

Oberlin Housing Study Steering Committee Meeting First Data Review

August 4, 2016

Revised 8-5-16

Cleveland State University
Center for Community Planning and Development

Maxine Goodman Levin College of Urban Affairs



Purpose of the Study

- Provide data and analysis to support future housing decision-making and planning
- Develop a steering committee and public who can offer informed feedback on housing issues in Oberlin
- Not a decision-making or policy-making process!



Purpose of Today's Meeting



- Review halfway point data
- Understand data background and parameters
- Ask questions, identify connections
- Brainstorm comparative places and key informants
- Review next steps

Study Process

- **Steering Committee meeting 1**
– May 2016 – Startup/
orientation/issues identification
- **SC Meeting 2** – today –
Halfway data review point/
demographics/housing
condition/supply
- **Community open house**,
September 2016 – community
input
- **SC Meeting 3** – October –
Market data review/analysis
- **SC Meeting 4** – November –
draft report review
- **Finalize Report** - December



Background 1: Notes on Data

- Small community = large margins of error (MOEs), 25-100% common
- US Decennial Census: no MOE, but limited data
- American Communities Survey: wide range of data, but are 5-year estimates, based on sampling – large MOEs in small communities
- Need to disclose MOEs, give estimates in ranges, find supplemental sources to give the “picture”

Oberlin's Population

- Very stable; low rate of change around 1% per decade
- Households variable (may be due to MOE)

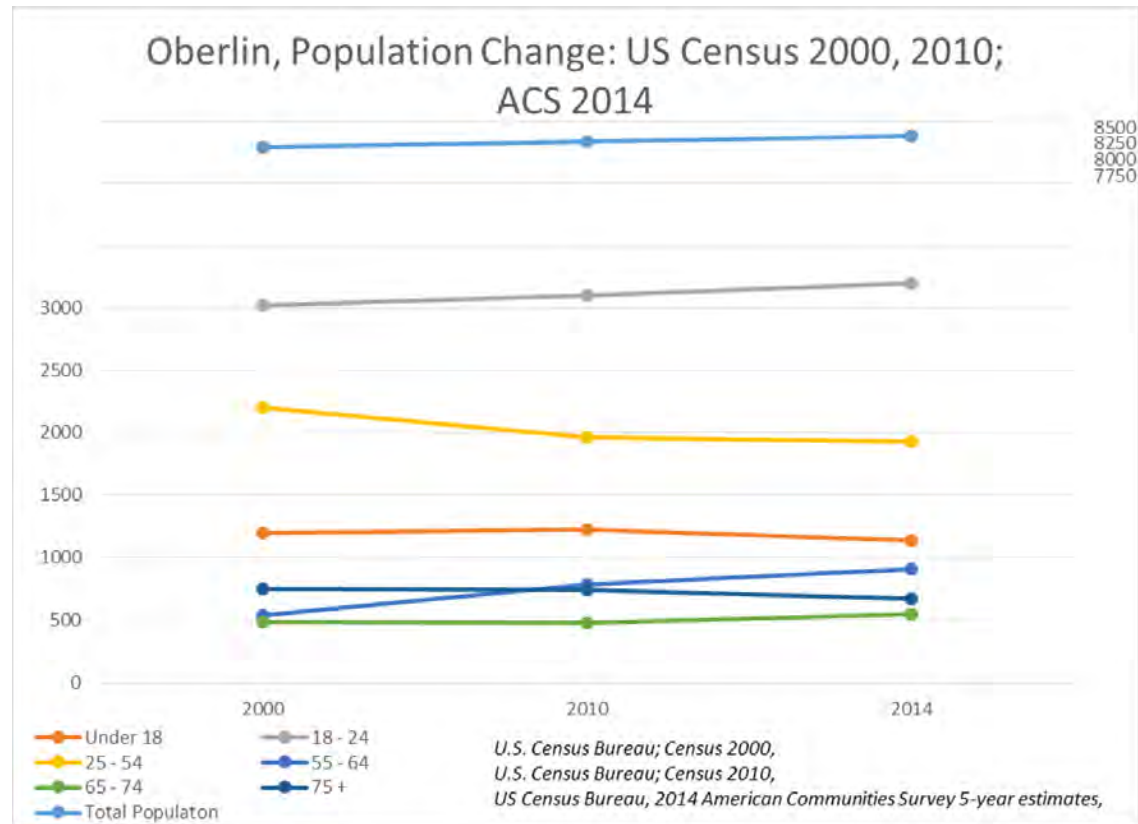
POPULATION AND HOUSEHOLD CHANGE OVERALL

	City of Oberlin				Lorain County				State of Ohio			
Year	Total Population	Percent Change	Total Households	Percent Change	Total Population	Percent Change	Total Households	Percent Change	Total Population	Percent Change	Total Households	Percent Change
1970	8,761		2,281		256,843		75,916		10,657,423		3,466,688	
1980	8,660	-1.15%	2,590	13.55%	274,909	7.03%	95,953	26.39%	10,797,603	1.32%	4,108,089	18.50%
1990	8,191	-5.42%	2,580	-0.39%	271,126	-1.38%	99,937	4.15%	10,847,115	0.46%	4,371,945	6.42%
2000	8,195	0.05%	2,678	3.80%	284,664	4.99%	105,836	5.90%	11,353,140	4.67%	4,445,773	1.69%
2010	8,286	1.11%	2,730	1.94%	301,356	5.86%	116,274	9.86%	11,536,504	1.62%	4,603,435	3.55%
2014*	8,368	0.99%	2,524	-7.55%	302,465	0.37%	117,134	0.74%	11,560,380	0.21%	4,570,015	-0.73%

Source: US Decennial Census; ACS 2010-2014 5-year estimates

*Note likely large margins of error for ACS estimates for City of Oberlin data

- Age groups stable as well



Student Population

- 29% of estimated 2010-2014 Oberlin population is in group quarters
- Historically 1-2% is in skilled nursing, the rest in dorms
- Oberlin College estimates students at 2900, or 34.7% of estimated 2010-2014 city population
- About 300 students live off-campus in privately owned housing, about 3.6% of total population per 2010-2014 estimate
- Need to confirm number living in off-campus College-owned housing; may be counted in general population (not group quarters)

OBERLIN POPULATION IN GROUP QUARTERS

	2000 CENSUS		2010 CENSUS		2010-2014 ACS Estimates		
	Number	Percent of total population	Number	Percent of total population	Number	Percent of total population	MOE, percent of total pop
Total population	8,195	100%	8,286	100%	8,368	100%	36 = .4%
In group quarters	2,018	25%	2,313	28%	2,449	29%	291 = 3.5%
In college quarters	1,849	23%	2,198	27%			N/A
Skilled nursing/Nursing Home	147	2%	98	1%			N/A

Source: US Decennial Census, ACS 5-year estimates

Nonstudent Population Projections

OHIO DEVELOPMENT SERVICES AGENCY PROJECTIONS BY COUNTY

County	2000	2010	2020	2030	2040	Past change		Projected Change	
						2000 - 2010	Per year change, 2000-2010	2010 - 2040	Per year change, 2010-2040
Lorain	284,664	301,356	310,230	320,430	328,190	5.9%	0.59%	8.9%	0.30%
Cuyahoga	1,393,978	1,280,122	1,209,550	1,154,210	1,113,950	-8.2%	-0.82%	-13.0%	-0.43%
Medina	151,095	172,332	184,670	194,510	199,890	14.1%	1.41%	16.0%	0.53%
Summit	542,899	541,781	534,150	528,990	523,190	-0.2%	-0.02%	-3.4%	-0.11%
Portage	152,061	161,419	161,410	158,930	151,720	6.2%	0.62%	-6.0%	-0.20%
Geauga	90,895	93,389	93,510	94,930	94,710	2.7%	0.27%	1.4%	0.05%
Lake	227,511	230,041	228,600	228,380	228,060	1.1%	0.11%	-0.9%	-0.03%
North-East Ohio	2,843,103	2,780,440	2,722,120	2,680,380	2,639,710	-2.2%	-0.22%	-5.1%	-0.17%

Source: OHIO DS, CSU CCPD

CITY OF OBERLIN: RANGE OF POSSIBLE NONSTUDENT POPULATION CHANGE

	annual change rate	2000	Add	2010	Add	2020	Add	2030	Add	2040
Past trend - nonstudent population	0.17%	5,295	91	5,386						
Low growth (per Oberlin past trend)	0.17%				92	5,478	93	5,571	95	5,665
Medium (per ODSA Lorain Co projectio	0.30%				162	5,548	166	5,714	171	5,885
High (per Lorain County past trend)	0.59%				318	5,704	337	6,040	356	6,397

Source: CSU CCPD

Note: 2900 Oberlin College population was used as a "rule of thumb" for all years.

