University Heights	6	4	66.7%
Warrensville Heights	80	73	91.3%
Woodmere	1	0	0.0%
Total	17,866	6,721	37.6%

Table 5 provides an overview of the land banked properties throughout Cuyahoga County. The City of Cleveland Land Bank holds 15,574 (87%) of these properties while the Cuyahoga County Land Bank holds the remaining 2,292. The vast majority of land banked properties exist within the boundaries of the City of Cleveland. As of December 2024, 6,721 properties had either been demolished by the land banks or land bank partners, yielding a demolition rate of 37.6%.



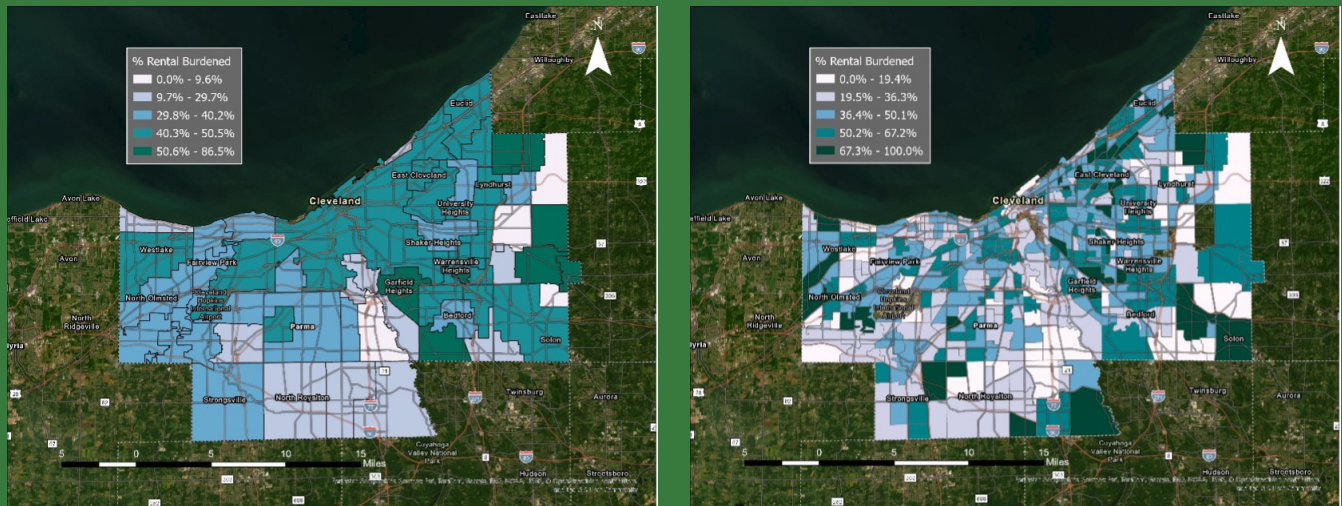
# SECTION 2: AFFORDABILITY

Figure 7: Housing Affordability Index (2024)



ESRI's Housing Affordability Index (HAI) is a measure of how affordable homeownership is relative to the area's household income. The HAI accounts for not only housing value but also the cost of property taxes in the area taken from ACS. HAI scores of 100 and greater signify that the housing is affordable for median-income earners, whereas lower scores indicate greater unaffordability. This map illustrates that the majority of neighborhoods in Cuyahoga County are affordable by this measure, with notable exceptions in low homeownership markets around the City of Cleveland and high-cost affluent suburbs such as Solon, North Royalton, and Westlake. Importantly, some of the depressed neighborhoods on Cleveland's east side also show low housing affordability despite their low housing values due to the disproportionately low incomes in these areas.

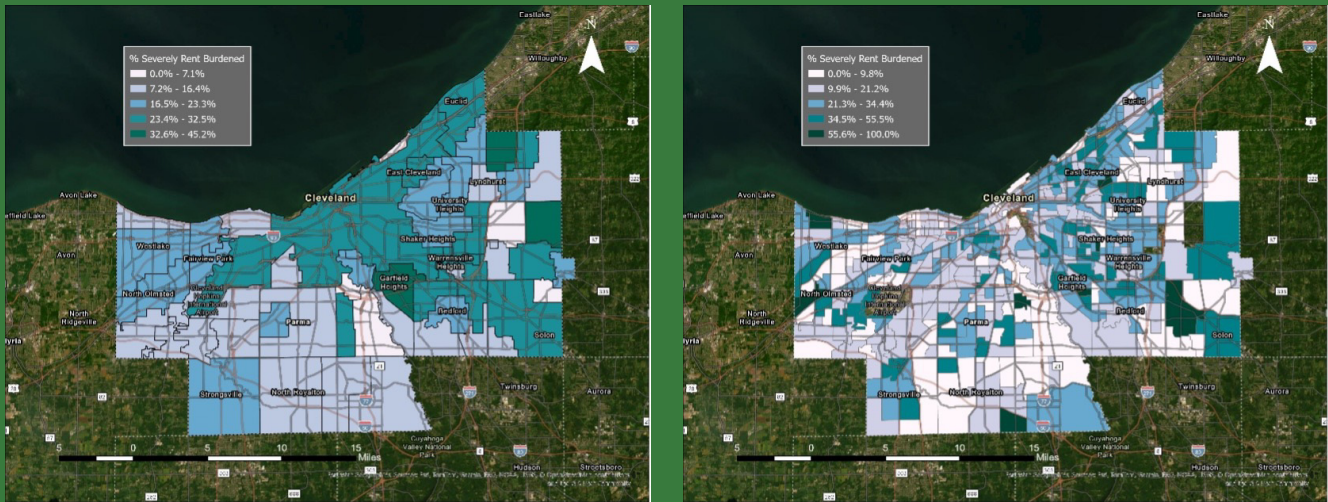
Figures 8 and 9: Rental Burden for Census Tracts and Cities in Cuyahoga County (2022 ACS 5-Year)



These figures illustrate the percentage of renter households that are cost-burdened, meaning they spend 30% or greater of their annual income on rent. Renter cost burden inhibits households' mobility, wealth accrual, and security.

These maps do not show as clear of a spatial pattern as many others in the region. Nearly 44% of renters countywide are cost-burdened, with many of the cities with low renter populations having the highest rates of cost burden. When looking at the neighborhood level, many of the most densely rented neighborhoods across the county have between 36%-50% cost-burdened renters, indicating that this is the norm for many communities.

Figures 10 and 11: Severe Rental Burden for Census Tracts and Cities in Cuyahoga County (2022 ACS 5-Year)



These figures illustrate the percentage of severely rent-burdened renters across Cuyahoga County, defined as renter households that spend 50% or more of their annual income on rent. Countywide, 23% of renter households are severely cost-burdened. Notably, many of these households are located in neighborhoods across Cleveland and the depressed renter markets in the near east side suburbs, with some similarly elevated rates across Parma and the limited markets in the county's edges.



Table 6: Affordable Sales by City (2023)

Municipality	# of Sales	Median Sales Price	# of Affordable Sales <sup>[1]</sup> *	% of Affordable Sales
Bay Village	262	\$350,000	20	7.60%
Beachwood	139	\$440,000	3	2.20%
Bedford	213	\$139,900	162	76.10%
Bedford Heights	122	\$167,500	73	59.80%
Bentleyville	13	\$887,910	-	0.00%
Berea	288	\$205,000	96	33.30%
Bratenahl	28	\$552,500	3	10.70%
Brecksville	143	\$400,000	6	4.20%
Broadview Heights	179	\$350,000	16	8.90%
Brook Park	263	\$190,000	101	38.40%
Brooklyn	150	\$170,000	83	55.30%
Brooklyn Heights	16	\$211,000	3	18.80%
Chagrin Falls Township	69	\$535,000	3	4.30%
Chagrin Falls Village	66	\$512,500	3	4.50%
Cleveland	7,449	\$77,000	6,373	85.60%
Cleveland Heights	861	\$175,950	432	50.20%
Cuyahoga Heights	11	\$239,000	3	27.30%
East Cleveland	210	\$37,350	199	94.80%
Euclid	939	\$120,000	800	85.20%
Fairview Park	242	\$249,500	45	18.60%
Garfield Heights	757	\$112,000	706	93.30%
Gates Mills	54	\$687,100	3	5.60%
Glenwillow	4	\$408,500	1	25.00%
Highland Heights	210	\$406,500	6	2.90%
Highland Hills	5	\$100,000	5	100.00%
Hunting Valley	5	\$2,300,000	-	0.00%
Independence	62	\$316,000	4	6.50%
Lakewood	627	\$289,000	75	12.00%
Linndale	8	\$122,250	8	100.00%
Lyndhurst	280	\$202,850	97	34.60%



Municipality	# of Sales	Median Sales Price	# of Affordable Sales <sup>[1]</sup> *	% of Affordable Sales
Maple Heights	607	\$97,000	577	95.10%
Mayfield Heights	261	\$199,900	100	38.30%
Mayfield Village	39	\$335,000	2	5.10%
Middleburg Heights	179	\$256,000	28	15.60%
Moreland Hills	44	\$645,000	-	0.00%
Newburgh Heights	30	\$108,500	29	96.70%
North Olmsted	398	\$240,000	79	19.80%
North Randall	3	\$158,000	3	100.00%
North Royalton	270	\$315,000	34	12.60%
Oakwood	52	\$122,800	38	73.10%
Olmsted Falls	105	\$255,000	14	13.30%
Olmsted Township	105	\$275,000	12	11.40%
Orange	35	\$605,000	1	2.90%
Parma	1,367	\$180,000	649	47.50%
Parma Heights	243	\$185,000	104	42.80%
Pepper Pike	88	\$576,500	-	0.00%
Richmond Heights	137	\$211,200	42	30.70%
Rocky River	292	\$390,000	14	4.80%
Seven Hills	183	\$265,000	22	12.00%
Shaker Heights	446	\$300,000	95	21.30%
Solon	260	\$396,500	9	3.50%
South Euclid	467	\$150,000	314	67.20%
Strongsville	580	\$300,500	40	6.90%
University Heights	298	\$250,000	53	17.80%
Valley View	18	\$319,500	4	22.20%
Walton Hills	30	\$271,100	2	6.70%
Warrensville Heights	132	\$100,000	117	88.60%
Westlake	280	\$392,500	14	5.00%
Woodmere	3	\$210,000	1	33.30%
Cuyahoga County	20,627	\$155,500	11,726	56.80%
All Suburbs	13,178	\$180,000	5,353	40.60%

Table 6 shows the share of home sales classified as affordable per HUD HOME standards. Over half of all sales in 2023 were affordable by this definition, though only 17 municipalities had a median sales price in 2023 at or below this limit. Over half of the total affordable sales were in the City of Cleveland, reflected in the fact that this rate dropped to just over 40% across all of the city's suburbs.

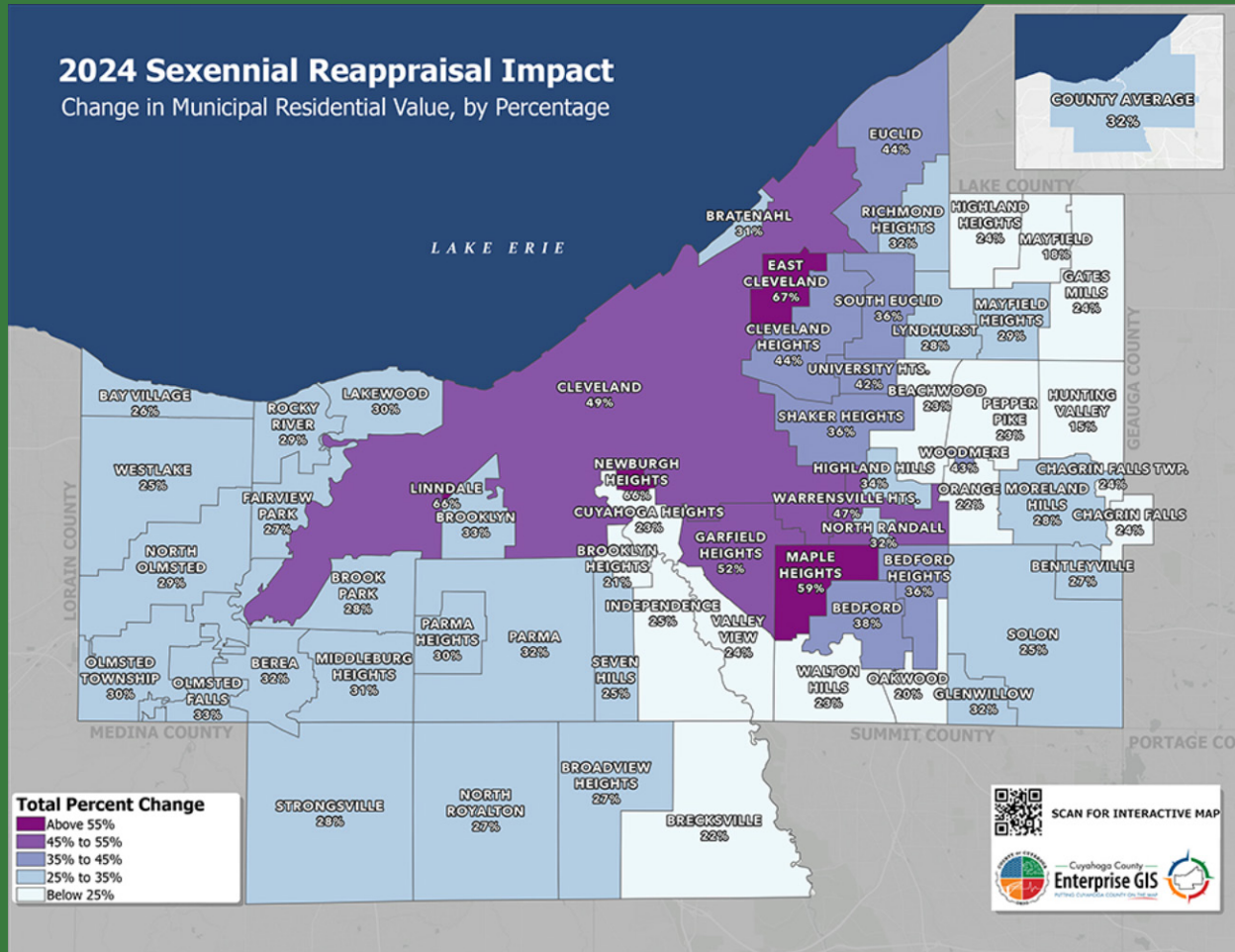
Table 7: HUD and LIHTC Low-Income Properties by City (2023)

