

6 Housing

6.1 Introduction

The population of the Cleveland metropolitan area is growing at a very slow pace. The average household size in both the Cleveland area and the country as a whole continues to decrease over time. The end result is that the same numbers of people are spread among more homes. This means new residential development in suburban and exurban areas will continue, even though the regional population remains the same. Some of this residential development is happening in Painesville Township. In the post-World War II era, overcrowded housing, a baby boom and expansion of the region’s industrial base fueled a residential construction boom in the eastern suburbs of Cleveland and the Painesville area. Today, residential growth in the township is the result of a population that is occupying more space.



New residential development in northeast Painesville Township (LCPC)

At the time this plan was written, housing prices were rising rapidly throughout most of the United States and Canada, despite a long recession. Combined with low mortgage interest rates, home sales throughout most of the country are brisk. The uncertainty of future interest rate increases, or whether the housing price “bubble” will continue to rise or eventually bust, is fueling the healthy real estate market.

As of 2000, the US Census Bureau estimates the population of Painesville Township at 15,035 residents, living in 6,087 housing units. The township has a variety of housing types – just about everything but high-rise and loft apartments and urban rowhouses – with a wide diversity of age, architectural style, size and price range. While much of the housing in the township is in good condition, some houses in the Painesville-on-the-Lake and Sunset Point neighborhoods, and some smaller, older houses in the southwestern and northwestern portions of

There may be some small discrepancies in data shown in the following tables. Why? The Census Bureau includes data for Fairport Harbor Village and Grand River Village in cumulative data for Painesville Township. To find data for the township alone, data for the villages must be subtracted. However, the end result can be different than the cumulative total of data from the four Census tracts that make up the township. For example:

Housing units in the Census-defined Painesville Township area, from the <i>Profile of General Demographic Characteristics</i> :	+7,776
Housing units in Fairport Harbor Village, from the <i>Profile of General Demographic Characteristics</i> :	- 1,546
Housing units in Grand River Village, from the <i>Profile of General Demographic Characteristics</i> :	- 345
Total housing units in Painesville Township alone, calculated from the <i>Profile of General Demographic Characteristics</i>:	5,885
Housing units in Census tract 2046 (NW township):	+ 456
Housing units in Census tract 2047 (SW township):	+ 2,125
Housing units in Census tract 2048 (NE township):	+ 1,388
Housing units in Census tract 2049 (SE township):	+ 2,133
Total housing units in Painesville Township alone, calculated from tract-level data	6,102

There is a ±3.6% difference between the two results.

the township, are often less well maintained. Many living in these areas work hard to maintain and improve their properties. However, code violations and intrusive home-based businesses on neighboring properties, the inability or unwillingness of some neighbors to adequately maintain their homes, and the threat of shoreline erosion stifles redevelopment efforts and threatens the investment of lower and moderate income homeowners.

The housing element discusses the existing conditions and the factors that affect the housing market in Painesville Township. Discussion of the housing market centers on major variables affecting housing demand: the existing housing stock, household size, household income, housing costs, and housing preferences, along with issues affecting lower income residents. This element also addresses concerns about the concentration of substandard housing in some parts of the township.

6.2 Housing inventory

Housing units

Painesville Township had 6,102 housing units in 2000, according to Census data (Table 6.1). The number of housing units increased by 2,871 from 1970 to 2000, or 89% for the thirty year time frame. The 1970s and the 1990s were the most active decades, with a 39.6% and 23.6% increase in housing units respectively. New housing built in Painesville Township between 1970 and 2000 represents 8% of the 36,002 housing units added in Lake County during the same time.

Tract 2046, covering the northwestern portion of the township, has the largest percentage increase (60.6%) of housing units between 1990 and 2000, with 172 new units added to a 1990 inventory of 284 units. The largest number of new housing units was in Tract 2049 – the southeastern portion of the township -- where 409 new units were built between 1990 and 2000 (Table 6.2).

Housing type

Table 6.3 shows the type of housing units found in each tract; single-family, two-family, and so on.

Single family site-built houses make up 70.8% of all housing units in the county. The highest percentage of single family houses is in Tract 4049 (southeast) (92%), the lowest percentage in Tract 2047 (southwest) (49.1%).

25% of all housing units in the township are in multi-family buildings. Over half of those units are single family attached units (side-by-side duplexes). The highest concentration of multi-family housing is found in Tract 2047 (southwest) (46.4%) and 2046 (northeast) (31.1%). Buildings with five or more units are concentrated in Tract 2046 (northwest), where they include 26.5% of all housing units, and Tract 2047 (southwest), where they include 16.9% of all units. Tract 2047 has the highest concentration of senior citizens in the township, while Tract 2046 has the highest percentage of single mothers.

The only tracts with mobile homes are Tract 2048 (northeast), where they make up 11.9% of all housing units, and 2047 (southwest), where they make up 4.5% of all units. Mobile homes make up 4.3% of all housing in the township.

Table 6.1
Housing units 1970 - 2000 ①
Painesville Township

Year	Housing units	△# from previous decade	△% from previous decade
1970	3,231	•	•
1980	4,512	+1,281	+39.6%
1990	4,938	+426	+9.4%
2000	6,102	+1,164	+23.6%

① Includes both owner-occupied and renter-occupied units. (US Census Bureau)

Table 6.2
Housing units 1990 - 2000 ①
Painesville Township Census tracts

Tract	1990 units	2000 units	△# 1990-2000	△% 1990-2000
Tract 2046 NW	284	456	+172	+60.6%
Tract 2047 SW	1,912	2,125	+213	+11.1%
Tract 2048 NE ①	1,018	1,388	+370	+36.3%
Tract 2049 SE	1,724	2,133	+409	+23.7%
Entire township	4,938	6,102	+1,164	+23.6%

① Includes both owner-occupied and renter-occupied units.

② Tract 2048 includes Painesville-on-the-Lake and Sunset Point. (US Census Bureau)

Table 6.3
Units in structure 2000 ①
 Painesville Township Census tracts

Units in structure	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
1 detached	314	68.9%	1,044	49.1%	999	72.0%	1,963	92.0%	4,320	70.8%
1 attached ③	10	2.2%	472	22.2%	148	10.7%	155	7.3%	785	12.9%
2	6	1.3%	71	3.3%	22	1.6%	8	0.4%	107	1.8%
3 - 4	5	1.1%	84	4.0%	19	1.4%	4	0.2%	112	1.8%
5 - 9	49	10.7%	206	9.7%	7	0.5%	0	0.0%	262	4.3%
10 - 19	64	14.0%	116	5.5%	14	1.0%	3	0.1%	197	3.2%
≥20	8	1.8%	36	1.7%	14	1.0%	0	0.0%	58	1.0%
Mobile home	0	0.0%	96	4.5%	165	11.9%	0	0.0%	261	4.3%
Total units	456	•	2,125	•	1,388	•	2,133	•	6,102	•

① Includes both owner-occupied and renter-occupied units.
 ② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
 ③ Side-by-side duplexes or single family attached houses.
 (US Census Bureau)

Tract 2046 (northeast) has the smallest population of any tract in the township. About 69% of the residential units in the tract are single family houses. On a whole, units are smaller than those in other parts of the township, with a large percentage of nondescript one-story houses built before 1960, many of which are in need of extensive updating. The tract includes a higher percentage of residences in buildings with five or more units than other tracts in the township.