- Very small shifts up projected, from .17% per year to .59%
- Growth generally will depend on new development

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OBERLIN RACE AND ETHNICITY

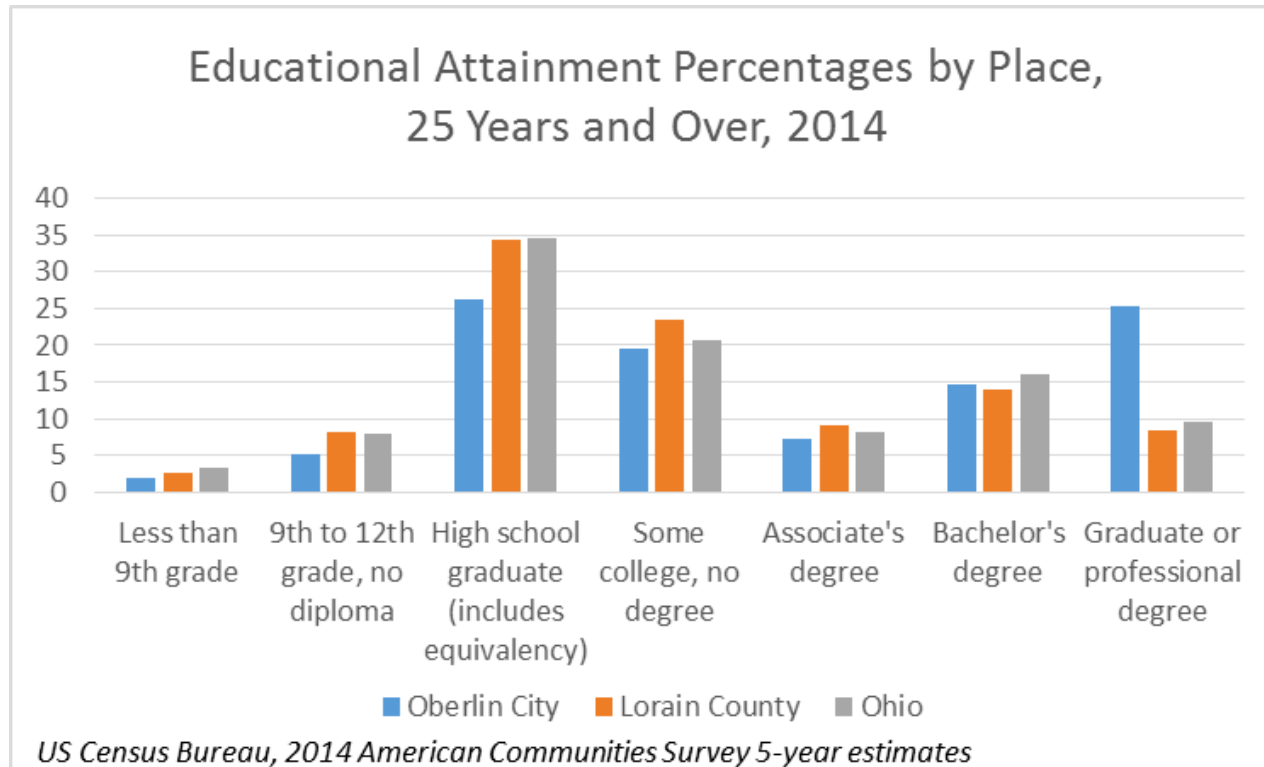
	2000 Census		2010 Census		
	Oberlin city, Ohio		Oberlin city, Ohio		
Subject	Number	Percent	Number	Percent	Percent Change 2000-2010
RACE					
Total population	8,195	100	8,286	100	1.1%
One race	7,846	95.7	7,751	93.5	-1.2%
White alone	5,894	71.9	6,047	73	2.6%
Black or African American alone	1,520	18.5	1,230	14.8	-19.1%
Asian alone	279	3.4	335	4	20.1%
American Indian and Alaska Native	40	0.5	19	0.2	-52.5%
Native Hawaiian and Other Pacific Islander	14	0.2	1	0	-92.9%
Some other race	99	1.2	119	1.4	20.2%
Two or more races	349	4.3	535	6.5	53.3%
HISPANIC OR LATINO					
Total population	8,195	100	8,286	100	1.1%
Hispanic or Latino (of any race)	249	3	423	5.1	69.9%
Not Hispanic or Latino	7,946	97	7,863	94.9	-1.0%

Source: U.S. Census Bureau, Decennial Census, Years As Noted

- African American shift down 18.5% to 14.8%, other groups and those reporting two or more races increased
- White small shift up, 71.9% to 73% (in 10 years).
- Hispanic up from 3 to 5.1%

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- Highly educated: 25% with graduate degree, compared to Lorain 8.3%, Ohio 9.5%
- Fewer with just a high school education

Commuters

Travel Distance: Home to Work, All jobs		Distance	Percent
Total		3006	
Less than 10 miles		1411	46.94%
10 to 24 miles		435	14.47%
25 to 50 miles		664	22.09%
Greater than 50 miles		496	16.50%
Travel Distance: Work to Home, All jobs			
Total		4372	
Less than 10 miles		2523	57.71%
10 to 24 miles		1159	26.51%
25 to 50 miles		348	7.96%
Greater than 50 miles		342	7.82%

U.S. Census Bureau. 2016. OnTheMap Application. Longitudinal-Employer Household Dynamics

CSU CCPD

“Home to work” refers to Oberlin residents commuting to work in Oberlin and elsewhere; “Work to home” refers to Oberlin workers commuting to home in Oberlin or elsewhere.

- **Oberlin residents who work:** 64% travel less than 15 minutes to work; 16% travel over a half hour
- **Oberlin workers employed here:** 58% live within 10 miles; 42% live more than 10 miles, with 16% more than 25 miles

Movers

- Excluding people aged 18-24: 7.6% of the population moved within the past year, compared with 7.8% of the County population
- Of those, 364 (4.4% of the total population) moved to Oberlin from within the county, 113 (1.4%) moved from other counties in Ohio, and 120 (1.3%) moved from outside Ohio.



Source: ACS 2010-2014 estimates; high MOEs

Background 2: What is a Household?

- People living together in a dwelling unit
- Excludes people in “group quarters”: dorms, institutions, skilled nursing, prisons, military
- Family Household: two or more related persons
- Non-family Household: 2 or more with no related persons; singles are non-family HH
- Side note: Group quarters residents are reported at that location – not home location



Households

OVERALL HOUSEHOLD CHARACTERISTICS

Subject	City of Oberlin		Lorain County		Ohio	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total households	2,524	100.0%	117,134	100.0%	4,570,015	100.0%
Average household size	2.35		2.5		2.46	
FAMILIES						
Total families	1,369	54.2%	80,072	68.4%	2,944,097	64.4%
Average family size	2.97		3.03		3.06	
Households with own children under 18 years	508	20.1%	32,724	27.9%	1,256,140	27.5%
Single parent families with own children under 18 years	154	6.1%	11,860	10.1%	792,081	17.3%
Households with one or more children under 18 years	606	24.0%	37,014	31.6%		
NONFAMILY HOUSEHOLDS						
Total Nonfamily	1,155	45.8%	37,062	31.6%	1,625,918	35.6%
Householder living alone	934	37.0%	31,509	26.9%	1,361,864	29.8%
Living alone, 65 years and over		17.3%		10.5%		11.0%
Other nonfamily	221	8.8%	5553	4.7%	264,054	5.8%

Source: ACS 2010-2014 5-year estimates

- Average HH size slightly smaller than County and State
- 54.2% family HH, 45.8% nonfamily HH
- 37% HH living alone, 17.3% living alone, over 65
- 24% of HH families with children, 6% of HH are single parent families