Municipality	Total Units	HUD Subsidized Properties <sup>[2]</sup>	% HUD Subsidies	LIHTC Low Income Properties	% LIHTC Low Income
Bay Village	6,353	72	1.10%	148	2.30%
Beachwood	6,740	23	0.30%	-	0.00%
Bedford	6,867	215	3.10%	133	1.90%
Bedford Heights	6,451	368	5.70%	44	0.70%
Bentleyville	1,562	-	0.00%	-	0.00%
Berea	10,854	188	1.70%	-	0.00%
Bratenahl	816	9	1.10%	-	0.00%
Brecksville	6,016	1	0.00%	-	0.00%
Broadview Heights	8,725	3	0.00%	-	0.00%
Brook Park	8,099	18	0.20%	-	0.00%
Brooklyn	5,105	28	0.50%	-	0.00%
Brooklyn Heights	588	2	0.30%	-	0.00%
Chagrin Falls	2,045	1	0.00%	-	0.00%
Cleveland	201,633	25,997	12.90%	14,339	7.10%
Cleveland Heights	21,693	1,481	6.80%	621	2.90%
Cuyahoga Heights	1,251	1	0.10%	-	0.00%
East Cleveland	9,566	1,938	20.30%	1,402	14.70%
Euclid	25,617	2,592	10.10%	2,092	8.20%
Fairview Park	8,072	92	1.10%	-	0.00%
Garfield Heights	13,073	854	6.50%	92	0.70%
Gates Mills	849	-	0.00%	-	0.00%
Glenwillow	1,746	-	0.00%	-	0.00%
Highland Heights	3,642	2	0.10%	-	0.00%
Highland Hills	2,093	83	4.00%	80	3.80%
Hunting Valley	1,853	-	0.00%	-	0.00%
Independence	3,139	-	0.00%	-	0.00%
Lakewood	28,736	768	2.70%	158	0.50%
Linndale	1,223	6	0.50%	-	0.00%
Lyndhurst	7,185	10	0.10%	-	0.00%
Maple Heights	11,133	773	6.90%	99	0.90%
Mayfield	1,461	-	0.00%	-	0.00%

<b>Municipality</b>	<b>Total Units</b>	<b>HUD Subsidized Properties<sup>[2]</sup></b>	<b>% HUD Subsidies</b>	<b>LIHTC Low Income Properties</b>	<b>% LIHTC Low Income</b>
Mayfield Heights	10,726	568	5.30%	191	1.80%
Middleburg Heights	7,650	21	0.30%	-	0.00%
Moreland Hills	3,898	31	0.80%	-	0.00%
Newburgh Heights	1,251	-	0.00%	-	0.00%
North Olmsted	13,569	23	0.20%	34	0.30%
North Randall	1,709	2	0.10%	-	0.00%
North Royalton	14,415	66	0.50%	-	0.00%
Oakwood	1,746	1	0.10%	-	0.00%
Olmsted	11,117	1	0.00%	-	0.00%
Olmsted Falls	11,548	1	0.00%	-	0.00%
Orange	1,766	-	0.00%	-	0.00%
Parma	36,623	301	0.80%	-	0.00%
Parma Heights	9,941	144	1.40%	96	1.00%
Pepper Pike	2,733	-	0.00%	-	0.00%
Richmond Heights	5,399	74	1.40%	-	0.00%
Rocky River	10,494	127	1.20%	-	0.00%
Seven Hills	5,051	1	0.00%	-	0.00%
Shaker Heights	14,037	337	2.40%	44	0.30%
Solon	9,359	14	0.10%	-	0.00%
South Euclid	9,347	218	2.30%	-	0.00%
Strongsville	19,474	17	0.10%	-	0.00%
University Heights	5,124	141	2.80%	81	1.60%
Valley View	808	1	0.10%	-	0.00%
Walton Hills	937	-	0.00%	-	0.00%
Warrensville Heights	7,682	648	8.40%	151	2.00%
Westlake	15,774	12	0.10%	-	0.00%
Woodmere	1,766	2	0.10%	-	0.00%
Cuyahoga County	648,130	38,276	5.90%	19,805	3.10%
All Suburbs	446,497	12,279	2.80%	5,466	1.20%

Table 7 shows the distribution of subsidized low-income housing units across each city in Cuyahoga County. In sum, 58,081 subsidized properties exist across these programs. In most cases, there are more HUD-subsidized units than LIHTC units in each city, with the exception of Bay Village and North Olmsted. The City of Cleveland leads the county with 40,337 units, which encompasses 20% of its total housing stock.

Figure 12: 2024 County Sexennial Appraisal Increases



Source: Cuyahoga County Fiscal Officer (2024)

Figure 12, published earlier in 2024, illustrates the percentage increase in housing valuations following the 2024 sexennial tax assessment. Countywide, the increase was 32% on average, with Cleveland and the near east side suburbs experiencing the largest percentage increases. This sudden spike in valuations represents a long-term affordability concern for existing and future householders; tax valuations both set a standard of value that translates to household wealth and represent a change in costs for what are already vulnerable householders



# SECTION 3: HOUSING SALES AND DEMAND

This section will explore sales and demand looking at the past five years of residential transactions in Cuyahoga County.

Figure 13: New Construction by Municipality (2022 ACS 5-Year Estimates)

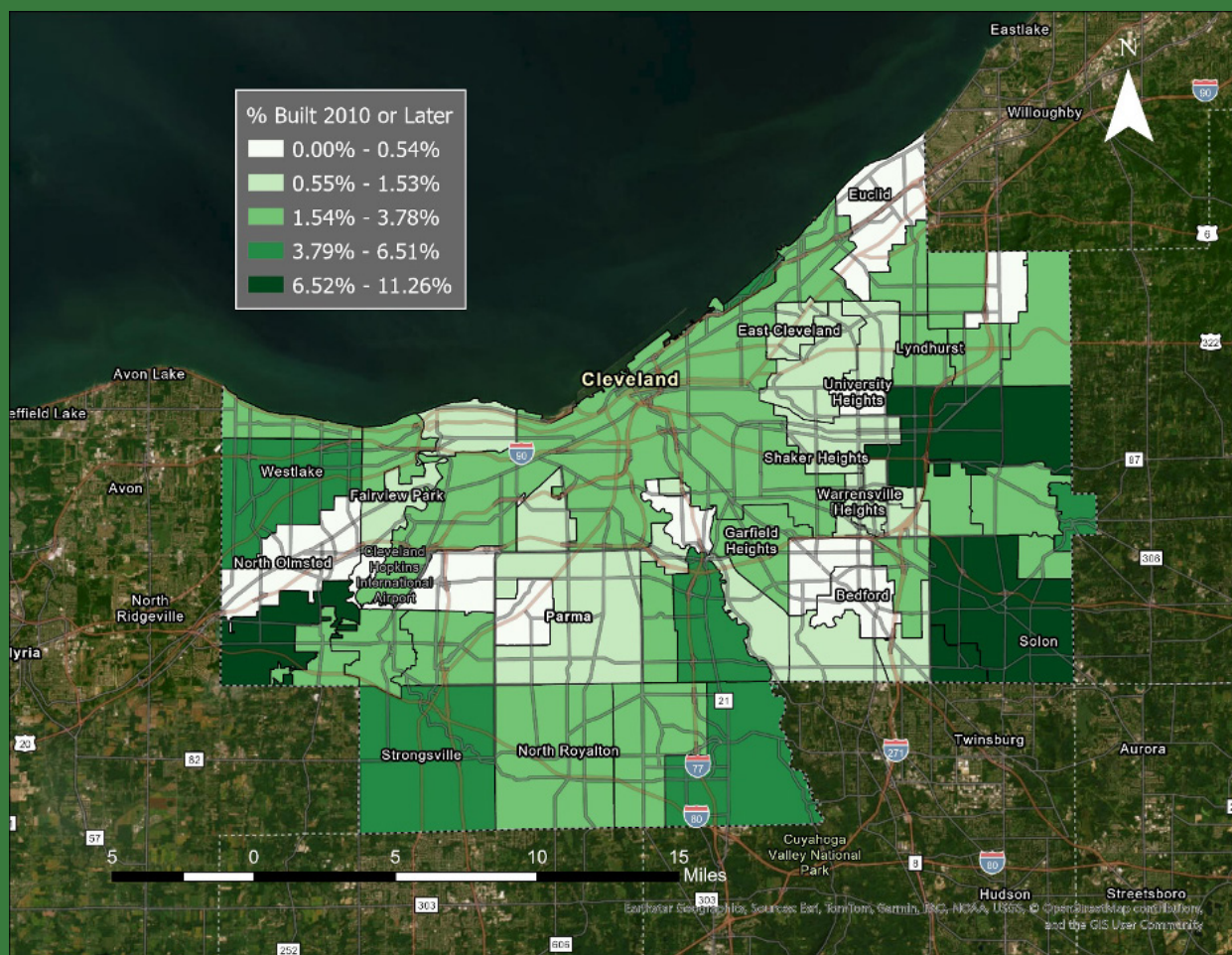


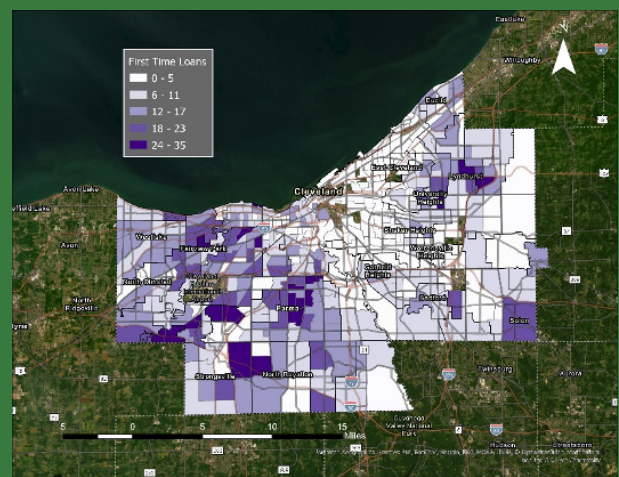
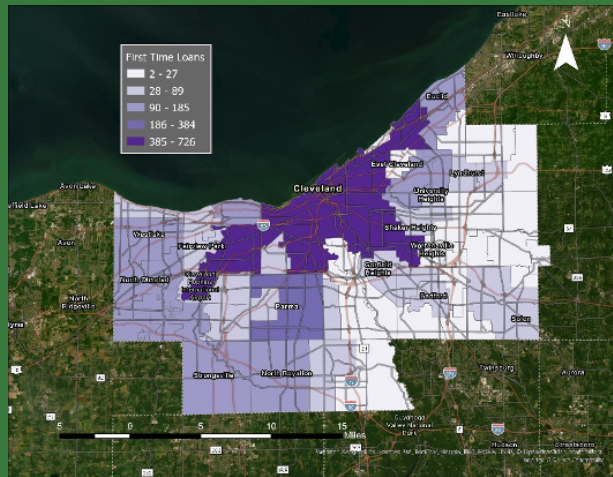
Table 8: Residential Sales by Municipality (2019-2023)

Municipality	2019		2021		2023	
	# of Sales	Median Sales Price	# of Sales	Median Sales Price	# of Sales	Median Sales Price
Bay Village	411	\$238,000	316	\$286,000	262	\$350,000
Beachwood	157	\$328,000	223	\$345,000	139	\$440,000
Bedford	268	\$72,750	306	\$115,000	213	\$139,900
Bedford Heights	143	\$109,000	150	\$140,875	122	\$167,500
Bentleyville	15	\$550,000	26	\$727,500	13	\$887,910
Berea	378	\$147,250	390	\$173,950	288	\$205,000
Bratenahl	37	\$350,000	32	\$409,125	28	\$552,500
Brecksville	189	\$288,500	235	\$350,000	143	\$400,000
Broadview Heights	259	\$270,000	305	\$320,000	179	\$350,000
Brook Park	322	\$129,750	406	\$161,000	263	\$190,000
Brooklyn	184	\$110,500	216	\$145,000	150	\$170,000
Brooklyn Heights	37	\$155,000	26	\$201,200	16	\$211,000
Chagrin Falls Township	93	\$360,000	106	\$430,000	69	\$535,000
Cleveland	8,270	\$47,000	9,858	\$72,500	7,449	\$77,000
Cleveland Heights	982	\$115,058	1,242	\$151,000	861	\$175,950
Cuyahoga Heights	4	\$118,000	9	\$156,200	11	\$239,000
East Cleveland	242	\$16,381	293	\$25,000	210	\$37,350
Euclid	1,039	\$72,000	1,166	\$110,000	939	\$120,000
Fairview Park	309	\$183,000	386	\$229,750	242	\$249,500
Garfield	924	\$60,000	961	\$95,000	757	\$112,000
Heights	41	\$349,000	95	\$575,000	54	\$687,100
Gates Mills	9	\$322,500	5	\$232,000	4	\$408,500
Glenwillow	290	\$270,000	370	\$310,000	210	\$406,500
Highland Heights	7	\$25,000	6	\$71,500	5	\$100,000
Highland Hills	15	\$1,050,000	9	\$1,536,600	5	\$2,300,000
Hunting Valley	112	\$255,500	111	\$270,000	62	\$316,000
Independence	941	\$192,500	990	\$250,000	627	\$289,000
Lakewood	2	\$38,800	3	\$57,500	8	\$122,250
Linndale	388	\$145,000	492	\$180,000	280	\$202,850
Lyndhurst	696	\$53,000	791	\$85,000	607	\$97,000
Maple Heights	330	\$149,250	409	\$173,000	261	\$199,900
Mayfield Heights	50	\$243,750	75	\$281,000	39	\$335,000
Mayfield Village						