Tract 2047 (southwest) includes the widest variety of housing in the township. Slightly less than half of the housing units in the tract are single family houses, with a wide range of size, age and architectural styles. The tract has the highest percentage of side-by-side duplexes (22.2%). The tract includes two mobile home parks, containing mostly older metal-sided single-wide trailers. About 75% of all units in Tract 2047 were built before 1980. When this plan was drafted, there were very few sites available for new residential development in the tract.



Housing in Tract 2047/SW (LCPC)



Housing in Tract 2047/SW (LCPC)

There are very few residential buildings in **Tract 2048** (northwest) with more than two housing units. Single family houses make up 72% of all housing in the tract, and about 11% of all units are side-by-side duplexes. About two-thirds of all mobile homes in the township are in Tract 2032; some in mobile home parks, others on scattered lots in the Painesville-on-the-Lake and Sunset Point areas. New subdivisions are changing the face of housing in the tract; once almost exclusively comprised of mobile homes and small, winterized pre-WWII cottages, new subdivisions are bringing middle-end and move-up housing to the area. (The new houses shown in the photo on page 6-1 are in the Lake Erie Shores subdivision in the tract.)

This element devotes a special section to housing issues in Painesville-on-the-Lake and Sunset Point.



Housing in Tract 2048/NE (LCPC)



Housing in Tract 2048/NE (LCPC)

Single-family houses make up 92% of all housing units in **Tract 2049 (southwest)**; the highest percentage among all tracts in the township. Most of the other units are side-by-side duplexes. Tract 2049, as a whole, has newer, larger and more expensive housing than the rest of the township. About 58% of all units were built after 1970. The vast majority of houses in the tract are in a low-density suburban setting; 0.3 to 0.5 acre (0.13 to 0.2 hectare) lots in small subdivisions with looping streets, cul-de-sacs, and few sidewalks.



Housing age

As of 2005, the average age of a dwelling unit in Painesville Township is 35 years (Table 6.4). Rental housing in Tract 2046 (northwest) tends to be older than housing in the rest of the township, while owner and renter-occupied housing in tract 2049 (southeast) is newer.

Table 6.4
Median year structure built 2000
 Painesville Township

Ownership	Tract 2046 NW	Tract 2047 SW	Tract 2048 NE ①	Tract 2049 SE	Entire township
Owner occupied	1968	1968	1968	1973	1970
Renter occupied	1959	1968	1968	1974	1968
All units	1972	1969	1969	1970	1970

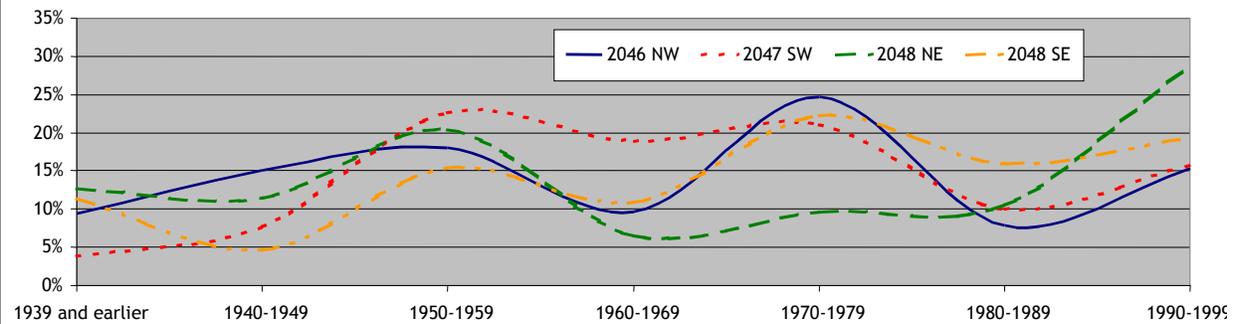
① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
 (US Census Bureau)

Table 6.5 shows the peak periods of housing construction for the various tracts in the township. The pattern of new home construction in the township is cyclical; generally high between 1950 and 1959, lower the next decade, higher between 1970 and 1979; lower during the 1980s recession, and rising since the 1990s.

Housing construction between in tract 2047 (southwest) coincides with the post-WWII baby boom; high from 1950 to 1980, and then falling. Tract 2048 (Northeast) has the highest percentage of pre-war housing in the township; a post-WWII rise in construction was followed by a 30 year lull, cycling upward again in the 1990s. This upward swing coincides with the deindustrialization of the tract, and is expected to continue as middle end subdivisions are developed in the area. Construction of new housing in the southeastern portion of the township remained at a relatively constant pace since 1950.

Table 6.5
Year structure built 2000 ①
 Painesville Township Census tracts

Year built	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
1939 and earlier	39	9.4%	80	3.9%	169	12.8%	239	11.5%	527	9.0%
1940 - 1949	63	15.1%	159	7.7%	150	11.4%	96	4.6%	468	8.0%
1950 - 1959	75	18.0%	466	22.6%	269	20.4%	322	15.5%	1132	19.3%
1960 - 1969	40	9.6%	389	18.9%	87	6.6%	229	11.0%	745	12.7%
1970 - 1979	103	24.7%	436	21.1%	126	9.6%	461	22.2%	1126	19.2%
1980 - 1989	33	7.9%	207	10.0%	138	10.5%	330	15.9%	708	12.0%
1990 - 1999	64	15.3%	325	15.8%	380	28.8%	403	19.4%	1172	19.9%
Total units	417	•	2,062	•	1,319	•	2,080	•	5,878	•



① Includes both owner-occupied and renter-occupied units.
 ② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
 (US Census Bureau)

Resident tenure

As expected, owners occupy their homes for a far longer time than renters. The average tenure of a renter in the township is two years, compared to nine for an owner. Renters in Tract 2049 (southeast) stay in the same unit for four years on average; far longer than the one year average in other tracts (Table 6.6).

Table 6.6
Median year household moved into housing unit 2000
 Painesville Township Census tracts

Ownership	Tract 2046 NW	Tract 2047 SW	Tract 2048 NE ①	Tract 2049 SE	Entire township
Owner occupied	1990 (10 years)	1991 (9 years)	1993 (7 years)	1991 (9 years)	1991 (9 years)
Renter occupied	1999 (1 year)	1999 (1 year)	1999 (1 year)	1996 (4 years)	1998 (2 years)
All units in tract	1995 (5 years)	1994 (6 years)	1995 (5 years)	1992 (8 years)	1994 (6 years)

① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
 (US Census Bureau)

There is little variation in the percentage of long-established residents between tracts. (Table 6.7).