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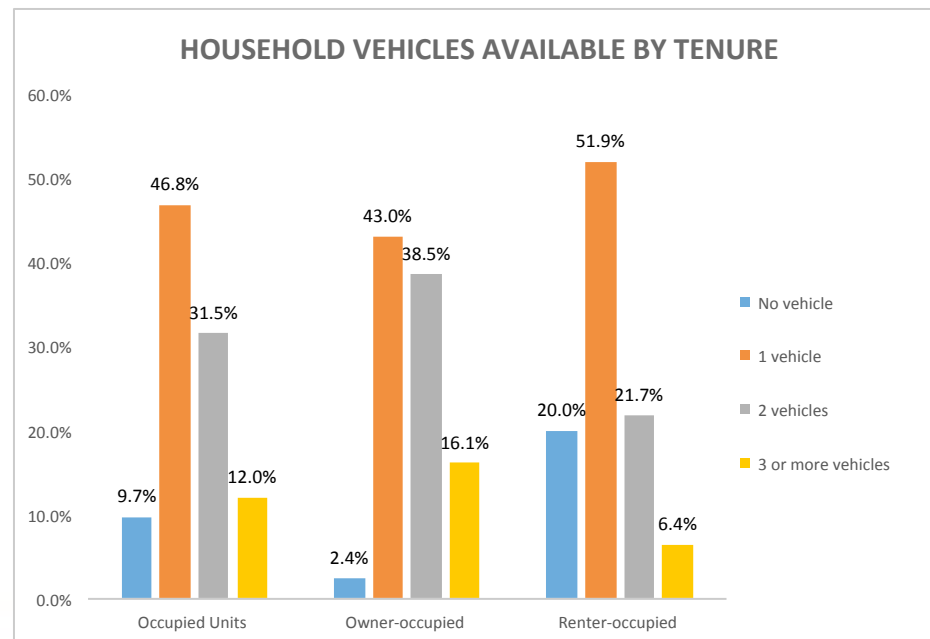
VEHICLES AVAILABLE

	Occupied Units	Owner-occupied	Renter-occupied
Oberlin City	100%	100%	100%
No vehicle	9.7%	2.4%	20.0%
1 vehicle	46.8%	43.0%	51.9%
2 vehicles	31.5%	38.5%	21.7%
3 or more vehicles	12.0%	16.1%	6.4%
Lorain County	100%	100%	100%
No vehicle	6.90%	2.40%	18.30%
1 vehicle	33.20%	26.30%	50.60%
2 vehicles	39.90%	45.80%	25.20%
3 or more vehicles	20.00%	25.50%	5.90%
Ohio	100%	100%	100%
No vehicle	8.40%	3.20%	19.00%
1 vehicle	33.90%	26.40%	49.10%
2 vehicles	37.70%	44.00%	25.00%
3 or more vehicles	20.00%	26.40%	6.90%

Source: US Census Bureau, 2014 American Communities Survey 5-year estimates

- 9.7% of all Oberlin HH have no vehicle available, compared to 6.9% in Lorain and 8.4% in the state.

- 20% of renter HH in Oberlin have no vehicle, compared to 2.4% of owner HH.



Background 3: Income and Poverty

- *Individual income* measures include group quarters residents, so college town individual incomes are typically skewed low.
- *Household income* excludes group quarters, but includes student nonfamily households off-campus
- *Household Poverty* is measured by household (no group quarters residents) according to complex formulas that relate number and age of family members to household income – vary by the agency
- *Individual poverty* is measured by the household in which the person resides – excludes group quarters
- For Oberlin, very large MOEs, plus high “imputed” rates rates best given in ranges

Median Household Income

Oberlin City		All HH	Owner	Renter
	2014	\$ 52,632	\$65,545	\$26,964
	2010	\$ 47,334	\$60,437	\$38,156
	2000	\$ 39,859	\$57,344	\$22,994
Lorain County				
	2014	\$ 52,610	\$64,875	\$27,136
	2010	\$ 52,066	\$63,099	\$24,648
	2000	\$ 44,870	\$53,087	\$24,945
Ohio				
	2014	\$ 48,849	\$62,909	\$26,950
	2010	\$ 47,358	\$60,166	\$25,590
	2000	\$ 40,846	\$50,093	\$25,116

Source: US Census Bureau, 2014 American Communities Survey 5-year estimates

US Census Bureau, 2010 American Communities Survey 5-year estimates

US Census Bureau, 2000 Decennial Census

BACKGROUND NOTE:

- Not inflation adjusted: Each ACS period (i.e. 2010-2014) gives the amounts inflation adjusted for the final year of that period. Decennial census are given for that year.
- The important point is to note comparisons within any one year.
- Not appropriate for us to inflation-adjust ACS data - high MOEs – and this data is not intended to reflect larger economic trends.

Median HH income:

- Oberlin is even with Lorain County, and higher than Ohio
- Owners is substantially higher than renters
- Renters is on a par with the County and State
- Owners is higher than county and state

HOUSEHOLD INCOME IN THE PAST 12 MONTHS

	All	Owner	Renter
Total	2,524	1,471	1,053
Less than \$5,000	6.5%	0.8%	14.3%
\$5,000 to \$9,999	3.4%	0.7%	7.1%
\$10,000 to \$14,999	3.1%	2.0%	4.5%
\$15,000 to \$19,999	8.9%	5.6%	13.6%
\$20,000 to \$24,999	4.3%	1.8%	7.9%
\$25,000 to \$34,999	8.3%	8.6%	7.9%
\$35,000 to \$49,999	13.4%	16.9%	8.6%
\$50,000 to \$74,999	20.4%	22.0%	18.2%
\$75,000 to \$99,999	9.4%	14.8%	2.0%
\$100,000 to \$149,999	16.1%	17.9%	13.5%
\$150,000 or more	6.2%	8.9%	2.4%
Median household income	\$52,632	\$65,545	\$26,964

Source: US Census Bureau, 2014 American Communities Survey 5-year estimates

POVERTY STATUS OF INDIVIDUALS

	OBERLIN 2008-2012			OBERLIN 2010-2014			LORAIN COUNTY 2010-2014			OHIO 2010-2014		
	Count	Percent of Total Counted	% MOE	Count	Percent of Total Counted	% MOE	Count	Percent of Total Counted	% MOE	Count	Percent of Total Counted	MOE
Total Population	8,288			8,368			302,465			11,560,380		
Population counted for poverty calculations	5,949			5,977			292,688			11,243,508		
Population below poverty level	1,250	21.0%	5.60%	1,187	19.90%	5.70%	42,680	14.60%	0.80%	1,787,718	15.90%	0.20%
Oberlin College students living off-campus (estimate)	350	5.9%		300	5.0%							

Source: ACS 5-year estimates, year as noted

POVERTY STATUS OF HOUSEHOLDS BY HOUSEHOLD TYPE

	2008-2012 Estimates				2010-2014 Estimates			
	Oberlin city, Ohio				Oberlin city, Ohio			
	Estimate	Margin of Error	% of all HH	% MOE of all HH	Estimate	Margin of Error	Percent of all HH	% MOE of all HH
Total:	2,575	255	100.0%	9.9%	2,524	229	100%	9.1%
Income in the past 12 months below poverty level:	429	102	16.7%	4.0%	457	107	18.1%	4.2%
Family households:	139	62	5.4%	2.4%	143	75	5.7%	3.0%
Married-couple family:	48	35	1.9%	1.4%	46	41	1.8%	1.6%
Other family:	91	58	3.5%	2.3%	97	62	3.8%	2.5%
Nonfamily households:	290	93	11.3%	3.6%	314	101	12.4%	4.0%
Male Householder under 25 years	66	58	2.6%	2.3%	72	59	2.9%	2.3%
Male Householder 65 years and over	10	15	0.4%	0.6%	0	16	0.0%	0.6%
Female Householder under 25 years	43	43	1.7%	1.7%	37	39	1.5%	1.5%
Female Householder 65 years and over	29	25	1.1%	1.0%	40	26	1.6%	1.0%

Source: ACS 5-year estimates, years as noted

- Note large margins of error
- Individual poverty range 14.2-25.6% (including MOE)
- HH poverty range 14 to 22%, up from 2010 12 to 20% (including MOE)