Municipality	2019		2021		2023	
	# of Sales	Median Sales Price	# of Sales	Median Sales Price	# of Sales	Median Sales Price
Moreland Hills	68	\$422,500	81	\$500,000	44	\$645,000
Newburgh Heights	50	\$55,000	63	\$63,500	30	\$108,500
North Olmsted	491	\$170,000	567	\$207,500	398	\$240,000
North Randall	8	\$65,250	9	\$104,900	3	\$158,000
North Royalton	380	\$220,500	368	\$263,500	270	\$315,000
Oakwood	54	\$101,750	57	\$135,000	52	\$122,800
Olmsted Falls	135	\$192,000	172	\$220,000	105	\$255,000
Olmsted Township	190	\$210,000	189	\$240,000	105	\$275,000
Orange	58	\$367,500	58	\$413,750	35	\$605,000
Parma	1,596	\$123,000	1,956	\$155,000	1,367	\$180,000
Parma Heights	332	\$128,000	405	\$160,555	243	\$185,000
Pepper Pike	149	\$460,000	167	\$498,000	88	\$576,500
Richmond Heights	217	\$146,000	179	\$185,000	137	\$211,200
Rocky River	376	\$270,000	346	\$350,000	292	\$390,000
Seven Hills	257	\$186,500	260	\$235,250	183	\$265,000
Shaker Heights	583	\$205,000	671	\$260,000	446	\$300,000
Solon	423	\$292,000	466	\$330,000	260	\$396,500
South Euclid	615	\$95,000	724	\$134,550	467	\$150,000
Strongsville	748	\$220,000	813	\$275,000	580	\$300,500
University Heights	323	\$154,900	453	\$196,000	298	\$250,000
Valley View	24	\$193,000	29	\$289,000	18	\$319,500
Walton Hills	37	\$209,900	55	\$247,500	30	\$271,100
Warrensville Heights	308	\$65,650	334	\$92,900	132	\$100,000
Westlake	376	\$292,500	414	\$351,000	280	\$392,500
Woodmere	11	\$180,000	9	\$260,000	3	\$210,000
<b>Cuyahoga County</b>	<b>25,216</b>	<b>\$112,900</b>	<b>29,142</b>	<b>\$145,000</b>	<b>20,561</b>	<b>\$155,000</b>

Looking at the intervals above, there was a sharp uptick in sales across the county in 2021 that has drastically slowed since. Likewise, there was nearly a 30% increase in the median sales price of residential properties countywide in 2021 compared to 2019, illustrating the impacts of the pandemic housing market surge on the region's housing demand.

Figures 14 and 15: First Time Loans by City and Census Tract (Fannie May Freddie Mac 2023)



Figures 14 and 15 show the number of mortgages originated to first-time buyers according to the Fannie May and Freddie Mac single-family mortgage database in 2023. While this is not a comprehensive look at every mortgage originated, this gives a high-level idea of where these families are prioritizing settling. In 2023, 3,552 mortgages were originated for first-time homebuyers in Cuyahoga County. The highest density of these mortgages originated for households on the west side of Cleveland and neighborhoods in suburbs such as Euclid, Lyndhurst, Lakewood, and the west and south side suburbs of the county. This suggests that first-time homebuyers prioritize a combination of accessibility, affordability, and quality in the county.



## SECTION 4: OTHER HOUSING CHALLENGES

This section covers miscellaneous and ongoing challenges for housing and homeowners in the region that were not covered prior.

Table 9: Number of Properties Owned by LLCs by Municipality (NEO CANDO NST, December 2024)

Municipality	# of Properties Owned by LLCs	Municipality	# of Properties Owned by LLCs
Bay Village	146	Maple Heights	1,696
Beachwood	112	Mayfield Heights	289
Bedford	376	Mayfield Village	30
Bedford Heights	153	Middleburg Heights	92
Bentleyville	7	Moreland Hills	57
Berea	306	Newburgh Heights	79
Bratenahl	31	North Olmsted	205
Brecksville	101	North Randall	16
Broadview Heights	69	North Royalton	123
Brook Park	204	Oakwood	78
Brooklyn	111	Olmsted Falls	49
Brooklyn Heights	27	Olmsted Township	112
Chagrin Falls Township	95	Orange	82
Cleveland	15,177	Parma	1,052
Cleveland Heights	1,609	Parma Heights	146
Cuyahoga Heights	11	Pepper Pike	91
East Cleveland	463	Richmond Heights	143
Euclid	2,242	Rocky River	164
Fairview Park	117	Seven Hills	53
Garfield	1,698	Shaker Heights	447
Gates Mills	55	Solon	286
Glenwillow	8	South Euclid	987
Highland Heights	58	Strongsville	263
Highland Hills	3	University Heights	427
Hunting Valley	71	Valley View	25
Independence	65	Walton Hills	12
Lakewood	978	Warrensville Heights	334
Linndale	3	Westlake	249
Lyndhurst	232	Woodmere	25
		Cuyahoga County	32,140

Table 9 shows the count of non-apartment residential zoned properties owned by LLCs across Cuyahoga County. While this does not serve as a perfect measurement of investor ownership, searching by LLC provides a good conservative estimate of the density of investor ownership. Following the previous findings of VAPAC, Cleveland and the near east side suburbs of Euclid, Maple Heights, Garfield Heights, and Cleveland Heights lead the county in the number of properties owned by LLCs, encompassing over half of the county's current total.

Table 10: Foreclosure Filings by Municipality (NEO CANDO Property Data Portal, 2019-2023)

Municipality	Case Year				
	2019	2020	2021	2022	2023
Bay Village	19	9	14	19	10
Beachwood	9	1	3	13	11
Bedford	65	42	48	76	49
Bedford Heights	44	19	25	34	43
Bentleyville	-	-	-	-	1
Berea	65	17	14	44	32
Bratenahl	5	1	3	7	8
Brecksville	18	3	11	10	14
Broadview Heights	27	12	14	17	18
Brook Park	66	38	19	51	38
Brooklyn	24	12	8	24	22
Brooklyn Heights	7	1	1	1	1
Chagrin Falls Township	7	5	7	9	2
Cleveland	2,867	2,493	2,306	1,667	2,339
Cleveland Heights	232	136	146	189	146
Cuyahoga Heights	4	2	-	5	1
East Cleveland	258	319	202	113	99
Euclid	262	180	186	264	202
Fairview Park	30	13	11	21	18
Garfield	188	148	163	207	144
Heights Gates Mills	5	6	5	5	2
Glenwillow	-	1	1	-	-
Highland Heights	16	5	5	8	12
Highland Hills	-	1	-	1	-
Hunting Valley	-	-	-	1	-
Independence	16	2	2	10	5
Lakewood	70	40	45	71	57
Linndale	1	-	-	-	1
Lyndhurst	31	15	12	30	27

Municipality	Case Year				
	2019	2020	2021	2022	2023
Mayfield Heights	34	15	17	36	25
Mayfield Village	10	2	4	3	1
Middleburg Heights	35	22	15	26	16
Moreland Hills	6	2	6	1	2
Newburgh Heights	5	5	8	4	11
North Olmsted	105	32	35	72	57
North Randall	3	2	2	2	1
North Royalton	26	20	28	37	45
Oakwood	49	24	18	24	18
Olmsted Falls	36	14	21	17	10
Olmsted Township	27	15	11	17	15
Orange	6	4	3	10	4
Parma	195	90	92	239	177
Parma Heights	49	18	16	43	37
Pepper Pike	11	4	3	5	6
Richmond Heights	53	31	15	44	36
Rocky River	27	8	21	24	23
Seven Hills	30	10	15	26	14
Shaker Heights	101	61	59	85	66
Solon	45	18	21	33	39
South Euclid	121	57	58	104	102
Strongsville	81	37	28	48	56
University Heights	37	10	16	28	23
Valley View	1	3	1	7	4
Walton Hills	3	3	2	8	3
Warrensville Heights	113	82	84	96	106
Westlake	43	16	24	25	30
Woodmere	7	2	3	4	4
Cuyahoga County	5,830	4,281	4,048	4,162	4,385

Table 10 shows the number of foreclosure filings by municipality from 2019-2023. There was a sharp decline in the number of foreclosure filings following 2019, likely due in part to the wide range of relief efforts directed toward homeowners during the economic fallout resulting from the COVID-19 pandemic. Between 2021 and 2023, however, there has been a noticeable uptick in filings, indicating a potential upcoming return to the previous rate.

Table 11: Tax Delinquency by Municipality (NEO CANDO NST, 2024)

Municipality	# of Delinquent Properties	Sum of Tax Owed
Bay Village	232	\$1,759,878
Beachwood	221	\$2,042,793
Bedford	494	\$2,871,097
Bedford Heights	319	\$2,597,746
Bentleyville	11	\$95,280
Berea	316	\$1,580,399
Bratenahl	93	\$658,653
Brecksville	238	\$1,502,533
Broadview Heights	315	\$2,366,035
Brook Park	378	\$1,481,722
Brooklyn	216	\$1,110,959
Brooklyn Heights	32	\$251,236
Chagrin Falls Township	92	\$792,297
Cleveland	29,517	\$141,210,409
Cleveland Heights	1,586	\$19,129,352
Cuyahoga Heights	26	\$1,007,517
East Cleveland	1,875	\$20,564,517
Euclid	1,891	\$8,578,325
Fairview Park	230	\$1,086,146
Garfield Heights	1,521	\$11,028,302
Gates Mills	59	\$637,356
Glenwillow	15	\$61,289
Highland Heights	133	\$832,675
Highland Hills	34	\$535,388
Hunting Valley	12	\$118,888
Independence	151	\$1,100,359
Lakewood	930	\$6,665,570
Linndale	16	\$11,467
Lyndhurst	313	\$1,667,128
Maple Heights	1,502	\$9,765,453
Mayfield Heights	255	\$1,347,957
Mayfield Village	50	\$266,182
Middleburg Heights	241	\$1,753,466



Municipality	# of Delinquent Properties	Sum of Tax Owed
Moreland Hills	67	\$539,419
Newburgh Heights	106	\$308,537
North Olmsted	614	\$3,079,661
North Randall	37	\$244,421
North Royalton	449	\$2,172,648
Oakwood	231	\$1,762,374
Olmsted Falls	140	\$622,586
Olmsted Township	191	\$859,720
Orange	81	\$718,486
Parma	1,406	\$6,044,792
Parma Heights	315	\$1,560,896
Pepper Pike	95	\$959,375
Richmond Heights	207	\$1,606,783
Rocky River	408	\$2,874,239
Seven Hills	206	\$879,686
Shaker Heights	900	\$8,406,582
Solon	383	\$3,417,294
South Euclid	646	\$2,778,604
Strongsville	647	\$3,430,265
University Heights	302	\$13,765,803
Valley View	58	\$366,193
Walton Hills	55	\$493,666
Warrensville Heights	880	\$4,763,845
Westlake	521	\$3,035,970
Woodmere	20	\$177,500
Cuyahoga County	52,279	\$311,347,718

Table 11 shows the number of tax delinquent properties and sum of delinquent taxes by municipality in 2024. The City of Cleveland and its east side suburbs of East Cleveland, Cleveland Heights, University Heights, Maple Heights, and Garfield Heights lead the county in the sum of delinquent taxes, with University Heights being especially notable due to having a high sum of delinquent taxes despite a relatively low number of tax delinquent properties in 2024.