Table 6.7
Housing tenure 2000 ①
 Painesville Township Census tracts

Year moved into unit	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
1969 and earlier	39	9.4%	232	11.3%	159	12.1%	254	12.2%	684	11.6%
1970 - 1979	44	10.6%	171	8.3%	103	7.8%	230	11.1%	548	9.3%
1980 - 1989	66	15.8%	330	16.0%	203	15.4%	393	18.9%	992	16.9%
1990 - 1994	52	12.5%	423	20.5%	168	12.7%	445	21.4%	1,088	18.5%
1995 - 1998	119	28.5%	558	27.1%	465	35.3%	571	27.5%	1,713	29.1%
1999 - 2000	97	23.3%	348	16.9%	221	16.8%	187	9.0%	853	14.5%
Total units	417	•	2,062	•	1,319	•	2,080	•	5,878	•

① Includes both owner-occupied and renter-occupied units.
 ② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.

Residence size

The Census does not tally the floor space of houses, but they do gather information about the number of rooms, bedrooms, and the availability of kitchens and bathrooms.

Based on room size, there was a very slight increase in the percentage of homes that have six, seven and eight rooms between 1990 and 2000. This can be attributed in part to the construction of larger homes during the 1990s. Surprisingly, the percentage of houses with nine or more rooms fell during the 1990s, even though the number of such houses increased (Table 6.8).

Table 6.9 compares housing unit size among the four Census tracts in the township. Tract 2048 (northeast) has a higher percentage of unit with five rooms or less than the township as a whole. As new units continue to be built in the tract, the percentage of smaller units will decrease over time. Tract 2049 (southeast) has the highest percentage of units with seven or more rooms.

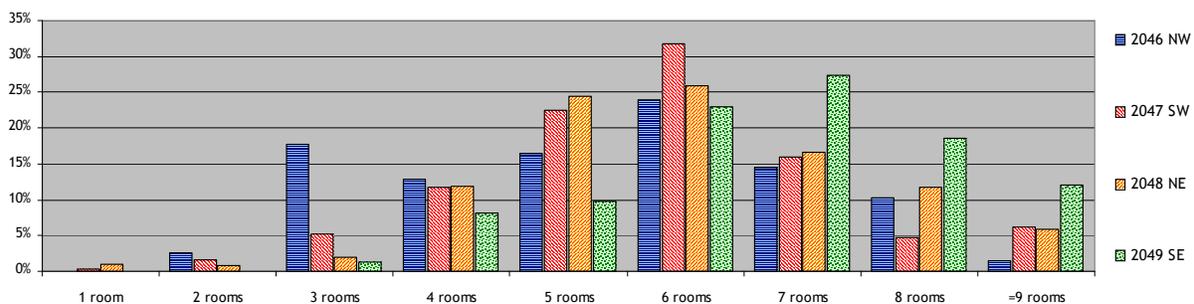
Table 6.8
Rooms per unit 1990-2000 ①
Painesville Township

Rooms	1990		2000	
	Units	% of units	Units	% of units
1 room	32	0.6%	23	0.4%
2 rooms	33	0.7%	59	1.0%
3 rooms	202	4.1%	245	4.0%
4 rooms	657	13.3%	647	10.6%
5 rooms	964	19.5%	1,100	18.0%
6 rooms	1,248	25.3%	1,634	26.8%
7 rooms	840	17.0%	1,215	19.9%
8 rooms	550	11.1%	704	11.5%
≥9 rooms	415	8.4%	475	7.8%
Total units	32	0.6%	6,102	•

① Includes both owner-occupied and renter-occupied units (US Census Bureau)

Table 6.9
Rooms per unit 2000 ①
Painesville Township Census tracts

Rooms	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
1 room	0	0.0%	9	0.4%	14	1.0%	0	0.0%	23	0.4%
2 rooms	12	2.6%	36	1.7%	11	0.8%	0	0.0%	59	1.0%
3 rooms	81	17.8%	110	5.2%	27	1.9%	27	1.3%	245	4.0%
4 rooms	59	12.9%	248	11.7%	165	11.9%	175	8.2%	647	10.6%
5 rooms	75	16.4%	477	22.4%	339	24.4%	209	9.8%	1,100	18.0%
6 rooms	109	23.9%	675	31.8%	360	25.9%	490	23.0%	1,634	26.8%
7 rooms	66	14.5%	337	15.9%	230	16.6%	582	27.3%	1,215	19.9%
8 rooms	47	10.3%	101	4.8%	162	11.7%	394	18.5%	704	11.5%
≥9 rooms	7	1.5%	132	6.2%	80	5.8%	256	12.0%	475	7.8%
Total units	456	•	2,125	•	1,388	•	2,133	•	6,102	•



① Includes both owner-occupied and renter-occupied units.
② Tract 2048 includes Painesville-on-the-Lake and Sunset Point. (US Census Bureau)

The number of bedrooms found in a typical Painesville Township housing unit has remained constant since the 1990s. In 1990, 54.1% of all units in the township have three bedrooms; in 2000, 54.6% had three bedrooms (Table 6.10).

Housing units with the smallest number of bedrooms tend to be found in Tract 2046 (northwest). Tract 2049 (southeast) contains the highest percentage of units with three or more bedrooms (Table 6.11).

Table 6.10
Bedrooms per unit 1970 - 2000 ①
Painesville Township

bedrooms	1990 units	% of units	2000 units	% of units
No bedroom	30	0.6%	23	0.4%
1 bedroom	234	4.7%	256	4.4%
2 bedrooms	1,045	21.2%	1,223	20.8%
3 bedrooms	2,670	54.1%	3,212	54.6%
4 bedrooms	885	17.9%	1,032	17.6%
≥5 bedrooms	74	1.5%	132	2.2%
Total units	4,938	•	5,878	•

① Includes both owner-occupied and renter-occupied units (US Census Bureau)

Table 6.11
Bedrooms per unit 2000 ①
Painesville Township Census tracts

Bedrooms	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
No bedroom	0	0.0%	9	0.4%	14	1.1%	0	0.0%	23	0.4%
1 bedroom	72	17.3%	105	5.1%	50	3.8%	29	1.4%	256	4.4%
2 bedrooms	96	23.0%	562	27.3%	308	23.4%	257	12.4%	1,223	20.8%
3 bedrooms	174	41.7%	1,105	53.6%	718	54.4%	1,215	58.4%	3,212	54.6%
4 bedrooms	71	17.0%	248	12.0%	210	15.9%	503	24.2%	1,032	17.6%
≥5 bedrooms	4	1.0%	33	1.6%	19	1.4%	76	3.7%	132	2.2%
Total units	417	•	2,062	•	1,319	•	2,080	•	5,878	•

① Includes both owner-occupied and renter-occupied units.
② Tract 2048 includes Painesville-on-the-Lake and Sunset Point. (US Census Bureau)

Sewer and water

About 89% of all housing units in the township receive their water from a municipal water supply. Surprisingly, the highest percentage of well use is in Tract 2047 (southwest), the most developed in the township, where 13.9% of all units use a well for their water supply.