POVERTY STATUS OF HOUSEHOLDS BY HOUSEHOLD TYPE

	2010-2014 Estimates Oberlin city, Ohio				2010-2014 Estimates Lorain County, OH				2010-2014 Estimates OHIO			
	Estimate	Margin of Error	Percent of all HH	% MOE of all HH	Estimate	MOE	% of all HH	% MOE of all HH	Estimate	MOE	% of all HH	% MOE of all HH
Total:	2,524	229	100%	9.1%	117,134	799	100.0%	0.7%	4,570,015	10,810	100.0%	0.24%
Income in the past 12 months below poverty level:	457	107	18.1%	4.2%	15,842	856	13.5%	0.7%	685,149	4,872	15.0%	0.11%
Family households:	143	75	5.7%	3.0%	8,874	636	7.6%	0.5%	344,294	3,678	7.5%	0.08%
Married-couple family:	46	41	1.8%	1.6%	2,174	261	1.9%	0.2%	102,500	2,096	2.2%	0.05%
Other family:	97	62	3.8%	2.5%	6,700	554	5.7%	0.5%	241,794	3,575	5.3%	0.08%
Nonfamily households:	314	101	12.4%	4.0%	6,968	552	5.9%	0.5%	340,855	3,348	7.5%	0.07%
Male Householder under 25 years	72	59	2.9%	2.3%	347	141	0.3%	0.1%	23,645	890	0.5%	0.02%
Male Householder 65 years and over	0	16	0.0%	0.6%	413	154	0.4%	0.1%	19,776	827	0.4%	0.02%
Female Householder under 25 years	37	39	1.5%	1.5%	328	130	0.3%	0.1%	28,099	1,025	0.6%	0.02%
Female Householder 65 years and over	40	26	1.6%	1.0%	1,445	239	1.2%	0.2%	60,009	1,298	1.3%	0.03%

Source: ACS 5-year estimates, years as noted

- Oberlin's estimated HH poverty ranges of 14-22% compare to 13.5% in Lorain and 15% in Ohio
- BUT households receiving SNAP benefits are at 11% (range 7 to 15% with MOE), compared to 14% in Lorain and 15% in Ohio

HOUSEHOLDS RECEIVING FOOD STAMPS/SNAP

	2008-2012 Estimates Oberlin		2010-2014 Estimates Oberlin city, Ohio		2010-2014 Estimates Lorain County, OH		2010-2014 Estimates OHIO	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	MOE	Estimate	MOE
All Households	2575	255	2524	229	117,134	799	4,570,015	10,810
% Households Below Poverty Level	16.70%	4.00%	18.1%	4.10%	13.50%	0.70%	15.0%	0.10%
Households Receiving SNAP	260	93	279	98	16,831	740	683,427	4,248
% HH Receiving SNAP	10.1%	3.6%	11.1%	3.9%	14.4%	0.6%	15.0%	0.09%

Source: ACS 5-year estimates, years as noted

Housing Stock: Tenure

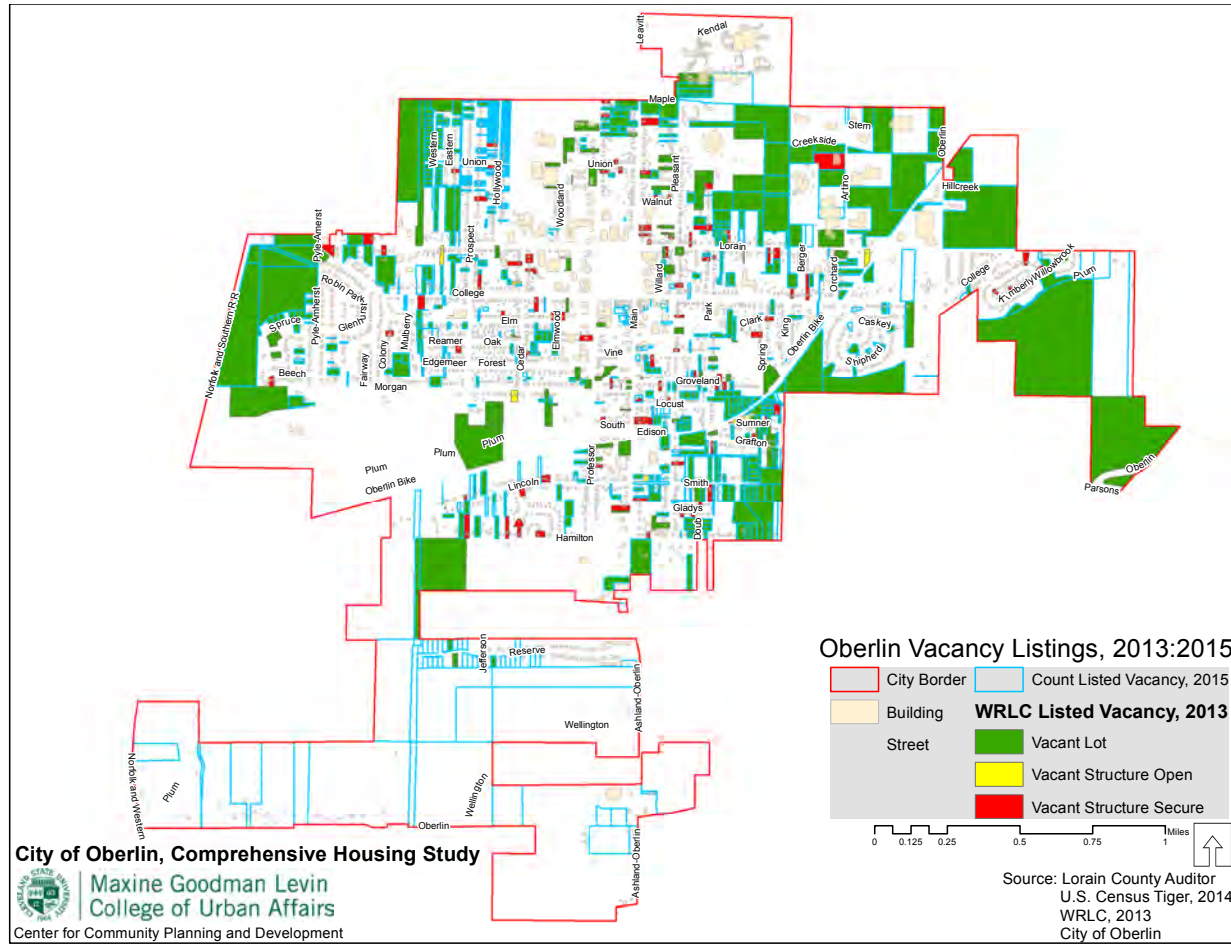
HOUSING TENURE TRENDS

	Oberlin 2000	Oberlin 2010	Oberlin 2010-2014	MOE	Lorain County 2010-2014	Ohio 2010- 2014
Total Occupied	2,678	2,730	2,524	229	117,134	4,570,015
Owners	1,347	1,350	1,471	165	83,971	3,056,206
Owner Percent	50.3%	49.5%	58.3%	6.5%	71.7%	66.9%
Renters	1,331	1,380	1,053	156	33,163	1,513,809
Renter Percent	49.7%	50.5%	41.7%	6.2%	28.3%	33.1%

Source: US Census; ACS 2010-2014 5-year estimates

- Owners somewhat higher than renters in Oberlin
- Proportion has increased since 2000 (but note high MOEs)
- Proportion of renters is higher than County and State

Housing Stock: Vacancy



OCCUPANCY AND VACANCY STATUS

	Oberlin city, Ohio		
	Estimate	Margin of Error	Percent of Total
Total:	2,686	+/-231	100%
Occupied	2,524	+/-229	94%
Vacant	162	+/- 93	6%
For rent	11	+/-17	0%
Rented, not occupied	11	+/-17	0%
For sale only	0	+/-16	0%
Sold, not occupied	0	+/-16	0%
For seasonal, recreational, or occasional use	18	+/-20	1%
For migrant workers	0	+/-16	0%
Other vacant	122	+/-88	5%
Total Owner-Occupied Units	1,471		
Plus "other vacant"	122		
Total all Owner-Occupied	1,593		
Owner-occupied vacancy rate	7.66%		
Total Renter-Occupied Units	1,053		
Plus "for rent,for rent not occupied, for seasonal, rec or other use"	40		
Total all renter-potential units	1,093		
Renter-occupied vacancy rate	3.66%		
Overall vacancy rate	6.03%		