Table 12: Homestead Exemptions and Related Tax Delinquency by Municipality (NEO CANDO NST, 2024)

Municipality	# of Homestead Exempt Properties	# of Delinquent Homestead Properties	% of Delinquent Homestead Properties	Sum of Delinquency
Bay Village	1,430	57	3.99%	\$391,081
Beachwood	719	39	5.42%	\$159,116
Bedford	991	65	6.56%	\$270,941
Bedford Heights	886	94	10.61%	\$433,119
Bentleyville	61	4	6.56%	\$34,145
Berea	1,572	64	4.07%	\$175,082
Bratenahl	112	6	5.36%	\$55,310
Brecksville	1,130	49	4.34%	\$284,171
Broadview Heights	1,321	54	4.09%	\$281,847
Brook Park	2,232	117	5.24%	\$318,243
Brooklyn	1,172	59	5.03%	\$234,639
Brooklyn Heights	185	4	2.16%	\$7,272
Chagrin Falls Township	264	12	4.55%	\$73,400
Cleveland	22,558	4,115	18.24%	\$13,101,097
Cleveland Heights	3,254	389	11.95%	\$2,800,344
Cuyahoga Heights	55	3	5.45%	\$6,986
East Cleveland	1,178	268	22.75%	\$1,043,262
Euclid	3,389	334	9.86%	\$1,399,377
Fairview Park	1,552	50	3.22%	\$211,295
Garfield Heights	2,519	280	11.12%	\$1,471,121
Gates Mills	242	9	3.72%	\$71,863
Glenwillow	46	3	6.52%	\$11,567
Highland Heights	974	36	3.70%	\$156,209
Highland Hills	59	9	15.25%	\$17,439
Hunting Valley	46	2	4.35%	\$27,243
Independence	877	36	4.10%	\$107,031
Lakewood	2,024	127	6.27%	\$577,043
Linndale	2	-	0.00%	\$0
Lyndhurst	1,641	89	5.42%	\$321,522
Maple Heights	1,997	260	13.02%	\$899,578
Mayfield Heights	1,467	66	4.50%	\$320,802

Municipality	# of Homestead Exempt Properties	# of Delinquent Homestead Properties	% of Delinquent Homestead Properties	Sum of Delinquency
Mayfield Village	365	11	3.01%	\$29,616
Middleburg Heights	1,727	71	4.11%	\$238,944
Moreland Hills	295	12	4.07%	\$69,880
Newburgh Heights	201	22	10.95%	\$60,127
North Olmsted	3,145	141	4.48%	\$738,594
North Randall	49	7	14.29%	\$17,678
North Royalton	2,409	93	3.86%	\$256,466
Oakwood	364	36	9.89%	\$188,404
Olmsted Falls	640	26	4.06%	\$129,496
Olmsted Township	661	30	4.54%	\$171,507
Orange	211	15	7.11%	\$129,159
Parma	8,379	376	4.49%	\$1,245,755
Parma Heights	1,882	90	4.78%	\$293,732
Pepper Pike	585	32	5.47%	\$378,357
Richmond Heights	1,036	44	4.25%	\$448,286
Rocky River	1,500	50	3.33%	\$357,989
Seven Hills	1,953	68	3.48%	\$290,810
Shaker Heights	1,868	173	9.26%	\$1,866,047
Solon	1,632	55	3.37%	\$274,127
South Euclid	1,929	136	7.05%	\$645,422
Strongsville	4,283	155	3.62%	\$609,533
University Heights	737	57	7.73%	\$357,958
Valley View	232	5	2.16%	\$20,878
Walton Hills	385	12	3.12%	\$173,304
Warrensville Heights	1,122	205	18.27%	\$812,208
Westlake	2,022	75	3.71%	\$366,186
Woodmere	52	6	11.54%	\$19,513
Cuyahoga County	95,619	8,703	9.10%	\$35,452,122

Table 12 summarizes homestead exemptions and related tax delinquency in each municipality across Cuyahoga County. Homestead exemptions are granted primarily to senior residents facing challenges in order to provide property tax relief. The City of Cleveland, Parma, Strongsville, Euclid, Cleveland Heights, and North Olmsted have the largest number of properties with homestead exemptions while East Cleveland, Warrensville Heights, the City of Cleveland, Maple Heights, and Cleveland Heights have the highest rates of exempt properties with delinquent taxes.<sup>3</sup> Homestead-exempt households are especially vulnerable to rising housing costs and may struggle more to address delinquent taxes in the long term, indicating a heightened need for targeted interventions in these communities.

<sup>3</sup> Among municipalities with over 100 homestead exempt properties.

# WHAT DOES AFFORDABILITY MEAN IN CUYAHOGA COUNTY

Housing affordability is a significant issue across the country. Northeast Ohio too, has affordability issues. As part of the overall task for the County Housing Study, The Center sought to assist the County Department of Housing and Community Development with a better understanding of how communities and constituents across the county define affordability.

The section presents a variety of perspectives on definitions of affordable housing, with contributors offering a range of interpretations based on income thresholds, housing quality, and broader social justice frameworks. Though all acknowledged that there is a standard definition of what affordability constitutes, many felt that there was a greater need to update definitions and a greater degree of nuance in what constitutes affordability. Others shared that they felt affordability should incorporate more aspects of housing than it currently does. What follows are taken from interview responses and direct written requests for providing a definition.

Overall, the sentiment captured reflects a belief that what currently comprises affordability misses the mark and leaves many individuals unable to obtain quality, safe, secure housing.

- **Income-based Definitions:** Respondents emphasize the standard HUD definition, which considers housing affordable if it costs no more than 30% of a household's income. However, some also note limitations, such as the increasing difficulty for low-income individuals to find housing within this threshold due to rising housing costs, stagnating wages, and insufficient subsidies.





- **Quality and Accessibility:** The responses focus on the importance of housing being safe, well-maintained, and accessible to low- and moderate-income people. One respondent argued against the percentage-based definition, suggesting it often results in substandard housing. Another respondent emphasizes that affordable housing should be in good repair and suitable for those at or below the median income level. Another distinguishes between "affordable" housing requiring subsidies and "attainable" housing that is affordable to those earning up to 120% AMI.
- **Broader Human Rights Framework:** One respondent offers a more expansive, human rights-based definition, emphasizing that affordable housing should be hazard-free, accessible, and located in neighborhoods with quality public amenities. He also argues that housing affordability should extend beyond income considerations to address systemic issues of discrimination, exploitation, and inequality, particularly for marginalized communities.
- **Critiques and Gaps in Policy:** Some contributors point out the need for research into how investor purchases and mortgage loan access affect housing affordability. Highlighting the failure of the state to ensure housing as a human right and criticizing policies that perpetuate racial and economic inequality.

Overall, the responses show that affordable housing is a multifaceted issue, with definitions ranging from income-based measures to broader considerations of quality, accessibility, and human rights. The consensus is that affordable housing should not just be affordable in terms of cost but also quality, security, and accessibility to opportunities. A list of all responses is located in Appendix X.





# FINDINGS:

The follow section contains the Findings from stakeholder interviews. Interview were conducted between May 2nd and August 8th, Interviews were conducted over Zoom. A total of thirty-six interviews are reflected in this section. Challenges and opportunities are reflected throughout.

# INTERSECTIONALITY

In all the interviews, housing was brought up not just as the built environment but also as the people living economically in the community. Stakeholders did not separate the physical built environment from people. They addressed issues surrounding housing with the combined idea of people and built environment as one thought, *"If you're not talking about race, public transportation, mobility issues, shrinking region, shrinking population, you will miss the mark. It cannot be solely focused on housing, and there's so much nuance to this conversation, and I hope that gets pulled out within your report."* It was not just the discussion of the housing aging, but also the community members aging; it was the need for financial assistance in the infrastructure of our housing stock and financial support to the people needing housing. It was stressed that There is a need to discuss the programs to bring people to stability. To not just house the community but help the community survive. This intersectionality was a key theme in interviews, emphasizing not only a need for county survival but also an absolute necessity for the people who reside in the county. Throughout the interviews, stakeholders conveyed the need for the new department to approach the issue of housing across the county with this lens. Intersectionality is a thread that runs through all of the areas of housing reviewed by stakeholders.





# INTERSECTIONALITY

## Employment

To gain healthy housing, residents need an income to pay for housing costs. It is also essential to gain employment to have a housing dwelling with running water, electricity, and basic human needs.

## Equity

Owning a home is an asset and a burden upon residents. Owning a home gives stability and the possibility for wealth equity. However, not addressing home maintenance costs leads to a declining housing stock.

## Food

Housing provides a place to cook and store food. Without housing, residents must rely on limited food sources.

## Housing

## Health

Housing is uninhabitable if it is unhealthy, if it is free of lead and mold, if it has running water, if it has a reliable roof, and if it is structurally sound. Keeping the county housing healthy will ensure that residents have a guaranteed place to live.

## Water

Add Clean water is essential to the survival of residents. Housing must have clean running water, and not addressing the cost of utilities such as water and sewers can lead to the unhousing of residents. new text

## Stability

Stability in living conditions is essential in the stability of residents' lives. Providing quality housing can bring community stability and add to residents' thriving.



# AFFORDABILITY

Affordability took on many different dimensions for interview respondents. Leading definitions included were the people's ability to afford the homes living on standard (footnote - no definition of the standard was provided during the interviews), wages, whether people could get loans for homes, and whether people could continue to afford to live in the homes they currently live in. This presented itself in various responses and included interventions identifying the issue of the rising cost of homes in Cuyahoga County over the last several years, as well as the stagnant rate of wage that has persisted.

Conversations also included the topic of banking and programs designed to boost homeownership. These included expanding down payment assistance and seeking a way to encourage banks to write small-dollar mortgages. It was transparent to stakeholders that more work needs to be done in this area if the county is going to get to a point where most residents can truly afford a home.

Finally, as the study was being conducted, Cuyahoga County publicly issued its 6-year tax assessment plan on the cost of housing throughout the county. Some conversations discussed the implications of the expected increases in property taxes on households already under pressure from rising inflation.

Whether or not homes are affordable in the county was met with mixed responses. One stakeholder said, "Cleveland is super affordable unless you do not have any money." citing the gap in affordability for residents in the most distressed communities.

Most interviews shared that Cuyahoga County is affordable in some places but is losing the ability to provide adequate housing to the community in others. This means that affordability is 'spotty' across the county while at the same time indicating that there should be a focus on preserving the housing that currently remains affordable.

“THE AFFORDABILITY is based on the regional median income. Well, when you have a neighborhood. That meeting income is \$25,000, even though you say it's affordable per HUD standards. Most people in the neighborhood are like, I can't afford that. So, they continue to live in substandard quality housing.”

“So when people talk about the housing crisis in Ohio, We have plenty of units. Many of them are crappy, right, or many of them are too expensive for the people who live in them who are making below housing You know, wages that are below what a housing level needs.”

# AFFORDABILITY

## The Pressure of Increasing Housing Costs:

Stakeholders identified the rising cost of homes nationally as an issue affecting Cuyahoga County. For the residents of Cuyahoga County, housing marketing is becoming economically unobtainable; it was noted that the housing costs are affordable for people living in markets outside of the state. Stakeholders discuss the influx of out-of-state and out-of-county investors purchasing properties in the county, further exacerbating the increasing cost of home sales over the last several years. *"I think Cleveland is very quickly becoming unaffordable. It's unaffordable now, but I think the more and more time goes by. People will not only not be able to afford a quality safe, healthy home, but they will not be able to afford an unsafe, unhealthy home that's literally falling apart. And that's not even looking at the layered component of, you know. out of country investment property owners."*

During the course of the interview process, the 2024 Cuyahoga County Tax assessment notifications were released. Throughout the interview with the county treasurer's office and county prosecutor, the tax increase most people faced loomed over the conversation. It was acknowledged in multiple instances that the county recognized that the rise in valuation could create additional financial pressures on residents across the county, including those on fixed-income aging residents.

Lower-income homeowners and renters are expected to bear the brunt of the tax reassessment. *"On average, in the county, there is a 30% increase in the tax value of the property because of all the mechanics of taxes and what ultimately becomes your taxes, including anti-inflationary and deflationary legislation. The number was at a 10% increase, but property taxes are regressive. By nature, because it's a flat percentage, it does affect people on the lower end of the scale much more severely than the upper income and the higher tax value properties. We tend to see more complaints from probably the upper end than the lower end who will bear the brunt of that regressive taxation, simply because I don't think they always understand the process. Or maybe they're intimidated by the process of filing a complaint to the Board of Revision, going to a hearing, and being asked questions. And then, of course, you know this is as far as the city of Cleveland, the east side of Cleveland. Where you've got such a high renter base, they cannot file a complaint because they don't own the property their landlord does. And you know that's unfortunate because they bear the brunt in terms of their rents, which haven't decreased. The rent stayed up during the midst of the housing crisis, and they continue to increase."* The stakeholder went on to explain that many people do not know the complete process to ask for a property reevaluation, or they do not know the programs that are available to help alleviate the tax burden. This is considering that the county undertook a considerable effort to reach out to residents during and after the reevaluation process. Greater community outreach and education efforts should likely continue to take place.



# AFFORDABILITY

## The Pressure of Increasing Housing Costs:

Interviewees also stressed the need for programs and support that will assist individuals in continuing to live in their homes. The rising cost of home repair and repair supplies affects not only the quality of the housing stock but also the quality of communities and individual homeowners. Furthermore, home repair and rehab are beyond basic upkeep and encompass more than fixing stairs or painting. An interviewee explained it this way: *"I do not mean maintenance to be hammers and nails and wallpaper. It's utilities. People are gasping over water bills these days because your water bill is now combined with your sewer bill, and we figured out that the more water we use, the more sewage we have to dispose of. And we kind of got behind the eightfold on that. People are playing catch up. A the cost of saying us for a starter home is that maybe you maybe you can buy that starter home for \$200,000 if you're lucky. But what will you do with a 90-year-old starter home for \$200,000 when carrying costs, not just financing mortgage and taxes? But your housing costs are more than \$2,500 a month. \$3,000 a month. Those are tough numbers for people in starter home."* It was stressed that energy costs are rising, and people cannot pay the mortgage, taxes, utilities, and home repairs. This leads to homes falling into disrepair and homeowners becoming delinquent on their taxes and utility bills. The stakeholders stressed the impact of utilities, housing repair, and taxes on homeowners in the county.