Only 58% of all housing units in the country are connected to a public sewer system. 60.4% of housing units in Tract 2049 (southeast) use septic tanks, the highest percentage in the township. Following is Tract 2048 (northeast), where about 46% of all units use septic systems.

Heating fuel

The majority of housing units in the township are heated with natural gas (Table 6.12). Only 10% of all units are heated with electricity. However, over a quarter of all units in Tract 2046 (northwest) are heated with electricity. According to Census data, 94 of 115 electric users in Tract 2046 (northwest) are renters. In Tract 2047 (southwest), 142 of the 190 units heated by electricity are rental units (Table 6.13). 6.7 of all

houses in Tract 2048 (northeast) are fueled by kerosene or oil, compared to 3.7% throughout the township.

Table 6.12
Water source and sewage disposal 1990
 Painesville Township Census tracts

Water source	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
Public water	284	100.0%	1620	84.7%	951	93.4%	1534	89.0%	4389	88.9%
Drilled well	0	0.0%	155	8.1%	27	2.7%	105	6.1%	287	5.8%
Dug well	0	0.0%	100	5.2%	35	3.4%	76	4.4%	211	4.3%
Other source	0	0.0%	37	1.9%	5	0.5%	9	0.5%	51	1.0%
Sewage disposal										
Public sewer	242	85.2%	821	90.0%	552	54.2%	683	39.6%	2298	58.4%
Septic tank	42	14.8%	91	10.0%	466	45.8%	1041		1640	41.6%

① Fuel types that are unused according to Census data are excluded.

② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.

(US Census Bureau)

Table 6.13
Heating fuel used 2000
 Painesville Township Census tracts

Heating fuel ①	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
Utility gas	286	68.6%	1,765	85.6%	1,144	86.7%	1,799	86.5%	4,994	85.0%
Bottled, tank or LP gas	7	1.7%	18	0.9%	15	1.1%	8	0.4%	48	0.8%
Electricity	115	27.6%	190	9.2%	71	5.4%	227	10.9%	603	10.3%
Fuel oil or kerosene	9	2.2%	89	4.3%	89	6.7%	30	1.4%	217	3.7%
Wood	0	0.0%	0	0.0%	0	0.0%	16	0.8%	16	0.3%
Total	417	•	2,062	•	1,319	•	2,080	•	5,878	•

① Fuel types that are unused according to Census data (coal, solar, other) are excluded.

② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.

(US Census Bureau)

6.4 The homeowner experience

Home ownership

The percentage of households in Painesville Township that own their own residence rose from 78.9% in 1990 to 82.7% in 2000 (Table 6.14). This increase could be attributed to the decrease in mortgage interest rates during the time, and the urgency to buy a house before it became unaffordable in a “seller’s market.”

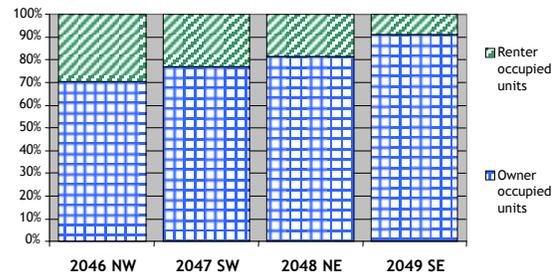
The largest increase in home ownership was in Tract 2048 (northeast), where home ownership rose by 5.2%. The increase could be attributed to construction of new middle-end housing units in an area that was once dominated by smaller mobile homes and winterized cottages. Tract 2949 (SE) has the highest percentage of home owners; Tract 2046 (northwest) the lowest.

Home values

US Census statistics, as used in this element, tend to underestimate the price of real estate in a community. Respondents will often state the value of their property as the original list price from years ago, or they may be unaware of market conditions affecting

Table 6.14
Owner occupied housing units 1990 - 2000
 Painesville Township Census tracts

Tract	1990		2000	
	Units	% of tract	Units	% of tract
Tract 2046 NW	190	66.6%	294	70.5%
Tract 2047 SW	1,350	73.7%	1,590	77.1%
Tract 2048 NE ①	750	76.5%	1,078	81.7%
Tract 2049 SE	1,493	87.9%	1,900	91.3%
Entire township	3,783	78.9%	4,862	82.7%



① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
 (US Census Bureau)

the value of their home. At the time this plan was written, the United States experienced low mortgage interest rates (5.5% to 6%), real estate price appreciation at a rate higher than inflation, and an economy in recession.

In the first quarter of 2005, the average sales price of a housing unit in Lake County was \$151,700, according to County Appraiser records. The average sales price of a house in Painesville Township during that time was \$131,700. Using a simple housing cost calculator – and assuming a 30 year fixed rate mortgage with a 20% down payment and a 6% interest rate with no points – a household should have a monthly income of \$2,851, or \$34,215 annually, to afford a typical unit in Painesville Township. In October 2004, the median household income in the township, using 1999 Census statistics and adjusting for inflation, is \$58,026.

According to the US Census, the median value of an owner occupied housing unit in the township rose from \$73,584 in 1990 to \$127,778 in 2000 (Table 6.16). The percentage of increase is consistent with Lake County as a whole. The highest increase in the township was in Tract 2048 (northeast), again the result of new middle-end housing units added in an area once dominated by lower-end housing. The lowest housing prices in the township, and the lowest increase in values between 1990 and 2000, were in Tract 2046 (northwest).

The range of values for owner occupied housing units shifted from 82% being under \$100,000 in 1990, to 73.4% being valued above \$100,000 in 2000. (In reality, the actual percentage of housing units valued at more than \$100,000 is much higher.) The rate of increase is consistent with adjacent communities in Lake County (Table 6.17) .

The township has a lower percentage of units valued over \$200,000 compared to the county (9.4% township, 15.3% county), and a slightly higher percentage of units valued under \$60,000 (3.4% township, 1.9% county). Otherwise, housing values and the percentage of units in defined value brackets in the township closely mirrors the county as a whole.