- Overall vacancy 6% per ACS
- WRLC 2013: 3%?
- City working on update

Source: ACS 2010-2014 5-year estimates, CSU CCPD calculations

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Single Family Housing Stock: Size

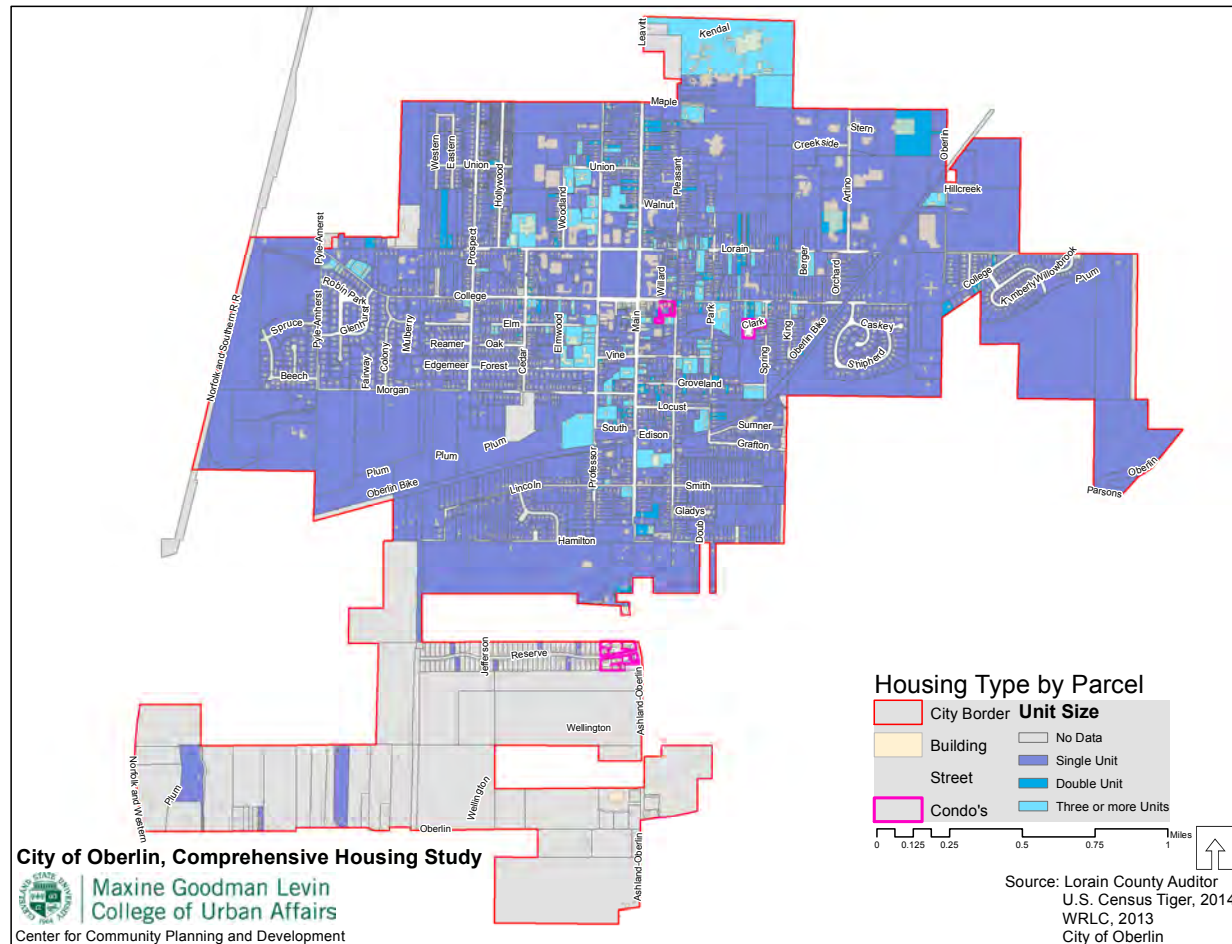
RESIDENTIAL STRUCTURE SQUARE FOOTAGE

Single Family Structures (Occupied and Secure Vacant)		
Sq. Ft. Range	Count	Percent
No data	56	3.3%
1-600 sf	4	0.2%
601-1,200 sf	355	21.1%
1,201-2,000 sf	766	45.6%
2,001-3,500 sf	458	27.2%
3,501-8,184 sf	42	2.5%
Total	1,681	100.0%

Source: Lorain County Auditor

- Majority fall in 1,200-2,000 sf range
- 20% between 601 and 1,200
- 2.5% over 3,500

Housing Stock: Type and Number of Units



Housing Stock: Units and Bedrooms

Units in Structure

	Occupied Units	Owner-occupied	Renter-occupied
Occupied housing units	2,524	1,471	1,053
UNITS IN STRUCTURE			
1, detached	62.2%	94.8%	16.7%
1, attached	7.1%	2.0%	14.2%
2 apartments	10.4%	1.7%	22.6%
3 or 4 apartments	5.2%	0.9%	11.3%
5 to 9 apartments	6.2%	0.0%	14.8%
10 or more apartments	8.8%	0.5%	20.4%
Mobile home or other type of housing	0.0%	0.0%	0.0%

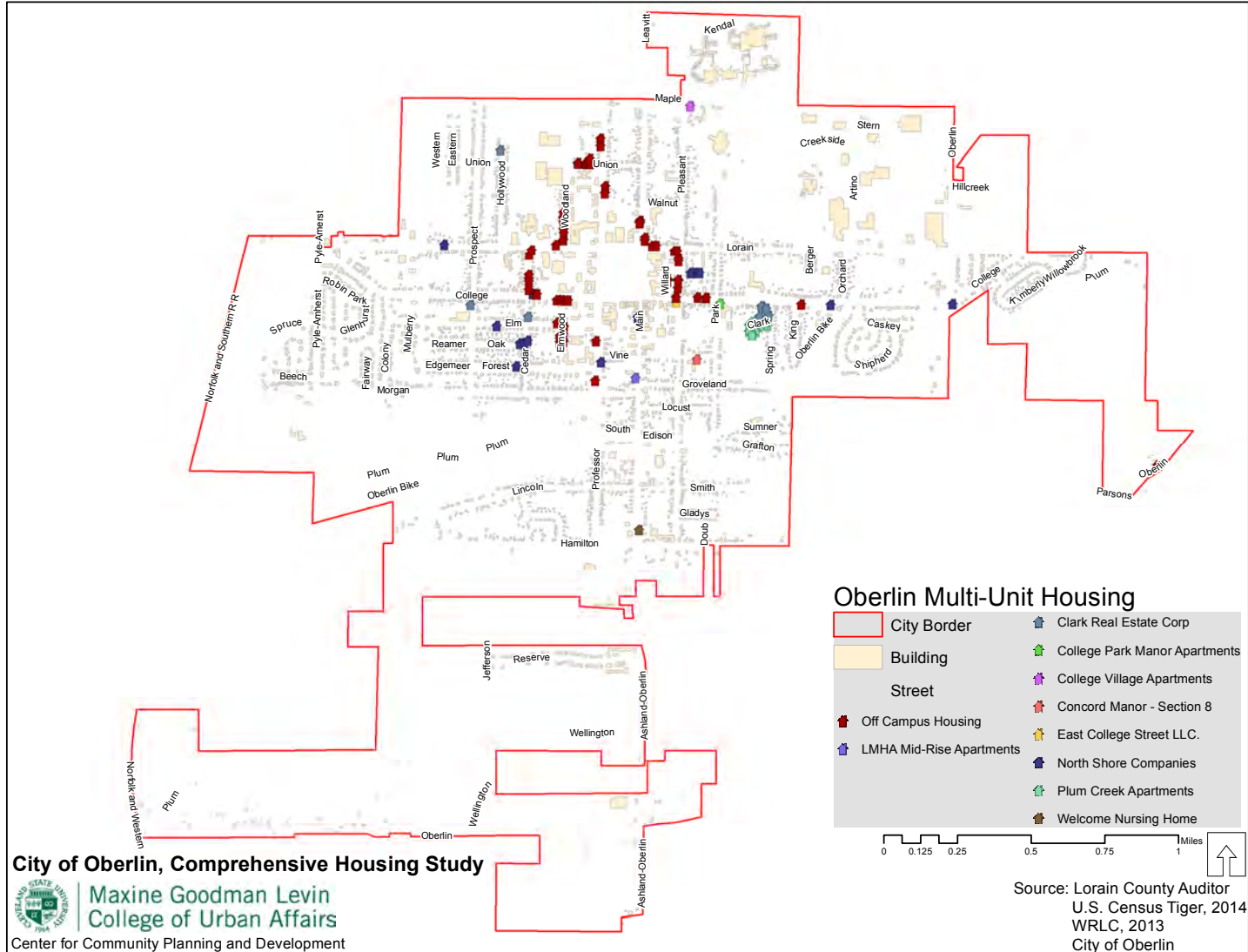
Source: ACS 2010-2014 5-year estimates

- 62% of all housing units are single family detached, 94.8% of all owner-occupied
- 10% are in 2-unit structures
- Another 9% are in 10 or more unit structures