Some stakeholders commented on the diversity of affordability within the county, which is viewed as an asset that needs to be preserved. In the City of Cleveland, some parts are affordable, and some neighborhoods are not. "If you look at the outer suburbs, they're just sky high. And then they've got a handful of sky-high West Side neighborhoods, like Ohio City. Detroit Shoreway and Tremont are at the top of that. Kamms is also another one:"

“

*"And it's the irony is that we've got an affordability. We have affordability. The East side of Cleveland is for first-time home buyers or second-time buyers; people and low-modern-income people are returning from foreclosure. It's an incredible opportunity right now. And yet they've got these two roadblocks that are in their way."*

”





# ADVOCACY

Stakeholders brought up the gap in financing for community members. *"And the Federal Reserve bank recently released like a couple of reports as well. And just to say how much bank are or are not, lending to certain parts of our community. And certain, you know people like certain geographies, and then certain people. Within our community. So number one, I think, that needs to change. Now, I do understand and assist that I have conversations with Banks. Some of the banks are funders of the programs in our office that they will say, well, these are the roles, and it's it's hard to get around them. But I also will say how much money the county does have as a depository. And it's not just the county, it's the county, and it's the city, and it's all the other municipalities, for however many, there are 60, some odd, I think, maybe within the county that the money talks"*

*"The climate is, you know, we've seen, really, with the last General Assembly. With a budget from the previous year and going into this year, it's an attack on all things housing. So, one example is. Last year there was a bill was introduced that would eliminate the Ohio Housing Finance Agency, which is the agency that distributes all of the low-income tax, and low-income housing tax credit, which is one of the most significant ways that we build affordable housing throughout the State."*

*"So it's not just about alliances with other big cities or counties. There is a need to create partnerships with counties with older housing stock, many of which are not controlled by Republican reps and senators. For example, Youngstown and Warren used to be Democratic communities. Their reps and Senators are now Republican; we should find a way to partner with all of these counties and make a strong case"*

*"I mean, there are good people at the State House who are trying to make like good housing policy happen for sure. Right, both like legislators and people within the agencies, and also advocates."*

Those interviewed for this study indicated a strong desire to see a collective and cohesive voice for housing across the county; this includes county leadership and departments taking more unified positions on housing issues locally and to the state. Several stakeholders indicated that they believe that Cuyahoga County should take a leadership role statewide in advocating housing issues to the legislature to 'exert pressure' and work to engage with other counties, effectively creating a collision of counties that proactively involve Columbus. Respondents indicated that it is long overdue for the county to have a strong voice not only at the statehouse, but also among county peers across the state. *"So, I think the county should be a leader in advocating for the passage of that legislation as they go through their reassessment. I mean. The greatest gift that we can give to people who live in communities is to take care of our kids and take care of our seniors. And right now you have a lot of seniors who are on fixed incomes."* Stakeholders feel strongly that increased collaboration and alignment between city and county policies, programming, funding, and advocacy are critical. There is a timely need for all communities in CC to address housing to achieve effective change collectively. The County's housing department could serve as the primary catalyst for collective action.

County-wide collaboration around housing was a significant area of interest for stakeholders. The method in which we have addressed housing in the past has yet to improve the standard of living for the community as a whole; there is a need to readdress how the county works together.

The historical adversarial nature of the relationship between municipalities across the county has fostered a more competitive environment than a willingness to collaborate. Interviewees were clear that this dynamic needs to change and that the newly established Department of Housing and Community Development should lead this effort.



# AGING

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*The data is straightforward.  
We're an aging population.*

”

A majority of the Stakeholders addressed the age of the housing stock. Aging infrastructure and housing throughout Cuyahoga County were cited as significant issues as the population ages. Many residents attempt to age in place, but the homes are not equipped to support the community.

Stakeholders called for rehabilitation programs and loans for current homeowners, property managers, and prospective homeowners. The age of housing was a more significant concern for inner-ring suburbs and the city of Cleveland than for many other urban areas. Stakeholders discussed the growing age of the homes in Cuyahoga County. As the homes were growing older, there was evidence of a significant program or initiative to aid in maintaining the stock. The homes were referred to as aging along with the population. The City of Cleveland and its inner-ring suburbs have many aging homes. Participants remarked on the efforts to build larger houses in the outer suburbs; however, they stressed the need for new builds and rehabilitation assistance in the inner ring suburbs.

The population of the county is also aging. The data is pretty straightforward. *"And you're aware, I mean, we're an aging population. And so some people choose to age in place or make other arrangements. I think that even though we have several agencies that are responsible for aging populations."* Many stakeholders stressed the need to assist the elderly population of the county and help people age in place. The rising cost of healthcare was mentioned, and more and more citizens are attempting to age in place. However, with the age of the homes, most homes were built without the necessary amenities to age in place. The current homes do not have first-floor master bedrooms, expansive enough hallways for wheelchairs or walkers, a first-floor washer and dryer, or walk-in showers

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*It is almost like we incentivize people to build in weaker markets and tax abatement. How can we benefit people 65 and older so that they can continue to live in their community and not allow their taxes to accelerate significantly?*

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# REHABILITATION

Many home rehabilitation programs were mentioned throughout the interviews. These programs were mentioned and praised for their assistance to the community and met with criticism for not being utilized or co-inventing in use. Three categories of rehab programs were mentioned: grant programs for homeowners, loan programs for homeowners, and programs for property owners for repairs.

Stakeholders discussed the various grant-based programs for current homeowners. Grant-based programs need consistent funding courses and stipulations for grantees. They also involve extensive application processes and income verification. One stakeholder discussed all the conditions the applicant must meet to continue the application process. There was also concern about the number of steps and the extended time before any repairs would be completed. The grant rehab programs were not for emergency repairs. Programs would receive initial applications but lose most applicants because income verification would require extensive documentation.

Loan programs for homeowners were also discussed as a challenge because fewer banking organizations are writing smaller loans. As discussed, the banks are not interested in writing smaller loans; they are referring people to try to refinance their existing mortgages or take out home equity loans. Homeowners also need a good credit score and proof of income to be eligible for these programs.

Stakeholders discussed that many homeowners were eligible for these loans and programs, and the result is that repairs need to be addressed. *"At the same time, Housing values are too low to make it easy to get the kind of financing you need to improve the quality of homes or replace homes that are rapidly, you know, approaching the end of their useful life. So, when people talk about the housing crisis in Ohio, they're not. We have plenty of units. Many of them are crappy, right, or many of them are too expensive for the people who live in them who are making below housing. You know, wages that are below what a housing level."*

Finally, the conversations around repair grants and loans for property owners could also be better. Locally owned rental properties need quality living upgrades, and the owners need help securing an affordable loan or grant. Many grant programs are for owner-occupied properties rather than tenant-owned properties. The property owners are facing the same issues homeowners are regarding repair loans from banks.



# LEAD SAFE PROGRAMS

Lead remediation and lead safe programs were discussed as the two programs available to residents in Cuyahoga County. All homes built before 1978 are assumed to have lead paint present in the home. Lead remediation was explained as the complete remediation of all traces of lead in a home or property. As the Cuyahoga County Lead Safe office explains, the remediation process is not just painting over any lead paint but completely removing the lead from the home. Meanwhile, the Lead Safe program neutralizes lead traces in the house. Lead Safe is more affordable than remediation. However, it is not a long-term solution.

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*I said, step out the front of City Hall, and you throw a rock, and you hit a house, and if there's a child less than 6 years of age in that house, they're at risk, because every house has lead hazards and some more, some less.*

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Another challenge mentioned was the difference between the lead programs throughout the county. If you are a Cuyahoga County resident but do not live in Cleveland, a program and an office can assist you in getting remediation. They have grant and loan programs to offset the cost. Cuyahoga County Office for Safe Explained that they get a fair number of applications every year; however, most people stop the process because there is an income verification that involves submitting extensive documentation. Some residents must go through lead remediation if a child in the household tests positive. Lead remediation is then required.

The Lead Safe program of Cleveland is for residents of Cuyahoga County and Cleveland. This program is only for Cleveland residents and provides assistance and grants for families that want to make their homes lead-safe or if a child tests positive for lead. This program runs on federal funding separate from the county. They also have programs for property owners to become lead-safe certified. This process is explained as a series of inspections by licensed contractors; if the property passes the lead-safe test, property owners receive monetary incentives to maintain the property as lead-safe.



# HOUSING STOCK



Stakeholders raised the question of the county's current housing stock—whether or not there was adequate housing and the conditions of the county-wide physical housing stock. This particular issue was met with varied answers ranging from the county having too much housing to the county in desperate need of more available housing. Finally, the county has housing but few habitable or healthy available units.

In looking at stakeholders' responses on the issue of the current housing stock, it was noted that there was enough housing at one point for the City of Cleveland for over 900,000 residents who lived within city limits. That number has since fallen to just over 300,000. The houses are still standing; however, the housing condition was considered a concern. It was mentioned that stakeholders recognize that the county and the city of Cleveland are taking steps to demolish vacant and abandoned housing and develop new properties. Yet, it was remarked that demolition will continue to be an issue - the county will always need demolition. We spoke to representatives at the Cuyahoga County Landbank and the City of Cleveland's demolition department to discuss the ongoing efforts to demolish vacant homes in the county. The offices both remarked that they are working on distinguishing the properties that are in uninhabitable conditions due to structural integrity and safety concerns. However, as the Landbank has worked to clear vacant properties for several years, they commented that they were focusing on efforts to develop new housing throughout the county to address the aging housing stock. The City of Cleveland remarked that many of the demolished homes could have been saved and re-inhabited if more rehabilitation programs were available to residents. These stakeholders' responses indicate that there may be more significant opportunities to seek out external funding sources to support housing rehab and repair programs, which would preserve the housing stock and support affordability for residents if done in a timely manner.



Yet, the housing stock across the county is in danger of falling into disrepair simply because of its age. Stakeholders commented that although housing is abundant, the health of housing throughout the county is declining due to the lack of repairs necessary to maintain livable conditions. *"We have an insufficient amount of the right housing. Overall. We have plenty of housing. Just. There's a mismatch between the available housing and the affordability of that housing not only to buy but to maintain."* Conversations focused on the need for more programs to rehabilitate homes and remove uninhabitable housing to make way for more development. It was noted that in the past, the county focused on demolition rather than maintaining homes and assisting residents in staying in their homes. Many called for more programs on rehabilitation for existing homes while also creating more affordable homes, multigenerational and multiunit properties." I was inclined to say we need {housing}. We don't have enough housing."



**Stakeholder identified the need for more housing in general.**

It was explained that the significant efforts to demolish vacant homes have taken down thousands of properties over the last decade. Yet, the rate of development has not kept pace with demand for homes across the county. Stakeholders acknowledged the ongoing efforts to build more housing, and development projects are underway in several suburbs. Still, the lack of affordability and accessibility of these homes was concerning for many of them. The lack of starter homes and the increase in government-subsidized units available across the county is of particular concern to stakeholders. Many talked about "McMansions" being built in affluent suburbs but wondered what projects focused on building homes for first-time buyers. The topic of the "missing starter home" was brought up by several participants. They discussed how young people could buy a smaller, moderately priced home and build their equity and wealth. However, these homes are missing in the county's current housing market and have been replaced with larger homes priced for the established homeowner. Stakeholders were concerned about the lack of middle neighborhoods across the county. They indicated that this is something that the county should maintain data and information on to monitor the overall 'health' of middle neighborhoods, as they are an indication of an overall healthy housing market.



# RENTAL

Though homeownership remains the goal for not only most individuals but is a priority for communities alike, the theme of rental properties was discussed as the alternative to homeownership, recognizing that not everyone is in a position to be a homeowner. However, even when those seeking a home try, it is increasingly more challenging for many people to purchase a home. Participants explained that the next generation cannot afford to buy a house. As a result, the research team asked stakeholders: "Is homeownership still a central goal?" This was met with varied answers.

Some continue to view homeownership as the American dream, a way to build wealth and equity and stressed the need for more assistance in helping first-time homebuyers achieve homeownership. Therefore, the county should support homeownership programs.



Stakeholders remarked on the rising housing costs delaying homeownership; the delay in homeownership means increasing tenants within the county. Stakeholders explained that, whereas the price of homes in Cuyahoga County is more affordable than in other places, residents' wages have not increased at the same rate as housing prices. They indicated that many families are now priced out of most neighborhoods. However, renting is facing the same scrutiny of being unaffordable by the participants. Citing the housing crisis of 2008, one stakeholder explained that property owners raised rent prices to avoid foreclosure, but the same buildings are currently appraising at a lower value; the rent was never adjusted with the decrease in value. Stakeholders feel that many property owners must adapt their rent to meet market rates. However, there were no solid ideas of how this could be accomplished.

“ Geographies are losing home ownership, including the predominantly white West inner suburbs and the west side of Cleveland. However, the most significant drop in homeownership over the 20 years is in Cleveland's majority-black East side. And the majority black Eastern, inner suburbs. ”

“ The lens in this in the county should be doing more to promote stability for renters because renters in this area are often the folks who are black and brown individuals, people with disabilities, people living with different disability needs, and people with young children. Often, they're the most vulnerable. Populations are usually renting, and the most vulnerable populations are often frequently also, through their renting experience, exposed to discrimination and other types of violence in place because landlords aren't doing their due diligence and keeping up properties and exposing them and their children. Just anybody they have, as you know, like they're taking care of and living with, to environmental hazards that perpetuate and create lifelong disparities, from the ability to participate in the economy to long-term health and equality. ”



# RENTAL

## **The Increasing Need for Small Dollar Mortgages:**

Stakeholders believe that banks and lending organizations are not currently providing loans for moderate or low-priced homes. Stakeholders discuss the local banking organizations not processing mortgages lower than \$100,000. One stakeholder explained that homes throughout the county are reasonably priced at \$85,000-\$90,000; however, residents struggle to obtain mortgages for these properties. The properties require some rehabilitation work but would be suitable investments for first-time homebuyers. However, banks will not write a mortgage on these properties. This, in turn, leaves the homes vacant and perpetuates the issue of vacant properties throughout the county.

## **Not Everyone is a Homeowner:**

Conversations also explored the next generations' want not to be "tied down" or strapped with a mortgage. The younger generation is opting for more options to move and travel—the shift of younger folks renting over owning brought about the challenges of tenants' rights in the county. As discussed, without a tenant's bill of rights or an advocacy group, renters are at the mercy of their landlord. Poor living conditions and lead issues were cited as the main issues among renters in Cuyahoga County.