Table 6.15
Median value of owner-occupied housing
1990 - 2000 ①
 Painesville Township and surrounding area

Community	1999 value	2000 value	△% 1990-2000
Painesville Township	\$73,584	\$127,778	+74%
Painesville (city)	\$54,100	\$91,400	+69%
Mentor (city)	\$89,500	\$144,100	+61%
Grand River Village	\$72,000	\$119,300	+66%
Fairport Harbor Village	\$55,900	\$94,800	+70%
Leroy Township	\$88,800	\$165,000	+86%
Concord Township	\$112,200	\$179,600	+60%
Perry Township	\$75,000	\$144,100	+92%
Lake County	\$73,900	\$127,900	+73%

① Housing prices in Census data are typically lower than real world prices. (US Census Bureau)

Table 6.16
Value of owner-occupied housing units
1990-2000 ①
 Painesville Township Census tracts

Tract	1990 value	2000 value	△% 1990-2000
Tract 2046 NW	\$59,300	\$91,200	+57.8%
Tract 2047 SW	\$72,200	\$128,600	+78.1%
Tract 2048 NE	\$58,300	\$108,500	+86.1%
Tract 2049 SE	\$84,500	\$142,100	+68.1%
Entire township	\$73,584	\$127,778	+73.6%

① Housing prices in Census data are typically lower than real world prices.

② Tract 2048 includes Painesville-on-the-Lake and Sunset Point. (US Census Bureau)

Table 6.17
Value for owner-occupied housing units 1990-2000
 Painesville Township compared to Lake County as a whole

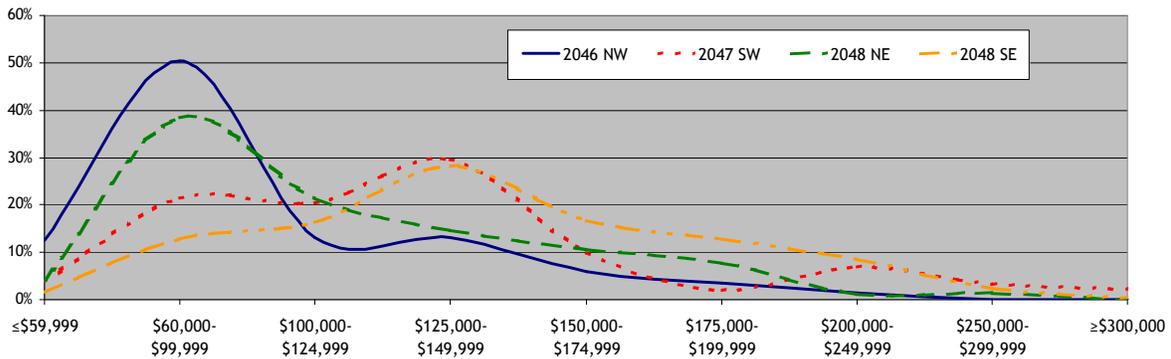
Value of unit ①	Lake County housing units				Painesville Township housing units			
	1990		2000		1990		2000	
	Units	% of county	Units	% of county	Units	% of twp	Units	% of twp
≤ \$59,999	13,763	25.3%	1,198	1.9%	924	28.1%	149	3.4%
\$60,000 - \$99,999	27,964	51.4%	14,727	23.3%	1,771	53.9%	1,005	23.2%
\$100,000 - \$124,999	5,348	9.8%	14,430	22.8%	314	9.5%	797	18.4%
\$125,000 - \$149,999	3,563	6.6%	11,403	18.0%	104	3.2%	1,076	24.9%
\$150,000 - \$174,999	1,595	2.9%	6,887	10.9%	59	1.8%	556	12.8%
\$175,000 - \$199,999	826	1.5%	5,031	7.9%	35	1.1%	342	7.9%
\$200,000 - \$249,999	720	1.3%	4,976	7.9%	53	1.6%	263	6.1%
\$250,000 - \$299,999	279	0.5%	2,314	3.7%	8	0.2%	102	2.4%
≥\$300,000	323	0.6%	2,348	3.7%	20	0.6%	37	0.9%
Total units	54,381	•	63,314	•	3,288	•	4,327	•

① Housing prices in Census data are typically lower than real world prices. (US Census Bureau)

Table 6.18 shows that, compared to other tracts, Tracts 2046 (northwest) and 2048 (northeast) have a disproportionately high number of lower end housing units, based on price. Tracts 2047 (southwest) and 2049 (southeast) have a higher proportion of units valued over \$100,000.

Table 6.18
Value for owner-occupied housing units 2000
 Painesville Township Census tracts

Value of unit	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ①		Tract 2049 SE	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract
≤\$59,999	35	12.4%	48	3.7%	37	4.1%	29	1.6%
\$60,000 - \$99,999	142	50.4%	280	21.5%	345	38.6%	238	12.9%
\$100,000 - \$124,999	37	13.1%	267	20.5%	191	21.4%	302	16.3%
\$125,000 - \$149,999	37	13.1%	387	29.7%	131	14.7%	521	28.2%
\$150,000 - \$174,999	17	6.0%	132	10.1%	96	10.7%	311	16.8%
\$175,000 - \$199,999	10	3.5%	26	2.0%	70	7.8%	236	12.8%
\$200,000 - \$249,999	4	1.4%	90	6.9%	11	1.2%	158	8.5%
\$250,000 - \$299,999	0	0.0%	42	3.2%	13	1.5%	47	2.5%
≥\$300,000	0	0.0%	30	2.3%	0	0.0%	7	0.4%
Total units	282	•	1,302	•	894	•	1,849	•



① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
 (US Census Bureau)

Homeowners in Tract 2047 (southwest) are more likely to own their houses “free and clear,” with no mortgage debt, than those in other tracts. This could be attributed to the higher median resident age and percentage of senior citizens in the tract. Homeowners in Tract 2046 (northwest) and 2048 (northeast) are more likely to have second mortgages than those in other tracts (Table 6.19).

Table 6.19
Mortgage status 2000
Painesville Township Census tracts

Mortgage status	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ①		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
Units with a mortgage, contract, or similar debt:	232	82.3%	855	65.7%	654	73.2%	1,457	78.8%	3,198	73.9%
2nd mortgage only	31	11.0%	84	6.5%	93	10.4%	177	9.6%	385	8.9%
Home equity loan only	23	8.2%	133	10.2%	86	9.6%	323	17.5%	565	13.1%
2nd mortgage and home equity loan	2	0.7%	12	0.9%	5	0.6%	5	0.3%	24	0.6%
No 2nd mortgage and no home equity loan	176	62.4%	626	48.1%	470	52.6%	952	51.5%	2,224	51.4%
Units without a mortgage	50	17.7%	447	34.3%	240	26.8%	392	21.2%	1,129	26.1%
Total units	282	•	1,302	•	894	•	1,849	•	4,327	•

① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
(US Census Bureau)

Homeowner costs are higher in Tract 2049 (southeast) than other tracts. The expense compared to other tracts may reflect the age of the housing stock; newer houses that were purchased more recently, and thus at higher prices, than those in other tracts. Homeowner expenses for houses that are owned “free and clear” are roughly the same in all tracts (Table 6.20).