- Over 50% are 2 or 3 BR, all tenures
- 32% are 4 or more BR (majority owner-occupied)

NUMBER OF BEDROOMS

BEDROOMS	Occupied Units	Owner-Occupied	Renter-Occupied
Total Units	2524	1471	1053
No bedroom	1.0%	0.0%	2.3%
1 bedroom	12.6%	2.2%	27.1%
2 or 3 bedrooms	54.2%	53.6%	54.9%
4 or more bedrooms	32.3%	44.1%	15.8%



MULTI-UNIT AND PUBLIC HOUSING IN OBERLIN

Ownership/Type	No. Units
College Owned	74
Count	56
Possible additional	18
LMHA Owned	
Total unit count	105
2 BR	21
3 BR	29
4 BR	4
Mid-Rise	51
Privately Owned	
Total unit count	501
Beds	102
Apartments	399
TOTAL UNITS	680

Source: LMHA; Oberlin College; CSU CCPD



(Note: private count is in progress)

Housing Stock: Age of Structure

YEAR STRUCTURE BUILT

	Occupied Units	Owner-Occupied	Renter-Occupied
Total Housing Units	2,524	1,471	1,053
2010 or later	1.1%	0.0%	2.7%
2000 to 2009	7.2%	8.4%	5.5%
1980 to 1999	11.6%	7.5%	17.2%
1960 to 1979	30.7%	30.7%	30.6%
1940 to 1959	14.0%	17.2%	9.5%
1939 or earlier	35.5%	36.2%	34.6%

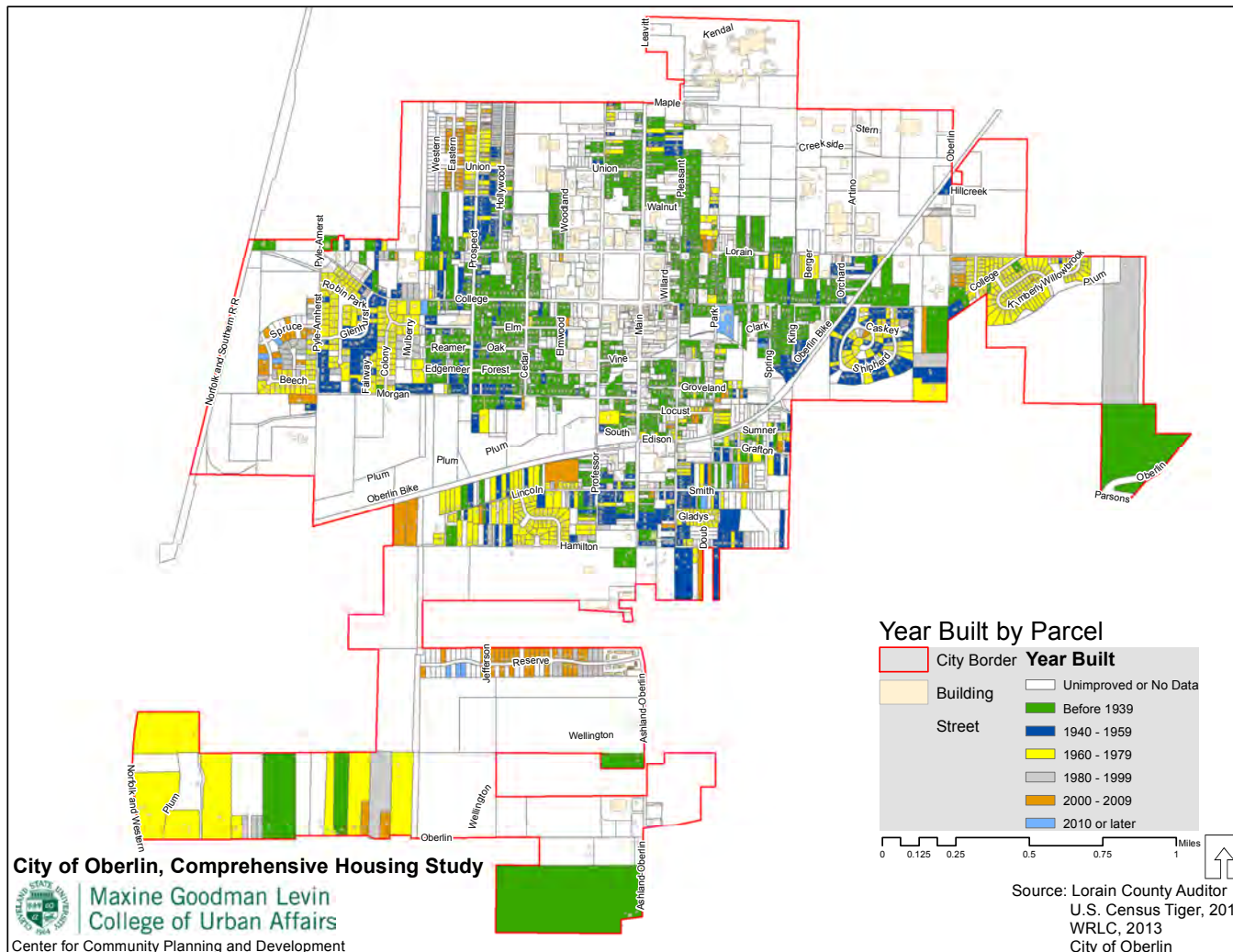
Source: ACS 2010-2014 5-year estimates

Older:

- 35.5% built before 1939
- Another 30.7% 1960-79
- 70% predates 1980



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VALUE OF OWNER-OCCUPIED HOUSING UNITS

	Oberlin city, Ohio		Percent of all valued units
	Estimate	Margin of Error	
Total:	1,471	+/-165	100.0%
Less than \$10,000	13	+/-15	0.9%
\$10,000 to \$14,999	5	+/-8	0.3%
\$15,000 to \$19,999	10	+/-16	0.7%
\$20,000 to \$24,999	0	+/-16	0.0%
\$25,000 to \$29,999	0	+/-16	0.0%
\$30,000 to \$34,999	0	+/-16	0.0%
\$35,000 to \$39,999	0	+/-16	0.0%
\$40,000 to \$49,999	39	+/-32	2.7%
\$50,000 to \$59,999	12	+/-19	0.8%
\$60,000 to \$69,999	25	+/-27	1.7%
\$70,000 to \$79,999	97	+/-66	6.6%
\$80,000 to \$89,999	18	+/-17	1.2%
\$90,000 to \$99,999	88	+/-45	6.0%
\$100,000 to \$124,999	333	+/-114	22.6%
\$125,000 to \$149,999	277	+/-77	18.8%
\$150,000 to \$174,999	162	+/-70	11.0%
\$175,000 to \$199,999	54	+/-33	3.7%
\$200,000 to \$249,999	180	+/-72	12.2%
\$250,000 to \$299,999	66	+/-43	4.5%
\$300,000 to \$399,999	70	+/-33	4.8%
\$400,000 to \$499,999	7	+/-11	0.5%
\$500,000 to \$749,999	8	+/-14	0.5%
\$750,000 to \$999,999	7	+/-11	0.5%
\$1,000,000 or more	0	+/-	0.0%
Under \$30,000	28		1.9%
\$30-70,000	76		5.2%
\$70-100,000	203		13.8%
\$100,000-150,000	610		41.5%
\$150,000-250,000	396		26.9%