Stakeholders felt strongly that some form of tenant protection needed to be established. The county could provide template ordinances and guidelines for communities to consider and adopt, provide funding to housing counseling agencies that can assist tenants, and fully institute the rental registry. It was pointed out that the county currently does not have an operational rental registry. The rise of the LLC in the county was brought up with mixed options. Most stakeholders regarded LLCs as a blight on the housing environment. The LLCs are buying up properties for cash before residents of Cuyahoga County, thus creating a higher demand for properties and higher prices. The more profound concern among the stakeholders was the lack of local management for these properties, explaining that many of the properties were "flipped" and then managed from other parts of the United States and abroad. If tenants have an issue with the property, there is no one local to contact.





# AFFORDABLE HOUSING

***"The challenge with affordable housing is coming up with large amounts of cash to build affordable housing."***

Interviews consistently discussed affordable housing as a vital necessity for the county. Stakeholders emphasized the need for targeted programs to support people experiencing homelessness, veterans, and formerly incarcerated individuals. Affordable housing in this context is considered to be government-subsidized housing. The central theme revolved around the need for more physically affordable housing and housing education to stabilize residents facing displacement. In speaking to the various offices servicing formally incarcerated people and veterans, it was stressed that they - the county departments - have the financial means to service the community.

The Office of Reentry stated they had lists of services they could provide to formally incarcerated people, including mental health professionals, food pantries, job training, medical assistance, and more. *"That's not a need anymore because so many organizations provide this mental health awareness and stability and training and education and classes, and help. So many organizations are providing workforce development training opportunities and career advancement. Jobs in general. So many organizations are providing parenting classes, but there are no organizations that are strictly just providing the housing, the places for people to live, but they're willing to provide the support of services to help them live."* However, when it came to housing, they had minimal options to house people physically, and there is a need for more physical places to place individuals.

In speaking to The Office of Veterans Services, they highlighted the issue with the limited number of qualifying physical housing in the county, stating that the office could write housing vouchers on the same day; however, they were not able to locate the housing for the veterans that they provide services to. Further explaining the challenge, the interviewee indicated that a veteran would need to find an apartment independently. The interviewee indicated a need for programs or mechanisms to assist in locating housing. *"Suppose they have a place if they're in a place right now for prevention. And now I'm getting them in a place. I don't have a housing locator, so we will have to refer them to somebody who can help them find a place or get them to a shelter if they don't have a place right away. I can pay a voucher to a place, so it is literally homelessness, homeless now. Then I do have to send them to the shelter. And they have or tell them, hey, if you find a if you want, when you see a place and we can do an application, and we could pay deposit first, you know, first, once rent get you in and that's but again, from a speed standpoint, our voucher is it's a promise to pay, and is basically accepted like a check."* The office stated they could not send veterans to hotels for emergencies because they would not take the vouchers.

# AFFORDABLE HOUSING

“ A shelter is not housing... ”

The office would also have a hard time sending veterans to shelters because many depend on their service animal and/or they are part of a family unit. As explained in interviews, shelters do not allow service animals, and families must be split into gendered shelters, causing families to choose between being housed separately or staying together unhoused. The interviewee elaborated that it would benefit residents to have a database of available housing for residents to move into on short notice and to make agreements with extended-stay hotels and motels to take the housing vouchers to keep families and service animals together.

For people experiencing homelessness, stakeholders brought up many of the barriers residents are facing to overcome displacement. These barriers include limited affordable housing, limited quality affordable housing, limited access to programming due to instability, and the barrier to finding the best offices to provide the most proficient services and programming. County offices identified a gap in service relating to the referral process. The interview discussed the predicament of residents recently released from a justice center, who are veterans and are experiencing homelessness and could potentially be bounced from one office to another. The resident would be referred to other offices with no follow-up. The referral process simply involves giving the resident the name and phone number of the next office. There is no connecting system to link all the services available to the resident. Instead, it is up to the individual to seek out the offices and request assistance. Stakeholders stressed the need for a connecting network between the county offices to assist displaced people in getting all the available resources.



“ I think affordable housing is safe and sanitary housing for people who live at or around the poverty level. And you know, poverty to, probably slightly above. That's one area that we don't seem to have a market solution for. ”

# AFFORDABLE HOUSING

“ We continue to place affordable housing in racially and ethnically concentrated areas of poverty. And part of that is because of, you know, Nimbyism. Anytime there's an effort to build something in the suburbs, it's denied. We believe in affordable housing; if it's not next door to me, in my backyard, or down the street, it must be over there somewhere. Many of the incentives and tax breaks are all in the inner city. That is where we need affordable housing, so that's where we'll build affordable housing. We build affordable housing but don't have the resources to help people with affordable housing. And so then it's just a cycle that just perpetuates itself. For example, people need housing, and they can afford it. They also need resources. ”

“ I think, for the county is that poverty is no longer concentrated just in the city of Cleveland. It's moved out. ”

Stakeholders also recognized that poverty is no longer an issue for the urban core and its neighborhoods. Many understand that the suburbanization of poverty impacts where affordable housing should be placed and the considerations around where one lives and access to job centers.

One stakeholder stressed the disconnect between the location of affordable housing and employment. Stating, *"We're failing the people because either the units aren't out there or the units are out there, but residents cannot find them. So the mismatch between, where the workers now working at Amazon warehouses. And where are those where those compared to transportation and where the centers of, you know many of these, manufacturing jobs which pay reasonably, they're all out in Solon."* This stakeholder expressed the need for affordable housing to be concentrated in the inner city and for affordable housing to be located in areas with available transportation and obtainable jobs. Mentioning that in the past, affordable housing has primarily been located in impoverished areas, which has created barriers to accessing work and resources necessary for residents



# Housing Survey of Cuyahoga County Communities

As part of the Cuyahoga County Housing Study, the Center conducted a brief survey of the 59 communities across the county to collect input from community and economic development practitioners on various aspects of housing impacting their communities. The survey was administered electronically and information and instructions were emailed to the communities. Questions about existing housing needs, gaps, current economic conditions, impediments to development, information on existing housing plans and challenges related to housing were asked. A total of 26 communities within the county responded to the survey. This section summarizes the responses.

**TABLE 1**

<i>How would you categorize the community you operate in?</i>		
<b>Category</b>	<b>Percentage</b>	<b>Count</b>
Inner-Ring Suburb	68%	15
Suburban	27%	6
Urban	5%	1

Majority of the respondents were representing Inner-Ring suburbs (68%). The second largest was Suburban (27%) and urban had the lowest respondents in the survey(5%).



## TABLE 2

<i>Which population range does the community you operate in fall under?</i>		
Size Range	Percentage	Count
Less than 20,000	36%	8
20,000 to 50,000	45%	10
50,000 to 200,000	9%	2
More than 200,000	9%	2

Less than 20,000 to 50,000 is majority of what the respondents represent in their population (81%).

## TABLE 3

What are the 5 words that best describe your community?	
Words	Count
Diverse	12
Vibrant	6
Walkable	5
Built-out	4
Affluent	3
Effective	3
Progressive	3
Thriving	3
Traditional	3
Affordable	2
Beautiful	2
Green-space	2
Inclusive	2
Opportunity	2
Safe	2
Small-town	2
Other	27

While the top 5 words used to describe their communities are Diverse, Vibrant, and Walkable, the leading response was other. There were 27 responses to 'other' which included, Comfortable, Popular and Potential. Stable, small, quite, convenient were additional descriptors that respondents provided about their communities.

## TABLE 4

<i>Compared with two years ago, what best describes the general economic conditions of the community you operate in are?</i>		
Conditions	Percentage	Count
Staying the same	33%	7
Modestly improving	57%	12
Significantly improving	10%	2

Most of the respondents described their community as modestly improving (57%) and staying the same (33%). A minority of respondents viewed that their area was significantly improving (10%).

# TABLE 5

<i>What are the largest economic development/community development problems your community has faced in the past two years? (please select the top three) - Selected Choice</i>		
Options	Count	Number of responses
Decline of a major industry (please specify the industry)	2	2
Decline in Private sources	2	2
Decline in Government sources	4	4
More restrictive credit requirements	3	3
General decline in small business activity	5	5
Lack of public infrastructure to support development	4	4
Lack of local government concessions (e.g., tax abatements)	2	2
Lack of affordable housing	9	9
Lack of quality housing	3	3
Safety	5	5
Aging Infrastructure	12	12
Other (please specify)	4	4

60% of respondents indicated that the decline of major industry was their largest economic development and community development problem. The respondents described this as, loss of major employers and in one specific instance, the closure of University Hospitals. 10% of respondents felt that there were other reasons for their economic or community development problems. The respondents explained that as the same listed for decline of major industry.

## TABLE 6

<i>Does your city/community currently have a housing plan?</i>		
<b>Repsonse</b>	<b>Percentage</b>	<b>Count</b>
Yes	29%	6
No	71%	15

Majority of respondents do not have a housing plan. The reasoning for that was that there was either no need, staff changes, or finished and not started.



# TABLE 7

<i>What are the greatest challenges related to housing, your that community facing?</i>
need for repair and assistance programs little opportunity for infill
housing, higher demand than availability along with rising costs for housing that has not been improved.
Aging housing stock, resident lack of income, large # of rental property, aging highrise apartments
We only have 142 houses
Absentee landlords/investors. Lack of affordable housing and maintenance programs for the "missing middle". Aging apartment buildings requiring significant upgrades (elevators/roofs/masonry repairs). Condo HOA with insufficient funds to address big ticket items.
Affordability for low to moderate income families. Seniors need funding to do major repairs to aging housing affordable repair programs (for seniors and owner occupied) financing
The majority of South Euclid housing was built between 1945-1960. Thus, we have aging housing stock that must be monitored closely to ensure it remains in good condition.
The real estate market makes home ownership difficult
Conversion of entry level housing to high end 1mill + homes
Disinvestment in existing housing stock; cost of building new units
It had been interested investors, but that has changed and we are working with several successful developers.
Rental companies/conglomerates acquiring available housing

A wide variety of general housing issues were identified as challenges for responding communities. These included age of housing stock and the limited availability entry-level houses. Other leading challenges include the need for home repair, challenges with investor-owned properties and assistance for elderly homeowners. Generally, these responses indicate that communities are experiencing struggles with housing on many fronts and no one program will address the needs of communities across the whole of the county.

TABLE 8

<i>Compared with two years ago, what best describes the general economic conditions of the community you operate in are?</i>	
Conditions	Count
Staying the same	7
Modestly improving	12
Significantly improving	2

Respondents indicated that in over the last 2 years that they generally experienced modestly improving economic conditions in their respective communities, with none responding that they were seeing economic decline. The stable and improved economic conditions should indicate a market suitable for the development of new housing. yet, the major gaps that respondents identified in their city or community are lack of available new housing. Some of the respondents stated that "There's no incentive to build affordable homes" and "Lack of a diversity of modern housing stock that appeals to individuals in all stages of life".

# TABLE 9

<i>Does your city conduct any assessments or evaluations of the of housing in the city? (are you willing/able to share this information?)</i>
we do not conduct assessments
No - We run a rental program but collect no additional data.
A 2017 Multi-city Property Survey performed by Dynamo Metrics, LLC
Yes, also publicly available
Overview of property maintenance every five years
Only rental housing, and yes
Yes, we recently partnered with the Western Reserve Land Conservancy to do a complete survey of all properties in the city, grading them A-F. A similar survey was also conducted in 2017. We would be happy to share the information and results.
no
not formal
We do point of sale inspection and we do property maintence with our inspector
We have a lot of data related to housing code violations which can be shared. However, we havne't conducted analysis, nor do we have a "condition" assigned to each property.
Yes, we worked with WRLA and completed a Housing Inventory in 2017 and again in 2024. Yes, willing to share.
Our Housing and Building Department manages this. I'm sure they'd be happy to share if specific information was requested. some do

Most of the respondents conduct assessments or some level of evaluations of their housing stock, however in many cases it is not standardized, conducted with regularity, or is limited in scope . One of the respondents offered to share their study with the county.

**TABLE 10**

<i>In your experience, do you think there are enough housing options in the right price range for your residents or prospective residents within your city?</i>		
Response	Percentage	Count
Yes, there are enough	21%	3
No, there are not enough	64%	9
Not sure	14%	2

The cost of housing is a constrain for communities across Cuyahoga County with 64% of respondents saying that there needs to be more housing options and diversity for residents that they can afford.

**TABLE 11**

<i>What primary types of housing are in your city? Select all that apply.</i>		
Types	Count	Number of responses
Primarily single-family detached homes	87%	13
Mix of both single-family detached and attached homes (townhomes, rowhomes)	38%	5
Mix of single-family and duplex, triplex, or fourplex building (2-4 unit building)	46%	6
Mix of single-family and multi-family buildings up to 3 stories	23%	3
Mostly mid-rise buildings (4-6 stories)	31%	4
Mostly high-rise buildings (7+ stories)	38%	5
Other	15%	2

Majority of the respondents have housing stock that is primarily single-family detached (87%). The second most pronounced housing type is a mix of single-family, duplex, triplex, and fourplex (40%). 13% of respondents selected other, which includes mid-rise buildings.

**TABLE 12**

<i>Have economic development efforts been stalled by concern about housing costs or inadequate housing for workers?</i>		
<b>Response</b>	<b>Percentage</b>	<b>Count</b>
Yes	21%	3
No	79%	11

Survey respondents indicated that most of their economic development efforts have not been stalled by concerns about housing affordability and/or inadequate housing for workers in the community. This is in line with the responses to stable or improved economic conditions in communities across the county over the last 2 years.