Table 6.20
Monthly homeowner costs 2000 ②
Painesville Township Census tracts

Mortgage status	Tract 2046 NW	Tract 2047 SW	Tract 2048 NE ①	Tract 2049 SE	Entire township
Units with mortgage	\$976	\$945	\$972	\$1,168	\$1,087
Units without mortgage	\$323	\$341	\$305	\$305	\$327

① Includes mortgage, property tax, utilities, insurance, and HOA fees. Housing prices in Census data are typically lower than real world prices.
② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
(US Census Bureau)

The breakdown of mortgage costs as a percentage of household income is roughly similar in all Census tracts (Table 6.21).

Table 6.21
Mortgage costs as percentage of household income 2000
Painesville Township Census tracts

Mortgage costs (% of income)	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ①		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
≤9%	27	11.6%	60	7.0%	13	2.0%	70	4.8%	170	5.3%
10% to 14%	25	10.8%	160	18.7%	116	17.7%	211	14.5%	512	16.0%
15% to 19%	50	21.6%	228	26.7%	164	25.1%	415	28.5%	857	26.8%
20% to 24%	51	22.0%	143	16.7%	106	16.2%	340	23.3%	640	20.0%
25% to 29%	45	19.4%	112	13.1%	133	20.3%	167	11.5%	457	14.3%
30% to 34% ②	9	3.9%	37	4.3%	41	6.3%	126	8.6%	213	6.7%
35% to 39% ②	6	2.6%	8	0.9%	14	2.1%	56	3.8%	84	2.6%
40% to 49% ②	11	4.7%	40	4.7%	23	3.5%	28	1.9%	102	3.2%
≥50% ②	8	3.4%	60	7.0%	44	6.7%	44	3.0%	156	4.9%
Unaffordable (≥30%)	34	14.7%	145	17.0%	122	18.7%	254	17.4%	555	17.4%
Not computed	0	0.0%	7	0.8%	0	0.0%	0	0.0%	7	0.2%
Total units	232	•	855	•	654	•	1,457	•	3,198	•

① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.

② "Unaffordable" according to HUD
(US Census Bureau)

6.5 The renter experience

The percentage of households in Painesville Township that rent their residence fell from 21.1% in 1990 to 17.3% in 2000 (Table 6.22). This increase could be attributed to the decrease in mortgage interest rates during the time, which encouraged renters to buy their own homes, and the new housing built during the decade that was intended for sale rather than rental.

The highest percentage of renters can be found in Tract 2046 (northwest), where almost 30% of all households rent their residence. The population of the tract is smaller than other tracts in the township, and a small apartment complex is located there.

The median gross rent – the monthly rent plus utilities – rose from \$463 to \$603 between 1990 and 2000; an increase of 30% (Table 6.23). The median value of owner-occupied housing rose by 73% during the same time.

Table 6.22
Rental housing units 1990 - 2000
Painesville Township

Tract	1990		2000	
	Units	% of tract	Units	% of tract
Tract 2046 NW	95	33.5%	123	29.5%
Tract 2047 SW	483	26.4%	472	22.9%
Tract 2048 NE ①	230	23.5%	241	18.3%
Tract 2049 SE	205	12.1%	180	8.7%
Entire township	1,013	21.1%	1,016	17.3%

① Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
(US Census Bureau)

Median gross rent is highest in Tract 2049 (southeast), at \$710 a month; about 18% higher than for the township as a whole. This could be attributed to newer housing stock in the tract, and what is likely a larger percentage of single family and semi-detached homes in the rental market. Tract 2046 (northwest) includes a higher percentage of lower cost rental units compared to the rest of the township; Tract 2049 (southeast) has the largest percentage of those with a gross rent of \$600 and up. Tract 2046 (northwest) has the widest range of gross rent (Table 6.24).

The graph in Table 6.24 shows a higher percentage of lower-cost units (left hand side of chart) and higher-cost units (the right hand side), compared to the moderately priced units indicated by the swale in the middle section of the graph (\$600 to \$749 range). Most rental housing in the township comes in two forms; low end apartments, mobile homes and cottages; and larger single family houses. Middle-end apartments are rare, and newer upscale apartment complexes, common in many suburban communities, are non-existent.

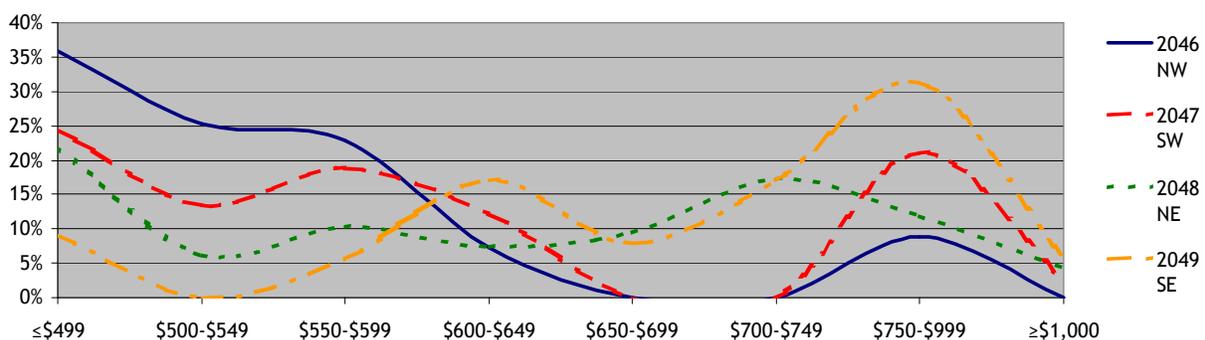
Table 6.23
Gross rent 1990 - 2000 ①
Painesville Township

Gross rent	1990 units	2000 units
With cash rent	969	900
≤\$499	556	217
\$500 - \$549	129	102
\$550 - \$599	94	141
\$600 - \$649	78	108
\$650 - \$699	44	40
\$700 - \$749	15	77
\$750 - \$999	48	182
≥\$1,000	5	33
No cash rent	32	67
Median gross rent (\$)	\$463	\$603

① Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Housing prices in Census data are typically lower than real world prices. (US Census Bureau)

Table 6.24
Gross rent 2000 ①
Painesville Township Census tracts

Gross rent	Tract 2046 NW		Tract 2047 SW		Tract 2048 NE ②		Tract 2049 SE		Entire township	
	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of tract	Units	% of twp
With cash rent	123	•	371	•	241	•	155	•	900	•
≤\$499	44	35.8%	98	24.6%	59	21.9%	16	9.1%	217	22.4%
\$500 - \$549	31	25.2%	54	13.5%	17	6.3%	0	0.0%	102	10.5%
\$550 - \$599	28	22.8%	75	18.8%	28	10.4%	10	5.7%	141	14.6%
\$600 - \$649	9	7.3%	49	12.3%	20	7.4%	30	17.1%	108	11.2%
\$650 - \$699	0	0.0%	0	0.0%	26	9.6%	14	8.0%	40	4.1%
\$700 - \$749	0	0.0%	0	0.0%	47	17.4%	30	17.1%	77	8.0%
\$750 - \$999	11	8.9%	84	21.1%	32	11.9%	55	31.4%	182	18.8%
≥\$1,000	0	0.0%	11	2.8%	12	4.4%	10	5.7%	33	3.4%
No cash rent	0	0.0%	28	7.0%	29	10.7%	10	5.7%	67	6.9%
Median gross rent	\$528	•	\$597	•	\$605	•	\$710	•	\$603	•



① Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Housing prices in Census data are typically lower than real world prices.