Source: ACS 2010-2015 5-year estimates

Housing Stock: Value

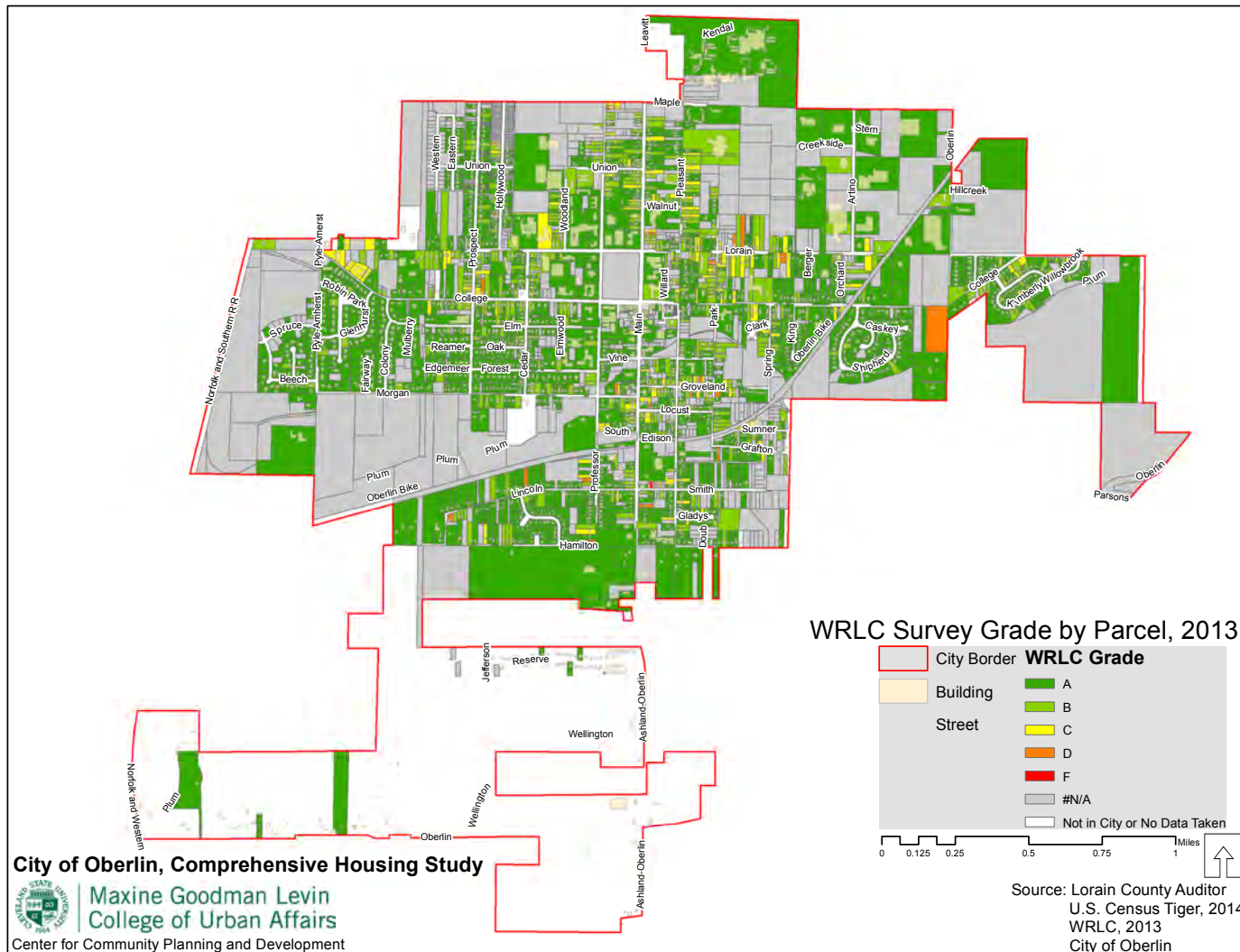
Single-Family Residential Property Values

	Single-Family Res.	Percent
\$50,000 or less	49	3.0%
\$50,000 - \$100,000	588	36.2%
\$100,000 - \$150,000	531	32.7%
\$150,000 - \$250,000	380	23.4%
More than \$250,000	75	4.6%
Sum	1623	100.0%

Source: Lorain County Auditor

- 5% over \$250,000
- 1/3 \$50-100K
- 1/3 \$100-150K
- ACS numbers differ slightly

Housing Stock: Condition



OBERLIN RESIDENTIAL PROPERTY CONDITION

Grade	Residential Structures	Percent of Residential	All Structures	Percent of Total
A	1,386	73.1%	1,606	72.9%
B	390	20.6%	460	20.9%
C	100	5.3%	114	5.2%
D	19	1.0%	22	1.0%
F			1	0.05%
Grand Total	1,895	100.0%	2,203	100.0%

Source: WRLC Survey, Summer 2013

WRLC survey 2013:

- 93% of residential structures “A” or “B”
- 119, or 6.3%, “C” or “D”
- Verification by City in progress



A. EXCELLENT

- No visible signs of deterioration
- Well maintained and cared for
- New construction/renovation
- Historic detailing, unique



B. GOOD

- Needs basic improvements
- Minor painting
- Removal of weeds
- Cleaning



C. FAIR

- Some cracking of brick or wood
- Major painting required
- Deteriorated cornice
- Crumbling concrete
- Cracked windows or stairs



D. DETERIORATED

- Major cracking of brick, wood rotting
- Broken or missing windows
- Missing Brick and siding
- Open holes



F. UNSAFE/HAZARD

- House is open and a shell
- Can see through completely
- House ransacked and filled with trash
- In danger of collapse
- Immediate safety hazard to neighborhood

Background 4: Housing Affordability

- Affordability is generally measured on the proportion of household income which is expended on housing
- Housing costs include rent/mortgage, utilities, general maintenance costs, insurance
- Typical “rule of thumb” for affordability is rent at 30% of HH income, or home purchase at 3 x HH income (mortgage payments based on 4.2% interest)
- HUD measures affordability based on “HAMHI” HUD area median HH income, which varies from Census calculations
- Newest trend is “H+T” calculation, which factors in cost of transportation to/from home location – can be upwards of 50% for many families

MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME

Household Income		Percentage of HH income		
All = 2,524	Total = 100%	Less than 20%	20% to 29%	30% or more
Less than \$20,000	18.6%	0.8%	2.3%	15.5%
\$20,000 to \$34,999	11.8%	1.9%	3.7%	6.2%
\$35,000 to \$49,999	13.4%	4.1%	1.9%	7.5%
\$50,000 to \$74,999	20.1%	14.4%	4.0%	1.6%
\$75,000 or more	31.0%	27.0%	2.9%	1.0%
Zero or negative income	2.6%			
No cash rent	2.5%			
Owner = 1,471	Total = 100%	Less than 20%	20% to 29%	30% or more
Less than \$20,000	8.3%	0.7%	1.6%	6.0%
\$20,000 to \$34,999	10.4%	2.6%	2.7%	5.2%
\$35,000 to \$49,999	16.9%	4.4%	2.3%	10.1%
\$50,000 to \$74,999	22.0%	15.8%	5.0%	1.3%
\$75,000 or more	41.6%	36.0%	4.5%	1.2%
Zero or negative income	0.8%			
No cash rent	(X)			
Renter = 1,053	Total = 100%	Less than 20%	20% to 29%	30% or more
Less than \$20,000	33.0%	0.9%	3.3%	28.7%
\$20,000 to \$34,999	13.9%	0.9%	5.2%	7.7%
\$35,000 to \$49,999	8.6%	3.6%	1.2%	3.8%
\$50,000 to \$74,999	17.4%	12.5%	2.8%	2.1%
\$75,000 or more	16.1%	14.5%	0.8%	0.9%
Zero or negative income	5.1%			
No cash rent	5.9%			

Source: US Census Bureau, 2014 American Communities Survey 5-year estimates

ACS Data:

- 27% of all HH earning more than \$75,000 have less than 20% cost burden
- 15% of HH earning less than \$20,000 have more than 30% cost burden
- Note ACS data: likely high MOEs