**TABLE 13**

<i><b>Do you feel like your community provides housing attainable to residents at all income levels?</b></i>	
<b>Responses</b>	<b>Count</b>
Yes	5
No	9

Though only 14 of the 26 responding communities answered this question, most feel that they do not have housing availability for residents of all income levels (64%). Whether related to challenges with aging homes that may be in need of repair, or properties that are simply too expensive, many communities throughout the county do not provide an opportunity for residents with varying incomes to be able to afford to live in their community.

**TABLE 14**

<i><b>In your opinion, are there enough housing options in the County for:</b></i>				
<b>Category</b>	<b>Yes</b>		<b>No</b>	
	<b>Percentage</b>	<b>Count</b>	<b>Percentage</b>	<b>Count</b>
Renters	50%	6	50%	6
Homeowners	62%	8	38%	5
People with lower incomes (< \$30,000)	9%	1	91%	10
People with middle incomes (\$30,000 to \$90,000)	55%	6	45%	5
People with higher incomes (> \$90,000)	77%	10	23%	3
Young Families	58%	7	42%	5
Multi-generational families	36%	4	64%	7
Students	22%	2	78%	7
Young workers, people between 18-25	25%	3	75%	9
People with physical or cognitive disabilities	14%	1	86%	6
People in need of assisted living	30%	3	70%	7
People in need of emergency, transitional, or rehabilitative housing	0%	0	100%	8
People interested in living communally and sharing amenities	14%	1	86%	6

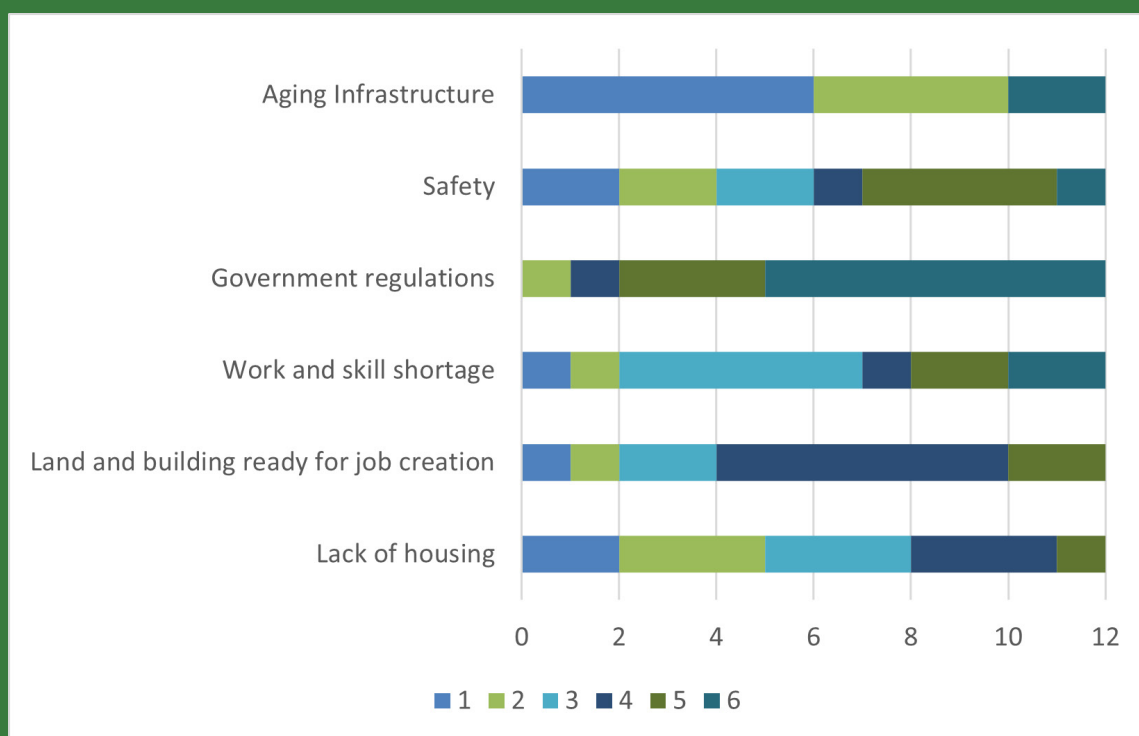
Respondents were then asked to think about the availability of housing throughout the whole of the county across a number of dimensions, including income, housing type, and needs. Table 15 shows the responses. Notably, respondents indicated a limited or lack of availability of housing for low income residents, people with disabilities and young people.

# TABLE 15

<i>Are local housing prices or rents higher than those in other similar cities to yours?</i>		
Response	Percentage	Count
Yes	50%	7
No	50%	7

Respondents were split evenly when asked whether the cost of housing was higher than cities similar to theirs.

# TABLE 16



# TABLE 17

<i>What do you consider to be the strengths of your neighborhood? (For example: employment opportunities, location, parks, schools, etc.) Please use as much detail as you wish.</i>
the village is very walkable with sidewalks, the parks are nicely located throughout, schools are highly rated, plenty of local jobs for high school and college age students, schools, bikeability projects, regional connectors, parks
Location. We are an inner-ring suburb with exits from main streets to I-480 and 271
Available vacant land; transit amenities; lower cost land; access to park land
Location
Great schools and neighborhoods with lots of trees
South Euclid is a very diverse community welcoming to all. Our neighborhoods are very walkable and pedestrian friendly. We have access to multiple RTA lines as well. South Euclid's location is very convenient to access downtown, University Circle, and the I-271 Corridor. All residents can easily access our three parks and the Euclid Creek Metropark. We have commercial districts that allow people to shop for their everyday needs. Our commercial districts also have lots of dining options. We have a great range of community events for residents to enjoy throughout the year.
location
parks, walkable, historic downtown
Strategic location near I-271 and I-480. 15 minutes from Downtown Cleveland,.Strong industrial and commercial base . Stable housin market for those who can afford the price.
Sense of Community. Transit. Bikeability, Walkability. Schools.
Location
Great location, great mix of land use (jobs, retail, housing, parks), lakefront, lots of parks and amenities
Wonderful amenities: parks, schools, transit options, multi-modal transportation options, very communal community, amazing small business community.

Question 18 was an open-ended questions that asked respondents to identify what they consider their community strengths. Table 18 provides some of the open responses to this questions. Location and access to major highways was mentioned by a number of respondents. But community amenities were listed frequently and included availability of parks and walkability, quality of schools and access to retail were also identified.

# TABLE 18

<i>What do you consider to be the challenges of your neighborhood? (For example: employment opportunities, location, parks, schools, etc.) Please use as much detail as you wish.</i>
meeting public parking needs for shops and restaurants, historical preservation of century homes while trying to meet new generational needs. walkability, lack of public transit, affordable housing
Parks with updated, safer playground equipment. We have 6 mini-parks throughout 7 Districts.
Safety; infrastructure issues; contamination; neighborhood conditions;
vacancy lack of affordable housing revitalizing commercial corridors
South Euclid is a post war community consisting primarily of single family detached homes. This limits the pool of people who will consider living in South Euclid, as not many other housing options are available. We strive to maintain a strong housing department to ensure residential properties are kept in good condition and we maintain a good balance between owner occupied and investor owned homes. We are a built out community.
reputation, history of community,
politics absentee landlords
Limited economic growth in attracting new business or expanding economic opportunity.
Regional competition. Limited transportation options
Parks, recreation. Aging infrastructure.
Getting funds available to maintain older housing stock with low income owner occupied houses
aging infrastructure, higher tax rate, safety concerns, quality of schools
Affordability issues.

As a follow up, respondents were then asked to identify what challenges their communities face. Table 19 displays some of the open responses to this questions. Though overall affordability was mentioned, other issues such as aging infrastructure, investor owned properties, and the sense of limited potential for further economic growth were identified. This indicates that other economic and community development considerations are impacting communities across the county that need to be addressed in tandem with programmatic supports for housing.

# TABLE 19

<i>Please describe any new or planned development, if any, that you believe would most benefit your community:</i>
N/A
Solon Community Living, The District (potentially)
We are hopeful that a well-known developer in our city will build attached homes or townhomes on a more than 3-acre former garden site, Petitti's. Transit-Oriented Development opportunities
Greener/more walkable commercial streets that encourage local business growth
We currently are experiencing a new housing boom. Nearly 150 homes will be constructed in the city over the coming 18 months. These new homes consist of single family developments, townhome developments, and single family infill housing. We are excited our housing market is thriving to allow for these new developments to occur. We are especially excited about the townhome developments, located adjacent to our Mayfield & Green business district. This adds a brand new housing option to the city to attract new residents and can also strengthen our business district.
jobs and housing
120 bed senior assisted living
Mixed use neighborhood center on Lee Rd south of Chagrin. We have a plan for this, but it is in its infancy and not clear if it will be funded or if the community can support. have some opportunities for small scale development, re-development opportunities, in-fill opportunities
Infill mixed income/affordable housing in the areas that have that ability.

To assist in identifying how or where the county might provide communities with support in their efforts to grow, respondents were asked to identify any new or planned developments that would be most beneficial to their communities. Mixed use development opportunities were cited by those who responded as being most beneficial.



# TABLE 20

<i>County stakeholders are considering a variety of ideas to address housing affordability. Which of the following ideas would you like to see implemented in your community? Check your top four priorities.</i>		
Categories	Percentage	Count
Programs to support existing and prospective homeowners (e.g. home repairs, allow ADUs, down payment assistance, housing counseling)	73%	11
Programs to support renters (e.g. security deposit assistance, more flexible tenant screening, expanded tenant protections, landlord training and education)	27%	4
Programs to assist developers who help supply or preserve affordable housing units including rent- and income-restricted units (e.g. development incentives such as financing; land; location near transit; reduced fees or updating land use requirements to reduce cost of development)	40%	6
Programs to encourage small apartment buildings, such as a fourplexes; townhomes; or, small-format housing (sometimes referred to as “Missing Middle” housing). These units tend to be more attainable than new conventional single-family homes (e.g., allowing for these housing types in more residential areas; or streamlining permitting or land use requirements to reduce development costs)	33%	5
Programs that help to reduce racial disparities in housing and homeownership (e.g. financial literacy and homeownership education in schools or community settings, partnering with financial institutions and lending programs to improve access to mortgage products)	27%	4
Programs that improve building conditions and quality/safety of housing units (rehab grants, code enforcement and landlord training programs)	60%	9
Programs that add new units to the housing supply in areas with existing infrastructure (e.g. incentives for development close to transit, employment, grocery, schools, and other services; allowing duplexes and fourplexes by right in existing neighborhoods)	47%	7
Programs that add new units to the housing supply throughout the County	20%	3
Programs that support Transit Oriented Development	47%	7

Respondents were asked to prioritize a list of ideas for addressing affordable housing in the county that could be implemented in their community. 73% of those that answered this question said that basic programs to support existing and prospective homebuyers would be most welcome. These types of programs include assistance with home repair and rehab, first-time homebuyer supports such as down payment assistance and housing counseling. These are programs and efforts that the county has supported over the years that could be expanded.

# TABLE 21

Do you feel that you have a strong understanding of what the county is currently doing related to housing?		
Response	Percentage	Count
Yes	20%	3
No	80%	12

<i>If Yes: Please tell us your opinion of these activities and their impact.</i>
The Land Bank's gap financing and demolition, the exploration of modular homes. The City of Maple Heights in 2019 had two of these homes built in the most redlined part of the city. A local developer has been able to build more than 5 homes because of the gap financing available. Also, the brown remediation work to make more sites ready for development.
I am aware of various County programs, but would like to ensure they are well publicized to our residents. I feel this can occur through regular communication with the cities concerning the current program offerings.
I love that the new housing department is starting to apply for funds that we have never pursued before. I believe housing dept staff knows the needs and is working to identify the best way to fund those needs.

The County Department of Housing and Community Development desired to understand if communities throughout the county felt they had a strong understanding of what was being done as it relates to housing. While a little over half of the total survey respondents answered this question, the majority (12) indicated that they did not feel that they have a strong understanding of what the county was doing. More work needs to be done to communicate what is happening within the county around housing related programming and supports, as well as improving regular communications with the communities throughout the county on housing related issues and plans.

## TABLE 22

<i>If no: Why do you feel as though you don't have an understanding.</i>
not my area of expertise lack of marketing and the inability to
adopt county practices with our community making it less of a
priority.
The county has lacked a clear housing plan and the last developed
plan lacked substance for the weakest market areas.
Being in a built out suburb not much information is relayed to us
I haven't heard anything about the county's housing programs
lately. not familiar with current programs
I need to attend more meetings and read more regarding
offerings Not well informed.
It is a newer department and I have not heard of actual work that is
being done.
These conversations are most likely held with City Leaders, whom I am
not in day to day communications with about this issue.

For those respondents that indicated that they did not feel that they possessed a strong understanding of what the county was doing, they were asked to explain why they did not. The lack of a clear housing plan from the county, as well as regular communications were identified.

**TABLE 23**

Have you collaborated with other organizations/departments or agencies to bring housing programs to your city?		
Response	Percentage	Count
Yes	53%	8
No	47%	7

*If yes, in what ways do you collaborate with other stakeholders, such as local government agencies, community organizations?*

Again, the Land Bank, County Planning to address zoning and master planning. I am a member of Cuyahoga County's Reinvestment Committee whose goal is to encourage banks to make more small mortgage loans in underserved areas.

Community engagement; community development corporations. VAPAC, etc. help weigh in on ideas

An example would be collaborating with the County Land Bank on home rehabs and new infill home construction. Another example would be working with Community Housing Solutions (CHS) to implement a home repair grant program that helps South Euclid homeowners.

working with cuyahoga county landbank

Landbank, developers, as well as other nonprofits over the years.