② Tract 2048 includes Painesville-on-the-Lake and Sunset Point. (US Census Bureau)

Contract rent is the actual monthly rent of a housing unit, not including any utilities or fees. The highest median contract rent is in Tract 2049 (southeast); the lowest in Tract 2046 (northwest). (Table 6.25)

Table 6.25
Contract rent 2000 ①
Painesville Township Census tracts

Contract rent	Tract 2046 NW	Tract 2047 SW	Tract 2048 NE ②	Tract 2049 SE	Entire township
Lower quartile	\$415	\$460	\$407	\$488	n/a
Median	\$468	\$512	\$488	\$555	\$479
Upper quartile	\$507	\$624	\$608	\$760	n/a

① Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals, or services that may be included. For vacant units, it is the monthly rent asked for the rental unit at the time of enumeration. Housing prices in Census data are typically lower than real world prices. ② Tract 2048 includes Painesville-on-the-Lake and Sunset Point. (US Census Bureau)

Despite lower gross and contract rents, households in Tracts 2046 (northwest) and 2048 (northeast) spend a higher percentage of income on rent than those in other tracts. The percentage of income spent on gross rent fell only slightly in Tracts 2046 (northwest) and 2048 (northeast) from 1990 to 2000; while sharply declining in Tracts 2047 (southwest) and 2048 (southeast) (Table 6.26).

Table 6.26
Gross rent as percentage of income 1990 - 2000 ①
Painesville Township

Tract	1990 % of income ③	2000 % of income ③
Tract 2046 NW	28.1%	27.3%
Tract 2047 SW	24.7%	19.9%
Tract 2048 NE ②	28.0%	26.5%
Tract 2049 SE	22.9%	18.6%

① Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Housing prices in Census data are typically lower than real world prices.
② Tract 2048 includes Painesville-on-the-Lake and Sunset Point.
③ All percentages are medians or averages. (US Census Bureau)

6.6 Housing affordability

There are 4,865 homeownership households in Painesville Township, of which 1,251 (25.7%) are low income, with a household income of 80% or less of the annual median household income (AMI) for the Cleveland metropolitan region. Of the low-income owner households in the township, about 26% are “cost burdened,” spending more than 30% of their income on housing. Only 88 households, or 5.2% of those with incomes of 80% or more of the regional AMI, are cost burdened.

Compared to owners, a larger percentage of renter households are cost burdened for housing expenses. 1,046 households in the township rent their residences, 574 (54.8%) of which are low income. About 35% of low income renter households are cost burdened. No renter households earning 80% or more of the AMI for the Cleveland metro are cost burdened (Table 6.27).

Moderate-income household means a household having an income equal to or less than 80% or less of the median family income adjusted for family size as established by HUD for the Cleveland PMSA.

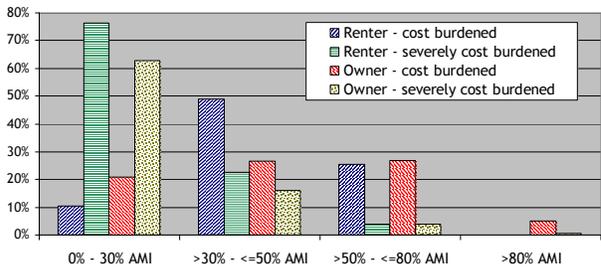
Low-income household means a household having an income of 50% or less of the median family income adjusted for family size.

Very low-income household means a household having an income of 35% of the median family income adjusted for family size.

Source: Housing and Urban Development

Table 6.27
HUD housing affordability 2000
 Painesville Township ①

Household income level - % of annual median household income (AMI)	Renter households					Owner households				
	Total	Cost burdened ②		Severely cost burdened ③		Total	Cost burdened ②		Severely cost burdened ③	
		#	% ④	#	% ④		#	% ④	#	% ④
0% - 30% AMI	144	15	10.5%	110	76.4%	234	49	21.0%	147	62.8%
>30% - <=50% AMI	178	87	48.8%	40	22.5%	375	100	26.7%	61	16.2%
>50% - <=80% AMI	252	64	25.5%	10	3.9%	642	172	26.8%	26	4.0%
>80% AMI	472	0	0.0%	0	0.0%	3,614	188	5.2%	17	0.5%
All households	1,046	166	15.9%	160	15.3%	4,865	509	10.5%	251	5.2%



① Calculated using data available for Painesville Township as a whole, subtracting figures for Grand River Village and Fairport Harbor Village. Compiled data is not available for individual tracts.
 ② Cost burdened: housing costs at >30% to <=50% of household income
 ③ Severely cost burdened: housing costs at >50% to <=80% of household income
 ④ Percentage of group in first column (ex: percentage of all renter households with >80% AMI)
 (US Department of Housing and Urban Development State of the Cities Data System)

Unfortunately, tract-level information for housing affordability from the US Department of Housing and Urban Development (HUD) is not available. Considering lower median household and family incomes, gross rent (Table 6.27), and mortgage expenses (Table 6.27) as a percentage of income, it is likely that a higher percentage of cost burdened households live in tracts 2046 (northwest) and 2048 (northeast).

6.7 Painesville-on-the-Lake and Sunset Point

As described earlier in this plan, Painesville-on-the-Lake and Sunset Point, located next to each other in northeast Painesville Township, were founded as cottage communities in the early 20th century. Larger estates were often divided into small lots, where the middle class from Northeast Ohio could escape the summer heat in a small cottage of their own.

As the Depression took its toll on family finances, World War II rations limited driving, heavy industry encroached, and once-exotic vacation destinations further afield became more accessible, Painesville-on-the-Lake and Sunset Point became less popular as resorts. The small cottages in the area were winterized, and converted to year-round residences. Mobile homes were placed on some lots, and smaller site-built houses were built on many others.



The 1958 Lake County Comprehensive Plan devoted several pages to housing issues in Painesville-on-the-Lake. At the time, the area (Census tract 2048, block group 2) included 452 dwelling units, 68 of which were mobile homes. As of 2000, there are 326 units in the same area, the decrease being the result of lot consolidation, demolition of cottages, and shoreline erosion. Of those units, 190 (58%) were built before 1950. The widespread overcrowding mentioned in the 1958 plan is largely a thing of the past; average household size is 2.71 persons, just slightly higher than the township average of 2.56.