OBERLIN INCOME BY HOUSING COST BURDEN

Household Income 2009-2013	Cost burden > 30% income	% of total	Cost burden > 50% income	% of total	Total	% of Total
ALL HOUSEHOLDS						
Household Income <= 30% HAMFI	200	7.7%	150	5.8%	330	12.7%
Household Income >30% to <=50% HAMFI	275	10.6%	145	5.6%	335	12.9%
Household Income >50% to <=80% HAMFI	120	4.6%	30	1.2%	290	11.1%
Household Income >80% to <=100% HAMFI	130	5.0%	0	0.0%	285	10.9%
Household Income >100% HAMFI	145	5.6%	50	1.9%	1,370	52.6%
Total	870	33.4%	375	14.4%	2,605	100.0%
RENTERS						
Household Income <= 30% HAMFI	155	14.8%	105	10.0%	275	26.3%
Household Income >30% to <=50% HAMFI	210	20.1%	95	9.1%	235	22.5%
Household Income >50% to <=80% HAMFI	20	1.9%	0	0.0%	105	10.0%
Household Income >80% to <=100% HAMFI	20	1.9%	0	0.0%	75	7.2%
Household Income >100% HAMFI	45	4.3%	35	3.3%	355	34.0%
Total	450	43.1%	235	22.5%	1,045	100.0%
OWNERS						
Household Income <= 30% HAMFI	40	2.6%	40	2.6%	50	3.2%
Household Income >30% to <=50% HAMFI	65	4.2%	50	3.2%	100	6.4%
Household Income >50% to <=80% HAMFI	95	6.1%	30	1.9%	185	11.9%
Household Income >80% to <=100% HAMFI	110	7.1%	0	0.0%	210	13.5%
Household Income >100% HAMFI	100	6.4%	15	1.0%	1,010	64.7%
Total	410	26.3%	135	8.7%	1,560	100.0%

Source: US Dept HUD CHAS data, based on ACS 2009-2013 5-year estimates

Note: HAMFI = HUD Area Median Family Income; HUD area = Cleveland-Elyria-Mentor

HUD CHAS data: 2009-2013 based on HAMFI (regional)

- 33% of all HH have cost burden over 30%; 14.4% over 50%
- 22.5% of renters over 50% burden; 43% over 30%.
- 8.7% of owners over 50%; 26% over 30%.

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HUD Fair Market Rent

HUD 2016 Fair Market Rents for Lorain County

Final FY 2016 Per Month FMRs by Unit Bedrooms					
Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
\$499	\$614	\$773	\$1,017	\$1,073	

Source: US Dept of HUD, FMR Calculation System

Note: FMR methodology is based on 2009-2013 ACS 5-year estimates and HAMFI



Fair Market Rent is the amount HUD will pay for housing voucher support.

Public Housing and Voucher Demand

LMHA Voucher Program Status: Oberlin Residents 2010-2015

	Count	Percent
Accepted Unit offer, moved in	17	16.5%
Denied or ineligible	0	0.0%
Active on waiting list	2	1.9%
In process - checks, interviews	1	1.0%
Other - no reply, no show, returned mail, inactive	83	80.6%
Total	103	100.0%

Source: LMHA, CCPD

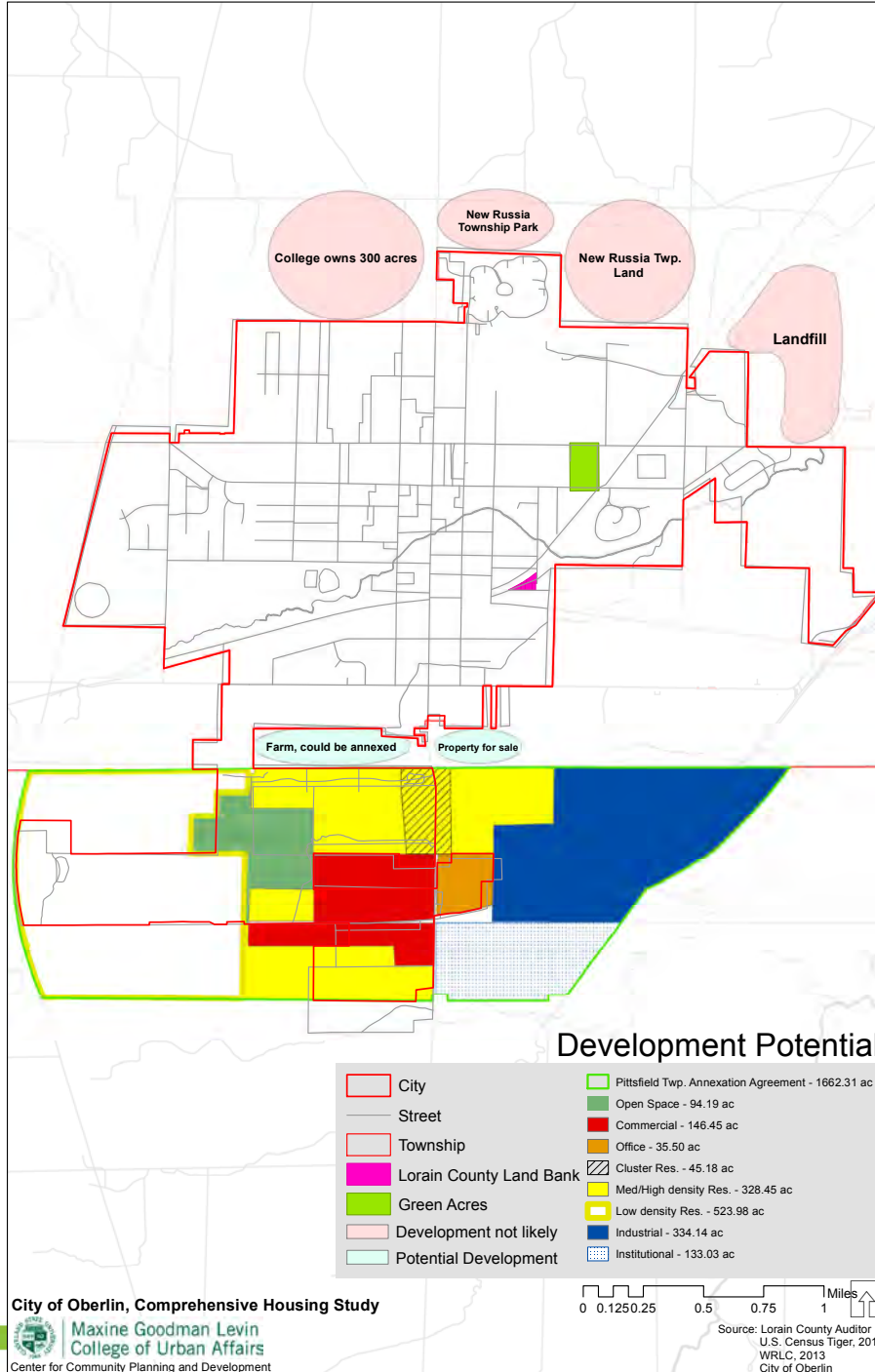
Public Housing Status: Oberlin Residents 2010-2015

	Count	Percent
Accepted Unit offer, or moved in	50	14.5%
Denied or ineligible	11	3.2%
Active on waiting list	11	3.2%
In process - checks, interviews	28	8.1%
Other - no reply, no show, returned mail, inactive	244	70.9%
Total	344	100.0%

Source: LMHA, CSU CCPD

- 11 Oberlin families currently on waiting list for public housing, with another 28 in process
- 2 families currently on voucher waiting list, with 1 in process
- Note that voucher waiting list closed in February of 2015, not likely to open until 2017 earliest, status not tracked

Development Potential: In progress



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Housing and Building Code Review (in progress)

- 1) Zoning overall: multi-family and other districts
- 2) Green building and sustainable uses: energy, water conservation, LEED, renewable energy, urban agriculture
- 3) Green Site Development: stormwater management, resource protection, tree canopy, flexible/compact development, natural landscaping



Housing and Building Code Review (in progress)

- 4) Housing management, maintenance and vacancy management
- 5) Intergenerational and alternative housing
- 6) College town housing and rooming houses
- 7) Historic preservation



Market Analysis: Next Steps



- Interviews: Steering committee and others
- Real estate industry data review: sales and trends
- Employee addresses: key!
Where do they choose to live?
- Closer look at foreclosures and building trends in Oberlin
- Comparison with other communities
- Review of next steps

Questions for You:

- Overall comments/questions?
- Who should we be sure to talk to?
- What comparable communities should we look at?
- Any possibilities for help in obtaining employee addresses? – to understand what locations and types of housing they prefer



Questions?

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