First Suburbs has completed some studies and pilots, we work with the HOME Consortium, Heritage Home Program (Clev Rest Society), EDCOR (Euclid Development Corporation), Cuyahoga Council Landbank

Monthly meetings of housing staff and economic development directors across First Suburbs membership

Most respondents report that they work with other organizations and agencies outside of their city on housing programs. The Cuyahoga County Land Reutilization Corporation (County Landbank) was identified most frequently as being an entity that cities regularly work with. The First Suburbs Consortium was also named.

# TABLE 24

<i>What, if any, gaps in services related to housing exist across the county?</i>
N/A
Updating incentives for out of date appliances that waste resources or energy alternatives.
Home Repair Assistance
We need county-wide source of income protection; an ever-green low-interest loan and grant pool; non-income restricted DPA in weaker market areas.
Transit
Ownership assistance for traditionally marginalized and red-lined communities
Ensuring more homeowners have access to downpayment assistance and home repair grant/loan options. unknown
Tenant organization. renovation funds are always needed. long term visions/ strategies for out dated housing stock
I am not well versed enough in the County's offerings to be able to answer that question.
Programs to help with home repairs and increased taxes specifically for seniors but for others in needs as well

Respondents were asked to identify any gaps in services that exist across the county. Home repair and improvement programs were listed by several respondents.

However, respondents also recommended that the county engage in long-term strategies to address the aging and outdated housing stock within the county. This is in line with the theme of home repair and rehab needs and challenges that are threaded throughout the survey as well as stakeholder interview responses.



## TABLE 25

<b><i>How can the Cuyahoga County Department of Housing and Community Development further support or assist your community/department?</i></b>
Store renovation to our main street small businesses and more funding for home repair.
See above. Re-thinking and re-marketing HELP Loan program to add a grant component; Re-thinking the DPA program to push weaker market areas. We need home repair capital and we need to rebuild homeownership. News letter
Assistance improving the appearance of affordable rental units.
Working with the cities to get their input on what programs would be the most helpful and then using that input to develop the programs. coordinate known programs and integrate with development plans home repair funding options (for example seniors that want to stay in their homes but need to make necessary repairs).
Partner with us. Provide access to funding to spur development.
Make additional funds available to maintain existing housing stock support re-development efforts, home renovation products and rehab of older homes. provide programs that help our residents with limited income make needed repairs to their homes. The housing inventory in most of Cuyahoga County is very old and in need of investment. Align uses and sources of funds to maximize available dollars.

Finally, respondents were asked to identify how the county's Department of Housing and Community Development can assist and support the work currently taking place in communities across the county. While only a few chose to answer this question, collaboration and partnership in securing funding for programs and activities was recommended by a handful of respondents. Further examination of the funds for existing programs across county departments and agencies that can be brought to address housing challenges is desired. This could include partnering on proposal and requests for funding to support development, working to identify dollars that could be used for home repair and improve the conditions of aging housing stock. Furthermore, while there are existing programs to support homeowners, rethinking, or re-tooling the requirements or setting priority target areas might be considered.



# RECOMMENDATIONS:

Data, information, insights from interviews, and survey responses were reviewed and analyzed to establish a set of highlights and recommendations for the Department of Housing and Community Development. These covered areas related to programmatic support and expansion, facilitation of county-wide collaboration, advocacy, and policy development.

# COUNTY FUNDED HOUSING DEPARTMENT:

Stakeholders indicated that the County should provide sufficient funding to the Department of Housing and Community Development to operate in a challenging housing environment effectively. However, the threshold of what constitutes adequate was not defined.

As of yet, outside of the Director position, the department does not have a budget or specified funding allocation for operations. The County needs to authorize the recently established Department of Housing, which requires the administration to commit to a budget for the department or specified funding allocation for operations. Centralized efforts in housing will be the most effective in improving the housing issues in the County, and funding is necessary. The department's efforts may fall short because its resources are severely limited. Absent direct funding to support the department, stakeholders indicated that its creation remains symbolic.

Furthermore, the following recommendations and highlights will be difficult, if not impossible, to establish without a funded Department of Housing and Community Development.



# INFORMATION RESOURCE AND DATA MONITORING AND TRACKING:

Understanding the dynamics occurring on the ground in communities across the county is valuable to stakeholders, including those already well-informed about the state of the housing market in the county. Stakeholders indicated that the county can and should take a leadership role in providing more data and information across several housing dimensions. Most suggested that the Department should lead the creation and maintenance of a housing data portal. While stakeholders recognized the value and benefit of the existing NEO CANDO data system, many felt that it was difficult to use and designed for researchers or that a department-supported data portal should include other data and be more user-friendly and accessible. Several provided examples of the new City of Cleveland data portal and their efforts to use data and reporting transparency as a model for the county.

The majority of survey respondents indicated that their community does not have a housing plan. There is an opportunity through the Department of Housing and Community Development to assist municipalities throughout Cuyahoga County in developing new or updated housing plans, contributing to both the availability of housing-related information and data to communities, along with ensuring that all communities have a strong understanding and direction for housing, including what is being built and where.

Furthermore, stakeholders advised that the county should create a one-stop-shop section on housing programs, services, agency contacts, funding availability, and other pertinent housing-related information on the Department's website. This would be distinct from United Way's 211 First Call for Help, though 211 should be included in the resource list. Not only would this provide a service to communities and residents, but it would also serve as a mechanism for the Department of Housing and Community Development to keep abreast of what programs and activities around housing are present across the county at any given time. They could detect changes or elimination of programs and services and respond accordingly.



# POLICY, ADVOCACY AND STATEWIDE LEADERSHIP:

It is clear that stakeholders and housing organizations desire the County to take up a strong leadership position around housing locally and at the state level. It was reported that Cuyahoga County has been absent from statewide discussions for far too long. For the County and the Department of Housing and Community Development to affect real change, stakeholders felt strongly that the County has to have a strong presence in Columbus, publicly take positions around legislation being considered by the Ohio Legislature, provide outreach and education around housing-related issues, and work with other counties across the state through the County Commissioners Association of Ohio more strategically and directly.

Facilitate Collaboration and Coordination Internally within the County and with Communities and Stakeholders. The Department of Housing and Community Development can and should act as lead facilitation of collaboration and coordination around housing programs and activities across county departments and agencies, as well as with all 59 communities and housing stakeholders.

This would include the creation of an internal housing advisory committee that would convene regularly and collectively with departments that have housing programs or work with residents with housing needs. The first task would be to assess the dollars currently allocated in each department to housing-related activities and programs. This would establish a baseline of funding across all county departments and agencies. The total funding supporting housing programs and services circulating through the County is unknown.

Additionally, respondents identified that the department should work with the advisory committee to establish internal referrals for county programs. This, they felt, is a critical area of need across county departments and agencies that will increase efficiency and timely delivery of services and access to programs.

Beyond collaboration across county departments and agencies, the Department of Housing and Community Development should establish mechanisms for communities to work together on housing-related projects and programs. Examples include requirements in Request for Proposal (RFPs) for county-funded programs that include multi-city collaborations, awarding extra points in scoring proposals that include cross-community collaborations, or working in partnership with other communities on proposal submissions for external funding to support housing programs and affordable housing development.







# CREATE MODEL LEGISLATION AND ORDINANCE TEMPLATES

Across the county, significant expertise and knowledge should be leveraged to support communities. A working group with the Cuyahoga County Planning Commission has already studied and created a template for Transit Oriented Development (TOD) ordinances and policies that communities could adopt or use to advance TOD. The Department of Housing and Community Development should explore creating, in partnership with the Cuyahoga County Planning Commission, a suite of template ordinances across a number of housing issues to assist communities in addressing their most pressing challenges. This should include studying and exploring template legislation to limit the number of out-of-state and foreign organizations that can purchase properties in communities in Cuyahoga County, among others.



# LENDING AND BANKING ENVIRONMENT

Leverage the Economic Weight of the County to Affect Change in Lending and Banking. Cuyahoga County should bring its influence into effective action by renewing its depository agreements with local banks. Recognizing that the County has worked in the past to implement changes with local lending and banking institutions that more broadly benefited the community as they were negotiating their depository agreements, the County should pursue both provisions that contain enforcement clauses as well as requirements for the creation of programs that provide small-dollar loans, rehabilitations loans, and down payment assistance programs as part of their agreements. Furthermore, the loan programs for rehab and repair should not just focus on homeowners but should also be available for local, smaller-scale property owners. Additionally, there is an opportunity for both Cuyahoga County and the City of Cleveland to either establish mirroring provisions in their depository agreements or explore the creation of joint agreements. This will give both the County and City significantly more leverage with the banks and lending institutions to adhere to the provisions in the agreements as they leverage their economic weight in tandem. It may benefit the County to explore working with the other municipalities to involve them in negotiating their agreements.

Support the Expansion of rehab and repair programs County-wide to Address aging homes and an aging population: Maintenance and repair of the aging housing stock across the County is a critical challenge. This is the case for both the aging of residents and structures. There is a tremendous need for additional assistance for residents and property owners to access rehabilitation programs and loans. As the population is aging, the need for handicap accessibility and aging in place is vital to the community's health. As the age of the home, the need to upgrade a property's basic amenities, such as ramps, walk-in showers, chair lifts, and first-floor laundry, will be critical for homeowners to age in place. There is currently a patchwork of programs with often varying requirements, changing levels of financial support, and qualifying repairs. This leaves homeowners confused regarding what they might qualify for and often creates barriers to accessing these supports.

Yet within the County, a handful of organizations and programs have successfully operated repair and rehab services for residents that can be leveraged and expanded. The County Department of Housing and Community Development should engage with these service providers and communities to explore the creation of a county-wide repair and rehab fund, utilizing grant programs and focusing efforts on keeping residents safe in their homes. The First Suburbs Consortium could serve as an initial group of communities for targeted home repair and rehab assistance. The city of Lakewood prioritized home improvement and worked to provide energy loans, rental rehabilitation loans, home rebate programs, and low-interest loans for homeowners to rehabilitate their properties. The programs focused on updating roofing, electrical, and energy-saving measures. (<https://www.lakewoodoh.gov/housing-programs/> ) Lakewood housing programs enhanced the communities and housing stock in an inner ring suburb, with aging housing that needed updating and repair.

# HOUSING AFFORDABILITY

Affordable housing is a significant challenge and an opportunity for Cuyahoga County. Currently, pockets of affordable housing and naturally occurring affordable housing are a priority for preservation. However, the expansion of the total number of units and the diversification of their location throughout the county is seen as a priority for the Department of Housing and Community Development. Properties that are affordable for a wide range of incomes should be spread across communities and located near job centers and transportation routes. Continuing to pursue federal dollars and other funding sources to support the development of affordable housing. Yet, there are additional opportunities to create and support affordability by building new types of housing throughout the county, including expanding current modular home construction efforts and multi-generational home construction. Affordable housing does not only mean subsidized housing. Building more starter homes and protections for middle neighborhoods are critical for sustaining affordability. According to the municipality survey, 64% of communities responded that they currently do not have housing attainable to residents of all income levels. Addressing this can include monitoring and reporting on investor-owned properties, focused attention on repair and rehabilitation in middle neighborhoods, programs that support elderly or fixed-income residents' ability to stay in their homes, and expanded programs for first-time homebuyers.







# RENTAL

In efforts to better ensure quality rental properties, a County-wide rental registry was suggested as a method to track quality rental units and hold property owners liable for unhealthy rental units. There are more localized rental registries in a few of the municipalities in Cuyahoga County. However, a county-wide rental registry will act as a database to assist residents in securing healthy housing. It will allow the county to track the management of rental properties better. The county-wide rental registry will assign county offices to aid the placement of displaced persons, veterans, and their families. The county can track the inhabitable properties and take subsidies, alleviating the burden of locating housing on the residents.

Tenants should live in healthy, habitable buildings; enforcing fines and citations on code violations is difficult with the influx of out-of-state property owners. To ensure the violations are corrected, when property owners are lax in their efforts to repair and maintain their properties, tenants should be able to notify and report code violations to the county. The county can then assist municipalities in correcting violations by offering information and access to county-certified contractors. Furthermore, the county can assist in remedying any code violation for repairs by adding them to the property owners' taxes, thus creating a financial consequence for a landlord's failure to maintain a property. The current process of code enforcement is lengthy, and very few repairs are being made. Ensuring tenants have the right to healthy and safe housing is paramount. There should be efforts to support and advocate for a tenant's bill of rights from the Ohio State Legislature.



# LEAD PROGRAMS

There are two established lead remediation programs within the county. However, the Cleveland Lead Safe program is only for Cleveland residents. The Cuyahoga County Lead Safe program is for Cuyahoga County residents living outside the City of Cleveland. It streamlines a Lead Safe office to assist residents in completing the paperwork and utilizing county contractors to do repairs in a timely manner.

The Lead Safe Certification programs exist in the City of Cleveland through the Lead Safe Coalition. Utilizing their model of cash incentives for property owners that complete the rigorous Lead-Safe Certification program and expanding the program for homeowners to initiate lead repairs before they cause harmful health issues.

Homes are identified as having lead present by testing children starting at one year old. There needs to be a proactive approach to testing housing for lead, waiting until a child has tested positive for lead. There should be lead certifications for all homeowners and property managers. Collaboration with third-party entities to secure more federal funding and create incentive programs, such as the Lead Certification program currently operated by The Lead Safe Coalition, could be used as a model for county-wide expansion.







# **LEVERAGE THE NETWORK OF NON-PROFIT HOUSING PROGRAMS AND ORGANIZATIONS THAT EXIST IN THE COMMUNITY:**

During the foreclosure crisis of the mid-2000s, the County supported and funded a network of housing counseling agencies that provided comprehensive support to residents and homeowners. Continuing the support of these organizations and their programs, recognizing that these third party entities can act as guideposts for programming, and that they can serve as the foundation for further seeding collaboration can broaden the reach of essential aid to residents. These organizations serve as critical support infrastructure.