Housing units in the area are generally older and less expensive than the rest of the township. The median year a house in the area was built was 1957, compared to 1970 for the township as a whole. Median home value is \$79,500, compared to \$127,778 in the township. Residents in the area are also likely to be less affluent than those living elsewhere; median household income is \$38,030, compared to \$51,170 in the township. 30% of all units are rented by their occupants, compared to about 17% of the township as a whole.

Land between Painesville-on-the-Lake and Sunset Point is now being developed as Lake Terrace Estates, a subdivision of site-built single family homes sponsored by the Lake County Community Development Corporation. Houses in Lake Terrace Estates, ranging from 1,300 to 1,500 square feet (120 to 140 square meters) are intended for sale to moderate income households.

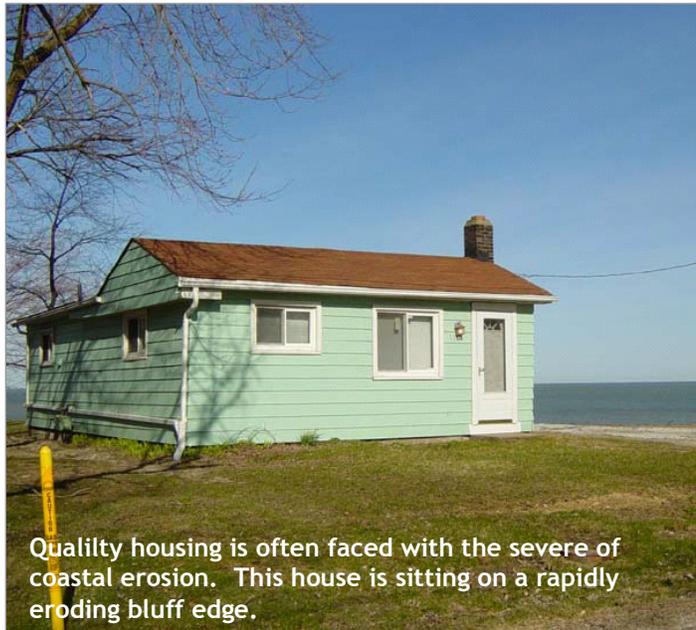
Property maintenance and upgrades

Many of the same problems mentioned in the 1958 plan persist today; property maintenance, the scattered presence of mobile homes, and erosion. The demolition of older cottages, and the construction of some infill housing removed many of the more dilapidated housing units from the area's housing stock. Programs sponsored by local government and non-profit agencies upgraded many other units. Lake Terrace Estates subdivision is a successful example of infill development in this area. Homes in the area today – outside of areas where the threat of erosion is imminent – are generally sound and yearly inventories indicate an improvements annually.

Some houses are situated on lots adjacent to industrial areas, potentially decreasing their value; the expense of repairs and upgrades may be difficult to justify. The buffer between heavy industrial areas and residential areas could be made less transparent; a solid wall or large berm that could conceal the visual and aural impact of adjacent industrial areas. Buffers are required for new industrial uses adjacent to residential zoned property.

Zoning violations and nuisances

Zoning violations and nuisances in the area tend to be more slightly more intensive than elsewhere in the township. Major violations and nuisances include off-site storage of construction supplies, heavy equipment and commercial vehicles; intrusive home occupations such as vehicle repair; poor lot maintenance, and the presence of junked



Quality housing is often faced with the severe of coastal erosion. This house is sitting on a rapidly eroding bluff edge.



Lake Terrace Estates (LCPC)

and inoperable vehicles. The Township Zoning Department actively pursues the remediation of these violations.

Why are code violations a continuing problem? In some rural areas, vehicle repair, restoration and resale are common home occupations. However, what may be a relatively unobtrusive use on a large, forested rural parcel becomes a major nuisance when transplanted to a 5,000 square foot lot.

Many living in the Painesville-on-the-Lake and Sunset Point area work hard to maintain and improve their properties. Zoning violations and nuisances may threaten the investment of adjacent homeowners.



The zoning office has been successful in implementing a long-term code enforcement program with frequent and random enforcement sweeps with the help of law enforcement agencies, if needed. Those familiar with the area can easily see the improvement in the area since the last comprehensive plan.

Residents should be encouraged to anonymously report code violations. Removal of inoperable vehicles should continue to be a priority, to prevent accumulation of half-completed “projects” on a lot.

6.8 Goals and objectives

Each primary paragraph (in bold type) is a statement of a goal. The subparagraphs are objectives for accomplishing the goal. To fully accomplish the goal, more than one objectives may need to be implemented. Many goals related to housing can be found in the Land Use element and throughout the plan.

- HS-1 The range of housing available in Painesville Township should remain diverse, but in a form that respects the desired suburban and traditional neighborhood character of the community.**
- HS-1-01 Encourage a variety of housing types and price ranges. Promote the development of higher end housing to maintain a balance of housing and a sustainable tax base.
- HS-1-02 Continue to encourage a wide variety of lot and home sizes in new developments, to accommodate middle-end to high-end housing.
- HS-2-03 Encourage redevelopment of existing substandard areas.
- HS-1-04 Encourage the development of higher end owner-occupied multifamily housing in areas convenient to retail centers.
- HS-1-05 Ensure that zoning regulations allow owners of houses on small, legal nonconforming parcels to update and reasonably expand their homes.
- HS-1-06 Implement simple architectural guidelines to encourage honest, quality home design that reflects and respects the desired character of the township, and the architectural heritage of the region. Administer architectural guidelines through zoning inspector or an architectural review board.
- HS-2 Continue to redevelop the Painesville-on-the-Lake and Sunset Point area.**

- HS-2-01 Target government and non-profit home improvement programs and subsidies towards properties that would benefit the most from it. Discourage funding improvements for homes that are beyond repair, mobile homes, houses in erosion-prone areas, and other residences that are likely to be demolished.
- HS-2-02 Use government and non-profit housing improvement programs to extend the lifespan and increase the value of housing units by addressing functional obsolescence, as well as basic structural, exterior, climate control and energy efficiency issues.
- HS-2-03 Continue aggressive code enforcement in the area, with an emphasis on combating intensive home occupations, outdoor storage, inoperable vehicles, visible evidence of obsessive hoarding, and yard maintenance. Provide the tools, personnel and support needed to adequately enforce land use, property maintenance, and junked vehicle regulations in the area.
- HS-2-04 Conduct frequent but random code enforcement sweeps. Conduct regular field surveys to find violations that have the potential of growing into larger problems, such as junked vehicles and outdoor storage.
- HS-2-05 Create programs that recognize and reward homeowners for maintaining their properties, such as “Home/Yard of the Month” and “Most Improved Yard” awards, donated home improvement supplies or landscaping materials from area businesses, or cash awards.